



Housing Element Overview

August 13th, 2008

Approach of State Law Requirements

A Housing Element provides an analysis of the community's housing needs for all income levels, and strategies to respond to those needs. It is a key part of the City's overall General Plan. Planning and providing housing for all Californians is considered by the state legislature to be of vital statewide importance. Thus, State Law establishes detailed requirements and a regional "fair share" approach to distributing housing needs. State Housing Element law recognizes that in order for the private sector to address housing needs and demand, local governments must adopt land-use plans and implementing regulations that provide opportunities for, and do not unduly constrain, housing development.

State law requires each city and county to adopt a general plan containing at least seven elements including a housing element. Rules regarding Housing Elements are found in the California Government Code Sections 65580-65589. Unlike the other mandatory general plan elements, the housing element, required to be updated every five years, is subject to detailed statutory requirements and mandatory review by a State agency — HCD (Department of Housing and Community Development). Bay Area Housing Elements must be updated by July 1, 2009. According to State law, the Housing Element must:

- Provide goals, policies, quantified objectives and scheduled programs to preserve, improve and develop housing
- Identify and analyze existing and projected housing needs for all economic segments of the community.
- Identify "adequate sites" that are zoned and available within the 7 year housing cycle to meet the city's fair share of regional housing needs at all income levels
- Be "certified" by the State Department of Housing and Community Development (HCD) as complying with state law.
- Be internally consistent with other parts of the General Plan (and is critical to having a legally adequate General Plan)

Regional Housing Needs Allocation Process (RHNA)

The Association of Bay Area Governments — ABAG — develops a Regional Housing Need Allocation (RHNA) allocating the region's share of the statewide need to the cities and counties within the region. The RNHA is for the 2007 — 2014 time period, and is broken into overall

need and, within the overall need, housing needs for various income levels in the City. Below are the 2007 — 2014 RHNA for Marin jurisdictions.

ABAG Regional Housing Needs Allocation (RHNA) for 2007 - 2014

Jurisdiction	ELI**	Very Low Income	Low Income	Subtotal Lower Income	Moderate Income	Above Moderate Income	Total Units	Default Density Req.***
Belvedere	3	5	4	9	4	4	17	20/ac
Corte Madera	34	68	38	106	46	92	244	20/ac
Fairfax	12	23	12	35	19	54	108	20/ac
Larkspur	45	90	55	145	75	162	382	20/ac
Mill Valley	37	74	54	128	68	96	292	20/ac
Novato	138	275	171	446	221	574	1,241	30/ac
Ross	4	8	6	14	5	8	27	20/ac
San Anselmo	13	26	19	45	21	47	113	20/ac
San Rafael	131	262	207	469	288	646	1,403	30/ac
Sausalito	23	45	30	75	34	56	165	20/ac
Tiburon	18	36	21	57	27	33	117	20/ac
Unincorporated	92	183	137	320	169	284	773	30/ac
Total	548	1,095	754	1,849	977	2,056	4,882	
Percent	11.2%	22.4%	15.4%	37.9%	20.0%	42.1%	100.0%	

**Unless other data are used, Extremely Low Income (ELI) need equals 50% of Very Low Income Need

***From HCD Memo on AB 2348

Source: Association of Bay Area Governments (May, 2008)

http://www.abag.ca.gov/planning/housingneeds/pdfs/Final_RHNA.pdf

Housing element law requires local governments to adequately plan to meet their existing and projected housing needs including their share of the regional housing need. The law recognizes that in order for the private sector to adequately address housing needs and demand, local governments must adopt land-use plans and regulatory schemes that provide opportunities for, and do not unduly constrain, housing development.

What is “Affordable Housing”?

In broad terms, affordability is simply the relationship between housing costs and income. The generally accepted measure for housing “affordability” is spending less than 33% of one’s gross household income on housing costs (including utilities, principle and interest).

In the context of Housing Elements, “Affordable Housing” generally focuses on housing for extremely low, very low, low and moderate income households, but may also address housing for above moderate income households.

- **Extremely low income households** earn less than 30% of the median household income – or less than \$33,950 in 2008 for a 4-person household.

Marin Countywide Housing Element Workbook

Housing Element Overview

- **Very low income households** earn less than 50% of the median household income – or less than \$56,550 in 2008 for a 4-person household.
- **Low (Lower) income households** earn less than 80% of the median household income – or less than \$90,500 in 2008 for a 4-person household.
- **Moderate income households** earn 80-120% of the median household income – or \$90,500 to \$114,000 in 2008 for a 4-person household.
- **Above moderate income households** earn more than 120% of the median household income, or more than \$114,000 in 2008 for a 4-person household.

Marin County 2008 Income Limits

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Marin County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,200	141,400	150,500

Links to Housing Element Information

<http://www.abag.ca.gov/planning/housingneeds/>

<http://www.hcd.ca.gov/hpd/>

http://www.hcd.ca.gov/hpd/housing_element/index.html

Produced by Marin County Community Development Agency, representatives of Marin cities and Baird + Driskell Community Planning