

CITY OF EMERYVILLE HOUSING AFFORDABILITY TABLE: MAXIMUM SALES PRICES AND RENTS** 2025 Program Year (Effective July 1, 2025)				
Pursuant to the City of Emeryville Affordable Housing Program Ordinance				
Requires Ownership projects of 10+ units to include 20% of project units at moderate income. Requires Rental Projects who opt for in lieu production to include 8% at the units to low income and 4% at very low income.				
ASSUMPTIONS:				
Interest Rate (Freddie Mac -90 day)	6.75% 90-day avg @6/5/25			
Interest Rate Stabilizing factor	0.0%			
Monthly interest rate	0.56% Monthly			
Mortgage Term	360 months			
Downpayment	5%	PMI rate: 0.65%		
Area Median Income (AMI)		1 person	2 person	3 person
		\$111,850	\$127,850	\$143,800
				4 person
				\$159,800
MODERATE INCOME HOUSEHOLDS: 120% Area Median Income				
HOUSEHOLD SIZE		1 person*	2 person*	3 person
Max Annual Income		\$134,250	\$153,400	\$172,600
Amount Available for Housing=				
35% of 110% of AMI*				
Mortgage		\$3,589	\$4,102	\$4,614
Prop.Tax		\$2,243	\$2,543	\$2,828
HOA Dues	0.001	\$317	\$359	\$459
Utilities		\$550	\$650	\$650
Homeowner's Insurance		\$227	\$272	\$375
PMI	0.65%	\$65	\$65	\$65
*Affordability Stabilization Factor	15%	\$187	\$212	\$236
MORTGAGE		\$47,475	\$53,842	
UNIT SIZE		\$345,780	\$392,152	\$436,072
AFFORDABLE SALES PRICE				\$485,121
UNIT SIZE		Studio	1 Bedroom	2 Bedroom
GROSS AFFORDABLE RENT		\$316,503	\$358,949	\$459,023
				\$510,654
		Studio	1 Bedroom	2 Bedroom
		\$3,076	\$3,516	\$3,955
				\$4,395
NOTE: Gross affordable rent is equal to 30% of 100% of AMI and includes the total of monthly payments for a rental unit including a reasonable allowance for utilities and any required service charges or fees charged to tenants. Utility allowance and required charges/fees must be deducted from rents shown above.				
MEDIAN INCOME HOUSEHOLDS: 100% Area Median Income				
HOUSEHOLD SIZE		1 person	2 person	3 person
Max Annual Income		\$111,850	\$127,850	\$143,800
Amount Available for Housing=				
30% of 100% of AMI*				
Mortgage		\$2,796	\$3,196	\$3,595
Prop.Tax		\$1,596	\$1,785	\$2,011
HOA Dues	0.001	\$225	\$275.21	\$326
Utilities		\$550	\$650	\$650
Homeowner's Insurance		\$227	\$272	\$375
PMI	0.65%	\$65	\$65	\$65
*Affordability Stabilization Factor	15%	\$133	\$149	\$168
MORTGAGE		\$33,781	\$37,786	
UNIT SIZE		\$246,035	\$275,205	\$310,014
AFFORDABLE SALES PRICE				\$345,038
UNIT SIZE		Studio	1 bedroom	2 Bedroom
GROSS AFFORDABLE RENT		\$225,204	\$251,904	\$326,331
				\$363,197
LOWER INCOME HOUSEHOLDS: 80% Area Median Income				
HOUSEHOLD SIZE		1 person	2 person	3 person
Max Annual Income		\$87,550	\$100,050	\$112,550
Amount Available for Housing=				
30% of 70% of AMI*				
Mortgage		\$1,957	\$2,237	\$2,517
Prop.Tax		\$895	\$1,004	\$1,145
HOA Dues	0.001	\$145	\$163	\$186
Utilities		\$550	\$650	\$650
Homeowner's Insurance		\$227	\$272	\$375
PMI	0.65%	\$65	\$65	\$65
MORTGAGE		\$75	\$84	\$96
UNIT SIZE		\$138,037	\$154,744	\$176,541
AFFORDABLE SALES PRICE				\$196,713
UNIT SIZE		Studio	1 bedroom	2 Bedroom
GROSS AFFORDABLE RENT		\$145,302	\$162,888	\$185,833
				\$207,067
		Studio	1 bedroom	2 Bedroom
		\$1,678	\$1,918	\$2,157
				\$2,397
NOTE: Gross affordable rent is equal to 30% of 60% of AMI and includes the total of monthly payments for a rental including a reasonable allowance for utilities and any required service charges or fees charged to tenants. Utility allowance and required charges/fees must be deducted from rents shown above.				
VERY LOW INCOME HOUSEHOLDS: 50% Area Median Income				
HOUSEHOLD SIZE		1 person	2 person	3 person
Max Annual Income		\$54,500	\$62,300	\$70,100
UNIT SIZE		Studio	1 Bedroom	2 Bedroom
GROSS AFFORDABLE RENT		\$1,398	\$1,598	\$1,798
				\$1,998
NOTE: Gross affordable rent is equal to 30% of 50% of AMI and includes the total of monthly payments for a rental including a reasonable allowance for utilities and any required service charges or fees charged to tenants. Utility allowance and required charges/fees must be deducted from rents shown above.				
EXTREMELY LOW INCOME HOUSEHOLDS: 30% Area Median Income				
HOUSEHOLD SIZE		1 person	2 person	3 person
Max Annual Income		\$32,700	\$37,400	\$42,050
UNIT SIZE		Studio	1 Bedroom	2 Bedroom
GROSS AFFORDABLE RENT		\$839	\$959	\$1,079
				\$1,199
NOTE: Gross affordable rent is equal to 30% of 30% of AMI and includes the total of monthly payments for a rental including a reasonable allowance for utilities and any required service charges or fees charged to tenants. Utility allowance and required charges/fees must be deducted from rents shown above.				
** The maximum sales prices and rents allowed pursuant to the City's Affordable Housing Program are based on the housing affordability definitions found in the California Health and Safety Code at Section 50052.5 and 50053. These are to be considered maximum amounts and do not take into account market conditions that may limit actual sales and rent values				