

CALIFORNIA BUDGET PROJECT

# LOCKED OUT 2008: A Profile of California's Counties

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#### California Budget Project

The California Budget Project (CBP) was founded in 1994 to provide Californians with a source of timely, objective, and accessible expertise on state fiscal and economic policy issues. The CBP engages in independent fiscal and policy analysis and public education with the goal of improving public policies affecting the economic and social well-being of low- and middle-income Californians. Support for the CBP comes from foundation grants, publications, and individual contributions. Please visit the CBP's website at www.cbp.org.

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#### INTRODUCTION

*Locked Out 2008: The Housing Boom and Beyond* finds that Californians continue to face a shortage of affordable housing, as housing costs have outpaced the wages and incomes of many Californians. This supplement to *Locked Out 2008* shows that the depth of California's housing crisis varies considerably across the state.

#### Home Prices Vary Significantly Across California

Home prices tend to be lower in California's inland counties and higher in the state's coastal counties. In August 2007, the median home price – the price in the middle of the distribution for homes that have sold – ranged from \$230,000 in Tulare County to \$899,500 in Marin County.

Despite the wide variation in home prices, buying a home anywhere in the state remains a daunting prospect for many residents. The income needed to purchase the median-priced home with a 30-year conventional fixed-rate mortgage and a 5 percent down payment exceeds the median household income in every county. For example, Tulare County's 2006 median household income was \$41,933, but a Tulare County household needed an annual income of at least \$55,973 to afford the median-priced home in August 2007.

# Homeownership Rates Vary Widely Across the State

Fewer than four out of 10 households (39.3 percent) in San Francisco owned their homes in 2006 – the lowest homeownership rate in the state. In addition, fewer than half of Los Angeles County households (49.3 percent) owned their homes. In contrast, more than three-quarters of El Dorado County households (77.8 percent) and nearly three-quarters of Nevada County households (74.0 percent) owned their homes in 2006. The share of homeowners who spend at least 30 percent of their incomes on housing varies across California's counties.<sup>1</sup> Approximately half of Solano County homeowners (50.5 percent) and nearly half of Santa Cruz County homeowners (49.1 percent) spent at least 30 percent of their incomes on housing in 2006. In contrast, fewer than three out of 10 Kings County homeowners (26.9 percent) and approximately one-third of Humboldt County homeowners (32.6 percent) spent at least 30 percent of their incomes on housing.

#### Many Californians Struggle to Afford Rents

The Fair Market Rent for a one-bedroom unit ranges from \$526 per month in Tulare County to \$1,330 per month in Orange County. In order to afford a one-bedroom unit, a full-time worker needs an hourly wage of at least \$10.12 in Tulare County and \$25.58 in Orange County. In the majority of California's counties, more than half of renter households spend at least 30 percent of their incomes on rent. The share of renter households who spent at least 30 percent of their incomes on rent in 2006 ranged from a high of 64.3 percent in Nevada County to a low of 42.6 percent in San Francisco. Moreover, in Lake and Mendocino counties, more than one-third of renter households spent at least half of their incomes on rent.

# California

A California household needs an annual income of \$113,162 to afford the median-priced home, which cost \$465,000 in August 2007. In part reflecting high home prices, fewer than six out of 10 of the state's households (58.4 percent) owned their homes in 2006. More than four out of 10 of California's owner households (43.5 percent) spent at least 30 percent of their incomes on housing in 2006, while nearly two out of 10 (18.8 percent) spent at least half of their incomes on housing. California's renters need to earn \$19.34 per hour at a fulltime job to afford the Fair Market Rent for a one-bedroom unit. More than one-quarter of the state's renter households (27.4 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	58.4%	41.6%
Asian Households	59.0%	41.0%
Black Households	39.5%	60.5%
Latino Households	47.9%	52.1%
White Households	62.8% 37.2%	
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	43.5%	54.6%
Households Spending 50% or More of Income	18.8%	27.4%
Low-Income Households Spending 30% or More of Income	75.8%	91.5%
Senior Households Spending 30% or More of Income	32.3%	67.7%
Who Lives in Overcrowded Housing?		
Owner Households	4.	1%
Renter Households	13.	0%
Asian Households	8.	0%
Black Households	5.	0%
Latino Households	21.	1%
White Households	5.	1%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$465,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$113,	162
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$95,2	295
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at Median Hourly Wag	
	\$79,082	
Dental Hygienist	1	
	1	082
Dental Hygienist	\$79,0	082 650
Dental Hygienist Registered Nurse	\$79,0 \$75,6	082 050 136
Dental Hygienist Registered Nurse Police Patrol Officer	\$79,0 \$75,0 \$71,7	082 550 136 549
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter	\$79,0 \$75,0 \$71,1 \$60,5	082 550 136 549 506
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher	\$79,0 \$75,0 \$71,7 \$60,9 \$57,5	082 550 136 549 506 000
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher HUD Low-Income Limit	\$79,0 \$75,0 \$71,1 \$60,0 \$57,5 <b>\$52,0</b>	082 550 136 549 506 500 170
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher <b>HUD Low-Income Limit</b> Carpenter	\$79,0 \$75,0 \$71,7 \$60,5 \$57,5 <b>\$52,0</b> \$50,7	082 550 136 549 506 000 170 355
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher <b>HUD Low-Income Limit</b> Carpenter Auto Mechanic	\$79,0 \$75,0 \$71,7 \$60,5 \$57,5 <b>\$52,0</b> \$50,7 \$38,5	082       350       136       549       506       000       170       355       364
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher <b>HUD Low-Income Limit</b> Carpenter Auto Mechanic Secretary	\$79,0 \$75,0 \$71,7 \$60,5 \$57,5 <b>\$52,0</b> \$50,7 \$38,3 \$32,0	082       550       136       549       506       000       170       355       364       500
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher HUD Low-Income Limit Carpenter Auto Mechanic Secretary HUD Very Low-Income Limit	\$79,0 \$75,0 \$71,7 \$60,9 \$57,0 <b>\$57,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$38,3</b> <b>\$32,9</b> <b>\$32,9</b>	082       350       136       549       506       000       170       355       364       500       358
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher HUD Low-Income Limit Carpenter Auto Mechanic Secretary HUD Very Low-Income Limit Construction Worker	\$79,0 \$75,0 \$71,7 \$60,5 \$57,5 <b>\$52,0</b> <b>\$52,0</b> <b>\$550,7</b> <b>\$50,7</b> <b>\$338,3</b> <b>\$32,6</b> <b>\$32,1</b> <b>\$331,0</b>	082       350       36       549       506       000       170       355       364       500       558       039
Dental HygienistRegistered NursePolice Patrol OfficerFire FighterElementary School TeacherHUD Low-Income LimitCarpenterAuto MechanicSecretaryHUD Very Low-Income LimitConstruction WorkerBank Teller	\$79,0 \$75,0 \$71,7 \$60,5 \$57,5 <b>\$52,0</b> <b>\$52,0</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$38,5</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$331,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$32,6</b> <b>\$</b> <b>\$</b>	082       350       350       136       549       506       500       355       364       500       358       339       195
Dental Hygienist Registered Nurse Police Patrol Officer Fire Fighter Elementary School Teacher HUD Low-Income Limit Carpenter Auto Mechanic Secretary HUD Very Low-Income Limit Construction Worker Bank Teller Child Care Worker	\$79,0 \$75,0 \$71,7 \$60,5 \$57,5 <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$532,0</b> <b>\$\$552,0</b> <b>\$\$\$\$\$\$\$\$\$\$\$\$\$</b>	082       350       350       136       549       506       500       355       364       500       358       339       195
Dental HygienistRegistered NursePolice Patrol OfficerFire FighterElementary School TeacherHUD Low-Income LimitCarpenterAuto MechanicSecretaryHUD Very Low-Income LimitConstruction WorkerBank TellerChild Care WorkerRetail Salesperson	\$79,0 \$75,0 \$71,7 \$60,9 \$57,5 <b>\$52,0</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50</b>	082       0350       036       037       038       039       039       037       Hourly Wage
Dental HygienistRegistered NursePolice Patrol OfficerFire FighterElementary School TeacherHUD Low-Income LimitCarpenterAuto MechanicSecretaryHUD Very Low-Income LimitConstruction WorkerBank TellerChild Care WorkerRetail SalespersonHow Much Does It Cost to Rent?	\$79,0 \$75,0 \$71,7 \$60,5 \$57,5 <b>\$52,0</b> <b>\$52,0</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$50,7</b> <b>\$33,8,3</b> <b>\$32,8</b> <b>\$32,8</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$32,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$</b>	082         350         350         364         300         365         364         309         195         387         Hourly Wage Needed to Afford
Dental HygienistRegistered NursePolice Patrol OfficerFire FighterElementary School TeacherHUD Low-Income LimitCarpenterAuto MechanicSecretaryHUD Very Low-Income LimitConstruction WorkerBank TellerChild Care WorkerRetail SalespersonHow Much Does It Cost to Rent?Studio Unit	\$79,0 \$75,0 \$75,0 \$71,1 \$60,5 \$57,5 <b>\$52,0</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$55,1</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$53,2</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b> <b>\$52,0</b>	082 550 560 549 506 500 555 564 555 564 558 558 558 558 558 558 558 55

### Alameda County

Alameda County's median-priced home was \$610,000 in August 2007 – \$145,000 more than that of the state as a whole. Nevertheless, the county's 2006 homeownership rate (57.4 percent) was comparable to that of California (58.4 percent). More than eight out of 10 of Alameda County's low-income households that owned their homes (81.0 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 75.8 percent of similar households in California as a whole. The county's renters need to earn \$20.12 per hour at a fulltime job to afford the Fair Market Rent for a one-bedroom unit. More than one-quarter of the county's renter households (28.1 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	57.4%	42.6%
Asian Households	63.3%	36.7%
Black Households	33.2%	66.8%
Latino Households	50.0%	50.0%
White Households	63.8% 36.2%	
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	43.7%	52.8%
Households Spending 50% or More of Income	18.8%	28.1%
Low-Income Households Spending 30% or More of Income	81.0%	89.9%
Senior Households Spending 30% or More of Income	32.0%	66.2%
Who Lives in Overcrowded Housing?		
Owner Households	2.	8%
Renter Households	7.	5%
Asian Households	7.	1%
Black Households	2.	6%
Latino Households	14.	4%
White Households	3.	0%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$610,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$148,4	150
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$125,0	)10
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Registered Nurse	\$93,018	
กษายายายายายายายายายายายายายายายายายายาย	\$50,0	010
Dental Hygienist	\$89,3	
-		315
Dental Hygienist	\$89,3	315 066
Dental Hygienist Fire Fighter	\$89,3 \$89,0	315 066 749
Dental Hygienist Fire Fighter Police Patrol Officer	\$89,3 \$89,1 \$78,7	315 066 749 250
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit	\$89,3 \$89,0 \$78,7 <b>\$66,</b> 2	315 066 749 2 <b>50</b> 011
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher	\$89,5 \$89,0 \$78,7 <b>\$66,7</b> \$59,0	315 066 749 250 911 387
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher Carpenter	\$89,5 \$89,0 \$78,7 <b>\$66,7</b> \$59,0 \$57,5	315 066 749 2 <b>50</b> 011 387
Dental Hygienist Fire Fighter Police Patrol Officer <b>HUD Low-Income Limit</b> Elementary School Teacher Carpenter Auto Mechanic	\$89,5 \$89,0 \$78,7 <b>\$66,7</b> \$59,9 \$57,5 \$49,0	315 066 <b>250</b> 011 387 550
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher Carpenter Auto Mechanic Construction Worker	\$89,3 \$89,0 \$78,7 <b>\$66,2</b> \$59,0 \$57,3 \$49,0 \$43,5	315       066       749       250       011       387       350       555       000
Dental Hygienist Fire Fighter Police Patrol Officer <b>HUD Low-Income Limit</b> Elementary School Teacher Carpenter Auto Mechanic Construction Worker <b>HUD Very Low-Income Limit</b>	\$89,5 \$89,0 \$78,7 \$ <b>66,7</b> \$59,0 \$57,0 \$49,0 \$49,0 \$43,5 <b>\$41,5</b>	315         066         749         250         311         387         355         300         355
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher Carpenter Auto Mechanic Construction Worker HUD Very Low-Income Limit Secretary	\$89,5 \$89,1 \$89,1 \$78,7 \$66,2 \$59,9 \$55,5 \$49,6 \$43,5 \$44,6 \$43,5 \$44,6 \$43,5	315         066         749         250         011         387         350         555         000         355         749
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher Carpenter Auto Mechanic Construction Worker HUD Very Low-Income Limit Secretary Bank Teller	\$89,5 \$89,1 \$78,7 \$ <b>66,7</b> \$59,5 \$57,5 \$49,1 \$49,1 \$43,5 \$41,5 \$38,5 \$26,7	315         066         749         250         011         387         555         600         355         749         173
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher Carpenter Auto Mechanic Construction Worker HUD Very Low-Income Limit Secretary Bank Teller Child Care Worker	\$89,5 \$89,1 \$89,1 \$78,7 \$ <b>66,</b> 7 \$59,1 \$59,2 \$57,3 \$49,6 \$43,5 \$44,6 \$43,5 \$41,6 \$38,5 \$26,7 \$22,7	315       066       749       250       011       387       350       355       300       355       749       173
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher Carpenter Auto Mechanic Construction Worker HUD Very Low-Income Limit Secretary Bank Teller Child Care Worker Retail Salesperson	\$89,5 \$89,1 \$89,1 \$78,7 \$ <b>66,2</b> \$59,9 \$57,5 \$49,0 \$449,0 \$443,5 \$442,5 \$443,5 \$442,5 \$442,5 \$443,5 \$442,5 \$442,5 \$443,5 \$442,5 \$443,5 \$	315       366       749       250       387       355       300       355       749       355       749       173       110       Hourly Wage
Dental Hygienist Fire Fighter Police Patrol Officer HUD Low-Income Limit Elementary School Teacher Carpenter Auto Mechanic Construction Worker HUD Very Low-Income Limit Secretary Bank Teller Child Care Worker Retail Salesperson How Much Does It Cost to Rent?	\$89,3 \$89,1 \$89,1 \$78,7 \$ <b>66,2</b> \$59,5 \$59,5 \$57,5 \$49,6 \$43,5 \$43,5 \$44,5 \$43,5 \$44,5 \$43,5 \$44,5 \$43,5 \$44,5 \$43,5 \$44,5 \$42,7 \$22,7 \$22,7 \$22,7	315         066         749         250         011         387         550         555         600         355         749         173         110         Hourly Wage         Needed to Afford
Dental Hygienist         Fire Fighter         Police Patrol Officer         HUD Low-Income Limit         Elementary School Teacher         Carpenter         Auto Mechanic         Construction Worker         HUD Very Low-Income Limit         Secretary         Bank Teller         Child Care Worker         How Much Does It Cost to Rent?         Studio Unit	\$89,3 \$89,4 \$89,4 \$78,7 \$ <b>66,5</b> \$59,5 \$55,5 \$55,5 \$49,6 \$49,6 \$44,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$45,5\$\$\$\$45,5\$\$\$\$45,5\$\$\$\$45,5\$\$\$\$\$45,5\$\$\$\$\$\$\$\$	315         066         749         250         011         387         350         555         900         355         749         173         110         Hourly Wage Needed to Afford         \$16.65

#### Butte County

Butte County's median-priced home was \$279,000 in August 2007 – \$186,000 less than that of the state as a whole. Six out of 10 of the county's households (59.9 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Approximately one-third of the county's owner households (34.4 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 43.5 percent of owner households statewide. The county's renters need to earn \$12.60 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than three out of 10 of the county's renter households (31.4 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	59.9%	40.1%
Asian Households	56.9%	43.1%
Black Households	12.8%	87.2%
Latino Households	42.3%	57.7%
White Households	61.7%	38.3%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	34.4%	60.5%
Households Spending 50% or More of Income	11.3%	31.4%
Low-Income Households Spending 30% or More of Income	70.7%	93.4%
Senior Households Spending 30% or More of Income	29.6%	71.8%
Who Lives in Overcrowded Housing?		
Owner Households	3.	2%
Renter Households	4.	6%
Asian Households	20.	8%
Latino Households	10.	8%
White Households	2.	5%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$279,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$67,8	397
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$57,	177
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Police Patrol Officer	\$63,0	066
Elementary School Teacher	\$48,8	385
Carpenter	\$44,3	366
HUD Low-Income Limit	\$41,6	600
Auto Mechanic	\$33,446	
Construction Worker	\$30,888	
Secretary	\$27,706	
HUD Very Low-Income Limit	\$26,000	
Bank Teller	\$22,610	
Child Care Worker	\$20,2	280
Retail Salesperson	\$19,0	)94
		Hourly Wage
How Much Does It Cost to Rent?	Fair Market Rent	Needed to Afford
Studio Unit	\$551	\$10.60
One-Bedroom Unit	\$655	\$12.60
Two-Bedroom Unit	\$790	\$15.19
Three-Bedroom Unit	\$1,114	\$21.42

### Contra Costa County

A Contra Costa County household needs an annual income of \$138,715 to afford the medianpriced home, which was \$570,000 in August 2007. More than seven out of 10 of the county's households (72.0 percent) owned their homes in 2006, compared to 58.4 percent of households in the state as a whole. In 2006, 46.3 percent of the county's owner households spent 30 percent or more of their incomes on housing, compared to 43.5 percent of owner households statewide. The county's renters need to earn \$20.12 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than one-quarter of the county's renter households (27.5 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	72.0%	28.0%
Asian Households	77.0%	23.0%
Black Households	46.2%	53.8%
Latino Households	62.3%	37.7%
White Households	76.2%	23.8%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	46.3%	57.5%
Households Spending 50% or More of Income	18.6%	27.5%
Low-Income Households Spending 30% or More of Income	79.9%	92.3%
Senior Households Spending 30% or More of Income	33.2%	71.0%
Who Lives in Overcrowded Housing?		
Owner Households	2	2%
Renter Households	6	1%
Asian Households	5.	0%
Latino Households	12	8%
White Households	1.	6%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$570,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$138,	715
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$116,8	313
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Registered Nurse	\$93,	018
Dental Hygienist	\$89,	315
Fire Fighter	\$89,	066
Police Patrol Officer	\$78,	749
HUD Low-Income Limit	\$66,2	250
Elementary School Teacher	\$59,9	911
Carpenter	\$57,5	387
Auto Mechanic	\$49,650	
Construction Worker	\$43,555	
HUD Very Low-Income Limit	\$41,900	
Secretary	\$38,355	
Bank Teller	\$26,749	
Child Care Worker	\$22,	173
Retail Salesperson	\$22,	110
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
	\$866	\$16.65
Studio Unit		
Studio Unit One-Bedroom Unit	\$1,046	\$20.12
	\$1,046 \$1,239	\$20.12 \$23.83

### El Dorado County

More than three-quarters of El Dorado County's households (77.8 percent) owned their homes in 2006 – the highest share in the state. In addition, the county had higher rates of homeownership for households headed by Latinos and whites than did the state as a whole. More than eight out of 10 of the county's low-income owner households (81.7 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 75.8 percent of similar households statewide. More than half of the county's renter households (53.5 percent) spent 30 percent or more of their incomes on rent in 2006, while more than one out of five (22.1 percent) spent at least half of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	77.8%	22.2%
Latino Households	63.7%	36.3%
White Households	78.7%	21.3%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	42.7%	53.5%
Households Spending 50% or More of Income	17.1%	22.1%
Low-Income Households Spending 30% or More of Income	81.7%	94.8%
Senior Households Spending 30% or More of Income	31.5%	58.9%
Who Lives in Overcrowded Housing?		
Renter Households	8.	4%
White Households	1.	9%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$460,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$111,9	946
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$94,2	270
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$82,2	202
Registered Nurse	\$80,1	142
Police Patrol Officer	\$58,0	)32
Elementary School Teacher	\$55,2	296
HUD Low-Income Limit	\$53,7	750
Carpenter	\$52,0	062
Fire Fighter	\$43,7	722
Auto Mechanic	\$37,5	565
HUD Very Low-Income Limit	\$33,600	
Secretary	\$33,530	
Construction Worker	\$32,469	
Bank Teller	\$24,523	
Child Care Worker	\$21,341	
Retail Salesperson	\$20,5	550
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$708	\$13.62
One-Bedroom Unit	\$805	\$15.48
Two-Bedroom Unit	\$982	\$18.88
Three-Bedroom Unit	\$1,417	\$27.25

#### Fresno County

Despite relatively low home prices, Fresno County's 2006 homeownership rate was 55.0 percent, compared to 58.4 percent for the state as a whole. The homeownership rate was particularly low for the county's black households. Fewer than four out of 10 of Fresno County's owner households (37.2 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 43.5 percent of owner households statewide. Fresno County's Asian households were twice as likely to live in overcrowded conditions in 2006 as were Asian households statewide. More than one-quarter of the county's renter households (26.6 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	55.0%	45.0%
Asian Households	58.0%	42.0%
Black Households	31.3%	68.7%
Latino Households	45.4%	54.6%
White Households	59.1%	40.9%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	37.2%	53.8%
Households Spending 50% or More of Income	14.9%	26.6%
Low-Income Households Spending 30% or More of Income	74.2%	92.7%
Senior Households Spending 30% or More of Income	28.1%	64.3%
Who Lives in Overcrowded Housing?		
Owner Households	4.	8%
Renter Households	13.	7%
Asian Households	16.	0%
Black Households	5.	0%
Latino Households	16.	5%
White Households	7.	5%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$274,2	250
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$66,7	741
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$56,2	203
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$50,5	523
HUD Low-Income Limit	\$41,2	200
Fire Fighter	\$38,6	546
Auto Mechanic	\$37,8	398
Carpenter	\$37,7	773
Secretary	\$29,141	
Construction Worker	\$27,206	
HUD Very Low-Income Limit	\$25,750	
Bank Teller	\$24,128	
Child Care Worker	\$20,238	
Retail Salesperson	\$19,2	261
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$619	\$11.90
One-Bedroom Unit	\$682	\$13.12
Two-Bedroom Unit	\$805	\$15.48

## Humboldt County

Humboldt County's median-priced home was \$309,000 in August 2007 – \$156,000 less than that of the state as a whole. Despite relatively low home prices, the county's 2006 homeownership rate was 54.6 percent, compared to 58.4 percent for the state as a whole. Nearly one-third of the county's owner households (32.6 percent) spent at least 30 percent of their incomes on housing in 2006, compared to 43.5 percent of owner households statewide. The county's renters need to earn \$12.23 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than half of the county's renters (56.4 percent) spent at least 30 percent of their incomes on rent in 2006, while 27.5 percent spent at least half of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	54.6%	45.4%
Latino Households	32.0%	68.0%
White Households	55.3%	44.7%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	32.6%	56.4%
Households Spending 50% or More of Income	13.9%	27.5%
Low-Income Households Spending 30% or More of Income	73.9%	89.6%
Senior Households Spending 30% or More of Income	26.9%	48.5%
Who Lives in Overcrowded Housing?		
Renter Households	4.0%	
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$309,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$75,	198
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$63,	325
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Police Patrol Officer	\$69,4	410
Registered Nurse	\$63,	170
Elementary School Teacher	\$54,	099
Carpenter	\$49,5	379
Fire Fighter	\$44,5	387
HUD Low-Income Limit	\$41,5	200
Dental Hygienist	\$39,9	998
Auto Mechanic	\$36,2	296
Construction Worker	\$32,074	
Secretary	\$29,515	
HUD Very Low-Income Limit	\$25,750	
Bank Teller	\$22,672	
Retail Salesperson	\$20,176	
Child Care Worker	\$17,971	
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$543	\$10.44
One-Bedroom Unit	\$636	\$12.23
Two-Bedroom Unit	\$837	\$16.10
Three-Bedroom Unit	\$1,200	\$23.08

#### Imperial County

Six out of 10 Imperial County households (60.2 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than half (53.3 percent) of the county's Latino households were homeowners in 2006 – higher than the share statewide (47.9 percent). Approximately four out of 10 of the county's owner households (40.9 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 43.5 percent of owner households statewide. More than three-quarters of renter households headed by someone age 65 or older (77.0 percent) spent at least 30 percent of their incomes on housing in 2006, compared to 67.7 percent of senior renter households statewide.

Who Owns and Who Rents?	Owners	Renters
All Households	60.2%	39.8%
Latino Households	53.3%	46.7%
White Households	56.1%	43.9%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	40.9%	56.7%
Households Spending 50% or More of Income	16.9%	16.8%
Low-Income Households Spending 30% or More of Income	71.0%	90.3%
Senior Households Spending 30% or More of Income	33.7%	77.0%
Who Lives in Overcrowded Housing?		
Owner Households	5.	6%
Renter Households	13.	2%
Latino Households	11.	7%
White Households	8.	6%
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at Median Hourly Wage	
who cannot Anoru to buy the Meulan-Priceu none?		ieulan nouny waye
HUD Low-Income Limit	\$41,2	
		200
HUD Low-Income Limit	\$41,2	<b>200</b> 351
HUD Low-Income Limit Fire Fighter	<b>\$41,</b> 2 \$40,8	200 351 340
HUD Low-Income Limit Fire Fighter Auto Mechanic	\$41,2 \$40,4 \$34,6	200 351 340 725
HUD Low-Income Limit Fire Fighter Auto Mechanic Secretary	\$41,2 \$40,4 \$34,4 \$28,7	200 351 340 725 <b>750</b>
HUD Low-Income Limit         Fire Fighter         Auto Mechanic         Secretary         HUD Very Low-Income Limit	\$41,2 \$40,4 \$34,0 \$34,0 \$28,7 \$25,7	200 351 340 725 <b>750</b> 712
HUD Low-Income Limit         Fire Fighter         Auto Mechanic         Secretary         HUD Very Low-Income Limit         Construction Worker	\$41,2 \$40,4 \$34,0 \$28,7 \$25,7 \$23,7	200       351       340       725       750       712       323
HUD Low-Income Limit         Fire Fighter         Auto Mechanic         Secretary         HUD Very Low-Income Limit         Construction Worker         Bank Teller	\$41,2 \$40,4 \$34,0 \$28,3 \$28,3 \$25,5 \$223,3 \$19,0	200       351       340       725       750       712       323       011
HUD Low-Income LimitFire FighterAuto MechanicSecretaryHUD Very Low-Income LimitConstruction WorkerBank TellerChild Care WorkerRetail Salesperson	\$41,2 \$40,4 \$34,0 \$28,7 \$225,7 \$223,7 \$19,0 \$19,0 \$19,0 \$18,5	200 351 340 725 750 712 323 3011 370 Hourly Wage
HUD Low-Income Limit         Fire Fighter         Auto Mechanic         Secretary         HUD Very Low-Income Limit         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?	\$41,2           \$40,4           \$34,4           \$34,4           \$28,7           \$25,7           \$25,7           \$25,7           \$19,4           \$19,4           \$19,4           \$18,5           Fair Market Rent	200 351 340 725 750 712 323 011 370 Hourly Wage Needed to Afford
HUD Low-Income Limit         Fire Fighter         Auto Mechanic         Secretary         HUD Very Low-Income Limit         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?         Studio Unit	\$41,2           \$40,4           \$34,1           \$34,1           \$34,1           \$34,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$19,0           \$18,0           Fair Market Rent           \$562	200 351 340 725 750 712 323 011 370 Hourly Wage Needed to Afford \$10.81
HUD Low-Income Limit         Fire Fighter         Auto Mechanic         Secretary         HUD Very Low-Income Limit         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?         Studio Unit         One-Bedroom Unit	\$41,2           \$40,4           \$34,           \$28,7           \$25,7           \$25,7           \$25,7           \$25,7           \$25,7           \$25,7           \$25,7           \$25,7           \$25,7           \$22,7           \$23,7           \$19,0           \$19,1           \$19,1           \$19,1           \$18,5           Fair Market Rent           \$562           \$636	200 351 340 725 750 712 323 011 070 Hourly Wage Needed to Afford \$10.81 \$12.23
HUD Low-Income Limit         Fire Fighter         Auto Mechanic         Secretary         HUD Very Low-Income Limit         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?         Studio Unit	\$41,2           \$40,4           \$34,1           \$34,1           \$34,1           \$34,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$28,1           \$19,0           \$18,0           Fair Market Rent           \$562	200 351 340 725 750 712 323 3011 370 Hourly Wage Needed to Afford \$10.81

### Kern County

Kern County's median-priced home was \$255,000 in August 2007 – \$210,000 less than that of the state as a whole. More than six out of 10 of Kern County's households (61.9 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. In 2006, 36.1 percent of the county's owner households spent at least 30 percent of their incomes on housing, compared to 43.5 percent of owner households statewide. The county's renters need to earn \$10.96 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. Approximately half of renter households (51.0 percent) spent 30 percent or more of their incomes on rent in 2006, while 24.3 percent spent at least half of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	61.9%	38.1%
Asian Households	71.6%	28.4%
Black Households	40.8%	59.2%
Latino Households	53.9%	46.1%
White Households	65.8%	34.2%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	36.1%	51.0%
Households Spending 50% or More of Income	14.5%	24.3%
Low-Income Households Spending 30% or More of Income	76.0%	88.3%
Senior Households Spending 30% or More of Income	29.0%	64.0%
Who Lives in Overcrowded Housing?		
Owner Households	5.	6%
Renter Households	16.	1%
Asian Households	8.	7%
Black Households	9.	4%
Latino Households	19.	3%
White Households	5.	9%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$255,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$62,0	)57
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$52,2	258
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Police Patrol Officer	\$59,6	596
Elementary School Teacher	\$52,9	942
Carpenter	\$43,0	)98
Fire Fighter	\$42,4	453
HUD Low-Income Limit	\$41,2	200
Auto Mechanic	\$38,605	
Secretary	\$30,909	
Construction Worker	\$26,104	
HUD Very Low-Income Limit	\$25,750	
Bank Teller	\$21,632	
Child Care Worker	\$20,654	
Retail Salesperson	\$19,4	148
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$528	\$10.15
One-Bedroom Unit	\$570	\$10.96
One-Bedroom Unit Two-Bedroom Unit	\$570 \$679	\$10.96 \$13.06

## Kings County

More than half of Kings County's households (56.3 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than one-quarter of the county's owner households (26.9 percent) spent at least 30 percent of their incomes on housing in 2006, substantially lower than owner households in the state as a whole (43.5 percent). However, more than half of the county's renter households (52.2 percent) spent at least 30 percent of their incomes on rent, comparable to the 54.6 percent of renter households statewide. The county's renters need to earn \$12.12 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit.

Who Owns and Who Rents?	Owners	Renters	
All Households	56.3%	43.7%	
Asian Households	60.3%	39.7%	
Black Households	35.9%	64.1%	
Latino Households	49.1%	50.9%	
White Households	57.1%	42.9%	
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	26.9%	52.2%	
Households Spending 50% or More of Income	9.7%	16.5%	
Low-Income Households Spending 30% or More of Income	64.4%	91.7%	
Senior Households Spending 30% or More of Income	19.3%	63.9%	
Who Lives in Overcrowded Housing?			
Owner Households	5.	9%	
Renter Households	18.	4%	
Latino Households	17.	17.1%	
White Households	10	.1%	
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage	
HUD Low-Income Limit	\$41,2	200	
Carpenter	\$29,7	702	
Carpenter Auto Mechanic	\$29,7		
· · · · · · · · · · · · · · · · · · ·		995	
Auto Mechanic	\$28,9	995 458	
Auto Mechanic Construction Worker	\$28,	995 458 938	
Auto Mechanic Construction Worker Secretary	\$28,s \$26,- \$25,s	995 458 938 <b>750</b>	
Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit	\$28,5 \$26, \$25,5 <b>\$25,</b> 5	995 158 938 <b>750</b> 339	
Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller	\$28,s \$26,- \$25,s \$25,s \$25,s \$22,s	995 458 938 <b>750</b> 939 916	
Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Child Care Worker	\$28,5 \$26,4 \$25,5 \$25,7 \$22,7 \$18,6	995 458 938 <b>750</b> 939 916	
Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson	\$28,s \$26,- \$25,5 \$25,5 \$22,5 \$22,5 \$18,6 \$18,6 \$18,5	3995       458       338       750       339       316       346       Hourly Wage	
Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson How Much Does It Cost to Rent?	\$28,5 \$26,4 \$25,5 \$25,7 \$22,7 \$22,7 \$22,7 \$18,6 \$18,6 \$18,6 \$18,6	2995 458 238 7 <b>50</b> 339 516 346 Hourly Wage Needed to Afford	
Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson How Much Does It Cost to Rent? Studio Unit	\$28,s \$26,- \$25,- \$25,- \$22,- \$22,- \$18,-\$18,-\$18,-\$18,-\$18,-\$18,-\$18,-\$18,-	2995 458 238 7 <b>50</b> 339 516 346 Hourly Wage Needed to Afford \$11.38	

#### Lake County

More than six out of 10 Lake County households (64.1 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. However, more than four out of 10 of the county's owner households (42.6 percent) spent at least 30 percent of their incomes on housing comparable to the share statewide (43.5 percent). Approximately six out of ten of the county's renter households (60.6 percent) spent at least 30 percent of their incomes on rent in 2006, compared to 54.6 percent of renter households statewide. Just 1.6 percent of Lake County's renter households were overcrowded in 2006, compared to 13.0 of renter households in the state as a whole.

Who Owns and Who Rents?	Owners	Renters
All Households	64.1%	35.9%
Latino Households	48.8%	51.2%
White Households	64.2%	35.8%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	42.6%	60.6%
Households Spending 50% or More of Income	21.5%	36.4%
Low-Income Households Spending 30% or More of Income	71.0%	73.7%
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at M	Median Hourly Wage
HUD Low-Income Limit	\$41,	200
Dental Hygienist	\$39,	998
Auto Mechanic	\$36,	296
Construction Worker	\$32,	074
Secretary	\$29,	515
HUD Very Low-Income Limit	\$25,	750
Bank Teller	\$22,	672
Retail Salesperson	\$20,	176
Child Care Worker	\$17,971	
		Hourly Wage
How Much Does It Cost to Rent?	Fair Market Rent	Needed to Afford
Studio Unit	\$538	\$10.35
One-Bedroom Unit	\$631	\$12.13
Two-Bedroom Unit	\$821	\$15.79
Three-Bedroom Unit	\$1,190	\$22.88

## Los Angeles County

A Los Angeles County household needs an annual income of \$133,605 to afford the medianpriced home, which was \$549,000 in August 2007. Fewer than half of the county's households (49.3 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Approximately one out of five of the county's owner households (21.0 percent) spent at least half of their incomes on housing in 2006. Los Angeles County's renters need to earn \$20.02 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. Nearly three out of 10 of the county's renter households (29.1 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters	
All Households	49.3%	50.7%	
Asian Households	51.8%	48.2%	
Black Households	37.3%	62.7%	
Latino Households	41.1%	58.9%	
White Households	55.5%	44.5%	
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	45.6%	55.5%	
Households Spending 50% or More of Income	21.0%	29.1%	
Low-Income Households Spending 30% or More of Income	77.5%	92.7%	
Senior Households Spending 30% or More of Income	34.0%	67.9%	
Who Lives in Overcrowded Housing?			
Owner Households	6.	1%	
Renter Households	17.	9%	
Asian Households	8.	4%	
Black Households	5.	9%	
Latino Households	26.	5%	
White Households	7.	4%	
How Much Does It Cost to Buy a Home?			
Median-Priced Home	\$549,0	000	
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$133,6	605	
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$112,	509	
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage	
Fire Fighter	\$76,0	066	
Registered Nurse	\$73,9	923	
Dental Hygienist	\$73,6	653	
HUD Low-Income Limit	\$59,2	200	
Elementary School Teacher	\$55,2	276	
Carpenter	\$50,648		
HUD Very Low-Income Limit	\$37,000		
Auto Mechanic	\$32,698		
Construction Worker	\$32,261		
Secretary	\$31,262		
Bank Teller	\$25,043		
Child Care Worker	\$21,882		
Datail Oalaan anaan	¢21,0	\$20,738	
Retail Salesperson		738	
	\$20,7	738 Hourly Wage Needed to Afford	
Retail Salesperson How Much Does It Cost to Rent? Studio Unit		Hourly Wage	
How Much Does It Cost to Rent?	\$20,7 Fair Market Rent	Hourly Wage Needed to Afford	
How Much Does It Cost to Rent? Studio Unit	\$20,1 Fair Market Rent \$863	Hourly Wage Needed to Afford \$16.60	

#### Madera County

Madera County's median-priced home was \$270,000 in August 2007 – \$195,000 less than that of the state as a whole. Approximately six out of 10 Madera County households (61.1 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Four out of 10 of the county's owner households (40.0 percent) and six out of 10 renter households (60.0 percent) spent at least 30 percent of their incomes on housing in 2006. In addition, nearly one-third of renter households (32.7 percent) spent at least half of their incomes on rent. One out of five of the county's renter households (20.2 percent) were overcrowded in 2006, compared to 13.0 percent of renter households statewide.

Who Owns and Who Rents?	Owners	Renters	
All Households	61.1%	38.9%	
Latino Households	44.5%	55.5%	
White Households	59.9%	40.1%	
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	40.0%	60.0%	
Households Spending 50% or More of Income	19.3%	32.7%	
Low-Income Households Spending 30% or More of Income	65.9%	94.9%	
Senior Households Spending 30% or More of Income	39.4%	78.3%	
Who Lives in Overcrowded Housing?			
Owner Households	5.	.9%	
Renter Households	20	2%	
Latino Households	28	.5%	
White Households	11.	11.6%	
How Much Does It Cost to Buy a Home?			
Median-Priced Home	\$270,000		
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$65,707		
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$55,332		
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	Aedian Hourly Wage	
Elementary School Teacher	\$56,4	442	
Carpenter	\$51,3	251	
HUD Low-Income Limit	\$41,200		
Auto Mechanic	\$33,030		
Secretary	\$28,413		
HUD Very Low-Income Limit	\$25,750		
Bank Teller	\$23,150		
Construction Worker	\$22,818		
Retail Salesperson	\$21,382		
Child Care Worker	\$18,554		
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford	
Studio Unit	\$595	\$11.44	
One-Bedroom Unit	\$625	\$12.02	
Two-Bedroom Unit	\$797	\$15.33	
Three-Bedroom Unit	\$1,159	\$22.29	
1	1	1	

## Marin County

Although Marin County's medianpriced home was \$899,500 in August 2007, the county's homeownership rate exceeded that of the state as a whole in 2006. A full 65.0 percent of Marin County households owned their homes in 2006, compared to 58.4 percent of households statewide. Approximately one out of five of the county's owner households (20.5 percent) and nearly onethird (32.0 percent) of renter households spent at least half of their incomes on housing in 2006. Marin County's renters need to earn \$24.46 per hour at a fulltime job to afford the Fair Market Rent for a one-bedroom unit.

Who Owns and Who Rents?	Owners	Renters	
All Households	65.0%	35.0%	
Asian Households	60.8%	39.2%	
Latino Households	39.7%	60.3%	
White Households	67.8%	32.2%	
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	43.9%	54.8%	
Households Spending 50% or More of Income	20.5%	32.0%	
Low-Income Households Spending 30% or More of Income	79.3%	93.0%	
Senior Households Spending 30% or More of Income	35.7%	71.5%	
Who Lives in Overcrowded Housing?			
Owner Households	0.	8%	
Renter Households	3.	3%	
White Households	1.0%		
How Much Does It Cost to Buy a Home?			
Median-Priced Home	\$899,500		
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$218,902		
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$184,339		
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at Median Hourly Wage		
Dental Hygienist	\$90,9	917	
HUD Low-Income Limit	\$90,5	500	
Registered Nurse	\$87,4	164	
Carpenter	\$58,843		
Elementary School Teacher	\$58,466		
HUD Low-Income Limit	\$56,550		
Auto Mechanic	\$50,190		
Construction Worker	\$46,550		
Secretary	\$39,312		
Bank Teller	\$28,891		
Child Care Worker	\$25,293		
Retail Salesperson	\$23,171		
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford	
Studio Unit	\$1,035	\$19.90	
One-Bedroom Unit	\$1,272	\$24.46	
Two-Bedroom Unit	\$1,592	\$30.62	
	φ1,39Z	\$30.0Z	

## Mendocino County

More than six out of 10 Mendocino County households (64.6 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. However, the county's Latino households were less likely to own their homes than were Latino households statewide. One out of five of the county's owner households (19.6 percent) and approximately one-third of renter households (33.9 percent) spent at least half of their incomes on housing in 2006. More than onethird of the county's Latino households (37.0 percent) lived in overcrowded conditions in 2006, compared to approximately one out of five of the state's Latino households (21.1 percent).

Who Owns and Who Rents?	Owners	Renters	
All Households	64.6%	35.4%	
Latino Households	36.0%	64.0%	
White Households	64.8%	35.2%	
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	39.7%	54.2%	
Households Spending 50% or More of Income	19.6%	33.9%	
Low-Income Households Spending 30% or More of Income	64.3%	87.5%	
Senior Households Spending 30% or More of Income	*	52.8%	
Who Lives in Overcrowded Housing?			
Owner Households	5.0%		
Latino Households	37.0%		
White Households	6.8%		
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at Median Hourly Wage		
HUD Low-Income Limit	\$41,2	\$41,200	
Dental Hygienist	\$39,998		
Auto Mechanic	\$36,296		
Construction Worker	\$32,074		
Secretary	\$29,515		
HUD Very Low-Income Limit	\$25,750		
Bank Teller	\$22,672		
Retail Salesperson	\$20,176		
Child Care Worker	\$17,971		
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford	
Studio Unit	\$600	\$11.54	
One-Bedroom Unit	\$740	\$14.23	
Two-Bedroom Unit	\$899	\$17.29	

\* Not reported due to insufficient sample size.

### Merced County

Despite relatively low home prices in Merced County, the county's homeownership rate was 53.9 percent in 2006, compared to 58.4 percent in the state as a whole. More than four out of 10 of the county's owner households (43.0 percent) spent at least 30 percent of their incomes on housing. Merced County's renters need to earn \$11.71 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than half of the county's renter households (54.5 percent) spent at least 30 percent of their incomes on rent in 2006 and one-third (33.2 percent) spent at least half of their incomes on rent. A full 94.6 percent of lowincome renter households spent at least 30 percent of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	53.9%	46.1%
Asian Households	75.5%	24.5%
Black Households	25.3%	74.7%
Latino Households	44.2%	55.8%
White Households	55.2%	44.8%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	43.0%	54.5%
Households Spending 50% or More of Income	17.1%	33.2%
Low-Income Households Spending 30% or More of Income	61.8%	94.6%
Senior Households Spending 30% or More of Income	27.7%	64.5%
Who Lives in Overcrowded Housing?		
Owner Households	3.	1%
Renter Households	15.	5%
Asian Households	9.	3%
Latino Households	17.3%	
White Households	7.8%	
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$283,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$68,871	
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$57,9	997
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Police Patrol Officer	\$66,7	726
Elementary School Teacher	\$52,0	)85
Carpenter	\$51,230	
HUD Low-Income Limit	\$41,200	
Secretary	\$29,453	
Auto Mechanic	\$28,704	
HUD Very Low-Income Limit	\$25,750	
Bank Teller	\$21,674	
Child Care Worker	\$20,405	
Retail Salesperson	\$20,259	
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$534	\$10.27
One-Bedroom Unit	\$609	\$11.71
Two-Bedroom Unit	\$740	\$14.23
Three-Bedroom Unit	\$1,055	\$20.29

#### Monterey County

A Monterey County household needs an annual income of \$139,932 to afford the medianpriced home, which was \$575,000 in August 2007. Fewer than six out of 10 of the county's households (55.6 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (43.5 percent) spent at least 30 percent of their incomes on housing in 2006, while 22.4 percent spent at least half of their incomes on housing. The county's renters need to earn \$18.62 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than one out of five renter households (22.5 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	55.6%	44.4%
Asian Households	66.8%	33.2%
Black Households	28.0%	72.0%
Latino Households	45.4%	54.6%
White Households	59.0%	41.0%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	43.5%	53.9%
Households Spending 50% or More of Income	22.4%	22.5%
Low-Income Households Spending 30% or More of Income	58.3%	90.8%
Senior Households Spending 30% or More of Income	29.3%	66.3%
Who Lives in Overcrowded Housing?		
Owner Households	5.	2%
Renter Households	14.	0%
Latino Households	21.	9%
White Households	7.	8%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$575,000	
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$139,932	
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$117,837	
Whe Occurrent Affected to Double Medice Deised House		
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	Annual Income at N \$107,9	
		910
Dental Hygienist	\$107,9	910
Dental Hygienist Registered Nurse	\$107,9 \$88,	010 109 710
Dental Hygienist Registered Nurse Police Patrol Officer	\$107,5 \$88, \$63,7	010 109 710 395
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher	\$107,s \$88, \$63, \$55,s	010 109 710 395 390
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter	\$107,5 \$88, \$63,7 \$55,6 \$55,6	010 109 710 395 390 <b>500</b>
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit	\$107,5 \$88, \$63,7 \$55,8 \$55,8 <b>\$55,8</b> <b>\$55,8</b>	910       109       710       395       390 <b>600</b> 335
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter	\$107,9 \$88, \$63,7 \$55,4 \$55,4 <b>\$55,4</b> \$55,4 \$55,4	010 109 710 395 390 <b>600</b> 335 586
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic	\$107,5 \$88, \$63,7 \$55,6 \$55,6 <b>\$55,6</b> <b>\$55,6</b> \$55,6\$ \$55,6\$ \$55,	910       109       710       395       390 <b>600</b> 335       586       322
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary	\$107,9 \$88, \$63,7 \$55,4 \$55,4 <b>\$51,1</b> \$50,4 \$39,4 \$32,4	010       109       710       395       390       335       366       322       739
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker	\$107,9 \$88, \$63,7 \$55,4 \$55,4 <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$50,4</b> <b>\$32,4</b> <b>\$32,7</b> <b>\$32,7</b>	010       109       710       395       390       600       335       586       322       '39       250
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker HUD Very Low-Income Limit	\$107,5 \$88, \$63,7 \$55,6 \$55,7 <b>\$55,7</b> <b>\$55,7</b> <b>\$55,7</b> <b>\$55,7</b> <b>\$55,7</b> <b>\$55,7</b> <b>\$55,7</b> <b>\$55,7</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b>	010         109         710         395         390         300         335         386         322         '39         250         566
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker HUD Very Low-Income Limit Bank Teller	\$107,9 \$88, \$63,7 \$55,4 \$55,4 <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$50,4</b> \$39,6 \$32,7 <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,6</b>	010       109       710       395       390 <b>600</b> 335       586       322       739 <b>250</b> 566       195
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson	\$107,9 \$88, \$63,7 \$55,8 \$55,8 <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$52,9</b> <b>\$52,9</b> <b>\$522,7</b> <b>\$522,7</b> <b>\$522,9</b> <b>\$226,0</b> <b>\$221,7</b> <b>\$221,7</b> <b>\$221,7</b> <b>\$221,7</b> <b>\$221,7</b> <b>\$</b> 221,7	010         109         710         395         390         300         335         386         322         739         250         566         195         112         Hourly Wage
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson HOW Much Does It Cost to Rent?	\$107,5 \$88, \$63,7 \$55,4 \$55,4 <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$55,4</b> <b>\$51,1</b> <b>\$50,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$51,1</b> <b>\$52,1</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,1</b> <b>\$22,1</b> ,7 <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$21,7</b> <b>\$</b>	010 109 710 395 390 <b>500</b> 335 586 322 739 <b>250</b> 566 195 112 Hourly Wage Needed to Afford
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson How Much Does It Cost to Rent? Studio Unit	\$107,9 \$88, \$88, \$63, \$55,8 \$55,8 <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$52,7</b> <b>\$32,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$326,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$36</b>	010 109 710 395 390 <b>500</b> 335 386 322 739 <b>250</b> 566 195 112 Hourly Wage Needed to Afford \$16.54
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson How Much Does It Cost to Rent? Studio Unit One-Bedroom Unit	\$107,5 \$88, \$63,7 \$55,6 \$55,6 <b>\$55,7</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$50,4</b> <b>\$332,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$32,7</b> <b>\$</b> <b>\$</b> <b>\$</b> <b>\$</b> <b>\$</b> <b>\$</b> <b>\$</b> <b>\$</b>	010 109 710 395 390 <b>500</b> 335 586 322 739 <b>250</b> 566 195 112 Hourly Wage Needed to Afford \$16.54 \$18.62
Dental Hygienist Registered Nurse Police Patrol Officer Elementary School Teacher Fire Fighter HUD Low-Income Limit Carpenter Auto Mechanic Secretary Construction Worker HUD Very Low-Income Limit Bank Teller Child Care Worker Retail Salesperson How Much Does It Cost to Rent? Studio Unit	\$107,9 \$88, \$88, \$63, \$55,8 \$55,8 <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,8</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$55,9</b> <b>\$52,7</b> <b>\$32,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$322,7</b> <b>\$326,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$356,8</b> <b>\$36</b>	010 109 710 395 390 <b>500</b> 335 386 322 739 <b>250</b> 566 195 112 Hourly Wage Needed to Afford \$16.54

#### Napa County

In spite of relatively high home prices, more than six out of 10 Napa County households (62.5 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Approximately one-third of Napa County's Latino households (34.0 percent) lived in overcrowded conditions in 2006, compared to 21.1 percent of Latino households statewide. The county's renters need to earn \$17.98 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than three-quarters of the county's renter households headed by someone age 65 or older (78.2 percent) spent at least 30 percent of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters	
All Households	62.5%	37.5%	
Latino Households	43.4%	56.6%	
White Households	61.7%	38.3%	
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	43.5%	49.8%	
Households Spending 50% or More of Income	19.6%	22.5%	
Low-Income Households Spending 30% or More of Income	70.2%	95.6%	
Senior Households Spending 30% or More of Income	35.2%	78.2%	
Who Lives in Overcrowded Housing?			
Owner Households	3.	5%	
Renter Households	13.	6%	
Latino Households	34.	34.0%	
White Households	5.	8%	
How Much Does It Cost to Buy a Home?			
Median-Priced Home	\$597,500		
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$145,408		
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$122,449		
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at Median Hourly Wage		
Dental Hygienist	\$94,0	016	
Registered Nurse	\$75,5	504	
HUD Low-Income Limit	\$59,6	600	
Elementary School Teacher	\$54,068		
Carpenter	\$47,029		
Auto Mechanic	\$43,160		
Fire Fighter	\$42,619		
HUD Very Low-Income Limit	\$37,900		
Secretary	\$37,627		
Construction Worker	\$33,862		
Child Care Worker	\$29,141		
Bank Teller	\$25,397		
Retail Salesperson	\$22,838		
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford	
Studio Unit	\$834	\$16.04	
One-Bedroom Unit	\$935	\$17.98	
Two-Bedroom Unit	\$1,214	\$23.35	

## Nevada County

Nearly three-quarters of Nevada County's households (74.0 percent) owned their homes in 2006 - the second-highest homeownership rate in the state. A Nevada County household needs an annual income of \$101,481 to afford the median-priced home, which was \$417,000 in August 2007. One out of five of the county's owner households (19.9 percent) spent at least half of their incomes on housing in 2006. The county's renters need to earn \$15.12 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than six out of 10 of the county's renter households (64.3 percent) spent 30 percent or more of their incomes on rent in 2006, while 21.4 percent spent at least half of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	74.0%	26.0%
Latino Households	45.1%	54.9%
White Households	74.9%	25.1%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	45.8%	64.3%
Households Spending 50% or More of Income	19.9%	21.4%
Low-Income Households Spending 30% or More of Income	79.8%	89.2%
Senior Households Spending 30% or More of Income	*	62.6%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$417,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$101,4	481
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$85,4	458
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$100,298	
Registered Nurse	\$72,114	
Police Patrol Officer	\$56,742	
Elementary School Teacher	\$53,634	
Carpenter	\$52,374	
HUD Low-Income Limit	\$52,100	
Fire Fighter	\$39,562	
Auto Mechanic	\$36,941	
HUD Very Low-Income Limit	\$32,550	
Construction Worker	\$29,474	
Bank Teller	\$27,123	
Secretary	\$26,811	
Retail Salesperson	\$21,923	
Child Care Worker	\$19,802	
		Hourly Wage
How Much Does It Cost to Rent?	Fair Market Rent	Needed to Afford
Studio Unit	\$673	\$12.94
One-Bedroom Unit	\$786	\$15.12
Two-Bedroom Unit	\$1,035	\$19.90
Three-Bedroom Unit	\$1,495	\$28.75

\* Not reported due to insufficient sample size.

#### Orange County

An Orange County household needs an annual income of \$152,100 to afford the medianpriced home, which was \$625,000 in August 2007. More than six out of 10 of the county's households (62.4 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Orange County's renters need to earn \$25.58 per hour at a full-time job to afford the Fair Market Rent for a onebedroom unit. More than onequarter of the county's renter households (26.6 percent) spent at least half of their incomes on rent in 2006. Nearly three out of 10 of the county's Latino households (28.6 percent) lived in overcrowded conditions in 2006, compared to 21.1 percent of Latino households statewide.

Who Owns and Who Rents?	Owners	Renters	
All Households	62.4%	37.6%	
Asian Households	59.8%	40.2%	
Black Households	34.7%	65.3%	
Latino Households	46.4%	53.6%	
White Households	66.4%	33.6%	
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	42.5%	54.7%	
Households Spending 50% or More of Income	18.5%	26.6%	
Low-Income Households Spending 30% or More of Income	77.3%	91.0%	
Senior Households Spending 30% or More of Income	34.6%	69.1%	
Who Lives in Overcrowded Housing?	ĺ		
Owner Households	4.	4%	
Renter Households	15.	3%	
Asian Households	6.	4%	
Black Households	7.	3%	
Latino Households	28.	6%	
White Households	6.4%		
How Much Does It Cost to Buy a Home?	Í		
Median-Priced Home	\$625,0	000	
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$152,100		
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$128,084		
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at M	ledian Hourly Wage	
Police Patrol Officer	\$74,8	380	
Registered Nurse	\$73,1	133	
Dental Hygienist	\$71,4	406	
HUD Low-Income Limit	\$69,3	300	
Elementary School Teacher	\$63,4	401	
Fire Fighter	\$54,226		
Carpenter	\$49,858		
HUD Very Low-Income Limit	\$43,300		
Auto Mechanic	\$40,498		
Secretary	\$33,904		
Construction Worker	\$28,5	\$28,538	
Bank Teller	\$24,6	\$24,648	
Child Care Worker	\$21,694		
Retail Salesperson	\$20,779		
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford	
Studio Unit	\$1,185	\$22.79	
One-Bedroom Unit	\$1,330	\$25.58	
	ψ1,000	+	
Two-Bedroom Unit	\$1,595	\$30.67	

#### Placer County

More than seven out of 10 Placer County households (72.4 percent) owned their homes in 2006 – the third-highest homeownership rate in the state. A Placer County household needs an annual income of \$104,888 to afford the median-priced home, which was \$431,000 in August 2007. Fewer than two out of five of the county's owner households (38.5 percent) spent at least 30 percent of their incomes on housing in 2006, compared to 43.5 percent of owner households statewide. The county's renters need to earn \$15.48 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. Approximately one out of five of the county's renter households (21.4 percent) spent more than half of their incomes on rent in 2006.

All Households     72.4%     27.6%       Asian Households     72.5%     27.5%       Latino Households     59.6%     40.4%       Winte Households     59.6%     26.1%       Households Spending 30% or More of Income     38.5%     52.9%       Households Spending 30% or More of Income     38.5%     52.9%       Households Spending 30% or More of Income     90.9%     91.0%       Senior Households Spending 30% or More of Income     90.9%     91.0%       Senior Households Spending 30% or More of Income     90.9%     91.0%       Senior Households     27.4%     69.3%       Who Levis In Overcrowded Housing?     0.0.7%     10.0.4%       Wher Households     3.4%     10.0.4%       Renter Households     0.0.7%     10.0.4%       White Households     0.0.7%     10.0.4%       White Households     0.0.7%     10.0.4%       Income Needed to Buy Median-Priced Home (20% Down Payment)     10.0.4%     10.0.4%       Income Needed to Buy Median-Priced Home (20% Down Payment)     10.0.4%     10.0.4%       Police Patrol Officer     \$8.0.1     2.7       Registered Nurse     \$8.0.1     2.7       Registered Nurse     \$8.0.1     2.7       Registered Nurse     \$8.0.1     2.7       Stolice Patrol Officer<	Who Owns and Who Rents?	Owners	Renters
Lation Households59.6%40.4%White Households73.9%26.1%Households Spending 30% or More of Income38.5%52.9%Households Spending 30% or More of Income15.1%21.4%Low-Income Households Spending 30% or More of Income90.9%91.0%Senior Households0.5%69.3%More Touseholds0.5%10.4%Latino Households0.7%10.4%White Households0.7%10.4%Motian-Priced Home\$431.00010.4%Income Needed to Buy Median-Priced Home (5% Down Payment)588.327More Cannot Afford to Buy Hedian-Priced Home (2% Down Payment)588.327Vibo Cannot Afford to Buy the Median-Priced Home?Annual Income at Median Hourly WageDental HygienistS82.202Registered Nurse\$80.142Police Patrol Officer\$55.296HUD Low-Income Limit\$33.50Carpenter\$33.50Secretary\$33.50Construction Worker\$33.50Secretary\$33.50Construction Worker\$32.45Bank Teller\$24.523Child Care Worker\$21.341Retal Salesperson\$15.64Huor Hourly Wage\$160Construction Wo	All Households	72.4%	27.6%
White Households73.9%26.1%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income38.5%52.9%Households Spending 30% or More of Income90.9%91.0%Senior Households Spending 30% or More of Income90.9%91.0%Senior Households Spending 30% or More of Income90.9%91.0%Senior Households Spending 30% or More of Income27.4%68.3%Who Lives in Overcrowded Housing?0.5%68.3%Owner Households0.5%1.4%Renter Households0.7%0.7%How Much Does It Cost to Buy a Home?0.7%Median-Priced Home\$431.00Income Needed to Buy Median-Priced Home (5% Down Payment)\$104.88Income Needed to Buy Median-Priced Home (20% Down Payment)\$88.222Registered NurseAnnual Income at Wetlan Hourly WageDental Hygienist\$82.202Registered Nurse\$80.142Police Patrol Officer\$55.296HUD Low-Income Limit\$55.296HUD Very Low-Income Limit\$53.50Secretary\$3.53Construction Worker\$2.49Bank Teller\$2.49Bank Teller\$2.49Hour Mycker\$2.49Bank Teller\$2.49How Much Does It Cost to Rent?\$2.49How Much Does It Cost to Rent?\$2.49Bank Teller\$2.49Bank Teller\$2.49Child Care Worker\$2.49Bank Teller\$2.62Chil	Asian Households	72.5%	27.5%
Interference         Owners         Renters           Households Spending 30% or More of Income         38.5%         52.9%           Households Spending 30% or More of Income         90.9%         91.0%           Low-Income Households Spending 30% or More of Income         90.9%         91.0%           Senior Households Spending 30% or More of Income         90.9%         91.0%           Senior Households Spending 30% or More of Income         90.9%         91.0%           Senior Households Spending 30% or More of Income         90.9%         91.0%           Senior Households Spending 30% or More of Income         90.9%         91.0%           Senior Households Spending 30% or More of Income         90.9%         91.0%           Who Lives in Overcrowded Housing?         0	Latino Households	59.6%	40.4%
Households Spending 30% or More of Income38.5%52.9%Households Spending 30% or More of Income90.9%91.0%Senior Households Spending 30% or More of Income90.9%91.0%Senior Households Spending 30% or More of Income27.4%69.3%Who Lives in Overcrowded Housing?	White Households	73.9%	26.1%
Households Spending 50% or More of Income15.1%21.4%Low-Income Households Spending 30% or More of Income90.9%91.0%Senior Households Spending 30% or More of Income27.4%69.3%Who Lives in Overcrowded Housing?	How Much Income Do Residents Spend on Housing?	Owners	Renters
Low-Income Households Spending 30% or More of Income90.9%91.0%Senior Households Spending 30% or More of Income27.4%69.3%Who Lives in Overcrowded Housing?0.5%Owner Households0.5%Renter Households0.7%Itatino Households0.7%How Much Does It Cost to Buy a Home?0.7%Median-Priced Home\$431,00Income Needed to Buy Median-Priced Home (5% Down Payment)\$104,888Income Needed to Buy Median-Priced Home (20% Down Payment)\$104,888Income Needed to Buy Median-Priced Home (20% Down Payment)\$88,327Who Cannot Afford to Buy the Median-Priced Home?Annual Income at Hourly WageDental Hygienist\$82,202Registered Nurse\$80,142Police Patrol Officer\$58,032Elementary School Teacher\$55,296HUD Low-Income Limit\$55,206Secretary\$33,500Construction Worker\$33,500Secretary\$33,500Construction Worker\$22,499Bank Teller\$24,533Child Care Worker\$21,341Retail Salesperson\$20,505Huw Much Does It Cost to Rent?Fair Market RentHourly MageNeeded to AffordStudio Unit\$708Studio Unit\$708Studio Unit\$13,62One-Bedroom Unit\$13,62Studio Unit\$15,48Two-Bedroom Unit\$18,88	Households Spending 30% or More of Income	38.5%	52.9%
Senior Households Spending 30% or More of Income     27.4%     69.3%       Who Lives in Overcrowded Housing?	Households Spending 50% or More of Income	15.1%	21.4%
Who Lives in Overcrowded Housing?           Owner Households         0.5%           Renter Households         3.4%           Latino Households         0.7%           White Households         0.7%           How Much Does It Cost to Buy a Home?         0.7%           Median-Priced Home         \$431,000           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$104,888           Income Needed to Buy Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$88,2202           Registered Nurse         \$88,0142           Police Patriol Officer         \$55,296           HUD Low-Income Limit         \$55,296           HUD Low-Income Limit         \$55,296           HUD Low-Income Limit         \$55,296           Fire Fighter         \$433,722           Auto Mechanic         \$33,50           Secretary         \$33,50           Secretary         \$33,50           Construction Worker         \$32,46           Bank Teller         \$24,523           Child Care Worker         \$21,341           Retail Salesperson         \$20,55           How Much Does It Cost to Rent?         Fair Market Rent           Studio Unit         \$708 </td <td>Low-Income Households Spending 30% or More of Income</td> <td>90.9%</td> <td>91.0%</td>	Low-Income Households Spending 30% or More of Income	90.9%	91.0%
Owner Households0.5%Renter Households3.4%Latino Households0.7%White Households0.7%How Much Does It Cost to Buy a Home?\$431,00Income Needed to Buy Median-Priced Home (5% Down Payment)\$104,88Income Needed to Buy Median-Priced Home (20% Down Payment)\$88,327Who Cannot Afford to Buy the Median-Priced Home?Annual Income at Median Hourly WageDental Hygienist\$88,02Registered Nurse\$88,02Police Patrol Officer\$88,03Elementary School Teacher\$55,29HUD Low-Income Limit\$55,29Garpenter\$\$3,55HUD Very Low-Income Limit\$\$3,50Secretary\$\$3,50Secretary\$\$3,50Secretary\$\$3,50Construction Worker\$\$2,45Bank Teller\$\$2,52How Much Does It Cost to Rent?\$\$13.62How Much Does It Cost to Rent?\$\$13.62One-Bedroom Unit\$\$05.5Studio Unit\$\$13.62One-Bedroom Unit\$\$13.62Secretary\$\$13.62Studio Unit\$\$13.62Studio Unit\$\$13.62One-Bedroom Unit\$\$13.62Studio Unit\$\$13.62Studio Unit\$\$13.62Studio Unit\$\$13.62Studio Unit\$\$13.62Studio Unit\$\$13.62Studio Unit\$\$13.63Studio Unit\$\$13.63Studio Unit\$\$13.63Studio Unit\$\$13.64Studio Unit\$\$18.88 <td>Senior Households Spending 30% or More of Income</td> <td>27.4%</td> <td>69.3%</td>	Senior Households Spending 30% or More of Income	27.4%	69.3%
Renter Households     3.4%       Latino Households     10.4%       White Households     0.7%       How Much Does It Cost to Buy a Home?     \$431,00       Median-Priced Home     \$431,04,888       Income Needed to Buy Median-Priced Home (5% Down Payment)     \$104,888       Income Needed to Buy Median-Priced Home (20% Down Payment)     \$88,327       Who Cannot Afford to Buy the Median-Priced Home?     Annual Income at Median Hourly Wage       Dental Hygienist     \$82,202       Registered Nurse     \$80,142       Police Patrol Officer     \$\$55,296       HUD Low-Income Limit     \$\$55,296       Garpenter     \$\$3,375       Fire Fighter     \$\$3,375       Auto Mechanic     \$\$3,755       HUD Very Low-Income Limit     \$\$3,755       Secretary     \$\$3,50       Construction Worker     \$\$2,452       Bank Teller     \$\$2,452       Child Care Worker     \$\$2,452       How Much Does It Cost to Rent?     \$\$13,62       Moude Londin     \$\$13,62       Garedono Unit     \$\$13,62       One-Bedroon Unit     \$\$13,62	Who Lives in Overcrowded Housing?		
Latino Households     10.4%       White Households     0.7%       How Much Does It Cost to Buy a Home?     \$431,00       Median-Priced Home     \$431,04,888       Income Needed to Buy Median-Priced Home (5% Down Payment)     \$104,888       Income Needed to Buy Median-Priced Home (20% Down Payment)     \$88,327       Who Cannot Afford to Buy the Median-Priced Home?     Annual Income at Median Hourly Wage       Dental Hygienist     \$82,202       Registered Nurse     \$80,142       Police Patrol Officer     \$\$80,332       Elementary School Teacher     \$\$55,296       HUD Low-Income Limit     \$\$3,750       Carpenter     \$\$33,50       Fire Fighter     \$\$3,750       Auto Mechanic     \$\$3,750       HUD Very Low-Income Limit     \$\$3,750       Secretary     \$\$3,750       Construction Worker     \$\$3,750       Bank Teller     \$\$2,450       Child Care Worker     \$\$2,450       Bank Teller     \$\$2,450       Child Care Worker     \$\$2,450       How Much Does It Cost to Rent?     Fair Market Rent       Meeded to Afford     \$\$13,62       One-Bedroon Unit     \$\$13,62       One-Bedroon Unit     \$\$18,88	Owner Households	0.	5%
White Households         0.7√           How Much Does It Cost to Buy a Home?	Renter Households	3.	4%
How Much Does It Cost to Buy a Home?         Kedian-Priced Home         \$431,00           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$104,888         \$104,888           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$88,327         \$88,327           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$82,202           Registered Nurse         \$80,142           Police Patrol Officer         \$80,0142           Police Patrol Officer         \$\$55,296           HUD Low-Income Limit         \$\$52,062           Fire Fighter         \$\$3,722           Auto Mechanic         \$\$3,722           Auto Mechanic         \$\$3,50           Secretary         \$\$3,50           Secretary         \$\$3,50           Construction Worker         \$\$2,452           Bank Teller         \$\$2,452           Child Care Worker         \$\$2,452           How Much Does It Cost to Rent?         Fair Market Rent           Meeded to Afford         \$\$13,62           One-Bedroon Unit         \$\$80,5         \$\$13,62           One-Bedroon Unit         \$\$80,5         \$15,48	Latino Households	10.	4%
Median-Priced Home         \$431,∪∪           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,88           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$88,32           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$88,32           Registered Nurse         \$88,32           Police Patrol Officer         \$88,32           Elementary School Teacher         \$55,26           HUD Low-Income Limit         \$55,26           Garpenter         \$53,32           Fire Fighter         \$343,72           Auto Mechanic         \$33,30           Secretary         \$33,30           Construction Worker         \$32,30           Bank Teller         \$24,30           Child Care Worker         \$24,30           Fair Market Rent         Needed to Afford           Studio Unit         \$708         \$13,62           One-Bedroon Unit         \$805         \$15,48	White Households	0.	7%
Income Needed to Buy Median-Priced Home (5% Down Payment)         \$104.88           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$88.327           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$82.202           Registered Nurse         \$88.127           Police Patrol Officer         \$88.027           Elementary School Teacher         \$55.296           HUD Low-Income Limit         \$55.296           Carpenter         \$55.296           Fire Fighter         \$43.722           Auto Mechanic         \$55.296           HUD Very Low-Income Limit         \$33.50           Secretary         \$33.50           Secretary         \$33.50           Construction Worker         \$32.20           Bank Teller         \$22.23           Child Care Worker         \$21.31           Retail Salesperson         \$22.32           Child Care Worker         \$31.62           Studio Unit         \$805         \$13.62           One-Bedroom Unit         \$805         \$15.48	How Much Does It Cost to Buy a Home?		
Income Needed to Buy Median-Priced Home (20% Down Payment)       \$88,327         Who Cannot Afford to Buy the Median-Priced Home?       Annual Income at Median Hourly Wage         Dental Hygienist       \$82,202         Registered Nurse       \$80,142         Police Patrol Officer       \$80,142         Elementary School Teacher       \$55,296         HUD Low-Income Limit       \$52,062         Fire Fighter       \$43,722         Auto Mechanic       \$33,50         Secretary       \$33,50         Construction Worker       \$32,469         Bank Teller       \$20,52         Child Care Worker       \$21,341         Retail Salesperson       \$20,55         How Much Does It Cost to Rent?       Fair Market Rent         Moude Studio Unit       \$708       \$13,62         One-Bedroom Unit       \$982       \$18,88	Median-Priced Home	\$431,0	000
Who Cannot Afford to Buy the Median-Priced Home?Annual Income at Median Hourly WageDental Hygienist\$82,202Registered Nurse\$80,142Police Patrol Officer\$80,032Elementary School Teacher\$55,296HUD Low-Income Limit\$53,750Carpenter\$52,062Fire Fighter\$33,530Auto Mechanic\$33,530Secretary\$33,530Construction Worker\$32,469Bank Teller\$20,550Hud Care Worker\$20,550How Much Does It Cost to Rent?\$708Studio Unit\$708Studio Unit\$982Yuo-Bedroom Unit\$982Yuo-Bedroom Unit\$982Studio Unit\$982 <tr <td=""></tr>	Income Needed to Buy Median-Priced Home (5% Down Payment)	\$104,888	
Dental Hygienist       \$82,202         Registered Nurse       \$80,142         Police Patrol Officer       \$80,142         Police Patrol Officer       \$\$5,002         Elementary School Teacher       \$\$5,296         HUD Low-Income Limit       \$\$5,206         Carpenter       \$\$52,062         Fire Fighter       \$\$43,722         Auto Mechanic       \$\$33,50         HUD Very Low-Income Limit       \$\$33,50         Secretary       \$\$33,50         Construction Worker       \$\$24,523         Bank Teller       \$\$21,34         Retail Salesperson       \$\$20,55         How Much Does It Cost to Rent?       Fair Market Rent         Meddrom Unit       \$\$805       \$\$15.48         Studio Unit       \$\$982       \$18.88	Income Needed to Buy Median-Priced Home (20% Down Payment)	\$88,327	
Registered Nurse         \$80,142           Police Patrol Officer         \$\$80,32           Elementary School Teacher         \$\$5,29           HUD Low-Income Limit         \$\$5,20           Garpenter         \$\$52,002           Fire Fighter         \$\$43,722           Auto Mechanic         \$\$37,505           HUD Very Low-Income Limit         \$\$33,50           Secretary         \$\$33,50           Construction Worker         \$\$2,402           Bank Teller         \$\$2,402           Child Care Worker         \$\$2,402           How Much Does It Cost to Rent?         Fair Market Rent         Needed to Afford           Studio Unit         \$708         \$13.62           One-Bedroom Unit         \$982         \$18.88	Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Police Patrol Officer       \$58,032         Elementary School Teacher       \$55,296         HUD Low-Income Limit       \$53,750         Carpenter       \$52,062         Fire Fighter       \$43,722         Auto Mechanic       \$33,500         HUD Very Low-Income Limit       \$33,600         Secretary       \$33,530         Construction Worker       \$33,530         Bank Teller       \$24,523         Child Care Worker       \$21,341         Retail Salesperson       \$20,550         How Much Does It Cost to Rent?       Fair Market Rent         Studio Unit       \$708       \$13.62         One-Bedroom Unit       \$805       \$15.48         Wore Bedroom Unit       \$9822       \$18.88	Dental Hygienist	\$82,2	202
Elementary School Teacher       \$55,296         HUD Low-Income Limit       \$53,750         Carpenter       \$52,062         Fire Fighter       \$43,722         Auto Mechanic       \$33,50         HUD Very Low-Income Limit       \$33,50         Secretary       \$33,50         Construction Worker       \$32,469         Bank Teller       \$24,523         Child Care Worker       \$24,523         How Much Does It Cost to Rent?       Fair Market Rent         Studio Unit       \$708       \$13.62         One-Bedroom Unit       \$982       \$18.88	Registered Nurse	\$80,	142
HUD Low-Income Limit\$53,75Carpenter\$52,062Fire Fighter\$43,722Auto Mechanic\$33,50HUD Very Low-Income Limit\$33,60Secretary\$33,30Construction Worker\$32,45Bank Teller\$24,523Child Care Worker\$20,50HUD Very Low-Income It Cost to Rent?Fair Market RentNeeded to Afford\$13.62Studio Unit\$708\$13.62One-Bedroom Unit\$982\$18.88	Police Patrol Officer	\$58,0	032
Carpenter     \$\$2,0€2       Fire Fighter     \$\$43,722       Auto Mechanic     \$\$37,5€       HUD Very Low-Income Limit     \$\$33,60       Secretary     \$\$33,53       Construction Worker     \$\$32,49       Bank Teller     \$\$24,523       Child Care Worker     \$\$21,341       Retail Salesperson     \$\$22,000       Studio Unit     \$\$708     \$\$13.62       One-Bedroom Unit     \$\$805     \$\$15.48       Two-Bedroom Unit     \$\$982     \$\$18.88	Elementary School Teacher	\$55,2	296
Fire Fighter       \$43,722         Auto Mechanic       \$37,565         HUD Very Low-Income Limit       \$33,50         Secretary       \$33,50         Construction Worker       \$32,40         Bank Teller       \$24,52         Child Care Worker       \$21,341         Retail Salesperson       \$20,50         How Much Does It Cost to Rent?       Fair Market Rent         Studio Unit       \$708       \$13.62         One-Bedroom Unit       \$805       \$15.48         Two-Bedroom Unit       \$982       \$18.88	HUD Low-Income Limit	\$53,7	750
Auto Mechanic       \$37,565         HUD Very Low-Income Limit       \$33,600         Secretary       \$33,530         Construction Worker       \$32,469         Bank Teller       \$24,523         Child Care Worker       \$21,341         Retail Salesperson       \$20,500         How Much Does It Cost to Rent?       Fair Market Rent         Studio Unit       \$708       \$13.62         One-Bedroom Unit       \$805       \$15.48         Two-Bedroom Unit       \$982       \$18.88	Carpenter	\$52,0	062
HUD Very Low-Income Limit       \$33,50         Secretary       \$33,53         Construction Worker       \$32,46         Bank Teller       \$24,52         Child Care Worker       \$21,341         Retail Salesperson       \$20,55         Hourly Wage       Needed to Afford         Studio Unit       \$708       \$13.62         One-Bedroom Unit       \$805       \$15.48         Two-Bedroom Unit       \$982       \$18.88	Fire Fighter	\$43,722	
Secretary       \$33,50         Construction Worker       \$32,469         Bank Teller       \$24,523         Child Care Worker       \$21,341         Retail Salesperson       \$20,55         Hourly Wage         How Much Does It Cost to Rent?       Fair Market Rent         \$708       \$13.62         One-Bedroom Unit       \$805       \$15.48         Two-Bedroom Unit       \$982       \$18.88	Auto Mechanic	\$37,565	
Construction Worker       \$32,469         Bank Teller       \$24,523         Child Care Worker       \$21,341         Retail Salesperson       \$20,550         Hourly Wage         How Much Does It Cost to Rent?       Fair Market Rent         Studio Unit       \$708       \$13.62         One-Bedroom Unit       \$805       \$15.48         Two-Bedroom Unit       \$982       \$18.88	HUD Very Low-Income Limit	\$33,6	600
Bank Teller     \$24,523       Child Care Worker     \$21,341       Retail Salesperson     \$20,500       How Much Does It Cost to Rent?     Fair Market Rent       Studio Unit     \$708       Studio Unit     \$805       One-Bedroom Unit     \$982       Two-Bedroom Unit     \$982	Secretary	\$33,530	
Child Care Worker     \$21,341       Retail Salesperson     \$20,550       How Much Does It Cost to Rent?     Hourly Wage       Fair Market Rent     Needed to Afford       Studio Unit     \$708     \$13.62       One-Bedroom Unit     \$805     \$15.48       Two-Bedroom Unit     \$982     \$18.88	Construction Worker	\$32,469	
Retail Salesperson     Salesperson       How Much Does It Cost to Rent?     Hourly Wage Needed to Afford       Studio Unit     \$708     \$13.62       One-Bedroom Unit     \$805     \$15.48       Two-Bedroom Unit     \$982     \$18.88	Bank Teller		
How Much Does It Cost to Rent?Hourly Wage Fair Market RentHourly Wage Needed to AffordStudio Unit\$708\$13.62One-Bedroom Unit\$805\$15.48Two-Bedroom Unit\$982\$18.88	Child Care Worker	\$21,341	
How Much Does It Cost to Rent?Fair Market RentNeeded to AffordStudio Unit\$708\$13.62One-Bedroom Unit\$805\$15.48Two-Bedroom Unit\$982\$18.88	Retail Salesperson	\$20,550	
Studio Unit         \$708         \$13.62           One-Bedroom Unit         \$805         \$15.48           Two-Bedroom Unit         \$982         \$18.88	How Much Does It Cost to Rent?	Fair Market Rent	, ,
One-Bedroom Unit         \$805         \$15.48           Two-Bedroom Unit         \$982         \$18.88			
Two-Bedroom Unit         \$982         \$18.88			
	Two-Bedroom Unit		
		\$1,417	\$27.25

## Riverside County

Nearly seven out of 10 Riverside County households (69.2 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Fewer than half of the county's owner households (47.7 percent) spent at least 30 percent of their incomes on housing in 2006, while approximately one out of five (21.2 percent) spent at least half of their incomes on housing. Riverside County's renters need to earn \$18.83 per hour at a fulltime job to afford the Fair Market Rent for a one-bedroom unit. Three out of 10 of the county's renter households (29.7 percent) spent at least half of their incomes on rent in 2006. A full 93.9 percent of low-income renter households spent at least 30 percent of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	69.2%	30.8%
Asian Households	71.9%	28.1%
Black Households	58.9%	41.1%
Latino Households	61.5%	38.5%
White Households	72.1%	27.9%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	47.7%	59.5%
Households Spending 50% or More of Income	21.2%	29.7%
Low-Income Households Spending 30% or More of Income	77.2%	93.9%
Senior Households Spending 30% or More of Income	34.6%	72.3%
Who Lives in Overcrowded Housing?		
Owner Households	4.	5%
Renter Households	13.	8%
Asian Households	6.	6%
Black Households	3.	2%
Latino Households	17.	8%
White Households	4.9%	
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$390,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$94,910	
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$79,925	
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$74,	152
Registered Nurse	\$70,3	366
Police Patrol Officer	\$68,9	931
Elementary School Teacher	\$59,3	323
HUD Low-Income Limit		
	\$47,3	350
Carpenter	<b>\$47,</b> \$45,9	
	1	947
Carpenter	\$45,9	947 191
Carpenter Fire Fighter	\$45,9 \$44,4	947 191 128
Carpenter Fire Fighter Auto Mechanic	\$45,s \$44,4 \$37,	947 191 128 595
Carpenter Fire Fighter Auto Mechanic Secretary	\$45,5 \$44, \$37, \$31,5	947 191 128 595 500
Carpenter Fire Fighter Auto Mechanic Secretary HUD Very Low-Income Limit	\$45,s \$44, \$37, \$31,s <b>\$29,</b>	047 191 128 595 500 329
Carpenter Fire Fighter Auto Mechanic Secretary HUD Very Low-Income Limit Construction Worker	\$45,s \$44, \$37, \$31,s \$28,s	947 191 128 595 500 329 382
Carpenter Fire Fighter Auto Mechanic Secretary HUD Very Low-Income Limit Construction Worker Bank Teller	\$45,s \$44, \$37, \$31,t <b>\$29,</b> \$28,t \$28,t \$23,s	947 191 128 595 500 329 982 405
Carpenter Fire Fighter Auto Mechanic Secretary HUD Very Low-Income Limit Construction Worker Bank Teller Retail Salesperson	\$45,s \$44, \$37, \$31,5 <b>\$29,t</b> \$28,t \$28,t \$28,t \$22,s \$22,5	947 191 128 595 500 329 982 405
Carpenter Fire Fighter Auto Mechanic Secretary HUD Very Low-Income Limit Construction Worker Bank Teller Retail Salesperson Child Care Worker	\$45,s \$44, \$37, \$31,5 <b>\$29,0</b> \$28,6 \$223,0 \$223,0 \$20,6 \$18,5	947 191 128 595 500 329 382 405 507 Hourly Wage
Carpenter  Fire Fighter  Auto Mechanic  Secretary  HUD Very Low-Income Limit  Construction Worker  Bank Teller  Retail Salesperson  Child Care Worker  How Much Does It Cost to Rent?	\$45,5 \$44, \$37, \$31,5 \$29,6 \$28,6 \$28,6 \$22,6 \$220,6 \$18,5 Fair Market Rent	947 191 128 195 195 195 190 192 1982 1982 1982 1982 199 1982 199 199 199 199 199 199 199 19
Carpenter  Fire Fighter  Auto Mechanic  Secretary  HUD Very Low-Income Limit  Construction Worker  Bank Teller  Retail Salesperson  Child Care Worker  How Much Does It Cost to Rent?  Studio Unit	\$45,s \$44, \$37, \$31, <b>\$29,</b> \$28,1 \$22,3 \$22,3 \$22,4 \$18,5 Fair Market Rent \$896	047 191 128 595 500 329 382 405 507 Hourly Wage Needed to Afford \$17.23

#### Sacramento County

Approximately six out of 10 Sacramento County households (61.2 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. A Sacramento County household needs an annual income of \$75,989 to afford the medianpriced home, which was \$312,250 in August 2007. More than four out of 10 of the county's homeowners (42.5 percent) spent at least 30 percent of their incomes on housing in 2006, similar to the share of owner households statewide. The county's renters need to earn \$15.48 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than half of the county's renter households (57.1 percent) spent 30 percent or more of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	61.2%	38.8%
Asian Households	65.7%	34.3%
Black Households	42.9%	57.1%
Latino Households	54.2%	45.8%
White Households	64.5%	35.5%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	42.5%	57.1%
Households Spending 50% or More of Income	16.7%	27.1%
Low-Income Households Spending 30% or More of Income	77.2%	91.4%
Senior Households Spending 30% or More of Income	29.6%	70.4%
Who Lives in Overcrowded Housing?		
Owner Households	2.	4%
Renter Households	6.	6%
Asian Households	8.	5%
Black Households	3.	4%
Latino Households	9.6%	
White Households	2.6%	
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$312,2	250
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$75,9	989
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$63,9	991
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Police Patrol Officer	\$58,0	)32
Elementary School Teacher	\$55,2	296
HUD Low-Income Limit	\$53,7	750
Carpenter	\$52,0	)62
Fire Fighter	\$43,7	722
Auto Mechanic	\$37,565	
HUD Very Low-Income Limit	\$33,600	
Secretary	\$33,530	
Construction Worker	\$32,469	
Bank Teller	\$24,523	
Child Care Worker	\$21,341	
Retail Salesperson	\$20,550	
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$708	\$13.62
One-Bedroom Unit	\$805	\$15.48
Two-Bedroom Unit	\$982	\$18.88
Three-Bedroom Unit	\$1,417	\$27.25

## San Bernardino County

Two-thirds of San Bernardino County's households (66.4 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. A San Bernardino County household needs an annual income of \$87,610 to afford the medianpriced home, which was \$360,000 in August 2007. More than four out of ten of the county's owner households (43.8 percent) spent at least 30 percent of their incomes on housing, while 18.9 percent spent at least half of their incomes on housing. The county's renters need to earn \$18.83 per hour at a full-time job to afford the Fair Market Rent for a onebedroom unit. Nearly three out of 10 of the county's renter households (29.3 percent) spent at least half of their incomes on rent.

All Households66.4%33.6%Asian Households77.0%23.0%Black Households45.2%54.8%Latino Households63.7%36.3%White Households69.3%30.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.8%57.2%Households Spending 50% or More of Income18.9%29.3%Low-Income Households Spending 30% or More of Income74.2%94.1%		
Black Households45.2%54.8%Latino Households63.7%36.3%White Households69.3%30.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.8%57.2%Households Spending 50% or More of Income18.9%29.3%		
Latino Households63.7%36.3%White Households69.3%30.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.8%57.2%Households Spending 50% or More of Income18.9%29.3%		
White Households69.3%30.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.8%57.2%Households Spending 50% or More of Income18.9%29.3%		
How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.8%57.2%Households Spending 50% or More of Income18.9%29.3%		
Households Spending 30% or More of Income43.8%57.2%Households Spending 50% or More of Income18.9%29.3%		
Households Spending 50% or More of Income 18.9% 29.3%		
Low-Income Households Spending 30% or More of Income 74.2% 04.1%		
Senior Households Spending 30% or More of Income 33.3% 69.2%		
Who Lives in Overcrowded Housing?		
Owner Households 5.4%		
Renter Households 13.2%		
Asian Households 5.0%		
Black Households 5.6%		
Latino Households 15.9%		
White Households 7.1%	7.1%	
How Much Does It Cost to Buy a Home?		
Median-Priced Home \$360,000		
Income Needed to Buy Median-Priced Home (5% Down Payment) \$87,610	\$87,610	
Income Needed to Buy Median-Priced Home (20% Down Payment) \$73,777		
Who Cannot Afford to Buy the Median-Priced Home? Annual Income at Median Hourly Wag	е	
Dental Hygienist \$74,152		
Registered Nurse \$70,366		
Police Patrol Officer \$68,931		
Elementary School Teacher \$59,323		
HUD Low-Income Limit \$47,350		
Carpenter \$45,947		
Fire Fighter \$44,491		
Auto Mechanic \$37,128	\$37,128	
Secretary \$31,595	\$31,595	
HUD Very Low-Income Limit   \$29,600	\$29,600	
Construction Worker \$28,829	\$28,829	
Bank Teller \$23,982	\$23,982	
Retail Salesperson \$20,405	\$20,405	
Child Care Worker \$18,907		
Hourly Wage	d	
How Much Does It Cost to Rent? Fair Market Rent Needed to Affor		
How Much Does It Cost to Rent?Fair Market RentNeeded to AfforStudio Unit\$896\$17.23		
Studio Unit \$896 \$17.23		

## San Diego County

A San Diego County household needs an annual income of \$114,379 to afford the medianpriced home, which was \$470,000 in August 2007. Fewer than six out of 10 of the county's households (57.6 percent) owned their homes in 2006 – comparable to the state's homeownership rate (58.4 percent). More than four out of 10 of the county's owner households (44.9 percent) spent at least 30 percent of their incomes on housing in 2006, while 19.0 percent spent at least half of their incomes on housing. The county's renters need to earn \$21.48 per hour at a full-time job to afford the Fair Market Rent for a onebedroom unit. In 2006, 26.8 percent of the county's renter households spent at least half of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	57.6%	42.4%
Asian Households	58.2%	41.8%
Black Households	33.2%	66.8%
Latino Households	44.8%	55.2%
White Households	60.5%	39.5%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	44.9%	55.6%
Households Spending 50% or More of Income	19.0%	26.8%
Low-Income Households Spending 30% or More of Income	74.4%	92.7%
Senior Households Spending 30% or More of Income	32.5%	72.6%
Who Lives in Overcrowded Housing?		
Owner Households	2.	9%
Renter Households	10.	1%
Asian Households	7.	7%
Black Households	5.	9%
Latino Households	18.	7%
White Households	4.	2%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$470,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$114,3	379
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$96,3	319
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$87,0	)27
Registered Nurse	\$72,1	155
Police Patrol Officer	\$69,3	326
Elementary School Teacher	\$64,2	268
HUD Low-Income Limit	\$56,1	150
Fire Fighter	\$19.0	
	φ40,0	630
Carpenter	\$46,1	
Carpenter Auto Mechanic		155
	\$46,1	329
Auto Mechanic	\$46,1 \$41,8	55 329 100
Auto Mechanic HUD Very Low-Income Limit	\$46, \$41,6 <b>\$35,</b> 1	155 329 1 <b>00</b> 335
Auto Mechanic HUD Very Low-Income Limit Secretary	\$46,1 \$41,8 <b>\$35,1</b> \$32,6	155 329 1 <b>00</b> 335 701
Auto Mechanic HUD Very Low-Income Limit Secretary Construction Worker	\$46, \$41,6 <b>\$35,1</b> \$32,6 \$30,7	155 329 1 <b>00</b> 335 701 222
Auto Mechanic HUD Very Low-Income Limit Secretary Construction Worker Bank Teller	\$46, \$41, <b>\$35,</b> \$32,6 \$30,7 \$25,0	155 329 100 335 701 222 278
Auto Mechanic HUD Very Low-Income Limit Secretary Construction Worker Bank Teller Child Care Worker	\$46,1 \$41,8 <b>\$35,1</b> \$32,6 \$30,7 \$25,0 \$21,2	155 329 100 335 701 222 278
Auto Mechanic         HUD Very Low-Income Limit         Secretary         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson	\$46, \$41, <b>\$35,</b> \$32,6 \$30,7 \$25,0 \$21,2 \$20,6	155       329       100       335       701       322       278       304       Hourly Wage
Auto Mechanic         HUD Very Low-Income Limit         Secretary         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?	\$46, \$41, \$35, \$32, \$30, \$30, \$25, \$21,2 \$20, \$ Fair Market Rent	155 329 00 335 701 222 278 304 Hourly Wage Needed to Afford
Auto Mechanic         HUD Very Low-Income Limit         Secretary         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?         Studio Unit	\$46, \$41, \$ <b>35,</b> \$35, \$32, \$30,7 \$25, \$21,2 \$20, \$21,2 \$20,5 Fair Market Rent \$978	155 329 100 335 701 222 278 3004 Hourly Wage Needed to Afford \$18.81

#### San Francisco

Fewer than four out of 10 San Francisco households (39.3 percent) owned their homes in 2006 – the lowest homeownership rate in the state. A San Francisco household needs an annual income of \$196,878 to afford the median-priced home, which was \$809,000 in August 2007. Four out of 10 of the county's owner households (40.3 percent) spent at least 30 percent of their incomes on housing in 2006, while 19.6 percent spent at least half of their incomes on housing. San Francisco's renters need to earn \$24.46 per hour at a fulltime job to afford the Fair Market Rent for a one-bedroom unit. One out of five renter households (19.6 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	39.3%	60.7%
Asian Households	48.7%	51.3%
Black Households	30.3%	69.7%
Latino Households	32.3%	67.7%
White Households	38.2%	61.8%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	40.3%	42.6%
Households Spending 50% or More of Income	19.6%	19.6%
Low-Income Households Spending 30% or More of Income	75.4%	80.0%
Senior Households Spending 30% or More of Income	32.8%	57.2%
Who Lives in Overcrowded Housing?		
Owner Households	3.	.2%
Renter Households	7.	.8%
Asian Households	12	.9%
Latino Households	16.	.8%
White Households	2.	.4%
How Much Does It Cost to Buy a Home?	•	
Median-Priced Home	\$809,	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$196,	878
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$165,	792
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$90,9	917
HUD Low-Income Limit	\$90,	500
Registered Nurse	\$87,4	464
Carpenter	\$58,	843
Elementary School Teacher	\$58,4	466
HUD Very Low-Income Limit	\$56,	550
Auto Mechanic	\$50,	190
Construction Worker	\$46,	550
Secretary	\$39,5	312
Bank Teller	\$28,	391
Child Care Worker	\$25,2	293
Retail Salesperson	\$23,	171
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$1,035	\$19.90
One-Bedroom Unit	\$1,272	\$24.46
Two-Bedroom Unit	\$1,592	\$30.62
Three-Bedroom Unit	\$2,125	\$40.87

## San Joaquin County

More than six out of 10 San Joaquin County households (62.9 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (44.8 percent) spent at least 30 percent of their incomes on housing in 2006, while nearly one out of five (18.6 percent) spent at least half of their incomes on housing. The county's renters need to earn \$14.25 per hour at a full-time job to afford the Fair Market Rent for a onebedroom unit. More than three out of 10 of the county's renter households (30.9 percent) spent at least half of their incomes on rent in 2006, compared to 27.4 percent of renter households statewide.

Who Owns and Who Rents?	Owners	Renters
All Households	62.9%	37.1%
Asian Households	70.4%	29.6%
Black Households	43.3%	56.7%
Latino Households	54.8%	45.2%
White Households	64.8%	35.2%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	44.8%	56.8%
Households Spending 50% or More of Income	18.6%	30.9%
Low-Income Households Spending 30% or More of Income	70.0%	92.4%
Senior Households Spending 30% or More of Income	31.9%	69.9%
Who Lives in Overcrowded Housing?		
Owner Households	4.	6%
Renter Households	13.	1%
Asian Households	10.	8%
Latino Households	14.	7%
White Households	6.	7%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$370,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$90,0	)43
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$75,8	326
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at M	ledian Hourly Wage
Dental Hygienist	\$86,0	008
Registered Nurse	\$76,2	211
Police Patrol Officer		
	\$60,4	124
Fire Fighter	\$60,4 \$56,2	
		202
Fire Fighter	\$56,2	202 944
Fire Fighter Elementary School Teacher	\$56,2 \$53,9	202 944 005
Fire Fighter Elementary School Teacher Carpenter	\$56,2 \$53,5 \$49,0	202 944 905 <b>250</b>
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit	\$56,2 \$53,5 \$49,0 <b>\$48,2</b>	202 944 005 <b>250</b> 475
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic	\$56,2 \$53,9 \$49,0 <b>\$48,2</b> \$41,4	202 944 905 2 <b>50</b> 475 790
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker	\$56,2 \$53,5 \$49,0 <b>\$48,2</b> \$41,4 \$39,7	202 944 2005 2 <b>50</b> 475 790 282
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker Secretary	\$56,2 \$53,5 \$49,0 <b>\$48,2</b> \$41,0 \$39,7 \$32,2	202 944 905 250 475 790 282 150
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit	\$56,2 \$53,5 \$49,0 <b>\$48,2</b> \$41,0 \$39,7 \$32,2 <b>\$30,1</b>	202 944 2005 2 <b>50</b> 475 790 282 <b>150</b> 731
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller	\$56,2 \$53,5 \$49,0 <b>\$48,2</b> \$41,0 \$339,7 \$32,2 <b>\$30,1</b> \$24,7	202 944 005 <b>250</b> 790 282 1 <b>50</b> 731
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Retail Salesperson	\$56,2 \$53,5 \$49,0 <b>\$48,2</b> <b>\$44,1</b> ,4 <b>\$41,4</b> <b>\$30,1</b> <b>\$32,2</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$32,4</b> <b>\$30,1</b> <b>\$31,4</b> <b>\$30,1</b> <b>\$31,4</b> <b>\$30,1</b> <b>\$31,4</b> <b>\$30,1</b> <b>\$31,4</b> <b>\$30,1</b> <b>\$31,4</b> <b>\$30,1</b> <b>\$31,4</b> <b>\$30,1</b> <b>\$31,4</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b> <b>\$30,1</b>	202 944 005 <b>250</b> 790 282 1 <b>50</b> 731
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Retail Salesperson Child Care Worker	\$56,2 \$53,3 \$49,0 <b>\$48,2</b> <b>\$44,7</b> \$32,2 <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$32,1</b> <b>\$33,1</b> <b>\$\$\$\$\$\$\$\$\$\$\$\$\$</b>	202 944 005 250 475 790 282 282 150 731 364 599 Hourly Wage
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Retail Salesperson Child Care Worker How Much Does It Cost to Rent?	\$56,2 \$53,5 \$49,0 \$48,2 \$41,0 \$30,7 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,2 \$30,1 \$32,5 \$30,5	202 204 205 250 275 2790 282 150 731 364 369 Hourly Wage Needed to Afford
Fire Fighter Elementary School Teacher Carpenter HUD Low-Income Limit Auto Mechanic Construction Worker Secretary HUD Very Low-Income Limit Bank Teller Retail Salesperson Child Care Worker How Much Does It Cost to Rent? Studio Unit	\$56,2 \$53,3 \$49,0 <b>\$48,2</b> <b>\$448,2</b> <b>\$44,7</b> <b>\$32,2</b> <b>\$330,1</b> <b>\$32,2</b> <b>\$330,1</b> <b>\$32,4</b> ,7 <b>\$30,1</b> <b>\$24,7</b> <b>\$19,6</b> <b>\$18,6</b> <b>Fair Market Rent</b> <b>\$650</b>	202 244 205 250 475 790 282 150 731 364 399 Hourly Wage Needed to Afford \$12.50

### San Luis Obispo County

Six out of 10 San Luis Obispo County households (59.5 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. A San Luis Obispo County household needs an annual income of \$123,749 to afford the median-priced home, which was \$508,500 in August 2007. More than four out of 10 of the county's owner households (43.9 percent) spent at least 30 percent of their incomes on housing in 2006, while 19.4 percent spent at least half of their incomes on housing. The county's renters need to earn \$16.98 per hour at a full-time job to afford the Fair Market Rent for a onebedroom unit. Three out of 10 of the county's renter households (30.2 percent) spent at least half of their incomes on rent in 2006.

All Households     59.5%     40.5%       Latino Households     44.8%     55.2%       White Households     60.7%     39.3%       How Much Income Deskidents Spend on Housing?     Owners     Renters       Households Spending 30% or More of Income     43.9%     58.9%       Households Spending 30% or More of Income     76.3%     96.1%       Senior Households Spending 30% or More of Income     76.3%     96.1%       Senior Households Spending 30% or More of Income     76.3%     96.1%       Senior Households     76.3%     96.1%       Senior Households Spending 30% or More of Income     76.3%     96.1%       Senior Households     60.7%     100.1%       Senior Households     60.7%     100.1%       Renter Households     60.7%     100.1%       Retter Households     60.7%     100.1%       Income Needed to Buy Median-Priced Home (5% Down Payment)     Stot.2     100.1%       Income Needed to Buy Median-Priced Home (20% Down Payment)     Stot.2     100.1%       Income Needed to Buy Median-Priced Home (20% Down Payment)     Stot.2     100.1%       Income Needed to Buy Median-Priced Home (20% Down Payment)     Stot.2     100.1%       Police Patriol Officer     Stot.2     100.1%     100.1%       Police Patriol Officer     Stot.2     100.1%<	Who Owns and Who Rents?	Owners	Renters
White Households60.7%39.3%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.9%58.9%Households Spending 50% or More of Income19.4%30.2%Low-Income Households Spending 30% or More of Income29.3%96.1%Senior Households Spending 30% or More of Income29.3%85.2%Who Lives in Overcrowded Housing?	All Households	59.5%	40.5%
How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.9%58.9%Households Spending 30% or More of Income19.4%30.2%Low-Income Households Spending 30% or More of Income29.3%96.1%Senior Households Spending 30% or More of Income29.3%85.2%Who Lives in Overcrowded Housing?	Latino Households	44.8%	55.2%
Households Spending 30% or More of Income43.9%58.9%Households Spending 30% or More of Income19.4%30.2%Low-Income Households Spending 30% or More of Income29.3%85.2%Who Lives in Overcrowded Housing?29.3%85.2%Owner Households1.7%1.7%Renter Households6.0%1.5.4%Itatino Households1.5.4%1.5.4%Which Loves It Cost to Buy a Home?5508.501.5.4%Median-Priced Home (5% Down Payment)\$123.7491.1Income Needed to Buy Median-Priced Home (2% Down Payment)\$104.2091.1Income Needed to Buy Median-Priced Home (2% Down Payment)\$104.2091.1Dental Hygienist\$71.8221.11.1Registered Nurse\$71.8221.11.1Police Patrol Officer\$70.2621.11.1Elementary School Teacher\$56.431.11.1Kut Mechanic\$51.3*1.11.1Low Hore Limit\$51.3*1.11.1Secretary\$2.93.11.1Secretary\$2.93.11.1Hour Households\$119.711.11.1Studio Unit\$74.6\$14.351.1Studio Unit\$74.6\$14.351.1Studio Unit\$74.6\$14.351.1Studio Unit\$74.6\$14.351.1Studio Unit\$74.6\$14.351.1Studio Unit\$74.6\$14.351.1Studio Unit\$74.6\$14.35	White Households	60.7%	39.3%
Households Spending 50% or More of Income19.4%30.2%Low-Income Households Spending 30% or More of Income76.3%96.1%Senior Households Spending 30% or More of Income29.3%85.2%Who Lives in Overcrowded Housing?	How Much Income Do Residents Spend on Housing?	Owners	Renters
Low-Income Households Spending 30% or More of Income76.3%96.1%Senior Households Spending 30% or More of Income29.3%85.2%Who Lives in Overcrowded Housing?	Households Spending 30% or More of Income	43.9%	58.9%
Senior Households Spending 30% or More of Income     29.3%     85.2%       Who Lives in Overcrowded Housing?	Households Spending 50% or More of Income	19.4%	30.2%
Who Leves in Overcrowded Housing?           Owner Households         1.7%           Renter Households         6.0%           Latino Households         5.4%           White Households         2.5%           How Much Does It Cost to Buy a Home?            Median-Priced Home         \$508,500           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$123,749           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,209           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$75,774           Registerd Nurse         \$71,822           Police Patrol Officer         \$70,262           Elementary School Teacher         \$\$6,484           HUD Low-Income Limit         \$\$56,484           HUD Low-Income Limit         \$\$1,350           Fire Fighter         \$\$46,654           Carpenter         \$\$44,824           Auto Mechanic         \$\$31,741           Secretary         \$\$29,266           Bank Teller         \$\$24,378           Retail Salesperson         \$\$19,718           Child Care Worker         \$\$14,35           Studio Unit         \$\$746         \$14,435 <t< td=""><td>Low-Income Households Spending 30% or More of Income</td><td>76.3%</td><td>96.1%</td></t<>	Low-Income Households Spending 30% or More of Income	76.3%	96.1%
Owner Households         1.7%           Renter Households         0.0%           Latino Households         15.4%           White Households         2.5%           How Much Does It Cost to Buy a Home?         1           Median-Priced Home         \$\$08,50           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$\$123,74           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$\$104,20           Who Cannot Alford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$\$7,74           Registered Nurse         \$\$71,822           Police Patrol Officer         \$\$70,262           Elementary School Teacher         \$\$6,484           HUD Low-Income Limit         \$\$1,30           Fire Fighter         \$\$4,654           Carpenter         \$\$4,824           Auto Mechanic         \$\$34,008           HUD Very Low-Income Limit         \$\$34,008           HUD Very Low-Income Limit         \$\$34,008           Fier Fighter         \$\$34,008           Construction Worker         \$\$34,008           Bank Teller         \$\$34,008           Hour House	Senior Households Spending 30% or More of Income	29.3%	85.2%
Renter Households         6.0%           Latino Households         15.4%           White Households         2.5%           How Much Does It Cost to Buy a Home?	Who Lives in Overcrowded Housing?		
Latino Households     15.4%       White Households     2.5%       How Much Does It Cost to Buy a Home?     \$508,500       Income Needed to Buy Median-Priced Home (5% Down Payment)     \$123,749       Income Needed to Buy Median-Priced Home (20% Down Payment)     \$104,209       Who Cannot Afford to Buy the Median-Priced Home?     Annual Income at Median Hourly Wage       Dental Hygienist     \$75,774       Registered Nurse     \$71,822       Police Patrol Officer     \$70,262       Elementary School Teacher     \$\$64,84       HUD Low-Income Limit     \$\$13,30       Fire Fighter     \$\$46,654       Carpenter     \$\$4,824       Auto Mechanic     \$\$34,008       HUD Very Low-Income Limit     \$\$\$34,008       HUD Very Low-Income Limit     \$	Owner Households	1.	7%
White Households         2.5%           How Much Does It Cost to Buy a Home?            Median-Priced Home         \$508,50           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$1123,74           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,20           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$75,77⊀           Registered Nurse         \$70,262           Elementary School Teacher         \$56,484           HUD Low-Income Limit         \$51,350           Fire Fighter         \$44,824           Auto Mechanic         \$33,.08           HUD Very Low-Income Limit         \$32,100           Construction Worker         \$29,266           Bank Teiller         \$29,266           Bank Teiller         \$113,718           Child Care Worker         \$19,718           Child Care Worker         \$31,747           Studio Unit         \$32,833         \$31,638           Hourly Wage         \$44,824         \$40,654           Genetary         \$29,266         \$33,071           Studio Unit         \$32,107         \$43,174           Studio Unit         \$34,08         \$43,174	Renter Households	6.	.0%
How Much Does It Cost to Buy a Home?         Income Needed to Buy Median-Priced Home (5% Down Payment)         \$103,749           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,209         Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,209           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$75,774           Registered Nurse         \$71,822           Police Patrol Officer         \$508,500           Elementary School Teacher         \$56,484           HUD Low-Income Limit         \$51,350           Fire Fighter         \$46,654           Carpenter         \$43,08           HUD Very Low-Income Limit         \$33,00           HUD Very Low-Income Limit         \$33,00           Bank Teller         \$29,266           Bank Teller         \$29,266           Bank Teller         \$11,711           Child Care Worker         \$11,713           Child Care Worker         \$11,713           Child Care Worker         \$14,355           One-Bedroon Unit         \$883         \$14,355           One-Bedroon Unit         \$10,755         \$20,671	Latino Households	15.	.4%
Median-Priced Home         \$508.5∪           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$123.74           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104.2∪           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$75.74           Registered Nurse         \$77.52           Police Patrol Officer         \$56.48           HUD Low-Income Limit         \$55.75           Fire Fighter         \$44.52           Auto Mechanic         \$44.52           Auto Mechanic         \$33.00           HUD Low-Income Limit         \$32.50           Fire Fighter         \$44.52           Construction Worker         \$33.70           Secretary         \$33.70           Bank Teller         \$31.71           Retail Salesperson         \$19.71           Child Care Worker         \$19.71           Studio Unit         \$746         \$14.35           One-Bedroon Unit         \$10.75         \$20.67	White Households	2.	.5%
Income Needed to Buy Median-Priced Home (5% Down Payment)       \$123,749         Income Needed to Buy Median-Priced Home (20% Down Payment)       \$104,209         Who Cannot Afford to Buy the Median-Priced Home?       Annual Income at Median Hourly Wage         Dental Hygienist       \$75,774         Registered Nurse       \$71,822         Police Patrol Officer       \$56,484         HUD Low-Income Limit       \$56,484         HUD Low-Income Limit       \$56,484         HUD Very Low-Income Limit       \$44,824         Auto Mechanic       \$34,00         HUD Very Low-Income Limit       \$32,00         Fire Fighter       \$34,00         Construction Worker       \$31,741         Secretary       \$29,266         Bank Teller       \$19,713         Child Care Worker       \$19,713         Studio Unit       \$746       \$14,35         One-Bedroom Unit       \$8833       \$16,98         Two-Bedroom Unit       \$10,075       \$20,67	How Much Does It Cost to Buy a Home?		
Income Needed to Buy Median-Priced Home (20% Down Payment)       \$104,209         Who Cannot Afford to Buy the Median-Priced Home?       Annual Income at Median Hourly Wage         Dental Hygienist       \$75,774         Registered Nurse       \$71,822         Police Patrol Officer       \$70,262         Elementary School Teacher       \$56,484         HUD Low-Income Limit       \$51,350         Fire Fighter       \$46,654         Carpenter       \$44,824         Auto Mechanic       \$334,008         HUD Very Low-Income Limit       \$32,100         Construction Worker       \$31,741         Secretary       \$29,266         Bank Teller       \$\$18,615         How Much Does It Cost to Rent?       Fair Market Rent         Mude Studio Unit       \$746       \$14.35         One-Bedroom Unit       \$\$883       \$16.98         Two-Bedroom Unit       \$1,075       \$20.67	Median-Priced Home	\$508,	500
Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$75,774           Registered Nurse         \$71,822           Police Patrol Officer         \$70,262           Elementary School Teacher         \$56,484           HUD Low-Income Limit         \$51,350           Fire Fighter         \$44,824           Auto Mechanic         \$334,008           HUD Very Low-Income Limit         \$32,100           Construction Worker         \$31,741           Secretary         \$29,266           Bank Teller         \$19,718           Child Care Worker         \$18,616           How Much Does It Cost to Rent?         Fair Market Rent           Mudio Unit         \$746         \$14,35           One-Bedroom Unit         \$883         \$16,98           Two-Bedroom Unit         \$1,075         \$20,67	Income Needed to Buy Median-Priced Home (5% Down Payment)	\$123,	749
Dental Hygienist       \$75,77↓         Registered Nurse       \$71,822         Police Patrol Officer       \$70,262         Elementary School Teacher       \$56,484         HUD Low-Income Limit       \$51,350         Fire Fighter       \$46,654         Carpenter       \$44,824         Auto Mechanic       \$34,008         HUD Very Low-Income Limit       \$32,100         Construction Worker       \$31,741         Secretary       \$29,266         Bank Teller       \$19,718         Child Care Worker       \$19,718         Child Care Worker       \$19,718         Studio Unit       \$746       \$14.35         One-Bedroom Unit       \$8833       \$16.98         Two-Bedroom Unit       \$1,075       \$20.67	Income Needed to Buy Median-Priced Home (20% Down Payment)	\$104,3	209
Registered Nurse       \$71,822         Police Patrol Officer       \$70,262         Elementary School Teacher       \$56,484         HUD Low-Income Limit       \$51,350         Fire Fighter       \$46,654         Carpenter       \$44,824         Auto Mechanic       \$33,008         HUD Very Low-Income Limit       \$331,741         Secretary       \$24,378         Bank Teller       \$19,718         Child Care Worker       \$19,718         Child Care Worker       \$18,654         Studio Unit       \$7466       \$14.35         One-Bedroom Unit       \$8833       \$16.98         Two-Bedroom Unit       \$10,755       \$20.67	Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Police Patrol Officer       \$70,262         Elementary School Teacher       \$56,484         HUD Low-Income Limit       \$51,350         Fire Fighter       \$46,654         Carpenter       \$44,824         Auto Mechanic       \$33,008         HUD Very Low-Income Limit       \$32,100         Construction Worker       \$31,741         Secretary       \$22,308         Bank Teller       \$18,613         Child Care Worker       \$18,718         Child Care Worker       \$18,813         Studio Unit       \$746       \$14,35         One-Bedroom Unit       \$8833       \$16,98         Two-Bedroom Unit       \$1,075       \$20,67	Dental Hygienist	\$75,	774
Elementary School Teacher         \$56,484           HUD Low-Income Limit         \$55,350           Fire Fighter         \$46,654           Carpenter         \$44,824           Auto Mechanic         \$33,008           HUD Very Low-Income Limit         \$32,100           Construction Worker         \$31,711           Secretary         \$29,266           Bank Teller         \$24,327           Retail Salesperson         \$11,973           Child Care Worker         \$11,877           Studio Unit         \$746         \$14,35           One-Bedroom Unit         \$3833         \$16,98           Two-Bedroom Unit         \$1,075         \$20,67	Registered Nurse	\$71,8	822
HUD Low-Income Limit\$51,350Fire Fighter\$46,654Carpenter\$44,824Auto Mechanic\$34,008HUD Very Low-Income Limit\$32,100Construction Worker\$31,741Secretary\$29,266Bank Teller\$24,378Retail Salesperson\$18,510Child Care Worker\$18,610Studio Unit\$746Studio Unit\$746Studio Unit\$746Studio Unit\$10,75Studio Unit\$10,75	Police Patrol Officer	\$70,5	262
Fire Fighter       \$46,654         Carpenter       \$44,824         Auto Mechanic       \$33,008         HUD Very Low-Income Limit       \$32,100         Construction Worker       \$31,741         Secretary       \$29,266         Bank Teller       \$24,378         Retail Salesperson       \$19,718         Child Care Worker       \$19,718         Much Does It Cost to Rent?       Fair Market Rent         Yate       \$8833       \$16,98         Studio Unit       \$1,075       \$20,67	Elementary School Teacher	\$56,4	484
Carpenter       \$44,824         Auto Mechanic       \$34,008         HUD Very Low-Income Limit       \$32,100         Construction Worker       \$31,741         Secretary       \$29,26         Bank Teller       \$24,378         Retail Salesperson       \$19,718         Child Care Worker       \$18,610         Studio Unit       \$746       \$14.35         Studio Unit       \$883       \$16.98         Two-Bedroom Unit       \$1,075       \$20.67	HUD Low-Income Limit	\$51,3	350
Auto Mechanic       \$34,00         HUD Very Low-Income Limit       \$32,10         Construction Worker       \$31,741         Secretary       \$29,266         Bank Teller       \$24,37         Retail Salesperson       \$19,718         Child Care Worker       \$18,816         How Much Does It Cost to Rent?       Fair Market Rent         Studio Unit       \$746       \$14.35         One-Bedroom Unit       \$883       \$16.98         Two-Bedroom Unit       \$1,075       \$20.67	Fire Fighter	\$46,0	654
HUD Very Low-Income Limit       \$32,10         Construction Worker       \$31,741         Secretary       \$29,26         Bank Teller       \$24,37         Retail Salesperson       \$19,713         Child Care Worker       \$18,610         How Much Does It Cost to Rent?       Fair Market Rent         Studio Unit       \$746       \$14.35         One-Bedroom Unit       \$883       \$16.98         Two-Bedroom Unit       \$1,075       \$20.67	Carpenter	\$44,8	824
Construction Worker     \$31,741       Secretary     \$29,266       Bank Teller     \$24,378       Retail Salesperson     \$19,718       Child Care Worker     \$18,616       Hourly Wage       How Much Does It Cost to Rent?     Fair Market Rent       Studio Unit     \$746     \$14.35       One-Bedroom Unit     \$883     \$16.98       Two-Bedroom Unit     \$1,075     \$20.67	Auto Mechanic	\$34,0	008
Secretary\$29,26Bank Teller\$24,37Retail Salesperson\$19,71Child Care Worker\$18,61Hourly WageHow Much Does It Cost to Rent?Fair Market RentNeeded to AffordStudio Unit\$746\$14.35One-Bedroom Unit\$883\$16.98Two-Bedroom Unit\$1,075\$20.67			
Bank Teller     \$24,37       Retail Salesperson     \$19,713       Child Care Worker     \$18,615       How Much Does It Cost to Rent?     Fair Market Rent       Studio Unit     \$746       Studio Unit     \$883       One-Bedroom Unit     \$16,98       Two-Bedroom Unit     \$1,075	HUD Very Low-Income Limit	\$32,	
Retail Salesperson     \$19,713       Child Care Worker     \$18,616       Hourly Wage       How Much Does It Cost to Rent?     Fair Market Rent     Needed to Afford       Studio Unit     \$746     \$14.35       One-Bedroom Unit     \$883     \$16.98       Two-Bedroom Unit     \$1,075     \$20.67			100
Child Care Worker     \$\$18,61       Child Care Worker     \$\$18,61       Hourly Wage     Needed to Afford       How Much Does It Cost to Rent?     Fair Market Rent     Needed to Afford       Studio Unit     \$746     \$14.35       One-Bedroom Unit     \$883     \$16.98       Two-Bedroom Unit     \$1,075     \$20.67	Construction Worker	\$31,	<b>100</b> 741
How Much Does It Cost to Rent?Hourly Wage Fair Market RentHourly Wage Needed to AffordStudio Unit\$746\$14.35One-Bedroom Unit\$883\$16.98Two-Bedroom Unit\$1,075\$20.67	Construction Worker Secretary	\$31, \$29,	<b>100</b> 741 266
How Much Does It Cost to Rent?Fair Market RentNeeded to AffordStudio Unit\$746\$14.35One-Bedroom Unit\$883\$16.98Two-Bedroom Unit\$1,075\$20.67	Construction Worker Secretary Bank Teller	\$31, \$29, \$24,	1 <b>00</b> 741 266 378
Studio Unit         \$746         \$14.35           One-Bedroom Unit         \$883         \$16.98           Two-Bedroom Unit         \$1,075         \$20.67	Construction Worker Secretary Bank Teller Retail Salesperson	\$31, \$29, \$24, \$19,	100 741 266 378 718
One-Bedroom Unit         \$883         \$16.98           Two-Bedroom Unit         \$1,075         \$20.67	Construction Worker Secretary Bank Teller Retail Salesperson Child Care Worker	\$31, \$29, \$24, \$19, \$18,	100         741         266         378         718         516         Hourly Wage
Two-Bedroom Unit         \$1,075         \$20.67	Construction Worker Secretary Bank Teller Retail Salesperson Child Care Worker How Much Does It Cost to Rent?	\$31, \$29, \$24, \$19, \$18, \$18, Fair Market Rent	100 741 266 378 718 616 Hourly Wage Needed to Afford
	Construction Worker Secretary Bank Teller Retail Salesperson Child Care Worker How Much Does It Cost to Rent? Studio Unit	\$31, \$29, \$24, \$19, \$18, Fair Market Rent \$746	100 741 266 378 718 616 Hourly Wage Needed to Afford \$14.35
	Construction Worker Secretary Bank Teller Retail Salesperson Child Care Worker How Much Does It Cost to Rent? Studio Unit One-Bedroom Unit	\$31, \$29, \$24, \$19, \$18, Fair Market Rent \$746 \$883	100 741 266 378 718 616 Hourly Wage Needed to Afford \$14.35 \$16.98

### San Mateo County

A San Mateo County household needs an annual income of \$191,768 to afford the medianpriced home, which was \$788,000 in August 2007. More than six out of 10 of the county's households (63.2 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (43.6 percent) spent at least 30 percent of their incomes on housing in 2006, while 19.2 percent spent at least half of their incomes on housing. The county's renters need to earn \$24.46 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. In 2006, 46.6 percent of the county's renter households spent at least 30 percent of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	63.2%	36.8%
Asian Households	67.3%	32.7%
Black Households	37.7%	62.3%
Latino Households	44.6%	55.4%
White Households	65.1%	34.9%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	43.6%	46.6%
Households Spending 50% or More of Income	19.2%	21.8%
Low-Income Households Spending 30% or More of Income	81.1%	91.6%
Senior Households Spending 30% or More of Income	33.0%	59.2%
Who Lives in Overcrowded Housing?		
Owner Households	2	.5%
Renter Households	10.	.3%
Asian Households	6.	.3%
Latino Households	16.	.9%
White Households	4.	.3%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$788,	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$191,	768
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$161,4	489
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$90,	917
HUD Low-Income Limit	\$90,	500
Registered Nurse	\$87,4	464
Carpenter	\$58,	843
Elementary School Teacher	\$58,4	466
HUD Very Low-Income Limit	\$56,	550
Auto Mechanic	\$50,	190
Construction Worker	\$46,	550
Secretary	\$39,5	312
Bank Teller	\$28,	391
Child Care Worker	\$25,2	293
Retail Salesperson	\$23,	171
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
Studio Unit	\$1,035	\$19.90
One-Bedroom Unit	\$1,272	\$24.46
Two-Bedroom Unit	\$1,592	\$30.62
Three-Bedroom Unit	\$2,125	\$40.87

## Santa Barbara County

A Santa Barbara County household needs an annual income of \$128,981 to afford the medianpriced home, which was \$530,000 in August 2007. More than half of the county's households (53.3 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (43.3 percent) spent at least 30 percent of their incomes on housing in 2006, while 19.2 percent spent at least half of their incomes on housing. The county's renters need to earn \$22.87 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. In 2006, 31.2 percent of the county's renter households spent at least half of their incomes on rent.

All Households53.3%46.7%Asian Households43.7%56.3%Black Households31.1%68.9%Latino Households39.7%60.3%White Households55.3%44.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.3%60.2%Households Spending 30% or More of Income19.2%31.2%Low-Income Households Spending 30% or More of Income68.1%91.6%Senior Households Spending 30% or More of Income63.1%66.0%Who Lives in Overcrowded Housing?Owner Households3.5%Renter Households12.0%Asian Households6.0%Latino Households6.0%White Households6.9%How Much Does It Cost to Buy a Home?\$33.000Median-Priced Home\$530.00
Black Households31.1%68.9%Latino Households39.7%60.3%White Households55.3%44.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.3%60.2%Households Spending 50% or More of Income19.2%31.2%Low-Income Households Spending 30% or More of Income68.1%91.6%Senior Households Spending 30% or More of Income30.8%66.0%Who Lives in Overcrowded Housing?UuresUuresOwner Households3.5%Enter HouseholdsRenter Households6.0%12.0%Asian Households6.0%22.1%White Households6.9%How Much Does It Cost to Buy a Home?Median-Priced Home\$530,00010.00
Latino Households39.7%60.3%White Households55.3%44.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.3%60.2%Households Spending 50% or More of Income19.2%31.2%Low-Income Households Spending 30% or More of Income68.1%91.6%Senior Households Spending 30% or More of Income30.8%66.0%Who Lives in Overcrowded Housing?UUOwner Households3.5%12.0%Asian Households6.0%12.1%Latino Households6.0%12.1%White Households6.9%10.2%How Much Does It Cost to Buy a Home?\$530,00
White Households55.3%44.7%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.3%60.2%Households Spending 50% or More of Income19.2%31.2%Low-Income Households Spending 30% or More of Income68.1%91.6%Senior Households Spending 30% or More of Income30.8%66.0%Who Lives in Overcrowded Housing?0wner Households3.5%Owner Households12.0%Asian HouseholdsAsian Households6.0%22.1%White Households6.9%How Much Does It Cost to Buy a Home?Median-Priced Home\$530,00
How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income43.3%60.2%Households Spending 50% or More of Income19.2%31.2%Low-Income Households Spending 30% or More of Income68.1%91.6%Senior Households Spending 30% or More of Income30.8%66.0%Who Lives in Overcrowded Housing?0wner Households3.5%Owner Households3.5%12.0%Asian Households6.0%22.1%White Households6.9%6.9%How Much Does It Cost to Buy a Home?\$530,00
Households Spending 30% or More of Income43.3%60.2%Households Spending 50% or More of Income19.2%31.2%Low-Income Households Spending 30% or More of Income68.1%91.6%Senior Households Spending 30% or More of Income30.8%66.0%Who Lives in Overcrowded Housing?0wner Households3.5%Owner Households12.0%3.5%Renter Households6.0%22.1%Under Households6.9%6.9%How Much Does It Cost to Buy a Home?\$530,00
Households Spending 50% or More of Income19.2%31.2%Low-Income Households Spending 30% or More of Income68.1%91.6%Senior Households Spending 30% or More of Income30.8%66.0%Who Lives in Overcrowded Housing?0wner Households3.5%Owner Households3.5%12.0%Asian Households6.0%12.1%Uhite Households6.9%6.9%How Much Does It Cost to Buy a Home?\$530,00
Low-Income Households Spending 30% or More of Income       68.1%       91.6%         Senior Households Spending 30% or More of Income       30.8%       66.0%         Who Lives in Overcrowded Housing?       0wner Households       3.5%         Owner Households       3.5%       8         Renter Households       12.0%       4         Asian Households       6.0%       22.1%         White Households       6.9%       6.9%         How Much Does It Cost to Buy a Home?       \$530,00
Senior Households Spending 30% or More of Income       30.8%       66.0%         Who Lives in Overcrowded Housing?       0wner Households       3.5%         Renter Households       12.0%         Asian Households       6.0%         Latino Households       22.1%         White Households       6.9%         How Much Does It Cost to Buy a Home?       \$530,000
Who Lives in Overcrowded Housing?Owner Households3.5%Renter Households12.0%Asian Households6.0%Latino Households22.1%White Households6.9%How Much Does It Cost to Buy a Home?\$530,000
Owner Households3.5%Renter Households12.0%Asian Households6.0%Latino Households22.1%White Households6.9%How Much Does It Cost to Buy a Home?\$530,000
Renter Households     12.0%       Asian Households     6.0%       Latino Households     22.1%       White Households     6.9%       How Much Does It Cost to Buy a Home?     \$530,000
Asian Households     6.0%       Latino Households     22.1%       White Households     6.9%       How Much Does It Cost to Buy a Home?     8530,000
Latino Households     22.1%       White Households     6.9%       How Much Does It Cost to Buy a Home?        Median-Priced Home     \$530,000
White Households     6.9%       How Much Does It Cost to Buy a Home?     8530,000       Median-Priced Home     8530,000
How Much Does It Cost to Buy a Home?       Median-Priced Home       \$530,000
Median-Priced Home \$530,000
Income Needed to Duy Median Drived Llame (50/ Doug Dougser)
Income Needed to Buy Median-Priced Home (5% Down Payment) \$128,981
Income Needed to Buy Median-Priced Home (20% Down Payment) \$108,615
Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage
Dental Hygienist \$77,938
Police Patrol Officer \$69,930
Registered Nurse \$69,805
Carpenter \$55,182
Elementary School Teacher \$53,799
HUD Low-Income Limit \$53,700
Auto Mechanic \$38,085
Secretary \$34,341
HUD Very Low-Income Limit \$33,550
Construction Worker \$29,557
Bank Teller \$25,979
Retail Salesperson \$21,133
Child Care Worker \$20,946
Hourly Wage How Much Does It Cost to Rent? Fair Market Rent Needed to Afford
Studio Unit \$1,065 \$20.48
Studio Unit         \$1,065         \$20.48           One-Bedroom Unit         \$1,189         \$22.87

# Santa Clara County

A Santa Clara County household needs an annual income of \$170,352 to afford the medianpriced home, which was \$700,000 in August 2007. Approximately six out of 10 of the county's households (60.6 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (41.5 percent) spent at least 30 percent of their incomes on housing in 2006. The county's renters need to earn \$20.69 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than one out of five of the county's renter households (22.9 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	60.6%	39.4%
Asian Households	57.6%	42.4%
Black Households	34.7% 65.3%	
Latino Households	47.2% 52.8%	
White Households	66.4% 33.6%	
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	41.5%	45.5%
Households Spending 50% or More of Income	17.4%	22.9%
Low-Income Households Spending 30% or More of Income	81.0%	90.0%
Senior Households Spending 30% or More of Income	28.7%	66.6%
Who Lives in Overcrowded Housing?		
Owner Households	3.	3%
Renter Households	11.	6%
Asian Households	8.	0%
Black Households	7.	3%
Latino Households	19.	0%
White Households	3.	5%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$700,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$170,3	352
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$143,454	
	φ110;	
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	
		ledian Hourly Wage
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage 158
Who Cannot Afford to Buy the Median-Priced Home? Registered Nurse	Annual Income at M \$96,1	Nedian Hourly Wage 158 105
Who Cannot Afford to Buy the Median-Priced Home? Registered Nurse Police Patrol Officer	Annual Income at M \$96,1 \$85,4	Aedian Hourly Wage 158 1405 1900
Who Cannot Afford to Buy the Median-Priced Home? Registered Nurse Police Patrol Officer HUD Low-Income Limit	Annual Income at M \$96,1 \$85,4 <b>\$84,5</b>	1edian Hourly Wage 158 105 200 570
Who Cannot Afford to Buy the Median-Priced Home?         Registered Nurse         Police Patrol Officer         HUD Low-Income Limit         Fire Fighter	Annual Income at M \$96,1 \$85,4 <b>\$84,5</b> \$73,5	Iedian Hourly Wage           158           1405           1500           1570           1580
Who Cannot Afford to Buy the Median-Priced Home?         Registered Nurse         Police Patrol Officer         HUD Low-Income Limit         Fire Fighter         Elementary School Teacher	Annual Income at M \$96,1 \$85,4 <b>\$84,5</b> \$73,5 \$58,2	Iedian Hourly Wage           158           105           2000           570           280           213
Who Cannot Afford to Buy the Median-Priced Home?         Registered Nurse         Police Patrol Officer         HUD Low-Income Limit         Fire Fighter         Elementary School Teacher         Carpenter	Annual Income at M \$96,1 \$85,4 <b>\$84,9</b> \$73,5 \$58,2 \$57,0	Iedian Hourly Wage           158           105           100           1070           1080           113           1579
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto Mechanic	Annual Income at M \$96,1 \$85,4 <b>\$84,5</b> \$73,5 \$58,2 \$55,2 \$55,2	Iedian Hourly Wage           158           105           200           570           280           213           579           560
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto MechanicDental Hygienist	Annual Income at M \$96,1 \$85,4 <b>\$84,5</b> \$73,5 \$58,2 \$57,0 \$54,5 \$53,5	Iedian Hourly Wage           158           105           200           270           280           213           579           560           250
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto MechanicDental HygienistHUD Very Low-Income Limit	Annual Income at M \$96,1 \$85,4 <b>\$84,9</b> \$73,5 \$58,2 \$57,0 \$54,5 \$53,5 <b>\$53,6</b>	Iedian Hourly Wage           158           105           200           570           280           013           579           560           550           107
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto MechanicDental HygienistHUD Very Low-Income LimitSecretary	Annual Income at M \$96,1 \$85,4 <b>\$84,9</b> \$73,5 \$58,2 \$57,0 \$54,5 \$53,6 <b>\$53,0</b> \$37,1	Andian Hourly Wage           158           105           100           107           103
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto MechanicDental HygienistHUD Very Low-Income LimitSecretaryConstruction Worker	Annual Income at M \$96,1 \$85,4 <b>\$84,9</b> \$73,5 \$58,2 \$57,0 \$54,5 \$53,6 <b>\$53,6</b> \$33,6	Andian Hourly Wage           158           105           100           107           113           107           107           103
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto MechanicDental HygienistHUD Very Low-Income LimitSecretaryConstruction WorkerBank Teller	Annual Income at M \$96,1 \$85,4 <b>\$84,9</b> \$73,5 \$58,2 \$57,0 \$54,5 \$53,5 <b>\$53,0</b> \$37,1 \$33,0 \$26,0	Anedian Hourly Wage           158           105           2000           570           280           213           579           560           570           2001           373
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto MechanicDental HygienistHUD Very Low-Income LimitSecretaryConstruction WorkerBank TellerChild Care Worker	Annual Income at M \$96,1 \$85,4 <b>\$84,9</b> \$73,5 \$58,2 \$57,0 \$54,5 \$53,6 <b>\$53,6</b> \$337,1 \$33,6 \$26,0 \$23,7	Anedian Hourly Wage           158           105           2000           570           280           213           579           560           570           2001           373
Who Cannot Afford to Buy the Median-Priced Home?Registered NursePolice Patrol OfficerHUD Low-Income LimitFire FighterElementary School TeacherCarpenterAuto MechanicDental HygienistHUD Very Low-Income LimitSecretaryConstruction WorkerBank TellerChild Care WorkerRetail Salesperson	Annual Income at M \$96,1 \$85,4 <b>\$84,9</b> \$73,5 \$58,2 \$57,0 \$54,5 \$53,0 \$37,1 \$33,0 \$33,0 \$26,0 \$22,0	Aedian Hourly Wage         158         105         100         570         280         013         579         560         107         513         000         733         551         Hourly Wage
Who Cannot Afford to Buy the Median-Priced Home?         Registered Nurse         Police Patrol Officer         HUD Low-Income Limit         Fire Fighter         Elementary School Teacher         Carpenter         Auto Mechanic         Dental Hygienist         HUD Very Low-Income Limit         Secretary         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?	Annual Income at M \$96,1 \$85,4 \$84,9 \$73,5 \$58,2 \$57,0 \$54,5 \$53,6 \$53,6 \$53,6 \$33,6 \$26,0 \$223,7 \$22,6 Fair Market Rent	Aedian Hourly Wage         158         105         200         570         280         013         579         560         050         107         513         000         733         551         Hourly Wage         Needed to Afford
Who Cannot Afford to Buy the Median-Priced Home?         Registered Nurse         Police Patrol Officer         HUD Low-Income Limit         Fire Fighter         Elementary School Teacher         Carpenter         Auto Mechanic         Dental Hygienist         HUD Very Low-Income Limit         Secretary         Construction Worker         Bank Teller         Child Care Worker         Retail Salesperson         How Much Does It Cost to Rent?	Annual Income at M \$96,1 \$85,4 \$84,9 \$73,5 \$58,2 \$57,0 \$54,5 \$53,5 \$53,6 \$37,1 \$33,6 \$26,0 \$22,6 Fair Market Rent \$928	Iedian Hourly Wage         158         105         200         570         280         013         579         560         200         107         313         000         733         551         Hourly Wage         Needed to Afford         \$17.85

# Santa Cruz County

A Santa Cruz County household needs an annual income of \$162,930 to afford the medianpriced home, which was \$699,500 in August 2007. Six out of 10 of the county's households (59.9 percent) owned their homes in 2006 – slightly higher than the state's homeownership rate (58.4 percent). Nearly half of the county's owner households (49.1 percent) spent at least 30 percent of their incomes on housing in 2006, while 19.5 percent spent at least half of their incomes on housing. The county's renters need to earn \$22.02 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. Three out of 10 of the county's renter households (30.5 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	59.9%	40.1%
Asian Households	61.7%	38.3%
Latino Households	40.5%	59.5%
White Households	59.6% 40.4%	
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	49.1%	64.1%
Households Spending 50% or More of Income	19.5%	30.5%
Low-Income Households Spending 30% or More of Income	82.2%	93.2%
Senior Households Spending 30% or More of Income	33.6%	68.9%
Who Lives in Overcrowded Housing?		
Owner Households	2.	7%
Renter Households	6.	7%
Latino Households	18.	8%
White Households	3.	6%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$669,5	500
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$162,9	930
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$137,2	204
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at Median Hourly Wage	
Dental Hygienist	\$81,3	390
Police Patrol Officer	\$71,7	718
HUD Low-Income Limit	\$63,3	350
Elementary School Teacher	\$51,156	
Carpenter	\$48,256	
Auto Mechanic	\$40,893	
HUD Very Low-Income Limit	\$40,650	
Fire Fighter	\$37,336	
Construction Worker	\$35,693	
Secretary	\$33,530	
Bank Teller	\$24,086	
Retail Salesperson	\$22,610	
Child Care Worker	\$21,778	
	, , ,	
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
How Much Does It Cost to Rent? Studio Unit		
	Fair Market Rent	Needed to Afford
Studio Unit	Fair Market Rent \$970	Needed to Afford \$18.65

# Shasta County

A Shasta County household needs an annual income of \$65,707 to afford the median-priced home, which was \$270,000 in August 2007 – \$195,000 less than that of the state as a whole. Nearly twothirds of the county's households (65.6 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Onethird of the county's owner households (33.1 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 43.5 percent of California's owner households. The county's renters need to earn \$12.12 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. In 2006, 32.2 percent of the county's renter households spent at least half of their incomes on rent.

Who Owns and Who Rents?	Owners	Renters
All Households	65.6%	34.4%
Asian Households	50.1%	49.9%
Latino Households	50.3%	49.7%
White Households	67.5% 32.5%	
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	33.1%	58.6%
Households Spending 50% or More of Income	11.6%	32.2%
Low-Income Households Spending 30% or More of Income	64.8%	98.1%
Senior Households Spending 30% or More of Income	23.8%	67.9%
Who Lives in Overcrowded Housing?		
Owner Households	1.	.1%
Renter Households	5.	.0%
White Households	2.	.0%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$270,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$65,	707
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$55,	332
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Registered Nurse	\$65,	520
Police Patrol Officer	\$56,	388
Elementary School Teacher	\$50,	557
HUD Low-Income Limit	\$42,150	
Carpenter	\$39,749	
Construction Worker	\$30,285	
Auto Mechanic	\$27,851	
Secretary	\$26,853	
HUD Very Low-Income Limit	\$26,350	
Fire Fighter	\$25,126	
Bank Teller	\$22,090	
Child Care Worker	\$21,278	
Retail Salesperson	\$20,613	
		Hourly Wage Needed to Afford
How Much Does It Cost to Rent?	Fair Market Rent	
Studio Unit	\$541	\$10.40
One-Bedroom Unit	\$630	\$12.12
Two-Bedroom Unit	\$766	\$14.73
Three-Bedroom Unit	\$1,118	\$21.50

# Solano County

Nearly two-thirds of Solano County's households (65.9 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. A Solano County household needs an annual income of \$103,185 to afford the median-priced home, which was \$424,000 in August 2007. Approximately half of the county's owner households (50.5 percent) spent at least 30 percent of their incomes on housing in 2006, while 20.7 percent spent at least half of their incomes on housing. The county's renters need to earn \$18.27 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. Nearly six out of 10 of the county's renter households (59.4 percent) spent at least 30 percent of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	65.9%	34.1%
Asian Households	68.4%	31.6%
Black Households	59.9%	40.1%
Latino Households	55.8%	44.2%
White Households	69.4%	30.6%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	50.5%	59.4%
Households Spending 50% or More of Income	20.7%	27.0%
Low-Income Households Spending 30% or More of Income	86.8%	89.7%
Senior Households Spending 30% or More of Income	37.0%	69.8%
Who Lives in Overcrowded Housing?		
Owner Households	2.	.7%
Renter Households	7.	.8%
Asian Households	5.	.4%
Latino Households	11.	.7%
White Households	2.	.5%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$424,	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$103,	185
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$86,	892
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$91,8	394
Registered Nurse	\$73,9	923
Police Patrol Officer	\$71,4	448
Fire Fighter	\$62,691	
HUD Low-Income Limit	\$59,200	
Carpenter	\$55,	141
Elementary School Teacher	\$53,933	
HUD Very Low-Income Limit	\$37,700	
Construction Worker	\$36,546	
Auto Mechanic	\$35,901	
Secretary	\$34,798	
Bank Teller	\$22,464	
Retail Salesperson	\$19,760	
Child Care Worker	\$17,555	
How Much Does It Cost to Rent?	Hourly Wage Fair Market Rent Needed to Afford	
Studio Unit	\$883	\$16.98
One-Bedroom Unit	\$950	\$18.27
Two-Bedroom Unit	\$1,090 \$20.96	
Three-Bedroom Unit	\$1,528	\$29.38

# Sonoma County

A Sonoma County household needs an annual income of \$124,114 to afford the medianpriced home, which was \$510,000 in August 2007. More than six out of 10 of the county's households (63.9 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (44.7 percent) spent at least 30 percent of their incomes on housing in 2006, while 19.5 percent spent at least half of their incomes on housing. The county's renters need to earn \$17.33 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. Six out of 10 of the county's renter households (59.9 percent) spent at least 30 percent of their incomes on rent in 2006.

All Households     663.9%     38.1%       Asian Households     67.6%     32.4%       Black Households     26.4%     73.6%       Latino Households     66.8%     32.3%       How Much Income Do Residents Spend on Housing?     Owners     Renters       Households Spending 30% or More of Income     44.7%     59.9%       Households Spending 30% or More of Income     19.5%     30.2%       Low-Income Households Spending 30% or More of Income     29.5%     61.6%       Senior Households Spending 30% or More of Income     29.5%     61.6%       Senior Households Spending 30% or More of Income     29.5%     61.6%       Senior Households Spending 30% or More of Income     29.5%     61.6%       Who Lowesholds Spending 30% or More of Income     29.5%     61.6%       Senior Households Spending 30% or More of Income     29.5%     61.6%       Vomer Households Spending 30% or More of Income     20.5%     61.6%       Vomer Households     20.5%     61.6%       Vomer Households     20.5%     7.5%       Normer Households     20.5%     7.5%       Normer Households     20.5%     7.5%       Income Needed to Buy Median-Priced Home (5% Down Payment)     \$10.75%     7.5%       Income Needed to Buy Median-Priced Home (2% Down Payment)     \$10.5%     7.5%	Who Owns and Who Rents?	Owners	Renters
Black Households         26.4%         73.6%           Latino Households         44.4%         55.6%           White Households         66.8%         33.2%           How Much Income Do Residents Spend on Housing?         Owners         Renters           Households Spending 30% or More of Income         14.7%         59.9%           Households Spending 30% or More of Income         19.5%         30.2%           Low-Income Households Spending 30% or More of Income         78.0%         90.2%           Senior Households Spending 30% or More of Income         29.5%         61.6%           Wine Households Spending 30% or More of Income         20.5%         61.6%           Wine Households         20.2%         50.00         50.00           Renter Households         20.2%         50.00         50.00           Renter Households         20.2%         50.00         50.00           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$124.11         51.00           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104.51         50.00           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104.51         50.00           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$104.51         50.00           Bentary Scho	All Households	63.9%	36.1%
Latino Households44.4%55.6%White Households66.8%33.2%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income19.5%30.2%Low-Income Households Spending 30% or More of Income29.5%30.2%Low-Income Households Spending 30% or More of Income29.5%90.2%Senior Households Spending 30% or More of Income29.5%61.6%Who Lives in Overcrowded Housing?Owner Households0.0%Owner Households0.0%1.0%Renter Households2.0%1.0%How Much Does It Cost to Buy a Home?2.0%1.0%Motian-Priced Home\$510.001.0%Income Needed to Buy Median-Priced Home (5% Down Payment)\$124.114Income Needed to Buy Median-Priced Home?Annual Income at Metian Hourly WageDental Hygienst\$105.352Registered Nurse\$84.427Police Patrol Officer\$73.549HUD Low-Income Limit\$55.72Elementary School Teacher\$55.72Elementary School Teacher\$55.72Elementary School Teacher\$55.73Construction Worker\$33.73Construction Worker\$32.43Secretary\$35.43Bank Teller\$22.42Retal Salesperson\$23.43Child Care Worker\$14.23Studio Unit\$740Studio Unit\$14.23One-Bedroom Unit\$14.23One-Bedroom Unit\$14.23Neederion Unit\$14.	Asian Households	67.6%	32.4%
White Households66.8%33.2%How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income19.5%30.2%Low-Income Households Spending 30% or More of Income78.0%90.2%Senior Households Spending 30% or More of Income29.5%61.6%Wine Lives in Overcrowded Housing?	Black Households	26.4% 73.6%	
How Much Income Do Residents Spend on Housing?OwnersRentersHouseholds Spending 30% or More of Income44.7%59.9%Households Spending 30% or More of Income19.5%30.2%Low-Income Households Spending 30% or More of Income78.0%90.2%Senior Households Spending 30% or More of Income29.5%61.6%Who Lives in Overcrowded Housing?	Latino Households	44.4% 55.6%	
Households Spending 30% or More of Income44.7%59.9%Households Spending 30% or More of Income19.5%30.2%Low-Income Households Spending 30% or More of Income29.5%61.6%Who Lives in Overcrowded Housing?20.%Owner Households20.%Renter Households20.%Renter Households20.%Idtion Households20.%White Households20.%Median-Priced Home?20.%Median-Priced Home (5% Down Payment)\$124,114Income Needed to Buy Median-Priced Home (2% Down Payment)\$104,517None Needed to Buy Median-Priced Home (2% Down Payment)\$104,517None Needed to Buy Median-Priced Home?Annual Income at Median Hourly WageDental Hygienist\$101,532Registered Nurse\$84.427Police Patrol Officer\$73,549HUD Low-Income Limit\$55,02Elementary School Teacher\$53,128Auto Mechanic\$45,552HUD Very Low-Income Limit\$53,128Secretary\$26,642Secretary\$22,643Bank Teller\$22,643How Much Does It Cost to Rent?\$74,003Fire Fighter\$23,433Child care Worker\$23,433Child Care Worker\$23,433Child Care Worker\$23,433Studio Unit\$740\$14.23One-Bedroom Unit\$901\$17.33Two-Bedroom Unit\$1,137\$21.87	White Households	66.8%	33.2%
Households Spending 50% or More of Income19.5%30.2%Low-Income Households Spending 30% or More of Income78.0%90.2%Senior Households Spending 30% or More of Income29.5%61.6%Who Lives in Overcrowded Housing?Owner Households6.3%Latino Households20.8%Kenter Households20.8%Unter Households20.8%White Households20.8%Median-Priced Home\$510.00Income Needed to Buy Median-Priced Home (5% Down Payment)\$104.517None Needed to Buy Median-Priced Home (20% Down Payment)\$104.517Who Cannot Afford to Buy the Median-Priced Home?Annual Income at Median Hourly WageDental Hygienist\$105.352Registered Nurse\$884.427Police Patrol Officer\$73.549HUD Low-Income Limit\$55.70Carpenter\$53.128Auto Mechanic\$45.552HUD Very Low-Income Limit\$37.378Construction Worker\$20.483Secretary\$22.642Retail Salesperson\$23.483Child Care Worker\$23.483Child Care Worker\$23.483Studio Unit\$740Studio Unit\$740Studio Unit\$901Studio Unit\$14.23One-Bedroom Unit\$901Studio Unit\$740Studio Unit\$14.23One-Bedroom Unit\$113.73Studio Unit\$113.73Studio Unit\$14.23 <td>How Much Income Do Residents Spend on Housing?</td> <td>Owners</td> <td>Renters</td>	How Much Income Do Residents Spend on Housing?	Owners	Renters
Low-Income Households Spending 30% or More of Income78.0%90.2%Senior Households Spending 30% or More of Income29.5%61.6%Who Lives in Overcrowded Housing?	Households Spending 30% or More of Income	44.7%	59.9%
Senior Households Spending 30% or More of Income     29.5%     61.6%       Who Lives in Overcrowded Housing?	Households Spending 50% or More of Income	19.5%	30.2%
Who Lives in Overcrowded Housing?           Owner Households         2.0%           Renter Households         6.8%           Latino Households         20.9%           White Households         2.0%           How Much Does It Cost to Buy a Home?	Low-Income Households Spending 30% or More of Income	78.0%	90.2%
Owner Households         2.0%           Renter Households         6.8%           Latino Households         20.8%           White Households         2.0%           How Much Does It Cost to Buy a Home?         ************************************	Senior Households Spending 30% or More of Income	29.5%	61.6%
Renter Households         6.8%           Latino Households         20.8%           White Households         2.0%           How Much Does It Cost to Buy a Home?	Who Lives in Overcrowded Housing?		
Latino Households     20.8√       White Households     2.0%       How Much Does It Cost to Buy a Home?     \$510,000       Income Needed to Buy Median-Priced Home (5% Down Payment)     \$124,114       Income Needed to Buy Median-Priced Home (20% Down Payment)     \$104,517       Who Cannot Afford to Buy the Median-Priced Home?     Annual Income at Median Hourly Wage       Dental Hygienist     \$105,352       Registered Nurse     \$84,427       Police Patrol Officer     \$73,549       HUD Low-Income Limit     \$\$5,702       Elementary School Teacher     \$\$53,128       Auto Mechanic     \$\$13,331       Muto Mechanic     \$\$3,128       HUD Very Low-Income Limit     \$\$3,737       Fire Fighter     \$\$3,737       Construction Worker     \$\$3,737       Secretary     \$\$2,640       Bank Teller     \$\$2,543       Elementary School Teacher     \$\$2,543       Child Care Worker     \$\$2,433       Child Care Worker     \$\$2,433       Child Care Worker     \$\$2,433       Child Care Worker     \$\$2,423       One-Bedroon Unit     \$\$740     \$\$14,23       One-Bedroon Unit     \$\$901     \$\$17,33       Two-Bedroon Unit     \$\$1,137     \$\$2,187	Owner Households	2	.0%
White Households         2.0%           How Much Does It Cost to Buy a Home?	Renter Households	6.	.8%
How Much Does It Cost to Buy a Home?         Silo.00           Median-Priced Home         \$\$10,01           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$124,114           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,517           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$105,352           Registered Nurse         \$84,427           Police Patrol Officer         \$73,549           HUD Low-Income Limit         \$55,702           Carpenter         \$53,128           Auto Mechanic         \$45,552           HUD Very Low-Income Limit         \$37,378           Construction Worker         \$37,378           Secretary         \$33,48           Bank Teller         \$37,378           Child Care Worker         \$22,483           Child Care Worker         \$23,483           Child Care Worker         \$23,483           Studio Unit         \$740         \$14,233           One-Bedroon Unit         \$901         \$17,33           Two-Bedroon Unit         \$1,137         \$21,87	Latino Households	20.	.8%
Median-Priced Home         \$\$10,000           Income Needed to Buy Median-Priced Home (5% Down Payment)         \$124,114           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,517           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$105,352           Registered Nurse         \$84,427           Police Patrol Officer         \$73,549           HUD Low-Income Limit         \$55,702           Carpenter         \$55,702           Elementary School Teacher         \$53,128           Auto Mechanic         \$53,327           HUD Very Low-Income Limit         \$53,738           Fire Fighter         \$37,378           Construction Worker         \$37,378           Secretary         \$33,487           Bank Teller         \$22,373           Child Care Worker         \$23,333           Studio Unit         \$740         \$14,23           One-Bedroon Unit         \$901         \$17,33           Two-Bedroon Unit         \$1,137         \$21,87	White Households	2.	.0%
Income Needed to Buy Median-Priced Home (5% Down Payment)         \$124,114           Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,517           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$105,352           Registered Nurse         \$84,427           Police Patrol Officer         \$\$73,549           HUD Low-Income Limit         \$\$55,702           Elementary School Teacher         \$\$53,128           Auto Mechanic         \$\$53,128           HUD Very Low-Income Limit         \$\$57,000           Carpenter         \$\$53,128           Fire Fighter         \$\$37,378           Construction Worker         \$\$37,378           Secretary         \$\$35,702           Bank Teller         \$\$26,702           Retail Salesperson         \$\$23,78           Child Care Worker         \$\$23,43           Studio Unit         \$\$740         \$\$14,23           One-Bedroom Unit         \$\$901         \$17,33           Two-Bedroom Unit         \$\$1,137         \$\$21,87	How Much Does It Cost to Buy a Home?		
Income Needed to Buy Median-Priced Home (20% Down Payment)         \$104,517           Who Cannot Afford to Buy the Median-Priced Home?         Annual Income at Median Hourly Wage           Dental Hygienist         \$105,352           Registered Nurse         \$84,427           Police Patrol Officer         \$73,549           HUD Low-Income Limit         \$59,60           Carpenter         \$53,128           Auto Mechanic         \$45,552           HUD Very Low-Income Limit         \$37,353           Fire Fighter         \$37,373           Construction Worker         \$37,06           Secretary         \$35,483           Bank Teller         \$22,604           How Much Does It Cost to Rent?         \$740           Mutch Does It Cost to Rent?         \$14,23           One-Bedroom Unit         \$740           \$11,137         \$21.87	Median-Priced Home	\$510,0	000
Who Cannot Afford to Buy the Median-Priced Home?Annual Income at Median Hourly WageDental Hygienist\$105,352Registered Nurse\$84,427Police Patrol Officer\$84,427Police Patrol Officer\$\$35,549HUD Low-Income Limit\$\$55,702Carpenter\$\$55,702Elementary School Teacher\$\$53,128Auto Mechanic\$\$37,378HUD Very Low-Income Limit\$\$37,378Fire Fighter\$\$37,378Construction Worker\$\$37,06Secretary\$\$35,485Bank Teller\$\$23,421Retail Salesperson\$\$23,421How Much Does It Cost to Rent?\$\$740\$\$14.23One-Bedroom Unit\$\$901\$\$17.33Two-Bedroom Unit\$\$1,137\$\$21.87	Income Needed to Buy Median-Priced Home (5% Down Payment)	\$124,	114
Dental Hygienist       \$105,352         Registered Nurse       \$84,427         Police Patrol Officer       \$73,549         HUD Low-Income Limit       \$55,00         Carpenter       \$55,702         Elementary School Teacher       \$53,128         Auto Mechanic       \$45,552         HUD Very Low-Income Limit       \$45,552         Fire Fighter       \$37,378         Construction Worker       \$37,378         Secretary       \$33,433         Bank Teller       \$23,433         Retail Salesperson       \$23,433         Child Care Worker       \$23,433         Studio Unit       \$740       \$14,23         One-Bedroom Unit       \$901       \$17,33         Two-Bedroom Unit       \$1,137       \$21.87	Income Needed to Buy Median-Priced Home (20% Down Payment)	\$104,	517
Registered Nurse       \$84,427         Police Patrol Officer       \$73,549         HUD Low-Income Limit       \$55,000         Carpenter       \$55,128         Elementary School Teacher       \$53,128         Auto Mechanic       \$45,552         HUD Very Low-Income Limit       \$37,354         Fire Fighter       \$37,354         Construction Worker       \$37,354         Secretary       \$37,355         Bank Teller       \$23,106         Retail Salesperson       \$22,422         Retail Salesperson       \$22,422         How Much Does It Cost to Rent?       Fair Market Rent         Murch Does It Cost to Rent?       \$3901       \$14.23         One-Bedroom Unit       \$901       \$17.33         Two-Bedroom Unit       \$1,137       \$21.87	Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	/ledian Hourly Wage
Police Patrol Officer       \$73,54         HUD Low-Income Limit       \$55,702         Carpenter       \$55,702         Elementary School Teacher       \$53,128         Auto Mechanic       \$45,552         HUD Very Low-Income Limit       \$37,358         Fire Fighter       \$37,378         Construction Worker       \$37,06         Secretary       \$35,425         Bank Teller       \$22,425         Retail Salesperson       \$23,435         Child Care Worker       \$23,435         Studio Unit       \$740       \$14.23         One-Bedroom Unit       \$901       \$17.33         Two-Bedroom Unit       \$1,137       \$21.87	Dental Hygienist	\$105,3	352
HUD Low-Income Limit\$59,60Carpenter\$55,702Elementary School Teacher\$53,128Auto Mechanic\$45,552HUD Very Low-Income Limit\$37,550Fire Fighter\$37,378Construction Worker\$37,378Secretary\$35,485Bank Teller\$26,002Retail Salesperson\$23,483Child Care Worker\$23,483Studio Unit\$740Studio Unit\$740Studio Unit\$740Studio Unit\$901Studio Unit\$11,33Two-Bedroom Unit\$1,137Studio </td <td>Registered Nurse</td> <td>\$84,4</td> <td>427</td>	Registered Nurse	\$84,4	427
Carpenter\$\$5,702Elementary School Teacher\$\$53,128Auto Mechanic\$\$45,552HUD Very Low-Income Limit\$\$37,378Fire Fighter\$\$37,378Construction Worker\$\$37,066Secretary\$\$35,485Bank Teller\$\$26,042Retail Salesperson\$\$23,483Child Care Worker\$\$23,483Studio Unit\$\$740\$\$14.23One-Bedroom Unit\$\$901\$\$17.33Two-Bedroom Unit\$\$1,137\$\$21.87	Police Patrol Officer	\$73,	549
Elementary School Teacher       \$\$53,128         Auto Mechanic       \$\$45,552         HUD Very Low-Income Limit       \$\$37,37         Fire Fighter       \$\$37,37         Construction Worker       \$\$37,37         Secretary       \$\$35,485         Bank Teller       \$\$23,425         Retail Salesperson       \$\$23,425         Child Care Worker       \$\$23,425         Studio Unit       \$\$740       \$\$14.23         One-Bedroom Unit       \$\$901       \$\$17.33         Two-Bedroom Unit       \$\$1,137       \$\$21.87	HUD Low-Income Limit	\$59,0	600
Auto Mechanic       \$45,52         HUD Very Low-Income Limit       \$37,50         Fire Fighter       \$37,06         Construction Worker       \$37,06         Secretary       \$35,45         Bank Teller       \$26,000         Retail Salesperson       \$23,400         Child Care Worker       \$23,400         Studio Unit       \$740         Studio Unit       \$901         Studio Unit       \$901         Studio Unit       \$901         \$17.33         Two-Bedroom Unit       \$11,137	Carpenter	\$55,702	
HUD Very Low-Income Limit       \$37,55         Fire Fighter       \$37,37         Construction Worker       \$33,06         Secretary       \$35,485         Bank Teller       \$26,042         Retail Salesperson       \$23,483         Child Care Worker       Hourly Wage         How Much Does It Cost to Rent?       Fair Market Rent       Needed to Afford         Studio Unit       \$740       \$14.23         One-Bedroom Unit       \$901       \$17.33         Two-Bedroom Unit       \$1,137       \$21.87	Elementary School Teacher	\$53,128	
Fire Fighter       \$\$37,37         Construction Worker       \$\$37,06         Secretary       \$\$35,485         Bank Teller       \$\$26,042         Retail Salesperson       \$\$23,483         Child Care Worker       \$\$23,485         How Much Does It Cost to Rent?       Fair Market Rent         Needed to Afford       \$\$14.23         One-Bedroom Unit       \$\$901       \$\$17.33         Two-Bedroom Unit       \$\$1,137       \$\$21.87	Auto Mechanic	\$45,552	
Construction Worker       \$37,06         Secretary       \$35,485         Bank Teller       \$26,042         Retail Salesperson       \$23,483         Child Care Worker       \$23,483         One-Bedroom Unit       \$14,233         One-Bedroom Unit       \$901       \$14,233         Two-Bedroom Unit       \$11,137       \$21.87	HUD Very Low-Income Limit	\$37,550	
SecretarySecretaryBank Teller\$26,∪∠Retail Salesperson\$23,↓3Child Care Worker\$23,↓3Hourly WageHow Much Does It Cost to Rent?Fair Market RentNeeded to AffordStudio Unit\$740\$14.23One-Bedroom Unit\$901\$17.33Two-Bedroom Unit\$1,137\$21.87	Fire Fighter	\$37,378	
Bank Teller\$26,04Retail Salesperson\$23,48Child Care Worker\$23,48Child Care Worker\$23,47How Much Does It Cost to Rent?Fair Market RentFair Market RentNeeded to AffordStudio Unit\$740\$14.23One-Bedroom Unit\$901\$17.33Two-Bedroom Unit\$1,137\$21.87	Construction Worker	\$37,066	
Retail Salesperson     \$23,43       Child Care Worker     \$23,421       Child Care Worker     \$23,421       How Much Does It Cost to Rent?     Fair Market Rent       Studio Unit     \$740       Studio Unit     \$901       One-Bedroom Unit     \$901       \$17.33       Two-Bedroom Unit     \$11,137	Secretary	\$35,485	
Child Care Worker     \$\$23,42\$       Child Care Worker     \$\$23,42\$       How Much Does It Cost to Rent?     Fair Market Rent     Hourly Wage       How Much Does It Cost to Rent?     Fair Market Rent     Needed to Afford       Studio Unit     \$740     \$14.23       One-Bedroom Unit     \$901     \$17.33       Two-Bedroom Unit     \$1,137     \$21.87	Bank Teller	\$26,042	
How Much Does It Cost to Rent?Hourly Wage Fair Market RentHourly Wage Needed to AffordStudio Unit\$740\$14.23One-Bedroom Unit\$901\$17.33Two-Bedroom Unit\$1,137\$21.87	Retail Salesperson	\$23,483	
How Much Does It Cost to Rent?Fair Market RentNeeded to AffordStudio Unit\$740\$14.23One-Bedroom Unit\$901\$17.33Two-Bedroom Unit\$1,137\$21.87	Child Care Worker	\$23,421	
Studio Unit         \$740         \$14.23           One-Bedroom Unit         \$901         \$17.33           Two-Bedroom Unit         \$1,137         \$21.87	How Much Does It Cost to Rent?		
Two-Bedroom Unit         \$1,137         \$21.87		1	\$14.23
	One-Bedroom Unit	\$901	\$17.33
Three-Bedroom Unit \$1,613 \$31.02	Two-Bedroom Unit		
	Three-Bedroom Unit	\$1,613 \$31.02	

# Stanislaus County

A Stanislaus County household needs an annual income of \$76,658 to afford the medianpriced home, which was \$315,000 in August 2007 -\$150,000 less than that of the state as a whole. More than six out of 10 of the county's households (64.0 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (45.3 percent) and six out of 10 of the county's renter households (59.5 percent) spent 30 percent or more of their incomes on housing in 2006. The county's renters need to earn \$14.12 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit.

Who Owns and Who Rents?	Owners	Renters
All Households	64.0%	36.0%
Asian Households	56.2%	43.8%
Black Households	54.4%	45.6%
Latino Households	61.3%	38.7%
White Households	64.6%	35.4%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	45.3%	59.5%
Households Spending 50% or More of Income	19.7%	28.3%
Low-Income Households Spending 30% or More of Income	76.7%	92.6%
Senior Households Spending 30% or More of Income	31.8%	72.0%
Who Lives in Overcrowded Housing?		
Owner Households	4.	2%
Renter Households	10.	4%
Asian Households	8.	7%
Latino Households	13.	2%
White Households	5.	3%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$315,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$76,0	658
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$64,	554
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Registered Nurse	\$76,	128
Elementary School Teacher	\$59,0	)23
Carpenter	\$48,984	
HUD Low-Income Limit	\$44,800	
Auto Mechanic	\$37,960	
Construction Worker	\$30,2	285
Secretary	\$29,786	
HUD Very Low-Income Limit	\$28,000	
Bank Teller	\$24,5	502
Retail Salesperson	\$19,157	
Child Care Worker	\$18,491	
		Hourly Wage
How Much Does It Cost to Rent?	Fair Market Rent Needed to Afford	
Studio Unit	\$664	\$12.77
One-Bedroom Unit	\$734	\$14.12
Two-Bedroom Unit	\$864	\$16.62
Three-Bedroom Unit	\$1,239 \$23.83	

# Sutter County

More than six out of 10 Sutter County households (64.4 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than one out of 10 of the county's owner households (10.7 percent) spent at least half of their incomes on housing, compared to 18.8 percent of owner households statewide. The county's renters need to earn \$11.06 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than half of the county's renters (53.8 percent) spent at least 30 percent of their incomes on rent in 2006, while 26.0 percent spent at least half of their incomes on rent.

	0	Dentens
Who Owns and Who Rents?	Owners	Renters
All Households	64.4%	35.6%
Asian Households	84.0%	16.0%
Latino Households	45.5%	54.5%
White Households	63.5%	36.5%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	38.7%	53.8%
Households Spending 50% or More of Income	10.7%	26.0%
Low-Income Households Spending 30% or More of Income	68.1%	98.2%
Senior Households Spending 30% or More of Income	24.3%	96.5%
Who Lives in Overcrowded Housing?		
Owner Households	3.	1%
Renter Households	7.	3%
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at Median Hourly Wage	
, ,		
HUD Low-Income Limit	\$41,3	
		350
HUD Low-Income Limit	\$41,5	<b>350</b> 341
HUD Low-Income Limit Auto Mechanic	<b>\$41,</b> \$34,	<b>350</b> 341 616
HUD Low-Income Limit Auto Mechanic Secretary	\$41, \$34, \$31,	<b>350</b> 341 516 262
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker	\$41, \$34, \$31, \$31,	<b>350</b> 341 516 262 <b>350</b>
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker         HUD Very Low-Income Limit	\$41, \$34, \$31, \$31, \$31, \$25,	<b>350</b> 341 516 262 <b>350</b> 358
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker         HUD Very Low-Income Limit         Bank Teller	\$41, \$34, \$31, \$31, \$31, \$25, \$23,	<b>350</b> 341 316 262 <b>350</b> 358 094
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker         HUD Very Low-Income Limit         Bank Teller         Retail Salesperson	\$41, \$34, \$31, \$31, \$31, \$25, \$23, \$19,	<b>350</b> 341 316 262 <b>350</b> 358 094
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker         HUD Very Low-Income Limit         Bank Teller         Retail Salesperson	\$41, \$34, \$31, \$31, \$31, \$25, \$23, \$19,	350         341         616         262         350         358         094         762
HUD Low-Income LimitAuto MechanicSecretaryConstruction WorkerHUD Very Low-Income LimitBank TellerRetail SalespersonChild Care Worker	\$41, \$34, \$31, \$31, \$31, \$25, \$23, \$19, \$18,	350       341       516       262       350       358       094       762       Hourly Wage
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker         HUD Very Low-Income Limit         Bank Teller         Retail Salesperson         Child Care Worker         How Much Does It Cost to Rent?	\$41, \$34, \$31, \$31, \$31, \$25, \$22, \$22, \$19,0 \$18, Fair Market Rent	<b>350</b> 341 316 262 <b>350</b> 358 358 394 762 Hourly Wage Needed to Afford
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker         HUD Very Low-Income Limit         Bank Teller         Retail Salesperson         Child Care Worker         How Much Does It Cost to Rent?         Studio Unit	\$41, \$34, \$31, \$31, \$31, \$25, \$25, \$23, \$19, \$18, \$18, Fair Market Rent \$510	<b>350</b> 341 516 262 <b>350</b> 358 094 762 Hourly Wage Needed to Afford \$9.81
HUD Low-Income Limit         Auto Mechanic         Secretary         Construction Worker         HUD Very Low-Income Limit         Bank Teller         Retail Salesperson         Child Care Worker         How Much Does It Cost to Rent?         Studio Unit         One-Bedroom Unit	\$41,           \$34,           \$31,           \$31,           \$31,           \$25,           \$25,           \$23,           \$19,           \$18,           Fair Market Rent           \$510           \$575	<b>350</b> 341 316 262 <b>350</b> 358 394 762 Hourly Wage Needed to Afford \$9.81 \$11.06

# Tulare County

A Tulare County household needs an annual income of just \$55,973 to afford the median-priced home, which was \$230,000 in August 2007 – \$235,000 less than that of the state as a whole. However, the county's homeownership rate is comparable to that of the state. Six out of 10 of the county's households (59.6 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. One-third of the county's owner households (33.3 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 43.5 percent of owner households in the state as a whole. More than one out of five of the county's renter households (22.7 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	59.6%	40.4%
Asian Households	71.4%	28.6%
Black Households	45.0%	55.0%
Latino Households	52.6% 47.4%	
White Households	60.2%	39.8%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	33.3%	46.5%
Households Spending 50% or More of Income	14.3%	22.7%
Low-Income Households Spending 30% or More of Income	67.7%	88.1%
Senior Households Spending 30% or More of Income	26.7%	67.3%
Who Lives in Overcrowded Housing?		
Owner Households	7.	.3%
Renter Households	18.	.5%
Asian Households	26.	.2%
Latino Households	21.	.2%
White Households	10	.2%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$230,	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$55,9	973
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$47,	135
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	Aedian Hourly Wage
Elementary School Teacher	\$54,9	914
Police Patrol Officer	\$50,	669
Fire Fighter	\$47,4	445
HUD Low-Income Limit	\$41,200	
Carpenter	\$36,462	
Auto Mechanic	\$33,509	
Construction Worker	\$29,578	
Secretary	\$26,520	
HUD Very Low-Income Limit	\$25,750	
Bank Teller	\$22,755	
Retail Salesperson	\$19,906	
Child Care Worker	\$18,803	
		Hourly Wage
How Much Does It Cost to Rent?	Fair Market Rent	Needed to Afford
Studio Unit	\$471	\$9.06
One-Bedroom Unit	\$526	\$10.12
Two-Bedroom Unit	\$612 \$11.77	
Three-Bedroom Unit	\$875 \$16.83	

## Ventura County

A Ventura County household needs an annual income of \$139,932 to afford the median-priced home, which was \$575,000 in August 2007 - \$110,000 above the statewide median. Nevertheless, nearly seven out of 10 of the county's households (68.7 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. More than four out of 10 of the county's owner households (42.9 percent) spent at least 30 percent of their incomes on housing in 2006. The county's renters need to earn \$21.50 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. More than half of the county's renter households (53.5 percent) spent at least 30 percent of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters
All Households	68.7%	31.3%
Asian Households	67.5%	32.5%
Black Households	41.7%	58.3%
Latino Households	56.2%	43.8%
White Households	71.8%	28.2%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	42.9%	53.5%
Households Spending 50% or More of Income	17.6%	26.2%
Low-Income Households Spending 30% or More of Income	79.3%	85.1%
Senior Households Spending 30% or More of Income	34.5%	63.7%
Who Lives in Overcrowded Housing?		
Owner Households	3.	1%
Renter Households	10.	9%
Asian Households	7.	3%
Black Households	8	4%
Latino Households	16.	5%
White Households	2.	7%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$575,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$139,9	932
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$117,	337
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Dental Hygienist	\$79,248	
HUD Low-Income Limit	\$68,	550
Registered Nurse	\$65,	728
Elementary School Teacher	\$57,795	
Fire Fighter	\$51,251	
Carpenter	\$45,718	
HUD Very Low-Income Limit	\$42,850	
Auto Mechanic	\$38,563	
Secretary	\$38,002	
Construction Worker	\$30,306	
Child Care Worker	\$24,814	
Bank Teller	\$23,442	
Retail Salesperson	\$19,510	
	Hourly Wage Fair Market Rent Needed to Afford	
How Much Does It Cost to Rent?	Fair Market Rent	Hourly Wage Needed to Afford
How Much Does It Cost to Rent? Studio Unit	Fair Market Rent \$1,012	
	í	Needed to Afford
Studio Unit	\$1,012	Needed to Afford \$19.46

# Yolo County

A Yolo County household needs an annual income of \$94,545 to afford the median-priced home, which was \$388,500 in August 2007. More than half of the county's households (54.7 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Four out of 10 of the county's owner households (40.0 percent) spent at least 30 percent of their incomes on housing in 2006, compared to 43.5 percent of owner households in the state as a whole. The county's renters need to earn \$15.94 per hour at a full-time job to afford the Fair Market Rent for a one-bedroom unit. Nearly one-third of the county's renter households (32.9 percent) spent at least half of their incomes on rent in 2006.

Who Owns and Who Rents?	Owners	Renters	
All Households	54.7%	45.3%	
Asian Households	42.9%	57.1%	
Latino Households	51.2%	48.8%	
White Households	58.0% 42.0%		
How Much Income Do Residents Spend on Housing?	Owners	Renters	
Households Spending 30% or More of Income	40.0%	58.1%	
Households Spending 50% or More of Income	14.6%	32.9%	
Low-Income Households Spending 30% or More of Income	78.0%	95.0%	
Senior Households Spending 30% or More of Income	22.8%	65.9%	
Who Lives in Overcrowded Housing?			
Owner Households	1.	0%	
Renter Households	7.	9%	
Latino Households	15.	7%	
White Households	2.	4%	
How Much Does It Cost to Buy a Home?			
Median-Priced Home	\$388,5	500	
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$94,5	\$94,545	
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$79,617		
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at M	ledian Hourly Wage	
Dental Hygienist	\$82,202		
Registered Nurse	\$80,1	142	
Police Patrol Officer	\$58,0	)32	
Elementary School Teacher	\$55,2	296	
HUD Low-Income Limit	\$52,550		
Carpenter	\$52,062		
Fire Fighter	\$43,722		
Auto Mechanic	\$37,565		
Secretary	\$33,530		
HUD Very Low-Income Limit	\$32,850		
Construction Worker	\$32,469		
Bank Teller	\$24,5	523	
Child Care Worker	\$21,341		
Retail Salesperson	\$20,550		
How Much Does It Cost to Rent?	Hourly Wage Fair Market Rent Needed to Afford		
Studio Unit	\$783	\$15.06	
One-Bedroom Unit	\$829	\$15.94	
Two-Bedroom Unit	\$1,013 \$19.48		
	\$1,476 \$28.38		

# Yuba County

A Yuba County household needs an annual income of \$66,681 to afford the median-priced home, which was \$274,000 in August 2007 – \$191,000 less than that of the state as a whole. More than half of the county's households (55.2 percent) owned their homes in 2006, compared to 58.4 percent of households statewide. Fewer than four out of 10 of the county's owner households (38.1 percent) spent 30 percent or more of their incomes on housing in 2006, compared to 43.5 percent of owner households in the state as a whole. Nearly three out of 10 of the county's renter households (29.1 percent) spent at least half of their incomes on rent in 2006, compared to 27.4 percent of renter households statewide.

Who Owns and Who Rents?	Owners	Renters
All Households	55.2%	44.8%
Asian Households	43.7%	56.3%
Latino Households	49.9%	50.1%
White Households	56.7%	43.3%
How Much Income Do Residents Spend on Housing?	Owners	Renters
Households Spending 30% or More of Income	38.1%	60.7%
Households Spending 50% or More of Income	12.3%	29.1%
Low-Income Households Spending 30% or More of Income	52.1%	91.0%
Senior Households Spending 30% or More of Income	23.7%	79.7%
Who Lives in Overcrowded Housing?		
Owner Households	3.	2%
Renter Households	15.	7%
How Much Does It Cost to Buy a Home?		
Median-Priced Home	\$274,0	000
Income Needed to Buy Median-Priced Home (5% Down Payment)	\$66,0	681
Income Needed to Buy Median-Priced Home (20% Down Payment)	\$56,	152
Who Cannot Afford to Buy the Median-Priced Home?	Annual Income at N	ledian Hourly Wage
Elementary School Teacher	\$56,0	050
Police Patrol Officer	\$55,0	099
Carpenter	\$45,9	906
HUD Low-Income Limit	\$41,350	
Auto Mechanic	\$34,341	
Secretary	\$31,616	
Construction Worker	\$31,262	
HUD Very Low-Income Limit	\$25,850	
Bank Teller	\$23,358	
Retail Salesperson	\$19,094	
Child Care Worker	\$18,762	
		Hourly Wage
How Much Does It Cost to Rent?	Fair Market Rent	Needed to Afford
Studio Unit	\$510	\$9.81
One-Bedroom Unit	\$575	\$11.06
Two-Bedroom Unit	\$707	\$13.60
Three-Bedroom Unit	\$1,029	\$19.79

### **TECHNICAL NOTES**

#### Owners, Renters, Income Spent on Housing Costs, and Overcrowding

Data on owner and renter households, overcrowding, and income spent on housing come from the US Census Bureau's 2006 American Community Survey (ACS). "Black households" refer to households headed by someone who is black, "white households" refer to households headed by someone who is white, and so on. Heads of household who are Latino may be of any race. "All households" include those headed by people who are Pacific Islanders (including Hawaiian Natives), Native Americans, Alaskan Natives, "some other race," and multiple races.

Households are considered overcrowded if they have more than one person per room, excluding bathrooms, hallways, utility rooms, and other areas not used for living purposes. To calculate the share of income spent on housing for owner households, housing costs include mortgage payments, real estate taxes, insurance premiums, utilities, and fuels. Housing costs for renter households includes rent plus utilities and fuels. Households with zero or negative income are excluded from these calculations. The California Budget Project (CBP) defines "low-income households" as those with incomes below \$20,000 per year and "senior households" as those headed by someone age 65 or older.

The ACS data are only available for counties with at least 65,000 residents. Data are not available for the following counties: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Inyo, Lassen, Mariposa, Modoc, Mono, Plumas, San Benito, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne. In addition, certain data are not available for all counties.

Because the ACS data come from a survey of a portion of the population, the ACS data cited in this report are estimates and could vary from the actual population values due to sample error or other reasons. Thus, caution should be used when interpreting the data. Not all data estimates are reported for every county because the Census Bureau determined that the estimates were based on too small a sample size to be reliable or because the CBP determined that the margins of error for the estimates were too large for the estimates to be reliable. The CBP did not report estimates for which the margin of error was greater than or equal to 61 percent of the estimate.

#### Cost of Buying a Home

Median home-price data are from DataQuick Information Systems and reflect August 2007 sales of all homes – new and resale condominiums and single-family detached houses. Calculations for the income needed to buy the median-priced home assume a 5 percent or 20 percent down payment on a 30-year conventional fixed-rate mortgage with a 6.63 percent interest rate. This interest rate represents the average interest rate on conventional mortgages in July and August 2007, as reported by the Federal Reserve System. In addition, calculations for the income needed to buy the median-priced home assume that mortgage payments make up 30 percent of household income.

The Department of Housing and Urban Development's (HUD) lowand very low-income limits are calculated for different family sizes and are used to help determine applicants' eligibility for HUD's housing assistance programs. The income limits reported are for four-person families in federal fiscal year (FFY) 2007. According to HUD, the low-income and very low-income limits are defined as 80 percent and 50 percent, respectively, of the median family income for an area.<sup>2</sup> HUD defines income limits for metropolitan statistical areas (MSAs) or HUD Metro Fair Market Rent Areas (HMFAs), which are components of MSAs. Some MSAs and HMFAs encompass multiple counties; therefore, HUD reports the same income limits for the following groups of counties:

- Alameda and Contra Costa;
- El Dorado, Placer, and Sacramento;
- Marin, San Francisco, and San Mateo;
- Riverside and San Bernardino; and
- Sutter and Yuba.

Annual median wage data come from the Occupational Employment Statistics (OES) survey via the Employment Development Department and refer to the first quarter of 2007. The OES is a survey of nonfarm employers subject to the California Unemployment Insurance program. The annual median wage was calculated for all occupations, with the exception of elementary school teachers, by multiplying the median hourly wage by 40 hours per week and 52 weeks per year. Because the OES did not report a median hourly wage for elementary school teachers, the annual average wage was used. The OES wage data are available at the regional, but not the county, level for the following counties:

- Alameda and Contra Costa;
- Del Norte, Humboldt, Lake, and Mendocino;
- El Dorado, Placer, Sacramento, and Yolo;
- Marin, San Francisco, and San Mateo;
- Nevada, Lassen, Modoc, Plumas, Sierra, Siskiyou, and Trinity;
- Riverside and San Bernardino;
- San Benito and Santa Clara; and
- Sutter and Yuba.

#### Cost of Renting

Fair Market Rent (FMR) data come from HUD and are for FFY 2008. HUD determines FMRs for federal housing assistance purposes. FMRs provide an estimate of the cost of shelter and utilities, excluding telephone service, cable or satellite

television service, and Internet service, in a given area. FMRs are set for studio, one-bedroom, two-bedroom, three-bedroom, and four-bedroom housing units and are updated annually. FMRs estimate the dollar amount below which 40 percent of standardquality rental housing units are rented in an area. FMRs are based on the distribution of rents paid by "recent movers" – renter households that have moved within the past 15 months. In recent years, some FMRs have been set at the 50th percentile to reflect an insufficient number of low-rent units and a concentration of individuals who receive federal rental assistance.<sup>3</sup> The CBP calculated California's FMR by averaging the FMRs in each of the state's counties, weighted by population.

The hourly wage needed to afford the FMR was calculated by first dividing monthly FMRs by 0.3, because HUD recommends that households spend no more than 30 percent of their incomes on housing, and then multiplying that figure by 12 months, dividing by 52 weeks per year, and dividing by 40 hours per week.

### ENDNOTES

- <sup>1</sup> Although the federal government recommends that households spend no more than 30 percent of their incomes on housing costs, data tables available on the US Census Bureau's website estimate the percentage of households that spent 30 percent or more of their incomes on housing in 2006. These data tables provide a close approximation of the percentage of households that spend more than the recommended share of their incomes on housing costs.
- <sup>2</sup> However, HUD adjusts these income limits in areas with unusually high or low family incomes or where rents are unusually high relative to incomes. For more information, see http://www.huduser.org/datasets/il/il07/IncomeLimitsBriefingMaterial.pdf.
- $^3\,$  FMRs for Orange, Riverside, San Bernardino, and San Diego counties are set at the 50th percentile in FFY 2008.