CITY COUNCIL OF THE CITY OF OXNARD

RESOLUTION NO.

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF OXNARD ADOPTING THE AFFORDABLE HOUSING IN-LIEU FEE NEXUS STUDY AND AFFORDABLE HOUSING IN-LIEU FEES.

WHEREAS, on October 10, 2017 the City adopted the 2013-2021 Housing Element of the General Plan in compliance with State law, which includes the goal of encouraging the development of affordable housing to meet the City's assigned share of the regional housing need; and

WHEREAS, in 1999 the City adopted an Inclusionary Housing Program, requiring developers to provide a percentage of their units at affordable prices and a policy to establish an affordable housing in-lieu fee to facilitate new housing units that are affordable to households with extremely low, very low and low incomes; and

WHEREAS, the City's inclusionary housing ordinance requires for-sale projects with at least 10 or more units, to reserve at least ten percent (10%) of all newly constructed dwelling units to be sold to lower-income households (80% AMI); and

WHEREAS, the City's inclusionary housing ordinance requires for-rent projects with at least 10 or more units, make available at least five percent (5%) of all newly constructed dwelling units to very low income (50% AMI or below) households, and 5% of all units to affordable lower-income (80% AMI) households; and

WHEREAS, Ordinance 2721 established the current Housing In-Lieu Fee; and

WHEREAS, the City wishes to update the in-lieu fees based on current affordability gaps; and

WHEREAS, the City's consultant Harris & Associates has completed the Affordable Housing In-Lieu Nexus Study dated April 2020, which sets forth the methodology used to determine the in-lieu fee; and

WHEREAS, the Affordable Housing In-Lieu fees established by this resolution are equal to or lower than the amount needed to fully mitigate the impacts of new for sale and rental residential projects as shown in the Nexus Study; and

WHEREAS, the fees are summarized in Exhibit A attached hereto and incorporated herein by this reference; and

WHEREAS, in accordance with Government Code Section 66016, at least 14 days prior to the public hearing at which the Council first considered the adoption of the Affordable Housing In-Lieu Fee, notice of the time and place of the hearing was mailed to eligible interested parties who filed written requests with the City for mailed notice of meetings on new or increased fees or service charges; and

Notice was published in the Vida Newspaper on April 30, 2020 and May 7, 2020 setting forth the time and manner of compliance with the requirements of law of providing notice of the time and place for the public hearing in the form and manner required by Government Code sections 66018, 6062(a) and 66019. Notice was also provided 14 days prior to the public hearing to those interested parties who have requested in writing, notification from the City of any fee increases.

WHEREAS, in accordance with Government Code Section 66016, the Affordable Housing In-Lieu Fee Nexus Study containing the data supporting the imposition of the Fee, was made available for public review and comment for 10 days prior to the public hearing at which the Council first considered the adoption of the Fee; and

WHEREAS, ten days advance notice of the public hearing at which the Council first considered the adoption of the Fee was given by publication in accordance with Section 6062a of the California Government Code; and

WHEREAS, the fees shall be adjusted each year beginning on July 1st of 2021 using the percentage increase or decrease for the prior twelve months as determined by the Engineering News Record Building Cost Index for the Los Angeles Region.

WHEREAS, the City Council finds that there is a reasonable relationship between the amount of the fee and the cost attributable to new development.

NOW, THEREFORE, the City Council of the City of Oxnard resolves as follows:

- 1. That it does hereby approve the Affordable Housing In-Lieu Study and Schedule of Affordable Housing In-Lieu Fees, prepared by Harris & Associates attached hereto as Exhibit A establishing revised fees.
- 2. That the fees shall become effective 60 days following the adoption of this Resolution.
- 3. The City Manager is hereby authorized on July 1st of each year to adjust the fees using the June Engineering News Record Building Cost Index for the Los Angeles region.
- 4. The City Council finds that City staff have evaluated the potential environmental impacts of the adoption of this Ordinance, the approval of the *Affordable Housing In-Lieu Fee Nexus Study* prepared by Harris & Associates and dated April 2020, and the updated Affordable Housing In-lieu Fee pursuant to the California Environmental Quality Act ("CEQA"). City staff has determined that these actions do not constitute a "project" under CEQA pursuant to State CEQA Guidelines Section 15378(b)(4) because these actions involve the creation of a government funding mechanism which does not involve any commitment to any specific project which *may* result in a potentially significant physical impact on the environment.

5. The City Manager is hereby authorize appropriate to carry out the purpose and		necessary	/ and
PASSED AND ADOPTED THIS following vote:	_ day of,	, 2020, by	y the
AYES:			
NOES:			
ABSENT:			
ABSTAIN:			
ATTEST:	Tim Flynn, Mayor		
Michelle Ascencion, City Clerk			
APPROVED AS TO FORM:			
Stephen M. Fischer, City Attorney			

EXHIBIT A



FINAL DRAFT

Affordable Housing In-Lieu Fee Nexus Study

City of Oxnard

April 8, 2020

Prepared for:



Prepared by:



22 Executive Park, Suite 200 Irvine, California 92614 (949) 655-3900

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EXECUTIVE SUMMARY

INTRODUCTION

The City of Oxnard (City) retained Harris & Associates (Harris) to prepare an Affordable Housing In-Lieu Fee Nexus Study (Study) in order to update previously adopted Affordable Housing In-Lieu Fees (Fees) contained in Ordinance 2721 adopted July 18, 2006. The Fees provide additional flexibility to the City and development community in meeting affordable housing needs generated by new market-rate units in the City.

This Study provides a nexus analysis of the linkages between the new development of residential units and the need/demand for additional affordable housing for informational purposes. This Study also analyzes the reasonable relationship between new residential development and the Fee amounts under assumptions that are consistent with the City's existing Inclusionary Housing Ordinance. The Fees in this Study represent the maximum fees supported but do not represent specific Fee recommendations. The City has the latitude to adopt the Fees deemed appropriate.

FINDINGS AND METHODOLOGY

Table ES.1 compares the City's existing in-lieu fees, the supportable fees under the demand based model, the supportable fees using under the equivalent inclusionary cost, and the in-lieu fees in other local cities.

Table ES.1: Maximum Supported Fee Comparison

	Existing In-	Demand Based	Inclusionary Equivalent	Local City
	Lieu Fee ¹	Supportable Fee ²	Supportable Fee ³	Survey ⁴
Single-Family For-Sale	\$7,000	\$99,111	\$44,700	\$36,026
Multifamily For-Sale	5,500	70,180	36,800	34,951
Multifamily For-Rent	7,735	53,029	28,400	23,147

¹⁾ Using the median sales price estimate from January 2020 Multiple Listing Service (MLS) survey, for-rent fee per January 2020 fee update.

The existing in-lieu fee is based on the requirements of the existing Inclusionary Housing Ordinance. The Demand-Based Supportable Fee represents the gap in affordability created by new low-income households generated by new market rate development in the City. The Inclusionary Equivalent Supportable Fee is the gap in affordability under the affordable unit production requirement in the existing Inclusionary Housing Ordinance. Finally, the Local City Survey numbers represent the average in-lieu fees required by surrounding cities. Harris staff completed the analysis using two methodologies to determine the maximum supportable Fee for the City.

²⁾ Tables 13, 14, 15.

³⁾ Tables 16 and 17.

⁴⁾ Table 19.

The first portion of the analysis determines the demand created by the development of market-rate residential units for affordable housing units. The demand for affordable housing units at various income levels is then used to calculate the "affordability gap". For ownership housing units, the sales price needed for units to be affordable to low-income households is compared to the cost to develop these units to calculate the "affordability gap." For rental units, the development cost is compared with income sources available for housing to determine the "affordability gap". The figure below illustrates this methodology.

Type of new market rate residential units developed (including market rate sales prices and rents) Housing units needed for workers in jobs generated (HH incomes & affordability levels) Affordability Gap x Estimated Demand (Nexus Study) Buyers/renters discretionary HH income levels spent on goods and services (new HH) Affordability Gap x Estimated Bemand (Nexus Study)

Demand-Based Fee Methodology

The second portion of the analysis involves applying the affordability gap calculations per unit to both the estimated affordable housing demand determined in the first portion of the analysis and the affordable unit requirements from the existing Inclusionary Housing Ordinance. The figure on the following page illustrates this methodology.

Inclusionary Equivalent Fee Methodology



The in-lieu fee estimates were based on three general development types:

- Single-family detached (SFR for-sale)
- Multifamily condominiums (MFR for-sale)
- Multifamily apartments (MFR for-rent)

In order to estimate future market-rate housing development in the City, Harris staff researched and reviewed new residential development projects from the City's website, the Multiple Listing Service data showing recently constructed units for-sale, and information from City staff to identify recent market trends related to home prices, and held interviews with local developers. The Fees calculated in this Study reflect the estimated cost of future residential development.

The household income limits as a percentage of area median income (AMI) for Ventura County are shown in Table ES.2. These threshold incomes are a key input to the economic impact analysis described in Section 1.

Table ES.2: Threshold Incomes and percent of Area Median Income (AMI)

	Percent of	Family Size			Percent of Family Size			
	AMI	1	2	3	4	5	6	
Very Low Income	0-50%	\$36,650	\$41,850	\$47,100	\$52,300	\$56,500	\$60,700	
Low Income	50-80%	58,600	67,000	75,350	83,700	90,400	97,100	
Moderate Income	80-120%	82,150	93,900	105,600	117,350	126,750	136,150	

Source: Ventura County Housing Authority Income Limits published 4/24/19.

POLICY CONSIDERATIONS

The City should evaluate several policy considerations and implications related to the in-lieu fees. Harris & Associates reviewed the maximum supportable Fees for consistency with the Housing Policy outlined in the City's Housing Element and has prepared a comparison of fees with other jurisdictions.

Housing Policy Consistency

The 2013-2023 Mid Cycle Housing Element, adopted in 2017, discusses the current affordable housing issues that exist within the City and details the City's existing Inclusionary Housing Program. The proposed Fees are consistent with the Housing Element's goal of providing opportunities for the development of adequate housing for households of all income levels.

Comparison to Other Jurisdictions

An analysis of comparable cities that require affordable housing in-lieu fees is below as a comparison to the maximum supported Fees as determined by this Study. Table ES.3 shows the average amount of affordable housing in-lieu fees collected per residential type in comparable communities in the region. See Table 19 for an in depth review of surrounding cities.

Table ES.3: Average Fee of Comparable Municipalities

Land Use	Fee
Single Family (Detached)	\$36,026
Multifamily - For-Sale (Attached)	34,951
Multifamily - For-Rent (Attached)	23,147

Source: See Table 20 for detailed local city survey.

Policymakers may choose to adopt a fee less than the maximum supported amount in order to lessen the burden on new development while still mitigating a portion of the affordable housing needs created from new development.

Proposed Fees

City staff reviewed the options provided in this analysis and is recommending the following fees be adopted. These fees fall below the maximum supportable fees calculated in this report and were determined based on an analysis of other local agencies. The maximum fee based on the City's existing ordinance was deemed higher than the market would bear for single family and multifamily for-sale units. Staff recommends lowering the fees to an amount more in line with competitive cities for the single family and multifamily for-sale units but setting the fee for for-rent units closer to the actual cost to develop a multi-family project. This methodology supports the City's goal of using the in-lieu fee funds to build multifamily for rent projects. See Table ES.4 for a summary of the recommended fees.

Table ES.4: Proposed Fees

Land Use	Inclusionary Requirement ¹	Affordability Level	Affordability Gap per Unit ²	Fee per Unit	Total Fee per Unit	Average of Other Cities ³	Proposed Fee
Single Family Detached For-Sale	10%	80% AMI or below	\$447,023	\$44,702	\$44,702	\$36,026	\$36,000
Multifamily For-Sale	10%	80% AMI or below	368,534	36,853	36,853	34,951	35,000
	5%	50-80% AMI	234,315	11,716			
Multifamily For-Rent	5%	50% AMI or below	333,823	16,691	28,407	23,147	28,000

¹⁾ Per Ordinance 2721 adopted July 18, 2006

²⁾ Table 10

³⁾ Table 19

Section 1 INTRODUCTION AND METHODOLOGY

INTRODUCTION

The City desires to update the Inclusionary Housing In-Lieu Fee for new residential development to offer developers the option to pay an in-lieu fee rather than producing deed-restricted, affordable units pursuant to the City's Inclusionary Housing Ordinance (Ordinance Nos. 2615, 2688 and 2721) as part of any new residential development project of 10 units or more. The Fee is designed to mitigate the impact of an increase in affordable housing needed from the development of new market-rate residential units.

This Study establishes the maximum supported Fee levels related to residential development. The methodology establishes a reasonable relationship between the associated impact of new development, the amount of the Fee, and details the data sources and associated findings. More specifically, two methodologies were utilized to determine the maximum supportable Fee for the City. The first portion of the analysis determines the demand created by the development of market-rate residential units for affordable housing units. The demand for affordable housing units at various income levels is then used to calculate the "affordability gap". For ownership housing units, the sales price needed for units to be affordable to low-income households is compared to the cost to develop these units to calculate the "affordability gap." For rental units, the development cost is compared with income sources available for housing to determine the "affordability gap".

The second portion of the analysis involves applying the affordability gap calculations per unit to both the estimated affordable housing demand determined in the first portion of the analysis and the affordable unit requirements from the existing Inclusionary Housing Ordinance.

Background

This section discusses the City's historical Inclusionary Housing Policy and the results of recent legislation and judicial rulings.

City's Inclusionary Housing Ordinance

The City has historically used an Inclusionary Housing Policy originally established by Ordinance Nos. 2615 (adopted in 1999), 2688 (adopted in 2005) and 2721 (adopted in 2006) to generate affordable housing in proportion with the overall increase in market-rate residential units and is described in the Housing Element of the City's General Plan. The Policy requires the following for housing projects with 10 or more units:

• For-Sale: 10% of all units must be affordable to lower-income households and each unit is required to have at least 2 bedrooms (in some circumstances) or 3 bedrooms;

- For-Rent: 5% of all units must be affordable to very low-income households (50% AMI or below), and 5% must be affordable to lower-income households (80% AMI or below); and
- Covenants must be recorded for the projects to preserve the affordability of these units for at least 20 years.

However, the Ordinance (and therefore the in-lieu fees) do not apply to the following:

Projects in areas subject to specific plans that require a project to provide as many or more
affordable units for lower and very low-income households as the Ordinances.

The current Policy (as described in Ordinance 2721) allows developers to pay an in-lieu Affordable Housing Payment instead of developing affordable units as part of a project or as part of an offsite project. The existing fee amount for ownership units is one percent (1%) of the sales price of each market-rate unit in increments of \$50,000 with a minimum of \$5,000 for each unit. The payment amount for rental units is \$7,735 for each market-rate unit.

Legal Framework

In 2009, the Court of Appeals struck down a City of Los Angeles ordinance imposing inclusionary housing requirements on rental housing projects with a density of more than 10 dwelling units per lot. The Courts' decision that regulating the rent levels to ensure the units were affordable in nature directly violated the provisions of the Costa-Hawkins Act. Jurisdictions were unable to require affordable housing units at affordable rental rates as a condition of project approval because of this decision.

In 2015, the California Supreme Court ruled in favor of the City of San Jose in a court case involving the California Building Industry Association (Association). The Association challenged the legality of San Jose's inclusionary program on the basis that it constituted an "exaction" that required a nexus study. The court deemed that San Jose's inclusionary program was not an exaction and it constituted a valid exercise of the City's power to regulate land use.

Finally, in 2017, Governor Jerry Brown signed a package of housing related bills, which included AB 1505, commonly referred to as the "Palmer Fix". AB 1505 allows jurisdictions to adopt ordinances that require a percentage of residential rental units to be affordable to individuals whose income falls below the moderate-income level for the jurisdiction. Additionally, AB 1505 requires jurisdictions to provide alternative methods for developers to satisfy their affordable housing requirements, which may include in-lieu fees, off-site construction, land dedication, or acquisition and rehabilitation of existing units.

METHODOLOGY

Nexus Analysis

Residential development projects contribute to population growth. As the population grows, additional services and facilities are needed to accommodate the residential population influx. In order to meet the increased demands of population growth, new non-residential development will occur, correlating to an increase in the worker population. A portion of the new worker population will earn a wage that is not sufficient to rent or purchase market-rate housing. The Study analyzes the maximum supported Fee to address the affordable housing need created by new residential development. The Fee will be used to build affordable housing to address the demand generated.

The methodology utilized in this nexus analysis for the Demand-Based maximum supportable Fees complies with general best practices related to nexus studies and follows the following order, specific data points are explained in the following sections of this study:



This nexus analysis is broken down into the steps described below.

Step 1: Determine the type of units to be developed

Harris & Associates coordinated with City staff, local real estate professionals, and a sampling of planned and current recently developed housing types to determine the likely characteristics of new residential units developed in the City and categorized the development into three land use types:

• Single-family units represent for-sale, detached homes.

- Multifamily attached for-sale units.
- Multifamily attached for-rent units.

Using separate housing types ensures the presentation of an accurate representation of similar market-rate units.

Step 2: Estimate the income levels of buyers and tenants of market-rate units.

The sales price and rent costs for market-rate units, as well as the income levels of potential buyers and tenants were determined using several data sources. For rental units, the income level required to occupy market-rate units is determined by taking the average annual rent for a variety of rental housing apartment sizes (studio to three bedroom) and adding the annual utility amounts, as recommended by the US Department of Housing and Urban Development (HUD), to determine the total annual cost. The annual housing cost is divided by 30%, the recommended maximum percentage of gross income to be spent on housing costs, to determine the amount of household income that would be required in order to rent a unit of that size. Table 1 details the calculations for the income levels necessary to occupy market-rate rental units. The average household income needed to rent a two or three bedroom MFR unit is estimated at \$102,740.

Table 1: Housing Income Requirements - For-Rent Market-rate Units

	Studio	1 Bedroom	2 Bedroom	3 Bedroom
Average Monthly Pont 1	¢1.500	¢1.601	ф 2 020	\$2.652
Average Monthly Rent ¹	\$1,502	\$1,621	\$2,028	\$2,652
Monthly Utility Deduction	181	181	181	276
Annual Housing Costs	20,196	21,624	26,508	35,136
Percent of Income Spent on Rent	30%	30%	30%	30%
Annual Household Income Required	\$67,320	\$72,080	\$88,360	\$117,120

¹⁾ July 2019 Ventura County Apartment Market Survey, Dyer Sheehan Group

With for-sale units, the calculation for the income level requirement to purchase a market-rate unit accounts for a five percent (5%) down payment to determine the mortgage amount and then applying the current mortgage insurance rates, homeowner's insurance, estimated property tax payments, and home owner's association (HOA) fees to determine the total monthly housing costs. Finally, dividing the total monthly obligation by the maximum 35 percent (35%) of gross income, as recommended by HUD. Table 2 details the calculations of the income levels required to purchase for-sale market-rate units.

Table 2: Housing Income Requirements - For-Sale Market-rate Units

	For-Sale SFR	For-Sale MFR
Market Sales Price ¹	\$725,000	\$599,000
Down Payment (5%)	36,250	29,950
Amount Borrowed	688,750	569,050
Estimated Mortgage Payment ²	\$3,911	\$3,231
Mortgage Insurance (0.90%) ³	517	427
Homeowners Insurance (0.25%) ⁴	151	125
Property Tax (1.22%) ⁵	740	611
HOA ¹	50	250
Total Monthly Housing Cost	\$5,369	\$4,644
Share of Income Spent on Mortgage ³	35%	35%
Annual Household Income Required	\$184,080	\$159,223

¹⁾ MLS Survey completed January 2020 for non-coastal properties constructed and sold in the last 3 years, rounded

Step 3: Calculate Jobs Generated

IMPLAN is an industry standard economic impact analysis tool that uses data aggregated from various data sources to allocate the spending patterns of individuals from different income groups. This spending data is used to estimate the new jobs created from spending by new households. Table 2 summarizes the estimated household income data for the unit types detailed in Step 1.

The information from Table 2 and the average household income needed from Table 1 to rent a two or three bedroom MFR unit (\$102,740) were used as inputs to IMPLAN to estimate the number of jobs created to serve new development. IMPLAN further categorizes these new workers based on their occupation and their estimated wages. Table 3 is a summary of the output data from IMPLAN. The full IMPLAN dataset is available in Attachment 1.

²⁾ Assumes 5.5% interest rate and a 30-year amortization

³⁾ U.S. Department of Housing and Urban development

⁴⁾ Per City of Oxnard Housing Department

⁵⁾ Oxnard CAFR average tax rate

Table 3: Jobs Generated per Market-rate Unit

	For-Sale SFR Unit	For-Sale MFR Unit	For-Rent MFR Unit
Very Low Income (0-50% AMI)	0.123	0.096	0.073
Low Income (50-80% AMI)	0.232	0.152	0.115
Moderate Income Jobs (80-120% AMI)	0.276	0.203	0.154
Jobs over 120% AMI	0.354	0.283	0.214
Total Jobs Created	0.985	0.734	0.556

Source: IMPLAN 2019. See Attachment 1 for detailed information.

Step 4: Determine the number of new worker households and their annual income

Calculating the Fee based on the addition of new permanent employment is not done on an individual jobs basis, as it is typical for households in the City to have more than one wage earner per household. The calculation of the total number of new worker households divides the induced worker output from the IMPLAN analysis by the average number of workers per household as determined by the U.S. Census Bureau American Community Survey and the Housing Element (1.87 workers/household). The resultant households attributed to the housing categories determined in Step 1 and are outlined in Table 4.

Table 4: Households Generated per Market-rate Unit

	For-Sale SFR Unit	For-Sale MFR Unit	For-Rent MFR Unit
Very Low Income (0-50% AMI)	0.066	0.051	0.039
Low Income (50-80% AMI)	0.124	0.081	0.061
Moderate Income Jobs (80-120% AMI)	0.148	0.109	0.082
Jobs over 120% AMI	0.189	0.151	0.114
Total Households Generated	0.527	0.392	0.296

Source: IMPLAN 2019. See Attachment 1 for detailed information.

Based on 1.87 jobs per household.

Step 5: Calculate the demand for affordable units for new worker households

Based on the calculation of new worker household income, the worker households are categorized by target income group (very low income, low income, moderate income). Worker households with above-moderate incomes are removed from this nexus analysis, because they would not require affordable housing.

Step 6: Calculate the affordability gap per unit between development costs and sales price/rental income

The affordability gap is calculated by comparing the amount the workers within the low income and very low income can pay for housing versus the total cost of developing a residential unit (the amount of subsidy needed to fill the "gap"). Section 2 provides a detailed explanation of this calculation.

Step 7: Calculate the maximum supported Fee for the type of units analyzed

The maximum supported Fee calculation for each housing type included in the nexus study is derived by multiplying the total number of households requiring affordable housing (Step 5) by the average affordability gap per household (Step 6). The maximum supported Fee pursuant to the requirements in the City's current Inclusionary Housing Ordinance (i.e., the percentage of affordable units required to be produced) is also calculated and provided in Section 3.

Section 2 AFFORDABILITY GAP ANALYSIS

A key input required in the calculation of the maximum supported in-lieu Fees is the affordability gap. The affordability gap provides information on the difference between what lower-income buyers and renters can afford to pay versus the total cost of developing the units. This section summarizes the methodology used to calculate the affordability gap and presents the results of this analysis for the respective unit type. The affordability gap calculations in this section are the same for both the Demand-Based and Inclusionary Equivalent Fee methodologies.

METHODOLOGY

The following section details the findings for affordable housing rates, total development costs of units in the City, and a summary of the affordability gap by unit type.

AFFORDABLE HOUSING RATES

Prior to determining the affordability gap, the total amount that households can afford to allocate to their housing must be determined. For the purposes of this report, the income levels included in the City's Inclusionary Housing Ordinance have been included in the analysis and are defined as:

- 1. Very Low Income (Between 0 and 50% of AMI)
- 2. Low Income (Between 50 and 80% of AMI)

For the demand based Fee, the Moderate Income Level (80-120% of AMI) is also used.

Housing affordability for rental units is defined by HUD as 30% of gross income. Table 5 shows the maximum affordable rent attributed to each income level.

Table 5: Maximum Affordable Rent by Income Level

	Very low Income	Low Income	Moderate Income	
	(0-50% AMI)	(50-80% AMI)	(80-120% AMI)	
Maximum Household Income ¹	\$52,300	\$83,700	\$117,350	
Maximum Monthly Housing Cost ²	1,308	2,093	2,934	

¹ Household AMI is shown for a family of four

The recommended household gross income expenditure for ownership housing units pursuant to HUD is 35% of gross income minus a deduction for typical homeownership costs, such as insurances, taxes, utilities, and fees. Table 6 shows the maximum affordable mortgage for a low-income household of four persons.

It is important to note that only low-income and moderate income households are included in this portion of the analysis due to several factors including the affordability requirements in the City's

² 30% of gross monthly income per HUD guidelines

existing Inclusionary Housing Ordinance (that references only very low and low-income households), the tightening of lending requirements and the elimination of redevelopment agencies in 2011. Under current programs and very limited funding sources, it is generally not financially feasible to develop for-sale housing units for very low-income households. Prior to 2011, redevelopment provided a significant funding source to cities to assist homebuyers with loan qualification and down payment assistant at lower income levels. Additionally, lending practices after the housing crash in 2008 have been reformed, making it more difficult for individuals to obtain loans. These events have affected lower-income households significantly, making ownership very challenging. The following analysis includes a deduction for utilities to follow HUD guidelines.

Table 6: Maximum Affordable Mortgage by Income Level

	Low Income SFR	Low Income MFR	Moderate Income SFR	Moderate Income MFR
	(50-80% AMI)	(50-80% AMI)	(80-120% AMI)	(80-120% AMI)
Household Income ¹	\$83,700	\$83,700	\$117,350	\$117,350
Maximum Monthly Housing Cost ²	2,441	2,441	3,423	3,423
Less:				
Utility Deduction	\$276	\$181	\$276	\$181
Mortgage Insurance (0.90%) ³	206	197	309	300
Homeowner's Insurance (0.25%) ³	148	129	148	129
Property Tax (1.22%) ⁴	279	267	419	406
HOA ⁵	50	250	50	250
Maximum Monthly Mortgage	\$1,482	\$1,417	\$2,221	\$2,157
Maximum Mortgage Amount	\$261,012	\$249,565	\$391,166	\$379,895

¹⁾ Table ES.2 for a family of 4

DEVELOPMENT COSTS

Next, the estimated cost of developing affordable housing units was determined by examining current development trends related to unit type and size. As the development, sale, and operations associated with for-rent and for-sale units vary, an analysis of each housing type was required.

For the purposes of this Study, the development costs for rental housing were based on the Terner Center for Housing Innovation at the University of California, Berkeley study entitled "Making It Pencil: The Math Behind Housing Development" (Terner Center Study) as well as recently completed market-rate and affordable multifamily projects in the City.

^{2) 35%} of gross income per U.S. Department of Housing and Urban Development

³⁾ Per City of Oxnard Housing Department

⁴⁾ Oxnard CAFR average tax rate

⁵⁾ MLS survey completed January 2020, rounded

The costs associated with the cost for acquisition of land are from a CoStar survey of vacant land transactions completed January 2020 while the development costs were provided by local developers and are representative of multifamily units recently completed within the City.

Table 7 shows the total development cost of multifamily for-rent two and three-bedroom units, pursuant to the requirements in the City's existing Inclusionary Housing Ordinance. Two-bedroom multifamily units are assumed to be 950 square feet and three-bedroom units are assumed to be 1,025 square feet.

Table 7: Development Costs – Affordable Multifamily For-Rent

Tuote 7. Development Costs Hyjorauste Haute	Junity 1 07 Rent	
Assumed Density	A	39 Units/Acre
Land Acquisition Cost (\$/Acre) 1	В	\$728,000
Land Price per Unit	$\mathbf{B} \div \mathbf{A} = \mathbf{C}$	18,667
Land Price per Unit SF	$C \div Average Unit Size^2$	18.90
Development Costs ³		
Land Cost (\$/Rentable SF)		\$18.90
Building Hard Costs (\$/SF)	D	200.00
Prevailing Wage Cost Increase (35%)	$D \times 0.35 = E$	70.00
Soft Costs (30%) ⁴	$D \times 0.30 = F$	60.00
Developer Fees (12%)	$(D + E + F) \times 0.12$	39.60
Financing Costs (10%)	$(D + E + F) \times 0.10$	33.00
Total Development Costs per SF		\$421.50
Rental Unit Development Cost	Average Unit Size 5	
2 Bedroom Unit	950	\$400,425
3 Bedroom Unit	1,025	\$432,038
Average Development Cost of 2 and 3 Bedroom	\$416,231	

¹⁾ Per Vacant Land Report from CoStar, January 2020.

²⁾ Average square footage is 988 square feet.

^{3) &}quot;Making It Pencil: The Math Behind Housing Development." Aug. 2019, www.TernerCenter.Berkeley.Edu.

⁴⁾ Includes design, engineering, city permits and fees, and contingencies.

⁵⁾ Square footages based on recently completed affordable projects.

Table 8 shows the total development cost of multifamily for-sale two and three-bedroom units. Two-bedroom units are assumed to be 1,200 square feet and three-bedroom units are assumed to be 1,750 square feet.

Table 8: Development Costs - Affordable Multifamily For-Sale

Assumed Density	A	30 Units/Acre
Land Acquisition Cost (\$/Acre) 1	В	\$728,000
Land Price per Unit	$\mathbf{B} \div \mathbf{A} = \mathbf{C}$	24,267
Land Price per Unit SF	$C \div Average Unit Size^2$	16.45
Development Costs ²		
Land Cost (\$/Rentable SF)		\$16.45
Building Hard Costs (\$/SF)	D	200.00
Prevailing Wage Cost Increase (35%)	$D \times 0.35 = E$	70.00
Soft Costs (30%) ³	$D \times 0.30 = F$	60.00
Developer Fees (12%)	$(D + E + F) \times 0.12$	39.60
Financing Costs (10%)	$(D + E + F) \times 0.10$	33.00
Total Development Costs per SF		\$419.05
For-Sale Unit Development Cost	Average Unit Size 5	
2 Bedroom Unit	1,200	\$502,860
3 Bedroom Unit	1,750	\$733,338
Average Development Cost of 2 and 3 Bedroom	n Unit	\$618,099

¹⁾ Per Vacant Land Report from CoStar, January 2020.

²⁾ Average square footage is 1,475 square feet.

^{3) &}quot;Making It Pencil: The Math Behind Housing Development." Aug. 2019, www.TernerCenter.Berkeley.Edu.

⁴⁾ Includes design, engineering, city permits and fees, and contingencies.

⁵⁾ Square footages based on recently sold multifamily properties.

Table 9 shows the total development cost per for-sale unit. For-sale units are assumed to be 1,500 square foot, single-family homes, consisting of 3 bedrooms and 2.5 bathrooms. The costs associated with the development of these units were obtained from the Terner Center Study and local developers and are representative of recently completed units within the City.

Table 9: Development Costs - Affordable Single-Family

Land Costs		
Land Acquisition Cost per Acre 1		\$728,000
Land Cost per Unit (8 Units/Acre)		91,000
Site Improvement (15%)		13,650
Finished Lot Cost		\$104,650
Construction Costs ²	Estimated Cost per SF	Total Building Costs ³
Direct Costs	\$200.00	\$300,000
Prevailing Wage Cost Increase (35%)	70.00	105,000
Soft Costs (20%) ⁴	54.00	81,000
Developer Fees (12%)	38.88	58,320
Financing Costs (10%)	39.38	59,065
Total Construction Cost	\$402.26	\$603,385
Total Building Cost for 1,500 square foot affor	dable unit	\$708,035

¹⁾ Per Vacant Land Report from CoStar, January 2020.

AFFORDABILITY GAP RESULTS

The differences between the total amount that each targeted income level can afford to allocate for housing (Table 5, Table 6) and the total cost of developing new units (Table 7, Table 8, Table 9) determines the Affordability Gap. This difference represents the fee amount that is necessary to cover the costs of developing housing at each of the respective income levels analyzed. While other funding sources may be available to assist in mitigating this difference between affordability and development costs, these sources are very difficult to predict with accuracy moving forward.

In the case of for-sale housing, there are very few funding sources for subsidy on this unit type in the wake of redevelopment dissolution in 2011 which eliminated approximately \$1 billion of low and moderate-income housing revenue Statewide. Lending practices have become stricter in the years following the 2008 recession and qualifying households below 80% AMI for a mortgage is extremely challenging, even with the City's current down payment assistance program.

^{2) &}quot;Making It Pencil: The Math Behind Housing Development." Aug. 2019, www.TernerCenter.Berkeley.Edu

³⁾ Construction assumed to be a single family 1,500 SF, 3 bedroom, 2.5 bathroom

⁴⁾ Includes design, engineering, city permits and fees, and contingencies.

The City's current Ordinance calls for 10% of all newly developed for-sale units to be affordable to very low and low-income households (i.e., below 80% of AMI). Therefore, the inclusionary equivalent gap analysis for ownership units has been limited to the low-income category for the purposes of this analysis. Table 10 shows the for-sale affordability gap calculation for low and moderate income households.

Table 10: Affordability Gap -For-Sale Units

	Maximum Mortgage			
	Amount ¹	Development Costs ²	Affordability Gap	
Low Income Single Family (80% AMI)	\$261,012	\$708,035	\$447,023	
Low Income Multifamily (80% AMI)	249,565	618,099	368,534	
Moderate Income Single Family (120% AMI)	391,166	708,035	316,869	
Moderate Income Multifamily (120% AMI)	379,895	618,099	238,204	

¹⁾ Table 6

The affordability gap for rental units is the difference between the development and the maximum supported debt for each income level, shown in Table 11. The moderate income households are used only for the demand based fee calculation.

Table 11: Affordability Gap – For-Rent Units

	Very Low Income	Low Income	Moderate Income
	(0-50% AMI)	(50-80% AMI)	(80-120% AMI)
Maximum Available for Rent ¹	\$1,308	\$2,093	\$2,934
Annual Gross Rental Income ²	15,696	25,116	35,208
Estimated Annual Expenses ³	8,285	8,756	9,260
Net Operating Income	7,411	16,360	25,948
Available for Debt Service 4	5,929	13,088	20,758
Supportable Debt ⁵	82,408	181,916	288,523
Development Costs ⁶	416,231	416,231	416,231
Affordability Gap	\$333,823	\$234,315	\$127,708

¹⁾ Table 5: Maximum Affordable For-Rent by Income Level

²⁾ Tables 8 and 9

²⁾ Available rent multiplied by 12

³⁾ Assumes 5% for vacancy/collection loss and \$7,500 annual maintenance/capital improvement costs.

⁴⁾ Assumes 1.25 Debt Coverage Ratio

⁵⁾ Assumes a 6% interest rate and 30-year loan term

⁶⁾ Table 7: Development Costs - Affordable Multifamily For-Rent

Section 3 FINDINGS AND NEXUS REQUIREMENTS

This section presents the maximum supported fee per market-rate unit, which is calculated by following the methodology outlined in Section 1 and using the results from the affordability gap analysis detailed in Section 2.

MAXIMUM FEE CALCULATION

The maximum supported Fees has been calculated in two different ways. Both calculations incorporate the affordability gap by unit type and income level. The first way of calculating the fee (the Demand-Based Method) consists of multiplying the affordability gap per unit by the number of affordable units needed by income level. The second way to calculate Fees (Inclusionary Equivalent Fee) is by multiplying the affordability gap by unit type and at affordability levels required by the City's Inclusionary Housing Ordinance. Table 12 shows the average affordability gap by income group.

Table 12: Average Affordability Gap

	For Sale SFR Affordability Gap ¹	For Sale MFR Affordability Gap ¹	For Rent MFR Affordability Gap ¹	Average Affordability Gap
Very Low Income (0-50% AMI)	n/a	n/a	\$333,823	\$333,823
Low Income (50-80% AMI)	447,023	368,534	234,315	349,957
Moderate Income (80-120% AMI)	316,869	238,204	127,708	227,594

¹⁾ Tables 10 and 11

Table 13 shows the maximum supported Fees for a single residential unit under the Demand-Based Method. This is calculated by taking the number of affordable households generated at each income level times the average affordability gap at that income level.

Table 13: Maximum Supported Demand-Based Affordable Housing In-Lieu Fee, Single-Family

	Affordable Households Generated ¹	Average Affordability Gap ²	Affordable Gap per Unit
Very Low Income (0-50% AMI)	0.066	\$333,823	\$22,032
Low Income (50-80% AMI)	0.124	349,957	43,395
Moderate Income (80-120% AMI)	0.148	227,594	33,684
Total	0.338		\$99,111

¹⁾ Table 4

²⁾ Table 12

Tables 14 provides the estimated Fees under the Demand-Based Method for multi-family forsale units.

Table 14: Maximum Supported Demand-Based Affordable Housing In-Lieu Fee, For-Sale Multifamily

Affordable Households	Average Affordability	Affordable Gap
Generated	Gap	per Unit
0.051	\$333,823	\$17,025
0.081	349,957	28,347
0.109	227,594	24,808
0.241		\$70,180
	Households Generated ¹ 0.051 0.081 0.109	Households Generated¹ Affordability Gap² 0.051 \$333,823 0.081 349,957 0.109 227,594

¹⁾ Table 4

Table 15 provides the estimated Fees under the Demand-Based Method for multi-family rental units.

Table 15: Maximum Supported Demand-Based Affordable Housing In-Lieu Fee, For-Rent Multifamily

	Affordable Households	Average Affordability	Affordable Gap
	Generated ¹	Gap ²	per Unit
Very Low Income (0-50% AMI)	0.039	\$333,823	\$13,019
Low Income (50-80% AMI)	0.061	349,957	21,347
Moderate Income (80-120% AMI)	0.082	227,594	18,663
Total	0.182		\$53,029

¹⁾ Table 4

Tables 16 and 17 provide estimated maximum supported Fees using the requirements on the total percentage of affordable units (both for-sale and rental) that must be developed as part of market rate housing projects as stated in the City's existing Inclusionary Housing Ordinance.

²⁾ Table 12

²⁾ Table 12

Table 16: Maximum Supported Inclusionary Equivalent Fee, For-Sale Units

	Low Income (50-80% AMI) Single Family For-Sale	Low Income (50-80% AMI) Multifamily For-Sale
Maximum Affordable Price ¹	\$261,000	\$250,000
Development Cost ²	708,000	618,000
Affordable Gap	\$447,000	\$368,000
Inclusionary 10% Requirement	\$44,700	\$36,800

¹⁾ Table 6, rounded

Table 17: Maximum Supported Inclusionary Equivalent Fee, For-Rent Multifamily

	Very Low Income (0-50% AMI)	Low Income (50-80% AMI)
	Multifamily For-Rent	Multifamily For-Rent
Maximum Supportable Debt ¹	\$82,000	\$182,000
Development Costs ²	416,000	416,000
Affordable Gap	\$334,000	\$234,000
Inclusionary 5% Requirement	\$16,700	\$11,700
Total For-Rent Fee		\$28,400

¹⁾ Table 11, rounded

Table 18 provides a comparison of Fees calculated under the current Inclusionary Housing Ordinance (including the fees contained in the Ordinance), the estimated fees under the nexus analysis (utilizing the IMPLAN model to project demand of affordable units resulting from market rate residential development), and the estimated fees under the existing Inclusionary Housing Ordinance but analyzing the affordable gap to determine Fees (rather than the existing fee calculation contained in the Ordinance).

²⁾ Tables 8 and 9, rounded

²⁾ Table 7, rounded

Table 18: Maximum Supportable Fees

	Existing In-Lieu Fee ¹	Demand Based Supportable Fee2	Inclusionary Equivalent Supportable Fee
Single-Family For-Sale	\$7,000	\$99,111	\$44,700
Multifamily For-Sale	5,500	70,180	36,800
Multifamily For-Rent	7,735	53,029	28,400

¹⁾ Using the median sales price estimate from January 2020 Multiple Listing Service (MLS) survey, for-rent fee per July 15, 2019 fee update

Section 4 POLICY CONSIDERATIONS

Adopting a fee to be collected from new development should be consistent with other City policies and should not have measurable impacts on the development community. Harris and City staff evaluated multiple scenarios and present the following for consideration.

HOUSING POLICY CONSISTENCY

The City adopted its 2013-2021 Mid-Cycle Housing Element (housing element) in October 2017. The Housing Element identified that approximately five percent (5%) of lower-income households have housing issues, such as incomplete kitchen or plumbing facilities, or were overpaying for adequate housing. Adopting an affordable housing impact fee enables the City to mitigate these issues for future development by providing lower-income households the ability to afford adequate housing.

The City has historically utilized an Inclusionary Housing Policy originally established by Ordinance No. 2615 (adopted in 1999) and most recently amended by Ordinance No. 2721 (adopted in 2006) to generate affordable housing in proportion with the overall increase in market-rate residential units and is described in the Housing Element of the City's General Plan. The Policy required the following for housing projects with 10 or more units:

- For-Sale: 10% of all units must be affordable to lower-income households and each unit is required to have at least 2 bedrooms (in some circumstances) or 3 bedrooms;
- For-Rent: 5% of all units must be affordable to very low-income households (50% AMI or below), and 5% must be affordable to lower-income households (80% AMI or below); and
- Covenants must be recorded for the projects to preserve the affordability of these units for at least 20 years.

However, the Ordinance (and therefore the in-lieu fees) do not apply to the following:

• Projects in areas subject to specific plans that require project to provide as many or more affordable units for lower and very low-income households as the Ordinances

The current Policy (as described in Ordinance 2715) allows developers to pay an in-lieu Affordable Housing Payment instead of developing affordable units as part of a project or as part of an offsite project. The existing Payment amount for ownership units is one percent (1%) of the sales price of each market-rate unit in increments of \$50,000 with a minimum of \$5,000 for each unit. The Payment amount for rental units is \$4,590 for each market-rate unit (increased annually after 2006 by the Consumer Price Index). The fee is currently \$7,735.

COMPARISON TO OTHER JURISDICTIONS

Jurisdictions throughout the State of California have adopted an affordable housing fee program as a method of bridging the housing affordability gap. Harris & Associates has compiled a list of fees from nearby cities that have adopted comparable affordable housing fees. Table 19 summarizes the aggregated fees of the jurisdictions.

Table 19: Affordable Housing Fee Market Survey

33	•		
	Single Family	Multifamily	Multifamily
Municipality	For-Sale	For-Sale	For-Rent
Oxnard (Proposed)	\$36,000	\$35,000	\$28,000
Oxnard (Existing)	7,000	5,500	7,735
Agoura Hills	71,190	35,029	34,002
Calabasas	37,500	36,875	18,772
Huntington Beach	29,640	29,640	29,640
Oceanside	11,735	11,558	8,105
Pasadena (10-49 Units)	44,625	43,881	18,110
Pasadena (50+ Units)	61,924	60,892	24,868
San Diego	16,230	15,960	10,690
San Luis Obispo County	5,625	5,625	3,375
Santa Barbara (10+ Units)	55,482	55,482	48,954
Santa Barbara (2-9 Units)	18,493	18,493	16,317
Santa Monica	n/a	62,865	36,052
West Hollywood	43,845	43,114	28,879
Comparable City Average	\$36,026	\$34,951	\$23,147

CONCLUSION

Table 20 below provides a summary of all fees calculated as part of this study.

Table 20: Maximum Supported Fee Comparison

	Existing In- Lieu Fee ¹	Demand Based Supportable Fee ²	Inclusionary Equivalent Supportable Fee ³	Local City Survey ⁴
Single-Family For-Sale	\$7,000	\$99,111	\$44,700	\$36,026
Multifamily For-Sale	5,500	70,180	36,800	34,951
Multifamily For-Rent	7,735	53,029	28,400	23,147

¹⁾ Using the median sales price estimate from January 2020 Multiple Listing Service (MLS) survey, for-rent fee per January 2020 fee update.

The City has the discretion to adopt fees that are lower than the maximum supported fees under the Demand-Based and Inclusionary Equivalent levels. It is clear that the high development costs have resulted in significantly higher costs to develop affordable housing. Due to the housing legislation and mandates from the State to cities to encourage the development of housing at all

²⁾ Tables 13, 14, 15.

³⁾ Tables 16 and 17.

⁴⁾ Table 19.

income levels, it is important to note residential development could potentially decrease and occur in other jurisdictions with lower fees. This would potentially result in decreased housing development in the City. One option available to the City is to adopt Fees that are consistent with the average of the fees collected in other jurisdictions (in the column titled Local City Survey) in order to ensure that housing development continues at its current pace.

PROPOSED FEES

City staff reviewed the options provided in this analysis and is recommending the following fees be adopted. These fees fall below the maximum supportable fees calculated in this report and were determined based on an analysis of other local agencies. The maximum fee based on the City's existing ordinance was deemed higher than the market would bear for single family and multifamily for-sale units. Staff recommends lowering the fees to an amount more in line with competitive cities for the single family and multifamily for-sale units but setting the fee for for-rent units closer to the actual cost to develop a multi-family project. This methodology supports the City's goal of using the in-lieu fee funds to build multifamily for rent projects. See Table ES.4 for a summary of the recommended fees.

Table 21: Proposed Fees

Land Use	Inclusionary Requirement	Fee		Fee per Unit	Total Fee per Unit	Average of Other Cities	Proposed Fee	
Single Family Detached For-Sale	10%	80% AMI or below	\$447,023	\$44,702	\$44,702	\$36,026	\$36,000	
Multifamily For-Sale	10%	80% AMI or below	368,534	36,853	36,853	34,951	35,000	
	5%	50-80% AMI	234,315	11,716				
Multifamily For-Rent	5%	50% AMI or below	333,823	16,691	28,407	23,147	28,000	

Appendix A: IMPLAN Output

Appendix A Induced Employment per New Unit

Impact Industry		me per Job	SFR Jobs Generated	For-Sale MFR Jobs Generated	For-Rent MFR Jobs Generated
	s	47,144.69	0.00000491713	0.00000335834	0.00000254377
101 - Coffee and tea manufacturing	\$	228,442.45	0.0000032927	0.00000025789	0.00000019534
102 - Flavoring syrup and concentrate manufacturing	\$	925,559.53	0.0000046297	0.00000033940	0.00000025708
103 - Mayonnaise, dressing, and sauce manufacturing	\$	85,985.89	0.0000017998	0.0000014177	0.0000010739
104 - Spice and extract manufacturing	\$	139,538.64	0.0000259475	0.00000204787	0.00000155116
105 - All other food manufacturing	\$	113,889.89	0.00001570009	0.00001243046	0.00000941544
106 - Bottled and canned soft drinks & water	\$	159,248.46	0.00001136477	0.00000904207	0.00000684891
107 - Manufactured ice	\$	1,016,280.32	0.0000011225	0.00000008931	0.00000006765
108 - Breweries	\$	360,435.38	0.00001078887	0.00000706565	0.00000535187
109 - Wineries	\$	243,422.39	0.0000601301	0.00000397018	0.00000300720
110 - Distilleries		2,096,314.21	0.0000002529	0.0000001687	0.00000001278
119 - Carpet and rug mills	\$	86,042.95	0.00000244658	0.00000155822	0.00000118027
121 - Textile bag and canvas mills	\$	38,929.06	0.0000058550	0.0000037611	0.00000028488
123 - Other textile product mills	\$	43,711.51	0.0000145641	0.0000092489	0.0000070056
125 - Other apparel knitting mills	S S	145,174.28	0.0000020761	0.00000013338	0.00000010103
126 - Cut and sew apparel contractors	\$ \$	133,653.33	0.0000044879	0.0000032636	0.00000024720 0.00000134872
127 - Men's and boys' cut and sew apparel manufacturing 128 - Women's and girls' cut and sew apparel manufacturing	\$ \$	133,216.91	0.00000279856 0.0000063252	0.00000178061	0.00000134872
129 - Other cut and sew apparel manufacturing	S	196,018.39 173,739.18	0.00000065252	0.00000040184 0.00000081409	0.00000030437
130 - Apparel accessories and other apparel manufacturing	S	338,270.71	0.00000127874	0.00000081409	0.00000001303
137 - Engineered wood member and truss manufacturing	S	71,795.00	0.0000166716	0.00000123883	0.00000093835
138 - Reconstituted wood product manufacturing	\$	199,548.98	0.0000226806	0.00000168501	0.00000127631
139 - Wood windows and door manufacturing	\$	75,212.06	0.0000129698	0.0000095046	0.00000071993
14 - Animal production, except cattle and poultry and eggs	\$	308,396.63	0.0000032967	0.00000021387	0.0000016199
141 - Other millwork, including flooring	\$	79,053.42	0.0000129464	0.00000095253	0.00000072150
142 - Wood container and pallet manufacturing	\$	83,549.59	0.0000131715	0.00000090870	0.00000068829
145 - All other miscellaneous wood product manufacturing	\$	76,243.89	0.0000186874	0.00000131750	0.00000099794
147 - Paper mills	\$	243,089.09	0.00000921611	0.00000601283	0.00000455441
149 - Paperboard container manufacturing	\$	116,838.78	0.0000517365	0.00000376897	0.00000285480
150 - Paper bag and coated and treated paper manufacturing	\$	86,983.57	0.0000073943	0.0000051944	0.00000039345
151 - Stationery product manufacturing	\$ \$	84,102.93	0.0000031273	0.0000022299	0.0000016890
152 - Sanitary paper product manufacturing 153 - All other converted paper product manufacturing	s s	348,923.61 89,099.05	0.00001029384 0.0000033061	0.00000702757 0.00000022682	0.00000532303 0.00000017180
155 - All other converted paper product mandracturing	S	55,853.53	0.00090351428	0.00000022682	0.00053707889
155 - Support activities for printing	S	48,139.12	0.0000084972	0.00000065189	0.00000049378
156 - Petroleum refineries		2,741,355.01	0.0000334387	0.00000282778	0.00000214190
159 - Petroleum lubricating oil and grease manufacturing	\$	895,494.40	0.0000016951	0.0000014087	0.0000010670
163 - Synthetic dye and pigment manufacturing	\$	288,672.75	0.0000149248	0.0000097061	0.00000073518
166 - Plastics material and resin manufacturing	\$	329,697.18	0.0000017325	0.00000012074	0.00000009145
169 - Nitrogenous fertilizer manufacturing	\$	286,702.32	0.0000850420	0.00000586953	0.00000444587
17 - Commercial fishing	\$	58,329.00	0.00009617060	0.00006905170	0.00005230313
172 - Pesticide and other agricultural chemical manufacturing	\$	778,492.65	0.00004370253	0.00002746928	0.00002080657
173 - Medicinal and botanical manufacturing	\$	235,648.60	0.0000071349	0.0000055546	0.0000042073
174 - Pharmaceutical preparation manufacturing	S S	1,917,062.29	0.00001927374	0.00001578569	0.00001195685
175 - In-vitro diagnostic substance manufacturing 176 - Biological product (except diagnostic) manufacturing	\$ \$	518,981.00 662,726.04	0.0000904811 0.00002377268	0.00000651897 0.00001788041	0.00000493779 0.00001354350
177 - Paint and coating manufacturing	S	128,663.71	0.0000115114	0.00000084911	0.00000064316
178 - Adhesive manufacturing	\$	40,943.26	0.0000036494	0.00000025796	0.00000019539
179 - Soap and other detergent manufacturing	\$	526,026.98	0.0000507860	0.00000333989	0.00000252980
18 - Commercial hunting and trapping	\$	211,188.20	0.0000029370	0.00000021129	0.00000016004
180 - Polish and other sanitation good manufacturing	\$	159,203.34	0.0000203818	0.00000134959	0.00000102224
182 - Toilet preparation manufacturing	\$	299,279.91	0.00002360520	0.00001664510	0.00001260781
185 - Custom compounding of purchased resins	\$	138,319.30	0.00000559631	0.00000430608	0.00000326164
186 - Photographic film and chemical manufacturing 187 - Other miscellaneous chemical product manufacturing	\$	194,679.65 139,904.28	0.0000332877 0.00000542168	0.00000237171 0.00000413769	0.00000179645 0.00000313409
188 - Plastics packaging materials and unlaminated film and sheet manufacturing	\$	102,217.27	0.0000083210	0.00000413707	0.00000313409
19 - Support activities for agriculture and forestry	S	51,229.95	0.00059902452	0.00043581411	0.00033010689
190 - Plastics pipe and pipe fitting manufacturing	\$	134,869.17	0.0000136893	0.0000098817	0.0000074849
192 - Polystyrene foam product manufacturing	\$	51,865.49	0.0000092769	0.00000065860	0.00000049885
193 - Urethane and other foam product (except polystyrene) manufacturing	\$	78,946.45	0.0000061984	0.00000044555	0.00000033748
194 - Plastics bottle manufacturing	\$	127,441.60	0.0000051293	0.00000037378	0.00000028312
195 - Other plastics product manufacturing	\$	73,567.88	0.00001267899	0.00000914038	0.00000692337
196 - Tire manufacturing	\$	62,210.48	0.0000066185	0.0000070933	0.0000053728
197 - Rubber and plastics hoses and belting manufacturing	\$	59,865.35	0.0000022338	0.0000021670	0.00000016414
198 - Other rubber product manufacturing	\$	70,291.13	0.0000055321	0.00000041677	0.00000031569
199 - Pottery, ceramics, and plumbing fixture manufacturing 20 - Extraction of natural gas and crude petroleum	\$ \$	25,666.56 448.316.38	0.0000049247 0.00009744676	0.00000035033 0.00008240113	0.00000026536 0.00006241464
202 - Other pressed and blown glass and glassware manufacturing	\$	63,879.97	0.00009744676	0.00008240113	0.00000241464
203 - Glass container manufacturing	\$	96,696.85	0.00000044323	0.00000023981	0.00000022709
204 - Glass product manufacturing made of purchased glass	\$	68,317.59	0.00000288605	0.0000023321	0.0000017004
206 - Ready-mix concrete manufacturing	s	100,105.64	0.0000021493	0.00000015489	0.00000011732
207 - Concrete block and brick manufacturing	\$	121,281.70	0.0000057812	0.00000041094	0.00000031126
208 - Concrete pipe manufacturing	\$	132,703.14	0.0000017451	0.00000014532	0.00000011007
209 - Other concrete product manufacturing	\$	84,668.39	0.0000042472	0.00000033135	0.00000025098
21 - Extraction of natural gas liquids	\$	120,001.74	0.00004032199	0.00003409634	0.00002582623
212 - Abrasive product manufacturing	\$	120,594.86	0.00000159373	0.00000112387	0.00000085127
213 - Cut stone and stone product manufacturing	\$	50,182.05	0.0000320759	0.00000249122	0.0000188697
215 - Mineral wool manufacturing	\$	152,079.01	0.00004293056	0.00003063858	0.00002320716
229 - Ferrous metal foundries 230 - Nonferrous metal foundries	S S	76,231.15 62,254.84	0.0000020716	0.0000011114	0.00000012206 0.0000010431
231 - Iron and steel forging	\$	111,814.84	0.0000018804 0.0000044240	0.00000013771 0.0000032513	0.00000010431
232 - Nonferrous forging	\$	127,169.40	0.00000044240	0.00000032313	0.00000024027
233 - Custom roll forming	\$	122,110.47	0.0000011365	0.00000019050	0.00000014429
234 - Crown and closure manufacturing and metal stamping	\$	59,548.24	0.0000032198	0.00000024516	0.000000115
235 - Cutlery, utensil, pot, and pan manufacturing	\$	170,460.32	0.0000011039	0.0000007861	0.00000005954
236 - Handtool manufacturing	\$	137,675.42	0.0000077930	0.00000056324	0.00000042663
237 - Prefabricated metal buildings and components manufacturing	\$	94,541.56	0.0000078612	0.00000054536	0.00000041308
238 - Fabricated structural metal manufacturing	\$	73,477.07	0.0000072776	0.00000056906	0.00000043103
239 - Plate work manufacturing	\$	59,068.65	0.0000063194	0.00000055816	0.00000042278
24 - Gold ore mining 240 - Metal window and door manufacturing	S S	95,636.56	0.0000030975 0.00002296420	0.0000022840	0.0000017300 0.00001222503
240 - Metal Window and door manufacturing 241 - Sheet metal work manufacturing	\$ \$	81,124.21 57,446.39	0.00002296420	0.00001613974 0.00000489423	0.00001222503
242 - Ornamental and architectural metal work manufacturing	\$	73,758.20	0.00000102559	0.00000489423	0.00000370713
243 - Power boiler and heat exchanger manufacturing	\$	133,951.38	0.0000018392	0.00000013705	0.00000010381
247 - Hardware manufacturing	\$	142,974.99	0.0000067122	0.00000047867	0.00000036257
248 - Spring and wire product manufacturing	\$	102,433.64	0.0000086261	0.00000065945	0.00000049950
249 - Machine shops	\$	62,466.79	0.00001057813	0.00000837551	0.00000634402

250 - Turned product and screw, nut, and bolt manufacturing	s	126,284.19	0.0000073315	0.00000053488	0.0000040514
251 - Metal heat treating	\$	93,585.85	0.0000060131	0.0000047807	0.0000036211
252 - Metal coating and nonprecious engraving	\$	74,544.55	0.00000242964	0.00000194595	0.00000147396
253 - Electroplating, anodizing, and coloring metal	\$	71,859.34	0.00000343869	0.00000272660	0.00000206526
254 - Valve and fittings, other than plumbing, manufacturing	\$	189,466.11	0.00000023123	0.00000018772	0.00000014219
255 - Plumbing fixture fitting and trim manufacturing	\$	292,147.23	0.00000047581	0.00000033206	0.00000025152
256 - Ball and roller bearing manufacturing 259 - Small arms, ordnance, and accessories manufacturing	\$ \$	191,759.38 296,969.24	0.00000119930 0.00000652718	0.00000104341 0.00000517254	0.00000079033 0.00000391794
260 - Fabricated pipe and pipe fitting manufacturing	S	58,430.92	0.00000032718	0.00000317234	0.00000391794
261 - Other fabricated metal manufacturing	S	66,519.37	0.0000325261	0.00000232469	0.00000176083
266 - Oil and gas field machinery and equipment manufacturing	\$	93,823.36	0.0000014495	0.00000011976	0.0000009071
271 - All other industrial machinery manufacturing	\$	78,302.76	0.0000010047	0.0000007889	0.00000005976
274 - Other commercial service industry machinery manufacturing	\$	126,228.39	0.00000029952	0.00000018142	0.00000013742
275 - Air purification and ventilation equipment manufacturing	\$	81,690.44	0.00000028815	0.00000023568	0.00000017852
276 - Heating equipment (except warm air furnaces) manufacturing	\$	124,092.31	0.00001041551	0.00000768412	0.00000582033
277 - Air conditioning, refrigeration, and warm air heating equipment manufact		107,066.71	0.0000086754	0.00000062521	0.00000047356
281 - Machine tool manufacturing	\$	166,592.97	0.0000089793	0.0000062064	0.00000047010
286 - Other engine equipment manufacturing	\$	175,122.32	0.0000019476	0.00000012430	0.00000009415
287 - Pump and pumping equipment manufacturing	\$	69,504.15	0.00000012111	0.00000008685	0.00000006579
288 - Air and gas compressor manufacturing 293 - Industrial truck, trailer, and stacker manufacturing	S S	120,544.68	0.0000033371 0.0000011011	0.00000024819	0.00000018799
3 - Vegetable and melon farming	S	93,707.23 116,839.45	0.00021844704	0.00000008690 0.00016615545	0.00000006583 0.00012585426
30 - Stone mining and quarrying	S	146,209.45	0.00021547704	0.00003918037	0.00012383420
300 - Scales, balances, and miscellaneous general purpose machinery manufact		119,386.34	0.0000018460	0.00000013553	0.0000010266
302 - Computer storage device manufacturing	\$	328,837.07	0.0000022459	0.00000011858	0.0000008982
303 - Computer terminals and other computer peripheral equipment manufacti	ı \$	285,608.31	0.00000134696	0.00000083434	0.00000063197
304 - Telephone apparatus manufacturing	\$	187,224.82	0.0000017707	0.00000015859	0.00000012012
305 - Broadcast and wireless communications equipment manufacturing	\$	146,950.44	0.00000166554	0.00000145793	0.00000110431
307 - Audio and video equipment manufacturing	\$	103,304.30	0.00000138705	0.00000089975	0.00000068152
309 - Semiconductor and related device manufacturing	\$	292,864.12	0.00001562885	0.00001406114	0.00001065059
31 - Sand and gravel mining	\$	162,848.81	0.00000451304	0.00000321259	0.00000243337
310 - Capacitor, resistor, coil, transformer, and other inductor manufacturing	\$	68,322.04	0.00000074124	0.00000064917	0.00000049171
311 - Electronic connector manufacturing 312 - Printed circuit assembly (electronic assembly) manufacturing	\$ \$	129,149.20 86,538.52	0.0000081167 0.00000136586	0.00000062685 0.00000095462	0.00000047481 0.00000072308
313 - Other electronic component manufacturing	S	123,635.43	0.00000130380	0.00000093402	0.00000072308
314 - Electromedical and electrotherapeutic apparatus manufacturing	S	732,677.73	0.00000037033	0.00000011191	0.00000031233
317 - Industrial process variable instruments manufacturing	S	212,506.16	0.0000013374	0.00000011191	0.00000008470
320 - Analytical laboratory instrument manufacturing	s	110,287.61	0.0000013038	0.0000007746	0.00000005867
322 - Watch, clock, and other measuring and controlling device manufacturing	\$	137,262.82	0.0000163686	0.00000111658	0.00000084576
324 - Software and other prerecorded and record reproducing	\$	116,931.56	0.0000047795	0.00000035439	0.00000026843
325 - Electric lamp bulb and part manufacturing	\$	84,643.70	0.00000115620	0.00000077413	0.00000058636
326 - Lighting fixture manufacturing	\$	100,576.40	0.00000295552	0.00000213570	0.00000161768
327 - Small electrical appliance manufacturing	\$	459,988.99	0.0000013848	0.00000010454	0.0000007918
332 - Power, distribution, and specialty transformer manufacturing	\$	754,342.52	0.0000002495	0.0000001751	0.0000001326
333 - Motor and generator manufacturing	\$	147,705.57	0.0000108352	0.00000084926	0.0000064327
335 - Relay and industrial control manufacturing	S S	118,818.18	0.00000026975	0.0000020400	0.00000015452
336 - Storage battery manufacturing	s s	93,882.26	0.00000148875 0.00000023530	0.00000137991 0.0000015089	0.00000104521
337 - Primary battery manufacturing 339 - Other communication and energy wire manufacturing	S	128,634.34 93,159.55	0.00000023330	0.00000013089	0.00000011429 0.00000014802
340 - Wiring device manufacturing	S	85,047.80	0.0000099026	0.00000075342	0.00000014002
342 - All other miscellaneous electrical equipment and component manufacturi	*	107,196.51	0.0000041914	0.00000029320	0.00000022208
343 - Automobile manufacturing	S	179,619.01	0.0000037570	0.0000030937	0.00000023433
349 - Travel trailer and camper manufacturing	\$	41,985.49	0.00000496382	0.00000156352	0.00000118429
350 - Motor vehicle gasoline engine and engine parts manufacturing	\$	123,917.93	0.0000019691	0.00000017322	0.00000013120
352 - Motor vehicle steering, suspension component (except spring), and brake	5 \$	290,564.81	0.0000036165	0.00000030500	0.00000023102
356 - Other motor vehicle parts manufacturing	\$	98,864.45	0.00000294269	0.00000284066	0.00000215165
359 - Other aircraft parts and auxiliary equipment manufacturing	\$	133,641.69	0.00000423986	0.00000350475	0.00000265467
360 - Guided missile and space vehicle manufacturing	\$	163,016.16	0.0000076146	0.0000063632	0.00000048198
364 - Boat building	\$	68,324.56	0.00005508505	0.00001682602	0.00001274485
365 - Motorcycle, bicycle, and parts manufacturing 366 - Military armored vehicle, tank, and tank component manufacturing	S S	113,341.25 343,918.00	0.00000521317 0.0000004415	0.00000162288 0.0000003633	0.00000122925 0.0000002752
367 - All other transportation equipment manufacturing	\$	48,200.63	0.0000004413	0.00000019135	0.00000014494
368 - Wood kitchen cabinet and countertop manufacturing	\$	48,668.58	0.00001476812	0.0000101355	0.00000759839
369 - Upholstered household furniture manufacturing	s	72,021.10	0.0000267689	0.0000169657	0.00000128507
37 - Drilling oil and gas wells	\$	196,526.05	0.00000022284	0.00000017436	0.0000013207
370 - Nonupholstered wood household furniture manufacturing	\$	43,240.59	0.00000384638	0.00000243802	0.00000184668
371 - Other household nonupholstered furniture manufacturing	\$	47,196.99	0.0000068456	0.00000043782	0.00000033162
375 - Office furniture, except wood, manufacturing	\$	84,253.53	0.00000018658	0.00000012364	0.00000009365
376 - Showcase, partition, shelving, and locker manufacturing	\$	55,882.49	0.0000077999	0.00000053193	0.00000040291
377 - Mattress manufacturing	\$	24,334.23	0.0000082539	0.00000052390	0.0000039683
378 - Blind and shade manufacturing	\$	29,274.80	0.0000098779	0.00000062661	0.00000047463
379 - Surgical and medical instrument manufacturing 38 - Support activities for oil and gas operations	S S	162,402.15 126,328.97	0.00000240672 0.00003985230	0.00000170343 0.00003118204	0.00000129026 0.00002361880
38 - Support activities for oil and gas operations 380 - Surgical appliance and supplies manufacturing	\$ \$	133,090.01	0.00003985230	0.00003118204	0.00002361880
381 - Dental equipment and supplies manufacturing	\$	118,082.05	0.0000147905	0.00000108966	0.00000450036
383 - Dental laboratories	\$	33,922.12	0.0000316615	0.00000233298	0.00000176711
384 - Jewelry and silverware manufacturing	\$	55,132.23	0.0000074514	0.00000051694	0.00000039156
385 - Sporting and athletic goods manufacturing	s	61,424.08	0.00001088824	0.00000861147	0.00000652275
386 - Doll, toy, and game manufacturing	\$	43,525.44	0.0000019848	0.00000015184	0.00000011501
388 - Sign manufacturing	\$	37,957.13	0.00006205114	0.00004882519	0.00003698258
39 - Metal mining services	\$	208,479.10	0.0000004478	0.0000003366	0.00000002550
390 - Musical instrument manufacturing	\$	65,093.72	0.00000648480	0.00000432906	0.00000327904
394 - All other miscellaneous manufacturing	\$	42,638.10	0.00001217181	0.00000834084	0.00000631776
395 - Wholesale trade	\$	180,232.64	0.02372305457	0.01764225262	0.01336310368
396 - Retail - Motor vehicle and parts dealers 397 - Retail - Furniture and home furnishings stores	S S	138,779.32 72,309.19	0.01400928768 0.00477903436	0.01018788204 0.00355962459	0.00771679938 0.00269623350
397 - Retail - Furniture and nome furnishings stores 398 - Retail - Electronics and appliance stores	\$ \$	47,367.95	0.00477903436	0.00355962459	0.00269623350
399 - Retail - Building material and garden equipment and supplies stores	\$	78,135.20	0.01065634971	0.00281971771	0.00213379190
4 - Fruit farming	\$	43,290.99	0.00170124552	0.00125957537	0.00001344834
40 - Other nonmetallic minerals services	\$	137,520.78	0.0000010106	0.00000007549	0.00000005718
400 - Retail - Food and beverage stores	\$	60,516.54	0.02858457768	0.02075159560	0.01571827190
401 - Retail - Health and personal care stores	s	67,046.89	0.01023386626	0.00762691178	0.00577699544
402 - Retail - Gasoline stores	\$	154,305.31	0.00458502962	0.00341377465	0.00258575963
403 - Retail - Clothing and clothing accessories stores	\$	48,802.85	0.01578063706	0.01175187532	0.00890144427
404 - Retail - Sporting goods, hobby, musical instrument and book stores	\$	36,021.03	0.00660468298	0.00492222954	0.00372833703
405 - Retail - General merchandise stores	\$	54,117.04	0.02573685345	0.01868439034	0.01415246969
406 - Retail - Miscellaneous store retailers	\$	41,553.60	0.01182755984	0.00881352584	0.00667579487
407 - Retail - Nonstore retailers	\$	73,930.62	0.01924224613	0.01425006657	0.01079369631
408 - Air transportation 409 - Rail transportation	\$ \$	207,927.46 164,252.59	0.00049813000 0.00003715005	0.00030076657 0.00002803884	0.00022781529 0.00002123799
410 - Water transportation	\$ \$	173,614.23	0.00003715005	0.00002803884	0.00002123799
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411 - Truck transportation	S	67,412.61	0.00455599388	0.00321697988	0.00243669766
412 - Transit and ground passenger transportation		28,820.08	0.00760992977	0.00453197355	0.00343273809
413 - Pipeline transportation	\$ 2	80,573.03	0.00001722134	0.00001443889	0.00001093672
414 - Scenic and sightseeing transportation and support activities for transporta		87,484.34	0.00164055615	0.00123270645	0.00093371206
415 - Couriers and messengers		68,860.17	0.00281171261	0.00194965424	0.00147676333
416 - Warehousing and storage		70,772.34	0.00211008527	0.00156413608	0.00118475305
417 - Newspaper publishers 418 - Periodical publishers		07,737.35 23,598.77	0.00042941790 0.00036329786	0.00032478798 0.00027013048	0.00024601028 0.00020461002
419 - Book publishers		09,260.87	0.00045635784	0.00027013048	0.00020481002
42 - Electric power generation - Fossil fuel		80,732.99	0.00004437996	0.00004145084	0.00003139689
420 - Directory, mailing list, and other publishers		36,953.11	0.00050536323	0.00038677203	0.00029296003
422 - Software publishers	\$ 1	35,246.73	0.00123053109	0.00065288372	0.00049452602
423 - Motion picture and video industries	\$	80,422.82	0.00158731356	0.00118946769	0.00090096092
424 - Sound recording industries		51,308.83	0.00010895927	0.00007085784	0.00005367119
425 - Radio and television broadcasting		68,151.75	0.00060407948	0.00048271339	0.00036563070
426 - Cable and other subscription programming		54,653.47	0.00005570958	0.00004809205	0.00003642727
427 - Wired telecommunications carriers		17,416.02	0.00385071463	0.00366379782	0.00277513939
428 - Wireless telecommunications carriers (except satellite)		80,995.51	0.00076815362	0.00070734030	0.00053577408
429 - Satellite, telecommunications resellers, and all other telecommunications		82,531.46	0.00067296679	0.00064188015	0.00048619137
 430 - Data processing, hosting, and related services 431 - News syndicates, libraries, archives and all other information services 		09,701.81 31,390.10	0.00107975320 0.00030880315	0.00100194463 0.00022447840	0.00075892179 0.00017003090
432 - Internet publishing and broadcasting and web search portals		30,016.13	0.00012877983	0.00009812436	0.00017003070
433 - Monetary authorities and depository credit intermediation		81,469.75	0.01096471018	0.01135031589	0.00859728354
434 - Nondepository credit intermediation and related activities		91,658.79	0.01094614936	0.00905065030	0.00685540452
435 - Securities and commodity contracts intermediation and brokerage		48,175.64	0.00317663509	0.00351056287	0.00265907175
436 - Other financial investment activities	\$	11,238.99	0.02175412725	0.02567440309	0.01944704670
437 - Insurance carriers	\$ 2	59,409.57	0.00524425686	0.00391433653	0.00296490965
438 - Insurance agencies, brokerages, and related activities		63,261.71	0.01508293081	0.01261761748	0.00955719966
439 - Funds, trusts, and other financial vehicles		90,891.60	0.00565399673	0.00702581734	0.00532169716
44 - Electric power generation - Solar		58,904.76	0.00001485565	0.00001387517	0.00001050973
440 - Real estate		36,123.81	0.04935353776	0.04872928720	0.03690994180
442 - Automotive equipment rental and leasing 443 - General and consumer goods rental except video tapes and discs		09,763.04	0.00109272494 0.00219211660	0.00076406748	0.00057874202
443 - General and consumer goods rental except video tapes and discs 444 - Video tape and disc rental		53,387.31 24,916.20	0.00219211660	0.00171399992 0.00005872659	0.00129826724 0.00004448239
445 - Commercial and industrial machinery and equipment rental and leasing	-	92,389.69	0.00066038497	0.00049258470	0.00037310771
446 - Lessors of nonfinancial intangible assets		02,462.69	0.00030301772	0.00023953192	0.00018143318
447 - Legal services		03,191.19	0.01139129038	0.00516091690	0.00390913050
448 - Accounting, tax preparation, bookkeeping, and payroll services	\$	53,605.59	0.00885568421	0.00694362056	0.00525943730
449 - Architectural, engineering, and related services	\$	75,689.39	0.00459521467	0.00359504244	0.00272306071
450 - Specialized design services	\$	53,909.94	0.00172391943	0.00135788088	0.00102852529
451 - Custom computer programming services	\$ 1	04,889.55	0.00004258243	0.00003379345	0.00002559681
452 - Computer systems design services		74,544.89	0.00147812155	0.00118938700	0.00090089979
453 - Other computer related services, including facilities management		93,623.85	0.00125260745	0.00099379883	0.00075275176
454 - Management consulting services		55,940.98	0.00601652669	0.00502827278	0.00380865936
455 - Environmental and other technical consulting services		42,845.74	0.00228526282	0.00190203089	0.00144069108
456 - Scientific research and development services 457 - Advertising, public relations, and related services		49,415.84 65,105.60	0.00027951786 0.00285771192	0.00023370255 0.00224829131	0.00017701772
458 - Photographic services		19,842.06	0.00320484192	0.0022188437	0.00170296563 0.00167538924
459 - Veterinary services		64,947.01	0.00454862618	0.00294460542	0.00223038794
460 - Marketing research and all other miscellaneous professional, scientific, an		37,210.19	0.00499448441	0.00414216390	0.00313747722
461 - Management of companies and enterprises		05,967.14	0.00336202544	0.00265464104	0.00201075476
462 - Office administrative services		63,348.05	0.00306305403	0.00249304792	0.00188835624
463 - Facilities support services	\$	61,893.42	0.00015934993	0.00012312704	0.00009326243
464 - Employment services		61,402.26	0.01644552777	0.01357957071	0.01028583001
465 - Business support services		46,237.86	0.00413624310	0.00307593945	0.00232986675
466 - Travel arrangement and reservation services		85,748.57	0.00190129017	0.00087709871	0.00066435740
467 - Investigation and security services		39,795.53	0.00327569239	0.00250347439	0.00189625376
468 - Services to buildings		35,402.87	0.01718210370	0.01246370224	0.00944061674
469 - Landscape and horticultural services 470 - Other support services		40,006.45 15.304.12	0.00923660625 0.00098141105	0.00657738213 0.00073448475	0.00498203043 0.00055633462
471 - Waste management and remediation services		13,132.83	0.00175471601	0.00151534379	0.00033033402
472 - Elementary and secondary schools		51,935.98	0.01158963450	0.00543687924	0.00411815784
473 - Junior colleges, colleges, universities, and professional schools		41,166.26	0.01472384861	0.00540569571	0.00409453792
474 - Other educational services		20,026.74	0.01430711270	0.00812366565	0.00615326108
475 - Offices of physicians	\$	90,188.90	0.02891724394	0.02318044488	0.01755800096
476 - Offices of dentists	\$	85,157.00	0.01428175112	0.01052352897	0.00797103476
477 - Offices of other health practitioners		60,438.09	0.02169916257	0.01361658653	0.01031386760
478 - Outpatient care centers		98,102.22	0.01064985742	0.00720807808	0.00545975034
479 - Medical and diagnostic laboratories		58,595.00	0.00365571309	0.00165416124	0.00125294250
48 - Electric power generation - All other 480 - Home health care services		54,555.20 43,431.13	0.00002590200 0.01996049439	0.00002419245 0.00734217969	0.00001832454
481 - Other ambulatory health care services		43,431.13 75,923.26	0.00267121691	0.00734217969 0.00172890964	0.00556132545 0.00130956059
482 - Hospitals		15,132.52	0.03346456042	0.02414612836	0.0130936039
483 - Nursing and community care facilities		46,333.58	0.01249323237	0.01172664966	0.00888233712
484 - Residential mental retardation, mental health, substance abuse and other		42,493.79	0.00409161882	0.00328163459	0.00248567030
485 - Individual and family services		21,125.26	0.03085521824	0.02274856725	0.01723087576
486 - Community food, housing, and other relief services, including rehabilitation		62,345.27	0.00505419430	0.00383338693	0.00290359447
487 - Child day care services		39,215.40	0.01270901575	0.00754402882	0.00571421584
488 - Performing arts companies		43,899.82	0.00217632931	0.00123902181	0.00093849563
489 - Commercial Sports Except Racing		29,396.81	0.00134495953	0.00089512877	0.00067801424
49 - Electric power transmission and distribution		43,058.58	0.00046761211	0.00043674931	0.00033081526
490 - Racing and Track Operation		23,331.42	0.00029234370	0.00018782777	0.00014226992
491 - Promoters of performing arts and sports and agents for public figures 492 - Independent artists, writers, and performers		26,126.45 17,732.91	0.00167363145 0.00653243932	0.00102501514 0.00462702260	0.00077639653 0.00350473288
493 - Museums, historical sites, zoos, and parks	-	39,006.05	0.00033243932	0.00025363163	0.00330473288
494 - Amusement parks and arcades		28,330.33	0.00018085381	0.00011749598	0.00019211298
495 - Gambling industries (except casino hotels)		02,301.14	0.00114793957	0.00221577656	0.00167833737
496 - Other amusement and recreation industries		40,361.65	0.00571330088	0.00311305704	0.00235798142
497 - Fitness and recreational sports centers	\$	29,820.79	0.00772123582	0.00421957699	0.00319611368
498 - Bowling centers		34,094.65	0.00078720341	0.00041899743	0.00031736912
499 - Hotels and motels, including casino hotels		67,856.23	0.00037646047	0.00034518984	0.00026146365
5 - Tree nut farming		10,822.05	0.00001057887	0.00000771977	0.00000584733
50 - Natural gas distribution		65,843.53	0.00041931978	0.00032448361	0.00024577973
500 - Other accommodations		33,030.22	0.00000483718	0.00000319387	0.00000241919
501 - Full-service restaurants 502 - Limited-service restaurants		30,330.37 50 345 58	0.05687713669 0.06389027858	0.04095734453	0.03102309289
502 - Limited-service restaurants 503 - All other food and drinking places		59,345.58 25,227.62	0.02420460437	0.04574926689 0.01728227566	0.03465272889 0.01309043956
504 - Automotive repair and maintenance, except car washes		96,147.70	0.01690431645	0.01728227300	0.01309043936
505 - Car washes		48,300.79	0.00316639583	0.00253824696	0.00192259220
506 - Electronic and precision equipment repair and maintenance		19,197.14	0.00082606756	0.00065861988	0.00049887086
507 - Commercial and industrial machinery and equipment repair and maintena		34,872.06	0.00131887193	0.00102040682	0.00077290596
507 Commercial and medistrial machinery and equipment repair and maintena	1 9 1				

508 - Personal and household goods repair and maintenance	\$ 108,184.65	0.00334894279	0.00203455665	0.00154107257
509 - Personal care services	\$ 31,415.75	0.02174868061	0.01593090843	0.01206684803
51 - Water, sewage and other systems	\$ 205,089.45	0.00030580955	0.00028036104	0.00021235914
510 - Death care services	\$ 71,584.86	0.00060049835	0.00061587728	0.00046649553
511 - Dry-cleaning and laundry services	\$ 40,887.33	0.00224870347	0.00149379875	0.00113147612
512 - Other personal services	\$ 31,746.63	0.01606006749	0.01145741044	0.00867840219
513 - Religious organizations	\$ 3,503.10	0.00823965468	0.00678251346	0.00513740692
514 - Grantmaking, giving, and social advocacy organizations	\$ 97,465.87	0.00313019182	0.00256225163	0.00194077451
515 - Business and professional associations	\$ 146,926.10	0.00057031472	0.00039296754	0.00029765281
516 - Labor and civic organizations	\$ 68,199.84	0.00600363835	0.00389081166	0.00294709076
517 - Private households	\$ 17,262.67	0.01159328573	0.00728499664	0.00551801221
518 - Postal service	\$ 87,740.75	0.00194314719	0.00155768994	0.00117987043
520 - Other federal government enterprises	\$ 34,099.31	0.00111759041	0.00092180591	0.00069822081
525 - Local government electric utilities	\$ 190,472.29	0.00011390278	0.00010638510	0.00008058127
526 - Other local government enterprises	\$ 200,766.06	0.00342906829	0.00360378960	0.00272968623
6 - Greenhouse, nursery, and floriculture production	\$ 106,322.27	0.00012737711	0.00008836578	0.00006693256
62 - Maintenance and repair construction of nonresidential structures	\$ 88,193.27	0.00451736068	0.00414338046	0.00313839870
63 - Maintenance and repair construction of residential structures	\$ 85,849.37	0.00527038646	0.00362483505	0.00274562708
65 - Dog and cat food manufacturing	\$ 360,145.67	0.0000025125	0.00000015843	0.00000012000
71 - Soybean and other oilseed processing	\$ 232,037.97	0.0000082588	0.00000061534	0.00000046609
72 - Fats and oils refining and blending	\$ 130,282.71	0.00000157315	0.00000124706	0.00000094459
76 - Nonchocolate confectionery manufacturing	\$ 231,710.06	0.0000092055	0.00000073458	0.00000055641
79 - Frozen fruits, juices and vegetables manufacturing	\$ 208,323.68	0.00000721185	0.00000576055	0.00000436332
80 - Frozen specialties manufacturing	\$ 173,395.20	0.00000393118	0.00000314068	0.00000237891
81 - Canned fruits and vegetables manufacturing	\$ 260,457.32	0.0000609488	0.00000484193	0.00000366751
87 - Dry, condensed, and evaporated dairy product manufacturing	\$ 165,154.32	0.00000400747	0.00000316705	0.00000239888
93 - Seafood product preparation and packaging	\$ 145,838.04	0.0000608267	0.00000467839	0.00000354364
94 - Bread and bakery product, except frozen, manufacturing	\$ 79,683.35	0.00006460855	0.00005088970	0.00003854634
95 - Frozen cakes and other pastries manufacturing	\$ 73,116.81	0.00000176784	0.00000139271	0.00000105491
97 - Dry pasta, mixes, and dough manufacturing	\$ 167,027.07	0.0000063596	0.00000050761	0.00000038449
99 - Roasted nuts and peanut butter manufacturing	\$ 282,327.37	0.00000472527	0.00000376226	0.00000284972

Totals 0.98496479365 0.73390517488 0.55589561946