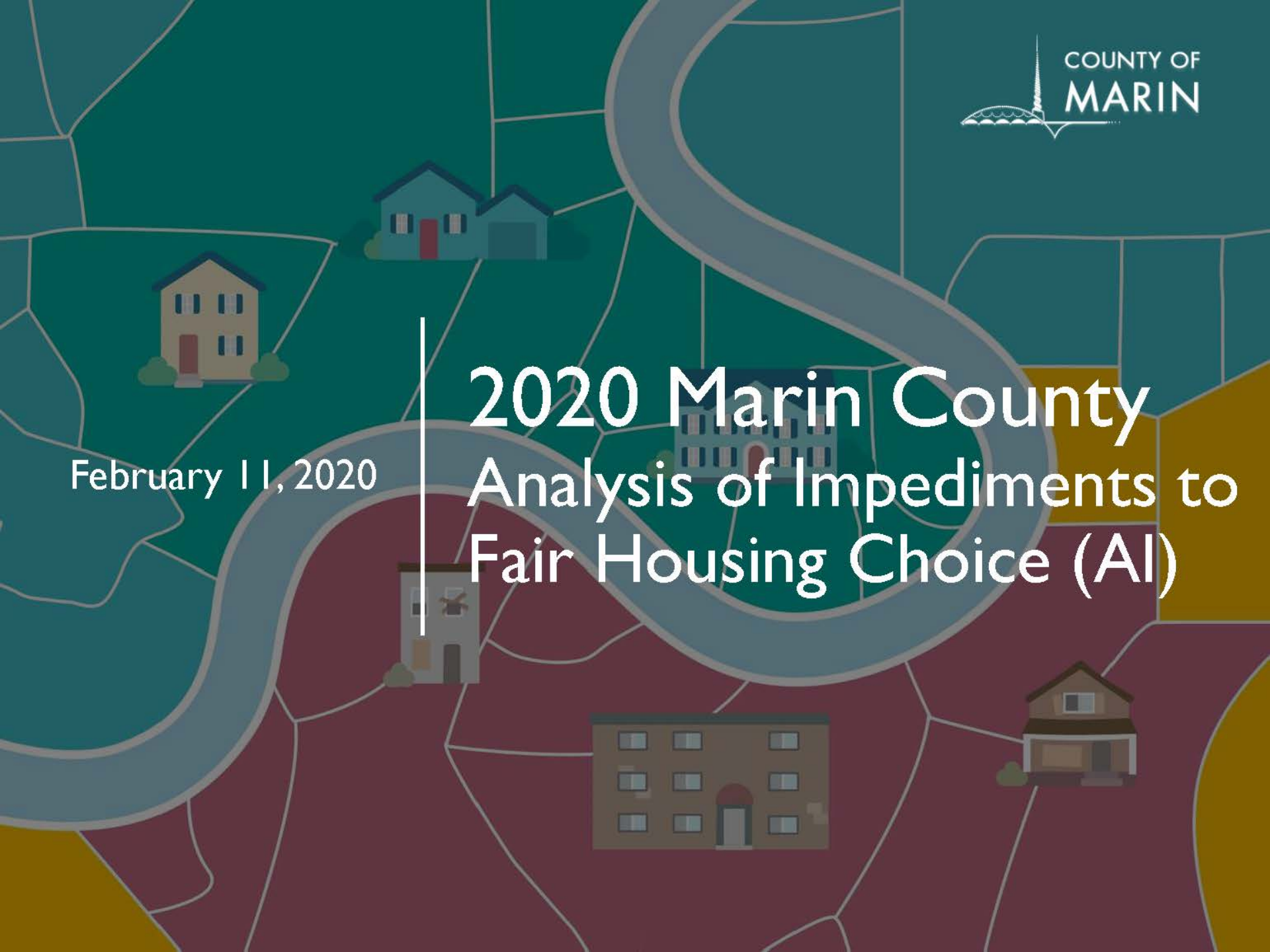


February 11, 2020

# 2020 Marin County Analysis of Impediments to Fair Housing Choice (AI)



# Agenda

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- What is an AI?
- Affirmatively Furthering Fair Housing
- History of Marin County's AI
- Community Engagement
- County Demographics
- Our Most Vulnerable Communities
- Accomplishments
- Current Challenges
- Recommendations

**“The Analysis of Impediments (AI) is a review of impediments or barriers that affect the rights of fair housing choice.**



It covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative County staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.”

- U.S. Department of  
Housing and Urban Development

# What Is An AI?



- **An assessment** of conditions, both public and private, affecting fair housing choice for all protected classes;
- **A review** of the jurisdictions laws, regulations, and administrative policies, procedures and practices;
- **An assessment** of how those laws, etc. affect the location, availability and accessibility of housing; and
- **An assessment** of availability of affordable, accessible housing.

# Fair Housing Planning Process



**EQUAL HOUSING  
OPPORTUNITY**

- **Develop appropriate actions** to overcome the effects of the identified *impediments*; and
- **Develop a system for record keeping and monitoring** the activities undertaken to reduce or overcome the identified impediments.

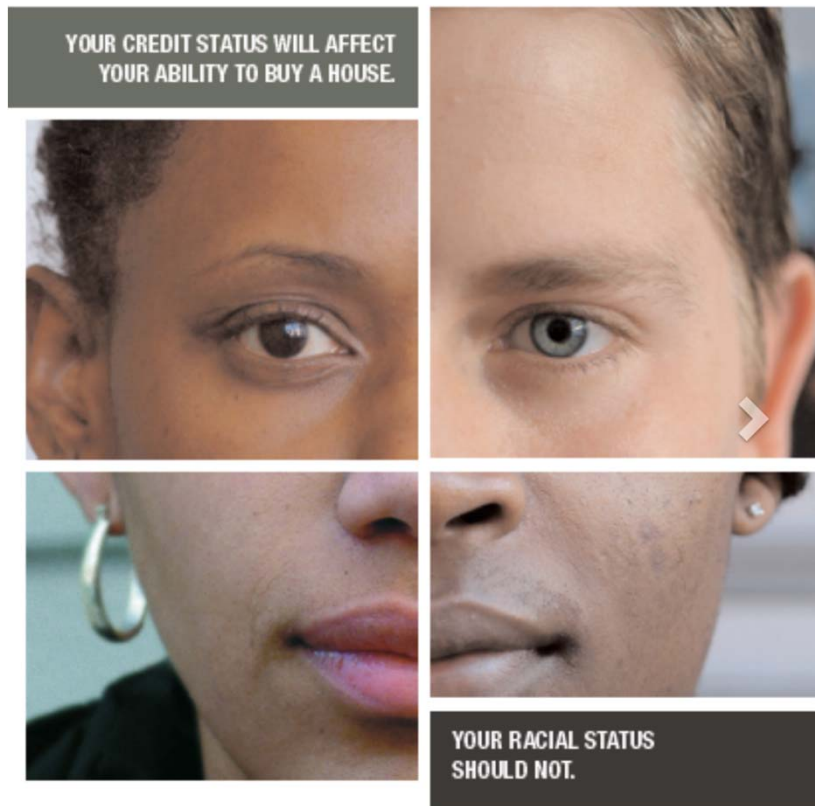
# Definition of Impediments



## Members of Protected Classes:

- Race
- Color
- Religion
- Sex
- Disability
- Familial status
- National Origin

# Affirmatively Furthering Fair Housing



- **Addresses** significant disparities in housing needs and in access to opportunities;
- **Replaces** segregated living patterns with truly integrated and balanced living patterns;
- **Transforms** racially and ethnically concentrated areas of poverty into areas of opportunity; and
- **Fosters** and maintains compliance with civil rights and fair housing laws.

# History of the AI

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## **2010 5-Year Voluntary Compliance Agreement (VCA)**

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Completion of an AI  
October 11, 2011 – BOS Approved AI

## **2015 HUD Proposes 3-Year Extension of the VCA**

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## **2016 Assessment of Fair Housing (AFH)**

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July 19, 2016 – BOS Approved AFH Work Plan  
October 5, 2019 – Completion of AFH

## **2018 Suspension of AFH by HUD**

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## **2019 New 3-Year VCA**

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May 20, 2019 – BOS Approved  
Completion of an AI by January 2020



# Community Engagement 2016 - 2019



# Community Advisory Group

- San Rafael
- Marin
- City/Sausalito
- Novato
- Larkspur
- West Marin
- San Anselmo
- Tiburon
- Inverness
- Mill Valley
- Lagunitas
- Corte Madera
- Females
- Males
- LGBTQ
- White
- African American
- Latinx
- Disabled Residents
- High School student
- Formerly Homeless



# Steering Committee

- Public housing residents
- Faith-based organizations
- Housing Authority
- Cities/towns in Marin
- Businesses
- Children
- Philanthropy
- Members of disabled community
- Legal Aid
- People experiencing homelessness
- African American community
- Latinx community
- Asian community



# Analysis, Data and Discussions



- Homeowners and renters in Marin
- Legal and illegal housing advertisement
- The cost of housing in Marin
- Household incomes
- The results of the County's 2015 Rental Housing Survey
- Anticipated housing needs as the number of adults age 60 and over in Marin continues to grow

# Disparities in Community Resources and Opportunities



Transportation



Education



Employment

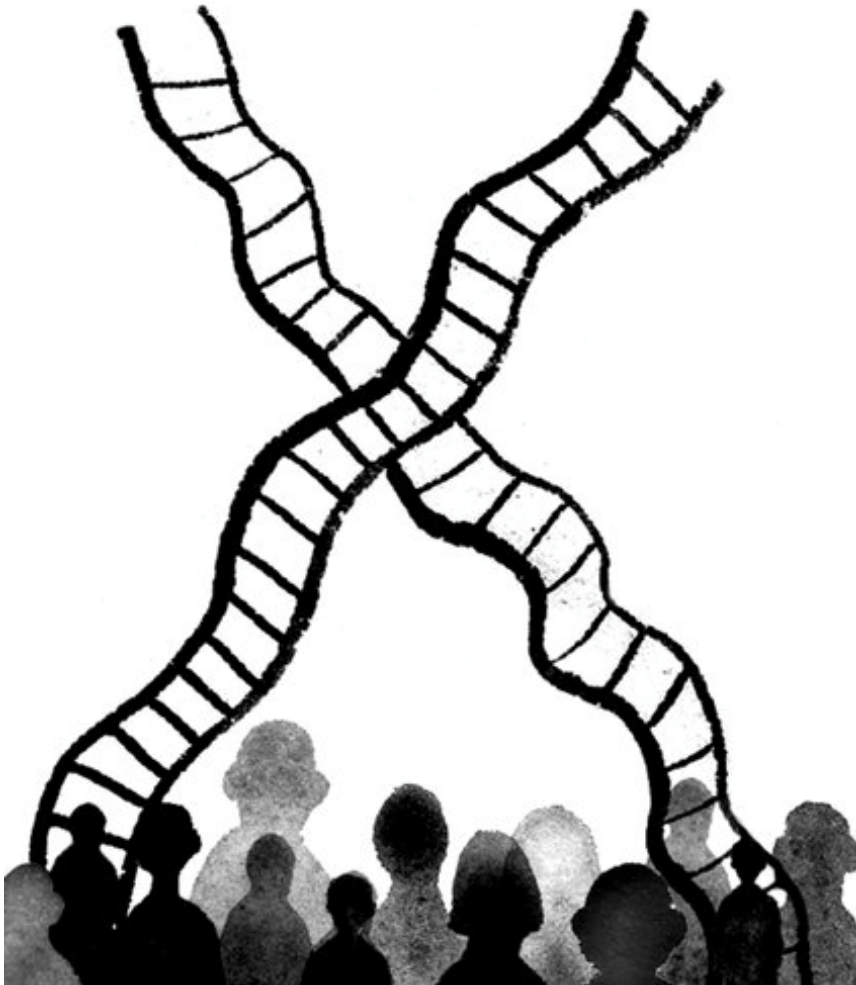


Environmentally Healthy  
Neighborhoods



Community Assets

# Meaningful Conversations



- **Community resistance** and institutional racism;
- **Challenges and complexities** with planning/zoning/land use;
- **Myths and perceptions** about affordable housing and the people who live in affordable and subsidized housing;
- **Financial resources** and the cost of building in Marin;
- **Alternative financial services** including payday loans, cash checking outlets and rent-to-own stores;
- **Digital divide** and lack of technology and internet access
- **Food deserts** and food swamps

# A New Approach to the AI



# Lead With The Data





# Members of the Protected Classes

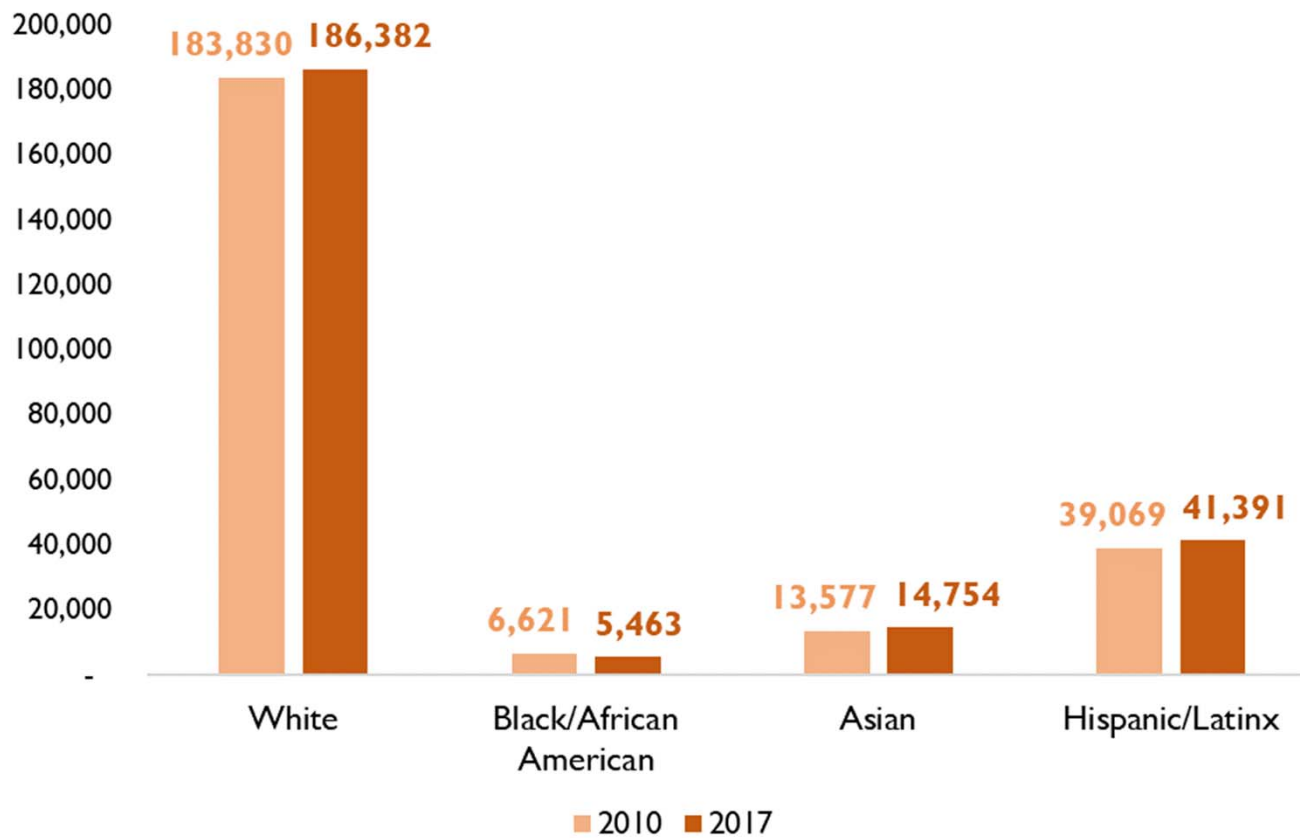


# Expanded Populations



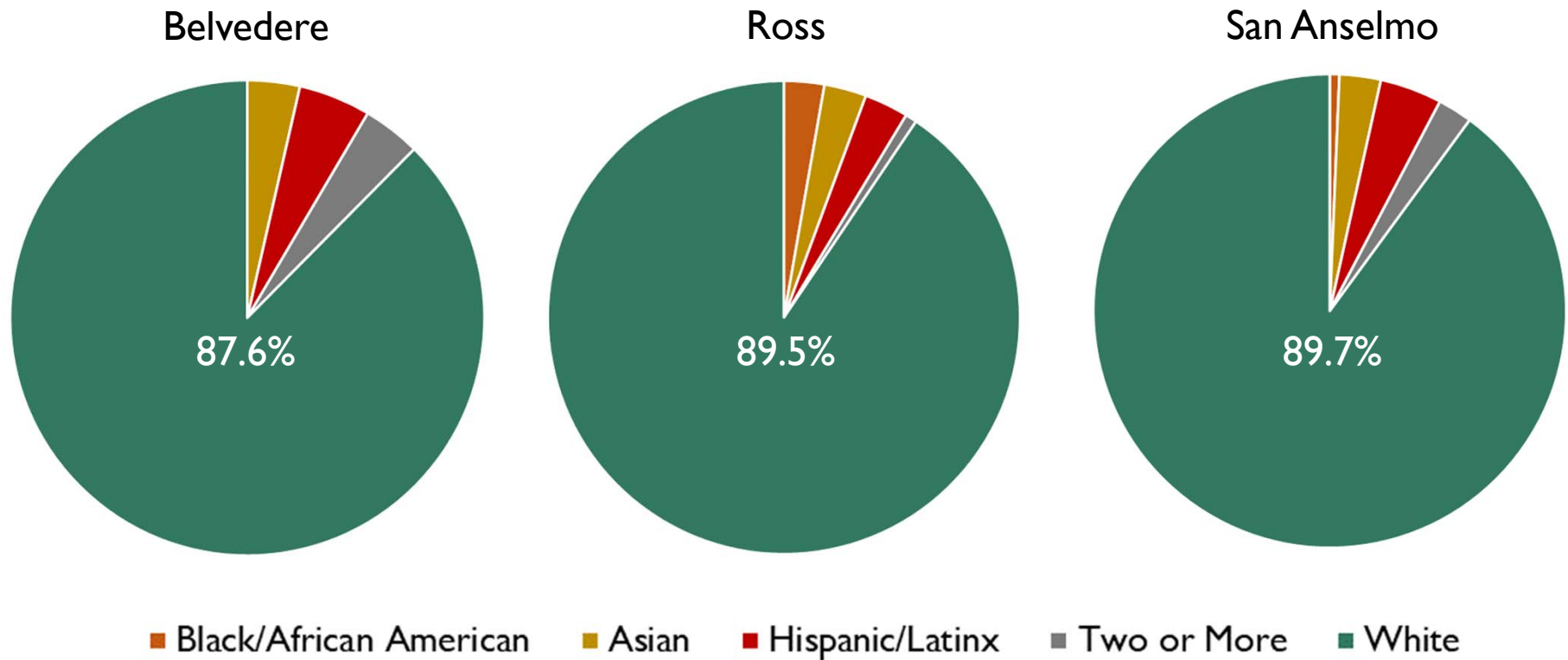
# Marin's Population

## Racial Distribution in Marin County



Source: 2017 American Community Survey, 5-year estimates

# Marin's Populations



Source: 2017 American Community Survey, 5-year estimates

# People With Disabilities



- **9.7% of White residents** were disabled;
- **7.7% of Asian** residents;
- **10.1% of Latinx** residents; and
- **14% of African American** residents had a disability.

# Older Adults

Cost of Living for a single, older adult:

\$23,760

In CA

\$31,172

In Marin

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Cost of Living for an older, adult couple with mortgage:

\$44,256

In CA

\$50,040

In Marin

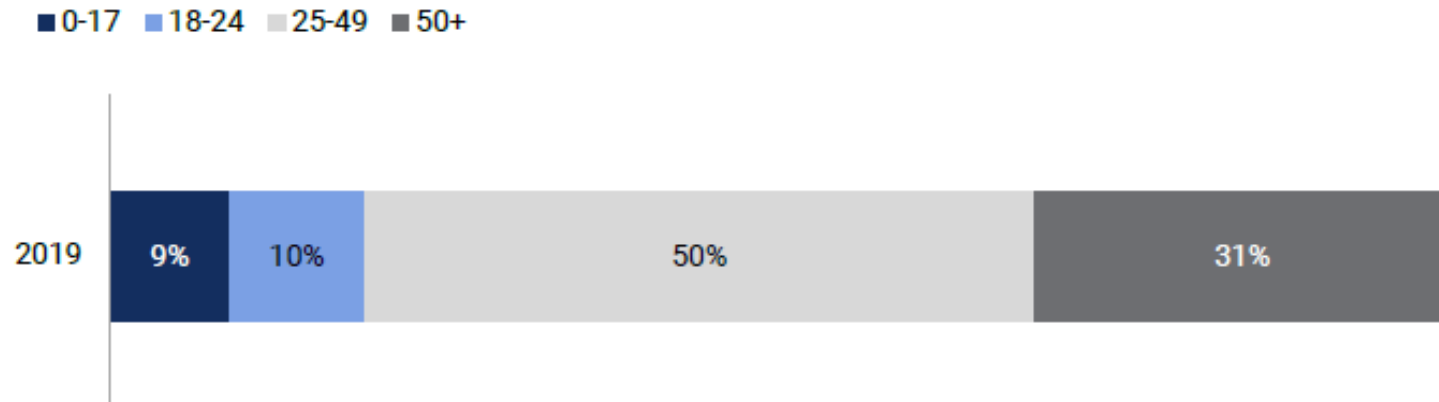
# Agricultural Workers



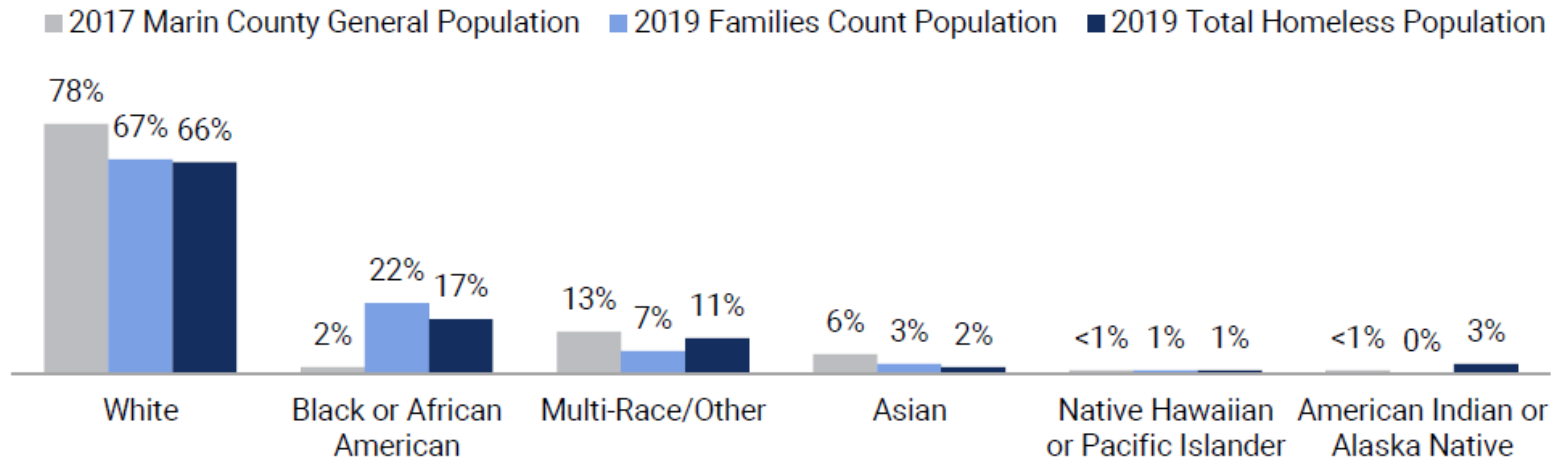
- 1,072 Agricultural workers in Marin
- Majority Not Seasonal Workers
- Less than \$2,000 a month

# People Experiencing Homelessness

TOTAL HOMELESS COUNT POPULATION, BY AGE



INDIVIDUALS IN FAMILIES WITH CHILDREN CENSUS, BY RACE

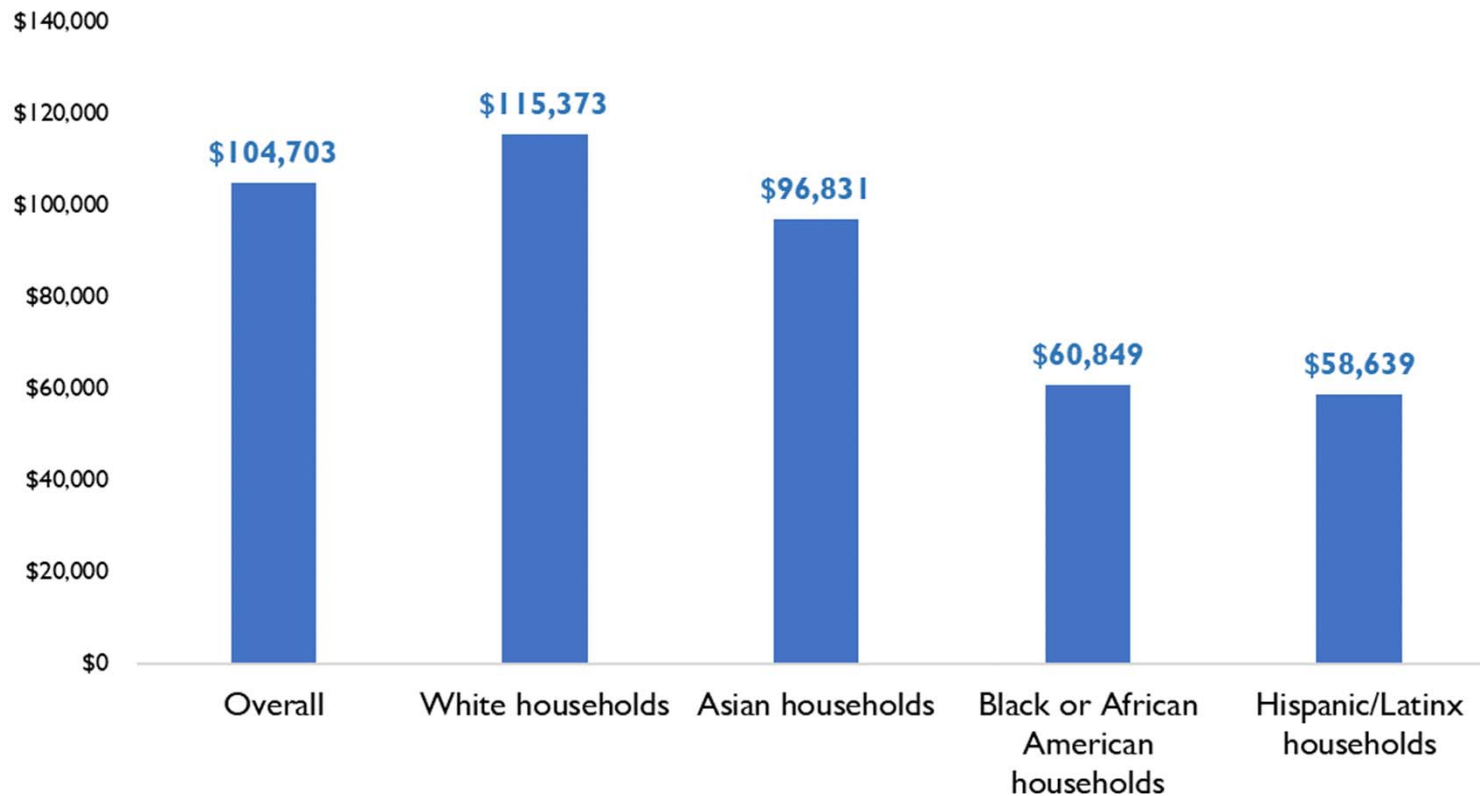


Source: 2019 Marin County Point-in-Time (PIT) Count



# 2017 Median Household Income - \$104,703

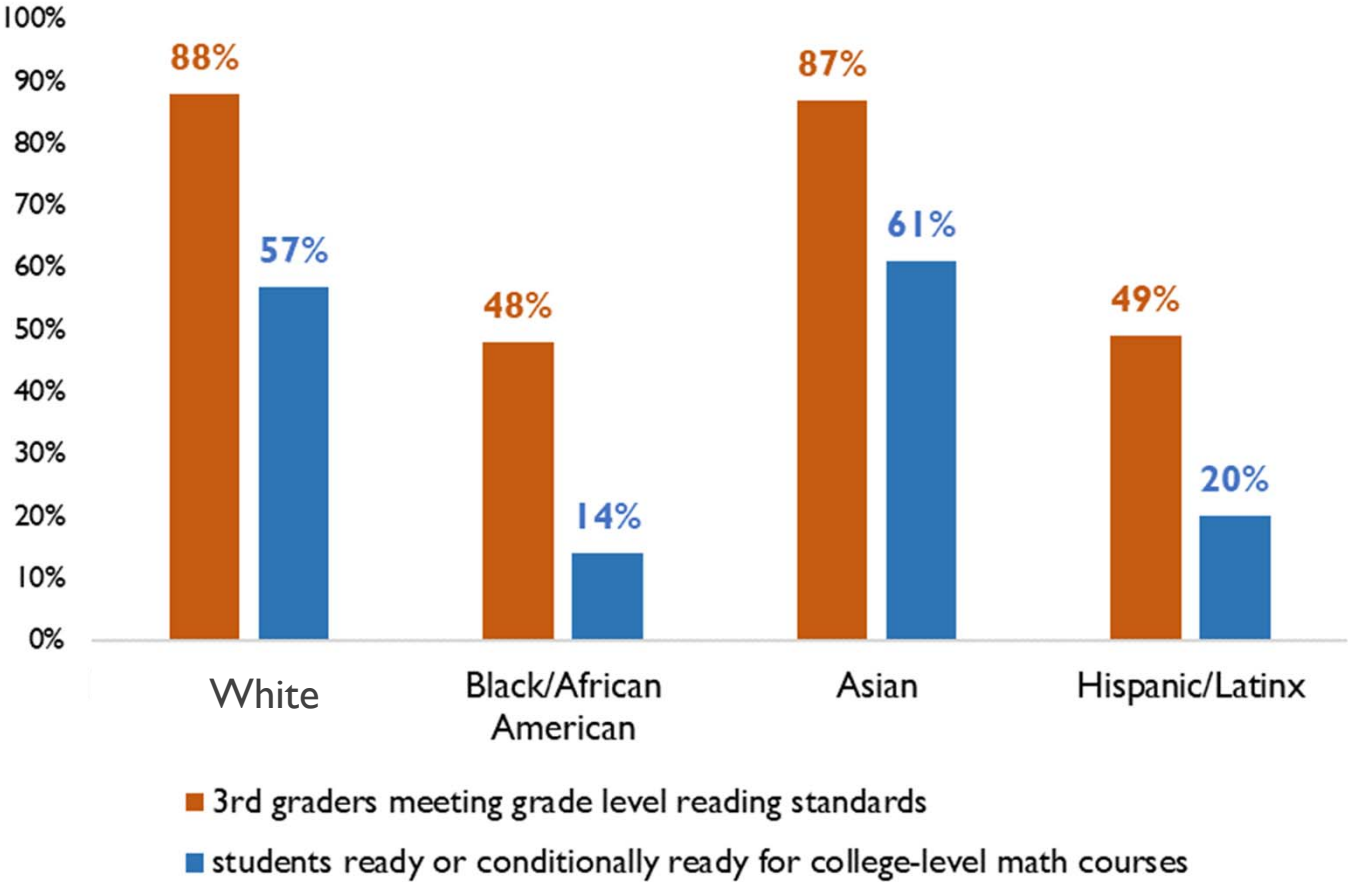
Median Income Across Race/Ethnicity in Marin County



Source: 2017 American Community Survey, 5-year estimates

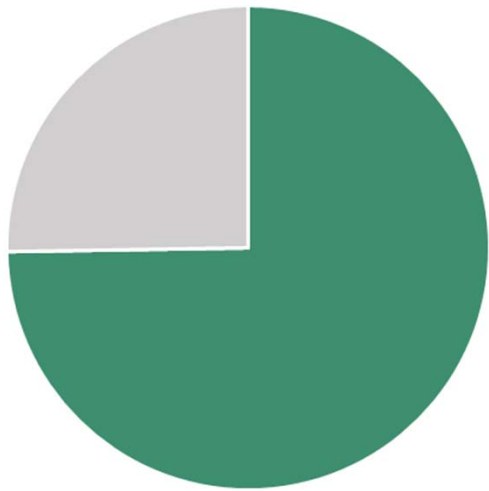
# Education – Student Readiness

## Student Readiness in Reading and Math

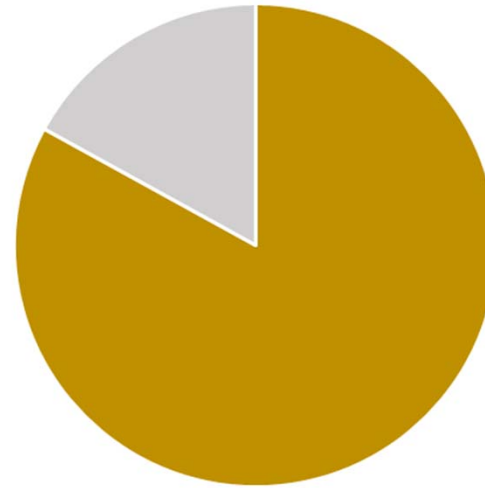


Source: 2016, Children’s Reading Foundation

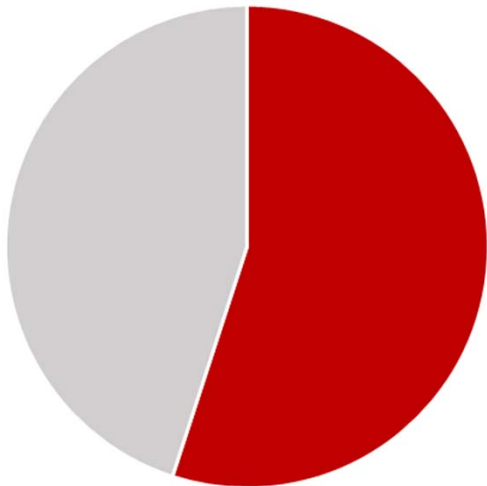
# Student Connections to School



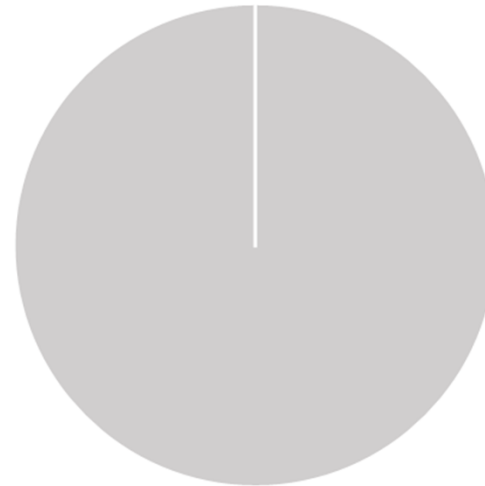
**74%** of White students



**83%** of Asian students



**55%** of Hispanic/Latinx students



**0%** of African American students

# Poverty in Marin

Poverty Rate by Racial Group in Marin County



Source: 2017 American Community Survey, 5-year estimates

# Poverty Rate for Seniors

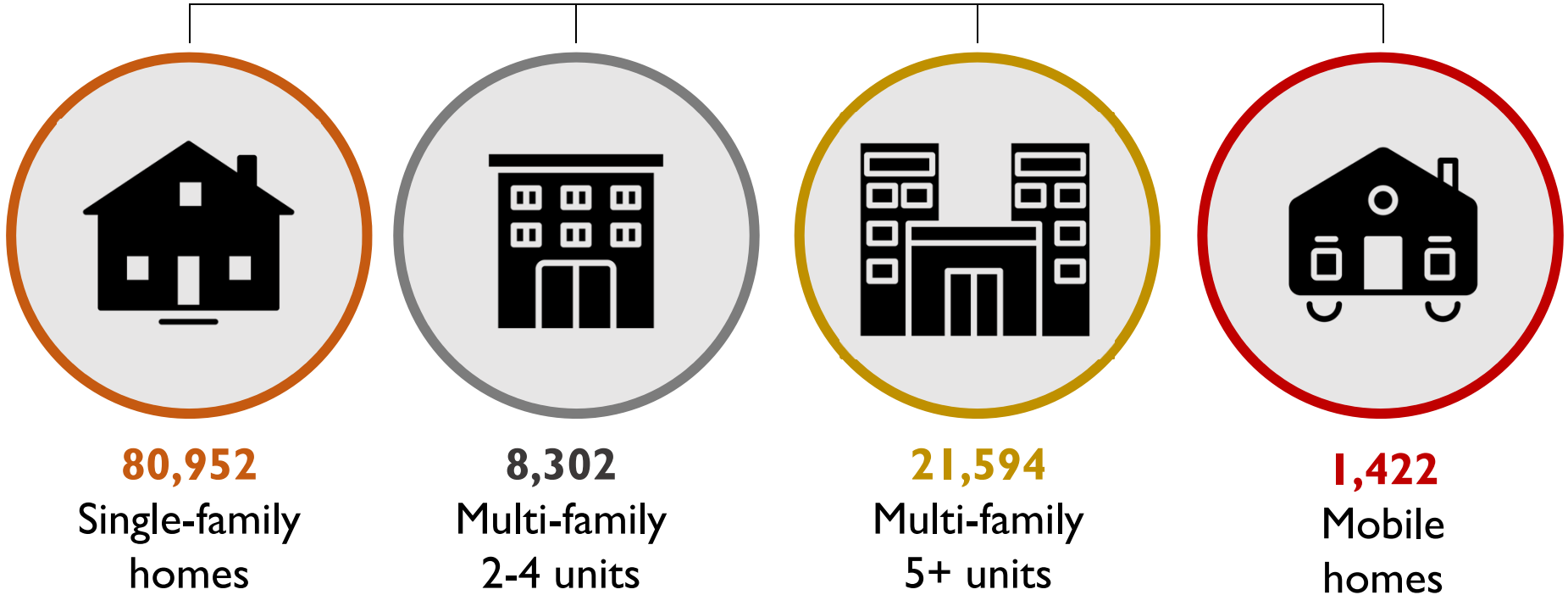
|                                   | Poverty Rate (65+ population) |
|-----------------------------------|-------------------------------|
| <b>Point Reyes Station</b>        | 20.3%                         |
| <b>Fairfax</b>                    | 13.1%                         |
| <b>Bolinas</b>                    | 11.7%                         |
| <b>Stinson Beach</b>              | 10.0%                         |
| <b>Larkspur</b>                   | 7.9%                          |
| <b>Greenbrae</b>                  | 7.9%                          |
| <b>Tamalpais-Homestead Valley</b> | 7.3%                          |
| <b>San Rafael</b>                 | 6.5%                          |
| <b>Marin City</b>                 | 6.1%                          |
| <b>Kentfield</b>                  | 5.4%                          |
| <b>Belvedere</b>                  | 4.5%                          |

# Housing in Marin: Where You Live Matters



# Availability of Housing

**112,270** housing units



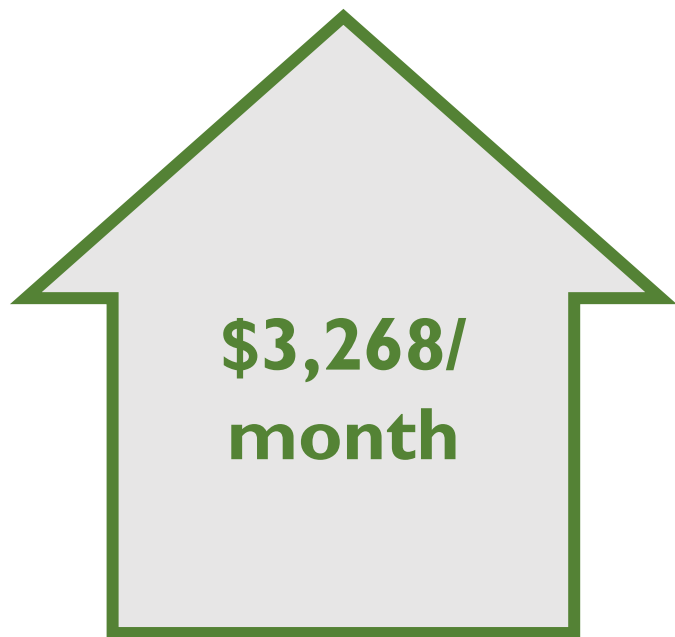
# 2017 Median Sales Price - Single Family Home



- 20% down payment - \$209,290
- 30-year fixed mortgage approval
  - Annual income of over **\$220,000**
  - Median income for a homeowner was **\$134,996**



# 2017 - Median Apartment Rental



- Security deposit - up to two times monthly rent - **\$6,536**
- Affordability rate - 30% of household income
  - Annual income of over **\$130,000**
  - Median income for an apartment renter was **\$63,331**

# HUD Income Limits

| Household Size | Extremely Low 30% MFI | Very Low 50% MFI | Low 80% MFI | Median (MFI) |
|----------------|-----------------------|------------------|-------------|--------------|
| 1              | \$33,850              | \$56,450         | \$90,450    |              |
| 2              | \$38,700              | \$64,500         | \$103,350   |              |
| 3              | \$43,550              | \$72,550         | \$116,250   |              |
| 4              | \$48,350              | \$80,600         | \$129,150   | \$136,800    |
| 5              | \$52,250              | \$87,050         | \$139,500   |              |
| 6              | \$56,100              | \$93,500         | \$149,850   |              |
| 7              | \$60,000              | \$99,950         | \$160,150   |              |
| 8              | \$63,850              | \$106,400        | \$170,500   |              |

Source: HUD

# Areas of Minority Concentration

## HUD Definition:

**1**

The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the County percentage; or

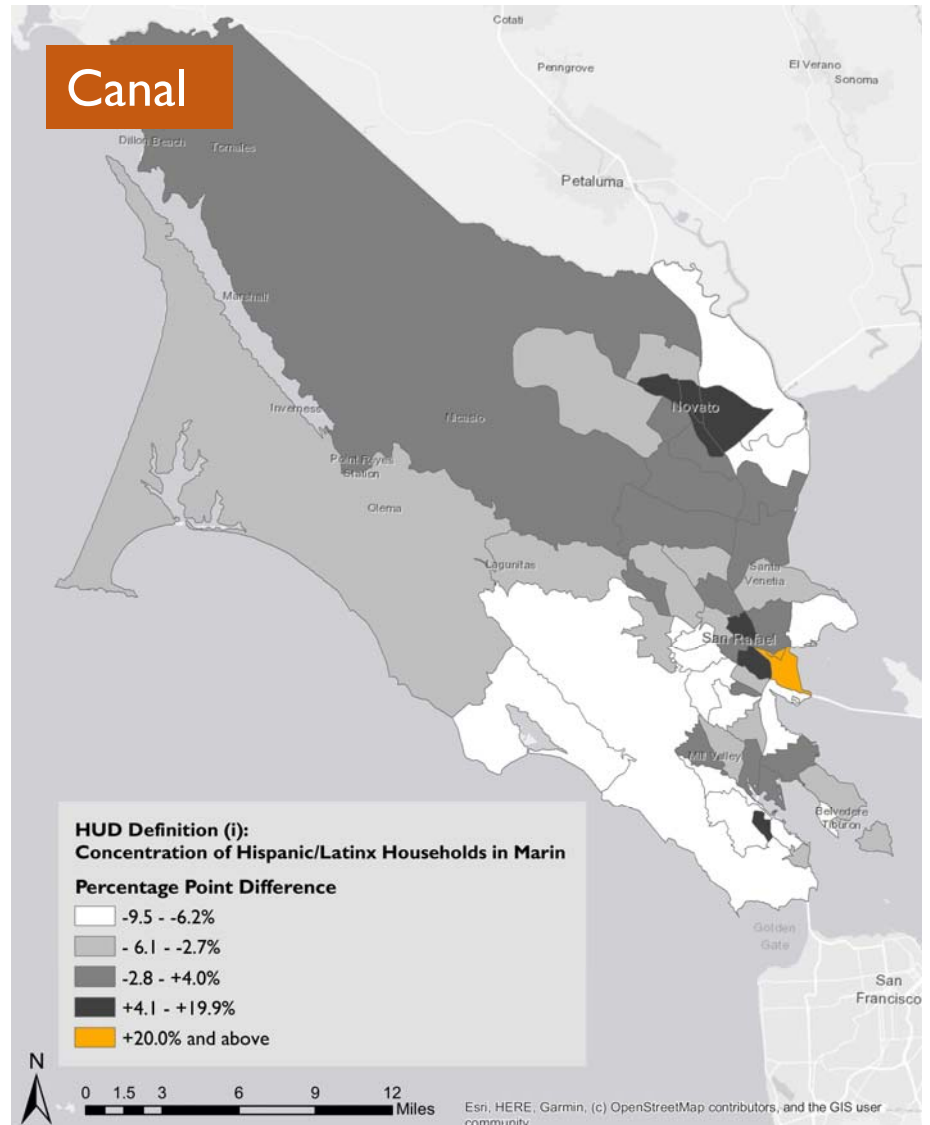
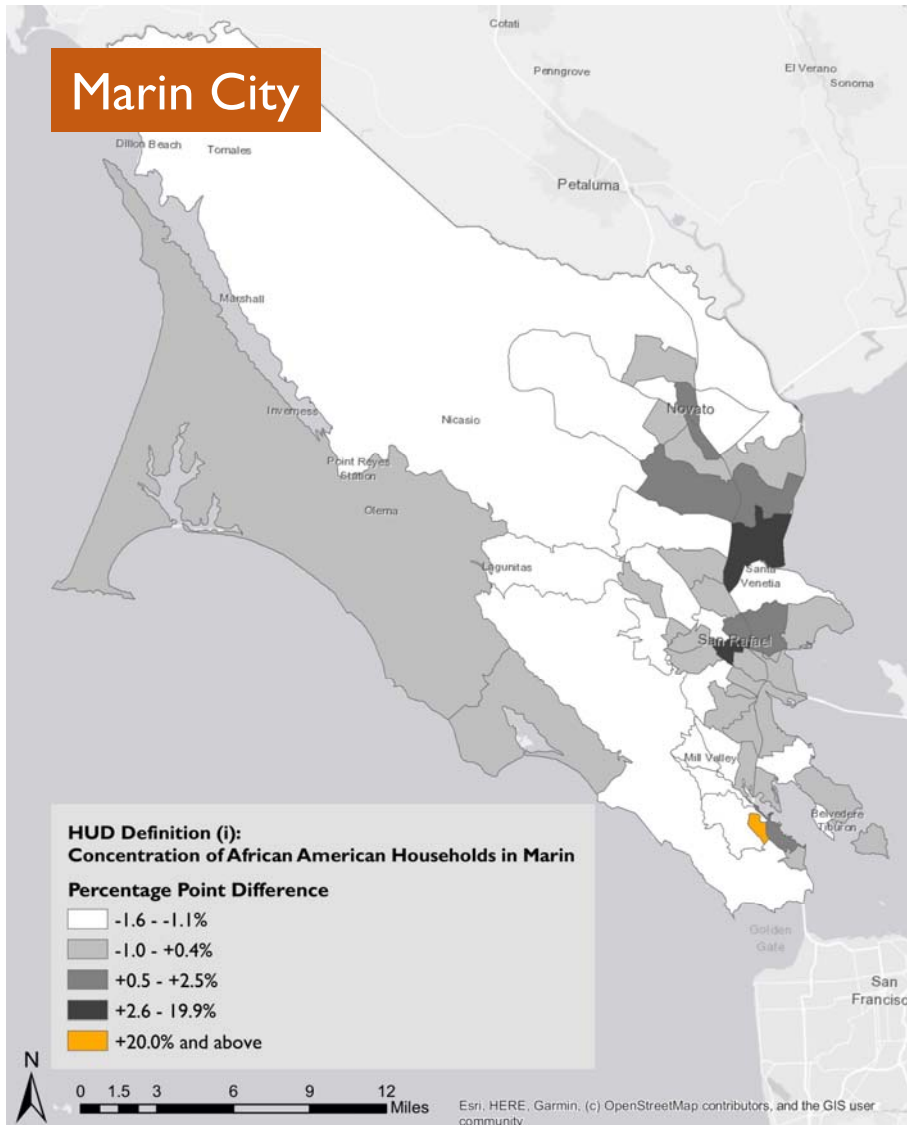
**2**

The neighborhood's total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities for the County; or

**3**

The neighborhood's total percentage of minority persons exceeds 50 percent of the County's population.

# Marin's Most Vulnerable Communities



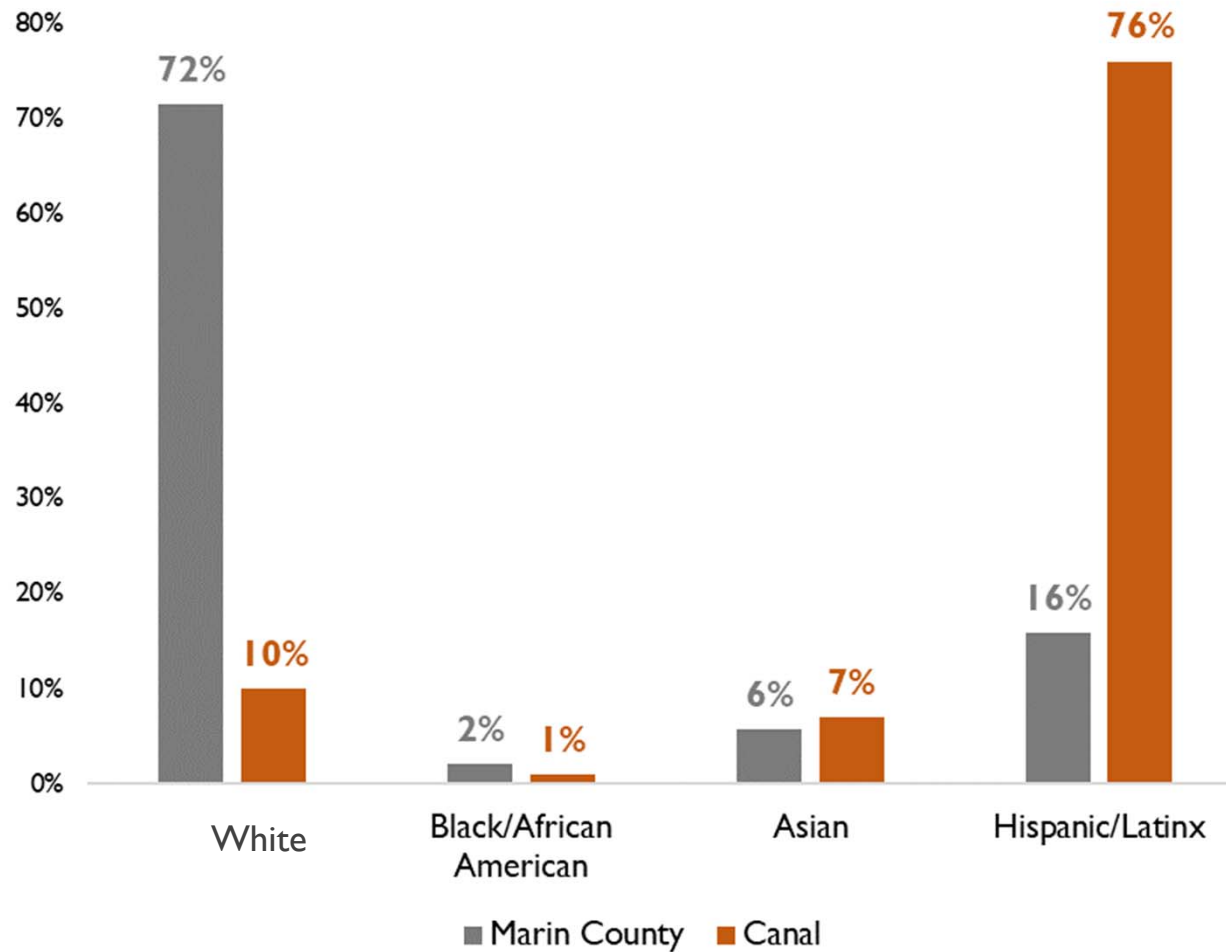
# The Canal



- Developed in 1950's
- According to the Canal Alliance's 2014 Voces Del Canal
  - 52% were from Guatemala
  - 33% were from Mexico
  - 9% were from El Salvador
  - 6% were from other areas

# Racial Distribution

Racial Distribution in Marin County and the Canal



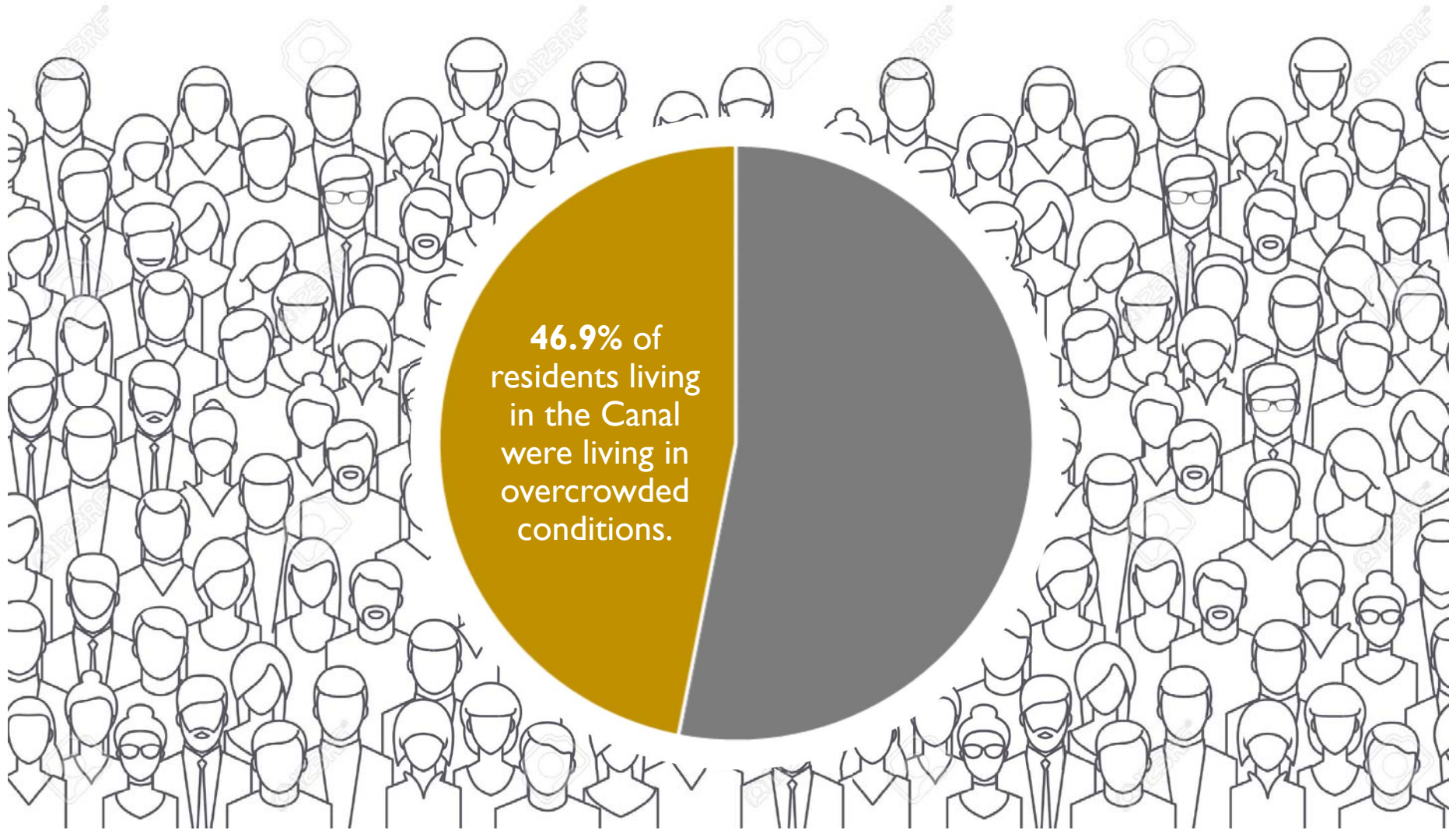
Source: 2017 American Community Survey, 5-year estimates

# Canal Residents



- Marin County's Health & Human Services Department: Life Expectancy
  - Marin residents - 85.1 years
  - Canal residents - 76.2 years
- Marin Transit:
  - Canal residents rely heavily on public transportation to get them to work, school and for access to other services
  - 10.4% of Canal households do not have a car

# Canal Residents





# Our Latinx Community



**4.2% of residents earned an income between \$100,000 and \$124,999, compared to 9.7% of Marin residents.**



**Twenty-five percent (25%) of Latinx students did not complete high school compared with 7% of White students.**



**37.2% of households are considered Limited English Proficient, or LEP. 79.9% of households speak a language other than English, and 66.4% are considered Spanish speaking only. In the entire County of Marin, only 10.5% are Spanish speaking only.**



**34.3% of Canal residents experience poverty, an increase of 54% since 2010.**

# Marin City



# A Bold Social Experiment in Racial Relations



# National Housing Act of 1949

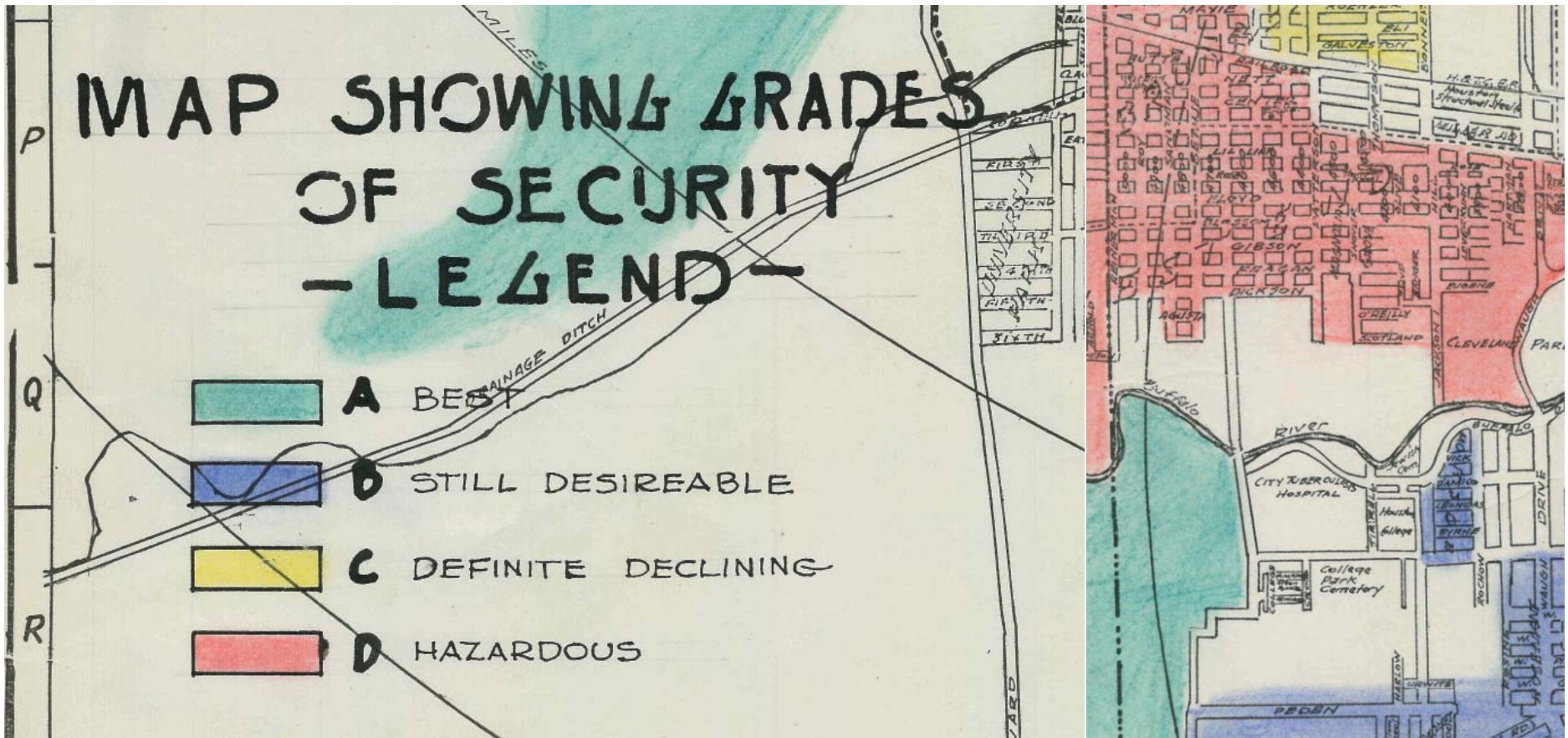


Guaranteed Bank Loans



Levittown NY

# Redlining



# Racially Restrictive Covenants – in Marin

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*“...hereafter **no part of said property or any portion thereof shall be...occupied by any person not of the Caucasian race,** it being intended hereby to restrict the use of said property...against occupancy as owners or tenants of any portion of said property for resident or other purposes by people of the Negro or Mongolian race.”*

# Wealth Inequality



## The Value of Real Estate and Homeownership:

- Finance College Educations
- Fund Retirements
- Support Children's Home Ownership
- Generational Wealth

# Historical Effects of Racial Discrimination



- Homelessness and Poverty
- Disability and Lower Life Expectancy
- Lower rates of homeownership and lower rates of mortgage approvals
- Lower high school graduation rates
- Higher unemployment rates
- Gentrification of neighborhoods

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## Attorney General Becerra: Sausalito Marin City School District Agrees to End Segregation in Its Schools

Press Release / Attorney General Becerra: Sausalito Marin City School Distri...



Friday, August 9, 2019



# Accomplishments

NEWS > LOCAL NEWS

## Marin County to buy Coast Guard housing for \$4.3 million

\$4.3 million to Coast Guard; property tabbed as affordable housing

Politics & Government

## Chronic Homelessness Drops In Marin County

Officials credit the county's Housing First approach to progress made on a complex societal issue.

NEWS > LOCAL NEWS

## Marin tenants with Section 8 vouchers find increasing success in rental market

Politics & Government

## Marin To Offer Affordable Housing Incentives For Property Owners

Marin is offering new financial breaks for property owners in unincorporated parts of the county to create affordable rental units.

NEWS > LOCAL NEWS

## Marin joins agency to expand rental housing

# Addressing Equity in Marin



- Acknowledging our past and committing to our future
- Expanded community engagement:
  - Seniors
  - Agricultural workers
  - People experiencing homelessness
- Recognized race as a leading cause of disparities
- Community First
  - Listened to over 2,700 voices representing various populations and communities
- Language translation and evening meetings

# Support for Housing



- Landlord Partnership Program
- Source of Income Protection
- Just Cause for Eviction
- Mandatory Mediation

# Housing Support for Families



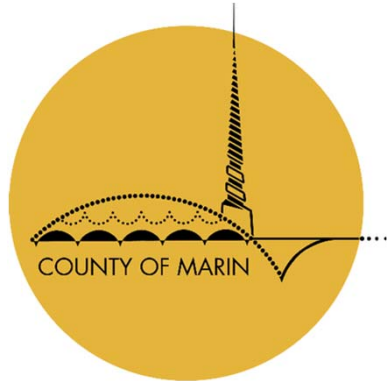
- \$1 Million - Housing Trust Fund For Families
- Employee Housing Assistance Pilot Program
- VCA – At least 100 affordable housing units outside areas of minority concentration, for families with children

# Working with Cities and Towns



- Source of Income
  - Fairfax
  - Novato
  - San Anselmo
  - San Rafael
- Just Cause for Eviction and Mandatory Mediation
  - Fairfax
  - San Rafael

# Working with Cities and Towns



- Multi-family housing inspection
  - Novato
  - San Rafael
- Housing Working Group

# Funding for Affordable Housing



*Aerial photo of the Coast Guard housing site*



*Forest Knolls Mobile Home Park*



*Piper Courts Apartments, Fairfax*

# Challenges Ahead



- Significant increase in housing costs and shortage of affordable housing options;
- Housing burden for middle and low-income workers has increased;
- Greater disparities in homeowners and renters;
- 77% of respondents identified the need for affordable housing as an essential or very important priority for the Board of Supervisors.



# Changing Demographics



Largest population increase in Latinx and mixed-race residents;



A significant decrease in the African American population;



An increase in the County's older population;



A decrease in the number of individuals and families experiencing homelessness;



Latinx and Asian poverty levels increased;



Disparities in life expectancy rates for Latinx and African American residents as compared to White and Asian residents.

# Recommendations

# I. Community Opposition

MARIN COUNTY

NEWS

SF AFFORDABLE HOUSING

## Marin County's anti-growth mindset keeps minorities and low-income residents out

*Los Angeles Times*

Marin County has long resisted growth in the name of environmentalism. But high housing costs and segregation persist

## Will the Supreme Court Strike Down Inclusionary Zoning?

OCTOBER 3, 2019

---

**A Marin County lawsuit has conservatives and housing advocates preparing to face off over the constitutionality of a powerful affordable housing tool.**

# Recommendations



- Provide **ongoing community engagement** to educate, include and inform residents about the challenges with housing in Marin
- Develop **strategies and talking points** to address opposition for development
- Include and **expand the number of participants who engage** in discussions about barriers to fair housing and disparities in access and opportunities in Marin's communities
- Prioritize the development and funding for **rental housing for families**, particularly in areas outside of minority concentration

## 2. Cost of Developing Affordable Housing

- Funding:
  - Grants
  - Loans
  - Direct and Indirect Subsidies
  - Tax Credits
  - Private Donors
- Inclusionary Policies
- Affordable Housing Impact Fees
- In-Lieu fees



# Recommendations



- Create local dedicated source of funding for affordable housing
  - Bonds
  - Local Sales Tax
  - Transit Occupancy Taxes
  - Vacant Home Taxes
- Work with cities and towns to pool in-lieu fees
- Sub-regional approach to share resources
- Work with cities and towns to adopt inclusionary housing policies
- Encourage cities and towns to reduce developer fees for affordable housing

### 3. Lack of Affordable Housing



# Recommendations



- Prepare and publicize maps of all incorporated and unincorporated vacant and underutilized parcels in Marin
- Identify underutilized parcels in the County to acquire, convert and develop into affordable housing
- Create a public database of potential sites that can be updated regularly
- Consider rezoning sites for affordable housing in areas outside of areas of minority concentration

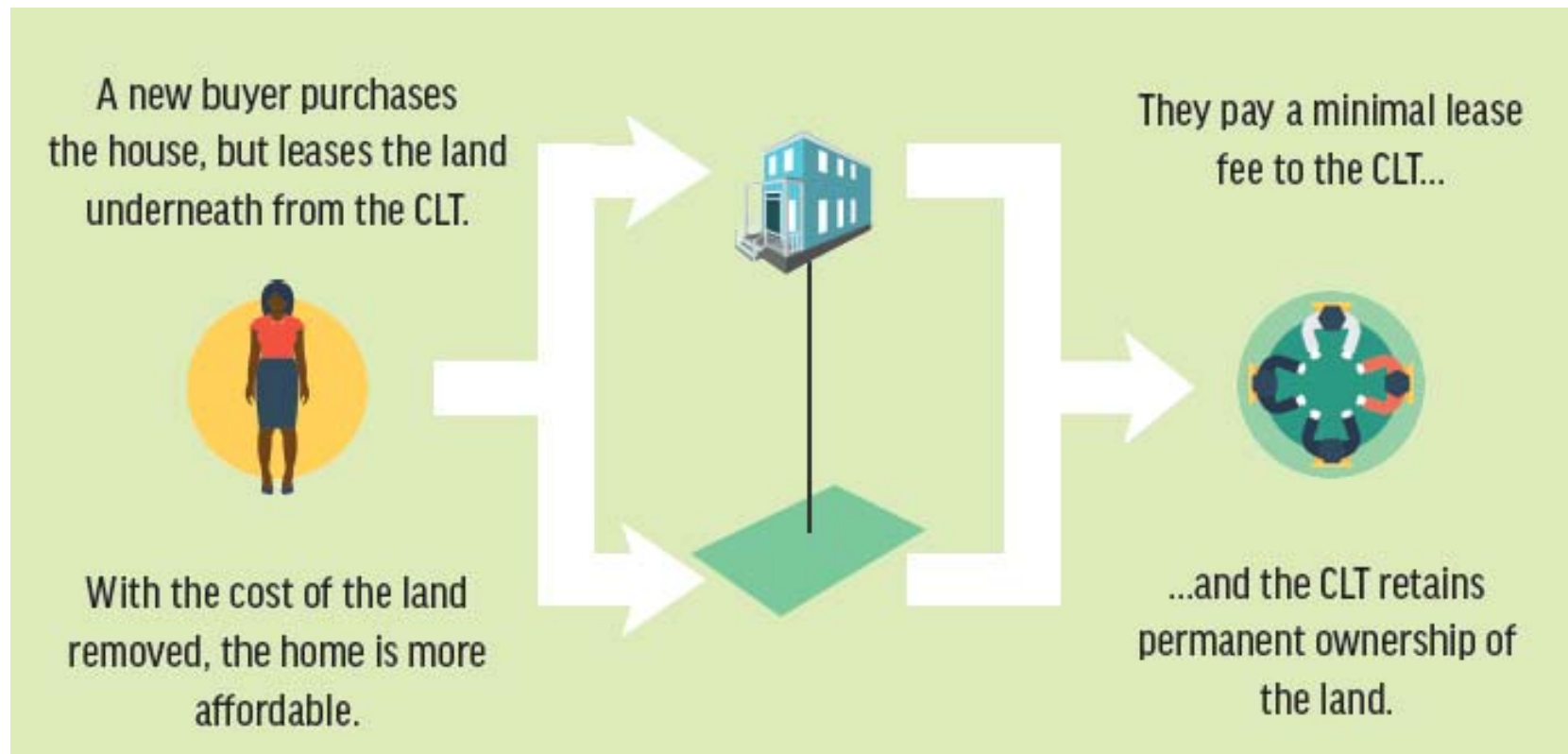


## 4. Lack of Homeownership for People of Color



# Recommendations

## Community Land Trust



# Presentation by the CAG



# Acknowledgements

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- Board of Supervisors
- Brian Crawford, Director, Community Development Agency
- Leelee Thomas
- Community Advisory Group and Steering Committee
- Caroline Peattie, Fair Housing of Northern California
- 2,700 Voices

In Recognition

Dave  
Coury



# Edits To The AI

The following changes will be made to the 2020 Marin County Analysis of Impediments to Fair Housing Choice, subject to the approval of the Marin County Board of Supervisors:

Page 28 – Marin Transit Authority should be changed to Marin Transit

2017 data on ridership should be as follows:

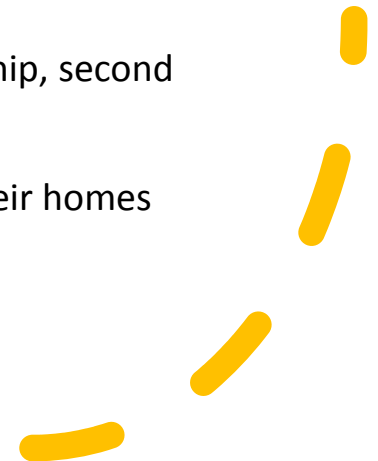
29% of riders were White; 52% were Latinx; 7% were African American; 5% were Asian and 7% were other.

Page 37, Paragraph 4 should read:

In the 2017-2018 school year, 127 students were enrolled in Bayside MLK of which 3.9% were White, 27.6% were Latinx, 7.1% were Asian, 9.4% identified as two or more races and 50.4% were African American

Page 55, Section 5.3, Changes in Homeownership, second sentence should read:

In 2017, 64.2% of Marin households owned their homes



February 11,  
2020

Questions?

