



2022 City Council Candidate Questions

HOUSING

What does the term “affordable housing” mean to you?

PAT BURT

“Affordable housing” refers to housing that is deemed financially accessible to individuals or families based on their income, without causing them undue financial strain. The general benchmark used to define affordable housing is that a household should not spend more than 30% of its gross income on housing costs, which can include rent or mortgage payments, utilities, and other housing-related expenses.

Affordable housing is defined for households earning a certain percentage of the Area Median Income (AMI), with different tiers like extremely-low income (up to 30% AMI), very low-income (30-50% of AMI), low-income (50% to 80% of AMI), and moderate-income (80-120% of AMI).

KATIE CAUSEY

Having previously worked in our local housing nonprofits a more accurate term for “affordable housing” is income-restricted housing, where your income must fall within a specified range to qualify. Typically, the term “affordable housing” refers to housing that is affordable to lower and sometimes moderate-income households, where developments receive subsidies to keep rents low. These homes are deed-restricted, so they will remain affordable at a specific income level for a long period of time (usually at least 55 years in California).

ANNE CRIBBS

I prefer the goal of increasing housing affordability. I understand the traditional meaning of affordable housing as units reserved for low and moderate income residents, usually through a combination of subsidy funding. But I am also concerned about the affordability challenges facing many middle income families, especially workers critical to our schools, health care and public safety. Therefore I support meeting ALL of the city’s adopted housing goals across income categories.

HENRY ETZKOWITZ

Did not respond.

GEORGE LU

Housing is affordable when it costs <30% of a household’s gross income. However, I don’t want to muddy the waters: “Affordable Housing” should be considered affordable to people earning <80% of Area Median Income, though this could be higher for ownership projects.

Of course, we are a privileged community, with high incomes. More broadly, lower-case “a” affordable housing needs to work for teachers, firefighters, police, and normal families who earn more than 80% of median income. This is how we move the needle against displacement, push back against increasing rents, and become a more inclusive city.

KEITH RECKDAHL

“Affordable housing” means dwellings that reasonably fit within a household’s budget. This is typically defined as housing costing no more than 30% of a household’s gross income, covering expenses like rent or mortgage payments, utilities, and related costs.

The concept of affordability is tied to the Area Median Income (AMI), with different income groups qualifying for various levels of affordable housing. These groups include:

- extremely low-income (up to 30% of AMI)
- very low-income (30-50% of AMI)
- low-income (50-80% of AMI)
- moderate-income (80-120% of AMI)

GREER STONE

To me, “affordable housing” means creating opportunities for people of all income levels, especially low- and middle-income families, to live in our community without spending an excessive portion of their income on housing. It means housing that is within reach for essential workers, teachers, first responders, and others who are often priced out of Palo Alto’s market. A key part of this is increasing the number of Below Market Rate (BMR) units, particularly those deed-restricted for households earning between 60% and 80% of Area Median Income (AMI). Affordable housing must include a variety of housing types — from rental units to homes for purchase — that allow diverse groups to stay and thrive in our city. It’s about ensuring economic diversity, fostering community stability, and reducing the need for long commutes, which impacts both environmental sustainability and family life. As a renter myself, I understand these challenges firsthand and have consistently worked to support policies that prioritize truly affordable and inclusive housing.

DORIA SUMMA

After paying for housing, people have sufficient disposable income to pay for other needs. The criterion commonly used is that housing cost (rent or mortgage) should not exceed 1/3 of disposable income. On the other hand, deed-restricted, below-market-rate affordable housing is defined as units that are subsidized to allow people at lower income levels to afford housing costs.

CARI TEMPLETON

In use at the City Council, “affordable housing” is a specific term defined by the United States government, further objectively quantified by the state of California on a regional basis, and is not subject to discretionary or arbitrary definition by local entities or individuals.

In Palo Alto, we consider housing at or below moderate-income as affordable. The California Department of Housing and Community Development (HCD) publishes annual tables of official federal and state income limits for determining these maximums for a variety of programs. State statutory limits are based on federal limits set and periodically revised by the U.S. Department of Housing and Urban Development (HUD). HUD’s limits are always based on surveys of local area median income (AMI), ranging from extremely low-income (under 30% of AMI) to above moderate-income (over 120% of AMI).