



## Affordable Housing Restrictions

The City of Oceanside is required by local and state regulations to set maximum incomes for eligibility to live in assisted and/or restricted affordable housing, and maximum rents and housing costs that may be charged to eligible residents, usually based on their incomes. In general, Oceanside follows the California Health and Safety Code in setting income and affordable rent/housing cost limits for most City-assisted or City-restricted affordable housing projects. These limits may differ from those published by other agencies.

For Density Bonus, Inclusionary Housing or other local restricted developments, unless receiving federal assistance or developed under a federal program, State law prevails in setting income limits and rents. Guidance is available on the Housing & Neighborhood Services website at [Developing Affordable Housing in Oceanside | Oceanside, CA](#).

### Setting Rents/Housing Costs (e.g. Monthly Mortgages)

For affordable housing developed under [state Density Bonus law](#) or [Chapter 14C](#) of the Oceanside Municipal Code and where no federal assistance is provided, please utilize the following to determine maximum rents and mortgage costs:

- [State Income and Affordable Housing Costs \(Rental and For-Sale\) Schedule](#) in accordance with CA Health & Safety Code Section [50053](#) and [50052.5](#)
- Please note that in accordance with [CA Health and Safety Code Section 50053 \(1\)\(b\)](#), “affordable rent,” including a reasonable utility allowance, shall not exceed “for very low income households, the product of 30 percent times 50 percent of the area median income adjusted for family size appropriate for the unit. For lower income households whose gross incomes exceed the maximum income for very low-income households, the product of 30 percent times 60 percent of the area median income adjusted for family size appropriate for the unit.”
- Area median income is established in [CA Health and Safety Code Section 50093](#) and such official State incomes limits are published annually at <https://www.hcd.ca.gov/grants-and-funding/income-limits/state-and-federal-income-rent-and-loan-value-limits>. Please refer to the City’s published [State Income and Affordable Housing Cost Schedule](#) for San Diego County Oceanside and our [Memo on Income and Rents Methodology](#)
- To determine the benchmark occupancy for the unit (family size appropriate for the unit), please see [CA Health and Safety Code Section 50052.5\(h\)](#), which states “adjusted for family size appropriate to the unit shall mean for a household of one person in the case of a studio unit, two persons in the case of a one-bedroom unit, three persons in the case of a two-bedroom unit, four persons in the case of a three-bedroom unit, and five persons in the case of a four-bedroom unit” or the 1 +1 occupancy standard (one person per bedroom + 1 additional person). Rents are set by an assumed/appropriate household size to the unit and not by the actual size of the household/tenant occupying the unit.

The City of Oceanside, as our own Public Housing Authority, publishes its own [Utility Allowance schedule](#). In conformance with [CA Health and Safety Code Section 50053 \(1\)\(b\)\(3\)](#), an allowance for those utilities paid by the tenant must be subtracted out of the affordable housing costs to determine the affordable net rent. If applicable, a project may utilize the Housing Authority of the County of San Diego’s [Energy Efficiency Utility Allowance Schedule](#).



## HOUSING & NEIGHBORHOOD SERVICES DEPARTMENT

### Affordable Housing Restrictions | **Qualifying Tenants & Setting Rents**

Rev 2025-07

#### **AFFORDABLE RENTAL HOUSING**

##### **Qualification of Residential Tenants**

The City's expectation is that the property owner or their agent will be marketing, qualifying, selecting, and recertifying eligible tenants. The units are to be marketed in accordance with an Affirmative Marketing Plan and provide a priority for those that live/work within Oceanside. The [Tenant Income Certification](#) form is the standard document used by local jurisdictions for those households seeking to occupy the affordable units. The **TIC** and is promulgated by the California Tax Credit Allocation Committee.

- [State Income and Affordable Housing Cost Schedule](#)
- [Oceanside Income Determination Guidelines](#)

##### **Monitoring of Rental Residential Units/Recertifying Households**

On an annual basis the City will monitor the development for compliance with the Regulatory Agreement. The property owner or their agent will submit the annual [Rent Rolls](#) demonstrating which units are affordable and providing the required income information and the established rents in conformance with the Regulatory Agreement. It is expected that the property owner or their agent will be recertifying households in conformance with the Regulatory Agreement.

##### **Screening/Landlord-Tenant Laws**

It is anticipated that the property owner or their agent will utilize customary and standard practices in the management and operation of rental housing and in compliance with federal, state or local laws governing rental housing or the financing/assistance programs applicable to the project.



# HOUSING & NEIGHBORHOOD SERVICES DEPARTMENT

## Affordable Housing Restrictions | Qualifying Tenants & Setting Rents

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For affordable housing developed under state Density Bonus law or Chapter 14C of the Oceanside Municipal Code and where no federal assistance is provided, please utilize the following to determine income eligibility, maximum rents and mortgage costs:

- [Income and Affordable Housing Cost Schedule \(Rental and For-Sale\)](#)
- [Calculating Affordable For-Sale Pricing](#) (Excel)



### State of California Housing and Community Development (HCD) INCOME AND AFFORDABLE HOUSING COST SCHEDULE

San Diego County **2025**  
 AREA MEDIAN INCOME (AMI): **\$130,800**  
*effective April 23, 2025*

Source: <https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-2025.pdf>

Maximum Annual Income Limits					
Household Size	15% AMI (Acutely Low <sup>1</sup> )	30% AMI (Extremely Low <sup>2</sup> )	50% AMI (Very Low <sup>3</sup> )	80% AMI (Low <sup>4</sup> )	120% AMI (Moderate <sup>5</sup> )
1	\$13,700	\$34,750	\$57,900	\$92,700	\$109,850
2	\$15,700	\$39,700	\$66,150	\$105,950	\$125,550
3	\$17,650	\$44,650	\$74,450	\$119,200	\$141,250
4	\$19,600	\$49,600	\$82,700	\$132,400	\$156,950
5	\$21,150	\$53,600	\$89,350	\$143,000	\$169,500
6	\$22,750	\$57,550	\$95,950	\$153,600	\$182,050
7	\$24,300	\$61,550	\$102,550	\$164,200	\$194,600
8	\$25,850	\$65,500	\$109,200	\$174,800	\$207,150

Affordable Housing Costs						
Renters (H&S § 50053)	Unit Size	15% AMI (Acutely Low)	30% AMI (Extremely Low)	50% AMI (Very Low)	60% AMI (Low)	110% AMI (Moderate)
	Studio	\$343	\$687	\$1,145	\$1,373	\$2,518
1-Bedroom	\$392	\$785	\$1,308	\$1,570	\$2,878	
2-Bedroom	\$441	\$883	\$1,472	\$1,766	\$3,237	
3-Bedroom	\$491	\$981	\$1,635	\$1,962	\$3,597	
4-Bedroom	\$530	\$1,059	\$1,766	\$2,119	\$3,885	
5-Bedroom	\$569	\$1,138	\$1,897	\$2,276	\$4,173	

Homeowners (H&S § 50052.5)	Unit Size	30% AMI (Extremely Low)	50% AMI (Very Low)	70% AMI (Low)	110% AMI (Moderate)
	Studio	\$687	\$1,145	\$1,602	\$2,938
1-Bedroom	\$785	\$1,308	\$1,831	\$3,357	
2-Bedroom	\$883	\$1,472	\$2,060	\$3,777	
3-Bedroom	\$981	\$1,635	\$2,289	\$4,197	
4-Bedroom	\$1,059	\$1,766	\$2,472	\$4,532	
5-Bedroom	\$1,138	\$1,897	\$2,655	\$4,868	

**Note: Cost does not reflect deduction of allowances (e.g. utilities and additional HOA and PMI for homeownership)**

<sup>1</sup> Health and Safety Code Section 50063.5  
<sup>2</sup> Health and Safety Code Section 50106  
<sup>3</sup> Health and Safety Code Section 50105 (a)  
<sup>4</sup> Health and Safety Code Section 50079.5 (a)  
<sup>5</sup> Health and Safety Code Section 50093




# HOUSING & NEIGHBORHOOD SERVICES DEPARTMENT

Development Project/Permit Process | Reference Information

Rev 2025-07

The Oceanside Housing Authority sets utility allowances for the Section 8 rental assistance program and for the City's affordable housing program. Rent limits for subsidized housing must be adjusted downward if the tenant pays utilities. Use these charts to determine the appropriate allowance, depending on which utilities are paid by tenants.

- [Oceanside Housing Authority \(OHA\) Utility Allowance Schedule](#) or as applicable the Housing Authority of the County of San Diego's [Energy Efficiency Utility Allowance Schedule](#).
- [HUD Form 52667](#) (fillable; Use OHA schedule to complete for individual projects)

		 <b>CITY OF OCEANSIDE</b> NEIGHBORHOOD SERVICES DEPARTMENT / HOUSING					
<b>VOUCHER PAYMENT STANDARDS</b>							
Locality: OCEANSIDE - Effective Date: 11/01/2023							
	0BR	1BR	2BR	3BR	4BR	5BR	
<b>92054</b>	\$2123	\$2310	\$2915	\$3927	\$4774	\$5490	
<b>92056</b>	\$2475	\$2695	\$3399	\$4587	\$5566	\$6400	
<b>92057</b>	\$2310	\$2519	\$3168	\$4268	\$5181	\$5958	
<b>92058</b>	\$2420	\$2640	\$3322	\$4477	\$5434	\$6249	

<b>UTILITY ALLOWANCES</b>							
Locality: OCEANSIDE - Effective: 8/01/2023							
		<b>MONTHLY DOLLAR ALLOWANCES</b>					
UNIT TYPE		0BR	1BR	2BR	3BR	4BR	5BR
<b><u>GARDEN, HIGH RISE APARTMENTS, CONDOS</u></b>							
HEATING	NATURAL GAS	20	24	27	31	34	37
	ELECTRIC	26	34	43	52	60	68
COOKING	NATURAL GAS	4	5	7	10	12	14
	ELECTRIC	12	14	20	31	42	50
OTHER ELECTRIC		45	53	74	95	119	146
WATER HEATING	NATURAL GAS	9	11	16	22	27	33
	ELECTRIC	27	32	50	64	75	86
WATER		81	87	128	190	252	314
SEWER		43	43	43	43	43	43
TRASH		27	27	27	27	27	27
RANGE MICROWAVE		6	6	6	6	6	6
REFRIGERATOR		6	6	6	6	6	6



# HOUSING & NEIGHBORHOOD SERVICES DEPARTMENT

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Rev 2025-07

**Utility Allowance Schedule**

See Public Reporting and Instructions on back.

**U.S Department of Housing and Urban Development**

Office of Public and Indian Housing

OMB Approval No. 2577-0169

exp. 04/30/2026

The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality/PHA		Unit Type					Date (mm/dd/yyyy)
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas						
	Bottled Gas						
	Electric						
	Electric – Heat Pump						
	Fuel Oil						
	Other						
Cooking	Natural Gas						
	Bottled Gas						
	Electric						
	Other						
Other Electric							
Air Conditioning							
Water Heating	Natural Gas						
	Bottled Gas						
	Electric						
	Electric – Heat Pump						
	Fuel Oil						
Water							
Sewer							
Trash Collection							
Other – specify							
Range/Microwave							
Refrigerator							
<b>Actual Family Allowances – May be used by the family to compute allowance while searching for a unit.</b>						<b>Utility/Service/Appliance</b>	<b>Allowance</b>
Head of Household Name						Heating	
						Cooking	
Unit Address						Other Electric	
						Air Conditioning	
						Water Heating	
Number of Bedrooms						Water	
						Sewer	
						Trash Collection	
						Other	
						Range/Microwave	
						Refrigerator	
						<b>Total</b>	

Previous versions are obsolete.