

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Division of Housing Policy Development

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**MEMORANDUM**

DATE: July 13, 2011

TO: Interested Parties

FROM: 
Glen A. Campora, Assistant Deputy Director
Division of Housing Policy Development

SUBJECT: Official State Income Limits for 2011 - *REVISED*

Attached are revisions to 2011 State Income Limits the Department of Housing and Community Development (Department) released on June 24, 2011 based on U.S. Department of Housing and Urban Development (HUD) income limits released May 31, 2011. HUD subsequently released revisions on June 30, 2011 reflecting small decreases and increases (ranging from -7% to +7%) to extremely low-, very low-, and lower-income categories and household sizes for these areas of California: Oakland-Fremont; Oxnard-Thousand Oaks-Ventura; Riverside-San Bernardino-Ontario; San Diego-Carlsbad-San Marcos; Santa Barbara-Santa Maria-Goleta; and Santa Rosa-Petaluma.

These five counties were impacted by HUD decreases: Alameda (-1.2%), Contra Costa (-1.2%), San Diego (-.6%), Santa Barbara (-7%), and Sonoma (-.7%). HUD increases impacted these three counties: Riverside (1.8%), San Bernardino (1.8%), and Ventura (7%). HUD revisions did not cause a change to area median income for any counties.

These official State Income Limits include all counties and reflect extremely low-, very low-, low-, median-, and moderate-income levels for households of various sizes. The income limits are posted at the Department of Housing and Community Development's (Department) website <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html> and replace those in effect until this posting.

California's State Income Limits apply to designated housing assistance programs and are to be used to determine applicant eligibility (based on household size and income) and calculate affordable housing cost (calculation based on county 4-person area median income) as specified in Health & Safety Code Sections (H&SC) 50052.5 and 50053. Note that use of these State Income Limits is subject to a particular program's definition of income, family and 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 using other income limits for some programs.

Official State Income Limits for 2011 – *REVISED*

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California law provides that income limits for extremely low- (H&SC 50106), very low- (H&SC Section 50105), and low- (H&SC Section 50079.5) income categories shall not exceed equivalent levels established by HUD for its Section 8 Housing Choice Voucher (HCV) Program. Pursuant to State law, the Department is required to publish these State income limits after HUD updates its new income limits (released May 23, 2011 and revised June 30, 2011). California H&SC Section 50093(c) requires the Department to file any changes that revise Section 6932 of Title 25 of the California Code of Regulations with the Office of Administrative Law. The changes for 2011 contain: (1) HUD updates to area median incomes and income limits applicable to extremely low-, very low-, and low-income households and, (2) Department adjustments to some area median incomes and income limits for moderate-income households.

If you have any questions concerning these income limits, please contact Department staff at (916) 445-4728.

Attachments

Income Limits Pursuant to Title 25, § 6932 California Code of Regulations (CCR)

Methodology

California's Official State Income Limits, contained in California Code of Regulations Section 6932, for extremely low-, very low-, and low-income, equal the extremely low-, very low-, and low-income limits established by the U.S. Department of Housing and Urban Development (HUD) for use in its Section 8 Housing Choice Voucher Program. The Department establishes the income limits for moderate-income households.

For FY 2011, there were no changes to the area definitions used in calculating median family income (MFI). However, HUD updated the methodology used to produce FY 2011 Median Family Income estimates to take advantage of new data available from the Bureau of the Census' American Community Survey (ACS). In December 2010, the first set of 5-year ACS data was published. These 5-year aggregations, covering surveys administered in 2005 through 2009, are unique because they are available for most areas of geography. Because of the increase in the geographic coverage of the 5-year data, HUD's methodology for calculating FY 2011 MFI is no longer based on Decennial Census data; it is now based on ACS (2005–2009) data. The factor used to trend the 2009 estimates to the midpoint of FY 2011 MFIs is unchanged at 3 percent per year.

Income limits are determined for metropolitan counties based on metropolitan statistical areas (MSAs) and for other non-metropolitan counties. For some non-metropolitan counties, the Department increased the median figure to equal the State non-metropolitan median (\$57,200), as HUD specifies that income limits for non-metropolitan areas shall not be less than the State non-metropolitan median family income level. HUD may adjust income limits for an area or county to account for a condition that warrants special consideration, called an exception, for areas with unusually high or low family income or housing-cost-to-income relationships. Upward adjustments may reflect high housing costs, a historical exception, or the Department making an adjustment for non-metropolitan areas in the event of a higher statewide median figure. Adjustments to the low-income limit are capped based on national median family income.

In most cases, area median income (AMI) is the greater of either the: 1) median family income for a county's metropolitan statistical area or 2) statewide median family income for non-metropolitan counties (\$57,200 for 2011). Once HUD determines median income, very low-income limits are then established. The very low-income limits are then used to determine the limits for extremely low- and low-income categories.

Generally, unless an exception has been made, the 4-person median income limit equals two times the 4-person very low-income limit. For 2011, adjustments cause the 4-person median income limit for 12 counties to be less than two times the 4-person very low-income limit and, for six counties to be more than two times the 4-person very low-income limit.

Regarding low-income limits, for many counties the 4-person low-income limit equals 80 percent of area median income. HUD's briefing materials specify that the low-income limits are based on very low-income limits by calculating 160 percent of the relevant 4-person very low-income limit, with some HUD exceptions. An exception for some high income areas means that the 4-person low-income limit is different from what the 160 percent calculation would yield because a maximum, or cap, was applied by HUD. An exception for high housing costs relative to incomes means that, although HUD may have raised the low-income limit for an area, HUD may not have raised the limit for the very low-income category. In sum, what is called, for example, an "80%" limit cannot be assumed in all cases to equal 80 percent of the AMI or 4-person median income limit nor 160 percent of the very low-income limit due to HUD's adjustments.

For extremely low-income limits, HUD calculates its "30% of Median" limits using 60 percent of the relevant very low-income limits. However, HUD sets a floor based on the minimum Supplemental Security Income (SSI).

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, the 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:	<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%

For households of more than eight persons, refer to the formula at the end of the table of the 2011 Income Limits. Due to the adjustments HUD can make between income limits in a given county, these tables should be the only method of determining program eligibility. Arithmetic calculations are applicable only when a household has more than eight members.

Reference: FY 2011 HUD Income Limits Transmittal Notice PDR-2011-02 issued on May 31, 2011 and on June 30, 2011 reflecting HUD revisions and FY 2011 HUD Income Limits Briefing Material dated June 30, 2011 available at <http://www.huduser.org/portal/datasets/il/il11/index.html>.

HUD 2010 Policy Change Eliminating Hold Harmless Provision

Beginning with last year's FY 2010 Income Limits, HUD eliminated its long standing "hold harmless" policy of maintaining and not adjusting income limits when decreases in median family income occur. Therefore, HUD no longer sets the 4-person median amount at the higher of normal income limit calculations or the previous year's income limits. HUD implemented this policy to control both decreases and increases to the 4-person very low- and low-income limits by holding decreases to 5 percent and increases to the greater of 5 percent or twice the change in the national median family income.

Applicability of California's Official State Income Limits

Applicability of these 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 weblink <http://www.huduser.org/datasets/mtsp.html>.

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8	
Alameda County	Extremely Low	19,400	22,200	24,950	27,700	29,950	32,150	34,350	36,600	
	4-Person Very Low Income	32,350	36,950	41,550	46,150	49,850	53,550	57,250	60,950	
	Area Median Income: Lower Income	45,500	52,000	58,500	64,950	70,150	75,350	80,550	85,750	
	Area Median Income: Median Income	92,300	64,600	73,850	83,050	92,300	99,700	107,050	114,450	121,850
	Area Median Income: Moderate Income	77,550	88,600	99,700	110,750	119,600	128,450	137,350	146,200	
Alpine County	Extremely Low	14,850	17,000	19,100	21,200	22,900	24,600	26,300	28,000	
	4-Person Very Low Income	24,750	28,250	31,800	35,300	38,150	40,950	43,800	46,600	
	Area Median Income: Lower Income	39,550	45,200	50,850	56,500	61,050	65,550	70,100	74,600	
	Area Median Income: Median Income	83,600	58,500	66,900	75,250	83,600	90,300	97,000	103,650	110,350
	Area Median Income: Moderate Income	70,200	80,250	90,250	100,300	108,300	116,350	124,350	132,400	
Amador County	Extremely Low	14,050	16,050	18,050	20,050	21,700	23,300	24,900	26,500	
	4-Person Very Low Income	23,400	26,750	30,100	33,400	36,100	38,750	41,450	44,100	
	Area Median Income: Lower Income	37,450	42,800	48,150	53,450	57,750	62,050	66,300	70,600	
	Area Median Income: Median Income	66,800	46,750	53,450	60,100	66,800	72,150	77,500	82,850	88,200
	Area Median Income: Moderate Income	56,100	64,100	72,150	80,150	86,550	92,950	99,400	105,800	
Butte County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income: Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150	
	Area Median Income: Median Income	57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Area Median Income: Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Calaveras County	Extremely Low	14,250	16,250	18,300	20,300	21,950	23,550	25,200	26,800	
	4-Person Very Low Income	23,700	27,050	30,450	33,800	36,550	39,250	41,950	44,650	
	Area Median Income: Lower Income	37,850	43,250	48,650	54,050	58,400	62,700	67,050	71,350	
	Area Median Income: Median Income	68,800	48,150	55,050	61,900	68,800	74,300	79,800	85,300	90,800
	Area Median Income: Moderate Income	57,800	66,050	74,300	82,550	89,150	95,750	102,350	108,950	
Colusa County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650	
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800	
	Area Median Income: Lower Income	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400	
	Area Median Income: Median Income	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Area Median Income: Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600	
Contra Costa County	Extremely Low	19,400	22,200	24,950	27,700	29,950	32,150	34,350	36,600	
	4-Person Very Low Income	32,350	36,950	41,550	46,150	49,850	53,550	57,250	60,950	
	Area Median Income: Lower Income	45,500	52,000	58,500	64,950	70,150	75,350	80,550	85,750	
	Area Median Income: Median Income	92,300	64,600	73,850	83,050	92,300	99,700	107,050	114,450	121,850
	Area Median Income: Moderate Income	77,550	88,600	99,700	110,750	119,600	128,450	137,350	146,200	
Del Norte County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650	
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800	
	Area Median Income: Lower Income	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400	
	Area Median Income: Median Income	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Area Median Income: Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600	

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

State Income Limits for 2011

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8
El Dorado County	Extremely Low	15,800	18,050	20,300	22,550	24,400	26,200	28,000	29,800
	4-Person Very Low Income	26,300	30,050	33,800	37,550	40,600	43,600	46,600	49,600
	Area Median Income:	42,100	48,100	54,100	60,100	64,950	69,750	74,550	79,350
	75,100	52,550	60,100	67,600	75,100	81,100	87,100	93,100	99,150
	Moderate Income	63,050	72,100	81,100	90,100	97,300	104,500	111,700	118,950
Fresno County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Glenn County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Humboldt County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Imperial County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Inyo County	Extremely Low	13,300	15,200	17,100	18,950	20,500	22,000	23,500	25,050
	4-Person Very Low Income	22,150	25,300	28,450	31,600	34,150	36,700	39,200	41,750
	Area Median Income:	35,400	40,450	45,500	50,550	54,600	58,650	62,700	66,750
	64,600	45,200	51,700	58,150	64,600	69,750	74,950	80,100	85,250
	Moderate Income	54,250	62,000	69,750	77,500	83,700	89,900	96,100	102,300
Kern County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Kings County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

State Income Limits for 2011

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Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8
Lake County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Lassen County	Extremely Low	12,800	14,600	16,450	18,250	19,750	21,200	22,650	24,100
	4-Person Very Low Income	21,350	24,400	27,450	30,450	32,900	35,350	37,800	40,200
	Area Median Income:	34,100	39,000	43,850	48,700	52,600	56,500	60,400	64,300
	60,900	42,650	48,700	54,800	60,900	65,750	70,650	75,500	80,400
	Moderate Income	51,150	58,500	65,800	73,100	78,950	84,800	90,650	96,500
Los Angeles County	Extremely Low	17,950	20,500	23,050	25,600	27,650	29,700	31,750	33,800
	4-Person Very Low Income	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	Area Median Income:	47,850	54,650	61,500	68,300	73,800	79,250	84,700	90,200
	64,000	44,800	51,200	57,600	64,000	69,100	74,250	79,350	84,500
	Moderate Income	53,750	61,450	69,100	76,800	82,950	89,100	95,250	101,400
* Lower income exceeding median income is an anomaly just for this county due to HUD historical high cost adjustments to median. Household lower income figures are derived based on very-low income figures not adjusted by HUD to account for any exceptions.									
Madera County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Marin County	Extremely Low	22,450	25,650	28,850	32,050	34,650	37,200	39,750	42,350
	4-Person Very Low Income	37,400	42,750	48,100	53,400	57,700	61,950	66,250	70,500
	Area Median Income:	59,850	68,400	76,950	85,450	92,300	99,150	106,000	112,800
	101,600	71,100	81,300	91,450	101,600	109,750	117,850	126,000	134,100
	Moderate Income	85,350	97,500	109,700	121,900	131,650	141,400	151,150	160,900
Mariposa County	Extremely Low	12,350	14,100	15,850	17,600	19,050	20,450	21,850	23,250
	4-Person Very Low Income	20,550	23,500	26,450	29,350	31,700	34,050	36,400	38,750
	Area Median Income:	32,900	37,600	42,300	46,950	50,750	54,500	58,250	62,000
	58,700	41,100	46,950	52,850	58,700	63,400	68,100	72,800	77,500
	Moderate Income	49,300	56,350	63,400	70,450	76,100	81,700	87,350	93,000
Mendocino County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Merced County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600

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State Income Limits for 2011

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Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8
Modoc County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income:	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Mono County	Extremely Low	14,950	17,100	19,250	21,350	23,100	24,800	26,500	28,200
	4-Person Very Low Income	24,900	28,450	32,000	35,550	38,400	41,250	44,100	46,950
	Area Median Income:	39,850	45,550	51,250	56,900	61,500	66,050	70,600	75,150
	74,500	52,150	59,600	67,050	74,500	80,450	86,400	92,400	98,350
	Moderate Income	62,600	71,500	80,450	89,400	96,550	103,700	110,850	118,000
Monterey County	Extremely Low	14,250	16,300	18,350	20,350	22,000	23,650	25,250	26,900
	4-Person Very Low Income	23,750	27,150	30,550	33,900	36,650	39,350	42,050	44,750
	Area Median Income:	38,000	43,400	48,850	54,250	58,600	62,950	67,300	71,650
	67,800	47,450	54,250	61,000	67,800	73,200	78,650	84,050	89,500
	Moderate Income	56,950	65,100	73,200	81,350	87,850	94,350	100,850	107,400
Napa County	Extremely Low	17,850	20,400	22,950	25,500	27,550	29,600	31,650	33,700
	4-Person Very Low Income	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100
	Area Median Income:	46,050	52,600	59,200	65,750	71,050	76,300	81,550	86,800
	85,000	59,500	68,000	76,500	85,000	91,800	98,600	105,400	112,200
	Moderate Income	71,400	81,600	91,800	102,000	110,150	118,300	126,500	134,650
Nevada County	Extremely Low	15,050	17,200	19,350	21,500	23,250	24,950	26,700	28,400
	4-Person Very Low Income	25,100	28,650	32,250	35,800	38,700	41,550	44,400	47,300
	Area Median Income:	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
	71,600	50,100	57,300	64,450	71,600	77,350	83,050	88,800	94,500
	Moderate Income	60,150	68,700	77,300	85,900	92,750	99,650	106,500	113,400
Orange County	Extremely Low	19,400	22,200	24,950	27,700	29,950	32,150	34,350	36,600
	4-Person Very Low Income	32,350	36,950	41,550	46,150	49,850	53,550	57,250	60,950
	Area Median Income:	51,700	59,100	66,500	73,850	79,800	85,700	91,600	97,500
	84,200	58,950	67,350	75,800	84,200	90,950	97,650	104,400	111,150
	Moderate Income	70,750	80,850	90,950	101,050	109,150	117,200	125,300	133,400
Placer County	Extremely Low	15,800	18,050	20,300	22,550	24,400	26,200	28,000	29,800
	4-Person Very Low Income	26,300	30,050	33,800	37,550	40,600	43,600	46,600	49,600
	Area Median Income:	42,100	48,100	54,100	60,100	64,950	69,750	74,550	79,350
	75,100	52,550	60,100	67,600	75,100	81,100	87,100	93,100	99,150
	Moderate Income	63,050	72,100	81,100	90,100	97,300	104,500	111,700	118,950
Plumas County	Extremely Low	12,400	14,150	15,900	17,650	19,100	20,500	21,900	23,300
	4-Person Very Low Income	20,650	23,600	26,550	29,450	31,850	34,200	36,550	38,900
	Area Median Income:	33,050	37,750	42,450	47,150	50,950	54,700	58,500	62,250
	57,200	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600

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Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8
Riverside County 4-Person Area Median Income: 62,500	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
	Very Low Income	23,350	26,700	30,050	33,350	36,050	38,700	41,400	44,050
	Lower Income	37,350	42,700	48,050	53,350	57,650	61,900	66,200	70,450
	Median Income	43,750	50,000	56,250	62,500	67,500	72,500	77,500	82,500
	Moderate Income	52,500	60,000	67,500	75,000	81,000	87,000	93,000	99,000
Sacramento County 4-Person Area Median Income: 75,100	Extremely Low	15,800	18,050	20,300	22,550	24,400	26,200	28,000	29,800
	Very Low Income	26,300	30,050	33,800	37,550	40,600	43,600	46,600	49,600
	Lower Income	42,100	48,100	54,100	60,100	64,950	69,750	74,550	79,350
	Median Income	52,550	60,100	67,600	75,100	81,100	87,100	93,100	99,150
	Moderate Income	63,050	72,100	81,100	90,100	97,300	104,500	111,700	118,950
San Benito County 4-Person Area Median Income: 78,300	Extremely Low	16,450	18,800	21,150	23,500	25,400	27,300	29,150	31,050
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Lower Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
	Median Income	54,800	62,650	70,450	78,300	84,550	90,850	97,100	103,350
	Moderate Income	65,750	75,150	84,550	93,950	101,450	109,000	116,500	124,000
San Bernardino County 4-Person Area Median Income: 62,500	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
	Very Low Income	23,350	26,700	30,050	33,350	36,050	38,700	41,400	44,050
	Lower Income	37,350	42,700	48,050	53,350	57,650	61,900	66,200	70,450
	Median Income	43,750	50,000	56,250	62,500	67,500	72,500	77,500	82,500
	Moderate Income	52,500	60,000	67,500	75,000	81,000	87,000	93,000	99,000
San Diego County 4-Person Area Median Income: 74,900	Extremely Low	17,200	19,650	22,100	24,550	26,550	28,500	30,450	32,450
	Very Low Income	28,700	32,800	36,900	40,950	44,250	47,550	50,800	54,100
	Lower Income	45,850	52,400	58,950	65,500	70,750	76,000	81,250	86,500
	Median Income	52,450	59,900	67,400	74,900	80,900	86,900	92,900	98,850
	Moderate Income	62,950	71,900	80,900	89,900	97,100	104,300	111,500	118,650
San Francisco County 4-Person Area Median Income: 101,600	Extremely Low	22,450	25,650	28,850	32,050	34,650	37,200	39,750	42,350
	Very Low Income	37,400	42,750	48,100	53,400	57,700	61,950	66,250	70,500
	Lower Income	59,850	68,400	76,950	85,450	92,300	99,150	106,000	112,800
	Median Income	71,100	81,300	91,450	101,600	109,750	117,850	126,000	134,100
	Moderate Income	85,350	97,500	109,700	121,900	131,650	141,400	151,150	160,900
San Joaquin County 4-Person Area Median Income: 65,400	Extremely Low	13,750	15,700	17,650	19,600	21,200	22,750	24,350	25,900
	Very Low Income	22,900	26,200	29,450	32,700	35,350	37,950	40,550	43,200
	Lower Income	36,650	41,850	47,100	52,300	56,500	60,700	64,900	69,050
	Median Income	45,800	52,300	58,850	65,400	70,650	75,850	81,100	86,350
	Moderate Income	54,950	62,800	70,650	78,500	84,800	91,050	97,350	103,600
San Luis Obispo County 4-Person Area Median Income: 74,400	Extremely Low	15,650	17,850	20,100	22,300	24,100	25,900	27,700	29,450
	Very Low Income	26,050	29,800	33,500	37,200	40,200	43,200	46,150	49,150
	Lower Income	41,650	47,600	53,550	59,500	64,300	69,050	73,800	78,550
	Median Income	52,100	59,500	66,950	74,400	80,350	86,300	92,250	98,200
	Moderate Income	62,500	71,450	80,350	89,300	96,450	103,600	110,750	117,900

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State Income Limits for 2011

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Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8	
San Mateo County	Extremely Low	22,450	25,650	28,850	32,050	34,650	37,200	39,750	42,350	
	4-Person	Very Low Income	37,400	42,750	48,100	53,400	57,700	61,950	66,250	70,500
	Area Median Income: 101,600	Lower Income	59,850	68,400	76,950	85,450	92,300	99,150	106,000	112,800
		Median Income	71,100	81,300	91,450	101,600	109,750	117,850	126,000	134,100
		Moderate Income	85,350	97,500	109,700	121,900	131,650	141,400	151,150	160,900
Santa Barbara County	Extremely Low	15,200	17,400	19,550	21,700	23,450	25,200	26,950	28,650	
	4-Person	Very Low Income	25,350	28,950	32,550	36,150	39,050	41,950	44,850	47,750
	Area Median Income: 72,300	Lower Income	40,500	46,300	52,100	57,850	62,500	67,150	71,750	76,400
		Median Income	50,600	57,850	65,050	72,300	78,100	83,850	89,650	95,450
		Moderate Income	60,700	69,400	78,100	86,750	93,700	100,650	107,550	114,500
Santa Clara County	Extremely Low	21,800	24,900	28,000	31,100	33,600	36,100	38,600	41,100	
	4-Person	Very Low Income	36,300	41,450	46,650	51,800	55,950	60,100	64,250	68,400
	Area Median Income: 103,600	Lower Income	55,550	63,500	71,450	79,350	85,700	92,050	98,400	104,750
		Median Income	72,500	82,900	93,250	103,600	111,900	120,200	128,450	136,750
		Moderate Income	87,000	99,450	111,850	124,300	134,250	144,200	154,150	164,100
Santa Cruz County	Extremely Low	21,200	24,200	27,250	30,250	32,700	35,100	37,550	39,950	
	4-Person	Very Low Income	35,300	40,350	45,400	50,400	54,450	58,500	62,500	66,550
	Area Median Income: 85,800	Lower Income	56,500	64,550	72,600	80,650	87,150	93,600	100,050	106,500
		Median Income	60,050	68,650	77,200	85,800	92,650	99,550	106,400	113,250
		Moderate Income	72,050	82,350	92,650	102,950	111,200	119,400	127,650	135,900
Shasta County	Extremely Low	12,250	14,000	15,750	17,450	18,850	20,250	21,650	23,050	
	4-Person	Very Low Income	20,400	23,300	26,200	29,100	31,450	33,800	36,100	38,450
	Area Median Income: 58,200	Lower Income	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450
		Median Income	40,750	46,550	52,400	58,200	62,850	67,500	72,150	76,800
		Moderate Income	48,900	55,900	62,850	69,850	75,450	81,050	86,600	92,200
Sierra County	Extremely Low	13,450	15,350	17,250	19,150	20,700	22,250	23,750	25,300	
	4-Person	Very Low Income	22,400	25,600	28,800	31,950	34,550	37,100	39,650	42,200
	Area Median Income: 70,900	Lower Income	35,800	40,900	46,000	51,100	55,200	59,300	63,400	67,500
		Median Income	49,650	56,700	63,800	70,900	76,550	82,250	87,900	93,600
		Moderate Income	59,550	68,100	76,600	85,100	91,900	98,700	105,500	112,350
Siskiyou County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650	
	4-Person	Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income: 57,200	Lower Income	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
		Median Income	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
		Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Solano County	Extremely Low	17,150	19,600	22,050	24,450	26,450	28,400	30,350	32,300	
	4-Person	Very Low Income	28,550	32,600	36,700	40,750	44,050	47,300	50,550	53,800
	Area Median Income: 81,500	Lower Income	44,950	51,400	57,800	64,200	69,350	74,500	79,650	84,750
		Median Income	57,050	65,200	73,350	81,500	88,000	94,550	101,050	107,600
		Moderate Income	68,450	78,250	88,000	97,800	105,600	113,450	121,250	129,100

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State Income Limits for 2011

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Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8
Sonoma County	Extremely Low	17,150	19,600	22,050	24,450	26,450	28,400	30,350	32,300
	4-Person Very Low Income	28,550	32,600	36,700	40,750	44,050	47,300	50,550	53,800
	Area Median Income: Lower Income	44,950	51,400	57,800	64,200	69,350	74,500	79,650	84,750
	Median Income	57,050	65,200	73,350	81,500	88,000	94,550	101,050	107,600
	Moderate Income	68,450	78,250	88,000	97,800	105,600	113,450	121,250	129,100
Stanislaus County	Extremely Low	12,850	14,700	16,550	18,350	19,850	21,300	22,800	24,250
	4-Person Very Low Income	21,400	24,450	27,500	30,550	33,000	35,450	37,900	40,350
	Area Median Income: Lower Income	34,250	39,150	44,050	48,900	52,850	56,750	60,650	64,550
	Median Income	42,750	48,900	55,000	61,100	66,000	70,900	75,750	80,650
	Moderate Income	51,300	58,650	65,950	73,300	79,150	85,050	90,900	96,750
Sutter County	Extremely Low	12,350	14,100	15,850	17,600	19,050	20,450	21,850	23,250
	4-Person Very Low Income	20,550	23,450	26,400	29,300	31,650	34,000	36,350	38,700
	Area Median Income: Lower Income	32,850	37,550	42,250	46,900	50,700	54,450	58,200	61,950
	Median Income	41,000	46,900	52,750	58,600	63,300	68,000	72,650	77,350
	Moderate Income	49,200	56,250	63,250	70,300	75,900	81,550	87,150	92,800
Tehama County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income: Lower Income	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	Median Income	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Trinity County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income: Lower Income	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	Median Income	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Tulare County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
	4-Person Very Low Income	20,050	22,900	25,750	28,600	30,900	33,200	35,500	37,800
	Area Median Income: Lower Income	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
	Median Income	40,050	45,750	51,500	57,200	61,800	66,350	70,950	75,500
	Moderate Income	48,050	54,900	61,800	68,650	74,150	79,650	85,150	90,600
Tuolumne County	Extremely Low	13,200	15,050	16,950	18,800	20,350	21,850	23,350	24,850
	4-Person Very Low Income	21,950	25,050	28,200	31,300	33,850	36,350	38,850	41,350
	Area Median Income: Lower Income	35,100	40,100	45,100	50,100	54,150	58,150	62,150	66,150
	Median Income	46,050	52,650	59,200	65,800	71,050	76,350	81,600	86,850
	Moderate Income	55,250	63,150	71,050	78,950	85,250	91,600	97,900	104,200
Ventura County	Extremely Low	18,700	21,400	24,050	26,700	28,850	31,000	33,150	35,250
	4-Person Very Low Income	31,150	35,600	40,050	44,500	48,100	51,650	55,200	58,750
	Area Median Income: Lower Income	49,850	57,000	64,100	71,200	76,900	82,600	88,300	94,000
	Median Income	61,650	70,500	79,300	88,100	95,150	102,200	109,250	116,300
	Moderate Income	74,000	84,550	95,150	105,700	114,150	122,600	131,050	139,500

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Number of Persons in Household

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Yolo County	Extremely Low	15,950	18,200	20,500	22,750	24,600	26,400	28,250	30,050
	4-Person	26,550	30,350	34,150	37,900	40,950	44,000	47,000	50,050
	Area Median Income:	42,500	48,550	54,600	60,650	65,550	70,400	75,250	80,100
	75,800	53,050	60,650	68,200	75,800	81,850	87,950	94,000	100,050
	Moderate Income	63,650	72,750	81,850	90,950	98,250	105,500	112,800	120,050
Yuba County	Extremely Low	12,350	14,100	15,850	17,600	19,050	20,450	21,850	23,250
	4-Person	20,550	23,450	26,400	29,300	31,650	34,000	36,350	38,700
	Area Median Income:	32,850	37,550	42,250	46,900	50,700	54,450	58,200	61,950
	58,600	41,000	46,900	52,750	58,600	63,300	68,000	72,650	77,350
	Moderate Income	49,200	56,250	63,250	70,300	75,900	81,550	87,150	92,800

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.

Example to Determine Income Limit for Households Larger than Eight Persons:

Per person (PP) adjustment above 8: (1) multiply the 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.

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	17,600	1408	23,250	24,650	23,250	2816	26,050
Very Low Income	17,600	1408	23,250	24,650	23,250	2816	26,050
Lower Income	29,300	2344	38,700	41,050	38,700	4688	43,400
Moderate Income	58,600	4688	77,350	82,050	77,350	9376	86,750

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.

Benchmark Household Size for Affordable Housing Cost Calculation:

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 is set by multiplying 1.5 against the number of bedrooms in unit.