

CHAPTER 1 – INTRODUCTION

Table of Contents

- 1.0 Overview.....1
- 2.0 Regulatory Context.....3
- 3.0 Public Participation.....4
- 4.0 General Plan Consistency 10
- 5.0 Analysis of the Previous Housing Element 10
- 6.0 Looking Ahead 10
- 7.0 Key Definitions and Acronyms..... 10

1.0 Overview

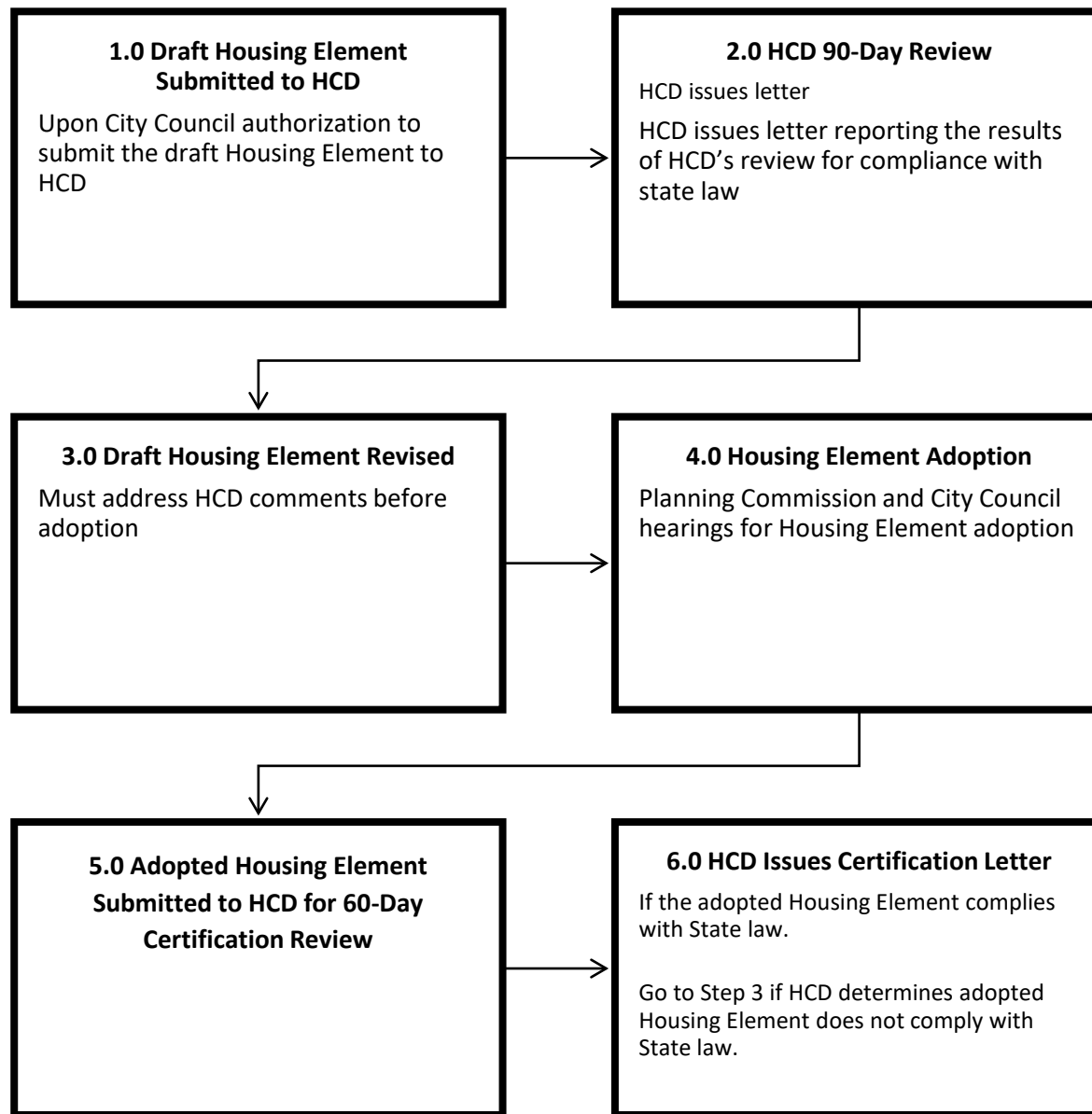
The Housing Element is a mandatory ~~general plan element, and is an~~ element of the Mt. Shasta General Plan. State law establishes that each city accommodate its fair share of affordable housing as an approach to distributing housing needs throughout the ~~s~~State. State Housing Element law also recognizes 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 by the private sector. Unique from other general plan elements, State law requires local governments update their housing element every eight years.

Housing Elements are also subject to detailed statutory requirements. Unlike other general plan elements, Housing Elements are subject to review and approval (referred to as “certification”) by the State. The California Department of Housing and Community Development (HCD) reviews every local government’s Housing Element and determines whether it complies with ~~state~~State law. Because the Housing Element is part of the City’s General Plan, obtaining ~~HCD~~housing element approval ~~from HCD~~ is critical for maintaining the City’s General Plan compliance. ~~Additionally~~Moreover, ~~often there are~~ State funding programs for transportation, infrastructure, and housing ~~that~~ require ~~(or consider)~~ a local jurisdiction’s compliance with Housing Element Law. Figure 1 below illustrates the process of Housing Element preparation and adoption and HCD’s role in this process.

The Housing Element is a policy document that identifies Mt. Shasta existing and future housing needs and establishes proposed actions to facilitate the provision of housing to meet those needs ~~at for~~ all income levels. The Housing Element’s policies and programs in Chapter 2 reflect a combination of the ~~unique~~ concerns of the local Mt. Shasta community along with new ~~state~~State housing mandates ~~that aim to allow for the “attainment of decent housing and a suitable living environment for every Californian”~~. The purpose of the Housing Element is to establish specific goals and policies relative to the provision of housing, and to adopt a program to accomplish the City’s housing goals and policies. In addition, the Element identifies and analyzes housing needs and resources and constraints to meeting those needs.



Figure 1



This is Mt. Shasta's sixth Housing Element and it plans for the years 2023-2031. State law (Government Code Sections 65580 through 65589) mandates the contents of the Housing Element. By law, the Housing Element must contain all of the following:

- An analysis of housing needs of the city's population and to adequately plan to meet the existing and projected housing needs, including the jurisdiction's share of the regional housing needs allocation (RHNA).
- An inventory of land suitable for residential development, including vacant sites and sites having the potential for redevelopment.
- An analysis of housing constraints that impact housing production that identifies and analyzes potential and actual governmental constraints to the maintenance, improvement, or development of housing for all income levels, including housing for people with disabilities.
- Programs that implement the city's housing policies. Each jurisdiction must identify specific programs in its housing element that will allow it to implement the stated policies, and achieve the stated goals and objectives.
- An analysis of the jurisdiction's progress to implement the housing programs of the previous housing element, and the effectiveness of the programs.
- Actions that meaningfully promote and further fair housing opportunities in the community.

The Housing Element must also identify adequate residential sites available for a variety of housing types for all income levels; assist in developing adequate housing to meet the needs of very low-, low-, and moderate-income households; address governmental constraints to housing maintenance, improvement, and development; address the conservation of the existing affordable housing stock, and how the condition of the existing housing stock in need of improvement the condition of the existing affordable housing will be achieved stock; and promote housing opportunities for all persons.

Even though the focus of the Housing Element is on lower- and moderate-income households, the Element must address the housing needs and policy issues for the entire community and be consistent with the adopted policies of the rest of the General Plan.

2.0 Regulatory Context

Since Mt. Shasta's 5th cycle Housing Element was adopted in 2014, a significant number of housing laws have been enacted. These new housing laws mandate new analyses or programs in each Housing Element and apply to the 2023-2031 Mt. Shasta Housing Element update. Wherever available, City staff has consulted the HCD guidance memos to prepare this Housing Element. These housing and Housing Element new laws include, but are not limited to:

- Accessory Dwelling Units (AB 3182, AB 671, AB 68, AB 587, AB 670, AB 881, SB 13) – These new laws limit local jurisdictions' ability to restrict the development of accessory dwelling units (ADU) in a variety of ways and mandate streamlined, ministerial approval of ADUs within defined conditions. For the purpose of the Housing Element, they clarify that a local agency may identify an ADU or JADU as an adequate site to satisfy RHNA housing needs. AB 671 specifically requires that Housing Elements include a plan to

incentivize and promote the creation of ADUs that can offer affordable rents for very-low, low-, or moderate-income households.

- **Affirmatively Furthering Fair Housing (AB 686)** – All Housing Elements adopted on or after January 1, 2021, must contain an Assessment of Fair Housing (AFH) prepared in accordance with HCD program guidance, an analysis of the Adequate Sites Inventory, a matrix of identified contributing factors to fair housing issues, and a program of actions that promote and affirmatively further fair housing opportunities throughout the community.
- **No Net Loss (SB 166)** – As jurisdictions make decisions regarding zoning and land use, and as development occurs, jurisdictions must have a program to assess their ability to accommodate new housing on the remaining sites in their Housing Element site inventories. A jurisdiction must add adequate sites if land use decisions or development results in a shortfall of sufficient sites to accommodate its remaining housing need for each income category.
- **Replacement housing (Gov. Code § 65583.2 subd. (g)(3))** – A program for a policy requiring developers provide replacement units when occupied by, or deed restricted to lower-income households within the last 5 years, are converted or demolished
- **Site Inventory (SB 6, AB 1397, AB 1486, AB 686, AB 725)** – The Housing Element establishes a jurisdiction’s strategy to plan for and facilitate the development of housing over the planning period by providing an inventory of land adequately zoned or planned to be zoned for housing and programs to implement the strategy. These laws modified the content of the site inventory, including new analyses for capacity calculations, infrastructure requirements, suitability of non-vacant sites, size of site and density requirements, location requirements, sites identified in the previous Housing Element and rezone program requirements, among others.
- **Emergency shelters and other emergency housing (AB 101, AB 2339)** – provides that the sites identified for emergency shelters must be in residential areas or are otherwise suitable, thus prohibiting local governments from situating shelters in industrial zones or other areas disconnected from services. The law also seeks to ease constraints on the development of emergency shelters by requiring that any development standards applied to emergency shelters be "objective." AB 101 added navigation centers as a form of housing to help alleviate homelessness, and as a use by-right as specified.
- **Supportive housing developments (AB 2162)** – Mandate for local governments to allow qualifying permanent supportive housing developments as a by-right use in multifamily and mixed use zones.

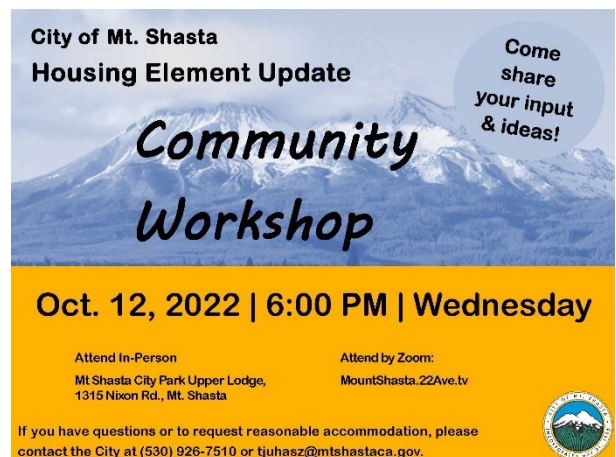
3.0 Public Participation

Public participation is an important part of developing the City’s Housing Element. The information obtained through public meetings, surveys, and stakeholder interviews provide insight to the true needs of the community. While the City’s RHNA may be low, the actual need of the community may be much greater. Through the public participation process the City can identify what issues and obstacles people may be experiencing when trying to find housing. As part of the Housing Element update process, the City implemented the State’s public participation requirements in Housing Element Law, set forth in Government Code Section 65583(c)(7), that jurisdictions “...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element.”

The Housing Element was developed through the combined efforts of City staff, the Planning Commission, the City Council and the City’s consultant. The inclusion of community stakeholders in the Housing Element public participation process helps ensure appropriate housing strategies are more efficiently and effectively evaluated, developed, and implemented. In an effort to involve all segments of the community, City staff and consultants developed a community outreach program including announcements on the City website, interviews, opportunity for housing element review and input at Planning Commission and City Council workshops and hearings. Public participation played a critical role in the formulation and refinement of the City’s housing goals, policies, and programs. Public comments received during public meetings and workshops, as part of the community surveys, as written correspondence submitted to the City, etc. has been reviewed, and input that relates directly and is consistent with State housing element law and HCD requirements has been incorporated. The City’s outreach efforts are summarized below.

City Council Meeting on August 8, 2022: This meeting was noticed on the City’s website, email notification to interested parties was sent out, and flyers were distributed online with print copies posted at City Hall. The meeting presentation introduced the Housing Element and update process, provided an overview of the essential components of housing elements, reviewed the City’s regional housing needs allocation (RHNA), identified recent legislation, discussed current City demographics, and gathered public input on housing needs and opportunities.

Public Workshop on October 12, 2022: This meeting was noticed on the City’s website, email notification to interested parties was sent out, and flyers were distributed online with print copies posted at City Hall. The meeting was conducted in person with an option for attendees to participate virtually. The meeting presentation introduced the Housing Element and update process, provided an overview of the essential components of housing elements, identified recent legislation, and discussed current City demographics. Meeting participants were asked to: describe their experience seeking out housing, identify challenges and/or opportunities for housing, and to identify housing priorities in the City.



Verbal comments received during these two workshops are compiled and presented in Appendix E. Attendees of these meetings expressed the desire to preserve Mt. Shasta’s village/small town feel and the natural amenities, and concern that denser residential development may change that. Many commenters expressed concern about the availability of jobs and housing affordability; the impact of short-term rentals and second homes on the availability of housing in the City. Also, concern was expressed regarding long-term rental properties being held vacant. Also, commenters noted that people are spending too much money for housing, leaving less money for food and other necessities regardless of tenure. Commenters also indicated that increasing costs for construction materials and labor contribute to increasing housing costs.

Commenters offered suggestions for improving affordability: adaptive reuse of the Crystal Geyser (a former water bottling plant that is outside City limits) and Roseburg Landing (former lumber mill property owned by the City) properties; allowances for tiny house villages; community land trusts; building regulations that allow for alternative sustainable and more affordability construction materials and techniques.

Community Survey: From October 12, 2022 until November 15, 2022, an anonymous community survey was released to solicit input on housing needs and concerns. The survey was made available online using a platform, SurveyMonkey™, is optimized for mobile devices. Paper copies of the survey were also available at City Hall. The City published regular reminders on their website and on their NextDoor™ page to encourage community participation. One hundred ninety-nine (199) surveys were completed. All economic segments of the community, including lower income households, participated in the community survey with 20.6% indicating their household income was under \$30,000. The complete results are contained in Appendix E, and Table 1-1 below provides a summary of the survey results.

Table 1-1

Question Type	Response (Majority and/or Top 3)
Q1 Live and Work	32.6% Work + live in City 32.6% Live outside city but rely on City 19.6% Live in City and retired/do not currently work
Q2 Renter or Owner	74.4% Owner
Q3 Total Monthly Rent or Mortgage	32% Do not pay either 17.59% \$1,001 – \$1,500 15.08% \$1,501 – \$2,000
Q4 Live in City Limits	38.7% Do not live in City limits 20.6% 20+ years
Q5 Length in current residence	46.2% More than 10 years
Q6 Household size	54.8% 2 people
Q7 Housing Type	82% Single family residence
Q8 # of dwelling units on property	75.4% 1 dwelling unit
Q9 Satisfied w/ current housing	84.4% Yes
Q10 Desire to own home in City	49.8% Other: Already own (in or out of City)
Q11 Places within 1 mile: Top 3	65% Grocery 64% Park 57% School
Q12 New housing barriers: Top 3	44% People cannot afford to build 32% Community resistance to build 30% Permitting too expensive
Q13 Agree/ Disagree: Existing Housing stock/ conditions	67% lacks adequate/ affordability 70% lacks adequate rental housing
Q14 Type of housing needed:	80% Affordable apartment rentals

Question Type	Response (Majority and/or Top 3)
	70% Senior housing 63% Duplexes, condos, attached multi- 63% Single family residence detached 58% Transit oriented development (TODs) 57% special needs, disability, homeless
Q15 Challenges to rental housing	60% N/A - already own 25% limited affordable long-term housing
Q16 Age	33.7% 61-70 years
Q17 Check all that apply	homeowner/senior
Q18 Total Household Income	20.6% below \$30,000 19.6% Decline to state
	18.09% Over \$100,000
Q20 How did you hear about survey?	referral

Question 19 of the Community Survey was an optional, open-ended question that asked respondents, “Are there any additional thoughts you would like to add as the Mt. Shasta considers drafting Goals, Policies, and Programs for the Housing Element Update?”. Table 1-2 below summarizes the common themes and topics expressed in the 149 responses provided.

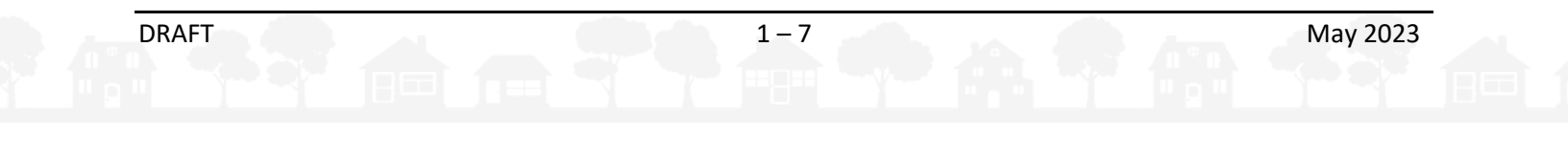


Table 1-2
Question 19: Common Response Themes and Topics

Too much industrial zoning/ increase infill housing
Limit short term/vacation rentals
Lack of consistent planner
Educating/ understanding local community issues
Wildfire severity/ increase defensible space
Limited economic opportunities
Limited rentals accepting pets
Preserve Volcanic Legacy Scenic Byway/ "mountain town" feel
Lack of multi-generational housing
Lack of land trusts
Lack of ADUs/ expensive permitting
Existing housing stock is outdated/ lack of updated units/SFR
Increase markings for roadways that <u>are</u> shared for bicycles and automobiles.
Increased economic dislocation

Housing Element Webpage: In addition to posting meeting notices and Housing Element update information on the City’s website, a webpage dedicated to the 2023-2031 Housing Element update was created and maintained (<https://www.siskiyou-housing.com/mt-shasta/>). This webpage provided easy access to project documents including Housing Element information and resources, meeting presentations, survey link and results, and ability to submit comments and sign up for notices through the contact form.

Stakeholder Interviews: In the late summer/early fall of 2022, the City reached out to a broad range of stakeholders including those working to address special needs housing issues, transitional and supportive housing needs, and community health issues in the City and the County. However, due to recent wildland fires, one in Weed and one near Yreka, only two stakeholders were available for an interview and complete the stakeholder survey. In Spring 2023, the City will be reinitiating stakeholder interviews.

The executive directors of Great Northern Services and the Mt. Shasta Community Resource Center were able to provide input, and their complete questionnaires are included Appendix E. The Project team asked interviewees about fair housing issues, and sought opinions on possible solutions to overcome constraints. The input the City has received as of this writing is incorporated into its AFFH analysis in Appendix A and housing plan, as well as into a variety of programs throughout the policies and programs (see Chapter 2). Many of the issues identified in the two interviews are similar to those expressed in the October 2022 community survey discussed above:

- There is a need for a variety and balance of housing types for the City’s demographics.
- Need housing that is affordable for all incomes categories.
- Need to improve/centralize information available about housing programs including available rentals.

- Low inventory of housing, and limited availability of rental housing
- High rent/prices relative to the rest of Siskiyou County.
- Infrastructure is a constraint, including costs associated with connections and upgrades.
- Short term rentals are negatively affecting the availability of housing.
- Housing types that by design are less costly and quicker to build, e.g., permanent tiny homes, manufactured housing.
- Other issues affecting housing include fires, climate, drought.
- Displacement that was caused by recent fires.
- Aging infrastructure in older towns, and infrastructure replacement cost is high.

These needs identified to date are incorporated into this document through policies and programs that encourage a diverse range of housing types that can be accessed by individuals and families from all income levels, and remove governmental barriers to housing production.

Local and regional stakeholders identified during the Housing Element update process were:

- Dignity Health, Mercy Medical Center
- PSA 2 Area Agency on Aging
- Siskiyou County Domestic Violence & Crisis Center
- Cascade Small Business Development Ctr
- Danco
- Far Northern Regional Developmental Disabilities Center
- Great Northern Services
- Karuk Tribal Commission or Karuk Housing Authority
- Mt. Shasta Chamber of Commerce
- Mt. Shasta Community Resource Center
- Mt. Shasta Senior Citizens Nutrition Program
- NorCal Continuum of Care
- Remi Vista
- Siskiyou Community Resource Collaborative
- Siskiyou County Association of Realtors
- Siskiyou County Economic Development Council
- Siskiyou County Public Health and Community Development
- Siskiyou County Special Education Office
- Siskiyou Habitat for Humanity
- Siskiyou Home Health Services
- Siskiyou Opportunity Center
- Team Shasta

4.0 General Plan Consistency

This Housing Element is a stand-alone document intended to replace the City's previous Housing Element adopted in 2014. It is intended to become an integral part of the City's existing General Plan. Chapter, section, objective, and program numbering in this Housing Element conform to that of the Mt. Shasta General Plan (2008).

The California Government Code requires internal consistency among the various elements of a general plan. Section 65300.5 of the Government Code states that the general plan and the parts and elements thereof shall comprise an integrated and internally consistent and compatible statement of policies for the adopting agency. Section 65302 of the Government Code requires cities and counties to amend the safety and conservation element of the general plan to include analysis and policies regarding flood hazard and flood management information. The Federal Emergency Management Agency has not mapped floodplains in the Mt. Shasta planning area, with the exception of the shore of Lake Siskiyou and a narrow fringe area along the Sacramento River. This area is outside the City limits and will not constrain development within the city.

The City has reviewed the other adopted elements of the general plan and has determined that this element is consistent. The City will maintain this consistency as future general plan amendments are processed by evaluating proposed amendments for consistency with all elements of the general plan.

5.0 Analysis of the Previous Housing Element

An important aspect of the Housing Element is an evaluation of achievements of the implementation of programs included in the previously adopted Housing Element. The evaluation provides valuable information on the extent to which programs have been successful in achieving stated objectives and addressing local needs, and the extent to which these programs continue to be relevant in addressing current and future housing needs in Mt. Shasta. The evaluation also provides the basis for recommended modifications to programs and the establishment of new objectives in the Housing Element. Chapter 2 – Goals, Policies, and Programs contains the City's objectives and programs for the past planning period (2014-2019).

6.0 Looking Ahead

During the 6th cycle planning period (2023 to 2031), the City will pursue opportunities for regional coordination to better address housing issues. While housing issues may not be uniform between Siskiyou County and the eight cities, Mt. Shasta believes there are likely more shared issues and solutions as many housing issues do not occur in isolation. Also, there are many small jurisdictions in Siskiyou county and bringing the resources to bear to prepare a legally sufficient housing element is overly burdensome, and for that reason prior to the start of the 7th cycle, the City would appreciate the Department of Housing and Community Development being willing to support the preparation of a regional housing element for the Siskiyou county region.

7.0 Key Definitions and Acronyms

Below are commonly used and important terms and acronyms used throughout the Housing Element, although this is a partial list. Please see Appendix D – Glossary for a comprehensive list.

AB. Assembly Bill. Oftentimes the year that the bill was signed into law follows in parathesis, e.g., AB 5 (2021).

Above Moderate Income. Above moderate income households are defined as households with incomes over 120 percent of the county median.

Accessory Dwelling Unit (ADUs). Accessory dwelling units are also commonly referred to as secondary units, granny flats, or cottages, are small secondary small dwelling units located next to or attached to a single-family home.

Affirmatively Furthering Fair Housing (AFFH). Affirmatively Furthering Fair Housing, also known as Assembly Bill 686, is defined as “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

Affordability. Annual cost of housing includes mortgage, principal and interest payments as amortized over 25 years with a 25 percent down payment or gross rent that does not exceed 30 percent of gross annual household income or 30 percent of gross annual income devoted to rental housing, including utilities are defined as “affordable”.

American Community Survey (ACS). The American Community Survey is a demographics survey program conducted by the U.S. Census Bureau.

Area Median Income (AMI). This is the median, or middle point, of the incomes of every household in a given area. This means that half of the households in the area earn above the AMI and half of the households earn below it. AMI is a metric that is used to benchmark incomes levels. The income benchmark are calculated and adjusted based on family/household size.¹ Therefore, a single individual will have a lower income threshold than a family of four. Most federal and state housing programs qualify participant eligibility based on household income levels. To accomplish this, many State housing programs utilize the same benchmark of income data released by HCD. The State’s AMI may be used also to calculate affordable housing costs for applicable housing assistance programs. State law requires HCD to annually update the AMI limits based on HUD revisions to the Public Housing and Section 8 Income Limits, which HUD also updates annually or nearly so. In accordance with statutory provisions, HCD makes revisions to HUD’S Public Housing Section 8 Income Limits. One of those revisions is, “if necessary, increase a county’s area median income to equal California’s non-metropolitan median income”.² The non-metropolitan median income is determined by HUD, and in 2022 it was \$80,300 for California. HCD applied HUD’s on-metropolitan income to The Siskiyou County AMI for 2022, resulting in an AMI benchmark of is \$80,300 for a family of four. The median household income (in 2021) dollars for California is \$84,097.

At-Risk Housing. Applies to existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or non-renewal of subsidy arrangements.

By-Right. The City’s review of the owner-occupied or multifamily residential use may not require a conditional use permit, planned unit development permit, or other discretionary local government review or approval that would constitute a “project” for purposes of Division 13 (commencing with Section 21000) of the Public Resources Code. Any subdivision of the sites shall be subject to all laws, including, but not limited to, the City’s ordinance implementing the Subdivision Map Act. A City ordinance may provide that “use by right” does not exempt the use from design review. However, that design review shall not constitute a “project” for purposes of Division 13

¹ See HCD’s briefing materials for the State Income Limits for 2022: <https://www.hcd.ca.gov/docs/grants-and-funding/inc2k22.pdf>

² Ibid.

(commencing with Section 21000) of the Public Resources Code. [Reference Government Code section 65583.2 (i)]

Comprehensive Housing Affordability Strategy (CHAS). Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data, demonstrate the extent of housing problems and housing needs, particularly for low income households.

Density. This refers to the number of housing units on a unit of land (e.g., ten units per acre).

Disability. As used in Appendix A, Needs Assessment, the 2020 American Community Survey (ACS) and Puerto Rico Community Survey 2020 Subject Definitions, are used. Disability is defined as the product of interactions among individuals' bodies; their physical, emotional, and mental health; and the physical and social environment in which they live, work, or play.

Dwelling Unit. Any residential structure, whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. It includes both one-to-four-family and multifamily structures. Vacation or second homes and rental properties are also included.

Emergency Shelter. Housing with minimal supportive services for persons experiencing homelessness and occupancy is limited to six months or less. No individual or household may be denied emergency housing because of inability to pay. Emergency shelter includes other interim housing interventions, including but not limited to, a navigation center, bridge housing, and respite or recuperative care. [Government Code Sections 65582(d) and 65583(a), and Health and Safety Code Section 50801]

Extremely Low Income (ELI) Households. Extremely low income is a subset of very low-income households, and is defined as 30 percent (or less) of the county area median income.

Gov't Code, Gov. Code, or GC. The Government Code of the State of California.

Household. A household is made up of all persons living in a dwelling unit whether or not they are related by blood, birth, or marriage.

HUD. The United States Department of Housing and Urban Development is cabinet level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

Income Categories. The federal and state governments require that local jurisdictions consider the housing needs of households in various "income categories." Income categories are determined by the median household income at the local level.

Junior Accessory Dwelling Unit. A junior accessory dwelling unit (JADU) means a housing unit that is no more than 500 square feet in size and contained entirely within an existing single-family structure. A JADU may include separate sanitation facilities, or may share sanitation facilities with the existing structure. (Reference: Gov. Code § 65852.22(g)(1).)

Low Income (LI) Households. Low income households are defined as households with incomes between 50 percent and 80 percent of the area median household income.

Median Income. Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according to family size.

Moderate Income Households. Moderate-income households are defined as households with incomes between 80 percent and 120 percent of the county median.

Mt. Shasta Municipal Code (MSMC). Pursuant to the California Government Code, the adopted Mt. Shasta Municipal Code is prepared by the City Clerk and City Attorney of the City of Mt. Shasta, and as published by the City of Mt. Shasta.

Multifamily Dwelling. A structure containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Regional Housing Needs Assessment (RHNA). A determination by a council of governments (COG) (or by the California Department of Housing and Community Development (HCD) of the existing and projected need for housing within a region. The RHNA numerically allocates the future housing need by household income group for each locality within the region. This housing allocation must be reflected in the locality's housing element of the general plan.

SB. Senate Bill. Oftentimes the year that the bill was signed into law follows in parathesis, e.g., SB 10 (2021)

The California Department of Housing and Community Development (HCD). This department within the California Business, Consumer Services, and Housing Agency “helps to provide stable, safe homes affordable to veterans, seniors, young families, farm workers, people with disabilities, and individuals and families experiencing homelessness”. HCD is responsible for reviewing and approving all Housing Elements in the state.

Very Low Income (VLI) Households. Very low-income households are defined as households with incomes less than 50 percent of the median income.