

Appendix A

The following tables provide information on household income limits, as well as limits for monthly rents and estimated sales prices for inclusionary units. **This information is provided merely as a guide for determining cost limits on inclusionary units, and should not be taken as the exact rent or purchase prices for any jurisdiction.** Although the assumptions used here are generally accepted, some jurisdictions may use slightly different definitions. In addition, some jurisdictions will supply the developer with this information, thus removing the responsibility for calculating the monthly housing cost and/or purchase price limits.

Income limits for affordable housing related programs are released annually, usually in February, by the U.S. Department of Housing and Urban Development. Unfortunately, the 2004 updates were not released prior to the printing of this guide. When available, updated income information can be found at www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html. You may also contact the California Department of Housing and Community Development at (916) 445-4728.

In addition to income limits, some jurisdictions limit the purchase of for-sale inclusionary units to first-time homebuyers. A first-time buyer is generally defined as someone who has not owned a home in the past three years, is a displaced homemaker who owned a home with a previous spouse, is single with children and owned a home when previously married, or owned a unit that was not permanently affixed to a permanent foundation. If known, it is noted on each county's sheet whether the jurisdiction allows only first-time buyers to purchase inclusionary units.

The monthly housing cost limits and purchase price estimations given here are based on the following assumptions:

- ◆ Appropriate household size is defined as the number of bedrooms in a unit plus one, i.e. a one-bedroom unit is based on a 2-person household, a two-bedroom unit is based on a 3-person household, and so on.
- ◆ Maximum monthly affordable housing cost is defined as 30% of gross monthly household income, i.e. $\text{annual income} \div 12 \times .30$.
- ◆ Maximum monthly rental cost includes monthly rent payment plus an allowance for monthly utilities paid by tenant. Information on utility allowances can be obtained from the appropriate area Housing Authority. Contact information is included here for each county.
- ◆ Maximum monthly owner cost includes monthly mortgage principal and interest payment, taxes, and insurance. Estimated purchase prices are provided only as rough guides, as there are several variable factors that go into calculating sales prices. The assumptions used here are:
 - interest rate: 6.25%
 - loan term: 30 years
 - downpayment: 5%
 - taxes: 1.25%
 - insurance: .4%
 - mortgage insurance: .5%
 - income % to housing: 30%

2004 Nevada County

Household Income Limits

Household Size	1	2	3	4	5	6	7	8
Very Low Income (50% AMI)	\$22,250	\$25,450	\$28,600	\$31,800	\$34,350	\$36,900	\$39,450	\$42,000
Low Income (80% AMI)	\$35,600	\$40,700	\$45,800	\$50,900	\$54,950	\$59,000	\$63,100	\$67,150
Area Median Income (AMI)	\$44,500	\$50,900	\$57,250	\$63,600	\$68,700	\$73,800	\$78,850	\$83,950
Moderate Income (120% AMI)	\$53,400	\$61,050	\$68,650	\$76,300	\$82,400	\$88,500	\$94,600	\$100,700

Maximum Monthly Affordable Housing Cost and Estimated Purchase Price

Unit size	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Household Size	2	3	4	5
Very Low Income (50% AMI)	\$636	\$715	\$795	\$859
	\$83,496	\$93,830	\$104,329	\$112,695
Low Income (80% AMI)	\$1,018	\$1,145	\$1,273	\$1,374
	\$133,528	\$150,260	\$166,992	\$180,279
Moderate Income (120% AMI)	\$1,526	\$1,716	\$1,908	\$2,060
	\$200,291	\$225,225	\$250,323	\$270,336

Nevada County Housing Authority
950 Maidu Avenue
Nevada City, CA 95959
(530) 265-1388

**2004
Placer County
City of Roseville**

Household Income Limits

Household Size	1	2	3	4	5	6	7	8
Very Low Income (50% AMI)	\$22,450	\$25,650	\$28,850	\$32,050	\$34,600	\$37,200	\$39,750	\$42,300
Low Income (80% AMI)	\$35,900	\$41,000	\$46,150	\$51,300	\$55,400	\$59,500	\$63,600	\$67,700
Middle Income * (100% AMI) Area Median Income (AMI)	\$44,850	\$51,300	\$57,700	\$64,100	\$69,250	\$74,350	\$79,500	\$84,600

**Maximum Monthly Affordable Housing Cost
and Estimated Purchase Price**

Unit size	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Household Size	2	3	4	5
Very Low Income (50% AMI)	\$641	\$721	\$801	\$865
	\$84,152	\$94,650	\$105,149	\$113,515
Low Income (80% AMI)	\$1,025	\$1,154	\$1,283	\$1,385
	\$134,512	\$151,408	\$168,304	\$181,755
Middle Income * (100% AMI)	\$1,283	\$1,443	\$1,603	\$1,731
	\$168,304	\$189,301	\$210,298	\$227,194

** The City of Roseville defines the term "middle-income" to be households who earn between 80% and 100% of the area median income.*

City of Roseville Housing Authority
405 Vernon Avenue, Suite One
Roseville, CA 95678
(916) 774-5270

**2004
Sacramento County**

City of Isleton
City of Folsom
City of Sacramento

Household Income Limits

Household Size	1	2	3	4	5	6	7	8
Very Low Income (50% AMI)	\$22,450	\$25,650	\$28,850	\$32,050	\$34,600	\$37,200	\$39,750	\$42,300
Low Income (80% AMI)	\$35,900	\$41,000	\$46,150	\$51,300	\$55,400	\$59,500	\$63,600	\$67,700
Area Median Income (AMI)	\$44,850	\$51,300	\$57,700	\$64,100	\$69,250	\$74,350	\$79,500	\$84,600

**Maximum Monthly Affordable Housing Cost
and Estimated Purchase Price**

Unit size	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Household Size	2	3	4	5
Very Low Income (50% AMI)	\$641	\$721	\$801	\$865
	\$84,152	\$94,650	\$105,149	\$113,515
Low Income (80% AMI)	\$1,025	\$1,154	\$1,283	\$1,385
	\$134,840	\$151,408	\$168,304	\$181,755

City of Folsom: Initial buyer must be a first-time homebuyer, but subsequent buyers are not required to be so. Priority is given to households who work and/or reside in Folsom.

City of Sacramento: Buyer must be a first-time homebuyer.

Sacramento County Housing Authority
Sacramento Housing & Redevelopment Agency
630 I Street
Sacramento, CA 95814
(916) 440-1351

2004
Solano County
 City of Rio Vista

Household Income Limits

Household Size	1	2	3	4	5	6	7	8
Very Low Income (50% AMI)	\$25,850	\$29,550	\$33,250	\$36,950	\$39,900	\$42,850	\$45,800	\$48,750
Low Income (80% AMI)	\$40,250	\$46,000	\$51,750	\$57,500	\$62,100	\$66,700	\$71,300	\$75,900
Area Median Income (AMI)	\$51,750	\$59,100	\$66,500	\$73,900	\$79,800	\$85,700	\$91,650	\$97,550

**Maximum Monthly Affordable Housing Cost
 and Estimated Purchase Price**

Unit size	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Household Size	2	3	4	5
Very Low Income (50% AMI)	\$739	\$831	\$924	\$998
	\$96,947	\$109,086	\$121,225	\$130,903
Low Income (80% AMI)	\$1,150	\$1,294	\$1,438	\$1,553
	\$150,916	\$169,780	\$188,645	\$203,736

Solano County Housing Authority
 601 West Texas Street
 Fairfield, CA 648-4507
 (707) 648-4507

2004 Sutter County

Household Income Limits

Household Size	1	2	3	4	5	6	7	8
Very Low Income (50% AMI)	\$17,200	\$19,650	\$22,100	\$24,550	\$26,500	\$28,500	\$30,450	\$32,400
Low Income (80% AMI)	\$27,500	\$31,400	\$35,350	\$39,300	\$42,400	\$45,550	\$48,700	\$51,850
Area Median Income (AMI)	\$34,350	\$39,300	\$44,200	\$49,100	\$53,050	\$56,950	\$60,900	\$64,800
Moderate Income (120% AMI)	\$41,250	\$47,100	\$53,000	\$58,900	\$63,600	\$68,300	\$73,050	\$77,750

Maximum Monthly Affordable Housing Cost and Estimated Purchase Price

Unit size*	1 bedroom	2 bedroom	3 bedroom
Household Size*	3	5	7
Very Low Income (50% AMI)	\$553	\$614	\$663
	\$72,505	\$80,543	\$86,941
Low Income (80% AMI)	\$884	\$983	\$1,060
	\$115,975	\$128,935	\$139,105
Moderate Income (120% AMI)	\$1,325	\$1,473	\$1,590
	\$173,881	\$193,238	\$208,657

* Sutter County uses a different assumption for calculating the monthly affordable housing costs for a unit based on the assumed household size. They assume the household size to be the number of bedrooms plus two persons, rather than the number of bedrooms plus one person.

Sutter County Housing Authority
(530) 671-0220

2004
Yolo County
 City of Davis
 City of West Sacramento
 City of Winters
 City of Woodland

Household Income Limits

Household Size	1	2	3	4	5	6	7	8
Very Low Income (50% AMI)	\$21,050	\$24,100	\$27,100	\$30,100	\$32,500	\$34,900	\$37,300	\$39,750
Low Income (80% AMI)	\$33,700	\$38,550	\$43,350	\$48,150	\$52,000	\$55,850	\$59,700	\$63,550
Area Median Income (AMI)	\$42,150	\$48,150	\$54,200	\$60,200	\$65,000	\$69,850	\$74,650	\$73,450
Moderate Income (120% AMI)	\$50,600	\$57,800	\$65,050	\$72,250	\$78,050	\$83,800	\$89,600	\$95,350

**Maximum Monthly Affordable Housing Cost
 and Estimated Purchase Price**

Unit size	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Household Size	2	3	4	5
Very Low Income (50% AMI)	\$603	\$678	\$753	\$813
	\$79,067	\$88,909	\$98,751	\$106,625
Low Income (80% AMI)	\$964	\$1,084	\$1,204	\$1,300
	\$126,474	\$142,222	\$157,969	\$170,600
Moderate Income (120% AMI)	\$1,445	\$1,626	\$1,806	\$1,951
	\$189,629	\$213,415	\$237,036	\$256,065

Yolo County Housing Authority
 1224 Lemen Ave
 Woodland, CA 95776
 (530) 662-5428