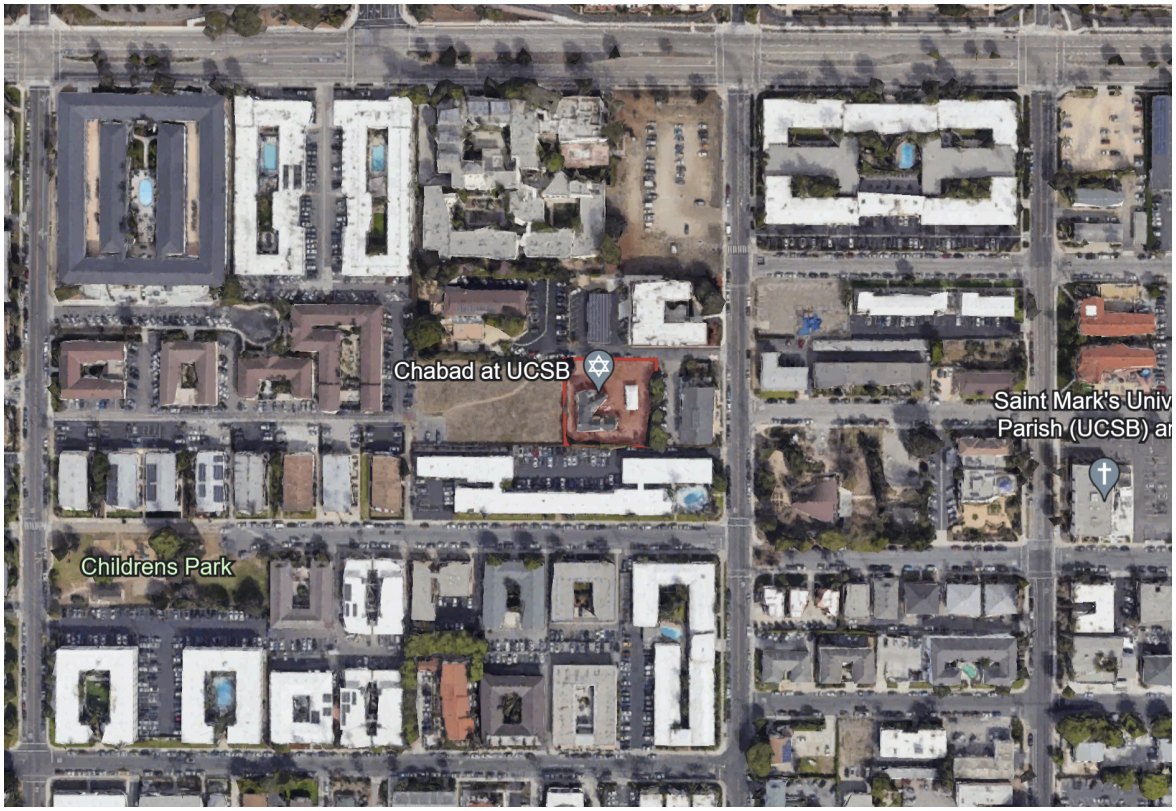
Chabad of UCSB Housing Development

QUESTIONS THAT THIS DOCUMENT ANSWERS:

- What type of project is possible at 779 Camino Pescadero (henceforth referred to as "the property") under current zoning code?
    - What is the zoning designation?
    - What Density is allowed?
- What type of project is possible under new state laws, including but not limited to State Density Bonus, SB4, and SB 2097?
- How much would each project scenario cost to build?
- How much revenue would each project scenario generate?
- What are the possible funding avenues for the project?
    - Donations
    - Investors
    - Selling Development Rights to UCSB
    - County vs UCSB Settlement Money
- What are the final suggestions?

SITE PROFILE

The address of the site is 779 Camino Pescadero, Isla Vista, CA 93117 (henceforth referred to as "the property). Using a rough measuring tool on Google Earth, the property is .5 acres.



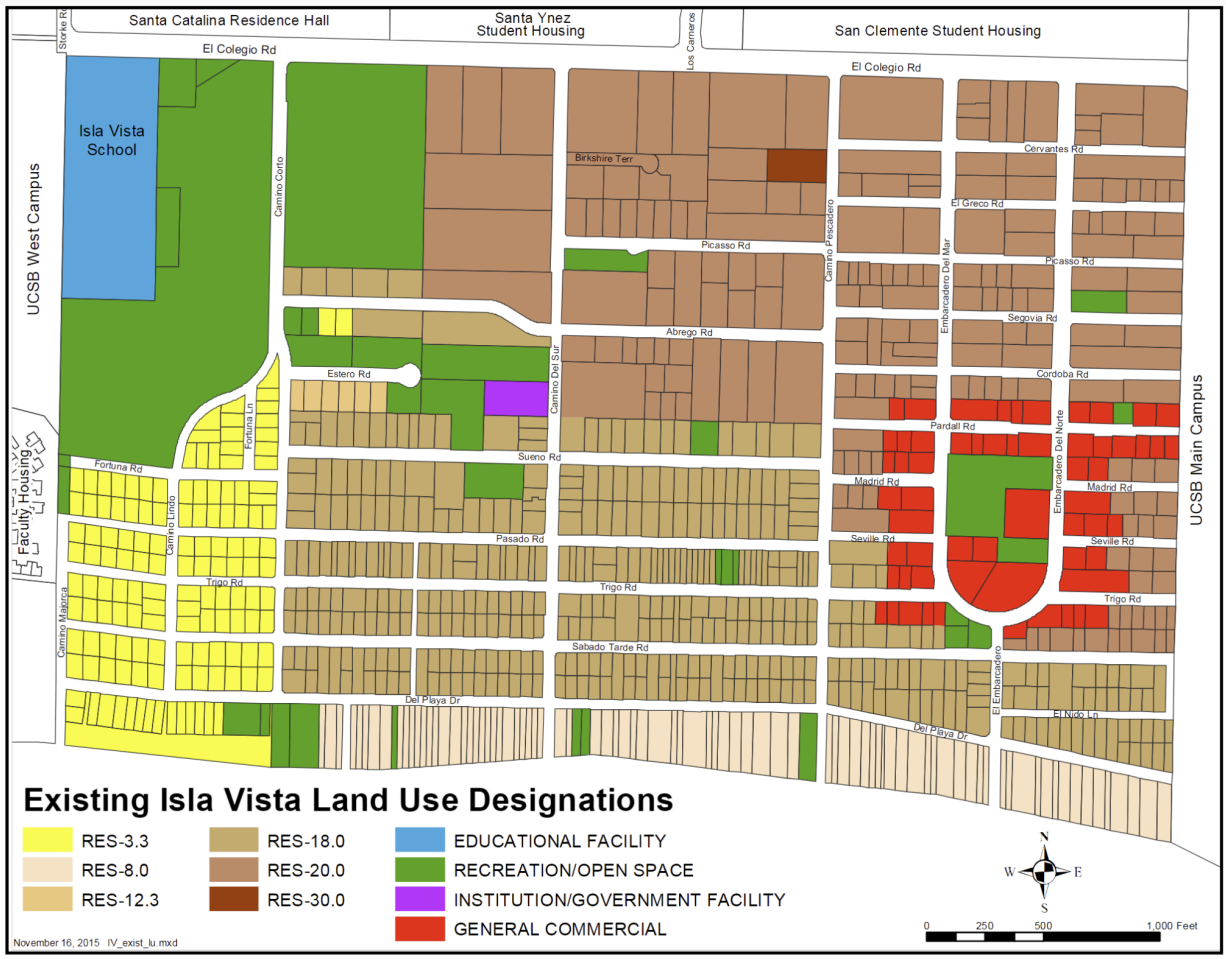
Current Uses

The property currently holds a single 2-story building which contains a two-bedroom home for the rabbi, a kitchen, and a synagogue space. The rest of the building contains X units, with X number of beds.

The yard has a large tent setup and deck, both of which are used for hosting events including Shabbat dinners and Jewish holiday gatherings.

Site Zoning

The property is zoned RES-20.0, which allows for 20 units per acre, or 10 units on the property. Also, 1.5 parking spaces are required per 2-bedroom unit. Minimum Parking Requirements can be found on the county website here.



Isla Vista Rental Market Context

According to RentCafe, the average rent in Isla Vista is $3,162, and the average apartment size is 790 sqft. This is around the average 2-bedroom apartment size of 760 sqft. Assuming 1 person per bedroom, the average resident is paying $1,581 in rent per month.

Also, 99% of units are rented. This makes Isla Vista an incredibly in-demand market.

RELEVANT LAWS TO INCREASE DENSITY

State Density Bonus

The State Density Bonus is a program that allows developments to get concessions from a jurisdiction including variances on the number of units, minimum parking requirements, building height, and setbacks if affordable units are included. The number of concessions given is based on a sliding scale, shown in the charts below.

Income Category	% of Reserved Units			
Very Low	5%	10%	15%	Up to 80%
Low	10%	17%	24%	Up to 80%
Moderate	10%	20%	30%	Up to 80%
Senior	N/A	N/A	100%	N/A
Maximum # of Incentives/ Concessions	**1**	**2**	**3**	**4***

For this project, it is also important to consider the concessions given for units set aside for students. The DBL allows the granting of one incentive/concession for projects that include at least 20% of the units for lower income students in a student housing development. A more detailed chart, which includes the many possible combinations, can be found here and in Appendix A.

Senate Bill 4

SB4 is a new tool that may assist with maximizing the number of units allowed in potential development. SB 4 allows for housing development for higher education institutions and religious institutions. SB4 requires:

a) 100% of the units, exclusive of manager units, in a housing development to be low income except the following:
   i) 20% of units may be for moderate-income
   ii) 5% of units may be used for staff of the religious institution or institution of higher education

This means that 779 Camino Pescadero can build 75% of all units as “low income housing,” 20% of all units as “moderate income housing” and 5% of units as “staff.” The first floor of the development may be used for “auxiliary uses” or, in this case, could be developed for religious use as pursuant to subsection (i) below:

(i) Notwithstanding any other provision of this section, a development project that is eligible for approval as a use by right pursuant to this section **includes any religious institutional use**, or any use that was previously existing and legally permitted by the city or county on the site, if all of the following criteria are met:

(1) The total square footage of nonresidential space on the site does not exceed the amount previously existing or permitted in a conditional use permit.

(2) The total parking requirement for nonresidential space on the site does not exceed the lesser of the amount existing or of the amount required by a conditional use permit.

(3) The new uses abide by the same operational conditions as contained in the previous conditional use permit.

As 779 Camino Pescadero has been owned by the Chabad of UCSB before 2024, it is eligible for the following special SB4 provisions:

a) The potential elimination of any parking requirement given the property is a half mile walking distance from a public transit stop, a high-quality transit corridor, or within one block of a car share vehicle.
b) Density bonus based on the type of configuration of units built.
    i) (j) A housing development project that qualifies as a use by right… shall be allowed the following density, as applicable:
        1) (1) (A) If the development project is located in a zone that allows residential uses, including in single-family residential zones, **the development project shall be allowed a density of the applicable density deemed appropriate to accommodate housing for lower income households identified in subparagraph (B) of paragraph (3) of subdivision (c) of Section 65583.2** (See Below) **and a height of one story above the maximum height otherwise applicable to the parcel.**

Section 65583.2

(B) The following densities shall be deemed appropriate to accommodate housing for lower income households:

(i) For an incorporated city within a nonmetropolitan county and for a nonmetropolitan county that has a micropolitan area: sites allowing at least 15 units per acre.

(ii) For an unincorporated area in a nonmetropolitan county not included in clause (i): sites allowing at least 10 units per acre.

(iii) For a suburban jurisdiction: sites allowing at least 20 units per acre.

(iv) For a jurisdiction in a metropolitan county: sites allowing at least 30 units per acre.

(4)(A) For a metropolitan jurisdiction:

(i) At least 25 percent of the jurisdiction's share of the regional housing need for moderate-income housing shall be allocated to sites with zoning that allows at least 4 units of housing, but not more than 100 units per acre of housing.

(ii) At least 25 percent of the jurisdiction's share of the regional housing need for above moderate-income housing shall be allocated to sites with zoning that allows at least 4 units of housing.

Rent Limits As Specified in SB4

"Low income" must be offered at an affordable rent price as set by the California Tax Credit Allocation Committee. "Low income" as of 2023 is defined as 80% of area median income or less. This means the rents as set by the California Tax Credit Allocation Committee are as follows:

a) No Bed: $2,072
a) 1 Bed: $2,220
b) 2 Bed: $2,664
c) 3 Bed: $3,077
d) 4 Bed: $3,432
e) 5 Bed: $3,787

"Moderate Income" as of 2023 is defined as 100% or more of area median income. This means the rents as set by the California Tax Credit Allocation Committee are as follows:

a) No Bed: $2,590
b) 1 Bed: $2,774
c) 2 Bed: $3,330

d) 3 Bed: $3,846
e) 4 Bed: $4,290
f) 5 Bed: $4,732

PROJECT COSTS BY SCENARIO

Initial Demolition Costs of Existing Structure

The initial action taken by any future development of 779 Camino Pescadero is going to be the demolition of the existing structure of the property. Demolition costs can range anywhere from $4 to $12 per square foot. Heavy machinery can cost $450 - $600 per hour. The national average for the cost of demolition of a 3000+ square foot house can range from $45,000 up to or exceeding $60,000. According to Get a Site Plan it is important to factor in a 10% to 20% increase in costs for any unexpected fees or permitting that may occur.

In late 2023, consultant Century Urban produced a conceptual feasibility analysis for the City of San Jose's Office of Economic Development studying the cost to construct new market-rate and affordable housing in San Jose. The analysis assumed an average project with a flat or relatively flat site and no unusual site conditions.

The analysis considered both hard costs (labor and materials) and soft costs (architectural design, engineering, financing, city fees, insurance, property taxes, overhead, legal fees, accounting and marketing). Based on consultations with an entitlement director at a major university with knowledge of development costs in the bay area, we believe these cost estimates to be roughly comparable to those that could be expected for development in Isla Vista.

The report projected the average total cost of building low-rise residential development for a rental property at $571 per gross square foot. This number combines the projected average soft cost of $133 per gross square foot and the projected average hard costs of $438 per square foot. The analysis also placed the average cost of parking at $108 per square for this type of development.

Building Hard Costs Per GSF (excluding parking)			
Size	Construction Type	Rental	Sale
Low-Rise	Type V	$438	$468
Mid-Rise	Type III	$498	NA
High-Rise	Type I	$558	$594

Average Soft Costs Per GSF			
Size	Type	Rental	Sale
Low-Rise	Type V	$133	$134
Mid-Rise	Type III	$153	NA
High-Rise	Type I	$185	$168

Below are cost estimates for a range of development scenarios.

Scenario 1: Build Project With Current Zoning (no concessions):

Under this scenario, the proposed project would conform to all current zoning, asking for no concessions from the County and including no affordable units in return.

- Pros: all units are completely for-profit
- Cons: With no concessions, the project is limited to 10 units, parking is required, and height limit is enforced.

Assuming a building height of two stories, an area of 7,900 square feet, and material costs of $571 per square foot, this project would cost $4,510,900. However, the added cost to build parking must also be considered. For multi-family buildings, 1.5 parking spots are required for every 2-bedroom unit, which would translate to 15 parking spaces. Each parking space costs between $20,000-60,000 to build, or an added cost of $300-900,000. This would bring the total project cost to **$4,810,900-5,410,900.**

Scenario 2: Utilizing State Bonus Density

Under this scenario, the proposed project would be filed under the State Bonus Density law. Depending on the number of units set aside, the project could be granted concessions including an elimination of parking requirements, increased height, or increased density from 20-50%.

- Pros: a much larger project could be built with more units and no parking.
- Cons: some of the units will be affordable for 55 years.

For cost estimates, it is best to consider multiple sub-scenarios:

- **A:** 10% low income for a 20% density increase
- **B:** 20% for college students for a 35% density increase (same as 20% low income)
- **C:** 24% very low income for a 50% density increase
- D: 100% moderate income for a 80% density increase

It is important to note that these are only 3 possible scenarios out of over 100 possible combinations. Costs by scenario are:

- A: 12 Units
  12 units x 790 square feet = 9,480 square feet → 9,480 square feet x $571/square foot = **$5,413,080**
- B: 13.5 Units (rounds up to 14 Units)
  14 units x 790 sq. ft. = 11,060 sq. ft x $571/sq. ft. = **$6,315,260**
- C: 15 Units
  15 units x 790 sq. ft. = 11,850 sq. ft. x $571/sq. ft. = **$6,766,350**
- D: 18 units
  18 units X 790 sq. ft. = 14,220 sq ft x $571sq/ft. = **$8,119,620**

Scenario 3: Utilizing SB4:

Under this scenario, the project would be filed under SB4. This would allow for a density increase of 50%. Costs would be the same as Scenario 2C.

EXPECTED REVENUES BY SCENARIO

Defining Affordable Categories

These rent categories are defined on a county by county basis. For Santa Barbara County, per month, they are:

Moderate Income (AMI) = $3,330
Low Income (AMI) = $2,664
Very Low Income (AMI) = $1,207

Scenarios

Scenario 1: 10 units of 2 bedrooms each, rented for the average rent of $3,100 a month would bring in $31,000 a month or **$372,000 a year**.

Scenario 2:

- **A:** 12 units of 2 bedrooms each, including 11 market rate units rented for the average rent of $3,100/month or $409,200 a year. Additionally, 1 affordable unit rented for $2,000/month or $24,000 a year. Combined total of **$433,200 a year.**

- **B:** 13 units of 2 bedrooms each, including 11 market rate units rented for an average of $3,1000/month or $409,200 a year. Additionally, 2 affordable units rented for $2,000 a month or $48,000 a year. Combined total of **$457,200 a year.**

- **C:** 15 units of 2 bedrooms each, including 11 market rate units rented for an average of $3,100/month or $409,000 a year. Additionally, 4 very-low income units rent for $1,650/month or $79,200. Combined total of **$488,200 a year.**
- **D:** 18 units of 2 bedrooms each for an average of $3,330/month or **$719,280 a year.**

Scenario 3: 15 units, 75% low income, 20% moderate, 5% other. 11 units at $2,000, 4 units at $3,330 = **$233,320 a year.**

Permit/Engineer/Architect Costs:

With building, the material construction cost will also be supplemented with various fees. These include: Permitting costs, architects fees, and engineer fees. Below are some estimates of potential fees. Note, all costs may vary widely.

a) Architect fees can be anywhere from 8% to 15% of construction costs
b) Land survey costs can range from $3,000 to $10,000+
c) Engineering costs ~ $3,000

Century Urban's conceptual feasibility analysis also projected the development cost created by city permitting and fees on a per unit basis.

Total City Permits & Fees Per Unit	Approximate Range
Construction Taxes	$7,900 to $9,900
Parkland In-Lieu Fees	$9,800 to $20,800
School Fees	$5,100 to $6,900
Planning/Building Fees	$3,100 to $7,700
Inclusionary In-Lieu Fees	$24,500 to $57,700
Total Fees	**$53,600 to $92,800**

These fees were factored into the $571 cost per gross square foot of development used in the *Project Costs by Scenario* section above.

FUNDING MECHANISMS

Donors

This will be the most difficult funding mechanism, as it requires donors to give money to the project without an expected return. Assuming that a construction loan can be procured from a bank, Chabad of UCSB would need to raise 20% of the construction costs, or anywhere from $962,180 to $1,623,924 depending on which project scenario is chosen.

Investors

This funding mechanism will present medium difficulty, though it will be easier than finding donors. Similar to the donors, investors will have to front 20% of the construction costs. Isla Vista is a guaranteed investment, as its housing market is unaffected by national trends. UCSB continues to increase the size of their student body, while the housing stock barely changes. Isla Vista is the closest neighborhood to campus, and will always be in-demand.

That being said, investors will expect a return on their investment, and that return will come in the form of rents. That means that Chabad is unlikely to see any revenues from the rents for a number of years, or at least until the investors begin to turn a profit.

Selling Development Rights

Besides developing the project with the considerations as seen above the third option is to sell the development rights to an independent developer. It is feasible to sell to a developer the option to develop the property, perhaps under SB4. In doing so, a developer will incur the construction costs, as well as any other ancillary costs associated with permitting, engineering, etc. Selling such rights reduces the risk and liabilities of developing a property oneself. Below are a pros and cons of such a sale:

Pros:

a) Cash in hand immediately.
b) Developer handles the permitting, construction, and development of the project.
c) Chabad retains control of the land under the development.

Cons:

a) No continuous rental income.
b) Lessened control over the development, unless specified in a contractual agreement.
c) Subject to developer designs, unless agreed otherwise.

OTHER CONSIDERATIONS

Fair Housing Act

The federal Fair Housing Act prohibits discrimination concerning the sale, rental, and financing of housing based on race, religion, sex, national origin, familial status, and disability. Federal Fair Housing Act

What is Prohibited

It is illegal discrimination to take any of the following actions because of race, color, religion, sex, gender identity, sexual orientation, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Make housing unavailable
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide a person different housing services or facilities
- Market housing in a way that indicates any preference, limitation, or discrimination with respect to prospective tenants
- Set different sale prices or rental charges for the sale or rental of a dwelling
- Use different qualification criteria or applications for applicants (such as income standards, application requirements, and application fees
- Limit privileges, services, or facilities of a dwelling
- Discourage the purchase or rental of a dwelling
- Assign a person to a particular building

Religious Housing Exemption

Sec. 807 [42 U.S.C. 3607] of the Federal Fair Housing Act provides an exemption for religious organizations and private clubs.
It states the following points:

(a) "Nothing… shall prohibit a religious organization, association, or society, or any nonprofit institution or organization operated, supervised, or controlled by or in conjunction with a religious organization, association, or society, from limiting the sale, rental or occupancy of dwellings which it owns or operates for **other than a commercial purpose** to persons of the same religion, or from giving preference to such persons, unless membership in such religion is restricted on account of race, color or national origin.:

Religious Discrimination under the Fair Housing Act

- "Advertisements with descriptions of properties ("neighborhood with synagogue") or services ("kosher meals available") do not on their face state unlawful preferences and therefore do not generally violate the Fair Housing Act." It would be a violation to say that an apartment complex is "Jewish only."
- "A religious institution or affiliated organization providing housing may give a preference to persons of the same religion if:
    (1) Housing is offered for non-commercial purposes and;
    (2) The religion does not discriminate on the basis of race, color, or national origin
- Housing providers that receive HUD or other federal funds cannot discriminate on the basis of religion
- It is not allowed to tell tenant applicants they will not like a neighborhood ("steering") because there is not a mosque, synagogue or church nearby
- It is not allowed to give rental incentives or other preferences only to applicants of a particular religion
- US HUD Housing Discrimination Under The Fair Housing Act

Questions:

1. Can the property include kosher amenities and/or kosher residences?
    a. Yes, see section on SB4.

Development Regulations in Coastal Zone

The Property located at 779 Camino Pescadero falls under the SR-H-20 zoning designation. Development Standards for this designation can be found in Section 35-77 of the Coastal Zoning Ordinance. SR-H denotes "High Density Student Residential" zoning while the 20 denotes the allowed density of 20 dwelling units per gross acre.

The stated purpose of this zoning designation is to "provide for residential development which is unique to a student-oriented community." The intent is to "provide for multiple residential development at moderate densities." The provision of affordable housing is encouraged.

1. Permitted Uses

    (1) Dormitories, student housing facilities, residence halls, sororities and fraternities
    (2) Parking lots, carports, and garages used for units within the development either adjacent to such units or centrally located to serve a group of units.

(3) Buildings incidental and subordinate to permitted uses
(4) Community Centers
(5) Non-residential Child Care Centers that are accessory and subordinate to permitted uses for use by on-site employees of the development
(6) Residential Child Care Center (permitted with a minor conditional use permit)

2. Lot Size/Density
    - A lot with 100 feet or more of street frontage (applies to the property), buildings shall be sited so as to avoid a continuous stretch of buildings along the street frontage by clustering the buildings on one side of the lot, breaking up the development into more than one building, or through other architectural design features to reduce the visual impact of the building(s) .

3. Bedroom Density
    - There shall be no more than one bedroom for each 1,200 sq. ft. of net lot area provided that each lot is permitted at least 3 bedrooms.
    - Dwelling unit area in excess of the following maximum shall be treated and counted as additional bedrooms for the purposes of this section and for the purposes of Section 35-77.12, Parking, as follows: For each bedroom in excess of 160 square feet, for each studio dwelling unit in excess of 500 square feet, for each living room or dining room in excess of 400 square feet, and for each room other than the living room, dining room, kitchen, bathroom(s), and meeting room (if dwelling is occupied by a non-profit organization), each 80 square feet of excess area from all units on a site combined shall count as additional area for which additional parking spaces shall be required, and each 160 square feet of such excess area shall count as an additional bedroom for the bedroom density standard.

4. Setbacks for Buildings and Structures

Front:
- 50 ft from the centerline of the street and
- 20 ft from the right-of-way line of the street (determined by Public Works)

Side:
- On each side of the lot, 10 percent of the width of the lot but not less than 5ft
- When the width of the required side yard exceeds 10ft, one side yard may be permitted at 10 feet provided the amount in excess of 10 feet is added to the other side yard

Rear:
- 25 ft

5. Distance Between Buildings on the Same Site
    - Minimum of 5ft between buildings unless a more stringent standard is required by the Public Works Department

6. Building Coverage
    - Building units containing dwelling units not to exceed 30% of the net area of the property
    - Siting of structures should take into consideration: scenic qualities, protection of natural resources, preservation of existing healthy trees on site, aesthetics, privacy, light, and solar exposure

7. Height Limit

    - No building or structure shall exceed a height of 35 ft

8. Parking
    - Parking may be located on a nearby site if permanently dedicated to development
    - Tandem parking not allowed

    Parking Minimums:
        - 2 space per studio or bedroom (for single and multi-family buildings)
        - 2 spaces per studio or bedroom and 1 space per two employees (for dormitories and lodging houses)

    Parking Design
        - Spaces shall be arranged to prevent through traffic to parking areas on other parcels
        - Uncovered parking area accommodating more than 5 vehicles located between the main building and any abutting street shall be screened from the street and adjacent property by a masonry wall or screen planting
        - Up to 30 percent of required parking spaces may be compact spaces

    Bicycle Parking
        - Must provide one unenclosed and one enclosed, permanently maintained and secure bicycle storage space for each bedroom and/or studio apartment within the development

9. Open Space and Landscaping
    - No less than 15% of the net lot area shall be devoted to landscaping

- Landscaping shall be permanently maintained in accordance with the coastal development permit

10. Sidewalk
    - Prior to receiving a Coastal Development Permit, all plans for new buildings and structures will be reviewed by the Road Division of the Public Works Department for frontage improvement conditions.
    - The owner will also construct street pavement, curbs, gutters, and sidewalks on the street frontage of the property that are determined by the County Department of Public Works

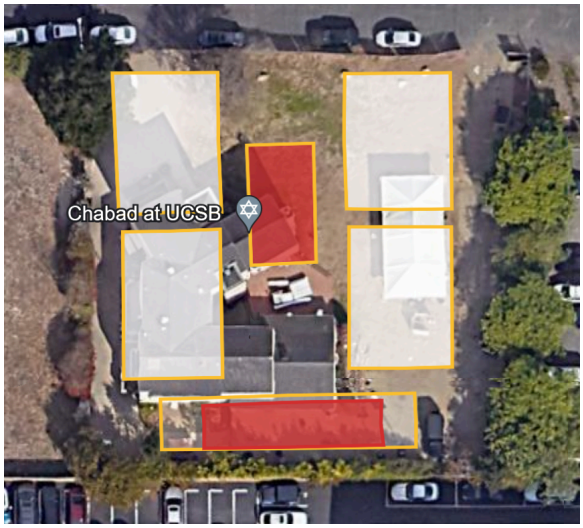
Possible Housing Types

1. Bungalow Courts
   Mockup #1



- 12 Private residences (790 sq. ft. each) in 6 two-story buildings
- 1 Main building (1,400 sq. ft) for the synagogue and Rabbi's personal residence
- Community tent placed in courtyard
- 12 foot walking paths
- No parking

2. Traditional Multi-family Apartment Building/s



- Up to 16 Private Residences (790 sq. ft each) in 4 two-story buildings
- 1 Main Building including 1,450 sq. ft on the first floor for the synagogue and 850 sq. ft. on the second floor for the Rabbi's personal residence
- Community tent placed in courtyard
- 9 foot walking paths
- No Parking (two parking spaces could be added, one on each side of the main building)

CONCLUSION AND RECOMMENDATIONS

Before drawing a conclusion, a matrix has been created with all possible scenarios:

	Demolition Cost ($)	Number of Units	Construction Cost	Expected Revenues
Scenario 1	35-60,000	10	$4,810,900-5,410,900	$372,000
Scenario 2A	35-60,000	12	$5,413,080	$433,200
Scenario 2B	35-60,000	13	$6,315,260	$457,200
Scenario 2C	35-60,000	15	$6,766,350	$488,200
Scenario 2D	35-60,000	18	$8,119,620	$719,280
Scenario 3	35-60,000	15	$6,766,350	$233,320

Funding Mechanism	Percentage Down
Donors	20%
Investors	20%
Development Rights	0%

It is our conclusion that the development rights for the property are sold to a third party developer so long as some control is retained for religious purposes, events, etc. This is due to the difficulty of permitting and the unknown true cost of construction. It is unlikely that Chabad can raise around 5 million for construction, but a developer already has investment money available.

Additionally, the in demand nature of the property with high development interest leaves 779 Camino Pescadero a perfect candidate for the transfer of development rights to a third party. Chabad will retain control and ownership of the land, while the risks in cost are taken by the developer. A contract can be created whereby Chabad retains control over any events on the property as well.

Applicable Documents

Isla Vista Planning Documents

1. Goleta Community Plan
2. Coastal Land Use Plan of Santa Barbara County
3. Coastal Zoning Ordinance of Santa Barbara County
4. Isla Vista Land Use Map
5. Isla Vista Zoning Map

SOURCES

Income Limits (Section 8) - Housing Authority of the County of Santa Barbara - California

https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=202320240SB4

SUMMARY OF ZONES IN SANTA BARBARA COUNTY

https://cosantabarbara.app.box.com/s/32fdkrro5cvzv5ge3433hvbdjjqx1jn1

Isla Vista | Santa Barbara County, CA - Official Website

Who Can Afford 'Affordable Housing' in Santa Barbara?

Density Bonus Law: What are Incentives, Concessions, and Waivers?.

Guide to the California Density Bonus Law

DIVISION 6 - PARKING REGULATIONS | Code of Ordinances | Santa Barbara County, CA | Municode Library

CA Rent Limits

Demo Costs

Affordable Housing | City of Santa Barbara

APPENDIX A

DENSITY BONUS CHART*

AFFORDABLE UNIT PERCENTAGE**	VERY LOW INCOME DENSITY BONUS	LOW INCOME DENSITY BONUS	MODERATE INCOME DENSITY BONUS***	LAND DONATION DENSITY BONUS	SENIOR****	FOSTER YOUTH/ DISABLED VETS/ HOMELESS	COLLEGE STUDENTS
5%	20%	-	-	-	20%	-	-
6%	22.5%	-	-	-	20%	-	-
7%	25%	-	-	-	20%	-	-
8%	27.5%	-	-	-	20%	-	-
9%	30%	-	-	-	20%	-	-
10%	32.5%	20%	5%	15%	20%	20%	-
11%	35%	21.5%	6%	16%	20%	20%	-
12%	38.75%	23%	7%	17%	20%	20%	-
13%	42.5%	24.5%	8%	18%	20%	20%	-
14%	46.25%	26%	9%	19%	20%	20%	-
15%	50%	27.5%	10%	20%	20%	20%	-
16%	50%	29%	11%	21%	20%	20%	-
17%	50%	30.5%	12%	22%	20%	20%	-
18%	50%	32%	13%	23%	20%	20%	-
19%	50%	33.5%	14%	24%	20%	20%	-
20%	50%	35%	15%	25%	20%	20%	35%
21%	50%	38.75%	16%	26%	20%	20%	35%
22%	50%	42.5%	17%	27%	20%	20%	35%
23%	50%	46.25%	18%	28%	20%	20%	35%
24%	50%	50%	19%	29%	20%	20%	35%
25%	50%	50%	20%	30%	20%	20%	35%
26%	50%	50%	21%	31%	20%	20%	35%
27%	50%	50%	22%	32%	20%	20%	35%
28%	50%	50%	23%	33%	20%	20%	35%
29%	50%	50%	24%	34%	20%	20%	35%
30%	50%	50%	25%	35%	20%	20%	35%
31%	50%	50%	26%	35%	20%	20%	35%
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34%	50%	50%	29%	35%	20%	20%	35%
35%	50%	50%	30%	35%	20%	20%	35%
36%	50%	50%	31%	35%	20%	20%	35%
37%	50%	50%	32%	35%	20%	20%	35%
38%	50%	50%	33%	35%	20%	20%	35%
39%	50%	50%	34%	35%	20%	20%	35%
40%	50%	50%	35%	35%	20%	20%	35%
41%	50%	50%	38.75%	35%	20%	20%	35%
42%	50%	50%	42.5%	35%	20%	20%	35%
43%	50%	50%	46.25%	35%	20%	20%	35%
44%	50%	50%	50%	35%	20%	20%	35%
100%*****	80%	80%	80%	35%	20%	20%	35%

*All density bonus calculations resulting in fractions are rounded up to the next whole number.
**Affordable unit percentage is calculated excluding units added by a density bonus.
***Moderate income density bonus applies to for sale units, not to rental units.
****No affordable units are required for senior units.
***** Applies when 100% of the total units (other than manager's units) are restricted to very low, lower and moderate income (maximum 20% moderate).