

SAN DIEGO HOUSING COMMISSION INCOME AND RENT CALCULATIONS

U.S. Department of Housing and Urban Development **2013** SAN DIEGO MEDIAN INCOME:

\$72,300

Note: The table contains income limits for **2013** extremely low, very low and low income, as adjusted for family size and other factors adopted and amended from time to time by the U.S. Department of Housing and Urban Development (HUD). HUD adjusted San Diego Very Low Income limits for a "high housing cost area" factor.

| Family Size | Unit Size | Extremely Low Income 30% AMI (Adjusted by HUD) | | | 35% AMI (Adjusted by HUD) | | | 40% AMI (Adjusted by HUD) | | |
|-------------|-----------|-------------------------------------------------------------|-------------------------|-------------------|-------------------------------------|-------------------------|-------------------|-------------------------------------|-------------------------|-------------------|
| | | ANNUAL INCOME ¹ | GROSS RENT ² | TCAC ³ | ANNUAL INCOME ¹ | GROSS RENT ² | TCAC ³ | ANNUAL INCOME ¹ | GROSS RENT ² | TCAC ³ |
| ONE | STUDIO | \$16,950 | \$424 | \$423 | \$19,750 | \$494 | \$494 | \$22,600 | \$565 | \$565 |
| TWO | 1-BR | \$19,400 | \$485 | \$453 | \$22,550 | \$564 | \$529 | \$25,800 | \$645 | \$605 |
| THREE | 2-BR | \$21,800 | \$545 | \$544 | \$25,400 | \$635 | \$635 | \$29,050 | \$726 | \$726 |
| FOUR | 3-BR | \$24,200 | \$605 | \$628 | \$28,200 | \$705 | \$733 | \$32,250 | \$806 | \$838 |
| FIVE | 4-BR | \$26,150 | \$654 | \$701 | \$30,450 | \$761 | \$818 | \$34,850 | \$871 | \$935 |
| SIX | 5-BR | \$28,100 | \$703 | \$774 | \$32,700 | \$818 | \$903 | \$37,400 | \$935 | \$1,032 |
| SEVEN | 6-BR | \$30,050 | \$751 | | \$34,950 | \$874 | | \$40,000 | \$1,000 | |
| EIGHT | | \$31,950 | | | \$37,200 | | | \$42,550 | | |

| Family Size | Unit Size | Very Low Income 50% AMI (Adjusted by HUD) | | | | 60% AMI (Adjusted by HUD) | | | 65% AMI (Adjusted by HUD) | | |
|-------------|-----------|--------------------------------------------------------|-------------------------|-------------------|-------------------------|-------------------------------------|-------------------------|-------------------|-------------------------------------|-------------------------|--------------------------|
| | | ANNUAL INCOME ¹ | GROSS RENT ² | TCAC ³ | "Low HOME" ³ | ANNUAL INCOME ¹ | GROSS RENT ² | TCAC ³ | ANNUAL INCOME ¹ | GROSS RENT ² | "High HOME" ³ |
| ONE | STUDIO | \$28,250 | \$706 | \$706 | \$712 | \$33,900 | \$848 | \$847 | \$36,700 | \$918 | \$910 |
| TWO | 1-BR | \$32,250 | \$806 | \$756 | \$764 | \$38,700 | \$968 | \$907 | \$41,900 | \$1,048 | \$977 |
| THREE | 2-BR | \$36,300 | \$908 | \$907 | \$918 | \$43,560 | \$1,089 | \$1,089 | \$47,150 | \$1,179 | \$1,177 |
| FOUR | 3-BR | \$40,300 | \$1,008 | \$1,048 | \$1,063 | \$48,360 | \$1,209 | \$1,257 | \$52,400 | \$1,310 | \$1,351 |
| FIVE | 4-BR | \$43,550 | \$1,089 | \$1,168 | \$1,187 | \$52,260 | \$1,307 | \$1,402 | \$56,600 | \$1,415 | \$1,488 |
| SIX | 5-BR | \$46,750 | \$1,169 | \$1,290 | \$1,311 | \$56,100 | \$1,403 | \$1,548 | \$60,800 | \$1,520 | \$1,623 |
| SEVEN | 6-BR | \$50,000 | \$1,250 | | \$1,433 | \$60,000 | \$1,500 | | \$65,000 | \$1,625 | \$1,759 |
| EIGHT | | \$53,200 | | | | \$63,840 | | | \$69,150 | | |

| Family Size | Unit Size | 70% AMI (Adjusted by HUD) | | Low Income 80% AMI (Adjusted by HUD) | | 100% Area Median Income (No HUD adjustment) | | 120% AMI (No HUD adjustment) | |
|-------------|-----------|-------------------------------------|-------------------------|---------------------------------------------------|-------------------------|-------------------------------------------------------|-------------------------|----------------------------------------|-------------------------|
| | | ANNUAL INCOME ¹ | GROSS RENT ² | ANNUAL INCOME ¹ | GROSS RENT ² | ANNUAL INCOME ¹ | GROSS RENT ² | ANNUAL INCOME ¹ | GROSS RENT ² |
| ONE | STUDIO | \$39,500 | \$988 | \$45,150 | \$1,129 | \$50,600 | \$1,265 | \$60,750 | \$1,519 |
| TWO | 1-BR | \$45,100 | \$1,128 | \$51,600 | \$1,290 | \$57,850 | \$1,446 | \$69,400 | \$1,735 |
| THREE | 2-BR | \$50,750 | \$1,269 | \$58,050 | \$1,451 | \$65,050 | \$1,626 | \$78,100 | \$1,953 |
| FOUR | 3-BR | \$56,400 | \$1,410 | \$64,500 | \$1,613 | \$72,300 | \$1,808 | \$86,750 | \$2,169 |
| FIVE | 4-BR | \$60,900 | \$1,523 | \$69,700 | \$1,743 | \$78,100 | \$1,953 | \$93,700 | \$2,343 |
| SIX | 5-BR | \$65,400 | \$1,635 | \$74,850 | \$1,871 | \$83,850 | \$2,096 | \$100,650 | \$2,516 |
| SEVEN | 6-BR | \$69,950 | \$1,749 | \$80,000 | \$2,000 | \$89,650 | \$2,241 | \$107,550 | \$2,689 |
| EIGHT | | \$74,450 | | \$85,150 | | \$95,450 | | \$114,500 | |

* TCAC = Tax Credit Allocation Committee

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 "San Diego Housing Commission Utility Allowance Schedule" to calculate the utility allowance based on the project's actual utility mix.
3. For projects with multiple funding sources, use the lowest rents applicable and/or apply HUDs MTSP "Hold Harmless" policy. "Low HOME" and "High HOME" rents effective **June 1, 2013**

Note: 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 the **2013** Rent & Income limits, please contact Irma Betancourt at irmab@sdhc.org.

This general income and rental rate information is derived from the U.S. Department of Housing and Urban Development very low income figures published **December 11, 2012**. HOME Rents effective **June 1, 2013**.