

HCD Draft

6th Cycle Housing Element Update (2023-2031)

City of Belvedere

January 31, 2023



Prepared by
EMC Planning Group

HCD DRAFT

**6TH CYCLE HOUSING ELEMENT UPDATE
(2023-2031)
CITY OF BELVEDERE**

PREPARED FOR

City of Belvedere

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1.1 Introduction

Located in Marin County approximately ten miles north of the Golden Gate Bridge, the City of Belvedere has a unique physical setting. Surrounded by water in nearly every direction, it is flanked by 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, of which 1.89 square miles is water and only 0.54 miles (345.6 acres) is land.

In addition to being surrounded by water, Belvedere has an interior lagoon and two land “bridges” which connect the largest portion of the city to the rest of the Tiburon Peninsula. Belvedere comprises, in fact, three distinct neighborhoods. The first neighborhood is Belvedere Island, which has the largest land area and the most variation 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, which shares a border with the Town of Tiburon to the east. Smaller, distinct neighborhoods are associated with streets and blocks, such as San Rafael Avenue, Lower Beach Road, and West Shore Road.

Belvedere has one bus stop and one ferry landing in the neighboring Town of Tiburon. Service is regular but limited. Because Belvedere is an extremely small community with unique geographic and safety concerns, the City 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 reflect many area-wide and even nation-wide trends. Over the past several decades, housing costs have skyrocketed in comparison to what many individuals are able to afford. 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 pushes prices even higher.

The 2023-2031 Housing Element represents the City of Belvedere's intent to plan for the housing needs of the Belvedere community while also meeting the State's housing goals as set forth in Article 10.6 of the California Government Code. The California State Legislature has identified the attainment of a decent home and a suitable living environment for every Californian as the State's major housing goal. The Belvedere Housing Element represents a sincere and creative effort to meet

local and regional housing needs within the constraints of a fully established built-out community, limited land availability, extraordinarily high costs of land and housing, and small lot sizes – over 95 percent of the parcels in the City are smaller than a half-acre.

Pursuant to State law, the Housing Element must be updated periodically according to statutory deadlines. This 6th Cycle Housing Element covers the planning period from 2023 to 2031 and replaces the City's 5th Cycle Housing Element that covered the period from 2015 to 2023.

Per State Housing Element law, the document must be periodically updated in order to:

- Outline the community's housing production objectives, as consistent with State and regional growth projections;
- Describe goals, policies and implementation strategies to achieve local housing objectives;
- Examine the local need for housing with a focus on special needs populations;
- Identify adequate sites for the production of housing serving various income levels;
- Analyze potential constraints to new housing production;
- Evaluate the Housing Element for consistency with other General Plan elements; and
- Evaluate Affirmatively Furthering Fair Housing.

1.2 California's Housing Crisis

The 6th Cycle Housing Element update comes at a critical time because the State of California is experiencing a housing crisis, as is the case for all jurisdictions in California, Belvedere is committed to playing its part in meeting the growing demand for housing. In the coming 20-year period, Marin County is projected to add 169,700 jobs, which represents a 15 percent increase. These changes will increase demand for housing across all income levels, and if the region is unable to identify ways to significantly increase housing production, it risks increasing the burden for existing lower-income households — many of whom cannot move to a new job center, but are nonetheless faced with unsustainable increases in housing cost.

If the region becomes less competitive in attracting high-skilled workers, and increasingly unaffordable to lower-income workers and seniors, then social and economic segregation will worsen, which will exacerbate historic patterns of housing discrimination, racial bias, and segregation. The potential for this to occur has become so acute in recent years that the California Legislature addressed the issue with new legislation in 2018. SB 686 requires all state and local agencies to explicitly address, combat, and relieve disparities resulting from past patterns of housing segregation, in an effort to foster more inclusive communities. This is commonly referred to as Affirmatively Furthering Fair Housing, or AFFH (more on this below).

1.3 Regional Housing Needs Allocation

The Plan Bay Area 2050 Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.¹ This calculation is based on population projections produced by the California Department of Finance, as well as adjustments that incorporate the region's existing housing need. Per Government Code Section 65583(a), the Housing Element must also provide quantification and analysis of projected housing needs for extremely low-income households. The number of units for the extremely low-income level is not assigned by HCD, but is left for quantification by the local jurisdiction. This calculation is based on the HCD approved methodology², assuming that 50 percent of very low-income households qualify as extremely low-income households. Almost all jurisdictions in the Bay Area received a larger Regional Housing Needs Allocation (RHNA) this cycle compared to the previous cycle, primarily due to changes in state law.

On January 12, 2022, the Association of Bay Area Governments' (ABAG's) adopted RHNA Methodology, was approved by HCD. For Belvedere, the RHNA to be planned for this cycle is 160 units, a substantial increase from the last cycle. [Table 1-1, Regional Housing Needs Allocation](#), shows the RHNA for Belvedere for the period 2023 through 2031.

¹ HCD divides the RHNA into the following four income categories:

Very Low income: 0-50% of Area Median Income

Low income: 50-80% of Area Median Income

Moderate income: 80-120% of Area Median Income

Above Moderate income: 120% or more of Area Median Income

² <https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/extremely-low-income-housing-needs>

Table 1-1 Regional Housing Needs Allocation

Income Group	Percentage of AMI	Share
Extremely Low-Income ³	<30	24
Very Low-Income	<50	25
Low-Income	51-80	28
Moderate-Income	81-120	23
Above Moderate-Income	121 +	60
Total		160

SOURCE: ABAG, 2022

1.4 Affirmatively Furthering Fair Housing

Assembly Bill 686 (AB 686), signed in 2018, established an independent state mandate to AFFH. AB 686 extends requirements for federal grantees and contractors to “affirmatively further fair housing,” including requirements in the Federal Fair Housing Act, to public agencies in California. AFFH is defined specifically as taking meaningful actions that, when combined, address significant disparities in housing needs and in access to opportunity by replacing segregated living patterns with truly integrated and balanced living patterns; transforming racially and ethnically concentrated areas of poverty into areas of opportunity; and fostering and maintaining compliance with civil rights and fair housing laws.

AB 686 requires public agencies to:

- Administer their programs and activities relating to housing and community development in a manner to affirmatively further fair housing;
- Not take any action that is materially inconsistent with the obligation to affirmatively further fair housing;
- Ensure that the program and actions to achieve the goals and objectives of the Housing Element affirmatively further fair housing; and
- Include an assessment of fair housing in the Housing Element.

The requirement to AFFH is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability. The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair

³ Extremely low-income RHNA is found as a subset within the very low-income category for all other tables in this document.

Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity. AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues.

An exhaustive AFFH analysis was prepared by Root Policy Research and is included as an appendix to his housing element (see Appendix A).

Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen, 2016 Pendall. 2000). These land use regulations in turn impact demographics, as they can be used to affect: the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and the areas in which they reside within the community (Trownstine, 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben, 2004).⁴

Segregation in the City of Belvedere

The following are the highlights of demographics as they apply to Belvedere. For more information regarding the history of racial segregation in the Bay Area and Belvedere, please refer to Appendix A.

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once;
- As of 2020, White residents are the most segregated compared to other racial groups in Belvedere, as measured by the isolation index. White residents live where they are less likely to come into contact with other racial groups;
- Among all racial groups, the White population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020;
- According to the Theil's H-Index, racial segregation in Belvedere increased between 2010 and 2020. Income segregation stayed approximately the same between 2010 and 2015;

⁴ Using a household-weighted median of Bay Area counties median household incomes, regional values were \$61,050 for Black residents, \$122,174 for Asian/Pacific Islander residents, \$121,794 for white residents, and \$76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.

- Above moderate-income residents are the most segregated, compared to other income groups in Belvedere. Above moderate-income residents live where they are less likely to encounter residents of other income groups;
- Among all income groups, the moderate-income population's segregation measure has changed the most over time, becoming less segregated from other income groups between 2010 and 2015; and
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has not substantively changed between 2010 and 2015. In 2015, the income segregation in Belvedere between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions.

Regional Segregation

The following are highlights of regional demographics as they apply to Belvedere.

- Belvedere has: a higher share of white residents than other jurisdictions in the Bay Area as a whole, a lower share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents; and
- Regarding income groups, Belvedere has: a lower share of very low-income residents than other jurisdictions in the Bay Area as a whole, a lower share of low-income residents, a lower share of moderate-income residents, and a higher share of above moderate-income residents.

1.5 Overview of Planning Efforts

This section provides an overview of planning and legislative efforts that provide context for the development of the 6th Cycle Housing Element.

Effectiveness of Previous Housing Element

The 2015 Housing Element identified a Regional Housing Needs Allocation of 16 housing units in Belvedere between 2015 and 2023. The RHNA was divided into the following income categories:

- Four (4) units affordable to extremely low- and very low-income households;
- Three (3) units affordable to low-income households;
- Four (4) units affordable to moderate-income households; and
- Five (5) units affordable to above moderate-income households.

In the last housing element cycle (2015-2023), the City built five (5) housing units, which represented 31 percent of its Regional Housing Needs Allocation (RHNA) (16 new housing units).

Of the units built, 80 percent (4 units) was affordable to lower- and moderate-income households,⁵ and 20 percent (1 unit) was affordable to above moderate-income households. Since 2000, Belvedere has added 29 housing units out of 1,060 total units in the City. While the second half of 2022 is part of the 6th Cycle, it should be noted that four (4) additional units have been permitted since June of 2022 and are scheduled for construction.

The goals, objectives, policies, and actions in the 2015 Housing Element complied with State Housing Law and provided proper guidance for housing development in the City. In the 2023 Housing Element update, objectives for each of the goals will be modified as appropriate to more specifically respond to the housing environment in Belvedere from 2023-2031. Policies will also be modified as needed to respond to current Housing Element Law and existing and anticipated residential development conditions. See Appendix E for a complete review and analysis of Belvedere's 5th Cycle Housing Element (2015-2023).

New State Laws Affecting Housing

While the City has taken steps throughout the 5th cycle to increase housing production locally, the State passed numerous laws to address California's housing crisis during the same period. As the State passes new legislation in the remainder of the 5th cycle and during the 6th cycle, the City will continue to amend the Municipal Code; to monitor and evaluate policies and programs designed to meet State requirements; and to proactively implement new policies and programs to help increase housing production citywide.

In 2019, several bills were signed into law that include requirements for local density bonus programs, the Housing Element, surplus lands, accessory dwelling unit (ADU) streamlining, and removing local barriers to housing production. The City will implement changes required by State law, likely through amendments to the Belvedere Municipal Code. The following is a summary of recent legislation and proposed City activities that will further the City's efforts to increase housing production during the 6th cycle. Please see the section above for a discussion of AB 686 (Affirmatively Furthering Fair Housing).

Belvedere will incorporate AB 2011 into the zoning code, to allow mixed-income housing along commercial corridors, as long as the projects meet specified affordability, labor, and environmental criteria.

Incentives for Accessory Dwelling Units

The City has and will continue to update regulations to align with 2022 state laws: AB 2221, AB 916, AB 561, and SB 897 to allow two story ADUs, welcome new government-backed finance programs,

⁵ Source: City of Belvedere post construction surveys.

adopt front setbacks for statewide exemption ADUs and incorporate over a dozen other rule changes that help facilitate ADU and JADU construction.

The City updated regulations to align with 2019 state laws: AB 68, AB 587, AB 671, AB 881, and SB 13 to incentivize the development of ADUs, through: streamlined permits, reduced setback requirements, increased allowable square footage, reduced parking requirements, and reduced fees.

The City adopted standards for Junior Accessory Dwelling Units (JADU) in 2016, which were updated in 2018 and 2020. The City also created a webpage that provides information on State Laws and city regulations and streamlined application processes for developing ADUs and JADUs. Using SB 2 Grant Funding, the City coordinated with the MCPD Housing Working Group to develop an interactive website <http://www.adumarin.org>, which provides residents and property owners information on designing, financing, and constructing ADUs and JADUs. The program also includes downloadable materials.

Low-Barrier Navigation Centers

AB 101 requires jurisdictions to allow “low-barrier navigation centers⁶” by-right in areas zoned for mixed uses and in nonresidential zones permitting multifamily uses, if the center meets specified requirements.

Surplus Public Land

AB 1255 and AB 1486 seek to identify and prioritize state and local surplus lands available for housing development affordable to lower-income households. In addition, in 2019 Governor Gavin Newsom signed an executive order to identify State owned sites to help address the California housing crisis.

Accelerated Housing Production

AB 2162 and SB 2 address various methods and funding sources that jurisdictions may use to accelerate housing production.

Priority Processing

SB 330 enacts changes to local development policies, permitting, and processes that will be in effect through January 1, 2025. SB 330 places new criteria on the application requirements and processing times for housing developments; prevents localities from decreasing the housing capacity of any site, such as through downzoning or increasing open space requirements, if such a decrease would preclude the jurisdiction from meeting its RHNA housing targets; prevents localities from establishing non-objective standards; and requires that any proposed demolition of housing units be accompanied by a project that would replace or exceed the total number of units demolished.

⁶ Low-Barrier Navigation Centers are defined as a “Housing First,” low barrier, temporary, service-enriched shelter that helps homeless individuals and families to quickly obtain permanent housing (ABAG, 2022). For more information on Low-Barrier Navigation Centers and related AB 101 requirements, see this website: <https://abag.ca.gov/technical-assistance/low-barrier-navigation-center-resources>.

Additionally, any demolished units that were occupied by lower-income households must be replaced with new units affordable to households with those same income levels.

Housing and Public Safety

Finally, in response to SB 379 and other recent state legislation, local jurisdictions must update their Safety Element to comprehensively address climate adaptation and resilience (SB 379) and SB 1035 (2018) and identify evacuation routes (SB 99 and AB 747). These updates are triggered by the 6th Cycle Housing Element update. This Housing Element contains an evaluation of the existing Safety Element and contains programming actions to update the Safety Element to satisfy the new state requirements. Also, as sites are identified and analyzed for inclusion in the City's housing site inventory, attention will be paid to all hazards and risks that may result due to climate change.. In this manner, the City will coordinate updates to all three elements (land-use, housing, and safety), so that it can direct future development into areas that avoid or reduce unreasonable risks while also providing needed housing and maintaining other community planning goals.

Disadvantaged Communities

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 islands, fringe or legacy communities that qualify as disadvantaged communities inside or near its boundaries.

Consistency with General Plan

The Belvedere City Council adopted the Belvedere General Plan 2030 update in 2010. The general plan is a long-range planning document that serves as the “blueprint” for development for local jurisdictions in California. All development-related decisions in the city must be consistent with the General Plan, and if a development proposal is not consistent with the plan, then it must be revised or the plan itself must be amended.

State law requires a community's general plan to be internally consistent. This means that the housing element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall general plan, with consistency between it and the other general plan elements. From an overarching standpoint, the development projected under this housing element is consistent with the other elements in the City's current general plan.

Many housing needs can only be addressed on a comprehensive basis in concert with other community concerns such as infill development or mixed-use incentives, for example, which must consider: land use, traffic, parking, design and other concerns as well.

Belvedere's housing element is being updated at this time in conformance with the 2023-2031 update cycle for jurisdictions in the ABAG region. The housing element builds upon the other general plan elements and contains policies to ensure that it is consistent with elements of the

general plan. As portions of the general plan are amended in the future, the plan (including the housing element) will be reviewed to ensure that internal consistency is maintained.

1.6 Public Participation

The primary purpose of this chapter is to describe the effort made by the City of Belvedere to engage all economic segments of the community (including residents and/or their representatives) in the development and update of the housing element. This public participation effort also includes formal consultation, pursuant to Government Code §65352.3, with representatives from the Federated Indians of Graton Rancheria Native American tribe that are present and active in Marin County. It is also responsive to AB 686 (Affirmatively Furthering Fair Housing), which requires local jurisdictions, as they update their housing elements, to conduct public outreach to equitably include all stakeholders in the housing element public participation program.

The 6th cycle RHNA numbers present a daunting challenge for all California communities, and the success of the update process hinged in part on a community outreach and engagement program that was robust, inclusive, and meaningful. The COVID-19 pandemic did complicate the community outreach efforts, however the pandemic has also catalyzed the development of new digital tools that have brought interactive engagement to a new level. One such tool is an all-in-one digital community engagement platform called Engagement HQ, or *Bang the Table* (<https://www.bangthetable.com/>).

Bang the Table

The City of Belvedere partnered with *Bang the Table* as a cornerstone of its community outreach and engagement program. Using the “*Bang the Table*” platform, the update team developed an interactive engagement plan that allowed community members to engage on their own time. Components of the interactive engagement plan included:

- **Website.** Blueprint for Belvedere at <https://blueprintforbelvedere.com> is a dedicated website that provides portal to all of the housing-element-related public engagement activities that are available to members of the public. This includes information on housing element basics, site surveys, an SB-9 survey, and materials from the community workshop. The website has received approximately 1,200 visitors to date;
- **Interactive mapping (Balancing Act).** Encouraged participation throughout the sites analysis process. This tool recorded 10 submissions;
- **Polls.** Questions were posed to get immediate insight with this quick and targeted tool. This tool recorded 24 responses;

- **Surveys.** Encouraged Belvedere community-members to voice their opinions in a convenient way that also helped City staff understand what areas of the city need more encouragement to participate. Aggregate data also helped the City understand, generally, who is participating with the outreach tools. This tool received contributions from 21 people;
- **Newsfeed.** Used to gather public comments on the draft Housing Element. This tool received contributions from approximately 95 comments from 10 people; and
- **Interactive document (Konveio).** Allowed community members to review and comment directly on the pages of the draft Housing Element in an interactive and user-friendly setting. Approximately 177 comments were received through this tool.

Belvedere’s community engagement program included an initial presentation to the City Council and Planning Commission Retreat (open to the public), a community meeting, in-person open house, a stakeholder focus group, and online/virtual participation opportunities made possible through *Bang the Table* (described above). Also, as part of this effort, the update team developed a list of organizations that were contacted to participate in the update process, and that list is attached as [Appendix F](#).

Public Participation to Affirmatively Furthering Fair Housing

The Belvedere public participation program was also responsive to AFFH, which requires local jurisdictions to conduct public outreach to equitably include all stakeholders in the housing element public participation program (see the discussion above for more complete information on AFFH).

Outreach to individuals who may benefit from affordable housing available in Belvedere involved interviews with people who live in the nearby affordable housing development, the Hilarita Apartments in Tiburon, which is managed by EAG Housing. The intention was to gain insight into residents’ experiences, from the perspective of those who have successfully secured affordable housing, in an effort to impact policy ideas. At the Hilarita, rent is based on 30% of Income and tenant-based vouchers for units that vary in size from 550 to 1,300 square feet. The wait list is currently closed for this housing development. The interview report is available within [Appendix F](#).

Tribal Consultation

This public participation effort also includes formal consultation, pursuant to Government Code §65352.3, with representatives from the Federated Indians of Graton Rancheria Native American tribe that are present and active in the Marin County. A meeting took place via Zoom and discussion was led by the tribal representatives, with a primary focus on sites. There were no initial requests to change course with the initial draft. Future meetings may occur as requested prior to a final draft.

Public Review of Draft and Final Housing Element

During the 30-day public comment period, the City received 141 public comments. Of the comments received, 127 were submitted on the Blueprint for Belvedere Housing Element website, and 14 letters were submitted by email. Review and consideration of all public comments has been executed, and changes to the Housing Element have been completed. The majority of changes to the Housing Element include the addition of policies and programs to propel the following goals (Please refer to Chapter 2 of the Housing Element for full descriptions of all policies and programs):

Goal H1 Construction of New Housing

- Policy H1.5 Pro-Housing Community; and
- Program 1.4 Work Towards Becoming a Pro-Housing Community.

Goal H3 Facilitate the Development of Affordable and Equal Opportunity Housing

- Policy H3.7 Inclusionary Housing;
- Policy H3.8 Minimize Displacement;
- Policy H3.9 Encourage Strategic Density within Neighborhoods;
- Policy H3.10 Remove Single-Family as an Allowed Use within Multi-Family Zones;
- Program 3.4 Public Education and Financial Assistance for Accessory Dwelling Units;
- Program 3.5 Financial Assistance Fee Waivers for Second Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs);
- Program 3.11 Amend Zoning to Reflect AB 2011;
- Program 3.12 Objective Design and Development Standards;
- Program 3.13 Inclusionary Housing;
- Program 3.14 Unpermitted Dwelling Unit Amnesty Program;
- Program 3.15 Relocation Partnership Program;
- Program 3.16 SB-10 Ordinance Adoption; and
- Program 3.17 Remove Single-Family as an Allowed Use within R-2, R-3, and R-3C Zones.

Goal H4 Provide Housing Opportunities for Special Needs Populations

- Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations;
- Program 4.8 Proactively Announce Upcoming Affordable Unit Vacancy;
- Program 4.9 Universal Design; and
- Program 6.3 Accessory Dwelling Unit Forum.

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2.0 Goals, Policies, and Programs

2.1 Introduction

Belvedere's Housing Element update is driven by the two guiding principles of facilitating the development of new housing and affirmatively furthering fair housing. 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 that the City will take to achieve specific goals and policies. Belvedere is an extremely small community with unique geographic and safety concerns that make adoption of new housing at these quantities extremely challenging. Despite the difficulty of providing housing that is affordable to all income levels, the 6th Cycle Housing Element establishes goals and policies to meet the housing needs of the community, while also meeting the Regional Housing needs Allocation (RHNA) for the period 2023-2031.

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

- Goal 1: Construct New Housing;
- Goal 2: Maintain and Enhance the Quality of Existing Housing Stock;
- Goal 3: Facilitate the Development of Affordable and Equal Opportunity Housing;
- Goal 4: Provide Housing Opportunities for Special Needs Populations;
- Goal 5: Promote Energy Conservation and Sustainable Design; and
- Goal 6: Collaborate and Publicize Housing Resources.

The programs contained in this chapter 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. Community engagement and public deliberation are a vitally important part of how Belvedere is governed. Belvedere is committed to prioritizing the adoption of following proposed programs and policies.

2.2 What's New

This section provides an overview of significant new policy and program directions being taken by the City of Belvedere to address housing issues in the community and the larger San Francisco Bay Area. In addition to the two guiding principles of facilitating the development of new housing and

affirmatively furthering fair housing, Belvedere recognizes that tailoring the adopted Objective Design and Development Standards will greatly increase likelihood of redevelopment at existing allowable densities. Belvedere acknowledges the urgent need to require levels of affordable housing through inclusionary ordinances consistent with this Housing Element update. Belvedere is also pioneering partnerships with property owners to minimize displacement through the redevelopment process, and committing to a myriad of ways to better understand and address specific housing needs within the city of Belvedere.

Milestones and Metrics

Belvedere has already adopted programs and ordinances to promote affordable housing development and is committed to the timely ordinance adoption to implement the meaningful policies included in this chapter. Future affordable housing opportunities will be improved through refinement of Objective Design and Development Standards, inclusionary requirements, proactive integration of state laws such as AB 2011, and voluntary participation with state law SB 10 to enable strategic density increase within neighborhoods. Within each program, an accountability list names department responsibility, how it will be financed, the objective, and timeframe in which implementation will take place.

Pro-Housing Community

Last year as part of the 2019-20 Budget Act, AB 101 enacted the Pro-Housing Designation Program. The program creates incentives for jurisdictions that are compliant with housing laws, housing element requirements, and have enacted, or plan to enact, Pro-Housing policies in four category areas: Favorable Zoning and Land Use, Accelerating Production Timeframes, Reducing Construction and Development Costs, and Providing Financial Subsidies.

This program enables the California Department of Housing and Community Development (HCD) to designate jurisdictions throughout the state as pro-housing when they demonstrate policies and planning that accelerate the production of housing. The benefit to jurisdictions receiving the Pro-Housing Designation includes being given preference and, in some cases, additional points, when participating in various state-funded programs, including the Affordable Housing and Sustainable Communities (AHSC) for disadvantaged communities and the Infill Infrastructure Grant (IIG) programs.

The City of Belvedere has included a new policy and program that provides the basis for a full exploration by City officials of how best to align City policies and regulations with the Pro-Housing initiative led by HCD. The City's intent is to set the stage for a Pro-Housing designation obtained concurrent with its 7th Cycle Housing Element update in 2031. Policies and programs that support this alignment are identified with the letters: "PRO."

Affirmatively Furthering Fair Housing

In 2018, the California Legislature established an independent state mandate to affirmatively further fair housing (AFFH). Affirmatively furthering fair housing is defined specifically as taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity by replacing segregated living patterns with truly integrated and balanced living patterns; transforming racially and ethnically concentrated areas of poverty into areas of opportunity; and fostering and maintaining compliance with civil rights and fair housing laws.

The City of Belvedere is adopting new policies and programs through the update of this 6th cycle housing element to align with the state's new AFFH mandate. Policies and programs that support this alignment are identified with the letters: "AFFH."

2.3 Program Overview and Quantified Objectives

A summary of the City's quantified objectives is presented in [Table 2-1, Quantified Objectives Summary](#). The City's quantified objectives described under each program represent the City's best effort in implementing each of the programs. Assumptions are based on past program performance and funding availability, construction trends, land availability, and future programs that will enhance program effectiveness and achieve full implementation of the City's housing goals.¹

Table 2-1 Quantified Objectives Summary¹

Income Category	New Construction	Rehabilitation	Conservation/Preservation
Very Low	49	30	0
Low	28	15	0
Moderate	23	25	0
Above Moderate	60	0	0
TOTAL	160	70	0

SOURCE: City of Belvedere

2.4 Goals, Policies and Programs

GOAL H1 CONSTRUCT NEW HOUSING

Policies

¹ The new construction objectives shown in Table 2-1 are based on approved and under-construction development projects, historic trends, and expectations for new second units. Rehabilitation objectives are based on specific program targets, including such programs as the Residential Rehabilitation Loan Program and Property Assessed Clean Energy (PACE) financing programs. Conservation objectives are based on preservation of existing subsidized and deed-restricted affordable rental and ownership units and recent Belvedere APR notes that no such units are at risk of being converted to market rate.

- Policy H1.1 Inter-Jurisdictional Cooperation.** Coordinate housing strategies with other jurisdictions in Marin County as appropriate to meeting the City’s housing needs.
- Policy H1.2 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.
- Policy H1.3 Organizational Effectiveness.** Seek ways to organize and allocate staffing and other resources effectively and efficiently to implement the programs of the housing element.
- Policy H1.4 Priority Processing.** Establish priority permit processing and reduced plan check times for duplexes and/or multifamily housing.
- Policy H1.5 Pro-Housing Community.** Encourage and support efforts by City officials to pursue the City of Belvedere becoming a “Pro-Housing Community” as designated by the California Department of Community Development (HCD). Use eligibility checklist as guide for future regulatory updates related to housing and track progress.

GOAL H2 MAINTAIN AND IMPROVE THE QUALITY OF EXISTING HOUSING STOCK

Policies

- Policy H2.1 Condominium Conversions.** Conserve existing multiple-family rental housing by continuing to regulate conversions of rental developments to condominium ownership.
- Policy H2.2 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.
- Policy H2.3 Protection of Existing Rental Housing.** Strive to ensure that the existing rental housing is maintained and consider all opportunities to help preserve such housing.
- Policy H2.4 Housing Rehabilitation.** Promote, enable and facilitate the participation of lower income households in housing rehabilitation programs offered through Marin County, utility providers, and others.

GOAL H3 FACILITATE THE DEVELOPMENT OF AFFORDABLE AND EQUAL OPPORTUNITY HOUSING

Policies

- Policy H3.1 Mixed-Income Projects.** Require construction of mixed-income Objective Design and Development Standards (ODDS) projects to provide low- and moderate-income units which are indistinguishable from the market rate units in the same development.
- Policy H3.2 Adequate Housing Sites.** Provide programs to enable the construction of a minimum of 160 new housing units during the 2023-2031 planning period, including 100 units affordable to lower income households, to address the City's regional housing needs.
- Policy H3.3 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 and granting density bonuses to make maximum use of available sites in accordance with State laws.
- Policy H3.4 Financial Assistance for Affordable Housing.** Provide financial and/or regulatory incentives to support production and rental of affordable housing. Leverage local funds with outside sources, develop local a real estate tax credit, partial fee waivers and cooperation with private fundraising activities to expand affordable housing opportunities in Belvedere.
- Policy H3.5 Long-Term Housing Affordability Controls.** Affordable units shall be deed-restricted to maintain affordability on resale.
- Policy H3.6 Accessory Dwelling Units (ADU)/Junior Accessory Dwelling Units (JADU).** Require the provision of ADUs or JADUs in the development of new single-family homes. The additional units would be created for the purposes of providing affordable housing.
- Policy H3.7 Inclusionary Housing.** Require all new multi-unit housing development to dedicate at least 15 percent of its units to be affordable to lower-income households.
- Policy H3.8 Minimize Displacement.** Partner with property owners to encourage local-preference relocation with any residential displacement resulting from redevelopment and require replacement units to be constructed for all units

affordable to the same or lower income level as a condition of any residential redevelopment for all sites described in Appendix D

Policy H3.9 Encourage Strategic Density within Neighborhoods. Utilize state law SB-10 opportunities to maximize feasibility of development in strategic locations

Policy H3.10 Remove Single-Family as an Allowed Use within Multi-Family Zones. Exclude the possibility for new single-family structures to be constructed within residential zones that are designated for medium and high-density multi-family uses in the General Plan.

GOAL H4 PROVIDE HOUSING OPPORTUNITIES FOR SPECIAL NEEDS POPULATIONS

Policies

Policy 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.

Policy H4.2 Senior Housing. Support and encourage the development and construction of housing for seniors. These units should be easily accessible and close to transportation and community services.

Policy 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.

Policy H4.4 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).

Policy H4.5 Emergency Housing Assistance. Participate and allocate funds, as appropriate, for regional, local, and non-profit programs providing emergency shelter and related support services.

- Policy H4.6 Equal Housing Opportunity.** Continue to 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.
- Policy H4.7 Reasonable Accommodation.** Provide individuals with disabilities reasonable accommodations in rules, policies, practices and procedures that may be necessary to ensure equal access to housing.
- Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations.** Inform older adult existing community members and those seeking affordable housing about upcoming unit vacancies. Provide individuals with an ability to opt-in to vacancy announcements for upcoming affordable and accessible housing units.

GOAL H5 PROMOTE ENERGY CONSERVATION AND SUSTAINABLE DESIGN

Policies

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

GOAL H6 COLLABORATE AND PUBLICIZE HOUSING RESOURCES

Policies

- Policy H6.1 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.
- Policy H6.2 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.
- Policy H6.3 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.
- Policy H6.4 Affirmatively Furthering Fair Housing.** Promote the services of and support Fair Housing Advocates of Northern California (FHANC), which provides free housing

discrimination counseling services, intervention and complaint investigation to clients of all protected classes, including immigrants, people with disabilities, seniors, families with children, and other clients protected under fair housing law.

Table 2-2 Implementation Programs

Programs		
Goal H1: Construct New Housing		
1.1 PRO AFFH	Collaborate on Inter-jurisdictional Efforts to Plan for and Provide Housing Continue to implement agreed-upon best practices, shared responsibilities and common regulations to efficiently and effectively respond to housing needs within a countywide framework. This includes continued participation in the Marin County Affordable Housing Fund/Permanent Local Housing Allocation (PLHA) process.	Implementation Policies
		Policy H1.1 Inter-Jurisdictional Cooperation
		Policy H1.2 Housing Element Update, Monitoring, Evaluation, Revisions
		Policy H1.3 Organizational Effectiveness
		Policy H1.4 Priority Processing
		Policy H1.5 Pro-housing Community
		Responsible Department/Review Authority
		Planning Director
		Timeframe
		Biannually
		Funding Source
		Staff Time
		Quantified Objective
1.2 PRO AFFH	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 for a written review by April 1 st of each year. Based on the review, establish annual work priorities for Staff, Planning Commission and City Council to implement Housing Element programs.	Development and maintain a regional plan to encourage housing developments that will promote affordable units
		Performance Metric(s)
		Create a timeline for regional planning efforts # of years for regional approach to increase housing
		Implementation Policies
		Policy H1.1 Inter-Jurisdictional Cooperation
		Policy H1.2 Housing Element Update, Monitoring, Evaluation, Revisions
		Policy H1.3 Organizational Effectiveness
		Policy H1.4 Priority Processing
		Policy H1.5 Pro-housing Community
		Responsible Department/Review Authority
		Planning Director; Planning Commission; City Council
		Timeframe
		Annually
		Funding Source
		Staff time
		Quantified Objective

Programs	
	Timely implementation of housing element programs; preparation of annual progress reports for HCD
	Performance Metric(s)
	Continued compliance with housing law
1.3 Streamline Permit Processing for Multi-family and Mixed-Use Projects PRO Expedite the permit processing timeframe for new multi-family and mixed-use projects (that do not involve the subdivision of land) and aim to reduce the typical processing time from 48 to 24 weeks. In addition, require Objective Design and Development Standards (ODDS) as ministerial review only.	Implementation Policies
	Policy H1.1 Inter-Jurisdictional Cooperation Policy H1.2 Housing Element Update, Monitoring, Evaluation, Revisions Policy H1.3 Organizational Effectiveness Policy H1.4 Priority Processing Policy H1.5 Pro-housing Community
	Responsible Department/Review Authority
	Planning Director
	Timeframe
	Biannually
	Funding Source
	Staff Time
	Quantified Objective
	Reduced permit processing time for multi-family projects
	Performance Metric(s)
	# of permits issued within a 24-week processing time
1.4 Work Towards Becoming a Pro-Housing Community PRO Undertake an effort by City officials to explore how best to fully align City policies and regulations with the Pro-Housing initiative led by HCD..	Implementation Policies
	Policy H1.1 Inter-Jurisdictional Cooperation Policy H1.2 Housing Element Update, Monitoring, Evaluation, Revisions Policy H1.3 Organizational Effectiveness Policy H1.4 Priority Processing Policy H1.5 Pro-housing Community
	Responsible Department/Review Authority
	Planning Director; City Manager; City Council
	Timeframe
	Initiate effort by FY 24-25
	Funding Source
	Staff time
	Quantified Objective

Programs		
		Increased opportunities for housing production
		Performance Metric(s)
		# of points earned per year towards certification eligibility
Goal H2: Maintain and Enhance the Quality of Existing Housing Stock		
2.1 AFFH 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.	Implementation Policies	
	Policy H2.1 Condominium Conversions	
	Policy H2.2 Protection of Existing Affordable Housing	
	Policy H2.3 Protection of Existing Rental Housing	
	Policy H2.4 Housing Rehabilitation	
	Responsible Department/Review Authority	
	Planning Department; City Attorney	
	Timeframe	
	Review and report annually	
	Funding Source	
	Staff time	
	Quantified Objective	
	Preservation of rental housing stock	
	Performance Metric(s)	
# of condominiums converted		
2.2 AFFH Preserve Rental Housing Develop a rental inventory list and 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.	Implementation Policies	
	Policy H2.1 Condominium Conversions	
	Policy H2.2 Protection of Existing Affordable Housing	
	Policy H2.3 Protection of Existing Rental Housing	
	Policy H2.4 Housing Rehabilitation	
	Responsible Department/Review Authority	
	Planning Department	
	Timeframe	
	Review and report annually	
	Funding Source	
Staff time		

Programs	
	Quantified Objective
	To keep decision makers informed of the number and condition of city's rental stock. Track the # of rental units in the City and ensure that the number remains consistent with the City's goals
	Performance Metric(s)
	# rental units within the City each year
2.3 Conduct Home Presale Inspections	Implementation Policies
AFFH 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.	Policy H2.1 Condominium Conversions Policy H2.2 Protection of Existing Affordable Housing Policy H2.3 Protection of Existing Rental Housing Policy H2.4 Housing Rehabilitation
	Responsible Department/Review Authority
	Planning Department; Building Department
	Timeframe
	Review and report annually
	Funding Source
	Staff time
	Quantified Objective
	Maintain health and safety standards before property changes ownership
	Performance Metric(s)
	# of units inspected prior to resale per year
Goal H3: Facilitate the Development of Affordable and Equal Opportunity Housing	
3.1 Identify Existing Employee Housing Opportunities	Implementation Policies
Work with local school districts, city and other public agency staff on the Tiburon Peninsula, and existing business to assist in the provision of housing for public Employees.	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods

Programs	
	Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
	Responsible Department/Review Authority
	City Manager; Planning Director
	Timeframe
	Review and report annually
	Funding Source
	Staff Time
	Quantified Objective
	Assistance with the provision of housing opportunities for public employees.
	Performance Metric(s)
	# of units made available for public employees through the housing element 6 th cycle
3.2 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.	Implementation Policies
	Policy H3.1 Mixed-Income Projects
	Policy H3.2 Adequate Housing Sites
	Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments
	Policy H3.5 Long-Term Housing Affordability Controls
	Policy H3.6 Accessory Dwelling Units
	Policy H3.7 Inclusionary Housing
	Policy H3.8 Minimize Displacement
	Policy H3.9 Encourage Strategic Density within Neighborhoods
	Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Review and report annually
3.3 Provision of Adequate Sites for Affordable Housing PRO	Funding Source
	Staff time
	Quantified Objective
	Preservation of affordable housing stock.
	Performance Metric(s)
	# of affordable units retained each year
	Implementation Policies
	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites

Programs	
<p>The City will continue to maintain an up-to-date inventory of vacant properties consistent with “no-net-loss” rules and will assist developers in identifying land suitable for residential and mixed-use development. Sites will be prioritized based on known housing constraints.</p>	<p>Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones</p>
	Responsible Department/Review Authority
	Planning Department; Planning Commission; City Council
	Timeframe
	Ongoing with every land use decision involving property that is listed in the Housing Element’s inventory of vacant land available for housing.
	Funding Source
	Staff time
	Quantified Objective
	Maintain appropriate inventory of vacant site for housing development
	Performance Metric(s)
	# of sites that contribute to housing capacity during the 6 th cycle
<p>3.4 Public Education and Financial Assistance for Accessory Dwelling Units</p> <p>PRO AFFH Develop and maintain a web-page that provides a streamlined application process for ADUs and JADUs and that includes information about public and private funding available for the construction of ADUs and JADUs, including the ADU Grant Program funded by the State of California. In addition, provide information on the City’s accessory dwelling unit program via the City’s e-newsletter and public relations efforts.</p>	<p>Implementation Policies</p> <p>Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones</p>
	Responsible Department/Review Authority
	City Clerk; Planning Department
	Timeframe

Programs		
		Complete webpage launch by end of FY 2023-24; ongoing website maintenance
		Funding Source
		Staff time
		Quantified Objective
		Track the number of ADUs and JADUs applied for and constructed each year, track the number of newsletters distributed for public outreach efforts
		Performance Metric(s)
		# of ADUs and JADUs constructed, # of newsletters distributed
3.5 PRO AFFH	Fee Waivers for Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs) Revise the municipal code to include an automatic waiver for accessory dwelling units and junior accessory dwelling units.	Implementation Policies
		Policy H3.1 Mixed-Income Projects
		Policy H3.2 Adequate Housing Sites
		Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments
		Policy H3.5 Long-Term Housing Affordability Controls
		Policy H3.6 Accessory Dwelling Units
		Policy H3.7 Inclusionary Housing
		Policy H3.8 Minimize Displacement
		Policy H3.9 Encourage Strategic Density within Neighborhoods
		Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
		Responsible Department/Review Authority
		Planning Department
		Timeframe
3.6 PRO AFFH	Establish an Affordable Housing Fee for New Market Rate Housing, Remodeling and Additions	Review and report annually
		Funding Source
		Staff time
		Quantified Objective
		Reduction of development cost for accessory dwelling units
		Performance Metric(s)
		# of permit applications for ADUs and JADUs
		Implementation Policies
		Policy H3.1 Mixed-Income Projects
		Policy H3.2 Adequate Housing Sites
		Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments

Programs		
	<p>Conduct a study to determine the feasibility of an affordable housing fee for residential projects involving one or more units and fees based on the number of square feet of proposed major remodels and additions.</p>	<p>Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones</p> <p>Responsible Department/Review Authority</p> <p>Planning Department; Planning Commission; City Council</p> <p>Timeframe</p> <p>Completion by end of FY 2025-26</p> <p>Funding Source</p> <p>Staff Time</p> <p>Quantified Objective</p> <p>Increase options for City to invest in affordable housing projects</p> <p>Performance Metric(s)</p> <p>\$ amount projected annually if City establishes fee</p>
<p>3.7</p> <p>PRO AFFH</p>	<p>Participate in the Marin County Affordable Housing Fund/Permanent Local Housing Allocation (PLHA)</p> <p>Adopt a memorandum of understanding with Marin County to facilitate the participation in the Marin County Affordable Housing Fund/Permanent Local Housing Allocation (PLHA). Explore other streams of financing to add to or match these funds.</p>	<p>Implementation Policies</p> <p>Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones</p> <p>Responsible Department/Review Authority</p> <p>City Manager; Planning Department; City Council; County of Marin</p> <p>Timeframe</p> <p>Completion by end of FY 2025-26</p> <p>Funding Source</p> <p>Staff time</p>

Programs	
	Quantified Objective
	Increased funding for affordable housing development
	Performance Metric(s)
	\$ amount allocated to the City; # of affordable units increased with grant money
3.8 PRO Seek Federal and State Funds for Qualifying Development Projects <p>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.</p>	Implementation Policies
	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Review and report annually
	Funding Source
	Staff time
	Quantified Objective
	Increase funding for affordable housing development and rehabilitation
	Performance Metric(s)
	Amount of funds allocated to the City
	Implementation Policies
	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods
3.9 AFFH Low-Barrier Navigation Center <p>AB101 (2019) provides a pathway to permanent housing for people experiencing homelessness. As required by State law, the City will amend the Zoning Code to (a) add the definition for “Low-Barrier Navigation Center” consistent with State law; and (b) permit by right low-barrier navigation centers in at least two zoning mixed-use districts, if applicable.</p>	

Programs	
	Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
	Responsible Department/Review Authority
	Planning Department; Planning Commission; City Council
	Timeframe
	Completion by end of FY2023-24
	Funding Source
	Staff Time
	Quantified Objective
	Compliance with new State law; reduction in homelessness in the region
	Performance Metric(s)
	# of low-barrier navigation centers constructed in the City, track the # of homeless individuals each year with PIT count (track increase or decrease)
3.10 SB35 Process Improvements PRO Government Code section 65913.4 allows qualifying development projects with a specified proportion of affordable housing units to move more quickly through the local government review process and restricts the ability of local governments to reject these proposals. The City has and will maintain a SB35 checklist and written procedures for processing SB35 applications to ensure efficient and complete application processing.	Implementation Policies Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones Responsible Department/Review Authority Planning Department Timeframe Completion by end of FY 2023-24 Funding Source Staff Time Quantified Objective Implementation of SB 35 Performance Metric(s) N/A

Programs		
3.11 PRO	Develop Standards for Zoning AB 2011 Projects Develop objective standards to govern Assembly Bill 2011 units, both own-occupied and rental, to facilitate new residential projects along commercial corridors with required percentages of affordable units.	Implementation Policies
		Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
		Responsible Department/Review Authority
		Planning Director; City Manager; City Council
		Timeframe
		Initiate effort by FY 23-24
		Funding Source
		Staff Time
		Quantified Objective
		Adopt ordinance to apply state law to increase housing supply
		Performance Metric(s)
		# of new housing units constructed per year with this law
3.12 PRO	Objective Design and Development Standards Update the adopted Objective Design and Development Standards (ODDS) to align multi-family and mixed-use housing projects compatibly with Belvedere’s overall aesthetic and that such housing can be developed at prices affordable to lower-income households existing density standards.	Implementation Policies
		Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
		Responsible Department/Review Authority
		Planning Department
		Timeframe

Programs	
	Completion by end of FY 23-24
	Funding Source
	Staff time
	Quantified Objective
	Institute non-discretionary review for multi-family and mixed-use projects
	Performance Metric(s)
	N/A
3.13	Inclusionary Housing
PRO	<p>The City will adopt an Inclusionary Housing Ordinance requiring projects to dedicate at least 15 percent of their units to be affordable to, and occupied by, lower-income households. As a preliminary to this ordinance, the City will conduct a nexus fee study to determine a possible in-lieu affordable housing fee for smaller projects. Additionally, the City will develop a plan for income generated that implements Policy H3.4.</p>
	Implementation Policies
	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.4 Financial Assistance for Affordable Housing Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Completion by end of FY 2023-24
	Funding Source
	Staff time
	Quantified Objective
	Increase options for the City to invest in construction of affordable dwelling units
	Performance Metric(s)
	# of new affordable housing units occupied by lower-income households
3.14	Unpermitted Dwelling Unit Amnesty Program
PRO	<p>The City is in the process of amending its Municipal Code with adoption of AB-897 to</p>
	Implementation Policies
	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments

Programs	
<p>provide a pathway for legalizing unpermitted dwelling units. The approval process shall be limited to a ministerial review by City officials to ensure fire, life, and safety standards are met.</p>	<p>Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones</p>
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Completion by end of FY 2023-24
	Funding Source
	Staff time
	Quantified Objective
	Legalize unpermitted dwelling units in the city
	Performance Metric(s)
	# of unpermitted dwelling units becoming legalized per year
<p>3.15 Relocation Partnership Program</p> <p>AFFH</p> <p>The City will partner with property owners to encourage relocation programs associated with redevelopment.</p> <p>When redevelopment occurs, on sites that currently have residential uses, or within the past five years have had residential uses that have been vacated or demolished, that are or were subject to a recorded covenant, ordinance, or occupied by low or very low income households, replacement units are required to be constructed for all units affordable to the same or lower income level as a condition of any development on all sites described in Appendix D. Replacement requirements shall be consistent with those set forth in paragraph (3) of subdivision (c) of Section 65915.</p>	<p>Implementation Policies</p> <p>Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones</p>
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Initiation by end of FY 2023
	Funding Source
	Staff time
	Quantified Objective

Programs	
	Public-Private approach to minimize displacement
	Performance Metric(s)
	# of households that are able to temporarily relocate to a local housing unit during redevelopment housing construction per year
3.16 SB10 Ordinance Adoption AFFH The City adopt an ordinance that enables specific discrete number of sites zoned to allow residential units the opportunity to increase density up to 10 units, regulated by Objective Design and Development Standards. Initial criteria for consideration may include participation with the Relocation Partnership Program and tax-exempt properties.	Implementation Policies
	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Initiation by end of FY 2023
	Funding Source
	Staff time
	Quantified Objective
	Increased feasibility for development of small site; Unified approach to minimize displacement
	Performance Metric(s)
	# of units to be developed with new ordinance per year
3.17 Remove Single-Family as an Allowed Use within R-2, R-3, and R-3C Zones The City will amend the zoning code to remove single-family residences as an allowed use within R-2, R-3, and R-3C zones, and include a provision for existing non-conforming structures.	Implementation Policies
	Policy H3.1 Mixed-Income Projects Policy H3.2 Adequate Housing Sites Policy H3.3 Density Bonuses and Other Incentives for Affordable Housing Developments Policy H3.5 Long-Term Housing Affordability Controls Policy H3.6 Accessory Dwelling Units Policy H3.7 Inclusionary Housing Policy H3.8 Minimize Displacement

Programs		
		Policy H3.9 Encourage Strategic Density within Neighborhoods Policy H3.10 Remove Single-Family as an Allowed Use within the Multi-Family Zones
		Responsible Department/Review Authority
		Planning Department
		Timeframe
		Adoption by end of FY 2023
		Funding Source
		Staff time
		Quantified Objective
		Increased likelihood for multi-family redevelopment to meet General Plan land use designation
		Performance Metric(s)
		N/A
Goal H4: Provide Housing Opportunities for Special Needs Populations		
4.1	Engage in Countywide Efforts to Address Homeless Needs	Implementation Policies
AFFH	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.	Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations
		Responsible Department/Review Authority
		City manager; Planning Department
		Timeframe
		Review and report annually
		Funding Source
		Staff time
		Quantified Objective
		Development of regional facilities that provide emergency shelter
		Performance Metric(s)
		# of emergency shelters constructed, amount of funds allocated

Programs		
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.	Implementation Policies	
	Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations	
	Responsible Department/Review Authority	
	Police Department	
	Timeframe	
	Review and Report annually	
	Funding Source	
	Staff Time	
	Quantified Objective	
	Maintenance of good relationship between emergency shelters, residential care facilities, and the neighborhoods that host them	
	Performance Metric(s)	
	N/A	
4.3 Create Home Sharing and Tenant Matching Opportunities AFFH 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.	Implementation Policies	
	Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations	
	Responsible Department/Review Authority	
	Planning Department; City Clerk	
	Timeframe	
	Review and report annually	
	Funding Source	
	Staff time	
	Quantified Objective	

Programs	
	Promote home sharing opportunities for lower-income households
	Performance Metric(s)
	# of individuals participating in the homesharing program each year
4.4 Parking Reductions	Implementation Policies
PRO Through use of the Senior Citizen/Handicapped Overlay, maintain the reduction of parking standards for duplex and multi-family residential units that develop and maintain deed-restricted units for seniors and/or disabled persons. Also, ensure that the Municipal Code allows alternative parking standards for non-age restricted affordable projects as provided in the State density bonus law.	Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Ongoing
	Funding Source
	Staff time
	Quantified Objective
	Reduce the cost of developing housing particularly for seniors and disabled persons; ensure compliance with State law
	Performance Metric(s)
	# of new housing units that benefit from this incentive per year
4.5 Fee Reductions for Affordable Housing	Implementation
PRO 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 a percentage of the application processing (planning) fees for developments in which at least five (5) 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 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	Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations
	Responsible Department/Review Authority
	Planning Department; City Clerk; Planning Commission; City Council

Programs	
community by posting information on its web page and creating a handout to be distributed with land development applications.	Timeframe
	Ongoing
	Funding Source
	Staff time
	Quantified Objective
	Reduction in the cost of developing affordable housing
	Performance Metric(s)
	# of developments for which funding will be reduced
4.6 Assist in the Effective Use of Available Rental Assistance Programs AFFH 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: <ul style="list-style-type: none"> Encourage owners of new rental units to accept some Section 8 certificates; Maintain descriptions of current programs to hand out to interested persons; Provide funding support, as appropriate, and Coordinate with the Marin Housing Authority on rental housing assistance programs such as Shelter Plus Care, AB 2034, HOPWA, the Rental Assist line, Rental Deposit Program, and Welfare to Work Program. 	Implementation Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations Responsible Department/Review Authority Planning Department; City Clerk Timeframe Ongoing Funding Source Staff time Quantified Objective Effective use of existing rental assistance programs Performance Metric(s) # of Section 8 certificates accepted, amount of funding allocated
4.7 Respond to Housing Discrimination Complaints AFFH 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	Implementation Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity

Programs		
	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.	Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations Responsible Department/Review Authority City Manager; Planning Department; City Clerk Timeframe Monitor complaints monthly Funding Source Staff time Quantified Objective Educate, track, respond to, and reduce housing discrimination Performance Metric(s) # of housing discrimination complaints received each quarter (initially, the number of cases may rise)
4.8 AFFH	Proactively Announce Upcoming Affordable Unit Vacancy The City will work with affordable housing developers to ensure that affordable housing is affirmatively marketed to households with disproportionate housing needs, including Belvedere Older Adults, and those seeking affordable housing in Belvedere.	Implementation Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations Responsible Department/Review Authority Community development Department; Administration Timeframe As housing units are available and as policies are considered Funding Source Staff time Quantified Objective Increase knowledge of housing unit availability Performance Metric(s)

Programs	
	# of individuals participating in programs, # of flyers/newsletters and promotional materials distributed
4.9 Universal Design As much of the City's housing supply was built before disabled access codes, it is estimated that relatively few units are designed to be accessible residences for the disabled or "visitable" for the disabled. Consider regulations for universal design and "visitable" housing.	Implementation
	Policy H4.1 Special Needs Group Policy H4.2 Senior Housing Policy H4.3 Housing for the Homeless Policy H4.4 Homesharing Policy H4.5 Emergency Housing Assistance Policy H4.6 Equal Housing Opportunity Policy H4.7 Reasonable Accommodation Policy H4.8 Provide Affirmative Vacancy Marketing to Special Needs Populations
	Responsible Department/Review Authority
	Community Development Department
	Timeframe
	Consider model code by December 2024
	Funding Source
	Staff time
	Quantified Objective
	Update existing units or construct new units that are accessible and meet the universal design guidelines
	Performance Metric(s)
	# of units updated or constructed for accessibility
Goal H5: Promote Energy Conservation and Sustainable Design	
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), Belvedere will take a number of significant actions towards becoming a sustainable city in the near future, including: <ul style="list-style-type: none"> Promoting increased recycling, continued disposal reduction, and support of the green waste recycling 	Implementation
	H5.1 Sustainable Design
	Responsible Department/Review Authority
	City Manager; Public Works; Building Department; Planning Department; City Clerk; City Council
	Timeframe
	Completion by end of FY 2024-25
	Funding Source
	Staff time
	Quantified Objective

Programs		
	<p>program operated through the City's refuse service provider;</p> <ul style="list-style-type: none"> Promoting increased energy efficiency in public and private building as well as increased fuel-efficacy 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; Requiring 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; and Promotion of available green rebates and financial incentives for single-family homes, multi-family structures, and commercial properties. 	Promotion of energy conservation and development of renewable energy resources
		Performance Metric(s)
		% increase in recycling efforts, % decrease in disposal reduction, amount of energy conserved
5.2	Implement Rehabilitation and Energy Loan Programs <p>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.</p>	Implementation
		H5.1 Sustainable Design
		Responsible Department/Review Authority
		City Manager; Planning Department; City Clerk
		Timeframe
		Ongoing
		Funding Source
		Staff time
		Quantified Objective
		Effective use of existing energy and water conservation programs; promote installation of renewable energy resources

Programs		
		Performance Metric(s)
		# of loans provided
Goal 6: Collaborate and Publicize Housing Resources		
6.1 AFFH 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 local, regional, state, and federal housing programs designed to assist low- and moderate-income households and elderly households.	Implementation	
	H6.1 Local Government Leadership H6.2 Community Participation in Housing and Land Use Plans H6.3 Rental Assistance Programs H6.4 Affirmatively Furthering Fair Housing	
	Responsible Department/Review Authority	
	Planning Department; City Manager; Building Department	
	Timeframe	
	Quarterly	
	Funding Source	
	Staff time	
	Quantified Objective	
	Dissemination of information to and support for lower-income households	
	Performance Metric(s)	
	# of surveys conducted	
6.2 AFFH Affirmatively Furthering Fair Housing The City will hold meetings biannually with Fair Housing Advocates of Northern California to explore ways in which the City can support and affirmatively further fair housing in Belvedere and the region.	Implementation	
	H6.1 Local Government Leadership H6.2 Community Participation in Housing and Land Use Plans H6.3 Rental Assistance Programs H6.4 Affirmatively Furthering Fair Housing	
	Responsible Department/Review Authority	
	Planning Department	
	Timeframe	
	Biannually; ongoing	
	Funding Source	
	Staff time	
	Quantified Objective	
	Promote fair housing	
	Performance Metric(s)	

Programs	
	# of meetings held, # of individuals in attendance at the meetings, # of surveys/polls conducted
6.3 Accessory Dwelling Unit Forum AFFH The City will host a forum to share and gather information to discover ways in which the City can understand and remove obstacles to support construction of ADUs and JADUs in Belvedere.	Implementation
	H6.1 Local Government Leadership H6.2 Community Participation in Housing and Land Use Plans H6.3 Rental Assistance Programs H6.4 Affirmatively Furthering Fair Housing
	Responsible Department/Review Authority
	Planning Department
	Timeframe
	Initial Forum by end of FY 2023-24
	Funding Source
	Staff time
	Quantified Objective
	Promote Housing options
	Performance Metric(s)
	Qualitative data from forum participants

SOURCE: City of Belvedere; EMC Planning Group

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Overview of Housing Needs and Constraints

3.1 Introduction

This chapter summarizes housing needs and constraints in the City of Belvedere. The analysis of housing needs primarily utilizes data compiled by ABAG in the Housing Needs Data Report: Belvedere (ABAG/MTC, Baird + Driskell Community Planning, April 2, 2021), which was approved by HCD. For a detailed analysis of housing needs, please see Appendix B (Housing Needs Assessment). Also, for a detailed analysis of governmental and non-governmental constraints, please see Appendix C (Housing Constraints).

Summary of Key Facts

This section provides a summary of key facts related to housing in Belvedere.

- The population of Belvedere has slightly declined between 2000 to 2020, which differs from the steady increase in the Bay Area. Overall, the population of the Bay Area continues to grow because of natural growth and because of the strong economy that draws new residents to the region.
- Belvedere has high housing costs and little unit diversity. The Zillow Market Index values housing in Belvedere at an average of \$4.2 million per unit, significantly above the county's \$1.08 million average value. Eighty-four percent of the housing in Belvedere is single-family detached units, 7.7 percent is small multifamily, 4.8 percent is single-family attached, and 3.5 percent medium or large multifamily.
- Two-thirds (66 percent) of rental units rent for \$2,000 or more a month, compared to 48 percent in Marin County and 42 percent in the Bay area. The median rent in 2019 in Belvedere was \$2,600. Renters make up almost a quarter (24 percent) of all households in Belvedere.
- Residential permits between 2015 and 2019 have been minimal and favored moderate and above moderate-income households. Four permits were issued since 2015, none of which fell in the very low- or low-income permit categories. Since 2000, Belvedere has added 29 housing units out of 1,060 total units in the City.
- Belvedere's population is less diverse than the region overall in racial and ethnic composition: 92 percent of Belvedere's residents identify as non-Hispanic White, compared to 71 percent for Marin County and 39 percent for the Bay area overall. Five percent of residents are of Hispanic

descent, compared to 16 percent in the County and 24 percent in the Bay area. Two percent of residents identify as Asian, about four percentage points less than in the county, but lower than the Bay area overall (27 percent). The city has expanded its diversity, albeit slightly, since 2000, driven by growth in the share of Hispanic residents in the city (two percent to five percent).

- Poverty rates highlight the disparity in income and opportunities by race, with the Asian and Hispanic populations experiencing 9.3 percent and 5.6 percent poverty rates, respectively, while the poverty rate for non-Hispanic White residents is 2.6 percent.
- There are minor disparities in housing cost burden in Belvedere by race/ethnicity and by tenure (renters/owners). Non-Hispanic White residents experienced the highest cost burden (38 percent), with 21 percent being severely cost burdened (spending greater than 50 percent of income on housing). Renters recorded slightly higher cost burdens than owners (39 percent vs 32 percent respectively) but were much more likely to be severely cost burdened (30 percent to 16 percent).
- The City of Belvedere is covered entirely by one census tract. Therefore, it is not possible to draw distinctions geospatially within the City for renters, concentrations of poverty, displacement vulnerability, and socially vulnerable residents.
- In Belvedere, mortgage denial rates vary by race and ethnicity, particularly for Hispanic applications that were rejected in half of the cases (four total cases). However, only 114 total applications across all races were submitted from 2018 to 2019.
- None of the fair housing complaints filed in Marin County from 2017 to 2021 were in the City of Belvedere.
- As of 2019, students in the Tamalpais Union High School District were 71 percent White, with Hispanic students making up 12 percent of the student body. Graduation rates for all students were roughly equivalent for all races and ethnic minorities, with the overall rate of 95 percent, almost ten percentage points higher than the state average.
- Belvedere student college readiness was average with 68.3 percent of students prepared for college. However, this number was significantly higher than the state's average of 44 percent.

3.2 Overview of Housing Needs

The following section provides an overview of demographic information, housing characteristics, and special housing needs in Belvedere. For a more complete discussion of housing needs, see Appendix B.

Population Trends

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the 2008 Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth.

According to the data, the population of Belvedere was estimated to be 2,124 in 2020. The population of Belvedere makes up about 0.8 percent of Marin County.¹ In Belvedere, roughly 12.2 percent of its population moved during the past year, a number that is slightly lower than the regional rate of 13.4 percent. [Table 3-1 Belvedere and Regional Population Growth Trends](#), shows population growth trends for Belvedere, Marin County, and the Bay Area as a whole.

Table 3-1 Belvedere and Regional Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
Belvedere	2,147	2,226	2,125	2,123	2,068	2,148	2,124
Marin County	230,096	238,185	247,289	251,634	252,409	262,743	260,831
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

SOURCE: California Department of Finance, E-5 series

NOTE: Universe: Total population; For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

Population by Age

The distribution of age groups in a city shapes what types of housing the community may need in the future. An increase in the older population may mean that there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which leads to the need for more multifamily and accessible units.

In Belvedere, the median age in 2000 was approximately 52 years. By 2019, the median age decreased only slightly to approximately 51 years. The population of those age 5 to 14 has increased since 2010, as has the population of those age 85-and-over.

Population by Race/Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and

¹ To compare the rate of growth across various geographic scales, Figure 2-1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e., percent change) in each of these geographies relative to their populations in 1990.

government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today.²

Since 2000, the percentage of residents in Belvedere identifying as *White, Non-Hispanic* has decreased by 3.2 percentage points, with the 2019 population standing at 1,970. Overall, the *Hispanic or Latinx* population increased the most while the *White, Non-Hispanic* population decreased the most.

Employment

The largest industry in which Belvedere residents work is *Financial & Professional Services*, and the largest sector in which Marin residents work is *Financial & Professional Services*. For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.

Belvedere has more housing than jobs, and this difference has decreased over time. Belvedere's jobs-to-household ratio was 0.46 in 2018, which means that it was a net exporter of workers. In the last 20 years, this imbalance has improved slightly with the jobs-to-household ratio increasing from 0.42 in 2002.

Household Characteristics

Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state.

In Belvedere, 72.7 percent of households make more than 100 percent of the Area Median Income (AMI)³, compared to 8.5 percent making less than 30 percent of AMI, which is considered extremely low-income. Regionally, more than half of all households make more than 100 percent AMI, while 15 percent make less than 30 percent AMI. In Marin County, 30 percent AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners, including food service workers, full-time students, teachers, farmworkers and healthcare professionals, can fall into lower AMI categories due to relatively stagnant wages in many industries.

Throughout the region, there are disparities between the incomes of homeowners and renters.

Typically, the number of low-income renters greatly outpaces the amount of housing available that is

² See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

³ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

affordable for these households. In Belvedere, the largest proportion of both renters and homeowners fall in the *Greater than 100 percent of AMI* group.

Economic disparities leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Belvedere, *Asian/API (Hispanic and Non-Hispanic)* residents experience the highest rates of poverty, followed by *Hispanic or Latinx* residents.⁴ However, when comparing poverty rates of *Asian/API (Hispanic and Non-Hispanic)* residents and homeownership rates, the data presents an anomalous finding being that all *Asian/API (Hispanic and Non-Hispanic)* residents owned their home.⁵

Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity (i.e., ability for individuals to stay in their homes) in a city and region. Generally, renters may be displaced more quickly if prices increase. In Belvedere, there are a total of 895 households (2018 US Census estimate), and fewer households rent than own their homes: 23.7 percent versus 76.3 percent. By comparison, 36.3 percent of households in Marin County are renters, while 44.0 percent of Bay Area households rent their homes.

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities. In Belvedere, all Asian and Latinx households owned their own home and 76.0 percent of White households owned their own home.⁶ Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Belvedere, 85.4 percent of households in detached single-family homes are homeowners, while no households in multi-family housing are homeowners.

Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When

⁴ Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I).

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

⁶ Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)

individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley (UC Berkeley) has mapped all neighborhoods in the Bay Area, identifying their risk for gentrification. They find that in Belvedere, there are no households that live in neighborhoods that are susceptible to or experiencing displacement and none live in neighborhoods at risk of or undergoing gentrification. UC Berkeley, further estimates that low-income households are likely to be excluded in Belvedere due to prohibitive housing costs.⁷

Housing Stock Characteristics

Number of Homes

The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. According to the California Department of Finance, the City of Belvedere had 1,049 housing units in 2021, up slightly (0.4 percent) from the 1,045 units that existed in 2010. This was lower than the growth for Marin County during the same period, which was 1.3 percent.

Between 2015 and 2021, five (5) housing units were issued permits in Belvedere which represents 31 percent of the RHNA number of 16 units assigned in the 5th cycle Housing Element. None of the housing permits issued in Belvedere were for lower-income housing.

Housing Type

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing,” including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units. These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place. Zoning including R-2 and R-3 offers some variety for new construction. Some in the community have suggested that new single-family use could be prohibited in these zones.

It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020 Belvedere’s mix of housing types was as follows:

- 84.0 percent of homes were single-family detached;
- 4.8 percent were single-family attached;

⁷ More information about this gentrification and displacement data is available at the Urban Displacement Project’s webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>

- 7.7 percent were small multifamily (2-4 units);
- 3.5 percent were medium or large multifamily (5+ units); and
- There were no mobile homes in Belvedere.

Between 2010 and 2020, the number of single-family units increased more than multifamily units. In Belvedere, the share of the housing stock that is detached single-family homes is above that of other jurisdictions in the region.

Home Prices

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The region's home values have increased steadily since 2000, besides a decrease during the 2008 Great Recession.

A diversity of homes at all income levels creates opportunities for all Belvedere residents to live and thrive in the community.

- **Ownership** – The largest proportion of homes had a value in the range of \$2M+ in 2019. Home prices increased by 139.7 percent from 2010 to 2020; and
- **Rental Prices** – The typical contract rent for an apartment in Belvedere was \$2,610 in 2019. Rental prices increased by 30.8 percent from 2009 to 2019.

Cost Burden

The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30 percent of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost-burdened.”

In Belvedere, 24.5 percent of households spend 30 to 50 percent of their income on housing and approximately 45.5 percent are severely cost-burdened. When looking at the cost burden of renters in Belvedere:

- 8.5 percent of renters spend 30 to 50 percent of their income on housing; and
- 29.2 percent of renters spend 50 percent or more of their income on housing.

When looking at the cost burden by race in Belvedere:

- *White, Non-Hispanic* residents are the most severely cost burdened with 20.6 percent spending more than 50 percent of their income on housing; and
- *Asian/ API, Non-Hispanic* are the second most severely cost burdened with 16.7 percent spending more than 50 percent of their income on housing.

Neighborhoods

Belvedere is characterized as “Highest Resource” or “High Resource” areas by State-commissioned research, while no areas are identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.⁸

Special Housing Needs

Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. The following groups may have special housing needs:

- Large households;
- Female-headed households;
- Senior households;
- People with disabilities;
- Homeless Persons; and
- Farmworkers.

For a detailed analysis please refer to Appendix B Housing Needs Assessment.

3.3 Governmental and Non-Governmental Constraints

Housing development is affected by government regulations and other non-governmental forces, such as the cost of land and building materials and the availability and cost of housing loans. Housing elements are required to investigate the impact of these constraints as they present themselves in the city or town for which the housing element is being prepared. This subsection provides a brief overview of governmental and non-governmental constraints in the City of Belvedere. Please see Appendix C for a full discussion of housing constraints.

Belvedere’s development regulations are generally consistent with California housing law, and where this is not the case, as with Low-Barrier Navigation Centers⁹, Chapter 2 of this plan (Goals, Policies,

⁸ For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.

⁹ Low-Barrier Navigation Centers are defined as a “Housing First,” low barrier, temporary, service-enriched shelter that helps homeless individuals and families to quickly obtain permanent housing (ABAG, 2022). For more information on Low-Barrier Navigation Centers and related AB 101 requirements, see this website: <https://abag.ca.gov/technical-assistance/low-barrier-navigation-center-resources>.

and Programs) includes a program to correct the deficiency. The Zoning Code does not pose an unnecessary constraint to the development of affordable housing.

Following is a list of Zoning Code descriptions that contribute to assumptions that current code does not pose an unnecessary constraint to the development of affordable housing:

- Single-family zones allow supportive and transition housing, small residential and family care facilities, and manufactured housing;
- Multifamily densities, which allow up to 35 dwelling units per acre, are high enough to facilitate affordable housing projects;
- Objective design standards are in place, so that the development process for multifamily housing is not subject to local design discretion;
- Off-site improvement requirements are typical and not unduly constraining;
- Processing times are consistent with State law and typical for a Bay Area community;
- Parking requirements, which require 1.25 units per unit for one- and two-bedroom units, are low enough to not pose a constraint; and
- The City of Belvedere has reasonable accommodations in place to facilitate needed modifications for special needs households.

Non-Governmental Constraints

In terms of non-governmental constraints, limited land availability, the cost of land, and the cost of construction materials, site access, and unique geographical and safety concerns will remain a constraint to affordable housing. Belvedere's natural beauty belies the significant constraints the environment puts on the development of additional housing within our water-locked, 345-acre city limits, where, over the past 130 years, structures have been erected on nearly every parcel of buildable land.

Earthquakes pose a serious risk to Belvedere structures and infrastructure. The forecast of a 6.7 or larger earthquake striking the greater Bay Area before 2040, combined with the fact that Belvedere is located less than 10 miles from two active faults, amplifies the risk of earthquake damage to structures and infrastructure in the city. This is particularly pronounced in areas, such as the Belvedere Lagoon neighborhood, where 1940s landfill sits below its elevated streets and building pads. Together with West Shore Road, which also has significant amounts of landfill, a total of approximately 25% of residential property within the City (89 acres) is susceptible to liquefaction as the result of seismic activity.

The City of Belvedere is surrounded by San Francisco Bay and Richardson Bay to the North. The

risk of water inundation to people and property is one of our greatest constraints. The incursion of water could result from tsunamis, increasing sea level rise and/or flooding due to extreme weather events. Approximately 25% (87 acres) of residential properties within the city are located in the 100-year flood zone. Additional environmental constraints include landslides and fire hazards.

The City of Belvedere had an estimated population of 2,068 in 2010, with 1,045 housing units in the City. With the build-out of the housing element, the City would have an additional 233 housing units. When this is added to the increased densification in neighboring Tiburon, evacuation routes and their capacity, safety, and viability as a result of natural hazard events are a continuing challenge for Belvedere.

The Environmental Hazards: Safety and Stability Element Update describes these underlying constraints and their potentially effect and identifies programs to help mitigate these conditions. Belvedere remains committed to the two guiding principles of facilitating the development of new housing and affirmatively furthering fair housing but recognizes these constraints and challenges.

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4.0 Site Inventory and Opportunities

4.1 Introduction

The *Plan Bay Area 2050 Final Blueprint*¹ forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, HCD has identified the region's housing need as 441,176 units. As introduced in previous chapters, the total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing. This calculation, known as the Regional Housing Needs Allocation (RHNA) is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones. These new laws governing the methodology for how HCD calculates the RHNA resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous cycles.

4.2 Regional Housing Needs Allocation

In January 2021, ABAG adopted a Draft RHNA Methodology,² which is currently being reviewed by HCD. For Belvedere, the proposed RHNA to be planned for this cycle is 160 units, a slated increase from the last cycle.

¹ Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing and transportation

² Please note that the previously stated figures are merely illustrative, as ABAG has yet to issue Final RHNA allocations. The Final RHNA allocations that local jurisdictions will use for their Housing Elements will be released at the end of 2021.

RHNA Summary

Belvedere's share of the regional housing need for the eight-year period from 2023 to 2031 is 160 units, which is a 1,000 percent increase over the 16 units required by the 2015 to 2023 RHNA. The housing need is divided into the four income categories of housing affordability. [Table 4-1, Belvedere's Regional Housing Needs Allocation – 2023–2031](#), shows Belvedere's RHNA for the planning period 2023 – 2031.

Table 4-1 Belvedere's Regional Housing Needs Allocation – 2023–2031

Income Group	Belvedere Units	Percent	Marin County Units	Percent	Bay Area Units	Percent
Extremely Low Income (<30% of AMI)	24	15.3%	2,086	14.5%	57,221	12.9%
Very Low Income (30% - 50% of AMI)	25	15.3%	2,084	14.5%	57,221	12.9%
Low-Income (50%-80% of AMI)	28	17.5%	2,400	16.7%	65,892	14.9%
Moderate-Income (80%-120% of AMI)	23	14.4%	2,182	15.1%	72,712	16.5%
Above Moderate-Income (>120% of AMI)	60	37.5%	5,652	39.2%	188,130	42.6%
Total	160	100.0%	14,405	100.0%	441,176	100.0%

SOURCE: ABAG, 2021

Progress to Date

The RHNA planning period for the 2023-2031 Housing Element (6th Cycle) is June 30, 2022 through December 31, 2030. The statutory adoption date for the 6th Cycle Housing Element is January 1, 2023—a full six months after the beginning of the planning period. To account for this discrepancy, the City of Belvedere achieves credit for the number of housing units permitted in this six-month period prior to the adoption of the 6th Cycle Housing Element and this number of units will apply towards meeting the 2023-2031 RHNA. The units permitted between June 30, 2022 and December 31, 2022 count towards the 2023-2031 planning period RHNA and are subtracted from the 6th Cycle RHNA. [Table 4-2, Belvedere's Adjusted RHNA](#), shows the City of Belvedere's adjusted RHNA, which accounts for progress made prior to the adoption of the updated Housing Element document.

Table 4-2 Belvedere's Adjusted RHNA

	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
2023–2031 RHNA	49	28	23	60	160
Units permitted between June 30, 2022 and January 1, 2023	1	2	1	0	4
Remaining RHNA	48	26	22	60	156

SOURCE: City of Belvedere 2022

4.3 Site Inventory

The purpose of the sites inventory is to identify and analyze specific sites that are available and suitable for residential development from 2023-2031 in order to accommodate Belvedere's assigned 160 housing units. The City doesn't build the housing but facilitates the programs and policies to plan for where it should go and how many units could be on potential sites.

[Table 4-3, Vacant/Partially Vacant and Available Sites](#), provides details and capacity estimates for the 2023-2031 planning period.

Table 4-3 Vacant/Partially Vacant and Available Sites

Housing Resource	Very Low-Income Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate-Income Capacity (Net)	Total Capacity
Total	57	39	35	61	192
RHNA	49	28	23	60	160
Diff	8	11	12	1	32

SOURCE: City of Belvedere; EMC Planning Group Inc.

4.4 RHNA Strategy

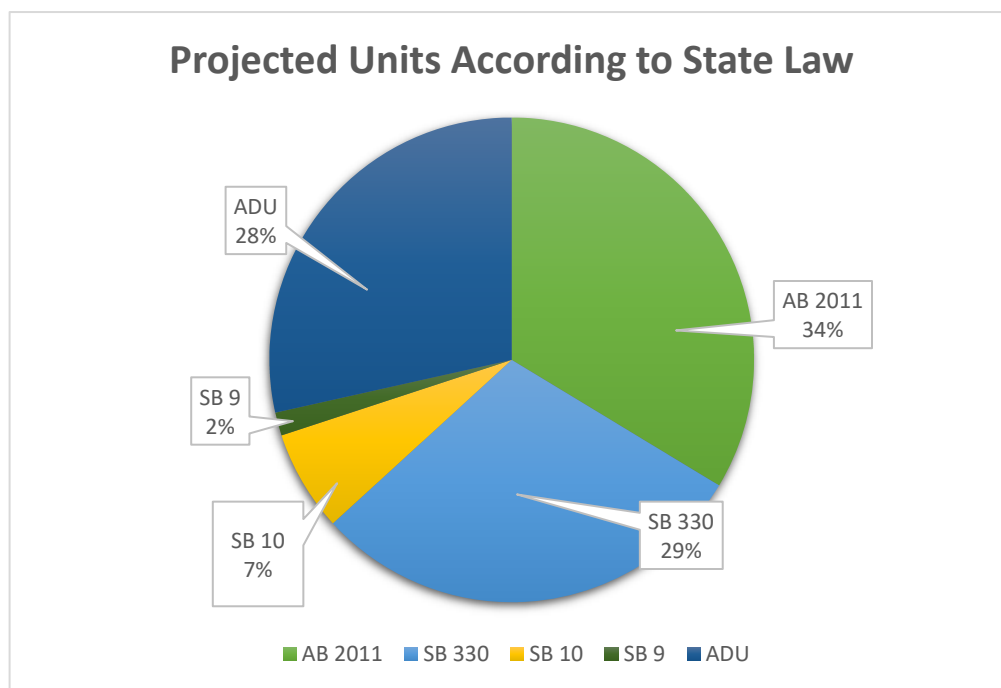
Site selection began by working with City staff to determine all possible locations that may contain capacity for future housing units. A mapping preference simulation was shared with the public to incorporate public opinion. Letters were mailed to all property owners included in the initial inventory list. Letters included an invitation to support the effort to meet RHNA in Belvedere with a property owner interest form. The property owner interest form has been available online to everyone for at least seven months. City officials were consulted regarding City-owned property. More than 50 property owners submitted information to describe what kind of housing unit(s) they intend to construct within the next eight years.

Information from all sources subsequent to the above actions has been integrated into the final sites list, which is found in Appendix D, [Table D-3, Vacant/Partially Vacant and Available Sites](#). Recent state laws greatly expand opportunities of by-right housing unit development:

- Assembly Bill 2011 allows housing units to be built at site 01A without changing the use or density specified in the zoning ordinance;
- Senate Bill 330 (“the Housing Accountability Act” or “HAA”) enables ministerial review via Objective Design and Development Standards (ODDS) for eligible projects;
- ADU law and Senate Bill 9 provides for additional units in single-family zoned sites; and
- State law SB 10 will be incorporated to specifically encourage housing development at two sites.

The City has already adopted ordinances to implement the HAA, ADU laws and Senate Bill 9 and will adopt policies to further assist eligible projects. The City will also adapt its objective standards for Assembly Bill 2011 projects. In addition, the City will implement Senate Bill SB 10 to specifically encourage housing development at two sites. Further, Belvedere will remove single-family as a permitted use for future redevelopment of R-2 and R-3 sites. Review of multi-family and mixed-use proposals will be ministerial according to ODDS. [Figure 4-1, Projected Units According to State Law](#), exhibits the ratios of unit types intended to meet RHNA according to state laws.

Figure 4-1 Projected Units According to State Law



SOURCE: EMC Planning Group, 2022

Property Owner Interest

Belvedere Land Company (BLC) together with HBA Properties presented a letter of intent to participate with housing unit construction towards Belvedere's RHNA on August 18, 2022 (see Appendix D, Section D.5). BLC and HBA's portfolio includes 33 percent of the total acreage included with the Sites Inventory, represents 57% percent of projected units, and owns seven out of the 10 sites that are zoned Multi-family or Commercial within Belvedere. [Table 4-4, Belvedere Land Company Properties for RHNA Participation](#), provides details and capacity estimates for the largest multi-family property holder in Belvedere. All sites zoned for multi-family and mixed-use construction are located within the FEMA 100-year flood zone. Mitigation for 100-year FEMA flood zone designation will be necessary for redevelopment of these sites through building permit review.

Current density regulations appear to meet all of the capacity suggested for these sites. A new policy is focused on updates to the recently adopted ODDS to provide for the flexibility needed for BLC and HBA and all property owners to meet desired density. ODDS would further be updated to ensure the inclusion of affordable housing. A program is also included to adopt ordinance for specific sites to be eligible for densities permitted with SB 10. See Chapter 2 and Appendix D for more details on SB 10 sites.

Policies to incentivize Accessory Dwelling Unit (ADU) construction are also part of the strategy to create a variety of housing types to support a more inclusive community. This inclusion of ADUs enhance safety by building on more stable land, outside of flood zones, in less concentrated areas, and enhance diversity and inclusion by integrating new residents throughout the community. The Belvedere community has stepped up to the challenge to contribute towards RHNA goals, with an impressive 41 letters of intention submitted from property owners to construct an ADU within the next eight years.

Additionally, the City's Planning Commission has already begun prioritizing ADU inclusion resulting in actual ADU development in 2022-2023. Addresses for future ADU locations are listed in Appendix D. In order to be conservative and most realistic, this 6th Cycle Housing Element update has only included 30 (of the 41 letters of interest) in the site inventory. Additionally, the forthcoming inclusionary ordinance is intended to apply to single-family construction, so that either an ADU or an option to pay an in-lieu fee for affordable housing to be constructed in Belvedere would be required for any future single-family home.

Table 4-4 Belvedere Land Company Properties for RHNA Participation

Site Reference	Site Address	APN	Requested Increase of Units	Actual Unit Increase Available with Current Density	Sites Inventory Capacity for RHNA
1A*	1530 Tiburon Blvd	060-082-57	65	65+ ³	65
2A	2 Cove Rd	060-093-07	6	7	0
2B	6 A Peninsula (et al)	060-093-04, 060-093-05, 060-093-06, 060-093-08,	24	22	5
3A	15 Teal (et al)	060-092-14, 060-092-15, 060-092-16, 060-092-17, 060-092-18, 060-092-19	45	54	8
4A	6 Community Rd	060-072-25	12	15	4
4D	500 San Rafael (et al)	060-093-10, 060-093-12, 060-093-13	21	27	10
	Total		128	135	92

SOURCE: City of Belvedere & Letter from Belvedere Land Company, dated August 18, 2022 (See Appendix D-2)

4.5 Summary and Conclusions

The vacant, partially vacant, and underutilized sites identified in this report are sufficient to accommodate approximately 120 percent of the Belvedere’s Regional Housing Needs Allocation for the 6th Cycle planning period. Belvedere is including an additional 32 units as a proactive consideration of the state’s no-net-loss policy, which precludes jurisdictions from approving development that results in an overall housing site deficit. It essentially provides a degree of flexibility for policy makers as they make development decisions.

For communities like Belvedere that are largely built out and surrounded on all sides by other communities and the Bay, redevelopment, densification and ADU infill are the only practical solutions to providing a fair share of housing for the San Francisco Bay Area. By its nature, such redevelopment is more costly and more time consuming than building new units on vacant land.

³ Site 1A Actual Unit Increase Available unit count does not include a full density assumption for AB 2011 development, bill text can be found at https://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=202120220AB2011

Belvedere is opening up policy, design standards, and their back yards to enable a variety of housing types reflective of near-future community needs, and to welcome a diversity of new residents.

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5.0 Energy and Resource Conservation

5.1 Introduction

This chapter summarizes opportunities for energy and resource conservation in the construction of housing in the City of Belvedere.

5.2 Opportunities for Energy Conservation

Energy conservation is a major priority in Belvedere. The City Council updated its Climate Action Plan (CAP) in 2022 (adopted in 2011), which provides a roadmap to actions the City will take to reduce energy consumption and lower greenhouse gas (GHG) emissions. The plan is entitled: City of Belvedere Climate Action Plan 2030 and was prepared in collaboration with the Marin Climate & Energy Partnership. The plan identifies eight categories of action that when taken together, will achieve Belvedere's GHG reduction goals, including:

- Low Carbon Transportation;
- Renewable Energy and Electrification;
- Energy Efficiency;
- Water Reduction;
- Water Conservation;
- Sequestration and Adaptation;
- Community Engagement; and
- Implementation and Monitoring.

Marin Clean Energy

Marin Clean Energy (MCE) is a not-for-profit public agency that has been setting the standard for clean energy in our communities since 2010. The agency offers renewable power at stable rates, significantly reducing energy-related greenhouse emissions, and reinvests millions of dollars in local energy programs. MCE provides electricity service and cutting-edge energy programs to more than one million residents and businesses in 37 member communities across four Bay Area counties: Contra Costa, Marin (including Belvedere), Napa, and Solano.

MCE and Pacific Gas & Electric both provide somewhat overlapping energy efficiency programming for Belvedere. These services include commercial, industrial, and residential programs that address:

- Lighting;
- Appliances;
- HVAC;
- Plug load;
- Refrigeration;
- Lighting controls;
- Water heaters; and
- Others.

5.3 Related Housing Element Programs

As part of this Housing Element Update, the City of Belvedere will implement the following programs:

- Program 5.1 – Energy Conservation, Smart Growth and Sustainable Design; and
- Program 5.2 – Implement Rehabilitation and Energy Loan Programs.

Belvedere Fair Housing Assessment



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Appendix A

Belvedere Fair Housing Assessment

A.1 Introduction

In 2018, Governor Brown signed Assembly Bill (AB 686) requiring all public agencies in the state to affirmatively further fair housing (AFFH) beginning January 1, 2019.¹ The new requirements went into effect on January 1, 2019 and required all public agencies to “administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation”² AB 686 also made changes to Housing Element Law in order to incorporate requirements to AFFH as part of the housing element and general plan. These requirements include an analysis of: fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

The following report was prepared by Root Policy Research (Denver, Colorado) and is based on and expands on work completed by Veronica Tam & Associates and on work commissioned by the Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC). The ABAG/MTC report was prepared in collaboration with the University of California Merced Urban Policy Lab and was entitled: “AFFH Segregation Report: Belvedere.”

1 Public agencies receiving funding from HUD are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take “meaningful actions” to address segregation and related barriers to fair housing choice.

2 California Department of Housing and Community Development Guidance, 2021, page 9.

Affirmatively Furthering Fair Housing

“Affirmatively furthering fair housing” means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency’s activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)”

SOURCE: California Department of Housing and Community Development Guidance, 2021, page 14.

History of Segregation in the Region

The United States’ oldest cities have a history of mandating segregated living patterns—and cities in Northern California are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as “structural inequities” in society, and “self-segregation” (i.e., preferences to live near similar people).

Researcher Richard Rothstein’s 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay area region that played a large role in where the region’s non-White residents settled.

Throughout Marin County and the Bay area in general, neighborhood associations and City leaders have historically attempted to thwart the integration of communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents have been able to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

rezoned by planning councils, required very large minimum lot sizes, and/or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure.

Marin County had the first federal housing project with integrated workers and families, built during the latter part of World War II. Market rate development boomed in Marin County during the 1940s, which largely benefitted White homebuyers due to federally guaranteed developer loans that allowed race-restricted covenants in subdivisions and federally subsidized mortgages for white buyers only. Environmental activism in the 1960s restrained residential growth—just when the national civil rights movement outlawed discrimination in housing transactions. As such, intentional segregation was reinforced through growth restriction policies. By 2018, Marin County had restricted building on almost 85 percent of the county.

Recent examples of affordable housing projects in Marin County have been met with strong opposition due to concerns of change and environmental impact. Marin County has been working with the U.S. Department of Housing and Urban Development (HUD) to advance racial equality in housing policies, including increased funding for low-income housing in traditionally white majority areas. Yet community concerns around parking, traffic congestion, and preservation of the county’s aesthetic have complicated development of higher density and affordable housing.

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it’s also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today. The original inhabitants of present-day Marin County are the Coast Miwok who were hunters and gatherers that spanned across 600 village sites in the region. Populations severely declined during European expansion as natives became exposed to new diseases and endured decades of abuse, conflict, and enslavement by colonists. In the Bay Area, some still identify as Miwok (exact figure is unknown), but the practices pursued during expansion and California statehood have directly contributed to the disparate housing and economic outcomes collectively experienced by Native populations today. The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page.

As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory cases and allowed those that would be considered today to have a “disparate impact” on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co.* (272 U.S. 365) supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment

buildings as “mere parasite(s)” with the potential to “utterly destroy” the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low-income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available.

Figure A-1, *Major Public and Legal Actions that Influence Fair Access to Housing*, shows a timeline for major public and legal actions related to fair housing access.

Report Content and Organization

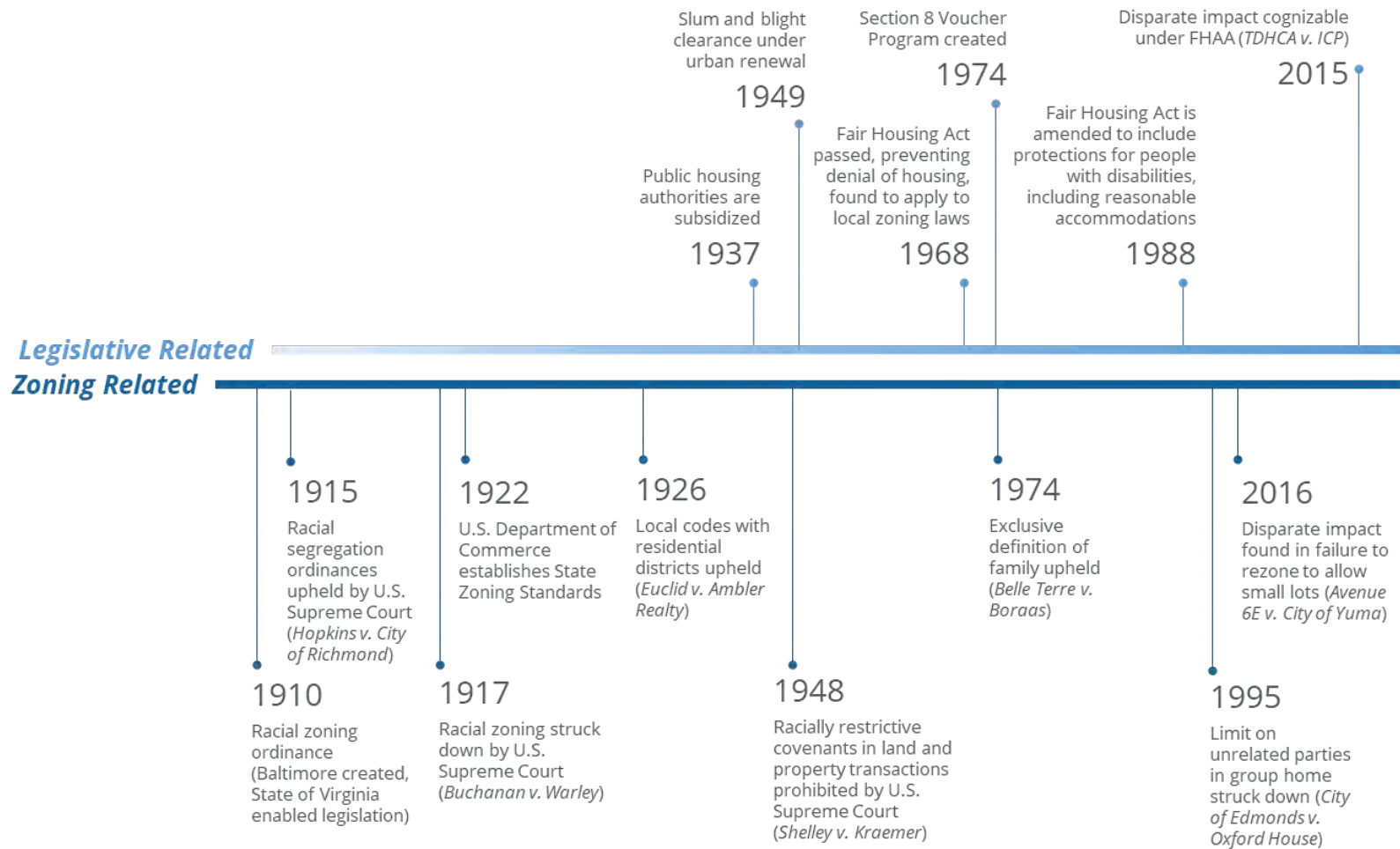
This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The main body of the report includes the following sections:

- **Section I. Fair Housing Enforcement and Outreach Capacity** reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education;
- **Section II. Integration and Segregation** identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation;
- **Section III. Access to Opportunity** examines differences in access to education, transportation, economic development, and healthy environments; and
- **Section IV. Disparate Housing Needs** identifies which groups have disproportionate housing needs including the risk of displacement.

The report also includes the following appendices:

- Map and Data packet, including Fair Housing Organizations in Marin County—mission, services, and contact information; and
- State Fair Housing Laws and Regulations—summary of key state laws and regulations related to mitigating housing discrimination and expanding housing choice.

Figure A-1 Major Public and Legal Actions that Influence Fair Access to Housing



SOURCE: Root Policy Research

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Primary Findings, Contributing Factors, and Fair Housing Actions

This section summarizes the primary findings from the Fair Housing Assessment for Belvedere including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the City's fair housing action plan.

- None of the fair housing complaints filed in Marin County from 2017 to 2021 were in the City of Belvedere;
- Belvedere's population is less diverse than the region overall in racial and ethnic composition: 92 percent of Belvedere's residents identify as non-Hispanic White, compared to 71 percent for Marin County and 39 percent for the Bay area overall. Five percent of residents are of Hispanic descent, compared to 16 percent in the County and 24 percent in the Bay area. Two percent of residents identify as Asian, about the four percentage points less than in the county, but lower than the Bay area overall (27 percent). The City has expanded its diversity, albeit slightly, since 2000, driven by growth in the share of Hispanic residents in the City (2 to 5 percent);
- Poverty rates highlight the disparity in income and opportunities by race, with the Asian and Hispanic populations experiencing 9.3 percent and 5.6 percent poverty rates, respectively, while the poverty rate for non-Hispanic White residents is 2.6 percent;
- Belvedere has high housing costs and little unit diversity. The Zillow market index values housing in Belvedere at an average of \$4.2 million per unit, significantly above the county's \$1.08 million average value. Eighty-four percent of the housing in Belvedere is single family detached units, 7.7 percent is small multifamily, 4.8 percent is single family attached, and 3.5 percent medium or large multifamily;
- Two-thirds (66 percent) of rental units rent for \$2,000 or more a month, compared to 48 percent in Marin County and 42 percent in the Bay area. The median rent in 2019 in Belvedere was \$2,600. Renters make up almost a quarter (24 percent) of all households in Belvedere;
- Residential permits between 2015 and 2019 have been minimal and favored moderate and above moderate-income households. Only four permits were issued since 2015, none of which fell in the very low- or low-income permit categories. Since 2000, Belvedere has added 29 housing units out of 1,060 total units in the City;
- There are minor disparities in housing cost burden in Belvedere by race/ethnicity and by tenure (renters/owners). Non-Hispanic White residents experienced the highest cost burden (38 percent), with 21 percent being severely cost burdened (spending greater than 50 percent of income on housing). Renters recorded slightly higher cost burdens than owners (39 percent vs 32 percent respectively) but were much more likely to be severely cost burdened (30 percent vs 16 percent);

- The City of Belvedere is covered entirely by one census tract. Therefore, it is not possible to draw distinctions geospatially within the City for: renters, concentrations of poverty, those who are vulnerable to displacement, and socially vulnerable residents;
- Mortgage denial rates vary by race and ethnicity, particularly for Hispanic applicants that were rejected in half of the cases (four total cases). However, only 114 total applications across all races were submitted from 2018 to 2019;
- As of 2019, students in the Tamalpais Union High School District were 71 percent White, with Hispanic students making up 12 percent of the student body. Graduation rates for all students were roughly equivalent for all races and ethnic minorities, with the overall rate of 95 percent, almost ten percentage points higher than the state average; and
- Belvedere student college readiness was average with 68.3 percent of students prepared for college. However, this number was significantly higher than the state's average of 44 percent.

FAIR HOUSING ISSUE:

No residents filed fair housing complaints in the City. Housing policy experience indicates a potential lack of awareness about fair housing rights.

Contributing factors:

- Lack of access to information about fair housing rights.
- Limited knowledge of fair housing by residents.

FAIR HOUSING ISSUE:

Belvedere has significantly lower proportions of racial and ethnic minorities and low-income households compared to Marin County and the Bay Area. The absence of protected classes and housing options suitable to them may indicate exclusionary behavior.

Contributing factors:

The proportion of Belvedere residents that identify as non-Hispanic White is 92 percent compared to 71 percent in Marin County. Residents who identify as Hispanic make up the second largest population group in the City with 5 percent of the population compared to 16 percent in the county.

Nearly three-quarters of Belvedere households have incomes greater than 100 percent of the Area Median Income compared to 51 percent in the county.

FAIR HOUSING ISSUE:

Belvedere's lack of housing production and soaring housing costs have made it difficult for new households to enter the market and live in the community.

Contributing factors:

- Only 114 units have been built in the City since 1980.
- Since 2015, there have been four housing permits in the City for moderate to above moderate-income households.
- There is a lack of developable land.

FAIR HOUSING ISSUE:

Belvedere offers a high performing and equitable educational environment with high graduation rates across races and ethnicities. Yet access is limited to low-income students and racial and ethnic minorities due to the lack of affordable housing in the City.

Contributing factors:

- Lack of affordable housing.

Summary

In Belvedere, disparity in housing choice—particularly for low- and moderate-income households living in other parts of the county and in the region—is the main challenge in the City. Belvedere's lack of housing production overall and zoning and land use regulations that limit the development of diverse (and more affordable) housing types has prevented low- and moderate-income households in the county and broader region from residing in the City.

Recommended Fair Housing Programs and Policies

We anticipate that adding approximately 100 units of affordable housing (i.e., very low-, low-, and moderate-income) will provide housing for resident groups who are more racially and ethnically diverse than the City overall due to their disproportionate needs. The City is prepared to pair the construction of new affordable housing with programs in order to ensure that residents with

disproportionate needs benefit, and to conduct affirmative marketing to advertise this initiative. New programs, which are outlined below, have been added in Chapter 2 to accomplish this. As demonstrated in Belvedere's site inventory, Belvedere has worked closely with interested property owners to disperse new housing throughout the City, and as such it is not anticipated that new housing will increase segregation in the City.

The following are recommended policies and programs:

- Prioritize development of housing units that serve very low- and low-income households. Affirmatively market those units to racially and ethnically diverse households in the county that are underrepresented in the City's demographic makeup;
- Work with other cities to establish a program that provides favorable financing and grants to homeowners who develop accessory dwelling units and agree to rent those at below market prices; and
- Increase densities for multi-family housing while also recognizing existing density and environmental constraints, which can address the missing middle product types, adopt programs and policies that facilitate development of affordable units that accommodate the needs of moderate-income households and workers living in the broader region.

Each of these suggested policies/programs has been addressed in Chapter 2 (Housing Goals, Policies, and Programs) of this document.

A.2 Fair Housing Enforcement and Outreach Capacity

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity.

Fair housing enforcement and outreach capacity relates to the ability of a locality and fair housing entities to disseminate information related to fair housing and provide outreach and education that ensure community members are knowledgeable about fair housing laws and rights. As such, enforcement and outreach capacity includes: ensuring compliance with fair housing laws, investigating complaints, obtaining remedies, and engaging in fair housing testing.³

Fair Housing Legal Cases and Inquiries

The Fair Housing Advocates of Northern California (FHANC) provides fair housing services, including fair housing counseling, complaint investigation, and discrimination complaint assistance, to Marin County residents. FHANC is a non-profit agency whose mission is to actively support and promote fair housing through education and advocacy. FHANC also provides fair housing workshops in English and Spanish. Workshops educate tenants on fair housing law and include

³ Marin County AFFH Template

information about: discriminatory practices; protections for immigrants, people with disabilities, and families with children; occupancy standards; and landlord-tenant laws. FHANC also provides educational workshops on home buying and affordable homeownership. FHANC hosts a fair housing conference in Marin County annually.

The County works in close partnership with the Fair Housing Advocates of Marin (FHAM) (a division of Fair Housing Advocates of Northern California, FHANC). FHAM is the only HUD-certified Housing Counseling Agency in the county, as well the only fair housing agency with a testing program in the county. FHAM provides free services to residents protected under federal and state fair housing laws. FHAM helps individuals address: incidents of discrimination they have experienced, increasing housing access and opportunity through advocacy, and the act of requiring housing providers to make changes in discriminatory policies. FHAM provides the following services:

- Housing counseling for individual tenants and homeowners;
- Mediations and case investigations;
- Referral of and representation in complaints to state and federal enforcement agencies;
- Intervention for people with disabilities requesting reasonable accommodations and modifications;
- Fair housing training seminars for housing providers, community organizations, and interested individuals;
- Systemic discrimination investigations;
- Monitoring Craigslist for discriminatory advertising;
- Education and outreach activities to members of protected classes on fair housing laws;
- AFFH training and activities to promote fair housing for local jurisdictions and county programs;
- Pre-purchase counseling/education for people in protected classes who may be victims of predatory lending; and
- Foreclosure prevention.

According to the Marin County AFFH, from 2018 to 2019, 315 fair housing complaints in Marin County were filed with FHANC or HUD. Most of the county complaints cited disability status as the bias (77 percent) followed by national origin (13 percent), and source of income (9 percent). FHAM handled the majority of the claims —referring 211 allegations to attorneys or counsel in 2018-2019 alone, and referring four incidents to HUD/DFEH. [Table A-1, Discrimination Complaints by Protected Class \(2018-2021\)](#), shows recent housing discrimination complaints.

Table A-1 Discrimination Complaints by Protected Class (2018-2021)

Protected Class	FHANC (2020-21)		HUD/DFEH (2018-19)	
	Complaints	Percent	Complaints	Percent
Disability	235	78%	8	57%
National Origin	38	13%	4	29%
Race	22	7%	3	21%
Gender	19	6%	2	14%
Familial Status	13	4%	1	7%
Source of Income	28	9%	--	--
Total	301	--	14	--

SOURCE: Marin County Analysis of Impediments to Fair Housing Choice, 2020; Fair Housing Advocates of Northern California (FHANC), 2020-21.

HCD data report a total of five (5) fair housing legal cases outstanding as of 2020 and 80 inquiries about fair housing rights between 2013 and 2021, as shown in [Figure A-2, Fair Housing Cases and Inquiries](#)

In 2021, FHANC—a regional fair housing advocacy group—filed a civil lawsuit in federal court alleging that a Marin County couple received real estate appraisals 50 percent apart because of their race. According to the lawsuit, the couple filed for a refinance in 2020—after purchasing their home in 2016 for \$550,000—and got a valuation for \$995,000 by Miller & Perotti appraisers. The couple ordered a second appraisal three weeks later by a different firm—they removed evidence of their African American culture and had their white friend greet the appraiser. The estimate came to \$1.48 million (close to the median home value for a single-family home in Marin County). The lawsuit states that the defendants violated the California Fair Employment and Housing Act and cited circumstances in which the appraisers used property sales located exclusively or primarily in census tracts with higher populations of Black or Hispanic residents which resulted in a “skewed and race-based valuation of the property.”⁴ Undervaluing homes on the basis of race exacerbates segregation, discrimination, and encourages disinvestment in neighborhoods that are predominantly non-White.

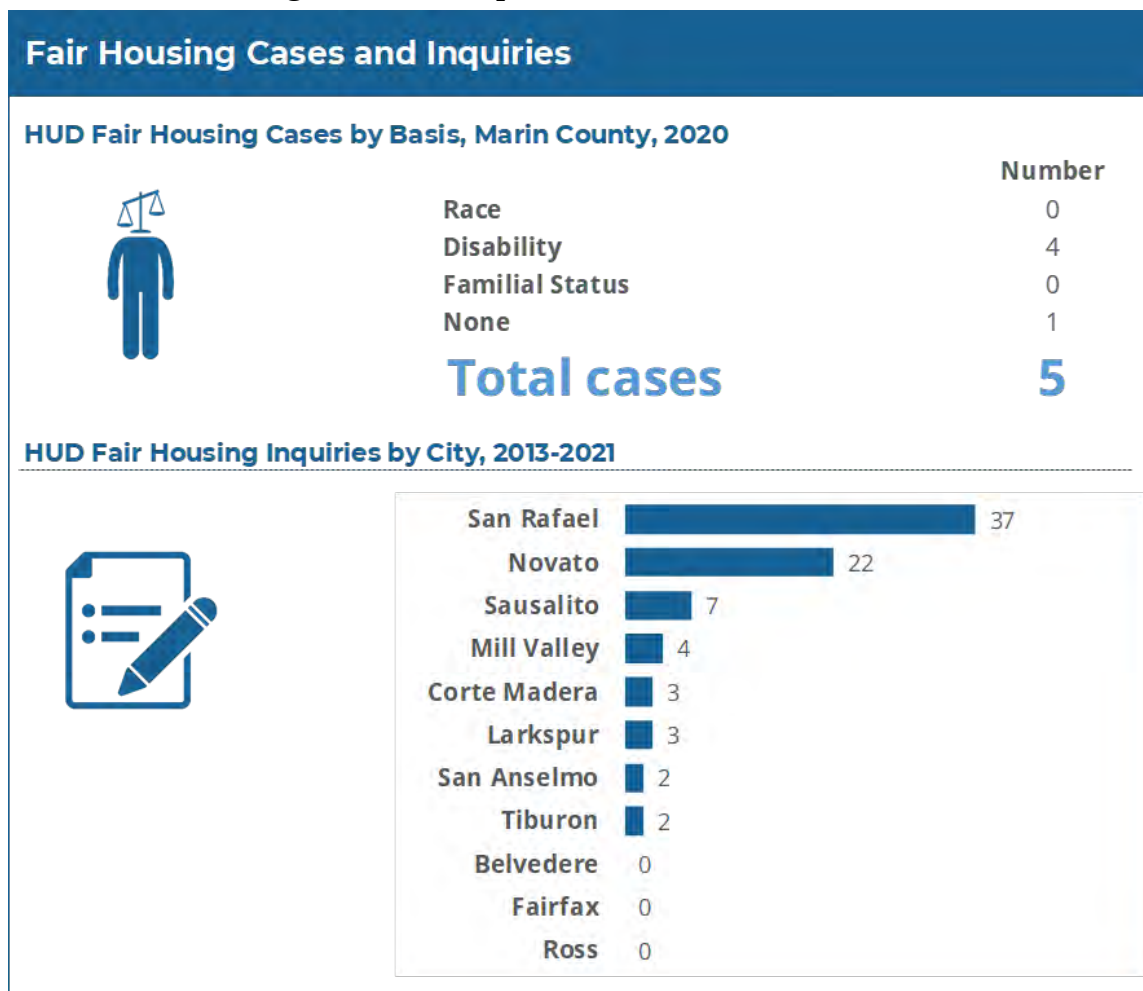
A reasonable accommodation “is a change or modification to a housing rule, policy, practice, or service that will allow a qualified tenant or applicant with a disability to participate fully in a housing program or to use and enjoy a dwelling, including public and common spaces.” The FHANC requested 35 reasonable accommodations for clients with disabilities between 2018 and 2019, 33 of which were approved. County staff also advises clients on reasonable accommodations requests. FHANC also provides funding for Marin Center for Independent Living. Since 2017, FHANC has provided funding for 13 Marin Center for Independent Living modifications.

⁴ <https://www.northbaybusinessjournal.com/article/article/marin-couple-fair-housing-group-sue-north-bay-appraiser-for-alleged-racial/>.

As described earlier, the County works with FHAM to provide fair housing services to Marin residents. However, FHAM also provides services across a large service area that includes Marin County, Sonoma County, Santa Rosa, Fairfield, and Vallejo.

Historically, FHAM's fair housing services have been especially beneficial to Latinos, African-Americans, people with disabilities, immigrants, families with children, female-headed households (including survivors of domestic violence and sexual harassment), and senior citizens. Approximately 90 percent of the clients are low-income. FHAM's education services are also available to members of the housing, lending, and advertising industry. Providing industry professionals with information about their fair housing responsibilities is another means by which FHAM decreases incidents of discrimination and helps to protect the rights of members of protected classes.

Figure A-2 Fair Housing Cases and Inquiries



SOURCE: Root Policy Research

From 2017 to 2018, the organization served 1,657 clients (tenants, homeowners, social service providers, and advocates), a 22 percent increase from the previous year; provided counseling on 592 fair housing cases (a 26 percent increase), intervened for 89 reasonable accommodations granted (a 33 percent increase) of 97 (a 24 percent increase) requested for people with disabilities; funded eight (8) reasonable modification requests to improve accessibility for people with disabilities; investigated 71 rental properties for discriminatory practices, filed 15 administrative fair housing complaints (a 15 percent increase) and one (1) lawsuit; garnered \$71,140 in settlements for clients and the agency; and counseled 71 distressed homeowners and assisted homeowners in acquiring \$228,197 through “Keep Your Home California” programs to prevent foreclosure.

During Fiscal Year 2018 to 2019, FHAM counseled 393 tenants and homeowners in Marin County, screening clients for fair housing issues and providing referrals for non-fair housing clients or callers within FHAM’s service area. Of the households counseled, 211 alleged discrimination and were referred to an attorney or bilingual housing counselor for further assistance (e.g., receiving information on fair housing laws, interventions with housing providers requesting relief from discriminatory behavior, making reasonable accommodation requests on behalf of disabled tenants, referrals to HUD/DFEH, and representation in administrative complaints). Though the complaints FHAM received were on every federal and protected basis, the fair housing administrative complaints filed with the Department of HUD or the California Department of Fair Housing and Equal Opportunity alleged discrimination on the basis of: disability, race, national origin, gender, and familial status.

The National Fair Housing Alliance (NFHA) reported a “negligible” decrease in the number of nation-wide complaints filed between 2019 and 2020. The primary reasons for national complaints of disability (55 percent) were represented in Marin County at a much higher rate (77 percent). Familial status represented 8 percent of complaints nationally, similar to the 7 percent of cases in the county.

NFHA identifies three significant trends in 2020 that are relevant for this AFFH:

- First, fair lending cases referred to the Department of Justice from federal banking regulators have declined; which, indicates that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership;
- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019; and
- Finally, NFHA found that 73 percent of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.⁵

⁵ <https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/>

Fair Housing Testing

Initiated by the Department of Justice's Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

During the 2018-2019 FY, FHANC conducted email testing, in-person site testing, and phone testing for the County. FHANC conducted 60 email tests to "test the assumption of what ethnicity or race the average person would associate with each of the names proposed." Email testing showed clear differential treatment favoring the White tester in 27 percent of tests, discrimination based on income in 63 percent of tests, and discrimination based on familial status in 7 percent of tests. Three paired tests (6 tests total) also showed discrimination based on both race and source of income. In 80 percent of tests (24 of 30 paired tests), there was some discrepancy or disadvantage for African-American testers and/or testers receiving Housing Choice Vouchers (HCVs).

In-person site and phone tests consisted of an African-American tester and a White tester. Of the 10 paired in-person site and phone tests conducted, 50 percent showed differential treatment favoring the White tester, 60 percent showed discrepancies in treatment for HCV recipients, and 30 percent showed discrimination based on race and source of income.

The conclusions of the fair housing tests included in the 2020 AI are as follows:

- Housing providers make exceptions for White Housing Choice Voucher recipients, particularly in high opportunity areas with low poverty;
- Email testing revealed significant evidence of discrimination, with 27 percent of tests showing clear differential treatment favoring the White tester and 63 percent of tests showing at least some level of discrimination based upon source of income; and
- Phone/site testing also revealed significant instances of discrimination: 50 percent of discrimination based upon race and 60 percent based on source of income.

In Fiscal Year 2018 to 2019, FHAM conducted systemic race discrimination investigations as well as complaint-based testing, with testing for discrimination based on: race, national origin, disability, gender, and familial status. FHAM monitored Craigslist for discriminatory advertising, with the recently added protection for individuals using housing subsidies in unincorporated parts of Marin. FHAM notified 77 housing providers in Marin during the year regarding discriminatory language in their advertisements.

The 2020 State AI did not report any findings on fair housing testing. However, the AI concluded that community awareness of fair housing protections correlates with fair housing testing, as testing is often complaint-based, like it is for FHAM in Marin County. According to the 2020 State AI, research indicates that persons with disabilities are more likely to request differential treatment to ensure equal access to housing, making them more likely to identify discrimination. The 2020 State

AI highlighted the need for continued fair housing outreach, fair housing testing, and trainings to communities across California, to ensure that the fair housing rights of residents are protected under federal and state law. The 2020 State AI recommended that the State support the increase of fair housing testing to identify housing discrimination.

The 2020 State AI also reported findings from the 2020 Community Needs Assessment Survey. Respondents felt that the primary reasons for housing discrimination were source of income, followed by discriminatory landlord practices, and gender identity and familial status. These results differ from the most commonly cited reason for discrimination in complaints filed with DFEH and FHANC. The State survey also found that most (72 percent) respondents who had felt discriminated against did “nothing” in response. According to the 2020 State AI, “fair housing education and enforcement through the complaint process are areas of opportunity to help ensure that those experiencing discrimination know when and how to seek help.”

Outreach and Capacity

The 2020 State AI concluded that fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. FHANC organizes an annual fair housing conference and resource fair for housing providers and advocates. Housing rights workshops are offered to landlords, property managers, and community members. Information on federal and state fair housing laws, common forms of housing discrimination, protected characteristics, unlawful practices, and fair housing liability is presented to workshop participants. The Marin County Housing Authority website includes the following information in 103 languages:

- Public Housing, including reasonable accommodations, grievance procedures, transfer policies, Section 3, maintenance service charges, fraud and abuse, resident newsletters, forms and other resources;
- HCVs, including for landlords, participants, fraud and abuse and voucher payment standards;
- Waitlist information and updates;
- Resident Services, including the Supportive Housing Program and Resident Advisory Board;
- Homeownership including Below Market Rate Homeownership Program, Residential Rehab Loan Program, Mortgage Credit Certification Program and the Section 8 Homeownership Program; and
- Announcements and news articles, Agency reports and calendar of events.

The County established a Fair Housing Community Advisory Group (CAO) in 2016. The Community Advisory Group provides advice and feedback on citizen engagement and communication strategies to County staff, participates in inclusive discussions on fair housing topics, identifies fair housing issues and contributing factors, and assists in developing solutions to mitigate

fair housing issues. The County also established a Fair Housing Steering Committee consisting of 20 members representing: public housing, faith-based organizations, the Marin County Housing Authority, Asian communities, cities and towns, African-American communities, business, persons with disabilities, children, legal aid, persons experiencing homelessness, Latino communities, and philanthropy. The Steering Community advises on citizen engagement strategies, identifies factors contributing to fair housing impediments, incorporates community input and feedback, and provides information on a variety of housing topics to inform actions and implementation plans.

From 2017 to 2018, FHAM educated 221 prospective homebuyers; trained 201 housing providers on fair housing law and practice, a 28 percent increase from the previous fiscal year. From 2017 to 2018, FHAM also reached 379 tenants and staff from service agencies through fair housing presentations and 227 community members through fair housing conferences (a 37 percent increase); distributed 4,185 pieces of literature; had 100 children participate in our annual Fair Housing Poster Contest from 10 local schools and 16 students participate in our first Fair Housing Poetry Contest from 11 local schools; and offered Storytelling shows about diversity and acceptance to 2,698 children attending 18 Storytelling shows.

As of 2021, FHAM agency reaches those least likely to apply for services through the following:

- Translating most of its literature into Spanish and some in Vietnamese;
- Continuing to advertise all programs/services in all areas of Marin, including the Canal, Novato, and Marin City, areas where Latino and African-American populations are concentrated and live in segregated neighborhoods;
- Maintaining a website with information translated into Spanish and Vietnamese;
- Maintaining bilingual staff: As of 2021, FHAM has three bilingual Spanish speakers who offer intake, counseling, education and outreach to monolingual Spanish speakers; in addition, they have one staff member who is bilingual in Mandarin and another in Portuguese;
- Maintaining a TTY/TDD line to assist in communication with clients who are deaf/hard of hearing, and offering translation services in other languages when needed;
- Conducting outreach and fair housing and pre-purchase presentations in English and Spanish; and
- Collaborating with agencies providing services to all protected classes, providing fair housing education to staff and soliciting help to reach vulnerable populations – e.g., Legal Aid of Marin, the Asian Advocacy Project, Canal Alliance, Marin Center for Independent Living, Sparkpoint, the District Attorney’s Office, Office of Education, and the Marin Housing Authority.

In 2021, the City of Belvedere officially declared that it would be updating its Housing Element to comply with State law. The Staff Report released by the City of Belvedere stated that developers

should plan to build 500 housing units and directed all jurisdictions to implement policies and initiatives that encourage housing. It also noted that Belvedere has a “constrained housing supply and an ongoing unmet demand for housing.”

In 2022, Belvedere also announced that it was considering imposing business license fees and taxes on those owning short-term rentals. The City Council is currently considering two ordinances. One would change zoning rules to put short-term rentals in residential areas with a business license and the other would rules owners of short-term rentals would have to follow.

Compliance with Federal and State Housing Laws

Progress in furthering fair housing is coupled with Belvedere’s compliance with federal and state fair housing laws. Housing laws Belvedere is in compliance with are detailed along with the city’s efforts to further fair housing.

- Fair Housing Act (FHA)—prohibiting discrimination on the basis of race, color, national origin, religion, disability status, sex (including sexual orientation and gender identity), and familial status.
- California Fair Employment and Housing Act—in the previous planning period, Belvedere amended its Zoning Ordinance (Title 19 of the Municipal Code) to remain compliant with the Fair Housing Act as well as the state’s employment and housing act. The city included a provision for reasonable accommodations for persons with a disability in the application of zoning laws and other land use regulations, policies, and procedures;
- Senate Bill 9 (SB 9)—intending to incentivize housing developing by allowing property owners to split single-family lots into two lots. The city of Belvedere passed an urgency ordinance in January 2022 that has allowed the city to establish regulations for the subdivision and development of qualified properties within the city as well as providing a comprehensive guide on objective design and development standards;
- Government Code Sections 65852.2 and 95852.22—between 2017 and 2019, Belvedere adopted code amendments to allow Accessory Dwelling Units (ADUs) and Junior ADUs. Since adoption, city planning officials have regularly met with project applicants to encourage private implementation of these laws and policies;
- Assembly Bill 686 (AB 686)—Belvedere has taken meaningful steps to address inequities perpetrated by historical zoning and land use practices (goals and policies are elaborated upon in the following section). The city’s public participation process followed AB 686 requirements by reaching out to individuals who would benefit from affordable housing in the city and conducted interviews with residents living in

affordable housing developments (e.g., Hilarita Apartments managed by EAG Housing). The city also spoke with representatives from the Graton Rancheria Native American tribe that is active in Marin County;

- Senate Bill 379 (SB 379)—requiring local jurisdictions to update their safety element to provide comprehensive steps on addressing climate adaptation and resilience. Belvedere has worked to address these updates through the upcoming housing element which includes specific programming actions the city plans to undertake. Belvedere has committed to identifying wildfire risks and the need for evacuation routes when identifying sites for the city’s site inventory, allowing the city to update and coordinate key planning documents to direct future development into areas that avoid or reduce risks;
- State Density Bonus Law—Belvedere made additional amendments to its Zoning Ordinance to comply with state law as required by Government Code Section 65915 et seq.;
- Assembly Bill 101 (AB 101)—Belvedere plans to comply with AB 101 by amending its Zoning Code Definitions to include the definition for “Low-Barrier Navigation Center” and permit by right low-barrier navigation centers in at least two zoning mixed-use districts (*completion by end of FY 2023-2024*); and
- Incentives for Accessory Dwelling Units (ADUs)—numerous assembly and senate bills were passed since the previous Housing Element to incentivize the development of ADUs through streamlined permits, reduced setback requirements, increased square footage allowed, reduced parking requirements, and reduced fees. City efforts to address state requirements include:
 - In 2016, the city adopted standards for Junior Accessory Dwelling Units (JADU)—which were updated in 2018 and 2020;
 - Belvedere created a webpage that provides information on state laws, city regulations, and streamlined application processes for developing ADUs and JADUs; and
 - The city coordinated with the MCPD Housing Working Group and used SB 2 Grant funding to develop an interactive website that provides residents and property owners information on designing, financing, and constructing ADUs and JADUs.

Policy and Programmatic Review

Since the previous housing element cycle, Belvedere has established numerous policies and programs to expand fair housing and facilitate housing choice for lower-income residents and

residents with unique housing needs. This section provides a review of the city's ability to meet its RHNA obligations for 2015-2023 as well as upcoming city programs and policies to further fair housing.

Appendix E includes a thorough review of the 5th Cycle Housing Element for Belvedere. The goals, objectives, and policies were appropriate for the 2015-2023 timeframe because they directly relate to the program requirements listed by the California Department of Housing and Community Development, though the City of Belvedere experienced less development than expected.

Objectives, policies, and programs for each of the goals have been modified as appropriate to more specifically respond to the housing needs in Belvedere, to respond to current Housing Element Law, and to existing and anticipated residential development conditions

Belvedere's RHNA allocation for the previous planning period (2015-2023) was an additional 16 housing units divided into various income categories ranging between extremely low-income and above moderate-income households. Belvedere did not meet its RHNA obligation and has found little success in meeting housing needs—for example, the city only built five (5) housing units in the 2015-2023 housing element cycle, representing 31 percent of its overall RHNA obligation. Of the units built, 80 percent (four units) were affordable to lower-income households and 20 percent (one unit) affordable to above moderate-income households.

The 2023-2031 Housing Element provides in-depth information on all policy and program items for the upcoming planning period. This section specifically highlights city goals and action items intended to meet AFFH requirements. Policies and programs the city intends to adopt throughout the next housing element cycle are included below.

- Affirmatively Furthering Fair Housing (Policy H3.7)—promote the services of and support Fair Housing Advocates of Northern California (FHANC) to expand access to free housing discrimination counseling services and intervention and complaint investigation for protected classes;
- Affirmatively Furthering Fair Housing (Program 3.12)—the Planning Department will ensure that the city hold two meetings per year with the FHANC to explore further actions to support and further fair housing in Belvedere and the region. The city intends to complete this item by end of FY 2023-2024;
- Respond to Housing Discrimination Complaints (Program 4.7)—the Planning Department, City Manager, and City Clerk will coordinate to provide information on equal housing opportunity at public counters in City Hall and on the city's website. Discrimination complaints will be investigated by the city's Equal Opportunity Coordinator and referred to appropriate legal services, county or state agencies, or the Fair Housing of Marin County. The city has determined a timeframe of tracking and monitoring complaints monthly; and

- Prepare Information and Conduct Outreach on Housing Issues (Program 3.6)—the city will coordinate with local businesses, housing advocacy groups, and neighborhood groups in building public understanding and support for workforce and special needs housing. *Timeframe: Quarterly.*

Housing Specific Policies Enacted Locally

The City is a peninsula on Richardson Bay. The peninsula is land locked with limited development potential. Belvedere’s lack of housing production and soaring housing costs have made it difficult for new households to enter the market and live in the community. Existing residents have expressed concern about displacement with new development because the peninsula is built out without room for geographical expansion.⁶

The City of Belvedere has appealed the ABAG RHNA determination of 160 new housing units. The appeal disagreed with the assessment that Belvedere would grow by 48 percent by 2050, a growth trend that would be unique and outside of historical growth in the City (the City has lost population since 1990). The City also appealed the requirements due to “little suitable land for high density multifamily housing in Belvedere”.⁷ The initial appeal was rejected by ABAG, formally requiring Belvedere to plan to build the 160 housing units.⁸

A.3 Integration and Segregation

This section discusses integration and segregation of the population by protected classes, including: race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

Integration and Segregation

“Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.”

SOURCE: California Department of Housing and Community Development Guidance, 2021, page 31.

⁶ Ibid.

⁷ [Regional Housing Needs Allocation | Belvedere, CA - Official Website \(cityofbelvedere.org\)](https://cityofbelvedere.org/regional-housing-needs-allocation-belvedere-ca-official-website)

⁸ [Tiburon, Belvedere lose appeals on housing mandates \(thearknewspaper.com\)](https://thearknewspaper.com/tiburon-belvedere-lose-appeals-on-housing-mandates)

Race and Ethnicity

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. For example, prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up”- households with extended family members and non-kin. These factors have also been associated with ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan areas; though, their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tends to stay in metro areas/ports of entry).

To measure segregation in any given jurisdiction, HUD provides racial or ethnic dissimilarity trends. Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community. The index ranges from 0 to 100, with 0 denoting no segregation and 100 indicating complete segregation between the two groups. The index score can be understood as the percentage of one of the two groups that would need to move to produce an even distribution of racial/ethnic groups within the specified area. For example, if an index score is above 60, 60 percent of people in the specified area would need to move in order to eliminate segregation. The following shows how HUD views various levels of the index:

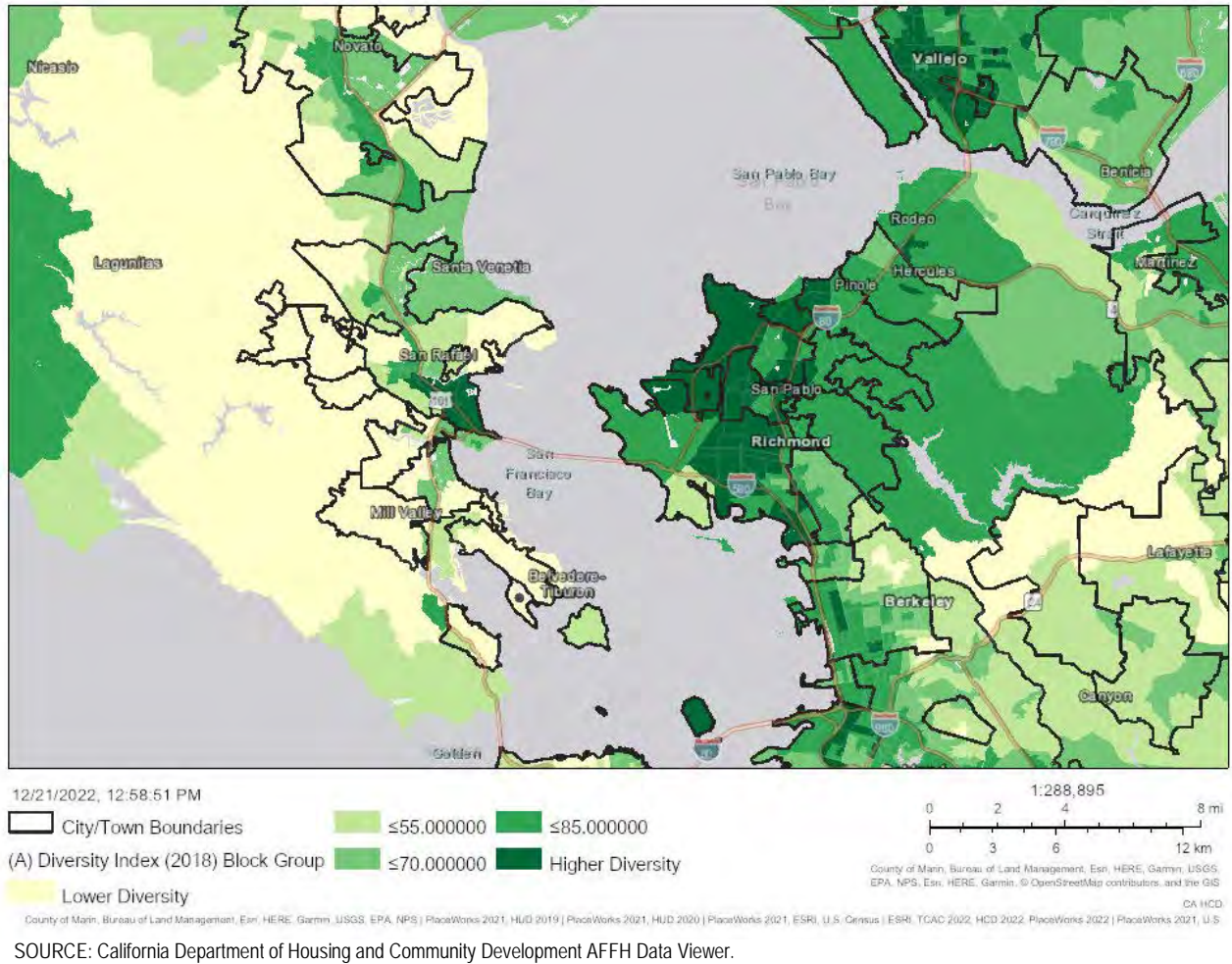
- <40: Low Segregation;
- 40-54: Moderate Segregation; and
- >55: High Segregation.

Belvedere differs from the county and Bay Area overall for its relatively high proportion of residents identifying as non-Hispanic White (92 percent in Belvedere compared to 71 percent in Marin County). Residents who identify as Hispanic make up the second largest population group in the City with 5 percent of the population, compared to 16 percent in the county. However, since 2000 the non-Hispanic White population has declined by four percentage points in the City (from 96 percent to 92 percent) while the share of Hispanic residents in the City increased by three percentage points. . Figures A-3 and A-4 illustrate diversity indexes for Marin County as well as tracts where non-Hispanic White residents are the predominant population

Contributing factors:

- Lack of affordable housing overall.
- Limited growth opportunities.
- Significant environmental hazards

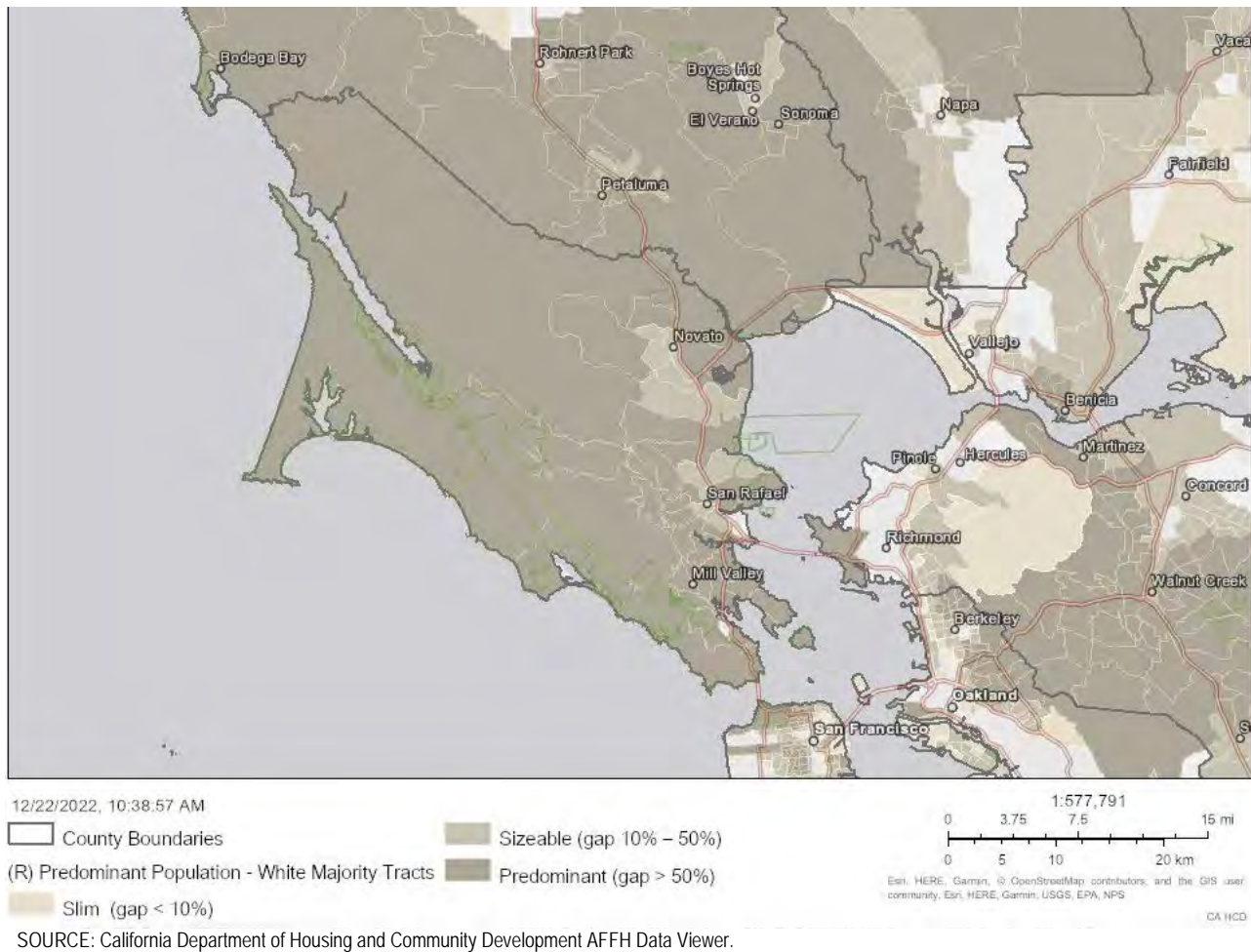
Figure A-3. Diversity Index in Marin County by Block Group (2018)



Diverging from the county trends, younger residents are less racially diverse than other age groups, with 100 percent of the population under 18 years identifying as non-Hispanic White compared to 95 percent of those aged 18 to 64 years old.

Racial and ethnic minority populations in the City have the highest poverty rates compared to non-Hispanic White residents (see Figures A-5 and A- in following sections). Non-Hispanic White residents in Belvedere experienced low rates of poverty at 2.4 percent. Asian residents experienced poverty at the highest rate in the City with a 9.3 percent poverty rate followed by Hispanic residents with a 5.6 percent poverty rate. Overall, Belvedere is a high-income community and the majority of households earn above 100 percent of the Area Median Income (AMI). Geospatially, the City of Belvedere's lone census tract has a sizable White majority.

Figure A-4. Regional White Majority Tracts (2022)



Dissimilarity and Isolation Indices

The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. It specifically measures the degree to which two distinct groups are evenly distributed across a geographic area and represents the percentage of a group's population that would have to move for each area in the county to have the same percentage of that group as the overall county.

DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

ABAG and UC Merced completed an analysis of segregation in Belvedere where several indices were used to assess the City's segregation and determine how patterns of segregation and integration differ from Belvedere to the overall region. According to the analysis by UC Merced, White residents in Belvedere are more likely to reside in neighborhoods where they are less likely to live near other racial groups. However, since 2000, White residents are less likely to be segregated.

Comparing segregation trends for racial and income groups shows an increase in segregation within Belvedere's neighborhoods since 2010. These trends are related to the lack of affordable housing in Belvedere and limited housing development, and increasingly high housing prices that reinforce segregation due to gaps in income by race and ethnicity.

In Marin County, all minority (non-White) residents combined are considered moderately segregated from White residents, with an index score of 42.6 in 2020 (see [Table A-2, Dissimilarity Indices for Marin County \(1990-2020\)](#)). Since 1990, segregation between non-White (all non-white residents combined) and White residents has increased. Dissimilarity indices between Black, Hispanic, Asian/Pacific Islander, and White residents have also increased since 1990, indicating that Marin County has become increasingly racially segregated. Based on HUD's definition of the index, Black and White residents are highly segregated and Hispanic and White residents are moderately segregated, while segregation between Asian/Pacific Islander and White residents is considered low.

In California, based on the figures provided in the 2020 State AI, segregation levels between non-White and White populations were moderate in both entitlement and non-entitlement areas. However, segregation levels in non-entitlement areas are slightly higher with a value of 54.1, compared to 50.1 in entitlement areas. Segregation trends Statewide show an increase in segregation between non-White and White populations between 1990 and 2017 in both entitlement and non-entitlement areas. The 2020 State AI found that California's segregation levels have consistently been most severe between the Black and White populations — a trend paralleled in Marin County. Also, like Marin County, State trends show Asian or Pacific Islander and White residents are the least segregated when compared to other racial and ethnic groups, but levels are still increasing.

Table A-2 Dissimilarity Indices for Marin County (1990-2020)

	1990 Trend	2000 Trend	2010 Trend	Current
Marin County				
Non-White/White	31.63	34.08	35.21	42.61
Black/White	54.90	50.87	45.61	57.17
Hispanic/White	36.38	44.29	44.73	49.97
Asian or Pacific Islander/White	19.64	20.13	18.55	25.72

SOURCE: HUD Dissimilarity Index, 2020.

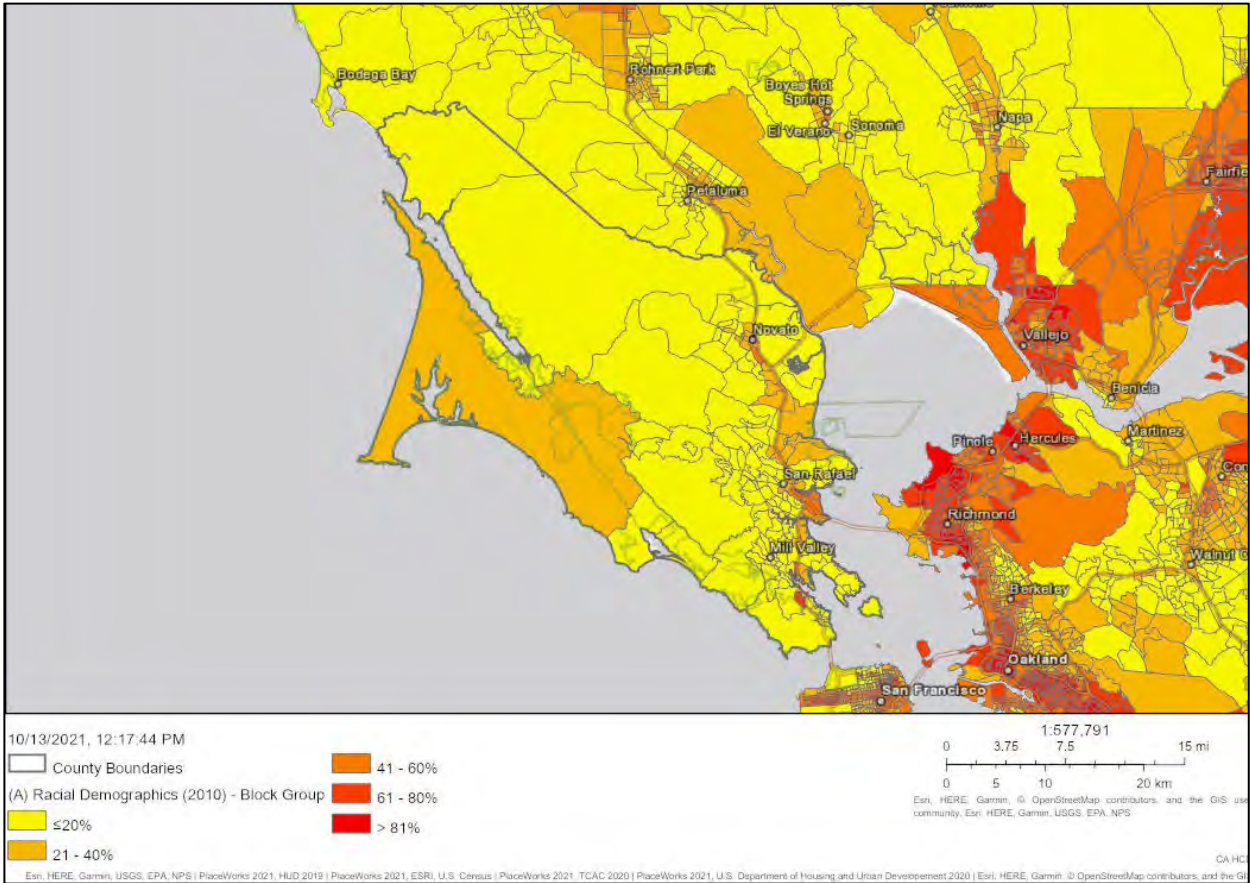
Figures A-5 and A-6, [Regional Racial/Ethnic Minority Concentrations by Block Group \(2010 and 2018\)](#) on the following page, compares 2010 concentrations of minority populations in Marin County (and the adjacent region) with 2018 concentrations by block group.⁹

Since 2010, concentrations of racial/ethnic minority groups have increased in most block groups regionwide. As shown in [Figure A-3](#), in Marin County, non-White populations are most concentrated along the eastern County boundary, specifically in North and Central Marin in the cities of San Rafael, Novato, and the unincorporated communities of Marin City and San Quentin (where a State Prison is located). Red block groups indicate that over 81 percent of the population in the tract is non-White. While non-White populations appear to be increasing across the Marin region, these groups are generally concentrated within the areas described above. However, minorities are more highly concentrated in jurisdictions east and south of Marin County. Most of the block groups along the San Pablo Bay and San Francisco Bay shores in Solano, Contra Costa, Alameda, and San Francisco County have higher concentrations of minorities (over 61 percent) compared to North Bay counties (Marin, Sonoma, and Napa).

[Figure A-5, Regional Racial/Ethnic Majority Tracts \(2018\)](#), shows census tracts in Marin County and the neighboring region by predominant racial or ethnic groups. The intensity of the color indicates the population percentage gap between the majority racial/ethnic group and the next largest racial/ethnic group. The higher the intensity of the color, the higher the percentage gap between the predominant racial/ethnic group and the next largest racial/ethnic group. The darkest color indicator for each race indicates that over 50 percent of the population in that tract is of a particular race/ethnicity. Gray indicates a White predominant tract, green indicates a Hispanic predominant tract, purple indicates an Asian predominant tract, and red indicates a Black predominant tract. There are only four tracts in the County with non-White predominant populations. Three tracts in Central Marin and one tract in Southern Marin have predominant non-White populations. Two tracts in San Rafael have Hispanic predominant populations (green), one of which has a Hispanic population exceeding 50 percent (90 percent, darkest green), and one tract in the unincorporated San Quentin community has a Black predominant population (40 percent, red). In Southern Marin, one tract in unincorporated Marin City has a Black majority population (41 percent, red). In all other tracts countywide, Whites are the predominant race (grey). By comparison, many census tracts in Solano, Contra Costa, Alameda and San Francisco County have predominant minority populations (shades of purple, green, and red).

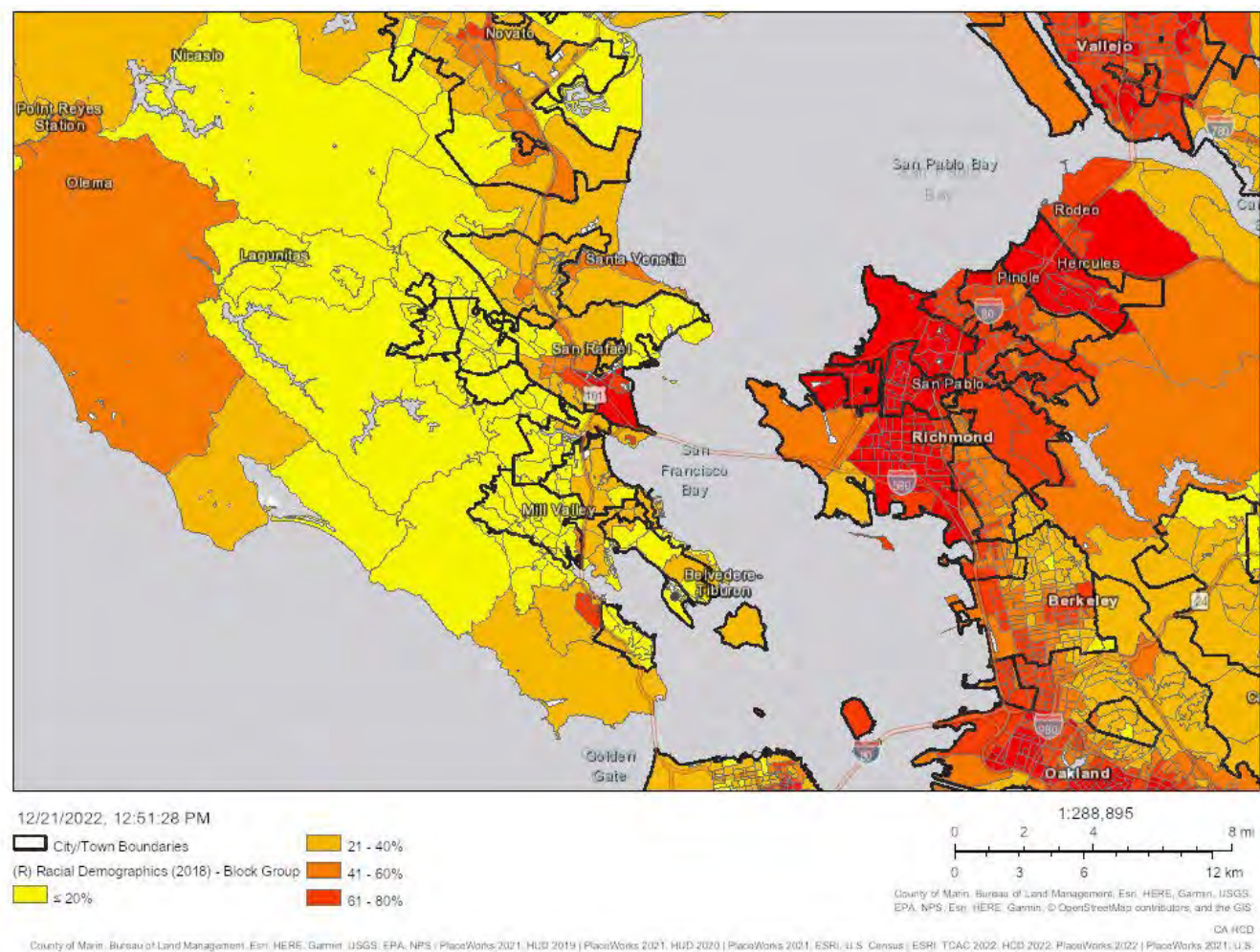
⁹ Block groups (BGs) are the next level above census blocks in the geographic hierarchy (census blocks are the smallest geographic area for which the Bureau of the Census collects and tabulates decennial census data). A BG is a combination of census blocks that is a subdivision of a census tract or block numbering area (BNA). A county or its statistically equivalent entity contains either census tracts or BNAs; it cannot contain both. The BG is the smallest geographic entity for which the decennial census tabulates and publishes *sample* data.

Figure A-5 Regional Racial/Ethnic Minority Concentrations by Block Group (2010)



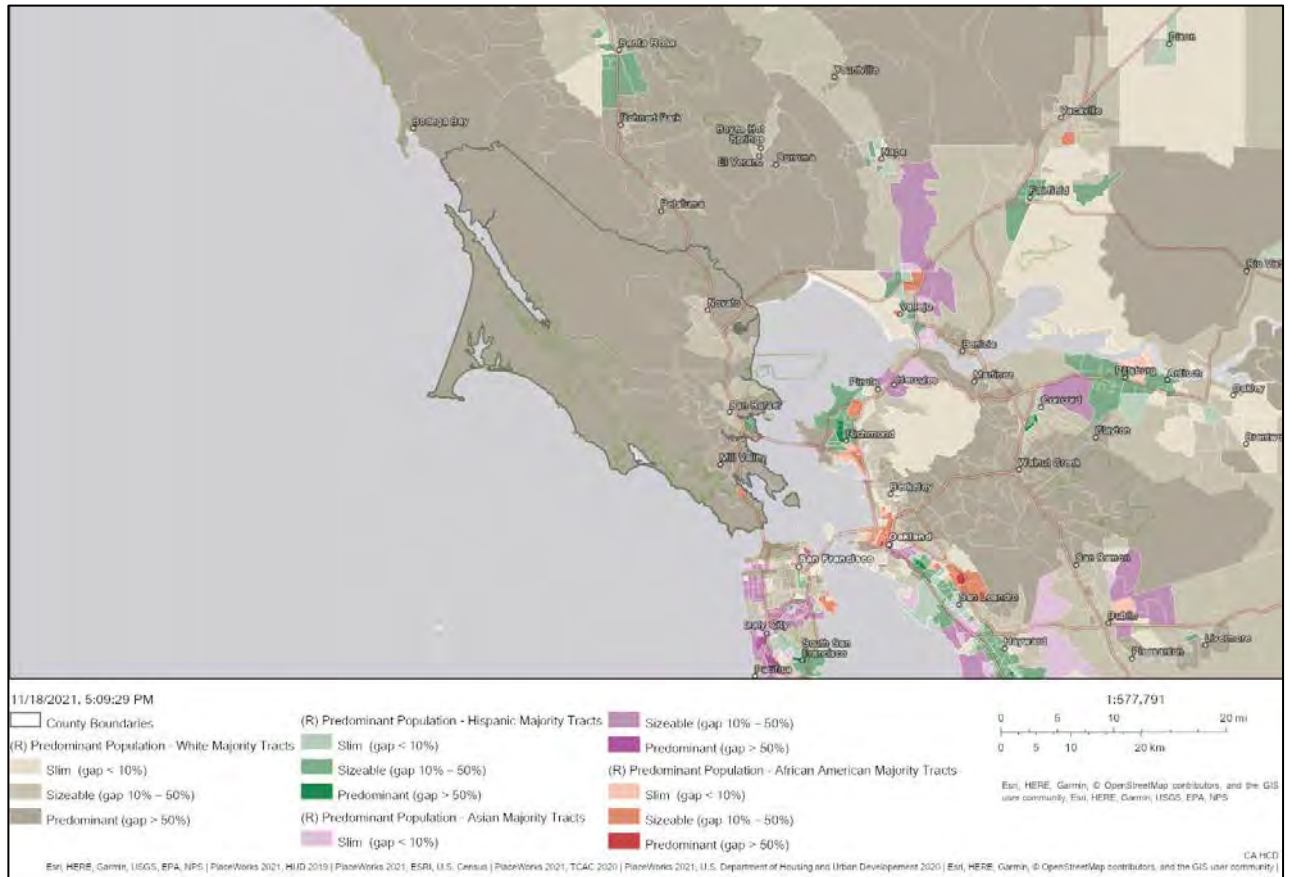
SOURCE: U.S. Department of Housing and Urban Development, 2020

Figure A-6. Regional Racial/Ethnic Minority Concentrations by Block Group (2018)



SOURCE: California Department of Housing and Community Development AFFH Data Viewer.

Figure A-7 Regional Racial/Ethnic Majority Tracts (2018)



SOURCE: U.S. Department of Housing and Urban Development, 2020

It is important to note that Marin City, a historic African American enclave, is experiencing significant declines in its African American population – in 1990, the community was approximately 90 percent Black/African American, and is currently around 28 percent Black/African American.

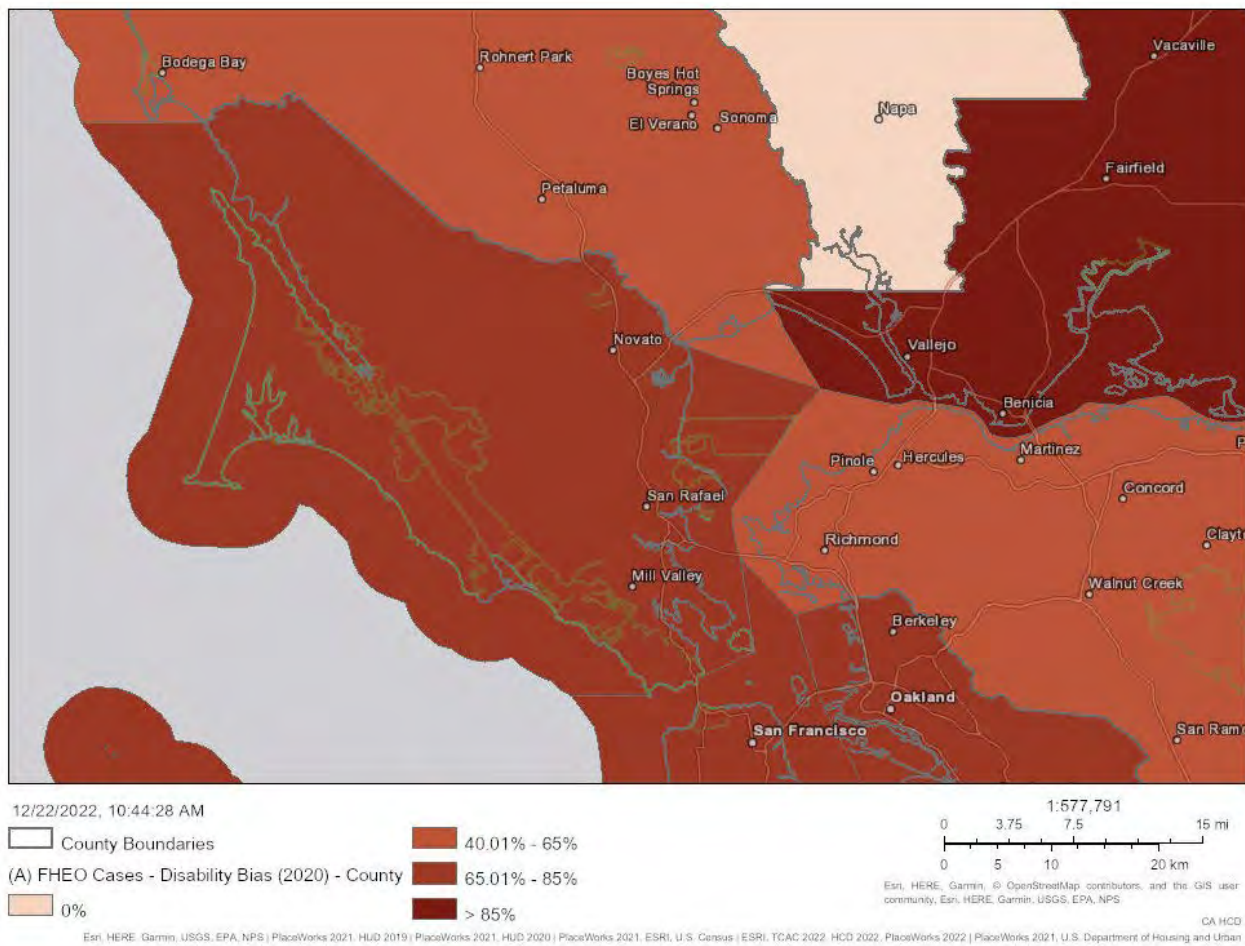
COVID-19 has exacerbated these trends, highlighting the communities that are increasingly at risk. Hispanic/Latino populations represent about 16 percent of the County, and 34 percent of Rental Assistance requests, while Black/African American residents represent about two percent of the population, but 8.5 percent of Rental Assistance requests.

Disability Status

Persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may have fixed incomes that further limit their housing options. Persons with disabilities also tend to be more susceptible to housing discrimination due to their disability status and required accommodations associated with their disability. . In 2020, for example, disability bias in Marin County comprised 40 percent to 65 percent of all FHEO cases (Figure A-8). Rates of disability bias are significantly higher

than FHEO cases filed for race bias in 2020—HCD mapping shows zero (0) percent of FHEO cases filed for racial bias.

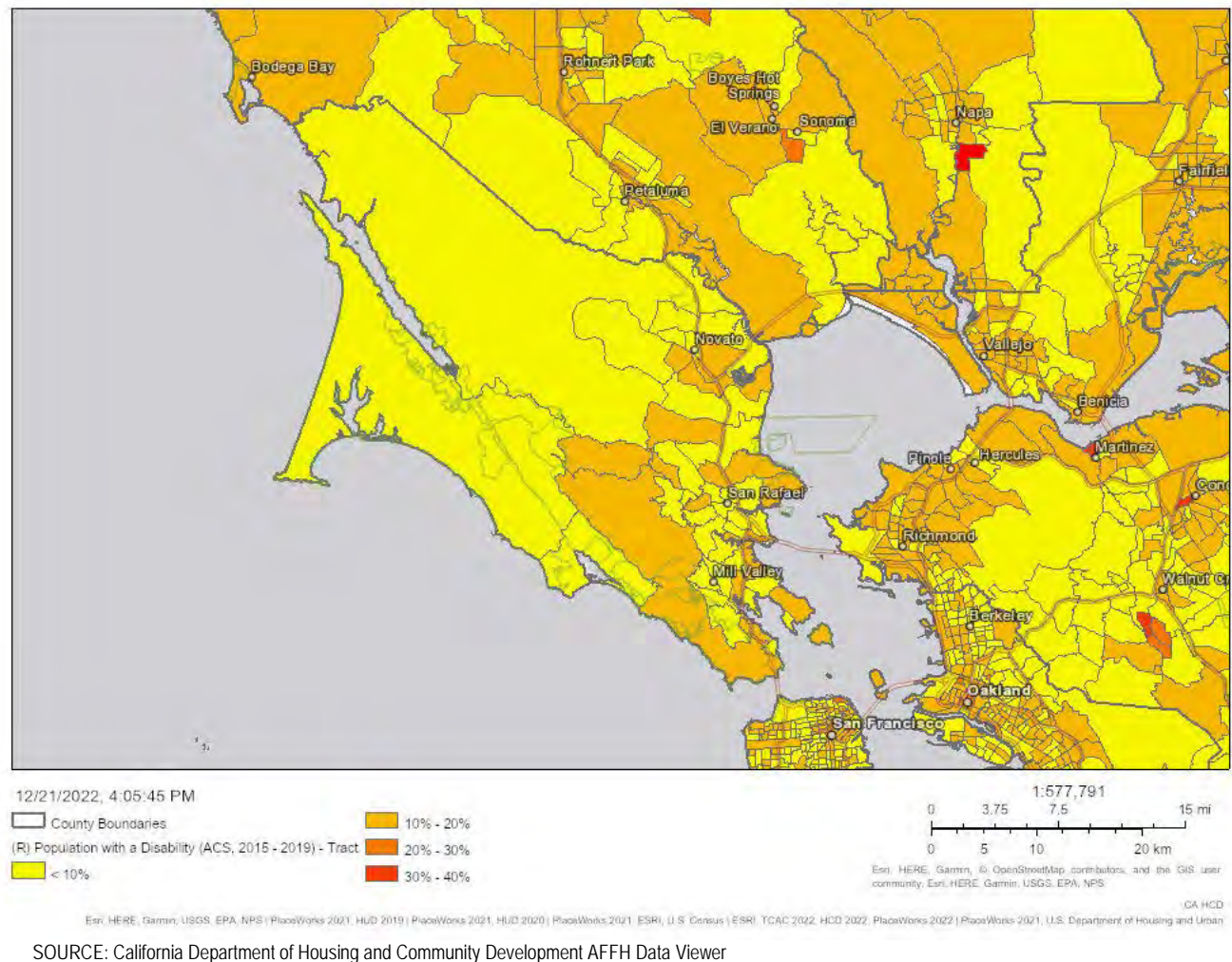
Figure A-8. Marin County FHEO Cases by Disability Bias (2020)



SOURCE: California Department of Housing and Community Development AFFH Data Viewer

The share of the population living with at least one disability is 9 percent in Belvedere and Marin County (Figure A-9). The City’s census tract shows the population with a disability at less than 10 percent compared to the neighboring census tract in Tiburon, California where the share of residents with a disability is between 10 percent and 20 percent. Higher shares of persons with a disability are also located in Mill Valley, San Rafael, and Corte Madera. Lagunitas and census tract 1311 (south of Lagunitas) also have higher shares of residents with a disability at 10 percent to 20 percent.

Figure A-9. Regional Population with a Disability by Census Tract (2015-2019)



Familial Status

Under the Fair Housing Act, housing providers may not discriminate because of familial status.

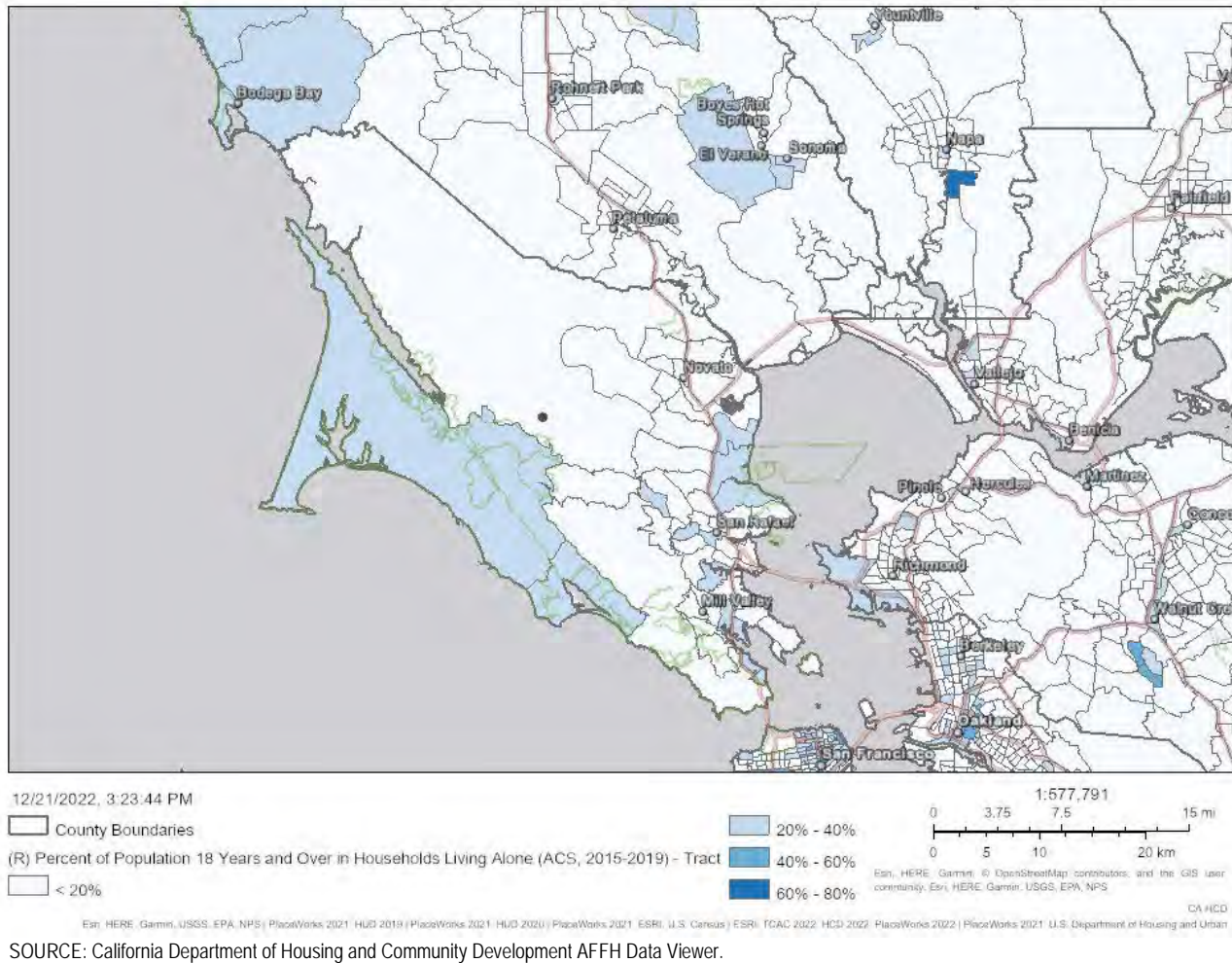
Familial status covers: the presence of children under the age of 18, pregnant persons, any person in the process of securing legal custody of a minor child (including adoptive or foster parents).

Examples of familial status discrimination include: refusing to rent to families with children, evicting families once a child joins the family through, e.g., birth, adoption, custody, or requiring families with children to live on specific floors or in specific buildings or areas. Single-parent households are also protected by fair housing law.

Belvedere's households are predominantly comprised of two person households (35 percent), three- to four-person households (30 percent), and one-person households (28 percent). According to HCD's AFFH mapping tool—which uses 2015-2019 data from the ACS—less than 20 percent of householders over the age of 18 were living alone in Belvedere. (Figure A-10). Compared to the Bay

Area overall (11 percent), Belvedere has a lower share of five-person households (7 percent). Married couple households make up the largest share of households in the City (63 percent) while just over a third of households have at least one child under the age of 18 (36 percent). The City has uniform distribution of married couples with and without children.

Figure A-10. Percent of Households with Householders Over 18 Years and Living Alone (2015-2019)



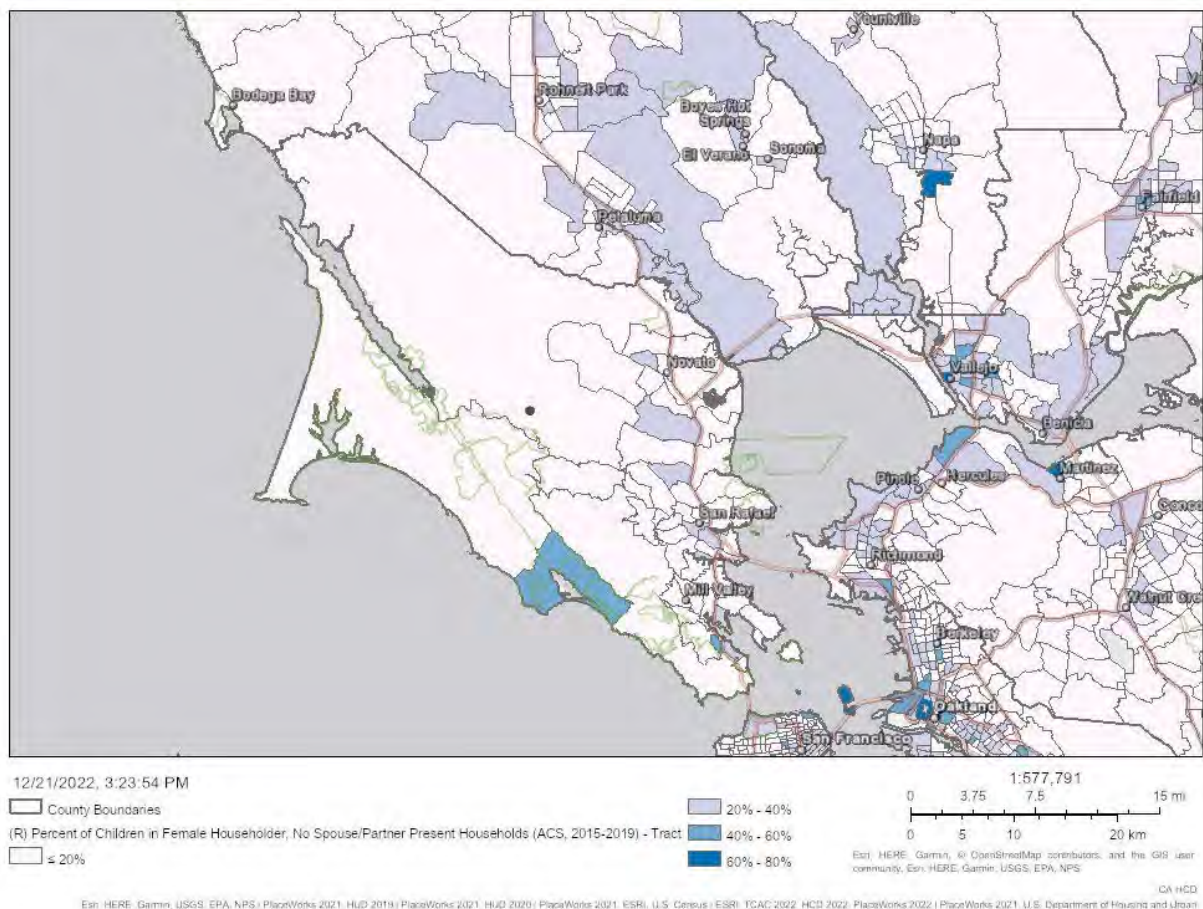
Married couple households are more likely to own a home than other household types. Married couples make up 76 percent of the homeowners in Belvedere. Fifty-two percent of homeowners reside in three- to four-bedroom homes. Renters in Belvedere are split between two-bedroom housing units and three- to four-bedroom units. This is likely due to the type of housing available in the area.

Single parent households—specifically female headed households—often have unique housing needs. Single mothers are more likely to face barriers in finding or keeping employment due to childcare needs and are more likely to struggle to meet their monthly housing costs without a second

income—the latter is largely due to national and state income inequalities between men and women. However, as shown in Figure A-11, there are no concentrations of children living in households where the female is the primary householder in Belvedere. In fact, less than (or equal to) 20 percent of single mother households live in the city. The geographic distribution of female headed households with children (and lack thereof) suggests that married couple households with children comprise a larger portion of households residing in Belvedere—data on the city’s share of familial households are referenced above.

The percentage of female householders with children in Marin County is largely similar to that in Belvedere, with the exception of Bolinas where 40 percent to 60 percent of children are living in a household with a single parent.

Figure A-11. Percent of Children in Female Householder, No Spouse/Partner Present Households by Census Tract (2015-2019)



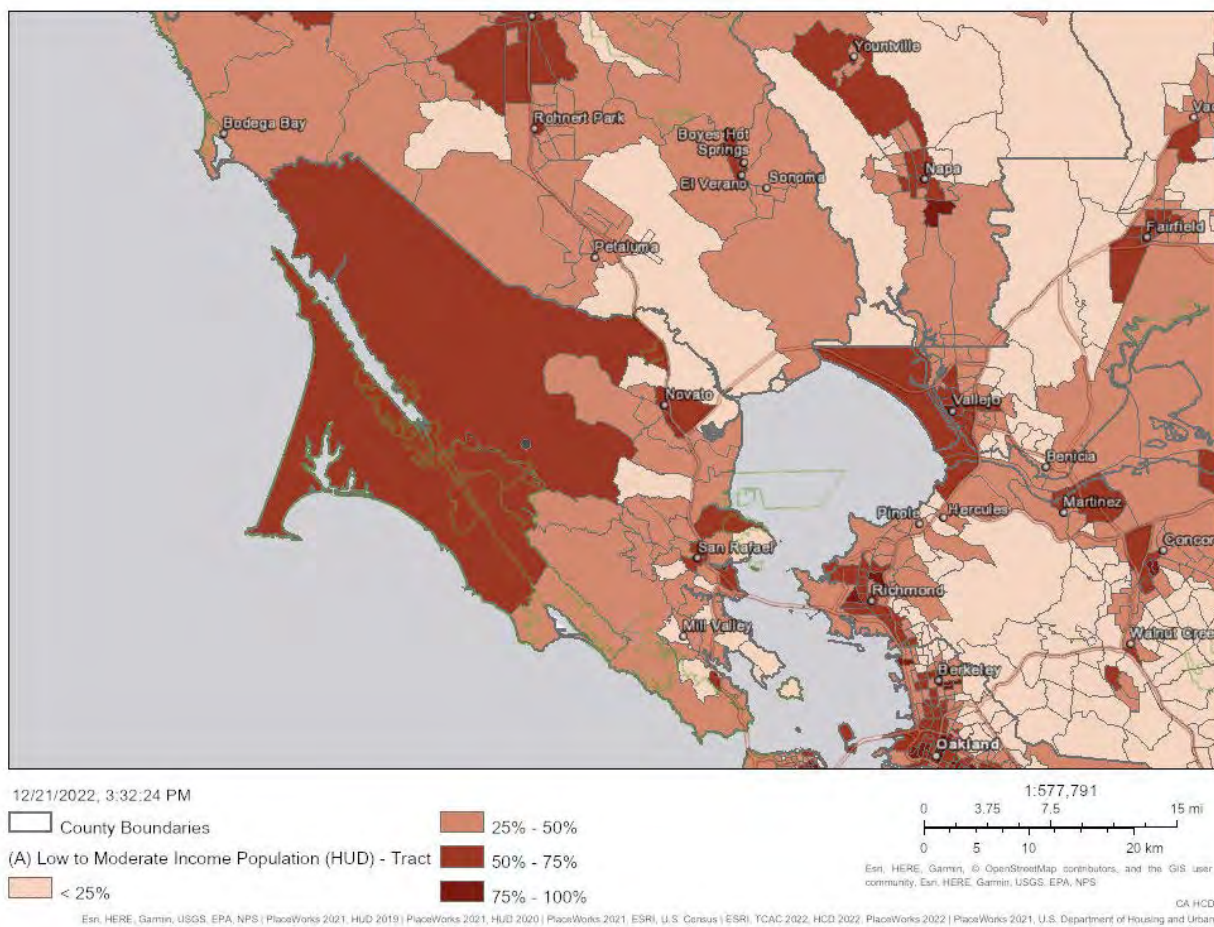
SOURCE: California Department of Housing and Community Development Data AFFH Viewer

Household Income

Nearly three-quarters of Belvedere households have incomes greater than 100 percent of the Area Median Income. Marin County and the Bay area overall have more evenly distributed incomes: 51 percent of the county's households have incomes over 100 percent of the AMI compared to 52 percent for the Bay area. Geospatially, all census block groups in Belvedere with data show a median income of \$125,000 or more (see [Figure A-13, Segregation and Integration](#), on the following page).

Figure A-12 illustrates the geographic distribution of low- to moderate-income residents in Belvedere and the region overall.

Figure A-12. Low- to Moderate-income Population in Marin County by Census Tract (2021)



SOURCE: California Department of Housing and Community Development AFFH Data Viewer.

As illustrated in the map above, Belvedere's population of low to moderate-income residents is less than 25 percent. The comparatively low number of low- to moderate-income residents is likely attributed to the city's high housing costs and rental prices. For Marin County, the largest portion of low- to moderate-income populations are located in census tracts 1322 and 1300 where 50 percent

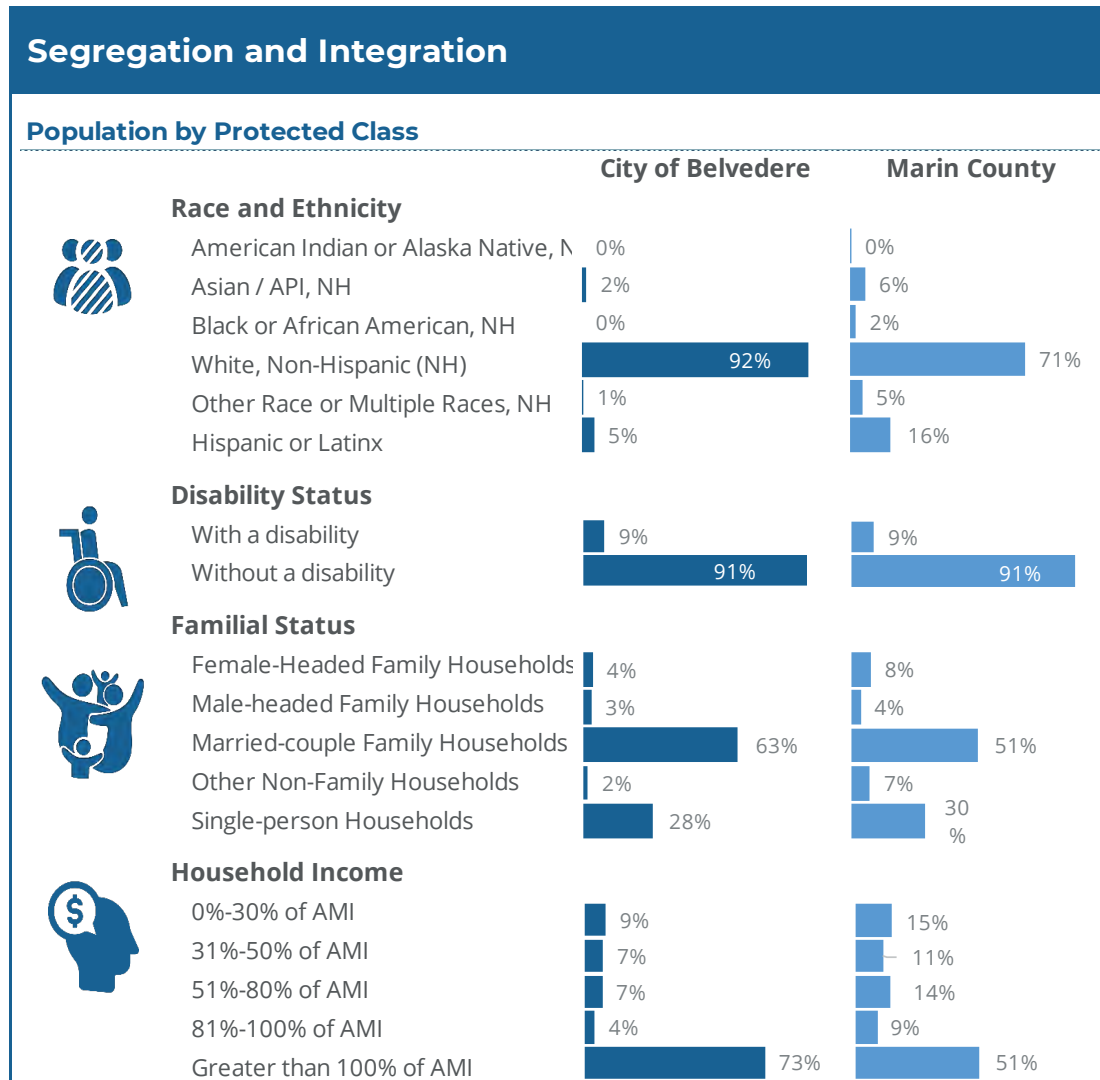
and 75 percent of residents are low- to moderate-income. Novato and San Rafael also have higher concentrations lower-income residents. Housing Choice Vouchers (HCV)

Housing Choice Vouchers (HCV)

An analysis of the trends in HCV concentration can be useful in examining the success of the program in improving the living conditions and quality of life of its holders. The HCV program aims to encourage participants to avoid high-poverty neighborhoods and promote the recruitment of landlords with rental properties in low poverty neighborhoods. HCV programs are managed by Public Housing Agencies (PHAs), and the programs assessment structure (SEMAPS) includes an “expanding housing opportunities” indicator that shows whether the PHA has adopted and implemented a written policy to encourage participation by owners of units located outside areas of poverty or minority concentration¹⁰. In Marin County, the Landlord Partnership Program aims to expand rental opportunities for families holding housing choice vouchers by making landlord participation in the program more attractive and feasible, and by making the entire program more streamlined.

¹⁰ For more information of Marin County’s SEMAP indicators, see: the County’s Administrative Plan for the HCV Program. https://irp.cdn-website.com/4e4dab0f/files/uploaded/Admin_percent20Plan_percent20Approved_percent20December_percent202021.pdf

Figure A-13 Segregation and Integration



SOURCE: Root Policy Research

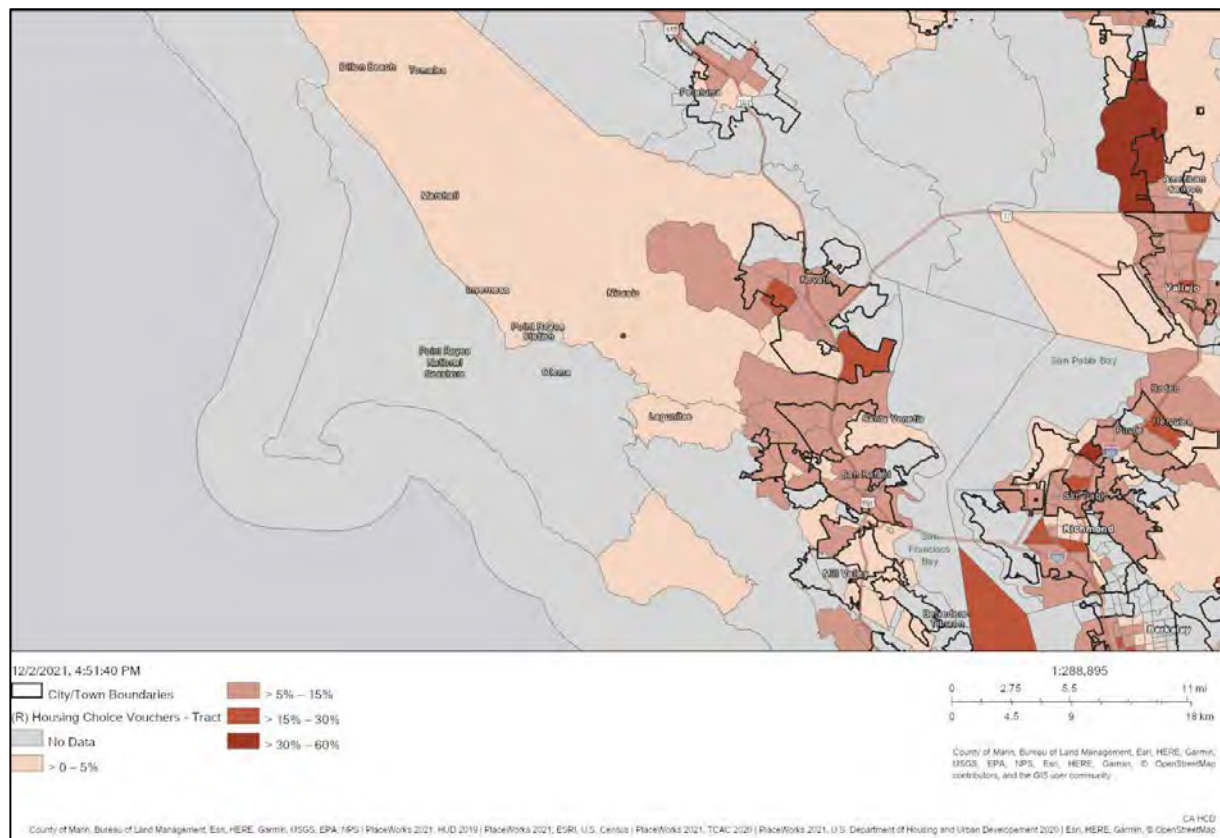
A study prepared by HUD's Development Office of Policy Development and Research found a positive association between the HCV share of occupied housing and neighborhood poverty concentration and a negative association between rent and neighborhood poverty¹¹. This means that HCV use was concentrated in areas of high poverty where rents tend to be lower. In areas where these patterns occur, the program has not succeeded in moving holders out of areas of poverty.

As of December 2020, 2,100 Marin households received HCV assistance from the Housing Authority of the County of Marin (MHA). The map in [Figure A-14, Regional HCV Concentration](#)

¹¹ Devine, D.J., Gray, R.W., Rubin, L., & Taghavi, L.B. (2003). *Housing choice voucher location patterns: Implications for participant and neighborhood welfare*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Division of Program Monitoring and Research.

by Tract, below shows that HCV use is concentrated in tracts in North Marin (Hamilton and the intersection of Novato Boulevard and Indian Valley Road). In these tracts, between 15 and 30 percent of the renter households are HCV holders. In most Central Marin tracts and some Southern Marin tract (which are more densely populated), between 5 and 15 percent of renters are HCV recipients.

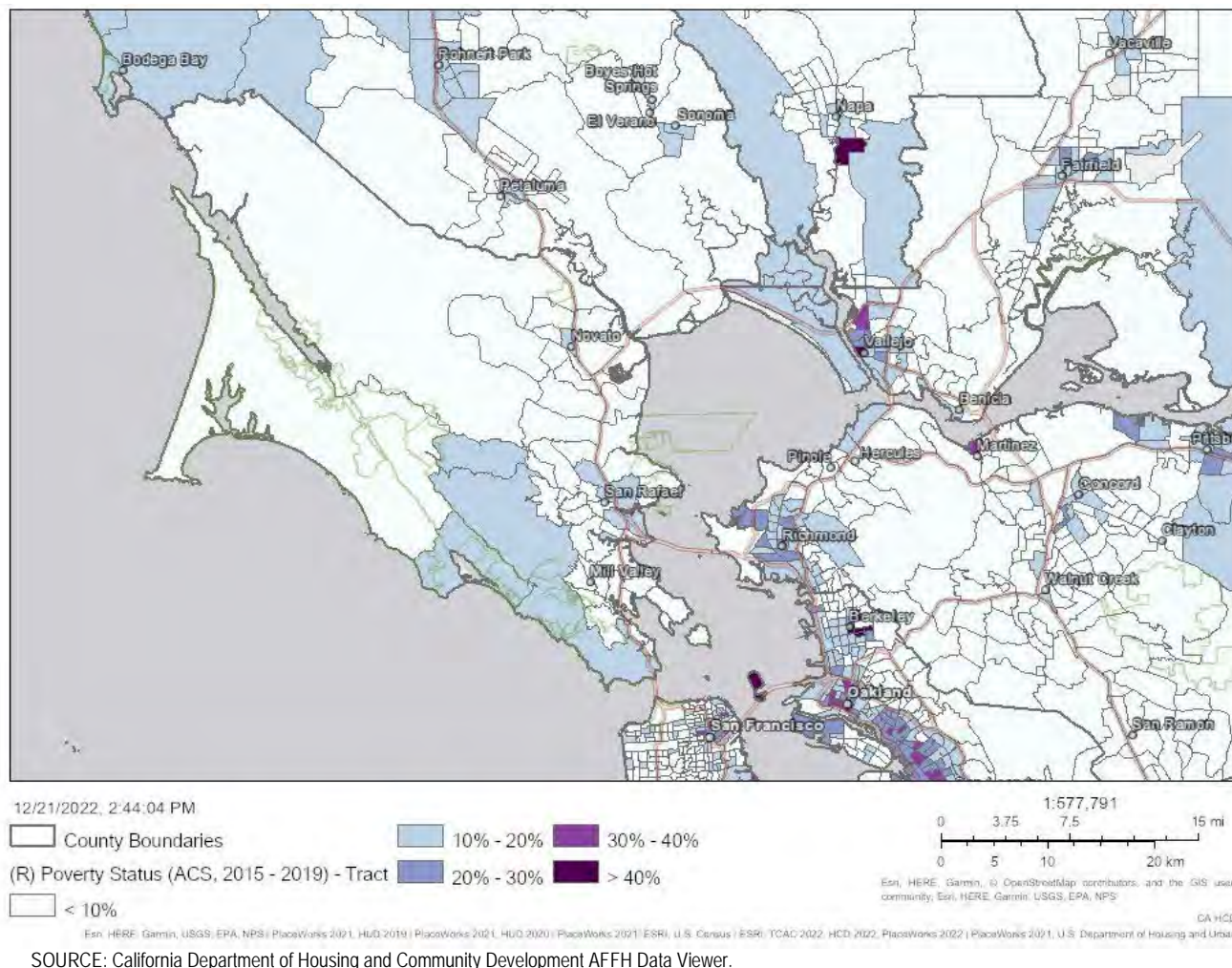
Figure A-14 Regional HCV Concentration by Tract



SOURCE: U.S. Department of Housing and Urban Development, 2020

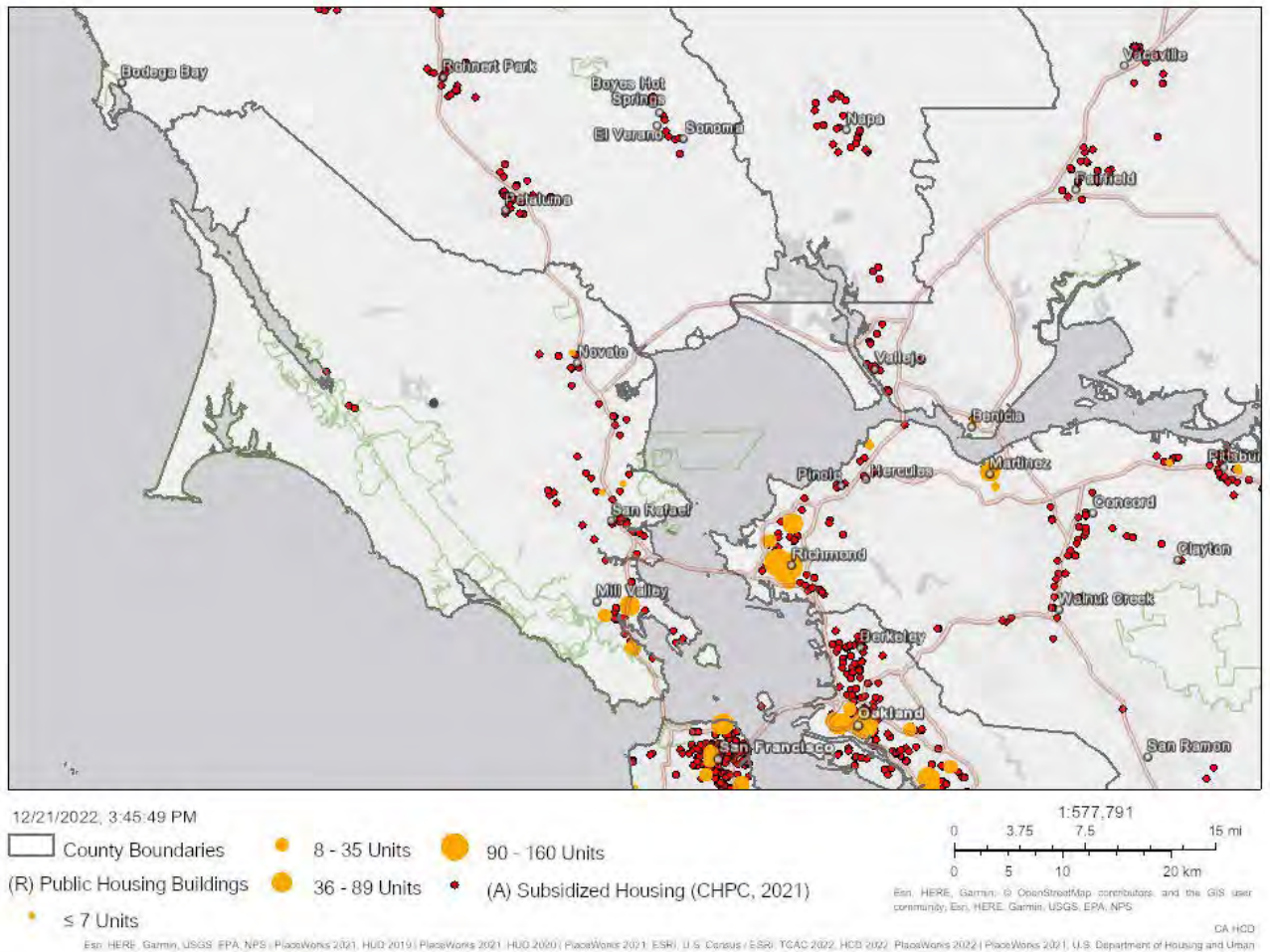
Expectedly, areas with high rates of HCV usage are located in jurisdictions with higher poverty rates (Figure A-15). For example, three census tracts in San Rafael show 5 percent to 15 percent of renters having an HCV (between 47 to 97 vouchers). Poverty rates in these tracts have poverty rates ranging between 10 percent to 20 percent. This is similar to Novato where 15 percent to 30 percent of renters have an HCV—this overlaps with a small concentration of residents in poverty (10 percent to 20 percent). In Novato, the highest concentration of renters with an HCV (15 percent to 30 percent) reside in a tract with less than 10 percent of residents living in poverty. However, Novato’s census tract with high HCV usage is located near census tracts that also have more renters with an HCV.

Figure A-15. Regional Status of Poverty by Census Tract (2015-2019)



In addition to overlaps between renters with HCVs and concentrations of poverty, clear trends emerge when locating public housing units and subsidized housing in the city of Belvedere, Marin County, and the region overall. Locations of public and subsidized housing are shown in Figure A-16 on the following page.

Figure A-16. Regional Public and Subsidized Housing Units (2021)



SOURCE: California Department of Housing and Community Development AFFH Data Viewer.

In Marin County, there are few public housing buildings as well as subsidized housing compared to adjacent regions. While this is likely due to higher populations of homeowners and above moderate-income residents, it is important to note that census tracts 1322 and 1330 do not have any public or subsidized housing options for residents—yet both census tracts have higher concentrations of persons experiencing poverty (see Figure A-15) as well as higher populations of low- to moderate-income residents (see Figure A-12).

Rather, public and subsidized housing units are located mainly in the eastern parts of Marin County with the highest number of units located in Novato, San Rafael, and Mill Valley—Mill Valley has approximately five (5) subsidized housing units and 61 public housing units. In Belvedere, there are three (3) subsidized housing units located above Bayview Ave. Though Belvedere does have a few affordable housing options, these units are located in areas with lower rates of poverty and a small population of low- to moderate-income residents.

Racially or Ethnically Concentrated Areas of Poverty and Affluence

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent, predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.¹²

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:
A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

SOURCE: California Department of Housing and Community Development Guidance, 2021.

For this study, the poverty threshold used to qualify a tract as an R/ECAP was three times the average census tract poverty rate countywide—or 21.6 percent. In addition to R/ECAPs that meet the HUD threshold, this study includes edge or emerging R/ECAPs which hit two thirds of the HUD defined threshold for poverty—emerging R/ECAPs in Marin County have two times the average tract poverty rate for the county (14.4 percent).

There is one R/ECAP in Southern Marin located in Marin City west of State Highway 101. The Marin City CDP tract is characterized by a concentration of African American residents. Approximately 22 percent of Marin City's residents are African American- significantly higher than the County's and unincorporated County's African American population (two percent and three percent, respectively). Marin City residents also earn lower median incomes (less than \$55,000), especially compared to neighboring jurisdictions where median incomes are higher than \$125,000. Marin City, where Marin County's only family public housing is located, also has the highest share of

¹² Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. *Cityscape: A Journal of Policy Development and Research*, 21(1), 99–124

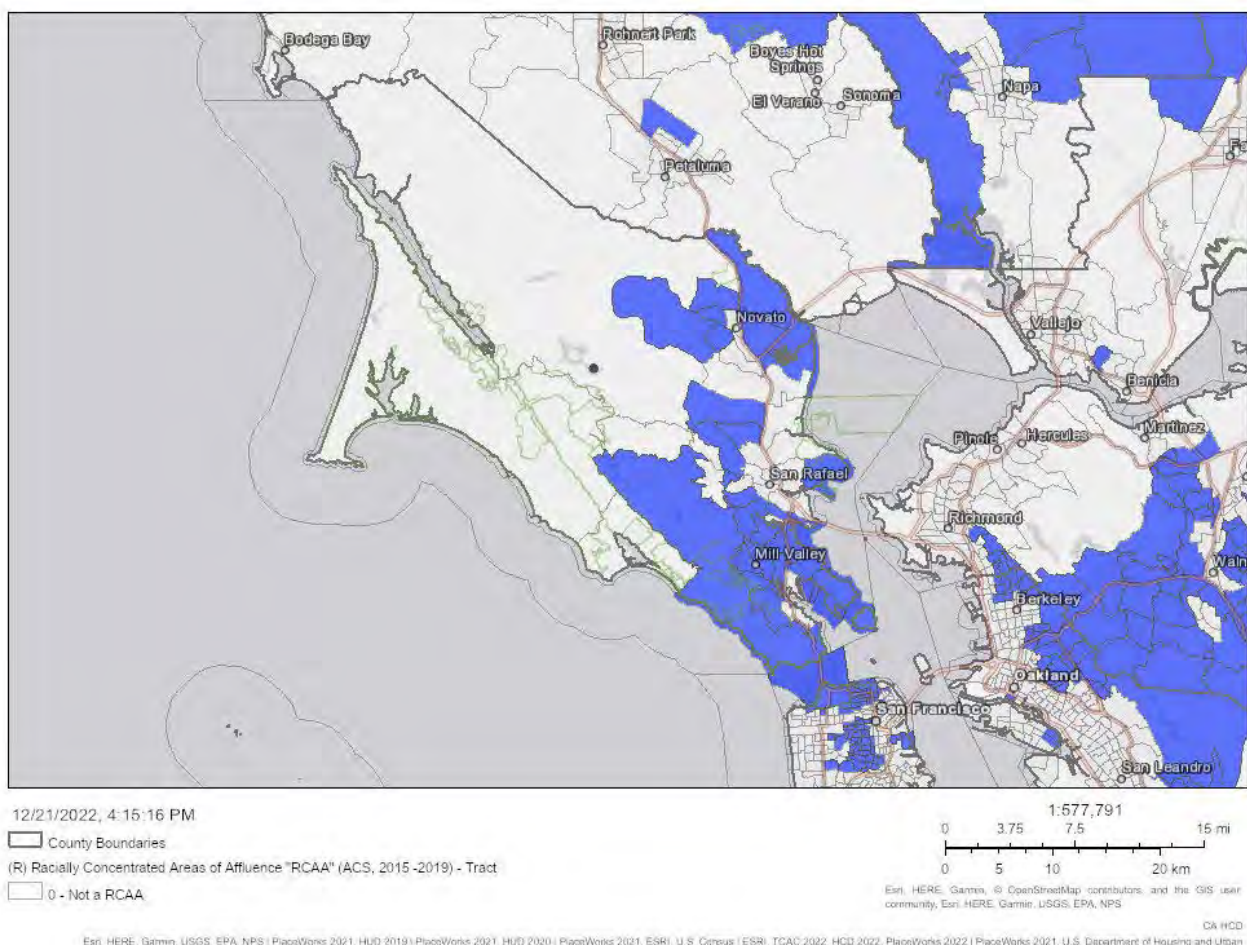
Figure A-17. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) by Census Tract (2009-2013)



In Marin County, there are a few tracts with over 80 percent non-Hispanic White population located throughout the County, especially in Southern Marin, parts of Central Marin, coastal North Marin,

and central West Marin. The cities of Belvedere, Mill Valley, Ross, and some areas of San Rafael and Novato are also predominantly white. However, of all these predominantly white areas (incorporated jurisdictions and unincorporated communities), only Belvedere, the Valley, Tam Valley, Black Point-Green Point and the eastern tracts of Novato are census tracts with a median income over \$125,000. Although not all census tracts have the exact relationship of over 85 percent White and median income over \$125,000 to qualify as “RCAAs,” throughout the County tracts with higher White population tend to have greater median incomes. Overall, Belvedere is considered an RCAA. Belvedere’s neighboring cities are also considered RCAAs. Census tracts that neighbor an RCAA but are not an RCAA themselves include tracts 1321, 1140, and 1142. Nine (9) census tracts in San Rafael are in close proximity to RCAAs but are not considered an RCAA. Lagunitas follows a similar pattern.

Figure A-18. Racially Concentrated Areas of Affluence (RCAA) by Census Tract, 2015-2019



SOURCE: California Department of Housing and Community Development AFFH Data Viewer

A.4 Access to Opportunity

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment. The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low-income residents—particularly children.

Access to Opportunity

“Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to ‘high resource’ neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions).”

SOURCE: California Department of Housing and Community Development Guidance, 2021, page 34.

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low-income residents, particularly children.

The opportunity maps highlight areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource and high segregation and poverty. These opportunity maps are made from composite scores of three different domains made up of a set of indicators: Economic (poverty, adult education, employment, job proximity, median home value), Environmental (CalEnviroScreen), and Education (math proficiency, reading proficiency, high school graduation rates, student poverty rates). TCAC provides opportunity maps for access to opportunity in quality education, employment, transportation, and environment. Opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes.

TCAC composite scores categorize the level of resources in each census tract. Categorization is based on percentile rankings for census tracts within the region. Counties in the region all have a mix of resource levels. The highest concentrations of highest resource areas are located in the counties of Sonoma and Contra Costa. Marin and San Francisco counties also have a concentration of high resource tracts. All counties along the San Pablo and San Francisco Bay area have at least

one census tract considered an area of high segregation and poverty, though these tracts are most prevalent in the cities of San Francisco and Oakland.

There is only one census tract in Marin County considered an area of “high segregation and poverty”. This census tract is located in Central Marin within the Canal neighborhood of the City of San Rafael. In the County, low resource areas (green) are concentrated in West Marin, from Dillon Beach to Nicasio. This area encompasses the communities of Tomales, Marshall, Inverness, and Point Reyes Station. In Central Marin, low resource areas are concentrated in San Rafael. All of Southern Marin is considered a highest resource area, with the exception of Marin City which is classified as moderate resource.

Belvedere is served by the Reed Union School District for elementary and middle school and Tamalpais Union for high school. At Reed Union Elementary schools, the racial makeup is overwhelmingly White (81 percent) followed by Asian students at 7 percent and Hispanic students at 5 percent. Reed Union has fewer (3 percent) English Learners compared to the county at 20 percent. In 2021, the elementary school had 107 (8 percent) students with disabilities and 76 (6 percent) socioeconomically disadvantaged students.

High school enrollment at Tamalpais Union increased by 10 percent from 2017 to 2021. The racial makeup of high school students in 2021 was 70 percent White, 14 percent Hispanic, 5 percent Asian and less than 2 percent Black or African-American. The Tamalpais Union district has a high share of English Learners compared to the countywide proportion (26 percent compared to 20 percent countywide).

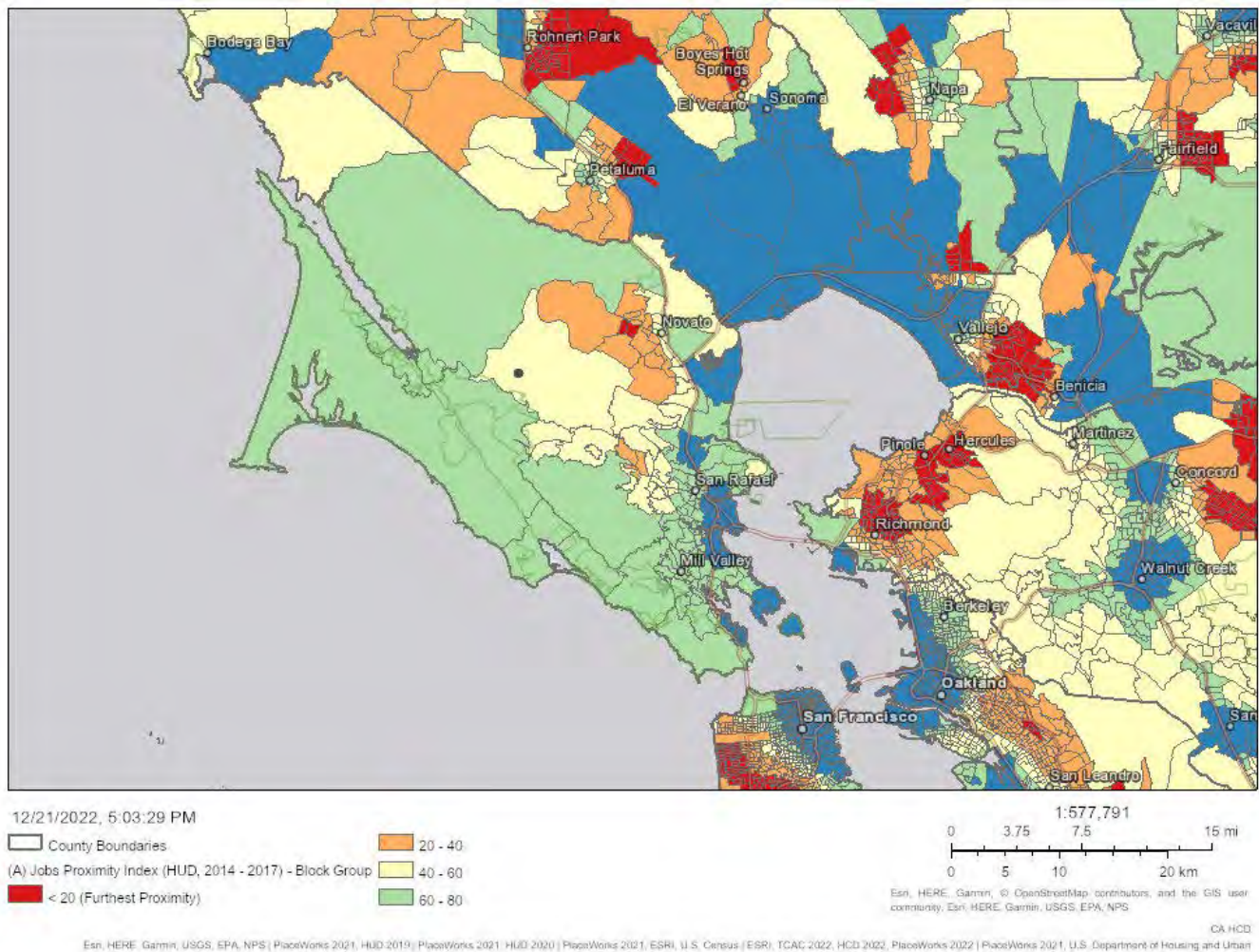
Neither district has a large share of students experiencing homelessness. Between both Reed Union and Tamalpais Union there were a total of seven homeless students in 2021.

Employment

The job to household ratio for Belvedere is significantly below the county and the Bay Area overall. While Marin County has a roughly one to one job to household ratio, Belvedere has less than half the number of jobs per household (0.46) as the county (1.09), and almost one-third the jobs per households as the Bay Area (1.47).

The largest employment industries in the City include: health and education, and professional services and management of companies. The job proximity index developed by HUD suggests that the City of Belvedere is in close proximity to jobs with a score of above 80 for all census block groups in the City. High proximity indexes in Belvedere are similar to that in Tiburon. Cities north and west of Belvedere have lower proximity indexes with census tract 1131 being the furthest from jobs and employment opportunities. HUD's job proximity indexes throughout Marin County are illustrated in Figure A-19.

Figure A-19. Jobs Proximity Indexes in Marin County by Block Group (2014-2017)



SOURCE: California Department of Housing and Community Development AFFH Data Viewer

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. Again, the City of Belvedere scores high for positive economic outcomes according to the TCAC economic opportunity score. The job to household ratio by wage in the City suggests that there are fewer job holders per household for higher wage earners.

Transportation

According to ABAG's Plan Bay Area 2040, regional mismatch between employment growth relative to the housing supply has resulted in a disconnect between where people live and work. Overall, the Bay Area has added nearly two jobs for every housing unit built since 1990. The deficit in housing production has been particularly severe in terms of housing affordability for lower- and middle wage workers, especially in many of the jobs-rich, high-income communities along the Peninsula and in Silicon Valley. As a result, there have been record levels of freeway congestion and historic crowding

on transit systems like Bay Area Rapid Transit (BART), Caltrain and San Francisco’s Municipal Railway (Muni).

HUD’s opportunity indicators can provide a picture of transit use and access in Marin County through the transit index ¹³ and low transportation cost.¹⁴ Index values can range from 0 to 100, and are reported per race so that differences in access to transportation can be evaluated based on race. In the County, transit index values range from 61 to 69, with White residents scoring lower and Black and Hispanic residents scoring highest. Given that the higher the transit trips index, the more likely residents utilize public transit, Black and Hispanics are more likely to use public transit. For residents living below the poverty line, the index values have a larger range from 61 for White residents to 75 for Hispanic residents. Regardless of income, White residents have lower index values; and thus, a lower likelihood of using transit.

Low transportation cost index values have a larger range than transit index values from 65 to 75 across all races and were similar for residents living below the poverty line. Black and Hispanic residents have the highest low transportation cost index values, regardless of poverty status. Considering that a higher “low transportation cost” index value indicates a lower cost of transportation; public transit is less costly for Black and Hispanics than other groups in the County.

Transit patterns in [Figure A-20, Public Transit](#), show that transit is concentrated throughout North, Central, and Southern Marin along the City Centered Corridor from Novato to Marin City/Sausalito. In addition, there are connections eastbound; San Rafael connects 101 North/South and 580 Richmond Bridge going East (Contra Costa County) and Novato connects 101 North/South and 37 going East towards Vallejo (Solano County). Internally, public transit along Sir Francis Drake Blvd connects from Olema to Greenbrae.

Highlights include:

- Marin County transit index values range from 61 to 69, indicating a higher-than-average utilization of public transportation;
- White residents score lower on the transit index, with Black and Hispanic residents scoring the highest, a sign of greater usage and dependence on transit for Black and Hispanic residents; and
- Residents below the poverty line have scores ranging from 61 for White residents to 75 for Hispanic residents—another indicator of higher-than-average transit dependency.

¹³ Transit Trips Index: This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA). The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.

¹⁴ Low Transportation Cost Index: This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. The higher the index, the lower the cost of transportation in that neighborhood.

The Marin Transit Authority (MTA) offers alternative transportation options for specific populations, including ADA Paratransit Service for people unable to use standard transit due to a disability and Discount Taxi Program for the elderly. MTA also offers volunteer driver programs such as STAR and TRIP which provide mileage reimbursement to friends, neighbors, and community members who provide rides to older adults and disabled persons. Travel Navigators are also provided by the MTA to help seniors and persons with a disability understand alternative transit options as well as travel training programs for residents interested in learning about transportation options outside of driving. Group presentations and one-on-one trainings are also offered through this program.

Belvedere has one bus stop and one ferry landing in the neighboring Town of Tiburon. Service is regular but limited.

Qualified Entities to Acquire and Manage Affordable Housing

Following are entities who

Ambassadors of Hope and Opportunity

Safety net of stable housing, guidance and community support for young adults 18-25.

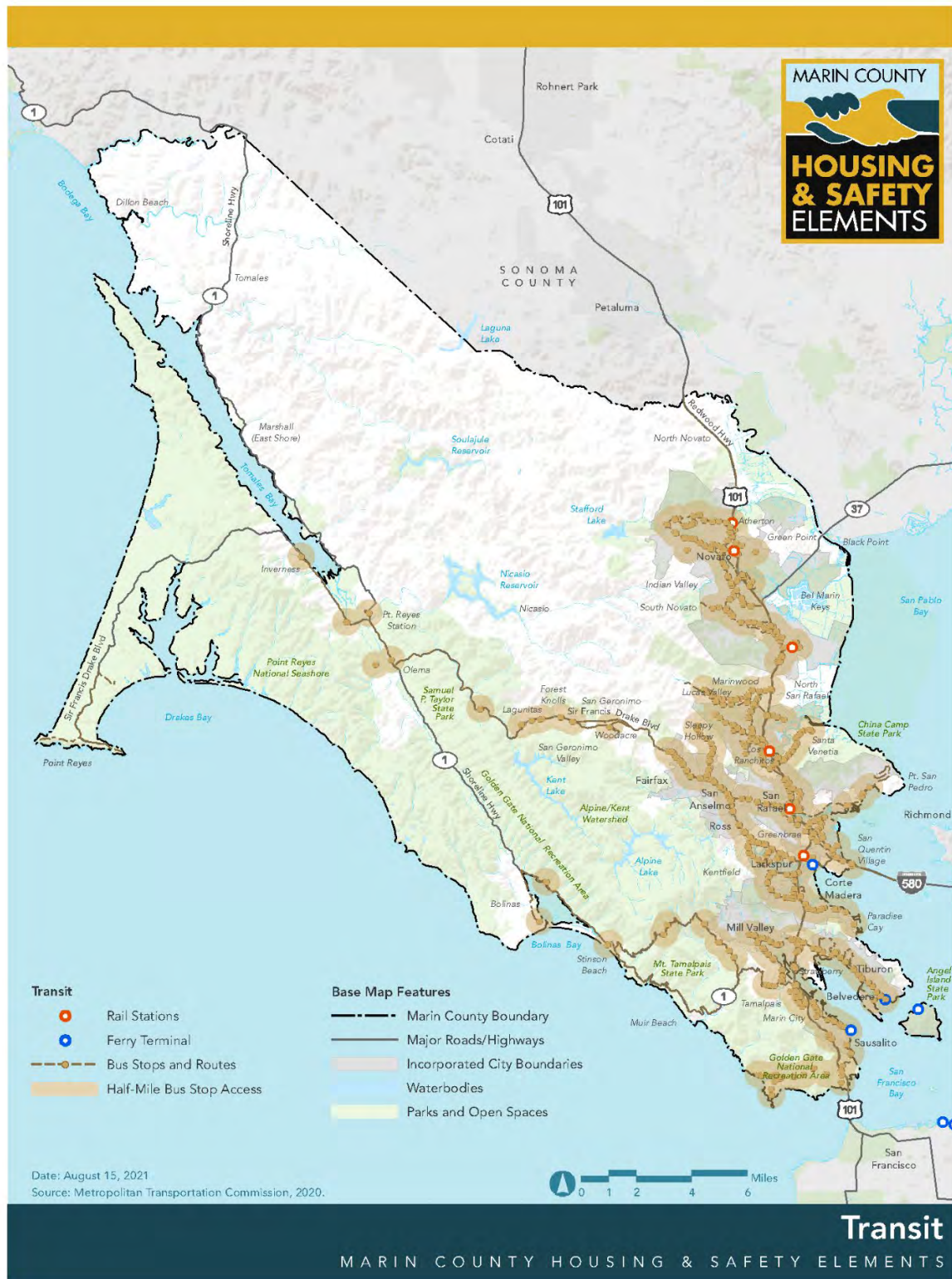
Buckelew Programs

Non-profit agency providing services including supported housing and employment, to low-income residents with mental illness, substance abuse and behavioral challenges.

EAH Housing

EAH develops, manages and promotes rental housing in the Bay Area for very low-, low- and moderate-income families, individuals with disabilities, and seniors.

Figure A-20 Public Transit



SOURCE: Metropolitan Transportation Commission, 2020

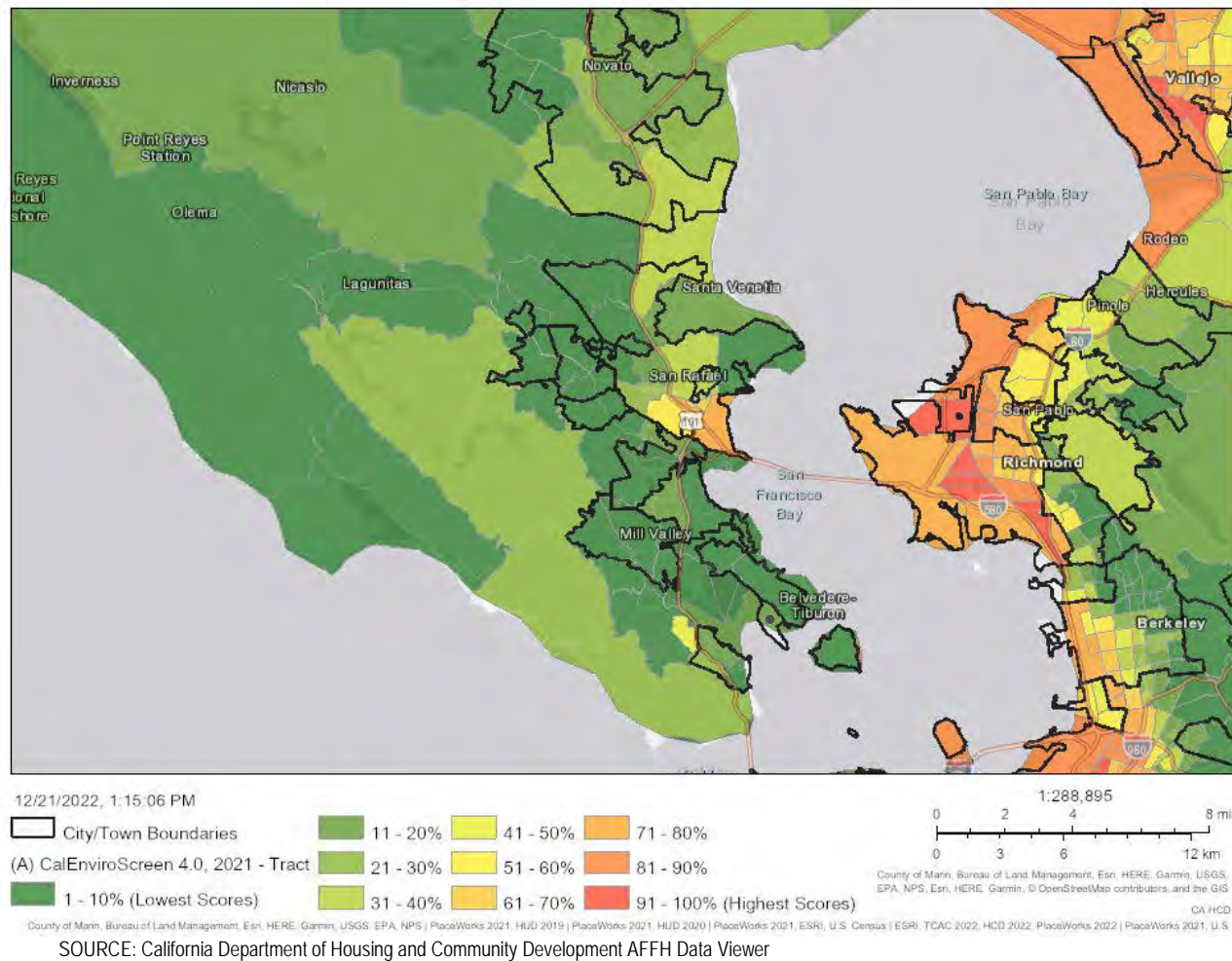
Environment

Residents should have the opportunity to live a healthy life and live in healthy communities. The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI Percentile Score, where lower percentiles indicate lower conditions. In Marin County, most tracts are also above 80 percent except in Southern San Rafael and Marin City. All of Marin City and the census tract in the Canal area of San Rafael both scored in the lower 40th percentile. These communities have also both been identified as having low access to healthy foods in the 2020 AI and have a concentration of minorities and lower access to resources.

There is only one census tract in Belvedere, and that tract scores the highest for positive environmental outcomes according to the TCAC score. The City scores positively on California Healthy Places Index (HPI) developed by the Public Health Alliance of Southern California (PHASC). The HPI includes 25 community characteristics in eight categories including: economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.

The majority of Marin County and Belvedere score high for positive environmental outcomes. However, nearly all of Marin County—excluding census tracts in San Rafael—received the lowest scores from the CalEnviroScreen 4.0. Scores for Marin County range between 1 percent to 40 percent with the lowest score (1 percent to 10 percent) comprising the majority of the county's census tracts. As illustrated in Figure A-21 (below), Belvedere's census tract sits within the 11 percent to 15 percent range—only a few percentage points higher than the lowest score.

Figure A-21. CalEnviroScreen 4.0 by Census Tract, 2021



Disparities in Access to Opportunity

All of Belvedere is classified as a “highest resource” by the TCAC opportunity areas composite score. Therefore, all residents live in highly resourced areas, regardless of race or ethnicity.

The Social Vulnerability Index (SVI) provided by the Center for Disease Control (CDC)—ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. Belvedere scores in the lowest vulnerability for difficulty responding to disasters.

Belvedere and all of Marin County have no disadvantaged communities. As defined under SB 535 disadvantaged communities are “the top 25 percent scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations.”¹⁵

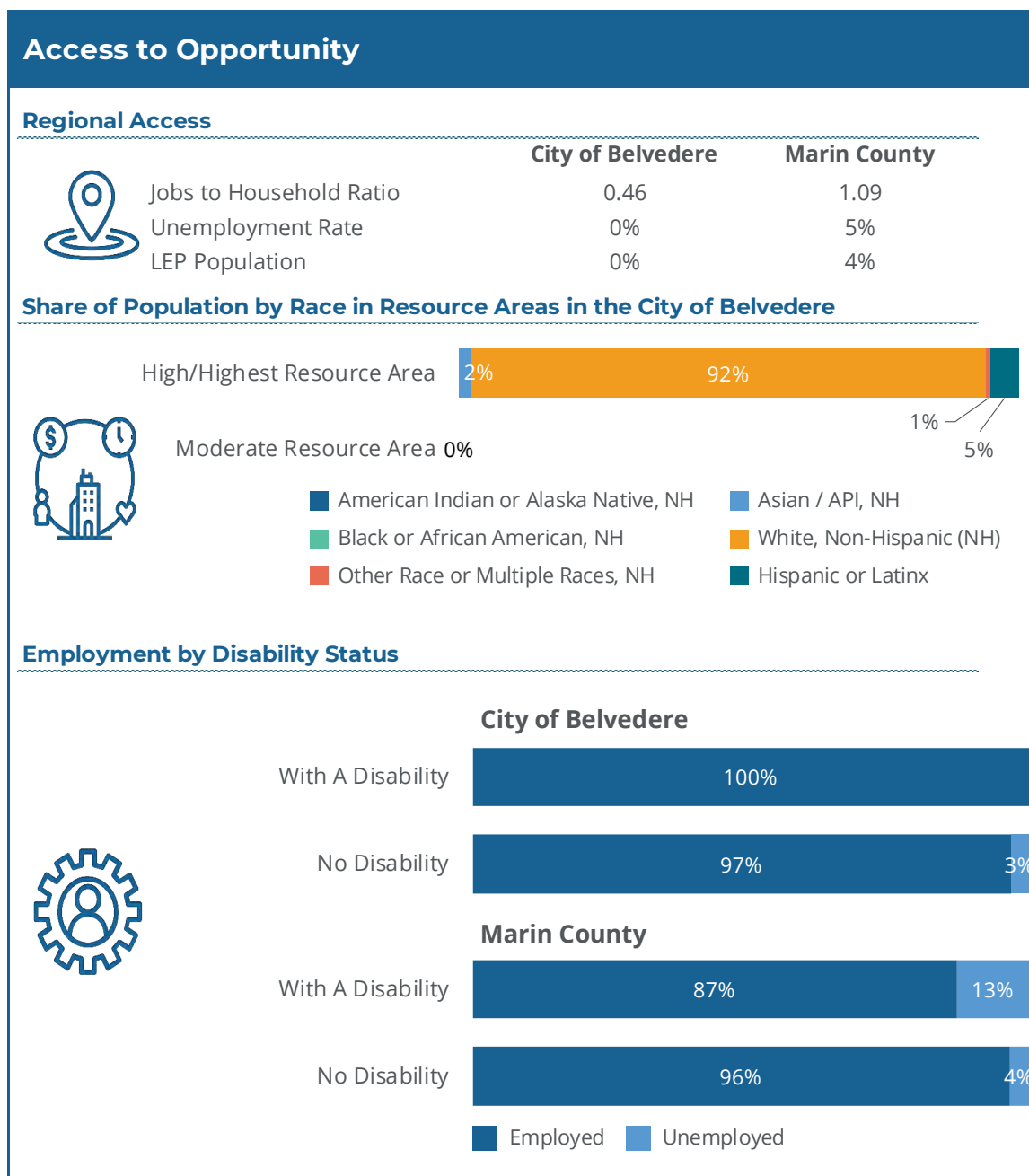
¹⁵ <https://oehha.ca.gov/calenviroscreen/sb535>

Disparities Specific to the Population Living with a Disability

Nine percent of the population in Belvedere is living with at least one disability—the same rate as the county. The most common disabilities in the City are hearing difficulty (3.3 percent), ambulatory difficulty (3.0 percent), and independent living difficulty (2.2 percent). For the population 65 and over, the most common disabilities are the same with higher rates: ambulatory difficulties increase to 11 percent, hearing difficulties increase to 9 percent, and independent living difficulties increase to 7.6 percent.

Overall, the unemployment rate in Belvedere is 3 percent. However, for residents living with a disability the unemployment rate is zero. Belvedere has a lower rate of unemployment for all persons with or without a disability than Marin County overall, where 13 percent of persons with disabilities are unemployed and 4 percent of all residents are unemployed. [Figure A-22, Access to Opportunity](#), summarizes access to housing opportunities. Low unemployment rates among residents with a disability suggest that disabled persons in Belvedere do not face barriers in accessing employment opportunities.

Figure A-22 Access to Opportunity



SOURCE: California Department of Housing and Community Development Guidance, 2021, page 36.

Disability

“Disability types include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.”

SOURCE: California Department of Housing and Community Development Guidance, 2021

A.5 Disproportionate Housing Needs

This section discusses disparate housing needs for protected classes including: cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

Disproportionate Housing Needs

“Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as: cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions.”

SOURCE: California Department of Housing and Community Development Guidance, 2021, page 39.

Housing Needs

Population growth in Belvedere is divergent from the region, likely due to a constrained geographical area. Since 1990, the City increased in population size until 2000, when the City lost substantial population and growth stagnated.

Since 2015, there have been four housing permits in the City for moderate to above moderate-income households. There were no permits approved for low to very low-income households. The majority of the housing stock in the City was constructed prior to the 1980s. Only one hundred and fourteen units have been built since 1980.

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), Belvedere does not have any public housing buildings. The National Housing Preservation Database (NHPD) shows zero units of subsidized housing. Most areas of the City have less than five percent of households using Housing Choice Vouchers.

Most housing units (82 percent) in the City are single family units. Additionally, the home value of 88 percent of owner-occupied homes in the City are valued over \$2 million. Nearly all (98 percent) of homes are valued above \$1 million in Belvedere, compared to 16 percent for the county and 9 percent for the Bay area.

According to the Zillow Home Value Index, Belvedere home values have been uniquely strong starting in 2011, likely due to the extremely limited supply of new housing development in the City and lack of available land. Two-thirds of rental units are priced above \$2,000 per month. In Marin County, half (48 percent) of rental units fall within this price range.

Cost Burden and Severe Cost Burden

As presented in [Table A-3, Cost Burden by Race/Ethnicity](#), in Marin County, approximately 38 percent of households experience cost burdens.

Table A-3 Cost Burden by Race/Ethnicity

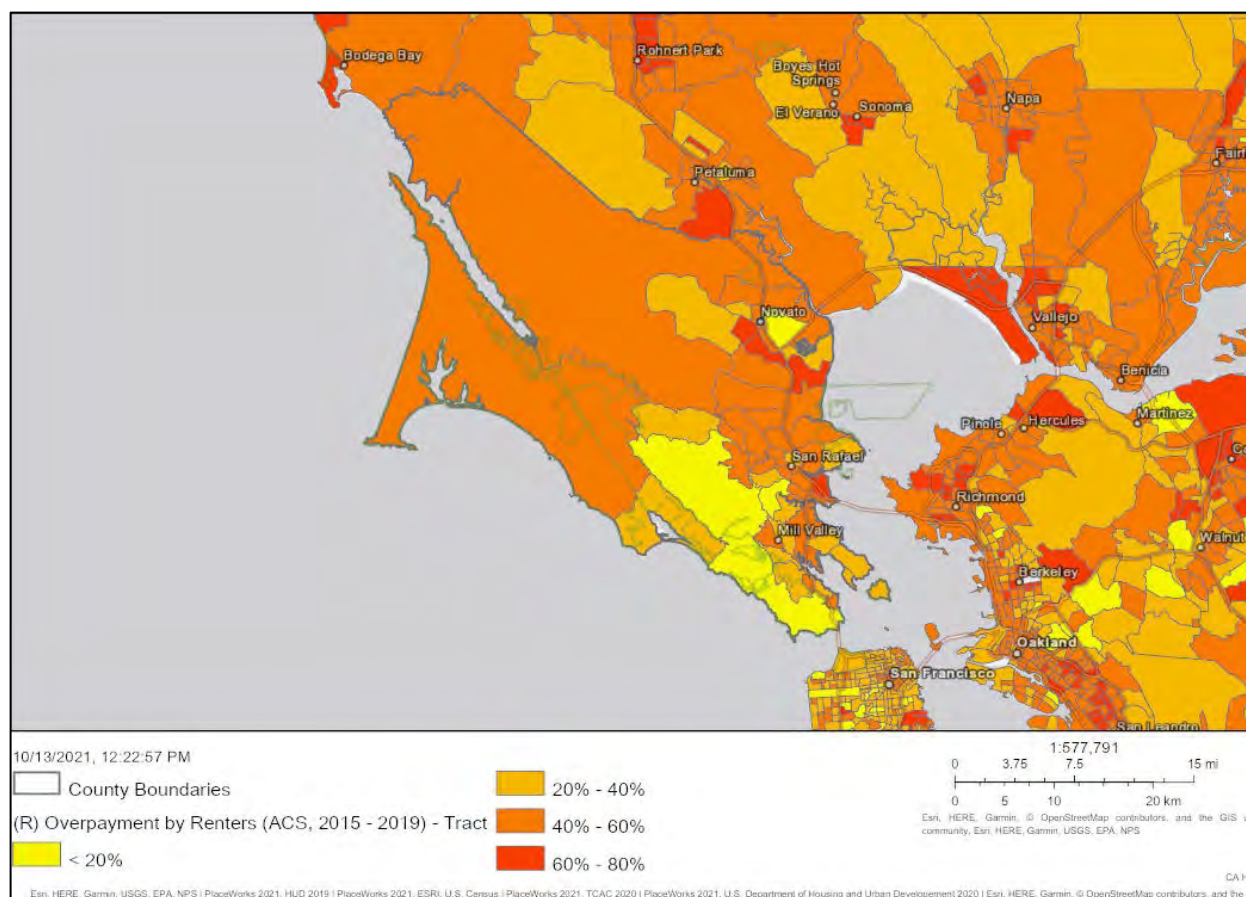
	White	Black	Asian	Am. Ind.	Pac Isl.	Hispanic	All
With Housing Problem							
Owner-Occupied	31.8%	41.1%	30.7%	37.5%	0.0%	52.7%	32.9%
Renter-Occupied	47.9%	59.5%	51.2%	62.5%	85.7%	73.7%	53.2%
All Households	36.6%	54.5%	38.7%	43.8%	54.5%	67.5%	40.2%
With Cost Burden							
Owner-Occupied	31.2%	41.1%	29.0%	37.5%	0.0%	49.4%	32.2%
Renter-Occupied	45.1%	57.5%	41.5%	62.5%	85.7%	58.9%	47.7%
All Households	35.4%	53.1%	33.9%	43.8%	54.5%	56.1%	37.7%

SOURCE: HUD CHAS Data (based on 2013-2017 American Community Survey (ACS)).

NOTE: Used CHAS data based on 2013-2017 ACS despite more recent data being available because the ABAG Housing Data Needs Package presented CHAS data for the unincorporated County for this time frame

Renters experience cost burdens at higher rates than owners (48 percent compared to 32 percent), regardless of race. Among renters, American Indian and Pacific Islander households experience the highest rates of cost burdens (63 percent and 86 percent, respectively). Geographically, cost burdened renter households are concentrated census tracts in North and Central Marin in Novato and San Rafael (refer to [Figure A-23, Regional Cost Burdened Renter Households by Tract \(2019\)](#), on the following page). In these tracts, between 60 and 80 percent of renter households experience cost burdens. Throughout the incorporated County census tracts, between 40 and 60 percent of renter households are experiencing cost burdens. Cost-burdened owner households are concentrated in West Marin census tract surrounding Bolinas Bay and Southern Marin within Sausalito.

Figure A-233 Regional Cost Burdened Renter Households by Tract (2019)



SOURCE: U.S. Department of Housing and Urban Development CHAS Data (based on 2013-2017 ACS)

Belvedere residents are less likely to experience housing cost burden—which occurs when households spend more than 30 percent of their gross income on housing costs, compared to the county and Bay Area (34 percent, 40 percent, 37 percent respectively). This is indicative of a market with high barriers to entry. The lack of publicly subsidized housing and opportunity for use of Housing Choice Vouchers limits the ability of low-income households (who are typically cost burdened) to live in the town.

Cost burden is seven percentage points higher for renters than owners (39 percent vs. 32 percent). Cost burdens are highest for low-income households with 100 percent of the lowest income residents experiencing severe cost burden

There is consistency in housing cost burden in Belvedere by race. Pacific Islander residents that are renters have the lowest cost burden at less than 1 percent. The disparities by race vary only slightly between Asian and non-Hispanic White residents that are renters. Non-Hispanic White households experienced cost burden at a rate of 45 percent compared to Asian residents at 42 percent. With only one census tract in the City, cost burdened renters and homeowners were distributed evenly across the City

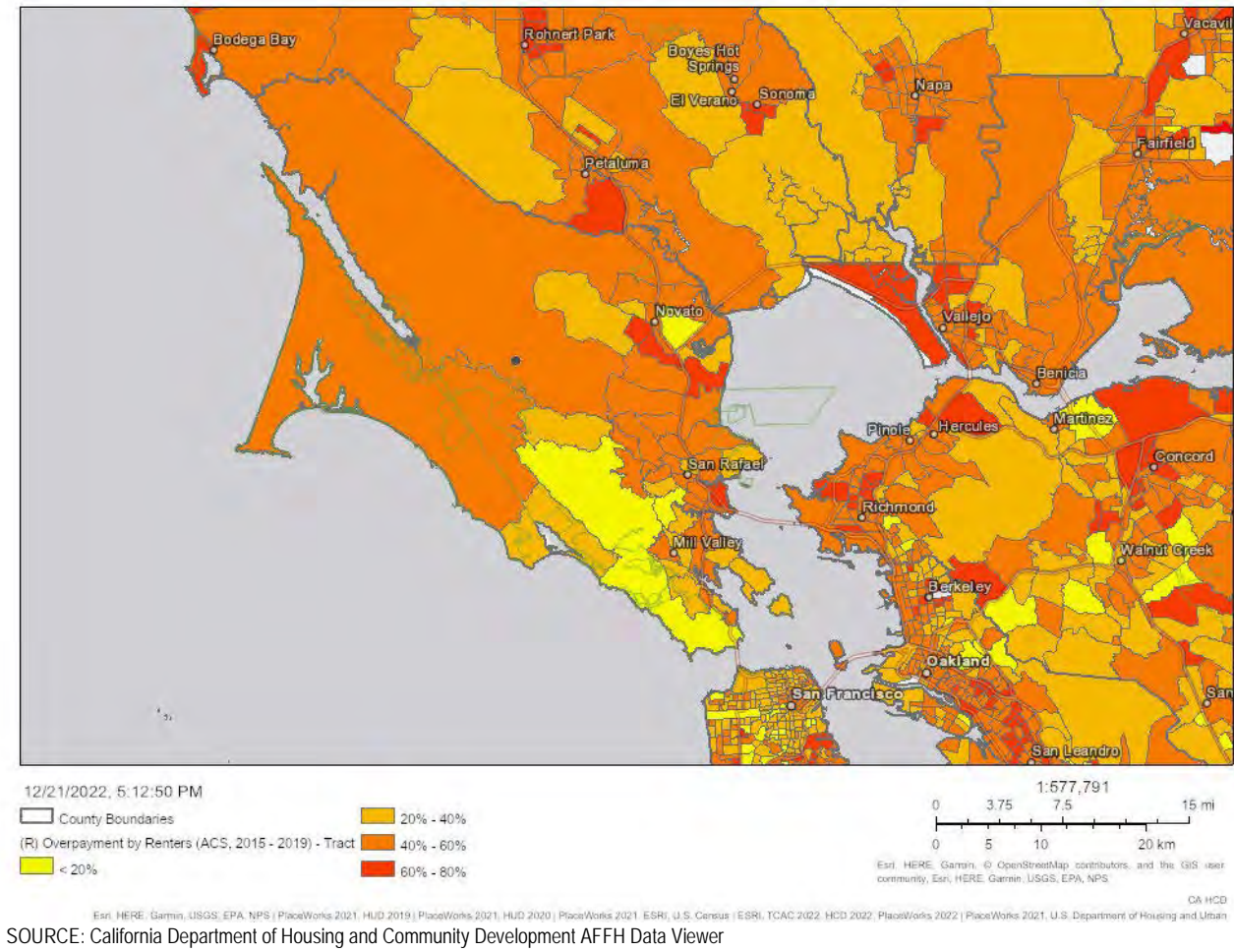
Belvedere continues to assist cost burdened households—specifically lower-income households—through rental assistance programs (Program 4.6) and home sharing and tenant matching opportunities (Policy H4.4 and Program 4.3). Details on objectives, timeframes, and means to achieve these programs are included below.

- Homesharing (Policy H4.4)—encourage shared housing at locations in accordance with city standards for low- and moderate-income residents;
- Create Homesharing and Tenant Matching Opportunities (Program 4.3)—the city’s Planning Department and City Clerk will continue to foster the city’s relationship with the Marin Housing Authority to implement a home sharing program to serve extremely low- and very low-income populations. The city also plans to advertise program availability on its website and make materials available at City Hall.
Timeframe: Review and report annually;
- Assist in the Effective Use of Available Rental Assistance Programs (Program 4.6)—the Planning Department and City Clerk will develop and implement measures to make full use of rental assistance programs available for lower-income households (especially those in the extremely low- and very low-income categories). *Timeline: ongoing.* Actions to fulfill this goal include:
 - Encourage owners of new rental units to accept Section 8;
 - Maintain descriptions of current programs to distribute to interested persons;
 - Provide funding support; and
 - Coordinate with the MHA on rental housing assistance programs including Shelter Plus Care, AB 2034, HOPWA, Rental Deposit Program, and Welfare to Work program.
- Rental Assistance Programs (Policy H6.3)—Belvedere will continue to publicize and create opportunities using the Housing Choice Voucher rental assistance program in coordination with the MHA. The city will also support the use of Marin Community Foundation funds for affordable housing and continue to participate in the Housing Stability program administered through the MHA.

Overpayment by Tenure

As mentioned in the previous section, cost burden and overpayment rates are higher among renters living in Belvedere. Figures A-24 and A-26 (below) present the geographic distribution of renters and homeowners overpaying for their housing costs. Figure A-25 shows location affordability indexes in the region, providing context to overpayment rates by tenure.

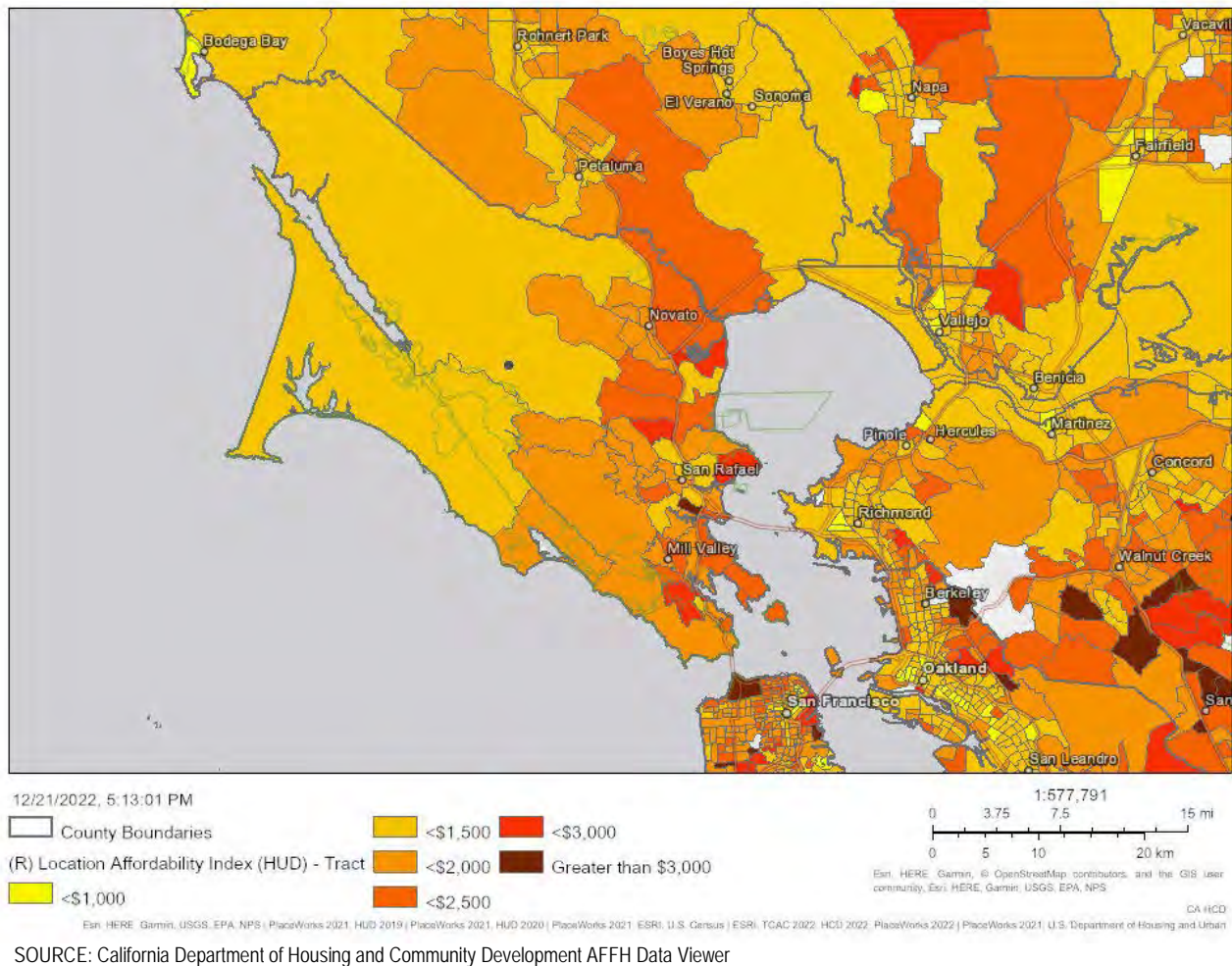
Figure A-24. Overpayment by Renters in the Region (2015-2019)



As shown in the figure above, 20 percent to 40 percent of renters in Belvedere overpay for their housing in all areas of the city. Rates of overpayment among renters are similar to that in surrounding cities but much lower than census tracts located in Novato and San Rafael where 60 percent to 80 percent of renters overpay for their housing. There are only two census tracts in Marin County—tracts 1191 and 1311—with less than 20 percent of cost burdened renters.

Renters in Belvedere are likely overpaying for their housing due to comparatively high rental costs in the city—in Belvedere, median gross rent is \$3,000. Median gross rent in Marin County overall is also high ranging between \$2,000 to \$3,000. Affordability indexes in Navato, San Rafael, and Mill Valley are consistent with Belvedere’s affordability index (Figure A-25).

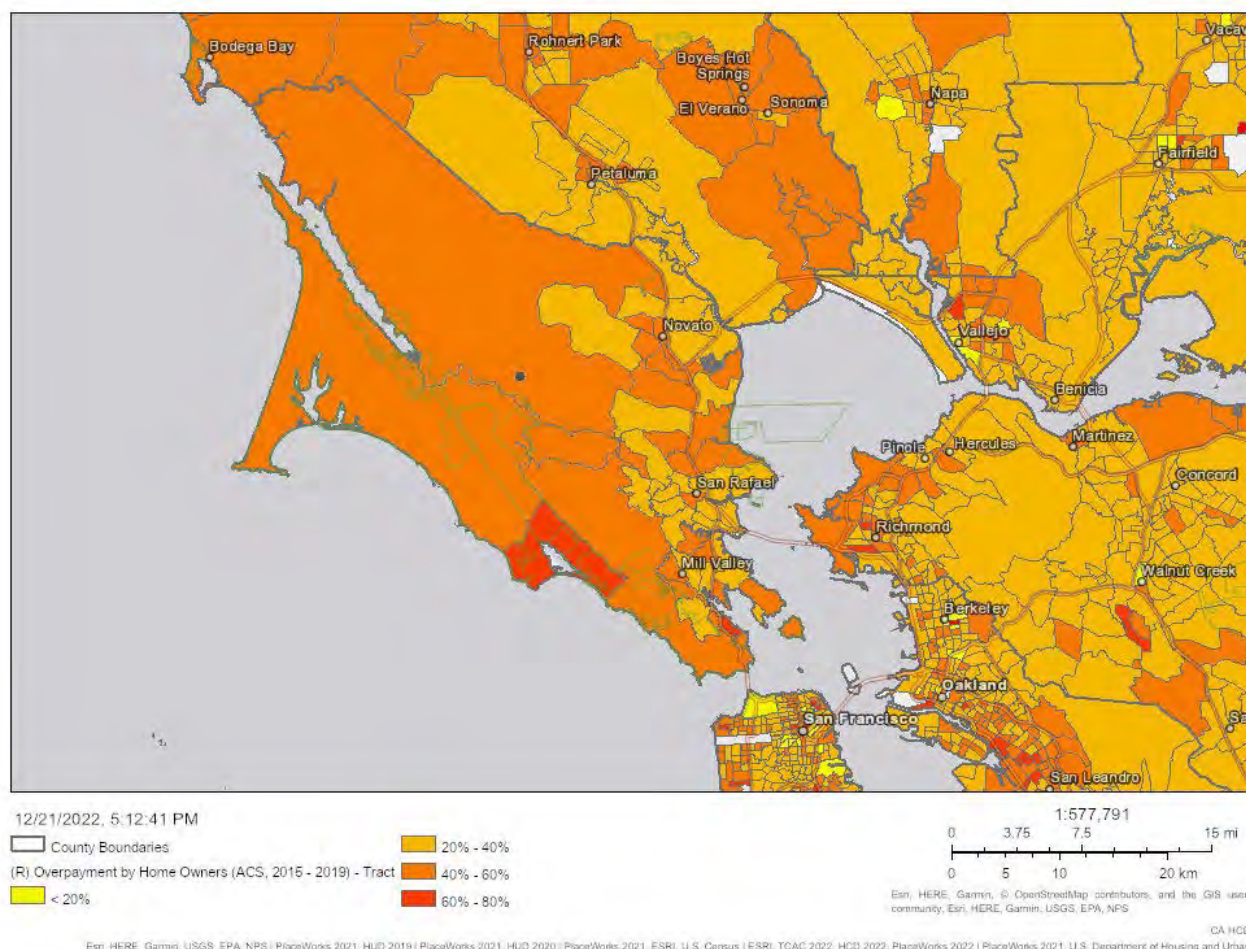
Figure A-25. Location Affordability Index by Census Tract, Belvedere



Importantly, census tracts 1322 and 1330 have the lowest affordability index assigned by HUD with median gross rent at or below \$1,500. However, as shown in Figure A-24, 40 to 60 percent of renters are cost burdened in these tracts. This could be attributed to higher populations of lower-income residents or lack of employment opportunities in area.

As indicated in the map below (Figure A-26), 20 percent to 40 percent of homeowners in the city of Belvedere overpay for their housing—though it is likely that homeowners do not struggle to pay their monthly housing costs to the same extent as renters in Belvedere.

Figure A-26. Overpayment by Homeowners in Marin County by Census Tract (2015-2019)



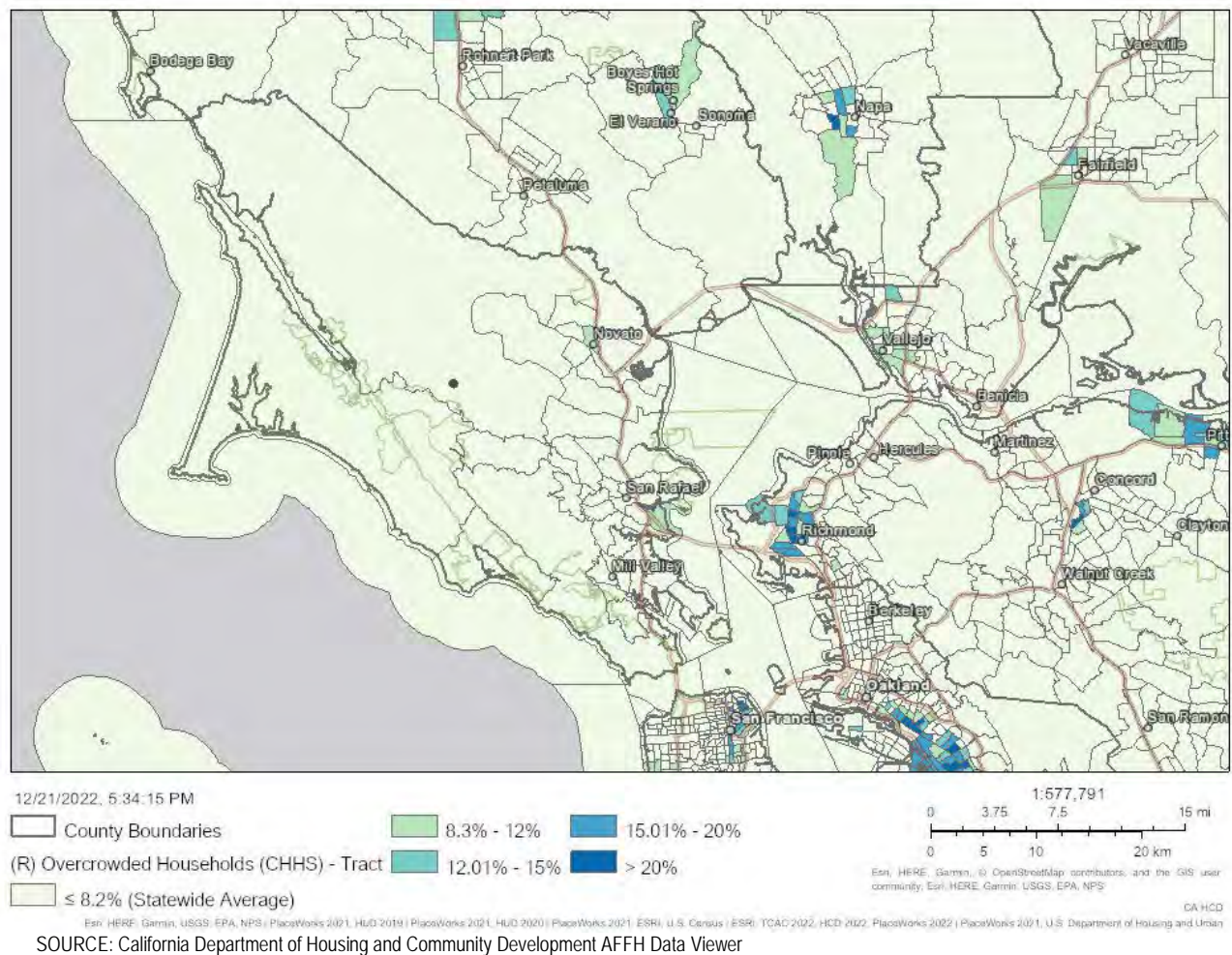
SOURCE: California Department of Housing and Community Development AFFH Data Viewer

Compared to surrounding cities, homeowners are more likely to overpay for housing in Tiburon where 40 percent to 60 percent of homeowners are cost burdened. Homeowners in Marin County are also more likely to overpay for their housing in census tract 1321—this is the only tract in the county where 60 percent to 80 percent of homeowners are cost burdened.

Overcrowding

Households are considered overcrowded when there is more than one occupant per room. Figure A-27 on the following page shows Belvedere as having overcrowding rates at or below the statewide average of 8.2%. Overcrowded households in Belvedere are consistent with Marin County overall. There are no data on severely overcrowded households in the city, suggesting that many residents do not live in an overcrowded household.

Figure A-27. Overcrowded Households in the Region by Census Tract (2021)



Substandard Housing

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions. Incomplete facilities and housing age are estimated using the 2015-2019 American Community Survey (ACS). In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs.

According to the 2015-2019 ACS estimates, shown in [Table A-4, Substandard Housing Conditions - Bay Area and Marin County](#), only about one (1) percent of households in the Bay Area and Marin County lack complete kitchen and plumbing facilities. Incomplete kitchen facilities are more common in both the Bay area and Marin County and affect renter households more than owner-occupied households. In Marin County, one percent of households lack complete kitchen facilities and 0.4 percent lack complete plumbing facilities. More than two (2) percent of renters lack

complete kitchen facilities compared to less than one percent of renter households lacking plumbing facilities.

Table A-4 Substandard Housing Conditions - Bay Area and Marin County

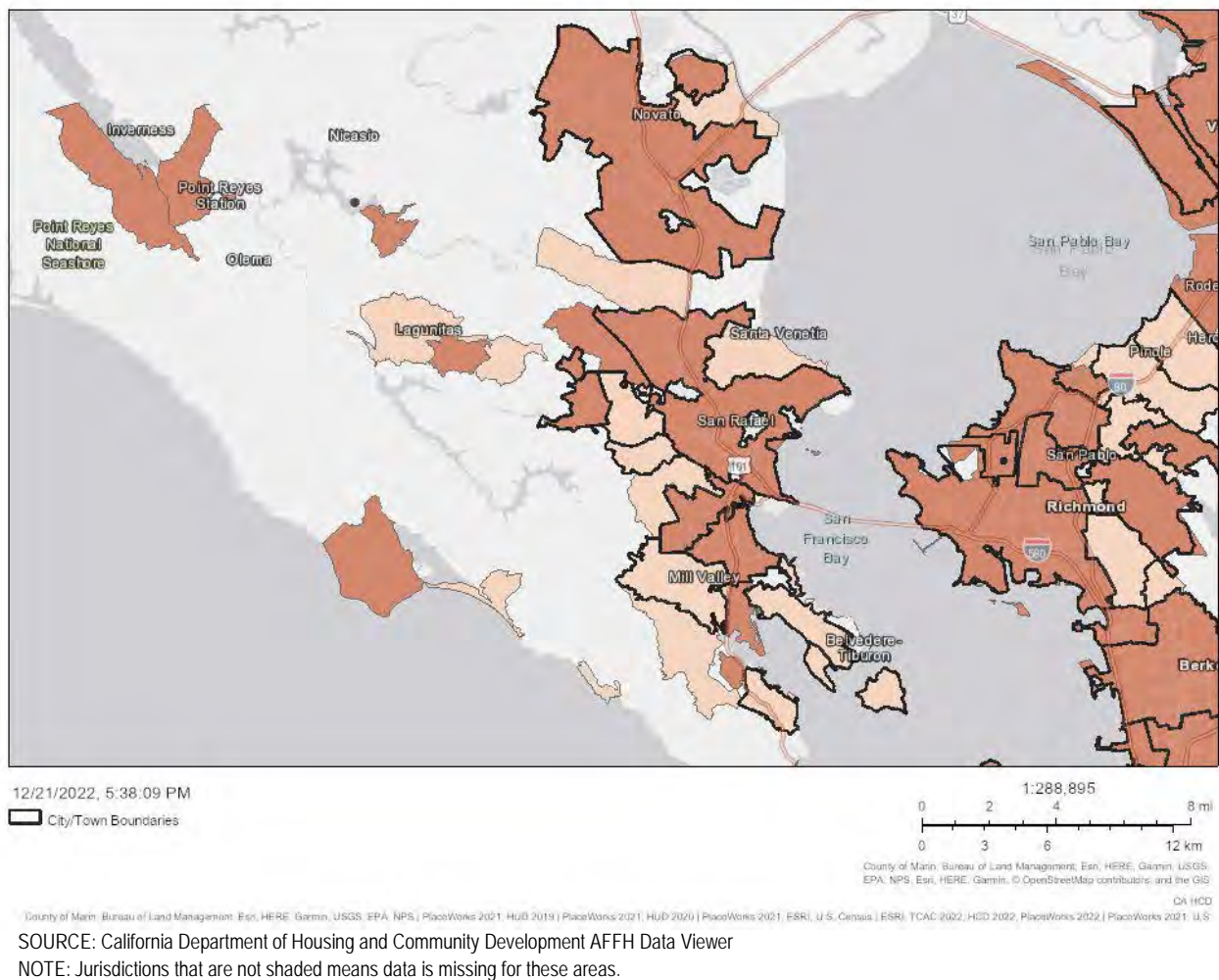
	Bay Area		Marin County	
	Lacking complete kitchen facilities	Lacking complete plumbing facilities	Lacking complete kitchen facilities	Lacking complete plumbing facilities
Owner	0.3%	0.2%	0.2%	0.3%
Renter	2.6%	1.1%	2.4%	0.6%
All Households	1.3%	0.6%	1.0%	0.4%

SOURCE: American Community Survey, 2015-2019 (5-Year Estimates).

Like overcrowding, ACS data may not reflect the reality of substandard housing conditions in the County. Staff has become aware of comments on substandard conditions relating to lack of landlord upkeep/care like, moldy carpets, delay in obtaining hot water, etc. These issues are especially predominant in the Hispanic/Latin community.

Data on housing conditions are very limited, with the most consistent data available across jurisdictions found in the ACS, which captures units in substandard condition as self-reported in Census surveys. Though there is limited ACS data, HCD's AFFH mapping tool shows geographic concentrations of residents experiencing severe housing problems (Figure A-28). No residents in Belvedere reported living in substandard housing for either lacking complete kitchens or complete plumbing.

Figure A-28. Marin County Households with Any of the Four Severe Housing Problems (2022)



Homelessness

As presented in [Table A-5, Homelessness by Shelter Status – Marin County \(2019\)](#), according to the County’s Point-in-Time (PIT) Homeless Count and Survey, there were 1,034 persons experiencing homelessness in Marin County in 2019. Most (68.5 percent) of persons experiencing homelessness in the County were unsheltered. Another 16.6 percent were living in emergency shelters and 14.9 percent were living in transitional housing. Since 2015, the County’s homeless population has decreased by 21 percent (1,309 persons in 2015). However, in 2015, only 64 percent of the homeless population was unsheltered compared to 68 percent in 2019.

Table A-5 Homelessness by Shelter Status – Marin County (2019)

	Persons	Percent
Sheltered – Emergency Shelter	172	16.6%
Sheltered – Transitional Housing	154	14.9%
Unsheltered	708	68.5%
Total	1,034	100.0%

SOURCE: ABAG Housing Data Needs Package, HUD Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019.

White, Hispanic/Latino, and Other Race/Multiple Race populations are all overrepresented in the County’s homeless population. Conversely, Asian, American Indian/Alaska Native, and Black/African-American populations are underrepresented. Non-Hispanic/Latino persons are the most overrepresented in the homeless population, accounting for 81.2 percent of the homeless population and 84.1 percent of the overall population countywide. [Table A-6, Racial/Ethnic Share of Homeless Populations – Marin County \(2019\)](#), shows the share of homeless and total populations by race and ethnicity.

Table A-6 Racial/Ethnic Share of Homeless Populations – Marin County (2019)

	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	3.5%	0.4%
Asian / API (Hispanic and Non-Hispanic)	3.1%	6.1%
Black or African-American (Hispanic and Non-Hispanic)	16.7%	2.2%
White (Hispanic and Non-Hispanic)	66.2%	77.8%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	10.5%	13.5%
Hispanic/Latino	18.8%	15.9%
Non-Hispanic/Latino	81.2%	84.1%

SOURCE: ABAG Housing Data Needs Package – HUD Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019; 2015-2019 ACS (5-Year Estimates).

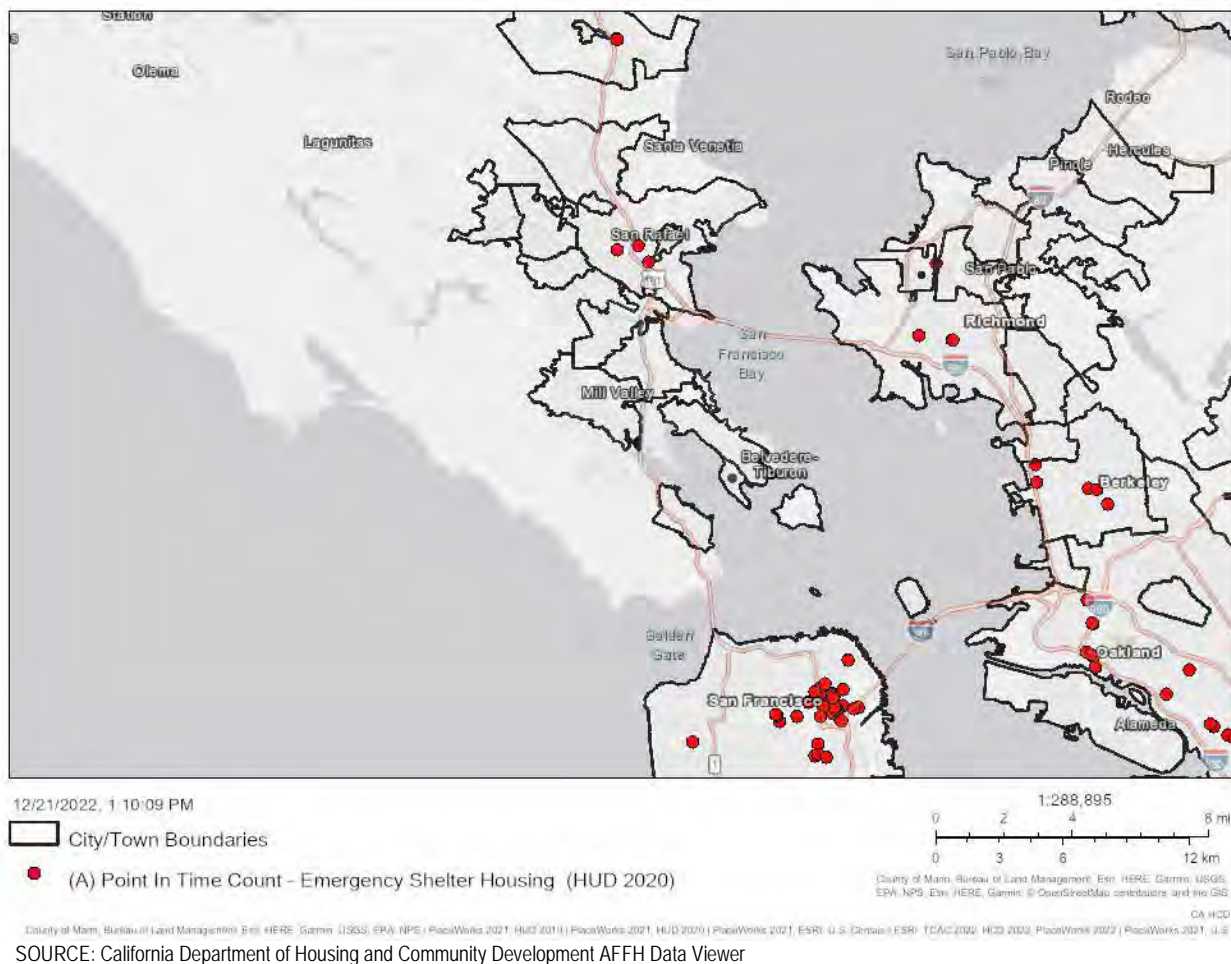
The number of students in local public schools experiencing homelessness in the County has also increased in recent years. Since the 2016-17 school year, the number of students experiencing homelessness in Marin County has increased from 976 to 1,268 during the 2019-20 school year, a nearly 30 percent increase. Conversely, the Bay Area as a whole has seen a decrease in students experiencing homelessness during the same time period.

The County’s 2019 Homeless PIT Count and Survey found that nearly half (49 percent) of respondents reported that economic issues, such as rent increases or a lost job, were the primary

cause of their homelessness. Other causes include personal relationship issues (36 percent), mental health issues (16 percent), substance use issues (14 percent), and physical health issues (11 percent). The 2019 PIT Count and Survey also showed that 73 percent of homeless respondents reported needing rental assistance. Additional assistance needed includes more affordable housing (69 percent), money for moving costs (55 percent), help finding an apartment (37 percent), transportation (31 percent), and case management (29 percent). The need for rental assistance reflects the high cost of housing in the County.

Acknowledging the lack of resources available to establish separate systems of care for different groups of people—including services for people at risk of becoming homeless—the city plans to work with neighboring jurisdictions to develop an integrated approach for low-income populations as well as supporting countywide programs that provide for a continuum of care for homeless persons including emergency shelters, transitional housing, supportive housing, and permanent housing. Emergency housing is particularly important for both Marin County and Belvedere—according to HUD’s PIT, there is no emergency housing available in Belvedere. Marin County does have emergency housing, though it is very limited. San Rafael and Novato are the only areas in the county with emergency housing (Figure A-29).

Figure A-29. Housing Inventory Count, Emergency Housing (2019)



Extremely Low-income Households

Regionally, 15 percent of all households make less than 30 percent AMI. In Marin County, 30 percent AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners, including food service workers, full-time students, teachers, farmworkers and healthcare professionals, can fall into lower AMI categories due to relatively stagnant wages in many industries.

RHNA numbers include 24 units of Extremely Low-income housing units. Multiple programs have been included with an intention to produce these units. These include: Program 3.8, to 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 fund; Program 4.3 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; Program 4.5 provide reduced fees to encourage the development of affordable housing

to serve extremely low- and very low-income populations; and Program 4.6 Develop and implement measures to make full use of available rental assistance programs for lower-income households.

The City is committed to promoting the benefits of these programs to the community by posting information on its web page and creating a handout to be distributed with land development applications.

Displacement

UC Berkeley's Urban Displacement project defines residential displacement as "the process by which a household is forced to move from its residence - or is prevented from moving into a neighborhood that was previously accessible to them because of conditions beyond their control." As part of this project, the research has identified populations vulnerable to displacement ("sensitive communities") in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability was defined based on the share of low-income residents per tract and other criteria including: share of renters above 40 percent, share of people of color at more than 50 percent, share of low-income households severely rent burdened, and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. Using this methodology, sensitive communities in the Bay Area region were identified in the coastal census tracts of: Contra Costa, Alameda, and San Francisco County, specifically in the cities of Vallejo, Richmond, Berkeley, Oakland, and San Francisco. In Marin County, sensitive communities were identified in the cities of Novato and San Rafael, and the unincorporated areas of Marin City, Strawberry, Northern and Central Coastal West Marin and Nicasio in the Valley. Figures A-30 and A-31 show displacement risk as well as neighborhood segregation in Belvedere as determined by UC Berkeley's Urban Displacement project. The overlap between risks of displacement and segregation typology in the city suggest White residents are least likely to be at risk of or experience displacement. Only one census tract in Marin County is at high risk of displacement. In San Rafael, two income groups in census tract 1122.02 are at risk of displacement.

Figure A-30. Overall Displacement Risk in the Region, Urban Displacement Project (2022)

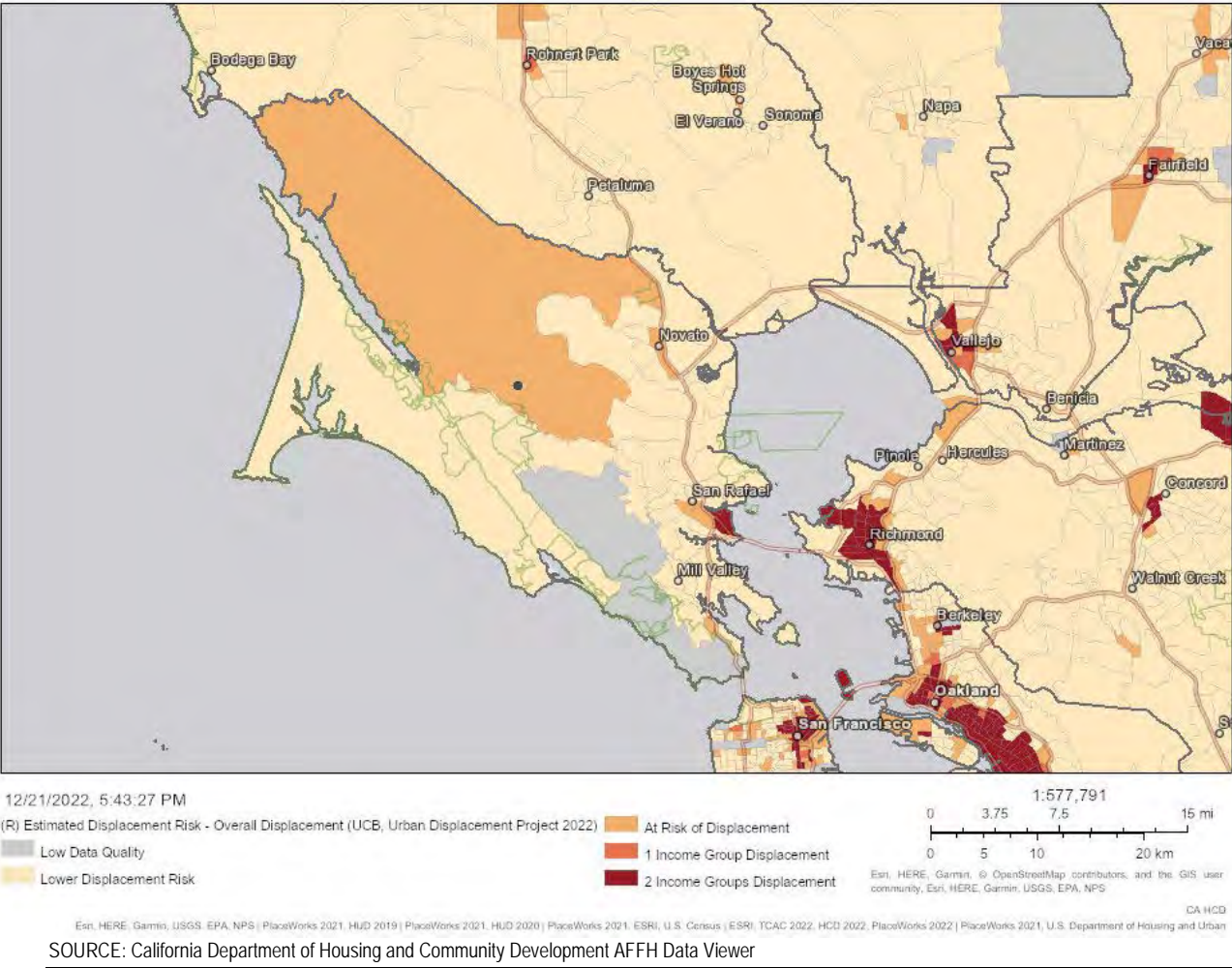
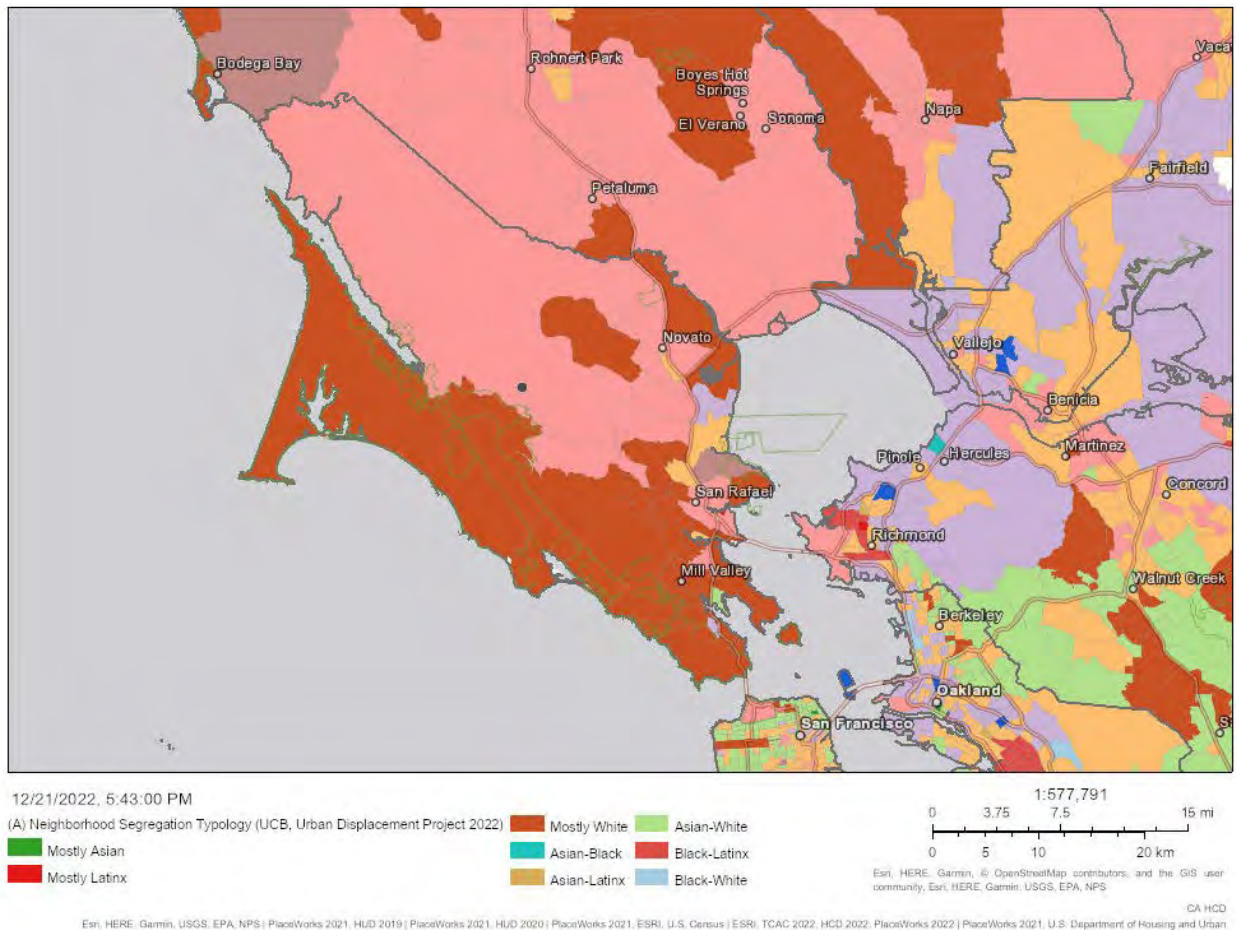


Figure A-31. Neighborhood Segregation Typology, UCB Urban Displacement Project (2022)



SOURCE: California Department of Housing and Community Development AFFH Data Viewer.

Belvedere reports no units at risk of conversion. According to UC Berkeley’s Sensitive Communities Map, the City of Belvedere has no areas of concentrated housing that contain residents vulnerable to displacement.¹⁶ Additionally, Belvedere is considered a transit-rich area per SB 50 due to its close proximity and access to the ferry.

Belvedere plans to establish a range of policies and programs to protect residents at risk of displacement due to rising housing costs. These action items include:

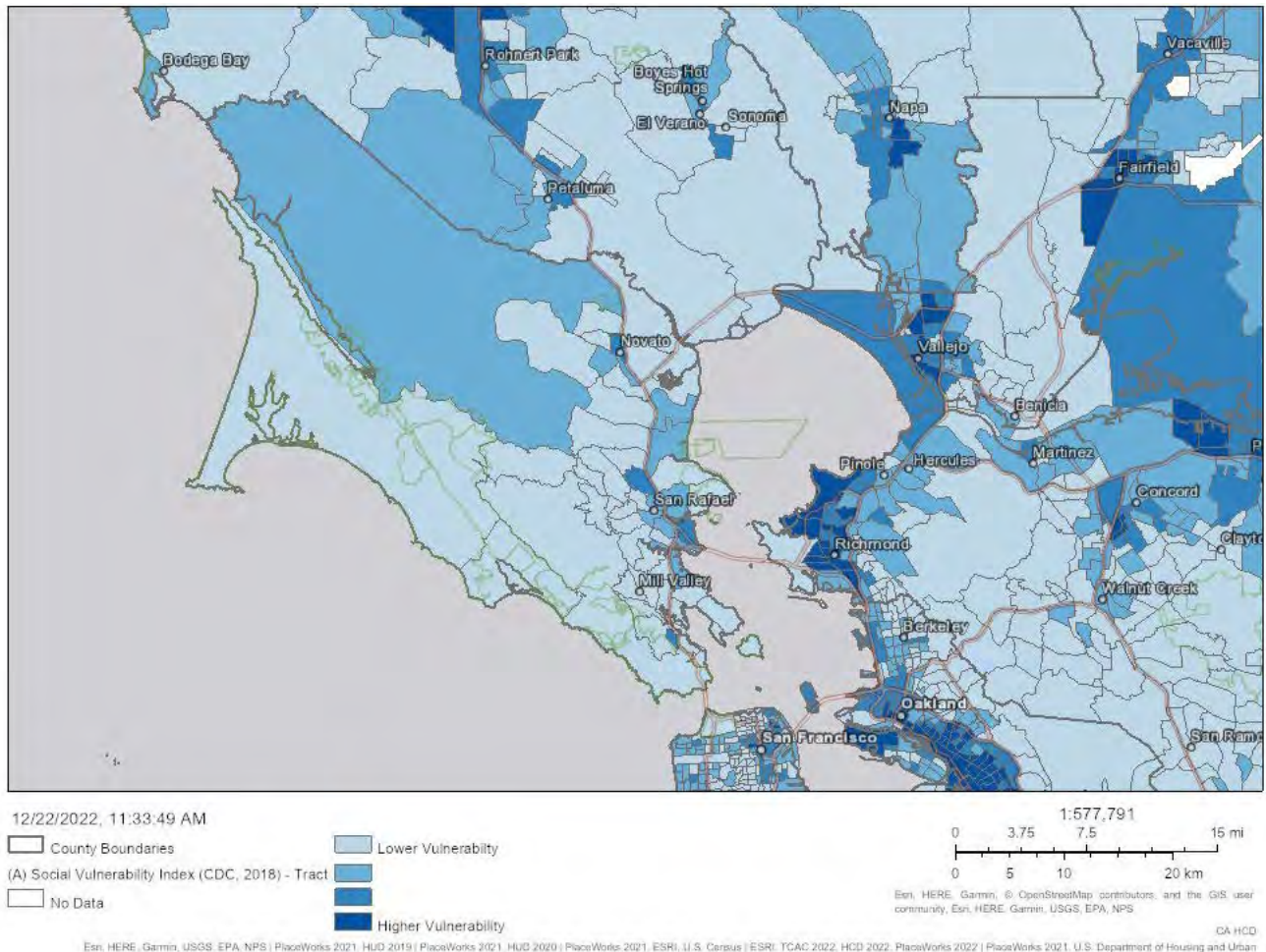
- Work with property owners to develop a plan to prioritize that construction that enables relocation within the city (Policy H3.8 and Program 3.15)
- Long-term Housing Affordability Controls (Policy H3.5)—ensure affordable units are deed-restricted to maintain affordability on resale; and

¹⁶ http://upzoning.berkeley.edu/sensitive_communities.html

- Work with the Marin Housing Authority (Program 3.2)—continue to implement the agreement with the MHA for management of the city’s affordable housing stock to ensure permanent affordability. Belvedere’s Planning Department will also implement resale and rental regulations for low- and moderate-income units and annually ensure that these units remain at an affordable price level.

Displacement can also occur due to natural disasters such as flooding and wildfires. Using census data, the Center for Disease Control and Prevention (CDC) uses 14 variables to determine the relative social vulnerability index (SVI) of census tracts. Each tract receives a separate ranking as well as an overall ranking to identify communities that may need support before, during, or after disasters. Figure A-32 shows the SVI of Belvedere, Marin County, and the region overall.

Figure A-32. Regional Social Vulnerability Indexes by Census Tract (2018)



SOURCE: California Department of Housing and Community Development AFFH Data Viewer.

In 2018, the city of Belvedere received an SVI indicating that residents were less socially vulnerable, meaning fewer communities would need support in the case of a natural disaster. Only one census tract in San Rafael show communities at higher vulnerability to disasters.

Displacement Sensitive Communities

“According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:

Share of very low-income residents is above 20 percent, 2017

AND

- The tract meets two of the following criteria:
 - Share of renters is above 40 percent, 2017
 - Share of people of color is above 50 percent, 2017
 - Share of very low-income households (50 percent AMI or below) that are severely rent burdened households is above the county median, 2017
 - They or areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:
 - Percent change in rent above county median for rent increases, 2012-2017

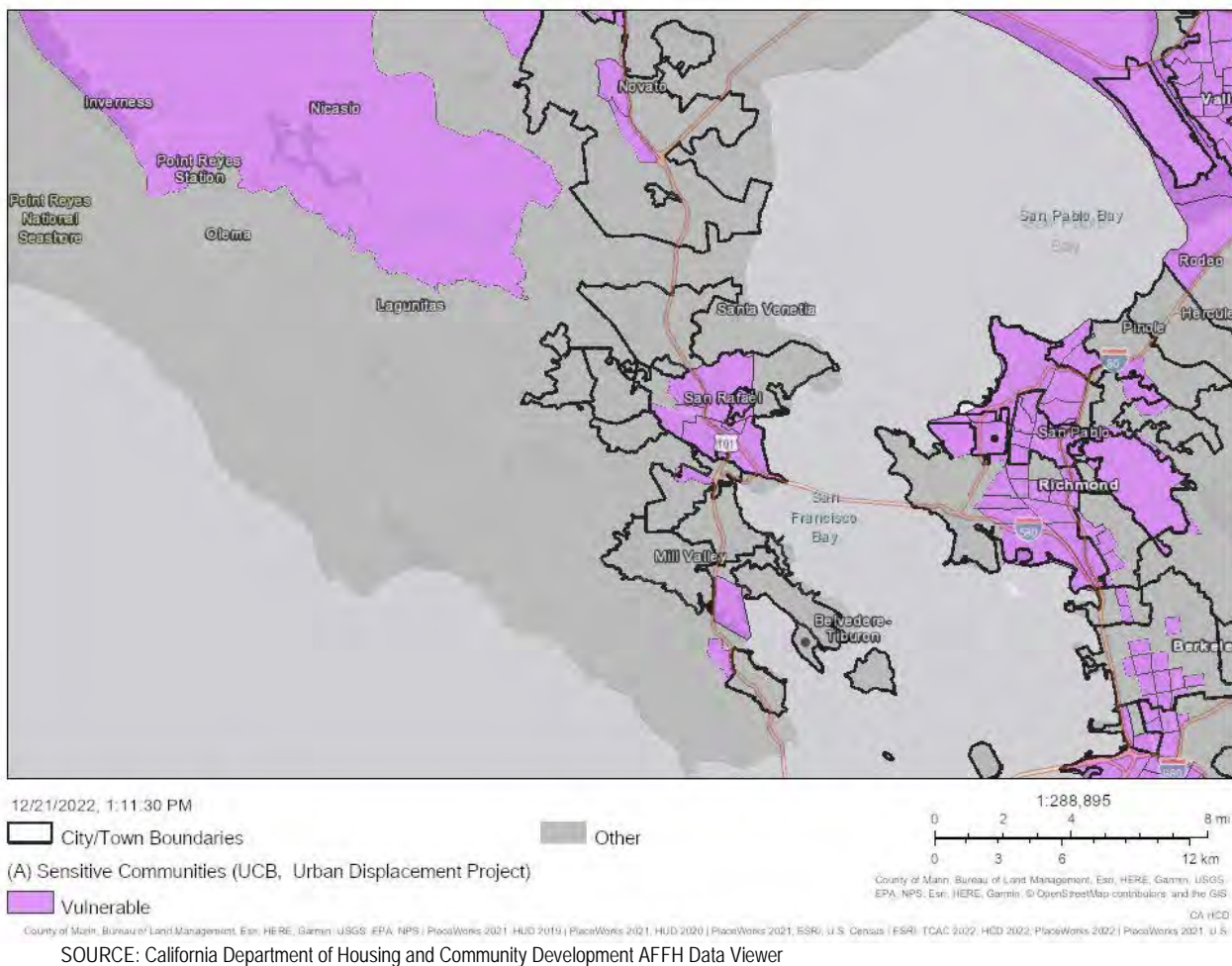
OR

- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017”

SOURCE: <https://www.sensitivecommunities.org/>.

Following the Urban Displacement Project’s criteria for sensitive communities, there are no sensitive communities located in Belvedere. For Marin County, UCB’s project identified census tracts in San Rafael, Novato, and Mill Valley as having sensitive communities (Figure A-33).

Figure A-33. Sensitive Communities by Census Tract, UCB Urban Displacement Project



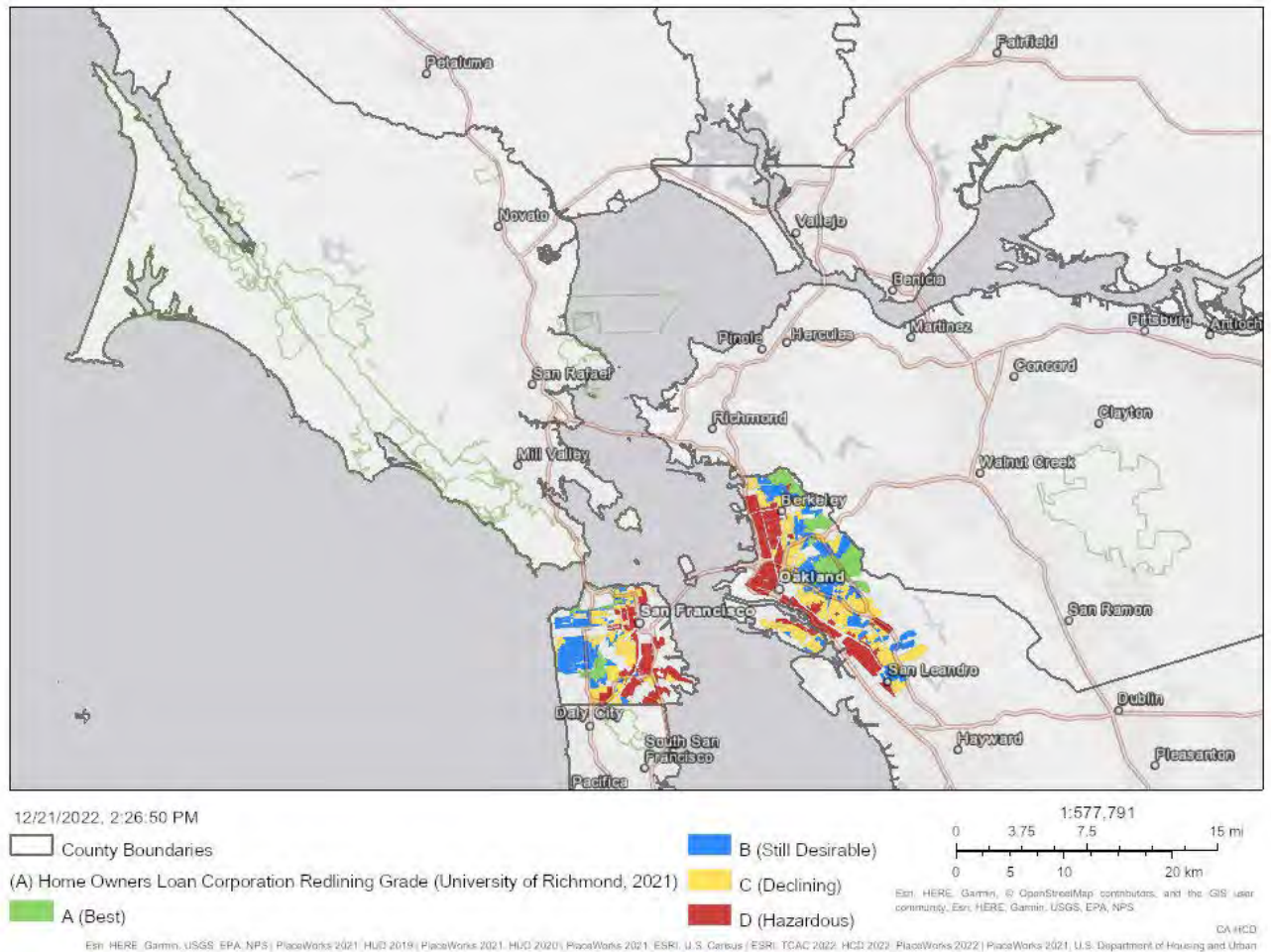
Access to Mortgage Loans

In many communities, disparities by race and ethnicity are prevalent for home mortgage applications, particularly in denial rates. In Belvedere, Hispanic applicants were denied mortgage rates in 50 percent of cases compared to non-Hispanic White applicants with a denial rate of 23 percent. However, there were only four Hispanic resident applications during 2018 and 2019.

Historically redlined areas and neighborhoods shed light on residents' ability to access mortgage loans. The Home Owners' Loan Corporation (HOLC)—established in the New Deal Era—created neighborhood ranking systems (known as redlining) to set the rules for real estate practices, specifically for banks and mortgage loans. With the support of the federal government, banks were able to issue mortgage loans on the basis of this grading. In many cases, banks refused to lend to residents living in areas with the lowest grade, making it nearly impossible for residents in these

neighborhoods to transition to homeownership.¹⁷ A graded map created by the HOLC for Marin County—and Bay Area cities—is included below (Figure A-34).

Figure A-34. Homeowners Loan Corporation Redlining Grade, University of Richmond (2021)



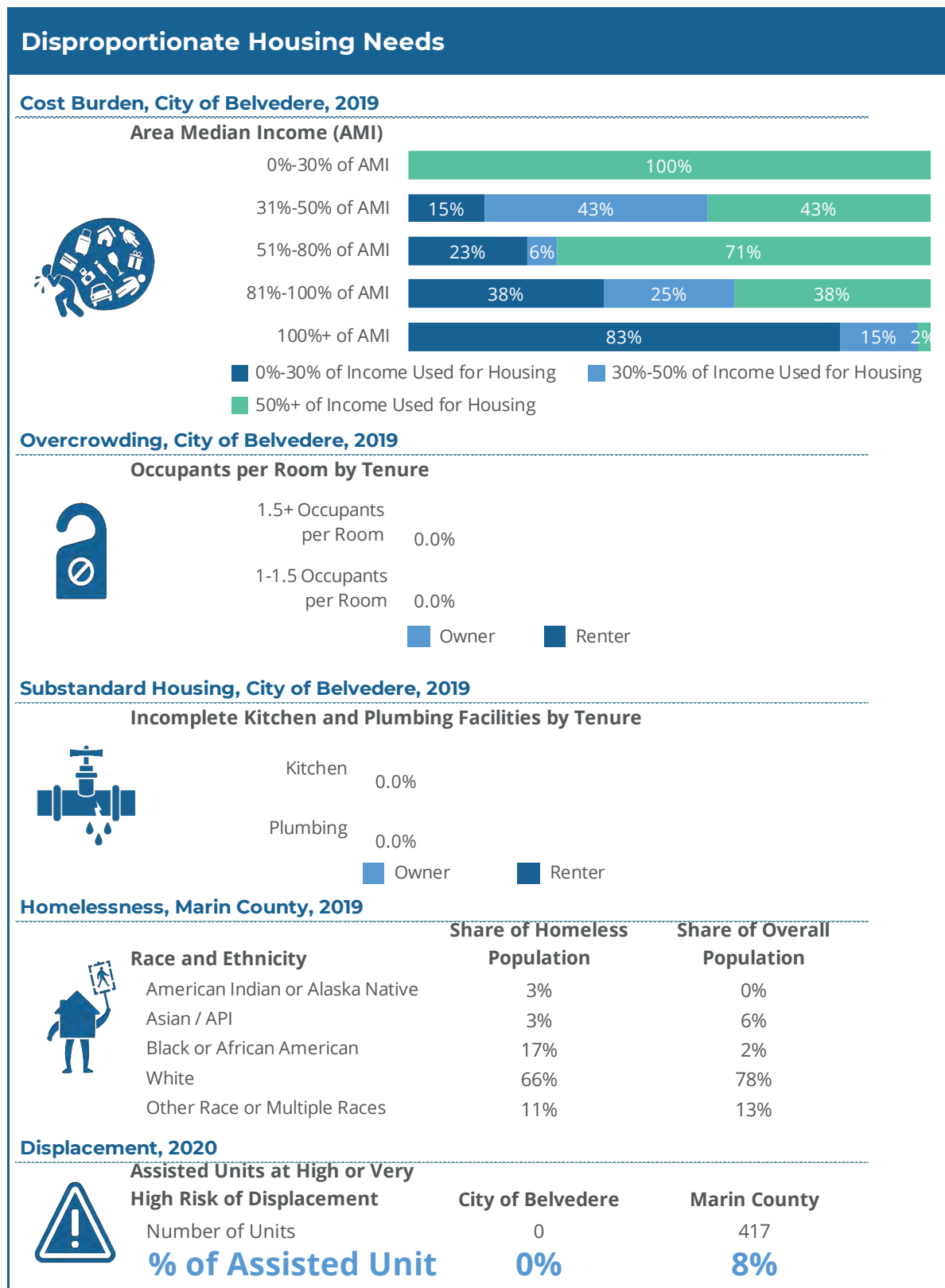
SOURCE: California Department of Housing and Community Development AFFH Data Viewer.

As illustrated above, Marin County and Belvedere are not assigned redlining grades. Data layers of redlining provided by HCD's AFFH site only include 200 cities that received redlining grades from HOLC—meaning this is not a complete dataset and does not imply that the city of Belvedere was not redlined. The map is included here to further acknowledge barriers to accessing mortgage loans.

Figure A-35, Disproportionate Housing Needs, on the following page, provides an overarching summary of housing disparities in Belvedere.

¹⁷ <https://dsl.richmond.edu/panorama/redlining/>.

Figure A-35 Disproportionate Housing Needs



SOURCE: Root Policy Research

Housing Needs Assessment

B
APPENDIX

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Appendix B

Housing Needs Assessment

B.1 Introduction

This section of the Housing Element Technical Appendices describes existing housing needs and conditions in the City of Belvedere. The analysis in this section primarily utilizes data compiled by ABAG in the “Housing Needs Data Report: Belvedere” (ABAG/MTC, Baird + Driskell Community Planning, April 2, 2021). This data packet was approved by the California Department of Housing and Community Development (HCD).

Overview of Bay Area Housing

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of Belvedere.

Summary of Key Facts

- **Population** – The population of Belvedere remained the same from 2000 to 2020, which is in contrast to the growth rate of the Bay Area. Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region.
- **Age** – The population of those age 5 to 14 in Belvedere has increased since 2010, as has the population of those age 85-and-over.
- **Race/Ethnicity** – In 2020, 92.3 percent of Belvedere’s population was White while 2.0 percent was Asian, and 5.1 percent was Latinx. There were no African Americans living in Belvedere in 2019. People of color (here meaning the Non-White population) in Belvedere comprise a minority of the overall proportion in the Bay Area as a whole.

- **Employment** – The industry which employs the single largest number of Belvedere residents is Financial & Professional Services. Between 2010 and 2018, the number of jobs located in the jurisdiction increased by 78 (7.2 percent). Additionally, the jobs-household ratio in Belvedere has increased from 0.42 in 2002 to 0.46 jobs per household in 2018.
- **Displacement/Gentrification** – According to research from The University of California, Berkeley, no households in Belvedere live in neighborhoods that are susceptible to or experiencing displacement, and none live in areas at risk of or undergoing gentrification. All households in Belvedere live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs.
- **Number of Homes** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, and increasing prices. The number of homes in Belvedere increased by 0.4 percent (4 homes) from 2010 to 2021, which was below the growth rate for Marin County for the same period.
- **Housing Type** – It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 84.0 percent of homes in Belvedere were single-family detached, 4.8 percent were single-family attached, 7.7 percent were small multifamily (2-4 units), and 3.5 percent were medium or large multifamily (5+ units). The housing type that experienced the most growth between 2010 and 2020 was single-family attached. Generally, in Belvedere, the share of the housing stock that are detached single family homes is above that of other jurisdictions in the region.
- **Home Prices** – A diversity of homes at all income levels creates opportunities for all Belvedere residents to live and thrive in the community.
- **Ownership** – The largest proportion of homes in Belvedere had a value in the range of \$2M+ in 2019. Home prices increased by 139.7 percent from 2010 to 2020.
- **Rental Prices** – The typical contract rent for an apartment in Belvedere was \$2,610 in 2019. Rental prices increased by 30.8 percent from 2009 to 2019.
- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable if the household spends less than 30 percent of its income on housing costs. A household is considered “cost burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost burdened.” In Belvedere, 24.5 percent of households spend 30 to 50 percent of their income on housing, while 45.5 percent of households are severely cost burdened and use the majority of their income for housing.

- **Special Housing Needs** – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Belvedere, 32.5 percent of residents are age 60 or older, eliciting a need for aging in place initiatives. Additionally, 9.0 percent of residents (188 persons) have a disability of some kind and may require accessible housing, and 3.8 percent of households are female-headed families, which are often at greater risk of housing insecurity. There is a risk of these that these groups may be displaced due to rising rent as new units replace existing rental units.

B.2 Population, Employment, and Household Characteristics

Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth.

According to the data, the population of Belvedere was estimated to be 2,124 in 2020. The population of Belvedere makes up about 0.8 percent of Marin County.¹ In Belvedere, roughly 12.2 percent of its population moved during the past year, a number that is slightly lower than the regional rate of 13.4 percent. [Table B-1, Population Growth Trends](#), shows population growth trends for Belvedere, Marin County, and the Bay Area as a whole.

Table B-1 Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
Belvedere	2,147	2,226	2,125	2,123	2,068	2,148	2,124
Marin County	230,096	238,185	247,289	251,634	252,409	262,743	260,831
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

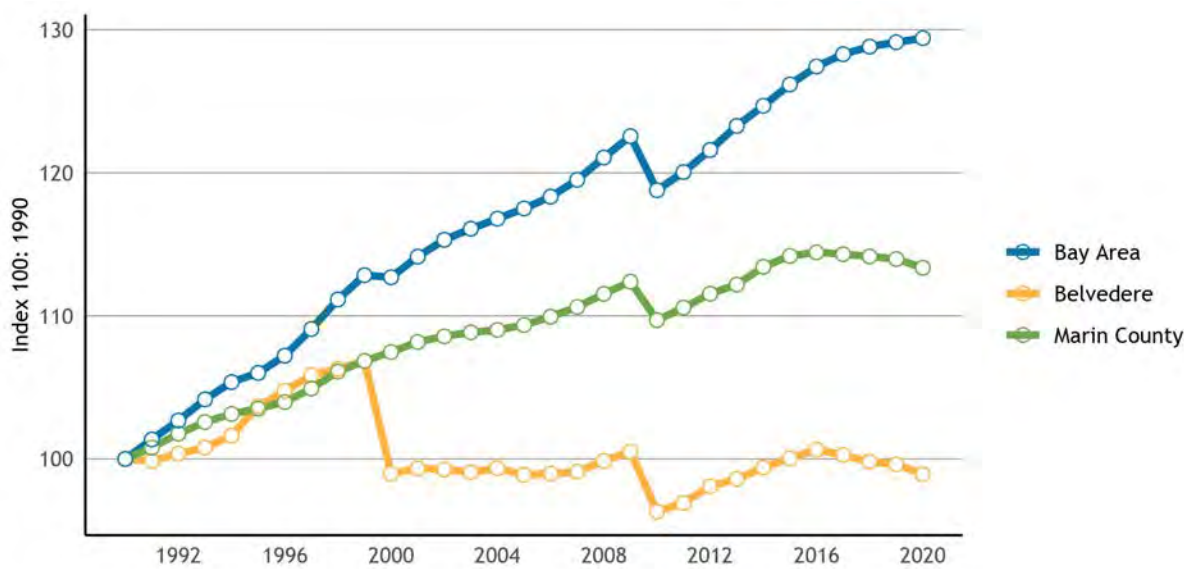
SOURCE: California Department of Finance, E-5 series

NOTE: Universe: Total population; For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

¹ To compare the rate of growth across various geographic scales, Figure 2-1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e., percent change) in each of these geographies relative to their populations in 1990.

Since 2000, Belvedere's population has remained the same, which is below the rate for the region as a whole, at 14.8 percent. From 1990 to 2000, the population decreased by 1.0 percent. During the first decade of the 2000s the population decreased by 2.7 percent. In the most recent decade, the population increased by 2.7 percent. [Figure B-1, Population Growth Trends](#), shows population growth trends in percentages.

Figure B-1 Population Growth Trends



SOURCE: California Department of Finance, E-5 series

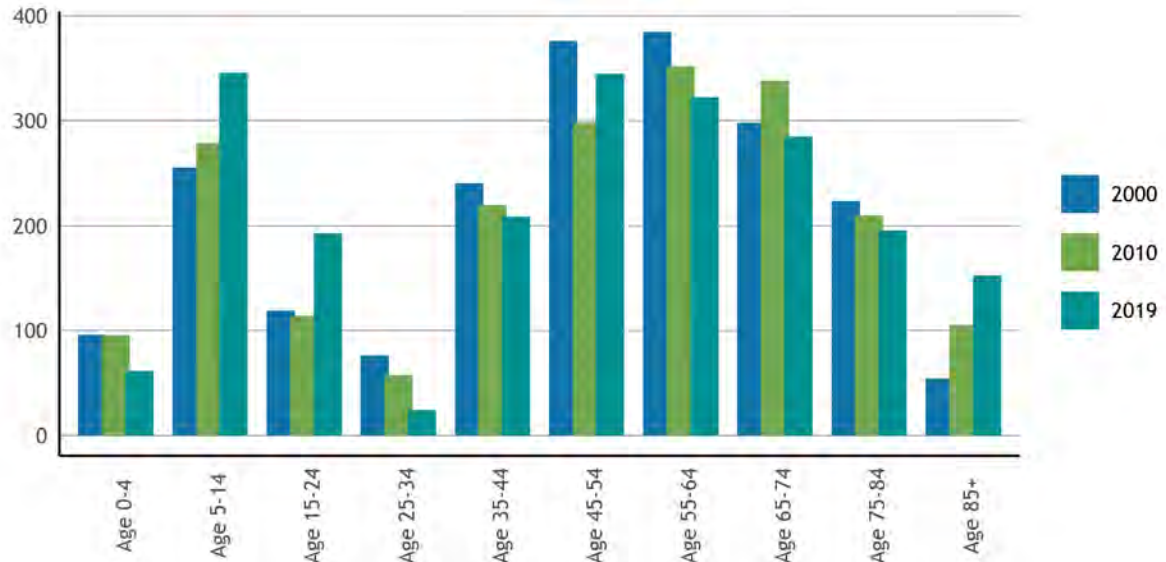
NOTE: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-01.

Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In Belvedere, the median age in 2000 was approximately 52 years. By 2019, the median age decreased only slightly to approximately 51 years. The population of those age 5 to 14 has increased since 2010, as has the population of those age 85-and-over. [Figure B-2, Population by Age, 2000-2019](#), shows population by age for the years 2000, 2010, and 2019.

Figure B-2 Population by Age, 2000-2019

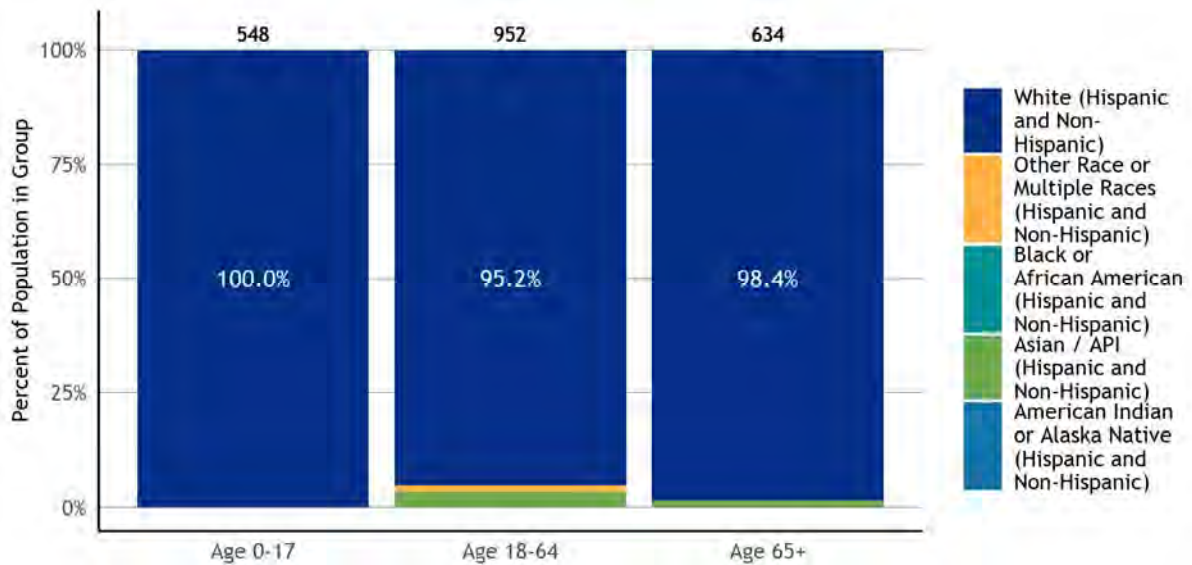


SOURCE: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-04.

NOTE: Universe: Total population

Figure B-3, Population Age by Race, shows population age by race.

Figure B-3 Population Age by Race



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G). For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-02.

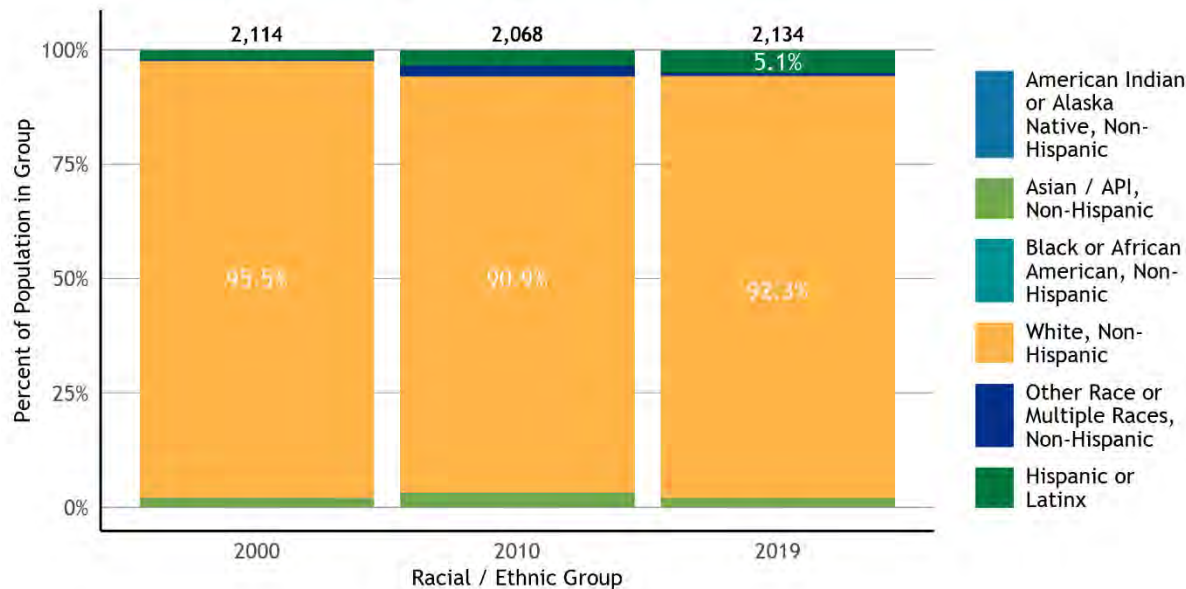
NOTES: Universe: Total population. In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

Looking at the senior and youth population by race shown in [Figure B-3](#) can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color² make up 1.6 percent of seniors and none of youth under 18^{3,4}.

Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today.⁵ [Figure B-4 Population by Race, 2000-2019](#), shows population by race for 2000, 2010, and 2019.

Figure B-4 Population by Race, 2000-2019



SOURCE: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-02.

NOTES: Universe: Total population. Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

² Here, all Non-White racial groups are counted

³ Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

⁴ Disclaimer: This report relies heavily on U.S. Census data to ensure validity. It is acknowledged that since the collection of this data, the racial and ethnic landscape may have changed.

⁵ See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

As shown in [Figure B-4](#), since 2000, the percentage of residents in Belvedere identifying as White, Non-Hispanic has decreased by 3.2 percentage points, with the 2019 population standing at 1,970. Overall, each race except White, Non-Hispanic has increased since 2000; the Hispanic or Latinx population increased the most while the White, Non-Hispanic population decreased the most.

Employment Trends

Balance of Jobs and Workers

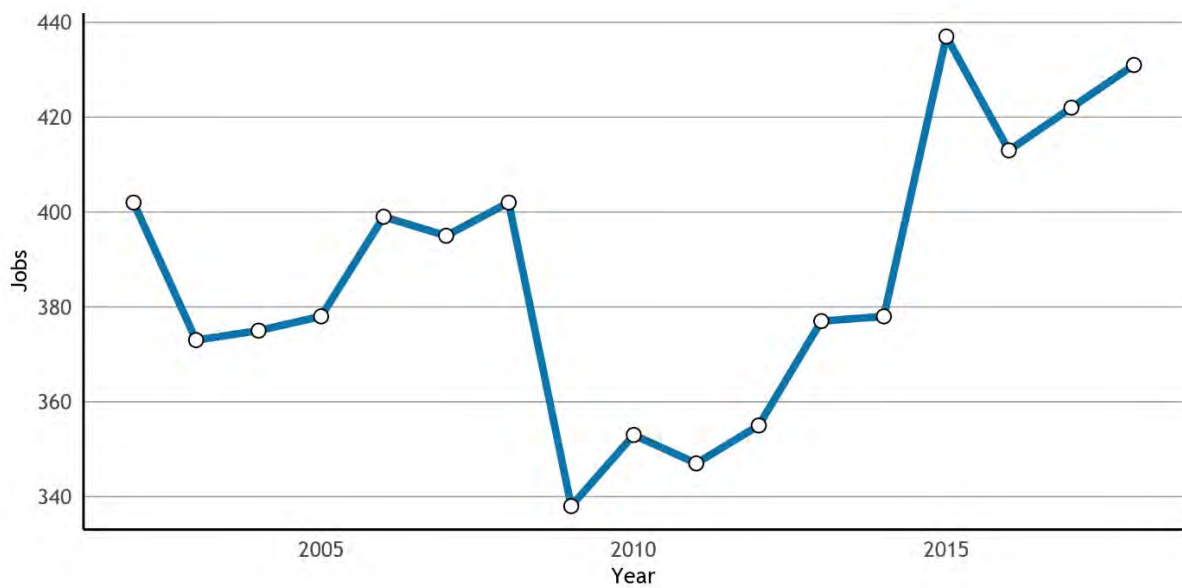
A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city but more often employ workers commuting from outside of it. Smaller cities will typically have more employed residents than jobs and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent, the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of local imbalance is the relationship between workers and jobs. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” them. As of 2018, there were 693 employed residents and 585 jobs⁶ in Belvedere. Between 2010 and 2018, the number of jobs in Belvedere increased by 7.2 percent.

[Figure B-5, Jobs in a Jurisdiction](#), shows jobs in Belvedere between 2002 and 2018.

⁶ Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

Figure B-5 Jobs in a Jurisdiction

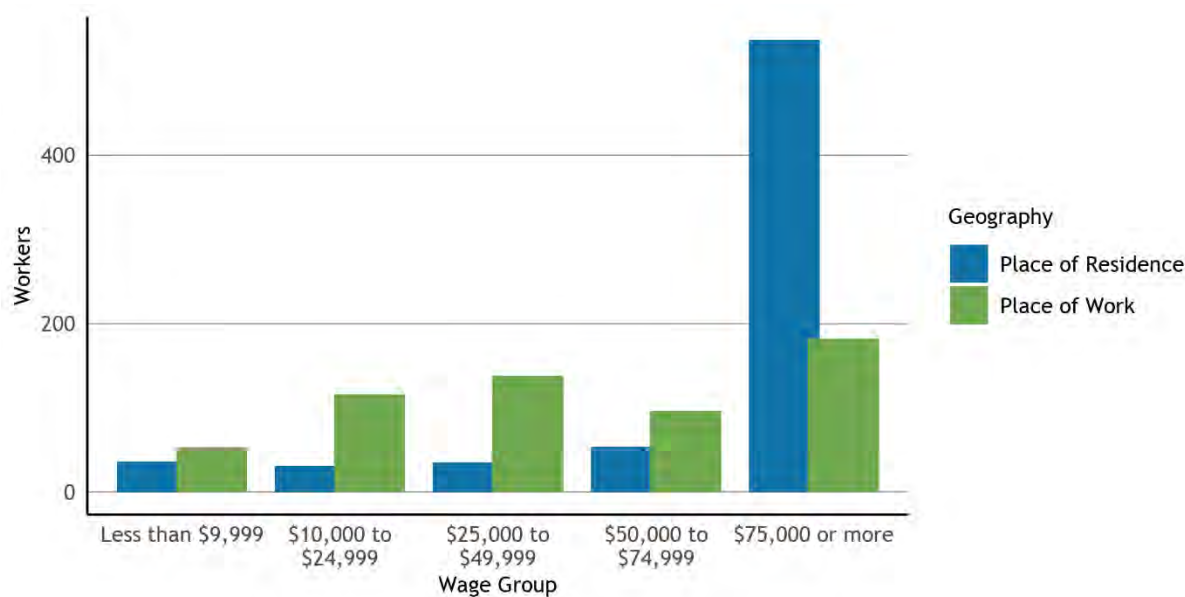


SOURCE: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-11.

NOTES: Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment. The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are cross walked to jurisdictions and summarized.

Figure B-6, *Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence*, shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers. Conversely, it may house residents who are low-wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative surplus of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers mean the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear.

Figure B-6 Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10.

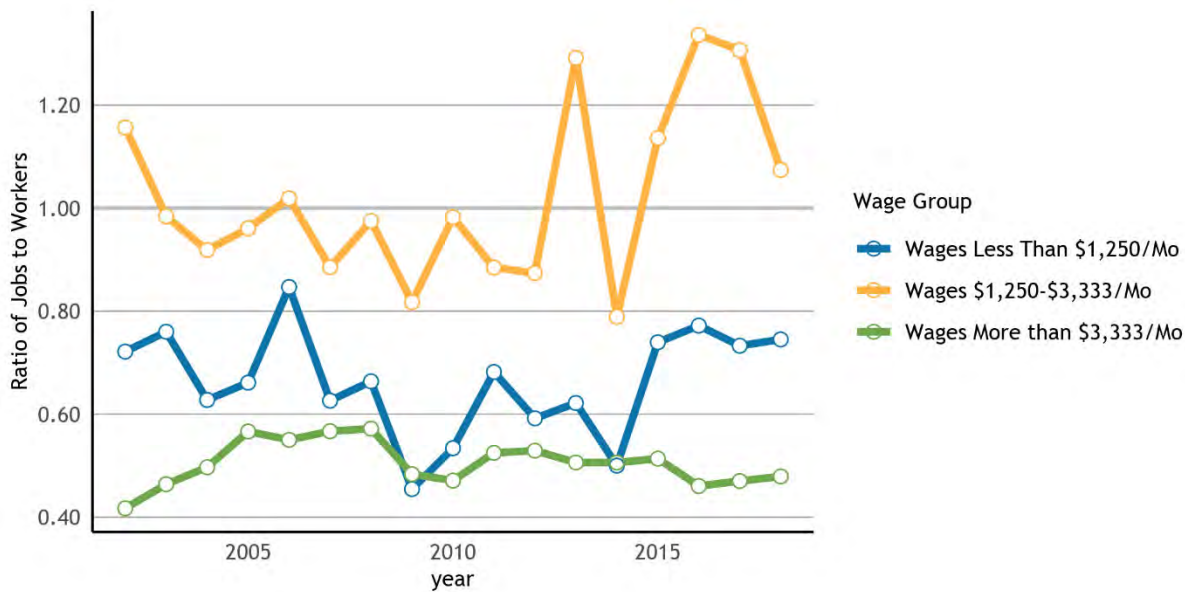
NOTES: Universe: Workers 16 years and over with earnings

Belvedere has more low-wage jobs than low-wage residents (where low-wage refers to jobs paying less than \$25,000). At the high end of the wage spectrum (i.e., wages over \$75,000 per year), the city has more high-wage residents than high-wage jobs.⁷

Figure B-7, *Jobs-Worker Ratios, By Wage Group*, shows the ratio of jobs to workers, by wage group. A value of 1.00 means that a city has the same number of jobs in a wage group as it has resident workers, in principle, a balance. Values above 1.00 indicate a jurisdiction will need to import workers for jobs in a given wage group.

⁷ The source table is top-coded at \$75,000, precluding more fine-grained analysis at the higher end of the wage spectrum.

Figure B-7 Jobs-Worker Ratios, By Wage Group



SOURCE: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-14.

NOTES: Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment. The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

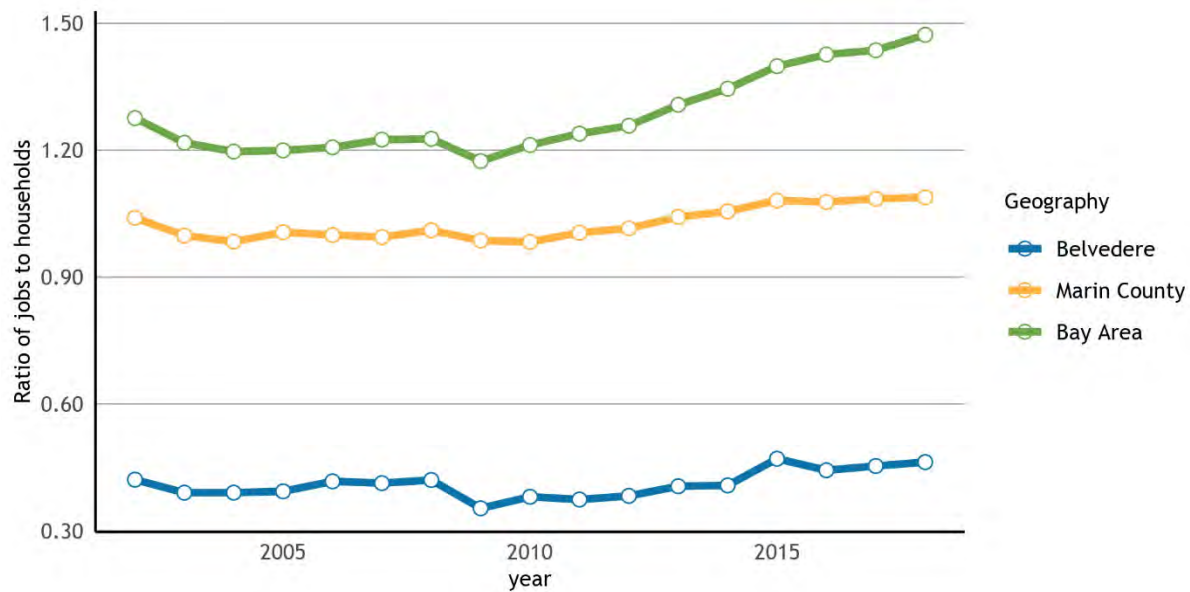
Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs-to-household ratio. Thus, bringing housing into the measure, the jobs-household ratio in Belvedere was 0.46 in 2018, which means that it was a net exporter of workers. In the last 20 years, this imbalance has improved slightly with the jobs-to-household ratio increasing from 0.42 in 2002. [Figure B-8, Jobs-Household Ratio](#), shows Belvedere's jobs-household ratio.

Sector Composition

In terms of sectoral composition, the largest industry in which Belvedere residents work is *Financial & Professional Services*, and the largest sector in which Marin residents work is *Financial & Professional Services*. For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers. [Figure B-9, Resident Employment by Industry](#), shows resident employment by industry.

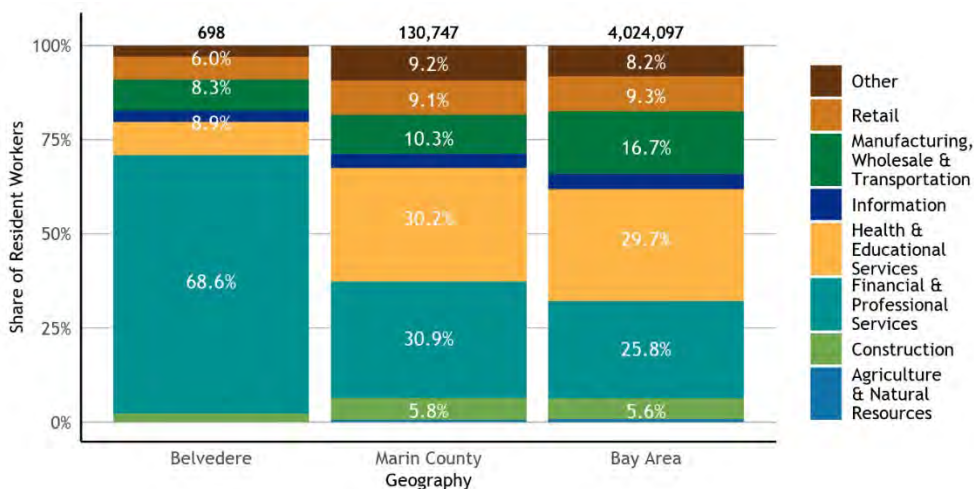
Figure B-8 Jobs-Household Ratio



SOURCE: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households). For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-13.

NOTES: Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction. The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are cross walked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Figure B-9 Resident Employment by Industry



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-06.

NOTES: Universe: Civilian employed population age 16 years and over. The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E

Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state⁸.

In Belvedere, 72.7 percent of households make more than 100 percent of the Area Median Income (AMI)⁹, compared to 8.5 percent making less than 30 percent of AMI, which is considered extremely low-income.

Regionally, more than half of all households make more than 100 percent AMI, while 15 percent make less than 30 percent AMI. In Marin County, 30 percent AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners, including food service workers, full-time students, teachers, farmworkers and healthcare professionals, can fall into lower AMI categories due to relatively stagnant wages in many industries. [Figure B-10 Households by Household Income Level](#), shows households by income level.

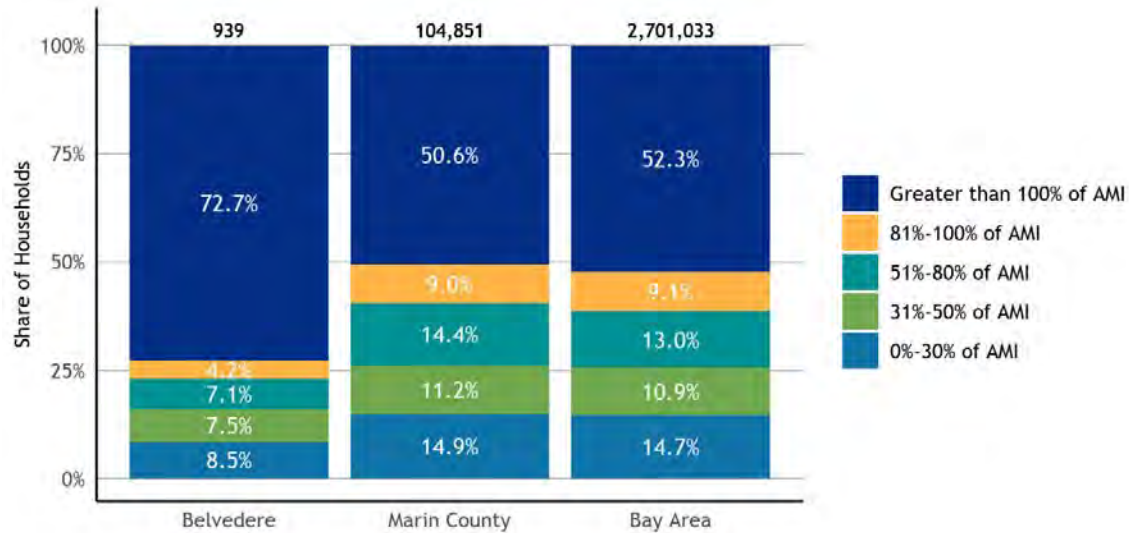
Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households.

In Belvedere, the largest proportion of both renters and homeowners fall in the *Greater than 100 percent of AMI* group. [Figure B-11, Household Income Level by Tenure](#), shows household income by tenure.

⁸ Bohn, S. et al. 2020. Income Inequality and Economic Opportunity in California. Public Policy Institute of California.

⁹ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

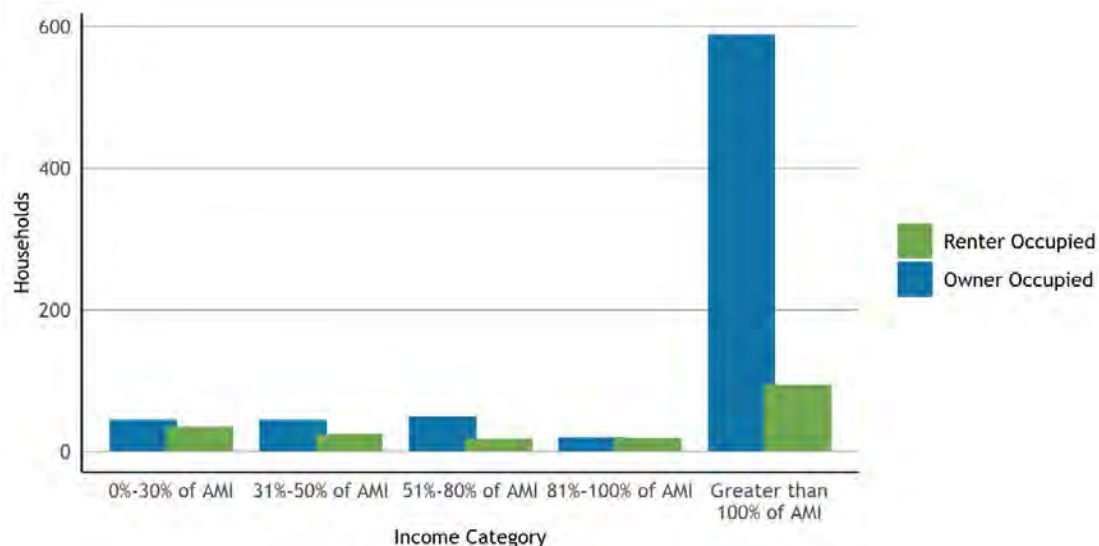
Figure B-10 Households by Household Income Level



SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-01.

NOTES: Universe: Occupied housing units. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30 percent AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50 percent AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

Figure B-11 Household Income Level by Tenure

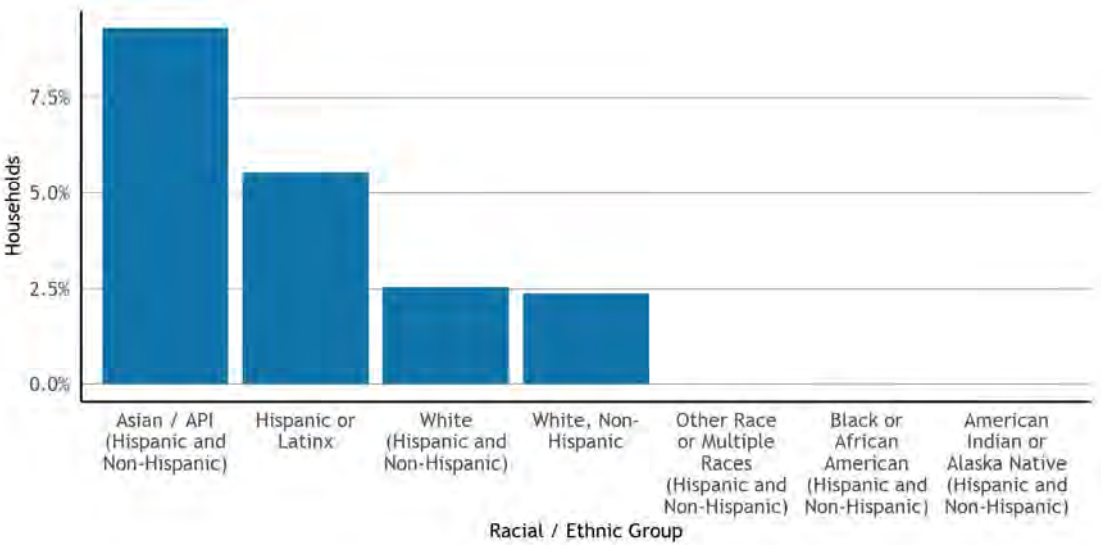


SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-21.

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

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.¹⁰ These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Belvedere, *Asian / API (Hispanic and Non-Hispanic)* residents experience the highest rates of poverty, followed by *Hispanic or Latinx* residents. [Figure B-12, Poverty Status by Race](#), shows poverty status by race.

Figure B-12 Poverty Status by Race



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I). For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.

NOTES: Universe: Population for whom poverty status is determined. The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

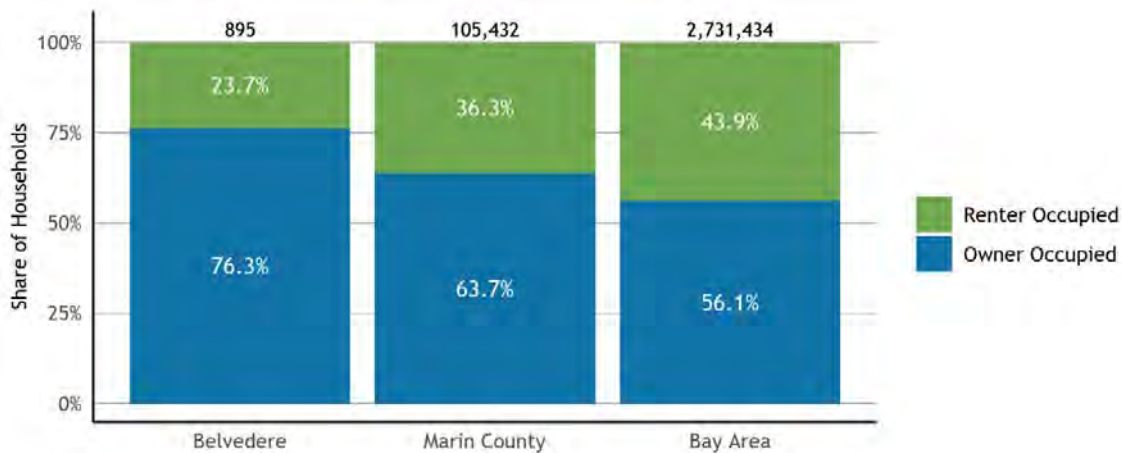
Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity (i.e., ability for individuals to stay in their homes) in a city and region. Generally, renters may be displaced more quickly if prices increase.

¹⁰ Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

In Belvedere, there are a total of 895 households (2018 US Census estimate), and fewer households rent than own their homes: 23.7 percent versus 76.3 percent. By comparison, 36.3 percent of households in Marin County are renters, while 44.0 percent of Bay Area households rent their homes. [Figure B-13, Housing Tenure](#), shows housing tenure for Belvedere, Marin County, and the Bay Area as a whole.

Figure B-13 Housing Tenure



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-16.

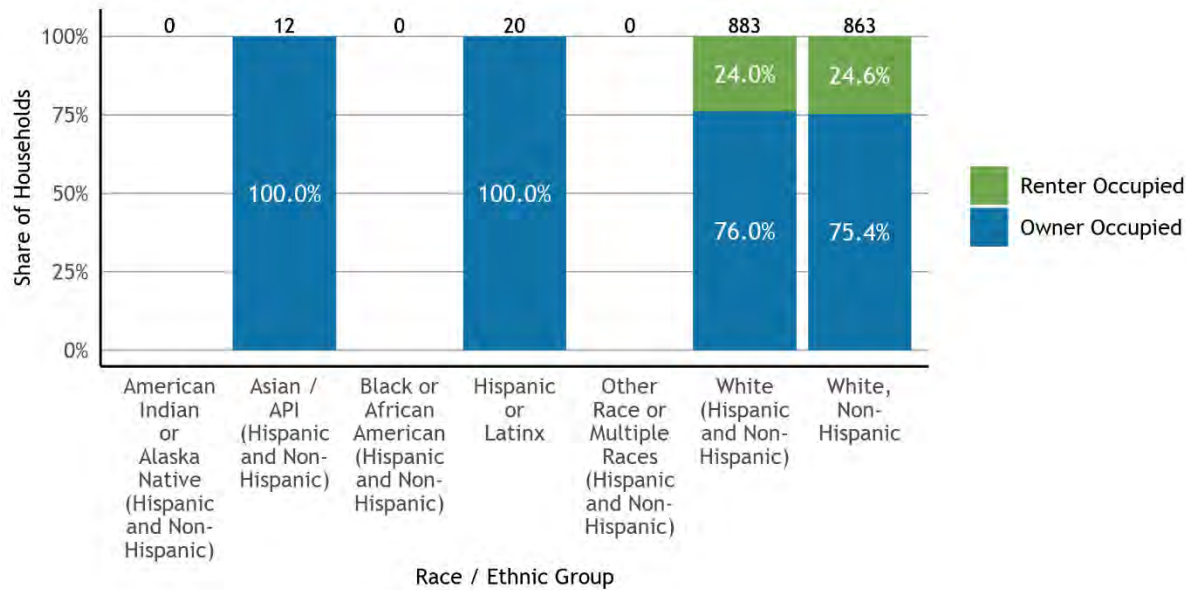
NOTES: Universe: Occupied housing units

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.¹¹

In Belvedere, all Asian and Latinx households owned their own home and 76.0 percent of White households owned their own home. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements. [Figure B-14, Housing Tenure by Race of Householder](#), shows housing tenure by the race of the householder.

¹¹ See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

Figure B-14 Housing Tenure by Race of Householder



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I). For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-20.

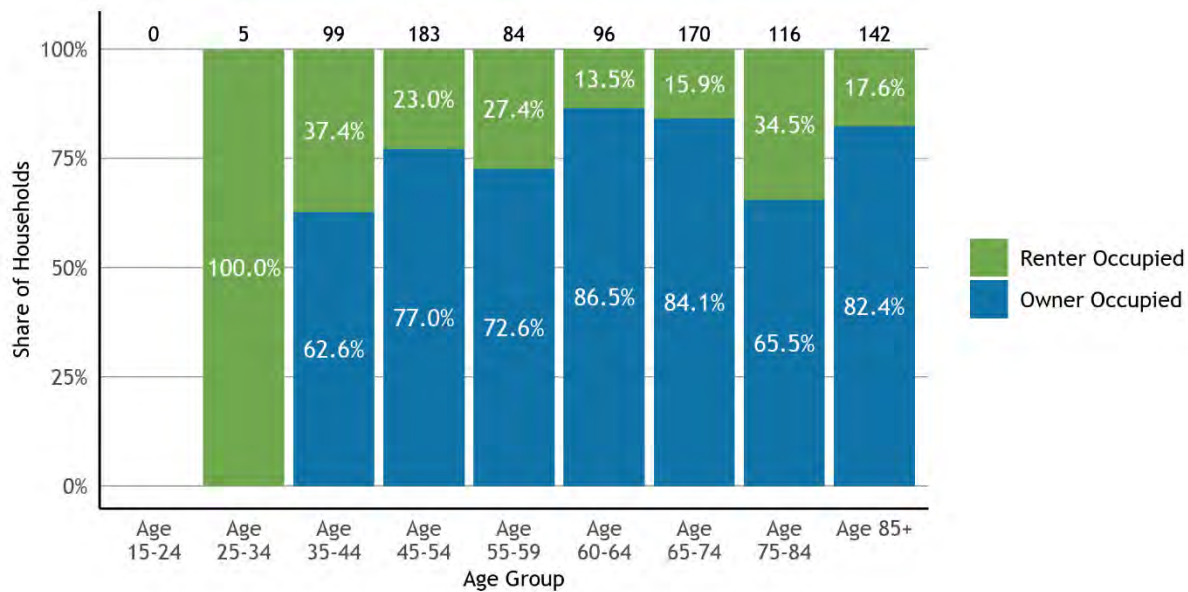
NOTES: Universe: Occupied housing units. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In Belvedere, 40.4 percent of householders between the ages of 25 and 44 are renters and 21.5 percent of householders over 65 are renters. [Figure B-Error! Reference source not found. Housing Tenure by Age](#), shows housing tenure by age.

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multifamily housing. In Belvedere, 85.4 percent of households in detached single-family homes are homeowners, while no households in multifamily housing are homeowners. [Figure B-Error! Reference source not found., Housing Tenure by Housing Type](#), shows housing tenure by housing type.

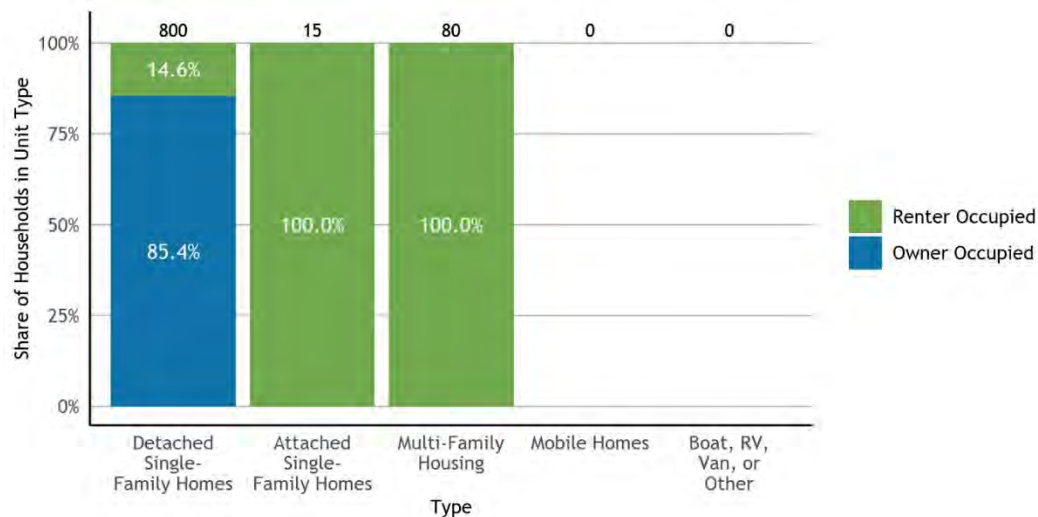
Figure B-15 Housing Tenure by Age



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-18.

NOTES: Universe: Occupied housing units

Figure B-16 Housing Tenure by Housing Type



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-22.

NOTES: Universe: Occupied housing units

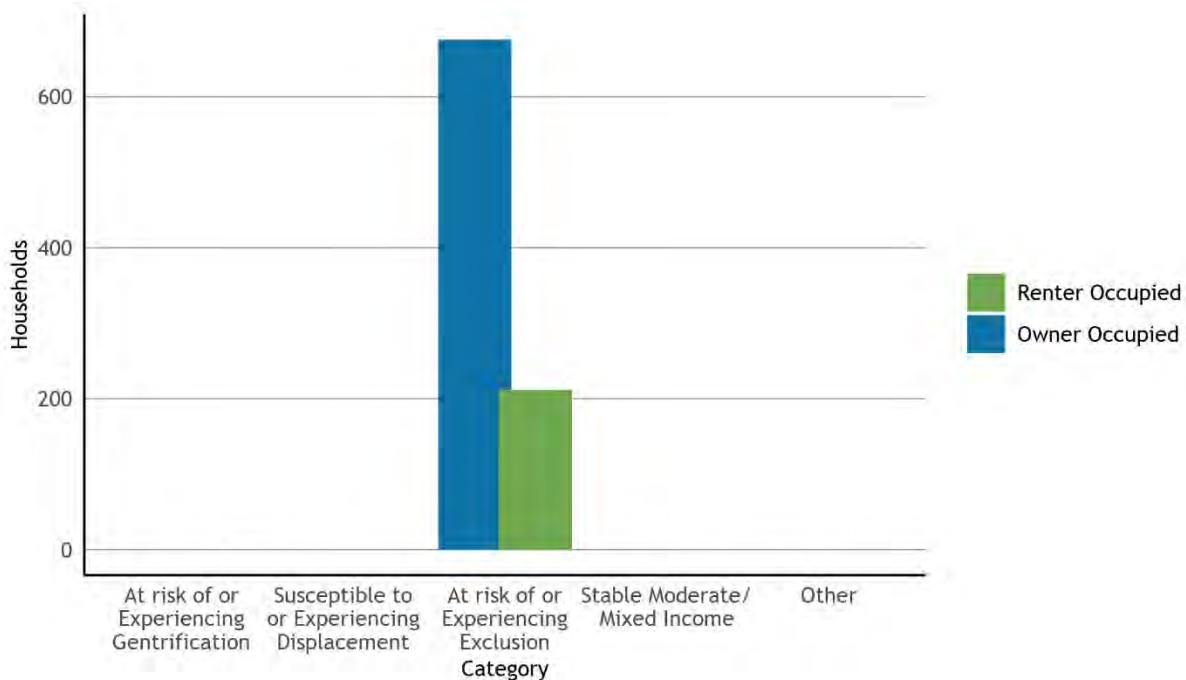
Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area.

Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in Belvedere, there are no households that live in neighborhoods that are susceptible to or experiencing displacement and none live in neighborhoods at risk of or undergoing gentrification. Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that all households in Belvedere live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.¹² Figure B-17, *Households by Displacement Risk and Tenure*, shows household displacement risk and tenure.

Figure B-17 Households by Displacement Risk and Tenure



SOURCE: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-25.

NOTES: Universe: Households. Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data

¹² More information about this gentrification and displacement data is available at the Urban Displacement Project’s webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>

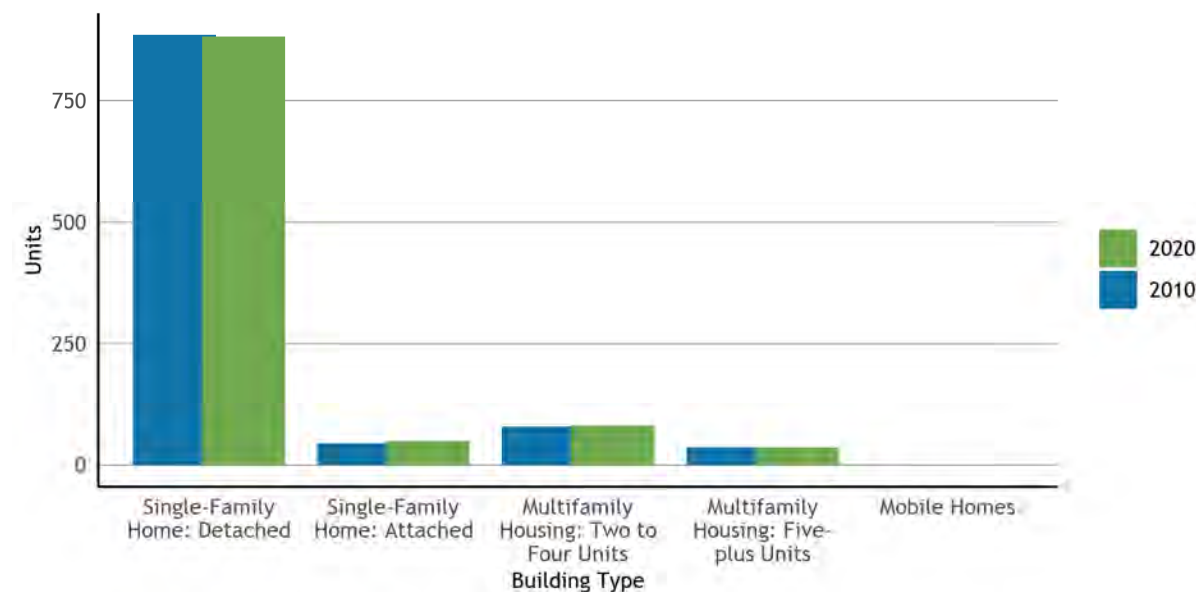
B.3 Housing Stock Characteristics

Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing,” including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units. These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

According to the California Department of Finance, the City of Belvedere had 1,049 housing units in 2021, up only slightly (0.4 percent) from the 1,045 units that existed in 2010. This was lower than the growth for Marin County during the same period, which was 1.3 percent. The 2020 housing stock was made up of 84.0 percent single-family detached, 4.8 percent single-family attached, 7.7 percent multifamily housing: two to four units, 3.5 percent multifamily housing: five-plus units, and no mobile homes. In Belvedere, the housing type that experienced the most growth between 2010 and 2020 was single-family attached. Generally, in Belvedere, the share of the housing stock that is single-family detached homes is above that of other jurisdictions in the region. [Figure B-18 Housing Type Trends](#), shows housing type trends in Belvedere for 2010 and 2020.

Figure B-18 Housing Type Trends



SOURCE: California Department of Finance, E-5 series. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.

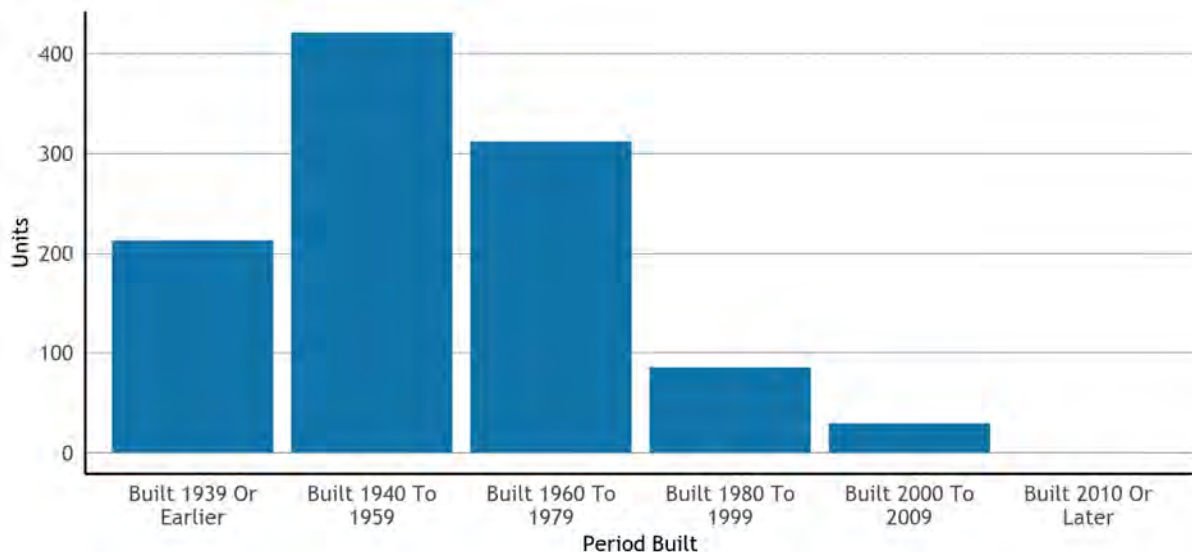
NOTE: Universe: Housing units

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region.

In Belvedere, the largest proportion of the housing stock was built between 1940 and 1959, with 421 units constructed during this period. Since 2010, only four (4) new housing units have been built.

Figure B-19 Housing Units by Year Structure Built, shows housing units by the year built. Belvedere is a built-out community. It is the 6th smallest city in California built on .5 square miles of land. Redevelopment and ADUs are the primary means to increase units.

Figure B-19 Housing Units by Year Structure Built



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-04.

NOTE: Universe: Housing units

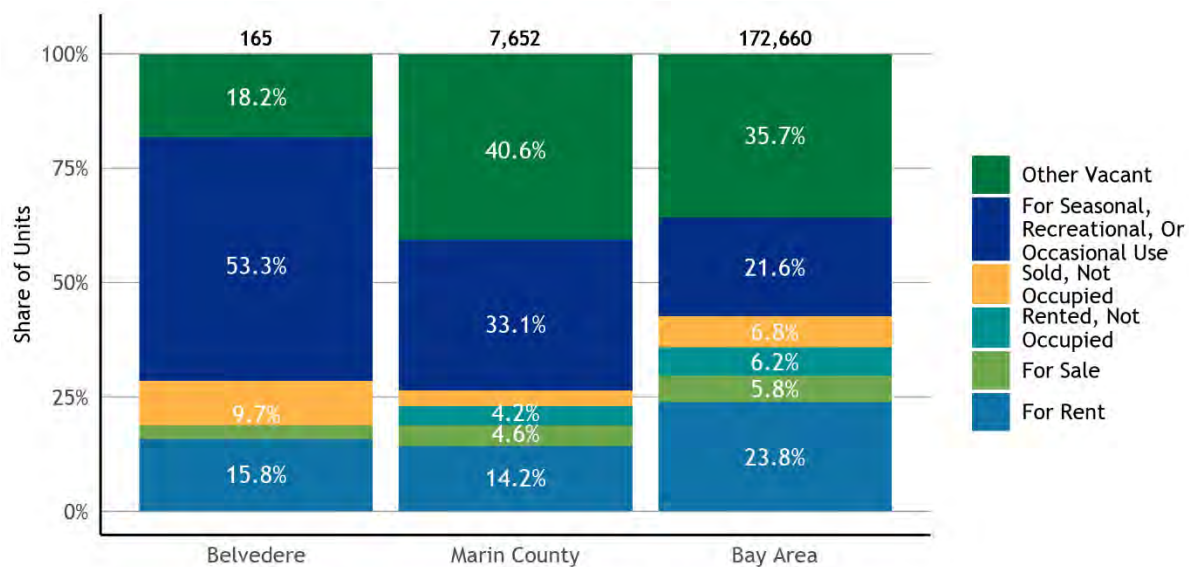
Throughout the Bay Area, vacancies make up 2.6 percent of the total housing units, with homes listed for rent; units used for *Recreational or Occasional Use*, and units not otherwise classified (*Other Vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as *For Recreational or Occasional Use* are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as *Other Vacant* if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.¹³ In a region with a thriving economy and housing market like the Bay Area, units being renovated/repaired and prepared for rental or sale are likely to represent a large portion of the *Other Vacant* category.

¹³ For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of *Other Vacant* units in some jurisdictions.¹⁴

Vacant units make up 15.6 percent of the overall housing stock in Belvedere. The rental vacancy stands at 15.8 percent, while the ownership vacancy rate is 9.7 percent. Of the vacant units in Belvedere, the most common type of vacancy is *For Seasonal, Recreational, Or Occasional Use*, which represents a little more than a half of all vacant rental units.¹⁵ [Figure B-20, Vacant Units by Type](#), shows vacant units by type.

Figure B-20 Vacant Units by Type



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-03.

NOTE: Universe: Vacant housing units

Between 2015 and 2021, permits were issued for five (5) housing units in Belvedere. Of those, one (1) was for above moderate-income housing and four (4) were for moderate-income housing.

[Table B-2 Housing Permits by Income Group, 2015 to 2021](#), shows housing permits issued by the City of Belvedere by income group.

¹⁴ See Dow, P. (2018). Unpacking the Growth in San Francisco's Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

¹⁵ The vacancy-rates-by-tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (7.5 percent). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) but exclude a significant number of vacancy categories, including the numerically significant *other vacant*.

Table B-2 Housing Permits by Income Group, 2015 to 2021

Income Group	Number	Percent
Very Low-Income Permits	0	0.0%
Low-Income Permits	0	0.0%
Moderate-Income Permits	4	80.0%
Above Moderate-Income Permits	1	20.0%
Total	5	100.0%

SOURCE: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020). This table is included in the Data Packet Workbook as Table HSG-11.

NOTE: Universe: Housing permits issued between 2015 and 2021. Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50 percent of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50 percent and 80 percent of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80 percent and 120 percent of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120 percent of the Area Median Income for the county in which the jurisdiction is located.

Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data in the table below comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing.¹⁶ According to the data, there are three (3) assisted units in Belvedere. Of these units, none were at high risk or very high risk of conversion. [Table B-3 Assisted Units at Risk of Conversion](#), summarizes assisted units at risk in Belvedere.

Home and Rent Values

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation.

The typical home value in Belvedere was estimated at \$4,219,000 by December of 2020, per data from Zillow. The largest proportion of homes were valued \$2M+. By comparison, the typical home value is \$1,288,800 in Marin County and \$1,077,230 in the Bay Area, with the largest share of units valued \$750k to \$1M (county) and \$500k to \$750k (region). [Figure B-21 Home Values of Owner-Occupied Units](#), shows home values of owner-occupied housing units in Belvedere.

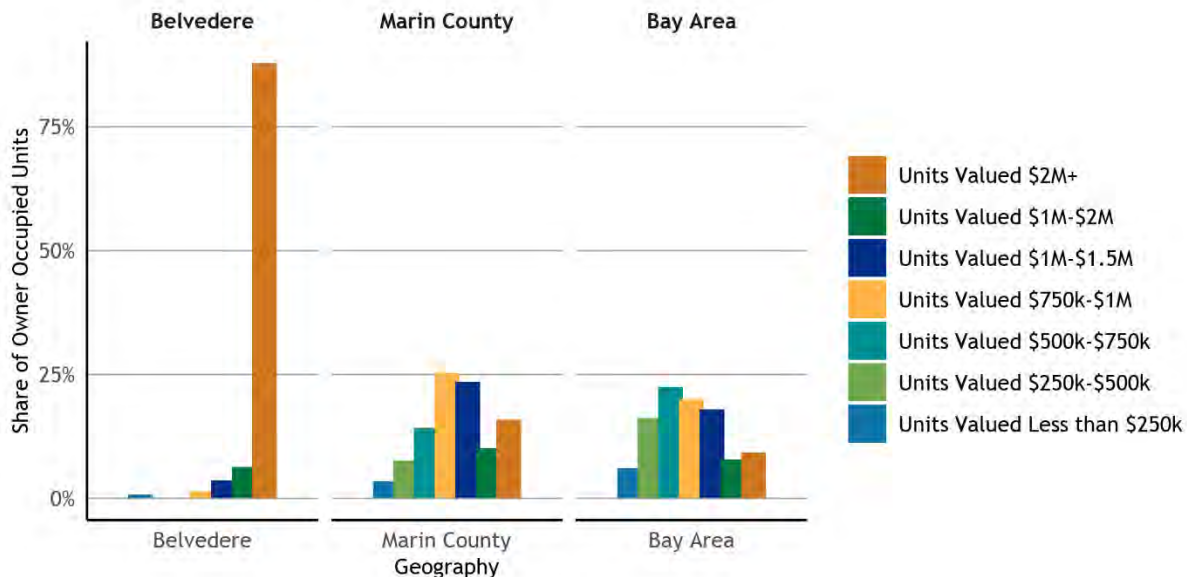
¹⁶ This database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table.

Table B-3 Assisted Units at Risk of Conversion

Income	Belvedere	Marin County	Bay Area
Low-Income Units	3	2,368	110,177
Moderate-Income Units	0	0	3,375
High-Income Units	0	56	1,854
Very High-Income Units	0	17	1,053
Total	3	2,441	116,459

SOURCE: California Housing Partnership, Preservation Database (2020). This table is included in the Data Packet Workbook as Table RISK-01.

NOTE: Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included. While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at-risk of converting to market rate uses. This document provides aggregate numbers of at-risk units for each jurisdiction, but local planning staff should contact Danielle Mazzella with the California Housing Partnership at dmazzella@chpc.net to obtain a list of affordable properties that fall under this designation. California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Figure B-21 Home Values of Owner-Occupied Units

SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.

NOTE: Universe: Owner-occupied units

The region's home values have increased steadily since 2000, besides a decrease during the 2008 Great Recession. In Belvedere, the rise in home prices has been especially steep since 2010, with the typical home value increasing 152.8 percent in Belvedere from \$1,669,090 to \$4,219,000. This change is considerably greater than the change in Marin County and for the region as a whole.

Figure B-22, Zillow Home Value Index (ZHVI), shows the Zillow home value index for Belvedere.

Figure B-22 Zillow Home Value Index (ZHVI)



SOURCE: Zillow, Zillow Home Value Index (ZHVI). For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-08.

NOTES: Universe: Owner-occupied housing units. Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

Similar to home values, rents have also increased dramatically across the Bay Area in recent years.

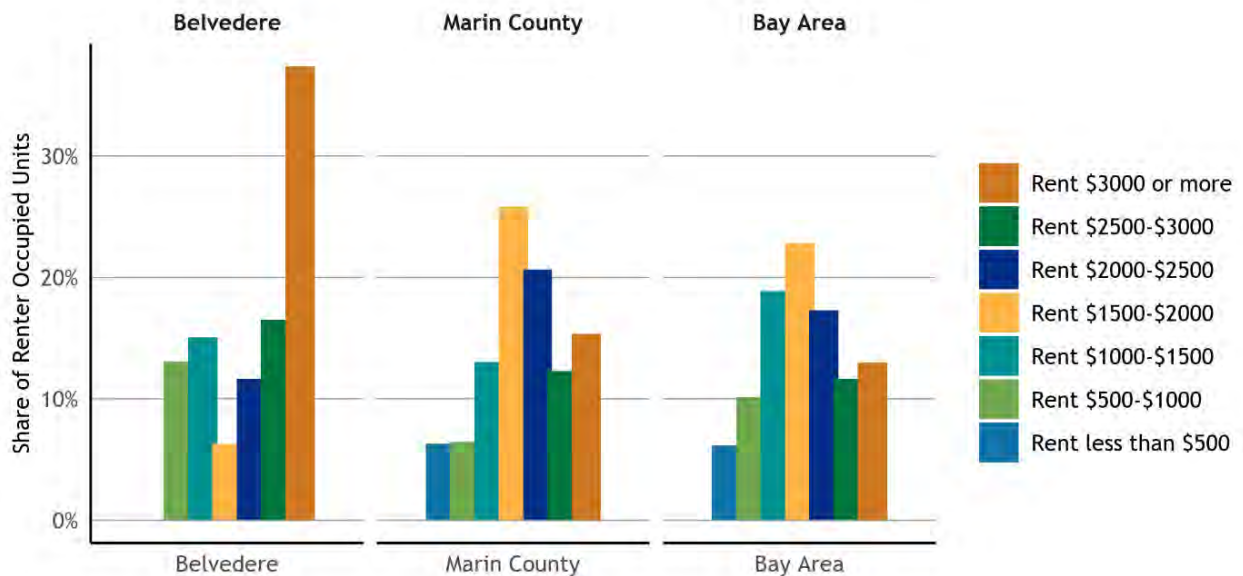
Many renters have been priced out, evicted or displaced, particularly communities of color.

Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state. Redevelopment of existing rental housing without replacement and relocation ordinances is also a factor of renter displacement.

In Belvedere, the largest proportion of rental units rented in the *Rent \$3000 or more* category, totaling 37.4 percent, followed by 16.5 percent of units renting in the *Rent \$2500-\$3000* category. Looking beyond the City, the largest share of units is in the *\$1500-\$2000* category (county) compared to the *\$1500-\$2000* category for the region as a whole (Bay Area). Figure B-23, *Contract Rents for Renter-Occupied Units*, shows contract rents for renter-occupied units in Belvedere, Marin County, and the Bay Area as a whole.

Since 2009, the median rent has increased by 30.8 percent in Belvedere, from \$2,000 to \$2,610 per month. In Marin County, the median rent has increased 25.6 percent, from \$1,560 to \$1,960. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54.2 percent increase.¹⁷ [Figure B-24, Median Contract Rent](#), shows median contract rent in Belvedere, Marin County, and the Bay Area as a whole.

Figure B-23 Contract Rents for Renter-Occupied Units

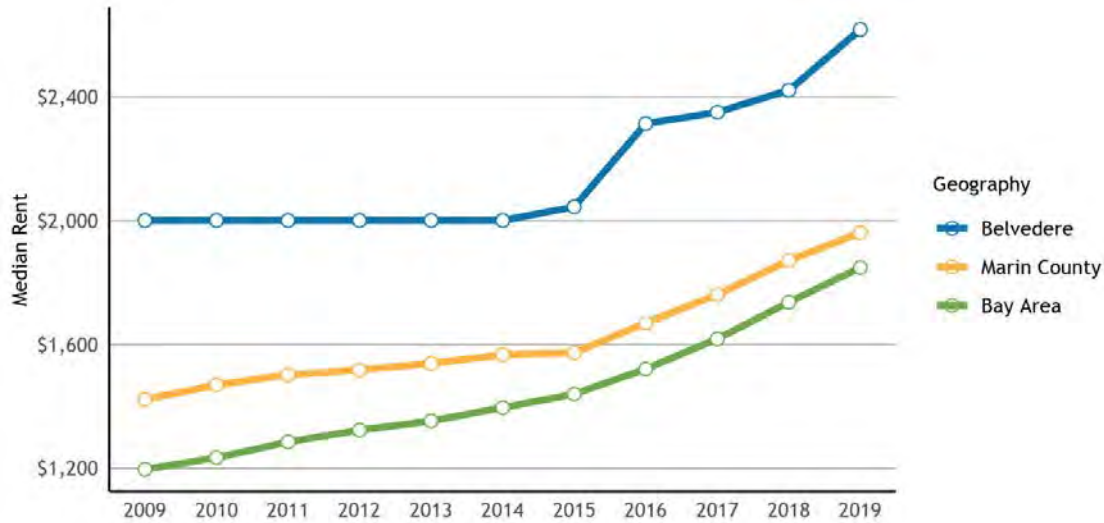


SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-09.

NOTE: Universe: Renter-occupied housing units paying cash rent

¹⁷ While the data on home values shown in Figure 2-24 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau's American Community Survey, which may not fully reflect current rents. Local jurisdiction staff may want to supplement the data on rents with local realtor data or other sources for rent data that are more current than Census Bureau data.

Figure B-24 Median Contract Rent



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-10.

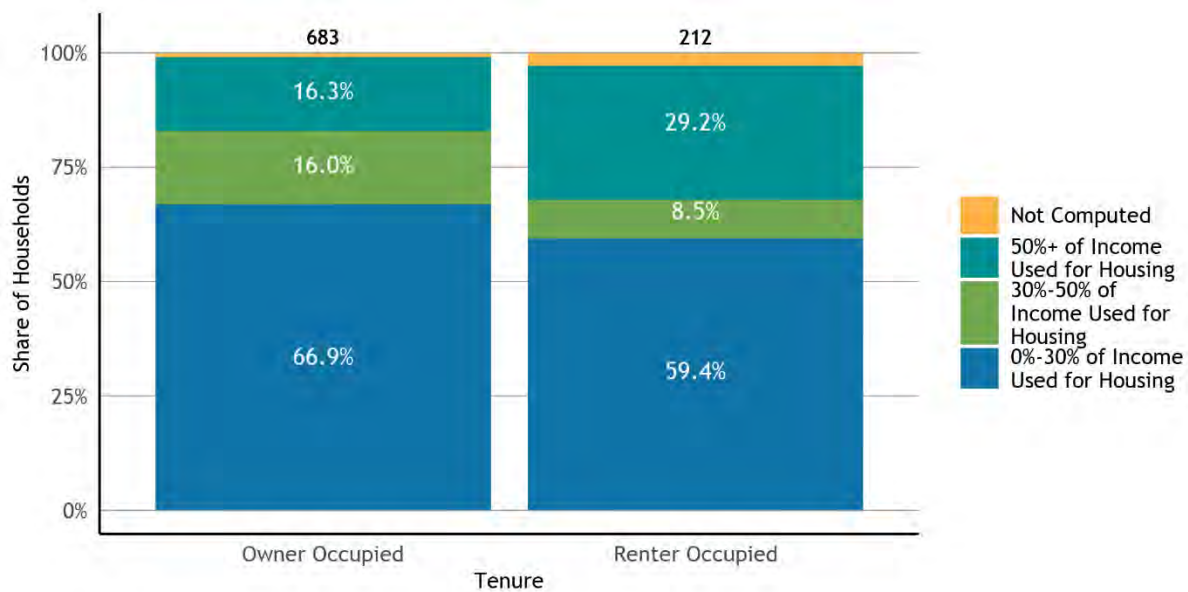
NOTES: Universe: Renter-occupied housing units paying cash rent. For unincorporated areas, median is calculated using distribution in B25056.

Cost Burden

A household is considered “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases.

When looking at the cost burden across tenure in Belvedere, 8.5 percent of renters spend 30 to 50 percent of their income on housing compared to 16.0 percent of those that own. Additionally, 29.2 percent of renters spend 50 percent or more of their income on housing, while 16.3 percent of owners are severely cost-burdened. [Figure B-25, Cost Burden by Tenure](#), shows cost burden by tenure.

Figure B-25 Cost Burden by Tenure

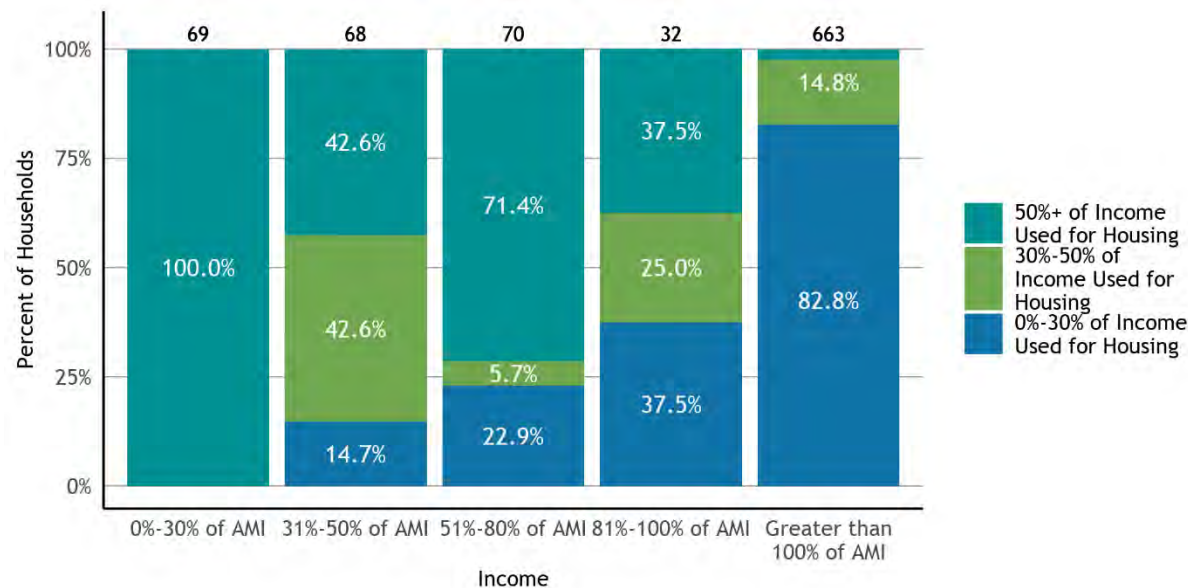


SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.

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

When one looks at both renters and owners together in Belvedere, 45.5 percent of households spend 50 percent or more of their income on housing, and 24.5 percent spend 30 to 50 percent. However, these rates vary greatly across income categories. For example, all Belvedere households making less than 30 percent of AMI spend the majority of their income on housing. For Belvedere residents making more than 100 percent of AMI, just 2.4 percent are severely cost-burdened, and 82.8 percent of those making more than 100 percent of AMI spend less than 30 percent of their income on housing. [Figure B-26, Cost Burden by Income Level](#), shows cost burden by income level.

Figure B-26 Cost Burden by Income Level



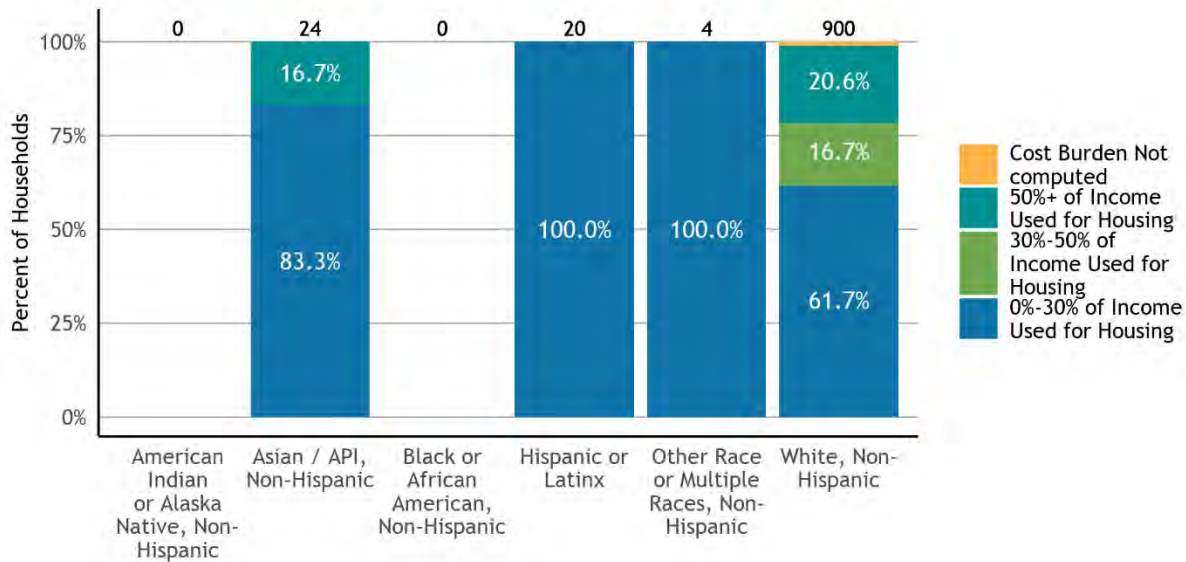
SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

NOTES: Universe: Occupied housing units. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30 percent of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50 percent of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

White, Non-Hispanic residents are the most severely cost burdened with 20.6 percent spending more than 50 percent of their income on housing. [Figure B-Error! Reference source not found., Cost Burden by Race](#), shows cost burden by race.

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

Figure B-27 Cost Burden by Race



SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-08.

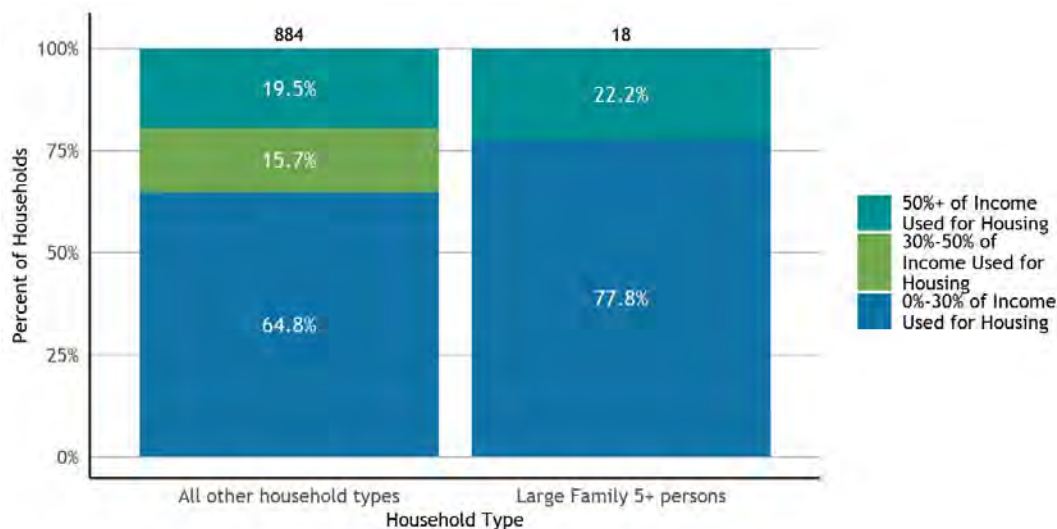
NOTES: Universe: Occupied housing units. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30 percent of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50 percent of monthly income. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

In Belvedere, no large-family households experience a cost burden of 30 to 50 percent, while 22.2 percent of households spend more than half of their income on housing. Some 15.7 percent of all other households have a cost burden of 30 to 50 percent, with 19.5 percent of households spending more than 50 percent of their income on housing. [Figure B-28, Cost Burden by Household Size](#), shows cost burden by household size.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors.

In Belvedere, all seniors making less than 30 percent of AMI are spending the majority of their income on housing. For seniors making more than 100 percent of AMI, only 1.3 percent are spending the majority of their income on housing. [Figure B-29, Cost-Burdened Senior Households by Income Level](#), shows cost-burdened households by income level.

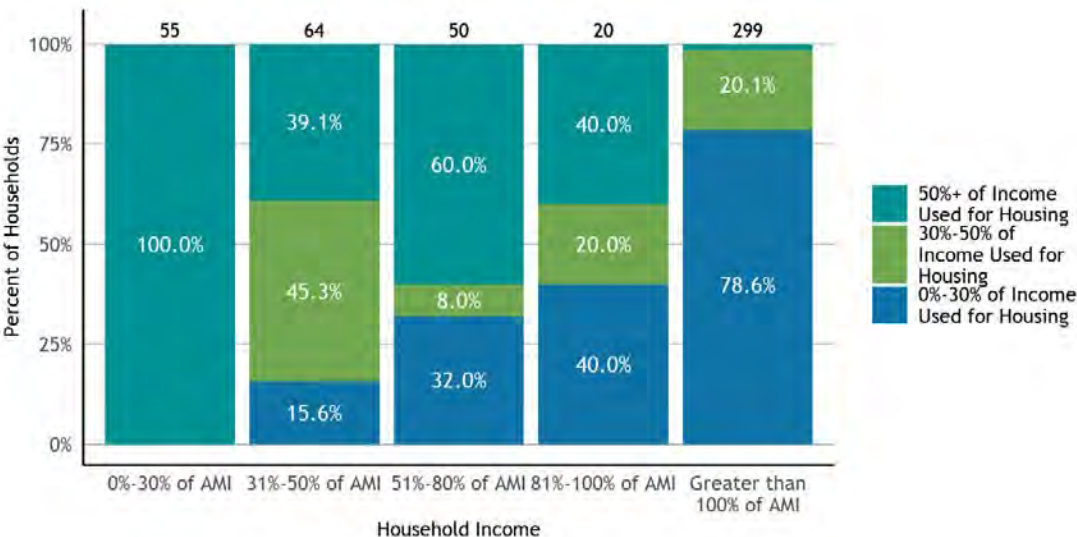
Figure B-28 Cost Burden by Household Size



SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.

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

Figure B-29 Cost-Burdened Senior Households by Income Level



SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-03.

NOTES: Universe: Senior households. For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30 percent of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50 percent of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Overpayment and Overcrowding

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold.¹⁸ The Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded. Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Belvedere, there are no households (either rental or owner) that are severely overcrowded (i.e., more than 1.5 occupants per room).

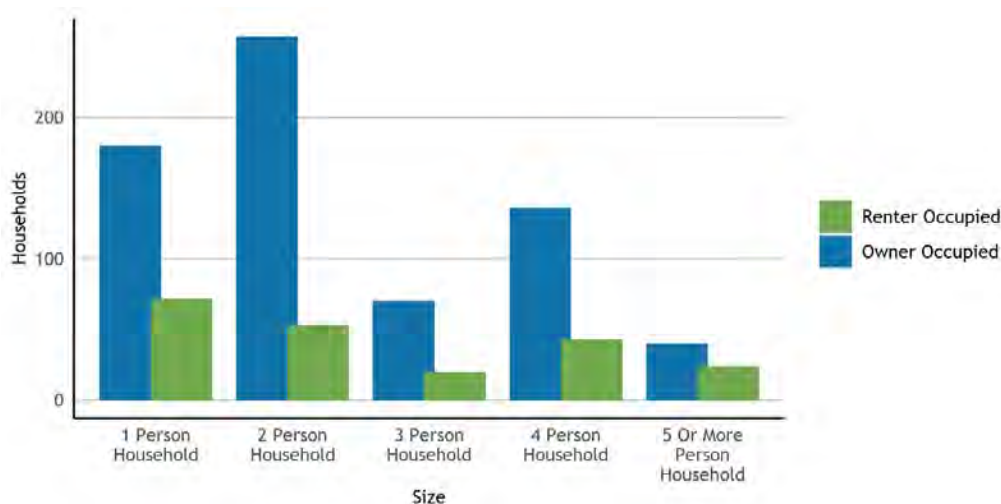
B.4 Special Housing Needs

Large Households

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions.

In Belvedere, 7.2 percent of households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. Of these, none were low or very low income (i.e., earning below 51 percent of AMI), which are often at greater risk of housing insecurity. For large households with five or more persons, most units (62.5 percent) were owner occupied. Figure B-30, [Household Size by Tenure](#), shows household size by tenure.

Figure B-30 Household Size by Tenure



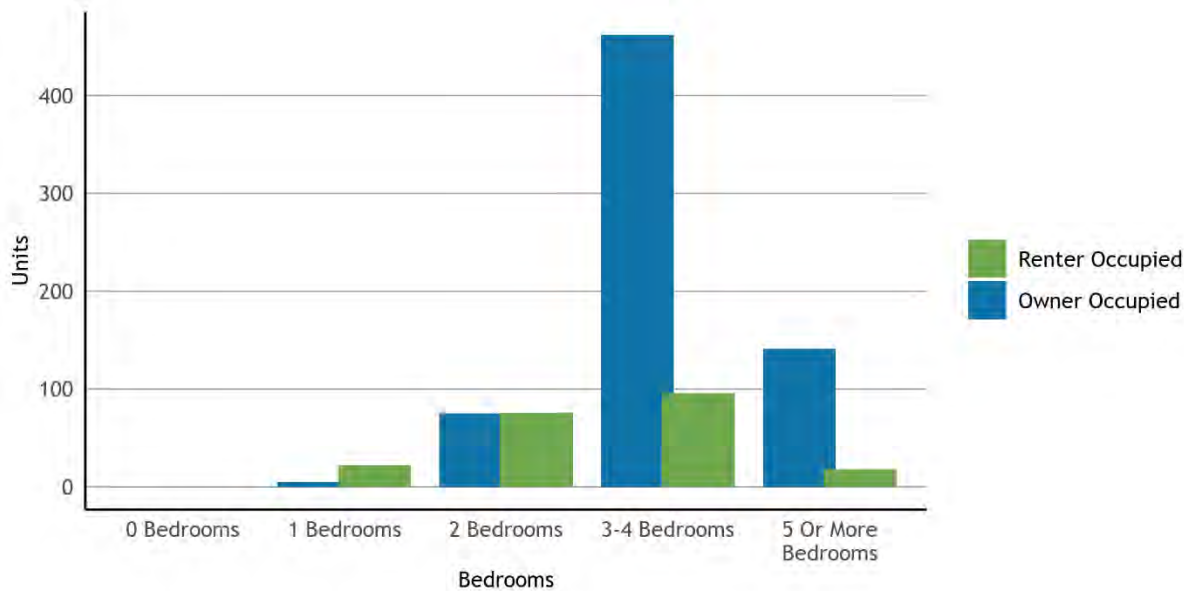
SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009. For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-01.

NOTE: Universe: Occupied housing units

¹⁸ There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens).

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with three (3) or more bedrooms, of which there are 717 units in Belvedere (68.4 percent of all housing units). Among these large units, 84.1 percent are owner-occupied and 15.9 percent are renter occupied. [Figure B-Error! Reference source not found., Housing Units by Number of Bedrooms](#), summarizes housing units by the number of bedrooms.

Figure B-31 Housing Units by Number of Bedrooms



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-05.

NOTE: Universe: Housing units

Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income.

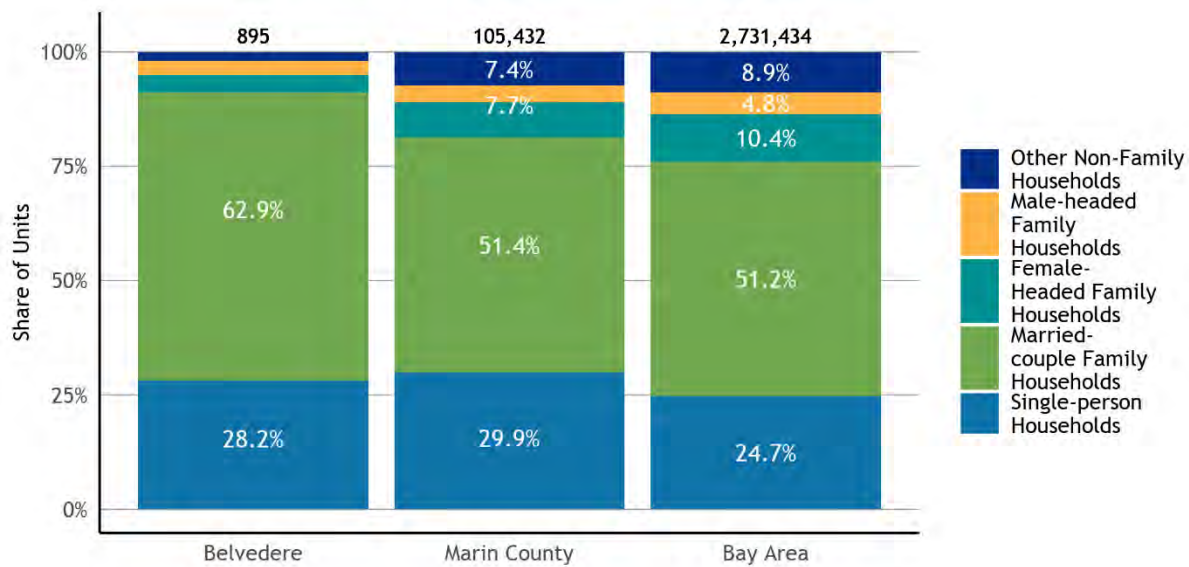
In Belvedere, the largest proportion of households is *Married-Couple Family Households* at 62.9 percent of the total, while *Female-Headed Family Households* make up 3.8 percent of all households.

[Figure B-32 Household Type](#), provides information on household type in Belvedere.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In Belvedere, there were no households (with or without children) that fell in the *Below Poverty Level* category. [Figure B-Error! Reference source not found., Female-Headed Households by Poverty Status](#), shows female-headed households by poverty status.

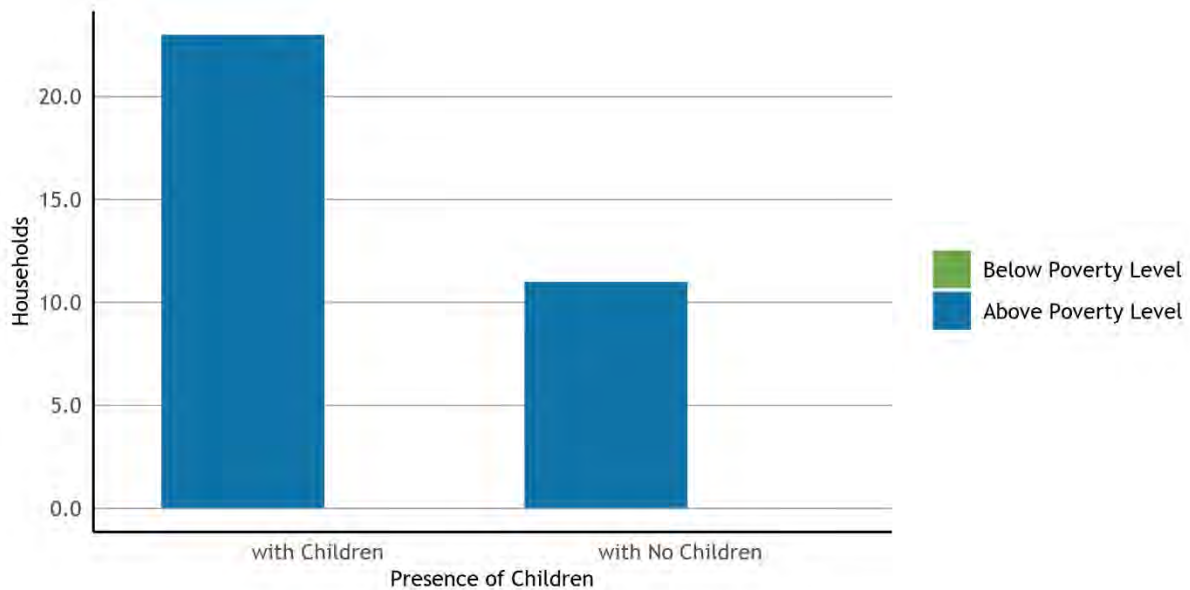
Figure B-32 Household Type



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-23.

NOTES: Universe: Households. For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.

Figure B-33 Female-Headed Households by Poverty Status



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012. For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-05.

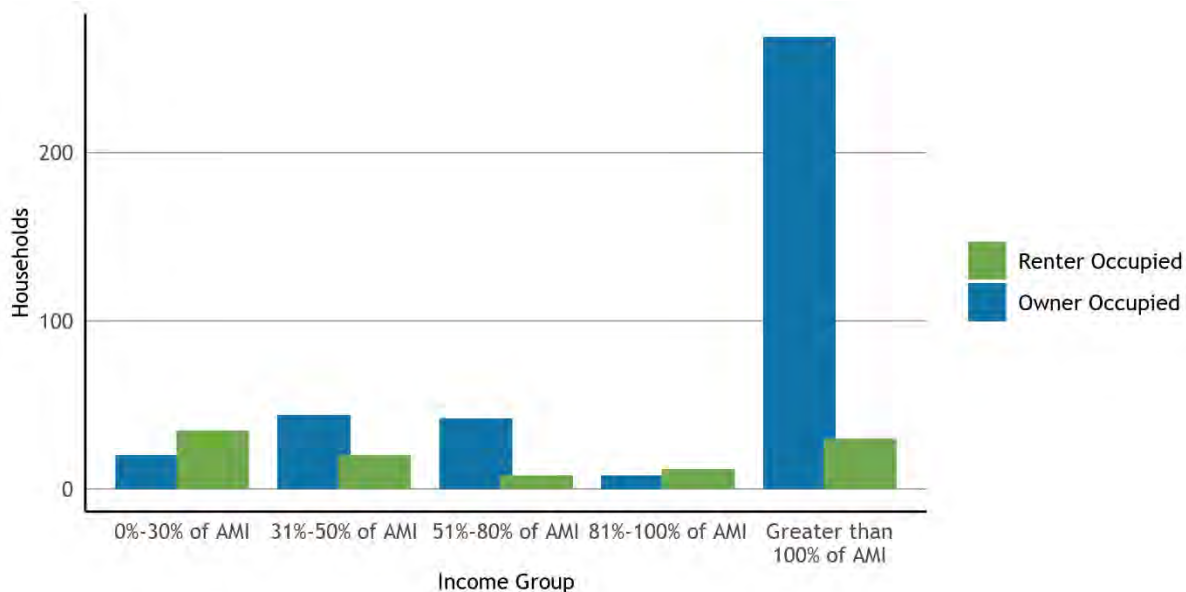
NOTES: Universe: Female Households. The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility. Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups.

In Belvedere, the largest proportion of senior households who rent make *0 to 30 percent of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100 percent of AMI*. [Figure B-Error! Reference source not found., Senior Households by Income and Tenure](#), shows senior households by income and tenure.

Figure B-34 Senior Households by Income and Tenure



SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-01.

NOTES: Universe: Senior households. For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

People with Disabilities

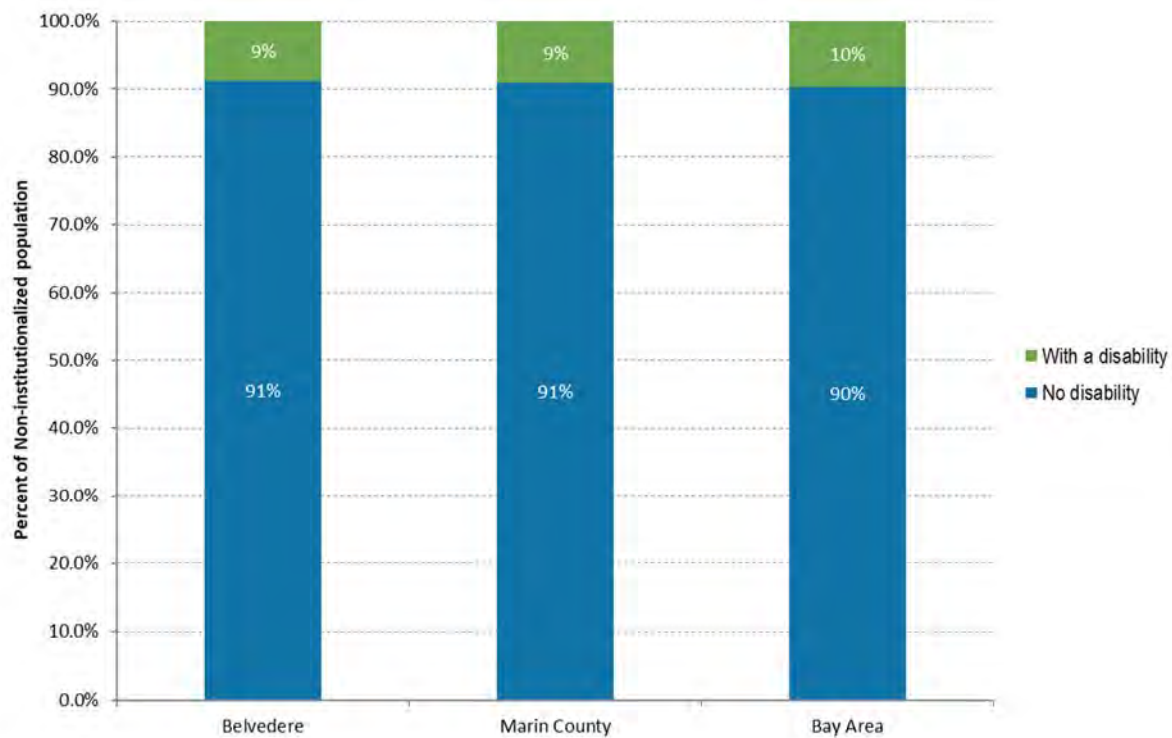
People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care. When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers

greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers.

There are 188 persons in Belvedere with some form of disability (approximately 9.0 percent).

Figure B-35, *Population by Disability Status*, shows the rates at which disabilities are present among residents of Belvedere, Marin County, and the Bay Area as a whole.

Figure B-35 Population by Disability Status



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18101. For the data table behind this figure, please refer to the Data Packet Workbook, Table DISAB-02.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.¹⁹

¹⁹ For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma

In Belvedere, of the 188 persons with a disability, six (6) have a developmental disability. Of these, two are children (i.e., under the age of 18) and four are adults. [Table B-4, Population with Developmental Disabilities by Age](#), shows the number of persons in Belvedere with developmental disabilities by age.

Table B-4 Population with Developmental Disabilities by Age

Age Group	Number
Age Under 18	2
Age 18+	4

SOURCE: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020). This table is included in the Data Packet Workbook as Table DISAB-04 and DISAB-05.

NOTE: Universe: Population with developmental disabilities. Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross walked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

The most common living arrangement for individuals with disabilities in Belvedere is the home of parent/family/guardian. [Table B-5, Population with Developmental Disabilities by Residence](#), shows the Belvedere population with developmental disabilities by residence.

Table B-5 Population with Developmental Disabilities by Residence

Residence Type	Number
Home of Parent/Family/Guardian	5
Foster/Family Home	0
Independent/Supported Living	1
Other	0
Community Care Facility	0
Intermediate Care Facility	0

SOURCE: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020). This table is included in the Data Packet Workbook as Table DISAB-05.

NOTE: Universe: Population with developmental disabilities. Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross walked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

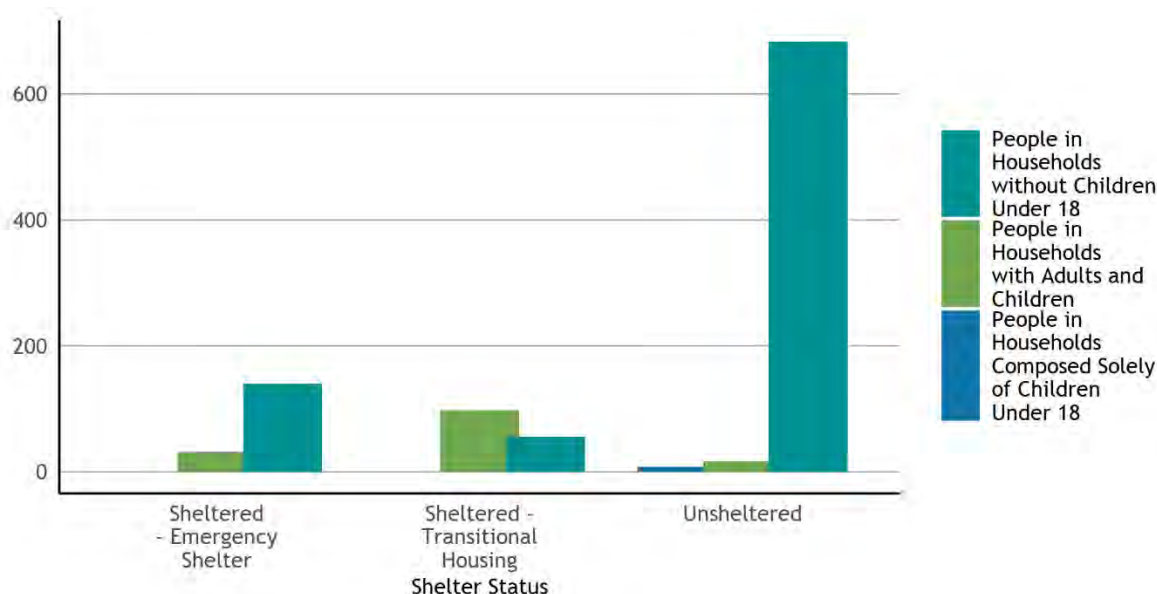
Counties; the Regional Center for the East Bay for Alameda and Contra Costa Counties; or the San Andreas Regional Center for Santa Clara County.

Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up homeless in recent years, either temporarily or long term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances.

In Marin County, the most common type of household experiencing homelessness are those without children in their care. Among households experiencing homelessness that do not have children, 77.7 percent are unsheltered. Of homeless households with children, most are sheltered in transitional housing. [Figure B-36, Homelessness by Household Type and Shelter Status, Marin County](#), shows household type and shelter status in Marin County.

Figure B-36 Homelessness by Household Type and Shelter Status, Marin County



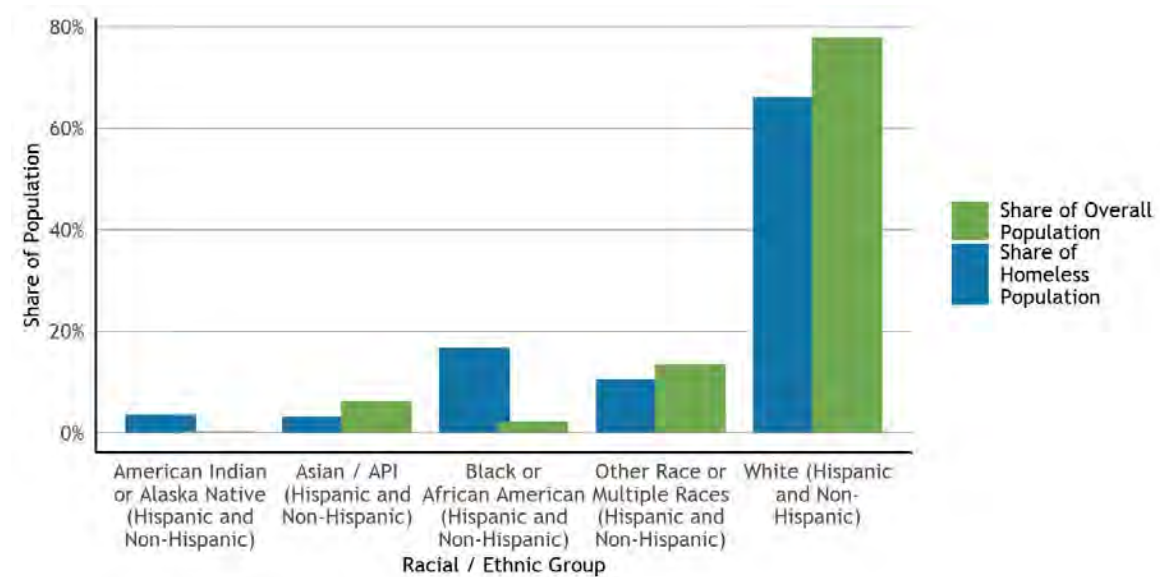
SOURCE: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMEELS-01.

NOTES: Universe: Population experiencing homelessness. This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area County is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area.

In Marin County, *White (Hispanic and Non-Hispanic)* residents represent the largest proportion of residents experiencing homelessness and account for 66.2 percent of the homeless population, while making up 77.8 percent of the overall population. [Figure B-37, Racial Group Share of General and Homeless Populations, Marin County](#), shows the racial group share of the homeless population.

Figure B-37 Racial Group Share of General and Homeless Populations, Marin County



SOURCE: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-02.

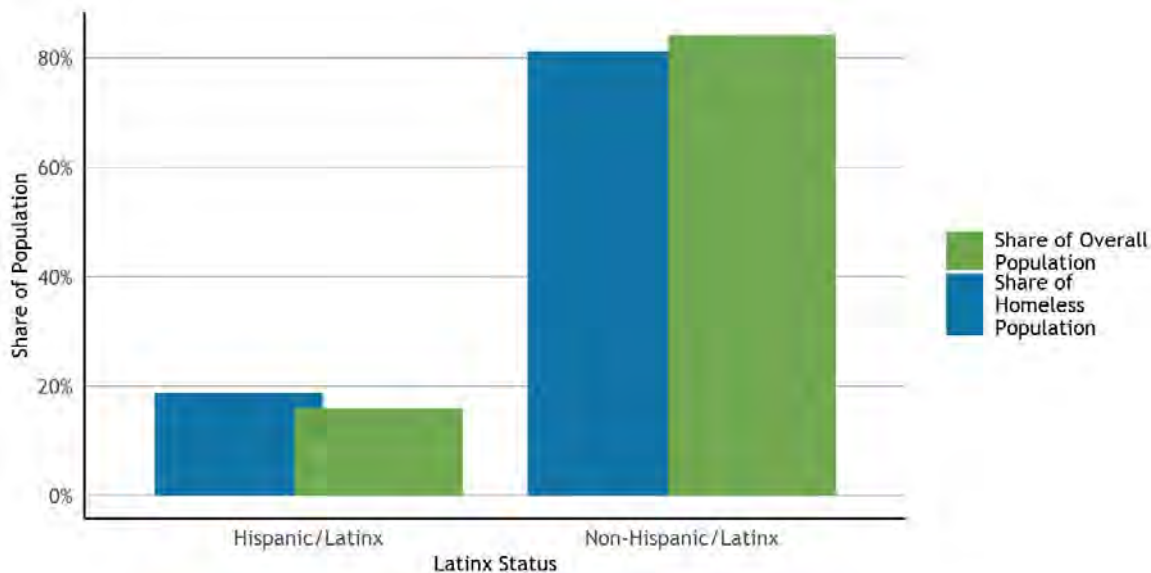
NOTES: Universe: Population experiencing homelessness. This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area County is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

In Marin, Latinx residents represent 18.8 percent of the population experiencing homelessness, while Latinx residents comprise 15.9 percent of the general population. [Figure B-38 Latinx Share of General and Homeless Populations, Marin County](#), shows the Latinx share of the homeless population in Marin County.

Many of those experiencing homelessness are dealing with severe issues, including mental illness, substance abuse and domestic violence, which are potentially life threatening and require additional assistance.

In Marin County, homeless individuals are commonly challenged by severe mental illness, with 275 reporting this condition. Of those, some 64.4 percent are unsheltered, further adding to the challenge of handling the issue. [Figure B-39, Characteristics for the Population Experiencing Homelessness, Marin County](#), shows selected characteristics of the homeless population in Marin County.

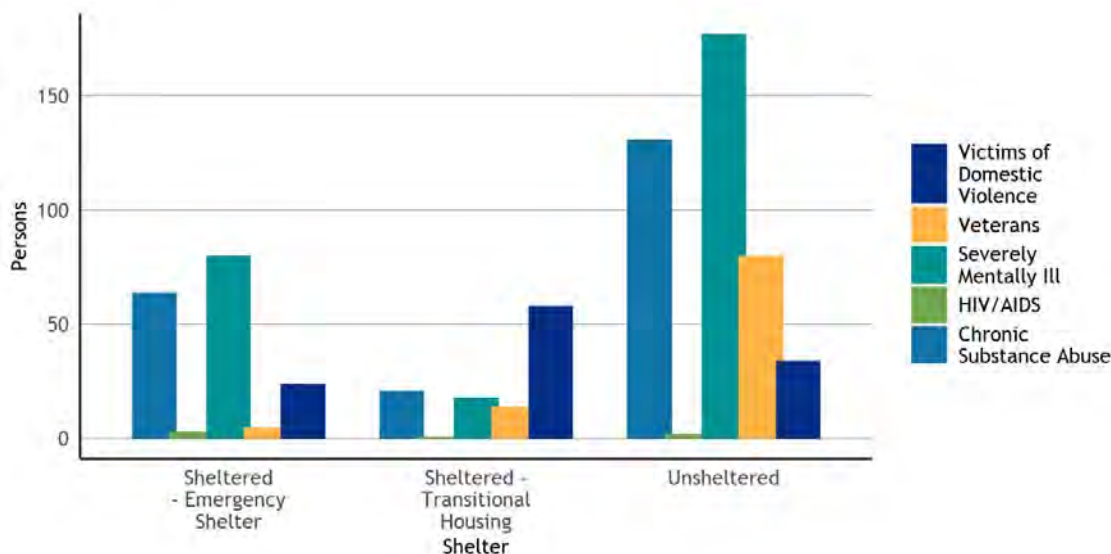
Figure B-38 Latinx Share of General and Homeless Populations, Marin County



SOURCE: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMEELS-03.

NOTES: Universe: Population experiencing homelessness. This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area County is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

Figure B-39 Characteristics for the Population Experiencing Homelessness, Marin County



SOURCE: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMEELS-04.

NOTES: Universe: Population experiencing homelessness. This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area County is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

In Belvedere, there were no reported students experiencing homelessness in the 2019-20 school year. By comparison, Marin County has seen a 29.9 percent increase in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5 percent. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects. [Table B-6, Students in Local Public Schools Experiencing Homelessness](#), summarizes students in public schools experiencing homelessness.

Table B-6 Students in Local Public Schools Experiencing Homelessness

Academic Year	Belvedere	Marin County	Bay Area
2016-17	0	976	14,990
2017-18	0	837	15,142
2018-19	0	1,126	15,427
2019-20	0	1,268	13,718

SOURCE: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020). This table is included in the Data Packet Workbook as Table HOMELS-05.

NOTE: Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools. The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market.

In Belvedere, there were no reported students of migrant workers in the 2019-20 school year. The trend for the region for the past few years has been a decline of 2.4 percent in the number of migrant worker students since the 2016-17 school year. [Table B-7, Migrant Worker Student Population](#), summarizes migrant worker student population in Belvedere, Marin County, and the Bay Area as a whole.

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Marin County has increased since 2002, totaling 697 in 2017, and the number of seasonal farm workers has also increased, totaling 577 in 2017. [Figure B-Error! Reference source not found., Farm Operations and Farm Labor by County, Marin County](#), shows farm operations and labor in Marin County.

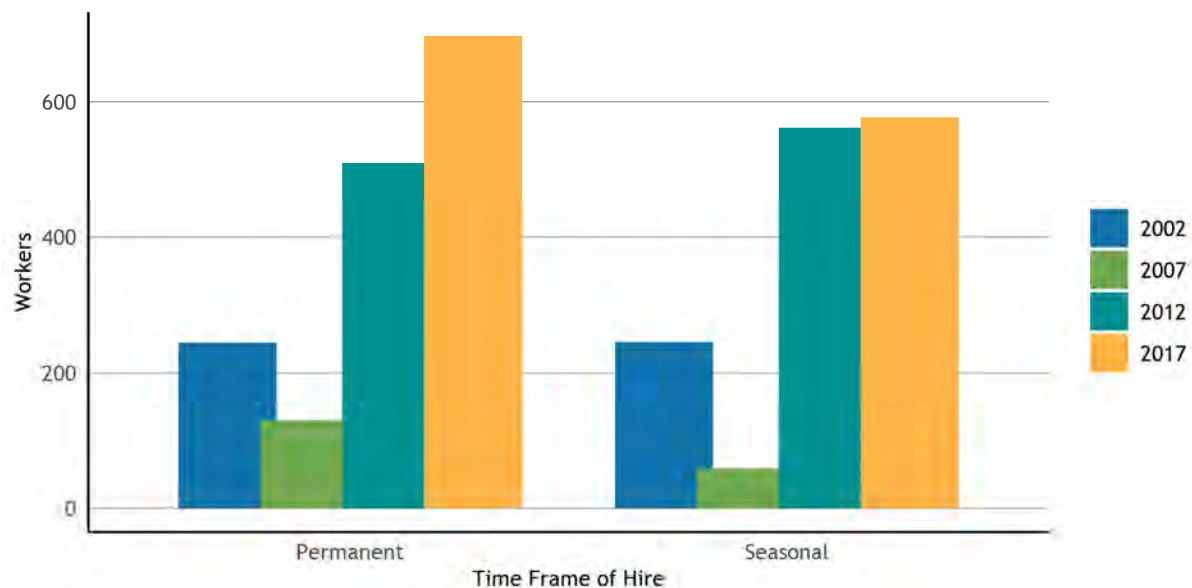
Table B-7 Migrant Worker Student Population

Academic Year	Belvedere	Marin County	Bay Area
2016-17	0	0	4,630
2017-18	0	0	4,607
2018-19	0	11	4,075
2019-20	0	0	3,976

SOURCE: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020). This table is included in the Data Packet Workbook as Table FARM-01.

NOTES: Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Figure B-40 Farm Operations and Farm Labor by County, Marin County



SOURCE: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor. For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.

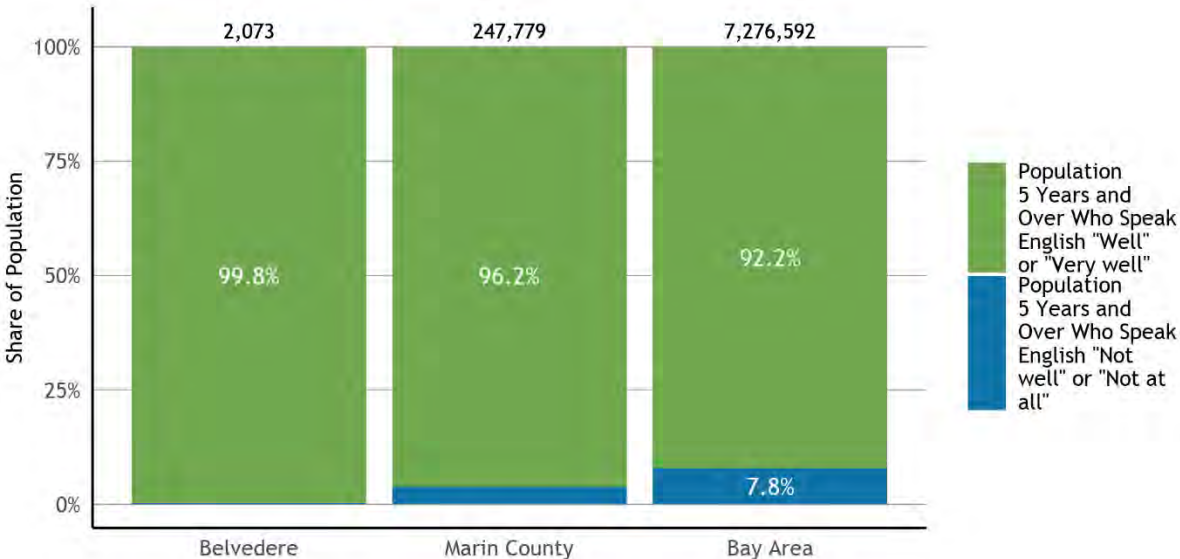
NOTES: Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors). Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns.

In Belvedere, 0.2 percent of residents five (5) years and older identified as speaking English not well or not at all, which was below the proportion for Marin County. Throughout the region the proportion of residents five (5) years and older with limited English proficiency was eight (8) percent. [Figure B-41, Population with Limited English Proficiency](#), shows population with limited English proficiency in Belvedere, Marin County, and the Bay Area as a whole.

Figure B-41 Population with Limited English Proficiency



SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005. For the data table behind this figure, please refer to the Data Packet Workbook, Table AFFH-03.

NOTE: Universe: Population 5 years and over

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Housing Constraints

C
APPENDIX

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Appendix C

Housing Constraints

C.1 Introduction

Housing development is affected by public regulations and other forces. This chapter discusses both governmental and non-governmental constraints that affect housing in the City of Belvedere. Governmental constraints consist of policies, requirements, or other actions imposed by various levels of government on land and housing ownership and development. In addition to local standards, the City follows building and design requirements put forth by State laws, the Uniform Building Code, Subdivision Map Act, energy conservation requirements, as well as other regulatory standards. However, Federal and State agency regulations that may constrain development are beyond the City's control and are therefore not addressed in this document. Non-governmental constraints are other conditions that impact housing development such as market factors, environmental setting, land availability, and construction costs.

C.2 Governmental Constraints

General Plan and Land Use Controls

The City of Belvedere's development standards and requirements were established with the intent of maintaining the long-term health, safety, and welfare of the community. To achieve this, the City has implemented a range of procedures, regulations, and fees associated with all local development. Specific land use and development constraints, such as zoning regulations, governmental fees, building code standards, design review, and processing and permitting time can greatly influence the type and cost of construction that occurs. The General Plan Housing Element identifies permitted land uses and development intensities for all land within City boundaries. Permitted uses within the City of Belvedere include Single-family Residential, Duplexes and Multi-family Residential. The General Plan 2030 also permits mixed use building designations under Commercial Zoning, which allows retail commercial and service uses by right and residential uses with a Conditional Use Permit. [Table C-1, Residential Land Use Designations](#), identifies the residential land use designations and their maximum permitted densities.

Table C-1 Residential Land Use Designations

Designation	Maximum Density
Low Density Single-Family Residential	1.0 to 3.0 units per net acre
Medium Density Single-Family Residential	3.1 to 6.0 units per net acre
Higher Density Single-Family Residential	Over 6.0 units per net acre
Medium Density Multi-Family Residential	5 to 20 units per net acre
High Density Multi-Family Residential	Up to 35 units per net acre
Commercial	Residential uses over ground floor commercial

SOURCE: City of Belvedere 2030 General Plan

Zoning Ordinance

The City of Belvedere Zoning Ordinance (Belvedere Municipal Code Title 19- Zoning) establishes regulatory standards that dictate the type, location, density, and scale of residential development within the City's boundaries. Below are the eight zoning districts within the City of Belvedere that allow for residential uses:

- R-1C Single-family Residential for parcels on Corinthian Island;
- R-1L Single-family Residential for parcels on Belvedere Lagoon;
- R-1W Single-family Residential for parcels along the Waterfront (West Shore Road);
- R-15 Single-family Residential for parcels on Belvedere Island;
- R-2 Two-family (Duplex) Residential;
- R-3 Multi-family Residential;
- R-3C Multi-family Residential; and
- C-1 Commercial and mixed use.

The City of Belvedere's General Plan regulates residential development, identifying appropriate residential development densities within three categories; Single-family Residential, Duplexes, and Multi-family Residential. Residential districts R-1C, R-1L, R-1W, and R-15 allow for low (1.0 to 3.0 units per net acre), medium (3.1 to 6.0 units per net acre), and high (over 6.0 units per net acre) single-family residence development densities. Zoning district R-2 has been designated as duplex parcels with development density ranging from 5-20 units per net acre. Zoning district R-3 allows density ranging from 5-20 units per net acre, and R-3C has been designated as Multi-family Residential parcels with development density ranging from 5-35 units per net acre. Additionally, replacing the C1 Zoning with new mixed-use ordinance allows for commercial and mixed-use multi-family developments, including duplexes, apartments, condominiums, or townhomes, as well as transitional and supportive housing at 30 units per net acre. The Belvedere Municipal Code provides zoning regulations that are more specific than the General Plan Land Use designations.

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 of Belvedere 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 most single-family dwellings to be built without variances and the review procedure exists if an exception to the standards is needed due to site constraints.

Building Codes

The City's Building Code is currently based on the latest, 2019 version of the California Building Code, along with all required updates; however, the City will adopt new building codes effective January 1, 2023. The City of Belvedere has not made any amendments to the Code that might diminish the ability to accommodate persons with disabilities or other special-needs groups.

Fire Codes

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 community 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 community is affected by steep, hilly terrain and many secondary ridge lines. Many streets are narrow and winding, restricting the speed at which a 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 limit 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 accessory dwelling 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 retrofit installation would incur additional costs for sheetrock, carpentry, and painting.

Structural Coverage

The City's structural coverage limits range from 30 to 50 percent, with the highest coverage allowance associated with smaller lots located adjacent to open water or commercial zoned properties. Single-family homes located in R-15 zoning districts are limited to a 30 percent footprint. This is mainly due to the unusual shape and steep slopes of parcels located within R-15 zoning districts. While multi-unit housing is a challenge for these parcels, they are well suited to ADUs.

The maximum structural lot coverage for duplexes and multi-family development zoning districts R-2, R-3, and R-3C is 40 percent. However, lot coverage increases to 50 percent in cases of duplexes and multiple family housing adjacent to open water and/or adjacent to commercial zoned properties. Multi-family and duplex development zoning district lot area coverage is dependent on the total number of bedrooms per unit. In R-2 zoning districts, the minimum lot coverage is 4,000

sq. ft. for structures with three or more bedrooms and 3,000 sq. ft. for units with two or fewer bedrooms. Maximum structural coverage in R-3 and R-3C zoning districts is 3,000 sq. ft. for three-bedroom units, 2,500 sq. ft. for two-bedroom units, and 2,000 sq. ft. for one-bedroom units. In R-3 zoning districts the total lot coverage per unit decreases for parcels adjacent to commercial zoned properties to 2,000 sq. ft. for three-bedroom units and 1,250 sq. ft. for units with one to two bedrooms.

- Increased structural coverage may be approved through conditional permitting; and
- Limitations in R-15 zoning districts are mainly due to local topography and existing density.

Lot and Unit Size

Single-family homes located in R-15 zoning districts are limited to a 30 percent footprint with a minimum lot size of 15,000 sq. ft. This is mainly due to the unusual shape and steep slopes of parcels located within R-15 zoning districts. Minimum parcel size for all duplexes and multi-family development zoning districts R-2, R-3, and R-3C is 6,000 sq. ft. [Table C-2](#) summarizes residential development standards in Belvedere.

Accessory Dwelling Units (ADUs), Junior Accessory Dwelling Units

Accessory dwelling units (also known as second units) are complete independent housing units that can be either detached or attached from an existing single-family residence. Based on their relatively small size, and because they do not require paying for land or major new infrastructure, accessory dwelling units ("ADUs") are considered affordable by design. ADUs can provide affordable housing options for family members, seniors, students, in-home health care providers, and other small household types. ADUs can also be useful to generate additional rental income for the homeowner, making homeownership more financially feasible.

The State legislature has passed a series of bills aimed at encouraging single-family homeowners to add ADUs to their property by requiring local jurisdictions to adopt regulations to facilitate their production and streamline their approval. The State passed legislation in 2017 and again in 2019 to further assist and support the development of ADUs, including "by right" approval for units less than 850 square feet for a one-bedroom and 1,000 square feet for a two-bedroom unit. These projects must be approved at the staff level to help streamline the permit process. ADUs are allowed in the residential districts and the City adopted substantial changes to its Accessory Dwelling Unit ordinance to comply with State law. New policies have been created to encourage ADU/JADU development as ADUs provide a solution to the challenge of limited land availability, while still offering a realistic means to produce housing to meet a variety of income needs.

Table C-2 Residential Development Standards

Zoning	Minimum Lot Area (sq ft)	Setbacks					Maximum Height ^{1,2,3}	Maximum Building Size ^{3,4,5}		Maximum Structural Lot Coverage ^{4,6}	
		Front		Side		Rear					
R-1C	7,500	0' from the front property line or 5' from the improved street line		5'		20' Abutting Lot	28'	Lot Area ≤ 7,000 sq ft	50% of Lot Area	40%	
	10' Abutting Street, Water, Alley, or Private Way					Lot Area > 7,000 sq ft		3,500 sq ft			
R-1L	7,500	Building < 25' High	10'	5' First & 10' Second- story		20' Abutting Lot	22'	Lot Area ≤ 8,000 sq ft	50% of Lot Area	Structures > than 15'	40%
		Building > 25' High	15'			15' Abutting Street or Water		Lot Area > 8,000 sq ft	4,000 sq ft	Structures ≤ 15'	50%
						10' Abutting Alley or Private Way					
R-1W	7,500	Building < 15' High	5'	5' First & 10' Second- story		20' Abutting Lot	26'	Lot Area ≤ 10,600 sq ft	40% of Lot Area	40%	
		Building < 25' High	10'			15' Abutting Street		Lot Area > 10,600 sq ft	4,2403 sq ft		
		Building > 25' High	15'			10' Abutting Alley or Water Way					
R-15	15,000	Building < 15' High	10'	10" or 10% of the average width of the lot (Minimum 5')		20' Abutting Lot	28'	Lot Area ≤ 14,700 sq ft	33% of Lot Area	30%	
		Building > 15' High	15'			15' Abutting Street or Water		Lot Area > 14,700 sq ft	4,850 sq ft		
						10' Abutting Alley or Private Way					
R-2	6,000	Building < 15' High	5'	Building < 15' High	5'	20' Abutting Lot	22'	N/A		40%	
		Building < 25' High	10'	Building 16'-25'	10'	15' Abutting Street					
		Building > 25' High	15'	Building > 25' High	15'	10' Abutting Alley or Water Way					

Zoning	Minimum Lot Area (sq ft)	Setbacks					Maximum Height ^{1,2,3}	Maximum Building Size ^{3,4,5}	Maximum Structural Lot Coverage ^{4,6}
		Front		Side		Rear			
R-3	6,000	Building < 15' High	5'	Building < 15' High	5'	20' Abutting Lot	36'	N/A	40%
		Building < 25' High	10'	Building 16'-25'	10'	15' Abutting Street			
		Building > 25' High	15'	Building > 25' High	15'	10' Water, Alley or Private Way			
R-3C	6,000	Building < 15' High	5'	Building < 15' High	5'	20' Abutting Lot	28'	N/A N/A	40%
		Building < 25' High	10'	Abutting open space	0'	15' Abutting Street			
		Building > 25' High	15'			10' Water, Alley or Private Way			

SOURCE: City of Belvedere

NOTE: 1 - Maximum heights are only permitted if there is no significant view blockage

2 - In the R1-C and R-15 zones, a maximum height of 36' allowed if slope at footprint is over 30%

3 - In the R1-L and R-2 zones, projects requiring a substantial improvement' as regulated by FEMA measure building height from Base Flood Elevation + 1-foot free board. A bonus of 1-foot height may be allowed when an additional foot is added to the average second story setback to a maximum height of 26 feet.

4 - In the R1-L and R-2 zones, projects requiring a substantial improvement' as regulated by FEMA measure building height from Base Flood Elevation + 1-foot free board. A bonus of 1-foot height may be allowed when an additional foot is added to the average second story setback to a maximum height of 26 feet.

5 - Lot area/unit for properties adjacent to commercial zoned properties 3 or more bedrooms 2,000 square feet 1 to 2 bedrooms 1,250 square feet

6 - Maximum lot coverage may change depending on the property's proximity to open water or adjacent commercial zoning

In 2019 the City adopted standards to expand opportunities for small, lower cost housing through the development of ADUs in conformance with State law. Junior Accessory Dwelling Units or JADUs are allowed in all R-1 Zones and the R-15 Zoning District, and on any other residentially-zoned parcel upon which is situated one single-family residence. ADUs may be permitted ministerially in all zones, whether in relation to one single-family residence or a multi-family building, provided the project meet the criteria set by state law, which has been incorporated into Chapter 19.72 of the Belvedere Municipal Code (Accessory Dwelling Units and Junior Accessory Dwelling Units). For projects up to 1,200 square feet in size that include exceptions to the general requirements, a conditional use permit may be considered. To obtain an ADU or Junior Accessory Dwelling Unit, a permit application must be completed and signed by the property owner and submitted along with a site plan to scale, or approximate equivalent engineering scale.

Over the last three years, the City has issued four (4) building permits for ADUs from January 2019 through June 2022 and continues to encourage the construction of ADUs through various means.

Manufactured Housing / Mobile Homes

There are no mobile home parks located in Belvedere. The City's Zoning Ordinance permits 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.

Multi-family Rental Housing

Multi-family and duplex housing units constituted approximately 11 percent of Belvedere's housing stock. Multi-family housing is a permitted use in the R-2 and R-3 zoning districts and conditionally in the C-1 zoning district as part of a mixed-use building.

Objective Design and Development Standards

In July 2022, the City of Belvedere adopted Objective Design and Development Standards (ODDS) to govern the qualified Housing Accountability Act, Senate Bill 330, and Senate Bill 35 development projects. These standards reflect the community's vision for implementing the intent of the Belvedere General Plan to facilitate housing production and specifically infill housing production, through development that reinforces the highly valued character and scale of the City's walkable centers, neighborhoods, and corridors.

The document divides the City into zones, based on the intended physical form and character of the City environments. These zones focus on mixed-use, walkable environments and range in function and intensity from primarily residential areas with a mix of lower intensity building types (R2/T3 Suburban Neighborhood), to moderate intensity neighborhoods (R4/T4 Suburban Neighborhood, Small), and moderate-intensity centers (C1/T4 Suburban Main Street, Small).

The 278-page document is intended to encourage and facilitate missing middle higher density development including duplexes, cottage courts, fourplexes, townhouses, and pocket neighborhood

housing types. Given the recent adoption of the document there has been limited application to development projects. The intent of the document is to facilitate development by clearly stating development standards and using objective design. It is not anticipated the design and development standards will be a constraint to development.

Community Care Facilities

To maintain compliance with the Lanterman Developmental Disabilities Services Act (Lanterman Act) the City of Belvedere currently permits 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. Larger community care facilities (greater than six (6) persons) may be required to meet certain conditions, including restrictions on hours of operation, security, loading requirements, and management. These conditions are comparable to all similar uses within the designated zoning district and would not impose constraints to the development of care facilities.

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 the 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.

The City's Zoning Ordinance permits transitional and supportive housing by right in all residential zoning districts, regardless of the number of persons the facility serves. The City of Belvedere allows transitional and supportive housing in the C-1 (Commercial) Zoning District as permitted uses.

Emergency Shelters

Emergency shelters are generally defined as a facility which provides immediate short-term housing for homeless individuals. Emergency housing for up to three beds is permitted in the City's R Zoning District. 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.

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.

Low Barrier Navigation Centers

AB 101, adopted in 2019, requires approval “by right” of low barrier navigation centers that meet the requirements of State law. A “Low Barrier Navigation Center” is a housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. If the City receives applications for these uses, it will process them as required by State law. A program has been included in the element to develop by right procedures for processing low barrier navigation centers.

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. The City's Zoning Ordinance allows 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.

Constraints for People with Disabilities

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).

Planning and Design Review Summary of Common Fees

The City recently revamped processing fees in 2021 to reflect a cost recovery model. Many fees are now paid with an initial deposit, and time and materials are tracked by staff. This model will more effectively cover development costs leaving the General Fund to support more programmatic efforts related to housing. The City recognizes that cost recovery relies on an efficient processing system in order to prevent increased fees due to an elongated and onerous permitting process.

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, the partial waiving of such fees would help reduce the cost of any proposed affordable housing. Belvedere's current fee schedule is shown below in [Table C-3, Summary of Planning Fees](#).

Table C-3 Summary of Planning Fees

Planning Fees	Cost ¹
Architectural Consultant Deposit	\$2,500
Appraisal Deposit	\$1,000
Design Review - Staff Level	\$500
Design Review - Exception	T&M with an initial deposit of \$2,000.
Design Review - Planning Commission Approval (remodel 251 - 500 sf)	T&M with an initial deposit of \$2,000.
Design Review - Planning Commission Approval (remodel 501 - 1,500 sf)	T&M with an initial deposit of \$2,000.
Design Review - Planning Commission Approval (≥ 1,501 sf)	T&M with an initial deposit of \$4,000.
Design Review - Planning Commission Approval (new residence)	T&M with an initial deposit of \$4,000.
Design Review - Continuance (redesign or revision)	T&M with an initial deposit of \$2,000.
Design Review - Application for a Previously Approved Project	1/2 total fees
Design Review - Extension (1st Time)	\$200
Design Review - Extension (2nd and each subsequent time)	\$500
Retroactive Approval	2X total fees + \$500 min. fine
Planning Commission Noticing Fee (applicant-requested continuance)	\$105

Planning Fees	Cost ¹
Variance Application	T&M with an initial deposit of \$2,000.
Appeal of Planning Commission Action	\$1,000 applicant; \$750 non-applicant
Appeal of Staff Action	\$1,000 applicant; \$750 non-applicant
Conditional Use Permit	T&M with an initial deposit of \$2,000.
Demolition Permit (Planning Only)	T&M with an initial deposit of \$2,000.
Environmental Review Deposit - Initial Study/Negative Declaration. For the filing of a Notice of Determination for either a Negative Declaration or Mitigated Negative Declaration. \$2,500 City fee Pass-through fee as set by State Fish & Wildlife Dept Pass-through fee as set by County of Marin	T&M with an initial deposit of \$2,500 + pass through fees as set by State Fish & Wildlife Dept. and County of Marin
Environmental Review Deposit - Environmental Impact Report. For the filing of an Environmental Impact Report. \$5,000 City fee Pass-through fee as set by State Fish & Wildlife Dept Pass-through fee as set by County of Marin.	T&M with an initial deposit of \$5,000 + pass through fees as set by State Fish & Wildlife Dept. and County of Marin
Development Agreement	T&M with an initial deposit of \$10,000.
Floor Area Exception	T&M with an initial deposit of \$2,000.
Housing - Preliminary Housing Development Application (SB 330)	T&M with an initial deposit of \$5,000.
Housing - Affordable Housing Streamlined Application (SB 35)	T&M with an initial deposit of \$5,000.
Lot Line Adjustment	T&M with an initial deposit of \$2,000.
Lot Merger	T&M with an initial deposit of \$2,000.
Reasonable Accommodations Requests for Disabled	\$500
Revocable License	\$500
Second Unit and Junior Second Unit	N/C
Study Session (Planning Commission or City Council)	T&M with an initial deposit of \$2,000.
Subdivision - Tentative Map	T&M with an initial deposit of \$4,000.
Subdivision - Final Map	T&M with an initial deposit of \$4,000.
Subdivision - Improvement Plan	T&M with an initial deposit of \$4,000.
Subdivision - Minor - Tentative Map (Lot Split)	T&M with an initial deposit of \$2,000.
Subdivision - Minor - Final Map (Lot Split)	T&M with an initial deposit of \$2,000.
Historic Preservation Application	\$53
Mills Act Contract Application (\$105 non-refundable deposit + \$1,202 application)	T&M with an initial deposit of \$2,000.
Work in Inundated Lands	\$300
Zoning Ordinance Amendment	T&M with an initial deposit of \$4,000.
Planned Unit Development Rezone/Planned Unit Development Permit	Time & materials with an initial deposit of \$5,000.
Second Kitchen Agreement	\$500

Planning Fees	Cost ¹
Planning Permit Tracking/Technology Fee	\$26
Deposit-Based Services	Hourly Billing Rates
Director of Planning & Building	\$120
Associate Planner/Senior Planner	\$60/\$90
Building & Planning Technician	\$65
City Attorney	\$335

SOURCE: City of Belvedere

NOTE: 1- T&M = Time and Material for staff time (hourly rate plus 10% overhead) to provide service. If costs exceed the deposit, the applicant will be billed for the overruns. 2 – A complete list of applicable planning and development fees can be found at the City of Belvedere's official website.

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 C-4, Comparison of Belvedere and Marin County Average Design Review Fees](#), provides a comparison between Belvedere and Marin County.

Table C-4 Comparison of Belvedere and Marin County Average Design Review Fees

	Belvedere	Marin County
Staff Level Design Review	\$500	\$1,741
Design Review Exception	\$2,000 deposit	N/A
Design Review – Planning Commission Approval, Remodel	\$2,000 deposit	\$4,643
Design Review – Planning Commission Approval, New Construction	\$4,000 deposit	\$4,643

SOURCE: County of Marin; City of Belvedere; EMC Planning Group

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:

- Reed Union School District;
- Tamalpais Union School District;
- Marin Municipal Water District;
- Sanitary District Number 5 of Marin County; and
- Tiburon Fire Protection District.

Special district fees add to development costs in Belvedere. The current Marin Municipal Water District (MMWD) connection fee for new customers to connect to the district's water system and for existing customers who want to increase their existing allotment is \$37,447 per net acre-foot. 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 \$2.38 per square foot for new residential construction. The School District does not offer any discounts for the payment of impact fees. The Sanitary District charges an annual service fee of \$1,985 payable by each dwelling unit (one EDU). [Table C-5](#) provides an example illustration of typical development fees in Belvedere.

City fees generally comprise one (1) percent of the cost of development of a single-family home, two (2) percent of the cost of development of a multi-family development, and three (3) percent of the cost of development of a second unit. Fees from other districts range from one (1) percent to two (2) percent of the development costs, and total fees range from three (3) percent to six (6) percent.

Processing and 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. 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 and other outside agencies as deemed appropriate, such as the Fire and Water Districts.

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, duplexes or multi-family developments. However, accessory dwelling units are exempt from the Design Review Ordinance and must only meet the location and development standards outlined in the Accessory Dwelling Unit and Junior Accessory Dwelling Unit Ordinance (Chapter 19.79 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.

Table C-5 Development Fee Example

	Single-Family Home	Multi-family (per unit)	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	\$4,000	\$300	n/a
Second Unit	n/a	n/a	n/a
Planning Permit Tracking/Technology Fee	\$26	\$26	\$26
Building Permit	\$16,693	\$7,655	\$4,788
Plan Check	\$10,850	\$4,976	\$3,112
Building Permit Tracking/Technology Fee	\$25	\$25	\$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	\$46,749	\$18,626	\$11,220
<i>Estimated Fees of Other Districts</i>			
Water Connection – MMWD ¹	\$19,549	\$5,852	\$2,341
Sewer - Sanitary District No. 5 ²	\$15,466	\$8,547	\$4,884
Fire - Tiburon Fire Protection District ³	\$506	\$379	\$379
Schools - Reed Union School District ⁴	\$4,900	\$1,750	\$980
DISTRICT FEES TOTAL	\$40,439	\$16,254	\$8,337
TOTAL FEES (per unit)	\$85,587	\$30,537	\$19,530

SOURCE: City of Belvedere, Marin Municipal Water District Schedule of Rates Fees and Charges, Tiburon Fire Protection District Master Fee Schedule, Reed Union School District School Facilities Fees,

1.

2.

3. Fees based on fire prevention services, including building and development plan review (\$151.00) and occupancy use charge (\$123.00), and permitting fees for structures under 1,500 sq. ft. (\$123.00) or 1,500 to 6,000 sq. ft. (\$232.00).

4. Facilities fee of \$1.40 per sq. ft. of residential development. Fee is waived for project size of 500 sq. ft. or less.

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:

1. **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;
2. **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. During a 30-day review period for completeness, individual departments assess the completeness of the application, work with the Project Applicant to correct any project deficiencies, and prepare preliminary Conditions of Approval;
3. **Application Assessment** - 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);
4. **Environmental Review** - 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;
5. **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 ten-day appeal period during which the project may be appealed to the City Council. The City Council decision is final. There are different levels of planning review/approval depending on the scope of work proposed;
6. **Plan Check** - After the project receives any required approvals, the full plans may be submitted to the Building Department for a 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;

7. **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; and
8. **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 C-6, Typical Processing Times](#), shows the typical processing time for a residential development application.

Table C-6 Typical Processing Times

	Typical Processing Time in Weeks
Permit/Procedure	
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
Developments	
Single-family Unit	12
Second Unit	12
Subdivision	48
Multi-family	48

SOURCE: City of Belvedere Planning Department (2022)

Both single-family homes, duplexes and multi-family projects go through the same zoning compliance and design review process. 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. 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 is a 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.

SB 35 Streamlining

Government Code section 65913.4 allows qualifying development projects with a specified proportion of affordable housing units to move more quickly through the local government review process and restricts the ability of local governments to reject these proposals. The bill creates a streamlined approval process for qualifying infill developments in localities that have failed to meet their RHNA, requiring a ministerial approval process, removing the requirement for CEQA analysis, and removing the requirement for discretionary entitlements.

Since the adoption of this section of the Government Code, the City has not yet received an application under these provisions. The City has included a program in the Element to align its development review with state regulations aimed at streamlining development projects that meet objective standards and guidelines.

SB9 California Housing Opportunity and More Efficiency (HOME) Act

SB9, also known as the California Housing Opportunity and More Efficiency (HOME) Act, is a state bill that requires cities to allow one additional residential unit onto parcels zoned for single-dwelling units. Since the adoption of this section of the Government Code, the City has adopted an urgency ordinance in January 2022 and will update its SB 9 Ordinance for formal adoption by early 2023 to facilitate subdivision under SB9. The City has received several inquiries of interest for SB9 lot splits and is currently processing one SB9 application..

On and Off-Site Improvement Standards

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.

Parking Requirements

Belvedere's parking requirements are generally in line with typical parking requirements. One- and two-bedroom multi-family units are required to provide 1.25 spaces, which is low enough to avoid posing a constraint to development. Table C-7 summarizes parking requirements.

Table C-7 Parking Requirements

Zoning Designation	Off-Street Parking
R-1C	2 off-street spaces for each single-family dwelling 1 additional space for second unit
R-1L	2 off-street spaces for each single-family dwelling 1 additional space for second unit
R-1W	2 off-street spaces for each single-family dwelling 1 additional space for second unit
R-15	2 off-street spaces for each single-family dwelling 1 additional space for second unit
R-2	2 spaces per unit, with a minimum of 4 units. Must be on the same lot as main building.
R-3	1.25 spaces per apartment of 2 or fewer bedrooms 2 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
R-3C	1.25 spaces for each unit with 2 or fewer bedrooms 2 spaces for each unit with 3 or more bedrooms, with a minimum of 2 spaces Shall NOT be located on any property within the R-3C zone, but must be on Property in an abutting zone, within 300 feet of structure for which the spaces are required
C-1	Varies. At discretion of Planning Commission.

SOURCE: City of Belvedere

Summary of Governmental Constraints

Belvedere's development regulations are generally consistent with California housing law, and where this is not the case, as with Low-Barrier Navigation Centers, Chapter 2 of this plan (Goals, Policies, and Programs) includes a program to correct the deficiency. The Zoning Code does not pose an unnecessary constraint to the development of affordable housing. To summarize:

- Single-family zones allow supportive and transition housing, small residential and family care facilities, and manufactured housing;

- Multi-family densities, which allow up to 35 dwelling units per net acre, are high enough to facilitate affordable housing projects;
- Duplex density, which allows 5-20 dwelling units per net acre, are high enough to facilitate affordable housing projects;
- Objective design standards are in place, so that the development process for duplexes and multi-family housing is not subject to local design discretion;
- Off-site improvement requirements are typical and not unduly constraining;
- Processing times are consistent with State law and typical for a Bay Area community;
- Parking requirements, which require 1.25 units per unit for one- and two-bedroom units, are low enough to not pose a constraint; and
- The City has reasonable accommodations in place to facilitate needed modifications for special needs households.

C.3 Non-Governmental 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.

Land Availability and Cost

Three 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, 2) available land is in short supply and 3) 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 the city of 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.

Generally, land zoned for duplexes, multi-family and mixed-use development costs more than single-family zoned property. For Marin County, land costs average around 15 to 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 net 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) yields an estimated land cost of \$210,000 per unit.

Construction Costs

Construction costs associated with housing development are generally comprised of both soft and hard costs. Soft costs for housing development include the cost of architectural, engineering, accounting, legal and other professional services, as well as the cost of obtaining permits and paying government-imposed fees. Carrying costs and the cost of construction financing can also be considered soft costs. Hard costs include the costs of labor and materials and can also include impact fees and costs accumulated through permitting delays.

Hard costs are very high in Marin County, and both the high cost of labor and the high cost of materials could be considered constraints on housing development. Hard construction costs can vary significantly across Marin County based on the varied and unique geographic conditions throughout the county. Hard costs can be higher than average in Belvedere.

Hard and soft costs contribute significantly to the overall cost of developing new housing. High hard costs are difficult for an individual jurisdiction to mitigate.

Availability of Financing

As a stable and affluent community, private housing mortgage financing is readily available in Belvedere. There are no mortgage-deficient areas in the City and no identifiable underserved groups in need of financing assistance. At the time this Housing Element was drafted, interest rates for homebuyers were increasing from a low of 2.75 percent in 2020 to 5.57 percent in 2022 for a fixed rate, 30-year mortgage. The current economic climate is uncertain and still affected by the COVID-19 pandemic, increasing inflation, and the supply chain disruptions.

Requests to Develop at Densities Below Those Permitted

New State Housing Element law now requires the non-governmental constraints analysis to evaluate developer requests to build at densities below the density identified in the Housing Element sites inventory. Belvedere does not receive requests to develop below densities and this is not a constraint to development.

Length of Time between Application Approval and Building Permit Issuance

New Housing Element law now also requires an examination of the length of time between receiving approval for a housing development and submittal of an application for building permits. The time between application approval and building permit issuance is influenced by a number of factors, none of which are directly impacted by the City. Factors that may impact the timing of building permit issuance include: required technical or engineering studies; completion of construction drawings and detailed site and landscape design; securing construction and permanent financing; and retention of a building contractor and subcontractors.

Environmental Justice Element Requirement

An Environmental Justice Element or equivalent is not required for the City of Belvedere because no disadvantaged communities exist within the city's boundaries (as defined in Gov. Code, § 65302, (h)(4)(A)). "Disadvantaged communities" means an area identified by the California Environmental Protection Agency pursuant to Section 39711 of the Health and Safety Code or an area that is a low-income area that is disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation.

Environmental Constraints

Seismic

The Bay Area is one of the most seismically active regions in the world due to its location on the boundary between the North American and Pacific tectonic plates. In the area surrounding Belvedere, the plate margin is formed by several active fault lines, including the San Andreas fault, located approximately 8.5 miles to the southwest, and the Hayward Fault located about 9.5 miles to the northeast. Major active faults and historic seismicity in northern California are depicted in Figure 8. According to the 2007 Uniform California Earthquake Rupture Forecast, Version 2 (UCERF 2), the probability of a magnitude 6.7 or larger earthquake striking the greater San Francisco Bay Area before the year 2040 is 63 percent. For northern California, the most likely source of such earthquakes is the Hayward-Rodgers Creek Fault (31 percent before the year 2040). The General Plan Safety Element includes policies to address seismic hazards in Belvedere.

Geologic Materials

One of the factors controlling the distribution of geologic hazards in the City is variation of geologic materials. In general, the bedrock formations in the City consist of dense, competent rock that is capable of supporting the moderately steep natural slopes that form much of Belvedere and Corinthian Islands. However, the local stability of the bedrock is greatly influenced by the degree of fracturing and weathering at any given location. In addition, the bedrock can be destabilized by shoreline erosion or by man-made cuts that create over-steepened slopes. For example, the bedrock exposed in steep shoreline bluffs at the southwest corner of Belvedere Island has historically experienced sloughing and shallow landslides.

The Belvedere Lagoon neighborhood is the most extensively graded area within the City limits. The elevated areas that now support the streets and residential lots in the lagoon neighborhood was created in the mid-to late 1940's by the construction of dikes at Beach Road and San Rafael Avenue and draining of the original interior lagoon. Native soils were excavated from the existing lagoon areas, and placed as fills to form elevated streets and building pads. Thick deposits of potentially compressible marine clays, silts and loose sand remain below the Lagoon neighborhood.

Liquefaction and Ground Lurching

Potentially liquefiable marine sediments and fills underlie most of the Belvedere Lagoon area as shown on Figure 9 and described in Table EH-1 in the General Plan Safety Element. Liquefiable

sediments are also likely to be present under the fills along West Shore Road. About 89 acres (25 percent) of residential properties within the City have an earthquake liquefaction susceptibility of Very High, High or Moderate Liquefaction, per the ABAG liquefaction map. Liquefaction typically occurs when seismic cyclic shear stresses collapse loose granular soil structures, increasing soil pore water pressure, reducing the effective stress (the frictional interlocking of soil particles) and decreasing soil strength. Liquefaction and ground lurching hazards cannot be eliminated in the Belvedere Lagoon area due to the age and nature of the existing construction. The General Plan Safety Element includes policies to address liquefaction and ground lurching hazards in Belvedere.

Tsunami

Low lying portions of Belvedere are susceptible to inundation from tsunami, known as waves produced from a seismic event. Belvedere Lagoon neighborhoods and low-lying areas along the northern shoreline of Belvedere Island could be impacted if a 20-foot-high tsunami wave were to enter the Golden Gate. Impacts from tsunami could include damage to improvements from wave inundation and from wave carried debris.

Tsunami is a potential safety hazard as well as a hazard to property. The actual areas that will be impacted from a tsunami will vary depending on factors such as the size of the tsunami wave, tide level at the time of the tsunami, the wave source location and the wave direction. In general, areas adjacent to the shoreline that are below an elevation of approximately 15 to 20 feet above mean sea level appear to have a higher level of risk.

Flooding

Since the City of Belvedere is surrounded by water, it is critical to consider management of the floodplains and to address issues that are related to a rise in the sea level. In order to raise awareness regarding the impacts of the rising sea level, it should be monitored locally. Hazards related to the rise in sea level will be minimized by developing cost effective impact protection measures where appropriate and necessary. About 87 acres of the residential properties within the City are located in the 100-year flood zone (AE and VE) because of their proximity to the Belvedere Lagoon or the Richardson Bay. Recent FEMA flood mapping shows that flooding across Beach Road and into Belvedere Lagoon from the direction of Belvedere Cove is anticipated in a 100-year flood event.

The General Plan and Municipal Code include policies and regulations to address flooding and tsunami including all new residential and commercial structures and, depending on construction valuation, remodels, additions and repairs to structures within the floodplain zones must conform to Municipal Code Chapter 16:20, Flood Damage Prevention.

Compressible Marine Sediments

Potentially compressible marine sediments, including Young Bay Mud, former intertidal marsh and sandy shoreline deposits, underlie the Belvedere Lagoon neighborhoods and the perimeter shoreline

of the City. Any new construction in Bay margin areas should carefully consider the potential effects of settlement both on the project and on adjacent properties.

The General Plan and Municipal Code include policies and regulations to address new construction including requiring piles where appropriate and all new construction in Bay margin areas should be designed with the guidance of a qualified geotechnical engineer in accordance with the applicable California Building Codes.

Landslides

Landslides have historically caused significant property damage in Marin County and can potentially be a risk to life and safety. Regional mapping of landslide and debris flow susceptibility identifies swale areas on Belvedere Island as potential hazard areas. Past landslides have damaged private properties, public streets and utilities. Landslide movement can be triggered by elevated groundwater due to rainfall, saturation by leaking utilities, irrigation, impounded water, wave erosion and manmade cuts and fills, as well as by seismic ground shaking. The existing steep slopes adjacent to shoreline areas have historically been subject to a relatively high rate of shallow landslides and sloughing. These hazards appear to be triggered by a combination of rainfall and wave erosion, which have locally created steep, unvegetated slopes. Properties that are on or adjacent to these slopes have a relatively high risk of experiencing landslide movement. The General Plan and Municipal Code include policies and regulations to address landslide issues.

Fire Hazards

Fire protection for the City is provided by the Tiburon Fire Protection District, along with a volunteer fire squad made up of Belvedere and Tiburon residents. Although Belvedere is not adjacent to wildlands and therefore is not within the designated Wildlands-Urban Interface (WUI) area, fire hazard is a community concern. In part, the hazard is caused by the large number of eucalyptus trees with their highly flammable wood and tree litter. It is also caused by the steep down and upslope portions of some lots which, due to difficult access, grow wild and contain flammable debris and brush. Houses with wooden roofs and decks built close together also contribute to the fire hazard potential. The extremely narrow and winding streets on Belvedere Island and Corinthian Island are also an impediment to quick response by the Fire District.

Belvedere's road network, particularly on Belvedere and Corinthian Islands, can be difficult to navigate. This could be dangerous for vehicles needing emergency access. The City needs to closely coordinate road closures to ensure they are limited in time, in number, and in duration.

The General Plan and Municipal Code include policies and regulations to address fire concerns including:

- Partnering with the Federal Emergency Management Agency, Tiburon Peninsula Foundation, Belvedere Community Foundation and the Town of Tiburon to receive fire protection services from the Tiburon Fire Protection District;
- Conducting public education in schools, CPR, First Aid, and Community Disaster Preparedness classes;
- Participation in the Marin County and California Mutual Aid Systems; and
- Implementing the Fire District Vegetation Management Standards including that defensible space be maintained around all structures and the use of plants that are more fire resistant.

Emergency and Evacuation Planning

Emergency response is provided through coordinated efforts by the City of Belvedere and the Town of Tiburon. Emergency planning and evacuation pose many challenges for Belvedere due to the precarious topography and narrow City roads. The General Plan Safety Element provides an in-depth analysis of emergency and evacuation planning and protocols, as well as scenario mapping and evacuation route mapping.

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Vacant and Available Sites



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Appendix D

Vacant and Available Sites

D.1 Introduction

The *Plan Bay Area 2050 Final Blueprint*¹ forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, HCD has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing. This calculation, known as the Regional Housing Needs Allocation (RHNA), is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from the California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones. These new laws governing the methodology for how HCD calculates the RHNA resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous cycles.

D.2 Regional Housing Needs Allocation

ABAG adopted its Final RHNA Plan in March 2022. For Belvedere, the proposed RHNA to be planned for this cycle is 160 units. Details are provided below.

RHNA Summary

Belvedere's share of the regional housing need for the eight-year period from 2023 to 2031 is 160 units, which is a 1,000 percent increase over the 16 units required by the 2014 to 2022 RHNA. The housing need is divided into the four income categories of housing affordability. [Table D-1, Belvedere's Regional Housing Needs Allocation – 2023–2031](#), shows Belvedere's RHNA for the planning period 2023 – 2031.

¹ Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing and transportation

Table D-1 Belvedere's Regional Housing Needs Allocation – 2023–2031

Income Group	Belvedere Units	Percent	Marin County Units	Percent	Bay Area Units	Percent
Extremely Low Income (<30% of AMI)	24	15.3%	2,086	14.5%	57,221	12.9%
Very Low Income (30% - 50% of AMI)	25	15.3%	2,084	14.5%	57,221	12.9%
Low Income (50%-80% of AMI)	28	17.5%	2,400	16.7%	65,892	14.9%
Moderate Income (80%-120% of AMI)	23	14.4%	2,182	15.1%	72,712	16.5%
Above Moderate Income (>120% of AMI)	60	37.5%	5,652	39.2%	188,130	42.6%
Total	160	100.0%	14,405	100.0%	441,176	100.0%

SOURCE: ABAG 2021

NOTE: Association of Bay Area Governments Methodology and tentative numbers were approved by ABAG's Executive board on January 21, 2021 (Resolution No. 02-2021). The numbers were submitted for review to California Housing and Community Development in February 2021, after which an appeals process will take place during the Summer and Fall of 2021. THESE NUMBERS SHOULD BE CONSIDERED PRELIMINARY AND SUBJECT TO CHANGE PER HCD REVIEW.

Progress to Date

The RHNA planning period for the 2023-2031 Housing Element (6th Cycle) is June 30, 2022 through December 31, 2030. The statutory adoption date for the 6th Cycle Housing Element is January 1, 2023—a full six months after the beginning of the planning period. To account for this discrepancy, the City of Belvedere must account for the number of housing units permitted prior to adoption of the 6th Cycle Housing Element and apply these to the 2023-2031 RHNA. Accordingly, the units permitted in this period count toward the 2023-2031 planning period RHNA and are subtracted from the 6th Cycle RHNA. [Table D-2, Belvedere's Adjusted RHNA](#), shows the City of Belvedere's adjusted RHNA, which accounts for progress made prior to the adoption of the updated Housing Element document.

Table D-2 Belvedere's Adjusted RHNA

	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
2023–2031 RHNA	49	28	23	60	160
Units permitted between June 30, 2022 and January 1, 2023	1	2	1	0	4
Remaining RHNA	48	26	22	60	156

SOURCE: City of Belvedere

D.3 Site Inventory

The purpose of the sites inventory is to identify and analyze specific sites that are available and suitable for residential development from 2023-2031 in order to accommodate Belvedere's assigned 160 housing units. The City doesn't build the housing but creates the programs and policies to plan for where it should go and how many units could be on potential sites.

Overview of Selected Sites

This section provides information on the current list of potential sites under consideration for determining how the City will accommodate the State's required minimum of 160 housing units. Please note that the site numbers listed here are added only as an additional way to reference the site and easily label it on a map. The site number is not any indication of preference or priority.

[Figure D-1, Potential Sites Inventory Map](#), shows an overview of the potential sites inventory map that has been developed for Belvedere's 6th Cycle Housing Element Update.

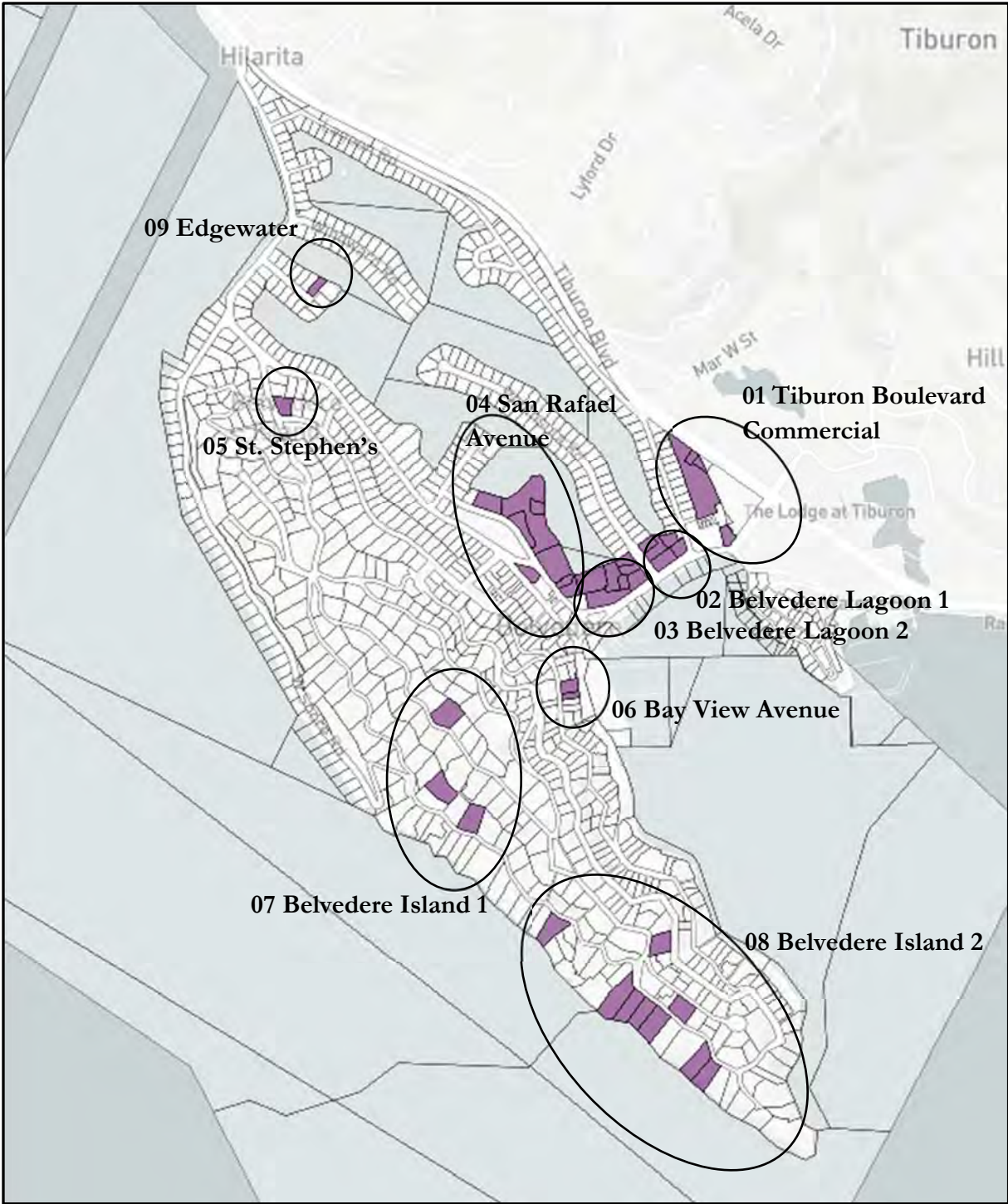
Determination of Applicable Acreage

Belvedere's General Plan and Zoning defines applicable acreage as total area within lot lines excluding any area which is underwater at summer-level high tide. In the Site Details, below, applicable acreage and associated units are based on this Net Acreage.

Housing Replacement Program

Sites that include existing residential units that are occupied by, or subject to, affordability agreements for lower-income households are subject to a housing replacement program according to Gov. Code § 65583.2 (g)(3). Belvedere is spearheading a local program to offset

displacement for units of all affordability levels. See Program 3.15 for details. **Figure D-1
Potential Sites Inventory Map**

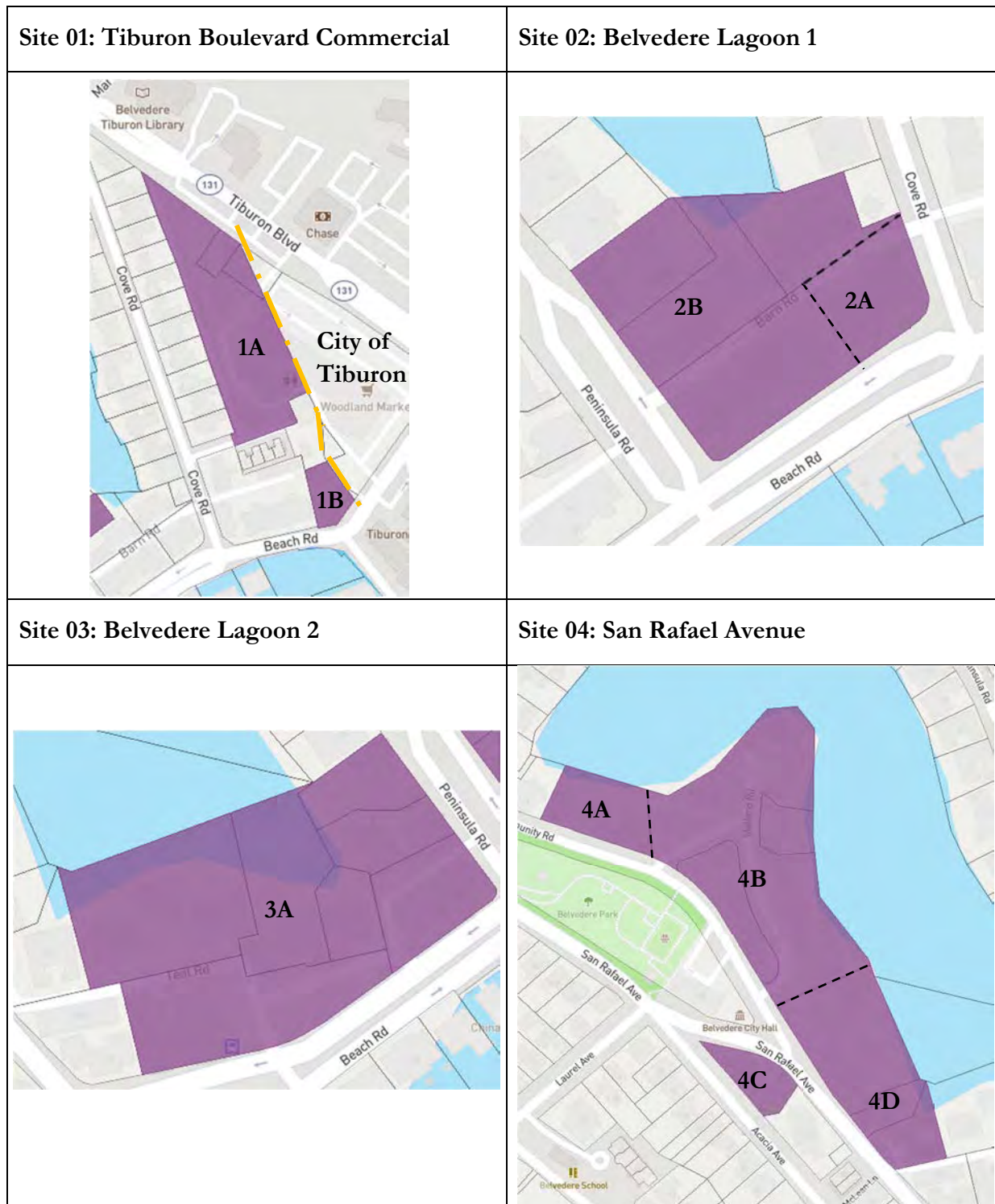


Sites Details

This section provides information on each of the sites selected for inclusion in the inventory of vacant/partial vacant and available sites. Maps for each housing resource area are shown in

Figure D-2, [Housing Resource Areas](#). Information about individual sites within each housing resource area follow, with figures D-3 through D-22.

Figure D-2 Housing Resource Areas






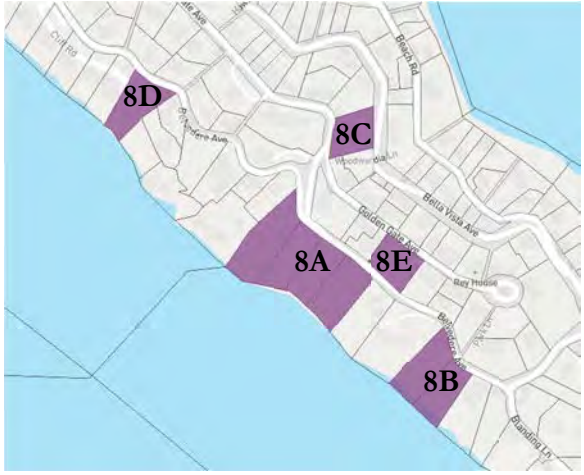

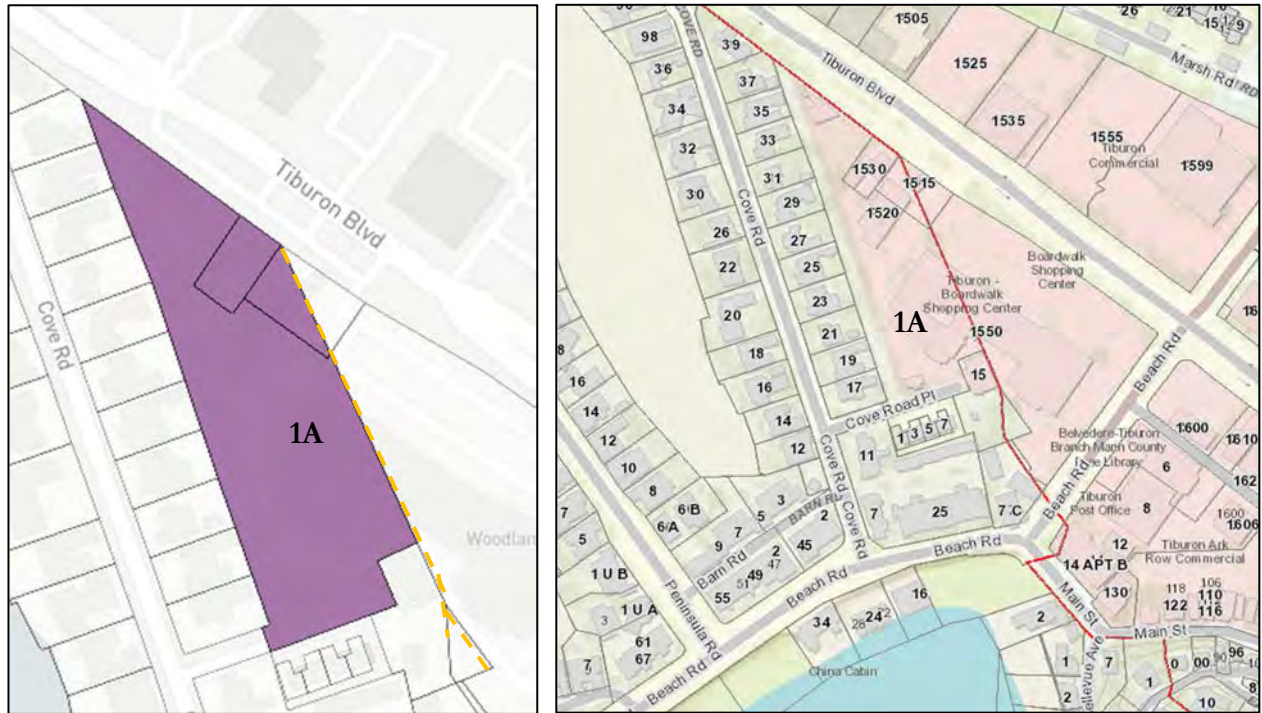
Site 05: Saint Stephen's Parking Lot	Site 06: Bay View Avenue
	
Site 07: Belvedere Island 1	Site 08: Belvedere Island 2
	
Site 09: Edgewater	
	

Figure D-3 Tiburon Boulevard Commercial Area and City Boundary (Site 01A)



Site 01A: Tiburon Boulevard Commercial primary site

Address: 1530 Tiburon Boulevard (et al)

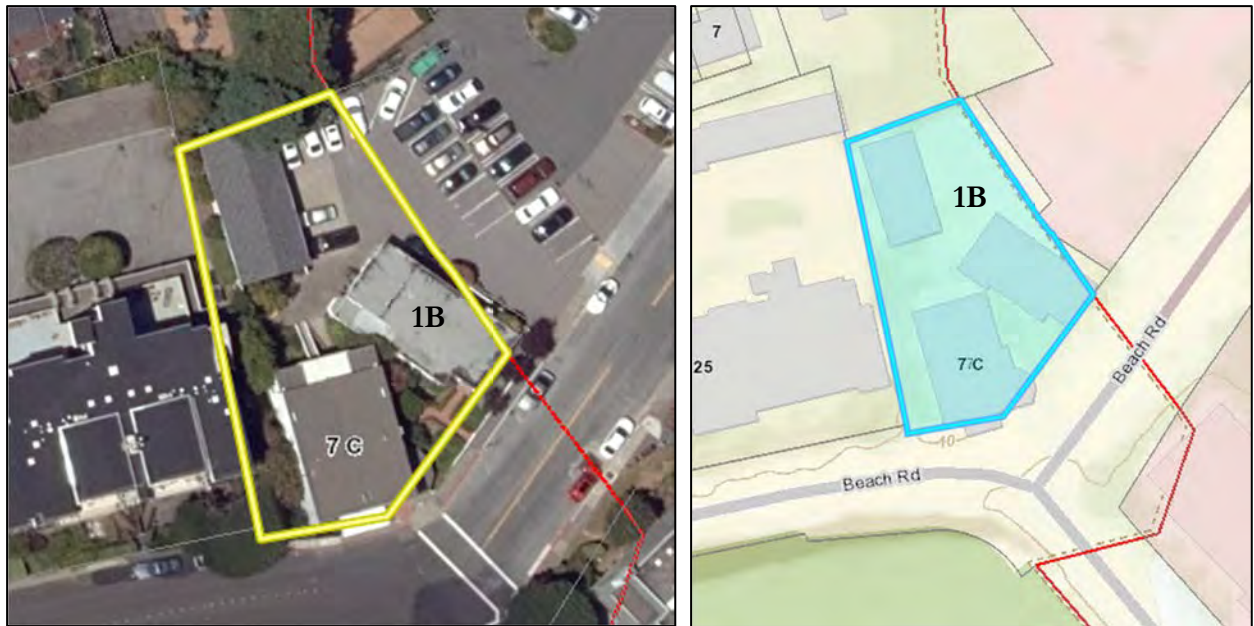
Allocated Capacity for Housing Units: 65 units in Belvedere, with a total of 130 across the site, including the city of Tiburon.

Description: Site 01A is located at Belvedere's primary commercial corner, which is predominately defined by retail and office uses, apartments, and single-family residential uses. This area is served by several amenities along Tiburon Boulevard, including the Boardwalk Shopping Center and various office uses. This site presents the best opportunity for higher density housing development to be constructed within Belvedere. Current use on the site includes office and service commercial uses. Current zoning at this site is C-1 and Assembly Bill 2011 requires the City to approve eligible housing projects.. This site is the motivation behind the policy to adopt objective standards that specifically apply to AB 2011 projects. The property owner is the Belvedere Land Company. Owners have expressed an interest in redeveloping this site. The site is located on a Commercial Corridor, more than 90 feet wide as defined in SB 2011, therefore is eligible for a 151-unit project without changing the use or density specified in the zoning ordinance. See Sections 65912.101 and 659123.120(b).

Size: 2.51 acres with four (4) parcels within Belvedere

Constraints: This site is bifurcated with the city boundary line between Belvedere and Tiburon. See Figure D-4. Initial analysis anticipates half of all units will be within Belvedere city limits. Mitigation for 100-year FEMA flood zone designation would be necessary through building permit review. Demolition/Remodel of existing shopping center required; dual zoning exists across the full site. Lot consolidation is anticipated. Under Assembly Bill 2011, the City would evaluate a housing application using only objective standards. The City developed its current objective standards with a view towards smaller buildings and consider amendments them to address larger-scale multi-family projects.

Figure D-4 Tiburon Boulevard Commercial Area, 7 Beach Road (Site 01B)



Site 01B: Tiburon Boulevard Commercial

Address: 7 Beach Road

Allocated Capacity for Allocated Capacity for Housing Units: Nine (9) units total, five (5) units existing, for a net gain of four (4) units.

Description: Site 01C is located adjacent to the Tiburon Boulevard Commercial primary site, which includes retail and office uses. Nearby uses include apartments, multi-family, duplexes, and single-family residential uses. This site was considered as a Housing Opportunity Site with the 5th Cycle. The prior Housing Element suggested an increase in density to 35 dwelling units per net acre at this site. Current use on the site includes service commercial uses. The site is zoned R-3 with a High-Density Multi-Family Overlay General Plan density of up to 35 dwelling units per net acre. With five (5) units existing, a total of nine (9) units may be constructed, for a net gain of four (4) units.

Size: 0.25 acres

Constraints: Mitigation for 100-year FEMA flood zone designation would be necessary through building permit review; redevelopment of existing structures required; a displacement plan would be necessary for existing tenants; size is less than 0.5 acres.

Figure D-5 Belvedere Lagoon 1, 2 Cove Road (Site 02A)



Site 02A: Belvedere Lagoon 1, 2 Cove Road

Address: 2 Cove Road

Allocated Capacity for Allocated Capacity for Housing Units: Four (4) units existed (prior to fire), the total capacity for this site will evolve with the City's consideration of SB-10.

Allocated capacity for additional housing units is assumed zero (0) until Council takes action to determine SB-10 applicability.

Description: Site 02A is surrounded by duplexes, retail and office uses, apartments, and single-family residential uses. This area is served by several amenities along Tiburon Boulevard, including the Boardwalk Shopping Center and various office uses. Recent use on the site was multi-family residential use, though tenants were displaced by a fire within the past two years. This site is zoned R-3 with a General Plan density of 5-20 dwelling units per net acre, which would allow a total of four (4) units. The property owner is the Belvedere Land Company. Owners have expressed an interest in redeveloping this site.

Incentivized Density: This site could be a proactive receiving site for displacement at other Belvedere Land Company sites through phased redevelopment (see Program 3.15). SB 10 may be a consideration through City negotiations with this property owner. This would enable up to 10 units at this site.

Size: 0.24 acres

Constraints: Mitigation for 100-year FEMA flood zone designation would be necessary through building permit review; size is less than 0.5 acres.

Figure D-6 Belvedere Lagoon 1, A Peninsula (et al) (Site 02B)



Site 02B: Belvedere Lagoon 1

Address: 6 A Peninsula (et al)

Allocated Capacity for Housing Units: Five (5) additional housing units is assumed, for a total of 17 units for the site.

Description: Site 02B is located on the south side of Belvedere Lagoon. This area is served by several amenities along Tiburon Boulevard, including the Boardwalk Shopping Center and various office uses. Current use on the site includes multi-family residential use owned by Belvedere Land Company. Neighboring uses include single-family residential uses. This site is zoned R-2 for all parcels, and has a General Plan density of 5-20 dwelling units per net acre, which would allow a total of 22 units. There are 12 existing units on the site. The property owner is the Belvedere Land Company. Owners have expressed an interest in redeveloping and/or adding to the existing units on this site. While a total of 10 additional units are possible on this site, five (5) have been assumed since this is an already dense area with known constraints to maximum development.

Size: 1.17 acres² with four (4) parcels

Constraints: Remodeling or redevelopment of existing structures required; a displacement plan would be necessary for existing tenants if demolition of units is required for construction; mitigation for 100-year FEMA flood zone designation would be necessary through building permit review.

² Net acreage standards apply to this site regarding density calculations, which the General Plan describes as measured including only the size of the actual developable parcels themselves.

Figure D-7 Belvedere Lagoon 2, 15 Teal (Site 03A)



Site 03A: Belvedere Lagoon 2

Address: 15 Teal (et al)

Allocated Capacity for Housing Units: Eight (8) additional housing units is assumed, for a total of 35 units for the site.

Description: Site 03A is located on the south side of Belvedere Lagoon. This area is served by several amenities along Tiburon Boulevard, including the Boardwalk Shopping Center and various office uses. Current use on the site includes multi-family residential use. This site is zoned R-2 and R-3 with a General Plan density of 5-20 dwelling units per net acre, which would allow an estimated total of 48 units (adjusted to approximate net vs gross for site area). There are 27 existing units on the site. The property owner is the Belvedere Land Company. Owners have expressed an interest in redeveloping this site. While a total of 21 additional units are possible on this site, eight (8) have been assumed since this is an already dense area with known constraints to maximum development.

Size: 2.8 acres³ with seven (7) parcels

Constraints: Redevelopment of existing structures required; a displacement plan would be necessary for existing tenants; dual zoning exists across the full site, though density is consistent and ODDS are in place; mitigation for 100-year FEMA flood zone designation would be necessary through building permit review.

³ Net acreage standards apply to this site regarding density calculations, which the General Plan describes as measured including only the size of the actual developable parcels themselves.

Figure D-8 San Rafael Avenue Area, 6 Community Road (Site 04A)



Site 04A: San Rafael Avenue

Address: 6 Community Road

Allocated Capacity for Housing Units: 10 units total, six (6) units existing, for a net gain of four (4) units (adjusted to approximate net vs gross for site area).

Description: Site 04A is located along the lagoon, which is predominately defined by single-family residential homes, duplexes, and institutional uses. This area is served by Belvedere City Hall and a Church. Current use on the site includes duplexes owned by HBA. Owners have expressed an interest in redeveloping this site. Neighboring uses include single-family residential uses, Belvedere City Hall, and Belvedere Park. This site is zoned R-2, which allows for 5-20 dwelling units per net acre, for a total of 10 units. There are six (6) existing units on the site, so there would be a net gain of four (4) units.

Size: 0.52 acres⁴

Constraints: Redevelopment of existing residential use; a displacement plan would be necessary for existing tenants; mitigation for 100-year FEMA flood zone designation would be necessary through building permit review.

⁴ Net acreage standards apply to this site regarding density calculations, which the General Plan describes as measured including only the size of the actual developable parcels themselves.

Figure D-4 San Rafael Avenue Area, Mallard Road (Site 04B)



Site 04B: San Rafael Avenue Area, Mallard Road

Address: 1 Mallard Road (et al)

Allocated Capacity for Housing Units: 48 units total, 22 units existing, for a net gain of 26 units (adjusted to approximate net vs gross for site area).

Description: Site 04B is located in the San Rafael Avenue Area, and primarily consists of duplexes and municipal uses. This area is served by Belvedere City Hall and the Community Park. Current use on the site includes duplexes and single-family residential uses. This site is zoned R-2 and has a General Plan density of 5-20 dwelling units per net acre, which would allow a total of 48 units. An application is currently in review as an SB 330 site with a total of 40 units.

Size: 2.84 acres⁵ with three (3) parcels

Constraints: Redevelopment of existing residential use; a displacement plan would be necessary for existing tenants; mitigation for 100-year FEMA flood zone designation would be necessary through building permit review.

⁵ Net acreage standards apply to this site regarding density calculations, which the General Plan describes as measured including only the size of the actual developable parcels themselves.

Figure D-5 501 San Rafael Avenue (Site 04C)



Site 04C: 501 San Rafael Avenue

Address: 501 San Rafael Avenue

Allocated Capacity for Housing Units: Seven (7) new units with no existing residential units.

Description: Site 04C is located south of Belvedere City Hall. This site is zoned R-3 and designated Church/School in the General Plan. The site is currently used as a church. The R-3 zoning would allow a total of five (5) units developed at a density of 5-20 dwelling units per net acre. There are no existing housing units at this site.

Incentivized Density: This site could be part of a small group of sites that would be allowed to construct up to 10 units by enacting an ordinance to allow SB 10.

Size: 0.28 acres

Constraints: Demolition of existing church; size is less than 0.5 acres.

Figure D-11 500 San Rafael Avenue (Site 04D)



Site 04D: 500 San Rafael

Address: 500 San Rafael Avenue (et al)

Allocated Capacity for Housing Units: 22 units total, 12 units existing, for a net gain of 10 units (adjusted to approximate net vs gross for site area).

Description: Site 04D is located on the west side of Belvedere Lagoon. This area is mid-way between several amenities along Tiburon Boulevard, including the Boardwalk Shopping Center to the east, and the Belvedere Community Park to the north-west. Current use on the site includes multi-family residential use owned by HBA and Belvedere Land Company. This site is zoned R-2, with density allowed at 5-20 dwelling units per net acre for a total of 27 units. There are 12 existing unit on the site, so there would be a net of 10 units. Owners have expressed an interest in redeveloping this site.

Size: 1.44 acres⁶ with three (3) parcels

Constraints: Redevelopment of existing residential use; a displacement plan would be necessary for existing tenants; mitigation for 100-year FEMA flood zone designation would be necessary through building permit review.

⁶ Net acreage standards apply to this site regarding density calculations, which the General Plan describes as measured including only the size of the actual developable parcels themselves.

Figure D-6 St. Stephen's (Site 05A)



Site 05A: Saint Stephen's

Address: Bay View Avenue (existing parking lot does not have an address)

Allocated Capacity for Housing Units: Six (6) new units with no existing residential units.

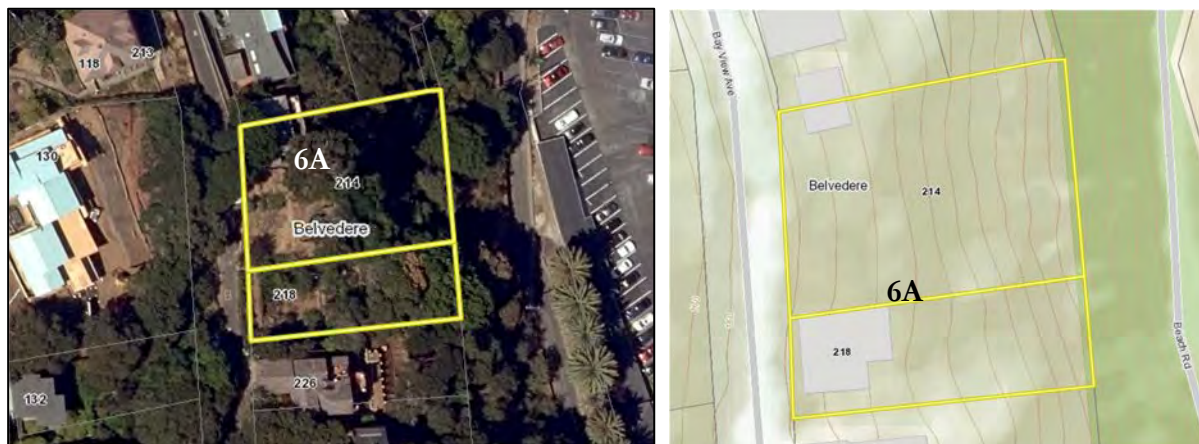
Description: Site 05A is located in upper north neighborhood of Belvedere Island, which is predominately defined by single-family residential homes and across the street from Saint Stephen's Episcopal Church. The site is currently used as a church parking lot. Neighboring uses include single-family residential uses. This site is zoned R-15 and designated Church/School in the General Plan. There are no existing housing units at this site.

Incentivized Density: This site could be part of a small group of sites that would be allowed to construct up to 10 units by enacting an ordinance to allow SB 10.

Size: 0.35 acres

Constraints: Demolition of existing parking lot; size is less than 0.5 acres.

Figure D-13 Bay View Avenue Area (Site 06A)



Site 06A: Bay View Avenue

Address: 214 and 218 Bay View Avenue

Allocated Capacity for Housing Units: Four (4) units total, with one (1) unit existing, for a net gain of three (3) units.

Description: Site 06A is located along Bay View Avenue, which is predominately defined by single-family residential uses and the San Francisco Yacht Club. Half of the site is currently vacant (214 Bay View Ave), which was used in the prior 5th Cycle. Neighboring uses include single-family residential uses and service commercial uses. This site is zoned R-15 and designated low-density SFR in the General Plan. This will remain R-15, which allows for single-family structures and accessory dwelling structures. A total of three (3) units are possible at this site, with one (1) new single-family unit, and an accessory dwelling unit for each parcel (2).

Size: 0.13 acres with two (2) parcels

Constraints: Steep slope.

Figure D-14 Belvedere Island 1 Area, 28 Eucalyptus Road (Site 07A)



Site 07A: 28 Eucalyptus

Address: 28 Eucalyptus Road

Allocated Capacity for Housing Units: Four (4) units total, two (2) units existing, for a net gain of two (2) units.

Description: Site 07A is located on the west side of Belvedere Island, which is predominately defined by large single-family homes with a view of Richardson Bay. Current use of the site includes a single-family residential use and an existing accessory dwelling unit. Neighboring uses include large single-family homes. This site is zoned R-15 and designated low-density SFR in the General Plan. This site would remain zoned R-15. With SB 9, a total of four (4) dwelling units may be developed at this site. There are two (2) existing units on the site, so there would be a net gain of two (2) units. Property owner has expressed interest.

Size: 0.62 acres

Constraints: Steep slope.

Figure D-15 Belvedere Island 1 Area, 22 Eucalyptus Road (Site 07B)



Site 07B: 22 Eucalyptus

Address: 22 Eucalyptus Road

Allocated Capacity for Housing Units: Four (4) units total, one (1) unit existing, for a net gain of three (3) units.

Description: Site 07B is located on the west side of Belvedere Island, which is predominately defined by large single-family homes with a view of Richardson Bay. Current use of the site includes a single-family residential use. Neighboring uses include large single-family homes. This site is zoned R-15 and designated low-density SFR in the General Plan. This site would remain zoned single-family R-15. With SB 9, a total of four (4) dwelling units may be developed at this site. There are two (2) existing units on the site, so there would be a net gain of two (2) units. Property owner has expressed interest.

Size: 0.68 acres

Constraints: Steep slope.

Figure D-16 Belvedere Island 1 Area, 12 Crest Road (Site 07C)



Site 07C: 12 Crest

Address: 12 Crest Road

Allocated Capacity for Housing Units: Two (2) units total on a lot that has been vacant for several years, to include a single-family home and ADU.

Description: Site 07C is located on the west side of Belvedere Island, which is predominately defined by large single-family homes with a view of Richardson Bay. A single-family home was demolished several years ago. Neighboring uses include large single-family homes. This site is zoned R-15 and designated low-density SFR in the General Plan. This site would remain zoned single-family R-15.

Size: 0.72 acres

Constraints: Steep slope.

Figure D-7 Belvedere Island 2 Area (Site 08A)



Site 08A: 415 Belvedere Island 1

Address: 415 Belvedere Avenue (et al)

Allocated Capacity for Housing Units: Eight (8) new units with no existing residential units.

Description: Site 08A (including sites 08A-1, 08A-2, 08A-3, 08A-4) is located on the south end of Belvedere Island, which is predominately defined by large single-family homes with a view to San Francisco Bay. The sites are currently vacant and under single ownership. Neighboring uses include large single-family residential uses. This site is zoned R-15 and designated low-density SFR in the General Plan. Up to eight (8) units could be allowed at this site, with four (4) single-family and four (4) accessory dwelling units. There are no existing housing units at this site. While these parcels have been used in past housing elements, the property owner has recently updated the property for stability and marketability.

Size: 2.75 acres with four (4) parcels

Constraints: Steep slope.

Figure D-19 Belvedere Island Area 1 (Site 08B)



Site 08B: 443 Belvedere Island 1

Address: 443 Belvedere Avenue (et al)

Allocated Capacity for Housing Units: Four (4) units total, with one (1) unit existing, for a net gain of three (3) units.

Description: Site 08B is located on the south end of Belvedere Island, which is predominately defined by large single-family homes with a view to San Francisco Bay. The site includes one vacant parcel and one parcel with a single-family home. Neighboring uses include large single-family residential uses. This site is zoned R-15 and designated low-density SFR in the General Plan. This site would remain zoned single-family R-15, which would allow a total of four (4) units, assuming one (1) single-family and one (1) ADU for each parcel. There is one (1) existing housing unit at this site. Owner has expressed interest in this assumed development.

Size: 1.21 acres with two (2) parcels

Constraints: Steep slope.

Figure D-8 Belvedere Island 1 Area (Site 08C)



Site 08C: 340 Golden Gate

Address: 340 Golden Gate Avenue

Allocated Capacity for Housing Units: Three (3) units total, one (1) unit existing, for a net gain of two (2) units.

Description: Site 08C is located on the south end of Belvedere Island, which is predominately defined by large single-family homes with a view to San Francisco Bay. The site includes one existing single-family home. Neighboring uses include large single-family residential uses. This site is zoned R-15 and designated low-density SFR in the General Plan. This site would remain zoned single-family R-15, which would allow three (3) units developed, with an addition of an ADU and a JADU. There is one (1) existing unit on the site, so there would be a net gain of two (2) units. This site owner has expressed an interest in SB 10.

Size: 0.51 acres

Constraints: Steep slope.

Figure D-9 Belvedere Island 1 Area (Site 08D)



Site 08D: 43 Cliff

Address: 43 Cliff Road

Allocated Capacity for Housing Units: Three (3) units total, one (1) unit existing, for a net gain of two (2) units.

Description: Site 08D is located on the south end of Belvedere Island, which is predominately defined by large single-family homes with a view to San Francisco Bay. The site has an existing single-family residence. This site is zoned R-15 and designated low-density SFR in the General Plan. This site would remain zoned single-family R-15, which would allow three (3) units developed, with an addition of an ADU and a JADU. There is one (1) existing unit on the site, so there would be a net gain of two (2) units. Property owner has expressed interest.

Size: 0.62 acres

Constraints: Steep slope.

Figure D-10 Belvedere Island 1 Area (Site 08E)



Site 08E: 421 Golden Gate

Address: 421 Golden Gate Avenue

Allocated Capacity for Housing Units: Four (4) units total, two (2) units existing, for a net gain of two (2) units.

Description: Site 08E is located on the south end of Belvedere Island, which is predominately defined by large single-family homes with a view to San Francisco Bay. The site has an existing single-family residence and an ADU. Neighboring uses include large single-family residential uses. This site is zoned R-15 and designated low-density SFR in the General Plan. This site would remain zoned single-family R-15. There are two (2) existing units on the site. The owner has submitted an SB 9 application, so there would be a net gain of two (2) units.

Size: 0.51 acres

Constraints: Steep slope.

Figure D-11 Edgewater Area, 14 Edgewater Road (Site 09A)



Site 09A: 14 Edgewater Road

Allocated Capacity for Housing Units: Two (2) new units with no existing residential units.

Description: Site 09A is a parcel without a home. Instead, a sports-court exists at this site. This site is zoned R-1L and designated medium-density SFR in the General Plan. A single-family structure could be built with an accessory dwelling unit for a total of two (2) new units. There are no existing housing units at this site.

Size: 0.68 acres⁷

Constraints: Mitigation for 100-year FEMA flood zone designation would be necessary through building permit

⁷ Net acreage standards apply to this site regarding density calculations, which the General Plan describes as measured including only the size of the actual developable parcels themselves.

Accessory Dwelling Units (ADUs and Junior ADUs) and SB 9 Secondary Units

Forty-one (41), in addition to those constructed in tandem with single-family housing units for sites included with the Sites Inventory.

Property owners have slowly gained interest in constructing accessory dwelling units over time in Belvedere. Twenty-seven (27) ADU applications remain in process since 2017 towards counting as additional units. The primary reason given for withdrawing an application is that a property sold. Through this housing element update, a growing awareness and curiosity about accessory dwelling units has emerged among homeowners in Belvedere.

Regional Partnership to Support ADUs and JADUs

A group of planners in Marin formed the “Housing Working Group”, to look at ways to collaborate on affordable housing issues, with a focus on the 2017 State Housing Legislation. The Housing Working Group worked on a collaborative effort on the SB2 planning grants which, are intended to provide funding and technical assistance to all local governments in California to help cities and counties prepare, adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production. The Housing Working Group applied for the grant together as a group effort. The grant money was utilized in a collaborative effort; funds were pooled together. One of the products of this joint opportunity pertained to accessory dwelling units to encourage the development of accessory dwelling units. The goal was to provide more information and hands-on resources that will motivate homeowners to develop accessory dwelling units. The work product produced included:

- Workbook: A guide for homeowners from initial interest to construction to develop an accessory dwelling unit.
- Videos and testimonials from people that have done accessory dwelling units.
- An on-line calculator for homeowners to explore the costs of accessory dwelling units.
- A summary of rules from each of the jurisdictions pertaining to accessory dwelling units.

Current Interest in ADU Construction

Policies incorporated with this plan incentivize and encourage more units to be completed in the near future. There are a total of 55 unique Belvedere addresses where ADUs are currently considered for construction between the sites inventory list (14) and the letters of intention (41) received. The number of ADUs assumed to meet RHNA includes only 76 percent of stated owner interest to construct ADUs within the eight-year cycle. [Table D-3, Belvedere Accessory Dwelling Unit Interest Since 2017](#), provides details about the number of ADUs that are currently in process within the City of Belvedere since 2017.

Table D-3 Belvedere Accessory Dwelling Unit Interest Since 2017

Year	Application	Withdrawn	State of Application			
			Plan-check	Building Permit	Under Construction	Completed
2017	4	1			1	2
2018	3	1			1	1
2019	2			1	1	
2020	5	1		1	1	2
2021	7		2	2	3	
2022	15	1	7	5	2	
Total:	36	4	9	9	9	5

SOURCE: City of Belvedere; EMC Planning Group Inc.

New Interest in ADU Construction

Through the process of updating the Housing Element, property owner interest forms were received for the following locations, with commitments of intention for the addresses listed in Table D-4, below. Only three (3) of the following are included with the above table of units in process of being built. Belvedere supports continued responsiveness through providing a forum opportunity to better understand and overcome any obstacles to ADU and JADU construction with Program 6.3.

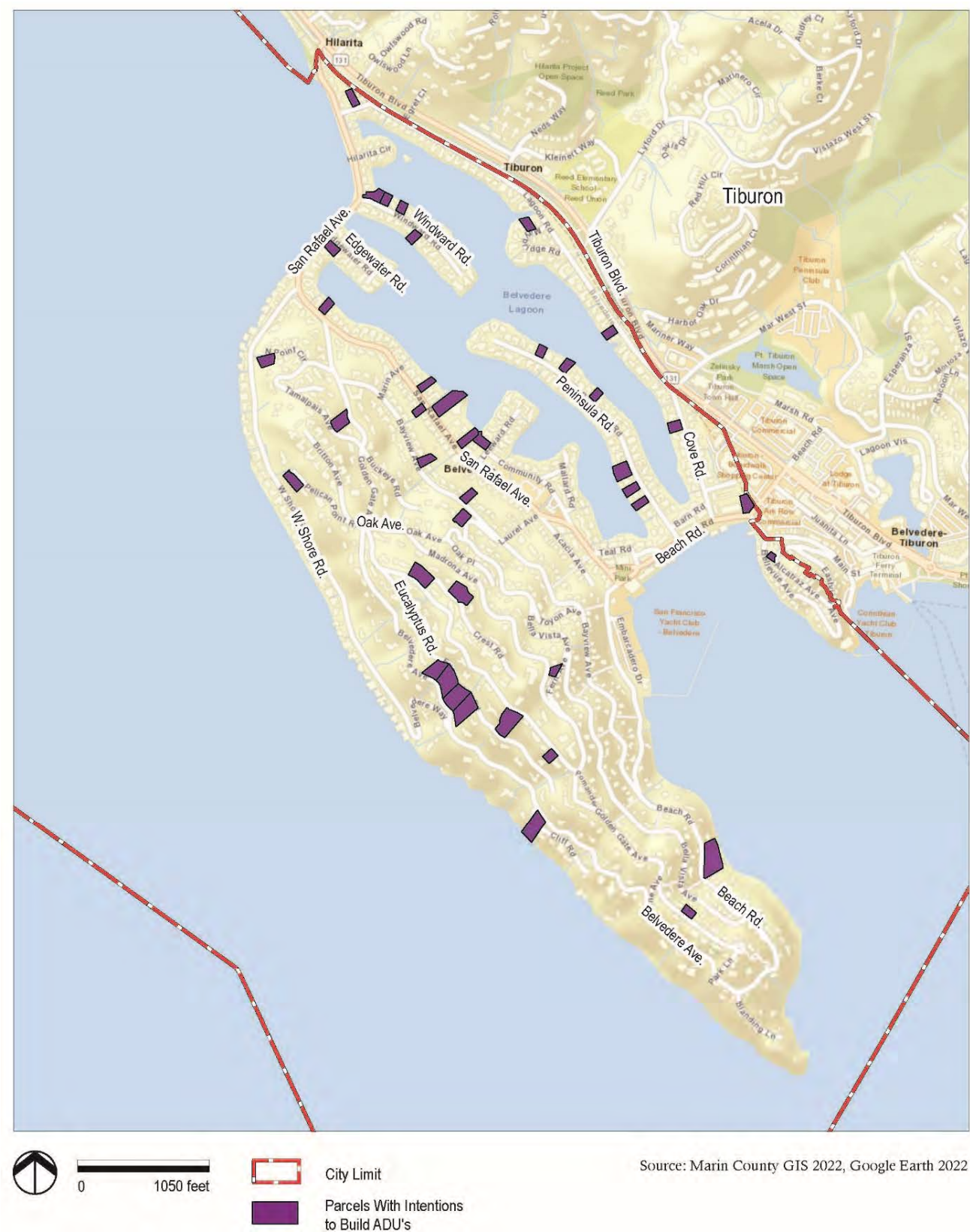
Table D-4 Accessory Dwelling Unit Intentions to Construct 2023-2031

ADU Site	Address
1	7 Alcatraz Avenue
2	40 Bayview Avenue
3	74 Bayview Avenue
4	266 Beach Road
5	7 Beach Road
6	8 Cliff Road
7	32 Cove Road
8	16 Crest Road
9	1 Edgewater Road
10	14 Eucalyptus Road
11	16 Eucalyptus Road

ADU Site	Address
12	18 Eucalyptus Road
13	20 Eucalyptus Road
14	137 Golden Gate Ave
15	213 Golden Gate Ave
16	412 Golden Gate Ave
17	112 Golden Gate Ave
18	1 Lagoon Road
19	80 Lagoon Road
20	6 Leeward Road
21	176 Madrona Ave
22	4 Maybridge Road
23	8 North Point Circle
24	1 Oak Ave.
25	12 Pelican Point Road
26	9 Peninsula Road
27	13 Peninsula Road
28	17 Peninsula Road
29	40 Peninsula Road
30	50 Peninsula Road
31	56 Peninsula Road
32	200 San Rafael Ave.
33	311 San Rafael Ave.
34	312 San Rafael Ave.
35	320 San Rafael Ave.
36	334 San Rafael Ave.
37	18 Tamalpais Avenue
38	2 Windward Road
39	4 Windward Road
40	8 Windward Road
41	19 Windward Road

SOURCE: City of Belvedere; EMC Planning Group Inc.

Figure D-24 Belvedere Sites with Resident Intentions to Build ADUs



Inventory of Vacant/Partially Vacant and Available Sites

This section provides the formal inventory of sites that the City of Belvedere will rely on in the 6th Housing Element planning cycle. Per state law and Housing Program 3.3 (see Chapter 3 of this 6th Cycle Housing Element), the City is required to maintain “no net loss” of the housing capacity represented by this list of parcels and the sites they comprise. To facilitate this, the inventory presented below has been designed with excess capacity.⁸ This allows some degree of flexibility in decision making for individual development projects as they come forward for approval by City Council.

In short, with some limited flexibility, the City is committed to permitting housing on each of the parcels listed in the table below, and in doing so, ensuring that the number of units listed for each parcel in the table--“planned capacity”—is achieved. Should the City approve development that is inconsistent with the parcel’s planned capacity, it is then required as part of that approval to:

- Find, based on quantitative evidence, that the remaining inventory of housing sites is still sufficient to meet the City’s 6th Cycle RHNA; or
- Identify one or more available sites with the realistic development capacity to replace the housing that would have otherwise been developed had consistency with planned capacity been achieved.

Table D-5, *Vacant/Partially Vacant and Available Sites*, provides details and capacity estimates for each of the parcels that comprise the seven (7) housing sites identified in the section above.

D.4 Sites Summary and Conclusions

The vacant, partially vacant, and underutilized sites identified in this report are sufficient to accommodate approximately 120 percent of the City of Belvedere’s Regional Housing Needs Allocation for the 6th Cycle planning period. This “cushion” is highly recommended because of the state’s no-net-loss policy, which precludes jurisdictions from approving development that results in an overall housing site deficit. The “cushion” essentially provides a degree of flexibility for policy makers as they make development decisions. Many of the sites identified in this report have existing uses that would need to be demolished before new housing could be constructed.

⁸ Excess capacity is primarily comprised of the development potential created by SB 9, which allows owners of a single-family property to divide their property into two parcels. Each of these parcels would then have the capacity for three units each—the main residence, plus an ADU and a Junior ADU.

Table D-5 Vacant/Partially Vacant and Available Sites

Site #	Site Address/ Intersection	Zoning (Current)	Density (units/ac re)	Parcel Size (Gross Acres)	Existing Units	Very Low- Income Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate- Income Capacity	Total Additional Capacity
1A	1530 Tiburon Blvd	C-1	60	0.13	0					
1A	APN: 600-82-59	C-1	60	0.11	0					
1A	1520 Tiburon Blvd	C-1	60	1.96	0					
1A sub-total:				2.21	0	26	12	12	15	65
1B	7 Beach Rd	R-3	35	0.25	5	1	2	1	0	4
2A	2 Cove Rd	R-3	20	0.24	4	0	0	0	0	0
2B	6 A Peninsula	R-2	20	0.22						
2B	7 Barn	R-2	20	0.31						
2B	3 Barn	R-2	20	0.24						
2B	2 Barn	R-2	20	0.4						
2B sub-total:				1.17	12	0	1	1	3	5
3A	15 Teal	R-2	20	0.77						
3A	11 Teal	R-2	20	0.45						

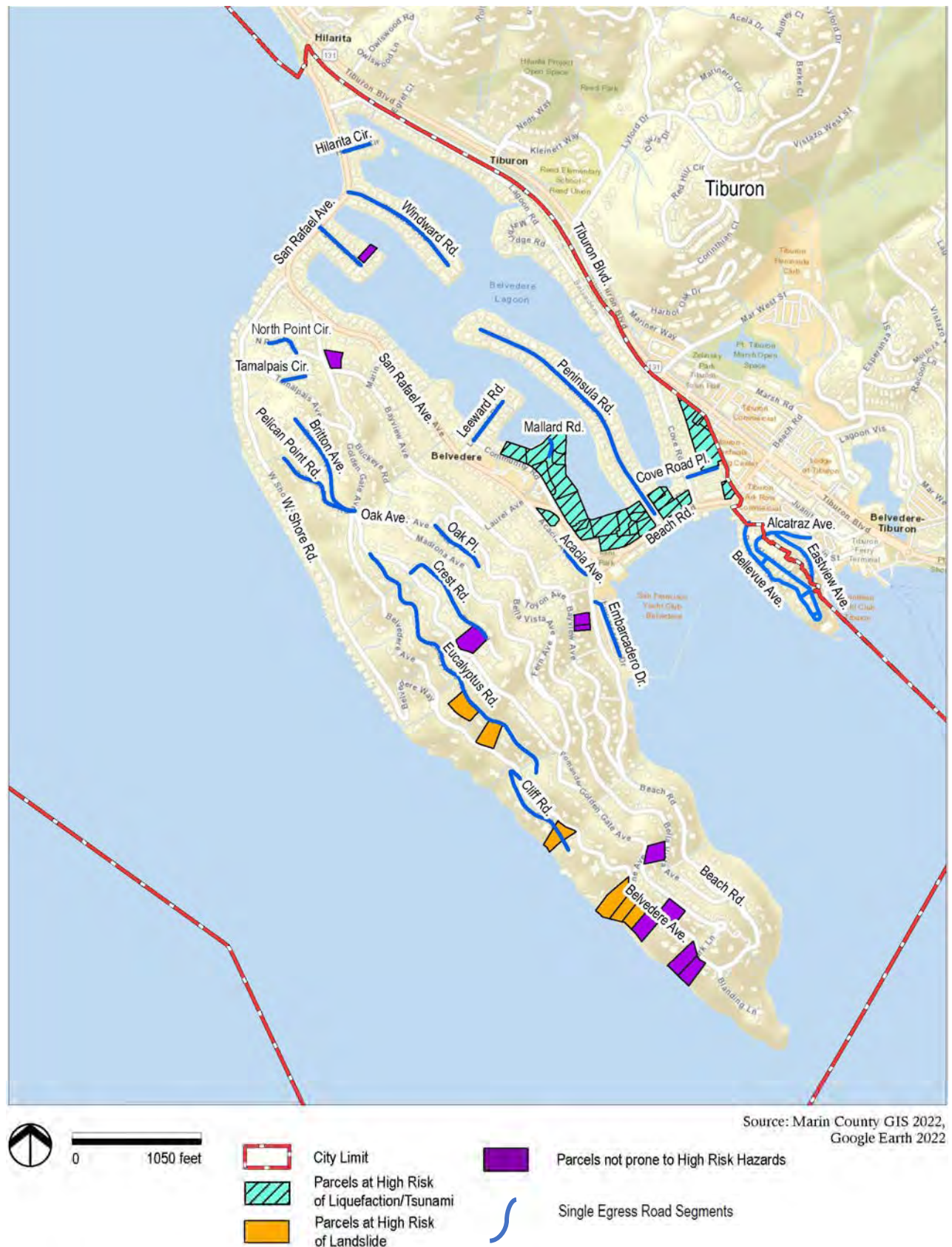
Site #	Site Address/ Intersection	Zoning (Current)	Density (units/ac re)	Parcel Size (Gross Acres)	Existing Units	Very Low- Income Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate- Income Capacity	Total Additional Capacity
3A	3 A Peninsula	R-2	20	0.21						
3A	1 A Peninsula	R-2	20	0.21						
3A	61 Beach Road	R-2	20	0.33						
3A	7 Teal	R-2	20	0.16						
3A	81 Beach Road	R-3	20	0.67						
3A sub-total:		Mixed		2.8*	27	1	2	3	2	8
4A	6 Community Road	R-2	20	0.52	6	0	2	2	0	4
4B	17 Mallard Rd	R-2	20	0.43						
4B	1 Mallard Rd	R-2	20	2.19						
4B	9 Mallard Rd	R-2	20	0.22						
4B sub-total:		R-2		2.84	22	4	2	2	18	26
4C	501 San Rafael Ave	R-3	20	0.28	0	4	2	1	0	7
4D	500 San Rafael Ave	R-2	20	0.99						
4D	532 San Rafael Ave	R-2	20	0.17						

Site #	Site Address/ Intersection	Zoning (Current)	Density (units/ac re)	Parcel Size (Gross Acres)	Existing Units	Very Low- Income Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate- Income Capacity	Total Additional Capacity
4D	27 Teal	R-2	20	0.28						
4D sub-total:				1.44	12	2	2	1	5	10
5A	Parking Lot for St. Stephens	R-15	3	0.35	0	4	2	0	0	6
6A	218 Bayview Ave	R-15	3	0.13						
6A	214 Bayview Ave	R-15	3	0.26						
6A sub-total:				0.39	1	0	0	1	2	3
7A	28 Eucalyptus Rd	R-15	3	0.62	2	0	0	0	2	1
7B	22 Eucalyptus Rd	R-15	3	0.68	1	0	1	1	1	3
7C	12 Crest	R-15	3	0.72	1	0	0	1	1	2
8A-1	415 Belvedere Ave	R-15	3	0.54	0	1	0	0	1	2
8A-2	419 Belvedere Ave	R-15	3	0.72	0	1	0	0	1	2
8A-3	APN: 602-21-45	R-15	3	0.57	0	0	1	0	1	2
8A-4	APN: 602-21-47	R-15	3	0.92	0	0	0	1	1	2

Site #	Site Address/ Intersection	Zoning (Current)	Density (units/ac re)	Parcel Size (Gross Acres)	Existing Units	Very Low- Income Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate- Income Capacity	Total Additional Capacity
8B	APN: 602-31-03	R-15	3	0.67						
8B	443 Belvedere Ave	R-15	3	0.54						
8B sub-total:				1.21	1	2	0	0	1	3
8C	340 Golden Gate Ave	R-15	3	0.51	1	1	0	0	0	2
8D	43 Cliff Rd	R-15	3	0.62	1	1	0	0	0	1
8E	421 Golden Gate Ave	R-15	3	0.51	2	1	0	0	0	1
9A	14 Edgewater Road	R-1L	6	0.21	0	0	1	0	1	2
SUB-TOTAL					97	48	30	27	58	163
Secondary Units										
Various Addresses		R-15				9	9	8	3	30
TOTAL 120% of RHNA						57	39	35	61	192
RHNA						49	28	23	60	160
Difference						8	11	12	1	32

SOURCE: City of Belvedere; EMC Planning Group Inc.

Figure D-25 Belvedere Sites Inventory and Associated Environmental Hazards



Sites Summary

For communities like Belvedere that are largely built out and surrounded on all sides by water and other communities, redevelopment and densification is the only practical solution to providing a fair share of housing for the San Francisco Bay Area. By its nature, such redevelopment is more costly and more time consuming than building new units on vacant land. Revisiting the current adopted Objective Design and Development Standards will assist property owners to better predict how to best add to the variety of housing types and affordability levels in the future.

Every effort has been made to diversify future housing locations, so that the impacts and rewards of the proposed plan will be borne by everyone. Belvedere is a unique community with specific challenges. Due to the City's size and many environmental safety constraints, these sites will have the best and most realistic chance of success in building housing. With careful planning, Belvedere can become a pro-housing community, providing inclusionary and affordable housing to better serve the needs of their community.

D.5 Exhibit Letter for Non-Vacant Site Redevelopment

On the following page is a letter received from the Belvedere Land Company. This letter indicates an intention to add units to the following sites: 01A, 02A, 02B, 03A, and 04D.

Irene Borba
Planning Direction, City of Belvedere

Re: RHNA participation for Belvedere Land Co LP & HBA Properties

Dear Ms. Borba:

August 18, 2022

The owners of Belvedere Land Company LP and the owners of the three properties labeled HBA Properties (included on the worksheet below) are interested in exploring redeveloping our properties. The age and condition of our buildings as well as lack of housing supply are major considerations for us. However, we cannot make specific plans for any redevelopment without first having updated zoning in place.

The Boardwalk shopping center (1550 Tiburon Blvd) has the greatest potential for housing units due to the lot size and central location, but currently a jurisdictional line between Tiburon and Belvedere splits the lots. Assuming the whole shopping center could be redeveloped as a mixed-use center through one development, potentially 100 – 180 new units could be added to this area; approximately 65 of these new units on what is now the Belvedere side of the jurisdictional split. We suggest rezoning this area to accommodate residential / commercial development, increasing the FAR and height limit to five stories (we assume a portion of the project would have two levels of podium parking).

In addition, should zoning allow for increased height and unit count of our existing apartment properties, approximately 61 units could be added; for example, by adding an additional story to a single-story building or by adding a unit over an at-grade garage. These sites are close to downtown and transit, and are currently zoned for multi-unit housing. The following worksheet details the aforementioned opportunities to add new residential units within Belvedere.

Owner	APN	Address	Existing Units	Potential Increase
HBA	060-092-10	500 SR AVE	8	8
HBA	060-091-09	559 SR AVE	7	2
HBA	060-072-25	6 Community Rd	6	6
BLC LP	060-082-57	1550 Tiburon Blvd	0	65
BLC LP	060-093-06	3 Barn	2	2
BLC LP	060-093-05	7 Barn	2	4
BLC LP	060-092-17	1 A Peninsula	2	2
BLC LP	060-092-16	3 A Peninsula	2	2
BLC LP	060-093-04	6 A Peninsula	2	2
BLC LP	060-092-20	81 Beach	8	3
BLC LP	060-092-21	95 Beach	11	4
BLC LP	060-093-08	45 Beach	6	4
BLC LP	060-093-07	2 Cove	4	2
BLC LP	060-092-12	532 SR Ave	2	2
BLC LP	060-092-18	61 Beach	5	5
BLC LP	060-092-19	7 Teal	2	2
BLC LP	060-092-15	11 Teal	2	2
BLC LP	060-092-14	15 Teal	6	6
BLC LP	060-092-13	27 Teal	2	3
			79	126

Please let us know what other information you need from us.

Sincerely,
Chloe Byruck

Review of Previous Housing Element



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Appendix E

Review of Previous Housing Element

E.1 Introduction

In order to effectively plan for the future, it is important to reflect back on the goals of the previous Housing Element and to identify areas where progress was made and areas where continued effort is needed. State Housing Element guidelines require communities to evaluate their previous Housing Element according to the following criteria:

- Effectiveness of the element;
- Progress in implementation; and
- Appropriateness in goals, objectives and policies.

E.2 Effectiveness of the Element

The City's 2015 Housing Element identified the following goals:

- 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; and
- Goal 6: ensure equal housing opportunity.

In order to achieve these goals, the 2015 Housing Element listed a series of policies and actions. The policies covered a range of actions, including: taking a proactive leadership role in working with housing stakeholders to achieve housing goals; encouraging construction of mixed-income projects to provide low and moderate income units; conserving existing affordable housing by continuing to regulate conversions of rental developments to condominium ownership; providing adequate sites to enable construction of new housing units, including units affordable to lower-income households; assisting in developing affordable housing; and promoting second units. The policies comply with State Housing Law guidelines.

E.3 Progress in Implementation

To assess the City’s progress in implementing the 2015 Housing Element, the following key areas were reviewed:

- Adopted programs;
- Production of housing;
- Preservation of “at risk” units; and
- Rehabilitation of existing units.

Each of these areas is discussed in detail below.

Overview of Adopted Programs

[Table E-1, Overview of Adopted Programs](#), identifies all of the actions the City committed to in the 2015 Housing Element. The table also includes a description of the progress that was made during the 2015–2023 planning period.

Production of Housing

The 2015 Housing Element identified a Regional Housing Needs Allocation (RHNA) of 16 housing units in Belvedere between January 1, 2015 and June 30, 2023. The RHNA was divided into the following income categories:

- 4 units affordable to extremely low- and very low-income households;
- 3 units affordable to low-income households;
- 4 units affordable to moderate-income households; and
- 5 units affordable to above moderate-income households.

[Table E-2, Housing Units Produced, 2015-2023](#), provides a summary of housing units produced in the city from 2015-2023.

As shown in [Table E-2, Housing Units Produced, 2015-2023](#), during the 2015–2023 planning period, five (5) new units were added to the City’s housing stock, achieving approximately 31.2 percent of the City’s RHNA. This indicates that residential growth was slower than anticipated, which may be in part due to the COVID pandemic, the cost of land, and the overall lack of support for new housing development in the community. Affordable to moderate-income household units that were created during the planning period included new accessory dwelling units.

Table E-1 Overview of Adopted Programs

Program Number	Programs/Actions [The text provided in this column is a synopsis only; for complete program language please refer to the 2015 Housing Element]	Achievements/Effectiveness	Continue/Modify/Delete
Goal 1: Work Together to Achieve Belvedere's Housing Goals			
Program 1.1	Collaborate on Inter-jurisdictional Efforts to Plan for and Provide Housing	The City participates in the Marin County Planning Directors meetings and with the Housing Working Group and has worked on joint projects such as Objective Design Standards and an ADU website and workbook.	Continue
Program 1.2	Identify Existing Employee Housing Opportunities.	Although no units were identified, there is a continued interest to further pursue this program.	Continue/Modify
Program 1.3	Work with the Marin Housing Authority	The City effectively working with the Marin Housing Authority on housing strategies.	Continue
Program 1.4	Conduct an Annual Housing Element Review	The City complies with State requirements to provide an annual assessment of Housing Element.	Continue
Goal 2: Maintain and Enhance the Quality of Existing Housing and Residential Neighborhoods			
Program 2.1	Enforce Condominium Conversion Ordinance	There have not been any conversion of for-rent apartments to for sale and enforcement of the ordinance is successful. There is an interest in the community to protect rental housing.	Continue
Program 2.2	Preserve Rental Housing	Rental housing has been preserved	Continue
Program 2.3	Conduct Home Presale Inspections	This is an effective program and residential units are inspected prior to resale to point out safety related matters and conform to the Building Code.	Continue
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 continues to maintain an inventory of vacant and underutilized properties and assists developers identifying land suitable for development.	Continue
Program 3.2	Public Education on Second Units	Using SB2 planning grant money the City did a joint project with the County of Marin and other local jurisdictions to do an ADU website and workbook. As ADU laws make it easier for approval of ADU's there is more of an interest.	Continue
Program 3.3	Junior Second Units	The City complies with State ADU and JADU law. The City will continue to conduct outreach on both ADUs and a JADUs.	Modify

Program Number	Programs/Actions [The text provided in this column is a synopsis only; for complete program language please refer to the 2015 Housing Element]	Achievements/Effectiveness	Continue/Modify/Delete
Program 3.4	Financial Assistance for Second Units	The City does not charge planning fees for ADU's/JADU's, nor are have impact fees charged.	Continue
Program 3.5	Incentivize Deed-Restricted Second Units	Two approved units have been conditioned that should the units be rented; they should be affordable units for a specific period of time. These units are not constructed. This condition was applied because these projects asked for floor area exceptions and or variances. Given the low number of units that were restricted and a portion of the units are considered naturally affordable due to low rents to family members and/or long-term tenants, the program can be discontinued.	Delete
Program 3.6	Prepare Information and Conduct Outreach on Housing Issues	The City has done this on more of an as need basis depending on how new housing laws may affect Belvedere. The City conducted a housing law update 2021 which was well attended and appreciated. The City continues to use the City website for related housing information.	Continue
Program 3.7	Establish an Affordable Housing Fee for New Market Rate Housing, Remodeling and Additions	This program was not pursued but interest remains to continue the program.	Continue
Program 3.8	Adopt a Housing Trust Fund Ordinance and Operating Procedures	This program was not pursued but interest remains to continue the program.	Continue
Program 3.9	Seek Federal and State Funds for Qualifying Development Projects	The City continues to seek and apply for funding for applicable projects.	Continue
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	The City continues to participate in regional solutions.	Continue
Program 4.2	Assure Good Neighborhood Relations Involving Emergency Shelters and Residential Care Facilities	The City continues to encourage outreach efforts by residential care facilities, emergency shelters and transitional housing programs.	Continue
Program 4.3	Create Home Sharing and Tenant Matching Opportunities	The City works with the Marin Housing Authority to facilitate these programs.	Continue
Program 4.4	Parking Reductions	The program remains an effective tool for low-income units.	Continue
Program 4.5	Fee Reductions for Affordable Housing	Planning applications for ADU's/JADU's are free.	Continue

Program Number	Programs/Actions [The text provided in this column is a synopsis only; for complete program language please refer to the 2015 Housing Element]	Achievements/Effectiveness	Continue/Modify/Delete
Program 4.6	Assist in the Effective Use of Available Rental Assistance Programs	The City continues to coordinate with the Marin Housing Authority on rental housing assistance programs.	Continue
Program 4.7	Streamline Permit Processing for Multi-family Rental Projects	The City complies with State law and expedites the permit process timeframe.	Continue
Program 4.8	Modify Parking Requirement for Emergency Housing	The requirement was reviewed and no changes were deemed necessary.	Complete/Delete
Goal 5: Promote Energy Conservation and Sustainable Design			
Program 5.1	Energy Conservation, Smart Growth and Sustainable Design	The City will continue to work with Marin Climate Energy Partnership and is in the process of updating the Climate Action Plan. Additionally, the City will be embarking on a Drive Clean Campaign this spring.	Continue
Program 5.2	Implement Rehabilitation and Energy Loan Programs	The City continues to coordinate with the Marin Housing Authority and PG&E to make available loan programs.	Continue
Goal 6: Ensure Equal Housing Opportunity			
Program 6.1	Respond to Housing Discrimination Complaints	The City Manager is the designated Equal Opportunity Coordinator and the City refers complaints to the appropriate legal service, county, or state agency or Fair Housing Advocates of Marin.	Continue

SOURCE: City of Belvedere

Table E-2 Housing Units Produced, 2015-2023

Affordability	New Construction Need	Housing Units Produced	Percent Achieved
Extremely Low	2	*	*
Very Low	2	0	0.0%
Low	3	0	0.0%
Moderate	4	4	100.0%
Above Moderate	5	1	20.0%
Total	16	5	31.2%

SOURCE: HCD Annual Progress Report Dashboard (as of November 23, 2021).

NOTE: This table should be updated prior to finalization to account for units through July 1, 2022.

Preservation of “At Risk” Units

According to the 2015 Housing Element, there was no affordable project at risk of converting to market rate within 10 years from the beginning of the 2015–2023 planning period.

Rehabilitation of Existing Units

The City identified no housing units in need of rehabilitation in the 2015–2023 planning period.

E.4 Appropriateness in Goals, Objectives and Policies

The goals, objectives, and policies identified in the 2015 Housing Element were appropriate for the 2015-2023 timeframe because they directly relate to the program requirements listed by the California Department of Housing and Community Development.

The greatest progress made in producing housing was in the *Moderate-Income* category, where the City permitted 100 percent of the needed units. The City permitted none of its needed very low- or low-income units. As was the case in prior years, the cost of housing remained high in Belvedere, making affordable housing difficult to develop in the Belvedere market.

E.5 Summary

Like many communities, the City of Belvedere experienced less development than expected in its 2015–2023 planning period. Of the 16 units it identified in its table of quantified housing objectives (incorporated into Table 42 starting on page 119 of the 2015 Housing Element), the City permitted only five (5) units (approximately 31 percent), all of them for moderate- or above moderate-income households.

Nonetheless, the goals, objectives, policies, and actions in the 2015–2023 Housing Element complied with State Housing Law that was in effect at the time and provided proper guidance for housing development in the City. In the 2023-2031 Housing Element update, objectives for each of the goals will be modified as appropriate to more specifically respond to the housing environment in Belvedere. Policies will also be modified as needed to respond to current Housing Element Law and existing and anticipated residential development conditions.

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List of Contacted Organizations

F

APPENDIX

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Appendix F

List of Contacted Organizations

F.1 Introduction

This appendix provides the names of organizations, tribal units, and other stakeholders that were contacted during the preparation of Belvedere's 6th Cycle Housing Element. In addition to these contacts, the City created a dedicated website called: "Blueprint for Belvedere" which can be found at <https://blueprintforbelvedere.com>. This website provides a portal to all of the housing element related public engagement activities that were available to members of the public during the update process. This includes information on housing element basics, site surveys, an SB-9 survey and materials from community workshops.

F.2 List of Contacted Organizations

This section provides contact information for organizations and agencies in the San Francisco Bay Area that were contacted during housing element preparation.

Association of Bay Area Governments
Bay Area Metro Center
375 Deale Street, Suite 700
San Francisco, CA 94105
housingTA@BayAreaMetro.gov
(415) 820- 7900

F.3 City Contact List

This section provides contact information for City officials that were contacted during housing element preparation.

Irene Borba, Director of Planning & Building

Samie Malikaman, Associate Planner

Robert Zadnik, City Manager (former Public Works Director)

Mike Lantier, Tiburon Fire Marshall

Rich Pearce, Tiburon Fire Chief

F.4 Tribal Consultation

This section provides contact information for all tribal consultation during housing element preparation.

Federated Indians of Graton Rancheria

Gene Buvelot

6400 Redwood Drive, Ste 300

Rohnert Park, California 94928

Cell 415-279-4844

707-566-2288 ext 103

gbuvelot@gratonrancheria.com

Federated Indians of Graton Rancheria

Greg Sarris, Chairperson

6400 Redwood Drive, Ste 300

Office 707-566-2288

Fax 707-566-2291

gbuvelot@gratonrancheria.com

Guidiville Indian Rancheria

Donald Duncan, Chairperson

P.O. Box 339

Talmage, California 95481

707-462-3682

Fax 707-462-9183

admin@guidiville.net

Wuksache Indian Tribe/Eshom Valley Band

Kenneth Woodrow, Chairperson

1179 Rock Haven Ct.

Salinas, California 93906

831-443-9702

Kwood8934@aol.com

F.5 Additional Outreach

- Website Blueprint for Belvedere in operation February 2022. The website is presented in English and in Spanish. Information continues to be posted on this website;
- Housing Element Website Information Published: February 2022, March 2022, June 2022, and August 2022;
- E-Notification informing the public to, “Visit our Dedicated Housing Element Website” was sent on February 2, 2022 to 680 subscribers. This announcement is still posted and will expire on January 1, 2023;
- The Belvedere E-Newsletter via Constant Contact has 618 subscribers;
- Housing Element community workshop on April 13, 2022 information was published in April of 2022;
- April 13, 2022, a Workshop of the Housing Element was conducted at a Special meeting of the Planning Commission. The workshop provided an overview of the housing and safety elements, discussed the importance of equity, and provided some strategies for sites and ways to provide feedback throughout this process;
- The Housing Element Open House on May 21, 2022 information was published in May 2022;
- May 21, 2022, EMC Planning Group and City staff held an Open House in Community Park. The Open House was to provide an in-person opportunity for the public to ask questions about the housing element process, and to discuss informally about the initial sites analysis/map as well as to continue the discussion of equity;
- Flyers have been mailed out;
- City newsletters have been sent;
- Advertisement in the local newspaper about the housing element to spark interest in the community to become involved;
- City staff have spoken with property owners interested in the housing element process and about their interests in potentially redeveloping private property with an ADU or a possible SB9 lot split;
- September 20, 2022 from 3:30-6:30 PM engagement with Hilarita residents (see attached report);
- October 20, 2022 a Joint City Council and Planning Commission Housing Element Workshop was held to discuss the draft Housing Element and the 30-day public comment period; and
- November 15, 2022, a Special meeting of the Planning Commission was held to provide an opportunity for the public to give verbal feedback/comments on the draft Housing Element.

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Resident Interviews

September 20, 2022 from 3:30 to 5:30 p.m.

@ The Hilarita, 100 Ned's Way, Tiburon, CA 94920

City of Belvedere, EMC Planning Group, Be Diversity, and CivicMakers

Overview

On Tuesday, September 20, 2022, the City of Belvedere partnered with EMC Planning Group, Be Diversity, and CivicMakers to conduct in-person interviews with residents of The Hilarita, an affordable housing development in Tiburon near the border with Belvedere. The Hilarita offers one- to four-bedroom apartments for families and older adults. The property is located down the road from the Belvedere Tiburon Library, the Tiburon Post Office, and the Tiburon Peninsula Historical Trail.

The City contracted with Be Diversity and CivicMakers to gather local low-income residents' opinions about the potential for new affordable housing in Belvedere, as well as identify their housing needs, challenges, and recommendations for policies, programs and resources. All interview data was collected with the purpose of incorporating them into Belvedere's 6th Cycle Housing Element Update.

Lea Robinson from Be Diversity and Mike King from CivicMakers met with interested Hilarita residents on-site during their regular food pantry program hours. Residents could choose between filling out interview questionnaires by themselves, and/or being asked the questions while Lea and Mike wrote down their verbal answers. As appreciation for their time and contributions to the Belvedere Housing Element Update, participants, upon completion of the interview questionnaire, were provided with a \$50 Safeway gift card.

Interview Questions

1. How often do you spend time in Belvedere?
2. What do you like about Belvedere?

3. When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?
 4. Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?
 5. What would an affordable housing development need to offer to incentivize you to move in?
 6. What do you like about living at The Hilarita? What do you think could be improved?
 7. Please describe your current housing situation (e.g., number of people in your household, size of unit).
 8. What are your current housing needs? Needs could include your housing location, amenities, size, and type.
 9. Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?
 10. What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?
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Project Team

Irene Borba, *Director of Planning & Building, City of Belvedere*

Samie Malakiman, *Associate Planner, City of Belvedere*

Ande Flower, *Principal Planner, EMC Planning Group*

Lea Robinson, *Founder, Be Diversity*

Mike King, *Sr. Project Manager, CivicMakers*

Interview Outreach

Originally, the City of Belvedere wanted to convene between 15 and 20 Hilarita tenants as part of an in-person focus group. In preparation for the focus group, Mike King from CivicMakers spoke with staff at EAH Housing, the property management company at The Hilarita. He spoke with Yari Sanchez, North Bay Resident Services Coordinator Lead, and Natalie Villeda, Resident Services Coordinator at Hilarita Belvedere.



Through those initial conversations, it was determined that a traditional in-person focus group meeting on-site at The Hilarita would likely produce low turnout (~2 to 5 tenants), as evidenced by similar recent events. However, meeting with residents one-on-one during an existing event, such as the regular food pantry program on Tuesday afternoons, would give tenants the flexibility and convenience to provide input in a manner that suits their lifestyle.

Natalie, Mike and Lea Robinson from Be Diversity chose the food pantry program hours on Tuesday, September 20, 2022 as the time to conduct interviews with residents. Natalie promoted the opportunity to its 102 apartments through The Hilarita's monthly newsletter, with information going out on Thursday, September 1, 2022 and including the promise of a \$50 gift card for participation.

On Tuesday, September 20, 2022, Natalie set up a table outside the food pantry to create a welcoming environment for Lea and Mike to greet and engage residents before or after they received their food.

Interview Participants

On Tuesday, September 20, 2022, 13 Hilarita tenants participated by completing the interview questionnaire (see names below). All participants received a \$50 Safeway gift card in appreciation of their time and contributions to the Housing Element Update.

1. Barbara Garcia-Romero
2. Barbara Warren
3. Barbara Wilson
4. Brian Flynn
5. Carlos Lara
6. David Martin
7. Jarvis Jones
8. Jungsoo Chung
9. Phillip Ramirez
10. Richard Couto
11. Sanober Bassa
12. Shahpar Davoudi
13. Sharon Lara

Interview Content

Barbara Garcia-Romero

1. How often do you spend time in Belvedere?

I go to church at St. Stephen's three hours each week. I go to the market, CVS, the bank, the Tiburon mail service, and spend lots of time at the library.

2. What do you like about Belvedere?

Belvedere is beautiful. I like the liberal-minded people. I have become more Democratic the last few years.

3. When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?

I shop, dine, take the walking path by the waterfront, and go to the boardwalk.

4. Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?

I first moved here from Boston in 1982. I was active in the cause for affordable housing. Very involved. I would love it to be more affordable.

5. What would an affordable housing development need to offer to incentivize you to move in?

Make it affordable. Provide a good structure. The Bank of America should be torn down, the traffic is horrible anyway. There is a construction site across from Woodland's Market.

6. What do you like about living at The Hilarita? What do you think could be improved?

I have been here for 40 years. I am very happy and very lucky. I am in a two-bedroom apartment with my daughter. What could be better is a small group of people are suing and they need to be stopped. The development was built in 1974 or 1975. There is a lot of rehab that needs to be done. There is a full staff now, but we didn't have that before.

7. Please describe your current housing situation (e.g., number of people in your household, size of unit).

I live with my daughter in a two-bedroom apartment. We have a nice garden and nice neighbors.

8. What are your current housing needs? Needs could include your housing location, amenities, size, and type.

My housing needs are met.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

I rented a house in Belvedere and moved for financial reasons.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

We need a dialogue about housing between snooty people in Belvedere and regular folks.

Barbara Warren

1. **How often do you spend time in Belvedere?**

I walk there every night. I am a bit of an avid walker.

2. **What do you like about Belvedere?**

I like the water. Belvedere is beautiful.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I walk, shop (on the boardwalk), get coffee, and meet with family.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

I like where I am now, but I would not object to living in Belvedere if it were as nice as where I am now. From what I have seen, no. I would like to stay here.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

A peaceful place to live. We haven't had good management here [at The Hilarita]. What is lacking in management are people to follow up on issues and complaints, be available on weekends and for events, and to enforce things like the no smoking policy. No one is supporting us when things are not right. Issues include insulation (very hot), dishwashers for bigger families, laundry services, insulation from noise, and scents/odors.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

I like the beauty, water, and trees. I am grateful to live here as an older adult when my income is not too high. Areas for improvement include management (general in affordable housing). I do not feel like they care; they display a lack of understanding and compassion; getting the certification is a nightmare (you hand in your expenses and income, and they take and raise your rent based on your finances). It looks like they are looking for a way to charge more money. I experience lots of stress over fear of my rent being raised.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live alone in an upstairs, one-bedroom apartment.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

I need compassionate and responsive management; more airtight insulation, windows; and better soundproofing. There is no insulation in the roof. It gets really hot. I need air conditioning. Also, more washrooms. There is only 1 room with 2 machines. Laundry room expansion would be good. I want more support with ordinances; no one will back them up. No management visibility.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

I had a home in Fairfax but I got divorced and was not able to afford Fairfax anymore. Then I got this opportunity to become a caregiver, but that did not pay great. But I was able to juggle everything. The biggest challenge was earning enough money to live and survive. The biggest obstacle was income and seeing what you can do with higher paying jobs.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

Give people more power. Provide affordable housing and lift people up and not throw them out. Provide shared housing. Ownership changes how people take care of their space. It is too little to survive on even with AFH (Baltimore AFH program). Encourage homeownership and give people something so they can purchase something. If you have enough money to pay your rent and have a little left over, it would be easier and less stressful.

Barbara Wilson

1. **How often do you spend time in Belvedere?**

Twice per week.

2. **What do you like about Belvedere?**

Belvedere is beautiful.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I sit in the car. I watch boats, people, and the birds. I go to the market and CVS to shop.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

I would like to live in Belvedere, but I don't have the income. I have SSI but it does not fit into economic applications. But it would be a wonderful place to live.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

Access for older people, from parking to laundry services. Accessibility is a struggle.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

The road could be improved. They could make it two lanes, but I don't want them to give up the walking path. I would like to see them install ramps and features for greater accessibility. More parking, too; I put in a request when I first moved here. I also don't like that there is no use of the computer or community rooms; no CLC for making copies, etc.; no community room for family events (although it has a nice kitchen); and we used to have a language tutoring program. I do like that the weather is nice here; there is bus service (but I still have to climb the hill); and it is peaceful.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live alone in a three-bedroom apartment.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

I need another washroom (on the third level); greater accessibility (ramps, etc.); someone to come and check on rats (management has not responded); and someone to come and clean the carpet. I want more opportunities to meet my neighbors, specific to learning about other cultures and experiences.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

I previously owned a home.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

Education and knowledge of the "in's and out's" of affordable housing; help with asking for things you need. People need a list of resources. I am taken care of, but not everyone is.

Brian Flynn

1. **How often do you spend time in Belvedere?**

I do my weekly shopping there.

2. **What do you like about Belvedere?**

I am an artist so I love it. In terms of architecture and the structure and layout of the town, it is incredible. I don't drive so I walk into town. The people are good, they always make you feel welcome. It is great for taking in new ideas for a canvas. Visually it is beautiful. The nearby school is well-designed. Belvedere is a feast for the senses.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I go to the library, CVS, Woodland's, and the post office. I try to bring commerce to town every week or every month. The town's been good to me.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

I don't drive so I walk the hill. I am blessed with great neighbors, so I probably would not move. I would like to stay here [at The Hilarita] another 5 or 10 years.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

It would have to be close to shopping and have good neighbors like here at The Hilarita. I need to be around people so I want access to town and the people. I connect with people at Strawberry and around town.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

No complaints with management. I wish there was a laundry room on the hill so I could avoid walking down and back up, but it is not a big issue.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live alone in a one-bedroom apartment. I have been here for 8 years and 9 months. No roommates. I have a living room and one bathroom. I usually commune with my neighbors outside. My sisters come to visit. I am getting my carpets cleaned soon, working on a new floor plan and decluttering.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

Affordability. I am on the SSI list, a Section 8 voucher recipient. I am lucky that my rent is based on my monthly income. The food pantry program helps with using my income left over after paying for rent, utilities and vitamins. My situation here works financially. I don't have a lot of savings but it generally balances.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

I want to pursue labor to bring in more income. I am going to talk with management about doing some murals.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

I would like to see more HUD and SSI housing options. But I have no complaints. I am extremely blessed! If The Hilarita was not available, I probably would have left California. My sister got me on the Section 8 waitlist, which made all the difference.

Carlos Lara

1. **How often do you spend time in Belvedere?**

We take walks daily.

2. **What do you like about Belvedere?**

It is safe and quiet.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I walk and shop there. I would like to go biking.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

Yes, I would be interested in living in Belvedere.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

A laundry room; more lights at night; and good neighbors.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

I like the affordable rent at The Hilarita. But they need to renovate the structures. Our complaints never received a response from management, even when we reported vandalism, a car break-in. Luckily it is better now.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live with my partner/spouse in a two-bedroom apartment.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

My housing needs include a Section 8 voucher, safety, and quality housing. For instance, the phone lines (landlines) at The Hilarita haven't worked for years. We have 4 lines that do not work. We cannot use AT&T so we have to go through Comcast, but they have high prices.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

Previous challenges included rents that were too high and poor conditions of neighborhoods. I was living in San Rafael and there was lots of noise, drinking, and expensive rent. I was happy to finally move to The Hilarita.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

Affordable housing resources. Enforcement of existing tenants rights laws. We raised 4 kids here. The schools and transportation were great. We need more housing units for families with kids. We need food programs. Also, good teachers; they helped a lot because I did not speak English at the time. We need safety programs. The library is a great asset for kids; it is a really nice library here.

David Martin

1. **How often do you spend time in Belvedere?**

I never go to Belvedere.

2. **What do you like about Belvedere?**

I like that it is an island.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I go to the water and enjoy the view.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

I am not really interested, but yes, I would consider it.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

Something more like The Hilarita.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

I love it. I like the space. It is a good place to live.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live alone in a two-bedroom apartment.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

Taking care of the interior of my unit.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

Before moving to The Hilarita, I could not find a home that suited my living needs and tastes. I lived in ill-fitting homes and neighborhoods previously.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

More affordable housing.

Jarvis Jones

1. **How often do you spend time in Belvedere?**

I have spent a lot of time in Belvedere. I have served on boards and commissions there, including at Farley Place. I knew and worked with Irwin Farley. I know people in Belvedere, friends I have known for over 30 years. I ended up at The Hilarita to help operate a boutique up the road.

2. **What do you like about Belvedere?**

It is a beautiful place. I went to a play recently that told the whole history of Belvedere. My friend from the yacht club was in the play. Belvedere has very community-oriented, friendly people. It feels like an old home town.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

There is not a lot to do there. Everything is so connected between Tiburon and Belvedere so you don't have to end up going to Belvedere. All of the shops are in Tiburon. I go walking in Belvedere all of the time. I go to the nail salon, my bank, the library, and the post office.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

It depends on what the housing looks like. I am 75 years old. Belvedere is a nice place to live, so it's a possibility.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

The development needs to look good. They have to be well-designed, beautiful homes. It needs architects that want to create something respectful for tenants and the community. It needs the right contractors, not those that want to bilk money out of a large budget. Units should have quality cabinets and features; when developments do not choose quality stuff, it is because they think the future tenants are poor and that's not right. The developments should represent the town. Do upscale design. Bring together a volunteer team of architects and landscapers to design housing that Belvedere can be proud of.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

Skipped.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

Skipped.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

Skipped.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

Skipped.

10. What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?

A program for first-time homeownership. Children who grow up here cannot move back or are forced to move away. We should put aside affordable homes for first-time homebuyers. The City should utilize capital gains and make the finances make sense for people.

Jungsoo Chung

1. How often do you spend time in Belvedere?

Every day.

2. What do you like about Belvedere?

It is a beautiful area. Nice views. Safe. Nice people.

3. When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?

I walk and go to the playground with my grandson.

4. Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?

Yes, I would be interested in living in Belvedere. I like the City's potential new housing sites. I have lived here since 1998. I like the area very much.

5. What would an affordable housing development need to offer to incentivize you to move in?

Skipped.

6. What do you like about living at The Hilarita? What do you think could be improved?

I am living in an original unit, but it is now in need of remodeling. I need a new carpet.

7. Please describe your current housing situation (e.g., number of people in your household, size of unit).

Skipped.

8. What are your current housing needs? Needs could include your housing location, amenities, size, and type.

Skipped.

9. Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?

Skipped.

10. What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?

There are good rental rates for me at The Hilarita right now. I am so happy to live here.

Phillip Ramirez

1. How often do you spend time in Belvedere?

I go there a few times a month. I used to be a part of the Tiburon Arts Commission. I like doing volunteer work in my free time.

2. What do you like about Belvedere?

Belvedere is beautiful.

3. When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?

Shopping.

4. Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?

Sure. It depends on availability and my situation at the time. Accessibility is an important consideration with my handicap.

5. What would an affordable housing development need to offer to incentivize you to move in?

Same as what The Hilarita offers. The Hilarita has a connection with the Episcopalian church and the Butt Foundation. Their participation helps subsidize rent. Section 8 housing availability is important to me. And I need apartments with handicap accommodations, including rails in bathrooms.

6. What do you like about living at The Hilarita? What do you think could be improved?

I enjoy living at The Hilarita, but we need to have a more stable management.

7. Please describe your current housing situation (e.g., number of people in your household, size of unit).

I live alone.

8. What are your current housing needs? Needs could include your housing location, amenities, size, and type.

Handicapped access and accommodations.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

No challenges as far as I am concerned.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

All of my needs are met. The Butt Foundation (or it could be the Presbyterian group) subsidizes rents. Subsidized rents make a difference. I couldn't afford to live here otherwise. I have been here for 25 years.

Richard Couto

1. **How often do you spend time in Belvedere?**

Two days a week.

2. **What do you like about Belvedere?**

I like that it is quiet, scenic. My grandparents live there. I used to go to a martial arts program there.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I have dinner with my grandparents and help them with gardening and housework. I sometimes join them for concerts in the park.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

Yes, I would be interested in living in Belvedere.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

A well-maintained laundry room with machines big enough for blankets; parking; and easy access by car (no traffic issues).

6. **What do you like about living at The Hilarita? What do you think could be improved?**

I like that it is easy to find; neighbors are respectful of each other's privacy; easy to get to school (the 8 bus provides a straight shot from home to San Francisco); the computer room (especially when I was younger), and decent internet speeds. The one negative is that the management turnover rate is way too high.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live with my mother.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

I want the ability to put plants near the front door (where there is sunlight); to have a decent amount of floor space so I can work/recreate at home (a community room would not satisfy this need); and smart maintenance (pro-active repairs).

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

Not applicable. I have been a resident of The Hilarita since I was 3 years old.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

The biggest positive factor for us is the 30% income rent limit. I also want to reemphasize the importance of ensuring low management turnover at affordable housing developments. For the City of Belvedere's proposed housing sites, the West Shore Road and Belvedere Avenue sites are not attractive to me because there will be a lot of traffic. The Bayview Avenue site looks good. I also think there could be development on the northside of Belvedere near the water.

Sanober Bassa

1. **How often do you spend time in Belvedere?**

I am a resident.

2. **What do you like about Belvedere?**

I like everything. It is safe, the police department is close by. People are kind. It is great for walking and quiet.

3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I walk.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

Yes, I am interested in living in Belvedere.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

A nice and clean place. I try hard to keep a nice, clean place but it is challenging at The Hilarita.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

The Hilarita needs to be remodeled. In my unit, they haven't changed the stove since 2014 when I moved in; they haven't done any painting; the railings are dirty; there are gas leaks, my toilet clogs, and the sink leaks. The carpet is rotting. I ordered blinds and they never came.

Management is not responsive to these requests. They just say "I'll talk to my boss." If they cannot afford to remodel, at least do some of the small things. The community room is good for hosting small gatherings, but I have had issues with writing checks to reserve the space; I have to keep writing new checks each time, which is annoying. Also, I would like them to lower the price of using the washing machine; it is up to \$2.50 a load now.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

We are a family of 5 in a four-bedroom apartment.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

I need a new stove, a new carpet, and new cabinets.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

Skipped.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

I want to see rent control. We need to help people to keep housing units affordable. Landlords and policymakers need to be thoughtful about how much people can reasonably afford. It should be based on a household's income and fixed expenses.

Shahpar Davoudi

1. **How often do you spend time in Belvedere?**

I walk there every morning.

2. **What do you like about Belvedere?**

I like walking there. It is beautiful. I love it!



3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I cannot afford to shop there. I wish they had a Trader Joe's.

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

Yes, I am interested.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

I need two bedrooms, so there is space for my caregiver. I wish I had a view. I would like less noise; there is too much noise with the garbage outside. I need quiet. And I need the unit to be low-income.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

I have been here for 30 years. It used to be good, but now it gets worse with every day due to the management changing.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live in a two-bedroom apartment with my caregiver.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

Skipped.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

Skipped.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

I would like to see rent control, where the amount of rent is dependent on a person's income.

Sharon Lara

1. **How often do you spend time in Belvedere?**

I walk there daily.

2. **What do you like about Belvedere?**

It is safe, clean and beautiful. I like that there is flat walking on sidewalks for the elderly and we are able to walk at night in the dark.



3. **When you spend time in Belvedere, what do you typically do (e.g., shopping, walking, biking)?**

I walk, shop, and go to CVS for medications (very important).

4. **Are you interested in living in Belvedere? Would you be interested in living in Belvedere if there were more available affordable housing options?**

Yes, I would be interested in living in Belvedere.

5. **What would an affordable housing development need to offer to incentivize you to move in?**

Easy access to laundry (no stairs). Play space for grandkids, or at least access to parks, tennis courts. Safety is very important. I need someone who will enforce the no smoking policy (that is not happening at The Hilarita). I want somewhere where I feel heard by management when I have a complaint about vandalism.

6. **What do you like about living at The Hilarita? What do you think could be improved?**

I have lived here for 36 years. I like that Section 8 housing is available here.

7. **Please describe your current housing situation (e.g., number of people in your household, size of unit).**

I live with my partner/spouse in a two-bedroom apartment.

8. **What are your current housing needs? Needs could include your housing location, amenities, size, and type.**

I need to maintain my Section 8 certification now that I am a senior on a limited income. I would like a community garden, a small place for plants. Nearby parks. On-site play areas for kids.

9. **Prior to living at The Hilarita, what had been the challenges, obstacles and difficulties in getting your housing needs met?**

Skipped.

10. **What policies, programs and resources would you suggest to protect residents facing housing insecurity and at risk of displacement?**

I never looked into buying a home. We were always happy as renters. I think the Section 8 program is helpful.

Common Themes

1. The Hilarita is a good example of affordable housing development and tenants generally like living there, but ongoing deferred renovation and maintenance and frequent management turnover are problems that future housing needs to do a better job of planning for.
 2. Section 8 housing and other approaches to subsidizing or limiting rent (including rent control) are extremely important resources for low-income households, especially seniors on a fixed income. Without these supports, even affordable housing in Belvedere may be too expensive for many households.
 3. Lower income households want housing that is well-designed and worthy of pride. They care about cleanliness, the quality of design and materials, the opportunity for personal and recreational space (such as gardens, kid play areas, computer labs), and an environment that encourages healthy relationships with their neighbors and property management staff.
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