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## 2017 San Bernardino-Riverside County Affordable Housing Worksheet

### 1. Income Eligibility<sup>1</sup>

The first step in determining eligibility for an affordable housing program is determining whether the family which will be purchasing or renting the housing unit meets the following income standards applicable to San Bernardino-Riverside County, based upon the size of the family:

<i>Income Level</i>	<i>1 person household</i>	<i>2 person household</i>	<i>3 person household</i>	<i>4 person household</i>	<i>5 person household</i>	<i>6 person household</i>	<i>7 person household</i>	<i>8 person household</i>
<i>Extremely Low</i>	\$14,100	\$16,400	\$20,420	\$24,600	\$28,780	\$32,960	\$37,140	\$41,320
<i>Very Low</i>	\$23,450	\$26,800	\$30,150	\$33,500	\$36,200	\$38,900	\$41,550	\$44,250
<i>Lower</i>	\$37,550	\$42,900	\$48,250	\$53,600	\$57,900	\$62,200	\$66,500	\$70,800
<i>Median</i>	\$45,500	\$52,000	\$58,500	\$65,000	\$70,200	\$75,400	\$80,600	\$85,800
<i>Moderate</i>	\$54,600	\$62,400	\$70,200	\$78,000	\$84,250	\$90,500	\$96,700	\$102,950

<sup>1</sup> Based on currently effective median income of San Bernardino-Riverside County, as released by the Department of Housing and Community Development (“HCD”) by memorandum dated as of June 9, 2017 as posted to the HCD website. These median income numbers are revised annually.

## 2. Determining Affordable Housing Cost

For **ownership housing**, the second step in determining compliance with affordable housing requirements is determining whether the total housing costs payable by the buyer are within allowable amounts.

For **Extremely Low Income Buyers**:<sup>2</sup>

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$341.25**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$390.00**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$438.75**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$487.50**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$526.50**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$565.50**

For **Very Low Income Buyers**:<sup>3</sup>

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$568.75**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$650.00**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$731.25**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$812.50**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$877.50**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$942.50**

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<sup>2</sup> Affordable Housing Cost for Extremely Low Income Households is the product of 30 percent times 30 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50052.5 (b)(1).

<sup>3</sup> Affordable Housing Cost for Very Low Income Households is the product of 30 percent times 50 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50052.5 (b)(2).

For **Lower Income** Buyers:<sup>4</sup>

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$796.25**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$910.00**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$1,023.75**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$1,137.50**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$1,228.50**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$1,319.50**

In addition, for any Lower Income Household whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable housing cost not exceed 30 percent of the gross income of the household**.<sup>5</sup>

- **1 person households** whose income is between **\$31,850 and \$37,550**
- **2 person households** whose income is between **\$36,400 and \$42,900**
- **3 person households** whose income is between **\$40,950 and \$48,250**
- **4 person households** whose income is between **\$45,500 and \$53,600**
- **5 person households** whose income is between **\$49,140 and \$57,900**
- **6 person households** whose income is between **\$52,780 and \$62,200**
- **7 person households** whose income is between **\$56,420 and \$66,500**
- **8 person households** whose income is between **\$60,060 and \$70,800**

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<sup>4</sup> Affordable Housing Cost for Lower Income Households is the product of 30 percent times 70 percent of the area median income adjusted for family size appropriate for the unit. Health and Safety Code Section 50052.5(b)(3).

<sup>5</sup> Health and Safety Code Section 50052.5(b)(3)

For **Moderate Income** Buyers:<sup>6</sup>

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$1,459.79**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$1,668.33**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$1,876.87**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$2,085.42**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$2,252.25**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$2,419.08**

In addition, for any Moderate Income Household whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable housing cost not exceed 35 percent of the gross income of the household**.<sup>7</sup>

- **1 person households** whose income is between **\$50,050 and \$54,600**
- **2 person households** whose income is between **\$57,200 and \$62,400**
- **3 person households** whose income is between **\$64,350 and \$70,200**
- **4 person households** whose income is between **\$71,500 and \$78,000**
- **5 person households** whose income is between **\$77,220 and \$84,250**
- **6 person households** whose income is between **\$82,940 and \$90,500**
- **7 person households** whose income is between **\$88,660 and \$96,700**
- **8 person households** whose income is between **\$94,380 and \$102,950**

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<sup>6</sup> Affordable Housing Cost for Moderate Income Households is not less than 28 percent of the gross income of the household, and not more than the product of 35 percent times 110 percent of the area median income adjusted for family size appropriate for the unit. Health and Safety Code Section 50052.5(b)(4).

<sup>7</sup> Health and Safety Code Section 50052.5 (b)(4).

**For purposes of determining Affordable Housing Cost, “*Monthly Housing Payments*”** include an estimate of the following costs for the upcoming twelve months:<sup>8</sup>

- principal and interest payments on the mortgage loan, including rehabilitation loans
- mortgage loan insurance fees
- property taxes and assessments
- fire and casualty insurance
- property maintenance and repairs
- a reasonable allowance for utilities (including garbage collection, sewer, water, electricity, gas and other fuels, but not telephone service). Such an allowance shall take into consideration the cost of an adequate level of service.
- homeowner association fees
- space rent, if the housing unit is on rented land

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<sup>8</sup> 25 California Code of Regulations Section 6920.

### 3. Determining Affordable Rent

For **rental housing**, the second step in determining compliance with affordable housing requirements is determining whether the total rent costs payable by the tenant are within allowable amounts.

For **Extremely Low Income** Households:<sup>9</sup>

- renting a **0 bedroom** unit, monthly rent may not exceed **\$341.25**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$390.00**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$438.75**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$487.50**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$526.50**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$565.50**

For **Very Low Income** Households:<sup>10</sup>

- renting a **0 bedroom** unit, monthly rent may not exceed **\$568.75**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$650.00**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$731.25**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$812.50**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$877.50**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$942.50**

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<sup>9</sup> Affordable Rent for Extremely Low Income Households is the product of 30 percent times 30 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(1).

<sup>10</sup> Affordable Rent for Very Low Income Households is the product of 30 percent times 50 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(2).

For **Lower Income** Households:<sup>11</sup>

- renting a **0 bedroom** unit, monthly rent may not exceed **\$682.50**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$780.00**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$877.50**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$975.00**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$1,053.00**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$1,131.00**

In addition, for any Lower Income Household whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable rent not exceed 30 percent of the gross income of the household**:<sup>12</sup>

- **1 person households** whose income is between **\$27,300 and \$37,550**
- **2 person households** whose income is between **\$31,200 and \$42,900**
- **3 person households** whose income is between **\$35,100 and \$48,250**
- **4 person households** whose income is between **\$39,000 and \$53,600**
- **5 person households** whose income is between **\$42,120 and \$57,900**
- **6 person households** whose income is between **\$45,240 and \$62,200**
- **7 person households** whose income is between **\$48,360 and \$66,500**
- **8 person households** whose income is between **\$51,480 and \$70,800**

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<sup>11</sup> Affordable Rent for Lower Income Households is the product of 30 percent times 60 percent of the area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(3).

<sup>12</sup> Health and Safety Code Section 50053 (b)(3).

For **Moderate Income** Households:<sup>13</sup>

- renting a **0 bedroom** unit, monthly rent may not exceed **\$1,251.25**
- renting a **1 bedroom** unit, monthly rent may not exceed **\$1,430.00**
- renting a **2 bedroom** unit, monthly rent may not exceed **\$1,608.75**
- renting a **3 bedroom** unit, monthly rent may not exceed **\$1,787.50**
- renting a **4 bedroom** unit, monthly rent may not exceed **\$1,930.50**
- renting a **5 bedroom** unit, monthly rent may not exceed **\$2,073.50**

In addition, for any Moderate Income Household whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable rent not exceed 30 percent of the gross income of the household:**<sup>14</sup>

- **1 person households** whose income is between **\$50,050 and \$54,600**
- **2 person households** whose income is between **\$57,200 and \$62,400**
- **3 person households** whose income is between **\$64,350 and \$70,200**
- **4 person households** whose income is between **\$71,500 and \$78,000**
- **5 person households** whose income is between **\$77,220 and \$84,250**
- **6 person households** whose income is between **\$82,940 and \$90,500**
- **7 person households** whose income is between **\$88,660 and \$96,700**
- **8 person households** whose income is between **\$94,380 and \$102,950**

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<sup>13</sup> Affordable Rent for Moderate Income Households is the product of 30 percent times 110 percent of area median income adjusted for family size appropriate to the unit. Health and Safety Code Section 50053 (b)(4).

<sup>14</sup> Health and Safety Code Section 50053 (b) (4).



**For purposes of determining Affordable Rent, “Rent”** is an average of estimated housing costs for the next twelve months. **“Rent”** includes the total of monthly payments for all of the following:<sup>15</sup>

- Use and occupancy of a housing unit and land and facilities associated therewith.
- Any separately charged fees or service charges assessed by the lessor which are required of all tenants, other than security deposits.
- A reasonable allowance for utilities not included in the above costs, including garbage collection, sewer, water, electricity, gas, and other heating, cooking, and refrigeration fuels. Utilities does not include telephone service. Such an allowance shall take into consideration the cost of an adequate level of service.
- Possessory interest taxes or other fees or charges assessed for use of the land and facilities associated therewith by a public or private entity other than the lessor.

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<sup>15</sup> 25 California Code of Regulations Section 6918.