

## SAN DIEGO HOUSING COMMISSION INCOME AND RENT CALCULATIONS

U.S. Department of Housing and Urban Development **2026** SAN DIEGO MEDIAN INCOME:

**\$130,900**

Note: The table contains income limits for 2026 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 <b>30% AMI</b> (Adjusted by HUD)			<b>35% AMI</b> (Adjusted by HUD)			<b>40% AMI</b> (Adjusted by HUD)		
		ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	TCAC <sup>3</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	TCAC <sup>3</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	TCAC <sup>3</sup>
ONE	STUDIO	\$36,750	\$919	\$918	\$42,850	\$1,071	\$1,071	\$49,000	\$1,225	\$1,225
TWO	1-BR	\$42,000	\$1,050	\$984	\$49,000	\$1,225	\$1,148	\$56,000	\$1,400	\$1,312
THREE	2-BR	\$47,250	\$1,181	\$1,181	\$55,100	\$1,378	\$1,378	\$63,000	\$1,575	\$1,575
FOUR	3-BR	\$52,450	\$1,311	\$1,364	\$61,200	\$1,530	\$1,591	\$69,950	\$1,749	\$1,819
FIVE	4-BR	\$56,650	\$1,416	\$1,521	\$66,100	\$1,653	\$1,775	\$75,550	\$1,889	\$2,029
SIX	5-BR	\$60,850	\$1,521	\$1,679	\$71,000	\$1,775	\$1,959	\$81,150	\$2,029	\$2,239
SEVEN	6-BR	\$65,050	\$1,626		\$75,900	\$1,898		\$86,750	\$2,169	
EIGHT		\$69,250			\$80,800			\$92,350		

Family Size	Unit Size	Very Low Income <b>50% AMI</b> (Adjusted by HUD)				<b>60% AMI</b> (Adjusted by HUD)			<b>65% AMI</b> (Adjusted by HUD)		
		ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	TCAC <sup>3</sup>	"Low HOME" <sup>3</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	TCAC <sup>3</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	"High HOME" <sup>3</sup>
ONE	STUDIO	\$61,250	\$1,531	\$1,531	\$1,531	\$73,500	\$1,838	\$1,837	\$79,600	\$1,990	\$1,970
TWO	1-BR	\$70,000	\$1,750	\$1,640	\$1,640	\$84,000	\$2,100	\$1,968	\$90,950	\$2,274	\$2,113
THREE	2-BR	\$78,750	\$1,969	\$1,968	\$1,968	\$94,500	\$2,363	\$2,362	\$102,350	\$2,559	\$2,537
FOUR	3-BR	\$87,450	\$2,186	\$2,273	\$2,273	\$104,940	\$2,624	\$2,728	\$113,700	\$2,843	\$2,922
FIVE	4-BR	\$94,450	\$2,361	\$2,536	\$2,536	\$113,340	\$2,834	\$3,043	\$122,800	\$3,070	\$3,240
SIX	5-BR	\$101,450	\$2,536	\$2,798	\$2,798	\$121,740	\$3,044	\$3,358	\$131,900	\$3,298	\$3,557
SEVEN	6-BR	\$108,450	\$2,711		\$3,060	\$130,140	\$3,254		\$141,000	\$3,525	\$3,874
EIGHT		\$115,450				\$138,540			\$150,100		

Family Size	Unit Size	<b>70% AMI</b> (Adjusted by HUD)		Low Income <b>80% AMI</b> (Adjusted by HUD)		<b>100%</b> Area Median Income (No HUD adjustment)		<b>110% AMI</b> (No HUD adjustment)		<b>120%</b> (Adjusted by HUD)	
		ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>	ANNUAL INCOME <sup>1</sup>	GROSS RENT <sup>2</sup>
ONE	STUDIO	\$85,700	\$2,143	\$97,950	\$2,449	\$91,650	\$2,291	\$100,800	\$2,520	\$109,950	\$2,749
TWO	1-BR	\$97,950	\$2,449	\$111,950	\$2,799	\$104,700	\$2,618	\$115,200	\$2,880	\$125,700	\$3,143
THREE	2-BR	\$110,200	\$2,755	\$125,950	\$3,149	\$117,800	\$2,945	\$129,600	\$3,240	\$141,400	\$3,535
FOUR	3-BR	\$122,450	\$3,061	\$139,900	\$3,498	\$130,900	\$3,273	\$144,000	\$3,600	\$157,100	\$3,928
FIVE	4-BR	\$132,250	\$3,306	\$151,100	\$3,778	\$141,350	\$3,534	\$155,500	\$3,888	\$169,650	\$4,241
SIX	5-BR	\$142,050	\$3,551	\$162,300	\$4,058	\$151,850	\$3,796	\$167,050	\$4,176	\$182,250	\$4,556
SEVEN	6-BR	\$151,850	\$3,796	\$173,500	\$4,338	\$162,300	\$4,058	\$178,550	\$4,464	\$194,800	\$4,870
EIGHT		\$161,650		\$184,700		\$172,800		\$190,100		\$207,350	

\* 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, 2026**

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](mailto: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 **May 1, 2026**. HOME Rents effective **June 1, 2026**.