

	Jurisdiction	Income Limits
Ordinance 1	Contra Costa County Division 82 - Affordable Housing	<p>Very low income: fifty percent of the area median income (AMI) for Contra Costa County, adjusted for household size, multiplied by thirty percent and divided by twelve.</p> <p>Lower income: sixty percent of the AMI for Contra Costa County, adjusted for household size, multiplied by thirty percent and divided by twelve.</p>
Ordinance 2	Contra Costa County Chapter 822-4 - Inclusionary Housing	<p>For extremely low income households, the product of thirty percent times thirty percent of the area median income adjusted for family size appropriate for the unit.</p> <p>For very low income households, the product of thirty percent times fifty percent of the area median income adjusted for family size appropriate for the unit.</p> <p>For lower income households with gross incomes that exceed the maximum income for very low income households, the product of thirty percent times seventy percent of the area median income adjusted for family size appropriate for the unit.</p> <p>For moderate income households, the product of thirty-five percent times one hundred ten percent of the area median income adjusted for family size appropriate for the unit.</p>
Ordinance 3	Sacramento County	<p>Extremely low income or "ELI" means a household whose income does not exceed thirty (30) percent of the median income, adjusted for household size, applicable to the County, as published and periodically updated by the United States Department of Housing and Urban Development.</p> <p>Very low income means a household whose income does not exceed fifty (50) percent of the median income, adjusted for household size, applicable to the County, as published and periodically updated by the United States Department of Housing and Urban Development.</p> <p>Affordable housing price means a sales price at which low income or very low income households can qualify for the purchase of for-sale affordable units. Qualification shall be based on no more than thirty-five (35) percent of income at eighty (80) percent, and fifty (50) percent of the median income applicable to Sacramento County, respectively for low income and very low income households, being</p>

		<p>applied to housing expenses, which shall include mortgage principal and interest, taxes, insurance, assessments, and homeowner fees, as applicable.</p> <p>Affordable rent means (1) for a unit whose occupancy is restricted to low income households, a monthly rent consisting of a maximum of one-twelfth of thirty (30) percent of eighty (80) percent of the median income applicable to Sacramento County;</p> <p>(2) for a unit whose occupancy is restricted to a very low income household, a monthly rent consisting of a maximum of one-twelfth of thirty (30) percent of fifty (50) percent of the median income applicable to Sacramento County.</p>
<p>Ordinance 4</p>	<p>Placer County</p>	<p>Very low-income households are those households with incomes of up to fifty (50) percent of median income or as set out in Health and Safety Code Sections 50079.5 and 50093.</p> <p>Low income households are those households with incomes of up to eighty (80) percent of median income, or as set out in Health and Safety Code Sections 50079.5 and 50093.</p> <p>Median income means the median income, adjusted for family size, applicable to Placer County as published annually pursuant to Title 25 of the California Code of Regulations, Section 6932 (or its successor provision) by the United States Department of Housing and Urban Development.</p> <p>Moderate income households are those households with incomes of up to one hundred twenty (120) percent of median income, or as set out in Health and Safety Code Section 50093.</p> <p>Affordable rent means monthly rent, including utilities and all fees for housing services, affordable to households earning less than fifty (50) percent of the median income, less than eighty (80) percent of the median income or less than one hundred twenty (120) percent of median income, as defined herein. Affordable rent shall be based on presumed occupancy levels of one person in a studio unit, two persons in a one-bedroom unit, three persons in a two-bedroom unit, and one additional person for each additional bedroom thereafter.</p> <p>Affordable sales price means the maximum purchase price that will be affordable to households earning less than fifty (50) percent of the median income, less than eighty (80) percent of the median income or less than one hundred twenty (120) percent of the median income as defined herein. In setting the affordable sales price, realistic</p>

		<p>assumptions regarding down payment, mortgage interest rate and term will be required, and those assumptions must demonstrate that targeted income families can reasonably qualify. If evidence is presented that shows to the satisfaction of the county that targeted income buyers can qualify for financing even though the percentage of their income allocated to housing is higher than thirty (30) percent, then a corresponding increase may be approved in the affordable sales price. Affordable sales price shall be based upon presumed occupancy levels of one person in a studio unit, two persons in a one-bedroom unit, three persons in a two-bedroom unit, and one additional person for each additional bedroom thereafter.</p> <p>Affordable housing unit means and is limited to dwelling units which are required to be rented at affordable rents or purchased at an affordable sales price to specified households as described in Sections 15.65.070 and 15.65.080 of this article. An affordable housing unit must be permanent in design and does not include a temporary or transient type unit such as a recreational vehicle, travel trailer, or tiny home on wheels.</p>
Ordinance 5	Nevada County	
Ordinance 6	LA County	
Ordinance 7	City of Emeryville	<p>Income Definitions</p> <p>(1) Moderate Income Households are those with incomes between 81%-120% of the area median income.</p> <p>(2) Low Income Households are those with incomes between 51%-80% of the area median income.</p> <p>(3) Very Low Income Households are those with incomes up to 50% of the area median income.</p>
Ordinance 8	City of Santa Clara	

<p>Ordinance 9</p>	<p>City of Long Beach</p>	<p>Affordable Rent means the maximum monthly rent for very low-income households, including an allowance for tenant paid utilities, as defined in California Health and Safety Code Section 50053. The calculation is as follows: (i) one-twelfth of thirty percent (30%) of fifty percent (50%) of area median income adjusted for household size appropriate for the unit or (ii) market rent, whichever is less.</p> <p>Affordable Sales Price means the maximum purchase price for moderate-income households as defined in California Health and Safety Code Section 50052.5. The calculation is as follows: not be less than twenty-eight percent (28%) of the gross income of the household, nor exceed one-twelfth of thirty-five percent (35%) times one hundred ten percent (110%) of area median income adjusted for household size appropriate for the unit. The affordable sales price shall include a reasonable down payment, and monthly housing cost payments as defined in California Code of Regulations, Title 25, Section 6920. These payments include principal and interest on a mortgage loan, private mortgage insurance, property taxes and assessments, a utility allowance established by the Housing Authority of the City of Long Beach, homeowner's insurance, homeowner's association dues, and a reasonable allowance for property maintenance and repairs, all as determined by the City.</p> <p>Moderate-Income Households are those households whose income does not exceed one hundred twenty percent (120%) of the area median income, adjusted for the actual number of persons in the household as published annually by the California Department of Housing and Community Development.</p> <p>Very Low-Income Household are those households whose income does not exceed 50 percent (50%) of the area median income, adjusted for the actual number of persons in the household as determined by the United States Department of Housing and Urban Development and as published annually by the California Department of Housing and Community Development.</p>
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<p>Ordinance 10</p>	<p>City of Morgan Hill</p>	<p>Extremely Low-Income Household means a household with a Gross Annual Household Income that does not exceed 30% of AMI for Santa Clara County. This definition corresponds to the definition of extremely low-income household used for state and federally-assisted housing programs. Extremely Low-Income Households are a subset of Very Low-Income Households.</p> <p>Low-Income Household means a household with a Gross Annual Household Income between 51% and 80% of AMI for Santa Clara County. This definition corresponds to the definition of lower income household used for state- and federally-assisted housing programs.</p> <p>Moderate-Income Household means a household with a Gross Annual Household Income between 81% and 120% of AMI for Santa Clara County. This definition corresponds to the definition of moderate-income household for state-assisted housing programs.</p> <p>Very Low-Income Household means a household with a Gross Annual Household Income that does not exceed 50% of AMI for Santa Clara County. This definition corresponds to the definition of very low-income household used for state- and federally-assisted housing programs. Very Low-Income Households are a subset of Low-Income Households.</p>
<p>Ordinance 11</p>	<p>City of San Diego</p>	

<p>Ordinance 12</p>	<p>City of Folsom</p>	<p>Affordable housing price means a sales price at which low income or very low income households as provided in this chapter can qualify for the purchase of for-sale inclusionary units. A sales price shall be considered affordable only if each owner-occupied housing monthly payment is equal to or less than one-twelfth of thirty-five percent of gross income for the specified income level of the household (i.e., very low or low). For purposes of such calculation, housing expenses shall include mortgage principal and interest, taxes, insurance, and assessments. For purposes of this section, the interest rate shall be calculated based on an average of three major California lending institutions for thirty-year fixed rate FHA PAR financing.</p> <p>Affordable rent means (1) for a unit whose occupancy is restricted to a low income household, that the monthly rent consists of no more than one-twelfth of thirty-five percent of eighty percent of the median income applicable to Sacramento County less a reasonable allowance for utilities; and (2) for a unit whose occupancy is restricted to a very low income household, that the monthly rent consists of no more than one-twelfth of thirty-five percent of fifty percent of the median income applicable to Sacramento County less a reasonable allowance for utilities. In each case, the median income applicable to Sacramento County is as determined annually by the United States Department of Housing and Urban Development, adjusted for household size.</p> <p>First-time home buyer means that neither the purchaser nor spouse has owned a home during the past three years, or that the purchaser meets at least one of the following criteria:</p> <ol style="list-style-type: none"> 1. The purchaser is a displaced homemaker, defined as a person who has not worked full-time for at least three years, worked primarily without remuneration to care for the home and family, is unemployed or underemployed, is experiencing difficulty in obtaining or upgrading employment, and, while a homemaker, owned a home with a previous spouse; 2. The purchaser is single (unmarried or legally separated), has one or more minor children of whom purchaser has custody, and, while previously married, owned a home with a previous spouse; or 3. The purchaser owns or owned, during the past three years, a mobile home or trailer which is/was not permanently affixed to a permanent foundation as their principal residence. <p>Low income household means a household whose income does not exceed eighty percent of median income applicable to Sacramento County, adjusted for family size as published and annually updated by the United States Department of Housing and Urban Development.</p>
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