

## HOUSING ELEMENT: FAQ

### What is a Housing Element?

The Housing Element is one of seven State-mandated elements that every local general plan must include. The Housing Element assesses housing needs for all income groups and lays out a program to meet these housing needs. The goals of a housing element are:

- ◆ To increase the housing supply and the mix of housing types in an equitable manner.
- ◆ To promote infill development and socioeconomic equity and protect environmental resources.
- ◆ To promote an improved intraregional relationship between jobs and housing.

Unlike the other State-mandated General Plan elements, the Housing Element is subject to detailed statutory requirements regarding its content and is subject to mandatory review by the California Department of Housing and Community Development (HCD). The Housing Element must also be updated *every five years*, unlike other General Plan elements, which are typically updated every 10 to 20 years. State law requires that the Housing Element contain the following information:

- ◆ A review of the goals, objectives and policies of the current Housing Element.
- ◆ Current demographic, economic and housing information.
- ◆ A quantified housing needs assessment.
- ◆ Analysis of the constraints to providing housing for all income levels.
- ◆ A discussion of opportunities for energy conservation in new housing developments.
- ◆ An inventory of assisted units at risk of conversion to market rate.
- ◆ An inventory of residential land resources, including suitable sites for housing, homeless shelters and transitional housing.
- ◆ A set of housing goals, policies and programs.
- ◆ Quantified objectives for housing over the next five-year period.
- ◆ A description of diligent efforts towards participation by all economic groups in the update process.

### How much housing do we need to plan?

State law requires each city and county plan for their “fair share” of the region’s housing needs. The fair share is determined by each region’s Council of Governments. In the San Francisco Bay Area, the Association of Bay Area Governments (ABAG) determines the region’s fair share, through a process known as the Regional Housing Needs Allocations (RHNA).

State law allows cities within a county to join together to form a “sub-region,” which would administer the RHNA process at the local level. This law allows the sub-region to receive the regional collective housing allocation from ABAG and then decide and

implement its own methodology to divide the allocation among the member cities and county. The County of San Mateo, in partnership with all twenty cities in the county, formed a sub-region responsible for completing its own RHNA process. At its meeting of July 17, 2006, the City Council authorized Foster City to participate in the Countywide Sub-region. The San Mateo sub-region then apportioned the housing need to the individual jurisdictions. Foster City's RHNA number is 486 units for the years 2007-2014.

In addition to determining each jurisdiction's overall housing needs allocation, the units are also required to be distributed according to income level (e.g. very low, low, and moderate). Table 1 shows the total housing need for Foster City and need according to income level.

**Table 1  
Regional Housing Needs Allocation: 1999-2006 and 2007-2014**

Income Level	2007-2014	
	Units	%
Above Moderate (> 120% of Median)	201	41%
Moderate (< 120% of Median)	94	20%
Low Income (< 80% of Median)	80	16%
Very Low Income (< 50% of Median)	111	23%
<b>Total</b>	<b>486</b>	<b>100%</b>

**What is considered affordable housing?**

Having quality, affordable housing choices for all members of the community is crucial to the well-being of Foster City's residents and to the local economy. In fact, adequate workforce housing is often one of the top priorities for local businesses. For the purposes of the Housing Element, affordable housing refers to housing that a lower income family can afford, without paying more than 30 percent of their income in rent or to their mortgage. For example, a family of four earning \$66,250 could afford to spend \$1,656 per month on housing without overpaying.

## What can residents afford?

The amount that residents can afford to spend on housing depends on their income. Specifically, federal guidelines suggest that people not spend more than 30 percent of their earnings on rent or mortgage, including utilities. The table to the below illustrates what is a monthly affordable housing payment for different employed residents based on their incomes.

**Table 2**  
**Salaries and Affordable Monthly Cost Comparison**

<b>Average Salaries (2008)</b>	<b>Annual Salary</b>	<b>Affordable Monthly Housing Cost (30% of income)</b>
<b>Single Wage Earner</b>		
Senior on Social Security	\$15,000	\$375
Retail Sales Person	\$29,049	\$726
Postal Service Clerk	\$45,635	\$1,141
Middle School Teacher	\$64,256	\$1,606
Accountant	\$76,058	\$1,902
Physician Assistants	\$81,576	\$2,039
Civil Engineer	\$94,836	\$2,371
Lawyer	\$145,600	\$3,640
<b>Two Wage Earner Households</b>		
Retail Sales Person and Graphic Designer	\$95,305	\$2,383
Accountant and Middle School Teacher	\$140,314	\$3,508

## How can I participate?

Housing issues affect everyone, from seniors who want to keep living in their community to teachers who have to drive 40 miles or more to get to work. Foster City wants to hear your opinions about housing in the City. What do you think needs to be done? What should our local priorities be? If you have anything you want to contribute to the discussion of housing in Foster City, regularly check out this site for meeting dates. Also, feel free to contact Curtis Banks, Senior Planner at 286-3239 or by email at [cbanks@fostercity.org](mailto:cbanks@fostercity.org) with your questions or comments