
 PLANNING DEPARTMENT

GOVERNMENTAL CENTER



 COUNTY OF SANTA CRUZ

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March 5, 1999

Agenda: March 23, 1999

Board of Supervisors
 County of Santa Cruz
 701 Ocean Street
 Santa Cruz, California 95060

ADOPTION OF THE 1999 AFFORDABLE HOUSING GUIDELINES

Members of the Board:

Your Board annually adopts an update to the County's Affordable Housing Guidelines utilized in the administration of the County's Affordable Housing Program. This annual action incorporates the latest household income data for your review and adoption. These recommended 1999 Guidelines are presented as an Exhibit to the draft Resolution presented as Attachment 1 to this Letter.

BACKGROUND

County Code Section 17.10.080 provides that your Board establish by resolution the income and assets criteria for participants in the County's Affordable Housing Program, the formulas for determining maximum rental and sale prices of affordable units, and other administrative guidelines. The Affordable Housing Program's income and asset limits, sales prices and rental costs are all tied to the household income levels in the County.

Household income levels for the County are annually established by the Federal Department of Housing and Urban Development (HUD) and the State Department of Housing and Community Development (HCD). These limits are used by communities throughout the State to develop affordability guidelines for their housing programs. In Santa Cruz County, these income figures are utilized in the implementation of a number of policies and programs including the County's General Plan and Housing Element policies, the inclusionary housing regulations which implement Measure J, Redevelopment Agency housing programs, and housing programs administered by the County Housing Authority.

The 1999 household income levels for Santa Cruz County as established by HUD and HCD are provided in Attachment 2. The median income of all households in Santa Cruz County for 1999 has been established at \$61,000 (based on a household of four), which is up from \$58,700 in 1998.

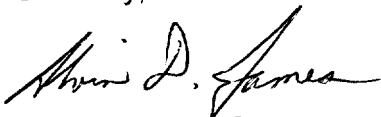
ADOPTION OF 1999 AFFORDABLE HOUSING GUIDELINES
MARCH 5, 1999

RECOMMENDATION

The recommended changes to the County's Affordable Housing Guidelines are shown with highlighted and strike-out text in Attachment 1 and incorporate the 1999 adjustments to income levels.

It is therefore RECOMMENDED that your Board adopt the attached Resolution (Attachment 1) establishing the 1999 Affordable Housing Guidelines for Santa Cruz County.

Sincerely,



ALVIN D. JAMES
Planning Director

RECOMMENDED:



for SUSAN A. MAURIELLO
County Administrative Officer

- Attachments: 1. Resolution establishing 1999 Affordable Housing Guidelines
2. Letter from the State Department of Housing and Community Development conveying 1999 Income Limits

cc: County Counsel
County Redevelopment Agency
County Housing Authority
Housing Advisory Commission

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ATTACHMENT 1

BEFORE THE BOARD OF SUPERVISORS
OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA

RESOLUTION NO. -99

On the motion of Supervisor
Duly seconded by Supervisor
The following resolution was adopted:

**BOARD OF SUPERVISORS RESOLUTION ADOPTING THE
1999 AFFORDABLE HOUSING GUIDELINES**

WHEREAS, Section 17.10.080 of the Santa Cruz County Code provides for the adoption of administrative regulations and criteria for the County's Affordable Housing Program to be established by resolution of the Board of Supervisors; and

WHEREAS, such administrative regulations and criteria, known as the Santa Cruz County Affordable Housing Guidelines, have been previously adopted and are annually updated to incorporate the latest household income data for the County's Affordable Housing Program.

NOW THEREFORE, BE IT RESOLVED, that the Board of Supervisors hereby adopts the 1999 Santa Cruz County Affordable Housing Guidelines, attached as Exhibit 'A,' incorporating the updated household income for the Santa Cruz County Affordable Housing Program, pursuant to the requirements of Section 17.10.080 of the Santa Cruz County Code.

PASSED AND ADOPTED by the Santa Cruz County Board of Supervisors this 23rd day of March, 1999 by the following vote:

AYES: SUPERVISORS
NOES: SUPERVISORS
ABSENT: SUPERVISORS
ABSTAIN: SUPERVISORS

Chairperson of the Board of Supervisors

ATTEST: _____
Clerk of the Board

APPROVED AS TO FORM: 
County Counsel

SANTA CRUZ COUNTY AFFORDABLE HOUSING GUIDELINES

Effective: ~~March 3, 1998~~ March 23, 1999

These Santa Cruz County Affordable Housing Guidelines are adopted by Resolution of the Santa Cruz County Board of Supervisors pursuant to County Code Chapter 17.10, Affordable Housing Requirements. These Guidelines constitute and were formerly entitled the Santa Cruz County Affordable Housing Program Income, Asset and Unit Price Guidelines from their inception as referenced in the Santa Cruz County Code, including but not limited to Chapter 17.10 and in all documents executed pursuant thereto. These Guidelines are annually revised, updated and adopted by the County to accomplish the objectives of the County's Affordable Housing Program, and establish regulations in addition to all other applicable State and County laws and regulations governing the sale or rental of residential properties. These Guidelines provide supplemental regulations and administrative guidelines for the County's Affordable Housing Program and implement the intent and specific provisions of Chapter 17.10 by providing income and asset limits for participating households, sales and rental prices for affordable units, and development and marketing standards for affordable units. Affordable accessory dwelling units authorized and occupied pursuant to County Code Section 13.10.68 1 are also subject to portions of these Guidelines.

1. HOUSEHOLD INCOME LIMITS

To establish the eligibility of individuals participating in the County's Affordable Housing Program, limits are set on the amount of income households occupying the units can earn. These limits are based on the household income figures for Santa Cruz County established by the Federal Department of Housing and Urban Development (HUD) and the State Department of Housing and Urban Development (HCD). The estimated median income for all households in Santa Cruz County for ~~1998 is \$58,700~~ 1999 is \$61,000.

Four household income categories are established for the administration of affordable housing programs. "Very low income" households are defined as those with incomes equal to or less than 50% of median household income. "Lower income" households are defined as those with incomes greater than 50% and up to 80% of median household income. "Median income" households are defined as those with incomes equal to 100% of median household income. "Moderate income" households are defined as those with incomes greater than 80% and up to 120% of median household income. HUD and HCD establish household income limits by household size for each of these four income categories.

Table One defines the maximum annual household income limits established by HUD and HCD for Santa Cruz County for various size households. (The applicable HUD/HCD limits for larger household sizes may be obtained from the County Planning Department.)

1999 SANTA CRUZ COUNTY AFFORDABLE HOUSING GUIDELINES

TABLE ONE
MAXIMUM ANNUAL HOUSEHOLD INCOME LIMITS FOR 1998 1999

INCOME CATEGORY	HOUSEHOLD SIZE				
	1	2	3	4	5
Very Low (50%)	\$ 20,550 21,350	\$ 23,500 24,400	\$ 26,400 27,450	\$ 29,350 30,500	\$ 31,700 32,950
Lower (80%)	32,150 33,450	36,750 38,250	41,350 43,000	45,900 47,800	49,600 51,600
Median (100%)	41,100 42,700	46,950 48,800	52,850 54,900	58,700 61,000	63,400 65,900
Moderate (120%)	49,300 51,250	56,350 58,550	63,400 65,900	70,450 73,200	76,100 79,050

Household size is defined to include all occupants of the affordable unit consisting of the principal occupant(s) appearing on the property lease or title, foster children, and other persons related by blood, marriage, operation of law, or other stable family relationship who reside in the unit.

At the time a household first occupies an affordable unit, the household shall not exceed the following annual income limits:

(a) Rental Units:

1. The annual income of a household renting an affordable unit, other than those designated for "very low income," shall not exceed the maximum limit for "lower income" households;
2. The annual income of a household renting an affordable unit designated for "very low income" shall not exceed the maximum limit for "very low income" households.

(b) Owner-Occupied Units:

1. The annual income of a household purchasing a designated "moderate income" affordable unit for owner-occupancy shall not exceed the maximum limit for "moderate income" households;
2. The annual income of a household purchasing a designated "lower income" affordable unit for owner-occupancy shall not exceed the maximum limit for "lower income" households;

1999 SANTA CRUZ COUNTY AFFORDABLE HOUSING GUIDELINES

3. The annual income of a household purchasing a designated “very low income” affordable unit for owner-occupancy shall not exceed the maximum limit for “very low income” households;

Occupying households shall be certified as meeting the above income limitations by the administering agency prior to a tenant occupying an affordable rental unit or prior to a purchaser taking title to an affordable unit intended to be owner-occupied.

Purchasers of affordable units to be utilized as investor-owned affordable rental units are not subject to income limitations.

Where affordable housing units are developed with State or federal housing program assistance, the income limitations of the State or federal housing program shall supersede the income limitations of these Guidelines where they are more stringent.

2. HOUSEHOLD INCOME DEFINITION

For households renting an affordable unit, household income is defined as monetary benefits before deductions or exemptions which are anticipated to be received during the 12 months following occupancy of the unit by the occupying household. For households purchasing an affordable unit for owner-occupancy, household income is defined as monetary benefits before deductions or exemptions which are anticipated to be received during the 12 months following occupancy of the unit by the occupying household as well as by all persons who share in the ownership of the unit. Occupying household is defined to include all occupants of the affordable unit consisting of the principal occupant(s) appearing on the property lease or title, foster children, and other persons related by blood, marriage, operation of law, or other stable family relationship who reside in the unit.

Income includes, but is not limited to:

- (a) all wages and salaries, overtime pay, commissions, fees, tips and bonuses and other compensation for personal services, before payroll deductions;
- (b) the net income from the operation of a business or profession or from the rental of real or personal property (without deducting expenditures for business expansion or amortization of capital indebtedness or any allowance for depreciation of capital assets);
- (c) interest and dividends (including income from assets excluded below);
- (d) the full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including any lump sum payment for the delayed start of a periodic payment;

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- (e) payments in lieu of earnings, such as unemployment and disability compensation and severance pay;
- (f) the maximum amount of public assistance available to the above persons other than the amount of any assistance specifically designated for shelter and utilities;
- (g) periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
- (h) all regular pay, special pay and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is the head of the household or spouse; and
- (i) any earned income tax credit to the extent that it exceeds income tax liability;

The following are specifically excluded from the definition of income:

- (a) casual, sporadic or irregular gifts;
- (b) amounts which are specifically for or in reimbursement of medical expenses;
- (c) lump sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and workmen's compensation), capital gains and settlement for personal losses;
- (d) amounts of educational scholarships paid directly to students or to the educational institution, and amounts paid by the government to a veteran for use in meeting the costs of tuition, fees, books, and equipment, Any amounts of such scholarships or payments to veterans not used for the above purposes are to be included in income;
- (e) special pay to a serviceman head of a family away from home and exposed to hostile fire;
- (f) relocation payments made pursuant to Title II of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of **1970**;
- (g) foster child care payments;
- (h) the value of coupon allotments for the purchase of food pursuant to the Food Stamp Act of **1977**;
- (i) payments to volunteers under the Domestic Volunteer Service Act of 1973;

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- (j) payments received under the Alaska Native Claims Settlement Act;
- (k) income derived from certain sub-marginal land of the United States that is held in trust for certain Indian tribes;
- (l) payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program;
- (m) payments received from the Job Training Partnership Act;
- (n) income derived from the disposition of funds of the Grand River band of Ottawa Indians; and
- (o) the first \$2,000.00 of per capita shares received from judgement funds awarded by the Indian Claims Commission or the Court of Claims.

3. HOUSEHOLD ASSET LIMITS

At the time a household first occupies an affordable unit, the household renting the affordable unit or the household purchasing an affordable unit intended for owner-occupancy shall not exceed the following asset limits:

- (a) The total assets of the household must be less than the maximum allowable annual income for that household; or
- (b) If household assets exceed the maximum allowable annual household income, eight and one-half percent of the total assets of the household (or the actual income from these assets if this is a greater amount) shall be included in the household's annual income, and this combined amount must be less than the maximum allowable annual income for that household.

For households consisting of at least one senior citizen 62 years of age or older, the first \$60,000 of assets shall be excluded from calculation under steps (a) and/or (b) above.

Occupying households shall be certified as meeting the above asset limitations by the administering agency prior to a tenant occupying an affordable rental unit or prior to a purchaser taking title to an affordable unit intended to be owner-occupied.

Purchasers of affordable units to be utilized as investor-owned affordable rental units are not subject to asset limitations.

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Where affordable housing units are developed with State or federal housing program assistance, the asset limitations of the State or federal housing program shall supersede the asset limitations of these Guidelines where they are more stringent.

4. ASSET DEFINITION

Assets are defined as:

- (a) Cash savings, including but not limited to bank accounts, credit union accounts, certificates of deposit, and money market funds;
- (b) Marketable securities, stocks, bonds and other forms of capital investment;
- (c) Inheritance and lump sum insurance payments, already received;
- (d) Settlements for personal or property damage already received;
- (e) Equity in real estate, except as stated below;
- (f) Other personal property which is readily convertible into cash;

The following are not considered assets:

- (a) Ordinary household effects including furniture, fixtures, and personal property;
- (b) Automobiles used for personal use;
- (c) Equity in the parcel or lot on which an owner-builder unit is to be built;
- (d) Cash, securities, stocks, bonds and other forms of capital held in a tax deferred retirement plan recognized by the Federal Internal Revenue Service.

5. RENTAL PRICES

The maximum allowable rental prices for affordable units shall be set at a level affordable to lower and very low income households as provided in Table Two. Except as otherwise provided ~~below~~ in this section, the maximum allowable rental price for an affordable unit shall be determined based on 1) a housing allowance of 30% of gross income for a household size of one person more than the number of bedroom in the affordable unit, and 2) a household income of 60% of median,

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except for those units which are designated for “very low income” occupancy in which case a household income of 50% of median shall be used.

In no case shall the maximum allowable rental prices for affordable rental units occupied prior to July 1, 1997, be reduced by the above calculation of rent limits to less than the schedule of rent prices previously in effect in 1996 as provided in Table Two except where so limited by the requirement of State or federal housing assistance programs:

**TABLE TWO
MAXIMUM ALLOWABLE MONTHLY RENTAL PRICES**

Unit Size	Units Occupied Prior to 7-1-97	Lower Income Rental Units	Very Low Income Rental Units
Studio	\$ 679	\$617 \$640	\$514 \$534
1	777	\$704 \$732	\$587 \$610
2	874	\$793 \$823	\$611 \$686
3	971	\$881 \$915	\$734 \$762
4	1,049	\$951 \$998	\$793 \$824

Where affordable housing units are developed with State or federal housing program assistance, the rental price requirements of the State or federal housing program shall supersede the price limitations of these Guidelines where they are more stringent.

All maximum allowable rental prices include payment for all utilities by the landlord. If tenants pay for one or more utility services, the maximum allowable rental price shall be reduced by an amount equal to the utility allowances established for the HUD Section 8 Rental Assistance Program.

The maximum allowable rental prices for affordable units shall be revised annually upon adoption of new HUD/HCD median income levels by the Board of Supervisors. For rental units initially occupied before August 26, 1986, rent prices shall not be increased by more than 10 percent annually.

For affordable units in congregate senior housing projects providing services beyond basic shelter, the Board of Supervisors shall, at the time of project approval, provide for payments beyond the allowable rental levels to account for the additional cost of providing such additional services. Unless the Board of Supervisors decides otherwise with respect to a particular congregate senior

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project, charges allowed for congregate care services in addition to the basic rent charge may not exceed below the limits provided in Table Three which are based on 35 percent of total household income for a single person or 45 percent of total household income for a couple with an income of 60% of median.

TABLE THREE
MAXIMUM CONGREGATE CARE SERVICE CHARGES

Household Size	Maximum Monthly Service Charge
1	\$719 \$747
2	\$1,056 \$1098

6. UNIT STANDARDS

Standard quality units must be finished to allow occupancy and shall have:

- (a) The minimum sizes as specified by Table Four:

TABLE FOUR
MINIMUM AFFORDABLE UNIT SIZE

Number of Bedrooms	Senior Congregate Units	All Other Units
Studio	,400 square feet	400 square feet
1	550 square feet	550 square feet
2	700 square feet	850 square feet
3	Not Applicable	1050 square feet
4	Not Applicable	1250 square feet

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- (b) Complete interior and exterior painting or other finished wall coverings, with five-eighths inch minimum exterior siding.
- (c) Standard quality finished floor coverings.
- (d) Built-in appliances if the kitchen woodwork calls for it.
- (e) Washer and dryer hookups or a facility centrally located within the project.
- (f) Paved parking area and sidewalk leading from parking to the unit entrance.
- (g) Rain gutters and down spouts.
- (h) Built in kitchen cabinets.
- (i) For units with three or more bedrooms, 1-1/2 bathrooms shall be required.

The Planning Director may allow minor variations from these standards if the unit is otherwise of superior design or amenity level.

The size of the household renting or purchasing an affordable unit shall not exceed that allowed by the State Uniform Housing Code, or other applicable State laws based on the unit size and number of bedrooms in the unit.

7. MAXIMUM SALES PRICE FOR NEW AFFORDABLE UNITS

Affordable units shall be sold, on their first sale, for a price that is no more than the maximum allowable sales price set according to the formula established in this Section. The maximum allowable sales price shall be determined at the time of filing of the original "Notice of Intent to Sell" for the affordable unit by the developer.

The maximum allowable sales prices for affordable units shall be set at a level affordable to moderate, lower and very low income households based on 1) a housing allowance of 30% of the gross income of a household having one person more than the number of bedrooms in the affordable unit, and 2) a gross household income as indicated below for the designated type of affordable unit.

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Formula to Determine the Maximum Allowable Sales Price of a New Affordable Unit:

- (a) Determine the annual income for a household based on whether the unit is designated for occupancy by a moderate, lower or very low income household:
1. Determine the median household income for a household size of one person larger than the number of bedrooms in the affordable unit from Table One;
 2. Multiply the median household income from Table One by:
 - 100% for an affordable unit designated for a moderate income household occupancy; or
 - 70% for an affordable unit designated for a lower income household occupancy; or
 - 50% for an affordable unit designated for a very low income household occupancy.
- (b) Determine the monthly household allowance available for a mortgage payment:
1. Multiply annual income from step (a) by 0.30 to obtain an annual housing allowance of 30% of income;
 2. Divide the housing allowance by 12 to obtain a monthly housing allowance;
 3. Deduct 20% of the monthly housing allowance for the monthly costs of property taxes, insurance and utilities, and deduct 70% of the monthly homeowner's association fees to obtain a net allowance available for mortgage payments.
- (c) Determine the maximum mortgage that can be financed:
1. Determine the prevailing interest rate for a 30-year fully amortized fixed-rate home mortgage (rate to be determined by the administering agency);
 2. Determine the maximum home mortgage that can be financed at the prevailing interest rate based on a mortgage payment as determined in Step (b).
- (d) Determine a maximum allowable unit sales price assuming a mortgage of 90% of sales price by dividing the maximum mortgage amount determined in step (c) by 0.9.

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8. MAXIMUM ALLOWABLE RESALE PRICE OF AFFORDABLE UNITS

- (a) Affordable units shall be sold, at the time of resale, for a price that is no more than the maximum allowable sales price established by either of the following two methods that generates the greater resale price:
1. The maximum unit price as determined in Section 7 above at the time of receipt by the administering agency of an owner's Notice of Intent to Sell; or
 2. The maximum unit price that represents the sum of the seller's purchase price, plus the seller's non-recurring purchase closing costs, plus the increased value of the unit created by improvements that the seller has made to the unit as determined in Section 9 below.
- (b) Where an owner has made improvements to an existing affordable housing unit which results in an increase in the number of bedrooms, as evidenced by a valid Building Permit issued and receiving final inspection by the County, the maximum allowable resale price of the unit shall be based on a total bedroom count which included the additional bedroom(s) and on the method in Section S(a) above which produces the higher resale price limit.
- (c) Where the administering agency determines that the owner through neglect, abuse or lack of adequate maintenance has created damage to an affordable unit which jeopardizes the integrity of the unit and/or the viability of maintaining the unit as part of the County's Affordable Housing Program, the agency may require that repairs be made to the unit at the owner's expense and paid for either prior to sale or out of the proceeds of escrow as follows:
1. Upon resale, an inspection of the premises may be made by the administering agency. Damage done to the premises, beyond normal wear and tear, shall be identified by the inspector, and the cost to repair the damage estimated. The owner shall then have the option, exercisable prior to the close of escrow, of either repairing the identified damage or having the cost to repair the damage deducted from the proceeds of the sale and held in escrow to be used to pay for the repairs.
 2. The owner may also be required to obtain and pay for a structural pest control report and to pay for any necessary corrective repairs. The owner shall not be obligated to perform preventative work beyond the repair of damage, but the buyer shall have the option to perform such work at his or her expense.

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9. ADJUSTMENTS TO RESALE PRICE

The maximum resale price of an affordable unit as determined in Section 8(a)(2) above may include the increase in unit value created by improvements made to the property by the seller based on the following criteria:

- (a) The improvements shall constitute substantial structural or permanent fixed improvements which cannot be removed without substantial damage to the premises or substantial or total loss of value of said improvements.
- (b) The improvements shall not increase the resale price by more than ten percent. No improvements shall be deemed substantial unless the aggregate, actual, initial costs of the improvements to the seller exceed one percent of the purchase price paid by the seller for the premises except as provided below.
- (c) The seller's portion of the cost of improvements to the common areas of a condominium made by a mandatory assessment by the homeowners association shall be considered the same as an improvement made directly by the owner. The one percent minimum expenditure requirement shall not apply to such assessments.
- (d) The replacement of appliances, fixtures and equipment which were originally sold as part of the unit shall be deemed substantial improvements if the replacement is required by the non-operative or deteriorated nature of the original appliance, fixture, or equipment. The replacement must be of comparative value. The one percent minimum expenditure requirement shall not apply to such replacements.
- (e) No adjustment shall be made for the value of any improvements unless the owner shall present to the County valid written documentation of paid receipts from vendors for the cost of said improvements and all necessary permits and inspections for the improvements have been obtained.
- (f) The amount by which the sales price shall be adjusted shall be the estimated market value of the improvements when considered as additions or fixtures to the premises (i.e., the amount by which said improvements enhance the market value of the premises) at the time of sale. The administering agency shall have an estimate made by a qualified individual of its choice to establish the market value. A qualified individual shall be one who has, as a minimum, experience in residential construction. The owner may also have an appraisal made by an appraiser, of owner's choice and subject to approval of the administering agency, to establish the market value. If agreement cannot be reached, the average of the two estimates shall be termed the market price.

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10. MARKETING OF AFFORDABLE UNITS LAST SOLD PRIOR TO APRIL 5, 1984

For affordable units which were last sold on or before April 5, 1984, and which have a recorded Declaration of Restrictions that requires that the unit be sold within a limited period of time after being placed on the market or the affordability restrictions will be released, the owner shall provide a bona fide marketing program when the unit is offered for the sale. A bona fide marketing program shall be defined to be the equivalent of the complete marketing program and full services available through a reputable real estate brokerage firm for comparable residential property, including placement on the Multiple Listing Service. This marketing effort may be provided by the owner, by a real estate brokerage or other representative selected by the owner, or by the administering agency or its designee for the County's Affordable Housing Program. In every case, this marketing program shall be fully specified and documented by the owner, and approved by the administering agency prior to the acceptance of a Notice of Intent to Sell for the unit. As an alternative to providing the above bona fide marketing program, the owner may execute and submit to the administering agency a notarized written waiver of the recorded Declaration of Restrictions' time limit for the sale of the unit.

11. FEES

Upon the resale or refinance of an affordable unit, the owner shall be charged a fee by the administrative agency for the preparation of new Declarations of Restrictions and Requests for Notice of Default as may be required, and for the monitoring and processing of the transactions. In addition, the administering agency may charge each prospective purchaser and renter of an affordable unit a fee for the determination of eligibility. For units marketed by the administering agency, a fee as a percent of the unit sales price shall be charged to the seller. Fee amounts for these and other fees necessary to implement the County's Affordable Housing Program shall be established by the County's Unified Fee Schedule, which is adopted by resolution of the Board of Supervisors.

GUIDE98.WPD

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

1800 Third Street, Room 430
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427



HPD 99-02

February 1999

MEMORANDUM FOR: Interested Parties

FROM:

Cathy E. Creswell
Cathy E. Creswell, Acting Deputy Director
Division of Housing Policy Development

SUBJECT: 1999 Income Limits

Attached for your information is a copy of updated income limits for California counties. These include income limits for very low-, lower-, median-, and moderate-income categories of varying household sizes. These income limits replace the limits which were in effect during 1998.

California Health and Safety Code Sections 50079.5 and 50105 provide that the low- and very low-income limits established by the U.S. Department of Housing and Urban Development (HUD) are the State limits for those income categories. Sections 50079.5 and 50105 direct the Department of Housing and Community Development (HCD) to publish the income limits. I-IUD released new FY 1999 income limits on January 27, 1999.

Accordingly, HCD has filed with the Office of Administrative Law amendments to Section 6932 of Title 25 of the California Code of Regulations. The filing contains the new HUD income limits and also includes new median income groups and moderate-income group limits, prepared by HCD pursuant to Health and Safety Code Section 50093. Please note that the use of these income limits is subject to individual program guidelines covering definitions of income and other factors such as effective dates. **For example, this year there is a new provision of the Community Development Block Grant (CDBG) and HOME programs, whereby jurisdictions within Orange, Marin, San Francisco, Santa Clara, and San Mateo counties are authorized, under specified conditions, to use lower-income limits not capped by the national median family income.**

The income limits are posted on HCD's World Wide Web site at: <http://housing.hcd.ca.gov>

This annual update of the income limits, and subsequent annual updates, are being distributed electronically, via the Website, instead of by mail. If you have any questions concerning the income limits or their accessibility, please contact HCD staff at (916) 324-8652, or by e-mail at: cahouse@hcd.ca.gov

Attachment

**Income Limits Pursuant to Title 25, § 6932
California Code of Regulations (CCR)**

Methodology

The very low and lower income limits of CCR Section 6932 are the very low and low income limits established by HUD for use in HUD's Section 8 housing program. In establishing its income limits, HUD estimates area median family income for the current federal fiscal year. The income limits are based on a four-person family. Adjustments are made in areas with unusually high or low incomes relative to housing costs.

HUD's very low four-person limit is 50 percent of area median income except that HUD has established a higher limit in some areas based on high rent levels relative to incomes in that area. Most four-person low income limits are the higher of 80 percent of the area median income or 80 percent of the State non-metropolitan median family income level. Except in high income areas, HUD's four-person low income limit is 80/50 of the very low income limit. In many high income areas the four-person low income limit is less than 80 percent of area median because a national maximum or cap is applied. The cap is the national median family income, and no four-person low income limit may exceed HUD's estimate of the national median income (\$47,800 for 1999), unless justified by high housing costs. Income limits for areas where 80 percent of median exceeds the U.S. median family income are assigned higher limits if 80/50th of their minimum four-person very low income limit exceeds the cap.

HCD calculates "median" and "moderate" income limits based on HUD's very low income limits. The four-person median income limit is two times HUD's four-person very low income limit. The four-person moderate income limit is 120 percent of HUD's four-person median income limit.

Income limits are adjusted for family size so that larger families have higher income limits. At all income levels, the income limits for household sizes other than four persons are calculated using the four-person income limit as the base. HUD's formulas are as follows:

Number of persons:	1	2	3	4	5	6	7	8
Factor:	.7	.8	.9	base	1.08	1.16	1.24	1.32

All answers are rounded to the nearest \$50.

Higher income limits apply to families with more than eight persons; the formula for this determination is included at the end of this memorandum.

"Area median," as defined in federal law and HUD regulations, is the higher of:

- 1) the metropolitan area or non-metropolitan county median family income; or
- 2) the statewide non-metropolitan median family income (\$36,700 for 1999).

NUMBER OF PERSONS IN FAMILY

COUNTY	STANDARD	1	2	3	4	5	6	7	8
ALAMEDA Area median: \$65,700	Very low income	23000	26300	29550	32850	35500	38100	40750	43350
	Lower income	33450	38250	43000	47800	51600	55450	59250	63100
	Median income	46000	52550	59150	65700	70950	76200	81450	86700
	Moderate income	55200	63100	70950	78850	85150	91450	97750	104100
ALPINE Area median: \$36,900	Very low income	12900	14750	16600	18450	19950	21400	22900	24350
	Lower income	20650	23600	26550	29500	31900	34250	36600	38950
	Median income	25850	29500	33200	36900	39850	42800	45750	48700
	Moderate income	31000	35450	39850	44300	47850	51400	54950	58500
AMADOR Area median: \$42,500	Very low income	14900	17000	19150	21250	22950	24650	26350	28050
	Lower income	23800	27200	30600	34000	36700	39450	42150	44900
	Median income	29750	34000	38250	42500	45900	49300	52700	56100
	Moderate income	35700	40800	45900	51000	55100	59150	63250	67300
BUTTE Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
CALAVERAS Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
COLUSA Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
CONTRA COSTA Area median: \$65,700	Very low income	23000	26300	29550	32850	35500	38100	40750	43350
	Lower income	33450	38250	43000	47800	51600	55450	59250	63100
	Median income	46000	52550	59150	65700	70950	76200	81450	86700
	Moderate income	55200	63100	70950	78850	85150	91450	97750	104100
DELNORTE Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
ELDORADO Area median: \$51,900	Very low income	18150	20750	23350	25950	28050	30100	32200	34250
	Lower income	29050	33200	37350	41500	44850	48150	51500	54800
	Median income	36350	41500	46700	51900	56050	60200	64350	68500
	Moderate income	43600	49850	56050	62300	67300	72250	77250	82250

NUMBER OF PERSONS IN FAMILY

COUNTY	STANDARD	1	2	3	4	5	6	7	8
FRESNO Area median: \$37,200	Very low income	13000	14900	16750	18600	20100	21600	23050	24550
	Lower income	20850	23800	26800	29750	32150	34500	36900	39300
	Median income	26050	29750	33500	37200	40200	43150	46150	49100
	Moderate income	31250	35700	40200	44650	48200	51800	55350	58950
GLENN Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
HUMBOLDT Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
IMPERIAL Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
INYO Area median: \$40,100	Very low income	14050	16050	18050	20050	21650	23250	24850	26450
	Lower income	22450	25650	28850	32100	34650	37200	39800	42350
	Median income	28050	32100	36100	40100	43300	46500	49700	52950
	Moderate income	33650	38500	43300	48100	51950	55800	59650	63500
KERN Area median: \$38,700	Very low income	13550	15500	17400	19350	20900	22450	24000	25550
	Lower income	21650	24750	27850	30950	33450	35900	38400	40850
	Median income	27100	30950	34850	38700	41800	44900	48000	51100
	Moderate income	32500	37150	41800	46450	50150	53900	57600	61300
KINGS Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
LAKE Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
LASSEN Area median: \$39,300	Very low income	13750	15700	17700	19650	21200	22800	24350	25950
	Lower income	22000	25150	28300	31450	33950	36450	39000	41500
	Median income	27500	31450	35350	39300	42450	45600	48750	51900
	Moderate income	33000	37700	42450	47150	50900	54700	58450	62250

NUMBER OF PERSONS IN FAMILY

COUNTY	STANDARD	1	2	3	4	5	6	7	8
LOSANGELES Area median: \$51,300	Very low income	17950	20500	23100	25650	27700	29750	31800	33850
	Lower income	28750	32850	36950	41050	44300	47600	50900	54150
	Median income	35900	41050	46150	51300	55400	59500	63600	67700
	Moderate income	43100	49250	55400	61550	66450	71400	76300	81250
MADERA Area median: \$37,200	Very low income	13000	14900	16750	18600	20100	21600	23050	24550
	Lower income	20850	23800	26800	29750	32150	34500	36900	39300
	Median income	26050	29750	33500	37200	40200	43150	46150	49100
	Moderate income	31250	35700	40200	44650	48200	51800	55350	58950
MARIN Area median: \$72,400	Very low income	25350	28950	32600	36200	39100	42000	44900	47800
	Lower income	38100	43500	48950	54400	58750	63100	67450	71800
	Median income	50700	57900	65150	72400	78200	84000	89800	95550
	Moderate income	60850	69500	78200	86900	93850	100800	107750	114700
MARIPOSA Area median: \$37,300	Very low income	13050	14900	16800	18650	20150	21650	23150	24600
	Lower income	20900	23850	26850	29850	32250	34600	37000	39400
	Median income	26100	29850	33550	37300	40300	43250	46250	49250
	Moderate income	31350	35800	40300	44750	48350	51900	55500	59050
MENDOCINO Area median: \$38,500	Very low income	13500	15400	17350	19250	20800	22350	23850	25400
	Lower income	21550	24650	27700	30800	33250	35750	38200	40650
	Median income	26950	30800	34650	38500	41600	44650	47750	50800
	Moderate income	32350	36950	41600	46200	49900	53600	57300	61000
MERCED Area median: \$36,900	Very low income	12900	14750	16600	18450	19950	21400	22900	24350
	Lower income	20650	23600	26550	29500	31900	34250	36600	38950
	Median income	25850	29500	33200	36900	39850	42800	45750	48700
	Moderate income	31000	35450	39850	44300	47850	51400	54950	58500
MDDOC Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
MDNO Area median: \$42,800	Very low income	15150	17300	19500	21650	23400	25100	26850	28600
	Lower income	24250	27700	31200	34650	37400	40200	42950	45700
	Median income	30300	34650	38950	43300	46750	50250	53700	57150
	Moderate income	36350	41550	46750	51950	56100	60250	64400	68550
MDNTREY Area median: \$49,400	Very low income	17300	19750	22250	24700	26700	28650	30650	32600
	Lower income	27650	31600	35550	39500	42700	45850	49000	52150
	Median income	34600	39500	44450	49400	53350	57300	61250	65200
	Moderate income	41500	47450	53350	59300	64050	68800	73550	78300

COUNTY	STANDARD	NUMBER OF PERSONS IN FAMILY							
		1	2	3	4	5	6	7	8
NAPA Area median: \$52,300	Very low income	18300	20900	23550	26150	28250	30350	32450	34500
	Lower income	29300	33450	37650	41850	45200	48550	51900	55250
	Median income	36600	41850	47050	52300	56500	60650	64850	69050
	Moderate income	43950	50200	56500	62750	67750	72800	77800	82850
NEVADA Area median: \$46,600	Very low income	16300	18650	20950	23300	25150	27050	28900	30750
	Lower income	26100	29800	33550	37300	40250	43250	46250	49200
	Median income	32600	37300	41950	46600	50350	54050	57800	61500
	Moderate income	39150	44700	50300	55900	60350	64850	69300	73800
ORANGE Area median: \$68,300	Very low income	23900	27300	30750	34150	36900	39600	42350	45100
	Lower income	33450	38250	43000	47800	51600	55450	59250	63100
	Median income	47800	54650	61450	68300	73750	79250	84700	90150
	Moderate income	57350	65550	73750	81950	88500	95050	101600	108150
PLACER Area median: \$51,900	Very low income	18150	20750	23350	25950	28050	30100	32200	34250
	Lower income	29050	33200	37350	41500	44850	48150	51500	54800
	Median income	36350	41500	46700	51900	56050	60200	64350	68500
	Moderate income	43600	49850	56050	62300	67300	72250	77250	82250
PLUMAS Area median: \$38,200	Very low income	13350	15300	17200	19100	20650	22150	23700	25200
	Lower income	21400	24450	27500	30550	33000	35450	37900	40350
	Median income	26750	30550	34400	38200	41250	44300	47350	50400
	Moderate income	32100	36700	41250	45850	49500	53200	56850	60500
RIVERSIDE Area median: \$47,200	Very low income	16500	18900	21250	23600	25500	27400	29250	31150
	Lower income	26450	30200	34000	37750	40800	43800	46800	49850
	Median income	33050	37750	42500	47200	51000	54750	58500	62300
	Moderate income	39650	45300	51000	56650	61200	65700	70250	74800
SACRAMENTO Area median: \$51,900	Very low income	18150	20750	23350	25950	28050	30100	32200	34250
	Lower income	29050	33200	37350	41500	44850	48150	51500	54800
	Median income	36350	41500	46700	51900	56050	60200	64350	68500
	Moderate income	43600	49850	56050	62300	67300	72250	77250	82250
SAN BENITO Area median: \$50,500	Very low income	17700	20200	22750	25250	27250	29300	31300	33350
	Lower income	28300	32300	36350	40400	43650	46850	50100	53350
	Median income	35350	40400	45450	50500	54550	58600	62600	66650
	Moderate income	42400	48500	54550	60600	65450	70300	75150	80000
SAN BERNARDINO Area median: \$47,200	Very low income	16500	18900	21250	23600	25500	27400	29250	31150
	Lower income	26450	30200	34000	37750	40800	43800	46800	49850
	Median income	33050	37750	42500	47200	51000	54750	58550	62300
	Moderate income	39650	45300	51000	56650	61200	65700	70250	74800

NUMBER OF PERSONS IN FAMILY

COUNTY	STANDARD	1	2	3	4	5	6	7	8
SAN DIEGO	Very low income	18400	21000	23650	26250	28350	30450	32550	34650
	Area median:	29400	33600	37800	42000	45350	48700	52100	55450
	\$52,500	36750	42000	47250	52500	56700	60900	65100	69300
	Moderate income	44100	50400	56700	63000	68050	73100	78100	83150
SAN FRANCISCO	Very low income	25350	28950	32600	36200	39100	42000	44900	47800
	Area median:	38100	43500	48950	64400	58750	63100	67450	71800
	\$72,400	50700	57900	65150	72400	78200	84000	89800	95550
	Moderate income	60850	69500	78200	86900	93850	100800	107750	114700
SAN JOAQUIN	Very low income	15500	17700	19950	22150	23900	25700	27450	29250
	Area median:	24800	28350	31900	35450	38250	41100	43950	46800
	\$44,300	31000	35450	39850	44300	47850	51400	54950	58500
	Moderate income	37200	42500	47850	53150	57400	61650	65900	70150
SAN LUIS OBISPO	Very low income	16800	19200	21600	24000	25900	27850	29750	31700
	Area median:	26900	30700	34550	38400	41450	44550	47600	50700
	\$48,000	33600	38400	43200	48000	51850	55700	59500	63350
	Moderate income	40300	46100	51850	57600	62200	66800	71400	76050
SAN MATEO	Very low income	25350	28950	32600	36200	39100	42000	44900	47800
	Area median:	38100	43500	48950	54400	58750	63100	67450	71800
	\$72,400	50700	57900	65150	72400	78200	84000	89800	95550
	Moderate income	60850	69500	78200	86900	93850	100800	107750	114700
SANTA BARBARA	Very low income	18250	20850	23450	26050	28150	30200	32300	34400
	Area median:	29200	33350	37500	41700	45000	48350	51700	55000
	\$52,100	36450	41700	46900	52100	56250	60450	64600	68750
	Moderate income	43750	50000	56250	62500	67500	72500	77500	82500
SANTA CLARA	Very low income	28900	33050	37150	41300	44600	47900	51200	54500
	Area median:	37200	42500	47800	53100	57350	61600	65850	70100
	\$82,600	57800	66100	74350	82600	89200	95800	102400	109050
	Moderate income	69350	79300	89200	99100	107050	114950	122900	130800
SANTA CRUZ	Very low income	21350	24400	27450	30500	32950	35400	37800	40250
	Area median:	33450	38250	43000	47800	51600	55450	59250	63100
	\$61,000	42700	48800	54900	61000	65900	70750	75650	80500
	Moderate income	51250	58550	65900	73200	79050	84900	90750	96600
SHASTA	Very low income	13150	15000	16900	18750	20250	21750	23250	24750
	Area median:	21000	24000	27000	30000	32400	34800	37200	39600
	\$37,500	26250	30000	33750	37500	40500	43500	46500	49500
	Moderate income	31500	36000	40500	45000	48600	52200	55800	59400

NUMBER OF PERSONS IN FAMILY

COUNTY	STANDARD	1	2	3	4	5	6	7	8
SIERRA Area median: \$39,100	Very low income	13700	15650	17600	19550	21100	22700	24250	25800
	Lower income	21900	25000	28150	31300	33800	36300	38800	41300
	Median income	27350	31300	35200	39100	42250	45350	48500	51600
	Moderate income	32850	37500	42200	46900	50650	54400	58150	61900
SISKIYOU Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	46450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
SOLANO Area median: \$52,300	Very low income	18300	20900	23550	26150	28250	30350	32450	34500
	Lower income	29300	33450	37650	41850	45200	48550	51900	55250
	Median income	36600	41850	47050	52300	56500	60650	64850	69050
	Moderate income	43950	50200	56500	62750	67750	72800	77800	82850
SONOMA Area median: \$55,900	Very low income	19550	22350	25150	27950	30200	32400	34650	36900
	Lower income	31300	35800	40250	44700	48300	51850	55450	59050
	Median income	39150	44700	50300	55900	60350	64850	69300	73800
	Moderate income	46950	53700	60400	67100	72450	77850	83200	88550
STANISLAUS Area median: \$43,100	Very low income	15100	17250	19400	21550	23250	25000	26700	28450
	Lower income	24150	27600	31050	34500	37250	40000	42750	45550
	Median income	30150	34500	38800	43100	46550	50000	53450	56900
	Moderate income	36200	41350	46550	51700	55850	59950	64100	68250
SUTTER Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
TEHAMA Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
TRINITY Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150
TULARE Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150

COUNTY	STANDARD	NUMBER OF PERSONS IN FAMILY							
		1	2	3	4	5	6	7	8
TUOLUMNE Area median: \$40,000	Very low income	14000	16000	18000	20000	21600	23200	24800	26400
	Lower income	22400	25600	28800	32000	34550	37100	39700	42250
	Median income	28000	32000	36000	40000	43200	46400	49600	52800
	Moderate income	33600	38400	43200	48000	51850	55700	59500	63350
VENTURA Area median: \$65,300	Very low income	22850	26100	29400	32650	35250	37850	40500	43100
	Lower income	33450	38250	43000	47800	51600	55450	59250	63100
	Median income	45700	52250	58750	65300	70500	75750	80950	86200
	Moderate income	54850	62700	70500	78350	84600	90900	97150	103400
YOLO Area median: \$53,200	Very low income	18600	21300	23950	26600	28750	30850	33000	35100
	Lower income	29800	34050	38300	42550	45950	49350	52750	56200
	Median income	37250	42550	47900	53200	57450	61700	65950	70200
	Moderate income	44700	51100	57450	63850	68950	74050	79150	84300
YUBA Area median: \$36,700	Very low income	12850	14700	16500	18350	19800	21300	22750	24200
	Lower income	20550	23500	26400	29350	31700	34050	36400	38750
	Median income	25700	29350	33050	36700	39650	42550	45500	48450
	Moderate income	30850	35250	39650	44050	47550	51100	54600	58150

Higher income limits apply to families with more than eight persons. For all income groups, the income limits for families larger than eight persons are determined as follows: for each person in excess of eight, add eight percent of the four-person income limit base to the eight-person limit, and round the answer to the nearest \$50. For example, the nine-person very low income limit for Alameda County is \$46,000. ($\$32850 \times .08 = \$2,628$; $843,350 + \$2,628 = \$45,978$; $845,978$ rounded = $\$46,000$)

Authority: Section 50093, Health and Safety Code.

Reference: Sections 50079.5, 50093, and 50105, Health and Safety Code.

HUD 1/27/99