

# Summary of Feedback from Developers/Designs Regarding Housing Incentives

Most feedback was provided by phone/virtual meeting

## Sean Whelan

- Supports the Coburn Crossing model
- Suggested getting rid of the AMI restrictions and relying only on TTUSD boundaries
- Would like funding equal to \$250,000 or at least 25% of the appraised value
- Does not think paying prevailing wage is doable
- Does not think a Planning Navigator would help

## Paradigm8

- Would like to see less discretion in Planning Commission's review
- Would like to be able to negotiate more at the staff-level and create an iterative process
- Create specific objective design standards for staff
- Consider ways to loosen Engineering's standards and allow more alternative equivalents
  - o Less snow storage requirements where ROW widths are wide
  - o Less ROW width requirement
- Likes the Deed Restrictions for New Development requirement for 120% AMI for rent; 180% to be income qualified
- Thinks deed restrictions are challenging for large units; can it be applied on a per bedroom basis. Can each bedroom be considered a "studio"
- Would like to create a bank for workforce housing units
- Supports the Planning Navigator idea
- For a Planned Development, allow housing to be the community benefit
- Parking – maybe for a project with less than 1 acre, you allow more flexibility
- Prevailing wage would not work for smaller projects (it would drive up the cost for more seasoned/expert laborers)
- Thinks fee deferrals to CofO are helpful.
- Can the Town do loans or is that subject to prevailing wage?

## Casey Snell

- Parking should be one spot per unit; maybe in Gateway or Downtown – in-lieu fees
- Should require minimal guest parking. Use tandem parking to increase beyond the one required.
- Remove enclosed parking requirements.
- Remove landscape in parking areas requirement.
- Height is the biggest challenge for sloped lots or buildings that could have gable roofs
- Use stepbacks to reduce massing close to the street

- Balconies are a nonstarter; support common areas instead
- Create a menu of options
- Setbacks next to parcels with open space should be reduced
- Can we allow site specific allowances or common areas/open space elsewhere
- Sees benefit of a Planning Navigator and having discussions earlier. Has seen instances where the team may not want to have someone in the room before it's ready to be

### **Eric Butterworth**

- Height is the biggest challenge

### **Darren Fisk**

- Buyout housing requirement (Boulder requires \$150,000 per unit for 20% onsite requirement); allow them to ask for that money to help build 60 new condo units.
- Consider a 35-year property tax exemption for projects with more than 10 units.
  - o Option 1: 30% of units have to be affordable defined as:
    - 10% at 60% AMI (same as EHA)
    - 20% at 130% AMI
    - 100% property tax exemption for 35 years
    - 99-year covenant on the 10% affordable when the 35-year tax abatement is up, the 20% at 130% AMI goes away
  - o Option 2: 20% of units have to be affordable at 60% AMI
    - 100% property tax exemption for 35 years
    - 99-year covenant on the 10% affordable, when the 35-year tax abatement is up, the additional 10% at 60% AMI goes away

### **Housing Hub** (see following pages for comment letter letter)

- Would like a consistent definition of "Local Worker"
- Pre-Development model
  - o Supports Planning Navigator for early in the process
  - o The navigator's role should be clearly defined to ensure applicants feel supported, while also ensuring that staff are treated with respect and that their time is used effectively.
- An equitable fee structure is also essential - one that reflects shared investment from both the Town and applicants.
- The Town could take the lead by identifying sites that are suitable for housing development and summarize and clearly outline key zoning and regulatory components that applies to these sites and that can directly impact housing production - this could include parcels already listed in the Housing Element, as well as sites that prospective applicants have inquired about.
- Achievable Housing definition with Truckee AMI
- Standards

- Reductions in private and common open space requirements can provide immediate cost savings and increase site efficiency. Flexibility in this area allows for more creative site planning and can help unlock projects that might otherwise not work:
  - Allow developers to provide private outdoor space (balconies, patios, decks) for only a portion of the units, rather than all. This creates flexibility in design and cost structure while catering to a broader range of resident preferences.
  - In exchange for reduced private outdoor space, require enhanced or more functional common areas that still support quality of life.
  - Reduction of the requirements for smaller projects, especially when located near public parks, trails, or other public open spaces.
- Setback flexibility. Rather than allowing reductions only through planned developments, consider a design- and context-driven approach:
  - Allow site-specific setback reductions based on design quality, project functionality, or demonstrated benefits to livability and privacy - not only affordability status.
  - For example, if reducing a side yard setback result in greater spacing between buildings elsewhere on the site or improves the layout of private outdoor space which is prioritizes the end-user experience, this flexibility should be permitted.
  - Other jurisdictions (e.g., Santa Rosa) have adopted "menu-based" incentives, where setbacks can be reduced in exchange for enhanced landscaping, pedestrian access, or improved unit design.
- Parking
  - Reduce or waive guest parking requirements where tandem parking is provided and where street widths or off-site availability can safely accommodate overflow.
  - Align Town's requirements with the State Density Bonus parking ratios.
- Bundle Planning fees
- Fee waivers/reductions
- ADU comments
  - Current program does not bridge financial gap
  - Confusing due to overlapping programs
- SB9 comments
  - Provide flexibility in unit size and lot splits
  - Allow context-sensitive height and setback variances
  - Allow expansion of existing dwelling

### **Reza Shera**

- Would like to expand the boundaries of the Deed Restriction for New Development
- No interest loans from the Town would be helpful.



## MEMORANDUM

**DATE:** 04/04/2025

**TO:** Yumie Dahn, Town of Truckee Principal Planner

**FROM:** Tahoe Housing Hub

**SUBJECT:** Community Feedback on Workforce Housing Development

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The Housing Hub is committed to advancing solutions that address workforce housing challenges in the Tahoe-Truckee region. Access to attainable and stable housing is vital for the long-term sustainability of our community, especially for the local workforce that keeps Truckee running.

We appreciate the Town of Truckee's proactive efforts to engage stakeholders in a meaningful and collaborative discussion on this critical issue. Creating a space for open dialogue and strategic problem-solving is essential to developing practical, lasting solutions.

Throughout this document, we explore strategies to make workforce housing development more feasible, effective, and sustainable while offering an additional perspective on the issue.

### **Town of Truckee Housing Programs**

#### ***Local worker Definition***

The Town has pioneered several impactful housing programs, and we appreciate the ongoing efforts to address workforce housing challenges. To improve clarity and reduce misconceptions, we suggest ensuring consistency in program requirements, particularly in how "local worker" or "local employment" is defined.

Currently, the Town defines a local worker as a *household member who is employed at least 30 hours per week, meets full-time employment equivalency with employer verification, or has a written offer for full-time employment within the Tahoe Truckee Unified*



*School District (TTUSD) boundary.*<sup>1</sup> However, different programs apply variations of this definition, which can create confusion for applicants and stakeholders. For example:

Program	Local Worker Criteria	Additional Criteria
Short-Term Rental Workforce Housing Token Program	At least 20 hours/week	<ul style="list-style-type: none"> <li>At least 50% of adult tenants must meet employment requirements</li> <li>Same as Lease to Locals &amp; ADU Forgivable Loan</li> </ul>
Deed Restriction for New Housing Development Program	At least 30 hours/week or full-time equivalency	<ul style="list-style-type: none"> <li>At least 50% of household members over 18 who are not full-time students must meet employment requirements</li> <li>Same criteria around students as ADU Forgivable Loan; different hours</li> </ul>
Lease to Locals	At least 20 hours/week	<ul style="list-style-type: none"> <li>At least 50% of adults must meet employment requirements</li> <li>Same as Short-Term Rental Workforce Housing Token Program &amp; ADU Forgivable Loan</li> </ul>
Rooted Renters	At least 20 hours/week (or annual equivalent)	<ul style="list-style-type: none"> <li>Adult cannot be blood-related to the property owner (unique criteria)</li> <li>Household income must be ≤150% Area Median Income (unique criteria)</li> </ul>
ADU Forgivable Loan	At least 20 hours/week or half-time equivalency (annual equivalent acceptable)	<ul style="list-style-type: none"> <li>At least 50% of household members over 18 who are not full-time students must meet employment requirements</li> <li>Same student criteria as Deed Restriction program; different hours</li> </ul>

<sup>1</sup> [Town of Truckee - FAQ webpage](#)



Aligning all housing initiatives under a clearly defined standard with consistent language - particularly in the definition of 'local worker' - would streamline administration, improve public understanding of eligibility, and reinforce the Town's commitment to transparency and equity in workforce housing programs.

## ADU Incentive Programs

### *Homeowner Applicant vs. Developer Applicant*

Most ADU applicants are individual homeowners looking to build a single unit on their primary residence. They typically finance construction with personal savings or loans - often at high interest rates. Developers, on the other hand, typically work under LLCs or corporate structures, benefit from legal protections, equity partners and can spread risk and cost across multiple projects.

That difference matters. Current ADU incentives and their associated restrictions don't account for the level of personal risk homeowners must take on. For example, if the Town's income verification process for a prospective tenant takes 30 days<sup>2</sup>, a homeowner doesn't have resources to cover expenses during that time. A developer can absorb that, but a homeowner can't.

### *ADU Incentives Don't Bridge or Alleviate the Financial Gap*

Both the ADU Accelerator Pilot Program findings and direct homeowner feedback reveal a consistent challenge: existing incentives fail to sufficiently offset the financial costs and risks associated with building an ADU. Key barriers include:

Barrier	Details
Construction Costs	<ul style="list-style-type: none"> <li>Detached ADUs: \$400,000–\$500,000</li> <li>Simple conversions: \$150,000–\$250,000</li> </ul>
Financing Challenges	<ul style="list-style-type: none"> <li>Traditional loans: 6–7%</li> <li>HELOCs: 9–12%</li> </ul>
Ongoing Expenses	<ul style="list-style-type: none"> <li>Supplemental tax</li> <li>Fire insurance increases</li> <li>Annual maintenance</li> </ul>
Deed Restrictions	<ul style="list-style-type: none"> <li>Restrictive income limits</li> <li>Monitoring and reporting obligations</li> <li>Duration of restriction</li> </ul>

<sup>2</sup> [PLHA-New-ADU-Construction-Loan-Program-Guidelines-PDF](#)





For homeowners qualifying for the Town’s substantial \$200,000 PLHA loan, affordability requirements typically result in a monthly financial loss, once debt service, property tax increases, higher insurance premiums, and maintenance costs are factored in. In such cases, homeowners are forced to subsidize part of the project themselves, making it an unsustainable financial decision. Even for moderate-income households, the types of ADU projects that align with the incentive amount (such as small studios within existing residences) don’t meet the needs/wants of this demographic.

Unit Type	AMI Level	Rent Cap (30%) <sup>3</sup>	Notes
Studio	60%	\$1,181/month	Well below monthly cost burden
1-Bed	60%	\$1,350/month	Also too low to cover full expenses
1-Bed	120%	\$2,700/month	Technically works, but tenants at this income level are seeking a different type of housing

Many successful ADU programs across California target income levels up to 80% AMI, which better aligns with local workforce wages and could make more projects financially viable. Raising Truckee’s program income limit from 60% to 80% AMI would likely increase participation and better meet the needs of the local workforce.

Here’s how that looks in Truckee:

- Based on the HCD 2024 Income Limits<sup>4</sup>:
  - 60% AMI (1-person household): \$47,250
  - 80% AMI (1-person household): \$58,350
- Based on the Town’s wage matrix for FY 24/25<sup>5</sup>:
  - Entry-level Town employee (Ranges 1–17): ~\$26.90/hr
  - Assuming 80 hours/pay period x 26 pay periods = \$56,032/year

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<sup>3</sup> [Learn About Housing in Truckee | Truckee, CA](#)

<sup>4</sup> [2024 Income Limits](#)

<sup>5</sup> [TOT Wage Matrix](#)





This means that many Town employees would be unable to qualify for ADU units under a 60% AMI cap but would be eligible under an 80% AMI cap. This makes the strategy more realistic and better aligned with the workforce housing needs.

Due to high costs and financial risks, ADUs are not the appropriate solution for very low-income housing. To improve the effectiveness of these programs, incentives must be adjusted to reflect the true costs, risk profiles, and motivations of homeowners - rather than developers. By offering more flexible terms, increasing AMI thresholds, and simplifying compliance requirements, the Town can unlock a greater number of workforce housing opportunities in a practical and scalable way.

### ***Program Guidelines***

Feedback from participants in the ADU Accelerator and interested homeowners has highlighted that navigating overlapping or complementary programs can be confusing, especially when each comes with its own format, terminology, and structure. There's a strong preference for consistent and streamlined guidelines - using a shared document style, similar language, and standardized sections (such as eligibility, funding terms, compliance, and timelines). This consistency would make it easier for applicants to compare options and understand what each program entails.

Additionally, homeowners have the same common questions which aren't always addressed in the written guidelines. Including a Q&A section with answers to the most frequently asked or misunderstood points, especially those that come up repeatedly during staff interactions, could help clarify expectations and reduce the need for follow-up from staff.







## **Implementing a Collaborative Pre-Development Model**

We strongly support the concept of a Town-employed planning navigator as a proactive step toward improving the development process. While a similar model exists through the pre-application process, a more interactive and solutions-oriented approach could lead to better outcomes for workforce housing projects. If structured effectively, this model could foster a more productive and collaborative relationship between the Planning Division and project applicants.

The current pre-application process is meant to encourage early engagement, yet it requires developers to independently design a project that attempts to align with the development code - a significant financial commitment upfront - only to receive feedback that primarily identifies inconsistencies or reiterates regulations. Applicants who do not ask the right questions may miss valuable guidance that could improve their projects, leading to inefficiencies, prolonged back-and-forth, delays, increased costs, and frustration for all parties involved.

A dedicated planning navigator, if structured correctly, has the potential to bridge this gap by taking a more engaged role early in the process. Their expertise in the development code and understanding of community priorities could help applicants explore viable alternatives, identify trade-offs, and navigate regulatory flexibilities that improve project feasibility. Just as importantly, this approach could provide a greater sense of certainty in the process, ensuring that early-stage work is not rendered obsolete later due to unforeseen regulatory or financial hurdles that may arise from overlooked requirements or constraints discovered during the review process. Not every developer will see value in this service or choose to utilize it, but small-scale, local property owners who want to contribute to workforce housing could benefit significantly.

For this model to be successful, execution is key. Planners are not designers or developer advocates, but they are uniquely positioned to guide projects in a way that aligns with community goals while minimizing unnecessary roadblocks. The navigator's role should be clearly defined to ensure applicants feel supported, while also ensuring that staff are treated with respect and that their time is used effectively. The process should foster trust and open dialogue, avoiding an oppositional dynamic. An equitable fee structure is also essential - one that reflects shared investment from both the Town and applicants. Since development fees can escalate quickly, establishing clear expectations and structuring staff time and rates appropriately will be critical to making this service both effective and accessible.



A study conducted by the National Association of Home Builders (NAHB ) and the National Multifamily Housing Council (NMHC) in 2022<sup>6</sup>, found that an average of 40.6% of total development costs can be attributed to complying with regulations imposed by all levels of government. In an economic environment where balancing necessary regulations with cost-effective housing solutions is of the utmost importance, these findings highlight the important position local jurisdictions can take in facilitating and removing as many barriers as they can within their reach without compromising the community character.

Neither the public nor the private sector can meet the challenge alone, but this could be a model where together they can work toward a solution.

### **Development of Parameters and Housing Incentives Identification**

As the Town continues to refine its role in facilitating workforce housing production, there's an opportunity to shift toward a more proactive approach. Instead of waiting for developers to bring forward projects seeking variances and concessions that may not fully align with the development code, the Town could take the lead by identifying sites that are suitable for housing development and summarize and clearly outline key zoning and regulatory components that applies to these sites and that can directly impact housing production - this could include parcels already listed in the Housing Element, as well as sites that prospective applicants have inquired about.

This would allow developers and design professionals to work within a pre-approved framework streamlining early-stage planning, concept development and reducing back-and-forth. Knowing what's allowed by-right, where flexibility exists, and what incentives are available can reduce uncertainty, speed up project timelines, and limit the need for costly redesigns.

This type of targeted, parcel-specific information would allow the Town to help ensure that potential projects are fully leveraging what's already possible. For less experienced developers especially, this clarity is critical in identifying actual cost reductions.

This approach flips the traditional process in a way that benefits all parties involved:

- **Developers** start with a clear foundation, reducing financial risks.
- **The Town** facilitates compliance and efficiency, minimizing administrative delays.

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<sup>6</sup> [NAHB / NMHC Research](#)



- **The community** sees more workforce housing delivered faster, as projects move through approvals more quickly.

One of the biggest challenges in workforce housing production is cost uncertainty, particularly in the early stages when developers must invest heavily in land use interpretation, site planning, and design without knowing if their project will be feasible. By defining development parameters in advance, the Town can help eliminate unnecessary pre-development expenses, allowing developers to allocate more resources toward delivering housing rather than speculative planning work.

Ultimately, by creating a more predictable, transparent process, the Town can play a key role in accelerating workforce housing production while fostering a balanced public-private partnership that benefits builders, staff, and the broader community.

## Communication Refinements

Effective communication between land use staff and the public is key to fostering trust and ensuring community needs are addressed. Not everyone has access to specialized support for interpreting regulations or navigating local policies. As a result, when community members ask questions, it's important that their inquiries receive thoughtful, timely responses that go beyond simply restating the codes, which are readily available in public documents.

A more collaborative approach can help bridge this gap by focusing on the intent behind each inquiry and identifying additional steps that might make the process more manageable. Providing contextual explanations and clarifying how regulations apply to specific situations not only helps demystify the process but also reassures applicants that staff are invested in the success of their projects. Whether someone is a first-time applicant or an experienced developer, receiving guidance that is clear and solution-oriented encourages engagement, reinforces the value of their efforts, improves overall communication leading to stronger applications and better projects that benefit the community.

By prioritizing transparency and responsiveness, the goal is to create a planning environment where every question is met with meaningful support, fostering a process that is accessible, productive, and collaborative for all.





## **Achievable Housing Definition & AMI Adjustments<sup>7</sup>**

To ensure workforce housing remains accessible to those who live and work in Truckee, we recommend incorporating an "Achievable Housing" definition into the Town's Affordable Housing Controls, which builds on the above-mentioned comment about "local workforce definition". One that is not tied solely to Area Median Income (AMI) but instead aligns with local workforce residency requirements, as already utilized in various existing local housing programs. Neighboring jurisdictions have adopted similar definitions, recognizing that income-based eligibility alone does not fully capture the housing needs of high-cost communities like Truckee.

The 2019-2023 ACS 5-year estimates place Truckee's median household income at \$125,995 (adjusted for 2023 inflation)<sup>8</sup>, while the 2024 state income limits for Nevada County, published by HCD, set the median at \$112,500 - more than 11% lower than the five-year local average. Even an apparently small discrepancy like this can make local workers ineligible for certain housing opportunities that rely on standard income parameters. Until we can have a Truckee's specific AMI officially recognized, the Town should consider adjusting income thresholds across key housing policies (including the Workforce Housing Ordinance, Inclusionary Housing Ordinance, affordability thresholds for development standard incentives, and various housing programs) to better reflect actual local earnings.

Expanding thresholds to better represent the full range of local income is not just about immediate eligibility; it is also critical to preserving long-term affordability. If income limits are set too low, households may quickly outgrow existing housing program's eligibility as wages rise, even as they remain priced out of the market. Adjustments should also account for economic fluctuations that can rapidly increase housing costs and perpetuate a cycle of housing struggles in securing attainable housing options.

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<sup>7</sup> Attachment A

<sup>8</sup> [U.S. Census Bureau QuickFacts: Truckee Town](#)





## SB9 Housing Opportunities

With potential state-level changes making SB9 regulations more flexible - such as removing owner-occupancy requirements and modifying design standards and permitting processes – we'd like to preemptively encourage staff to consider adjustments to the local ordinance to expand entry-level housing opportunities for the local workforce. Suggestions include:

- **Development Standards Flexibility for Workforce Housing Commitments:** to encourage property owners to participate in workforce housing solutions, consider revising certain standards for SB9 units that include a local worker deed restriction:
  - **Unit Size:** Provide greater flexibility in unit sizes (1,000–1,500 SF) to better accommodate first-time homebuyers.
  - **Height and Setback Variances:** allow context-sensitive variances that preserve neighborhood character while enabling housing. For example, in certain cases the 35ft or 3 stories height limit for single-family could make sense instead of the 16ft or 22ft depending on lot size SB9 requirement.
  - **Flexible Lot Splits:** allow alternative lot split ratios beyond the standard 60/40 (55/45 or 50/50) to improve project feasibility.
  - **Expansion Flexibility for Existing Dwellings:** Allow reasonable expansions of primary dwellings legally established before the lot split, with a defined cap on addition sizes. Property owners who intend to remain in their primary residence may be reluctant to pursue an SB9 lot split if it permanently eliminates their ability to expand - addressing this concern could encourage broader participation.



## **Development Standards Incentives**

Any proposed incentives that reduce development costs, streamline approvals, and create a more predictable entitlement framework will increase the likelihood of producing cost-effective housing aligned with the needs of Truckee's local workforce. With that goal in mind, we support the Town's efforts to explore flexible development conditions and offer the following considerations:

### ***Open Space and Outdoor Amenities***

Reductions in private and common open space requirements can provide immediate cost savings and increase site efficiency. Flexibility in this area allows for more creative site planning and can help unlock projects that might otherwise not work:

- Allow developers to provide private outdoor space (balconies, patios, decks) for only a portion of the units, rather than all. This creates flexibility in design and cost structure while catering to a broader range of resident preferences.
- In exchange for reduced private outdoor space, require enhanced or more functional common areas that still support quality of life.
- Reduction of the requirements for smaller projects, especially when located near public parks, trails, or other public open spaces.

### ***Setback Flexibility***

Setback reductions can increase buildable area and improve site layout, especially for infill or oddly shaped parcels. Rather than allowing reductions only through planned developments, consider a design- and context-driven approach:

- Allow site-specific setback reductions based on design quality, project functionality, or demonstrated benefits to livability and privacy - not only affordability status.
- For example, if reducing a side yard setback result in greater spacing between buildings elsewhere on the site or improves the layout of private outdoor space which is prioritizes the end-user experience, this flexibility should be permitted.
- Other jurisdictions (e.g., Santa Rosa) have adopted "menu-based" incentives, where setbacks can be reduced in exchange for enhanced landscaping, pedestrian access, or improved unit design.



### ***Parking Reductions and Alternatives***

Developers often allude to parking as consistently one of the most expensive and land-consuming components of any development but even more so for affordable housing projects. Reducing or reconfiguring parking requirements can significantly lower costs and free up space for housing.

- Reduce or waive guest parking requirements where tandem parking is provided and where street widths or off-site availability can safely accommodate overflow.
- Align Town's requirements with the State Density Bonus parking ratios.

### **Other suggestions**

#### ***Bundle Planning Fees***

Where multiple entitlements are required (e.g., tentative map, final map, lot merger, planned development), consider offering a consolidated fee structure. A affordable or workforce housing package if you will: combined and reduced review package for these projects would significantly ease administrative and financial burden on applicants, especially small-scale or first-time developers.

#### ***Fee Waivers or Reductions***

Create a formal pathway for waiving or scaling back impact and processing fees for qualified affordable and workforce housing projects.

#### ***Pilot Program for Flexible Development Standards***

Explore a temporary pilot initiative that modifies existing development standards to test how uniform design criteria could accelerate construction of various housing types.

- The City of Spokane<sup>9</sup> adopted an interim zoning ordinance aimed at enabling “missing middle” housing types, such as duplexes and townhomes, in traditionally single-family neighborhoods. The initiative yielded measurable outcomes earning the Governor's Smart Communities Award<sup>10</sup> in the “Smart Housing Strategy” category.

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<sup>9</sup> [Building Opportunity - City of Spokane, Washington](#)

<sup>10</sup> [City housing initiative earns Governor's Smart Communities Award - City of Spokane, Washington](#)





## Conclusion

Getting through the development process can be challenging for many reasons, and while not all of it falls within the Town's control, there's a real opportunity to make it easier and more predictable for the types of housing the community needs most. Every adjustment - clearer information, streamlined steps, more flexible standards - can have a big impact.

The Tahoe Housing Hub really appreciates the Town's commitment to working with community partners in shaping what comes next. This kind of collaboration is key to finding practical, local solutions that work and turning thoughtful policy into tangible progress. We look forward to continuing this productive dialogue and are committed to supporting meaningful progress that benefits everyone who lives and works in Truckee.





Attachment A – Examples referencing the “Understanding Housing Affordability” section on [Town’s website](#)

**Income Limits Based on Hypothetical Median Income of \$125,995**

<b>Income Category</b>	<b>% of Median Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>
Acutely Low Income	15%	\$13,230	\$15,120	\$17,010	\$18,900
Extremely Low Income	30%	\$26,460	\$30,240	\$34,020	\$37,800
Very Low Income	50%	\$44,100	\$50,400	\$56,700	\$63,000
Low Income	80%	\$70,560	\$80,640	\$90,720	\$100,800
<b>Median Income</b>	<b>100%</b>	<b>\$88,500</b>	<b>\$101,000</b>	<b>\$113,500</b>	<b>\$126,000</b>
Moderate Income	120%	\$106,200	\$121,200	\$136,200	\$151,200

**Monthly Amount Available for Housing Based on Hypothetical Median Income of \$125,995**

<b>Income Category</b>	<b>% of Median Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>
Acutely Low Income	15%	\$331	\$378	\$425	\$473
Extremely Low Income	30%	\$662	\$756	\$849	\$942
Very Low Income	50%	\$1,050	\$1,200	\$1,425	\$1,750
Low Income	80%	\$1,764	\$2,052	\$2,398	\$2,604
Median Income	100%	\$2,208	\$2,508	\$2,898	\$3,250
Moderate Income	120%	\$2,652	\$3,024	\$3,438	\$3,604

**Affordable Home Purchase Price Based on Hypothetical Median Income of \$125,995**

<b>Income Category</b>	<b>% of Median Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>
Acutely Low Income	15%	\$50,830	\$58,209	\$65,370	\$72,531
Extremely Low Income	30%	\$94,217	\$107,314	\$120,746	\$134,179
Very Low Income	50%	\$156,828	\$178,206	\$199,584	\$220,962
60% AMI	60%	\$199,003	\$226,487	\$254,971	\$283,455
75% AMI (Low Income)	75%	\$248,754	\$286,509	\$324,264	\$362,018
Median Income	100%	\$332,844	\$379,863	\$426,883	\$473,902
Moderate Income	120%	\$399,413	\$457,835	\$516,257	\$574,679