
DRAFT

County of Marin
2020-2024 Consolidated Plan
2020 Annual Action Plan



Prepared by
Marin County Community Development Agency
Housing & Federal Grants Division

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Office of Community Planning and Development (CPD) of the U.S. Department of Housing and Urban Development (HUD) requires that all jurisdictions entitled to receive funding under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with Aids (HOPWA) programs develop a Consolidated Plan for community development no less than every five years, and an Action Plan every year. The two federal grant programs included in this plan are 1) the Community Development Block Grant program and 2) the HOME Investment Partnerships program. Developing the plan is a collaborative process that relies on community input and provides an opportunity for strategic planning to ensure that actions taken at the local level are coordinated and comprehensively address priority housing and community development needs. The Action Plan is required annually to provide specific information on how the funds awarded will be used to meet the priority needs identified in the Consolidated Plan, and annual evaluation and performance reports are prepared to track progress and measure accomplishments.

A strategic plan must be submitted to HUD at least once every five years. This Consolidated Plan covers the time period of July 1, 2020 through June 30, 2025, and along with the Annual Action Plan, serves as Marin County's application for CDBG and HOME funds for Fiscal Year 2020 (July 1, 2020 – June 30, 2021). The Housing and Federal Grants Division (HFGD) of the Marin County Community Development Agency (CDA) is the lead agency responsible for the submission of the Consolidated Plan to HUD.

Participation by the community, nonprofit organizations, and input by local public entities enriched the planning process for the Consolidated Plan and allowed the County to identify strategies for investments to support individuals, families, and communities countywide. The 2020 Annual Action Plan identifies current projects addressing priorities and strategies stated in the Consolidated Plan. All the proposed projects and activities are intended to benefit residents of Marin county who have extremely low, low, and moderate-incomes, and populations that have special needs, and members of protected classes which include race, color, national origin, religion, sex, familial status, and disability.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The County has identified the following goals for the planning period:

- Create and preserve housing affordability, accessibility, and quality – Invest in the acquisition, new construction, and rehabilitation of rental and homeownership opportunities and assist first-time homeowners with down payment assistance to preserve

housing affordability, stabilize residents at risk of involuntary displacement, and promote equitable access to housing options.

- Assist populations with special needs – Invest in activities that help persons with special needs to access needed supportive services, facilities, and provide affordable and accessible housing.
- Enhanced community and public facilities and spaces – Invest in rehabilitating and enhancing community facilities and public spaces in low-income neighborhoods and community facilities serving low-income residents including homeless populations.
- Services to foster security and economic advancement – Invest in public services that support low-income communities including basic health services; children, youth, and parent support services; domestic violence services; education and job training; food security; housing support services; legal services; microenterprise business support services; and senior services.

3. Evaluation of past performance

In general, the community development and affordable housing activities that were implemented during the current Consolidated Plan time period served the identified needs. The five-year performance measures matrix and the one-year annual performance measures matrix in the County's Consolidated Annual Performance and Evaluation Reports (CAPERs) show how the County performed against the goals that were set in the five-year strategic plan and the one-year action plan. The comparison of accomplishment data to goals indicate that the Consolidated Plan activities made a positive impact on the identified needs.

Marin County has funded a variety of programs and activities with HUD block grants and continues to work to address the greatest housing, community and economic development needs in the county. However, due to the complexity and extent of needs in relation to the limited resources available, these needs persist. Marin intends to continue funding programs and activities that make progress in ensuring safe, accessible, affordable housing and move residents towards economic security.

4. Summary of citizen participation process and consultation process

Marin County is committed to making local government open, accessible, and responsive to its residents. To this end, Marin County conducted extensive outreach efforts to provide meaningful opportunities for all county residents to participate in the process. In preparation for the Consolidated Plan, the County consulted with community members, nonprofit housing and service providers, advocacy groups, government and industry representatives to discuss housing and community development needs. Avenues for engagement included a stakeholder survey, one-on-one interviews, community meetings, workshops, and public hearings. These efforts resulted in the input of over **xx** residents and stakeholders countywide.

Additionally, prior to the development of the Consolidated Plan, the County of Marin began developing an Analysis of Impediments to Fair Housing Choice (AI), which included extensive community engagement in the form of a one-on-one meetings, community meetings hosted by community-based organizations and coalitions, and County led public hearings, steering

committee, and community advisory group meetings. These efforts resulted in the input of over 900 residents and stakeholders countywide.

5. Summary of public comments

This will be completed after the public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

This will be completed after the public comment period.

7. Summary

This will be completed after the public comment period.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	MARIN COUNTY	
CDBG Administrator	MARIN COUNTY	Community Development Agency, Federal Grants
HOME Administrator	MARIN COUNTY	Community Development Agency, Federal Grants
ESG Administrator		

Table 1 – Responsible Agencies

Narrative

N/A

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The County of Marin’s Housing and Federal Grants Division (HFGD), undertook a new approach to Consultation for the preparation of the 2020-24 Consolidated Plan (Con Plan). Staff undertook a robust community outreach process to gather information to inform the Con Plan. This community engagement process capitalized on overlap with two (2) other County planning processes being conducted by Health and Human Services. This unique opportunity to collaborate on community engagement allowed each Division to reach a broader audience and

address community concerns and issues in a holistic manner. Together the Community Development Agency (CDA) and the Marin Health and Human Services Department (HHS) collaborated to inform the following plans:

- Housing and Federal Grants Division's 5-Year Consolidated Plan
- Mental Health Services Act 3-Year Plan
- Substance Use Services 5-Year Plan

This collective community outreach process to engage citizens provided a deeper understanding of community needs, which is essential to planning the use of federal grant funds. To engage the community, staff used various methods to gather information about housing, community spaces and infrastructure, and public service needs in Marin. The methodologies used include the following:

Community Survey - online and paper surveys available in English, Spanish, and Vietnamese were used to gather community input to inform funding priorities (survey is attached). Surveys were disseminated in partnership with local nonprofit service and housing providers and County departments including Health and Human Services and the Marin County Free Library. To enhance and encourage participation staff attended numerous community events, including weekly Health Hubs organized through the Marin Community Clinics in both Novato and San Rafael, the Canal Alliance food pantry, and events put together by local organizations, including Community Action Marin, the Marin Organizing Committee, and Performing Stars. A total of 322 surveys were collected, with 229 in English, 92 in Spanish, and one (1) in Vietnamese.

Services Provider Survey - an online service provider survey was distributed to over 50 organizations in Marin County. Twenty-five (25) surveys were completed by organizations that provide a wide range of services including childcare, senior, parent support, case management, basic health, and food security services. Survey respondents were asked about their biggest demand for services, funding gaps, and demographic information about their service population.

Community Meetings - in collaboration with Marin Health and Human Services, over the course of four (4) months staff lead seven (7) community meetings and focus groups to gather data. The meetings were held across the County including in Marin City, Kentfield, Novato, San Rafael, West Marin and one meeting in the Canal Neighborhood of San Rafael was held entirely in Spanish. Nearly 300 people participated in these meetings.

Interviews - staff reached out to 15 local government entities in Marin for interviews to garner insights into client and service trends, funding available, and demand for services. Of the interviews requested staff were able to conduct 11 interviews—two (2) cities, eight (8) County departments/divisions, and one (1) community service district.

In addition, staff interviewed other jurisdictions implementing federal grant programs to learn smart practices to improve impact and effectiveness of Marin County's federal grants program. Nine (9) neighboring jurisdictions that administer federal grant programs similar to Marin's were contacted. Of those, five (5) neighboring jurisdictions were interviewed to identify trends and practices that could be applied to Marin's program.

All of these efforts have been an overlay on top of the County's continuous work to collaborate across divisions and with local public agencies and nonprofit service providers to inform strategies and enhance impact of services for the County's most vulnerable populations.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

In preparing the Plan, the HFGD consulted with agencies and organizations that provide services to the community. These consultations were in addition to ongoing interactions between County departments and divisions, local Public Housing Authority, neighboring public agencies, and numerous nonprofit providers.

The County facilitates and participates in several committees and groups to extensively engage in strategy and planning discussions between public and assisted housing providers and private and governmental health, mental health, and service agencies. These forums allow public and nonprofit agencies to more effectively coordinate service programs, and include: the Homeless Policy Steering Committee, Youth Prevention Collaboration Steering Committee, Housing Acquisition Group, Fair Housing Advisory Committee, Fair Housing Steering Committee, Planning Directors Housing Working Group, Opening Doors Marin, Aging Action Initiative, Green and Healthy Homes, Alcohol and Drug Advisory Board, Marin County Mental Health Board, Mental Health Services Act Advisory Committee, Healthy Marin Partnership, and the Community Health Improvement Plan Steering Committee, among others.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The County of Marin's Health and Human Services Department (H&HS) plays the pivotal role of coordinating and implementing the Continuum of Care (CoC) and its efforts to prevent and eliminate homelessness. This work is overseen by the Homeless Policy Steering Committee (HSPC), which is the governing body of the Marin CoC and includes members representing homeless services and housing providers, faith-groups, veterans services, mental health, nonprofit social services providers, services users, city officials and county representatives, and other stakeholders who have a role in preventing and ending homelessness. The HPSC develops long-term strategic plans and facilitates year-round efforts to identify the needs of homeless individuals and families in Marin. The core responsibilities include:

- Involving key local stakeholders in establishing a community-wide response to the complex problem of homelessness.
- Analyzing relevant data to identify the most effective mix of homeless services and housing for Marin.
- Setting priorities for programs and designing evaluation processes.

- Providing final approval for the Marin Continuum of Care application submission to the Department of Housing and Urban Development.
- Overseeing implementation of the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) at a local level.
- Oversight of the CoC's Homeless Management Information System (HMIS)
- Monitoring implementation of the CoC's 10 Year Plan

The Marin CoC provides a full continuum of housing services to homeless persons including outreach and engagement, emergency and transitional shelter, rapid re-housing, and permanent supportive housing.

In past years housing and service providers focused on efforts toward prevention of homelessness because of the perceived cost-effectiveness of this approach. However, there has been a shift nationally towards prioritizing resources to get people off of the streets and into housing. In 2017, the County along with other local public agencies and service providers adopted a series of new strategies for ending chronic homelessness including Coordinated Entry, Homeless Outreach Team, Housing First, and Whole Person Care. The vision behind these strategies is to build a sustainable, evidence-based, outcomes-focused coordinated system of care to efficiently and effectively house and serve Marin's most vulnerable communities. As of March 2020, Marin CoC reports that 190 individuals have been housed since the launch of these strategies.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The County of Marin does not receive Emergency Solutions Grants (ESG) program funding from the U.S. Department of Housing and Urban Development (HUD). Marin Continuum of Care providers receive noncompetitive funding through the ESG Balance of State process, and participate in the ESG Balance of State regional competition for competitive funding. Marin Continuum of Care develops local performance standards in alignment with criteria outlined in the ESG Balance of State NOFA, evaluates applicant performance according to these standards, and recommends applicants to the ESG Balance of State process. CoC providers are awarded ESG Balance of State funding through grant agreements administered by the Department of Housing and Community Development.

HFGD staff sit on the CoC oversight committee to provide better coordination between the two processes.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Will be updated with attendees of Application Review meeting and upcoming PSC and BOS public hearings.

10,000 Degrees
Adopt A Family
Aging Action Initiative
Aging in Action
Alameda County
Allen, Glaessner, Hazelwood & Werth
Artworks Downtown
Audubon Canyon Ranch
Bayside MLK School
Bolinas Children's Center
Bolinas Community Land Trust
Bridge Housing
Bridge the Gap
Buckelew Programs
Canal Alliance
Casa Rene
Center for Domestic Peace
City and County of San Francisco
City of Belvedere
City of Fairfax
City of Napa
City of Novato
City of Oakland
City of San Rafael
Coastal Health Alliance
College of Marin
Commission on Aging
Community Action Marin
Community Land Trust Association of Marin
County of Marin Probation Department
County of Marin Staff
County's DREAM Affinity Group
Covia Foundation
Dance Palace
Dominican University of California
Downtown Street Team
Early Vibes Inc.
Ecumenical Association of Housing
Eden Housing
Empowerment Clubhouse
Enterprise Center
Environmental Justice

ExtraFood
Fair Housing Advocates of Northern California
Fairfax San Anselmo Children's Center
Family and Children Law Center
First 5 Marin
Galilee Harbor
Gilead House
Golden Gate Regional Center
Golden Gate Village Resident Council
Habitat for Humanity Greater San Francisco, Inc.
Hannah Project Partnership for Academic Achievement
Homeward Bound of Marin
House of Life Ministries
Huckleberry Youth Programs
Human Rights Commission
Integrated Community Services
ISOJI
Jewish Family and Children Services
Kids Cooking for Life
Legal Aid of Marin
Legion of Angels
Lifehouse, Inc.
Mainstreet Moms
Marin Asian Advocacy Project
Marin Asian-American Public Local Employees
Marin Center for Independent Living
Marin Childcare Commission
Marin Childcare Council
Marin City Community Development Corporation
Marin City Community Services District
Marin City Family Resource Center
Marin City Health & Wellness Center
Marin City Older adults on the Go
Marin City Teen Center
Marin Community Clinics
Marin Community Foundation
Marin County Administrators Office

Marin County Alcohol and Other Drug Advisory Board
Marin County Behavioral Health and Recovery Services
Rotary Manor San Rafael
Marin County Board of Supervisors
Marin County Career Explorers
Marin County Children and Family
Marin County Children and Family Services Division
Marin County Community Health and Prevention Division
Marin County Council of Mayors & Councilmembers
Marin County Employment and Training Division
Marin County Fatherhood Council
Marin County Free Library
Marin County Homeless Team
Marin County Medical Reserves Corps
Marin County Public Assistance Division
Marin County West Marin Service
Marin County West Marin Service Center
Marin County Whole Person Care
Marin County Youth Commission
Marin Health and Human Services Prevention Division
Marin Healthy Youth Partnerships
Marin Hoarding Alliance
Marin Horizon Community School
Marin Housing Authority
Marin Interfaith Council and Marin Organizing Committee
Marin Lutheran Church
Marin Organizing Committee
Marin Promise
Marin PTA
Marin Transit
Marin Youth Court
MC Census Subcommittee
MC Fatherhood Group
Mental Health Advocates of Marin
Migrant Health Promotion (REACH Promotora Community Coalition)

MLK Advisory Group
Multicultural Center of Marin
Nicasio Preschool
North Bay Children's Center
North Marin Community Services
Novato High School
Novato Unified School District
Opening the World
Operation Access
Parent Services Project
Performing Stars of Marin
Petaluma Health Center
Pickleweed Preschool
Point Reyes National Sea Shore
Project Avary
Ritter Center
RotaCare Bay Area
San Geronimo Valley Affordable Housing Association
San Geronimo Valley Community Center
San Marin High School
San Mateo County
San Rafael City Schools
San Rafael Police Department
San Rafael Rotary Manor
Sausalito Marin City School District
Seneca Family of Agencies
Services Division
Side by Side
SF Marin Food Bank
Shoreline Acres
Shurig Center
Spahr Center
St Vincent de Paul
Surviving The Odds Project
Sutter Health
Tomales Bay Youth Center
Tomales Town Hall
Town of Fairfax
Town of San Anselmo
Women's Rights and Peace Bay Area
West Marin Collaborative

West Marin Community Land Trust
West Marin Community Services
West Marin Senior Services
Whistlestop
Wise Choices for Girls
YMCA of Marin and San Francisco

YMCA Youth Court
Youth Leadership Institute
YWCA of Marin and San Francisco
YWCA of San Francisco and Marin

Table 2 – Agencies, groups, organizations who participated.

Identify any Agency Types not consulted and provide rationale for not consulting

The County made an effort to contact and consult with a wide variety of agency types and partnering organizations interested in affordable housing, homelessness, persons with special needs, and community/economic development in the preparation of the 2020-24 Consolidated Plan. No agencies were intentionally excluded from consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing Choice	Marin County Community Development Agency	Both address housing and service issues in the County for member of the protected classes. Findings directly inform broader goals of the Consolidated Plan and prioritization of funding.
Continuum of Care Strategic Plan	Marin County Health and Human Services	Both address housing and service issues in the County
Housing Element	Marin County Community Development Agency	Both address housing issues in the County
General Plan	Marin County Community Development Agency	Both address housing and development issues
2019 Agency Plan	Housing Authority of the County of Marin	Both address housing issues in the County

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

In preparation for the Consolidated Plan, the County engaged its established committee that oversees the implementation of the CDBG and HOME federal grant programs, the Countywide Priority Setting Committee (PSC). The PSC consists of one elected Councilmember from each city and town in Marin, a member of the Marin County Board of Supervisors, and 7 community members representing racial and ethnic minorities and people with disabilities. The PSC provides direct coordination with the councils of each neighboring city and

town in Marin and ensures cooperation among these public entities in the implementation of the Consolidated Plan. In addition, HFGD staff work directly with staff from the County's two largest cities, Novato and San Rafael, to partner on projects receiving federal grant funds and to ensure priority impact and effectiveness.

In addition, the County consulted with representatives from a broad range of organizations including, but not limited to those focused on the following needs: basic health services; child, family, and youth services; fair-housing; housing support services; legal services; older adult services; mental health services; public housing; transportation, and community resiliency to withstand and recover from adverse situations. These agencies were specifically invited and encouraged to participate in the public input process and to share with their client's surveys and notices of meetings and hearings. Entities that participated in the public input process are listed in section PR-10 Consultation.

Additionally, prior to the development of the Consolidated Plan, the County was in the process of developing its Analysis of Impediments to Fair Housing Choice (AI). Many organizations and public entities serving the County participated in this process. This analysis established both regional goals to address the contributing factors that are limiting housing choice, and were approved by the PSC, which contains representation from each City and Town in Marin.

Draft ConPlan will be submitted to State. Additional text to be added here if response received.

Narrative (optional):

N/A

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Beginning in May 2019 the County of Marin conducted extensive outreach and consultation for the Analysis of Impediments to Fair Housing Choice and the 2020-24 Consolidated Plan.

Analysis of Impediments to Fair Housing Choice Outreach and Consultation

Staff met and consulted with 972 individuals through one-on-one meetings, community meetings hosted by community-based organizations and coalitions, and County led public hearings, steering committee and community advisory group meetings.

2020-24 Consolidated Plan Outreach and Consultation

Staff conducted a multi-strategy outreach campaign to inform the 2020-24 Consolidated Plan. Staff engaged the community using a community survey, service provider survey, community meetings, and interviews. A summary of each methods engagement is detailed below:

Community Survey -

Online and paper surveys available in English, Spanish, and Vietnamese were used to gather community input to inform funding priorities. Surveys were disseminated in partnership with local nonprofit service and housing providers and County departments including Health and Human Services and the Marin County Free Library. To enhance and encourage participation staff attended numerous community events, including weekly Health Hubs organized through the Marin Community Clinics in both Novato and San Rafael, the Canal Alliance food pantry, and events put together by local organizations, including Community Action Marin, the Marin Organizing Committee, and Performing Stars. A total of 322 surveys were collected, with 229 in English, 92 in Spanish, and one (1) in Vietnamese.

Services Provider Survey -

An online survey for service providers was distributed to over 50 organizations in Marin County. Twenty-five (25) surveys were completed by organizations that provide a wide range of services including childcare, senior services, parent support, case management, basic health, and food security services. Survey respondents were asked about their biggest demand for services, funding gaps, and demographic information about their service population.

Community Meetings -

In collaboration with Marin County Health and Human Services, over the course of four (4) months staff lead seven (7) community meetings and focus groups to gather data. The meetings were held across the County including in Marin City, Kentfield, Novato, San Rafael, West Marin and one meeting in the Canal Neighborhood of San Rafael was held entirely in Spanish. Nearly 300 people participated in these meetings.

Interviews -

Staff reached out to 15 local government entities in Marin for interviews to garner insights into client and service trends, funding available, and demand for services. Of the interviews requested staff were able to conduct 11 interviews—two (2) cities, eight (8) County departments/divisions, and one (1) community service district. In addition, staff did outreach to nine (9) neighboring jurisdictions that administer federal grant programs similar to Marin's. Of those, five (5) neighboring jurisdictions were interviewed to identify trends and practices that could be applied to Marin's program.

Countywide Priority Setting Committee Meetings -

The initial public meetings for the 2020-2024 Con Plan were held on October 17, 2019 and December 5, 2019 with the Countywide Priority Setting Committee, which is comprised of community members representing protected classes and city, town, and County elected officials representing the entire county. At these meetings findings from community outreach and strategies identified for the Con Plan were discussed along with the potential impact for each planning area. At the December 5, 2019 meeting the PSC approved the Goals for the 2020-24 Con Plan and the 2020-21 funding application timeline. Subsequently, an application workshop for PSC members to learn more about and provide feedback on the submitted applications was held on February 20, 2020. Next, three local planning area public hearings were held on March 16, 24, and April 2, 2020 to elicit public comment and make decisions about the use of CDBG and HOME funds. Finally, the Board of Supervisors held a public hearing to receive public comment and adopt the final Con Plan and funding recommendations for submission to HUD on May 12, 2020. Public comments were received regarding the Con Plan, funding amounts, funding trends, prioritization of funds for members of the protected classes, and eligibility for CDBG/HOME funded projects.

Formal notice of the 30-day comment period for the Con Plan, Annual Action Plan was published in the Marin Independent Journal on April 12, 2020. The comment period began on April 14, 2020 and concluded on May 15, 2020.

Funding Application Outreach -

On December 31, 2019 staff presented at the ISOJI community meeting in Marin City; January 15, 2020 two (2) bidding conferences were held in San Rafael, CA, one focused on Public Service projects and the second focused on Capital and Housing projects; and on January 22, 2020 staff presented at a West Marin Collaborative community forum in Point Reyes Station. These meetings were all intended to inform the public and prospective applicants about the opportunity to apply for CDBG and HOME funds, elicit project ideas, and to discuss CDBG and HOME eligibility requirements.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Community Needs Public Meeting 6/18/2019	Non-targeted/ broad community Residents of West Marin	27 community members participated.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
2	Community Needs Public Meeting 7/22/2019	Non-targeted/ broad community Residents of North Marin	45 community members participated.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
3	Community Needs Public Meeting 8/1/2019	Non-targeted/ broad community Residents of Central Marin	56 community members participated.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
4	Community Needs Public Meeting 8/5/2019	Non-targeted/ broad community Residents of Southern Marin	58 community members participated.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
5	Community Needs Public Meeting 8/14/2019	Non-targeted/ broad community Residents of Central Marin	26 community members participated.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A

6	Community Needs Focus Group 8/28/2019	Non-targeted/ broad community Spanish Speaking Residents of Marin	22 members of community-based organizations participated.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
7	Community Needs Public Meeting 9/26/2019	Non-targeted/ broad community Spanish Speaking Residents of Marin	49 community members participated.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
8	Community Needs Tabling 8/20/2019 – 9/27/2019	Non-targeted/ broad community Residents of Marin	Staff tabled at 15 community events across Marin county administering a community survey in 3 languages and answering questions about community resources.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
9	Community Needs Survey	Non-targeted/ broad community English, Spanish, and Vietnamese Speaking Residents of Marin	322 surveys were collected with 229 being in English, 92 in Spanish, and one (1) in Vietnamese.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
10	Draft Con Plan Public Hearing 10/17/2019	Non-targeted/ broad community	County held an informational session about the Consolidated Plan process. # community members attended	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
11	Draft Con Plan Public Hearing 12/5/2019	Non-targeted/ broad community	County held a session identifying the Consolidated Plan	See 2020-24 ConPlan Outreach	N/A	N/A

			priorities. # community members attended	Findings Attachment.		
12	Application Workshop	Non-targeted/ broad community	County held 2 information sessions regarding the application process and eligible projects. 34 community members attended.	Comments consisted of project eligibility, total funding available, and process for allocating funds.	N/A	N/A
13	Draft Con Plan Public Hearing 5/07/2020	Non-targeted/ broad community	County held a session regarding finalizing the Consolidated Plan report. # community members attended.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
14	Draft Con Plan Public Hearing 5/12/2020	Non-targeted/ broad community	County held a session approving the Consolidated Plan report. # community members attended	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
15	Press Releases	Non-targeted/ broad community	County issued 2 press releases regarding the Community Needs Public Meetings and Community Survey to 1,350 subscribers and 90 news agency contacts on 7/22/2019 and 9/10/2019.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
16	Community Fliering	Non-targeted/ broad community	Staff posted and distributed flyers to post-offices, laundry mats, markets, community centers, and libraries in each city/town and surrounding community where Community Needs Public Meetings were held.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A

17	Social Media	Non-targeted/ broad community	Staff posted and distributed social media notices through Facebook, Twitter, Nextdoor, and the Patch for the Community Needs Public Meetings and Community Survey.	See 2020-24 ConPlan Outreach Findings Attachment.	N/A	N/A
18	Newspaper Ads	Non-targeted/ broad community	County published notices in the Marin Independent Journal announcing public hearings on 8/23/2019, 11/6/2019, and 1/21/2020 County published notice in the Marin Independent Journal announcing the draft five-year Consolidated Plan was available for public review on 4/12/2020.	N/A	N/A	N/A

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of needs tables—discussed below—and informed by resident input, stakeholder consultation, and the Analysis of Impediments to Fair Housing Choice.

The Consolidated Plan’s projected housing needs in Marin County for the five-year period between Fiscal Years 2020 and 2024 is based on the 2015 ACS figures for extremely low income, very low income, and low-income households. Across the County housing and service providers believe that these projections understate the total housing need over the period covered by this report. The ACS data provided through the IDIS tool does not reflect dramatic increases in market rents which have occurred since then in the past few years. Local social service agencies also believe that minority households are under-reported in the ACS data and these households tend to have larger families and more serious unmet housing needs than the county average. Additional data was gathered by the Marin County Department of Health & Human Services as Lead Agency for the Continuum of Care (CoC).

On average, median incomes are rising in Marin County; the 2018 ACS estimated Marin’s median income at approximately \$110,217 for a family of 4. However, as demonstrated in the AI, people with disabilities, families with children, older adults, people of color and the local workforce are experiencing more challenges to sustain life in Marin, especially families that rent.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Marin County has attractive residential environments due to its unique combination of natural beauty and proximity to San Francisco, the coast, wine country, and large percentage of land restricted as open space. Many of the housing problems that exist today, such as low vacancy rates, escalating housing prices and rents, and the overall demand for housing and pressure for growth, are a result of these qualities. Housing needs have continued to increase in Marin over the past decade, and particularly in the last few years. The need for additional housing supply and in particular subsidized rental housing has grown since the 2008 recession.

The National Low Income Housing Coalition’s 2019 “Out of Reach” report ranked Marin as tied for the most expensive places to rent in the nation.¹ The report notes that tenants must make \$60.96 an hour to afford to rent a modest, two-bedroom home estimated to cost \$3,170 a month.

The 2018 ACS statistics indicate that the median contract rent has risen from \$1,587 in 2015 to \$2,072 in 2018². According to the 2018 ACS, there is a 99.7% occupancy rate in homeowner housing and a 97.5% occupancy rate in rental units in the County.³ Those in need of housing include people with mental and physical disabilities, single parent households, singles with no children, large households, agricultural workers, people experiencing homelessness, older adults, and the local workforce which is increasingly service based.

The Association of Bay Area Governments’ Regional Housing Need Plan for the San Francisco Bay Area allocated the following number of units needed in Marin during the 2015–2023 period:

Very Low AMI	Low AMI	Moderate AMI	Above Moderate AMI	Total
618	367	423	890	2,298

Table 4 – Anticipated Housing Needs in San Francisco Bay Area by Income Level

Data Source: 2015-2023 Association of Bay Area Governments

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	252,409	258,380	2%
Households	101,086	103,675	3%
Median Income	\$87,728.00	\$93,257.00	6%

Table 5 – Anticipated Housing Needs in San Francisco Bay Area by Income Level

Data Source: 2015-2023 Association of Bay Area Governments

Newer data illustrates a significant increase in median income in Marin County. According to the American Community Survey table S1903 5-year estimates, the median income in Marin was \$110,217 for a family of 4 in 2018, representing an increase of 25.6% from the base year of 2009, as opposed to 2015, which showed a 6% increase from base year and with a median income at \$93,257.

¹ Out of Reach 2019. National Low-Income Housing Coalition. <https://reports.nlihc.org/oor> and 2019. “Marin remains among most expensive US counties to rent”. Marin Independent Journal. <https://www.marini.com/2019/06/20/marin-named-most-expensive-county-to-rent-a-home/>

² Contract rent is defined as the dollar amount of rental obligation that is specified in lease.

³ Occupancy rate was determined by subtracting the homeowner and rental vacancy rates from 100.

Number of Households Table

	0-30% HAMFI ⁴	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	16,131	12,403	16,119	9,988	49,055
Small Family Households	4,136	3,717	5,345	3,624	24,318
Large Family Households	850	763	861	454	2,443
Household contains at least one person 62-74 years of age	3,905	3,062	4,397	2,684	13,243
Household contains at least one person age 75 or older	3,568	2,704	2,801	1,317	4,639
Households with one or more children 6 years old or younger	2,012	1,596	1,721	1,355	3,609

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

⁴ HAMFI is HUD Area Median Family Income

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	485	275	184	19	963	85	44	45	0	174
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	563	295	280	49	1,187	55	30	10	10	105
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	693	434	328	89	1,544	35	60	44	40	179
Housing cost burden greater than 50% of income (and none of the above problems)	5,604	2,494	768	48	8,914	3,450	2,453	2,118	762	8,783
Housing cost burden greater than 30% of income (and none of the above problems)	939	2,170	3,274	718	7,101	806	1,258	1,921	2,138	6,123
Zero/negative Income (and none of the above problems)	543	0	0	0	543	334	0	0	0	334

Table 7– Housing Problems Table
Data Source: 2011-2015 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,347	3,494	1,557	207	12,605	3,620	2,588	2,223	812	9,243
Having none of four housing problems	2,614	3,079	6,025	3,662	15,380	1,681	3,233	6,293	5,282	16,489
Household has negative income, but none of the other housing problems	543	0	0	0	543	334	0	0	0	334

Table 8 – Housing Problems 2
 Data 2011-2015 CHAS
 Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,586	2,176	1,359	6,121	805	922	1,759	3,486
Large Related	654	414	75	1,143	100	169	240	509
Elderly	2,357	1,320	1,164	4,841	2,628	2,052	1,654	6,334
Other	2,438	1,495	1,603	5,536	778	635	457	1,870
Total need by income	8,035	5,405	4,201	17,641	4,311	3,778	4,110	12,199

Table 9 – Cost Burden > 30%
 Data 2011-2015 CHAS
 Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,173	982	255	3,410	666	772	982	2,420
Large Related	550	34	10	594	100	109	78	287
Elderly	1,878	965	248	3,091	2,008	1,186	856	4,050
Other	2,148	730	300	3,178	709	400	232	1,341
Total need by income	6,749	2,711	813	10,273	3,483	2,467	2,148	8,098

Table 10– Cost Burden > 50%
Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,151	478	439	144	2,212	75	55	29	50	209
Multiple, unrelated family households	100	234	130	0	464	15	50	25	0	90
Other, non-family households	55	25	54	10	144	0	0	0	0	0
Total need by income	1,306	737	623	154	2,820	90	105	54	50	299

Table 11 – Crowding Information – 1/2
Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2 – the County does not maintain such data

Describe the number and type of single person households in need of housing assistance.

Approximately 30% of households in the County are composed of people living alone, significantly higher than the 23% recorded statewide⁵. The need for workforce housing for those at or below the 2018 median single person household income of \$52,781 is critical.⁶ In order to afford market rate rental housing in the county, it would require two incomes at the 80% AMI level. Particularly at risk are people with disabilities, families, members of the workforce, and older adults in the very low to low income range.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Marin Center for Independent Living (MCIL) estimates that there are approximately 46,029 people living with disabilities in the county. One quarter of people with disabilities in Marin live in poverty. In addition, 38% of individuals with disabilities are homeless or housing insecure. MCIL serves 683 people with all types of disabilities (including older adults) in 2018 throughout Marin County; of these, over 60% were facing a lack of affordable accessible housing. Approximately 75% of their clients live under the poverty level.

The mental health division of Behavioral Health and Recovery Services provided treatment services to 2,819 unduplicated people with Serious Mental Illness in FY18/19, including 2,187 adults. Approximately 597 people received housing assistance ranging from permanent supportive housing to short-term emergency housing. Anecdotally, mental health case managers report that the demand far exceeds the limited available supply of housing and services, and cost of housing continues to increase well in excess of the income of public mental health clients. Affordable housing is a major issue for their clients.

The Center for Domestic Peace (C4DP) estimates that it helps between 3,700 and 4,500 victims of domestic violence each year. During 2017/2018 C4DP received nearly 4,500 hotline calls and housed 435 adult and children victims of domestic violence. The 2019 Point in Time Count set the number of active domestic violence victims at 73 or 7% of the surveyed homeless population. Although, this data includes only those currently experiencing domestic violence or partner abuse, not those who have a history of domestic violence.

What are the most common housing problems?

The predominant housing problems in Marin County are cost, availability, and quality. There is a shortage of affordable rental housing including multi-family, single family, second units, and Single Room Occupancy (SRO) units as well as smaller moderately priced ownership units for singles, older adults and lower income families. The median single-family home price is consistently over

⁵ 2013-2018 ACS Table B11016, 5-year estimates

⁶ 2013-2018 ACS Table B19019, 5-year estimates

\$1 million with median townhome or condominium prices reaching \$698,279 in 2018⁷. Basic rentals are typically more than \$2,000 a month- the median rental cost in 2018 was nearly \$3,663 per month⁸. This leaves low-income workers priced out of the housing market, forcing them to double up in units or commute from lower priced housing market, which are increasingly further away from Marin County. In 2018 approximately 52% of renters and 26% of owners in Marin were paying more than 30% of their monthly income for housing⁹. These low-income residents are also more likely to live in and be relegated to poor quality housing. Housing quality refers to the habitability of a housing unit. Habitability issues include, but are not limited to pest infestation; electrical, plumbing, and heating problems; and mold and dampness.

There is great need for additional and substantially improved full-time housing for farm and ranch workers in West Marin. The Countywide Plan and Development Code limit multi-unit residential development in agricultural zones. Another complicating factor is that a considerable amount of West Marin ranch land is under the jurisdiction of the National Park Service which governs the Point Reyes National Seashore and whose purpose it is to limit human development in the natural environment. In this area, the problem is compounded because many of the existing single-family dwellings in the Bolinas, Point Reyes Station and Inverness areas are now used as second homes or short-term rentals. Anecdotal evidence ranks the number of homes used as full-time residences between 25%-45% of all existing homes in the Point Reyes Station and Inverness areas. According to the 2018 ACS, about 60% of housing units in the Point Reyes and Inverness area are occupied, compared to 93% of housing units in the whole County that are occupied.

Are any populations/household types more affected than others by these problems?

Due to historic and on-going discriminatory practices and government policies, members of protected classes, specifically people of color and those with disabilities, are more affected by the most common housing problems in Marin County, which include cost, availability, and quality. In addition, these individuals are less likely to have access to living in areas of opportunity in the County.

Over 60,000 workers commute from surrounding areas to work in Marin County because they are unable to find affordable housing in the County, according to Marin Economic Commission figures. These workers, who have an average annual salary of \$59,400, are unable to find housing in the County due to a lack of housing options including multi-family rentals and SRO units.

The population of Marin is aging. While many older adults own their homes, often, they are over housed, because they cannot find affordable smaller and/or assisted housing alternatives. The 2016 census recorded more than 16,000 or 16% of households countywide were extremely low

⁷ Zillow Condo/Co-Op Time Series 2018

⁸ Zillow Rental Time Series (includes SFR, Condos and Multi Family) 2018

⁹ 2013-2018 American Community Survey 5-year estimates, Table DP04

income¹⁰. These numbers include a growing number of older adults and those with mental or physical disabilities.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the 2020 Marin County Analysis of Impediments, in 2017:

- 9.2% of Marin’s total population had a disability. The average person with a disability needs 200% of their monthly Social Security income to afford a one-bedroom apartment in Marin.
- 30.4% of households in Marin have children, with 23% living below two times the Federal poverty level and 712 students were experiencing homelessness.
- The County’s older adult population of residents age 60 and above totaled 70,063 which represents 27% of the total population. 5.4% of Marin’s 65+ population were living below the Federal poverty level and in some of the County’s wealthier communities.

In addition, according to the 2020 Marin County Analysis of Impediments

- The County’s 2015 Housing Element, there are an estimated 1,072 agricultural workers living in West Marin, and the majority of whom are not seasonal workers. According to the Community Land Trust Association of West Marin’s (CLAM), a farm worker in Marin is likely to earn an annual salary of no more than \$28,000.
- According to the 2019 Point in Time Count and Survey, the number of individuals experiencing homelessness in Marin were 1,034, which represents a 7% decrease from 2017. However, these numbers do not include families and individuals without permanent housing who are “couch surfing” or staying temporarily with friends or family.

There are significant race-based income disparities in Marin County that directly impact access to housing and financial burden. In 2018, non-Hispanic Whites in Marin earned a median annual income of \$121,310¹¹, while Black/African American and Hispanic/Latinx residents earned roughly half that amount, at \$66,316 and \$64,367 respectively. With a median contract rent of about \$2,072 a month in 2018¹², non-Hispanic Whites spend about 20% of their monthly income on rent, in comparison to 38% and 39% for Black/African American and Hispanic/Latinx residents, respectively.

¹⁰ 2012-2016 CHAS

¹¹ 2013-2018 American Community Survey 5-year estimates, Table S1903

¹² 2013-2018 American Community Survey 5-year estimates, Table B25058

There is a need for every type of affordable housing for extremely low-income persons and families. This need includes rental assistance to reduce severe cost burden, overcrowding, and enable people to obtain appropriate housing; group homes for people needing supervised living quarters; multifamily housing; accessible housing for people with physical disabilities and environmental sensitivities; emergency shelter for the homeless; emergency housing for individuals experiencing domestic violence; transitional housing for those at risk of becoming homeless; housing for the independent elderly, the frail elderly; and housing with support services for persons with mental illness, physical illness, or other disabilities. In addition, housing code enforcement, housing counseling, mediation services for tenants and landlords, and fair housing enforcement are also priorities for serving extremely low-income persons.

This fact has been confirmed by Homeless Management Information System (HMIS) data and the Marin Housing Authority (MHA) waiting list data, and in conversations with numerous nonprofit service providers. There are active 793 applicants on the Housing Choice Voucher/Section 8 waitlist. Marin Housing Authority has housed 124 applicants from the waiting list over the past 24 months and currently there are 31 applicants searching for housing with an issued voucher. Most are struggling to find rental units with rents that fall within the payment standard and landlords willing to accept Section 8 vouchers. The Marin Housing Authority's Housing Choice Voucher/Section 8 waitlist opened in September 2008 and 11,200 applications were received. More than 6000 of the applicants were removed from the waiting list due to lack of current mailing address and/or non-eligibility. Additionally, Marin Housing Authority has 734 applicants on the Public Housing waiting list that last opened in early 2013.

In its waiting list for assisted housing for the extremely low income, MHA applies local preferences by giving priority to those in following situations:

- Involuntarily Displaced Families;
- Victims of Domestic Violence;
- Victims of Natural Disasters;
- Victims of Eminent Domain;
- Participants in a witness protection program;
- County residents who live, work (at least 32 hours per week), or have been hired to work within the limits of Marin County;
- Veterans or current military personnel and their families;
- Families who are homeless or living in substandard conditions;
- Chronically homeless;
- Homeless;
- Graduate of Supportive Housing programs;
- Mainstream; non-senior disabled, currently homeless;
- Family, elderly or disabled households;

Individuals and families receiving rapid re-housing that are nearing the end of their assistance often have an ongoing need for increased income, education/vocational training that could lead to higher paying employment, affordable childcare, ongoing budgeting and money management

support. Linkages to community resources is especially important as the end of assistance approaches in order to assure that households are able to access the supports, they need to be self-sustaining in the future.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

About 9,943 (or 26%) of Marin renter households are severely rent-burdened and are considered an at-risk population¹³. Severely rent-burdened households are defined spending more than half of monthly income on rent.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing characteristics most commonly linked with instability and an increased risk of homelessness include housing costs rising more quickly than wages, job loss and/or hours being cut back due to local emergencies and/or reduced demand for services, housing conditions, and tight housing market. In addition, those individuals and families that are living in over-crowded and/or doubled up housing and those who are extremely rent burdened are particularly vulnerable.

Discussion

This one-day Point In Time Count (PIT) provides valuable insight into the needs and demographics of the population experiencing homelessness and those at risk. Through the work and commitment of community partners, service providers and advocates, efforts to reduce the number of those experiencing homelessness may have contributed to the progress made. However, this Count does not provide a complete picture of those effected by housing instability and homelessness in Marin County.

As noted earlier, the Marin PIT Count does not include those “doubling-up” or couch surfing in their definition of homelessness. In fact, there are many families with children in Marin that experience this form of homelessness. For example, according to the California Department of Education, which utilizes the McKinney-Vento Act definition of homelessness of those that “lack a fixed, regular and adequate nighttime residence”, there has been an increase from 712 homeless youth in the 2017-18 academic year to 1,026 in the 2018-19 year¹⁴. According to Kidsdata¹⁵, a program of the Lucile Packard Foundation for Children's Health there are racial disparities in which families are faced with this housing instability. In 2015-17, 97.6% of non-Hispanic White students lived with at their parent or guardian’s home, in comparison to 86.4% of

¹³ 2013-2018 American Community Survey 5-year estimates, Table B25070

¹⁴ California Department of Education

¹⁵ Kidsdata.org is a program of the Lucile Packard Foundation for Children's Health. It promotes the health and well-being of children in California by providing an easy to use resource that offers high-quality, wide-ranging, local data to those who work on behalf of children.

Hispanic/Latinx students and 82.3% of Black/African American students. Additionally, while 0.1% of non-Hispanic White students live in a multiple-family household, 6.2% of Hispanic/Latinx students and 3.1% of Black/African American students live in a household with many families.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing problems are defined as a household having any one of the following: a cost burden greater than 30% of income, more than one person per room, and/or housing without complete kitchen or plumbing facilities. Disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least ten percentage points higher than the percentage of persons in the category as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,727	2,562	877
White	8,444	1,907	628
Black / African American	424	65	24
Asian	625	60	58
American Indian, Alaska Native	115	0	4
Pacific Islander	34	0	0
Hispanic	2,760	379	95

Table 13- Disproportionately Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,533	2,887	0
White	6,683	2,380	0
Black / African American	164	40	0
Asian	454	163	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	2,035	273	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,961	7,121	0
White	6,705	5,705	0
Black / African American	272	100	0
Asian	498	421	0
American Indian, Alaska Native	10	0	0
Pacific Islander	35	50	0
Hispanic	1,142	696	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,870	6,089	0
White	3,270	5,134	0
Black / African American	100	68	0
Asian	140	316	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	334	414	0

Table 16 - Disproportionately Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need.

0-30% AMI: All groups have relatively high rates of housing problems in this income category, but no single group experiences a disproportionately high rate of need relative to the jurisdiction as a whole (apart from Pacific Islander and American Indian, Alaska Native households, both of which experience higher rates than the jurisdiction as a whole, but the total numbers are too low to accurately assess disproportionate needs). At this income level, 79% of households experience at least one of the four identified housing problem.

30-50% AMI: In this income category, while all groups again have relatively high rates of housing problems, the Hispanic/Latinx community experiences disproportionately greater need: 88% of Hispanic/Latinx residents experiences at least one of four housing problems, in comparison to 77% of the jurisdiction.

50-80% AMI: In this income category, the Black/African American community experiences disproportionately greater need: 73% of Black/African American residents experiences at least one of four housing problems, in comparison to 56% of the jurisdiction.

80-100% AMI: In this income category, the Black/African American community experiences disproportionately greater need: 60% of Black/African American residents experiences at least one of four housing problems, in comparison to 39% of the jurisdiction.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Denver households that have severe housing needs by income, race, and ethnicity. Needs are defined as one or more of the following housing problems: 1. Housing lacks complete kitchen facilities, 2. Housing lacks complete plumbing facilities, 3. Household has more than 1.5 persons per room, 4. Household cost burden exceeds 50 percent.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,967	4,295	877
White	7,243	3,075	628
Black / African American	319	170	24
Asian	459	225	58
American Indian, Alaska Native	100	15	4
Pacific Islander	34	0	0
Hispanic	2,596	538	95

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,082	6,312	0
White	4,266	4,781	0
Black / African American	119	90	0
Asian	234	388	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	1,380	928	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,780	12,318	0
White	2,670	9,768	0
Black / African American	15	359	0
Asian	219	702	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	85	0
Hispanic	724	1,114	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,019	8,944	0
White	825	7,583	0
Black / African American	10	158	0
Asian	49	407	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	115	633	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need.

0-30% AMI: All groups have relatively high rates of severe housing problems in this income category, but the Hispanic/Latinx community experiences disproportionate greater need: 80% of Hispanic/Latinx residents experience at least one of the four severe housing problems, in comparison to 68% of the jurisdiction. Again, here the Pacific Islander and American Indian,

Alaska Native households also experiences higher rates than the jurisdiction as a whole, but the total numbers are too low to accurately assess disproportionate needs.

30-50% AMI: In this income category, Hispanic/Latinx community experiences disproportionately greater need: 60% of Hispanic/Latinx residents experiences at least one of four severe housing problems, in comparison to 49% of the jurisdiction.

50-80% AMI: In this income category, the Hispanic/Latinx community experiences disproportionately greater need: 39% of Hispanic/Latinx residents experiences at least one of four housing problems, in comparison to 23% of the jurisdiction.

80-100% AMI: In this income category, 10% of the jurisdiction as a whole experience at least one of four severe housing problems. No single racial/ethnic group experiences a disproportionately high rate of need relative to the jurisdiction as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	62,106	20,259	20,401	915
White	53,119	15,492	15,218	648
Black / African American	757	563	414	24
Asian	3,014	1,036	894	58
American Indian, Alaska Native	34	35	104	4
Pacific Islander	70	35	34	0
Hispanic	4,014	2,647	3,300	95

Table 21 – Greater Need: Housing Cost Burdens AMI
Data Source: 2011-2015 CHAS

Discussion:

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need.

Rent-Burden (30-50%): Black/African American residents experience a disproportionate cost burden in comparison to the jurisdiction as a whole: 32% of Black/African American residents are rent-burdened, while 20% of the jurisdiction is rent-burdened.

Severe Rent-Burden (50%+): Hispanic/Latinx residents experience a disproportionate severe cost burden in comparison to the jurisdiction as a whole: 33% of Hispanic/Latinx residents are severely rent-burdened, while 20% of the jurisdiction is severely rent-burdened. Additionally, American Indian, Alaska Native residents also show a higher rate in those severely rent-burdened than the jurisdiction as a whole, but the total numbers are too low to accurately assess disproportionate needs.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As discussed previously, disproportionately high needs exist for Hispanic/Latinx and Black/African American communities.

Differences in housing needs by race and ethnicity can also be assessed by differences in homeownership and experiences finding housing. As indicated in the County's AI, homeownership rates for Hispanic/Latinx and Black/African American residents are substantially lower than for non-Hispanic white: while 70.1% of non-Hispanic White Marin residents are homeowners, 25.3% and 29.3% of Black/African American and Hispanic/Latinx residents are homeowners, respectively.

If they have needs not identified above, what are those needs?

The needs of the Black/African American and Hispanic/Latinx community differ. Marin City, the County's historic African American community, has experienced increasing displacement pressures that have been in effect since at least the 1980s. According to a UC Berkeley report on Marin City published in 2015¹⁶, while African American residents made up 76% of the population in this community in 1980, this number has decreased to 27% in 2018.

In the Canal neighborhood which has a higher percentage of Latinx households and recent immigrants; many families and individuals have relied on cohabitating in order to maintain housing affordability. The proportion of households experiencing overcrowding in this community, which

¹⁶ 2015. UC Berkeley Center for Community Innovation. "Marin City: Historic African-American Enclave At Risk". https://www.urbandisplacement.org/sites/default/files/marin_city_final.pdf.

is defined as more than one occupant per room, has increased dramatically over the past decade. In 2010, 28% of Canal residents experienced overcrowding, which has increased to 53% in 2018.

There are a significant number of families supported by service industry jobs who often cannot afford to live in the County at all, with many living in lower-cost areas outside Marin County, resulting in commute times exceeding 60 minutes each way.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Areas of racial and ethnic concentration include the Canal neighborhood of the City of San Rafael (census tracts 1122.01 and 1122.02). The Canal is home to the largest concentration of low-income Hispanic/Latinx families. Here rental units tend to be moderately priced and bus transit is available. The Canal area has a very high degree of overcrowding (defined as over one person per room). According to the 2018 ACS, in the Canal area (Census Tract 1122.01 and 1122.02), 53% of households were overcrowded, compared to only 4% of households in Marin County as a whole.

In addition, Marin City (census tract 1290), an unincorporated community in Marin County is home to the County's historical Black/African American community. Marin City has traditionally had a high concentration of African American residents, but recent census figures show that Black/African American population has experienced sharp declines, making up approximately 27% of the area's population.

NA-35 Public Housing – 91.205(b)

Introduction

Marin County is served by one housing authority, the Housing Authority of the County of Marin (MHA). MHA is a public corporation authorized to provide decent, safe, and sanitary housing for low income people. With approximately 500 public housing units, over 2,100 Section 8 Housing Choice Voucher holders, and over 300 Project Based vouchers located at 21 different properties in Marin. MHA is the primary source of housing for very low-income households in Marin County.

Established in 1942, receives nearly all of its \$53+ million operating income from the U.S. Department of Housing and Urban Development (HUD) and tenant-paid rents. Private housing market factors combined with a lack of federal funding for public housing create extra challenges for housing authorities. The data tables below show the current inventory of federally funded housing in Marin and the populations served.

In Marin County, a large number of low income African American/Black families live in public housing in Marin City. In MHA’s 300 units of family housing, 56% of residents are African American/Black families. This creates a situation where it appears that fewer lower income African American/Black families with housing problems than Hispanic/Latinx families, as defined by the provisions provided by HUD. However, the African American/Black public housing community faces other significant social problems, particularly related to unemployment and education largely due to historical patterns of discrimination and government policies that divested resources from the community.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing				Family Unification Program	Disabled *	
# of units vouchers in use	0	0	471	2,106	29	2,034	20	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,765	16,094	18,663	15,812	12,123	0
Average length of stay	0	0	9	9	3	9	0	0
Average Household size	0	0	1	1	3	1	1	0
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	159	669	2	653	8	0
# of Disabled Families	0	0	138	749	9	724	9	0
# of Families requesting accessibility features	0	0	471	2,106	29	2,034	20	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	207	1,512	22	1,460	15	0	0
Black/African American	0	0	212	373	5	362	5	0	0
Asian	0	0	41	189	2	182	0	0	0
American Indian/Alaska Native	0	0	5	27	0	25	0	0	0
Pacific Islander	0	0	6	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	58	266	9	253	1	0	0
Not Hispanic	0	0	413	1,840	20	1,781	19	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of October 2018, 274 elderly applicants and 455 families with disabilities were on the MHA waiting list for public housing. Currently, 15% of units at the five elderly/disabled complexes managed by the Marin Housing Authority are handicapped accessible. In addition to the handicapped accessible units, at two of the complexes, Venetia Oaks and Homestead Terrace, the Marin Housing Authority has made additional handicapped improvements to 84 units, by installing grab bars in bathrooms and installing hot water valves that prevent scalding. Given the age of the housing portfolio, appropriate accessibility improvements are not always present. Tenant needs include wheelchair accessibility, bathroom grab bars, lowered kitchen cabinetry, and accessible door and window handles, among other things.

The Marin Center for Independent Living (MCIL) estimates that over 46,000 persons in Marin County have disabilities, and this number will increase significantly since older adults are the fastest growing segment of the County's population

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The MHA Housing Choice Voucher and Public Housing wait lists are both closed, however, there are provisions that allow placement on the lists given certain situations. As of October 2018, there were 1,053 households on the public housing wait list. In its lease-up of vacant units, MHA prioritizes homeless households and households involuntarily displaced.

Immediate needs for Public Housing include family, non-elderly disabled, senior, and veteran housing units. Considering the high cost of living in Marin County and its history of segregation, there is significant need for affordable housing to be located away from existing areas of concentrated poverty in the County.

Immediate needs for Housing Choice Voucher holders are adding vouchers and increasing the number of private housing providers to make their units available to voucher holders. Although state and local policies have made it illegal to discriminate against a Housing Choice Voucher holder, the practice of discrimination is ongoing.

How do these needs compare to the housing needs of the population at large?

Considering the extraordinarily high cost of living in Marin County, even residents of the jurisdiction that are not currently eligible for, or participating in, one the MHA's affordable housing programs are facing difficulty in affording quality housing.

Discussion

Due to the ongoing reductions by HUD to maintain public housing and the growing infrastructure needs at MHA’s family public housing site, Golden Gate Village, MHA is working to transition the 300 units at the site from public housing to Section 8 using Section 18 conversion.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Every two years, during the last 10 days of January, Marin county along with communities across the country conduct comprehensive counts of the local homeless populations in order to measure the prevalence of homelessness in each local Continuum of Care. The 2019 Marin County Point-in-Time Count was a community-wide effort conducted on January 28th, 2019. The figures below result from the 2019 survey and housing records supplied by county agencies.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year*	Estimate the # becoming homeless each year*	Estimate the # exiting homelessness each year*	Estimate the # of days persons experience homelessness*
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	13	17	-	-	-	-
Persons in Households with Only Children	0	8	-	-	-	-
Persons in Households with Only Adults	196	683	-	-	-	-
Chronically Homeless Individuals	84	165	-	-	-	-
Chronically Homeless Families	1	1	-	-	-	-
Veterans	19	8	-	-	-	-

Unaccompanied Youth	6	71	-	-	-	-
Persons with HIV	4	2	-	-	-	-

Table 26 – Homeless Needs Assessment

* Currently, the County only has access to overall numbers:

Estimate the # experiencing homelessness each year – 1,034 (based on 2019 PIT count)

Estimate the # becoming homeless each year – 543 (System Performance Measure 5.2)

Estimate the # exiting homelessness each year – 199 (System Performance Measure 7b.1)

Estimate the # of days persons experience homelessness – 764 days (System Performance Measure 1.2)

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The County does not collect demographic information specific to its rural areas. The remoteness of many areas of West Marin make it difficult to collect this data. Other than shelter offered by local churches or mobile units that pick up homeless people in inclement weather and take them to the more populated areas of the County for emergency shelter there are no emergency or transitional housing facilities in West Marin.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The 2019 Point in Time Count showed the following breakdown for length of time individuals spend homeless in Marin county:

1 week or less - 4%

8-30 days - 3%

1-6 months - 16%

7-11 months - 8%

1+ years - 70%

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	-	-
Black or African American	-	-
Asian	-	-
American Indian or Alaska Native	-	-
Pacific Islander	-	-
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	-	-
Not Hispanic	-	-

Table 27 – Homelessness by Race and Ethnicity

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

During the 2019 Point in Time Count, 54 households with children age 18 or under were counted, including 61 adults and 81 kids (147 individuals). This is compared to 2017, when only 75 households with children were counted. Nearly half (44%) of Marin’s families with children experiencing homelessness identified as Latino/Hispanic; 67% identified as white (+5% since 2017); 22% identified as Black/African American (+5% since 2017) and 3% identified as Asian (-2% since 2017).

Most families reported the following reasons for homelessness: lack of affordable housing, no income/loss of job, alcohol/drug issues, or end of a relationship. 90% of Marin’s families experiencing homelessness reside in shelters or transitional housing programs (66 households).

The Point in Time Count provides a considerable undercount of households with children age 18 or under due to the rigid definition of homeless it utilizes.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While white individuals comprise 67% of the homeless population, this percentage is vastly below the white share of the overall population in Marin in 2019, at 85%. This is because people of color are disproportionately represented in the count of persons experiencing homelessness, particularly African Americans. For example, the percentage of individuals experiencing homelessness that are Black/African American was 10 times that of the overall population in Marin in 2019 (22% vs. 2.8%). Additionally, the percentage of individuals that are Hispanic/Latinx was 44%-- compared to 16.1% in Marin overall during the same time period.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 Point in Time count report showed 38% (360) of all homeless adults counted having at least one type of disabling condition, such as a physical or developmental disability, chronic illness, or a substance use disorder. 62% of these individuals with disabling conditions are unsheltered, while 38% live in emergency or transitional housing. Health issues are not atypical to the population experiencing homelessness. Homelessness is a traumatic event which can cause both physical and psychological difficulties. The lack of medical insurance and access to housing can exacerbate problems which could much more easily be managed with housing.

Discussion:

The needs of the homeless population and an outline of ways to address them are contained in the report, A Response to Homelessness in Marin County: Assessing the Need & Taking Action (2019). Ultimately, the community has identified the following priorities and goals through a series of stakeholder discussions:

1. End Chronic and Veteran Homelessness in Marin County by 2022
2. Create Additional Permanent Housing Opportunities to Address Needs of the Most Vulnerable
3. Maintain and Enhance Fidelity to the Principles of Housing First
4. Improve and Expand Data Sharing Capacity to Provide Comprehensive, Coordinated Care to Persons Experiencing Homelessness

In order to carry out these goals, the county has committed to several action steps. These include: a) continuing to create more scattered-site permanent housing opportunities, b) continuing to prioritize Housing First practices, and c) working regionally to coordinate efforts with neighboring counties—among several others.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless special needs populations include households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation or self-care/independent living limitation), elderly households, large families, female headed households with children, limited English proficient households, and those at risk of homelessness

Describe the characteristics of special needs populations in your community:

Residents of any age, especially those of limited incomes, facing a wide variety of challenges, including those with physical, cognitive and/or behavioral health issues; elders; at-risk youth; victims of violence; veterans; people in need of long term care to live in the community, rather than in institutions, persons with limited English proficiency, persons who are unemployed or underemployed or at risk of homelessness and those with special barriers, such as criminal backgrounds, that make accessing housing and employment more difficult. While the County's largest growing population is the elderly, due to the limited supply of adequately sized units to accommodate larger households, large families often face significant difficulty in locating adequately sized, affordable housing. In addition, female-headed households can have lower incomes and higher living expenses and may lack the resources needed for adequate childcare or job training services, often making the search for affordable, decent, and safe housing more difficult.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive service needs of the non-homeless special needs populations vary by the population and circumstance. There is the ongoing need for programs for ensuring that persons with disabilities and/or returning from mental and physical health institutions receive appropriate housing with supportive services. There is the need for assistance to allow older adults to age in place and to provide transportation options as well as the need for additional multi-family housing units affordable to and for older adults and assisted living facilities. There is the need for accessible housing that is affordable to lower-income persons, and appropriately located near public transportation and with access to supportive services. Services needed can include income supports and assistance with basic needs like food and clothing, substance abuse and mental health treatment, care for chronic medical conditions, trauma services, emergency assistance to prevent homelessness, legal assistance, skills training, employment, childcare and ESL classes.

Needs are determined through information gathered by County departments, nonprofit partners, and community outreach conducted to inform the AI and Consolidated Plan.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In Marin County, the HIV/AIDS epidemic has reached virtually all racial and ethnic groups. Yet, data shows the largest proportion of AIDS cases is among gay white men with the second highest racial or ethnic group being Latinx/Hispanic. The vast majority of people with HIV/AIDS in Marin County live alone or with another adult. A relatively small number of people with HIV/AIDS live with dependents. However, anecdotal information about the housing needs of families that include an adult living with AIDS suggests that they face more severe housing affordability problems than people living with AIDS who do not have children.

Since the first Marin County AIDS case was reported in 1982, 1,442 people have been diagnosed with HIV or AIDS in Marin County - 607 of whom are still living. In 2016-17 there were 38 new cases, with the average number being 18 annually over the previous 10 years¹⁷.

Of the people living with AIDS/HIV in Marin, 85% are Male, 14% are female, and 1% are transgender; 63% are White, 22% are Hispanic/Latino, 8% are Black/African American, 3% are Asian, 2% are multiple races, and 1% is Native Hawaiian/Pacific islander; 1% are between the ages of 15-24, 8% are between the ages of 25-34, 12% are between the ages of 35-44, 27% are between the ages of 45-54, 33% are between the ages of 55-64, 16% are between the ages of 65-74, and with 3% over the age of 75¹⁸.

Discussion:

The County of Marin works with The Spahr Center, the only nonprofit HIV/AIDS community provider in the County. The Spahr Center assists individuals and families dealing with HIV/AIDS to access services including medical, housing case management, benefits advocacy, counseling, psychiatric evaluation, emergency financial assistance, linkage with other services, support groups and a food pantry. As the population demographics of those living with HIV/AIDS changes so has the outreach required to serve the community. The Spahr Center provides all services available in English and Spanish.

¹⁷ & ¹⁸ Updated data from 2018 County of Marin Fact Sheet

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The availability of public facilities greatly influences the general appeal and function of Marin's communities. Support for facilities that provide services to the homeless, the disabled, children and youth, older adults or other populations is necessary for a healthy community.

Top needs for public facilities include improved community centers for all age ranges, social groups, and needs, including childcare facilities, youth centers, senior centers, LGBTQ centers, as well as homeless shelters/facilities.

Marin City, a community of minority concentration, prioritizes homeless facilities/shelters, community gardens, and improvements to nonprofit facilities.

West Marin, Marin’s rural and agricultural community, prioritizes a need for community facilities across age groups and needs, including homeless shelters/facilities, and childcare centers and older adult centers.

The Spanish speaking community which has a large population in the Canal neighborhood of San Rafael, pinpointed the need for youth centers, childcare centers, and the need for accessible facilities for persons with disabilities.

How were these needs determined?

These needs were determined through review and analysis of extensive community engagement over the course of six months. The outreach utilized 4 methodologies to reach different community stakeholders and included community meetings, focus groups, surveys, and interviews.

Describe the jurisdiction’s need for Public Improvements:

The availability of quality public amenities is vital to maintaining quality neighborhoods

Low-income neighborhoods, which in Marin are also communities of minority concentration, typically have less adequate infrastructure in place, so more assistance to address issues including block beautification, parks and playgrounds, adequate parking, elimination of slum and blight is necessary, and adequate infrastructure to address natural disasters.

Top needs for public improvements include well-maintained parks, public spaces, and informal community gathering spaces; transportation infrastructure improvements related to transit route frequency and reliability; safety measures such as adequate sidewalks and lighting were noted; and improving infrastructure to withstand natural disasters such as sea level rise, earthquakes, and wildfires.

Marin City, a community of minority concentration, prioritizes more community gardens and outdoor gathering spaces. In addition, Marin City has public infrastructure needs that greatly impact resident’s ability to access basic services. For example, Phillips Drive a roadway and

sidewalk that connects residents with the community center, health clinic, primary school, and public safety services is in dire needs of improvements.

The Spanish speaking community which has a large population in the Canal neighborhood of San Rafael, highlights the overall need around improved or new community gathering spaces, especially for youth in the Canal neighborhood of San Rafael and improved parking in the Canal. In addition, a growing concern by residents, advocates, and the City of San Rafael is ensuring the infrastructure to protect against flooding and sea-level rise is adequate.

In light of several years of wildfire caused by deteriorating power lines, the local public utility, PG&E, has instituted Public Safety Power Shutoffs (PSPS). During a PSPS, a community loses all power and in some cases access to natural gas. In 2019, two PSPS events affected Marin City, leaving low-income, vulnerable residents without power for a total of nearly two weeks combined. The entire County lost power during one PSPS event, leaving some resident without power for upwards of a week. From these incidents it has become clear that cell-towers need back-up generator power. Community charging stations were well utilized in the last PSPS, therefore an increase in community charging stations is needed.

How were these needs determined?

These needs were determined through review and analysis of extensive community engagement over the course of six months. The outreach utilized 4 methodologies to reach different community stakeholders and included community meetings, focus groups, surveys, and interviews.

Describe the jurisdiction's need for Public Services:

Public services needs are diverse and speak to the broad safety net required for low-income residents to survive and thrive in a high cost community like Marin County. One of the key broad categories of service identified is homeless services that benefits those who are homeless and in danger of becoming homeless. Due to the wide range of demographics that face homelessness the services needed to support these individuals and families is vast. Some of the most common identified needs include housing support services; legal services; services for families including children's services and parent support services; basic health services for all age ranges, senior services, services for domestic violence survivors, and access to food. In addition, language acquisition and education along with job training and microenterprise business are identified public service needs.

Marin City, West Marin, and the Spanish speaking communities' priorities follow a similar trend to the County as a whole with slight variations. Marin City's also specifies a need for food security and employment readiness are highlighted. West Marin expressed a need related to mental health services and fair housing activities. Spanish speaking residents highlight a need children's services, basic health services, fair housing activities, homelessness services, and housing support services. It is critical to note that many survey respondents in Spanish indicated that they are a one income household, largely due to the high cost of childcare.

How were these needs determined?

These needs were determined through review and analysis of extensive community engagement over the course of six months. The outreach utilized 4 methodologies to reach different community stakeholders and included community meetings, focus groups, surveys, and interviews.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In Marin, housing affordability is a common issue that has affected many Marin residents, across the rental and homeownership housing markets. The lack of affordable housing and its effects is apparent throughout the Bay Area and the State of California.

Survey data that was collected as part of outreach for this Consolidated Plan demonstrates the pervasive need for more affordable housing in Marin: about 71% of respondents indicated the need for more construction of affordable housing, and approximately 70% indicated limited availability of affordable housing as their greatest barrier. According to 2018 ACS data, 52% of renters in Marin and 26% of owners in Marin were considered housing-burdened, meaning they spent over 30% of their income on housing.

In addition, low-income households and residents of color, particularly the Black/African American and Hispanic/Latinx community, face greater housing problems and financial burden than non-Hispanic White households. Additionally, residents of color continue to face low rates of homeownership in comparison to non-Hispanic White residents.

Across the county, there is increasing divergence between rents and incomes: while the median renter income in Marin has increased by 26% from 2011 to 2018, the median rent has increased by 45%.¹⁹

Rental Housing

Lower income renters face a greater affordability gap in housing, which is defined as the difference between affordable rent and market-rate rent. According to HUD standards, renters earning 50% AMI, or \$80,600 for a four-person household, should pay 30% of their gross household income on rent, which equates to \$2,015 for a 3-bedroom rental. The current market-rate rent for a 3-bedroom in Marin County is more than double that at \$4,153. The following table details this gap for extremely-low-, very-low-, and low-income households.

		30% AMI		50% AMI		80% AMI	
Number BRs	Fair Market Rent, 2019	Affordable Rent	Gap	Affordable Rent	Gap	Affordable Rent	Gap
Studio	\$2,069	\$846	(\$1,223)	\$1,411	(\$658)	\$2,261	\$192
1 BR	\$2,561	\$968	(\$1,593)	\$1,613	(\$948)	\$2,584	\$23

¹⁹ Income- ACS Table B25119 2018, Rent- Zillow

2 BR	\$3,170	\$1,089	(\$2,081)	\$1,814	(\$1,356)	\$2,906	(\$264)
3 BR	\$4,153	\$1,209	(\$2,944)	\$2,015	(\$2,138)	\$3,229	(\$924)
4 BR	\$4,392	\$1,306	(\$3,086)	\$2,176	(\$2,216)	\$3,488	(\$904)

Table 28: Rental Housing Affordability in Marin by Income Level

Data Source: 2019 HUD Income and Rent Limits

While this data shows that those earning 80% AMI do not present an affordability gap with market-rate rents for all bedroom categories, the lack of availability of rentals in Marin attributes to a tightened housing market and less rental inventory, making the rental market extremely competitive. Currently, rental housing makes up roughly 36% of Marin’s housing, and holds a vacancy rate of 2.5%, lower than most parts of the Bay Area: San Francisco County has a rental vacancy rate of 3.2%, Sonoma County is 3.0%, and Contra Costa is 3.9%²⁰. Additionally, the median household incomes in Marin are some of the highest in the State, but do not reflect the incomes of a large number of renters in the County who have a lower median income than the County as a whole. According to the 2018 ACS, the median household income of renters was \$69,047²¹. In time, Marin’s median income has skewed upward, largely due to the fact that more wealthy people are able to afford living in Marin, while low and moderate-income households are priced out.

Insufficient Rental Housing for Vulnerable Populations

As noted previously, the rental housing stock in Marin County is not sufficient to house larger households: while 19% of the County is comprised of households over four people, only 6% of Marin’s housing stock has four or more bedrooms to adequately accommodate the needs of this population.

Additionally, there is increasing discrepancy between rents and incomes, which makes renting in Marin without some type of affordability restrictions prohibitive. This divergence is only larger for more vulnerable populations. While the median family income in Marin County was \$118,400 in 2018 (\$136,800 in 2019), about 1,800 families (about 6%) fell below the federal poverty line, earning less than \$24,000 a year for a family of four²². Additionally, 63% of families in poverty are renters²³. In Marin’s two largest low-income communities of the Canal neighborhood of San Rafael and Marin City, nearly a quarter of families fell below the federal poverty line²⁴. Many of these families spend well above 30% of their income on rent: in fact, many families in these communities are considered “severely rent-burdened,” with 42% of renters in the Canal and 33% of renters in Marin City spending more than half of their income on rent²⁵.

²⁰ 2013-2018 American Community Survey 5-year estimates, Table DP04
²¹ 2013-2018 American Community Survey 5-year estimates, Table B25119
²² 2013-2018 American Community Survey 5-year estimates, Table S1702
²³ 2013-2018 American Community Survey 5-year estimates, Table B17019
²⁴ 2013-2018 American Community Survey 5-year estimates, Table S1702
²⁵ 2013-2018 American Community Survey 5-year estimates, Table B25070

Ownership Housing

The majority of Marin’s housing stock is made up of single-family homes (63%). Similarly, the majority of the housing stock is occupied by its owner (64%). However, homeownership is becoming increasingly unattainable for low- and moderate-income households.

In 2018, the median sale price of a single-family residence was \$1,183,816²⁶. Assuming a 20% down payment of \$236,763 and approval of a 30-year fixed mortgage with an interest rate of 4.6%, purchasing a home in 2018 would have required an annual income of over \$275,000.

In 2018, the median sales price of a condo or townhouse was \$698,279²⁷. Assuming a 20% down payment of \$139,655 and approval of a 30-year fixed mortgage with an interest rate of 4.6%, purchasing a home in 2018 would have required an annual income of over \$160,000. This calculation does not factor in HOA fees or special assessments. In 2018, the median income of owner-occupied households was \$142,545²⁸.

Additionally, Marin continues to experience the effects of exclusionary housing policies, as seen by racial disparities in homeownership in the county. In 2018, while 69% of non-Hispanic White residents were homeowners, 29% of Hispanic/Latinx residents and 29% of Black/African American residents were homeowners²⁹.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Marin’s housing stock is largely composed of single-family homes with over 110,000 units by the end of 2018. Approximately 78% of the existing housing stock throughout the County were built prior to 1980. Nearly two-thirds of Marin’s housing is owner occupied with three or more bedrooms, whereas renter occupied housing tends to be smaller in size, with about 76% of all units containing two bedrooms or less³⁰.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	69,990	63%
1-unit, attached structure	9,256	8%
2-4 units	8,683	8%
5-19 units	11,748	10%
20 or more units	10,238	9%

²⁶ 2018 Zillow Home Values

²⁷ 2018 Zillow Home Values

²⁸ 2013-2018 American Community Survey 5-year estimates, Table B25119

²⁹ 2013-2018 American Community Survey 5-year estimates, Table B25003H, I and B

³⁰ 2013-2018 American Community Survey 5-year estimates, Table B25042

Property Type	Number	%
Mobile Home, boat, RV, van, etc.	2,045	2%
Total	111,960	100%

Table 29 – Residential Properties by Unit Number
Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	169	< 1%	2,436	6%
1 bedroom	2,105	3%	12,238	31%
2 bedrooms	11,636	18%	14,553	37%
3 or more bedrooms	50,780	78%	9,679	25%
Total	64,690	99%	38,906	99%

Table 30 – Unit Size by Tenure
Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are approximately 6,125 existing affordable housing units that have received some combination of local, federal, or state assistance. These units typically target renter households earning 60% of area median income or below and serve populations including low and very low-income families, households with disabilities, formerly homeless adults, and older adults. Affordable homeownership units typically serve moderate income and below. Affordable housing developers and developers with nonprofit arms manage approximately 4,100 of these units. Nearly 3,000 of these units are assisted through the Marin Housing Authority’s Section 8 and public housing programs. Of the public housing units, 296 units serve families and 200 units serve senior and disabled households. The 6,125 units consist of the following types:

Public Housing	496
Seniors	1126
Family Housing ³¹	2791
Disabled	207
Home Ownership	832
Permanent Supportive Housing	337
Transitional & Shelter	336
Total	6125

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

³¹ “Family Housing” are rental units not deed restricted for seniors, disabled housing, permanent supportive housing, or transitional & shelter housing, it is not required for families with children to live in these units.

The California Housing Partnership Corporation annually assesses the conversion risk of federally and state subsidized affordable rental properties. These include properties financed or assisted by the U.S. Department of Housing and Urban Development (HUD), the U.S. Departments of Agriculture (USDA), and the Low-Income Housing Tax Credit (LIHTC) program administered by the California Tax Credit Allocation Committee (TCAC). According to the 2020 report Marin County is at risk of losing 10 deed restricted affordable units over the next 10 years.

The Marin Housing Authority manages 340 Below Market Rate (BMR) home ownership units throughout Marin County that are preserved by deed-restriction, of which 90 units are in the unincorporated County. The Marin Housing Authority processes all sales of new units, resales of existing units, refinances, capital improvement evaluations, down payment assistance, and monitoring of the portfolio for compliance with BMR Program requirements. MHA also works with developers at the initial stage to formulate Developer Agreements determining the affordability range and construction requirements for these BMR units. There are an additional 408 BMR units in the City of Novato that are managed by Hello Housing in a similar manner.

At this time MHA does not have any anticipated Section 8 contract expirations.

Does the availability of housing units meet the needs of the population?

The current housing available does not meet the demand. The problem is particularly critical for low-income renters. With over 40% of units priced above \$2,000 a month, renters making below \$75,000 a year, which comprises 52.9% of renters, are faced with limited affordable housing options, a primary driver for the overcrowding rates seen in some communities³².

Renter Income	Number	Percent	Maximum Monthly Affordable Rent
0-\$24,999	7,330	19.3%	\$625
\$25,000- \$34,999	2,923	7.7%	\$875
\$35,000-\$49,999	4,152	10.9%	\$1,250
\$50,000 - \$74,999	5,718	15.0%	\$1,875
\$75,000-\$99,999	4,657	12.2%	\$2,500
\$100,000-\$149,999	5,877	15.4%	\$3,750
\$150,000+	7,401	19.4%	\$3,750+

Table 31: Rental Maximum Monthly Affordable Rent by Income Level
 Data Source: 2013-2018 ACS

Increasing rents and home prices have caused many Marin households to be cost burdened or severely cost burdened and forced many longtime Marin residents out of county. With over 28,000 Marin households making 50 percent or less of the AMI and only 6,000 deed restricted affordable units, 52% of renters are cost-burden or severely cost-burdened. Households making 50 percent or less of the Area Median Income are disproportionately cost-burdened.

³² 2013-2018 American Community Survey 5-year estimates, Table S2503

Affordable homeowner units which are predominantly Below Market Rate units, are very rare in Marin’s competitive market. Most of these homes are not for sale, and when they do come on the market it is not uncommon to receive upwards of 100 offers.

The county’s renters with the greatest needs include families with children; older adults living on fixed incomes; transitional age youth; and special needs populations including homeless, those at-risk of homelessness, persons with disabilities, and victims of domestic violence.

Describe the need for specific types of housing:

Marin’s housing stock is composed of 634% single-family residences, which leaves less than half of the housing stock for multifamily development. With over half of renters earning below 80% AMI for a household of four, there is an extreme need for affordable rental housing, made more difficult by the lack of general rental housing stock. Additionally, there is an even larger dearth of family rental housing. While about 6% of Marin’s rental housing is composed of four bedrooms or more, 19% of Marin’s renter households are comprised of more than 4 persons; indicating a need for more rental housing with larger bedroom counts. There is also a need for more accessible housing for households with disabilities and assisted living for those recovering from illness/injury and those unable to care for themselves.

Within Marin’s home ownership market, homes prices are unattainable for a large number of residents, including those on fixed-incomes, and those who are already cost-burdened by other expenses, such as childcare. There is a need for more moderately priced homes to serve lower-income families, singles, and seniors. In 2018, the median price was \$1,107,656 for a 3-bedroom home, \$835,745 for a 2-bedroom, and \$676,786 for a 1-bedroom³³.

Discussion

Marin’s limited rental housing contributes to the affordability issues witnessed by a majority of renters, where over half were considered housing burdened, and nearly a quarter considered “severely rent-burdened” and had spent at least 50% of their income on rent. There is a need for more multifamily housing development, and especially those with units large enough to house the number of large families in the County. Homeowners in Marin are also cost-burdened by housing, with nearly a quarter spending over 30% of their income on housing. Additionally, those looking to purchase are faced with extremely limited affordable options, with those looking to purchase a 1-bedroom in 2018 requiring an annual income of about \$157,000 with conventional financing³⁴. In 2018, the median income was \$52,781 for a one-person household and \$128,357 for a two-person household³⁵.

³³ 2018 Zillow Home Values

³⁴ Assumes a 20% down payment and a 30-year fixed mortgage with a 4.6% rate

³⁵ 2013-2018 American Community Survey 5-year estimates, Table B19019

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The Marin County housing market is exceedingly expensive for prospective homebuyers, renters, and developers. The factors causing high housing prices and rents include restrictive zoning primarily for single family homes, community and local government opposition to new development, high cost of developing housing, a lack of awareness of potential housing sites, high demand resulting from job growth in the region, and relatively high incomes of households.

Marin’s housing prices are among the highest in the nation for both renters and homeowners. According to ACS 5-year estimates noted below, the median home value for a single-family home in Marin in 2018 was \$959,200 and has risen by 18% since 2015. Similarly, the median contract rent for Marin was \$2,072 in 2018 representing a 23% increase since 2015.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	880,000	815,100	(7%)
Median Contract Rent	1,406	1,587	13%

Table 32 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Newer data illustrates a significant increase in both median home value and contract rent in Marin County from the 2015 data presented in IDIS. According to the American Community Survey 5-year estimates, the median home value in Marin was \$959,200 in 2018, representing an increase of 9% from the base year of 2009, as opposed to the 7% decrease and median home value of \$815,100 that was noted for 2015³⁶.

According to the American Community Survey 5-year estimates, the median contract rent in Marin was \$2,072 in 2018, representing an increase of 47% from the base year of 2009, as opposed to the 13% increase and median contract rent of \$1,587 that was noted for 2015³⁷.

Rent Paid	Number	%
Less than \$500	3,934	10.1%
\$500-999	3,643	9.4%
\$1,000-1,499	10,839	27.8%
\$1,500-1,999	10,183	26.2%
\$2,000 or more	10,302	26.5%
Total	38,901	99.9%

Table 33 - Rent Paid

Data Source: 2011-2015 ACS

³⁶ 2013-2018 American Community Survey table B25077 5-year estimates

³⁷ 2013-2018 American Community Survey table B25058 5-year estimates

Examining rental data through the American Community Survey, both contract and gross rent³⁸ illustrate a significant increase in the proportion of rents that are above \$2,000 a month. In 2018, according to 5-year estimates, 46% of renters paid above \$2,000 in gross rent a month³⁹. Additionally, according to 5-year estimates, in 2018, 42% of renters paid above \$2,000 a month in contract rent.⁴⁰ Both depict a significant increase from the 2015 data presented by HUD, which notes only 26% paid above \$2,000 a month on rent.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI ⁴¹	2,773	No Data
50% HAMFI	6,904	1,519
80% HAMFI	21,130	3,946
100% HAMFI	No Data	6,880
Total	30,807	12,345

Table 34 – Housing Affordability
Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,822	2,255	2,809	3,663	3,912
High HOME Rent	1,818	1,949	2,341	2,695	2,986
Low HOME Rent	1,411	1,511	1,813	2,095	2,337

Table 35 – Monthly Rent
Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is insufficient housing across the spectrum. However, households that earn lower incomes have more difficulty locating housing. As noted in the 2020 Marin County AI, “according to the Marin Economic Forum, beginning in 2019, rent prices started increasing at a faster pace than home prices – and renters do not get the advantages homeowners do when interest rates are

³⁸ Gross rent is defined as the amount of rent excluding additional expenses such as utilities, taxes, etc. Contract rent is defined as the dollar amount of rental obligation as specified in the lease

³⁹ 2013-2018 American Community Survey 5-year estimates, Table B25063

⁴⁰ 2013-2018 American Community Survey 5-year estimates, Table B25056

⁴¹ HAMFI is HUD Area Median Family Income

lower, they do not receive multiple tax deductions, and they do not receive appreciation and equity over time⁴².

The cost of housing has become increasingly prohibitive, across both the rental and ownership markets: as noted earlier, with a median sales price of a single-family residence, which is higher than the median value noted previously, was \$1,183,816 in 2018. It would require an annual income of over \$275,000 with conventional financing to afford. In 2018, the median household income for homeowners was about half that, at \$142,545⁴³.

According to Zillow rental data, the median price to rent a house in Marin in 2018 was \$3,663 for all rentals with multifamily rentals being \$3,040 per month⁴⁴. This did not include any rental deposits which could be up to an additional \$6,536. Assuming an affordability rate of no more than 30% of household income, it would require an annual income of nearly \$122,000 to afford the median apartment rental. The median income for a renter of a house or of an apartment in Marin in 2018 was to \$69,047⁴⁵.

The lack of adequate housing stock contributes to the growing affordability issues seen across both the rental and owner housing markets. Marin's rental vacancy rate in 2018 was 2.5%, while the owner vacancy rate was just 0.7%. Marin, in addition to neighboring counties across the Bay Area, are seeing increased competition in housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing costs and rents are expected to continue to rise with the on-going housing crisis across the State of California, which is particularly prominent in the Bay Area. This combined with the county's overall slow growth model and limited development of housing and in particular higher density housing will exacerbate housing costs. For these reasons, housing construction in the private market has focused on high-end single-family homes, townhouses, condominiums, and age restricted developments serving older adults.

The high cost of land and construction make affordable housing development in Marin difficult without substantial subsidy. Projects tend to be small in scale due to local zoning which favors lower density development and community opposition to larger housing projects. Small projects are not competitive for many State funding sources and are not able to benefit from economies of scale. This results in higher development costs per unit, and it also results in higher ongoing management costs per rental unit. An example of high development costs is a project currently developing 54 1-bedroom units of affordable housing in Marin with a per unit cost of over \$650,000.

⁴² 2020 Marin County Analysis of Impediments to Fair Housing Choice, page 51

⁴³ 2013-2018 American Community Survey 5-year estimates, Table B25119

⁴⁴ 2018 Zillow Rental Housing

⁴⁵ 2013-2018 American Community Survey 5-year estimates, Table B25119

Marin's low rental vacancy rates puts increased pressure on the county's lowest income households, widens the rental affordability gap, and increases rental cost burden identified previously.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME and Fair Market Rents are generally lower than the median rents in Marin County, with HOME rents being substantially lower. Published rents for a two-bedroom unit in 2018 include a HOME High rent of \$2,126, a HOME Low rent of \$1,650, and a Fair Market rent of \$3,121⁴⁶. Whereas the median multi-family rental during the same timeframe was \$3,186. Given this, it is reasonable to assume that new rental developments based on HOME rents will be challenging to pencil out without additional assistance. Preservation of housing as affordable is considerably less expensive and can be easier to pencil out, however the need for additional units in the market is a strong driver of funding allocations across all local funding sources.

Discussion

Marin County housing is in great demand, with high prices and rents as the primary indicators of this demand. The county's rental vacancy rate of 2.5% demonstrates a high demand for housing, and upward pressure on home prices and rents. Other contributors to high demand are a regional and statewide housing crisis, growing regional economy, and the desirability of Marin County as a place to live. Marin County has good public schools, a beautiful landscape, plenty of recreational opportunities, and is in close proximity to the coast, wine country, the East Bay, and San Francisco.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of Marin's housing stock ranges from poor to excellent. The community engagement piece of this Consolidated Plan surfaced many habitability issues faced in the county, primarily by renters. The survey that was conducted as part of this Consolidated Plan engagement illustrates that 44% of respondents believed that there needs to be rehabilitation of existing multi-family units, the second highest response after the need to construct new affordable housing. Additionally, several community meetings brought to light issues around mold, trash, and water seepage, specifically in areas of the Canal, Marin City, and West Marin, the county's identified low-income communities and communities of color.

⁴⁶ 2018 HOME Program Rents

Definitions

Standard Condition: A dwelling unit that is not deemed substandard as defined by local code.

Substandard Condition: All buildings or structures which are structurally unsafe or not provided with adequate egress, or which constitute a fire hazard, or are otherwise dangerous to human life, or which in relation to existing use constitute a hazard to safety or health, or public welfare by reason of inadequate maintenance of the building, plumbing, mechanical or electrical systems, or by dilapidation, obsolescence, fire hazard, disaster damage or abandonment, as specified in the codes adopted by Section 19.04.010, or California Health and Safety Code Section 17920.3, are for the purpose of this section substandard and/or unsafe buildings. In California Code, GOV § 65584.01 this is defined as more than one person per room.

Substandard but Suitable for Rehabilitation: A dwelling unit that is substandard structure, that has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a “standard” dwelling unit.

Condition of Units

This table displays the number of housing units, by tenure, based on the number of “conditions” the units has. Selected conditions are similar to housing problems in the Needs Assessment and are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. The table also calculates the percentage of total units that the category represents.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	21,652	33%	18,372	47%
With two selected Conditions	282	0%	2,381	6%
With three selected Conditions	35	0%	102	0%
With four selected Conditions	0	0%	35	0%
No selected Conditions	42,750	66%	18,037	46%
Total	64,719	99%	38,927	99%

Table 36 - Condition of Units
Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,605	6%	2,094	5%
1980-1999	9,836	15%	7,746	20%
1950-1979	38,173	59%	22,676	58%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	13,086	20%	6,404	16%
Total	64,700	100%	38,920	99%

Table 37 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	51,259	79%	29,080	75%
Housing Units built before 1980 with children present	3,410	5%	1,466	4%

Table 38 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 39 - Vacant Units - The County does not maintain such data

Through examining vacancy data made available through the ACS, 6.7% of Marin’s 112,868 housing units in 2018, about 7,610 units, were vacant. The rental vacancy rate in 2018 was 2.5%, and the homeowner vacancy rate was 0.7%, substantially lower than the overall statistic. The prevalence of short-term rentals in Marin has grown substantially since the preparation of the last Consolidated Plan and has severely limited the already limited housing stock in the County. In 2018, 36% of vacant units in Marin were used as seasonal, recreational or occasional use, while 13% were active for rent, and 6% were active for sale.

	Number	Percent
Vacant - for rent	999	13%
Vacant - rented but not occupied	292	4%
Vacant - for sale only	476	6%
Vacant - sold but not occupied	257	3%
Vacant - seasonal, recreational or occasional use	2753	36%
Vacant - migrant workers	0	0%

Vacant - other	2833	37%
Total vacant	7610	

Table 40: Vacancy Status of Vacant Housing Units in Marin County

Data Source: 2013-2018 ACS

The condition of these units varies by the community in which it is located. As noted previously, through community engagement meetings, housing habitability issues were identified by Marin City, the Canal, and West Marin communities.

Need for Owner and Rental Rehabilitation

Based on the survey gathered for the community engagement of this Consolidated Plan, 44% of respondents indicated the need for rehabilitation of multi-family housing, as opposed to 20% for single-family housing. However, given that the majority of the County’s housing stock is over 40 years old, there is considerable need for rehabilitation across all segments of the housing market.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

As shown in the table above, an estimated 3,410 owner occupied, and 1,466 renter occupied housing units in Marin were constructed before 1980 and have children under the age of 18 living in them.

If these units contain a proportionate share of families in poverty by housing tenure as the overall County proportion (5.2% of families with children in owner occupied households are in poverty, while 15.5% of families with children in renter occupied households are in poverty), then as many as 177 owner occupied and 227 renter occupied housing units in Marin could be occupied by low income families with children and contain lead based paint hazards⁴⁷.

Discussion

N/A

⁴⁷ 2013-2018 American Community Survey 5-year estimates, Tables B17019 and B25012

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Marin County has a total of 496 public housing units, 296 of which are in Marin City and 200 of which are in elderly/disabled complexes scattered around the county. The waiting list for public housing has been closed for several years.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based*	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled**
# of units vouchers available	0	0	496	2,145	52	2,093	73	5	75
# of accessible units	-	-	26	-	11	-	-	0	0

* MHA does not have a full count of the accessible units available to tenant-based voucher holders as these are managed by the landlord community required by MHA.

** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 41– Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Marin Housing Authority currently manages a portfolio of 496 public housing units comprised of high-rise, low rise building dispersed at 6 sites throughout the county.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Public Housing units were all built in the late 1950's and early 1960's, and due to the lack of adequate HUD funding over the years, the units have significant deferred maintenance. The physical condition of public housing in units is based on a March 2020 Physical Needs Assessments (PNA), which shows the properties have over \$120,000,000 of capital and preventative maintenance that will be necessary over the next 45 years; this dollar value reflects an inflation factor of 1.025%. The table below reflects the scores given to Marin's public housing from HUD on a scale of 1-100 with 100 being the highest possible score.

Public Housing Condition -

Public Housing Development	Average Inspection Score
Casa Nova - 35 Carmel Drive, Novato	73 (2/12/2020)*
Golden Hinde - 5 Golden Hinde Blvd., San Rafael	73 (2/12/2020)*
Homestead Terrace - 100 Linden Ln., San Rafael	73 (2/12/2020)*
Kruger Pines - 47 North Knoll Rd., Mill Valley	73 (2/12/2020)*
Golden Gate Village - 429 Drake Ave., Marin City	59 (2/1/2020)
Venetia Oaks - 263 North San Pedro Rd., San Rafael	73 (2/12/2020)*

* MHA's Public Housing units are only scored as 2 Asset Management Project's (AMP) one is GGV and Kruger Pines encompasses all 5 senior/disabled complexes.

Table 42 - Public Housing Condition 2019

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Physical Improvement goals outlined below focus on completion of capital improvements in progress, urgently needed work, mandated improvements and possible future/ long term needs, all with energy conservation measures where cost effective: Urgently needed infrastructure improvements to repair and replace waste lines at the Golden Gate Village complex; Modernization of senior and family developments including: exterior lighting, patio and exterior stairway repairs; The Management Improvements (MI) goals include security surveillance cameras improvements, community preservation and revitalization facilitator, public housing authority-wide modernization of internal business management systems, and the continuation of a resident employment/economic self-sufficiency program. Conducting physical and management needs assessment of all six developments. In addition to modernizing existing public housing units, the MHA in collaboration with the community will be exploring the idea of developing revitalization and replacement housing strategies to preserve deteriorated low-income units it manages through revitalization and maintenance of affordable housing units. The MHA plans to embark into a long-term revitalization plan at the Golden Gate Village, a 296-unit family development in Marin City. Any and all of these opportunities could bring the modernization and new construction of new affordable rental and first-time homeownership opportunities at the site. MHA Board of Commissioners and staff will work closely with residents, community leaders and other stakeholders through the Community Working Group to evaluate and explore various options for improvement, preservation and revitalization of public housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

With a Capital Fund allocation of approximately \$1 million, MHA will never be able to fully address the short and long term needs at the family site of Golden Gate Village through this program alone. The extent of the physical problems, the inappropriateness of existing site plans, and obsolescence of building designs at Golden Gate Village would make extensive repairs at these buildings an ineffective long-term strategy. To this end MHA is establishing a Working Group to

create a strategic plan for preservation and revitalization of public housing that is aligned with MHA's Five-Year Annual Plan. The strategies proposed by the Working Group will be in alignment with the County of Marin's Consolidated Plan that identifies a serious shortage of affordable housing opportunities and a need to maintain a stock of housing for very low-income households. In addition, MHA has strengthened relationships with the local schools and established an attendance policy for Public Housing families with children. This program provides incentives for families to be sure their children are attending school. MHA has increased its Resident Opportunities for Self-Sufficiency case management services to all Public Housing residents in all six complexes. This program supports families in attaining health, education, income and financial goals. Some families are able to build escrow accounts as their earned income increases through their participation in the program. No smoking policies were added to the lease in Public Housing. Newly formed resident groups have been established in both the family and senior/disabled properties. These resident groups provide input on policies and the annual and 5-Year Agency Plan. MHA has also strengthened its partnerships with local law enforcement in an effort to decrease crime and provide residents with information to help keep their community safer.

Discussion:

The Housing Authority also provides Supportive Services to improve the lives of program participants including:

- The Shelter Plus Care (S + C) Program – long-term rental assistance and supportive services for homeless individuals who have a serious mental illness (and who may also have a substance abuse problem and/or HIV/AIDS). Services are provided by Marin Housing case managers and an array of community-based partner agencies.
- Coordinated Entry – MHA service the community as the coordinated entry for all the HUD homeless beds utilizing a vulnerability index tool to prioritize people who are the most vulnerable for the PSH beds/units we have in Marin County.
- Housing Locator – MHA has two dedicated housing locators to support our currently homeless applicants to find housing in the community, as well as assist to continue to recruit and retain landlord partners.
- Housing for Domestic Peace – MHA manages a PSH program for people who are homeless and are victims of domestic violence to find and remain successfully housed.
- Landlord Partnership Program – In order to recruit and retain landlords MHA manages an incentive program to provide security deposits, damage reimbursements and vacancy loss. Additionally, this program provides a format to creating trainings for our landlord community.
- The Housing Opportunities for People with AIDS (HOPWA) Long-Term Rental Assistance Program – long-term rental assistance and coordination of services for individuals and families who are living with HIV or AIDS.
- Family-Self Sufficiency (FSS) Program – case management services for families in the Section 8 program and residents of the Marin City public housing complex who are working

to achieve educational and employment goals and becoming independent of public assistance.

- Service Coordinators – providing on site case management services at the Senior/Disabled sites to assist in maintaining independent living and coordination of mainstream services.

In the HOPWA program, rental assistance is provided to individuals and families where the head of household or another family member is HIV-positive or has AIDS. Due to the loss of income and medical expenses that come with a terminal illness, these clients are at risk of homelessness. HOPWA program participants lease privately-owned apartments and receive a rental subsidy based on their income level and family composition. The Housing Authority has designed this program to be flexible and highly client-friendly, with particular attention given to protecting the confidentiality of the participants.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Homeless persons and persons at risk of homelessness are referred by social service organizations, religious congregations, law enforcement agencies, and word-of-mouth to Coordinated Entry access sites, which refer these individuals and families to resources prioritized to meet their needs. Client vulnerability is assessed at access sites using the appropriate VI-SPDAT tool. A client's VI-SPDAT score, in combination with their length of time homeless, are used to prioritize housing & service interventions. From there, individuals are referred to services through Coordinated Entry. Additionally, Marin County tracks clients, assessments, and prioritization through the Homeless Management Information System (HMIS). The data collected follows universal data standards developed by the Department of Housing & Urban Development (HUD), and all participating HMIS agencies agree to collect the universal data elements to ensure an unduplicated count of homeless and at-risk persons in the county. The combination of Coordinated Entry and HMIS allows Marin County providers to adequately match individuals to services and track outcomes.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	55	3	159	155	0
Households with Only Adults	149	60	38	492	10
Chronically Homeless Households	0	0	0	492	28
Veterans	0	0	0	16	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Marin County Department of Health and Human Services has an extensive directory of agencies serving persons with special needs.

For people with mental illness, Buckelew Programs and Homeward Bound of Marin offer a wide range of supportive housing. For example, Buckelew Houses offer Residential Support Service (RSS) housing in single-family houses and provide mentally ill adults with basic support services for independent living.

For people who need treatment for substance abuse disorders, Marin nonprofit agencies provide beds in a range of types of recovery facilities. Services for this population are described in detail in the "Marin County Directory of Alcohol, Drug, and Related Programs, Services, and Activities," available from Marin Community Resource and the Marin County Office of Alcohol and Drug Programs.

Because of the availability of Housing Opportunities for Persons with AIDS Program (HOPWA) funds, the housing needs of some people living with HIV/AIDS are met through long-term rent subsidies. The County has a limited number of programs to link people returning to the community from mental and physical health institutions to appropriate supportive housing. The Marin County Community Mental Health Program is a referral resource, and local hospitals provide patients with discharge planning services. The effectiveness of these referral services, however, is limited by the shortage of supportive housing with services in many categories.

Generally, the most severe shortages are in supportive housing for people with multiple disorders (for example, a person with chronic mental illness and a substance abuse disorder) and people who need a high level of services. For these individuals, the best intervention is permanent

supportive housing. While permanent supportive housing does exist in Marin County, there are not enough units to meet the level of need.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Project Type	Organization Name	Project Name	Target Pop. A	Total Beds	Utilization Rate
PSH	Buckelew Programs	AIL (Assisted Independent Living)	SMF	63	100%
PSH	Buckelew Programs	RSS (Residential Support Service)	SMF	64	100%
PSH	Buckelew Programs	Supported Housing (Marin)	SMF	6	100%
PSH	Buckelew Programs	Supported Housing (non-HUD-funded)	SMF	58	100%
TH	Buckelew Programs	Transition Age Youth TH	YMF	3	0%
TH	Center for Domestic Peace	Second Step Transitional Housing	HC	48	100%
TH	Center for Domestic Peace	Second Step Transitional Housing (non-HUD funded)	HC	48	100%
TH	Center for Domestic Peace	Short-Term Transitional Housing	SFHC	16	94%
TH	Center Point Inc.	812 D Street	SM	12	0%
TH	Center Point Inc.	Mary Street/Charlotte House	HC	13	115%
TH	Center Point Inc.	THP Scattered Sites	SMF	38	100%
PSH	EAH Housing	San Clemente	HC	20	0%
PSH	Eden Housing Investments	Fireside Affordable Housing	SMF+HC	58	
TH	Gilead House	Gilead House	HC	9	111%
TH	Hamilton Continuum Partners LP	Hamilton Meadows: Phases 1 & 2	SMF+HC	105	74%
PSH	Homeward Bound of Marin	4th St.	SMF	20	100%
PSH	Homeward Bound of Marin	Carmel	SMF	26	81%
ES	Homeward Bound of Marin	Family Emergency Center	HC	52	67%

Project Type	Organization Name	Project Name	Target Pop. A	Total Beds	Utilization Rate
TH	Homeward Bound of Marin	Family Park	HC	23	100%
TH	Homeward Bound of Marin	Family Park	HC	3	0%
TH	Homeward Bound of Marin	Family Park	HC	4	
TH	Homeward Bound of Marin	Family Resource Center	HC	25	76%
PSH	Homeward Bound of Marin	Housing First	HC	9	0%
TH	Homeward Bound of Marin	Meadow Park	SMF+HC	23	148%
ES	Homeward Bound of Marin	Mill Street Center	SMF	40	105%
ES	Homeward Bound of Marin	New Beginnings Center	SMF	64	84%
ES	Homeward Bound of Marin	New Beginnings Center (per diem beds for veterans)	SMF	16	100%
PSH	Homeward Bound of Marin	Palm Court	SMF	17	100%
PSH	Homeward Bound of Marin	Palm Court	SMF	3	0%
PSH	Homeward Bound of Marin	Palm Court (non-HUD funded)	SMF	1	0%
TH	Homeward Bound of Marin	The Next Key	SMF+HC	36	
TH	Homeward Bound of Marin	Voyager	SMF	10	70%
PSH	Housing Authority of the County of Marin	Formerly SHIA (Section 8 subsidy)	SMF+HC	47	100%
PSH	Housing Authority of the County of Marin	Odyssey (Section 8 subsidy)	SMF	21	100%
PSH	Housing Authority of the County of Marin	Shelter Plus Care	SMF+HC	82	85%
PSH	Housing Authority of the County of Marin	Shelter Plus Care 3 (expiring 2010)	SMF	3	100%
ES	Huckleberry Youth Programs	Nine Grove Lane	YMF	4	75%

Project Type	Organization Name	Project Name	Target Pop. A	Total Beds	Utilization Rate
PSH	St. Vincent de Paul Society	Apartments Above the Dining Room	SMF	6	100%
ES	St. Vincent de Paul Society	St. Vincent de Paul Center	SMF	3	0%

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Facilities and services that assist persons who are not homeless but require supportive housing and programs that support persons returning from mental and physical health institutions are important components to Marin and its supportive housing.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

There are limited housing opportunities in Marin County for the elderly, frail elderly, older adult persons with disabilities, persons struggling with addiction, persons with HIV/AIDS and their families, public housing residents. Housing options are particularly limited for lower-income households. The public housing options in Marin are few and not all of them are suitable to support older adults and persons with disabilities. Nonprofit and public agencies that operate subsidized housing serving these populations attempt to link residents with the supportive services to prevent homelessness, improve the quality of life, aid individuals in aging in place, and assist in achieving economic independence among other services.

According to the 2019 Marin County Options for Living Guide: A Housing Resource Guide for Marin County Older Adults, published by the Marin County Aging and Adult Services there are approximately 1,300 Residential Care units, just over 600 Continuing Care Retirement Community units, and a little more than 1500 Skilled Nursing units in Marin. The majority of these are non-subsidized making them inaccessible to low and very low-income households. West Marin has only one nonprofit assisted living facility for older adults and lacks other options for older adults, such as residential care facilities, adult day care, retirement homes, and other nursing care facilities. Many houses in this area are in remote and inaccessible areas making home care visitation challenging.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Transition to Wellness Program supported through the Continuum of Care is an innovative collaboration between homeless housing and service providers Homeward Bound of Marin and

Ritter Center with local hospitals and other social service providers. The program provides three double-bed rooms at the Next Key Center for adults leaving hospital care who otherwise have no stable housing in which to recuperate. The program also provides nursing supervision, case management, and other supports from Homeward Bound. Between 2016 and 2017, the program served 52 people, saving 833 days of hospitalization valued at almost \$2.5 million.⁴⁸

In addition, the County of Marin is preparing to release an RFP to renovate a building near downtown San Rafael for use as transitional housing for people recovering from a mental illness⁴⁹. The Transitional Residential Treatment Program will provide residential support to 14-16 individuals for an appropriate time period for maintaining stability and working on long-term goals, likely from three months to a year. Clients will be fully integrated into household life and, where appropriate, also participate in job-training, school, work, or day treatment programs. The ultimate goals for this program include developing critical social skills and coping strategies, finding housing, and securing ongoing services and supports in preparation for discharge from the program.⁵⁰

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Over the next funding cycle CDBG funds are proposed for the following projects to address the housing and supportive service needs to persons who are not homeless but have other special needs:

- Eden Housing’s Whistlestop Senior Housing proposes to develop 62 units of senior housing.
- Marin Center for Independent Living provides home modification to allow people with disabilities to remain in their homes.
- Marin Housing Authority’s Rehabilitation Loan Program provides home loans to make habitability improvements for low-income homeowners.
- Marin City Community Development Corporation proposes to expand their Empowerment Clubhouse, Marin’s best practice Work-Ordered-Day Mental Health Program.
- Community Action Marin’s proposes to upgrade their space to provide centralized intake and enrollment for their broad spectrum of programs.
- Coastal Health Alliance Clinic proposes to upgrade their Point Reyes clinic’s physical infrastructure to ensure equal accessibility for all patients.
- Covia Home Match program provides shared affordable housing opportunities, which provides economic stability for home providers who are generally older adults living alone and on fixed incomes.
- Fair Housing Advocates of Northern California provides fair housing counseling, investigation, and assistance.

⁴⁸ Transition to Wellness, Homeward Bound of Marin. <https://hbofm.org/about-homeward-bound-of-marin/homeless-adults/>

⁴⁹ 2019. “Marin plans psychiatric housing at San Rafael site”. Marin Independent Journal.

<https://www.marinij.com/2019/05/05/marin-plans-psychiatric-housing-at-san-rafael-site/>

⁵⁰ HHS 2019 Request For Letters Of Interest for Transitional Residential Program

- Legal Aid of Marin provides legal support for households facing eviction.
- RotaCare Bay Area provides free basic health services to low-income and un/under-insured individuals.
- San Geronimo Valley Community Center provides nutritional support through access to food pantry and congregant meals.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

According to the 2020 Marin County Analysis of Impediments to Fair Housing Choice (AI), there were four (4) key barriers to affordable housing that were identified in Marin County:

1. Community opposition to affordable housing - community opposition has been identified as the number one reason for the lack of affordable housing development in the County, particularly for families and in areas outside of minority concentration. The opposition is primarily often based primarily on common growth issues such as traffic congestion, water demand versus supply, and increased school enrollment. However, opposition can also reflect underlying fears of reduced property values, the misperceptions of the type of housing that would be created, the stereotyped impressions of the people who will occupy the housing, and safety.
2. The cost of developing affordable housing - the cost of developing affordable housing in Marin is prohibitive even after accounting for funding from grants, loans, direct and indirect subsidies, tax credits and private donors. Many Marin communities require that developers of multi-family housing set aside a percentage of units as affordable housing, and the County's Housing Trust Fund provide financial assistance to help affordable housing developers create and preserve affordable housing for low and very-low income households. Some cities and towns do not have inclusionary policies or affordable housing impact fees, and for some jurisdictions, the housing trust account balances are too low to be useful. In addition, in-lieu fees do not reflect the actual cost of building affordable housing in the County.
3. Lack of affordable housing sites - developers and members of the community are unaware of potential affordable sites across the County. Because of this lack of knowledge, opportunities to purchase land or properties may reduce the availability for affordable housing development.

4. Lack of opportunities for home ownership by people of color and ongoing concerns of gentrification - the price of housing in Marin is unaffordable for most residents, but because of historic, discriminatory practices and government policies, African American – in particular, people who lived in Marin City during the Marinship years – have been particularly affected by policies that have created segregated communities with limited access to opportunities. In addition, gentrification of some Marin communities is forcing people of color and low-income residents to be priced out of their own neighborhood

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides an overview of employment, workforce characteristics, and earnings in Marin. The data presented were pre-populated by the HUD eCon Plan and updated with data from the Census' American Community Survey (ACS) and Longitudinal Employer-Household Dynamics (LEHD) whenever applicable.

Marin's unemployment rate has remained relatively stable in the past five years and has decreased by nearly half since the preparation of the last Consolidated Plan: while Marin held an unemployment rate of 6.3% in 2011, this rate has decreased to 3.8% in 2019⁵¹. In this time, there has been a growing number of people who are employed in Marin, but reside outside county lines, largely due to exorbitant housing costs.

	Live and Work in Marin	Live in Marin, Employed Outside	Employed in Marin, Live Outside
2011	40,738	59,690	63,052
2017	42,798	64,869	70,457
Percent Change	+5.0%	+8.7%	+11.7%

Table 44: Dynamics of Marin Workers and Marin Residents

Data Source: 2011 and 2017 LEHD (Longitudinal Employer-Household Dynamics)

Of those that work in Marin, most are employed in Retail Trade (11.4%), Health Care and Social Assistance (16.3%), and Accommodation and Food Services (10.4%). Of these workers, 20% earn below \$1,250 a month and 27% earn between \$1,251 and \$3,333, which means about half of Marin workers earn below \$40,000 a year in wages⁵².

⁵¹ 2013-2018 American Community Survey 5-year estimates, TableDP03

⁵² 2017 Longitudinal Employer-Household Dynamics (LEHD)

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers%	Share of Jobs%	Jobs less workers%
Agriculture, Mining, Oil & Gas Extraction	875	410	1	0	-1
Arts, Entertainment, Accommodations	12,601	14,445	14	15	1
Construction	4,648	6,529	5	7	2
Education and Health Care Services	16,128	19,745	18	20	3
Finance, Insurance, and Real Estate	6,963	6,347	8	7	-1
Information	3,997	2,619	4	3	-2
Manufacturing	4,134	3,757	4	4	-1
Other Services	4,658	5,809	5	6	1
Professional, Scientific, Management Services	15,940	12,459	17	13	-4
Public Administration	0	0	0	0	0
Retail Trade	10,441	12,967	11	13	2
Transportation and Warehousing	1,703	969	2	1	-1
Wholesale Trade	3,493	3,214	4	3	0
Total	85,581	89,270	--	--	--

Table 45 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

The 2015 data presented in IDIS related to Business by Sector showed the number of workers and jobs in the Public Administration sector at 0. Reviewing American Community Survey data, table S2405 5-year estimates showed 4,526 Public Administration workers in 2017, representing about 3.5% of workers in that year. The 2017 Longitudinal Employer-Household Dynamics (LEHD) data showed 5,922 Public Administration jobs in Marin, representing about 5.7% of jobs. With more jobs than workers in this sector, there is a jobs-less-workers percentage of roughly 2.2% in this sector in Marin County in 2017.

Labor Force

Total Population in the Civilian Labor Force	136,858
Civilian Employed Population 16 years and over	129,030
Unemployment Rate	5.73
Unemployment Rate for Ages 16-24	15.40
Unemployment Rate for Ages 25-65	4.09

Table 46 - Labor Force

Data Source: 2011-2015 ACS

According to the American Community Survey 5-year estimates, the overall unemployment rate in Marin decreased from 5.7% in 2015 to 3.8% in 2018⁵³. Additionally, 5-year estimates of the American Community Survey show a decrease in the unemployment rate amongst those 25-65, from 4.1% in 2015 to 3.0% in 2018⁵⁴. Amongst those 16-24, the unemployment rate increased, from 15.4% to 16.4% between 2015 and 2018.

However, a decrease in unemployment rate does not necessarily correlate with an increase in employment or a healthy economy for all. ACS 5-year estimates illustrates disparities in employment across racial lines. In 2018, non-Hispanic White Marin residents held a 61% employment/population ratio, in comparison to 48% of Black/African American residents⁵⁵.

Occupations by Sector	Number of People
Management, business and financial	46,951
Farming, fisheries and forestry occupations	4,568
Service	11,208
Sales and office	29,400
Construction, extraction, maintenance and repair	7,155
Production, transportation and material moving	3,662

Table 47 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	59,910	53%
30-59 Minutes	37,514	33%
60 or More Minutes	15,517	14%
Total	112,941	100%

Table 48 - Travel Time

Data Source: 2011-2015 ACS

⁵³ 2013-2018 American Community Survey 5-year estimates, TableDP03

⁵⁴ 2013-2018 American Community Survey 5-year estimates, TableB23001

⁵⁵ 2013-2018 American Community Survey 5-year estimates, TableS2301

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,313	793	3,754
High school graduate (includes equivalency)	11,129	692	4,050
Some college or Associate's degree	25,994	1,673	7,543
Bachelor's degree or higher	63,474	2,609	12,416

Table 49 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

According to the ACS 5-year estimates, there have been notable changes to educational attainment by employment status from 2015 to 2018. Most significantly, the number of those unemployed decreased by roughly half across all four educational attainment levels: from 793 to 386 for those with less than high school, from 692 to 344 for those with a high school diploma or equivalent, from 1,673 to 888 for those with some college/associates degree, and from 2,609 to 1,738 for those with a bachelor's degree or higher⁵⁶.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	344	2,044	1,847	2,051	1,181
9th to 12th grade, no diploma	1,939	1,491	1,289	2,101	1,419
High school graduate, GED, or alternative	4,137	4,463	3,389	8,041	6,507
Some college, no degree	7,008	4,677	5,484	15,858	9,513
Associate's degree	423	1,719	1,854	5,731	2,976
Bachelor's degree	1,995	6,750	12,531	26,863	13,313
Graduate or professional degree	183	2,762	8,087	21,524	13,641

Table 50 - Educational Attainment by Age

Data Source: 2011-2015 ACS

⁵⁶ 2013-2018 American Community Survey 5-year estimates, Table B23006

	Number	Percentage
Less than 9th grade	7,366	3.9%
9th to 12th grade, no diploma	5,517	2.9%
High school graduate, GED, or alternative	20,858	10.9%
Some college, no degree	32,405	17.0%
Associate's degree	12,377	6.5%
Bachelor's degree	63,261	33.2%
Graduate or professional degree	48,487	25.6%

Table 51: Total Educational Attainment for the Population 25 and Over

Data Source: 2013-2018 ACS

Educational Attainment by Age table illustrates some differences from 2015 and more recent 2018 ACS data. Most notably, there is an increase in those who have attained a bachelor’s degree or graduate/professional degree across all age groups, except for those 33-44: for those 18-24, those who received a bachelor’s degree increased by 883; for those 24-35, there was an increase of 906 and 442 for those who received a bachelor’s degree and graduate/professional degree, respectively; for those 35-44, there was an increase of 535 in those who received less than 9th grade education, and a decrease of 1,289 that received a bachelor’s; for those aged 45-65, those who received a bachelor’s increased by 2,064 and for those over 65, there was an increase of 2,123 and 1,984 who received a bachelor’s degree and graduate/professional degree, respectively.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	409,678
High school graduate (includes equivalency)	999,140
Some college or Associate's degree	1,785,108
Bachelor's degree	2,197,489
Graduate or professional degree	3,323,941

Table 52 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

The data presented for median earnings in 2015 is significantly incorrect across all educational levels from more recent 2018 data. Based on the 2018 ACS 5-year estimates, the median income for those with less than a high school degree was \$22,733, \$34,681 for high school graduates or equivalent, \$44,417 for those with some college or associate’s degree, \$78,195 for those with a bachelor’s degree, and \$97,673 for those with a graduate/professional degree.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Marin’s economy is diverse, in that no one sector dominates the share of workers or jobs. The top four industries with the highest proportion of workers and shares of jobs are those in the Arts,

Entertainment & Accommodations, Professional, Scientific & Management Services, Education & Health Care Services and Retail Trade sectors.

Describe the workforce and infrastructure needs of the business community:

According to the latest Comprehensive Economic Development Strategy (CEDS) report completed in September 2015, of the over 19,000 known businesses, only 327 are large employers with over 50 employees. This has been partially linked to the high cost of commercial and residential real estate. Ninety percent of the private sector businesses in Marin employ less than 20 employees. Marin County’s population commutes to and from other areas. Many service workers commute into the county from Contra Costa, Napa, Sonoma, and Solano counties, which contributes to the consistent traffic congestion seen on northern Marin’s portion of 101 Highway. This highway commute was ranked in 2018 as one of the 50 worst commutes in the Bay Area by the Metropolitan according to the Marin Transportation Commission (MTC).⁵⁷ A large segment of inbound workers struggle to find reliable and affordable transportation alternatives to and from work.

Additionally, the Marin Economic Forum, a local non-profit, non-partisan economic development organization, indicated in their 2015 CEDS report that:

- Over 60 percent of Marin County’s workforce commutes in daily, a number that continues to increase. Not only does this stress the county’s transportation networks but shows employers are dependent on staff outside of Marin.
- At the same time, many of Marin’s highest skilled professionals seek work outside of Marin because there are better opportunities in terms of pay and presence of firms in sectors like technology.
- Small businesses represent over 80 percent of Marin’s total businesses yet the financial and regulatory demands on them to maintain or grow are increasing as is the competition from e-commerce and the gig economy⁵⁸.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Some of the major changes in the region include Marin’s aging population, that will result in needed health care demands in addition to a large exodus from the workforce altogether. The loss of Marin workers due to neighboring jurisdictions increasing minimum wages allowing workers to find commensurate employment closer to home. However, data tracking this will not

⁵⁷ 2018. “Good news and bad news in Bay Area’s 10 worst commutes”. Marin Independent Journal. <https://www.marinij.com/2018/10/24/good-news-and-bad-news-in-bay-areas-10-worst-commutes/>

⁵⁸ Marin Economic Forum. “Marin’s Pathway to Economic Prosperity”. <http://www.marineconomicforum.org/news/marins-pathway-to-economic-prosperity/>

be available until 2021. In addition, there is considerable need for the reconstruction of homes and communities as a result of wildfires in counties north of Marin for the past three consecutive years.

With a larger aging population, there is a growing need for health care workers to support the medical needs of this group. Additionally, workers will need to replace the large number of anticipated older adults that will be retiring in the upcoming years. As noted by the Marin Economic Forum, almost 30 percent of Marin’s population is aged 60 or older, this is expected to be 40 percent by 2035. With a significant wave of retirements looming, there will be bigger deficits in available workers. The percent of those employed over the age of 60 in Marin County is substantially higher than the State of California: 39% instead of 28% for the state. Housing cost are also a deterrent for young and middle aged workers from settling and working in Marin, which must be addressed in order to successfully plan for this anticipated need of workers in the years to come.

Additionally, Marin County, which sits directly south of Sonoma, Lake, Napa, and Mendocino counties that have experienced devastating wildfires in the past several years, is anticipated to deal with this issue in the years to come through a need for skilled construction labor to rebuild the homes and communities as a result of the fires. According to a regional report by the Marin Economic Forum in 2019 “Forecasting the Future”, fire rebuilding labor will be much needed in the years to come. The following two sections will discuss these labor needs in more detail.

Jobs in this sector create greater opportunities for earning a livable income. Based on 2018 LEHD data, those in construction had an average monthly wage of \$5,680 and those in health care had \$5,629, which equates to \$68,160 and \$67,548 annually, respectively.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The number of those earning a bachelor’s degree has increased substantially in the past five years, across all age groups and, overall, there is a trend towards attaining higher education. However, this trend is not experienced by all communities. In the Canal, Marin’s predominant immigrant Hispanic/Latinx community, 86% of residents have less than a bachelor’s degree, and 37% have completed less than 9th grade⁵⁹. There are a number of programs targeted towards bridging higher education with low-income Latinx students in this community, to address the growing gap in college and career readiness. According to 2018-19 school data examined by Marin Promise Partnerships, a local partnership of over 100 school districts, community members and nonprofit organizations – in the San Rafael City Schools, where the majority of Canal students attend, there is a 41% gap in college and career readiness between higher-income and low-income students, as well as between white students and students of color. This is the largest gap of the four studied school districts.

⁵⁹ 2013-2018 American Community Survey 5-year estimates, Table S1501

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Workforce Alliance of the North Bay (WANB) is a multi-jurisdiction collaboration between Marin, Napa, Mendocino, and Lake counties. The WANB addresses common workforce challenges in a more comprehensive regional way including common industries, labor pools and workforce, and consolidates both administrative and planning functions from the counties into a single governance structure. The WANB consists of representatives from each geographical region.

WANB has established the Sonoma-Marín Health Care Industry Partnerships identifies key employers and establishing priorities in the health care industry. This initiative also responds to data from the U.S. Department of Labor, Bureau of Labor Statistics, which indicated that 17 of the 30 fastest growing occupations will be in the health sector. As noted previously, with Marin's growing aging population, this initiative responds to growing and projected needs.

Community Action Marin (CAM), a local nonprofit to supporting anti-poverty initiatives, has developed an Early Childhood Education Workforce Project, that engages low-income Marin residents in a one-year workforce training program to give them credentials to build a career in childhood education. Participants of this program take classes at the College of Marin, are able to take English language proficiency courses, if needed, and receive job training and a classroom internship. Currently in its second year, CAM has announced a 100% employment for participants as early childhood educators.

Other local organizations that are focused on workforce training initiatives include community-based organizations, such as the Marin City Community Development Corporation (Marin City CDC), and Canal Alliance. Both these organizations have established construction training programs to respond to the shortage of skilled construction labor in the Bay Area. The Marin City CDC currently has established a Construction Trades Pre-Apprenticeship Program, which consists of ten weeks job training program, in addition to job placement, and similarly, the Canal Alliance has established the Construction Skills Certificate Program to earn construction labor skills. The Canal Alliance program is part of the Education to Career (e2c) program, which is a partnership between the Canal Alliance, College of Marin, Marin Builders Association and Career Point Marin (WANB's Marin provider). This initiative targets entry-level employment, provides basic skills for success in the construction industry, in addition to technical skills, career, financial and personal support, to help long-term career success. These initiatives directly address the growing need for skilled construction labor as it relates to the region's push for more housing development across jurisdictions, in addition to the need to rebuild homes that were destroyed by the wildfires in the North Bay counties of Sonoma, Napa, Lake and Mendocino.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the Marin Economic Forum completed the last Comprehensive Economic Development Strategy in 2015.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

There are seven main ideas that the 2015 CEDS identified as strategic goals for Marin County:

- Support and Grow Jobs and Businesses in Targeted Industries;
- Wireless Access and Broadband Expansion;
- Expansion of Tourism in a Sustainable Way for Marin County's communities;
- Preservation of Natural Resources and Open Space;
- Education and Workforce Development Enhancement;
- Housing and Transportation Planning and Connections; and
- Supporting and Expanding Marin County's Social Safety Net.

The goals shared and supported by this Consolidated Plan are:

- Education and Workforce Development Enhancement,
- Housing and Transportation Planning and Connections, and
- Supporting and Expanding Marin County's Social Safety Net.

Discussion

While Marin County experiences growing annual median incomes, there is significant disparity. While Marin County reported an annual median income of about \$118,000 in 2018, the median household incomes in Marin City was \$37,292 and the Canal was \$53,824.

Marin's aging population and the wildfires that have affected many parts of Northern California have impacted Marin's workforce needs, where there is a growing need for health care workers and for skilled labor in the construction industry, both of which can provide greater financial stability and opportunity for a livable wage. Marin's service sector is still a major driver of employment in the County. Workforce development initiatives in Marin County, and specifically those in Marin City and the Canal, Marin's identified low-income communities and communities of color, are responding to this need by supporting training and job placement in the health care and construction sectors.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As previously discussed in the Needs Assessment section of this Consolidated Plan, low income households and residents belonging to a racial/ethnic minority group are more affected by housing problems.

Marin County has three areas that experience higher rates of housing problems the Canal Area of San Rafael, Marin City and West Marin. Both the Canal and Marin City have high numbers of

minority residents and have higher concentrations of low-income residents in condensed communities. Whereas, West Marin is a larger region of rural and agricultural lands with a population of non-migratory workers that face higher rates of housing problems with fewer community resources to address them.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The county has two areas of minority concentration: the Canal (located within census tracts 1122.01 and 122.02) has an area of two square miles and is governed by the City of San Rafael and Marin City (census tract 1290), which is located about 5 miles north of San Francisco and is part of the unincorporated area of the County. Both of these communities the highest incidence of poverty and the highest concentration of Black African/American (Marin City) and Hispanic/Latinx (Canal) residents.

What are the characteristics of the market in these areas/neighborhoods?

Canal Neighborhood of San Rafael

Originally developed in the 1950's, the Canal area of San Rafael is a residential and industrial neighborhood that gets its name from the canal that was dredged along San Rafael Creek. The Canal (located within census tracts 1122.01 and 122.02) has an area of two square miles and is governed by the City of San Rafael and is not in the unincorporated area of the County. According to the 2020 AI, the Canal area housing stock was first developed as apartments for young couples and new college graduates. "The housing stock was largely studios and small apartments not really intended for families," says Tom Wilson, former Executive Director of Canal Alliance. Today, the Canal's population is almost 90% immigrants from Central and South American and Southeast Asia. There are large numbers of families (?) living in rental apartments and residents often live in overcrowded conditions. Educational outcomes are alarmingly low, with over half the adults lacking a high school diploma. The typical worker in the Canal neighborhood earns just over \$21,000, about the same as an American worker in the late 1960s.

The Canal is served by the San Rafael City Schools district. As is often the case the schools serving this community have lower test scores than other schools in the district. Of the County's 2018 high school graduates, Latinx students represented the highest number of students who did not complete high school in Marin. Twenty-five percent (25%) of Latinx students did not complete high school compared with 7% of White students.

In the Canal, 37.2% of households are considered Limited English Proficient, or LEP. In general, these are individuals who do not speak English as their primary language and who have limited ability to read, speak, write, or understand English. In the Canal, 79.9% of households speak a language other than English, and 66.4% are considered Spanish speaking only. In the entire County of Marin, only 4.3% of households are considered LEP, 23.3% speak a language other than English, and 10.5% are Spanish speaking only.

The number of Canal residents experiencing poverty in 2017 was 31%, which was an increase of 60.2% since 2010. Asian residents in the Canal experienced the greatest increase in poverty rates representing an 84.4% increase, followed by Latinx residents with an increase of 54%, and White residents increased by 31.4%. African Americans living in the Canal showed a decrease in poverty rates by 64.3%.

Marin City

Originally developed to support the workforce of the World War II ship building industry, Marin City was once considered the most integrated community in the Country – and the County. After the war, Black veterans and members of the ship building community were restricted by government policy to living in Marin City, while their White counterparts were able to purchase homes with mortgages that were guaranteed by the Federal Government outside of Marin City. Marin City is home today to the county's historical Black/African American community. In addition, it is the location of the county's only family Public Housing site, Golden Gate Village, which provide 300 units in 28 apartment housing built in the late 1950's and completed in 60's ranging in size from one- to five-stories.

In the decades since more multi-family and affordable housing has been developed as part of the community's master plan, Marin City USA. Between 1995 and 2000, 255 apartments, 85 townhomes, and 30 homeownership units were completed. These developments have led to shifting demographics in the community and led to gentrification and displacement of the African American community. The 2017 American Community Survey, the population of Marin City was 30% African American, 28% Latinx, 24% White, and 9% Asian. Between 2010 and 2017, the population of Marin City increased from 2,359 to 2,686, a 13.9% increase. The Latinx population represented the largest growth rate of 121.1%, followed by a 9.8% increase in White residents. Asian residents decreased by 9.8% and African American residents decreased by 18.5%. Thirty-two percent (32%) of the residents speak a non-English language and 85.2% are U.S. citizens. In 2017, 14% of Marin City residents were identified as Limited English Proficient, or LEP, compared to 4% of the entire County.

The overall poverty rate for Marin City households in 2017 was 25%, which is a decrease of 19.5% since 2010. White household poverty rates in Marin City decreased by 68%, and the poverty rates for African Americans went down by 59.4%. During that same period of time, the poverty rate for Asian households in Marin City increased by 46.9% and the poverty rate for Latinx households increased by 743.9%.

Over the years, student enrollment in the Sausalito Marin City School District has changed significantly. White student enrollment has increased by 375.7% from 2003 – 2018. Latinx student enrollment has increased by 206.3%, and Asian student enrollment has increased by 683.3%. African Americans were the only race that showed a decrease in enrollment by 36%.

Most students from the Sausalito Marin City School District attend Tamalpais High School in Mill Valley. According to the AI, students of color from Marin City who attend Tamalpais High School consistently report not feeling welcomed or included. In 2016, 0% of African American students in Marin felt connected to their school.

After a 2-year investigation, in August of 2019, the California State Justice Department concluded that the Sausalito Marin City School District had “knowingly and intentionally maintained and exacerbated” existing racial segregation and deliberately established a segregated school and diverted County staff and resources to Willow Creek while depriving the students at Bayside MLK an equal educational opportunity.

Are there any community assets in these areas/neighborhoods?

Both the Canal and Marin City have strong nonprofits partners working to improve the lives of residents and advocate community needs to local and state government. Both communities have Federally Qualified Health Clinic’s (FQHC) and community centers providing activities and space for convening.

In Marin City, the Marin City Community Services District provides public parks and recreation, street lighting, and refuse collection services to Marin City residents. Further, the District provides public leadership in all matters that affect the community, including economic development, education, health and wellness, public safety, physical infrastructure, transportation, zoning, signage, land use planning, housing, and redevelopment. The Marin City Community Development Corporation (MCCDC) was established in 1979 to improve the economic quality of life for Marin City residents. Toward this end, MCCDC promotes business opportunities, creates income-generating programs, promotes full employment, builds skills, and promotes the concept of economic self-sufficiency. The Marin City Health & Wellness Center, an FQHC, provides primary health, dental and behavioral health care to residents. Performing Stars transforms the lives of low-income, primarily multicultural, children throughout Marin County by using enrichment programs to build pride, character, discipline and self-esteem.

In the Canal, Canal Alliance, incorporated in 1982, is a comprehensive community resource center that helps low-income, immigrants through access to health and social services, youth development, economic security, and citizenship. They provide the full spectrum of immigrant integration initiatives under one roof to address barriers to immigrant integration. Multicultural Center of Marin works with the community to provide youth & family empowerment, community resilience, and arts. The Marin Community Clinic, an FQHC, provides primary health, dental and behavioral health care to residents. In addition, the Canal was recently identified as an Opportunity Zone in the 2018 Tax Cuts and Jobs Act, opening the door for outside investment in the community.

Are there other strategic opportunities in any of these areas?

Investing in childcare, preschool, and ongoing youth development programs will increase educational outcomes. Investing in education/job readiness and training programs are proven methods for lifting families out of poverty. Investing in parks, playgrounds, community facilities, and community infrastructure increase safety and adds to the overall quality of life for residents.

As new investments from outside investors come into these neighborhoods there is addition opportunities but must be done with a lens toward preventing gentrification. To this end it is important for local government to have strong renter protections and anti-displacement policies

coupled with access to economic opportunity needs to be considered as part of public investments.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In Marin County, most households have access to broadband internet. According to the 2018 ACS, 90.5% of households had access to broadband of any type, while 9.2% had no internet access at all. Broken down by income levels, there are disparities in how many households are connected via broadband internet. For households making less than \$20,000 a year, 73.3% had access to broadband internet, while 26.2% had no internet access. For households making between \$20,000 and \$74,999, 82.0% had access to broadband internet, while 17.5% were without an internet subscription. For households earning over \$75,000, 96.3% had access to broadband internet, while 3.5% were without internet access.

In Marin's identified low-income and moderate-income communities, the same drastic disparities are seen. In Marin City, 21.5% of household had no internet subscription, for those earning below \$20,000 a year, 33.1% did not have access and for those earning between \$20,000 and \$74,999 a year, 26.0% did not have access. In the Canal, 24.7% of households had no internet subscription, for those earning below \$20,000, 38.6% did not have access and for those earning between \$20,000 and \$74,999 a year, 27.7% did not have access. In West Marin, the connectivity needs are largely impacted by the spread out and rural nature of this part of the county. Here, 15.9% of households had no internet subscription, for those earning less than \$20,000 a year, 35.9% did not have access and for those earning between \$20,000 and \$74,999 a year, 24.0% did not have access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There had been discussion in Marin County beginning in 2018 around the change to a 5G network in the county. This change would have created faster internet connectivity due to the higher-frequency waves that make up the 5G network. However, since these waves do not travel as far as 4G, there was a need to increase the number of transmitters throughout the county, which was met with much community resistance at several Board of Supervisors meetings, due to perceived health concerns.

Currently, in some Marin County communities, there are not many choices available for internet providers. In fact, depending on the area, there are large disparities in the number of options. For

example, most of West Marin and Novato has a range of 0 to 2 providers, while most areas of Central Marin have 4-5+ providers ⁶⁰.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The two greatest risks to Marin County from climate change are wildfire and increased flooding from sea level rise. Other impacts from climate change, such as drought and increased heat health days, also pose risks and are likely to exacerbate the risks from wildfire and sea level rise. Marin County's 2018 Multi-Jurisdictional Local Hazard Mitigation Plan (MCM LHMP), and two sea level rise vulnerability assessments address these risks.

Wildfire - The MCM LHMP finds that, wildfire poses the greatest risk to human life and property in Marin County's densely populated Wildland Urban Interface (WUI), which holds an estimated 69,000 living units. Marin County is home to 23 communities listed on CAL FIRE's Communities at Risk list, with approximately 80% of the total land area in the county designated as having moderate to very high fire hazard severity ratings. The county has a long fire history with many large fires over the past decades, several of which have occurred in the WUI. To compound the issue, continuous growth (and overgrowth) of vegetation creates dangerous fuel loads.

The mix of weather, diverse vegetation and fuel characteristics, complex topography, and land use and development patterns in Marin County are important contributors to the fire environment. Weather in the county consists of warm, dry summers and cool, wet winters. Late summer to early fall is the driest time of year and can bring a shift in wind patterns that make wildfires particularly dangerous. Insect infestations and plant diseases, such as California oak mortality syndrome (sudden oak death), are increasing and threaten to change the structure and overall health of native plant communities in Marin County. These dead and dying trees have created large swaths of land with dense and dry fuel loads.

MCM LHMP includes mitigation measures that address the following:

- Pre-fire planning.
- Public education and outreach to promote and implement fire adapted community practices.
- Vegetation management and fuel reduction at the county and community levels.

⁶⁰ Broadband Now. Internet Service Providers in San Rafael and Marin County. <https://broadbandnow.com/California/San-Rafael>

- Reducing structure ignitability by promoting and enforcing building codes, ordinances, and statutes.

The State of California’s Fourth Climate Change Assessment found that “by 2100 the average annual maximum daily temperature is projected to increase by 5.6°F - 8.8°F,” where the highest increase would occur under a business as usual approach. The most important finding in this assessment related to wildfire is that if carbon pollution “continues to increase, the frequency of extreme wildfires would increase, and the average area burned statewide would increase by 77 percent.”

In addition to the immediate risk wildfires pose to public safety, wildfire smoke causes upper respiratory problems and long-term exposure can have lasting health impacts. This is of particular concern in Marin County, where the at-risk areas are located close to urban areas. Climate change will also increase the number of heat health events, which occur when temperatures are uncomfortably hot and induce health issues, such as heat cramps, heat exhaustion, heat syncope, and heat stroke. On average in the County, such events are projected to increase by 3-4 events per year, bringing totals in some areas to over seven per year between 2041-2060. These events typically occur during the hottest time of year, which also coincides with wildfire season. Where wildfires coincide with temperature extremes, the County’s emergency services could be strained well beyond capacity.

Sea Level Rise - Much of existing development sits along waterways, bays, or the open coast, and much of that is within the National Flood Insurance Program’s 100-year floodplain. Recognizing the potential increased risks to public safety and infrastructure maintenance costs, in 2016, the County completed the Collaboration Sea level Marin Adaptation Response Team (C-SMART) Vulnerability Assessment for Marin’s Pacific Ocean Coast. In 2017, the County completed the Bay Waterfront Adaptation and Vulnerability Evaluation (BayWAVE) to assess vulnerability to sea level rise along its San Francisco Bay shoreline.

Sea level in the San Francisco Bay Area has risen eight inches in the past century and could rise up to seventy inches by 2100. Marin’s coastline and shoreline are vulnerable to sea level rise and changing storm patterns that accompany climate change. Along the coast, a near-term scenario is considered to include 10 inches of sea level rise with a 20-year storm. The impacts included flooding of, 2,054 acres, 110 agricultural acres (mostly ranch), 569 acres of aquaculture, and 588 homes & businesses, which would impact 3,000+ residents plus tourists. The damages would further include, \$561 million in assessed property value, 2.3 miles of wet road, 2 ports, 1 marina, 1 boat launch, erosion of beaches, tidal marshes, eelgrass beds, and estuaries. Others impacted include, property owners, County of Marin, Caltrans, Bolinas Public Utility, Stinson Beach Water, Fire Districts, National Parks Service, California State Parks, and AT&T. The medium-term scenario was considered to include 20 inches of sea level rise with a 20-year storm. The impacts include flooding of an additional 10 acres, 92 homes, 62 agricultural acres, as well as businesses, & institutions. Erosion could further impact beaches and impact 148 properties. The damages would increase in cost by \$232 million in assessed property value.

Along the bay shoreline, where most of the County's development and supportive infrastructure lies, a largely similar near-term scenario would flood 5,000 acres and as much as 8,000 acres flooded with a 100-year storm surge, 2,000 agricultural acres (mostly ranch), 4,500 homes, businesses, & institutions. Flooding would impact 200,000+ residents plus commuting employees and damage or inundate 30 miles of road, 3 ferry landings, 5 marinas, 4 boat launches as well as important habitats like beaches, tidal marshes, wetlands, and eelgrass beds. Others impacted include property owners, County of Marin municipalities, Caltrans, sanitary districts, water districts, fire districts, Sausalito Police Department, California Highway Patrol, Sonoma Marin Area Rail Transit, Golden Gate Bridge Highway Transportation District, Transportation Authority of Marin, California, PG&E, and AT&T. Under the medium-term scenario, additional flooding would occur on 17,00 acres and as much as an addition 5,500 acres with a 100-year storm surge, and 1,100 homes. Impacts to habitat areas would also worsen, leaving much or them beyond restorable.

The County has been actively working with local communities on sea level rise issues and its impending effect on communities. Through both C-SMART and BayWAVE efforts are being focused on sea level rise awareness, education and preparedness in key communities, such as West Marin, Marin City, the Canal District of San Rafael, and parts of Novato.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Canal Neighborhood - located in the City of San Rafael, this densely populated urban community has the lowest incomes in the County. The median annual income is \$30,481, which is lower than the median annual income in 92.5 percent of California's census tracts. The Canal Neighborhood population is about 70 percent Central and South American in origin and Spanish or native languages are typically spoken at home. Compared to other communities in the study area, Canal residents are younger, families are larger, and residents are primarily renters (Census 2010). Almost one-half of residents are housing cost burdened, paying more than 30 percent or more of their income for housing.⁶¹ Canal Neighborhood residents own fewer cars and depend on transit.⁶² These residents are disproportionately vulnerable to sea level rise and are some of the first people impacted by sea level rise at their front doors. Flooding in the Canal area has a long history. Records identify 20 historical flood events. Two large events occurred in 1982 and 1983. Through the 2000's the creek has experience smaller flood events during winter storm conditions. Much of the development in the Canal area is built near the creek or near the bay on fill or land that has subsided. It is already designated as part of the 100-year floodplain. Sea level rise will compound flooding issues in the area. The Canal Neighborhood with just 10 inches of sea level rise will put the majority of buildings at risk in addition to primary public transportation routes and roads that are also subject to flooding under the same scenario. Under the medium-term scenario, flooding in most of the Canal area would be six to eight feet deep⁶³.

⁶¹ Human Impact Partners. 2013. Healthy Marin Partnership. Community Health Needs Assessment Sub-county Health Indicators

⁶² Census 2010

⁶³ ART Flood Explorer

While current and future flooding are the greatest natural hazards in the Canal area, any natural disaster that prevents low-income residents from getting to and from work or creates additional health challenges difficult for this population. A wildfire within the WUI on the opposite side of San Rafael Creek could close roads to through traffic or require evacuation due to dangerous air quality conditions. Low-income communities and communities of color are less likely to have the resources and capacity to prepare for and recover from extreme climate events. Evacuation alone can be expensive; given that fewer than 40 percent of Americans have enough savings to cover a \$1,000 emergency, most families, and especially lower-income households, need federal, state, and local support for preparedness and recovery costs.⁶⁴

Marin City - Located in unincorporated Marin County between the Tamalpais Valley community and the City of Sausalito, Marin City has a population of 2,666, about 27% of which are Black or African American. The median annual household income is \$37,617, which is lower than 82.8 percent of California's census tracts. The median annual household income in Marin County is \$126,373. While Marin City's median annual household income is in the 17.2 percentile, those of surrounding communities are in the 96.5 and 98 percentiles. Residents of Marin City are primarily renters and rely on public transportation. Donahue Street is the only road in and out of Marin City, which is problematic in any hazard event that requires evacuation. Additionally, Donahue Street connects at Bridgeway Boulevard at an intersection where on ramps and off ramps to Highway 101 are also located. Marin City is located adjacent to the WUI and in the event of a fire on the steep slopes above it, small residential roads offer the only fire breaks. Like the Canal area, wildfire in the area could require evacuation due to dangerous air quality conditions, not to mention the risk of fire itself. In an event where a quick evacuation is necessary, the residents of Marin City may face difficulties getting out.

Most of Marin City sits around 23 feet above sea level. However, the intersection of Donahue Street and Bridgeway Boulevard already floods during the highest tides of the year (King Tides). In events where King Tides are combined with storm events, the intersection can be impassable, leaving residents stranded. With just 10 inches of sea level rise, the intersection would be permanently flooded. In the medium-term scenario, flooding extends further up Donahue Street into the community. Only under BayWAVES's long-term scenario do residences within Marin City begin to flood. However, without another route in and out of Marin City, residents will suffer loss of income for every flood event and such events will occur more frequently as sea level rises.

West Marin - The rural West Marin census tract covers a large area with a great deal of income disparity. Within the tract are a number of ranches and five coastal villages: Olema, Point Reyes Station, Inverness, East Shore, and Dillon Beach. The median annual household income is \$49,375, which is below 66.3 percent of California census tracts. Low-income populations are

⁶⁴ Fourth National Climate Change Assessment

spread throughout the area. One place identified as having low-income residents is Point Reyes Station. The area around Point Reyes station is one of the most susceptible to flooding that would impact roads and other supporting infrastructure. Lawson's Landing in Dillon Beach at the tip of Tomales Bay is another area with low-income residents. The area itself is subject to flooding in the medium-term scenario and Highway 1, the major road in and out of the area, is subject to flooding and erosion from sea level rise under all scenarios.

Perhaps the largest population of low-income residents in West Marin is migrant farm workers who staff the ranches throughout the area. The ranches are located outside of areas subject to flooding. However, they are at risk from increased wildfire events. The ranches are located in West Marin's grasslands, which have the potential to experience higher rates of fire spread. Grassland fires are dangerous even without extreme fire weather scenarios due to the rapid rate of fire spread: in some cases, fires spread so quickly that large areas can burn before response resources are able to arrive.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The County's goals are derived from community outreach and research conducted for both this report and the 2020 Analysis of Impediments to Fair Housing Choice, which has spanned the past 3 years. The single greatest obstacle is that needs far exceed services and available funds. It is the County's goal to support projects which serve the neediest in Marin and provide the greatest impact within the constraints of limited funding.

Marin County's strategy for meeting the housing needs identified in this plan is to leverage federal, state and local resources in order to fund acquisition, construction, and rehabilitation of affordable rental and homeownership housing opportunities.

Marin County will continue to place the highest priority on projects that serve low, very low, and extremely low-income individuals and households; projects that serve members of the protected classes, and projects that Affirmatively Further Fair Housing and have the commitment and capacity to engage in Affirmative Marketing.

By way of the County's 2019 Voluntary Compliance Agreement with HUD, creating affordable family housing outside areas of minority concentration is a priority. Additionally, the AI, identified establishing a land trust model in eastern Marin that provides homeownership opportunities, with specific inclusion for African Americans is prioritized.

The County of Marin has identified the following goals for the 2020-24 Consolidated Plan:

Housing - Families and individuals are stably housed

- Down Payment Assistance for First-time Homebuyers
- Homeowner Housing – Acquisition, Construction, and Rehabilitation
- Rental Housing – Acquisition, Construction, and Rehabilitation
- Special Needs Housing – Acquisition, Construction, and Rehabilitation

Community Infrastructure and Capital Projects - Communities have vibrant and safe public and social infrastructure

- Accessibility Improvements
- Community Facility and Space improvements
- Homeless Shelters improvements

Public Services - Families and individuals are resilient and able to thrive

- Basic Health Services
- Children, Youth, and Parent Support Services
- Domestic Violence Services
- Economic Development Assistance for Business including Microenterprise and Job Training
- Education and Job Training
- Food Security
- Housing Support Services

Legal Services
 Senior Services
 Subsistence Payments

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 6 - Geographic Priority Areas

1.	Area Name:	Communities of Minority Concentration
	% of Low/ Mod:	
	Identify the neighborhood boundaries for this target area.	The Canal neighborhood of San Rafael (Census Tract 1122.01 and 1122.02) and Marin City of unincorporated Marin County (Census Tract 1290)
	Include specific housing and commercial characteristics of this target area.	See MA-50 Needs and Market Analysis
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	As Marin’s only two Low/Mod Census tracts, and areas of minority they are priority areas for investment.
	Identify the needs in this target area.	Both community’s needs are vast and span quality affordable housing, community and public infrastructure and spaces, and public services to stabilize families and individuals.
	What are the opportunities for improvement in this target area?	Opportunities for improvement include community and public infrastructure and spaces, and public services to stabilize families and individuals.
	Are there barriers to improvement in this target area?	Per the County’s Voluntary Compliance Agreement with HUD, funds cannot be used in these communities for affordable housing.
2.	Area Name:	Countywide Areas with High-Need Populations
	% of Low/ Mod:	
	Identify the neighborhood boundaries for this target area.	Includes communities outside of Low/Mod Census tracts with low-income populations including, but not limited to West Marin, parts of Novato, mobile-home parks, and liveaboard houseboat communities.
	Include specific housing and commercial characteristics of this target area.	Varies greatly between urban corridors, suburban communities and rural ranch and park lands.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	These communities are regularly identified by services providers and local government representatives in consultation.
	Identify the needs in this target area.	Both community's needs are vast and span quality affordable housing, community and public infrastructure and spaces, and public services to stabilize families and individuals.
	What are the opportunities for improvement in this target area?	Opportunities for improvement include community and public infrastructure and spaces, housing rehabilitation, and public services to stabilize families and individuals.
	Are there barriers to improvement in this target area?	Not being Low/Mod Census tracts places more requirements on investing in community and public infrastructure and spaces.
3.	Area Name:	Countywide areas of opportunity
	% of Low/ Mod:	
	Identify the neighborhood boundaries for this target area.	Includes communities outside of Low/Mod Census tracts with abundant access transportation, services, high performing schools.
	Include specific housing and commercial characteristics of this target area.	Largely suburban communities composed of mostly single-family homes, limited multi-family homes, and modest commercial space clustered around town centers and in small shop-ettes/strip malls.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	These communities are regularly identified in consultation as prime locations to build affordable housing to Affirmatively Further Fair housing.
	Identify the needs in this target area.	These areas need more affordable housing options.
	What are the opportunities for improvement in this target area?	Opportunities for improvement include developing new affordable housing and rehabilitating older homes occupied by low-income and special needs households. Additionally, investing in public services that serve low-income and special needs populations in these communities.
	Are there barriers to improvement in this target area?	Community opposition is the largest barrier.

General Allocation Priorities - Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The County distributes funds throughout the entire county and has cooperation agreements to administer CDBG and HOME funds on behalf of all city and town jurisdictions. Two cities with

cooperation agreements have a population of over 50,000 making them eligible to be independent entitlement communities. Due to this, the allocation structure contains three planning areas with opportunities to provide input on funding allocations. The three planning areas are County Other, Novato, and San Rafael. Projects may request funding from a specific planning area or as a Countywide project. Each planning area receives a proportional share of overall entitlement funding using the demographic formula used by HUD nationally to allocate CDBG funding.

CDBG funds are distributed within Marin County in the following manner. Twenty percent (20%) of funds are available for administration, fifteen percent (15%) of funds are available for public services, forty percent (40%) of funds are available for housing, and the remaining funds are available for community infrastructure/capital projects or housing activities.

Centralizing the distribution of funds provides opportunities to create economies of scale and streamline administration; while also allowing to more seamlessly leverage federal, state, and local funds.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

	Need Name	Priority Level	Description	Basis for Relative Priority
1	Affordable Housing	High	Acquisition, rehabilitation, and new construction of rental and ownership housing for extremely low, very low, and low-income individuals and families.	Affordable housing was highlighted as a priority based on the needs assessment, market analysis, and community outreach. It is a persistent challenge and continues to be a strong focus.
2	Emergency Shelter and Transitional Housing for Homeless	High	Expansion, rehabilitation, and new construction of shelter and transitional housing to address and prevent homelessness throughout the county.	This priority is identified in the 2019 Point-in-Time homeless count and expressed as a need during the community and stakeholder engagement conducted for the Consolidated Plan.
3	Community and Public Facilities and Spaces	High	Creation and rehabilitation of community and public facilities and spaces. These may include infrastructure improvements for parks, adding public amenities, or building improvements for community-based facilities such as childcare, youth, and senior centers; public service organizations, and other community serving facilities to improve or increase availability and access to services and quality of life.	This need is prioritized based on community and stakeholder engagement conducted for this Consolidated Plan.
4	Equity and Access to Opportunities	High	Reduce and mitigate barriers to housing and services, and foster equity access to opportunity by members of protected classes and those least likely to access these.	This need is prioritized based on findings from the AI, which identify community and population level disparities in access to opportunity, as well as community and stakeholder engagement conducted for this Consolidated Plan.

5	Services to Stabilize Low-Income Populations	High	Provide public services to extremely low, very low, and low-income individuals and families. This is an essential component to address community development needs countywide.	This need is prioritized based on community and stakeholder engagement conducted for this Consolidated Plan, as well as, findings from the AI.
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Table 53 – Priority Needs Summary

Narrative (Optional)

N/A

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The County is not planning to use these Federal funds for TBRA over the Consolidated Planning period. Given the availability of funding for TRBA from other funding sources, the County will reserve these Federal funds to support the acquisition, new construction, and rehabilitation of affordable housing to expand and preserve the affordable housing stock.
TBRA for Non-Homeless Special Needs	The County is not planning to use these Federal funds for TBRA over the Consolidated Planning period. Given the availability of funding for TRBA from other funding sources, the County will reserve these Federal funds to support the acquisition, new construction, and rehabilitation of affordable housing to expand and preserve the affordable housing stock.
New Unit Production	Across the county, there is need for all types of housing and, in particular, subsidized housing for lower-income households. Rising rental and homeownership prices and increasing displacement of low-income residents drives the need for new construction. Opposition to new development, limited sites zoned for multifamily housing, and the growing demand for skilled construction industry workers, have increased the cost of available housing units and the demand for units. The cost of land and construction costs is another barrier to developing new multifamily housing. Marin County is a desirable place to live with strong school districts, extensive open space, and relative access to the regions higher paying industries.
Rehabilitation	Rehabilitation of single-family homes and multi-family housing is needed to help maintain the existing housing stock, the majority of which is over 40 years old. The age of housing coupled with the cost of construction in the Bay Area has led to increased need to rehabilitate properties. Given the cost and opposition to construct new housing, rehabilitating affordable housing and converting marketing rate to affordable is a more cost effective and less divisive strategy to bolster the affordable housing stock in Marin County.
Acquisition, including preservation	Acquisition of existing housing, while expensive, can add new units to the affordable housing stock at a much-reduced cost than new construction. The practice of acquiring market rate housing aids in ensuring long-term affordability by turning these properties into deed restricted affordable units, maintains naturally occurring affordable housing as affordable, and extends the affordability for subsidized units at risk of becoming market-rate and. Acquisition usually does not require zoning changes or local government approvals and often faces less opposition from neighborhood groups than new construction projects.

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The expected amount available Year 1 for CDBG and HOME assumes 2020-21 funding levels as of March 2020.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,594,625	39,514	120,000	1,754,139	6,534,500	Assumes level CDBG funding for all years; assumes \$39,000 of Program Income for all years.
HOME	Public-Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	808,057	72,624	0	880,681	3,232,228	Assumes level HOME funding for all years; assumes \$0 of Program Income for all years.

Table 55 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County leverages local, State, and Federal funds in order to support the acquisition, rehabilitation, and new construction of affordable housing and to offer rental assistance to lower income households. Historically, these funds are leveraged by funds from a number of sources, including local County Housing Trust funds, philanthropy, private investments, State housing funds, including the cap and trade funds, and other programs. These funds come to the developments and programs in several ways, through grants, low interest loans, and other investments/program support.

The County will meet the match requirement through its existing excess match log and on a case by case basis. The County generally requires each project to provide the 25% match. Match is often achieved through project investments by the Marin Community Foundation.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

During the Housing Element process, County owned land was evaluated and vetted for possible affordable housing development. Most of the publicly owned land in Marin County is protected as parkland or designated open space, which is typically in remote areas and does not have sewer or water utilities available. However, the County is evaluating County owned properties including the property on Los Gamos Way in San Rafael.

In addition, in 2019 the California State Legislature and the California State Governor significantly expanded the Surplus Lands Act requirements for local agencies in an effort to achieve more affordable housing on surplus properties. The California Department of Housing and Community Development (HCD) identified approximately 100 state-owned sites for potential affordable housing development statewide. Staff analyzed multiple state-owned sites within unincorporated Marin County and found three that were potentially suitable for affordable housing development (018-152-12, 018-154-15, and 052-041-27), two sites are owned by the State Department of Corrections and Rehabilitation and one site is owned by Caltrans.

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k) –

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
County of Marin	Government	Planning	Jurisdiction

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The County’s essential partners in implementing the strategies of this plan are the nonprofit and public sectors. The nonprofit organizations and public institutions provide resources and services to address housing and community development needs countywide.

Local nonprofits are the primary implementation arm of programs such as construction and rehabilitation of housing, community centers, and the provision of a variety of social services such as childcare, legal services, health and domestic violence services, housing counseling and discrimination investigation. Nonprofit organizations provide valuable information regarding the changing needs, gaps in services, and successes in the community. These organizations often provide stability and vital resources to communities that have few other resources for receiving information, assistance and services. The large number of nonprofit organizations serving low-income communities in Marin is both an asset and a challenge. With a long history of serving the community, the large number of nonprofits leads to increased competition for limited resources. Over the past decade pressure from funding agencies for quantitative measures of achievement has encouraged more sophisticated strategic planning and better coordination among nonprofits. The primary gaps in the delivery system is a lack of funding to adequately address needs in the county and enhanced coordination by providers.

The County works to coordinate efforts with other County departments; local cities, towns, and community service districts; as well as the Marin Housing Authority. Typically, opportunities for collaboration arise when looking at specific projects and when there is common interest in a particular neighborhood, issue, or population. While the County has ongoing dialogues about community needs, they also use the application review process as an opportunity to engage other public stakeholders more deeply about the proposed projects and priorities. This dialogue aids the City in being more strategic in the investment of CDBG dollars. Coordination can be challenging given each entity differing priorities, timelines, and approval processes.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The County has many planning and discussion forums where public and nonprofit agencies have the opportunity to coordinate supportive service programs. Concerned agencies also create ad hoc committees to address coordination issues as they emerge. The primary forum for coordination is the Homeless Policy Steering Committee which develops long-term strategic plans and facilitates year-round efforts to identify the needs of homeless individuals and families in Marin. The Steering Committee also provides opportunities for leadership and coordination for Marin’s county-wide response to homelessness. Participants in the steering committee include: Elected Officials, County Health and Human Services, Community Development Agency, Public Housing Agency, Community Funder, Consumer Representatives, Domestic Violence Provider, Faith-Based Organizations, Affordable Housing Developer, Law Enforcement, Probation,

Homeless Service Providers, Homeless Housing Providers, School Districts, Business Community, Hospitals, Veterans' Services, and Employment Services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The Homeless Policy Steering Committee has had much success in facilitating collaborative decision-making among nonprofit and public agencies. As a result, there are fewer gaps in the delivery system than existed five years ago. As financial pressure on public and nonprofit agencies increases, more nonprofit agencies are partnering and some have merged, or cease to exist. Pressure from funding agencies for quantitative measures of achievement has encouraged more sophisticated strategic planning and better coordination among agencies. There has been some criticism of the degree of fragmentation of human services. Local government staff working in different departments on similar issues do not always coordinate as well as they might. There have been some gaps in coordinating nonprofit and public agencies to generate collaborative funding proposals that could increase the resources available for housing and services for very low-income people. **Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The County is encouraging nonprofits to better coordinate their services by facilitating collaborative efforts. The County has instituted a mid-management training program that helps to improve communications between mid-level staff in different departments. The Housing Authority has assigned a substantial amount of staff time to coordinate collaborative efforts among public and private agencies on housing and human service issues. As a result of these efforts County partners are working to overcome gaps in housing and community development services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create and preserve housing affordability, accessibility, and quality	2020	2024	Affordable Housing	Countywide Areas with High-Need Populations; Countywide areas of opportunity	Affordable Housing; Equity and Access to Opportunities	CDBG: 4,300,000 HOME: 3,713,000	Rental units constructed – 120 Units Rental units rehabilitated - 115 Units Homeowner Housing Added – 80 Units Homeowner Housing Rehabilitated – 60 Units Direct Financial Assistance to Homebuyers – 15 Households
2	Assist populations with special needs	2020	2024	Affordable Housing; Homeless; Non-Homeless Special Needs	Communities of Minority Concentration; Countywide Areas with High-Need Populations; Countywide areas of opportunity	Affordable Housing; Emergency Shelter and Transitional Housing for Homeless; Equity and Access to Opportunities; Services to Stabilize Low-Income Populations	CDBG: 400,000 HOME: 400,000	Rental units constructed – 5 Units Rental units rehabilitated – 50 Units Homeowner Housing Rehabilitated – 35 Units Housing for Homeless added – 10 Units Public service activities other than Low/Moderate Income Housing Benefit – 50 People

3	Enhanced community and public facilities and spaces	2020	2024	Non-Housing Community Development	Communities of Minority Concentration; Countywide Areas with High-Need Populations; Countywide areas of opportunity	Emergency Shelter and Transitional Housing for Homeless; Community and Public Facilities and Spaces; Equity and Access to Opportunities;	CDBG: 2,300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit – 15,000 People Overnight Shelter – 70 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added – 25 Beds
4	Services to foster security and economic advancement	2020	2024	Non-Housing Community Development	Communities of Minority Concentration; Countywide Areas with High-Need Populations; Countywide areas of opportunity	Equity and Access to Opportunities; Services to Stabilize Low-Income Populations	CDBG: 1,234,000	Public service activities other than Low/Moderate Income Housing Benefit – 3,800 People Persons Assisted Public service activities for Low/Moderate Income Housing Benefit – 2,500 Households Assisted Businesses assisted - 10 Businesses Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Create and preserve housing affordability, accessibility, and quality
	Goal Description	Invest in the acquisition, new construction, and rehabilitation of rental and homeownership opportunities and assist first-time homeowners with down payment assistance to preserve housing affordability, stabilize residents at risk of involuntary displacement, and promote equitable access to housing options.
2	Goal Name	Assist populations with special needs
	Goal Description	Invest in activities that help persons with special needs to access needed supportive services, facilities, and provide affordable and accessible housing.

3	Goal Name	Enhanced community and public facilities and spaces
	Goal Description	Invest in rehabilitating and enhancing community facilities and public spaces in low-income neighborhoods and community facilities serving low-income residents including homeless populations.
4	Goal Name	Services to foster security and economic advancement
	Goal Description	Invest in public services that support low-income communities including basic health services; children, youth, and parent support services; domestic violence services; education and job training; food security; housing support services; legal services; microenterprise business support services; and senior services.

Table 59 – Goals Description

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Roughly 180 families will benefit from affordable housing through HOME.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The County of Marin does not have a Section 504 Voluntary Compliance Agreement

Activities to Increase Resident Involvements

N/A

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Based on the Analysis of Impediments to Fair Housing Choice submitted to HUD, the following have been found to be barriers to affordable housing:

Community Opposition to Affordable Housing

Community opposition has been identified as the number one reason for the lack of affordable housing development in the County, particularly for families and in areas outside of minority concentration. Opposition to new housing developments can arise in all neighborhoods of the County, but it is especially the case in majority White neighborhoods. The opposition is often based primarily on common growth issues such as traffic congestion, water demand versus supply, and increased school enrollment. However, opposition can also reflect underlying fears of reduced property values, the misperceptions of the type of housing that would be created, the stereotyped impressions of the people who will occupy the housing, and safety.

An increased understanding about affordable rental housing and the positive impact it has on individuals, families, and the community at large is instrumental to gaining wide support. The more informed the public, local government County staff, and elected officials are about the need for affordable rental housing and the benefits of avoiding housing insecurity and homelessness, the more leverage supporters will have to advance the development of affordable rental homes.

The Cost of Developing Affordable Housing

The cost of developing affordable housing in Marin is prohibitive even after accounting for funding from grants, loans, direct and indirect subsidies, tax credits and private donors. Many Marin

communities require that developers of multi-unit housing set aside a percentage of units as affordable housing, and the County's Housing Trust Fund provides financial assistance to help affordable housing developers create and preserve affordable housing for low and very-low income households. Some cities and towns do not have inclusionary policies or affordable housing impact fees, and for some jurisdictions, the housing trust account balances are too low to be useful. In addition, in-lieu fees do not reflect the actual cost of building affordable housing in the County.

Lack of Affordable Housing Sites

Developers and members of the community are unaware of potential affordable housing sites across the County. Because of this lack of knowledge, opportunities to purchase land or properties may reduce the availability for affordable housing development.

Lack of Opportunities for Home Ownership by People of Color and On-going Concerns of Gentrification

The price of housing in Marin is unaffordable for most residents, but because of historic, discriminatory practices and government policies, African Americans – in particular, people who lived in Marin City during the Marinship years -- have been particularly affected by policies that have created segregated communities with limited access to opportunities.

In addition, gentrification of some Marin communities is forcing people of color and low-income residents to be priced out of their own neighborhoods. Designating land for the purpose of developing affordable housing that will remain affordable in perpetuity will create opportunities for home ownership while acknowledging and affirmatively furthering fair housing. Transforming racially and ethnically concentrated areas of poverty into areas of opportunity can preserve existing affordable housing and protect existing residents from displacement.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Community Opposition to Affordable Housing

1. Provide ongoing community engagement to educate, include and inform residents about the challenges with housing in Marin, and to highlight the County's prior achievements in developing affordable housing and addressing racial disparities in housing choice.
2. Develop strategies and talking points to address opposition for development including the impact on schools, water, transportation and traffic.
3. Include and expand the number of participants who engage in discussions about barriers to fair housing and disparities in access and opportunities in Marin's communities, and provide opportunities to advance recommendations to address housing challenges in the County.
4. In keeping with the County's 2019 Voluntary Compliance Agreement with the Department of Housing and Urban Development, prioritize the development and funding for rental housing for families, particularly in areas outside of minority concentration.

The Cost of Developing Affordable Housing

1. The County should consider ways to provide a local dedicated source of funding for affordable housing. Options could include bonds, local sales tax, transit occupancy tax, vacant home tax

or other measure to create and preserve local affordable housing for low-income households, veterans, seniors, teachers, first responders, persons with disabilities, and those experiencing homelessness.

2. The County should work with cities and towns to pool in-lieu fees to increase funds available for affordable housing and increase the amount of all in-lieu fees to reflect the actual cost of affordable housing development.
3. The County should consider a sub-regional approach to share resources and possibly units to increase collaboration and production of housing.
4. The County should work with cities and towns to adopt inclusionary housing policies to bolster funds available to support affordable housing.
5. The County should encourage cities and towns to reduce developer fees for affordable housing.

Lack of Affordable Housing Sites

1. Prepare and publicize available and easily obtainable maps of all incorporated and unincorporated vacant and underutilized parcels in Marin. Housing sites identified by the County, cities and towns in their respective Housing Elements could be the basis for this information. Additional potential housing sites should also be considered when preparing the maps.
 - Provide public updates and market to affordable housing developers, and
 - Prioritize the VCA commitment to 100 units for family housing for these parcels.
2. Identify underutilized parcels in the County to acquire, convert and develop into affordable housing.
 - Post/advertise information on the County's website and update ongoingly.
 - Identify whether parcels are privately or publicly held and if there are any public right of ways.
3. Create a public database of potential sites that can be updated regularly.
4. As part of the County's next Housing Element, consider rezoning sites for affordable housing in areas outside of areas of minority concentration to further local housing goals and to comply with State housing law, and consider objective development and design standards for housing development projects that qualify for streamlined permit review.

Lack of Opportunities for Home Ownership by People of Color and On-going Concerns of Gentrification

Work with communities to develop a community land trust for low income residents of Marin that create opportunities for affordable housing and home ownership, with specific inclusion for African Americans with historic connections to Marin City. Model after the Community Land Trust of West Marin (CLAM) to ensure long-term housing affordability.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Marin County Health and Human Services have staff dedicated to ending chronic homelessness and coordinating and improving services for people who are homeless. They staff the Homeless Policy Steering Committee, which is the Continuum of Care organization for the County. Organizations such as St. Vincent De Paul, Ritter Center, and Downtown Streets Team have established a strong presence within the unsheltered homeless community. St Vincent De Paul has been recommended for CDBG funding during the coming program year. Marin County has implemented a Coordinated Entry system to use a standardized assessment process to prioritize the highest-need, most vulnerable individuals and families for supportive housing. County Health and Human Services runs the 473-HOME resource hotline to refer clients to resources. Additional efforts include:

- The County has implemented a Senior Outreach Coordinator, who coordinates all homeless outreach activities across the county to eliminate gaps and overlap in effort.
- The Homeless Mentally Ill Outreach and Treatment Program has placed two mental health clinicians in the field to conduct eligibility and intake assessments for mental health services for people experiencing homelessness.
- The Homeless Outreach Team (HOT) Program coordinates existing outreach, case management, and housing providers to determine system gaps that prevent high-needs individuals from receiving the housing and services they need.
- All key homeless providers (housing/non-housing providers) participate in the Homeless Management Information System (HMIS), which helps to identify unsheltered persons, and are able to assess clients for the Coordinated Entry system.
- Dedicated encampment/street outreach (HOT outreach workers, Mental Health Transition Teams, CARE Teams, Marin Interfaith Street Chaplaincy, San Rafael Police Department Mental Health Outreach worker) identify and engage people daily and are participating in outreach planning meetings to ensure county-wide geographic and population coverage to reach all unsheltered individuals.
- The County's primary Emergency Shelter for single adults has transitioned to housing-focused shelter, reducing barriers and adding case management to increase housing placements and shorten length-of-time homeless.
- The Whole Person Care Medicaid waiver program allows data-sharing and coordination between housing, health care, and homeless services organizations. The Whole Person Care program provides housing-based case management, which is paired with Housing Choice Vouchers from Marin Housing Authority to create up to 50 additional Permanent Supportive Housing beds each year.

The County's goals to reduce and end homelessness over the next year are:

- Increase housing-based case management through the Whole Person Care Medicaid

waiver program to create additional Permanent Supportive Housing beds with Section 8 vouchers.

- Add additional partners to the Whole Person Care release of information to create more robust data sharing and improve care coordination.
- Apply for new project funding, through various state and federal funding streams.
- Evaluate and improve our housing-focused Emergency Shelter system.
- Increase and improve diversion resources to reduce first-time homelessness.
- Create a system map and by-name list for homeless Transitional-Age Youth.
- Continue to add system entry points for Coordinated Entry to ensure minimal barriers to housing.
- Expand outreach to underserved areas of the county and improve coordination with alternative outreach including police, parks, and public works.
- Continue evaluating the homeless system of care's impact on racial equity and implementing strategies to improve it.

Addressing the emergency and transitional housing needs of homeless persons

All transitional housing and emergency shelters in Marin participate in HMIS. The Continuum of Care regularly analyzes HMIS data to develop strategies to help improve utilization of transitional housing and shelter by those most in need, to identify services and programs that will help households achieve housing stability and self-sufficiency, and to determine gaps in inventory and capacity. Existing emergency shelters have transitioned to a housing focus to further improve housing outcomes for clients. By focusing on permanent housing in every area of our homeless system, including emergency shelter, Marin seeks to end the cycle of homelessness rather than have people cycle through shelter for years.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Homeward Bound of Marin has created new permanent supportive housing beds for individuals and families each year, including the conversion of several transitional housing projects into permanent supportive housing. Their New Beginnings Center serves as a housing-focused emergency shelter for homeless individuals and they have placed 70% of these clients into permanent, non-supportive housing throughout the county. St. Vincent De Paul has master leased and purchased several properties to provide permanent supportive housing options for clients who are unable to rent directly from landlords due to past evictions, credit history, and presentation. The Marin Housing Authority and Marin County Health and Human Services (HHS) have teamed up to pair Section 8 vouchers with housing-based case management to increase

the available permanent supportive housing in Marin. HHS also directly funds 54 units of permanent supportive housing with local providers, as well as providing the services and matching funds for much of the federally funded homeless housing.

HHS uses County general funds, CalWORKs Housing Support Program funds, and federal Emergency Solutions Grant funding to provide Rapid Rehousing for clients who do not need the ongoing services of permanent supportive housing. In addition, the Marin Housing Authority provides Moving On vouchers: Section 8 vouchers for clients who are in Permanent Supportive Housing and still need the rental subsidy but no longer need the services. This frees up additional Permanent Supportive Housing beds.

HHS and its nonprofit partners are in the process of developing and implementing rapid rehousing for coordinated entry, which will streamline referrals, improve targeting of resources, and enhance communication and coordination between providers.

HHS also coordinates stakeholders and identifies opportunities to increase long-term permanent housing stability. Long-term strategies include:

Increasing access to mainstream services to better stabilize clients in the long-term. Services include outreach, SSI advocacy, and on-site benefits enrollment. HHS uses national best practices to expedite SSI/SSDI enrollment for people with disabilities who are homeless.

- Expanding integrated interagency service teams providing housing-linked wraparound services.
- Integrating mental health and substance abuse programs to form a behavioral health team, which serves as a cross-sector initiative to increase access to integrated services in community clinics.
- Mental health transition teams provide support to people experiencing mental health crises to prevent mental health-related housing loss.
- Evaluating annual agency performance to deliver targeted technical assistance.
- Improving data-sharing between all health, behavioral health, and homeless services to improve care and decrease duplication of services

The County has invested in the Housing Authority's ability to attract and retain landlords willing to accept vouchers through the Landlord Partnership Program, including funding a Housing Locator position, providing funding for deposits, and creating a risk pool to pay for any damages to units.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Preventing Households from Becoming Homeless: Marin County Health and Human

Services staff assists in the coordination of efforts of several key prevention providers, including Adopt A Family, Canal Alliance, Community Action Marin, Legal Aid of Marin, North Marin Community Services, Ritter Center, St. Vincent De Paul Society, and the West Marin Resource Center. In the Ten-Year Plan update process, the Homeless Policy Steering Committee (HPSC) identified prevention as a key priority. Prevention action steps include enhancing the capacity of phone services to assess and link callers to prevention services and expanding outreach to landlords to make them aware of prevention services. County HHS is also investing state Homeless Emergency Aid Program (HEAP) funding into a diversion program to move people who are newly homeless back into housing before entering the homeless system of care.

Additionally, County HHS funds a medical respite program for people being discharged from any of the three local hospitals. HHS's Children and Family Services Division supports foster youth to ensure that they are not discharged to homelessness. Furthermore, HHS employs a staff person to coordinate between our local mental health facility and our County Behavioral Health and Recovery Services (BHRS). HHS's Residential Services Unit also works closely with Institutes for Mental Disease (IMD) to support people during the transition to a lower level of care. To support this effort, people are stepped down from IMDs into local residential supportive units with increasing levels of independence to ensure that people have support adequate to keep them stable and housed. HHS also operates a Transition Team through BHRS which identifies people who are held in our local Crisis Stabilization Unit to connect them with ongoing supports.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead-based paint is of a particular concern in Marin County, where more than 74% of the housing was built before 1978. The older the home, the more likely that there are high levels of lead in the paint. Chipping paint, flaking paint, or paint that is being scraped, sanded, or disturbed during remodeling or repairing can create lead dust.

The Marin County Childhood Lead Poisoning Prevention Program (CLPPP) works towards eliminating childhood lead poisoning, promoting lead-safe work practices and focuses on several approaches to keep kids lead-safe. The CLPPP responds to cases of childhood lead poisoning with assistance from the Marin County Community Development Agency's Environmental Health Services (EHS).

The County conducts educational outreach is conducted year-round with community partners. Ongoing coordination between the medical provider and the local public health team is essential for effective follow-up of lead exposed children. In addition, the CLPPP reaches out to contractors and workers about how to protect themselves and their loved ones from exposure to lead dust by preventing carrying dust on their clothing back to their homes. EHS is charged with the responsibility of following up on complaints regarding violations to lead safe work practices. The CLPPP also coordinates with the State Childhood Lead Poisoning Prevention Branch to address lead related to lead poisoning related issues. According to the California Department of Public

Health, in 2018 1,705 children under the age of 6 were screened and 15 tested positive for a Blood Lead Level of 4.5 mcg/dL or greater.⁶⁵

In 1994, the Marin County Housing Authority spent a significant portion of its Comprehensive Grant Program funds for lead-based paint testing and abatement in Marin City public housing. All units were tested, traces of lead were found, and lead-based paint has been abated.

How are the actions listed above related to the extent of lead poisoning and hazards?

While lead is toxic to everyone, pregnant women, unborn babies, and young children are at greatest risk for health problems from lead poisoning. Young children absorb lead more easily than older kids and adults, and lead is more harmful to them.⁶⁶ According to State data, Marin's lead poisoning rates are lower than the majority of County's statewide for both workers⁶⁷ and children⁵¹.

Marin County EHS sites the major source of exposure for children is lead paint dust from deteriorated lead paint and dust brought home from work sites. The most effective prevention of childhood lead poisoning is to educate parents on how to reduce or eliminate exposure. In addition, owners of housing units leased to Section 8 certificate-holders must also comply with lead-based paint standards.

How are the actions listed above integrated into housing policies and procedures?

Subrecipients of CDBG and HOME Program funds are contractually obligated for the testing and elimination of lead-based paint. The CDBG and HOME Program contracts include the following language:

Any grants or loans made by the Operating Agency for the rehabilitation of residential structures with assistance provided under this Agreement shall be made subject to the provisions for the elimination of lead-based paint hazards including those listed under 24 CFR Part 35. Operating Agency will comply with the requirements of 24 CFR 570.608 for notification, inspection, testing, and abatement procedures concerning lead-based paint. Such regulations require that all owners, prospective owners, and tenants of properties constructed prior to 1978 be properly notified that such properties may contain lead-based paint. Such notification shall point out the hazards of lead-based paint and explain the symptoms, treatment, and precautions that should be taken when dealing with lead-based paint poisoning.

⁶⁵ California Department of Public Health. Childhood Lead Poisoning Prevention Branch. Blood Lead Data. <https://www.cdph.ca.gov/Programs/CCDC/PHP/DEODC/CLPPB/Pages/data.aspx>

⁶⁶ Center for Disease Control and Prevention. Childhood Lead Poisoning Prevention. At-Risk Populations. <https://www.cdc.gov/nceh/lead/prevention/populations.htm>

⁶⁷ <https://www.cdph.ca.gov/Programs/CCDC/PHP/DEODC/OHB/OLPPP/CDPH%20Document%20Library/CABLLReport2012-14.pdf>

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

As a provider of embedded Workforce Innovation and Opportunity Act services (WIOA) and Social Services, Marin County Health and Human Services (HHS) is in the unique position to blend services needed by low-income persons to obtain and retain employment. The Employment and Training Branch (ETB) of Marin County HHS houses the Marin Workforce Innovation and Opportunity Act (WIOA), CalFresh Employment and Training, and General Relief programs. The integration of these programs leads to an efficient combination of employment services that provide job search readiness, vocational and on-the-job training for participants with the goal of increasing clients' access to and creating multiple pathways of self-sufficiency. A high percentage of clients are received through their enrollment in one or more public assistance programs (i.e. CalWORKs, CalFresh and/or General Relief), but WIOA also provides services to any member of the community.

Employment services include:

- Workshops on resume building, interview skills, and career exploration.
- Self-directed use of the Marin's Career Resource Center.
- Individualized career services featuring one-on-one meetings with an Employment Development Counselor for self-assessments, developing an individual employment plan, and counseling.
- Vocational training services where participants are eligible for up to \$3,500 for classroom training in a growth industry.
- On-the-job training places participants in an in-demand, sector-driven occupation that will enhance their prospects for long-term employment and maintain or increase their wage levels with the overall goal of becoming self-sufficient. Through exposure in an actual work setting, participants acquire specific skills and employment competencies for that field. It is an earn-and-learn method for adults who will build on the competencies and knowledge already mastered while acquiring new skills.
- Retention services are provided for 12 months after exiting a program with unsubsidized employment.

ETB works with several community organizations to provide vocational and on the job training and has a formal partnership with Homeward Bound of Marin's Fresh Starts Culinary Academy. This program provides individuals with 10 weeks (250 hours) of job training, certification and job placement support. The curriculum is certified by the American Culinary Federation and provides comprehensive culinary training with supportive services.

To reduce the number of poverty-level families, Marin County will continue its extensive employment training program and encourage nonprofit organizations to better coordinate their services to families in distress.

Specific programs under the Employment and Training Branch include:

Welfare to Work Program (WTW), the employment services component of the California Work Opportunity & Responsibility to Kids Program (CalWORKs), provides the following supports which totaled over \$3.5 million in funding for fiscal year 2019:

- Stage One Child Care
- Mental Health/Substance Use Allocation (Partnership with Behavior Health and Recovery Services)
- Family Stabilization Program (Housing continuum)
- Housing Support Program (Partnership with Homelessness Coordinated Entry Team)
- Expanded Subsidized Employment (Partnership with WIOA)
- Home Visiting Initiative (Partnership w/Public Health Department)

The Workforce System of Care has several components, which totaled nearly \$6 million in resources for the community in fiscal year 2019. The services and programs include:

- Workforce Innovation and Opportunity Program (WIOA)
 - Career Services - Adult Low Income & Dislocated Worker Program: Individualized employment plans, training opportunities/ “Earn and Learn” and strategic partnerships across local business sectors (trades, hospitality, government).
 - OneStop Operator Program: HHS is an America’s Job Center of California (AJCC)
 - CareerPoint Marin <http://careerpointnorthbay.org/>
- General Relief Program
 - Cal Fresh Employment and Training Program (CFET) - Supports General Relief/CalFresh participants in gaining skills, training, work or experience that will increase their ability to obtain regular employment.
 - 50/50 Third Party Reimbursement - Community partners receive 50% Federal cost reimbursement for approved employment related services provided to CalFresh recipients with a 50% match for employment services they provide.
- Housing Assistance Disability Program (HDAP) - Provides interim housing for homeless, disabled individuals while they move through the disability benefit application process. In route to stable permanent housing which is then supported by housing vouchers & income from disability benefits.
- SSI Benefits Advocacy Program - Marin County funded and administered program that provides benefits advocacy to clients who meet criteria for potential SSI/SSDI eligibility and who are recipients of GR. Goals are 1) benefit acquisition and 2) linkage of the client to community-based care management services, if appropriate.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The goal of reducing poverty is embedded in this Consolidated Plan’s goals. During the 2020-2024 Consolidated Plan, the County will allocate block grant funds to support the anti-poverty efforts. Marin County consistently spends 15% of its Community Development Block Grant funds for public services, to help low income families who cannot otherwise afford to obtain essential services.

By continuing to fund the acquisition, development, and rehabilitation of affordable housing units, the County will be providing individuals and families in poverty with a decent, affordable place to live, which will allow them to focus their efforts on overcoming poverty. Funding for homeless related programs will also provide support to individuals and families that are struggling with poverty.

Beyond HUD funded activities, many ongoing local program partners are dedicated to assisting low income and poverty-level households to access the services to live decently within their limited incomes. The strength of this system can be credited to the many nonprofit agencies that specialize in each aspect of housing and community development activities, the many volunteers associated with local nonprofit organizations, and the excellent quality staff in the nonprofit sector.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Marin County monitors CDBG and HOME activities according to program requirements in order to assure fair and accurate sub-grantee program functions. The monitoring responsibilities associated with the use of CDBG and HOME are primarily carried out by the Marin County Community Development Agency and occasionally in coordination with staff from other cooperating jurisdictions.

Prior to executing a contract projects undergo environmental and historical clearance and all HOME projects are analyzed through an underwriting process. County staff maintain regular telephone and email correspondence with subrecipients, monitor expenditures, and review documentation for services provided. Staff provide ongoing technical assistance to ensure that all subrecipients and contractors are familiar with and understand program requirements. Topics discussed include affirmative marketing, income/beneficiary documentation, reporting, files and records management, invoicing for payments, timely expenditure of funds, Davis-Bacon, and Section 3. In addition, staff attend events sponsored by the subrecipients related to programs that receive funding.

Subrecipients are required to submit periodic progress and financial reports. Staff review project reports submitted by recipients to identify the need for technical assistance or trigger a more thorough monitoring review. Ongoing monitoring is also completed on loans, addressing financial, programmatic, and cross-cutting requirements, such as HQS inspections.

The County is also subject to annual review by internal auditors.

Staff conduct site visits and inspections regularly. These include desk audits and onsite monitoring. Projects with current year contracts receive an annual site-visit, while ongoing projects are reviewed annually to identify projects to receive an on-site inspection to determine compliance

with housing standards, tenant selection processes, affirmative marketing, tenant income verification, as well as all requirements included in the contract between the County and the subrecipient.

Annual Action Plan

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

CDBG Program Income is comprised of actual amounts that were received in 2018-19 and 2019-20 and were not included in the 2019-20 Annual Action Plan allocations. The total of this CDBG Program Income is reflected in the calculation of the maximum 20% allowed for Administration and Planning. In addition, the total CDBG Program Income is included in the calculation of the 15% maximum allowed for Public Services. The Program Income for HOME represents the actual amounts received in 2018-19 and 2019-20. The total amount of HOME Program Income is included in the 2020-21 Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,594,625	39,514	120,000	1,754,139	6,534,500	Includes the expected 2020 CDBG entitlement as of March 2020; 2019 and 2020 actual program income not included in 2019-20 AAP; assumes level CDBG funding for all years; and assumes \$39,000 of Program Income for all years.
HOME	Public-Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	808,057	72,264	0	880,681	3,232,228	Includes the expected 2020 HOME entitlement as of March 2020; 2019 and 2020 actual program income (\$0 was included in 2019-20 Annual Action Plan); assumes level HOME funding in all years; and assumes \$0 HOME Program Income for all years.

Table 60 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County leverages local, State, and Federal funds in order to support the acquisition, rehabilitation, and new construction of affordable housing and to offer rental assistance to lower income households. Historically, these funds are leveraged by funds from a number of sources, including local County Housing Trust funds, philanthropy, private investments, State housing funds, including the cap and trade funds, and other programs. These funds come to the developments and programs in several ways, through grants, low interest loans, and other investments/program support.

The County will meet the match requirement through its existing excess match log and on a case by case basis. The County generally requires each project to provide the 25% match. Match is often achieved through project investments by the Marin Community Foundation.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

During the Housing Element process, County owned land was evaluated and vetted for possible affordable housing development. Most of the publicly owned land in Marin County is protected as parkland or designated open space, which typically is in remote areas and does not have sewer or water utilities available. However, the County is evaluating County owned properties including the property on Los Gamos Way in San Rafael.

In addition, in 2019 the California State Legislature and the California State Governor significantly expanded the Surplus Lands Act requirements for local agencies in an effort to achieve more affordable housing on surplus properties. The California Department of Housing and Community Development (HCD) identified approximately 100 state-owned sites for potential affordable housing development statewide. Staff analyzed multiple state-owned sites within unincorporated Marin County and found three that were potentially suitable for affordable housing development (018-152-12, 018-154-15, and 052-041-27), two sites are owned by the State Department of Corrections and Rehabilitation and one site is owned by Caltrans.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create and preserve housing affordability, accessibility, and quality	2020	2024	Affordable Housing	Countywide Areas with High-Need Populations; Countywide areas of opportunity	Affordable Housing; Equity and Access to Opportunities	CDBG: 786,944 HOME: 880,680	Rental units constructed – 67 Units Rental units rehabilitated - 112 Units Homeowner Housing Added – 80 Units Homeowner Housing Rehabilitated – 12 Units
2	Assist populations with special needs	2020	2024	Affordable Housing; Homeless; Non-Homeless Special Needs	Communities of Minority Concentration; Countywide Areas with High-Need Populations; Countywide areas of opportunity	Affordable Housing; Emergency Shelter and Transitional Housing for Homeless; Equity and Access to Opportunities; Services to Stabilize Low-Income Populations	CDBG: 37,456	Rental units rehabilitated – 8 Units Homeowner Housing Rehabilitated – 7 Units

3	Enhanced community and public facilities and spaces	2020	2024	Non-Housing Community Development	Communities of Minority Concentration; Countywide Areas with High-Need Populations; Countywide areas of opportunity	Emergency Shelter and Transitional Housing for Homeless; Community and Public Facilities and Spaces; Equity and Access to Opportunities;	CDBG: 550,540	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit – x People
4	Services to foster security and economic advancement	2020	2024	Non-Housing Community Development	Communities of Minority Concentration; Countywide Areas with High-Need Populations; Countywide areas of opportunity	Equity and Access to Opportunities; Services to Stabilize Low-Income Populations	CDBG: 305,451	Public service activities other than Low/Moderate Income Housing Benefit – x People Persons Assisted Public service activities for Low/Moderate Income Housing Benefit – x Households Assisted

Table 61 – Goals Summary

Goal Descriptions

1	Goal Name	Create and preserve housing affordability, accessibility, and quality
	Goal Description	Invest in the acquisition, new construction, and rehabilitation of rental and homeownership opportunities and assist first-time homeowners with down payment assistance to preserve housing affordability, stabilize residents at risk of involuntary displacement, and promote equitable access to housing options.
2	Goal Name	Assist populations with special needs
	Goal Description	Invest in activities that help persons with special needs to access needed supportive services, facilities, and provide affordable and accessible housing.

3	Goal Name	Enhanced community and public facilities and spaces
	Goal Description	Invest in rehabilitating and enhancing community facilities and public spaces in low-income neighborhoods and community facilities serving low-income residents including homeless populations.
4	Goal Name	Services to foster security and economic advancement
	Goal Description	Invest in public services that support low-income communities including basic health services; children, youth, and parent support services; domestic violence services; education and job training; food security; housing support services; legal services; microenterprise business support services; and senior services.

Table 62 – Goals Description

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Roughly 117 families will benefit from affordable housing through HOME.

Projects

AP-35 Projects – 91.220(d)

Introduction

A summary of the eligible programs or activities, also called projects, that will take place during the program year to address the priority needs and specific objectives identified in the Strategic Plan.

Projects

#	Project Name
1	Rental Housing – New Construction
2	Rental Housing – Rehabilitation
3	Homeowner Housing – New Construction
4	Homeowner Housing – Rehabilitation
5	Accessibility Improvements
6	Community and Public Facility Improvements
7	Basic Health Services
8	Children, Youth, and Parent Support Services
9	Housing Support Services
10	Administration

Table 63 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Priority is assigned based on the level of need that is demonstrated by the data that has been collected during the preparation of the Plan, specifically in the Needs Assessment and Market Analysis; the information gathered during community engagement and the citizen participation process; and the availability of resources to address these needs. One of the primary obstacles to meeting underserved needs of residents is the availability of funding. The Countywide Priority Setting Committee established priorities for projects which affirmatively further fair housing and serve members of protected classes. In addition, public service funding priorities have been narrowed down to: Basic Health Services; Children, Youth, and Parent Support Services; Housing Support Services.

AP-38 Project Summary

Project Summary Information - XX will be updated once final recommendations are approved.

1	Project Name	Rental Housing – New Construction
	Target Area	Countywide Areas with High-Need Populations Countywide Areas of Opportunity
	Goals Supported	Create and preserve housing affordability, accessibility, and quality
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$53,759 HOME: \$342,612
	Description	Support the new construction of affordable housing units available for extremely low, very low, and low-income residents. Funding will support pre-development and construction.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	67 low, very low, or extremely low-income households will be served.
	Location Description	New construction activities will take place in central San Rafael at 999 Third St., San Rafael, CA
	Planned Activities	Whistlestop Healthy Aging Campus - NO – LMH, Presumed Benefit – Y, Matrix Code – 01, Units - 67
2	Project Name	Rental Housing – Rehabilitation
	Target Area	Countywide Areas with High-Need Populations Countywide Areas of Opportunity
	Goals Supported	Affordable Housing Assist populations with special needs
	Needs Addressed	Affordable Housing Equity and Access to Opportunities

	Funding	CDBG: \$129,654 HOME: \$450,000
	Description	Support the rehabilitation and improved accessibility of rental housing units for extremely low, very low, and low-income residents. Funding will support renovation of exterior facades, upgrade units to meet accessibility compliance, upgrade septic systems, weatherize and ensure units are energy efficient, install a new manager's office, and enhance common areas to meet current code standards and improve resident life. Home accessibility modifications range from the installation of grab bars and ramps to stair lifts and kitchen lowering.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	108 low, very low, or extremely low-income households will be served.
	Location Description	Rehabilitation and accessibilities activities will take place around the County. Home accessibility modifications administered from 710 4th Street, San Rafael, CA will be done throughout the County of Marin. Other rehabilitation activities will take place at the following sites: 11560 State Route 1, Point Reyes Station, CA; 300 Napa Street, Sausalito, CA; and 855 C Street, San Rafael, CA.
	Planned Activities	BRIDGE Housing + EAH Housing: HOME, Units – 60, CHDO allocation is \$121,209 Community Land Trust Association of West Marin: NO - LMH, Presumed Benefit – N, Matrix Code - 14B, Units -2 Galilee Harbor Community Association NO - LMH, Presumed Benefit – N, Matrix Code - 14B, Units 37 Marin Center for Independent Living: NO – LMH, Presumed Benefit – Y, Matrix Code - 14A & 14B, Units – 8
3	Project Name	Homeowner Housing – New Construction
	Target Area	Countywide Areas with High-Need Populations Countywide Areas of Opportunity
	Goals Supported	Create and preserve housing affordability, accessibility, and quality

	Needs Addressed	Affordable Housing Equity and Access to Opportunities
	Funding	CDBG: \$235,797
	Description	Support planning for the construction of 80 homeownership units available to low to moderate-income households. Funding will support the cost of predevelopment including but not limited to architecture & engineering, phase 1 & 2, geotechnical survey, entitlements and zoning, and permits & fees.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	80 low to moderate-income households will be able to purchase newly constructed housing using a sweat equity model.
	Location Description	New homes will be constructed in Novato at 8161 Redwood Blvd., Novato, CA.
	Planned Activities	Habitat for Humanity: NO – LMH, Presumed Benefit – N, Matrix Code - 02, 80 Units of affordable homeownership housing.
4	Project Name	Homeowner Housing - Rehabilitation
	Target Area	Countywide Areas with High-Need Populations Countywide Areas of Opportunity
	Goals Supported	Create and preserve housing affordability, accessibility, and quality Assist populations with special needs
	Needs Addressed	Affordable Housing Equity and Access to Opportunities
	Funding	CDBG: \$245,095

	Description	<p>Support the provision of rehabilitation loans to low, very low, and extremely low-income homeowners in Marin County. Loans are available to owner-occupants of single-family homes, condominiums, floating homes docked in approved berths, mobile homes located within a mobile home park, and non-profit group homes serving special populations. Funding will support the completion of urgent home repairs, correcting substandard housing conditions, eliminating health and safety hazards, and legalizing and/or creating second units within an existing house where permitted by local ordinance.</p> <p>Support home modifications to increase accessibility for low, very low, and extremely low-income individuals at risk of losing their independence. Home accessibility modifications range from the installation of grab bars and ramps to stair lifts and kitchen lowering.</p>
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	19 low, very low, and extremely low-income homeowners will benefit for housing improvements and added accessibility.
	Location Description	<p>Rehabilitation loans are provided throughout the County of Marin and administered from 4020 Civic Center Drive, San Rafael, CA.</p> <p>Home accessibility modifications will be done throughout the County of Marin and administered from 710 4th Street, San Rafael, CA.</p>
	Planned Activities	<p>Marin Housing Authority: NO – LMH, Presumed Benefit – N, Matrix Code - 14A & 14B, 12 Units Rehabilitated for low/mod-income affordable housing</p> <p>Marin Center for Independent Living: NO – LMH, Presumed Benefit – Y, Matrix Code - 14A & 14B, 7 Units Rehabilitated for affordable housing for individuals with disabilities</p>
5	Project Name	Accessibility Improvements
	Target Area	Countywide Areas with High-Need Populations
	Goals Supported	Enhanced community and public facilities and spaces
	Needs Addressed	<p>Community and Public Facilities and Spaces</p> <p>Equity and Access to Opportunities</p>
	Funding	CDBG: \$75,000

	Description	Support upgrades patient restrooms to meet all ADA and bariatric standards; install emergency pull cord in the waiting area restroom to help alert staff when a patient is in need; add ADA accessible sinks to all patient exam rooms, and add a push-button for the main entrance to assist patients entering the building.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately xx rural patients will benefit from access to the enhanced facilities.
	Location Description	The project is at are located at 3 6th St. Point Reyes Station, CA.
	Planned Activities	Coastal Health Alliance NO – LMC, Presumed Benefit – N, Matrix Code – 03P, xx low/mod-income persons to benefit from preschool services
6	Project Name	Community and Public Facility Improvements
	Target Area	Communities of Minority Concentration Countywide Areas with High-Need Populations
	Goals Supported	Enhanced community and public facilities and spaces
	Needs Addressed	Community and Public Facilities and Spaces Equity and Access to Opportunities
	Funding	CDBG: \$367,721
	Description	Support the creation of an intake and welcome center for low-income services seekers, pre-development of an Empowerment Clubhouse that provides work based therapeutic services to individuals living with mental illness, expansion of a childcare facility, replace the roof of a childcare facility, installation of a new preschool playground serving one of Marin's most economically disadvantaged and rationally and ethnically diverse communities, and support improvements to flood pump stations in one of Marin's most economically disadvantaged and rationally and ethnically diverse communities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately xx individuals across all communities will benefit from access to the enhanced facilities.

	Location Description	The projects are located at 555 Northgate Drive, San Rafael, CA; 441 Drake Avenue Marin City, CA; 932 C Street, Novato CA; 680 Wilson Avenue, Novato, CA; 101 Donahue St., Marin City, CA; and various pump station sites in the Canal Neighborhood of San Rafael, CA administered from 111 Morphew St, San Rafael, CA.
	Planned Activities	<p>Community Action Marin NO – LMC, Presumed Benefit – N, Matrix Code – 03E, xx low/mod-income persons to benefit</p> <p>Marin City Community Development Corporation NO – LMC, Presumed Benefit – Y, Matrix Code – 03B, xx low/mod-income persons to benefit</p> <p>North Bay Children's Center NO – LMC, Presumed Benefit – N, Matrix Code – 03M, xx low/mod-income persons to benefit</p> <p>North Marin Community Services NO – LMC, Presumed Benefit – N, Matrix Code – 03M, xx low/mod-income persons to benefit</p> <p>Marin Horizon School NO – LMA, Presumed Benefit – N, Matrix Code – 03M, xx low/mod-income persons to benefit</p> <p>City of San Rafael Department of Public Works NO – LMA, Presumed Benefit – N, Matrix Code – 03I, xx low/mod-income persons to benefit</p>
7	Project Name	Basic Health Services
	Target Area	<p>Communities of Minority Concentration</p> <p>Countywide Areas with High-Need Populations</p>
	Goals Supported	Services to foster security and economic advancement
	Needs Addressed	<p>Equity and Access to Opportunities</p> <p>Services to Stabilize Low-Income Populations</p>
	Funding	CDBG: \$30,000
	Description	Support the provision of prescription medications and nutritional support.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately xx low, very low, and extremely low-income individuals will receive services associated with the provision of basic health services.

	Location Description	Services are provided at 1033 Third Street, San Rafael, CA and 6350 Sir Francis Drake Blvd. San Geronimo, CA.
	Planned Activities	RotaCare Bay Area NO – LMC, Presumed Benefit – N, Matrix Code – 05M, xx low/mod-income persons to benefit San Geronimo Valley Community Center NO – LMC, Presumed Benefit – N, Matrix Code – 05W, xx low/mod-income persons to benefit
8	Project Name	Children, Youth, and Parent Support Services
	Target Area	Communities of Minority Concentration Countywide Areas with High-Need Populations
	Goals Supported	Services to foster security and economic advancement
	Needs Addressed	Equity and Access to Opportunities Services to Stabilize Low-Income Populations
	Funding	CDBG: \$111,500
	Description	Support the provision of domestic violence legal services for families, academic enrichment and afterschool programs, childcare; and transportation services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately xx low, very low, and extremely low-income individuals will receive services associated with the provision of child, youth and family services.
	Location Description	Services are provided throughout the County of Marin at 1401 Los Gamos Dr., Suite 200, San Rafael, CA; 825 Drake Avenue, Marin City, CA; 271 Drake Avenue, Marin City, CA; 932 C Street, Novato, CA; 680 Wilson Avenue, Novato, CA; 199 Porteous Avenue, Fairfax, CA; and 50 Canal Street, San Rafael, CA.

	Planned Activities	<p>Family & Children's Law Center NO – LMC, Presumed Benefit – N, Matrix Code – 05C, xx low/mod-income persons to benefit</p> <p>Hannah Project Partnership for Academic Achievement NO – LMC, Presumed Benefit – N, Matrix Code – 05D, xx low/mod-income persons to benefit</p> <p>Performing Stars of Marin NO – LMC, Presumed Benefit – N, Matrix Code – 05D, xx low/mod-income persons to benefit</p> <p>North Bay Children's Center, Inc. NO – LMC, Presumed Benefit – N, Matrix Code – 05L, xx low/mod-income persons to benefit</p> <p>North Marin Community Services NO – LMC, Presumed Benefit – N, Matrix Code – 05L, xx low/mod-income persons to benefit</p> <p>Fairfax-San Anselmo Children's Center (FSACC) NO – LMC, Presumed Benefit – N, Matrix Code – 05E, xx low/mod-income persons to benefit</p> <p>City of San Rafael, Library And Recreation Department NO – LMC, Presumed Benefit – N, Matrix Code – 05L, xx low/mod-income persons to benefit</p>
9	Project Name	Housing Support Services
	Target Area	<p>Communities of Minority Concentration</p> <p>Countywide Areas with High-Need Populations</p>
	Goals Supported	Services to foster security and economic advancement
	Needs Addressed	<p>Equity and Access to Opportunities</p> <p>Services to Stabilize Low-Income Populations</p>
	Funding	CDBG: \$105,140
	Description	Support the provision of home and roommate matches, comprehensive fair housing services by a HUD-certified Housing Counseling Agency, and eviction legal services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	xx low, very low, and extremely low-income individuals will receive housing support services.

	Location Description	Services are provided throughout the County of Marin and administered from 851 Irwin St. Ste 200G, San Rafael, CA; 1314 Lincoln Avenue, Suite A, San Rafael, CA; and 1401 Los Gamos Drive, Suite 101, San Rafael CA.
	Planned Activities	Covia Foundation NO – LMC, Presumed Benefit – N, Matrix Code – 05X, xx low/mod-income persons to benefit Fair Housing Advocates of Northern California NO – LMC, Presumed Benefit – N, Matrix Code – 05J, xx low/mod-income persons to benefit Legal Aid of Marin NO – LMC, Presumed Benefit – N, Matrix Code – 05C, xx low/mod-income persons to benefit
10	Project Name	Administration
	Target Area	Communities of Minority Concentration Countywide Areas with High-Need Populations Countywide Areas of Opportunity
	Goals Supported	Create and preserve housing affordability, accessibility, and quality Assist populations with special needs Enhanced community and public facilities and spaces Services to foster security and economic advancement
	Needs Addressed	Affordable Housing Emergency Shelter and Transitional Housing for Homeless Community and Public Facilities and Spaces Equity and Access to Opportunities Services to Stabilize Low-Income Populations
	Funding	CDBG: \$326,725 HOME: \$88,068
	Description	2020-20 CDBG and HOME Program Administration.
	Target Date	6/30/2021

Estimate the number and type of families that will benefit from the proposed activities	<p>xx housing units will benefit from HOME investments.</p> <p>xx housing units will benefit from CDBG investments.</p> <p>xx low, very low, and extremely low-income individuals will benefit from community infrastructure improvements.</p> <p>xx low, very low, and extremely low-income individuals will services.</p>
Location Description	<p>The CDBG and HOME programs will be administered from County of Marin offices at 3501 Civic Center Drive, Suite 308, San Rafael, CA.</p>
Planned Activities	<p>2020-21 CDBG and HOME Program Administration.</p>

Table 64 – Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Marin County has two (2) areas of low-income and Minority concentration, the Canal Neighborhood of San Rafael and the Marin City community of unincorporated Marin County. While the County makes an intentional effort to support community infrastructure and public service projects in these areas, it does not designate a specific amount of funds to be directed to these communities. In addition, the County is prohibited from investing federal housing dollars in these communities as part of its Voluntary Compliance Agreement with HUD.

Federal funds are distributed in three planning areas:

1. Novato Planning Area (includes Novato, Ignacio, Bel Marin Keys, and Black Point).
2. San Rafael Planning Area (includes San Rafael, the Canal, Los Ranchitos, Lucas Valley, Marinwood, and Santa Venetia).
3. County Other Planning Area (includes Belvedere, Corte Madera, Fairfax, Greenbrae, Kentfield, Larkspur, Marin City, Mill Valley, Ross, San Anselmo, San Quentin, Sausalito, Strawberry, Tam Valley, Tiburon, Waldo Point and West Marin-encompassing the inland rural and coastal corridors).

Geographic Distribution - XX will be updated once final recommendations are approved.

Target Area	Percentage of Funds
Communities of Minority Concentration	XX
Countywide Areas with High-Need Populations	XX
Countywide areas of opportunity	XX

Table 65 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County contains within it two cities with populations exceeding 50,000 that have opted to be included in the CDBG Urban County rather than receiving funding directly from HUD as separate entitlement communities. Funds are distributed as described in the "discussion" section below and according to established HUD procedures.

Discussion

Planning areas make recommendations for the distribution of funds to the Priority Setting Committee and subsequently the Board of Supervisors for approval. Distribution is consistent with HUD guidelines and evaluation criteria developed by participating cities and the county, to ensure

consistency and facilitate implementation of countywide goals.

After deduction of administrative expenses, planning areas make recommendations on the net Community Development Block Grant urban county allocation which is sub-allocated to the planning areas according to the general distribution formula established by HUD based on the latest available countywide data on population, the extent of poverty, and the extent of housing overcrowding, with the provision that the extent of poverty be counted twice. However, a different distribution is hereby expressly authorized if and when necessary to comply with Title I of the Housing and Community Development Act of 1974, as amended.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Marin County offers varied and attractive residential environments due to its unique combination of natural beauty and proximity to San Francisco. Many of the housing problems that exist today, such as low vacancy rates, escalating housing prices and rents, and the overall demand for housing and pressure for growth, are a result of these attractive qualities.

Marin County will continue to place the highest priority on meeting the housing needs of extremely low and very low-income individuals and families, including families with children; other members of the protected classes; homeless persons and those at-risk of homelessness; and individuals with special needs, including elderly and disabled households throughout all areas of the county.

As a way to meet our affordable housing goals, Marin County will evaluate opportunities for both new construction and acquisition of existing market rate homes to preserve them as affordable. With whatever resources are available, Marin County will continue to leverage federal, state, and local funds, to support the acquisition, rehabilitation, preservation, and new construction of all types of housing and to offer rental assistance to lower income households.

The number of households served by affordable housing projects is highly dependent on the amount of funding made available by the federal and state governments, the availability of suitably zoned sites, and the initiative taken by community-based nonprofits.

Timing requirements and restrictions on the use of federal funding can be challenging to create new units in an already tight real estate market. This is due, in part, to the extended process projects undergo to acquire entitlements. In addition, limited vacant land and community opposition to multi-unit, family housing pose constraints on creating new units. The demanding nature of developing new housing in Marin County makes it difficult to predict project timelines for new construction. For this reason, County staff prioritizes projects that are ready to move forward. County staff will remain committed to the development of new construction but anticipate more progress in the rehabilitation and acquisition of existing units due to the nature of federal funding and timely spending requirements.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	259
Special-Needs	15
Total	274

Table 66 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	147
Rehab of Existing Units	127
Acquisition of Existing Units	0
Total	274

Table 67 - One Year Goals for Affordable Housing by Support Type

Discussion

In 2009, HUD initiated a compliance review of the County’s use of HUD grants. HUD’s review found that the County’s programs were generally in compliance with federal laws and regulations; however, HUD identified several program areas where improvement was necessary to ensure future compliance. The Board of Supervisors entered into a Voluntary Compliance Agreement (VCA) with HUD on Nov. 30, 2010, which was in effect for a 5-year period, expiring on Dec. 22, 2015. However, HUD requested the County update and renew a VCA for three additional years; based on continued concern with developing affordable housing outside of areas of minority concentration and concern that only a small percentage of the units approved or under construction were identified as affordable rental housing for families with children.

On May 7, 2019, the County signed a new VCA. Consistent with the VCA, the County will not utilize local preferences, although rental projects that are located in areas outside impacted census tracts and which serve families are prioritized. The County makes the following key commitments during the 3-year term of the new VCA:

- Encourage and facilitate the creation of at least 100 units of affordable housing available to families outside areas of racial or ethnic concentration.
- Allocate \$4.1M in general funds for affordable housing.
- Issue a Notice of Funding Availability (NOFA) for the construction or acquisition of affordable housing for families with children outside of areas of minority concentration.
- Enhance the multi-family housing inspection program.
- Consider Development Code amendments to expedite the permit process for affordable housing.
- Evaluate the potential for multi-family zoning outside areas of racial or ethnic concentration.
- Continue the Marin Community Foundation/County joint funding partnership for affordable housing.
- Continued funding for the Landlord Partnership Program.
- Provide funding to Fair Housing Advocates of Northern California for public outreach and education regarding tenant protection measures.
- Assist other Marin Cities and Towns to adopt tenant protections including Mandatory Mediation, Source of Income, and Just Cause for Eviction.
- Expand and enhance affirmative marketing and community engagement practices.

To meet the requirement to encourage and facilitate the creation of at least 100 units of affordable housing available to families outside areas of racial or ethnic concentration, Marin County has identified the following opportunities:

1. Identify a developer for the recently purchased former Coast Guard Housing Facility in Point Reyes Station. The property was owned by the U.S. Coast Guard. As per the legislation, HR 1402 – Point Reyes Coast Guard Housing Conveyance Act, Marin County was able to acquire the property, and designate it as a preferred site for permanently affordable homes as part of the Board of Supervisors’ strategy to purchase existing homes as one of the ways to address the local housing crisis.
2. Marin County will also evaluate existing property owned by the County for opportunities to encourage development of affordable rental housing for families, including property on Los Gamos Way in San Rafael.
3. Marin County will continue to support local grassroots opportunities, including the Bolinas Community Land Trust’s scattered sites project in Bolinas and the San Geronimo Valley Family homes project in San Geronimo.
4. Continue to support Habitat for Humanity’s Redwood Blvd. project in Novato to create affordable homeownership opportunities for low-income families.

AP-60 Public Housing – 91.220(h)

Introduction

The Marin Housing Authority’s (MHA) public housing program continues to operate at appropriation levels that are too low for long-term sustainability of these properties. Over the last few years, administrative costs have been significantly reduced and the Housing Authority continues to implement more efficient systems and less cumbersome policies and procedures. The Marin Housing Authority currently serves approximately 890 household members within nearly 500 units of public housing.

Actions planned during the next year to address the needs to public housing

The Capital Fund Program (CFP) has generally been the only federal funding for public housing agencies to replace obsolete building systems (heating, electrical, plumbing, ventilation, etc.); make major repairs to elevators, roofs, exteriors, bathrooms, and kitchens; abate hazardous materials; add accessibility modifications; make site improvements; and provide energy upgrades, security, resident services, operating subsidy, and management improvements. CFP funding from the federal government has declined dramatically and has not been adequate to cover replacement costs for the aging public housing stock.

Due to the significant capital improvements needed at Golden Gate Village, the agency’s one family public housing complex, MHA, in partnership with community stakeholders, has embarked on a process to explore revitalization options for the property. Through this process a Community Working Group identified and recommended two potential possibilities. Next, a facilitator convened a taskforce of Golden Gate Village residents, community stakeholders, and housing experts to assist MHA in selecting a feasibility consultant to provide deep analysis of the two

models with respect to financial, physical and community impact and viability.

The feasibility consultant's work resulted in the recommendation that MHA engage an experienced developer of public housing and mixed-income sites, whether for-profit or not-for-profit, to advise, assist, and potentially partner with MHA. The feasibility consultant also recommended that the development partner abide by the aforementioned community guiding principles, as well as the following additional guidelines to ensure a final outcome that mitigates community concerns and is derived from a community-driven process:

- Honor, preserve, and celebrate the community and site's historical significance.
- Guarantee zero permanent involuntary displacement.
- Ensure that the final plan is financially feasible and leverages the Agency's limited resources.
- Incorporate green and sustainable technologies into a rehabilitation and new construction.
- Seek ways to incorporate innovative job training and creating programs to address the underlying goals of concepts such as the manufacturing innovation hub.
- Continue to engage site residents and community stakeholders in a community driven planning process.

MHA has hired a developer who is actively engaging with the community in planning workshops to discuss various revitalization efforts and design. Additionally, the developer is working in tandem with MHA on creating a robust human capital strategy in partnership with County stakeholders.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The primary goal of the Resident Opportunities and Self-Sufficiency (ROSS) Service Coordinator is to help residents improve their living conditions, enabling them to age-in-place and avoid placement in a full-care facility to the greatest extent possible. Multi-year HUD funding provides service coordination to 200 elderly and disabled residents in the five MHA complexes designated for this population.

The Family Self-Sufficiency Program (FSS) assists 100 families in the Section 8 program and 40 to 50 families in Marin City Public Housing. Most participants are single parents and are provided case management and referrals toward individually crafted educational or employment goals. With special HUD grants, the Marin Housing Authority has maintained the Family Self-Sufficiency Program in both the Section 8 Voucher Program as well as in Marin City family public housing. This program is directed toward improving the economic situation of residents by ultimately increasing the families' earned income.

Section 3 Resident Training allows the Marin Housing Authority to periodically provide short-term training opportunities to public housing residents in maintenance, landscaping, property management, and administrative support work. Residents work in paid training positions under the supervision of community-based training organizations. These projects typically last four to

eight weeks and are designed to provide the basic skills which trainees can take to more permanent jobs in the maintenance, construction, landscaping, property management, or office support fields. In February MHA put out a Request for Proposal (RFP) for a Section 3 contractor to build capacity to assist residents to develop resident owned businesses and to increase training opportunities for jobs offered by any revitalization. This vendor will partner with employers and funders to increase access and training.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

In addition to the programs above for residents of public housing, Marin Housing also offers supportive housing programs to voucher holders, these include:

The Shelter Plus Care Program, which combines housing subsidy from HUD McKinney Vento Funds with case management services funded by Marin County Mental Health and Substance Use Services (MHSUS). The Shelter Plus Care Program eligibility includes individuals and families who are chronically homeless and have a severe and persistent mental illness. The Shelter Plus Care Program serves 80 households with a housing subsidy and case management services. MHA has set aside 50 vouchers for the most medically vulnerable people experiencing chronic homelessness, these participants will also be provided with wrap around supportive services.

VASH- Veterans Administration Supportive Housing provides housing vouchers and supportive services to chronically homeless veterans.

Mainstream Vouchers- Vouchers and case management services for non-elderly, disabled and homeless individuals and families.

Coordinated Entry (CE)- The CE provides housing and services to the most vulnerable chronically homeless individuals/families in collaboration with the County, Community Based Organizations, and the medical community.

The HOPWA Program combines housing subsidy from HUD and case management services from local community-based organizations with which the Housing Authority has entered into a Memorandum of Understanding to provide services. Individuals and families must have an HIV/AIDS diagnosis confirmed by an appropriate third party and meet income eligibility guidelines. HOPWA is expected to serve 26 households in 2020-21.

Below Market Rate (BMR) Homeownership Program manages a portfolio of over 340 homes for low and moderate-income first-time homebuyers through the Below Market Rate (BMR) Homeownership Program. MHA recently added seventeen (17) new BMR units. MHA provides a

priority preference to families living or working in Marin City for all the re-sell units available in Marin City. MHA offers First Time Homebuyer Education Workshops in both English and Spanish in collaboration with Fair Housing Advocates of Northern California. Staff also collaborates with the Marin City Community Development Corporation to help prepare Marin City residents for homeownership opportunities by addressing credit issues, down payments, and savings.

Through the Below Market Rate and Section 8 Homeownership Program MHA continues to collaborate with Habitat for Humanity, Hello Housing, and Marin City Community Development Corporation to publicize opportunities for first time homebuyers.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Section AP 30 shows the proposed CDBG and HOME activities to be undertaken serving the homeless and special needs populations. In the list of proposed CDBG and HOME projects, activities serving homeless and special needs populations are so noted.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Marin County Health and Human Services have staff dedicated to ending chronic homelessness and coordinating and improving services for people who are homeless. They staff the Homeless Policy Steering Committee, which is the Continuum of Care organization for the County. Organizations such as St. Vincent De Paul, Ritter Center, and Downtown Streets Team have established a strong presence within the unsheltered homeless community. St Vincent De Paul has been recommended for CDBG funding during the coming program year. Marin County has implemented a Coordinated Entry system to use a standardized assessment process to prioritize the highest-need, most vulnerable individuals and families for supportive housing. County Health and Human Services runs the 473-HOME resource hotline to refer clients to resources. Additional efforts include:

- The County hired a Senior Outreach Coordinator, who coordinates all homeless outreach activities across the county to eliminate gaps and overlap in effort.
- The Homeless Mentally Ill Outreach and Treatment Program has placed two mental health clinicians in the field to conduct eligibility and intake assessments for mental health services for people experiencing homelessness.
- The Homeless Outreach Team (HOT) Program coordinates existing outreach, case management, and housing providers to determine system gaps that prevent high-needs individuals from receiving the housing and services they need.
- All key homeless providers (housing/non-housing providers) participate in the Homeless Management Information System (HMIS), which helps to identify unsheltered persons,

and are able to assess clients for the Coordinated Entry system.

- Dedicated encampment/street outreach (HOT outreach workers, Mental Health Transition Teams, CARE Teams, Marin Interfaith Street Chaplaincy, San Rafael Police Department Mental Health Outreach worker) identify and engage people daily and are participating in outreach planning meetings to ensure county-wide geographic and population coverage to reach all unsheltered individuals.
- The County's primary Emergency Shelter for single adults has transitioned to housing-focused shelter, reducing barriers and adding case management to increase housing placements and shorten length-of-time homeless.
- The Whole Person Care Medicaid waiver program allows data-sharing and coordination between housing, health care, and homeless services organizations. The Whole Person Care program provides housing-based case management, which is paired with Housing Choice Vouchers from Marin Housing Authority to create up to 50 additional Permanent Supportive Housing beds each year.

The County's goals to reduce and end homelessness over the next year are:

- Increase housing-based case management through the Whole Person Care Medicaid waiver program to create additional Permanent Supportive Housing beds with Section 8 vouchers.
- Add additional partners to the Whole Person Care release of information to create more robust data sharing and improve care coordination.
- Apply for new project funding, through various state and federal funding streams.
- Evaluate and improve our housing-focused Emergency Shelter system.
- Increase and improve diversion resources to reduce first-time homelessness.
- Create a system map and by-name list for homeless Transitional-Age Youth.
- Continue to add system entry points for Coordinated Entry to ensure minimal barriers to housing.
- Expand outreach to underserved areas of the county and improve coordination with alternative outreach including police, parks, and public works.
- Continue evaluating the homeless system of care's impact on racial equity and implementing strategies to improve it.

Addressing the emergency shelter and transitional housing needs of homeless persons

All transitional housing and emergency shelters in Marin participate in HMIS. The Continuum of Care regularly analyzes HMIS data to develop strategies to help improve utilization of transitional housing and shelter by those most in need, to identify services and programs that will help households achieve housing stability and self-sufficiency, and to determine gaps in inventory and capacity. Existing emergency shelters have transitioned to a housing focus to further improve housing outcomes for clients. By focusing on permanent housing in every area of our homeless system, including emergency shelter, Marin seeks to end the cycle of homelessness rather than

have people cycle through shelter for years.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Homeward Bound of Marin has created new permanent supportive housing beds for individuals and families each year, including the conversion of several transitional housing projects into permanent supportive housing. Their New Beginnings Center serves as a housing-focused emergency shelter for homeless individuals and they have placed 70% of these clients into permanent, non-supportive housing throughout the county. St. Vincent De Paul has master leased and purchased several properties to provide permanent supportive housing options for clients who are unable to rent directly from landlords due to past evictions, credit history, and presentation. The Marin Housing Authority and Marin County Health and Human Services (HHS) have teamed up to pair Section 8 vouchers with housing-based case management to increase the available permanent supportive housing in Marin. HHS also directly funds 54 units of permanent supportive housing with local providers, as well as providing the services and matching funds for much of the federally funded homeless housing.

HHS uses County general funds, CalWORKs Housing Support Program funds, and federal Emergency Solutions Grant funding to provide Rapid Rehousing for clients who do not need the ongoing services of permanent supportive housing. In addition, the Marin Housing Authority provides Moving On vouchers: Section 8 vouchers for clients who are in Permanent Supportive Housing and still need the rental subsidy but no longer need the services. This frees up additional Permanent Supportive Housing beds.

HHS and its nonprofit partners are in the process of developing and implementing rapid rehousing for coordinated entry, which will streamline referrals, improve targeting of resources, and enhance communication and coordination between providers.

HHS also coordinates stakeholders and identifies opportunities to increase long-term permanent housing stability. Long-term strategies include:

Increasing access to mainstream services to better stabilize clients in the long-term. Services include outreach, SSI advocacy, and on-site benefits enrollment. HHS uses national best practices to expedite SSI/SSDI enrollment for people with disabilities who are homeless.

- Expanding integrated interagency service teams providing housing-linked wraparound services.
- Integrating mental health and substance abuse programs to form a behavioral health

team, which serves as a cross-sector initiative to increase access to integrated services in community clinics.

- Mental health transition teams provide support to people experiencing mental health crises to prevent mental health-related housing loss.
- Evaluating annual agency performance to deliver targeted technical assistance.
- Improving data-sharing between all health, behavioral health, and homeless services to improve care and decrease duplication of services

The County has invested in the Housing Authority's ability to attract and retain landlords willing to accept vouchers through the Landlord Partnership Program, including funding a Housing Locator position, providing funding for deposits, and creating a risk pool to pay for any damages to units.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Preventing Households from Becoming Homeless: Marin County Health and Human Services staff assists in the coordination of efforts of several key prevention providers, including Adopt A Family, Canal Alliance, Community Action Marin, Legal Aid of Marin, North Marin Community Services, Ritter Center, St. Vincent De Paul Society, and the West Marin Resource Center. In the Ten-Year Plan update process, the Homeless Policy Steering Committee (HPSC) identified prevention as a key priority. Prevention action steps include enhancing the capacity of phone services to assess and link callers to prevention services and expanding outreach to landlords to make them aware of prevention services. County HHS is also investing state Homeless Emergency Aid Program (HEAP) funding into a diversion program to move people who are newly homeless back into housing before entering the homeless system of care.

Additionally, County HHS funds a medical respite program for people being discharged from any of the three local hospitals. HHS's Children and Family Services Division supports foster youth to ensure that they are not discharged to homelessness. Furthermore, HHS employs a staff person to coordinate between our local mental health facility and our County Behavioral Health and Recovery Services (BHRS). HHS's Residential Services Unit also works closely with Institutes for Mental Disease (IMD) to support people during the transition to a lower level of care. To support this effort, people are stepped down from IMDs into local residential supportive units with increasing levels of independence to ensure that people have support adequate to keep them stable and housed. HHS also operates a Transition Team through BHRS which identifies people

who are held in our local Crisis Stabilization Unit to connect them with ongoing supports.

Discussion

Marin County providers and government partners are working to implement best practices across the entire homeless system of care to reduce and end homelessness in our community. These include Coordinated Entry, to prioritize the highest-needs clients for permanent supportive housing; diversion to help clients find housing options outside the system of care; specialized approaches for subpopulations including veterans, youth, and families; Housing First; and lowering case management ratios in permanent supportive housing to improve outcomes for the hardest to serve.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Based on the Analysis of Impediments to Fair Housing Choice submitted to HUD, the following have been found to be barriers to affordable housing:

Community Opposition to Affordable Housing

Community opposition has been identified as the number one reason for the lack of affordable housing development in the County, particularly for families and in areas outside of minority concentration. Opposition to new housing developments can arise in all neighborhoods of the County, but it is especially the case in majority White neighborhoods. The opposition is often based primarily on common growth issues such as traffic congestion, water demand versus supply, and increased school enrollment. However, opposition can also reflect underlying fears of reduced property values, the misperceptions of the type of housing that would be created, the stereotyped impressions of the people who will occupy the housing, and safety.

An increased understanding about affordable rental housing and the positive impact it has on individuals, families, and the community at large is instrumental to gaining wide support. The more informed the public, local government County staff, and elected officials are about the need for affordable rental housing and the benefits of avoiding housing insecurity and homelessness, the more leverage supporters will have to advance the development of affordable rental homes.

The Cost of Developing Affordable Housing

The cost of developing affordable housing in Marin is prohibitive even after accounting for funding from grants, loans, direct and indirect subsidies, tax credits and private donors. Many Marin communities require that developers of multi-unit housing set aside a percentage of units as affordable housing, and the County's Housing Trust Fund provides financial assistance to help affordable housing developers create and preserve affordable housing for low and very-low income households. Some cities and towns do not have inclusionary policies or affordable housing impact fees, and for some jurisdictions, the housing trust account balances are too low to be useful. In addition, in-lieu fees do not reflect the actual cost of building affordable housing in the County.

Lack of Affordable Housing Sites

Developers and members of the community are unaware of potential affordable housing sites across the County. Because of this lack of knowledge, opportunities to purchase land or properties may reduce the availability for affordable housing development.

Lack of Opportunities for Home Ownership by People of Color and On-going Concerns of Gentrification

The price of housing in Marin is unaffordable for most residents, but because of historic, discriminatory practices and government policies, African Americans – in particular, people who lived in Marin City when Marinship was operational -- have been particularly affected by policies that have created segregated communities with limited access to opportunities.

In addition, gentrification of some Marin communities is forcing people of color and low-income residents to be priced out of their own neighborhoods. Designating land for the purpose of developing affordable housing that will remain affordable in perpetuity will create opportunities for home ownership while acknowledging and affirmatively furthering fair housing. Transforming racially and ethnically concentrated areas of poverty into areas of opportunity can preserve existing affordable housing and protect existing residents from displacement.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The County's 2020 Analysis of Impediments to Fair Housing Choice proposes the following actions to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing:

Community Opposition to Affordable Housing

1. Provide ongoing community engagement to educate, include and inform residents about the challenges with housing in Marin, and to highlight the County's prior achievements in developing affordable housing and addressing racial disparities in housing choice.
2. Develop strategies and talking points to address opposition for development including the impact on schools, water, transportation and traffic.
3. Include and expand the number of participants who engage in discussions about barriers to fair housing and disparities in access and opportunities in Marin's communities, and provide opportunities to advance recommendations to address housing challenges in the County.
4. In keeping with the County's 2019 Voluntary Compliance Agreement with the Department of Housing and Urban Development, prioritize the development and funding for rental housing for families, particularly in areas outside of minority concentration.

The Cost of Developing Affordable Housing

1. The County should consider ways to provide a local dedicated source of funding for affordable housing. Options could include bonds, local sales tax, transit occupancy tax, vacant home tax

or other measure to create and preserve local affordable housing for low-income households, veterans, seniors, teachers, first responders, persons with disabilities, and those experiencing homelessness.

2. The County should work with cities and towns to pool in-lieu fees to increase funds available for affordable housing and increase the amount of all in-lieu fees to reflect the actual cost of affordable housing development.
3. The County should consider a sub-regional approach to share resources and possibly units to increase collaboration and production of housing.
4. The County should work with cities and towns to adopt inclusionary housing policies to bolster funds available to support affordable housing.
5. The County should encourage cities and towns to reduce developer fees for affordable housing.

Lack of Affordable Housing Sites

5. Prepare and publicize available and easily obtainable maps of all incorporated and unincorporated vacant and underutilized parcels in Marin. Housing sites identified by the County, cities and towns in their respective Housing Elements could be the basis for this information. Additional potential housing sites should also be considered when preparing the maps.
 - Provide public updates and market to affordable housing developers, and
 - Prioritize the VCA commitment to 100 units for family housing for these parcels.
6. Identify underutilized parcels in the County to acquire, convert and develop into affordable housing.
 - Post/advertise information on the County's website and update ongoingly.
 - Identify whether parcels are privately or publicly held and if there are any public right of ways.
7. Create a public database of potential sites that can be updated regularly.
8. As part of the County's next Housing Element, consider rezoning sites for affordable housing in areas outside of areas of minority concentration to further local housing goals and to comply with State housing law, and consider objective development and design standards for housing development projects that qualify for streamlined permit review.

Lack of Opportunities for Home Ownership by People of Color and On-going Concerns of Gentrification

Work with communities to develop a community land trust for low income residents of Marin that create opportunities for affordable housing and home ownership, with specific inclusion for African Americans with historic connections to Marin City. Model after the Community Land Trust of West Marin (CLAM) to ensure long-term housing affordability.

Discussion:

The main constraints to new affordable housing include, limited available land and high land costs, lack of funding, and community opposition. Land costs and other market constraints can significantly impact housing development and affordability. Two major factors contribute to high land costs: high demand and limited supply of developable land. In Marin County as a whole, land

costs average around 15% to 20% of construction costs for multi-family developments. Generally, land zoned for multi-family and mixed-use developments costs more than land zoned single-family residential. For example, recent sales show land zoned for multi-family developments in Marin County average between \$1 million and \$2 million dollars per acre. Total development costs for a subsidized multi-family development are over \$600,000 a unit.

Construction loans for new housing are difficult to secure in the current market. In past years, lenders would provide up to 80% of the loan-to-value ratio of the new construction cost. In recent years, due to market conditions and government regulations, banks require larger investments by the builder. Affordable housing developments face additional constraints in financing. Although public funding is available, it is allocated on a highly competitive basis and developments must meet multiple qualifying criteria, often including the requirement to pay prevailing wages. Smaller developments may be more difficult to make financially feasible, because the higher per unit costs result in a sale or rental price that is above the affordability levels set for many programs. Additionally, smaller projects often require significant investments of time by developers. But because the overall budget is smaller and a developer's operating income is based on a percentage of total costs, the projects are often not feasible, without special incentives or significant local funding.

Affordable rental developments tend to be easier to finance than for-sale developments, as there are more sources of funding available. However, recent cuts in public spending statewide have put pressure on these sources. Tax credits are a valuable source of revenue for low-income housing developers; however, few potential sites in the County qualify for such credits. Today, the cost of construction has grown considerably due to the North Bay fires of October 2017. This combined with stagnant tax credit revenue, puts developers of low-income properties at an even greater disadvantage. Another constraint to housing production in Marin County is community resistance to new developments. Marin County's infrastructure has been strained and this leads to a number of concerns, primarily: 1) new developments may cause increased traffic; 2) long-term sustainability of the local water supply; 3) potential impacts on schools and other local infrastructure; and 4) valuable open space could be lost. Additionally, issues related to community character are often raised, such as how density may adversely affect the visual cohesiveness of the neighborhood, how affordable housing may impact property values, or how affordable housing should be distributed more evenly throughout the County. At times, there is tension between fair housing laws and a desire to provide preferential access to affordable housing for some community segments, such as local workers including nurses, teachers, and law enforcement personnel. In many cases, it is not possible to target housing to select groups. These concerns are often expressed during project review processes and can present significant political barriers to development.

AP-85 Other Actions – 91.220(k)

Introduction:

Obstacles to meeting underserved needs for Marin County are related to the extent of need in the County and its cities and towns and the geographic diversity of the County. Major obstacles

include limited funds, extremely high housing costs, land and development costs, and gaps in institutional structure.

Due to high housing costs, economic conditions, poverty and unemployment, a significant number of low-income Marin County residents struggle to make ends meet. The limited resources that are available to support programs and services that help individuals and families to become self-sufficient are inadequate. The situation is made worse by reductions in funding at the federal, state, and local government levels at the same time as needs are increasing due to the high cost of housing.

Actions planned to address obstacles to meeting underserved needs

To address obstacles to meeting underserved needs, the County proposes to fund activities directed at members of protected classes, including racial and ethnic minorities, people with disabilities, and families with children. For example, Community Development Block Grant assistance will be used to support public services for children of low-income minority families (such as youth development programs in Marin City and various childcare programs across the County). Conservation and expansion of the supply of subsidized family rental housing will be a major priority for the use of HUD funds.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the County will use a large portion of its HUD funding for development, preservation, and rehabilitation of subsidized housing. The County will also seek to leverage other funding sources, including Federal, State and local funds.

Actions planned to reduce lead-based paint hazards

To evaluate and reduce lead-based paint hazards, the County will require all recipients of HUD funding to comply with the requirements for lead paint testing and abatement. The Marin Housing Authority will also continue its program of lead paint testing and abatement for public housing.

The Marin County Department of Health and Human Services operates the Childhood Lead Poisoning Prevention Program reaching out to workers about how to protect themselves and their loved ones. On the job, workers need to protect themselves from exposure to lead dust. At home, workers can carry dust on their clothing back to their homes and expose their children to lead. The CLPPP responds to cases of childhood lead poisoning with assistance from the Marin County Community Development Agency's Environmental Health Services (EHS). EHS is charged with the responsibility of following up on complaints regarding violations to lead safe work practices.

Actions planned to reduce the number of poverty-level families

As a provider of embedded Workforce Innovation and Opportunity Act services (WIOA) and Social Services, Marin County Health and Human Services (HHS) is in the unique position to blend services needed by low-income persons to obtain and retain employment. The Employment and

Training Branch (ETB) of Marin County HHS houses the Marin Workforce Innovation and Opportunity Act (WIOA), CalFresh Employment and Training, and General Relief programs. The integration of these programs leads to an efficient combination of employment services that provide job search readiness, vocational and on-the-job training for participants with the goal of increasing clients' access to and creating multiple pathways of self-sufficiency. A high percentage of clients are received through their enrollment in one or more public assistance programs (i.e. CalWORKs, CalFresh and/or General Relief), but WIOA also provides services to any member of the community.

Employment services include:

- Workshops on resume building, interview skills, and career exploration.
- Self-directed use of the Marin's Career Resource Center.
- Individualized career services featuring one-on-one meetings with an Employment Development Counselor for self-assessments, developing an individual employment plan, and counseling.
- Vocational training services where participants are eligible for up to \$3,500 for classroom training in a growth industry.
- On-the-job training places participants in an in-demand, sector-driven occupation that will enhance their prospects for long-term employment and maintain or increase their wage levels with the overall goal of becoming self-sufficient. Through exposure in an actual work setting, participants acquire specific skills and employment competencies for that field. It is an earn-and-learn method for adults who will build on the competencies and knowledge already mastered while acquiring new skills.
- Retention services are provided for 12 months after exiting a program with unsubsidized employment.

ETB works with several community organizations to provide vocational and on the job training and has a formal partnership with Homeward Bound of Marin's Fresh Starts Culinary Academy. This program provides individuals with 10 weeks (250 hours) of job training, certification and job placement support. The curriculum is certified by the American Culinary Federation and provides comprehensive culinary training with supportive services.

To reduce the number of poverty-level families, Marin County will continue its extensive employment training program and encourage nonprofit organizations to better coordinate their services to families in distress.

Actions planned to develop institutional structure

The Marin County Housing and Federal Grants Division staff participate on the Homeless Policy Steering Committee, the Opening Doors Committee, the Child Care Council, First Five Initiative and the Funders Group.

Actions planned to enhance coordination between public and private housing and

social service agencies

To foster public housing improvements and resident initiatives, the Marin Housing Authority will continue to seek funding for public housing improvements and will provide public housing residents with technical assistance for resident initiatives as funds permit.

Discussion:

The large number of nonprofit organizations serving low-income communities in Marin is both an asset and a challenge. The sheer number of non-profits leads to increased competition for limited resources. Conversely, the benefits of a rich variety of social service organizations often translates to more community-based and culturally competent services for low-income residents. Lack of organizational capacity of non-profits is another gap in institutional structure. In response, the Marin Community Foundation engages in efforts to work with non-profits in organizational and programmatic capacity building to improve the effectiveness and efficiency of service delivery. Additionally, the Department of Health and Human Services coordinates agencies which serve homeless individuals and families.

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	39,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	39,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
 - Marin County intends to use its entire HOME allocation for projects described in 24 CFR 92.205(b).
 - The County does not intend to use any HOME funds for projects not described in 24 CFR 92.205(b).
2. A description of the guidelines that will be used for resale or recapture of HOME funds when

used for homebuyer activities as required in 92.254, is as follows:

- No homebuyer activities are currently planned.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
 - No homebuyer activities are currently planned.
 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
 - No refinancing activities are currently planned.

Appendices

Appendix-1 Citizen Participation Plan

Applicability

This plan provides for and encourages citizen participation in the development of the County's application to the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant, HOME, and other federal housing programs for Fiscal Years 2020-2024, and in the development of the County's Consolidated Plan. The Consolidated Plan details housing and non-housing community development needs, identifies federal funds available to the County, and lists the projected use of these funds. This plan also provides for citizen involvement in the amending of previous years' applications, in reprogramming, and in evaluating program and project performance.

This plan is designed especially to encourage participation by low- and moderate-income persons residing near where federal community development funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. This Citizen Participation Plan was developed in accordance with Sections 91.100 and 91.105 of HUD's Consolidated Plan regulations.

Policy

All citizens will be encouraged to:

1. Participate in all phases of the project selection process.
2. Articulate needs.
3. Assist in establishing goals and strategies appropriate to meeting such goals.
4. Express preferences about proposed activities.
5. Assist in the selection of priorities.
6. Evaluate program and project performance.
7. Participate in the development of federal assistance program applications, any program amendments to them, the Consolidated Plan, any substantial amendments to the Plan, and performance reports.
8. Have reasonable and timely access to local meetings, information, and records relating to both the proposed and actual use of federal housing and community development funds, in compliance with all regulations.

Plan

To implement this policy, the County of Marin will encourage citizen participation at several levels as follows:

I. Citizen Participation/Planning Areas

- A. Three (3) interjurisdictional planning areas have been established, encompassing both participating incorporated cities and adjacent unincorporated areas. These subregional areas are designated to provide manageable planning units and support the concept of a community of interest. The areas are:
1. Novato Planning Area (includes Novato, Ignacio, Bel Marin Keys, and Black Point)
 2. San Rafael Planning Area (includes San Rafael, Los Ranchitos, Lucas Valley, Marinwood, and Santa Venetia)
 3. County Other (includes Belvedere, Corte Madera, Fairfax, Greenbrae, Kentfield, Larkspur, Marin City, Mill Valley, Ross, San Anselmo, San Quentin, Sausalito, Strawberry, Tam Valley, Tiburon, Waldo Point and West Marin-encompassing the inland rural and coastal corridors)
- B. To solicit public input, an annual informational workshop for citizens, public agencies, and other interested parties shall be held prior to the County adopting the Consolidated Plan/Annual Action Plan to:
1. Review the amount of funds and program income expected to be received by the County and to be available to each planning area for community development and/or housing purposes, the kinds of activities previously funded with federal funds, a proposed schedule of upcoming meetings and hearings, the range of activities that may be undertaken with available funds, and the estimated amount that will benefit low- and moderate-income persons. Information about plans to minimize the displacement of persons and to assist persons displaced as a result of federal housing program activities will also be made available. Information regarding assistance the County will provide to displaced persons will be made available in written form in accordance with the County's displacement policies. Interested parties will be provided with reasonable and timely access to local meetings.
 2. Assess housing and community development needs and determine goals and strategies.
 3. Propose community development projects and recommend priorities and alternatives for funding.

4. Review program requirements, such as environmental policies, equal opportunity, labor standards, citizen participation, relocation provisions and contracting procedures.
 5. Establish needs for new and existing assisted housing.
 6. Identify potential target areas for housing rehabilitation and other community development assistance.
- C. The County, working closely with city staff, the County Supervisor(s), and the Priority Setting Committee members from across the county, shall establish meeting agendas, meeting dates, and locations.
 - D. The Priority Setting Committee members and city and county staffs shall keep the City Councils and the Board of Supervisors fully informed and involved in the area planning process, with the clear understanding that the cities and county have jurisdiction over land use issues within their boundaries.
 - E. The Priority Setting Committee shall hear proposals for the reallocation of Community Development Block Grant funds from existing approved projects within each Planning Area. Minor reallocations may go directly to the Board of Supervisors for approval. Project sponsors of existing projects will be notified in writing in advance of a hearing at which reallocation of funds from a project will be considered.

II. Countywide Priority Setting Committee

- A. The Countywide Priority Setting Committee (PSC) shall provide detailed involvement in housing and community development activities for the representatives selected by the participating entities. The PSC advises the Board of Supervisors on the CDBG and HOME funding allocation process and provides input on the County's implementation of the Analysis of Impediments to Fair Housing Choice. The PSC shall consist of one representative of the Council of each participating city or town, a member of the Marin County Board of Supervisors, and seven (7) community members representing members of protected classes from six (6) regions spanning Marin and an at-large member representing the County. The regions include the following:
 1. Countywide (All Marin County)
 2. Belvedere, Mill Valley, Sausalito, Tiburon, and adjacent unincorporated communities, including Marin City and Tam Valley
 3. Corte Madera, Larkspur, and adjacent unincorporated communities, including Greenbrae and Kentfield
 4. Fairfax, Ross, San Anselmo, and adjacent unincorporated communities
 5. Novato and adjacent unincorporated communities

6. San Rafael including the Canal neighborhood, and adjacent unincorporated communities
 7. West Marin consisting entirely of unincorporated communities
- B. The role of the Committee will encompass the following responsibilities, and any other activities deemed appropriate by the Board of Supervisors:
1. Hold at least one annual countywide public hearing during the development of the Consolidated Plan/Annual Action Plan to obtain citizen comments on housing and community development needs, development of proposed programs, and review of program performance. Each hearing shall be held after adequate notice is given and at times and locations convenient to potential or actual beneficiaries, and with accommodation to persons with disabilities.
 2. Review the amount of funds available to the County as a whole for community development and housing activities.
 3. Assess needs and determine goals and strategy for the County as a whole, incorporating the materials developed by the citizen participation/planning areas.
 4. Coordinate community development projects and funding priorities.
 5. Be informed of program requirements, including environmental policies, equal opportunity, labor standards, relocation, and acquisition provisions.
 6. Consider proposals for new and existing assisted housing on a countywide basis and evaluate competing proposals for funding.
 7. Participate in the subregional workshops and hearings and serve as liaison from the community meetings to the respective Councils.
 8. Keep respective Councils fully apprised of all Committee actions and request ratification of major policy and program issues, as needed. Town or City Council consensus on each Committee action is not required.
 9. Recommend reallocation of funds from lagging or ineligible activities, by designating new activities or locations, and by recommending program or policy changes to the Board of Supervisors for final action.
 10. Consolidate the subregional programs into a comprehensive Countywide package for community development and housing, for referral to the Board of Supervisors, ensuring that the program presented is consistent with HUD guidelines and appropriate to meeting identified needs.

11. Recommend approval or modification of the methodology of community development and housing project selection and of the citizen participation plan.
 12. Set annual funding and policy for local housing assistance program. Monitor program progress and performance.
- C. Periodic meetings shall be scheduled with a minimum of one annual public hearing at which citizens may examine and comment on the County's proposed statement of community development objectives and projected use of funds.

III. Planning Area Committees

As the Novato and San Rafael Planning Areas both have populations exceeding 50,000 (according to population estimates issued by the U.S. Department of Housing and Urban Development), the Committee for each Planning Area will consist of the City Council. The system for allocating CDBG funds in that Planning Area will be as follows:

County staff will prepare the proposed list of projects for the use of each Planning Area's funds including the "proportional share" of CDBG Countywide projects. For Countywide projects "proportional share" shall be defined as (a) housing projects establishing new affordable units - the same proportion by which Planning Area funds are distributed among the Planning Areas; (b) housing projects serving the homeless population – the proportion of homeless living in the planning area determined by the latest Point in Time Count, and (c) Housing rehabilitation, community infrastructure, and public service projects – the percentage of clients served from the Planning Area. The City Council must consider the needs of all eligible persons who reside within the planning area, including those outside city limits, but will not be subject to any quotas with regard to the type or location of projects.

The County Other Planning Area Committee shall consist of the PSC. In addition to allocating CDBG funds servicing the County Other Planning Area, they will recommend funding allocations of HOME funds on a countywide basis.

Each Planning Area Committee shall:

1. Hold at least one annual public hearing during the development of the Consolidated Plan to obtain citizen comments on housing and community development needs, development of proposed needs, and review of program performance. Each hearing shall be held after adequate notice is given and at times and locations convenient to potential or actual beneficiaries, and with accommodation for persons with disabilities.
2. Review the amount of funds available to the Planning Area for community development and housing activities.

3. Be informed of program requirements, including environmental policies, equal opportunity, labor standards, relocation, and acquisition provisions.
4. Consider proposals for new and existing assisted housing, capital, and public service projects to benefit residents within its Planning Area.
5. Keep respective City and Town Councils fully apprised of all Local Area Committee actions.
6. Recommend reallocation of funds from lagging or ineligible activities, by designating new activities or locations, and by recommending program or policy changes to the Priority Setting Committee.
7. Recommend allocation of funds for specific projects from Planning Area funds for community development and housing, for referral to the Priority Setting Committee, ensuring that the projects presented are consistent with HUD guidelines and appropriate to meeting identified needs.

IV. City Councils

City Councils shall be involved in the program through endorsement of major policy issues, through the workshop and subregional hearing process, through cooperation agreements, and through their representatives on the Priority Setting Committee.

V. Board of Supervisors

- A. The Board of Supervisors, as the sole responsible agent to HUD, shall be involved individually in the area hearings, by representation on the Priority Setting Committee, and by reviewing and approving the Consolidated Plan before it is submitted to HUD.
- B. The Board of Supervisors shall conduct at least one public hearing each year on the Consolidated Plan and the proposed use of federal housing and community development funds.
- C. The Board of Supervisors shall conduct a minimum of one public hearing whenever the policies of the Consolidated Plan/Annual Action Plan vary significantly from housing and community development policies previously approved.

VI. County Assistance

A. Consolidated Plan and Annual Action Plan

1. The County will develop the Consolidated Plan/Annual Action Plan which details housing and non-housing community development needs in Marin County. The Consolidated Plan/Annual Action Plan will identify available federal funds and the projected uses of those funds.

2. The County will publish a notice of availability of the proposed Consolidated Plan/Annual Action Plan in the Marin Independent Journal, a local newspaper of general circulation, and make copies of the proposed plan available upon request. The proposed plan shall be available for not less than 30 days to allow for public comment on the plan prior to a public hearing on the plan held by the Board of Supervisors. Once adopted, the County shall make the Consolidated Plan/Annual Action Plan, any amendments to the Plan, and any performance reports available to the public. Marin County will provide a reasonable number of free copies of the plan to citizens and groups requesting it.
3. The County will consider any comments or views of citizens received in writing, or orally in preparing the final Consolidated Plan/Annual Action Plan. Interested parties will be given at least 30 days to comment on the Consolidated Plan/Annual Action Plan. A summary of comments or views either accepted or not accepted, and the rationale, will be included.
4. The County of Marin will amend the Consolidated Plan whenever it decides to carry out an activity not previously described in the Consolidated Plan, or to substantially change the purpose, scope, location, or beneficiaries of an activity. If the funding level for an activity changes by no more than 10%, then the change will not be considered substantial. If the location of an activity is described in the Consolidated Plan as "to be determined," "to be selected," "community wide," "citywide," "countywide," or similar terms, then the selection of a site will not be considered to be a substantial change. A change in scope or beneficiaries will be considered substantial if the change affects the eligibility of the project for the intended HUD funding program.
5. The County of Marin will amend the Annual Action Plan whenever it: 1) decides to make a change in its allocation priorities or a change in the method of distributing funds, 2) decides to carry out an activity not previously described in the Annual Action Plan, using funds from any program covered by the Consolidated Plan (including program income), or 3) decides to change the purpose, scope, location, or beneficiaries of an activity. If the funding level for an activity changes by no more than 10%, then the change will not be considered substantial. If the location of an activity is described in the Consolidated Plan as "to be determined," "to be selected," "community wide," "citywide," "countywide," or similar terms, then the selection of a site will not be considered to be a substantial change. A change in scope or beneficiaries will be considered substantial if the change affects the eligibility of the project for the intended HUD funding program.

6. The County will publish a notice to amend the Consolidated Plan/Annual Action Plan in the Marin Independent Journal, a local newspaper of general circulation, when a proposed amendment is substantial. The County will provide not less than 30 days to allow for public comment on the amendment prior to a public hearing on the amendment held by the Board of Supervisors. In the event of a national, state, and/or local state of emergency, the County will provide not less than 15 days' notice, unless additional waivers are provided by HUD.
 7. The County will consider any comments or views of citizens received in writing, or orally, in preparing the Consolidated Plan performance report. Once the performance report is drafted, a notice will be published in the Marin Independent Journal giving interested parties 15 days to comment on the performance report that is to be submitted to HUD. A summary of these comments or views, an indication of whether they are either accepted or not accepted, and the rationale for acceptance or rejection, will be attached to the performance report.
- B. News media will be informed of all meetings.
 - C. Summary community profiles of selected census tracts and/or smaller neighborhood areas will be made available. These neighborhood analyses will identify concentrations of lower income households.
 - D. County staff will seek out and respond to project ideas, comments, and inquiries, and will encourage participation by lower-income persons, residents of lower income neighborhoods, lower income residents of slum and blighted areas, lower-income residents of areas in which funds are proposed to be used, individuals and organizations which are currently serving the needs of lower-income persons, and all other persons. Staff will provide appropriate technical assistance to groups representing lower-income people in developing project proposals. Assistance in developing project ideas and realistic project budgets will be provided. Use of funds and timing of each application process will be explained.
 - E. All public hearings will be noticed at least two weeks in advance of the hearing with notices indicating the date, time, place and procedures of the hearing and the topics to be considered, and each hearing will provide program information, review program status, and provide a forum for public input, questions, and project requests. All hearing locations shall be accessible to persons with disabilities. Staff will take necessary actions to encourage participation by people with special needs.
 - F. County staff will provide appropriate technical assistance to all citizens and project sponsors who request assistance in developing funding proposals for funding assistance under any of the programs covered by the Consolidated Plan.

- G. Staff will make all program information fully available to the public.
- H. Staff will make available for citizen review during normal working hours at the Marin County Community Development Agency office the following program documents: all mailings and promotional material, records of hearings, all prior applications, all letters of approval, all grant agreements, records regarding the past use of funds, all performance reports, all evaluation reports, and other reports required by HUD, including the citizen participation plan, the proposed and approved statements of community development objectives and projected use of funds, copies of the regulations and issuances governing the program, and documents regarding other important program requirements such as contracting procedures, environmental policies, fair housing and other equal opportunity requirements and relocation provisions.
- I. Staff will encourage the participation of all persons including those with disabilities including mobility, visual, or hearing impairments.
- J. Staff will encourage the participation of non-English speaking residents and identify how their needs can be met, and when a significant number of non-English speaking residents can reasonably be expected to participate in a public hearing, to make arrangements for their full participation, including provision of translators. Staff will make available translated materials in the two most readily spoken languages in Marin.
- K. Staff will encourage, in conjunction with the Marin County Housing Authority, the participation of residents of public and assisted housing developments in the process of developing and implementing the Consolidated Plan, along with other low-income residents throughout the County. The County will provide information to the Housing Authority about projects identified in the Consolidated Plan related to Housing Authority developments and surrounding communities so that the Housing Authority can make this information available at the annual public hearing required under the Comprehensive Grant Program.
- L. The County will provide residents with a reasonable opportunity to comment on any amendments to the citizen participation plan.

VII. Performance

- A. The grantee's performance will be reviewed at Planning Area and Countywide public hearings. (See Part I.)
- B. Copies of all reporting documents submitted to HUD will be available to interested parties upon request.

VIII. Citizen Participation

Copies of this Citizen Participation Plan, the Consolidated Plan, as adopted, substantial amendments to the Consolidated Plan/Annual Action Plan, and performance reports, shall

be made available to interested private individuals, associations, public organizations, and participating communities upon request.

IX. Grievance Mechanism

Staff will provide written responses to written complaints and grievances within 15 days of receipt, where practicable. If the complaint is not resolved at a staff level, the Priority Setting Committee shall serve as a first appeal level. If a grievance is not resolved at that level, it may be appealed to the Board of Supervisors, whose decision shall be final. Citizens will also be notified of the opportunity to submit views and criticisms to the HUD Area Office.

X. Displacement Policy

A. It is the policy of Marin County to minimize the displacement of persons as a result of community development activities. It is the policy of Marin County to, whenever possible, avoid using HUD funds to undertake or support activities which would result in involuntary displacement of persons from their homes and neighborhoods. In its evaluation of project proposals, Marin County will give substantially lower priority to projects which will cause involuntary residential displacement, or which will cause rents to rise so as to cause involuntary economic displacement of residential tenants. In all cases, Marin County will carefully weigh the benefits of a proposed project against any hardship it might impose on those potentially displaced, giving special consideration to the shortage of low-priced rental housing in Marin County.

B. It is the policy of Marin County to assist persons actually displaced by community development activities. It is the policy of Marin County to mitigate the adverse effects of any involuntary permanent residential displacement caused by HUD-supported activities, with particular concern for low- and moderate-income persons. If involuntary permanent residential displacement occurs as a result of HUD-supported activities, Marin County will attempt to assist displaced persons to relocate within their own neighborhoods or in newly constructed or substantially rehabilitated publicly assisted housing. Marin County will provide for reasonable benefits to any person involuntarily and permanently displaced as a result of the use of HUD funds to acquire or substantially rehabilitate property. This assistance may take the form of technical assistance and/or financial assistance, depending on the circumstances. In any case where the HUD regulations require the County to provide relocation assistance or follow particular relocation procedures, Marin County will comply with these requirements. In any case where the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (as amended) requires the County to provide relocation assistance or follow particular relocation procedures, Marin County will comply with these requirements.