



LOW/MODERATE INCOME PERSONS NATIONAL OBJECTIVE

January 4, 2016

Any CDBG project funded by The City of San Diego must meet the CDBG Program's National Objective of benefiting Low/Moderate Income Persons (LMI). The Low/Moderate Income Limited Clientele (LMC) is a subset of the LMI National Objective used for activities which provide benefits to a specific group of persons rather than everyone in a particular area. The Department of Housing and Urban Development (HUD) has defined two methods to meet LMC:

- 1) Presumed Low Income Clientele
- 2) Direct Benefit to Low Income Persons

Presumed Low Income Clientele

To meet the Presumed Low Income Clientele category, an applicant must fully describe how the proposed activity will serve a population from the following predefined list from HUD:

PRESUMED CATEGORY
Abused Children
Battered Spouses
Elderly Persons (62 and over)
Severely Disabled Adults*
Homeless Persons
Illiterate Adults
Persons Living with AIDS
Migrant Farm Workers

NOTE: This recognition only applies to projects reporting LMC. Further, the presumed category is NOT eligible to be utilized for economic development projects (e.g. microenterprise assistance projects) or projects providing assistance to households (e.g. Housing Rehabilitation and Direct Financial Assistance to Homebuyers).

***U.S. Census Bureau Definition of Severely Disabled –**

An individual is considered severely disabled if he or she:

- Uses a wheelchair or another special aid for 6 months or longer;
- Is unable to perform one or more functional activities (seeing, hearing, having one's speech understood, lifting and carrying, walking up a flight of stairs and walking);
- Needs assistance with activities of daily living (getting around inside the home, getting in or out of bed or chair, bathing, dressing, eating and toileting) or instrumental activities of daily living (going outside the home, keeping track of money or bills, preparing meals, doing light housework and using the telephone);
- Is prevented from working at a job or doing housework; or
- Has a selected condition including autism, cerebral palsy, Alzheimer's disease, senility or dementia or mental retardation.



Direct Benefit to Low Income Persons

To meet the Direct Benefit to Low Income Persons category, an applicant must fully describe how they will document the income status of beneficiaries to ensure that at least 51% of the clientele are persons whose household income is in compliance with the current HUD LMI income limits. This requirement applies to activities that are restricted to exclusively to L/M income persons as well. The following table outlines the current applicable income limits for the City of San Diego’s CDBG Program:

HUD INCOME LIMITS*
FOR CITY OF SAN DIEGO
(Effective 03-06-15)

HOUSEHOLD SIZE	EXTREMELY LOW INCOME LIMITS (0-30% of median)	VERY LOW INCOME LIMITS (31-50% of median)	LOW/MODERATE INCOME LIMITS (51-80% of median)
1	\$0 - \$17,050	\$17,051 - \$28,350	\$28,351 - \$45,400
2	\$0 - \$19,450	\$19,451 - \$32,400	\$32,401 - \$51,850
3	\$0 - \$21,900	\$21,901 - \$36,450	\$36,451 - \$58,350
4	\$0 - \$24,300	\$24,301 - \$40,500	\$40,501 - \$64,800
5	\$0 - \$28,410	\$28,411 - \$43,750	\$43,751 - \$70,000
6	\$0 - \$32,570	\$32,571 - \$47,000	\$47,001 - \$75,200
7	\$0 - \$36,730	\$36,731 - \$50,250	\$50,251 - \$80,400
8	\$0 - \$40,890	\$40,891 - \$53,500	\$53,501 - \$85,550

**Income limits are set by HUD and are subject to change. The income limits listed above are the most current as of the printing of this handout.*