February 11, 2020

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

• What is an AI?
• Affirmatively Furthering Fair Housing
• History of Marin County’s AI
• Community Engagement
• County Demographics
• Our Most Vulnerable Communities
• Accomplishments
• Current Challenges
• Recommendations
“The Analysis of Impediments (AI) is a review of impediments or barriers that affect the rights of fair housing choice.

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

- U.S. Department of Housing and Urban Development
What Is An AI?

- **An assessment** of conditions, both public and private, affecting fair housing choice for all protected classes;

- **A review** of the jurisdictions laws, regulations, and administrative policies, procedures and practices;

- **An assessment** of how those laws, etc. affect the location, availability and accessibility of housing; and

- **An assessment** of availability of affordable, accessible housing.
Fair Housing Planning Process

- Develop appropriate actions to overcome the effects of the identified impediments; and

- Develop a system for record keeping and monitoring the activities undertaken to reduce or overcome the identified impediments.
Definition of Impediments

Members of Protected Classes:

- Race
- Color
- Religion
- Sex
- Disability
- Familial status
- National Origin
**Affirmatively Furthering Fair Housing**

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>5-Year Voluntary Compliance Agreement (VCA)</td>
</tr>
<tr>
<td></td>
<td>Completion of an AI</td>
</tr>
<tr>
<td></td>
<td>October 11, 2011 – BOS Approved AI</td>
</tr>
<tr>
<td>2015</td>
<td>HUD Proposes 3-Year Extension of the VCA</td>
</tr>
<tr>
<td>2016</td>
<td>Assessment of Fair Housing (AFH)</td>
</tr>
<tr>
<td></td>
<td>July 19, 2016 – BOS Approved AFH Work Plan</td>
</tr>
<tr>
<td></td>
<td>October 5, 2019 – Completion of AFH</td>
</tr>
<tr>
<td>2018</td>
<td>Suspension of AFH by HUD</td>
</tr>
<tr>
<td>2019</td>
<td>New 3-Year VCA</td>
</tr>
<tr>
<td></td>
<td>May 20, 2019 – BOS Approved</td>
</tr>
<tr>
<td></td>
<td>Completion of an AI by January 2020</td>
</tr>
</tbody>
</table>
Community Engagement 2016 - 2019

2,700
Individuals, groups, nonprofits, youth, County employee
Community Advisory Group

- San Rafael
- Marin City/Sausalito
- Novato
- Larkspur
- West Marin
- San Anselmo
- Tiburon
- Inverness
- Mill Valley
- Lagunitas
- Corte Madera

- Females
- Males
- LGBTQ
- White
- African American
- Latinx
- Disabled Residents
- High School student
- Formerly Homeless
Steering Committee

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

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

- Transportation
- Education
- Employment
- Environmentally Healthy Neighborhoods
- Community Assets
Meaningful Conversations

- **Community resistance** and institutional racism;
- **Challenges and complexities** with planning/zoning/land use;
- **Myths and perceptions** about affordable housing and the people who live in affordable and subsidized housing;
- **Financial resources** and the cost of building in Marin;
- **Alternative financial services** including payday loans, cash checking outlets and rent-to-own stores;
- **Digital divide** and lack of technology and internet access
- **Food deserts** and food swamps
A New Approach to the AI
Lead With The Data
Members of the Protected Classes
Expanded Populations
Marin’s Population

Racial Distribution in Marin County

Source: 2017 American Community Survey, 5-year estimates
Marin’s Populations

Source: 2017 American Community Survey, 5-year estimates
• 9.7% of White residents were disabled;
• 7.7% of Asian residents;
• 10.1% of Latinx residents; and
• 14% of African American residents had a disability.
### Older Adults

<table>
<thead>
<tr>
<th></th>
<th>In CA</th>
<th>In Marin</th>
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</thead>
<tbody>
<tr>
<td>Cost of Living for a</td>
<td>$23,760</td>
<td>$31,172</td>
</tr>
<tr>
<td>single, older adult:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost of Living for an</td>
<td>$44,256</td>
<td>$50,040</td>
</tr>
<tr>
<td>older, adult couple</td>
<td></td>
<td></td>
</tr>
<tr>
<td>with mortgage:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Values in dollars)
Agricultural Workers

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

TOTAL HOMELESS COUNT POPULATION, BY AGE

- 0-17: 9%
- 18-24: 10%
- 25-49: 50%
- 50+: 31%

INDIVIDUALS IN FAMILIES WITH CHILDREN CENSUS, BY RACE

- 2017 Marin County General Population
- 2019 Families Count Population
- 2019 Total Homeless Population

- Black or African American: 22% (2019), 17% (2017)
- Multi-Race/Other: 13% (2019)
- Native Hawaiian or Pacific Islander: <1% (2019)
- American Indian or Alaska Native: <1% (2019)

Source: 2019 Marin County Point-in-Time (PIT) Count
2017 Median Household Income - $104,703

Median Income Across Race/Ethnicity in Marin County

Source: 2017 American Community Survey, 5-year estimates
Student Readiness in Reading and Math

- White: 88% read at grade level, 57% ready or conditionally ready for college-level math courses.
- Black/African American: 48% read at grade level, 14% ready or conditionally ready for college-level math courses.
- Asian: 87% read at grade level, 61% ready or conditionally ready for college-level math courses.
- Hispanic/Latinx: 49% read at grade level, 20% ready or conditionally ready for college-level math courses.

Source: 2016, Children’s Reading Foundation
Student Connections to School

- **74% of White students**
- **83% of Asian students**
- **55% of Hispanic/Latinx students**
- **0% of African American students**
Poverty Rate by Racial Group in Marin County

Source: 2017 American Community Survey, 5-year estimates
## Poverty Rate for Seniors

<table>
<thead>
<tr>
<th>Location</th>
<th>Poverty Rate (65+ population)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Point Reyes Station</td>
<td>20.3%</td>
</tr>
<tr>
<td>Fairfax</td>
<td>13.1%</td>
</tr>
<tr>
<td>Bolinas</td>
<td>11.7%</td>
</tr>
<tr>
<td>Stinson Beach</td>
<td>10.0%</td>
</tr>
<tr>
<td>Larkspur</td>
<td>7.9%</td>
</tr>
<tr>
<td>Greenbrae</td>
<td>7.9%</td>
</tr>
<tr>
<td>Tamalpais-Homestead Valley</td>
<td>7.3%</td>
</tr>
<tr>
<td>San Rafael</td>
<td>6.5%</td>
</tr>
<tr>
<td>Marin City</td>
<td>6.1%</td>
</tr>
<tr>
<td>Kentfield</td>
<td>5.4%</td>
</tr>
<tr>
<td>Belvedere</td>
<td>4.5%</td>
</tr>
</tbody>
</table>
Housing in Marin: Where You Live Matters
Availability of Housing

112,270 housing units

- 80,952 Single-family homes
- 8,302 Multi-family 2-4 units
- 21,594 Multi-family 5+ units
- 1,422 Mobile homes
2017 Median Sales Price - Single Family Home

- 20% down payment - $209,290
- 30-year fixed mortgage approval
  - Annual income of over $220,000
  - Median income for a homeowner was $134,996
2017 - Median Apartment Rental

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

### Table of Income Limits

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

Source: HUD
Areas of Minority Concentration

HUD Definition:

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

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

3. The neighborhood's total percentage of minority persons exceeds 50 percent of the County's population.
Marin’s Most Vulnerable Communities

Marin City

Canal

HUD Definition (i):
Concentration of African American Households in Marin
Percentage Point Difference

-1.6 - -1.1%
-1.0 - +0.4%
+0.5 - +2.5%
+2.6 - 19.9%
+20.0% and above

HUD Definition (ii):
Concentration of Hispanic/Latinx Households in Marin
Percentage Point Difference

-9.5 - -6.2%
-6.1 - -2.7%
-2.6 - +4.0%
+4.1 - +19.9%
+20.0% and above
The Canal

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

Racial Distribution in Marin County and the Canal

Source: 2017 American Community Survey, 5-year estimates
Canal Residents

- **Marin County’s Health & Human Services Department: Life Expectancy**
  - Marin residents - 85.1 years
  - Canal residents - 76.2 years

- **Marin Transit:**
  - Canal residents rely heavily on public transportation to get them to work, school and for access to other services
  - 10.4% of Canal households do not have a car
Canal Residents

46.9% of residents living in the Canal were living in overcrowded conditions.
4.2% of residents earned an income between $100,000 and $124,999, compared to 9.7% of Marin residents.

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

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

34.3% of Canal residents experience poverty, an increase of 54% since 2010.
Marin City
A Bold Social Experiment in Racial Relations
National Housing Act of 1949

Guaranteed Bank Loans

Levittown NY
Redlining

MAP SHOWING GRADES OF SECURITY

-LEGEND-

A  BEST
B  STILL DESIRABLE
C  DEFINITE DECLINING
D  HAZARDOUS
“…hereafter no part of said property or any portion thereof shall be occupied by any person not of the Caucasian race, it being intended hereby to restrict the use of said property…against occupancy as owners or tenants of any portion of said property for resident or other purposes by people of the Negro or Mongolian race.”
Wealth Inequality

The Value of Real Estate and Homeownership:

• Finance College Educations
• Fund Retirements
• Support Children’s Home Ownership
• Generational Wealth
Historical Effects of Racial Discrimination

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

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

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

Friday, August 9, 2019
Accomplishments

**Marin County to buy Coast Guard housing for $4.3 million**
$4.3 million to Coast Guard; property tabbed as affordable housing

**Marin To Offer Affordable Housing Incentives For Property Owners**
Marin is offering new financial breaks for property owners in unincorporated parts of the county to create affordable rental units.

**Chronic Homelessness Drops In Marin County**
Officials credit the county's Housing First approach to progress made on a complex societal issue.

**Marin tenants with Section 8 vouchers find increasing success in rental market**
Addressing Equity in Marin

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

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

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

- Source of Income
  - Fairfax
  - Novato
  - San Anselmo
  - San Rafael

- Just Cause for Eviction and Mandatory Mediation
  - Fairfax
  - San Rafael
Working with Cities and Towns

- Multi-family housing inspection
  - Novato
  - San Rafael
- Housing Working Group
Funding for Affordable Housing

Aerial photo of the Coast Guard housing site

Forest Knolls Mobile Home Park

Piper Courts Apartments, Fairfax
Challenges Ahead

• Significant increase in housing costs and shortage of affordable housing options;

• Housing burden for middle and low-income workers has increased;

• Greater disparities in homeowners and renters;

• 77% of respondents identified the need for affordable housing as an essential or very important priority for the Board of Supervisors.
<table>
<thead>
<tr>
<th>Change</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>🔺</td>
<td>Largest population increase in Latinx and mixed-race residents;</td>
</tr>
<tr>
<td>🔺</td>
<td>An increase in the County’s older population;</td>
</tr>
<tr>
<td>🔺</td>
<td>Latinx and Asian poverty levels increased;</td>
</tr>
<tr>
<td>👎</td>
<td>Disparities in life expectancy rates for Latinx and African American residents as compared to White and Asian residents.</td>
</tr>
<tr>
<td>🔻</td>
<td>A significant decrease in the African American population;</td>
</tr>
<tr>
<td>🔻</td>
<td>A decrease in the number of individuals and families experiencing homelessness;</td>
</tr>
</tbody>
</table>
Recommendations
Marin County’s anti-growth mindset keeps minorities and low-income residents out

Los Angeles Times

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

Will the Supreme Court Strike Down Inclusionary Zoning?

OCTOBER 3, 2019

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

• Provide **ongoing community engagement** to educate, include and inform residents about the challenges with housing in Marin

• Develop **strategies and talking points** to address opposition for development

• Include and **expand the number of participants who engage** in discussions about barriers to fair housing and disparities in access and opportunities in Marin’s communities

• Prioritize the development and funding for **rental housing for families**, particularly in areas outside of minority concentration
2. Cost of Developing Affordable Housing

• Funding:
  • Grants
  • Loans
  • Direct and Indirect Subsidies
  • Tax Credits
  • Private Donors

• Inclusionary Policies
• Affordable Housing Impact Fees
• In-Lieu fees
Recommendations

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

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

WE WANT WHITE TENANTS IN OUR WHITE COMMUNITY
Community Land Trust

A new buyer purchases the house, but leases the land underneath from the CLT.

They pay a minimal lease fee to the CLT...

With the cost of the land removed, the home is more affordable.

...and the CLT retains permanent ownership of the land.
Presentation by the CAG
Acknowledgements

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

Dave Coury
Edits To The AI

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

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

2017 data on ridership should be as follows:

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

**Page 37, Paragraph 4** should read:

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

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

In 2017, 64.2% of Marin households owned their homes
February 11, 2020

Questions?