

## RESOLUTION NO. 17-113

### **Resolution Of The City Council Of The City Of Emeryville Adopting The 2017 Housing Affordability Table Pursuant To The Affordable Housing Program (Article 4 Of Chapter 5 Of Title 9 Of The City Of Emeryville Planning Regulations)**

**WHEREAS**, the City's Affordable Housing Program ("AHP") was adopted in 1990 and is now codified as Article 4 of Chapter 5 of Title 9 of the City of Emeryville Planning Regulations (the "AHP"), and

**WHEREAS**, prior to updates adopted in 2014, the AHP required that new residential and live-work developments of thirty or more units (rental or for-sale) have a set-aside of Below Market Rate (BMR) units; and

**WHEREAS**, the AHP now requires developers of new for-sale residential developments with ten or more units to set aside twenty percent of the units as affordable and restricted to moderate income households ("For-Sale Set Aside Units"); and

**WHEREAS**, the AHP also requires developers of rental housing to pay an impact fee of \$28,122 per unit or an in-lieu production requirement of eight percent of the units at the low income level and four percent at the very low income level ("Rental Set Aside Units"); and

**WHEREAS**, pursuant to the decision in *Palmer/Sixth Street Properties v. City of Los Angeles*, (the "*Palmer Decision*") developers of new rental residential developments with thirty or more units will only be required to provide Rental Set Aside Units if they receive some form of financial contribution from the City or assistance specified in the density bonus law (Government Code Section 65915) and agree by contract to restrict the rents; and

**WHEREAS**, developers of For-Sale Set Aside Units and Rental Set Aside Units not exempted by application of the *Palmer Decision* are required to enter into Affordability Agreements with the City of Emeryville to execute the requirements of the AHP, including the duration of the affordability covenants, the developer's marketing requirements, the initial sales prices or rent levels as applicable, the designation of the Set Aside Units, and the required resale restriction documents; and

**WHEREAS**, the initial sales prices or rent levels for each project subject to the AHP are determined in accordance with the definition of affordable housing cost found in state law at Section 50052.5 of the California Health and Safety Code (the "Code"); and

**WHEREAS**, to implement the affordable housing cost requirements of the AHP, the City has prepared the 2017 Housing Affordability Table in accordance with the requirements of Section 50052.5 of the Code; now, therefore, be it


**RESOLVED**, that the City Council of the City of Emeryville hereby adopts the 2017 Housing Affordability Table attached hereto as Exhibit A.

**ADOPTED** by the City Council of the City of Emeryville at a regular meeting held Tuesday, July 11, 2017, by the following vote:

AYES:	<u>5</u>	Mayor Donahue, Vice Mayor Bauters and Council Members Martinez, Medina and Patz
NOES:	<u>0</u>	
ABSTAIN:	<u>0</u>	
ABSENT:	<u>0</u>	

  
MAYOR

ATTEST:

  
CITY CLERK

APPROVED AS TO FORM:

  
CITY ATTORNEY

<b>Exhibit A</b> <b>CITY OF EMERYVILLE</b> <b>HOUSING AFFORDABILITY TABLE: MAXIMUM SALES PRICES AND RENTS**</b> <b>2017 Program Year (table updated on 6/19/17)</b>  <b>Pursuant to the City of Emeryville</b> <b>Affordable Housing Program Ordinance</b>  <i>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.</i>				
<b>ASSUMPTIONS:</b>				
Interest Rate	4.50% Annual			
Monthly interest rate	0.38% Monthly			
Mortgage Term	360 months			
Downpayment	5%			
		PMI rate:	0.0052	PMI not required to be included for purposes of calculating maximum allowable housing costs.
Area Median Income (AMI)		1 person	2 person	3 person
		\$68,200	\$77,900	\$87,650
				4 person
				\$97,400
MODERATE INCOME HOUSEHOLDS: 120% Area Median Income				
HOUSEHOLD SIZE		1 person	2 person	3 person
UNIT SIZE		Studio	1 Bedroom	2 Bedroom
Annual Income		\$81,850	\$93,500	\$105,200
Amount Available for Housing= 35% of 110% of AMI*				
Mortgage		\$2,188	\$2,499	\$2,812
Prop. Tax		\$1,345	\$1,532	\$1,719
Condo Fee/Dues/Haz. Ins.	0.001	\$279	\$318	\$357
Utilities/Maint.		\$350	\$400	\$450
PMI	0.0052	\$99	\$118	\$139
MORTGAGE		\$115	\$131	\$147
AFFORDABLE SALES PRICE		\$265,395	\$302,403	\$339,320
		\$279,363	\$318,319	\$357,179
GROSS AFFORDABLE RENT		\$1,876	\$2,142	\$2,410
				\$2,679
NOTE: Gross affordable rent is equal to 30% of 110% of AMI and includes the total of monthly payments for a rental including a reasonable allowance for utilities and any service charges or fees required of tenants. Utility allowance and charges/fees must be deducted from rents shown above.				
LOWER INCOME HOUSEHOLDS: 80% Area Median Income				
HOUSEHOLD SIZE		1 person	2 person	3 person
UNIT SIZE		Studio	1 Bedroom	2 Bedroom
Annual Income		\$56,300	\$64,350	\$72,400
Amount Available for Housing= 30% of 70% of AMI*				
Mortgage		\$1,193.50	\$1,363	\$1,534
Prop. Tax		\$576	\$654	\$731
Condo Fee/Dues/Haz. Ins.	0.001	\$120	\$136	\$152
Utilities/Maint.		\$350	\$400	\$450
PMI	0.0052	\$99	\$118	\$139
MORTGAGE		\$49	\$56	\$63
AFFORDABLE SALES PRICE		\$113,615	\$129,036	\$144,255
		\$119,595	\$135,827	\$151,847
GROSS AFFORDABLE RENT		\$1,023	\$1,169	\$1,315
				\$1,461
NOTE: Gross affordable sales price is based on 30% of 70% of AMI, however 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 service charges or fees required of tenants. Utility allowance and 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
UNIT SIZE		Studio	1 Bedroom	2 Bedroom
Annual Income		\$36,550	\$41,750	\$46,950
Amount Available for Housing = 30% of 50% of AMI*				
Mortgage		\$914	\$1,044	\$1,174
Prop. Tax		\$359	\$407	\$452
Condo Fee/Dues/Haz. Ins.	0.001	\$75	\$85	\$94
Utilities/Maint.		\$350	\$400	\$450
PMI	0.0052	\$99	\$118	\$139
MORTGAGE		\$31	\$35	\$39
AFFORDABLE SALES PRICE		\$70,924	\$80,278	\$89,297
		\$74,657	\$84,504	\$93,997
GROSS AFFORDABLE RENT		\$853	\$974	\$1,096
				\$1,218
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 service charges or fees required of tenants. Utility allowance and 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. These are to be considered maximum amounts and do not take into account market conditions that may limit actual sales and rent values.				



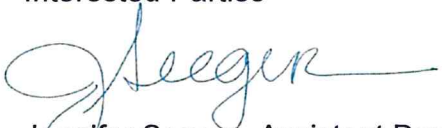
**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
DIVISION OF HOUSING POLICY DEVELOPMENT**

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June 9, 2017

**MEMORANDUM FOR:** Interested Parties



**FROM:** Jennifer Seeger, Assistant Deputy Director  
Division of Housing Policy Development

**SUBJECT:** State Income Limits for 2017

Attached are briefing materials and State Income Limits for 2017 that are now in effect and replace State 2016 Income Limits. Income limits reflect updated median income and household income levels for extremely low-, very low-, low-, and moderate-income households for California's 58 counties. The State's Official 2017 Income Limits can be downloaded on the Department of Housing and Community Development's (Department) website at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>.

State Income Limits apply to designated programs and are used to determine applicant eligibility (based on level of household income) and calculate affordable housing cost for applicable housing assistance programs. Note that use of State Income Limits is subject to a particular program's definition of income, family, family size, effective dates, and other factors. In addition, definitions applicable to income categories, criteria, and geographic areas sometimes differ depending on funding source and program resulting in some programs using other income limits.

The Briefing Materials (next page) explain California's 2017 Income Limits and were updated based on: (1) changes to income limits the U.S. Department of Housing and Urban Development (HUD) released on April 14, 2017 for its Public Housing and Section 8 Housing Choice Voucher Program and, (2) adjustments the Department made based on State statutory provisions and its 2013 Hold Harmless (HH) Policy.

Since 2013, the Department's HH Policy has held State Income Limits harmless from any decreases in household income category and median income levels that HUD, since 2010, began applying to its Section 8 Income Limits after eliminating its longstanding HH Policy. HUD determined its HH Policy was no longer necessary due to federal law changes in 2008 (Public Law 110-98) prohibiting rent decreases in federal or private activity bond funded projects. For questions concerning State Income Limits, please contact Department staff at (916) 263-2911.



## **2017 State Income Limits Briefing Materials**

### **California Code of Regulations, Title 25, Section 6932**

#### **Overview**

Department of Housing and Community Development (HCD), pursuant to Health & Safety Code Section 50093(c), must file updates to its State Income Limits with the Office of Administrative Law. HCD annually updates these income limits based on Federal Department of Housing and Urban Development (HUD) revisions to its Public Housing and Section 8 Housing Choice Voucher Program that HUD released on April 14, 2017.

HUD annually updates its Section 8 Income Limits to reflect changes in area and family median income levels and income levels for different size households and income categories for extremely low, very low, and low-income households. HCD, pursuant to statutory provisions, makes the following additional revisions: (1) If necessary, increase a county's area median income to equal California's non-metropolitan median income, (2) adjusts area median income and household income category levels to not result in any decrease for any year after 2009 pursuant to HCD's February 2013 HH Policy. HCD's HH Policy was implemented to replace HUD's HH Policy, discontinued in 2009, to not decrease income category and area median income levels below a prior year's highest level and, (3) determines income limits for California's moderate-income category.

Following are brief summaries of different technical methodologies used by HUD and HCD in updating income limits for different household income categories.

#### **HUD Methodology**

HUD uses 40th percentile rents in 50th percentile fair market rent (FMR) areas, to calculate high housing cost areas. The purpose is to prevent fluctuations in "Low-Income Housing Tax Credit Difficult Development Area" determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program.

#### ***Extremely Low-Income***

The Extremely Low-Income limits is calculated as 60 percent of the very low-income limits and compared to the most recent update to the Federal Poverty Guidelines. If the poverty guidelines are higher, those values are chosen. The value is capped at the Very Low-Income level.

#### ***Very Low-Income***

The maximum Very Low-Income limit typically reflects 50 percent of median family income (MFI). HUD's MFI figure generally equals two times HUD's 4-person very low-income limit, except when HUD applies adjustments. HUD may adjust income limits for an area or county to account for conditions that warrant special considerations, referred to as exceptions.

#### ***Low-Income***

In general, maximum income for low-income households reflects 80 percent of the MFI level. Most low-income limits represent the higher level of: (1) 80 percent of MFI or, (2) 80 percent of State non-metropolitan median family income. However, due to adjustments that HUD sometimes makes, strictly calculating low-income limits as

**2017 State Income Limits Briefing Materials**  
**California Code of Regulations, Title 25, Section 6932**

80 percent of MFI could produce unintended anomalies inconsistent with statutory intent. HUD's briefing materials specify that, with some exceptions, the low-income limit reflect 160 percent of the very low-income limit. HUD may apply exceptions to areas with unusually high or low housing-costs-to-income relationships. An example of the result from HUD applying an exception to an area could be an increase to the low-income limit without an increase to the very low-income limit. In sum, an 80 percent limit cannot be assumed to equal 80 percent of the AMI or 4-person median income limit nor 160 percent of the very low-income limit due to adjustments HUD may make.

***Median Family Income/Area Median Income***

HUD references and estimates the MFI in calculating its income limits. California law and income limits reference Area Median Income (AMI) that, pursuant to Health & Safety Code 50093(c), means the median family income of a geographic area estimated by HUD for its Section 8 Program.

HUD's calculations of Section 8 Income Limits begin with the production of MFI estimates. FY 2017 MFI estimates use 5-year survey data (American Community Survey (ACS) 2010-2014 augmented by 2014, 1-year ACS. HUD then adjusts the survey data to account for anticipated income growth by applying the Consumer Price Index (CPI) inflation forecast (from federal FY mid-2014 through mid-2017) that the United States Congressional Budget Office published in January 2017. HUD's determination of MFI is used to calculate very low-income limits that are then used as the basis to calculate income limits for other income categories.

***Adjustment Increases***

HUD may apply exceptions to areas with unusually high or low family income, uneven housing-cost-to-income relationships or historical exceptions. Very low-income limits are used as the base to calculate extremely low and low-income limits. The following reflects HUD's explanations of adjustment increases contained in HUD's FY 2017 Income Limits Briefing Material:

HUD applies an increase, if the four-person very low-income limit would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (or 40<sup>th</sup> percentile rent in 50<sup>th</sup> percentile FMR areas). The purpose is to increase the income limit for areas where rental-housing costs are unusually high in relation to the median income.

HUD applies an increase to the four-person income limit to equal the State non-metropolitan median family income level. In addition, HUD restricts adjustments so income limits do not increase more than five percent of the previous year's very low-income figure OR twice the increase in the national MFI, whichever is greater. This adjustment does not apply to the extremely low-income limits.

***Income Limit Calculations for Household Sizes Other Than 4-Persons***

Income limits for all income categories are adjusted for household size so that larger households have higher income limits than smaller households. For all income categories, income limits for household sizes other than 4-persons are calculated



**2017 State Income Limits Briefing Materials**  
**California Code of Regulations, Title 25, Section 6932**

using the 4-person income limit as the base. HUD's adjustments use the following percentages, with results rounded to the nearest \$50 increment:

Number of Persons in Household: 1   2   3   4   5   6   7   8

Adjustments: 70%   80%   90%   Base 108%   116%   124%   132%

***Income Limit Calculations for Household Sizes Greater Than 8-Persons***

For households of more than eight persons, refer to the formula at the end of the table for 2017 Income Limits. Due to the adjustments HUD can make to income limits in a given county, table data should be the only method used to determine program eligibility. Arithmetic calculations are applicable only when a household has more than eight members.

**Reference:** FY 2017 HUD Income Limits Transmittal Notice PDR-2017-02 issued April 14, 2017 and HUD Income Limits Briefing Material dated March 21, 2017, both of which can be found at <https://www.huduser.gov/portal/datasets/il.html>.

**HCD Methodology**

State law (Health & Safety Code Section 50093, et. seq.) prescribes the methodology HCD uses to update its Official State Income Limits. HCD utilizes HUD's Section 8 Housing Choice Voucher Program Income Limits. HCD's methodology involves: (1) increasing counties' smaller median incomes established by HUD to equal California's non-metropolitan median income determined by HUD, (2) applying HCD's HH Policy, in effect since 2013, to not allow decreases in area median income levels and household income category levels, and (3) determining income limit levels applicable to California's moderate-income households defined by State law as household income not exceeding 120 percent of county area median income.

***Area Median Income and Income Category Levels***

HCD, pursuant to federal and State law and its HH Policy, adjusts median income levels determined by HUD for a metropolitan county (county included in a metropolitan statistical area) and for a non-metropolitan county (county not included in a metropolitan statistical area). HUD, pursuant to Federal law (Section 567 of the 1987 Housing and Community Development Act) and policy, requires adjusting any county's smaller median income to equal HUD's higher determined State non-metropolitan median income (\$59,900). Next, HCD, for all counties, applies its HH policy to ensure area median income and income limits for all household income categories do not fall below any level achieved in the prior year.

***Moderate-Income Levels***

HCD is responsible for establishing California's moderate-income limit levels. After calculating the 4-person area median income (AMI) level as previously described, HCD sets the maximum moderate-income limit to equal 120 percent of the county's AMI.

***Applicability of California's Official State Income Limits***

Applicability of these State Income Limits is subject to particular programs as program definitions of such factors as income, family, and household size, etc. vary. Some programs,

**2017 State Income Limits Briefing Materials**  
**California Code of Regulations, Title 25, Section 6932**

such as Multifamily Tax Subsidy Projects (MTSPs), use different income limits. For MTSPs, separate income limits apply per provisions of the Housing and Economic Recovery Act (HERA) of 2008 (Public Law 110-289). Income limits for MTSPs are used to determine qualification levels as well as set maximum rental rates for projects funded with tax credits authorized under Section 42 of the Internal Revenue Code (Code). In addition, MTSP income limits apply to projects financed with tax-exempt housing bonds issued to provide qualified residential rental development under Section 142 of the Code. These income limits are available at <http://www.huduser.org/datasets/mtsp.html>.



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8

Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent

<b>Alameda County</b> 4-Person Area Median Income: <b>\$97,400</b>	Extremely Low	21950	25050	28200	31300	33850	36350	38850	41350
	Very Low Income	36550	41750	46950	52150	56350	60500	64700	68850
	Low Income	56300	64350	72400	80400	86850	93300	99700	106150
	<b>Median Income</b>	68200	77900	87650	<b>97400</b>	105200	113000	120800	128550
	Moderate Income	81850	93500	105200	116900	126250	135600	144950	154300

<b>Alpine County</b> 4-Person Area Median Income: <b>\$94,900</b>	Extremely Low	18150	20750	23350	25900	28780	32960	37140	41320
	Very Low Income	30250	34600	38900	43200	46700	50150	53600	57050
	Low Income	46100	52650	59250	65800	71100	76350	81600	86900
	<b>Median Income</b>	66450	75900	85400	<b>94900</b>	102500	110100	117700	125250
	Moderate Income	79750	91100	102500	113900	123000	132100	141250	150350

<b>Amador County</b> 4-Person Area Median Income: <b>\$72,300</b>	Extremely Low	15200	17400	20420	24600	28780	32960	37140	41320
	Very Low Income	25350	28950	32550	36150	39050	41950	44850	47750
	Low Income	40500	46300	52100	57850	62500	67150	71750	76400
	<b>Median Income</b>	50600	57850	65050	<b>72300</b>	78100	83850	89650	95450
	Moderate Income	60700	69400	78100	86750	93700	100650	107550	114500

<b>Butte County</b> 4-Person Area Median Income: <b>\$62,600</b>	Extremely Low	13200	16240	20420	24600	28780	32960	37140	41320
	Very Low Income	21950	25050	28200	31300	33850	36350	38850	41350
	Low Income	35100	40100	45100	50100	54150	58150	62150	66150
	<b>Median Income</b>	43800	50100	56350	<b>62600</b>	67600	72600	77600	82650
	Moderate Income	52550	60100	67600	75100	81100	87100	93100	99150

<b>Calaveras County</b> 4-Person Area Median Income: <b>\$70,200</b>	Extremely Low	14750	16850	20420	24600	28780	32960	37140	41320
	Very Low Income	24600	28100	31600	35100	37950	40750	43550	46350
	Low Income	39350	44950	50550	56150	60650	65150	69650	74150
	<b>Median Income</b>	49150	56150	63200	<b>70200</b>	75800	81450	87050	92650
	Moderate Income	58950	67400	75850	84250	91000	97750	104450	111200

<b>Colusa County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Contra Costa County</b> 4-Person Area Median Income: <b>\$97,400</b>	Extremely Low	21950	25050	28200	31300	33850	36350	38850	41350
	Very Low Income	36550	41750	46950	52150	56350	60500	64700	68850
	Low Income	56300	64350	72400	80400	86850	93300	99700	106150
	<b>Median Income</b>	68200	77900	87650	<b>97400</b>	105200	113000	120800	128550
	Moderate Income	81850	93500	105200	116900	126250	135600	144950	154300

<b>Del Norte County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8

Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent

<b>El Dorado County</b> 4-Person Area Median Income: <b>\$76,100</b>	Extremely Low	16000	18300	20600	24600	28780	32960	37140	41320
	Very Low Income	26650	30450	34250	38050	41100	44150	47200	50250
	Low Income	42650	48750	54850	60900	65800	70650	75550	80400
	<b>Median Income</b>	53250	60900	68500	<b>76100</b>	82200	88300	94350	100450
	Moderate Income	63900	73050	82150	91300	98600	105900	113200	120500

<b>Fresno County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Glenn County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Humboldt County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Imperial County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Inyo County</b> 4-Person Area Median Income: <b>\$72,000</b>	Extremely Low	15150	17300	20420	24600	28780	32960	37140	41320
	Very Low Income	25200	28800	32400	36000	38900	41800	44650	47550
	Low Income	40350	46100	51850	57600	62250	66850	71450	76050
	<b>Median Income</b>	50400	57600	64800	<b></b>				



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8

Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent

<b>Lake County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Lassen County</b> 4-Person Area Median Income: <b>\$69,400</b>	Extremely Low	14600	16650	20420	24600	28780	32960	37140	41320
	Very Low Income	24300	27800	31250	34700	37500	40300	43050	45850
	Low Income	38850	44400	49950	55500	59950	64400	68850	73300
	<b>Median Income</b>	48600	55500	62450	<b>69400</b>	74950	80500	86050	91600
	Moderate Income	58300	66650	74950	83300	89950	96650	103300	109950

<b>Los Angeles County</b> 4-Person Area Median Income: <b>\$64,800</b>	Extremely Low	18950	21650	24350	27050	29250	32960	37140	41320
	Very Low Income	31550	36050	40550	45050	48700	52300	55900	59500
	Low Income *	50500	57700	64900	72100	77900	83650	89450	95200
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

\*Low income exceeding median income is due to HUD adjustments to the Very Low-Income income limit to account for high housing costs.

<b>Madera County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Marin County</b> 4-Person Area Median Income: <b>\$115,300</b>	Extremely Low	27650	31600	35550	39500	42700	45850	49000	52150
	Very Low Income	46100	52650	59250	65800	71100	76350	81600	86900
	Low Income	73750	84300	94850	105350	113800	122250	130650	139100
	<b>Median Income</b>	80700	92250	103750	<b>115300</b>	124500	133750	142950	152200
	Moderate Income	96850	110700	124500	138350	149400	160500	171550	182600

<b>Mariposa County</b> 4-Person Area Median Income: <b>\$65,500</b>	Extremely Low	13800	16240	20420	24600	28780	32960	37140	41320
	Very Low Income	22950	26200	29500	32750	35400	38000	40650	43250
	Low Income	36700	41950	47200	52400	56600	60800	65000	69200
	<b>Median Income</b>	45850	52400	58950	<b>65500</b>	70750	76000	81200	86450
	Moderate Income	55000	62900	70750	78600	84900	91200	97450	103750

<b>Mendocino County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12800	16240	20420	24600	28780	32960	37140	40200
	Very Low Income	21350	24400	27450	30450	32900	35350	37800	40200
	Low Income	34100	39000	43850	48700	52600	56500	60400	64300
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Merced County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8

Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent

<b>Modoc County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Mono County</b> 4-Person Area Median Income: <b>\$81,200</b>	Extremely Low	17050	19500	21950	24600	28780	32960	37140	41320
	Very Low Income	28450	32500	36550	40600	43850	47100	50350	53600
	Low Income	44750	51150	57550	63900	69050	74150	79250	84350
	<b>Median Income</b>	56850	64950	73100	<b>81200</b>	87700	94200	100700	107200
	Moderate Income	68200	77950	87700	97450	105250	113050	120850	128650

<b>Monterey County</b> 4-Person Area Median Income: <b>\$68,700</b>	Extremely Low	17100	19550	22000	24600	28780	32960	37140	41320
	Very Low Income	28500	32600	36650	40700	44000	47250	50500	53750
	Low Income	45600	52100	58600	65100	70350	75550	80750	85950
	<b>Median Income</b>	48100	54950	61850	<b>68700</b>	74200	79700	85200	90700
	Moderate Income	57700	65950	74200	82450	89050	95650	102250	108850

<b>Napa County</b> 4-Person Area Median Income: <b>\$91,000</b>	Extremely Low	19600	22400	25200	27950	30200	32960	37140	41320
	Very Low Income	32600	37250	41900	46550	50300	54000	57750	61450
	Low Income	52150	59600	67050	74500	80500	86450	92400	98350
	<b>Median Income</b>	63700	72800	81900	<b>91000</b>	98300	105550	112850	120100
	Moderate Income	76450	87350	98300	109200	117950	126650	135400	144150

<b>Nevada County</b> 4-Person Area Median Income: <b>\$73,500</b>	Extremely Low	16100	18400	20700	24600	28780	32960	37140	41320
	Very Low Income	26850	30700	34550	38350	41450	44500	47600	50650
	Low Income	42950	49050	55200	61300	66250	71150	76050	80950
	<b>Median Income</b>	51450	58800	66150	<b>73500</b>	79400	85250	91150	97000
	Moderate Income	61750	70550	79400	88200	95250	102300	109350	116400

<b>Orange County</b> 4-Person Area Median Income: <b>\$88,000</b>	Extremely Low	21950	25050	28200	31300	33850	36350	38850	41350
	Very Low Income	36550	41750	46950	52150	56350	60500	64700	68850
	Low Income	58450	66800	75150	83450	90150	96850	103500	110200
	<b>Median Income</b>	61600	70400	79200	<b>88000</b>	95050	102100	109100	116150
	Moderate Income	73900	84500	95050	105600	114050	122500	130950	139400

<b>Placer County</b> 4-Person Area Median Income: <b>\$76,100</b>	Extremely Low	16000	18300	20600	24600	28780	32960	37140	41320
	Very Low Income	26650	30450	34250	38050	41100	44150	47200	50250
	Low Income	42650	48750	54850	60900	65800	70650	75550	80400
	<b>Median Income</b>	53250	60900	68500	<b>76100</b>	82200	88300	94350	100450
	Moderate Income	63900	73050	82150	91300	98600	105900	113200	120500

<b>Plumas County</b> 4-Person Area Median Income: <b>\$62,600</b>	Extremely Low	13200	16240	20420	24600	28780	32960	37140	41320
	Very Low Income	21950	25050	28200	31300	33850	36350	38850	41350
	Low Income	35100	40100	45100	50100	54150	58150	62150	66150
	<b>Median Income</b>	43800	50100	56350	<b>62600</b>	67600	72600	77600	82650
	Moderate Income	52550	60100	67600	75100	81100	87100	93100	99150



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									
Riverside County 4-Person Area Median Income: \$65,000	Extremely Low	14100	16240	20420	24600	28780	32960	37140	41320
	Very Low Income	23450	26800	30150	33500	36200	38900	41550	44250
	Low Income	37550	42900	48250	53600	57900	62200	66500	70800
	Median Income	45500	52000	58500	65000	70200	75400	80600	85800
	Moderate Income	54600	62400	70200	78000	84250	90500	96700	102950
Sacramento County 4-Person Area Median Income: \$76,100	Extremely Low	16000	18300	20600	24600	28780	32960	37140	41320
	Very Low Income	26650	30450	34250	38050	41100	44150	47200	50250
	Low Income	42650	48750	54850	60900	65800	70650	75550	80400
	Median Income	53250	60900	68500	76100	82200	88300	94350	100450
	Moderate Income	63900	73050	82150	91300	98600	105900	113200	120500
San Benito County 4-Person Area Median Income: \$81,100	Extremely Low	17600	20100	22600	25100	28780	32960	37140	41320
	Very Low Income	29300	33450	37650	41800	45150	48500	51850	55200
	Low Income	46850	53550	60250	66900	72300	77650	83000	88350
	Median Income	56750	64900	73000	81100	87600	94100	100550	107050
	Moderate Income	68100	77850	87550	97300	105100	112850	120650	128450
San Bernardino County 4-Person Area Median Income: \$65,000	Extremely Low	14100	16240	20420	24600	28780	32960	37140	41320
	Very Low Income	23450	26800	30150	33500	36200	38900	41550	44250
	Low Income	37550	42900	48250	53600	57900	62200	66500	70800
	Median Income	45500	52000	58500	65000	70200	75400	80600	85800
	Moderate Income	54600	62400	70200	78000	84250	90500	96700	102950
San Diego County 4-Person Area Median Income: \$79,300	Extremely Low	19100	21800	24550	27250	29450	32960	37140	41320
	Very Low Income	31850	36400	40950	45450	49100	52750	56400	60000
	Low Income	50950	58200	65500	72750	78600	84400	90250	96050
	Median Income	55500	63450	71350	79300	85650	92000	98350	104700
	Moderate Income	66600	76100	85650	95150	102750	110350	118000	125600
San Francisco County 4-Person Area Median Income: \$115,300	Extremely Low	27650	31600	35550	39500	42700	45850	49000	52150
	Very Low Income	46100	52650	59250	65800	71100	76350	81600	86900
	Low Income	73750	84300	94850	105350	113800	122250	130650	139100
	Median Income	80700	92250	103750	115300	124500	133750	142950	152200
	Moderate Income	96850	110700	124500	138350	149400	160500	171550	182600
San Joaquin County 4-Person Area Median Income: \$66,300	Extremely Low	13950	16240	20420	24600	28780	32960	37140	40350
	Very Low Income	23250	26550	29850	33150	35850	38500	41150	43800
	Low Income	37150	42450	47750	53050	57300	61550	65800	70050
	Median Income	46400	53050	59650	66300	71600	76900	82200	87500
	Moderate Income	55700	63650	71600	79550	85900	92300	98650	105000
San Luis Obispo County 4-Person Area Median Income: \$83,200	Extremely Low	17150	19600	22050	24600	28780	32960	37140	41320
	Very Low Income	28600	32700	36800	40850	44150	47400	50700	53950
	Low Income	45750	52300	58850	65350	70600	75850	81050	86300
	Median Income	58250	66550	74900	83200	89850	96500	103150	109800
	Moderate Income	69900	79900	89850	99850	107850	115850	123800	131800



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									
San Mateo County 4-Person Area Median Income: \$115,300	Extremely Low	27650	31600	35550	39500	42700	45850	49000	52150
	Very Low Income	46100	52650	59250	65800	71100	76350	81600	86900
	Low Income	73750	84300	94850	105350	113800	122250	130650	139100
	Median Income	80700	92250	103750	115300	124500	133750	142950	152200
	Moderate Income	96850	110700	124500	138350	149400	160500	171550	182600
Santa Barbara County 4-Person Area Median Income: \$77,100	Extremely Low	18900	21600	24300	27000	29200	32960	37140	41320
	Very Low Income	31500	36000	40500	45000	48600	52200	55800	59400
	Low Income	50450	57650	64850	72050	77850	83600	89350	95150
	Median Income	53950	61700	69400	77100	83250	89450	95600	101750
	Moderate Income	64750	74000	83250	92500	99900	107300	114700	122100
Santa Clara County 4-Person Area Median Income: \$113,300	Extremely Low	25100	28650	32250	35800	38700	41550	44400	47300
	Very Low Income	41800	47800	53750	59700	64500	69300	74050	78850
	Low Income	59400	67900	76400	84900	91650	98450	105250	112050
	Median Income	79300	90650	101950	113300	122350	131450	140500	149550
	Moderate Income	95150	108750	122350	135950	146850	157700	168600	179450
Santa Cruz County 4-Person Area Median Income: \$87,000	Extremely Low	21200	24200	27250	30250	32700	35100	37550	41320
	Very Low Income	35300	40350	45400	50400	54450	58500	62500	66550
	Low Income	56500	64550	72600	80650	87150	93600	100050	106500
	Median Income	60900	69600	78300	87000	93950	100900	107900	114850
	Moderate Income	73100	83500	93950	104400	112750	121100	129450	137800
Shasta County 4-Person Area Median Income: \$61,800	Extremely Low	13000	16240	20420	24600	28780	32960	37140	40800
	Very Low Income	21650	24750	27850	30900	33400	35850	38350	40800
	Low Income	34650	39600	44550	49450	53450	57400	61350	65300
	Median Income	43250	49450	55600	61800	66750	71700	76650	81600
	Moderate Income	51900	59300	66750	74150	80100	86000	91950	97900
Sierra County 4-Person Area Median Income: \$71,800	Extremely Low	14800	16900	20420	24600	28780	32960	37140	41320
	Very Low Income	24650	28150	31650	35150	38000	40800	43600	46400
	Low Income	39400	45000	50650	56250	60750	65250	69750	74250
	Median Income	50250	57450	64600	71800	77550	83300	89050	94800
	Moderate Income	60300	68900	77550	86150	93050	99950	106850	113700
Siskiyou County 4-Person Area Median Income: \$59,900	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	Median Income	41950	47900	53900	59900	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900
Solano County 4-Person Area Median Income: \$82,600	Extremely Low	17400	19850	22350	24800	28780	32960	37140	41320
	Very Low Income	28950	33050	37200	41300	44650	47950	51250	54550
	Low Income	45500	52000	58500	65000	70200	75400	80600	85800
	Median Income	57800	66100	74350	82600	89200	95800	102400	109050
	Moderate Income	69350	79300	89200	99100	107050	114950	122900	130800



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8

Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent

<b>Sonoma County</b> 4-Person Area Median Income: <b>\$83,900</b>	Extremely Low	18550	21200	23850	26450	28780	32960	37140	41320
	Very Low Income	30850	35250	39650	44050	47600	51100	54650	58150
	Low Income	49350	56400	63450	70500	76150	81800	87450	93100
	<b>Median Income</b>	58750	67100	75500	<b>83900</b>	90600	97300	104050	110750
	Moderate Income	70500	80550	90650	100700	108750	116800	124850	132900

<b>Stanislaus County</b> 4-Person Area Median Income: <b>\$62,000</b>	Extremely Low	13050	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21700	24800	27900	31000	33500	36000	38450	40950
	Low Income	34750	39700	44650	49600	53600	57550	61550	65500
	<b>Median Income</b>	43400	49600	55800	<b>62000</b>	66950	71900	76900	81850
	Moderate Income	52100	59500	66950	74400	80350	86300	92250	98200

<b>Sutter County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Tehama County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Trinity County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Tulare County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

<b>Tuolumne County</b> 4-Person Area Median Income: <b>\$66,700</b>	Extremely Low	13950	16240	20420	24600	28780	32960	37140	40890
	Very Low Income	23250	26600	29900	33200	35900	38550	41200	43850
	Low Income	37200	42500	47800	53100	57350	61600	65850	70100
	<b>Median Income</b>	46700	53350	60050	<b>66700</b>	72050	77350	82700	88050
	Moderate Income	56050	64050	72050	80050	86450	92850	99250	105650

<b>Ventura County</b> 4-Person Area Median Income: <b>\$89,300</b>	Extremely Low	21000	24000	27000	29950	32350	34750	37150	41320
	Very Low Income	35000	40000	45000	49950	53950	57950	61950	65950
	Low Income	55950	63950	71950	79900	86300	92700	99100	105500
	<b>Median Income</b>	62500	71450	80350	<b>89300</b>	96450	103600	110750	117900
	Moderate Income	75000	85700	96450	107150	115700	124300	132850	141450



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8

Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent

<b>Yolo County</b> 4-Person Area Median Income: <b>\$76,900</b>	Extremely Low	16150	18450	20750	24600	28780	32960	37140	41320
	Very Low Income	26950	30800	34650	38450	41550	44650	47700	50800
	Low Income	43050	49200	55350	61500	66450	71350	76300	81200
	<b>Median Income</b>	53850	61500	69200	<b>76900</b>	83050	89200	95350	101500
	Moderate Income	64600	73850	83050	92300	99700	107050	114450	121850

<b>Yuba County</b> 4-Person Area Median Income: <b>\$59,900</b>	Extremely Low	12600	16240	20420	24600	28780	32960	37140	39550
	Very Low Income	21000	24000	27000	29950	32350	34750	37150	39550
	Low Income	33550	38350	43150	47900	51750	55600	59400	63250
	<b>Median Income</b>	41950	47900	53900	<b>59900</b>	64700	69500	74300	79050
	Moderate Income	50350	57500	64700	71900	77650	83400	89150	94900

#### Instructions:

#### Eligibility Determination:

Use household size income category figures in this chart. Determine eligibility based on actual number of persons in household and total of gross income for all persons.

#### Determination of Income Limit for Households Larger than Eight Persons:

Per person (PP) adjustment above 8: (1) multiply 4-person income limit by eight percent (8%), (2) multiply result by number of persons in excess of eight, (3) add the amount to the 8-person income limit, and (4) round to the nearest \$50.

#### Yuba County

E X A M P L E	4 persons	8% PP Adj	+ 8 persons	=9 persons
Extremely Low	24,600	1968	39,550	41,500
Very Low Income	29,950	2396	39,550	41,950
Lower Income	47,900	3832	63,250	67,100
Moderate Income	71,900	5752	94,900	100,650

8 person +	8% Adj x 2	=10 persons
39,550	3936	43,500
39,550	4792	44,350
63,250	7664	70,900
94,900	11504	106,400

#### Calculation of Housing Cost and Rent:

Refer to Health & Safety Code Sections 50052.5 and 50053. Use benchmark household size and multiply against applicable percentages defined in H&SC using Area Median Income identified in this chart.

#### Determination of Household Size:

For projects with no federal assistance, household size is set at number of bedrooms in unit plus one.

For projects with federal assistance, household size may be set by multiplying 1.5 against the number of bedrooms in unit.

#### HUD Income Limits release: 4/17/2017

HUD FY 2017 California median incomes:

State median income: \$73,300

Metropolitan county median income: \$73,600

Non-metropolitan county median income: \$59,900

Note: Authority cited: Section 50093, Health and Safety Code. Reference: Sections 50079.5, 50093, 50105 and 50106, Health and Safety Code