Appendix D: Assessment of Fair Housing

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D.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.

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).)"

It is important to note that Belvedere contains only 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. However, conducting a regional analysis helps to identify fair housing issues in a broader context, setting jurisdictions up to address regional issues with scale-appropriate solutions. This assessment will contextualize its analysis of Belvedere with an analysis of Marin County and the Bay Area region, when applicable, for fair housing patterns and trends. Belvedere is located within the Bay Area Region and is a part of the San Francisco-Oakland-Berkeley Core Based Statistical Area (CBSA), which includes Marin County (where Belvedere is located), Alameda County, Contra Costa County, San Francisco County, and San Mateo County. Marin County is located north of the Golden Gate Bridge, and contains 11 incorporated cities and towns: Belvedere, Corte Madera, Fairfax, Mill Valley, Larkspur, Novato, Ross, San Anselmo, San Rafael, Sausalito and Tiburon. These incorporated cities and towns are primarily located along the County's urban east side. The County's unincorporated areas include residential, agricultural and open spaces that are mostly regulated by the County of Marin. West Marin is the largest rural area of the County and includes seven unincorporated communities. The City of San Rafael is the County seat.

This document relies on work prepared by the University of California Merced Urban Policy Lab for the Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC), the County of Marin Analysis of Impediments to Fair Housing Choice from January 2020 (2020 AI), the AFFH Figure and Data Resources provided by the State Department of Housing and Community Development (HCD), and the Sixth Cycle Marin County Housing Element (Marin County HE). Where

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[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.

necessary, additional regional and local data sources are used.[OBJ] Because of the survey size and seasonal population shifts, some information provided by the ACS is less reliable. For this reason, the readers should keep in mind the potential for data errors when drawing conclusions based on the ACS data used in this chapter. The information is included because it provides an indication of possible trends. The analysis makes comparisons between data from the same source during the same time periods, using the ABAG Data Package as the first source since ABAG has provided data at different geographical levels for the required comparisons. As such, even though more recent ACS data may be available, 2014-2019 ACS reports are cited more frequently (and 2013-2017 for CHAS data).

FAIR ACCESS TO HOUSING: HISTORICAL CONTRIBUTING FACTORS

National and Regional Development Practices

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.

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.

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 rezoned by planning councils, required very large minimum lot sizes, 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 in 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 their 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 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 appear in Figure D-1.

As shown in Figure D-1, 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.

Local Development Patterns: The City of Belvedere

Belvedere's land use development pattern and geography of opportunity has been influenced by both its local context and national/regional policies and practices.

Native American groups, including the Coast Miwok, inhabited the areas around the San Francisco Bay, with the first European contact occurring in 1579 when Sir Francis Drake visited the Point Reyes vicinity. In 1834, Belvedere was pasture land within Marin County's first Spanish rancho owned by John Thomas Reed, known as "Don Juan" Reed. It later became the island estate of Israel Kashow in 1855 and was briefly claimed by the U.S. Army as a military reservation in 1867. In 1877, Belvedere was home to a thriving commercial cod fishery that employed many workers.

In the 1880s, what is now Belvedere Cove was referred to as "Arktown" or "Ark Cove" due to the presence of numerous houseboats that floated there during the warmer months. The term "ark" was coined to describe these unique "California houseboats" with a different shape compared to East Coast houseboats. Arktown served as an extension of the Peninsula's land-based community, with local businesses using boats to take orders for everyday goods like meat and bread, which would then be delivered to homes on land later in the day. This maritime lifestyle added a distinctive character to Belvedere's history and culture. Even historically, the properties and demographics of early Belvedere reflected higher incomes, when San Francisco residents started building vacation homes and estates in the 1890s. On December 21, 1896, fifty-

seven people voted to incorporate Belvedere as a City. The Belvedere Land Company was already in existence, so by the time of incorporation there were already homes and building sites, a water system, roads, and other amenities in place. Many of the Belvedere homes from the late 19th century were built above Belvedere Cove for summer and leisure use in what is now known as Belvedere Island.

The time period between the construction of the Golden Gate Bridge in 1937 to the end of the post-World War II period in approximately 1969 was also significant. While Belvedere may not have had as overtly restrictive racial covenants as some other areas, it is important to note that exclusionary practices were common throughout Marin County and the broader San Francisco Bay Area. The city has maintained stringent zoning regulations and policies that prioritize low-density development, which has limited the growth of multifamily dwellings outside of the Lagoon area and along Beach Road (where the Belvedere Land Company's development plan included a variety of housing options at the start of the development) . During this time, the community saw the largest increase in the number of residents and homes. In the 1950's and 1960's, San Rafael Avenue and the Lagoon, North Point, and West Shore neighborhoods were built, followed by apartments along Beach Road. During this time, many homes on the west side of Belvedere Island were also developed. Current development consists of remodeling and enlarging existing residences, and the construction of individual residences on the islands' scattered undeveloped lots, of which only a handful remain. Many of the remaining undeveloped lots are very steep and may have geologic challenges associated with their development. As a consequence, the City has a Grading and Erosion Control Ordinance that requires detailed geotechnical review of such situations.

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

Slum and blight clearance under urban renewal
1949

Section 8 Voucher Program created
1974

Disparate impact cognizable under FHAA (*TDHCA v. ICP*)
2015

Public housing authorities are subsidized
1937

Fair Housing Act passed, preventing denial of housing, found to apply to local zoning laws
1968

Fair Housing Act is amended to include protections for people with disabilities, including reasonable accommodations
1988

Legislative Related
Zoning Related

1915
Racial segregation ordinances upheld by U.S. Supreme Court (*Hopkins v. City of Richmond*)

1922
U.S. Department of Commerce establishes State Zoning Standards

1926
Local codes with residential districts upheld (*Euclid v. Ambler Realty*)

1974
Exclusive definition of family upheld (*Belle Terre v. Boraas*)

2016
Disparate impact found in failure to rezone to allow small lots (*Avenue 6E v. City of Yuma*)

1910
Racial zoning ordinance (Baltimore created, State of Virginia enabled legislation)

1917
Racial zoning struck down by U.S. Supreme Court (*Buchanan v. Warley*)

1948
Racially restrictive covenants in land and property transactions prohibited by U.S. Supreme Court (*Shelley v. Kraemer*)

1995
Limit on unrelated parties in group home struck down (*City of Edmonds v. Oxford House*)

SOURCE: Root Policy Res

D.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 SERVICES

HUD has several programs that fund State and local agencies to conduct fair housing services and activities, including the Fair Housing Assistance Program (FHAP) and the Fair Housing Initiatives Program (FHIP). These groups communicate with housing providers, conduct investigations, perform testing to help determine if someone has experienced discrimination, and provide information and assistance. The FHAP contributes funding to the California Department of Fair Employment and Housing (DFEH), which uses these funds to enforce Federal fair housing laws in California.

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 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 in Marin County, Sonoma County, Santa Rosa, Fairfield, and Vallejo. 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. 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. Additionally, 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. Specific services include:

- Housing counseling for individual tenants and homeowners;

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[3] Marin County AFFH Template

- 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.

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.

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 D-1, Discrimination Complaints by Protected Class (2018-2021), shows recent housing discrimination complaints.

Table D-1: Discrimination Complaints by Protected Class

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 D-2, Fair Housing Cases and Inquiries.

Figure D-2: Fair Housing Cases and Inquiries
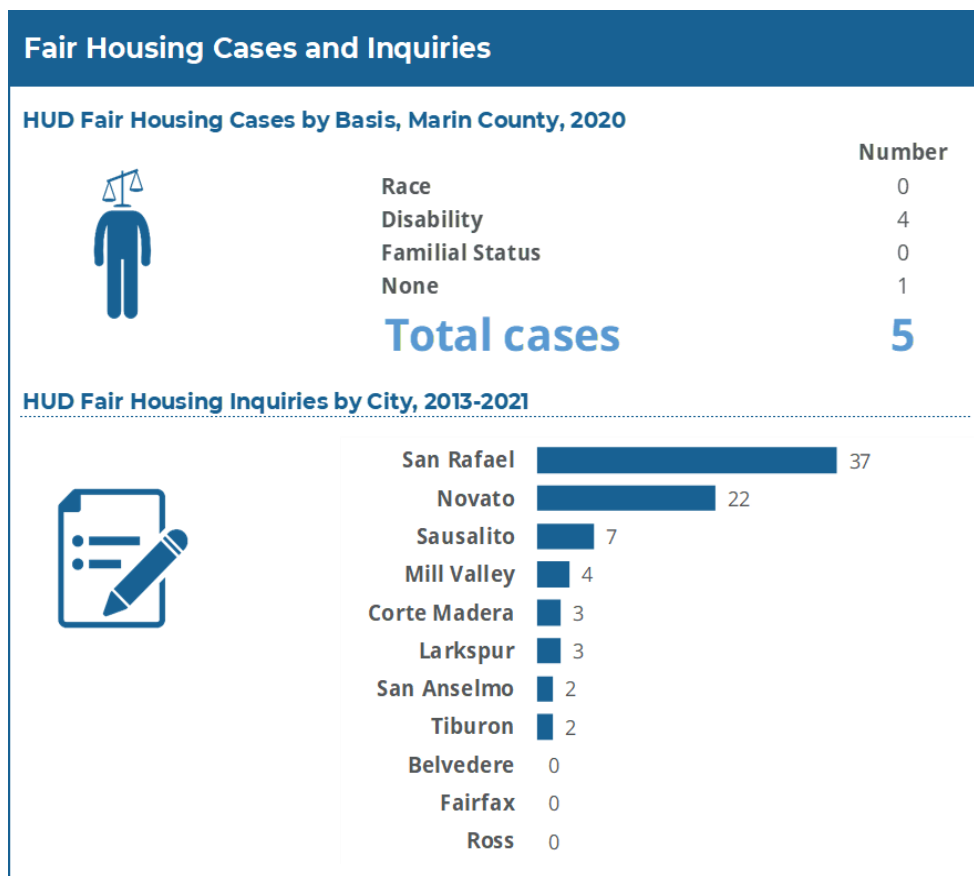
SOURCE: Root Policy Research

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." 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. In Belvedere, the one case filed with FHANC over a 2015-2021 time period was related to reasonable accommodation.

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.[4]

In 2014, the City of Belvedere adopted an ordinance to provide a procedure to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act in the application of zoning laws and other land use regulations, policies, and procedures, and to establish criteria to be used when considering such requests.

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).

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[4] https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/

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.

Marin County's Cycle 6 Housing Element states FHANC events are targeted at protected classes rather than specific jurisdictions. FHANC selects the location of their events by tracking the emergence of concentrations of groups using census data. FHANC utilizes connections with community-based organizations to ensure the target audience is in attendance. FHANC also focuses its outreach in areas with known violations by putting up posters and sending mailers and emails to those living in the areas.

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 in Belvedere are in compliance with and are consistent 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 and formally adopted an updated SB 9 Ordinance 2022-10 on January 9, 2023;

- 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 eq 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.

D.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. **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. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.[5]

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; however, their mobility

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[5]California Department of Housing and Community Development Guidance, 2021, page 31

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).

Racial and ethnic patterns of segregation in Belvedere should be understood in the context of changing regional and local demographics. As shown in Table D-2, the non-Hispanic white population in Belvedere increased, while it decreased slightly at the County level between 2010 and 2021. At the same time, Belvedere's decrease in its Hispanic/Latinx population (-25.0 percent) contrasts with the County's Hispanic/Latinx population increase (20.1 percent), with the exception of a substantially greater percent increase in its non-Hispanic Asian population (187.5 percent in Belvedere and 13.0 percent in the county). Otherwise, the percent changes in race and ethnicity between the two jurisdictions are mostly similar.

Another way of contextualizing the racial and ethnic makeup of Belvedere within the county is by comparing a set of jurisdictions. As the demographics over time indicate, Belvedere differs from the county and Bay Area overall for its relatively high proportion of residents identifying as non-Hispanic white. As shown by Table D-3, as of 2019, Belvedere had the highest share of non-Hispanic white residents of neighboring cities in Marin County (92.3 percent). Residents who identify as Hispanic/Latinx make up the second largest population group in the City with 5.1 percent of the population, compared to 16 percent in the county.

Table D-2: Percent Change for Race/Ethnicity

	City of Belvedere			Marin County		
Race/Ethnicity	2010	2021	Percent Change	2010	2021	Percent Change
White (NH)	89.9%	87.6%	-2.3%	77.4%	72.4%	-4.9%
Hispanic/Latinx	6.4%	4.4%	-2.0%	14.4%	16.4%	2.0%
Black (NH)	0.4%	0.3%	-0.1%	2.8%	2.1%	-0.7%
Native American (NH)	0.0%	0.0%	0.0%	0.2%	0.1%	-0.1%
Asian (NH)	1.1%	3.0%	1.9%	5.6%	6.0%	0.4%
Native Hawaiian and OPI** (NH)	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%
Other (NH)	0.3%	0.4%	0.1%	0.3%	1.0%	0.7%
Two or More Races (NH)	1.9%	4.2%	2.4%	2.3%	4.6%	2.3%

*NH stands for Non-Hispanic
**OP Stands for Other Pacific Islander
Source: American Community Survey, 2015-2019 (5-Year Estimates). ABAG Housing Needs Data Package.

Table D-3: Racial Composition in Neighboring Cities, 2019

Race/ Ethnicity	Marin County	Fairfax	Belvedere	Corte Madera	Larkspur	Mill Valley	Novato	Ross	San Anselmo	San Rafael	Tiburon	Sausalito
White (NH*)	71.2%	82.3%	92.3%	78.5%	77.9%	86.2%	63.5%	89.1%	85.9%	57.0%	81.6%	85.3%
Black (NH)	2.1%	0.4%	0.0%	2.3%	0.7%	0.7%	3.4%	3.0%	0.8%	1.3%	1.0%	1.0%
Native American (NH)	0.2%	0.0%	0.0%	0.0%	0.4%	0.0%	0.2%	0.0%	0.0%	0.1%	0.2%	0.3%
Asian (NH)	5.8%	4.3%	2.0%	6.1%	5.4%	5.0%	7.7%	3.8%	3.3%	6.7%	2.7%	3.3%
Native Hawaiian/ OP** (NH)	0.1%	0.4%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other race (NH)	0.9%	0.0%	0.0%	1.6%	0.5%	0.5%	2.3%	0.0%	0.3%	0.4%	2.5%	2.7%
Two or more races (NH)	3.8%	3.2%	0.6%	4.4%	4.0%	3.8%	3.9%	0.5%	3.6%	3.4%	4.4%	0.41%
Hispanic or Latino	23.5%	9.4%	5.1%	7.1%	11.0%	4.2%	18.9%	3.5%	7.1%	31.0%	7.6%	7.4%
Total	259,943	7,578	2,134	9,838	12,319	14,330	55,642	2,290	12,525	58,775	9,144	7,116

*NH stands for Non-Hispanic
**OP Stands for Other Pacific Islander

Source: American Community Survey, 2015-2019 (5-Year Estimates). ABAG Housing Needs Data Package.

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. As shown in Table D-4, 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. This data for the last two decades suggests that the County had only moderate segregation until 2020 when it became high. Similarly, the non-white/white segregation had been low until 2020 when it increased to moderate. The Hispanic/white scores have mostly increased over time too, starting as low in 1990 and now moderate in 2020. The lowest dissimilarity is between the Asian or Pacific Islander/white group. Although there has been

an overall increase, the score still indicates low segregation in 2020. This data indicates that Black and white residents are the least likely to live near each other, Hispanic and white residents also experience a moderate amount of segregation, and Asian and white residents are more likely to live near each other with low segregation scores. According to the Othering and Belonging Institute located in Berkeley, CA three counties in the Bay Area were more segregated in 2020 than 2010: Napa, Sonoma, and Marin. Marin was the most segregated of the three. The high cost of housing drives racial segregation in the region.

Table D-5 describes dissimilarity in Belvedere, showing high segregation between white residents and all other racial groups, with segregation increasing over time. However, it should be noted that these dissimilarity index values are not reliable data points due to small population sizes of these other racial groups.

Table D-4: Dissimilarity Indices for Marin County (1990-2020)

	1990 Trend	2000 Trend	2010 Trend	2020
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

Table D-5: Dissimilarity Indices for City of Belvedere (1990-2020)

	1990 Trend	2000 Trend	2010 Trend	2020
Non-white/white	N/A	0.4	0.2	0.6
Black/white	N/A	2.7*	2.1*	0.1*
Hispanic/white	N/A	0.30*	0.1*	0.1
Asian or Pacific Islander/white	N/A	0.30*	0.3*	0.1*

SOURCE: ABAG Segregation Reports for Local Jurisdictions, 2022

Figure D-3 and Figure D-4 below compare the concentration of minority populations in Marin County and the adjacent region by census block group in 2010 and 2018. Since 2010, concentrations of racial/ethnic minority groups have increased in most block groups regionwide.

Since 2010, concentrations of racial/ethnic minority groups have increased in most block groups regionwide. As shown in Figure D-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 t 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). In Belvedere, racial/ethnic minority concentration has remained below 20 percent from 2010 to 2018, while concentrations in other Marin cities have increased.

Figure D-3: Regional Racial/Ethnic Minority Concentrations by Block Group (2010)
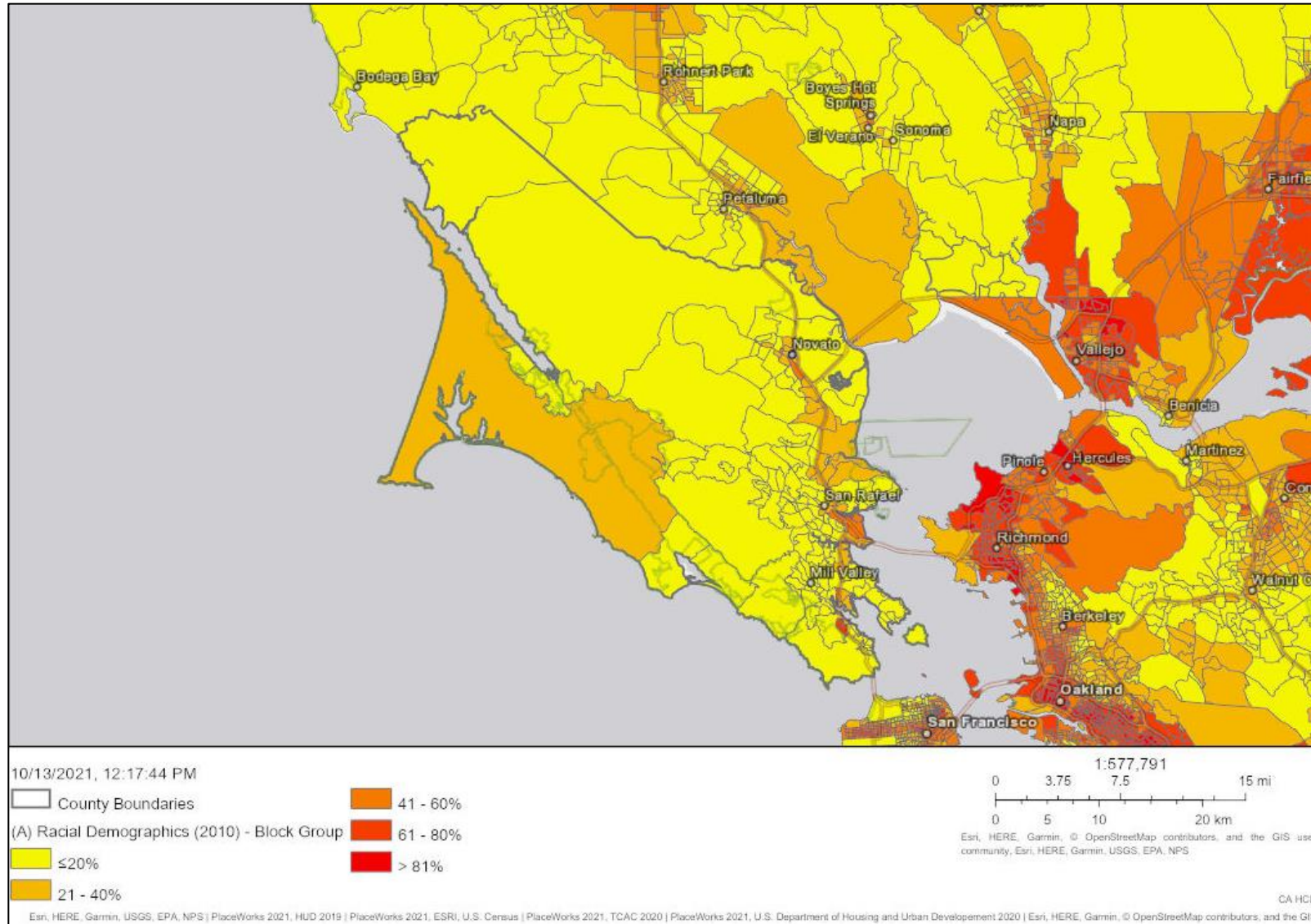
Source: HCD AFFH Data and Figure Resources (Census, 2010)

Figure D-4: Regional Racial/Ethnic Minority Concentrations by Block Group (2018)
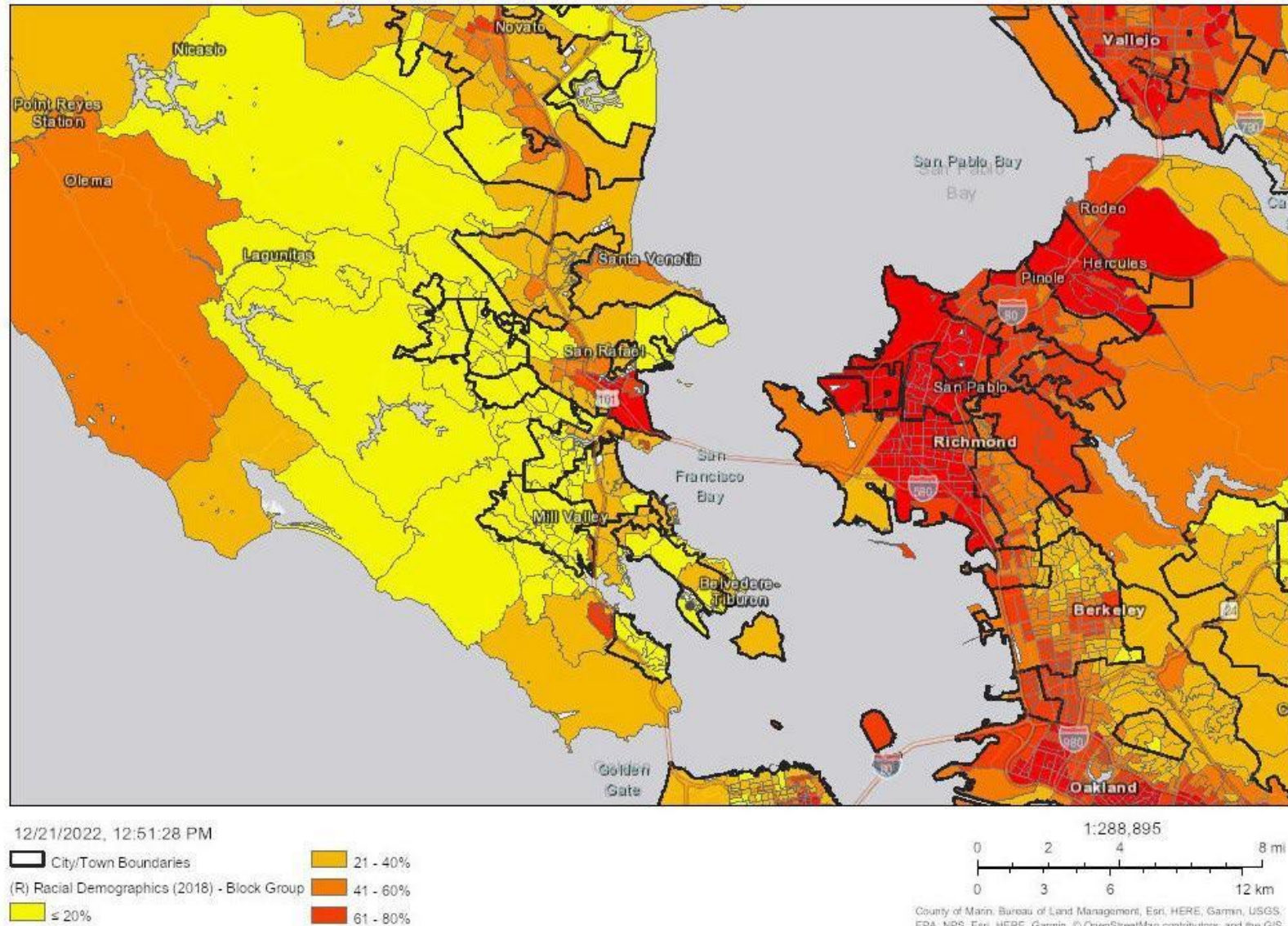
12/21/2022, 12:51:28 PM

☐ City/Town Boundaries

(R) Racial Demographics (2018) - Block Group

🟨 ≤ 20%

🟧 21 - 40%

🟧 41 - 60%

🟥 61 - 80%

1:288,895

0   2   4   8 mi

0   3   6   12 km

County of Marin, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors; and the GIS

CA HCD

County of Marin, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021; HUD 2019 | PlaceWorks 2021; HUD 2020 | PlaceWorks 2021; ESRI, U.S. Census | ESRI, TCAC 2022, HCD 2022, PlaceWorks 2022 | PlaceWorks 2021, U.S.

Source: HCD AFFH Data and Figure Resources (ACS, 2015-2019)

Figure D-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).

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.

Another tool available to understand the geographical distribution of race and ethnicity over time is the 2018 ESRI Diversity Index. Each year of the index captures the racial and ethnic diversity of a geographic area in a single number, from 0 to 100 determined by the likelihood that two people selected at random are of the same race. The most diverse block groups have scores 85 or greater while the least diverse have scores of 55 or less. Diversity in the region is shown in Figure D-6, with the most diverse tracts occurring just south of San Rafael. In 2018, all of Belvedere (all 2 block groups) was indicated has having Lower Diversity (a score below 40), shown in Figure D-7.

Figure D-5: Regional Racial/Ethnic Majority Tracts (2018)
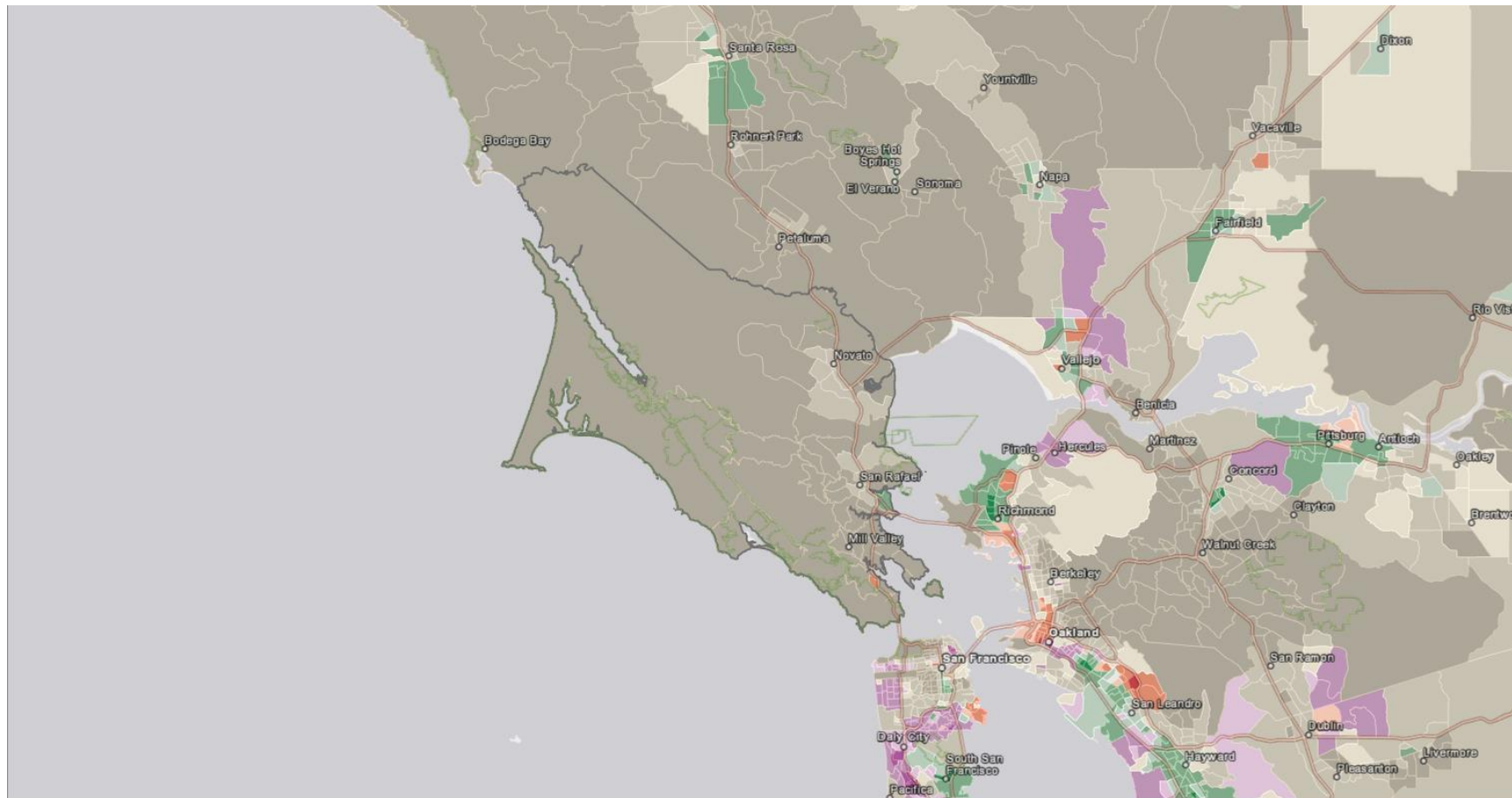
11/18/2021, 5:09:29 PM

☐ County Boundaries

(R) Predominant Population - White Majority Tracts
- Slim (gap < 10%)
- Sizeable (gap 10% – 50%)
- Predominant (gap > 50%)

(R) Predominant Population - Hispanic Majority Tracts
- Slim (gap < 10%)
- Sizeable (gap 10% – 50%)
- Predominant (gap > 50%)

(R) Predominant Population - Asian Majority Tracts
- Slim (gap < 10%)

- Sizeable (gap 10% – 50%)
- Predominant (gap > 50%)

(R) Predominant Population - African American Majority Tracts
- Slim (gap < 10%)
- Sizeable (gap 10% – 50%)
- Predominant (gap > 50%)

1:577,791
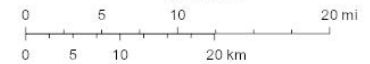
0 5 10 20 mi

0 5 10 20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community |

Source: HCD AFFH Data and Figure Resources (ACS, 2015-2019)

Figure D-6: Diversity Index, Region (2018)
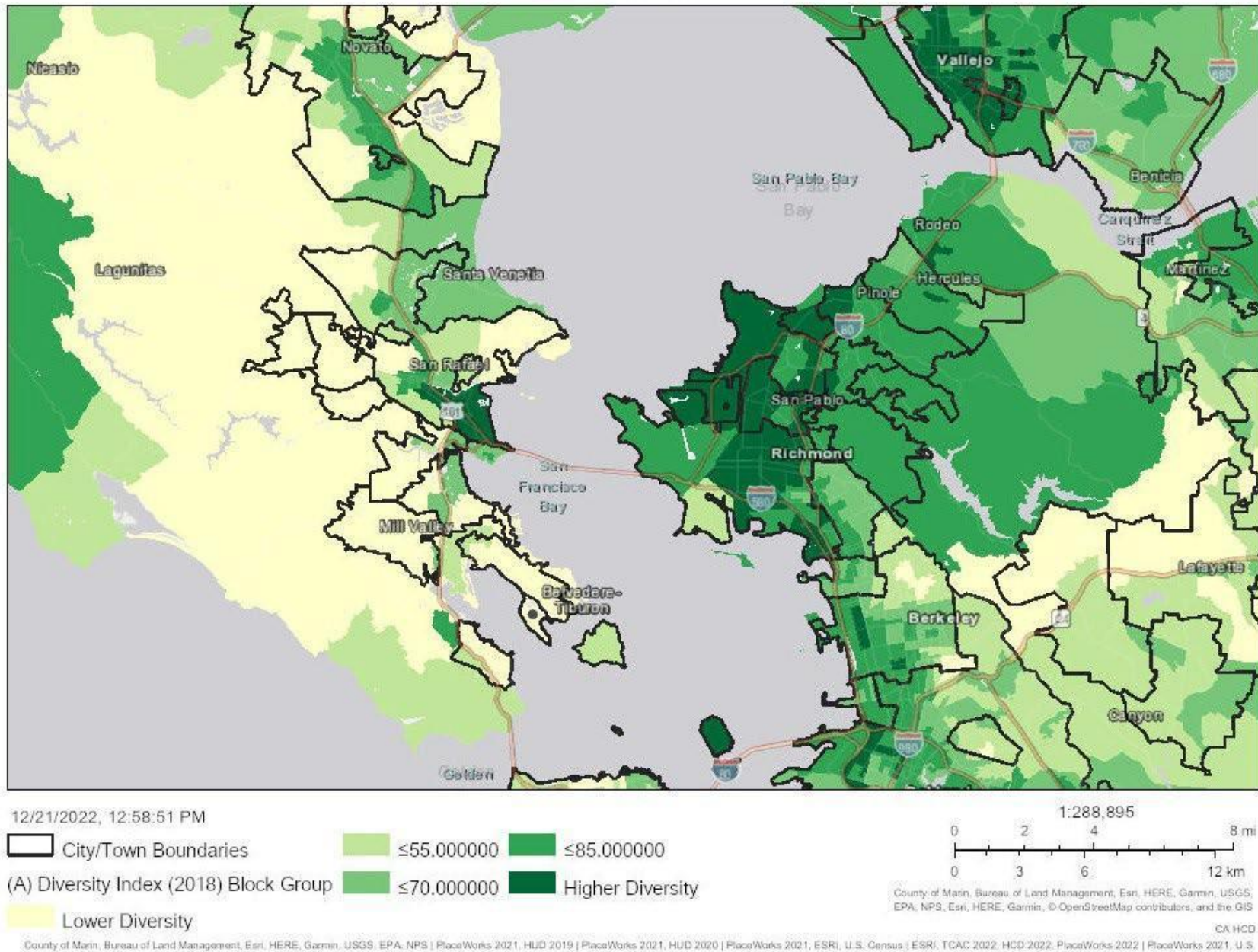
Source: California Department of Housing and Community Development AFFH Data Viewer

San
Francisco
Bay

Paradise Dr

Trestle-Glen-Blvd

Paradise Dr

Paradise Dr

Tiburon-Blvd

Tiburon-Blvd

Tiburon-Blvd

Paradise Dr

TIBURON

Tiburon-Blvd

San Rafael Ave

San Rafael Ave

BELVEDERE

*Richardson
Bay*

Tiburon-Blvd

Beach Rd

*Tiburon
Ferry
Terminal*

Beach Rd

Bridgeway

Bridgeway

Bridgeway

SAUSALITO

N-Hwy-101

N-Hwy-101

S-Hwy-101 N-Hwy-101

Bridgeway

*Belvedere
Cove*

*San
Francisco
Bay*

0   ½

Mile
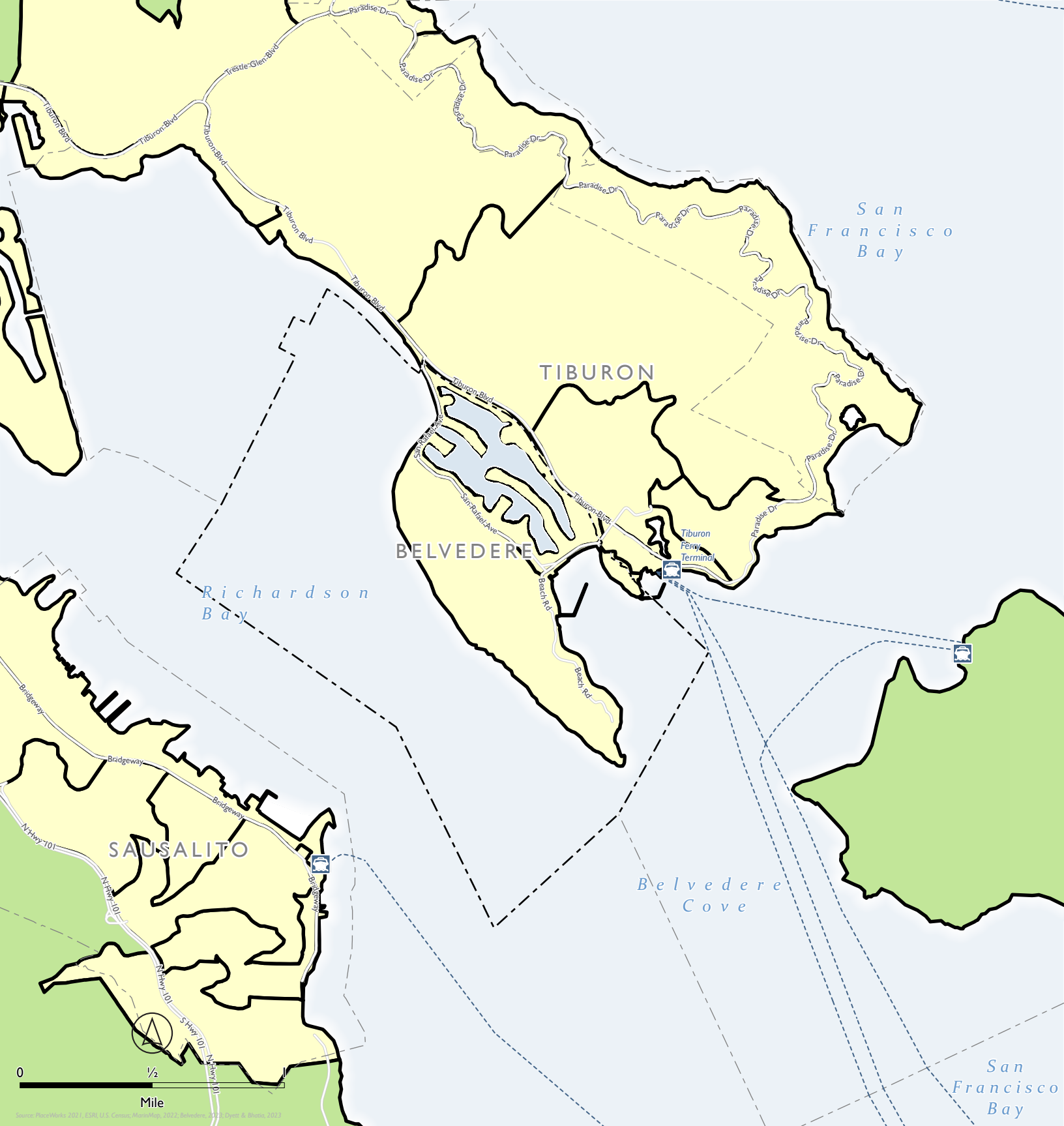
Diversity Index 2018 (Block
Group)

☐☐☐ Belvedere City Limit   ⛴ Ferry Terminal

<40 (Lower
Diversity)

‐·‐·‐ Neighbor City   ‐ ‐ ‐ Ferry Route

≤55.000000

Figure D-7:
Diversity Index

LENDING PRACTICES

Discrimination in lending practices can be a major contributor to fair housing issues in a community, as this limits the ability of individuals to live in a location of their choosing. Loan denial rates can be derived from data provided by lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA).

The 2020 AI examined lending practices across Marin County.[6] According to HMDA, in 2017, there were a total of 11,688 loans originated for Marin properties. Of the 11,688 original loan applications, 6,534 loans were approved, representing 56 percent of all applications, 1,320 loans denied, representing eleven percent of the total applications, and there were 1,555 applicants who withdrew their applications, which represents 13 percent of all applications. Hispanic and Black residents were approved at lower rates and denied at higher rates than all applicants in the County.

According to the 2020 AI, there were several categories for reasons loans were denied. Under the category, "Loan Denial Reason: insufficient cash - down payment and closing costs," Black applicants were denied 0.7 percent more than white applicants. Denial of loans due to credit history significantly affected Asian applicants more than others; and under the category of "Loan Denial Reason: Other", the numbers are starkly higher for Black applicants. The 2020 AI also identified many residents who lived in Marin City during the Marinship years[7] were not allowed to move from Marin City to other parts of the County because of discriminatory housing and lending policies and practices. For those residents, Marin City has been the only place where they have felt welcomed and safe in the County.

Based on the identified disparities of lending patterns for residents of color and a history of discriminatory lending practices, the AI recommended further fair lending investigations/testing into the disparities identified through the HMDA data analysis. More generally, it recommended that HMDA data for Marin County should be monitored on an ongoing basis to analyze overall lending patterns in the County. In addition (and what has not been studied for this AI), lending patterns of individual lenders should be analyzed, to gauge how effective the Community Reinvestment Act (CRA) programs of individual lenders are in reaching all communities to ensure that people of all races and ethnicities have equal access to loans.

In summary, Belvedere has low diversity. Although the availability of data to understand segregation is limited for within the city, data on segregation for Marin County suggests segregation is moderate and levels are rising relative to all other counties except for other North Bay counties such as Napa and Sonoma. During the last ten years, the Asian population has grown at much faster rate in Belvedere, whereas the Hispanic/Latinx population is decreasing, despite increasing Hispanic/Latinx demographic trends in the County. The second largest racial group behind non-Hispanic white in Belvedere is the Hispanic or Latinx population (5.1 percent).

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[6] While Mortgage Applications and Acceptance by Race is available for Belvedere in 2019, the sample sizes are too small to draw meaningful conclusions.
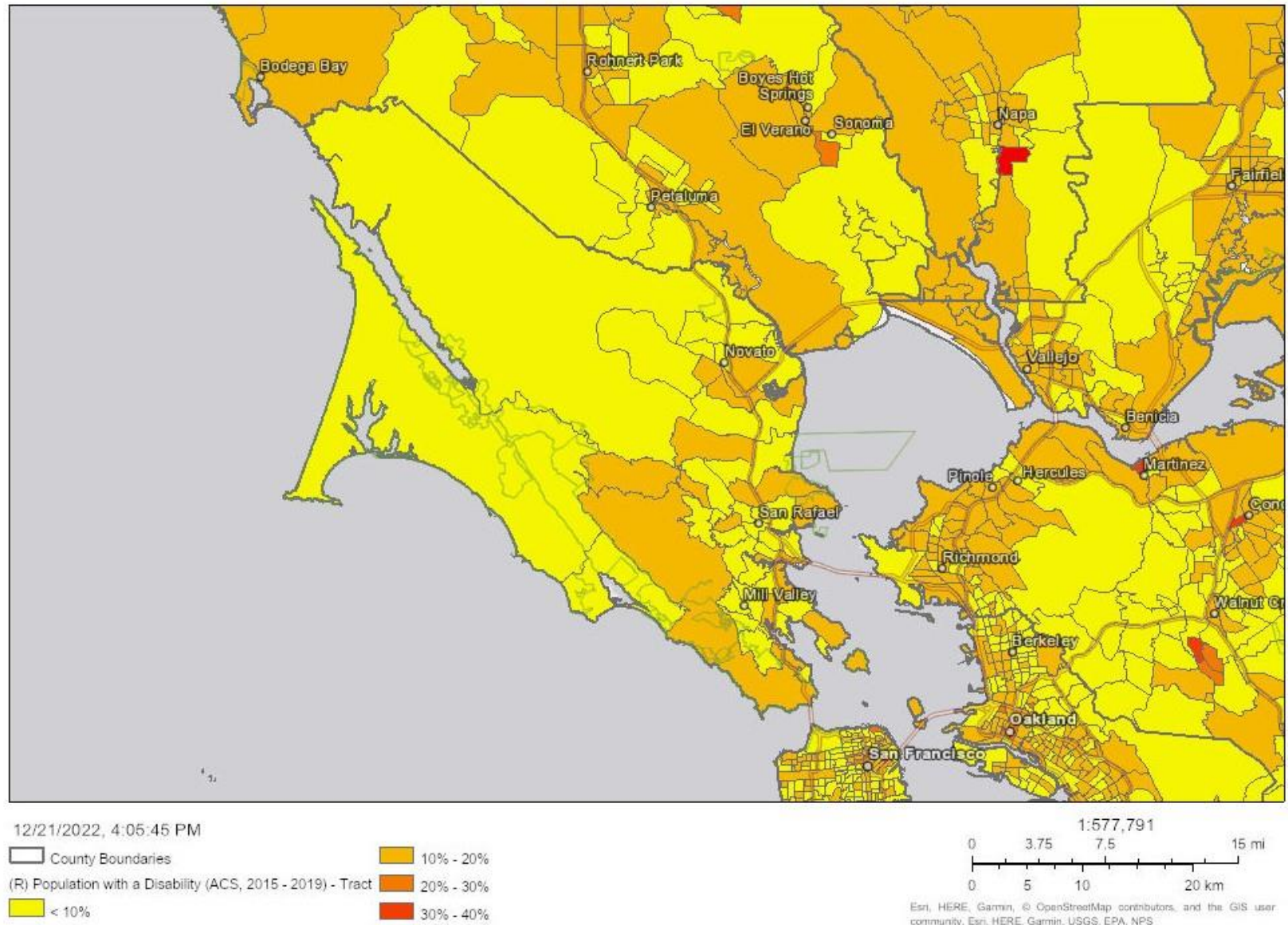
[7] Marinship is a community of workers created by the Bechtel Company which during World War II built nearly 100 liberty ships and tankers. Since Marinship faced a shortfall in local, available workers, Bechtel overlooked the workplace exclusions that were standard at the time and recruited African Americans from southern states such as Louisiana, Arkansas, Texas and Oklahoma.

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 D-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.

The share of the population living with at least one disability is 9 percent in both Belvedere and Marin County (Figure D-8). The share of population with disability in Belvedere and the nearer surrounding area is shown in Figure D-9. As described in the Needs Assessment, 188 persons (9.7 percent of the non-institutionalized population) in Belvedere had a disability, compared to 23,346 (9.1 percent) of residents in Marin County and 9.6 percent of residents in the Bay Area). 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. Farley Place is Belvedere's only senior restricted apartment complex, located within the Tiburon-Belvedere Peninsula within close proximity to walking paths and amenities such as grocery stores, shopping, and public transportation.

Black, American Indian/Alaska Native, and non-Hispanic white populations experience disabilities at the highest rates in both the Bay Area and in Marin County (16 percent, 18 percent, and 11 percent in the Bay Area and 15 percent, 12 percent, and 10 percent in Marin County, respectively). In Belvedere, non-Hispanic white residents experience 100 percent of the disabilities indicating minority groups do not face a greater likelihood of having a disability in Belvedere. When considering which age groups are most at risk of experiencing disability, 41 percent of residents aged 75 years and over in Belvedere have at least one disability while 7.4 percent of 65- to 75-year-old residents have one or more. Nearly 37 percent of Marin County's population aged 75 and older and 14.6 percent aged 65 to 74 have one or more disability. Hearing, ambulatory and independent living difficulties are the most common disability types in Belvedere, Marin County, and Bay Area.

Figure D-8: Persons with Disabilities, Regional

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☐ County Boundaries

(R) Population with a Disability (ACS, 2015 - 2019) - Tract

☐ < 10%

☐ 10% - 20%

☐ 20% - 30%

☐ 30% - 40%

1:577,791

0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | ESRI, TCAC 2022, HCD 2022, PlaceWorks 2022 | PlaceWorks 2021, U.S. Department of Housing and Urban

Source: HCD AFFH Data and Figure Resources (ACS, 2015-2019)

TIBURON

San
Francisco
Bay

BELVEDERE

San Rafael Ave

Tiburon Blvd

Tiburon
Ferry
Terminal

Richardson
Bay

Beach Rd

Beach Rd

SAUSALITO

Bridgeway

Belvedere
Cove

San
Francisco
Bay

N Hwy 101

S Hwy 101

Bridgeway

0   ½   1
Mile

Source: HCD AFFH Data and Mapping Resources, 2022; PlaceWorks, 2022; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Population With a Disability
(Tract) - ACS (2017-2021)

< 10%

10% - 20%

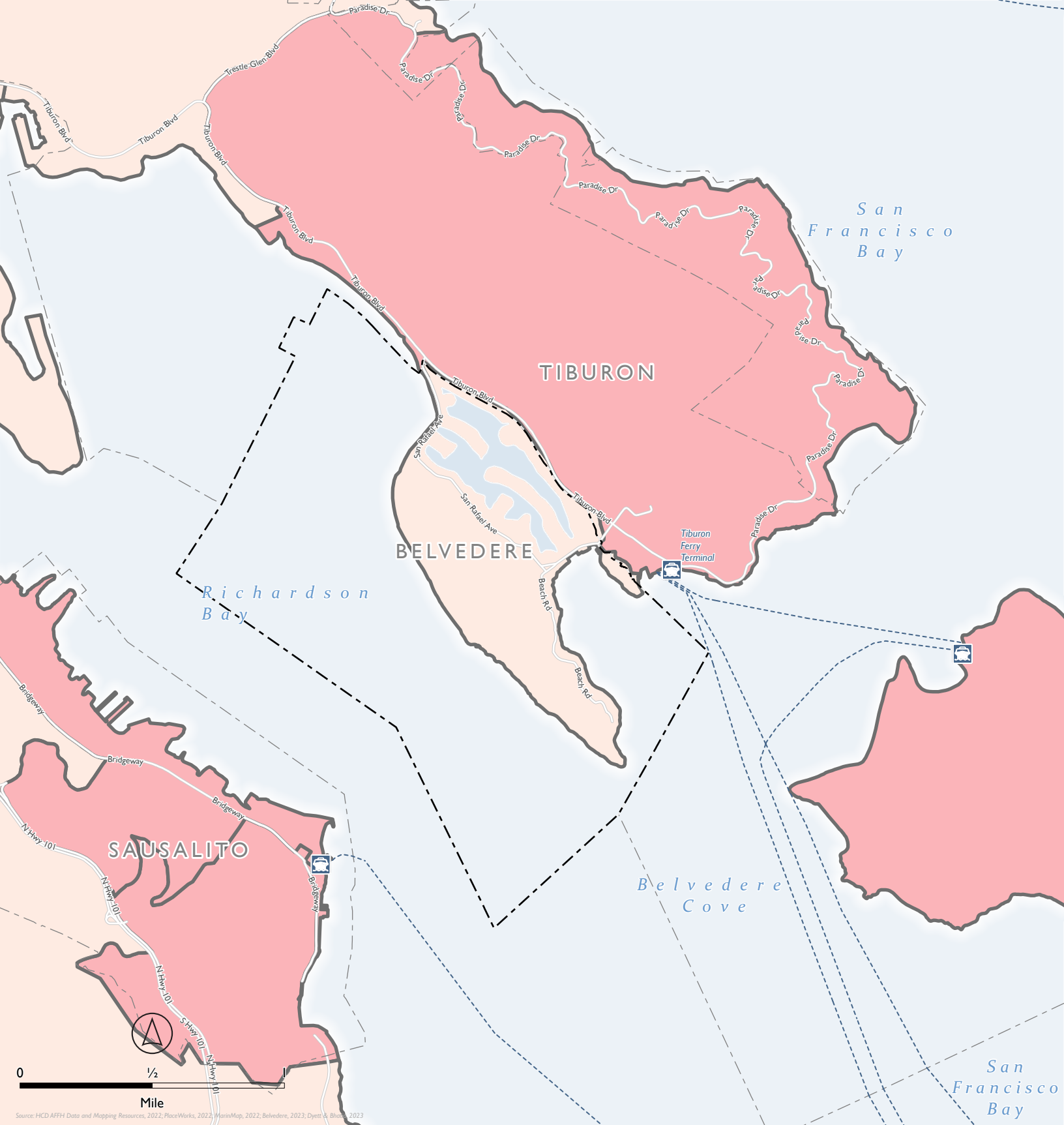Belvedere City Limit

Neighbor City

Ferry Terminal

Ferry Route

Figure D-9: Population
with a Disability

FAMILIAL STATUS

Federal and State fair housing laws prohibit housing providers from discrimination 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 (e.g., through birth, adoption, or 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). 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. 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.

In general, Female householders with children may be targets of discrimination. Single mothers are more likely to face barriers in finding or keeping employment due to childcare needs and to struggle to meet their monthly housing costs without a second income. In Belvedere there are no strong indications that the small presence of female-headed households is discriminated against. The percentage of female householders with children in Marin County is larger than in Belvedere (8 and are limited in their housing options. In Belvedere, 3.8 percent or 34 households identify as female-headed while 7.7 percent or 8,102 households identify as female-headed in the county (see Table D-6). The only area within Marin that differs is Bolinas where 40 percent to 60 percent of children are living in a household with a single parent. However, as shown in Figure D-10 and D-11, there are no concentrations of children living in households where the female is the primary householder in Belvedere or surrounding communities. Additionally, according the 2019 ACS, no female-headed households with or without children live below the poverty line in Belvedere.

Table D-6: Households by Type, 2019

Household Type	Belvedere		Marin County	
	Number	Percent	Number	Percent
Married-Couple Family Households	563	63.0%	54,174	51.4%
Householders Living Alone	252	28.1%	31,548	29.9%
Female-Headed Family Households	34	3.8%	8,102	7.7%
Male-Headed Family Households	29	3.2%	3,776	3.6%
Other Non-Family Households	17	1.9%	7,832	7.4%
Total	895	100.0%	105,432	100.0%

Notes: For Census Bureau data, a "family household" is a one 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.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25011

Figure D-10: Percent of Children in Female Householder, No Spouse/Partner Present Households by Census Tract (2015-2019)

Source: HCD AFFH Data and Figure Resources (ACS, 2015-2019)

San Francisco Bay

Paradise Dr
Paradise Dr
Paradise Dr
Paradise Dr
Paradise Dr
Paradise Dr
Paradise Dr
Paradise Dr

Trestle Glen Blvd

Tiburon Blvd
Tiburon Blvd
Tiburon Blvd
Tiburon Blvd
Tiburon Blvd

TIBURON

San Rafael Ave
San Rafael Ave

Tiburon Blvd
Tiburon Blvd

BELVEDERE

Tiburon Ferry Terminal

Richardson Bay

Beach Rd
Beach Rd

Bridgeway

Bridgeway

Bridgeway

Bridgeway

SAUSALITO

N Hwy 101

S Hwy 101

N Hwy 101

Belvedere Cove

San Francisco Bay

0   ½   1
Mile

Source: ACS 2017-2021; HCD, 2022; PlaceWorks, 2022; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Percent of Children in Female Householder, No Spouse/Partner Present Households

Less than 20%

20% - 40%

40% - 60%

Belvedere City Limit

Neighbor City

Ferry Terminal

Ferry Route

Figure D-11: Percent of Children in Female Householder Households

INCOME LEVEL

Geographic concentration by income is another indication that segregation may exist within a jurisdiction. Concentration of low- or moderate-income (LMI) individuals provides another method to gauge the extent of segregation. According to Comprehensive Housing Affordability Strategy (CHAS) 18 data based on the 2017 ACS, 40.5 percent of Marin County households are low or moderate income, earning 80 percent or less than the area median income (AMI) (Table D-7). A significantly larger proportion of renter households in Marin County are LMI. Nearly 60 percent of renter households are considered LMI compared to only 29.8 percent of owner households. Figure D-16 shows that LMI populations are most concentrated in tracts in West Marin, North Marin (Novato), Central Marin (San Rafael), and the unincorporated communities of Marin City and Santa Venetia.

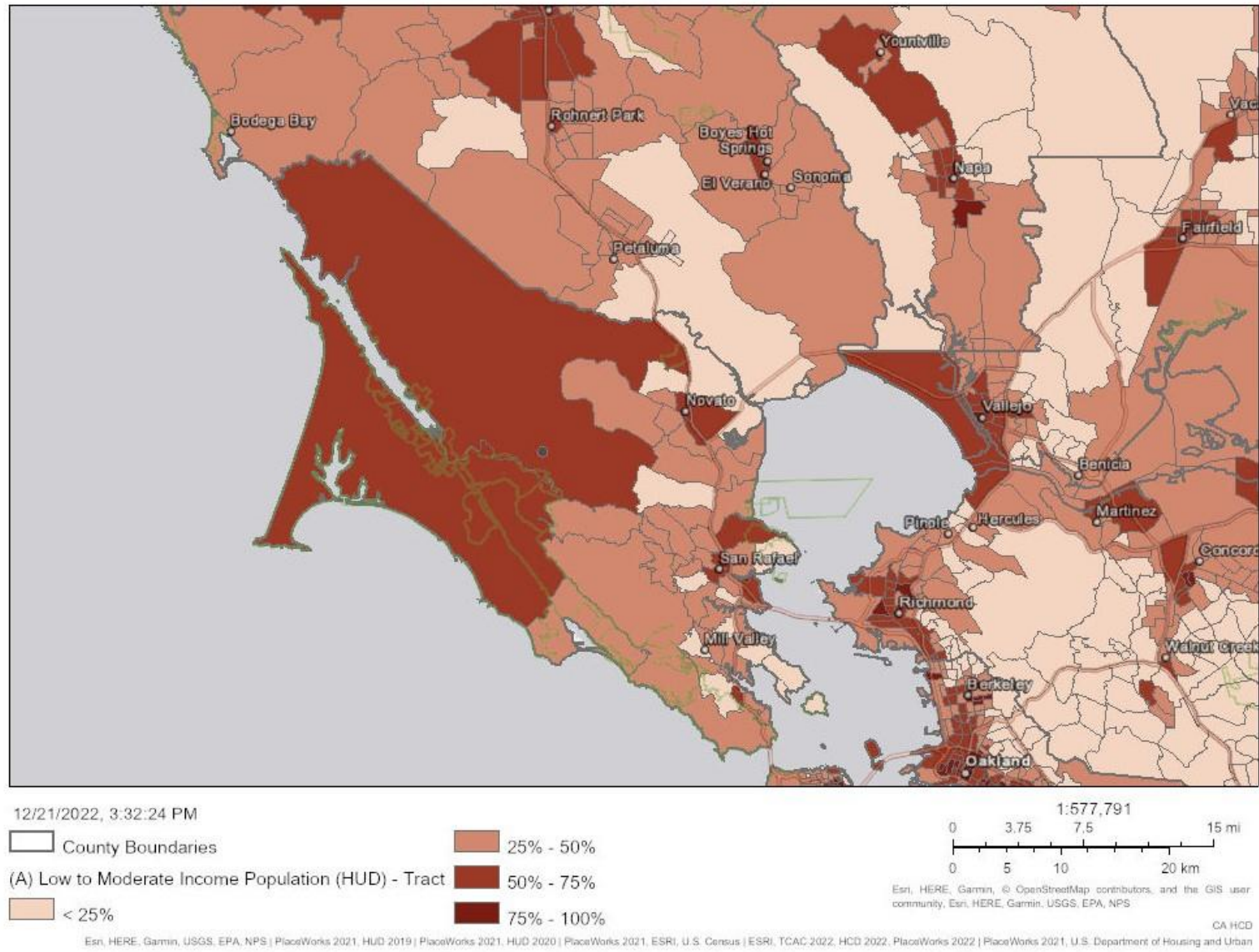### Table D-7: Marin County Households by Income Category and Tenure

Income Category	Owner	Renter	Total
0-30% AMI	8.7%	26.0%	14.9%
31-50% of AMI	8.5%	16.0%	11.2%
51-80% of AMI	12.6%	17.6%	14.4%
81-100% of AMI	8.4%	10.0%	8.9%
Greater than 100% AMI	61.8%	30.4%	50.5%
Total	**67,295**	**37,550**	**104,845**

Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas and uses San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties) for Marin County.
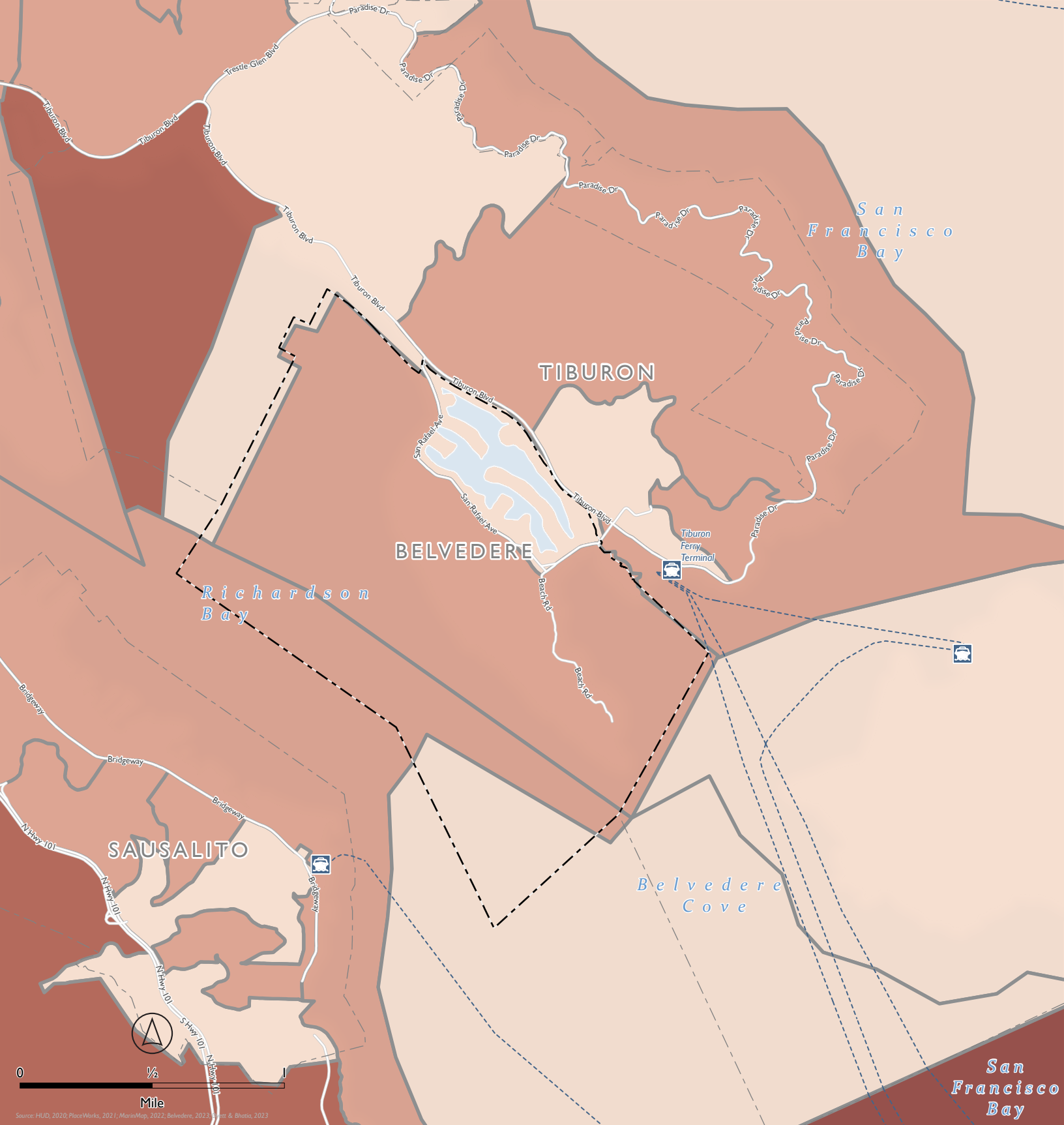
Source: ABAG/MTC Housing Needs Data Workbook, 2021; HUD CHAS (based on 2013-2017 ACS), 2020.

As indicated in Appendix B: Needs Assessment, nearly three-quarters of Belvedere households have incomes greater than 100 percent of the Area Median Income. Income is more evenly distributed in Marin County and the Bay area than Belvedere with 51 percent of county households with incomes 100 percent of the AMI compared to 52 percent for the Bay area. As documented by the AFFH data viewer, all census block groups in Belvedere with data show a median income of $125,000 or more. Although there is high affluence present in Belvedere, there are still households with extremely low incomes within the community. About nine percent of Belvedere's households are extremely low income, defined as households making 0-30 percent of the AMI. There are more owner-occupied households who are extremely low income in Belvedere (45 households) than renter occupied households (35 households). However, there is a greater share of renter occupied households that are extremely low income (18.5 percent of renter occupied households) than owner occupied households (6.0 percent of owner-occupied households).

A block group is considered an LMI area if more than 50 percent of households are low or moderate income. Figure D-12 illustrates the geographic distribution of low- to moderate-income residents in Belvedere and the region overall, and Figure D-13 shows Belvedere and neighboring block groups. 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. As illustrated in D-12, Belvedere's population of low to moderate-income residents is less than 25 percent around the lagoon area, and between 25-50 percent in the island area. It should be noted, however, that income classifications may not capture nonliquid assets, passive income, or other investments. The comparatively low number of low- to moderate-income residents is likely attributed to the city's high housing costs and rental prices.

Figure D-12: Low- to Moderate-Income Population, Regional Block Groups

Source: HCD AFFH Data and Resources (HUD, FY 2021)

Paradise Dr

*San
Francisco
Bay*

TIBURON

BELVEDERE

*Richardson
Bay*

Tiburon
Ferry
Terminal

SAUSALITO

*Belvedere
Cove*

*San
Francisco
Bay*

0   ½   1
Mile

Percent of Low/Moderate
Income Population

- < 25%
- 25% - 50%
- 50% - 75%
- 75% - 100%
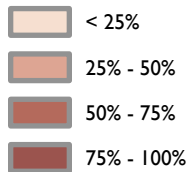
▪▪▪ Belvedere City Limit

▫▫▫ Neighbor City

⛴ Ferry Terminal

- - - Ferry Route

Figure D-13: Low to
Moderate Income
Population by Block Group

Figure D-14 shows a summary of relevant data points for segregation and integration in Belvedere as compared to the County.

Figure D-14: Segregation and Integration

Segregation and Integration

Population by Protected Class

		City of Belvedere	Marin County
Race and Ethnicity			
	American Indian or Alaska Native, N	0%	0%
	Asian / API, NH	2%	6%
	Black or African American, NH	0%	2%
	White, Non-Hispanic (NH)	92%	71%
	Other Race or Multiple Races, NH	1%	5%
	Hispanic or Latinx	5%	16%
Disability Status			
	With a disability	9%	9%
	Without a disability	91%	91%
Familial Status			
	Female-Headed Family Households	4%	8%
	Male-headed Family Households	3%	4%
	Married-couple Family Households	63%	51%
	Other Non-Family Households	2%	7%
	Single-person Households	28%	30%
Household Income			
	0%-30% of AMI	9%	15%
	31%-50% of AMI	7%	11%
	51%-80% of AMI	7%	14%
	81%-100% of AMI	4%	9%
	Greater than 100% of AMI	73%	51%

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 concentration.[8] 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.

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 poverty.[9] 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 D-15, Regional HCV Concentration 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.

Expectedly, areas with high rates of HCV usage are located in jurisdictions with higher poverty rates (Figure D-16). 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.

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. In 2020, Belvedere had a low percentage of households using housing vouchers (less than five percent); in 2021, there was no data on HCV voucher usage (shown in Figure D-17). This lower percentage is an outcome of a low supply of subsidized housing and few opportunities for use of Housing Choice Vouchers, in turn limiting the ability of low-income households (who are typically cost burdened) to live in Belvedere.

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[8] 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

[9] 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

Figure D-15: Regional HCV Concentration by Tract
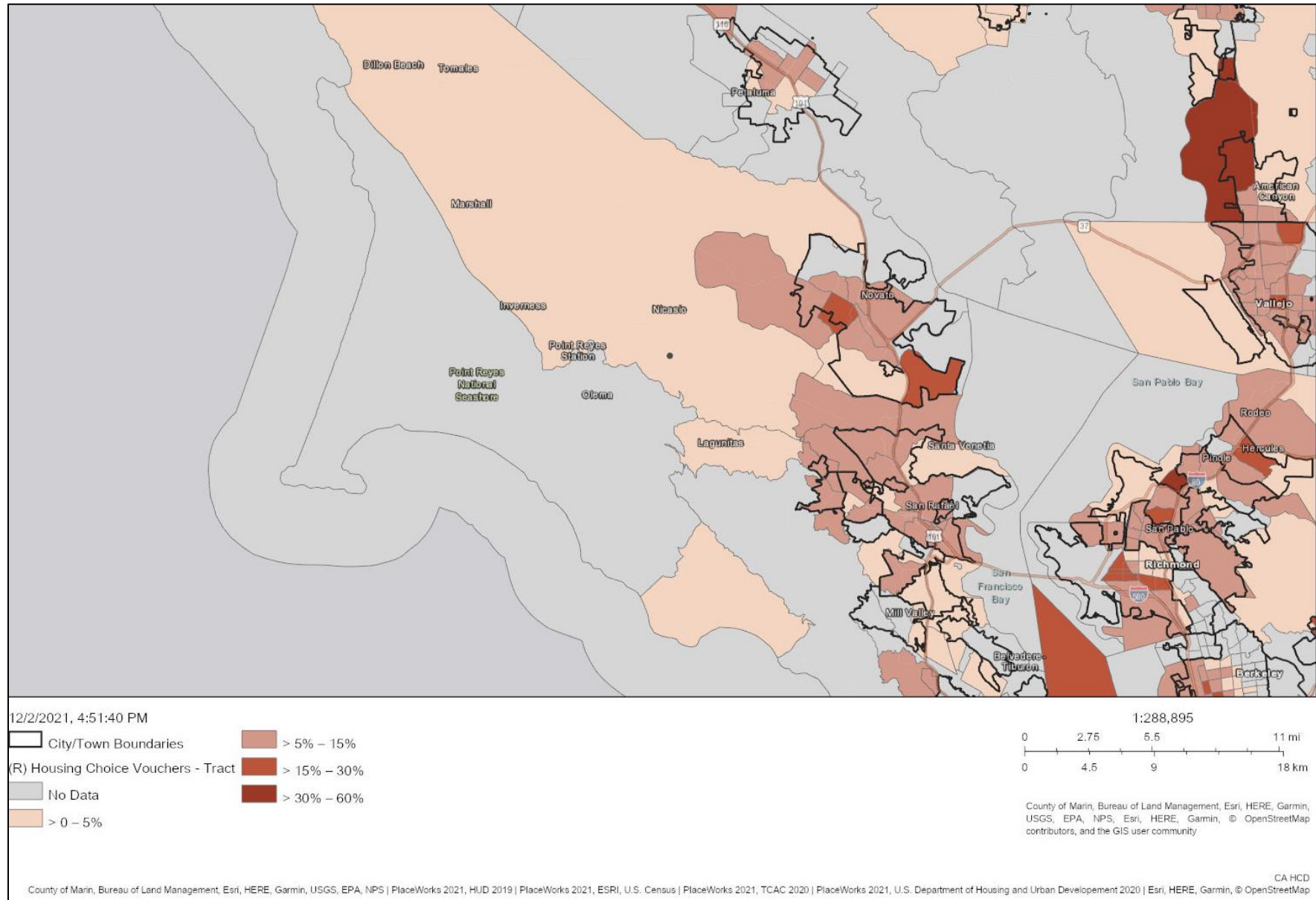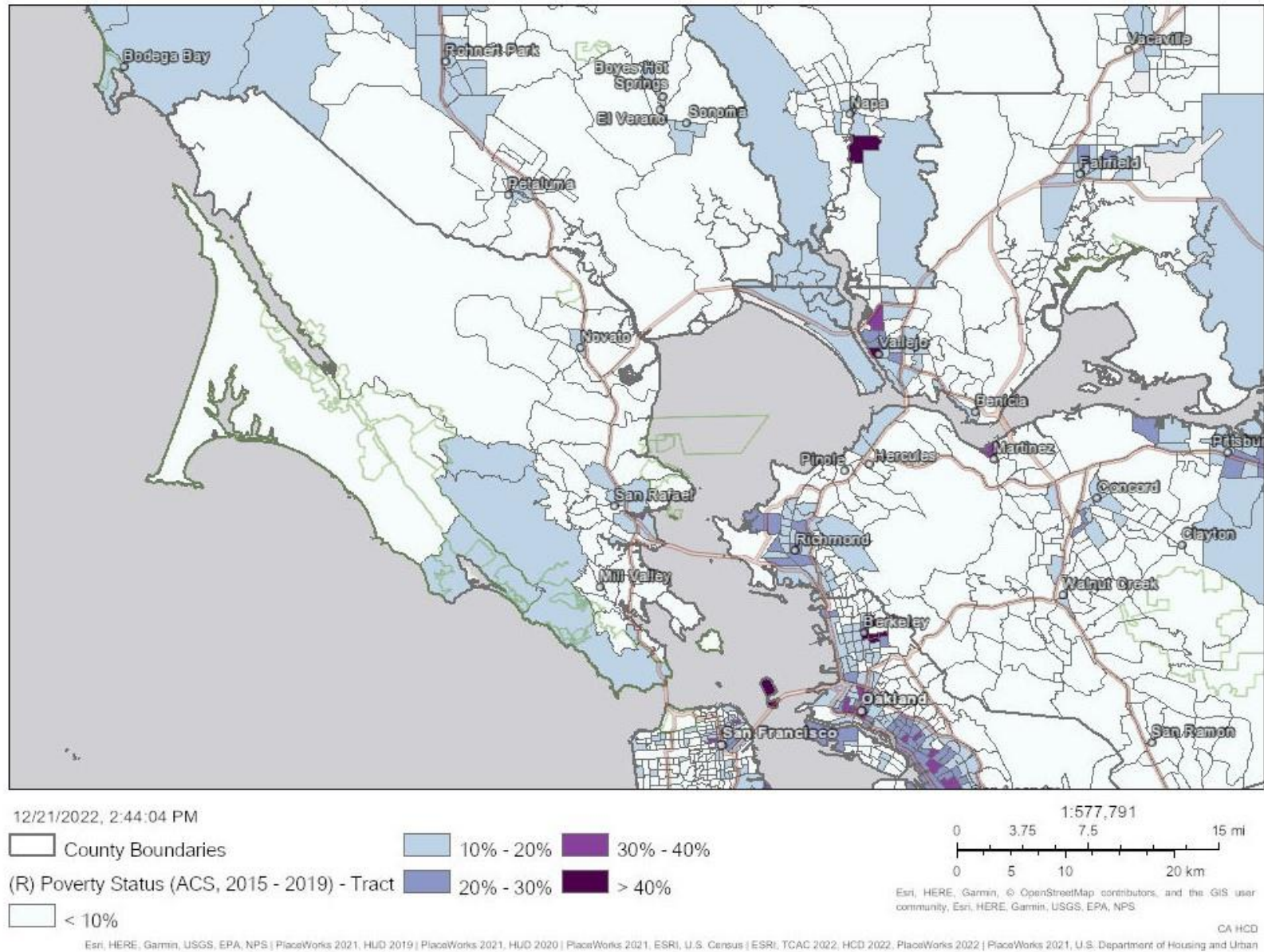
Source: U.S. Department of Housing and Urban Development, 2020

Figure D-16: Regional Status of Poverty by Census Tract (2015-2019)

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

San Francisco Bay

Paradise Dr

TIBURON

San Rafael Ave

Tiburon Blvd

BELVEDERE

Richardson Bay

Beach Rd

Tiburon Ferry Terminal

Beach Rd

SAUSALITO

Bridgeway

N Hwy 101

S Hwy 101

N Hwy 101

Belvedere Cove

San Francisco Bay

0   ½   1
Mile

Source: HCD, 2022; PlaceWorks, 2022; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Housing Choice Vouchers Tract (HUD, 2021)

HCV As Pct of Renter Occupied Housing Units

No Data

≤5%

Belvedere City Limit

Neighbor City
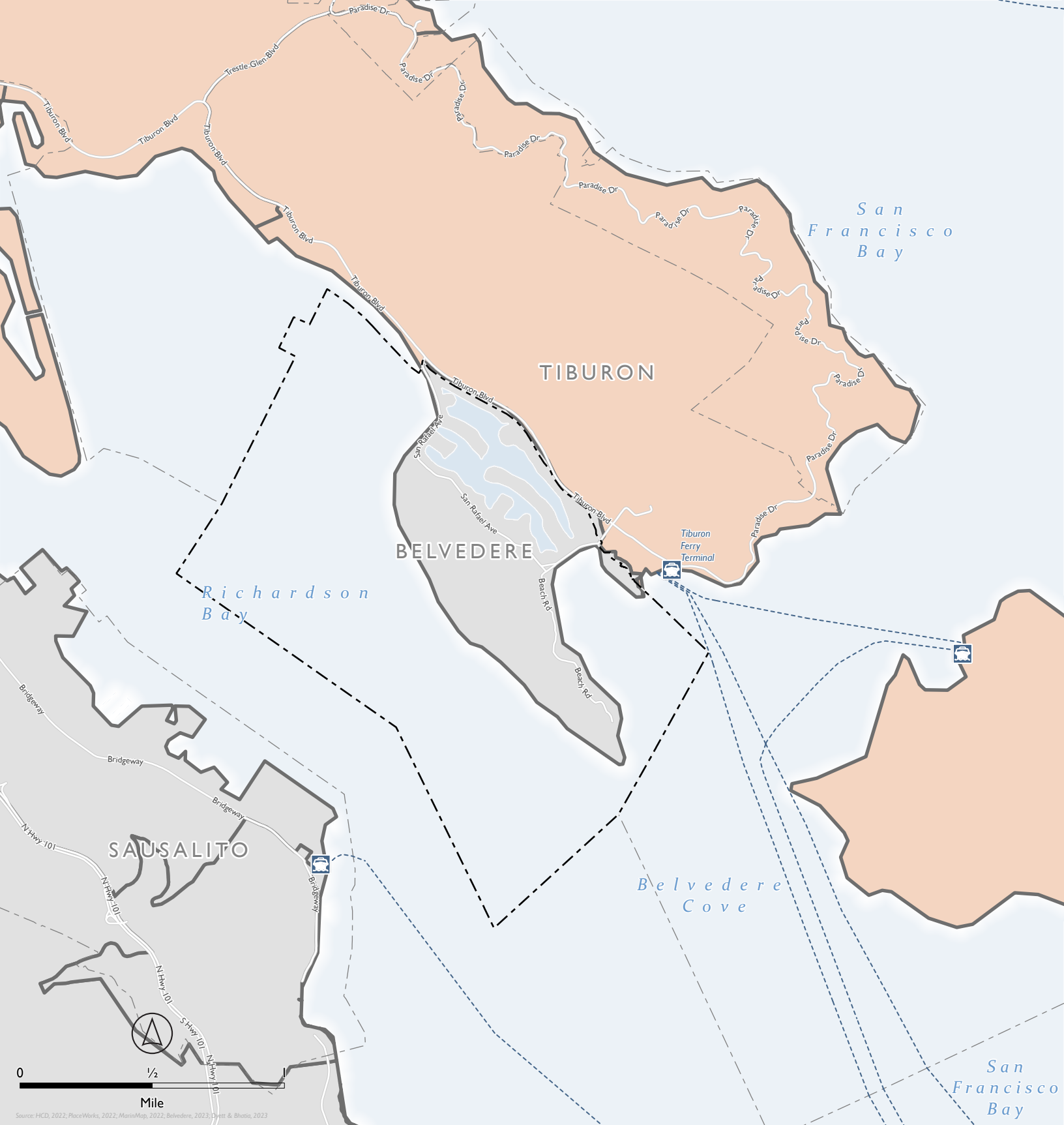
Ferry Terminal

Ferry Route

Figure D-17: Housing Choice Vouchers

SUBSIDIZED HOUSING

The Marin Housing Authority (MHA) serves both the unincorporated area and Marin cities. Funded primarily by HUD, MHA operates and administers 496 property units in six locations. It is a public corporation authorized to provide decent, safe, and sanitary housing for low-income people. Approximately five percent (6,125 units) of the County's total housing units are affordable housing units that have received a combination of local, federal, or State assistance. Nearly 3,000 of the units use MHA's Section 8 and public housing programs. As of October 2021, the Section 8 (Housing Choice Voucher) waiting list had 793 active applicants. Only 124 applicants were housed between 2019 and 2021. Some Marin County Cycle 6 Housing Element focus group participants identified the need for additional Section 8 housing as an issue, particularly in West Marin.

In Belvedere, there are no public housing units and three (3) subsidized housing units at Farley Place, a senior, income restricted community. 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 has approximately five (5) subsidized housing units and 61 public housing units.

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.[10]

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.

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.

Based on 2020 HUD AFFH data, there were no R/ECAPs in Belvedere. As shown in Figure D-18, 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

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[10] 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

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 extremely low-income households in the County; about 40 percent of households earn less than 30 percent the Area Median Income, whereas only 14 percent of unincorporated County households are considered extremely low income.

Figure D-18: Regional Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) (2009-2013)
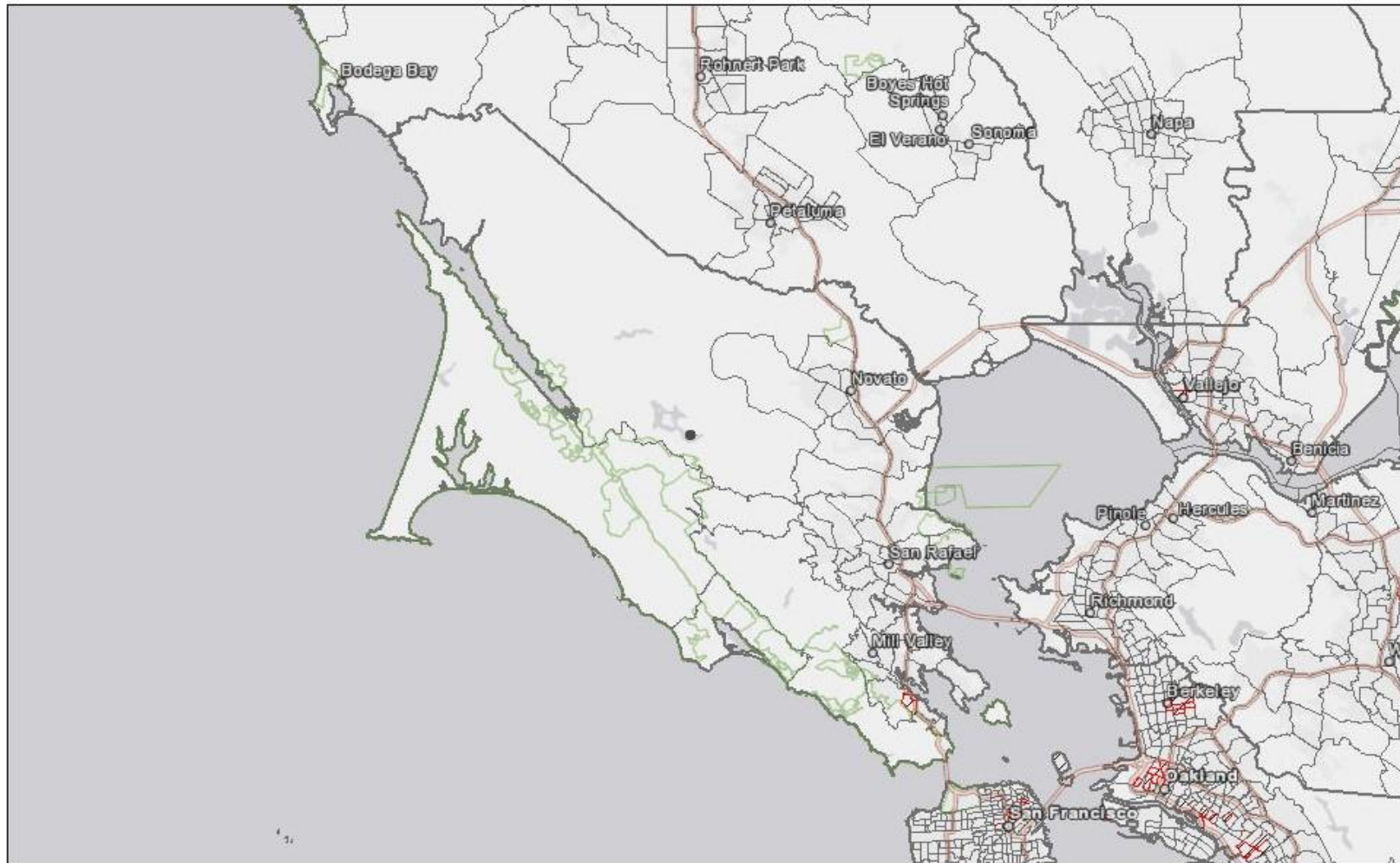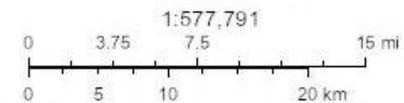

12/21/2022, 4:14:59 PM

☐ County Boundaries

(R) Racially or Ethnically Concentrated Areas of Poverty "R/ECAP'S" (HUD, 2009 - 2013) - Tract

☐ 0 - Not a R/ECAP

1:577,791

0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | ESRI, TCAC 2022, HCD 2022, PlaceWorks 2022 | PlaceWorks 2021, U.S. Department of Housing and Urban

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

D-41

RCAAS

While there is no standard definition for Racially/Ethnically Concentrated Areas of Affluence (RCAAs) provided by either HUD or HCD, they are generally considered to be areas with high concentrations of wealthy, white residents. An article by Edward G. Goetz, et al. published in HUD's Cityscape journal defines an RCAA as a "census tract in which 80 percent or more of the population is white and has a median income of at least $125,000."[11] In 2022, HCD developed a new version of the RCAA metric to better reflect California's relative diversity and regional conditions, and to aid local jurisdictions in their analysis of racially concentrated areas of poverty and affluence pursuant to AB 686 and AB 1304.

To develop the RCAA layer, HCD first calculated a Location Quotient (LQ) for each California census tract using data from the 2015-2019 ACS. This LQ represents the percentage of total white population (white Alone, Not Hispanic or Latino) for each census tract compared to the average percentage of total white population for all census tracts in a given COG region. For example, a census tract with a LQ of 1.5 has a percentage of total white population that is 1.5 times higher than the average percentage of total white population in the given COG region. Based on this methodology, the entirety of Belvedere and a majority of Marin County meets this definition of an RCAA, as shown in Figure D-19.

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[11] Edward G. Goetz, et al. "Racially Concentrated Areas of Affluence: A Preliminary Investigation" (*Cityscape*, Vol. 21 No. 1, 2019), pp. 99-123.

Figure D-19: RCAA Locations, Marin County
Source: U.S. Dept. of Commerce, Bureau of the Census, 2019 ACS Five-Year Estimates
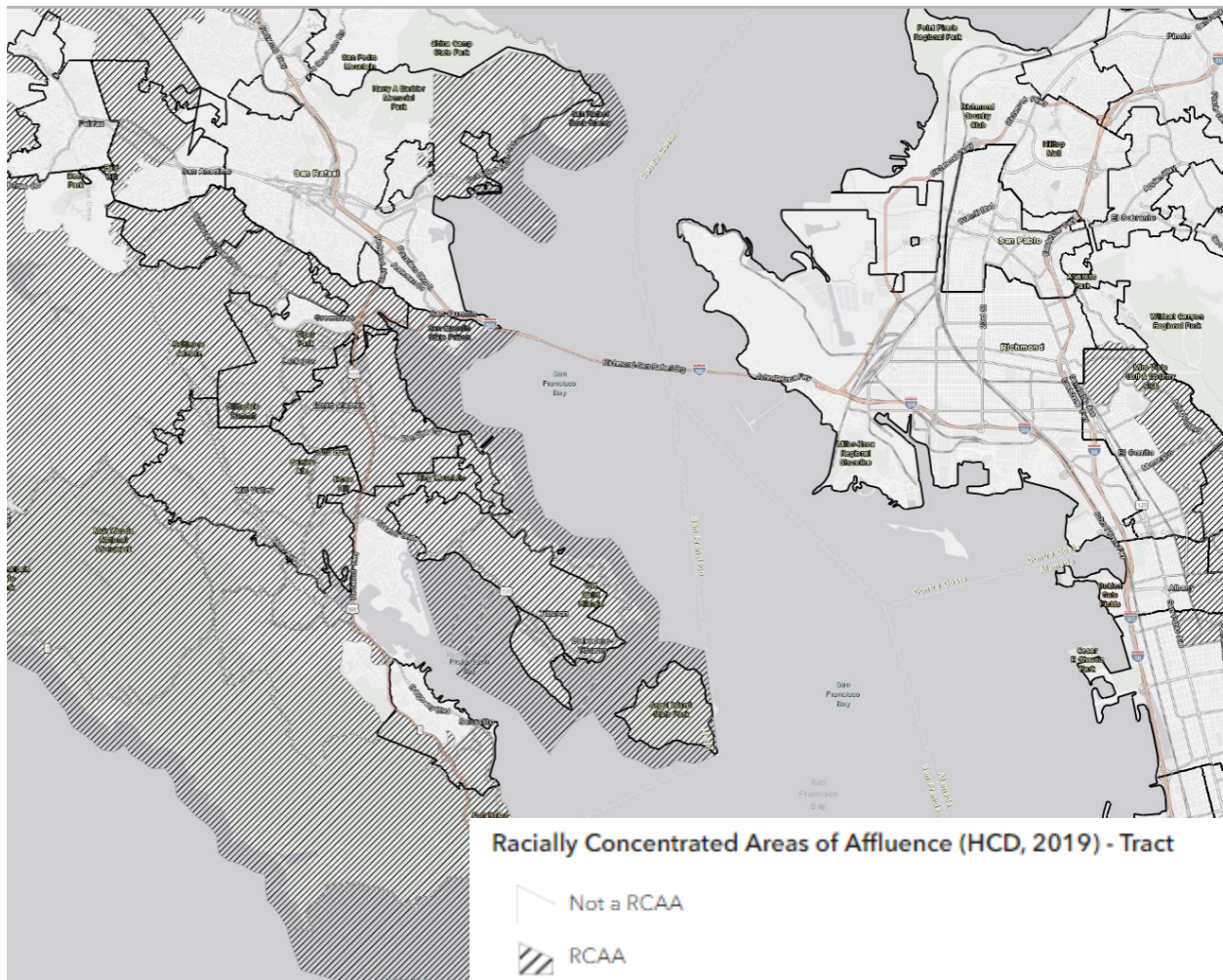
Source: California Department of Housing and Community Development AFFH Data Viewer

D.4 Disparities in 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 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).[12]

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.
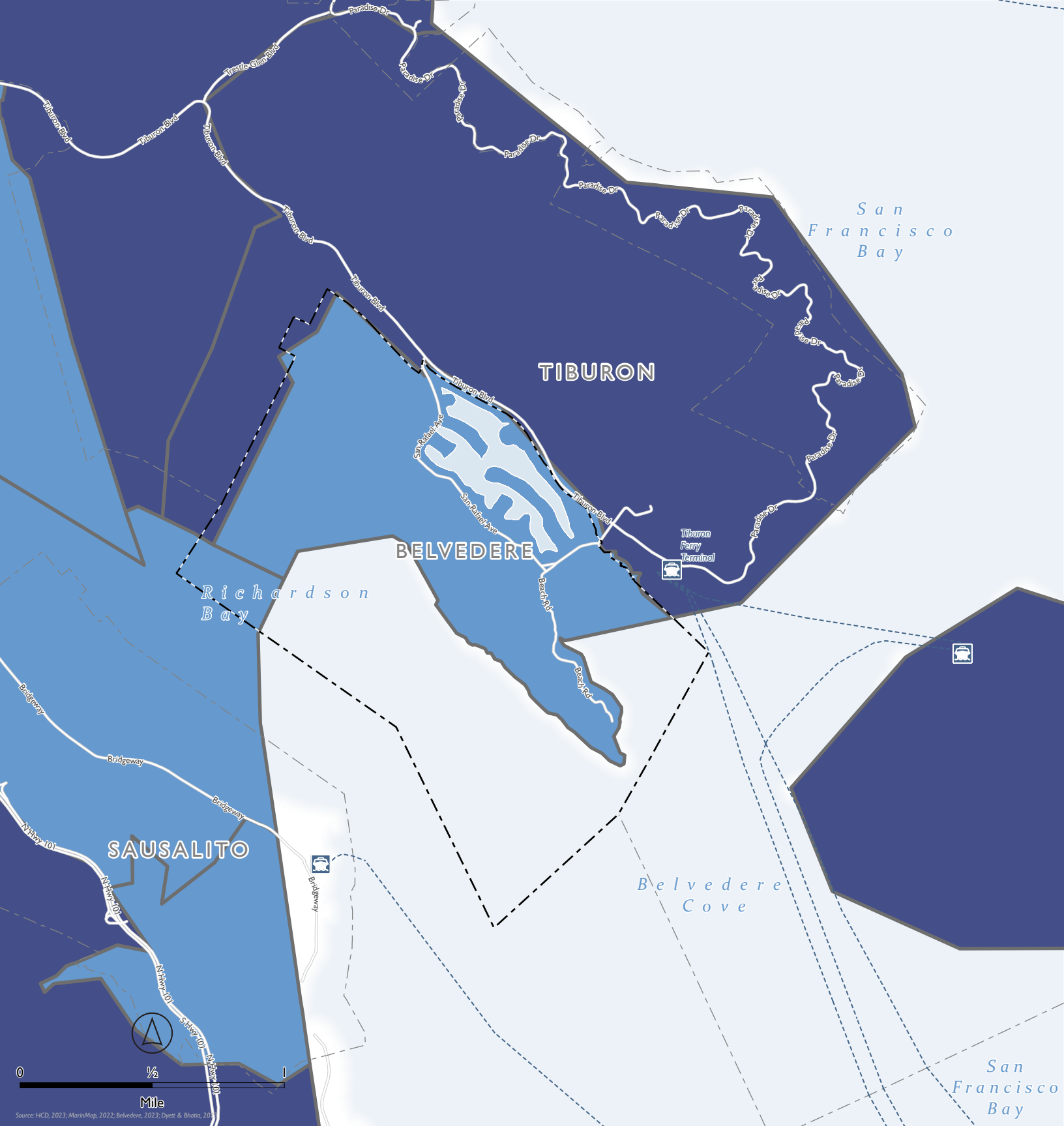
TCAC composite scores categorize the level of resources in each census tract. Categorization is based on percentile rankings for census tracts within the region. Counties in the region all have a mix of resource levels. The highest concentrations of highest resource areas are located in the counties of Sonoma and Contra Costa. Marin and San Francisco counties also have a concentration of high resource tracts, shown in Figure 18. 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. All of Belvedere is classified as "highest resource" by the TCAC opportunity areas composite score (see Figure D-21). Therefore, all Belvedere residents live in highly resourced areas, regardless of race or ethnicity.

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[12] California Department of Housing and Community Development Guidance, 2021, page 34

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.

Figure D-20: TCAC Opportunity Areas, Composite Score, Region
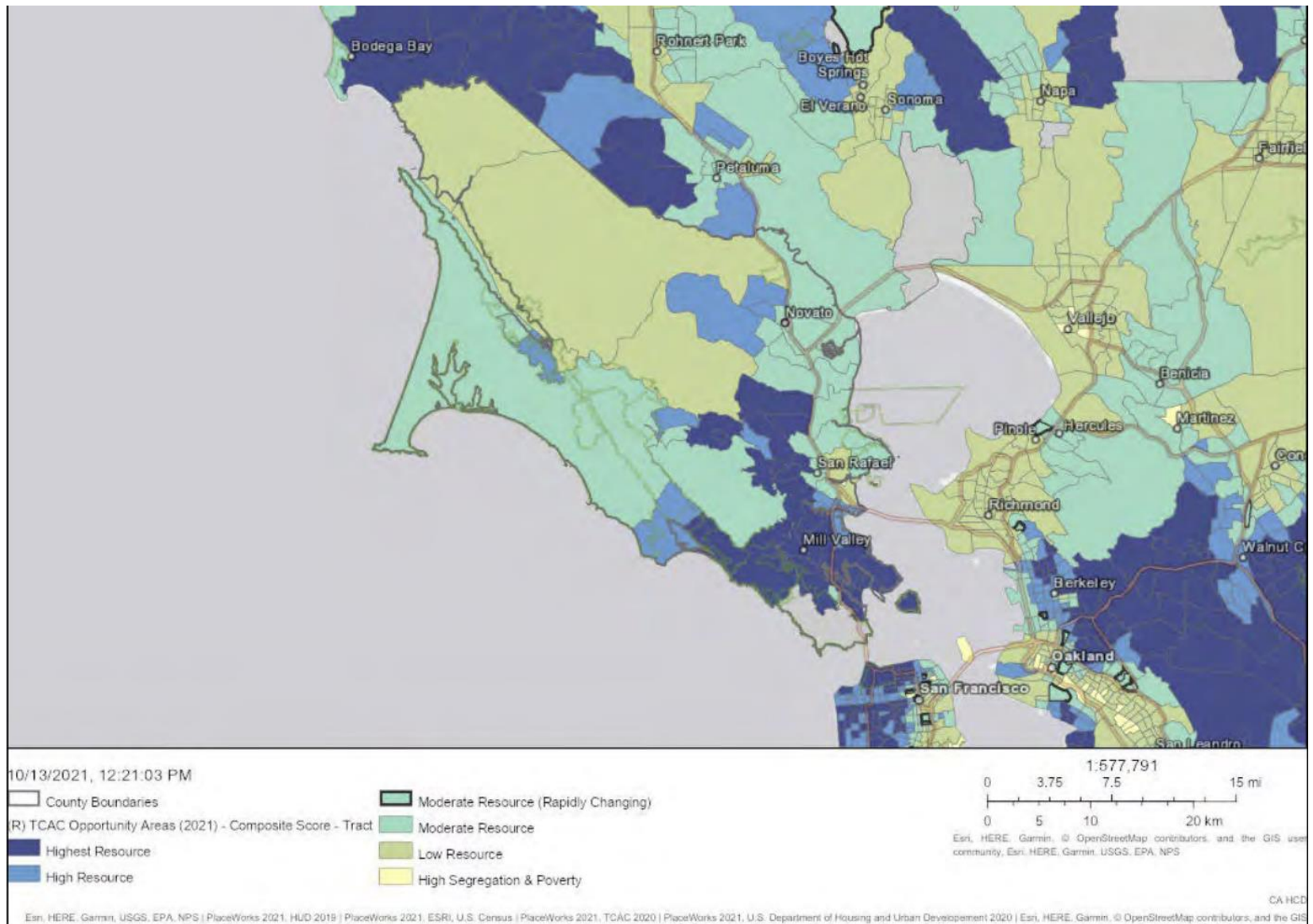
Source: HCD AFFH Data and Figuring Resources (HCD & TCAC Opportunity Areas Figuring Analysis, 2021)

San
Francisco
Bay

TIBURON

Tiburon Blvd

Tiburon
Ferry
Terminal

BELVEDERE

Richardson
Bay

SAUSALITO

Bridgeway

Belvedere
Cove

San
Francisco
Bay

0   ½   1
Mile

Source: HCD, 2023; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Figure D-21: TCAC/HCD
Opportunity Map -Composite
Score (HCD, 2023) -Tract

ECONOMIC OPPORTUNITY

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. The City of Belvedere scores high for positive economic outcomes according to the TCAC economic opportunity score. The highest TCAC economic scores are in Southern Marin and parts of Central Marin including the cites of Larkspur, Mill Valley, Corte Madera, Sausalito, and Tiburon.

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). This suggests that there are fewer job holders per household for higher wage earners in Belvedere.
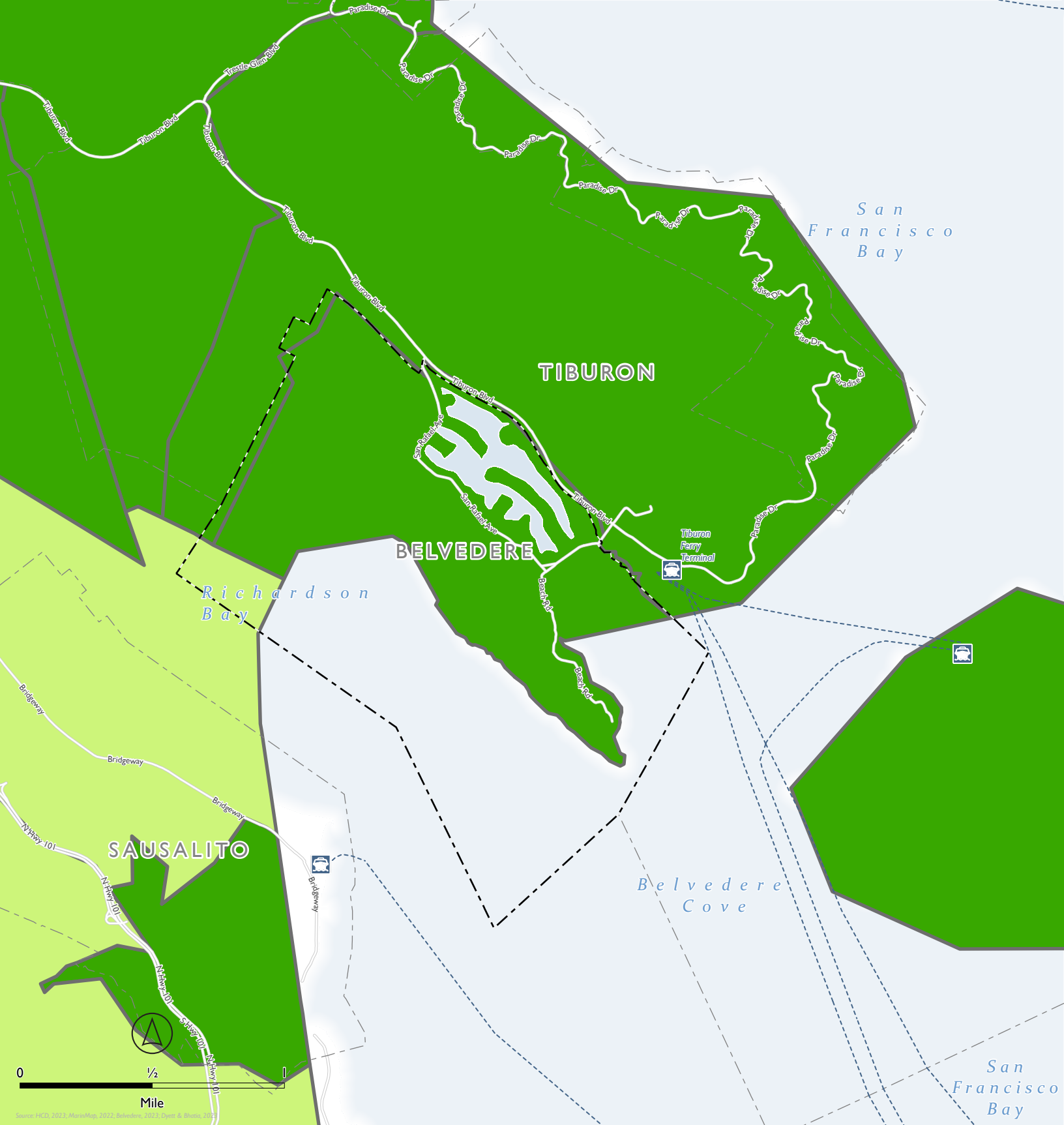
The largest employment industries in the City include health and education, and professional services and management of companies. HUD's jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region. Index values can range from 0 to 100 and a higher index value indicates better access to employment opportunities for residents in a neighborhood. 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 like those in neighboring Tiburon. Cities north and west of Belvedere have lower proximity indexes.

In Marin County, the highest job proximity values are in Central Marin at the intersection of Highway 101 and Highway 580 from south San Rafael to Corte Madera. Some census tracts in North and Southern Marin along Highway 101 also have high jobs proximity values, specifically in south Novato and Sausalito. The City of Tiburon in Southern Marin also has the highest scoring census tracts. Western North and Central Marin and some West Marin tracts, including the unincorporated Valley community (west of Highway 101) have the lowest jobs proximity scores. HUD's job proximity indexes in Belvedere and its neighboring communities are illustrated in Figure D-22.

There are groups within the County that aim to stimulate business activity, particularly the Marin Economic Forum, which enables Marin's economic stakeholders to collaborate on improving the County's economic vitality, focusing on Marin's targeted industries while enhancing social equity and protecting the environment. Services they offer include original, independent research and data on information for local governments and business that support economic development. Members of the forum include private sector companies, chambers of commerce, County and municipal governments, educational institutions, organizations, housing and similar economic-related activities and consumer groups.

As described in the Needs Assessment, however, 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. Belvedere has more low-wage jobs than low-wage residents (where low-wage refers to jobs paying less than $25,000).

In conclusion, Belvedere is in a county with fewer employment opportunities than other parts of the Bay Area and housing prices that limit the ability of lower income workers employed in the county to live there. Because Belvedere represents only one census tract, there is no geographical discrepancy to accessing economic opportunity. However, there is variation in economic opportunity between areas of the County, primarily influenced by proximity to freeways that enable access to job centers such as San Francisco.

San
Francisco
Bay

Paradise Dr

Trestle Glen Blvd

Tiburon Blvd

Tiburon Blvd

Tiburon Blvd

TIBURON

Tiburon Blvd

San Rafael Ave

San Rafael Ave

BELVEDERE

Tiburon Blvd

Beach Rd

Tiburon
Ferry
Terminal

Paradise Dr

Richardson
Bay

Beach Rd

SAUSALITO

Bridgeway

Bridgeway

Bridgeway

N Hwy 101

N Hwy 101

S Hwy 101

N Hwy 101

Bridgeway

Belvedere
Cove

San
Francisco
Bay

0   ½   1
Mile

Source: HCD, 2023; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Economic Domain Score

> 0.6 – 0.8

> 0.8 – 1 (More
Positive Economic
Outcomes)

- - - Belvedere City Limit

····· Neighbor City

🚢 Ferry Terminal

----- Ferry Route

Figure D-22: TCAC/HCD
Opportunity Map -Economic
Score (HCD, 2023) -Tract

EDUCATIONAL OPPORTUNITY

The 2022 TCAC Opportunity Areas education score, which quantifies access to educational opportunity, is provided in Figure D-23. The education score is based on a variety of indicators including math proficiency, reading proficiency, High School graduation rates, and student poverty rates. The education scores range from 0 to 1, with higher scores indicating more positive education outcomes. Belvedere experiences the highest score range possible (More Positive Educational Outcome). As discussed in Marin County's Cycle 6 Housing Element, there are concentrations of both low and high education scores in the Counties surrounding the San Francisco Bay. In San Francisco County, the western coast has a concentration of high education scores while the eastern coast has a concentration of low education scores. In Marin County, low education scores are concentrated in Novato and San Rafael along the San Pablo Bay and along the western coast.

Marin County has some of the highest graduation rates in the Country but according to the 2020 AI, Marin County "has the greatest educational achievement gap in California." Discrepancies between the success of students of color and white students is indicated by data from the nonprofit Marin Promise. According to the nonprofit, 71 percent of white students met or exceeded common core standards for 8th grade math, while only 42 percent of students of color met or exceeded those standards. About 64 percent of white students met or exceeded the college readiness standards, defined as completing course requirements for California public universities, while only 40 percent of students of color met or exceeded those requirements.

Belvedere is served by the Reed Union School District for elementary and middle school and Tamalpais Union High School District for high school. At Reed Union Elementary schools, the racial makeup is predominantly white (73 percent) followed by Hispanic students at 9 percent and Asian students at 7 percent. Reed Union has fewer (3 percent) English Learners compared to the county at 20 percent. In 2022, Reed Union had 95 (9 percent) students with disabilities and 47 (5 percent) socioeconomically disadvantaged students.[13] High school enrollment at Tamalpais Union increased by 10 percent from 2017 to 2021. The racial makeup of high school students in 2022 was 70 percent white, 15 percent Hispanic, 4 percent Asian and less than 2 percent Black or African-American. The Tamalpais Union district has a small share of English Learners compared to the countywide proportion (2 percent compared to 18 percent countywide). Neither district has a large share of students experiencing homelessness. Between both Reed Union and Tamalpais Union there were a total of six homeless students in 2022.[14]

Table D-8 compares the scores of relevant schools for Belvedere to the County and California using 2022 California Assessment of Student Performance and Progress (CAASP) scores. For both Math and English, the elementary and high school score higher than the County and California indicating high educational opportunity in Belvedere.

Although students attending these schools on average received higher test scores than the State average and similar scores to the County average, students of color attending these schools scored lower than white students. At Redwood High, 85 percent of white students met or exceeded the English language arts test and 66.1 percent of white students met or exceeded the Mathematics test while 69.5 percent of students of color met or exceeded the English language arts test and 46.9 percent of students of color met or exceeded

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[13] "District Profile: Reed Union Elementary (CA Dept of Education)." *Www.cde.ca.gov*, www.cde.ca.gov/sdprofile/details.aspx?cds=21654820000000. Accessed 27 Sept. 2023.

[14] "District Profile: Tamalpais Union High (CA Dept of Education)." *Www.cde.ca.gov*, www.cde.ca.gov/sdprofile/details.aspx?cds=21654820000000. Accessed 27 Sept. 2023.
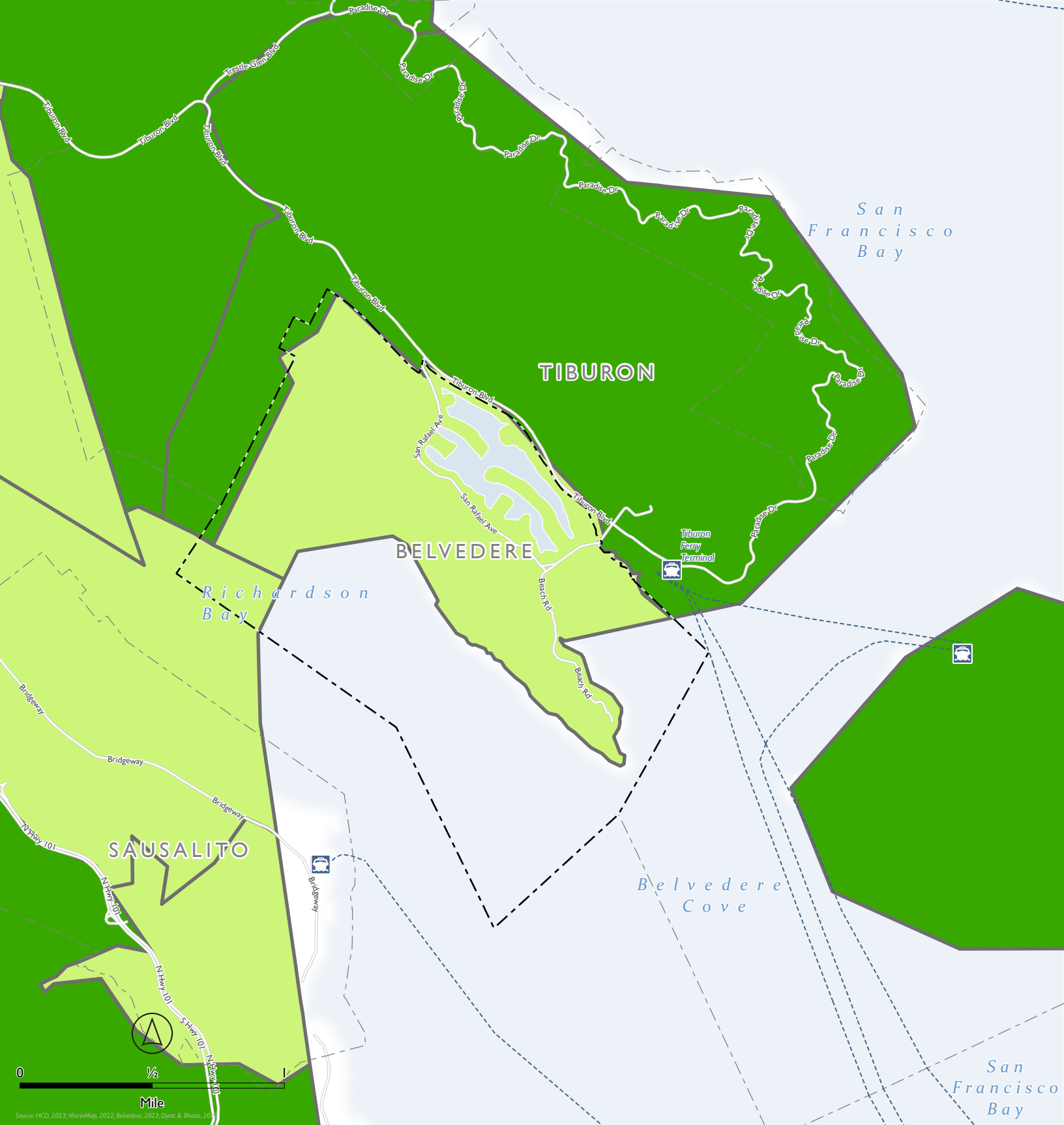
the Mathematics test. At Del Mar Middle School, 81.7 percent of white students met or exceeded the English language arts test and 72.7 percent of white students met or exceeded the Mathematics test while 63.0 percent of students of color met or exceeded the English language arts test and 62.0 percent of students of color met or exceeded the Mathematics test. At Bel Aire Elementary School, 78.7 percent of white students met or exceeded the English language arts test and 76.0 percent of white students met or exceeded the Mathematics test while 72.7 percent of students of color met or exceeded the English language arts test and 72.7 percent of students of color met or exceeded the Mathematics test. No 2022 test score data is available for Reed Elementary School.

These lower scores indicate access to educational opportunity within the school districts attended by Belvedere students is affected by race and ethnicity. Because access is spread evenly by census tract, other barriers such as language, economic factors, and other educational resources may be needed to close the educational gap between white students and students of color in these school districts.

Table D-8: CAASP Scores, 2022

District/Region	Percent Met or Exceeded Standard	
	English Language Arts	Mathematics
State of California	47.1%	33.4%
Marin County	62.1%	51.3%
Bel Aire Elementary School	80.9%	76.5%
Reed Elementary School	N/A	N/A
Del Mar Middle School	81.0%	72.3%
Redwood High School	83.2%	67.1%

Source: California Department of Education, CAASPP, Smarter Balanced Summative Assessments, 2021-2022

San Francisco Bay

TIBURON

San Rafael Ave

San Rafael Ave

BELVEDERE

Richardson Bay

Beach Rd

Beach Rd

Tiburon Ferry Terminal

SAUSALITO

Bridgeway

Bridgeway

Bridgeway

N Hwy 101

S Hwy 101

N Hwy 101

Belvedere Cove

San Francisco Bay

Tiburon Blvd

Trestle Glen Blvd

Paradise Dr

0   ½   1
Mile

Source: HCD, 2023; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Education Domain Score

0.50 - 0.75

> .75 (More Positive Education Outcomes)

Belvedere City Limit

Neighbor City

Ferry Terminal

Ferry Route

TCAC/HCD Opportunity Map - Education Score (HCD, 2023) - Tract

TRANSPORTATION OPPORTUNITY

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 [15] and low transportation cost.[16] 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.

HUD's opportunity indicators the transit index and low transportation cost scores provide an understanding of transit use and access in Marin County. Index values range from zero to 100 and are reported per race. In the County, transit index values range from 61 to 69. white residents received the lowest scores while Black and Hispanic residents scored highest. Regardless of income, white residents have lower index values for both transit and low transportation cost.

Transit patterns in Figure D-24, 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. Belvedere has one bus stop and one ferry landing in the neighboring Town of Tiburon. Service is regular but limited.

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.

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[15] 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.

[16] 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
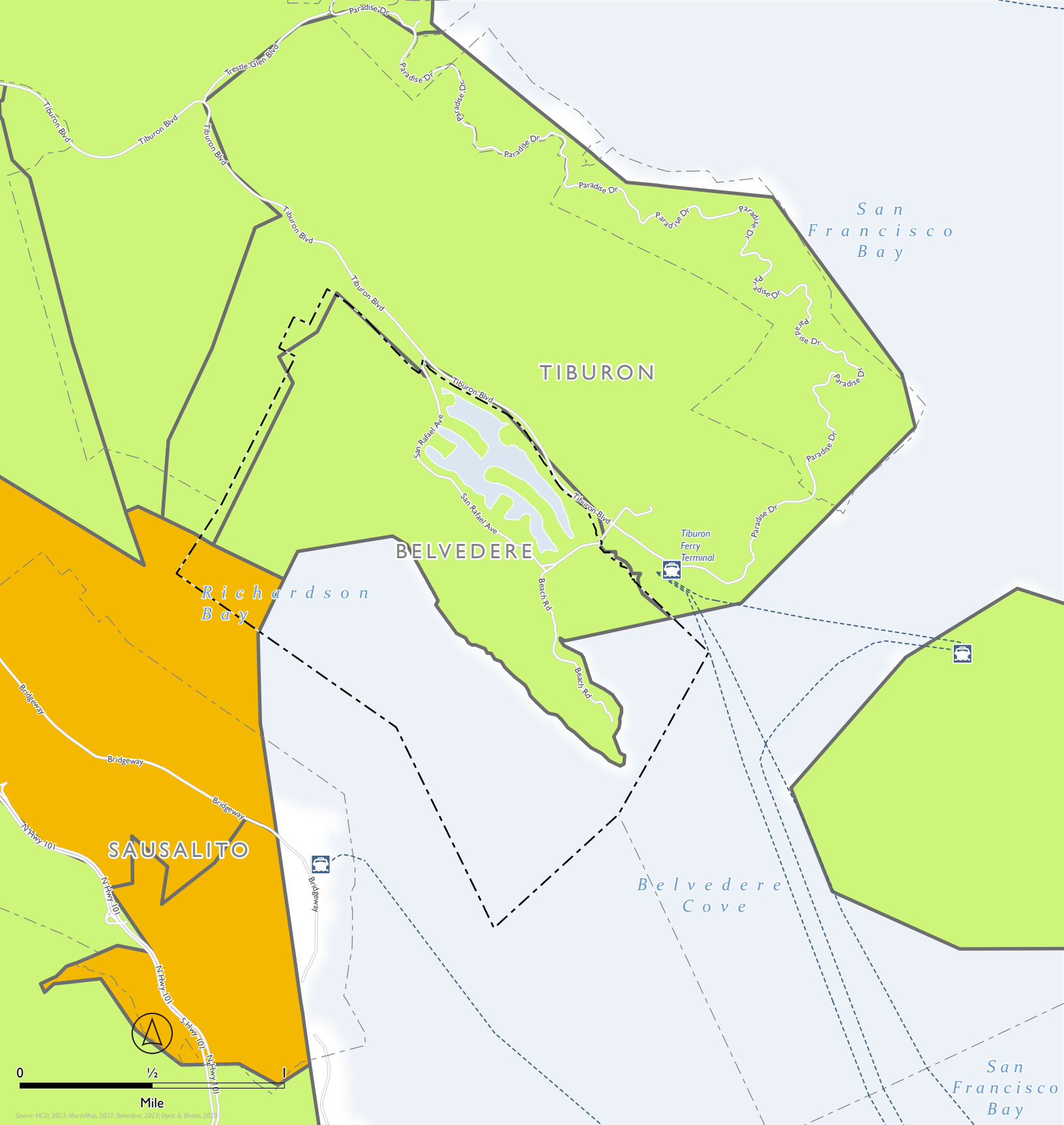
Figure D-24: Public Transit
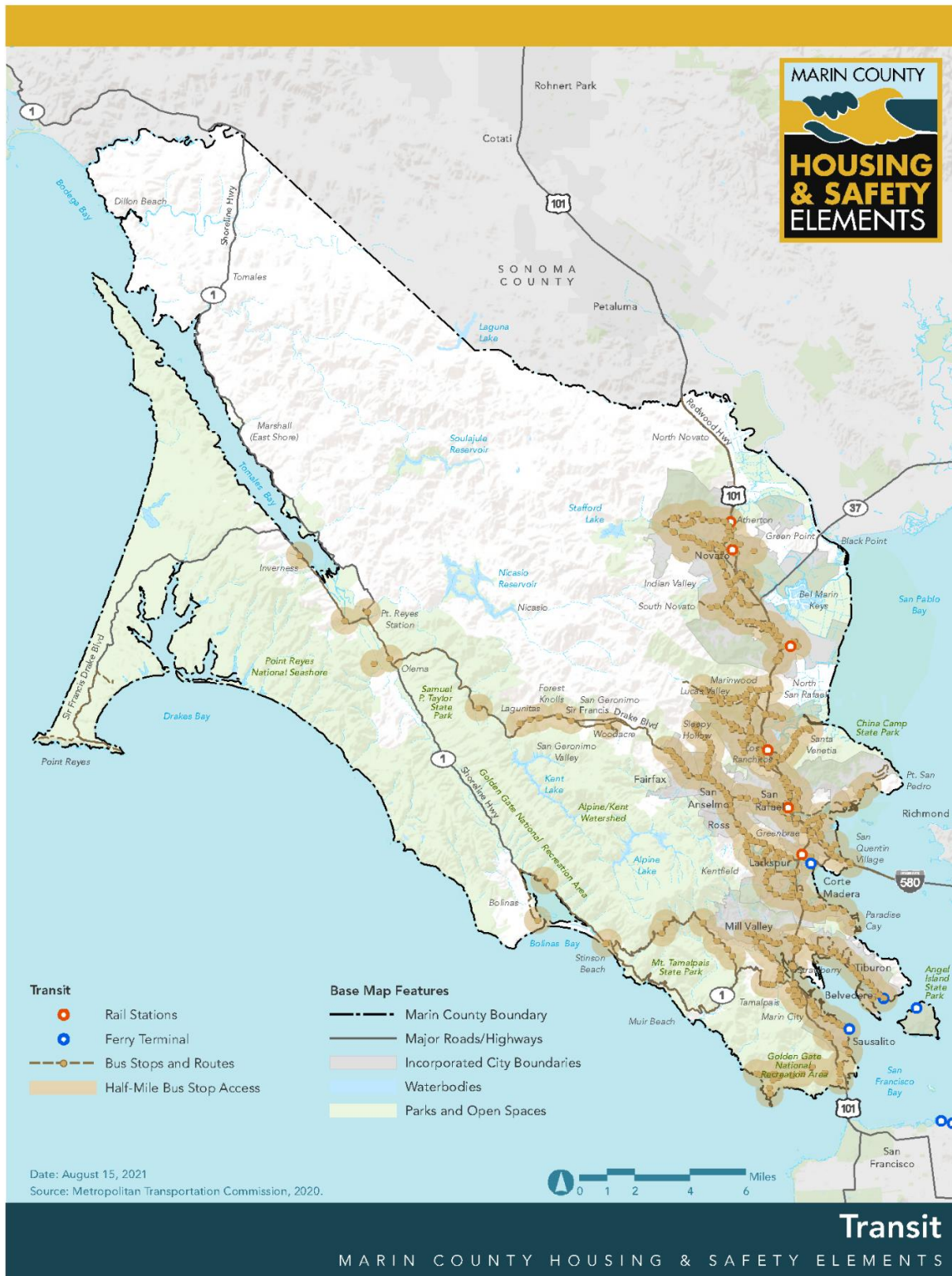
ENVIRONMENTAL OPPORTUNITY

The environmental opportunity score in the TCAC Opportunity Figure is based on CalEnviroScreen 4.0 pollution indicators and values (see Figure D-25). CalEnviroScreen 4.0 is a mapping tool that helps identify areas in the state that are most impacted by various sources of pollution. The score considers four major indicators: exposure (e.g., air quality, lead risk, etc.), sensitive populations (e.g., cardiovascular disease, asthmas, etc.), environmental effects (e.g., cleanup sites, groundwater threats, etc.), and socioeconomic factors (e.g., poverty, unemployment, etc.). There are no disadvantaged communities as defined by CalEnviroScreen 4.0 data in Marin County. As such, neither Belvedere nor the County are required to adopt an environmental justice element.

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 D-23, Belvedere's census tract sits within the 11 percent to 15 percent range, only a few percentage points higher than the lowest score.

The City scores positively on California Healthy Places Index (HPI) developed by the Public Health Alliance of Southern California (PHASC). The HPI tool was developed 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.

San
Francisco
Bay

Paradise Dr

TIBURON

Tiburon Blvd

San Rafael Ave

BELVEDERE

Tiburon
Ferry
Terminal

Richardson
Bay

Beach Rd

Bridgeway

Beach Rd

SAUSALITO

N Hwy 101

S Hwy 101

N Hwy 101

Belvedere
Cove

San
Francisco
Bay

Bridgeway

0   ½   1
Mile

Source: HCD, 2023; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Environmental Domain Score

< .25 (Less Positive Environmental Outcomes)

0.50 - 0.75

Belvedere City Limit

Neighbor City

Ferry Terminal

Ferry Route

Figure D-23: TCAC/HCD Opportunity Map -Environmental Score (HCD, 2023) -Tract

OTHER DISPARITIES IN ACCESS TO OPPORTUNITY

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.
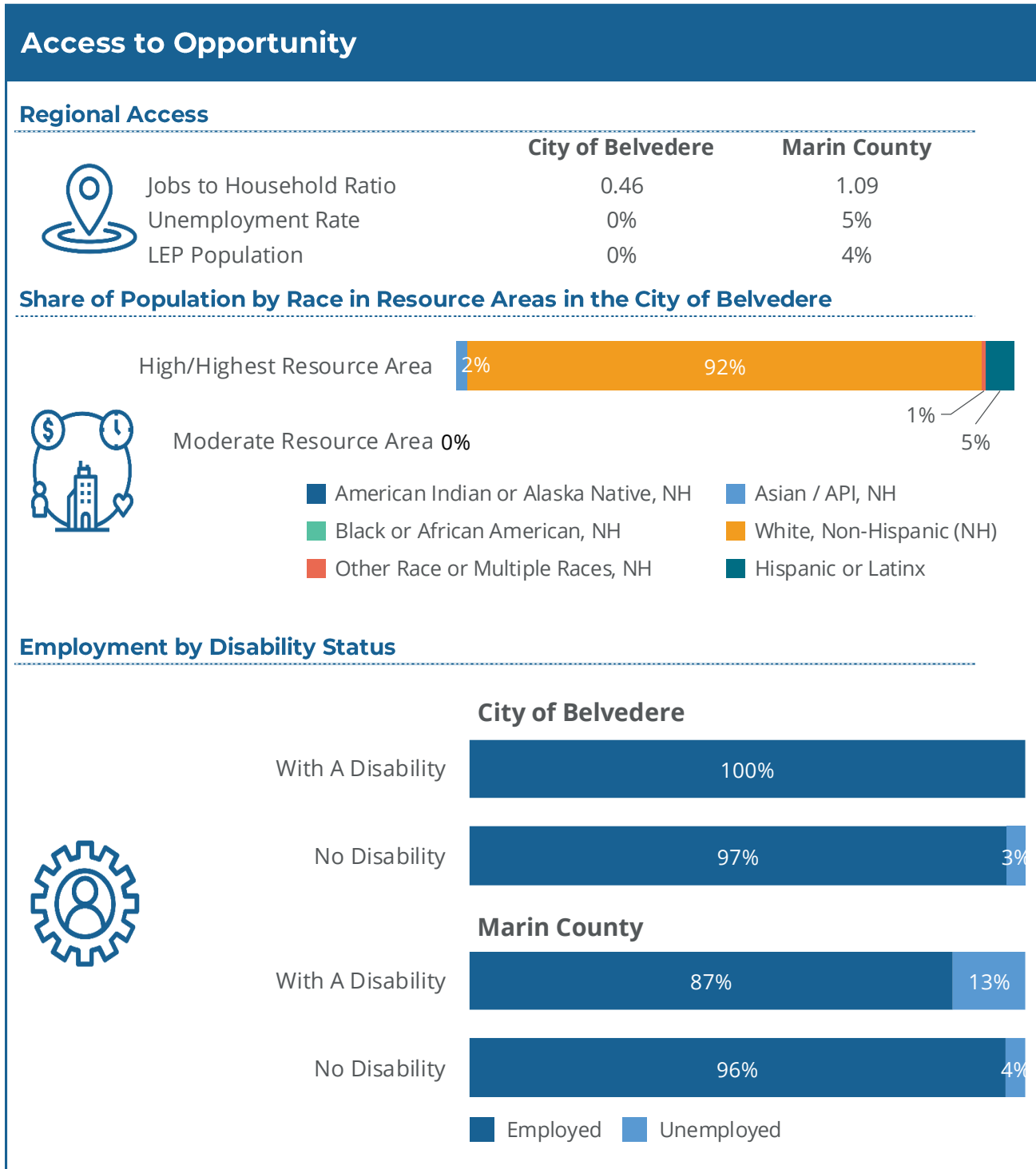
Belvedere and all of Marin County have no disadvantaged communities. As defined under SB 535 disadvantaged communities are "the top 25 percent scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations." [17]

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. Low unemployment rates among residents with a disability suggest that disabled persons in Belvedere do not face barriers in accessing employment opportunities.

A summary of disparities in access to opportunity is shown in Figure D-26.

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[17] https://oehha.ca.gov/calenviroscreen/sb535

Figure D-26: Disparities in Access to Opportunity

Access to Opportunity

Regional Access

	City of Belvedere	Marin County
Jobs to Household Ratio	0.46	1.09
Unemployment Rate	0%	5%
LEP Population	0%	4%

Share of Population by Race in Resource Areas in the City of Belvedere

High/Highest Resource Area   2%   92%   1%   5%

Moderate Resource Area   0%

- ■ American Indian or Alaska Native, NH
- ■ Asian / API, NH
- ■ Black or African American, NH
- ■ White, Non-Hispanic (NH)
- ■ Other Race or Multiple Races, NH
- ■ Hispanic or Latinx

Employment by Disability Status

City of Belvedere

With A Disability	100%
No Disability	97% 3%

Marin County

With A Disability	87% 13%
No Disability	96% 4%

■ Employed   ■ Unemployed

D.5 Disproportionate Housing Needs & Displacement Risk

According to HCD's AFFH Guidance Memo, disproportionate housing need "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." Consistent with HCD guidance, this analysis evaluates disproportionate housing need in Belvedere through the assessment of cost burden, overcrowding, and displacement risk. These needs are analyzed within Belvedere and compared to Marin County and the Bay Area region when applicable.

COST BURDEN AND SEVERE COST BURDEN

According to the HCD, cost burden is the fraction of a household's total gross income spent on housing costs. There are two levels of cost burden: (1) "Cost Burden" refers to the number of households for which housing cost burden is greater than 30 percent of their income; and (2) "Severe Cost Burden" refers to the number of households paying 50 percent or more their income on housing. 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.

Approximately 37.7 percent of households in Marin County experience cost burden of some type. Renters experience cost burden at a higher rate than owners (47.7 percent compared to 32.2 percent), regardless of race. Among renters, American Indian and Pacific Islander households experience the highest rates of cost burden (62.5 percent and 85.7 percent, respectively).

Table D-9: Housing Problems and Cost Burden by Race/Ethnicity – Marin County

	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%

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

Source: HUD CHAS Data (based on 2013-2017 ACS).

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. Renters experience cost burden at a slightly higher rate than owners in Belvedere (38.9 percent and 32.5 percent,

respectively). Slightly smaller but similar shares of renters and owners in Belvedere experience cost burden compared to the County (48.7 percent and 32.6 percent, respectively).

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 Novato, , San Rafael, and Mill Valley are consistent with Belvedere's affordability index.

Cost burden is not distributed evenly across race and ethnicity in Belvedere regardless of tenure. As presented in Table D-10, both Hispanic or Latinx and Other or Multiples Races (NH) group experience much less cost burden (100 percent of both groups do not have any household spending over thirty percent of their income on housing). The Asian/API (NH) group has the second highest share of households cost burdened in the City with 16.7 percent of households spending over 30 percent of their incomes on housing while the white (NH) group has 37.6 percent of households spending greater than 30 percent of their incomes on housing.

**Table D-10: Cost Burden by Race, Belvedere (2017)**

Race/Ethnicity	0%-30% of Income	30%-50% of Income	50%+ of Income	Total
white (NH*)	63.4%	16.8%	20.8%	890
Asian/API (NH)	83.3%	0.0%	16.7%	24
Black (NH)	0.0%	0.0%	0.0%	0
American Indian or Alaska Native (NH)	0.0%	0.0%	0.0%	0
Other Race or Multiple Races (NH)	100.0%	0.0%	0.0%	4
Hispanic or Latinx	100.0%	0.0%	0.0%	20

*NH stands for Non-Hispanic
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
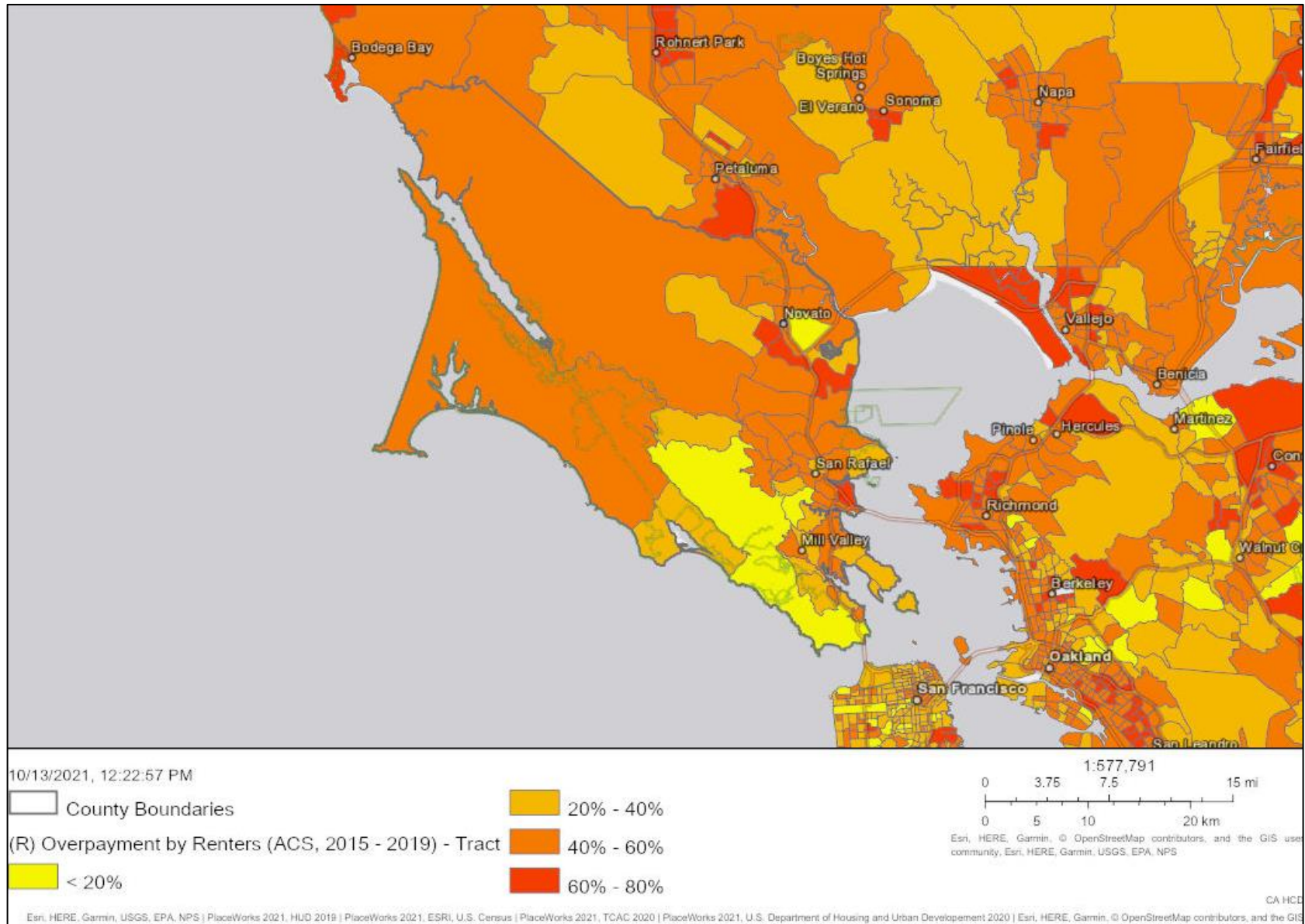
In Marin County among renters, American Indian and Pacific Islander households experience the highest rates of cost burdens (63 percent and 86 percent, respectively). Cost burden is not distributed evenly across Marin and near Belvedere. Cost burdened renter households are concentrated in census tracts in North and Central Marin in Novato and San Rafael. Cost burdened homeowner households are more prevalent in census tracts in Larkspur and Tiburon, shown in Figure D-27 and D-28. In the singular Belvedere tract, between 20 and 40 percent of homeowner households experience cost burden while between 40 and 60 percent of renter households experience cost burden as shown in Figure D-29 and Figure D-30.

Seniors are a particular protected group affected by cost burden. 33.3 percent of senior households who rent make 0 to 30 percent AMI, as compared to 5 percent of senior homeowners. 100 percent of extremely low income seniors use 50 percent or more of their income for housing. This indicates the seniors might benefit from targeted measures to ease the cost of modifying their homes to accommodate age related disability/age in place or increased support for senior resources within Belvedere.
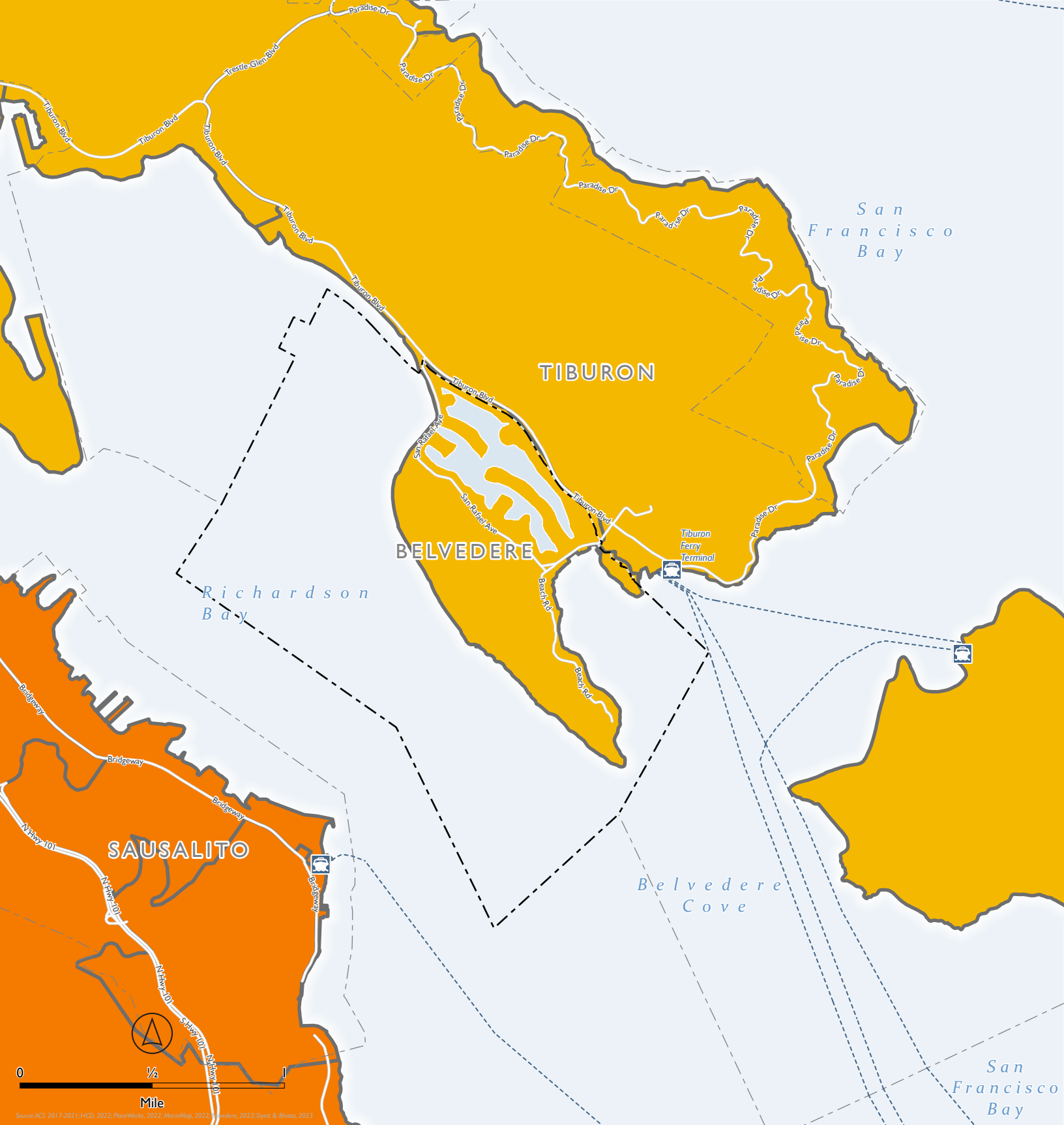
Figure D-27: Homeowner Cost Burden, Region
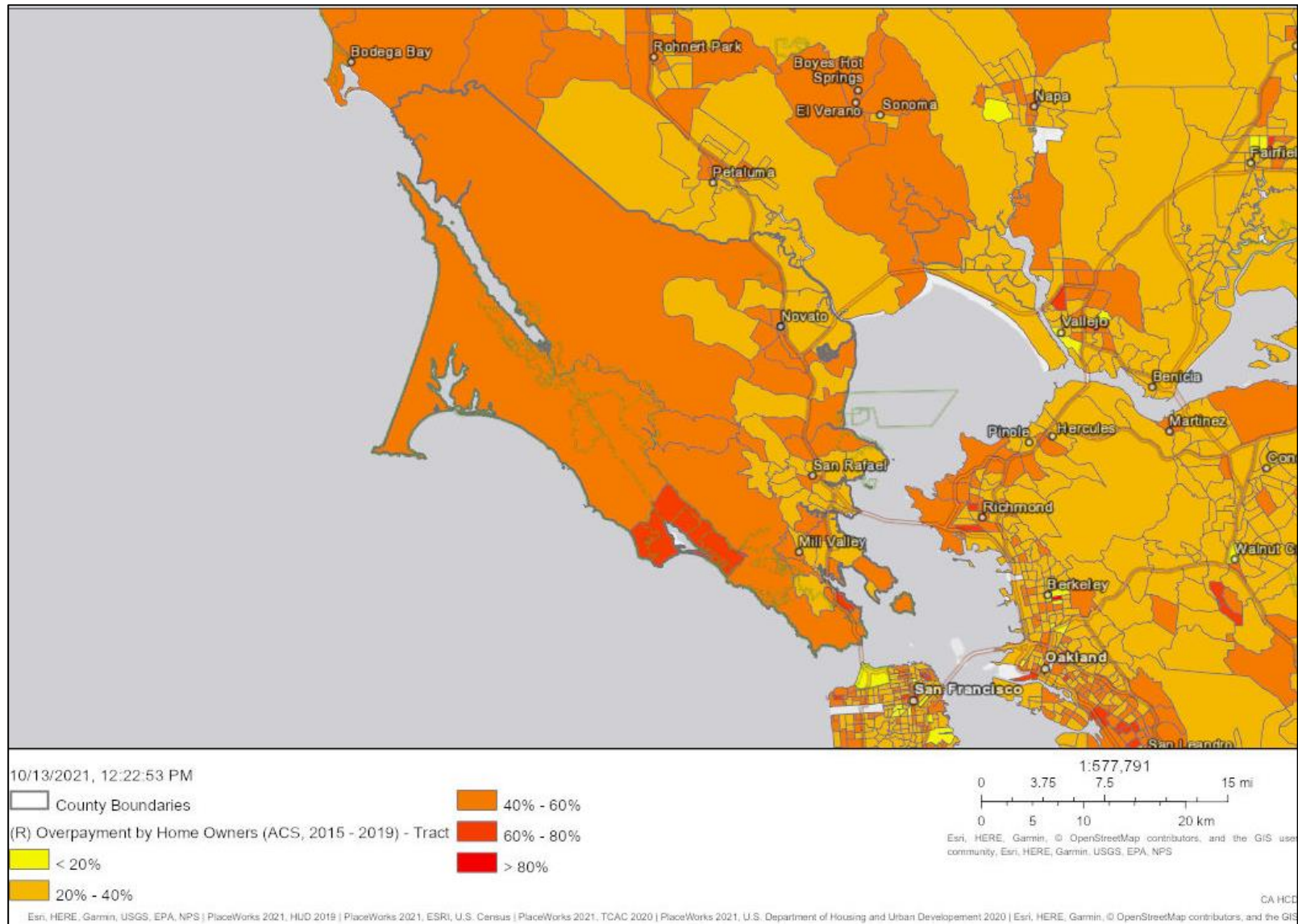
Source: U.S. Department of Housing and Urban Development CHAS Data (based on 2013-2017 ACS)

Figure D-28: Renter Cost Burden, Region

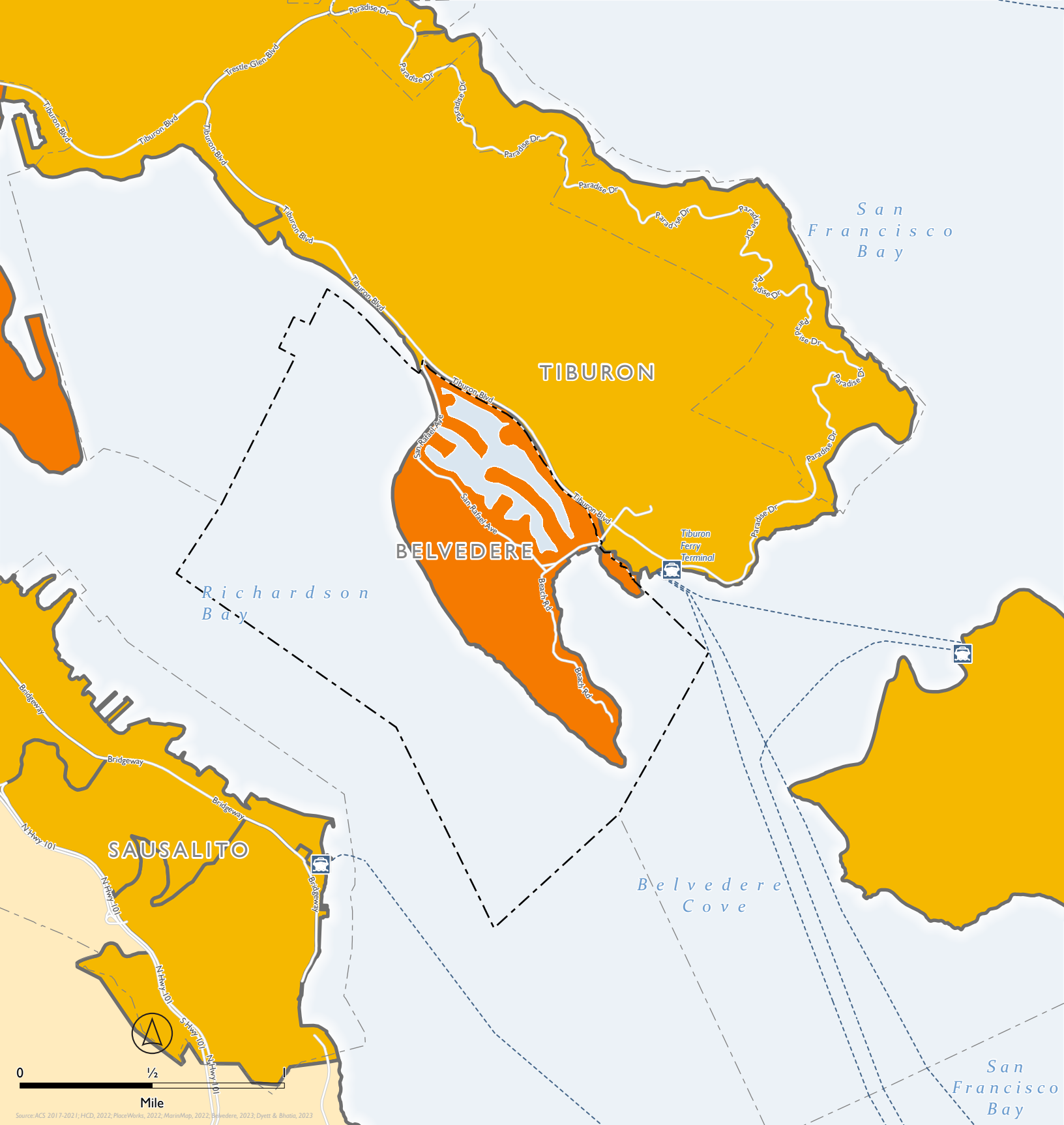*Source: U.S. Department of Housing and Urban Development CHAS Data (based on 2013-2017 ACS)*

San Francisco Bay

Paradise Dr

TIBURON

Tiburon Blvd

Trestle Glen Blvd

Tiburon Blvd

San Rafael Ave

BELVEDERE

Richardson Bay

Beach Rd

Tiburon Ferry Terminal

Belvedere Cove

Bridgeway

SAUSALITO

N Hwy 101

S Hwy 101 / N Hwy 101

Bridgeway

San Francisco Bay

0   ½   1
Mile

Source: ACS 2017-2021; HCD, 2022; PlaceWorks, 2022; MarinMap, 2022; Belvedere, 2023; Dyett & Bhatia, 2023

Percent of Owner Households
with Mortgages whose
Monthly Owner Costs are
30.0 Percent or More of
Household Income

20% - 40%
40% - 60%

Belvedere City Limit
Neighbor City

Ferry Terminal
Ferry Route

Figure D-29:
Homeowner Cost
Burden

San
Francisco
Bay

Paradise Dr

TIBURON

San Rafael Ave

Tiburon Blvd

BELVEDERE

Tiburon
Ferry
Terminal

Beach Rd

Richardson
Bay

Beach Rd

Bridgeway

Bridgeway

Bridgeway

SAUSALITO

N Hwy 101

S Hwy 101

N Hwy 101

Belvedere
Cove

San
Francisco
Bay

0   ½   1
Mile

Percent of Renter Households
for whom Gross Rent
(Contract Rent Plus Tenant-
Paid Utilities) is 30.0 Percent
or More of Household Income

- - - Belvedere City Limit

— · — Neighbor City

Ferry Terminal

------ Ferry Route

< 20%

20% - 40%

40% - 60%

Figure D-30:
Homeowner Cost
Burden

OVERCROWDING

According to HUD, households having between 1.0 to 1.5 persons per room are considered overcrowded and those having more than 1.5 persons per room are considered severely overcrowded. The person per room analysis excludes bathrooms, porches, foyers, halls, or half-rooms, but includes rooms like living rooms and dining rooms.

According to the County Housing Element, about 6.5 percent of households in the Bay Area region are living in overcrowded conditions. Around 11.0 percent of renter households are living in overcrowded conditions in the region, compared to three percent of owner households. Rates of overcrowding in Marin County are lower than the Bay Area (four percent and 6.5 percent, respectively) and like regional trends, Marin County has a higher proportion of renters experiencing overcrowded conditions compared to renters. Overcrowded households in the region are concentrated in Richmond, Oakland, and San Francisco, shown in Figure D-31.

According to the 2019 American Community Survey (ACS) five-year estimates, there are no households (either renter- or owner occupied) that are overcrowded (more than 1.01 occupants per room) or severely overcrowded (more than 1.5 occupants per room) in Belvedere.

Figure D-31: Overcrowded Households by Tract, Region
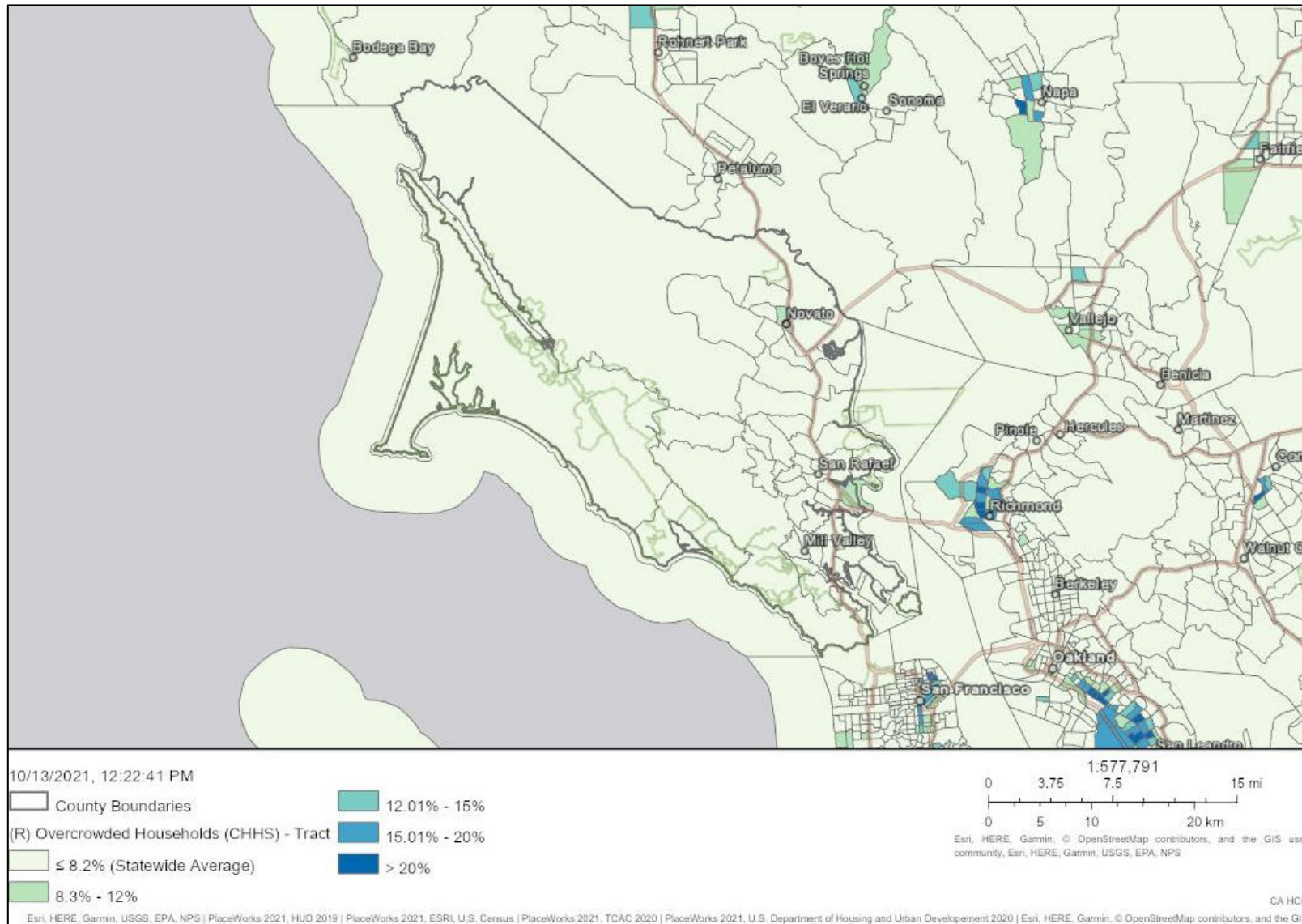
Source: California Department of Housing and Community Development AFFH Data Viewer

D
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 D-11, 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.

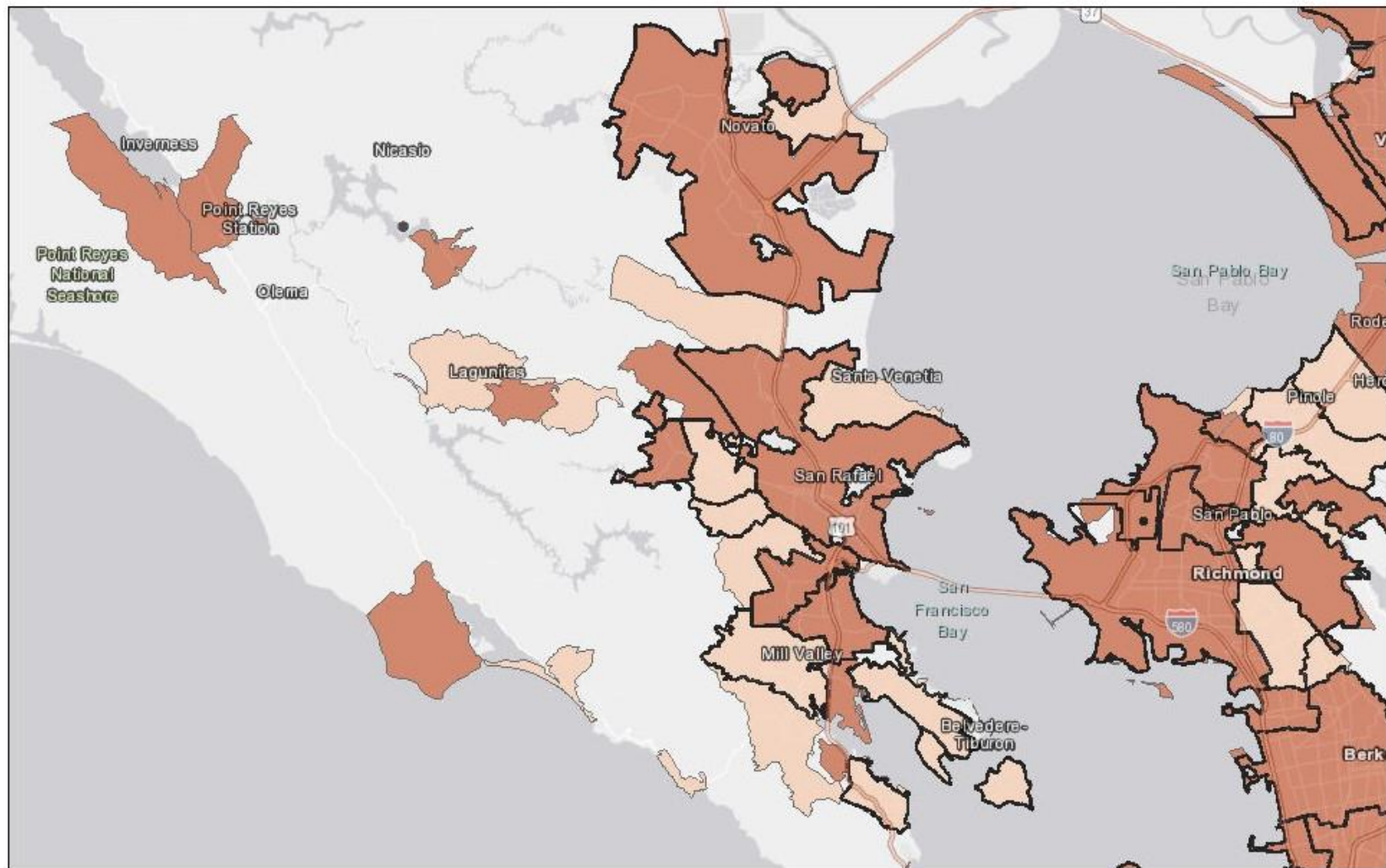### Table D-11: Substandard Housing Conditions - Bay Area and Marin County

	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).

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 D-32). According to 2015-2019 ACS estimates, only about one percent of households in the Bay Area and Marin County lack complete kitchen and plumbing facilities. In both the Bay Area and Marin County renter households are more likely to live with incomplete kitchen facilities than owner households. In Marin County, one percent of households lack complete kitchen facilities, and 0.4 percent lack complete plumbing facilities. More than two percent of renters lack complete kitchen facilities, compared to less than one percent of renter households lacking plumbing facilities. No residents in Belvedere reported living in substandard housing for either lacking complete kitchens or complete plumbing.

The City of Belvedere maintains a list of substandard housing conditions within the city. There are currently 5 to 6 homes spread throughout the City that are in varying states of deferred maintenance. No residents in Belvedere reported living in substandard housing for either lacking complete kitchens or complete plumbing.

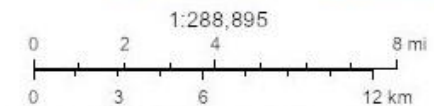**Figure D-32: Households with Four or More Housing Problems, Region**

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

NOTE: Jurisdictions that are not shaded means data is missing for these areas.

12/21/2022, 5:38:09 PM

☐ City/Town Boundaries

1:288,895

0   2   4   8 mi

0   3   6   12 km

County of Marin, Bureau of Land Management, Esri, HERE, Garmin, USGS,
EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

CA HCD

County of Marin, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | ESRI, TCAC 2022, HCD 2022, PlaceWorks 2022 | PlaceWorks 2021, U.S.

HOMELESSNESS

Individuals and families experiencing homelessness have the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of housing that serves homeless clients. Homelessness is a countywide issue that demands a strategic, regional approach that pools resources and services.

A common method to assess the number of homeless persons in a jurisdiction is through a Point-in-Time (PIT) Count. The PIT Count is a biennial census of sheltered and unsheltered persons in a Continuum of Care (CoC) completed over a 24-hour period in the last ten days of January. The unsheltered PIT Count is conducted annually in Marin County and is a requirement to receive homeless assistance funding from HUD. The PIT Count does not function as a comprehensive analysis and should be considered in the context of other key data sources when assessing the state of homelessness in a community.

Homelessness in Marin County increased from 1,034 people in 2019, to 1,121 people as of February 17, 2022, when the County conducted its federally mandated homeless census. In the 2019 PIT Count, there were 326 sheltered homeless persons and 708 unsheltered persons in Marin County including 94 homeless youth and children. In Belvedere, there were zero unsheltered persons in 2019 and zero in 2017 while in Central Marin there were 363 total, with 318 in San Rafael, 39 in Corte Madera, 17 in unincorporated Central Marin, and 0-2 in all other Central Marin jurisdictions. Central Marin compared to other Marin County areas had the highest count with North Marin the next highest. At the time of the 2019 County Homeless Count, 73 percent of the individuals experiencing homelessness in Marin County reported living in Marin at the time of their most recent housing loss. Table D-12 presents that people with and without children take advantage of available housing or are unsheltered. Notably, there is a significantly greater number of unsheltered people than people in emergency shelters or transitional housing indicating Marin County could increase availability and access to shelters.

Table D-12: Homelessness by Household Type and Shelter Status in Marin County, 2019

Shelter Status	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18	Total
Sheltered - Emergency Shelter	0	32	140	172
Sheltered - Transitional Housing	0	98	56	154
Unsheltered	8	17	683	708

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019).

The PIT Count can be further divided by race or ethnicity, which can illuminate whether homelessness has a disproportionate racial impact within a community. 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. Homelessness in Marin County increased from 1,034 people in 2019, to 1,121 people as of February 17, 2022, when the County conducted its federally mandated homeless census.

The racial/ethnic breakdown of Marin County's homeless population is shown in Table D-13. In Marin County, white (Hispanic and Non-Hispanic) residents represented the largest proportion of residents experiencing homelessness and accounted for 66.2 percent of the homeless population, while making up 77.8 percent of the overall population. Notably, those who identify as Black (Hispanic and non-Hispanic) represent 16.7 percent of the unhoused population in the County, but only 2.1 percent of the overall population. Additionally, those who identify as Other Race or Multiple Races are represented disproportionately among the unhoused population, as they make up 10.5 percent of the homeless Marin County residents, but only 4.7 percent of its overall population. As described in the Needs Assessment, there are no individuals experiencing homelessness in Belvedere, based on the latest PIT count.

Table D-13: Racial/Ethnic Breakdown, Marin County Homeless Population (2019)

Racial/Ethnic Group	Number of Homeless Population	Percent of Homeless Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	36	3.48%
Native Hawaiian or Other Pacific Islander (Hispanic and Non-Hispanic)	15	1.45%
Asian (Hispanic and Non-Hispanic)	17	1.64%
Black (Hispanic and Non-Hispanic)	173	16.73%
white (Hispanic and Non-Hispanic)	684	66.15%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	109	10.54%
Hispanic/Latinx	194	18.76%
Non-Hispanic/Latinx	840	81.24%

DISPLACEMENT RISK

UC Berkley'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 cites of Novato and San Rafael, and the unincorporated areas of Marin City, Strawberry, Northern and Central Coastal West Marin and Nicasio in the Valley. Figure D-33 shows 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.

Gentrification pressures, including increased risk of displacement, are a central component of the Bay Area housing market. Belvedere is not identified by UDP as a vulnerable community but nearby San Rafael is identified as one, in addition to the City of Novato and the unincorporated areas of Marin City, Strawberry, Northern and Central Coastal West Marin and Nicasio in the Valley. In addition to the sensitive communities typology, UDP has also produced displacement typologies that more precisely describe the risk of displacement based on 2019 ACS data. The California Estimated Displacement Model (EDM) identifies varying levels of displacement risk for low-income renter households in all census tracts in California. Displacement risk means that in 2019 a census tract had characteristics which, according to the model, are strongly correlated with more low-income renter population loss than gain. In other words, the model estimates that more low-income households left these neighborhoods than moved in.

As presented in Figure D-33, Belvedere is classified as having Lower Displacement Risk for overall displacement. Meanwhile, parts of some nearby cities such as San Rafael are classified as at risk of Probable Displacement and High Displacement. Because the model uses 2015-2019 data, the correlations between tract characteristics and low-income renter population loss are only based on this time period. Tracts are assigned to one of the following categories:

- **Low Data Quality:** the tract has less than 500 total households or the census margins of error were greater than 15 percent of the estimate (shaded gray).

- **Probable Displacement:** the model estimates there is potential displacement of the given population in these tracts.

- **Elevated Displacement:** the model estimates there is a moderate amount of displacement (e.g., 10 percent) of the given population.

- **High Displacement:** the model estimates there is a relatively high amount of displacement (e.g., 20 percent) of the given population.

- **Extreme Displacement:** the model estimates there is an extreme level of displacement (e.g., greater than 20 percent) of the given population.

Another risk of displacement concerns the potential of assisted units being converted to market rate properties. As described by HCD, the conversion of federally-and-state-subsidized affordable rental developments to market-rate units can constitute a substantial loss of housing opportunity for low-income residents. There are approximately 149,000 units of privately owned, federally assisted, multifamily rental housing, as well as tax-credit and mortgage revenue bond properties, often with project-based rental assistance. As the subsidy contracts or regulatory agreements expire, a large percentage of these units may convert to market-rate. These at-risk units are home to seniors and families with low incomes who are at risk of displacement if the developments convert. Belvedere reports there are 160 units in the City and all are at low risk of conversion, with no units at moderate, high, and very high risk. Low risk is defined as affordable homes that are at-risk of converting to market rate in ten plus years and/or are owned by a large/stable non-profit or mission-driven developer.

Natural hazards in California can also cause significant displacement, and some communities are at greater risk than others. As described below, Belvedere is at relatively high risk to several natural hazards, due to its proximity to forested areas, multiple fault lines, and bodies of water.

- **Earthquake:** According to the 2018 Marin County Local Hazard Mitigation Plan, in the event of a major earthquake, all single and multifamily structures in Belvedere could be lost; according to the Marin County Sheriff's Office, there is a 70 percent probability of at least one magnitude 6.7 or greater quake, capable of causing widespread damage, striking the San Francisco Bay region before 2030.

- **Flood:** About 87 acres of the residential properties within the City are located in the 100 year flood zone because of their proximity to the Belvedere Lagoon or the Richardson Bay. The 2018 Marin County LHMP estimates that 43 percent of single-family structures and 47 percent of multi-family structures could be vulnerable to flood risk.

- **Wildfire:** The State classifies Fire Hazard Severity Zones (FHSZ) into three classifications: moderate, high, and very high. According to the November 2021 FHSZ map, Belvedere is not within a very high fire hazard severity zone, but is within the wildland urban interface, the zone of transition between unoccupied land and human development. The County LHMP identifies 64 percent of single-family homes and 59 percent of multi-family homes being at risk in the event of an uncontrolled wildfire.

- **Landslide:** A major landslide could cause the loss of up to 12 percent of single-family homes and up to 16 percent of multi-family homes; much of the City is built on steeply-sloped hillsides.

Figure D-33: Overall Displacement Risk in the Region, Urban Displacement Project (2022)
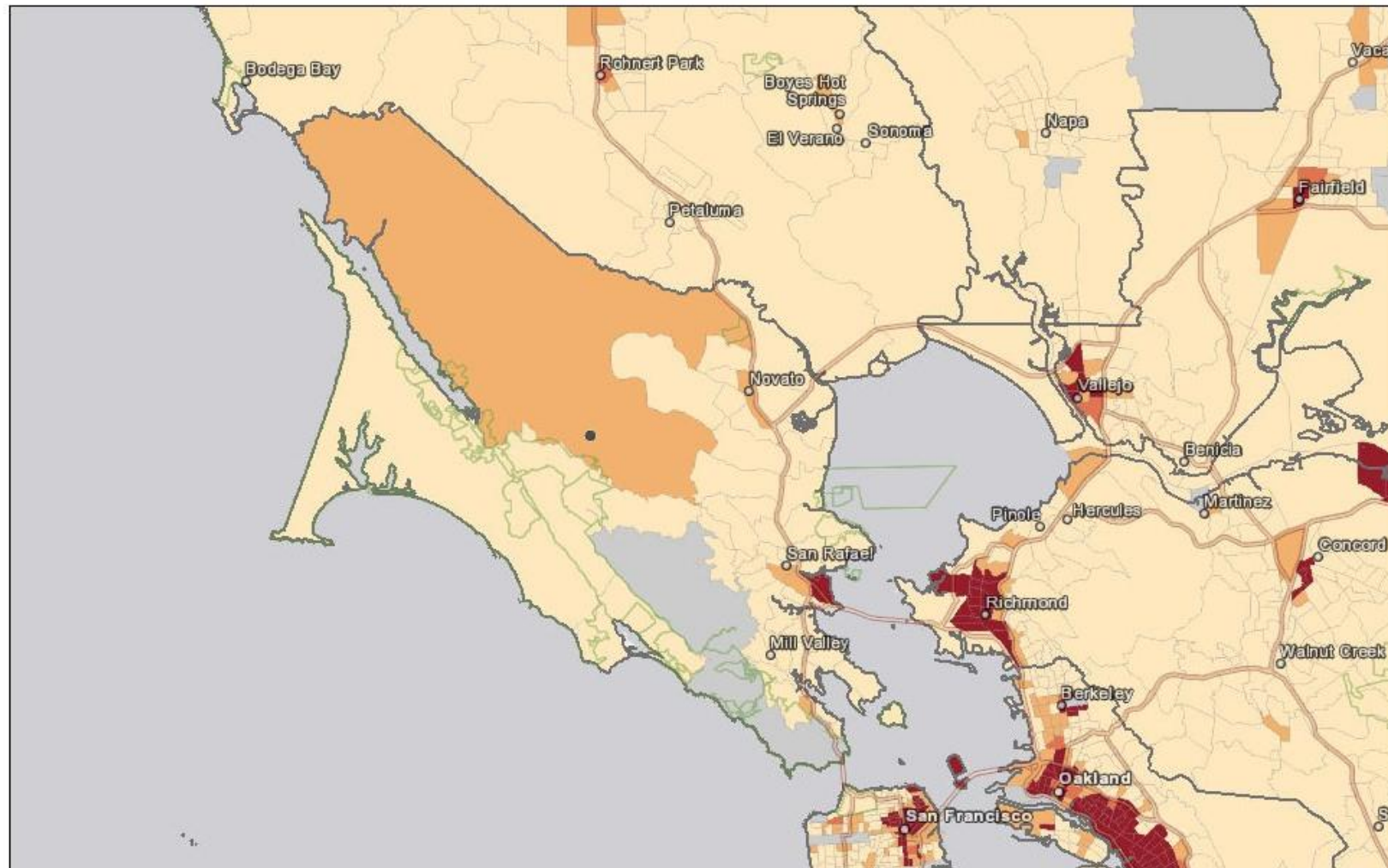
12/21/2022, 5:43:27 PM

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

1:577,791

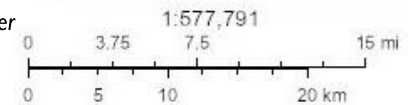(R) Estimated Displacement Risk - Overall Displacement (UCB, Urban Displacement Project 2022)

Low Data Quality

Lower Displacement Risk

At Risk of Displacement

1 Income Group Displacement

2 Income Groups Displacement

0   3.75   7.5   15 mi

0   5   10   20 km

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CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | ESRI, TCAC 2022, HCD 2022, PlaceWorks 2022 | PlaceWorks 2021, U.S. Department of Housing and Urban

D.6 Summary and Conclusions

State law requires that jurisdictions identify fair housing issues as well as contributing factors and priority levels for each factor. Further, a jurisdiction must identify specific goals and actions it will take to reduce the severity of fair housing issues within that jurisdiction. This section fulfills these requirements based on the assessment provided above. Goals and actions related to AFFH are incorporated into the broader Housing Action Plan contained within Chapter 4 of this Housing Element.

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. Development of diverse housing types affordable to a greater range of incomes has limited low- and moderate- income households as well as other non-white racial and ethnic groups in the county and broader region from residing in the city. These same housing supply and housing diversity issues also disproportionately affect special needs groups, including renters and seniors. Finally, there have been no filed fair housing complaints in the city, which may indicate a potential lack of education, information, and awareness about fair housing rights.

Based on the findings of this Assessment, Table D-14 presents a summary of existing fair housing issues and their contributing factors, as well as a description for each. Issues that are primarily related to environmental justice or economic development and do not have a direct bearing on fair housing will be addressed in these respective elements when the General Plan is updated. Priority levels were assigned as follows:

- **High** – Designates contributing factors that limit or deny fair housing choice (i.e., has the potential to violate the Fair Housing Act).

- **Medium** – Designates contributing factors which should be addressed in the near term. These issues do not violate the Fair Housing Act but may increase fair housing issues in the City. These factors may be beyond the City's immediate capabilities to address.

- **Low** – Designates contributing factors that either do not need to be or cannot be addressed immediately by the City but should be addressed later on during the eight-year planning period.

Table D-14: Fair Housing Issues, Contributing Factors, and Priorities

Fair Housing Issue	Description	Contributing Factor(s)	Priority Level	Actions
Disparities in Access to Opportunity	• The whole of Belvedere meets the definition of RCAA and is designated a high resource area. As such, fair housing access can be improved by providing more opportunities for a wider range of socio-economic diversity in the community, thereby allowing a broader range of people to enjoy greater access to opportunity.	• Zoning and land use practices resulting in single-family residential neighborhoods that are predominately occupied by White non-Hispanic homeowners with higher median household incomes • Limited affordable housing available for low-income residents (including types and prices suitable) • Low unit production	**High**	• Increase densities to allow 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. • Promote and incentivize the development of housing units affordable to lower-income households. • Expand the range of housing types to meet all income needs, including through Accessory Dwelling Units (ADUs) • Continue to conserve and protect existing rental housing stock by limiting the conversion of rental units to ownership or non-residential uses and limiting the conversion of ownership units to non-residential uses. • Motivate property owners to develop up to their property's potential capacity • Publicize and create opportunities for using the Housing Choice Voucher rental assistance program in coordination with the Marin Housing Authority (MHA). • Encourage development of two-family and multi-family housing within the City's multi-family zoning districts and in zones that allow mixed use • Promote participation in home sharing and tenant matching programs, a particularly

Fair Housing Issue	Description	Contributing Factor(s)	Priority Level	Actions
				effective tool to support independent living for seniors and residents with disabilities
Disproportionate Housing Needs (seniors)	• Seniors are particularly affected by cost-burden in Belvedere and may also require supportive services or unique housing options that can accommodate age-related disability. • Belvedere's population is also aging, and aging in place is an identified community priority.	• Aging population • Lack of awareness of countywide programs and assistance • Economic factors • Lack of housing available to accommodate disabilities common among seniors	**High**	• Continue to publicize and create opportunities for using the Housing Choice Voucher rental assistance program (see above) • 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. • Publicize information on various programs, including local, regional, state, and federal housing programs designed to assist low- and moderate-income households and elderly households. • Support development and maintenance of affordable senior rental and ownership housing and supportive services • Promote housing types that meet the needs of seniors, including Accessory Dwelling Units (ADUs) • Establish financial and regulatory incentives to private and nonprofit developers, specifically for the development of affordable housing for seniors
Segregation and Integration	• 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	• Income is the single-most significant barrier to integration, particularly as Non-Whites may have less access to capital and financing. • Lack of renter assistance resources	**High**	• Increasing affordable housing in Belvedere would likely increase diversity. Echoing the Marin County 2020 AI, 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

Fair Housing Issue	Description	Contributing Factor(s)	Priority Level	Actions
	may indicate exclusionary behavior.	• Low unit production • Inadequate range of housing types and prices suitable for lower income households		county that are underrepresented in the City's demographic makeup. • Change zoning to allow workforce housing so that those who work in the City (home health aides, childcare providers, etc.) can live in Belvedere.
Disproportionate Housing Needs	• Cost burden is a major issue for lower income households in Belvedere, who may include seniors, people with disabilities, and renters. • Poverty rates also highlight the disparity in income and opportunities by race. • Belvedere has higher rents than Marin County.	• Countywide affordability • lack of inclusionary practices • Low unit production • Widening income gap • Skyrocketing land values in the Bay Area • Inadequate range of housing types and prices suitable for lower income households • Lack of renter assistance resources	High	• In coordination with Marin Housing Authority, connect residents to rental assistance programs • Provide outreach to Belvedere rental property owners to encourage registration with Marin Housing to increase housing stock accessible to very low and extremely low income households • Continue to publicize and create opportunities for using the Housing Choice Voucher rental assistance program (see above) • Promote participation in home sharing and tenant matching programs, a particularly effective tool to support independent living for seniors and residents with disabilities • Partner with the Marin Center for Independent Living to promote the availability of programs and services for individuals with disabilities in Belvedere
Enforcement and Outreach	• There has been one reasonable accommodation-related complaint in Belvedere from 2015-2023. • Housing policy experience indicates a potential lack of awareness about fair housing rights and a lack of education and access to information about fair housing rights.	• Lack of fair housing testing • Lack of monitoring • Lack of targeted outreach	Medium	• Provide support to organizations that provide outreach and education regarding fair housing rights, receive and investigate fair housing options, and monitor compliance with fair housing laws • Assist Marin Housing in promoting the Housing Choice Voucher (HCV) Program and focus on promoting the program to the City's special needs populations

City of Belvedere 6th Cycle Housing Element Update

Fair Housing Issue	Description	Contributing Factor(s)	Priority Level	Actions
	• Current outreach practices and weD-based information do not provide sufficient information related to fair housing, including federal and state fair housing laws. • Cost burdened renters, seniors, and other groups in the city may be unaware of affordable housing opportunities as well as their rights as tenants.			• Continue to track fair housing enforcement for housing discrimination cases through fair housing services providers • Provide additional outreach through factsheets regarding fair housing/equal housing opportunity requirements with links to the City website • Advertise fair housing services in various locations including the City's website, have brochures placed in prominent locations in the City
Substandard Housing Conditions	• There are 5-6 housing units with deferred maintenance.	• Lack of assistance programs for repairs	**Medium**	• Continue to inspect residential units prior to resale to assure that the units are safe and conform to the Building Code • Enforce compliance with housing and property maintenance codes and standards • Promote, enable, and facilitate the participation, particularly for lower income households, in housing rehabilitation programs offered through Marin County, utility providers, and others
Displacement	• Natural Hazards elevate displacement risk. • Belvedere is classified as having Lower Displacement Risk for overall displacement, and there are currently no units identified as being at risk of conversion. • Despite no units being at risk, Belvedere's renter population is more cost burdened than its homeowner population; increasing property values and incentives for redevelopment of aging multifamily	• Due to its heavily vegetated areas, proximity to Bay Area fault lines, and bodies of water, Belvedere is at relatively high risk to several natural hazards.	**Medium**	Belvedere will establish a range of policies and programs to protect residents at risk of displacement due to rising housing costs, including: • Work with property owners to develop a plan to prioritize that construction that enables relocation within the city • Long-term Housing Affordability Controls—offer incentives to promote

Fair Housing Issue	Description	Contributing Factor(s)	Priority Level	Actions
	properties could potentially result in displacement without adequate protections			deed-restriction of affordable units to maintain affordability on resale; and • Work with the Marin Housing Authority—continue to implement the agreement with the MHA for management of the city's affordable housing stock. 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.
Access to Opportunity (Economic)	• Jobs to household ratio is lower in Belvedere than county and Bay Area. • Belvedere has more low-wage jobs than low-wage residents.	• Limited affordable housing • No nonresidential land	Low	• Change zoning and provide incentives for smaller, affordable-by design units so that those who work in the City (teachers, home health aides, childcare providers, etc.) can live in Belvedere. • Facilitate and encourage the development and/or conversion of accessory dwelling units (ADUs) which can provide more affordable workforce housing options.
Access to Opportunity (Education)	• Although Belvedere students of color on average received higher test scores than the State average and similar scores to the County average, students of color in Belvedere and in the County scored lower than White students.	• Economic factors • Lack of education options offered in languages other than English • Awareness and ability to access local resources for literacy programs	Low	• Support and promote the local library's existing offering of literacy and homework help programs