



## MEMORANDUM

Date: JUNE 3, 2020

To: HOUSING AUTHORITY COMMISSIONERS

From: NANCY MANCHESTER PROGRAM SPECIALIST II

Subject: UPDATED INCOME GUIDELINES, AFFORDABLE HOUSING PROGRAM RENTS,  
MAXIMUM SALES PRICE CHARTS, AND UTILITY ALLOWANCES

---

Attached for your information are the 2020 updates for the following:

- Income Guidelines, Effective June 1, 2020
- Affordable Housing Program Rents, Effective June 1, 2020
- Maximum Sales Price Charts, Effective June 1, 2020
- Allowances for Tenant Furnished Utilities, Effective May 1, 2019

The Income Guidelines are based on the Income Limits published by the United States Department of Housing and Urban Development (HUD), and are used to determine household eligibility for Santa Rosa's affordable housing programs.

The 2020 HUD Income Limits reflect a 10% increase to the Area Median Income for a family of four and corresponding changes to all income levels and household sizes. Santa Rosa's Limits have been adjusted accordingly.

The Affordable Housing Program Rents and the Maximum Sales Price Charts have been adjusted to be consistent with the 2020 Income Guidelines. The Rents apply to affordable housing programs monitored by the Housing and Community Services Department. The Sales Prices are used to determine the maximum purchase price of homes under Santa Rosa's Housing Allocation Plan and Density Increase Program.

The Utility Allowances are used to adjust the rent amount charged for affordable units by decreasing the gross rent amount by the applicable allowances for tenant-paid utilities.



## 2020 INCOME LIMITS

Effective June 1, 2020

Household Size	Extremely Low 30% of Median	Very Low 50% of Median	60% of Median	Low 80% of Median	Median 100% of Median	Moderate 120% of Median
<b>1 Person</b>	<b>\$23,900 /Year</b> <b>\$1,992 /Month</b>	<b>\$39,800 /Year</b> <b>\$3,317 /Month</b>	<b>\$47,760 /Year</b> <b>\$3,980 /Month</b>	<b>\$63,650 /Year</b> <b>\$5,304 /Month</b>	<b>\$71,900 /Year</b> <b>\$5,992 /Month</b>	<b>\$86,300 /Year</b> <b>\$7,192 /Month</b>
<b>2 Persons</b>	<b>\$27,300 /Year</b> <b>\$2,275 /Month</b>	<b>\$45,450 /Year</b> <b>\$3,788 /Month</b>	<b>\$54,540 /Year</b> <b>\$4,545 /Month</b>	<b>\$72,750 /Year</b> <b>\$6,063 /Month</b>	<b>\$82,150 /Year</b> <b>\$6,846 /Month</b>	<b>\$98,600 /Year</b> <b>\$8,217 /Month</b>
<b>3 Persons</b>	<b>\$30,700 /Year</b> <b>\$2,558 /Month</b>	<b>\$51,150 /Year</b> <b>\$4,263 /Month</b>	<b>\$61,380 /Year</b> <b>\$5,115 /Month</b>	<b>\$81,850 /Year</b> <b>\$6,821 /Month</b>	<b>\$92,450 /Year</b> <b>\$7,704 /Month</b>	<b>\$110,950 /Year</b> <b>\$9,246 /Month</b>
<b>4 Persons</b>	<b>\$34,100 /Year</b> <b>\$2,842 /Month</b>	<b>\$56,800 /Year</b> <b>\$4,733 /Month</b>	<b>\$68,160 /Year</b> <b>\$5,680 /Month</b>	<b>\$90,900 /Year</b> <b>\$7,575 /Month</b>	<b>\$102,700 /Year</b> <b>\$8,558 /Month</b>	<b>\$123,250 /Year</b> <b>\$10,271 /Month</b>
<b>5 Persons</b>	<b>\$36,850 /Year</b> <b>\$3,071 /Month</b>	<b>\$61,350 /Year</b> <b>\$5,113 /Month</b>	<b>\$73,620 /Year</b> <b>\$6,135 /Month</b>	<b>\$98,200 /Year</b> <b>\$8,183 /Month</b>	<b>\$110,900 /Year</b> <b>\$9,242 /Month</b>	<b>\$133,100 /Year</b> <b>\$11,092 /Month</b>
<b>6 Persons</b>	<b>\$39,600 /Year</b> <b>\$3,300 /Month</b>	<b>\$65,900 /Year</b> <b>\$5,492 /Month</b>	<b>\$79,080 /Year</b> <b>\$6,590 /Month</b>	<b>\$105,450 /Year</b> <b>\$8,788 /Month</b>	<b>\$119,150 /Year</b> <b>\$9,929 /Month</b>	<b>\$143,000 /Year</b> <b>\$11,917 /Month</b>
<b>7 Persons</b>	<b>\$42,300 /Year</b> <b>\$3,525 /Month</b>	<b>\$70,450 /Year</b> <b>\$5,871 /Month</b>	<b>\$84,540 /Year</b> <b>\$7,045 /Month</b>	<b>\$112,750 /Year</b> <b>\$9,396 /Month</b>	<b>\$127,350 /Year</b> <b>\$10,613 /Month</b>	<b>\$152,800 /Year</b> <b>\$12,733 /Month</b>
<b>8 Persons</b>	<b>\$45,050 /Year</b> <b>\$3,754 /Month</b>	<b>\$75,000 /Year</b> <b>\$6,250 /Month</b>	<b>\$90,000 /Year</b> <b>\$7,500 /Month</b>	<b>\$120,000 /Year</b> <b>\$10,000 /Month</b>	<b>\$135,550 /Year</b> <b>\$11,296 /Month</b>	<b>\$162,700 /Year</b> <b>\$13,558 /Month</b>

These are the City of Santa Rosa's standard Income Guidelines based on United States Department of Housing and Urban Development (HUD) FY2019 Income Limits.  
Some projects may be subject to alternate income limits. HUD may apply adjustments to areas with unusually high or low family income, uneven housing cost-to-income relationships, or high rental costs in relation to median income.  
According to HUD guidance, income limits are rounded up to the nearest \$50.

For more information, please contact Housing Trust Staff at 707-543-3300.

**CITY OF SANTA ROSA**  
Housing and Community Services  
90 Santa Rosa Avenue, Santa Rosa, California 95404  
Telephone: 707-543-3300 • Fax: 707-543-3317 • TDD: 707-543-3318 • Web Address: [srcity.org](http://srcity.org)



## Affordable Housing Program Rents Effective June 1, 2020

Targeted Income		Rent Formula	Unit Size	Monthly Gross Rent	
				DIP Only (BR Size + 1)	All Other Programs Including JADUs (1.5 persons/BR)
Extremely Low Income (At or below 30% of AMI)	30% of 30% of AMI		Studio	\$598	\$598
			1BR	\$683	\$640
			2BR	\$768	\$768
			3BR	\$853	\$887
			4BR	\$921	\$990
Very Low Income (At or below 50% of AMI)	30% of 50% of AMI		Studio	\$995	\$995
			1BR	\$1,136	\$1,066
			2BR	\$1,279	\$1,279
			3BR	\$1,420	\$1,477
			4BR	\$1,534	\$1,648
Low Income (At or below 60% of AMI)	30% of 60% of AMI		Studio	\$1,194	\$1,194
			1BR	\$1,364	\$1,279
			2BR	\$1,535	\$1,535
			3BR	\$1,704	\$1,772
			4BR	\$1,841	\$1,977
Low Income (At or below 80% of AMI)	30% of 80% of AMI		Studio	\$1,591	\$1,591
			1BR	\$1,819	\$1,705
			2BR	\$2,046	\$2,046
			3BR	\$2,273	\$2,364
			4BR	\$2,455	\$2,636
Moderate Income (At or below 120% of AMI)	30% of 110% of AMI		Studio	\$1,977	\$1,977
			1BR	\$2,259	\$2,118
			2BR	\$2,542	\$2,542
			3BR	\$2,824	\$2,937
			4BR	\$3,050	\$3,277

1. The Amounts above do not include a deduction for tenant-paid utilities.
2. The rent amounts above are calculated using the following formulas for household size:

Unit	1.5/Bedroom	Bedroom + 1
Studio	1.0	1.0
1 Bedroom	1.5	2.0
2 Bedroom	3.0	3.0
3 Bedroom	4.5	4.0
4 Bedroom	6.0	5.0

3. Different programs have different requirements for term of affordability, targeted income levels, or specific rent restrictions that may vary from the rent amounts above.



## Maximum Sales Price Chart

Effective June 1, 2020

<b>80% Area Median Income Maximum Sale Price</b>								
<b>Monthly Interest</b>	<b>2 - 2.99</b>	<b>3 - 3.99</b>	<b>4 - 4.99</b>	<b>5 - 5.99</b>	<b>6 - 6.99</b>	<b>7 - 7.99</b>	<b>8 - 8.99</b>	<b>9 - 9.99</b>
<b>2 Bedroom</b>								
Max Monthly Payment	\$2,046	\$2,046	\$2,046	\$2,046	\$2,046	\$2,046	\$2,046	\$2,046
Maximum Sale Price	\$575,351	\$506,260	\$448,668	\$400,383	\$359,666	\$325,126	\$295,655	\$270,360
<b>3 Bedroom</b>								
Max Monthly Payment	\$2,364	\$2,364	\$2,364	\$2,364	\$2,364	\$2,364	\$2,364	\$2,364
Maximum Sale Price	\$664,775	\$584,945	\$518,402	\$462,613	\$415,567	\$375,660	\$341,608	\$312,381
<b>4 Bedroom</b>								
Max Monthly Payment	\$2,636	\$2,636	\$2,636	\$2,636	\$2,636	\$2,636	\$2,636	\$2,636
Maximum Sale Price	\$741,264	\$652,249	\$578,049	\$515,841	\$463,382	\$418,883	\$380,913	\$348,323

80% Maximum Sales Price uses standard requirement of 1.5 persons/bedroom to determine monthly payment.

<b>110% Area Median Income Maximum Sale Price*</b>								
<b>Monthly Interest</b>	<b>2 - 2.99</b>	<b>3 - 3.99</b>	<b>4 - 4.99</b>	<b>5 - 5.99</b>	<b>6 - 6.99</b>	<b>7 - 7.99</b>	<b>8 - 8.99</b>	<b>9 - 9.99</b>
<b>1 Bedroom</b>								
Max Monthly Payment	\$2,118	\$2,118	\$2,119	\$2,119	\$2,119	\$2,119	\$2,119	\$2,119
Maximum Sale Price	\$595,880	\$524,323	\$464,676	\$414,669	\$372,499	\$336,727	\$306,204	\$280,006
<b>2 Bedroom</b>								
Max Monthly Payment	\$2,542	\$2,542	\$2,542	\$2,542	\$2,542	\$2,542	\$2,542	\$2,542
Maximum Sale Price	\$714,830	\$628,990	\$557,436	\$497,446	\$446,858	\$403,945	\$367,329	\$335,902
<b>3 Bedroom</b>								
Max Monthly Payment	\$2,937	\$2,938	\$2,938	\$2,938	\$2,938	\$2,938	\$2,938	\$2,938
Maximum Sale Price	\$826,189	\$726,975	\$644,275	\$574,940	\$516,470	\$466,873	\$424,553	\$388,230
<b>4 Bedroom</b>								
Max Monthly Payment	\$3,277	\$3,277	\$3,277	\$3,277	\$3,277	\$3,277	\$3,277	\$3,277
Maximum Sale Price	\$921,518	\$810,857	\$718,614	\$641,279	\$576,063	\$520,743	\$473,540	\$433,025

Sales prices assume affordable housing cost doesn't exceed 30% of household income (HSC \$50052.5)

90 Santa Rosa Avenue, Santa Rosa, CA 95404

TEL 707-543-3300 \*\* FAX 707-543-3317 \*\* TDD 707-543-3318 \*\* WEB [www.srcity.org](http://www.srcity.org)

# **Allowances for Tenant-Furnished Utilities and Other Services**

U.S. Department of Housing and  
Urban Development  
Office of Public and Indian Housing

		Date (mm/dd/yyyy): 05/01/2019				
Locality: <b>City of Santa Rosa Housing Authority, Santa Rosa, CA</b>		Unit Type: <b>High-Rise/Apartment/Row House/Townhouse</b>				
Utility or Service:	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Monthly Dollar Allowances						
<b>Heating</b>						
a. Natural Gas (Includes Climate Credit)	\$14.00	\$17.00	\$20.00	\$22.00	\$24.00	\$27.00
b. Bottle Gas/Propane						
c. Electric	\$13.00	\$15.00	\$19.00	\$23.00	\$28.00	\$32.00
d. Electric Heat Pump	\$11.00	\$13.00	\$16.00	\$18.00	\$19.00	\$21.00
e. Oil / Other						
<b>Cooking</b>						
a. Natural Gas	\$4.00	\$4.00	\$6.00	\$7.00	\$9.00	\$11.00
b. Bottle Gas/Propane						
c. Electric	\$6.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00
<b>Other Electric &amp; Cooling</b>						
Other Electric (Lights & Appliances) (Includes Climate Credit)	\$27.00	\$31.00	\$41.00	\$51.00	\$63.00	\$76.00
Air Conditioning						
<b>Water Heating</b>						
a. Natural Gas	\$7.00	\$8.00	\$12.00	\$16.00	\$20.00	\$23.00
b. Bottle Gas/Propane						
c. Electric	\$13.00	\$15.00	\$19.00	\$23.00	\$28.00	\$32.00
d. Oil / Other						
<b>Water, Sewer, Trash Collection</b>						
Water (City of Santa Rosa)	\$21.00	\$26.00	\$34.00	\$43.00	\$51.00	\$66.00
Sewer (City of Santa Rosa)	\$46.00	\$60.00	\$78.00	\$101.00	\$121.00	\$159.00
Trash Collection (Recology Sonoma Marin)	\$37.00	\$37.00	\$37.00	\$37.00	\$37.00	\$37.00
<b>Tenant-supplied Appliances</b>						
Range / Microwave Tenant-supplied	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Refrigerator Tenant-supplied	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
<b>Other--specify: Monthly Charges</b>						
<b>Actual Family Allowances</b>		Utility or Service		per month cost		
To be used by the family to compute allowance. Complete below for the actual unit rented.		Heating		\$		
		Cooking		\$		
Name of Family		Other Electric		\$		
		Air Conditioning		\$		
		Water Heating		\$		
		Water		\$		
Address of Unit		Sewer		\$		
		Trash Collection		\$		
		Range / Microwave		\$		
		Refrigerator		\$		
Number of Bedrooms		Other		\$		
		Other		\$		
		Total		\$		



# **Allowances for Tenant-Furnished Utilities and Other Services**

U.S. Department of Housing and  
Urban Development  
Office of Public and Indian Housing

Date (mm/dd/yyyy):

05/01/2019

Locality: <b>City of Santa Rosa Housing Authority, Santa Rosa, CA</b>		Unit Type: <b>Semi-Detached/Duplex/Detached House/Mobile Home</b>				
Utility or Service:	<b>0 BR</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
Monthly Dollar Allowances						
<b>Heating</b>						
a. Natural Gas (Includes Climate Credit)	\$22.00	\$26.00	\$29.00	\$33.00	\$36.00	\$40.00
b. Bottle Gas/Propane						
c. Electric	\$27.00	\$32.00	\$37.00	\$41.00	\$46.00	\$52.00
d. Electric Heat Pump	\$16.00	\$19.00	\$22.00	\$25.00	\$28.00	\$30.00
e. Oil / Other						
<b>Cooking</b>						
a. Natural Gas	\$4.00	\$4.00	\$6.00	\$7.00	\$9.00	\$11.00
b. Bottle Gas/Propane						
c. Electric	\$6.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00
<b>Other Electric &amp; Cooling</b>						
Other Electric (Lights & Appliances) (Includes Climate Credit)	\$37.00	\$43.00	\$59.00	\$78.00	\$96.00	\$115.00
Air Conditioning						
<b>Water Heating</b>						
a. Natural Gas	\$9.00	\$11.00	\$15.00	\$20.00	\$25.00	\$29.00
b. Bottle Gas/Propane						
c. Electric	\$16.00	\$19.00	\$24.00	\$29.00	\$35.00	\$40.00
d. Oil / Other						
<b>Water, Sewer, Trash Collection</b>						
Water (City of Santa Rosa)	\$27.00	\$33.00	\$40.00	\$49.00	\$57.00	\$72.00
Sewer (City of Santa Rosa)	\$46.00	\$60.00	\$78.00	\$101.00	\$121.00	\$159.00
Trash Collection (Recology Sonoma Marin)	\$37.00	\$37.00	\$37.00	\$37.00	\$37.00	\$37.00
<b>Tenant-supplied Appliances</b>						
Range / Microwave Tenant-supplied	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Refrigerator Tenant-supplied	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
<b>Other--specify: Monthly Charges</b>						
<b>Actual Family Allowances</b>			Utility or Service		per month cost	
To be used by the family to compute allowance. Complete below for the actual unit rented.			Heating		\$	
			Cooking		\$	
Name of Family			Other Electric		\$	
			Air Conditioning		\$	
			Water Heating		\$	
			Water		\$	
Address of Unit			Sewer		\$	
			Trash Collection		\$	
			Range / Microwave		\$	
			Refrigerator		\$	
			Other		\$	
			Other		\$	
Number of Bedrooms			Total		\$	

