APPENDICES: HOUSING

With Draft Amendments: August 27, 2013

APPENDIX H-A: DEFINITIONS

Accessible Housing: Units accessible and adaptable to the needs of the physically handicapped.

Accessory Dwelling Unit (ADU): Small additions to a larger residential unit that can provide housing opportunities for elderly family members, grown children or unrelated renters. Flexible space that can be used for a home office. The unit must be under the same ownership as the principal building. One additional parking space is required. The basic amenities include a bedroom, a bath, and a small kitchen. Also known as "granny flats," "mother-in-law units," "garage apartments," and "ancillary units."

Housing Affordability: The generally accepted measure for determining whether a person can afford housing means spending no more than 30 percent of one's gross household income on housing costs, including principal, interest, property taxes and insurance. For example, a middle school teacher earning $70,493 per year should be able to afford $1,552 per month for housing, either for rent or mortgage financing. A postal clerk earning $45,676 should be able to afford monthly payments up to $1,442**.** Households paying more than 30 percent of their income on housing are considered "overpaying households" by the U.S. Census.

Income Limits: Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for Marin County. For many State and local programs, the State Department of Housing and Community Development (HCD) income eligibility limits are used. HCD income limits regulations are similar to those used by HUD. The most recent HCD income limits can be assessed on-line at http://www.hcd.ca.gov. Income limits as defined by California Housing Element law are:

Extremely Low Income Housing: Households earning less than 30 percent of the median household income-or less than $33,950 in 2008 for a four person household.

Low (Lower) Income Household: Households earning less than 80 percent of the median household income or a family of four earning $90,500 in 2008.

Moderate Income Household: Households earning 80-120 percent of the median income for a family of four or a household of four earning between $90,500 and $114,000 in 2008.

Above Moderate Income Households: Households earning over 120 percent of the median household income or a family of four earning $114,000 in 2008.

Median Household Income: The middle point at which half of the Town's households earn more and half earn less. The current median income for a family of four in Marin County is $86,100 per year.

Persons per Households: Average number of persons in an individual household.

Senior Housing: Defined by California Housing Element law as projects developed for, and put to use as, housing for the Town's senior citizens. Senior citizens are defined as persons 65 years of age, and older.

Sustainable Development: Development that maintains or enhances equity, economic opportunity, and community well being while protecting and restoring the natural environment upon which people and economies depend. Sustainable development meets the needs of the present without compromising the ability of future generations to meet their own needs.

APPENDIX H-B: BACKGROUND ANALYSIS

Population and Employment Trends

This section of the Housing Element describes existing housing and the status of affordable housing programs in Marin County, as a whole, and the Town of Fairfax, in particular. The majority of this data has been taken from Baird & Driskell's *"2009 Marin Housing Workbook."* Additional data were taken from the Department of Finance, Demographic Research, ABAG, the Town of Fairfax 2006 Housing Element, and Town or locally kept statistics.

Marin County Profile and the Town on Fairfax

Marin County has many unique qualities. The people who live and work in Marin County have long appreciated the county's exceptional quality of life - its small towns, rolling hills and bay vistas, cultural events, quality schools, creativity, and diversity of thought. Nevertheless, Marin's quality of life faces serious challenges. While quality of life issues in the past focused largely on environmental concerns and personal health and safety, the range of concerns has grown to embrace far more. Quality of life issues now include a vibrant economy, manageable traffic, affordable housing, appreciation of diverse cultures and outlooks, accessible recreational and cultural opportunities and broad community dialogue.

Compared to other Bay Area counties, Marin experienced a slow growth in population from 1980 to 1990, adding 7,500 persons (a 3.4 percent increase). Between 1990 and 2000, the County's population increases at 8.8 percent, the more than doubled the rate for the previous decade. Nevertheless, Marin remained the slowest growing area in the Bay Area region. Currently, Marin had a population of 257,406 in 2009. Over the next 20 years, between 2010 and 2020, the California Department of Finance projects that Marin County, as a whole, will grow at an average annual rate of about 1,514 people per year. The projected population for the county in the year 2010 is 270,600.

The median age has increased significantly from 33.3 years in 1980, to 41.6 years in 2008. By the year 2020, Marin is expected to have the oldest population in the State, with a median age of 47.7 years — almost 10 years older than the projected statewide median age of 38.1 years. The greatest increases in population age groups over the next 40 years are expected to be elderly and young adult households, which tend to have the lowest income levels. According to the California Department of Finance, the elderly population is

expected to comprise 26 percent of the population increase in Marin over the next 40 years, with the greatest percentage increase in those elderly over 75 years of age. The Marin Commission on Aging (MCA) predicts even greater increases in Marin's elderly population. By the year 2020, according to MCA, one out of every three Marin residents will be 60 years of age or older. MCA predicts this age group will nearly double in size from 40,000 to 74,000 persons by 2020. Three out of four individuals of the "oldest old," 85 years of age or greater, are expected to be women.

Important Findings of the Needs Analysis

Many communities in Marin have a mix of housing, but more affordable rental housing, especially multi-family housing, is needed. According to data provided by Claritas, their owners occupy 66 percent of the dwellings in Marin. With few exceptions, renters occupy the remainder. Approximately 82.5 percent of the housing stock in Marin County is single-family units, with the remaining 17.5 percent being multi-family units or mobile homes. In Fairfax, 61 percent are owner occupied, and 39 percent are renter occupied. Table B-1 indicates the occupancy trend between 1990 and 2008. The vacancy rate in Fairfax has been steady at 3.3 percent between 200 and 2008.

TABLE B-1 HOUSEHOLDS BY TENURE

	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Owner	1,842	60%	2,031	61%	1,991	61%
Renter	1,250	40%	1,275	39%	1,277	39%

Source: US Census, 1990 and 2000; Claritas, 2008.

Market rate housing is generally not affordable to extremely low, very low, and low income households. Current estimates indicate that 35 percent of Marin County households are found in the extremely low, very low and low income categories, earning less than 80 percent of the median income. An even greater proportion of very low and low income household are renters. In 2000, an estimated 53 percent of all renters in Marin County were in the extremely low, very low and low income categories, earning less than $64,100 for a four person household. In Fairfax, 24 percent of the population earns less than $35,000, 39 percent earn less than $50,000. New construction for extremely low,

very low and low income households usually requires some type of project-based or occupant-based subsidy.

The affordable housing crisis is especially severe for our highest growing household types —younger households (under 44), senior households (65+), and special need populations. Young households and senior household comprise about 72 percent and 10 percent of all households in Fairfax, respectively. According to the State of the Cities Comprehensive Affordability Strategy, 65.6 percent of Extremely Low Income households in Fairfax have housing problems; 77.6 percent of Very Low Income households have housing problems; and 59 percent of Low Income households have housing problems. In addition, 65 percent of Low Income renters and 59 percent of Low Income owners in Fairfax are overpaying (see Tables B2 and B3).

Single-family homes are only affordable to above moderate-income households. Due to high prices, the "above moderate income" housing need should be met by market rate construction of single-family homes. The median priced conventional single-family in Fairfax sold for $749,000 in the first quarter of 2010. An income of above $150,000 would be needed to purchase a typical single-family home. ~~T~~ The median priced condominium or townhouse in Fairfax sold for $531,000 in the first quarter of 2010. An income significantly above $72,420 per year (the 2008 median income for a Fairfax household) would be needed to purchase a median-priced condominium or townhouse in Fairfax.

Relationship of Population, Jobs and Housing

The substantial increase in employment in the Bay Area has drawn people to the region. This trend is expected to continue while increasing the demand for housing at all income levels. Nevertheless, according to the State Department of Housing and Community Development (HCD), about 70 percent of the future population growth in California (16 million people by the year 2020) will be due to natural increases in the current population (births over deaths), and only 30 percent is expected to be due to people moving into California from elsewhere. Marin County is projected to have about 16,500 fewer jobs than employed residents in the year 2020. Tables B-4 and B-5 below shows the projections for population, households and jobs in Fairfax.

TABLE B-2 HOUSING PROBLEMS

	Total Renters	Total Owners	Total Households
Extremely Low Income	177	131	308
Percent with any housing problems	55.9	78.6	65.6
Percent Cost Burden >30%	55.9	78.6	65.6
Percent Cost Burden >50%	44.6	75.6	57.8
Very low income	217	82	299
Percent with any housing problems	88.9	47.6	77.6
Percent Cost Burden >30%	87.1	47.6	76.3
Low Income	345	295	640
Percent with any housing problems	57	61	59
Percent Cost Burden >30%	57	61	59

Source: State of the Cities Comprehensive Affordability Strategy (CHAS).

~~**TABLE B-3 PERCENT OF LOW INCOME HOUSEHOLDS OVERPAYING**~~

	~~Number of house-holds~~	~~Total Number Overpaying for Housing~~	~~Percent Overpaying for Housing~~
~~Low Income Renters~~	~~739655~~	~~4853~~	~~6574%~~
~~Low Income Owners~~	~~371415~~	~~217320~~	~~5977%%~~
~~All Renters~~	~~1,110~~	~~585~~	~~53%~~
~~All Owners~~	~~1,939~~	~~670~~	~~35%~~

~~Source: State of the Cities Comprehensive Affordability Strategy (CHAS).~~

The Bay Area's economy has grown significantly since the mid-1990s, becoming one of the most dynamic and innovative regional economies in the world. This economic growth has provided opportunities for many Bay Area residents and resulted in a variety of other benefits for the region. However, as regional economic growth, despite the 2008 econom-

ic slump, housing growth has not. While many new jobs were created in the region since 1990, not as many new housing units were built. With demand outpacing supply, the competition for housing has sent rents and sale prices upward.

TABLE B-3 TOTAL POPULATION – FAIRFAX

Year	Population	Numerical Change	Percent Change	Average Annual Growth Rate
1990	6,931			
2000	7,319	388	6%	0.5%
2005	7,300	-19	0%	-0.1%
2010	7,400	100	1%	0.3%
2015	7,400	0	0%	0.0%
2020	7,600	200	3%	0.5%
2025	7,600	0	0%	0.0%
2030	7,600	0	0%	0.0%
2035	7,700	100	1%	0.3%

Source: ABAG Projections, 2007; US Census, 1990.

TABLE B-4 PROJECTED JOBS – FAIRFAX AND MARIN COUNTY

	2000	2005	2010	2015	2020	2025	2030	2035
Fairfax								
Jobs to Housing Ratio	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.6
Total Population	7,319	7,300	7,400	7,400	7,600	7,600	7,600	7,700
Households	3,306	3,310	3,330	3,380	3,440	3,490	3,530	3,570
Total Jobs	**1,780**	**1,820**	**1,910**	**1,960**	**2,030**	**2,100**	**2,170**	**2,240**
Marin								
Jobs to Housing Ratio	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4
Total Population	247,289	252,600	258,400	264,700	270,600	275,000	279,100	283,100
Households	100,650	103,180	105,340	107,930	110,490	112,810	114,970	116,800
Total Jobs	**134,180**	**135,370**	**140,790**	**145,310**	**149,860**	**154,840**	**160,110**	**165,180**

Source: ABAG Projections, 2007.

Even with the recent economic downturn, the gap in wages for workers in highly skilled positions and in the retail and personal services sector has grown, and lower wageworkers still have significant difficulty securing affordable housing. Already the mismatch between the location of jobs and housing is straining the region's roadways and environment. As the cost for housing near employment centers has risen, workers have sought more affordable housing in communities farther and farther away from their jobs, compounding traffic congestion. This trend is common in many of the booming regions in California.

In 2000, the public employees union (MAPE/SEIU) conducted a survey of over 1,500 of its members working for 14 different agencies, including the County of Marin. The survey focused on housing and found the following:

Almost 23 percent of those returning the survey failed to identify themselves as eligible for some sort of housing subsidy or support when indeed they would be eligible. Over 52 percent owned a residence.

More than half the renters considered owning a home as their top priority, with Marin down payments and monthly mortgage payments being roughly equal obstacles preventing employees from living close to work.

Of the respondents, 74 percent were eligible for a subsidized housing program of some sort according to the income levels established by HUD. By examining County income levels for Union members with a family of one, the Union determined that 94 percent of those employees qualify for assistance, with 57 percent qualifying for Section 8 rental subsidies. The difference between 74 percent and 94 percent may represent the added benefits of spousal income, something the survey could not track.

The most frequently reported income was $35,000 per year, which would qualify for a Section 8 subsidy. Over half the respondents had incomes of less than $45,700, which for a family of two also makes them qualified for Section 8 subsidies.

Commutes averaged from 34 to 37 minutes and ranged from 5 minutes to 3 hours. Given that this figure represents one direction, members reported spending over an hour per day commuting, slightly above federal statistics from the census for Northern California.

Fairfax, like Marin County as a whole, is a desirable place to live. The natural beauty of Marin County is complimented by its proximity to the cultural center of the Bay Area, San Francisco. Development in the Town has preserved important physical features such as ridgelines, hillsides, and natural areas, and provided a pleasant living environment. Fairfax is unique in Marin County due to its proximity to the urban corridor yet it has not experienced the growth typical throughout the County. This fact has helped the Town of Fairfax preserve its economic diversity as well as its rich natural setting.

In general, Fairfax will experience slight growth in the next 10 to 15 years and the job market will also increase slightly. Between 2010 and 2020, Fairfax, as projected by ABAG, is expected to gain approximately 200 new residents and about 120 new jobs.

The Need for "Workforce Affordable Housing" Matched to Jobs

"Workforce housing" is a critical need throughout Marin as housing costs are relatively high compared to salaries for many local jobs. In the past decade, the supply of jobs has

been growing faster than the number of employed residents, indicating that there is a net in-migration of workers. For the next two decades, the Association of Bay Area Governments projects that the majority of new jobs will be in relatively low paying retail sales and service jobs. Statistics from the U.S. Commerce Department's Bureau of Economic Analysis indicate that the average wage of workers in Marin County is only 88 percent of the Bay Area average wage, while housing in the County is relatively expensive compared to some of the salaries these jobs pay.

The lack of availability of affordable housing contributes to traffic congestion.

Our lack of affordable housing pushes people farther and farther away, commuting within, to and through Marin for job destinations. Very little growth in either population or employment is projected for Marin County over the next 20 years. Congestion is growing about two times the rate of either population or employment growth in the County, but the increase in congestion has very little to do with growth in Marin County. Providing affordable housing and improving the jobs/housing balance can reduce the need for commuting. Creating transit-oriented development (TOD) focused on transit modes is also beneficial, as is creating mixed-use developments that reduce the need for many "midday trips." This not only has implications for traffic, but also for the people employed, businesses and services available in the community.

The lack of affordable housing will impact available services and businesses. The economic impacts of inadequate workforce housing on businesses include: (1) The cost of recruitment and retention of employees; (2) loss of experienced personnel; (3) lost investment in staff training; and (4) money earned locally being spent elsewhere. The economic vitality of smaller businesses and very low wage jobs may also be disproportionately impacted. Public agencies, school districts, social services, and child and elder care givers will continue to have a difficult time attracting people to work in Marin as affordable housing becomes more difficult to attain. There are also safety issues when a large percentage of police, fire and other public safety personnel live out of the area. The GPAC identified the Town's service and emergency personnel as the most important group that should be able to find attainable housing in the community.

The projections for Marin County jurisdictions for jobs, households and employed residents indicate that affordable housing is likely to remain a major regional issue for many years, with long-term economic repercussions and significant impacts on the quality of life in the Bay Area and Marin County.

There are different ways to examine the balance between jobs and housing in the county. One way is to define it as the ratio resulting from the absolute numbers of jobs divided by the absolute numbers of housing. However, since many households are comprised of two working adults, a jobs/housing ratio of 1.0 does not necessarily connote a 'balance' between housing and jobs.

Another way to view jobs/housing balance is to compare total employment (i.e., the number of jobs that exist in Marin County, or a specific jurisdiction) with the number of employed residents (whether their jobs are here or elsewhere). This helps to account for the numerous two wage-earner households that exist. When total employment equals resident employment, with a jobs/employed resident ratio of 1.0, a more accurate measure of balance results than when the comparison is between the number of jobs and the number of houses, because it accounts for the numerous two wage-earner households in existence throughout Marin County.

There are many benefits from a balance between jobs and employed residents of 1.0, including improved air quality, less congested freeways, reduced fuel consumption, reduced expenditures on major transportation projects, a labor supply more closely matched to local employment needs, and savings in travel time for both businesses and individuals. However, a 1.0 ratio between jobs and employed residents does not guarantee a reduction in commute trips. Although Marin County, as a whole, has expanded its jobs base, many residents still commute elsewhere to work, while many of the people who work in Marin are living in other communities due to high housing costs and availability, or other lifestyle choices. The analysis of jobs and housing presented above does not address the issue of matching housing costs and types to the needs and incomes of the community's workforce; so, even with a 1:1 ratio of jobs to housing, cities or counties can continue to exchange workers regardless of a correlation of employed residents to total jobs.

Over 57 percent of the jobs expected over the next 20 years in Marin County will be in the relatively low-paying services sector. The construction, manufacturing and wholesale sector will comprise 14 percent of the new jobs, retail will be 14 percent, and the remaining 15 percent will include a variety of professional and other jobs. The lack of housing, particularly affordable housing, consistent with the projected lower paid jobs in the services sector, will continue to exacerbate the mismatch of job salaries and housing costs.

Relationship of Population and Jobs to Transportation

There is projected to be a continuing increase in regional travel activity in the Bay Area as a result of an expanding exurban population and the continuing predominance of the automobile as the primary commute mode. Projections for the Bay Area as a whole show that there will be longer commute travel times. Recommendations currently being considered by the County's Congestion Management Agency conclude that while there is clearly a need for improvements in all modes, and a rational transportation plan for Marin County must emphasize solutions to the problems as they exist today.

While population and employment growth in Marin is expected to be lower than any county in the Bay region, except San Francisco, congestion is projected to continue to increase at about two times the rate of either population or jobs growth in the county. It is apparent that the increase in congestion has very little to do with growth in Marin County. Not all solutions to the transportation problems relate to improvements in modes of transportation. These include:

- Improving the jobs/housing balance in the County to reduce the need for commuting;
- Creating TOD focused on transit modes; and
- Creating mixed-use developments that avoid the need for many "midday trips" — including targeted placement of day care, convenience retail and other services co-located with employment centers.

The number of jobs in a community has implications for the number of houses needed in the area. If there is an inadequate supply of affordable housing, persons working locally will tend to commute from less expensive outlying areas. This problem is manifest in Marin. Although housing has been built, job growth has still outpaced the growth in the housing supply. Furthermore, while Marin housing costs are among the highest in the Bay Area, the payroll from Marin jobs is among the lowest in the region. This imbalance contributes to severe traffic congestion on Highway 101 (the main link between Marin and Sonoma County where housing costs are lower).

Facts About Traffic Conditions (Marin County Public Works)

What Factors Contribute to Congestion?

- Each person in Marin County and in the Bay Area is taking more trips per day.

- More local trips are being made, creating more congestion on arterials and collector routes, as well as adding more short trips on Highway 101.
- School trips account for 21 percent of the County's morning peak period congestion.
- Peak periods are "spreading," creating longer periods of congestion throughout the day and during critical periods on weekend.
- The lack of attainable housing pushes people farther and farther away, commuting to and through Marin for job destinations.

Congestion is a Local Problem with a Regional Component

- 77 percent of trips destined for Marin begin in Marin.
- Marin County residents fill over 50 percent of all jobs in Marin.
- About 28 percent of Marin County residents are destined for jobs in San Francisco.
- At the morning peak hour, about half of the trips made from the north via Highway 101 at the Marin/Sonoma County line are destined for jobs in Marin, 24 percent go through Marin en route to San Francisco, and about 20 percent go to the East Bay.
- The proportion of trips destined to Marin and San Francisco from Sonoma is expected to decrease as Sonoma County further develops its own job base.
- The number of long distance trips to Marin from Solano, Napa and other counties will continue to increase as Marin is still a major destination due to the lack of attainable housing.

Solutions Must Focus on the Problem

- Provide local transit (school bus, local, and express bus, and rail) that brings people from neighborhoods to destinations in Marin.
- Provide local gap filler and targeted improvements on intersections and arterials that are not operating effectively.
- Implement transportation demand management programs focused towards employers to encourage carpools and HOV commuting.

- Provide for "Safe Routes to Schools," including bicycles and pedestrian programs and school busing that will encourage parents to stop driving their children to school.

Housing Conditions

Housing Types and Production in Marin County and Fairfax

A variety of housing types are needed to provide shelter for local residents and employees. A housing mix and supply that does not meet the needs of residents can have significant impacts on the cost of housing, whether owner-or renter-occupied. When housing is not added commensurate with job growth, housing costs can increase dramatically over what would occur with normal inflationary increases in value. Marin has experienced this firsthand, especially related to detached single-family dwellings and rental units.

Detached single-family homes are the majority of residential units, comprising about 60 percent of the total housing stock in Marin and 68 percent in Fairfax in 2008. Apartments are the next most common housing types, with about 29 percent of the total units, while condominiums and town homes provide 9 percent in Marin County. In Fairfax, apartments made up 25 percent of the housing stock in 2008.

Nationwide, there was a sharp drop in multi-family housing construction during the 1990's that contributed to low vacancy rates and rising rents. According to a study conducted by University of Southern California demographer and planner Dowell Myers, the reason for the drop was due to the loss of federal tax credits, local resistance to apartment construction, litigation and liability issues, and population changes. Until the 1990s, single-family and multi-family permits were fairly evenly matched in California. Fairfax issued 23 single-family housing permits between 1996 and 2007, and only two permits for attached units during the same time period.

Age and Condition of the Housing Stock

Sixty-four percent of the existing homes in Marin County were built more than 30 years ago. 42 percent were built more than 40 years ago. These estimates are based on the 1990 breakdown of housing units by age contained in the U.S. Census, updated with construction data for 1990-2000, and year 2000 census data on total units and occupancy status. 79 percent of the housing stock in Fairfax was constructed before 1970.

In general, the condition of the housing stock in Marin County is good. Windshield surveys conducted over the past 15 years by various jurisdictions indicate a high level of

maintenance and renovation, which is consistent with the high value of housing in the County. Still, there are areas where housing condition is an issue, especially where rental units have deteriorated due to age and lack of maintenance.

The Community Development Block Grant Rehabilitation Loan Program provides the greatest amount of funding for rehabilitation. Specific programs include single-family home repair loans, emergency repair and accessibility grants, exterior enhancement rebates, weatherization and home security grants for seniors, and a multi-family rehabilitation loan program. In 2000, 533 Residential Rehabilitation Loans were made to low-income homeowners in Marin. There are also mandatory multi-family inspection programs to ensure code enforcement and fire safety in multi-family developments.

Rehabilitation and Replacement

Fairfax is one of the oldest communities in Marin and consequently has a high number of older housing units. At least one-third of the Town's housing units are over 40 years of age and these tend to be concentrated around the downtown. Of the 3,092 occupied housing units, approximately 750 are substandard, and, of the substandard units, it is estimated that 100 should be demolished, according to the Town's Building Official.

Existing Affordable Housing Stock and Units "At Risk"

Government Code Section 65583 requires each city and county to adopt analysis and programs for preserving assisted housing developments. The analysis is required to identify any low-income units that are at risk of losing subsidies over the next 10 years.

According to the California Housing Partnership Corporation, there are two properties with deed-restricted rental units available to the elderly located in Fairfax:, the Bennett House and Creekwood. The Bennett House provides a total of 70 units, while Creekwood provides 12 affordable housing units. Both properties are under contract through 2031 and 2032, respectively, and are considered a low risk for conversion to market rate housing.

~~Based on a study in 2001 conducted by Barbara Collins, Marin County Housing Strategist, there are 3,226 deed restricted affordable housing units currently in Marin County. There are an additional 1,597 proposed units in various stages of the development process. Of those, 943 are planned for the City of Novato, with most of those units as part of the Hamilton Reuse Plan.~~

~~For planning purposes, deed restrictions for 33.1 percent of the established affordable housing stock will expire in the next 15 years. Developments, which are "at risk" of expiring through to the year 2006 contain 825 units eligible to convert to market rate units based on funding restrictions, with some exceptions. Of the 825 units, 58 units are designated in the Below Market Rate (BMR) program managed by Marin Housing Authority, and are generally restricted permanently with a slight cost increase to cover resale or legal expenses. Beginning in the year 2007 through 2012 there will be 266 units "at risk" of converting to market rate. Of these, 91 are BMR units subject to resale controls.~~

Household Characteristics

Household Types and Size

The Bureau of the Census defines a household as all persons who occupy a housing unit, including families, single people, or unrelated persons. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

The number of households in Marin County increased from 27,406 in 2000 to 27923 in 2008, which is a 1.9 percent increase. During the same time period, Fairfax's household number increased from 3,306 in 2000 to 3,268 in 2008.

As shown by Table B-6, the average family household size in Fairfax in 2008 was slightly less than that of the county**.** There were 3,268 households in Fairfax in 2008, of which about 54 percent were families and 45 percent non-family households. Slightly less than one-third (31 percent) were people living alone (with approximately 24 percent of those being individuals age 65, representing about 7 percent of all households).

TABLE B-5 HOUSEHOLD GROWTH TRENDS (1990 – CURRENT)

Year	Households	Numerical Change	Annual Percent Change
1990	3,101		
2000	3,306	205	0.6%
2008	3,268	-38	-0.1%

Source: US Census 1990 and 2000; Department of Finance E5 Report.

TABLE B-6 AVERAGE SIZE OF HOUSEHOLDS

	1990	2000	2008
Town of Fairfax	2.2	2.2	2.2
Marin County	xx	2.3	2.4

Source: US Census 1990 and 2000, Department of Finance E5 Report.

Households with children comprised 27 percent of all households (1,398 of 3,306) in 2000. Sixteen percent of the town's total households consist of individuals age 65 or over (compared to 10 percent for the County average).

The average household size in Marin was 2.35 persons per household in 1985. The average household size dipped to 2.33 in 1990, but increased to 2.40 in 2000. It is expected to increase to 2.41 by 2005 before declining to 2.39 by 2020 (see Table B-7). Compared to the rest of the Bay Area, Marin County's average household size is significantly lower, averaging 0.3 fewer persons per household. With a lower average rate of occupancy, more residential units will be required to accommodate any given increases in population. However, small households generate less impact on a per unit basis than larger households.

High housing prices can force people to share living accommodations, thereby increasing household size. However, Marin's aging population, discussed earlier, also reduces the occupancy rate as children move out and mortality increases. On average, renter households in Marin (2.21 persons per household in 2000) are slightly smaller than owner households (2.42 persons per household in 2000) (see Table B-8). The 1990 Fairfax Housing Element predicted that the average household size would decrease by 2005.

Current predictions indicate that the average household size will slightly increase and will also remain relatively close to the County average.

TABLE B-7 HOUSEHOLD TYPE-FAIRFAX

Category	Number	Percent
Family without kids	906	27%
Family with kids	907	27%
Single person	1,029	31%
Non-family multi-person household	464	14%

Source: US Census 2000.

TABLE B-8 AGE SUMMARY (AS OF 2008)

	Number	Percent		Fairfax	Marin County	State Average
Under 18	1,309	18%	Under 18	18%	20%	27%
Between 18 and 65	5,002	70%	Between 18 and 65	70%	66%	62%
Over 65	848	12%	Over 65	12%	14%	11%
Median	41.6	xx	Median	41.6	41.3	33.3

Source: US Census 2000, Claritas 2008.

Housing Tenure (Ownership and Rental Housing)

According to the 2000 census, there were 2,031 owner-occupied units in Fairfax (61 percent of all units) and 1,275 renter-occupied units (39 percent of the total) in 2000. This is a slight increase in the percentage of owner-occupied units in comparison to 1990 (when 60 percent were owner-occupied and 40 percent were rented), which also reflects a higher proportion of single-family homes being built as compared to multi-family units. The same percentages held for 2008 (see Table B-9 below).

TABLE B-9 HOUSEHOLDS BY TENURE-FAIRFAX

	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Owner	1,842	60%	2,031	61%	1,991	61%
Renter	1,250	40%	1,275	39%	1,277	39%

Source: US Census, 1990 and 2000; Claritas, 2008.

Vacancy Rate Trends

The vacancy rates for housing in Fairfax, as indicated by the Department of Finance are shown in Table B-10 below**.** Vacancy rates have remained constant between 2000 and 2008. The 3.3 percent figure is indicative of a very tight rental housing market in which demand for units exceeds the available supply. Based on rent level surveys, the rental vacancy rate is most likely much tighter for units affordable to very low, low and even moderate-income households. Fairfax is a desirable place to live and has a vacancy rate lower than that of the County. The vacancy rate in Fairfax will most probably decrease over the next ten years.

TABLE B-10 VACANCY RATES

	2000	2008	Change (in Percentage Points)
Vacancy Rate	3.3%	3.3%	0.0

Source: Department of Finance E5 Report.

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. According to the Bay Area Council and Association of Bay Area Governments, a five percent rental vacancy rate is considered necessary to permit ordinary rental mobility. In a housing market with a lower vacancy rate, tenants will have difficulty locating appropriate units and strong market pressure will inflate rents. Thus, the 1990s have seen a significant tightening in the local housing market, a phenomenon that has been experienced in many Bay Area communities.

With increased demand, the costs for land and buildings, and rents, will increase proportionally, keeping rents high. Even in an economic downturn, such as the one that began in 2008, it is not expected that rents will go much lower than they are currently. The low and very low-income residents are most dramatically impacted. As stated earlier, the market is generally not providing an adequate supply of multi-family rental housing, especially those attainable at the lower income levels. Conclusions of this analysis underscore the importance of affordable housing to our economy and to the quality of life experienced in Marin and in the Bay Area. In the absence of efforts to increase the supply of affordable housing, higher paid workers will continue to move into the area, displacing lower income workers. Lower income workers will double up in overcrowded conditions, commute long distances and will be required to pay more than they can afford for housing. Employers will have increasing difficulty finding workers to fill lower paid positions.

Overcrowding

The US Census defines overcrowded housing as units with more than one inhabitant per room, excluding kitchen and bathrooms. According to 2000 census data, there are six people with overcrowded conditions in Fairfax. There are no owner occupied or renter occupied units that are severely overcrowded in the Town.

TABLE B-11 OVERCROWDING

	People	Percent
Not Overcrowded (<1 person per room)	3,216	98.2
Overcrowded (1.5 people per room)	60	1.8
Very overcrowded (1.5+ people per room)	0	0

Source: US Census, 2000.

The census data information indicates that the overall level of overcrowding in the Town has decreased since 1990. However, it is likely that census counts of overcrowding underestimate the actual occurrence, as households living in overcrowded situations are unlikely to provide accurate data on other household members who might be living in the unit illegally or in violation of their rental agreement.

It is also likely that the incidence of overcrowding has *increased* over the 1990 levels, given the increase in housing prices relative to local incomes, the increase in the average household and family size, and the very low vacancy rates reported in the census statistics. An increase in overcrowding has been identified as an issue by staff working in inspection programs in various cities.

Addressing the issue of overcrowding will require the construction of new units and rehabilitation of existing units to meet the needs of larger families, a correction in the local balance between supply and demand so that the market returns to a more functional vacancy rate level, and addressing the gap between local incomes and housing prices. The recent 'softening' of the housing market being experienced in the Bay Area due to the economic slowdown both regionally and nationally will address some of these issues, but continued policy direction in promoting housing development to meet the needs of lower income households and larger families—as well as encouraging the development and rehabilitation of more units to meet demand—will also help alleviate the issue of overcrowding.

Condominium Conversions

Fairfax has sought to ensure the retention of affordable rental units for decades. One of the methods the Town has implemented to retain existing rental housing is a prohibition on condominium conversions, enacted in 1973. The Town of Fairfax was one of the 1st communities in California to pass such a law.

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

Housing Affordability — A Bay Area Perspective

The housing crisis in the Bay Area has been an evolving phenomenon over several decades as demand has continually exceeded supply. Housing affordability in the Bay Area is now at an all-time low. Current estimates indicate that 35 percent of all Marin County households are in the extremely low, very low, and low income categories, earning less than 80 percent of the median income. There is an even greater proportion of very low and low income households among renters. A 2000 estimate suggested that 53 percent of all renters in Marin County were in the extremely low, very low, and low income categories, earning less than $64,100 for a family of four. Although current data are not available for the proportion of owner or renter households within each of the income categories, the low income threshold has increased to $77,450 for a family of four.

The shortage of local housing at affordable prices means that many employees who work in Marin County must live elsewhere. This requires additional personal and societal costs, as the price of commuting is not just the actual expenses for car and gas; but also includes the commute time, the environmental impact on air quality, the costs of extended day care, and the toll on peoples' lives.

When housing affordability erodes, many residents are affected. Those on fixed incomes are not able to keep up with rising rents; local employers experience difficulty in attracting and retaining qualified employees; local employees move further away from their jobs in search of affordable housing in other communities because they cannot find adequate housing in the local area that they can affords; and many households postpone home improvements and new investments, and /or devote an increasing proportion of their monthly budget to meeting housing costs. Overcrowding also increases as people turn to sharing homes and apartments to reduce monthly costs.

An adequate supply of affordable housing, including rental and owned housing, is essential to satisfying the housing needs of all economic segments of Marin's existing and projected population. The analysis of housing affordability requires consideration of trends in household income in comparison to trends in housing prices and rents, trying to quantify as best as possible the incidence of overpayment for housing costs, or what might be termed 'the affordability gap' between the structure of local wages and salaries and the costs of local housing.

Some of the Key Findings of "Marin Profile 2001 — A Survey of Economic, Social, and Environmental Indicators" (Marin Economic Commission)

- Marin Grows, But Steady
- Marin Getting Older Overall, Senior Population and Children Increasing
- Racial Diversity Lacking But Increasing as Marin Grows
- Marin Residents Becoming More Educated
- Crime Rates Remain Low
- Marin Residents Politically Active

- Marin Per Capita Income Highest in Bay Area and California
- Marin Household Income Increasing
- Household Occupancy to Remain Relatively Constant Over the Long Term
- New Residential Units Added Slowly
- High Percentage of Incomes Spent on Rent, New Unit Construction Falls Behind
- Rental rates Climb
- Need for Housing Assistance Continues
- Home Sales Prices Jump Dramatically But Overall Sales Decline
- Per Capita, Total Vehicle Miles Traveled Increasing Rapidly
- In and Out of County Commute Patterns Shifting
- Energy Consumption Rates Increasing
- Vast Majority of Land Area in Agriculture, Parks, and Protected Open Space

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. It is generally expected that people can afford to pay about a third of their income on housing. It is therefore critical to understand the relationship between household incomes and housing costs to determine how affordable—or unaffordable—housing really is.

Information on household income by household size is maintained by the U.S. Department of Housing and Urban Development (HUD) for each county. The current income levels by jurisdiction are shown in Tables B-12 and B-13 below. Income categories are defined as a percentage of Marin County Median Household Income for four person households:

- *Extremely-Low Income:* Below 30 percent of median income

- *Very-Low Income:* Below 50 percent of median income
- *Low Income:* 50-80 percent of Marin County median income
- *Moderate Income:* 80-120 percent of Marin County median income
- *Above-Moderate Income:* 120 percent and above of Marin County median income

Table B-12 ESTIMATED DISTRIBUTION OF HOUSEHOLDS BY INCOME CATEGORY (2000)

Jurisdiction	Extremely Low Income	Very Low Income	Very Low Subtotal	Low Income	Moderate Income	Above Moderate	Total
Fairfax	581	402	983	742	812	769	3306
Marin County Total	13,911	8,624	22,536	17,681	20,103	40,330	100,649

Source: Baird + Driskell/Community Planning; 2000 U.S. Census; Claritas, Inc.

TABLE B-13 PERCENTAGE ESTIMATED DISTRIBUTION OF HOUSEHOLDS BY INCOME CATEGORY (2000)

Jurisdiction	Extremely Low Income	Very Low Income	Very Low Subtotal	Low Income	Moderate Income	Above Moderate
Fairfax	17.6%	12.1%	29.7%	22.4%	24.6%	23.3%
Marin County Total	13.5%	8.4%	21.9%	17.4%	19.9%	40.8%

Source: Baird + Driskell/Community Planning; Claritas, Inc.

Although the average household income in Marin has been increasing, the number of households that fall into the low and very low-income categories has also increased. It is currently estimated that 39.3 percent of all Marin households fall in the very low and low-income category. There are even a greater proportion of very low and low income households among renters. It is estimated in 2000 that 55.9 percent of all renters fall in the very low and low-income category, earning less than $64,100 for a family of four.

The household income of Fairfax residents is substantially less than that of the County average. It is estimated that over 52 percent of Fairfax households fall in the low and very-low income category.

Sales Prices and Rents

The Bay Area's phenomenal growth has led to unprecedented economic prosperity for many of those who live here. However, the region's desirability has made it increasingly expensive. This is particularly true in Marin County because of its beautiful setting, convenient location and quality of life. From 1993 to 2000 the median home sales price, for both attached and detached products, increased from $314,250 to $523,000. The median price for a single-family detached home price in Marin County in 2000 was $599,000, requiring an income over $150,000 per year to qualify for a mortgage. The market prices are out of reach for many people who work in Marin County, and even for those who currently reside in the County. The median price for a single-family detached home in Marin County in 2008 was $914,000, requiring an income over $216,000 per year to qualify for a mortgage. The cost of multi-family homes has also increased, but to a lesser degree. The median price of a townhome or condominium rose from$315,000 in 2000 to $415,000 in 2008. The required income to afford the median townhome or condominium rose from $84,000 to over $90,000.

According to data from Real Facts, Inc., which surveys all rental complexes with 50 or more units quarterly, the average rents in Marin County in 2007 were: $1,372 for a one-bedroom apartment, requiring an annual income of $54,880; $1,662 for a two-bedroom apartment, requiring a $66,480 annual income. Rent surveys show that average rents countywide for one-bedroom apartments have increased from $733 per month in 1992 to $1,206 in 2000 and $1,372 in 2007. Two-bedroom apartments have increased from $922 per month in 1992 to $1,662 in 2007. A review of data from Real Facts in the first quarter of 2010 showed no apartments for rent in Fairfax, according to their listings.

In the last quarter of 2001, the rents for one-bedroom apartments in Fairfax increased by 5 percent, while the rents for two-bedroom units increased by 4 percent. According to local realtors, the rent pattern for one-bedroom unfurnished apartments in Fairfax ranges between approximately $1,200 to $1,600 per month.

The Ability to Pay for Housing

Housing that costs 30 percent of a household’s income is referred to as “affordable housing.” Because household incomes and sizes vary, the price that is considered “affordable”

for each household also varies. For example, a large family with a single low income would afford a different type of housing than a double-income household with no children. Households "overpay" for their housing when they must pay more than 30 percent of their income on housing.

Estimates of current overpayment in Fairfax are based on data supplied by the State of the Cities Comprehensive Housing Affordability Strategy (CHAS). As shown by Table B-14~~1~~, approximately ~~53~~~~65~~46 percent of renters in Fairfax were estimated to be overpaying for housing (i.e., paying greater than 3~~1~~0 percent of their income on housing) in 200~~8,~~9 while approximately ~~35~~~~59~~34 percent of owners were overpaying for housing. For extremely low, very low, and low-income residents (making less than 80 percent of area median income~~(AMI)~~), approximately 7~~4~~ percent of renters were overpaying for housing while 77 percent of extremely low, very low, and low-income owners -were overpaying. Given the household income trends and housing cost trends discussed previously, it is reasonable to conclude that the incidence of overpayment for very low, low and moderate-income households may increase in the future.

TABLE B-14 PERCENT OF HOUSEHOLDS OVERPAYING

Income	Renters		Owners	
	Number	Percentage	Number	Percentage
30–50% of income				
Extremely Low	20	7%	40	11%
Very Low	10	3%	30	9%
Low	185	63%	15	4%
Moderate	50	17%	30	9%
Above Moderate	30	10%	235	67%
Households paying 30-50%	295	100%	350	100%
More than 50% of income				
Extremely Low	155	53%	105	33%
Very Low	105	36%	80	25%
Low	30	10%	50	16%
Moderate	0	0%	10	3%
Above Moderate	0	0%	75	23%
Households paying 50% or more	290	100%	320	100%
~~All~~ Total Households Overpaying (30% +)	585	46% of all Fairfax renter-occupied households	670	34% of all Fairfax owner-occupied households

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	Number of house-holds	Total Number Overpaying for Housing	Percent Overpaying for Housing
Low Income Renters	655	485	74%
Low Income Owners	415	320	77%
All Renters	1,110	585	53%
All Owners	1,939	670	35%

Source: State of the Cities Comprehensive Housing Affordability Strategy (CHAS), 2009.

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TABLE B-15 – PERCENT OF LOW INCOME HOUSEHOLDS OVERPAYING

	Number of Households	Total Number Overpaying for Housing	Percent Overpaying for Housing
Renters	739	483	65%
Owners	371	217	59%

Source: State of the Cities Comprehensive Affordability Strategy (CHAS).

The median home sale prices in Fairfax are lower than most similar prices in the Marin County communities. But, like the rest of Marin, the median prices have increased since 1998 from $387,000 to a high of $779,350 in 2005. While the median sale prices retreated during the economic slowdown in the latter part of the decade, dropping to $709,500 in the first part of 2008, many are still priced out of the Fairfax housing market. Table B-15 illustrates the median sale prices for the Marin County communities.

TABLE B-15 REGIONAL MEDIAN HOME SALE PRICES (EXPANDED)

City	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Belvedere Tiburon	$870,750	$1,151,255	$1,325,325	$1,517,250	$1,308,938	$1,437,500	$1,553,750	$1,907,500	$1,784,738	$1,595,000	$1,825,000
Bolinas	$528,900	$517,525	$707,250	$529,550	$608,400	$635,950	$762,750	$839,300	$1,168,125	$902,500	$691,000
Corte Madera	$509,550	$554,038	$650,670	$669,375	$756,990	$750,375	$835,070	$999,803	$960,750	$905,000	$1,010,000
Dillon Beach	$316,050	$336,233	$369,000	$493,850	$427,050	$603,750	$893,830	$792,975	$918,750	$807,000	$690,000
Fairfax	$387,000	$456,565	$492,000	$561,680	$585,000	$617,263	$708,510	$779,350	$763,350	$711,000	$709,500
Forest Knolls	$287,025	$348,615	$371,460	$428,400	$493,740	$552,000	$652,575	$738,475	$630,000	$730,000	$0
Greenbrae	$644,355	$699,453	$802,575	$838,950	$965,250	$977,500	$1,013,893	$1,308,000	$1,205,925	$1,249,500	$1,230,000
Inverness	$407,963	$528,955	$541,200	$679,490	$819,878	$684,250	$807,950	$858,375	$1,207,500	$930,000	$530,000
Lagunitas	$341,850	$405,765	$324,413	$511,700	$561,600	$515,200	$475,730	$761,910	$859,950	$775,000	$724,000
Larkspur	$638,550	$641,350	$873,300	$808,605	$895,050	$977,500	$1,018,130	$1,297,100	$1,207,500	$1,150,000	$1,230,000
Marshall	$459,240	$862,965	$539,970	$988,593	$570,375	$828,000	$716,703	$893,255	$955,500	$575,000	$0
Mill Valley	$580,500	$679,450	$817,335	$850,850	$854,100	$902,750	$959,935	$1,073,650	$1,102,500	$1,169,000	$1,195,000
Nicasio	$445,050	$879,475	$1,007,985	$891,310	$1,035,450	$1,081,000	$992,988	$1,580,500	$1,923,338	$1,500,000	$1,800,000
Novato	$354,750	$419,100	$490,770	$502,180	$544,050	$615,250	$689,300	$764,090	$729,750	$691,000	$580,000
Point Reyes Station	$412,800	$534,670	$510,450	$647,360	$783,900	$615,250	$282,500	$645,280	$881,475	$682,500	$0
Ross	$1,144,875	$1,079,500	$1,820,400	$1,398,250	$2,275,065	$1,551,350	$1,997,275	$2,806,750	$1,837,500	$1,940,000	$2,300,000
San Anselmo	$485,685	$571,500	$651,900	$696,150	$731,250	$773,375	$858,800	$953,750	$913,500	$895,000	$965,000

City	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
San Geronimo	$481,170	$508,000	$768,750	$273,700	$650,945	$676,200	$788,175	$713,950	$800,625	$765,000	$1,093,000
San Quentin	$0	$127,000	$562,725	$547,400	$0	$488,750	$904,000	$844,750	$987,000	$0	$0
San Rafael	$432,150	$493,057	$589,170	$624,750	$647,010	$667,000	$744,388	$817,500	$786,450	$770,000	$720,000
Sausalito	$383,130	$494,665	$633,450	$612,850	$634,725	$664,125	$740,150	$795,700	$971,250	$900,000	$980,000
Stinson Beach	$516,000	$698,500	$1,076,250	$615,825	$739,440	$1,190,250	$1,073,500	$1,428,990	$1,026,375	$1,705,000	$1,900,000
Tomales	$338,625	$304,800	$669,120	$392,700	$868,725	$644,000	$565,000	$615,850	$840,000	$520,000	$829,000
Woodacre	$335,400	$482,600	$574,718	$440,300	$688,758	$575,000	$751,168	$761,910	$798,000	$615,000	$800,000

Source: Dataquick.

What Various Jobs Paid (2008) for a Single Person Household

Examples of Very Low Income Jobs

Dishwasher $20,134

Retail Salesperson $24,523

Childcare Worker $27,269

Truck Driver, Delivery $37,024

Examples of Low Income Jobs

Social Worker $41,205

Construction Laborer $49,546

Fire, Police, and Ambulance Dispatcher $55,973

Civil Engineering Technician $61,630

Examples of Moderate Income Jobs

Carpenters $63,752

Medical and Public Health Social Workers $67,475

Correctional Officer, Jailer $73,278

Loan Officer $77,584

Special Housing Needs

Overview

In addition to overall housing needs, cities and the county must plan for the special housing needs of certain groups, such as homeless people, seniors, people with disabilities, large families, female-headed households, and farm worker households. Some communities may not have all these needs, while others may have additional special housing

needs, such as people with HIV, people with substance abuse problems, or people with mental health issues.

To meet the community's housing needs (including the needs of the local workforce, seniors, people living with disabilities, farm workers, the homeless, people with HIV/AIDS and other illnesses, people in need of mental health care, single parent families, single with no children, and large households), jurisdictions in Marin must be creative and look to new ways of increasing the supply, diversity and affordability of the housing stock.

Other special need groups may include public employees, who can also have special housing needs in communities with particularly high housing costs. Although they may be able to commute from other places in the region, a city or the County or school districts may want to define its employees as a group with special housing needs, developing appropriate policies and programs to address those needs. Students may have a difficult time finding affordable housing in communities with universities or colleges. Shared housing and public or private dormitories may meet some or all of students' housing needs. Finally, the task of finding an affordable home, meeting down payment and closing costs, and qualifying for a mortgage may create a special category of housing need.

The term "below-market-rate" (BMR) housing is used to describe units offered at rents or sales prices below that which they could command on the open market. In the past, BMR units were almost exclusively produced with direct federal subsidies. Following drastic cuts in these programs, local governments continue to search for new ways to increase the supply of affordable housing to low and moderate income households. In Marin County, the problem is magnified by the limited amount of land available for development and the correspondingly high housing costs.

Seniors

Elderly households can be defined, in part, by the age distribution and demographic projections of a community's population. This identifies the maximum need for elderly housing. 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. Fairfax has a slightly younger population than Marin County, with-12 percent of the population over 65 years of age, as compared to the county's 14 percent. Table B-16 provides a break-down of the number of households with at least one person over the age of 65 by tenure and income category. Approximately 460 households in Fairfax include at least one person over the age of 65, with senior renters accounting for 95 households, and

owner-occupied units accounting for 365 of the senior households. Among renter-occupied senior households, approximately 89% percent of the households are considered lower income, with 44 percent% of the owner-occupied senior households considered lower income.

TABLE B-16 SENIOR HOUSEHOLDS BY TENURE AND INCOME CATEGORY

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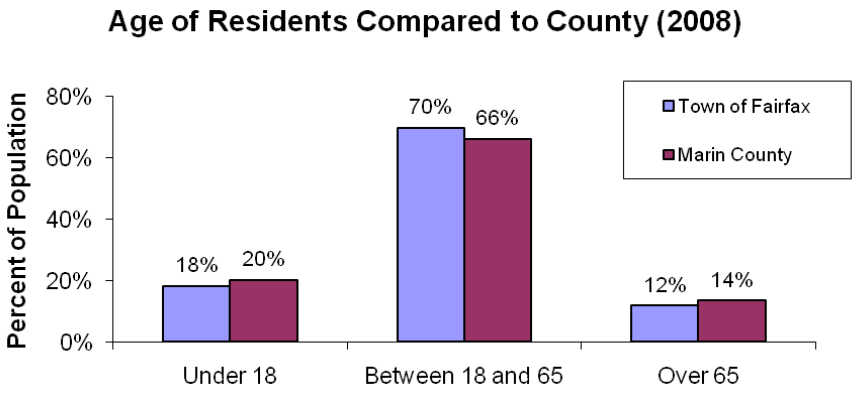
	Low Income Senior Households	Total Senior Households	Percent of Senior Households considered Low Income
Senior Renters	85	95	89%
Senior Owners	160	365	44%
All SeniorsTotal	245	460	53%

Source: 2CHAS, 2009.

With the overall aging of society, the senior population (persons over 65 years of age) will increase in most communities. Consequently, the need for affordable and specialized housing for older residents will grow. Typical housing types used to meet the needs of seniors include smaller attached or detached housing for independent living (both market rate and BMR); second units; shared housing; age-restricted below-market-rate rental developments; congregate care facilities; residential care homes licensed by the state; and skilled nursing homes. A development concept has been prepared and an RFP for design services has been issued for a 40-unit lower-income senior project at the Christ Lutheran Church site which would address the needs of low-income seniors in Fairfax.



Many supportive housing developments for the elderly have been built using HUD's Section 202 and 202/8 programs, which provide direct loan financing. Non-profit organizations have been instrumental in marshaling the resources to construct and operate the developments, but housing authorities and for-profit developers are also potential development project sponsors. Elderly households can be defined, in part, by the age distribution and demographic projections of a community's population. This identifies the maximum need for elderly housing. Particular needs, such as the need for smaller and more efficient housing, for barrier-free and accessible housing, and for a wide variety of housing with health care and/or personal services should be addressed, as should providing a continuum of care as elderly households become less self-reliant.

The increasing longevity of people and the increasing number of seniors in the population in Marin County will create additional need for affordable housing and specialized housing for older residents.

This has the following implications:

- Marin has a limited supply of vacant land that is suitable for residential development. Senior projects would compete with non-age-restricted housing for this land. Additional housing for area workers and families is an important need.

- Senior households on fixed incomes have limited resources for home improvements to maintain or rehabilitate older housing. The neighborhoods adjacent to Downtown Fairfax are specific areas where this may be a problem given the age of the housing

and the high proportion senior residents. In the future, other neighborhoods may be facing these same issues as well.

- Despite Prop 13 protection, many seniors can become "trapped" in large houses, due to the size and upkeep required for a large, older structure, as well as the increased house payments and taxes that would result from moving into newer residential unit.

People with Physical and Mental Disabilities

People with disabilities represent a wide range of different housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. 'Barrier-free design' housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this need group. Incorporating barrier-free design in all new multi-family housing is especially important to provide the widest range of choice. The California and Federal Fair Housing laws also require doing so. Special consideration should also be given to the issue of income and affordability, as many people with disabilities may be in fixed income situations.

As the proportion of seniors in the county's population increases, handicapped accessible housing will become even more needed. Consideration can be given to handicapped dwelling conversion (or adaptability) and site design in new or renovated construction. Buckelew, Allegria, MARC, and the Marin Center for Independent Living operate facilities in Marin for people with disabilities. The Marin Center for Independent Living, for example, serves approximately 4,000 people a year throughout Marin County. Most of their clients live under the poverty level. Tables B-17 and B-18 illustrate the data available from the 2000 Census. At that time, there were 1,599 individuals residing in Fairfax that were known to have some form of disability, 29 percent were seniors over the age of 65.

TABLE B-17 DISABILITIES

	Number
Unable to work because of disability (ages 16-64)	455
Able to work, but with disability (ages 16-64)	672
Persons age 65 plus with a disability	458
Total Persons with a Disability	**1,599**

Source: US Census, 2000.

TABLE B-18 PERSONS WITH DISABILITIES BY DISABILITY TYPE

	Number
Total Disabilities	**1,599**
Total Disabilities for Ages 5-64	**1,141**
Sensory disability	47
Physical disability	281
Mental disability	169
Self-care disability	49
Go-outside-home disability	140
Employment disability	455
Total disabilities for Ages 65 and Over	**458**
Sensory disability	85
Physical disability	181
Mental disability	52
Self-care disability	58
Go-outside-home disability	82

Source: Census Bureau (2000 Census SF 3: P41).

Persons with Developmental Disabilities

SB 812 requires the ~~City~~Town to include in the special housing needs analysis the~~,~~ needs of individuals with a developmental disability within the community. According to Section 4512 of the Welfare and Institutions Code a "d~~D~~evelopmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The s~~S~~tate Department of Developmental Services ~~(DDS)~~ currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Golden Gate Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities in Marin, San Francisco, and San Mateo Counties. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The following information from the Golden Gate Regional Center, charged by the State of California with the care of people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments, provides a closer look at the disabled population in Fairfax.

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TABLE B-19 DEVELOPMENTALLY DISABLED RESIDENTS BY AGE

Zip Code	0-14 Years	15-22 Years	23-54 Years	55-65 Years	65+ Years	Total
94930	6	3	12	1	0	22

There are a number of housing types appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating 'barrier-free' design in all, new multifamily housing (as required by California and fFederal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

In order to assist in the housing needs for persons with dDevelopmental dDisabilities, the Town will implement programs to coordinate housing activities and outreach with the Golden Gate Regional Center, and, encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities. Program H-2.1.4.1 describes the Town's efforts to assist those with developmental disabilities and other special needs groups.

Single Parent and Female-Headed Households

Female-headed households need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and with access to services. Single elderly women also have special needs.

Households with female heads, like large households, may have difficulty in finding appropriate-sized housing. Despite fair housing laws and programs, discrimination against children may make it more difficult for this group to find adequate housing.

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Women in the housing market, especially the elderly, low and moderate income and single-parents, face significant difficulties finding housing, and both ownership and rental units are extremely expensive relative to the incomes of many people in this population category. Data from the 2000 census indicates that, of the 3,238 total household in Fairfax, 330, or 11 percent, were headed by females with no children. Of the 79 families under the poverty level, 18, or 23 percent, were female headed households (see Table B-20).

TABLE B-20 FEMALE HEADED HOUSEHOLDS

Householder Type	Number
Total Households	3,238
Total Female Headed Householders (no husband)	330
Female Heads with Children under 18	218
Total Families Under the Poverty Level	79
Female Headed Households Under the Poverty Level	18

Source: Census Bureau (2000 Census SF 3: P10 and P90).

Large Families

Large families, defined by the U.S. Census Bureau as households with five or more persons, have special housing needs. Large households tend to have difficulties purchasing housing because large housing units are rarely affordable and rental units with three or more bedrooms may not be common in many communities. According to the 2000 census, 2 percent of the renter households and 4 percent of the owner households in Fairfax were large families, and that 66 percent of the large families occupied rental units. Table B-21, below, provides a comparison between large families and the other households in Fairfax.

TABLE B-21 HOUSEHOLD SIZE BY TENURE

	1-4 Persons		5+ Persons		Total	
	Number	Percent	Number	Percent	Number	Percent
Owner	1,934	96%	91	4%	2,025	0%
Renter	1,230	98%	21	2%	1,251	0%
TOTAL	3,164	xx	112	xx	3,276	0

Source: Census Bureau (2000 Census SF 3: H17).

Table B-22 indicates that the shortage of large family units is primarily in the rental category, with 13 percent being three-bedroom, and 1 percent each being 4- and 5-plus bedrooms.

TABLE B-22 NUMBER OF BEDROOMS BY TENURE

Bedroom Type	Owner Households		Renter Households		All Households	
	Number	Percent	Number	Percent	Number	Percent
0 BR	8	0%	43	3%	51	2%
1 BR	81	4%	421	34%	502	15%
2 BR	723	36%	604	48%	1,327	41%
3 BR	894	44%	166	13%	1,060	32%
4 BR	284	14%	9	1%	293	9%
5+ BR	35	2%	8	1%	43	1%
TOTAL	2,025	1	1,251	100%	3,276	100%

Source: 2000 Census (2000 Census SF 3: H42).

The Marin Housing Authority maintains a waiting list for the Section 8 Housing Choice Voucher Program (opened in Spring, 2000) with the following results: (1) 2,486 households submitted applications; (2) 775 or 32 percent do not live or work in Marin County; (3) of the 1,715 Marin County residents, 775 (46 percent) were from San Rafael; (4) in

Marin County, half of the applications were from families, one-quarter from disabled/handicapped, one-tenth from elderly households, and one-ninth from single person households; (5) 60 percent of the applications were from non-Hispanic / Caucasian families, 26 percent from African American families, 14 percent from Hispanic families, 9 percent from Asian families, and 1 percent from American Indian families.

Farmworkers

According to California's Department of Food and Agriculture, Marin County ranked 41 out of 58 counties in the s~~S~~tate for agricultural production in 2011. Marin's agriculture base is predominantly ~~comprised~~composed of dairies and aquaculture, with a total production value of $70 million in 2011.

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In 2010, a total of 437 Marin County residents indicated they were employed in the agriculture, forestry, fishing and hunting industry, representing less than 1 percent~~%~~ of the County's employed residents. The majority of the agricultural~~e~~ land in Marin County is located in the northern and coastal portions of the county. As of the 2010 U~~.~~S~~.~~ Census, there were zero residents employed in the agriculture sector in Fairfax. Accordingly, farmworker housing needs are not an issue for Fairfax.

Individuals and Families Who Are Homeless

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the development of facilities that serve homeless clients.

Homeless people face the ultimate housing deprivation. The homeless population in California is estimated at approximately 1 percent of the State's total population. About a third of the homeless consist of homeless families. Homeless people's circumstances vary considerably—some are employed but many have been unemployed for some time.

Homeless people need permanent supportive housing, emergency shelter, or transitional housing. To the extent this housing or shelter is being provided, it is provided by a combination of local governments, religious organizations, and not-for-profit organizations.

Locating facilities that serve homeless people can be a challenging task. Community education is essential to building community acceptance, helping local residents to question their stereotypes about homeless people and understand the real issues of homelessness in

their community. Also, State law is very clear about the need for local communities to provide adequate sites for emergency shelters and transitional housing facilities that serve homeless individuals and families.

Homelessness and near-homelessness is an important countywide concern. The key findings of the Marin County 2011~~09~~ Point in Time Count of Homeless Persons~~,~~ indicated there are 1,22~~77~~0 persons in the county who meet the Marin County Health and Human Services definition of homeless. A total of ~~1,077~~687 individuals county~~-~~wide meet the HUD definition of unsheltered and in immediate need of housing, ~~an unspecified number~~ approximately 2.6 percent~~%~~ or 15 of whom ~~are~~ reported staying in Fairfax.