



# 2024 Income Limits for Below Market Rate (BMR) Programs

effective August 1, 2024

Housing Programs under these income limits include: Affordable Rental Units (ARUs) (very low, 50% AMI), BMR Rental Housing (low, 80% AMI), and BMR Home Buyer and First-Time Homebuyer Loans funded with City funds (moderate, 120%).

## Maximum Income by Household Size per Program:

<b>Affordable Rental Unit (ARU)</b>	To qualify for an ARU in density bonus rental properties, your household's combined gross annual income <b>cannot exceed the maximum very-low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Very Low (50%)	\$ 64,550	\$ 73,750	\$ 82,950	\$ 92,150	\$ 99,550	\$ 106,900	\$ 114,300	\$ 121,650
<b>BMR Rental Unit</b>	To qualify for the BMR Rental program, your household's combined gross annual income <b>cannot exceed the maximum low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Low (80%)	\$ 102,300	\$ 116,900	\$ 131,500	\$ 146,100	\$ 157,800	\$ 169,500	\$ 181,200	\$ 192,900
<b>BMR Home Buyer</b>	To qualify for the BMR Home Ownership or First-Time Homebuyer Loan programs, your household's combined gross annual income <b>cannot exceed the maximum moderate-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Moderate (120%)	\$ 154,800	\$ 176,900	\$ 199,050	\$ 221,150	\$ 238,850	\$ 256,550	\$ 274,250	\$ 291,900

AREA MEDIAN INCOME AS DETERMINED BY HCD: \$184,300								
<b>*Median</b>	\$ 129,000	\$ 147,450	\$ 165,850	\$ 184,300	\$ 199,050	\$ 213,800	\$ 228,550	\$ 243,300
<i>*Median is provided for reference only. No programs use the median income limit.</i>								

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Housing Programs under these income limits include: Affordable Rental Units (ARUs) (very low, 50% AMI), BMR Rental Housing (low, 80% AMI), and BMR Home Buyer and First-Time Homebuyer Loans funded with City funds (moderate, 120%).

### Maximum Income by Household Size per Program:

<b>Affordable Rental Unit (ARU)</b>	To qualify for an ARU in density bonus rental properties, your household's combined gross annual income <b>cannot exceed the maximum very-low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Very Low (50%)	\$ 62,450	\$ 71,400	\$ 80,300	\$ 89,200	\$ 96,350	\$ 103,500	\$ 110,650	\$ 117,750
<b>BMR Rental Unit</b>	To qualify for the BMR Rental program, your household's combined gross annual income <b>cannot exceed the maximum low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Low (80%)	\$ 96,000	\$ 109,700	\$ 123,400	\$ 137,100	\$ 148,100	\$ 159,050	\$ 170,050	\$ 181,000
<b>BMR Home Buyer</b>	To qualify for the BMR Home Ownership or First-Time Homebuyer Loan programs, your household's combined gross annual income <b>cannot exceed the maximum moderate-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Moderate (120%)	\$ 152,300	\$ 174,050	\$ 195,800	\$ 217,550	\$ 234,950	\$ 252,350	\$ 269,750	\$ 287,150

AREA MEDIAN INCOME AS DETERMINED BY HCD: \$181,300								
<b>*Median</b>	\$ 126,900	\$ 145,050	\$ 163,150	\$ 181,300	\$ 195,800	\$ 210,300	\$ 224,800	\$ 239,300
<i>*Median is provided for reference only. No programs use the median income limit.</i>								

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## 2022 Income Limits for Below Market Rate (BMR) Programs

*effective July 1, 2022*

Housing Programs under these income limits include: Affordable Rental Units (ARUs) (very low, 50% AMI), BMR Rental Housing (low, 80% AMI), and BMR Home Buyer and First-Time Homebuyer Loans funded with City funds (moderate, 120%).

### Maximum Income by Household Size per Program:

<b>Affordable Rental Unit (ARU)</b>	To qualify for an ARU in density bonus rental properties, your household's combined gross annual income <b>cannot exceed the maximum very-low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Very Low (50%)	\$ 59,000	\$ 67,400	\$ 75,850	\$ 84,250	\$ 91,000	\$ 97,750	\$ 104,500	\$ 111,250
<b>BMR Rental Unit</b>	To qualify for the BMR Rental program, your household's combined gross annual income <b>cannot exceed the maximum low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Low (80%)	\$ 92,250	\$ 105,400	\$ 118,600	\$ 131,750	\$ 142,300	\$ 152,850	\$ 163,400	\$ 173,950
<b>BMR Home Buyer</b>	To qualify for the BMR Home Ownership or First-Time Homebuyer Loan programs, your household's combined gross annual income <b>cannot exceed the maximum moderate-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Moderate (120%)	\$ 141,550	\$ 161,750	\$ 182,000	\$ 202,200	\$ 218,400	\$ 234,550	\$ 250,750	\$ 266,900

AREA MEDIAN INCOME AS DETERMINED BY HCD: \$151,300								
<b>*Median</b>	\$ 117,950	\$ 134,800	\$ 151,650	\$ 168,500	\$ 182,000	\$ 195,450	\$ 208,950	\$ 222,400
<i>*Median is provided for reference only. No programs use the median income limit.</i>								

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## 2021 Income Limits for Below Market Rate (BMR) Programs

effective July 1, 2021

Housing Programs under these income limits include: Affordable Rental Units (ARUs) (very low, 50% AMI), BMR Rental Housing (low, 80% AMI), and BMR Home Buyer and First-Time Homebuyer Loans funded with City funds (moderate, 120%).

### Maximum Income by Household Size per Program:

<b>Affordable Rental Unit (ARU)</b>	To qualify for an ARU in density bonus rental properties, your household's combined gross annual income <b>cannot exceed the maximum very-low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Very Low (50%)	\$ 58,000	\$ 66,300	\$ 74,600	\$ 82,850	\$ 89,500	\$ 96,150	\$ 102,750	\$ 109,400
<b>BMR Rental Unit</b>	To qualify for the BMR Rental program, your household's combined gross annual income <b>cannot exceed the maximum low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Low (80%)	\$ 82,450	\$ 94,200	\$ 106,000	\$ 117,750	\$ 127,200	\$ 136,600	\$ 146,050	\$ 155,450
<b>BMR Home Buyer</b>	To qualify for the BMR Home Ownership or First-Time Homebuyer Loan programs, your household's combined gross annual income <b>cannot exceed the maximum moderate-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Moderate (120%)	\$ 127,100	\$ 145,250	\$ 163,400	\$ 181,550	\$ 196,050	\$ 210,600	\$ 225,100	\$ 239,650

AREA MEDIAN INCOME AS DETERMINED BY HCD: \$151,300								
<b>*Median</b>	\$ 105,900	\$ 121,050	\$ 136,150	\$ 151,300	\$ 163,400	\$ 175,500	\$ 187,600	\$ 199,700
<i>*Median is provided for reference only. No programs use the median income limit.</i>								

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## 2020 Income Limits for Below Market Rate (BMR) Programs

*effective July 1, 2020*

Housing Programs under these income limits include: Affordable Rental Units (ARUs) (very low, 50% AMI), BMR Rental Housing (low, 80% AMI), and BMR Home Ownership and First-Time Homebuyer Loans funded with City funds (moderate, 120%).

### Maximum Income by Household Size per Program:

<b>Affordable Rental Unit (ARU)</b>	To qualify for an ARU in density bonus rental properties, your household's combined gross annual income <b>cannot exceed the maximum very-low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Very Low (50%)	\$ 55,300	\$ 63,200	\$ 71,100	\$ 78,950	\$ 85,300	\$ 91,600	\$ 97,900	\$ 104,250
<b>BMR Rental</b>	To qualify for the BMR Rental program, your household's combined gross annual income <b>cannot exceed the maximum low-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Low (80%)	\$ 78,550	\$ 89,750	\$ 100,950	\$ 112,150	\$ 121,150	\$ 130,100	\$ 139,100	\$ 148,050
<b>BMR Home Ownership</b>	To qualify for the BMR Home Ownership or First-Time Homebuyer Loan programs, your household's combined gross annual income <b>cannot exceed the maximum moderate-income limit</b> , established by HCD, for your household size as shown below.							
	<b>Number of Persons in Household</b>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Moderate (120%)	\$ 118,950	\$ 135,900	\$ 152,900	\$ 169,900	\$ 183,500	\$ 197,100	\$ 210,700	\$ 224,250

AREA MEDIAN INCOME AS DETERMINED BY HCD: \$131,400								
<b>*Median</b>	\$ 99,100	\$ 113,300	\$ 127,450	\$ 141,600	\$ 152,950	\$ 164,250	\$ 175,600	\$ 186,900
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