

# 2012 San Mateo County Income Limits

as determined by HUD - effective February 9, 2012

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

**Prepared 1/20/2012 - Area Median Income \$103,000 (based on family of 4). HUD Income limits effective 12/1/2011.**

| <b>Income Category</b>  | <b>Income Limits by Family Size (\$)</b> |          |          |          |          |          |          |          |
|-------------------------|--|----------|----------|----------|----------|----------|----------|----------|
|                         | <b>1</b>                                 | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> |
| Extremely Low (30% AMI) | 23,350                                   | 26,650   | 30,000   | 33,300   | 36,000   | 38,650   | 41,300   | 44,000   |
| Very Low (50% AMI) *    | 38,850                                   | 44,400   | 49,950   | 55,500   | 59,950   | 64,400   | 68,850   | 73,300   |
| HOME Limit (60% AMI) *  | 46,620                                   | 53,280   | 59,940   | 66,600   | 71,940   | 77,280   | 82,620   | 87,960   |
| Low (80% AMI) *         | 62,200                                   | 71,050   | 79,950   | 88,800   | 95,950   | 103,050  | 110,150  | 117,250  |

## **NOTES**

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

# 2012 San Mateo County Income Limits

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

rev. 12/7/2012

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

Prepared - Area Median Income \$103,000 (based on family of 4). HUD Income Limits effective 12/1/2011. HOME Rent Income data effective 2/9/2012.

| Income Category                  | Income Limits by Family Size (\$) |        |         |         |         |         |         |         |
|----------------------------------|-----------------------------------|--------|---------|---------|---------|---------|---------|---------|
|                                  | 1                                 | 2      | 3       | 4       | 5       | 6       | 7       | 8       |
| Extremely Low (30% AMI) *        | 23,350                            | 26,650 | 30,000  | 33,300  | 36,000  | 38,650  | 41,300  | 44,000  |
| Very Low (50% AMI) *             | 38,850                            | 44,400 | 49,950  | 55,500  | 59,950  | 64,400  | 68,850  | 73,300  |
| HOME Limit (60% AMI) *           | 46,620                            | 53,280 | 59,940  | 66,600  | 71,940  | 77,280  | 82,620  | 87,960  |
| HERA Special VLI (50% AMI) ***   | 43,250                            | 49,400 | 55,600  | 61,750  | 66,700  | 71,650  | 76,600  | 81,550  |
| HERA Special Limit (60% AMI) *** | 51,900                            | 59,280 | 66,720  | 74,100  | 80,040  | 85,980  | 91,920  | 97,860  |
| Low (80% AMI) *                  | 62,200                            | 71,050 | 79,950  | 88,800  | 95,950  | 103,050 | 110,150 | 117,250 |
| Median (100% AMI) **             | 72,100                            | 82,400 | 92,700  | 103,000 | 111,250 | 119,500 | 127,700 | 135,950 |
| Moderate (120% AMI) **           | 86,500                            | 98,900 | 111,250 | 123,600 | 133,500 | 143,400 | 153,250 | 163,150 |

| Income Category                  | SRO *+ | Maximum Affordable Rent Payment (\$) |       |       |       |       |  |
|----------------------------------|--------|--------------------------------------|-------|-------|-------|-------|--|
|                                  |        | Studio                               | 1-BR  | 2-BR  | 3-BR  | 4-BR  |  |
| Extremely Low *                  |        | 584                                  | 625   | 750   | 866   | 966   |  |
| Very Low *                       |        | 971                                  | 1,040 | 1,248 | 1,442 | 1,609 | Consistent with published HUD 50% rent limit |
| Low HOME Limit*                  | 929    | 990                                  | 1,060 | 1,272 | 1,470 | 1,640 | Published Low HOME Rent same as for 2010.    |
| High HOME Limit *                | 929    | 1,166                                | 1,249 | 1,499 | 1,606 | 1,859 | Based on 60% AMI                             |
| HERA Special VLI (50% AMI) ***   |        | 1,081                                | 1,158 | 1,390 | 1,606 | 1,791 |  |
| HERA Special Limit (60% AMI) *** |        | 1,298                                | 1,390 | 1,668 | 1,927 | 2,150 |  |
| Low *                            |        | 1,555                                | 1,666 | 1,999 | 2,309 | 2,576 |  |
| HUD FMR                          |        | 1,238                                | 1,522 | 1,905 | 2,543 | 2,688 | HUD-published Fair Market Rents              |
| Median **                        |        | 1,803                                | 1,931 | 2,318 | 2,678 | 2,988 |  |
| Moderate **                      |        | 2,163                                | 2,318 | 2,781 | 3,214 | 3,585 |  |

## NOTES

- \* Income figures provided by HUD for following San Mateo County federal entitlement programs: CDBG, HOME, ESG. Rents based on 30% income based on assumed family size defined in Note 2 below for unit size. HOME projects are subject to 2010 HUD hold harmless provision/ HERA (see Note below at \*\*\*.)
- \*\* Income figures provided by State of California HCD. Rents based on 30% income.
- \*\*\* 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.
- \*+ 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 established by Housing Authority of County of San Mateo Section 8 Program.  
High HOME Limit rent set at **lower of**: (a) 30% of 60% AMI, 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:

| <b>Placed in Service Date</b> | <b>Maximum Inc. Limits Schedule</b> |
|-------------------------------|-------------------------------------|
| On or before 12/31/2008       | 2012 HERA Special                   |
| 1/1/2009 to 5/13/2010         | 2009                                |
| 5/14/2010 - 5/31/2011         | 2012                                |
| 6/1/2011 - 11/30/2011         | 2012                                |
| After 5/31/2011               | 2012                                |

Please refer to [www.huduser.org/portal/datasets/mtsp.html](http://www.huduser.org/portal/datasets/mtsp.html) for additional information as well as the various income schedules.