

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

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June 6, 2023

MEMORANDUM FOR: Interested parties

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

SUBJECT: **2023 State Income Limits**

Attached are briefing materials and 2023 State Income Limits that are now in effect, replacing the previous 2022 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 2023 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 2023 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 15, 2023, 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 staff at (916) 263-2911.

2023 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 May 15, 2023.

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, increase 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 category.

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/il23/IncomeLimitsMethodology-FY23.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 2023 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% 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 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,

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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 Area Median Income (AMI) that, pursuant to Health & Safety Code 50093(c), means the MFI of a geographic area, estimated by HUD for its Section 8 Program.

In estimating FY 2023 median family incomes, HUD uses median family income data (as opposed to median household income data) from the 2021 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 2021; and the “five-year” data, which represent estimates as of 2017-2021 (but are inflated to 2021 dollars). HUD would ordinarily have used the ACS 2020 data for FY 2023. However, due to interruptions to data collection caused by the Covid-19 pandemic, the Census Bureau did not release special tabulations of ACS 2020 one-year data. HUD requires special tabulations of the ACS to match its custom HMFA definitions described above.

HUD uses the 2021 American Community Survey (ACS) median family income data (as opposed to household income data) as the basis of FY 2023 Income Limits for all areas of California. HUD uses an inflation forecast from the Congressional Budget Office (CBO) in updating ACS estimates. For FY 2023, CBO has produced a forecast CPI of 303.948, which divided by annual 2021 of 270.971 is 1.122 (an increase of 12.2 percent).

For additional information on MFI’s please see HUD’s briefing materials at <https://www.huduser.gov/portal/datasets/il/il23/Medians-Methodology-FY23.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 American Community Survey, whichever is greater. For the 2023 income limits, the cap is twice the annualized change from ACS 2019 to ACS 2021, which is 5.92 percent. This adjustment does 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%

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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 2023 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. 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 area median income 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 area median income, 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 area median income.

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 (\$83,800 for 2023). Next, HCD applies its HH policy to ensure area median income 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

Chapter 345, Statutes of 2021 (Assembly Bill 1043) established California's acutely low-income levels. See Health & Safety Code, § 50063.5. 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 area median income (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 the AMI (or the low-income limit not equal 80% of the 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 the AMI.** These exceptions are detailed in the FY 2023 Income Limits Methodology Document, <https://www.huduser.gov/portal/datasets/il/il23/Medians-Methodology-FY23.pdf>.

For further information on the exact adjustments made to an individual area of the country, please see HUD's FY 2023 Income Limits Documentation System. The documentation system is available at https://www.huduser.gov/portal/datasets/il/il2023/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 2023 Income Limits are calculated using 2017-2021 5-year American Community Survey (ACS) data, and one-year 2021 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 American Community Survey, 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 2023 Median Family Income methodology document, at <https://www.huduser.gov/portal/datasets/il/il23/Medians-Methodology-FY23.pdf>

Additionally, full documentation of all calculations for Median Family Incomes are available in the FY 2023 Median Family Income and the FY 2023 Income Limits Documentation System. These systems are available at https://www.huduser.gov/portal/datasets/il/il2023/select_Geography.odn

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. 2023 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: \$147,900	Acutely Low	15550	17750	20000	22200	24000	25750	27550	29300
	Extremely Low	31050	35500	39950	44350	47900	51450	55000	58550
	Very Low Income	51800	59200	66600	73950	79900	85800	91700	97650
	Low Income	78550	89750	100950	112150	121150	130100	139100	148050
	Median Income	103550	118300	133100	147900	159750	171550	183400	195250
	Moderate Income	124250	142000	159750	177500	191700	205900	220100	234300

Alpine County Area Median Income: \$114,600	Acutely Low	12050	13750	15500	17200	18600	19950	21350	22700
	Extremely Low	20200	23100	26000	30000	35140	40280	45420	50560
	Very Low Income	33650	38450	43250	48050	51900	55750	59600	63450
	Low Income	53850	61550	69250	76900	83100	89250	95400	101550
	Median Income	80200	91700	103150	114600	123750	132950	142100	151250
	Moderate Income	96250	110000	123750	137500	148500	159500	170500	181500

Amador County Area Median Income: \$101,200	Acutely Low	10650	12150	13700	15200	16400	17650	18850	20050
	Extremely Low	19250	22000	24860	30000	35140	40280	45420	50560
	Very Low Income	32100	36700	41300	45850	49550	53200	56900	60550
	Low Income	51350	58700	66050	73350	79250	85100	91000	96850
	Median Income	70850	80950	91100	101200	109300	117400	125500	133600
	Moderate Income	85000	97150	109300	121450	131150	140900	150600	160300

Butte County Area Median Income: \$91,600	Acutely Low	9650	11000	12400	13750	14850	15950	17050	18150
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	64100	73300	82450	91600	98950	106250	113600	120900
	Moderate Income	76950	87900	98900	109900	118700	127500	136300	145050

Calaveras County Area Median Income: \$96,200	Acutely Low	10100	11550	13000	14450	15600	16750	17900	19050
	Extremely Low	20050	22900	25750	30000	35140	40280	45420	50560
	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: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Contra Costa County Area Median Income: \$147,900	Acutely Low	15550	17750	20000	22200	24000	25750	27550	29300
	Extremely Low	31050	35500	39950	44350	47900	51450	55000	58550
	Very Low Income	51800	59200	66600	73950	79900	85800	91700	97650
	Low Income	78550	89750	100950	112150	121150	130100	139100	148050
	Median Income	103550	118300	133100	147900	159750	171550	183400	195250
	Moderate Income	124250	142000	159750	177500	191700	205900	220100	234300

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Del Norte County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

El Dorado County Area Median Income: \$113,900	Acutely Low	11950	13700	15400	17100	18450	19850	21200	22550
	Extremely Low	22550	25750	28950	32150	35140	40280	45420	50560
	Very Low Income	37550	42900	48250	53600	57900	62200	66500	70800
	Low Income	60050	68600	77200	85750	92650	99500	106350	113200
	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: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Glenn County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Humboldt County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Imperial County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Inyo County Area Median Income: \$85,400	Acutely Low	8950	10250	11500	12800	13800	14850	15850	16900
	Extremely Low	17950	20500	24860	30000	35140	40280	45420	50560
	Very Low Income	29900	34200	38450	42700	46150	49550	52950	56400
	Low Income	47850	54650	61500	68300	73800	79250	84700	90200
	Median Income	59800	68300	76850	85400	92250	99050	105900	112750
	Moderate Income	71750	82000	92250	102500	110700	118900	127100	135300

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Kern County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Kings County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Lake County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Lassen County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17650	20150	24860	30000	35140	40280	45420	50560
	Very Low Income	29350	33550	37750	41900	45300	48650	52000	55350
	Low Income	46950	53650	60350	67050	72450	77800	83150	88550
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Los Angeles County Area Median Income: \$98,200	Acutely Low	10350	11800	13300	14750	15950	17100	18300	19450
	Extremely Low	26500	30300	34100	37850	40900	43950	46950	50560
	Very Low Income	44150	50450	56750	63050	68100	73150	78200	83250
	Low Income	70650	80750	90850	100900	109000	117050	125150	133200
	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: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Marin County Area Median Income: \$175,000	Acutely Low	18400	21000	23650	26250	28350	30450	32550	34650
	Extremely Low	39150	44750	50350	55900	60400	64850	69350	73800
	Very Low Income	65250	74600	83900	93200	100700	108150	115600	123050
	Low Income	104400	119300	134200	149100	161050	173000	184900	196850
	Median Income	122500	140000	157500	175000	189000	203000	217000	231000
	Moderate Income	147000	168000	189000	210000	226800	243600	260400	277200

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Mariposa County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Mendocino County Area Median Income: \$89,700	Acutely Low	9400	10750	12100	13450	14550	15600	16700	17750
	Extremely Low	17850	20400	24860	30000	35140	40280	45420	50560
	Very Low Income	29750	34000	38250	42500	45900	49300	52700	56100
	Low Income	47600	54400	61200	68000	73450	78900	84350	89800
	Median Income	62800	71750	80750	89700	96900	104050	111250	118400
	Moderate Income	75350	86100	96900	107650	116250	124850	133500	142100

Merced County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Modoc County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Mono County Area Median Income: \$95,800	Acutely Low	10050	11500	12900	14350	15500	16650	17800	18950
	Extremely Low	17850	20400	24860	30000	35140	40280	45420	50560
	Very Low Income	29750	34000	38250	42500	45900	49300	52700	56100
	Low Income	47600	54400	61200	68000	73450	78900	84350	89800
	Median Income	67050	76650	86200	95800	103450	111150	118800	126450
	Moderate Income	80450	91950	103450	114950	124150	133350	142550	151750

Monterey County Area Median Income: \$100,400	Acutely Low	10550	12050	13550	15050	16250	17450	18650	19850
	Extremely Low	25300	28900	32500	36100	39000	41900	45420	50560
	Very Low Income	42150	48200	54200	60200	65050	69850	74650	79500
	Low Income	67450	77100	86750	96350	104100	111800	119500	127200
	Median Income	70300	80300	90350	100400	108450	116450	124500	132550
	Moderate Income	84350	96400	108450	120500	130150	139800	149400	159050

Napa County Area Median Income: \$129,600	Acutely Low	13600	15550	17500	19450	21000	22550	24100	25650
	Extremely Low	28050	32050	36050	40050	43300	46500	49700	52900
	Very Low Income	46750	53400	60100	66750	72100	77450	82800	88150
	Low Income	74700	85400	96050	106700	115250	123800	132350	140850
	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	35140	40280	45420	50560
	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: \$127,800	Acutely Low	13400	15300	17250	19150	20700	22200	23750	25300
	Extremely Low	30150	34450	38750	43050	46500	49950	53400	56850
	Very Low Income	50250	57400	64600	71750	77500	83250	89000	94750
	Low Income	80400	91850	103350	114800	124000	133200	142400	151550
	Median Income	89450	102250	115000	127800	138000	148250	158450	168700
	Moderate Income	107350	122700	138000	153350	165600	177900	190150	202400

Placer County Area Median Income: \$113,900	Acutely Low	11950	13700	15400	17100	18450	19850	21200	22550
	Extremely Low	22550	25750	28950	32150	35140	40280	45420	50560
	Very Low Income	37550	42900	48250	53600	57900	62200	66500	70800
	Low Income	60050	68600	77200	85750	92650	99500	106350	113200
	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: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17650	20150	24860	30000	35140	40280	45420	50560
	Very Low Income	29350	33550	37750	41900	45300	48650	52000	55350
	Low Income	46950	53650	60350	67050	72450	77800	83150	88550
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Riverside County Area Median Income: \$94,500	Acutely Low	9950	11350	12800	14200	15350	16450	17600	18750
	Extremely Low	19600	22400	25200	30000	35140	40280	45420	50560
	Very Low Income	32650	37300	41950	46600	50350	54100	57800	61550
	Low Income	52200	59650	67100	74550	80550	86500	92450	98450
	Median Income	66150	75600	85050	94500	102050	109600	117200	124750
	Moderate Income	79400	90700	102050	113400	122450	131550	140600	149700

Sacramento County Area Median Income: \$113,900	Acutely Low	11950	13700	15400	17100	18450	19850	21200	22550
	Extremely Low	22550	25750	28950	32150	35140	40280	45420	50560
	Very Low Income	37550	42900	48250	53600	57900	62200	66500	70800
	Low Income	60050	68600	77200	85750	92650	99500	106350	113200
	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	23400	26750	30100	33400	36100	40280	45420	50560
	Very Low Income	39000	44550	50100	55650	60150	64600	69050	73500
	Low Income	62350	71250	80150	89050	96200	103300	110450	117550
	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: \$94,500	Acutely Low	9950	11350	12800	14200	15350	16450	17600	18750
	Extremely Low	19600	22400	25200	30000	35140	40280	45420	50560
	Very Low Income	32650	37300	41950	46600	50350	54100	57800	61550
	Low Income	52200	59650	67100	74550	80550	86500	92450	98450
	Median Income	66150	75600	85050	94500	102050	109600	117200	124750
	Moderate Income	79400	90700	102050	113400	122450	131550	140600	149700

San Diego County Area Median Income: \$116,800	Acutely Low	12250	14000	15750	17500	18900	20300	21700	23100
	Extremely Low	28950	33100	37250	41350	44700	48000	51300	54600
	Very Low Income	48250	55150	62050	68900	74450	79950	85450	90950
	Low Income	77200	88200	99250	110250	119100	127900	136750	145550
	Median Income	81750	93450	105100	116800	126150	135500	144850	154200
	Moderate Income	98100	112100	126150	140150	151350	162550	173800	185000

San Francisco County Area Median Income: \$175,000	Acutely Low	18400	21000	23650	26250	28350	30450	32550	34650
	Extremely Low	39150	44750	50350	55900	60400	64850	69350	73800
	Very Low Income	65250	74600	83900	93200	100700	108150	115600	123050
	Low Income	104400	119300	134200	149100	161050	173000	184900	196850
	Median Income	122500	140000	157500	175000	189000	203000	217000	231000
	Moderate Income	147000	168000	189000	210000	226800	243600	260400	277200

San Joaquin County Area Median Income: \$100,300	Acutely Low	10550	12050	13550	15050	16250	17450	18650	19850
	Extremely Low	18450	21050	24860	30000	35140	40280	45420	50560
	Very Low Income	30700	35100	39500	43850	47400	50900	54400	57900
	Low Income	49100	56100	63100	70100	75750	81350	86950	92550
	Median Income	70200	80250	90250	100300	108300	116350	124350	132400
	Moderate Income	84250	96300	108300	120350	130000	139600	149250	158850

San Luis Obispo County Area Median Income: \$113,100	Acutely Low	11850	13550	15250	16950	18300	19650	21000	22350
	Extremely Low	24350	27800	31300	34750	37550	40350	45420	50560
	Very Low Income	40550	46350	52150	57900	62550	67200	71800	76450
	Low Income	64900	74150	83400	92650	100100	107500	114900	122300
	Median Income	79150	90500	101800	113100	122150	131200	140250	149300
	Moderate Income	95000	108550	122150	135700	146550	157400	168250	179100

San Mateo County Area Median Income: \$175,000	Acutely Low	18400	21000	23650	26250	28350	30450	32550	34650
	Extremely Low	39150	44750	50350	55900	60400	64850	69350	73800
	Very Low Income	65250	74600	83900	93200	100700	108150	115600	123050
	Low Income	104400	119300	134200	149100	161050	173000	184900	196850
	Median Income	122500	140000	157500	175000	189000	203000	217000	231000
	Moderate Income	147000	168000	189000	210000	226800	243600	260400	277200

Santa Barbara County Area Median Income: \$107,300	Acutely Low	11250	12900	14500	16100	17400	18700	19950	21250
	Extremely Low	31050	35500	39950	44350	47900	51450	55000	58550
	Very Low Income	51800	59200	66600	73950	79900	85800	91700	97650
	Low Income	82950	94800	106650	118500	128000	137500	146950	156450
	Median Income	75100	85850	96550	107300	115900	124450	133050	141650
	Moderate Income	90150	103000	115900	128750	139050	149350	159650	169950

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Santa Clara County Area Median Income: \$181,300	Acutely Low	19050	21750	24500	27200	29400	31550	33750	35900
	Extremely Low	37450	42800	48150	53500	57800	62100	66350	70650
	Very Low Income	62450	71400	80300	89200	96350	103500	110650	117750
	Low Income	96000	109700	123400	137100	148100	159050	170050	181000
	Median Income	126900	145050	163150	181300	195800	210300	224800	239300
	Moderate Income	152300	174050	195800	217550	234950	252350	269750	287150

Santa Cruz County Area Median Income: \$132,800	Acutely Low	13950	15900	17900	19900	21500	23100	24700	26250
	Extremely Low	34600	39550	44500	49400	53400	57350	61300	65250
	Very Low Income	57650	65900	74150	82350	88950	95550	102150	108750
	Low Income	92500	105700	118900	132100	142700	153250	163850	174400
	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	17650	20200	24860	30000	35140	40280	45420	50560
	Very Low Income	29400	33600	37800	42000	45400	48750	52100	55450
	Low Income	47050	53800	60500	67200	72600	78000	83350	88750
	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	24860	30000	35140	40280	45420	50560
	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: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Solano County Area Median Income: \$112,600	Acutely Low	11850	13500	15200	16900	18250	19600	20950	22300
	Extremely Low	24050	27450	30900	34300	37050	40280	45420	50560
	Very Low Income	40050	45800	51500	57200	61800	66400	70950	75550
	Low Income	64050	73200	82350	91500	98850	106150	113500	120800
	Median Income	78800	90100	101350	112600	121600	130600	139600	148650
	Moderate Income	94550	108100	121600	135100	145900	156700	167500	178350

Sonoma County Area Median Income: \$128,100	Acutely Low	13450	15350	17300	19200	20750	22250	23800	25350
	Extremely Low	26450	30200	34000	37750	40800	43800	46850	50560
	Very Low Income	44050	50350	56650	62900	67950	73000	78000	83050
	Low Income	70500	80550	90600	100650	108750	116800	124850	132900
	Median Income	89650	102500	115300	128100	138350	148600	158850	169100
	Moderate Income	107600	122950	138350	153700	166000	178300	190600	202900

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	17750	20250	24860	30000	35140	40280	45420	50560
	Very Low Income	29550	33800	38000	42200	45600	49000	52350	55750
	Low Income	47250	54000	60750	67500	72900	78300	83700	89100
	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: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Tehama County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Trinity County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Tulare County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

Tuolumne County Area Median Income: \$97,700	Acutely Low	10250	11700	13200	14650	15800	17000	18150	19350
	Extremely Low	18550	21200	24860	30000	35140	40280	45420	50560
	Very Low Income	30850	35250	39650	44050	47600	51100	54650	58150
	Low Income	49350	56400	63450	70450	76100	81750	87400	93000
	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: \$123,500	Acutely Low	13000	14850	16700	18550	20050	21500	23000	24500
	Extremely Low	27900	31900	35900	39850	43050	46250	49450	52650
	Very Low Income	46500	53150	59800	66400	71750	77050	82350	87650
	Low Income	74400	85000	95650	106250	114750	123250	131750	140250
	Median Income	86450	98800	111150	123500	133400	143250	153150	163000
	Moderate Income	103750	118550	133400	148200	160050	171900	183750	195600

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Yolo County Area Median Income: \$114,000	Acutely Low	11950	13700	15400	17100	18450	19850	21200	22550
	Extremely Low	22050	25200	28350	31450	35140	40280	45420	50560
	Very Low Income	36750	42000	47250	52450	56650	60850	65050	69250
	Low Income	58750	67150	75550	83900	90650	97350	104050	110750
	Median Income	79800	91200	102600	114000	123100	132250	141350	150500
	Moderate Income	95750	109450	123100	136800	147750	158700	169650	180600

Yuba County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750

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	12,550	1004	16,550	17,550
Extremely Low	30,000	2400	50,560	52,950
Very Low Income	41,250	3300	54,450	57,750
Lower Income	65,950	5276	87,100	92,400
Moderate Income	100,550	8044	132,750	140,800

Ten Person Calculation - Example County

4 persons	8 person +	8% Adj x 2	=10 persons
12,550	16,550	2008	18,550
30,000	50,560	4800	55,350
41,250	54,450	6600	61,050
65,950	87,100	10552	97,650
100,550	132,750	16088	148,850

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: 5/15/2023

HUD FY 2023 California median incomes:

State median income: \$109,200

Metropolitan county median income: \$110,000

Non-metropolitan county median income: \$83,800

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