

**City of Belvedere**  
**Housing Element Update 2015-2023**

Adopted  
May 11, 2015

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## SECTION 1: INTRODUCTION

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### A. Community Context

Located in Marin County approximately ten miles north of the Golden Gate Bridge, the City of Belvedere has a physical setting that is unparalleled. Surrounded by water in nearly every direction, it is flanked by the Richardson Bay to the west and north, Belvedere Cove and Raccoon Straits to the south, and the Town of Tiburon to the east. The City has a total area of 2.42 square miles, containing 0.54 square miles of land and 1.89 square miles of water. (Source: City of Belvedere)

Figure 1 on the following page illustrates the community's layout.

In addition to being surrounded by water, Belvedere also has an interior lagoon and two land “bridges” which connect the largest portion of the City to the rest of the Tiburon Peninsula. Belvedere is, in fact, three distinct neighborhoods. Belvedere Island has the largest land area and is the most varied in terms of topography and landforms. Belvedere Lagoon forms the second, flatter portion of the City which surrounds the interior waterway. The third neighborhood is formed on Corinthian Island facing Belvedere Cove, where the island residents share borders with the Town of Tiburon. Smaller, distinct neighborhoods are associated with streets and blocks, such as San Rafael Avenue and West Shore Road.

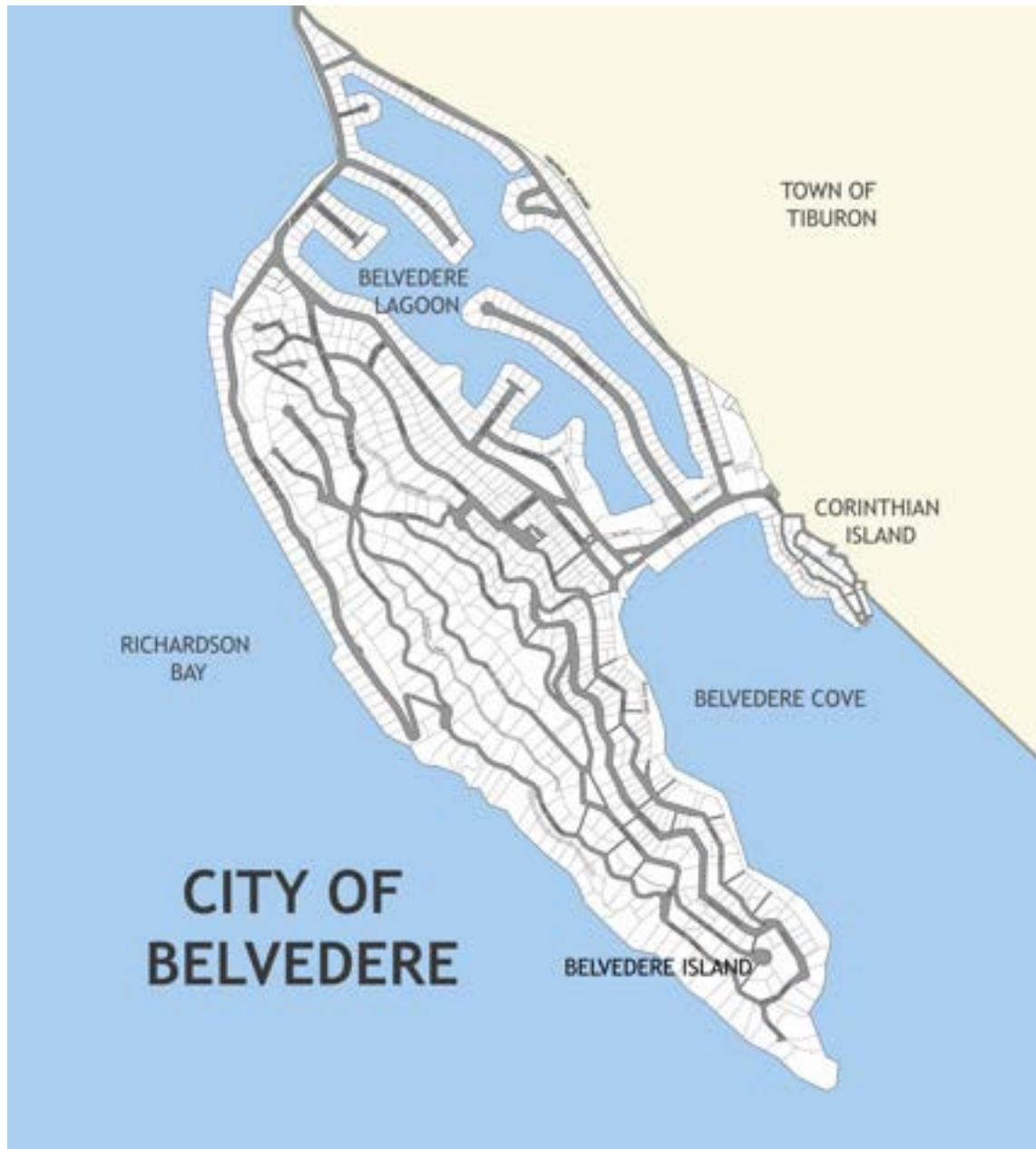
Because of these distinctive neighborhoods and geographic considerations, Belvedere faces unique challenges when it comes to planning for the future of the community while respecting and protecting its existing fabric.

Housing affordability in Marin County and in the Bay Area as a whole has become an increasingly important issue. Belvedere's housing conditions are reflective of many area-wide and even nation-wide trends. Over the past several decades, housing costs have skyrocketed out of proportion to many people's ability to pay, with increasing construction and land costs contributing to the rise in housing prices, and in the Bay Area in particular, the high demand for housing pushing prices even higher. This mismatch in household incomes and housing costs has a number of implications: it becomes more difficult for employers to recruit and retain employees; roadways are clogged with workers traveling longer distances; and many young families, longtime residents, and other community members relocate because they can no longer afford to live in the community.

There are limitations to what the City of Belvedere can do about these housing affordability problems. The City is approaching build-out, with extremely limited land remaining for additional housing. Available residential sites are mostly limited to small

or steep parcels with restrictions due to access problems, soil stability, drainage, parking, etc. The primary means Belvedere has to address its affordable housing needs is the infill of second units on existing single-family parcels, and through intensification of underutilized multi-family sites. One of the challenges of Belvedere's Housing Element update will be to properly address local housing needs while ensuring that new housing will "fit-in" with the character, quality, environmental constraints and resources of the community.

**Figure 1: City of Belvedere**



## **B. Purpose of the Housing Element**

A Housing Element provides an analysis of the community's housing needs for all income levels, and strategies to respond to those needs. It is a key part of the City's General Plan. Planning and providing housing for all Californians is considered by the state legislature to be of vital statewide importance. Thus, State Law establishes detailed requirements and a regional "fair share" approach to distributing housing needs. State Housing Element law recognizes that in order for the private sector to address housing needs and demand, local governments must adopt land use plans and implementing regulations that provide opportunities for, and do not unduly constrain, housing development.

State law requires each city and county to adopt a general plan containing at least seven elements including a housing element. Rules regarding Housing Elements are found in the California Government Code Sections 65580-65589. Unlike the other mandatory general plan elements, the housing element is required to be updated every eight years, and is subject to detailed statutory requirements and mandatory review by a State agency — HCD (Department of Housing and Community Development). According to State law, the Housing Element must:

- Provide goals, policies, quantified objectives and scheduled programs to preserve, improve and develop housing.
- Identify and analyze existing and projected housing needs for all economic segments of the community.
- Identify "adequate sites" that are zoned and available within the eight- year housing cycle to meet the city's fair share of regional housing needs at all income levels.
- Be submitted to the State Department of Housing and Community Development (HCD) to determine whether the element substantially complies with state law.
- Be internally consistent with other parts of the General Plan, which is critical to having a legally adequate General Plan.

The primary focus of the Housing Element is to identify current and projected housing needs within the City of Belvedere and to identify specific implementation programs necessary to address these needs. The Belvedere Housing Element is guided by the following State housing objectives:

- Provision of decent housing for all persons regardless of age, race, sex, marital status, source of income, or other arbitrary factors;
- Provision of adequate housing by location, type, price, and tenure; and,

- Development of a balanced residential environment including access to jobs, community facilities, and road services.

As part of the General Plan 2030 update process, the City developed a vision and guiding principles for each of the General Plan Elements. The vision and principles that were developed for the Housing Element are as follows:

**HOUSING ELEMENT VISION:**

**A community with a diversity of housing types for residents of all ages and all income levels.**

**HOUSING ELEMENT GUIDING PRINCIPLES:**

- Cooperate and coordinate with other cities, County of Marin, local non-profit housing organizations, private developers, and property owners to provide affordable housing.
- Recognize the limited opportunities to provide new housing in Belvedere; capitalize on every possible resource to meet the housing needs of the community.
- Preserve and maintain existing housing.
- Expand the opportunity for housing available to persons of low- and moderate-income, especially the elderly, educators, health care givers, employees in local businesses, and public employees, to the limit possible within existing constraints.
- Support the creation of more small housing units (1 and 2 bedroom) for both above-moderate and limited-income groups and recognize the demographic trends in the community that must be planned for.
- Provide for variety in housing types and prices.
- Relate housing growth to the capacity of the City's infrastructure and high community standards of aesthetics in harmony with the environment.
- Involve citizens in updating and carrying out housing plans.

This Draft Housing Element has been prepared with the above vision and guiding principles in mind, and with particular interest in responding to the current and near-term future housing needs in Belvedere. The Housing Element contains updated information and strategic directions (policies and specific actions) that the City is committed to undertaking to address its housing needs.

## **C. Content of the Housing Element**

In accordance with state law, the Housing Element is to be consistent and compatible with other General Plan elements. Additionally, Housing Elements are to provide clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. State law (Government Code Sections 65580 through 65589) mandates the contents of the Housing Element. By law, the Housing Element must contain:

- An assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs;
- A statement of the community's goals, quantified objectives, and policies relevant to the maintenance, improvement, and development of housing; and
- A program that sets forth a schedule of actions that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

Although, by nature of the State mandate, the Housing Element has a strong focus on the affordability and availability of housing for low and moderate income households, the Element must also address the housing needs and related policy issues for the entire community and be consistent with the adopted policies of the General Plan. For these reasons, Belvedere's updated Housing Element strives to balance the desire of residents to maintain the character of existing residential neighborhoods while addressing the needs of low and moderate income households and special needs groups (such as seniors and persons with disabilities). This balance will require the City to examine strategies to accommodate additional housing units without sacrificing other legitimate community goals.

Belvedere's Housing Element consists of the following major components:

- An analysis of the City's demographic, household and housing characteristics and related housing needs (Section 2);
- A review of potential market, governmental, and infrastructure constraints to meeting Belvedere's identified housing needs (Section 3);
- An evaluation of residential sites and financial resources available to address the City's housing goals (Section 4);
- The Housing Plan for addressing the City's identified housing needs, constraints and resources; including housing goals, policies and programs (Section 5).

## **D. Relationship to the Belvedere General Plan**

The 2015-2023 Housing Element is one of nine elements of Belvedere's General Plan. The City's 2030 General Plan Update consists of the following elements:

1. Land Use Element
2. Transportation and Circulation Element
3. Housing Element
4. Sustainability and Resource Conservation Element
5. Parks, Recreation, and Open Space Element
6. Archaeological, Cultural & Historic Resource Preservation Element
7. Community Design Element
8. Environmental Hazards: Safety and Stability Element
9. Noise Element

The Housing Element builds upon the other General Plan Elements and is consistent with the policies set forth in those elements. For example, the Land Use Element focuses residential growth adjacent to commercial areas, on main transportation routes near services, and provides the basis for the residential sites inventory contained in the Housing Element. Whenever any Element of the General Plan is amended in the future, the Housing Element will be reviewed and modified, if necessary, to ensure continued consistency between elements.

In 2011, the Governor signed SB 244 which requires local governments to make determinations regarding "disadvantaged unincorporated communities," defined as a community with an annual median income that is less than 80 percent of the statewide annual median household income. The City has determined that there are no unincorporated island, fringe or legacy communities, as defined in the legislation, inside or near its boundaries.

## E. Public Participation

The Housing Element must identify community involvement and decision-making processes and techniques that are affirmative steps to generate input from low-income persons and their representatives, as well as other members of the community. This means that input should be sought, received and considered before the Draft Housing Element is completed. Requirements for public participation are described in Section 65583(c)(8) of the Government Code. The process is also intended to coordinate among various departments and other local agencies and housing groups, community organizations and housing sponsors. Collaboration enhances the effectiveness of Housing Element programs in indicating “the agencies and officials responsible for the implementation” (described in Section 65583(c)(7)).

The Belvedere Housing Element update process began on September 30, 2014, with a special joint meeting of the City Council and Planning Commission to provide information and receive input on the City’s Housing Element Update. This input helped identify key issues and strategic directions to pursue in the Housing Element update.



The meeting was noticed to the public via a citywide mailing to all residents, the City’s email notification system and e-newsletter, and advertising in the local newspaper, *The Ark*. Representatives from a wide range of non-profit organizations were invited, representing various economic and demographic segments of the community, including seniors, low income households. These invitees included: EAH; Fair Housing of Marin; Housing Leadership Alliance; League of Women Voters; Legal Aid of Main; Marin Center for Independent Living; Marin Community Housing Action Initiative; Marin Grassroots; Marin Partnership to End Homelessness; Northbay Family Homes; Public Advocates; Ritter Center; and West Bay Housing.

The presentation at the meeting included the following material:

- Background on housing element requirements and the Regional Housing Need Assessment (RHNA) process.
- Historical and current RHNA, broken down by income categories for the 2015-2023 planning period.
- Housing production over the 2007-2014 planning period.

- Demographic statistics, including population and employment trends, age group trends, and household types and characteristics.
- Current rents and sale prices for housing, and how these prices relate to the various household income categories (very low, low, moderate and above moderate).
- Existing affordable housing in Belvedere.
- Strategies to meet the Regional Housing Needs Allocation (RHNA) for the 2015-2023 planning period, including second units and the retention of the housing opportunity site identified in the prior Housing Element adopted in 2010.

Participants were invited to discuss housing strategies the City could pursue to meet its affordable housing needs and requirements, as well as other housing issues and concerns. The agenda, presentation and minutes are available on the City's website ([www.cityofbelvedere.org](http://www.cityofbelvedere.org)).

In general, there was agreement that the City should continue to facilitate the development of new second units and should carry over the housing opportunity site at 7 Beach Road. Discussion of second units focused on special district (water, sewer and fire) fees and requirements. The group also discussed a new concept for a "junior second unit," which is a unit created by converting an existing bedroom and does not expand the existing footprint of the home. Junior second units could be limited in size (for example, 500 square feet) and have requirements that ensure only a small, wet-bar kitchen is installed (no stove, oven or dishwasher) and exterior access and an en-suite bathroom are provided. The group discussed potential requirements for this unit type, and generally agreed that parking was extremely limited in Belvedere and therefore the existing parking requirement for a second unit should not be waived for a junior second unit. Some participants suggested the City consider a program to provide an incentive to a property owner, such as a floor area bonus, in exchange for the development of an affordable, deed-restricted second unit. Participants also requested the City work with the special districts to remove onerous requirements (such as fire sprinklers) and reduce fees. In response to the input gathered from the community, the Housing Element update contains new programs related to junior second units and incentives for deed-restricted second units.

Upon completion of the draft Housing Element, the document is reviewed by the Planning Commission, City Council, and the public at noticed hearings. After approval, the draft Housing Element is sent to the State Department of Housing and Community Development (HCD) for review. After review, the Planning Commission and the City Council hold public hearings. Comments received from HCD are required to be heard before those decision-making bodies. To ensure that all economic segments of the community maintain involvement throughout the process, notification is published in the local newspaper in advance of each hearing, notices of the hearings are sent to the list of community groups interested in housing issues, notices for most meetings are

sent directly to all addresses in Belvedere, and copies of the Element are available for public review at City Hall and on the City's main website ([www.cityofbelvedere.org](http://www.cityofbelvedere.org)).

## **F. Sources of Housing Data**

The main sources of data used to prepare the Housing Element were the 2010 U.S. Census and the 2012 American Community Survey (five-year estimates). The Census remains the most comprehensive and widely accepted source of information on demographic characteristics, and provides consistency with other regional, State and federal housing plans. The American Community Survey (ACS) is an ongoing statistical survey that samples a small percentage of the population every year. The ACS survey can have wide margins of error, especially for small communities, but the survey collects information that is not covered by the decennial Census.

Additional data sources included:

- Population projections and housing counts from the California State Department of Finance;
- The Association of Bay Area Governments (ABAG) Projections 2013 document provides population, household and employment projections;
- Household income data by type of household is derived from the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD;
- Housing market information is updated through newspaper and internet rent and sales surveys, RealFacts rental surveys, and Marin County Assessor sales data;
- ABAG's 2014-2022 Regional Housing Need- Plan for the San Francisco Bay Area provides information on existing and projected housing needs; and
- Information was also obtained from the Marin Housing Authority and a Second Unit Rental Survey conducted by the City of Belvedere (2009).

## **G. Review by the State Department of Housing and Community Development**

State law requires that every draft and adopted Housing Element be submitted to the State of California Department of Housing and Community Development (HCD) to ensure compliance with the State's minimum requirements. This certification process is unique among the General Plan elements.

## SECTION 2: HOUSING NEEDS ASSESSMENT

This section of the Housing Element discusses the characteristics of the City's population and housing as a means of better understanding the nature and extent of unmet housing needs. The Housing Needs Assessment is comprised of the following components:

- A) Demographic Profile;
- B) Household Profile;
- C) Housing Stock Characteristics; and
- D) Regional Housing Needs.

### A. Demographic Profile

Demographic changes, such as population growth or changes in age, can affect the type and amount of housing that is needed in a community. This section identifies the population, age, race and ethnicity characteristics of Belvedere residents.

#### 1. Population Growth and Trends

Table 1 presents population growth trends in Belvedere. The table illustrates the small decrease in population experienced in Belvedere since the 1990s due to smaller household sizes. In terms of future trends, the population is expected to increase slightly due to the built-out characteristic of the community and the limited amount of new residential development that is possible. The Association of Bay Area Governments (ABAG) projects very limited growth in Belvedere through the year 2040.

**Table 1: Population Growth**

Year	Population	Numerical Change	Percent Change	Average Annual Growth Rate
1990	2,147			
2000	2,125	-22	-1%	-0.1%
2010	2,068	-57	-3%	-0.3%
2015	2,100	32	2%	0.3%
2020	2,100	0	0%	0.0%
2025	2,200	100	5%	0.9%
2030	2,200	0	0%	0.0%
2035	2,200	0	0%	0.0%
2040	2,200	0	0%	0.0%

Source: ABAG Projections (2013); US Census (1990, 2000, 2010)

Regionally, the population of Marin County continues to grow, but the rate of growth is slowing. In 2013, the population was 258,365 (American Community Survey 2013), up from the 2000 figure of 247,289 (Census 2010). Over the next decades, the growth rate is expected to rise from 0.3 percent per year to 0.5 percent per year (ABAG 2013). Belvedere's population will increase by approximately 100 people by 2025 and then will level off, with an expected zero percent growth rate in the years 2030 through 2040.

## 2. Age Characteristics

A population's age characteristics are also an important factor in evaluating housing and community development needs and determining the direction of future housing development. Typically, distinct lifestyles, family types and sizes, incomes, and housing preferences accompany different age groups. As people move through each stage of life, housing needs and preferences change. For example, young householders without children usually have different housing preferences than middle-age householders with children or senior householders living alone.

Table 2 shows the total age distribution of the population of Belvedere in 1990, 2000 and 2010, and Figure 2 illustrates the difference between the three periods of time.

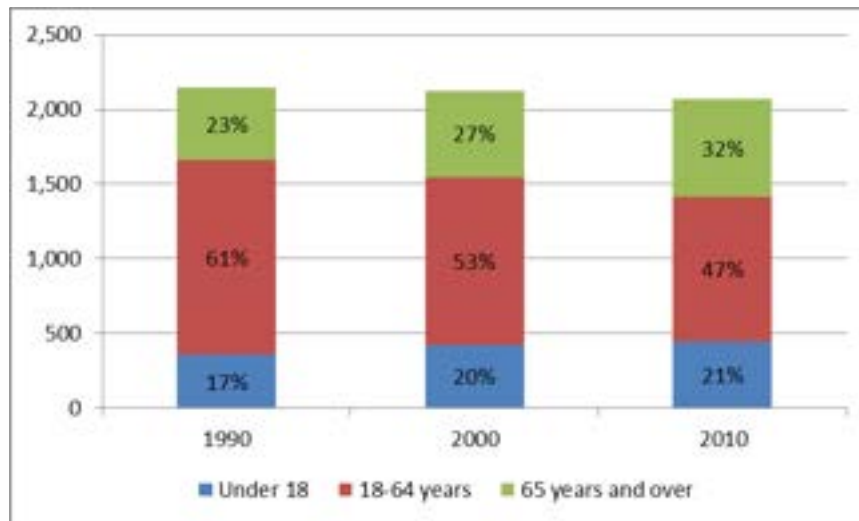
**Table 2: Population by Age**

Age Group	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5	85	4%	96	5%	95	5%
School age: 5 to 17	272	13%	328	15%	348	17%
College age: 18 to 24	93	4%	47	2%	45	2%
Adults: 25 to 44	438	20%	317	15%	277	13%
Middle Age: 45 to 64	772	36%	761	36%	650	31%
Seniors: 65 and older	487	23%	576	27%	653	32%
Total Population	2,147		2,125		2,068	

Source: US Census (1990, 2000 and 2010)

The biggest changes during the 20-year period were the substantial decrease in adults in the 25 to 64 age category and the increase in the number of seniors aged 65 and older. The number of children under age 17 increased as well, from a combined 17 percent in 1990 to a combined 21 percent of the population in 2010. The overall population trends show Belvedere's population getting older.

**Figure 2: Age Groups in Belvedere**



In Marin County, the balance of population age groups is similar to that of the state, but with a slightly smaller proportion of children under age 18 and a slightly higher proportion of people 65 years old and over (Census 2010). Currently the senior population makes up 17 percent of the total but this is projected to rise dramatically. Table 3 compares the population groups in Belvedere with the rest of Marin County and the State of California as a whole.

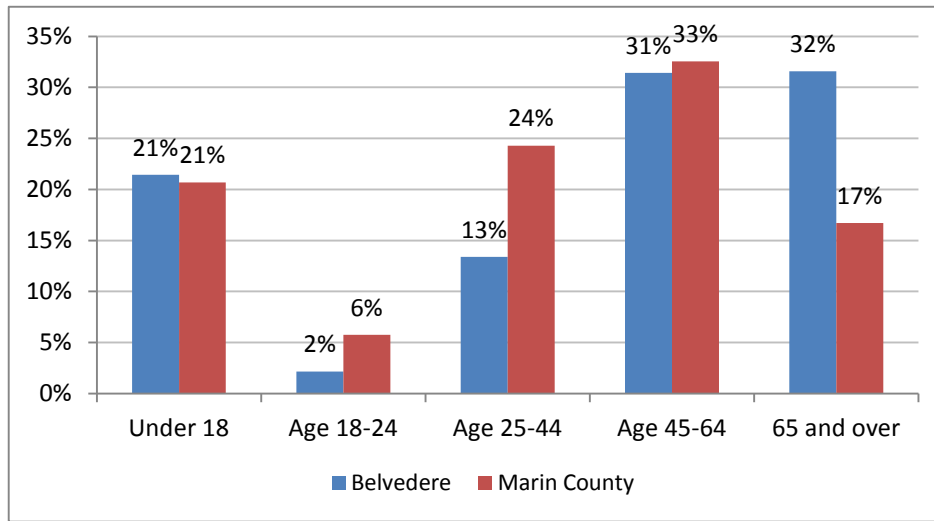
**Table 3: Age Summary (2010)**

	Belvedere	Marin County	California Average
Under 18	21%	21%	24%
Between 18 and 64	47%	63%	63%
65 and over	32%	17%	13%
Median Age	54.2	44.5	37.2

Source: US Census (2010)

The percentage of Belvedere residents that are 65 and older is increasing, and that demographic is a larger percentage of the population in Belvedere than in either Marin County or the State as a whole. At 54.2 years, the median age of Belvedere is nearly 10 years older than in Marin County and 17 years older than the State of California. The results are graphically represented below in Figure 3.

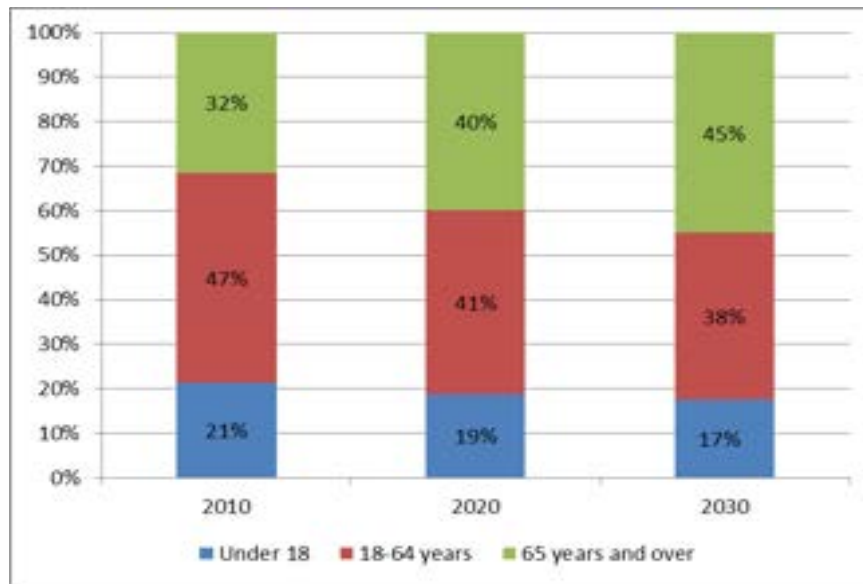
**Figure 3: Population by Age: Belvedere and Marin County (2010)**



Source: US Census (2010)

The Department of Finance predicts significant increases in Marin’s elderly population as the baby boom generation ages. While the total countywide population is expected to increase 13 percent between 2010 and 2040, the number of seniors aged 65 years and over is projected to increase 59 percent. Figure 4 shows how the major age groups in Belvedere will change if countywide projections hold true for Belvedere. The proportion of children and adults aged 18 to 64 will decrease, while the proportion of seniors will increase to 45 percent of the population by 2030. Many of these older residents will choose to “age in place,” increasing demand for home supportive services. The aging population is also expected to increase demand for assisted living and senior residential facilities in the county.

**Figure 4: Age Group Projections for Belvedere**



Source: Department of Finance County Population Projections by Major Age Groups (2013); O'Rourke Community Planning

### 3. Race and Ethnicity

Table 4 displays the racial/ethnic distribution of Belvedere's population in 2000 and 2010. The City experienced little change in ethnic composition over the decade, with Whites continuing to make up a large majority (94%) of the City's population. In contrast, Whites comprise 80 percent of the population in Marin County.

The percentage of other racial/ethnic categories changed very little during the time period.

**Table 4: Race and Ethnicity**

Race	2000		2010	
	Number	Percent	Number	Percent
White	2060	97%	1,940	94%
Black	2	0%	3	0%
Asian	38	2%	58	3%
Other Race	13	1%	25	1%
Multi-racial	12	1%	42	2%
Ethnicity	2000		2010	
	Number	Percent	Number	Percent
Hispanic	46	2%	72	4%
Not-Hispanic	2079	98%	1,996	96%

Source: US Census (2000 and 2010)

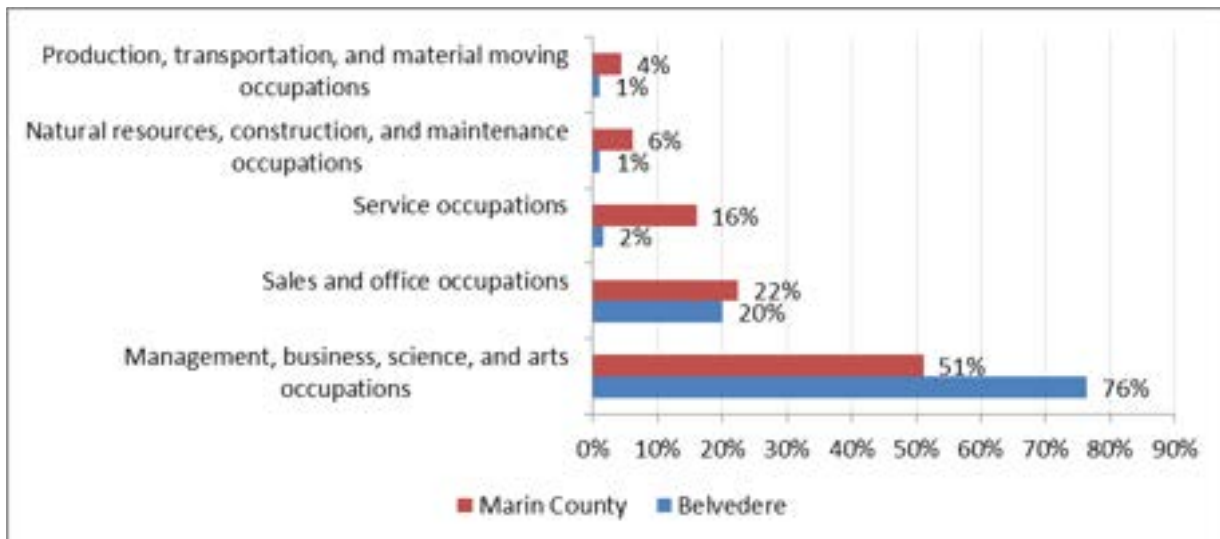
#### 4. Employment

An assessment of community needs must consider the occupational profile of residents. Incomes associated with different jobs and the number of workers in a household determines the type and size of housing a household can afford. In some cases, the types of jobs held by residents can affect housing needs and demand (such as in communities with military installations, college campuses, and seasonal agriculture).

The Marin County economy is predominantly white collar – over half the working population is employed in professional, management, or financial business occupations. Biomedical and software engineering companies have a strong presence. The County’s largest employers include schools, hospitals, and software and pharmaceutical companies. In the wider region, some of the fastest job growth is seen in occupations such as biomedical engineers, microbiologists, computer and information research scientists, and software developers (California Employment Development Department 2012).

Blue collar industries employ a relatively small percentage of those that live in Marin County, and in Belvedere, approximately 96 percent of the workforce is employed in “white collar” jobs (American Community Survey 2012). Countywide, the services, agricultural, construction and transportation industries combined employ approximately one quarter of the population.

**Figure 5: Employment by Occupation (2012)**



Source: American Community Survey (2012)

The mean annual salary of a job based in Marin County area (including San Francisco and San Mateo counties) was \$68,095 in 2014. Although service employees and those

in lower-paying jobs are crucial to the function of the community, many low and moderate income workers employed in Marin live outside the county. Typical wages for a variety of positions in Marin County are listed below:

**Table 5: Typical Wages (2014)**

<b>Occupation</b>	<b>Mean Wages in 2014</b>
Retail Salespersons	\$30,457
Bank Tellers	\$31,987
Postal Service Clerks	\$51,277
Middle School Teachers	\$69,808
Paralegals and Legal Assistants	\$71,528
Electricians	\$84,223
Computer Programmer	\$100,716
Registered Nurses	\$129,166
Dentists	\$167,318
Lawyers	\$171,324

Source: CA Employment Development Department

Generally, it is desirable to have a balance of jobs and workers, in order to enable workers to live in their communities and to reduce commute times, freeway congestion, and greenhouse gas emissions. In a community such as Belvedere where the cost of living is very high due to real estate prices, it is likely that even if a jobs/housing balance were achieved from a statistical perspective, the jobs would not pay the salaries needed to live in Belvedere. It is generally considered ideal to have a range of 1.0 to 1.5 jobs per household in a jurisdiction. The jobs/housing ratio in Belvedere is 0.5, meaning that the number of jobs available in the community is far lower than what is considered optimal. However, Belvedere is primarily a residential community with a very limited commercial area, so it is unlikely that the community could generate the number of jobs needed to achieve an ideal balance of jobs and housing.

As population growth slows and job growth continues at a higher rate, the jobs-to-residents ratio will narrow (ABAG 2013). By 2040, it is estimated that there will be slightly more jobs than residents in the County workforce. However, in Belvedere, the number of jobs is not expected to change to a great degree, as illustrated in Table 6.

**Table 6: Projected Jobs**

	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>
Belvedere	430	440	470	470	470	470	480
Marin County	110,730	115,220	119,990	121,870	123,820	126,350	129,150

Source: ABAG 2013 Projections

In an effort to create more housing opportunities for persons who work in Belvedere – such as domestic workers, medical caregivers, retail workers, civic employees – the

Housing Element contains several programs aimed at increasing the amount of housing affordable to a broader range of the population. The policies and programs address the creation of more second units and creating mechanisms for providing funding for the rehabilitation and construction of affordable housing.

## B. Household Profile

The Census defines a household as all persons who occupy a housing unit. This definition includes single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

Information on household characteristics is important to understand the growth and needs of a community.

### 1. Household Type and Size

A “**Household**” is defined as one or more persons occupying a housing unit. Different household types generally have different housing needs. Seniors or young adults typically comprise the majority of the single-person households and tend to reside in apartment units, condominiums, or smaller single-family homes. Families often prefer single-family homes.

According to the US Census, 928 households lived in Belvedere in 2010. Approximately 72 percent of those households were comprised of either a single person or a family without children, while 24 percent of the households included children, and 4 percent of the households were non-family multi-person (i.e. roommate) households. These rates remained relatively unchanged from 2000, except that the percent of family households without children dropped 3 percent, while the percent of single person households rose 3 percent. In Marin County, just under half of the households consisted of married couple families, with or without children. In Belvedere, this figure was 68 percent. In Marin County, 31 percent of households were occupied by people living alone. This is significantly higher than the overall state figure of 23 percent and slightly higher than the Belvedere figure of 30 percent.

**Table 7: Belvedere Household Type (2010)**

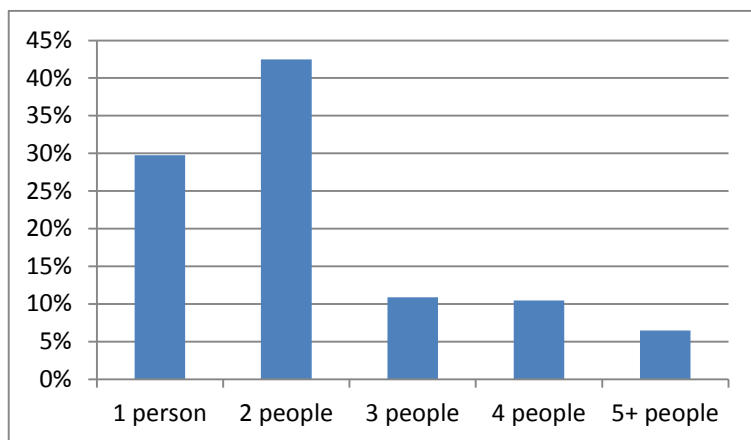
Category	Number	Percent
Family Households		
Without children	386	42%
With children	225	24%
Single person Households	276	30%
Non-Family, Multi-person Household	41	4%
TOTAL	928	100%

Source: US Census (2010)

In Belvedere, a majority of the households are small ones, with 72 percent of all households comprised of either one or two persons. Households with three to four

persons totaled 21 percent of the population, and large households with five or more people totaled 6 percent of the population. The average household size in Belvedere is 2.2 persons.

**Figure 6: Belvedere Household Size (2010)**



Source: US Census (2010)

## 2. Household Growth Trends

The number of households in Belvedere has declined over the past two decades, with the rate of decline accelerating between 2000 and 2010 (Table 8). This decline is due to both a decline in the number of housing units as identified by the Census bureau over the period (-14) and an increase in the number of vacant units (+14). The majority of the increase in vacant housing units is due to more homes on the market.

The average household size in Belvedere remained relatively constant with 2.2 persons per household over the past two decades. By contrast, the average household size in Marin County was 2.3 persons per household in 2000, and had increased to 2.4 persons per household in 2010.

**Table 8: Belvedere Household Growth Trends (1990 to 2010)**

Year	Households	Numerical Change	Percent Change	Annual Percent Change	Average Household Size
1990	966				2.2 persons
2000	956	-10	-1%	-0.1%	2.2 persons
2010	928	-28	-3%	0%	2.2 persons

Source: US Census (1990, 2000, and 2010)

During the housing element community meetings held in 2008 and in September 2014, the City received feedback from community members about their desire to continue to

live in the community as they age. They identified a need for smaller homes that residents – both affluent and not – could “downsize” to once their large single-family homes became more than they needed or wanted. Based on this input, it could be expected that one household growth trend into the future will be increased development pressure for small units that are interwoven with the existing community fabric.

### 3. Household Income

Household income is one of the most important factors affecting housing opportunity. It is also crucial in determining a household’s ability to balance housing costs with the other basic necessities of life.

#### *Income Definitions*

The State and Federal government classify household income into several groupings based upon the relationship to the County area median income (AMI) adjusted for household size. The State of California utilizes the income groups presented in Table 9 below.

**Table 9: State Income Categories**

Income Category	% Area Median Income (AMI)
Extremely Low	0-30% AMI
Very Low	0-50% AMI
Low	51-80% AMI
Moderate	81-120% AMI
Above Moderate	Above 120% AMI

Source: Section 50093 of the California Health and Safety Code

Income as reported by the US Census and the American Community Survey includes: wage or salary income; self-employment income; interest, dividends, net rental income, royalty income and income from estates and trusts; social security income; supplemental security income and public assistance income; retirement, survivor and disability income; and other income including unemployment compensation, alimony and child support. Income does not include capital gains, money from an inheritance or sale of a home, or money spent from savings accounts.

#### *Income Characteristics by Income Category*

Between 1999 and 2012, the median household income in Belvedere grew from \$130,796 to an estimated \$166,458, an increase of 27 percent. However, after adjusting for inflation, the median income actually fell, from \$181,712 in 1999.<sup>1</sup> The household

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<sup>1</sup> 2012-inflated dollars, CPI San Francisco-Oakland-San Jose All Items, All Urban Consumers (CPI-U).

income in Belvedere remains well above Marin County, which had a 2012 median income of \$90,962. Table 11 presents the distribution of household income in Belvedere by income category. Households earning above \$100,000 comprise the vast majority of households in Belvedere, growing both in number and proportion, from 59 percent in 1999 to 67 percent in 2012. The proportion of lower income households earning less than \$50,000 per year in Belvedere increased from 20 percent in 1999 to 22 percent in 2012.

**Table 10: Belvedere Household Income**

	1999		2012	
	Number	Percent	Number	Percent
Under \$25,000	110	11%	102	12%
\$25,000 to \$34,999	35	4%	44	5%
\$35,000 to \$49,999	51	5%	45	5%
\$50,000 to \$74,999	113	12%	45	5%
\$75,000 to \$99,999	83	9%	56	6%
\$100,000 and above	568	59%	591	67%

Source: US Census, 2000; American Community Survey 5-Year Estimates (2012)

#### *Income by Household Tenure and Type*

Table 11 shows the income level of Belvedere residents by household tenure. A significantly higher percentage of renter households (28%) were lower income (below 80% AMI), compared to residents that owned their homes (20%). However, because the majority of households in Belvedere are homeowners (70%), the actual number of lower income homeowners (125) is more than the number of lower income renters (75).

**Table 11: Belvedere Income by Owner/Renter Tenure (2011)**

Income Level	Renters		Owners	
	Households	Percentage	Households	Percentage
Extremely Low (<30% AMI)	40	15%	40	6%
Very Low (30-50% AMI)	10	4%	35	6%
Low (50-80% AMI)	25	9%	50	8%
Moderate and Above (80% AMI +)	195	72%	505	80%
<b>Total</b>	270		630	

Source: CHAS (2007-2011)

As highlighted in Table 12, in addition to owner/renter tenure, income levels also vary by household type. Thirty-one percent of elderly households in Belvedere have lower incomes (less than 80% AMI), compared to 16 and 12 percent of small and large families respectively. The 19 percent of elderly households with extremely low and very low incomes (0-50% AMI) are particularly vulnerable to any increase in housing costs.

**Table 12: Belvedere Income by Household Type (2011)**

Income Level	Seniors	Small Families	Large Families (5+ persons)	Other
Extremely Low (<30% AMI)	13%	3%	0%	8%
Very Low (30-50% AMI)	6%	5%	6%	0%
Low (50-80% AMI)	12%	3%	6%	8%
Moderate and Above (80% AMI +)	69%	89%	89%	83%
<b>Total Households</b>	458	310	45	48

Source: CHAS (2007-2011)

#### 4. Special Needs Populations

State law recognizes that certain households have more difficulty in finding decent and affordable housing due to special circumstances including, but not limited to, the following: economic status, age, disability, household size and household type. Special needs populations needing to be analyzed in Belvedere include large households, the elderly, persons with disabilities, female-headed households, and the homeless. Table 13 summarizes the number of households or persons in each of these special needs groups in the City.

**Table 13: Belvedere Special Needs Populations\***

Special Needs Groups	Persons	Households	Percent**
Seniors (65+)	654		33%
With a Disability	100		15%
Senior Households		457	52%
Renter		102	22%
Owner		355	78%
Seniors Living Alone	209		10%
Persons with Disability	144		7%
Female-Headed Households		55	6%
with related children		42	76%
Large Households		67	8%
Renter		28	42%
Owner		39	58%
Farmworkers	0		0%
Total Persons/Households	1,994	882	

Source: U.S. Census Bureau, 2008-2012 American Community Survey

\* Homeless individuals are considered a special needs group, but are not counted in the American Community Survey due to the fact that the ACS data collection was residence-based, and homeless do not have a residence.

\*\* Italicized numbers reflect the percentage within the special needs group, not the percentage of the total City population or household. For example, 42% of the City's large households are renters and 58% are owners.

## **Senior Households**

Approximately 33 percent of Belvedere's population, or 654 residents, are 65 years or over. Fifteen percent of these elderly residents have some type of disability, which may limit their access to housing. An estimated 37 seniors have an independent living difficulty, 21 have a self-care difficulty, and 53 have an ambulatory difficulty.

Approximately 33 percent of the City's households are headed by a senior, the vast majority of which own their homes (78%). While 31 percent of Belvedere's senior households are lower income (less than 80% AMI), about four percent of senior households have incomes which fall below the level of poverty.

For those seniors who live alone (10% of the total population), many may not be able to maintain their homes or perform minor repairs. Furthermore, the installation of assistance devices in the home may be needed to enhance accessibility. The City has adopted reasonable accommodation procedures to provide individuals with disabilities relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City that could inhibit their ability to make such improvements.

The Belvedere-Tiburon Joint Recreation District offers a number of programs specifically designed for seniors and their needs. These programs include various fitness and recreational activities, social excursions and functions, health-related courses, and technical training in computers. Efforts to support the elderly in Belvedere also include a Meals-on-Wheels program that prepares and delivers meals to homebound seniors. The City also offers a service through the Police Department where home-bound seniors are phoned on a daily basis to check in and make sure they are alright.

## **Persons with Disabilities**

A disability is defined as a long lasting condition (more than six months) that impairs an individual's mobility, ability to work, or ability to care for themselves. Persons with disabilities include those with physical, mental, or emotional disabilities. Disabled persons have special housing needs because of their fixed income, shortage of affordable and accessible housing, and higher health costs associated with their disability.

About 144 of Belvedere's residents, or 7 percent of the City's population, suffer from one or more disabilities. Approximately 36 percent of disabled residents have a cognitive difficulty, 46 percent have an ambulatory difficulty, 21 percent have a self-care difficulty, and 46 percent have an independent living difficulty (categories are not mutually exclusive). Of the City's senior population, approximately 15 percent suffer from a disability of some sort.

The living arrangements for persons with disabilities depend on the severity of the disability. Many persons live at home in an independent environment with the help of other family members. To maintain independent living, disabled persons may require assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions.

### **Persons with Living with Developmental Disabilities**

A person with a developmental disability has a substantial disability that originates during childhood and can be expected to continue through adulthood. Developmental disabilities include 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 State Department of Developmental Services (DDS) currently provides community-based services to approximately 243,000 persons with developmental disabilities through a statewide system of facilities. The Golden Gate Regional Center 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 DDS reports that there are 19 children under the age of 18 and fewer than 10 adults with developmental disabilities in the 94920 zip code, which Belvedere shares with Tiburon and a portion of unincorporated Marin County.

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 Federal 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.

## **Female-Headed Households**

Female-headed households typically have a special need for such services as childcare and health care, among others. Single person female households are frequently elderly widows, whereas female-headed households with two or more members are frequently single mothers. Female-headed households, especially those with children, tend to have lower incomes, which limits their housing options and access to supportive services.

The 2012 American Community Survey reports 55 female-headed households in Belvedere, comprising six percent of total households. Of these female-headed households, just over three-quarters have children. An estimated twelve female-headed households in Belvedere (comprising one percent of all households and 22 percent of the female-headed households) have incomes below the poverty line. Although very small in number, those households with children may need assistance with housing subsidies, as well as accessible and affordable day care.

## **Large Households**

Large households consist of five or more persons and are considered a special needs population due to the typically limited availability of affordable and adequately sized housing. In Belvedere, large households comprise just eight percent of total households. Of the City's approximately 67 large households, 28 of them (42 percent) are renters. The American Community Survey estimates 92 rental units and 557 owner units in Belvedere with 3 or more bedrooms, in general, the appropriate size for households with 5-6 members. Because this is a significant portion of the City's housing stock, there exists a more than adequate supply of both rental and ownership units to accommodate the City's large households. Nonetheless, the CHAS (Comprehensive Housing Affordability Strategy) Databook prepared by HUD estimates there are 4 very low income large households paying more than half of their income housing in Belvedere, indicating that not all large households can find appropriately-sized, affordable housing.

## **Farmworkers**

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. In many parts of Marin County, agriculture production is an important contribution to local economies. However, the City of Belvedere has no agricultural land. According to the American Community Survey (2013), six Belvedere residents are employed in management occupations in the industries of agriculture, forestry, fishing and hunting, or mining. There are no farms or farmworkers in Belvedere.

## Homeless

In May 2006, numerous stakeholders across the County participated in the visioning and drafting of the Marin County 10-Year Homeless Plan. The plan was the result of a jointly led planning process by the County of Marin and the Marin Continuum of Housing Services, a collaborative composed of 34 member organizations providing housing and related services to the community. Its six goals, in the focus areas of Service Delivery, Housing and Infrastructure, established a strategic direction for the provision of homeless services and represented a broad based, creative effort about homelessness and homeless prevention.

While the Marin Continuum serves a crucial role in the coordination and provision of services and housing in the County, the Department of Health and Human Services oversees the annual Continuum of Care application to receive funding from HUD for homeless services as well as the annual Homeless Count.

The best source of data for estimating the daily average number of homeless people in Marin County is the 2013 Marin Homeless Point in Time Count, which was conducted by the Marin Health and Human Services Department in partnership with housing and service providers, faith-based groups, and schools on January 24, 2013. The data included a count of both unsheltered homeless people (those living on the streets) and those who were sheltered (living in emergency shelters and transitional housing and other housing) on the night of the count.

The count found 933 homeless persons in the county, 174 of whom met the HUD definition of unsheltered and in immediate need of housing. Approximately 0.3% of Marin's population, or 693 people, meets HUD's definition of homeless, which is "a person sleeping in a place not meant for human habitation (including living on the streets, in an abandoned building, or in a vehicle), or residing in an emergency shelter or transitional housing program." Statewide, the homeless are 0.4% of the total population.<sup>2</sup> In addition to the HUD-defined categories for sheltered and unsheltered homeless people, Marin Health and Human Services counts sheltered homeless people in other settings not recognized by HUD, such as motels, jail, hospitals and temporary residence with friends or family (Table 14).

**Table 14: 2013 Marin County Point in Time Homeless Count**

Unsheltered homeless people <sup>1</sup>	174
Sheltered homeless people	519
Other sheltered homeless people <sup>2</sup>	240
<b>Total homeless people</b>	<b>933</b>

<sup>1</sup> Recognized by the U.S. Department of Housing and Urban Development (HUD)

<sup>2</sup> U.S. Department of Housing and Urban Development, "The 2013 Annual Homeless Assessment Report (AHAR) to Congress."

<sup>2</sup> Homeless people in settings not recognized by HUD, including jail, motels, hospitals and temporary residence with friends or family.

Source: Point in Time Survey (2013)

Because the one-day count does not include a breakdown of unsheltered homeless people by jurisdiction, it has become countywide practice to calculate the number of unsheltered homeless people by jurisdiction based on the percentage of Marin's total population that lives in each community. A homeless survey was not done in Belvedere specifically, and there is not a known homeless contingency in Belvedere due to its isolation from social service agencies that provide assistance to homeless individuals and families. However, for the purposes of estimating the need for homeless services in the community, the Marin County jurisdictions agreed to each plan for their per-capita share of the county-wide homeless population determined by the Point in Time count. Based on Belvedere's population, the estimated number of unsheltered homeless that the City needs to plan for is two persons.

As part of the countywide 2013 count, data was gathered on how many homeless people had particular disabilities or other special needs. This data is summarized below:

**Table 15: Marin County Special Needs Homeless**

Subpopulation/Special Needs	Percentage
Homeless for 1 year or more	27%
Homeless for 10 years or more	7%
Mental Illness	24%
Alcohol Use	32%
Drug Use	7%
Chronic Health Condition	7%
Physical Disability	24%
Developmental Disability	5%
Veterans	9%
HIV	3%
Multiple Health Issues	17%
Domestic Violence	26%
Children (under age 18)	18%
Senior (62 or older)	8%

Source: 2013 Marin County Point in Time Count

This data provides a county-wide profile of the homeless population. However, due to the small number of unsheltered homeless estimated to occur in Belvedere, it is difficult to extrapolate the potential needs of such a small statistical group.

Senate Bill 2 requires that the Housing Element include an inventory of the homeless housing resources available within the community, including emergency shelters, transitional housing and supportive housing. There are no special needs housing facilities in Belvedere for the homeless. There are resources, however, in neighboring

jurisdictions that serve the homeless in Marin County, and those facilities are noted below.

**Table 16: Marin County Homeless Housing Resources**

City or Census Designated Place	Number of Year-Round Beds				
	Emergency Shelter	Transitional Housing	Supportive Housing	Total	Percent of Total
San Rafael	90	57	247	<b>394</b>	40.5%
Novato	70	203	175	<b>448</b>	46.1%
Mill Valley	0	0	45	<b>45</b>	4.6%
Larkspur	0	4	20	<b>24</b>	2.5%
Corte Madera	0	0	24	<b>24</b>	2.5%
San Anselmo	0	0	15	<b>15</b>	1.5%
Unincorporated Marin	0	0	12	<b>12</b>	1.2%
Fairfax	0	0	9	<b>9</b>	0.9%
Sausalito	0	0	1	<b>1</b>	0.1%
<b>Total Marin County</b>	<b>160</b>	<b>264</b>	<b>548</b>	<b>972</b>	<b>100.0%</b>

*Note: This data is a snapshot of the locations of homeless housing in September 2013. Many of the programs included in this summary rent market rate housing from private landlords so the distribution of units will definitely change over time. In addition, vacant units at these types of programs were not counted in this summary so these numbers are slightly lower than our overall capacity.*

Source: Marin County Health and Human Service Department, 2014

## C. Housing Stock Characteristics

### 1. Housing Growth

Table 17 displays housing production in Belvedere compared to neighboring cities and Marin County. Since 2010, Belvedere's housing stock lost one unit, while neighboring Tiburon, Sausalito, and Corte Madera gained 12 units combined. Only Mill Valley had housing growth above one percent. Countywide, the housing stock increased less than one-half percent over the five-year period. The exceptionally low housing growth rate is primarily attributed to the housing market decline stemming from the financial crisis of 2007-2008 and ensuing recession.

**Table 17: Regional Housing Growth Trends (2010 to 2014)**

Jurisdiction	Number of Housing Units		Change 2010-2014	% change
	2010	2014		
Belvedere	1,045	1,044	-1	-0.1%
Tiburon	4,025	4,027	2	0.0%
Sausalito	4,536	4,546	10	0.2%
Mill Valley	6,534	6,610	76	1.2%
Corte Madera	4,026	4,026	0	0.0%
Marin County	111,214	111,656	415	0.4%

Source: State Department of Finance (2014)

### 2. Housing Type

Although the demographic trends in Belvedere point to smaller household sizes and an older population, the predominate housing type continues to be the single-family detached home, comprising 84 percent of the current housing stock. Small, multi-family complexes (2 to 4 units) comprise another eight percent of Belvedere's housing, with larger multi-family complexes (5+ units) and single-family attached units each comprising four and five percent of the housing stock respectively. In comparison, countywide single-family detached units comprise just 61 percent of housing and multi-family units comprise 27 percent.

**Table 18: Housing Units by Type**

Unit Type	Number	Percent
Single-Family	880	84%
Single Family (attached)	48	5%
2-4 units	79	8%
5+ Units	37	4%
Mobile Home & Other	0	0%
Totals	1,044	100%

Source: Department of Finance (2014)

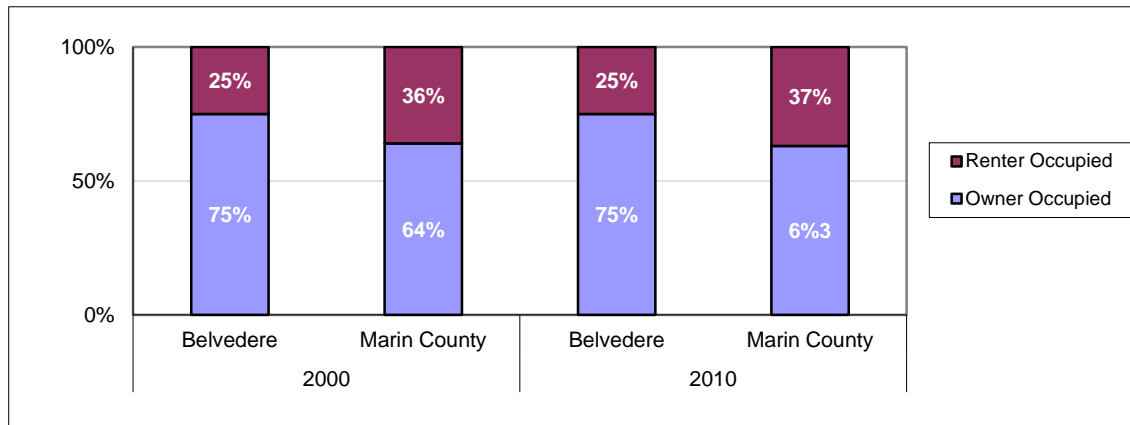
In order to meet the needs of current and future residents, Belvedere should develop housing that is smaller and easier to maintain, such as single-story condominiums and apartments, as well as second units to the existing single-family homes. The Housing Element contains several programs aimed at facilitating the development of second units. For older homeowners who are interested in downsizing to a smaller and more cost-effective unit while still staying in the community, construction of a second unit for the homeowner and allowing the main house to be rented out could be a suitable solution.

### 3. Household Tenure

Housing tenure refers to whether a housing unit is owned or rented. Tenure is an important indicator of the housing climate of a community, reflecting the relative cost of housing opportunities, and the ability of residents to afford housing. Tenure also influences residential mobility, with owner units generally seeing lower turnover rates than rental units.

In 2010, there were over 103,000 households in Marin County. Of these, 63 percent of households owned the home they live in. This has decreased one percentage point since 2000. In Belvedere, three-quarters of the 956 households in 2000 owned their homes, while one-quarter of the households rented their homes. Tenure rates had not changed by 2010. The percentage of owner-occupied households is greater in Belvedere than in the County of Marin.

**Figure 7: Households by Tenure**



Source: US Census (2000, 2010)

In Belvedere, Marin County, and throughout the state, owners tend to live in single-family units and renters tend to live in multi-family units. Ninety-two percent of owner occupied housing stock in Marin County consists of single family detached and single family attached units. By contrast, 64 percent of rented units are multifamily units.

In Belvedere, 100 percent of owner occupied housing stock consists of single family detached and single family attached units. By contrast, 49 percent of renters live in a multifamily unit and 51 percent of renters live in single-family homes (either attached or detached). A higher percentage of single-family homes in Belvedere are used as rentals as compared to Marin County.

**Table 19: Tenure by Housing Type (2012)**

	OWNER OCCUPIED		RENTER OCCUPIED	
	Belvedere	Marin County	Belvedere	Marin County
Single Family Detached	99%	82%	40%	27%
Single Family Attached	1%	10%	11%	9%
2 - 4 Units	0%	2%	28%	15%
5+ Units	0%	4%	21%	47%
Other	0%	2%	0%	1%
Total	100%	100%	100%	100%
Source: US Census Bureau, American Community Survey (2012)				

## **Vacancy Rates**

The vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. A vacancy rate of five percent for rental housing and two percent for ownership housing is generally considered healthy and suggests that there is a balance between the supply and demand of housing. A vacancy rate of less than five percent may indicate that households are having difficulty finding affordable housing, which can lead to overcrowding or overpayment. A low vacancy rate or a particularly 'tight' housing market may also lead to high competition for units, raising rental and housing prices.

The 2010 Census documents Belvedere's homeowner vacancy rate at 2.1 percent and rental vacancy rate at 4.5 percent. These rates are slightly higher than Marin County's overall homeowner vacancy rate (1.3 percent) and slightly lower than Marin County's overall renter vacancy rate (5.2 percent). Belvedere's housing market appears to be balanced, with perhaps a slightly constrained rental market.

In terms of rental units, the property managers at Belvedere Land Company, the owner of a majority of the rental properties in Belvedere, identify average vacancies of approximately zero to one percent, which is very tight. The Belvedere Land Company typically maintains a waiting list for their more desirable properties and units, and note that the most pent-up demand exists for single-story one and two bedroom units that are easily accessible to seniors.

Because of its unique geography and location, Belvedere will always be a desirable place to live, which means that housing vacancies are likely to be low and real estate costs are likely to be high. The Housing Element contains several programs aimed at encouraging and facilitating the construction of more small housing units in existing neighborhoods and on existing properties in order to meet the demand for these types of units.

## **4. Housing Age and Condition**

The age of a community's housing stock can provide an indicator of overall housing conditions. Typically housing over 30 years in age is likely to have rehabilitation needs that may include plumbing, roof, foundation work and other repairs. Table 20 displays the age of Belvedere's occupied housing stock as of 2012. With 87 percent of Belvedere's housing stock built prior to 1980, a large majority of the City's housing has reached the 30 year benchmark. In many communities, the aging of such a large portion of the housing stock would indicate a need for code enforcement, property maintenance, and housing rehabilitation programs to stem potential housing deterioration, but this is not expected to be the case in Belvedere.

Because of the high real estate values in Belvedere, properties in the community are generally very well taken care of. In many cases, the residents' single-family homes are their most valuable investment and asset, and in general the asset is well-maintained. Additionally, a majority of the rental units in Belvedere are either owned by the Belvedere Land Company or other professional management agencies, all of whom have a keen interest in maintaining their properties at a very high level.

**Table 20: Age of Belvedere Housing Stock (2012)**

Year Built	Number	Percentage
2010 or later	4	<1%
2000 to 2009	28	3%
1990 to 1999	47	5%
1980 to 1989	59	6%
1970 to 1979	51	5%
1960 to 1969	298	29%
1950 to 1959	287	28%
1940 to 1959	51	5%
1939 or earlier	204	20%
Total Units	1,029	100%

Source: US Census Bureau, American Community Survey (2012)

## 5. Housing Costs

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a higher prevalence of overpayment and overcrowding. This section summarizes the cost and affordability of the housing stock to Belvedere residents.

### Rental Housing Market

#### *Regional Trends*

Several factors contributed to a strong rental market in Marin County during the past couple of years. The slowdown in the for-sale market and tighter mortgage lending standards stimulated the demand for rentals. In 2014, the average rental price for a two bedroom, one bathroom apartment in Marin County was \$2,025. Average priced rental accommodation may be affordable to households with lower or moderate income, but is still unaffordable to households with very low or extremely low income.

**Table 21: Marin County Apartment Unit Rental Survey (2014)**

	Studio	1 BR/1 Bath	2 BR/1 BA	2 BR/ 1 Bath
Average Asking Rent	\$1,378	\$1,924	\$2,025	\$2,676

Source: Real Facts, Q2 2014

### *Belvedere Trends*

Although rental information for Marin County was available from Real Facts, rental information specific to Belvedere was obtained from the Belvedere Land Company, a company who owns 131 of the community's 277 rental units. Additionally, the City conducted a mail survey in 2009 of known second units in Belvedere to determine their general affordability level.

The Belvedere Land Company reports the following median rents among its 131 units within the City: \$1,900 for a one-bedroom apartment; \$3,000 for a two-bedroom apartment; and over \$4,800 for the remainder of the housing types (three or more bedroom apartments, duplexes, and townhomes). Single-family home rentals were in the range of \$6,000 to \$13,000 per month.

**Table 22: Belvedere Apartment Unit Rental Survey (2014)**

	# units	Rental Range	Median Rent	Average Rent
<b>Apartments</b>				
1 Bedroom	28	\$1,600-\$3,500	\$ 1,903	\$ 2,097
2 Bedroom	33	\$2,800-\$4,850	\$ 3,010	\$ 3,373
3 Bedroom	32	\$4,500-\$7,800	\$ 4,860	\$ 5,040
4 Bedroom	1	\$5,800	\$ 5,821	\$ 5,821
<b>Duplexes</b>				
2 Bedroom	32	\$5,000-\$5,500	\$ 4,269	\$ 4,272
<b>Townhomes</b>				
3 Bedroom	4	\$5,900	\$ 5,401	\$ 5,551
4 Bedroom	1	\$6,700	\$ 6,656	\$ 6,656
<b>Single Family Homes</b>				
3 Bedroom	1	\$5,995	\$ 5,995	\$ 5,995
5 Bedroom	1	\$13,000	\$ 13,000	\$ 13,000

Sources: Belvedere Land Company (2014), Craigslist for Single-family Homes (2014)

Belvedere conducted an informal, non-scientific Second Unit Rental Survey in March, 2009. Surveys were mailed out to 60 addresses in Belvedere, the total number of known, legal second units. Voluntary responses were received from 24 owners. The results of those responding to the survey indicated the range of rent charged for both studio and 1-bedroom second units is from zero to \$2,000. The median rent is \$1,000 and the average rent is \$1,171, and the rental distribution according to the survey is as follows:

No Rent Charged	5 units
\$500-\$1,000	4 units
\$1,001-\$1,500	1 unit
\$1,501 - \$2,000	2 units
Second Unit is currently vacant:	12 units

Of the 24 units, the survey revealed that five were studio units and 19 were one or more bedroom units.

Because of the nature of second units being a supplemental unit to a single-family home, the survey also revealed situations where alternative payment structures were in place for the payment of rent. One of the survey respondents indicated that their tenants paid partly in cash and partly in work completed for the household such as help with errands, minor home repairs, in-home caregiving, etc. Such arrangements enable second units to be increasingly affordable for renters and illustrate the benefits that second units can have for both the property owner and the tenant.

## Ownership Housing Market

### *Regional Trends*

In 2007, the median home sales price for a single family home in Marin County reached \$1,000,000 (Marin County Assessor). However, the subprime mortgage crisis impacted Marin and home sales prices fell through 2011, when the median single family home sales price in Marin County hit a low of \$742,500. At the end of 2013 the median sales price for a single family home had rebounded to \$882,000.

**Table 23: Median Single Family Homes Sales Price (2013)**

	2010	2011	2012	2013
Belvedere	\$ 2,411,500	\$ 2,300,000	\$ 2,395,000	\$ 2,500,000
Corte Madera	\$ 865,000	\$ 853,500	\$ 890,000	\$ 997,500
Fairfax	\$ 570,000	\$ 547,500	\$ 574,000	\$ 662,500
Larkspur	\$ 1,038,260	\$ 1,065,000	\$ 1,130,000	\$ 1,341,000
Marin County	\$ 775,000	\$ 742,500	\$ 759,000	\$ 882,369
Mill Valley	\$ 1,200,000	\$ 1,150,000	\$ 1,195,000	\$ 1,325,000
Ross	\$ 1,807,500	\$ 1,695,000	\$ 1,839,000	\$ 2,000,000
San Anselmo	\$ 724,555	\$ 700,000	\$ 730,000	\$ 840,000
Sausalito	\$ 1,150,000	\$ 1,355,000	\$ 1,376,181	\$ 1,429,999
Tiburon	\$ 1,700,000	\$ 1,585,000	\$ 1,600,000	\$ 2,000,000

Source: Marin County Assessor (2014)

### *Belvedere Trends*

Table 24 shows that Belvedere's median single family homes sales price was \$2,500,000 in 2013. Although sales prices have slowly recovered since the subprime mortgage

crisis, the 2013 median price is still well below the peak median sales price of \$2,821,250 in 2008 (Marin County Assessor).

Table 24 provides information on all sales of single-family homes within Belvedere for the previous 6-month period. A total of 23 home sales were recorded during this period. The homes sold ranged from 2-bedroom, 2½-bath to 5-bedroom, 4-bath homes. There were no one bedroom homes sold during this period. As the sales prices below reflect, the houses in Belvedere are typically large and have valuable amenities such as views, large lots, or waterfront access. The median sales price for a single-family home in Belvedere during the May to October 2014 period was \$2,395,000, and the median price per square foot was \$947.

**Table 24: Belvedere Housing Sales (May to October 2014)**

Property Address	Sales Price	Price Per SF	Sale Date
Alcatraz Avenue	\$ 1,287,500	\$ 745	September 2014
101 Bayview Avenue	\$ 1,325,000	\$ 947	June 2014
Alcatraz Avenue	\$ 1,349,000	\$ 780	June 2014
6 Blanding Lane	\$ 1,350,000	\$ 449	August 2014
27 Acacia Avenue	\$ 1,555,000	\$ 928	May 2014
51 Peninsula Road	\$ 1,690,000	\$ 488	August 2014
51 Acacia Avenue	\$ 1,765,000	\$ 787	Sept 2014
9 N Point Circle	\$ 2,100,000	\$ 845	June 2014
21 Cove Road	\$ 2,135,000	\$ 1,015	October 2014
307 San Rafael Ave	\$ 2,200,000	\$ 1,090	August 2014
61 West Shore Road	\$ 2,300,000	\$ 601	July 2014
1 N Point Circle	\$ 2,395,000	\$ 951	August 2014
18 Peninsula Road	\$ 2,487,260	\$ 1,044	May 2014
4 Eucalyptus Road	\$ 2,855,000	\$ 819	July 2014
195 San Rafael Avenue	\$ 2,910,000	\$ 769	May 2014
51 West Shore Road	\$ 3,000,000	\$ 1,316	June 2014
74 Lagoon Road	\$ 3,700,000	\$ 1,528	September 2014
12 West Shore Road	\$ 3,833,000	\$ 1,538	August 2014
77 Belvedere Avenue	\$ 4,000,000	\$ 1,331	October 2014
4 Maybridge Road	\$ 4,025,000	\$ 942	July 2014
79 West Shore Road	\$ 4,750,000	\$ 1,508	October 2014
15 West Shore Road	\$ 4,795,000	\$ 1,323	July 2014
408 Golden Gate Avenue	\$ 4,900,000	\$ 1,032	September 2014
<b>Median</b>	<b>\$ 2,395,000</b>	<b>\$ 947</b>	
Average	\$ 2,726,381	\$ 990	

Source: Realtor.com Recent Sales Data (November 2014)

Belvedere did not have any condominium sales during the period, so no community-specific data was compiled for this housing type. A review of the condominium sales prices for neighboring Tiburon, a community with many more condominium units than

Belvedere and therefore one with more sales data, indicates that the median condominium sales price was \$910,000 in 2013 (Marin County Assessor). .

## **6. Housing Affordability**

The affordability of housing in Belvedere can be assessed by comparing market rents and sales prices with the amount that households of different income levels can afford to pay for housing. Compared together, this information can reveal who can afford what size and type of housing as well as indicate the type of households that would most likely experience overpayment.

California Health and Safety Code defines affordable owner and rental housing costs as follows:

### **Affordable Ownership Housing Cost – moderate income**

- Housing costs consist of mortgage debt service, homeowner association dues, insurance, utility allowance and property taxes.
- Affordable costs are up to 35% of the defined household income.
- Affordable costs for moderate income households are based on standard of 110% of median area income for a household size equal to one more person than the number of bedrooms in the unit.

### **Affordable Renter Housing Cost**

- Housing costs include rent plus utilities paid for by the tenant.
- Affordable costs are up to 30% of the defined household income
- Household size is based on one person more than the number of bedrooms in the unit.

The 2014 Area Median Family Income (AMI) for a four-person household in Marin County is \$103,000, as published by the State Department of Housing and Community Development (HCD).

## **Renter Affordability**

Table 25 presents the maximum affordable rents for very low, low and moderate income households by household size, and compares them with median apartment rents in Belvedere, as documented in Table 22. As Table 25 indicates, citywide median rents are well above the level of affordability for very low, low and even most moderate income households. The monthly “affordability gap” for a three-person household ranges from \$1,737 for very low income households to \$974 for low income households to \$229 for moderate income households. Some of the least-costly rentals, however, (\$1,900 one-bedroom apartments) were within affordability levels for low and moderate income households, but the number of those low-priced rentals is very limited.

In contrast to apartment rents, the Belvedere Second Unit Survey found that Belvedere's second units were generally affordable to very low and low-income households. The survey revealed that based on rental rates, 66 percent of Belvedere's occupied second units are affordable to very low income households, 16 percent are affordable to low income households, and the remaining 18 percent of the occupied second units are affordable to moderate income households. This rental structure generally mirrors the findings of other Marin County jurisdictions, which were summarized in a report prepared for the *Marin Housing Workbook*.

**Table 25: 2014 Maximum Affordable Rents, Marin County**

	<b>Studio</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>
<b>Income Level</b>	<b>(1 person)</b>	<b>(2 person)</b>	<b>(3 person)</b>	<b>(4 person)</b>
Very Low Income (50% AMI)	\$990	\$1,131	\$1,273	\$1,414
Low Income (80% AMI)	\$1,584	\$1,810	\$2,036	\$2,263
Moderate Income (120% AMI)	\$2,163	\$2,473	\$2,781	\$3,090
<b>Belvedere Median Apartment Rent</b>	<b>\$1,903</b>	<b>\$1,903</b>	<b>\$3,010</b>	<b>\$4,860</b>

Source: Christine O'Rourke Community Planning (2014)

### **Homeowner Affordability**

Table 26 presents the maximum affordable purchase price for moderate income households (110% MFI) in Marin County, and compares this with market sales prices for single-family homes and condominiums in Belvedere as previously documented in Table 24. Similar to most Bay Area jurisdictions, median single-family home prices in Belvedere are well beyond the level of affordability for moderate income households. For example, the maximum affordable purchase price for a moderate income four person household is \$561,000 whereas the lowest priced three bedroom home in Belvedere is \$1,555,000, an affordability gap of approximately \$1 million.

Escalation in sales prices over the past several years have placed even Belvedere's few condominium units out of reach to households earning moderate incomes. Due to the fact that there are no recent sales data for condominiums in Belvedere, the neighboring community of Tiburon was used for sales price comparison purposes. As shown in Table 26, the maximum affordable purchase price for a three person moderate income household is \$476,000. Four two-bedroom condominiums sold below that price in Tiburon between May and October 2014. The lowest priced three bedroom condominium was \$853,000, an affordability gap of \$326,000 for a four person moderate income household.

**Table 26: 2014 Maximum Affordable Housing Cost (Moderate Income), Marin County**

<b>Moderate Income</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
<b>Affordable Housing Cost</b>	<b>(2 persons)</b>	<b>(3 persons)</b>	<b>(4 persons)</b>	<b>(5 persons)</b>
Moderate Income Threshold (110% County Median)	\$89,195	\$95,810	\$106,480	\$115,005
Max. Income Towards Housing Cost @ 35% Income	\$29,818	\$33,533	\$37,268	\$40,252
Monthly Income Available for Housing	\$2,644	\$2,974	\$3,305	\$3,569
Less Monthly Payments:				
Principal & Interest @ 4.25% interest	\$1,988	\$2,236	\$2,484	\$2,683
Property Taxes (1.01% purchase price)	\$378	\$425	\$472	\$510
Property Insurance	\$75	\$85	\$94	\$102
Mortgage Insurance	\$202	\$227	\$252	\$252
Utility Allowance	\$141	\$168	\$200	\$239
Total Monthly Payment	\$2,643	\$2,973	\$3,302	\$3,567
Homebuyer Down Payment (10%)	\$42,500	\$47,600	\$52,700	\$56,500
<b>Maximum Affordable Purchase Price</b>	<b>\$425,000</b>	<b>\$476,000</b>	<b>\$527,000</b>	<b>\$565,000</b>
<b>Lowest Condominium Sales Price (Tiburon)</b>	<b>\$480,000</b>	<b>\$319,500</b>	<b>\$853,000</b>	<b>n/a</b>
<b>Lowest Single-Family Home Price (Belvedere)</b>	<b>n/a</b>	<b>\$1,287,500</b>	<b>\$1,555,000</b>	<b>\$1,350,000</b>

Source: Christine O'Rourke Community Planning (2014)

## 7. Assisted Housing At Risk of Conversion

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

In Belvedere, there is only one assisted housing facility. Farley Place, located at 515 San Rafael Avenue, was developed in 1988 to provide 11 units of low income senior citizen housing. Farley Place is under the ownership of Belvedere-Tiburon Housing Association and managed by EAH. The property is not at risk of conversion to market rate housing due to the long-term deed-restricted nature of the development (55 years). The California Housing Partnership Corporation reports no affordable subsidized housing within Belvedere at risk of losing subsidies.

## D. Regional Housing Needs

State law requires all regional councils of governments, including the Association of Bay Area Governments (ABAG), to determine the existing and projected housing need for its region and determine the portion allocated to each jurisdiction within the ABAG region. This is known as the “Regional Housing Needs Assessment” (RHNA) process.

### 1. Existing Housing Need

#### Overcrowding

The Census defines overcrowding as an average of more than one person per room in a housing unit (excluding kitchens, porches, and hallways). The incidence of overcrowded housing is a general measure of whether there is an available supply of adequately-sized housing units.

Table 27 shows the incidence of overcrowding in Belvedere, as estimated by the 2012 American Community Survey. With none of Belvedere’s households identified as overcrowded, overcrowding is not an issue that needs to be addressed in Belvedere’s housing policies and programs.

**Table 27: Belvedere Household Overcrowding**

	People	Percent
Not Overcrowded (<1 person per room)	882	100%
Overcrowded (>1.0 persons per room)	0	0%
Severely overcrowded (>1.5 persons per room)	0	0%

Source: US Census Bureau, American Community Survey (2012)

#### Overpaying

Overpaying for shelter remains a critical issue for low and moderate-income households, who are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing.

State and federal standards for housing overpayment (cost burden) are based on an income-to-housing cost ratio of 30 percent and above, with households paying more than half of their income on housing characterized as having a severe overpayment. Households paying more than 30 percent of their income on housing have limited remaining income for other necessities. Above moderate income households generally are capable of paying a larger proportion of income for housing; therefore, estimates of housing overpayment generally focus on lower and moderate income households.

In 2011, of Belvedere's 40 extremely low income renters and 40 extremely low income homeowners, 94 percent paid more than half of their income on housing costs. Among the 45 total very low income households, 89 percent of both renters and owners paid more than half of their income on housing costs. In addition, among the 75 low income households, 88 percent overpaid, while 53 percent paid more than half of their income on housing costs. In summary, while the number of lower income households in Belvedere is limited, the incidence of overpayment among those households is high.

Table 28 shows the incidence of overpayment in Belvedere regardless of income. Forty-seven percent of Belvedere's renter households and 34 percent of homeowner households overpaid for housing in 2011.

**Table 28: Belvedere Household Overpayment**

Overpayment	Households	Percent
<i>Renters</i>		
Not overpaying (<30% of income on housing)	143	53%
Overpayment (>30% to <=50% of income on housing)	59	22%
Severe Overpayment (>50% of income on housing)	69	26%
TOTAL	270	
<i>Homeowners</i>		
Not overpaying (<30% of income on housing)	403	64%
Overpayment (>30% to <=50% of income on housing)	58	9%
Severe Overpayment (>50% of income on housing)	160	25%
TOTAL	630	

Source: CHAS (2011)

Senior renter households were particularly impacted, with nearly one-half of Belvedere's senior renters spending more than 50 percent of their incomes on housing, according to 2011 CHAS data. Table 29 shows overpayment rates among senior renter and owner households.

**Table 29: Senior Household Overpayment**

Income Level	Senior Households			
	Owners		Renters	
	Overpayment	Severe Overpayment	Overpayment	Severe Overpayment
Extremely Low (<30% AMI)	1%	6%	0%	28%
Very Low (30-50% AMI)	0%	3%	0%	8%
Low (50-80% AMI)	6%	2%	3%	13%
Moderate and Above (80% AMI +)	3%	7%	13%	0%
<b>Total Senior Households</b>	338		120	

Note: "Overpayment" means the household spend more than 30% and less than 50% of household income on housing costs. "Severe Overpayment" means the household spends more than 50% of household income on housing.

Source: CHAS (2011)

## 2. Projected Housing Need

California's Housing Element statute requires that each city and county develop local housing programs to meet its "fair share" of existing and future housing needs for all income groups, as determined by the jurisdiction's Council of Governments. This "fair share" allocation concept seeks to ensure that each jurisdiction accepts responsibility for the housing needs of not only its resident population, but also for the jurisdiction's projected share of regional housing growth across all income categories. Regional growth needs are defined as the number of units that would have to be added in each jurisdiction to accommodate the forecasted number of households, as well as the number of units that would have to be added to compensate for anticipated demolitions and changes to achieve an "ideal" vacancy rate.

The State of California Department of Housing and Community Development determines the overall number of new housing units needing to be planned for in California during the next Housing Element cycle. The State then assigns the various council of governments/regional planning agencies in the state their regional number. In the nine-county San Francisco Bay Area, the Association of Bay Area Governments (ABAG) is the council of governments authorized under State law to identify existing and future housing needs for the region. ABAG takes the projected housing need for its region for the 2015-2023 Housing Element cycle and allocates the housing need to each jurisdiction by income category. This is referred to as the Regional Housing Needs Assessment (RHNA) process. The RHNA represents the minimum number of housing units each community is required to provide "adequate sites" for through zoning and is one of the primary threshold criteria necessary to achieve HCD approval of the Housing Element.

The RHNA is a minimum needs number — jurisdictions are free to plan for, and accommodate, a larger number of dwelling units than the allocation. The jurisdiction must, however, identify adequate sites at appropriate zoning densities and

development standards to accommodate its RHNA. While the jurisdiction must also show how it will facilitate and encourage the development of these units, it is not obligated to build any of the units itself or finance their construction.

According to the RHNA, the City of Belvedere has a total housing construction need of 16 units. Table 30 shows Belvedere's planning period allocation. The City must accommodate these units either through production of units, conversion of market rate housing to affordable housing, or through the provision of adequate sites and enabling programs that can accommodate these units.

**Table 30: Regional Housing Needs Assessment (2014-2022)**

Income Level	Dwelling Units	% of Total
Extremely Low/Very Low-Income <sup>1</sup>	4	25%
Low-Income	3	19%
Moderate-Income	4	25%
Above-Moderate-Income	5	31%
Total	16	100%

Source: ABAG Regional Housing Needs Assessment

Note: AB 2634 amending the Housing Element law requires local jurisdictions project its future housing needs for extremely low income households (0-30 percent AMI). Specifically, State law provides two methodologies for estimating the extremely low income needs – either by splitting the very low income category evenly between extremely low (0-30 percent AMI) and very low (31-50 percent AMI) incomes; or to apportion the very low income category based on Census data. Based on this proportion, Belvedere's 4 very low income RHNA units can be split into 2 extremely low and 2 very low income units.

After analyzing Belvedere's demographics and housing characteristics, two main conclusions can be made about the type of housing that is needed in Belvedere during the next planning period and into the future:

Housing for Seniors. Due to Belvedere's demographic trend of an aging population, new units should be developed for seniors. This housing should be located near main transportation corridors, near community services or facilities, and in smaller units in established neighborhoods near people who can assist the senior population. Some of these units should be accessible to those with limited mobility, and single-story if possible.

Small Units for Affordability and Convenience. Due to Belvedere's demographic trend of small household sizes, new units should be developed that serve small households: singles, couples and small families. These units could be one or two bedrooms in size. The smaller unit sizes would allow a larger number of units to be developed and the cost of each unit to be less. Smaller units could also serve that portion of the population that wants to trade their current large residence for a small home while still being able to stay in Belvedere.

## **SECTION 3: HOUSING CONSTRAINTS**

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### **A. Governmental Constraints**

As with other cities, Belvedere's development standards and requirements are intended to protect the long-term health, safety, and welfare of the community. The City of Belvedere charges fees and has a number of procedures and regulations it requires any developer to follow. There are many locally imposed land use and building requirements that can affect the type, appearance, and cost of housing built in Belvedere. These local requirements include zoning standards, development fees, parking requirements, subdivision design standards, and design review. Other building and design requirements imposed by Belvedere follow State laws, the Uniform Building Code, Subdivision Map Act, energy conservation requirements, etc.

#### **1. Land Use Controls**

##### **General Plan Land Use Element**

Belvedere's General Plan Land Use Element provides for four residential categories. Densities range from 1 unit per net acre in the Low Density Residential areas to up to 20 units per net acre in Multi-Family Residential areas. Density in the High Density Multi-Family Residential land use category may be increased up to 35 dwelling units per net acre upon Planning Commission's findings of benefit to the community and lack of environmental impact or on residential properties adjacent to commercially-designated properties. Higher densities can be achieved through State density bonuses. Although the City is largely built-out, quality of life and land use issues continue to be of interest to residents as the City examines what kind of additional development and/or intensification of existing sites can be accommodated.

The City's residential land use designations facilitate and encourage the provision of a wide range of housing types, including single-family dwellings, second dwelling units, and multi-family units that are appropriate to the topography and location of the individual parcels. Therefore, Belvedere's land use regulations are not a constraint to residential development.

##### **Zoning Ordinance**

The City regulates the type, location, density, and scale of residential development primarily through the Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as implement the policies of the General Plan. The following zoning districts allow residential uses:

R-1C:	Single-family Residential Zoning district for parcels on Corinthian Island
R-1L:	Single-family Residential Zoning district for parcels on the Belvedere Lagoon
R-1W:	Single-family Residential Zoning district for parcels along the Waterfront (West Shore Road)
R-15:	Single-family Residential Zoning district for parcels on Belvedere Island
R-2:	Two-Family (Duplex) Residential Zoning District
R-3 and R-3C:	Multi-Family Residential Zoning Districts
C-1:	Commercial Zoning District – allows second story residential uses over ground floor commercial

There are many locally imposed land use and building requirements that can affect the type, appearance, and cost of housing built in Belvedere. The City of Belvedere's Zoning Ordinance is available to the public on the City's website ([cityofbelvedere.org](http://cityofbelvedere.org)), and a summary of the Zoning standards for each of Belvedere's residential districts is also attached to this document as Appendix A.

Zoning regulations do not appear to pose any serious problems to the development of the remaining undeveloped residential sites. Rather, the challenges to developing the remaining sites have more to do with the site topography, available land and construction costs. Regulations concerning building setbacks and open space are not unusually restrictive, and on-site parking is not required to be covered by a carport or garage. The City's zoning standards have been written with the unique aspects of the community in mind and have attempted to mitigate the issues of topographic and other environmental constraints

The City does receive applications for code exceptions and variances, most of which are due to building on a challenging site with steep terrain. Variances are considered on a case-by-case basis, with environmental problems and design receiving particular attention. It is possible for a single-family dwelling to be built without variances on most of the sites, and the review procedure exists if an exception to the standards is needed due to site constraints.

#### Single-Family Development (R-15 Zoning District):

The one development standard that at first may appear to be excessive is the minimum lot area requirement of 15,000 square feet per lot for the R-15 zone (located on Belvedere Island). However, at the time this zoning density was established, virtually all residential lots were already developed, and lot size was directly related to the steep topography of remaining undeveloped land. Belvedere currently has the highest population density, in terms of persons per square mile of land area, of any city in Marin County. Increasing development densities significantly on Belvedere Island would be detrimental to the environment and to the safety of the community, and so therefore has not been modified.

Other single-family zoning districts in Belvedere allow more intense development and smaller lot sizes. The minimum lot size for the R-1L (Lagoon), R-1C (Corinthian Island), and R-1W (West Shore Road) Zoning Districts is 7,500 square feet. These areas, however, do not have the same topographical and geographical challenges as Belvedere Island, so the smaller lot size is more appropriate.

#### Multi-Family Development (R-3 Zoning District):

The City's multi-family development standards do not preclude achievement of maximum densities. Pursuant to Program 2.3 of the 2010 Housing Element, the City modified development standards in 2011, in an effort to facilitate additional development on underutilized multi-family parcels adjacent to commercial zoned properties. The new standards reduced the required lot area to 1,250 square feet per unit for 1 to 2 bedroom units and to 2,000 square feet for units with 3 or more bedrooms. Maximum lot coverage was increased to 50 percent for multi-family housing adjacent to commercial zoned properties. The revised standards permit development up to 34 units per acre by allowing lower minimum lot sizes and a higher allowed lot coverage.

#### Second Units:

The passage of Assembly Bill 1866 (effective July 2003) required local governments to use a ministerial process for second unit applications for the purpose of facilitating production of affordable housing. The statute expressly prohibits discretionary review of, and public hearings on, such applications. In order to comply with the new law, the Belvedere City Council adopted Ordinance No. 2003-4 (June 2003), Ordinance No. 2005-10 (September 2005), and Ordinance No. 2011-4 (September 2011) amending the Zoning Ordinance to permit second units as an accessory use in all residential zoning districts. The following summarizes Belvedere's second unit development standards:

- Unit allowed on any residentially-zoned parcel that has a single-family residence; newly constructed second units (that is, a unit created as part of the construction of a new structure detached from the main dwelling unit or created as part of the construction of an addition to an existing structure than would increase the floor area and/or footprint of the existing structure) allowed on any residentially-zoned parcel 8,000 SF or larger that has a single-family residence;
- Setback 20' from front, rear, side property lines for newly constructed units;
- House with newly constructed second unit cannot exceed lot coverage or floor-to-area ratio requirements for the zoning district;
- Maximum unit size is 750 square feet;
- Maximum height for a newly constructed second unit is one story, fifteen feet;
- One off-street parking space per bedroom in unit;
- Privacy-enhancing techniques to be included in design of newly constructed second units;

- Primary views of neighboring properties cannot be blocked by newly constructed second unit;
- Newly constructed unit needs to meet development and location standards and be architecturally compatible, but no requirement for design review or public hearing; and
- 
- If the unit does not meet standards, can go to Planning Commission for review and approval.

Any of the second unit development standards could seem at first glance as though it could present an impediment to development, but the trends in Belvedere show that is not the case with the City standards. The City issued 12 second unit permits during the prior planning period, an average of nearly two units per year, which is higher than most cities in Marin County with much larger populations. Second unit production was also sufficient to meet the City's 2009-2014 regional housing need for lower income units.

In 2011, the City relaxed development standards to encourage residents to consider constructing a second unit, including:

- Reduced minimum lot size to 8,000 square feet;
- Increased the maximum unit size to 750 square feet; and
- Removed the requirement for a deed restriction requiring that the owner live on the property

By reducing the minimum lot size from 10,000 to 8,000 square feet, an additional 18 percent of Belvedere's single-family parcels are now eligible for second units. By increasing the maximum unit size and removing the deed restriction requirement, the creation of a second unit is more appealing and possibly more viable for homeowners who were not able to accommodate a second unit on their property before.

Due to Belvedere's unique character and topography, minimizing the impacts of residential spaces upon neighboring residents in single-family neighborhoods is an important consideration. From a safety perspective, the Fire Department is also very concerned about maintaining distance between buildings, landscaping, and fencing to minimize the risk of fire spread in Belvedere's neighborhoods. The Fire Department is concerned with the expansion of the residential community into areas of heavier vegetation, which has resulted in homes now existing in close proximity to dense natural foliage. Often homes are completely surrounded by highly combustible vegetation, and each other, which compounds the fire problem from a fire prevention point of view. For this reason, newly constructed second units are required to maintain a 20 foot setback from front, rear, and side property lines. However, the City allows a property owner to apply for a conditional use permit for a second unit to encroach up

to five feet into the required side and/or rear setbacks. The Planning Commission can also review and approve applications for a variance to the required setbacks.

## **2. Permit Processing Procedures and Fees**

### Permit Procedures:

The processing time needed to obtain development permits and required approvals varies depending on the scope of the project. The size of projects in Belvedere is typically limited to the remodeling or construction of a single family home, a minor commercial modification, or the construction of a Second Unit. The City strives to keep its permit procedures streamlined and processing times short, although the high level of community involvement can sometimes lengthen the process. The Planning Division is the lead agency in processing residential development applications and coordinates the processing of those applications with other City departments such as the Building and Public Works Departments.

Belvedere has traditionally encouraged high architectural standards for new development. City zoning regulations require Design Review approval for any proposed additions to or the construction of new single-family homes or multi-family developments. However, second units are exempt from the Design Review Ordinance and must only meet the location and development standards outlined in the Second Unit Ordinance (Chapter 19.78 of the Belvedere Municipal Code).

Applications for building and related permits are generally processed in an efficient manner in Belvedere. Although the City Council and Planning Commission only meet once a month, determination on a project is usually reached in one meeting or two (if the City Council is required to hear the matter). There is no separate Design Review Board in Belvedere, with the Planning Commission conducting design review. The typical processing time for discretionary review is therefore two or three months. This procedure assists in achieving project acceptability and allows for neighborhood participation.

Belvedere's development process can be summarized in the following six steps. All of these steps may not be necessary depending on the nature of a project.

***Application Submittal:*** The planning application submittal process begins when a developer or property owner (Project Applicant) submits a development application, required fees, and application materials. Often times the developer will have met informally with the Planning Department to review the project and receive preliminary feedback on the proposal in advance of the formal project submittal.

***Plan Review:*** After the application is received, it is routed through the relevant City Departments, including Building, Fire, and Public Works. A planner is assigned to serve

as the developer's liaison, helping to expedite the permit process and coordinating the department reviews. Individual departments assess the completeness of the application, work with the Project Applicant to correct any project deficiencies, and prepare preliminary Conditions of Approval.

The application is assessed for its compliance with the standards of the Zoning Ordinance (Title 19 of the Municipal Code) as well as the City's Architectural and Environmental Design Review Ordinance (Title 20 of the Municipal Code).

Belvedere's Design Review Ordinance is intended to:

- Preserve and enhance the beauty of the City's natural and manmade environment;
- Encourage the maintenance of a scale and character of individual buildings consistent with the overall scale and character of the community;
- Discourage development of individual buildings which will dominate the Cityscape or attract attention to themselves through color, mass, or inappropriate architectural expression;
- Ensure that new development, and/or the alteration or enlargement of existing development, occurs in a manner which maintains the attractiveness and character of the City, especially when the project is viewed from the City's streets, lanes, paths, and from adjacent properties, neighboring communities and the water;
- Maintain and improve the quality of, and relationship between, individual buildings, and between structures and their sites, so that they contribute to the attractiveness of the neighborhood and the community;
- Ensure that landscaping provide visually pleasing settings for structures on the site, and that the proposed landscaping blends harmoniously with the natural landscape, is appropriate to the design and function of the structures, and serves to soften or screen the structures when viewed from off-site;
- Encourage the highest quality of architectural design, the use of natural materials, and emphasis on construction methods which are least disruptive to the site and community; and
- Balance private prerogatives and preferences with the public interest and welfare.

It is the goal of the Belvedere Planning Staff to work out design issues with the Project Applicant before the application is reviewed by the Planning Commission. If the project requires exceptions or variances from the development standards of the zoning district in which the project is located, those exceptions are reviewed and considered by the Planning Commission at the time of Design Review and overall project consideration.

A review of the environmental issues associated with the proposed project (as required by the California Environmental Quality Act) will also be completed during the Plan Review stage of the process.

**Planning Commission/City Council Approval:** If a project is determined to require discretionary action, it will be scheduled for review by the Planning Commission. A Public Notice will be provided and all property owners within 300 feet of the project site will be notified by mail. In some instances (for example, a property rezoning), the project will require City Council approval. After projects receive approval by the Planning Commission there is a seven-day appeal period during which the project may be appealed to the City Council. The City Council decision is final. Minor projects such as small additions may be reviewed by the City Planner without a public hearing.

**Plan Check:** After the project receives any required approvals, the full plans may be submitted to the Building Department for plan check for building permits. The plans will be routed to the City's Public Works and Planning Departments. The project planner will review the plans for conformance with the Zoning Code, any required Conditions of Approval, and with plans approved by the Planning Commission or City Council. The Building Department will verify that all building, fire, mechanical, plumbing and electrical code requirements are fulfilled in compliance with the California Code and other State requirements.

**Building Permit:** After the project plans receive approval from the relevant departments, the Building Department issues a building permit. Construction can begin after this point. Regular inspections are required throughout the construction process. The final inspection requires clearance from all relevant City departments and the Tiburon Fire District.

**Occupancy Permit:** Once the final inspection is complete, the developer needs to secure a certificate of occupancy. New buildings or structures cannot be used or occupied until the Building Official has issued a certificate of occupancy. Table 31 shows the average processing time for a typical residential development application.

**Table 31: Belvedere's Typical Permit Processing Timeline**

	Typical Processing Time in weeks
<b>Permit/Procedure</b>	
Ministerial Review	2-5
Conditional Use Permit	6-8
Zone Change	24
General Plan Amendment	24
Development Review with public hearing	6-10
Tentative Maps	16
Subdivisions	48
Initial Environmental Study (additional time)	48
Environmental Impact Report (additional time)	48
Variance	6-10
<b>Developments</b>	
Single-family Unit	12
Second Unit	12
Subdivision	48
Multi-family	48

Source: City of Belvedere Planning Department (2014)

As noted above, both single-family homes and multi-family projects go through the same zoning compliance and design review process outlined in the previous paragraphs. The review and approval of multi-family projects typically takes longer due to the complexity of a more intense development and the myriad issues that need to be considered including adequate site servicing, design review, potential tentative map review, and the more active involvement of other departments and agencies outside of Planning. However, it is recognized that there is room to improve the permit processing timeframe for multi-family projects, especially rental projects that do not involve the subdivision of property. Program 4.9 commits the City to expedite the permit processing timeframe for new multi-family rental projects and to aim to reduce the typical processing time from 48 to 24 weeks.

Although there is a high level of public input on some planning applications, Belvedere's zoning standards and design review ordinance are fairly detailed. There should be a

solid level of certainty on behalf of the Project Applicants that if the project meets the standards and goals of the ordinances, the project will receive City support.

**Permit Processing and Impact Fees:**

Processing fees are commensurate with the fees for the rest of Marin County. Compared to the high costs of undeveloped unimproved land and high site development costs in Belvedere, processing and connection fees are negligible and, therefore, do not present a constraint to development. However, waiver of such fees would help reduce the cost of any proposed affordable housing. Belvedere's current fee schedule is shown below in Table 32. The City eliminated the second unit permit fee in 2011 in order to encourage their development. Planning fees were increased in 2013 in order to more closely reflect the direct cost of processing applications.

**Table 32: Residential Development Fees in Belvedere**

<b>Planning Fees</b>	<b>Fee</b>
Design Review - Staff Approval	\$250
Design Review - Exception	\$450
Design Review - Planning Commission Approval (remodel 251 - 500 sf)	\$500
Design Review - Planning Commission Approval (remodel 501 - 1,500 sf)	\$1,600
Design Review - Planning Commission Approval (1,500 sf and above)	\$2,400
Design Review - Planning Commission Approval (new residence)	\$3,200
Retroactive Approval	2X total fees plus \$500 min. fine
Variance Application	\$923
Appeal of Planning Commission Action	\$498
Appeal of Staff Action	\$175
Conditional Use Permit	\$809
Demolition Permit (Planning Only)	\$249
Environmental Review Deposit (Initial Study Only) (Includes \$2,156 State Fish & Game Dept. Fee)	\$3,606
Floor Area Exception	\$622
Lot Line Adjustment	\$622
Lot Merger	\$622
Second Unit	Free
Subdivision - Tentative Map	\$1,500
Subdivision - Final Map	\$1,500
Subdivision - Improvement Plan	\$1,500
Subdivision - Minor-Tentative Map (Lot Split)	\$750
Subdivision - Minor-Final Map (Lot Split)	\$500
Mills Act Contract Application (\$100 non-refundable deposit + \$1,145 application)	\$1,245
Zoning Ordinance Amendment	\$1,867
Second Kitchen Agreement	\$325

Source: City of Belvedere Fee Schedule (Effective November 7, 2013)

In comparison with other jurisdictions in Marin County, the fees in Belvedere for new residential projects – both single-family and multi-family units – are generally in line (Table 33).

**Table 33: Comparison of Belvedere and Marin County Average Design Review Fees**

	<b>Belvedere</b>	<b>County Average</b>
Staff Level Design Review	\$250	\$672
Design Review Exception	\$450	\$672
Design Review – Planning Commission Approval, Remodel	\$500 - \$2,400	\$1,650
Design Review – Planning Commission Approval, New Construction	\$3,200	\$2,843

Source: City of Belvedere, September 9, 2013 Staff Report to the City Council

Table 34 shows fees charged to prototypical single-family, multi-family and second unit developments in Belvedere. In addition to planning and building fees, Belvedere charges a single impact fee: a Road Impact Fee equal to 0.75 percent of project valuation. Belvedere's impact fees are among the lowest in the county and are approximately one-third less than the countywide average (Marin Countywide Workbook, 2009).

As the City of Belvedere is not a full-service municipality, several agencies and special districts levy fees on new development for the provision of basic urban services. These agencies and special districts include the following:

- (1) Reed Union School District
- (2) Marin Municipal Water District
- (3) Sanitary District Number 5 of Marin County
- (4) Tiburon Fire Protection District

As shown in Table 35, City fees comprise 1 percent of the cost of development of a single family home, 2 percent of the cost of development of a multi-family development, and 3 percent of the cost of development of a second unit. Fees from other districts range from 1 percent to 2 percent of the development costs, and total fees range from 3 percent to 6 percent.

**Table 34: Development Fee Example**

	Single-family Home		8-unit Multi-family (per unit) <sup>1</sup>		Attached Second Unit
Unit Size (sq. ft.)		3,500		1,250	700
Common area (sq. ft.)		0		0	0
# Bedrooms each unit		4		2	1
Cost of construction (sq. ft.)	\$	500	\$	500	\$ 500
Project Valuation	\$	1,750,000	\$	625,000	\$ 350,000
<i>City Fees</i>					
Design Review	\$	2,400	\$	300	n/a
Second Unit		n/a		n/a	\$ -
Planning Permit Tracking/Technology Fee	\$	25	\$	3	\$ -
Building Permit	\$	16,693	\$	5,052	\$ 4,788
Plan Check	\$	10,850	\$	3,284	\$ 3,112
Building Permit Tracking/Technology Fee	\$	25	\$	3	\$ 25
Plumbing	\$	1,175	\$	565	\$ 360
Electrical	\$	490	\$	220	\$ 154
Mechanical	\$	365	\$	169	\$ 130
Road Impact Fee	\$	13,125	\$	4,688	\$ 2,625
CITY FEES TOTAL	\$	45,148	\$	14,284	\$ 11,193
<i>Estimated Fees of Other Districts</i>					
Water Connection - MMWD <sup>2</sup>	\$	19,549	\$	5,852	\$ 2,341
Sewer - Sanitary District No. 5 <sup>3</sup>	\$	15,466	\$	8,547	\$ 4,884
Fire - Tiburon Fire Protection District <sup>4</sup>		\$524	\$	105	\$ 132
Schools - Reed Union School District <sup>5</sup>	\$	4,900	\$	1,750	\$ 980
DISTRICT FEES TOTAL	\$	40,439	\$	16,254	\$ 8,337
TOTAL FEES (per unit)	\$	85,587	\$	30,537	\$ 19,530

<sup>1</sup>Fees are shown here on a per unit basis for comparative purposes. Some fees, such as the Design Review fee, are charged for the entire project and not on a per unit basis.

<sup>2</sup>Water connection fees are based on estimated consumption, which ranges from 0.41 to 0.81 acre foot, depending upon area. This example uses 0.66 acre foot, which is estimated consumption for the area in which many of the vacant lots are located. The Water District also charges for water meter installation.

<sup>3</sup>Sanitary district fees are based upon number of fixture units, which range from one unit for a wash basin to three units for a toilet. A fixture unit costs \$407.

<sup>4</sup>Fire Protection District fees include plan review and two inspections. Additional charges apply for systems that exceed the maximum number of sprinkler heads. The second unit example assumes the main residence has an existing sprinkler system.

Source: City of Belvedere Planning and Building Department; Marin Municipal Water District; Sanitary District No. 5; Tiburon Fire Protection District; Reed Union School District

**Table 35: Fees as a Percent of Development Costs**

	Single-family	Multi-family (per unit)	Second Unit
Construction costs	\$ 1,750,000	\$ 625,000	\$ 350,000
Land costs	\$ 1,350,000	\$ 210,000	\$ -
Typical estimated cost of development per unit (land and construction costs)	\$ 3,100,000	\$ 835,000	\$ 350,000
Total estimated City fees per unit	\$ 45,148	\$ 14,284	\$ 11,218
Estimated proportion of City fee cost to overall development cost per unit	1%	2%	3%
Total estimated special district fees per unit	\$ 40,439	\$ 16,254	\$ 8,337
Estimated proportion of special district fee cost to overall development cost per unit	1%	2%	2%
Total estimated fees per unit	\$ 85,587	\$ 30,537	\$ 19,555
Estimated proportion of total fee cost to overall development cost per unit	3%	4%	6%

Special district fees add to development costs in Belvedere. However, Marin Municipal Water District (MMWD) has a program by which the agency will grant a 50 percent connection fee reduction for second units when the property owner agrees to a minimum 10-year deed restriction so the unit will be affordable to lower income households whose incomes do not exceed 80 percent of the area median income. The current connection fee for an attached second unit is \$2,340 (up to 750 square feet) and the current connection fee for a detached second unit is \$2,340 for a unit up to 400 square feet to a maximum of \$7,025 for a unit over 750 square feet (a formula based on estimated consumption). A 50 percent reduction in the fee amount could equal up to \$3,511. MMWD also allows customers to pay for their fees incrementally on a payment plan for connection fees in excess of \$2,000.

The Reed Union School District requires the payment of an impact fee of \$1.40 per square foot for new construction over 500 square feet. The School District does not offer any discounts for the payment of impact fees.

The Sanitary District charges service fees according to the number of fixtures installed at a rate of \$407 per fixture unit. Fixture units range from one unit for a wash basin to three units for a toilet.

Program 3.4 of the Housing Element commits the City to consider mechanisms to subsidize the second unit impact fees that are required by outside agencies such as MMWD and the Reed Union School District for units that will be dedicated to households with moderate to very low incomes. The intent would be to use funds collected through an Affordable Housing Impact Fee to subsidize the water connection fee (50 percent by MMWD and 50 percent by the City) and the School District impact fee.

Program 3.3 provides that the City consider adopting standards for a new development type, a junior second unit. These units would be created by repurposing an existing bedroom and adding a wet-bar type kitchen, and, if necessary, a private bathroom. Because junior second units would be limited in size and would not entail any addition or expansion of the existing footprint, they would incur far fewer fees than the second unit example in Table 34. The Sanitary District's fee to add a kitchenette with no dishwasher or disposal would be \$814, and, as the unit would likely qualify as a low-income unit, it could be deed-restricted in order to qualify for the MMWD discount and a reduced water connection fee of \$1,170. There would be no school district fee. City fees would most likely be limited to the building permit fees associated with the desired improvements. As a result, junior second units may provide an economical way for a property owner to convert existing space to a second unit.

### **3. Codes and Enforcement**

#### **Building Codes and Requirements**

The City's Building Code is based on the latest, 2013 version of the California Building Code, along with all required updates. The City has not made any amendments to the Code that might diminish the ability to develop affordable housing or accommodate persons with disabilities or other special-needs groups.

#### **Fire Codes and Requirements**

One of the governmental constraints that is present in Belvedere – more so than in a typical community – is the strict application of fire prevention standards and requirements.

One prevailing geographic feature in the City is the precipitous hilly topography where escape opportunities from residential structures are limited to one side of the home only. The steepness and uneven nature of the land often hinders, and sometimes prevents the erecting of rescue ladders at the side of a home on a hillside parcel. To complicate matters, the City is accessible from U.S. Highway 101 by only two primary thoroughfares: Tiburon Boulevard and Paradise Drive. Only one of these roads permits speed in excess of twenty-five miles per hour by virtue of the narrow and twisting configuration. This feature limits mutual aid fire companies responding from neighboring communities for a large scale emergency to approach by only one realistic route, and from only one side of the City, as opposed to a non-island area which would be approachable from many directions.

Additionally, vehicular access within the City is affected by steep, hilly terrain and many secondary ridge lines. Many streets are narrow and winding, restricting the speed at

which fire apparatus may safely respond and also increasing the time lapse between fire detection and apparatus arrival, during which a household will face the fire or other emergency on their own.

For properties facing the water, the natural rocky shoreline of the San Francisco Bay creates a situation by which access to buildings in many cases can only be made via one street. The fronts of buildings are essentially the only accessibility points for responding. Buildings constructed along the waterfront and some actually on piers over the Bay, create a situation where the presence of bay waters limits escape opportunities from residential occupancies.

Lastly, it is known that more than half of the homes in Belvedere were built prior to 1960, and that the City is densely populated, with most structures being of wood frame construction, and most having combustible exterior materials. The fire danger in Belvedere is much higher than an average suburban community, and the Fire Code requirements for new homes, remodels, additions, and second units reflect the need to minimize the potential danger of this existing situation.

To this end, Chapter 16.12 of the Belvedere Municipal Code (California Fire Code) requires that an automatic fire sprinkler system be installed in all newly constructed buildings, including detached second units. This requirement also applies to buildings that are undergoing a substantial remodel and all newly created second units, whether those units are newly constructed or converted from existing space. Partially sprinklered buildings are not allowed, so if the new unit is attached to a building, the entire building is required to be sprinklered. The Fire Chief has the capability to grant an exception to this requirement when an alternate means of protection is installed or when other conditions exist to permit an exception. However, the requirement is not frequently waived and the cost to install fire sprinklers adds to the cost of creating a new dwelling unit.

It is recognized that the costs of an automatic fire sprinkler system can vary considerably, based on various factors, including water service capabilities, whether a new meter is required, and the type of fire suppression system required for the application in question. Based on interviews with fire sprinkler installation experts in the community, some general costs were estimated. A ballpark figure is in the range of \$9,000 for a new single family home and \$4,000 for a newly-constructed second unit. A retrofit installation would incur additional costs for sheetrock, carpentry, and painting.

In addition, there could be costs for the installation of a new water meter or upsized service (estimated at \$4,400), if required by the Marin Municipal Water District. This requirement would be dictated by the type of second unit and the water flow at the site. Without the details of a specific site, there are a number of variables that make estimating the cost challenging.

However, when you take into account the fact that construction costs in Belvedere have been estimated to be in the \$500 per square foot range, these estimated additional costs (solely for the new unit) do not seem to be out of scale. Given the unique circumstances surrounding fire prevention in Belvedere, it is very unlikely that the fire sprinkler requirements in Belvedere will be relaxed to a measurable degree. Nonetheless, Program 3.3 of Section 5 (Housing Plan) commits the City to discussing relaxed fire sprinkler requirements for junior second units. .

#### 4. Provision of a Variety of Housing Types

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population, including multi-family rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing.

Table 36 summarizes the housing types currently permitted in each of Belvedere's residential zoning districts. Multi-family housing is conditionally permitted in Belvedere's C-1 (Commercial) Zoning District.

**Table 36: Housing Types by Residential Zoning Districts**

	Residential Zoning District					
Housing Types Permitted	R-1C	R-1L	R-1W	R-15	R-2	R-3, R-3C
Single-family	P	P	P	P	P	P
Multi-Family					P	P
Second Unit	P	P	P	P	P	P
Duplex					P	P
Mfg. Housing	P	P	P	P	P	P
Congregate Housing	P	P	P	P	P	P
Transitional Housing	P	P	P	P	P	P
Supportive Housing	P	P	P	P	P	P
Care Facility (6 or fewer)	P	P	P	P	p	P
Care Facility (7 or more)	C	C	C	C	C	C

P=Permitted, C=Conditionally Permitted

#### Second Units

A second unit is a residential unit with separate kitchen, sleeping, and bathroom facilities that is a part of, an extension to, or detached from, a detached single-family residence, and is subordinate to the principal residence. Second units may be an alternative source of affordable housing for lower income households and seniors. Second units can have the following benefits:

- (1) They provide flexibility for the owner of the main home (they can be used as an apartment for elderly parents, caregivers, or as a source of income);

- (2) When rented, they help make home-ownership affordable for the owner of the home;
- (3) They can provide flexibility for seniors or other homeowners who rent their primary dwelling because they still want to live in the same neighborhood;
- (4) They provide lower cost housing because the units tend to be small and there are no extra land costs (Belvedere's survey shows that half of the units collect no rent); and
- (5) They are easier to fit in to existing neighborhoods since they are small and are often part of the main house.

The passage of AB 1866 (effective July 2003) required local governments to use a ministerial process for second unit applications for the purpose of facilitating production of affordable housing. The statute expressly prohibits discretionary review of, and public hearings on, such applications. In order to comply with the new law, in June 2003, the Belvedere City Council adopted Ordinance No. 2003-4, amending the Zoning Ordinance to permit second units as an accessory use in all residential zoning districts. The following summarizes Belvedere's current second unit development standards:

- Unit allowed on any residentially-zoned parcel 8,000 SF or larger that has a single-family residence;
- Setback 20' from front, rear, side property lines for newly constructed units;
- House with unit cannot exceed lot coverage or floor-to-area ratio requirements for the zoning district;
- Maximum unit size is 750 square feet;
- Maximum height is one story, fifteen feet;
- One off-street parking space per bedroom in unit;
- Privacy-enhancing techniques to be included in design;
- Primary views of neighboring properties cannot be blocked
- Unit needs to meet development and location standards and be architecturally compatible, but no requirement for design review or public hearing; and
- 
- If the unit does not meet standards, can go to Planning Commission for review and approval.
- A conditional use permit process is available to allow a second unit to encroach up to 5 feet into the required side and rear setbacks and to allow an increased height up to 17 feet.

As noted in Section 2 of the Housing Element, Belvedere conducted a Second Unit Rental Survey in March, 2009. The results of those responding to the survey indicate that of those second units that are currently occupied, 66 percent are affordable to very low income households, 16 percent are affordable to low income households, and the remaining 18 percent of the occupied second units are affordable to moderate and above moderate income households. Although the survey was informal, the results

indicate that second units are a viable and affordable housing option for lower income households.

In the 2007-2014 Housing Element cycle, Belvedere approved 12 second units for construction.

### **Manufactured Housing / Mobile Homes**

Section 65852.3 of the California Government Code requires jurisdictions to administratively allow manufactured homes on lots zoned for single-family dwellings if they meet certain standards.

In 2011, the City of Belvedere amended the Zoning Ordinance (Title 19 of the Municipal Code) to permit manufactured housing in all residential zoning districts. Manufactured homes include modular homes, mobile homes, and any structure that meets the definition in Belvedere Municipal Code §19.08.324.

### **Multi-family Rental Housing**

Multi-family housing includes duplexes, apartments, condominiums, or townhomes. As of 2014, multi-family housing units constituted approximately 16 percent of Belvedere's housing stock. The Zoning Ordinance provides for multi-family developments by-right in the R-2 and R-3 Zoning Districts, and conditionally in the C-1 Zoning District as part of a mixed use building.

### **Community Care Facilities**

The Lanterman Developmental Disabilities Services Act (Lanterman Act) is that part of California law that sets out the rights and responsibilities of persons with developmental disabilities. The Lanterman Act impacts local Zoning Ordinances by requiring the use of property for the care of six or fewer disabled persons to be classified as a residential use under zoning. More specifically, a State-authorized, certified or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is to be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes.

Due to the unique characteristics of larger (more than six persons) community care facilities, most jurisdictions require a Use Permit to ensure neighborhood compatibility in the siting of these facilities. Potential conditions for approval may include restrictions on hours of operation, security, loading requirements, and management. Conditions would be similar to those for other similar uses in the same zones and would not serve to constrain the development of such facilities.

In 2011, the City of Belvedere amended the Zoning Ordinance to permit small residential or community care facilities serving six or fewer individuals in all residential zoning districts by-right and facilities serving seven or more individuals in all residential zoning districts with approval of a Conditional Use Permit.

### **Accessibility Accommodations**

Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to allow covered ramps in the setbacks of properties that have already been developed to accommodate residents with mobility impairments.

The City has not identified any barriers to the provision of accessible housing. In 2014, the City adopted a Reasonable Accommodation Ordinance that provides a procedure for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies and procedures. Applications are reviewed and approved by the City Planner if no discretionary permit approval is required other than the request for reasonable accommodation. Otherwise, the request is reviewed concurrently with another discretionary review permit.

In an effort to promote the development of multi-family residential units for both seniors and disabled individuals, the City created the SC-H (Senior-Citizen/Handicapped) overlay zoning district. The SC-H Zoning District allows variations from the typical multi-family zoning district that reflects the unique character of housing for these groups by modifying parking and density standards to allow more units to be built on site, and making the project more viable from a development perspective. The SC-H overlay district can be applied to any property classified as R-3 (Multi-Family Residential).

### **Zoning Definition of Family**

The California courts have invalidated the following definition of “family” within jurisdictions’ Zoning Ordinances: (a) an individual, (b) two or more persons related by blood, marriage or adoption, or (c) a group of not more than a certain number of unrelated persons as a single housekeeping unit. Court rulings state that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the city, and therefore violates rights of privacy under the California Constitution.

The Belvedere Municipal Code includes the following definition of family:

*"Family" means one or more persons occupying the same dwelling and living as a single housekeeping unit, including their servants and the spouse and children of any such servant, and as distinguished from a hotel, rooming house, etc.*

Pursuant to California statutes, Belvedere's definition of family is not limited to individuals; encompasses persons not related by blood, marriage or adoption; and does not limit the number of unrelated persons living in a housing unit. It therefore is not a constraint to housing development in general or the provision of housing for disabled persons.

### **Building Codes**

The City's Building Code is based on the latest, 2013 version of the California Building Code, along with all required updates. The City has not made any amendments to the Code that might diminish the ability to accommodate persons with disabilities or other special-needs groups.

### **Transitional and Supportive Housing**

Transitional housing is generally defined as a facility that provides shelter for homeless individuals and generally involves integration with other social services and counseling programs to assist in the transition of self-sufficiency through acquisition of permanent income and housing. Transitional housing is temporary housing (generally six months to two years) for a homeless individual or family who is transitioning to permanent housing. This housing can take several forms, including group housing or multi-family units, and often includes a supportive services component to allow individuals to gain necessary life skills in support of independent living. There are no known transitional housing facilities in Belvedere.

Supportive housing is generally defined as permanent, affordable housing with on-site services that help residents transition into stable, more productive lives. Services may include childcare, after-school tutoring, career counseling, etc. Most transitional housing includes a supportive services component.

In 2011 and 2014, the City amended the Zoning Ordinance to permit transitional and supportive housing by right in all residential zoning districts, regardless of the number of persons the facility serves. Although the City allows multi-family housing in the C-1 (Commercial) Zoning District with a conditional use permit, transitional and supportive housing are not listed as conditionally permitted uses. California State law (Senate Bill 2 – effective January 2008) requires transitional and supportive housing to be treated the same as any other residential use within the same zone. In January 2015, the City adopted a zoning code amendment to permit transitional and supportive housing in the

C-1 Zoning District with a conditional use permit, as is allowed with multi-family housing in this district.

### **Emergency Shelters**

Emergency shelters are generally defined as a facility which provides immediate short-term housing for homeless individuals. Pursuant to Senate Bill 2, jurisdictions with an unmet need for emergency shelters are now required to identify a zoning district where emergency shelters will be allowed as a permitted use without the requirement for a conditional use permit or other discretionary permit. The identified zone must have sufficient capacity to accommodate the shelter need, and at a minimum provide capacity for at least one year-round shelter. Emergency Shelter may be accessory to a public or civic type use. Permit processing, development and management standards for emergency shelters must be objective and facilitate the development of, or conversion to, emergency shelters.

As discussed in the Homeless section of the Housing Element Needs Assessment (Section 2), according to the Marin Homeless Point in Time Count (conducted in January 2013), the estimated number of unsheltered homeless that the City needs to plan for is two persons. In 2011, the City amended the Zoning Ordinance to permit emergency housing for up to three beds by right in the R (Recreation) Zoning District.

The R Zoning District in Belvedere covers approximately 10 acres on 27 different parcels and therefore has adequate land capacity to accommodate a year-round emergency shelter that could provide temporary lodging for three homeless individuals. Because most of the property in the R Zoning District is publicly-owned, the emergency shelter facility could be developed in combination with a future civic use, as needed.

The City's R Zoning District includes development standards that are appropriate to facilitate emergency shelters. The adopted standards are as follows:

- Minimum lot size: 6,000 square feet
- Lot coverage: 40%
- Building height: 28 feet
- Front yard setback: 5 to 15 feet, depending on the height of the building
- Side yard setback: 5 to 15 feet, depending on the height of the building
- Rear Yard setbacks: 5 to 20 feet, depending on what the rear yard is abutting
- One off-street parking space per bed.

Government Code Section 65583 allows local governments to require off-street parking based upon demonstrated need, provided that the standards do not require more parking for emergency shelters than for other residential or commercial uses within the same zone. Belvedere's zoning code does not prescribe specific parking requirements

for uses in the R-zone, leaving the determination up to the City Council upon recommendation by the Planning Commission. Nonetheless, the parking requirement may be constraining development of emergency shelters, as most local governments require no more than one parking space for every four emergency shelter beds. The housing element contains a program to review parking requirements for emergency shelters to relax the parking requirement as necessary.

### **Single Room Occupancy (SROs)**

Single room occupancy (SRO) hotels are one-room units intended for occupancy by a single individual. It is distinct from a studio or efficiency unit, in that a studio is a one-room unit that must contain a kitchen and bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. In 2011, the City amended the Zoning Ordinance to allow SROs as a conditionally permitted use within the C-1 (Commercial) Zoning District. An SRO is defined in the Zoning Code as a residential facility where individual secure rooms, which may or may not include cooking facilities, are rented to one- or two-person households by the week or month.

### **Agricultural/Farm Employee Housing**

According to data derived from the 2013 American Community Survey, there are six people in Belvedere that are employed in managerial occupations in the agriculture/natural resources industry. There are no farms or agricultural zoned land in Belvedere. Therefore, the City has not identified a need for specialized farmworker housing beyond overall programs for housing affordability.

## **5. Site Improvements**

Since the City is built-out, all infrastructure, including curbs, gutters, sidewalks, streets and utilities are in place. Development of residential units involves hooking up to the existing utilities, which already exist in the right-of-way. All electrical distribution lines, telephone, cable television, and similar service wires or cables, which provide services to new development, are to be installed underground.

All residential developments in the City require the submittal of soil reports for review by City consultants. Additionally, for hillside development, review of geology reports is necessary. This ensures that the grading is done to minimize cuts, fills and retaining walls, and it minimizes the chances of geologic problems. While Belvedere's topography and geography pose many challenges to development, the City's requirements for site development and public improvements do not pose a constraint to development.

## **B. Market Constraints**

State law requires an analysis of potential and actual governmental and non-governmental constraints to the maintenance, improvement, and development of housing for all income levels. The Housing Element must identify ways, if any, to reduce or overcome these constraints in order to meet the City's housing needs.

### **1. Land Costs**

Two primary factors contribute to high land costs in Marin County, and in Belvedere in particular: 1) the area is considered a desirable place to live, and 2) available land is in short supply.<sup>3</sup> Land costs vary both between and within jurisdictions based on factors such as the desirability of the location and the permitted density. The typical land value for a single-family home lot runs between \$200,000 and \$700,000 in a jurisdiction like Novato, but between \$1 million and \$5 million in a jurisdiction like Belvedere. No vacant land has sold in Belvedere within the last six months. However, a .43 acre parcel with a home built in 1969 sold in August 2014 for \$1,350,000 and had been marketed for its land value and development potential. The property sold for \$449 per square foot, well below the average price of \$990 per square foot for single family homes. This sale is the best recent comparable for land costs in Belvedere.

Generally, land zoned for multi-family and mixed use development costs more than single-family zoned property. For Marin County, land costs average around 15-20 percent of construction costs for multi-family developments. Based on a recent multi-family project in nearby Corte Madera, the estimated value of land, zoned for multi-family housing in Marin County, is \$3,300,000 per acre, or approximately \$84,000 per unit. Applying a 250 percent cost premium for Belvedere (the cost differential between single-family home prices in Corte Madera and Belvedere as shown in Table 23) yields an estimated land cost of \$210,000 per unit.

### **2. Land Availability**

Belvedere is virtually built-out, and less than two percent of Belvedere's land is currently undeveloped. Seventeen vacant single-family residential sites have been identified within the City. Three of these parcels are currently for sale at prices that range from \$1.1 to \$10 million. The vacant parcels are all located within the R-15 (Single-Family Residential) zoning district, which has a minimum parcel size of 15,000 square-feet. Some of the vacant parcels are smaller than the 15,000-square-foot minimum, unusually shaped, with steep slopes or other constraints to development.

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<sup>3</sup> According to the Marin Economic Commission's Marin Profile 1999: A Survey of Economic, Social and Environmental Indicators, 84 percent of land area in Marin is designated for agriculture, park lands and open space and watershed. Of the remaining land, 11 percent is developed and five percent is listed as potentially developable.

Some of these sites are developed as gardens for adjacent large homes in the same ownership and may not be on the market in the near future. The two small City parks are well used. Present public open space generally is bayfront property largely under water or too narrow and too near Tiburon Boulevard — the heavily traveled main thoroughfare serving Belvedere and Tiburon — to be suitable for housing use.

### **3. Construction Costs**

#### **Multi-family Developments**

Construction costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees and insurance. According to local developers, hard construction costs (including site improvements) for a typical two or three-story multi-family development average approximately \$200 per square foot in Marin County. Thus, a 25-unit development with a gross building area of 21,000 square feet would have hard construction costs of approximately \$4.2 million, or about \$168,000 per unit. Soft costs typically add 45 to 50 percent to this base cost, yielding a per unit total construction cost of approximately \$252,000. Projects receiving public subsidies, such as affordable housing developments, often must pay prevailing wages. This requirement can add 10 to 15 percent to the hard costs of construction.

#### **Single-family Homes**

The cost of construction in Belvedere is very high, due partially to site improvement costs for sloping sites. (Almost all of the undeveloped sites are on Belvedere Island and are steeply sloping.) Local architects and builders estimate that the typical cost to build an average quality wood frame single-family detached home in Belvedere can range upwards from \$500 to 1,000 per square foot. Except for site improvement costs, the cost of new construction in Belvedere might be lowered some, but less expensive construction with reduced amenities and design considerations does not meet market demand for development of choice, high-priced sites.

Prices in Belvedere are affected by the following subjective factors:

- (1) Undeveloped property in Belvedere is scarce;
- (2) Almost all lots have spectacular marine views;
- (3) Excellent climate;
- (4) Transportation to San Francisco is convenient by ferry boat or bus;
- (5) Schools are very good;
- (6) Shopping, restaurants, doctor's offices, public and private community facilities, and churches are nearby;
- (7) Excellent reputation for high quality homes, good security, and publicly spirited residents; and
- (8) The community is modest in size, which makes it desirable for many families.

The main disadvantage (or at least considered a drawback for some) is that the streets in the Corinthian Island and Belvedere Island areas of the City are very narrow and winding.

#### **4. Financing**

Over the past year, mortgage rates for conventional 30-year fixed rate loans have ranged between 4.2 percent and 4.6 percent for a 30-year fixed rate loan (HSH.com). These conforming loans, which are backed by the federal government through the Federal Housing Administration and the Government Sponsored Entities of Fannie Mae and Freddie Mac, are generally available to home buyers with good credit histories and adequate down payments. Interest rates on non-conforming loans (also known as “jumbo” loans) for loan amounts over \$625,500 (in Marin County) are about one-quarter percentage point higher than conforming loan rates, and are more difficult to secure. Tighter lending standards have made it harder to get a home loan, especially for those with poor credit scores and virtually impossible for a borrower with undocumented income.

Small changes in the interest rate for home purchases dramatically affect affordability. A 30 year home loan for \$400,000 at five percent interest has monthly payments of roughly \$2,150. A similar home loan at seven percent interest has payments of roughly 20 percent more, or \$2,660.

Construction loans for new housing are very difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger initial investments by the builder. Many builders are finding it nearly impossible to get construction loans for residential property at the current time, with the exception of limited funding available through local banks, and must rely on private funds or seller carry-back loans. Banks that are underwriting construction loans are requiring 25 to 35 percent cash equity; interest rates range from 4 to 6 percent. Loans for land acquisition are extremely difficult to secure, and lenders will typically provide financing for only 50 to 65 percent of the land value, at an interest rate of approximately 7.5 percent, for projects that are permit-ready. Complicated projects, like mixed-use developments, are often the hardest to finance. Non-profit developers may find it especially difficult to secure funding from the private sector.

Affordable housing developments face additional constraints in financing. Though public funding is available, it is allocated on a highly competitive basis and developments must meet multiple qualifying criteria, often including the requirement to pay prevailing wages. Smaller developments with higher per unit costs are among the hardest to make financially feasible. This is because the higher costs result in a sales price that is above the affordability levels set for many programs. Additionally, smaller

projects often require significant inputs of time by developers, but because the overall budget is smaller and fees are based on a percentage of total costs, the projects are often not feasible (Source: Marin Environmental Housing Collaborative).

Rental developments tend to be easier to finance than for sale developments, as there are more sources of funding available. However, cuts in public spending statewide have put pressure on these sources. For example, though tax credits used to be a valuable source of revenue for low-income housing developers, programs have been cut and the tax credit resale market has softened. (Source: EAH).

It is especially difficult to provide housing units that are affordable to Very Low and Extremely Low Income households. In an effort to help the development community secure additional funding for projects that provide direct support of low-income housing construction and rehabilitation, Program 3.9 commits the City to apply for State and Federal monies that may be available to fund these efforts.

Other programs that incentivize the production of units affordable to extremely low income households include Program 3.8, which commits a portion of funds that would be collected by the new Affordable Housing Impact Fee (Housing Element program 3.7) as a financial incentive to developing housing affordable to extremely low income households. Program 3.5 commits the City to exploring development incentives, such as a floor area bonus, to encourage the development of deed-restricted second units affordable to exceptionally low income households, and Program 4.7 offers fee waivers for developments in which at least five percent of the units are restricted to extremely low income households.

## **5. Community Resistance to Residential Intensification**

Another common constraint to housing production in Marin County is community resistance to new development. Concerns frequently expressed by the public at meetings include:

- 1) New development will cause increased traffic;
- 2) Additional housing or density will adversely affect the community character;
- 3) Affordable housing will impact property values; and
- 4) Valuable open space will be lost.

Regardless of the factual basis of the concern, vociferous opposition can slow or stop development. Since opposition to affordable housing exists in many communities throughout the Bay Area, it is important to identify sites for special needs and affordable housing that fit with community character and have minimum impacts. Design plays a critical role in creating new developments, such as second units, that blend into the existing neighborhood. Design strategies which the City can use to minimize the perception of bulk and create a blending with the community do not

necessarily increase costs.

Additionally, at times there is a tension between the desire to provide certain individuals (such as nurses, teachers, law enforcement, etc.) preferential access to affordable housing. In many cases, it is not possible to target housing to select groups. These concerns are often expressed during project review processes and can present significant political barriers to development.

## **C. Environmental and Infrastructure Constraints**

Infrastructure, services and utilities needs for future development are addressed in the City of Belvedere General Plan. They do not represent a constraint to development as policies and programs are in place to assure that infrastructure and services will adequately serve new in-fill development. The Marin Municipal Water District is a special purpose district with the responsibility for providing water services throughout all of Southern Marin County. There have been restrictions placed on new water connections in the past. These restrictions were an interim constraint during drought conditions. Currently, there is no moratorium on new hook-ups.

Belvedere's undeveloped sites zoned for residential development are on hillside land averaging 30-40 percent slopes. Access to these properties is through narrow circuitous roadways which are not serviced by public transportation. The topography of these sites warrants engineered foundations and specialized designs resulting in very high construction costs. All of these factors pose some constraints to construction, particularly of affordable housing.

Private deed restrictions pose an additional constraint to housing construction in Belvedere. One block of properties in Belvedere carry private deed restrictions which require approval of 75 percent of the affected-neighbors in order for a property owner to subdivide such land and develop additional housing. Even though the property may exceed the zoning standard for lot size and receive subdivision approval by the City, the owner cannot proceed with the subdivision without the required approvals from neighbors. In a specific case, the City granted subdivision approval of one of the lots in the above-noted block; however, the subdivision has yet to be recorded because the required 75 percent approval of the affected-neighbors has not been acquired. Although this private deed restriction could impact whether or not an approved subdivision could be recorded, because it is a private property situation, the City is not party to the restriction, and the City Attorney has stated that the City does have the authority to approve a subdivision in this area. Development of second units within the above-noted block, however, is not impacted by the private property deed restriction.

## SECTION 4: HOUSING RESOURCES

The following section presents the resources available for the development, rehabilitation and preservation of housing in Belvedere. The section begins with an overview of the availability of land resources, or residential sites, for future housing development in Belvedere and the adequacy of these sites to address the City's identified share of future housing needs. This section also presents the financial resources available to support the provision of affordable housing in the community. The final part of the section is an overview of energy conservation and green building resources available to the City and its residents.

### A. Availability of Sites for Housing

ABAG has determined the projected housing need for its region for the 2015-2023 Housing Element cycle, and has allocated this housing need to jurisdictions by income category. This is referred to as the Regional Housing Needs Assessment ("RHNA") process. The RHNA represents the minimum number of housing units each community is required to plan for by providing "adequate sites" through the General Plan and Zoning.

As defined by the RHNA, Belvedere's new construction need for the 2015-2023 period has been established at 16 new units, distributed among the four income categories as shown in Table 35. Housing units receiving building permits since January 1, 2014, can be credited towards meeting the adequate sites requirement of the RHNA. As of November 10, 2014, the City had not issued any building permits for new homes in Belvedere.

**Table 37: Regional Housing Need Allocation**

Income Level	2015 – 2023 RHNA
Very Low	4
Low	3
Moderate	4
Above Moderate	5
Total	16

Source: ABAG

### Vacant Residential Sites

A comprehensive review of all vacant sites designated for residential development in Belvedere was conducted by the City to assess future residential production potential. Belvedere contains very few vacant residential sites, and all of them are located in

single-family residential zoning districts. The sites are mostly limited to small or steep sites with limitations due to access problems, soil stability, drainage, parking, etc. However, as vacant land in Belvedere becomes more and more scarce, the likelihood of these parcels being developed becomes greater. All of the sites listed below are served by adequate roads, utilities including sewer and water, and other infrastructure. The sites could be suitable for the development of a single-family home, but not for more intensive development. For these reasons, the properties are not available for consideration for multi-family use.

The list of available sites in Belvedere is below, and a map of the sites is on the following page.

**Table 38: Available Land Inventory Summary**

Map ID	APN	Address		Zoning	General Plan	Size of parcel (SF)	Unit Capacity	Infrastructure Capacity
1	060-031-07	14	EDGEWATER	R1L	Medium Density	9,180	1	Yes
2	060-163-19	11	CREST	R-15	Low Density	14,810	1	Yes
3	060-163-07	12	CREST	R-15	Low Density	29,412	1	Yes
4	060-163-04	18	CREST	R-15	Low Density	16,524	1	Yes
5	060-181-35	117	BELVEDERE	R-15	Low Density	15,462	1	Yes
6	060-181-06	135	BELVEDERE	R-15	Low Density	16,692	1	Yes
7	060-181-08	135	BELVEDERE	R-15	Low Density	18,886	1	Yes
8	060-201-11	46	CLIFF	R-15	Low Density	16,600	1	Yes
9	060-221-43	333	BELVEDERE	R-15	Low Density	26,940	1	Yes
10	060-221-47	401	BELVEDERE	R-15	Low Density	43,705	1	Yes
11	060-221-45	401	BELVEDERE	R-15	Low Density	24,279	1	Yes
12	060-221-14	415	BELVEDERE	R-15	Low Density	22,624	1	Yes
13	060-221-19	419	BELVEDERE	R-15	Low Density	31,573	1	Yes
14	060-231-03	443	BELVEDERE	R-15	Low Density	30,613	1	Yes
15	060-241-31	344	BEACH	R-15	Low Density	22,475	1	Yes
16	060-213-12	222	BEACH	R-15	Low Density	6,275	1	Yes
17	060-173-43	218	BAY VIEW	R-15	Low Density	6,250	1	Yes

Source: City of Belvedere (2014)

There are a handful of sites in Belvedere that are separate parcels and vacant, but that are not feasible for development. The constraints to these lots are many, and they include lots that are underwater, cliffs, or completely landlocked without access to a public road. For the purposes of the vacant sites inventory, these lots have not been included because they are not available for conventional development.

**Figure 8: Vacant Residential Sites**  
(Feasible for development)



## Second Units

Affordable housing in Belvedere would expand the opportunity for housing available for persons of low and moderate income, especially the elderly, educators, health care givers, employees in local businesses and public employees. Domestic help, including au pairs, medical caregivers, local service persons, and other professions, as well as their employers would also benefit from housing close to their workplaces in Belvedere. Because available land for the development of affordable housing is so scarce, and the cost of developing new housing is high, Belvedere continues to be a community where the construction of second units is a viable method to provide affordable housing to these groups.

Belvedere has a Second Kitchen and Second Unit chapter in the Zoning Ordinance, which specifies the regulations that apply to the construction of an additional, separate living unit in the City's single-family residential zoning districts. The development standards for second units are detailed in the previous section, and second units are currently allowed on any residentially-zoned parcel 8,000 square feet or larger that has a single-family residence.

If an application for a second unit meets the City's development standards, the application can be approved ministerially without a public hearing. If the application requests exceptions to these standards, the project is referred to the Planning Commission for review and consideration. Due to the fact that Belvedere receives a fair number of applications for second units, it is not believed that the above development standards for second units are unduly constraining their development.

During the last Housing Element cycle, the City approved the construction of twelve second units, or an average of 1.7 units per year (2007 through 2013). Based on this track record for developing second units in Belvedere, and based on the surveyed rental rates for second units (also discussed in Section 2), it is reasonable to assume that 15 second units could be built in Belvedere during the current Housing Element cycle (8.8 years) under current conditions and the current development standards. These units could provide housing to those in the very low and low income categories. Based on the City's second unit survey, these units are conservatively assumed to provide housing for five very low, five low and five moderate-income households by October 2022.

In addition to anticipating the repeat success of the last Housing Element cycle in terms of the number of second units approved, this Housing Element contains a number of programs aimed at increasing the potential number of second units that could be constructed during this planning period. In particular, the Housing Element includes a new program to consider adopting standards for a new unit type, a junior second unit, which is a unit that can be created by repurposing a bedroom within an existing home, incorporating a small "wet-bar" type kitchen, and providing an exterior entrance to the unit. The relaxed standards could make it more attractive and feasible for a

property owner to convert existing space to a second unit. The Housing Element also contains Program 4.7 that provides the City must consider development incentives, such as a floor area bonus, to encourage the development of deed-restricted units affordable to exceptionally low and very low income households.

### Underutilized Sites

Although the amount of vacant, residentially zoned land in Belvedere is limited both in amount and in affordability, there are sites that exist which could accommodate additional residential development. These sites are infill, underutilized properties that have the potential to be intensified with additional residential development.

#### 1515-1530 Tiburon Blvd. (APNs 060-082-32, 060-082-59, 060-082-60)

Belvedere has only one commercially-designated area within its City boundaries. The 2.1 acres of property at 1520-1530 Tiburon Boulevard comprise Belvedere's only retail commercial district, which is the Boardwalk Shopping Center. The center is a combination of single-story buildings and parking fields, and is adjacent to the commercial district in the neighboring town of Tiburon. Existing structures on the site are characterized as older and as indicated in Table 39, comprise half the assessed value of the property. The shopping center is comprised of the following parcels and assessed property values:

**Table 39: Boardwalk Shopping Center Assessed Property Value**

APN	Address	Parcel Size	Land Value %	Improvement Value %	Overall Value
060-082-32	1530 Tiburon Blvd.	.13 acres	54%	46%	\$1,200,000
060-082-59	1515 Tiburon Blvd	.11 acres	55%	45%	\$130,250
060-082-60	1520 Tiburon Blvd	1.88 acres	48%	52%	\$3,106,485
	<b>Total</b>	<b>2.12 acres</b>	<b>50%</b>	<b>50%</b>	<b>\$4,436,735</b>

Source: Marin County Tax Assessor (2014)

The zoning district for the center is C-1 (Commercial), which allows retail commercial and service uses by right and residential uses with a Conditional Use Permit. The development standards for the C-1 Zoning District allow a floor-to-area ratio of 1.0. Given the size of the parcel and the amount of the center within Belvedere City limits, approximately 100,000 square feet of commercial and residential square footage could be allowed on the properties. It is estimated that there are approximately 65,000 square feet of space currently in the center, allowing approximately 35,000 square feet of development within the allowed floor-to-area ratio threshold.

Although there are other constraints such as the provision of parking and meeting other requirements such as minimum setbacks, maximum building height, and designing a project that would be sensitive to the privacy concerns of nearby single-family

residential neighborhoods, there is the potential to accommodate additional units on the property without changing any of the current zoning standards. One additional constraint to the redevelopment of the center is the location of the Belvedere/Tiburon city limit line, which runs through the middle of the shopping center, and through the middle of some of the buildings, as shown in Figures 9 and 10 on the following page.

[illegible]

### Figure 10: City Limit Line

City of Belvedere  
Housing Element

The City of Belvedere, Belvedere Land Company (the owner of the Boardwalk Shopping Center), the Town of Tiburon, and the Marin Local Agency Formation Commission (LAFCO) have discussed realignment of the city limit line in the past, which could greatly increase the viability of the site for redevelopment. At the current time, the location of the city limit line creates oddly-shaped parcels that are not as conducive to residential use. In order for residential development on the site to be successful, it should be located in an area that is furthest away from the single-family homes on Cove Road and closer to Tiburon Boulevard.

Due to the fact that the shopping center is fully utilized at the current time, it is challenging to classify this site as underutilized and ripe for redevelopment. Furthermore, LAFCO's adopted sphere of influence places the entire Boardwalk Shopping Center within the Town of Tiburon's sphere of influence because urban service responsibilities and capabilities are located within the Town of Tiburon. It therefore appears unlikely that realignment of the limit line would result in creation of housing units within the City of Belvedere.

*7 Beach Road (APN 060-082-041) and 15 Cove Road Place (APN 060-082-048)*

When examining residential parcels that could be suitable for greater intensification, it was determined by the community that parcels that were adjacent to commercial areas would be the best candidates. These parcels are already zoned for the highest density in Belvedere (R-3, Multi-family residential at 20 units/acre), they are close to the downtown core areas of Belvedere and Tiburon, and therefore close to transportation and services. The parcels are also located in areas that are already more intensely developed and less likely to be seen as problematic by those concerned about neighborhood compatibility.

There are two parcels in Belvedere that are in the R-3 (Multi-family Residential) Zoning District and adjacent to commercial areas: 15 Cove Road Place (11,021 square foot parcel) and 7 Beach Road (11,108 square foot parcel).

The property at 15 Cove Road Place is currently occupied by The Belvedere Nursery School, and would not be considered an underutilized site. The school, which has the distinction of being Marin County's oldest independent nursery school, continues to operate in this location. Additionally, the main access point to the site is off Cove Road Place, which is a small street off Cove Road.

The property at 7 Beach Road is currently occupied by a two-story, 5-unit office/residential building, and faces one of Belvedere's main thoroughfares, Beach Road. The parcel is across from Belvedere Cove, is directly adjacent to the Boardwalk Shopping Center, and is adjacent to the three-story Ark Apartments. In 2011, the City amended the R-3 Zoning District standards for multi-family parcels adjacent to commercial zoned properties, such as the property at 7 Beach Road. The new standards reduced the required lot area to 1,250 square feet per unit for one to two

bedroom units and to 2,000 square feet for units with three or more bedrooms. Maximum lot coverage was increased from 40 percent to 50 percent. The revised standards permit development up to 34 units per acre, and effectively increased the allowable density at 7 Beach Road to 8 units, an increase of 3 units.

An aerial image of the site (Figure 11) and a concept site plan (Figure 12) illustrating the feasibility of the site at 7 Beach Road for additional development is shown below and on the following page.

**Figure 11: Aerial Image of 7 Beach Road**



Due to the fact that the parcel at 7 Beach Road is not a vacant site, the City analyzed the property's realistic development potential within the planning period, taking into account the existing use, recent development trends, market conditions, and the availability of incentives for development.

Existing Use:

The existing uses on site are an Office/Residential building with 5 units, carport, and former floating houseboat that has been relocated to the site and placed on a foundation. Under a redevelopment scenario, the existing structures would be demolished and the houseboat would be moved to a new location.

The property owner has owned the property for many years, and he does not live in the community. In the past decade in Belvedere, the same property owner has sold several different properties. The existing structures on the site are characterized as older (circa 1950). As indicated in Table 40 the building comprises more than half of the assessed value of the property. However, the building value also includes the houseboat, which could be utilized in another location.

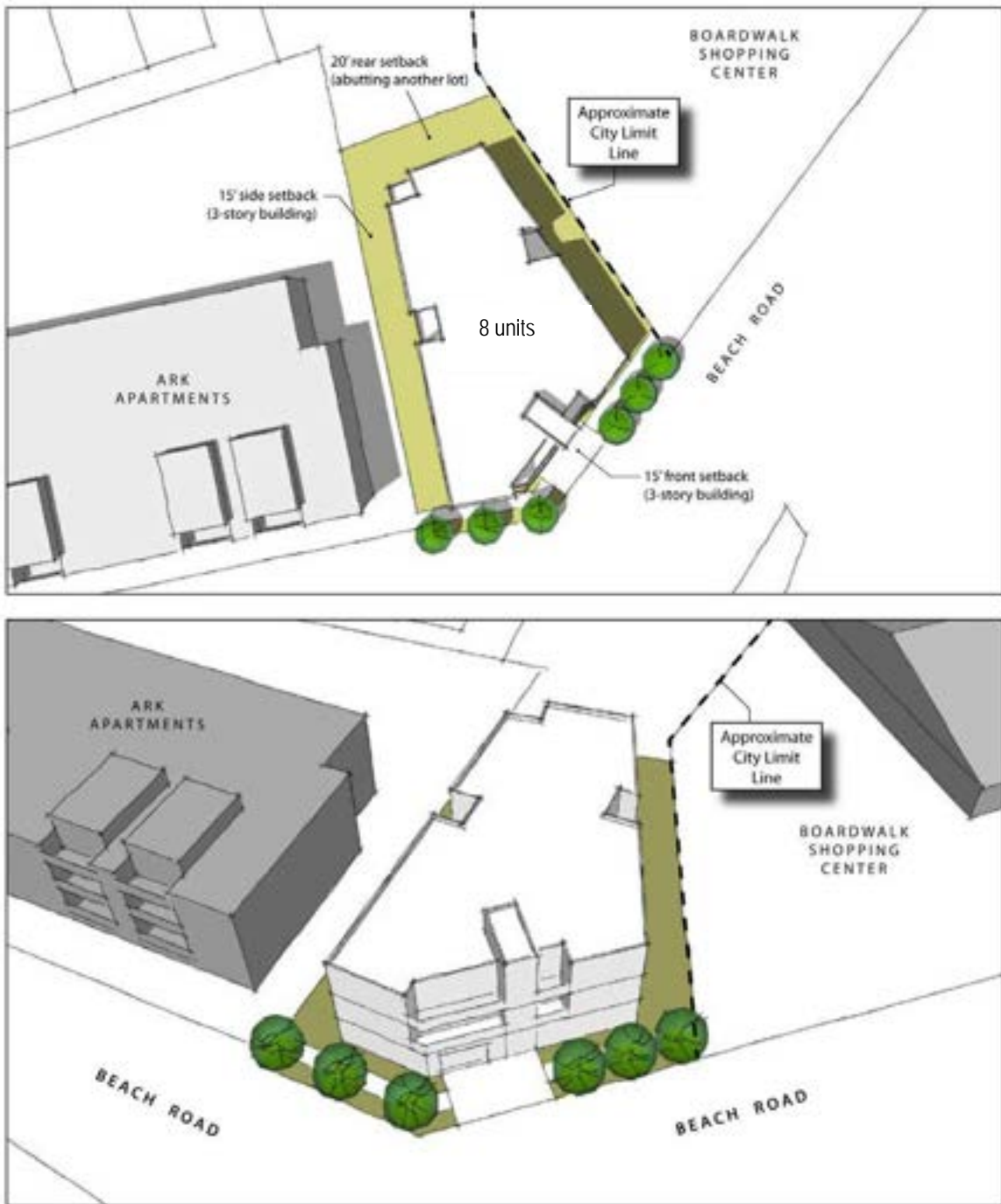
**Table 40: 7 Beach Road Assessed Property Value (APN 060-082-41)**

Parcel Size	Land Value %	Improvement Value %	Overall Value
11,108 sq. ft.	33%	66%	\$499,522

Source: Marin County Tax Assessor (2014)

The site is completely surrounded by more intense development: The Boardwalk Shopping Center to the north, the 3 story, 20-unit Ark Apartments to the south, and the Belvedere Nursery School to the west. Figure 13 illustrates the development potential for the site with the current city limit line.

Figure 12: Concept Site Plan for 7 Beach Road



### Recent Development Trends:

Nearly all of the recent development in Belvedere has been the re-utilization of existing small parcels. New homes are typically built where previous homes have been demolished and then replaced. Most of the parcels in Belvedere that are zoned R-3 (multi-family residential) are already developed at densities that are at the upper limit of their range, and in some cases, over the currently allowed densities. Because of this, there are few examples of multi-family properties that are ripe for re-use. However, Belvedere's most recent multi-unit construction projects were on small properties that were permitted to be reutilized and intensified:

- Eleven apartment units at 515 San Rafael Avenue in 1988 (built on a one-third acre infill site);
- Four condominium units on Cove Road Place in 1984 (built on a one-third acre re-utilized site); and
- Four condominium units on Bayview Avenue in 1987 (the Belvedere School Condominiums were built on a 25,676 square-foot lot that was a former school).

Due to the built-out condition of the community, it is expected that future development will happen on sites that are being redeveloped. Additionally, it is expected that most of the sites will be small ones because there are very few large parcels that exist in the community.

### Market Conditions:

The 7 Beach Road site is centrally located to the commercial services, transportation routes, public transit, and public amenities in Belvedere and Tiburon. It is fully served by all needed infrastructure and utilities. Additionally, it is located in an area that is surrounded by more intensive development and it has views of Belvedere Cove, Angel Island, and beyond. All of these facts make the site redevelopment very interesting from a market perspective.

As has been noted in previous sections of the Housing Element, vacant land is scarce in Belvedere. Because Belvedere is such a desirable community in which to live, parcels which would be passed over in other communities can be viewed as viable and desirable development sites. High land and construction costs, combined with a limited supply of available and developable land make the site at 7 Beach Road a realistic site for more intensive and compact redevelopment, nearly doubling the number of units on the site.

### Development Incentives:

The City of Belvedere has several regulatory and financial incentives that can make the redevelopment of this site more desirable. Incentives include:

*SC-H Overlay Zoning District.* The senior citizen-handicapped overlay district was established to provide for development of land for senior citizen housing and housing

for the handicapped pursuant to standards which reflect the unique character of senior citizen or disabled persons' residential occupancy. The intent is to encourage the developer to build housing for senior citizens and those with special needs by waiving parking and density standards to allow for more units on the site.

*Density Bonus Allowances.* If an applicant were interested in developing units dedicated for use by seniors and/or disabled persons, the development standards could be loosened further to allow a greater number of units on site. Additionally, in 2014 the City adopted an ordinance to implement State density bonus law, Government Code section 65915 – 65918, which states that density bonuses may be given for affordable housing, senior housing, donations of land for affordable housing, condominium conversions that include affordable housing, and child care facilities. If an applicant were to propose a project that contained any of the above amenities or benefits, additional density could be allowed on the site, as well.

*Financial and development incentives.* Program 3.1 in Section 5 of the Housing Element details the commitments the City of Belvedere is willing to make to further incentivize the redevelopment of the site at 7 Beach Road to higher density affordable housing units. The commitments include:

- Actively engaging the property owner in a discussion about the future of the property;
- Providing fee-free consultations with the property owner and/or interested developers regarding the zoning requirements and planning process, and reviewing preliminary development proposals for the site;
- Working with the property owner and/or interested developer to apply for funding for the construction of affordable housing on the site through local, state, and federal sources such as the Marin Community Foundation, Low Income Housing Tax Credit small sites funds, and others; and
- Providing a portion of the funds collected via the City's Affordable Housing Impact Fee to help subsidize the construction of affordable housing on the site.

The City of Belvedere is confident that the site at 7 Beach Road would be an ideal location for intensified development and is willing to take an active role in seeing a plan for housing for Belvedere's lower income residents come to fruition.

### **Summary of Residential Development Potential and RHNA**

The City plans to fulfill its share of regional housing needs using a combination of the following methods:

- ✓ Development of vacant R-15 parcels
- ✓ Development of underutilized R-3 development site(s)
- ✓ Development of new secondary dwelling units and preservation of existing second dwelling units at rents affordable to lower income households

#### *Development of vacant R-15 parcels*

As shown in Figure 9, there are 17 vacant R-15 parcels in Belvedere that are either vacant or vastly underutilized (containing only a small, uninhabited structure). Due to the increasingly limited opportunities for new residential development in Belvedere, it is reasonable to conclude that some percentage of these properties would be developed during the next Housing Element planning period.

#### *Development of underutilized R-3 development site(s)*

As described in previous sections, the R-3 zoned property at 7 Beach Road makes a particularly suitable candidate for more intensive development. The Housing Element contains a program designed to work with the property owner to redevelop the property. The current structures on the property do not maximize the amenities of the site due to its valuable location with waterfront views, and it is realistic to assume that with the allowed intensification of the site, it would be likely to be redeveloped at the increased density of 34 units per acre during the 2005-2023 planning period.

#### *Development of secondary dwelling units*

Belvedere's Housing Element contains a variety of programs aimed at encouraging and facilitating the increased development of second units in the community over the next eight year period. Housing Element Program 3.3 calls for the City to consider standards for junior second units, which would encourage the repurposing of existing bedrooms to second units through minor modifications. Based on the City's track record during the 2009-2014 planning period, it is realistic to assume that the City could achieve its goal of producing 15 new second units during the 2015-2023 planning period.

In summary, Belvedere has identified adequate sites to address its regional housing needs for all income categories for the 2015-2023 planning period, as shown below in Table 41:

**Table 41: Comparison of RHNA and Potential New Units Enabled by Housing Element Programs**

Income Level	RHNA req.	Vacant R-15 parcels	New 2nd Units*	Underutilized R-3 sites (net increase)**	Total # of new units
Very Low	4		5	1	6
Low	3		5	2	5
Moderate	4		5		5
Above Moderate	5	17			17
Total	16	17	15	3	33

\*Based on second unit rental survey, it is assumed that the second units will be an even split between being affordable to very low/low/moderate income households.

\*\*New units at 7 Beach Road estimated to be affordable to Very Low and Low Income categories due to minimum density of 34 units per acre.

Source: City of Belvedere

## **B. Financial Resources**

The extent to which Belvedere can achieve its Housing Element goals and objectives is due in some part to the availability of financial resources for implementation. Below is a summary of the major sources of funding available to carry out housing activities in Belvedere.

### **Local Programs**

#### **Belvedere Affordable Housing Trust Fund**

The Housing Element contains a program to adopt a requirement for an Affordable Housing Fee, and it also contains a program to establish a Housing Trust Fund Ordinance and the procedures for operation. The intent of the ordinance will be that the Affordable Housing Fee is collected at the time of new building permit issuance and the funds are placed into a Housing Trust Fund for the development of low and moderate income housing. As part of this ordinance adoption process, Belvedere would need to conduct a fee study and establish the mechanisms for fee collection and utilization.

#### **Marin Workforce Housing Trust**

The Marin Workforce Housing Trust is a public/private partnership that has been created to meet the challenges of housing affordability for workers in Marin County. Through a revolving loan fund, the Trust provides low-interest rate loans to nonprofit and for-profit developers who are constructing homes affordable to lower income families, as well as special needs populations.

#### **Marin Community Foundation Loan Fund**

The Marin Community Foundation (MCF) offers low cost loans and grants to non-profit organizations that provide affordable housing. The MCF Loan Fund can help non-profit developers by providing a resource for site acquisition, construction, or rehabilitation, to help stabilize nonprofits for the future, and for funding projects aimed at the supporting affordable housing in Marin County.

### ***Rental Assistance Programs***

#### ***Housing Choice Voucher Program (formerly Section 8)***

Rental assistance payments to owners of private market rate units on behalf of low income (50% Median Family Income) tenants. The program is administered by the Marin Housing Authority. Four Belvedere households utilize the Housing Choice Voucher program through the Housing Authority.

### *Housing for Public Employees*

The Town of Tiburon has several moderate income units set aside for their City employees. If they are not used by Tiburon employees, they are offered to Sanitary District and Fire District employees, and then employees of other Tiburon peninsula agencies, including the City of Belvedere. In addition, the City has subsidized the housing costs of high-level City Staff members in the past in order to ensure that Belvedere can recruit and retain employees in a costly housing market.

### *Housing Opportunities for People With AIDS Program (HOPWA)*

HOPWA provides rental assistance to individuals and families where a family member is HIV+ or has AIDS. HOPWA program participants lease privately owned apartments and receive a rental subsidy based on their income level and family composition. The Marin Housing Authority has designed this program to be flexible and highly client-friendly, with particular attention given to preserving the confidentiality of the participants. Program participants are also directed to community case management resources.

### *Housing Stability Program (formerly Rebate for Marin Renters)*

The Rebate for Renters program is also administered by the Marin Housing Authority. The program provides one-time rental assistance to eligible households who are at risk of becoming homeless.

### *Shelter Plus Care Program*

Shelter Plus Care provides rental assistance and supportive services on a long-term basis for homeless individuals and families where the head of household has a serious mental illness (and may also have other disabilities). Shelter Plus Care participants lease privately owned apartments and pay 30 percent of their income towards rent. The Marin Housing Authority pays the remainder of the rent up to the maximum allowed by federal guidelines. Participants also receive intensive support from Marin Housing Authority caseworkers and from a coalition of community-based service providers to assist them in remaining successfully housed. This program is made possible through close collaboration with Marin County Community Mental Health Services.

## **State and Federal Programs**

### **CalHome Program**

*Program Description:* The purpose of CalHome is to enable low- and very low-income households to become or remain homeowners. The program provides grants and/or loans to local public agencies and nonprofit developers for costs associated with predevelopment, site development, and site acquisition for development projects, rehabilitation, and acquisition and rehabilitation, of site-built housing, and rehabilitation, repair, and replacement of manufactured homes.

**Low Income Housing Tax Credit Fund (Small Sites)**

The federal low-income housing tax credit is the principal source of federal funding for the construction and rehabilitation of affordable rental homes. The tax credits are a dollar-for-dollar credit against federal tax liability. Although the LIHTC is a federal program, it is administered principally through state housing finance agencies. There is funding targeted specifically to development on small sites.

**Building Equity and Growth in Neighborhoods (BEGIN) Program**

*Program Description:* The BEGIN Program is a homeownership program providing grants to local governments that reduce regulatory constraints to housing. Grants are provided for down payment assistance to low- and moderate-income first-time homebuyers.

*Housing Element Criteria:* Points are granted for jurisdictions with an adopted housing element found in substantial compliance with State housing element law.

**Community Development Block Grant (CDBG) General Allocation Programs**

*Program Description:* The CDBG/GA Program provides funds for new construction, housing acquisition, housing programs, housing rehabilitation, public services, community facilities, economic development, and public works. Belvedere has received CDBG dollars in the past and intends to request additional grants available for future years. In the past, the CDBG funds have been used at the County level to fund the Marin Housing Authority's Residential Rehabilitation Program. The program provides technical assistance and financial assistance with loans to low- and moderate-income persons. CDBG funds are used to generate home improvement loans with low interest rates that are available to low-income Belvedere residents.

*Housing Element Criteria:* To be eligible for funding, a jurisdiction's housing element must be adopted pursuant to Government Code Section 65585 by a date established in the NOFA/Application.

**Community Development Block Grant (CDBG) Planning and Technical Assistance Programs**

*Program Description:* CDBG/PTA Program provides funds for planning and feasibility studies related to CDBG-eligible activities.

*Housing Element Criteria:* To be eligible for funding, a jurisdiction's housing element must be adopted pursuant to Government Code Section 65585 by a date established in the NOFA/Application.

**Infill Incentive Grant (IIG) Program**

*Program Description:* The IIG Program provides funds for infrastructure improvements necessary to facilitate new infill housing development.

*Housing Element Criteria:* To be eligible for funding, projects must be located in a locality which has an adopted housing element that has been found by the Department to be in substantial compliance as of the due date for applications pursuant to the NOFA.

### **Infrastructure State Revolving Fund (ISRF) Program / California Infrastructure and Economic Development Bank (I-Bank)**

*Program Description:* The ISRF Program provides low-cost financing to public agencies for a wide variety of infrastructure projects. Eligible project categories include city streets, county highways, state highways, drainage, water supply and flood control, educational facilities, environmental mitigation measures, parks and recreational facilities, port facilities, public transit, sewage collection and treatment, solid waste collection and disposal, water treatment and distribution, defense conversion, public safety facilities, and power and communications facilities.

*Housing Element Criteria:* Points will be granted for jurisdictions or applicants located within a jurisdiction with a Department-approved housing element.

### **HOME Investment Partnership Programs (HOME)**

*Program Description:* The HOME Program provides grants to cities, counties, and State-certified CHDOs for housing rehabilitation, new construction, and acquisition and rehabilitation for both single-family and multi-family housing projects serving lower-income renters and owners.

*Housing Element Criteria:* Points are granted for jurisdictions with an adopted housing element found in substantial compliance with State housing element law.

### **Housing Enabled by Local Partnerships (HELP) Program, California Housing Finance Agency**

*Program Description:* The HELP Program and the Residential Development Loan Program (RDLP) offer reduced rate loans to local government entities for locally determined affordable housing activities and priorities (acquisition, construction, rehabilitation, single-family homeownership, or preservation of multi-family and special needs units).

*Housing Element Criteria:* Proposals must include documented housing plans that demonstrate that the proposed housing activity described in the application has been identified as a local housing priority. Eligible documented housing plans include the housing elements, consolidated plans, redevelopment plans, or other general housing plans that the locality's governing board has ratified. Applications must also include evidence that a plan has been approved.

### **Housing Related Parks Program (HRP)**

*Program Description:* The HRP program creates incentives and rewards for cities and counties with documented housing starts for newly constructed units affordable to very low or low-income households, in the form of grant funds which can be used to create new parks, or rehabilitate or improve existing parks.

*Housing Element Criteria:* To be eligible for funding cities and counties must have an adopted housing element that HCD has found to be in substantial compliance with state housing element law by the end of the designated program year.

**Local Housing Trust Fund Program (LHTF)**

*Program Description:* The LHTF program helps finance local housing trust funds dedicated to the creation or preservation of affordable housing. The program provides matching grants (dollar-for-dollar) to LHTFs that are funded on an ongoing basis from private contributions or public sources that are not otherwise restricted in use for housing programs. Approved activities include loans for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income, and for down payment assistance to qualified first-time homebuyers.

*Housing Element Criteria:* To be eligible for funding, cities and counties must have adopted housing elements that HCD has found in compliance with state housing element law.

**Multifamily Housing Program (MHP)**

*Program Description:* The purpose of the MHP is to assist the new construction, rehabilitation and preservation, or acquisition and rehabilitation of permanent and transitional rental housing, and the conversion of nonresidential structures to rental housing, for lower income households. Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9 percent federal low income housing tax credits. Eligible applicants (including local public agencies, nonprofit organizations, and individuals) must have successfully developed at least one affordable housing project.

## **C. Opportunities for Energy Conservation**

Conventional building construction, use and demolition - along with the manufacturing of building materials - have multiple impacts on our environment. In the United States, the building industry accounts for a substantial portion of electricity consumption, greenhouse gas emissions, landfill waste, raw materials use, and potable water consumption.

Many local building standards already consider energy and stormwater issues and many jurisdictions have programs related to energy, recycling, water conservation, stormwater management, land use, and public health. The City of Belvedere General Plan 2030 contains a Sustainability and Resource Conservation Element with the following guiding principles:

- Conserve, enhance and protect existing natural resources and environments that contribute to the unique identity of Belvedere;
- Ensure that future growth is accommodated in a sustainable manner and does not compromise on the City's natural setting;
- Develop programs and initiatives which will distinguish the Belvedere Community as a leader in sustainability efforts, while enhancing the comfort and quality of the built environment;
- Reduce Belvedere's ecological footprint by consuming fewer natural resources, relying on locally produced goods and services, discouraging the use of non-renewable resources, and promoting environmentally friendly means to locally assimilate wastes;
- Protect air quality, climate and human health by actively reducing green house gas emissions associated with vehicular traffic, energy consumption, water usage, and construction activities; and
- Maintain sensitivity to biological habitats with respect to shoreline development proposals.

The policies contained in the Sustainability and Resource Conservation Element encompass a broad range of issues including energy efficiency, green building, water conservation, renewable energy, solid waste, alternative transportation, and development of a Climate Action Plan (adopted in 2011). The end result will be buildings that minimize the use of natural resources, are healthier and more comfortable for people, and reduce harm to the environment.

The City of Belvedere administers the California Code of Regulations, Title 24, which sets forth mandatory construction standards for development. The home building industry must comply with these standards while localities are responsible for enforcing the regulations. In 2011, the State added the Green Building Standards Code (CALGreen) to Title 24. Revised in 2013, the CALGreen code regulates new, remodeled

and expanded residential and non-residential buildings and requires green building practices for planning and design, energy efficiency, material conservation and resource efficiency, and environmental quality. In addition, the energy requirements of Title 24 were made significantly more stringent in 2013, with a 25 percent reduction in energy budgets for new homes, a 30 percent reduction for commercial buildings, and a 14 percent reduction for multi-family structures. The State's goal is to increase energy code requirements to achieve zero net energy homes by 2020 and commercial structures by 2030.

### **Energy Conservation Programs Offered through Local Utilities**

In addition to green building, Belvedere promotes energy conservation by advertising utility rebate programs and energy audits available through Pacific Gas and Electric, particularly connected to housing rehabilitation programs and free energy audits. Lower-income households are also eligible for State-sponsored energy and weatherization programs.

Pacific Gas & Electric (PG&E) provides several energy assistance programs for lower income households which help qualified homeowners and renters conserve energy and control electricity costs. These programs include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program. The CARE program provides a 15 percent monthly discount on gas and electric rates to income-qualified households, certain non-profit organizations, agricultural employee housing, homeless shelters, hospices, and other qualified non-profit group living facilities.

The REACH Program provides one-time energy assistance to customers who are in jeopardy of losing their energy services due to experiencing an unforeseen or uncontrollable hardship. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who are unable to pay for their necessary energy needs.

Marin Clean Energy (MCE) is a public, not-for-profit local electricity provider that also promotes energy conservation and sustainability. MCE purchases power from clean, renewable sources, including solar, wind, geothermal, and bioenergy, and PG&E delivers it to a customer's home or business through the PG&E distribution system and wires. MCE provides an option for its customers to purchase electricity that comes from 100 percent renewable energy sources. MCE also pays premium rates for excess electricity created by solar energy systems installed at customers' homes and businesses, and rolls credits over every month.

#### ***Conservation Rebates***

PG&E offers a wide range of rebates for energy-efficient equipment and appliances, including furnaces, duct sealing, whole house fans, air handler systems, swimming pool

pumps and motors, water heaters, cool roofs, insulation, room air conditioners, clothes washers, dishwashers, computer monitors, energy-efficient lighting, and recycling of refrigerators, freezers and room air conditioners. The Marin Municipal Water District (MMWD) also provides a variety of rebates for high-efficiency toilets, clothes washers, and water-conserving landscape practices. Both organizations promote their rebate programs through customer mailings, company websites, and point-of-sale information.

#### *Rehabilitation Loans*

The Marin Housing Authority provides low-interest residential rehabilitation loans to very-low income homeowners to make basic repairs and improvements, correct substandard conditions, and eliminate health and safety hazards. Funds can also be used to include energy efficiency improvements.



#### *Marin County Energy Watch (MCEW)*

##### *Partnership*

The MCEW brings together four elements to provide energy efficiency services and resources to single and multifamily residential; small, medium and large commercial; and public agencies and schools in Marin County as described:

- The Marin Energy Management Team (MEMT) acts as “energy manager” for public sector agencies including local governments, school districts and special districts, and specifically addresses the difficulty of reaching smaller public sector institutions. Services include audits, technical assistance, engineering, assistance in financing and obtaining incentives, specifying and managing projects, energy accounting and reporting, procurement, peer meetings and training workshops. MEMT also integrates other state, utility, and private energy efficiency programs, filling resource gaps, and addressing specific barriers as needed to provide as comprehensive and seamless a delivery of services as possible.
- Smart Lights is designed to help small businesses become more energy-efficient. The program offers free start-to-finish technical assistance and instant rebates to help defray the cost of upgrading and/or repairing existing equipment. Smart Lights can help with comprehensive lighting retrofits, refrigeration tune-ups, controls, and seals replacement, replacement of hot water heaters, and referrals to appropriate HVAC programs. *Photo credit: California Energy Commission*
- California Youth Energy Services (CYES) provides no-cost green house calls to homeowners and renters, regardless of income level. The professionally-trained

staff provides energy assessments and installs free energy and water-saving equipment. CYES serves single-family dwellings, duplexes and multifamily units.

Lastly, Energy Upgrade California is an energy efficiency program that provides rebates and resources to upgrade single family and two to four unit multi-family dwellings to save energy and water.

In addition to energy conservation programs and establishing programs that address new construction, it is important to note that one of the most effective things Marin County jurisdictions can do to help reduce climate change impacts is to decrease the need for long commutes by promoting development near jobs, transit and services. The programs contained in Belvedere's Housing Element will focus new development in existing areas, implement land use and conservation strategies to address energy conservation and climate change, implement new initiatives to foster the community's environmental sustainability, and promote new energy conservation programs through the distribution of educational materials to homeowners and builders on an annual basis.

## SECTION 5: HOUSING PLAN

Sections 2, 3 and 4 of the Housing Element establish the housing needs, opportunities and constraints in Belvedere. This final Housing Plan section begins by evaluating accomplishments under the City's adopted 2010 Housing Element and then presents Belvedere's eight-year Housing Plan for the 2015-2023 planning period. This Plan sets forth the City's goals, policies and programs to address identified housing needs.

### A. Evaluation of Accomplishments under Adopted Housing Element (2010)

State Housing Element law requires communities to assess the achievements under their adopted housing programs as part of the eight-year update of the Housing Element. Belvedere's Housing Element was last updated in June 2010 for the 2009-2014 planning period and contains a set of goals, policies and programs that were intended to be implemented for the remainder of the Housing Element timeframe. While many programs were successfully implemented, there are a few programs that were not achieved and have been carried forward into this Housing Element so that the City may focus on their implementation during this cycle.

The following section reviews the programs of the 2010 Housing Element, including progress on the implementation of programs, and the continued appropriateness of goals and policies. The results of this analysis will provide the basis for developing the comprehensive housing program strategy presented in the final section of the Housing Element.

Objective	Number	Program Title	Anticipated Timeframe
Objective 1: Work Together to Achieve Belvedere's Housing Goals	1.1	Collaborate on the Marin Countywide Housing Workbook and other inter-jurisdictional efforts to plan for and provide housing	Attend planning meetings throughout 2009-2014
	1.2	Collaborate on the Marin Countywide Housing Workbook and other inter-jurisdictional efforts to plan for and provide housing	2009-2014
	1.3	Continue to implement the City's agreement with the Marin Housing Authority (MHA)	2009-2014
	1.4	Annual Housing Element review	Annually in March of each year, prior to the budget cycle.

Program:	Collaborate on the Marin Countywide Housing Workbook and other inter-jurisdictional efforts to plan for and provide housing (1.1)
Description:	Continue to implement, whenever possible, agreed-upon best practices, shared responsibilities and common regulations to efficiently and effectively respond to housing needs within a countywide framework. The inter-jurisdictional effort should be coordinated by Marin County and be available to assist participating cities.
Implementation:	Make financial contribution to County for Workbook effort, participate on Technical Advisory Committee, and attend regular coordination meetings.
Accomplishment:	Program partially achieved. Due to the new streamlined review housing element update process, an updated Marin Countywide Housing Workbook was not prepared for the 2015-2023 planning period. The county's planners regularly share information and best practices for housing strategies. The junior second unit concept was a result of this inter-jurisdictional effort.
Recommendation:	Continue program but delete reference to Marin Countywide Housing Workbook and the need for financial contributions. Program should recognize that inter-jurisdictional efforts will occur on an ad-hoc, as-needed basis and not according to any specific timeframe.
Program:	Identify Existing Employee Housing Opportunities (1.2)
Description:	Work with local school districts, other public agencies (specifically the Town of Tiburon), and existing businesses to assist in the provision of housing for public employees. Seek opportunities for helping local employees find needed housing, such as purchasing or leasing larger facilities to provide local housing opportunities. Continue the City's program to subsidize the housing cost of high-level City positions in an effort to recruit and retain City Staff in an expensive housing market.
Accomplishment:	Program implementation partially successful. The City supported high-level employee housing.
Recommendation:	Continue program.
Program:	Work with the Marin Housing Authority (1.3)
Description:	Continue to implement the agreement with the Marin Housing Authority (MHA) for management of the affordable housing stock in order to ensure permanent affordability. Implement resale and rental regulations for low and moderate income units and assure that these units remain at an affordable price level.
Accomplishment:	Program implementation successful. The City has an agreement with MHA to provide Housing Choice Vouchers for Belvedere households.
Recommendation:	Continue program.
Program:	Conduct an Annual Housing Element Review (1.4)
Description:	Develop a process for the assessment of Housing Element implementation through annual review by the Belvedere Planning Commission and City Council. Provide opportunities for public input and discussion, in conjunction with State requirements for a written review by April 1 <sup>st</sup> of each year. (Per Government Code Section 65583(3)). Based on the review, establish annual work priorities for

Staff, Planning Commission and City Council to implement Housing Element programs.

Accomplishment: Program implementation successful. Annual reports were submitted annually to HCD.

Recommendation: Continue program.

Objective	Number	Program Title	Anticipated Timeframe
Objective 2: Maintain and Enhance the Quality of Existing Housing and Residential Neighborhoods	2.1	Enforce Condominium Conversion Ordinance	2009-2014
	2.2	Preserve Rental Housing	2009-2014
	2.3	Demolition Regulation	Zoning Amendment by June 2010
	2.4	Conduct Home Presale Inspections	2009-2014

Program: Enforce Condominium Conversion Ordinance (2.1)

Description: Continue to apply the Condominium Conversion Ordinance, which was adopted by the City in 1983, and regulate the conversion of rental housing to for-sale condominiums.

Accomplishment: Program implementation successful. No rental housing units (apartments) were converted to into condominiums during the planning period.

Recommendation: Continue program.

Program: Preserve Rental Housing (2.2)

Description: Monitor the rental stock in Belvedere to maintain a reasonable rental stock, recognizing the need for such units to accommodate those preferring to rent or those unable to purchase homes in Belvedere.

Accomplishment: Program implementation successful. Belvedere currently has only one dedicated affordable housing project (Farley Place at 515 San Rafael Avenue), which is owned and operated by a non-profit affordable housing organization. This property is not at risk for conversion due to long-term deed restrictions extending to 2039, combined with its non-profit ownership. The City contributed \$30,000 to subsidize the Farley Place rental units.

Recommendation: Continue program.

Program: Demolition Regulation (2.3)

Description: Amend the Zoning Ordinance to require the discretionary review of a demolition permit for full or partial removal of any housing unit from the City's housing stock. Under this policy, removal of a unit could include the full, physical demolition of a housing unit or any interior wall demolition that would merge two separate living units.

Accomplishment: Program implementation successful. Amendments to the Demolition Ordinance 2011-4 were adopted by the City Council on September 12, 2011, and are still in effect. The Demolition Ordinance now requires discretionary review of removal of a dwelling unit, including removal of a second unit or converting a duplex into a single unit.

Recommendation: Delete, program implemented.

Program: Conduct Home Presale Inspections (2.4)

Description: Continue to inspect all residential units prior to resale. The inspections indicate zoning violations and point out safety related matters to assure that the units are safe and conform to the Building Code.

Accomplishment: Program implementation successful. The Belvedere Municipal Code requires that prior to the sale or exchange of any residential building or residential lot, the owner shall obtain from the City, a report of the residential building record. The report shall have two parts: the first, showing the regularly authorized use, occupancy and zoning classification of such property; and the second, an inspection, which provides an opportunity to identify potentially hazardous conditions or zoning or building code violations. This report is issued for every residential structure that is sold.

Recommendation: Continue program.

Objective	Number	Program Title	Anticipated Timeframe
Objective 3: Assist in the Development of Affordable Housing to Meet the Needs of the Community	3.1	Provision of Adequate Sites for Affordable Housing	Zoning amendment within one year of housing element adoption.
	3.2	Second Units	Zoning amendments within one year of housing element adoption.
	3.3	City Limit Line Modification	Continue ongoing collaboration with owners and agencies
	3.4	Prepare Information and Conduct Outreach on Housing Issues	Update housing materials and website by 2010.
	3.5	Establish an Affordable Housing Fee for New Market Rate Housing, Remodeling and Additions	Conduct fee nexus study and explore feasibility of ordinance adoption within one year of Housing Element adoption.
	3.6	Adopt a Housing Trust Fund Ordinance and Operating Procedures	Adopt Ordinance and operating procedures within one year of Housing Element adoption.
	3.7	Seek Federal and State funds for qualifying development projects	2009-2014 as new applications for multi-family units are received

Program: Provision of Adequate Sites for Affordable Housing (3.1)

Description: Facilitate development on underutilized R-3 parcels adjacent to commercial properties by amending the text of the R-3 zoning district. Complete actions to facilitate the redevelopment of the 7 Beach Road site for lower income households.

Accomplishment: Program implementation partially successful. The City Council adopted Ordinance 2011-4 on September 12, 2011, to amend the R-3 Zoning District standards for multi-family parcels adjacent to commercial zoned properties, including the

property at 7 Beach Road. The new standards reduced the required lot area to 1,250 square feet per unit for one to two bedroom units and to 2,000 square feet for units with three or more bedrooms. Maximum lot coverage was increased from 40 percent to 50 percent. The revised standards permit development up to 34 units per acre, and effectively increased the allowable density at 7 Beach Road to 8 units, an increase of 3 units. The property owner did not submit an application for new housing development at 7 Beach Road.

**Recommendation:** Continue program but delete references to zoning text amendments as they have been completed.

**Program:** Second Units: Public Education on Second Units (3.2A)

**Description:** Develop a brochure to provide information on the City's second unit standards, and promote their development. Seek to achieve development of ten units over the planning period in the R-15, R-1L, R-1C, and R-1W zoning districts.

**Accomplishment:** Program implementation partially successful. The City developed twelve second units over the prior planning period, exceeding the City's objective and meeting the Town's lower-income RHNA requirement. However, the City's website does not include any information on developing second units.

**Recommendation:** Continue program but modify to include other outreach activities such as the website, e-newsletters, and press releases.

**Program:** Second Units: Amnesty Program for Second Units (3.2B)

**Description:** Adopt a Second Unit amnesty program and coordinate with the Marin Municipal Water District to offer reduced water meter hookup fees for legalized second units. The amnesty program could include the waiver of City fees and penalties. The amnesty program could allow the legal registration of both second units and second kitchens if they meet all the provisions of the City's Second Kitchen and Second Unit Ordinance (Chapter 19.78 of the Municipal Code). Coordinate with the Tiburon Fire Protection District to discuss relaxing the requirement to require fire sprinklers for Second Units, as well as the primary residence (where fire safety goals can still be met), through an official second unit amnesty program. Units which receive subsidies from the City in the form of fee waivers or direct fee payments to outside agencies (such as MMWD) shall be required to be restricted to lower income households.

**Accomplishment:** Program implementation not successful. The City did not develop a second unit amnesty program. However, the City does not impose a penalty on pre-existing second units. Implementation of this program would not remove any disincentive to legalizing existing illegal units.

**Recommendation:** Delete program and replace with a Junior Second Unit program, which will accomplish a similar objective by facilitating approval of units that do not meet current second unit standards.

**Program:** Second Units: Financial Assistance for Second Units (3.2C)

**Description:** Within one year of Element adoption, contact local service providers, including the Marin Municipal Water District and Reed Union School District, to pursue options for reduced development impact fees on second units dedicated for occupancy by extremely low, very low, and low income households. Evaluate

	mechanisms to subsidize impact fees using local, State, and nonprofit sources, including the City's Affordable Housing Trust Fund (new Housing Element program).
Accomplishment:	Program implementation not successful. Marin Municipal Water District currently provides reduced water connection fees for low-income units. Reed Union School District only charges a fee for new construction over 500 square feet, and the fee is not excessive. The Sanitary District charges fees based upon the number of fixtures, which the property owner can control in order to reduce costs.
Recommendation:	Continue program but delete reference to contact local service providers. As an alternative, the Housing Element contains a new program to develop standards for junior second units, and to work with the service providers to reduce or waive fees for these unit types.
Program:	Remove Owner-Occupation Requirement for Second Units (3.2D)
Description:	Amend the Zoning Ordinance to remove the requirement that either the main unit or the second unit on a parcel must be occupied by the property owner.
Accomplishment:	Program implementation successful. The City Council adopted Ordinance 2011-4 on September 12, 2011, which removed the owner occupancy requirement for second units.
Recommendation:	Delete, program implemented.
Program:	Increase Second Unit Size (3.2E)
Description:	Amend the Zoning Ordinance to increase the maximum unit size for second units from 600 square feet to 750 square feet.
Accomplishment:	Program implementation successful. The City Council adopted Ordinance 2011-4 on September 12, 2011, which increased the maximum unit size to 750 square feet.
Recommendation:	Delete, program implemented.
Program:	Reduce Minimum Lot Size (3.2F)
Description:	Amend the Zoning Ordinance to reduce the minimum lot size required to allow a Second Units from 10,000 square feet to 8,000 square feet.
Accomplishment:	Program implementation successful. The City Council adopted Ordinance 2011-4 on September 12, 2011, which reduced the required minimum lot size to 8,000 square feet.
Recommendation:	Delete, program implemented.
Program:	Eliminate the Second Unit Application Fee (3.2G)
Description:	Amend Belvedere's Fee Schedule to eliminate the Planning Application Fee for Second Units.
Accomplishment:	Program implementation successful. The City Council amended the fee schedule to eliminate the second unit permit application fee.
Recommendation:	Delete, program implemented.
Program:	City Limit Line Modification (3.3)
Objective:	Continue high-level discussions and with the Belvedere Land Company (and other property owners in the Boardwalk Shopping Center) and Town of Tiburon, and

	the Local Agency Formation Commission (LAFCo), on the prospects of adjusting the city limit line to create regularly-configured parcels with greater redevelopment potential.
Accomplishment:	Program implementation not successful. The City conducted lot-line adjustment discussions. However, LAFCO's adopted sphere of influence places the entire Boardwalk Shopping Center within the Town of Tiburon's sphere of influence because urban service responsibilities and capabilities are located within the Town of Tiburon.
Recommendation:	Delete program as it appears unlikely that realignment of the limit line would result in creation of housing units within the City of Belvedere.
Program:	Prepare Information and Conduct Outreach on Housing Issues (3.4)
Objective:	Coordinate with local businesses, housing advocacy groups, neighborhood groups, and participate in the Marin Consortium for Workforce Housing in building public understanding and support for workforce and special needs housing and other issues related to housing. Publicize information on various programs, including City, County, State and Federal housing programs and advise and assist low and moderate income elderly living alone and elderly on fixed incomes having difficulty continuing to own and maintain their homes.
Accomplishment:	Program implementation successful. The City developed information on housing issues, especially during the update of the Housing Element.
Recommendation:	Delete program but remove reference to the Marin Consortium for Workforce Housing, as this group is no longer active.
Program:	Establish a Housing Fee for New Market Rate Housing, Remodeling (3.5)
Objective:	Conduct a nexus study in 2010 to evaluate the establishment of an affordable housing fee for residential projects involving one or more units and fees based on square foot basis for major remodels and additions.
Accomplishment:	Program implementation not yet successful. However, in the recent past, a number of other Marin County jurisdictions have adopted ordinances to establish a housing fee, which strengthens the viability of such a program in Belvedere.
Recommendation:	Continue program.
Program:	Adopt a Housing Trust Fund Ordinance and Operating Procedures (3.6)
Description:	Adopt a Housing Trust Fund Ordinance, specifying that monies paid into the fund (including contributions as well as Affordable Housing Fees) will be used to develop or rehabilitate units affordable to very low and low income households. Explore other streams of financing to add to or match these funds, and establish administrative guidelines for use of the funds, including the requirement to utilize a certain percentage of the Affordable Housing Fee to meet the housing needs of extremely low income households, consistent with all applicable statutory obligations.
Accomplishment:	Program implementation not yet successful. Due to the fact that the Affordable Housing Fee program was not implemented during the prior planning period, the Housing Trust Fund Ordinance was not either, as these programs are to be reviewed and implemented concurrently.
Recommendation:	Continue program.

Program: Seek Federal and State Funds for Qualifying Development Projects (3.7)

Objective: Apply for State and Federal monies for direct support of a proposed project that will provide low-income housing construction or rehabilitation. Upon receipt of an application for multi-family development, the City shall work with the developer to assess potential funding sources, such as, but not limited to, the Community Development Block Grant (CDBG), and HOME. The City shall also seek State and Federal funding specifically targeted for the development of housing affordable to extremely low-income households, such as the Local Housing Trust Fund program and Proposition 1-C funds. The City shall promote the benefits of this program to the development community by posting information on its web page and creating a handout to be distributed with land development applications.

Accomplishment: Program implementation not successful. The City did not receive any project proposals for low-income multi-family development, and therefore did not apply for any State or Federal funds on behalf of the developer.

Recommendation: Continue program.

Objective	Number	Program Title	Anticipated Timeframe
Objective 4: Remove Governmental Constraints and Encourage Housing for Special Needs Populations that is Coordinated with Support Services	4.1	Transitional and Supportive Housing, Emergency Shelters	Zoning Amendment within one year of Housing Element adoption.
	4.2	Participate in multi-jurisdictional efforts to provide emergency shelters for Marin County's homeless population	2009-2014
	4.3	Assure good Neighborhood Relations Involving Emergency Shelters and Residential Care Facilities	2009-2014
	4.4	Engage in Countywide Efforts to Address Homeless Needs	2009-2014
	4.5	Create Home sharing and Tenant Matching Opportunities	2009-2014
	4.6	Adaptable Units for the Disabled	Ordinance review to take place by within one year of Housing Element adoption.
	4.7	Parking Reductions	2009-2014
	4.8	Fee Reductions for Affordable Housing	2009-2014
	4.9	Assist in the Effective Use of Available Rental Assistance Programs	2009-2014
	4.10	Streamline Permit Processing for Multi-family rental projects	2009-2014

Program: Transitional and Supportive Housing, Emergency Shelters (4.1)

Description: Amend the Zoning Ordinance to provide for transitional and supportive housing, community care facilities, single room occupancy, manufactured housing, and emergency shelters.

Accomplishment:	Program implementation successful. The Zoning Ordinance was amended in 2011 and 2014 to: permit transitional and supportive housing in all residential districts; permit community care facilities serving up to six individuals in all residential districts and conditionally permit facilities serving seven or more individuals in all residential zones; permit manufactures housing in all residential zones; conditionally permit single room occupancy units in the C-1 zoning district; permit emergency shelters in the R zoning district. The City is currently amending the Zoning Ordinance to allow transitional and supportive housing as a conditionally permitted use in the C-1 Zoning District, as multi-family housing is a conditionally permitted use in that district.
Recommendation:	Delete program, ordinance has been adopted.
Program:	Participate in multi-jurisdictional efforts to provide emergency shelters for Marin County's homeless population (4.2)
Description:	In addition to meeting the legal requirements of Senate Bill 2, the City of Belvedere will also seek to participate in regional solutions to providing emergency shelter for homeless families and individuals. The City will seek to assist with funding for the construction of new shelter facilities or the expansion of existing shelter facilities that are near social services and in geographical areas that can adequately meet the needs of homeless families and individuals.
Accomplishment:	Program implementation partially successful. Churches in Belvedere (St. Stephen's Episcopal Church and Christian Science Church of Belvedere) participate in a rotational, winter emergency shelter program, known as the Rotating Emergency Shelter Team (REST) program, from November 15 through April 15. The program serves up to 40 homeless men at rotating congregations and 20 homeless women housed at the County Wellness Center and served by congregations. Although successful, the program provides temporary housing during five winter months only. The Marin Organizing Committee is currently trying to raise funds to keep the REST program open year-round and to establish a permanent 10,000 square foot facility.
Recommendation:	Continue and merge with program 4.4.
Program:	Assure Good Neighborhood Relations Involving Emergency Shelters and Residential Care Facilities (4.3)
Description:	Encourage positive relations between neighborhoods and providers of emergency shelters and residential care facilities. Providers or sponsors of emergency shelters, transitional housing programs and community care facilities will be encouraged to establish outreach programs with their neighborhoods.
Accomplishment:	Program implementation successful. Two Belvedere churches have successfully participated in the REST program described in 4.2.
Recommendation:	Continue program.
Program:	Engage in Countywide Efforts to Address Homeless Needs (4.4)
Description:	Actively engage with other jurisdictions in Marin to provide additional housing and other options for the homeless, supporting and implementing Continuum of Care actions in response to the needs of homeless families and individuals.

Accomplishment:	Participate and allocate funds, as appropriate, for County and non-profit programs providing emergency shelter and related counseling services.
Recommendation:	Program implementation successful. In addition to the implementation actions described in 4.2, the City participates in a countywide task force on homelessness and annually contributes \$4,300 to Homeward Bound of Novato, one of the county's primary providers of emergency shelter beds and transitional housing.
Program:	Continue and merge with program 4.2.
Description:	Create Homesharing and Tenant Matching Opportunities (4.5)
Accomplishment:	Continue the City's relationship with organizations such as the Marin Housing Authority in implementing the home sharing program to serve extremely low and very low income populations. Advertise program availability through the City's website and materials available in City Hall.
Recommendation:	Program implementation not yet successful. Belvedere is continuing its relationship with Marin County to promote this program, but it is possible that the demand for homesharing in Belvedere is not there. Nonetheless, the homesharing program has been carried forward into the current Housing Element for continued implementation to see if the program could be successful given the current housing market and overall economy.
Program:	Continue program.
Description:	Adaptable Units for the Disabled (4.6)
Accomplishment:	Ensure that new housing construction can include units that can be adapted for use by disabled residents, if desired. Designing the units for adaptability could include the inclusion of structural members that will allow for the installation of grab bars, the installation of electrical outlets at a height that is easier to reach, or similar measures.
Recommendation:	Program implementation successful. The City enforces all California Building Code requirements for adaptable units.
Program:	Delete, program implemented.
Description:	Parking Reductions (4.7)
Accomplishment:	Maintain reduction of parking standards for multi-family residential units deed-restricted to use by seniors and/or disabled persons to facilitate the creation of small units at a higher density through use of the Senior Citizen/Handicapped Overlay. Allow alternative parking standards for non-age restricted affordable projects as provided for under state density bonus law.
Recommendation:	Program implementation successful. The City continues to make available the SC-H Zoning Overlay for parking reductions for affordable housing and senior housing.
Program:	Continue program.
Description:	Fee Reductions for Affordable Housing (4.8)
Accomplishment:	Continue to provide reduced fees to encourage the development of affordable housing to serve extremely low and very low income populations. The City shall adopt a resolution waiving 100 percent of the application processing (planning) fees for developments in which at least five percent of units are affordable to

extremely low-income households. To be eligible for fee waiver, the units shall be affordable by affordability covenant. The waiving or reduction of service mitigation fees may also be considered when an alternative funding source (including the City's Affordable Housing Fee Trust Fund) is identified to pay these fees. The City shall promote the benefits of this program to the development community by posting information on its web page and creating a handout to be distributed with land development applications.

Accomplishment: Program implementation not yet successful.  
Recommendation: Continue program.

Program: Assist in the Effective Use of Available Rental Assistance Programs (4.9)  
Description: Continued use of rental housing programs at current funding levels.  
Accomplishment: Program implementation not successful. Four Housing Choice vouchers are currently in use in Belvedere.  
Recommendation: Continue program.

Program: Streamline Permit Processing for Multi-family Rental Projects (4.10)  
Description: Expedite the permit processing timeframe for new multi-family rental projects (that do not involve the subdivision of land) and aim to reduce the typical processing time from 48 to 24 weeks.  
Accomplishment: Program implementation not yet successful. No multi-family project applications were submitted during the planning period.  
Recommendation: Continue program.

Objective	Number	Program Title	Anticipated Timeframe
Objective 5: Promote Energy Conservation and Sustainable Design	5.1	Energy Conservation, Smart Growth and Sustainable Design	Adopt Updated General Plan by June 2010
	5.2	Implement Rehabilitation and Energy Loan Programs	2009-2014

Program: Energy Conservation, Smart Growth and Sustainable Design (5.1)  
Description: Adopt the Belvedere General Plan 2030 and work with the Marin Climate and Energy Partnership to implement sustainable initiatives.  
Accomplishment: Program implementation successful. The City adopted the Belvedere General Plan 2030 in 2010 and the Belvedere Climate Action Plan in 2011. The City continues to implement the policies and programs in these plans.  
Recommendation: Continue program.

Program: Implement Rehabilitation and Energy Loan Programs (5.2)  
Description: Loans provided to rehabilitate very low and low income housing (2 loans in total)  
Accomplishment: Program implementation not yet successful. The Marin Housing Authority made zero loans to low income Belvedere households between 2009 and 2014. The program could be expanded to include Property Assessed Clean Energy (PACE) loans that allow residential and commercial property owners to finance energy

and water efficiency improvements and solar energy installations on their property tax bills.

Recommendation: Continue program.

Objective	Number	Program Title	Anticipated Timeframe
Objective 6: Ensure Equal Housing Opportunity	6.1	Respond to Housing Discrimination Complaints	2009-2014
	6.2	Reasonable Accommodation	Amend Zoning Ordinance within one year of Housing Element adoption

Program: Respond to Housing Discrimination Complaints (6.1)

Description: Provide information regarding equal housing opportunity at the public counter in City Hall and on the City's website. The City Manager is the designated Equal Opportunity Coordinator in Belvedere with responsibility to investigate and deal appropriately with complaints. The City will refer discrimination complaints to the appropriate legal service, county, or state agency, or Fair Housing of Marin. If mediation fails and enforcement is necessary, refer tenants to the State Department of Fair Employment and Housing or HUD, depending on the nature of the complaint.

Accomplishment: Program implementation successful. The City did not receive any fair housing complaints during the planning period.

Recommendation: Continue program.

Program: Reasonable Accommodation (6.2)

Description: Adoption of Reasonable Accommodation ordinance by December 2004.

Accomplishment: Program implementation successful. The City adopted a Reasonable Accommodation Ordinance in 2014 that provides a procedure for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies and procedures. Applications are reviewed and approved by the City Planner if no discretionary permit approval is required other than the request for reasonable accommodation. Otherwise, the request is reviewed concurrently with another discretionary review permit.

Recommendation: Delete program, ordinance has been adopted.

## B. Housing Goals and Policies

The hierarchy of goals, policies, and programs detailed in this section of the Housing Element are described as follows.

- The **goals**, numbered Goal 1, 2, 3, etc., describe the overall purpose to address an important issue of concern.
- The **policies**, numbered H1.1, H1.2, H1.3, etc., describe a general statement of intent to address a goal.
- The **programs**, numbered Program 1.1, 1.2, 1.3, etc., describe a specific course of action.

The primary focus of the Housing Element is to identify current and projected housing needs within the City of Belvedere and to identify specific implementation programs necessary to address these needs. The Belvedere Housing Element is guided by the following State housing objectives:

- Provision of decent housing for all persons regardless of age, race, sex, marital status, source of income, or other arbitrary factors;
- Provision of adequate housing by location, type, price, and tenure; and,
- Development of a balanced residential environment including access to jobs, community facilities, and road services.

The provision of housing that is affordable across the range of income categories will continue to be a challenge in Belvedere, but this Housing Element proposes at least partial solutions to some of the housing needs and problems facing the community, while at the same time intending to protect Belvedere's character and environment.

The six goals of Belvedere's Housing Element are as follows:

- Goal 1: Work Together to Achieve Belvedere's Housing Goals
- Goal 2: Maintain and Enhance the Quality of Existing Housing and Residential Neighborhoods
- Goal 3: Assist in the Development of Affordable Housing to Meet the Needs of the Community
- Goal 4: Remove Governmental Constraints and Encourage Housing for Special Needs Populations that is Coordinated with Support Services
- Goal 5: Promote Energy Conservation and Sustainable Design
- Goal 6: Ensure Equal Housing Opportunity

The policies contained in the Housing Element address Belvedere's identified housing needs. Following the policy section, the housing programs define the specific actions the City will take to achieve these policies. The policy section has been organized according to the six goals listed above. The City of Belvedere is committed to following through on each of these actions.

**Goal 1:           Work Together to Achieve Belvedere's Housing Goals**

- H1.1    **Local Government Leadership.** Take a proactive leadership role in working with community groups, other jurisdictions and agencies, non-profit housing sponsors, and the building and real estate industry in following through on identified Housing Element implementation actions in a timely manner.
- H1.2    **Community Participation in Housing and Land Use Plans.** Undertake effective and informed public participation from all economic segments and special needs groups in the community in the formulation and review of housing and land use policy issues.
- H1.3    **Inter-Jurisdictional Cooperation.** Coordinate housing strategies with other jurisdictions in Marin County as appropriate to meeting the City's housing needs.
- H1.4    **Housing Element Update, Monitoring, Evaluation and Revisions.** Provide an annual report to HCD on Housing Element implementation and regularly assess current housing needs and necessary policies, programs and resource allocations to address those needs.

**Goal 2:           Maintain and Enhance the Quality of Existing Housing and Residential Neighborhoods**

- H2.1    **Housing Design Process.** Review proposed new housing to achieve excellence in development design in an efficient process.
- H2.2    **Design that Fits into the Neighborhood Context.** It is the City's intent that neighborhood identity and sense of community will be enhanced by designing all new housing to have a sensitive transition of scale and compatibility in form to the surrounding area. New development in existing residential areas shall be of a scale and character complementary to that of the neighborhood in order to protect existing neighborhoods and prevent overbuilding of the property.
- H2.3:    **Mixed-Income Projects.** Encourage construction of mixed-income projects to provide low and moderate income units which are indistinguishable from the market rate units in the same development.
- H2.4    **Condominium Conversions.** Conserve existing multiple-family rental housing by continuing to regulate conversions of rental developments to condominium ownership.

- H2.5 **Protection of Existing Affordable Housing.** Strive to ensure that affordable housing provided through government subsidy programs, incentives and deed restrictions remains affordable over time, and intervene when possible to help preserve such housing.
- H2.6: **Protection of Existing Rental Housing.** Strive to ensure that the existing rental housing is maintained and consider all opportunities to help preserve such housing.
- H2.7: **Housing Rehabilitation.** Enable and facilitate the participation of lower income households in housing rehabilitation programs offered through Marin County, utility providers, and others.

**Goal 3: Assist in the Development of Affordable Housing to Meet the Needs of the Community**

- H3.1 **Adequate Housing Sites.** Provide programs to enable the construction of a minimum of 16 new housing units during the 2015-2023 planning period, including 7 units affordable to lower income households, to address the City's regional housing needs.
- H3.2 **Density Bonuses and Other Incentives for Affordable Housing Developments.** Encourage and support development proposals which provide new housing for low and moderate income households and process applications for low and moderate income housing in an efficient manner, avoiding unnecessary time delays, waiving building and other City non-recurring fees and granting density bonuses to make maximum use of available sites in accordance with State law.
- H3.3 **Financial Assistance for Affordable Housing.** Provide financial and/or regulatory incentives to support production of affordable housing. Leverage local funds with outside sources, provide financial assistance through City budget allocations, fee waivers and cooperation with private fundraising activities to expand affordable housing opportunities in Belvedere and the neighboring housing market areas.
- H3.4 **Long-Term Housing Affordability Controls.** Apply resale controls and rent and income restrictions to ensure that affordable housing provided through incentives and as a condition of development approval remains affordable over time to the income group for which it is intended. Affordable units shall be deed-restricted to maintain affordability on resale to the maximum extent possible.
- H3.6 **Second Units.** Encourage the provision of second units in the development of new single-family homes. The additional units would be created for the purposes of providing affordable housing to local employees such as household staff, medical caregivers, or other household support personnel. Enable construction of new well-designed second units in the City, consistent with parking and street capacity, as a primary way to provide workforce and special needs housing and meet a portion of the City's regional housing needs.
- H3.7 **Organizational Effectiveness.** Seek ways to organize and allocate staffing and other resources effectively and efficiently to implement the programs of the housing element.

**Goal 4: Remove Governmental Constraints and Encourage Housing for Special Needs Populations that is Coordinated with Support Services**

- H4.1 **Special Needs Groups.** Provide opportunities through affordable housing programs for a variety of affordable housing to be constructed or acquired for special needs groups, including the needs of people living with disabilities, people in need of mental health care, single parent families, and other persons identified as having special housing needs.
- H4.2 **Senior Housing.** Support and encourage the development and construction of housing units for seniors. There is a documentable demand for small (studio, one-, and two-bedroom) housing units for seniors that have limited incomes and/or a desire to live in a smaller property. These units should be easily accessible and close to transportation and community services.
- H4.3 **Housing for the Homeless.** Recognizing the lack of resources to set up completely separate systems of care for different groups of people, including homeless-specific services for the homeless or people “at risk” of becoming homeless, the City will work with other jurisdictions, as appropriate, to develop a fully integrated approach for the broader low-income population. The City will support countywide programs to provide for a continuum of care for the homeless including emergency shelter, transitional housing, supportive housing and permanent housing.
- H4.4 **Rental Assistance Programs.** Continue to publicize and create opportunities for using the Housing Choice Voucher rental assistance program in coordination with the Marin Housing Authority (MHA). The City will also continue to support the use of Marin Community Foundation funds for affordable housing and continue to participate in the Housing Stability program administered through MHA.
- H4.5 **Homesharing.** Encourage shared housing at locations in accord with standards established by the City for low and moderate income residents without significantly impacting the neighborhood (parking and access). The City will support financing techniques which will enable eligible low and moderate income elderly persons to convert housing assets to needed income without leaving the community including shared living programs for the elderly by utilizing housing not occupied to reasonable capacity.
- H4.6 **Emergency Housing Assistance.** Participate and allocate funds, as appropriate, for regional, local, and non-profit programs providing emergency shelter and related support services.

**Goal 5: Promote Energy Conservation and Sustainable Design**

- H5.1 **Sustainable Design.** Encourage use of sustainable, energy-efficient and green building design in new and existing housing.

**Goal 6:       Ensure Equal Housing Opportunity**

- H6.1   **Equal Housing Opportunity.** Ensure that individuals and families seeking housing in Belvedere are not discriminated against on the basis of race, color, religion, marital status, disability, age, sex, family status (due to the presence of children), national origin, or other arbitrary factors, consistent with the Federal Fair Housing Act.
- H6.2   **Reasonable Accommodation.** Provide individuals with disabilities reasonable accommodations in rules, policies, practices and procedures that may be necessary to ensure equal access to housing.

## **C. Housing Programs**

The goals and policies contained in the Housing Element address Belvedere's identified housing needs and are implemented through a series of housing programs. Housing programs define the specific actions the City will take to achieve specific goals and policies. The Housing Programs section has been organized according to the six goals discussed at the beginning of Section 5.

Housing Element statutes now require an analysis of the needs of extremely low income (<30% AMI) households, and programs to assist in the creation of housing for this population. The Belvedere Housing Element sets forth several programs that help to address the needs of extremely low income households, including:

- Program 3.1: Provision of Adequate Sites for Affordable Housing;
- Program 3.3: Junior Second Units
- Program 3.4: Financial Assistance for Second Units
- Program 3.5: Incentivize Deed-Restricted Second Units
- Program 3.7: Establish an Affordable Housing Fee
- Program 3.8: Adopt a Housing Trust Fund Ordinance and Operating Procedures;
- Program 3.9: Seek Federal and State funds for qualifying development projects
- Program 4.4: Create Home sharing and Tenant Matching Opportunities;
- Program 4.7: Fee Reductions for Affordable Housing; and
- Program 4.8: Assist in the Effective Use of Available Rental Assistance Programs.

The 2015-2023 Housing Programs were prepared understanding the nature and extent of housing needs in Belvedere, the funding and land availability constraints, and the experience gained from implementation of the previous Housing Element. The Housing Program Summary (Table 42) is located at the end of this section and it specifies the objective of each program, any available funding source, and the agency responsible for implementation.

### **Goal 1: Work Together to Achieve Belvedere's Housing Goals**

#### **Program 1.1: Collaborate on Inter-jurisdictional Efforts to Plan for and Provide Housing**

Continue to implement, whenever possible, agreed-upon best practices, shared responsibilities and common regulations to efficiently and effectively respond to housing needs within a countywide framework.

#### **Program 1.2: Identify Existing Employee Housing Opportunities**

Work with local school districts, other public agencies (specifically the Town of Tiburon), and existing businesses to assist in the provision of housing for public employees. Seek opportunities for helping local employees find needed housing, such as purchasing or leasing larger facilities to provide local housing opportunities. Continue the City's program to subsidize the housing cost of high-level City positions in an effort to recruit and retain City Staff in an expensive housing market.

**Program 1.3: Work with the Marin Housing Authority**

Continue to implement the agreement with the Marin Housing Authority (MHA) for management of the affordable housing stock in order to ensure permanent affordability. Implement resale and rental regulations for low and moderate income units and assure that these units remain at an affordable price level.

**Program 1.4: Conduct an Annual Housing Element Review**

Develop a process for the assessment of Housing Element implementation through annual review by the Belvedere Planning Commission and City Council. Provide opportunities for public input and discussion, in conjunction with State requirements for a written review by April 1<sup>st</sup> of each year (per Government Code Section 65400). Based on the review, establish annual work priorities for Staff, Planning Commission and City Council to implement Housing Element programs.

**Goal 2: Maintain and Enhance the Quality of Existing Housing and Residential Neighborhoods****Program 2.1: Enforce Condominium Conversion Ordinance**

Continue to apply the Condominium Conversion Ordinance, which was adopted by the City in 1983, and regulate the conversion of rental housing to for-sale condominiums.

**Program 2.2: Preserve Rental Housing**

Monitor the rental stock in Belvedere to maintain a reasonable rental stock, recognizing the need for such units to accommodate those preferring to rent or those unable to purchase homes in Belvedere.

**Program 2.3: Conduct Home Presale Inspections**

Continue to inspect all residential units prior to resale. The inspections indicate zoning violations and point out safety related matters to assure that the units are safe and conform to the Building Code.

**Goal 3: Assist in the Development of Affordable Housing to Meet the Needs of the Community****Program 3.1: Provision of Adequate Sites for Affordable Housing**

The City will continue to maintain an up to date inventory of vacant and underutilized properties, and will assist developers in identifying land suitable for residential and mixed use development.

Additionally, the City will specifically commit to facilitating the redevelopment of the 7 Beach Road site for lower income households by taking the following actions:

- By 2015, contact the property owner to engage them in a discussion of the enhanced development potential of the site under the revised R-3 zoning, and potential interest in development or sale of the property for affordable housing.
- Provide staff review time and hold pre-application meetings to review zoning requirements and proposals for 7 Beach Road with interested parties, at no cost to the property owner or applicant.
- Commit to working with the property owner and/or interested developer on applying for funding for the construction of affordable housing on the site via avenues such as the Marin

Community Foundation and the State-sponsored Low Income Housing Tax Credit Small Sites Fund.

- Commit a portion of funds collected by the Affordable Housing Impact Fee (new Housing Element program) as a financial incentive to developing affordable housing – including housing affordable to extremely low income households - on the site.

### **Program 3.2: Public Education on Second Units**

Provide information on the City's second unit standards on the City's website, and promote their development via the City's e-newsletter and public relations efforts. Seek to achieve development of fifteen units over the planning period in the R-15, R-1L, R-1C, and R-1W zoning districts.

### **Program 3.3: Junior Second Units**

Review and consider adopting standards to allow the creation of junior second units. Standards to consider should include, but not be limited to, the following:

- Conversion of existing bedroom required – no building expansion;
- Maximum 500 square-foot size;
- Wet-bar type kitchen only with limitations on size of sink, waste line and counter area;
- Cooking facility limited by electrical service (110v maximum) and prohibition of gas appliances;
- Required bathroom;
- Required external access;
- Parking; and
- Deed restriction.

Work with special districts to reduce or waive fees for junior second units. Coordinate with the Tiburon Fire Protection District to discuss relaxing fire sprinkler requirements for junior second units, as well as the primary residence.

### **Program 3.4: Financial Assistance for Second Units**

Evaluate mechanisms to subsidize impact fees using local, State, and nonprofit sources, including the City's Affordable Housing Trust Fund (new Housing Element program).

### **Program 3.5: Incentivize Deed-Restricted Second Units**

Consider modifying the second unit ordinance to encourage property owners to deed restrict their second units to be affordable to exceptionally low and very low income households. Standards to consider should include, but not be limited to, the following:

- Relax development standards for property owners that agree to deed-restrict their second unit to be affordable to an exceptionally low or very low income household. Consider offering a bonus of up to 500 square feet of additional living area over the square footage allowed under existing development standards.
- Determine affordability levels for exceptionally low and very low income units using income limits established by HCD.
- Require units to be maintained as affordable units for at least 15 years.

### **Program 3.6: Prepare Information and Conduct Outreach on Housing Issues**

Coordinate with local businesses, housing advocacy groups, and neighborhood groups in building public understanding and support for workforce and special needs housing and other issues related to housing. Publicize information on various programs, including City, County, State and Federal housing

programs and advise and assist low and moderate income elderly living alone and elderly on fixed incomes having difficulty continuing to own and maintain their homes.

**Program 3.7: Establish an Affordable Housing Fee for New Market Rate Housing, Remodeling and Additions**

Conduct a nexus study by 2018 to evaluate the establishment of an affordable housing fee for residential projects involving one or more units and fees based on square foot basis for major remodels and additions.

**Program 3.8: Adopt a Housing Trust Fund Ordinance and Operating Procedures**

Adopt a Housing Trust Fund Ordinance, specifying that monies paid into the fund (including contributions as well as Affordable Housing Fees) will be used to develop or rehabilitate units affordable to very low and low income households. Explore other streams of financing to add to or match these funds, and establish administrative guidelines for use of the funds, including the requirement to utilize a certain percentage of the Affordable Housing Fee to meet the housing needs of extremely low income households, consistent with all applicable statutory obligations.

**Program 3.9: Seek Federal and State Funds for Qualifying Development Projects**

Apply for State and Federal monies for direct support of a proposed project that will provide low-income housing construction or rehabilitation. Upon receipt of an application for multi-family development, the City shall work with the developer to assess potential funding sources, such as, but not limited to, the Community Development Block Grant (CDBG), and HOME. The City shall also seek State and Federal funding specifically targeted for the development of housing affordable to extremely low-income households, such as the Local Housing Trust Fund program and Proposition 1-C funds. The City shall promote the benefits of this program to the development community by posting information on its web page and creating a handout to be distributed with land development applications.

**Goal 4: Remove Governmental Constraints and Encourage Housing for Special Needs Populations that is Coordinated with Support Services**

**Program 4.1: Engage in Countywide Efforts to Address Homeless Needs**

Participate in regional solutions to providing emergency shelter for homeless families and individuals. The City will seek to assist with funding for the construction of new shelter facilities or the expansion of existing shelter facilities that are near social services and in geographical areas that can adequately meet the needs of homeless families and individuals. Participate and allocate funds, as appropriate, for County and non-profit programs providing emergency shelter and related counseling services.

**Program 4.2: Assure Good Neighborhood Relations Involving Emergency Shelters and Residential Care Facilities**

Encourage positive relations between neighborhoods and providers of emergency shelters and residential care facilities. Providers or sponsors of emergency shelters, transitional housing programs and community care facilities will be encouraged to establish outreach programs with their neighborhoods.

**Program 4.3: Create Home Sharing and Tenant Matching Opportunities**

Continue the City's relationship with organizations such as the Marin Housing Authority in implementing the home sharing program to serve extremely low and very low income populations. Advertise program availability through the City's website and materials available in City Hall.

**Program 4.4: Parking Reductions**

Maintain reduction of parking standards for multi-family residential units deed-restricted to use by seniors and/or disabled persons to facilitate the creation of small units at a higher density through use of the Senior Citizen/Handicapped Overlay. Allow alternative parking standards for non-age restricted affordable projects as provided for under state density bonus law.

**Program 4.5: Fee Reductions for Affordable Housing**

Continue to provide reduced fees to encourage the development of affordable housing to serve extremely low and very low income populations. The City shall adopt a resolution waiving 100 percent of the application processing (planning) fees for developments in which at least five percent of units are affordable to extremely low-income households. To be eligible for fee waiver, the units shall be affordable by affordability covenant. The waiving or reduction of service mitigation fees may also be considered when an alternative funding source (including the City's Affordable Housing Fee Trust Fund) is identified to pay these fees. The City shall promote the benefits of this program to the development community by posting information on its web page and creating a handout to be distributed with land development applications.

**Program 4.6: Assist in the Effective Use of Available Rental Assistance Programs**

Develop and implement measures to make full use of available rental assistance programs for lower income households, but especially those in the extremely low and very low income categories. Actions include: (a) Encourage owners of new rental units to accept some Section 8 certificates. (b) Maintain descriptions of current programs to hand out to interested persons. (c) Provide funding support, as appropriate. (d) Coordinate with the Marin Housing Authority on rental housing assistance programs such as Shelter Plus Care, AB 2034, HOPWA, the Rental Assistline, Rental Deposit Program, and Welfare to Work Program.

**Program 4.7: Streamline Permit Processing for Multi-family Rental Projects**

Expedite the permit processing timeframe for new multi-family rental projects (that do not involve the subdivision of land) and aim to reduce the typical processing time from 48 to 24 weeks.

**Program 4.8: Modify Parking Requirement for Emergency Housing**

Review the parking requirement of one parking space per bed for emergency shelters and amend the development standards, as appropriate, to that which encourages and facilitates development of emergency shelters.

**Goal 5: Promote Energy Conservation and Sustainable Design****Program 5.1: Energy Conservation, Smart Growth and Sustainable Design**

Through implementation of its Climate Action Plan and continued work with the Marin Climate and Energy Partnership (MCEP) and, Belvedere will take a number of significant actions towards becoming a sustainable city in the near future, including:

- Promoting increased recycling, continued disposal reduction, and support of the green waste recycling program operated through the City's refuse service provider.
- Promoting increased energy efficiency in public and private buildings as well as increased fuel-efficiency of publicly-owned vehicles;
- Promoting ride sharing and providing support for transit and alternatives to single-occupancy car trips;
- Locating new development near workplaces, existing transit, and community services;
- Provision of educational information to residents on how to improve home energy efficiency and sustainability;
- Anticipating the installation of solar energy systems in the design of new homes and considering the allowance of minor zoning variations to promote sustainable energy or other environmental goals;
- Promotion of available green rebates and financial incentives for single-family homes, multi-family structures, and commercial properties; and
- Considering adoption of a Green Building Ordinance.

**Program 5.2: Implement Rehabilitation and Energy Loan Programs**

Coordinate with the Marin Housing Authority and PG&E to make available loan programs to eligible owner- and renter-occupied housing for improvements to housing units and for energy conservation measures. Participate in a Property Assessed Clean Energy (PACE) program to allow residential and commercial property owners to finance energy and water efficiency improvements and renewable energy installations on their property tax bills. Advertise program availability through the City's website and materials available in City Hall.

**Goal 6: Ensure Equal Housing Opportunity**

**Program 6.1: Respond to Housing Discrimination Complaints.**

Provide information regarding equal housing opportunity at the public counter in City Hall and on the City's website. The City Manager is the designated Equal Opportunity Coordinator in Belvedere with responsibility to investigate and deal appropriately with complaints. The City will refer discrimination complaints to the appropriate legal service, county, or state agency, or Fair Housing of Marin. If mediation fails and enforcement is necessary, refer tenants to the State Department of Fair Employment and Housing or HUD, depending on the nature of the complaint.

**Table 42: Housing Program Implementation Summary**

Housing Program	Description	Objective	Funding Source	Responsible Agency	Time Frame
<b>Goal 1: Work Together to Achieve Belvedere's Housing Goals</b>					
Program 1.1: Collaborate on Inter-jurisdictional Efforts to Plan for and Provide Housing	Efficiently and effectively respond to housing needs within a countywide framework	Participate in inter-jurisdictional efforts as opportunities arise.	Staff time, General Fund	Planning Department	2015-2023
Program 1.2: Identify Existing Employee Housing Opportunities	Assist in the provision of housing for public employees	Continue efforts to provide employee housing, continue contribution to high-level Staff housing costs	Staff time, General Fund	Planning Department, City Manager	2015-2023
Program 1.3: Work with the Marin Housing Authority	Maintain affordability of deed restricted housing units.	Continue to implement the City's agreement with the Marin Housing Authority (MHA)	Staff time, General Fund	Planning Department	2015-2023
Program 1.4: Conduct an Annual Housing Element Review	Comply with State requirements to provide annual assessment of Housing Element.	Annual Housing Element review	Staff time, General Fund	Planning Department, Planning Commission, City Council	Annually in March of each year, prior to the budget cycle.
<b>Goal 2: Maintain and Enhance the Quality of Existing Housing and Residential Neighborhoods</b>					
Program 2.1: Enforce Condominium Conversion Ordinance	Protect existing rental housing.	Regulate the conversion of for-rent apartments to for-sale condominiums through continued implementation of the ordinance	Staff time, General Fund	Planning Department; City Attorney; Planning Commission; City Council	2015-2023
Program 2.2: Preserve Rental Housing	Protect existing rental housing.	Monitor the rental stock	Staff time, General Fund	Planning Department	2015-2023
Program 2.3: Conduct Home Presale Inspections	Ensure that housing units are safe and conform to the Building Code	Inspect all residential units prior to resale.	Staff time, General Fund	Building and Planning Departments	2015-2023

Housing Program	Description	Objective	Funding Source	Responsible Agency	Time Frame
<b>Goal 3: Assist in the Development of Affordable Housing to Meet the Needs of the Community</b>					
Program 3.1: Provision of Adequate Sites for Affordable Housing	Provide adequate residential development sites to address the City's housing needs for units affordable to extremely low, very low, and low income households. Allow more intense development on residentially-designated properties adjacent to commercial property.	Facilitate the development of at three net new housing units affordable to lower income households on the 7 Beach Road site. Take specific actions to facilitate the redevelopment of the site.	Staff time, General Fund	Planning Department, Planning Commission, City Council	Initiate discussions with property owner by 2015; redevelopment by 2023.
Program 3.2: Public Education on Second Units	Provide information on the City's second unit standards and promote their development.	Facilitate the creation of fifteen (15) second units during the planning period through increased public outreach.	Staff time, General Fund	Planning Department	Information posted on City's website in 2014; public outreach upon implementation of Programs 3.3 and 3.4.
Program 3.3: Junior Second Units	Establish relaxed standards for junior second units.	Amend the Zoning Ordinance to create development standards for junior second units. Facilitate the creation of fifteen (15) second units during the planning period.	Staff time, General Fund	Planning Department, Planning Commission, City Council	Consider amendments to the Zoning Ordinance within one year of Housing Element adoption.
Program 3.4: Financial Assistance for Second Units	Evaluate mechanisms to subsidize impact fees using local, State, and nonprofit sources.	Facilitate the creation of fifteen (15) second units during the planning period by identifying funding sources to subsidize new units dedicated to those with extremely low, very low, or low incomes.	Staff time, General Fund	Planning Department, City Council	Establish subsidy program within two years of Housing Element adoption.
Program 3.5: Incentivize Deed-Restricted Second Units	Modify the second unit ordinance to encourage property owners to deed restrict their second units to be affordable to exceptionally low and very low income households.	Amend the Zoning Ordinance to create development incentives, such as a floor area bonus, to encourage the development of deed-restricted units affordable to very low and exceptionally low income households. Facilitate the creation of fifteen (15)	Staff time, General Fund	Planning Department, Planning Commission, City Council	Consider amendments to the Zoning Ordinance within one year of Housing Element adoption.

Housing Program	Description	Objective	Funding Source	Responsible Agency	Time Frame
		second units during the planning period.			
Program 3.6: Prepare Information and Conduct Outreach on Housing Issues	Create community support for affordable and special needs housing	Update outreach materials such as handouts, material for posting on City website, and presentation material. Revise City website to make information more easily accessible.	Staff time; General Fund	Planning Department	Update housing materials and website by 2023.
Program 3.7: Establish an Affordable Housing Fee for New Market Rate Housing, Remodeling and Additions	Create a funding source to be used to develop or rehabilitate units affordable to extremely low, very low, and low income households	Evaluate establishment of fee for residential projects involving one or more units and fees based on square foot basis for major remodels and additions.	Staff time, General Fund	Planning Department, City Council	Conduct fee nexus study and explore feasibility of ordinance adoption by 2018.
Program 3.8: Adopt a Housing Trust Fund Ordinance and Operating Procedures	Provide a fund for the Affordable Housing Fee and create procedures through which the funds can be accessed and allocated for projects providing units for extremely low, very low, and low income households	Adopt a Housing Trust Fund Ordinance that includes the requirement to utilize a certain percentage of the Affordable Housing Fee to meet the housing needs of extremely low income households.	Staff time, General Fund	Planning Department, City Manager, City Council	Adopt Ordinance and operating procedures by 2018.
Program 3.9: Seek Federal and State Funds for Qualifying Development Projects	Upon receipt of an application for multi-family development, the City shall work with the developer to assess potential funding sources (i.e. State and Federal funding) specifically targeted for the development of housing affordable to extremely low-income households.	Identify and secure State and/or Federal funding to supplement local support for the creation of new units affordable to extremely low income households.	Staff time, General Fund	Planning Department, City Manager, City Council	2015-2023 as new applications for multi-family units are received
<b>Goal 4: Remove Governmental Constraints and Encourage Housing for Special Needs Populations that is Coordinated with Support Services</b>					
Program 4.1: Engage in Countywide Efforts to Address Homeless Needs	Participate in finding solutions to homelessness in Marin County.	Assist in addressing emergency shelter needs in a comprehensive, countywide manner under the leadership of Marin County.	Staff time, General Fund	Planning Department, City Manager, City Council	2015-2023

<b>Housing Program</b>	<b>Description</b>	<b>Objective</b>	<b>Funding Source</b>	<b>Responsible Agency</b>	<b>Time Frame</b>
Program 4.2: Assure Good Neighborhood Relations Involving Emergency Shelters and Residential Care Facilities	Ensure that housing serving special needs populations is an integrated part of the community and a good neighbor to traditional residential uses.	Facilitate interaction between the operators of special needs facilities and the neighbors whenever necessary.	Staff time, General Fund	Planning Department	2015-2023
Program 4.3: Create Home Sharing and Tenant Matching Opportunities	Create opportunities for those who need housing (including those with very low and extremely low incomes) to be matched up with those who have it to offer.	Continue City's relationship with the Marin Housing Authority to promote this effort.	Staff time, General Fund	Planning Department, City Manager, City Council	2015-2023
Program 4.4: Parking Reductions	Encourage and facilitate the development of housing units for seniors and special needs populations, and affordable housing for all populations.	Utilize the SC-H overlay as a mechanism to relax parking standards for units dedicated for use by seniors or disabled individuals. Provide parking reductions for affordable projects through State density bonus provisions.	Staff time, General Fund	Planning Department	2015-2023
Program 4.5: Fee Reductions for Affordable Housing	Provide reduced fees to encourage the development of affordable housing affordable to extremely low, very low, and low income households.	Consider formal amendment to City Fee Schedule to reduce fee amounts for new units dedicated to lower income households, including a commitment from the City to waive 100 percent of the application processing (planning) fees for developments in which at least five percent of units are affordable to extremely low-income households.	Staff time, General Fund	Planning Department, City Manager, City Council	Consider adoption of resolution and amendment to Fee Schedule within one year of Housing Element Adoption.
Program 4.6: Assist in the Effective Use of Available Rental Assistance Programs	Encourage the full use of available rental assistance programs for households with extremely low, very low, and low income.	Continued use of rental housing programs at current funding levels.	Staff time, General Fund	Planning Department; MHA; City Council	2015-2023
Program 4.7: Streamline Permit Processing for Multi-family Rental Projects	Reduce the Staff review time for multi-family rental projects.	Expedite the permit processing timeframe for new multi-family rental projects (those that do	Staff time, General Fund	Planning Department	2015-2023

Housing Program	Description	Objective	Funding Source	Responsible Agency	Time Frame
		not involve the subdivision of land) and aim to reduce the typical processing time from 48 to 24 weeks.			
Program 4.8: Modify Parking Requirement for Emergency Housing	Review parking requirements for emergency housing as a potential constraint to development.	Adopt an ordinance as appropriate to modify the existing parking requirement of one off-street parking space for every shelter bed.	Staff time, General Fund	Planning Department	Adopt ordinance by May 2016
<b>Goal 5: Promote Energy Conservation and Sustainable Design</b>					
Program 5.1: Energy Conservation, Smart Growth and Sustainable Design	Create a more sustainable community.	Implement the City's Climate Action Plan and work with the Marin Climate & Energy Partnership to implement programs.	Staff time, General Fund	Planning Department, City Manager, Planning Commission, City Council	2015-2023
Program 5.2: Implement Rehabilitation and Energy Loan Programs	Increase the energy efficiency of existing residential units.	Coordinate with the Marin Housing Authority and PG&E to make available loan programs to eligible owner- and renter-occupied housing	Staff time, General Fund	Planning Department	2015-2023
<b>Goal 6: Ensure Equal Housing Opportunity</b>					
Program 6.1: Respond to Housing Discrimination Complaints	Ensure fair access to housing for all segments of the community.	Continue to refer discrimination complaints to the appropriate legal service, county, or state agency.	Staff time, General Fund	Planning Department, City Manager	2015-2023
<p>Quantifiable 2015-2023 Objectives:</p> <p><u>Housing Construction</u>: 16 units (Four Very Low – includes two Extremely Low, three Low, four Moderate, and five Above-Moderate Income units)</p> <p><u>Housing Rehabilitation</u>: As needed. There has not been a documentable need in Belvedere in the past, but the City is committed to continuing the program and promoting it during the next Housing Element cycle.</p> <p><u>Housing Conservation</u>: As initiated by homeowners.</p>					

Appendix A:

**Summaries of Residential Development Standards**

## **R-15 Zone**

**19.26.040 Summary of Development Standards.** The following standards shall apply to development in the R-15 zone. For all regulations concerning the determination and measurement of slope, height, setbacks, floor area ratio and other development standards, see Sections 19.44 through 19.68 of this Title.

Minimum lot size	15,000 sq. ft.
Minimum lot width	75 ft. average
Minimum lot frontage	75 ft.

### Front yard setback:

Bldg. less than 15 ft. high, within first 40 ft. of front property line -	10 ft.
Bldg. over 15 ft. high, within first 40 ft. of front property line -	15 ft.

### Side yard setback:

10 ft. or 10% of the average width of the lot, but not less than 5 ft.

### Rear yard setback:

Abutting another lot	20 ft.
Abutting a street	15 ft.
Abutting water, an alley or private way	10 ft.

### Setbacks for conditional uses:

10 ft., or minimum for that yard, whichever is greater.

### Maximum lot coverage:

30% for structures.  
50% including uncovered, outdoor decks.

### Maximum floor area:

For lots with area less than or equal to 14,700 sq. feet:	Ratio of .33 to lot area.
For lots with areas exceeding 14,700 sq. feet:	4,850 sq. ft.

### Maximum height:

28 foot average, 28 foot maximum, or 36' if slope at footprint is over 30%.

**Note:** See section 19.56.060 for requirements regarding 36 foot exception. Maximum heights are only permitted if there is no significant view blockage.

### Off-street Parking:

2 off-street spaces for each single family dwelling; 1 additional space for second unit.

## **R-1L Zone (Lagoon Area)**

**19.24 050 Summary of Development Standards.** The following standards shall apply to development in the R-1L zone. For all regulations concerning the determination and measurement of slope, height, setbacks, floor area ratio and other development standards, see Sections 19.44 through 19.68 of this Title.

Minimum lot size	7,500 sq. ft.
Minimum lot width	65 ft. average
Minimum lot frontage	65 ft.

Front yard setback:

Bldg. less than 15 ft. high, within first 40 ft. of front property line -	5 ft.
Bldg. less than 25 ft. high, within first 40 ft. of front property line -	10 ft.
Bldg. over 25 ft. high within first 40 ft. of property line -	15 ft.

Side yard setback: 5 ft. for first story, 10 ft. for second story.

Rear yard setback:

Abutting another lot	20 ft.
Abutting a street	15 ft.
Abutting an alley or private way	10 ft.
Abutting water	15 ft.

Setbacks for conditional uses: 10 ft., or minimum for that yard, whichever is greater.

Maximum lot coverage:

40% for structures greater than 15 ft. in height.  
50% for structures up to 15 ft. in height.  
50% total including uncovered, outdoor decks.

Maximum floor area:

For lots with area less than or equal to 8,000 sq. feet:	Ratio of .50 to parcel area.
For lots with areas greater than 8,000 sq. feet:	4,000 sq. ft.

Maximum height: 22 ft.

A bonus of one foot of additional height may be allowed when an additional foot is added to the average second story side yard setback, to a maximum height of 26 feet, provided that the minimum 10-foot side yard setback for second stories is maintained.

**Note:** Maximum heights are only permitted if there is no significant view blockage.

Off-street Parking:

2 off-street spaces for each single family dwelling; 1 additional space for second unit.

## **R-1C Zone (Corinthian Island)**

**19.24 040 Summary of Development Standards.** The following standards shall apply to development in the R-1C zone. For all regulations concerning the determination and measurement of slope, height, setbacks, floor area ratio and other development standards, see Sections 19.44 through 19.68 of this Title.

Minimum lot size	7,500 sq. ft.
Minimum lot width	65 ft. average
Minimum lot frontage	65 ft.

Front yard setback:

0' from the front property line, or 5' from the improved street line, whichever is more distance from the centerline of paved street

Side yard setback:

5 ft.

Rear yard setback:

Abutting another lot	20 ft.
Abutting a street, water, alley, or private way 1	0 ft.

Setbacks for conditional uses:

10 ft., or minimum for that yard, whichever is greater.

Maximum lot coverage:

40% for structures.  
50% including uncovered, outdoor decks.

Maximum floor area:

For lots with area less than or equal to 7,000 sq. feet:	Ratio of .50 to parcel area.
For lots with areas greater than 7,000 sq. feet:	3,500 sq. ft.

Maximum height:

28 foot average, 28 foot maximum, or 36' if slope at footprint is over 30%

**Note:** See section 19.56.060 for requirements regarding 36 foot exception. Maximum heights are only permitted if there is no significant view blockage.

Off-street Parking:

2 off-street spaces for each single family dwelling; 1 additional space for second unit.

## **R-1W Zone (West Shore Road)**

**19.24 060 Summary of Development Standards.** The following standards shall apply to development in the R-1WL zone. For all regulations concerning the determination and measurement of slope, height, setbacks, floor area ratio and other development standards, see Sections 19.44 through 19.68 of this Title.

Minimum lot size	7,500 sq. ft.
Minimum lot width	65 ft. average
Minimum lot frontage	65 ft.

Front yard setback:

Bldg. less than 15 ft. high, within first 40 ft. of front property line -	5 ft.
Bldg. less than 25 ft. high, within first 40 ft. of front property line -	10 ft.
Bldg. over 25 ft. high within first 40 ft. of property line -	15 ft.

Side yard setback: 5 ft. for first story, 10 ft. for second story.

Rear yard setback:

Abutting another lot	20 ft.
Abutting a street	15 ft.
Abutting water, an alley or private way	10 ft.

Setbacks for conditional uses: 10 ft., or minimum for that yard, whichever is greater.

Maximum lot coverage:

40% for structures greater than 15 ft. in height.  
50% for structures up to 15 ft. in height.  
50% total including uncovered, outdoor decks.

Maximum floor area:

For lots with area less than or equal to 10,600 sq. feet:	Ratio of .40 to lot area.
For lots with areas greater than 10,600 sq. feet:	4,240 sq. ft.

Maximum height: 22 ft.

A bonus of one foot of additional height may be allowed when an additional foot is added to the average second story side yard setback, to a maximum height of 26 feet, provided that the minimum 10-foot side yard setback for second stories is maintained.

**Note:** Maximum heights are only permitted if there is no significant view blockage.

Off-street Parking:

2 off-street spaces for each single family dwelling; 1 additional space for second unit.

## **R-2 Zone**

**19.28.040 Summary of Development Standards.** The following standards shall apply to development in the R-2 zone. For all regulations concerning the determination and measurement of slope, height, setbacks, floor area ratio and other development standards, see Sections 19.44 through 19.68 of this Title.

Minimum lot size	6,000 sq. ft.
Lot area/unit 3 or more bedrooms	4,000 sq. ft.
Lot area/unit 2 or fewer bedrooms	3,000 sq. ft.
Minimum lot width	60 ft. average
Minimum lot frontage	60 ft.

### Front yard setback:

Bldg. less than 15 ft. high, within first 40 ft. of front property line -	5 ft.
Bldg. less than 25 ft. high, within first 40 ft. of front property line -	10 ft.
Bldg. over 25 ft. high, within first 40 ft. of front property line -	15 ft.

### Side yard setback:

For buildings 15 ft. or less in height	5 ft.
For buildings 16 – 25 ft. high	10 ft.
For buildings over 25 ft. high	15 ft.

### Rear yard setback:

Abutting another lot	20 ft.
Abutting a street	15 ft.
Abutting water, an alley or private way	10 ft.

### Setbacks for conditional uses:

10 ft., or minimum for that yard, whichever is greater.

### Maximum lot coverage:

40% for structures, excluding uncovered decks, etc.  
60% total coverage

### Maximum height:

28 feet

### Usable open space:

300 sq. ft./unit/public  
or  
450 sq. ft./unit/private

### Off-street Parking:

2 off-street spaces per unit, with a minimum of four units. Must be on the same lot as main building.

## **R-3 Zone**

19.36.040 Summary of Development Standards. The following standards shall apply to development in the R-3 zone. For all regulations concerning the determination and measurement of slope, height, setbacks, floor area ratio and other development standards, see Sections 19.44 through 19.68 of this Title.

Minimum lot size	6,000 sq. ft.
Minimum lot width	60 ft. average
Minimum lot frontage	60 ft.

Lot area/unit:

3 or more bedrooms	3,000 sq. ft.
2 bedrooms	2,500 sq. ft.
1 bedroom	2,000 sq. ft.

Lot area/unit for properties adjacent to commercial zoned properties:

3 or more bedrooms	2,000 sq. ft.
1 to 2 bedrooms	1,250 sq. ft.

Front yard setback:

Bldg. less than 15 ft. high, within first 40 ft. of front property line -	5 ft.
Bldg. less than 25 ft. high, within first 40 ft. of front property line -	10 ft.
Bldg. over 25 ft. high, within first 40 ft. of front property line -	15 ft.

Side yard setback:

For buildings 15 ft. or less in height	5 ft.
For buildings 16 – 25 ft. high	10 ft.
For buildings over 25 ft. high	15 ft.

Rear yard setback:

Abutting another lot	20 ft.
Abutting a street	15 ft.
Abutting water, an alley or private way	10 ft.

Setbacks for conditional uses:

10 ft, or minimum for that yard, whichever is greater.

Maximum lot coverage:

40% for structures, excluding uncovered decks, etc. (increases to 50% in cases of multiple family housing adjacent to open water and/or adjacent to commercial zoned properties)  
60% total coverage

Maximum height:

36 feet

Usable open space:

200 sq. ft./unit/public  
or  
300 sq. ft./unit/private

Off-street Parking:

- 1.25 spaces per apartment of 2 or fewer bedrooms
- 2.0 spaces per apartment of 3 or more bedrooms
- 2 spaces minimum per detached single-family dwelling unit
- 4 spaces minimum per detached two-family dwelling

For residential uses, must be located on same lot, or within 300 feet of dwellings for which parking is required.

For all other permitted uses, within 500 feet of use.

For duplex and multiple-family dwellings, in closed garage or covered carport.

For nonresidential uses, may be in open lot, if landscaped and approved by the Planning Commission.

Appendix B:

**Belvedere Zoning Map**

 **OFFICIAL ZONING MAP  
OF THE CITY OF BELVEDERE**

