Leelee Thomas
Deputy Director of Housing and Federal Grants
Community Development Agency | County of Marin

Liz Darby
Social Equity Programs and Policies
Community Development Agency | County of Marin
“...hereafter no part of said property or any portion thereof shall be...occupied by any person not of the Caucasian race, it being intended hereby to restrict the use of said property...against occupancy as owners or tenants of any portion of said property for resident or other purposes by people of the Negro or Mongolian race.”
Restrictive Covenant Project

A Bold Social Experiment in Racial Relations
Guaranteed Bank Loans

Levittown NY
MAP SHOWING GRADES OF SECURITY
-LEGEND-

A BEST
B STILL DESIREABLE
C DEFINITE DECLINING
D HAZARDOUS
Restrictive Covenant Project

Historical Effects of Racial Discrimination

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

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

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

Friday, August 9, 2019
The Value of Real Estate and Homeownership:

• Finance **College Educations**
• Fund **Retirements**
• Support **Children’s Home Ownership**
• **Generational Wealth**
Records a Restrictive Covenant Modification document
Certifies racially restrictive language is illegal and inconsistent with County values.
Restrictive Covenant Project

Homepage

www.marincounty.org/main/restrictive-covenants-project

Check Out Our Website

Library Page

www.marinlibrary.org/restrictive-covenant-resources/

Restrictive Covenant Resources

INTRODUCTION

Welcome to Marin County's resource and learning page focused on restrictive covenants, discriminatory housing policies, and laws that shaped the makeup of Marin County. The mission of the Marin County Restrictive Covenant Project is to share information to help the Marin County community to view, read, and affirm that discriminatory housing practices are not consistent with Marin County values. This page includes information and perspectives gathered from local and national sources about unfair housing practices and the impact at the local level in Marin County. The information on this page and the associated links are not comprehensive, though we do expect the resources accessible through this page to grow. The current resources are listed by medium and date.

On this page: Books | Essays | Checklists | Articles | Action Links | Readers | BUG Resources

LEARN MORE

Learn more about the project and how to participate on the County's website:
• About the project
• How to participate
• Gallery

BOOKS

The Color of Law
by Richard Rothstein

Unjust Deserts
by Jeffrey B. Krim

Standing at War
by Charles Rosenberg

The Second Gold Rush
by Marilyn S. Johnson
(p: 180,55,285)

Rothko
by Paul Robert
(p: 197-294)

Overview

The Restrictive Covenant Project aims to inform and educate Marin County residents of the history and significance of government policies and programs that were intentionally discriminatory and helped create segregated communities in Marin. The use of racially restrictive covenants prohibited the purchase, lease, or occupation of a piece of property to a particular group of people, primarily Black and African Americans. And while these covenants are illegal today, many continue to remain in property deeds throughout Marin.

Through the collaboration of the Community Development Agency, the County’s Office of Equity, and the Assessor-Recorder’s Office, residents of Marin are able to certify and affirm that illegal and racially restrictive covenants are unconstitutional and violate current laws and County values. Residents, former residents, and families who currently or formerly lived in Marin are encouraged to share personal stories about their lived experiences beginning with the Manhasset years, to help create a narrative history of our County.
Housing Element – AB 686
Affirmatively Furthering Fair Housing
Fair Housing Laws = Civil Rights Laws

Title VIII of the Civil Rights Act of 1968 prohibits discrimination in the sale, rental and financing of housing, and housing-related transactions, based on:

- Race
- Color
- National Origin
- Religion
- Sex
- Disability
- Marital Status
- Familial Status
Prohibits housing discrimination based upon:

<table>
<thead>
<tr>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
</tr>
<tr>
<td>Color</td>
</tr>
<tr>
<td>Religion</td>
</tr>
<tr>
<td>Sex</td>
</tr>
<tr>
<td>Gender, gender identity, gender expression</td>
</tr>
<tr>
<td>Sexual orientation</td>
</tr>
<tr>
<td>Marital status</td>
</tr>
<tr>
<td>National origin</td>
</tr>
<tr>
<td>Ancestry</td>
</tr>
<tr>
<td>Familial status</td>
</tr>
<tr>
<td>Source of income</td>
</tr>
<tr>
<td>Disability</td>
</tr>
<tr>
<td>Veteran or military status</td>
</tr>
<tr>
<td>Genetic information</td>
</tr>
</tbody>
</table>
**Fair housing choice** means that individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, disability, or other protected characteristics.

Fair housing choice encompasses:

- **(1) Actual choice**, which means the existence of realistic housing options;
- **(2) Protected choice**, which means housing that can be accessed without discrimination; and
- **(3) Enabled choice**, which means realistic access to sufficient information regarding options so that any choice is informed.
To promote inclusive communities

Further housing choice

Address racial and economic disparities through government programs, policies, and operations

Applies to all public agencies in all activities related to housing and community development
All public agencies are required to administer programs and activities relating to housing and community development in a manner to AFFH and take no action that is materially inconsistent with this obligation.
A diligent effort to include public participation from all economic segments of the community.

Means **going beyond simply giving the public an opportunity to provide input.**

Should be **proactively and broadly** conducted through a **variety of methods** to assure access and participation.
Early, Often and Ongoing

Translation of materials and making translation available at meetings

Working with CBOs and other community stakeholders to develop effective outreach and engagement plans

Making accessible information materials that avoid use of overly technical language

Offering mini-grants to CBOs and other stakeholders to assist with engagement of low-income households and protected classes
• Jurisdictions should seek meeting sites that are **transit-accessible** and/or consider options to assist residents without vehicle access with transportation.

• Meetings should be held **outside of work hours**, including on evenings and weekends, to facilitate participation.

• **In-person and electronic** options for participation should also be made available.

• Drafts of the housing element should be made available to the public for review and comment with **ample time** before submission to the Department of Housing and Community Development (HCD) for review both in-person and electronically.
Marin County Housing Element – AB 686
Community Engagement Strategies

Focus Groups
Community Leaders
Businesses
In Home Workers
Must identify and **analyze patterns, trends, conditions, and practices** that result in less fair housing choice and must address all of the following assessment components utilizing available federal, state, and local data and knowledge:

- **Summary of fair housing enforcement and outreach capacity**;
- **Integration and segregation patterns, and trends** related to people with protected characteristics;
- **Racially or ethnically concentrated areas of poverty** and/or **areas of affluence**;
- **Disparities in access to opportunity** for people with protected characteristics, including persons with disabilities; and
- **Disproportionate housing needs** including risk of displacement.
• Disproportionate Housing Needs
  • Cost Burden and Severe Cost Burden
  • Overcrowding
  • Substandard Housing
  • Homelessness

• Risk of Displacement
  • Investment Driven
  • Disinvestment Driven
  • Disaster Driven
Must demonstrate **adequate sites zoned** for the development of housing for households at each income level sufficient to accommodate the number of new housing units needed at each income level as identified in the RHNA.

An analysis of **site capacity** to accommodate the RHNA, and whether the identified sites serve the purpose of replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity.
• **Identify fair housing issues** and significant contributing factors.

• Prioritize contributing factors, giving **highest priority to those factors that most limit or deny fair housing choice**, access to opportunity, or negatively impact fair housing or civil rights compliance.

• Discuss **strategic approaches** to inform and strongly connect to goals and actions.

• **Goals and actions should stem directly from contributing factors.**
Goals and Actions
• **Addresses** significant disparities in housing needs and in access to opportunities;

• **Replaces** segregated living patterns with truly integrated and balanced living patterns;

• **Transforms** racially and ethnically concentrated areas of poverty into areas of opportunity; and

• **Fosters** and maintains compliance with civil rights and fair housing laws.
Community benefits agreements that balance development proposals with tangible, local benefits to residents - investments that meet community-identified needs, such as infrastructure and community amenities.

Inclusionary zoning requirements.

Zoning for a variety of housing types, particularly those that may be lacking from the community or neighborhood, including multifamily housing.
Transforming Racially and Ethnically Concentrated Areas of Poverty into Areas of Opportunity

- Economic development strategies
- Neighborhood improvements such as safe routes to school, transit, parks, schools, bike and pedestrian infrastructure
- Preservation of affordable housing where low-income households live
Marin County Housing Element
Fair Housing & Equity → City of Novato
Novato Racial Breakdown Over Time

<table>
<thead>
<tr>
<th>Race/Group</th>
<th>2000</th>
<th>2010</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaska Native, Non-Hispanic</td>
<td>113</td>
<td>108</td>
<td>96</td>
</tr>
<tr>
<td>Asian, Non-Hispanic</td>
<td>2,513</td>
<td>3,470</td>
<td>4,338</td>
</tr>
<tr>
<td>Black or African American, Non-Hispanic</td>
<td>893</td>
<td>1,321</td>
<td>1,917</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>36,336</td>
<td>34,141</td>
<td>35,312</td>
</tr>
<tr>
<td>Other Race or Multiple Races, Non-Hispanic</td>
<td>147</td>
<td>1,1818</td>
<td>3,448</td>
</tr>
<tr>
<td>Hispanic/Latinx</td>
<td>6,229</td>
<td>11,046</td>
<td>10,531</td>
</tr>
<tr>
<td>Total</td>
<td>46,231</td>
<td>51,904</td>
<td>55,642</td>
</tr>
</tbody>
</table>
Racial Breakdown
Novato, Marin and Bay Area

<table>
<thead>
<tr>
<th>Race</th>
<th>Novato</th>
<th>Marin County</th>
<th>Bay Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic or Latinx</td>
<td>6%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Other Race or Multiple Races, Non-Hispanic</td>
<td>3%</td>
<td>6%</td>
<td>27%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>8%</td>
<td>71%</td>
<td>39%</td>
</tr>
<tr>
<td>Black or African American, Non-Hispanic</td>
<td>19%</td>
<td>16%</td>
<td>24%</td>
</tr>
<tr>
<td>Asian / API, Non-Hispanic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Indian or Alaska Native, Non-Hispanic</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Racial Breakdown by Age Group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 0-17</td>
<td>62%</td>
</tr>
<tr>
<td>Age 18-64</td>
<td>69%</td>
</tr>
<tr>
<td>Age 65+</td>
<td>89%</td>
</tr>
</tbody>
</table>

Legend:
- Purple: Hispanic or Latinx
- Green: Other Race or Multiple Races, Non-Hispanic
- Blue: White, Non-Hispanic
- Orange: Black or African American, Non-Hispanic
- Teal: Asian / API, Non-Hispanic
- Red: American Indian or Alaska Native, Non-Hispanic

2019
Housing Stock

- 59% Single-Family Detached
- 17% Multifamily 5+ Units
- 6% Multifamily 2-4 Units
- 3% Mobile Homes
- 16% Single-Family Attached

Housing Units by Year Structure Built

- Built 1939 or Earlier: 1,090
- Built 1940 to 1959: 3,851
- Built 1960 to 1979: 10,458
- Built 1980 to 1999: 5,057
- Built 2000 to 2009: 2,441
- Built 2010 or Later: 193
### Overcrowding by Tenure

<table>
<thead>
<tr>
<th>Occupancy</th>
<th>Owner Occupied</th>
<th>Renter Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 1.5 occupants/room</td>
<td>1.0%</td>
<td>9.8%</td>
</tr>
<tr>
<td>More than 1.5 occupants/room</td>
<td>0.5%</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

### Number of Bedrooms by Housing Tenure

<table>
<thead>
<tr>
<th>Bedrooms</th>
<th>Owner Occupied</th>
<th>Renter Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 Bedrooms</td>
<td>1%</td>
<td>6%</td>
</tr>
<tr>
<td>1 Bedrooms</td>
<td>1%</td>
<td>23%</td>
</tr>
<tr>
<td>2 Bedrooms</td>
<td>16%</td>
<td>40%</td>
</tr>
<tr>
<td>3-4 Bedrooms</td>
<td>76%</td>
<td>29%</td>
</tr>
<tr>
<td>5 Or More Bedrooms</td>
<td>7%</td>
<td>1%</td>
</tr>
</tbody>
</table>
### Income levels to Qualify for Affordable Housing in Marin County

<table>
<thead>
<tr>
<th>Income Level</th>
<th>1-Person</th>
<th>2-Person</th>
<th>3-Person</th>
<th>4-Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low</td>
<td>$38,400</td>
<td>$43,850</td>
<td>$49,350</td>
<td>$54,800</td>
</tr>
<tr>
<td>Very Low</td>
<td>$63,950</td>
<td>$73,100</td>
<td>$82,250</td>
<td>$91,350</td>
</tr>
<tr>
<td>Low</td>
<td>$102,450</td>
<td>$117,100</td>
<td>$131,750</td>
<td>$146,350</td>
</tr>
<tr>
<td>Moderate</td>
<td>$125,650</td>
<td>$143,600</td>
<td>$161,550</td>
<td>$179,500</td>
</tr>
<tr>
<td>Area Median Income</td>
<td>$104,700</td>
<td>$119,700</td>
<td>$134,650</td>
<td>$149,600</td>
</tr>
</tbody>
</table>

Source: CA HCD 2021 Income Limits
Marin County Housing Element | Fair Housing & Equity
City of Novato

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2014</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Annual Renter Household Income</td>
<td>$64,536</td>
<td>$52,483</td>
<td>$44,864</td>
</tr>
<tr>
<td>Market-Rate Rent 2-Bedroom</td>
<td>$3,170</td>
<td>$1,956</td>
<td>$1,658</td>
</tr>
</tbody>
</table>

Market-rate rent in Marin increased by 91% from 2009-2019 while incomes increased by 44% in Novato.
### Household Income Distribution by Race

<table>
<thead>
<tr>
<th>Race</th>
<th>0%-30% of AMI</th>
<th>31%-50% of AMI</th>
<th>51%-80% of AMI</th>
<th>81%-100% of AMI</th>
<th>Greater than 100% of AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian / API, Non-Hispanic</td>
<td>11%</td>
<td>10%</td>
<td>24%</td>
<td>7%</td>
<td>48%</td>
</tr>
<tr>
<td>Black or African American, Non-Hispanic</td>
<td>24%</td>
<td>25%</td>
<td>10%</td>
<td>17%</td>
<td>23%</td>
</tr>
<tr>
<td>Hispanic or Latinx</td>
<td>22%</td>
<td>27%</td>
<td>16%</td>
<td>10%</td>
<td>25%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>14%</td>
<td>13%</td>
<td>16%</td>
<td>10%</td>
<td>47%</td>
</tr>
</tbody>
</table>

### Tenure by Race

<table>
<thead>
<tr>
<th>Tenure</th>
<th>White, non-Hispanic</th>
<th>Hispanic or Latinx</th>
<th>Black or African American (Hispanic and Non-Hispanic)*</th>
<th>Asian/API (Hispanic and Non-Hispanic)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-occupied</td>
<td>74%</td>
<td>35%</td>
<td>48%</td>
<td>68%</td>
</tr>
<tr>
<td>Renter-occupied</td>
<td>26%</td>
<td>65%</td>
<td>52%</td>
<td>32%</td>
</tr>
</tbody>
</table>

* Small sample size
Affordable housing = 30% of household income

- **Low-Income Household of 1:**
  - Income = $102,450 | Housing Costs = $2,561

- **Low-Income Household of 4:**
  - Income = $146,350 | Housing Costs = $3,659

<table>
<thead>
<tr>
<th>Position</th>
<th>Gross Annual Income</th>
<th>Monthly Housing Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior on Fixed Income</td>
<td>$18,516 ($1,543/month)</td>
<td>$463</td>
</tr>
<tr>
<td>Veterinary Customer Service Representative</td>
<td>$36,400 ($17.5/hour, 40 hours/week)</td>
<td>$910</td>
</tr>
<tr>
<td>Novato High School Teacher</td>
<td>$54,466</td>
<td>$1,361</td>
</tr>
<tr>
<td>Firefighter/Paramedic, Novato Fire</td>
<td>$106,080</td>
<td>$2,652</td>
</tr>
</tbody>
</table>
Countywide Website
  • Project pages for each jurisdiction
  • Countywide Fair Housing Page
    • Jurisdiction Locator (What jurisdiction do you live in?)

Affirmative Marketing/Outreach Support
  • Translation Services
  • Maps of Areas of Outreach

Demographic analysis over time
  • Race/Ethnicity
  • Income
  • Housing Stock

Equitable Analysis of Sites

Meaningful Actions
  • Programs and Policies
Questions