

# The Face of Affordable Housing in The Communities of SANTA CLARA

In 2010, “Fair Market Rent” for a two bedroom in Santa Clara County is \$1,438 per month, affordable to households earning at least \$57,520 per year, or in other words **138 hours per week** at minimum wage.

Who lives in affordable housing?  
You may be surprised. Below are snapshots of representative households who could be served by affordable housing. To the left are pictures of residents that live in affordable homes all over the Bay Area.

Data is taken from Paycheck to Paycheck, produced by the National Housing Conference.



Photo Credits: Adam Hoffman (top photo),  
Nita Winters (bottom photos)



#### MODERATE-INCOME FAMILY PROFILE

Dad works as an elementary school teacher, mom works as a bank teller; they have two children.

Estimated annual income: \$94,059



#### LOW-INCOME FAMILY PROFILE

Dad works as an office building janitor, mom works as a child-care provider; they have two children.

Estimated annual income: \$64,183



#### VERY-LOW-INCOME FAMILY PROFILE

Mom works as a retail clerk and is the only source of financial support in her family; she has one child.

Estimated annual income: \$27,375



#### EXTREMELY-LOW-INCOME FAMILY PROFILE

A grandparent living alone on Social Security.

Estimated annual income: \$10,884

U.S. Department of Housing and Urban Development determines Fair Market Rents (FMRs) for federal housing assistance purposes. The FMR estimates the dollar amount at or below which 40% of standard quality rental housing units are rented (50th percentile used for higher housing costs). FMRs are based on distribution of rents paid by “recent movers,” renter households who have moved within the past 15 months. FMRs include cost of shelter and utilities, excluding telephone service and adjusted for the number of bedrooms in the rental unit.

Income categories are based on geography and family size, as defined by the California Department of Housing and Community Development.

For more information, contact the Non-Profit Housing Association of Northern California, (415) 989-8160.

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