

2020 WORKING DOCUMENT
INCOME LIMITS & AFFORDABLE HOUSING LIMITS (as published by HUD)

2020 HUD Income Limits- Washtenaw County (as published by Office of Policy Development and Research (PD&R))

Household Size	1	2	3	4	5	6	7	8
120% Median	\$85,400	\$97,600	\$109,800	\$121,800	\$131,600	\$141,400	\$158,560	\$176,480
Median income	\$71,100	\$81,200	\$91,400	\$101,500	\$109,700	\$117,800	\$125,900	\$134,000
85% AMI (Covenant Units Only)	\$60,435	\$69,020	\$77,690	\$86,275	\$93,245	\$100,130	\$107,015	\$113,900
Low income (80%)	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
Low income (60%)	\$42,700	\$48,800	\$54,900	\$60,900	\$65,800	\$70,700	\$79,280	\$88,240
Very low income (50%)	\$35,550	\$40,600	\$45,700	\$50,750	\$54,850	\$58,900	\$62,950	\$67,000
Extremely low income (30%)	\$21,350	\$24,400	\$27,450	\$30,450	\$32,900	\$35,350	\$39,640	\$44,120

Effective 4.1.20 for all programs except HOME. Note: the 80% AMI level may not exceed the U.S. Median level. Consequently, our 80% AMI level is actually 100% of U. S. median income.
 Data Location <https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>

2020 HUD Maximum Housing Expense Levels by Household Size (30% of gross monthly income)

Household Size	1	2	3	4	5	6	7	8
120% Median Income	\$2,135	\$2,440	\$2,745	\$3,045	\$3,290	\$3,535	\$3,964	\$4,412
Median income	\$1,778	\$2,030	\$2,285	\$2,538	\$2,743	\$2,945	\$3,148	\$3,350
Low income (80%)	\$1,374	\$1,570	\$1,766	\$1,963	\$2,120	\$2,278	\$2,434	\$2,591
Low income (60%)	\$1,068	\$1,220	\$1,373	\$1,523	\$1,645	\$1,768	\$1,982	\$2,206
Very low income (50%)	\$889	\$1,015	\$1,143	\$1,269	\$1,371	\$1,473	\$1,574	\$1,675
Extremely low income (30%)	\$534	\$610	\$686	\$761	\$823	\$884	\$991	\$1,103

Effective 4.1.20 Note: For Rental -includes utilities (except telephone). For Homeownership- Includes taxes, utilities, condo fees, & insurance.

2020 Fair Market Rents (as published by Office of Policy Development and Research (PD&R))

SRO	\$675	Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for the Housing Choice
Efficiency	\$900	Voucher program, to determine initial renewal rents, and to serve as a rent ceiling in the HOME rental assistance
1 bedroom	\$921	programare gross rent estimates.
2 bedroom	\$1,124	
3 bedroom	\$1,445	They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television
4 bedroom	\$1,767	service, and internet service

Effective 10.1.19 Data Location: <http://www.huduser.gov/portal/datasets/fmr.html>

2020 HOME Program Income Limits (Washtenaw County)

Household Size	1	2	3	4	5	6	7	8
120% Median	\$85,400	\$97,600	\$109,800	\$121,800	\$131,600	\$141,400	\$151,200	\$160,800
Median income	\$71,100	\$81,200	\$91,400	\$101,500	\$109,700	\$117,800	\$125,900	\$134,000
85% AMI (Covenant Units Only)	\$60,435	\$69,020	\$77,690	\$86,275	\$93,245	\$100,130	\$107,015	\$113,900
Low income (80%)	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
Low income (60%)	\$42,660	\$48,720	\$54,840	\$60,900	\$65,820	\$70,680	\$75,540	\$80,400
Very low income (50%)	\$35,550	\$40,600	\$45,700	\$50,750	\$54,850	\$58,900	\$62,950	\$67,000
Extremely low income (30%)	\$21,350	\$24,400	\$27,450	\$30,450	\$32,900	\$35,350	\$37,800	\$40,200

Effective 7.1.20 or all HOME programs. Data Location: <https://www.hudexchange.info/programs/home/home-income-limits/>

2020 HOME Program Maximum Housing Expense Levels by Household (30% of gross monthly income)

Household Size	1	2	3	4	5	6	7	8
120% Median Income	\$2,135	\$2,440	\$2,745	\$3,045	\$3,290	\$3,535	\$3,780	\$4,020
Median income	\$1,778	\$2,030	\$2,285	\$2,538	\$2,743	\$2,945	\$3,148	\$3,350
Low income (80%)	\$1,374	\$1,570	\$1,766	\$1,963	\$2,120	\$2,278	\$2,434	\$2,591
Low income (60%)	\$1,067	\$1,218	\$1,371	\$1,523	\$1,646	\$1,767	\$1,889	\$2,010
Very low income (50%)	\$889	\$1,015	\$1,143	\$1,269	\$1,371	\$1,473	\$1,574	\$1,675
Extremely low income (30%)	\$534	\$610	\$686	\$761	\$823	\$884	\$945	\$1,005

Effective 7.1.20 for all HOME. For Rental -Includes utilities (except telephone). For Homeownership- Includes taxes, utilities, condo fees, & insurance.

2020 HOME Program LOW and HIGH Rent Rates

	LOW	HIGH	50% Rent Limit	65% Rent Limit
SRO*	\$666	\$675	\$666	\$851
Efficiency	\$888	\$900	\$888	\$1,135
1 bedroom	\$921	\$921	\$951	\$1,218
2 bedroom	\$1,124	\$1,124	\$1,142	\$1,463
3 bedroom	\$1,320	\$1,445	\$1,320	\$1,682
4 bedroom	\$1,472	\$1,767	\$1,472	\$1,858
5 bedroom	\$1,624	\$2,031	\$1,624	\$2,031
6 bedroom	\$1,776	\$2,204	\$1,776	\$2,204

Effective 7.1.20 HOME-assisted unit's rent and utilities cannot exceed the HIGH rent rate. A project with 5 or more HOME-assisted units must rent 20% of the units at the LOW rent rate or below families with incomes at 50% AMI or below. *SRO= 75% of Efficiency. Data Location: <https://www.hudexchange.info/programs/home/home-rent-limits/>

FY 2020 Homeownership Purchase Price Limits (homeowner only)

	1 Unit	2 Unit	3 Unit	4 Unit	Median Value*
Maximum (Existing)	\$242,000	\$310,000	\$375,000	\$465,000	\$255,000
Maximum (New)	\$242,000	\$310,000	\$375,000	\$465,000	\$250,000

Effective 4.1.20 OCED procedures adhere the established purchase price limits. Data Location: <https://www.hudexchange.info/resource/2312/home-maximum-purchase-price-after-rehab-value/>

2020 Maximum Per-Unit Subsidy 221(d)3 (rental and homeowner) Developers to use 2020 until next update is published

Maximum	0-bdrm	1-bdrm	2-bdrm	3-bdrm	4-bdrm
Elevator	172,479	197,721	240,432	311,043	341,426
No-elevator	163,895	188,976	227,910	291,735	325,004

Effective 6.4.20 Data Location: <https://www.hudexchange.info/resource/2315/home-per-unit-subsidy/>

Prepared by: Heather Mooney, Community Development Specialist, Washtenaw County (OCED), 734-544-3009

6.25/2020 v.3