

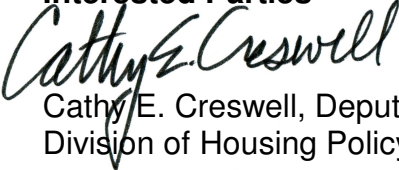
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Division of Housing Policy Development

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**MEMORANDUM**

DATE: June 17, 2010

TO: Interested Parties

FROM: 
Cathy E. Creswell, Deputy Director
Division of Housing Policy Development

SUBJECT: Official State Income Limits for 2010

Attached are the official State Income Limits for 2010 for all counties reflecting 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.

Official State Income Limits apply to designated programs and are to be used to determine applicant eligibility (based on level of household income) or to calculate housing cost amounts for housing assistance programs. Note that use of official 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.

California Health and Safety Code (H&SC) provides that income limits for extremely low- (H&SC 50106), very low- (H&SC 50105), and low- (H&SC 50079.5) income categories not exceed equivalent levels established by the U.S. Department of Housing and Urban Development (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's release of its new income limits which occurred on May 14, 2010. California H&SC 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 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.

Attachment

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

Methodology

The extremely low-, very low-, and low-income limits contained in California Code of Regulations Section 6932 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. For moderate-income limits, the Department sets the limits at 120 percent of the median income figure for household size. For some counties, the Department increased the median figure to equal the State non-metropolitan median (\$56,300), as HUD specifies that income limits for non-metropolitan areas not be less than the State non-metropolitan median family income level.

HUD's FY 2010 methodology used to produce FY 2010 Median Family Incomes (MFI) is unchanged from FY 2009; however, beginning FY 2010, HUD did make a policy change to eliminate its "hold harmless" policy (that is separately described in the next section). Data from the Bureau of Census American Community Survey (ACS) has been updated from 2007 three-year data to 2008 three-year data. The factor used to trend the 2008 estimates to the midpoint of FY 2010 MFIs is unchanged at 3 percent per year. This trend, produced last year using the annualized change in the ACS national median family income estimate between 2000 and 2007, does not change using the 2008 national estimate in place of the 2007 estimate, so the trend factor is also unchanged from last year.

As outlined last year in determining median family incomes, HUD shifted from use of one-year ACS data to three-year ACS data. HUD uses three-year estimates to smooth out year-to-year fluctuations in MFIs that impact programs relying on these parameters. This smoothing effect is particularly important in times of economic turbulence.

Income limits are determined for metropolitan statistical areas (MSAs) and non-metropolitan counties. Where an area or county has a condition that warrants special consideration, called an exception, HUD adjusts the limit for an income category. Upward adjustments are made either to the level of the statewide median for non-metropolitan areas for high housing costs or because of a historical exception. Adjustments to the low-income limit are capped by the U.S. median.

Policy Change

Beginning with 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's new policy is 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. Notice of this change can be found in the Federal Register notices of September 14, 2009, and October 7, 2009, that solicited public comments on HUD's proposal to discontinue its "hold harmless" policy and the Federal Register notice of May 17, 2010.

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Generally, but not always, the area median income (AMI) is the greater of either the: 1) median family income for a county's metropolitan statistical area or for the non-metropolitan county; 2) statewide median family income for non-metropolitan counties (\$56,300 for 2010); or 3) AMI of the prior year. Once HUD establishes the very low-income limits, they are then used to determine the limits for extremely low- and low-income categories. HUD's 4-person very low-income limit usually equals 50 percent of MFI. Also, in most cases, the 4-person median income limit equals two times HUD's 4-person very low-income limit, except when an adjustment has been made. In some counties, adjustments and rounding conventions cause the 4-person median income limit to be less than two times the 4-person very low-income limit.

Although many 4-person low-income limits equal 80 percent of area median income, HUD's briefing materials specify that the low-income limits actually 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.

California's extremely low-income limits are HUD's limits for "30% of Median". HUD calculates its "30% of Median" limits using 60 percent of the relevant very low-income limits, but with a floor set at 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 2010 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 eligibility. Arithmetic calculations are applicable only when a household has more than eight members.

References: FY 2010 HUD Income Limits Transmittal Notice PDR-2009-02 issued May 14, 2010 and FY 2010 HUD Income Limits Briefing Material dated May 13, 2010 available at <http://www.huduser.org/portal/datasets/il/il10/index.html>.

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Applicability of Income Limits

Applicability of official 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, use different income limits.

For Multifamily Tax Subsidy Projects (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>>.

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Alameda County	Extremely Low	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
Area Median Income:	Very Low Income	31,650	36,150	40,650	45,150	48,800	52,400	56,000	59,600
90,300	Lower Income	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
	Median Income	63,200	72,250	81,250	90,300	97,500	104,750	111,950	119,200
	Moderate Income	75,850	86,700	97,500	108,350	117,000	125,700	134,350	143,000
Alpine County	Extremely Low	14,150	16,200	18,200	20,200	21,850	23,450	25,050	26,700
Area Median Income:	Very Low Income	23,600	26,950	30,300	33,650	36,350	39,050	41,750	44,450
67,300	Lower Income	37,700	43,100	48,500	53,850	58,200	62,500	66,800	71,100
	Median Income	47,100	53,850	60,550	67,300	72,700	78,050	83,450	88,850
	Moderate Income	56,550	64,600	72,700	80,750	87,200	93,650	100,150	106,600
Amador County	Extremely Low	14,250	16,300	18,350	20,350	22,000	23,650	25,250	26,900
Area Median Income:	Very Low Income	23,800	27,200	30,600	33,950	36,700	39,400	42,100	44,850
67,900	Lower Income	38,050	43,450	48,900	54,300	58,650	63,000	67,350	71,700
	Median Income	47,550	54,300	61,100	67,900	73,350	78,750	84,200	89,650
	Moderate Income	57,050	65,200	73,350	81,500	88,000	94,550	101,050	107,600
Butte County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Calaveras County	Extremely Low	13,550	15,450	17,400	19,300	20,850	22,400	23,950	25,500
Area Median Income:	Very Low Income	22,550	25,800	29,000	32,200	34,800	37,400	39,950	42,550
64,400	Lower Income	36,050	41,200	46,350	51,500	55,650	59,750	63,900	68,000
	Median Income	45,100	51,500	57,950	64,400	69,550	74,700	79,850	85,000
	Moderate Income	54,100	61,850	69,550	77,300	83,500	89,650	95,850	102,050
Colusa County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Contra Costa County	Extremely Low	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
Area Median Income:	Very Low Income	31,650	36,150	40,650	45,150	48,800	52,400	56,000	59,600
90,300	Lower Income	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
	Median Income	63,200	72,250	81,250	90,300	97,500	104,750	111,950	119,200
	Moderate Income	75,850	86,700	97,500	108,350	117,000	125,700	134,350	143,000
Del Norte County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
El Dorado County	Extremely Low	15,400	17,600	19,800	21,950	23,750	25,500	27,250	29,000
Area Median Income:	Very Low Income	25,600	29,250	32,900	36,550	39,500	42,400	45,350	48,250
73,100	Lower Income	40,950	46,800	52,650	58,500	63,200	67,900	72,550	77,250
	Median Income	51,150	58,500	65,800	73,100	78,950	84,800	90,650	96,500
	Moderate Income	61,400	70,150	78,950	87,700	94,700	101,750	108,750	115,750

Note: See instructions/example on last page to determine income limit for households larger than 8 persons.

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Fresno County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Glenn County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Humboldt County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Imperial County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Inyo County	Extremely Low	12,650	14,450	16,250	18,050	19,500	20,950	22,400	23,850
Area Median Income:	Very Low Income	21,100	24,100	27,100	30,100	32,550	34,950	37,350	39,750
60,200	Lower Income	33,750	38,550	43,350	48,150	52,050	55,900	59,750	63,600
	Median Income	42,150	48,150	54,200	60,200	65,000	69,850	74,650	79,450
	Moderate Income	50,600	57,800	65,050	72,250	78,050	83,800	89,600	95,350
Kern County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Kings County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Lake County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Lassen County	Extremely Low	12,250	14,000	15,750	17,450	18,850	20,250	21,650	23,050
Area Median Income:	Very Low Income	20,350	23,250	26,150	29,050	31,400	33,700	36,050	38,350
58,100	Lower Income	32,550	37,200	41,850	46,500	50,250	53,950	57,700	61,400
	Median Income	40,650	46,500	52,300	58,100	62,750	67,400	72,050	76,700
	Moderate Income	48,800	55,750	62,750	69,700	75,300	80,850	86,450	92,000

Note: See instructions/example on last page to determine income limit for households larger than 8 persons.

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Los Angeles County	Extremely Low	17,400	19,900	22,400	24,850	26,850	28,850	30,850	32,850
Area Median Income:	Very Low Income	29,000	33,150	37,300	41,400	44,750	48,050	51,350	54,650
63,000	Lower Income	46,400	53,000	59,650	66,250	71,550	76,850	82,150	87,450
	Median Income	44,100	50,400	56,700	63,000	68,050	73,100	78,100	83,150
	Moderate Income	52,900	60,500	68,050	75,600	81,650	87,700	93,750	99,800
Madera County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Marin County	Extremely Low	22,600	25,800	29,050	32,250	34,850	37,450	40,000	42,600
Area Median Income:	Very Low Income	37,650	43,000	48,400	53,750	58,050	62,350	66,650	70,950
99,400	Lower Income	60,200	68,800	77,400	86,000	92,900	99,800	106,650	113,550
	Median Income	69,600	79,500	89,450	99,400	107,350	115,300	123,250	131,200
	Moderate Income	83,500	95,450	107,350	119,300	128,850	138,400	147,950	157,500
Mariposa County	Extremely Low	12,050	13,750	15,450	17,150	18,550	19,900	21,300	22,650
Area Median Income:	Very Low Income	20,000	22,850	25,700	28,550	30,850	33,150	35,450	37,700
57,100	Lower Income	32,000	36,600	41,150	45,700	49,400	53,050	56,700	60,350
	Median Income	39,950	45,700	51,400	57,100	61,650	66,250	70,800	75,350
	Moderate Income	47,950	54,800	61,650	68,500	74,000	79,450	84,950	90,400
Mendocino County	Extremely Low	11,900	13,600	15,300	16,950	18,350	19,700	21,050	22,400
Area Median Income:	Very Low Income	19,800	22,600	25,450	28,250	30,550	32,800	35,050	37,300
56,300	Lower Income	31,650	36,200	40,700	45,200	48,850	52,450	56,050	59,700
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Merced County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Modoc County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Mono County	Extremely Low	14,250	16,300	18,350	20,350	22,000	23,650	25,250	26,900
Area Median Income:	Very Low Income	23,750	27,150	30,550	33,900	36,650	39,350	42,050	44,750
67,600	Lower Income	38,000	43,400	48,850	54,250	58,600	62,950	67,300	71,650
	Median Income	47,300	54,100	60,850	67,600	73,000	78,400	83,800	89,250
	Moderate Income	56,750	64,900	73,000	81,100	87,600	94,100	100,550	107,050
Monterey County	Extremely Low	13,900	15,900	17,900	19,850	21,450	23,050	24,650	26,250
Area Median Income:	Very Low Income	23,150	26,450	29,750	33,050	35,700	38,350	41,000	43,650
66,100	Lower Income	37,050	42,350	47,650	52,900	57,150	61,400	65,600	69,850
	Median Income	46,250	52,900	59,500	66,100	71,400	76,700	81,950	87,250
	Moderate Income	55,500	63,450	71,350	79,300	85,650	92,000	98,350	104,700

Note: See instructions/example on last page to determine income limit for households larger than 8 persons.

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Napa County	Extremely Low	17,200	19,650	22,100	24,550	26,550	28,500	30,450	32,450
Area Median Income:	Very Low Income	28,650	32,750	36,850	40,900	44,200	47,450	50,750	54,000
81,800	Lower Income	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
	Median Income	57,250	65,450	73,600	81,800	88,350	94,900	101,450	108,000
	Moderate Income	68,700	78,500	88,350	98,150	106,000	113,850	121,700	129,550
Nevada County	Extremely Low	14,550	16,600	18,700	20,750	22,450	24,100	25,750	27,400
Area Median Income:	Very Low Income	24,250	27,700	31,150	34,600	37,400	40,150	42,950	45,700
69,200	Lower Income	38,750	44,300	49,850	55,350	59,800	64,250	68,650	73,100
	Median Income	48,450	55,350	62,300	69,200	74,750	80,250	85,800	91,350
	Moderate Income	58,150	66,450	74,750	83,050	89,700	96,350	103,000	109,650
Orange County	Extremely Low	19,500	22,300	25,100	27,850	30,100	32,350	34,550	36,800
Area Median Income:	Very Low Income	32,550	37,200	41,850	46,450	50,200	53,900	57,600	61,350
87,200	Lower Income	52,050	59,450	66,900	74,300	80,250	86,200	92,150	98,100
	Median Income	61,050	69,750	78,500	87,200	94,200	101,150	108,150	115,100
	Moderate Income	73,250	83,700	94,200	104,650	113,000	121,400	129,750	138,150
Placer County	Extremely Low	15,400	17,600	19,800	21,950	23,750	25,500	27,250	29,000
Area Median Income:	Very Low Income	25,600	29,250	32,900	36,550	39,500	42,400	45,350	48,250
73,100	Lower Income	40,950	46,800	52,650	58,500	63,200	67,900	72,550	77,250
	Median Income	51,150	58,500	65,800	73,100	78,950	84,800	90,650	96,500
	Moderate Income	61,400	70,150	78,950	87,700	94,700	101,750	108,750	115,750
Plumas County	Extremely Low	13,050	14,900	16,750	18,600	20,100	21,600	23,100	24,600
Area Median Income:	Very Low Income	21,700	24,800	27,900	31,000	33,500	36,000	38,450	40,950
62,000	Lower Income	34,750	39,700	44,650	49,600	53,600	57,550	61,550	65,500
	Median Income	43,400	49,600	55,800	62,000	66,950	71,900	76,900	81,850
	Moderate Income	52,100	59,500	66,950	74,400	80,350	86,300	92,250	98,200
Riverside County	Extremely Low	13,650	15,600	17,550	19,500	21,100	22,650	24,200	25,750
Area Median Income:	Very Low Income	22,750	26,000	29,250	32,500	35,100	37,700	40,300	42,900
65,000	Lower Income	36,400	41,600	46,800	52,000	56,200	60,350	64,500	68,650
	Median Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	Moderate Income	54,600	62,400	70,200	78,000	84,250	90,500	96,700	102,950
Sacramento County	Extremely Low	15,400	17,600	19,800	21,950	23,750	25,500	27,250	29,000
Area Median Income:	Very Low Income	25,600	29,250	32,900	36,550	39,500	42,400	45,350	48,250
73,100	Lower Income	40,950	46,800	52,650	58,500	63,200	67,900	72,550	77,250
	Median Income	51,150	58,500	65,800	73,100	78,950	84,800	90,650	96,500
	Moderate Income	61,400	70,150	78,950	87,700	94,700	101,750	108,750	115,750
San Benito County	Extremely Low	17,050	19,500	21,950	24,350	26,300	28,250	30,200	32,150
Area Median Income:	Very Low Income	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550
81,100	Lower Income	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
	Median Income	56,750	64,900	73,000	81,100	87,600	94,100	100,550	107,050
	Moderate Income	68,100	77,850	87,550	97,300	105,100	112,850	120,650	128,450
San Bernardino County	Extremely Low	13,650	15,600	17,550	19,500	21,100	22,650	24,200	25,750
Area Median Income:	Very Low Income	22,750	26,000	29,250	32,500	35,100	37,700	40,300	42,900
65,000	Lower Income	36,400	41,600	46,800	52,000	56,200	60,350	64,500	68,650
	Median Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	Moderate Income	54,600	62,400	70,200	78,000	84,250	90,500	96,700	102,950

Note: See instructions/example on last page to determine income limit for households larger than 8 persons.

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
San Diego County	Extremely Low	16,500	18,850	21,200	23,550	25,450	27,350	29,250	31,100
Area Median Income:	Very Low Income	27,500	31,400	35,350	39,250	42,400	45,550	48,700	51,850
75,500	Lower Income	44,000	50,250	56,550	62,800	67,850	72,850	77,900	82,900
	Median Income	52,850	60,400	67,950	75,500	81,550	87,600	93,600	99,650
	Moderate Income	63,400	72,500	81,550	90,600	97,850	105,100	112,350	119,600
San Francisco County	Extremely Low	22,600	25,800	29,050	32,250	34,850	37,450	40,000	42,600
Area Median Income:	Very Low Income	37,650	43,000	48,400	53,750	58,050	62,350	66,650	70,950
99,400	Lower Income	60,200	68,800	77,400	86,000	92,900	99,800	106,650	113,550
	Median Income	69,600	79,500	89,450	99,400	107,350	115,300	123,250	131,200
	Moderate Income	83,500	95,450	107,350	119,300	128,850	138,400	147,950	157,500
San Joaquin County	Extremely Low	13,300	15,200	17,100	18,950	20,500	22,000	23,500	25,050
Area Median Income:	Very Low Income	22,100	25,250	28,400	31,550	34,100	36,600	39,150	41,650
63,100	Lower Income	35,350	40,400	45,450	50,500	54,550	58,600	62,650	66,700
	Median Income	44,150	50,500	56,800	63,100	68,150	73,200	78,250	83,300
	Moderate Income	53,000	60,550	68,150	75,700	81,750	87,800	93,850	99,900
San Luis Obispo County	Extremely Low	15,250	17,400	19,600	21,750	23,500	25,250	27,000	28,750
Area Median Income:	Very Low Income	25,400	29,000	32,650	36,250	39,150	42,050	44,950	47,850
72,500	Lower Income	40,600	46,400	52,200	58,000	62,650	67,300	71,950	76,600
	Median Income	50,750	58,000	65,250	72,500	78,300	84,100	89,900	95,700
	Moderate Income	60,900	69,600	78,300	87,000	93,950	100,900	107,900	114,850
San Mateo County	Extremely Low	22,600	25,800	29,050	32,250	34,850	37,450	40,000	42,600
Area Median Income:	Very Low Income	37,650	43,000	48,400	53,750	58,050	62,350	66,650	70,950
99,400	Lower Income	60,200	68,800	77,400	86,000	92,900	99,800	106,650	113,550
	Median Income	69,600	79,500	89,450	99,400	107,350	115,300	123,250	131,200
	Moderate Income	83,500	95,450	107,350	119,300	128,850	138,400	147,950	157,500
Santa Barbara County	Extremely Low	15,550	17,800	20,000	22,200	24,000	25,800	27,550	29,350
Area Median Income:	Very Low Income	25,900	29,600	33,300	37,000	40,000	42,950	45,900	48,850
71,400	Lower Income	41,450	47,400	53,300	59,200	63,950	68,700	73,450	78,150
	Median Income	50,000	57,100	64,250	71,400	77,100	82,800	88,550	94,250
	Moderate Income	60,000	68,550	77,150	85,700	92,550	99,400	106,250	113,100
Santa Clara County	Extremely Low	21,750	24,850	27,950	31,050	33,550	36,050	38,550	41,000
Area Median Income:	Very Low Income	36,250	41,400	46,600	51,750	55,900	60,050	64,200	68,350
103,500	Lower Income	56,500	64,600	72,650	80,700	87,200	93,650	100,100	106,550
	Median Income	72,450	82,800	93,150	103,500	111,800	120,050	128,350	136,600
	Moderate Income	86,950	99,350	111,800	124,200	134,150	144,050	154,000	163,950
Santa Cruz County	Extremely Low	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
Area Median Income:	Very Low Income	33,800	38,600	43,450	48,250	52,150	56,000	59,850	63,700
84,200	Lower Income	54,050	61,800	69,500	77,200	83,400	89,600	95,750	101,950
	Median Income	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
Shasta County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150

Note: See instructions/example on last page to determine income limit for households larger than 8 persons.

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Sierra County	Extremely Low	12,800	14,600	16,450	18,250	19,750	21,200	22,650	24,100
Area Median Income:	Very Low Income	21,350	24,400	27,450	30,450	32,900	35,350	37,800	40,200
57,400	Lower Income	34,100	39,000	43,850	48,700	52,600	56,500	60,400	64,300
	Median Income	40,200	45,900	51,650	57,400	62,000	66,600	71,200	75,750
	Moderate Income	48,250	55,100	62,000	68,900	74,400	79,900	85,450	90,950
Siskiyou County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Solano County	Extremely Low	16,650	19,000	21,400	23,750	25,650	27,550	29,450	31,350
Area Median Income:	Very Low Income	27,750	31,700	35,650	39,600	42,800	45,950	49,150	52,300
79,200	Lower Income	44,350	50,700	57,050	63,350	68,450	73,500	78,600	83,650
	Median Income	55,450	63,350	71,300	79,200	85,550	91,850	98,200	104,550
	Moderate Income	66,550	76,050	85,550	95,050	102,650	110,250	117,850	125,450
Sonoma County	Extremely Low	16,900	19,300	21,700	24,100	26,050	28,000	29,900	31,850
Area Median Income:	Very Low Income	28,150	32,200	36,200	40,200	43,450	46,650	49,850	53,100
80,400	Lower Income	45,050	51,450	57,900	64,300	69,450	74,600	79,750	84,900
	Median Income	56,300	64,300	72,350	80,400	86,850	93,250	99,700	106,150
	Moderate Income	67,550	77,200	86,850	96,500	104,200	111,950	119,650	127,400
Stanislaus County	Extremely Low	12,500	14,300	16,100	17,850	19,300	20,750	22,150	23,600
Area Median Income:	Very Low Income	20,850	23,800	26,800	29,750	32,150	34,550	36,900	39,300
59,500	Lower Income	33,350	38,100	42,850	47,600	51,450	55,250	59,050	62,850
	Median Income	41,650	47,600	53,550	59,500	64,250	69,000	73,800	78,550
	Moderate Income	50,000	57,100	64,250	71,400	77,100	82,800	88,550	94,250
Sutter County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Tehama County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Trinity County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150
Tulare County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150

Note: See instructions/example on last page to determine income limit for households larger than 8 persons.

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Tuolumne County	Extremely Low	12,550	14,350	16,150	17,900	19,350	20,800	22,200	23,650
Area Median Income:	Very Low Income	20,900	23,900	26,900	29,850	32,250	34,650	37,050	39,450
59,700	Lower Income	33,450	38,200	43,000	47,750	51,600	55,400	59,250	63,050
	Median Income	41,800	47,750	53,750	59,700	64,500	69,250	74,050	78,800
	Moderate Income	50,150	57,300	64,500	71,650	77,400	83,100	88,850	94,600
Ventura County	Extremely Low	18,200	20,800	23,400	26,000	28,100	30,200	32,250	34,350
Area Median Income:	Very Low Income	30,350	34,700	39,050	43,350	46,850	50,300	53,800	57,250
86,700	Lower Income	48,300	55,200	62,100	68,950	74,500	80,000	85,500	91,050
	Median Income	60,700	69,350	78,050	86,700	93,650	100,550	107,500	114,450
	Moderate Income	72,850	83,250	93,650	104,050	112,350	120,700	129,000	137,350
Yolo County	Extremely Low	15,250	17,400	19,600	21,750	23,500	25,250	27,000	28,750
Area Median Income:	Very Low Income	25,400	29,000	32,650	36,250	39,150	42,050	44,950	47,850
72,500	Lower Income	40,600	46,400	52,200	58,000	62,650	67,300	71,950	76,600
	Median Income	50,750	58,000	65,250	72,500	78,300	84,100	89,900	95,700
	Moderate Income	60,900	69,600	78,300	87,000	93,950	100,900	107,900	114,850
Yuba County	Extremely Low	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,750	22,550	25,350	28,150	30,450	32,700	34,950	37,200
56,300	Lower Income	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
	Median Income	39,400	45,050	50,650	56,300	60,800	65,300	69,800	74,300
	Moderate Income	47,300	54,050	60,800	67,550	72,950	78,350	83,750	89,150

Instructions and 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.

<u>E X A M P L E</u>	<u>4 persons</u>	<u>x 8% PP Adj</u>	<u>+ 8 persons</u>	<u>=9 persons</u>	<u>8 person +</u>	<u>8% Adj x 2</u>	<u>=10 persons</u>
<u>Extremely Low</u>	<u>16,900</u>	<u>1352</u>	<u>22,300</u>	<u>23,650</u>	<u>22,300</u>	<u>2704</u>	<u>25,000</u>
<u>Very Low Income</u>	<u>28,150</u>	<u>2252</u>	<u>37,150</u>	<u>39,400</u>	<u>37,150</u>	<u>4504</u>	<u>41,650</u>
<u>Lower Income</u>	<u>45,050</u>	<u>3604</u>	<u>59,450</u>	<u>63,050</u>	<u>59,450</u>	<u>7208</u>	<u>66,650</u>
<u>Moderate Income</u>	<u>67,550</u>	<u>5404</u>	<u>89,150</u>	<u>94,550</u>	<u>89,150</u>	<u>10808</u>	<u>99,950</u>

Note: See instructions/example on last page to determine income limit for households larger than 8 persons.