

FY 2025-2026 San Francisco Family Income Eligibility (Modified 1/1/2026)

Family Size	CCTR State Gross Income Eligibility Ceiling*		CSPP State Gross Income Eligibility Ceiling**		San Francisco 0% to 110% ELFA Free Tuition Gross Income Eligibility Ceiling***		San Francisco 111% to 150% ELFA Full Tuition Credit Gross Income Eligibility Ceiling***		San Francisco 151% to 200% ELFA Half Tuition Credit Gross Income Eligibility Ceiling****	
					No Co-Pays Allowed				Co-Pays Allowed	
	Family Monthly Income 85% SMI	Family Yearly Income 85% SMI	Family Monthly Income 100% SMI	Family Yearly Income 100% SMI	Family Monthly Income 110% AMI	Family Yearly Income 110% AMI	Family Monthly Income 150% AMI	Family Yearly Income 150% AMI	Family Monthly Income 200% AMI (Effective July 1, 2026)****	Family Yearly Income 200% AMI (Effective July 1, 2026)****
1 or 2	\$ 6,860	\$ 82,320	\$ 8,071	\$ 96,854	\$ 11,429	\$ 137,150	\$ 15,588	\$ 187,050	\$ 20,783	\$ 249,400
3	\$ 7,785	\$ 93,420	\$ 9,159	\$ 109,904	\$ 12,858	\$ 154,300	\$ 17,533	\$ 210,400	\$ 23,375	\$ 280,500
4	\$ 9,020	\$ 108,240	\$ 10,612	\$ 127,338	\$ 14,288	\$ 171,450	\$ 19,483	\$ 233,800	\$ 25,975	\$ 311,700
5	\$ 10,463	\$ 125,556	\$ 12,309	\$ 147,712	\$ 15,429	\$ 185,150	\$ 21,038	\$ 252,450	\$ 28,050	\$ 336,600
6	\$ 11,906	\$ 142,872	\$ 14,007	\$ 168,086	\$ 16,575	\$ 198,900	\$ 22,600	\$ 271,200	\$ 30,133	\$ 361,600
7	\$ 12,177	\$ 146,124	\$ 14,326	\$ 171,906	\$ 17,717	\$ 212,600	\$ 24,158	\$ 289,900	\$ 32,208	\$ 386,500
8	\$ 12,447	\$ 149,364	\$ 14,644	\$ 175,726	\$ 18,854	\$ 226,250	\$ 25,713	\$ 308,550	\$ 34,283	\$ 411,400
9	\$ 12,718	\$ 152,616	\$ 14,962	\$ 179,547	\$ 20,000	\$ 240,000	\$ 27,275	\$ 327,300	\$ 36,367	\$ 436,400
10	\$ 12,988	\$ 155,856	\$ 15,281	\$ 183,367	\$ 21,142	\$ 253,700	\$ 28,833	\$ 346,000	\$ 38,442	\$ 461,300
11	\$ 13,259	\$ 159,108	\$ 15,599	\$ 187,187	\$ 22,288	\$ 267,450	\$ 30,396	\$ 364,750	\$ 40,525	\$ 486,300
12	\$ 13,530	\$ 162,360	\$ 15,917	\$ 191,007	\$ 22,288	\$ 267,450	\$ 30,396	\$ 364,750	\$ 40,525	\$ 486,300

*CCTR: CDSS Source: Based on 2022 American Community Survey (2023 ACS) by California Department of Finance, March 2025 (DEC accessed June 2025 via

<https://cdss.ca.gov/inforesources/child-care-and-development/fiscal-resources>)

**CSPP: CDE Source: 2023 American Community Survey (ACS) Public Use Microdata Sample File (DEC accessed June 2025 via <https://www.cde.ca.gov/sp/cd/ci/mb2505.asp>)

***DEC Source: US Dept. of Housing and Urban Development (HUD) via <https://www.sf.gov/find-your-area-median-income-ami-level> accessed June 2025

****ELFA Half Tuition Credit funding type will be effective 7/1/2026. The income values in this section are reflective of the current FY 25-26 and may change as of 7/1/2026.

Assumptions/Notes:

- For SF ELFA Income Eligibility Section, combined the 1-person and 2-person family figures into one row using the 2-person figures. This mirrors last year's table, is more generous, and is more in line with the state. Also, if you have children a 1-person household may not be possible.

- For the SF ELFA section, our source data stopped at 11-person families, to estimate a 12-person family's figures, we mirrored the prior year's methodology of just applying the same figures from an 11-person family.