

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

DIVISION OF HOUSING POLICY DEVELOPMENT

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June 23, 2026

MEMORANDUM FOR: Interested parties

FROM: David Zisser, Deputy Director
Division of Housing Policy Development

SUBJECT: **Revised 2026 State Income Limits**

Attached are briefing materials and 2026 State Income Limits that are now in effect, replacing the previous 2026 State Income Limits dated May 29, 2026. Income limits reflect updated median income and household income levels for acutely low-, extremely low-, very low-, low-, and moderate-income households for California's 58 counties. The 2026 State Income Limits are available on the Department of Housing and Community Development (HCD) website at <https://www.hcd.ca.gov/grants-and-funding/income-limits/state-and-federal-income-rent-and-loan-value-limits>.

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

The attached briefing materials detail California's 2026 Income Limits and were updated based on: (1) changes to income limits the U.S. Department of Housing and Urban Development (HUD) released on May 1, 2026, for its Public Housing, Section 8, Section 202, and Section 811 programs and (2) adjustments HCD made based on State statutory provisions and its 2013 Hold Harmless (HH) Policy. Since 2013, HCD's HH Policy has held State Income Limits harmless from any decreases in household income limits and median income levels that HUD may apply to the Public Housing and Section 8 Income Limits. HUD determined its HH Policy was no longer necessary due to federal law changes in 2008 (Public Law 110-98) prohibiting rent decreases in federal or private activity bond funded projects.

For questions concerning State Income Limits, please see the Questions and Answers on page 5. You can also contact HCD at StateIncomeLimits@hcd.ca.gov.

2026 State Income Limits Briefing Materials

California Code of Regulations, Title 25, Section 6932

Overview

The Department of Housing and Community Development (HCD), pursuant to Health and Safety Code Section 50093, subdivision (c), must file updates to its State Income Limits with the Office of Administrative Law. HCD annually updates these income limits based on U.S. Department of Housing and Urban Development (HUD) revisions to the Public Housing and Section 8 Income Limits that HUD most recently released on May 1, 2026.

HUD annually updates its Public Housing and Section 8 Income Limits to reflect changes in median family income levels for different size households and income limits for extremely low-, very low-, and low-income households. HCD, pursuant to statutory provisions, makes the following additional revisions: (1) if necessary, increases a county's area median income to equal California's non-metropolitan median income, (2) adjusts area median income and household income category levels to not result in any decrease for any year after 2009 pursuant to HCD's February 2013 Hold Harmless (HH) Policy (HCD's HH Policy was implemented to replace HUD's HH Policy, discontinued in 2009, to not decrease income limits and area median income levels below a prior year's highest level), and (3) determines income limits for California's acutely low-income and moderate-income categories.

Following are brief summaries of technical methodologies used by HUD and HCD in updating income limits for different household income categories. For additional information, please refer to HUD's briefing materials at <https://www.huduser.gov/portal/datasets/il/il26/Medians-Methodology-FY26.pdf>.

HUD Methodology

HUD Public Housing and Section 8 Income Limits begin with the production of median family incomes. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median incomes, which means developing median incomes for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The 2026 FMR area definitions for California are unchanged from last year. HUD calculates Income Limits for every FMR area with adjustments for family size and for areas with unusually high or low family income or housing-cost-to-income relationships.

Extremely Low-Income

In determining the extremely low-income limit, HUD uses the Federal Poverty Guidelines, published by the Department of Health and Human Services. The poverty guidelines are a simplified version of the federal poverty thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs. HUD compares the appropriate poverty guideline with 60 percent of the very low-income limit and chooses the greater of the two as the extremely low-income limit. The value may not exceed the very low-income level.

Very Low-Income

The very low-income limits are the basis for the extremely low- and low-income limits. The very low-income limit typically reflects 50 percent of median family income (MFI), and HUD's MFI figure generally equals two times HUD's 4-person very low-income limit. However, HUD may adjust the very low-income limit for an area or county to account for conditions that warrant special considerations. As such, the very low-income limit may not always equal 50 percent of MFI.

Low-Income

In general, most low-income limits represent the higher level of: (1) 80 percent of MFI or (2) 80 percent of state non-metropolitan median family income. However, due to adjustments that HUD sometimes makes to the very low-income limit, strictly calculating low-income limits as 80 percent of MFI could

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produce unintended anomalies inconsistent with statutory intent (e.g., very low-income limits being higher than low-income limits). Therefore, HUD's briefing materials specify that, with some exceptions, the low-income limit reflects 160 percent of the very low-income limit. HUD may apply additional adjustments to areas with unusually high or low housing-costs-to-income relationships and for other reasons. This can result in low-income limits exceeding MFI in certain counties.

Median Family Income/Area Median Income

HUD references and estimates the MFI in calculating the income limits. California law and State Income Limits reference Area Median Income (AMI) that, pursuant to Health and Safety Code Section 50093, subdivision (c), means the MFI of a geographic area, estimated by HUD for its Section 8 Program.

In estimating FY 2026 median family incomes, HUD uses median family income data (as opposed to median household income data) from the 2024 American Community Survey (ACS) as calculated by the Census Bureau. The Census Bureau produces two types of ACS estimates: the "one-year" data, which represent estimates as of 2024; and the "five-year" data, which represent estimates as of 2020-2024 (but are inflated to 2024 dollars). HUD requires special tabulations of the ACS to match its custom HUD Metropolitan Fair Market Rent Area (HMFA) definitions described above.

HUD uses the 2024 American Community Survey (ACS) median family income data (as opposed to household income data) as the basis of FY 2026 Income Limits for all areas of California. In the past, HUD has used an inflation forecast from the Congressional Budget Office (CBO) in updating ACS estimates. However, starting in FY 2025, HUD began using the projected change in per capita wage growth, also based on CBO estimates. For FY 2026, the CBO has produced a wages and salaries forecast of \$48,641, which divided by the annual 2024 value of \$46,125 is 1.05 (an increase of 5 percent).

For additional information on MFI's please see HUD's briefing materials at <https://www.huduser.gov/portal/datasets/il/il26/Medians-Methodology-FY26.pdf>.

Adjustment Calculations

HUD may apply adjustments to areas with unusually high or low family income, uneven housing-cost-to-income relationship, or other reasons. For example, HUD applies an increase if the 4-person very low-income limit would otherwise be less than the amount at which 35 percent of that limit equals 85 percent of the annualized two-bedroom Section 8 FMR (or 40th percentile rent in 50th percentile FMR areas). The purpose is to increase the income limit for areas where rental housing costs are unusually high in relation to the median income. In certain cases, HUD also applies an adjustment to the income limits based on the state non-metropolitan median family income level.

In addition, HUD restricts adjustments, so income limits do not increase more than five percent of the previous year's very low-income figure OR twice the increase in the national MFI as measured by the ACS with an absolute cap of 10 percent, whichever is greater. For 2026, the annualized change is measured by the ACS from 2023 to 2024. Twice this change is approximately 10.09 percent, which exceeds the ten-percent absolute cap. So, for FY 2026, the income limits "cap" is 10.0 percent. The cap and floor rules do not apply to the extremely low-income limits.

Please refer to HUD briefing materials for additional information on the adjustment calculations.

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Income Limit Calculations for Household Sizes Other Than 4 Persons

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments apply to all income limits, except extremely low-income limits, which are set at the poverty income threshold. They are as follows:

Number of Persons in Household:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
Adjustments:	70%	80%	90%	Base	108%	116%	124%	132%

Income Limit Calculations for Household Sizes Greater Than 8 Persons

For households of more than eight persons, refer to the formula at the end of the table for 2026 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. New for FY 2026, family size-adjusted income limits are retested for compliance with the cap and floor rules. Please refer to HUD's briefing material for additional information on family size adjustments.

HCD Methodology

State law (see, e.g., Health and Safety Code Section 50093) prescribes the methodology HCD uses to update the State Income Limits. HCD utilizes HUD's Public Housing and Section 8 Income Limits. HCD's methodology involves: (1) if necessary, increasing a county's median income established by HUD to equal California's non-metropolitan county median income determined by HUD, (2) applying HCD's HH Policy, in effect since 2013, to not allow decreases in area median income (AMI) levels and household income category levels, (3) applying to the median income the same family size adjustments HUD applies to the income limits, (4) determining income limit levels applicable to California's acutely low-income households defined by law as household income not exceeding 15 percent of county AMI, and (5) determining income limit levels applicable to California's moderate-income households defined by law as household income not exceeding 120 percent of county AMI. HCD may adopt separate adjustments to income limit and programmatic definitions as necessary, consistent with Health and Safety Code Section 50093, to qualify households, persons, and families for HCD programs.

Area Median Income and Income Category Levels

HCD, pursuant to federal and State law, adjusts median income levels for all counties so they are not less than the non-metropolitan county median income established by HUD, which is \$97,100 for 2026. Next, HCD applies its HH policy to ensure AMI and income limits for all household income categories do not fall below any level achieved in the prior year. Health and Safety Code Section 50093 requires HCD to adjust the AMI for family size in accordance with adjustment factors adopted by HUD and illustrated on the previous page. This establishes that the MFI published by HUD equals the 4-person AMI for California counties.

Acutely Low-Income Levels

Chapter 345, Statutes of 2021 (Assembly Bill 1043) established California's acutely low-income levels. See Health and Safety Code Section 50063.5. After calculating the 4-person AMI level as previously described, HCD sets the maximum acutely low-income limit to equal 15 percent of the county's AMI, adjusted for family size.

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Moderate-Income Levels

HCD is responsible for establishing California's moderate-income limit levels. After calculating the 4-person AMI level as previously described, HCD sets the maximum moderate-income limit to equal 120 percent of the county's AMI, adjusted for family size. In the case where the low-income limit, determined by HUD, exceeds 120 percent of the county's AMI, HCD may adopt separate adjustments to the moderate-income limit. For the 2026 income limits, HCD adopted an adjustment for three counties where the low-income limits exceed 120 percent of the county's AMI, setting the moderate-income limits to equal the low-income limits.

Applicability of California's Official State Income Limits

Applicability of the State Income Limits are subject to specific programs as program definitions of factors such as income, family, and household size vary. Some programs, such as Multifamily Tax Subsidy Projects (MTSPs), use different income limits. For MTSPs, separate income limits apply per provisions of the Housing and Economic Recovery Act (HERA) of 2008 (Public Law 110-289). Income limits for MTSPs are used to determine qualification levels as well as set maximum rental rates for projects funded with tax credits authorized under Section 42 of the Internal Revenue Code (Code). In addition, MTSP income limits apply to projects financed with tax-exempt housing bonds issued to provide qualified residential rental development under Section 142 of the Code. These income limits are available at <http://www.huduser.org/portal/datasets/mtsp.html>.

Questions and Answers

In Los Angeles County, Santa Barbara County, and Santa Cruz County, the low-income limits are equal to the moderate-income limits. Why is this?

Data for all the low-income limits are provided by HUD and undergo several adjustments prior to HCD receiving them. The methodology can be reviewed here:

<https://www.huduser.gov/portal/datasets/il/il26/IncomeLimitsMethodology-FY26.pdf>

For this year, for Los Angeles County, Santa Barbara County, and Santa Cruz County, the low-income limits, set by HUD and described in the HUD Methodology section above, exceed the moderate-income limits that rely on a calculation of 120% of AMI, set by HCD and described in the HCD Methodology section above. To avoid the low-income limits exceeding the moderate-income limits, and in accordance with its authority in Health and Safety Code Section 50093, HCD adjusted the moderate-income limits in these three counties to equal the low-income limits.

In Los Angeles, as well as several other counties in the state, why does the very low-income limit not equal 50 percent of the AMI (or the low-income limit not equal 80 percent of the AMI)?

There are foreseeable exceptions to the calculation of income limits. The very low-income and low-income limits are set by HUD, according to the methodology described above. Factors that contribute to these exceptions include adjustments for high housing costs relative to income, the application of state nonmetropolitan income limits in low-income areas, and national maximums in high-income areas. **In Los Angeles County, as well as several others, the magnitude of these adjustments results in the low-income limit exceeding the AMI.** These exceptions are detailed in the FY 2026 Income Limits Methodology Document, <https://www.huduser.gov/portal/datasets/il/il26/IncomeLimitsMethodology-FY26.pdf>

For further information on the exact adjustments made to an individual area of the country, please see HUD's FY 2026 Income Limits Documentation System. The documentation system is available at <https://www.huduser.gov/datasets/il/il2026>. Once the area in question is selected, a summary of the

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area's Median income, Very Low-Income, Extremely Low-Income, and Low-Income Limits are displayed. Detailed calculations are obtained by selecting the relevant links.

Why don't the income limits for my area reflect recent gains?

Although HUD uses the most recent data available concerning local area incomes, there is still a lag between when the data are collected and when the data are available for use. For example, FY 2026 Income Limits are calculated using 2024 American Community Survey (ACS) data.

HUD estimates Median Family Income (MFI) annually for each metropolitan area and non-metropolitan county. The basis for HUD's median family incomes is data from the American Community Survey, table B19113 - MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS. In the past, HUD has used the Consumer Price Index (CPI) forecast published by the Congressional Budget Office (CBO) to bring the ACS and Puerto Rico Community Survey (PRCS) data forward from the year of the ACS to the current fiscal year. However, starting in FY 2025, HUD began using an inflation factor based on the most recent projected change in national per capita wages published by the CBO in an attempt to improve the accuracy of its median family income estimates.

For additional details concerning the use of the ACS in HUD's calculations of MFI, please see HUD's FY 2026 Median Family Income methodology document, at <https://www.huduser.gov/portal/datasets/il/il26/Medians-Methodology-FY26.pdf>.

Additionally, full documentation of all calculations for Median Family Incomes is available in the FY 2026 Median Family Income and the FY 2026 Income Limits Documentation System. These systems are available at <https://www.huduser.gov/datasets/il/il2026>.

Why didn't the income limits for my county change from last year?

HCD's Hold Harmless Policy likely prevented the income limits from decreasing from last year's levels and has maintained them despite a decrease in median income and/or income limits published by HUD.

Why do the income limits or area median income for my county not match what was published by HUD?

HCD adjusts each county's area median income to at least equal the state non-metropolitan county median income, as published by HUD. Further, HCD's Hold Harmless Policy prevents any decrease in income limits or median family income published by HUD to be applied to State Income Limits.

Section 6932. 2026 Income Limits

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent

Alameda County Area Median Income: \$162,800	Acutely Low	17100	19500	21950	24400	26350	28300	30250	32200
	Extremely Low	35650	40750	45850	50900	55000	59050	63150	67200
	Very Low Income	59400	67900	76400	84850	91650	98450	105250	112050
	Low Income	95050	108600	122200	135750	146650	157500	168350	179200
	Median Income	113950	130250	146500	162800	175800	188850	201850	214900
	Moderate Income	136750	156300	175800	195350	211000	226600	242250	257850

Alpine County Area Median Income: \$129,500	Acutely Low	13600	15550	17500	19450	21000	22550	24100	25650
	Extremely Low	26250	30000	33750	37450	40450	44360	50040	55720
	Very Low Income	43700	49950	56200	62400	67400	72400	77400	82400
	Low Income	69900	79900	89900	99850	107850	115850	123850	131850
	Median Income	90650	103600	116550	129500	139850	150200	160600	170950
	Moderate Income	108800	124300	139850	155400	167850	180250	192700	205150

Amador County Area Median Income: \$110,500	Acutely Low	11600	13300	14950	16600	17950	19250	20600	21900
	Extremely Low	23250	26550	29850	33150	38680	44360	50040	55720
	Very Low Income	38700	44200	49750	55250	59700	64100	68550	72950
	Low Income	61900	70750	79600	88400	95500	102550	109650	116700
	Median Income	77350	88400	99450	110500	119350	128200	137000	145850
	Moderate Income	92800	106100	119350	132600	143200	153800	164400	175050

Butte County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Calaveras County Area Median Income: \$102,600	Acutely Low	10800	12300	13850	15400	16650	17850	19100	20350
	Extremely Low	21600	24650	27750	33000	38680	44360	50040	55720
	Very Low Income	35950	41050	46200	51300	55450	59550	63650	67750
	Low Income	57500	65700	73900	82100	88700	95250	101850	108400
	Median Income	71800	82100	92350	102600	110800	119000	127200	135450
	Moderate Income	86150	98500	110800	123100	132950	142800	152650	162500

Colusa County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Contra Costa County Area Median Income: \$162,800	Acutely Low	17100	19500	21950	24400	26350	28300	30250	32200
	Extremely Low	35650	40750	45850	50900	55000	59050	63150	67200
	Very Low Income	59400	67900	76400	84850	91650	98450	105250	112050
	Low Income	95050	108600	122200	135750	146650	157500	168350	179200
	Median Income	113950	130250	146500	162800	175800	188850	201850	214900
	Moderate Income	136750	156300	175800	195350	211000	226600	242250	257850

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Del Norte County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

El Dorado County Area Median Income: \$124,000	Acutely Low	13000	14900	16750	18600	20100	21600	23050	24550
	Extremely Low	27600	31550	35500	39400	42600	45750	50040	55720
	Very Low Income	46000	52600	59150	65700	71000	76250	81500	86750
	Low Income	73600	84100	94600	105100	113550	121950	130350	138750
	Median Income	86800	99200	111600	124000	133900	143850	153750	163700
	Moderate Income	104150	119050	133900	148800	160700	172600	184500	196400

Fresno County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Glenn County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Humboldt County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Imperial County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Inyo County Area Median Income: \$97,200	Acutely Low	10200	11700	13150	14600	15750	16950	18100	19250
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	68050	77750	87500	97200	105000	112750	120550	128300
	Moderate Income	81650	93300	105000	116650	126000	135300	144650	154000

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Kern County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Kings County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Lake County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Lassen County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Los Angeles County Area Median Income: \$108,100	Acutely Low	11350	12950	14600	16200	17500	18800	20100	21400
	Extremely Low	35000	40000	45000	50000	54000	58000	62000	66000
	Very Low Income	58300	66650	74950	83300	89950	96600	103250	110000
	Low Income	93300	106600	119950	133250	143900	154600	165250	175900
	Median Income	75650	86500	97300	108100	116750	125400	134050	142700
	Moderate Income	93300	106600	119950	133250	143900	154600	165250	175900

Madera County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Marin County Area Median Income: \$200,800	Acutely Low	21050	24100	27100	30100	32500	34900	37300	39750
	Extremely Low	44150	50450	56750	63050	68100	73150	78200	83250
	Very Low Income	73550	84050	94550	105050	113500	121900	130300	138700
	Low Income	117700	134500	151300	168100	181550	195000	208450	221900
	Median Income	140550	160650	180700	200800	216850	232950	249000	265050
	Moderate Income	168650	192750	216850	240950	260250	279500	298800	318050

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Mariposa County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Mendocino County Area Median Income: \$99,100	Acutely Low	10400	11900	13350	14850	16050	17250	18400	19600
	Extremely Low	21000	24000	27320	33000	38680	44360	50040	55720
	Very Low Income	34950	39950	44950	49900	53900	57900	61900	65900
	Low Income	55900	63900	71900	79850	86250	92650	99050	105450
	Median Income	69350	79300	89200	99100	107050	114950	122900	130800
	Moderate Income	83250	95100	107000	118900	128400	137900	147450	156950

Merced County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Modoc County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Mono County Area Median Income: \$120,400	Acutely Low	12650	14450	16250	18050	19500	20950	22400	23850
	Extremely Low	23600	27000	30350	33700	38680	44360	50040	55720
	Very Low Income	39250	44900	50450	56150	60600	65100	69600	74050
	Low Income	62900	71900	80900	89850	97050	104250	111450	118600
	Median Income	84300	96300	108350	120400	130050	139650	149300	158950
	Moderate Income	101150	115600	130050	144500	156050	167600	179200	190750

Monterey County Area Median Income: \$110,500	Acutely Low	11600	13300	14950	16600	17950	19250	20600	21900
	Extremely Low	32850	37550	42250	46900	50700	54450	58200	61950
	Very Low Income	54750	62600	70400	78200	84500	90750	97000	103250
	Low Income	87600	100100	112600	125100	135150	145150	155150	165150
	Median Income	77350	88400	99450	110500	119350	128200	137000	145850
	Moderate Income	92800	106100	119350	132600	143200	153800	164400	175050

Napa County Area Median Income: \$165,400	Acutely Low	17350	19850	22300	24800	26800	28750	30750	32750
	Extremely Low	37050	42350	47650	52900	57150	61400	65600	69850
	Very Low Income	61700	70500	79350	88150	95250	102300	109300	116350
	Low Income	98700	112800	126850	140950	152250	163550	174800	186100
	Median Income	115800	132300	148850	165400	178650	191850	205100	218350
	Moderate Income	138950	158800	178650	198500	214400	230250	246150	262000

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Nevada County Area Median Income: \$140,400	Acutely Low	14750	16850	18950	21050	22750	24400	26100	27800
	Extremely Low	26300	30050	33800	37550	40600	44360	50040	55720
	Very Low Income	43800	50050	56300	62550	67550	72600	77600	82600
	Low Income	70050	80050	90050	100100	108100	116150	124100	132150
	Median Income	98300	112300	126350	140400	151650	162850	174100	185350
	Moderate Income	117950	134800	151650	168500	182000	195450	208950	222400

Orange County Area Median Income: \$138,600	Acutely Low	14550	16650	18700	20800	22450	24150	25800	27450
	Extremely Low	39100	44700	50300	55850	60350	64800	69300	73750
	Very Low Income	65150	74450	83750	93050	100500	107950	115400	122850
	Low Income	104200	119100	134000	148850	160800	172700	184600	196500
	Median Income	97000	110900	124750	138600	149700	160800	171850	182950
	Moderate Income	116400	133050	149650	166300	179600	192900	206200	219500

Placer County Area Median Income: \$124,000	Acutely Low	13000	14900	16750	18600	20100	21600	23050	24550
	Extremely Low	27600	31550	35500	39400	42600	45750	50040	55720
	Very Low Income	46000	52600	59150	65700	71000	76250	81500	86750
	Low Income	73600	84100	94600	105100	113550	121950	130350	138750
	Median Income	86800	99200	111600	124000	133900	143850	153750	163700
	Moderate Income	104150	119050	133900	148800	160700	172600	184500	196400

Plumas County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Riverside County Area Median Income: \$106,500	Acutely Low	11200	12800	14400	16000	17300	18550	19850	21100
	Extremely Low	25850	29550	33250	36900	39900	44360	50040	55720
	Very Low Income	43050	49200	55350	61500	66450	71350	76300	81200
	Low Income	68900	78750	88600	98400	106300	114150	122050	129900
	Median Income	74550	85200	95850	106500	115000	123550	132050	140600
	Moderate Income	89450	102250	115000	127800	138000	148250	158450	168700

Sacramento County Area Median Income: \$124,000	Acutely Low	13000	14900	16750	18600	20100	21600	23050	24550
	Extremely Low	27600	31550	35500	39400	42600	45750	50040	55720
	Very Low Income	46000	52600	59150	65700	71000	76250	81500	86750
	Low Income	73600	84100	94600	105100	113550	121950	130350	138750
	Median Income	86800	99200	111600	124000	133900	143850	153750	163700
	Moderate Income	104150	119050	133900	148800	160700	172600	184500	196400

San Benito County Area Median Income: \$140,200	Acutely Low	14750	16850	18950	21050	22750	24400	26100	27800
	Extremely Low	30850	35250	39650	44050	47600	51100	54650	58150
	Very Low Income	51450	58750	66150	73450	79350	85250	91100	97000
	Low Income	82350	94100	105850	117600	127050	136450	145850	155250
	Median Income	98150	112150	126200	140200	151400	162650	173850	185050
	Moderate Income	117750	134600	151450	168250	181700	195150	208650	222100

Number of Persons in Household:	1	2	3	4	5	6	7	8
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San Bernardino County Area Median Income: \$106,500	Acutely Low	11200	12800	14400	16000	17300	18550	19850	21100
	Extremely Low	25850	29550	33250	36900	39900	44360	50040	55720
	Very Low Income	43050	49200	55350	61500	66450	71350	76300	81200
	Low Income	68900	78750	88600	98400	106300	114150	122050	129900
	Median Income	74550	85200	95850	106500	115000	123550	132050	140600
	Moderate Income	89450	102250	115000	127800	138000	148250	158450	168700

San Diego County Area Median Income: \$130,900	Acutely Low	13750	15700	17700	19650	21200	22800	24350	25950
	Extremely Low	36750	42000	47250	52450	56650	60850	65050	69250
	Very Low Income	61250	70000	78750	87450	94450	101450	108450	115450
	Low Income	97950	111950	125950	139900	151100	162300	173500	184700
	Median Income	91650	104700	117800	130900	141350	151850	162300	172800
	Moderate Income	109950	125700	141400	157100	169650	182250	194800	207350

San Francisco County Area Median Income: \$200,800	Acutely Low	21050	24100	27100	30100	32500	34900	37300	39750
	Extremely Low	44150	50450	56750	63050	68100	73150	78200	83250
	Very Low Income	73550	84050	94550	105050	113500	121900	130300	138700
	Low Income	117700	134500	151300	168100	181550	195000	208450	221900
	Median Income	140550	160650	180700	200800	216850	232950	249000	265050
	Moderate Income	168650	192750	216850	240950	260250	279500	298800	318050

San Joaquin County Area Median Income: \$108,100	Acutely Low	11350	12950	14600	16200	17500	18800	20100	21400
	Extremely Low	22750	26000	29250	33000	38680	44360	50040	55720
	Very Low Income	37850	43250	48650	54050	58400	62700	67050	71350
	Low Income	60550	69200	77850	86500	93450	100350	107300	114200
	Median Income	75650	86500	97300	108100	116750	125400	134050	142700
	Moderate Income	90800	103750	116750	129700	140100	150450	160850	171200

San Luis Obispo County Area Median Income: \$129,600	Acutely Low	13600	15550	17500	19450	21000	22550	24100	25650
	Extremely Low	32100	36700	41300	45850	49550	53200	56900	60550
	Very Low Income	53500	61150	68800	76450	82550	88700	94800	100900
	Low Income	85700	97950	110200	122400	132200	142000	151800	161600
	Median Income	90700	103700	116650	129600	139950	150350	160700	171050
	Moderate Income	108850	124400	139950	155500	167950	180400	192800	205250

San Mateo County Area Median Income: \$200,800	Acutely Low	21050	24100	27100	30100	32500	34900	37300	39750
	Extremely Low	44150	50450	56750	63050	68100	73150	78200	83250
	Very Low Income	73550	84050	94550	105050	113500	121900	130300	138700
	Low Income	117700	134500	151300	168100	181550	195000	208450	221900
	Median Income	140550	160650	180700	200800	216850	232950	249000	265050
	Moderate Income	168650	192750	216850	240950	260250	279500	298800	318050

Santa Barbara County Area Median Income: \$119,100	Acutely Low	12500	14300	16050	17850	19300	20700	22150	23550
	Extremely Low	38300	43750	49200	54650	59050	63400	67800	72150
	Very Low Income	63750	72850	81950	91050	98350	105650	112950	120200
	Low Income	102000	116600	131150	145700	157400	169050	180700	192350
	Median Income	83350	95300	107200	119100	128650	138150	147700	157200
	Moderate Income	102000	116600	131150	145700	157400	169050	180700	192350

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Santa Clara County Area Median Income: \$205,500	Acutely Low	21600	24700	27750	30850	33300	35800	38250	40700
	Extremely Low	43200	49350	55500	61650	66600	71550	76450	81400
	Very Low Income	71950	82200	92500	102750	111000	119200	127450	135650
	Low Income	113700	129950	146200	162400	175400	188400	201400	214400
	Median Income	143850	164400	184950	205500	221950	238400	254800	271250
	Moderate Income	172600	197300	221950	246600	266350	286050	305800	325500

Santa Cruz County Area Median Income: \$137,200	Acutely Low	14400	16500	18550	20600	22250	23900	25550	27200
	Extremely Low	45700	52200	58750	65250	70500	75700	80950	86150
	Very Low Income	76150	87000	97900	108750	117450	126150	134850	143550
	Low Income	122200	139650	157100	174550	188500	202500	216450	230450
	Median Income	96050	109750	123500	137200	148200	159150	170150	181100
	Moderate Income	122200	139650	157100	174550	188500	202500	216450	230450

Shasta County Area Median Income: \$101,800	Acutely Low	10700	12200	13750	15250	16450	17700	18900	20150
	Extremely Low	20450	23400	27320	33000	38680	44360	50040	55720
	Very Low Income	34050	38900	43800	48650	52550	56450	60350	64250
	Low Income	54500	62300	70100	77850	84100	90350	96550	102800
	Median Income	71250	81450	91600	101800	109950	118100	126250	134400
	Moderate Income	85500	97700	109950	122150	131900	141700	151450	161250

Sierra County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Siskiyou County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Solano County Area Median Income: \$124,600	Acutely Low	13100	14950	16850	18700	20200	21700	23200	24700
	Extremely Low	28850	33000	37100	41200	44500	47800	51100	55720
	Very Low Income	48100	54950	61850	68700	74200	79700	85200	90700
	Low Income	76950	87950	98950	109900	118700	127500	136300	145100
	Median Income	87200	99700	112150	124600	134550	144550	154500	164450
	Moderate Income	104650	119600	134550	149500	161450	173400	185400	197350

Sonoma County Area Median Income: \$133,400	Acutely Low	14000	16000	18000	20000	21600	23200	24800	26400
	Extremely Low	34650	39600	44550	49450	53450	57400	61350	65300
	Very Low Income	57700	65950	74200	82400	89000	95600	102200	108800
	Low Income	92300	105500	118700	131850	142400	152950	163500	174050
	Median Income	93400	106700	120050	133400	144050	154750	165400	176100
	Moderate Income	112050	128100	144100	160100	172900	185700	198500	211350

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Stanislaus County Area Median Income: \$98,500	Acutely Low	10350	11850	13300	14800	16000	17150	18350	19550
	Extremely Low	21550	24600	27700	33000	38680	44360	50040	55720
	Very Low Income	35900	41000	46150	51250	55350	59450	63550	67650
	Low Income	57400	65600	73800	82000	88600	95150	101700	108250
	Median Income	68950	78800	88650	98500	106400	114250	122150	130000
	Moderate Income	82750	94550	106400	118200	127650	137100	146550	156000

Sutter County Area Median Income: \$101,900	Acutely Low	10700	12250	13750	15300	16500	17750	18950	20200
	Extremely Low	21400	24450	27500	33000	38680	44360	50040	55720
	Very Low Income	35700	40800	45900	50950	55050	59150	63200	67300
	Low Income	57050	65200	73350	81500	88050	94550	101100	107600
	Median Income	71350	81500	91700	101900	110050	118200	126350	134500
	Moderate Income	85600	97850	110050	122300	132100	141850	151650	161450

Tehama County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Trinity County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Tulare County Area Median Income: \$97,100	Acutely Low	10200	11650	13100	14550	15700	16900	18050	19200
	Extremely Low	20450	23350	27320	33000	38680	44360	50040	55720
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54400	62200	69950	77700	83950	90150	96350	102600
	Median Income	67950	77700	87400	97100	104850	112650	120400	128150
	Moderate Income	81550	93200	104850	116500	125800	135150	144450	153800

Tuolumne County Area Median Income: \$102,200	Acutely Low	10750	12300	13800	15350	16600	17800	19050	20250
	Extremely Low	21500	24550	27600	33000	38680	44360	50040	55720
	Very Low Income	35800	40900	46000	51100	55200	59300	63400	67500
	Low Income	57250	65400	73600	81750	88300	94850	101400	107950
	Median Income	71550	81750	92000	102200	110400	118550	126750	134900
	Moderate Income	85850	98100	110400	122650	132450	142250	152100	161900

Ventura County Area Median Income: \$135,600	Acutely Low	14250	16300	18300	20350	22000	23600	25250	26850
	Extremely Low	33000	37700	42400	47100	50900	54650	58450	62200
	Very Low Income	54950	62800	70650	78500	84800	91100	97350	103650
	Low Income	87950	100500	113050	125600	135650	145700	155750	165800
	Median Income	94900	108500	122050	135600	146450	157300	168150	179000
	Moderate Income	113900	130150	146450	162700	175700	188750	201750	214750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Yolo County Area Median Income: \$135,900	Acutely Low	14300	16300	18350	20400	22050	23650	25300	26950
	Extremely Low	27250	31150	35050	38900	42050	45150	50040	55720
	Very Low Income	45400	51850	58350	64800	70000	75200	80400	85550
	Low Income	72600	83000	93350	103700	112000	120300	128600	136900
	Median Income	95150	108700	122300	135900	146750	157650	168500	179400
	Moderate Income	114150	130500	146800	163100	176150	189200	202250	215300

Yuba County Area Median Income: \$101,900	Acutely Low	10700	12250	13750	15300	16500	17750	18950	20200
	Extremely Low	21400	24450	27500	33000	38680	44360	50040	55720
	Very Low Income	35700	40800	45900	50950	55050	59150	63200	67300
	Low Income	57050	65200	73350	81500	88050	94550	101100	107600
	Median Income	71350	81500	91700	101900	110050	118200	126350	134500
	Moderate Income	85600	97850	110050	122300	132100	141850	151650	161450

Instructions:

Eligibility Determination:

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

Determination of Income Limit for Households Larger than Eight Persons:

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

Nine Person Calculation - Example County

E X A M P L E	4 persons	8% PP Adj	+ 8 person	=9 persons
Acutely Low	15,300	1224	20,200	21,400
Extremely Low	33,000	2640	55,720	58,350
Very Low Income	50,950	4076	67,300	71,400
Lower Income	81,500	6520	107,600	114,100
Moderate Income	122,300	9784	161,450	171,250

Ten Person Calculation - Example County

4 persons	8 person +	8% Adj x 2	=10 persons
15,300	20,200	2448	22,650
33,000	55,720	5280	61,000
50,950	67,300	8152	75,450
81,500	107,600	13040	120,650
122,300	161,450	19568	181,000

Calculation of Housing Cost and Rent:

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

Determination of Household Size:

For projects with no federal assistance, household size is set at number of bedrooms in unit plus one. For projects with federal assistance, household size may be set by multiplying 1.5 by the number of bedrooms in unit.

2026 HUD Income Limits release: 5/1/2026

HUD FY 2026 California median incomes:

State median income: \$120,200

Metropolitan county median income: \$120,900

Non-metropolitan county median income: \$97,100

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