



City of El Cajon ADU Loan Program

Tenant Income Limits (depending on selected loan term)

Household Size	1	2	3	4	5	Interest Rate	Term
50% of AMI* MHP (0% to 50% AMI)	\$53,050	\$60,600	\$68,200	\$75,750	\$81,850	0%	30 Year
80% of AMI* MHP (51%-80% AMI)	\$84,880	\$96,960	\$109,120	\$121,200	\$130,960	0%	15 Year
Moderate Income 120% AMI* HCD (81%-120% AMI)	\$100,400	\$114,700	\$129,050	\$143,400	\$154,850	3%	10 Year
High Cost Area 150% of AMI* HCD (121%-150% AMI)	\$120,450	\$137,650	\$154,850	\$172,100	\$185,850	5%	5 Year

*CA Department of Housing and Community Development and Multifamily Housing Program
<https://www.hcd.ca.gov/grants-and-funding/income-limits/state-and-federal-income-rent-and-loan-value-limits> (updated annually, MHP Effective 4/1/2024 & HCD 5/9/2024)

Max Gross Tenant Rent Limits (depending on selected loan term)

Bedroom Size	0	1	2	3	Notes
50% of AMI* MHP	\$1,326	\$1,420	\$1,705	\$1,970	MHP
80% of AMI* MHP	\$2,122	\$2,273	\$2,728	\$3,152	MHP
Moderate Income (120% AMI)* HCD	\$2,300	\$2,629	\$2,958	\$3,286	H&S Code
High Cost Area (150% AMI)* HCD	\$2,928	\$3,346	\$3,764	\$4,183	H&S Code

*minus applicable utility allowance (updated annually, MHP Effective 4/1/2024 & HCD 5/9/2024)