

Jurisdiction	Redlands	
Reporting Year	2018	(Jan. 1 - Dec. 31)

Entitled Units Summary		
Income Level		Current Year
Very Low	Deed Restricted	0
	Non-Deed Restricted	0
Low	Deed Restricted	0
	Non-Deed Restricted	0
Moderate	Deed Restricted	0
	Non-Deed Restricted	0
Above Moderate		119
Total Units 44		119

Note: units serving extremely low-income households are included in the very low-income permitted units totals

Submitted Applications Summary	
Total Housing Applications Submitted:	3
Number of Proposed Units in All Applications Received:	438
Total Housing Units Approved:	0
Total Housing Units Disapproved:	438

Use of SB 35 Streamlining Provisions	
Number of Applications for Streamlining	0
Number of Streamlining Applications Approved	0
Total Developments Approved with Streamlining	0
Total Units Constructed with Streamlining	0

Units Constructed - SB 35 Streamlining Permits			
Income	Rental	Ownership	Total
Very Low	0	0	0
Low	0	0	0
Moderate	0	0	0
Above Moderate	0	0	0
Total	0	0	0

Cells in grey contain auto-calculation formulas

ANNUAL ELEMENT PROGRESS REPORT
Housing Element Implementation
 (CCR Title 25 §6202)

Jurisdiction	Redlands
Reporting Year	2018 (Jan. 1 - Dec. 31)

Note: + Optional field
 Cells in grey contain auto-calculation formulas

Table A
Housing Development Applications Submitted

Project Identifier				Unit Types		Date Application Submitted	Proposed Units - Affordability by Household Incomes							Total Approved Units by Project	Total Disapproved Units by Project	Streamlining	Notes		
1				2	3	4	5							6	7	8	9	10	
Prior APN*	Current APN	Street Address	Project Name*	Local Jurisdiction Tracking ID*	Unit Category (SFA,SFD,2 to 4,5+,ADU,MH)	Tenure R=Renter O=Owner	Date Application Submitted	Very Low-Income Deed Restricted	Very Low-Income Non Deed Restricted	Low-Income Deed Restricted	Low-Income Non Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non Deed Restricted	Above Moderate-Income	Total PROPOSED Units by Project	Total APPROVED Units by project	Total DISAPPROVED Units by Project (Auto-calculated Can Be Overwritten)	Was APPLICATION SUBMITTED Pursuant to GC 65913.4(b)? (SB 35 Streamlining)	Notes*
Summary Row: Start Data Entry Below																			
	0174-161-25-0000			TTM 20065	SFD	O	3/21/2018							53	385	438	438		
		1219 N University Street	Crystal Court	TTM 16301	MH	R	5/9/2018								28	28	28		No Project under review. Exact num
	0173-191-16-0000			TPM 20008	SFD	O	8/16/2018								2	2	2		No Project is to consolidate 17 parc
	0292-168-03,0292-167-11,0292-167-12,0292-167-18,0292-167-25,0			TTM 20244	MH	R	9/4/2018							53	355	408	408		No Consolidate ten parcels totaling

Project Identifier				Unit Types			Affordability by Household Incomes - Completed Entitlement								Affordability by Household Incomes - Building Permits							Affordability by Household Incomes - Certificates of Occupancy													
1	2	3	4	5	6	7	8	9	10	11	12																								
Prior APN*	Current APN	Street Address	Project Name*	Local Jurisdiction Tracking ID*	Unit Category (SFA, SFD, 2 to 4.5+ ADU, MH)	Tenure R/Reenter O=Owner	Very Low-Income Deed Restricted	Very Low-Income Non-Deed Restricted	Low-Income Deed Restricted	Low-Income Non-Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non-Deed Restricted	Above Moderate-Income	Entitlement Date Approved	# of Units Issued Entitlements	Very Low-Income Deed Restricted	Very Low-Income Non-Deed Restricted	Low-Income Deed Restricted	Low-Income Non-Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non-Deed Restricted	Above Moderate-Income	Building Permits Data Issued	# of Units Issued Building Permits	Very Low-Income Deed Restricted	Very Low-Income Non-Deed Restricted	Low-Income Deed Restricted	Low-Income Non-Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non-Deed Restricted	Above Moderate-Income	Certificates of Occupancy or other forms of readiness (see instructions) Date Issued	# of Units Issued Certificates of Occupancy or other forms of readiness		
	16807142	1682 PENNY LN		Tract 18979	SFD	O																											1	5/30/2018	1
	16807143	1692 PENNY LN		Tract 18979	SFD	O																											1	5/30/2018	1
	016807144	1702 PENNY LN		Tract 18979	SFD	O																											1	5/30/2018	1
	016890140	1564 ADELINE AVE		Tract 19975	SFD	O																										1	7/30/2018	1	
	016890150	1569 ADELINE AVE		Tract 19975	SFD	O																										1	7/30/2018	1	
	016890151	1565 ADELINE AVE		Tract 19975	SFD	O																										1	7/30/2018	1	
	016807134	1653 PENNY LN		Tract 18979	SFD	O																										1	5/29/2018	1	
	016807135	1643 PENNY LN		Tract 18979	SFD	O																										1	5/29/2018	1	
	016807140	1642 PENNY LN		Tract 18979	SFD	O																										1	5/29/2018	1	
	016807141	1652 PENNY LN		Tract 18979	SFD	O																										1	5/29/2018	1	
	016743213	1860 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/12/2018 02:53	1	
	016743214	1870 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/12/2018 02:54	1	
	016743215	1860 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/12/2018 02:54	1	
	016743216	1850 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/12/2018 02:54	1	
	016743225	1845 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/19/2018 03:21	1	
	016743226	1855 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/19/2018 03:21	1	
	016743227	1865 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/19/2018 03:21	1	
	016743228	1875 CLEMENTINE ST		Tract 18988	SFD	O																										1	06/19/2018 03:21	1	
	016743217	1840 CLEMENTINE ST		Tract 18988	SFD	O																										1	8/9/2018	1	
	016743218	1830 CLEMENTINE ST		Tract 18988	SFD	O																										1	2/20/2018	1	
	016743219	1820 CLEMENTINE ST		Tract 18988	SFD	O																										1	8/8/2018	1	
	016743220	1810 CLEMENTINE ST		Tract 18988	SFD	O																										1	8/8/2018	1	
	016743221	1805 CLEMENTINE ST		Tract 18988	SFD	O																										1	8/8/2018	1	
	016743222	1815 CLEMENTINE ST		Tract 18988	SFD	O																										1	8/28/2018	1	
	016743223	1825 CLEMENTINE ST		Tract 18988	SFD	O																										1	8/28/2018	1	
	016743224	1835 CLEMENTINE ST		Tract 18988	SFD	O																										1	8/29/2018	1	
	016742206	2055 CITRON CT		Tract 18988	SFD	O																										1	8/17/2018	1	
	016742207	2060 CITRON CT		Tract 18988	SFD	O																										1	8/17/2018	1	
	016742208	2050 CITRON CT		Tract 18988	SFD	O																										1	8/17/2018	1	
	016742209	2040 CITRON CT		Tract 18988	SFD	O																										1	8/17/2018	1	
	016742210	2030 CITRON CT		Tract 18988	SFD	O																										1	8/23/2018	1	
	016742211	2020 CITRON CT		Tract 18988	SFD	O																										1	8/23/2018	1	
	016742212	2010 CITRON CT		Tract 18988	SFD	O																										1	8/23/2018	1	
	016742204	2035 CITRON CT		Tract 18988	SFD	O																										1	10/16/2018	1	
	016742205	2045 CITRON CT		Tract 18988	SFD	O																										1	10/16/2018	1	
	016807136	1623 PENNY LN		Tract 18979	SFD	O																										1	8/3/2018	1	
	016807137	1611 PENNY LN		Tract 18979	SFD	O																										1	8/3/2018	1	
	016807138	1612 PENNY LN		Tract 18979	SFD	O																										1	8/3/2018	1	
	016807139	1622 PENNY LN		Tract 18979	SFD	O																										1	8/3/2018	1	
	16890152	1561 ADELINE AVE		Tract 19975	SFD	O																										1	8/3/2018	1	
	16807180	1705 AME CT		Tract 20079	SFD	O																										1	10/26/2018	1	

Table B													
Regional Housing Needs Allocation Progress													
Permitted Units Issued by Affordability													
		1	2								3	4	
Income Level		RHNA Allocation by Income Level	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total Units to Date (all years)	Total Remaining RHNA by Income Level
Very Low	Deed Restricted	579										8	579
	Non-Deed Restricted												
Low	Deed Restricted	396						8				4	449
	Non-Deed Restricted												
Moderate	Deed Restricted	453			2	2						324	677
Above Moderate	Non-Deed Restricted	1001		57	68	42	96	61					
Total RHNA		2429											
Total Units 44				57	70	44	96	69				336	2093

Note: units serving extremely low-income households are included in the very low-income permitted units totals
Cells in grey contain auto-calculation formulas

Table D

Program Implementation Status pursuant to GC Section 65583

Housing Programs Progress Report

Describe progress of all programs including local efforts to remove governmental constraints to the maintenance, improvement, and development of housing as identified in the housing element.

1	2	3	4
Name of Program	Objective	Timeframe in H.E	Status of Program Implementation
7.1-1 Make Zoning Ordinance Changes for Group Homes, Boardinghouses, and single room Occupancy (SRO) Units	Evaluate and modify the zoning ordinance.	August, 2014	Development Services Department staff plans to accomplish this task in 2019
7.1-2 Implement Zoning Ordinance to Include Standards for single Room Occupancy (SRO) Housing within the Downtown Specific Plan Area.	To provide a valuable source of affordable, low-cost housing.	October, 2021	Delayed due to a lack of staff resources.
7.1-3 Treat Transitional Housing the same as other residential uses in the same zone.	To continue current practice to treat transitional and supportive housing as any other residential use in the same zone.	October, 2021	Development Services Department is initiating an effort to amend the zoning code to address transitional and supportive housing to treat them the same as other residential uses in the same zone.
7.1-4 Encourage Limited Equity Cooperatives. Retain Existing Policy of Encouraging Formation of Limited Equity Stock Cooperatives	To encourage and support cooperatives in Redlands	October, 2021	Ongoing. The City has not received any applications for a Limited Equity Cooperative. If the City receives an application, it will work with the applicant to facilitate creation of a cooperative.
7.1-5 Maintain Second Unit Ordinance	To maintain the existing ordinance and keep track of the second unit being developed.	October, 2021	The city is following the state's Accessory Dwelling Unit ordinance while initiating a zoning code amendment to adopt the city's own Accessory Dwelling Ordinance.
7.1-6 Launch Second Dwelling Unit Ordinance	To inform the public about the opportunity to build second units in any residential zone on a parcel with an existing single family unit.	October, 2021	The city is following the state's Accessory Dwelling Unit ordinance while initiating a zoning code amendment to adopt the city's own Accessory Dwelling Ordinance. The public awareness campaign will be included in the public comment/review process of ordinance adoption.
7.1-7 75/25 Ratio	Maintain as a long-term planning goal, in accordance with Measure U, 75% single family units to 25% multifamily units at General Plan build out.	October, 2021	Ongoing.
7.2-1 Support Housing Providers	To support efforts of for-profit and nonprofit housing sponsors in constructing, acquiring, and improving low- and moderate-income housing.	October 15, 2021.	Ongoing
7.2-2 Continue Use of Mortgage Revenue Bonds	Participate in mortgage-revenue-bond programs undertaken by the County of San Bernardino	August, 2014	The County of San Bernardino is currently not pursuing use of mortgage revenue bonds at this time. Due to historically low interest rates on the open market the program is not competitive.
7.2-3 Determine the Feasibility of Using Mortgage Credit Certificates	To determine the feasibility for a program in Redlands	August, 2014	Ongoing
7.2-4 Participate in the (HUD) HOME Investment Partnership Program for Multi-Family Housing	To provide funds for new construction, acquisition or rehabilitation of multi-family housing.	October, 2021	The city continues to explore all available resources and partnership opportunities.
7.2-5 Promote the Use of Low-Income Housing Tax Credits	To provide assistance in accessing low income housing tax credits and a means of financing low-income housing development.	October, 2021	Ongoing. The City assists developers in applying for low-income housing tax credits when there is an opportunity.
7.2-6 Continue Public Housing and Section 8 Programs	To develop, maintain, and improve extremely low-, very low-, and low-income housing.	October, 2021	The City cooperates with the Housing Authority of San Bernardino County (HASBC) in locating suitable sites or existing properties that can be rehabilitated and in obtaining funding to create public housing or Authority owned Section 8 units.
7.2-7 Continue Mobile Home Rent Control	To limit rent increase in existing parks to no more than the CPI index for that year.	October, 2021	Ongoing
7.2-8 Implement Housing Referral and Placement Program	To provide those needing housing to a link with those wanting to share their homes or take advantage of the city's "second dwelling unit" ordinance.	February, 2016	Delayed due to a lack of staff resources. However, Development Services Staff is working on the Accessory Dwelling Unit Ordinance for the City.
7.2-9 Remove Constraints to Affordable Housing Development in Downtown	To no longer require a CUP for housing development in Zones C-3 and C-4 in Downtown.	December, 2014	The city has been awarded a CalTrans grant to work on the Transit Villages Specific Plan (TVSP) in anticipation of the Metrolink and passenger rail trains coming to three new train stations in the City, including a new station at Downtown Redlands. Once the TVSP is adopted, it will replace Downtown Specific Plan. Removal of constraints to affordable housing development in Downtown will be analyzed and incorporated into the specific plan.
7.2-10 Transit Oriented Development (TOD)	To promote TOD in Redlands by providing a 25% housing density/FAR bonus to projects located within 1/2 mile of the proposed transit station	December, 2015	City offers density bonus consistent with the State law. The City is currently developing a Transit Villages Specific Plan to replace the Downtown Specific Plan.
7.2-11 Assist with Foreclosure Prevention	To help Redlands homeowners avoid foreclosure by promoting available assistance programs.	October, 2021	Ongoing
7.2-12 Lot Consolidation	To encourage lot consolidation to promote affordable housing development.	October, 2021	Ongoing
7.2-13 Incentive for Private Land Assembly	To provide an additional incentive beyond that provided by the State-required density bonus.	February, 2015	City does not have resources to provide additional incentives.
7.3-1 Continue to work with non-profit organizations to identify the need for group homes and community care facilities for individuals unable to live independently.	To assist in identifying appropriate sites under the City's zoning code.	February, 2015	Ongoing. The City has a list of sites that it can provide to service providers.
7.3-2 Continue the Use of Federal Funding for Very Low and Low-Income Senior and Handicapped Housing	To assist non-profit developers to identify programs and provide technical assistance in obtaining funding.	October, 2021	Ongoing
7.3-3 Encourage Congregate Housing	To ensure City policies and zoning do not hinder such development.	October, 2021	Ongoing
7.3-4 Encourage Single-Room Occupancy Housing	To encourage the maintenance and development of single-room occupancy housing.	October, 2021	Ongoing
7.3-5 Assist non-profits in providing emergency shelter services and transitional housing.	To provide emergency shelter and transitional housing support.	October, 2021	As a Participating Jurisdiction (PJ) in the County of San Bernardino's Urban County CDBG program, the City allocated funds to both Inland Temporary Homes and Family Services Association of Redlands for the purposes of preventing homelessness during this reporting period.
7.3-6 Continue to Investigate Participation in the Permanent Housing for the Handicapped, Homeless (PHH) Program	To consider programs in Redlands	October, 2021	City will work with applicants if an application is received. Other outreach efforts have not taken place due to lack of staff resources.

7.3-7 Promote Housing and Services for Persons with Developmental Disabilities	To inform families within Redlands about housing and services available for persons with developmental disabilities.	February, 2016	Delayed due to lack of staff resources.
7.3-8 Assess and Address the Housing Needs of Large Families and Overcrowded Households	To determine if overcrowding is being under-reported and better assess conflicting information.	August, 2015	Not completed due to lack of staff resources.
7.4-1 Update the Zoning Ordinance to include standards for Congregate Housing in Medium Density Areas designated on the General Plan Diagram.	To give more emphasis and greater point value to projects that include housing affordable to extremely low-, very low-, and low-income households.	October, 2015	Delayed due to lack of staff resources.
7.4-2 Continue Giving More Points to Affordable Development in the Residential Development Allocation Process	To provide for more emphasis and greater point value to projects that include housing affordable to extremely low-, very low-, and low-income households.	October, 2021	Completed and ongoing
7.4-3 Evaluate Development Fees	To provide for more emphasis and greater point value to projects that include housing affordable to extremely low-, very low-, and low-income households.	February 2015, Ongoing, Biennial basis.	Completed and ongoing
7.4-4 Participate in Establishment of Building Code	To help ensure unnecessary costs are not added while criteria are incorporated to assist those with special housing needs.	October, 2021	Completed and ongoing
7.4-5 Continue One-Stop Permit Processing	To streamline the development process	October, 2021	Improvements/enhancements to the One-stop Permit Processing are evaluated annually as part of the budget process.
7.4-6 Maintain Current Planned Residential Development Standards	To allow flexible open space and setback standards.	October, 2021	Ongoing
7.4-7 Continue to Allow Mixed Use Zoning	To provide additional incentives to create housing.	February, 2017	Ongoing
7.4-8 Mitigate Finance Costs for Low-Income Projects	To promote programs that reduce costs for low-income projects	October, 2021	Ongoing
7.4-9 Maintain a Large Supply of Available sites to Maintain Competitive Land Costs	To ensure competition amongst landowners to help maintain lower land costs	October, 2021	Ongoing
7.4-10 Continue to Operate a Fast-Track Development Process	To reduce processing time by being flexible on submittal dates and overlapping processes	October, 2021	Ongoing
7.4-11 Evaluate and Revise Zoning Standards	To reflect current needs	October, 2021	Ongoing. Several amendments were approved in 2017.
7.4-12 Continue to evaluate the Necessity of amending the Zoning Code to Raise the Threshold of Multi-Family Dwelling Units for Establishing the Requirements of a Conditional Use Permit	To make sure the Conditional Use Permit requirement does not cause a potential impediment to achieving housing goals.	February, 2016	The City has evaluated this and has determined that the CUP requirement has not been an impediment to multi-family development.
7.4-13 Change Zoning Ordinance to Allow Group Homes of Six or Fewer (Zoning Ordinance Change)	To amend the current zoning ordinance to reflect State law.	February, 2016	In process
7.4-14 Socio-Economic Cost-Benefit Study	To ensure socio-economic cost-benefit studies are not used as a basis for denying a development project consistent with the General Plan and Zoning Ordinance.	October, 2021	Ongoing
7.5-1 Continue Community Development Block Grant (CDBG) Program	To be able to support a variety of programs supporting low- and moderate-income households and neighborhoods.	October, 2021	During this reporting period the City was a Participating Jurisdiction (PJ) in the City of San Bernardino's Urban County CDBG, and ESG Programs in order to continue supporting low- and moderate-income households and neighborhoods.
7.5-2 Continue adaptive Reuse of Single-Family Homes	To balance the need for more affordable housing and housing choice with the need to preserve Redland's traditional appearance and atmosphere.	October, 2021	Ongoing
7.5-3 Continue Condominium Conversion Ordinance	To prohibit condominium conversions unless City zoning and housing code standards are met.	October, 2021	Ongoing
7.6-1 Buy-Out Assistance for HUD-Financed Projects	To help prevent below market rate units threatened with conversions to market rate.	February, 2016	Ongoing
7.6-2 Continue to Implement Regulations to Promote Mobile Homes	To retain existing mobile home parks and encourage new mobile home parks and subdivisions.	October, 2021	Ongoing
7.7-1 Continue Fair Housing Counselling	To provide landlord-tenant mediation and fair housing counselling	October, 2021	The City is a Participating Jurisdiction (PJ) in the County of San Bernardino's Urban County CDBG, HOME, and ESG Programs. Landlord-tenant mediation and fair housing services are available to Redlands residents from Inland Fair Housing and Mediation Board.
7.7-2 Disseminate Fair Housing Information	Public Outreach	October, 2021	Fair housing and landlord-tenant mediation resource materials are available at a variety of public counters at the City Hall, as well as at the A.K. Smiley Public Library, Senior and Recreation Centers.
7.8-1 Implement Subdivision Ordinance	To continue subdivision map review to be consistent with 2002 ordinance requirements to reduce residential energy use	October, 2021	Ongoing
7.8-2 Encourage Land-Use Patterns and Densities to Facilitate Energy Efficient Public Transit Systems in New Development Areas	To encourage land-use patterns and densities to facilitate energy efficient public transit systems in new development areas	October, 2021	This planning concept was incorporated in the City's recent General Plan Update and implementation is in process. One example is the Transit Villages Specific Plan that the city is developing for the land areas surrounding three future train stations in the city.
7.8-3 Encourage Neighborhood Services Retention and Development	To reduce energy consumption and promote neighborhood identity	October, 2021	Ongoing
7.8-4 Pursue Energy Efficient/Alternative Energy Funding	To increase efficiency and pursue alternative energy opportunities	October, 2021	Ongoing. The City participates with the California Enterprise Development Authority (CEDA) and the California Statewide Communities Development authority (CSCDA) and their affiliated financing partners in offering commercial and residential property owners multiple programs for financing energy upgrades and improvements.
7.9-1 Augment Density Bonus	To consider incentives beyond State Law	August, 2015	Not completed due to lack of staff resources.
7.9-2 Evaluate allowing residential uses in C-1 Neighborhood Stores and C-2 Neighborhood Convenience Centers District	To allow residential uses as a permitted use subject to a CUP in the C-1 and C-2 zones.	February, 2016	Delay due to lack of staff resources.
7.9-3 Explore Mixed-Use Development Possibilities for Redlands Metrolink Stations	To amend the zoning code to add residential uses as a use permitted subject to a CUP in the C-1 and C-2 zones.	February, 2017	In progress as part of the Transit Village Specific Plan project.

Table E										
Commercial Development Bonus Approved pursuant to GC Section 65915.7										
Project Identifier				Units Constructed as Part of Agreement				Description of Commercial Development Bonus	Commercial Development Bonus Date Approved	
1				2				3	4	
APN	Street Address	Project Name ⁺	Local Jurisdiction Tracking ID ⁺	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Description of Commercial Development Bonus	Commercial Development Bonus Date Approved	
Summary Row: Start Data Entry Below										
The City did not approve any Commercial Development Bonus pursuant to GC Section 65915.7										

ANNUAL ELEMENT PROGRESS REPORT
Housing Element Implementation
 (CCR Title 25 §6202)

Jurisdiction	Redlands
Reporting Period	2018 (Jan. 1 - Dec. 31)

Note: + Optional field
 Cells in grey contain auto-calculation formulas

Table F

Units Rehabilitated, Preserved and Acquired for Alternative Adequate Sites pursuant to Government Code section 65583.1(c)(2)

This table is optional. Jurisdictions may list (for informational purposes only) units that do not count toward RHNA, but were substantially rehabilitated, acquired or preserved. To enter units in this table as progress toward RHNA, please contact HCD at APR@hcd.ca.gov. HCD will provide a password to unlock the grey fields. Units may only be credited to the table below when a jurisdiction has included a program in its housing element to rehabilitate, preserve or acquire units to accommodate a portion of its RHNA which meet the specific criteria as outlined in Government Code section 65583.1(c)(2).

Activity Type	Units that Do Not Count Towards RHNA ⁺ Listed for Informational Purposes Only				Units that Count Towards RHNA ⁺ Note - Because the statutory requirements severely limit what can be counted, please contact HCD to receive the password that will enable you to populate these fields.				The description should adequately document how each unit complies with subsection (c)(7) of Government Code Section 65583.1 ⁺
	Extremely Low-Income ⁺	Very Low-Income ⁺	Low-Income ⁺	TOTAL UNITS ⁺	Extremely Low-Income ⁺	Very Low-Income ⁺	Low-Income ⁺	TOTAL UNITS ⁺	
Rehabilitation Activity									
Preservation of Units At-Risk									
Acquisition of Units									
Total Units by Income									