



Applicant Income Eligibility Guidelines

INCOME ELIGIBILITY REQUIREMENTS PER HOUSEHOLD. 2019 RATES

The following are the federal poverty levels as contained in the Federal Poverty Guidelines for the 48 contiguous states and the District of Columbia as shown in the [Annual Update of the Health and Human Services Poverty Guidelines](#) published in the Federal Register by the Department of Health and Human Services. *The California Low Cost Automobile Insurance Program income guidelines are 250% of the federal poverty guidelines.*

Number in Household	250% of Federal Poverty Level
1	\$31,225
2	\$42,275
3	\$53,325
4	\$64,375
5	\$75,425
6	\$86,475
7	\$97,525
8	\$108,575

For households with more than 8 members, add \$11,050 for each additional member.

“Household” means, for income eligibility purposes, all the persons who occupy a housing unit (house or apartment) and who are related by marriage, registered domestic partnership, dependent natural or adopted children, dependents, any resident blood relative for whom the applicant is financially responsible, or guardianship. If more than one family is living in the same household unit, they constitute different families for eligibility purposes, even though they reside at the same address. This can be demonstrated by providing evidence of participation in a government assistance program that documents household size, providing income tax filings that show the taxpayer and dependents as one family unit, or having the applicant list those family members for whom they are financially responsible under penalty of perjury.

“Family” means, for income eligibility purposes, a group of two or more persons related by marriage, registered domestic partnership, dependent natural or adopted children, dependents, any resident blood relative for whom the applicant is financially responsible, or guardianship who live together, all such related persons are considered as members of one family. This can be demonstrated by providing evidence of participation in a government assistance program that documents household size, providing income tax filings that show the taxpayer and dependents as one family unit, or having the applicant list those family members for whom they are financially responsible under penalty of perjury.

Note: The chart above will be updated when the Annual Update of the Health and Human Services Poverty Guidelines is published in the Federal Register by the Department of Health and Human Services.



**CALIFORNIA'S
LOW COST
AUTO INSURANCE**

Making low cost auto insurance available to Californians.



BASE Rate in the chart below is for most drivers with 3 years of good driving history
30% Surcharge if the driver is a single male 19-24 years old
40% Surcharge if the driver has less than 3 years of verifiable driving history
100% surcharge if policy owners or operators 16-18 years old

THE MAXIMUM SURCHARGE ON ANY CLCA POLICY IS 100%. **2019 RATES**

COUNTY	ANNUAL LIABILITY PREMIUM				COUNTY	ANNUAL LIABILITY PREMIUM			
	BASE	30%	40%	100%		BASE	30%	40%	100%
Alameda	\$321	\$417	\$449	\$642	Orange	\$490	\$637	\$686	\$980
Alpine	\$267	\$347	\$374	\$534	Placer	\$267	\$347	\$374	\$534
Amador	\$267	\$347	\$374	\$534	Plumas	\$267	\$347	\$374	\$534
Butte	\$267	\$347	\$374	\$534	Riverside	\$267	\$347	\$374	\$534
Calaveras	\$267	\$347	\$374	\$534	Sacramento	\$321	\$417	\$449	\$642
Colusa	\$267	\$347	\$374	\$534	San Benito	\$247	\$321	\$346	\$494
Contra Costa	\$321	\$417	\$449	\$642	San Bernardino	\$267	\$347	\$374	\$534
Del Norte	\$267	\$347	\$374	\$534	San Diego	\$267	\$347	\$374	\$534
El Dorado	\$267	\$347	\$374	\$534	San Francisco	\$321	\$417	\$449	\$642
Fresno	\$247	\$321	\$346	\$494	San Joaquin	\$321	\$417	\$449	\$642
Glenn	\$267	\$347	\$374	\$534	San Luis Obispo	\$247	\$321	\$346	\$494
Humboldt	\$267	\$347	\$374	\$534	San Mateo	\$321	\$417	\$449	\$642
Imperial	\$267	\$347	\$374	\$534	Santa Barbara	\$247	\$321	\$346	\$494
Inyo	\$267	\$347	\$374	\$534	Santa Clara	\$321	\$417	\$449	\$642
Kern	\$267	\$347	\$374	\$534	Santa Cruz	\$247	\$321	\$346	\$494
Kings	\$247	\$321	\$346	\$494	Shasta	\$267	\$347	\$374	\$534
Lake	\$267	\$347	\$374	\$534	Sierra	\$267	\$347	\$374	\$534
Lassen	\$267	\$347	\$374	\$534	Siskiyou	\$267	\$347	\$374	\$534
Los Angeles	\$490	\$637	\$686	\$980	Solano	\$267	\$347	\$374	\$534
Madera	\$247	\$321	\$346	\$494	Sonoma	\$267	\$347	\$374	\$534
Marin	\$321	\$417	\$449	\$642	Stanislaus	\$321	\$417	\$449	\$642
Mariposa	\$267	\$347	\$374	\$534	Sutter	\$321	\$417	\$449	\$642
Mendocino	\$267	\$347	\$374	\$534	Tehama	\$267	\$347	\$374	\$534
Merced	\$247	\$321	\$346	\$494	Trinity	\$267	\$347	\$374	\$534
Modoc	\$267	\$347	\$374	\$534	Tulare	\$247	\$321	\$346	\$494
Mono	\$267	\$347	\$374	\$534	Tuolumne	\$267	\$347	\$374	\$534
Monterey	\$247	\$321	\$346	\$494	Ventura	\$267	\$347	\$374	\$534
Napa	\$267	\$347	\$374	\$534	Yolo	\$267	\$347	\$374	\$534
Nevada	\$267	\$347	\$374	\$534	Yuba	\$267	\$347	\$374	\$534