

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

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May 9, 2024

MEMORANDUM FOR: Interested Parties

FROM: Megan Kirkeby, Deputy Director
Division of Housing Policy Development

SUBJECT: **2024 State Income Limits**

Attached are briefing materials and 2024 State Income Limits that are now in effect, replacing the previous 2023 State Income Limits. 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 2024 State Income Limits are 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 2024 State Income Limits and were updated based on: (1) changes to income limits the U.S. Department of Housing and Urban Development (HUD) released on April 1, 2024, 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](#).

For questions concerning State Income Limits, please see the Questions and Answers on page 5 or contact StateIncomeLimits@hcd.ca.gov.

2024 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 & Safety Code Section 50093(c), must file updates to its State Income Limits with the Office of Administrative Law. HCD annually updates these income limits based on 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 April 1, 2024.

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 (AMI) and household income category levels to not result in any year-over-year 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 ensure income limits and area median income levels do not fall 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/il24/IncomeLimitsMethodology-FY24.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 2024 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 Federal 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% 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% 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 reflect 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 AMI that, pursuant to Health & Safety Code section 50093(c), means the MFI of a geographic area of the State, as estimated annually by HUD for its Section 8 Program.

In estimating FY 2024 median family incomes, HUD uses median family income data (as opposed to median household income data) from the 2022 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 2022; and the “five-year” data, which represent estimates as of 2018-2022 (but are inflated to 2022 dollars). HUD requires special tabulations of the ACS to match its custom HMFA definitions described above.

HUD uses the 2022 ACS median family income data (as opposed to household income data) as the basis of FY 2024 Income Limits for all areas of California. HUD uses an inflation forecast from the Congressional Budget Office (CBO) in updating ACS estimates. For FY 2024, CBO has produced a forecast CPI of 310.683, which divided by annual 2022 of 292.613 is 1.062 (an increase of 6.2 percent).

For additional information on MFI’s please see HUD’s briefing materials at <https://www.huduser.gov/portal/datasets/il/il24/Medians-Methodology-FY24.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 four-person very low-income limit would otherwise be less than the amount at which 35 percent of it 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 2024, the annualized change is measured by the ACS from 2021 to 2022. Twice this change is approximately 14.8 percent, which is greater than the 10 percent absolute cap. So, for FY 2024, the income limits “cap” is 10 percent. HUD first announced this methodology on January 10, 2024 in a Federal Register Notice. 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.

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%

2024 State Income Limits Briefing Materials California Code of Regulations, Title 25, Section 6932

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 2024 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 2024, 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 & 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 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.

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 (\$87,900 for 2024). 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 four-person AMI for California counties.

Acutely low-Income Levels

Beginning in 2022, Health and Safety Code section 50063.5 established California's acutely low-income household levels. After calculating the 4-person area median income (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.

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.

Applicability of California's Official State Income Limits

Applicability of the State Income Limits are subject to particular 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/datasets/mtsp.html>.

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Questions and Answers

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

There are many exceptions to the arithmetic calculation of income limits. These include adjustments for high housing cost 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 AMI.** These exceptions are detailed in the FY 2024 Income Limits Methodology Document, <https://www.huduser.gov/portal/datasets/il/il24/Medians-Methodology-FY24.pdf>.

For further information on the exact adjustments made to an individual area of the country, please see HUD's FY 2024 Income Limits Documentation System. The documentation system is available at https://www.huduser.gov/portal/datasets/il/il2024/select_Geography.odn. Once the area in question is selected, a summary of the 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 2024 Income Limits are calculated using 2018-2022 5-year American Community Survey (ACS) data, and one-year 2022 data where possible. This is a two-year lag, so more current trends in median family income levels are not available.

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 ACS, table B19113 - MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS. A Consumer Price Index (CPI) forecast as published by the Bureau of Labor Statistics is used in the trend factor calculation to bring the 2021 ACS data forward to FY 2023.

For additional details concerning the use of the ACS in HUD's calculations of MFI, please see HUD's FY 2024 Median Family Income methodology document, at <https://www.huduser.gov/portal/datasets/il/il23/Medians-Methodology-FY24.pdf>

Additionally, full documentation of all calculations for MFIs is available in the FY 2024 Median Family Income and the FY 2024 Income Limits Documentation System. These systems are available at https://www.huduser.gov/portal/datasets/il/il2024/select_Geography.odn

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

HCD's 2013 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 AMI to at least equal the state non-metropolitan county median income, as published by HUD. Further, HCD's 2013 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. 2024 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: \$155,700	Acutely Low	16350	18700	21000	23350	25200	27100	28950	30800
	Extremely Low	32700	37400	42050	46700	50450	54200	57950	61650
	Very Low Income	54500	62300	70100	77850	84100	90350	96550	102800
	Low Income	84600	96650	108750	120800	130500	140150	149800	159500
	Median Income	109000	124550	140150	155700	168150	180600	193050	205500
	Moderate Income	130800	149500	168150	186850	201800	216750	231700	246650

Alpine County Area Median Income: \$119,300	Acutely Low	12550	14300	16100	17900	19350	20750	22200	23650
	Extremely Low	22200	25400	28550	31700	36580	41960	47340	52720
	Very Low Income	37000	42250	47550	52850	57050	61300	65550	69750
	Low Income	59200	67650	76100	84550	91350	98100	104850	111650
	Median Income	83500	95450	107350	119300	128850	138400	147950	157500
	Moderate Income	100200	114500	128850	143150	154600	166050	177500	188950

Amador County Area Median Income: \$101,900	Acutely Low	10700	12250	13750	15300	16500	17750	18950	20200
	Extremely Low	21200	24200	27250	31200	36580	41960	47340	52720
	Very Low Income	35300	40350	45400	50400	54450	58500	62500	66550
	Low Income	56450	64550	72600	80650	87150	93600	100050	106500
	Median Income	71350	81500	91700	101900	110050	118200	126350	134500
	Moderate Income	85600	97850	110050	122300	132100	141850	151650	161450

Butte County Area Median Income: \$96,600	Acutely Low	10150	11600	13050	14500	15650	16800	18000	19150
	Extremely Low	19050	21800	25820	31200	36580	41960	47340	52720
	Very Low Income	31750	36300	40850	45350	49000	52600	56250	59850
	Low Income	50750	58000	65250	72500	78300	84100	89900	95700
	Median Income	67600	77300	86950	96600	104350	112050	119800	127500
	Moderate Income	81150	92700	104300	115900	125150	134450	143700	153000

Calaveras County Area Median Income: \$96,200	Acutely Low	10100	11550	13000	14450	15600	16750	17900	19050
	Extremely Low	20050	22900	25820	31200	36580	41960	47340	52720
	Very Low Income	33400	38150	42900	47650	51500	55300	59100	62900
	Low Income	53400	61000	68650	76250	82350	88450	94550	100650
	Median Income	67350	76950	86600	96200	103900	111600	119300	127000
	Moderate Income	80800	92350	103900	115450	124700	133900	143150	152400

Colusa County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Contra Costa County Area Median Income: \$155,700	Acutely Low	16350	18700	21000	23350	25200	27100	28950	30800
	Extremely Low	32700	37400	42050	46700	50450	54200	57950	61650
	Very Low Income	54500	62300	70100	77850	84100	90350	96550	102800
	Low Income	84600	96650	108750	120800	130500	140150	149800	159500
	Median Income	109000	124550	140150	155700	168150	180600	193050	205500
	Moderate Income	130800	149500	168150	186850	201800	216750	231700	246650

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Del Norte County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

El Dorado County Area Median Income: \$113,900	Acutely Low	11950	13700	15400	17100	18450	19850	21200	22550
	Extremely Low	24750	28300	31850	35350	38200	41960	47340	52720
	Very Low Income	41300	47150	53050	58950	63650	68400	73100	77850
	Low Income	66050	75450	84900	94300	101850	109400	116950	124500
	Median Income	79750	91100	102500	113900	123000	132100	141250	150350
	Moderate Income	95700	109350	123050	136700	147650	158550	169500	180450

Fresno County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Glenn County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Humboldt County Area Median Income: \$88,300	Acutely Low	9300	10600	11950	13250	14300	15350	16450	17500
	Extremely Low	18550	21200	25820	31200	36580	41960	47340	52720
	Very Low Income	30950	35350	39750	44150	47700	51250	54750	58300
	Low Income	49500	56550	63600	70650	76350	82000	87650	93300
	Median Income	61800	70650	79450	88300	95350	102450	109500	116550
	Moderate Income	74150	84750	95350	105950	114450	122900	131400	139850

Imperial County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Inyo County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Kern County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Kings County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Lake County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Lassen County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Los Angeles County Area Median Income: \$98,200	Acutely Low	10350	11800	13300	14750	15950	17100	18300	19450
	Extremely Low	29150	33300	37450	41600	44950	48300	51600	54950
	Very Low Income	48550	55450	62400	69350	74900	80450	86000	91550
	Low Income	77700	88800	99900	110950	119850	128750	137600	146500
	Median Income	68750	78550	88400	98200	106050	113900	121750	129600
	Moderate Income	82500	94300	106050	117850	127300	136700	146150	155550

Madera County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Marin County Area Median Income: \$186,600	Acutely Low	19600	22400	25200	28000	30250	32500	34700	36950
	Extremely Low	41150	47000	52900	58750	63450	68150	72850	77550
	Very Low Income	68550	78350	88150	97900	105750	113600	121400	129250
	Low Income	109700	125350	141000	156650	169200	181750	194250	206800
	Median Income	130600	149300	167950	186600	201550	216450	231400	246300
	Moderate Income	156750	179100	201500	223900	241800	259700	277650	295550

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Mariposa County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Mendocino County Area Median Income: \$90,400	Acutely Low	9500	10850	12200	13550	14650	15700	16800	17900
	Extremely Low	19000	21700	25820	31200	36580	41960	47340	52720
	Very Low Income	31650	36200	40700	45200	48850	52450	56050	59700
	Low Income	50650	57850	65100	72300	78100	83900	89700	95450
	Median Income	63300	72300	81350	90400	97650	104850	112100	119350
	Moderate Income	75950	86800	97650	108500	117200	125850	134550	143200

Merced County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Modoc County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Mono County Area Median Income: \$105,900	Acutely Low	11150	12700	14300	15900	17150	18450	19700	21000
	Extremely Low	19650	22450	25820	31200	36580	41960	47340	52720
	Very Low Income	32700	37400	42050	46750	50450	54200	57950	61700
	Low Income	52350	59800	67300	74800	80750	86750	92750	98750
	Median Income	74150	84700	95300	105900	114350	122850	131300	139800
	Moderate Income	88950	101700	114400	127100	137250	147450	157600	167750

Monterey County Area Median Income: \$103,200	Acutely Low	10850	12400	13950	15500	16750	18000	19200	20450
	Extremely Low	27800	31800	35750	39700	42900	46100	49250	52720
	Very Low Income	46350	53000	59600	66200	71500	76800	82100	87400
	Low Income	74150	84800	95400	105950	114450	122950	131400	139900
	Median Income	72250	82550	92900	103200	111450	119700	127950	136200
	Moderate Income	86700	99100	111450	123850	133750	143650	153550	163500

Napa County Area Median Income: \$129,600	Acutely Low	13600	15550	17500	19450	21000	22550	24100	25650
	Extremely Low	30850	35250	39650	44050	47600	51100	54650	58150
	Very Low Income	51400	58700	66100	73400	79300	85150	91050	96900
	Low Income	82150	93900	105650	117350	126750	136150	145550	154900
	Median Income	90700	103700	116650	129600	139950	150350	160700	171050
	Moderate Income	108850	124400	139950	155500	167950	180400	192800	205250

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Nevada County Area Median Income: \$112,500	Acutely Low	11850	13500	15200	16900	18250	19600	20950	22300
	Extremely Low	21900	25000	28150	31250	36580	41960	47340	52720
	Very Low Income	36500	41700	46900	52100	56300	60450	64650	68800
	Low Income	58350	66700	75050	83350	90050	96700	103400	110050
	Median Income	78750	90000	101250	112500	121500	130500	139500	148500
	Moderate Income	94500	108000	121500	135000	145800	156600	167400	178200

Orange County Area Median Income: \$129,000	Acutely Low	13550	15500	17400	19350	20900	22450	24000	25550
	Extremely Low	33150	37900	42650	47350	51150	54950	58750	62550
	Very Low Income	55250	63100	71050	78900	85250	91550	97850	104150
	Low Income	88400	101000	113650	126250	136350	146450	156550	166650
	Median Income	90300	103200	116100	129000	139300	149650	159950	170300
	Moderate Income	108350	123850	139300	154800	167200	179550	191950	204350

Placer County Area Median Income: \$113,900	Acutely Low	11950	13700	15400	17100	18450	19850	21200	22550
	Extremely Low	24750	28300	31850	35350	38200	41960	47340	52720
	Very Low Income	41300	47150	53050	58950	63650	68400	73100	77850
	Low Income	66050	75450	84900	94300	101850	109400	116950	124500
	Median Income	79750	91100	102500	113900	123000	132100	141250	150350
	Moderate Income	95700	109350	123050	136700	147650	158550	169500	180450

Plumas County Area Median Income: \$92,400	Acutely Low	9700	11100	12450	13850	14950	16050	17150	18300
	Extremely Low	19400	22150	25820	31200	36580	41960	47340	52720
	Very Low Income	32250	36850	41450	46050	49750	53450	57150	60800
	Low Income	51600	59000	66350	73700	79600	85500	91400	97300
	Median Income	64700	73900	83150	92400	99800	107200	114600	121950
	Moderate Income	77650	88700	99800	110900	119750	128650	137500	146400

Riverside County Area Median Income: \$97,500	Acutely Low	10250	11700	13200	14650	15800	17000	18150	19350
	Extremely Low	21550	24600	27700	31200	36580	41960	47340	52720
	Very Low Income	35900	41000	46100	51250	55350	59450	63550	67650
	Low Income	57400	65600	73800	82000	88600	95150	101650	108250
	Median Income	68250	78000	87750	97500	105300	113100	120900	128700
	Moderate Income	81900	93600	105300	117000	126350	135700	145100	154450

Sacramento County Area Median Income: \$113,900	Acutely Low	11950	13700	15400	17100	18450	19850	21200	22550
	Extremely Low	24750	28300	31850	35350	38200	41960	47340	52720
	Very Low Income	41300	47150	53050	58950	63650	68400	73100	77850
	Low Income	66050	75450	84900	94300	101850	109400	116950	124500
	Median Income	79750	91100	102500	113900	123000	132100	141250	150350
	Moderate Income	95700	109350	123050	136700	147650	158550	169500	180450

San Benito County Area Median Income: \$140,200	Acutely Low	14750	16850	18950	21050	22750	24400	26100	27800
	Extremely Low	25700	29400	33050	36700	39650	42600	47340	52720
	Very Low Income	42850	49000	55100	61200	66100	71000	75900	80800
	Low Income	68550	78350	88150	97950	105800	113600	121450	129300
	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: \$97,500	Acutely Low	10250	11700	13200	14650	15800	17000	18150	19350
	Extremely Low	21550	24600	27700	31200	36580	41960	47340	52720
	Very Low Income	35900	41000	46100	51250	55350	59450	63550	67650
	Low Income	57400	65600	73800	82000	88600	95150	101650	108250
	Median Income	68250	78000	87750	97500	105300	113100	120900	128700
	Moderate Income	81900	93600	105300	117000	126350	135700	145100	154450

San Diego County Area Median Income: \$119,500	Acutely Low	12550	14350	16150	17950	19400	20800	22250	23700
	Extremely Low	31850	36400	40950	45450	49100	52750	56400	60000
	Very Low Income	53050	60600	68200	75750	81850	87900	93950	100000
	Low Income	84900	97000	109150	121250	130950	140650	150350	160050
	Median Income	83650	95600	107550	119500	129050	138600	148200	157750
	Moderate Income	100400	114700	129050	143400	154850	166350	177800	189300

San Francisco County Area Median Income: \$186,600	Acutely Low	19600	22400	25200	28000	30250	32500	34700	36950
	Extremely Low	41150	47000	52900	58750	63450	68150	72850	77550
	Very Low Income	68550	78350	88150	97900	105750	113600	121400	129250
	Low Income	109700	125350	141000	156650	169200	181750	194250	206800
	Median Income	130600	149300	167950	186600	201550	216450	231400	246300
	Moderate Income	156750	179100	201500	223900	241800	259700	277650	295550

San Joaquin County Area Median Income: \$103,800	Acutely Low	10900	12450	14000	15550	16800	18050	19300	20550
	Extremely Low	20250	23150	26050	31200	36580	41960	47340	52720
	Very Low Income	33750	38600	43400	48200	52100	55950	59800	63650
	Low Income	54000	61700	69400	77100	83300	89450	95600	101800
	Median Income	72650	83050	93400	103800	112100	120400	128700	137000
	Moderate Income	87200	99650	112100	124550	134500	144500	154450	164400

San Luis Obispo County Area Median Income: \$125,600	Acutely Low	13200	15100	16950	18850	20350	21850	23350	24900
	Extremely Low	26750	30600	34400	38200	41300	44350	47400	52720
	Very Low Income	44600	50950	57300	63650	68750	73850	78950	84050
	Low Income	71350	81550	91700	101900	110100	118250	126350	134500
	Median Income	87900	100500	113050	125600	135650	145700	155750	165800
	Moderate Income	105500	120550	135650	150700	162750	174800	186850	198900

San Mateo County Area Median Income: \$186,600	Acutely Low	19600	22400	25200	28000	30250	32500	34700	36950
	Extremely Low	41150	47000	52900	58750	63450	68150	72850	77550
	Very Low Income	68550	78350	88150	97900	105750	113600	121400	129250
	Low Income	109700	125350	141000	156650	169200	181750	194250	206800
	Median Income	130600	149300	167950	186600	201550	216450	231400	246300
	Moderate Income	156750	179100	201500	223900	241800	259700	277650	295550

Santa Barbara County Area Median Income: \$119,100	Acutely Low	12500	14300	16050	17850	19300	20700	22150	23550
	Extremely Low	34200	39050	43950	48800	52750	56650	60550	64450
	Very Low Income	56950	65050	73200	81300	87850	94350	100850	107350
	Low Income	91200	104250	117300	130350	140800	151250	161600	172050
	Median Income	83350	95300	107200	119100	128650	138150	147700	157200
	Moderate Income	100050	114300	128600	142900	154350	165750	177200	188650

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Santa Clara County Area Median Income: \$184,300	Acutely Low	19350	22100	24900	27650	29850	32050	34300	36500
	Extremely Low	38750	44250	49800	55300	59750	64150	68600	73000
	Very Low Income	64550	73750	82950	92150	99550	106900	114300	121650
	Low Income	102300	116900	131500	146100	157800	169500	181200	192900
	Median Income	129000	147450	165850	184300	199050	213800	228550	243300
	Moderate Income	154800	176900	199050	221150	238850	256550	274250	291900

Santa Cruz County Area Median Income: \$132,800	Acutely Low	13950	15900	17900	19900	21500	23100	24700	26250
	Extremely Low	38050	43500	48950	54350	58700	63050	67400	71750
	Very Low Income	63400	72450	81500	90550	97800	105050	112300	119550
	Low Income	101750	116250	130750	145300	156950	168550	180200	191800
	Median Income	92950	106250	119500	132800	143400	154050	164650	175300
	Moderate Income	111550	127500	143400	159350	172100	184850	197600	210350

Shasta County Area Median Income: \$89,800	Acutely Low	9400	10750	12100	13450	14550	15600	16700	17750
	Extremely Low	18750	21400	25820	31200	36580	41960	47340	52720
	Very Low Income	31200	35650	40100	44550	48150	51700	55250	58850
	Low Income	49950	57050	64200	71300	77050	82750	88450	94150
	Median Income	62850	71850	80800	89800	97000	104150	111350	118550
	Moderate Income	75450	86200	97000	107750	116350	125000	133600	142250

Sierra County Area Median Income: \$90,000	Acutely Low	9450	10800	12150	13500	14600	15650	16750	17800
	Extremely Low	18900	21600	25820	31200	36580	41960	47340	52720
	Very Low Income	31500	36000	40500	45000	48600	52200	55800	59400
	Low Income	50400	57600	64800	72000	77800	83550	89300	95050
	Median Income	63000	72000	81000	90000	97200	104400	111600	118800
	Moderate Income	75600	86400	97200	108000	116650	125300	133900	142550

Siskiyou County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Solano County Area Median Income: \$113,200	Acutely Low	11900	13600	15300	17000	18350	19700	21100	22450
	Extremely Low	26450	30200	34000	37750	40800	43800	47340	52720
	Very Low Income	44050	50350	56650	62900	67950	73000	78000	83050
	Low Income	70450	80500	90550	100650	108700	116750	124850	132850
	Median Income	79250	90550	101900	113200	122250	131300	140350	149400
	Moderate Income	95100	108700	122250	135850	146700	157600	168450	179300

Sonoma County Area Median Income: \$128,400	Acutely Low	13500	15400	17350	19250	20800	22350	23850	25400
	Extremely Low	29050	33200	37350	41500	44850	48150	51500	54800
	Very Low Income	48450	55350	62250	69150	74700	80250	85750	91300
	Low Income	77500	88600	99650	110700	119600	128450	137300	146150
	Median Income	89900	102700	115550	128400	138650	148950	159200	169500
	Moderate Income	107850	123300	138700	154100	166450	178750	191100	203400

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Stanislaus County Area Median Income: \$92,600	Acutely Low	9750	11100	12500	13900	15000	16100	17250	18350
	Extremely Low	19150	21900	25820	31200	36580	41960	47340	52720
	Very Low Income	31900	36450	41000	45550	49200	52850	56500	60150
	Low Income	51050	58350	65650	72900	78750	84600	90400	96250
	Median Income	64800	74100	83350	92600	100000	107400	114800	122250
	Moderate Income	77750	88900	100000	111100	120000	128900	137750	146650

Sutter County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Tehama County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Trinity County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Tulare County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Tuolumne County Area Median Income: \$97,700	Acutely Low	10250	11700	13200	14650	15800	17000	18150	19350
	Extremely Low	20350	23250	26150	31200	36580	41960	47340	52720
	Very Low Income	33900	38750	43600	48450	52350	56200	60100	63950
	Low Income	54250	62000	69750	77450	83650	89850	96050	102250
	Median Income	68400	78150	87950	97700	105500	113350	121150	128950
	Moderate Income	82100	93800	105550	117250	126650	136000	145400	154750

Ventura County Area Median Income: \$125,600	Acutely Low	13200	15100	16950	18850	20350	21850	23350	24900
	Extremely Low	29550	33800	38000	42200	45600	49000	52350	55750
	Very Low Income	49250	56300	63350	70350	76000	81650	87250	92900
	Low Income	78800	90050	101300	112550	121600	130600	139600	148600
	Median Income	87900	100500	113050	125600	135650	145700	155750	165800
	Moderate Income	105500	120550	135650	150700	162750	174800	186850	198900

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Yolo County Area Median Income: \$117,000	Acutely Low	12300	14050	15800	17550	18950	20350	21750	23150
	Extremely Low	24250	27700	31150	34600	37400	41960	47340	52720
	Very Low Income	40400	46150	51900	57650	62300	66900	71500	76100
	Low Income	64600	73800	83050	92250	99650	107050	114400	121800
	Median Income	81900	93600	105300	117000	126350	135700	145100	154450
	Moderate Income	98300	112300	126350	140400	151650	162850	174100	185350

Yuba County Area Median Income: \$87,900	Acutely Low	9250	10550	11900	13200	14250	15300	16350	17400
	Extremely Low	18450	21100	25820	31200	36580	41960	47340	52720
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	Median Income	61550	70300	79100	87900	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

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 persons	=9 persons
Acutely Low Income	13,200	1056	17,400	18,450
Extremely Low Income	31,200	2496	52,720	55,200
Very Low Income	43,950	3516	58,050	61,550
Lower Income	70,300	5624	92,800	98,400
Moderate Income	105,500	8440	139,250	147,700

Ten Person Calculation - Example County

4 persons	8 person +	8% Adj x 2	=10 persons
13,200	17,400	2112	19,500
31,200	52,720	4992	57,700
43,950	58,050	7032	65,100
70,300	92,800	11248	104,050
105,500	139,250	16880	156,150

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.

HUD Income Limits release: 4/1/2024

HUD FY 2024 California median incomes:

State median income: \$111,300

Metropolitan county median income: \$111,900

Non-metropolitan county median income: \$87,900

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