COMMUNITY DEVELOPMENT AGENCY
COUNTY OF MARIN

Brian C. Crawford
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February 9, 2016

Board of Supervisors
County of Marin
3501 Civic Center Drive
San Rafael, California 94903

SUBJECT: Confirm direction to staff on policy options for preserving housing affordability and preventing displacement. This is the fourth meeting to continue the discussion from previous workshops held on October 13, November 17 and December 15, 2015.

Dear Board Members:

RECOMMENDATION: Staff recommends that your Board confirm the timing and next steps for policy options for preventing displacement and preserving housing affordability.

SUMMARY: A comprehensive set of policy options to address the County's affordable housing needs was first presented to your Board through a series of three public workshops between October and December 2015. At the December workshop the Board provided direction to staff as to which policy options should be pursued.

The purpose of the February 9 hearing is to confirm the timing and next steps for the policy options selected by your Board including: Acquisition for preservation and conversion, just cause for evictions, source of income protection, second unit amnesty, landlord incentives, voluntary rent guidelines, short-term rental regulations, and Development Code amendments, including those for second units and junior second units.

Policy options are proposed for implementation in three phases, based on staff's estimate of the time and staffing necessary for each option. Phase one includes options that can be implemented in the short term, i.e. 6 to 8 months, phase two includes options that could be implemented within 8 to 12 months, and phase three includes options that would take 12 to 18 months to implement. Also included here for reference is a summary of the steps necessary to implement each option.

Phase One (6 to 8 months to implement):

A. **Acquisition of multi-family rental properties for preservation as affordable housing.** This strategy is already in progress. The Community Development Agency (CDA) is collaborating on a task force with the Marin Community Foundation, Marin Housing Authority, Tamalpais Pacific Foundation, and the City of San Rafael to seek out opportunities for acquisition of multi-family rental properties in Marin's cities and the unincorporated area. This strategy will require ongoing funding and support from the Board of Supervisors.

B. **Development Code amendments for junior second units.** CDA staff will draft Development Code amendments to improve and enhance the implementation of existing regulations allowing room rentals otherwise known as "junior second units." The proposed code amendments will be presented to the Planning Commission followed by the Planning Commission's recommendation being presented to the Board of Supervisors. If adopted, the amendments will apply to junior second units in unincorporated Marin County.

Phase Two (8 to 12 months to implement):

A. **Landlord incentives program.** Marin Housing Authority (MHA) staff will draft a "landlord incentives" program offering a variety of incentives to landlords who rent to low income tenants, including those with Section 8 vouchers. The proposed program will be presented to the Board of Supervisors for consideration at a public hearing. If approved by the Board, the program will managed by MHA.

B. **Voluntary rent guidelines.** MHA staff will begin by collaborating with stakeholders in the community to draft a set of voluntary rent guidelines. The proposed guidelines will then be presented to the Board of Supervisors for consideration at a public hearing. If approved by the Board, the guidelines will apply as a voluntary policy for the unincorporated county.

C. **Ordinance to require just cause for evictions.** CDA staff will draft an ordinance establishing criteria that constitute a "just cause" for eviction of rental housing tenants. The proposed ordinance will be presented to the Board of Supervisors for consideration. If adopted by the Board, the ordinance will apply to all rental housing in the unincorporated county.

D. **Ordinance to establish source of income protection.** CDA staff will draft an ordinance establishing source of income protection for renters with third-party rental subsidies, including section 8 voucher holders. The proposed ordinance will be presented to the Board of Supervisors for consideration. If adopted by the Board, the ordinance will apply to all rental housing in the unincorporated county.

Phase Three (12 to 18 months to implement):

A. **Development Code amendments for second unit regulations.** CDA staff will draft Development Code amendments to help improve the approval process for second units. Concurrently, the CDA will collaborate with the Department of Public Works to conduct a parking study to evaluate parking needs for second units and other types of housing, so that any resulting recommendations can be incorporated into the proposed amendments. The proposed amendments will be presented to the Planning Commission followed by the Planning Commission's recommendation being presented to the Board of Supervisors. If adopted as an ordinance by the Board, the amendments will apply to second units in the unincorporated county.

B. **Short-term rental regulations.** CDA staff will draft an ordinance regulating short-term rentals (i.e. "vacation rentals") initially for the Marin County Coastal Zone. The proposed ordinance will be presented to the Planning Commission followed by the Planning Commission recommendation being presented to the Board of Supervisors at a public hearing. If adopted by the Board, the regulations will be filed with the California Coastal Commission (CCC) for review and certification. If certified by the CCC, the regulations will be brought back to the Board to be considered for applicability to the non-coastal area of unincorporated Marin. If adopted by the Board, the regulations will apply to rental housing in the unincorporated county.

C. **Second Unit Amnesty.** CDA staff will draft an ordinance re-establishing the second unit amnesty program to create opportunities for existing, unpermitted second units in unincorporated Marin to be brought into compliance with County standards and to become a legal, permitted unit. The proposed ordinance will be presented to the Board of Supervisors for consideration. If adopted by the Board, the program will commence and CDA staff will begin outreach to communities throughout unincorporated Marin.

D. **Evaluate multi-family land use designations** (Housing Element Program 1.b, scheduled for 2016). CDA staff will analyze existing multi-family land use designations in unincorporated Marin County, consistent with Housing Element Program 1.b. If opportunities for rezoning are identified, then any proposed changes will be presented to the Planning Commission followed by the Planning Commission's recommendation being presented to the Board of Supervisors for consideration. The Board will review the recommendation and provide staff with direction on next steps.

E. **Re-evaluate the Housing Overlay Designation (HOD) policy** (Housing Element Program 1.c, scheduled for 2016). CDA staff will analyze the effectiveness of the Housing Overlay Designation (HOD) in the unincorporated county, consistent with Housing Element Program 1.c. If opportunities for amending the HOD policy are identified, then any proposed changes will be presented to the Planning Commission followed by the Planning Commission's recommendation being presented to the Board of Supervisors for consideration.

The Board will review the recommendation and provide staff with direction on next steps.

CONCLUSION

The timeframes for implementation provided in this report are based on staff's estimate of approximate time needed to complete the implementation of each policy option. However, the actual amount of time needed to complete the initiatives may be affected by various factors, such as the extent of community engagement and the number of public hearings for ordinances and code amendments, possible changes in staff resources, opportunities to complete work ahead of schedule and competing workload demands associated with the CDA's performance plan to be considered by the Board in March 2016.

REVIEWED BY:

☐ Auditor Controller	☒ N/A
☐ County Counsel	☒ N/A
☐ Human Resources	☒ N/A

Respectfully Submitted,

Leelee Thomas
Principal Planner

Brian C. Crawford
Director

Attachments:

1. Administrative Record (comments received)

This Board letter and all attachments are available online at:
http://www.marincounty.org/depts/cd/divisions/planning/housing/affordable-housing

A full reference copy is available for public review at the Board of Supervisors office, 3501 Civic Center Drive, Suite 329 (8:00 am to 5:00 pm, Monday through Friday) and at the Community Development Agency, Planning Division, 3501 Civic Center Drive, Suite 308 (8:00 am to 4:00 pm, Monday through Thursday, closed Fridays).

Attachment 1
Administrative Record

This attachment includes all public correspondence received as of February 2, 2016 for the February 9, 2016 Board of Supervisors hearing.

Stevenson, Alisa

From: Jacqueline Bernardi <Jacq.B@outlook.com>
Sent: Monday, January 25, 2016 4:39 PM
To: Stevenson, Alisa
Subject: Tuesday, February 9, 2016 'solutions'

To Whom It May Concern,

Thank you for looking for solutions to prevent displacement of existing residents and preserve housing affordability.

I have lived in the same apartment now for 25 years, and now at the age of 64 am on a fixed income. With rent going up yearly, I would find myself 'priced out' of my 'home'.

I have been actively looking for low income housing for seniors with no success. I would like to stay in this apartment for it is 'my home'.

I have no solutions, yet beg of you and honor all of you who are able to find a solution for us aging good people.

Thank you,
Jacqueline Bernardi

jacq.b@outlook.com

Stevenson, Alisa

From: Jacqueline Bernardi <Jacq.B@outlook.com>
Sent: Monday, January 25, 2016 7:26 PM
To: Stevenson, Alisa
Subject: Tuesday, February 9, 2016 .... solutions .... to conclude

To Whom It May Concern,

Thank you for being involved in this meeting.......Marin must begin to explore practical means to prevent this 'disaster' of senior citizens being priced out of their homes...

Respectfully,
Jacqueline Bernardi

jacq.b@outlook.com

Stevenson, Alisa

From: Jacqueline Bernardi <Jacq.B@outlook.com>
Sent: Thursday, January 28, 2016 4:39 PM
To: Stevenson, Alisa
Subject: Tuesday, February 9, 2016 ... Implement Assembly Bill #1229

To Whom It May Concern,

Please would you consider implementing into Marin County
the Assembly Bill #1229 ... Introduced by Assembly Member
Campos 2/27/2015.

AB 1229, as amended, Campos...Senior Citizen Rent Increase
Exemption Program...Existing Law, the Costa-Hawkins Rental
Housing Act (SCRIE) to help prevent senior citizens from being
priced out of their homes...in Marin County.

I am 64 with an annual income of $10,000.
The public housing waiting list for this area is closed.
I am on the waiting list with Section 8 housing.
I have been a good citizen of San Rafael for 35 years.
Thirteen years ago I had become disabled.
All my doctors are in this area around San Rafael. Life has been hard.
Eighteen of us live in separate apartments here and we share the
bathroom and showers. Rent keeps going up as you know.
I do not want to become homeless. I would prefer to remain
in this present dwelling. The Landlord is great and so are the
other people who live here.

Respectfully,
Jacqueline Bernardi

jacq.b@outlook.com

From: Dave Coury
Sent: Monday, January 25, 2016 11:43 AM
To: Rice, Katie; Arnold, Judy; Sears, Kathrin; Connolly, Damon; Kinsey, Steven
Cc: Nancy Johnson; Raphael Durr; Cathy Cortez; Kim Stafford; Darby, Liz; Jeff Jackson; Mary Ruth Gross; Crawford, Brian; Thomas, Leelee; Stevenson, Alisa; Caroline Peattie; Vinh Luu; Eli Gelardin; Alexandra Danino; Cesar Lagleva; Ricardo Moncreif; Barbara Clifton Zarate
Subject: schedule

President Kinsey & Honorable Supervisors,

It's a good thing that the fourth affordable housing workshop is on the books!

However, I write to urge you to reschedule the workshop to the evening. After the tremendous turnout at the evening workshop in December, it is clear that timing is a critical aspect to achieving genuine community input.

In addition, Unfortunately, this hearing conflicts with the first Ten Year Plan meeting of 2016 (February 9, 2-4 p.m.).

I hope you will make this change in the interest of achieving the maximum involvement from those who work during the day and are therefore in greatest need for the policies supporting affordable housing your Board will be considering.

Best regards, Dave
415-717-7770
PO Box 278
Corte Madera, CA 94976

One person, one story, matters.

http://fairshakeca.org/
brilliantcorners.org/

From: Myra Drotman
Sent: Sunday, January 24, 2016 11:46 AM
To: Arnold, Judy; Kinsey, Steven; Connolly, Damon; Sears, Kathrin; Rice, Katie; Clark, Susannah; Callaway, Chris; Laird, Sandy; Vernon, Nancy; Parton, Maureen; Alden, Leslie; Kinsey AId 1; Escobar, David; Albert, Tanya; Weber, Leslie
Subject: RESPECT & SUPPORT THE LANDLORDS OF MARIN COUNTY WHO PROVIDE SAFE HOUSING FOR THE TENANTS OF MARIN COUNTY!!!!! NO TO GREATER BUREAUCRACY! NO TO BIGGER GOVERNMENT & HIGHER COSTS!

Honorable Marin County Supervisors,
I am very concerned about the direction the supervisors gave to the staff regarding moving forward with tenant protections.
The last report and list of recommendations the staff wrote was totally one sided and anti-property owners. They did not speak to landlords to represent our problems, concerns and needs. I fear without good guidance from you, our supervisors, that the staff will once again come up with one sided representation and no understanding of the business landlords operate. Without your guidance they will create larger and more expensive government.

The landlords in Marin County create thousands of jobs and spend millions of dollars in this county. The landlords in this county are responsible for providing safe dwellings to their tenants.
Marin County is a very expensive place to do business. Salaries, supplies, insurance, workman's comp, property taxes, additional assessments on the tax bill, high sewer fees, high permit fees, variable rates on apartments building loans, etc. make the cost of providing safe housing expensive.
Increasing the costs to operate housing, as the staff has suggested, will not help the situation.

There will always be a housing crunch. If anything, a living wage is in order so artificial, expensive punitive laws are not needed. A healthy housing environment has people moving. Home owners move on the average every 7 years.

California State is the entity to create tenant protections. It already has and will continue to do so.
Trying to create a new wheel locally will create havoc. There are already huge tenant protections and great penalties if landlords trod on tenants rights.
The tenant protections under discussion (Relocation Assistance & Just Cause Eviction) involve the creation of more bureaucracies, new budgets, more staff, more pensions, outside hearing examiners and so on. More government, bigger government, more costs to the taxpayer are exactly what the residents of this county do not want. The candidates running for the 3 seats are all running on smaller government and less waste of taxpayer money. Many letters to the editor all state the desire for smaller and less wasteful government.

Landlords do not want tenants to move! They are our customers.
Realistically there are few cases of no cause eviction. A vast majority of the time when a tenant is asked to vacate, it is because of a breach in the rental agreement. With our old housing stock and in the earthquake venue we live in, occasionally there are buildings in such bad shape that it is not feasible to make improvements while occupied. As a realtor, I have been at inspections and listened to the inspectors and it is a daunting task to make housing safe for occupancy. And it costs hundreds of thousands of dollars. Buildings in our county need seismic retrofitting, re-plumbing of the entire building to get rid of galvanized pipe, new electrical, new windows etc. Rarely, a

landlord may need an apartment for a friend or family member. This is because they do not have other financial means to support that friend or family member.

In regard to Source of Income, I have 3 Section 8 tenants currently (13% of my apartments are Section 8 occupied). I do not believe that landlords purposely not rent to a good paying customer. However, it is my experience that it is not the source of income that is problematic. It is the time and effort navigating the with the Housing department that is often problematic. Meet with landlords to discuss these issues to understand them.

Because there is a housing crunch and the voters of Marin want to keep Marin the way it is, it seems that your staff wants to punish mom and pop landlords like myself. And they are trying to do this without even talking to us about our business and problems we face. I suggest that you meet with a group landlords to understand our business of providing safe dwellings to the public. I would like to be part of the discussion.
I ask you to not make the cost of managing apartments more expensive by enacting the above two mentioned concepts. That will not help the situation. Lastly, as a taxpayer of this county I ask you to not make government bigger with more jobs, more pensions, more costs and a bigger bureaucracy that costs taxpayers even more money.

Respectfully,
Myra Drotman
Vice President Marin Income Property Association
Realtor Bradley Real Estate

Proud Landlady who cares about my tenants
415-457-5445 (home)

From: Ms Angela Gott <angelagott@yahoo.com>
Sent: Friday, January 22, 2016 7:33 PM
To: Ms Angela Gott
Subject: Tiny House Villages article re: solution for homelessness

Follow Up Flag: Follow Up
Due By: Tuesday, January 26, 2016 8:00 AM
Flag Status: Completed

USA USA UPDATE

Tiny-house villages: An innovative solution to homelessness?

A growing number of US cities are offering homeless people homes in tiny-house villages, providing residents with privacy and a measure of dignity.

By Husna Haq, Correspondent **JANUARY 21, 2016**

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-

Steve Ringman/The Seattle Times/AP

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- About video ads

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As the size of the average American family home has ballooned over the last half century – homes are now two-and-half times larger than they were in 1950 – so too has the homeless population. Although counts vary widely, one study estimates 3.5 million people experience homelessness in the United States each year.

Which is why more cities are turning to tiny homes as part of an innovative solution to curb homelessness. The latest city to join the tiny house movement is Seattle, which is preparing to open its first tiny house village, a collection of 14 petite homes built on a plot of land owned by a local Lutheran church.

Each 8-by-12-foot home offers residents insulation, electricity, and oil heat. A central building offers flush toilets, hot and cold water, and showers. More importantly, however, the new village offers previously homeless people dignity, privacy, warmth, and safety.

Each house cost about $2,200 to build – paid for by donations and built by volunteers – and residents will pay $90 a month for utilities. The idea is that residents will stay in these micro homes until they can transition to more permanent affordable housing.

“It’s a lot less stressful," Dennis McCrea, a volunteer helping to install the homes, and also their first resident, told a local FOX TV station. "You can think about what you have to do to move forward not where you are going to sleep every night."

With its first tiny house village, Seattle joins a national movement of micro-homes, an alternative approach to housing the homeless that's being replicated in cities across the country.

More than 3.5 million people, including 1.35 million children, experience homelessness in the United States each year, according to the National Law Center on Homelessness and Poverty.

One of the major problems plaguing this population are shortages of affordable housing. In fact, for every 100 households of renters that earn "extremely low income" (30 percent of the median or less), there are only 30 affordable apartments available, according to a 2013 report from the National Low Income Housing Coalition.

The National Alliance to End Homelessness estimates that the country needs 7 million more affordable housing units to meet homeless and low-income housing demand nationwide.

Tiny house villages, like the one in Seattle, may be part of the solution. The villages are a hybrid of two trends, notes Buzzfeed: tent cities, the homeless encampments that began in the Great Depression and received revived attention following the recession; and the tiny-home movement, a trend toward more environmentally, and socially-conscious micro homes.

The tiny house movement began in Downtown LA in the mid-1990s with Dome Village, a cluster of geodesic domes. It received national attention in 2001, when activists protested the treatment of homeless people in Portland by erecting a tent city. The tent city was eventually relocated and replaced with tiny houses. Dubbed Dignity Village, the collection of micro homes helped give rise to the idea of a tiny-house village for the homeless. Today, these villages offer small structures in which residents can sleep and find privacy, and larger communal buildings with bathrooms, kitchens, and recreational space.

Today, a number of cities across the country have experimented with tiny-house villages for the homeless, including Village of Hope in Fresno, Calif.; River Haven in Ventura, Calif.; Opportunity Village and Emerald Village in Eugene, Ore.; Quixote Village in Olympia, Wash.; OM Village in

Madison, Wisc.; Second Wind Cottages in upstate New York; and Community First in Austin, Texas.

Not everyone is convinced that these micro homes are the best solution to the colossal problem of homelessness, however.

“These villages might fill a small niche but I don’t see them as a major solution to the problem of homelessness,” Alex Schwartz, a professor of urban policy at the New School in New York, told Buzzfeed.

“Not to say [such villages] are absolutely impossible” in a city like New York, “but commercially zoned land is at a premium. Multi-unit solutions [under one roof] make a lot more sense.”

In fact, finding affordable land for such tiny house villages, especially in expensive cities like New York, is a problem. The unorthodox villages may also present zoning problems in some cities, which is why some advocates suggest government housing vouchers and more public housing are a better solution.

Still, local and federal government officials are beginning to accept tiny house villages as one part of the solution to curb homelessness.

"It's certainly something that we would encourage other communities to take a look at when it comes to creating solutions for housing the chronically homeless," Lee Jones, a spokesperson for the U.S. Department of Housing and Urban Development, told Yes! Magazine. "It's a very important step in terms of the kinds of services we should be providing to people that need assistance."

Stevenson, Alisa

From: Ms Angela Gott <angelagott@yahoo.com>
Sent: Saturday, January 30, 2016 10:45 AM
To: Ms Angela Gott
Subject: Why women in the boomer generation (born after 1943-1964) could wind up homeless in old age

Why women in the boomer generation (born after 1943-1964) could wind up homeless in old age

Many women of the boomer generation never married. Other women of the boomer generation tried marriages, maybe several, but all were of short duration of less than 10 years each. Many of these boomer generation women did not earn college degrees because they had believed they would never need to work as a "bread winner" and would spend most of their adult lives raising children and working inside the home.

Instead, many of these adult boomer generation women wound up working sporadically, working "under the table" and thus were not paying into social security at all, wound up working in "tipped jobs" where minimum wage is still set at $2.13/hour in most states, or were forced to work as "1099 Independent Contractors" --again with no social security being paid in, and no one has ever fully explained to these boomer generation women just how Social Security really works.

A lot of these boomer generation women are going to find out at age 65 that they didn't even earn enough quarters (They need 40) to get Part A (Hospital Coverage) for Medicare and are going to find out they somehow have to pay Part A, Part B, and Part D premiums out of pocket for the rest of their lives to get access to healthcare. Nationally, 19% of seniors can no longer afford to pay into Medicare so these seniors have no access to medical care in our current system.

If boomer generation women assume that they would then qualify for Medicaid, in most cases they won't because the cut off for a single earning's monthly income is set too low and on average they can't earn more than $1,211/month to then be eligible for Medicaid. Since the average Social Security check payment is $1,295/month, these women, although very poor, will still be "too rich" for both Medicaid and Food Stamps.

Meanwhile their cost of housing is through the roof and there is no subsidized housing and subsidized housing hasn't been built by HUD for decades, since Nixon was President. Refugees being settled in this country by the US State Department though, continue to get Section 8 vouchers and get priority in any subsidized housing that does open up. HUD's current priority guidelines for housing the homeless are: mentally ill, families with children, Veterans, chronically homeless and the HUD definition for chronically homeless means you have to be able to document living on the streets for a year or longer. Many senior aged boomer generation women will not survive living on the streets for a year or longer.

A subset of boomer generation women who were married ten years or more, in many cases are NOT being informed they can collect "spousal support" off their former husbands or that they can even claim (upon his death) "survivor's benefits" off his Social Security because they were married ten years or more to their former spouse. These women then file for social security under their own small work histories because the SSA does not go out of its way to educate women who may have been married ten years that they have other options.

Anyone married ten years or more, and now divorced, who reached age 62 by 12/31/15 has 4 years to turn age 66 and then file a restricted application to collect "spousal support" off the former spouse and therefore allow their own work history for Social Security to keep growing their benefits to age 70 but no one is taking the time to try to educate boomer generation women about this option and everyone younger than age 62 (as of 12/31/15) no longer has this as an option as it was just taken away as part of the new budget deal signed into law December 2, 2015.

It is a combination of not understanding how Social Security works, or learning what their rights are with regard to collecting "spousal support", that many times boomer generation women make a very serious mistake to decide to collect Social Security "early" at age 62 based on their own pitifully small earnings record, and then because they failed to wait for reaching their full retirement age, they then incur a lifetime penalty of 25% to 30% taken off the top of their already small social security check, so that they hardly get anything at all.

All this adds up to make a large portion of this boomer generation of women impoverished in old age and even wind up homeless because of the shortage of affordable subsidized housing in this country and society's failure to plan for the boomer generation's retirement needs, particularly impoverished boomer generation women.

Below is an article published in Yahoo News 1-30-16 about how social security works and average benefit check being just $1,295/month. Most places in this country, the rents are higher than this now and this size check is no longer enough to cover monthly living expenses at all. This is why seniors are suffering malnutrition, winding up with their utilities cut off, winding up unable to afford their medicines, and winding up homeless.

Men for the most part earned higher wages, also get a pension or military retirement benefit and have access to the VA for medical care as a fall back if they fall off Medicare. Men for the most part worked and paid into social security for 35+ years and have Medicare Part A benefits covered. Boomer age men are winding up better off and more prepared for their senior years than boomer age women are.

Please keep the sheer magnitude of the vulnerability of boomer generation women in mind as you read the general article below on Social Security.

What the Average American Gets in Social Security Benefits

Make sure you're getting every penny you're entitled to receive from the government.

Dan Caplinger
(TMFGalagan)
Jan 29, 2016 at 7:22AM

Nearly **60 million Americans get benefits from Social Security,** and the Social Security Administration pays out more than $73.5 billion in benefits every month to retirees, disabled workers, and their families.

Out of that amount, **more than 43 million Social Security recipients get retirement benefits**, and with the government making about $55.7 billion in monthly payments, **that amounts to an average of $1,295 per month for every person getting Social Security benefits on a retired worker's work record.**

But there's a wide disparity between what different types of recipients get from Social Security.
To help you see where you stand compared to your peers, we've gone straight to the source to find out how much typical Americans get from Social Security depending on what types of benefits they qualify to receive.

What the typical retired worker gets

Social Security is primarily for retired workers. With almost **39 million retirees taking benefits on their own work records,** this Social Security benefit makes up more than three-quarters of the total money that the SSA pays out in benefits.

The average retired worker received $1,340 in the most recently reported month, according to the SSA. Those amounts won't rise markedly when January's results come out, because unlike in most years, **there won't be a cost-of-living adjustment upward in benefits for Social Security in 2016.**

Data source: SSA.

In addition to those retiree benefits,
Social Security also makes payments available to spouses and certain qualifying children of retired workers. As you can see from the numbers above, the numbers of people receiving spousal and children's benefits are relatively small, and the dollar amounts are on average around half of what male workers receive for their own account.

Specifically, **the typical female spouse receives just $689 in monthly spousal benefits,** with about 2.34 million spouses claim benefits.

Children on average get $650 per month, but the limited eligibility for children means that only 645,000 children received such payments in the most recent month for which figures are available.

How to make your Social Security payment bigger

As small as those spousal and children's benefit figures look compared to what male workers get, they're consistent with how the Social Security methodology works. The SSA determines the amount that spouses and children get by using the half of the male worker's full retirement amount as a starting baseline.

Payments to spouses and children can then be limited by family maximums that impose caps on the total monthly benefits that a family receives.

With the maximum set between 150% and 180% of the male worker's full retirement benefit, **large families can see substantial reductions in per-person benefits, pulling down the average.**

For all workers, two main factors affect their benefits:
how much they earn and
when they start taking their monthly benefits.

Those with careers of 35 years or longer do the best at maximizing their benefits, because **the SSA looks at the 35 top-earning years after adjusting for inflation.**

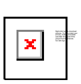
When you claim Social Security, how old you are, plays the biggest difference in what you get.

More than half of retirees take Social Security benefits right at age 62, when they first become eligible, according to an SSA study conducted in 2014.

Only about 20% waited at least until full retirement age of 66, with only a small portion of those waiting beyond 66.

Is this because no one tells those at age 62 the benefits of waiting to at least reaching full age of retirement which for most boomers is age 66?

Is this because "word" is just not getting around to those about to turn age 62 because they do not get information at work from HR or they do not get information from their banks about the benefits of waiting? Is it because no entity, whether it's the life insurance industry, financial planning industry, banking industry, Churches and other nonprofits, no one goes out of their way to inform the masses the wisdom of waiting until at least reaching Full age of Retirement before taking Social Security Benefits.



Yet **waiting can increase your benefits dramatically, even though you give up the early payments you'd get by claiming at 62.**

As you can see below, someone with a $1,000 benefit at full retirement age gets only $750 by claiming at age 62, but can get as much as $1,320 by waiting until age 70.

Data source: SSA.

Similarly, **spouses who claim spousal benefits before full retirement age can end up getting less in benefits.**

Unfortunately, spouses aren't entitled to delayed retirement credits beyond full retirement age, so there's no benefit from waiting beyond age 66 to take spousal benefits.

Everyone wants to get as much Social Security as they can. By knowing the rules involved in calculating benefits, you can do your best to make sure you end up above average.

From: Diane Hoffman
Sent: Friday, January 29, 2016 12:51 PM
To: Arnold, Judy; Kinsey, Steven; Connolly, Damon; Sears, Kathrin; Rice, Katie; Clark, Susannah; Callaway, Chris; Laird, Sandy; Vernon, Nancy; Parton, Maureen; Alden, Leslie; Kinsey AId 1; Escobar, David; Albert, Tanya; Weber, Leslie
Subject: RENT CONTROL: For Feb. 9th meeting

Dear Marin County Supervisors,

The **C**ommunity **D**evelopment **A**gency wrote in their 12/15/15 report: *"Housing prices in Marin and much of the Bay Area have been high for many years; however a dramatic rise has occurred following the 2008 recession. In 2009, the median home sales price in Marin was $750,000 for a single-family detached home, and $337,000 for a condominium/ townhome. By 2014, the median home sales prices jumped to $999,000 for a single-family detached home and $506,000 for a condominium/ townhome. That represents an increase of 33% for single-family detached home prices and a 50% increase for condominium/ townhome prices just in the past six years."*

As a Marin Realtor I have worked with numerous buyers and some of them have discovered they could not afford a home in Marin or were constantly outbid when they made an offer to buy a home or a condo. No one is asking those ***selling*** a home or condo to put a price cap on what amount of money they can accept for their property, but the CDA feels they have the right to limit the rent a landlord can charge to have someone live in their property. It is the smaller landlords who would be hurt by what is proposed. *Any building built after 1995 is exempt from any kind of rent control according to California State law....how perfect for the big developers*! I have buyers who could not afford to buy a single family home and ended up buying a duplex so they could afford to pay their mortgage and live in Marin. When one owns a duplex many of the property taxes are doubled, that, with the cost of repairs and maintenance already puts the small income property owner in a tight position; what the CDA is proposing could make it precarious for them to keep their property.

*Cities that have rent control are the worst for renters in the long run....*unless of course they happened to have a low rent when rent control was enacted in their city and have kept their place for years even when their income has risen and they no longer even need the place! It is these "lucky renters" that are keeping the rental inventory so low. Those pushing rent control are incredibly short sighted; one needs to look many years into the future to see the true outcome of any new law. Fortunately for us in Marin there are innumerable examples of the negative long term effects of rent control in other cities. I am hopeful that the Board of Supervisors is far sighted enough not to create havoc here in Marin. If there is rent control; not only will the decent landlords suffer but future renters will suffer also.

Sincerely,
Diane Hoffman

Diane Hoffman

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Stevenson, Alisa

From:	Michael Mackintosh <Michael@classactionlocator.com>
Sent:	Tuesday, December 15, 2015 5:32 PM
To:	Stevenson, Alisa
Subject:	Fwd: Rent Control in Marin

Sent from my Verizon Wireless 4G LTE smartphone

Enjoy

From: Marin Town and Country Club
Sent: Tuesday, December 15, 2015 3:58 PM
To: Kinsey, Steven
Cc: 'Rice, Katie'; Sears, Kathrin; Connolly, Damon; Arnold, Judy
Subject: Rent Control in Marin

Last minute is better than nothing:

Dear Board of Supervisors: via email: 15/12/15

I would like to offer the following limited perspective.

San Francisco implemented rent control laws looking to protect those people being displaced by gentrification. We all want to protect our seniors and disabled. Rent control is not it. Most "age discrimination laws" result in discrimination against age. If there are age discrimination laws in place it is easier to avoid any conflict by just not employing someone older. So really anti discrimination laws, discriminate against some to subsidize another.

Rent control will eventually lead to the opposite result of what the intent of the law was.

San Francisco passed their Ellis Act (Rent Control), June 1979. It passed so their elderly, disabled, and lower income workers could afford to live in San Francisco, close to their employment. What they got are run down units with squatters. The San Francisco board of Supervisors listened to investors and developers and conceded to allow the Ellis Act to cover only properties built before 1979 and exclude future developments. Why would San Francisco exclude future developments, yet cover pre-existing housing? If the Ellis act were to be required of all future developments, there would be no future development. No incentive for improvements leads to stagnation.

Coming around this puts more pressure on the pre 1979 smaller units, the mom and pops or second bedroom units, to be torn down for bigger developments rewarding speculators with non-restricted market rate rents. Newer buildings with larger footprints are not as affordable for tenants as pre-existing smaller units.

Right or wrong, developers are putting theirs (and others') capital at risk when they speculate and build. All projects have potential downsides. Like any other investment if you diversify your investment you are at better odds, should a change of market condition occur. For development if there is not a large enough margin so as to cover some of the potential offsets, why take the risk? It would be reckless and possibly a breach of their fiduciary responsibility, if the developer moved forward with a project with only downside and no upside. Remember for every project that produces a profit there might be 3 others that become insolvent and end up in receivership. Remember profit is not realized today, it is realized over years. That is why the IRS allows property improvements to be depreciated over 27.5 years.

Think of the increase in the cost of doing business; from insurance, to employees, to materials, to supplies, to services, to maintenance, to utilities, etc. Over the last 20 years have these costs increased over 10%? Most have. It depends on too many individual variables to accurately answer that question in this short opinion.

In San Francisco rents have increased approximately 1.6% over the last 20 years; 1.5% over the last 10 years. What if you have a repair? A vacancy? An accident? You could be under water and forced to surrender your property to the bank. San Francisco's 20 year rent increase of 1.6% is a bad rate of return when you add the risk factors. Would you put your money into a fund that had a down side and only a 1.6% upside, we think not.

Did the Ellis Act preclude rental increases in 2014? No; supporting the above with all the tears outs and new building in San Francisco rents increased 14.5% in 2014 (one year). What are pushing these rents upward?

What about the hidden future expense? If rent control is implemented who will enforce it? Looking closer to home we chose to look at 2014 statistics released in the Marin IJ stating that the average Marin County Employee receives approximately $130,000.00 (some articles supported $150,000/employee) in a total employment package including their wage, pension, and health benefits. This new Rent Control Bureaucracy will only lead to new taxes further pushing rents up or margins down. The result will again harm those who least can afford it, the renter.

The squeeze we are all feeling, both land lords and tenants, is driven by local taxation. If the cost of doing business and for this discussion the cost of building housing was more affordable; we would generate profits at all levels of buildings; not just at market rate. Thus affordable buildings and units would be built.

Over the last few years our local governments have asked those people who can least afford it to subsidize those people who can. (Please allow for 2014 approximate numbers to emphasize this point.)

Using my property located in the Ross Valley I have been similarly treated as other multi-family properties. After you get past your basic tax, many local taxes are on a per-unit basis. Not a per-parcel or value basis or use basis.

So if you have a 70 square foot living space or a 10 bedroom 12 bathroom mansion with butlers and maids and pools and cabana boys you are treated the same with many local taxes. Over the last couple of years both mansion and tiny apartment have been charged $195.00 each for the Fairfax Special Municipal tax. Both mansion and tiny apartment have been charged $125.00 each for each of the two Ross Valley School bonds. Both mansion and tiny apartment each have been charged approximately a $169.00 increase for the sewer usage (2014 was approximately $692.00 per unit/ mansion). Why should we ask those who can least afford it to subsidize those who can? All these taxes (expenses) are passed on to the tenant as part of the financial models required to satisfy the bank that the property is a viable investment.

What about conservation? Those tiny single toilet units can not use as much water or sewage or municipal resources as a large mansion. Even the drought will have those who can least afford it subsidizing those who can. Smaller units use fewer resources. So when the draconian 25% cut back comes on our water, who is hurt? Those tiny units that use fewer resources and are already conserving out of necessity.

There are many supporting arguments why rent control will inadvertently hurt those we intend to help. Improvements will not be made until a bank can justify lending the money for the improvement; if the bank can not see the profit there is no loan. Properties will fall in a state of disrepair until a profit to offset the investment can be realized. The realization of profit will come with tearing down the old and building bigger market rate units that are exempt for your rent control law, precluding housing built after your cut off year. What will the cut off year be, 1999?

The real discussion for affordable housing should be the fair assessment of taxation based on a usage basis not a per unit basis.

Please support your renters and say no more taxes, until we can control this run away spending and the unfair taxation to those who can lease afford it. Affordable housing will be achieved when we lower the cost of business so all levels of housing can be built at a fair rate of return.

This is just an opinion of a land lord who is watching our local governments give lip service to the relief they offer to the poor, when in reality they are the ones who give themselves jobs with raises obfuscated behind taxing the rich.

Michael Mackintosh