

# CITY OF WALNUT CREEK

## AFFORDABILITY CRITERIA

To Be Updated Annually By the CITY  
Based on Contra Costa County HUD/HCD Income Limits

**YEAR: 2025**

### MAXIMUM INCOMES

AMI = Area Median Income

No. of Persons in Household	120% AMI	110% AMI	100% AMI	80% AMI	70% AMI	60% AMI	50% AMI	30% AMI
	Moderate	Moderate	Median	Low	Lower	Lower	Very Low	Ext. Low
1 person	\$ 134,250	\$ 123,035	\$ 111,850	\$ 87,550	\$ 78,330	\$ 67,140	\$ 55,950	\$ 33,600
2 persons	\$ 153,400	\$ 140,635	\$ 127,850	\$ 100,050	\$ 89,530	\$ 76,740	\$ 63,950	\$ 38,400
3 persons	\$ 172,600	\$ 158,180	\$ 143,800	\$ 112,550	\$ 100,730	\$ 86,340	\$ 71,950	\$ 43,200
4 persons	\$ 191,750	\$ 175,780	\$ 159,800	\$ 125,050	\$ 111,860	\$ 95,880	\$ 79,900	\$ 47,950
5 persons	\$ 207,100	\$ 189,860	\$ 172,600	\$ 135,100	\$ 120,820	\$ 103,560	\$ 86,300	\$ 51,800
6 persons	\$ 222,450	\$ 203,885	\$ 185,350	\$ 145,100	\$ 129,780	\$ 111,240	\$ 92,700	\$ 55,650
7 persons	\$ 237,750	\$ 217,965	\$ 198,150	\$ 155,100	\$ 138,740	\$ 118,920	\$ 99,100	\$ 59,500
8 persons	\$ 253,100	\$ 232,045	\$ 210,950	\$ 165,100	\$ 147,700	\$ 126,600	\$ 105,500	\$ 63,300

\* 30%, 50%, 80% are provided by HUD; and 100% and 120% are based on HCD's income limits. They are **not strictly** mathematical calculations. 60%, 70% are based on 60% and 70% of 2\*50%AMI, 110% is based on HCD's median.

### AFFORDABLE MONTHLY RENTS

**Gross rents can not exceed these amounts and still be considered affordable under most City programs\***

No. of Bdrms	120% AMI	110% AMI	100% AMI	80% AMI	70% AMI	60% AMI	50% AMI	30% AMI
	Moderate***	Moderate	Median	Low	Lower	Lower	Very Low	Ext. Low
Studio	\$ 3,356	\$ 3,076	\$ 2,796	\$ 2,189	\$ 1,958	\$ 1,679	\$ 1,399	\$ 840
1 Bdrm	\$ 3,835	\$ 3,516	\$ 3,196	\$ 2,501	\$ 2,238	\$ 1,919	\$ 1,599	\$ 960
2 Bdrm	\$ 4,315	\$ 3,955	\$ 3,595	\$ 2,814	\$ 2,518	\$ 2,159	\$ 1,799	\$ 1,080
3 Bdrm	\$ 4,794	\$ 4,395	\$ 3,995	\$ 3,126	\$ 2,797	\$ 2,397	\$ 1,998	\$ 1,199
4 Bdrm	\$ 5,178	\$ 4,747	\$ 4,315	\$ 3,378	\$ 3,021	\$ 2,589	\$ 2,158	\$ 1,295
5 Bdrm	\$ 5,561	\$ 5,097	\$ 4,634	\$ 3,628	\$ 3,245	\$ 2,781	\$ 2,318	\$ 1,391
6 Bdrm+	\$ 5,944	\$ 5,449	\$ 4,954	\$ 3,878	\$ 3,469	\$ 2,973	\$ 2,478	\$ 1,488

Notes : Affordable Rents are calculated by taking 30% of gross income and dividing that by 12 (months) unless noted below. These Affordable Rents included utilities and are considered "gross" rents. Utility allowances can be obtained from the Contra Costa County Housing Authority. These are NOT "fair market rents" as defined by HUD.

**Income Calculations:**

This information is based on amounts provided by HUD and CA Dept. of Housing and Community Development Department (HCD). It is updated annually in the spring. 60% = 1.2 x 50% AMI, 70% = 1.4 x 50% AMI. HUD/HCD only provides 50%, 80%, 100% and 120% AMI.

\*\*\* For rents affordable to households making 120% AMI, the monthly gross rent cannot exceed 30% of 110% AMI divided by 12. This gross rent is shown in the column entitled 120% AMI. This requirement is regulated by HCD.