**MULTNOMAH COUNTY DCHS/YFSD SUBMIT TO:** MULTNOMAH COUNTY DCHS/YFSD

**COMMUNITY DEVELOPMENT PROGRAM** COMMUNITY DEVELOPMENT PROGRAM

**CDBG HOUSING SERVICES APPLICATION FORM** 421 SW Oak St., Suite 200

**FY 2018-2019** Portland, OR 97204

 503-988-3707

**SECTION 1 ‑ BASIC INFORMATION** (For Instructions, see Exhibit A)

1.1 PROJECT TITLE:

 PROJECT ADDRESS:

1.2. LEGAL PROJECT SPONSOR:

 ADDRESS: PHONE:

 EMAIL: FAX:

 TAX I.D. NUMBER: DUNS NUMBER:

 CCR DATE OF RENEWAL:

1.3 CONTACT PERSON:

 AGENCY/COMPANY (IF DIFFERENT FROM ABOVE):

 ADDRESS: PHONE:

 EMAIL: FAX:

 TAX I.D. NUMBER: DUNS NUMBER:

1.4 JOINT APPLICATION WITH:

1.5. **BRIEF** PROJECT DESCRIPTION (**75** words or less):

1.6. TYPE OF APPLICATION

* Rehab of existing housing

1.7. CONSOLIDATED PLAN HOUSING PRIORITY THAT THIS ADDRESSES:

1.8 TOTAL CDBG/HOME DOLLARS REQUESTED $

OTHER FUNDS – Specify if funds are committed or pending

Federal $ State $

Local $ Private $

Other (specify, includes in-kind) $

Total Other Funds $

Total Budget (CDBG request plus other funds) $

(Total other funds) ÷ (Total Budget) = %

1.9 PROPOSED USE OF FUNDS AND RELEVEANT REGULATION CITATION:

* CDBG eligible rehabilitation, 24 CFR Part 570.202. (Must primarily benefit households at or below 80% MFI)

1.10 I certify that to the best of my knowledge, all information in this application is accurate and complete, and that this proposal has been adopted and approved by the organization I represent; and if funding is received, this applicant will comply with all applicable local, State and/or Federal requirements. Furthermore, there is a demonstrated need for CDBG funds and such funds are not a substitute for local funding.

NAME: AUTHORIZED SIGNATURE:

TITLE: ORGANIZATION:

DATE:

# SECTION 2 - NEED FOR THIS PROJECT

Describe the need for the specific type of housing rehabilitation to be provided by your project. Wherever possible, use quantifiable data and cite your data sources in your response. If available, attach a copy of a market study completed by a qualified third party professional. In your description, please cover the following points:

* The seriousness of the need as it affects low and moderate income to Multnomah County residents.
* What other avenues exist to meet this need, and the nature of the remaining unmet need after those avenues have been utilized. Talk about how you will utilize/partner with these other avenues in the development of your project, or why this is not practical.
* How the need for this type of housing rehabilitation relates to the principles for housing set forth in the Consolidated Plan and the relevant Policy Statements from Multnomah County’s Community Development and Housing Plan, a part of the Consolidated Plan (see Exhibit F).

# SECTION 3 - PROJECT PROPOSAL

* 1. Provide an overview of your project. Be specific and complete. At a minimum, describe the following:
* Location, target market and basic description of project
* Any environmental/historic/flood plain considerations
* Whether any relocation of existing tenants will be required, and your plans to conform to the Uniform Relocation Act.
	1. Describe what support services (if any) you intend to provide to this project, who will be providing them, and the funding source for these services.
	2. Additional Environmental Questions: Please provide an answer to each of these questions:

Yes \_\_\_\_ No \_\_\_\_ Will your project involve the construction of additional impervious surface area? (This includes all construction of new housing.)

Yes \_\_\_\_ No \_\_\_\_ Will your project involve exterior rehabilitation within 300 feet of a stream or other body of water?

If the answer to either of these questions is yes, it is recommended that you consult with staff on Environmental Review issues, as there may be impacts on the timing, design and cost of your project.

# SECTION 4 - PROJECT BENEFITS

* 1. Describe how this project will address the needs you described in Section 2 above, especially how it will benefit households with a higher level of housing need---those with disabilities, those who are rent-burdened, larger families, the elderly, those of very low income, etc.
	2. Provide the following information for the beneficiaries served by this project.
* Number of households served by this project
* Number of units serving households with incomes above 80% MFI
* Number of units serving households with incomes 61% - 80% of MFI
* Number of units serving households with incomes 51% - 60% of MFI
* Number of units serving households with incomes 31% - 50% of MFI
* Number of units serving households with incomes at or below 30% of MFI
* Grant funds requested in this application divided by the total number of units serving households at 0 – 80% MFI
	1. Describe how this project could contribute to the stability of the neighborhood in which it is located.
	2. Describe how this project will assist Multnomah County with ameliorating poverty and how this project is linked with other programs working on similar anti-poverty issues.

# SECTION 5 - APPLICANT CAPACITY

* 1. Provide a brief overview of your organization/company and its general scope of activities.
	2. Describe the qualifications of your project team, especially the following:
* The qualifications of your individual team members
* Your team’s experience in managing projects of a similar size and scope.
* Your experience in managing projects of a similar design and for similar beneficiaries
* Your team’s experience with prior CDBG funded projects.

**SECTION 6 – BUDGET** (For instructions, see Exhibit D)

6.1 BUDGET SUMMARY (for this Multnomah County project only)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| BUDGET CATEGORIES | TOTAL PROJECT | CDBG REQUEST | FUNDS PROVIDED FROM OTHER SOURCES  | IDENTIFY OTHER SOURCES | COMMITTED OR PENDING |
| a. |  |  |  |  |  |
| b. |  |  |  |  |  |
| c. |  |  |  |  |  |
| d. |  |  |  |  |  |
| e. |  |  |  |  |  |
| **TOTALS** |  |  |  |  |  |

Budget Summary prepared by: Title:

Please see Exhibit D for a list of potential budget categories.

6.2 BUDGET - NARRATIVE

* List what other funds or services (including in-kind) will be provided by the sponsor and/or from other organizations. Identify the other sources of these funds or services and level of commitment.
* Will there be displacement and/or relocation of individuals or businesses as a result of your project?
* Projects which must comply with relocation payment requirements significantly increase project costs. Does your budget reflect these increased costs?
* Lead Paint

Does your application take into account the requirements of the new lead based paint regulations that apply to all pre-1978 housing? For all acquisition (regardless of per-unit value) and rehab of less than $5,000 per unit, safe work practices must be followed and clearance testing of the worksite is required if painted surfaces exceeding the deminimus thresholds are disturbed. For rehab of $5,000 - $25,000 per unit, a risk assessment must be performed, work must be supervised by a certified risk assessor or abatement supervisor, interim controls must be used, and clearance testing of the unit is required. Rehab exceeding $25,000 per unit requires abatement.

* Environmental

Does your application include costs related to compliance with environmental concerns under the Endangered Species Act?

6.3 Describe how you would adapt your project (or if you would withdraw your application) if the County were able to award only 80% of the funding requested.

# SECTION 7 - SUPPORTING DOCUMENTATION

Attach the following information, as applicable to your project:

* 1. Required Documentation
* Evidence of financial commitment from other funding sources (required)
* Evidence of legal status of sponsor (required)
* Evidence of sponsor’s authorization to submit application (required)
* Certificate of Insurance (General liability and Workers Compensation)
* Most recent Annual Report
* Multnomah County business license
* List of directors of the governing board of your organization
* Financial statements for the last three years (audited if available)

7.2 Optional Supporting Documents

 The following documents are not required but may be submitted by your agency to fortify your application:

* Additional statistical data
* Other pertinent information

**EXHIBIT A**

**SECTION 1 - HOW TO COMPLETE THIS APPLICATION**

**Section 1:** Please complete this section by using our form and filling in the blanks. Specific guidance on how to answer the questions is provided below.

**Sections 2 – 5:** You may take as much space as you need to answer the questions in these sections. Please be complete, but also please remember that those reading the applications value briefness. Respond to the questions thoroughly, but do not attach extraneous boilerplate material that may obscure the main points of your response.

To help the reviewers follow the logic of your application, please follow the numbering system in the application and start each section and subsection by repeating the question from the application. We recommend typing the questions in Italics or in a different font or size so that they can be easily distinguished from your responses.

**Section 6:** For all proposals please use the budget form provided.

# Detailed information on completing Section 1: Basic Information

1.1 PROJECT TITLE

 The project title should be simple and descriptive (e.g., Hillside Mental Health Residential Service).

1.2. PROJECT SPONSOR

 Enter the legal name and address of the organization applying for funds.

1.3 CONTACT PERSON

 The contact person should be the person who completes the application or someone else who is able to answer questions about the project.

1.4 JOINT APPLICATION

 If this is a joint application with another organization, give their name and address.

1.5 BRIEF PROJECT DESCRIPTION

 Give a brief description of the most important aspects of your project. Indicate the earliest date your project can begin and anticipated project duration (e.g., Hillside Mental Health Residence will acquire 1 acre site and build 10 single rooms and 5 double rooms in 2 buildings. The 20 residents will be HIV positive; will be on SSI, and will be between age 21 and 65. Rooms will house HIV positive residents for 20 years or more. Construction will begin July, 2004 and be completed December, 2004.)

1.6 TYPE OF APPLICATION

 Check the box that applies to this application.

1.7 CONSOLIDATED PLAN HOUSING PRIORITIES

 See Exhibit F.

1.8 TOTAL CDBG/HOME DOLLARS REQUESTED FROM IN THIS APPLICATION

 Fill in all blanks in this section. First, indicate the total amount of CDBG dollars requested. Next, indicate all other sources of funding. Be sure to include in-kind income (volunteers, donated materials, etc.). The sum of all leverage funds plus your CDBG request should equal the total project budget. Divide the total leveraged funds by the total program budget to determine the portion of the project cost which will be provided by sources other than CDBG funds. Include support documentation for all funds cited in this section.

1.9 FUNDING TYPE

 Please indicate the relevant use of funds that applies to your project. If more than one could apply, check all that apply and then prioritize, indicating a 1 for your first choice, a 2 for your second choice, and so forth.

1.10 CERTIFICATION

 The person signing the certification should be authorized by the sponsor’s decision-making body to submit the proposal on behalf of the sponsor (e.g., Chairman of the Board of Directors, etc.). Be sure to include the person’s title, their organization, and the date the certification was signed.

**EXHIBIT B**

**THRESHOLD CRITERIA**

Your project will be reviewed by staff to ensure that it meets the following threshold criteria.

1. Project is eligible under current regulations.
2. Sponsor has the demonstrated capacity to carry out the proposal.
3. The application is complete, and relevant documentation is attached. The budget is complete and prepared according to the application instructions.
4. There is a demonstrated financial need for funds. This means that without the CDBG funds the project would not be completed; and that the grant is NOT a substitute for local funds.
5. Sponsors may wish to contact neighborhood groups and associations to give them a chance to review and comment on the proposal. Attach such correspondence to your proposal.
6. Sponsor must demonstrate the capacity to provide on‑going operation and maintenance.
7. Meets one of the CDBG National Objectives.
8. The leveraging required is secured and documented with evidence of firm financial commitment.
9. The sponsor is ready to proceed and the project will be completed in a timely way.
10. Cost estimates must be based on detailed analysis of labor, materials and professional services costs and must be prepared by a person with expertise in the planning field. All project costs must be identified.

 EXHIBIT C

HOUSING SERVICES SELECTION CRITERIA

The criteria below will be used to score your written application. In making their final recommendation to Board of County Commissioners, the members of the PAB will also consider the information obtained from applicants and others at the public hearings associated with this selection process.

|  |
| --- |
| 1. Need for the Project (see section 2 of the application) 15 points |
| What is the extent and seriousness of the need identified in the proposal? |
| What is the relative importance of this need within Multnomah County? |
| Does this project address a need identified in the Consolidated Plan? |
| 2. Project Proposal (see section 3 of the application) 20 points |
| Overall, how would you rate the quality of the project being proposed? How would you rate the quality of the proposed completed project? Is it creative or innovative? |
| What is the relative quality of the proposal itself and how complete is the level of detail provided? Is it a reasonable proposal? |
| How long does the applicant propose that it will take to complete the project? How reasonable is the implementation schedule? If acquisition of a site is necessary, do they have site control or adequate plans for obtaining it? |
| 3. Project Benefits (see section 4 of the application) 21 points |
| How well does this project address the needs it identified in Section 2 of the application? |
| Relative to other proposals, how does this project rate for providing assistance to the lowest income groups? (Rank highest those making the largest proportion of the units affordable to households below 30% MFI, then those proposals with the largest proportion affordable to households below 50% MFI.) |
| How well does this project address the needs of households with a higher level of housing need, such as persons with disabilities, households paying more than 50% of their income for rent, large households requiring four or more bedrooms, or households with incomes below 30% MFI. |
| Relative to the other applications, how well does this project contribute to neighborhood stability? |
| Relative to other projects, how does this project ameliorate poverty? If appropriate, is it linked with other programs or services working on similar anti-poverty issues? |
| 4. Applicant Capacity (see section 5 of the application) 12 points |
| How much experience in housing rehab does the applicant bring to the project? |
| Has the applicant successfully managed projects similar in size to this one?  |
| Has the applicant successfully managed projects benefiting a similar client population or projects similar in design?  |
| How much experience does the applicant have with HUD-funded housing projects?  |
| 5. Fiscal Criteria (see section 6 of the application) 20 points |
| What is the overall quality of the budget presented? Is it complete? |
| How reasonable is the developer’s fee or other administrative cost, if any? |
| Are the costs reasonable? |
| How firm are the commitments for other funding for this project? |
| What is the per-household investment of CDBG funds into this project, and how does it compare with other proposals? |

**EXHIBIT D**

**SECTION 6 ‑ BUDGET INSTRUCTIONS**

**6.1 BUDGET SUMMARY**

Please include sources and uses for this project only. Indicate the total project cost, the total CDBG request, and what funds or services (including in-kind) will be provided by the sponsor and/or from other organizations. Identify the other sources of these funds or services in the last column, e.g., Parks Department, ABC Citizens group, etc.

Possible budget categories:

A. Personnel services ‑ The proportion of salary and fringe benefits for employees charged to the project.

B. Office Supplies ‑ Items such as paper, pencils, ledgers, and similar items.

C. Operating Supplies ‑ Supplies which are used in the operation of a project: paint, hand tools, limited building supplies.

D. Communications ‑ Telephone and related charges for direct project administration only.

E. Travel and Training ‑ Cost of travel, training, private auto mileage and miscellaneous travel expense.

F. Legal & Public Notices ‑ Costs incurred for notices in newspapers & related media.

G. Professional Services ‑ Includes services contracted for expertise beyond staff (e.g., architect, engineer, planning consultant, etc.).

H. Construction Contracts ‑ Includes new improvements, major rehabilitation, land preparation and demolition.

I. Capital Outlay ‑ Includes office, laboratory, or other authorized equipment.

J. Property Acquisition ‑ Includes land, building acquisition by purchase.

K. Relocation Expenses ‑ Costs involved in moving individuals, families, businesses, etc., displaced as the result of a Block Grant project or activity.

L. Appraisal Fees ‑ Costs of determining the fair market value of real property acquisition.

1. Administrative Costs - Costs associated with administration of this project.

**EXHIBIT E**

**2017 INCOME LIMITS**

**BY PERCENT OF MEDIAN FAMILY INCOME (MFI) AND FAMILY SIZE [[1]](#footnote-1)**

|  |  |
| --- | --- |
| Percent of Median Household Size |  |
| Family Income | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|  |  |  |  |  |  |  |  |  |
| 30% (very low) | 15,690 | 17,940 | 20,190 | 22,410 | 24,210 | 26,010 | 27,810 | 29,610 |
|  |  |  |  |  |  |  |  |   |
| 50% (low) | 26,150 | 29,900 | 33,650 | 37,350 | 40,350 | 43,350 | 46,350 | 49,350 |
|  |  |  |  |  |  |  |  |   |
| 60% | 31,380 | 35,880 | 40,380 | 44,820 | 48,420 | 52,020 | 55,620 | 59,220 |
|  |  |  |  |  |  |  |  |   |
| 80% (moderate) | 41,850 | 47,800 | 53,800 | 59,750 | 64,550 | 69,350 | 74,100 | 78,900 |
|  |  |  |  |  |  |  |  |   |
| 100% (median) | 52,290 | 59,760 | 67,230 | **74,700** | 80,676 | 86,652 | 92,628 | 98,604 |
|  |  |  |  |  |  |  |  |  |

**2017 CDBG RENT LIMITS**

(Listed rents include utilities)

|  |  |
| --- | --- |
| **Programs** | **Number of bedrooms** |
| **CDBG** | Studio  | 1 | 2 | 3 | 4 | 5 |
| Affordable51-80% MFI | 1,046 | 1,120 | 1,345 | 1,553 | 1,733 | 1,912 |
| Affordable31-50% MFI | 653 | 700 | 841 | 971 | 1,083 | 1,196 |
| Affordable0-30% MFI | 392 | 420 | 504 | 582 | 650 | 717 |
|  |  |  |  |  |  |
| **Fair Market Rent** | 946 | 1,053 | 1,242 | 1,808 | 2,188 | 2,516 |

 **EXHIBIT F**

## Consolidated Plan 2016-2020 Priorities

The Consolidated Plan is a five-year strategic plan that sets out a collaborative vision for community development in the Portland area, based on an analysis of the best available data about how well the local housing market meets the needs of area residents. A consortium of the City of Portland, Multnomah County, and the City of Gresham develops the Consolidated Plan with public input. The 2016-2020 Consolidated Plan was approved by HUD on August 15, 2016.

The Consolidated Plan places an emphasis on how federal funds distributed by the U.S. Department of Housing and Urban Development (HUD) will be used to meet the local demand from low- and moderate-income households for: (1) affordable rental housing and home ownership opportunities and (2) opportunities to build incomes and assets. The expenditure of federal funds on local strategies to end homelessness has become an increasingly important part of the Consolidated Plan as economic conditions have pushed more area households into homelessness. The full 2016-2020 Consolidated Plan can be accessed on the City of Portland website: https://www.portlandoregon.gov/phb/article/579494

In addition to the Consolidated Plan, members of the Consortium also publish annual Action Plans. The Action Plans describe how federal grants such as CDBG and HOME, and other HUD housing and community development funds will be used in the coming year to carry out the strategies outlined in the Consolidated Plan.

Over the next four years, the Consortium will make investments of federal housing and community development resources according to the following Needs/Goals. These Needs/Goals should be construed broadly, to include all activities that might reasonably advance the policy objective, and are not presented in Priority Order.

**Affordable housing choice (*Need*)/Increase and preserve affordable housing choice (*Goal*)**

Affordable housing choice, includes safe housing, in good condition for all residents. Projects accomplishing this goal include home repair, down payment assistance, new housing development support, affordable housing development, rental housing rehabilitation and permanent supportive housing.

**Basic services & homeless prevention/intervention (*Need*)/Reduce homelessness and increase stability (*Goal*)**

This goal includes preventing and reducing homelessness and increasing stability for all residents. Projects accomplishing this goal include interventions across a broad spectrum, such as: supportive and emergency services, transitional housing, shelters, homelessness prevention through service interventions, Housing First models, Fair Housing enforcement and education, cultural and population appropriate program delivery, and activities to increase self-sufficiency, e.g., job training, employment readiness and education.

**Community and economic development (*Need*)/Infrastructure, facilities, economic opportunity (*Goal*)**

This goal includes improving infrastructure, facilities, economic opportunities and economic development. Programs to improve employment outcomes and household economic stability include employment training, referral and self-sufficiency, and economic enhancement programs. Projects accomplishing this goal include extensive work with infrastructure, which is seen in Portland, Gresham and Multnomah County as essential in encouraging stability in neighborhoods, increasing access to persons with disabilities and attracting and retaining businesses. Projects will also support micro-enterprises and business development as well as public facilities, parks, and transportation improvements.

**Civil Rights in Housing & Affirmatively Furthering Fair Housing (AFFH):**

The 2016-20 Consolidated Plan also outlines the Portland Consortium’s obligations under the Fair Housing Act and the new AFFH rules. Multnomah County’s CDBG Program is fulfills its obligations outlined by Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended. The Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability. All Multnomah County CDBG Program subgrantees will abide by the provisions of the Fair Housing Act.

Multnomah County also acts in accordance under the obligations outlined under the US Department of HUD’s requirements to Affirmatively Future Fair Housing. Under the AFFH Rule, which states:

*Affirmatively furthering fair housing*means taking [**meaningful actions**](https://www.law.cornell.edu/definitions/index.php?width=840&height=800&iframe=true&def_id=8de44cde0e5a348b863cd440e5fa00d7&term_occur=2&term_src=Title:24:Subtitle:A:Part:5:Subpart:A:SUBJGRP:13:5.152), in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking [**meaningful actions**](https://www.law.cornell.edu/definitions/index.php?width=840&height=800&iframe=true&def_id=8de44cde0e5a348b863cd440e5fa00d7&term_occur=1&term_src=Title:24:Subtitle:A:Part:5:Subpart:A:SUBJGRP:13:5.152) that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.

EXHIBIT F (CONT.)

POLICY STATEMENTS FROM MULTNOMAH COUNTY

COMMUNITY DEVELOPMENT

AND HOUSING PLAN

**Special Needs Housing**

Multnomah County will, subject to funding availability, seek to fund special needs housing projects which make the largest feasible proportion of its units affordable to households at or below 30% Area Median Income. It is anticipated that all special needs housing will be affordable to persons with incomes below 50% Area Median Income. All housing funded under this category must provide 60 years of affordability or more.

# Acquisition and Rehab of Existing Rental Housing

All housing funded under this category will become affordable to households with incomes below 60% Area Median Income. The majority of the housing funded under this category will be affordable to households with incomes at or below 50% Area Median Income, and as much as possible will be affordable to households with incomes below 30% Area Median Income, with creating as small an amount of displacement as possible. The County prefers mixed-income projects when feasible. All housing funded under this category must provide 60 years of affordability or more.

# Housing Rehabilitation

Multnomah County intends to continue funding a program that provides modest assistance to adapt homes to the accessibility needs of physically disabled and elderly residents. Multnomah County funds a program which provides more substantial rehabilitation assistance (such as addressing code violations) to low and moderate income households as funds become available.

**EXHIBIT G**

**MULTNOMAH COUNTY CDBG PROGRAM**

**PROJECT SELECTION PROCESS TIMETABLE**

**January – June, 2018**

**(Revised: 1/12/18**

|  |  |
| --- | --- |
| January 17 | Application Workshop conducted. *Note: Workshop announcements placed in Gresham Outlook, posted on Multnomah County DCHS website on December 11, 2017.* |
| February 14 | Applications submitted to Department of County Human Services (DCHS). Application submissions included one bound original and an unbound copy on one sided letter size (8½ X 11) paper. |
| February 15-21 | Staff completes a technical review for completeness and contacts each applicant regarding the status of their application.  |
| February 21-28 | Written applications are reviewed and rated by DCHS staff members. Staff reports are developed based on reviews/ratings. |
| March 1-5 | Staff reports are prepared and mailed to the Multnomah County Policy Advisory Board (PAB). The ratings are only a part of the review process and are intended to assist the PAB in making its recommendations for funding. |
| March 22 | PAB meets to make initial funding decisions. |
| March 22 | PAB conducts Public Hearing. Applicants may give a short presentation and PAB members may ask questions. PAB finalizes its recommendations regarding funding. |
| March 26-30 | Applicants are notified of the PAB's funding recommendations. |
| April 16-27\*(Date: TBD) | Board of County Commissioners Public Hearing at which PAB's recommendations are considered. BCC makes final decision on 2018-19 CDBG funding to projects. Applicants may testify, if they wish. |
| May 15 – June 15 | 2018-19 CDBG contracts prepared and executed. |
| July 1 | Program Year 2018 begins. |

\*Dates are tentative

1. Based on the HUD Portland Area Median Income as of 12/31/17: $74,700 for a family of four. [↑](#footnote-ref-1)