

2025 San Mateo County Income Limits

Effective April 1, 2025

Revised 04/30/2025

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 (based on Federal Income Limits for SMC)

Prepared 4/30/2025 - HUD-established area median Income **\$185,700** (based on household of 4).

<u>Income Category</u>	<u>Income Limits by Family Size (\$)</u>							
	1	2	3	4	5	6	7	8
Extremely Low (30% AMI) *	40,600	46,400	52,200	58,000	62,650	67,300	71,950	76,600
Very Low (50% AMI) *	67,700	77,400	87,050	96,700	104,450	112,200	119,950	127,650
HOME Limit (60% AMI) *	81,240	92,880	104,460	116,040	125,340	134,640	143,940	153,180
Low (80% AMI) *	108,300	123,800	139,250	154,700	167,100	179,500	191,850	204,250

NOTES

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

California State Income Limits for SMC

Effective 4/23/2025 - Area median Income **\$186,600** (based on household of 4)

<u>Income Category</u>	<u>Income Limits by Family Size (\$)</u>							
	1	2	3	4	5	6	7	8
Extremely Low (30% AMI) *	41,150	47,000	52,900	58,750	63,450	68,150	72,850	77,550
Very Low (50% AMI) *	68,550	78,350	88,150	97,900	105,750	113,600	121,400	129,250
Low (80% AMI) *	109,700	125,350	141,000	156,650	169,200	181,750	194,250	206,800
Median (100% AMI)	130,600	149,300	167,950	186,600	201,550	216,450	231,400	246,300
Moderate (120% AMI)	156,750	179,100	201,500	223,900	241,800	259,700	277,650	295,550

NOTES

- * 2025 State Income limits provided by State of California Department of Housing and Community Development

2025 San Mateo County Income Limits

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

Income limits effective 04/01/2025

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

HUD-defined Area Median Income **\$185,700** (based on household of 4). State median **\$186,600** (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) *	41,150	47,000	52,900	58,750	63,450	68,150	72,850	77,550	
Very Low (50% AMI) *	68,550	78,350	88,150	97,900	105,750	113,600	121,400	129,250	
HOME Limit (60% AMI) *	82,260	94,020	105,780	117,480	126,900	136,320	145,680	155,100	
HERA Special VLI (50% AMI) ***	78,350	89,550	100,750	111,900	120,900	129,850	138,800	147,750	See Note regarding HERA for FY2025***
HERA Special Limit (60% AMI) ***	94,020	107,460	120,900	134,280	145,080	155,820	166,560	177,300	See Note regarding HERA for FY2025***
Low (80% AMI) *	109,700	125,350	141,000	156,650	169,200	181,750	194,250	206,800	
State Median (100% AMI)	130,600	149,300	167,950	186,600	201,550	216,450	231,400	246,300	

Income Category	SRO *+	Maximum Affordable Rent Payment (\$)					
		Studio	1-BR	2-BR	3-BR	4-BR	
Extremely Low *	771	1,028	1,101	1,322	1,527	1,704	
Very Low *	1,284	1,713	1,836	2,203	2,545	2,840	
Low HOME Limit*	N/A	1,713	1,836	2,203	2,545	2,840	effective 6/01/2025; 2025 HOME Limits
High HOME Limit *	1,706	2,208	2,366	2,842	3,275	3,634	effective 6/01/2025; 2025 HOME Limits
HERA Special VLI (50% AMI) ***	1,468	1,958	2,098	2,518	2,910	3,246	
HERA Special Limit (60% AMI) ***	1,762	2,350	2,518	3,022	3,492	3,895	
Low**	2,056	2,742	2,938	3,526	4,073	4,544	CA Tax Credit Rent limits for Low and Median Income Group
HUD Fair Market Rent (FMR)	1,706	2,275	2,780	3,318	4,138	4,399	HUD-published Fair Market Rents
Median **	2,448	3,426	3,672	4,406	5,090	5,680	CA Tax Credit Rent limits for Low and Median Income Group

NOTES

- * Income figures provided by the State of California for following San Mateo County federal entitlement programs: CDBG, HOME, ESG.
- ** CA Tax Credit Rent Limits for Low and Median Income Group 2025
- *** 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 FY2025 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 2025, 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	2025 HERA Special
1/1/2009 to 5/13/2010	2024
5/14/2010 to 5/31/2011	2024
6/1/2011 to 11/30/2011	2024
12/01/2011 to 11/30/2012	2024
12/01/2012 to 12/17/2013	2024
12/18/2013 to 03/05/2015	2024
03/06/2015 to 03/27/16	2024
03/28/2016 to 4/14/2017	2024
04/14/2017 to 3/31/18	2024
4/01/2018 to 4/23/2019	2024
4/24/2019 to 3/31/2020	2024
4/01/2020 to 3/31/2021	2024
4/01/2021 to 4/17/2022	2024
4/18/2022 to 5/14/2023	2024
5/14/2023 to 3/31/2024	2024
4/01/2024 to present	2024

Rent schedules at www.huduser.org/portal/datasets/mtsp.html for additional information as well as the various income schedules. Please also refer to www.treasurer.ca.gov/ctac/2014/supplemental.asp