

Estimated Affordable Housing Costs and Rents Based on Percentages of Area Median Income

Extremely Low-Income Households at 30% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$26,150	\$29,900	\$33,650	\$37,400	\$40,350	\$43,350
Max. Monthly Gross Rent (1)	\$654	\$748	\$841	\$935	\$1,009	\$1,084
Max. Purchase Price (2)	\$80,444	\$91,980	\$103,516	\$115,051	\$124,126	\$133,355
Very Low-Income Households at 50% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$43,600	\$49,850	\$56,050	\$62,300	\$67,300	\$72,250
Max. Monthly Gross Rent (1)	\$1,090	\$1,246	\$1,401	\$1,558	\$1,683	\$1,806
Max. Purchase Price (2)	\$134,124	\$153,351	\$172,423	\$191,650	\$207,031	\$222,259
Lower-Income Households at 60% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$52,350	\$59,800	\$67,300	\$74,750	\$80,750	\$86,700
Max. Monthly Gross Rent (1)	\$1,309	\$1,495	\$1,683	\$1,869	\$2,019	\$2,168
Max. Purchase Price (2)	\$161,041	\$183,959	\$207,031	\$229,949	\$248,407	\$266,710
Low-Income Households at 80% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$69,800	\$79,750	\$89,700	\$99,700	\$107,650	\$115,650
Max. Monthly Gross Rent (1)	\$1,745	\$1,994	\$2,243	\$2,493	\$2,691	\$2,891
Max. Purchase Price (2)	\$214,722	\$245,330	\$275,939	\$306,701	\$331,158	\$355,767
Median-Income Households at 100% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$87,200	\$99,700	\$112,150	\$124,600	\$134,550	\$144,550
Max. Monthly Gross Rent/Payments (1)	\$2,180	\$2,493	\$2,804	\$3,115	\$3,364	\$3,614
Max. Purchase Price (2)	\$312,956	\$357,818	\$402,501	\$447,183	\$482,893	\$518,783
Moderate-Income Households at 110% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$95,950	\$109,650	\$123,350	\$137,050	\$148,000	\$159,000
Max. Monthly Gross Rent/Payments (1)	\$2,399	\$2,741	\$3,084	\$3,426	\$3,700	\$3,975
Max. Purchase Price (2)	\$344,360	\$393,528	\$442,697	\$491,866	\$531,165	\$570,643
Moderate-Income Households at 120% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$104,650	\$119,600	\$134,550	\$149,500	\$161,500	\$173,450
Max. Monthly Gross Rent/Payments (1)	\$2,616	\$2,990	\$3,364	\$3,738	\$4,038	\$4,336
Max. Purchase Price (2)	\$375,584	\$429,238	\$482,893	\$536,548	\$579,615	\$622,503
Moderate-Income Households at 140% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$122,100	\$139,550	\$157,000	\$174,450	\$188,400	\$202,350
Max. Monthly Gross Rent/Payments (1)	\$3,053	\$3,489	\$3,925	\$4,361	\$4,710	\$5,059
Max. Purchase Price (2)	\$438,211	\$500,838	\$563,465	\$626,092	\$676,158	\$726,224

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Moderate-Income Households at 150% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$130,850	\$149,500	\$168,200	\$186,900	\$201,850	\$216,800
Max. Monthly Gross Rent/Payments (1)	\$3,271	\$3,738	\$4,205	\$4,673	\$5,046	\$5,420
Max. Purchase Price (2)	\$469,614	\$536,548	\$603,661	\$670,775	\$724,430	\$778,084

Moderate-Income Households at 160% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$139,550	\$159,500	\$179,400	\$199,350	\$215,300	\$231,250
Max. Monthly Gross Rent/Payments (1)	\$3,489	\$3,988	\$4,485	\$4,984	\$5,383	\$5,781
Max. Purchase Price (2)	\$500,838	\$572,438	\$643,858	\$715,457	\$772,701	\$829,945

Above Moderate Households at 180% of 2025 Median Family Income (THAP New Units)						
Number of Persons	1	2	3	4	5	6
Income Level	\$157,000	\$179,400	\$201,850	\$224,300	\$242,200	\$260,150
Max. Monthly Gross Rent/Payments (1)	\$4,579	\$5,233	\$5,887	\$6,542	\$7,064	\$7,588
Max. Purchase Price (2)	\$563,465	\$643,858	\$724,430	\$805,002	\$869,244	\$933,665

"Achievable" Households at 195% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$170,100	\$194,400	\$218,650	\$242,950	\$262,400	\$281,850
Max. Monthly Gross Rent/Payments (1)	\$4,961	\$5,670	\$6,377	\$7,086	\$7,653	\$8,221
Max. Purchase Price (2)	\$610,480	\$697,692	\$784,724	\$871,935	\$941,741	\$1,011,546

"THAP - Existing" Households at 245% of 2025 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$213,700	\$244,200	\$274,750	\$305,250	\$329,700	\$354,100
Max. Monthly Gross Rent/Payments (1)	\$6,233	\$7,123	\$8,014	\$8,903	\$9,616	\$10,328
Max. Purchase Price (2)	\$766,959	\$876,422	\$986,064	\$1,095,527	\$1,183,277	\$1,270,847

Loan assumptions	
loan %	96.5%
annual interest rate	7.0%
term (years)	30
taxes, mortgage insurance, homeowners insurance as % of total payments	21.000%

Estimated Median Family Incomes for FY 2025						
Nevada County	\$124,600					
adjustment for family size	1	2	3	4	5	6
	70%	80%	90%	100%	108%	116%