

**CITY OF ENCINITAS**  
**Housing Plan Outreach**  
*Sources*

1. FHA Mortgage Calculator accessed online at <http://www.fha.com>

*Note: Online calculator to help determine how much someone can afford to safely borrow in order to finance a home. Available monthly payment based on 5% down and 5% interest rate with no non-mortgage debt.*

2. National Low Income Housing Coalition Housing Wage Calculator accessed online at <http://nlihc.org/library/wagecalc>

*Note: Online calculator to help determine how much someone must earn in order to afford rent in order to pay no more than the 30% of your income on the rent (the accepted standard of affordability).*

3. Current Demographic and Socio-Economic Estimates, Encinitas accessed online at [www.sandag.org](http://www.sandag.org)

4. Future Demographic and Socio-Economic Estimates, Encinitas accessed online at [www.sandag.org](http://www.sandag.org)

5. Union Tribune Zip Code Chart for Home Sales Recorded in June 2014, August 11, 2014. Past issues are available at DQNews Custom Reports accessed online at <http://www.dqnews.com/custom.aspx>

6. Selected Community Characteristics, 2010-2102 American Community Survey 3-Year Estimates accessed online at <http://factfinder.census.gov/>

7. San Diego County Apartment Association - Weighted Average Rents by Community and Type, Spring 2014

8. Housing Authority Rental Assistance Program Wait List, City of Encinitas