



2026 Income Limits

The San Luis Obispo County Housing Trust Fund (HTF) generally uses the income limits set by the US Department of Housing and Urban Development (HUD) and/or the California Department of Housing and Community Development (HCD). While the HUD and HCD income limits are usually the same, HUD reduces its income limits when the area median income drops and HCD does not. HCD sets moderate income limits and San Luis Obispo County sets moderate and workforce income limits based on the HUD limits. New limits generally come out between May and August each year.

Persons in Household	Extremely Low Income (30% of AMI ¹)	Very Low Income (50% of AMI)	Low Income (80% of AMI) ²	Moderate Income (120% of AMI)	Workforce Income (160% of AMI)
1	\$32,100	\$53,500	\$85,700	\$108,850	\$145,152
2	\$36,700	\$61,150	\$97,950	\$124,400	\$165,888
3	\$41,300	\$68,800	\$110,200	\$139,950	\$186,624
4	\$45,850	\$76,450	\$122,400	\$155,500	\$207,360
5	\$49,550	\$82,550	\$132,200	\$167,950	\$223,949
6	\$53,200	\$88,700	\$142,000	\$180,400	\$240,538
7	\$56,900	\$94,800	\$151,800	\$192,800	\$257,126
8	\$60,550	\$100,900	\$161,600	\$205,250	\$273,715

Effective June 23, 2026

Income from almost all sources must generally be included when qualifying tenants and home buyers using the HUD/HCD income limits. For guidance and examples of how to calculate income see the [Income Eligibility Calculator and Income Limits](#) page on HUD's website. This guide does not apply for all programs, but is a good place to start. The HTF will accept the income standards and verifications used by whatever agency regulates the affordable units we finance.

¹ AMI means area median income. The HUD determined 2026 AMI for SLO County is \$129,600.

² The terms "low" and "lower" income are used interchangeably. HUD also uses the term "low and moderate income" for households that earn up to 80% of AMI. HUD does not recognize the 120% of AMI level as moderate income.