

ATTACHMENT 3

NEXUS STUDY

The Economics of Land Use



DRAFT Administrative Report

Nexus-Based Affordable Housing Fee Analysis

Prepared for:

City of Riverside

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EXECUTIVE SUMMARY

Economic & Planning Systems, Inc. (EPS) was retained by the City of Riverside (City) to conduct a nexus study analyzing the impact that development of market-rate for-sale and rental housing has on the demand for below-market-rate housing and, based on the results, to determine a nexus-based fee that could be charged to market-rate housing development.

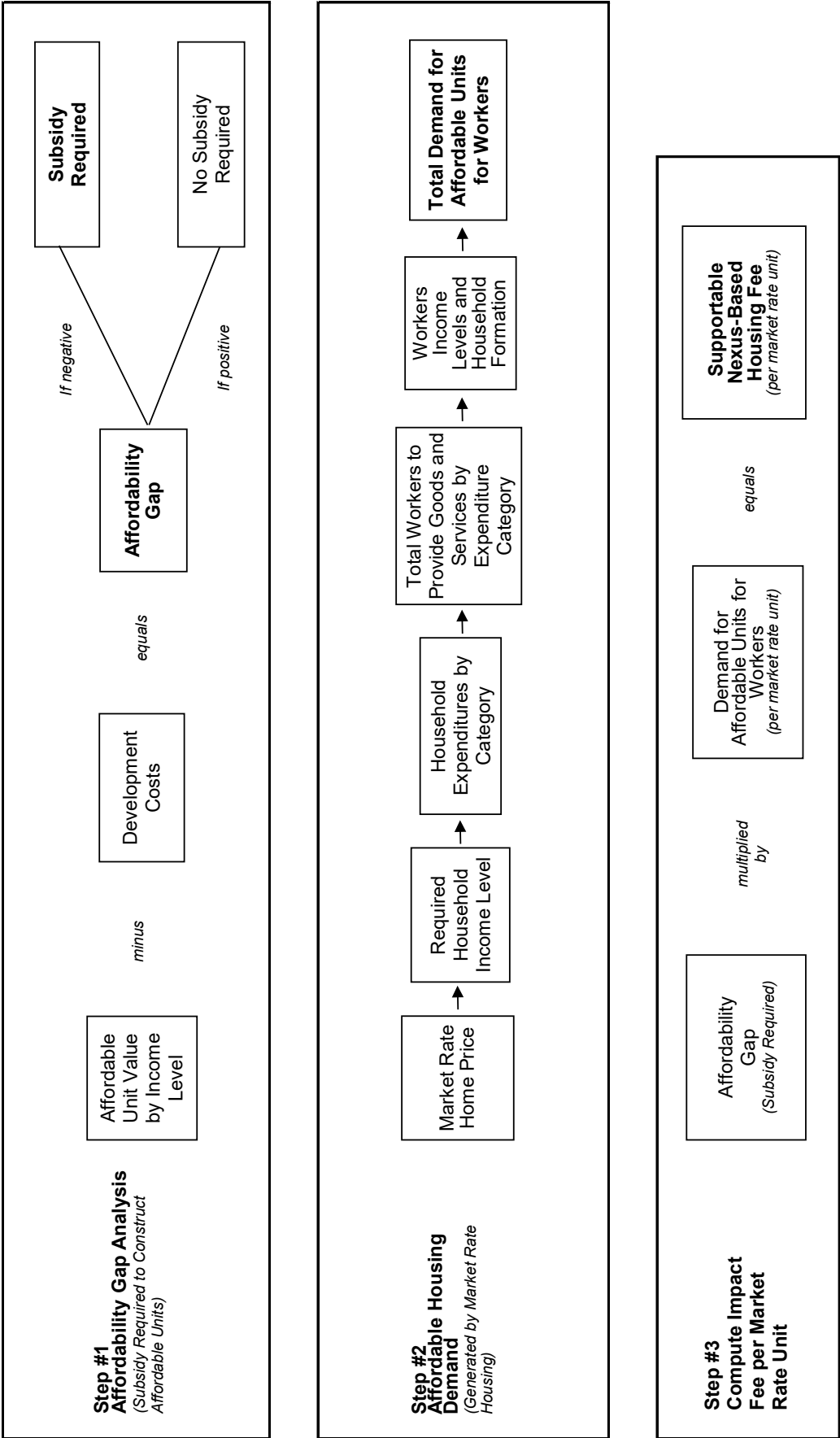
The technical approach used herein quantifies the impacts that the introduction of market-rate units have on the local economy and the demand for additional affordable housing. As new households are added to the community, local employment also will grow to provide the goods and services required by the new households. To the extent that these new jobs do not pay adequate wages for the employees to afford market-rate housing in the community, the new households' spending is creating a need for affordable housing. A nexus-based affordable housing fee is therefore based on the impact of the new market-rate homes on the demand for affordable housing. The fee calculated in this study represents the fee that may be charged to new market-rate housing units to mitigate their impacts on the affordable housing supply. Such fees may be used by the City to subsidize the production of new affordable units for moderate- and lower-income households not accommodated by market-rate projects.

Calculating the impact of market-rate development in the City on affordable housing needs, and the fees needed to mitigate those impacts, involves three main analytical steps:

- **Step #1.** Estimate the typical subsidy required to construct units affordable at various income levels (the "affordability gap").
- **Step #2.** Determine the market-rate households' demand for goods and services, the jobs created by that demand, and the affordable housing needs of workers in those jobs.
- **Step #3.** Combine the affordability gap with the affordable housing demand projections to compute the supportable nexus-based affordable housing fees per market-rate unit.

These technical steps are illustrated in **Figure 1** and detailed in the body of this Report and the attached Technical Appendices. The findings regarding each of these steps are presented below.

Figure 1 Illustration of Nexus-Based Housing Fee Methodology



1. The costs to construct housing units affordable to many households exceed those units' values based on what the households can afford to pay. The estimated subsidy required to construct affordable housing units in Riverside range from roughly \$289,200 for Extremely Low-Income households to \$42,000 for Moderate-Income households.

An "affordability gap analysis" evaluates whether or not the costs to construct affordable units exceed the values of units that are affordable to lower- and moderate-income households. For each affordable housing income level—households with incomes at up to 30, 50, 80, and 120 percent of Area Median Income (AMI)—this analysis estimates the subsidy required to construct affordable housing units.

The affordability gap analysis assumes that the average affordable unit for all income levels will be a 2-bedroom unit in a multifamily development in a three-story, stacked flats building with an average density of 32 dwelling units per acre.

The estimated costs to construct the prototypical affordable unit are based on EPS market research, including review of recent Riverside development projects and transactions along with other industry-standard development cost data sources, and have been vetted with locally active developers. The cost of land acquisition is included in the development cost calculations.

A household's ability to pay is estimated based on standard percentages of income available for housing costs at each household income level. Income available for housing costs is then converted into a monthly affordable rent and a capitalized unit value or an affordable mortgage payment and supportable home price. This unit value is then compared to the costs of development to determine the subsidy required to make the unit affordable to each income level.

2. The demand for affordable housing generated by the expenditures of new households in City of Riverside increases along with the market-rate unit value (and related owner income). For example, a townhome unit selling for \$400,000 is estimated to create demand for 0.106 affordable housing units, while a single-family home selling for \$625,000 creates demand for 0.144 affordable units. The same relationship between expenditures and affordable housing demand also applies to market-rate rent prices (and related renter income).

Any justified nexus-based fee is based on the total demand for affordable housing units generated by construction of market-rate homes. The link (or nexus) between market-rate housing and increased demand for affordable housing is that residents of market-rate units demand goods and services that rely on wage earners (for example, retail sales clerks) some of whom typically cannot afford market-rate housing and thus require affordable housing.

Because more expensive housing units require owners to have higher incomes, and higher income households create more jobs through their spending, the nexus impacts and thus the justified fees for units vary in relation to the price and rents of the market-rate units. The price or rent of the unit is typically a function of its size, either by square footage or number of bedrooms.

This analysis evaluates the demand for affordable housing generated by three prototypes that represent the typical development currently being built in the City of Riverside: (1) a for-rent, 2-bedroom, 850 square foot apartment unit; (2) a for-sale, 1,500 square foot attached single-family townhome; and a (3) for-sale, 2,500 square foot detached single-family house.

For each prototype, the demand-based nexus fee calculation involves the following steps:

A. Market-Rate Household Income Levels.

For-Rent Household Income Levels: The expected rental price of the unit is based on market data regarding the actual asking rents of apartments of various sizes. The required income levels of households occupying new market-rate housing are derived based on the rental rate, assuming standard housing cost expenses as a proportion of overall household income. For example, a typical household renting a market-rate two-bedroom, 850 square foot unit for \$2,600 per month would have an income of roughly \$112,600, if they spent 30 percent¹ of their income on housing costs (rent and utilities).

For-Sale Household Income Levels: The required income levels of households occupying new for-sale market-rate housing are derived based on the unit's mortgage, property taxes, HOA dues, insurance, and utilities, assuming standard housing cost expenses as a proportion of overall household income. For example, a typical household purchasing an average for-sale market-rate townhome for \$400,000 would have an income of roughly \$92,200, if they spend 35 percent² of their income on housing costs. A typical household purchasing an average for-sale market-rate single family home for \$625,000 would have an income of roughly \$129,400.

B. Household Expenditures. Based on the household income computed in Step A, Consumer Expenditure Survey data is used to evaluate the typical spending patterns of the household. This analysis provides an estimate of how much the household spends on specific categories of expenditures, such as "Food at Home." The survey consists of two components — the Interview Survey and the Diary Survey — each with its own sample representative of the broader population, including distinctions by income level. The surveys collect data on expenditures, income, and consumer unit characteristics. As the households' income increases with the value of the market-rate units, the total spending on goods and services also increases. The Consumer Expenditure Survey also indicates that these relationships are not linear (e.g., a household with twice the income does not necessarily spend twice as much on food). While expenditures do increase with income, the relationship is not linear (i.e., household expenditures do not increase at the same proportion that incomes go up).

C. Job Creation and Worker Households. Having estimated the households' spending on various items, that spending is then converted into an estimate of jobs created. For each

¹ California Health and Safety Code Section 50053 specifies that affordable housing cost for rental units is 30 percent of gross income for all income categories.

² California Health and Safety Code Section 50052.5 states that affordable housing cost for for-sale units should not exceed 35 percent of gross household income for all income levels.

expenditure category, data regarding average worker wages and the ratio between gross business receipts and wages are used to translate these household expenditures into the total number of private-sector workers. Because each new worker does not represent an independent household (Riverside has an average of 2.00 workers per working household according to the US Census Bureau's American Community Survey), the total number of new households created is somewhat less than the number of new jobs created. This analysis assumes that workers form households with others with similar wages. EPS has further adjusted the household formation rates to reflect the fact that a certain proportion of workers will *not* form their own households, particularly those of younger ages.³

D. Worker Households by Income Category. Each worker household generated is assigned to an income category—represented as a proportion of AMI ranging from 30 to 120 percent—based on its estimated gross wages. This provides the total number of households generated at each income level by construction of market-rate units at various price points. The results indicate that residents of smaller, lower-priced units generate fewer worker households requiring affordable housing than do residents of larger, higher-priced units.

These steps of the nexus-based fee calculation provide the total number of income-qualified workers required to meet the needs for goods and services generated by market-rate housing. The number of workers servicing market-rate housing (at each unit type) is then converted to total income qualified households and each such household is assumed to require one housing unit.

3. *This analysis calculates the nexus-based fees that could fully mitigate the impact that new market-rate housing has on Riverside's affordable housing demand at various representative housing types. These fees could range from about \$11,700 for a rental unit or \$13.72 per square foot, \$9,600 for a for-sale townhome or \$6.37 per square foot, or \$13,400 for a for-sale single-family unit or \$5.36 per square foot.*

The nexus fee is calculated by applying the number of affordable units needed by income qualified households to the affordability gap for each housing income category. This calculation is made for several different home values, as shown in **Table 1**. Should the City prefer to adopt a flat fee per square foot rather than a per unit fee, this analysis suggests that the nexus-based fee could be \$13.72 per square foot for a rental apartment unit, \$6.37 per square foot for a for-sale townhome, and \$5.36 per square foot for a for-sale single family unit.

The City may also consider whether to allow developers to provide affordable units within their projects, rather than paying the nexus-based fee. **Table 1** illustrates the proportions of affordable units that correspond to the fee calculation and demands created by the market-rate units. For instance, an apartment project with market-rate rents would effectively mitigate the demand being created by the market-rate units if it provided 0.126 affordable

³ BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers overall (this factor is applied to other industries). EPS has assumed that such young workers do not form their own households.

units for each market-rate rental unit. Alternatively, to mitigate the demand being created by a market-rate for-sale townhome or single-family unit, the developer must provide 0.106 or 0.144 affordable units, respectively.

It is understood that a lower fee level below the nexus-based fee may be appropriate given a range of development feasibility and economic development considerations, and the City's preference to incentivize rental housing.

Table 1 Summary of Supportable Nexus-Based Housing Fees or Unit Requirements

Unit Type	Nexus-Based Fees		Unit Requirements by Income Level				Total
	Fee per Unit	Fee per Sq.Ft. [1]	ELI (<30% of AMI)	VLI (<50% of AMI)	Low (<80% of AMI)	Moderate (<120% of AMI)	
Rental							
Apartment Unit	\$11,666	\$13.72	0.0%	0.0%	8.0%	4.6%	12.6%
For-Sale							
Townhome	\$9,558	\$6.37	0.0%	0.0%	6.4%	4.3%	10.6%
Single-Family	\$13,405	\$5.36	0.0%	0.0%	9.1%	5.3%	14.4%

[1] Based on square footage of prototypes used for the feasibility study (850 sq.ft. for apartment units, 1,500 sq.ft. for townhomes and 2,500 sq.ft. for single-family homes.

Source: Economic & Planning Systems, Inc.

- 4. While a nexus-based relationship is not typically required for cities to adopt inclusionary housing standards, Table 1 shows that the City of Riverside could justify an inclusionary requirement of 12.6 percent for rental units, 10.6 percent for for-sale townhomes, and 14.4 percent for for-sale single-family units from a nexus perspective.**

Inclusionary ordinances in California vary widely but commonly require 10 to 15 percent affordable units. California jurisdictions commonly adopt inclusionary standards based on policy preferences rather than nexus analysis such as this report, but this analysis indicates that the impact of new for-sale housing could justify an inclusionary requirement of 12.6 percent for rental units, 10.6 percent for for-sale townhomes, and 14.4 percent for for-sale single-family units. **Table 1** also suggests that low-income units represent a large portion of the units demanded based on the spending of new rental and for-sale housing occupants, but again jurisdictions commonly adopt inclusionary housing income standards based on considerations other than the nexus-based impact.

1. AFFORDABILITY GAP ANALYSIS

For any nexus-based affordable housing fee calculation, it is necessary to estimate the subsidy required to construct affordable housing units. **Table 2** shows the subsidy needed to produce housing that is affordable to extremely low-, very low-, low-, and moderate-income households (30 through 120 percent of AMI).

Product Type

While the nexus fees calculated herein are based on demands created by market-rate rental housing, the analysis assumes that new lower-income worker households would actually be housed in developments that contain all affordable units. The affordable units are assumed as apartments at 32 units per acre with surface parking, reflecting a typical density of multifamily projects developed in Riverside.

In order to determine the average household size of future affordable housing units, EPS looked at the American Community Survey (ACS) 2020 5-Year Estimate—the average household size for working households in Riverside is 2.44. Rounding this, EPS compared the estimated household wage with the income thresholds for a 3-person household to identify the income category into which each occupation would fall for new units.

California State law (California Health and Safety Code Section 50052.5) assumes that a 2-bedroom unit is occupied by a 3-person household, and this assumption is used in this analysis. Based on the feasibility analysis that EPS completed for the City, a 2-bedroom rental unit in Riverside has a gross size of about 978 square feet (accounting for shared lobbies, hallways, etc.) and a net size of 850 square feet. This analysis estimates the subsidy that would be required to build for-rent housing for the lower-income worker households (for-sale units are assumed to be larger).

Table 2 Affordability Gap Analysis

Item	3-Story Multifamily Building With Surface Parking			
	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (70% AMI)	Moderate Income (110% AMI)
Development Program Assumptions				
Density/Acre [1]	32	32	32	32
Gross Unit Size	978	978	978	978
Net Unit Size	850	850	850	850
Number of Bedrooms	2	2	2	2
Number of Persons per 2-bedroom Unit [2]	3	3	3	3
Parking Spaces/Unit	1.00	1.00	1.00	1.00
Cost Assumptions				
Land/Acre [3]	\$435,600	\$435,600	\$435,600	\$435,600
Land/Unit	\$13,613	\$13,613	\$13,613	\$13,613
Direct Costs				
Direct Construction Costs/Net SF [4]	\$205	\$205	\$205	\$205
Direct Construction Costs/Unit	\$200,000	\$200,000	\$200,000	\$200,000
Parking Construction Costs/Space	\$5,000	\$5,000	\$5,000	\$5,000
Parking Construction Costs/Unit	\$5,000	\$5,000	\$5,000	\$5,000
Subtotal, Direct Costs/Unit	\$205,000	\$205,000	\$205,000	\$205,000
Indirect Costs as a % of Direct Costs [5]	35%	35%	35%	35%
Indirect Costs/Unit	\$71,750	\$71,750	\$71,750	\$71,750
Developer Fee (% of all costs)	14%	14%	14%	14%
Fee Amount	\$40,651	\$40,651	\$40,651	\$40,651
Total Cost/Unit (rounded)	\$331,000	\$331,000	\$331,000	\$331,000
Maximum Supported Home Price				
Household Income [6]	\$21,960	\$35,550	\$49,802	\$76,725
Income Available for Housing Costs/Year [7]	\$6,588	\$10,665	\$14,941	\$23,018
(less) Operating Expenses per Unit/Year [8]	(\$4,500)	(\$4,500)	(\$4,500)	(\$8,568)
Net Operating Income	\$2,088	\$6,165	\$10,441	\$14,450
Capitalization Rate [9]	5.0%	5.0%	5.0%	5.0%
Total Supportable Unit Value [10]	\$41,760	\$123,300	\$208,812	\$288,990
Affordability Gap	\$289,240	\$207,700	\$122,188	\$42,010

[1] Based on the mid-density assumption of 32 units per acre.

[2] An average of 3 persons is used for this analysis based on the multifamily prototype used in the feasibility study and State law (Health and Safety Code Section 50052.5) indicates that a 2-bedroom unit should be assumed to be occupied by a 3-person household. Thus, EPS has assumed an average unit for income-qualified worker households would be 2-bedrooms.

[3] Per feasibility study for mid-density land costs.

[4] Includes on-site work, offsite work, vertical construction, general requirements, overhead and builder fees. The cost estimate reflects wood-frame construction above podium parking.

[5] Includes costs for architecture and engineering; entitlement and fees; project management; appraisal and market study; marketing, commissions, and general administration; financing and charges; insurance; developer fee and contingency.

[6] Based on 2021 income limits for a three person household in Riverside County.

[7] Assumes housing costs to be 30% of gross household income.

[8] Operating expenses are generally based on EPS feasibility studies in the region and are inclusive of utility costs; units at or below 80% of AMI are assumed to be built as non-profit and are therefore exempt from property taxes. Property taxes are assumed to comprise a share of the operating expenses for the moderate income category.

[9] The capitalization rate is used to determine the current value of a property based on estimated future operating income, and is typically a measure of estimated operating risk.

[10] The total supportable unit value is determined by dividing the net operating income by the capitalization rate.

Sources: City of Riverside; CA Department of Housing and Community Development; CoStar; and Economic & Planning Systems, Inc.

Development Cost Assumptions

Affordable housing development costs include land costs, direct costs (e.g., labor and materials), indirect or “soft” costs (e.g., architecture, entitlement, marketing, etc.), and developer profit. Operating costs, including property maintenance, common utilities, advertising, leasing, and property taxes (where applicable) also must be incorporated into the analysis. Data from recent Riverside developments and land transactions have been combined with EPS’s information from various market-rate and affordable housing developers to estimate appropriate development cost assumptions. These assumptions are shown in **Table 2**.

Revenue Assumptions

To calculate the values of the affordable units, assumptions must be made regarding the applicable income level and the percentage of income spent on housing costs. In addition, translating these assumptions into unit prices and values requires estimates of operating expenses, capital reserves, and capitalization rates. The following assumptions were used in these calculations:

- *Income Levels*—This analysis estimates the subsidy required to produce units for households earning 30, 50, 70, and 110 percent of Area Median Income (AMI) for a three-person household. In 2021, AMI for these households was \$69,750 as shown in the California Department of Housing and Community Development’s (HCD’s) income limits chart as shown in **Table 3**.
- *Percentage of Gross Household Income Available for Housing Costs*—HCD standards on overpaying for rent indicate that households should pay no more than 30 percent of their gross income on rental housing costs. For this analysis, EPS has assumed that all households shall spend 30 percent of their gross income on rental housing costs.
- *Operating Costs for Rental Units*—The analysis assumes that apartment operators incur annual operating costs of \$4,500 per unit, which include the cost of utilities, for units affordable at 80 percent of AMI or below. EPS has assumed the units for moderate income households would have similar operating costs but would be built by for-profit builders and thus also subject to property taxes, increasing their annual operating cost to approximately \$8,600 per unit.

Table 3 Income Limits for Affordable Housing

Affordability Category	Assumed % of County Median	Assumed Max. Income [1] 3-person household
Extremely Low Income (ELI)	0% - 30%	\$21,960
Very Low Income (VLI)	50%	\$35,550
Low Income (LI)	70%	\$49,802
Median Income	100%	\$69,750
Moderate Income (Mod)	110%	\$76,725

[1] 2021 HCD maximum income thresholds are used to translate employment, wages and total worker household incomes to affordable housing categories and to compute supportable housing costs based on household income levels.

Sources: CA Department of Housing and Community Development; Economic & Planning Systems, Inc.

Affordability Gap Results

Table 2 shows the estimated subsidies for construction of affordable rental units for extremely low-, very low-, low- and moderate-income households. As shown, an “Extremely Low Income” unit is expected to require a subsidy of \$289,200. A “Very Low Income” unit is expected to require a subsidy of roughly \$207,700. A “Low Income” unit would require a subsidy for \$122,200, while a “Moderate Income” unit is expected to require a subsidy of \$42,000.

These housing affordability gaps then were used to calculate the justified nexus-based fees by multiplying this required subsidy by the number of units required to house workers providing goods and services to new market-rate housing development. This methodology is discussed in more detail in the following chapter.

It is worth noting that the affordability gaps estimated in this analysis range as they might be using other also-valid assumptions. For example, the funding gaps for low-income units assume that prices are set at 70 percent of median income, while State law suggest low-income unit households may earn between 50 and 80 percent of median income. The assumed income level of 70 percent of AMI reflects common practice that affordable housing prices within a given nominal category – in in this case, “Low Income” – be set at a point below the absolute maximum level within the category. For example, State density bonus law sets prices for low-income rentals at 60 percent of AMI, and low-income for-sale housing at 70 percent of AMI. Similarly, EPS follows State density bonus standards for moderate-income housing by setting the price at 110 percent of AMI rather than the categorical maximum of 120 percent of AMI. Assuming affordable prices are set at the literal maximum income level in each nominal category would marginally reduce the subsidy required for such units, but would make those homes affordable to only those few households earning the highest possible income within each category.

2. DEMAND-BASED NEXUS FEE CALCULATION

The supportable nexus-based fees are based on both the affordability gap and the estimated impact that new market-rate units have on the need for affordable units, as reflected in the number of income-qualified local workers required to support the residents of market-rate units and the total subsidy required to construct housing for those workers. This approach is based on the following logic: (a) residents of rental or for-sale market-rate housing have disposable incomes and require a variety of goods and services, (b) the provision of those goods and services will require some workers who make lower incomes and cannot afford market-rate housing, and (c) fees charged to market-rate projects can mitigate the impact of those projects on the increased need for affordable housing.

Market-Rate Household Income Levels

Households with larger incomes typically spend more on goods and services, therefore creating additional lower income jobs, which in turn generate a greater demand for affordable housing. To assess the impact that market-rate units have on the need for affordable housing, EPS has estimated the household income required to rent a typical 2-bedroom apartment unit, purchase a 1,500 square foot townhome, or purchase a 2,500 square foot single family home as shown in **Table 4**.

For-Rent Household Income Levels: EPS looked at average rents for a typical 2-bedroom apartment unit based on projects recently developed in Riverside. The rents for the most recent apartment projects were used, rather than average rents for all apartments, because these newer apartments best represent the rents that can be expected with new market-rate apartment development. Assuming utility costs for a 2-bedroom unit based on the Housing Authority Utility Allowance for Riverside County, the minimum household income needed to rent each unit is then computed, predicated on the State and federal standard financing assumption that a household will spend 30 percent of their income on housing costs (rent and utility payments). As shown, required household income for an average apartment unit with a monthly rent of \$2,600 is \$112,600.

For-Sale Household Income Levels: The income required to purchase a particular unit is based on assumptions of the standard down payment, financing terms, property taxes, utility costs⁴, and other costs related to owning a home. Per State and federal financing standards, these housing costs typically account for 35 percent of a household's income, and therefore, by knowing these costs, the required income to purchase each unit can be estimated. As shown, required household incomes under recent market conditions are on average, approximately \$92,200 for townhomes and \$129,400 for single family homes. Changes to housing market and financing conditions can have a significant effect on the calculations in this study.

⁴ Based on the Housing Authority Utility Allowance for Riverside County effective July 2021.

Table 4 Required Income for Market-Rate Units

Residential Type	Household Income Estimation					
Rental Apartment Unit	Avg. Monthly Rent [1]	Monthly Utility Costs [2]	Monthly Rent and Utilities	Annual Rent and Utilities	Min. Required Income [3]	
	\$2,571	\$245	\$2,816	\$33,792	\$112,640	

For-Sale Townhome Single Family	Annual Costs						
	Unit Price [4]	Mortgage [5]	Property Taxes [6]	HOA Dues [7]	Home Insurance [8]	Utilities [2]	Min. Required Income [3]
	\$400,000	\$360,000	\$4,480	\$3,000	\$1,500	\$3,708	\$92,176
	\$625,000	\$562,500	\$7,000	\$2,100	\$1,500	\$4,116	\$129,428

[1] Average monthly rent based on the rent of the apartment prototype in the feasibility study.
[2] Based on the Housing Authority of the County of Riverside Utility Allowance effective 7/1/2021 (assumes natural gas).
[3] Assumes that housing costs is 30% of required income for rental units and 35% for for-sale units.
[4] Based on for-sale prices of prototypes in the feasibility study.
[5] Based on mortgage terms of a 10% down payment and 3.5% interest for 30 years per the assumptions of the feasibility study.
[6] Based on a property tax rate of 1.1%
[7] HOA dues are based on the feasibility study at a monthly rate of \$250 per townhome and \$175 per single family home.
[8] Insurance fees are based on the feasibility study at a monthly rate of \$125 per unit.

Sources: County of Riverside; Economic and Planning Systems, Inc.

Household Expenditures and Job Creation by Income Level

Having established the income requirements for purchasing units at various values, the fee calculation then requires an analysis of the household spending patterns at those required income levels. The Consumer Expenditure Survey from the United States Bureau of Labor Statistics provides data for households at a variety of income levels, detailing the amounts that typical households spend on things like Food at Home, Apparel and Services, and Vehicle Maintenance and Repairs.

Interestingly, household expenditures by category are not uniformly proportional to household income levels. For example, households earning around \$92,200 (adequate to purchase an average 1,500 square foot townhome) spend roughly 12.8 percent of their income on food and drink (at home and eating out), while households earning \$129,400 who can afford to purchase a \$625,000 single-family unit will spend on 10.8 percent of their income on food and drink. Because of these and other differences in proportionate spending, the expenditure profile varies at different income levels.

The homebuyer household's typical expenditures were converted to the number of jobs created by their spending. The first step in this process is to determine how much of an industry's gross receipts are used to pay wages and employee compensation. EPS relied on data from the Economic Census,⁵ which provides employment, gross sales, and payroll data by industry for Riverside County. In certain instances, where local data was not available for every Economic Census industry, EPS relied on statewide Economic Census data for that industry.

To link the Economic Census data and the Consumer Expenditure Survey data, EPS made determinations as to the industries involved with expenditures in various categories. For example, purchases in the Consumer Expenditure Survey's "Food at Home" category would likely involve the Economic Census's "Food & Beverage Stores" industry, where gross receipts were more than ten times the employees' wages. By contrast, purchases in the Consumer Expenditure Survey's "Entertainment Fees and Admissions" category were attributed to the Economic Census' "Arts, Entertainment, and Recreation" industry, where gross receipts are only about four times the employees' wages. Where more than one Economic Census category was attributable to a Consumer Expenditure Survey category, EPS estimated the proportion of expenditures associated with each Economic Census category.

After determining the amount of the household's expenditures that were used for employee wages, EPS estimated the number of employees those aggregate wages represent. EPS calculated the number of workers supported by that spending using the average wage per worker (also from the 2017 Economic Census). These wages ranged from a low of roughly \$20,300 per year for workers in the food and drinking services industry (i.e., restaurants and

⁵ Note that the Consumer Expenditure Survey data is based on information current as of 2020. The latest data available for the Economic Census was published in 2017. EPS converted all numbers to 2022 dollars using the Consumer Price Index (CPI) for the San Francisco Metropolitan Statistical Area (MSA) from the Bureau of Labor Statistics.

bars) to a high of approximately \$79,900 a year for workers in architectural, engineering, and related services.

A range of occupations and incomes exist in a given industry sector. For instance, the methodology used to generate the tables in **Appendix B** distinguishes between the typical incomes of workers in different types of retail stores (e.g., “food and beverage stores” versus “general merchandise stores”), rather than assuming all retail sector workers earn the same income. However, the average wage is used for each sub-category of industry employment and represents a reasonable proxy for the range of incomes in that group: while some employees will have higher wages and require lower subsidies, others will have lower incomes and require higher subsidies. Using the average approximates the total housing subsidy needed by workers in that industry.

To calculate the number of *households* supported by the expenditures of market-rate housing units, EPS estimated the employees’ household formation rates. Importantly, employees generated from the increase in housing units do not all form households; some employees, in the retail and food services industries in particular, are young workers and do not form households. Data from the Bureau of Labor Statistics indicates that 12.5 percent of retail/restaurant workers are age 16 to 19, but an average of only 1.9 percent of workers in the workforce overall. EPS applied these discounts to household formation by type of business to get a more accurate calculation of households formed by the employees and the average total incomes of those households.

To get the overall households’ income rather than the individual workers’, the wages of workers forming households were multiplied by the average of approximately 2.0 workers per working household in the City of Riverside.⁶ This assumption implies the workers in a given household will have roughly equivalent compensation. While certainly there will often be some variation in wages per employee within a household, on average this assumption is reasonable because it implies comparable levels of education and training among all workers in a household. The average household incomes then are allocated to various income categories to estimate the number of affordable housing units demanded in each income category.

A simplified example of these calculations follows:

A.	Number of Households (prototype project)	1,000
B.	Average Household Income (in the project)	\$125,000
C.	Aggregate Household Income (A x B)	\$125 million
D.	Average Income Spent on Retail (Consumer Expenditure Survey)	\$40,000
E.	Aggregate Retail Spending (A x D)	\$40 million
F.	Retail Gross Receipts: Payroll Ratio (Economic Census)	9:1
G.	Estimated Retail Payroll (E ÷ F)	\$4.44 million
H.	Average Retail Wage (Economic Census)	\$28,500
I.	Estimated Total Retail Jobs (G ÷ H)	156
J.	Percent Age 20+ (Bureau of Labor Statistics)	87.5%

⁶ Workers per working household based on American Community Survey (ACS) Census data current as of 2020. Although ACS data reported is based on historical figures, these figures can vary somewhat based on ongoing revisions to the ACS data.

K.	Total Retail Workers Forming Households	136
J.	Average Workers/Household (Census Data)	2.0
K.	Estimated Households Created ($K \div J$)	68
L.	Average Household Income ($H \times J$)	\$57,000
M.	Income Category	Moderate-Income (80-120% of AMI)

In this simplified example, 1,000 new market-rate units sold to households earning \$125,000 per year would create demand for 68 housing units for retail workers for moderate-income households. Actual calculations and impact distinctions by type of household expenditure for the three home types are shown in the series of tables presented in **Appendix A**.

Demand for Income-Qualified Workers

The total number of income-qualified households required to support the expenditures of new market-rate units were determined based on the affordable housing income limits from HCD for a 3-person household. The income limits used to categorize these worker households are based HCD limits for the 30, 50, 80, and 120 percent AMI levels. The number of income-qualified households required to provide goods and services to new housing units is detailed in **Appendix B**.

The nexus methodology used herein computes the total number of income-qualified households generated by market-rate units (as shown in **Table 5**) and calculates the impact fee based on the estimated cost to subsidize the production of units to meet that affordable housing demand. This analysis assumes that the fees on residential development will fund required affordable housing for all new workers generated.

Table 5 Summary of Worker and Household Generation per 100 Market-Rate Units

Unit Type	Min. Required Household Income	Total Workers Generated [1]	Total Worker Households [2]	Total Income Qualified Households [3]	Income Qualified Households by Income Category			
					Extremely Low Income	Very Low Income	Low Income	Moderate Income
For-Rent								
Apartment Unit	\$112,640	31	14.1	12.6	0.0	0.0	8.0	4.6
For-Sale								
Townhome	\$92,176	26	12.0	10.6	0.0	0.0	6.4	4.3
Single Family	\$129,428	35	16.2	14.4	0.0	0.0	9.1	5.3

[1] Total workers generated detailed by unit sale and rental price as assumed in the feasibility study.

[2] Total worker households derived assuming 2 workers per household. Includes a 12.5% discount for retail and 1.9% discount for other industries to account for retail and 1.9% discount for other industries to account for workers under age 20.

[3] Total income qualified households reflects those households eligible for affordable housing based on total household income. Income qualified households therefore exclude households earning above moderate income. Total may not sum due to rounding.

Source: Economic & Planning Systems, Inc.

Fee Calculation

The affordability gap analysis quantifies the subsidy required to construct affordable housing at various income levels. Analysis of consumer expenditures that rely on lower wage workers provides an estimate of the total number of income-qualified households generated by new for-sale units. For each category of market-rate units, the nexus-based fee is then calculated by applying the total number of income-qualified households generated to the affordability gap computed for each affordable household income level. The analysis provides the supportable nexus-based fees for new housing development in the City of Riverside.

Tables 6 through **8** show the impact fee calculation by rental units, for-sale attached single-family townhomes, and for-sale detached single-family homes. The total impact fees required for a representative project of 100 units is calculated by multiplying the number of affordable units required per income level by the cost of subsidizing such housing. All income-qualified households are assumed to be housed in multifamily rental units and the subsidies needed are calculated as the affordability gaps shown in **Table 2**. The resulting nexus-based fee for a market-rate rental unit is \$11,700, while a nexus-based fee for a market-rate for-sale attached townhome product is \$9,600. The nexus-based fee for a for-sale detached single-family home is \$13,400.

Table 6 Nexus-Based Housing Fee Calculations (For-Rent, Apartment Unit)

Item	Affordable Units Required Per 100 Market-Rate Units [1]	Affordability Gap per Affordable Unit [2]	Total Nexus-Based Fee Supported		
			Per 100 Market- Rate Units (C = A * B)	Per Market- Rate Unit (D = C / 100)	Per Sq. Ft. [3] (E = D / 850)
	(A)	(B)			
Affordable Units - Extremely Low Income	0.0	\$289,240	\$0		
Affordable Units - Very Low Income	0.0	\$207,700	\$0		
Affordable Units - Low Income	8.0	\$122,188	\$972,958		
Affordable Units - Moderate Income	4.6	\$42,010	\$193,646		
Total	12.6		\$1,166,604	\$11,666	\$13.72

[1] See Table 5

[2] See Table 2. EPS has assumed all affordable units will be rental because the subsidy to construct rental units is lower than for-sale for every income category.

[3] Reflects the 850 square feet apartment prototype used in the feasibility study.

Source: Economic & Planning Systems, Inc.

Table 7 Nexus-Based Housing Fee Calculations (For-Sale, Townhome)

Item	Affordable Units Required Per 100 Market-Rate Units [1]	Affordability Gap per Affordable Unit [2]	Total Nexus-Based Fee Supported		
			Per 100 Market- Rate Units (C = A * B)	Per Market- Rate Unit (D = C / 100)	Per Sq. Ft. [3] (E = D / 1,500)
	(A)	(B)			
Affordable Units - Extremely Low Income	0.0	\$289,240	\$0		
Affordable Units - Very Low Income	0.0	\$207,700	\$0		
Affordable Units - Low Income	6.4	\$122,188	\$776,754		
Affordable Units - Moderate Income	4.3	\$42,010	\$179,093		
Total	10.6		\$955,848	\$9,558	\$6.37

[1] See Table 5

[2] See Table 2. EPS has assumed all affordable units will be rental because the subsidy to construct rental units is lower than for-sale for every income category.

[3] Reflects the 1,500 square feet townhome prototype used in the feasibility study.

Source: Economic & Planning Systems, Inc.

Table 8 Nexus-Based Housing Fee Calculations (For-Sale, Single-Family Home)

Item	Affordable Units Required Per 100 Market-Rate Units [1] (A)	Affordability Gap per Affordable Unit [2] (B)	Total Nexus-Based Fee Supported		
			Per 100 Market- Rate Units (C = A * B)	Per Market- Rate Unit (D = C / 100)	Per Sq. Ft. [3] (E = D / 2,500)
Affordable Units - Extremely Low Income	0.0	\$289,240	\$0		
Affordable Units - Very Low Income	0.0	\$207,700	\$0		
Affordable Units - Low Income	9.1	\$122,188	\$1,117,971		
Affordable Units - Moderate Income	5.3	\$42,010	\$222,507		
<i>Total</i>	<i>14.4</i>		<i>\$1,340,478</i>	<i>\$13,405</i>	<i>\$5.36</i>

[1] See Table 5

[2] See Table 2. EPS has assumed all affordable units will be rental because the subsidy to construct rental units is lower than for-sale for every income category.

[3] Reflects the 2,500 square feet single family prototype used in the feasibility study.

Source: Economic & Planning Systems, Inc.



APPENDICES:

Appendix A: Household Expenditures and
Employment Generation

Appendix B: Income Levels for Worker Households

APPENDIX A:

Household Expenditures and Employment Generation



Table A-1 (1 of 3)
Household Expenditures and Employment Generation – For-Rent, Apartment Unit

Item	a	b	c	d = c * 1,000	e	f = d / e	g	h = f / g	i	j	k = h * i / j	l = g * j	Income Category
Calculation													
Required Income:	\$112,640												
Food at Home	5.7%	100%	\$6,475	\$6,475.361	10.11	\$640,760	\$33,572	19.1	87.5%	2.00	8.3	\$67,213	Moderate Income
Food & Beverage Stores		100%	\$6,475	\$6,475.361									
Food Away From Home	5.1%	100%	\$5,714	\$5,713.554	3.40	\$1,682,102	\$20,251	83.1	87.5%	2.00	36.3	\$40,543	LI Households
Food Services and Drinking Places		100%	\$5,714	\$5,713.554									
Alcoholic Beverages	0.7%	100%	\$833	\$833	10.11	\$41,219	\$33,572	1.2	87.5%	2.00	0.5	\$67,213	Moderate Income
Food & Beverage Stores		50%	\$417	\$416.547	3.40	\$122,634	\$20,251	6.1	87.5%	2.00	2.6	\$40,543	LI Households
Food Services and Drinking Places		50%	\$417	\$416.547									
Housing Maintenance, Repairs, Insurance, Other expenses	1.8%	100%	\$2,020	\$2,020	3.50	\$259,498	\$25,120	10.3	98.1%	2.00	5.1	\$50,291	LI Households
Personal and Household Goods Repair and Maintenance		45%	\$909	\$909	9.06	\$100,348	\$34,319	2.9	87.5%	2.00	1.3	\$68,707	Moderate Income
Building Material and Garden Equipment and Supplies Dealer		45%	\$909	\$909	5.62	\$35,969	\$52,689	0.7	98.1%	2.00	0.3	\$105,485	Above Mod
Real Estate and Rental and Leasing		10%	\$202	\$202,049									
Fuel oil and Other fuels [8]	4.5%	100%	\$5,111	\$5,111	13.81	\$370,007	\$50,225	7.4	87.5%	2.00	3.2	\$100,551	Above Mod
Nonstore Retailers		100%	\$5,111	\$5,111									
Water and Other Public Services [8]	1.0%	100%	\$1,094	\$1,094	3.85	\$284,338	\$71,299	4.0	98.1%	2.00	2.0	\$142,744	Above Mod
Waste Management and Remediation Services		100%	\$1,094	\$1,094									
Household Operations Personal Services	0.6%	100%	\$679	\$679	2.40	\$113,255	\$34,764	3.3	98.1%	2.00	1.6	\$69,599	Moderate Income
Nursing and Residential Care Facilities		40%	\$272	\$271,527	2.81	\$144,763	\$33,376	4.3	98.1%	2.00	2.1	\$66,819	Moderate Income
Social Assistance		60%	\$407	\$407,290									
Household Operations Other Household Expenses	1.3%	100%	\$1,490	\$1,490	2.97	\$500,803	\$31,415	15.9	98.1%	2.00	7.8	\$62,894	Moderate Income
Services to Buildings and Dwellings		100%	\$1,490	\$1,489,567									
Housekeeping Supplies	0.9%	100%	\$1,011	\$1,011	9.06	\$11,156	\$34,319	0.3	87.5%	2.00	0.1	\$68,707	Moderate Income
Building Materials and Garden Equipment and Supplies Dealers		10%	\$101	\$101,078	10.11	\$35,007	\$33,572	1.0	87.5%	2.00	0.5	\$67,213	Moderate Income
Food & Beverage Stores		35%	\$354	\$353,772	10.51	\$33,675	\$29,659	1.1	87.5%	2.00	0.5	\$59,378	Moderate Income
General Merchandise		35%	\$354	\$353,772	7.00	\$28,892	\$25,566	1.1	87.5%	2.00	0.5	\$51,185	LI Households
Miscellaneous Store Retailers		20%	\$202	\$202,156									
Household Furnishings and Equipment	2.8%	100%	\$3,161	\$3,161	9.10	\$138,978	\$31,969	4.3	87.5%	2.00	1.9	\$64,003	Moderate Income
Furniture and Home Furnishings Stores		40%	\$1,264	\$1,264,430	10.83	\$116,798	\$32,319	3.6	87.5%	2.00	1.6	\$64,705	Moderate Income
Electronics and Appliance Stores		40%	\$1,264	\$1,264,430	10.51	\$30,089	\$29,659	1.0	87.5%	2.00	0.4	\$59,378	Moderate Income
General Merchandise Stores		10%	\$316	\$316,107	7.00	\$45,178	\$25,566	1.8	87.5%	2.00	0.8	\$51,185	LI Households
Miscellaneous Store Retailers		10%	\$316	\$316,107									

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey; and Economic & Planning Systems, Inc.

Table A-1 Continued (2 of 3)
Household Expenditures and Employment Generation – For-Rent, Apartment Unit

Item	a	b	c	d = c * 1,000	e	f = d / e	g	h = f / g	i	j	k = h * i / j	l = g * j	Income Category
Calculation													
Required Income: \$112,640													
Apparel and Services													
Clothing and Clothing Accessories Stores	2.4%	100%	\$2,675	\$1,069,935	8.88	\$120,540	\$21,307	5.7	87.5%	2.00	2.5	\$42,658	LI Households
General Merchandise		40%	\$1,070	\$1,069,935	10.51	\$101,844	\$29,659	3.4	87.5%	2.00	1.5	\$59,378	Moderate Income
Miscellaneous Store Retailers		10%	\$267	\$267,484	7.00	\$38,229	\$25,566	1.5	87.5%	2.00	0.7	\$51,185	LI Households
Personal and Household Goods		5%	\$134	\$133,742	3.50	\$38,171	\$25,120	1.5	87.5%	2.00	0.7	\$50,291	LI Households
Dry cleaning and Laundry Services		5%	\$134	\$133,742	3.50	\$38,171	\$25,120	1.5	87.5%	2.00	0.7	\$50,291	LI Households
Vehicle Purchases (net outlay)													
Motor Vehicle and Parts Dealers	5.3%	100%	\$5,943	\$5,943,373	11.71	\$507,522	\$55,618	9.1	87.5%	2.00	4.0	\$111,350	Above Mod
Gasoline and motor oil													
Gasoline Stations	3.1%	100%	\$3,528	\$3,528,146	31.26	\$112,881	\$25,416	4.4	87.5%	2.00	1.9	\$50,884	LI Households
Vehicle Maintenance and Repairs													
Repair and Maintenance	1.2%	100%	\$1,297	\$1,296,987	3.60	\$359,903	\$33,841	10.6	98.1%	2.00	5.2	\$67,751	Moderate Income
Medical Services													
Ambulatory Health Care Services	1.4%	100%	\$1,602	\$640,939	2.58	\$248,714	\$66,798	3.7	98.1%	2.00	1.8	\$133,731	Above Mod
General Medical and Surgical Hospitals		30%	\$481	\$480,705	2.81	\$171,152	\$76,371	2.2	98.1%	2.00	1.1	\$152,898	Above Mod
Nursing and Residential Care Facilities		30%	\$481	\$480,705	2.40	\$200,504	\$34,764	5.8	98.1%	2.00	2.8	\$69,599	Moderate Income
Drugs													
Health and Personal Care Stores	0.6%	100%	\$648	\$647,962	9.47	\$68,429	\$39,198	1.7	87.5%	2.00	0.8	\$78,475	Moderate Income
Medical Supplies													
Health and Personal Care Stores	0.2%	100%	\$242	\$241,523	9.47	\$25,506	\$39,198	0.7	87.5%	2.00	0.3	\$78,475	Moderate Income
Entertainment Fees and Admissions													
Arts, Entertainment, & Recreation	1.1%	100%	\$1,281	\$1,281,028	3.92	\$327,067	\$31,232	10.5	87.5%	2.00	4.6	\$62,527	Moderate Income
Entertainment Audio and Visual Equipment and Services													
Electronics and Appliance Stores	1.1%	100%	\$1,281	\$1,281,028	10.83	\$118,331	\$32,319	3.7	87.5%	2.00	1.6	\$64,705	Moderate Income
Entertainment Pets, Toys, Hobbies, and Playground Equip.													
Sporting Goods, Hobby, and Musical Instrument Stores	1.2%	100%	\$1,406	\$562,205	7.74	\$72,648	\$20,865	3.5	87.5%	2.00	1.5	\$41,772	LI Households
Miscellaneous Store Retailers		40%	\$562	\$562,205	7.00	\$80,350	\$25,566	3.1	87.5%	2.00	1.4	\$51,185	LI Households
Veterinary Services		20%	\$281	\$281,103	2.97	\$94,686	\$52,998	1.8	98.1%	2.00	0.9	\$106,104	Above Mod
Other Entertainment Supplies, Equipment, and Services													
Sporting Goods, Hobby, and Musical Instrument Stores	1.1%	100%	\$1,262	\$1,072,595	7.74	\$138,599	\$20,865	6.6	87.5%	2.00	2.9	\$41,772	LI Households
Photographic Services		85%	\$1,073	\$189,281	4.27	\$44,372	\$35,855	1.2	98.1%	2.00	0.6	\$71,782	Moderate Income
		15%	\$189										

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey; and Economic & Planning Systems, Inc.

Table A-1 Continued (3 of 3)
Household Expenditures and Employment Generation – For-Rent, Apartment Unit

Item	a	b	c	d = c * 1,000	e	f = d / e	g	h = f / g	i	j	k = h * i / j	l = g * j	Income Category
Calculation													
Required Income: \$112,640													
Personal Care Products and Services													
Unspecified Retail	1.1%	100%	\$1,225	\$612,318	7.00	\$87,513	\$25,566	3.4	87.5%	2.00	1.5	\$51,185	LI Households
Personal Care Services		50%	\$612	\$612,318	2.99	\$204,980	\$22,554	9.1	98.1%	2.00	4.5	\$45,154	LI Households
Reading													
Sporting Goods, Hobby, and Musical Instrument Stores	0.1%	100%	\$149	\$148,957	7.74	\$19,248	\$20,865	0.9	87.5%	2.00	0.4	\$41,772	LI Households
Education													
Educational Services	1.9%	100%	\$2,173	\$2,172,640	3.17	\$685,214	\$22,275	30.8	98.1%	2.00	15.1	\$44,596	LI Households
Tobacco Products and Smoking Supplies													
Unspecified Retail	0.3%	100%	\$299	\$298,977	7.00	\$42,730	\$25,566	1.7	87.5%	2.00	0.7	\$51,185	LI Households
Miscellaneous													
Accounting	1.1%	100%	\$1,240	\$247,907	2.51	\$98,934	\$35,677	2.8	98.1%	2.00	1.4	\$71,427	Moderate Income
Architectural, Engineering, and Related		20%	\$248	\$247,907	2.51	\$98,886	\$79,899	1.2	98.1%	2.00	0.6	\$159,961	Above Mod
Specialized Design Services		20%	\$248	\$247,907	4.82	\$51,436	\$46,527	1.1	98.1%	2.00	0.5	\$93,149	Above Mod
Death Care Services		20%	\$248	\$247,907	4.70	\$52,783	\$39,114	1.3	98.1%	2.00	0.7	\$78,308	Moderate Income
Legal Services		20%	\$248	\$247,907	3.01	\$82,339	\$69,258	1.2	98.1%	2.00	0.6	\$138,656	Above Mod
Total per 1,000 Market Rate Households								308.5				140.7	

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey; and Economic & Planning Systems, Inc.

Table A-2 (1 of 3)
Household Expenditures and Employment Generation - For Sale, Townhome Unit

Item	a	b	c	$d = c * 1,000$	e	$f = d / e$	g	$h = f / g$	i	j	$k = h * i / j$	$l = g * j$
Calculation	% of Household Income Spent per Category [1]	% of Category Expenditure per Type of Business [2]	Expenditures [3]	Expenditures per 1,000 HHs	Gross Receipts to Wages [4]	Total Wages per 1,000 Households	2022 Avg. Wages [5]	# of New Workers	% Forming HH [6]	Workers/ HH [7]	Total Worker HHs	Avg. Worker HH Income
Required Income: \$92,176												
Food at Home	7.2%	100%	\$6,611	\$6,610,865	10.11	\$654,169	\$33,572	19.5	87.5%	2.00	8.5	\$67,213
Food & Beverage Stores		100%	\$6,611									
Food Away From Home	5.6%	100%	\$5,163	\$5,163,480	3.40	\$1,520,157	\$20,251	75.1	87.5%	2.00	32.8	\$40,543
Food Services and Drinking Places		100%	\$5,163									
Alcoholic Beverages	0.9%	100%	\$875	\$875	10.11	\$43,283	\$33,572	1.3	87.5%	2.00	0.6	\$67,213
Food & Beverage Stores		50%	\$438									
Food Services and Drinking Places		50%	\$438		3.40	\$128,866	\$20,251	6.4	87.5%	2.00	2.8	\$40,543
Housing Maintenance, Repairs, Insurance, Other expenses	1.8%	100%	\$1,640	\$1,640	3.50	\$210,657	\$25,120	8.4	98.1%	2.00	4.1	\$50,291
Personal and Household Goods Repair and Maintenance		45%	\$738		9.06	\$81,461	\$34,319	2.4	87.5%	2.00	1.0	\$68,707
Building Material and Garden Equipment and Supplies Dealer		45%	\$738		5.62	\$29,199	\$52,689	0.6	98.1%	2.00	0.3	\$105,485
Real Estate and Rental and Leasing		10%	\$164									
Fuel oil and Other fuels [8]	5.6%	100%	\$5,160	\$5,159,818	13.81	\$373,516	\$50,225	7.4	87.5%	2.00	3.3	\$100,551
Nonstore Retailers		100%	\$5,160									
Water and Other Public Services [8]	1.2%	100%	\$1,065	\$1,065,402	3.85	\$276,964	\$71,299	3.9	98.1%	2.00	1.9	\$142,744
Waste Management and Remediation Services		100%	\$1,065									
Household Operations Personal Services	0.8%	100%	\$735	\$735	2.40	\$122,575	\$34,764	3.5	98.1%	2.00	1.7	\$69,589
Nursing and Residential Care Facilities		40%	\$294		2.81	\$156,676	\$33,376	4.7	98.1%	2.00	2.3	\$66,819
Social Assistance		60%	\$441									
Household Operations Other Household Expenses	1.3%	100%	\$1,219	\$1,218,951	2.97	\$409,820	\$31,415	13.0	98.1%	2.00	6.4	\$62,894
Services to Buildings and Dwellings		100%	\$1,219									
Housekeeping Supplies	1.0%	100%	\$921	\$921	9.06	\$10,169	\$34,319	0.3	87.5%	2.00	0.1	\$68,707
Building Materials and Garden Equipment and Supplies Dealers		10%	\$92		10.11	\$31,911	\$33,572	1.0	87.5%	2.00	0.4	\$67,213
Food & Beverage Stores		35%	\$322		10.51	\$30,697	\$29,659	1.0	87.5%	2.00	0.5	\$59,378
General Merchandise		35%	\$322		7.00	\$26,337	\$25,566	1.0	87.5%	2.00	0.5	\$51,185
Miscellaneous Store Retailers		20%	\$184									
Household Furnishings and Equipment	3.1%	100%	\$2,862	\$2,862	9.10	\$125,821	\$31,969	3.9	87.5%	2.00	1.7	\$64,003
Furniture and Home Furnishings Stores		40%	\$1,145		10.83	\$105,741	\$32,319	3.3	87.5%	2.00	1.4	\$64,705
Electronics and Appliance Stores		40%	\$1,145		10.51	\$27,241	\$29,659	0.9	87.5%	2.00	0.4	\$59,378
General Merchandise Stores		10%	\$286		7.00	\$40,901	\$25,566	1.6	87.5%	2.00	0.7	\$51,185
Miscellaneous Store Retailers		10%	\$286									

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey, and Economic & Planning Systems, Inc.

Table A-2 Continued (2 of 3)
Household Expenditures and Employment Generation - For Sale, Townhome Unit

Item	% of Household Income Spent per Category [1]	% of Category Expenditure per Type of Business [2]	Expenditures [3]	Expenditures per 1,000 HHs	Gross Receipts to Wages [4]	Total Wages per 1,000 Households	2022 Avg. Wages [5]	# of New Workers	% Forming HH [6]	Workers/ HH [7]	Total Worker HHs	Avg. Worker HH Income	Income Category
<i>Calculation</i>	<i>a</i>	<i>b</i>	<i>c</i>	<i>d = c * 1,000</i>	<i>e</i>	<i>f = d / e</i>	<i>g</i>	<i>h = f / g</i>	<i>i</i>	<i>j</i>	<i>k = h * i / j</i>	<i>l = g * j</i>	
Required Income: \$92,176													
Apparel and Services													
Clothing and Clothing Accessories Stores	2.9%	100%	\$2,638	\$1,055,395	8.88	\$118,902	\$21,307	5.6	87.5%	2.00	2.4	\$42,658	LI Households
General Merchandise		40%	\$1,055	\$1,055,395	10.51	\$100,460	\$29,659	3.4	87.5%	2.00	1.5	\$59,378	Moderate Income
Miscellaneous Store Retailers		40%	\$264	\$263,849	7.00	\$37,709	\$25,566	1.5	87.5%	2.00	0.6	\$51,185	LI Households
Personal and Household Goods Repair and Maintenance		5%	\$132	\$131,924	3.50	\$37,652	\$25,120	1.5	87.5%	2.00	0.7	\$50,291	LI Households
Dry cleaning and Laundry Services		5%	\$132	\$131,924	3.50	\$37,652	\$25,120	1.5	87.5%	2.00	0.7	\$50,291	LI Households
Vehicle Purchases (net outlay)													
Motor Vehicle and Parts Dealers	5.2%	100%	\$4,822	\$4,821,770	11.71	\$411,745	\$55,618	7.4	87.5%	2.00	3.2	\$111,350	Above Mod
Gasoline and motor oil													
Gasoline Stations	3.6%	100%	\$3,283	\$3,282,855	31.26	\$105,033	\$25,416	4.1	87.5%	2.00	1.8	\$50,884	LI Households
Vehicle Maintenance and Repairs													
Repair and Maintenance	1.4%	100%	\$1,303	\$1,303,379	3.60	\$361,677	\$33,841	10.7	98.1%	2.00	5.2	\$67,751	Moderate Income
Medical Services													
Ambulatory Health Care Services	1.5%	100%	\$1,421	\$568,215	2.58	\$220,494	\$66,798	3.3	98.1%	2.00	1.6	\$133,731	Above Mod
General Medical and Surgical Hospitals		40%	\$568	\$426,161	2.81	\$151,732	\$76,371	2.0	98.1%	2.00	1.0	\$152,898	Above Mod
Nursing and Residential Care Facilities		30%	\$426	\$426,161	2.40	\$177,754	\$34,764	5.1	98.1%	2.00	2.5	\$69,599	Moderate Income
Drugs													
Health and Personal Care Stores	0.7%	100%	\$622	\$622,400	9.47	\$65,729	\$39,198	1.7	87.5%	2.00	0.7	\$78,475	Moderate Income
Medical Supplies													
Health and Personal Care Stores	0.3%	100%	\$243	\$242,858	9.47	\$25,647	\$39,198	0.7	87.5%	2.00	0.3	\$78,475	Moderate Income
Entertainment Fees and Admissions													
Arts, Entertainment, & Recreation	1.2%	100%	\$1,078	\$1,077,606	3.92	\$275,130	\$31,232	8.8	87.5%	2.00	3.9	\$62,527	Moderate Income
Entertainment Audio and Visual Equipment and Services													
Electronics and Appliance Stores	1.2%	100%	\$1,078	\$1,077,606	10.83	\$99,541	\$32,319	3.1	87.5%	2.00	1.3	\$64,705	Moderate Income
Entertainment Pets, Toys, Hobbies, and Playground Equip.													
Sporting Goods, Hobby, and Musical Instrument Stores	1.3%	100%	\$1,205	\$481,811	7.74	\$62,259	\$20,865	3.0	87.5%	2.00	1.3	\$41,772	LI Households
Miscellaneous Store Retailers		40%	\$482	\$481,811	7.00	\$68,860	\$25,566	2.7	87.5%	2.00	1.2	\$51,185	LI Households
Veterinary Services		20%	\$241	\$240,905	2.97	\$81,146	\$52,998	1.5	98.1%	2.00	0.8	\$106,104	Above Mod
Other Entertainment Supplies, Equipment, and Services													
Sporting Goods, Hobby, and Musical Instrument Stores	0.5%	100%	\$449	\$381,739	7.74	\$49,328	\$20,865	2.4	87.5%	2.00	1.0	\$41,772	LI Households
Photographic Services		15%	\$67	\$67,366	4.27	\$15,792	\$35,855	0.4	98.1%	2.00	0.2	\$71,782	Moderate Income

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey; and Economic & Planning Systems, Inc.

Table A-2 Continued (3 of 3)
Household Expenditures and Employment Generation - For Sale, Townhome Unit

Item	% of Household Income Spent per Category [1]	% of Category Expenditure per Type of Business [2]	Expenditures [3]	Expenditures per 1,000 HHs	Gross Receipts to Wages [4]	Total Wages per 1,000 Households	2022 Avg. Wages [5]	# of New Workers	% Forming HH [6]	Workers/ HH [7]	Total Worker HHs	Avg. Worker HH Income	Income Category
<i>Calculation</i>	<i>a</i>	<i>b</i>	<i>c</i>	<i>d = c * 1,000</i>	<i>e</i>	<i>f = d / e</i>	<i>g</i>	<i>h = f / g</i>	<i>i</i>	<i>j</i>	<i>k = h * i / j</i>	<i>l = g * j</i>	
Required Income:	\$92,176												
Personal Care Products and Services													
Unspecified Retail	1.2%	100%	\$1,087	\$543,685	7.00	\$77,703	\$25,566	3.0	87.5%	2.00	1.3	\$51,185	LI Households
Personal Care Services		50%	\$544	\$543,685	2.99	\$182,004	\$22,554	8.1	98.1%	2.00	4.0	\$45,154	LI Households
Reading	0.1%	100%	\$126	\$125,700	7.74	\$16,243	\$20,865	0.8	87.5%	2.00	0.3	\$41,772	LI Households
Sporting Goods, Hobby, and Musical Instrument Stores		100%	\$126	\$125,700	7.74	\$16,243	\$20,865	0.8	87.5%	2.00	0.3	\$41,772	LI Households
Education	1.0%	100%	\$948	\$948,245	3.17	\$299,061	\$22,275	13.4	98.1%	2.00	6.6	\$44,596	LI Households
Educational Services		100%	\$948	\$948,245	3.17	\$299,061	\$22,275	13.4	98.1%	2.00	6.6	\$44,596	LI Households
Tobacco Products and Smoking Supplies	0.4%	100%	\$331	\$330,726	7.00	\$47,267	\$25,566	1.8	87.5%	2.00	0.8	\$51,185	LI Households
Unspecified Retail		100%	\$331	\$330,726	7.00	\$47,267	\$25,566	1.8	87.5%	2.00	0.8	\$51,185	LI Households
Miscellaneous	1.3%	100%	\$1,161	\$232,119	2.51	\$92,633	\$35,677	2.6	98.1%	2.00	1.3	\$71,427	Moderate Income
Accounting		20%	\$232	\$232,119	2.51	\$92,633	\$35,677	2.6	98.1%	2.00	1.3	\$71,427	Moderate Income
Architectural, Engineering, and Related		20%	\$232	\$232,119	2.51	\$92,633	\$35,677	2.6	98.1%	2.00	1.3	\$71,427	Moderate Income
Specialized Design Services		20%	\$232	\$232,119	4.82	\$48,161	\$46,527	1.0	98.1%	2.00	0.5	\$93,149	Above Mod
Death Care Services		20%	\$232	\$232,119	4.70	\$48,422	\$39,114	1.3	98.1%	2.00	0.6	\$78,308	Moderate Income
Legal Services		20%	\$232	\$232,119	3.01	\$77,095	\$69,258	1.1	98.1%	2.00	0.5	\$138,656	Above Mod
Total per 1,000 Market Rate Households							263.8	263.8			119.8		

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey; and Economic & Planning Systems, Inc.

Table A-3 (1 of 3)
Household Expenditures and Employment Generation - For Sale, Single-Family Unit

Item	<i>a</i>	<i>b</i>	<i>c</i>	<i>d = c * 1,000</i>	<i>e</i>	<i>f = d / e</i>	<i>g</i>	<i>h = f / g</i>	<i>i</i>	<i>j</i>	<i>k = h * i / j</i>	<i>l = g * j</i>	Income Category
Calculation													
Required Income:													
\$129,428													
Food at Home													
Food & Beverage Stores	5.7%	100%	\$7,440	\$7,440,469	10.11	\$736,261	\$33,572	21.9	87.5%	2.00	9.6	\$67,213	Moderate Income
Food Away From Home													
Food Services and Drinking Places	5.1%	100%	\$6,565	\$6,565,119	3.40	\$1,932,808	\$20,251	95.4	87.5%	2.00	41.7	\$40,543	LI Households
Alcoholic Beverages													
Food & Beverage Stores	0.7%	100%	\$957	\$478,630	10.11	\$47,362	\$33,572	1.4	87.5%	2.00	0.6	\$67,213	Moderate Income
Food Services and Drinking Places		50%	\$479	\$478,630	3.40	\$140,911	\$20,251	7.0	87.5%	2.00	3.0	\$40,543	LI Households
Housing Maintenance, Repairs, Insurance, Other expenses													
Personal and Household Goods Repair and Maintenance	1.8%	100%	\$2,322	\$1,044,734	3.50	\$298,175	\$25,120	11.9	98.1%	2.00	5.8	\$50,291	LI Households
Building Material and Garden Equipment and Supplies Dealer		45%	\$1,045	\$1,044,734	9.06	\$115,304	\$34,319	3.4	87.5%	2.00	1.5	\$68,707	Moderate Income
Real Estate and Rental and Leasing		10%	\$232	\$232,163	5.62	\$41,330	\$52,689	0.8	98.1%	2.00	0.4	\$105,485	Above Mod
Fuel oil and Other fuels [8]													
Nonstore Retailers	4.5%	100%	\$5,873	\$5,873,153	13.81	\$425,154	\$50,225	8.5	87.5%	2.00	3.7	\$100,551	Above Mod
Water and Other Public Services [8]													
Waste Management and Remediation Services	1.0%	100%	\$1,257	\$1,256,786	3.85	\$326,717	\$71,299	4.6	98.1%	2.00	2.2	\$142,744	Above Mod
Household Operations Personal Services													
Nursing and Residential Care Facilities	0.6%	100%	\$780	\$311,996	2.40	\$130,135	\$34,764	3.7	98.1%	2.00	1.8	\$69,599	Moderate Income
Social Assistance		60%	\$468	\$467,994	2.81	\$166,339	\$33,376	5.0	98.1%	2.00	2.4	\$66,819	Moderate Income
Household Operations Other Household Expenses													
Services to Buildings and Dwellings	1.3%	100%	\$1,712	\$1,711,577	2.97	\$575,444	\$31,415	18.3	98.1%	2.00	9.0	\$62,894	Moderate Income
Housekeeping Supplies													
Building Materials and Garden Equipment and Supplies Dealers	0.9%	100%	\$1,161	\$116,143	9.06	\$12,818	\$34,319	0.4	87.5%	2.00	0.2	\$68,707	Moderate Income
Food & Beverage Stores		35%	\$406	\$406,499	10.11	\$40,225	\$33,572	1.2	87.5%	2.00	0.5	\$67,213	Moderate Income
General Merchandise		35%	\$406	\$406,499	10.51	\$38,694	\$29,659	1.3	87.5%	2.00	0.6	\$59,378	Moderate Income
Miscellaneous Store Retailers		20%	\$232	\$232,285	7.00	\$33,198	\$25,566	1.3	87.5%	2.00	0.6	\$51,185	LI Households
Household Furnishings and Equipment													
Furniture and Home Furnishings Stores	2.8%	100%	\$3,632	\$1,452,884	9.10	\$159,691	\$31,969	5.0	87.5%	2.00	2.2	\$64,003	Moderate Income
Electronics and Appliance Stores		40%	\$1,453	\$1,452,884	10.83	\$134,206	\$32,319	4.2	87.5%	2.00	1.8	\$64,705	Moderate Income
General Merchandise Stores		10%	\$363	\$363,221	10.51	\$34,574	\$29,659	1.2	87.5%	2.00	0.5	\$59,378	Moderate Income
Miscellaneous Store Retailers		10%	\$363	\$363,221	7.00	\$51,912	\$25,566	2.0	87.5%	2.00	0.9	\$51,185	LI Households

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey; and Economic & Planning Systems, Inc.

Table A-3 Continued (2 of 3)
Household Expenditures and Employment Generation - For Sale, Single-Family Unit

Item	% of Household Income Spent per Category [1]	% of Category Expenditure per Type of Business [2]	Expenditures [3]	Expenditures per 1,000 HHs	Gross Receipts to Wages [4]	Total Wages per 1,000 Households	2022 Avg. Wages [5]	# of New Workers	% Forming HH [6]	Workers/ HH [7]	Total Worker HHs	Avg. Worker HH Income	Income Category
<i>Calculation</i>	<i>a</i>	<i>b</i>	<i>c</i>	<i>d = c * 1,000</i>	<i>e</i>	<i>f = d / e</i>	<i>g</i>	<i>h = f / g</i>	<i>i</i>	<i>j</i>	<i>k = h * i / j</i>	<i>l = g * j</i>	
Required Income: \$129,428													
Apparel and Services													
Clothing and Clothing Accessories Stores	2.4%	100%	\$3,074	\$1,229,401	8.88	\$138,506	\$21,307	6.5	87.5%	2.00	2.8	\$42,658	LI Households
General Merchandise		40%	\$1,229	\$1,229,401	10.51	\$117,023	\$29,659	3.9	87.5%	2.00	1.7	\$59,378	Moderate Income
Miscellaneous Store Retailers		10%	\$307	\$307,350	7.00	\$43,927	\$25,566	1.7	87.5%	2.00	0.8	\$51,185	LI Households
Personal and Household Goods Repair and Maintenance		5%	\$154	\$153,675	3.50	\$43,860	\$25,120	1.7	87.5%	2.00	0.8	\$50,291	LI Households
Dry cleaning and Laundry Services		5%	\$154	\$153,675	3.50	\$43,860	\$25,120	1.7	87.5%	2.00	0.8	\$50,291	LI Households
Vehicle Purchases (net outlay)													
Motor Vehicle and Parts Dealers	5.3%	100%	\$6,829	\$6,829,191	11.71	\$93,164	\$55,618	10.5	87.5%	2.00	4.6	\$111,350	Above Mod
Gasoline and motor oil	3.1%	100%	\$4,054	\$4,053,962	31.26	\$129,705	\$25,416	5.1	87.5%	2.00	2.2	\$50,884	LI Households
Gasoline Stations		100%	\$1,490	\$1,490,294	3.60	\$413,544	\$33,841	12.2	98.1%	2.00	6.0	\$67,751	Moderate Income
Vehicle Maintenance and Repairs													
Repair and Maintenance	1.2%	100%	\$1,490	\$1,490,294	3.60	\$413,544	\$33,841	12.2	98.1%	2.00	6.0	\$67,751	Moderate Income
Medical Services													
Ambulatory Health Care Services	1.4%	100%	\$1,841	\$736,467	2.58	\$285,783	\$66,798	4.3	98.1%	2.00	2.1	\$133,731	Above Mod
General Medical and Surgical Hospitals		40%	\$736	\$552,350	2.81	\$196,661	\$76,371	2.6	98.1%	2.00	1.3	\$152,898	Above Mod
Nursing and Residential Care Facilities		30%	\$552	\$552,350	2.40	\$230,388	\$34,764	6.6	98.1%	2.00	3.2	\$69,599	Moderate Income
Drugs													
Health and Personal Care Stores	0.6%	100%	\$745	\$744,536	9.47	\$78,628	\$39,198	2.0	87.5%	2.00	0.9	\$78,475	Moderate Income
Medical Supplies													
Health and Personal Care Stores	0.2%	100%	\$278	\$277,520	9.47	\$29,308	\$39,198	0.7	87.5%	2.00	0.3	\$78,475	Moderate Income
Entertainment Fees and Admissions													
Arts, Entertainment, & Recreation	1.1%	100%	\$1,472	\$1,471,956	3.92	\$375,814	\$31,232	12.0	87.5%	2.00	5.3	\$62,527	Moderate Income
Entertainment Audio and Visual Equipment and Services													
Electronics and Appliance Stores	1.1%	100%	\$1,472	\$1,471,956	10.83	\$135,968	\$32,319	4.2	87.5%	2.00	1.8	\$64,705	Moderate Income
Entertainment Pets, Toys, Hobbies, and Playground Equip.													
Sporting Goods, Hobby, and Musical Instrument Stores	1.2%	100%	\$1,615	\$645,998	7.74	\$83,475	\$20,865	4.0	87.5%	2.00	1.7	\$41,772	LI Households
Miscellaneous Store Retailers		40%	\$646	\$645,998	7.00	\$92,326	\$25,566	3.6	87.5%	2.00	1.6	\$51,185	LI Households
Veterinary Services		20%	\$323	\$322,999	2.97	\$108,798	\$52,998	2.1	98.1%	2.00	1.0	\$106,104	Above Mod
Other Entertainment Supplies, Equipment, and Services													
Sporting Goods, Hobby, and Musical Instrument Stores	1.1%	100%	\$1,450	\$1,232,458	7.74	\$159,257	\$20,865	7.6	87.5%	2.00	3.3	\$41,772	LI Households
Photographic Services		85%	\$1,232	\$1,232,458	4.27	\$50,985	\$35,855	1.4	98.1%	2.00	0.7	\$71,782	Moderate Income
		15%	\$217	\$217,493									

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey, and Economic & Planning Systems, Inc.

Table A-3 Continued (3 of 3)
Household Expenditures and Employment Generation - For Sale, Single-Family Unit

Item	% of Household Income Spent per Category [1]	% of Category Expenditure per Type of Business [2]	Expenditures [3]	Expenditures per 1,000 HHs	Gross Receipts to Wages [4]	Total Wages per 1,000 Households	2022 Avg. Wages [5]	# of New Workers	% Forming HH [6]	Workers/ HH [7]	Total Worker HHs	Avg. Worker HH Income	Income Category
<i>Calculation</i>	<i>a</i>	<i>b</i>	<i>c</i>	<i>d = c * 1,000</i>	<i>e</i>	<i>f = d / e</i>	<i>g</i>	<i>h = f / g</i>	<i>i</i>	<i>j</i>	<i>k = h * i / j</i>	<i>l = g * j</i>	
Required Income: \$129,428													
Personal Care Products and Services													
Unspecified Retail	1.1%	100%	\$1,407	\$703,580	7.00	\$100,556	\$25,566	3.9	87.5%	2.00	1.7	\$51,185	LI Households
Personal Care Services		50%	\$704	\$703,580	2.99	\$235,531	\$22,554	10.4	98.1%	2.00	5.1	\$45,154	LI Households
		50%											
Reading													
Sporting Goods, Hobby, and Musical Instrument Stores	0.1%	100%	\$171	\$171,158	7.74	\$22,117	\$20,865	1.1	87.5%	2.00	0.5	\$41,772	LI Households
		100%											
Education													
Educational Services	1.9%	100%	\$2,496	\$2,496,457	3.17	\$787,341	\$22,275	35.3	98.1%	2.00	17.3	\$44,596	LI Households
		100%											
Tobacco Products and Smoking Supplies													
Unspecified Retail	0.3%	100%	\$344	\$343,538	7.00	\$49,098	\$25,566	1.9	87.5%	2.00	0.8	\$51,185	LI Households
		100%											
Miscellaneous													
Accounting	1.1%	100%	\$1,424	\$284,855	2.51	\$113,679	\$35,677	3.2	98.1%	2.00	1.6	\$71,427	Moderate Income
Architectural, Engineering, and Related		20%	\$285	\$284,855	2.51	\$113,624	\$79,899	1.4	98.1%	2.00	0.7	\$159,961	Above Mod
Specialized Design Services		20%	\$285	\$284,855	4.82	\$59,102	\$46,527	1.3	98.1%	2.00	0.6	\$83,149	Above Mod
Death Care Services		20%	\$285	\$284,855	4.70	\$60,650	\$39,114	1.6	98.1%	2.00	0.8	\$78,308	Moderate Income
Legal Services		20%	\$285	\$284,855	3.01	\$94,611	\$69,258	1.4	98.1%	2.00	0.7	\$138,656	Above Mod
Total per 1,000 Market Rate Households								354.5			161.7		

[1] Percent of income spent per category is based on the 2017 U.S. Consumer Expenditure Survey data for households at this income level. The sum of the categories included in this analysis is well below the total expenditures of households at this income level, and thus represent a conservative estimate of job creation and housing impacts. Expenditure categories not incorporated due to data constraints include taxes, housing and lodging, most utilities, tobacco, health insurance, personal/ life insurance, cash contributions, and financing charges.

[2] Where multiple business types are likely to provide goods and services in the expenditure category, EPS has estimated the proportion accruing to each business type.

[3] Expenditures are based on the percent of household income spent per the 2020 U.S. Consumer Expenditure Survey. Household income is calculated per Table 4.

[4] Gross receipts to wages ratio obtained from the 2017 Economic Census data for Riverside County. Where data was unavailable, EPS used the 2017 Economic Census data for the State of California.

[5] Based on the 2017 average wage reported by the American Community Survey inflated to 2022 as provided by the Bureau of Labor Statistics (BLS).

[6] BLS data indicates that 12.5% of retail/restaurant workers are age 16-19, but an average of only 1.9% of workers in other industries. EPS has assumed that young workers do not form their own households.

[7] Based on the latest American Community Survey data for 2020.

[8] Part of the Utilities, Fuels, and Public Services category, which also includes natural gas, electricity, and telephone services. Natural gas, electricity, and telephone services not estimated because data was not available in the Economic Census.

Source: 2020 Consumer Expenditure Survey, U.S. Bureau of Labor Statistics; 2017 Economic Census, American Community Survey; and Economic & Planning Systems, Inc.

APPENDIX B:

Income Levels for Worker Households



Table B-1
Income Levels for Worker Households
Worker Household Generation per 1,000 Units – For-Rent, Apartment Unit

Industry	Total Workers	Total Worker Households [1]	ELI Households	VLI Households	LI Households	Median Income Households	Moderate Income Households	Above Moderate Income Households
Retail								
Unspecified Retail	5.1	2.2	0.0	0.0	2.2	0.0	0.0	0.0
Food & Beverage Stores	21.4	9.3	0.0	0.0	0.0	0.0	9.3	0.0
Food Services and Drinking Places	89.1	38.9	0.0	0.0	38.9	0.0	0.0	0.0
Health and Personal Care Stores	2.4	1.0	0.0	0.0	0.0	0.0	1.0	0.0
General Merchandise	5.6	2.4	0.0	0.0	0.0	0.0	2.4	0.0
Furniture and Home Furnishings Stores	4.3	1.9	0.0	0.0	0.0	0.0	1.9	0.0
Building Material and Garden Equipment and Supplies Dealer	3.2	1.4	0.0	0.0	0.0	0.0	1.4	0.0
Electronics and Appliance Stores	7.3	3.2	0.0	0.0	0.0	0.0	3.2	0.0
Clothing and Clothing Accessories Stores	5.7	2.5	0.0	0.0	2.5	0.0	0.0	0.0
Motor Vehicle and Parts Dealers	9.1	4.0	0.0	0.0	0.0	0.0	0.0	4.0
Gasoline Stations	4.4	1.9	0.0	0.0	1.9	0.0	0.0	0.0
Sporting Goods, Hobby, and Musical Instrument Stores	11.0	4.8	0.0	0.0	4.8	0.0	0.0	0.0
Miscellaneous Store Retailers	7.5	3.3	0.0	0.0	3.3	0.0	0.0	0.0
Nonstore Retailers	7.4	3.2	0.0	0.0	0.0	0.0	0.0	3.2
Arts, Entertainment, & Recreation	10.5	4.6	0.0	0.0	0.0	0.0	4.6	0.0
Medical/Health								
Ambulatory Health Care Services	3.7	1.8	0.0	0.0	0.0	0.0	0.0	1.8
General Medical and Surgical Hospitals	2.2	1.1	0.0	0.0	0.0	0.0	0.0	1.1
Nursing and Residential Care Facilities	9.0	4.4	0.0	0.0	0.0	0.0	4.4	0.0
Social Assistance	4.3	2.1	0.0	0.0	0.0	0.0	2.1	0.0
Services								
Personal and Household Goods Repair and Maintenance	11.8	5.7	0.0	0.0	5.7	0.0	0.0	0.0
Services to Buildings and Dwellings	15.9	7.8	0.0	0.0	0.0	0.0	7.8	0.0
Waste Management and Remediation Services	4.0	2.0	0.0	0.0	0.0	0.0	0.0	2.0
Real Estate and Rental and Leasing	0.7	0.3	0.0	0.0	0.0	0.0	0.0	0.3
Personal Care Services	9.1	4.5	0.0	0.0	4.5	0.0	0.0	0.0
Dry Cleaning and Laundry Services	1.5	0.7	0.0	0.0	0.7	0.0	0.0	0.0
Auto Repair and Maintenance	10.6	5.2	0.0	0.0	0.0	0.0	5.2	0.0
Veterinary Services	1.8	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Photographic Services	1.2	0.6	0.0	0.0	0.0	0.0	0.6	0.0
Educational Services	30.8	15.1	0.0	0.0	15.1	0.0	0.0	0.0
Accounting	2.8	1.4	0.0	0.0	0.0	0.0	1.4	0.0
Architectural, Engineering, and Related	1.2	0.6	0.0	0.0	0.0	0.0	0.0	0.6
Specialized Design Services	1.1	0.5	0.0	0.0	0.0	0.0	0.0	0.5
Death Care Services	1.3	0.7	0.0	0.0	0.0	0.0	0.7	0.0
Legal Services	1.2	0.6	0.0	0.0	0.0	0.0	0.0	0.6
Total Workers and Households	308.5	140.7	0.0	0.0	79.6	0.0	46.1	15.0
Total Income-Qualified HH Generated Per 1,000 Market-Rate Units		125.7	0.0	0.0	79.6	0.0	46.1	0.0
Total Income-Qualified HH Generated Per 100 Market-Rate Units		12.6	0.0	0.0	8.0	0.0	4.6	0.0

[1] Assumes 2.0 workers per worker household in the City of Riverside based on the 2020 American Community Survey. Includes a 12.5% discount for retail and 1.9% discount for other industries to account for workers under age 20.

Source: Economic & Planning Systems, Inc.

Table B-2
Income Levels for Worker Households
Worker Household Generation per 1,000 Units - For Sale, Townhome Unit

Industry	Total Workers	Total Worker Households [1]	ELI Households	VLI Households	LI Households	Median Income Households	Moderate Income Households	Above Moderate Income Households
Retail								
Unspecified Retail	4.9	2.1	0.0	0.0	2.1	0.0	0.0	0.0
Food & Beverage Stores	21.7	9.5	0.0	0.0	0.0	0.0	9.5	0.0
Food Services and Drinking Places	81.4	35.6	0.0	0.0	35.6	0.0	0.0	0.0
Health and Personal Care Stores	2.3	1.0	0.0	0.0	0.0	0.0	1.0	0.0
General Merchandise	5.3	2.3	0.0	0.0	0.0	0.0	2.3	0.0
Furniture and Home Furnishings Stores	3.9	1.7	0.0	0.0	0.0	0.0	1.7	0.0
Building Material and Garden Equipment and Supplies Dealer	2.7	1.2	0.0	0.0	0.0	0.0	1.2	0.0
Electronics and Appliance Stores	6.4	2.8	0.0	0.0	0.0	0.0	2.8	0.0
Clothing and Clothing Accessories Stores	5.6	2.4	0.0	0.0	2.4	0.0	0.0	0.0
Motor Vehicle and Parts Dealers	7.4	3.2	0.0	0.0	0.0	0.0	0.0	3.2
Gasoline Stations	4.1	1.8	0.0	0.0	1.8	0.0	0.0	0.0
Sporting Goods, Hobby, and Musical Instrument Stores	6.1	2.7	0.0	0.0	2.7	0.0	0.0	0.0
Miscellaneous Store Retailers	6.8	3.0	0.0	0.0	3.0	0.0	0.0	0.0
Nonstore Retailers	7.4	3.3	0.0	0.0	0.0	0.0	0.0	3.3
Arts, Entertainment, & Recreation	8.8	3.9	0.0	0.0	0.0	0.0	3.9	0.0
Medical/Health								
Ambulatory Health Care Services	3.3	1.6	0.0	0.0	0.0	0.0	0.0	1.6
General Medical and Surgical Hospitals	2.0	1.0	0.0	0.0	0.0	0.0	0.0	1.0
Nursing and Residential Care Facilities	8.6	4.2	0.0	0.0	0.0	0.0	4.2	0.0
Social Assistance	4.7	2.3	0.0	0.0	0.0	0.0	2.3	0.0
Services								
Personal and Household Goods Repair and Maintenance	9.9	4.8	0.0	0.0	4.8	0.0	0.0	0.0
Services to Buildings and Dwellings	13.0	6.4	0.0	0.0	0.0	0.0	6.4	0.0
Waste Management and Remediation Services	3.9	1.9	0.0	0.0	0.0	0.0	0.0	1.9
Real Estate and Rental and Leasing	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.3
Personal Care Services	8.1	4.0	0.0	0.0	4.0	0.0	0.0	0.0
Dry Cleaning and Laundry Services	1.5	0.7	0.0	0.0	0.7	0.0	0.0	0.0
Auto Repair and Maintenance	10.7	5.2	0.0	0.0	0.0	0.0	5.2	0.0
Veterinary Services	1.5	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Photographic Services	0.4	0.2	0.0	0.0	0.0	0.0	0.2	0.0
Educational Services	13.4	6.6	0.0	0.0	6.6	0.0	0.0	0.0
Accounting	2.6	1.3	0.0	0.0	0.0	0.0	1.3	0.0
Architectural, Engineering, and Related	1.2	0.6	0.0	0.0	0.0	0.0	0.0	0.6
Specialized Design Services	1.0	0.5	0.0	0.0	0.0	0.0	0.0	0.5
Death Care Services	1.3	0.6	0.0	0.0	0.0	0.0	0.6	0.0
Legal Services	1.1	0.5	0.0	0.0	0.0	0.0	0.0	0.5
Total Workers and Households	263.8	119.8	0.0	0.0	63.6	0.0	42.6	13.6
Total Income-Qualified HH Generated Per 1,000 Market-Rate Units		106.2	0.0	0.0	63.6	0.0	42.6	0.0
Total Income-Qualified HH Generated Per 100 Market-Rate Units		10.6	0.0	0.0	6.4	0.0	4.3	0.0

[1] Assumes 2.0 workers per worker household in the City of Riverside based on the 2020 American Community Survey. Includes a 12.5% discount for retail and 1.9% discount for other industries to account for workers under age 20.

Source: Economic & Planning Systems, Inc.

Table B-3
Income Levels for Worker Households
Worker Household Generation per 1,000 Units - For Sale, Single-Family Unit

Industry	Total Workers	Total Worker Households [1]	ELI Households	VLI Households	LI Households	Median Income Households	Moderate Income Households	Above Moderate Income Households
Retail								
Unspecified Retail	5.9	2.6	0.0	0.0	2.6	0.0	0.0	0.0
Food & Beverage Stores	24.5	10.7	0.0	0.0	0.0	0.0	10.7	0.0
Food Services and Drinking Places	102.4	44.8	0.0	0.0	44.8	0.0	0.0	0.0
Health and Personal Care Stores	2.8	1.2	0.0	0.0	0.0	0.0	1.2	0.0
General Merchandise	6.4	2.8	0.0	0.0	0.0	0.0	2.8	0.0
Furniture and Home Furnishings Stores	5.0	2.2	0.0	0.0	0.0	0.0	2.2	0.0
Building Material and Garden Equipment and Supplies Dealer	3.7	1.6	0.0	0.0	0.0	0.0	1.6	0.0
Electronics and Appliance Stores	8.4	3.7	0.0	0.0	0.0	0.0	3.7	0.0
Clothing and Clothing Accessories Stores	6.5	2.8	0.0	0.0	2.8	0.0	0.0	0.0
Motor Vehicle and Parts Dealers	10.5	4.6	0.0	0.0	0.0	0.0	0.0	4.6
Gasoline Stations	5.1	2.2	0.0	0.0	2.2	0.0	0.0	0.0
Sporting Goods, Hobby, and Musical Instrument Stores	12.7	5.5	0.0	0.0	5.5	0.0	0.0	0.0
Miscellaneous Store Retailers	8.7	3.8	0.0	0.0	3.8	0.0	0.0	0.0
Nonstore Retailers	8.5	3.7	0.0	0.0	0.0	0.0	0.0	3.7
Arts, Entertainment, & Recreation	12.0	5.3	0.0	0.0	0.0	0.0	5.3	0.0
Medical/Health								
Ambulatory Health Care Services	4.3	2.1	0.0	0.0	0.0	0.0	0.0	2.1
General Medical and Surgical Hospitals	2.6	1.3	0.0	0.0	0.0	0.0	0.0	1.3
Nursing and Residential Care Facilities	10.4	5.1	0.0	0.0	0.0	0.0	5.1	0.0
Social Assistance	5.0	2.4	0.0	0.0	0.0	0.0	2.4	0.0
Services								
Personal and Household Goods Repair and Maintenance	13.6	6.6	0.0	0.0	6.6	0.0	0.0	0.0
Services to Buildings and Dwellings	18.3	9.0	0.0	0.0	0.0	0.0	9.0	0.0
Waste Management and Remediation Services	4.6	2.2	0.0	0.0	0.0	0.0	0.0	2.2
Real Estate and Rental and Leasing	0.8	0.4	0.0	0.0	0.0	0.0	0.0	0.4
Personal Care Services	10.4	5.1	0.0	0.0	5.1	0.0	0.0	0.0
Dry Cleaning and Laundry Services	1.7	0.8	0.0	0.0	0.8	0.0	0.0	0.0
Auto Repair and Maintenance	12.2	6.0	0.0	0.0	0.0	0.0	6.0	0.0
Veterinary Services	2.1	1.0	0.0	0.0	0.0	0.0	0.0	1.0
Photographic Services	1.4	0.7	0.0	0.0	0.0	0.0	0.7	0.0
Educational Services	35.3	17.3	0.0	0.0	17.3	0.0	0.0	0.0
Accounting	3.2	1.6	0.0	0.0	0.0	0.0	1.6	0.0
Architectural, Engineering, and Related	1.4	0.7	0.0	0.0	0.0	0.0	0.0	0.7
Specialized Design Services	1.3	0.6	0.0	0.0	0.0	0.0	0.0	0.6
Death Care Services	1.6	0.8	0.0	0.0	0.0	0.0	0.8	0.0
Legal Services	1.4	0.7	0.0	0.0	0.0	0.0	0.0	0.7
Total Workers and Households	354.5	161.7	0.0	0.0	91.5	0.0	53.0	17.3
Total Income-Qualified HH Generated Per 1,000 Market-Rate Units		144.5	0.0	0.0	91.5	0.0	53.0	0.0
Total Income-Qualified HH Generated Per 100 Market-Rate Units		14.4	0.0	0.0	9.1	0.0	5.3	0.0

[1] Assumes 2.0 workers per worker household in the City of Riverside based on the 2020 American Community Survey. Includes a 12.5% discount for retail and 1.9% discount for other industries to account for workers under age 20.

Source: Economic & Planning Systems, Inc.