

Mayor's Office of Housing and Community Development  
City and County of San Francisco



Edwin M. Lee  
Mayor

Olson Lee  
Director

TO: Sponsors of Affordable Rental Housing Projects Under Contract with MOHCD  
RE: **2015 INCOME and RENT LIMITS**  
DATE: March 16, 2015

On March 6, 2015, the Department of Housing and Urban Development (HUD) issued the 2015 Area Median Income (AMI) limits for the San Francisco HUD Metro Fair Market Rent Area (HMFA).

**2015 AMI: increased by 4.94%**

For 2015, AMI for the San Francisco HMFA is up by 4.94% from 2014 AMI; therefore, maximum rents, which include utility allowances if utilities are paid by the tenant, for MOHCD-financed projects have increased by 4.94% from the previous year.

Here is the recent history of changes to AMI prior to 2015:

2014: - 4.05%	2011: + 2.21%
2013: - 1.75%	2010: + 2.69%
2012: + 1.38%	2009: + 2.65%

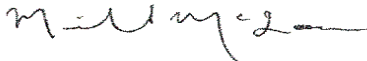
**BACKGROUND**

The Mayor's Office of Housing and Community Development (MOHCD) of the City and County of San Francisco uses the *unadjusted* Area Median Income published annually by HUD to establish the income limits and maximum rents that must be used at MOHCD-funded affordable housing projects in a given year. Each year MOHCD publishes a chart of "Maximum Incomes by Household Size" that show these income limits as percentages of unadjusted AMI for households from 1 to 9 persons. MOHCD also publishes a chart of "Maximum Monthly Rent by Unit Type" that shows the maximum rents that may be charged in MOHCD-funded projects, depending on the applicable income limit. MOHCD has published the 2015 charts on the [MOHCD web site](#) with an effective date of March 6, 2015.

Owners and managers of MOHCD-funded affordable housing projects must rent their units in accordance with the affordability restrictions contained in the City contract/s that govern their projects, and they must always consult MOHCD's web site to determine the specific income limits and maximum rents in effect at any given time. The MOHCD web site is the *sole* source of information for income limits and maximum rents. MOHCD Asset Management staff will evaluate compliance with these income and rent limits during annual monitoring efforts.

As always, owners should fully review the requirements of all funders to determine the most-restrictive covenants that apply to Income and Rents. The impacts may be different for households that are “over-income” and households that are supported by a rent or operating subsidy.

It is essential that all staff at your organization that are involved with the development, operations, asset and property management at any level – especially Directors – fully understand the potentially very dramatic implications that can result from using the wrong AMI data as the basis for their work, including but not limited to having to issue refunds to tenants that have been overcharged. MOHCD is willing to host AMI information sessions to help educate your staff if needed. Please contact Mike McLoone by email ([Mike.McLoone@sfgov.org](mailto:Mike.McLoone@sfgov.org)) to make arrangements for an information session.



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*Attachments:*

This letter and the attached tables also available on MOHCD website:  
<http://www.sf-moh.org/index.aspx?page=24>