



City of Montclair Housing Element



Frequently Asked Questions

What is a Housing Element (HE) and what does it contain?

Since 1969, California has required all local governments (cities and counties) to plan to meet the housing needs of everyone in the community through the development of a HE. The HE is a component of the General Plan (GP) and provides a strategy for promoting safe, decent, and affordable housing. The GP is a City's blueprint for how it will grow and develop.

Per state law, the specific purposes of the HE are to assess both current and future housing needs and constraints, and establish housing goals, policies, and programs that provide a strategy for meeting the City's housing needs.

The current City HE, adopted in 2014, identifies strategies and programs that focus on these four goals to satisfy housing needs:

1. Improve and Conserve the Existing Housing Stock;
2. Address and Remove Constraints to the Development of Housing;
3. Identify Sites and Assist with the Development of New Housing for a Variety of Special Needs Groups and Income Levels; and
4. Provide Equal Housing Opportunities.

When and why does the Housing Element (HE) need to be updated?

State law requires regular updates to the HE to ensure relevancy and accuracy. These updates are required every eight years. The time from one update to the next is called a housing cycle. The upcoming sixth HE cycle will cover the next eight-year planning period (2021-2029).

To comply with state law, the Montclair City Council needs to adopt an updated HE by October 2021. Following adoption, and as a final step, the updated HE will require state review and certification.

What is the Housing Element (HE) Update Process?

The City will need to first update its previous HE, then submit a draft to the California Department of Housing and Community Development (HCD) for review/approval. Depending on the state's response, the City will either need to revise or proceed to adopt the updated HE. Finally, the City will need to submit its adopted HE back to HCD.

What is the Regional Housing Needs Allocation (RHNA), and what is the City of Montclair's RHNA?

A huge component of the Housing Element (HE) update is the RHNA. The RHNA is a representation of future housing needs for all income levels in a region. Montclair's RHNA for meeting regional housing needs is defined by the Southern California Association of Governments (SCAG) and state Department of Housing and Community Development (HCD). More details about RHNA are available on SCAG's website here <https://scag.ca.gov/rhna>.

Providing housing to meet the needs of all income levels is critical to the social and economic health of a City. Montclair is required to plan for its income-based housing allocation to address its share of the Southern California region's housing needs. Income groups include: *very low income* (<50% of the San Bernardino County annual median income (AMI)), *low income* (50-80% AMI), *moderate income* (80-120% AMI), and *above moderate income* (>120% AMI). The current AMI for San Bernardino County is \$75,300 for a family of four.

The table below shows Montclair's allocation of housing units by income group for the upcoming sixth housing cycle. About 40 percent of the allocation satisfies the housing needs of *very low* and *low income* families. In total, 2,586 housing units are needed to accommodate (2021 – 2029) housing cycle growth for all income groups, as estimated through the RHNA process.

Montclair RHNA Allocation (2021-2029)	
Income Levels	Housing Units
Very Low Income	696
Low Income	382
Moderate Income	398
Above Moderate Income	1,110
Total	2,586

The RHNA is required by California state law for every jurisdiction in the state and it is the responsibility of the City of Montclair to track progress towards the building of these units during the planning period (2021-2029). See the City's 2019 HE Annual Progress Report.



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Do cities build the housing units required by RHNA?

Cities do not build housing – that is the function of private developers. However, they adopt plans, regulations, and programs that provide opportunities for how and where housing development can occur. Cities must ultimately ensure that sufficient land is zoned for housing to meet its share of regional housing needs.

What is Affordable Housing?

A sizable portion of a City's housing need allocation will likely require housing for low and very low income households. Cities can plan and help remove barriers towards the development of affordable housing to meet its low and very low income housing requirements. Affordable housing refers to housing where residents pay no more than 30 percent of their incomes on rent or housing expenses. Affordable rental housing typically targets households earning less than 80 percent of the County's Area Median Income (AMI). A County's AMI varies by year and reflects the median income for households throughout the jurisdiction. In 2020, San Bernardino County's AMI was \$75,300 for a family of four. For example, this means a family of four with a household income of less than \$69,500 would be considered low-income.

Why Update a Housing Element (HE)?

Without a certified HE, the City would be ineligible to receive state grants or funding. The City would also be at risk for lawsuits for not working towards meeting their housing needs. Such lawsuits can be costly to the City, therefore, providing further economic and fiscal effects. If the City does not meet its adoption deadline, it would need to prepare a new HE in just four years and potentially face steep fines until a housing plan is adopted. Having an approved plan avoids these legal and costly challenges, helps preserve local control over land use decisions, and allows the City to apply for grants and funding to improve local infrastructure and housing.

How will housing locations be selected?

The updated housing plan will need to provide exact locations where future housing can be built and identify the potential number of homes that can be built at those locations. City regulations ensure housing is not located where sensitive habitats or other constraints occur. City policies, such as those in the General Plan (GP), help to identify suitable housing sites. For example, one GP policy encourages mixed-use developments, or homes affordable to very *low*, *low*, and *moderate* income families to locate near transit and transportation corridors.

What about other important topics, like housing the homeless or the high cost of housing? Are those addressed in the Housing Element (HE) too?

A HE identifies issues, tendencies, and solutions for many topics, including homelessness and development constraints. The City's current HE is a great resource to see demographic, housing, and other local trends that impact issues such as homelessness and high-cost housing.

Where can I find more information?

For more information on the Montclair Housing Element update, please email Sarah Walker at swalker@nationalcore.org.

