



State of California – Housing and Community Development (HCD) 2025 Income and Affordable Housing Cost Schedule

| Maximum Annual Income Limits | | | | | |
|------------------------------|--------------------------|----------------------------|-----------------------|------------------|------------------------|
| Household Size | 15% AMI (Acutely Low) | 30% AMI (Extremely Low) | 50% AMI (Very Low) | 80% AMI (Low) | 120% AMI (Moderate) |
| 1 | \$13,700 | \$34,750 | \$57,900 | \$92,700 | \$109,850 |
| 2 | \$15,700 | \$39,700 | \$66,150 | \$105,950 | \$125,550 |
| 3 | \$17,650 | \$44,650 | \$74,450 | \$119,200 | \$141,250 |
| 4 | \$19,600 | \$49,600 | \$82,700 | \$132,400 | \$156,950 |
| 5 | \$21,150 | \$53,600 | \$89,350 | \$143,000 | \$169,500 |
| 6 | \$22,750 | \$57,550 | \$95,950 | \$153,600 | \$182,050 |
| 7 | \$24,300 | \$61,550 | \$102,550 | \$164,200 | \$194,600 |
| 8 | \$25,850 | \$65,500 | \$109,200 | \$174,800 | \$207,150 |

Effective: 4/23/2025 --- San Diego Median Income: \$130,800 -- Source: <https://www.hcd.ca.gov/grants-and-funding/income-limits/state-and-federal-income-rent-and-loan-value-limits>

| Affordable Housing Costs * | | | | | | |
|----------------------------|-----------|---|---|--|---|--|
| Homeowners | Unit Size | Acutely Low (Health & Safety Code §§50052.5) | Extremely Low (Health & Safety Code §§50052.5) | Very Low (Health & Safety Code §§50052.5) | Low (Health & Safety Code §§50052.5) | Moderate (Health & Safety Code §§50052.5) |
| | Studio | \$343 | \$687 | \$1,145 | \$1,602 | \$2,938 |
| | 1-Bedroom | \$392 | \$785 | \$1,308 | \$1,831 | \$3,357 |
| | 2-Bedroom | \$441 | \$883 | \$1,472 | \$2,060 | \$3,777 |
| | 3-Bedroom | \$491 | \$981 | \$1,635 | \$2,289 | \$4,197 |
| | 4-Bedroom | \$530 | \$1,059 | \$1,766 | \$2,472 | \$4,532 |
| | 5-Bedroom | \$569 | \$1,138 | \$1,897 | \$2,655 | \$4,868 |

* Utility Allowance and other housing costs (HOA, taxes, insurance, etc.) must be deducted from the affordable housing cost for homeowners/for sale units.