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**2025 San Bernardino County and Riverside County
Affordable Housing Worksheet**
(Per State HCD Income Limits and HSC §§ 50052.5 and 50053)

1. Income Eligibility¹

The first step in determining eligibility for an affordable housing program is determining whether the family which will be purchasing or renting the housing unit meets the following income standards applicable to San Bernardino County and to Riverside County, based upon the size of the family:

<i>Income Level</i>	<i>1 person household</i>	<i>2 person household</i>	<i>3 person household</i>	<i>4 person household</i>	<i>5 person household</i>	<i>6 person household</i>	<i>7 person household</i>	<i>8 person household</i>
<i>Acutely Low</i>	\$10,900	\$12,500	\$14,050	\$15,600	\$16,850	\$18,100	\$19,350	\$20,600
<i>Extremely Low</i>	\$23,500	\$26,850	\$30,200	\$33,550	\$37,650	\$43,150	\$48,650	\$54,150
<i>Very Low</i>	\$39,200	\$44,750	\$50,350	\$55,950	\$60,450	\$64,900	\$69,400	\$73,850
<i>Low/Lower</i>	\$62,650	\$71,600	\$80,550	\$89,500	\$96,700	\$103,850	\$111,000	\$118,150
<i>Median</i>	\$72,750	\$83,100	\$93,500	\$103,900	\$112,200	\$120,500	\$128,850	\$137,150
<i>Moderate</i>	\$87,300	\$99,750	\$112,250	\$124,700	\$134,700	\$144,650	\$154,650	\$164,600

¹ Based on currently effective median income of both San Bernardino County and Riverside County, as released by the State of California, Department of Housing and Community Development (“HCD”) by memorandum dated and effective as of April 23, 2025 and posted to the HCD website. These figures of median income and by income category are revised annually by HCD.

2. Determining Affordable Housing Cost

For **ownership housing**, the second step in determining compliance with affordable housing requirements is determining whether the total housing costs payable by the buyer are within allowable amounts.

For **Extremely Low Income** Buyers:²

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$545.63**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$623.25**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$701.25**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$779.25**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$841.50**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$903.75**

For **Very Low Income** Buyers:³

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$909.38**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$1,038.75**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$1,168.75**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$1,298.75**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$1,402.50**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$1,506.25**

² Affordable Housing Cost for Extremely Low Income Households is the product of 30 percent times 30 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50052.5 (b)(1).

³ Affordable Housing Cost for Very Low Income Households is the product of 30 percent times 50 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50052.5 (b)(2).

For **Lower Income** Buyers:⁴

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$1,273.13**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$1,454.25**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$1,636.25**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$1,818.25**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$1,963.50**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$2,108.75**

In addition, for any Lower Income Household buyers whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable housing cost not exceed 30 percent of the gross income of the household**:⁵

- **1 person households** whose income is between **\$51,653 and \$62,650**
- **2 person households** whose income is between **\$59,001 and \$71,600**
- **3 person households** whose income is between **\$66,385 and \$80,550**
- **4 person households** whose income is between **\$73,769 and \$89,500**
- **5 person households** whose income is between **\$79,662 and \$96,700**
- **6 person households** whose income is between **\$85,555 and \$103,850**
- **7 person households** whose income is between **\$91,484 and \$111,000**
- **8 person households** whose income is between **\$97,377 and \$118,150**

⁴ Affordable Housing Cost for Lower Income Households is the product of 30 percent times 70 percent of the area median income adjusted for family size appropriate for the unit. Health and Safety Code Section 50052.5(b)(3).

⁵ Health and Safety Code Section 50052.5(b)(3)

For **Moderate Income** Buyers:⁶

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$2,334.07**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$2,666.13**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$3,000.00**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$3,333.46**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$3,600.00**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$3,866.04**

In addition, for any Moderate Income Household buyers whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable housing cost not exceed 35 percent of the gross income of the household**:⁷

- **1 person households** whose income is between **\$80,753 and \$87,300**
- **2 person households** whose income is between **\$92,241 and \$99,750**
- **3 person households** whose income is between **\$103,785 and \$112,250**
- **4 person households** whose income is between **\$115,329 and \$124,700**
- **5 person households** whose income is between **\$124,542 and \$134,700**
- **6 person households** whose income is between **\$133,755 and \$144,650**
- **7 person households** whose income is between **\$143,024 and \$154,650**
- **8 person households** whose income is between **\$152,237 and \$164,600**

⁶ Affordable Housing Cost for Moderate Income Households is not less than 28 percent of the gross income of the household, and not more than the product of 35 percent times 110 percent of the area median income adjusted for family size appropriate for the unit. Health and Safety Code Section 50052.5(b)(4).

⁷ Health and Safety Code Section 50052.5 (b)(4).

For purposes of determining Affordable Housing Cost, “Monthly Housing Payments” include an estimate of the following costs for the upcoming twelve months:⁸

- principal and interest payments on the mortgage loan, including rehabilitation loans
- mortgage loan insurance fees
- property taxes and assessments
- fire and casualty insurance
- property maintenance and repairs
- a reasonable allowance for utilities (including garbage collection, sewer, water, electricity, gas and other fuels, but not telephone service). Such an allowance shall take into consideration the cost of an adequate level of service.
- homeowner association fees
- space rent, if the housing unit is on rented land

3. Determining Affordable Rent

For **rental housing**, the second step in determining compliance with affordable housing requirements is determining whether the total rent costs payable by the tenant are within allowable amounts.

For **Acutely Low Income** Households:⁹

- renting a **0 bedroom** unit, monthly rent may not exceed **\$272.82**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$311.63**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$350.63**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$389.63**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$420.75**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$451.88**

⁸ 25 California Code of Regulations Section 6920.

⁹ Affordable Rent for Acutely Low Income Households is the produce of 15 percent times 30 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50063.5.

For Extremely Low Income Households:¹⁰

- renting a **0 bedroom** unit, monthly rent may not exceed **\$545.63**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$623.25**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$701.25**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$779.25**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$841.50**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$903.75**

For Very Low Income Households:¹¹

- renting a **0 bedroom** unit, monthly rent may not exceed **\$909.38**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$1,038.75**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$1,168.75**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$1,298.75**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$1,402.50**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$1,506.25**

For Lower Income Households:¹²

- renting a **0 bedroom** unit, monthly rent may not exceed **\$1,091.25**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$1,246.50**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$1,402.50**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$1,558.50**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$1,683.00**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$1,807.50**

¹⁰ Affordable Rent for Extremely Low Income Households is the product of 30 percent times 30 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(1).

¹¹ Affordable Rent for Very Low Income Households is the product of 30 percent times 50 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(2).

¹² Affordable Rent for Lower Income Households is the product of 30 percent times 60 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(3).

In addition, for any Lower Income Household renters whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable rent not exceed 30 percent of the gross income of the household**.¹³

- **1 person households** whose income is between **\$44,378** and **\$62,650**
- **2 person households** whose income is between **\$50,691** and **\$71,600**
- **3 person households** whose income is between **\$57,035** and **\$80,550**
- **4 person households** whose income is between **\$63,379** and **\$89,500**
- **5 person households** whose income is between **\$68,442** and **\$96,700**
- **6 person households** whose income is between **\$73,505** and **\$103,850**
- **7 person households** whose income is between **\$78,599** and **\$111,000**
- **8 person households** whose income is between **\$83,662** and **\$118,150**

For **Moderate Income** Households:¹⁴

- renting a **0 bedroom** unit, monthly rent may not exceed **\$2,000.63**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$2,285.25**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$2,571.25**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$2,857.25**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$3,085.50**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$3,313.75**

¹³ Health and Safety Code Section 50053 (b)(3).

¹⁴ Affordable Rent for Moderate Income Households is the product of 30 percent times 110 percent of area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(4).

In addition, for any Moderate Income Household renters whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable rent not exceed 30 percent of the gross income of the household**.¹⁵

- **1 person households** whose income is between **\$80,753 and \$87,300**
- **2 person households** whose income is between **\$92,241 and \$99,750**
- **3 person households** whose income is between **\$103,785 and \$112,250**
- **4 person households** whose income is between **\$115,329 and \$124,700**
- **5 person households** whose income is between **\$124,542 and \$134,700**
- **6 person households** whose income is between **\$133,755 and \$144,650**
- **7 person households** whose income is between **\$143,024 and \$154,650**
- **8 person households** whose income is between **\$152,237 and \$164,600**

For purposes of determining Affordable Rent, “Rent” is an average of estimated housing costs for the next twelve months. **“Rent”** includes the total of monthly payments for all of the following:¹⁶

- Use and occupancy of a housing unit and land and facilities associated therewith.
- Any separately charged fees or service charges assessed by the lessor which are required of all tenants, other than security deposits.
- A reasonable allowance for utilities not included in the above costs, including garbage collection, sewer, water, electricity, gas, and other heating, cooking, and refrigeration fuels. Utilities does not include telephone service. Such an allowance shall take into consideration the cost of an adequate level of service.
- Possessory interest taxes or other fees or charges assessed for use of the land and facilities associated therewith by a public or private entity other than the lessor.

¹⁵ Health and Safety Code Section 50053 (b) (4).

¹⁶ 25 California Code of Regulations Section 6918.