

# Marin County Affordable Housing Inventory 2008



## **Acknowledgements**

### **Researchers/Authors**

Leelee Thomas, *Principal Planner, Affordable Housing Program, Marin County*

Stacey Laumann, *Planner, Affordable Housing Program, Marin County*

Valerie Kane, *Intern*

Thank you to all of the participating affordable housing providers who graciously took the time to compile information for this study.

### **Special thanks to:**

Susan Dutton, *EAH Housing*

Stephanie Lovette, *City of San Rafael Redevelopment Agency*

Tim Wong, *City of Novato*

Roy Bateman, *Community Development Coordinator, Marin County*

Katie Crescelius, *Planning Commissioner, Marin County*

Peter Ramsay, *Marin Housing Authority*

Carol Kazarian, *Marin Housing Authority*

### **Photo Credit:**

Stacey Laumann

### **Layout Design:**

Vivian Lo

### **Cover Photos** (*top to bottom*):

Strawberry Village, *unincorporated Marin County*

Meadow Park, *City of Novato*

Artworks Downtown, *City of San Rafael*

Redwood Village, *City of San Rafael*

Marin County Community Development Agency

Alex Hinds, *Director*

3501 Civic Center Drive, Room 308

San Rafael, CA 94903

[www.marinhousinghelp.org](http://www.marinhousinghelp.org)

[www.co.marin.ca.us/depts/cd/main/housing/index.cfm](http://www.co.marin.ca.us/depts/cd/main/housing/index.cfm)

April 2008

# Executive Summary

---

The Marin County Affordable Housing Inventory provides a comprehensive picture of income-restricted housing in the 11 cities and towns and the unincorporated area of Marin. Conducted by Community Development Agency staff in the Fall of 2007, the inventory surveyed all affordable housing providers, which together supply 2616 units at non-profit rental properties, 274 inclusionary rental units, 758 Below Market Rate ownership units, 573 units of public housing and 2269 Section 8 vouchers.

The study compares the overall Marin housing market with affordable housing, including an overview of Marin's housing stock, household demographics, employment, income, and commute patterns. Data indicate that affordable housing plays a key role in providing homes for low income residents of Marin County.

## **Where is our affordable housing?**

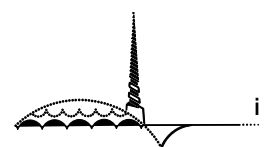
Income restricted affordable housing is available in 11 of the 12 Marin jurisdictions. San Rafael, Novato and the County provide 78% of our affordable rental units. Affordable rentals comprise at least 7.5% of the overall rental stock in the cities of Corte Madera, Mill Valley, Novato, San Rafael, and Tiburon. Affordable home ownership units, integrated into market-rate neighborhoods, can be found in 8 jurisdictions in Marin. Public housing is primarily located in the unincorporated County.

A range of housing sizes and types are available in Marin. Rental units for families are distributed broadly between one and five bedrooms, while ownership units tend to be larger with mainly two and three bedrooms. Senior properties predominantly offer studio or one bedroom units.

## **Who lives in affordable housing?**

There are 6500 households that benefit from affordable housing in Marin, representing 6.4% of the population. Over 72% of the rental units are occupied by extremely low and very low income households. The most common household size is two people, just slightly higher than the average Marin family size. Children live in approximately 50% of the households. Residents are only slightly more ethnically diverse than Marin's general population.

Approximately 20% of Marin's affordable units are reserved for seniors or persons with disabilities. The majority of these residents receive income from Social Security, are in the very low income category and rely heavily on affordable housing to allow them to age within their community.



## **How does affordable housing impact our community?**

Most residents are working families, approximately 90% of whom lived and worked in Marin prior to living in affordable housing. Findings from the inventory show that employed residents work locally in the retail, hospitality/recreation and education sectors which generally means workers are in the very low income category. These sectors are projected to produce 50% of the total employment growth in Marin over the next 30 years.

Findings from the study also confirm that affordable housing residents walk or use public transportation more often and just over half own one vehicle, and 7% own two or more. Working residents were found to be employed close to their homes, and travel fewer vehicle miles than the general Marin population.

The results of this study particular to resident employment, previous residence, commute patterns and vehicle ownership are important new data for Marin County. Findings confirm that affordable housing serves our local low income population who face a significant housing cost burden. It also helps support our major employment sectors, and contributes to a smaller environmental footprint for our community. We will more effectively address social equity and environmental sustainability if we also acknowledge the significant contribution of affordable housing to Marin County.

# Table of Contents

---

|   |           |
|---|-----------|
| <b>Introduction</b> .....   | <b>1</b>  |
| Purpose .....   | 1         |
| Defining the Affordable Housing Landscape.....                    | 2         |
| Methodology .....   | 2         |
| <br>  |           |
| <b>Overview of Housing in Marin</b> .....                         | <b>5</b>  |
| The Housing Market – Rental Housing .....                         | 6         |
| Rental Housing Economics.....                                     | 6         |
| The Housing Market – Home Ownership .....                         | 7         |
| Ownership Housing Economics.....                                  | 8         |
| Housing in the Regional Context.....                              | 9         |
| Regional Housing Needs Allocation .....                           | 10        |
| Rent Prices and the Affordability Gap.....                        | 11        |
| Employment in Marin.....  | 12        |
| Employment Sector Growth.....                                     | 12        |
| Commute Patterns .....  | 14        |
| Housing Needs of Seniors and People Living with Disabilities..... | 15        |
| <br>  |           |
| <b>Affordable Housing in Marin</b> .....                          | <b>16</b> |
| Privately Managed Affordable Rentals .....                        | 16        |
| Affordable Rentals: Age, Type, and Size.....                      | 18        |
| Rent Prices and Household Area Median Income Levels .....         | 19        |
| Affordable Rentals for Seniors and Persons with Disabilities..... | 21        |
| Below Market Rate Home Ownership .....                            | 22        |
| Below Market Rate Homes: Age, Type and Size.....                  | 22        |
| Eligibility Limits by Income.....                                 | 23        |
| Below Market Rate Sales Prices.....                               | 23        |
| Duration of Resale Restrictions.....                              | 24        |
| Public Housing and Section 8 Vouchers.....                        | 25        |

|   |           |
|---|-----------|
| <b>Residents of Affordable Housing in Marin .....</b>             | <b>26</b> |
| Resident Profile.....   | 26        |
| Affordable Rentals and Family Units .....                         | 26        |
| Affordable Rentals for Seniors and Persons with Disabilities..... | 27        |
| Public Housing.....   | 27        |
| Resident Race and Ethnicity.....                                  | 28        |
| Affordable Rentals .....  | 28        |
| Public Housing.....   | 28        |
| Household Income .....  | 29        |
| Affordable Rentals and Family Units .....                         | 29        |
| Affordable Rentals for Seniors and Persons with Disabilities..... | 29        |
| Public Housing.....   | 29        |
| Employment Sectors.....   | 30        |
| Affordable Rentals .....  | 30        |
| Previous Residence .....  | 31        |
| Affordable Rentals .....  | 31        |
| Below Market Rate Ownership.....                                  | 31        |
| Commute Patterns and Vehicle Ownership.....                       | 32        |
| Affordable Rentals .....  | 32        |
| <b>Endnotes .....</b>   | <b>34</b> |

**Appendix A: Inventory Survey Form**

**Appendix B: Privately Managed Affordable Rental Property List**

# Introduction

---

The topic of affordable housing in Marin County is laden with both ambition and contention. Marin County is one of the most expensive housing market in California, which makes the development of new affordable housing very difficult. While progressive policies promoting sustainable communities and environmental stewardship are in place here, limited available urban land, constraints on development and community friction also create limited opportunity for affordable projects.

As a result of this inherent tension between well-intentioned policies and development realities, lively local discussion has questioned to what extent existing affordable housing is serving our community. To answer this question, the Marin County Community Development Agency conducted a survey in Fall 2007 of all affordable housing in Marin County. This report articulates the results of that county-wide affordable housing survey.

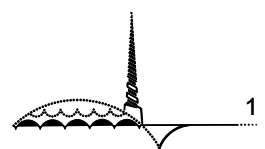
## Purpose

The purpose of the survey was to create a single data source for information on affordable housing in Marin. This report inventories the amount, type, age, income level, household size, and employment source of Marin's affordable housing stock and resident community. It is intended that this project establish a platform for future tracking and analysis of affordable housing in Marin County.

The report also aims to provide accurate and up to date information to Marin County policy makers, housing providers and the public. The findings will help to inform community discussions on housing policies and supply facts in these discussions. It will also contribute to the research needed for the development of the 2009 Housing Elements, which will be prepared by all jurisdictions in Marin

The primary issues addressed through this research include:

- Profile of the existing affordable housing stock in Marin County.
- Family size, income and ethnicities served by our housing stock.
- Benefits of affordable housing toward the goal of sustainable communities, including local workforce housing, vehicle ownership and commute pattern data.



## Defining The Affordable Housing Landscape

Affordability is generally defined as no more than 30% of household income to be paid for housing expenses. A household is considered to be overpaying for housing if it is paying more than 30% of its income on housing costs. For ownership, this generally includes the carrying cost of a home mortgage including taxes and insurance. For rental housing, this generally includes rent and utilities.

Eligibility for affordable housing is determined by income. Income bands are calculated by several public agencies such as the US Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) to define income levels per household size for each county. Income levels are expressed as a percentage of Area Median Income (AMI). The chart below identifies 2007 HUD income levels per household size for Marin County.

Figure 1: Marin, San Francisco, San Mateo Counties FY 2007 Income Limits<sup>1</sup>

| Household Size \ AMI Levels | Extremely Low<br>30% | Very Low<br>50% | Low<br>80% | Median<br>100% | Moderate<br>120% |
|-----------------------------|----------------------|-----------------|------------|----------------|------------------|
| 1                           | 23,750               | 39,600          | 63,350     | 60,550         | 72,650           |
| 2                           | 27,150               | 45,250          | 72,400     | 69,200         | 83,050           |
| 3                           | 30,550               | 50,900          | 81,450     | 77,850         | 93,400           |
| 4                           | 33,950               | 56,550          | 90,500     | 86,500         | 103,800          |
| 5                           | 36,650               | 61,050          | 97,700     | 93,400         | 112,100          |
| 6                           | 39,400               | 65,600          | 104,950    | 100,350        | 120,400          |
| 7                           | 42,100               | 70,100          | 112,200    | 107,250        | 128,700          |
| 8                           | 44,800               | 74,650          | 119,450    | 114,200        | 137,000          |

*Marin Housing Authority*

## Methodology

Properties surveyed for the study include those managed or administered by local governments, the Marin Housing Authority, and twenty eight nonprofit and private real estate management agencies. Housing units have been included in the study if they are restricted to very low, low, or moderate income households by deed, funding source or mission, or if there is financial assistance to residents specific to housing costs. Not included in the study are short-term shelters, skilled care facilities, residential treatment centers, or group homes that do not provide financial assistance or limit rent to ability to pay.

An affordable housing inventory study was conducted by the County of Marin in 2001, which identified affordable housing units in jeopardy of aging out of affordability. That property inventory was used to establish a base list of affordable housing and management organizations throughout Marin. Individual properties were then verified by both the managing agencies and the planning departments of the cities in which they are located. New developments since 2001 were also verified in the same manner.

County planning staff collaborated with affordable housing agencies and community members on the parameters of the study and specific data to be collected. The following is a basic summary of information collected.



## Rental Units

- Year constructed
- Jurisdiction, affordability requirements
- Property manager, subsidy structure
- Number of units
- Rent, income levels
- Square footage, bedrooms, bathrooms
- Term of affordability restrictions and date of expiration
- Resident demographic data including # in household, employment location, salary

## Ownership Units

- Year constructed
- Jurisdiction, Inclusionary requirements
- Square footage, bedrooms, bathrooms
- Initial sales prices, income level
- Recent sales price, income level
- Resident demographic data as available

Five housing groups were identified for survey groupings: privately managed affordable rentals, affordable rentals created through inclusionary policies (“inclusionary rentals”), affordable home ownership (“below market rate ownership”), public housing and Section 8. Because of the various data collection and privacy requirements of each group, the amount and parameters of information vary. The method of data collection for each housing group is discussed below. In all cases, data was collected through property or program managers so as to limit disruption to residents.

### **Privately Managed Affordable Rentals (2616 units)**

A 13 question survey was sent to all privately managed 100% affordable rental properties in the county. Property managers were asked to provide property and resident data. Twenty-eight agencies responded with information for 82 developments – which represents a response rate of 91% from agencies, with information for 95% of private/non-profit manage properties in Marin. Given the numerous data sources, varying levels of detail were provided for 2,473 privately managed affordable rental units in the county. This property group includes subsets including family units, seniors, disabled and some long term transitional housing.

### **Inclusionary Rentals (274)**

Inclusionary rentals were identified only in the City of San Rafael and Marin County. These units are integrated within larger market-rate properties, and have limited annual reporting requirements to the local jurisdictions. Staff from these jurisdictions gathered information from annual income qualification reports to respond to the 13 question survey. These limited survey results are included as they were available in the overall discussion of affordable rentals.

### **Below Market Rate Ownership (758 units)**

Data on ownership units was provided by staff of the Marin Housing Authority, the City of Novato home ownership division, and private affordable home ownership developers. BMR programs collect and maintain limited information on participants based on the financial verification process at the time of real estate purchase. Home ownership programs in Marin County began in 1980, therefore current owner information encompasses a considerable time span.

### **Public Housing and Marin Housing Authority Managed Rentals (573 units)**

The Marin Housing Authority oversees 573 units of public housing at 11 properties. Public housing is funded by the U.S. Department of Housing and Urban Development (HUD) and made available to extremely low income persons who are required to pay 30% of their adjusted gross income for housing costs. The properties include approximately 300 units of family housing, 200 units of elderly/disabled housing, and 100 units of state funded housing.

### **Section 8 Voucher Program (2269 vouchers)**

There are currently 2,269 households in Marin receiving rental assistance through Section 8 vouchers administered by the Marin Housing Authority. Vouchers are issued to households for use at privately owned rental properties. Households pay 30% of their adjusted gross income toward the market rent and the remainder is paid by the Housing Authority through the voucher program. Because of this market-anchored use, data collected for this group is specific to residents, and property details are not included in the study. Of the 2,269 households using Section 8, 115 receive vouchers through the “Shelter Plus Care” program, which serves homeless mentally-ill families and individuals, and 45 receive vouchers through the HOPWA program – Housing Opportunities for People with AIDS.

### **Additional Data Sources**

Information presented on the current state of the housing market in Marin and employment and commute patterns was collected from the 2000 Census, 2006 American Community Survey, 2007 Association of Bay Area Government Projections, 2007 Marin Economic Profile, 2006 Occupational Employment Statistics, 2003 County of Marin Housing Element, the 2004 Metropolitan Transportation Commission report “*Commuter Forecasts for the San Francisco Bay Area 1990-2030*,” and sales data from the Marin County Assessor-Recorder’s office. It can be assumed that the source of general Marin information is the 2006 American Community Survey (U.S. Census Bureau). Other sources are endnoted throughout the document.

# Overview of Housing In Marin

This chapter discusses facts and trends of the overall housing market in Marin, focusing on market housing conditions and the general population.

The population of Marin County is 248,742 as of 2006. There are 107,993 housing units, of which 100,201 are occupied and are included in the following discussion. Of these, 65,129 are owner-occupied and 35,072 are rented.

Over 60% of homes in Marin are detached single-family houses. Apartments comprise 29% of the housing stock, followed by condominiums and townhomes at 9% and mobile homes at 2%<sup>2</sup>. The majority of housing construction in Marin occurred in the period from 1950 to 1979. Housing production has slowed considerably since the 1980s, with only 11% of the current housing stock built in the last 15 years.

**Figure 2: Age distribution of Marin housing stock**

| Year Constructed         | 1939 / Earlier | 1940-1949 | 1950-1959 | 1960-1969 | 1970-1979 | 1980-1989 | 1990-1999 | 2000-2004 | 2005 / Later |
|--------------------------|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|
| Percent of Housing Stock | 13%            | 8%        | 18%       | 19%       | 19%       | 12%       | 6%        | 4%        | 1%           |

*2006 American Community Survey*

The rate of housing production in Marin corresponds to population growth in the county between 1940 and 2000. The population of the nine county Bay Area experienced a similar growth pattern during this time. As Marin's population initially grew, the county's population as a percentage of the Bay Area increased, then reversed as Marin's growth slowed in the 1980s. The Association of Bay Area Governments projections indicate that this pattern will continue, with Marin accounting for 3.3% of the Bay Area population in 2020. This downward trend is approaching the 1950 Bay Area population share.

**Figure 3: Population Trends**

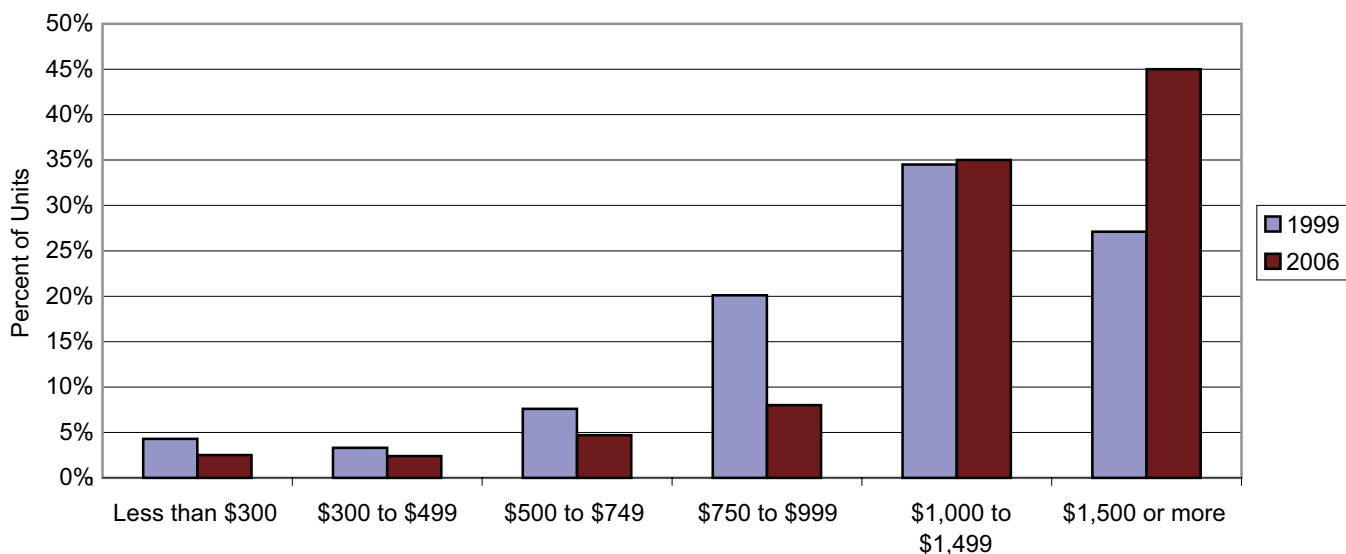
| Year             | Marin Population | % Growth by Previous Decade | Bay Area Population | Marin as % of Bay Area Population |
|------------------|------------------|-----------------------------|---------------------|-----------------------------------|
| 1940             | 52,907           | 27%                         | 1,734,308           | 3.1%                              |
| 1950             | 85,619           | 62%                         | 2,681,322           | 3.2%                              |
| 1960             | 146,820          | 71%                         | 3,638,939           | 4.0%                              |
| 1970             | 208,652          | 42%                         | 4,630,576           | 4.5%                              |
| 1980             | 222,568          | 7%                          | 5,179,784           | 4.3%                              |
| 1990             | 230,096          | 3%                          | 6,023,577           | 3.8%                              |
| 2000             | 247,289          | 7%                          | 6,783,760           | 3.6%                              |
| 2010 - Projected | 258,400          | 4%                          | 7,412,500           | 3.4%                              |
| 2020 - Projected | 270,600          | 5%                          | 8,069,700           | 3.3%                              |

*MTC-ABAG Census Library & ABAG 2007 Projections*

## The Housing Market – Rental Housing

The 35,072 rental housing units in Marin account for 35% of the housing market in the county. The median rent price in Marin in 2006 was \$1,442. This price represents a 24% increase since 2000 – a jump 1.6 times higher than the 15% income growth that occurred over the same time period. In 2000, one in three units rented for under \$1,000 a month; by 2006, the proportion of units available at these lower prices dropped to one in six, with 45% of units renting for over \$1,500. According to the Department of Finance, the vacancy rate in Marin is 4.1%, which demonstrates the high demand for housing in the area.

**Figure 4: Marin County Rent Prices**



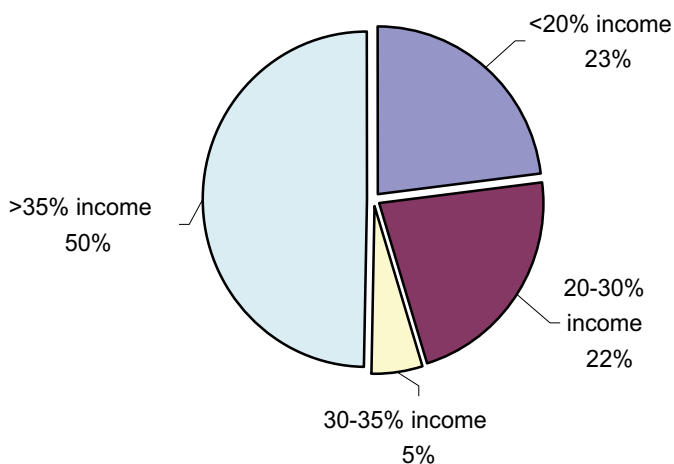
*U.S. Census 2000, 2006 American Community Survey*

### Rental Housing Economics

The percentage of tenants faced with a rental burden has grown as the price distribution of rents has shifted higher. In 2000, 43% of renters were paying more than 30% of their income on rent. In 2006, the proportion of renters overpaying increased to 55%. If rent prices continue to rise at a faster pace than area incomes, the proportion of renters overpaying will continue to grow.

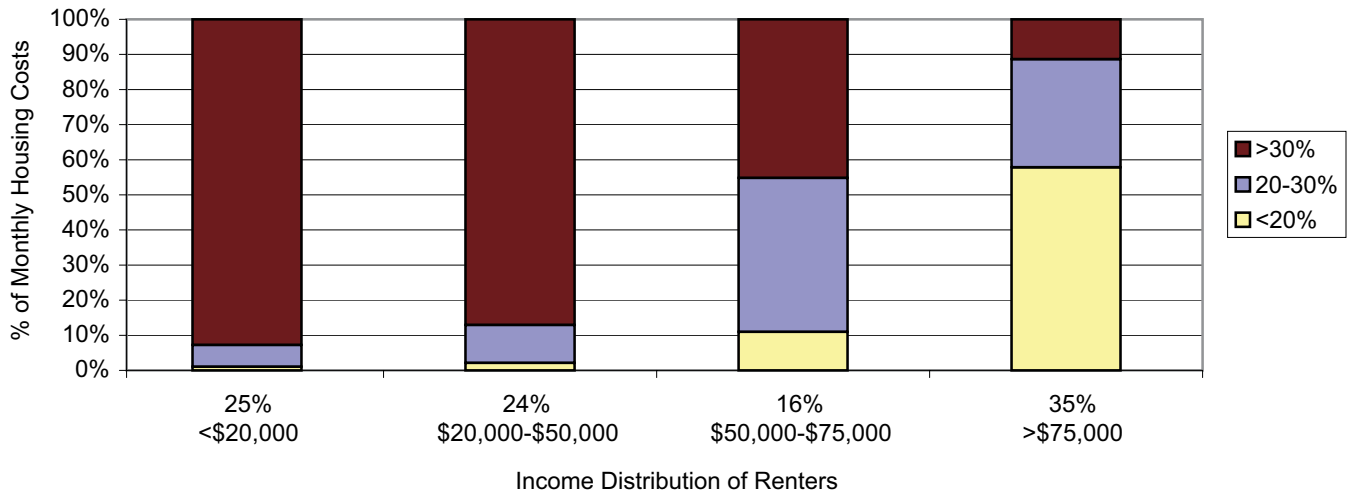
Lower income households overpay more often than higher income households. In 2006, 49% of renting households had a household income of less than \$50,000. Almost 90% of these households are paying more than 30% of their income

**Figure 5: 2006 Percent of Income Spent on Rent**



on rent. Of households in the middle-income bracket of \$50,000-\$75,000, 45% are overpaying. Thirty five percent (35%) of renters earn more than \$75,000 and only 11% of households in this income group are overpaying for housing costs.

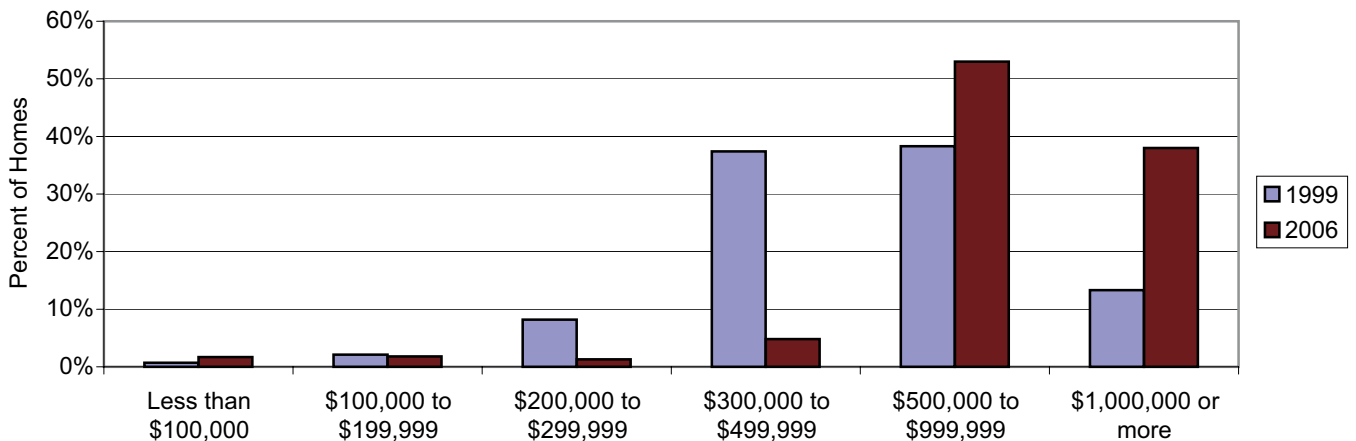
**Figure 6: Monthly Housing Costs as Percent of Income – Renters**



## The Housing Market – Home Ownership

The 65,129 owner-occupied homes in Marin represent 65% of the housing market. The median home sales price in the county increased by 250% in the last decade, with the median value of homes increasing from \$514,600 to \$901,900 between 1999 and 2006. This 75% jump occurred while the median household income increased only 15%, meaning home values increased five times as much as area incomes. In 2000, the market was already tight, with only 11% of homes valued at less than \$300,000. By 2006, the distribution of home prices shifted heavily towards the million-dollar mark, with only 1 in 10 homes now valued at less than \$500,000. While many areas throughout the state experienced decreasing values in the real estate market in 2007, home prices in Marin County continued to rise.

**Figure 7: 2006 Marin County Home Values**



*U.S. Census 2000, 2006 American Community Survey*

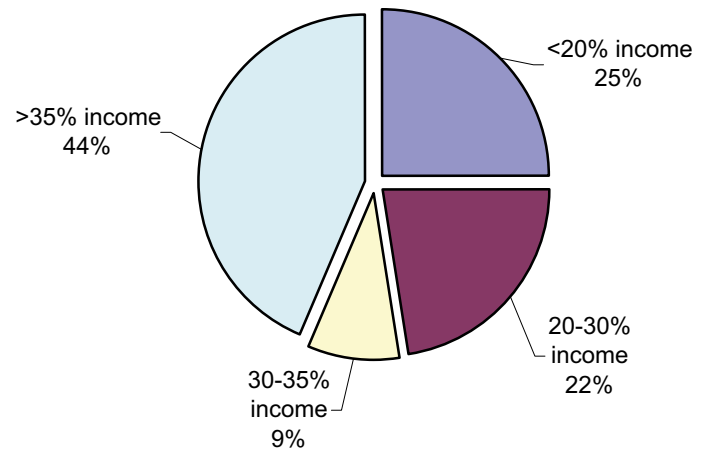
## Ownership Housing Economics

The dramatic gap between the rise of home values and incomes manifests as a strong decrease in housing affordability. The median monthly mortgage for homes in Marin is \$3,065. The minimum annual income required to afford this mortgage is \$110,340. In 2006, 59% of Marin households were earning less than \$100,000. If these market trends continue, even more families already residing in the county will be unable to own a home in their community.

In 2000, 32.3% of homeowners were overpaying for housing costs, according to the 30% of income standard. By 2006, approximately 50% of homeowners with a mortgage were overpaying, with 44% paying more than 35% of their income on mortgage costs.

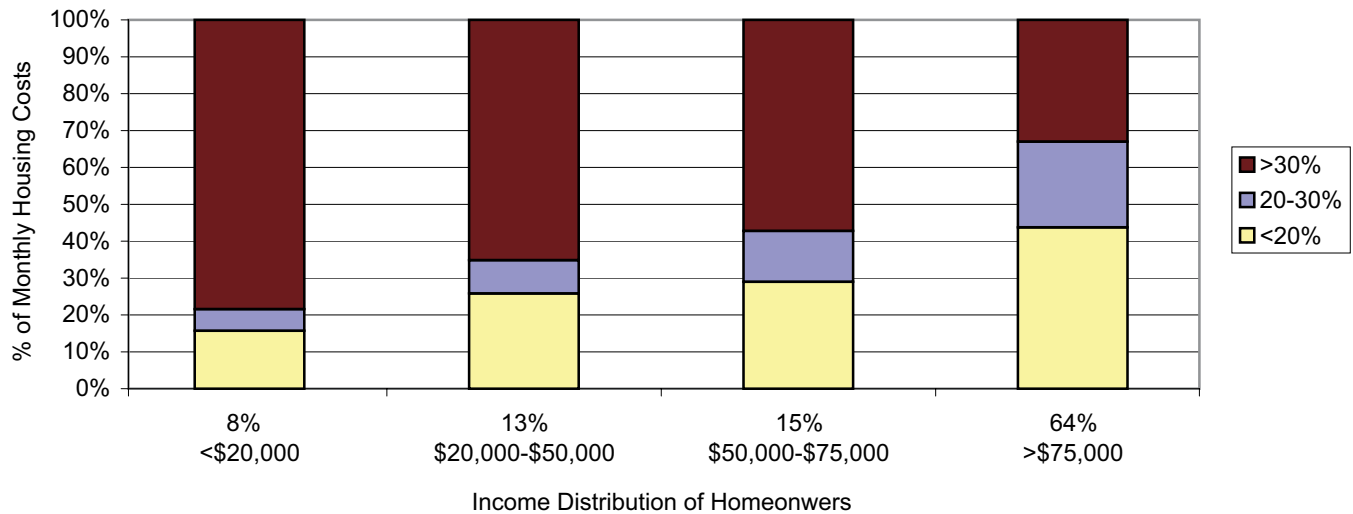
One out of every five homeowners in Marin has an annual household income of less than \$50,000. Over 2/3 of these households are overpaying for their monthly housing costs. While the percentage of overpaying homeowners decreases for each higher income quintile, many upper-income households are still overpaying for housing. 64% of home-owners earn over \$75,000, and one out of every three of these households is currently overpaying. Given the widening gap between home price and income growth, the percentage of households overpaying will likely continue to rise.

Figure 8: 2006 Percent of Income spent on Mortgage



2006 American Community Survey

Figure 9: Monthly Housing Costs as Percent of Income – Home Owners

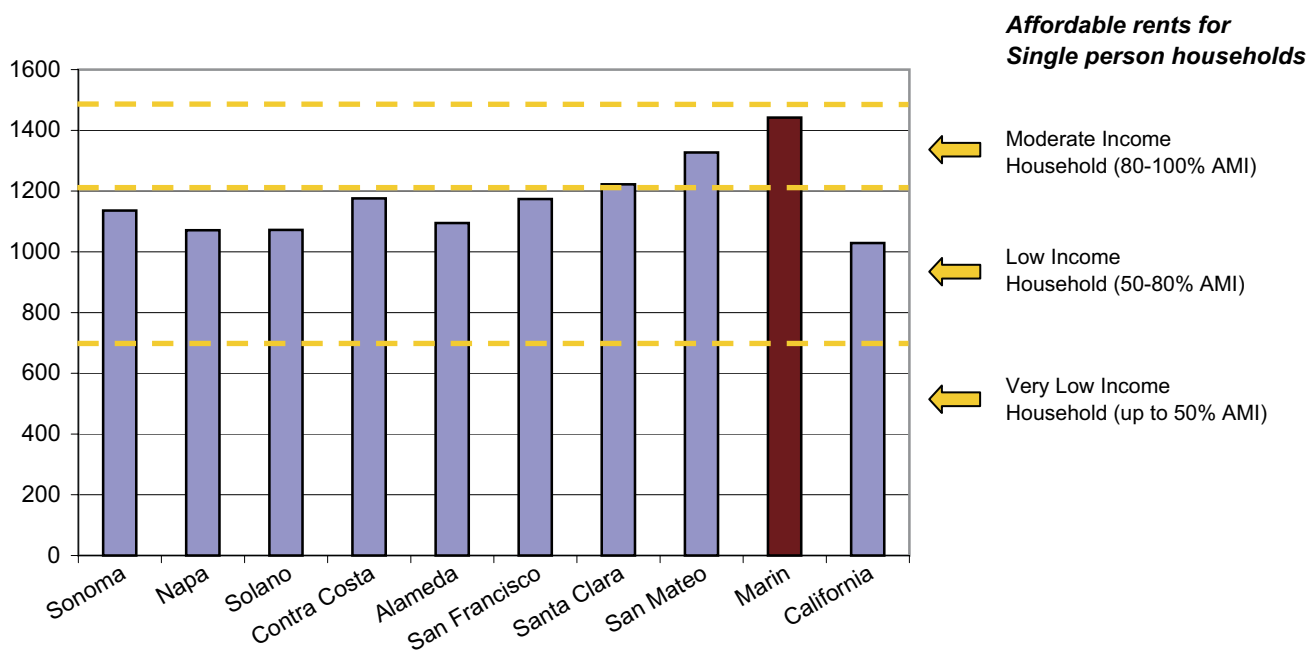


2006 American Community Survey

## Housing In The Regional Context

The Bay Area as a whole continues to be one of the most inflated housing markets in the state, but the sales prices and rents of homes in Marin are considerably higher than in surrounding counties. Rental prices in Marin are 30% higher than the average rent in the Bay Area, and 23% higher than in the tight rental market in San Francisco. Marin is the only county in the Bay Area with a median rent above the affordability level for a single person moderate income household.

Figure 10: Median Rents by County



2006 American Community Survey using low end of category

The average difference in median home prices between Marin and the eight Bay Area counties is \$224,588. The greatest price difference, between Marin and Solano counties is \$412,300. This means that a Solano County household would have to pay almost double their housing costs to live in Marin.

Figure 11: Bay Area Median Home Prices

| County        | Median Home Price | Home Price Difference |
|---------------|-------------------|-----------------------|
| San Mateo     | \$814,700         | \$87,200              |
| San Francisco | \$806,700         | \$95,200              |
| Santa Clara   | \$743,00          | \$158,900             |
| Napa          | \$657,300         | \$244,600             |
| Alameda       | \$646,800         | \$255,100             |
| Contra Costa  | \$641,900         | \$260,000             |
| Sonoma        | \$618,500         | \$283,400             |
| Solano        | \$489,600         | \$412,300             |

2006 American Community Survey

## Regional Housing Needs Allocation

The Regional Housing Needs Allocation (RHNA) is a key part of state housing element law (Government Code Section 65580) and is a central factor in satisfying periodic required updates of the housing element. Housing element law requires local governments to update land use plans, policies and zoning to accommodate projected housing growth. The RHNA figure is not a projection of residential building permit activities but of housing need based on regional growth projections and regional policies for accommodating that growth. On January 18, 2007 the Association of Bay Area Governments Executive Board adopted the 2009-2014 bay area regional allocation of need numbers. The allocation methodology relied on weighted factors including 40% household growth, 20% existing employment, 20% employment growth, 10% job growth near transit and 10% household growth near transit. Jurisdictions will be required to demonstrate an ability to permit the projected housing units between 2009 and 2014.

**Figure 13: Regional Needs Housing Allocation 2009 – 2014**

| City                | Very Low     | Low        | Moderate   | Above Moderate | 2009-2014 Total | 2000-2007 Total |
|---------------------|--------------|------------|------------|----------------|-----------------|-----------------|
| Belvedere           | 7            | 6          | 6          | 6              | 26              | 10              |
| Corte Madera        | 68           | 38         | 46         | 92             | 244             | 179             |
| Fairfax             | 24           | 13         | 19         | 56             | 112             | 64              |
| Larkspur            | 91           | 56         | 76         | 164            | 388             | 303             |
| Mill Valley         | 74           | 54         | 68         | 97             | 292             | 225             |
| Novato              | 275          | 171        | 220        | 575            | 1,242           | 2,585           |
| Ross                | 8            | 6          | 5          | 8              | 27              | 21              |
| San Anselmo         | 26           | 19         | 21         | 47             | 113             | 149             |
| San Rafael          | 261          | 207        | 288        | 647            | 1,402           | 2,090           |
| Sausalito           | 45           | 30         | 34         | 56             | 164             | 207             |
| Tiburon             | 36           | 21         | 27         | 34             | 117             | 164             |
| Unincorporated      | 183          | 136        | 169        | 285            | 773             | 521             |
| <b>Marin County</b> | <b>1,099</b> | <b>757</b> | <b>979</b> | <b>2,066</b>   | <b>4,900</b>    | <b>6,515</b>    |

*ABAG – A Place to Call Home (modified)*

Marin jurisdictions generally saw a decrease in the 2009 allocation from the 2000 allocation. This is due to the methodological decision to include growth in transit-oriented areas of the bay area. Because Marin has no fixed transit, and a relatively low service level of bus transit, RHNA pressure for growth was diminished.



## Rent Prices and the Affordability Gap

To afford the median rent of \$1,442, a household in Marin needs an annual income of at least \$57,672. In 2006, the median household income of renters in Marin was \$50,272. A single wage earner working one job would need to earn \$28 per hour in order to afford the median rent.

The average hourly wage of the lower-paying service sectors in the San Francisco Metropolitan District, of which Marin is a part, is \$11-13 an hour. At \$12 an hour, a worker would need to work 96 hours a week to afford the \$1,386 average cost of a 1 bedroom apartment, or two workers earning \$12 would each have to put in 48 hours a week to afford that same apartment. Average hourly wages paid in the San Francisco Metropolitan District place many service-sector workers in the very low, low, and moderate income categories. Only the highest paying positions in the moderate category can afford the median rent in Marin.

Figure 12: Bay Area Wages and Affordable Rents

|  | Hourly Wage | Annual Income | Affordable Rent + Utilities | Median Rent Gap |
|--|-------------|---------------|-----------------------------|-----------------|
| <b>Very Low Income – Less than 50% of Median</b> |             |               |                             |                 |
| Home Health Aides                                | \$11.75     | \$24,441      | \$611.03                    | -\$830.98       |
| Child Care Workers                               | \$12.77     | \$26,568      | \$664.20                    | -\$777.80       |
| Retail Salespersons                              | \$12.91     | \$26,852      | \$671.30                    | -\$770.70       |
| School Bus Drivers                               | \$13.83     | \$28,773      | \$719.33                    | -\$722.68       |
| <b>Low Income – 50%-80% of Median</b>            |             |               |                             |                 |
| Medical Assistants                               | \$18.28     | \$38,019      | \$950.48                    | -\$491.53       |
| Construction Laborers                            | \$21.33     | \$44,374      | \$1,109.35                  | -\$332.65       |
| Mental Health and Substance Abuse Social Workers | \$21.57     | \$44,869      | \$1,121.73                  | -\$320.28       |
| Chefs and Head Cooks                             | \$21.43     | \$44,566      | \$1,114.15                  | -\$327.85       |
| <b>Moderate Income – 80%-100% of Median</b>      |             |               |                             |                 |
| Police, Fire, and Ambulance Dispatchers          | \$25.68     | \$53,409      | \$1,335.23                  | -\$106.78       |
| Licensed Nurses                                  | \$27.31     | \$56,804      | \$1,420.10                  | -\$21.90        |
| Emergency Medical Technicians and Paramedics     | \$27.94     | \$58,104      | \$1,452.60                  | \$10.60         |
| Civil Engineering Technicians                    | \$28.31     | \$58,868      | \$1,471.70                  | \$29.70         |

2006 Occupational Employment Statistics - San Francisco-San Mateo-Redwood City MD

## Employment in Marin

Only three of the top twelve employment sectors in Marin offer an annual median salary that exceeds the income needed to afford the median rent price in the county. The employees in these three sectors represent 16% of the workforce. Two of the top five sectors, Retail and Hospitality/Recreation, have median salaries that place a single-person household in the very low income category. These two sectors employ nearly 30,000 (24%) workers in Marin. A household with two workers earning median salary in either sector cannot afford the median rent in Marin.

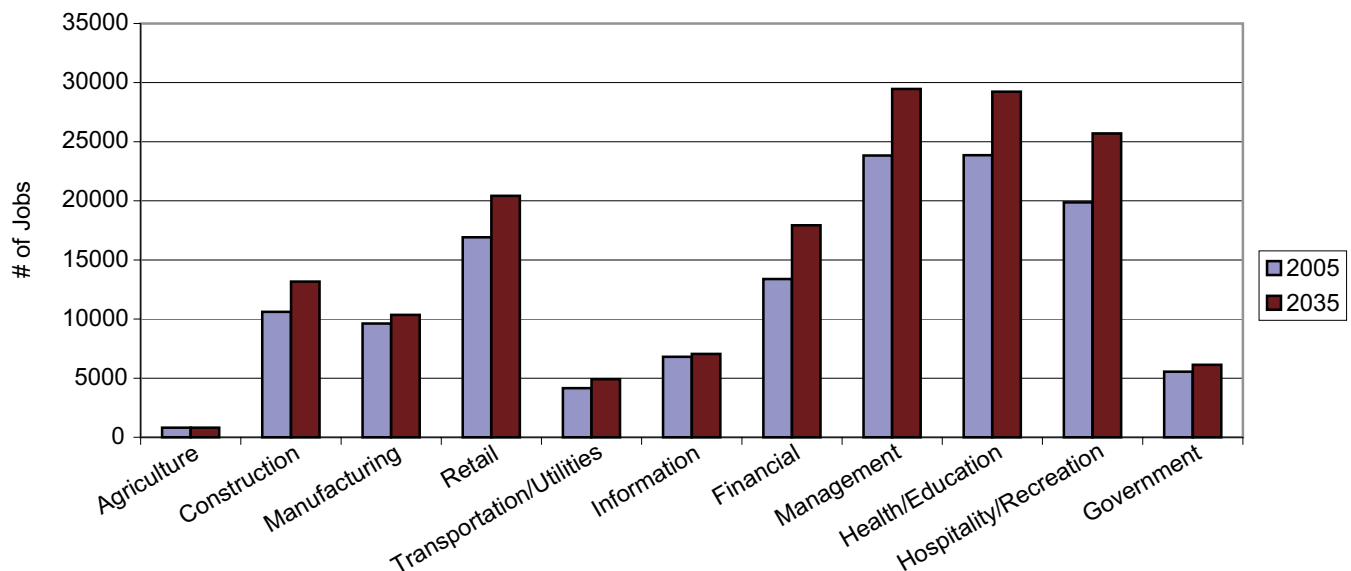
**Figure 14: Employment Sectors and Incomes**

| Sector                        | Employees | Median Annual Salary | Median AMI |
|-------------------------------|-----------|----------------------|------------|
| Professional Management       | 24,127    | \$54,327             | 88%        |
| Retail                        | 16,728    | \$20,121             | 33%        |
| Health Care                   | 15,271    | \$50,338             | 83%        |
| Financial                     | 13,955    | \$71,471             | 118%       |
| Hospitality, Arts, Recreation | 12,837    | \$14,387             | 24%        |
| Education                     | 10,946    | \$42,850             | 71%        |
| Construction                  | 9,288     | \$28,882             | 48%        |
| Manufacturing                 | 5,506     | \$56,165             | 93%        |
| Information                   | 5,278     | \$91,374             | 150%       |
| Public Administration         | 3,590     | \$92,727             | 153%       |
| Transportation                | 4,105     | \$51,329             | 85%        |
| Agriculture                   | 777       | \$24,768             | 41%        |

2006 American Community Survey

## Employment Sector Growth

**Figure 15: Employment Sector Growth**

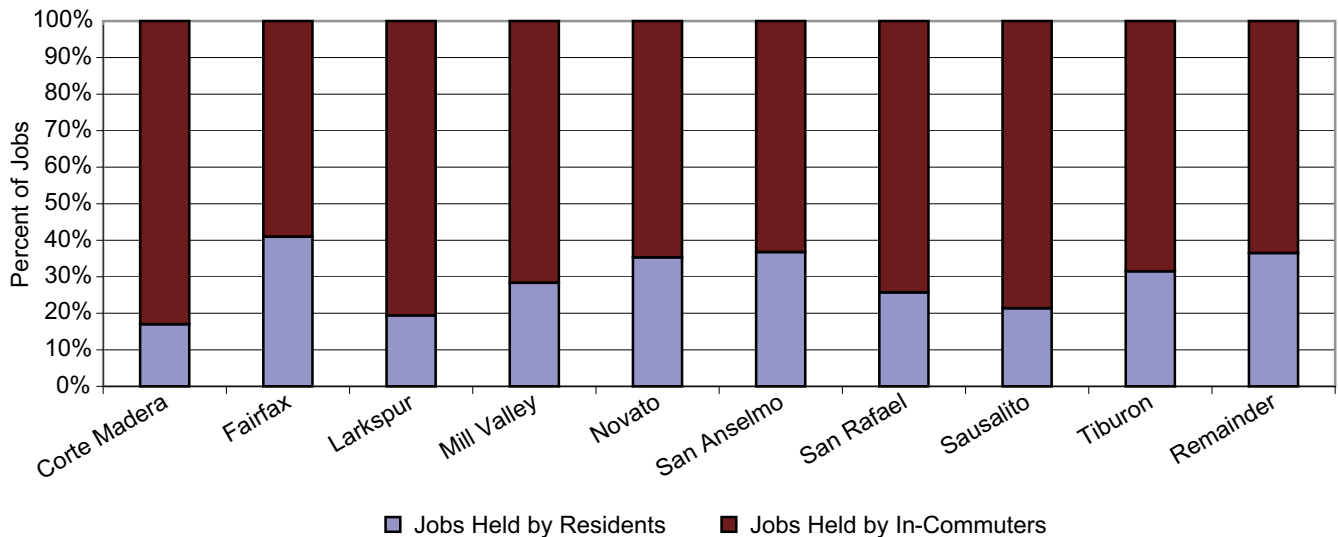


2007 Projections – Association of Bay Area Governments

Job growth trends point to a need for housing affordable to lower income workers. The Association of Bay Area Governments projects that 50% of total employment growth in Marin over the next 30 years will occur in the lower-paying retail, health/education and hospitality/recreation sectors. Growth in the higher-paying financial and professional services sectors will account for only 1 out of 3 new jobs. While higher salaried workers may find flexibility in housing type choice and location, the majority of new employees in the county will face an increasing disparity between incomes and rental costs.

As housing affordability in Marin continues to worsen at a much higher pace than surrounding counties, current traffic problems will also worsen. In 2000, 75% of jobs in Marin were held by workers not employed in the cities in which they live<sup>3</sup>. Fairfax had the highest percentage of jobs held by its own residents, at 41%, while 81% of employees working in Corte Madera come from outside the city. While much of this commute occurs within the county as workers travel from one city in Marin to another, 36% of jobs countywide were held by workers commuting from other Bay Area counties.

**Figure 16: Local Residents Employed in Marin**

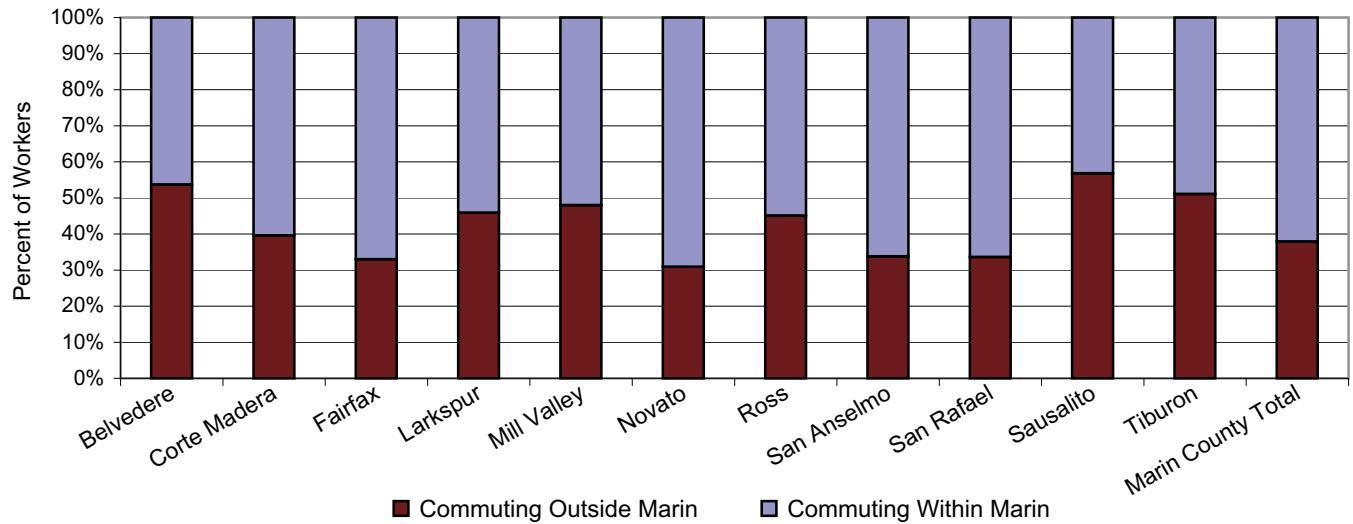


*U.S. Census 2000*

There is a correlation between housing costs in each city and the percent of residents that commute out of Marin to work. Belvedere, Sausalito and Tiburon, which have some of the highest housing costs and incomes in the county, also have the highest percentage of residents commuting out of Marin to work. The four towns with the lowest median rent and home prices in 2000, Fairfax, Novato, San Anselmo, and San Rafael, also had the lowest percentage of residents commuting out of the county to work. Over 37% of all Marin County residents commuted outside of the county to work in 2000.

## Commute Patterns

Figure 17: Employed Residents Commuting out of Marin



U.S. Census 2000

The average commute time for all employed residents in Marin is 27.8 minutes, down from the 32.3 minutes in 2000. The average miles traveled per capita has increased from 28 miles in 1990 to 32.9 miles in 2005, and is anticipated to climb to 36.1 by 2020.<sup>4</sup> Workers living in Marin primarily use personal vehicles, with 71% driving alone, and 14% carpooling. Only 9% use public transportation.

According to a 2004 report released by the Metropolitan Transportation Commission on commuter forecasts, the number of workers commuting from six surrounding counties to work in Marin will almost double from 1990 to 2030. The most substantial increase occurred between 1990 and 2000, but another significant jump is anticipated during the years 2010 to 2020. Marin can expect to see an additional 17,200 commuters from these six counties in the next 30 years. Using 2003 ABAG projections and the 1990 and 2000 censuses, the MTC models indicate that the largest increases in commuters will be coming from Contra Costa, Alameda, and Solano counties. All three counties have significantly lower housing prices than Marin.

Figure 18: Workers Commuting into Marin

| County of Residence | 1990   | 2000   | 2010   | 2020   | 2030   |
|---------------------|--------|--------|--------|--------|--------|
| San Francisco       | 5,006  | 6,450  | 5,670  | 7,529  | 9,865  |
| Alameda             | 2,723  | 3,745  | 3,653  | 5,492  | 7,684  |
| Contra Costa        | 3,280  | 6,803  | 7,208  | 10,097 | 12,286 |
| Solano              | 1,913  | 4,418  | 5,774  | 7,981  | 9,373  |
| Napa                | 594    | 894    | 1,001  | 1,236  | 1,327  |
| Sonoma              | 15,352 | 18,336 | 22,674 | 21,163 | 17,133 |
| Total               | 28,868 | 40,646 | 45,980 | 53,498 | 57,668 |

Metropolitan Transportation Commission

## **Housing Needs of Seniors and People Living with Disabilities**

In 2006, 21% of the total population in Marin was 60 years old or older, comprising 27% of households. The Marin Commission on Aging predicts that 1 out of 3 residents in Marin will be over 60 by 2020. As over 30% of seniors have some type of disability, this population often requires accommodations or assisted living. In 2003, the average monthly rent for an individual in assisted living was about \$3,500.<sup>5</sup> Many seniors live on a fixed income, and would benefit from affordable housing targeted to their needs.

Of the non-institutionalized population in Marin, 12% of residents are living with at least one disability. The poverty rate for persons with disabilities is 15%, which is twice the poverty rate of Marin residents as a whole. Individuals with disabilities which limit employment have a poverty rate of 23%, based on the 2007 Federal Poverty Level for an individual of \$10,210. An individual receiving assistance at this level can afford \$250 a month for rent, according to the 30% standard.

# Affordable Housing In Marin

---



**The Bolinas Community Land Trust (BCLT)** owns and operates three buildings in downtown Bolinas with 15 units of affordable housing. The Bolinas Station is comprised of two townhouses which provide affordable housing for families, and the Bolinas Garage building which provides workforce housing with 3-single room occupancy units and 3-live/work studios. In addition, the Bolinas Garage has 3 commercial storefronts and a gas station, Bo-Gas. The Bolinas Station complements the historic Gibson House which provides 7 dwellings through the Section 8 program. The Land Trust's mission is to create and sustain affordable housing opportunities in Bolinas in order to ensure that the unique character of the community is maintained through a diverse population.

This chapter focuses on property and unit characteristics, and the income levels of residents served. Results are organized by housing group. Response rates varied per survey question, therefore response sets vary in the discussion below to reflect accurate findings.

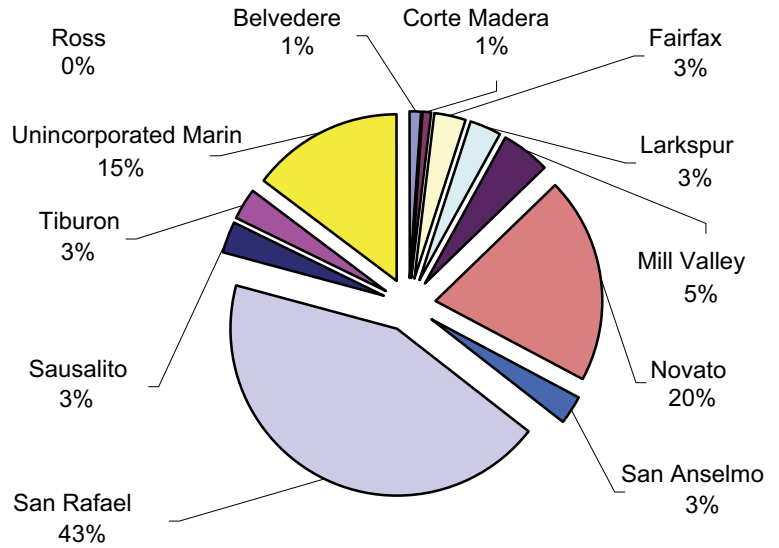
## **Privately Managed Affordable Rentals**

There are currently 101 privately managed rental properties providing 2890 affordable units throughout Marin County which represent 8% of the total rental stock countywide. 2616 of these units are at 100% affordable properties available to low income families, seniors, people with disabilities and some long term transitional housing. There are an additional 274 units of inclusionary rentals, which are affordable units within a larger market-rate property, and have been included in the affordable rental group for analysis. All of these properties are dedicated in part or in whole to providing low cost housing and are bound to affordability through federal, state, or local funding sources, local affordable housing inclusionary requirements, redevelopment agency funding, tax credit agreements, or by philanthropic mission.

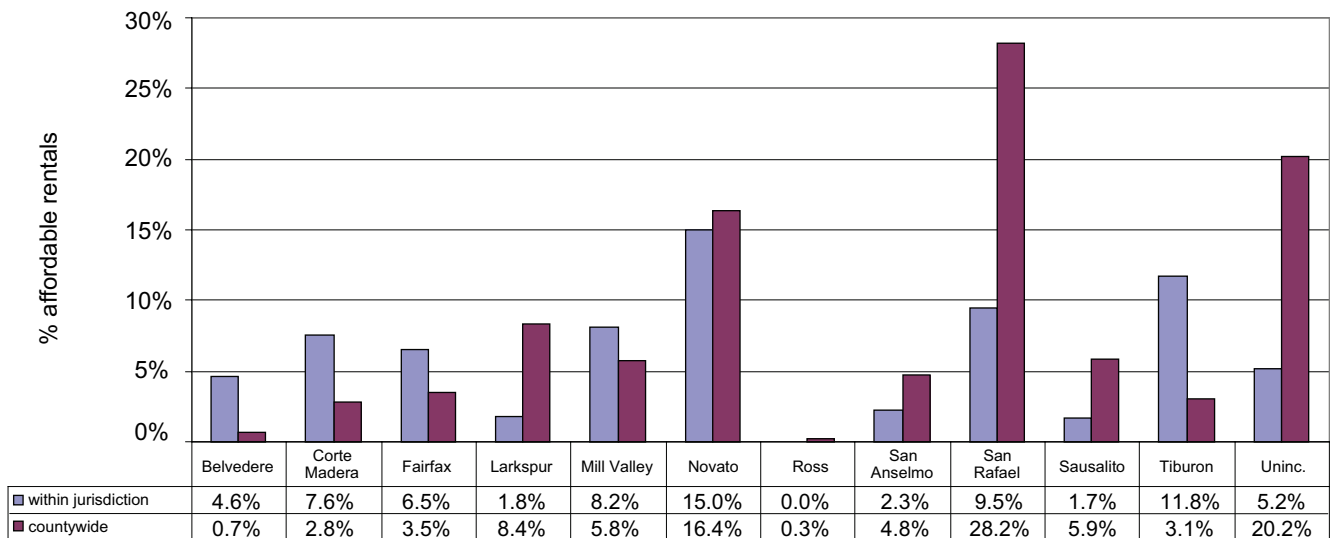
The bulk of affordable rental properties are located within the larger jurisdictions, as shown in Figure 19. Figure 20 shows the relationship of affordable units to the total rental stock. Smaller cities and towns may show a greater percentage of affordable rental units within that jurisdiction, though they hold a smaller percentage of the countywide share. This is primarily due to the varied amounts of rental housing per jurisdiction.

Jurisdictions have attracted affordable housing through a variety of methods. Most rental units are provided at 100% affordable rental properties, which means that non-profit organizations have been the most effective. Most Marin cities and towns also have inclusionary ordinances in their development code which require a certain amount of affordable housing to be provided within a market-rate development. Some have been more effective than others. This study found that the City of San Rafael has been particularly successful in securing affordable rentals through with policy, providing 218 units at 12 properties. The City of Novato has also developed 297 rental units in partnership with several affordable housing providers at Hamilton as a result of the Hamilton base closure project. This unique opportunity is unlikely to be replicated in the county.

**Figure 19: Distribution of Rental Properties by Jurisdiction**



**Figure 20: Affordable Rental Units as Percentage of Town and County Rental Stock**



## Affordable Rentals: Age, Type, and Size

The median year that privately managed affordable rental properties were placed in service as income-restricted for affordability is 1997. Of the 87 properties for which this information was provided, 33 became available as affordable rentals since the year 2000, and 27 were placed in service in the 1990s.

The median age of income-restricted rental properties is 18 years. Over 68% of these properties were constructed after 1980, and six properties represent a re-use of buildings constructed before 1900. Since 2000, 18 new properties have been constructed. The difference between property ages and the year they were placed in service reflects the acquisition or renovation of 22 older properties for use as affordable rentals.

The majority of affordable units are in apartment buildings, accounting for 74 of the 101 properties. Fifteen group homes serve individuals with disabilities. There are 5 single-room occupancy (SRO) properties, which provide single bedrooms for individuals who share restrooms and kitchens. Five developments are townhomes, and three are duplexes.

The 96 properties for which information was provided represent 2,591 income-restricted units. The table below shows total stock and square footage of each unit type. Seventeen artist live-work studios are not included in the size comparison as they serve a different function than traditional rental units. Those live-work units range in size from 1764 to 6460 square feet.

Figure 21: Rental Unit Summary

| Unit Size     | Number of Units | Percent of Total Units | Size – Range in Square Feet | Average Square Footage |
|---------------|-----------------|------------------------|-----------------------------|------------------------|
| <b>Studio</b> | 387             | 15%                    | 160-576                     | 428                    |
| <b>1</b>      | 1212            | 47%                    | 250-822                     | 575                    |
| <b>2</b>      | 607             | 23%                    | 500-1250                    | 881                    |
| <b>3</b>      | 351             | 14%                    | 700-1500                    | 1127                   |
| <b>4</b>      | 34              | 1%                     | 1305-1624                   | 1428                   |



**Edgewater Place** is a 28-unit multi-family property consisting of four garden-style apartment buildings, clustered on a site adjacent to a marsh restoration area in Larkspur. The mix of residents includes families, people with disabilities and seniors. EAH Housing manages this development of one, two and three-bedroom apartments which rent for between \$480 and \$1700 per month. Two of the apartments are fully handicapped accessible. Amenities include an on-site manager's apartment and office, laundry facilities, a fenced tot lot and covered parking. Edgewater Place was nominated for a California Sierra Club award for best exemplification of smart growth principles. The site is conveniently located near shopping, medical facilities, schools, parks, and transportation.



## Rent Prices and Household Area Median Income Levels

Income level targets are generally set by either funding requirements or housing provider policy. Depending upon the funding structure, income-restricted rental properties limit rents to either no more than 30% of a household’s gross annual income, or 30% of the upper band of an Annual Median Income (AMI) category. The range of rent paid per unit size was found to be quite large because of the variety of household sizes and different income levels residing in affordable units surveyed. The lower end of the price range shown in Figure 22 represents the rent paid by households at the extremely-low-income level, while the higher end of the price range is the rent paid by households at the moderate-income level. For an explanation of income limits, refer to Figure 1.

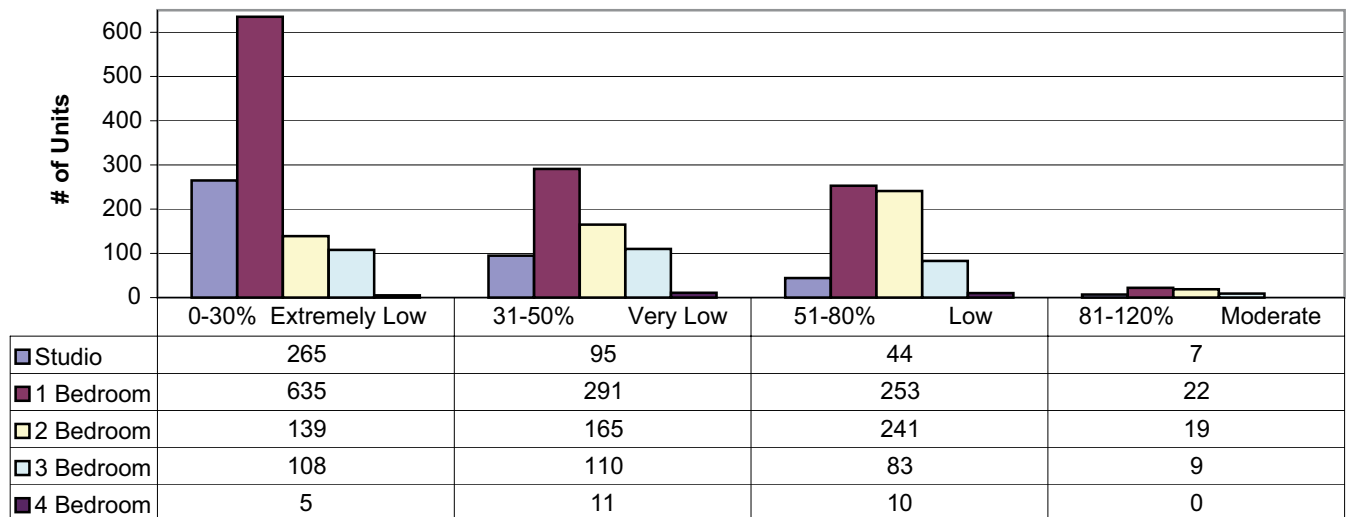
Over 72% of the 2,512 occupied income restricted units are rented to extremely or very-low income households, and 25% are rented to low-income households. Only 3% of these units are rented to households making moderate or above-moderate incomes.

The majority of units available are 1 bedroom apartments, accounting for 48% of all privately managed rental units in the county, and 17% are studios. Another 35% of units are those that could serve families – 2, 3, and 4 bedroom apartments or townhomes.

**Figure 22: Rental Cost Range and Average**

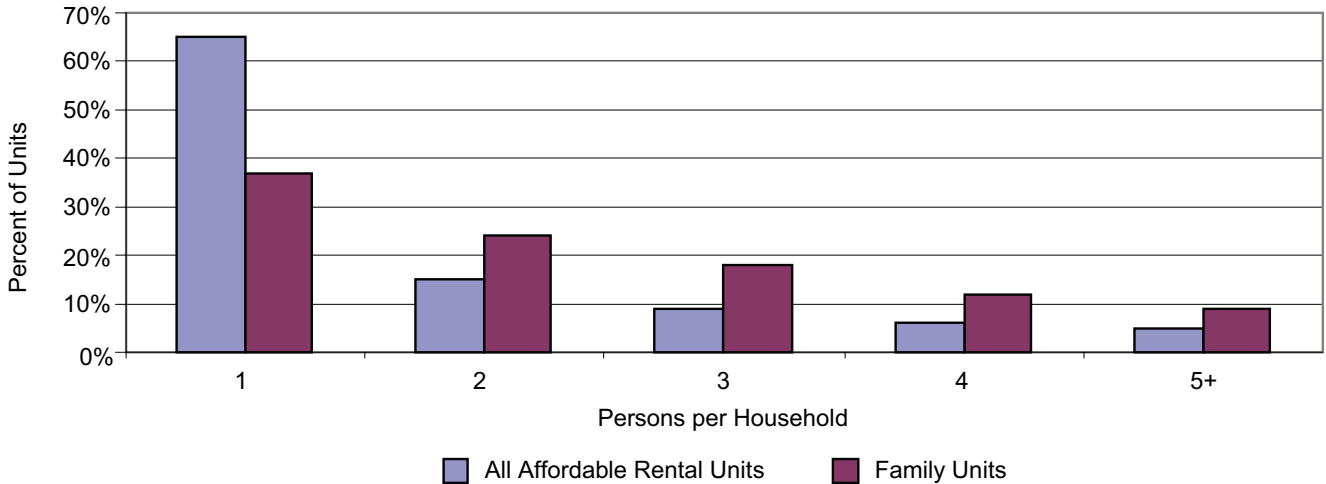
| Unit Size | Rental Range | Average Rent |
|-----------|--------------|--------------|
| Studio    | \$112-\$1027 | \$552        |
| 1         | \$200-\$1480 | \$698        |
| 2         | \$200-\$1428 | \$909        |
| 3         | \$481-\$1924 | \$1146       |
| 4         | \$325-\$1066 | \$846        |

**Figure 23: Affordable Rental Units – Distribution of Household AMI by Unit Type**



There are 52 properties that are not restricted to seniors or persons with disabilities, and are open to all income eligible households. For the purposes of this report, a “family unit” subset will be used to discuss rental units not reserved specifically for seniors or persons with disabilities. While some of the properties within this subset target individuals with studios or live/work situations, the majority of “family units” are targeted to families. “Family units” account for only 57% of all privately managed affordable rental units in the county. The purpose of this subset is to fairly represent affordable resident data when compared to the general population.

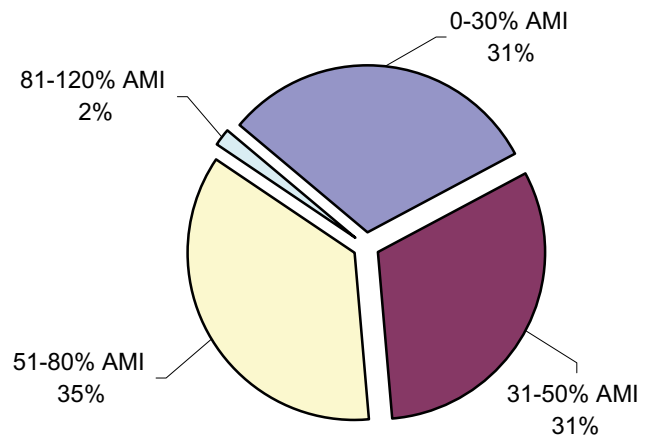
**Figure 24: Affordable Rental Unit Size**



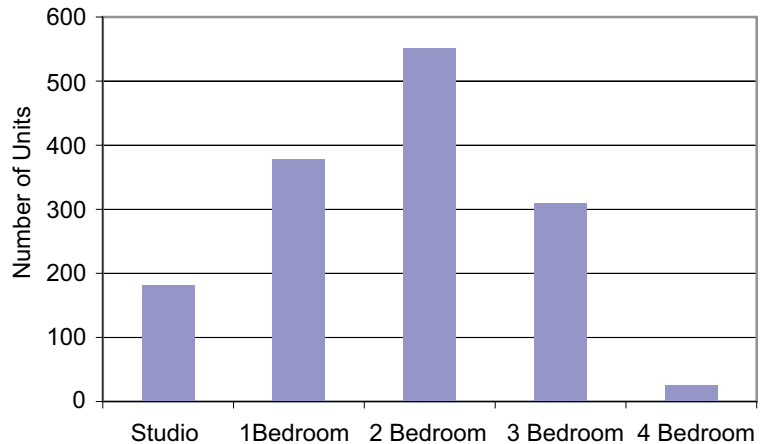
Family units are almost equally distributed between the extremely low (0 – 30% AMI), very low (31 – 50% AMI), and low income (51 – 80% AMI) households (Figure 25). The combined share of extremely and very low income households in the family units group is 62%. This indicates that there are more low and moderate income households in the family units than in all affordable rental units as a whole.

Multiple person households have greater access to rental units, as units with 2, 3 and 4 bedrooms account for 60% of general income-restricted units (Figure 26).

**Figure 25: Household AMI – Family Units**



**Figure 26: Unit Size - Family Units**



## Affordable Rentals for Seniors and Persons with Disabilities

There are 21 affordable rental properties with 1032 units restricted to seniors in Marin County. Nearly all of these units are either studios or 1 bedroom apartments, and there are seven 2-bedroom apartments. Because most of these residents are living on fixed pension or social security incomes, the percentage of extremely-low income seniors is very high, at 63%. Only 13% of these senior households are above very-low income, and there are none with moderate incomes or higher. The average rent paid for these units is close to the average rent for all income-restricted units, with a studio costing \$479 a month and a 1-bedroom renting for \$524.

There are 27 properties with 196 units serving low-income persons with disabilities. The smaller property/unit ratio for this population represents the fact that over half are small group homes in single-family houses, in which residents generally have their own rooms. Of the units available in the nine apartment-style properties serving this population, 44% are studios, 63% are 1 bedrooms, and 3% are 2 bedroom apartments. Over 87% of residents in these properties are in the extremely low income category, and only 3% are low-income or above. Rents paid for these units are close to the average rent for all income-restricted units; however, the low end of the price range is as little as \$112 a month.



**Cecelia Place** is a 16-unit senior property in Tiburon, built in 1997 by EAH Housing. All residents must be 62 years of age or older. Each resident unit is a studio cottage of approximately 525 square feet. Each cottage contains a kitchen, dining nook, bathroom and great room, spacious enough to be divided into both a living room and bedroom. Units may be occupied by one or two people, with incomes that do not exceed more than \$31,680 for one person or \$36,200 for two people.



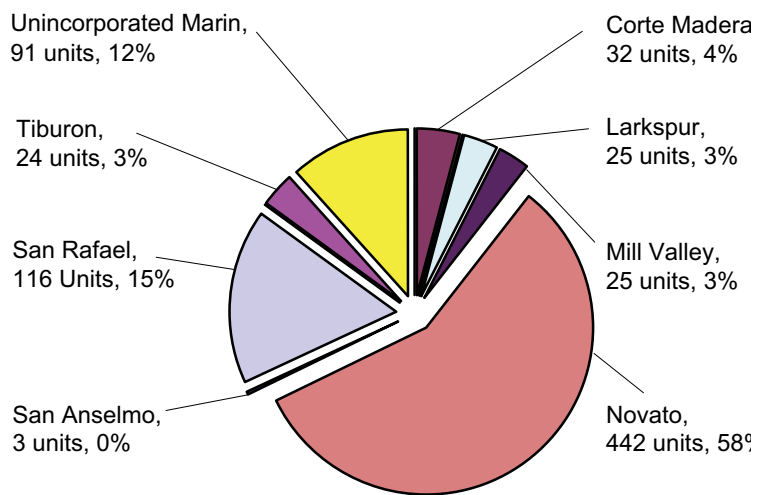
## Below Market Rate Home Ownership

There are currently 758 affordable ownership homes in Marin County. The Marin Housing Authority administers the Below Market Rate Home Ownership program on behalf of Corte Madera, Fairfax, Larkspur, Mill Valley, San Anselmo, San Rafael, Tiburon and the unincorporated county. The City of Novato, with private partners, administers its large and relatively new stock of Below Market Rate homes. There are no Below Market Rate homes in Belvedere, Fairfax, Ross, or Sausalito.

These units have been created primarily through inclusionary requirements on private development. Affordable home ownership of this quantity would not be possible without local jurisdictional commitment to enact and uphold policies that require a development contribution toward affordable housing.

Below Market Rate Ownership homes retain affordability through a resale restriction agreement which is recorded with the title of each property. The agreement usually stipulates all terms of ownership including the income level of eligible purchasers, the number of years the home is bound by the agreement, and terms of allowable future equity increase. Annual home sales vary based on resales and new development. Within the Marin Housing Authority group of homes, there are on average 15 homes resold per year, and total sales increase with any new homes added to the group.

**Figure 27: Below Market Rate Ownership Homes by Marin jurisdiction**

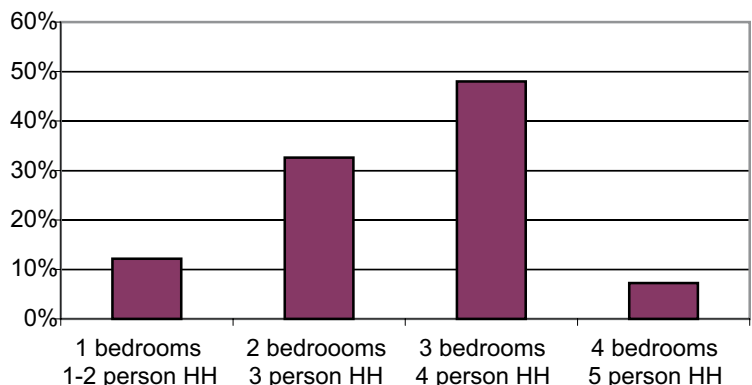


### Below Market Rate Ownership: Age, Type and Size

The median age of Below Market Rate homes administered by the Marin Housing Authority is 18 years. Homes of this group were built as early as 1972, and as recently as 2006. The majority of Below Market Rate homes in Novato are contained within the Hamilton reuse site and most are approximately 4 years old, though the earliest project in Novato was built in 1980 and the most recent opened its doors in 2007.

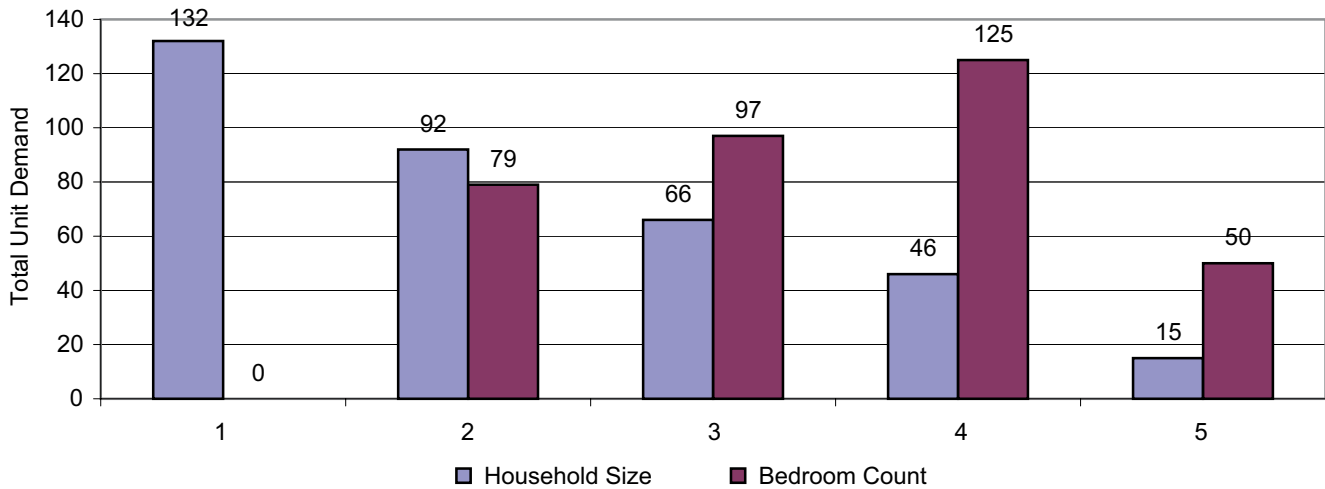
Because Below Market Rate (BMR) units tend to originate from multi-unit projects, townhomes are the most common style of architecture. Unit sizes range from between 480 to 2,200 square feet, with an average of 1070 square feet. The most common bedroom count is two and three bedrooms per home.

**Figure 28: Bedroom distribution of BMR Ownership Units**



At the time of BMR purchase, the eligible household size for buyers is often determined as the total number of bedrooms plus one person, though this may vary by program. For example, a two bedroom is available to a family of three; a three bedroom is available to a family of four. This stipulation is not the case at Meadow Park in Hamilton. Figure 29 shows that while two and three bedroom units comprise the majority of Meadow Park homes (no one bedroom units were produced), the average purchasing households were primarily one and two person households. This correlates with the statewide increase in single person households, and may point to a greater demand for smaller units.

**Figure 29: Meadow Park at Hamilton: Purchaser Household Size versus Bedroom Count**



**Eligibility Limits by Income**

The sales price of a BMR home is determined by the income target or policy objective of the jurisdiction and negotiated at the time of development with the developer. In Marin County, ownership units are intended for sale to households between 60% and 120% of the Area Median Income. Prices are calculated for each eligibility limit as 33% of a household’s income and should account for principal, interest, taxes and insurance (PITI).

There are specific eligibility requirements for each BMR property in terms of income and household size. Purchasers of BMR units may qualify to purchase homes with eligibility limits no greater than their own income level. For example, a home set at 80% income eligibility is available to purchasers at or below 80% AMI. Financing for a BMR home is generally achieved through standard market lenders. In addition to completing standard real estate documents, all purchasers must sign a resale restriction agreement which establishes a restricted future sales price formula for the home.

**Below Market Rate Sales Prices**

Sales prices for BMR homes vary dramatically due to the 30 year span of program operation, the size of homes, and the various policy objectives of each jurisdiction. Within the units administered by Marin Housing Authority, prices can range between approximately \$93,000 and \$325,000; the median sales price from 2005 through 2007 was \$223,700. Meadow Park at Hamilton, consisting of 351 units developed between 2004 and 2006, targeted purchasers between 65% and 120% AMI, and sold homes at a median price of \$227,000.

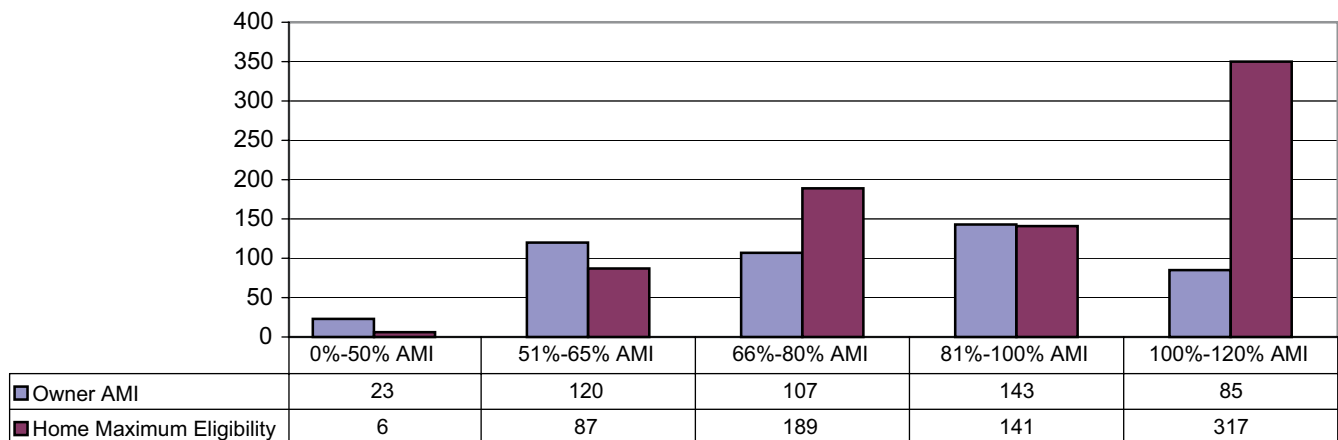


**Meadow Park** is a 700 unit development on 200 acres of the former U.S. Air Force station at Hamilton Field in Novato. In 1999, Shea Homes and Centex Homes teamed up as Novato Community Partners to build the City of Novato’s vision to redevelop the former Hamilton Airfield with high quality affordable homes. Meadow Park includes 351 ownership units, 297 rental apartments, and 60 transitional rentals for formerly homeless households.

The affordable for-sale one & two story town home consist of two, three and four bedroom units, and were designed in the architectural style of Rustic Shake and California Cottage. All 351 homes were sold through a lottery process managed by the City of Novato and Novato Community Partners.

Figure 30 compares the income level of recent purchasers to the eligibility level of the total BMR stock of homes. It shows that purchasers at lower income levels are more prevalent than moderate income purchasers, despite the larger stock of moderately priced homes.

**Figure 30: Comparison of Owner Income Levels and Home Eligibility**



### Duration of Resale Restrictions

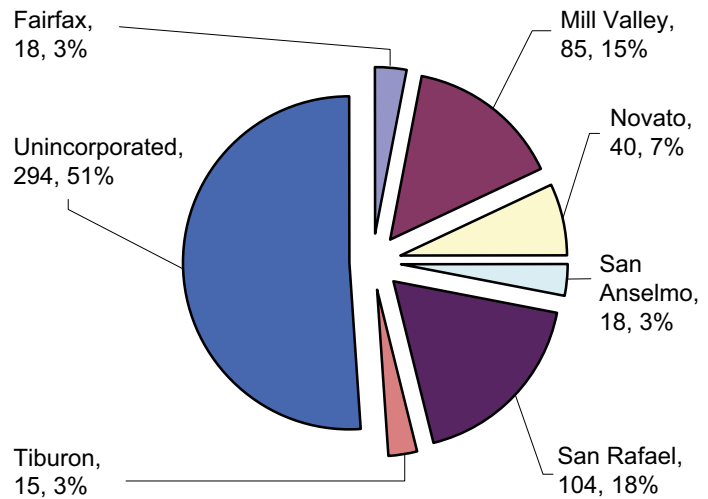
Retention of existing affordable housing is one of the most important tools to maintain affordable housing in a community. As the cost of land in Marin and the Bay Area has dramatically increased since 1995, the financial feasibility of developing new affordable housing is increasingly difficult. Resale restrictions are the mechanism that protects the continued affordability of BMR homes. They stipulate the targeted income level and the duration of the restriction. Of 501 properties for which data was available, 14% carry restrictions of 30-50 years, and 86% carry restrictions of “perpetuity”.

## Public Housing and Section 8 Vouchers

The Marin Housing Authority manages nine public housing properties and two other affordable rental properties targeted to low-income families. These 11 properties provide 574 units to primarily extremely low income households. Of the 551 households currently being served by all Marin Housing managed rental units, 83% are extremely-low income, 11% are very-low, and 3% are low income.

Within the 494 units provided by public housing, 200 units are reserved for seniors and persons with disabilities. The table below illustrates the number of units of each size by target population and the average rent paid.

**Figure 31: Marin Housing Authority Properties – Unit Size and Type**



**Figure 32: Public Housing – Unit Size and Type**

| Target Population | Studio | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom | Total |
|-------------------|--------|-----------|-----------|-----------|-----------|-------|
| Seniors           | 122    | 74        | 4         | 0         | 0         | 200   |
| Family            | 0      | 42        | 131       | 112       | 9         | 294   |
| Total             | 122    | 116       | 135       | 112       | 9         | 494   |
| Average Rent      | \$105  | \$267     | \$409     | \$343     | \$619     |       |



**Venetia Oaks** is a 36 unit property managed by the Marin Housing Authority for senior and disabled individuals. It is available to low income seniors and people with disabilities. Established in 1968, the 1.87 acre property has a density of 19 units per acre, with units distributed between 12 buildings. There are 32 one-bedroom, and four two-bedroom apartments. The property also provides a community building with meeting rooms and on-site laundry facilities.

# Residents of Affordable Housing in Marin

This chapter focuses on results of the resident profile survey section, which included questions about household size and population, ethnicity, income sources and employment sectors. Questions were designed to explore how well affordable housing serves local residents and employees, and environmental impact elements such as commute patterns and transportation modes.

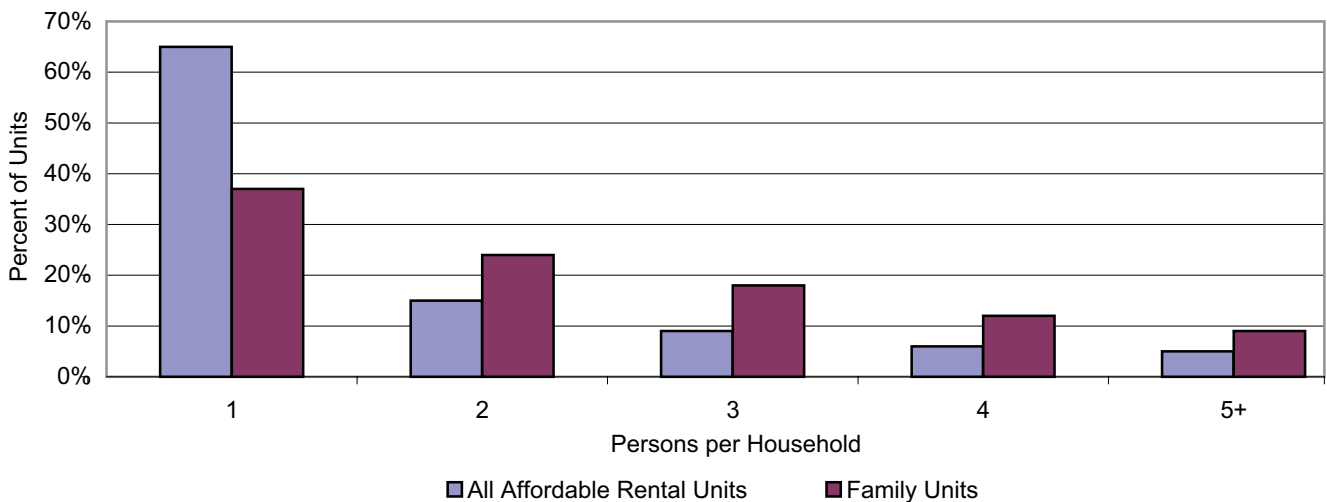
The following discussion is organized by topic, rather than by property type. Information collected on residents of BMR ownership housing is very limited because administrating agencies only collect resident information related to real estate qualification at the time of purchase. Unlike rental housing, no ongoing monitoring of income eligibility or resident profile is required.

## Resident Profile

### Affordable Rentals and Family Units

Of the 101 privately managed affordable rental properties in Marin, 91 provided information on the number of residents and household size. There are currently 4,205 residents being served in these properties. The average household size of the affordable units surveyed is 1.67, lower than the average 2.38<sup>6</sup> household size in Marin. Over 65% of these households are 1-person households. The average household size for family units is 2.16, with 40% having 3 or more residents.

Figure 33: Household Size – Affordable Rentals



Children under the age of 18 live in 568 of the 1185 family households (48%) for which this information was provided. There are 1,086 children in the rental units surveyed, and represent 26% of all affordable rental residents, and 35% of residents in the family units subset. Single-parent households account for 38% of all households with children. These numbers are comparable to Marin County as a whole, in which 29% of all households have children, and 34% of households with children are headed by a single parent.



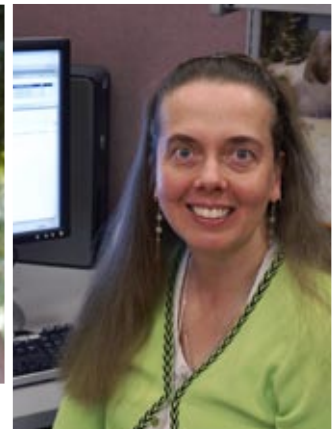
## Affordable Rental Properties for Seniors and Persons with Disabilities

There are 48 properties that serve seniors or persons with disabilities. Of these, 21 properties with 1,032 units serve primarily seniors, with a small number of units available for disabled individuals of any age. The occupancy in these units is 95% single residents and 5% two person households.

Twenty seven developments serve persons with disabilities, four of which have single units for individuals, and 13 are small group homes serving 5 or 6 individuals. Only 12 of 185 units serve 2-person households, and the rest serve 1-person households. All but two of these properties offer support services for their residents.

## Public Housing

Household information was provided for nine public housing properties managed by the Marin Housing Authority. Within these developments, 1,276 residents are currently being served. The average household size is 2 persons. There are 410 children living in public housing, accounting for 32% of residents. 196 residents are age 62 or older, and 175 have a disability.

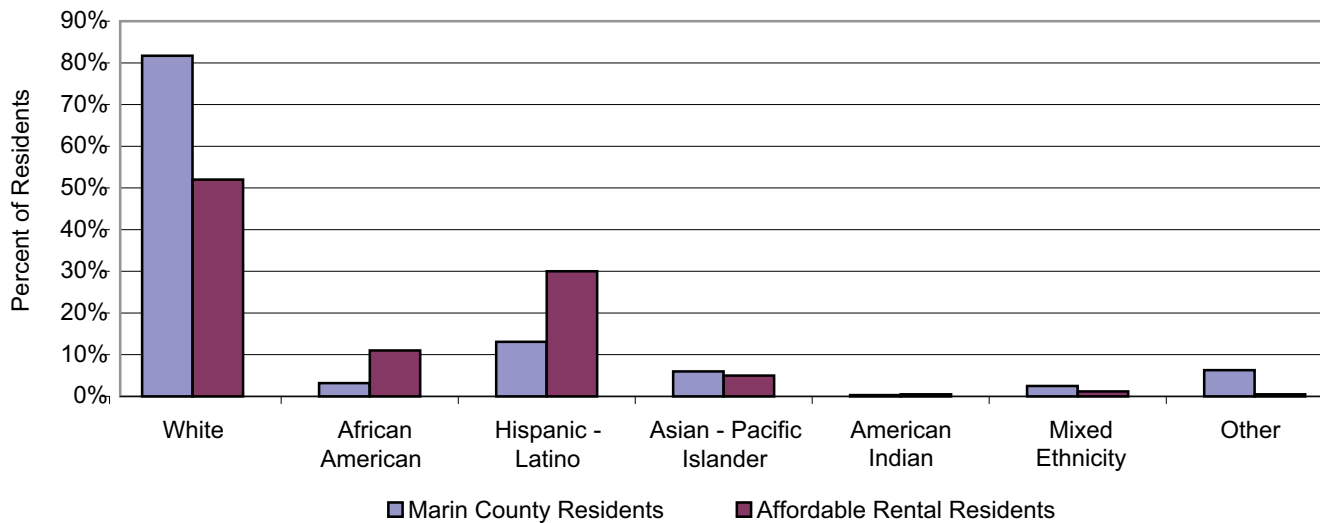


## Resident Race and Ethnicity

### Affordable Rentals

Resident ethnicity information in affordable rental housing was collected per resident, rather than per household. Data was provided for 2,079 residents. These residents represent a more diverse population than Marin County as a whole. The majority of residents in the sample of income-restricted affordable rental properties are white, as is the population of Marin County. Almost a third of the sample population is Hispanic or Latino, more than double the proportional county representation of 13%, and African-Americans account for 8% more of the sample population than the county proportion.

Figure 34: Resident Ethnicity – Affordable Rentals



### Public Housing

Of the 1,220 residents for whom ethnicity data was provided, 47% are White, 41% are African-American, 11% are Asian, and 1% are American-Indian. Hispanic ethnicity is counted as a separate category than race, and 17% of public housing residents identify as Hispanic, close to the countywide percentage of 13%.

Ethnicity data has not been collected about home owners.

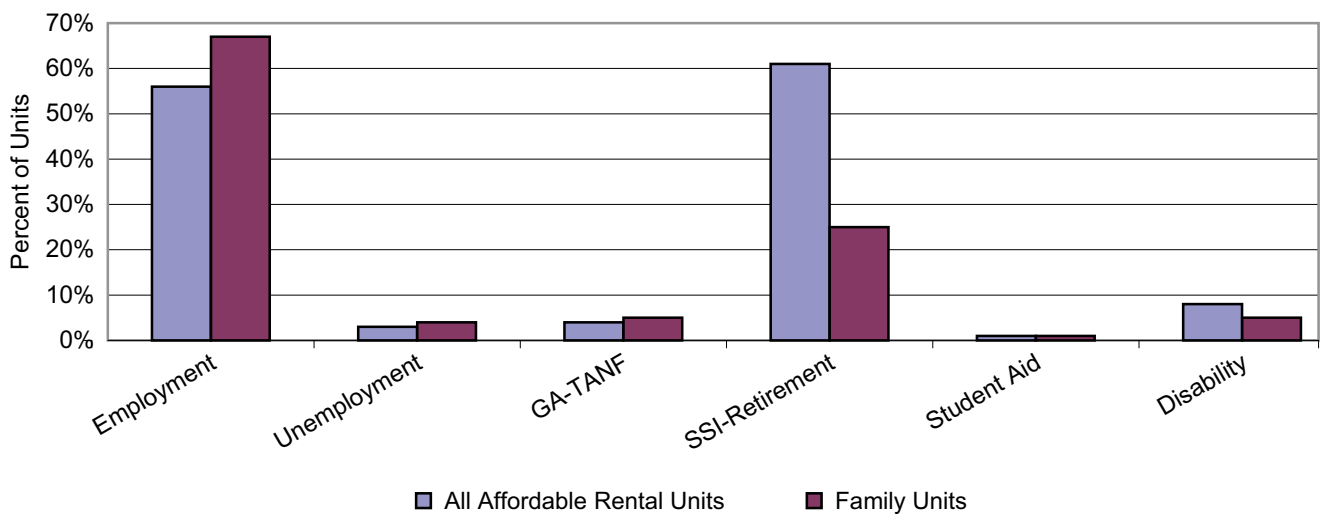
# Household Income

## Affordable Rentals and Family Units

Household income information was provided for 1,592 rental units. Multiple income sources were recorded in many households therefore each incident of an income source was included in the analysis. Income categories for this survey include: employment, unemployment, general assistance or temporary assistance for needy families, social security, retirement, or pension, student assistance, and disability.

Over half of all households for which information was collected have at least one employed resident. The most common income source is Social Security/Retirement/Pension; however, when units restricted to seniors or persons with disabilities are removed from the comparison, this percentage drops considerably. Wages from employment provide income for 67% of family households.

Figure 35: Income Source – Affordable Rentals



## Affordable Rentals for Seniors and Persons with Disabilities

Household income information was provided for 602 of the 902 senior units. Nearly all households receive retirement, social security, or pensions, and 8% have income from employment.

Information on household income was provided for 147 of 185 units for persons with disabilities. Two-thirds of these households have social security income, and 47% receive disability.

## Public Housing

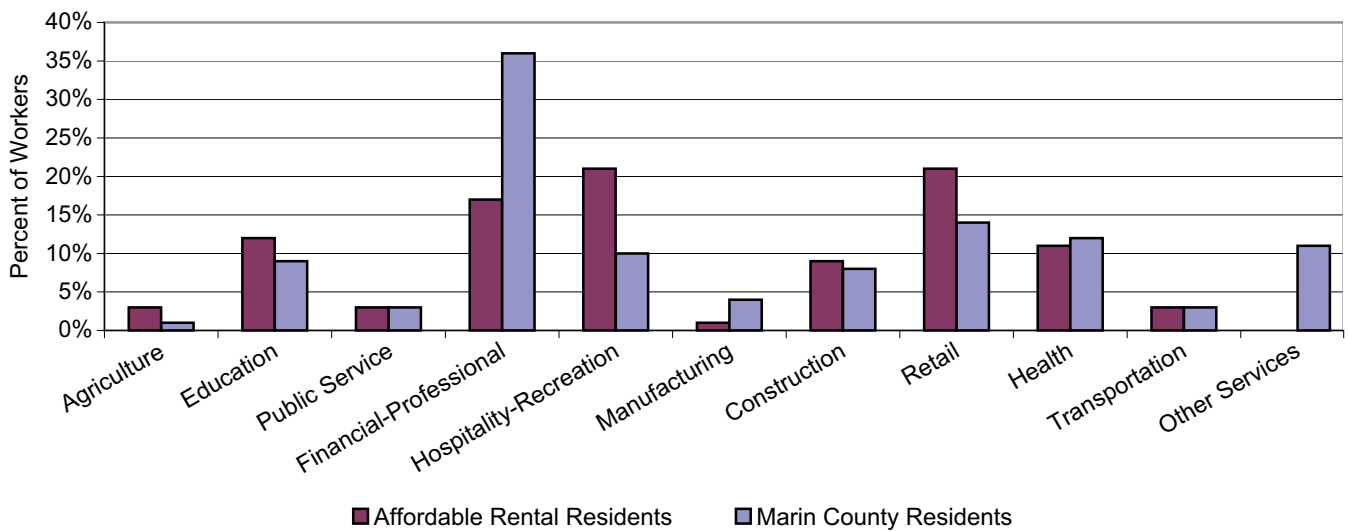
Income data provided for households living in public housing was not distinguished between family units and units restricted to seniors or persons with disabilities. Some units have more than one income source. As with the data provided for household income for privately managed affordable rentals, the occurrence of each source of income is indicated in the total count. Of the 494 households living in all public housing, 202 earn income from employment, 187 receive SSI, 218 receive social security, and 52 receive income from pensions. 79 families receive assistance from temporary assistance for needy families (TANF), and 4 receive general assistance.

# Employment Sectors

## Affordable Rentals

Employment sector information was provided for 822 rental residents. While 42% of residents who are employed work in either retail or hospitality-recreation positions, the employment sectors are more equally distributed than the general population of employed residents in Marin County. Workers living in affordable housing are more frequently employed in the retail, hospitality-recreation, education, and agriculture sectors than Marin County resident as a whole. Significantly fewer work in financial-professional sector positions, but this is still the 3rd largest employment sector for affordable housing residents. Construction, public service, health, and transportation employ a comparable percentage of workers both in affordable housing and in Marin County. “Other Services” is a census category not included in the inventory survey.

Figure 36: Employed Residents by Employment Sector – Affordable Rentals

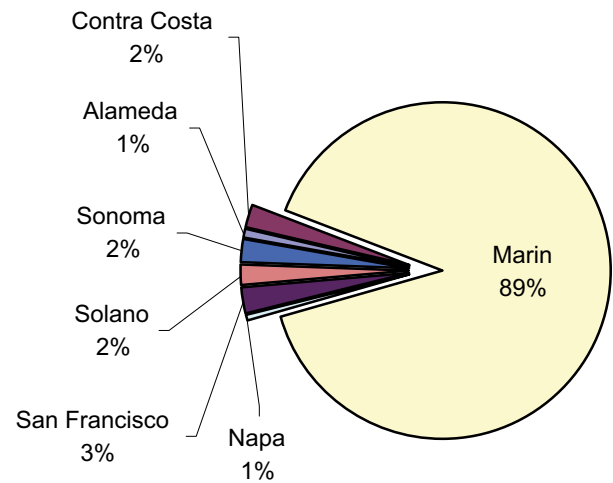


## Previous Residence

### Affordable Rentals

The survey requested information on the number of residents per property previously residing in Marin cities and towns, or in adjacent counties, immediately before moving into the affordable units. Information was provided for 2,078 individuals from the total set of affordable rentals. Of the response set, over 89% lived in Marin County at the time of original rent-up. The majority of these individuals came from San Rafael and Novato, at 37% and 32%, respectively. Just under 7% of residents from Marin lived in the unincorporated areas of the county, and fewer than 3% lived in any other town in the county. The second most common county of previous residence is San Francisco, accounting for 3% of the sample residents. Contra Costa, Solano, and Sonoma counties were each previously home to only 2% of these residents, and only 28 individuals – just over 1% – previously resided in either Alameda or Napa County.

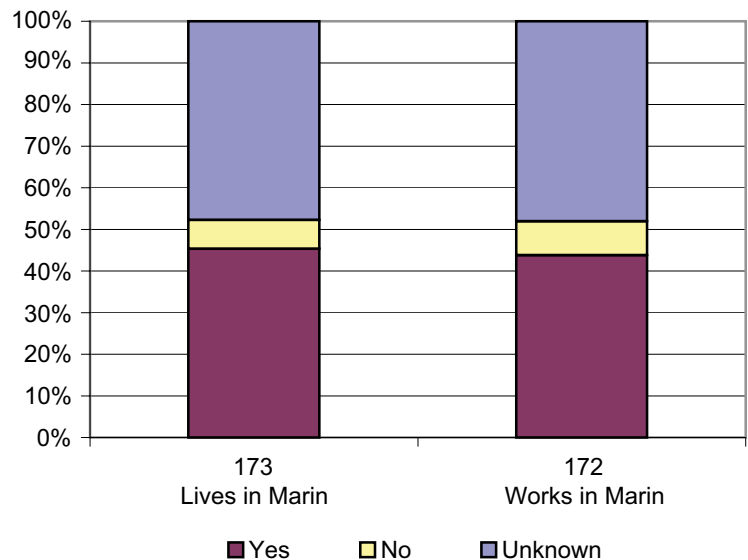
Figure 37: County of Previous Residence – Affordable Rentals



### Below Market Rate Ownership

In recent years, information collected at the time of purchase has included whether purchasers work or live in Marin. Information for 360 households was collected on employment sector and previous place of residence from BMR administering agencies. Figure 38 illustrates that most owners of BMR homes live and work in Marin County. This limited sample of Marin Housing Authority BMR Program homes counts known live/work information at the time of purchase for current owners. It should be noted that some developments have provided priority to local employees, and the “Works in Marin” figures have not been sorted to distinguish projects without local employee incentives.

Figure 38: BMR Ownership – Employed or Residing in Marin at Time of Purchase (Marin Housing Authority limited sample)



The City of Novato provided information showing that Meadow Park at Hamilton also houses a large proportion of people who live and/or work in Marin. Because this large project used a series of local employee and resident preferences during its lottery process, the results are not suitable for generalization.

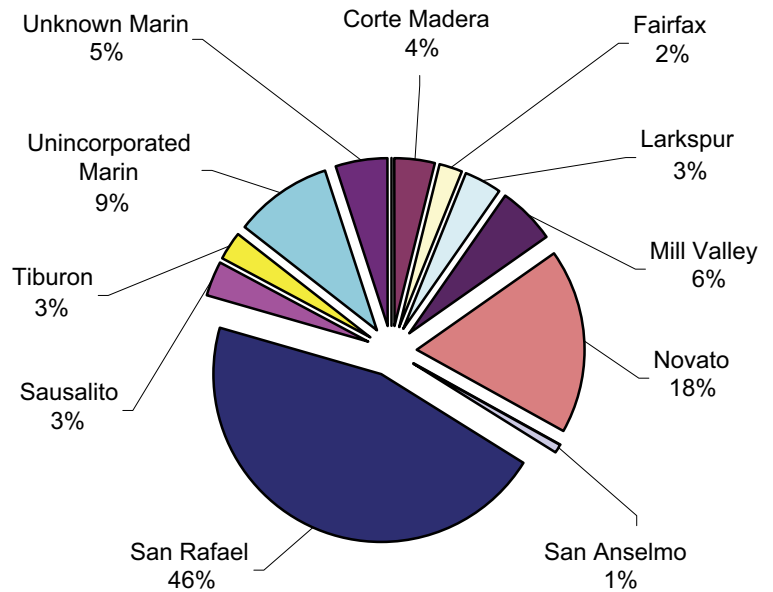
# Commute Patterns and Vehicle Ownership

## Affordable Rentals

The current employment location of working residents was provided for 606 individuals. Of this sample, 91% work in Marin County. This is considerably greater than the 62% of all Marin County residents who work within the county. The next most common county of employment is San Francisco, accounting for 3% of working residents, and less than 2% of residents from this sample commute to any other surrounding county to work. The largest cities in Marin also employ the majority of sampled workers, with 46% employed in San Rafael and 18% in Novato. These statistics mirror the responses received for 224 individuals regarding place of employment prior to living in affordable housing, which demonstrates that affordable rental housing is serving local workforce.

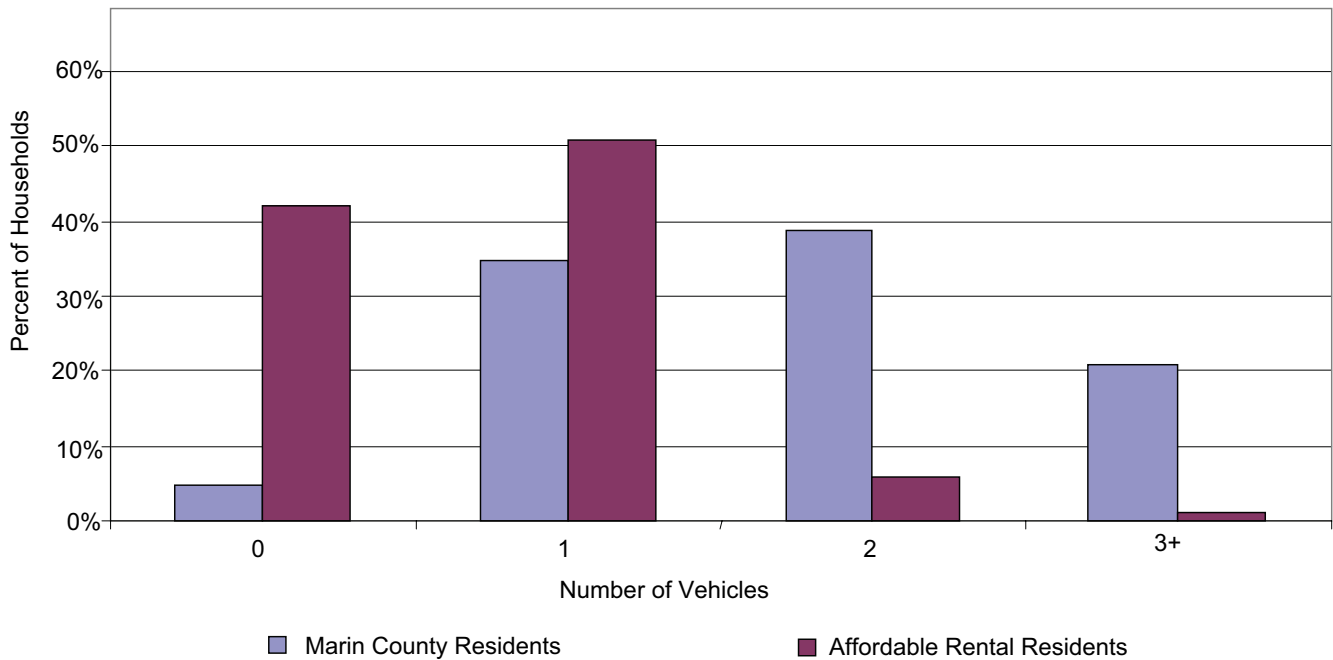
Residents of affordable housing work close to home. Current commute distance was provided for 283 working residents. Of these residents, 58% work within 10 miles of their home. 92% commute less than 20 miles while only 8% of these residents commute more than 20 miles to work. Commute distance to work prior to moving to affordable housing was provided for 141 residents but is not directly comparable, as the data does not track commute changes for specific residents. Of this smaller sample of residents, 46% had a commute of less than 10 miles, 22% commuted more than 20 miles to work, and 3% commuted more than 30 miles.

Figure 39: City of Employment – Affordable Rental Residents



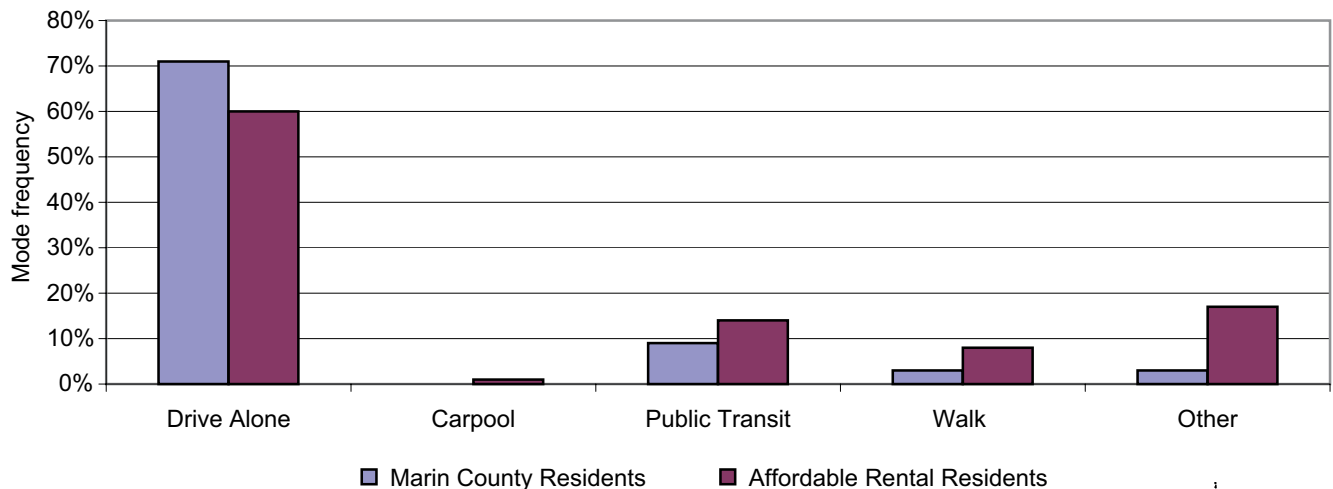
Residents in income-restricted affordable rental units own fewer vehicles per household than Marin County residents as a whole. Information on vehicle ownership was provided for 924 households. Of these, 42% did not have a personal car. Just over half own one vehicle, and only 7% own two or more. In Marin County as a whole, only 5% of all households do not have a personal vehicle, 35% own 1 car, and 60% own 2 or more vehicles.

**Figure 40: Vehicle Ownership – Affordable Rentals**



Information on the mode of transportation taken to work was provided for 294 residents of affordable housing. Like Marin County residents as a whole, the resident sample primarily uses personal vehicles. However, the percentage of residents of affordable housing driving alone to work is smaller than that of all workers in Marin. The difference is distributed between an increased amount of commuters using public transit or walking.

**Figure 41: Transportation Mode to Work**



## Endnotes:

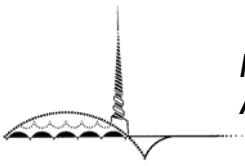
- pg. 2 <sup>1</sup> *The “30% of Median,” “Very Low Income” and “Low Income” schedules shown were published by the U.S. Dept. of Housing and Urban Development (HUD), effective 3/08/06. The “Median Income” schedule shown is based on the FY2006 median family income for the San Francisco HMFA of \$86,500 for a four-person household, issued by HUD effective 3/08/06, with adjustments for smaller and larger household sizes. The “Moderate Income” schedule shown represents 120% of median income. For additional information, consult the HUD website at [www.huduser.org/datasets/il.html](http://www.huduser.org/datasets/il.html).*
- pg. 5 <sup>2</sup> *Marin Profile, November 2007*
- pg. 13 <sup>3</sup> *2000 Census. Data for the 2006 American Community Survey is collected for areas with a minimum population of 65,000. To compare data on Marin cities and towns, the most current data available is from 2000.*
- pg. 14 <sup>4</sup> *Marin Profile, November 2007, pg. 20*
- pg. 15 <sup>5</sup> *County of Marin 2003 Housing Element*
- pg. 28 <sup>6</sup> *2006 American Community Survey, U.S. Census 2000*



# **Appendix A:**

# **Inventory Survey**

# **Form**



**Marin County Community Development Agency  
Affordable Housing Inventory Study 2007**

Development Name \_\_\_\_\_

|                         |
|-------------------------|
| Survey Completion Date: |
|-------------------------|

Management Organization \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Contact Person \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

**Part I: Development Profile** (please complete 1 per complex)

**1. Property profile**

| Year Constructed | Year Placed in Service (Tax Credit) | Deed Expiration | Total Project Units | Total Affordable Units | Mix of Rental/Ownership? | Total # of Residents | Total Parking Spaces |
|------------------|-------------------------------------|-----------------|---------------------|------------------------|--------------------------|----------------------|----------------------|
|                  |                                     |                 |                     |                        |                          |                      |                      |

**2. Identify development type & quantity**

| Single Family Dwelling | Duplex | Condo/Townhome | Apartment | SRO | Residential Density per Acre | Are there HOA fees? |
|------------------------|--------|----------------|-----------|-----|------------------------------|---------------------|
|                        |        |                |           |     |                              |                     |

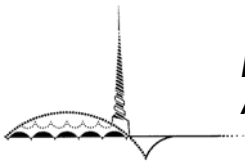
**3. Identify all funding sources which have contributed to the property**

| Federal | State | Tax Credits | Local | Inclusionary | Redevelopment Agency | Charitable Organization | Private Donors |
|---------|-------|-------------|-------|--------------|----------------------|-------------------------|----------------|
|         |       |             |       |              |                      |                         |                |

**4. What are the sizes and rents of the *affordable* housing units? (please only indicate income restricted units)**

| Unit # of Bedrooms | Studio | 1 | 2 | 3 | 4+ | Total |
|--------------------|--------|---|---|---|----|-------|
| # of Units         |        |   |   |   |    |       |
| # of Bathrooms     |        |   |   |   |    |       |
| Square Footage     |        |   |   |   |    |       |
| Average Rent       |        |   |   |   |    |       |

Questions or Clarification? Please feel free to contact Stacey Laumann at 507-2698.



**Marin County Community Development Agency  
Affordable Housing Inventory Study 2007**

**5. How many units are rented at each income level? If you are unfamiliar with your Area Median Income requirements, feel free to contact our staff for assistance.**

| Unit # of Bedrooms | Studio | 1 | 2 | 3 | 4+ | Total |
|--------------------|--------|---|---|---|----|-------|
| 0-30% AMI          |        |   |   |   |    |       |
| 31-50% AMI         |        |   |   |   |    |       |
| 51-80% AMI         |        |   |   |   |    |       |
| 81-100% AMI        |        |   |   |   |    |       |
| 100-120% AMI       |        |   |   |   |    |       |
| 120% + AMI         |        |   |   |   |    |       |

**6. Please circle the following details as they apply to this property.**

| Type of Housing | Criteria for Resident Selection at Original Rent-up? | Supportive Services Provided? |
|-----------------|--|-------------------------------|
| Permanent       | Live in Marin  | No                            |
| Transitional    | Work in Marin  | Yes                           |
| Group Home      | None   | If yes, please describe:      |
| Other           | N/A  |                               |

**Part II: Resident Profile**

**7. Household size**

| Persons per Household | 1 | 2 | 3 | 4 | 5+ |
|-----------------------|---|---|---|---|----|
| # of Units            |   |   |   |   |    |

**8. Target population (total units designated)**

| Seniors | Families | Children under 18 | Single Parents | Disabled | Farmworkers | Homeless | HIV/AIDS |
|---------|----------|-------------------|----------------|----------|-------------|----------|----------|
|         |          |                   |                |          |             |          |          |

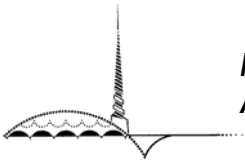
**9. Please characterize the family types at your property.**

| Total Households with Children Under 18 (present at least 50% of the time) | Total Children at the Property | Single Parent Households | Total Households with 5+ Members |
|--|--------------------------------|--------------------------|----------------------------------|
|  |                                |                          |                                  |

**10. Identify the number of households with each income source.**

| Employment | Unemployment Insurance | GA, TANF | Pension, Social Security | Student Aid | Disability |
|------------|------------------------|----------|--------------------------|-------------|------------|
|            |                        |          |                          |             |            |

**Questions or Clarification? Please feel free to contact Stacey Laumann at 507-2698.**



**Marin County Community Development Agency  
Affordable Housing Inventory Study 2007**

**11. How many employed residents work in each sector?**

|  |  |  |   |                                     |
|--|--|--|---|-------------------------------------|
| Agriculture -<br>Farmworker<br><i>Landscaping, Gardening</i> | Education<br><i>School Administration,<br/>Nanny, Childcare,<br/>Teacher</i> | Public Service<br><i>Firefighter, Police,<br/>Government, Military</i> | Financial –<br>Professional<br>Information Technology | Hospitality / Restaurant<br>Service |
|  |  |  |   |                                     |
| Manufacturing  | Construction   | Retail   | Health  | Transportation                      |
|  |  |  |   |                                     |

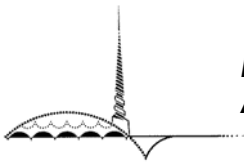
**12. In order to evaluate how affordable housing may affect commute patterns, please provide the following information.**

|                              | Number of <i>Residents</i> Previously<br>Residing in each jurisdiction.<br>(Per original residential application) | Number of <i>Residents</i> Previously<br>Employed in each jurisdiction.<br>(Per original residential application) | Number of <i>Residents</i> Currently<br>Employed in each jurisdiction.<br>(Per most recent income verification) |
|------------------------------|---|---|---|
| Alameda                      |   |   |   |
| Contra Costa                 |   |   |   |
| Marin                        |   |   |   |
| <i>Belvedere</i>             |   |   |   |
| <i>Corte Madera</i>          |   |   |   |
| <i>Fairfax</i>               |   |   |   |
| <i>Larkspur – Kentfield</i>  |   |   |   |
| <i>Mill Valley</i>           |   |   |   |
| <i>Novato</i>                |   |   |   |
| <i>Ross</i>                  |   |   |   |
| <i>San Anselmo</i>           |   |   |   |
| <i>San Rafael</i>            |   |   |   |
| <i>Sausalito</i>             |   |   |   |
| <i>Tiburon</i>               |   |   |   |
| <i>Unincorporated County</i> |   |   |   |
| Napa                         |   |   |   |
| San Francisco                |   |   |   |
| Solano                       |   |   |   |
| Sonoma                       |   |   |   |
| Unknown                      |   |   |   |
| Total                        |   |   |   |

**13. In order to assess how the affordable housing population compares to census ethnic data, please provide information per resident.**

| White /<br>Caucasian | African<br>American | Hispanic /<br>Latino | Asian /<br>Pacific<br>Islander | American<br>Indian /<br>Alaska Native | Mixed Race | Other | No Response |
|----------------------|---------------------|----------------------|--------------------------------|---------------------------------------|------------|-------|-------------|
|                      |                     |                      |                                |                                       |            |       |             |

**Questions or Clarification? Please feel free to contact Stacey Laumann at 507-2698.**



### Part III: Commute Patterns (Focus Group Information)

This section focuses on commute patterns, so that we may better evaluate the impact of affordable housing on traffic and transit. Please complete this section *only if your agency has readily available information for items in this section.*

If you would like to participate in the focus group component of the project, we are happy to provide an anonymous mail-return survey to collect this data directly from your residents.

Focus 1. What is the total number of resident vehicles at your property?

Focus 2. How many units have 0, 1, 2, or 3+ vehicles?

| 0 | 1 | 2 | 3+ |
|---|---|---|----|
|   |   |   |    |

Focus 3. Please identify number of residents using mode of transportation to work.

| Personal Vehicle | Carpool | Public Transit | Bike | Walk | Other |
|------------------|---------|----------------|------|------|-------|
|                  |         |                |      |      |       |

Focus 4. Please identify the number of residents traveling this distance to work.

|  | 0-10 Miles | 11-20 Miles | 21-30 Miles | 31+ Miles |
|--|------------|-------------|-------------|-----------|
| Commute Distance from Property             |            |             |             |           |
| Commute Distance Before Moving to Property |            |             |             |           |

Thank you for your time.

Questions or Clarification? Please feel free to contact Stacey Laumann at 507-2698.



**Appendix B:  
Privately Managed  
Affordable  
Rental Property  
List**

| <b>Management Agency</b>                       | <b>Development Name</b>                     | <b>Jurisdiction</b> | <b>Development Type</b> | <b># Affordable Units</b> |
|--|---|---------------------|-------------------------|---------------------------|
| 1 H Street Associates                          | 1 H Street                                  | San Rafael          | Family                  | 20                        |
| Albert Lofts, LLC                              | Albert Lofts                                | San Rafael          | Family                  | 17                        |
| Art Works Downtown, Inc.                       | Gordon's Opera House/<br>Art Works Downtown | San Rafael          | Family                  | 17                        |
| Bolinas Community Land Trust                   | Gibson House                                | Marin County        | Family                  | 7                         |
| Bolinas Community Land Trust                   | Bolinas Gas Station                         | Marin County        | Family                  | 8                         |
| BRE Properties, Inc.                           | Deer Valley Apartments                      | San Rafael          | Family                  | 26                        |
| Bridge Housing                                 | Alto Station                                | Mill Valley         | Family                  | 17                        |
| Bridge Housing                                 | Belvedere Place                             | San Rafael          | Family                  | 25                        |
| Bridge Housing                                 | Doretha Mitchell                            | Marin County        | Family                  | 30                        |
| Bridge Housing                                 | Fairfax                                     | San Rafael          | Family                  | 39                        |
| Bridge Housing                                 | Pickleweed                                  | Mill Valley         | Family                  | 31                        |
| Bridge Housing                                 | Rotary Valley                               | Marin County        | Seniors                 | 79                        |
| Bridge Housing                                 | San Rafael Commons                          | San Rafael          | Seniors                 | 81                        |
| Buckelew Programs                              | various properties                          | San Rafael          | Disabled/<br>Homeless   | 4                         |
| Canal Community Alliance                       | 161 Novato Street                           | San Rafael          | Family                  | 4                         |
| Canal Community Alliance                       | 165 Novato                                  | San Rafael          | Family                  | 4                         |
| Canal Community Alliance                       | 153 Novato                                  | San Rafael          | Family                  | 4                         |
| Citizen s Housing Corporation                  | Fireside                                    | Marin County        | Family                  | 49                        |
| Coast Real Estate                              | Sommerhill Townhomes                        | San Rafael          | Family                  | 39                        |
| Community Land Trust Association of West Marin | CLAM House #1                               | Marin County        | Family                  | 2                         |
| Continuum Housing Associates                   | Lone Palm Court Apartments                  | San Rafael          | Family                  | 24                        |
| EAH Housing                                    | Creekwood                                   | Fairfax             | Disabled                | 12                        |
| EAH Housing                                    | Duncan Greene Court                         | San Rafael          | Disabled                | 10                        |
| EAH Housing                                    | Margaret Duncan Greene Apartments           | Novato              | Disabled                | 16                        |
| EAH Housing                                    | 626 Del Ganado                              | San Rafael          | Disabled                | 12                        |
| EAH Housing                                    | Lincoln Avenue                              | San Rafael          | Disabled                | 6                         |
| EAH Housing                                    | 1103 Lincoln                                | San Rafael          | Disabled                | 12                        |
| EAH Housing                                    | Point Reyes Family Homes                    | Marin County        | Family                  | 26                        |
| EAH Housing                                    | Larkspur Isle                               | Larkspur            | Family                  | 23                        |
| EAH Housing                                    | Edgewater Place                             | Larkspur            | Family                  | 28                        |
| EAH Housing                                    | Hamilton Meadows 1&2                        | Novato              | Family                  | 100                       |
| EAH Housing                                    | Centertown                                  | San Rafael          | Family                  | 60                        |
| EAH Housing                                    | Mariposa Apartments                         | San Rafael          | Family                  | 8                         |
| EAH Housing                                    | Live Oak                                    | Fairfax             | Family                  | 2                         |
| EAH Housing                                    | Marin Lagoon                                | San Rafael          | Family                  | 4                         |



| <b>Management Agency</b>                                | <b>Development Name</b>                  | <b>Jurisdiction</b> | <b>Development Type</b>     | <b># Affordable Units</b> |
|---|--|---------------------|-----------------------------|---------------------------|
| EAH Housing   | Riviera Apartments                       | San Rafael          | Family                      | 28                        |
| EAH Housing   | Turina House                             | San Rafael          | Family                      | 28                        |
| EAH Housing   | Tiburon Hill Estates                     | Tiburon             | Family                      | 16                        |
| EAH Housing   | San Clemente Place                       | Corte Madera        | Family                      | 79                        |
| EAH Housing   | West Marin Senior Housing                | Marin County        | Seniors                     | 24                        |
| EAH Housing   | Rotary Manor                             | San Rafael          | Seniors                     | 99                        |
| EAH Housing   | Mackey Terrace                           | Novato              | Seniors                     | 49                        |
| EAH Housing   | Farley Place                             | Belvedere           | Seniors                     | 11                        |
| EAH Housing   | Bee Street Housing                       | Sausalito           | Seniors                     | 6                         |
| EAH Housing   | Cecilia Place                            | Tiburon             | Seniors                     | 15                        |
| Ecology House, Inc.                                     | Ecology House                            | San Rafael          | Disability                  | 11                        |
| Fairfield Properties                                    | Wyndover Apartment Homes                 | Novato              | Family                      | 136                       |
| Gateway Apartments, LP                                  | Ridgeway                                 | Marin County        | Family                      | 72                        |
| Harbor View LLC   | 509 Canal                                | San Rafael          | Family                      | 13                        |
| Homeward Bound  | Voyager Carmel Program                   | San Rafael          | Disabled/<br>Homeless       | 30                        |
| Homeward Bound  | Family Park Program                      | San Rafael          | Homeless                    | 8                         |
| Homeward Bound  | Fourth Street Program                    | San Rafael          | Homeless                    | 20                        |
| Homeward Bound  | Palm Court                               | San Rafael          | Homeless                    | 6                         |
| Merrydale Meadows                                       | Merrydale Meadow                         | San Rafael          | Family                      | 2                         |
| John Stewart Company                                    | Ponderosa Estates                        | Marin County        | Family                      | 56                        |
| John Stewart Company                                    | The Hilarita                             | Tiburon             | Family                      | 101                       |
| John Stewart Company                                    | Shelter Hill                             | Mill Valley         | Family                      | 42                        |
| Kisco Senior Living                                     | Drake Terrace                            | San Rafael          | Seniors                     | 13                        |
| Lifehouse   | Nova House                               | San Rafael          | Disabled                    | 6                         |
| Lifehouse   | Stonehaven                               | Novato              | Disabled                    | 6                         |
| Lifehouse   | Sir Francis Drake                        | San Anselmo         | Disabled                    | 5                         |
| Marin Abused Women's Services                           | Second Step Transitional Housing Program |                     | Battered Women/<br>Children | 10                        |
| Marin Center for Independent Living/<br>Keegan & Coppin | Marin Center for Independent Living      | Larkspur            | Disabled                    | 5                         |
| McInnis Housing Partners                                | McInnis Park Apartments                  | San Rafael          | Family                      | 20                        |
| Mercy Housing, Inc.                                     | Camino Alto Apartments                   | Mill Valley         | Disabled                    | 23                        |
| Mercy Housing, Inc.                                     | Maria B. Freitas Senior Community        | San Rafael          | Seniors                     | 61                        |
| Mercy Housing, Inc.                                     | Martinelli House                         | San Rafael          | Seniors                     | 62                        |
| Mercy Housing, Inc.                                     | Bennett House                            | Fairfax             | Seniors/<br>Disabled        | 69                        |
| North Bay Industries                                    | Oak Hill                                 | San Anselmo         | Disabled                    | 13                        |
| Nova-Ro Corporation                                     | Nova-Ro I                                | Novato              | Seniors                     | 30                        |
| Nova-Ro Corporation                                     | Nova-Ro II                               | Novato              | Seniors                     | 56                        |

| <b>Management Agency</b>                   | <b>Development Name</b>                   | <b>Jurisdiction</b> | <b>Development Type</b> | <b># Affordable Units</b> |
|--|---|---------------------|-------------------------|---------------------------|
| Nova-Ro Corporation                        | Nova-Ro III                               | Novato              | Seniors                 | 40                        |
| Oakland Community Housing Management       | Village Oduduwa                           | Marin County        | Seniors                 | 24                        |
| Paradise Properties                        | Rotary Place                              | Sausalito           | Seniors                 | 10                        |
| Paradise Properties                        | Rotary Village                            | Sausalito           | Seniors                 | 20                        |
| Pinnacle Properties                        | Villas at Hamilton                        | Novato              | Seniors                 | 130                       |
| Rafael Town Center Investors, LLC          | San Rafael Town Center                    | San Rafael          | Family                  | 38                        |
| Ron Goodrich                               | Goodrich Property                         | Novato              | Family                  | 1                         |
| Ross Valley Ecumenical Housing Association | Tam House I & II                          | San Anselmo         | Seniors                 | 22                        |
| Sante Fe Associates                        | Parnow Friendship House                   | Marin County        | Seniors/<br>Disabled    | 71                        |
| Shea Homes                                 | Bay Vista                                 | Novato              | Family                  | 218                       |
| Shea Homes                                 | Creekside at Meadow Park                  | Novato              | Family                  | 76                        |
| Shelter Bay Retail Group                   | Strawberry Village Shopping Center        | Marin County        | Family                  | 5                         |
| Spinnaker Point Development, Inc.          | Bay Point Lagoons                         | San Rafael          | Family                  | 29                        |
| St Vincent de Paul/Prandi Property         | St Vincent de Paul                        | San Rafael          | Homeless                | 8                         |
| Sandcastle                                 | Foresters Hall/Sandcastle                 | Marin County        | Family                  | 1                         |
| The Cedars of Marin                        | Dante House                               | Novato              | Disabled                | 6                         |
| The Cedars of Marin                        | Ferris Drive                              | Novato              | Disabled                | 6                         |
| The Cedars of Marin                        | Marin Handicapped Housing 5 (Brown Drive) | Novato              | Disabled                | 5                         |
| The Cedars of Marin                        | Marin Handicapped Housing 5 (Novato Blvd) | Novato              | Disabled                | 5                         |
| The Cedars of Marin                        | Marin Handicapped Housing 5 (Second St)   | Novato              | Disabled                | 5                         |
| The Cedars of Marin                        | Michele Circle                            | Novato              | Disabled                | 6                         |
| The Cedars of Marin                        | Lamont House                              | Novato              | Disabled                | 6                         |
| The Cedars of Marin                        | Walter House                              | Novato              | Disabled                | 6                         |
| The Cedars of Marin                        | 60 Circle                                 | Marin County        | Disabled                | 5                         |
| The Cedars of Marin                        | Miller Creek                              | Marin County        | Disabled                | 5                         |
| The Redwoods                               | The Redwoods                              | Mill Valley         | Seniors                 | 60                        |
| Kennedy Construction                       | Clocktower Apartments                     | San Rafael          | Family                  | 5                         |

Since the writing of this report, two additional properties have been identified.

|                        |                |            |        |    |
|------------------------|----------------|------------|--------|----|
| Northbay Properties II | Highlands      | San Rafael | Family | 33 |
| Centerpoint            | 39 Mary Street | San Rafael | Family | 5  |