

Household Income Limits

HUD Method

Note: The following household income limits are adjusted for a high cost area as per the Federal Housing Act of 1937.

San Diego-Carlsbad, CA MSA

\$130,800

U.S. Department of Housing and Urban Development

April 1, 2025 Effective Date

| Household Size | Unit Size | Extremely Low Income       |                         |                   | Very Low Income            |                         |                   |                            |                         |                   |                            |                         |                   |
|----------------|-----------|----------------------------|-------------------------|-------------------|----------------------------|-------------------------|-------------------|----------------------------|-------------------------|-------------------|----------------------------|-------------------------|-------------------|
|                |           | 30% AMI                    |                         |                   | 35% AMI                    |                         |                   | 40% AMI                    |                         |                   | 45% AMI                    |                         |                   |
|                |           | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> |
| ONE            | STUDIO    | \$34,750                   | \$868                   | \$868             | \$40,550                   | \$1,013                 | \$1,013           | \$46,350                   | \$1,158                 | \$1,158           | \$52,150                   | \$1,303                 | \$1,302           |
| TWO            | 1-BR      | \$39,700                   | \$992                   | \$930             | \$46,350                   | \$1,158                 | \$1,085           | \$52,950                   | \$1,323                 | \$1,240           | \$59,600                   | \$1,490                 | \$1,395           |
| THREE          | 2-BR      | \$44,650                   | \$1,116                 | \$1,116           | \$52,150                   | \$1,303                 | \$1,302           | \$59,550                   | \$1,488                 | \$1,489           | \$67,050                   | \$1,676                 | \$1,675           |
| FOUR           | 3-BR      | \$49,600                   | \$1,240                 | \$1,290           | \$57,900                   | \$1,447                 | \$1,505           | \$66,150                   | \$1,653                 | \$1,720           | \$74,450                   | \$1,861                 | \$1,935           |
| FIVE           | 4-BR      | \$53,600                   | \$1,340                 | \$1,439           | \$62,550                   | \$1,563                 | \$1,679           | \$71,450                   | \$1,786                 | \$1,919           | \$80,450                   | \$2,011                 | \$2,158           |
| SIX            | 5-BR      | \$57,550                   | \$1,438                 | \$1,588           | \$67,200                   | \$1,680                 | \$1,852           | \$76,750                   | \$1,918                 | \$2,117           | \$86,400                   | \$2,160                 | \$2,382           |
| SEVEN          | 6-BR      | \$61,550                   | \$1,538                 |                   | \$71,800                   | \$1,795                 |                   | \$82,050                   | \$2,051                 |                   | \$92,350                   | \$2,308                 |                   |
| EIGHT          |           | \$65,500                   | \$1,637                 |                   | \$76,450                   | \$1,911                 |                   | \$87,350                   | \$2,183                 |                   | \$98,300                   | \$2,457                 |                   |

| Household Size | Unit Size | Very Low Income            |                         |                   |                            | Low Income                 |                         |                   |                            |                         |                             |                            |                         |                   |
|----------------|-----------|----------------------------|-------------------------|-------------------|----------------------------|----------------------------|-------------------------|-------------------|----------------------------|-------------------------|-----------------------------|----------------------------|-------------------------|-------------------|
|                |           | 50% AMI                    |                         |                   |                            | 60% AMI                    |                         |                   | 65% AMI                    |                         |                             | 70% AMI                    |                         |                   |
|                |           | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> | Low HOME Rent <sup>4</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | High HOME Rent <sup>4</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> |
| ONE            | STUDIO    | \$57,900                   | \$1,447                 | \$1,447           | \$1,447                    | \$69,500                   | \$1,737                 | \$1,737           | \$75,250                   | \$1,881                 | \$1,891                     | \$81,100                   | \$2,027                 | \$1,856           |
| TWO            | 1-BR      | \$66,150                   | \$1,653                 | \$1,550           | \$1,550                    | \$79,400                   | \$1,985                 | \$1,860           | \$86,000                   | \$2,150                 | \$2,028                     | \$92,650                   | \$2,316                 | \$1,988           |
| THREE          | 2-BR      | \$74,450                   | \$1,861                 | \$1,861           | \$1,861                    | \$89,350                   | \$2,233                 | \$2,233           | \$96,750                   | \$2,418                 | \$2,434                     | \$104,250                  | \$2,606                 | \$2,387           |
| FOUR           | 3-BR      | \$82,700                   | \$2,067                 | \$2,150           | \$2,150                    | \$99,250                   | \$2,481                 | \$2,580           | \$107,500                  | \$2,687                 | \$2,804                     | \$115,800                  | \$2,895                 | \$2,758           |
| FIVE           | 4-BR      | \$89,350                   | \$2,233                 | \$2,398           | \$2,398                    | \$107,200                  | \$2,680                 | \$2,878           | \$116,100                  | \$2,902                 | \$3,109                     | \$125,100                  | \$3,127                 | \$3,076           |
| SIX            | 5-BR      | \$95,950                   | \$2,398                 | \$2,646           | \$2,646                    | \$115,150                  | \$2,878                 | \$3,176           | \$124,700                  | \$3,117                 | \$3,411                     | \$134,350                  | \$3,358                 | \$3,394           |
| SEVEN          | 6-BR      | \$102,550                  | \$2,563                 |                   | \$2,894                    | \$123,100                  | \$3,077                 |                   | \$133,300                  | \$3,332                 | \$3,741                     | \$143,600                  | \$3,590                 |                   |
| EIGHT          |           | \$109,200                  | \$2,730                 |                   |                            | \$131,050                  | \$3,276                 |                   | \$141,900                  | \$3,547                 |                             | \$152,900                  | \$3,822                 |                   |

| Household Size | Unit Size | Low Income                 |                         |                   | Moderate Income (No HUD Adjustment) |                         |                   |                            |                         |                            |                         |  |
|----------------|-----------|----------------------------|-------------------------|-------------------|-------------------------------------|-------------------------|-------------------|----------------------------|-------------------------|----------------------------|-------------------------|--|
|                |           | 80% AMI                    |                         |                   | 100% AMI                            |                         |                   | 110% AMI                   |                         | 120% AMI                   |                         |  |
|                |           | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> | Annual Income <sup>1</sup>          | Gross Rent <sup>2</sup> | TCAC <sup>3</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> | Annual Income <sup>1</sup> | Gross Rent <sup>2</sup> |  |
| ONE            | STUDIO    | \$92,700                   | \$2,317                 | \$2,316           | \$91,550                            | \$2,288                 | \$2,895           | \$100,750                  | \$2,518                 | \$109,850                  | \$2,746                 |  |
| TWO            | 1-BR      | \$105,950                  | \$2,648                 | \$2,481           | \$104,650                           | \$2,616                 | \$3,101           | \$115,100                  | \$2,877                 | \$125,550                  | \$3,138                 |  |
| THREE          | 2-BR      | \$119,200                  | \$2,980                 | \$2,978           | \$117,700                           | \$2,942                 | \$3,722           | \$129,500                  | \$3,237                 | \$141,250                  | \$3,531                 |  |
| FOUR           | 3-BR      | \$132,400                  | \$3,310                 | \$3,441           | \$130,800                           | \$3,270                 | \$4,301           | \$143,900                  | \$3,597                 | \$156,950                  | \$3,923                 |  |
| FIVE           | 4-BR      | \$143,000                  | \$3,575                 | \$3,838           | \$141,250                           | \$3,531                 | \$4,797           | \$155,400                  | \$3,885                 | \$169,500                  | \$4,237                 |  |
| SIX            | 5-BR      | \$153,600                  | \$3,840                 | \$4,235           | \$151,750                           | \$3,793                 | \$5,293           | \$166,900                  | \$4,172                 | \$182,050                  | \$4,551                 |  |
| SEVEN          | 6-BR      | \$164,200                  | \$4,105                 |                   | \$162,200                           | \$4,055                 |                   | \$178,450                  | \$4,461                 | \$194,600                  | \$4,865                 |  |
| EIGHT          |           | \$174,800                  | \$4,370                 |                   | \$172,650                           | \$4,316                 |                   | \$189,950                  | \$4,748                 | \$207,150                  | \$5,178                 |  |

NOTES:

1. Annual Income = **Gross annual income adjusted by family size for Area Median Income** (AMI) level. May contain additional adjustments as determined annually by HUD.
2. **Gross rent minus utility allowance = maximum cash rent.** See the "Oceansided Utility Allowance Schedule" to calculate the utility allowance based on the project's actual utility mix.
3. TCAC = **Tax Credit Allocation Committee.** Estimated for 2025 Rent Limits for Projects Placing in Service on or after 4/1/2025+. See CTCAC 2025 for more information.
4. **"Low HOME" and "High HOME" rents effective June 1, 2025.**

Due to the Housing and Economic Recovery Act of 2008 the data presented in this chart may not be applicable to projects financed with Section 42 Low Income Housing Tax Credits (LIHTC) or section 142 tax exempt private equity bonds (MTSP). If you believe your affordable housing project is affected by this change and have questions regarding Rent & Income limits, please contact Leilani Hines at lhines@oceansideca.org.

**This general income and rental rate information is derived from the U.S. Department of Housing and Urban Development very low income figures effective April 1, 2025.**