

ATTACHMENT A: Affordable Housing Target Populations

The following table defines income categories as a percentage of area median income and gives Santa Clara County's relevant income limits according to household size.

Income Category	Percent of Area Median Income (AMI)	Incomes and Occupations	
		1-Person Household	4-Person Household
Extremely Low-Income (ELI)	Up to 30% AMI	\$25,100	\$35,800
Very Low-Income (VLI)	31-50% AMI	\$41,800	\$59,700
Low-Income (LI)	51-80% AMI	\$59,400	\$84,900
Median Income	100%	\$79,300	\$113,300
Moderate-Income	81-120% AMI	\$95,150	\$135,950
Above-Moderate Income	Above 120% AMI	Above \$95,150	Above \$135,950

Source: <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k12.pdf>

Housing Strategies for Different Income Groups

The following table defines different types of households according to their incomes and sample jobs, defines housing prices that are affordable for each group, and lists typical sources of subsidy and affordable housing programs that can assist each type of household.

Housing Need ¹	Affordable Rent/Home Prices	Potential Tools	Potential Strategies/Funding Sources	Subsidy Required
Homeless and Fixed Income: \$0-\$12,500 annually; up to 15% AMI (ELI) Jobs: Farmworkers, Laborers, Sorters; Disabled/SSI recipients	Rent: \$0 to \$315/month	<ul style="list-style-type: none"> • Rent subsidies • Supportive housing • Master Leasing • Shared Housing • Transitional Shelter 	<ul style="list-style-type: none"> • Program Income • HOME Funds • Housing Auth. Vouchers • Housing Impact Fees • Mental Health Svcs Act • Other Health Funds • Social Impact Bonds 	<ul style="list-style-type: none"> • Section 8 Voucher • Rental Subsidy - \$12,000 a year • Supportive Housing - \$150,000-200,000 per unit • Master Leasing - \$10,000 per unit/year
Working Poor: \$12,500-\$53,750 annually; 15% - 50% AMI (ELI to VLI) Jobs: Waiters, Hairdressers, Nursing Assistants, Gardeners, Nail Technicians	Rent: \$315-\$1,350/month	<ul style="list-style-type: none"> • Rent subsidies • ELI housing units • Shared housing • SROs • Secondary Units 	<ul style="list-style-type: none"> • Housing Auth. Vouchers • Housing Impact Fee • State Perm Source • Public benefits zoning • HOME Funds 	<ul style="list-style-type: none"> • Section 8 Voucher • Development Subsidy: \$100-\$150K per unit

¹ Income bands overlap as Area Median Incomes vary by household size. Household sizes assumed are as follows: Homeless and Fixed Income, 1 person; all other categories, 1 person to 4 people.

Housing Need¹	Affordable Rent/Home Prices	Potential Tools	Potential Strategies/Funding Sources	Subsidy Required
<p>Support Economy: \$42,000-\$136,000 annually; 50% - 120% AMI (LI to Mod-income) Jobs: Bookkeepers, Social Workers, Police Officers, Firefighters</p>	<p>Rent: \$1,050 to \$3,400/month Home Price: \$102,200 - \$349,500</p>	<ul style="list-style-type: none"> • Development subsidies • Smaller units • Downpayment assistance 	<ul style="list-style-type: none"> • Housing Impact Fee • State Perm Source • Public benefits zoning • Inclusionary Zoning and In-lieu Fees • Development Incentives • HOME Funds 	<ul style="list-style-type: none"> • Development Subsidy: \$80,000-\$100,000 per unit • Second Mortgage Assistance for Mod-income: \$0 to \$482,000 per unit
<p>Driving Economy: \$59,500-\$180,000 Annually; 80% - 160% AMI (Mod- to Above-Mod Income) Jobs: Accountants, Post-secondary School Teachers, Computer Programmers; Doctors, Nurse Practitioners, Managers, Legal Professionals</p>	<p>Rent: \$1,500 to \$4,500/month Home Price: \$102,200-\$598,100</p>	<ul style="list-style-type: none"> • Affordable by Design • Downpayment assistance 	<ul style="list-style-type: none"> • Inclusionary Zoning and In-lieu Fees • Development Incentives • State Housing Funding, including Perm Source 	<ul style="list-style-type: none"> • Second Mortgage Assistance for Mod-income: \$0 to \$482,000 per unit