

SAN DIEGO HOUSING COMMISSION INCOME AND RENT CALCULATIONS

U.S. Department of Housing and Urban Development 2025 SAN DIEGO MEDIAN INCOME: \$130,800

Note: The table contains income limits for 2025 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	\$34,750	\$869	\$868		\$40,550	\$1,014	\$1,013	\$46,350	\$1,159	\$1,158
TWO	1-BR	\$39,700	\$993	\$930		\$46,350	\$1,159	\$1,085	\$52,950	\$1,324	\$1,240
THREE	2-BR	\$44,650	\$1,116	\$1,116		\$52,150	\$1,304	\$1,302	\$59,550	\$1,489	\$1,489
FOUR	3-BR	\$49,600	\$1,240	\$1,290		\$57,900	\$1,448	\$1,505	\$66,150	\$1,654	\$1,720
FIVE	4-BR	\$53,600	\$1,340	\$1,439		\$62,550	\$1,564	\$1,679	\$71,450	\$1,786	\$1,919
SIX	5-BR	\$57,550	\$1,439	\$1,588		\$67,200	\$1,680	\$1,852	\$76,750	\$1,919	\$2,117
SEVEN	6-BR	\$61,550	\$1,539			\$71,800	\$1,795		\$82,050	\$2,051	
EIGHT		\$65,500				\$76,450			\$87,350		

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	\$57,900	\$1,448	\$1,447	\$1,447	\$69,480	\$1,737	\$1,737	\$75,250	\$1,881	\$1,891
TWO	1-BR	\$66,150	\$1,654	\$1,550	\$1,550	\$79,380	\$1,985	\$1,860	\$86,000	\$2,150	\$2,028
THREE	2-BR	\$74,450	\$1,861	\$1,861	\$1,861	\$89,340	\$2,234	\$2,233	\$96,750	\$2,419	\$2,434
FOUR	3-BR	\$82,700	\$2,068	\$2,150	\$2,150	\$99,240	\$2,481	\$2,580	\$107,500	\$2,688	\$2,804
FIVE	4-BR	\$89,350	\$2,234	\$2,398	\$2,398	\$107,220	\$2,681	\$2,878	\$116,100	\$2,903	\$3,109
SIX	5-BR	\$95,950	\$2,399	\$2,646	\$2,646	\$115,140	\$2,879	\$3,176	\$124,700	\$3,118	\$3,411
SEVEN	6-BR	\$102,550	\$2,564		\$2,894	\$123,060	\$3,077		\$133,300	\$3,333	\$3,714
EIGHT		\$109,200				\$131,040			\$141,900		

Family Size	Unit Size	70% AMI (Adjusted by HUD)		Low Income 80% AMI (Adjusted by HUD)		100% Area Median Income (No HUD adjustment)		110% AMI (No HUD adjustment)		120% (Adjusted by HUD)	
		ANNUAL INCOME ¹	GROSS RENT ²	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	\$81,050	\$2,026	\$92,700	\$2,318	\$91,550	\$2,289	\$100,750	\$2,519	\$109,850	\$2,746
TWO	1-BR	\$92,650	\$2,316	\$105,950	\$2,649	\$104,650	\$2,616	\$115,100	\$2,878	\$125,550	\$3,139
THREE	2-BR	\$104,200	\$2,605	\$119,200	\$2,980	\$117,700	\$2,943	\$129,500	\$3,238	\$141,250	\$3,531
FOUR	3-BR	\$115,800	\$2,895	\$132,400	\$3,310	\$130,800	\$3,270	\$143,900	\$3,598	\$156,950	\$3,924
FIVE	4-BR	\$125,050	\$3,126	\$143,000	\$3,575	\$141,250	\$3,531	\$155,400	\$3,885	\$169,500	\$4,238
SIX	5-BR	\$134,350	\$3,359	\$153,600	\$3,840	\$151,750	\$3,794	\$166,900	\$4,173	\$182,050	\$4,551
SEVEN	6-BR	\$143,600	\$3,590	\$164,200	\$4,105	\$162,200	\$4,055	\$178,450	\$4,461	\$194,600	\$4,865
EIGHT		\$152,850		\$174,800		\$172,650		\$189,950		\$207,150	

- * 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, 2025

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 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 effective April 1, 2025. HOME Rents effective June 1, 2025