How to Determine 100% HUD Area Median Income (AMI) Limits

HUD Website: http://www.huduser.gov/portal/datasets/il.html

Example: Year of Income Qualification: 2026

MSA of Property: Sacramento-Roseville-Arden-Arcade, CA HMFA

Household Size: 4

STATE:CALIFORNIA ----------FY2026 S E C T I O N 8 I N C O M E L I M I T S----------------

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Oxnard-Thousand Oaks-Ventura, CA MSA									
FY 2026 MFI: $135,600	EXTR LOW INCOME	33000	37700	42400	47100	50900	54650	58450	62200
	VERY LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
	LOW-INCOME	87950	100500	113050	125600	135650	145700	155750	165800
Redding, CA MSA									
FY 2026 MFI: $97,100	EXTR LOW INCOME	20450	23350	27320	33000	38680	44360	50040	55720
	VERY LOW INCOME	34000	38850	43700	48550	52450	56350	60250	64100
	LOW-INCOME	54400	62200	69950	77700	83950	90150	96350	102600
Riverside-San Bernardino-Ontario, CA MSA									
FY 2026 MFI: $106,500	EXTR LOW INCOME	25850	29550	33250	36900	39900	44360	50040	55720
	VERY LOW INCOME	43050	49200	55350	61500	66450	71350	76300	81200
	LOW-INCOME	68900	78750	88600	98400	106300	114150	122050	129900
Sacramento-Roseville-Folsom, CA MSA									
Sacramento--Roseville--Arden-Arcade, CA HMFA									
FY 2026 MFI: $124,000	EXTR LOW INCOME	27600	31550	35500	39400	42600	45750	50040	55720
	VERY LOW INCOME	46000	52600	59150	65700	71000	76250	81500	86750
	LOW-INCOME	73600	84100	94600	105100	113550	121950	130350	138750

100% HUD AMI Calculation:

65,700 X 2 = $131,400

“Very Low Income” limit is 50% AMI

100% AMI