

2020 San Mateo County Income Limits

as determined by HUD - effective June 28, 2019

revised 04/27/2020

For HUD-funded programs, use the Federal Income Schedule. For State or locally-funded programs, you may use the State Income Schedule. For programs funded with both federal and state funds, use the more stringent income levels.

Please verify the income and rent figures in use for specific programs.

San Mateo County Income Limits (based on Federal Income Limits for SMC)

Effective 4/27/2020 - Area median Income **\$174,000** (based on household of 4)

Income Category	Income Limits by Family Size (\$)							
	1	2	3	4	5	6	7	8
Extremely Low (30% AMI) *	\$ 36,540	\$ 41,760	\$ 46,980	\$ 52,200	\$ 56,400	\$ 60,570	\$ 64,740	\$ 68,910
Very Low (50% AMI) *	\$ 60,900	\$ 69,600	\$ 78,300	\$ 87,000	\$ 94,000	\$ 100,950	\$ 107,900	\$ 114,850
Low (80% AMI) *	\$ 97,440	\$ 111,360	\$ 125,280	\$ 139,200	\$ 150,400	\$ 161,520	\$ 172,640	\$ 183,760
Median (100% AMI)	\$ 121,800	\$ 139,200	\$ 156,600	\$ 174,000	\$ 188,000	\$ 201,900	\$ 215,800	\$ 229,700
Moderate (120% AMI)	\$ 146,160	\$ 167,040	\$ 187,920	\$ 208,800	\$ 225,600	\$ 242,280	\$ 258,960	\$ 275,640

NOTES

* 2020 State Income limits provided by State of California Department of Housing and Community Development TCAC

2020 San Mateo County Income Limits

as determined by HUD, State of CA HCD, and County of San Mateo

Income limits effective 04/01/2020.

Please verify the income and rent figures in use for specific programs.

HUD-defined Area Median Income \$143,100 (based on household of 4). State median \$174,000 (household of 4) due to hold harmless policy.

Income Category	Income Limits by Family Size (\$)								NOTES
	1	2	3	4	5	6	7	8	
Extremely Low (30% AMI) *	\$ 36,540	\$ 41,760	\$ 46,980	\$ 52,200	\$ 56,400	\$ 60,570	\$ 64,740	\$ 68,910	
Very Low (50% AMI) *	\$ 60,900	\$ 69,600	\$ 78,300	\$ 87,000	\$ 94,000	\$ 100,950	\$ 107,900	\$ 114,850	
HOME Limit (60% AMI) *	\$ 73,080	\$ 83,520	\$ 93,960	\$ 104,400	\$ 112,800	\$ 121,140	\$ 129,480	\$ 137,820	
HERA Special VLI (50% AMI) ***	\$ 60,900	\$ 69,600	\$ 78,300	\$ 87,000	\$ 94,000	\$ 100,950	\$ 107,900	\$ 114,850	See Note regarding HERA for FY2020***
HERA Special Limit (60% AMI) ***	\$ 73,080	\$ 83,520	\$ 93,960	\$ 104,400	\$ 112,800	\$ 121,140	\$ 129,480	\$ 137,820	See Note regarding HERA for FY2020***
Low (80% AMI) *	\$ 97,440	\$ 111,360	\$ 125,280	\$ 139,200	\$ 150,400	\$ 161,520	\$ 172,640	\$ 183,760	
State Median (100% AMI)	\$ 121,800	\$ 139,200	\$ 156,600	\$ 174,000	\$ 188,000	\$ 201,900	\$ 215,800	\$ 229,700	

Income Category	SRO *+	Maximum Affordable Rent Payment (\$)					
		Studio	1-BR	2-BR	3-BR	4-BR	
Extremely Low *		\$ 913	\$ 978	\$ 1,174	\$ 1,357	\$ 1,514	
Very Low *		\$ 1,522	\$ 1,631	\$ 1,957	\$ 2,262	\$ 2,523	
Low HOME Limit*	\$ 1,648	\$ 1,411	\$ 1,511	\$ 1,813	\$ 2,095	\$ 2,337	effective 6/01/2020; 2020 HOME Limit
High HOME Limit (65%)*	\$ 1,648	\$ 1,963	\$ 2,105	\$ 2,528	\$ 2,911	\$ 3,225	effective 6/01/2020; 2020 HOME Limit
HERA Special VLI (50% AMI) ***		HERA Spec. Rents - Go to www.treasurer.ca.gov/ctcac/2018/supplemental.asp					
HERA Special Limit (60% AMI) ***							
Low**		\$ 2,436	\$ 2,610	\$ 3,132	\$ 3,620	\$ 4,038	CA Tax Credit Rent limits for Low and Median Income Group
HUD Fair Market Rent (FMR)		\$ 2,197	\$ 2,720	\$ 3,339	\$ 4,365	\$ 4,657	HUD-published Fair Market Rents
Median **		\$ 3,044	\$ 3,262	\$ 3,914	\$ 4,524	\$ 5,046	CA Tax Credit Rent limits for Low and Median Income Group

NOTES

* Income figures provided by HUD for following San Mateo County federal entitlement programs: CDBG, HOME, ESG.

** CA Tax Credit Rent Limits for Low and Median Income Group

*** For San Mateo County, the Housing & Economic Recovery Act of 2008 (HERA) & the HUD 2010 HOME hold-harmless provision permit multifamily tax subsidy projects (MTSPs) & HOME projects placed in service before 1/1/2009 to continue to use HOME/tax credit/tax exempt bond rents based on the highest income levels that project ever operated under. Once these units are placed in service, the rents will not adjust downward should HUD establish lower incomes/rents in any subsequent year. Marketing of vacant units should be targeted to the current year's income schedule. However, HUD's Section 8 income limits are larger than those defined by Section 3009(a)(E)(ii) of the Housing and Economic Recovery Act of 2008 (Public Law 110-289). Therefore, for FY2018 no special income limits are necessary.

*+ SROs with -0- or 1 of the following - sanitary or food preparation facility in unit; if 5+ SRO HOME-assisted units, then at least 20% of units to be occupied by persons with incomes up to 50% AMI.

OTHER NOTES (generic)

1 Maximum affordable rent based on 30% of monthly income and all utilities paid by landlord unless further adjusted by HUD. Utility allowances for tenant-paid utilities may be established by Housing Authority of County of San Mateo Section 8 Program.

High HOME Limit rent set at **lower of:** (a) 30% of 60% AML, or (b) FMR (HUD Fair Market Rent).

For 2011, the FMR for Studio is the lower rent.

2 Rent Calculations - The following is the assumed family size for each unit: Studio:1 person 1-BR:1.5 persons 2-BR:3 3-BR: 4.5 4-BR:6

3 Table below provides rent guidance on appropriate income schedule to use:

Placed in Service Date	Maximum Inc. Limits Schedule
On or before 12/31/2008	2018 HERA Special
1/1/2009 to 5/13/2010	2009
5/14/2010 - 5/31/2011	2012
6/1/2011 - 11/30/2011	2012
12/01/2011 - 11/30/2012	2012
12/01/2012 - 12/17/2013	2013
12/18/2013 - 03/05/2015	2014
03/06/2015 - 03/27/16	2015
03/28/2016 - 4/14/2017	2016
04/14/2017 to 3/31/18	2017
4/01/2018 - 3/31/2019 to present	2018
4/01/2019 to 4/01/2020	2019
4/01/2020 to present	2020

Rent schedules at https://www.huduser.gov/portal/pdrdatas_landing.html for additional information as well as the various income schedules. Please also refer to www.treasurer.ca.gov/ctcac/2018/supplemental.asp