

BOARD OF SUPERVISORS WORKSHOP
PRESERVING HOUSING AFFORDABILITY
OCTOBER 13, 2015



Community Development Agency
3501 Civic Center Drive, Suite 308
San Rafael, CA 94903
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Workshop agenda

OCTOBER 13, 2015

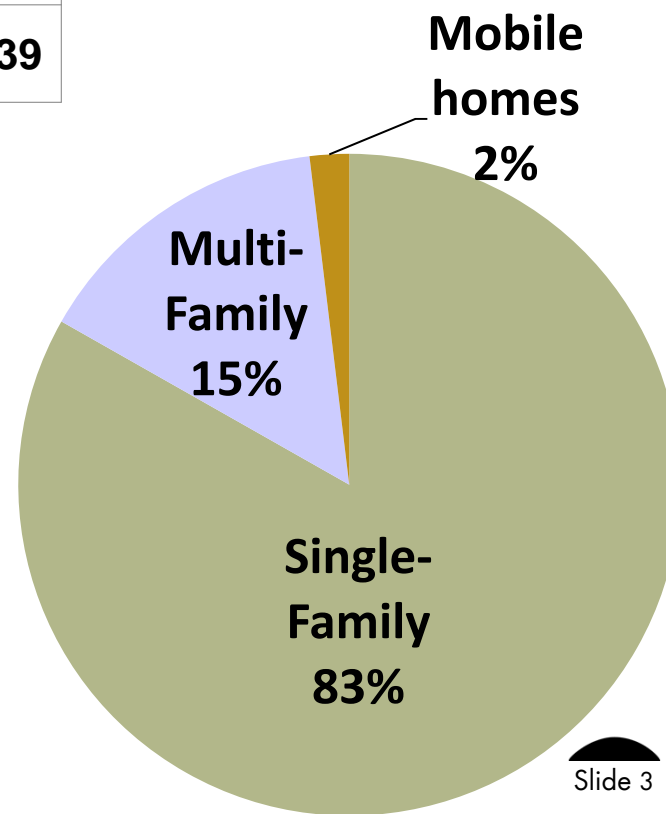
- **Review current housing and income data**
- **Review the results of the 2015 Rental Housing Survey**
- **Consider options for preventing displacement and preserving housing affordability**
- **Provide direction to staff regarding next steps**



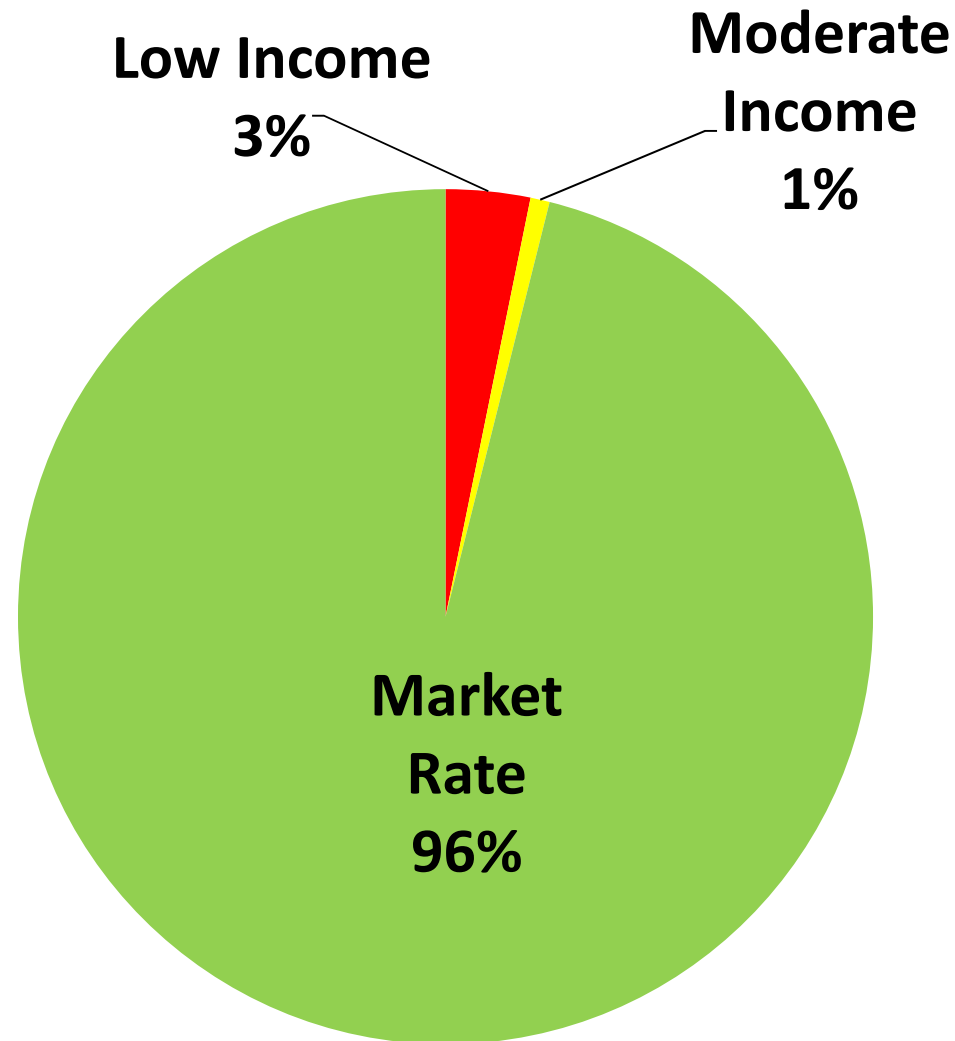
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Preserving Housing Affordability
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Housing Stock, Marin County

	Unincorporated	Countywide
Single-Family Homes	24,615	79,639
Multi-Family & Mobile Homes	4,966	31,900
Total	29,581	111,539



Housing Stock Affordability, 2015



Marin County Housing Costs: August 2015

	Median Sales Price/ Rent	Income Needed	Actual Income
Single-Family Home	\$1,077,500	\$210,000+	\$101,900 ¹
Condo/ Townhome	\$522,500	\$100,000+	\$81,500 ²
House Rental	\$5,000	\$180,000+	\$101,900 ¹
Apartment Rental	\$3,000	\$108,000+	\$62,408 ³

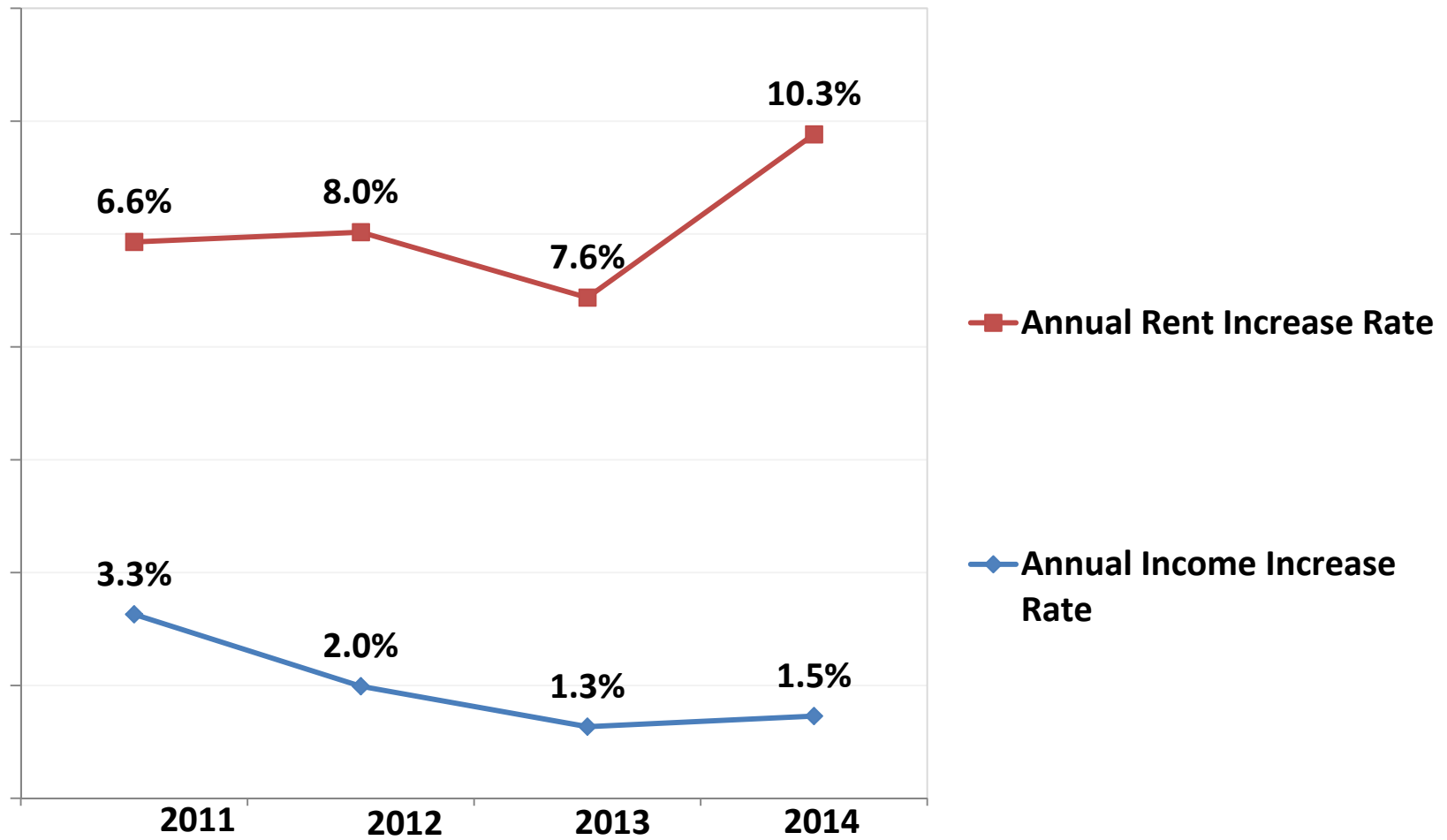
¹ Area Median Income for 4-person household, 2015

² Area Median Income for 2-person household, 2015

³ Average income for Marin-based job, 2014



Rent vs. Income, Rate of Increase 2010 - 2014



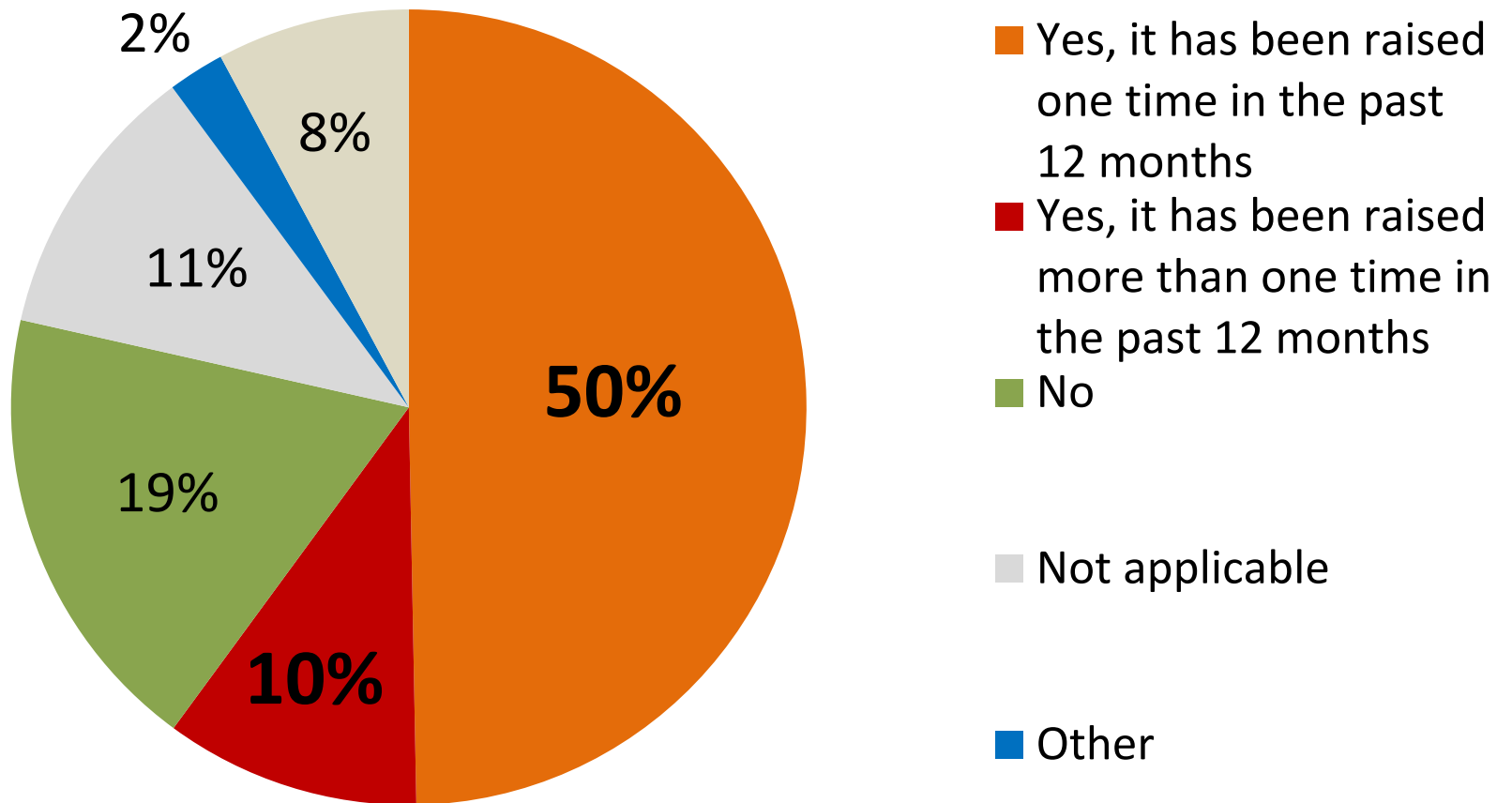
Housing Needs

- **4,595** older adults (60+) expected to fall below poverty line in 2015
- More than **20,000** disabled persons in Marin
- **18 percent** of households are low income and paying more than 50% of their income on housing
- **2,500+** households in overcrowded living situations
- **1,300+** persons are homeless and **5,200+** are at-risk of homelessness
- **587** requests for housing crisis assistance received during one-week period in late 2014



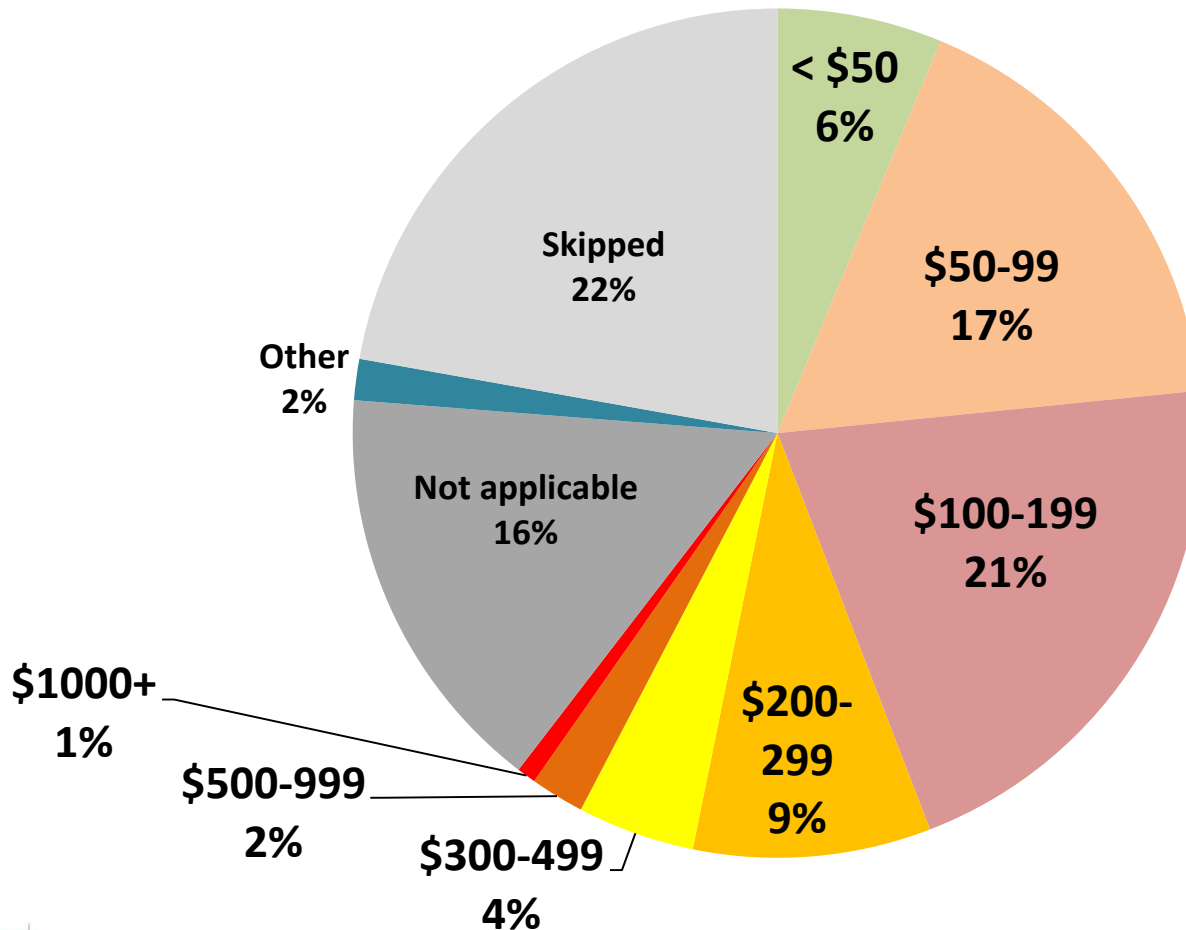
Community Outreach: 2015 Rental Housing Survey – Renter Responses

Q: If you rent, has your monthly rent been raised in the past 12 months?



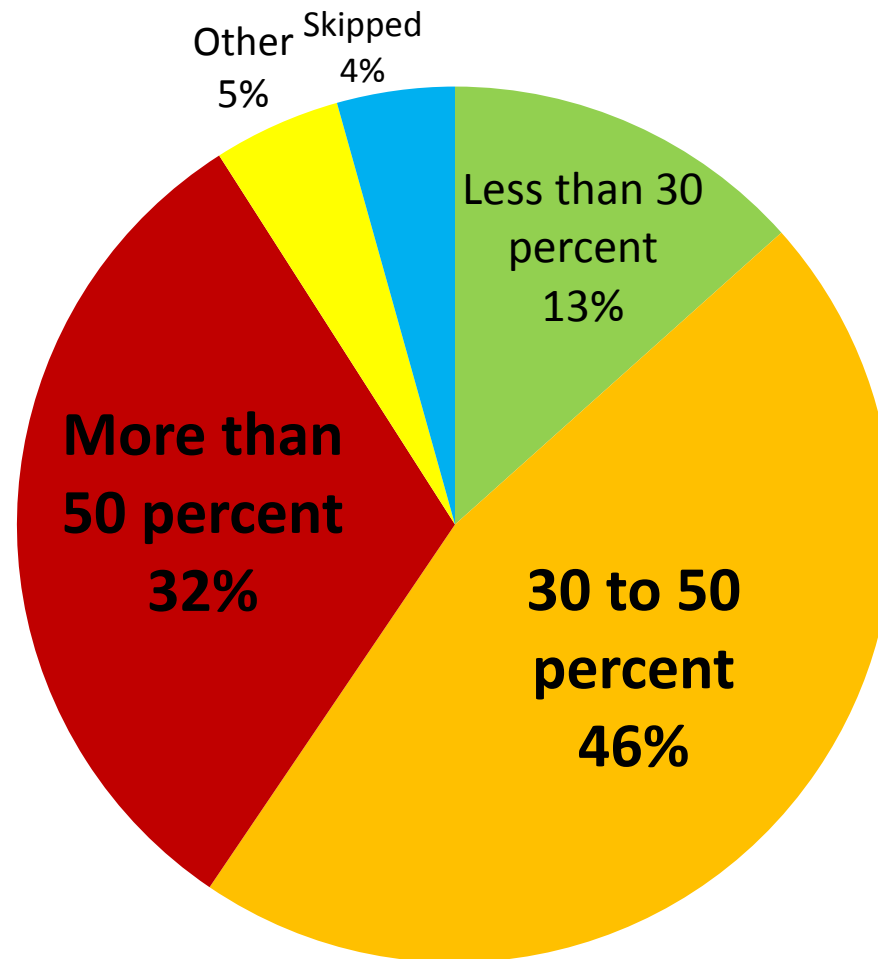
Community Outreach: 2015 Rental Housing Survey – Renter Responses

Q: How much did your rent increase per month?



Community Outreach: 2015 Rental Housing Survey – Renter Responses

Q: How much of your income is spent on housing costs (monthly)?



Community Outreach: 2015 Rental Housing Survey – Property Owner/Manager Responses

- **50 (86%)** of respondents indicated that none of their rental units are under rental regulation
- **28 (48%)** report that there was no turnover in the past year; **19 (33%)** reported turnover of less than 5 percent
- **28 (48%)** indicate that rents have been raised once or more in the past year
- **14 (20%)** already accept Section 8 vouchers; another **12 (21%)** have rents too high to qualify for Section 8 program



Community Outreach: Property Owners & Managers

Small group meeting held September 29, 2015 to discuss challenges in the rental housing market, opportunities and solutions:

- **Support:** expanding outreach and education for landlords and tenants, second units, landlord incentives, and acquisition/conversion
- Many long-time landlords value long-term stable tenants; choose to keep rents affordable and minimize turnover
- Additional units need to be built to augment available housing stock
- Not in favor of: rent stabilization, just cause for evictions, or source of income protection
- Concern about potential risks with renting to Section 8 tenants
- **Next Step:** organize community event for landlords with panel discussion and informational booths covering all topics of concern for rental property owners



Existing County Support for Affordable Housing

- ❖ Funding for preservation and construction of affordable housing
- ❖ Inclusionary housing program
- ❖ Jobs/Housing linkage fee
- ❖ Single-Family impact fee (>2,000 sq ft)
- ❖ Housing overlays
- ❖ Incentives for affordable development
- ❖ Second unit support
- ❖ Condo conversion policy
- ❖ Agricultural worker housing
- ❖ Landlord/tenant mediation service
- ❖ New affordable housing development: 528 units since 1995



Policy Options: Acquisition, Preservation & Conversion

1. Acquisition for preservation & conversion
2. Workforce home ownership program
3. Incentives



Policy Options: **New Construction**

1. Second unit regulations
2. Promote Room Rentals/“Junior Second Units”
3. Second unit amnesty
4. Evaluate multi-family zoning
5. Tiny home village
6. Pre-approved plans for small homes
7. Streamlined review
8. Below Market Rate (BMR) program
9. Housing Overlay Designation (HOD)



Policy Options: **Tenant Protections**

- 1. Rent stabilization**
- 2. Just cause evictions**
- 3. Noticing requirements for rent increases/evictions**
- 4. Relocation costs**
- 5. Source of income protection**



Acquisition, Preservation & Conversion

- Preserves affordable housing for existing low income tenants
- Creates new affordable housing opportunities for low income households
- Does not require new development; utilizes existing building and infrastructure
- More cost effective than investing in new development in most cases
- Limited opportunities to apply this strategy due to existing funding
- Requires substantial additional funding to have a significant impact



Incentives

- Significantly preserves and increases the number of housing opportunities available to voucher holders
- Prevents voucher holders from having to move out of the County to utilize their subsidy
- Limited applicability to voucher holders, not others in need of assistance
- Requires additional funding



Workforce Home Ownership Program

- Provides opportunities for local workforce to invest in their community
- Provides stable housing and security for local workforce
- Unlikely to help low income workers
- Only helps one moderate (or above) income household at a time
- Requires substantial additional funding to have an impact



Rent Stabilization

- Preserves existing affordable housing opportunities for low and moderate income households
- Allows modest annual rent increases, providing security for tenants and increased return on investment for property owners
- Has the potential to have the most immediate and significant positive impact toward preserving housing affordability in Marin
 - *More than 4,000 multi-family rental units in unincorporated Marin*
- Can not be applied to multi-family development built after February 1, 1995, or any single-family homes or condominiums
- Rents can increase to market rate after unit is vacated
- May require additional funding and staffing



Questions/Comments? Contact:

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Photo Credit: Jeff Wong



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