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# CHAPTER 2: HOUSING NEEDS ANALYSIS

## Overview of Marin County

Marin County is located immediately north of San Francisco, across the Golden Gate Bridge. The County encompasses 606 square miles and is home to 257,774 residents<sup>1</sup>. Most of the population lives along the County's urban east side, primarily in the County's 11 incorporated cities and towns. The City of San Rafael is the County seat.

Marin County's population is primarily affluent, educated, and relatively racially homogenous. Data for 2019 (represented 2015-2019 ACS estimates) shows that White residents make up more than three-fourths of the unincorporated County population. The balance of the population is as follows: Hispanics comprise 10%, Asian and Pacific Islanders account for 5.5%, African Americans make up 3% and residents that are another race or two or more races total 5%. The 2021 median household income is \$149,600, 1.7 times the median household income for California as a whole.<sup>2</sup> Marin County has one of the highest median household incomes among California's 58 counties.<sup>3</sup> While Marin is a wealthy county overall, it is also home to populations impacted by the high cost of living. According to the Insight Center, the cost of basic expenses rose by 16% between 2018 and 2021.<sup>4,5</sup> The Insight Center also reported that 37% of households in the County did not get paid enough compared to the cost of living, despite recent increases to minimum wage. The high cost of living in Marin County, in conjunction with the continued rising costs of other basic necessities, has resulted in the inability of many working families to meet their basic housing, food, and childcare needs.

## Overview of Unincorporated Marin County

This section of the Housing Element evaluates and addresses housing needs in the unincorporated areas of Marin County for the 2023-2031 planning period. Given the large geographic areas covered by the unincorporated County, data is presented for the entire unincorporated County area as well as for 11 communities within the

<sup>1</sup> California Department of Finance, E-5 series, 2021.

<sup>2</sup> California Department of Housing and Community Development (HCD). Median household income in California is \$90,100 (HCD 2021: <https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/income-limits-2021.pdf>)

<sup>3</sup> California Department of Housing and Community Development (HCD).

<sup>4</sup> Insight Center; The Cost of Being California in 2021- Bay Area Key Findings: Marin County.

<https://insightccd.org/the-cost-of-being-californian-marin-county-fact-sheet/> According to the Insight Center's Family Needs Calculator, "Basic Needs" include the cost of housing, food, childcare, health care, transportation, and taxes—without accounting for public or private assistance.

<sup>5</sup> For Marin County households with two adults, one school-age child, and a preschooler.

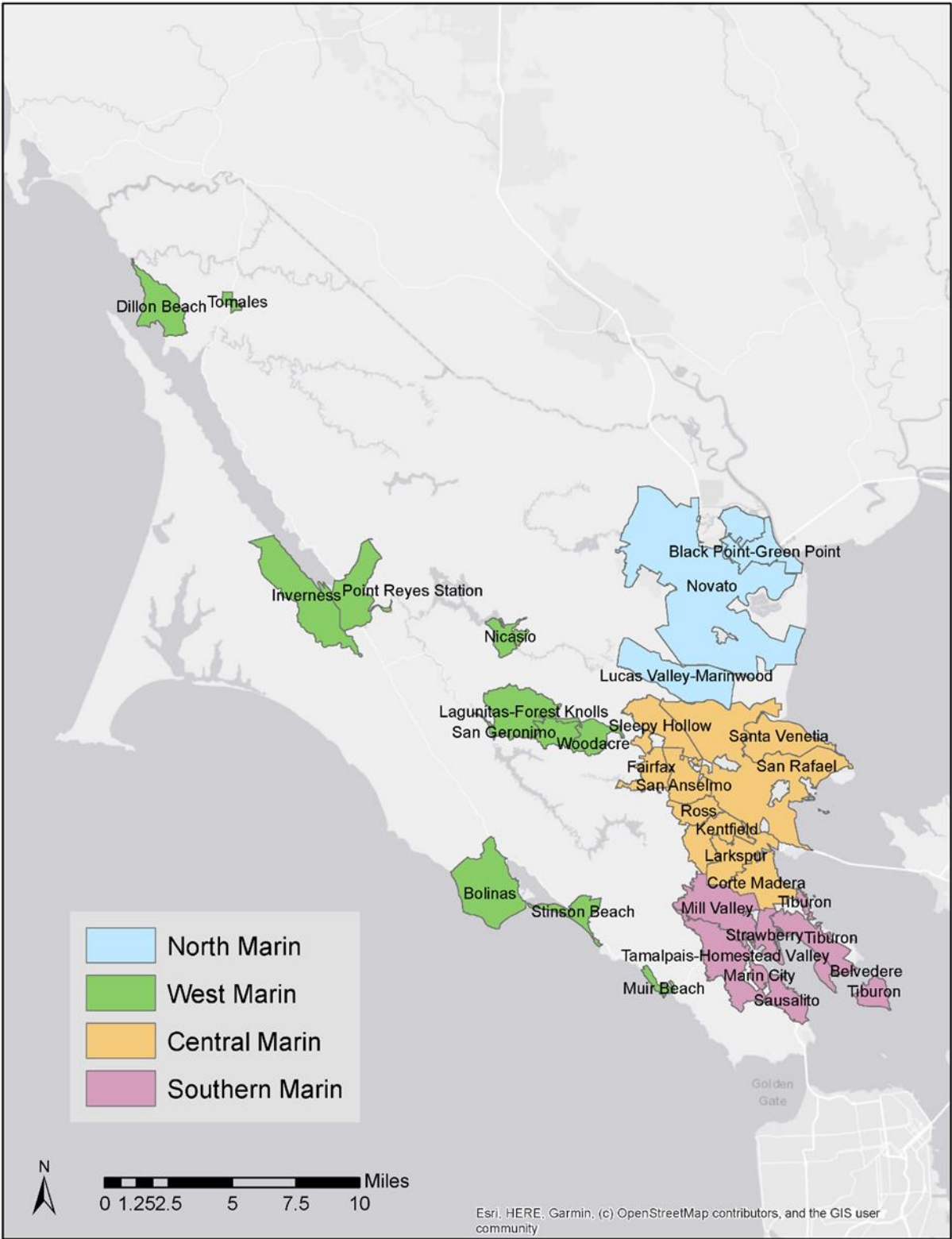
unincorporated areas. Each community is made up of the following Census Designated Places (CDP):

**Table H-2.1: Table H-2.1: Marin Unincorporated County Communities**

| Community Name              | CDPs included   |
|-----------------------------|---|
| Black Point-Green Point     | Black Point – Green Point                                       |
| Northern Costal West Marin  | Dillon Beach, Tomales   |
| Central Coastal West Marin  | Point Reyes, Inverness  |
| The San Geronimo Valley     | Nicasio, San Geronimo Valley, Woodacre, Lagunitas-Forest Knolls |
| Southern Coastal West Marin | Stinson Beach, Bolinas, Muir Beach                              |
| Marinwood/Lucas Valley      | Lucas Valley, Marinwood   |
| Santa Venetia/Los Ranchitos | Santa Venetia   |
| Kentfield/Greenbrae         | Kentfield   |
| Strawberry                  | Strawberry  |
| Tam Valley                  | Tamalpais-Homestead Valley                                      |
| Marin City                  | Marin City  |

Figure II-1 shows the locations of the unincorporated County's 11 communities. The communities are divided into north, west, central and southern geographical areas.

Figure H-2.1: Marin Communities



## Sources of Information

The County used a variety of data sources for the assessment of fair housing at the regional and local level. These include:

- Housing Needs Data Packets prepared by the Association of Bay Area Governments (ABAG), which rely on 2015-2019 American Community Survey (ACS) data by the U.S. Census Bureau for most characteristics
  - Note: The ABAG Data Packets also referenced the U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) reports (based on the 2013-2017 ACS)
- U.S. Census Bureau's Decennial Census (referred to as "Census") and American Community Survey (ACS)
- Marin County Analysis of Impediments to Fair Housing Choice in January 2020 (2020 AI)
- Marin County 2020-2024 Consolidated Plan
- California Department of Finance, E-5 Series Population and Housing Estimates.

Some of these sources provide data on the same topic, but because of different methodologies, the resulting data differ. For example, the decennial census and ACS report slightly different estimates for the total population, number of households, number of housing units, and household size. This is in part because ACS provides estimates based on a small survey of the population taken over the course of the whole year. Because of the survey size and seasonal population shifts, some information provided by the ACS is less reliable. For this reason, the readers should keep in mind the potential for data errors when drawing conclusions based on the ACS data used in this chapter. The information is included because it provides an indication of possible trends. The analysis makes comparisons between data from the same source during the same time periods, using the ABAG Data Package as the first source since ABAG has provided data at different geographical levels for the required comparisons. As such, even though more recent ACS data may be available, 2014-2019 ACS reports are cited more frequently, and 2013-2017 CHAS estimates were used.

The County also used findings and data from a variety of locally gathered and available information, such as a surveys, local history and community outreach responses. This information was included as local context throughout this chapter.



## Regional Housing Need Allocation

The Regional Housing Needs Allocation (RHNA) is a critical part of State housing element law (Government Code Section 65580). The process for determining the RHNA is briefly described below<sup>6</sup>:

- The State Department of Housing and Community Development uses a California Department of Finance growth projection and other factors to determine the number of housing units that are needed statewide over an eight-year planning period (for Marin County and other Bay Area jurisdictions, this time period is years 2023-2031).
- This statewide housing unit number (called the Regional Housing Needs Determination, or RHND), is divided into regions. Marin County is located within the Association of Bay Area Governments (ABAG) region.
- ABAG is responsible for creating a methodology to distribute the RHND among all of its cities and counties. Each jurisdiction's housing unit number is called the Regional Housing Needs Allocation (RHNA).
- The RHNA is the number of units that a jurisdiction must plan for in the Housing Element update. The units are divided into four different categories based on median income: very low (earn <50% of the area median income), low (earn between 51% and 80% of the area median income), moderate (earn between 81% and 120% of the area median income) and above moderate (earn 121% or more of the area median income). These categories are explained and examined in greater detail later in this section.

Almost all jurisdictions in the Bay Area received a larger RHNA this cycle compared to the last housing element cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles.

[Table H-2.2](#) [Table H-2](#) illustrates the unincorporated area of Marin County's RHNA by income category for the 2023-2031 planning period. Per State law, local jurisdictions are also required to provide an estimate for their projected extremely low income households (those earning 30% or less of the area median income). Jurisdictions can use half of their very low income RHNA allocation to make this projection. Therefore, unincorporated Marin County is dividing the very low income allocation of 1,100 units in half to meet this state requirement.

### [Table H-2.-2: Housing Need by Income Category, Unincorporated Marin County](#)

<sup>6</sup> ABAG/MTC Staff and Baird + Driskell Community Planning; Housing Needs Data Report: Unincorporated Marin.; April 2, 2021.

**Table H-2.2: Housing Need by Income Category, Unincorporated Marin County**

| Extremely Low<br>(0-30% AMI) | Very Low<br>(30-50% AMI) | Low<br>(51-80% AMI) | Moderate<br>(81-120% AMI) | Above Moderate<br>(121%+ AMI) | Total RHNA |
|------------------------------|--------------------------|---------------------|---------------------------|-------------------------------|------------|
| 550                          | 550                      | 634                 | 512                       | 1,323                         | 3,569      |

Source: Association of Bay Area Governments; Final Regional Housing Needs Allocation (RHNA) Methodology and Draft Allocations: [https://abag.ca.gov/sites/default/files/documents/2021-05/ABAG\\_2023-2031\\_Draft\\_RHNA\\_Plan.pdf](https://abag.ca.gov/sites/default/files/documents/2021-05/ABAG_2023-2031_Draft_RHNA_Plan.pdf)

## Population Trends

In 2021, Marin County's total population is 257,774, 66,888 of whom live within unincorporated areas.<sup>7</sup> The total population of unincorporated Marin County decreased by 539 between 2010 and 2021 (~~Table H-2.3~~~~Table H-2.3~~). While population in both the unincorporated County and the County grew in the first half of the 2010s, since 2017 the population has decreased in both areas, with the most significant drop occurring in the most recent year (~~Table H-2.4~~~~Table H-2.4~~). Between 2020 and 2021, the population in the unincorporated County decreased by 2.6%, over twice as much as in the County as whole (1.2%). The Association Bay Area of Governments (ABAG) projects that the population in the unincorporated County will grow by only 2% in the next two decades. Tam Valley, Kentfield/Greenbrae, and the Marinwood/Lucas Valley communities are the most populous areas within the unincorporated County (~~Table H-2.5~~~~Table H-2.5~~).

Despite these population projections, according to ABAG, housing production has not kept up with demand for several decades in the Bay Area, including Marin, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In unincorporated Marin County, the largest proportion of the housing stock was built from 1960 to 1979, with 10,258 units constructed during this period (see ~~Table H-2.18~~~~Table H-2.18~~). Since 2010, 1.2% of the current housing stock was built, which equates to 360 units. In addition, as described later in this chapter, finding housing in the unincorporated County is impacted by: (1) the number of housing units used as vacation homes or short-term rentals, (2) high housing costs and lack of diverse housing typologies. A majority of housing units in Marin County are detached houses. As mentioned above, almost all jurisdictions in the Bay Area received a larger RHNA this cycle compared to the last housing element cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles.

**~~Table H-2.3: Table H-2.3: Population Growth Trends, Unincorporated County~~**

<sup>7</sup> California Department of Finance, E-5 series, 2021.

| Year  | Population | Number | % Change Projected |
|-------|------------|--------|--------------------|
| 2010  | 67,427     | N/A    | N/A                |
| 2021  | 66,888     | -539   | -0.8%              |
| 2030* | 66,870     | -18    | 0.0%               |
| 2040* | 68,265     | 1,395  | 2.1%               |

Source: California Department of Finance, E-5 series, 2010 and 2021. \*Association of Bay Area Governments (ABAG) Plan Bay Area Projections 2040, November 2018.

**Table H-2.4: Population Growth Trends- Unincorporated Marin County and Marin County**

| Year | Unincorporated Marin | % Change | Marin County | % Change from previous year |
|------|----------------------|----------|--------------|-----------------------------|
| 2010 | 67,427               | ---      | 252,409      | ---                         |
| 2011 | 68,172               | 1.1%     | 254,428      | 0.8%                        |
| 2012 | 68,202               | 0.0%     | 256,662      | 0.9%                        |
| 2013 | 68,069               | -0.2%    | 258,133      | 0.6%                        |
| 2014 | 68,831               | 1.1%     | 261,001      | 1.1%                        |
| 2015 | 69,275               | 0.6%     | 262,743      | 0.7%                        |
| 2016 | 69,152               | -0.2%    | 263,327      | 0.2%                        |
| 2017 | 69,098               | -0.1%    | 263,018      | -0.1%                       |
| 2018 | 68,942               | -0.2%    | 262,652      | -0.1%                       |
| 2019 | 68,902               | -0.1%    | 262,240      | -0.2%                       |
| 2020 | 68,659               | -0.4%    | 260,831      | -0.5%                       |
| 2021 | 66,888               | -2.6%    | 257,774      | -1.2%                       |

Source: California Department of Finance, E-5 series, 2010-2021.

**Table H-2.5: Population by Unincorporated County Community**

| Community | Population | % of Unincorporated County |
|-----------|------------|----------------------------|
|-----------|------------|----------------------------|

|                             |        |        |
|-----------------------------|--------|--------|
| Black Point-Green Point     | 1,622  | 2.4%   |
| Northern Coastal West Marin | 445    | 0.6%   |
| Central Coastal West Marin  | 1,385  | 2.0%   |
| The San Geronimo Valley     | 3,412  | 5.0%   |
| Southern Coastal West Marin | 2,010  | 2.9%   |
| Marinwood/Lucas Valley      | 6,686  | 9.7%   |
| Santa Venetia/Los Ranchitos | 4,474  | 6.5%   |
| Kentfield/Greenbrae         | 7,020  | 10.2%  |
| Strawberry                  | 5,527  | 8.0%   |
| Tam Valley                  | 11,689 | 17.0%  |
| Marin City                  | 3,126  | 4.5%   |
| Unincorporated County       | 68,902 | 100.0% |

Source: American Community Survey (ACS), 2015-2019 5 Year Estimates. California Department of Finance, E-5 series.

Note: ACS 2019 data is the most recent data available by Census Designated Place (CDP), which is needed to calculate the population by community.

## Age

The distribution of age groups in a community shapes what types of housing the community may need in the near future. An increase in the older population may signal a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. Ageing in place or downsizing to stay within a community has become a growing trend, which can illustrate the need for more multi-family and accessible units. In unincorporated Marin County, the median age in 2000 was 41.1; by 2019, this figure had increased to 47 years.

The proportion of population by age group in unincorporated Marin County is similar to the County as a whole, but with a slightly higher percentage of people 45 years old and over (54% in unincorporated Marin County area, 53% in the overall County). According to 2019 American Community Survey (ACS) data, 22% of the unincorporated County's population is age 65 or older. The data also illustrates disparities in geography by age group. For example, more than a third of the population in Central Coastal West Marin, The San Geronimo Valley, Southern Coastal West Marin is over 65 years old. Additionally, Central Coastal West Marin and Southern Coastal West Marin have the lowest proportion of people under the age of 24, 9% and 11%, respectively. By

contrast, in Marinwood/Lucas Valley, Kentfield Greenbrae, Tam Valley, and Marin City, about a third of the population is younger than 24.

**Table H-2.6: Population by Age**

| Community                    | Under 18 | 18-24 | 25-44 | 45-65 | 65+   | Total   | Median Age |
|------------------------------|----------|-------|-------|-------|-------|---------|------------|
| Black Point- Green Point     | 8.0%     | 12.5% | 11.3% | 38.3% | 29.8% | 1,622   | 56.1       |
| Northern Costal West Marin   | 19.6%    | 3.4%  | 28.3% | 26.3% | 22.5% | 445     | 50.6       |
| Central Coastal West Marin   | 5.9%     | 3.2%  | 10.7% | 32.4% | 47.7% | 1,385   | 64.8       |
| The San Geronimo Valley      | 19.0%    | 1.1%  | 20.9% | 28.5% | 30.6% | 3,412   | 49.0       |
| Southern Coastal West Marin  | 9.8%     | 1.3%  | 19.7% | 27.0% | 42.3% | 2,010   | 58.3       |
| Marinwood/Lucas Valley       | 24.2%    | 4.9%  | 17.1% | 31.1% | 22.7% | 6,686   | 47.8       |
| Santa Venetia/ Los Ranchitos | 16.0%    | 9.0%  | 18.9% | 31.5% | 24.6% | 4,474   | 49.6       |
| Kentfield/ Greenbrae         | 25.5%    | 7.0%  | 16.7% | 30.1% | 20.7% | 7,020   | 45.4       |
| Strawberry                   | 20.1%    | 10.8% | 18.2% | 31.6% | 19.3% | 5,527   | 45.5       |
| Tam Valley                   | 23.7%    | 5.0%  | 17.5% | 34.5% | 19.3% | 11,689  | 47.1       |
| Marin City                   | 27.7%    | 4.0%  | 28.3% | 30.1% | 9.8%  | 3,126   | 36.0       |
| Unincorporated County        | 19.8%    | 6.7%  | 19.5% | 31.8% | 22.2% | 68,252  | 47.0       |
| Marin County                 | 20.2%    | 6.5%  | 20.6% | 31.0% | 21.6% | 259,943 | 46.8       |

*Median age is calculated as the average of median ages among CDPs that form a community.*

*Source: American Community Survey (ACS), 2015-2019 5 Year Estimates. Table B01001; Association of Bay Area Governments (ABAG) Housing Needs Data Packet: Marin County, 2021.*

*Note: Please refer to Table II-1 and Figure II-1 for the census designated places included in the unincorporated communities.*

## Race/Ethnicity

Understanding the racial makeup of a community and region is important for designing and implementing effective housing policies and programs that respond to specific needs and barriers. Disparities in wealth and housing are shaped by both market factors and historic government actions such as exclusionary zoning, discriminatory lending practices, and displacement of more vulnerable communities, such as communities of

color, that continues today. Since 2000, the percentage of residents in unincorporated Marin County identifying as White has decreased and the percentage of residents of all other races and ethnicities has increased—by 5.3 percentage points. In absolute terms, the Other Race, Non-Hispanic population increased the most, while the White, Non-Hispanic population decreased the most.

**Table H-2.7: Population by Race, Unincorporated Marin County, 2000-2019**

| Race                             | 2000   | 2010   | 2019   |
|----------------------------------|--------|--------|--------|
| American Indian or Alaska Native | 0.4%   | 0.3%   | 0.3%   |
| Asian / API                      | 4.2%   | 5.0%   | 5.5%   |
| Black or African American        | 6.3%   | 5.3%   | 3.0%   |
| White, Non-Hispanic              | 81.3%  | 76.7%  | 76.0%  |
| Other Race                       | 0.4%   | 3.3%   | 5.0%   |
| Hispanic or Latinx               | 7.5%   | 9.4%   | 10.3%  |
| Total Population                 | 67,192 | 67,427 | 68,252 |

Note:

- Data for 2019 represents 2015-2019 ACS estimates.

-The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this table, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

“Other race” refers to persons that identified as, some other race or two or more races but not Hispanic/Latinx

Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

In the unincorporated area, Marin City has the largest proportion of Hispanic residents, 25%, significantly greater than all the unincorporated County areas (10%) and Marin County as a whole (16%). The communities of Northern Coastal West Marin, the San Geronimo Valley, and Marinwood/Lucas Valley have a Hispanic population representing 10 to 13% of the total population while the percentage of Hispanic residents in all other communities is less than 10% of the total population.

Marin City, a historic African American enclave, is also home to the County’s largest Black/African American population, at 22%, and is considerably higher than any other community in Marin County. The community has experienced significant gentrification pressures and displacement of Black/African American residents. Since 2010, Marin

City's Black/African American decreased by half, from roughly 40% to 22% (2010 Census, ACS 5-year data). With COVID-19, these trends have been accelerated, and illustrate the communities that are at increasingly at risk- Hispanic/Latinx populations represent about 16% of the County population, but 34% of Rental Assistance requests, while and Black/African American residents represent about 2% of the County population, but 8.5% of Rental Assistance requests. Please refer to the Affirmatively Furthering Fair Housing (AFFH) appendix of this document for additional information.

**Table H-2.8: Population by Race, Unincorporated Marin County Communities**

| Community                    | American Indian or Alaska Native | Asian / API | Black or African American | White, Non-Hispanic | Other Race | Hispanic or Latinx | Total   |
|------------------------------|----------------------------------|-------------|---------------------------|---------------------|------------|--------------------|---------|
| Black Point- Green Point     | 0.0%                             | 9.3%        | 0.0%                      | 80.3%               | 3.2%       | 7.2%               | 1,622   |
| Northern Costal West Marin   | 0.0%                             | 4.9%        | 0.0%                      | 84.9%               | 0.0%       | 10.1%              | 445     |
| Central Coastal West Marin   | 0.0%                             | 0.0%        | 0.0%                      | 91.3%               | 0.9%       | 7.9%               | 1,385   |
| The San Geronimo Valley      | 0.6%                             | 0.8%        | 0.1%                      | 85.9%               | 1.7%       | 10.9%              | 3,412   |
| Southern Coastal West Marin  | 0.0%                             | 0.8%        | 0.0%                      | 89.2%               | 5.1%       | 4.9%               | 2,010   |
| Marinwood/Lucas Valley       | 0.0%                             | 6.0%        | 0.1%                      | 73.6%               | 7.1%       | 13.3%              | 6,686   |
| Santa Venetia/ Los Ranchitos | 0.0%                             | 10.1%       | 3.7%                      | 71.2%               | 9.3%       | 5.7%               | 4,474   |
| Kentfield/ Greenbrae         | 0.0%                             | 4.0%        | 0.0%                      | 86.7%               | 3.4%       | 5.9%               | 7,020   |
| Strawberry                   | 0.0%                             | 13.2%       | 1.2%                      | 73.3%               | 4.7%       | 7.7%               | 5,527   |
| Tam Valley                   | 0.0%                             | 5.8%        | 1.3%                      | 82.3%               | 5.0%       | 5.6%               | 11,689  |
| Marin City                   | 0.0%                             | 6.9%        | 21.7%                     | 32.9%               | 13.8%      | 24.8%              | 3,126   |
| Unincorporated Marin         | 0.3%                             | 5.5%        | 3.0%                      | 76.0%               | 5.0%       | 10.3%              | 68,252  |
| Marin County                 | 0.2%                             | 5.9%        | 2.1%                      | 71.2%               | 4.7%       | 16.0%              | 259,943 |

*Note: For the purposes of this table, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.*

*"Other race" refers to persons that identified as some other race or two or more races but not Hispanic/Latinx*

*Source: American Community Survey 5-Year Data (2015-2019), Table B03002*

**Table H-2.8: Population by Race, Unincorporated Marin County Communities**

| Community | American Indian or Alaska Native | Asian / API | Black or African American | White, Non-Hispanic | Other Race | Hispanic or Latinx | Total |
|-----------|----------------------------------|-------------|---------------------------|---------------------|------------|--------------------|-------|
|-----------|----------------------------------|-------------|---------------------------|---------------------|------------|--------------------|-------|

*Note: Please refer to Table II-1 and Figure II-1 for the census designated places included in the unincorporated communities*

### Employment Trends

The Marin County resident workforce is predominantly composed of professional workers. Over 93% of the County's residents age 25 or older have at least a high school diploma, compared with about 83% statewide; 60% in this same age group have a bachelor's degree or higher in the County (33% in the State).<sup>8</sup> These higher than average educational levels directly correlate with a low poverty rate of 7.2 % in the County compared with 13% statewide.<sup>9</sup> The County's largest employers include County government, Kaiser Permanente, BioMarin Pharmaceutical, San Quentin prison, and Marin General Hospital.<sup>10</sup> Over 30% of the unincorporated County's working population is employed in Health and Educational Services industries, and the most common occupations of unincorporated Marin residents are in the Management, Business, Science, and Arts professions ([Table H-2.9](#), [Table H-2.9](#) and [Table H-2.10](#), [Table H-2.10](#)).

<sup>8</sup> ACS, 2015-2019 5-year estimates. Table S1501.

<sup>9</sup> ACS, 2015-2019 5-year estimates. Table S1701.

<sup>10</sup> County of Marin 2020 Comprehensive Annual Financial Report



**Table H-2.9: Resident Employment by Industry**

| Geography            | Agriculture & Natural Resources | Construction | Financial & Professional Services | Health & Educational Services | Information | Manufacturing, Wholesale & Transportation | Retail | Other |
|----------------------|---------------------------------|--------------|-----------------------------------|-------------------------------|-------------|---|--------|-------|
| Unincorporated Marin | 1.2%                            | 5.6%         | 30.7%                             | 31.6%                         | 3.5%        | 10.8%                                     | 7.2%   | 9.4%  |
| Marin County         | 0.7%                            | 5.8%         | 30.9%                             | 30.2%                         | 3.7%        | 10.3%                                     | 9.1%   | 9.2%  |
| Bay Area             | 0.7%                            | 5.6%         | 25.8%                             | 29.7%                         | 4.0%        | 16.7%                                     | 9.3%   | 8.2%  |

**Notes:**

-The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not).

-Categories are derived from the following source tables: Agriculture & Natural Resources: C24030\_003E, C24030\_030E; Construction: C24030\_006E, C24030\_033E; Manufacturing, Wholesale & Transportation: C24030\_007E, C24030\_034E, C24030\_008E, C24030\_035E, C24030\_010E, C24030\_037E; Retail: C24030\_009E, C24030\_036E; Information: C24030\_013E, C24030\_040E; Financial & Professional Services: C24030\_014E, C24030\_041E, C24030\_017E, C24030\_044E; Health & Educational Services: C24030\_021E, C24030\_024E, C24030\_048E, C24030\_051E; Other: C24030\_027E, C24030\_054E, C24030\_028E, C24030\_055E

**Source:**

U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

**Table H-2.10: Resident Employment by Occupation**

| Geography            | Management, Business, Science, And Arts Occupations | Natural Resources, Construction, And Maintenance Occupations | Production, Transportation, And Material Moving Occupations | Sales And Office Occupations | Service Occupations |
|----------------------|---|--|---|------------------------------|---------------------|
| Unincorporated Marin | 58.6%   | 5.1%   | 4.0%  | 18.6%                        | 13.6%               |
| Marin County         | 55.3%   | 5.3%   | 5.0%  | 19.6%                        | 14.8%               |
| Bay Area             | 49.5%   | 6.5%   | 8.7%  | 18.9%                        | 16.3%               |

**Notes:**

-The data displayed shows the occupations of jurisdiction residents, regardless of the location where those residents are employed (whether within the jurisdiction or not).

-Categories are derived from the following source tables: management, business, science, and arts occupations: C24010\_003E, C24010\_039E; service occupations: C24010\_019E, C24010\_055E; sales and office occupations: C24010\_027E, C24010\_063E; natural resources, construction, and maintenance occupations: C24010\_030E, C24010\_066E; production, transportation, and material moving occupations: C24010\_034E, C24010\_070E

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24010

## Balance of Jobs to Workers

As indicated in the notes for Table II-9 and Table II-10, the data shows the occupations of unincorporated County residents regardless of the location of the job. Between 2010 and 2018, the number of jobs in unincorporated Marin County increased by 16.7% from 15,938 to 18,601 jobs.<sup>11</sup>

The ABAG Housing Needs Report noted that unincorporated Marin County is considered a net exporter of workers due to a jobs-to-resident workers ratio of 0.71 (22,519 jobs and 31,805 employed residents<sup>12</sup>). This signifies the unincorporated County has a surplus of workers and “exports” workers to other parts of the region.

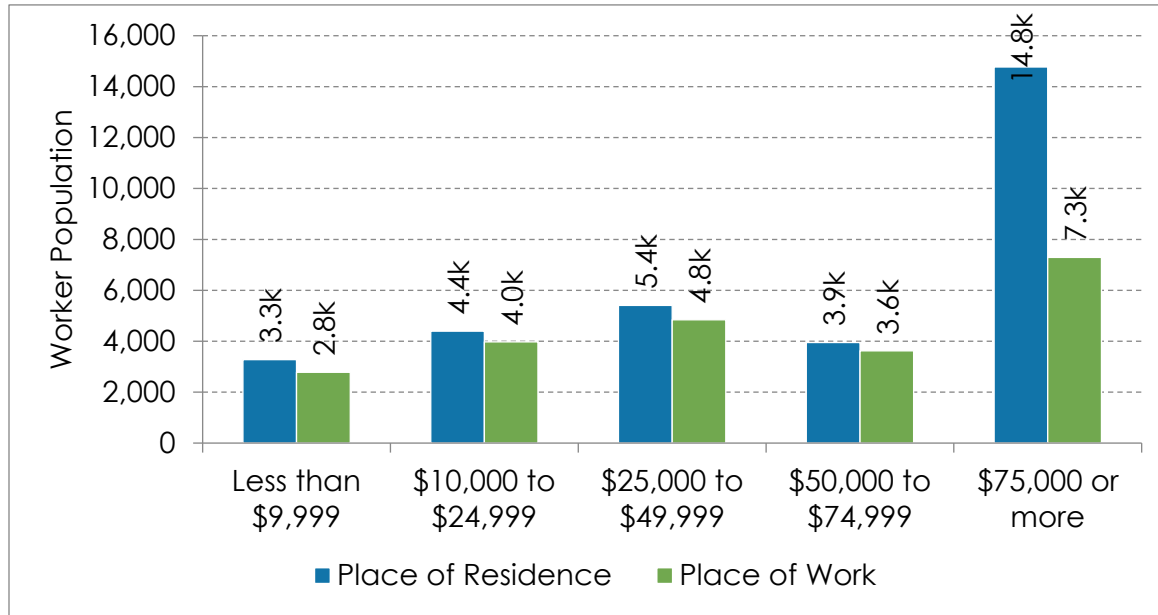
Comparing jobs to workers, broken down by different wage groups, can offer additional insight into local dynamics. Figure H-2.2 shows that unincorporated Marin County has

<sup>11</sup> The data is tabulated by place of work, regardless of where a worker lives. Source: ABAG Housing Data Needs Report 2021; U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2010-2018.

<sup>12</sup> Employed residents in a jurisdiction is counted by place of residence (they may work elsewhere) while jobs in a jurisdiction are counted by place of work (they may live elsewhere). These data differ from the 18,601 jobs cited in the previous paragraph due to different data sources. Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519.

more residents in all wage groups than jobs, with a particularly greater imbalance at the highest wage category; the unincorporated County has more high-wage residents than high-wage jobs (where high-wage refers to jobs paying more than \$75,000). Surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, although over time, sub-regional imbalances may appear.

**Figure H-2.2: Workers by Earnings, Unincorporated County as Place of Work and Place of Residence**



According to ABAG, this measure of the relationship between jobs and workers “may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.” If there are more jobs than employed residents, it means a city or county is relatively jobs-rich, typically also with a high jobs-to-household ratio. Unincorporated Marin County is a jobs-poor area (more residents than jobs) and has a relatively low jobs-to-household ratio (0.7 in 2018) compared to 1.06 in Marin County.<sup>13</sup> However, the jobs-to-household ratio in the unincorporated County has increased similarly as Marin County between 2010 and 2018 (by 0.10).

<sup>13</sup> This jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. Source: ABAG Housing Needs Report, 2021. U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

A balance between jobs and employed residents can help reduce greenhouse gas emissions, freeway congestion, and fuel consumption, and can result in improved air quality. A jobs-housing balance can also provide savings in travel time for businesses and individuals. However, a one-to-one ratio between jobs and employed residents does not guarantee a reduction in commute trips. Marin County nearly has a 1:1 ratio, but the disparity between the types of jobs and the cost of housing contributes to this imbalance.

According to the U.S. Bureau of Labor Statistics, the average wage earned at a Marin County-based job as of the first quarter of 2021 was \$90,168 a year, which is considered below the low income threshold for a household of one.<sup>14,15</sup> Additionally, according to the ACS, the median income of a single person household in Marin of \$62,606.<sup>16</sup> The median home sale price of a single-family detached home of \$1.91 million or of a condominium of \$740,088<sup>17</sup> is out-of-reach for a significant portion of the population. Even with a 1:1 ratio of jobs to housing, Marin County will continue to import workers from neighboring counties where more affordable housing is located. Therefore, a focus of this Housing Element is to address the issue of matching housing costs and types to the needs and incomes of the community's workforce.

### Unemployment

In unincorporated Marin County, the unemployment rate increased 0.6 percentage points between January 2010 and January 2021, from 5.5% to 6.1%. Jurisdictions throughout the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, although a general improvement and recovery occurred in the later months of 2020 (Figure H-2.3).

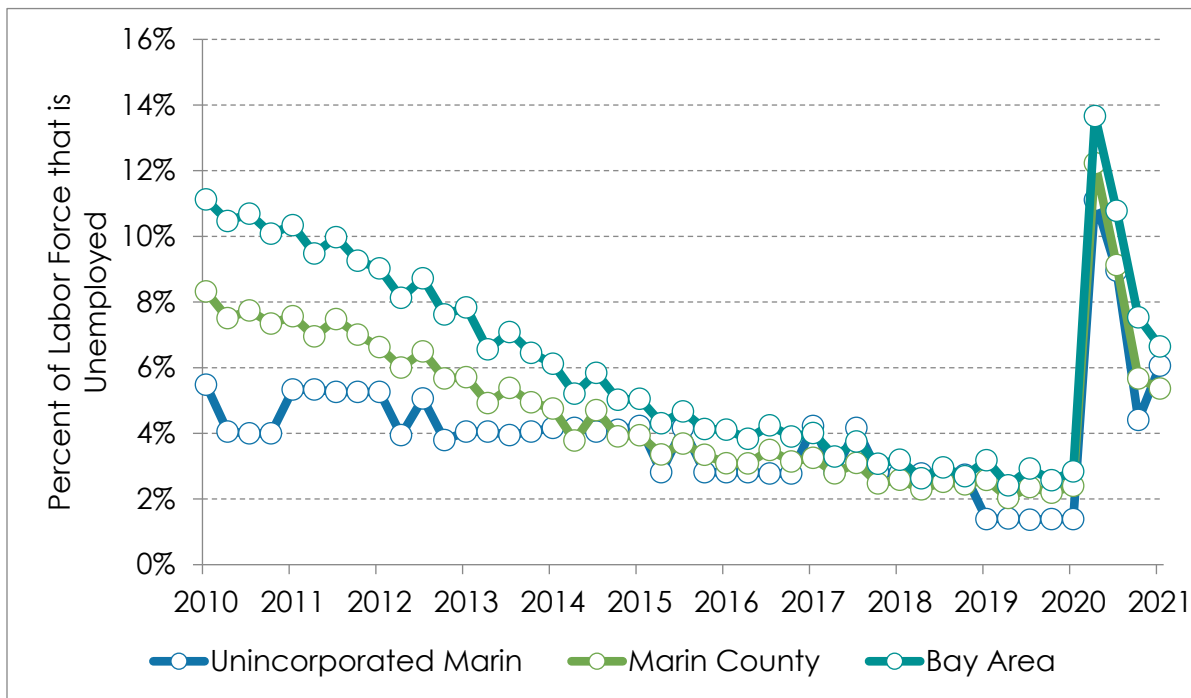
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<sup>14</sup> From the Average Weekly pay for all industries (\$1,734). Quarterly Census of Employment and Wages, U.S. Department of Labor, September 2021.

<sup>15</sup> California Department of Housing and Community Development (HCD). (HCD 2021: <https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/income-limits-2021.pdf>)

<sup>16</sup> Nonfamily household. American Community Survey 2015-2019, Five-Year Estimates. Table S1903.

<sup>17</sup> County of Marin Assessor Real Estate Sales Data, August 2021.

**Figure H-2.3: Unemployment Rate****Notes:**

-Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data.

-Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

## Household Characteristics

### Household Tenure

The U.S. Census Bureau defines a household as all persons who occupy a housing unit, including families, single people, or unrelated persons. Persons living in licensed facilities or dormitories are not considered households. As of 2019, there were 25,850 households in unincorporated Marin County, a decrease of 343 from the 2010 level of 26,193. Of these 25,850 households, 72% own the home they live in and 28% rent ([Table H-2.11](#) [Table H-2.11](#)). This ownership percentage has increased by 3% since

2010 while renter households decreased by 11% during this same time period. Among the communities in the unincorporated County, Black Point-Green Point, Marinwood/Lucas Valley, Santa Venetia/Los Ranchitos, and Kentfield/Greenbrae have the highest proportion of owner-households (over 80%, [Table H-2.11](#) ~~Table II-11~~). By contrast, Marin City and Strawberry have the highest proportion of renter-households (73% and 53%, respectively).

**[Table H-2.11](#) ~~Table H-2.11~~: Households by Tenure**

|                             | Owner occupied | Renter occupied | Total   |
|-----------------------------|----------------|-----------------|---------|
| Black Point-Green Point     | 80.7%          | 19.3%           | 617     |
| Northern Costal West Marin  | 75.5%          | 24.5%           | 212     |
| Central Coastal West Marin  | 62.1%          | 37.9%           | 853     |
| The San Geronimo Valley     | 74.2%          | 25.8%           | 1,500   |
| Southern Coastal West Marin | 64.5%          | 35.5%           | 1,026   |
| Marinwood/Lucas Valley      | 88.6%          | 11.4%           | 2,412   |
| Santa Venetia/Los Ranchitos | 82.6%          | 17.4%           | 1,717   |
| Kentfield/Greenbrae         | 80.9%          | 19.1%           | 2,567   |
| Strawberry                  | 46.8%          | 53.2%           | 2,391   |
| Tam Valley                  | 76.4%          | 23.6%           | 4,617   |
| Marin City                  | 26.7%          | 73.3%           | 1,377   |
| Unincorporated Marin        | 72.0%          | 28.0%           | 25,850  |
| Marin County                | 63.7%          | 36.3%           | 105,432 |

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003*

*Note: Please refer to Table II-1 and Figure II-1 for the census designated places included in the unincorporated communities*

Homeownership rates often vary across race and ethnicity. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.<sup>18</sup> According to ACS, in 2019 19.5% of Black households owned

<sup>18</sup> ABAG/MTC Staff and Baird + Driskell Community Planning; Housing Needs Data Report: Unincorporated Marin (page 26); April 2, 2021.

their homes, while homeownership rates were 66.6% for Asian households, 55.5% for Latinx households, and 75.0% for White households in unincorporated Marin County.<sup>19</sup>

## Household Types

About 54% of unincorporated Marin County's households consist of married-couple families with or without children ([Table H-2.12](#) ~~Table H-2.12~~).

The unincorporated County has a higher share of married-couple family households than the County and the Bay Area (about 51%). Approximately 27% of households are occupied by people living alone in the unincorporated County. This percentage was slightly lower than the Marin County figure of 29.9% but higher than the Bay Area figure of 24. %. Among the communities within the unincorporated County, all but four (Black Point-Green Point, Marin/Lucas Valley, Kentfield/Greenbrae, and Tam Valley) have higher shares of single-person households than the unincorporated County, Marin County, and Bay Area. The remaining households in unincorporated Marin County include: male householder with no spouse present (about 4%), female householder with no spouse present (7.6%) and other non-family households (7%).

**Table H-2.12: ~~Table H-2.12:~~ Household Types**

|                             | Married-Couple Family | Male Householder, No Spouse Present | Female Householder, No Spouse Present | Single-Person Households | Other Non-Family Households | Total |
|-----------------------------|-----------------------|-------------------------------------|---------------------------------------|--------------------------|-----------------------------|-------|
| Black Point-Green Point     | 65.2%                 | 2.8%                                | 0.0%                                  | 21.2%                    | 10.9%                       | 617   |
| Northern Costal West Marin  | 47.2%                 | 9.9%                                | 3.8%                                  | 33.0%                    | 6.1%                        | 212   |
| Central Coastal West Marin  | 42.3%                 | 0.7%                                | 1.6%                                  | 50.4%                    | 4.9%                        | 853   |
| The San Geronimo Valley     | 40.5%                 | 7.6%                                | 3.1%                                  | 35.0%                    | 13.7%                       | 1,500 |
| Southern Coastal West Marin | 34.8%                 | 5.6%                                | 3.6%                                  | 40.6%                    | 15.4%                       | 1,026 |
| Marinwood/Lucas Valley      | 60.4%                 | 3.5%                                | 9.2%                                  | 20.9%                    | 6.0%                        | 2,412 |
| Santa Venetia/Los Ranchitos | 51.6%                 | 0.0%                                | 9.6%                                  | 33.4%                    | 5.4%                        | 1,717 |
| Kentfield/Greenbrae         | 63.9%                 | 2.7%                                | 6.4%                                  | 21.8%                    | 5.2%                        | 2,567 |

<sup>19</sup> See footnote 19.

**Table H-2.12: Household Types**

|                      | Married-Couple Family | Male Householder, No Spouse Present | Female Householder, No Spouse Present | Single-Person Households | Other Non-Family Households | Total     |
|----------------------|-----------------------|-------------------------------------|---------------------------------------|--------------------------|-----------------------------|-----------|
| Strawberry           | 42.1%                 | 2.8%                                | 11.5%                                 | 39.4%                    | 4.2%                        | 2,391     |
| Tam Valley           | 55.9%                 | 5.7%                                | 7.8%                                  | 24.1%                    | 6.5%                        | 4,617     |
| Marin City           | 28.0%                 | 5.6%                                | 17.1%                                 | 37.8%                    | 11.5%                       | 1,377     |
| Unincorporated Marin | 54.3%                 | 4.1%                                | 7.6%                                  | 27.0%                    | 7.0%                        | 25,850    |
| Marin County         | 51.4%                 | 3.6%                                | 7.7%                                  | 29.9%                    | 7.4%                        | 105,432   |
| Bay Area             | 51.2%                 | 4.8%                                | 10.4%                                 | 24.7%                    | 8.9%                        | 2,731,434 |

Source: For Marin County and Unincorporated Marin California Department of Finance, E-5 series, 2019. For Unincorporated Communities, American Community Survey Five Year Estimates, 2015-2019, Table B11001.

Note: Please refer to Table H-2.1 and Figure H.2.2 for the census designated places included in the unincorporated communities

As shown in Table H-2.12, more than a quarter of the unincorporated County's population are single-person households. The County needs more housing units to serve this population, as the primary stock of housing in the unincorporated County is single-family homes, almost exclusively affordable to above-moderate income households (see Housing Units by Type and Production). There is a shortage of rental housing, including multi-family, single-family, accessory dwelling units, and Single Room Occupancy (SRO) units. In addition, opportunities for smaller, more moderately priced homeownership units are needed to serve singles, senior citizens, and lower income families.

The housing type best suited to serve the workforce of Marin, those with an income of approximately \$90,168 a year,<sup>20</sup> is often multi-family rental housing and smaller units located close to transportation and services. Examples of this type of housing include the Fireside and San Clemente developments, which provide rental housing at a range of affordability levels.<sup>21</sup> These housing developments are close to transit and services and help to reduce commute costs to the low income residents. Mixed-use

<sup>20</sup> From the Average Weekly pay for all industries (\$1,734). Quarterly Census of Employment and Wages, U.S. Department of Labor, September 2021.

<sup>21</sup> Fireside Apartments includes 50 units; 18 of which are Supportive Housing (10 for families and 8 for formerly homeless seniors). Source: Eden Housing.



developments, like Strawberry Village, are other examples of housing types that may address the needs of Marin’s workforce.

## Household Size

According to the 2019 ACS 2019, the average household size in Marin County is 2.40 persons, an increase from 2.34 in 2010 ([Table H-2.13](#)[Table H-2.13](#)).<sup>22</sup> While owner-household size has remained almost the same since 2010 (2.42 versus 2.43), the size of renter-households in Marin County has increased in the past decade from 2.20 to 2.33 persons per household. It is possible that high housing prices are forcing people to share living accommodations, thereby increasing household size. Throughout the unincorporated County, and especially in West Marin, people are afraid to speak out about housing conditions due to a fear of retaliation.

[Table H-2.13](#)[Table H-2.13](#): Household Size by Tenure, Marin County 2010 and 2019

|                        | 2010 | 2019 |
|------------------------|------|------|
| Average Household Size | 2.34 | 2.40 |
| Renter-Occupied        | 2.20 | 2.33 |
| Owner-Occupied         | 2.42 | 2.43 |

Source: 2010 U.S. Census Bureau, 2015-2019 American Community Survey, 5-Year Estimates.

## Housing Stock Characteristics

### Housing Units by Type and Production

Based on 2021 data from the California Department of Finance (DOF), the unincorporated area of Marin has 24,778 single-family homes constituting 83% of the total housing stock, 4,452 multi-family homes comprising 15% of all housing, and 588 mobile homes, for a total of 29,818 homes ([Table H-2.14](#)[Table H-2.14](#)). Single-family homes are slightly less dominant countywide and make up just over 71 % of the County’s total housing stock. [Table H-2.14](#)[Table H-2.14](#) and [Table H-2.15](#)[Table H-2.15](#) show the distribution of housing by type for the unincorporated County and the County as a whole. These proportions have not changed significantly in the past Housing Element planning period from 2013 to 2021.

According to ABAG, most housing produced in the region and across the State in recent years consisted of single-family homes and larger multi-unit buildings. However, some

<sup>22</sup> Average household size for unincorporated area is not available.

households are showing a need for “missing middle housing,” including duplexes, triplexes, townhomes, cottage clusters, and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place. In unincorporated Marin County, the housing type that experienced the most growth between 2013 and 2021 was single-family housing with an increase of 163 units. Two- to four-unit housing increased by 53 units. Single-family homes also experienced the highest absolute growth in the overall County followed by multi-family housing with five or more units ([Table H-2.15](#) ~~Table H-2.15~~).

**~~Table H-2.14:~~ Table H-2.14: Housing Units by Type, Unincorporated County**

| Unit Type                           | 2013   |         | 2021   |         | Change |         |
|-------------------------------------|--------|---------|--------|---------|--------|---------|
|                                     | Number | Percent | Number | Percent | Number | Percent |
| Single-family (detached & attached) | 24,615 | 83.2%   | 24,778 | 83.1%   | 163    | 0.7%    |
| 2-4 units                           | 1,406  | 4.8%    | 1,459  | 4.9%    | 53     | 3.8%    |
| 5+ units                            | 2,993  | 10.1%   | 2,993  | 10.0%   | 0      | 0.0%    |
| Mobile homes                        | 567    | 1.9%    | 588    | 2.0%    | 21     | 3.7%    |
| Total                               | 29,581 | 100.0%  | 29,818 | 100.0%  | 237    | 0.8%    |

*Source: Department of Finance E-5 County/State Population and Housing Estimates*

**~~Table H-2.15:~~ Table H-2.15: Housing Units by Type, Countywide**

| Unit Type                           | 2013    |         | 2021    |         | Change |         |
|-------------------------------------|---------|---------|---------|---------|--------|---------|
|                                     | Number  | Percent | Number  | Percent | Number | Percent |
| Single-family (detached & attached) | 79,639  | 71.4%   | 80,146  | 71.1%   | 507    | 0.6%    |
| 2-4 units                           | 8,222   | 7.4%    | 8,503   | 7.5%    | 281    | 3.4%    |
| 5+ units                            | 21,704  | 19.5%   | 22,046  | 19.6%   | 342    | 1.6%    |
| Mobile homes                        | 1,974   | 1.8%    | 1,995   | 1.8%    | 21     | 1.1%    |
| Total                               | 111,539 | 100.0%  | 112,690 | 100.0%  | 1,151  | 1.0%    |

*Source: Department of Finance E-5 County/State Population and Housing Estimates*

Single-unit housing (attached and detached) makes up close to or over 90% of housing stock in all unincorporated communities except Marin City, where only a third of its stock is single-unit, as shown in [Table H-2.16](#). ABAG's 2021 Housing Needs report concluded that production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region.

**Table H-2.16: Housing Units by Type, Unincorporated Communities**

| Community                   | Single-Family<br>(Detached & Attached) | 2-4<br>Units | 5+<br>Units | Mobile<br>Homes | Total |
|-----------------------------|--|--------------|-------------|-----------------|-------|
| Black Point-Green Point     | 100.0%                                 | 0.0%         | 0.0%        | 0.0%            | 617   |
| Northern Costal West Marin  | 95.8%                                  | 0.0%         | 0.0%        | 4.2%            | 212   |
| Central Coastal West Marin  | 95.3%                                  | 0.0%         | 4.7%        | 0.0%            | 853   |
| The San Geronimo Valley     | 92.9%                                  | 4.1%         | 0.7%        | 2.3%            | 1,500 |
| Southern Coastal West Marin | 94.2%                                  | 4.6%         | 1.2%        | 0.0%            | 1,026 |
| Marinwood/Lucas Valley      | 97.7%                                  | 2.3%         | 0.0%        | 0.0%            | 2,412 |
| Santa Venetia/Los Ranchitos | 88.4%                                  | 7.4%         | 4.3%        | 0.0%            | 1,717 |
| Kentfield/Greenbrae         | 89.1%                                  | 3.4%         | 7.6%        | 0.0%            | 2,567 |
| Strawberry                  | 49.4%                                  | 8.1%         | 42.0%       | 0.0%            | 2,391 |
| Tam Valley                  | 90.8%                                  | 4.0%         | 4.5%        | 0.7%            | 4,617 |
| Marin City                  | 28.6%                                  | 10.0%        | 61.4%       | 0.0%            | 1,377 |

Source: American Community Survey, 2015-2019. Table B 25124

Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities

The median home sales prices of single-family homes across the unincorporated County increased from \$966,000 to \$1.91 million between 2013 and 2021.<sup>23</sup> This represents almost a 100 % increase in prices, while median household income increased by 45%,<sup>24</sup> meaning home values increased significantly more than area incomes. While

<sup>23</sup> County of Marin Assessor, Real Estate Sales Data. Annual 2013, August 2021.

<sup>24</sup> Based on 2013 and 2021 HCD State Income Limits. Area Median Incomes for four-person households.

condominiums and townhomes are more affordable with a median home sales price of \$740,088<sup>25</sup>, they are still unaffordable for low and moderate income households.

### Affordable and Assisted Housing

Marin County is served by one housing authority, the Marin Housing Authority (MHA). MHA is a public corporation authorized to provide decent, safe, and sanitary housing for low income people. The Marin Housing Authority operates and administers 496 property units in six locations and receives funding for housing programs from the Department of Housing and Urban Development (HUD).<sup>26</sup>

Approximately 6,125 existing affordable housing units have received some combination of local, federal, or State assistance, representing approximately 5% of the County's total housing units. However, this represents only 14% of the 42,462 low income households in the County. 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 households. 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. ~~Table H-2.17~~ ~~Table H-2.17~~ shows the types of affordable housing units by type, the 6,125 units consist of the following types:

**~~Table H-2.17~~; ~~Table H-2.17~~: Affordable Housing Units, 2020**

|                              |              |
|------------------------------|--------------|
| Public Housing               | 496          |
| Seniors                      | 1,126        |
| Family Housing               | 2,791        |
| Disabled                     | 207          |
| Home Ownership               | 832          |
| Permanent Supportive Housing | 337          |
| Transitional & Shelter       | 336          |
| <b>Total</b>                 | <b>6,125</b> |

<sup>25</sup> County of Marin Assessor, Real Estate Sales Data. August 2021.

<sup>26</sup> County of Marin Analysis of Impediments to Fair Housing Choice, January 2020.

*Source: Marin County 2020-2024 Consolidated Plan*

As of October 2021, 793 active applicants were on the Housing Choice Voucher/Section 8 waitlist. MHA has housed 124 applicants from the waiting list between 2019 and 2021; in late 2021, 31 applicants were 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, despite both State and local Source of Income Protection laws that prohibit discrimination against Section 8 voucher holders. MHA's Housing Choice Voucher/Section 8 waitlist opened in September 2008, and 11,200 applications were received. More than 6,000 of the applicants were removed from the waiting list due to lack of current mailing address and/or non-eligibility. Additionally, MHA has 734 applicants on the Public Housing waiting list that last opened in early 2013. The need for additional Section 8 housing was identified as an issue, particularly in West Marin, by Housing Element focus group participants.

### Age and Condition of Housing Stock

Most of the housing stock in Marin County is more than 30 years old. Approximately 86% of the existing homes throughout the County were built prior to 1990, as demonstrated by ~~Table H-2.18~~[Table H-2.18](#). The housing stock in the unincorporated County is similarly aged, with 88% of housing units built before 1990. Among the unincorporated County communities, the San Geronimo Valley and Tam Valley have the oldest housing stock (over 93% over 30 years old); Black Point-Green Point has the newest housing stock (only 78% of units are older than 30 years) (~~Table H-2.19~~[Table H-2.19](#)).

**~~Table H-2.18:~~ [Table H-2.18:](#) Year Structure Built, Unincorporated County and Marin County**

| Year Built         | Unincorporated | Marin County |
|--------------------|----------------|--------------|
| 2010 or later      | 1.2%           | 1.4%         |
| Built 2000 to 2010 | 3.9%           | 5.1%         |
| Built 1990 to 1999 | 6.9%           | 7.4%         |
| Built 1980 to 1989 | 10.3%          | 10.1%        |
| Built 1970 to 1979 | 16.6%          | 18.1%        |
| Built 1960 to 1969 | 18.8%          | 20.2%        |
| Built 1950 to 1959 | 23.5%          | 18.8%        |

|                       |        |         |
|-----------------------|--------|---------|
| Built 1940 to 1949    | 7.1%   | 6.3%    |
| Built 1939 or earlier | 11.6%  | 12.6%   |
| Total                 | 28,973 | 113,084 |

Source: American Community Survey, 2015-2019 Five-Year Survey. Table B25034

**Table H-2.19: Year Structure Built, Unincorporated County Community Areas**

|                             | 2010<br>or<br>Later | 2000<br>to<br>2010 | 1990<br>to<br>1999 | 1980<br>to<br>1989 | 1970<br>to<br>1979 | 1960<br>to<br>1969 | 1950 to<br>1959 | 1940<br>to<br>1949 | 1939<br>or<br>Earlier | Total |
|-----------------------------|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--------------------|-----------------------|-------|
| Black Point-Green Point     | 0.0%                | 16.9%              | 4.9%               | 16.6%              | 20.6%              | 6.4%               | 15.5%           | 6.9%               | 12.3%                 | 627   |
| Northern Costal West Marin  | 3.6%                | 0.0%               | 12.8%              | 19.9%              | 25.4%              | 12.1%              | 3.6%            | 0.0%               | 22.8%                 | 619   |
| Central Coastal West Marin  | 1.5%                | 3.0%               | 14.8%              | 12.1%              | 9.6%               | 17.3%              | 8.0%            | 7.4%               | 26.3%                 | 1,491 |
| The San Geronimo Valley     | 0.0%                | 5.2%               | 2.2%               | 5.5%               | 13.8%              | 14.3%              | 9.5%            | 7.4%               | 42.1%                 | 1,624 |
| Southern Coastal West Marin | 4.4%                | 3.5%               | 4.3%               | 12.9%              | 14.4%              | 17.9%              | 11.8%           | 11.7%              | 19.1%                 | 1,807 |
| Marinwood/Lucas Valley      | 0.0%                | 2.2%               | 4.0%               | 5.0%               | 10.4%              | 38.1%              | 39.2%           | 1.0%               | 0.0%                  | 2,412 |
| Santa Venetia/Los Ranchitos | 1.8%                | 0.8%               | 7.8%               | 6.9%               | 11.5%              | 10.9%              | 47.5%           | 7.2%               | 5.6%                  | 1,717 |
| Kentfield/Greenbrae         | 2.6%                | 5.2%               | 2.7%               | 4.8%               | 6.2%               | 18.7%              | 32.2%           | 12.0%              | 15.6%                 | 2,698 |
| Strawberry                  | 1.0%                | 2.7%               | 10.2%              | 9.0%               | 28.7%              | 18.2%              | 22.2%           | 6.3%               | 1.6%                  | 2,528 |
| Tam Valley                  | 0.6%                | 3.4%               | 5.3%               | 7.1%               | 21.8%              | 19.4%              | 23.7%           | 8.1%               | 10.5%                 | 4,760 |
| Marin City                  | 0.0%                | 4.1%               | 14.4%              | 28.7%              | 11.5%              | 21.4%              | 7.4%            | 6.4%               | 6.1%                  | 1,417 |

Source: American Community Survey, 2015-2019 Five-Year Survey. Table B25034.

Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities

Some ACS data may be less reliable due to small survey sizes. For this reason, readers should keep in mind that the potential for data error and may not be reflective of complete development figures.

The 2019 ACS provides data about the condition of the existing housing stock countywide and in the unincorporated County (~~Table H-2.20~~**Table H-2.20**). In general, the condition of the housing stock in Marin County is good, with only 2.6% of occupied housing units having substandard conditions (one or more lacking amenities). In the unincorporated County, 2.3% of the housing stock has one or more potential housing problem, which is slightly lower than the countywide percentage of 2.6%. The most common substandard condition is a lack of telephone service for both owners and renters. However, in today's digital world, this measure may be outdated as many households have eliminated landline services and opted to rely primarily on mobile devices.

Both countywide and in the unincorporated County, a higher renter-occupied units have substandard conditions than owner-occupied units. As shown in the table below, approximately 5% of renter units have substandard conditions versus approximately 1% of owner units.

**~~Table H-2.20:~~ **Table H-2.20:** Substandard Housing Conditions**

| Amenity                             | Unincorporated County |        |        | Marin County |        |         |
|-------------------------------------|-----------------------|--------|--------|--------------|--------|---------|
|                                     | Owner                 | Renter | All    | Owner        | Renter | All     |
| Lacking complete kitchen facilities | 0.2%                  | 1.4%   | 0.5%   | 0.2%         | 2.4%   | 1.0%    |
| Lacking plumbing facilities         | 0.3%                  | 0.8%   | 0.4%   | 0.3%         | 0.6%   | 0.4%    |
| No telephone service available      | 0.8%                  | 2.7%   | 1.4%   | 0.8%         | 2.2%   | 1.3%    |
| All Units with Problem              | 1.3%                  | 4.9%   | 2.3%   | 1.2%         | 5.1%   | 2.6%    |
| Total Units                         | 18,611                | 7,239  | 25,850 | 67,115       | 38,317 | 105,432 |

*Note:*

*Survey asked whether telephone service was available in the house, apartment, or mobile home. A telephone must be in working order and service available in the house, apartment, or mobile home that allows the respondent to both make and receive calls.*

*Source: American Community Survey, 2015-2019. Tables B25053, B25043, and B25049.*

*Note: Please refer to **Table H-2.1:** and Figure H-2.1 for the census designated places included in the unincorporated communities*

The Marin County Housing Authority (MHA) conducts housing quality inspections (HQS inspections) on their properties. Below is the annual percentage of units that MHA found to be substandard:

- 2021 31%
- 2020 40%
- 2019 32%
- 2018 28%
- 2017 28%

The County's Code Enforcement division is complaint driven and most complaints related to substandard housing are neighbors complaining about an animal or insect infestation close by. Most of these complaints are not able to be substantiated. In recent informal windshield surveys conducted by code enforcement staff, 1-3% of residences have looked substandard. However, this does not account for properties that are setback from the street, behind a locked gate, or contain accessory buildings, etc. The Environmental Health Services (EHS) Division inspects all multi-family complexes with three or more units every other year on a biennial schedule. While common areas can be inspected, units are only inspected if authorization is given by the tenant. Normally, about 25-30% of all units are inspected. Of those inspected, EHS has reported that very few units are substandard. Under an enhanced inspection program authorized by the Board of Supervisors in 2018, EHS would inspect all units if the owner fails to correct minor or major environmental health code violations within a timely manner, if authorization is given by the tenant. This is particularly the case in West Marin. According to the Marin Housing Authority's Housing Quality Standards (HQS) inspection program, over the past five years, 26% of units inspected did not meet the definition for decent, safe, and sanitary housing. Examples include missing or inoperable smoke detectors, appliances not working, or windows and doors not operating as designed. The Housing Plan includes a program for the County to consider expanding the inspection services to cover the entire housing stock.

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### Housing Construction Prices and Trends

Throughout Marin County, new housing construction is increasing the size and already high proportion of single-family units relative to other unit types. In Fiscal Year 2020,



38% the new residential construction permits issued were for single-family homes and none for multi-family developments.<sup>27</sup> The average size of these homes was 3,056 square feet, which reflects the predominant development pattern in unincorporated Marin County of large, custom-built, single-family homes. Smaller units, which are usually more affordable, have a higher price per square foot than do larger homes because of land prices.<sup>28</sup> This may act as a disincentive to construct smaller, more modest homes, unless developed a higher density.

The existing construction trends contribute to the increasing imbalance between the wages earned in Marin County and the housing costs of new and existing homes. Due to the high cost of land and limited available stock, these trends were not significantly impacted by the economic downturn associated with the COVID-19 pandemic. Housing costs continue to rise in Marin County, making it increasingly difficult for those at lower and moderate income levels to find affordable housing options.

### Vacancy Rate Trends

Data from the 2019 ACS illustrates Marin's homeowner vacancy rate at 0.6% and rental vacancy rate at 2.7%, which are among the lowest in the entire Bay Area region. [Table H-2.21](#) below shows the different types of vacancies with the most common type being For Seasonal, Recreational, Or Occasional Use (vacancy rate of 57.1%). According to ABAG's Housing Needs Report, the Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the ACS or Decennial Census. Vacant units classified as "for recreational or occasional use" are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnBs or VRBO are likely to fall in this category. Based on the Marin County Department of Finance data, 509 units in the unincorporated County were listed as short-term rental properties in January 2022, which is likely an undercount since a number of short-term rentals do not register with the County. For several unincorporated communities, the number of short-term rentals is a significant percentage of the community's overall residential units. This is the case for Muir Beach (35%), Dillon Beach and Marshall (25%) and Stinson Beach (21%).<sup>29</sup> The focus groups held for this Housing Element update emphasized that short-term rentals impact the housing market, particularly in West Marin.

The County will explore options in this housing element cycle to limit short-term rentals in order to preserve housing for permanent residential units. Another program will look at possibly establishing a vacant home tax in the unincorporated County. Details of the programs are included in Section 5 of this element. The Census Bureau classifies units

<sup>27</sup> From the 2020 Annual Progress Report. Table A2 Building Activity (Entitled, Permitted, and Completed Units). 38 % single-family, 58 % accessory dwelling units, and four % mobile homes.

<sup>28</sup> Inclusionary Zoning In-Lieu Fee Analysis, March 2008 by Vernazza Wolf Associates

<sup>29</sup> Marin County Housing and Federal Grants. Measure W Working Group Data Package.

as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.<sup>30</sup> In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions. ~~Table H-2.21~~ ~~Table H-2.21~~ shows that vacant long-term rental properties in unincorporated Marin County. ~~Table H-2.21~~ ~~Table H-2.21~~ also shows that differences in the type of vacant units between the unincorporated County than Marin County. While the unincorporated County has higher overall vacancy rates than Marin County, it has a lower for-rent vacancy rate (6.3%) than the County (14.2%).

**~~Table H-2.21:~~ Table H-2.21: Vacant Units by Type**

| Geography                                     | Unincorporated Marin | Marin County |
|---|----------------------|--------------|
| For Rent                                      | 6.3%                 | 14.2%        |
| For Sale                                      | 2.1%                 | 4.6%         |
| For Seasonal, Recreational, Or Occasional Use | 57.1%                | 33.1%        |
| Other Vacant                                  | 30.7%                | 40.6%        |
| Rented, Not Occupied                          | 2.5%                 | 4.2%         |
| Sold, Not Occupied                            | 1.4%                 | 3.3%         |
| Total Vacant out of Total Housing Units       | 10.8%                | 6.8%         |

*Source: American Community Survey, 2015-2019. Tables B25002 and B25004.*

In general, a higher vacancy rate is considered necessary by housing experts to assure adequate choice in the marketplace and to temper the rise in home prices. A minimum five % rental vacancy rate is considered crucial to permit ordinary rental mobility. In a housing market with a lower vacancy rate, strong market pressure will inflate rents, and tenants will have difficulty locating appropriate units. The 2000s saw a significant tightening in the local housing market due to the recession, a phenomenon that was also experienced in many Bay Area communities. Nationwide, there was a sharp drop in multi-family housing construction during the since the 1990s but especially in the past 20 years, which has also contributed to low vacancy rates and rising rents.

<sup>30</sup> For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

According to Fair Housing Advocates of Northern California (FHANC)<sup>31</sup>, Marin County's low vacancy rate also increases the tendency for landlords to discriminate against potential renters. Between 2020 and 2021, 68 complaints were from unincorporated communities. Overall, Marin City had the highest incidence of reported discrimination complaints, making up about 45.6% of all the complaints in the unincorporated County (please refer to AFFH appendix for additional information). The focus groups for this Housing Element update expressed that discrimination is experienced by people of color and families and that many people do not speak out about housing conditions because of retaliation concerns. FHANC's staff attorney advocates for tenants and negotiates with landlords to find reasonable accommodations for thousands of persons with disabilities, to enable them to live in accessible housing. They also educate landowners on fair housing laws, provides seminars and brochures in English, Spanish, and Vietnamese on how to prepare for a housing search and recognize discrimination, and sponsors school programs aimed at encouraging tolerance.

## Housing Costs, Household Income, and Ability to Pay for Housing

### Household Income

Income is defined as wages, salaries, pensions, social security benefits, and other forms of cash received by a household. Non-cash items, such as Medicare and other medical insurance benefits, are not included as income. For housing to be considered affordable, housing costs should not exceed 30% of income. Housing costs include rent and utilities for renters, and principal, interest, property taxes, and insurance for homeowners. It is therefore critical to understand the relationship between household incomes and housing costs to determine how affordable or unaffordable housing really is.

An estimated 38% of unincorporated Marin County households fall in the extremely low, very low, and low income categories, earning less than 80% of median income ([Table H-2.22](#)). In comparison, approximately 41% of all Marin County households and 39% of Bay Area households earn less than 80% of median income. There is an even greater proportion of extremely low, very low, and low income households among renters. Estimates from 2017 report that 57% of all renters in unincorporated Marin County were in the extremely low, very low, and low income categories.<sup>32</sup>

<sup>31</sup> The Fair Housing Advocates of Northern California (FHANC) is a civil rights organization that investigates housing discrimination, including discrimination based on race, national origin, disability, gender, and children.

<sup>32</sup> Association of Bay Area Governments Metropolitan Transportation Commission, Housing Needs Data Report: Unincorporated Marin, April 2, 2021.

**Table H-2.22: ~~Table H-2.22:~~ Households by Income Level-  
Unincorporated County and Marin County**

|  | Unincorporated Marin |         | Marin County |         |
|--|----------------------|---------|--------------|---------|
|  | Number               | Percent | Number       | Percent |
| Extremely Low<br>(0%-30% of AMI)                 | 3,623                | 14.0%   | 15613        | 14.9%   |
| Very Low<br>(31%-50% of AMI)                     | 2,773                | 10.7%   | 11749        | 11.2%   |
| Low<br>(51%-80% of AMI)                          | 3,537                | 13.6%   | 15100        | 14.4%   |
| Median<br>(81%-100% of AMI)                      | 2,185                | 8.4%    | 9385         | 9.0%    |
| Moderate and Above<br>(Greater than 100% of AMI) | 13,826               | 53.3%   | 53004        | 50.6%   |
| Total Households                                 | 25,944               | 100.0%  | 104,851      | 100.0%  |

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release in ABAG Housing Needs Data Packet.

Note: Please refer to [Table H-2.1:](#) and Figure H-2.1 for the census designated places included in the unincorporated communities

For the unincorporated communities, [Table H-2.23](#) ~~Table H-2.23~~ illustrates that five communities have a majority (more than 50 %) of above moderate income households. The Kentfield/Greenbrae community has the highest percentage (68.7) of above moderate income households. A significant percentage of lower income households are found in Northern-Coastal West Marin, Central-Coastal West Marin, the San Geronimo Valley, Santa Venetia/Los Ranchitos, Strawberry, and Marin City. The communities of Central-Coastal West Marin and Marin City have the highest percentages of extremely low income households (29% and 39.7%, respectively).

**Table H-2.23: Households by Household Income Level, Unincorporated Communities**

| Community                   | 0%-30% of AMI | 31%-50% of AMI | 51%-80% of AMI | 81%-100% of AMI | Greater than 100% of AMI | Total |
|-----------------------------|---------------|----------------|----------------|-----------------|--------------------------|-------|
| Black Point-Green Point     | 8.5%          | 8.5%           | 14.5%          | 6.8%            | 61.5%                    | 585   |
| Northern Costal West Marin  | 23.3%         | 14.0%          | 4.7%           | 7.0%            | 51.2%                    | 215   |
| Central Coastal West Marin  | 29.0%         | 14.0%          | 18.8%          | 7.5%            | 30.6%                    | 930   |
| The San Geronimo Valley     | 15.1%         | 11.9%          | 16.4%          | 14.0%           | 42.6%                    | 1,641 |
| Southern Coastal West Marin | 18.3%         | 10.3%          | 17.3%          | 7.5%            | 46.7%                    | 975   |
| Marinwood/Lucas Valley      | 8.4%          | 11.1%          | 12.1%          | 15.0%           | 53.5%                    | 2,440 |
| Santa Venetia/Los Ranchitos | 14.6%         | 14.3%          | 17.1%          | 13.7%           | 40.3%                    | 1,750 |
| Kentfield/Greenbrae         | 10.0%         | 7.5%           | 8.8%           | 5.0%            | 68.7%                    | 2,605 |
| Strawberry                  | 18.8%         | 9.0%           | 15.1%          | 9.4%            | 47.8%                    | 2,450 |
| Tam Valley                  | 9.6%          | 6.0%           | 9.0%           | 7.3%            | 68.0%                    | 4,365 |
| Marin City                  | 39.7%         | 23.0%          | 8.3%           | 5.2%            | 23.8%                    | 1,260 |

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities

In Marin County, the median income as of 2021 for a family of four is \$149,600, which is a 45% increase from the median income in 2013. A household of four with an income less than \$54,800 is considered extremely low income.<sup>33</sup> As of 2017, more than 15,600 households countywide, or 15% of total households, were extremely low income. In the unincorporated County, an estimated 3,623 households were classified as extremely low income, representing 14% of households.<sup>34</sup>

Information on household income by household size is maintained by the U.S. Department of Housing and Urban Development (HUD) for each county and is updated annually. The California Department of Housing and Community Development (HCD) adjusts each county's median income to at least equal the state non-metropolitan county

<sup>33</sup> California Department of Housing and Community Development, effective April 26, 2021

<sup>34</sup> See footnote 24

median income. The State Income Limits for 2021 were published in April 2021 and are shown below.

**Table H-2. 24: Table H-2.24: FY 2021 Marin County Income Limits (HCD)**

| Household Size | Extremely Low (<30% AMI) | Very Low (30%-50% AMI) | Low (50%-80% AMI) | Median  | Moderate (80%-120% AMI) |
|----------------|--------------------------|------------------------|-------------------|---------|-------------------------|
| 1              | 38,400                   | 63,950                 | 102,450           | 104,700 | 125,650                 |
| 2              | 43,850                   | 73,100                 | 117,100           | 119,700 | 143,600                 |
| 3              | 49,350                   | 82,250                 | 131,750           | 134,650 | 161,550                 |
| 4              | 54,800                   | 91,350                 | 146,350           | 149,600 | 179,500                 |
| 5              | 59,200                   | 98,700                 | 158,100           | 161,550 | 193,850                 |
| 6              | 63,600                   | 106,000                | 169,800           | 173,550 | 208,200                 |
| 7              | 68,000                   | 113,300                | 181,500           | 185,500 | 222,600                 |
| 8              | 72,350                   | 120,600                | 193,200           | 197,450 | 236,950                 |

Source: California Department of Housing and Community Development, State Income Limits for 2021, April 26, 2021.

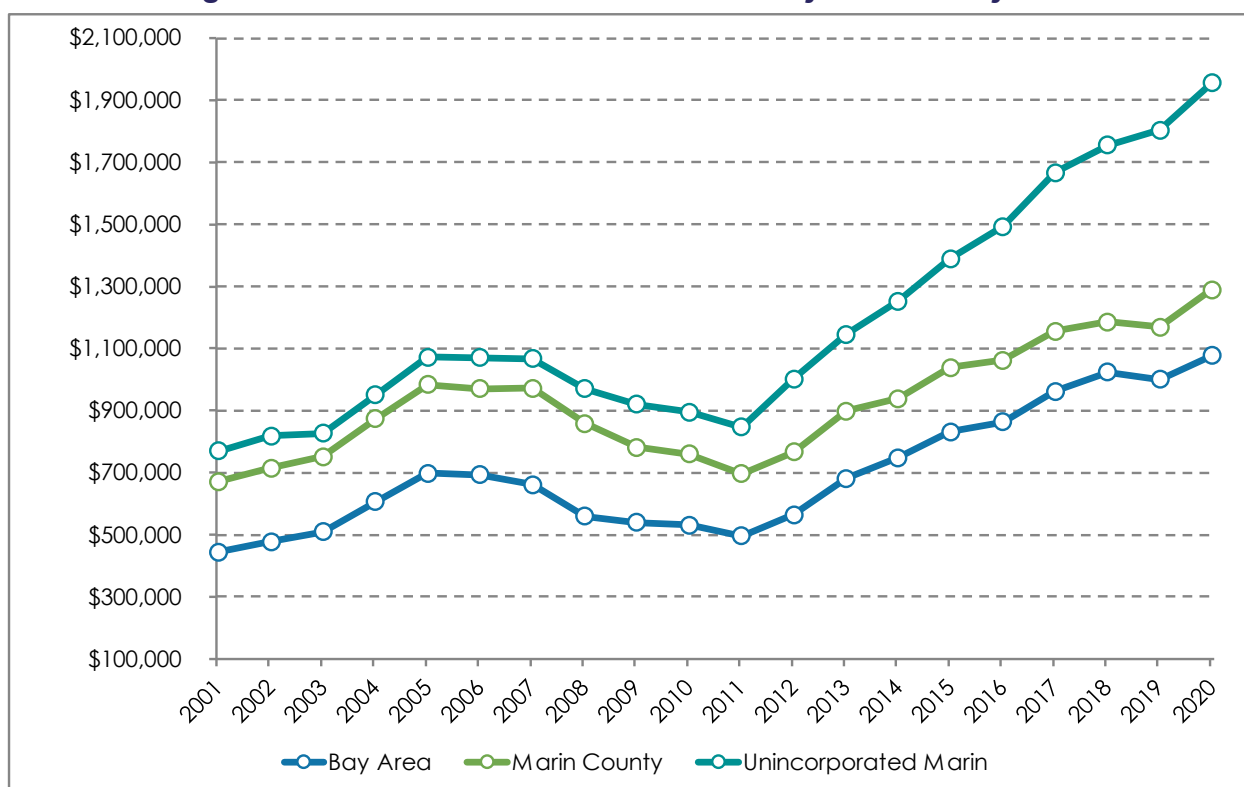
Note: AMI = Area Median Income

The “Median Income” schedule shown above is based on the FY2021 median family income for Marin County, CA of \$149,600 for a four-person household. HCD adjusts each county’s area median income to at least equal the state non-metropolitan county median income, as published by HUD.

## Home Sales Prices

In December 2020, the typical home value in unincorporated Marin County was estimated at \$1,955,764 per data from Zillow<sup>35</sup>. The largest proportion of homes were valued between \$1 million to \$1.5 million. By comparison, the typical home value is \$1,288,807 in Marin County and \$1,077,233 the Bay Area, with the largest share of units valued \$750,000 to \$1 million (county) and \$500,000 to \$750,000 (region).<sup>36</sup> After securing a 20% down payment, a household would need to be able to afford a monthly house payment of about \$6,620 (plus utilities) to afford a home at the median value. This amount is above affordability for all low and moderate income households in unincorporated Marin.

**Figure H-2.4: Home Values in Marin County and the Bay Area**



Zillow data is also available by ZIP code, and recent trends are shown for the unincorporated communities in [Table H-2.25](#). In 2020, the range of home values was between \$916,518 to \$3,416,244, and all communities experienced significant increases in home values since 2013 (minimum of 29 % increase in value).

<sup>35</sup> Typical home value – Zillow describes the Zillow Home Value Index (ZHVI) as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35<sup>th</sup> to 65<sup>th</sup> percentile range and includes all owner-occupied housing units, including both single-family homes and condominiums.

<sup>36</sup> Housing Needs Data Report: Unincorporated Marin. AGAG/MTC Staff and Baird+Driskell Community Planning, April 2, 2021.

**Table H-2.25: Home Values, Unincorporated Communities**

| Community Name              | Zip Code | Home Value - Dec. 2013 | Home Value - Dec. 2020 | % Change in Value |
|-----------------------------|----------|------------------------|------------------------|-------------------|
| Black Point-Green Point     | 94945    | \$670,899              | \$927,428              | 38.2%             |
| Northern Costal West Marin  | 94929    | \$757,012              | \$1,049,628            | 38.7%             |
|                             | 94971    | \$662,154              | \$961,486              | 45.2%             |
| Central Coastal West Marin  | 94956    | \$827,089              | \$1,290,055            | 56.0%             |
|                             | 94937    | \$807,195              | \$1,271,424            | 57.5%             |
| The San Geronimo Valley     | 94946    | \$1,322,537            | \$1,706,118            | 29.0%             |
|                             | 94963    | \$860,519              | \$1,234,562            | 43.5%             |
|                             | 94973    | \$677,232              | \$971,882              | 43.5%             |
|                             | 94938    | \$705,037              | \$1,025,663            | 45.5%             |
|                             | 94933    | \$645,740              | \$916,518              | 41.9%             |
| Southern Coastal West Marin | 94970    | \$1,744,475            | \$3,416,244            | 95.8%             |
|                             | 94924    | \$1,066,412            | \$1,656,332            | 55.3%             |
|                             | 94965    | \$1,036,162            | \$1,418,479            | 36.9%             |
| Marinwood/Lucas Valley      | 94946    | \$1,322,537            | \$1,706,118            | 29.0%             |
|                             | 94903    | \$773,354              | \$1,144,075            | 47.9%             |
| Santa Venetia/Los Ranchitos | 94903    | \$773,354              | \$1,144,075            | 47.9%             |
| Kentfield/Greenbrae         | 94904    | \$1,450,420            | \$2,001,013            | 38.0%             |
| Strawberry                  | 94941    | \$1,221,218            | \$1,744,308            | 42.8%             |
| Tam Valley                  | 94941    | \$1,221,218            | \$1,744,308            | 42.8%             |
| Marin City                  | 94965    | \$1,036,162            | \$1,418,479            | 36.9%             |

Source: Zillow, Zillow Home Value Index (ZHVI).

Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow.

Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities



## Rental Prices

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. The U.S. Census provides information on median contract rents. The following table shows these rents for the unincorporated communities and the unincorporated County in 2010 and 2019. The contract median rents in the unincorporated area increased from \$1,536 a month in 2010 to \$1,774 in 2019, representing a 15% increase. While information was not available for all of the unincorporated communities, the Black Point-Green Point area saw the largest rent increases, from \$679 to \$1,965 in a nine-year period.

**Table H-2. 26: Median Contract Rents, Unincorporated Communities**

| Community/Area   | 2010          | 2019            |
|--|---------------|-----------------|
| Black Point-Green Point  | \$679         | \$1,965         |
| Northern Coastal West Marin (Dillon Beach area)                      | n/a           | \$2,605         |
| Central Coastal West Marin   | \$967-\$1536  | \$1610 - \$1858 |
| The San Geronimo Valley (Woodacre and Lagunitas-Forest Knolls areas) | \$1433-\$2000 | \$1349-\$2198   |
| Southern Coastal West Marin  | \$1110-\$2000 | \$1574-\$1841   |
| Marinwood/Lucas Valley   | \$2,000       | \$2,194         |
| Santa Venetia/Los Ranchitos  | \$1,488       | n/a             |
| Kentfield/Greenbrae  | \$1,324       | \$2,091         |
| Strawberry   | \$1,512       | \$2,089         |
| Tam Valley   | \$2,000       | \$2,699         |
| Marin City   | \$1,211       | \$1,622         |
| Unincorporated Marin County  | \$1,536       | \$1,774         |

Sources: ABAG Housing Needs Data Packet ; 2015-2019 ACS, 2010 ACS Table B25058 (renter occupied housing units paying cash rent).

Note: Please refer to [Table H-2.1:](#) and Figure H-2.1 for the census designated places included in the unincorporated communities

Because the ACS data may not fully reflect current rent trends, an online rent survey was conducted in February 2022. The rents for apartments are shown in [Table H-](#)

~~2.27~~ **Table H-2.27.** The median rent for a one-bedroom apartment was \$2,450 while the median rent for two-bedrooms was \$3,151.

**~~Table H-2.27:~~ **Table H-2.27:** Apartment Rent Survey, Unincorporated County**

| # of Bedrooms            | # Units Advertised | Rental Range    | Median Rent |
|--------------------------|--------------------|-----------------|-------------|
| Apartments/Condos/Duplex |                    |                 |             |
| 1 Bedroom                | 9                  | \$1,750-\$3,800 | \$2,450     |
| 2 Bedrooms               | 8                  | \$2,600-\$7,000 | \$3,151     |

*Sources: Rentcafe.com, Craigslist.com, Apartments.com; accessed 2/9/22*

Only a few houses were listed for rent in February 2022. The prices were as follows:

- One-bedroom home listed at \$2,650/month
- One-bedroom home listed at \$2,800/month
- Two-bedroom home listed at \$4,950/month
- Three-bedroom home listed at \$7,995/month
- Four-bedroom home listed at \$4,890/month

### **Housing Affordability by Household Income**

Housing affordability is dependent upon income and housing costs. Using set income guidelines, current housing affordability can be estimated. According to the HCD income guidelines for 2021, the Area Median Income (AMI) in Marin County was \$149,600 (adjusted for household size). Assuming that the potential homebuyer has sufficient credit and down payment (10%) and spends no greater than 30% of their income on housing expenses (i.e., mortgage, taxes and insurance), the maximum affordable home price and rental price can be determined. The maximum affordable home and rental prices for residents Marin County are shown in ~~Table H-2.28~~ **Table H-2.28** below.

**Table H-2.28: ~~Table H-2.28:~~ Housing Affordability Matrix Marin County (2021)**

| Annual Income | Affordable Housing Cost |     | Utilities, Taxes and Insurance |     |                       | Affordable Price |          |
|---------------|-------------------------|-----|--------------------------------|-----|-----------------------|------------------|----------|
|               | Rent                    | Own | Rent                           | Own | Taxes/ Insurance /HOA | Rent             | Purchase |

**Extremely Low Income (30% of AMI)**

|              |          |         |         |       |       |       |         |           |
|--------------|----------|---------|---------|-------|-------|-------|---------|-----------|
| One Person   | \$38,400 | \$960   | \$960   | \$280 | \$306 | \$336 | \$680   | \$83,824  |
| Small Family | \$49,350 | \$1,234 | \$1,234 | \$329 | \$371 | \$432 | \$905   | \$113,659 |
| Large Family | \$59,200 | \$1,480 | \$1,480 | \$408 | \$476 | \$518 | \$1,072 | \$128,117 |

**Very Low Income (50% of AMI)**

|              |          |         |         |       |       |       |         |           |
|--------------|----------|---------|---------|-------|-------|-------|---------|-----------|
| One Person   | \$63,950 | \$1,599 | \$1,599 | \$280 | \$306 | \$560 | \$1,318 | \$193,245 |
| Small Family | \$82,250 | \$2,056 | \$2,056 | \$329 | \$371 | \$720 | \$1,727 | \$254,556 |
| Large Family | \$98,700 | \$2,468 | \$2,468 | \$408 | \$476 | \$864 | \$2,060 | \$297,280 |

**Low Income (80% of AMI)**

|              |           |         |         |       |       |         |         |           |
|--------------|-----------|---------|---------|-------|-------|---------|---------|-----------|
| One Person   | \$102,450 | \$2,561 | \$2,561 | \$280 | \$306 | \$896   | \$2,281 | \$358,124 |
| Small Family | \$131,750 | \$3,294 | \$3,294 | \$329 | \$371 | \$1,153 | \$2,965 | \$466,544 |
| Large Family | \$158,100 | \$3,953 | \$3,953 | \$408 | \$476 | \$1,383 | \$3,545 | \$551,665 |

**Moderate Income (120% of AM)**

|              |           |         |         |       |       |         |         |           |
|--------------|-----------|---------|---------|-------|-------|---------|---------|-----------|
| One Person   | \$125,650 | \$3,141 | \$3,141 | \$280 | \$306 | \$1,099 | \$2,861 | \$457,480 |
| Small Family | \$161,550 | \$4,039 | \$4,039 | \$329 | \$371 | \$1,414 | \$3,710 | \$594,165 |
| Large Family | \$193,850 | \$4,846 | \$4,846 | \$408 | \$476 | \$1,696 | \$4,438 | \$704,768 |

1. Small family =3-person household.

2. Large family= 5-person household.

Source: California Department of Housing and Community Development, 2021 Income limits; and Veronica Tam and Associates.

Assumptions: 2021 HCD income limits; 30% gross household income as affordable housing cost; 35% of monthly affordable cost for taxes and insurance; 10.0% down payment; and 3.0% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on the Marin Housing Authority Utility Allowance, 2021. Utility allowances based on the combined average assuming all electric and all natural gas appliances.



Comparing the information from [Table H-2.28](#) ~~Table H-2.28~~ with the rental and purchase prices described earlier in this section, the following assumptions can be made about affordability in Marin County:

- Home Purchases: Based on the home value range between \$916,518 to \$3,416,244 listed in Table II-25, purchasing a home is beyond the reach of all low and moderate income households. The affordability limit for a large moderate income family is \$704,768.
- Home Rentals: The limited home rental information that was found included a range of \$2,650 for a one-bedroom to \$7,995.00 for a three-bedroom home. These rents are not affordable for lower income households. While a one-person moderate household can afford a one-bedroom home rental, larger households are not able to afford larger units.
- Apartment Rentals: The rental survey described above showed a median rent of \$2,450 for a one-bedroom apartment and \$3,151 for a two-bedroom unit. These rental prices are affordable for moderate income households.

The Housing Plan (Section 5) includes programs for the County to continue to try and facilitate affordable home ownership and rental housing. This includes the Below Market Rate Homeownership program and the Community Land Trust rental program.

### **Ability to Pay for Housing/Cost Burden**

According to HUD, affordable housing costs should equal 30% or less of a household's income. Because household incomes and sizes vary, the affordable price for each household also varies. For example, a double income household with no children could afford a different level of housing cost than a large family with one lower income wage earner.

The cost of housing, particularly for homeownership, was a consistent theme in the public outreach for this Housing Element. The following is a summary of information from the community survey:

- 59% of respondents selected "Increase the amount of housing that is affordable to moderate, low, and very low income residents" as a top housing priority.
- 47% of respondents selected "Increase homeownership opportunities for moderate, low and very low income residents" as a top housing priority.
- 55% of survey respondents felt there was limited availability of affordable units
- Regarding insufficient housing in their community:
  - 59% selected insufficient housing for low income households
  - 35% selected insufficient housing for families with children
  - 34% selected insufficient housing for older adults.

Per federal criteria, households are considered to be overpaying, or cost burdened, when they pay more than 30% of their income for housing. Severe cost burden is when households spend 50% or more on housing. In 2019, approximately 20% of households in unincorporated Marin, Marin County and the Bay Area all experienced overpayment (~~Table H-2.29~~~~Table H-2.29~~). Severe cost burden impacted 17% unincorporated Marin households, 18 % of Marin County households, and 16% in the Bay Area.

~~Table H-2.29: Table H-2.29:~~ Cost Burden Severity

|                      | 0%-30% of Income<br>Used for Housing |         | 30%-50% of Income<br>Used for Housing |         | 50%+ of Income Used<br>for Housing |         |
|----------------------|--------------------------------------|---------|---------------------------------------|---------|------------------------------------|---------|
|                      | Units                                | Percent | Units                                 | Percent | Units                              | Percent |
| Unincorporated Marin | 15,349                               | 61.5%   | 5,195                                 | 20.8%   | 4,404                              | 17.7%   |
| Marin County         | 61,813                               | 60.1%   | 21,630                                | 21.0%   | 19,441                             | 18.9%   |
| Bay Area             | 1,684,831                            | 63.1%   | 539,135                               | 20.2%   | 447,802                            | 16.8%   |

Source: ABAG Housing Needs Data Report, 2021.

Data is from the US Census Bureau, ACS 2015-2019, Tables B25070, B25091

~~Table H-2.30~~~~Table H-2.30~~ examines cost burden in the unincorporated communities and illustrates that many communities experience both cost burden and severe cost burden at a greater rate than unincorporated Marin overall. Marin City holds the highest percentages, with approximately 25% of households cost burdened, and 25% severely cost burdened.

**Table H-2.30: Table H-2.30: Cost Burden Severity, Unincorporated Communities**

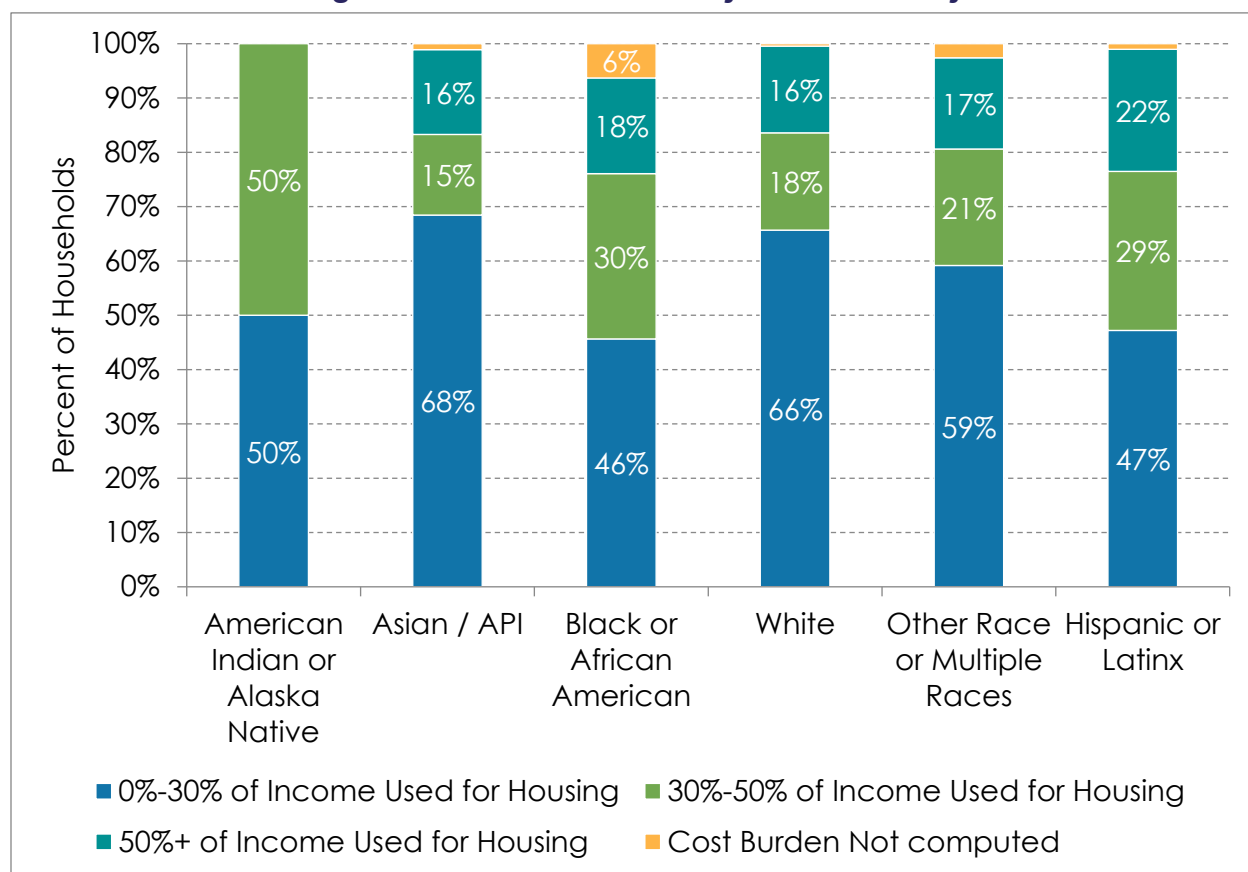
| Community                   | 0%-30%<br>Income<br>Used for<br>Housing | Cost<br>Burden<br>30-50% | Cost Burden<br>50%+ |
|-----------------------------|---|--------------------------|---------------------|
| Black Point-Green Point     | 68.5%                                   | 15.2%                    | 16.3%               |
| Northern Costal West Marin  | 55.8%                                   | 25.6%                    | 18.6%               |
| Central Coastal West Marin  | 56.2%                                   | 19.2%                    | 24.6%               |
| The San Geronimo Valley     | 66.2%                                   | 17.1%                    | 16.8%               |
| Southern Coastal West Marin | 55.5%                                   | 22.3%                    | 22.1%               |
| Marinwood/Lucas Valley      | 62.4%                                   | 23.3%                    | 14.4%               |
| Santa Venetia/Los Ranchitos | 69.0%                                   | 18.8%                    | 12.2%               |
| Kentfield/Greenbrae         | 72.1%                                   | 11.6%                    | 16.2%               |
| Strawberry                  | 61.1%                                   | 19.0%                    | 19.9%               |
| Tam Valley                  | 71.9%                                   | 15.0%                    | 13.1%               |
| Marin City                  | 49.8%                                   | 24.9%                    | 25.3%               |

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Note: Please refer to [Table H-2.1: \\_and Table H-2.1](#) for the census designated places included in the unincorporated communities

The ABAG Housing Needs Data Report shows that people of color often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity. Many factors contribute to this including federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.<sup>37</sup> As shown in Figure H-2.5, American Indian or Alaska Native, Non-Hispanic residents are the most cost burdened with half of these residents spending 30% to 50% of their income on housing, and Hispanic or Latin residents are the most severely cost burdened with 22.5% spending more than 50% of their income on housing.

<sup>37</sup> Housing Needs Data Report: Unincorporated Marin. AGAG/MTC Staff and Baird+Driskell Community Planning, April 2, 2021.

**Figure H-2.5: Cost Burden by Race/Ethnicity**

In addition to looking at overall cost burden, it is important to examine disparities between renter- and owner-households. Figure H-2.6 shows that 43% of unincorporated renter- households face cost burden issues compared to 35% of owner-households. Additionally, owner households are given tax breaks for mortgage interest payments, which renter households do not receive. The largest and often least recognized federal housing subsidy include mortgage and property tax deductions. However, recent changes to the federal tax law limit total State tax deductions to \$10,000, which is significantly below the costs associated with mortgage interests and property taxes given the high costs of housing in California.

The AFFH appendix in this Housing Element found that trends of disproportionate housing problems and cost burdens for Black and Hispanic residents persist in the unincorporated County. About two-thirds of all Black and Hispanic households experience housing problems and a similar share also experience housing problems. Like in the County, owner households experience housing problems and cost burdens at lower rates than renter households. Also, owner housing problems and cost burden rates are similar for White, Black, and Asian owners, but higher for Hispanic households.

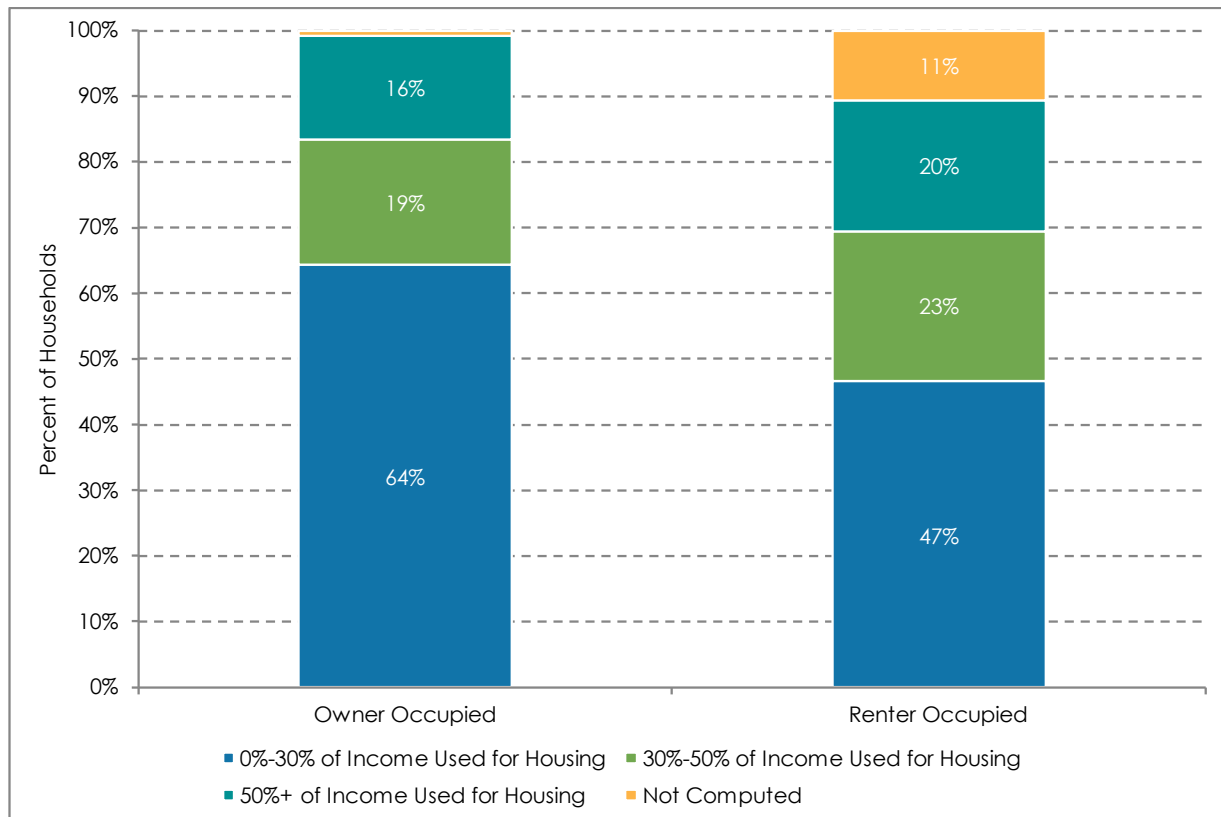


This means that Hispanic households experience housing problems and cost burdens at the highest rates regardless of tenure.

The income level of households also greatly impacts the ability to pay for housing.

Table H-2.31 ~~Table H-2.31~~ illustrates that due to high housing costs in the area, lower income households experience much greater levels of cost burden. As previously demonstrated, housing costs continue to outpace household incomes. The incidence of overpayment for very low, low, and moderate income households is likely to increase in the future.

**Figure H-2.6: Cost Burden for Homeowners and Renters in Unincorporated Marin County**



Source: ABAG Housing Needs Data Packet, 2021.

Data is from the US Census Bureau, ACS 2015-2019, Tables B25070, B25091

**Table H-2.31: Income by Cost Burden, Unincorporated County**

|                                     | Cost Burden ><br>30% | Percent | Cost Burden ><br>50% | Percent |
|-------------------------------------|----------------------|---------|----------------------|---------|
| <b>Owners</b>                       |                      |         |                      |         |
| Household Income <= 30% AMI         | 4,675                | 21.5%   | 3,770                | 38.4%   |
| Household Income >30% to <=50% AMI  | 3,695                | 17.1%   | 2,265                | 23.1%   |
| Household Income >50% to <=80% AMI  | 4,280                | 19.7%   | 1,965                | 20.0%   |
| Household Income >80% to <=100% AMI | 2,780                | 12.8%   | 895                  | 9.1%    |
| Household Income >100% AMI          | 6,215                | 28.7%   | 910                  | 9.3%    |
| Total                               | 21,645               | 100%    | 9,805                | 100%    |
| <b>Renters</b>                      |                      |         |                      |         |
| Household Income <= 30% AMI         | 7,290                | 40.6%   | 6,085                | 63.2%   |
| Household Income >30% to <=50% AMI  | 4,605                | 25.6%   | 2,500                | 25.9%   |
| Household Income >50% to <=80% AMI  | 4,245                | 23.6%   | 890                  | 9.2%    |
| Household Income >80% to <=100% AMI | 985                  | 5.5%    | 95                   | 0.9%    |
| Household Income >100% AMI          | 795                  | 4.4%    | 55                   | 0.6%    |
| Total                               | 17,920               | 100%    | 9,625                | 100%    |

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Note: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

**Table H-2.32** below translates occupation incomes into affordable rents, by calculating the rents that households would pay if they were to spend 30 % of their income on housing (33% for owner-occupied housing). These numbers demonstrate that market prices for single-family homes are out of reach for many people who work in Marin County.

**Table H-2. 32: ~~Table H-2.32:~~ Income by Occupation, Unincorporated County**

| Occupation   | Average Hourly Wage | Average Annual Income** | Affordable Rent and Utilities |
|--|---------------------|-------------------------|-------------------------------|
| <b>Very Low Income: &lt;\$73,100</b>                 |                     |                         |                               |
| Dishwashers  | \$16.70             | \$34,734                | \$868.35                      |
| Landscaping and Groundskeeping Workers               | \$20.15             | \$41,913                | \$1,047.82                    |
| Retail Salesperson                                   | \$20.75             | \$43,163                | \$1,079.07                    |
| Construction Laborers                                | \$26.56             | \$55,256                | \$1,381.40                    |
| Child, Family and School Social Workers              | \$26.61             | \$55,354                | \$1,383.85                    |
| Medical Assistant                                    | \$27.19             | \$56,562                | \$1,414.05                    |
| Passenger Vehicle Drivers, Except Bus Drivers        | \$27.78             | \$57,781                | \$1,444.52                    |
| <b>Low Income: \$73,100-\$117,100</b>                |                     |                         |                               |
| Carpenters   | \$37.45             | \$77,910                | \$1,947.75                    |
| Paralegals and Legal Assistants                      | \$39.36             | \$81,878                | \$2,046.95                    |
| Plumbers, Pipefitters, and Steamfitters              | \$40.25             | \$83,722                | \$2,093.05                    |
| Elementary School Teachers, Except Special Education |                     | \$92,217                | \$2,305.42                    |
| Firefighters   | \$49.24             | \$102,418               | \$2,560.45                    |
| <b>Moderate Income: \$117,100-\$143,600</b>          |                     |                         |                               |
| Radiologic Technologists and Technicians             | \$56.31             | \$117,131               | \$2,928.27                    |
| Construction Supervisor                              | \$56.45             | \$117,423               | \$2,935.57                    |
| Dental Hygienists                                    | \$66.55             | \$138,428               | \$3,460.70                    |
| Physician Assistant                                  | \$66.60             | \$138,533               | \$3,463.32                    |

Source: California Employment Development Department 2021 (Q1) Occupation Profiles, San Rafael Metropolitan District.

\*Income categories based on State 2021 Income Limits for 2-person household with one wage earner

\*\*Based on full-time employment

The impact of housing cost burden on low income households can be significant regardless of tenure, as illustrated in [Table H-2.31](#) [Table H-2.31](#). In particular seniors, many large families, and single-parent or female-headed households are struggling with housing costs. The costs of health care, food, and transportation compound the difficulty of finding and maintaining affordable tenancy or homeownership.

As described in the Affirmatively Furthering Fair Housing (AFFH) appendix, The communities of Central Coastal West Marin and Marin City have the highest percentages of low and moderate income households (62 and 71%, respectively. In addition, both Central Coast West Marin and Marin City the highest percent of extremely low income households (29% and 40%, respectively). This makes the likelihood of housing cost burden much greater in these areas.

In addition to the income-restricted affordable housing units in the County, there are a number of resources and programs available to assist households with cost burdens, housing counseling or other housing problems. Many of these organizations were contacted for feedback and input in the outreach process for this Housing Element update (please refer to Appendix A , Public Outreach).

### Overcrowding

Overcrowded housing is defined by the U.S. Census as units with more than one inhabitant per room, excluding kitchens and bathrooms. Units with more than 1.5 persons per room are considered severely overcrowded. In 2019, as shown in [Table H-2.33](#) [Table H-2.33](#), the incidence of overcrowding in unincorporated Marin County was 0.9% for owner-occupied units and 13.4% for rental units. Severe overcrowding impacted 0.4% of owner-occupied units and 5% of rental units. However, it is likely that these Census counts of overcrowding underestimated the actual occurrence, as households living in overcrowded situations were unlikely to provide accurate data on household members who might be living in the unit illegally or in violation of a rental agreement.

**Table H-2.33: Overcrowding by Tenure, Unincorporated County**

|                                 | Number of Occupied Units | Percentage of Units |
|---------------------------------|--------------------------|---------------------|
| <b>Owner-Occupied:</b>          |                          |                     |
| 0.50 or less occupants per room | 53,239                   | 81.5%               |
| 0.51 to 1.00 occupants per room | 11,454                   | 17.5%               |
| 1.01 to 1.50 occupants per room | 348                      | 0.5%                |
| 1.51 to 2.00 occupants per room | 129                      | 0.2%                |
| 2.01 or more occupants per room | 155                      | 0.2%                |
| Total                           | 65,325                   |                     |
| <b>Renter-Occupied:</b>         |                          |                     |
| 0.50 or less occupants per room | 20,483                   | 51.2%               |
| 0.51 to 1.00 occupants per room | 14,096                   | 35.3%               |
| 1.01 to 1.50 occupants per room | 3,374                    | 8.4%                |
| 1.51 to 2.00 occupants per room | 1,647                    | 4.1%                |
| 2.01 or more occupants per room | 373                      | 0.9%                |
| Total                           | 39,973                   |                     |

Source: US Census Bureau, ACS 2015-19 Table B25014

~~Table H-2.34~~ ~~Table H-2.34~~ shows overcrowding levels in the unincorporated Marin communities. For owner-occupied units, the highest levels of overcrowding are in Southern-Coastal West Marin (five %) and Santa Venetia/Los Ranchitos (~~four~~4-%). Both renter overcrowding and severe overcrowding is seen in the community of Marin City (11 % and nine %, respectively).

**~~Table H-2.34~~ ~~Table H-2.34~~: Overcrowded Households, Unincorporated Communities**

| Owner-Households            | 0.50 or less occupants per room | 0.51 to 1.00 occupants per room | 1.01 to 1.50 occupants per room | 1.51 to 2.00 occupants per room | 2.01 or more occupants per room |
|-----------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Black Point-Green Point     | 69.9%                           | 28.3%                           | 0.0%                            | 1.8%                            | 0.0%                            |
| Northern Coastal West Marin | 94.4%                           | 5.6%                            | 0.0%                            | 0.0%                            | 0.0%                            |
| Central Coastal West Marin  | 87.5%                           | 12.5%                           | 0.0%                            | 0.0%                            | 0.0%                            |
| The San Geronimo Valley     | 71.1%                           | 27.9%                           | 1.1%                            | 0.0%                            | 0.0%                            |
| Southern Coastal West Marin | 78.9%                           | 16.2%                           | 5.0%                            | 0.0%                            | 0.0%                            |
| Marinwood/Lucas Valley      | 72.8%                           | 25.4%                           | 0.0%                            | 1.8%                            | 0.0%                            |
| Santa Venetia/Los Ranchitos | 78.2%                           | 17.5%                           | 3.5%                            | 0.9%                            | 0.0%                            |
| Kentfield/Greenbrae         | 76.7%                           | 22.1%                           | 1.2%                            | 0.0%                            | 0.0%                            |
| Strawberry                  | 82.7%                           | 17.3%                           | 0.0%                            | 0.0%                            | 0.0%                            |
| Tam Valley                  | 78.9%                           | 20.9%                           | 0.2%                            | 0.0%                            | 0.0%                            |
| Marin City                  | 70.8%                           | 29.2%                           | 0.0%                            | 0.0%                            | 0.0%                            |
| Unincorporated County       | 81.5%                           | 17.5%                           | 0.5%                            | 0.2%                            | 0.2%                            |
| Renter-Households           | 0.50 or less occupants per room | 0.51 to 1.00 occupants per room | 1.01 to 1.50 occupants per room | 1.51 to 2.00 occupants per room | 2.01 or more occupants per room |
| Black Point-Green Point     | 100.0%                          | 0.0%                            | 0.0%                            | 0.0%                            | 0.0%                            |
| Northern Coastal West Marin | 42.3%                           | 36.5%                           | 0.0%                            | 0.0%                            | 21.2 %                          |
| Central Coastal West Marin  | 50.5%                           | 49.5%                           | 0.0%                            | 0.0%                            | 0.0%                            |
| The San Geronimo Valley     | 65.9%                           | 25.1%                           | 0.0%                            | 9.0%                            | 0.0%                            |

**Table H-2.34: Table H-2.34: Overcrowded Households, Unincorporated Communities**

|                             |       |       |       |      |      |
|-----------------------------|-------|-------|-------|------|------|
| Southern Coastal West Marin | 68.1% | 30.5% | 1.4%  | 0.0% | 0.0% |
| Marinwood/Lucas Valley      | 50.2% | 49.8% | 0.0%  | 0.0% | 0.0% |
| Santa Venetia/Los Ranchitos | 73.8% | 26.2% | 0.0%  | 0.0% | 0.0% |
| Kentfield/Greenbrae         | 58.5% | 39.7% | 0.0%  | 1.8% | 0.0% |
| Strawberry                  | 60.3% | 36.4% | 2.0%  | 1.3% | 0.0% |
| Tam Valley                  | 57.7% | 41.4% | 0.9%  | 0.0% | 0.0% |
| Marin City                  | 53.9% | 34.2% | 11.1% | 0.9% | 0.0% |
| Unincorporated County       | 51.2% | 35.3% | 8.4%  | 4.1% | 0.9% |

Source: U.S. Census American Community Survey, 2015-2019, Table B25014.

Studies<sup>38</sup> show that overcrowding results in negative public health indicators, including increased transmission of tuberculosis and hepatitis and, most recently, COVID-19. In addition, studies show increases in domestic violence, sexual assault, mental health problems, and substance abuse related to overcrowded living conditions. Overcrowded conditions are common among large-family, single-parent, and female-headed households that subsist on low incomes. In addition, overcrowded conditions can sometimes occur on ranches that employ agricultural workers, especially during peak harvest times when seasonal or migrant workers are utilized.

Managers of income-restricted affordable units, whether private or through the Marin Housing Authority, must ensure that the unit is an appropriate size for the intended household size. For households participating in the Section 8 program, the Marin Housing Authority provides search assistance for the difficult to house and special needs populations, such as large households or households with a person with disabilities. The rehabilitation and replacement of agricultural units, undertaken by the Marin Workforce Housing Trust and California Human Development and funded by the Marin Community Foundation, USDA, State, and County sources, seek to improve health and safety conditions for agricultural workers. To qualify for the program, participating ranches must ensure quality maintenance and not allow overcrowding.

<sup>38</sup> Bashir, Samiya A. 2009. Home Is Where the Harm Is: Inadequate Housing as a Public Health Crisis

## Special Needs Housing

### Overview

In addition to overall housing needs, the County plans for housing for special needs groups, which includes seniors, people living with disabilities, people with HIV/AIDS and other illnesses, people in need of mental health care, single-parent families, singles with no children, large households, agricultural workers and their families, people experiencing homelessness, and the local workforce. To meet the community's special needs housing, Marin County must look to new ways of increasing the supply, diversity, and affordability of specialized housing stock.

A continuum of housing types addresses special needs, including independent living (owning or renting), supportive housing, assisted living, group home and skilled nursing facilities, transitional housing, residential treatment (licensed facilities), detoxification programs, Safe Haven, and emergency shelters. One of the most effective housing options for special needs housing is supportive housing where services are offered to tenants, often on site, to help achieve and maintain housing security. However, there is an inadequate supply of supportive housing units and affordable units in general to meet the needs of the community. This was a priority issue in the focus groups and community survey for the Housing Element update.

### Seniors

The need for senior housing can be determined by age distribution, housing characteristics and demographic projections. On a countywide level, these determinants indicate that Marin County (ACS 5-Year Estimates):

- Has one of the oldest populations in the State, with 22% of the population over 65 years old and a median age of 46.8, compared to 14% of the population over 65 and a median age of 36.5 statewide
- Over one-third of County households have at least one senior present, 26% of households are senior homeowners, and eight % of households are senior renters ([Table H-2.35](#)~~Table H-2.35~~)
- The majority of the existing housing stock are single-family homes ([Table H-2.14](#)~~Table H-2.14~~ and [Table H-2.15](#)~~Table H-2.15~~)

The proportion of seniors out of the total population and out of households in unincorporated Marin are similar to those countywide, with 22% of of the unincorporated population over 65 years old and 37% of households with at least one person over 65 years old present ([Table H-2.35](#)).~~Table H-2.35~~). Within the unincorporated County, the Central Coastal West Marin, Valley, and Southern Coastal West Marin communities have the oldest populations; over one-third of their populations



are over 65 years old and about 50% of their households have at least one senior present.

**Table H-2.35: Senior Population or Households by Tenure**

| Community                    | Population | All HHs | Owner HHs | Owner Living Alone | Renter HHs | Renter Living Alone |
|------------------------------|------------|---------|-----------|--------------------|------------|---------------------|
| Black Point- Green Point     | 29.8%      | 41.5%   | 35.7%     | 11.8%              | 5.8%       | 4.4%                |
| Northern Costal West Marin   | 22.5%      | 32.5%   | 22.2%     | 18.4%              | 10.4%      | 10.4%               |
| Central Coastal West Marin   | 47.7%      | 55.3%   | 41.5%     | 19.9%              | 13.8%      | 13.1%               |
| The San Geronimo Valley      | 30.6%      | 46.4%   | 39.1%     | 15.2%              | 7.3%       | 5.3%                |
| Southern Coastal West Marin  | 42.3%      | 54.2%   | 44.8%     | 16.2%              | 9.4%       | 5.5%                |
| Marinwood/Lucas Valley       | 22.7%      | 38.7%   | 35.1%     | 10.7%              | 3.6%       | 3.6%                |
| Santa Venetia/ Los Ranchitos | 24.6%      | 37.6%   | 31.8%     | 19.6%              | 5.8%       | 4.8%                |
| Kentfield/ Greenbrae         | 20.7%      | 34.5%   | 28.9%     | 6.7%               | 5.6%       | 5.2%                |
| Strawberry                   | 19.3%      | 34.4%   | 17.1%     | 7.5%               | 17.2%      | 16.6%               |
| Tam Valley                   | 19.3%      | 30.7%   | 28.2%     | 8.3%               | 2.5%       | 1.1%                |
| Marin City                   | 9.8%       | 16.8%   | 8.6%      | 5.0%               | 8.3%       | 4.4%                |
| Unincorporated County        | 22.2%      | 36.7%   | 30.3%     | 10.1%              | 6.4%       | 4.8%                |
| Marin County                 | 21.6%      | 34.6%   | 26.3%     | 10.2%              | 8.3%       | 5.9%                |

HHs = Households

Source: American Community Survey, 2015-2019. Tables B25011 and Table B01001; Association of Bay Area Governments (ABAG) Housing Needs Data Packet : Marin County, 2021

Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities.

However, the figures above alone do not account for the types of accommodations necessary to provide for the older population. Given that senior income drops precipitously with age and Marin County is one of the most expensive places for seniors to live, particular needs include smaller and more efficient housing, barrier-free and accessible housing, and a wide variety of housing with health care and/or personal

services provided.<sup>39</sup> In addition, a continuum of care is needed as older adult households develop health care needs.

According to the 2013-2017 CHAS data, there were 104,840 households in Marin County, of which 39,980 (38%) had had a householder aged 65 or older. Of these households, 41% had lower incomes (less than 80% AMI). In the unincorporated County, of the 10,398 senior households in the unincorporated County, 4,840 (47%) had lower incomes. The percentage of senior households with lower incomes (47%) is also higher than the unincorporated County's overall share of lower income households (38%).

Understanding how seniors might be cost burdened is of particular importance due to their special housing needs, particularly for low income seniors. According to ABAG's Housing Needs Report for Marin County, 55% of seniors making less than 30% of AMI are spending more than 30% of their income on housing ([Table H-2.36](#)~~Table H-2.36~~). For seniors making more than 100% of AMI, only four percent are cost burdened, spending more than 30% of their income on housing.

**~~Table H-2.36: Table H-2.36: Cost-Burdened Senior Households by Income Level~~**

| Income Group             | 0%-30% of Income Used for Housing | 30%-50% of Income Used for Housing | 50%+ of Income Used for Housing | Total Senior Households |
|--------------------------|-----------------------------------|------------------------------------|---------------------------------|-------------------------|
| 0%-30% of AMI            | 7.1%                              | 15.3%                              | 49.7%                           | 16.4%                   |
| 31%-50% of AMI           | 10.3%                             | 20.3%                              | 21.3%                           | 14.2%                   |
| 51%-80% of AMI           | 14.2%                             | 19.8%                              | 17.8%                           | 15.9%                   |
| 81%-100% of AMI          | 8.3%                              | 17.7%                              | 6.9%                            | 9.9%                    |
| Greater than 100% of AMI | 60.1%                             | 26.9%                              | 4.3%                            | 43.6%                   |
| Totals                   | 6,504                             | 2,008                              | 1,886                           | 10,398                  |

**Notes:**

-For the purposes of this graph, senior households are those with a householder who is aged 62 or older.

-Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

<sup>39</sup> Elder Economic Security Standard by County 2007, Center for Community and Economic Development.

*-Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release in the Association of Bay Area Governments (ABAG) Housing Needs Data Packet: Marin County, 2021*

In many cases, seniors are living in large, oversized houses. Housing types to meet the needs of seniors include smaller attached or detached housing for independent living (both market rate and below market rate), Accessory Dwelling Units, age-restricted subsidized rental developments, shared housing, congregate care facilities, licensed facilities, Alzheimer's and other specialty facilities, and skilled nursing homes. There is also a need for senior housing where an in-home caregiver can reside.

In addition, the nexus between living arrangements for seniors and senior-oriented services must reinforce the ability for seniors to achieve a high quality of life, with access to local amenities, transportation, choices in housing, health care, and activities, and full integration into the community. A well-balanced community is one in which these elements are implicit and guaranteed for all members of the community, with particular recognition of the needs of specific demographic groups such as seniors. As such, the Older Americans Act provides funding for services that:

- Enable older individuals to secure and maintain independence and dignity in their homes
- Remove barriers to personal and economic independence
- Provide a continuum of care for vulnerable older persons
- Secure the opportunity for older individuals to receive managed in-home care and community- based long-term care services

The County's Division of Aging and Adult Services supports a variety of services that are provided to a network of local nonprofit organizations and governmental agencies throughout Marin County. [Table H-2.37](#) [Table H-2.37 b](#) Below summarizes available senior services.

**Table H-2.37: Countywide Services Offered for Seniors: 2021****Table H-2.37: Countywide Services Offered for Seniors: 2021**

| Service  | Description   |
|--|---|
| Aging and Disability Resource Connection/ One Door | Streamlines access to services through a person-centered interactive network of agencies with coordinated points of entry.                                  |
| Assisted transportation                            | Provides assistance and transportation to persons who have difficulties (physical or cognitive) using regular vehicular transportation.                     |
| Caregiver registry                                 | Maintains a list of qualified workers to refer to clients and follow-up to assure service was received.   |
| Congregate meals                                   | Serves healthy meals in a group setting, helping to maintain and improve physical, psychological, and social well-being. Can also be served as grab-and-go. |
| Elder abuse prevention                             | Educates the public and professionals to develop, strengthen and carry out programs that prevent and detect elder abuse.                                    |
| Employment Services                                | Assists clients in maintaining or obtaining full-time employment through job development and skill training.  |
| Family Caregiver Support                           | Provides emotional support, education, training, and respite care for family caregivers.  |
| Health Insurance Counseling and Advocacy Program   | Provides formation and counseling on Medicare, Medi-Cal, managed care and long-term care.   |
| Health promotion and disease prevention            | Evidence-based health promotion programs that can prevent and mitigate chronic disease.   |
| Home-Delivered Meals                               | Delivers nutritious meals to home-bound clients while providing personal contact.   |
| Information and Assistance                         | Links older adults and their family members to appropriate services through information and referrals.  |
| Legal Assistance                                   | Provides seniors with legal services and education on older persons' rights, entitlements, and benefits.  |

**Table H-2.37: Countywide Services Offered for Seniors: 2021**

| Service                  | Description  |
|--------------------------|--|
| Long-Term Care Ombudsman | Ensures the rights and protection of older persons at risk for abuse, neglect or exploitation while living in long-term care facilities. |
| Nutrition Education      | Promotes better health by providing accurate and culturally sensitive nutrition information and educational materials.                   |
| Rural Case Management    | Assesses client needs and assists in development of care plans and coordination of services among providers.                             |
| Rural visiting           | Provides contact and safety checks through visiting and support.   |
| Senior Center Activities | Provides education and activities, including trips that enhance both health and well-being.  |

*Source: Marin County Aging and Adult Services*

The County's Human and Health Services website also has an online Community Resource Guide residents can browse for information, services, and resources. A direct link to the guide is here: <https://www.marinhhs.org/community-resource-guide>

Many seniors in Marin County are over-housed, which means living in a home far larger than they need. This phenomenon will become more pronounced in the coming years, as the unincorporated County's population will continue to age. According to the ACS 5-year estimates, approximately 32% of the current population is between the ages of 45 and 65 years old. These residents will become part of the senior population over the next twenty years. During the public outreach for this Housing Element, insufficient housing options for seniors was one of the top concerns. Some may be willing to vacate their home for a smaller unit, thus increasing housing options for families. A program has been included in this Housing Element for the County to pursue a variety of housing options for seniors. The goal is to allow seniors to trade down their current homes for other housing that requires less maintenance, is designed to accommodate the mobility needs of seniors, and is more affordable.

The Age-Friendly County of Marin Action Plan from January 2020 looked at how the County can interact and work together for a community that is experiencing a rapid growth rate among its older generations. Through the public outreach for this plan, which included surveys, interviews and focus groups, the following challenges emerged regarding older adults:

- Lack of affordable housing impacts older adults and their families as well as the local workforce.
- Limited accessible housing stock means older adults must invest more into home modifications and take greater risks in order to age in place.
- Older renters have a greater challenge in homes and units that need age-friendly modifications.

Low and very low income seniors often cannot afford the cost of licensed facilities in Marin County. According to the Marin County Health and Human Services, long-term care in a licensed Residential Care Facility for the Elderly costs anywhere from \$4,500 - \$9,500 a month and higher.<sup>40</sup> The lower range would be a shared room in a small facility with fewer amenities and the higher range would be for a private apartment with higher levels of care in a facility with a lot of amenities.

Through a 2003 County ordinance, the development of licensed senior facilities, such as assisted living facilities, is subject to the jobs/housing linkage fee, whereby funds are contributed to the County's Affordable Housing Trust Fund based on the number of low and moderate income jobs anticipated for the new development.

Marin County's Aging and Adult Services office acts as the Area Agency on Aging for Marin County, and publishes an Area Plan every four years. The Area Plan involves qualitative and quantitative research on the demographics, experiences and perspectives of older adults in their service area of Marin County.

### People Living with Disabilities

People living with disabilities represent a wide range of housing needs, depending on the type and severity of their disability. Special consideration should be given to income and affordability, as many people with disabilities are living on fixed incomes. Some of the considerations and accommodations that are important in serving individuals and families with disabilities are: (1) the design of barrier-free housing, (2) accessibility modifications, (3) proximity to services and transit, (4) on-site services, and (5) mixed income diversity and group living opportunities.

Some people with disabilities can live most successfully in housing that provides a semi-independent living state, such as clustered group housing or other group-living quarters; others are capable of living independently if long-term services and support are available. Different types of housing that can serve these populations include: (1) single-room occupancy (SRO) units, (2) single-family and group homes specifically dedicated to each population and their required supportive services, (3) set-asides in

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<sup>40</sup> Information from the County Health and Human Services, Supervisor of the Long-Term Care Ombudsman Program. Example: Villa Martin (\$165/day or \$5,115 per month for Assisted Living or Skilled Nursing. \$330/day or \$10,230/month if medical exclusion/preexisting condition).

larger, more traditional affordable housing developments, and (4) transitional housing or crisis shelters.

Federal sources of financing could include Multi-family Housing/Supportive Housing, Mental Health Services Act, Transitional Age Youth, and Section 8 project-based vouchers, which can be leveraged with local funds.

As the population ages, the need for accessible housing will increase. Consideration can be given to accessible dwelling conversion (or adaptability) and appropriate site design. Incorporating barrier-free design in all new multi-family housing is especially important to provide the widest range of choice and is often required by State and federal fair housing laws. Barriers to applying for building and planning approvals for reasonable accommodation modifications to units could be removed by providing over-the-counter approvals and streamlining the application process.

The unincorporated County's population with a disability is similar to that of the County and Bay Area. According to 2019 ACS data, approximately 9.2% of the unincorporated County's population has a disability of some kind<sup>41</sup>, compared to 9.1% and 9.6% of Marin County and the Bay Area's population. [Table H-2.38](#) shows the rates at which different disabilities are present among residents of unincorporated Marin County and its community areas. Among the unincorporated County communities, the San Geronimo Valley-, Marinwood/Lucas Valley, Santa Venetia/Los Ranchitos, and Marin City have a higher proportion of persons with a disability than the unincorporated County. However, across all communities, ambulatory difficulties were the most prominent.

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<sup>41</sup> These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.



**Table H-2.38: Persons with Disabilities by Disability Type**

| Community                   | With Disability | With a Hearing Difficulty | With a Vision Difficulty | With a Cognitive Difficulty | With an Ambulatory Difficulty | With a Self-Care Difficulty | With an Independent Living Difficulty |
|-----------------------------|-----------------|---------------------------|--------------------------|-----------------------------|-------------------------------|-----------------------------|---------------------------------------|
| Black Point-Green Point     | 9.4%            | 4.6%                      | 0.6%                     | 2.2%                        | 4.3%                          | 2.0%                        | 4.0%                                  |
| N. Costal West Marin        | 5.8%            | 3.8%                      | 2.0%                     | 3.8%                        | 5.8%                          | 3.8%                        | 3.8%                                  |
| Central Coastal West Marin  | 10.3%           | 3.4%                      | 2.2%                     | 1.6%                        | 4.3%                          | 0.9%                        | 1.6%                                  |
| The San Geronimo Valley     | 11.2%           | 4.7%                      | 2.8%                     | 4.2%                        | 7.2%                          | 2.2%                        | 2.6%                                  |
| Southern Coastal West Marin | 6.9%            | 3.1%                      | 0.6%                     | 2.1%                        | 2.4%                          | 0.0%                        | 0.2%                                  |
| Marinwood/Lucas Valley      | 12.0%           | 3.3%                      | 1.4%                     | 3.2%                        | 6.8%                          | 1.9%                        | 6.7%                                  |
| Santa Venetia/Los Ranchitos | 16.0%           | 3.0%                      | 4.7%                     | 7.4%                        | 8.1%                          | 4.5%                        | 9.5%                                  |
| Kentfield/Greenbrae         | 7.1%            | 2.1%                      | 0.5%                     | 2.5%                        | 2.9%                          | 2.3%                        | 3.6%                                  |
| Strawberry                  | 7.6%            | 2.2%                      | 0.6%                     | 2.0%                        | 3.6%                          | 2.1%                        | 1.6%                                  |
| Tam Valley                  | 8.6%            | 3.0%                      | 1.8%                     | 2.5%                        | 3.1%                          | 1.8%                        | 2.3%                                  |
| Marin City                  | 12.6%           | 0.4%                      | 2.7%                     | 6.1%                        | 4.8%                          | 1.9%                        | 6.2%                                  |
| Unincorporated              | 9.2%            | 2.6%                      | 1.4%                     | 2.8%                        | 4.0%                          | 1.7%                        | 3.0%                                  |

Source: American Community Survey 5-Year Estimates, 2015-2019:

Note: Please refer to [Table H-2.1](#) ~~Table H-2.1~~ and [Figure H-2.1](#) for the census designated places included in the unincorporated communities

Senate Bill 812, which took effect January 2011, requires housing elements to include an analysis of the special housing needs of the developmentally disabled in accordance with Government Code Section 65583(e). Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severely impaired intellectual and adaptive functioning-. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and/or live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities. While there are no estimates of the population with developmental disabilities, according to the ABAG Housing Needs report, as of 2020 the

California Department of Developmental Services served 384 individuals with a developmental disability in the unincorporated County. Of these individuals with a developmental disability, children under the age of 18 made up 29%, while adults accounted for 71%. The Department of Developmental Services estimated that a majority (57%) of individuals with developmental disabilities resided with a parent/guardian, while 21% live in independent/ supportive living facilities and 17% in community care facilities ([Table H-2.39](#)[Table H-2.39:](#)).

**Table H-2.39: Population with Developmental Disabilities by Residence**

| Residence Type                   | % of Persons Served |
|----------------------------------|---------------------|
| Home of Parent /Family /Guardian | 56.7%               |
| Independent /Supported Living    | 21.2%               |
| Community Care Facility          | 17.1%               |
| Intermediate Care Facility       | 2.5%                |
| Other                            | 2.2%                |
| Foster /Family Home              | 0.3%                |
| Totals                           | 363                 |

**Notes:**

-The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross walked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

- Totals differed at source (i.e. total Population with Developmental Disabilities by age as presented in ABAG's Housing Needs Report was 384).

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

The total number of persons served in unincorporated County communities cannot be estimated because the Department of Developmental Services does not give exact number of consumers when fewer than 11 persons are served (Table H-2.40 Table H-2.40). However, based on the September 2020 Quarterly Consumer Reports, the communities of Marinwood/Lucas Valley, Santa Venetia/Los Ranchitos, and Black –Point - Green Point have the greater population of persons with developmental disabilities, as evidenced by the higher number of consumers from their ZIP codes.

**Table H-2.40 Table H-2.40: Consumer Count by California ZIP Code and Age Group**

| Community                    | CPD                        | Zip Code | 0-17 yrs | 18+ yrs | Total |
|------------------------------|----------------------------|----------|----------|---------|-------|
| Black Point-Green Point      | Black Point – Green Point  | 94945    | 39       | 91      | 130   |
| Northern Costal West Marin   | Dillon Beach               | 94929    | 0        | <11     | >0    |
|                              | Tomales                    | 94971    | 0        | 0       | 0     |
| Central Coastal West Marin   | Point Reyes Station        | 94956    | <11      | <11     | >0    |
|                              | Inverness                  | 94937    | 0        | <11     | >0    |
| The San Geronimo Valley      | Nicasio                    | 94946    | <11      | <11     | >0    |
|                              | San Geronimo Valley        | 94963    | 0        | <11     | >0    |
|                              | Woodacre                   | 94973    | <11      | <11     | >0    |
|                              | Lagunitas                  | 94938    | 0        | 0       | 0     |
|                              | Forest Knolls              | 94933    | <11      | <11     | >0    |
| Southern Coastal West Marin  | Stinson Beach              | 94970    | 0        | 0       | 0     |
|                              | Bolinas                    | 94924    | <11      | <11     | >0    |
|                              | Muir Beach                 | 94965    | 12       | 25      | 37    |
| Marinwood/Lucas Valley       | Lucas Valley               | N/A      | N/A      | N/A     | N/A   |
|                              | Marinwood                  | 94903    | 62       | 223     | 285   |
| Santa Venetia/ Los Ranchitos | Santa Venetia              | 94903    | 62       | 223     | 285   |
| Kentfield/Greenbrae          | Kentfield                  | 94904    | 17       | 16      | 33    |
| Strawberry                   | Strawberry                 | 95375    | 0        | 0       | 0     |
| Tam Valley                   | Tamalpais-Homestead Valley | 94941    | 32       | 67      | 99    |
| Marin City                   | Marin City                 | 94965    | 12       | 25      | 37    |

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

Note: Please refer to Table II-1 and Figure II-1 for the census designated places included in the unincorporated communities

The needs of individuals with developmental disabilities are similar to those with other disabilities, and they face similar challenges in finding affordable housing. Many individuals with developmentally disabilities are on fixed incomes and cannot afford

market rate rents. In addition, supportive services are often beneficial to maintain housing stability.

## Large Families

Large-family households are defined by the U.S. Census Bureau as households containing five or more persons. The 2019 ACS data reflect that seven % of Marin's households meet the definition of a large family (five or more people) and that over half (55 %) of large-family households in the County live in owner-occupied homes ([Table H-2.41](#) [Table H-2.41](#)). In the unincorporated area of the County, there are about 2,071 large-family households, which make up eight % of all households in the unincorporated County. Of these households, 69 % are owner-occupied households and 31 are renters.

Among the community areas, Black Point-Green Point, Marinwood/Lucas Valley, and Kentfield/ Greenbrae have the highest percentages of large family households. In these communities, over 10 % of households have five or more persons.

**Table H-2.41 Table H-2.41: Large-Family Households (5 or more persons) by Tenure**

| Community                    | Owner-Occupied Households |         | Renter-Occupied Households |         | Total Large Family Households |         | Total Households |
|------------------------------|---------------------------|---------|----------------------------|---------|-------------------------------|---------|------------------|
|                              | Number                    | Percent | Number                     | Percent | Number                        | Percent | Number           |
| Black pPoint-Green Point     | 54                        | 80.6%   | 13                         | 19.4%   | 67                            | 10.9%   | 617              |
| Northern Costal West Marin   | 9                         | 100.0%  | 0                          | 0.0%    | 9                             | 4.2%    | 212              |
| Central Coastal West Marin   | 0                         | 0.0%    | 0                          | 0.0%    | 0                             | 0.0%    | 853              |
| The San Geronimo Valley      | 67                        | 56.3%   | 52                         | 43.7%   | 119                           | 7.9%    | 1,500            |
| Southern Coastal West Marin  | 11                        | 100.0%  | 0                          | 0.0%    | 11                            | 1.1%    | 1,026            |
| Marinwood/ Lucas Valley      | 227                       | 74.7%   | 77                         | 25.3%   | 304                           | 12.6%   | 2,412            |
| Santa Venetia/ Los Ranchitos | 128                       | 88.3%   | 17                         | 11.7%   | 145                           | 8.4%    | 1,717            |
| Kentfield/ Greenbrae         | 258                       | 87.5%   | 37                         | 12.5%   | 295                           | 11.5%   | 2,567            |
| Strawberry                   | 110                       | 75.9%   | 35                         | 24.1%   | 145                           | 6.1%    | 2,391            |
| Tam Valley                   | 270                       | 71.2%   | 109                        | 28.8%   | 379                           | 8.2%    | 4,617            |
| Marin City                   | 10                        | 20.8%   | 38                         | 79.2%   | 48                            | 3.5%    | 1,377            |
| Unincorporated Marin         | 1,434                     | 69.2%   | 637                        | 30.8%   | 2,071                         | 8.0%    | 25,850           |

**Table H-2.41 Table H-2.41: Large-Family Households (5 or more persons) by Tenure**

| Community        | Owner-Occupied Households |         | Renter-Occupied Households |         | Total Large Family Households |         | Total Households |
|------------------|---------------------------|---------|----------------------------|---------|-------------------------------|---------|------------------|
|                  | Number                    | Percent | Number                     | Percent | Number                        | Percent | Number           |
| Marin County all | 4,150                     | 54.9%   | 3,411                      | 45.1%   | 7,561                         | 7.2%    | 105,432          |

Source: American Community Survey 5-Year Estimates, 2015-2019, Table B25009.

Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities

### *Housing Units Available for Large Families*

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with three or more bedrooms, of which there are an estimated 17,363 units in unincorporated Marin County, accounting for 67% of housing stock. Among these large units with three or more bedrooms, 85% are owner-occupied and 15 % are renter-occupied ([Table H-2.42](#) [Table H-2.42](#)). The unincorporated County has a higher percentage of housing units with three or more bedrooms than the County as a whole (67% and 58%, respectively). The communities of Central Coast West Marin, The San Geronimo Valley , Southern Coastal West Marin, Strawberry, and Marin City have a significantly lower share of housing units with three or more bedrooms than other communities and the unincorporated County. [Table H-2.42](#) [Table H-2.42](#) also illustrates the shortage of large units is primarily in the rental category, as the share of the housing stock with three or more bedrooms is less than 21 % for all areas but Marin City.

**Table H-2.42: Units with Three or More Bedrooms by Tenure**

| Community                    | Owner Units |         | Renter Units |         | Total Units with 3+ Bedrooms |         |
|------------------------------|-------------|---------|--------------|---------|------------------------------|---------|
|                              | Number      | Percent | Number       | Percent | Number                       | Percent |
| Black Point-Green Point      | 410         | 91.1%   | 40           | 8.9%    | 450                          | 72.9%   |
| Northern Costal West Marin   | 137         | 81.5%   | 31           | 18.5%   | 168                          | 79.2%   |
| Central Coastal West Marin   | 211         | 79.0%   | 56           | 21.0%   | 267                          | 31.3%   |
| The San Geronimo Valley      | 694         | 92.7%   | 55           | 7.3%    | 749                          | 49.9%   |
| Southern Coastal West Marin  | 324         | 81.8%   | 72           | 18.2%   | 396                          | 38.6%   |
| Marinwood/Lucas Valley       | 1,956       | 91.6%   | 179          | 8.4%    | 2,135                        | 88.5%   |
| Santa Venetia/ Los Ranchitos | 1,165       | 90.6%   | 121          | 9.4%    | 1,286                        | 74.9%   |
| Kentfield/ Greenbrae         | 1,871       | 92.4%   | 154          | 7.6%    | 2,025                        | 78.9%   |
| Strawberry                   | 913         | 83.8%   | 177          | 16.2%   | 1,090                        | 45.6%   |
| Tam Valley                   | 2,777       | 84.2%   | 520          | 15.8%   | 3,297                        | 71.4%   |
| Marin City                   | 175         | 41.2%   | 250          | 58.8%   | 425                          | 30.9%   |
| Unincorporated Marin         | 14,833      | 85.4%   | 2,530        | 14.6%   | 17,363                       | 67.2%   |
| Marin County                 | 52,576      | 85.4%   | 9,012        | 14.6%   | 61,588                       | 58.4%   |

Source: Source: American Community Survey 5-Year Estimates, 2015-2019, Table B25009, Table B25042.

Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities

Although enough units appear to be available to meet the demand for large households (i.e., there are 2,071 large family households and 17,363 units with three or more bedrooms), available large units may be unaffordable to large families (see income section/refer to income section), or as is the case in many jurisdictions, large units are not always occupied by large-family households. Due to the limited supply of adequately sized rental units and affordable homeownership opportunities to accommodate large-family households, large families face additional difficulty in locating housing that is adequately sized and affordably priced. As mentioned in the Seniors section above, many older residents are aging in place and are “overhoused”, which may further limit the availability of units for larger households. In Marin County,



adequate market-rate homeownership opportunities exist, but these homes are out of reach economically for moderate and low income families.

The AFFH Appendix of this Housing Element found that large renter households experience a greater rate of housing problems with physical defects (lacking complete kitchen or bathroom or are living in overcrowded conditions) compared to other renter households.

### **Female-Headed and Single-Parent Households**

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. Female-headed households fall into one of three primary groups in Marin County: single professional women, single parents, and seniors. The last two groups in particular may have a need for affordable housing. The housing needs of senior residents are discussed above in the section on Seniors. The needs of female-headed households with children are particularly acute. As stated in the ABAG Housing Needs Data Packet, female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging. The need for additional housing options for families with children was a priority identified by community members during the Housing Element public outreach process.

As shown in ~~Table H-2.43~~**Table H-2.43**, there are a total of 25,850 households in the unincorporated area of the County, of which 6,745(26%) are female-headed households. Moreover, approximately 800 (3%) of the total households are female-headed households with children under the age of 18. The percent of family households living in poverty that are female headed in the unincorporated County is less than 1% (approximately 150 households), which is lower than the 3% (approximately 480) of all family households overall that are living in poverty. Compared to the County, unincorporated County has a lower percentage of female headed households, female-headed households with children, and lower rates of poverty for all families and for female-headed households.

### **Table H-2.43: Female-Headed Households - Unincorporated County and Marin County**

#### **Table H-2.43: Female-Headed County and Marin County**

|  | Unincorporated | Marin County |
|--|----------------|--------------|
| Total households                                 | 25,850         | 105,432      |
| Total Female-Headed Households                   | 26.1%          | 28.2%        |
| With children                                    | 3.1%           | 3.3%         |
| Total Families                                   | 17,061         | 66,052       |
| Total families under the poverty level           | 2.8%           | 3.8%         |
| Female-Headed Households under the poverty level | 0.9%           | 1.5%         |
| With children                                    | 0.6%           | 1.1%         |

*Source: American Community Survey, 5-Year Estimates 2015-2019, Tables DP02 and B17012.*

Within the unincorporated County, Marin City has the highest percentage of female-headed households (42% of all households are female-headed households) and female-headed households with children (11%). Marin City also has the highest poverty rates compared to all community areas and the unincorporated County; about 16% of all family households are living below the federal poverty line. Female-headed households also have higher rates of poverty (11%) in Marin City compared to other community areas. About six % of all households in the Marin City are female-headed family household with children living below the poverty line. As discussed earlier in this chapter, Marin City also has one of the highest percentage of non-white residents.

**Table H-2.44: Female-Headed Households (FHH) - Unincorporated County Communities**

| Community                   | Total households (HH) | Total FHH | FHH w/ children | Total Families | Total families under the poverty level | FHH under the poverty level | FHH w/ child |
|-----------------------------|-----------------------|-----------|-----------------|----------------|--|-----------------------------|--------------|
| Black Point-Green Point     | 617                   | 12.0%     | 0.0%            | 419            | 1.9%                                   | 0.0%                        | 0.0%         |
| Northern Costal West Marin  | 212                   | 36.8%     | 0.0%            | 129            | 0.0%                                   | 0.0%                        | 0.0%         |
| Central Coastal West Marin  | 853                   | 39.4%     | 0.0%            | 381            | 4.2%                                   | 1.6%                        | 0.0%         |
| The San Geronimo Valley     | 1,500                 | 28.9%     | 2.4%            | 769            | 6.2%                                   | 0.0%                        | 0.0%         |
| Southern Coastal West Marin | 1,026                 | 32.0%     | 1.2%            | 451            | 4.7%                                   | 1.8%                        | 0.0%         |
| Marinwood/Lucas Valley      | 2,412                 | 25.9%     | 2.0%            | 1,762          | 3.2%                                   | 1.0%                        | 1.0%         |
| Santa Venetia/Los Ranchitos | 1,717                 | 34.7%     | 1.2%            | 1,051          | 0.0%                                   | 0.0%                        | 0.0%         |
| Kentfield/Greenbrae         | 2,567                 | 20.6%     | 3.7%            | 1,874          | 2.2%                                   | 0.6%                        | 0.6%         |
| Strawberry                  | 2,391                 | 36.2%     | 7.2%            | 1,348          | 2.7%                                   | 0.9%                        | 0.9%         |
| Tam Valley                  | 4,617                 | 24.6%     | 3.9%            | 3,202          | 1.9%                                   | 0.0%                        | 0.0%         |
| Marin City                  | 1,377                 | 42.0%     | 10.5%           | 698            | 16.3%                                  | 10.5%                       | 6.3%         |

*FHH = Female-Headed Households*

*Source: American Community Survey, 5-Year Estimates 2015-2019, Tables DP02 and B17012.*

*Note: Please refer to [Table H-2.1](#) and Figure H-2.1 for the census designated places included in the unincorporated communities*

## Agricultural Workers

Marin's agricultural history remains a strong value and source of pride, particularly in the Coastal and Inland Rural Corridors of the County. According to the United States Department of Agriculture (USDA), Marin County farms and ranches encompass approximately 140,075 acres, or about 41 % of the County's total land area; land in farms decreased by 18% from 2012 to 2017.<sup>42</sup> Rural West Marin has an economic base of cattle ranches, dairies, organic vegetable farms, poultry, mariculture, and tourism. Of

<sup>42</sup> 2017 Census of Agriculture Marin County Profile,

the 343 agricultural operations in Marin County, the majority are third- to fifth-generation family-owned farms and are not large by California standards, with an average size of 408 acres.

Agricultural workers are significantly impacted by the high cost of living in Marin County, especially housing costs that are influenced by vacation rentals and high-end tourism. To promote a vibrant and economically sound agriculture base as part of Marin County's future, quality affordable housing for agricultural workers is needed. In almost all cases agricultural housing is tied to employment. If a worker is fired or leaves a job, becomes injured or an agricultural facility stops production, that housing is no longer available. This was identified as a concern during the public outreach for the Housing Element.

Almost all agriculturally zoned land in Marin County is located within unincorporated County areas, so presumably the data available on the agricultural worker population in the County is representative of the unincorporated County. The 2017 USDA Census reported that in Marin County, 1,274 persons were hired farmworkers, which accounts for less than 1% of the Marin County workforce.<sup>43</sup>

Distinct from other agricultural regions of the State, much of the County's agricultural production primarily requires a year-round, permanent workforce. As a result, the County does not experience a significant influx of seasonal workers during peak harvest times. Agricultural worker housing needs are dictated by the presence of parallel factors:

- The majority of agricultural worker housing units, both for permanent and seasonal workers, are provided on site by the employer-ranchers.
- As a largely permanent workforce, agricultural workers live in multi-person households, often with spouses and children.<sup>44</sup> Agricultural workers' spouses are often employed in non- agricultural jobs, such as visitor-serving businesses in West Marin.

These factors indicate that the housing needs of agricultural workers are best met through the provision of permanent single- and multi-family affordable housing. Given the existing housing on ranches, two important issues arise:

- Ensuring that the workforce and their families are being housed in safe and healthy conditions is a major priority
- Allowing agricultural worker households to determine the type and location of housing that is most suitable through enhancing housing choices and options
- Additional tenant rights to support agricultural workers

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<sup>43</sup> Civilian employed population 16 years and over. American Community Survey Five-Year Estimates, 2015-2019. Table S2403.

<sup>44</sup> Evaluation of the Need for Ranch Worker Housing in Marin County, California, California Human Development Corporation, July 2008

Limited space, septic capacity, and high building costs often make it difficult to house migrant workers, presenting disincentives for employer-ranchers to provide more than basic shelter with minimal amenities. Common challenges faced by agricultural worker households include:

- **Limited Income:** With a mean annual salary of \$41,321,<sup>45</sup> most agricultural workers fall within very low income groups (the 2021 HCD income limits are \$38,400 and \$63,950 for a one-person household for extremely low and very low income households).
- **Cost Burden/Lack of Affordability:** As described above, HUD considers payment of more than 30% of a household's income for direct housing expenses as overpayment or an undue hardship. According to the California Housing Partnership 2021 Affordable Housing Needs Report,<sup>46</sup> a Marin County household would have to earn a minimum of \$48.46 an hour in full-time employment to afford the average asking rent<sup>47</sup> in Marin County. Opportunities for affordable rental housing or opportunities for homeownership are considerably constrained for the agricultural worker population.
- **Overcrowding:** Due to low incomes and lack of inventory, agricultural workers have limited housing choices and are often forced to double up to afford rents. Many such units are not monitored for code enforcement on past development and building approvals unless complaints are lodged.
- **Substandard Housing Conditions:** Many agricultural workers occupy substandard housing, such as informal shacks, illegal garages, barns or storage units, trailers, and other structures generally unsuitable for occupancy. The County's Code Enforcement staff investigates complaints against property owners for code violations but does not actively monitor agricultural worker housing units for code compliance. Few HUD Section 8 vouchers are utilized in West Marin due to the scarcity of affordable units and the inability of these units to pass the required HUD Housing Quality Standards inspection. During the Housing Element public outreach, it was identified that in many cases, existing septic systems cannot accommodate new units on sites in West Marin, including those that house agricultural employees and their families.

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<sup>45</sup> Based on the mean annual wages for Farming, Fishing, and Forestry Occupations in the Marin County (San Rafael MD) as reported in the 2021 First Quarter Occupational Employment and Wage Statistics (OEWS) Survey.

<sup>46</sup> [https://1p08d91kd0c03rlxhmhtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2021/05/Marin\\_Housing\\_Report.pdf](https://1p08d91kd0c03rlxhmhtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2021/05/Marin_Housing_Report.pdf)

<sup>47</sup> Average asking rent assumed was \$2,520.

The need for the County to facilitate additional housing for agricultural workers was identified as a key priority during preparation of the Housing Element by focus groups, particularly in West Marin.

Currently, the County's provisions for agricultural worker housing is not consistent with State Employee Housing Act. Furthermore, the Development Code does not contain provisions for employee housing. Pursuant to the Employee Housing Act, any housing for six or fewer employees (in any industry) should be permitted as a single-family residential use. The Housing Plan section of the Housing Element contains programs to address these inconsistencies with state law and to help to facilitate more agricultural worker housing in the unincorporated County.

### **Individuals and Families Experiencing Homelessness**

Individuals and families experiencing homelessness have immediate housing needs. Also, many residents lack stable housing but are not considered unhoused, according to the HUD definition<sup>48</sup>. They live doubled up in overcrowded dwellings, often sleeping in shifts or renting closet space or "couch surfing" with family or friends. Although not living on the street, this population often has no means of stable accommodation and may experience periods of being unsheltered. In addition, their living situation affects their ability to access services designated for people experiencing homelessness.

The Marin County 2019 Point in Time Count of people experiencing homelessness was conducted on January 28, 2019 and surveyed 360 unsheltered and sheltered individuals experiencing homelessness to profile their experience and characteristics. This is an on-the-ground survey that is undertaken by a team of County employees and volunteers to determine that number of persons experiencing homeless at a specific point in time (January 28, 2019). According to this survey, in January 2019, 1,034 persons in the County met the Marin County Health and Human Services definition of homeless, of which 172 (17 %) resided in the unincorporated County ([Table H-2.45](#)[Table H-2.45](#)). This represented a 7% decrease from the 2017 countywide population, but a 26% increase in the unincorporated County homeless count. All homeless persons surveyed in the unincorporated County in 2019 were considered unsheltered, while countywide, about 68 % are unsheltered. Regionally, North Marin and Central Marin had the highest population of people experiencing homelessness, while in the unincorporated County, West Marin had the highest population of people experiencing homelessness.

In 2019, the number of those experiencing unsheltered homelessness continued to decrease in all regions of the County except for West Marin and South Marin. West Marin saw a population increase of 41 people since 2017, which may be in part due to increased outreach efforts and specialized teams familiar with the communities

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<sup>48</sup> (1) Individual or family who lacks a fixed, regular, and adequate nighttime residence, (2) Individual or family who will imminently lose their primary nighttime residence within 14 days.

conducting the count in this region. With the planned closure of a rotating shelter in 2017, the sheltered number decreased by 20% from 2017 to 326 persons in 2019. Although the sheltered number decreased, the unsheltered number did not increase. Information about the 2021 count of persons experiencing homelessness is included later in this section, in Effects of Covid-19.

**~~Table H-2.45:~~ Table H-2.45: Total Homeless Count Population, By Jurisdiction and Shelter Status**

| Jurisdiction                       | Unsheltered       | Sheltered       | Total             |
|------------------------------------|-------------------|-----------------|-------------------|
| North Marin                        | 147               | 163             | 310               |
| Novato                             | 147               | 163             | 310               |
| Central Marin                      | 277               | 94              | 371               |
| San Anselmo                        | 20                | 0               | 20                |
| San Rafael                         | 161               | 94              | 255               |
| Corte Madera                       | 39                | 0               | 39                |
| Fairfax                            | 5                 | 0               | 5                 |
| Larkspur                           | 28                | 0               | 28                |
| Mill Valley                        | 8                 | 0               | 8                 |
| Unincorporated Central Marin       | 16                | 0               | 16                |
| South Marin                        | 144               | 0               | 144               |
| Sausalito                          | 25                | 0               | 25                |
| Richardson Bay Anchor Outs         | 103               | 0               | 103               |
| Belvedere                          | 0                 | 0               | 0                 |
| Unincorporated South Marin         | 16                | 0               | 16                |
| West Marin                         | 140               | 0               | 140               |
| Unincorporated West Marin          | 140               | 0               | 140               |
| Other                              | 0                 | 69              | 69                |
| Domestic Violence Shelter          | 0                 | 69              | 69                |
| Rotating Shelter                   | 0                 | 0               | 0                 |
| <b><i>Unincorporated Total</i></b> | <b><i>172</i></b> | <b><i>0</i></b> | <b><i>172</i></b> |
| <b>County Total*</b>               | <b>708</b>        | <b>326</b>      | <b>1,034</b>      |

**~~Table H-2.45:~~ Table H-2.45: Total Homeless Count Population, By Jurisdiction and Shelter Status**

| Jurisdiction | Unsheltered | Sheltered | Total |
|--------------|-------------|-----------|-------|
|--------------|-------------|-----------|-------|

Source: 2019 Marin County Homeless Count and Survey Comprehensive Report

Note: Please refer to [Table H-2.1:](#) and Figure H-2.1 for the census designated places included in the unincorporated communities. \* Total is the sum of North Marin, Central Marin, South Marin and West Marin and “Other.”

### Characteristics of the Population Experiencing Homelessness

The Needs Assessment in the County’s 2020-2024 Consolidated Plan estimated that 543 persons were becoming homeless each year (System Performance Measure 5.2), while 199 persons exited homelessness each year (System Performance Measure 7b.1). In addition, the Consolidated Plan estimated that people experience homelessness for over two years (764 days; System Performance Measure 1.2).

During the 2019 Point in Time Count, 54 households with children aged 18 or under were counted, including 61 adults and 81 kids (147 individuals). This is lower than the 75 households with children counted in 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. About 90% of Marin County families experiencing homelessness reside in shelters or transitional housing programs (66 households).

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. About 62% of these individuals with disabling conditions are unsheltered, while 38% live in emergency or transitional housing. Health issues and mental health issues are not atypical to the population experiencing homelessness. Homelessness is a traumatic event which can cause both physical and psychological difficulties.

Overall, the 2019 Marin County Homeless Count and Survey revealed a diverse homeless population with many different trends and needs. The data presents valuable insights into the population experiencing homelessness in Marin County for both the general population and subpopulations:

- About 31% of those experiencing homelessness were over the age of 50, and 19% were under age 25.



- Those who are Black or African American were overrepresented in the population: ~~2two~~ % of the general population but 17% of the homeless population identified as Black or African American.
- First-time homelessness decreased from 35% in 2017 to 30% in 2019.
- 70% of survey respondents had experienced homelessness for one year or more.
- Economic issues were the most frequently cited cause of homelessness (49%).
- 73% cited a need for rental assistance to get into permanent housing.
- Veterans: More veterans were being sheltered in 2019, 19% were sheltered up from 13% in 2017 and veterans were more likely to report a physical disability (45% of veteran respondents compared 22% of non-veteran respondents).
- Families with Children: The number of families experiencing homelessness decreased 28% from 2017. This may have changed since the Covid-19 pandemic.
- Unaccompanied Children and Transition-Age Youth: There were eight unaccompanied children and 99 unaccompanied transition-age youth (age 18-24) enumerated, accounting for 10 % of the population experiencing homelessness in Marin County. Youth respondents were less likely to receive free meals (17 %) than those over age 25.
- Older Adults: Older adults comprised 31 % of the population experiencing homelessness and over two thirds were unsheltered.

### Effects of COVID-19

Due to the COVID-19 pandemic, the County delayed the 2021 on-the-ground count until 2022. The decision was made with a heavy consideration for public safety, for both the unhoused in Marin County and the teams that count them. However, in the continuing effort to monitor homelessness and progress towards its elimination, the Marin County Continuum of Care decided that it would be safe to conduct a vehicle count versus the in person, on the ground count typically done, to partially help understand the current state of homelessness locally. On February 25, 2021, a special team of 41 people comprising local law enforcement, homeless outreach staff, and persons with lived vehicle experience canvassed Marin County to help determine the current prevalence of people living in vehicles. The count found 486 people living in 381 vehicles, a 91% increase over 2019.<sup>49</sup> Between 2019 and 2021, the number of people living in vehicles decreased in West Marin, while increasing in North, Central and Sothern Marin.

Because people experiencing homelessness are not evenly distributed between living situations and living in a vehicle is often the first place people go when they become homeless, the 91% increase in people living in vehicles does not equal a 91% increase

<sup>49</sup> Marin Health and Human Services, 2021 Marin Homelessness Vehicle Count, February 25, 2021.

in homelessness overall. However, it does indicate some level of new homelessness in Marin.

### Unmet Needs

According to the data collected during the 2019 Point in Time count and the needs assessment conducted to inform the Marin County 2020-2024 Consolidated Plan, the populations most in need of housing include individuals with mental and physical disabilities, families, individuals in the work force, and older adults in the very low and low income range. Those currently housed but at imminent risk of homelessness include those with disabilities, households with children below the federal poverty level, older adults, and farmworkers.

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 report identified the following priorities and goals through a series of stakeholder discussions:

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

To estimate the unmet need for shelter beds and to document the existing resources for homeless families and individuals, the County used information from the 2021 Homeless Housing, Assistance, and Prevention (HHAP) Grant Program funding application submitted to the State of California's Business, Consumer Services, and Housing Agency. [Table H-2.46](#) identifies which areas of the local homelessness response system (e.g., shelter, rental subsidies, supportive housing) have gaps in resources based on the needs of people experiencing homelessness in the County. During the public outreach for the Housing Element, establishing a coordinated entry system for individuals experiencing homeless, particularly in West Marin, was identified as a need. Focus group participants stated that people in West Marin are living in camper vans and isolated from services.

**Table H-2.46: Service Gap Analysis**

|                                | Total # of Clients<br>Currently Needing<br>This Service | Total # of Clients<br>Currently<br>Receiving This<br>Service | Remaining Needs |
|--------------------------------|---|--|-----------------|
| Interim Housing/Shelter Beds   | 1,034   | 326  | 708             |
| Rental Assistance              | 756   | 235  | 521             |
| Supportive Housing (Permanent) | 1,076   | 525  | 551             |
| Outreach                       | 708   | 300  | 408             |
| Prevention/Diversion           | 2,690   | 520  | 2,170           |

*Source: Marin County CoC Homeless Housing, Assistance and Prevention (HHAP) Grant Program Application submitted to Business, Consumer Services, and Housing Agency (BCSH).*

**Table H-2.47** below provides a summary of the emergency shelter beds and transitional and supportive housing units for homeless people that are located throughout Marin County. The Fireside Affordable Apartments, which provide 18 units of supportive housing (10 for families and 8 for formerly homeless seniors), are located within unincorporated Marin County. Additional transitional or supportive units provided at scattered sites and located within the unincorporated County are unknown at this time.

**Table H-2.47: Facilities and Housing Targeted to Homeless Households**

|   | Emergency Shelter Beds          |                                    | Transitional Housing Beds | Permanent Supportive Housing Beds | Under Development | Total |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|-------|
|   | Year-Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New             | Current & New                     |                   |       |
| Households with Adult(s) and Child(ren) | 55                              | 3                                  | 159                       | 155                               | 0                 | 372   |
| Households with Only Adults             | 149                             | 60                                 | 38                        | 492                               | 10                | 749   |
| Chronically Homeless Households         | 0                               | 0                                  | 0                         | 492                               | 28                | 520   |
| Veterans                                | 0                               | 0                                  | 0                         | 16                                | 0                 | 16    |
| Unaccompanied Youth                     | 0                               | 0                                  | 0                         | 0                                 | 0                 | 0     |
| Total                                   | 204                             | 63                                 | 197                       | 1,155                             | 38                | 1,657 |

Source: Marin County 2020-2024 Consolidated Plan

### Assessment of Unmet Year-Round Need for Emergency Shelter

Marin County estimates that 708 year-round interim housing/emergency shelter beds are needed to meet the needs of the 1,034 unsheltered homeless people in the County. Given the increase in homelessness assumed from the 2021 vehicle county surveys, it is likely that this need is higher due to the COVID-19 pandemic.

### Assessment of Unmet Need for Supportive Housing

In Marin County's 2021 HHAP Grant Program Application, the County's Continuum of Care estimates that the County has an unmet need for 551 beds across jurisdictions in permanent housing. There is no breakdown of this unmet need estimate by jurisdiction. However, Marin County has estimated the needed beds based on the percentage of the total number of unsheltered homeless people living in the community. Given that 24% of

the total unsheltered homeless people in the County are estimated to reside in unincorporated areas of Marin, the estimated unmet need for supportive housing beds is 133. The program chapter of the Housing Element contains a program to pursue funding for providing permanent supportive housing for the homeless (Project Homekey).

### **Extremely Low Income Households**

Extremely low-income households earn up to 30% of the Area Median Income. This group is considered a special needs groups because of the limited housing options available to them. Extremely low-income households also tend to include a higher proportion of seniors or disabled persons. In unincorporated Marin County, 3,623 households were considered extremely low-income according to the 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data by HUD, which represents about 14% of the overall households (Table H-2.22). This is similar to the share of ELI households in Marin County overall (14.9%). Approximately 61% of the extremely low income households were renters. Furthermore, 73% of the extremely low-income households were experiencing at least one housing problem (overcrowding, cost burden, or inadequate housing) (Table H-2.48). Specifically, 68% of the extremely low-income renters and 81% of the extremely low-income owners were experiencing at least one housing problem. Cost burdens are also high for extremely low income households. About 70% of all ELI households are cost burdened. About 62% of ELI renters experience cost burdens compared 81% of ELI owner households.

Among the unincorporated county communities, West Marin communities have the highest concentration of ELI households (Table H-2.23). Marin City has the highest proportion of ELI households 40%), followed by Central Coastal West Marin (30%), Northern Coastal West Marin (23%), and Southern Coastal West Marin (18 percent).

**Table H-2.48: Housing Problems and Cost Burden for ELI HH by Tenure- Unincorporated County**

|                                    | <u>Owners</u> |              | <u>Renters</u> |              | <u>All Unincorp. HH</u> |              |
|------------------------------------|---------------|--------------|----------------|--------------|-------------------------|--------------|
|                                    | <u>#</u>      | <u>%</u>     | <u>#</u>       | <u>%</u>     | <u>#</u>                | <u>%</u>     |
| <u>ELI</u>                         | <u>1,128</u>  | <u>--</u>    | <u>1,768</u>   | <u>--</u>    | <u>2,896</u>            | <u>--</u>    |
| <u>with at least one H problem</u> | <u>918</u>    | <u>81.4%</u> | <u>1,203</u>   | <u>68.0%</u> | <u>2,121</u>            | <u>73.2%</u> |
| <u>with cost burden</u>            | <u>912</u>    | <u>80.9%</u> | <u>1,104</u>   | <u>62.4%</u> | <u>2,017</u>            | <u>69.6%</u> |

Source: 2013-2017 HUD CHAS

Data is the sum of the CDPs in Table H-2.1.

The County supports the housing needs of ELI households and lower income households with HUD Community Planning and Development Grants and SB2 Permanent Local Housing Allocation (PLHA). The CDBG can fund a variety of activities such as acquisition and/or disposition of real estate or property, public services, relocation, rehabilitation of housing, and homeownership assistance. HOME funds can be used for activities that provide affordable housing opportunities for low to moderate income households, such as development of new affordable units, owner-occupied housing rehabilitation, homebuyer assistance, and tenant-based rental assistance. The County uses HOME funds to gap-finance affordable housing projects throughout the County. The County anticipates receiving between \$750,000 to \$1,500,000 in PLHA annually that can be used to increase the supply of housing for households at or below 60% of AM and facilitate housing affordability, particularly for lower and moderate income households.

In addition, the City's Housing Plan includes a program to explore strategies that strengthen tenant protections such as rent stabilization, just cause for eviction, and local relocation assistance (Program 31- Tenant Protection Strategies). There is also a variety of implanting programs to increase affordable housing supply throughout the County.

### Units at Risk of Conversion

As of 2022, 24 affordable housing projects totaling 1,148 units (including 877 affordable units) are in unincorporated Marin (Table H-2.49Table H-2.48). Government Code Section 65583 requires each city and county to conduct an analysis and identify programs for preserving assisted housing developments. The analysis is required to identify any low income units that are at risk of losing deed-restricted subsidies in the next 10 years. Two projects (Ponderosa Estates and Parnow House) with 128 affordable units are deemed at risk of conversion during the 2023-2033 at-risk analysis period.

**Table H-2.49Table H-2.48: Publicly Assisted Multi-Family Affordable Rental Housing**

| Name              | Address         | # of Units | # of Afford Units | Utility Type | Non Profit   | Expiration Date |
|-------------------|-----------------|------------|-------------------|--------------|--------------|-----------------|
| Ponderosa Estates | 1001 Drake Ave. | 56         | 56                |              | John Stewart | 2023            |

**Table H-2.49** ~~Table H-2.48~~: Publicly Assisted Multi-Family Affordable Rental Housing

| Name                         | Address                       | # of Units | # of Afford Units | Utility Type              | Non Profit                           | Expiration Date |
|------------------------------|-------------------------------|------------|-------------------|---------------------------|--------------------------------------|-----------------|
| Parnow Friendship House      | 164 N. San Pedro Rd.          | 72         | 72                |                           | EAH Housing                          | 2024            |
| The Redwoods II              |                               | 60         | 60                |                           | Community Church of Mill Valley      | 2036            |
| Mill Creek Apartments        |                               | 9          | 9                 | Persons with disabilities | North Bay Rehab Services             | 2039            |
| Village Oduduwa Complex      | 2 Park Circle                 | 25         | 25                | Seniors                   | Oakland Community Housing Management | 2040            |
| Hilarita                     | 100 Neds Way                  | 91         | 91                |                           | EAH                                  | 2045            |
| Dorothea Mitchell Apartments | 52 Terrace Dr.                | 30         | 30                |                           | Bridge                               | 2051            |
| Rotary Valley Senior Village | 10 Jeannette Prandi Way #2601 | 80         | 80                | Seniors                   | Bridge                               | 2051            |
| Bo Gas                       | 6 Wharf Rd.                   | 8          | 8                 |                           | BCLT                                 | 2059            |
| Gibson House                 | 20 Wharf Road                 | 7          | 7                 |                           | BCLT                                 | 2059            |
| Point Reyes Family Homes     | 12 Giacomini Rd.              | 27         | 27                |                           | EAH                                  | 2060            |
| Mesa Apartments              |                               | 4          | 4                 |                           | CLAM                                 | 2061            |
| Ridgeway Apartments          | 141 Donohue St.               | 225        | 72                |                           | St. Anton Multifamily                | 2064            |

**Table H-2.48: Publicly Assisted Multi-Family Affordable Rental Housing**

| Name  | Address                      | # of Units | # of Afford Units | Utility Type         | Non Profit           | Expiration Date |
|---|------------------------------|------------|-------------------|----------------------|----------------------|-----------------|
| Fireside Apartments                                 | 115 Shoreline Hwy.           | 50         | 50                | Families and Seniors | Eden                 | 2065            |
| Toussin Apartments                                  | 10 Toussin Avenue            | 13         | 13                | Seniors              | PEP                  | 2065            |
| Anise Turina Apartments                             | 10 La Brea Way               | 287        | 287               |                      | EAH                  | 2067            |
| Forest Knolls Trailer Court                         | 6690 Sir Francis Drake Blvd. | 20         | 20                | Mobile Homes         | SGVAHA               | 2070            |
| 21 Calle Del Embarcadero (Ocean Terrace Apartments) | 21 Calle del Embarcadero     | 8          | 8                 |                      | CLAM                 | 2071            |
| Walnut Place West Marin                             | 600 A. St.                   | 25         | 25                | Seniors/Disabled     | EAH                  | 2073            |
| Sage Lane Senior                                    |                              | 6          | 6                 |                      | SGVAHA               | Forever         |
| Homestead Terrace                                   | 100 Linden Lane              | 28         | 28                | Seniors/Disabled     | MHA                  |                 |
| Kruger Pines  | 47 North Knoll Rd.           | 56         | 56                | Seniors/Disabled     | MHA                  |                 |
| Mt. Burdell   |                              | 10         | 10                |                      | Habitat for Humanity |                 |
| Venetia Oaks  | 263 North San Pedro Road     | 36         | 36                | Seniors/Disabled     | MHA                  |                 |
| Total   |                              | 1,148      | 877               |                      |                      |                 |

According to the 2020-2024 Consolidated Plan, Marin Housing Authority manages 340 Below Market Rate (BMR) homeownership 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. As of 2020, MHA does not have any anticipated Section 8 contract expirations.

### Conversion Risk

The units considered at-risk of conversion in the unincorporated County are all at risk based on the expiration of restrictions for low income use through various financing sources. However, while the units described in [Table H-2.49](#) may meet the definition of at risk of conversion as described in Government Code Section 65583, the risk of conversion is low because they are all owned by non-profits with a mission of providing long term affordable housing. The existing owners all intend to maintain the affordability of the units. There are limited costs associated with rehabilitation as based on regular monitoring and inspections, all of the complexes are in good condition.

### Preservation Resources

In order to retain affordable housing, the County must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities will be notified of any future possibilities of units becoming at risk. A list of qualified entities to acquire and manage at-risk units is available through HCD's website and will be relied upon to provide notification of units at risk. However, the majority of these properties are already owned by nonprofit organizations and therefore preservation by transferring ownership to other nonprofits is not necessarily an efficient strategy.

Funding is available to facilitate preservation through the County's Affordable Housing Trust Fund, Permanent Local Housing Allocation (PLHA), HOME and CDBG funds. Preservation is one of the County's priorities for use of these funds.

### Costs of Replacement versus Preservation for Units At-Risk During the Planning Period

According to the California Housing Partnership Corporation website, one development is deemed at risk of conversion during the planning period, 56-unit Ponderosa Estates in Marin City which has 56 units funded through HUD's Section 8 program. However, additional research found that Ponderosa Estates renewed their agreement with HUD in 2004 for an additional 40 years and the current restrictions do not expire until 2044. The property is part of HUD's Property Disposition Program which provides financial

assistance for HUD owned housing projects to maintain their affordability. Assistance is provided to existing projects in need of repair as well as projects already in decent, safe, and sanitary conditions. By providing funding for these projects, HUD helps preserve decent, safe, housing affordable for low income families and minimizes displacement.

A second project – 72-unit Parnow Friendship House – is also identified with a potential conversion date of 2024. However, this project is owned and operated by EAH Housing, a nonprofit organization committed to providing permanent affordable housing to low income households. The expiration of deed restriction does not present a risk of conversion.

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 one-bedroom units of affordable housing in Marin with a per unit cost of over \$650,000.<sup>50</sup> Therefore, the cost to construct 128 new units is estimated at \$83.2 million.

Based on the limited supply of developable land, high cost of construction and lengthy approval process, rehabilitation of existing units instead of new construction is the most economical way of providing housing. The cost of preservation is significantly less. For example, in 2015 the eight-unit Calle del Embarcadero Apartments in Stinson Beach was going to be sold and existing residents, including two tenants using Section 8 housing assistance vouchers, were likely to be displaced because the new owner was expected to raise rents to market rates. A collaboration between the County of Marin, Marin Community Foundation, Community Land Trust Association of West Marin (CLAM) and the Stinson Beach Affordable Housing Committee was formed to enable the creation of the first permanently affordable housing units in Stinson Beach. According to the Marin Community Foundation, mix of grants and loans totaling \$2.85 million was supplied to cover the cost of purchasing the Calle del Embarcadero Apartments by CLAM.<sup>51</sup> Based on the information supplied by the Marin Community Foundation, the per unit cost for the acquisition of the apartments was \$356,250 per unit, about half of the costs for new construction. Therefore, the cost of preserve 128 units of high and very high risk units can be estimated at about \$45.6 million.

### Disadvantaged Communities

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<sup>50</sup> 2020-2024 Consolidated Plan.

<sup>51</sup> <https://www.marincf.org/buck-family-fund-grants/mcf-loan-fund/case-studies-stinson-beach-affordable-housing>

SB 244, codified in Government Code Section 56375, requires cities and counties to identify the infrastructure and service needs of unincorporated legacy communities in their general plans at the time of the next Housing Element update. SB 244 defines an unincorporated legacy community as a place that meets the following criteria:

- Contains 10 or more dwelling units in close proximity to one another;
- Is either within a city Sphere of Influence (SOI), is an island within a city boundary, or is geographically isolated and has existed for more than 50 years; and
- Has a median household income that is 80% or less than the statewide median household income.

Per this definition, no disadvantaged communities are located within the unincorporated area of the County. The Marin Local Agency Formation Commission's Municipal Services Review (MSR) from October 2019 identified one disadvantaged community in several census tracts covering the Canal neighborhood of San Rafael Region that met the disadvantaged community criteria.<sup>52</sup> However, given this neighborhood is entirely within the San Rafael city limits, it does not qualify as a disadvantaged community in the unincorporated County. The October 2020 reports for the Twin Cities Region, Novato Region, Upper Ross Valley, and Tiburon Peninsula did not identify any disadvantaged communities.

While the community of Marin City does not fall under the definition of SB 244, it still faces many of the same challenges. As discussed in the AFFH appendix, Marin City is defined as a "sensitive community" by the UC Berkeley Urban Displacement project. This means that the share of renters is above 40%, share of people of color is more than 50 % as well as a higher share of low income households and severely rent burdened households and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. The Housing Element focus group members were concerned about displacement for residents who cannot find affordable housing.

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<sup>52</sup> [https://www.marinlafco.org/files/8fd4604a2/San+Rafael+Reg+MSR\\_Final+Post+Adoption+Oct.2019%5B2%5D.pdf](https://www.marinlafco.org/files/8fd4604a2/San+Rafael+Reg+MSR_Final+Post+Adoption+Oct.2019%5B2%5D.pdf)