

## 2026 San Mateo County Income Limits

as determined by HUD - effective June 1, 2026

Revised 06/01/2026

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 5/14/2024 - HUD-established area median Income **\$200,800** (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) *	44,150	50,450	56,750	<b>63,050</b>	68,100	73,150	78,200	83,250
Very Low (50% AMI) *	73,550	84,050	94,550	<b>105,050</b>	113,500	121,900	130,300	138,700
HOME Limit (60% AMI) *	<b>88,260</b>	<b>100,860</b>	<b>113,460</b>	<b>126,060</b>	<b>136,200</b>	<b>146,280</b>	<b>156,360</b>	<b>166,440</b>
Low (80% AMI) *	117,700	134,500	151,300	<b>168,100</b>	181,550	195,000	208,450	221,900

#### NOTES

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

### California State Income Limits for SMC

Effective 06/01/2026 - Area median Income **\$200,800** (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) *	44,150	50,450	56,750	<b>63,050</b>	68,100	73,150	78,200	83,250
Very Low (50% AMI) *	73,550	84,050	94,550	<b>105,050</b>	113,500	121,900	130,300	138,700
Low (80% AMI) *	117,700	134,500	151,300	<b>168,100</b>	181,550	195,000	208,450	221,900
Median (100% AMI)	140,550	160,650	180,700	<b>200,800</b>	216,850	232,950	249,000	265,050
Moderate (120% AMI)	168,650	192,750	216,850	<b>240,950</b>	260,250	279,500	298,800	318,050

#### NOTES

\* 2026 State Income limits provided by State of California Department of Housing and Community Development

## 2026 San Mateo County Income Limits

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

Income limits effective 06/01/2026

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

**HUD-defined Area Median Income \$200,800 (based on household of 4). State median \$210,100 (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) *	44,130	50,430	56,730	<b>63,030</b>	68,100	73,140	78,180	83,220	
Very Low (50% AMI) *	73,550	84,050	94,550	<b>105,050</b>	113,500	121,900	130,300	138,700	
HOME Limit (60% AMI) *	88,260	100,860	113,460	<b>126,060</b>	136,200	146,280	156,360	166,440	
HERA Special VLI (50% AMI) ***	84,300	96,350	108,400	<b>120,400</b>	130,050	139,700	149,300	158,950	See Note regarding HERA for FY2026***
HERA Special Limit (60% AMI) ***	101,160	115,620	130,080	<b>144,480</b>	156,060	167,640	179,160	190,740	See Note regarding HERA for FY2026***
Low (80% AMI) *	117,680	134,480	151,280	<b>168,080</b>	181,600	195,040	208,480	221,920	
State Median (100% AMI)	147,100	168,100	189,100	<b>210,100</b>	227,000	243,800	260,600	277,400	

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 *	1,378	1,838	1,970	2,363	2,731	3,047	
Low HOME Limit*	<b>1,378</b>	<b>1,838</b>	<b>1,970</b>	<b>2,363</b>	<b>2,731</b>	<b>3,047</b>	effective 6/01/2026; 2026 HOME Limit
High HOME Limit *	<b>1,777</b>	<b>2,370</b>	<b>2,541</b>	<b>3,051</b>	<b>3,517</b>	<b>3,903</b>	effective 6/01/2026; 2026 HOME Limit
HERA Special VLI (50% AMI) ***	1,580	2,107	2,258	2,710	3,130	3,492	
HERA Special Limit (60% AMI) ***	1,896	2,529	2,709	3,252	3,756	4,191	
Low**	1,762	2,350	2,518	3,022	3,492	4,298	CA Tax Credit Rent Limits for Low and Median Income Group (2025)
<b>HUD Fair Market Rent (FMR)</b>	<b>1,863</b>	<b>2,485</b>	<b>2,977</b>	<b>3,604</b>	<b>4,604</b>	<b>4,772</b>	HUD-published Fair Market Rents
Median **	2,202	3,916	4,196	5,036	5,820	6,492	CA Tax Credit Rent Limits for Low and Median Income Group (2025)

### 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 (2026 not yet published. 2025 figures used.)
- \*\*\* 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 FY2024 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 2024, 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	2024 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](http://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](http://www.treasurer.ca.gov/ctac/2014/supplemental.asp)