

**2026 Federal income limits - effective June 1, 2026 and subject to change*

Eligibility for the **ReCoverCA Single-Family Rehabilitation and Reconstruction** Program for owner-occupied housing, which supports recovery from the 2023 and 2024 floods, is based on **household income limits** established by the U.S. Department of Housing and Urban Development (HUD).

View the **2026 AMI limits** below.

Owner-Occupied Income Limits

County/Area	AMI Level	Household Size							
		1	2	3	4	5	6	7	8
Hoopa Valley Tribe: Humboldt County, CA	80%	\$54,400	\$62,200	\$69,950	\$77,700	\$83,950	\$90,150	\$96,350	\$102,600
	120%	\$81,550	\$93,200	\$104,850	\$116,500	\$125,850	\$135,150	\$144,500	\$153,800
Monterey County: Salinas, CA MSA	80%	\$87,600	\$100,100	\$112,600	\$125,100	\$135,150	\$145,150	\$155,150	\$165,150
	120%	\$131,400	\$150,150	\$168,900	\$187,700	\$202,700	\$217,700	\$232,700	\$247,750
San Benito County: San Benito County, CA HUD Metro FMR Area	80%	\$82,350	\$94,100	\$105,850	\$117,600	\$127,050	\$136,450	\$145,850	\$155,250
	120%	\$123,400	\$141,000	\$158,650	\$176,300	\$190,400	\$204,500	\$218,600	\$232,700
San Diego County: San Diego-Chula Vista-Carlsbad, CA MSA	80%	\$97,950	\$111,950	\$125,950	\$139,900	\$151,100	\$162,300	\$173,500	\$184,700
	120%	\$146,900	\$167,900	\$188,900	\$209,900	\$226,650	\$243,450	\$260,250	\$277,050
Santa Cruz County: Santa Cruz-Watsonville, CA MSA	80%	\$122,200	\$139,650	\$157,100	\$174,550	\$188,500	\$202,500	\$216,450	\$230,450
	120%	\$182,700	\$208,800	\$234,900	\$261,000	\$281,900	\$302,750	\$323,650	\$344,500
Tulare County: Visalia, CA MSA	80%	\$54,400	\$62,200	\$69,950	\$77,700	\$83,950	\$90,150	\$96,350	\$102,600
	120%	\$81,550	\$93,200	\$104,850	\$116,500	\$125,850	\$135,150	\$144,500	\$153,800
Tuolumne County: Tuolumne County, CA	80%	\$57,250	\$65,400	\$73,600	\$81,750	\$88,300	\$94,850	\$101,400	\$107,950
	120%	\$85,850	\$98,100	\$110,400	\$122,650	\$132,450	\$142,250	\$152,050	\$161,900



HOUSEHOLD INCOME CALCULATION

For owner-occupied housing, income eligibility is based on the owner household. Household income is determined using HUD's "1040 method," which evaluates the most recent federal tax return to calculate total annual income. If a household was not required to file, was unable to file, or there was a significant change in household income, alternative income documentation may be used. All income from adult household members (18+) must be included to ensure an accurate determination.

Income limits help determine program eligibility. These limits help ensure disaster recovery funds are distributed fairly and directed to households with the greatest need.