

2. Community Profile

Nestled in the heart of Marin County at the upper-west end of Ross Valley, the Town of Fairfax retains its small-town charm and atmosphere. Its location provides easy access to San Francisco and the commercial corridor of Marin, while providing a close-knit feel for its residents. The valley and hills that comprise the town provide a strong sense of community and its uniqueness, which attract a strong artistic and entrepreneurial community. The Town's natural setting encompasses a series of valleys, canyons, and forested hills with largely undeveloped ridgelines. Scenic and natural resources are key aspects of the community with mature trees, several creeks, including San Anselmo Creek and Fairfax Creek, and extensive areas of protected open space in and around the Town. The Town of Fairfax acts as a gateway to the Point Reyes National Seashore, to West Marin with its farms and agriculture, to Samuel P. Taylor State Park, and to recreational opportunities within the Marin Municipal Watershed District (MMWD).

This community profile documents population characteristics, housing characteristics, and current development trends to identify community housing needs as well as issues and opportunities related to housing production.

Location and Context

LOCATION AND ACCESS

Approximately 21 miles north of San Francisco and centrally located in Marin County, Fairfax is bounded by the Town of San Anselmo to the east, census-designated place Sleepy Hollow and unincorporated Marin County to the north, the Loma Alta Open Space preserve to the northwest, and the Cascade Canyon Open Space Preserve within the southern area of Fairfax. Unincorporated Fairfax is located southwest, as well as the Deer Park MMWD Open Space to the south (see Map 2-1). Sir Francis Drake Boulevard, Center Boulevard, Broadway, and Bolinas Road are the major roadways to and through the Town. Marin Transit operates bus service along Sir Francis Drake, connecting Fairfax with Ross, San Rafael, Larkspur, and the wider Bay Area (using Golden Gate Transit). Fairfax is at the head of the Ross Valley watershed, which lies at the confluence of San Anselmo Creek and Fairfax Creek, establishing the headwaters of Corte Madera Creek.

EXISTING LAND USE PATTERN AND USES

Home to 7,399 residents, the Town of Fairfax is the fourth smallest jurisdiction in Marin County, encompassing just 2.2 square miles. The town is composed largely of single-family homes, with a diverse range of small, locally-owned businesses along Sir Francis Drake Boulevard, Broadway, and Bolinas Road. Notable land uses in the downtown area include the Fairfax Post Office, Fairfax Theater, Fairfax Library, and the Marin Museum of Bicycling. Much of the rest of the community is made up of single-family neighborhoods with a dense tree canopy. The southern parts of Fairfax are lined with open space, including the Cascade Canyon Preserve, the Mount Tamalpais Watershed, Deer Park, and the Bald Hill Preserve in adjacent San Anselmo.

Overall, as show in Chart 2-1, residential uses account for 720.6 acres, commercial uses occupy 46.3 acres, institutional uses occupy 53.1 acres, while parks and open space occupy 4.79 acres. Vacant land accounts for 338 acres. Utilities, roads, and right-of-way uses compose 186 acres of the Town.

Chart 2-1 Existing Land Use (Acres)

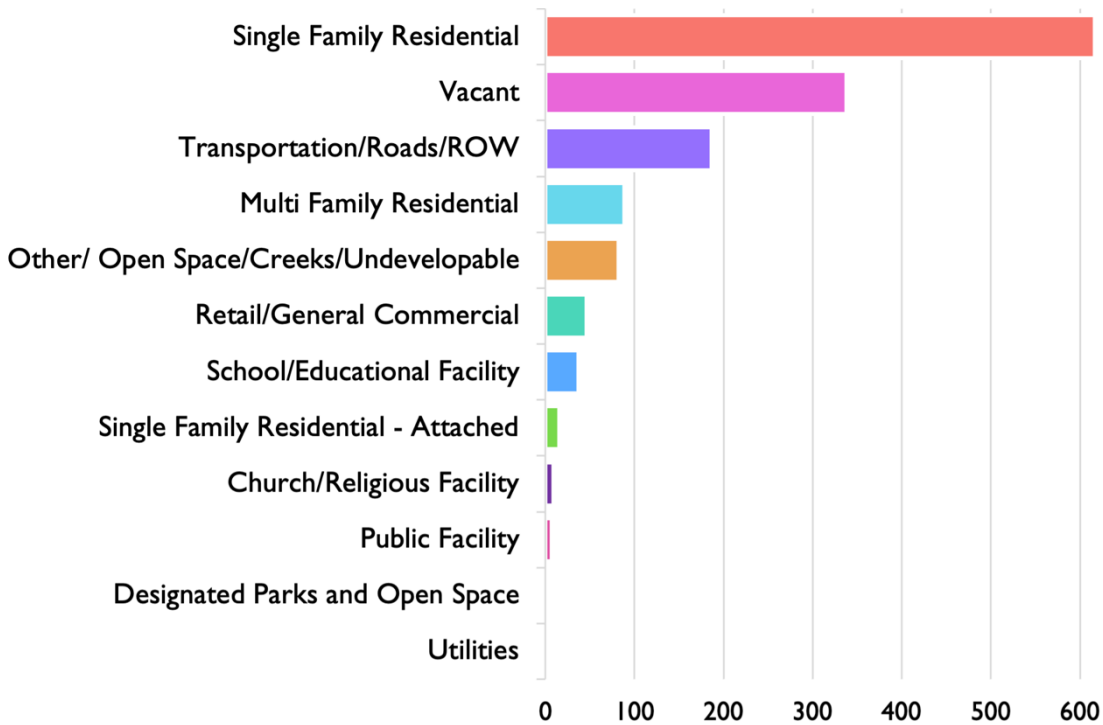
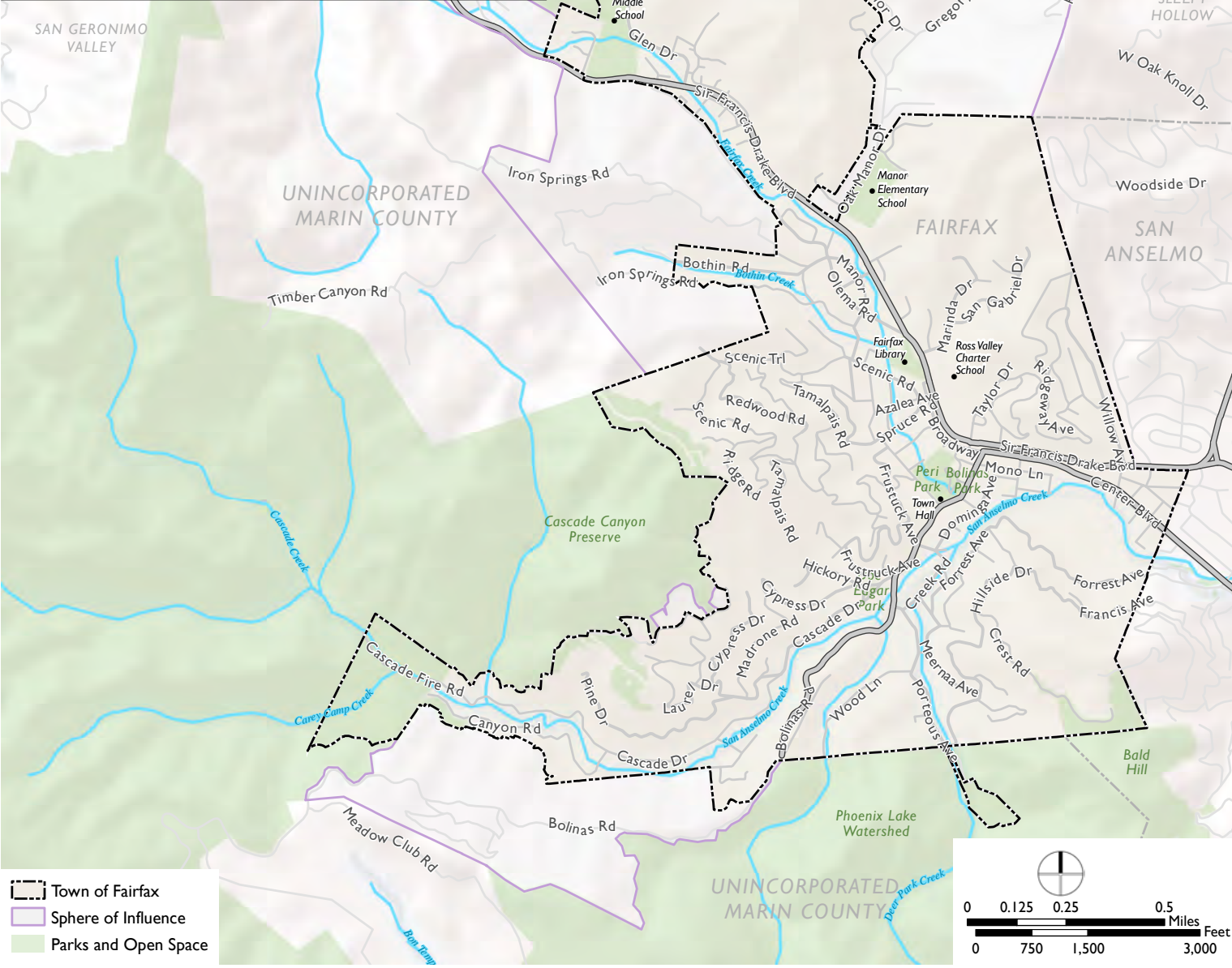
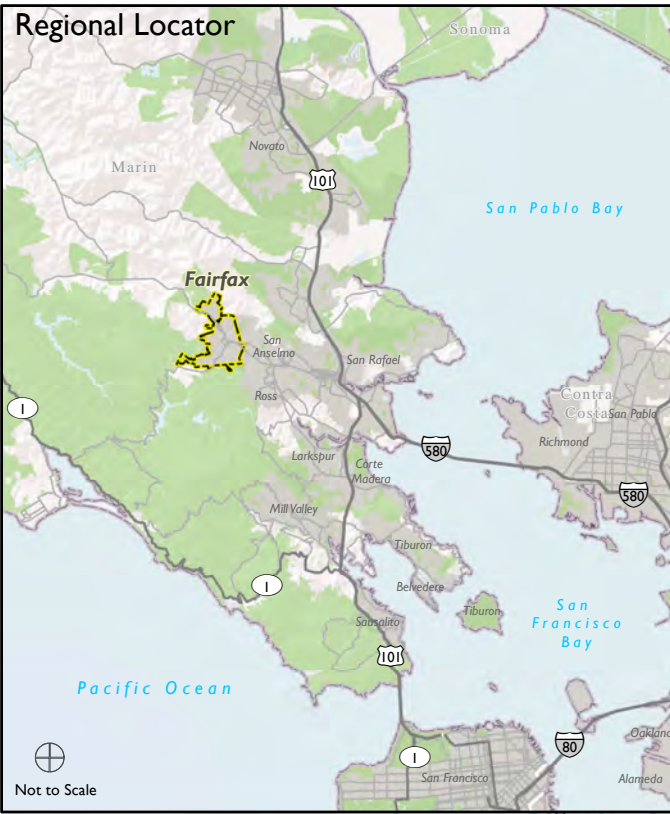
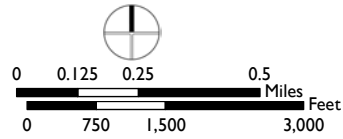


Figure I Planning Area and Context



- Town of Fairfax
- Sphere of Influence
- Parks and Open Space



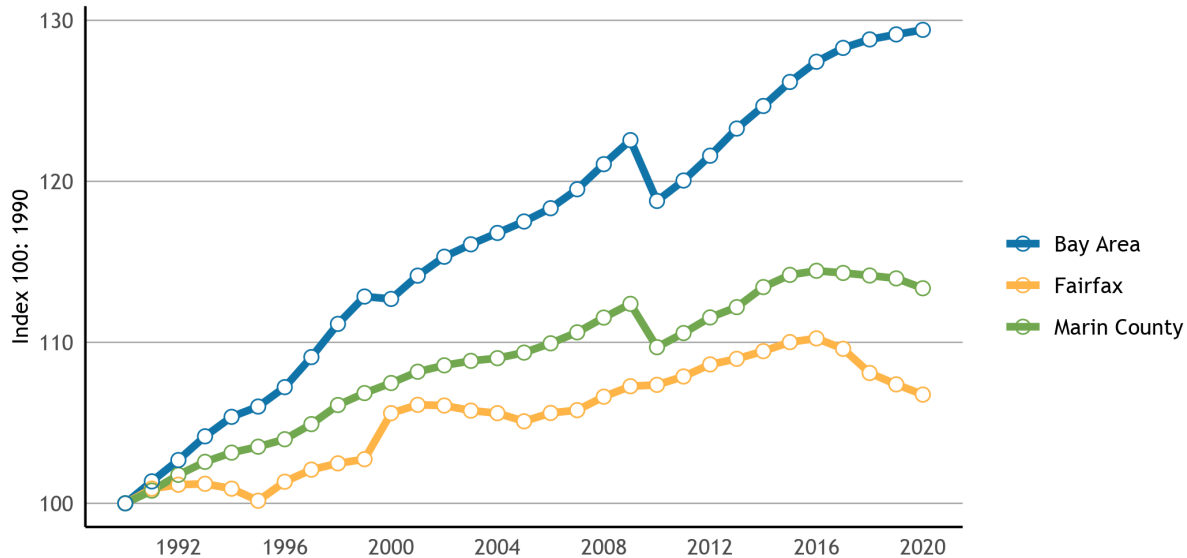
Sources: MarinMap, 2022; Town of Fairfax, 2022; Dyett & Bhatia, 2022

Population Characteristics

POPULATION TRENDS

According to the U.S. Census, the population of Fairfax was estimated to be 7,399 in 2020. The population of Fairfax makes up 2.8 percent of Marin County. In Fairfax, roughly 13.1 percent of its population moved during the past year, on par with the regional rate of 13.4 percent. Chart 2-2 shows population growth trends for Fairfax, Marin County, and the Bay Area.

Chart 2-2: Fairfax and Regional Population Growth (1990-2020)



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.

Source: California Department of Finance, E-5 series

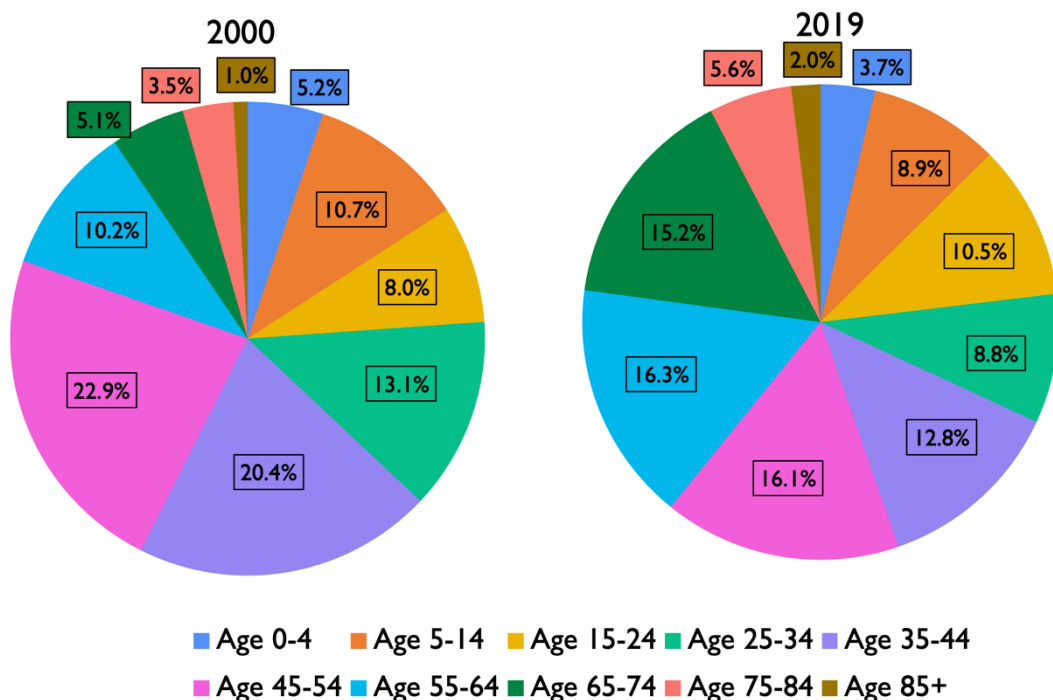
AGE

Current and future housing needs are typically determined in part by the age characteristics of a community’s residents. Each age group has distinct lifestyles, family type and size, incomes, and housing preferences. Consequently, the distribution of age groups in a town 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.

As a community, Fairfax is aging. In 2000, the median age was 41 years. By 2019, the median age had increased to approximately 48 years, which is slightly higher than Marin County’s median age of 46.8. More specifically, Fairfax population of those under age 14 has decreased since 2010, while the 65-and-over

population has increased, from 9.5 percent in 2000 to 23 percent in 2019, as shown in Chart 2-3. Older adult residents are considered a special needs housing group because they tend to live on fixed incomes and have requirements for aging in place. In Fairfax however, these households tend to be less cost-burdened and have relatively higher incomes than other Fairfax households.

Chart 2-3: Age Distribution in Fairfax



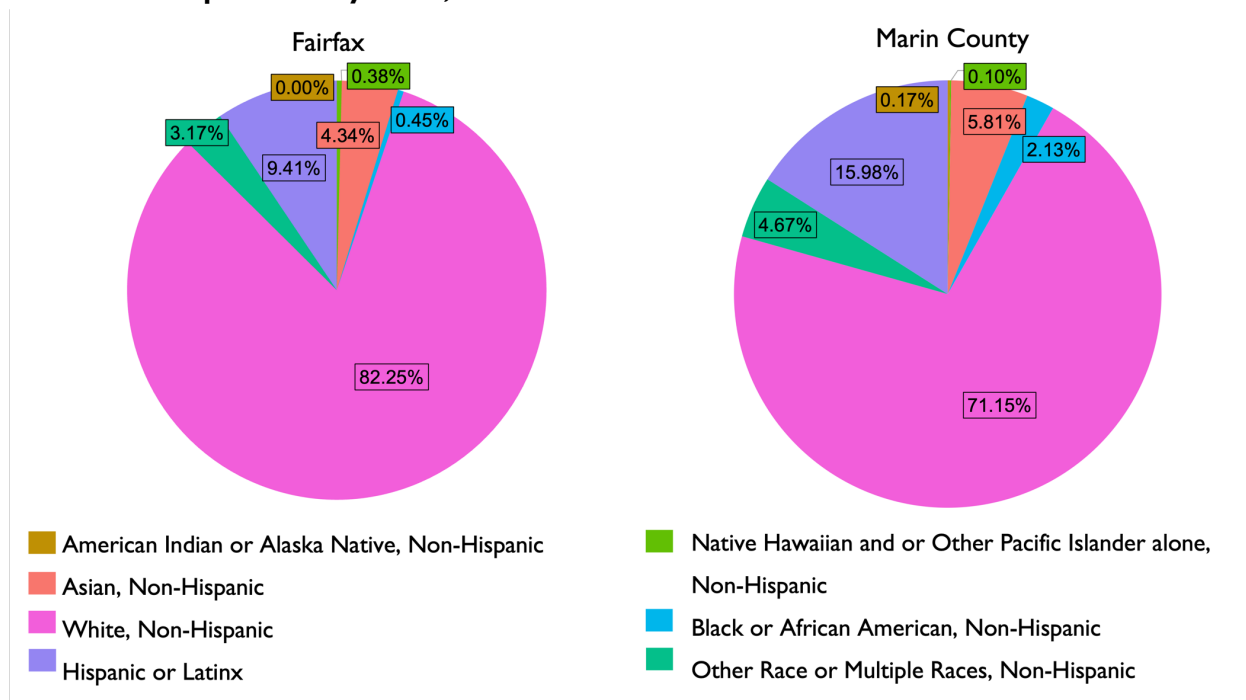
Source: U.S. Census Bureau, Census 2000 SFI, Table P12; U.S. Census Bureau, Census 2010 SFI, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

ETHNICITY

Understanding the racial and ethnic makeup of Fairfax and the region can be important for designing and implementing effective housing policies and programs. Throughout the U.S., past practices - including exclusionary zoning, discriminatory lending practices, and urban renewal projects - have historically impeded fair access to housing for certain ethnic groups and the legacy of these actions continues to impact communities of color today.

While Fairfax remains a predominantly White community, it is becoming more diverse. Between 2000 and 2019, the share of non-White residents grew markedly. Over the period, the percentage of residents in Fairfax identifying as White decreased from 88 percent in 2000 to 82 percent in 2019, and the percentages of all other races and ethnicities increased correspondingly, as shown on Chart 2-4.

Chart 2-4: Population by Race, 2000-2019



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

GENDER

As reported in the 2020 United States Census, there were 7,399 residents in Fairfax, of whom 48 percent are males and 52 percent are females. Female-headed families, including those with children, are identified as a special needs group in State law because they are more likely to be supporting a household with one income, increasing the probability the household is low-income and housing cost-burdened. In Fairfax, both married-couple family households and nonfamily households are predominant household types in Fairfax, comprising 44.5 percent and 40.9 percent, respectively, of households. Additionally, there are approximately three times as many female-headed households (358) as there are male-headed households (128) in Fairfax. Female-headed households represented about 43 percent of owner-occupied households and 57 percent of renter-occupied households. Approximately 51.5 percent of female-headed households have children.

INCOME

Household income is one of the most significant factors affecting housing choice and opportunity. Income largely determines a household’s ability to purchase or rent housing. While higher-income households have more discretionary income to spend on housing, lower- and moderate-income households are limited in the range of housing they can afford. Typically, as household income decreases, cost burdens and overcrowding increase. For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California State Department of Housing and Community Development (HCD). HCD utilizes the income limits determined by the United States Department of Housing and Urban Development (HUD) for Section 8 and Public Housing and adjusts them to reflect area income and housing costs. For Marin County, HCD has determined the applicable annual Area Median Income (AMI) for a family of four was \$166,000 in 2022, the most recent year for which data is available.

This is an increase of 38 percent from the 2014 median income of \$103,000, which was used as the baseline AMI in the Town’s 5th Cycle Housing Element. HCD has defined the following income categories for Marin County, based on the median income for a household of four persons for 2022:

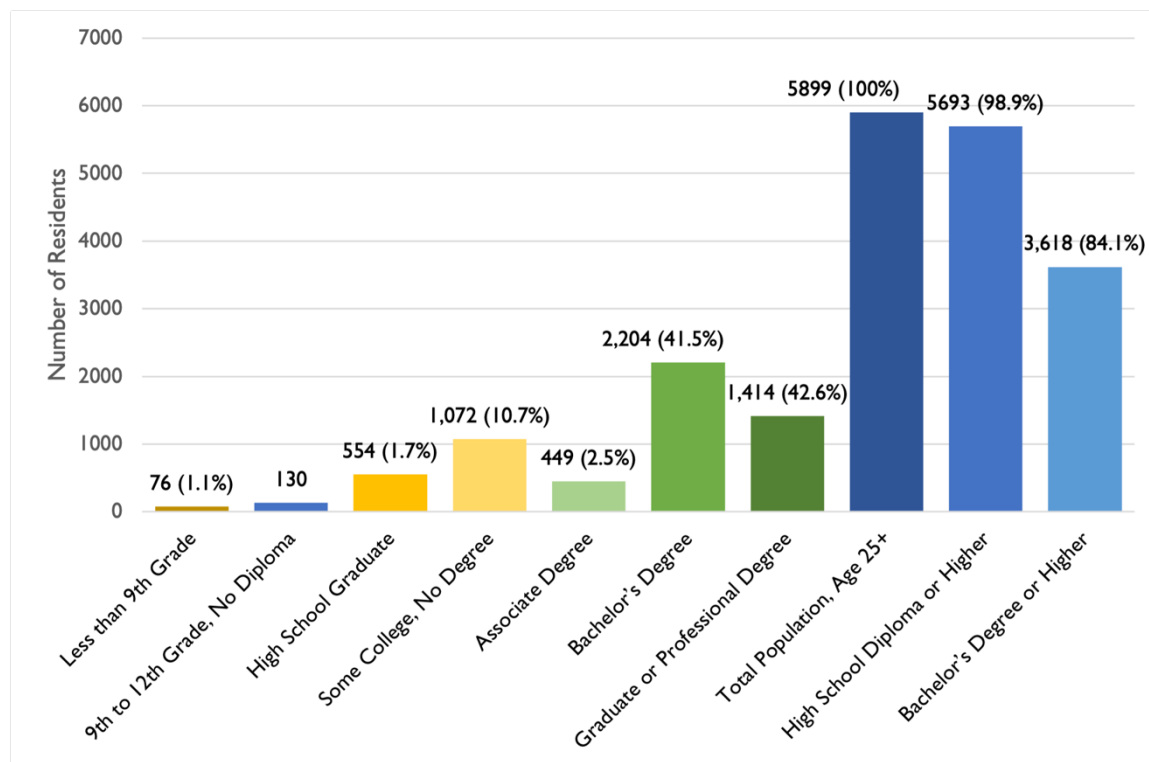
- Extremely-low-income: 30 percent of AMI and below (\$0 to \$55,900)
- Very-low-income: 31 to 50 percent of AMI (\$55,901 to \$93,200)
- Low-income: 51 to 80 percent of AMI (\$93,201 to \$149,100)
- Moderate-income: 81 to 120 percent of AMI (\$149,101 to \$199,200)
- Above-moderate-income: 120 percent or more of AMI (\$199,201 or more)

Proportionate to population, Fairfax has a slightly lower number of residents who earn more than 50 percent of the area median income (49 percent) compared to Marin County (51 percent) and the Bay Area overall (52 percent). In Marin County, AMI is equivalent to an annual income of \$166,000 for a family of four.

EDUCATIONAL ATTAINMENT

In 2020, the share of the population age 25 and over in Fairfax who held a high school diploma or higher was 96.5 percent. About 61.3 percent of the population in Fairfax holds a bachelor’s degree or higher. The share of the population with a bachelor’s degree or higher has decreased slightly in Fairfax, from 64.8 percent in 2010 to 61.3 percent in 2020.

Chart 2-5: Educational Attainment Among Those Age 25 Years and Over, 2019



Source: US Census Bureau American Community Survey, Table B15003, 2020; Dyett & Bhatia, 2022

SPECIAL NEEDS GROUPS

Certain groups have greater difficulty in finding suitable affordable housing due to their special needs and circumstances. This may be a result of employment and income, family characteristics, disability, or household characteristics. Consequently, certain residents in the Town of Fairfax may experience more instances of housing cost burdens, overcrowding, or other housing problems. The categories of special needs that must be addressed by law in the Housing Element include:

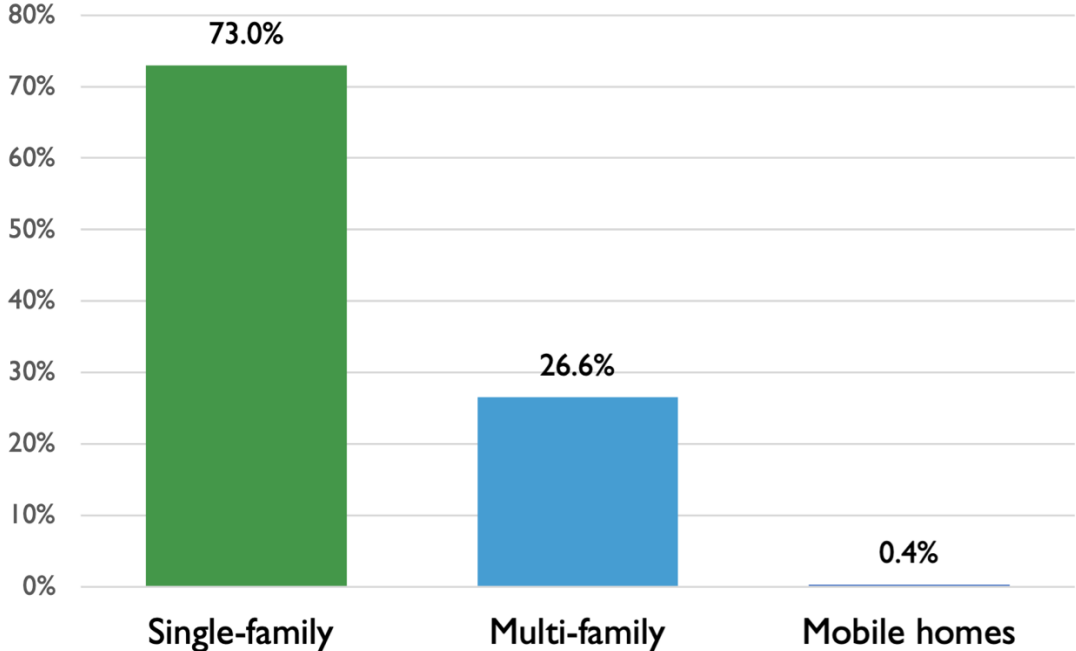
- **Extremely-Low-Income Households.** Asian and Asian Pacific Islander (API) non-Hispanic residents are most likely to fall below 30 percent AMI, while only making up 4.3 percent of the Fairfax population. They are followed by Hispanic or Latinx residents. Overall, Fairfax has a lower poverty rate (5.4 percent) compared to the County (7.2 percent), both of which are significantly lower than the poverty rate in California (13.4 percent).
- **Older Adult Residents.** 23 percent of Fairfax's population is older than 65, and the proportion of older adults aged 65-74 has tripled since 2000. Approximately 44 percent of older adults are considered extremely-low, very-low, and low-income. A full 30 percent of older adults experience are considered cost burdened, whether renters or owners.
- **Persons with Disabilities.** In Fairfax, there is a similar proportion of people with disabilities in the Town (9.1 percent) and the County (9.6 percent). About three-quarters of the population with a developmental disability live at the home of a parent/family/guardian.
- **Large Family Households.** Large families make up a smaller percentage of households in the Town (1.7 percent) compared to the County (6.9 percent). All large households in Fairfax were over 100% AMI. Both the Town and the County have a similar share of single-person households at 30.0 and 29.0 percent.
- **Female-headed Households.** Female-headed households made up about 8.8 percent of the household population in Fairfax. These households are more likely to rent than own and approximately 15.0 percent of female-headed households with children fell below the poverty line.
- **Persons Experiencing Homelessness.** The share of the homeless population in Fairfax and Marin County is not substantial at approximately 0.002 and 0.1 percent respectively. However, the percentage of homeless persons in Marin County has increased approximately 19.0 percent since 2019, indicating a need to address homelessness in the County.
- **Farmworkers.** While farmworkers still only represent about 0.5 percent of the County's population, the number of permanent and seasonal farm workers has increased in Marin County since 2002. Given the seasonal nature of this work for at least a portion of this group, the special needs of this segment of the population should be considered.

Housing Market Characteristics

EXISTING TYPOLOGIES

The existing housing stock in Fairfax is predominantly single-family homes. In 2020, 72.9 percent of homes were single family (2,278 single family detached units, 351 single family attached units) and 26.7 percent were multifamily [494 small multifamily units (2-4 units) and 469 medium or large multifamily units (5 or more units)].

Chart 2-6: Housing Stock in Fairfax

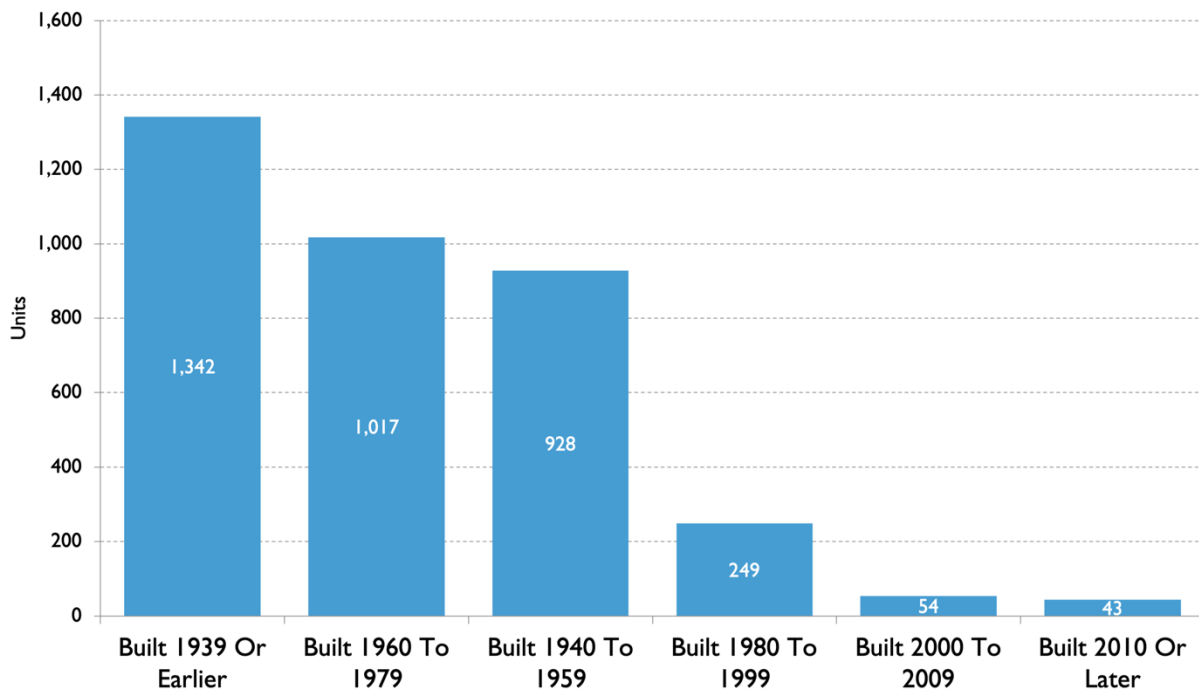


Source: California Department of Finance, E-5 series

AGE OF HOUSING STOCK

A high proportion of older buildings, especially those built more than 30 years ago, can indicate a higher likelihood of substantial health and safety housing conditions in a community’s housing stock. In Fairfax, however, there is a weaker correlation between the age of housing stock and the presence of housing issues, as much of the community’s housing stock is comprised of well-maintained older single-family homes. As shown in Chart 2-6, in Fairfax, the largest proportion of the total housing stock was built in 1939 or earlier (37 percent), with very few new housing units —43 units— built in the last decade. Older housing stock is generally very well-maintained.

Chart 2-7: Age of Fairfax Housing Stock



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

TENURE

Tenure refers to whether a housing unit is rented or owned. The rate of homeownership and rate of renting in Fairfax is similar to Marin County, while the rate of renting is substantially lower than the Bay Area as a whole. In Fairfax, the number of owner-occupied housing units slightly increased from 61.4 percent in 2000 to 62.2 percent in 2010, to 63.1 percent in 2019. The number of renter-occupied housing units decreased accordingly as a result, from 36.9 percent in 2019 to 38.6 percent in 2000.

Table 2-1: Household Tenure by Region, 2000-2019

Geography	2000		2010		2019	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Fairfax	61.4%	38.6%	62.2%	37.8%	63.1%	36.9%
Marin County	63.6%	36.4%	62.6%	37.4%	63.7%	36.3%
Bay Area	57.7%	42.4%	56.2%	43.8%	56.1%	43.9%

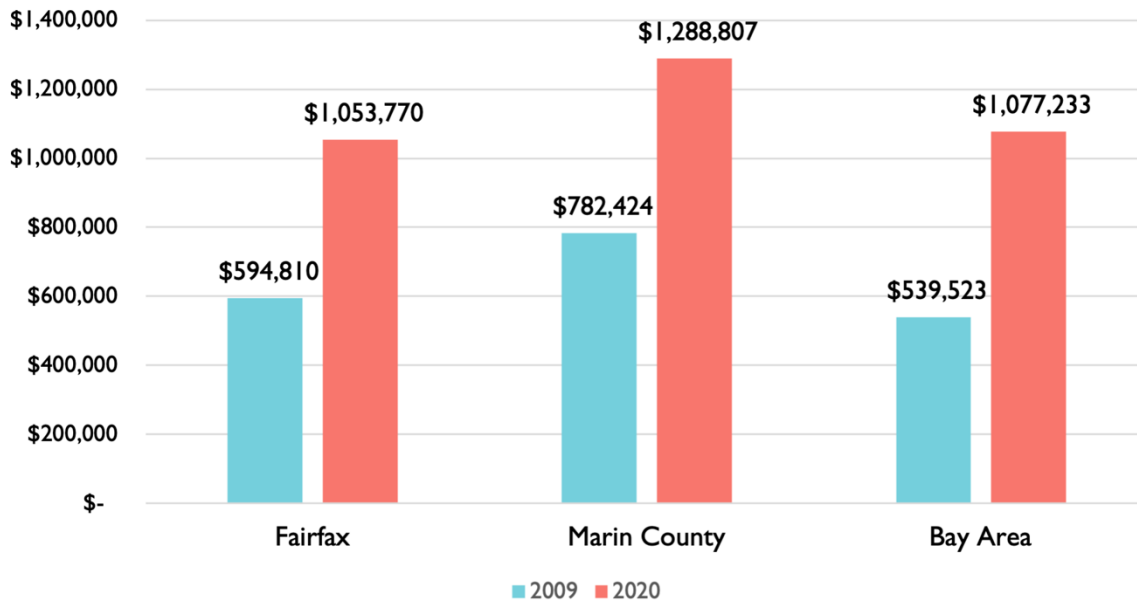
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

AFFORDABILITY

The most commonly used definition of affordable housing comes from the federal Department of Housing and Urban Development (HUD). According to HUD, affordable housing means housing for which the occupants are paying no more than 30 percent of their income for gross housing costs, including utilities. Fairfax has seen a dramatic increase in housing costs in recent years. Home values in the Town increased by 43.6 percent between 2009 and 2020, while rental prices increased by 13 percent between 2009 and 2019. Housing costs are significantly higher in the Marin County as a whole than in the Fairfax and Bay Area. Given the prevailing rent and home sales prices in the Town, home ownership is exclusive to all income groups earning moderate-income and below.

In Fairfax, 16 percent of households (533 households in total) are cost burdened (meaning they spend 30 to 50 percent of their income on housing-related costs), while 22.6 percent (754 households in total) are severely cost burdened (spend more than 50 percent of their income on housing). Renters are more likely to experience cost burden in Fairfax compared to homeowners, 48.7 percent and 32.6 percent, respectively. 73 percent of extremely-low-income households and 65.4 percent of very-low- and low-income households experience cost burden, compared to 12.5 percent of residents who earn above median income.

Chart 2-7: Housing Affordability and Cost Burden in Fairfax



Source: Zillow, Zillow Home Value Index (ZHVI) 2003-2021

In 2020:

533 households were cost-burdened

16%



Households spend 30-50% of their income on housing

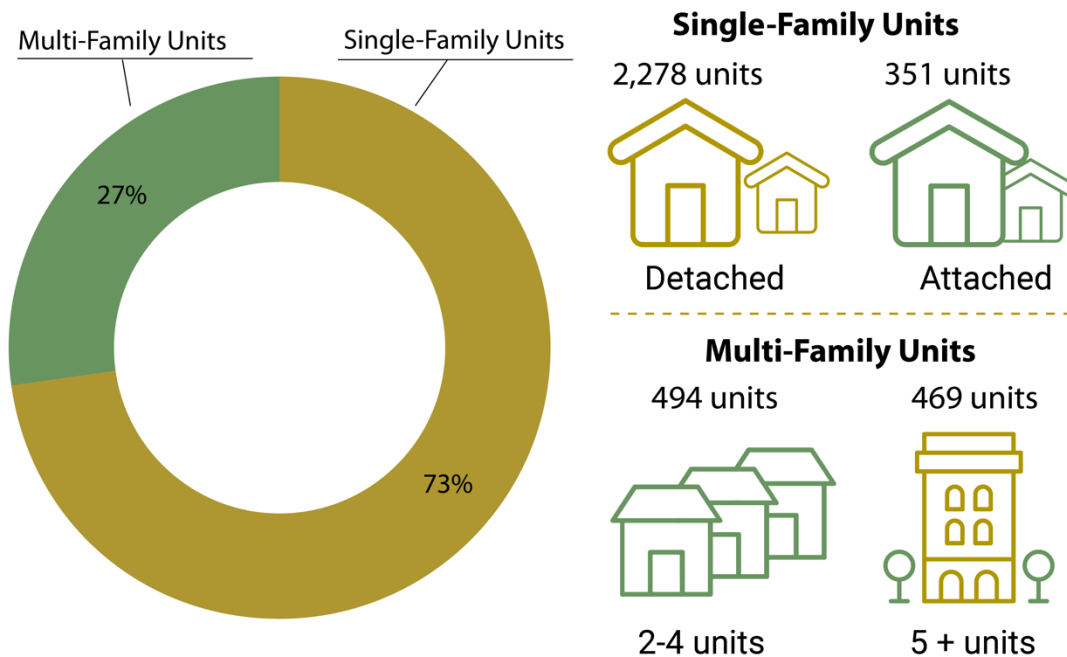
754 households were severely cost-burdened

22.6%



Households spend more than 50% of their income on housing

In 2020, a majority of homes in Fairfax were single-family



- 44% of housing units were built before 1939
- Only 43 units have been built in the last decade

Source: Association of Bay Area Governments (ABAG), 2020

Recent Development Trends

According to the ABAG-MTC Data Needs Workbook, eighty-seven (87) housing permits have been issued between 2015-2019. Of the 87 permits, 60 permits were issued for low-income, 13 for very-low income, 10 above moderate, and 4 for moderate income. As of 2020, majority of building types in Fairfax are detached single-family, while multi-family housing types comprise 26 percent of the overall types in Fairfax.

Table 2-2: Fairfax Housing Types, 2010-2020

Building Type	2010		2020		Percent Change
	Number	Percent	Number	Percent	
Single-Family Home: Attached	345	9.6%	351	9.74%	1.74%
Single-Family Home: Detached	2,272	63.4%	2,278	63.19%	0.26%
Multifamily Housing: Two to Four Units	486	13.6%	494	13.70%	1.65%
Multifamily Housing: Five-plus Units	469	13.1%	469	13.01%	0.00%
Mobile Homes	13	0.4%	13	0.36%	0.00%
Total	3,585	100%	3,605	100%	0.56%

Source: ABAG-MTC Housing Needs Data Workbook (California Department of Finance, E-5 series)