

# **Sacramento Housing and Redevelopment Agency Assisted Rental Housing Income and Rent Limit Table Effective: June 1, 2025**

**Chart 1 Funding Programs: Bond, HTF, Inclusionary, MHSA, PLHA, Density Bonus, and Tax Increment**  
**Median Income: \$120,800 (4-person)**

ANNUAL INCOME LIMITS										
Household Size	Moderate		Median	Mod-Low		Low		Very Low		Extremely Low
	120%	110%	100%	80%	70%	60%	50%	45%	40%	30%
1 person	101,450	93,050	84,550	72,050	63,100	54,060	45,050	40,550	36,040	27,050
2 person	115,950	106,350	96,650	82,350	72,050	61,740	51,450	46,300	41,160	30,900
3 person	130,450	119,600	108,700	92,650	81,100	69,480	57,900	52,100	46,320	34,750
<b>4 person</b>	<b>144,950</b>	<b>132,900</b>	<b>120,800</b>	<b>102,900</b>	<b>90,000</b>	<b>77,160</b>	<b>64,300</b>	<b>57,875</b>	<b>51,440</b>	<b>38,600</b>
5 person	156,550	143,500	130,450	111,150	97,250	83,340	69,450	62,500	55,560	41,700
6 person	168,150	154,200	140,150	119,400	104,450	89,520	74,600	67,150	59,680	44,800
7 person	179,750	164,800	149,800	127,600	111,650	95,700	79,750	71,775	63,800	48,650
8 person	191,350	175,400	159,450	135,850	118,900	101,880	84,900	76,400	67,920	54,150
9 person	202,950	186,050	169,150	144,100	126,050	108,024	90,050	81,018	72,016	59,650
10 person	214,550	196,700	178,800	152,300	133,250	114,197	95,200	85,648	76,131	65,150
11 person	226,150	207,300	188,450	160,550	140,450	120,370	100,350	90,277	80,246	70,650

**Chart 2 Funding Program: HOME**  
**Median Income: \$128,600 (4-person)**

ANNUAL INCOME LIMITS			
Household Size	Low	Very Low	Extremely Low
	60%	50%	30%
1 person	54,060	45,050	27,050
2 person	61,740	51,450	30,900
3 person	69,480	57,900	34,750
<b>4 person</b>	<b>77,160</b>	<b>64,300</b>	<b>38,600</b>
5 person	83,340	69,450	41,700
6 person	89,520	74,600	44,800
7 person	95,700	79,750	47,900
8 person	101,880	84,900	51,000
9 person	108,000	90,000	54,050
10 person	114,200	95,150	57,150
11 person	120,350	100,300	60,200

**Chart 3 Funding Programs: CDBG, NSP, ESG, HOPWA and CNI**  
**Median Income: \$128,600 (4-person)**

ANNUAL INCOME LIMITS				
Household Size	Mod-Low	Low	Very Low	Extremely Low
	80%	60%	50%	30%
1 person	72,050	54,060	45,050	27,050
2 person	82,350	61,740	51,450	30,900
3 person	92,650	69,480	57,900	34,750
<b>4 person</b>	<b>102,900</b>	<b>77,160</b>	<b>64,300</b>	<b>38,600</b>
5 person	111,150	83,340	69,450	41,700
6 person	119,400	89,520	74,600	44,800
7 person	127,600	95,700	79,750	48,650
8 person	135,850	101,880	84,900	54,150
9 person	144,100	108,024	90,050	59,650
10 person	152,300	114,197	95,200	65,150
11 person	160,550	120,370	100,350	70,650

CDBG, NSP, ESG, HOPWA and CNI					
MAXIMUM GROSS MONTHLY RENTS					
Unit Size	FMR	Mod-Low	Low	Very Low	Extremely Low
		80%	60%	50%	30%
**SRO		<b>1448</b>	<b>1085</b>	<b>905</b>	<b>543</b>
Studio	1679	1801	1351	1126	676
1 bedroom	1777	1930	1447	1206	724
2 bedroom	2206	2316	1737	1447	868
3 bedroom	2992	2675	2006	1671	1003
4 bedroom	3455	2985	2238	1865	1120
5 bedroom	3973	3293	2469	2058	1285

**NOTE: Properties with multiple SHRA Funding Programs must use the most restrictive income and rent limits.**

**Bond, HTF, Inclusionary, MHSA, PLHA, Density Bonus, and Tax Increment**

MAXIMUM GROSS MONTHLY RENTS								
Unit Size	Moderate	Mod-Low		Low	Very Low		Extremely Low	
	110%	80%	70%	60%	50%	45%	40%	30%
Studio	2,326	1,801	1,577	1,351	1,126	1,013	901	676
1 bedroom	2,658	2,058	1,801	1,543	1,286	1,157	1,029	772
2 bedroom	2,990	2,316	2,027	1,737	1,447	1,302	1,158	868
3 bedroom	3,322	2,572	2,250	1,929	1,607	1,446	1,286	965
4 bedroom	3,587	2,778	2,431	2,083	1,736	1,562	1,389	1,042
5 bedroom	3,855	2,985	2,611	2,238	1,865	1,678	1,492	1,120

**Chart 4: Utility Allowance (UA) Example**

Using Very Low (50%) Rent Limit from Chart 1			
Unit Size	Gross Rent	UA*	Tenant Rent
Studio	1,126.00	167	\$959.00
1 bedroom	1,286.00	187	\$1,099.00
2 bedroom	1,447.00	233	\$1,214.00
3 bedroom	1,607.00	279	\$1,328.00
4 bedroom	1,736.00	329	\$1,407.00
5 bedroom	1,865.00	374	\$1,491.00

**\*EXAMPLE ONLY. NOT ACTUAL UTILITY ALLOWANCE**

<b>LEGEND:</b>
BOND - Multifamily Revenue Bond Program
CDBG - Community Development Block Grant Program
CNI - Choice Neighborhood Implementation
DB - Density Bonus
ESG - Emergency Solutions Grant Program
HOME - Home Investment Partnerships Program
HOPWA - Housing Opportunities for Persons with Aids Program
HTF - Housing Trust Fund Program
INC - Inclusionary Housing Program
MHSA - Mental Health Services Act Program
NSP - Neighborhood Stabilization Program
PLHA - Permanent Local Housing Allocation

## Sacramento Housing and Redevelopment Agency Assisted Rental Housing Income and Rent Limit Table Sources

### Chart 1 Funding Programs: Bond, HTF, Inclusionary, MHSA and Tax Increment

- 1) Moderate (120% and 110 % AMI), Median (100% AMI) and Moderate-Low (80% AMI) Income Limits: 2025 HCD State Income limits published June 2024 at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>
- 2) Low (60% AMI) Income Limits: 2025 Multifamily Tax Subsidy Income Limits published May 2025 at <http://www.huduser.org/portal/datasets/mtsp.html>
- 3) Very-Low (50% AMI) Income Limits: 2025 HCD State Income limits published May 2025 at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>
- 4) Extremely Low (45% and 40% AMI) Income Limits: 2025 California Tax Credit Allocation Committee Income Limits published May 2025 for properties Placed in Service after 4/11/2025 at
- 5) Extremely Low (30% AMI) Income Limits: 2025 HCD State Income limits published May 2025 at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html> and incorporates DHHS 2025 Poverty Levels per HUD Datasets at <http://www.huduser.org/portal/datasets/mtsp.html> **and** <http://aspe.hhs.gov/poverty/poverty.cfm>
- 6) Rent Limits: 110%, 80%, 70%, 60%, 50%, 45%, 40% and 30% AMI
  1. The SHRA Table is formulated to calculate the income limit multiplied by 30% and divided by 12
  2. Methodology:
    - a. Studio, use 1 person income limit
    - b. 1 bedroom, use 2 person income limit
    - c. 2 bedroom, use 3 person income limit
    - d. 3 bedroom, use 4 person income limit
    - e. 4 bedroom, use 5 person income limit
    - f. 5 bedroom, use 6 person income limit

Example: 1 person 50% AMI is 26,650 as of May 1, 2014

Rent Calc:  $26,650 \times 0.30 = 7,995$ .

$7,995/12 = 666.25$  Studio Rent Limit

### Chart 2 Funding Programs: HOME

#### 1) 2025 HOME Program Income Limits published May 2025 at <https://www.hudexchange.info/programs/home/home-income-limits/>

2) High and Low HOME Rents: 2025 HOME Program Rent Limits published May 2025at <https://www.hudexchange.info/programs/home/home-rent-limits/>The HOME income limit values for large households (9-12 persons) must be rounded to the nearest \$50. Therefore, all values from 1 to 24 are rounded down to 0, and all values from 25 to 49 are rounded up to 50.

### Chart 3 Funding Programs: CDBG, NSP, ESG and HOPWA

1) Fair Market Rents (FMR): FY 2025 HUD Office of Policy Development & Research FMR Limits at

[https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023\\_code/2024summary.odn?cbsasub=METRO40900M40900&year=2019&fmrtype=Final&dallas\\_sa\\_override=TRUE;](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2024summary.odn?cbsasub=METRO40900M40900&year=2019&fmrtype=Final&dallas_sa_override=TRUE;)

\*\*SRO=The FMRs for unit sizes larger than four bedrooms are calculated by adding 15% to the four bedroom FMR, for each extra bedroom. For example, the FMR for a five bedroom unit is 1.15 times the four bedroom FMR, and the FMR for a six bedroom unit is 1.30 times the four bedroom FMR. FMRs for single-room occupancy (SRO) units are 0.75 times the zero bedroom (efficiency) FMR.

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**2025 HOME efficiency FMR= 1679, FMR x .75, for 2021 (1679)(.75)= 1259**

3) Moderate-Low (80% AMI) and Very Low (50% AMI) Income Limits: 2025 HUD Data Sets Income Limits published May 2025 at <http://www.huduser.org/portal/datasets/mtsp.html>

4) Low (60% AMI) Income Limits: 2024 Multifamily Tax Subsidy Income Limits published May 2025 at <http://www.huduser.org/portal/datasets/mtsp.html>

5) Extremely Low (30% AMI) Income Limits: 2024 HUD Data Sets Income Limits published May 2025 at <http://www.huduser.org/portal/datasets/mtsp.html> and incorporates DHHS 2025 Poverty Levels published at <https://aspe.hhs.gov/poverty-guidelines>

### Chart 4: Utility Allowance Example

1) SHRA Utility Allowance Schedule - \*\*\*\*\*EXAMPLE\*\*\*\*\*