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B Housing Needs Assessment

B.I Population, Employment, and Household Characteristics

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

OVERVIEW OF BAY AREA HOUSING

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

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

SUMMARY OF KEY FACTS

- Belvedere is a city of .5 square miles of land and 1.9 square miles of water. The City was established in 1896 and is one of the older cities in Marin County. It was built out by 1979 and was originally developed to meet a variety of housing needs based on its small size and unique geography. Very few residentially zoned parcels in the city are over .5 acre, with the average size approximately .25 acres or less.

- **Population** – Based on census data, the population of Belvedere remained the same from 2000 to 2020, which contrasts with increasing population growth of the Bay Area. Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. Belvedere is also among the densest cities in the County: despite its small size (0.52 square miles) it has the same population density per square mile as only three other cities in Marin -Larkspur (3.0 square miles), Sausalito (1.76 square miles), and San Anselmo (2.68 square miles). All other cities in the county are less dense.
- **Age** – Belvedere’s median age is 51, which is higher than Marin County’s median age of 46.8. While the population of those age 5 to 14 in Belvedere has increased since 2010, the population of those age 85-and-over has tripled. 30 percent of the household population in Belvedere is over the age of 65.
- **Race/Ethnicity** – Based on 5-year ACS data for 2015-2019, 92.3 percent of Belvedere’s population was White, while 2.0 percent was Asian, 5.1 percent was Latinx, and less than 1 percent was Black/African American. As indicated by the most recent available 5-year ACS data from 2017-2021, the percentage of Black/African Americans living in Belvedere increased to 0.3 percent (seven Black/African American residents) of the Belvedere population from 0 percent in 2019.
- **Employment** – The industry which employs the single largest number of Belvedere residents is Financial & Professional Services. Between 2010 and 2018, the number of jobs located in the jurisdiction increased by 78 (7.2 percent). Additionally, the jobs-household ratio in Belvedere has increased from 0.42 in 2002 to 0.46 jobs per household in 2018.
- **Displacement/Gentrification** – According to research from The University of California, Berkeley, Belvedere is not classified as a census tract that is susceptible to or experiencing displacement, or at risk of or undergoing gentrification. Based on UC Berkeley methodology, Belvedere meets the definition of a stable/advanced exclusive tract, where the cost of housing is prohibitive to those with lower incomes. It should be noted, however, that certain populations may be more vulnerable to displacement. For example, renters may be susceptible to displacement if their housing is demolished or if rents increased to a level they can no longer afford.
- **Number of Homes** – There are 895 occupied housing units (or “households”) in Belvedere. The number of homes in Belvedere increased by 1.4 percent (15 units) from 2010 to 2021, which was below the growth rate for Marin County for the same period. This is not surprising, as Belvedere is a fully built-out community with very little vacant available land, unlike other areas in Marin.
- **Housing Type** – It is important to have a variety of housing types to meet the

needs of a community today and in the future. In 2020, 84.0 percent of homes in Belvedere were single-family detached, 4.8 percent were single-family attached, 7.7 percent were small multifamily (2-4 units), and 3.5 percent were medium or large multifamily (5+ units). The housing type that experienced the most growth between 2010 and 2020 was single-family attached. Generally, in Belvedere, the share of detached single family-type homes is above that of other jurisdictions in the region.

- **Home Prices** – Home prices in Belvedere, similar to other Southern Marin communities, are out of reach for the average home buyer living in the County and in the broader Bay Area. The typical home value in Belvedere was estimated at \$4,219,000 by December of 2020, per data from Zillow. In Marin County, the typical home value was \$1,288,800, and in the Bay Area, the value was \$1,077,230. Facilitating a diversity of homes at all income levels creates opportunities for all Belvedere residents to live and thrive in the community.
- **Ownership** – In Belvedere, 76 percent of homes are owner occupied. This represents a greater share of homeowners than in Marin County (64 percent) and the Bay Area (56 percent). The largest proportion of homes in Belvedere had a value in the range of \$2M+ in 2019. Home prices increased by 139.7 percent from 2010 to 2020.
- **Rental Prices** – Rental rates continue to rise in Belvedere. The typical contract rent for an apartment in Belvedere was \$2,610 in 2019. Rental prices increased by 30.8 percent from 2009 to 2019. In 2019, 65.5 percent of all contract rents were \$2,000 or greater while 37.4 percent of all contract rents were \$3,000 or greater. In 2021, 75.2 percent of all contract rents were \$2,000 or greater and 61.9 percent were \$3,000 or greater.
- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable if the household spends less than 30 percent of its income on housing costs. A household is considered “cost burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost burdened.” In Belvedere, 14.4 percent of households spend 30 to 50 percent of their income on housing, (127 households) while 19.6 percent of households (173 households) are severely cost burdened (spending more than 50 percent of their income on housing). However, it should be noted that these numbers may not provide an accurate representation of the financial circumstances of seniors on fixed incomes, especially those who possess additional assets or investments that are not captured as part of the census’s definition of “income received on a regular basis.”
- **Extremely Low-Income Households** – About nine percent of Belvedere’s households are extremely low income, defined as households making 0-30 percent of the Area Median Income (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).

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

B.2 Population, Employment, and Household Characteristics

POPULATION

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

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

Table B-1 Population Growth Trends

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

Source: California Department of Finance, E-5 series

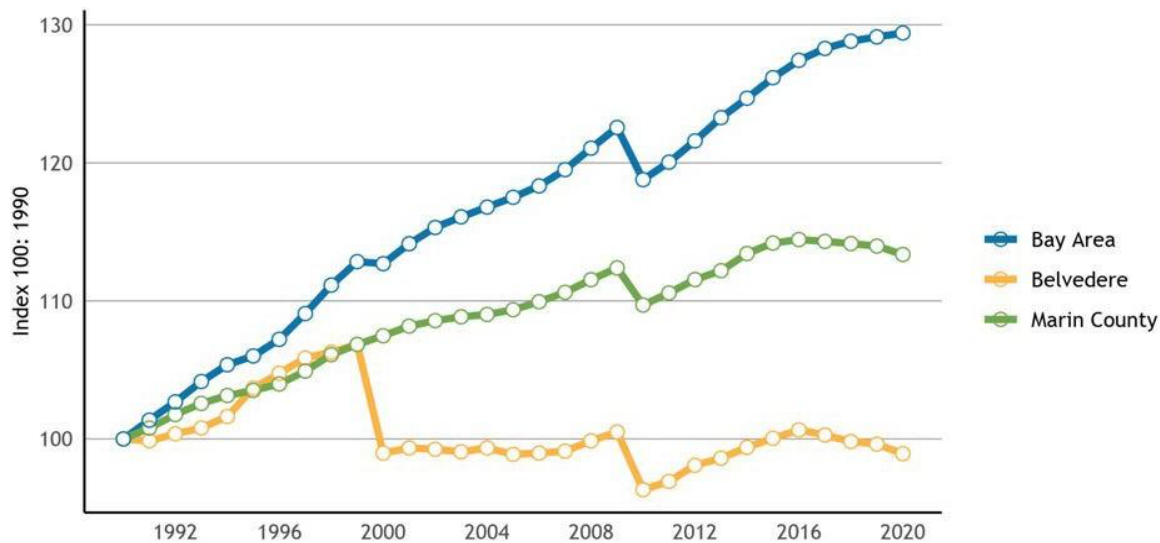
NOTE: Universe: Total population; For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

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

Since 2000, Belvedere's population has remained relatively unchanged, in contrast with the region as a whole, which has increased by 14.8 percent. From 1990 to 2000, the population decreased by 1.0 percent. During the first decade of the 2000s the population decreased by 2.7 percent. In the most recent decade, the population increased by 2.7 percent. Due to Belvedere's predominantly residential nature, limited existing non-residential space, minimal potential for job growth, and an aging population, it is probable that the community will experience either stagnant or declining population growth in the future. Certainly, it is evident the City will grow more slowly than the County

and the broader Bay Area region.

Figure B-1: Population Growth Trends



Source: California Department of Finance, E-5 series

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

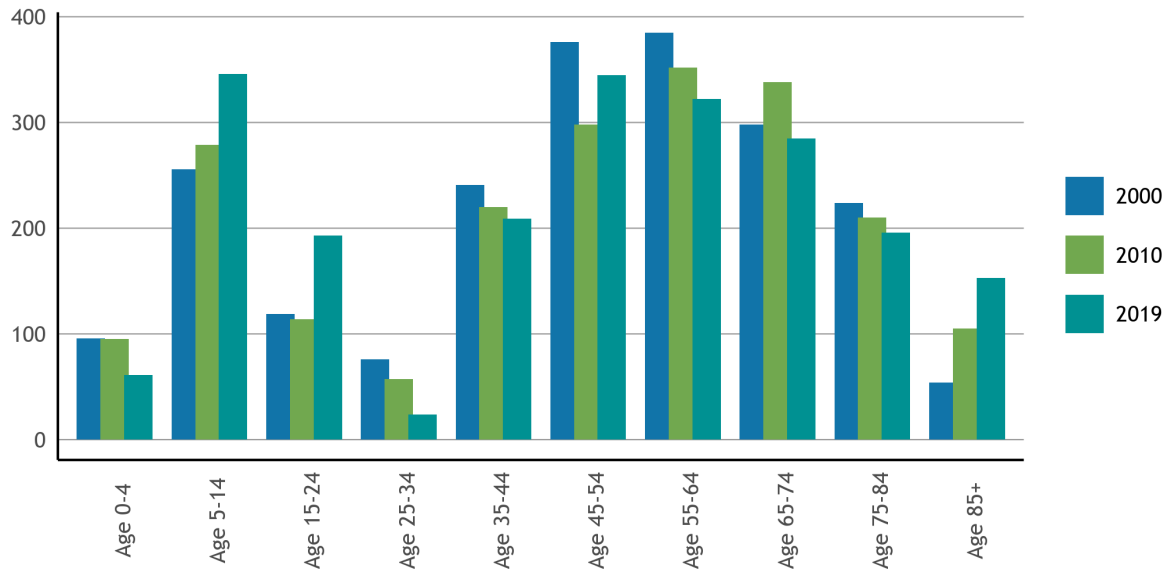
AGE

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

According to the 2019 American Community Survey (ACS) five-year estimates, Belvedere's median age is 51, which is slightly higher than Marin County's median age of 46.8. In Belvedere, the median age in 2000 was approximately 52 years. By 2019, the median age decreased only slightly to approximately 51 years. The population of those aged 5 to 14 has increased since 2010, as has the population of those aged 85-and-over. In 2019, there were 634 householders (30 percent of the household population) over the age of 65. Other relevant discussions of age in this document include analyses of

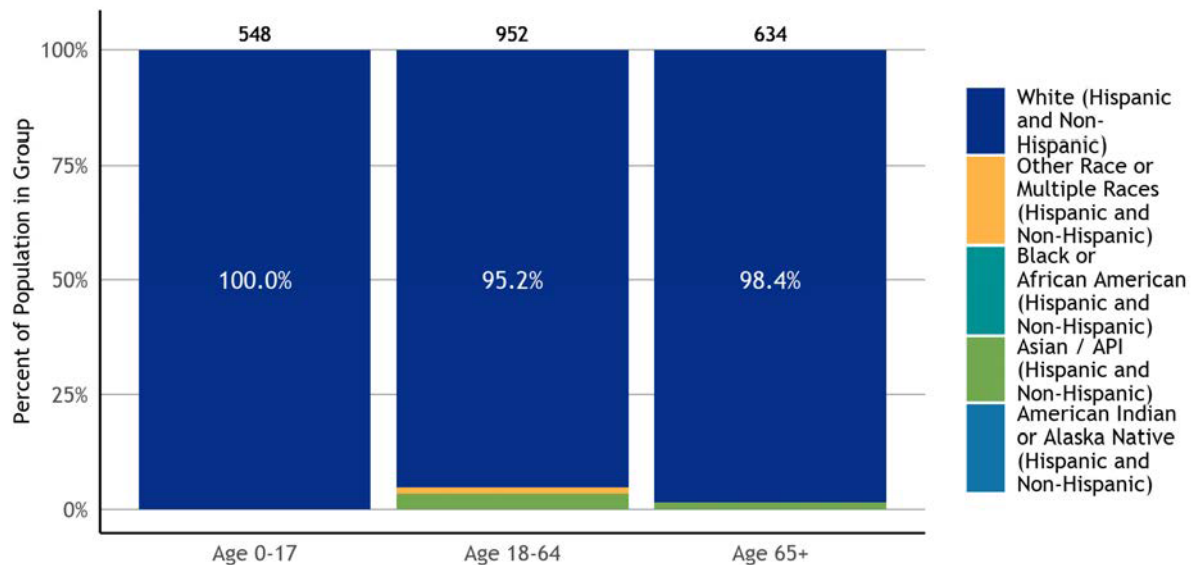
Figure B-15 Housing Tenure by Age, Figure B-34 Senior Households by Income and Tenure, and Table B-4 Population Development Disabilities by Age. Figure B-2, Population by Age, 2000- 2019, shows population by age for the years 2000, 2010, and 2019.

Figure B-2: Population by Age, 2000-2019



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

NOTE: Universe: Total population

Figure B-3: Population Age by Race

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

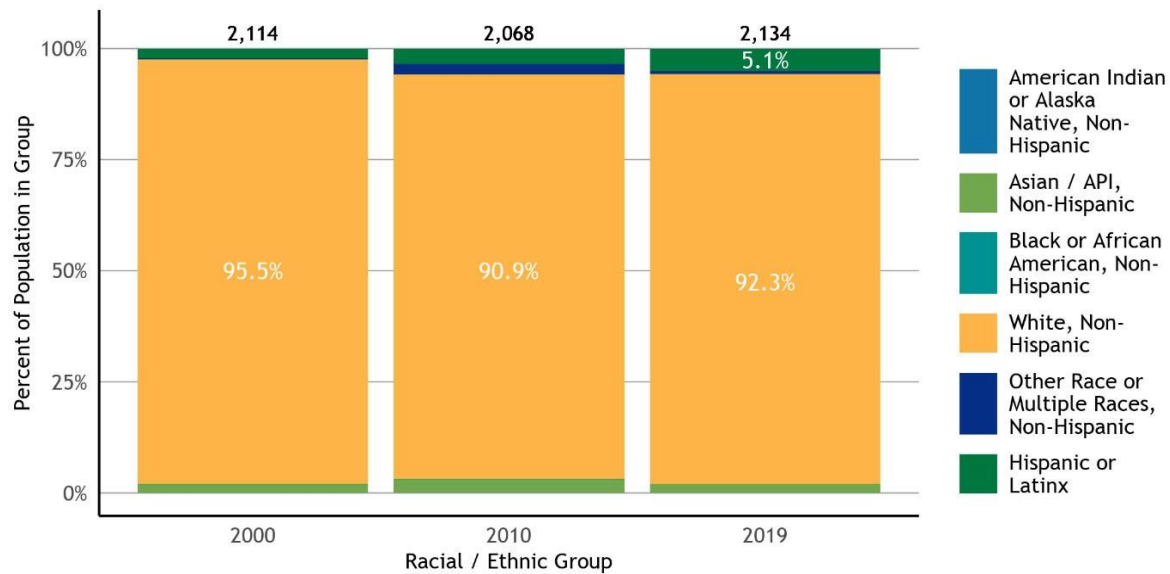
NOTES: Universe: Total population. In the sources for this table, the Census Bureau does not disaggregate

racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart. Looking at the senior and youth population by race shown in Figure B-3 can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color² make up 1.6 percent of seniors and none of youth under 18^{3,4}.

RACE AND ETHNICITY

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today.¹ Figure B-4 Population by Race, 2000-2019, shows population by race for 2000, 2010, and 2019.

¹ See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

Figure B-4: Population by Race, 2000-2019

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

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

2 Here, all Non-White racial groups are counted.

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

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

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

As shown in Figure B-4, since 2000, the percentage of residents in Belvedere identifying as White, Non-Hispanic has decreased by 3.2 percentage points, with the 2019 population standing at 1,970. Overall, each race except White, Non-Hispanic has increased since 2000; the Hispanic or Latinx population increased the most while the White, Non-Hispanic population decreased the most. The racial or ethnic composition of Belvedere shows similar growth trends to the County as a whole. However, Belvedere has a much larger share of White, Non-Hispanic residents (92.3 percent) than the County (71.2 percent). Marin County has larger proportions of all other racial or ethnic groups.

EMPLOYMENT TRENDS

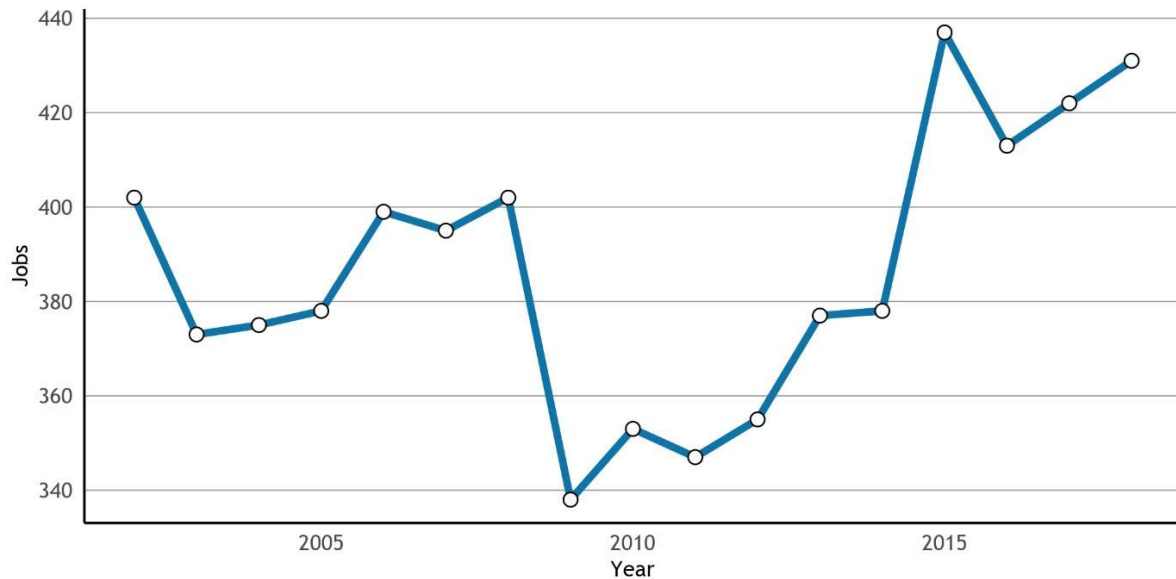
Balance of Jobs and Workers

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

One measure of local imbalance is the relationship between workers and jobs. A city with a surplus of workers "exports" workers to other parts of the region, while a city with a surplus of jobs must conversely "import" them. As of 2018, there were 709 employed residents and 431 jobs² in Belvedere. The greatest share of jobs was within the Professional and Managerial Services industry (188 jobs or 26.5 percent), followed by Health and Educational Services (134 jobs or 18.9 percent), and Arts, Recreation, and Other Services (124 jobs or 17.5 percent).³ Between 2010 and 2018, the number of jobs in Belvedere increased by 7.2 percent. Figure B-5, Jobs in a Jurisdiction, shows jobs in Belvedere between 2002 and 2018.

² Employed residents in a jurisdiction is counted by place of residence (they may work elsewhere) while jobs in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

³ U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Residence Area Characteristics (RAC) files, 2002-2018

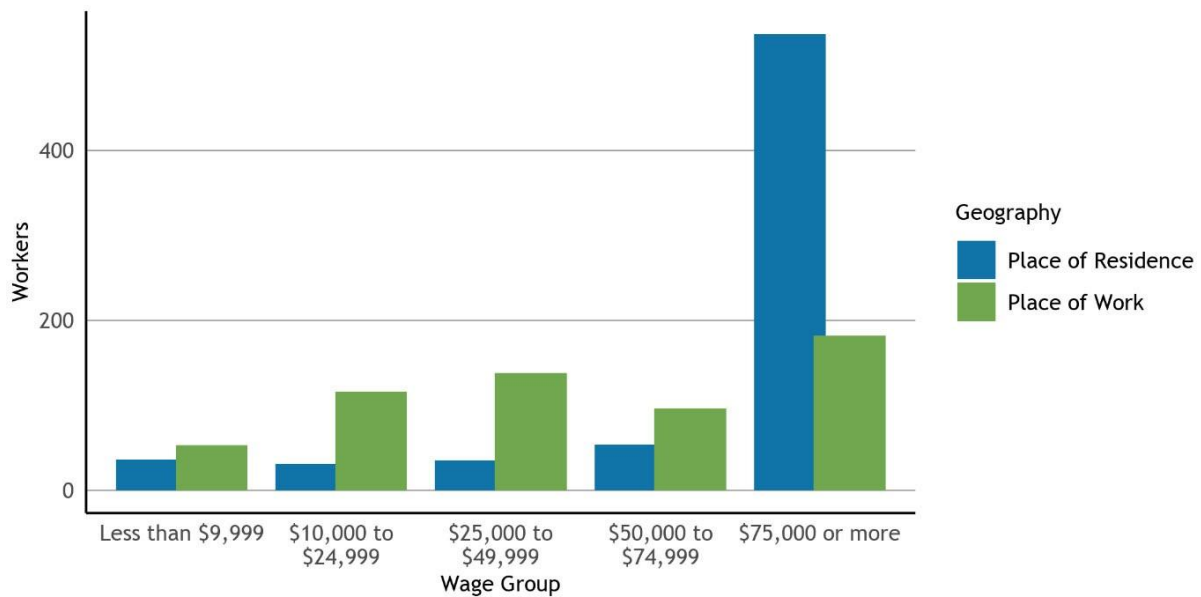
Figure B-5: Jobs in a Jurisdiction

SOURCE: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-1 I.

NOTES: Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment.

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

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

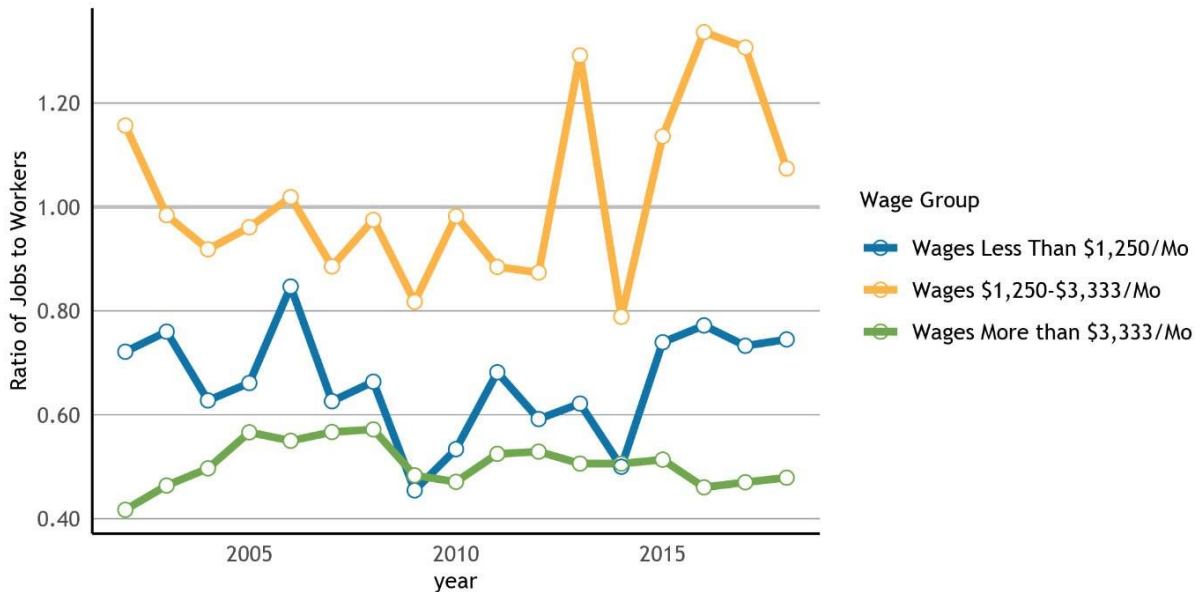


Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10.

NOTES: Universe: Workers 16 years and over with earnings

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

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

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

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

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

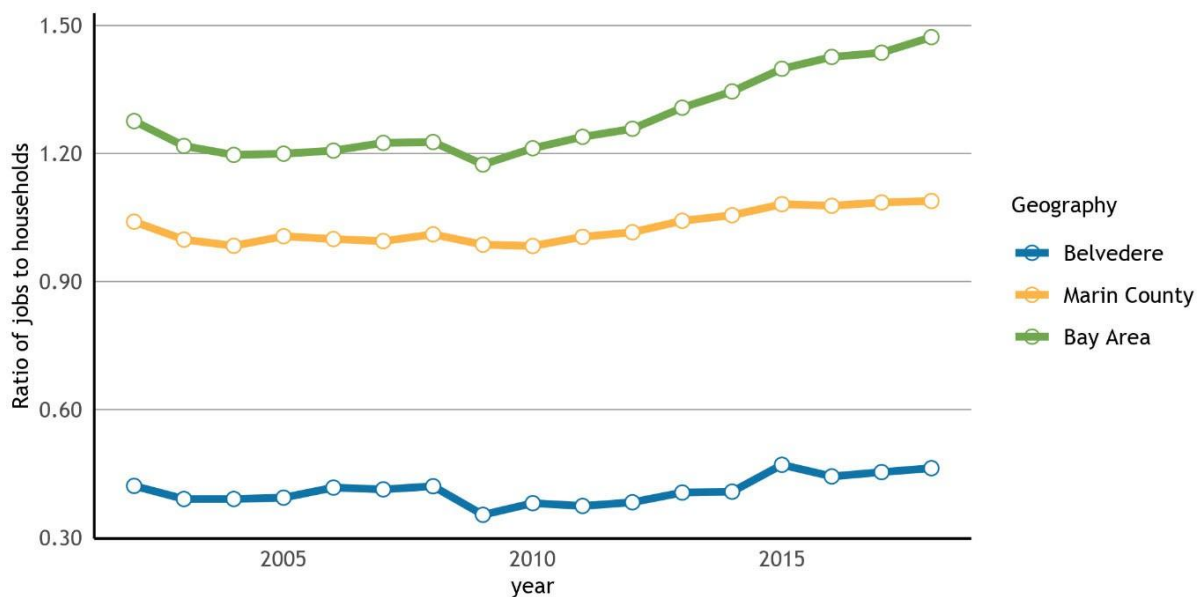
Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively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

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

Sector Composition

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

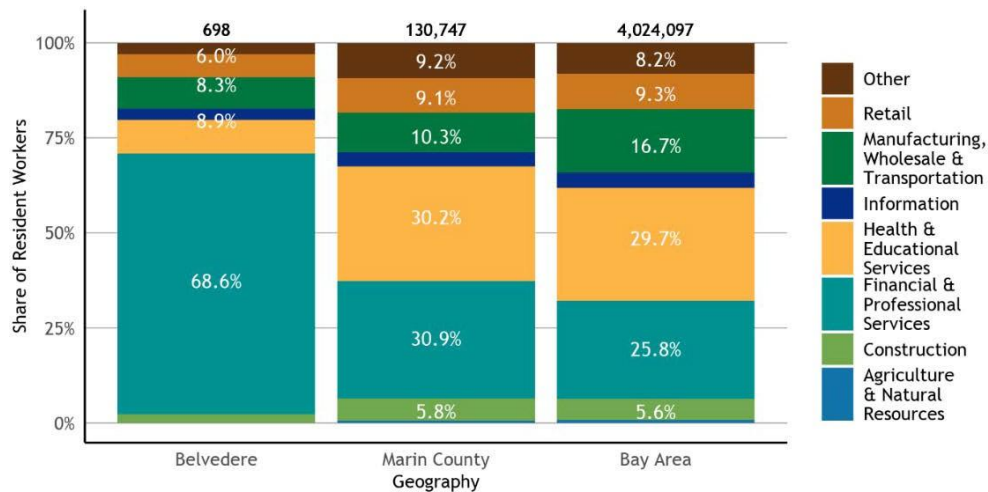
Figure B-8: Jobs-Household Ratio



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

NOTES: Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction. The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are cross walked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction

to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Figure B-9: Resident Employment by Industry

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

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

Extremely Low-Income Households

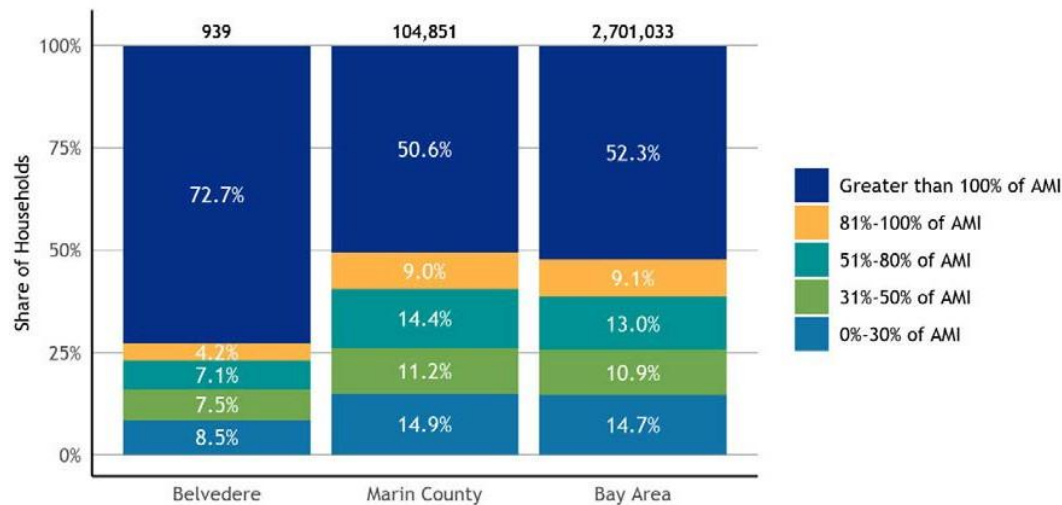
Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state⁴.

In Belvedere, 72.7 percent of households (683) make more than 100 percent of the Area Median Income (AMI)⁵, compared to 8.5 percent of households (80) that make less than 30 percent of AMI, which is considered extremely low-income. Regionally, more than half of all households make more than 100 percent AMI, while 15 percent make less than 30 percent AMI. In Marin County, 30 percent AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners, including food service workers, full-time students, teachers, farmworkers and healthcare professionals, can fall into lower AMI categories due to relatively stagnant wages in many industries. Figure B-10 Households by Household Income Level shows households by income level.

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. In Belvedere, while there are more owner occupied households (45 in total) with extremely low incomes than renter occupied households (35 households), a higher *proportion* of renters in Belvedere fall into the category of extremely low-income when compared to those who own homes. Specifically, 18 percent (35 of 191 households) of all households who rent their homes are classified as extremely low-income, whereas only 6.0 percent (45 out of 748 households) of homeowners are considered extremely low-income. Figure B-11, Household Income Level by Tenure, shows household income by tenure.

⁴ Bohn, S. et al. 2020. *Income Inequality and Economic Opportunity in California*. Public Policy Institute of California

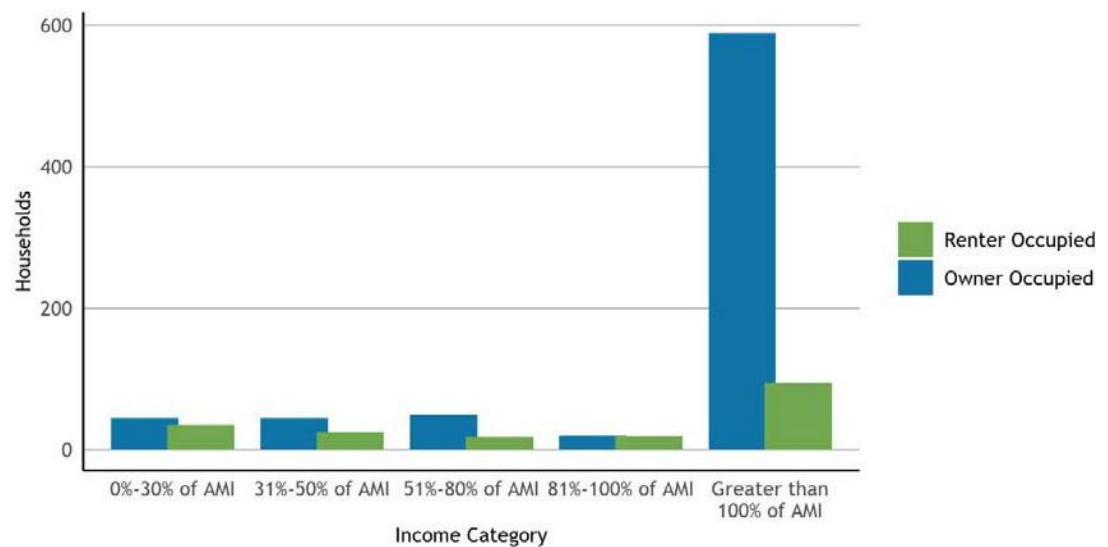
⁵ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

Figure B-10: Households by Household Income Level

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

NOTES: Universe: Occupied housing units. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30 percent AMI) in their Housing Elements. HCD's official Housing Element guidance

notes that jurisdictions can use their RHNA for very low-income households (those making 0-50 percent AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

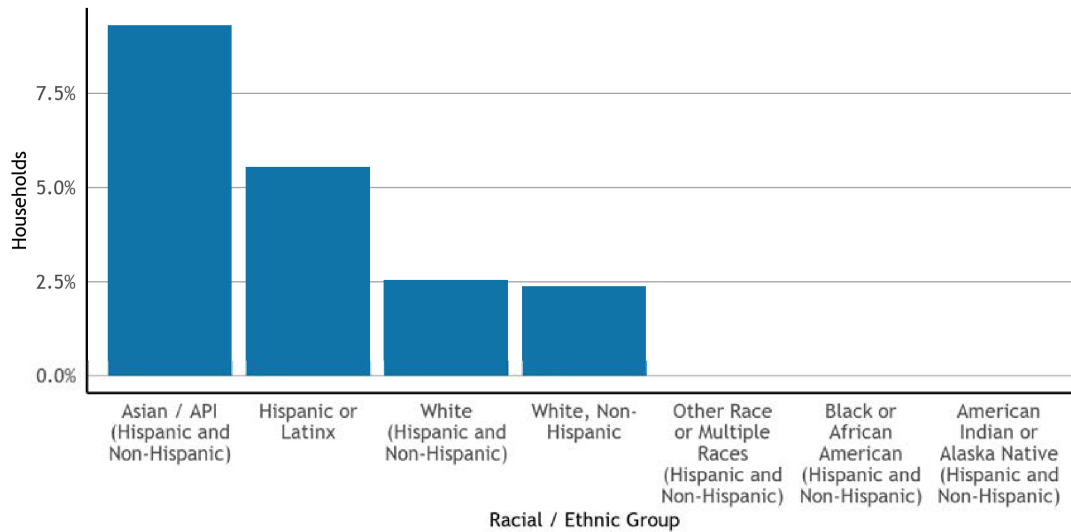
Figure B-11: Household Income Level by Tenure

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

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

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents⁶. These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Belvedere, *Asian / API (Hispanic and Non-Hispanic)* residents experience the highest rates of poverty, followed by *Hispanic or Latinx* residents. Figure B-12, Poverty Status by Race, shows poverty status by race.

⁶ Moore, E., Montojo, N. and Mauri, N., 2019. *Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area*. Hass Institute.

Figure B-12: Poverty Status by Race

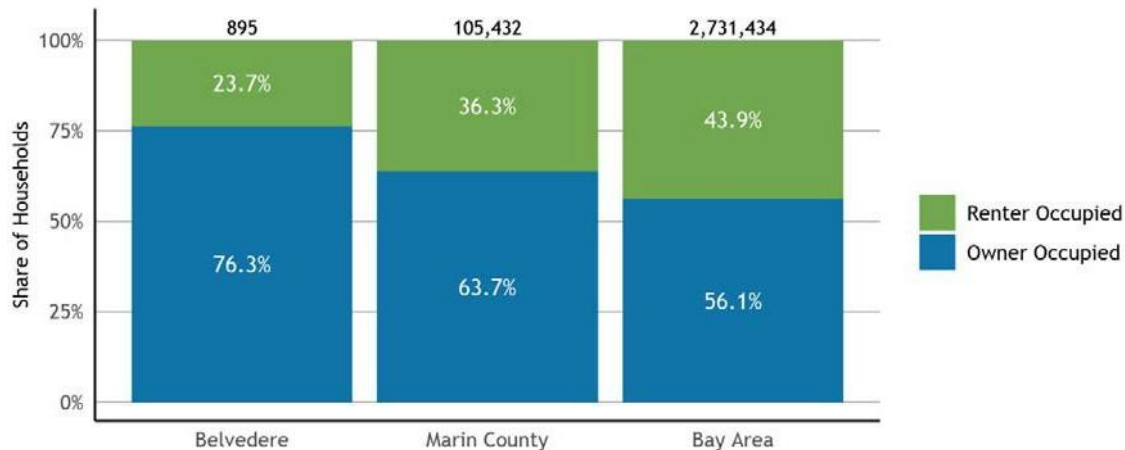
SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I). For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.

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

TENURE

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

Of the 895 Belvedere households in 2019, fewer households rent than own their homes: 23.7 percent versus 76.3 percent. By comparison, 36.3 percent of households in Marin County are renters, while 44.0 percent of Bay Area households rent their homes. Figure B-13, Housing Tenure, shows housing tenure for Belvedere, Marin County, and the Bay Area as a whole.

Figure B-13: Housing Tenure

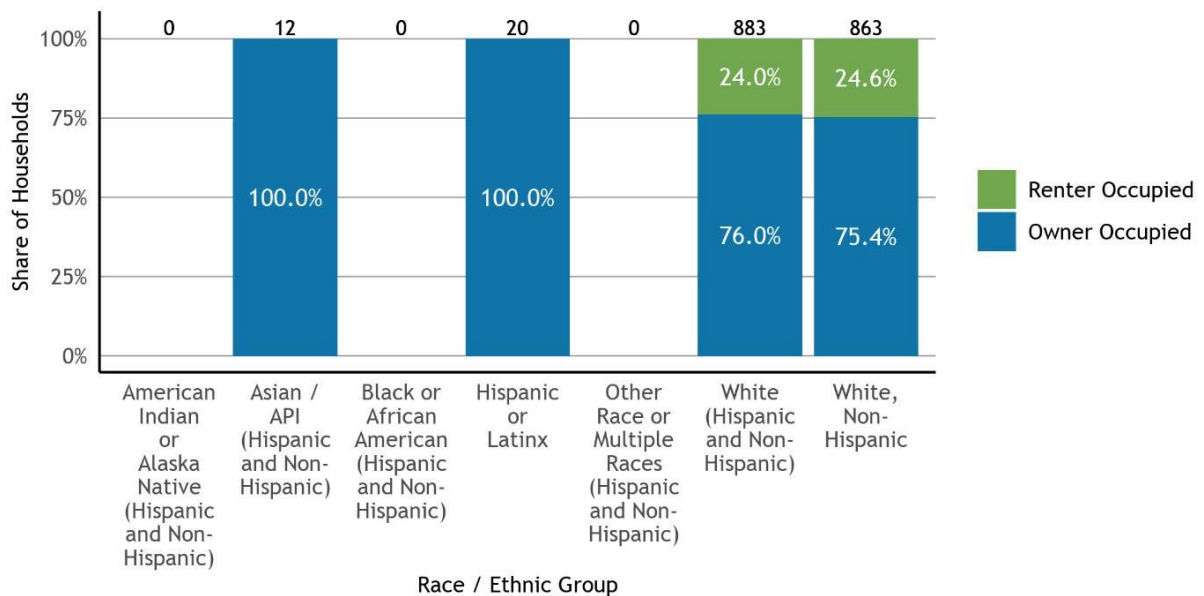
SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-16.

NOTES: Universe: Occupied housing units

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities⁷.

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

⁷ See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing

Figure B-14: Housing Tenure by Race of Householder

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

NOTES: Universe: Occupied housing units. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity.

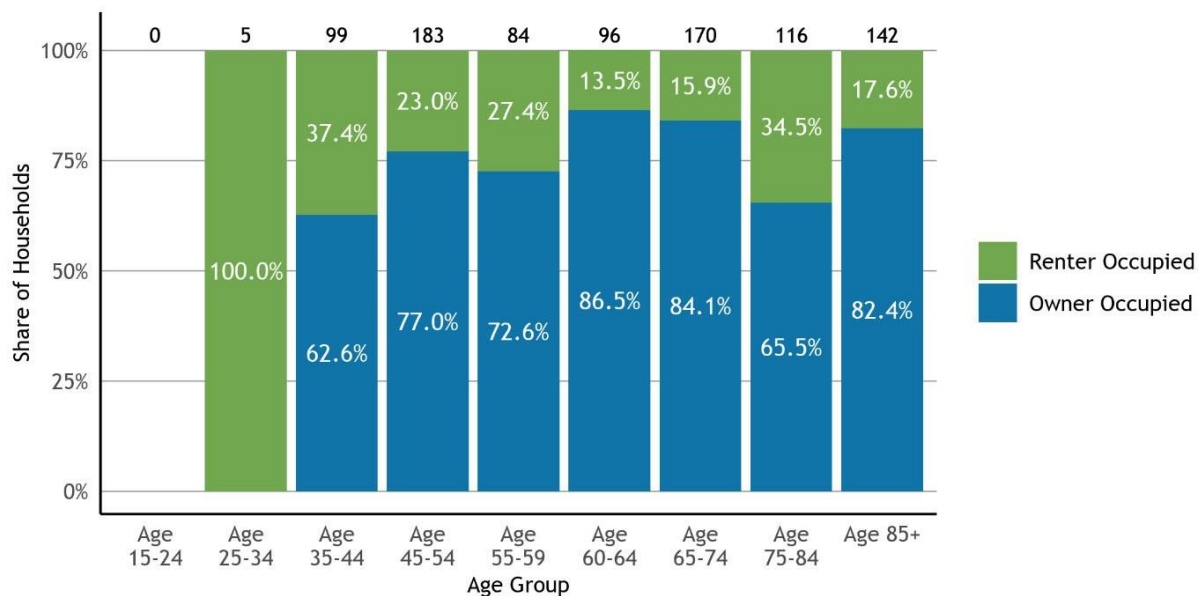
However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units. The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In Belvedere, 40.4 percent of householders between the ages of 25 and 44 are renters and 21.5 percent of householders over 65 are renters. Figure B-15 Housing Tenure by Age shows housing tenure by age.

In many cities, homeownership rates for households in single-family homes are

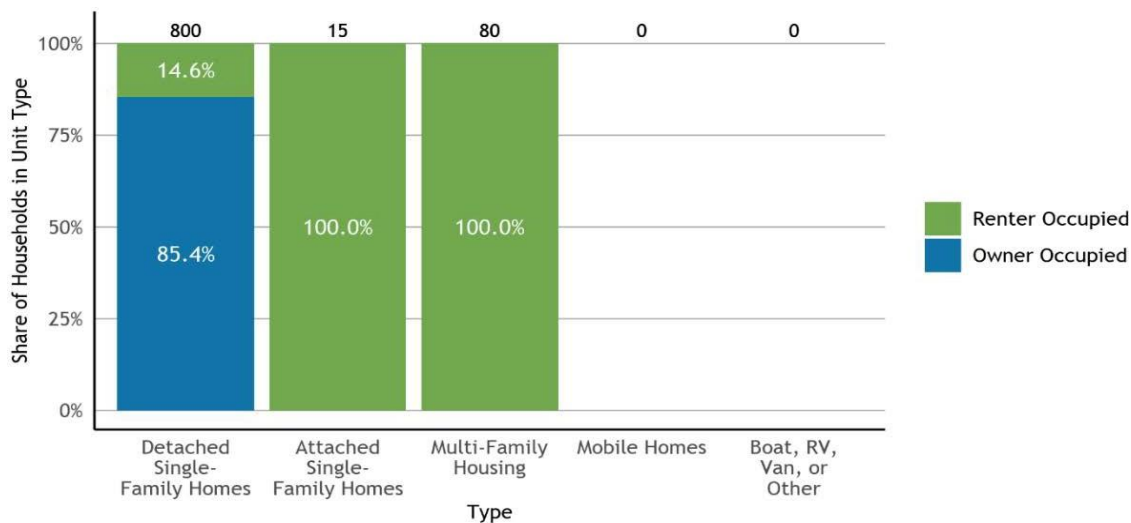
substantially higher than the rates for households in multifamily housing. In Belvedere, 85.4 percent of households in detached single-family homes are homeowners, while no households in multifamily housing are homeowners. Figure B-15 Housing Tenure by Housing Type shows housing tenure by housing type.

Figure B-15: Housing Tenure by Age



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

NOTES: Universe: Occupied housing units

Figure B-16: Housing Tenure by Housing Type

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

NOTES: Universe: Occupied housing units

DISPLACEMENT

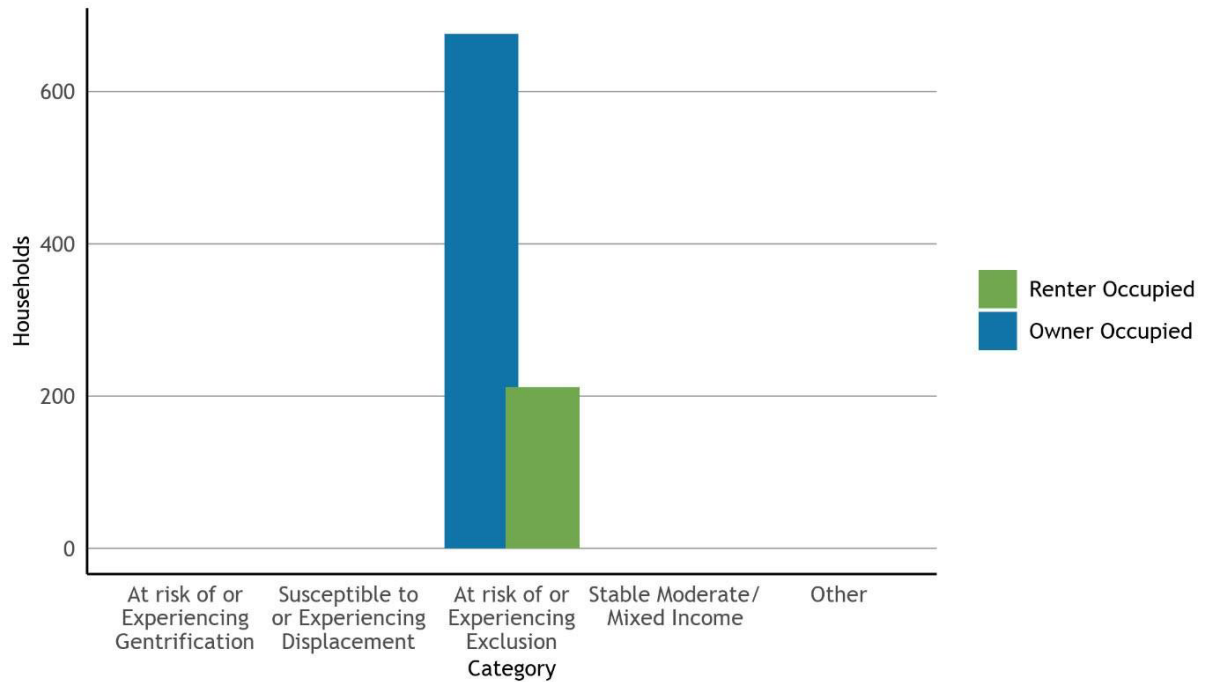
Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impact on low- and moderate-income residents and seniors. When individuals or families are forced to leave their homes and communities, they also lose their support network. The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. Gentrification is related to displacement: when neighborhood property values increase, it can decrease the supply of affordable housing available to lower-income residents who are then displaced, as the cost of living in the neighborhood increases.

Based on UC Berkeley's methodology, there are no households in Belvedere that live in neighborhoods that are susceptible to or experiencing displacement and none live in neighborhoods at risk of or undergoing gentrification. Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that all households in Belvedere live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.⁸ Figure B-17, Households by Displacement Risk and Tenure, shows

⁸ More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>

household displacement risk and tenure.

Figure B-17: Households by Displacement Risk and Tenure



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

NOTES: Universe: Households. Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing

Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data

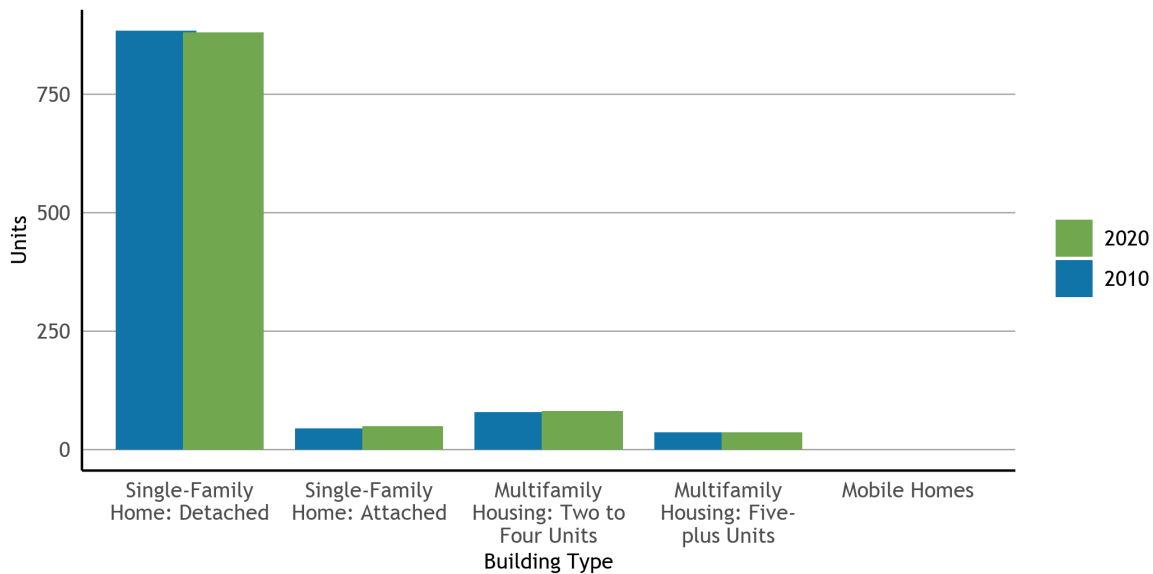
B.3 Housing Stock Characteristics

HOUSING TYPES, YEAR BUILT, VACANCY, AND PERMITS

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

According to the California Department of Finance, the City of Belvedere had 1060 housing units in 2021, up only slightly (1.4 percent) from the 1,045 units that existed in 2010. This was slightly higher than the growth for Marin County during the same period, which was 1.3 percent. The 2020 housing stock was made up of 84.0 percent single-family detached, 4.8 percent single-family attached, 7.7 percent multifamily housing: two to four units, 3.5 percent multifamily housing: five-plus units, and no mobile homes. In Belvedere, the housing type that experienced the most growth between 2010 and 2020 was single-family attached. Generally, in Belvedere, the share of the housing stock that is single-family detached homes is above that of other jurisdictions in the region.

Figure B-18 Housing Type Trends, shows housing type trends in Belvedere for 2010 and 2020. Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region.

Figure B-18: Housing Type Trends

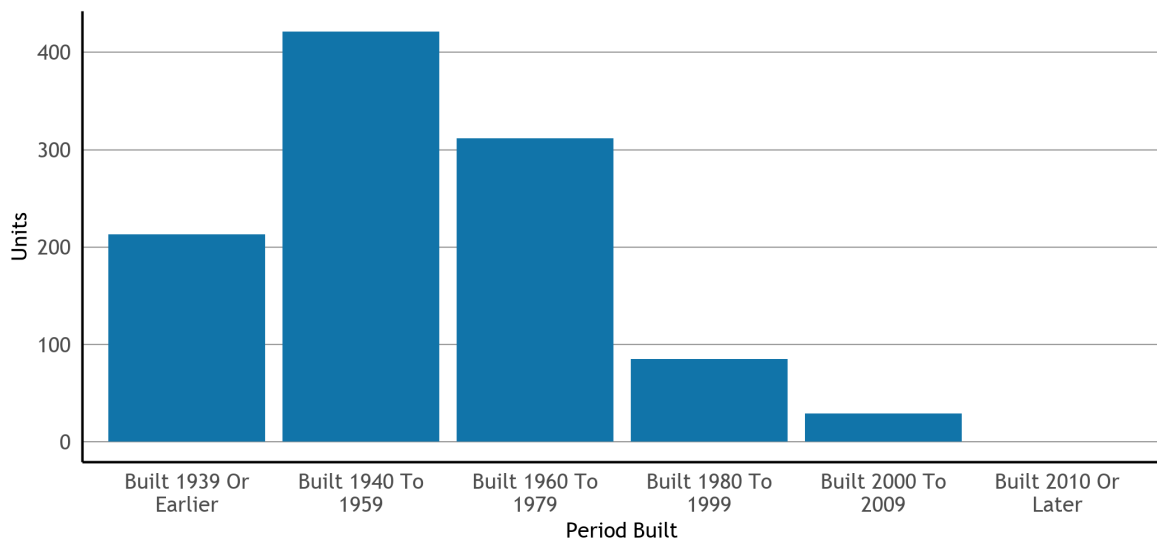
SOURCE: California Department of Finance, E-5 series. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.

NOTE: Universe: Housing units

In Belvedere, the largest proportion of the housing stock was built between 1940 and 1959, with 421 units constructed during this period. Since 2010, only four (4) new housing units have been built. According to the 2019 American Community Survey (ACS) five-year estimates, no renters and no owners reported housing condition issues (kitchen or plumbing issues). In many communities, the aging of such a large portion of the housing stock would indicate a need for code enforcement, property maintenance, and housing rehabilitation programs to stem potential housing deterioration, but this is not expected to be the case in Belvedere.

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

The City of Belvedere maintains a list of properties with substandard housing conditions in the city. There are currently five to six homes spread throughout the City in varying states of deferred maintenance in need of rehabilitation or replacement. Figure B-19: Housing Units by Year Structure Built, shows housing units by the year built.

Figure B-19: Housing Units by Year Structure Built

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

NOTE: Universe: Housing units

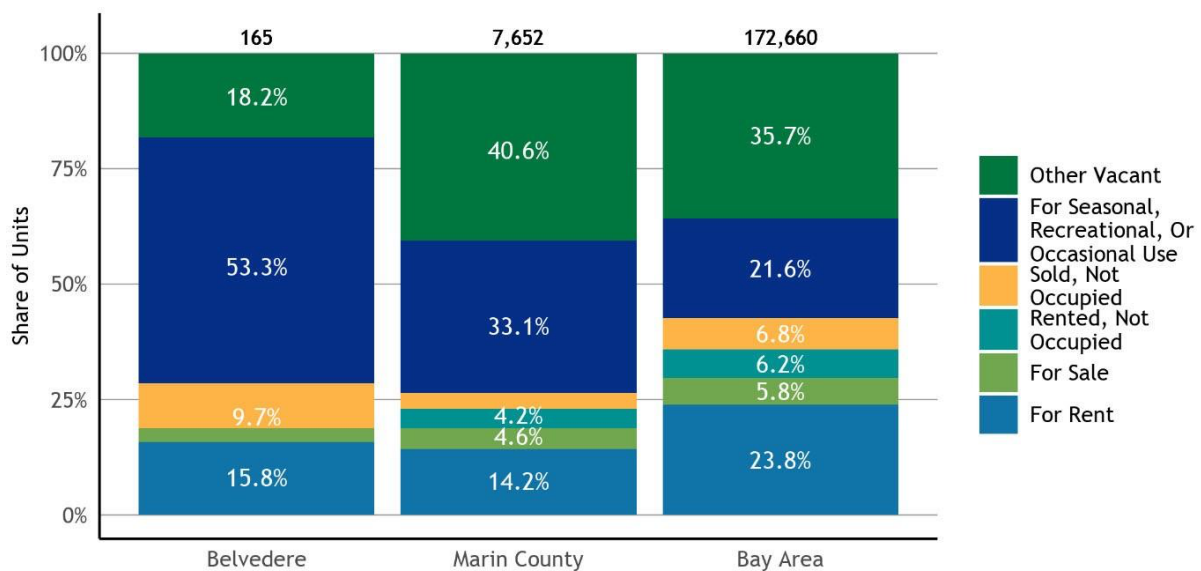
Throughout the Bay Area, vacancies make up 2.6 percent of the total housing units, with homes listed for rent; units used for *Recreational or Occasional Use*, and units not otherwise classified (*Other Vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as *For Recreational or Occasional Use* are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category; they also may be second homes or vacation homes that are not for rent. The Census Bureau classifies units as *Other Vacant* if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration⁹. In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the *Other Vacant* category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of *Other Vacant* units in some jurisdictions.¹⁰

⁹ For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

¹⁰ See Dow, P. (2018). *Unpacking the Growth in San Francisco's Vacant Housing Stock: Client Report for the San Francisco Planning Department*. University of California, Berkeley.

Vacant units made up 15.6 percent (165) of the overall housing stock in Belvedere in 2019. Of the 165 vacant units, the rental vacancy stands at 15.8 percent (26 units), while the vacancy rate of units that have been sold, but not yet occupied, is 9.7 percent (16 units). Of the vacant units in Belvedere, the most common type of vacancy is *For Seasonal, Recreational, Or Occasional Use*, which represents a little more than a half of all vacant rental units.¹¹ Figure B-20, Vacant Units by Type, shows vacant units by type.

Figure B-20: Vacant Units by Type



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

NOTE: Universe: Vacant housing units

Between 2015 and 2021, permits were issued for five (5) housing units in Belvedere. Of those, one (1) was for above moderate-income housing and four (4) were for moderate-income housing. Table B-2 Housing Permits by Income Group, 2015 to 2021, shows housing permits issued by the City of Belvedere by income group.

¹¹ The vacancy-rates-by-tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (7.5 percent). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) but exclude a significant number of vacancy categories, including the numerically significant other vacant.

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

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

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

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

jurisdiction is located. Moderate Income: units affordable to households making between 80 percent and 120 percent of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120 percent of the Area Median Income for the county in which the jurisdiction is located.

ASSISTED HOUSING DEVELOPMENTS AT-RISK OF CONVERSION

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

The data in the table below comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing.¹² According to the data, there are three (3) assisted units in Belvedere. Of these units, all are at low risk of conversion. Table B-3 Assisted Units at Risk of Conversion summarizes assisted units at risk in Belvedere. These three designated Section 8 units are part of Farley Place, owned by the Belvedere-Tiburon Housing Association, a non-profit 501(c)(3) with a mission to provide low income senior housing. There is no indication that Farley Place will change to non-low income housing as stated in their Articles of Incorporation, which indicates "the property of this corporation is irrevocably dedicated to charitable purposes."

¹² This database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table.

Table B-3: Assisted Units at Risk of Conversion

<i>Level of Risk of Conversion</i>	<i>Belvedere</i>	<i>Marin County</i>	<i>Bay Area</i>
Low	3	2,368	110,177
Moderate	0	0	3,375
High	0	56	1,854
Very High	0	17	1,053
Total	3	2,441	116,459

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

NOTE: Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included. While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at-risk of converting to market rate uses. This document provides aggregate numbers of at-risk units for each jurisdiction, but local planning staff should contact Danielle Mazzella with the California Housing Partnership at dmazzella@chpc.net to obtain a list of affordable properties that fall under this designation.

California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

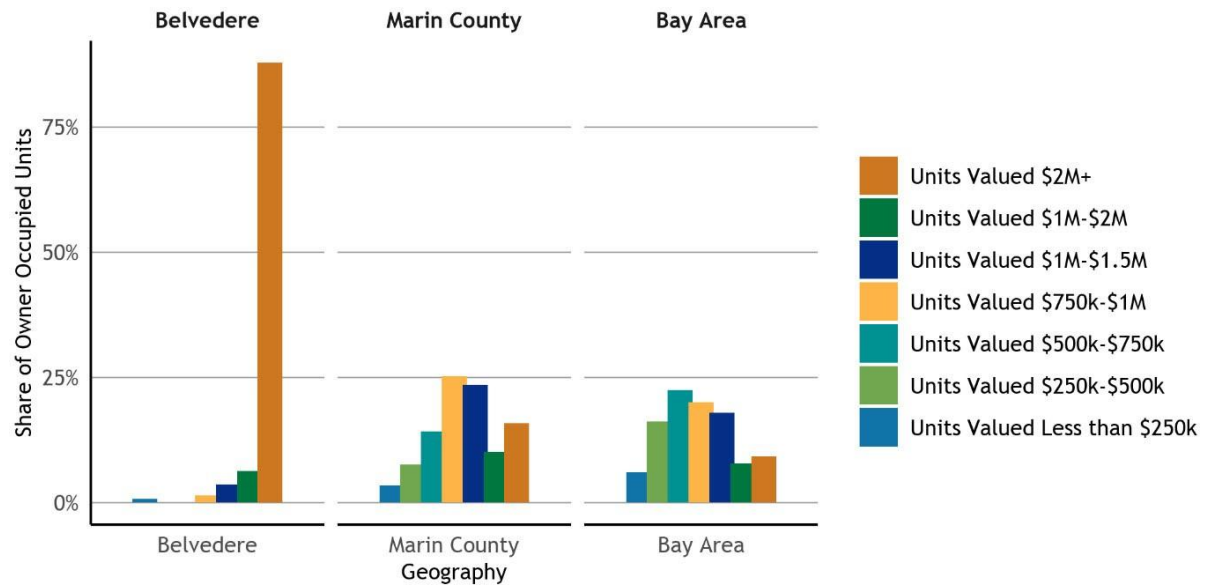
Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

HOME AND RENT VALUES

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

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

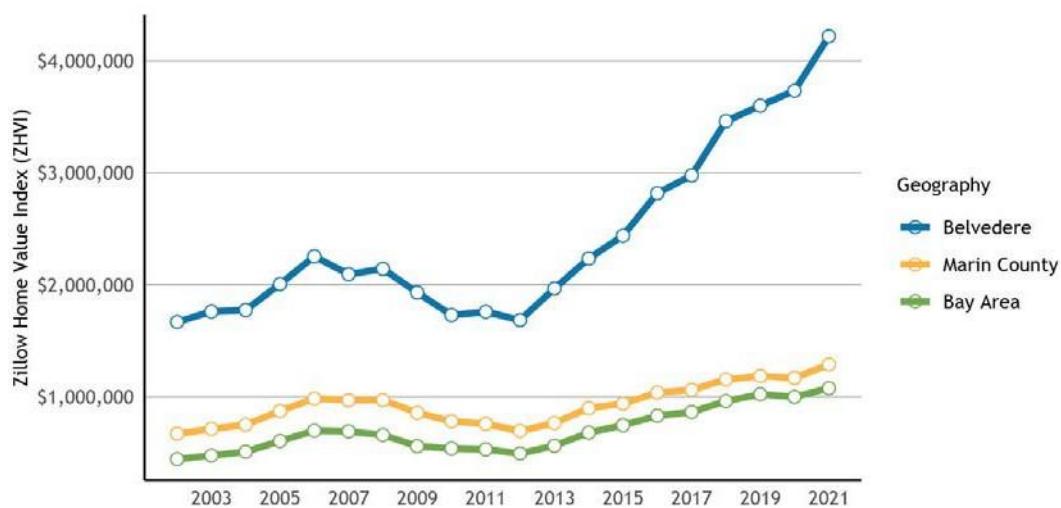
Figure B-21: Home Values of Owner occupied Units

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

NOTE: Universe: Owner occupied units

The region's home values have increased steadily since 2000, besides a decrease during the 2008 Great Recession. In Belvedere, the rise in home prices has been especially steep since 2010, with the typical home value increasing 152.8 percent in Belvedere from \$1,669,090 to \$4,219,000. This change is considerably greater than the change in Marin County and for the region as a whole. Figure B-22, Zillow Home Value Index (ZHVI), shows the Zillow home value index for Belvedere.

Figure B-22: Zillow Home Value Index (ZHVI)



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

NOTES: Universe: Owner occupied housing units. Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow.

The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

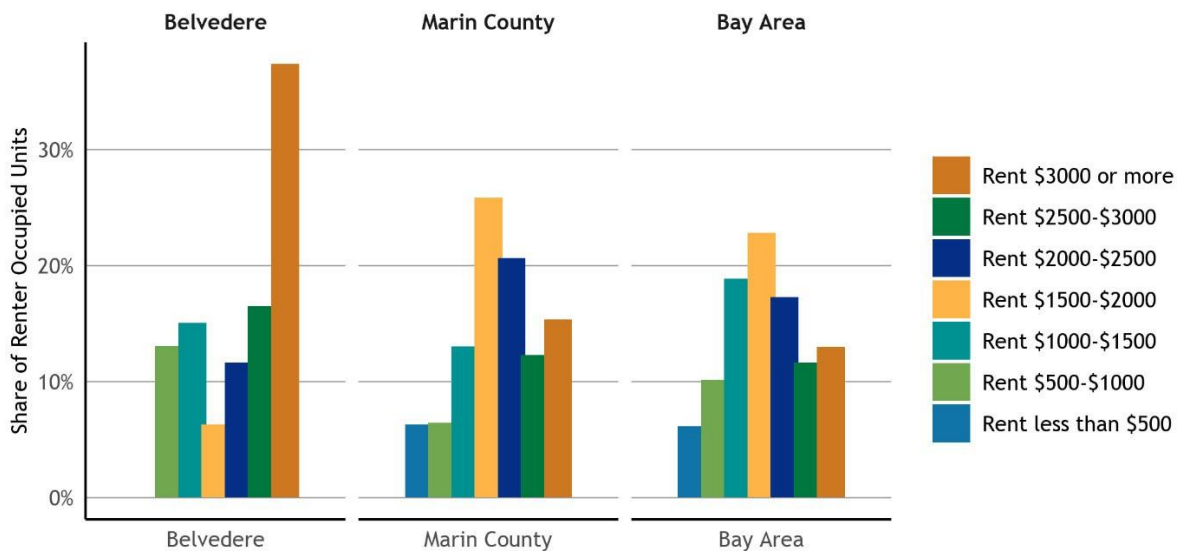
Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted or displaced, particularly communities of color.

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

In Belvedere, the largest proportion of rental units rented in the *Rent \$3000 or more* category, totaling 37.4 percent, followed by 16.5 percent of units in the *Rent \$2500-\$3000* category. Looking beyond the City, the largest share of units is in the *\$1500-\$2000* category (county) compared to the *\$1500-\$2000* category for the region as a whole (Bay Area). In 2019, 65.5 percent of all contract rents were \$2,000 or greater while 37.4 percent of all contract rents were \$3,000 or greater. In 2021, 75.2 percent of all contract rents were \$2,000 or greater and 61.9 percent were \$3,000 or greater. Figure B-23, Contract Rents for Renter Occupied Units, shows contract rents for renter occupied units in Belvedere, Marin County, and the Bay Area as a whole up to 2019.

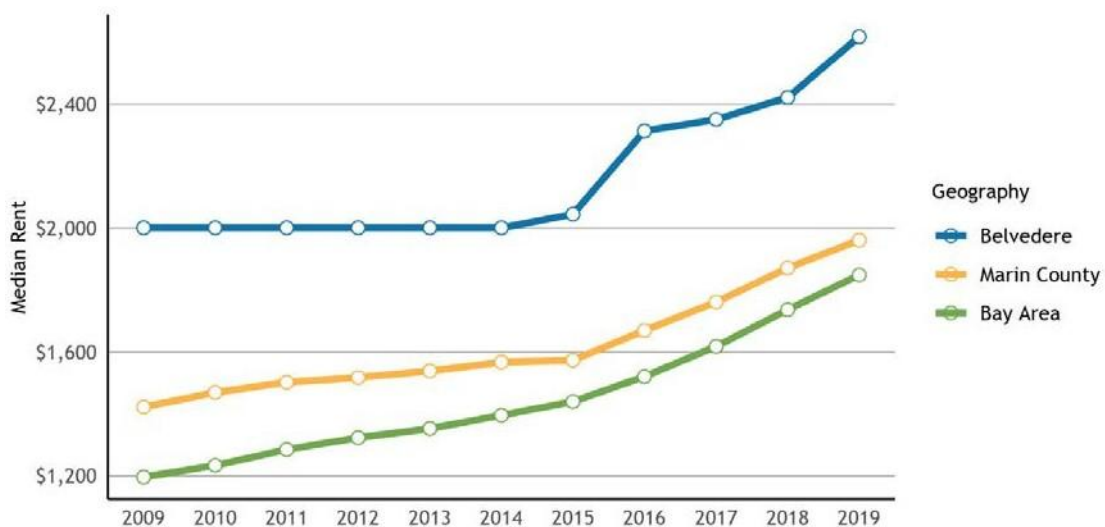
Since 2009, the median rent has increased by 30.8 percent in Belvedere, from \$2,000 to \$2,610 per month. In Marin County, the median rent has increased 25.6 percent, from \$1,560 to \$1,960. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54.2 percent increase.¹³ Figure B-24, Median Contract Rent, shows median contract rent in Belvedere, Marin County, and the Bay Area as a whole.

¹³ While the data on home values shown in Figure 2-24 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau's American Community Survey, which may not fully reflect current rents. Local jurisdiction staff may want to supplement the data on rents with local realtor data or other sources for rent data that are more current than Census Bureau data.

Figure B-23: Contract Rents for Renter Occupied Units

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

NOTE: Universe: Renter occupied housing units paying cash rent

Figure B-24: Median Contract Rent

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

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

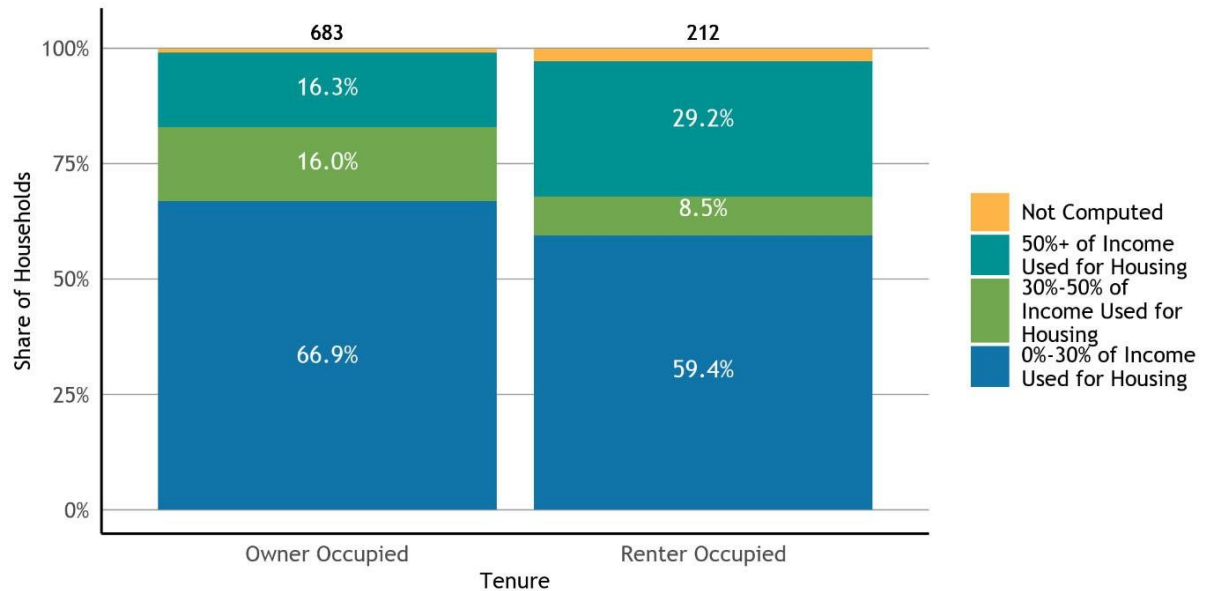
COST BURDEN

Cost burden, or overpayment, is defined as monthly shelter costs in excess of 30 percent of household income. Severe cost burden is defined as paying over 50 percent of household income for shelter costs. Shelter cost is defined as the monthly owner costs (mortgages, deed of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property, and utilities) or the gross rent (contract rent plus the estimated monthly cost of utilities). HUD Comprehensive Housing Affordability Strategy (CHAS) data provides estimates of cost burden by tenure and income category. Estimates use the HUD Area Median Family Income (HAMFI) to determine overpayment. HAMFI is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI is not necessarily equivalent to other median income calculations due to a series of adjustments made by HUD.

Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases.

When looking at the cost burden across tenure in Belvedere, 8.5 percent of renters (18 households) spend 30 to 50 percent of their income on housing compared to 16.0 percent of those that own (109 households). Additionally, 29.2 percent of renters spend 50 percent or more of their income on housing (62 households), while 16.3 percent of owners are severely cost-burdened (111 households). Figure B-25, Cost Burden by Tenure, shows cost burden by tenure.

Figure B-25: Cost Burden by Tenure

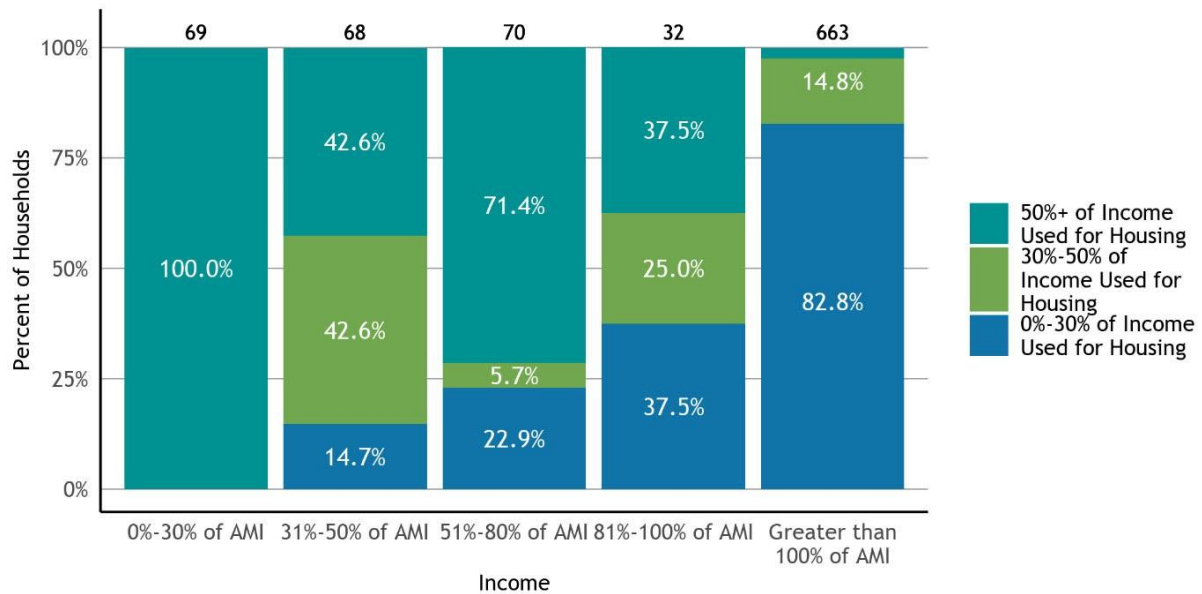
SOURCE: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.

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

Severely cost-burdened households spend 50 percent or greater of their income on housing while cost-burdened households spend between 30 and 50 percent of their income on housing. For all households in Belvedere, 19.6 percent of households are severely cost-burdened, and 14.4 percent are cost-burdened. However, these rates vary greatly across income categories. For example, all Belvedere households making less than 30 percent of AMI spend the majority of their income on housing. For Belvedere residents making more than 100 percent of AMI, just 2.4 percent are severely cost-burdened, and 82.8 percent of those making more than 100 percent of AMI spend less than 30 percent of their income on housing. Figure B-26, Cost Burden by Income Level, shows cost burden by income level.

Figure B-26: Cost Burden by Income Level

SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS)

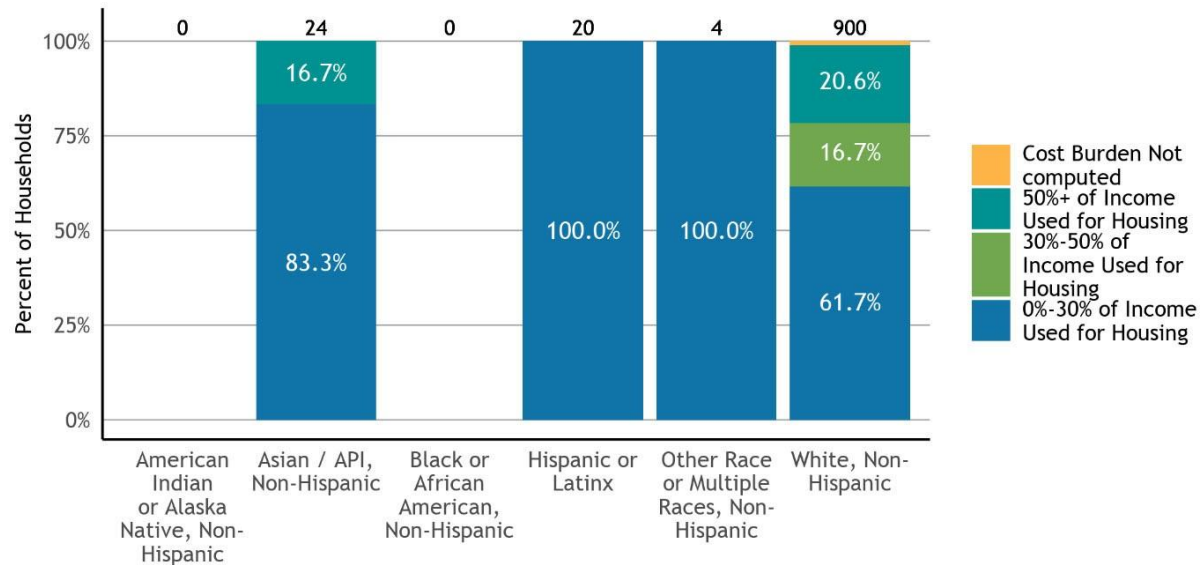


ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

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

Cost-burden is not evenly distributed across race and ethnicity. *White, Non-Hispanic* residents are the most severely cost burdened with 20.6 percent spending more than 50 percent of their income on housing. Figure B-27, Cost Burden by Race, shows cost burden by race.

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

Figure B-27: Cost Burden by Race

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

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

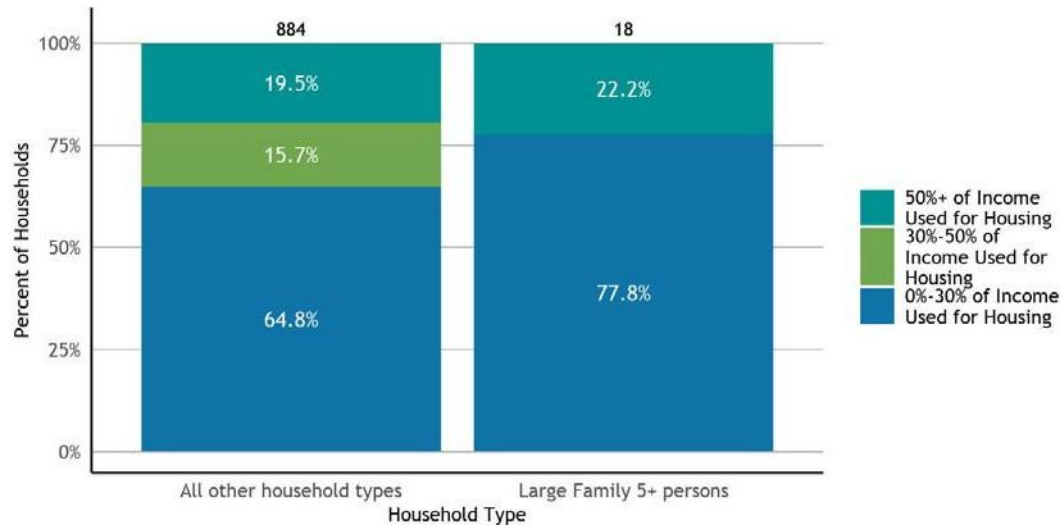
In Belvedere, no large-family households experience a cost burden of 30 to 50 percent, while 22.2 percent of large-family households spend more than half of their income on housing. Some 15.7 percent of all other households have a cost burden of 30 to 50 percent, with 19.5 percent of households spending more than 50 percent of their income on housing. Figure B-28, Cost Burden by Household Size, shows cost burden by household size. As noted earlier, cost burden may not provide an accurate representation of the financial circumstances of seniors on fixed incomes, especially those who possess additional assets or investments that are not captured as part of the census's definition of "income received on a regular basis."

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

In Belvedere, all seniors making less than 30 percent of AMI are spending the majority (greater than fifty percent) of their income on housing (55 households). For seniors making more than 100 percent of AMI, only 1.3 percent (four households) are spending the majority of their income on housing. Figure B-29, Cost-Burdened Senior Households by Income Level, shows cost-burdened households by income level.

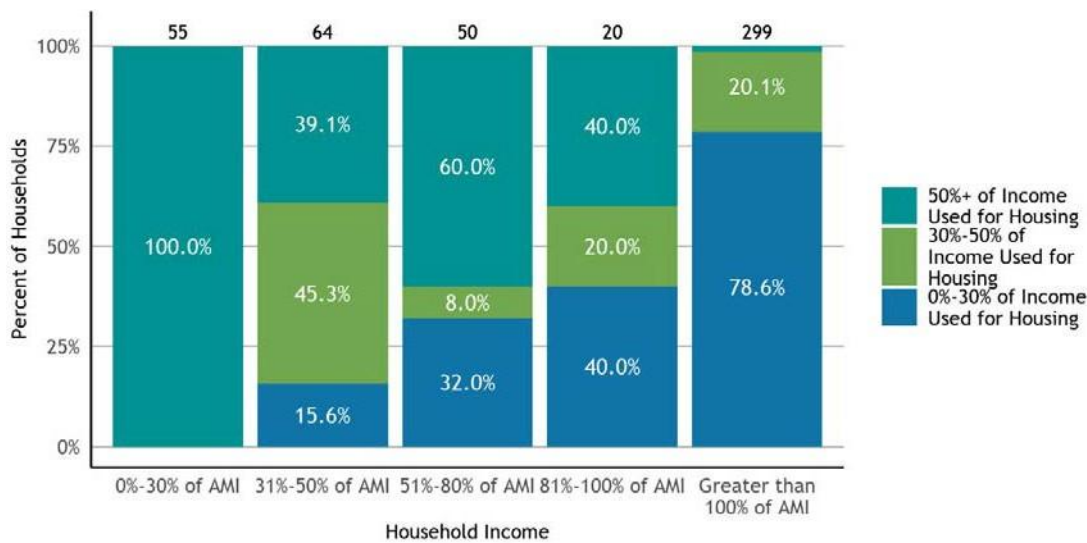
Figure B-28: Cost Burden by Household Size

SOURCE: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS)



ACS tabulation, 2012-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.

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

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

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

NOTES: Universe: Senior households. For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30 percent of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50 percent of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa

Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

OVERCROWDING

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold.¹⁴ The Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded. Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. According to the

¹⁴ There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens).

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.

B.4 Special Housing Needs

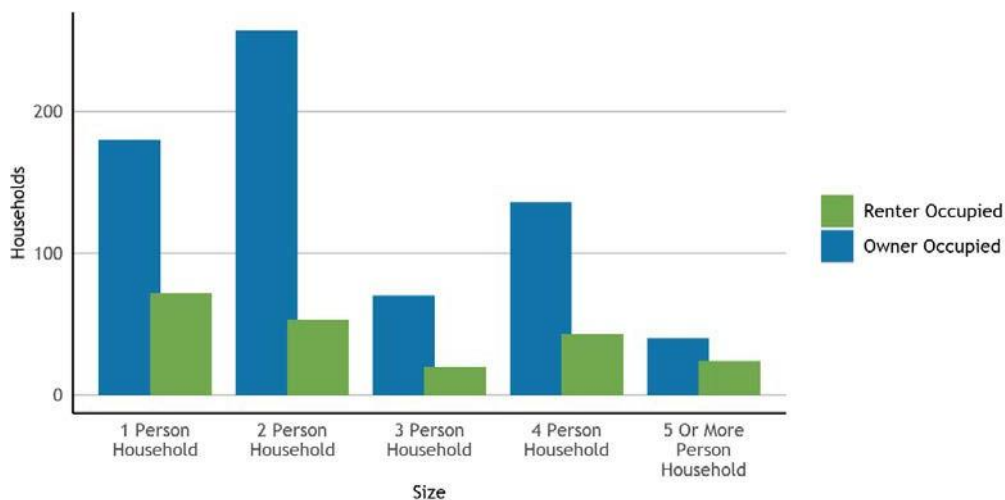
LARGE HOUSEHOLDS

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

In Belvedere, 7.2 percent (64 households) of households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. Of these, none were low or very low income (i.e., earning below 51 percent of AMI), which are often at greater risk of housing insecurity. For large households with five or more persons, most units (62.5 percent) were owner occupied.

Figure B-30, Household Size by Tenure, shows household size by tenure.

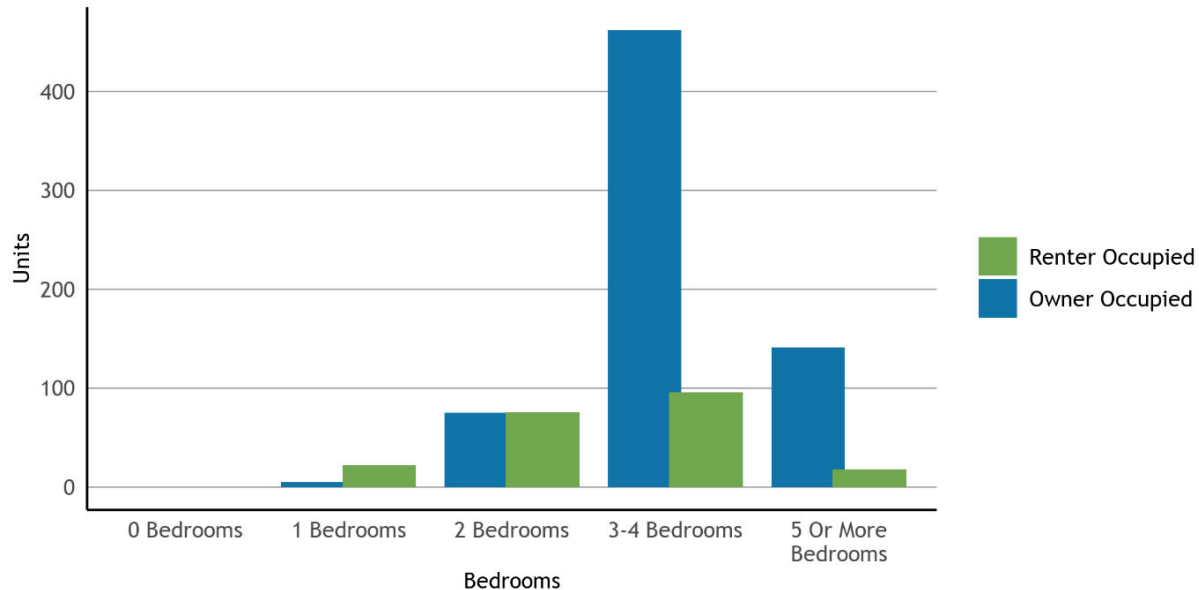
Figure B-30: Household Size by Tenure



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

NOTE: Universe: Occupied housing units

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with three (3) or more bedrooms, of which there are a high number - 717 units in Belvedere (68.4 percent of all housing units). Among these large units, 84.1 percent are owner occupied, and 15.9 percent are renter occupied. Figure B-31, Housing Units by Number of Bedrooms, summarizes housing units by the number of bedrooms.

Figure B-31: Housing Units by Number of Bedrooms

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

NOTE: Universe: Housing units

FEMALE-HEADED HOUSEHOLDS

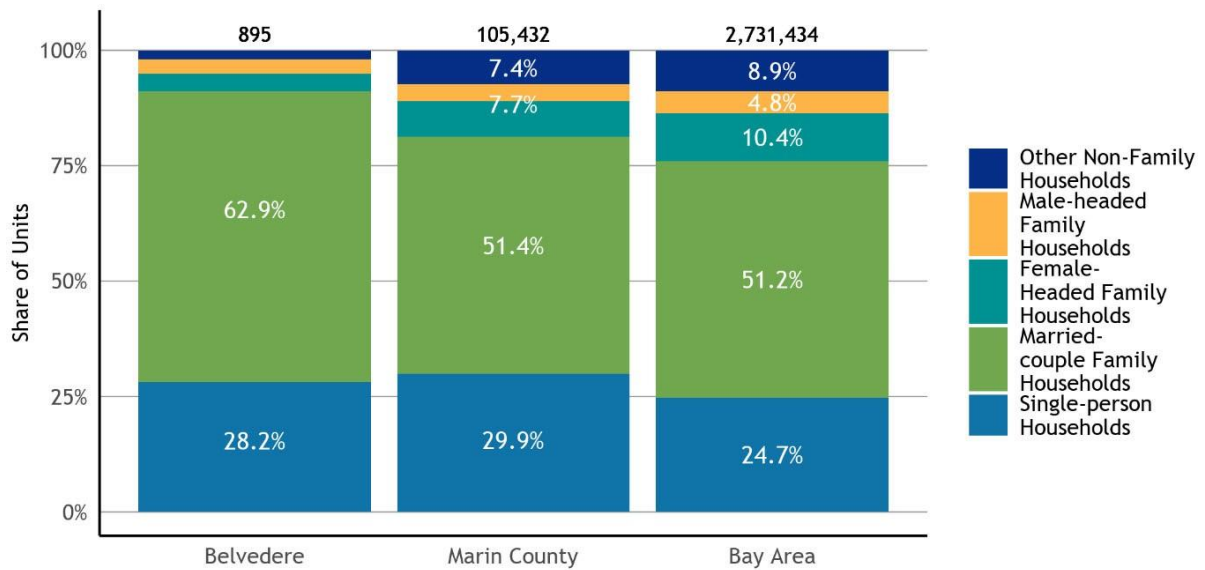
Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income.

In Belvedere, the largest proportion of households is *Married-Couple Family Households* at 62.9 percent of the total, while *Female-Headed Family Households* make up 3.8 percent of all households. Figure B-32 Household Type provides information on household type in Belvedere.

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

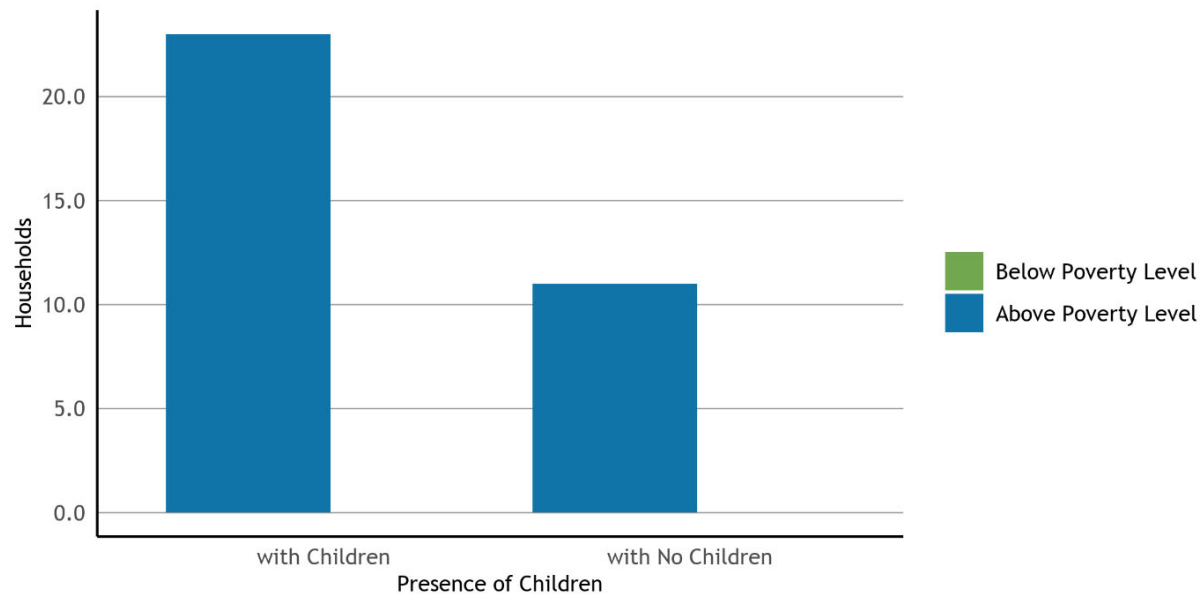
In Belvedere, there were no households (with or without children) that fell in the *Below Poverty Level* category.

Figure B-32 Female-Headed Households by Poverty Status, shows female-headed households by poverty status.

Figure B-32: Household Type

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

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

Figure B-33: Female-Headed Households by Poverty Status

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

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

SENIORS

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility. Seniors who rent may be at even greater risk for housing challenges than those who own due to income differences between these groups. As described in previous sections, approximately 30 percent of Belvedere's population is over 65 years old, with a growing population of those over 85 years old. In Belvedere, all seniors making less than 30 percent of AMI are spending the majority of their income on housing. For seniors making more than 100 percent of AMI, only 1.3 percent are spending the majority of their income on housing (see Figure B-29, Cost-Burdened Senior Households by Income Level). This indicates lower-income seniors may face greater challenges, such as finding affordable housing options and gaining access to services related to their physical and social health.

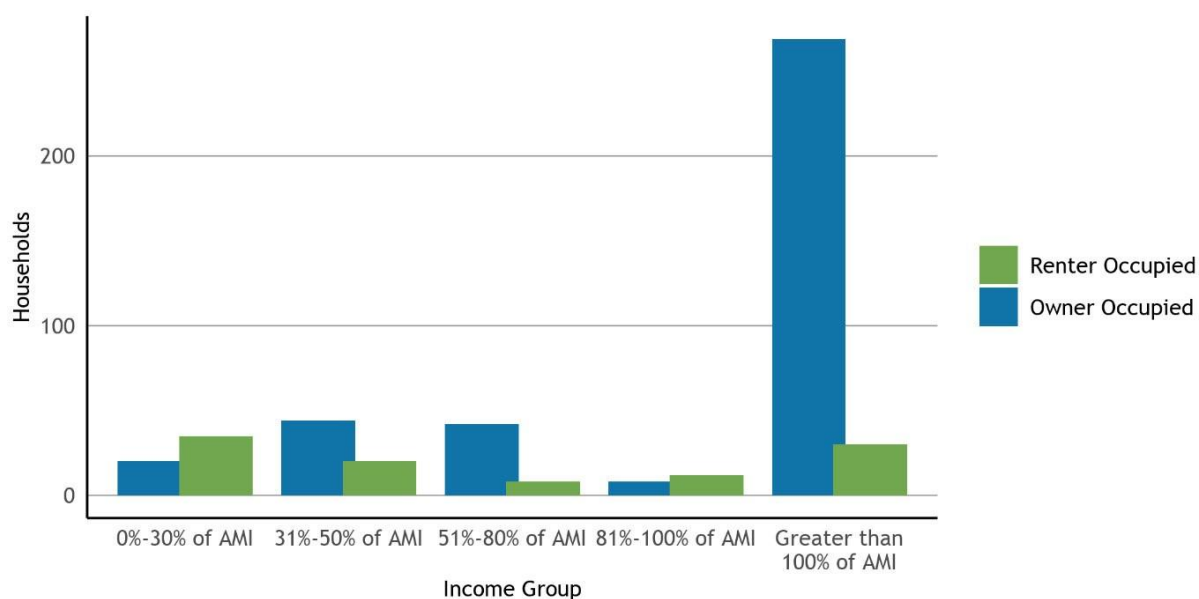
In Belvedere, 33.3 percent of senior households are renters who make 0 to 30 percent AMI while 5.2 percent of senior households are owners who make 0 to 30 percent AMI. Notably, the largest proportion of senior households who are homeowners fall into the income group making greater than 100 percent of AMI (269 senior households). Figure

B-34 Senior Households by Income and Tenure, shows senior households by income and tenure.

Belvedere's Farley Place is an 11-unit apartment community for older adults. Residents must be 62 years or older and must have incomes within a maximum and minimum limit. Three of the 11 apartments are designated Section 8 units.

The City has taken action to focus on the needs of its senior population by publishing an Age Friendly Belvedere Community Action Plan and achieving designation from the World Health Organization (W.H.O.) as an Age Friendly City. One of the seven domains identified in the Plan is Housing and Food Delivery Services. Within this domain the City has set three goals related to seniors and housing: 1. Promote planning policies and home modification programs that enable seniors to remain in their homes and community as they age; 2. Promote development of additional housing options for seniors in the community; and 3. Improve communication regarding goals #1 and #2.

Other existing resources available to the senior population in Belvedere are offered through Marin County Health and Human Services such as an Aging and Adult Information and Assistance Line and Home Match which offers a free service to connect people seeking to rent a room in their home with community members seeking affordable housing options. Home Providers benefit from additional income, companionship, and, or help with chores like grocery shopping, pet care, and transportation. This Housing Element includes several programs to address needs of seniors, including programs that promote development of affordable housing, promotion of accessory dwelling units, rental assistance, reasonable accommodation procedures, and a universal design program.

Figure B-34: Senior Households by Income and Tenure

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

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

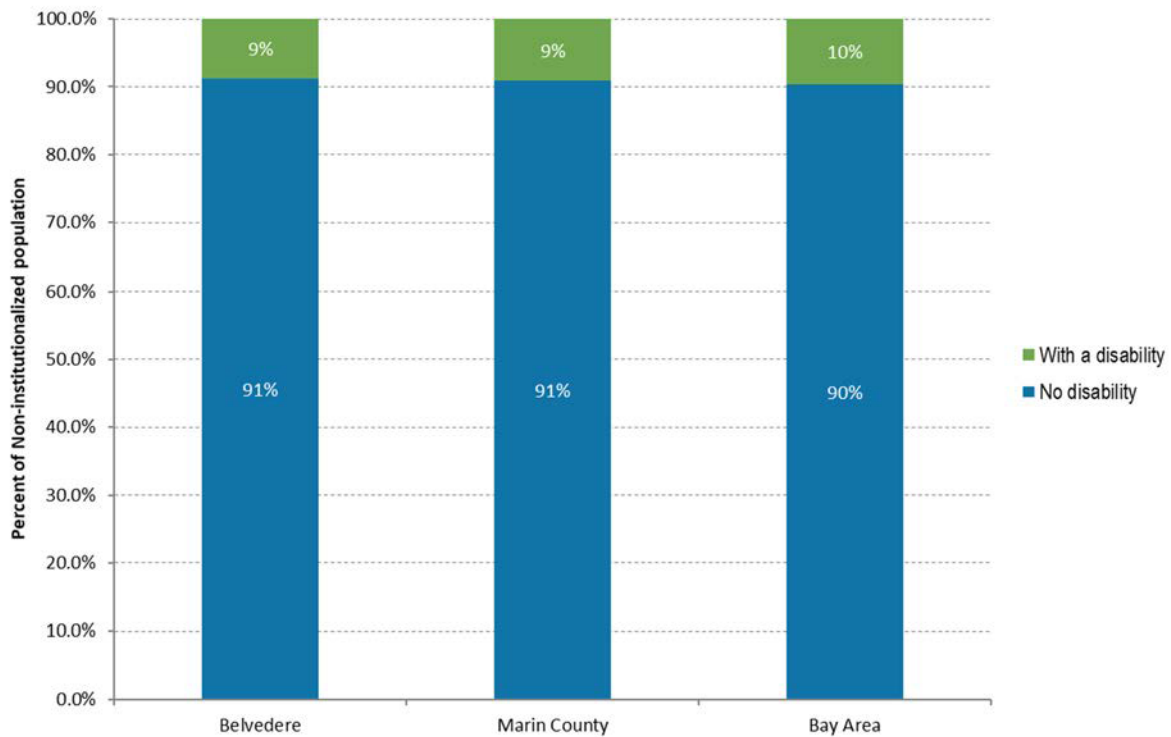
PEOPLE WITH DISABILITIES

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care. When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. As the population ages, the demand for affordable and disability-accessible housing will continue to grow. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers.

There are 188 people in Belvedere with some form of disability (approximately 9.0

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

Figure B-35: Population by Disability Status



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

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.¹⁵

¹⁵ For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma. In Belvedere, of the 188 persons with a disability, six (6) have a developmental disability. Of these, two are children (i.e., under the age of 18) and four are adults. Table B-4, Population with Developmental Disabilities by Age, shows the number of persons in Belvedere

Table B-4: Population with Developmental Disabilities by Age

Age Group	Number
Age Under 18	2
Age 18+	4

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

NOTE: Universe: Population with developmental disabilities. Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts.

People with disabilities have diverse living situations based on their disability type, severity, and personal choices. Some live independently with family assistance, requiring support like income aid, home accessibility enhancements, and in-home services to maintain their independence. The most common living arrangement for individuals with disabilities in Belvedere is the home of parent/family/guardian. Table B-5, Population with Developmental Disabilities by Residence, shows the Belvedere population with developmental disabilities by residence.

Various housing options suitable for individuals with disabilities include subsidized rental homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special home purchase programs, HUD housing, and SB 962 homes. Important factors to consider when accommodating this group's needs include making housing accessible, ensuring proximity to services and transportation, and providing opportunities for group living arrangements.

Belvedere has reviewed all ordinances and modified as necessary to require new developments include units that can be adapted for use by residents with disabilities, reduce parking standards for older adults and people with disabilities, and provide a process for individuals with disabilities to make requests for reasonable accommodations in regard to relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City. Belvedere maintains a good working relationship with the Marin Housing Authority in implementing the home sharing program to serve extremely low and very low income populations.

To address needs of people with disabilities, The Action Plan includes affordable housing development assistance programs, promotion of accessory dwelling units, rental assistance, reasonable accommodation procedures, universal design programs, and zoning amendments that facilitate housing types that people with disabilities may rely on.

with developmental disabilities by age.

Table B-5 Population with Developmental Disabilities by Residence

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

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

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

HOMELESSNESS

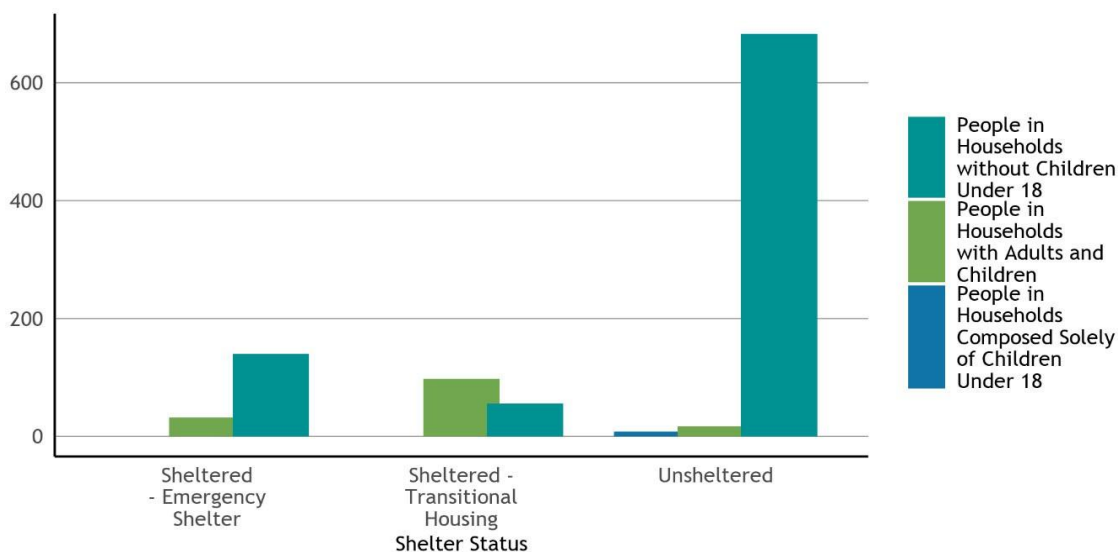
Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure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

According to HUD, a CoC is a “a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.” Table B-16 provides an estimate of the homeless population by household type and shelter status in Marin County. According to the 2022 PIT Count, there were 291 sheltered homeless persons and 830 unsheltered persons in Marin County including 124 homeless youth and children. In Belvedere there were 0 unsheltered persons and 0 sheltered persons in 2017, 2019, and 2022.¹⁶

¹⁶ 2022 County of Marin Point-in-Time Report on Homelessness Census and Survey Results. Accessed: August 7, 2023. Available: https://www.marinhhs.org/sites/default/files/files/servicepages/2022_11/2022_marin_county_point_in_time_census_and_survey_full_report.pdf

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

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



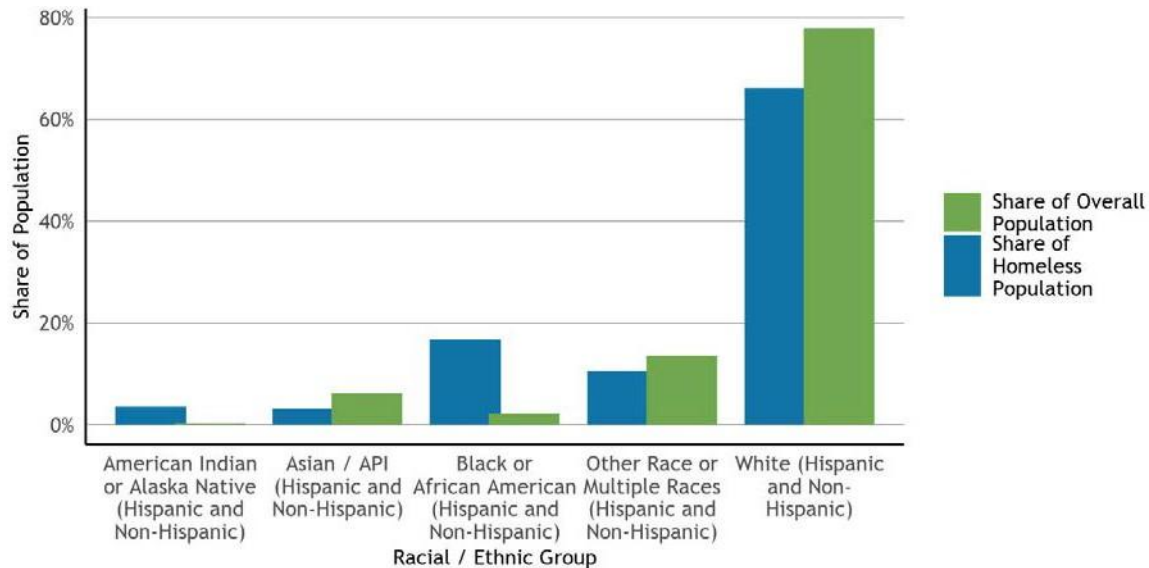
SOURCE: U.S. Department of Housing and Urban Development (HUD), *Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)*. For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMEELS-01.

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

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

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

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



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

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

experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

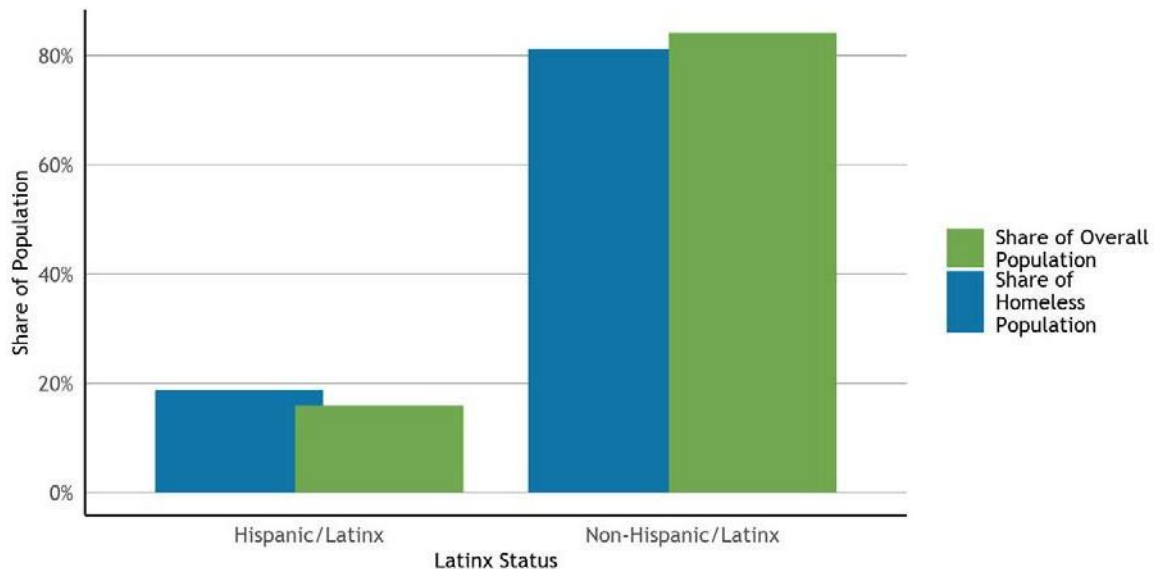
In Marin, Latinx residents represent 18.8 percent of the population experiencing homelessness, while Latinx residents comprise 15.9 percent of the general population. Figure B-38 Latinx Share of General and Homeless Populations, Marin County, shows the Latinx share of the homeless population in Marin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

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

In Marin County, homeless individuals are commonly challenged by severe mental illness, with 275 reporting this condition. Of those, some 64.4 percent are unsheltered, further adding to the challenge of handling the issue. Figure B-39, Characteristics for

the Population Experiencing Homelessness, Marin County, shows selected characteristics of the homeless population in Marin County.

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

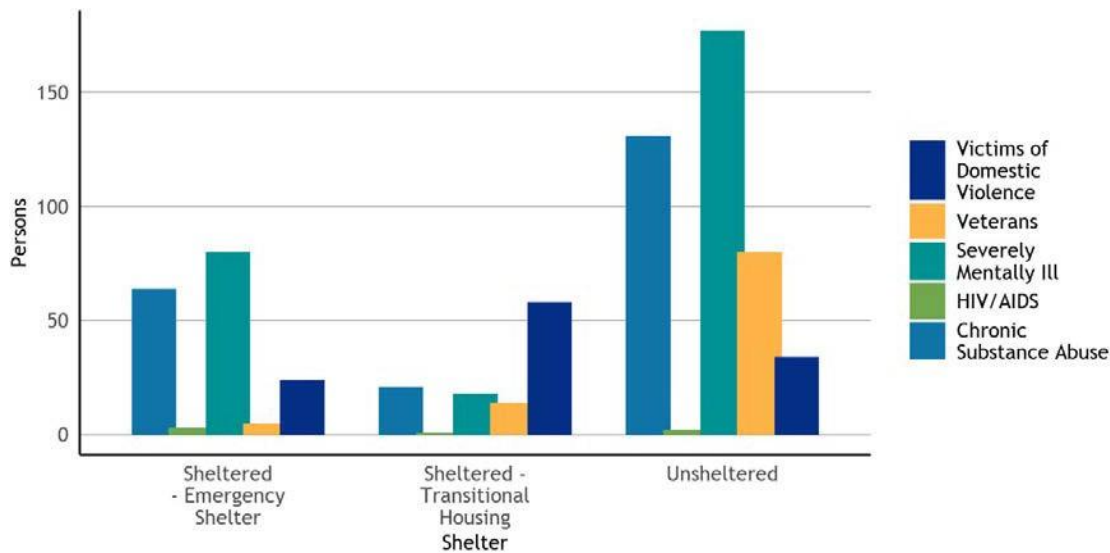


SOURCE: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001 (A-I). For the data table behind this figure, please refer to the Data Packet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

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

experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

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



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

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

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

Table B-6 Students in Local Public Schools Experiencing Homelessness

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

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

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

Belvedere plans to continue its participation in multi-jurisdictional efforts to provide emergency shelters for Marin County's homeless population. In 2014, zoning ordinances were amended to allow transitional and supportive housing, community care facilities, and manufactured housing in all residential zoning districts. Additionally, the C-1 zone was amended to allow SROs as a permitted use. The City's zoning also permits emergency shelters and development standards to facilitate their development.

In addition to affordable housing development and support strategies, as well as zoning changes related to SROs and navigation centers described above, the Housing Action Plan includes support of/participation in countywide efforts to address homelessness.

FARM WORKERS

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

In the local setting, estimating the size of the agricultural labor force can be problematic due to undercounts and inconsistent definitions across government agencies. Determining the breakdown by seasonal and permanent workers can be even more difficult. Belvedere does not have any land zoned for agricultural use and therefore it is unlikely farm workers live there (Chapter 19.40 of the Belvedere Zoning Code states nurseries and greenhouses, but no other agricultural, is allowed in the C-1 MU Zone). One data source that is available comes from the California Department of Education, which provides a local estimate by tracking the student population of migrant workers in the public education system at any grade level. In Belvedere, there were no reported students of migrant workers in the 2019-20 school year.

The trend for the region for the past few years has been a decline of 2.4 percent in the number of migrant worker students since the 2016-17 school year. Table B-7, Migrant Worker Student Population, summarizes migrant worker student population in Belvedere, Marin County, and the Bay Area as a whole.

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Marin County has increased since 2002, totaling 697 in 2017, and the number of seasonal farm workers has also increased, totaling 577 in 2017. Figure B-40 Farm Operations and Farm Labor by County, Marin County, shows farm operations and labor in Marin County. To the extent that agricultural workers may desire to live in Belvedere, their need for affordable housing would be similar to that of other lower income persons, and affordable housing in the city would serve farmworkers as well as others employed in low-wage jobs.

While Belvedere does not have any farmworkers, programs that assist with development of affordable housing, community engagement around housing issues, increasing workforce and affordable housing opportunities, and changes to the Zoning Ordinance to comply with State laws for employee housing all could potentially address these needs should they arise in the future.

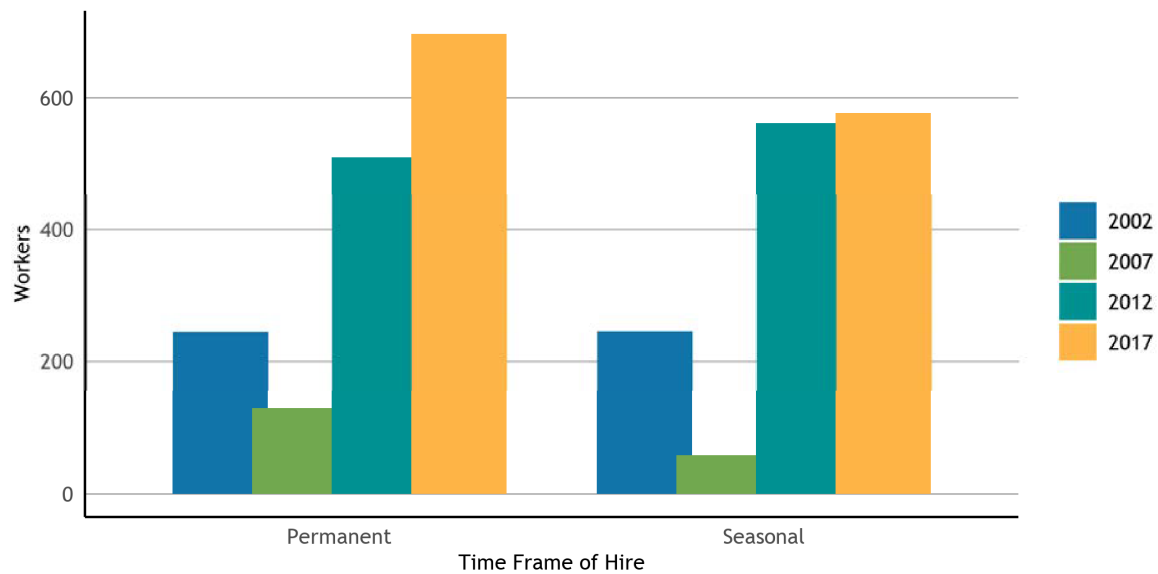
Table B-7 Migrant Worker Student Population

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

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

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

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



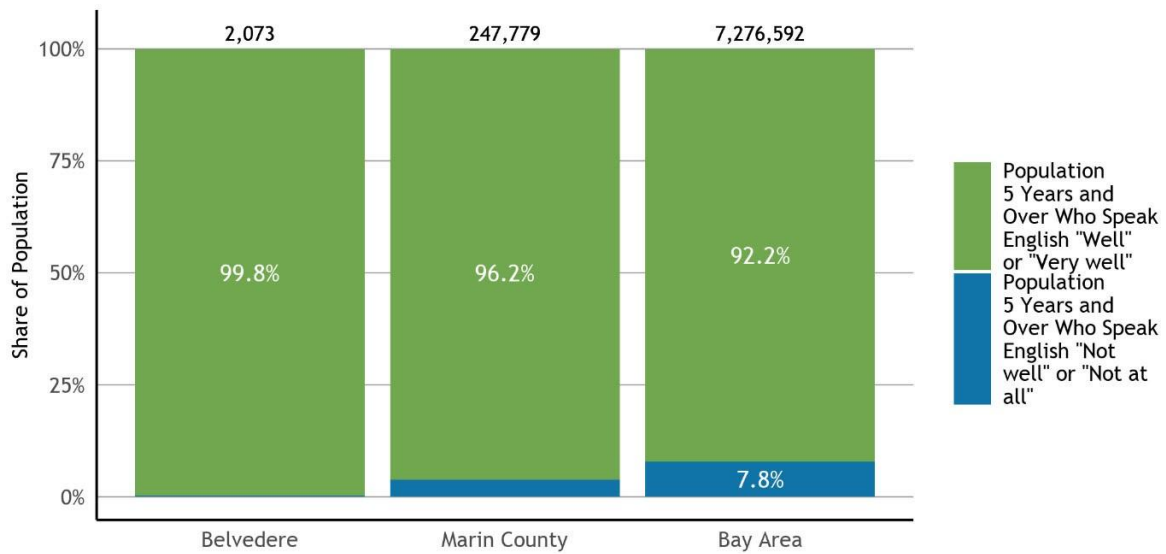
SOURCE: U.S. Department of Agriculture, *Census of Farmworkers (2002, 2007, 2012, 2017)*, Table 7: Hired Farm Labor. For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.

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

NON-ENGLISH SPEAKERS

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

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

Figure B-4I: Population with Limited English Proficiency

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

NOTE: Universe: Population 5 years and over