

**City of Encinitas
2026 Income and Rents**

	Household Size	Annual Income	Monthly Income	Unit Size	Affordable Rent*
30% AMI Extremely Low Income	1	\$36,750	\$3,063	Studio	\$919
	2	\$42,000	\$3,500	1-Bedroom	\$1,050
	3	\$47,250	\$3,938	2-Bedroom	\$1,181
	4	\$52,450	\$4,371	3-Bedroom	\$1,311
	5	\$56,650	\$4,721	4-Bedroom	\$1,416
	6	\$60,850	\$5,071	5-Bedroom	\$1,521
	7	\$65,050	\$5,421	6-Bedroom	\$1,626
	8	\$69,250	\$5,771	7-Bedroom	\$1,731
50% AMI Very Low Income	1	\$61,250	\$5,104	Studio	\$1,531
	2	\$70,000	\$5,833	1-Bedroom	\$1,750
	3	\$78,750	\$6,563	2-Bedroom	\$1,969
	4	\$87,450	\$7,288	3-Bedroom	\$2,186
	5	\$94,450	\$7,871	4-Bedroom	\$2,361
	6	\$101,450	\$8,454	5-Bedroom	\$2,536
	7	\$108,450	\$9,038	6-Bedroom	\$2,711
	8	\$115,450	\$9,621	7-Bedroom	\$2,886
80% AMI Low Income	1	\$97,950	\$8,163	Studio	\$2,449
	2	\$111,950	\$9,329	1-Bedroom	\$2,799
	3	\$125,950	\$10,496	2-Bedroom	\$3,149
	4	\$139,900	\$11,658	3-Bedroom	\$3,498
	5	\$151,100	\$12,592	4-Bedroom	\$3,778
	6	\$162,300	\$13,525	5-Bedroom	\$4,058
	7	\$173,500	\$14,458	6-Bedroom	\$4,338
	8	\$184,700	\$15,392	7-Bedroom	\$4,618

**Allowance for tenant-paid utilities must be deducted from rent. See the most recent Utility Allowance Schedule published by the Encinitas Housing Authority.*

HUD FY2026 MFI \$130,900
Effective 5/01/2026

Source and more information can be found at:
<https://www.huduser.gov/portal/datasets/il.html>