

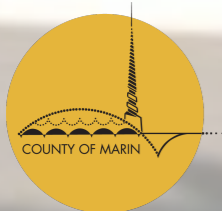
Affordable Housing & the County of Marin

A Presentation to the
Commission on Aging

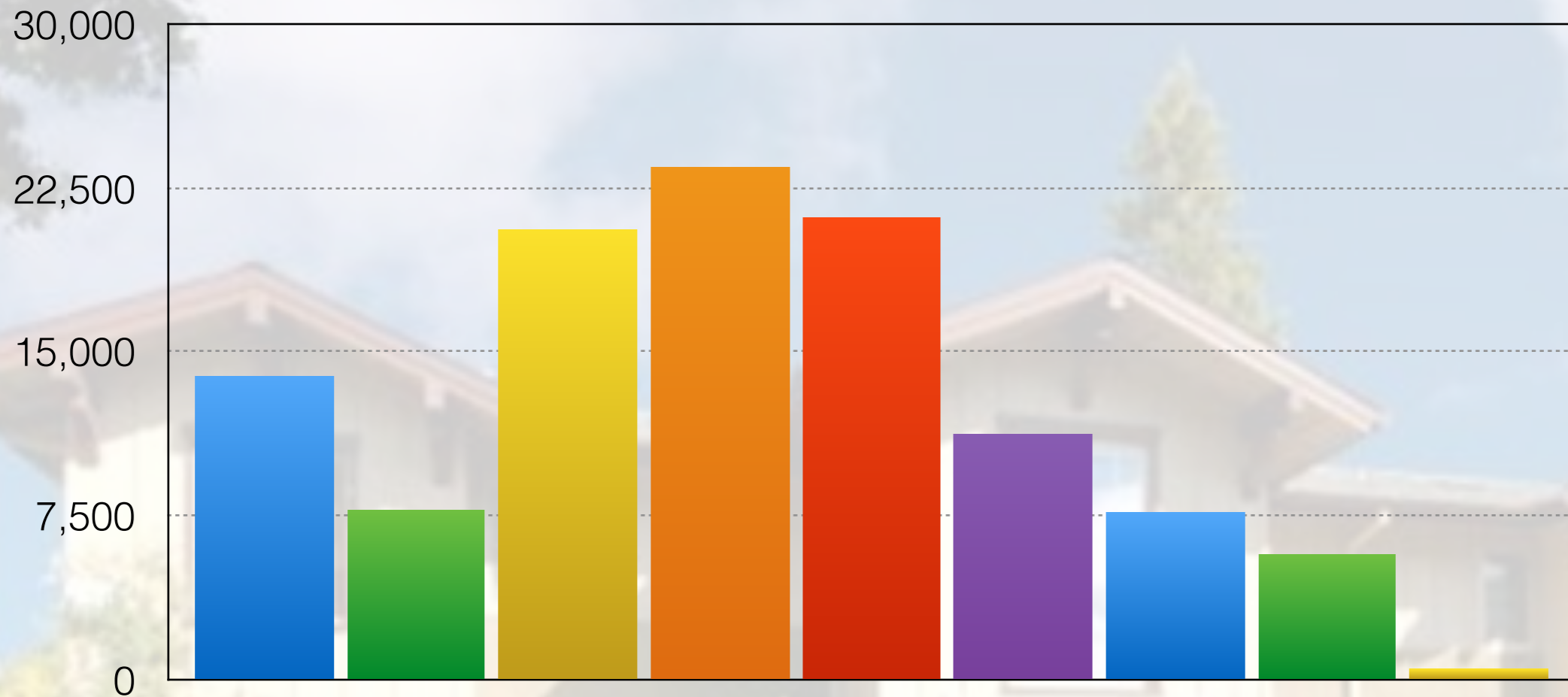
January 5, 2017

Debbi La Rue

County of Marin Community Development Agency
Housing and Federal Grants Division

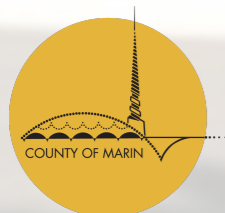


Age of Housing Stock



Estimated Age of Housing Stock by Construction Date

■ 1939 or earlier ■ 1940-1949 ■ 1950-1959 ■ 1960-1969 ■ 1970-1979
■ 1980-1989 ■ 1990-1999 ■ 2000-2009 ■ 2010-forward



**2015 ACS 5-year estimates*

Marin County Housing Costs

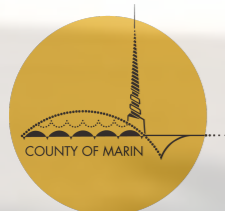
August 2015

	Median Sales Price/ Rent	Income Needed	Actual Income
Single-Family Home	\$1,077,500	\$210,000+	\$101,900 ¹
Condo/Townhome	\$522,500	\$100,000+	\$81,500 ²
House Rental	\$5,000	\$180,000+	\$101,900 ¹
Apartment Rental	\$3,000	\$108,000+	\$62,408 ³

¹ Area Median Income for 4-person household, 2015

² Area Median Income for 2-person household, 2015

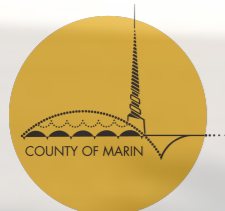
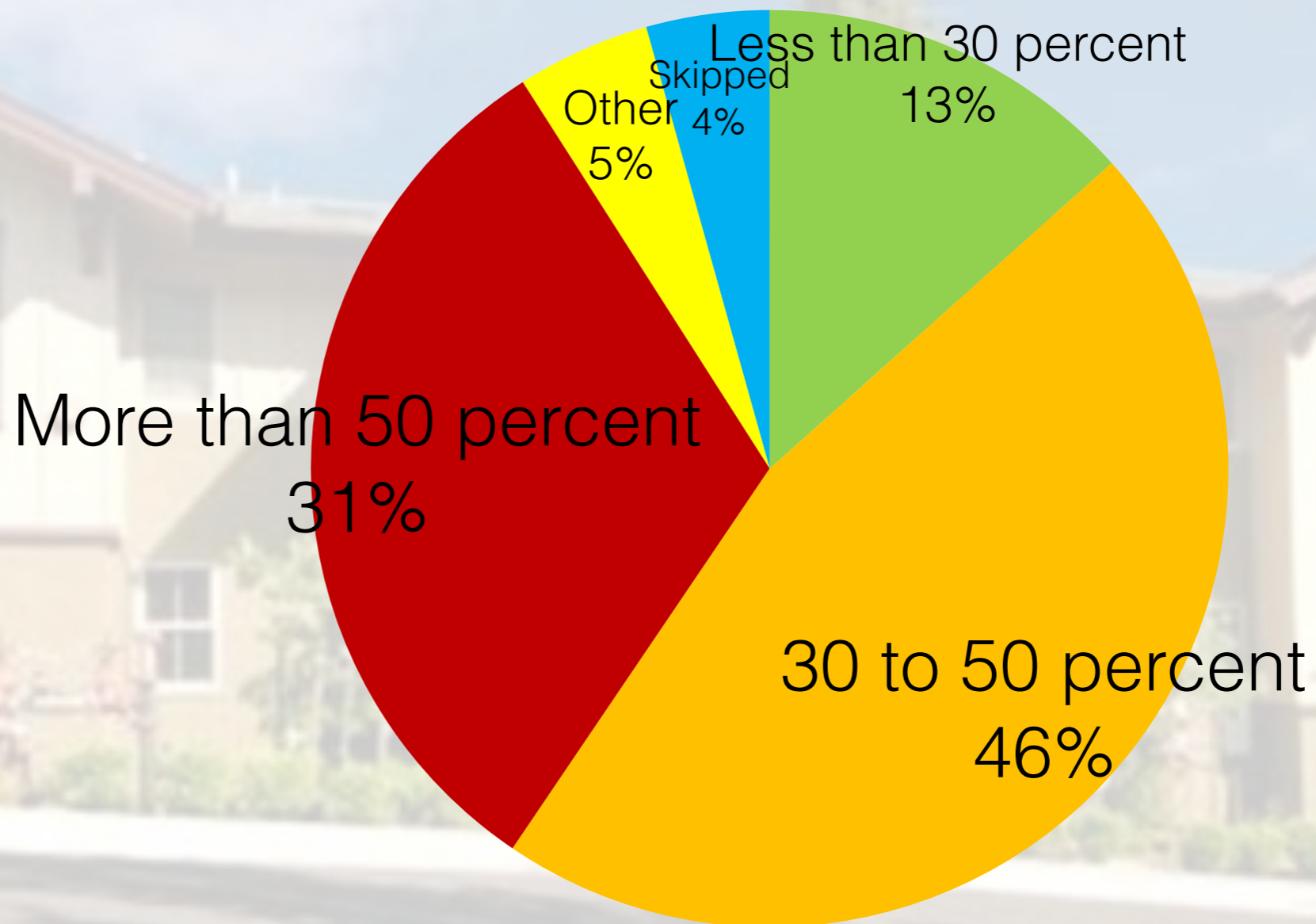
³ Average income for Marin-based job, 2014



But are we really experiencing a housing affordability crisis?

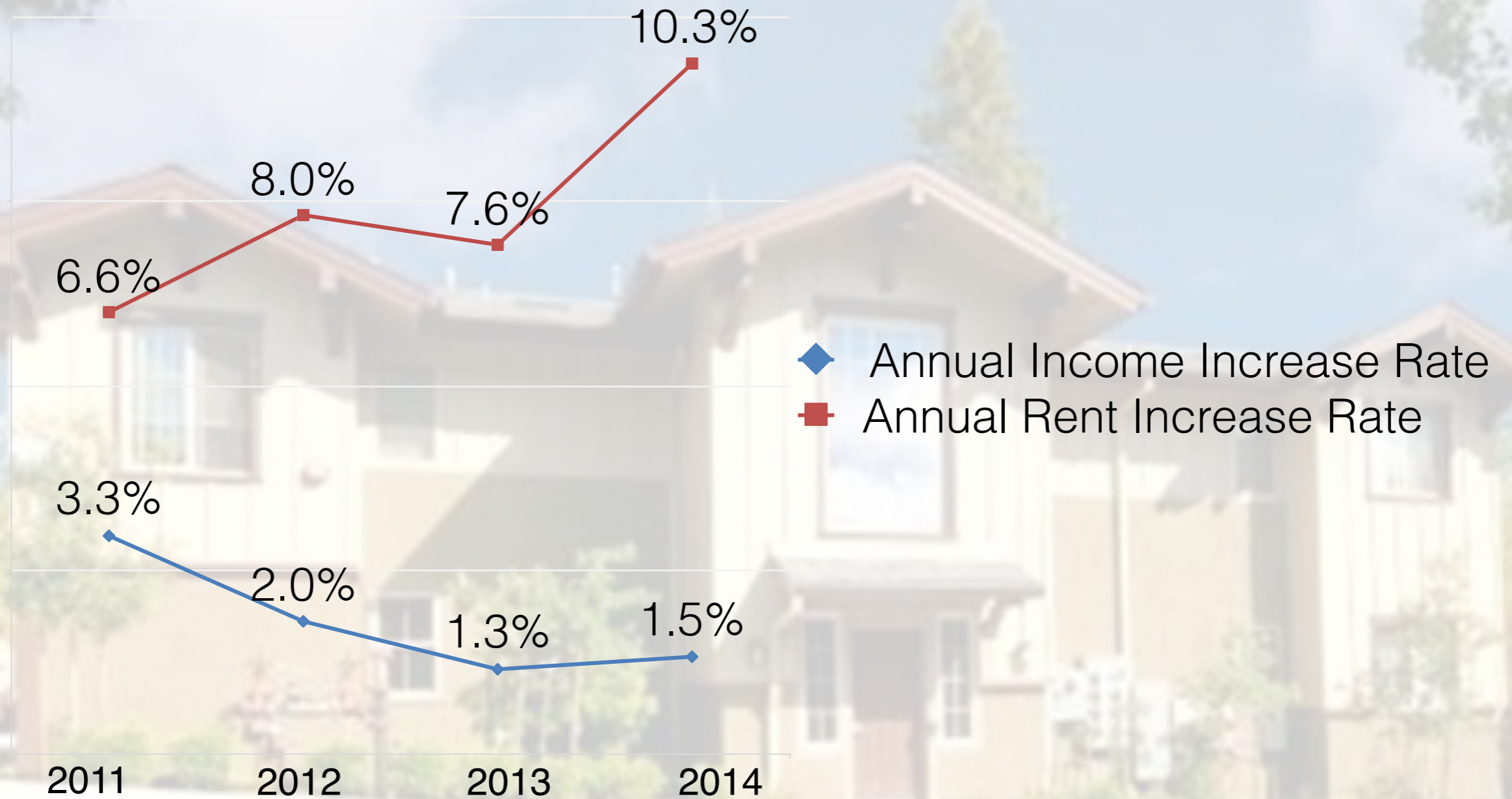
2015 Rental Housing Survey—Renter Responses

Q: How much of your income is spent on housing costs (monthly)?

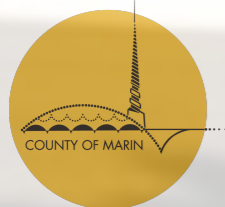


Rent vs. Income

Rate of Increase 2010 - 2014



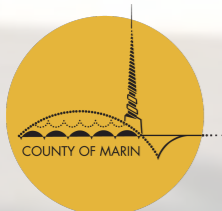
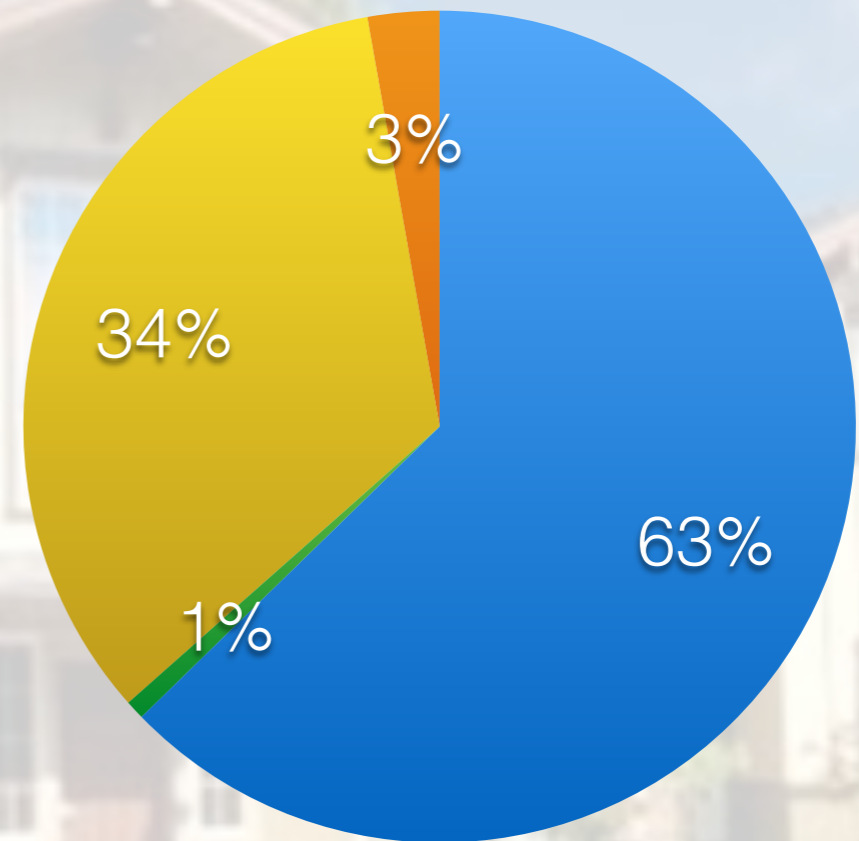
**Income data shown is for Marin-based jobs*



A Residency Snapshot

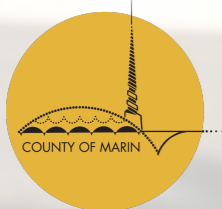
- Of Marin's 100,201 homes:
 - 773 of a total 65,129 "ownership" homes are deed-restricted as affordable
 - 2,890 of a total 35,072 rental homes are deed-restricted as affordable

- Market-Rate "Ownership" Homes
- Affordable "Ownership" Homes
- Market-Rate Rental Homes
- Affordable Rental Homes



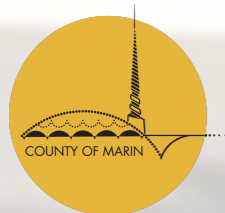
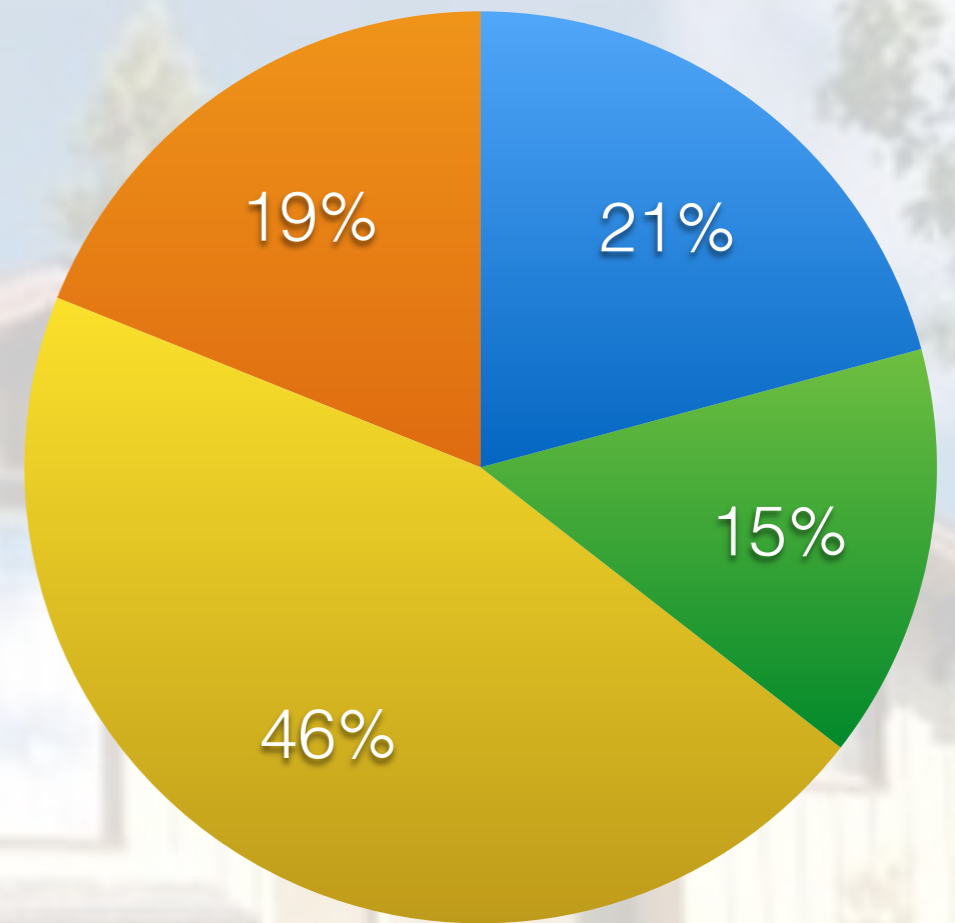
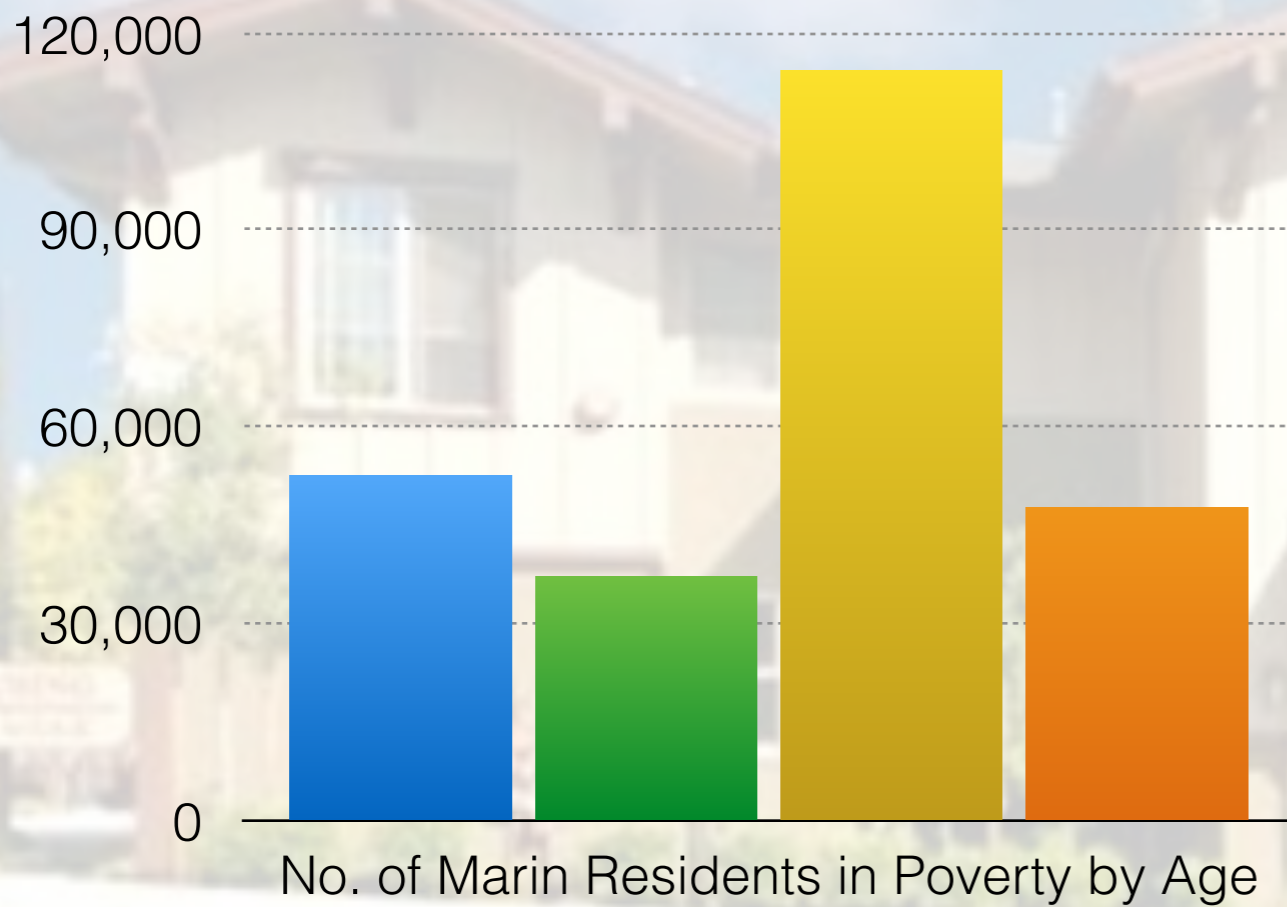
Household Snapshots

- **1960:** two-thirds of Marin households had children living there. Today, only one-quarter do.
- **1970:** “married with children” is the most common household type.
 - Average household size: 3.6 persons
 - Persons over the age of 65 comprise 10% of the population.
- **2010:** “single” and “married without children” are the most common household types.
 - Average household size: 2.3 persons
 - Persons over the age of 65 comprise 21% of the population.



Poverty in Marin (2015)*

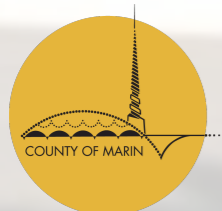
- <18 years
- 18-34 years
- 35-64 years
- >65 years



*2015 ACS 5-year estimates

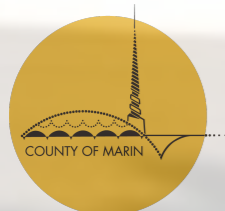
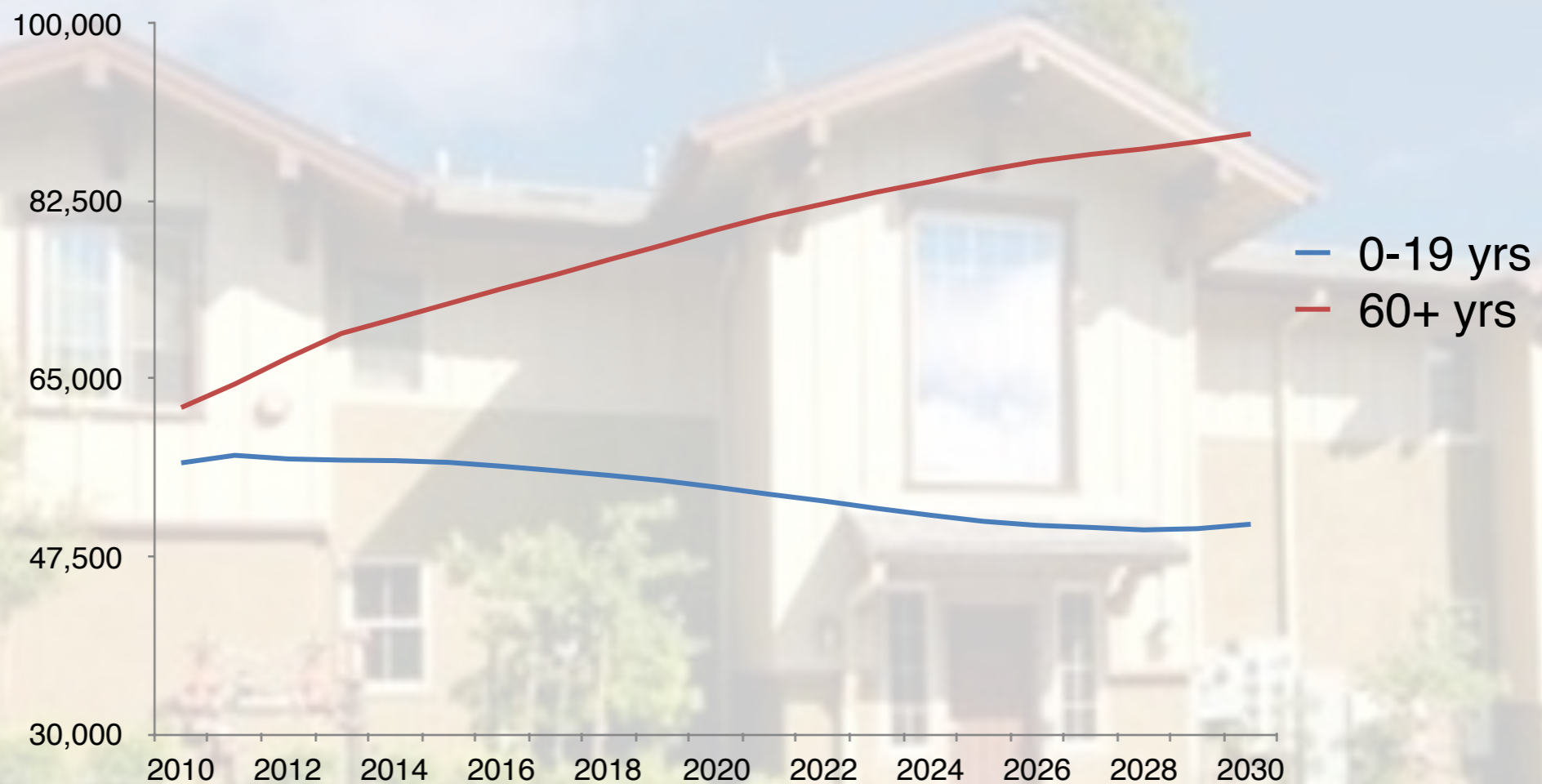
Housing “Mismatch”

- Many Marin residents are considered “over-housed” or “under-housed”
 - Over-housed homeowners are stuck in homes that are too big, too isolated, and too expensive.
- What about our care-givers?
 - **60% of Marin’s local workforce commutes** from surrounding counties
 - Most Marin employees **earn less than \$40,000 a year...**
 - which allows them to afford roughly **\$1,000 a month for housing.**
- **Low-income employment sectors are projected to produce 50% of the total employment growth in Marin over the next 30 years.**



Population Projections

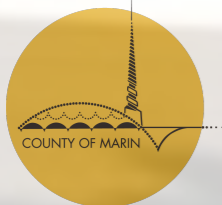
Population Change By Age Group, 2010-2030
Marin County, CA*



*California Department of Finance

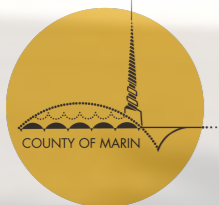
Existing County Support for Affordable Housing

- ❖ Incentives for affordable development include:
 - ❖ Density bonus
 - ❖ Reduction or waiver of Building and Planning fees
 - ❖ Reduction of parking requirements
- ❖ **Administration of Federal Grants**
 - ❖ Community Development Block Grants (“CDBG”)
 - ❖ Home Investment Partnerships (“HOME”)
 - ❖ Special allocation restricted for projects that support Affordable Housing
 - ❖ Homeward Bound’s Oma Village (Novato)



Existing County Support for Affordable Housing

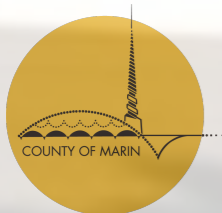
- ❖ Fair Housing Ordinance—Source of income protection
- ❖ Development Code (Title 22) designed as flexible and permissive of:
 - ❖ Junior Accessory Dwelling Units
 - ❖ Tiny Houses
- ❖ Inclusionary Housing Program
 - ❖ Ord. 2572, adopted in 1980 by Supervisors Barbara Boxer, Gary Giacomini, and Gail Wilhelm.
 - ❖ Jobs/housing linkage fees
 - ❖ Single-family impact fee
 - ❖ Rental Housing Impact Fee



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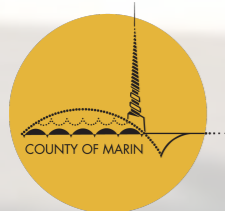
- ❖ Housing Trust Fund (HTF)

- ❖ Provides funding to support the preservation and construction of affordable housing.
- ❖ In recent years, HTF monies have been granted and loaned to several projects that support the acquisition and/or preservation of homes as affordable, including:
 - ❖ Ocean Terrace Apartments (Stinson Beach)
 - ❖ Forest Knolls Trailer Court (San Geronimo Valley)
 - ❖ Piper Court (Fairfax)



2017 Affordable Housing Docket

- Second Units
 - Amnesty Program
 - Development Code Amendments
- Tenant Protections: Just Cause for Evictions
- Evaluation of the multi-family land use designations
- Reevaluate the Housing Overlay Designation (HOD) policy
- Consideration of short-term rental regulations
- Parking study (lead by the Department of Public Works)



Debbi La Rue
Housing and Federal Grants Division
County of Marin Community Development Agency
dlarue@marincounty.org
415.473.7309

<http://www.marincounty.org/depts/cd/divisions/planning/housing/affordable-housing>

