



## 2020 Income Limits and Maximum Below Market Rate (BMR) Rent Update Effective April 30, 2020

### INCOME LIMITS

Below are the maximum household income limits for the City of Dublin and Alameda County, effective April 30, 2020. Income limits are shown by income category and household size. The Income limits are established annually by the State of California Department of Housing and Community Development (HCD). Information regarding HCD's methodology is available at: [www.hcd.ca.gov](http://www.hcd.ca.gov). The income limits are used to determine eligibility for the City of Dublin's Below Market Rate (BMR) rental housing and ownership program.

### 2020 Income Limits

Income Category	% of Area Median Income	Household Size							
		1	2	3	4	5	6	7	8
Extremely Low	30%	\$27,450	\$31,350	\$35,250	\$39,150	\$42,300	\$45,450	\$48,550	\$51,700
Very Low	50%	\$45,700	\$52,200	\$58,750	\$65,250	\$70,500	\$75,700	\$80,950	\$86,150
Low	80%	\$73,100	\$83,550	\$94,000	\$104,400	\$112,800	\$121,150	\$129,500	\$137,850
Median*	100%	\$83,450	\$95,350	\$107,300	\$119,200	\$128,750	\$138,250	\$147,800	\$157,350
Moderate	120%	\$100,150	\$114,450	\$128,750	\$143,050	\$154,500	\$165,950	\$177,400	\$188,850

*Updated April 30, 2020 CA State Department of Housing and Community Development Official Income Limits*

*\*Median Income shown for reference only, this is not an official income limit.*

### MAXIMUM MONTHLY RENTS

Using the 2020 income limits, below are the **maximum** allowable monthly rents for BMR rental homes in Dublin. Lower rents may be charged and vary from development to development since **increases for existing tenants in these income categories in restricted affordable projects may be limited by other Agreements.**

### 2020 Maximum Allowable Rents by Income Category

Number of Bedrooms	Number of Persons in Household	Very Low (50% AMI)	Low (80% AMI)	Moderate (using 110% Median)
Studio	1-2	\$ 1,143	\$ 1,828	\$ 2,295
1	1-2	\$ 1,305	\$ 2,089	\$ 2,622
2	2-4	\$ 1,469	\$ 2,350	\$ 2,951
3	3-6	\$ 1,631	\$ 2,610	\$ 3,278
4	4-8	\$ 1,763	\$ 2,820	\$ 3,541

## **CALCULATIONS OF BELOW MARKET RATE (BMR) RENT**

- For very-low income households: Affordable monthly rents shall not exceed 30% of 50% of the annual area median income (AMI) for the number of persons expected to reside in the unit, divided by 12, and adjusted for household/unit size.
- For low-income households: Affordable monthly rents shall not exceed 30% of 80% of annual AMI divided by 12, and adjusted for household/unit size.
- For moderate-income households: Affordable monthly rents shall not exceed 30% of 110% of the annual AMI divided by 12, and adjusted for household/unit size.

For purposes of calculating the maximum rents, the following occupancy assumptions are made:

- Studio = 1 person;
- One bedroom = 2 people;
- Two bedroom = 3 people;
- Three bedroom = 4 people;
- Four bedroom = 5 people.

## **UTILITY ALLOWANCE**

If the tenant is required to pay for utilities, the maximum rent must be reduced to account for the cost of such utilities (a “utility allowance”). A utility allowance is an estimate of the monthly cost of the reasonable consumption of those essential utilities. Utilities include gas, electric, water, and trash disposal and, if the tenant supplies a refrigerator and/or stove the tenant will receive a utility allowance. The utility allowance does not include the cost of telephone or cable services.

The Utility Allowance amount is established by the Housing Authority of Alameda County and revised periodically. The most current Utility Allowances for Alameda County may be accessed at the following web site: [www.haca.net](http://www.haca.net), click on “Participants”, then click on “Utility Allowance”.

## **QUESTIONS?**

For questions regarding maximum rents, income limits, or BMR program eligibility, please contact the City of Dublin Housing Division at (925) 833-6610 or [HousingInfo@dublin.ca.gov](mailto:HousingInfo@dublin.ca.gov). You may also visit the City’s housing website at: [www.dublin.ca.gov/housing](http://www.dublin.ca.gov/housing) for further information