

# Comparison of Income Limits

**Household Income** = total household income for a family of four

**\$/Month** = the max amount of money spent on housing per month without being cost-burdened

	% Area Median Income (AMI)	Austin-Round Rock MSA (HUD FY 2021)		San Antonio-New Braunfels MSA (HUD FY 2021)		Texas (HUD FY 2021)		% Median Family Income (MFI)	City of San Marcos (2019 ACS 5-Year Estimates)		Hays County (2019 ACS 1-Year Estimate)	
		Household Income	\$/ Month	Household Income	\$/ Month	Household Income	\$/ Month		Household Income	\$/ Month	Household Income	\$/ Month
Extremely Low Income	10	\$ 9,890	\$ 247	\$ 7,410	\$ 185	\$ 7,510	\$ 188	10	\$ 5,441	\$ 136	\$ 5,225	\$ 131
	20	\$ 19,780	\$ 495	\$ 14,820	\$ 371	\$ 15,020	\$ 376	20	\$ 10,882	\$ 272	\$ 10,449	\$ 261
	30	\$ 29,670	\$ 742	\$ 22,230	\$ 556	\$ 22,530	\$ 563	30	\$ 16,323	\$ 408	\$ 15,674	\$ 392
Very Low Income	40	\$ 39,560	\$ 989	\$ 29,640	\$ 741	\$ 30,040	\$ 751	40	\$ 21,764	\$ 544	\$ 20,898	\$ 522
	50	\$ 49,450	\$ 1,236	\$ 37,050	\$ 926	\$ 37,550	\$ 939	50	\$ 27,206	\$ 680	\$ 26,123	\$ 653
Low Income	60	\$ 59,340	\$ 1,484	\$ 44,460	\$ 1,112	\$ 45,060	\$ 1,127	60	\$ 32,647	\$ 816	\$ 31,348	\$ 784
	70	\$ 69,230	\$ 1,731	\$ 51,870	\$ 1,297	\$ 52,570	\$ 1,314	70	\$ 38,088	\$ 952	\$ 36,572	\$ 914
	80	\$ 79,120	\$ 1,978	\$ 59,280	\$ 1,482	\$ 60,080	\$ 1,502	80	\$ 43,529	\$ 1,088	\$ 41,797	\$ 1,045
Moderate Income	90	\$ 89,010	\$ 2,225	\$ 66,690	\$ 1,667	\$ 67,590	\$ 1,690	90	\$ 48,970	\$ 1,224	\$ 47,021	\$ 1,176
	100	\$ 98,900	\$ 2,473	\$ 74,100	\$ 1,853	\$ 75,100	\$ 1,878	100	\$ 54,411	\$ 1,360	\$ 52,246	\$ 1,306
	110	\$ 108,790	\$ 2,720	\$ 81,510	\$ 2,038	\$ 82,610	\$ 2,065	110	\$ 59,852	\$ 1,496	\$ 57,471	\$ 1,437
	120	\$ 118,680	\$ 2,967	\$ 88,920	\$ 2,223	\$ 90,120	\$ 2,253	120	\$ 65,293	\$ 1,632	\$ 62,695	\$ 1,567
Middle Income	130	\$ 128,570	\$ 3,214	\$ 96,330	\$ 2,408	\$ 97,630	\$ 2,441	130	\$ 70,734	\$ 1,768	\$ 67,920	\$ 1,698
	140	\$ 138,460	\$ 3,462	\$ 103,740	\$ 2,594	\$ 105,140	\$ 2,629	140	\$ 76,175	\$ 1,904	\$ 73,144	\$ 1,829

## What is the difference between AMI and MFI?

### HUD Area Median Income (AMI)

- The City of San Marcos is located in the Austin-Round Rock MSA. The Austin-Round Rock, TX Metropolitan Statistical Area includes Williamson, Travis, Bastrop, Caldwell, and Hays County.
- The Area Median Income is set each year by HUD and is based on census data compiled for the Austin-Round Rock MSA.
- Federally funded programs like the Community Development Block Grant (CDBG) or HOME program are available to households earning up to 80% of the Area Median Income.
- The Area Median Income refers to Households which are defined as consisting of all the people who occupy a housing unit.

### City of San Marcos Median Family Income (MFI)

- The City of San Marcos Median Family Income is based on the 2015-2019 American Community survey Family Income data.
- The Median Family Income refers to families defined by the census as a group of two people or more related by birth, marriage, or adoption residing together.