



What do you think are the major housing issues in Folsom? What can the City do to address these issues?

What is the Housing Element?

The housing element is the City's plan for meeting the existing and projected housing needs of all economic segments of the community. It is one of seven required elements of the general plan. However, the housing element has several unique requirements that set it apart from the other six elements. State law is much more detailed on the specific topics that the housing element must address. It is the only element for which the State sets the schedule for updates. State law requires each local government to update its housing element every 8 years. The housing element is also the only element reviewed and certified by the State for compliance with State law. The Department of Housing and Community Development is the State department responsible for this certification. The 2013 Housing Element plans for the period between 2013 to 2021.

Existing City of Folsom Housing Goals

New Residential Construction - To provide new housing opportunities for existing and future residents of all income groups.

Affordable Housing - To encourage the development of affordable housing.

Rehabilitation/Conservation - To improve the existing supply of housing.

Special Needs Housing - To provide a range of housing services for Folsom residents with special needs, including seniors, persons with disabilities, single parents, large families, the homeless, and residents with extremely low incomes.

Equal Opportunity and Fair Housing - To provide adequate housing and a quality living environment for all Folsom residents regardless of race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, disability, or source of income.

Energy Conservation - To promote energy conservation.

Historic Preservation - To promote the preservation of historic residences.

Density and Affordability

A basic assumption of housing element law is that density results in affordability. The default density standard (i.e., the density deemed sufficient to accommodate housing for lower-income households) in Folsom is 30 units per acre. The City must demonstrate it has enough land zoned at 30 units per acre in order to have an adequate housing element.



Why Update the Housing Element?

State law recognizes the vital role that local governments play in the supply and affordability of housing, requiring local governments to plan to meet their fair share of the regional housing need. In order for the private market to address housing needs and demand, local governments must adopt housing elements that include land use plans and regulatory systems that provide opportunities for and do not unduly constrain housing development.

Who Needs Affordable Housing?

Buying a home or paying rent in Folsom can be too expensive for some workers.

Category	Average Income ¹	Affordable Rent ²	Affordable House Price ³
Nurse	\$54,954	\$1,374	\$225,478
Firefighter	\$74,569	\$1,864	\$305,959
Police Officer	\$73,089	\$1,827	\$299,887
Librarian	\$57,359	\$1,434	\$235,346
Teacher	\$53,278	\$1,332	\$218,601
Preschool Teacher	\$33,345	\$834	\$235,346
Account Clerk	\$42,802	\$1,070	\$175,618
Minimum Wage Earner	\$16,640	\$416	\$68,274
Couple on Supplemental Security Income	\$12,576	\$314	\$51,600

Notes: ¹Average general occupation incomes based on the Sacramento region
²Assumes 30 percent of income devoted to monthly rent, including utilities
³Assumes 30 percent of income devoted to mortgage payment and taxes, 95 percent loan at 4.5 percent interest rate, 30-year term
Sources: Minster Hornick; City of Folsom Salary Schedule, 2012; Folsom Cordova Unified School Districts California Employment Development Department, 2012; U.S. Department of Housing and Urban Development (HUD), 2012.

In 2012 the median sales price for a single family home in Folsom was \$352,000. The median rent for a 2-bedroom apartment was \$1,302.
Source: Zillow.com



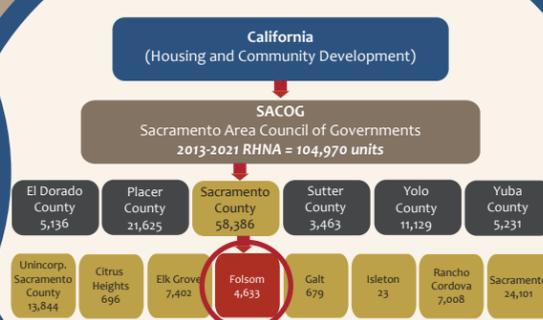
How Long Will it Take?

The Regional Housing Needs Allocation

What is the RHNA?

Each jurisdiction in California is required to plan for its fair share of the region's housing need. This fair share is determined through a process called the Regional Housing Need Allocation (RHNA). HCD identifies the total housing need for each region of the state. Regional Councils of Government (e.g., SACOG) are responsible for distributing this need to local governments in the region. Once a local government has received its RHNA, it must revise its housing element to show how it plans to accommodate its portion of the region's housing need.

How does the RHNA Process Work?



What is Folsom's "Fair Share"?

City of Folsom RHNA 2013-2021	
Income Category	Number of Housing Units
Very Low Income (<50% of Median Income)	1,218
Low Income (51-80% of Median Income)	854
Moderate Income (81-120% of Median Income)	862
Above Moderate Income (>120% of Median Income)	1,699
TOTAL	4,633

The City of Folsom must demonstrate it has adequate land zoned at appropriate densities to accommodate at least 4,633 housing units, including 2,072 units of lower-income housing.