



Community Development Department

Frequently Asked Questions on Affordable Housing

Housing Division

October 2023



FREQUENTLY ASKED QUESTIONS ABOUT FOSTER CITY AFFORDABLE HOUSING PROGRAMS

Updated October 2023

1. What types of affordable housing programs are available in Foster City?

We have both rental and ownership programs for affordable housing, as well as access to a home sharing matching program through HIP Housing. Email housing@fostercity.org or by phone: 650 286-3230.

2. What is the HIP Home Sharing Program?

The Human Investment Project (HIP) administers a home sharing program that matches, through a careful interview process, those wishing to provide affordable housing in a shared situation with those seeking affordable housing in a shared situation. Homeowners providing housing is benefited by the rental income received and the companionship provided. Renters are benefited by a reduced rent amount and by companionship as well. For more information, contact HIP at 650-348-0660. www.hiphousing.org.

3. Are there below-market-rate rental units available? How do I get on the waiting list?

There are nine rental developments that include below-market rate units in Foster City. Each development keeps their own waitlist. Most waitlists are currently closed. See the contact information for the <https://www.fostercity.org/commdev/page/rental-below-market-rate-units>. If you sign up for the City’s Housing Newsletter, we will notify you when the waitlists for new developments are open.

4. Are there any new below-market-rate units coming? How do I apply for a unit?

Yes, as new housing is developed in Foster City, new affordable units are included in the development. If you sign up for the City’s Housing Newsletter, we will notify you when the waitlists for new developments are open.

5. What are the income limits for affordable housing?

The income limits for affordable housing programs are adjusted in the spring of each year. You can look them up at www.hcd.ca.gov. The income limits for 2023 issued on June 7, 2023, are:

2023 Income Limits by Number of Persons in Household – San Mateo County (\$)

Income Category	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Acutely Low	\$18,400	\$21,000	\$23,650	\$26,250	\$28,350	\$30,450	\$32,550	\$34,650
Extremely Low	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800
Very Low Income	\$65,250	\$74,600	\$83,900	\$93,200	\$100,700	\$108,150	\$115,600	\$123,050
Low Income	\$104,400	\$119,300	\$134,200	\$149,100	\$161,050	\$173,000	\$184,900	\$196,850



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2023 Income Limits by Number of Persons in Household – San Mateo County (\$)

Income Category	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Median Income	\$122,500	\$140,000	\$157,500	\$175,000	\$189,000	\$203,000	\$217,000	\$231,000
Moderate Income	\$147,000	\$168,800	\$189,000	\$210,000	\$226,800	\$243,600	\$260,400	\$277,200

6. What categories of affordable units are in each of the rental developments?

Foster City Below-Market-Rate Rental Units by Income Category

Income Category	Very low income	Low income	Moderate income	Workforce	TOTAL
Alma Point (Seniors 62+)	65	0	0	0	65
Marlin Cove	56	0	28	0	84
Metro Senior Apartments	54	6	0	0	60
Miramar	32	0	16	0	48
One Hundred Grand	10	18	5	0	33
The Plaza	15	40	5	0	60
The Triton	8	31	9	0	48
501 Pilgrim Workforce Housing	3	4	5	8	22
6 City-Owned	3	3	0	0	6
TOTAL	246	96	68	8	426

7. Do the income limits and rents change each year?

Yes, as discussed above, the income limits are adjusted each year. As provided in the lease, the rent can be adjusted within the limits of the program.

8. Once a tenant is in the program, do they have to re-qualify each year?

Yes, the programs all require that a tenant's household income be re-certified for the program each year.

9. What are the rents for the below-market-rate units?

The rents for the six city-owned units are based on each individual tenant household's income so that the monthly rent is approximately 30% of the household's income, with a deduction for a utility allowance. The rent limits for the affordable units at the other developments are based on the income limits for the applicable categories, using a formula that includes an assumed household size and a utility allowance that varies with the type of appliances in the unit and



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which utilities are paid by the landlord. Maximum rents vary by property and unit size and range from approximately \$1400 to \$4000.

10. Are there senior citizen apartments in the affordable housing program?

Yes, all 60 of the units at Metro Senior Apartments and the 65 units at Alma Point are reserved for senior citizens. The waiting lists for the Metro Senior Apartments and Alma Point are closed at this time.

11. Are there below-market-rate ownership units available? Is there a waiting list?

There are seven below market rate units at Emerald Bay. They would only become available if one of the owners decide to sell. The Agency does not maintain a waiting list. Contact a local realtor to obtain information about how to watch for these listings.

12. Does the City own any rental units? Is there a waiting list?

The Foster City Community Development Agency owns six units ranging in size from two to five bedrooms and 22 units at 501 Pilgrim Drive in Foster City, of which eight units are workforce units, which have no income limits and rents are set at low-income levels, and 12 BMR units in the very low, low, and moderate income range. The City-owned properties are managed by HIP Housing Affordable Ventures. Waitlists are currently closed.

13. Are there preference categories?

Yes, the preference categories adopted by the City Council in Resolution 2020-24 are:

- 1a. Persons who are living in a Below Market Rate deed restricted unit in Foster City for a minimum of twelve (12) months that is subject to termination of affordability restrictions within three (3) years;
1. Persons who live and work in Foster City;
2. Persons who live in Foster City;
3. Employees of the City of Foster City;
4. Classroom teachers who are employees of the San Mateo-Foster City School District, the San Mateo Union High School District or the San Mateo Community College District;
5. Persons who work in Foster City; and
6. All others who are income qualified.

Certain properties, including the Workforce housing property, have different preference priorities than those listed above.

14. Are there any first-time homebuyer loan programs? What are the qualifications?

New loans from the City's first-time homebuyer loan program have been suspended due to the State legislation to terminate redevelopment agencies. HEART of San Mateo County has a first-time homebuyer loan program. Follow this link for more information <http://heartofsmc.org/>.



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15. Are there other first-time homebuyer programs?

There is also a program of Mortgage Credit Certificates (MCC) for first-time homebuyers. The MCC Program is a means of providing financial assistance to first-time homebuyers by allowing those homebuyers to take fifteen percent of annual mortgage interest payments as a **tax credit** against their federal personal income tax in addition to the regular itemized deduction for the remaining 85% of the home mortgage interest payments. For more information, contact San Mateo County at 650 802-5032.

16. Is there any assistance for home rehabilitation or repairs?

The San Mateo County program for home rehabilitation loans has been suspended. For more information on other home repair and home rehabilitation programs, follow this link <http://housing.smcgov.org/housing-repair-programs>.

Foster City Below Market Rate Rental Developments:

Alma Point (Seniors 62+)

Managed by MidPen Housing

790 Alma Lane

Foster City, CA 94404

<http://property.midpen-housing.org>

Marlin Cove

Managed by Sares Regis

1060 Foster City Boulevard

Foster City, CA 94404

Phone: (650) 349-3200

<http://www.marlincoveapartments.com/>

Metro Center Senior Homes

Managed by BRIDGE Housing

100 Village Lane

Foster City, CA 94404

<http://www.bridgehousing.com/properties/senior/san-mateo/foster-city/metro>

Miramar Apartments

Managed by Prometheus

1288 East Hillsdale Boulevard

Foster City, CA 94404

Phone: (866) 962-6045

www.miramarapts.com



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One Hundred Grand

Managed by Greystar
100 Grand Lane
Foster City, CA 94404
Phone: (844) 727-0715
<http://100grandapts.com/>

The Plaza

Managed by Sares Regis
One Plaza View Lane
Foster City, CA 94404
Phone: (650) 349-9999
www.plazafostercity.com

The Triton

Managed by Legacy Partners
Triton Park Lane
Foster City, CA 94404
www.thetritonfostercity.com/

The Pilgrim Workforce Housing

Managed by HIP Housing Affordable Ventures
501 Pilgrim Drive
Foster City, CA 94404
www.hiphousing.org

City-Owned Homes (6)

Managed by HIP Housing Affordable Ventures
Various locations
www.hiphousing.org

Check <https://www.fostercity.org/commdev/page/rental-below-market-rate-units> for updates.

Additional Housing Resources:

HIP Housing

Provides home sharing, and self-sufficiency programs:
800 S. Claremont Street
San Mateo, CA 94402
Phone: (650) 348-6660
Fax: (650) 348-0284
<http://hiphousing.org/>



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HIP Housing Affordable Ventures

Provides over 500 owned and managed affordable apartments, including three senior properties and the City of Foster City's owned properties:

1512 Stafford Street

Redwood City, CA 94063

Phone: (650) 348-6820

<http://hiphousing.org/>

<https://hiphousing.org/programs/properties/find-housing/>

San Mateo County Department of Housing

Sign up for the waitlist for Section 8 Vouchers here:

264 Harbor Boulevard, Building A

Belmont, CA 94002

Phone: (650) 802-5050

Fax: (650) 802-5049

<http://housing.smcgov.org/>

California Tenants Guide

Know your rights as a tenant:

<https://www.courts.ca.gov/documents/California-Tenants-Guide.pdf>

The Tenant Protection Act of 2019

Know and understand this new law and how it helps tenants with just cause eviction requirements and annual caps on rent increases for eligible properties.

https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201920200AB1482

City of Foster City Housing Element

Understand Foster City's housing goals, requirements, and policies for 2023-2031:

<https://engagefostercity.org/housing-element>

San Mateo Co. Utility Allowance Schedule

Used to determine net chargeable affordable rents:

<https://www.smcgov.org/media/142689/download?inline=>

HEART of San Mateo County

Provides help and free architectural plans for those wishing to build an ADU (backyard cottage) and provides first-time homebuyer loans:

905 S. El Camino Real

San Mateo, CA 94403



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P: 650-204-5640

E: info@heartofsmc.org

<http://heartofsmc.org>

Housing Leadership Council

Provides an excellent overview of affordable housing in San Mateo County:

www.hlcsmc.org

United Way Bay Area 211

<https://www.211bayarea.org/sanmateo/>

Affordable Housing Listings:

San Mateo County Doorways Portal

This is a listing service of available affordable units in the Bay Area.

<https://housingbayarea.mtc.ca.gov>

Haven Connect

<https://apply.havenconnect.com>

My Housing Search

<https://www.myhousingsearch.com>

Resources for Assistance

Home Energy Assistance Program

Provides help paying for energy costs and making minor repairs – for owner and renter-occupied units:

<https://www.acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap>

Rebuilding Together Peninsula

Provides home repairs for homeowners:

<https://www.rebuildingtogetherpeninsula.org>

Financial Assistance

<https://www.smcgov.org/hsa/financial-assistance>



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Affordable Housing Providers:

- EAH Housing: <https://www.eahhousing.org>
- Eden Housing: <https://edenhousing.org>
- First Community Housing: <https://www.firstcommunityhousing.org>
- HIP Housing: <https://www.hiphousing.org>
- John Stewart Company: <https://jsco.net/management/>
- MidPen Housing: <http://midpen-housing.org/>
- Mercy Housing: <https://www.mercyhousing.org>
- Saint Francis Center: <https://stfrancisrwc.org>

Online listings for market rate and affordable rental housing:

The City does not endorse or recommend any of these businesses and is providing this information for your convenience only.

- Zillow <https://www.zillow.com>
- Apartments.com <https://www.apartments.com>
- Trulia: <https://www.trulia.com>
- Rent Café: <https://www.rentcafe.com/cheap-apartments-for-rent/us/ca/san-mateo-county/>
- Redfin: <https://www.redfin.com>
- Apartment Finder: <https://www.apartmentfinder.com>
- For Rent.Com: <https://www.forrent.com/find/CA/metro-San+Francisco+Bay/>
- Realtor.com: <https://www.realtor.com>

For Those at Risk of Homelessness:

LifeMoves

Provides assistance for those experiencing homelessness or near homelessness:

181 Constitution Drive

Menlo Park, CA 94025

(650) 685-5880

www.lifemoves.org

Samaritan House Core Services Agency

Helps with emergency rent and utility payments for those in need; also provides assessments for accessing county services:

4031 Pacific Blvd.,



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San Mateo, CA 94403

(650) 347-4081

<http://samaritanhousesanmateo.org/>

Saint Francis Center

Provides clothing, food, essential services, and affordable housing:

161 Buckingham Avenue

Redwood City, CA 94063

Tel. 650-365-7829

<https://stfrancisrwc.org>

For those with Disabilities:

California Housing and Disability Advocacy Program

<https://www.cdss.ca.gov/inforesources/cdss-programs/housing-programs/housing-and-disability-advocacy-program>

San Mateo County Contact: Khalia Parish, kparish@smcgov.org, Tel. 650-802-7656

Center for Independence of Individuals with Disabilities

Serving San Mateo County:

<https://www.cidsanmateo.org>

Housing Choices

Advocacy and case management for those with developmental and other disabilities seeking housing or needing additional assistance with their current housing:

Sobrato Center for Nonprofits

3460 West Bayshore, Suite 205

Palo Alto, CA 94303

Tel. 408-498-5777

<https://www.housingchoices.org>

US Department of Health and Human Services

<https://www.hhs.gov/programs/social-services/programs-for-people-with-disabilities/index.html>



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Senior Resources:

Senior Services in San Mateo County

<https://www.cityofsanmateo.org/640/Senior-Services>

County of San Mateo Aging and Adult Services

Services for older and dependent adults, including abuse prevention, public guardian and authority, in-home care, nutritious meals and more:

<https://www.smchealth.org/services-aging-and-adult>

Bay Area Older Adults

<https://www.bayareaolderadults.org/BAO-group-events>

Foster City Seniors Club

Foster City Seniors 55+ Club Meeting. 11am-12:00pm. Join us every Thursday to meet others and make new friends. We plan monthly entertainment, guest lectures, Game Day, potluck and special lunches. Annual dues \$25. William E. Walker Recreation and Senior Center, 650 Shell Boulevard, Foster City. For more information, call (650) 286-2585.

US Department of Health and Human Services

<https://www.hhs.gov/aging/state-resources/index.html>

Family Resources:

US Department of Health and Human Services

<https://www.hhs.gov/programs/social-services/index.html>

Mental Health and Substance Abuse Services:

Mental Health and Substance Abuse

<https://www.smchealth.org/bhrsservices>

Legal Aid:

Project Sentinel

<https://www.housing.org/tenants>

Legal Aid Society of San Mateo County

<https://www.legalaidsmc.org/>