

3 Housing Needs Assessment

3.1 Introduction

The Housing Needs Assessment provides the foundational data for San Rafael’s Housing Element, including its policies and programs. It provides a comprehensive assessment of the community’s existing housing needs and evaluates the demographic and housing trends that shape those needs. The Assessment ensures that the City is not only planning for its fair share of the region’s future housing needs as required by State law, but also responding to its own *local* needs.

The contents of the Needs Assessment are prescribed by California Government Code Section 65583(a). The Assessment is organized into the following sections:

- Population and Employment Profile
- Household Profile
- Special Needs Populations
- Housing Stock Characteristics
- Forecasts and Regional Housing Needs

The Needs Assessment is supplemented by Housing Element Appendix A, which focuses specifically on the State mandate to “affirmatively further fair housing” (AFFH). The State published guidance for conducting the AFFH analysis in April 2021, including detailed reporting and mapping requirements.

Much of the demographic and household data in the Needs Assessment is derived from the United States Bureau of the Census. The Bureau publishes both the decennial census and the American Community Survey (ACS). Data from Census 2020 is cited where it is available, but only some of this data had been released at the time this Needs Assessment was prepared. Most of the citations reference the ACS data, which is based on a five-year average of conditions from the beginning of 2015 to the end of 2019.¹ The ACS data is based on surveys that are administered to roughly three percent of the city’s residents each year (or about 15 percent over five years). While the data has a margin of error since it represents a sample and not the entire population, it provides useful benchmarks for evaluating how the city has changed since the 2010 Census.

Other data sources include a Housing Element “data package” prepared by ABAG; data from the US Department of Housing and Urban Development, the California Department of Finance, the Employment Development Department (EDD), the County of Marin, and Marin Housing Authority; and various private industry sources such as Zillow. The regional forecasts and Regional Housing Needs Allocation data are from ABAG.

¹ At the time this Needs Assessment was prepared, available 2020 Census data was limited to total population and households by race and ethnicity, housing units, and vacancy rates.

3.2 Population and Employment Profile

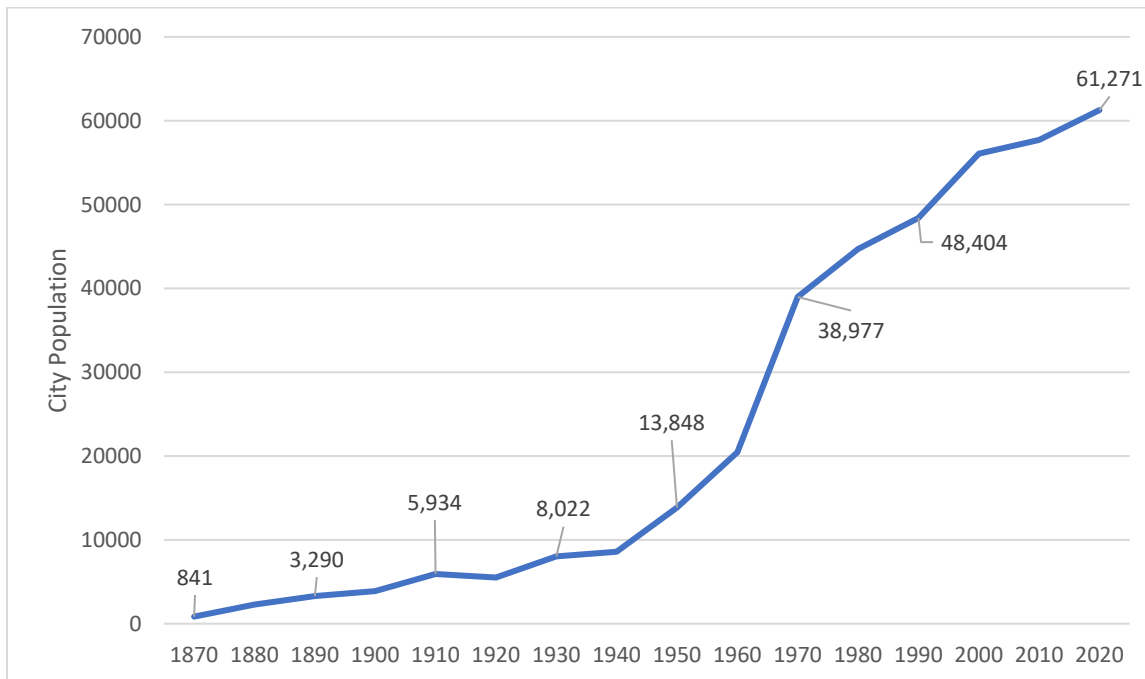
This section addresses demographics in San Rafael, with a focus on change over time and conditions in San Rafael relative to Marin County and nearby communities. It covers population, age characteristics, race and ethnicity, language, and educational attainment. It also includes a profile of the labor force and employment conditions. All of these variables can affect the type and amount of housing that is needed in a community.

3.2.1 Population Growth and Trends

As of the 2020 Census, San Rafael had 61,271 residents, an increase of 6.1 percent since 2010 and an increase of 9.3 percent since 2000. The rate of growth was significantly higher between 2010 and 2020 than it was between 2000 and 2010. However, San Rafael grew much more rapidly during the second half of the 20th Century than it did in either of the last two decades. Chart 3.1 shows the city’s population growth since incorporation. The City’s population tripled between 1950 and 1970 and increased by 44 percent between 1970 and 2000.

As illustrated in Table 3.1, the City’s growth rate since 2000 has been higher than the countywide average and higher than all but two cities in Marin County. Only Novato and Corte Madera grew at a faster rate. Between 2010 and 2020, San Rafael gained more residents than any other city in the county—its net gain of nearly 3,558 people represented 36 percent of the countywide increase. As explained later in this chapter, growth was primarily driven by larger household sizes and declining vacancies, as very little new housing was added over the decade.

Chart 3.1: San Rafael Population Growth, 1870-2020



Source: US Census.

Note: Some of the increase in the 1960s was the result of annexations of homes developed in the 1950s.

Table 3.1: County and Local Population Growth, 2000-2020

Jurisdiction	2000	2010	2020	% Change 2000-2020
San Rafael	56,063	57,713	61,271	9.3%
Belvedere	2,125	2,068	2,126	0.0%
Corte Madera	9,100	9,253	10,222	12.3%
Fairfax	7,319	7,441	7,605	3.9%
Larkspur	12,014	11,926	13,064	8.7%
Mill Valley	13,600	13,903	14,231	4.6%
Novato	47,630	51,904	53,225	11.7%
Ross	2,329	2,415	2,338	0.4%
San Anselmo	12,378	12,336	12,830	3.7%
Sausalito	7,152	7,330	7,269	1.6%
Tiburon	8,666	8,962	9,146	5.5%
Marin County	247,289	252,409	262,321	6.1%

Source: US Census, 2000, 2010, and 2020

3.2.2 Age Distribution

Table 3.2 shows a breakdown of population by age in 2000, 2010, and 2020. Chart 3.1 shows age distribution graphically, using slightly different age cohorts. The data source for Chart 3.2 is the ABAG housing data package, which uses 2015-2019 ACS data for its 2020 estimates.

The past decade has seen a significant increase in the number of school-aged children, a steady decline in the young adult (25-44) population, relative stability in the middle age (45-64) cohort, and an increase in the older adult (65+) population. Despite citywide growth, San Rafael has 3,500 fewer residents aged 25-44 in 2020 than it did in 2000. The decline in this population is at least partially driven by high housing costs and the lack of housing options for younger adults.

The changes between 2010 and 2020 were different than those that occurred between 2000 and 2010. The first decade of the century saw rapid growth in the 55-64 population and only slight variations in the number of children. The second decade of the century saw much more rapid growth in the 65-74 group, largely due to the aging of the 55-64 cohort. The number of persons over 85 declined between 2010 and 2020, while the age 65-74 cohort grew by 37 percent. The growth in school-age population between 2010 and 2020 has been very significant. The city has over 1,900 more children aged 5-17 in 2020 than it did in 2010. As this population enters young adulthood in the next decade, they face limited prospects for finding affordable housing in their hometown.

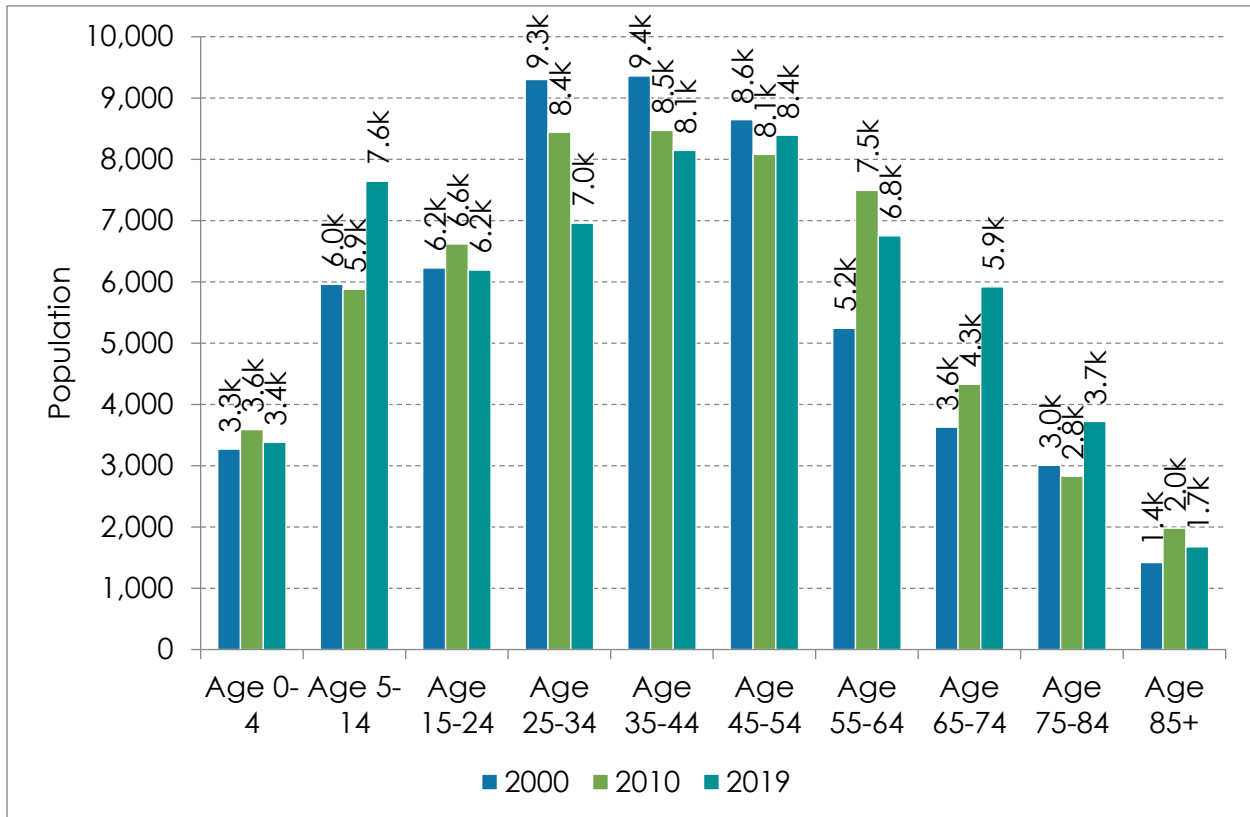
Table 3.2: Population by Age, 2000 to 2020

Age Group	2000		2010		2020(*)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	3,271	5.8%	3,590	6.2%	3,382	5.8%
School Age (5-17 yrs)	7,726	13.8%	7,664	13.3%	9,556	16.3%
18-24 years	4,462	8.0%	4,834	8.4%	4,278	7.3%
25-44 years	18,661	33.3%	16,915	29.3%	15,100	25.7%
45-65 years	13,888	24.8%	15,574	27.0%	15,144	25.8%
65-74 years	3,628	6.5%	4,327	7.5%	5,917	10.1%
75+ years	4,427	7.9%	4,809	8.3%	5,398	9.1%
TOTAL	56,063	100.0%	57,713	100.0%	58,775	100.0%
Median Age	38.5		40.2		41.1	

Source: US Census, 2000-2010, December 2020 American Community Survey [ACS], 2015-2019

(*) 2020 totals are based on ACS 2015-2019 data and therefore do not match the 2020 Census.

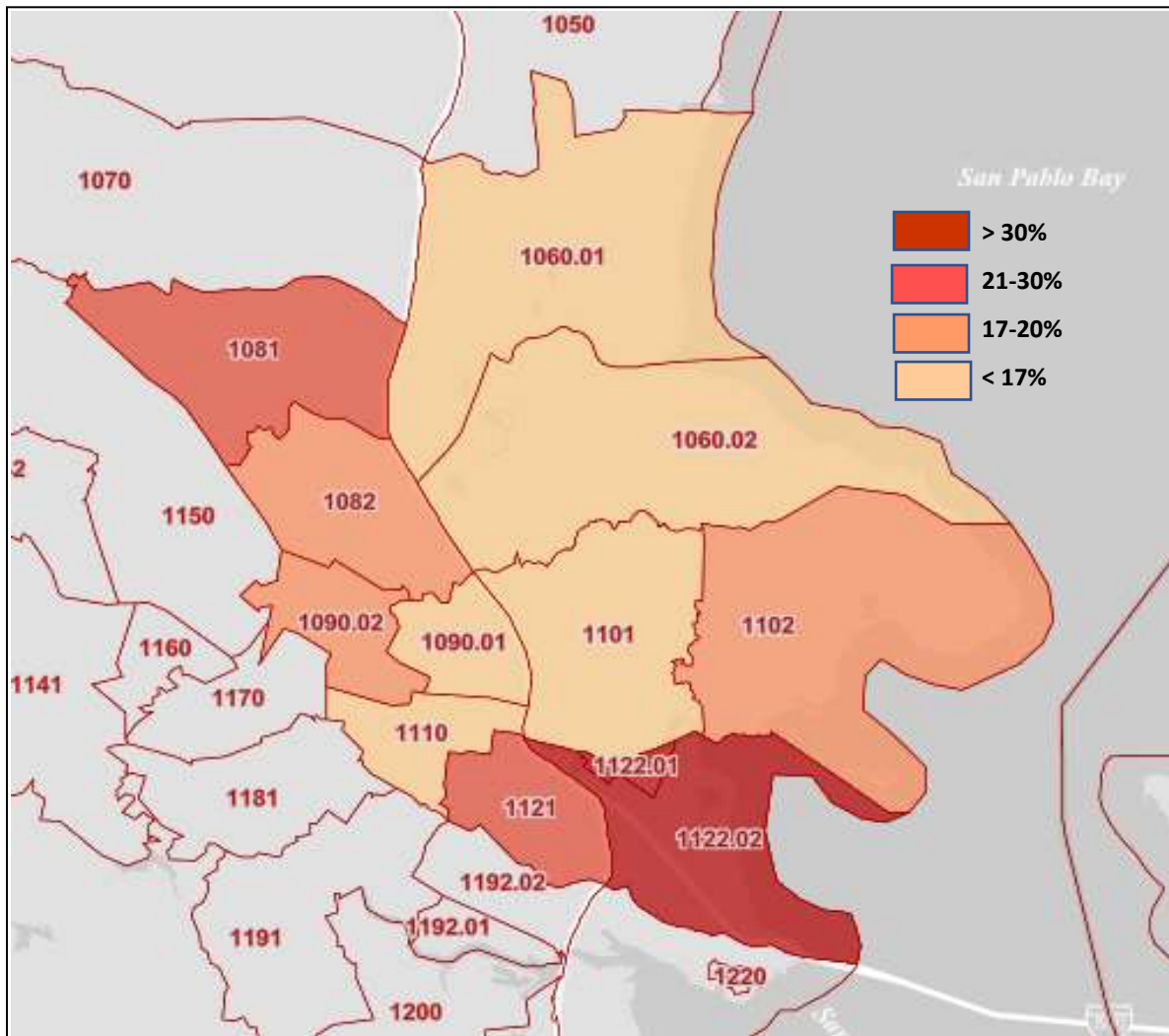
Chart 3.2: Age Distribution of San Rafael’s Population, 2010-2019



Source: ABAG Housing Data Package, 2021 (derived from US Census and ACS data)

The growth in the youth population over the last 10 years has given San Rafael a different age profile than the rest of Marin County. While the median age in the city has been increasing, Marin County’s rate of increase has been faster. The county median was 41.3 in 2000, 44.5 in 2010, and 46.8 in 2019. The City’s median increased from 38.5 to 41.1 during the same time span. The gap between the city median age and the county median age was 2.8 years in 2000 but grew to 5.7 years by 2019.

There is significant variation in age at the neighborhood level. Figure 3.1 shows the percentage of residents under 18 by Census Tract in San Rafael (several of these tracts include residents in the unincorporated area as well). In Gerstle Park/ Downtown, only 13 percent of the residents are under 18. By comparison, 38 percent of the residents in the “Core Canal” census tract (1122.01) are under 18. Less than one percent of the population in the Core Canal census tract is over 75. By comparison, about 17 percent of the residents in Tracts 1082 (Terra Linda South), 1060.01 (Smith Ranch), and 1102 (Peacock Gap) are over 75. Many of these residents have lived in San Rafael for decades and are “aging in community” in the homes where they raised their families.



Source: US Census, ACS 2020. City of San Rafael.

Figure 3.1:
Percent of Population Under 18 by Census Tract

3.2.3 Race and Ethnicity

San Rafael is the most diverse city in Marin County and has become more diverse in the last decade. Race and ethnicity are considered separate and distinct variables by the Census. The primary racial groups identified are White, Black/African American, Asian, Native Hawaiian/Pacific Islander, Native American (including Alaska Native), Multi-racial, and Other. Census choices for ethnicity are “Hispanic/Latino” or “Non-Hispanic/Latino.” The Census further reports the number of Hispanic and Non-Hispanic residents in each racial group.

Table 3.3 compares the racial composition of San Rafael in 2010 and 2020. This side-by-side comparison requires further explanation due to recent changes in the way the Census classifies Latino residents. Specifically, the percentage of residents selecting “Other” as their race increased from 14.8 percent in 2010 to 20.8 percent in 2020, while the percentage indicating they were multi-racial increased from 5.1 percent in 2010 to 12.4 percent in 2020. The percentage of residents indicating they were Native American tripled, from 1.2 percent in 2010 to 3.7 percent in 2020. Much of this change reflects new guidance from the Census, particularly for Latino residents who were formerly identified as “White” by the Census.

Based on Census data, the percentage of White San Rafael residents declined from 70.6 percent of the population in 2010 to 54.6 percent in 2020. Black residents declined from 2.0 percent to 1.7 percent, while the percent of Asian residents increased from 6.1 percent to 6.6 percent. Among the 7,583 residents indicating they were multi-racial, 58 percent were “White plus Other” and 16 percent were “Asian plus Other.” About 7 percent indicated they were “three or more races.”

Table 3.4 shows changes in ethnicity—specifically, the number and percentages of Hispanic/Latino residents—between 2000, 2010 and 2020. The table shows consistent growth in the Latino population during this period, with the percentage increasing from 23.4 percent in 2000 to 34.3 percent in 2020. The number of Latino residents in San Rafael increased by roughly 8,000 during the 20-year period, while the number of non-Latino residents dropped by 2,800.

Table 3.3: Racial Composition in 2010 and 2020

Racial Group	2010		2020	
	Number	Percent	Number	Percent
White	40,734	70.6%	33,427	54.6%
African American/ Black	1,154	2.0%	1,065	1.7%
Native American/ Alaskan	709	1.2%	2,246	3.7%
Asian	3,513	6.1%	4,073	6.6%
Pacific Islander/ Hawaiian	126	0.2%	156	0.3%
Other Racial Group	8,513	14.8%	12,721	20.8%
Two or More Races	2,964	5.1%	7,583	12.4%
TOTAL	57,713	100.0%	61,271	100.0%

Source: US Census, 2010 and 2020

Table 3.4: Hispanic/Latino Population, 2000-2020

	2000		2010		2020	
	Number	Percent	Number	Percent	Number	Percent
Hispanic/Latino	13,113	23.4%	17,302	30.0%	21,038	34.3%
Non-Hispanic	43,019	76.6%	40,411	70.0%	40,233	65.7%
Total	56,132	100.0%	57,713	100.0%	61,271	100.0%

Source: US Census, 2000, 2010 and 2020

Table 3.5 combines race and ethnicity to provide a more nuanced demographic profile of San Rafael as of 2020, along with a comparison of San Rafael to Marin County as a whole. In 2020, Non-Hispanic White residents made up 51.5 percent of San Rafael’s population, down from 59 percent in 2010. Countywide, the Non-Hispanic White population was 66 percent in 2020. The percentage of Latino residents is 18 percent countywide, with 43 percent of all Latinos in Marin County residing in the city of San Rafael. San Rafael has a slightly higher percentage of Asian residents than the County and a slightly lower percentage of African-American residents.

The nine-county Bay Area is more diverse than either San Rafael or Marin County, with significantly larger percentages of African-American and Asian residents. The region as a whole is 35.8 percent Non-Hispanic White. Relative to the region, San Rafael has higher percentages of White and Hispanic residents.

Table 3.5: Race/Ethnicity in San Rafael and Marin County in 2020

Racial Group	San Rafael		Marin County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
Hispanic/Latino (any race)	21,038	34.3%	49,410	18.8%	1,931,226	24.7%
Non-Hispanic	40,233	65.7%	212,911	81.2%	5,898,623	75.3%
White	31,585	51.5%	173,149	66.0%	2,803,374	35.8%
Black/African-American	1,024	1.6%	6,120	2.3%	435,488	5.6%
Native American	145	0.2%	555	0.2%	18,475	0.2%
Asian	4,015	6.6%	16,175	6.2%	2,152,509	27.5%
Pacific Islander/ Hawaiian	145	0.2%	457	0.2%	43,341	0.6%
Other Racial Group	507	0.8%	2,040	0.8%	50,367	0.6%
Two or More Races	2,837	4.6%	14,415	5.5%	395,069	5.0%
TOTAL	61,271	100.0%	262,361	100.0%	7,829,849	100.0%

Source: US Census, 2020

An evaluation of race and ethnicity within subareas of San Rafael, including maps showing Census Block Group data, may be found in Appendix A (Affirmatively Furthering Fair Housing).

3.2.4 Language

Language can be an important factor in securing safe, stable, affordable housing. Residents who are not fluent in English may have a harder time navigating the rental market or understanding their rights as tenants or prospective homebuyers. They also may face discrimination in the market and work in lower wage jobs that make it harder to afford decent housing. Data on language can help the City of San Rafael determine the need for translation services, including printed and web-based materials in commonly spoken languages other than English.

According to Census (ACS) data for 2015-2019, 36.1 percent of San Rafael's residents spoke a language other than English in their homes, and 18.7 percent of the city's residents spoke English "less than very well."² Approximately 2.2 percent of the city's residents (roughly 1,200 people) did not speak English at all. Census data indicates that 92 percent of this population speaks Spanish.

After English, Spanish is by far the most commonly spoken language in San Rafael. The Census indicates that 25 percent of the city's residents speak Spanish at home, including 40 percent who are bilingual and speak English "very well." Of the remaining 60 percent, about half speak English "not well" or "not at all." This population requires language assistance to access City housing services.

Census data also shows significant differences in language across age groups. Among residents 65 or over, 83 percent speak only English at home and 5 percent speak Spanish. Among residents under 18, 51 percent speak only English at home while 41 percent speak Spanish. Nearly half of the city's children are bilingual, speaking English "well" or "very well" and also speaking a second language. Most of the City's residents with limited English are in the 18-64 age group, with 23 percent of this population speaking English "less than very well." Most of this population spoke Spanish, but at least 15 percent spoke other languages.

Table 3.6 shows the principal languages of "linguistically isolated" San Rafael residents. The percentage of San Rafael residents who speak English "less than very well" is more than double the countywide average of 8.1 percent. The city has been an immigrant gateway for several decades, with 27 percent of San Rafael's residents born in another country. Among the city's foreign-born residents, 20 percent entered the United States after 2010 and 29 percent entered between 2000 and 2009. As shown in Chart 3.3, the principal countries of origin among foreign-born residents are Guatemala, Mexico, El Salvador, China, India, and the United Kingdom.

Census (ACS) data indicates that Chinese is the second most commonly spoken language in the city among residents with limited English. This is a change from the 2000 and 2010 Censuses, when Vietnamese was the second most common language among linguistically isolated residents.

² American Community Survey (ACS), 2015-2019, for all residents 5 and over.

Table 3.6: Linguistic Isolation in San Rafael, 2015-2019

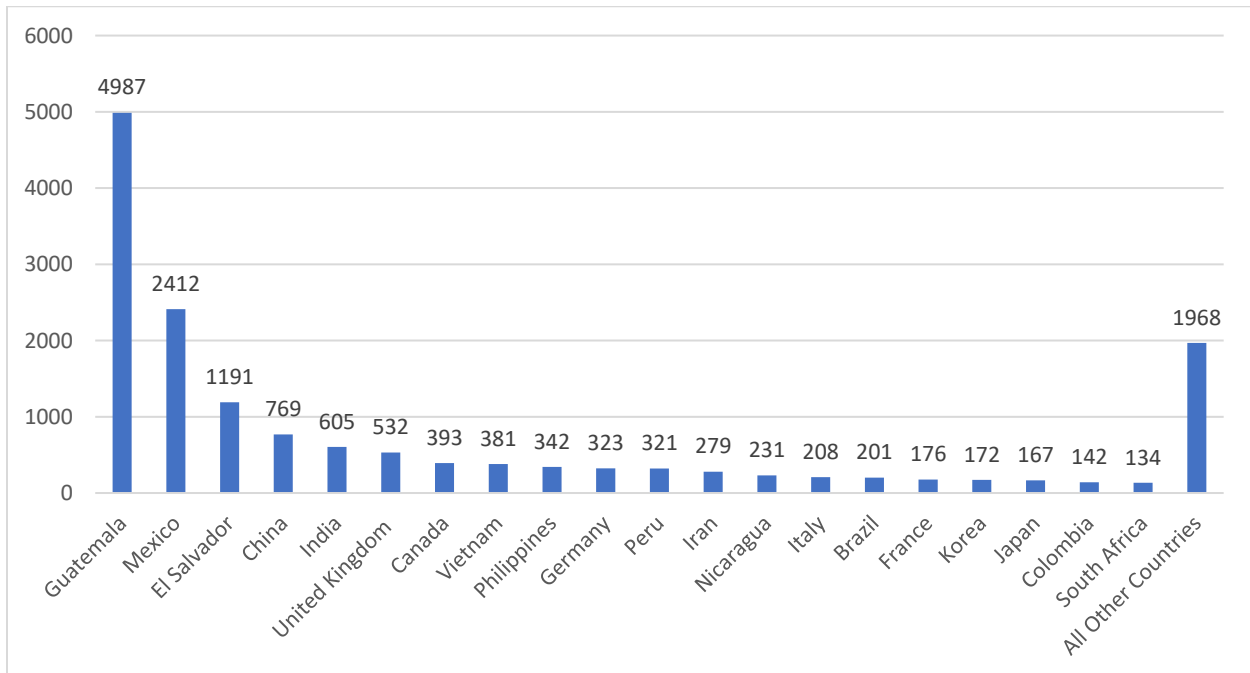
Primary Language Spoken	Residents speaking English “less than very well”	
	Number	Percent of all Residents in City
Spanish	8,374	15.1%
French	68	0.1%
German	49	0.1%
Russian, Polish, other Slavic	154	0.3%
Other Indo-European (*)	432	0.8%
Korean	46	0.1%
Chinese	488	0.9%
Vietnamese	294	0.5%
Tagalog	100	0.2%
Other Asian/Pacific language (**)	163	0.3%
Arabic	43	0.1%
Other and Unspecified	142	0.3%
TOTAL	10,310	18.7%

Source: American Community Survey, 2015-2019

(*) includes Hungarian, Scandinavian languages, Portuguese, Italian, Hungarian, Farsi, etc.;

(**) includes Japanese, Thai, Laotian, etc

Chart 3.3: Country of Origin for Foreign-Born San Rafael Residents



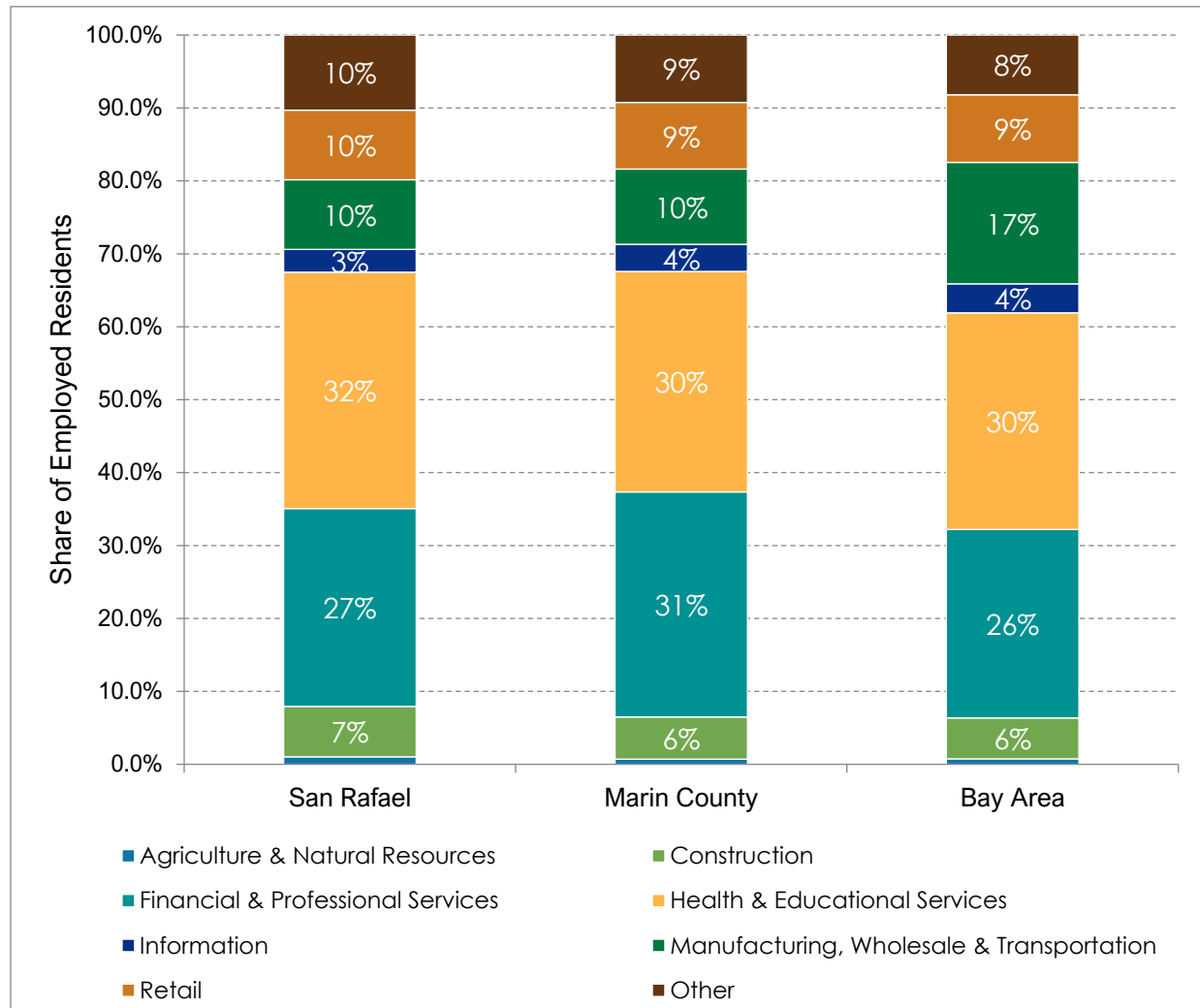
Source: American Community Survey, 2015-2019

3.2.5 Employment

The State Employment Development Department estimated that in November 2021, San Rafael had 31,200 residents in the labor force with 2.6% unemployment. This compared to an unemployment rate of 2.9% in Marin County and 5.4% Statewide. The local unemployment rate was 12.3% in April 2020 at the height of pandemic-related lockdowns and has normalized since then.

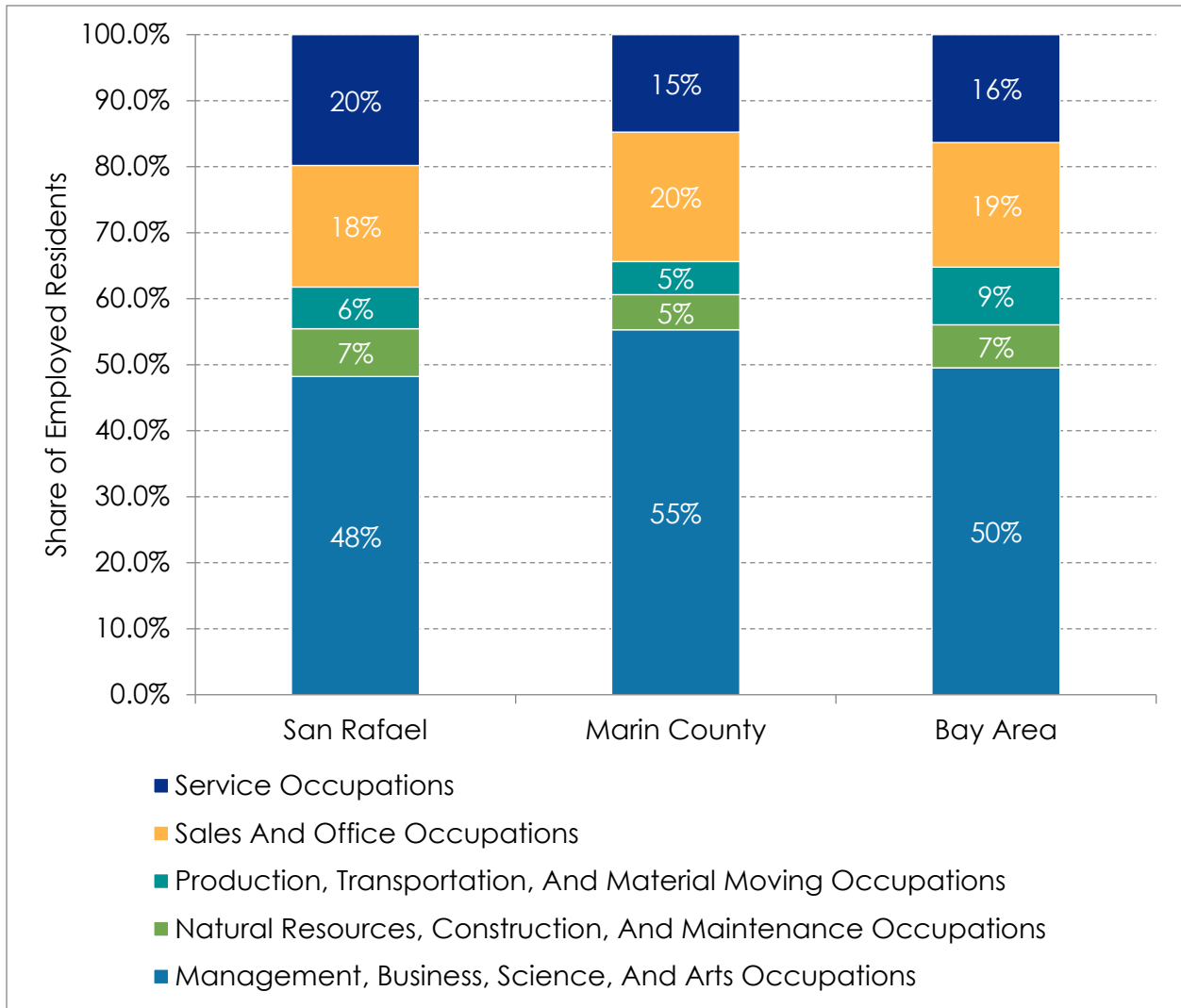
The 2015-2019 American Community Survey collects data on occupations for residents in each jurisdiction and metropolitan area in the country. Data for San Rafael, Marin County, and the nine-county Bay Area is shown in Charts 3.4 and 3.5. Chart 3.4 indicates the percentage of residents employed in different economic sectors for each area. Relative to the County, San Rafael has slightly higher percentages of residents in health and educational services and slightly lower percentages in financial and professional services. Relative to the region, the city has a lower percentage of residents in manufacturing, wholesale, and transportation and comparable percentages in other sectors.

Chart 3.4: Resident Employment by Industry: San Rafael, Marin County, and Bay Area



Source: American Community Survey, 2015-2019. ABAG, 2021

Chart 3.5: Resident Employment by Occupation: San Rafael, Marin County, and Bay Area

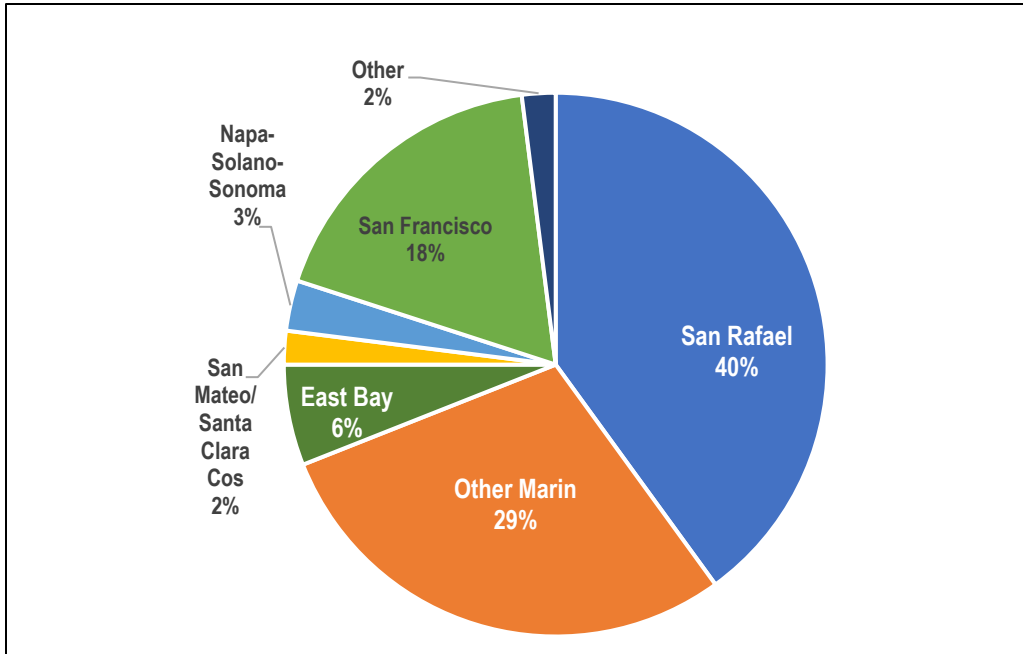


Source: American Community Survey, 2015-2019. ABAG, 2021

While Chart 3.4 shows data by industry, Chart 3.5 provides data by occupation. Occupation tends to be a better indicator of income and the ability to afford housing. Almost half of the city’s employed residents worked in management, business, science, and arts occupations, slightly below the percentages for the county and region as a whole. San Rafael had a slightly higher percentage of its residents in service occupations. The other categories shown in the Chart are comparable to the county and regional levels.

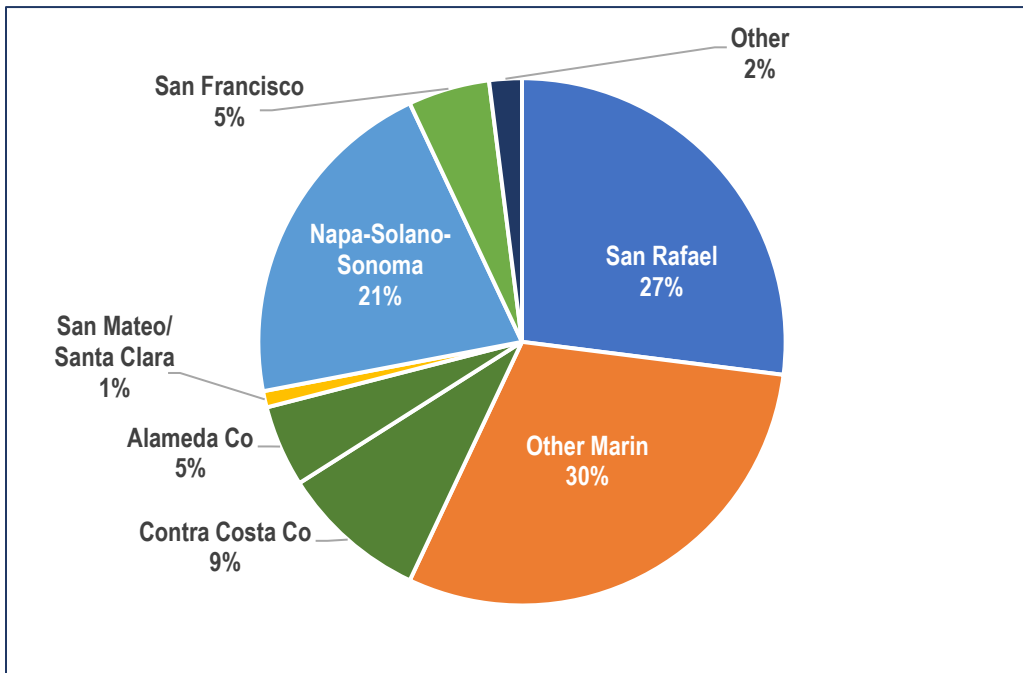
Chart 3.6 indicates that 40 percent of the city’s employed residents work within San Rafael. Another 29 percent work elsewhere in Marin County and 30 percent commute to another county. Of those commuting to jobs outside Marin County, roughly two thirds work in San Francisco. Only six percent of the city’s employed resident work in the East Bay, while three percent work elsewhere in the North Bay and two percent work on the Peninsula or in Silicon Valley.

Chart 3.6: Place of Work for Employed San Rafael Residents



Source: US Census Transportation Planning Package, 2019

Chart 3.7: Place of Residence for Persons Working in San Rafael



Source: US Census Transportation Planning Package, 2019

Conversely, Chart 3.7 shows the place of residence for persons who work in San Rafael. The data reflects conditions prior to the COVID-19 pandemic, and it is acknowledged that some of these employees may now be working remotely. Nonetheless, as of 2019, there were more people working in San Rafael than employed residents living in San Rafael. About 27 percent of those working in the city also live in the city. Another 30 percent commute in from elsewhere in Marin. About 21 percent commute to San Rafael from other North Bay counties (particularly Sonoma County) and 14 percent commute from the East Bay.

High local housing costs make it difficult for a large share of the local workforce to live in San Rafael. The mean travel time to work for San Rafael residents in 2015-2019 was 29 minutes, which is approximately equal to the regional average. Persons commuting to San Rafael generally had longer commutes than the regional average, and travel options to local workplaces (other than driving) are limited. Through its recently adopted General Plan 2040, the City has established targets to reduce vehicle miles traveled and provide additional local housing options for those who work in San Rafael. This will require significant investment in affordable housing, as many local jobs do not provide sufficient wages to afford market-rate housing in the city.

Table 3.7 provides a profile of jobs in San Rafael and Marin County by industry sector. In 2019, 35 percent of all jobs in Marin County are located in San Rafael. The largest sector of San Rafael's economy is health care and social assistance, with 18 percent of all jobs. This is also the largest sector of the county economy. About 13 percent of the city's jobs are in retail trade, which is a larger share than the county as a whole. Construction makes up 9 percent of the city's jobs. Other major sectors are professional, scientific, and technical services, and educational services, each representing 8 percent of all local jobs. Relative to the county, San Rafael has a higher share of public administration jobs and a lower share of hospitality jobs.

Chart 3.8 shows the number of jobs in the city over time. The total was only marginally higher in 2018 than it was in 2002. There was a substantial dip in the number of jobs between 2008 and 2012 as a result of the recession. The City gained back roughly 5,000 jobs between 2012 and 2018, causing increased housing demand and lower vacancy rates. The greatest employment increases since 2010 have been in health and education services. Retail, professional, and government jobs have seen moderate declines.

Census data indicates that 47 percent of the jobs in San Rafael paid an annual wage of \$50,000 or less. This includes jobs in restaurants, retail stores, health care, transportation, construction, and other service industries, as well as part-time employment. Wages at this level are well below the level necessary to afford to live in the city.

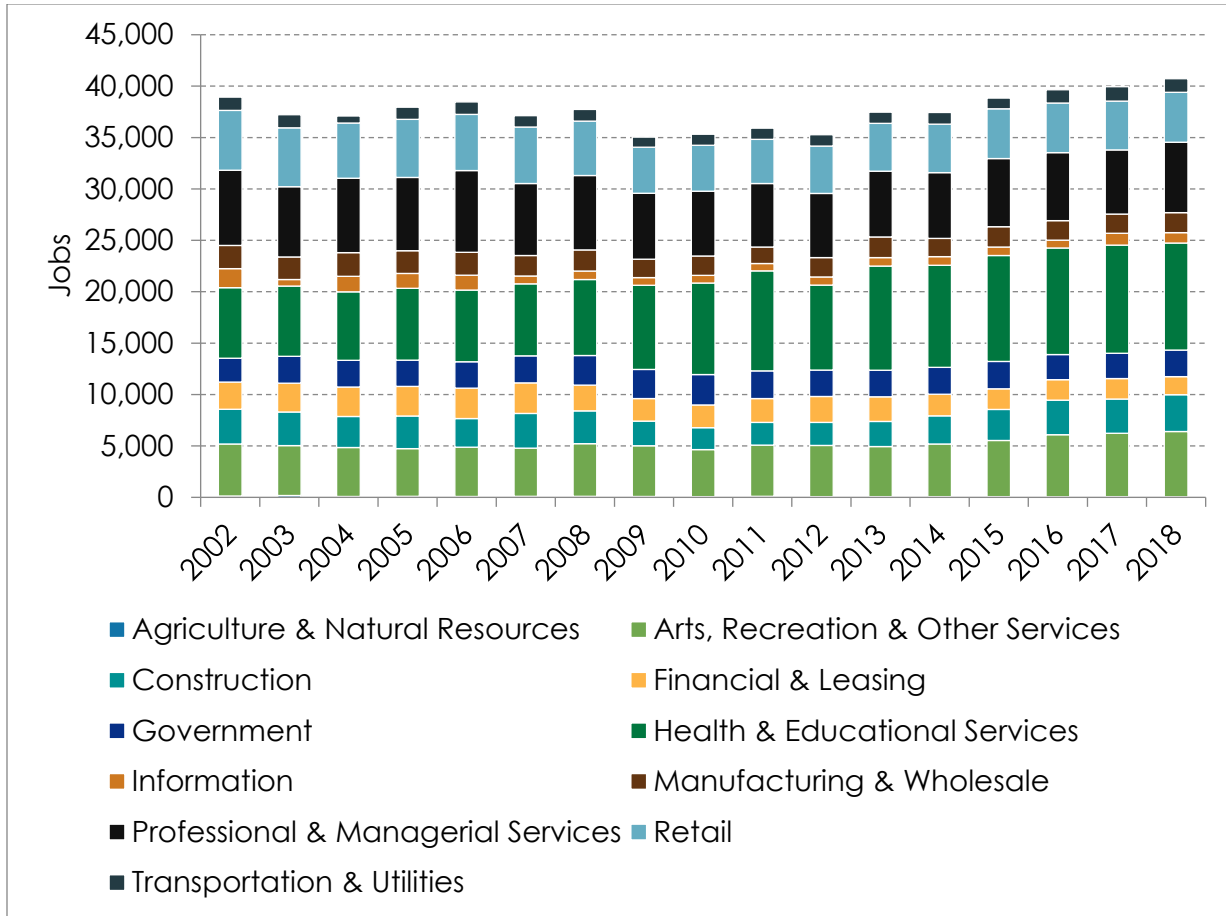
San Rafael is a regional employment center and the largest job center in Marin County. The ratio of jobs to households in San Rafael is 1.76, which is higher than the regionwide ratio of 1.47 and significantly higher than the county ratio of 1.09. Table 3.8 shows the largest employers in San Rafael as of 2020, according to the City's Comprehensive Financial Report. These 10 employers represent 15 percent of the jobs in the city.

Table 3.7: Jobs by Sector, San Rafael and Marin County, 2019

	San Rafael		Marin County	
	Number	% of total	Number	% of total
Agriculture, Forestry, Fishing, Hunting	3	0.0%	504	0.4%
Mining, Quarrying, Oil and Gas Extraction	0	0.0%	3	0.0%
Utilities	53	0.1%	671	0.6%
Construction	3,582	9.1%	7,959	7.0%
Manufacturing	883	2.3%	4,831	4.2%
Wholesale Trade	989	2.5%	2,640	2.3%
Retail Trade	5,087	13.0%	13,497	11.9%
Transportation and Warehousing	1,129	2.9%	1,671	1.5%
Information	835	2.1%	2,625	2.3%
Finance and Insurance	947	2.4%	2,868	2.5%
Real Estate and Rental and Leasing	599	1.5%	2,173	1.9%
Professional, Scientific, and Technical Services	3,137	8.0%	9,396	8.3%
Management of Companies and Enterprises	1,474	3.8%	2,415	2.1%
Administration and Support, Waste Mgmt., Remediation	1,808	4.6%	6,711	5.9%
Educational Services	3,129	8.0%	10,468	9.2%
Health Care and Social Assistance	7,151	18.2%	18,253	16.0%
Arts, Entertainment, and Recreation	650	1.7%	3,260	2.9%
Accommodation and Food Services	2,983	7.6%	11,745	10.3%
Other Services	2,140	5.5%	5,925	5.2%
Public Administration	2,639	6.7%	6,140	5.4%
TOTAL	39,218	100.0%	113,755	100.0%

Source: US Census, 2021. "On the Map" application (<https://onthemap.ces.census.gov/>)

Chart 3.8: San Rafael Employment, 2002-2018



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

Table 3.8: Largest Employers in San Rafael, 2020

	Employees
Kaiser Permanente	2,014
Bio-Marine Pharmaceuticals	950
San Rafael City Schools	700
Dominican University	421
City of San Rafael	410
Guide Dogs for the Blind	227
EO Products	150
Toyota Marin	141
Bucklew Programs	103
Lighthouse	100

Source: 2020 Comprehensive Annual Financial Report (May 2021)

3.3 Household Profile

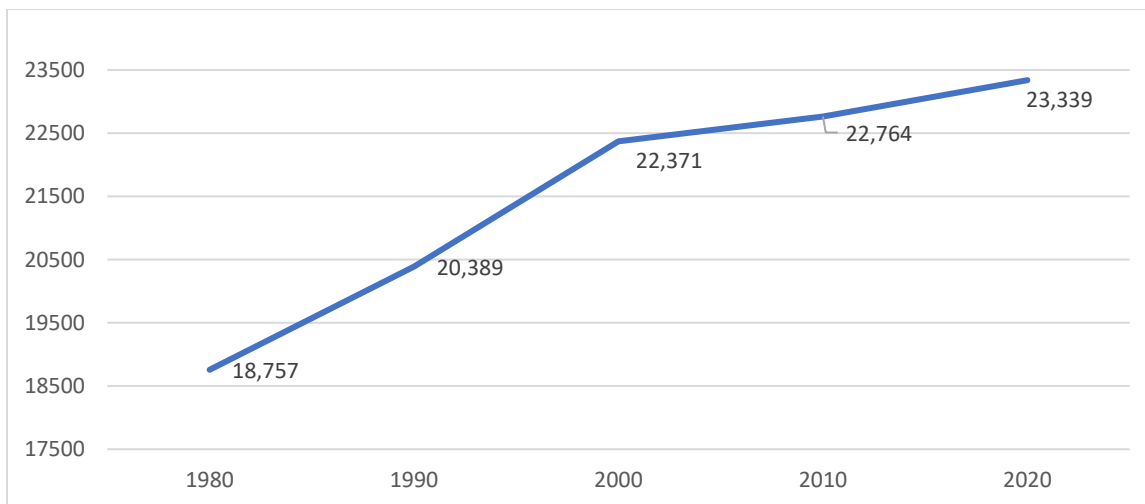
A household is defined as all persons living in a housing unit. Families are a subset of households, and include persons living together related by blood, marriage or adoption. Another subset is “Singles,” which consists of a single person living alone. Finally, “Other” households are unrelated people residing in the same dwelling unit. Group quarters, such as dormitories or convalescent homes are not considered households. Household characteristics influence the demand for different types of housing and provide metrics for evaluating housing conditions and needs in a community.

3.3.1 Total Households and Household Size

Chart 3.9 shows the number of households in San Rafael between 1980 and 2020. There were 23,339 households in the city in 2020, an increase of 575 households since 2010. The rate of household increase has been slow since 2000, with an annual increase averaging just 0.2 percent. During the 1980s and 1990s, the average annual rate of increase was more than four times higher.

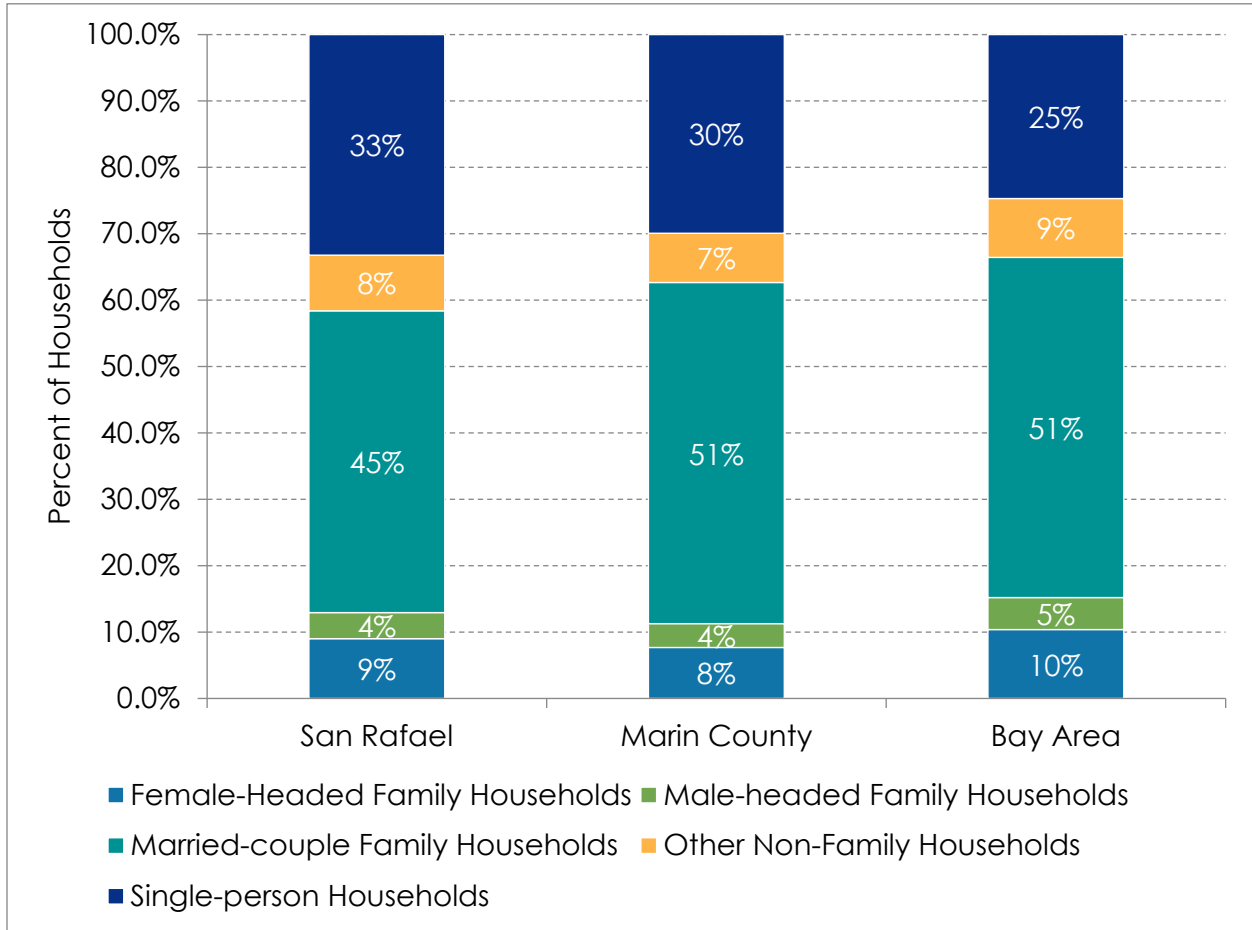
In 2020, San Rafael had 59,470 residents in households and 1,801 residents in group quarters. The average number of persons per household (PPH) was 2.55. This is a substantial increase since 2010, when the average PPH was 2.44. Prior to 2010, the average was 2.42 in 2000 and 2.31 in 1990. Larger average household sizes are an indicator of an increased number of children per household and the decreased affordability of housing, causing some households to “double up” and a larger number of adult children to remain at home. It is also a reflection of demographic changes, including the growth of multi-generational and larger Latino and Asian families in the city.

Chart 3.9: Total Number of Households, 1980 to 2020



Source: US Census, 1980-2020

Chart 3.10: Household Type in San Rafael, Marin County, and Bay Area



Source: ACS, 2015-2019. ABAG, 2021

3.3.2 Household Characteristics

Chart 3.10 (above) shows household type in San Rafael, Marin County, and the Bay Area in 2015-2019. Relative to the County and region, the city has a larger percentage of single person households and a smaller percentage of married couple family households. One in every three San Rafael households is a single person living alone.

Approximately 29 percent of the city’s households have children under 18 living at home. This includes 4,555 married couples, 553 cohabitating couples, 261 single fathers, and 973 single mothers. Among married couple families with both parents present, 43 percent have children under 18 living at home.

Roughly one third of the city’s households include at least one resident over 65 years old. Nearly half of these households consist of single persons over 65 living alone.

3.3.3 Group Quarters Population

The non-household population in the city included 421 persons in skilled nursing facilities, 509 persons in student housing (dormitories, etc.), 166 persons in correctional facilities, 38 persons in institutional facilities, and 667 persons in other non-institutional facilities (emergency shelters, etc.). The group quarters population has been relatively stable since 2000.

3.3.4 Tenure

Tenure refers to the financial arrangement under which a household occupies a dwelling unit. The two basic types of tenure are tenancy, where an occupant pays rent to a landlord, and ownership, where the occupant owns their home. Table 3.9 shows the number and percentage of renters in San Rafael in 2000, 2010, and 2019. The city has been trending toward a higher percentage of renters over the last two decades, with the percentages of each group now almost even. In 2000, 46 percent of the city’s households were renters. That rose to 48 percent in 2010 and 50 percent in 2019.

In Marin County as a whole, 36 percent of the households are renters. Regionwide, the percentage is 44 percent. San Rafael’s higher percentage is indicative of a larger stock of multi-family units, and a larger population of lower income households relative to Marin County. Roughly 30 percent of the county’s renters live in San Rafael, although the city has 22 percent of the county’s population.

Tenure data can be further analyzed by age and race. In general, renters are significantly younger than owners. Among households under 45 years old, only 24 percent are homeowners while 76 percent are renters. Among households over 54 years old, 66 percent are homeowners while 34 percent are renters. The age cohort with the highest rate of home ownership is 75-84, with a 75 percent ownership rate.

Table 3.10 shows tenure by racial and ethnic group in the city. Among White households, the home ownership rate is 61 percent. Among Latino households, it is 14 percent and among Black households it is 13 percent. Statewide the home ownership rate is 68 percent for White households, 49 percent for Latino households and 41 percent for Black households. The significantly lower rates among Latino and Black households in San Rafael reflects disparities in income among racial groups, as well as historic lending and sales practices that made it difficult for non-White groups to own property in the city.

Table 3.9: Household Tenure, 2000 to 2019

Tenure	2000	2010	2019
Owner Occupied	12,025	11,909	11,706
Renter Occupied	10,346	10,855	11,727
Totals	22,371	22,764	23,433

Source: US Census, 2000 and 2010, American Community Survey 2015-2019, ABAG 2021

Table 3.10: Housing Tenure by Race and Ethnicity

Tenure	Owners	Renters	Total	Percent Owners	Percent Renters
Non-Hispanic White	9,950	6,484	16,434	61%	39%
Hispanic/Latino	601	3,687	4,288	14%	86%
Black/African-American*	50	321	371	13%	87%
Asian/Pacific Islander (API)*	934	765	1,699	55%	45%
Other/ Multi-Racial*	316	2,949	3,265	10%	90%

Source: US Census, 2000 and 2010, American Community Survey 2015-2019, ABAG 2021

Note: Data for Black, API, and Other/Multi-racial includes Hispanic residents as well as non-Hispanic residents. Thus, the categories shown in this table are not mutually exclusive and the sum exceeds the total number of households in the city.

3.3.5 Income

Income is the single most important factor in determining housing affordability. Upper income households have more discretionary income to spend on housing, while lower income households are more constrained.

Definition of Income Categories and Affordability

The State and federal government have developed metrics for classifying households into income categories. These metrics are used to define what is considered an “affordable” housing unit and to determine eligibility for housing subsidies and assistance programs. All metrics are benchmarked against the areawide median income, or AMI, which is calculated at the county level. The metrics are further adjusted based on the number of persons in each household.

Table 3.11 shows the standardized income groups used by the State of California and the Association of Bay Area Governments for planning purposes, including local Housing Elements. Some city, state, and federal programs may use different definitions of each income category or may use a geography other than the county when calculating “areawide median income” (AMI).

“Affordable housing cost” is defined by State law as being not more than 30 percent of gross household income. “Severe” overpayment occurs when households pay 50 percent or more of their gross income for housing. “Housing cost” in this context includes rent or mortgage payments, utilities, property taxes, and homeowners (or renters) insurance. The income limits for each category are updated annually by the California Department of Housing and Community Development.

For each income category, a sliding scale is used based on the number of persons per household. This recognizes that larger households must dedicate greater shares of their incomes for food, health care, transportation, and other expenses. Because the income categories are calculated by county, there are different benchmarks for affordability across California.

Table 3.11: State (HCD) Definition of Annual Income Limits for Marin County

Income Category	% of Area Median Income (AMI)	Number of Persons in the Household					
		1	2	3	4	5	6
Extremely Low	0-30%	<\$38,400	<\$43,850	<\$49,350	<\$54,800	<\$59,200	<\$63,600
Very Low	31-50%	\$63,950	\$73,100	\$82,250	\$91,350	\$98,700	\$106,000
Low	50-80%	\$102,450	\$117,100	\$131,750	\$146,350	\$158,100	\$169,800
Moderate	80-120%	\$125,650	\$143,600	\$161,550	\$179,500	\$193,850	\$208,200
Above Moderate	120%+	\$125,650+	\$143,600+	\$161,550+	\$179,500+	\$193,850+	\$208,200+

Source: CA Department of Housing and Community Development, 2021

Table 3.12: Upper Limit of Affordable Monthly Housing Costs Based on 2021 Income Ranges

Income Category	% of Area Median Income (AMI)	Number of Persons in the Household					
		1	2	3	4	5	6
Extremely Low	0-30% AMI	<\$960	<\$1,096	<\$1,234	<\$1,370	<\$1,480	<\$1,590
Very Low	31-50% AMI	\$1,599	\$1,828	\$2,056	\$2,284	\$2,468	\$2,650
Low	50-80% AMI	\$2,561	\$2,928	\$3,294	\$3,659	\$3,953	\$4,245
Moderate	80-120% AMI	\$3,141	\$3,590	\$4,039	\$4,488	\$4,846	\$5,205

Source: City of San Rafael, 2021

Between 2013 and 2021, the median income for a household of four in Marin County increased from \$103,000 to \$149,600, an inflation rate of 45 percent. In 2021, a household of four earning less than \$146,350 was considered “lower income.” A household of two earning less than \$117,100 would likewise be considered “lower income.”

Table 3.12 indicates the monthly housing cost that would be considered “affordable” for households of different sizes in each income category. Using the state’s definition of affordability, a low-income household of four in Marin County would be able to afford a monthly housing cost of \$3,659. A very low-income household of four could afford a monthly housing cost of \$2,284. If these households are paying in excess of this amount they are considered to be “overpaying” or “cost-burdened.” In Marin County, most lower income households pay significantly more than 30 percent of their incomes on rent or mortgages. Many lower income wage earners commute long distances to areas with more affordable housing for this reason.

Market rate *ownership* housing in San Rafael is generally not affordable to low or very low income households. With an income of \$146,350, a household of four could potentially spend \$3,659 a month on housing without experiencing a cost burden. Assuming a 10 percent down

payment, 3.2 percent interest rate, and a monthly allowance of \$1,400 monthly for taxes, insurance, utilities, and HOA dues, the threshold for an “affordable” home would be about \$550,000. Where there are some condominiums in the city at this price point, they are generally smaller units and may not be suitable for a family of four.

There are more options for “moderate income” households, particularly in the condominium market. Many condominiums are “affordable by design” to moderate income households, providing ownership and equity-building opportunities to a segment of the market that has very few options in most Marin County communities.

Similarly, market-rate rental apartments in the city generally meet affordability guidelines for moderate income households. Some market-rate rental apartments and accessory dwelling units in San Rafael also meet affordability criteria for low-income households; however, these units are often too small for larger households. Market-rate rental apartments in the city are above the affordability price point for *very low* income households, with some exceptions. Very low income households typically “overpay” for housing or double up, with multiple wage earners in a single household.

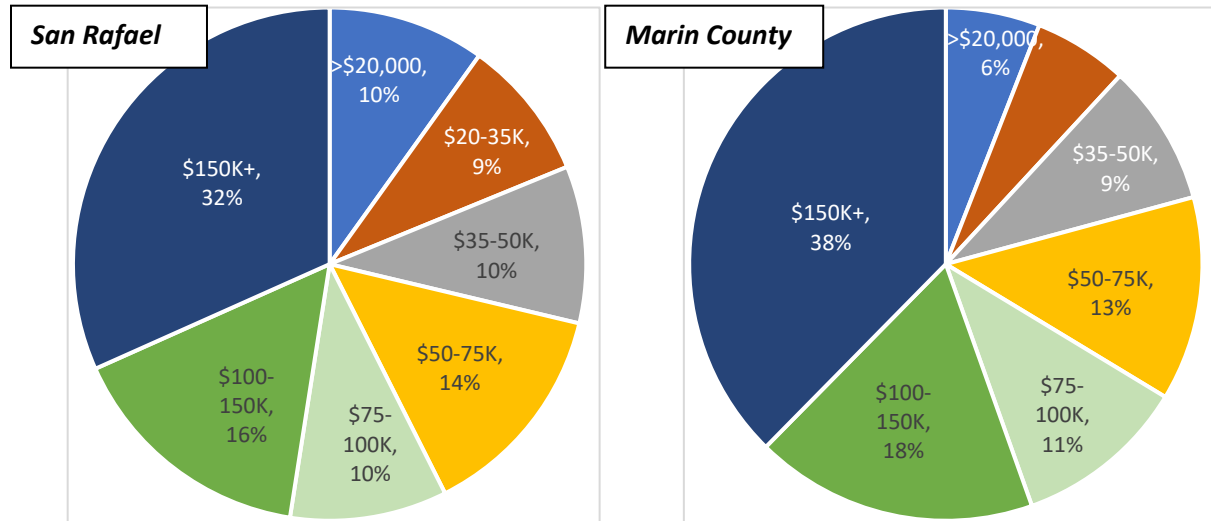
Income Characteristics in San Rafael

The median income in San Rafael in 2019 was \$91,742. Half of all households in the city earn more than this amount, and half earn less. This is an increase of 29 percent from the median reported in the last Housing Element, which was based on 2011 data. The countywide median is \$110,843, which is an increase of 24 percent since 2011. Relative to Marin County, San Rafael has a significantly larger percentage of lower-income households. Countywide, 21 percent of all households earned less than \$50,000 a year; in San Rafael, the figure was 29 percent. There are more than 3,100 households in San Rafael earning less than \$25,000 a year, representing 13 percent of all households in the city. Chart 3.11 compares city and county incomes.

The federal Department of Housing and Urban Development (HUD) maintains data on income distribution using the annual income limits cited in Table 3.11. This is known as the CHAS—or Comprehensive Housing Affordability Strategy—data, and it is used in the administration of various federal housing programs. The CHAS data range for moderate income is 80-100 percent of median, which is different from the 80-120 percent used in the RHNA and by HCD. Data for San Rafael for the 2014-2018 period shows the following income distribution:

	<u># of households (% of total)</u>
Extremely Low Income (less than 30% AMI)	4,160 (18%)
Very Low Income (30-50% AMI)	3,070 (13%)
Low Income (50-80% AMI)	3,505 (15%)
Low-Moderate Income (80-100% AMI)	2,060 (9%)
Above Median Income (more than 100% AMI)	10,185 (44%)

Chart 3.11: Comparative Income Distribution: San Rafael and Marin County



Source: American Community Survey, 2015-2019

As noted above, approximately 47 percent of the City’s households are lower income, using countywide income as a benchmark. There are more than 7,000 households in San Rafael who meet the federal definition of *very low* income, including over 4,000 who meet the federal definition of *extremely low* income. By comparison, in the nine-county Bay Area, 39 percent of all households meet the lower income definition.³ The higher percentage of San Rafael is at least partially due to the fact that the city is located in a very affluent county, with a median income above the regional average.

There are significant disparities in income in the city across household type, tenure, and race. The 2015-2019 ACS reported that the median income for married couple families in San Rafael was \$154,800, while the median income for non-family households was \$57,000. Family households tend to have multiple income earners, making it easier to afford housing in the city. While some non-family households include multiple wage-earners, many are single persons living alone.

Table 3.12 shows income by tenure. Owner-occupied households had a median income of \$141,212, which was more than double the median income of \$61,595 reported for renters. More than 41 percent of all renter households had incomes below \$50,000 a year, compared to 16 percent for owner households. Nearly half of all homeowners had annual incomes exceeding \$150,000 a year, compared to just 16 percent for renter households.

³ One the reason the percentage of lower income households in San Rafael is so much higher than the regional average is that the thresholds vary from county to county. A lower income household in Marin County would be considered an “above moderate” income household in Sonoma County and “moderate” income in the East Bay.

Table 3.12: Household Income Distribution by Tenure

Income Category	Owners		Renters		Total %	Marin County %
	Households	%	Households	%		
Less than \$20,000	557	4.8%	1,888	16.1%	10.4%	6.3%
\$20,000-\$34,999	729	6.2%	1,281	10.9%	8.6%	6.2%
\$35,000-\$49,999	666	5.7%	1,666	14.2%	10.0%	8.6%
\$50,000-\$74,999	1,031	8.8%	2,139	18.2%	13.5%	13.1%
\$75,000-\$99,999	987	8.4%	1,248	10.6%	9.5%	11.2%
\$100,000-\$149,999	2,067	17.7%	1,584	13.5%	15.6%	17.5%
\$150,000 or more	5,669	48.4%	1,921	16.4%	32.4%	37.9%
Total Households	11,706	100.0%	11,727	100.0%	100.0%	100.0%
Median Income	\$141,212		\$61,595		\$91,742	\$110,843

Source: American Community Survey, 2015-2019

Table 3.13 shows median income by race. In 2019, the median income for non-Hispanic White households was more than double the median for Hispanic and Black households. As noted in Table 3.10, Hispanic and Black households also have much lower rates of home ownership in the city. Although the sample size is small and the margin of error is high, persons identifying as Native American had the lowest average incomes in the city, with a median of \$40,343. This includes indigenous populations from Latin America, as well as Native North Americans.

Table 3.13: Household Income by Race and Ethnicity

Racial/ Ethnic Group	Median Income
Non-Hispanic White	\$115,318
Hispanic/Latino (any race)	\$55,332
Black/African-American*	\$48,453
Asian/Pacific Islander (API)*	\$95,893
Multi-Racial	\$100,875
Some Other Race	\$52,006
American Indian/Alaska Native	\$40,343

Source: American Community Survey, 2015=2019

Note: Data for Black, API, American Indian, and Other/Multi-racial includes Hispanic residents as well as non-Hispanic residents. Thus, Hispanic persons who also identify as Black, Asian, Native American, and Multi-Racial are double counted in these estimates.

Relationship Between Income and Housing Costs

As indicated above, median income increased by 24 percent between 2011 and 2019. Median housing costs increased at a faster rate, meaning that a greater share of income goes to housing costs for most San Rafael households. Table 3.14 shows the typical wages in the Bay Area for select occupations. It also shows the maximum monthly housing costs (including utilities) for these households based on federal standards. The analysis indicates that lower income occupations generally do not provide sufficient income to afford the median priced apartment in San Rafael. Likewise, moderate income occupations do not provide sufficient income to afford most homes in the city. The situation changes for households with multiple wage-earners, but in some cases, these households are living in housing units that are not large enough to avoid overcrowded living situations.

3.3.6 Cost-Burdened Households

As noted above, households are considered to be cost-burdened if they are spending more than 30 percent of their incomes on housing. Overpayment for housing occurs in all income groups but is more challenging for lower income households given the limited resources to pay for other household expenses.

Data from the 2015-2019 American Community Survey indicates that 43 percent of all San Rafael households are considered cost-burdened. This includes 21 percent who are “severely” cost-burdened (paying more than 50 percent of their incomes on housing). An analysis of the ACS data indicates the following additional findings:

- The percent of cost-burdened households in San Rafael has actually decreased since the last Housing Element. The 2015-2023 Element indicated that 47 percent of all households were cost burdened in 2010 compared to 44 percent today. This may be due to the fact that the region was in the midst of a recession in 2010, and an economic boom in 2019. It also does not reflect the rapid run-up in prices since 2019, and the economic hardships created by the COVID-19 pandemic.
- Renters are considerably more cost-burdened than owners—and the gap is growing wider. As shown in Table 3.15, 55 percent of the city’s renters were cost-burdened compared to 32 percent of owners. About 21 percent of the city’s renter households were severely cost-burdened, compared to 14 percent of homeowners. In the prior Housing Element 53 percent of the city’s renters were cost-burdened, compared to 42 percent for owners. The percentages have gone up for renters and down for owners.
- Among homeowners, cost burdens were significantly higher for households with mortgages than for those without. Roughly 38 percent of all owners with mortgages were cost-burdened, compared to 17 percent for owners without mortgages. There are 561 owner households with no mortgages that still pay more than 30 percent of their incomes on housing (on taxes, utilities, HOA dues, and similar costs). More than 1,900 homeowners (representing 16 percent of all homeowners) in the city earn less than \$50,000 a year. These households may have limited disposable income for home maintenance and repair.

Table 3.14: Bay Area Wages for Select Occupations

Occupation	Annual Wage	Max. Monthly Housing Allowance Considered "Affordable"
Extremely Low Income		
Fast Food Worker	\$34,000	\$850
Dishwasher	\$34,440	\$861
Home Health Aide	\$34,470	\$862
Cashier	\$34,480	\$862
Retail Salesperson	\$37,750	\$944
Child Care Worker	\$38,090	\$952
Very Low Income		
Waiter/ Waitress	\$40,850	\$1,021
Security Guard	\$42,090	\$1,052
Janitor/Cleaner	\$42,250	\$1,056
Pre-School Teacher	\$43,700	\$1,093
Maid/ Housekeeper	\$44,640	\$1,116
Landscaping Worker	\$45,160	\$1,129
Nursing Assistant	\$48,420	\$1,211
Office Clerk	\$49,650	\$1,241
Dental Assistant	\$53,510	\$1,338
Bookkeeping Clerk	\$55,350	\$1,384
Truck Driver	\$57,790	\$1,445
Maintenance and Repair Worker	\$58,140	\$1,454
Bus Driver	\$61,810	\$1,545
Low Income		
Auto Mechanic	\$64,630	\$1,616
Carpenter	\$75,800	\$1,895
Graphic Designer	\$80,820	\$2,021
Carpenter	\$75,800	\$1,895
Elementary School Teacher	\$86,200	\$2,155

Source: Bureau of Labor Statistics Occupational Employment and Wage Estimates for San Francisco-Oakland Metropolitan Area, May 2020

Table 3.15: Percent of Income Spent on Housing Among Owners and Renters

Percent of Income Spent on Housing	Owners		Renters		Total	
	Number (*)	% of Total	Number (*)	% of total	Number (*)	% of total
Less than 30 %	7,940	68.0%	5,107	45.2%	13,047	56.8%
30-50%	2,155	18.5%	2,927	25.9%	5,082	22.1%
More than 50%	1,574	13.5%	3,264	28.9%	4,838	21.1%
TOTAL	11,669	100.0%	11,298	100.0%	22,967	100.0%

Source: ACS, 2015-2019

(*) Excludes 37 owners and 429 renters that were "not computed"

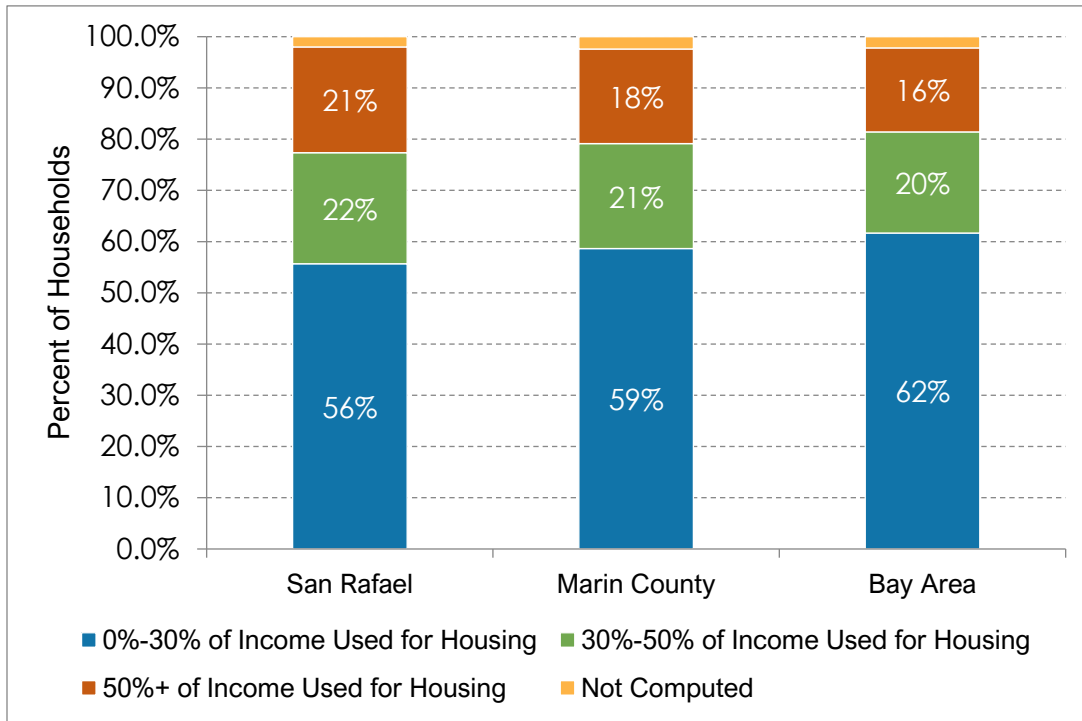
Table 3.16: Cost Burden by Income Level

Income Group	Not Cost Burdened (less than 30% of income used for housing)		Cost-Burdened (30-50% of income used for housing)		Severely Cost- Burdened (more than 50% of income used for housing)	
	Number (*)	% of Total	Number (*)	% of total	Number (*)	% of total
Extremely Low (less than 30% AMI)	630	4.7%	639	14.4%	3,050	64.3%
Very Low (30-50% AMI)	1,005	7.4%	975	22.0%	935	19.7%
Low (50-80% AMI)	1,675	12.4%	1,230	27.7%	520	11.0%
Low-Mod (80-100% AMI)	1,410	10.4%	600	13.5%	165	3.5%
More than 100% AMI	8,815	65.1%	989	22.3%	75	1.6%
TOTAL	13,535	100.0%	4,433	100.0%	4,745	100.0%

Source: HUD Comprehensive Housing Affordability Strategy (for 2013-2017); ABAG, 2021

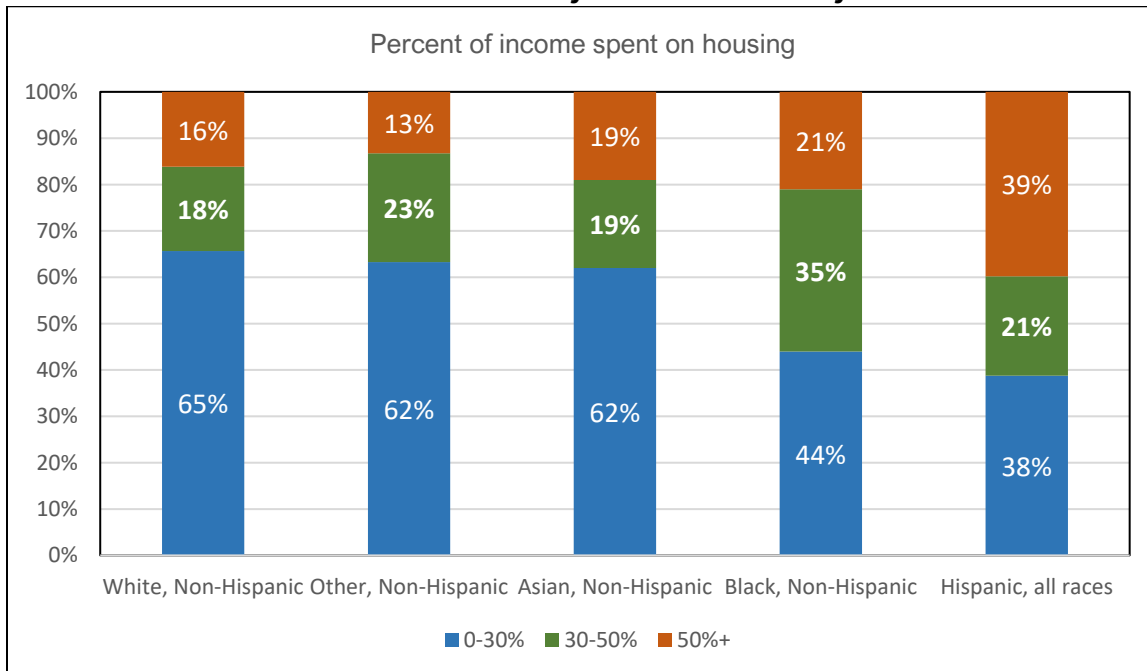
- Lower income households are more cost-burdened than higher income households (see Table 3.16). This is intuitive, but the magnitude of the difference is exponential. Among extremely low income households, 64 percent were severely cost-burdened. For low income households, 11 percent were severely cost-burdened. For households with incomes above the areawide median, only 1.6 percent were severely cost-burdened. Some extremely low income households may be in danger of losing their housing as rents increase and as their employment situation changes. Most of these households do not have savings to cover gaps in employment.
- Chart 3.12 compares cost-burdened households in San Rafael with cost-burdened households in Marin County and the nine-county Bay Area. Households in San Rafael were more likely to be cost-burdened, in part due to the higher percentage of renters in the city relative to the county and region. The rate of “severe” cost-burden was also higher in San Rafael (21 percent of all households) than in the county (18 percent) and region (16 percent).
- As indicated in Chart 3.13, non-Hispanic White households in San Rafael were less likely to face a housing cost-burden than other households. About one-third were paying more than 30 percent of their incomes on housing. The comparable figures for other racial/ ethnic groups were 38 percent for Asian households, 56 percent for Black households, and 60 percent for Latino households. Nearly 40 percent of the city’s Latino households pay more than half their household incomes on housing costs.

Chart 3.12: Cost Burdened Households in San Rafael, Marin County, and Bay Area



Source: American Community Survey, 2015-2019. ABAG, 2021

Chart 3.13: Cost Burdened Households by Race and Ethnicity



Source: American Community Survey, 2015-2019. ABAG, 2021. Excludes 255 households identified as "not computed"

3.3.7 Overcrowding

The Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered to be “severely” overcrowded. Overcrowding may create health and safety issues for occupants and stresses the condition of the housing stock. High rates of overcrowding are often an indicator of an inadequate supply of larger affordable units for lower-income families and multi-generational households, particularly immigrant households.

The incidence of overcrowding increased significantly in San Rafael in the 1980s and 90s, growing from 1.9 percent in 1980 to 10.6 percent of all households in the city by 2000. The rate of overcrowding declined to 6.1 percent in 2010 but has increased again over the last decade. The 2015-2019 American Community Survey indicates that 10.9 percent of all housing units meet the Census definition of overcrowding. This is more than double the countywide rate of 4.7 percent. However, it is lower than the statewide average of 14.8 percent.

The percentage of *severely* overcrowded households in San Rafael nearly doubled between 2010 and 2020, growing from 3.1 percent of all households to 6.0 percent. This is triple the incidence in the county as a whole. In fact, there were 343 households in San Rafael with more than 2 persons per room, which represented 77 percent of the countywide total of households in this category. Statewide, 9.6 percent of all households live in “severely overcrowded” conditions, which is even higher than San Rafael’s figure.

Table 3.17 shows overcrowding by tenure in 2010 and 2020. The table indicates significantly higher incidences of overcrowding among renter-occupied households in both instances, although the gap became even wider by 2020. All of the increase in overcrowding that took place over the decade was associated with rental units. The percentage of overcrowded owner-occupied units actually declined slightly over the decade.

In 2020, about 83 percent of all homeowners lived in housing units with fewer than 0.5 persons per room. By contrast, only 48 percent of renters live in housing units with less than 0.5 persons per room. The percentage of overcrowded rental units rose from 12 to 21 percent over the decade. The percentage of severely overcrowded rental units rose from 6 to 11 percent.

Overcrowding is more common among lower-income households than among upper-income households. In fact, 20 percent of all households with incomes below 50 percent AMI met the Census definition of overcrowding. For households with incomes above the areawide median income, only 1.6 percent were overcrowded.

Overcrowding is also far more prevalent among Latino households than among White households. Data from the 2015-2019 ACS indicates that 50.9 percent of all Latino households in San Rafael experience overcrowded conditions, compared to 1.3 percent among White, non-Latino households. Data in Appendix A (Affirmatively Furthering Fair Housing) illustrates this spatially, with much higher incidences of overcrowding in the Canal neighborhood census tracts than the rest of the city. The Canal is characterized by many one and two bedroom rental apartments, many occupied by households of four persons or more.

Table 3.17: Overcrowded Households, 2010 and 2020

Persons per Room	Owner		Renter		All Households	
	Households	Percent	Households	Percent	Households	Percent
YEAR 2010						
0.50 or less	10,438	82.8%	6044	56.1%	16,482	70.5%
0.51 to 1.00	2,069	16.4%	3394	31.5%	5,463	23.4%
1.01 to 1.50	58	0.5%	680	6.3%	738	3.2%
1.51 to 2.00	0	0.0%	566	5.3%	566	2.4%
2.01 or more	45	0.4%	85	0.8%	130	0.6%
TOTAL	12,610	100.0%	10,769	100.0%	23,379	100.0%
% Overcrowded, 2010	103	0.8%	1331	12.4%	1,434	6.1%
% Severely Overcrowded, 2010	45	0.4%	651	6.0%	696	3.0%
YEAR 2020 (based on 2015-2019 ACS data)						
0.50 or less	9,708	82.9%	5,657	48.2%	15,365	65.6%
0.51 to 1.00	1,952	16.7%	3,562	30.4%	5,514	23.5%
1.01 to 1.50	0	0.0%	1,141	9.7%	1,141	4.9%
1.51 to 2.00	33	0.3%	1,037	8.8%	1,070	4.6%
2.01 or more	13	0.1%	330	2.8%	343	1.5%
TOTAL	11,706	100.0%	11,727	100.0%	23,433	100.0%
% Overcrowded, 2020	46	0.4%	2,508	21.4%	2,554	10.9%
% Severely Overcrowded, 2020	46	0.4%	1,367	11.4%	1,413	6.0%

Source: US Census, ACS 2011 (2006-2010 data) and ACS 2021 (2015-2019 data)

Note: the ACS data is based on a sample rather than a 100 percent count. As a result, the 2010 and 2020 estimates of households do not align with the actual number of households reported by the decennial censuses.

See Housing Element Appendix A for maps showing the spatial distribution of overcrowding in the city.

3.4 Special Needs Populations

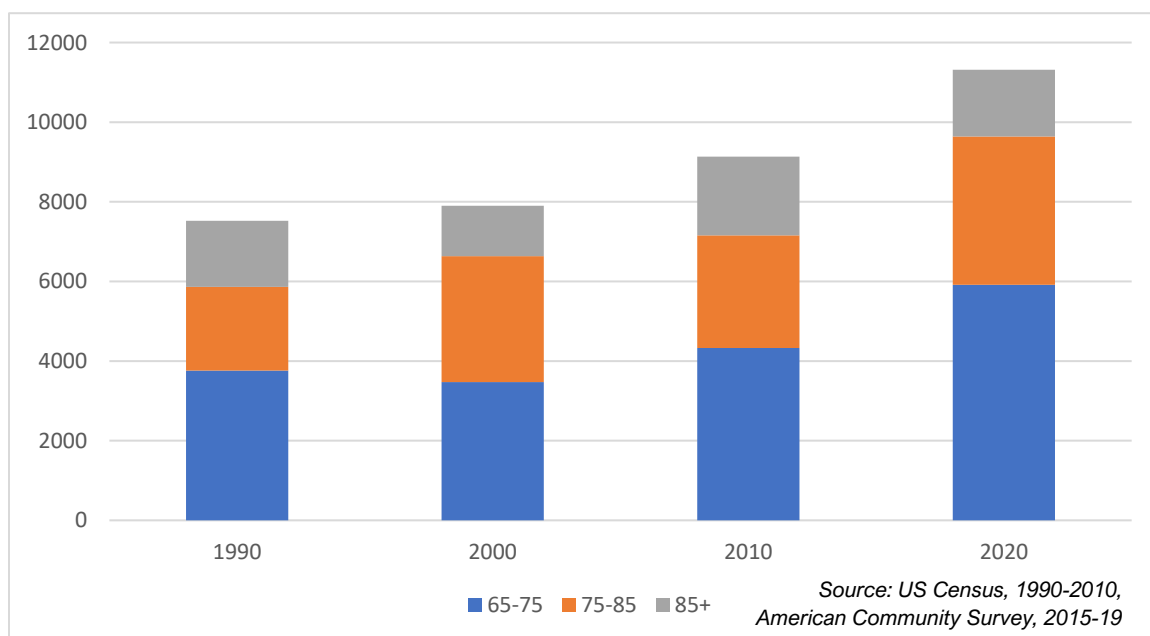
Certain segments of the population may have greater difficulty finding adequate and affordable housing due to special circumstances related to employment and income, family type and characteristics, disability, or other household characteristics. State Housing Element law defines “special needs” groups to include senior households, persons with disabilities, persons with developmental disabilities, large households, female-headed households, farmworkers, and people experiencing homelessness. Each of these population groups is described in the sections that follow.

3.4.1 Seniors/Older Adults

For the purposes of this discussion, older adults as defined as persons over 65. This is a large special needs group in San Rafael, with persons in this age group comprising about 20 percent of the city’s residents and 43 percent of the City’s homeowners. Older adults are considered to have special housing needs because they may have fixed incomes, higher health care costs, chronic health conditions, and reduced mobility that make it more difficult to find suitable and affordable housing.

As shown in Chart 3.14 below, the number of older adults in San Rafael has increased consistently since 1990. There were more than 11,300 residents over 65 in 2019 based on Census ACS data, an increase of 24 percent over 2010. The greatest rate of growth was the 65-74 cohort, which increased by 36 percent over the decade. The 75-84 cohort grew by 31 percent. The number of residents over 85 declined slightly between 2010 and 2020, dropping from 1,980 to 1,675. However, all segments of the older adult population are expected to increase in the coming decade as the baby boom (1945-1964) generation continues to age. As the number of older adults increases, demand for senior housing, assisted living, home assistance, memory care, and other forms of supportive housing will also increase.

Chart 3.13: Age Distribution of Older Adults in San Rafael, 1990-2020



While older adults represent 20 percent of the total population, they represent a significantly higher share of the city’s households, particularly among homeowners. In 2020, 43 percent of the owner-occupied households in San Rafael had a head of household who was 65 or older. About 21 percent of the renter-occupied households in the city were headed by someone 65 or older. Older renter households were much more likely to have very low incomes, with 62 percent of San Rafael’s renters over 65 reporting incomes of less than 50 percent of the areawide median. Certain sub-groups, such as older immigrant renters, have additional needs related to language access.

Table 3.18 shows the distribution of older adult households by income and tenure. Just under half (49.3 percent) of the city’s older adult households were low or very low income. San Rafael had 1,384 older adult households with annual incomes of \$25,000 or less, and another 1,401 with annual incomes of \$25,000 to \$50,000. While some of these households may have assets such as their homes or retirement savings, many do not. HUD Comprehensive Housing Affordability Strategy (CHAS) data for San Rafael indicates that 61 percent of the City’s extremely low-income seniors were spending more than half of their incomes on housing.

For older homeowners, the cost of property taxes, home maintenance, HOA fees, and other housing costs may create financial hardship. For older renters, there is a high risk of displacement and homelessness, as rents continue to rise while monthly incomes are fixed. There are 1,875 lower-income senior lower-income renters in the city. For these households, loss of a spouse or partner can be financial hardship due to loss of income. Small households living on \$25,000 a year can only pay rents of about \$600 a month before they are considered “cost-burdened.”

Older adults face other unique housing challenges. About 28 percent of the older adult population has one or more disabilities. These include mobility limitations that make stairs difficult, cognitive difficulties, and self-care or independent living challenges that make it hard to live alone. Many older adults live alone in owner-occupied housing units. Installation of grab bars, ramps, stair lifts, and other assistance devices may become necessary, and opportunities for a live-in caregiver may be needed for some households. For lower income owners, the cost of home maintenance may be prohibitively expensive, and decreased mobility makes it harder to complete basic maintenance tasks.

Table 3.18: Income and Tenure Among San Rafael Households Over 65

Income Group	Owner Occupied	Renter Occupied	Total
Extremely Low (0-30% AMI)	569	990	1,559
Very Low (31-50% AMI)	670	480	1,150
Low (51-80% AMI)	740	395	1,135
Moderate (81-100% AM)	645	155	800
Above Moderate (100%+ AMI)	2,815	340	3,155
TOTAL	5,439	2,360	7,799

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Note: Definitions of Moderate and Above Moderate in this table are slightly different than HCD limits, as the source document is HUD.

A significant percentage of San Rafael's older adults live alone. According to 2015-2019 ACS data, there were 1,111 single males over 65 living alone and 2,813 single females over 65 living alone in the city. Collectively, this represents 17 percent of all households in the city and 50 percent of all the one-person households in San Rafael. Among San Rafael's 11,700 owner-occupied housing units, 17.5 percent are owned by someone over 65 living alone. In addition, 10.8 percent—more than 1,250 units—are owned by someone over 75 living alone. This includes older adults living in “over 55” communities such as Villa Marin and Smith Ranch, but it also includes a substantial number of long-time residents living in single family detached homes. Policies to promote accessory dwelling units (ADUs), including conversion of unused bedrooms to “junior” ADUs, can enhance utilization of the existing housing stock and provide the economic and social support to better allow older adults to age in place.

Assisted living provides an option for older residents requiring a supportive housing environment. However, lower income individuals and couples often cannot afford the cost of these facilities. A survey of 23 assisted living facilities in Marin County indicated an average monthly cost of \$5,822 (roughly \$70,000 a year).⁴ Personalized supportive care is an additional cost above the basic charge for housing and meals.

The State of California Community Care Licensing Division identifies 29 operational Residential Care Facilities for the Elderly (RCFEs) in San Rafael, although a few of these facilities are outside the city limits and have San Rafael addresses. RCFEs provide care, supervision, and assistance with daily living activities and may also provide incidental medical services. RCFEs in ZIP codes 94901 and 94903 provided capacity for 919 residents. A majority of the facilities are single family homes being used for group care—16 of the facilities have six or fewer residents. Several larger assisted living facilities have recently been approved or are under construction in San Rafael. At least one facility (Nazareth House) closed in early 2021, in part due to the lack of nearby affordable housing for caregivers and support staff.

Addressing the diverse housing needs of San Rafael's older adult population will require strategies which foster independent living (such as accessibility improvements and accessory dwelling units), as well as strategies which encourage supportive living environments for seniors of all income levels and abilities. Programs to assist extremely low and very low income seniors with housing can help close the affordability gap. For example, this could include grants for home maintenance and repair, rent subsidies, assistance to those needing to declutter their homes, and more easily accessed information about home sharing.

In 2017, a leadership team of local advocates initiated a partnership with the City to ensure that San Rafael remains a thriving, intergenerational, age-friendly community. The leadership team prepared a Strategic Action Plan in 2018-2020 and presented that Plan to the City Council and community in 2021. The Action Plan identified housing as one of the seven “domains” of an age-friendly community and noted the universal importance of housing in influencing the quality of life and independence of older people. The Action Plan further identifies the need to be more inclusive in planning for the housing needs of older adults, recognizing existing patterns of poverty and segregation in the city.

⁴ Caring.com, 2021

San Rafael’s Age-Friendly Action Plan calls out a number of specific issues to be resolved through housing policies and programs. These include:

- Existing homes that no longer meet the needs of their occupants or the community
- Residential care facilities that are not affordable
- A dearth of affordable housing opportunities for older adults
- The need for affordable housing for caregivers and others in health care

Goals, actions, and potential partners have been identified to address these issues. These will be reflected in the revised goals, policies, and programs in the 2023-2031 Housing Element.

3.4.2 Persons With Disabilities

A disability is defined as a long-lasting condition that impairs an individual’s mobility, ability to work, or ability to care for themselves, encompassing physical, mental, and emotional disabilities. Disabled persons have special housing needs related to fixed incomes, shortage of affordable and accessible housing, limited mobility, higher health care costs, and the need for supportive services. Disabilities can hinder access to housing as well as the income needed to pay for housing.

Disabled Population

The 2015-2019 American Community Survey (ACS) indicates that 8.4 percent of San Rafael’s residents (4,881 persons) have one or more disabilities. The percentage of residents with a disability is slightly lower in San Rafael than it is in Marin County (10%) and the Bay Area as a whole (11%).

Table 3.19 indicates the nature of the disability reported by age group. The incidence of disability is much higher for older adults than for the population at large. About one in four residents over 65 have a disability and about 35 percent of all residents over 75 have a disability. By contrast, the rate is just 5 percent for persons who are 18-64 and 2 percent for persons under 18.

Table 3.19: Percent of San Rafael Residents with a Disability

Disability Type	Under 18	18-64	Over 65	Total
Hearing Difficulty	1.2%	1.1%	11.0%	3.0%
Vision Difficulty	0.6%	0.6%	4.5%	1.4%
Cognitive Difficulty	0.7%	2.7%	7.2%	3.2%
Ambulatory Difficulty	0.6%	2.3%	12.1%	4.0%
Self-care Difficulty	0.4%	1.4%	6.1%	2.2%
Independent Living Difficulty	N/A	2.4%	10.5%	4.3%
Any Disability	1.9%	5.4%	25.5%	8.4%

Source: ACS, 2015-2019. .

Note: Individuals may report more than one disability on their Census forms, so the same persons may appear in multiple rows.

The Census recognizes six disability types in its data tabulation: hearing, vision, cognitive, ambulatory, self-care, and independent living. These categories are not mutually exclusive and disabled residents may have more than one of these conditions. As shown in Table 3.19, the most common disability for the population at large is ambulatory (one which prevents or impedes walking). There were 2,184 residents with such a disability, including 1,226 over 65. Hearing disabilities affect 1,206 residents over 65, or 11 percent of that age group. Vision disabilities affected 1.5 percent of the overall and 4.5 percent of the older adult population.

There were 1,953 residents who reported an independent living disability, representing 40 percent of all disabled persons. For this population, the ability to travel outside the home may create added expenses or require on-site care, both of which may reduce the availability of money for housing. An independent living disability may also affect other family members who may be caregivers and have added expenses related to health care and supervision.

About one third of the city's disabled adult residents are employed. ACS data for 2015-2019 indicates that there were 797 disabled adults (ages 18-64) in the labor force, including 615 who were employed and 182 who were unemployed. Another 1,046 were not in the labor force. The development of housing serving employed adults with disabilities must take other factors into consideration such as transportation to work.

Persons with Development Disabilities

In 2010, the California legislature passed SB 812 which requires the Housing Element to specifically analyze the housing needs of persons with developmental disabilities and to identify resources available to serve this population. "Developmental disability" refers to a group of conditions that originates before an individual is 18 years old, continues indefinitely, and constitutes a substantial disability for that individual. The definition includes mental retardation, cerebral palsy, epilepsy, and autism. The California Department of Developmental Services (DDS) provides the governing framework for service delivery, including data collection, oversight, and regulation.

In the 1960s, the State of California created a network of regional centers to assist persons with intellectual disabilities and their families in locating and developing services for their special needs. Today there are 21 regional centers in the state, serving over 300,000 individuals. The Golden Gate Regional Center (GGRC) serves the counties of Marin, San Francisco, and San Mateo. GGRC's goals are to minimize institutionalization of developmentally disabled persons and their dislocation from family and community; and to enable this population to lead more independent and productive lives.

GGRC served 10,653 persons throughout their service area in 2020-2021, about half of whom were children and half of whom were adults. Within San Rafael ZIP codes 94901 and 94903, the Center provided services to 504 residents with developmental disabilities (206 in ZIP Code 94901 and 298 in ZIP Code 94903). About 36 percent of the Center's San Rafael clients were under 18. Table 3.20 indicates the number of GGRC clients by age and location in the city. GGRC and the Department of Developmental Services do not provide specific data for the older adult population with development disabilities, who may have additional needs.

Table 3.20: Developmentally Disabled Residents Served by GGRC w/in San Rafael ZIP Codes

ZIP Code	0-17	18 or older	Total
94901 (S. of Puerto Suelo)	111	95	206
94903 (N. of Puerto Suelo)	69	229	298
Total	180	324	504

Source: California Department of Developmental Services, 2021

The California Department of Developmental Services indicated the living arrangements for San Rafael’s developmentally disabled residents were as follows in 2021:

- 57% lived with the home of a parent, guardian, or family member
- 19% lived independently in their own home or in housing with supportive services
- 16% lived in a community care facility or residential care home
- 5% lived in an intermediate care or skilled nursing facility
- 3% lived in a foster care home or other setting

In 2021, San Rafael had 20 licensed adult residential care facilities, providing supportive housing for up to 135 adults with developmental or other disabilities. These are primarily small board and care facilities operating in single family homes with capacities of four to eight persons (California Department of Social Services, 2021).

Housing Needs for Residents with Disabilities

Special housing needs vary depending on the type of disability a person has. For example, those with mobility limitations may require accessibility improvements such as grab bars and lower counter heights, while those with mental health issues may require supportive services and counseling. Senior housing units are usually designed to meet the needs of those with mobility impairments, but design for other disabilities (sight, sound, etc.) is not required by building codes. In general, proximity to transit and supportive services, and the ability to accommodate group living opportunities, are important considerations. Incorporating ‘barrier-free’ design in new multifamily housing (as required by California and federal Fair Housing laws) is important to provide the widest range of choices. Affordability is also critical, as people with disabilities may be living on a fixed income.

Senate Bill 520 requires localities to analyze potential and actual constraints upon the development, maintenance and improvement of housing for persons with disabilities and to demonstrate local efforts to remove governmental constraints which hinder the locality from meeting the housing needs for persons with disabilities. The City of San Rafael regularly evaluates its zoning ordinance, building codes, and other policies to identify and eliminate potential barriers to the construction of housing for people with disabilities. Additional

information on constraints to certain housing types will be presented in Chapter 5 of the Housing Element.

San Rafael has adopted reasonable accommodation procedures for persons with disabilities. These relate to zoning, permit-processing and building laws, and access to this information by the public. Chapter 14.26 of the Municipal Code (2005) identifies who is authorized to request reasonable accommodation provisions, what the application requirements are, and what findings are needed to grant the request. The procedures allow modification to regular development standards as needed to accommodate individuals with disabilities.

The City has also adopted regulations for group homes that comply with State regulations and support community-based housing options for disabled residents. San Rafael does not require minimum distances between group homes and allows licensed residential care facilities for disabled residents by right in single family zones. There are no occupancy standards in the zoning code that apply specifically to unrelated adults. An example of an affordable project with disabled housing in San Rafael is the 11-unit low-income Ecology House (opened in 1994), which is a national model for people with environmental sensitivities.

The City's zoning code complies with all facets of the Americans with Disabilities Act (ADA). San Rafael allows the conversion of required on-site parking spaces if needed to accommodate ADA accessibility facilities (ramps, etc.). It allows reduced parking standards for housing serving persons with disabilities. The Building Division administers Title 24 provisions consistently for all disabilities-related construction and responds to complaints regarding any violations.

Organizations serving people with disabilities in San Rafael include Buckelew Programs, Casa Allegra Community Services, Lifehouse, Guide Dogs for the Blind, and the Marin Center for Independent Living (MCIL). MCIL offers essential services to San Rafael residents with disabilities, a majority of whom are low or very low income. These services include independent living skills and peer support, information and assistance, housing preservation, housing referral and navigation, landlord and tenant facilitation, home modifications, advocacy and assistance, and disaster relief.

For those with developmental disabilities, the Golden Gate Regional Center has identified a number of community-based housing types that are appropriate. These include licensed community care facilities and group homes; supervised apartment settings with support services; and adult residential facilities for persons with special health care needs. For persons able to live more independently, rent subsidies, affordable housing, and housing choice vouchers can reduce cost-burdens while providing safe, secure housing.

3.4.3 Large Families

Large households, defined as households with five or more persons, typically consist of families with children and extended families. The State of California has identified this population as having special needs due to the limited availability of affordable and adequately sized housing units in many communities. In San Rafael, large families are more likely to live in overcrowded conditions, particularly among apartment renters who face high costs and limited options. Large families are also more likely to be cost-burdened with respect to housing due to higher food, health care, transportation, child care, and similar expenses.

Table 3.21 provides data on large families in San Rafael in 2000, 2010, and 2020.⁵ The number of households with five or more persons has been relatively stable since 2000, increasing slightly between 2000 and 2010 and decreasing slightly between 2010 and 2020. In 2020, 8.6 percent of the city’s households had five or more members. This compares to 7.1 percent for Marin County as a whole and 10.8 percent for the entire Bay Area.

Table 3.21: Large Households in San Rafael by Tenure, 2000 to 2020

Tenure	2000		2010		2020		% of all households considered “large”		
	1-4	5+	1-4	5+	1-4	5+	2000	2010	2020
Owner	11,388	637	11,289	620	11,162	544	5.3%	5.2%	4.6%
Renter	8,875	1,471	9,225	1,630	10,252	1,475	14.2%	15.0%	12.6%
TOTAL	20,263	2,108	20,514	2,250	21,414	2,019	9.4%	9.9%	8.6%

Source: US Census, 2000 and 2010; ACS, 2015-2019

Large families in San Rafael were disproportionately more likely to be renters than owners. Of the city’s roughly 2,000 large households, 73 percent were renters and 27 percent were homeowners. This balance does not align with the characteristics of the renter- and owner-occupied housing stock, resulting in high instances of overcrowding among low-income renters. Only about 18 percent of the city’s rental units have three or more bedrooms compared to 78 percent of the owner-occupied housing stock. Many large family renters are unable to afford a home large enough to meet their needs.

Large households in San Rafael are also more likely to have very low incomes than smaller households in the city. According to 2013-2017 CHAS data from the US Department of Housing and Urban Development, 57 percent of all San Rafael’s large households earned less than 50 percent of the areawide median income. This compared to 31 percent for households with one to four members.

The limited incomes among many larger households creates greater housing hardship, as these families often have other essential expenses that limit the income available for housing. Suitable

⁵ 2020 data is from the American Community Survey for 2015-2019, which was published in 2021.

rental options for large, lower income households are limited. Most affordable and rent-restricted housing is comprised of one and two bedroom units. Affordable three-bedroom units often have waiting lists which make them unavailable even for qualified applicants. There is a strong and urgent need for three- and four-bedroom rental units at rents that are affordable to lower income households in the city.

3.4.4 Female-Headed Households

Single-parent households require special consideration and assistance because of their greater needs for child care and other expenses for dependent household members. In particular, female-headed households with children may have lower incomes than their male counterparts, limiting housing affordability. In most communities, female-headed households are considered to be at greater risk of displacement, poverty, and housing overpayment. Additionally, systemic discrimination against single mothers with children can make it more challenging difficult to find suitable rental housing, especially in a competitive market.

The 2015-2019 American Community Survey identified 2,110 female-headed families in San Rafael, accounting for 15.4 percent of the families (and 9.0 percent of all households) in the city. Roughly 64 percent of these households were renters, which is a higher percentage than the population at large. In addition, 65 percent had children under 18 living at home, including 22 percent with children under six years old. In addition, there are 4,595 single (one person) female-headed households in San Rafael, representing nearly one in every five households in the city.

Median income for female-headed households with children under 18 was \$51,875 in 2015-2019, whereas it was \$180,904 for married couples with children and both spouses present. 2015-2019 ACS data indicates a poverty rate of 14.7 percent in San Rafael for single mothers with children, compared to 6.8 percent for all families. The Census also disaggregates this data by ethnicity, indicating a poverty rate of 35.7 percent for Latina mothers with children living at home and no spouse present. The data also indicates that 55 percent of single mother households have one income, 12 percent have no income, and 33 percent have at least one other person in the household who is a wage earner.

A sub-population of female-headed households may also need assistance related to domestic violence. The Center for Domestic Peace, located in Downtown San Rafael, provides emergency and transitional housing for women and a safe place to live when leaving an abusive partner and establishing a new life. The Center provides a confidential refuge for abused women and their children, as well as food, clothing, housing assistance, childcare, and transportation. It also operates *Second Step*, a transitional living facility for women and their children with access to counseling and supportive services. Center for Domestic Peace also provides legal assistance to abused women and provides education and educational and violence prevention programs.

3.4.5 Farmworkers

State law requires that housing elements evaluate the needs of farmworker housing in the local jurisdiction. Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. This includes laborers in fields, processing plants, and support activities. It also includes seasonal workers, including those who may rely on migrant housing during their period of employment. According to the US Department of Agriculture Census of Farmworkers (2017), there were 697 permanent and 577 seasonal farmworkers in Marin County. This data is not broken down to the city level but is primarily associated with persons employed on farms and ranches outside the urbanized part of Marin County.

The 2015-2019 American Community Survey identified 304 San Rafael residents employed in agriculture, forestry, fishing, hunting, and mining. Among those employed in agriculture, most work in wholesale and horticultural businesses rather than on farms or ranches. Additionally, the California Department of Education indicates there are no migrant worker students in the San Rafael or Miller Creek school systems (there are 11 migrant worker students in Marin County as a whole). Most of the county's agricultural employees reside in West Marin County rather than in the urban tier of cities along the 101 corridor. To the extent that agricultural workers may desire to live in San Rafael, 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.

3.4.6 Persons Experiencing Homelessness

The State of California has identified persons experiencing homelessness as a special needs group. This include persons who are living in a supervised publicly or privately operated shelter that provides for temporary living, and persons with a nighttime residence that is a public or private place not designed for (or ordinarily used as) sleeping accommodation, including a car, park, abandoned building, bus or train station, airport, or campground.

State law requires an analysis of the needs of unhoused residents and an estimate of the need for emergency shelter in each jurisdiction. SB 2 (2008) requires that cities use this estimate to identify zoning districts where emergency shelters are allowed as a permitted use. While planning for the unhoused population is principally conducted by the Marin County Department of Health and Human Services, ending homelessness is a shared goal that requires interjurisdictional coordination. The City of San Rafael plays an essential role by creating development opportunities for housing serving extremely low-income residents, including transitional and supportive housing, and by working with non-profit partners to deliver services and guide all residents toward permanent, stable housing.

Population Count of Persons Experiencing Homelessness⁶

The most reliable source of information for evaluating the homeless population in Marin County is the biennial *Marin Point in Time Homeless Count*.⁷ The Marin County Department of Health & Human Services, in partnership with housing and service providers, faith-based groups and schools, leads this effort locally. The Point in Time Count is a census of persons experiencing homelessness, conducted across the country according to a method consistent with U.S. Department of Housing and Urban Development (HUD) requirements. In addition to meeting HUD requirements, Marin County also conducted a survey of residents living in vehicles in February 2021.

At the time of this publication, the most recent “Point in Time Count” for Marin County was completed on January 27-28, 2019. The Count is as a one-day snapshot of unduplicated numbers of homeless families and individuals in sheltered, unsheltered and other locations. It is in no way a complete census of homeless. The Count includes two components: (1) an enumeration of persons unsheltered individuals and families, such as those sleeping outdoors, in tents, and in vehicles; and (2) an enumeration of persons living in emergency shelters, transitional housing facilities, and other temporary shelters. The methodology includes a detailed survey of each individual counted, with special attention provided to specific subpopulations.

The Point in Time Count is an essential part of securing federal funding for homeless services. It also helps policy makers and service providers plan and implement services that meet the needs of the local homeless population. The Count also allows for evaluation of progress toward meeting measurable objectives, helps raise awareness of homelessness, and allows an evaluation of the status of specific subpopulations.

The 2019 survey counted 1,034 homeless residents in Marin County. This represented a slight decline from 2015 (1,309) and 2017 (1,117), despite substantial increases in homelessness in the Bay Area and California during this period. Most of the decrease was associated with a decline in the number of residents living in emergency shelters and transitional housing; the number of unsheltered residents dropped slightly between 2015 and 2017 and did not change between 2017 and 2019.

Countywide, approximately 32 percent of the homeless population was sheltered and 68 percent was unsheltered in 2019. Chart 3.14 shows the place where the individuals counted were residing on the night of the count.⁸

Table 3.22 presents a breakdown of the population experiencing homelessness by jurisdiction in Marin County. In response to the question “In what city/area did you stay in last night?” approximately 25 percent of the unhoused population identified San Rafael. Relative to prior

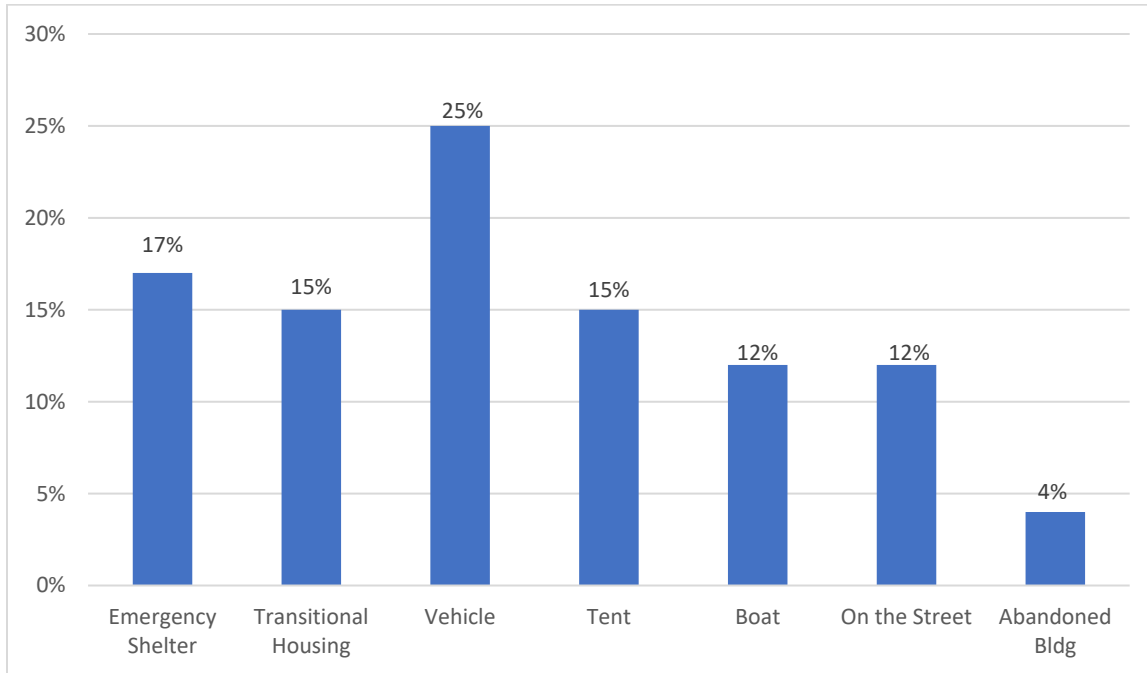
⁶ A Point-In-Time Survey was completed in February 2022. Data from the survey was not available at the time this text was prepared. The data presented here will be updated prior to Housing Element adoption.

⁷ Refer to the [Homeless Count and Survey Comprehensive Report](#) for a detailed description of count methodology and findings. The Survey is ordinarily conducted every two years, but was not carried out in January 2021 due to the COVID-19 pandemic. It is scheduled to be conducted on February 17, 2022.

⁸ This data is for the entire County and not San Rafael alone.

surveys the percentage identifying San Rafael has been decreasing over time. In the 2013 survey, 48 percent of Marin County’s unhoused population was counted in San Rafael.

Chart 3.14: Location Where Unhoused Residents were Counted in 2019 (countywide)



Source: Marin County Point in Time Count, 2019 (countywide percentages)

Table 3.22: Community Where Unhoused Residents were Counted, 2019 (countywide)

City/Location on Night Prior to the Count	# Unsheltered	# Sheltered	TOTAL
North Marin/Novato	147	163	310
Central Marin	277	94	371
San Rafael	161	94	255
San Anselmo	20	0	20
Corte Madera	39	0	39
Fairfax	5	0	5
Larkspur	28	0	28
Mill Valley	8	0	8
Unincorporated	16	0	16
South Marin	144	0	144
Sausalito	25	0	25
Richardson Bay Anchor Outs	103	0	103
Belvedere/Tiburon	0	0	0
Unincorporated	16	0	16
Unincorporated West Marin	140	0	140
Domestic Violence Shelter (location not reported)	0	69	69
TOTAL	708	326	1,034

Source: Marin County Point in Time Count, 2019

Between 2015 and 2019, San Rafael experienced a larger decrease in the number of unhoused residents than the County as a whole. There were 349 persons counted in San Rafael in 2015, 318 in 2017, and 255 in 2019. In 2019, about 37 percent of these persons were in shelters and 63 percent were unsheltered. The percentage of sheltered residents is somewhat higher in the city than the county average, as the city includes a disproportionate share of the countywide shelter capacity.

The Point-in-Time Count included the following findings about persons experiencing homelessness:

- Half (50%) of the countywide unhoused population is 25-49 years old. About one-third (31%) is over 50 and 19% is 24 or under, including 9% who are children.
- 67% of the countywide unhoused population is male; 33% is female
- 66% of the countywide unhoused population identifies as White. 17% is Black/African-American, although Black/African-American residents represent just 2% of Marin County's total population

- 19% identify as Latino, which is close to the countywide percentage of Latino residents
- The percentage of residents who were experiencing homelessness for the first time decreased from 35% in 2017 to 30% in 2019
- 70% of those counted had experienced homelessness for one year or more
- Nearly three-quarters were living in Marin County when they became homeless
- 47% had been in Marin County for 10 years or longer
- 49% cited economic issues as the primary condition that led to homeless; 36% cited relationship issues, 16% cited mental health issues, and 14% cited substance abuse issues
- 73% cited a need for rental assistance to get into permanent housing; 42% desired housing placement assistance
- 34% worked at least part-time—12% had full-time jobs
- 84% identified as straight; 11% identified as LGBT and 4% identified as other
- 28% had spent at least one night in jail or prison in the last year
- 39% had at least some college education

In addition, many of those without housing are experiencing health problems. These include psychiatric and emotional conditions (42%), post-traumatic stress disorder (PTSD) (35%), chronic health problems (28%), and physical disabilities (25%).

Homeless Subpopulations and Service Needs

The detailed surveys conducted for the 2019 *Marin Homeless Point in Time Count* provided information on specific sub-populations including chronically homeless, veterans, families, unaccompanied children under the age of 18, young adults (18-24), and older adults (60+).

Chronically Homeless. The US Department of Housing and Urban Development defines a chronically homeless individual as someone who has experienced homelessness for a year or longer, or who has experienced at least four episodes of homelessness totaling 12 months or more in the last three years, with a disabling condition that prevents them from maintaining housing. This is one of the most vulnerable populations in the community, with high mortality rates and health care costs. These costs are often significantly higher than the cost of providing individuals with permanent housing and supportive services.

Countywide, the number of chronically homeless persons declined by 28 percent between 2015 and 2019. However, this was the highest need segment of the population, with 65 percent reporting a chronic health condition and 62 percent reporting PTSD. This population was also twice as likely as the non-chronically homeless population to have been incarcerated in the prior 12 months. Multiple services, including general health and behavioral health services, are needed to assist this population.

Veterans. Veterans represent 10 percent of the unhoused population in Marin County. Many veterans experience conditions that make them more vulnerable to homelessness. Based on the point-in-time data, this sub-population is more likely to be unsheltered and more likely to be chronically homeless than the unhoused population at large. Marin's unhoused veterans were also more likely to be disabled, more likely to be incarcerated, and less likely to use supportive services such as free meals, bus passes, and health services, than the unhoused population at large.

Families. There were 54 homeless families identified in Marin’s 2019 point in time count, with 147 persons. This population was largely sheltered, more likely to access services, and more likely to be homeless due to personal relationship issues than the unhoused population at large. About two-thirds of the county’s unhoused population reported employment.

Unaccompanied Children and Transition Age Youth. There were eight children under 18 and 99 unaccompanied persons aged 18-24 experiencing homelessness in the county, representing about 10 percent of the unhoused population. Half identified as LGBTQ and 30 percent had experience in the foster care system. About 89 percent were living in Marin County at the time they became homeless. About 88 percent had a high school degree or GED.

Older Adults. There were 320 Marin County residents over 50 who were identified as unhoused in the point-in-time survey in 2019. Economic issues were identified as their leading cause of homelessness, and 86 percent had been homeless for at least one year. Older adults were more likely than other subpopulations to express a need for rental assistance and affordable housing.

2021 Count of Population in Vehicles

In February 2021, the Marin County Continuum of Care conducted a vehicle count to assess the current state of homelessness in the county. Since the 2021 biennial count had been postponed due to the COVID-19 pandemic, this interim census provided a tool for measuring progress since 2019. The survey identified 486 persons living in vehicles countywide, an increase of 91 percent since 2019. About 60 percent of this population was living in RVs or vans.

The 2021 survey identified 127 persons living in vehicles in San Rafael, representing 26 percent of the countywide total. This figure was more than double what it was in 2019 (58) but was not as high as it was in 2017 (154). The findings reinforce the continued need for permanent affordable housing, as well as a need for safe parking areas for those experiencing homelessness and living in vehicles.

Inventory of Available Resources

SB 2 requires the Housing Element to include an inventory of the housing resources available within the community, including emergency shelters, transitional housing, and supportive housing. The 2020-2024 Marin County Consolidated Plan provides an estimate at the county level, summarized below in Table 3.23. An inventory of resources in San Rafael follows.

The Marin County Continuum of Care’s “Response to Homelessness in Marin County” (2019) indicates that emergency shelter beds are available to 194 people countywide, with 55 beds reserved for families and 139 beds reserved for individuals. This is based on federal definitions of “emergency shelter.” The County uses a slightly less rigid definition of emergency shelter in its planning and identified 266 dedicated beds for chronically homeless persons as of 2018. The countywide Consolidated Plan indicates that the most severe shortages in the County are for supportive housing for persons with multiple disorders.

Table 3.23: Facilities and Housing for Homeless Households in Marin County, 2020

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round (Current and New)	Voucher/ Seasonal/ Overflow	Current and New	Current and New	Under Development
Family Beds (Households with adults and children)	55	3	159	155	0
Individual Beds (Adults only)	149	6-	38	492	10
Chronically Homeless	0	0	0	492	28
Veterans	0	0	0	16	0
Unaccompanied Youth	0	0	0	0	0

Source: Marin County 2020-2024 Consolidated Plan

The principal resources within San Rafael include emergency shelters and supportive and transitional housing operated by non-profit service providers, such as Buckelew Programs, the Center for Domestic Peace, Center Point, Inc., EAH, Homeward Bound, and St. Vincent de Paul. Homeward Bound and the Center for Domestic Peace both operate emergency shelters. The Homeward Bound facilities include the Family Center at 430 Mission Avenue, which can accommodate up to nine families, and the Carmel Hotel at 830 B Street, which includes 10 emergency shelter beds. Homeward Bound is also replacing its 55-bed shelter at 190 Mill Street with a new facility that will provide 40 beds for homeless adults and 32 units of permanent supportive housing for very low-income households. An interim facility at 3301 Kerner is serving as a temporary shelter while construction proceeds and will ultimately provide 44 supportive housing units.

The Center for Domestic Peace operates at undisclosed locations and serves victims of domestic violence and sex trafficking and their children. There are also transitional housing facilities for persons recovering from drug and alcohol addiction. These include the Helen Vine Recovery Center at 291 Smith Ranch Road (30 beds, operated by Center Point), The Manor at 603 D Street (40 beds, operated by Center Point), and the Women and Children’s facility at 1601 Second Street.

Homeward Bound also manages 26 supportive housing units at the Carmel Hotel (830 B Street) and 20 supportive housing units for persons with mental health issues at The Palm Court (199 Greenfield). There are also 33 units of supportive housing for disabled residents at 1103 Lincoln (12 units), 7 Mariposa (10 units) and 410 Mission (11 units), operated by EAH Housing. Finally, the Marin Housing Authority operates 40 units of housing for disabled persons and lower-income older adults at 5 Golden Hinde in North San Rafael.

The City is participating in the Project HomeKey Initiative, a statewide program that is funding the acquisition of underused hotels, offices, and other commercial buildings and their rehabilitation as housing for extremely low-income persons. Project HomeKey funds have been used by the County of Marin to acquire and renovate 3301 Kerner Boulevard, a former office building that had become largely vacant. Once completed, this project will provide 44 permanent deeply subsidized housing units with on-site supportive services.

Unmet Need for Emergency Shelter

San Rafael has a disproportionately large share of the county's emergency shelters, transitional housing, and supportive housing. These facilities tend to operate at full or near capacity. There were 161 unsheltered residents at the time of the 2019 Point in Time Count, suggesting an unmet need for 161 shelter beds. Although additional shelter capacity is being created through the Mill Street project, this will replace an existing facility rather than creating a net gain in shelter beds. The City is making advances toward increasing the supply of transitional housing with the addition of 44 units at 3301 Kerner and 32 units at the Mill Street project.

Chapter 5 of the Housing Element addresses the availability of sites for potential future emergency shelters. The Chapter demonstrates that the City has the land capacity to meet the existing need. There is a continued need for programs to make such projects more feasible by closing the gap between project costs and available funding and revenue sources. There is also a need for services tailored to meet the needs of older adults, women, disabled residents, veterans, and other specific populations experiencing homelessness, and for staff training for appropriate response. Other issues requiring resources and effective solutions include the need for safe parking areas, additional funding for supportive services, and supportive housing for persons with mental illness and those who are chronically homeless.

3.5 Housing Stock Characteristics

This section of the Element provides an overview of San Rafael's housing stock. It addresses the number and age of housing units, types of structures, number of bedrooms, and vacancy characteristics. Information on home values and rents also is provided. The content meets the requirements of Government Code Section 65583(a) and provides baseline information for updated housing policies and programs.

3.5.1 Number of Housing Units

According to the 2020 Census, San Rafael had 24,502 housing units. This is an increase of 491 units over the 24,011 units reported in the 2010 Census. While the decennial Census is the definitive source of data for housing unit counts, it is worth noting that other sources show a slower rate of housing unit growth between 2010 and 2020. The California Department of Finance (DOF) indicates that the City had 24,163 housing units on January 1, 2021. The DOF figure is based on annual data provided to the State by the City on the actual number of units added each year since 2010. This data suggests a net change of only 152 units since 2010. The larger figure reported by the 2020 Census may be due to undercounts in 2010, an overcount in 2020, greater recognition of accessory dwellings, or unpermitted construction or conversions over the decade.

Table 3.24 shows the total number of housing units in San Rafael, Marin County, and each of the 11 cities in the county over a 30-year period. The table also indicates the percent change in the number of housing units between 1990 and 2020, and between 2010 and 2020. San Rafael gained more than 1,800 units in the 1990s and over 1,000 units during the first decade of the 2000s. The rate of growth during 2010-2020 was much slower, even using the higher-than-expected 2020 figures reported by the Census.

Nearly all of the jurisdictions in Marin County gained fewer units in the 2010s than they did during previous decades. In fact, five cities in the county had fewer units in 2020 than they did in 2010. The number of units countywide grew by 0.3 percent during the decade, compared to an 11.5 percent growth rate for 1990-2010. Despite its slow growth rate, San Rafael actually gained more housing units during the 2010s than any other city in Marin County. On a percentage basis, only Corte Madera grew at a faster rate.

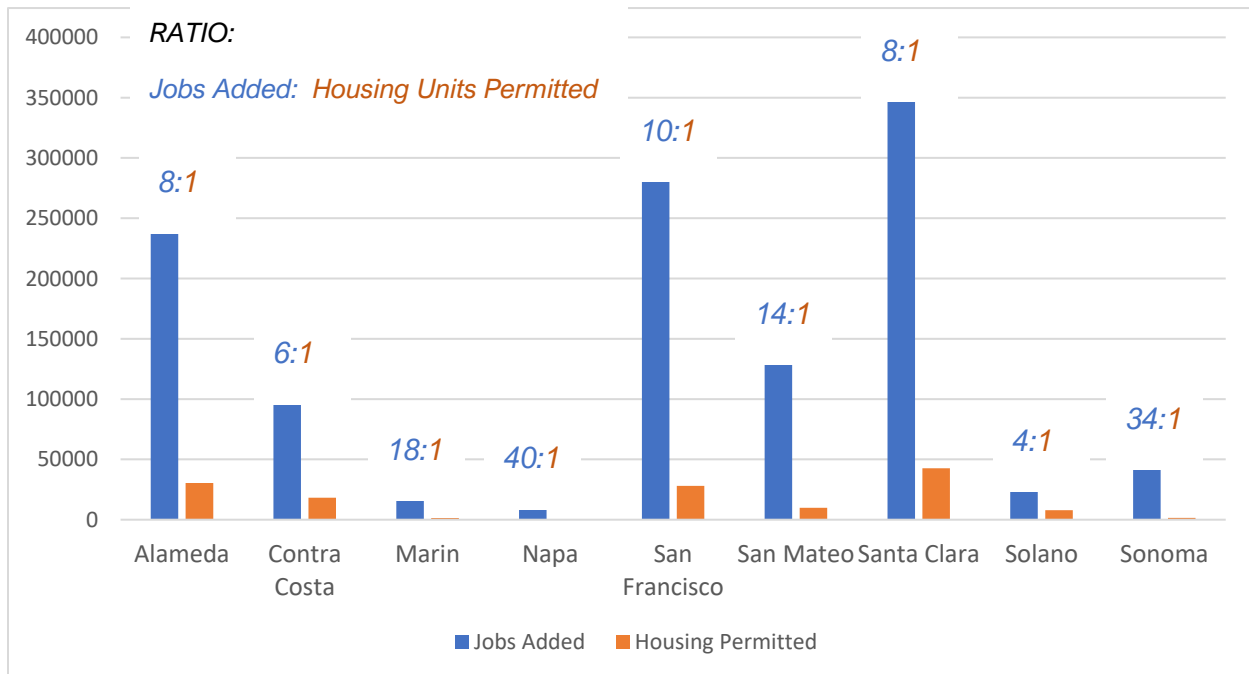
Chart 3.15 illustrates the imbalance resulting from sluggish housing construction during the 2010s relative to job growth. The chart indicates the number of housing units added in each Bay Area county over the decade, along with the number of jobs added in each county. In Marin County, there were 18 jobs added for every housing unit added. While North Bay counties added fewer jobs than the urban core of the region, they added even fewer housing units. In the region as a whole, more than nine times more jobs were added than housing units. The inability of housing to keep pace with economic growth has led to low vacancy rates and rapid increases in housing prices and rents.

Table 3.24: Housing Growth Trends by City in Marin County, 1990-2020

	Total Number of Housing Units				1990-2010 % change	2010-2020 % change
	1990	2000	2010	2020		
San Rafael	21,139	22,948	24,011	24,502	13.6%	2.0%
Belvedere	1,037	1,059	1,045	1,060	0.8%	1.4%
Corte Madera	3,717	3,850	4,026	4,174	8.3%	3.7%
Fairfax	3,225	3,418	3,585	3,470	11.2%	-3.2%
Larkspur	5,966	6,413	6,376	6,459	6.9%	1.3%
Mill Valley	6,139	6,286	6,534	6,502	6.4%	-0.5%
Novato	18,782	18,994	21,158	21,271	12.7%	0.5%
Ross	768	805	884	880	15.1%	-0.5%
San Anselmo	5,330	5,408	5,538	5,518	3.9%	-0.4%
Sausalito	4,378	4,511	4,536	4,425	3.6%	-2.4%
Tiburon	3,433	3,893	4,025	4,047	17.2%	0.5%
Marin County	99,757	104,990	111,214	111,564	11.5%	0.3%

Source: US Census, 1990-2020

Chart 3.15: Job Growth and Housing Growth by County, 2010-2019



Source: California Regional Economic Analysis Project, 2021. State of California Department of Finance, 2021.

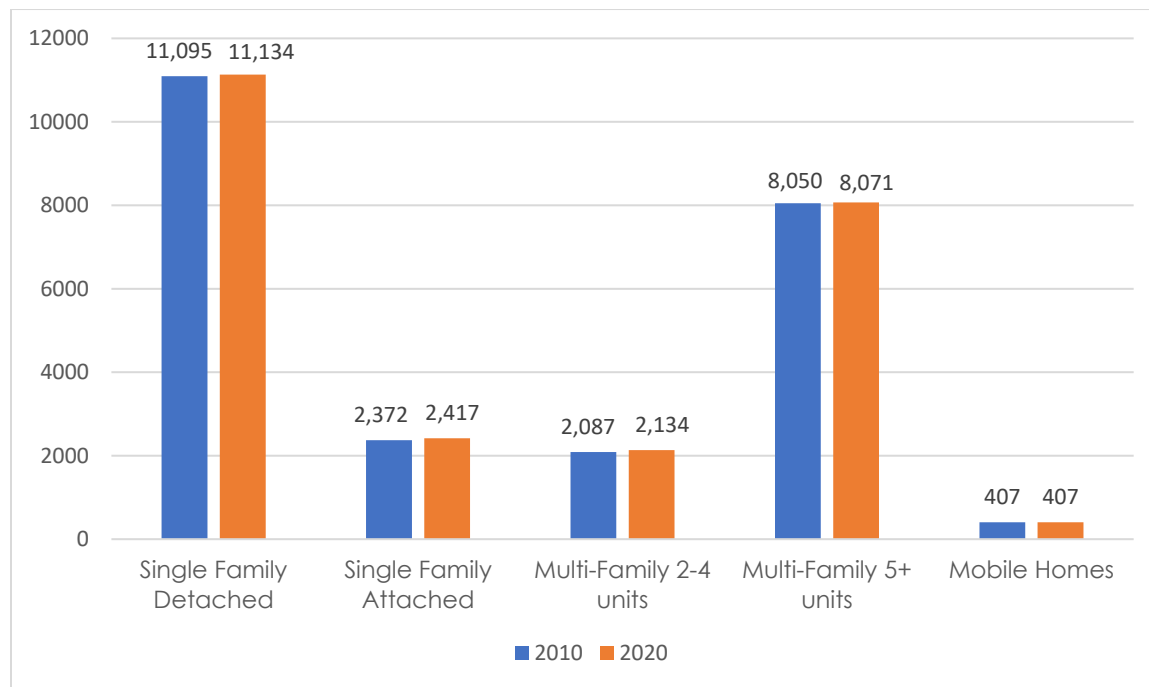
Note: The blue bars in this chart indicate the net number of jobs added in each county from 2010 to 2019. The orange bars indicate the number of housing units added. The ratio of jobs added to housing added for each county appears at the top of the bars.

3.5.2 Structure Type

Chart 3.16 indicates the number of housing units by structure type in San Rafael in 2010 and 2020. In 2020, single family homes represented 56 percent of the city’s housing stock. About 82 percent of this housing stock consists of detached units; the other 18 percent consists of attached units such as townhomes.⁹

Multi-family units comprise 42 percent of the city’s housing stock. Of this total, 21 percent are in small buildings of two to four units each and 79 percent are in buildings with five units or more. Multi-family units are distributed throughout the city, but are especially prevalent in Downtown San Rafael, in the Canal area, in older neighborhoods such as Gerstle Park and Montecito, in the Woodland Avenue and Lincoln Avenue corridors, in the Civic Center/Merrydale area, in the Northgate/ Nova Albion area, and in Smith Ranch/ Deer Park. Mobile homes comprise the remaining two percent of the city’s housing stock. There are two mobile home parks in the city, the largest of which is Contempo with 396 units.

Chart 3.16: Structure Type



Source: California Department of Finance, 2021.

⁹ Single family attached housing refers to units on individual parcels built to the edge of their lot line and abutting another unit, such as townhomes.

Table 3.25 indicates the change in the total number of units each year between 2010 and 2020 by structure type. Columns 2-6 are based on California Department of Finance data, which theoretically is derived from local annual housing progress reports (APRs). However, the City's APRs –shown in Column 7---reported substantially more housing in each time period.

The State data indicates a net gain of 152 units over the period. The overall increase represents an annual growth rate of less one-tenth of one percent. There were also several years where a net loss of housing stock is shown. Loss of units may result when units are demolished, converted to other uses, destroyed by fire or natural causes, or merged together. The City's APR data indicates a net gain of 459 units over the period. The source of this discrepancy is unknown.

A majority of the single family housing stock in the city is owner occupied, while a majority of the multi-family stock is renter occupied. ACS data indicates that 83 percent of the city's single family detached homes are occupied by homeowners. For townhomes, 56 percent are owner-occupied. Conversely, 86 percent of the multi-family units in San Rafael are occupied by renters.

Table 3.25: Net Change in Number of Units, 2010- 2020

	State Department of Finance Records					City of San Rafael APRs
	SF Detached	SF Attached	2-4 Unit	5+ Unit	TOTAL	
2010	4	1	1	-3	3	14
2011	0	-6	0	0	-6	6
2012	3	0	0	0	3	5
2013	1	23	0	0	24	112
2014	1	-3	0	0	-2	18
2015	2	-2	0	0	0	102
2016	5	22	0	0	27	26
2017	12	-8	2	12	18	27
2018	14	18	0	4	36	39
2019	-5	0	24	0	19	28
2020	2	0	20	8	30	82
TOTAL	39	45	47	21	152	459

Source: (Columns 2-6): California DOF Table E-5, 2021; Column 7, San Rafael Annual Progress Reports, 2010-2021

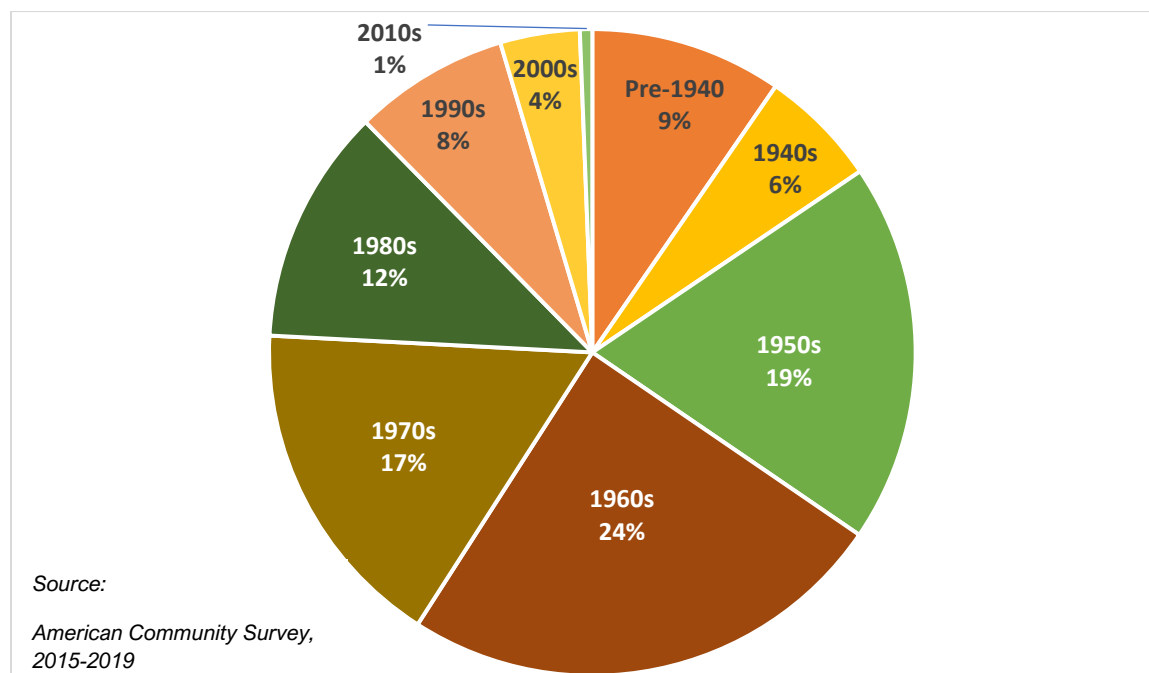
3.5.3 Age of Housing Stock

Chart 3.17 shows the age of San Rafael’s housing stock. About 43 percent of the city’s housing units were constructed during the 1950s and 60s, a period of very rapid growth throughout Marin County. Construction during the 1970s and 80s also was substantial, with nearly 30 percent of all housing units in the city built during these two decades. Only 13 percent of the city’s housing stock was built after 1980. A similar percentage—15 percent—was built before 1950. About 9 percent of the city’s housing stock—equal to about 2,400 units—was built before 1940.

Census data indicates that the City’s older housing stock is more likely to be renter occupied than owner occupied. In fact, 60 percent of the housing stock built before 1940 is rented. This includes apartment buildings in and around Downtown San Rafael and in the “first ring” neighborhoods within a mile of Downtown. Because of the age of this housing, there is an ongoing need for maintenance, energy efficiency, seismic upgrades, and other improvements to ensure habitability and code compliance. Some of these costs may be passed on to tenants through increased rents, resulting in decreased affordability. In some cases, these units may be at higher risk of demolition due to their age and condition.

Even the housing units built in the 1950s and 60s may require ongoing investment to keep them in good condition. Building codes at the time of their construction did not address earthquake and fire safety or energy efficiency in the manner addressed by today’s codes. These units also require modernization and updating, along with routine repair and maintenance such as reroofing and foundation repair. Among owner-occupants, there is strong interest in updating the housing stock to incorporate modern amenities and features common in new construction. This often includes home additions (including home offices) as well as renovations such as kitchen and bathroom remodels.

Chart 3.17: Year of Construction of San Rafael’s Housing Units



3.5.4 Housing Condition

Most housing in San Rafael is in excellent condition. City staff estimates that less than one percent of the city's housing units have code enforcement issues related to structural condition. This is partly attributable to the high value of housing in the city and low vacancy rates. It is further reflected in the high volume of permits issued for home renovation, maintenance, and additions.

Since the 1970's, the city has administered a Report of Residential Building Record (RBR) program. This includes a building permit records check and physical inspection upon the sale of all residential units, including condominiums and other units in multi-family buildings. The primary purpose of the inspection is to verify that any modifications or improvements that may have been made to the structure were done with permits and conform to State and local building codes. If violations or unpermitted improvements are identified, the owner (or buyer) is responsible for obtaining a retroactive permit.¹⁰ Major health and safety issues and conditions that impair habitability are called out and ordered for repair, improvement or abatement as part of this inspection process. For homeowners selling their homes, the sale itself can help offset the cost of these repairs.

For those not selling their homes, deficiencies are typically cosmetic and can be remedied through minor home repair. However, even cosmetic repairs can become a financial burden for lower income homeowners or older adults with fixed incomes and limited resources. The Marin Housing Authority operates a low-interest loan program (including deferred pay-off periods) to assist these households, but funding is limited.

At any given time, there may also be a handful of "dilapidated units" in the city, defined as units suffering from excessive neglect, where the building appears structurally un-sound and maintenance is non-existent. Some of these units are considered unfit for human habitation in their current condition and would require major rehabilitation before they can be re-occupied. In some cases, these units may be associated with stalled renovation projects, past structure fires, or foreclosures. The City prioritizes code enforcement on immediate life safety and public health considerations and remediates these issues in collaboration with property owners.

One metric for evaluating housing condition is the absence of a kitchen or complete plumbing facilities in a housing unit. According to the ACS, there are 30 owner-occupied units and 301 renter-occupied units that lack complete kitchen facilities. This likely includes junior accessory dwellings, studios, transitional housing, and other living quarters where the occupant has access to a shared kitchen serving the primary residence or multiple households. The ACS also indicates that there are 17 owner-occupied units and 80 renter-occupied units without complete plumbing facilities. Again, these are likely units with shared bathrooms or half-baths that have access to a full bathroom in the building.

San Rafael has the highest stock of multi-family residences in Marin County, with more than 10,000 units. This total includes more than 1,400 units built before 1960 and 4,000 units built in the 1960s and 70s. More than 90 percent of the older multi-family housing stock is renter-occupied. This housing stock requires substantial maintenance, particularly where large

¹⁰ The physical inspection portion of this program was temporarily suspended during the COVID-19 pandemic. However, resale reports with permit history are still required.

households are occupying units originally designed for one or two people. The City has instituted a Housing Inspection Program (HIP) to ensure that multi-family units provide a safe, sanitary living environment for their occupants.

Initially administered by the County of Marin, the City took over the HIP in 2002. The program includes periodic, proactive inspections of apartments and hotels to ensure adequate levels of maintenance and corrective code enforcement and blight issues. The HIP involves a rotating schedule of City inspections for all properties with three residential units or more. The cycle is repeated about once every five years. At the inspection, City personnel review property conditions, habitability and compliance with basic building, housing and fire code standards. If violations are identified, a correction order is issued to the property owner. Ample time is given for the needed repairs to be made and a reinspection is conducted to verify that the corrective work has been done.

HIP inspectors check each unit for interior wall, ceiling, and floor condition; exterior wall and roof covering condition; structural hazards and sanitation; broken or missing windows; smoke detectors and fire extinguishers; signage; light, ventilation, and ceiling height; light fixtures and electrical systems; and plumbing systems. The number of deficient units has been reduced through this program, but there is still an indeterminate number of multi-family rental units in need of rehabilitation and modernization. As units are modernized, owners may raise rents to recover their investment costs, potentially creating economic hardship for tenants and raising the risk of displacement. The City aims to ensure safe, sanitary living environments for all residents while protecting renters and the affordability of the housing stock.

3.5.5 Vacancy Characteristics

The vacancy rate is often used as an indicator of how well the supply of housing units is meeting demand. A vacancy rate of five to eight percent for rental housing and two percent for ownership housing is generally indicative of healthy balance between supply and demand. When the rental vacancy rate is lower than five percent, prices tend to rise and renters may find it more difficult to find a suitable housing unit. Problems such as overpayment, overcrowding, and housing discrimination may become more prevalent in such circumstances.

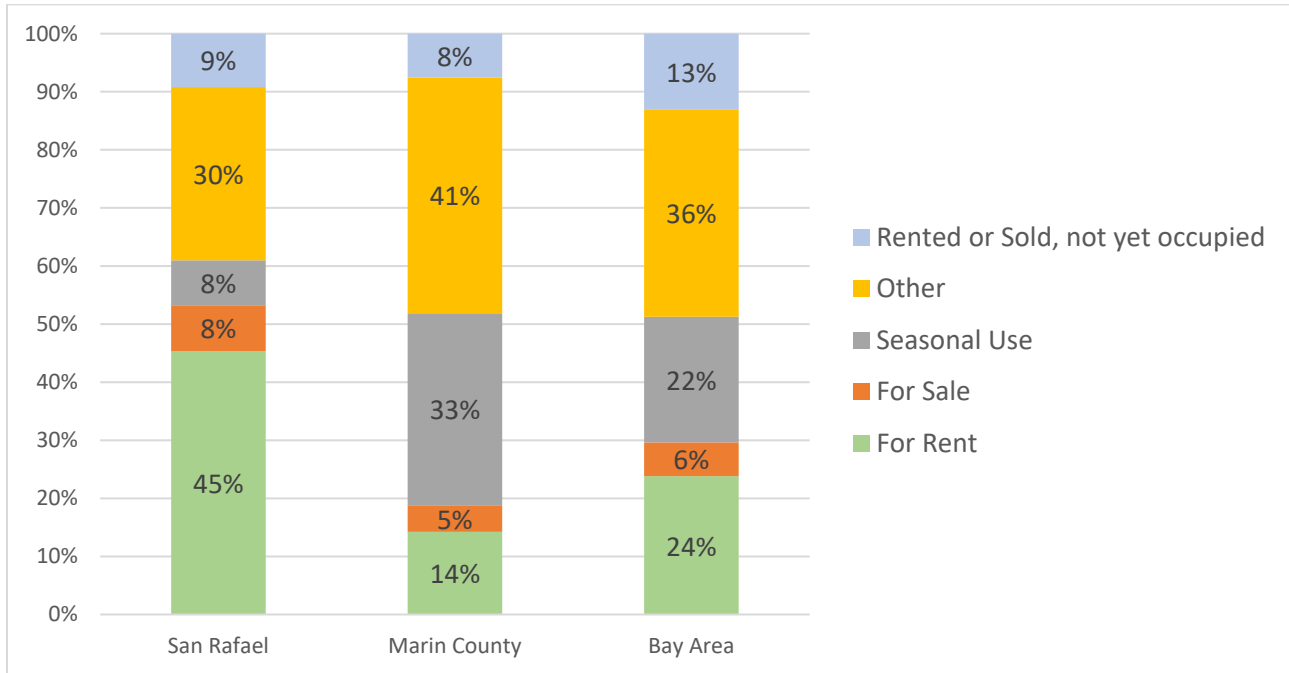
According to the Census Bureau, San Rafael had 1,247 vacant units in 2010 and 1,163 vacant units in 2020.¹¹ As a percentage of total housing stock, the vacancy rate declined from 5.2 percent in 2010 to 4.7 percent in 2020. This is lower than the vacancy rate in Marin County, which was 7.2 percent in 2010 and 6.6 percent in 2020. It was also lower than the regional average of about 6.3 percent in 2020.

Other data sources confirm that vacancy rates in the city are low. The California Department of Finance reports a rate of 4.4 percent in the city, compared to 6.5 percent countywide. The American Community Survey for 2015-2019 indicates a vacancy rate of 4.2 percent in San Rafael. Chart 18 and Table 26 indicate the status of these vacant units. Based on 2015-2019 data, 45 percent of them were for rent, eight percent were for sale, eight percent were used

¹¹ As with other variables documented in this report, different data sources yield different results. In this instance, the 2010 and 2020 Censuses are based on a "100 percent count" of all units and are considered the most accurate source. However, 2020 data for vacancy by type (for-rent, for-sale, seasonal, etc.) is not yet published. Therefore, other sources such as the 2015-2019 American Community Survey and the 2021 Department of Finance data also are cited here.

seasonally, nine percent were just rented or sold but not yet occupied, and 30 percent were “other.” In Marin County and the region as a whole, a larger percentage of vacant units were seasonal or classified as “other.”¹²

Chart 3.18: Vacant Units by Type: San Rafael, Marin County, and Bay Area



Source: American Community Survey, 2015-2019

Table 3.26: Vacant Units in San Rafael, 2010 and 202

Vacancy Status	2010	2020
For rent	461	469
For sale only	147	82
Rented or sold, not occupied	195	80
For seasonal, recreational, or occasional use	0	95
Other vacant	581	309
Total Vacant	1,284	1,035
Percent of units that are vacant (all categories)	5.2%	4.7%

Source: ACS data for 2010 (2006-2010) and 2019 (2015-2019). Note that totals in both cases do not match the US Census, as the ACS is based on a sample of units extrapolated to the city as a whole

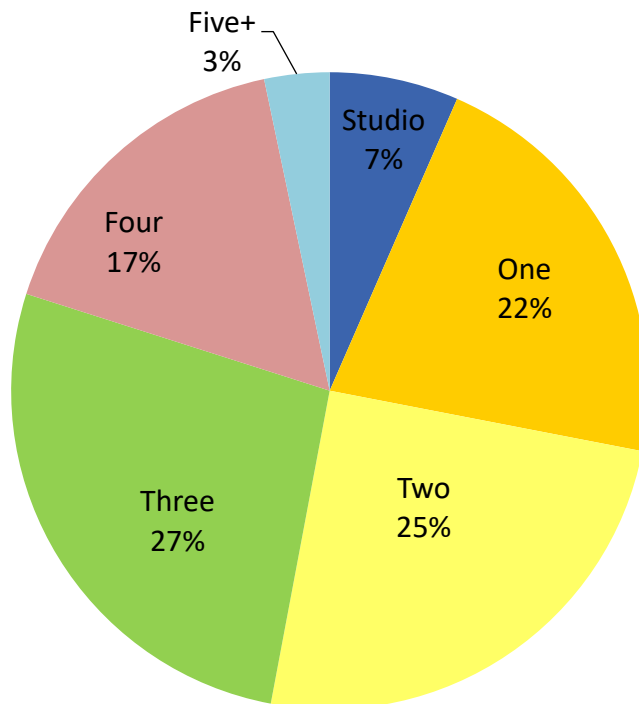
¹² “Other” vacant units include homes being used for storage, homes with an owner living in a nursing home, homes being remodeled or renovated, homes being held for settlement of an estate, homes in foreclosure but not for sale, etc.

3.5.6 Housing Size

The median number of rooms for all homes in San Rafael is 4.6. This compares to a countywide median of 5.4. With a larger share of multi-family housing, San Rafael has a larger share of one and two bedroom housing units than the county as well as a smaller median house size. Chart 19 shows the distribution of housing units by bedroom count. More than half of all homes in the city are two bedrooms or smaller. About 29 percent of the city’s homes have one bedroom or fewer, compared to 19 percent in Marin County as a whole.

Table 3.27 indicates the number of bedrooms in San Rafael’s housing units by tenure using data from the 2015-19 American Community Survey. Homes occupied by renters tend to be smaller than those occupied by owners. About 84 percent of the city’s renters live in units with two or fewer bedrooms. Among homeowners, only 22 percent live in units with two or fewer bedrooms. This distribution is not well aligned with household size, since many of the city’s largest households are renters while 68 percent of its homeowners are one and two person households.

Chart 3.19: Number of Bedrooms in San Rafael Housing Units



Source: ACS, 2015-2019

Table 3.27: Number of Bedrooms by Tenure

Bedroom Type	Owner Households		Renter Households		All Households	
	Number	Percent	Number	Percent	Number	Percent
0 BR	28	0.2%	1,508	12.9%	1,536	6.6%
1 BR	445	3.8%	4,590	39.1%	5,035	21.5%
2 BR	2,092	17.9%	3,748	32.0%	5,840	24.9%
3 BR	4,970	42.5%	1,346	11.5%	6,316	27.0%
4 BR	3,494	29.8%	438	3.7%	3,932	16.8%
5+ BR	677	5.8%	97	0.8%	774	3.3%
TOTAL	11,706	100.0%	11,727	100.0%	23,433	100.0%

Source: ACS 2015-2019

3.5.7 Housing Market Conditions

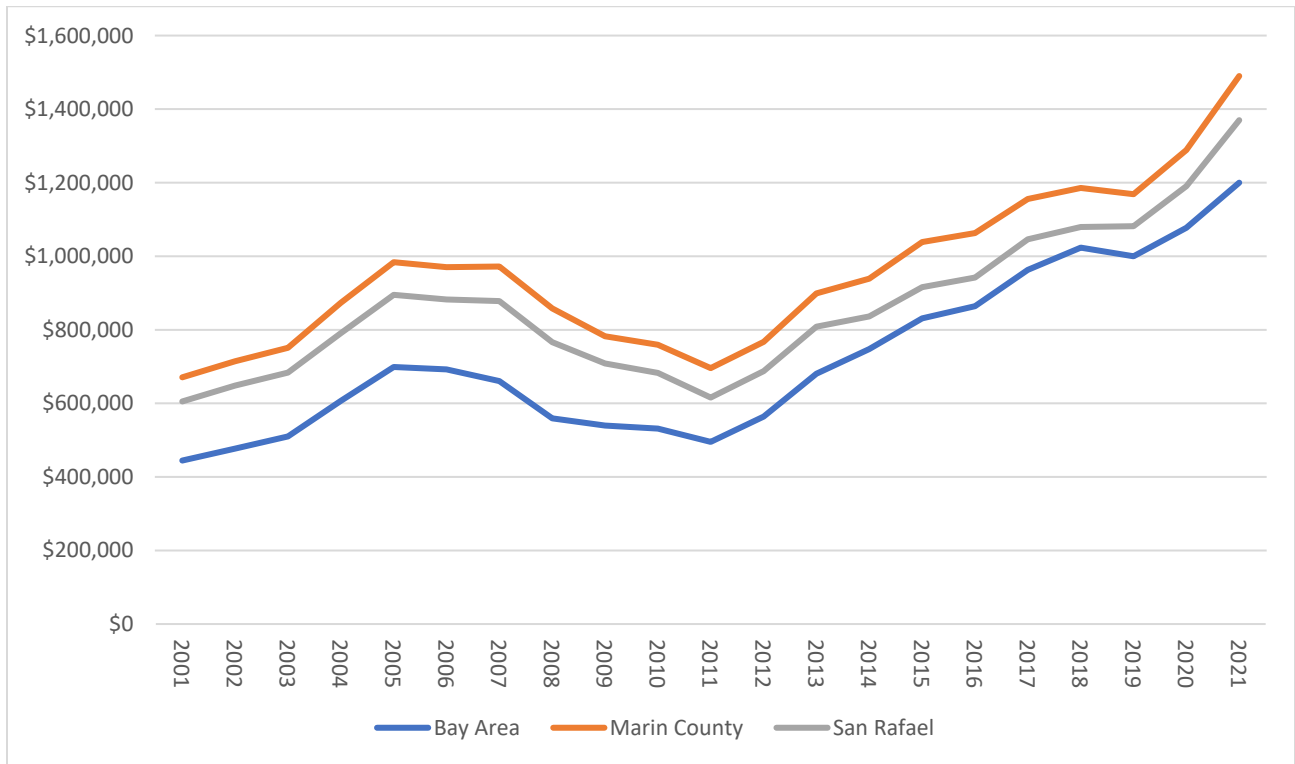
For-Sale Market

Chart 3.20 tracks home sales data in San Rafael between 2000 and 2020 using the Zillow.com real estate data base. Data for Marin County and the Bay Area is also included. Over the 20-year period, all three geographies saw a rapid increase between 2001 and 2005, a plateau in 2005-2007, a drop of roughly 30 percent during the 2008-2011 recession, and a full recovery between 2012 and 2017. After a brief leveling off in 2018-19, prices inflated at their fastest rate in two decades between 2019 and 2021. Prices in San Rafael and Marin County remained above the regional average the entire time, although the rate of price increase for the region over the 20-year period exceeded the rate in Marin County.

In December 2011, San Rafael's adjusted median value was reported by Zillow to be \$615,660. By December 2021, the median value had increased 123 percent to \$1,370,000. The Bay Area as a whole saw an increase of 142 percent, from \$495,000 to \$1,200,000. Between December 2019 and December 2021 alone, the median value in San Rafael and Marin County increased by 27 percent. This exceeded the regional rate of 20 percent. Current prices make it exceedingly difficult for most households to purchase a home in the area, particularly first-time buyers.

The Zillow data also includes a breakdown by unit type. This indicates an adjusted average value of \$1.54 million for single family homes and \$685,000 for condominiums as of December 2021. Relative to the December 2019 totals, single family homes have increased in value by 30 percent and condominiums have increased by 15 percent. Condominiums remain substantially more affordable than single family homes, and will likely become the dominant form of new construction in the for-sale market in San Rafael given the available supply of buildable sites.

Chart 3.20: Median Home Value in San Rafael, Marin County, and Bay Area, 2001-2020



Source: Zillow Home Value Index, 2022.

Note: Zillow describes the ZHVI as a smoothed seasonally adjusted measure of the typical home value. It reflects the typical home value of a home in the 35th to 65th percentile range, filtering out very high priced and low priced units. It includes condominiums as well as single family homes. Figures shown here are for December of each year.

Table 3.28 compares home prices in San Rafael with those of the other 10 cities in Marin County, again using Zillow median price index data. Values are provided for January 2015, the start of the last Housing Element cycle, and December 2021, roughly seven years later. The rate of increase was higher in San Rafael than any other city in Marin County, at 61 percent. Most of the cities saw increases of 35 to 60 percent. All other cities in the county except Novato and Fairfax had even higher home values than San Rafael. San Rafael's lower figure is partially due to the significant percentage of condominium units in the city relative to the other cities in the county.

Table 3.28: Zillow Home Value Index in Marin County Cities, 2015-2021

City	Zillow Home Value Index		Percent Change
	Jan 2015	Dec 2021	
San Rafael	\$853,000	\$1,370,000	61%
Belvedere	\$3,710,000	\$4,690,000	26%
Corte Madera	\$1,210,000	\$1,830,000	51%
Fairfax	\$775,000	\$1,240,000	60%
Larkspur	\$1,400,000	\$2,090,000	49%
Mill Valley	\$1,350,000	\$1,999,000	48%
Novato	\$706,000	\$1,070,000	52%
Ross	\$2,800,000	\$4,030,000	44%
San Anselmo	\$949,778	\$1,425,776	50%
Sausalito	\$1,170,000	\$1,580,000	35%
Tiburon	\$2,222,000	\$3,040,000	37%

Source: Zillow.com, 2021

Real estate website Redfin.com compiles data by ZIP Code, based on actual sales occurring during the prior 12 month period. Redfin indicates a median sales price of \$1,397,500 in ZIP Code 94901 (Central San Rafael) and \$1,062,000 in ZIP Code 94903 (North San Rafael). This is consistent with historic sales price data, indicating slightly higher prices south of Puerto Suello. Redfin data for December 2021 also indicates the following:

- ZIP Code 94901 (Central):
 - Average days on market: 22
 - Percent of homes selling over asking price: 64%
 - Average percent above asking at sale: 7%

- ZIP Code 94903 (North):
 - Average days on market: 36
 - Percent of homes selling over asking price: 48%
 - Average percent above asking at sale: 3%

Data for 2021 indicates that 540 single family homes in San Rafael were sold over the course of the year. A review of current (January 2022) listings on Zillow in San Rafael shows 19 single family homes for sale, with a median asking price of \$1.4 million (high \$2.8 million, low \$879,000). Zillow also listed seven non-age restricted condominiums, with a median asking price of \$770,000. There were also six age-restricted (over 55) condominiums for sale at Smith Ranch Homes and 12 age-restricted (over 55) condominiums for sale at Villa Marin, both market-rate projects for older adults. These units generally have lower sales prices than the citywide median but have high monthly fees.

Recent real estate market reports indicate limited inventory, homes selling for well above asking prices, and rising interest rates. The COVID-19 pandemic has been accompanied by strong demand for single family homes, particularly in suburban cities such as San Rafael. Under current conditions, fewer than 20 percent of the region's households can afford to buy the median-priced home in the region. That percentage is even smaller in San Rafael due to prices above the regional average and a larger number of lower income households.

Rental Market

Rents in San Rafael have also risen rapidly over the last decade, although the rate of increase has not been as steep as for ownership housing. According to ACS data, median rent in San Rafael rose from \$1,267 in 2010 to \$1,866 in 2019, a 47 percent increase. ACS data further indicates that rents in Marin County increased by 33 percent during this period while rents in the Bay Area overall rose by 50 percent.

The ACS data underestimates actual rents in the city, as it is based on sample data and includes all rental properties and not just those being advertised. On-line rental site Rentcafe.com indicates an average advertised rent of \$2,647 in October 2021. A review of listings on on-line rental site Hotpads.com in January 2022 indicated one-bedroom monthly apartment rents in the city ranged from \$1,850-\$2,500, two-bedroom/one-bath rents ranged from \$2,200 to \$3,600, and two-bedroom/two-bath rents ranged from \$2,700-\$4,200. There were only two three-bedroom apartments advertised for rent on hotpads, at rents of \$3,600 and \$4,000. Rents for single family homes were considerably higher, starting at \$4,000 and going as high as \$14,700.

CoStar, another private industry source of rental data, indicated that in November 2021, the average monthly rent in San Rafael apartment complexes with 25 units or more was \$2,298. This was approximately 17 percent below the countywide average of \$2,683. Countywide, prices increased about six percent between the 4th Quarter of 2019 and the end of 2021. Demand remained strong despite the COVID-19 pandemic, and flat or declining rents in San Francisco. CoStar is forecasting continued increases in rents during the coming years, as demand exceeds supply and vacancies remain low. CoStar reported a rental vacancy rate of about 3.0 percent in the 4th Quarter of 2021.

3.5.8 Ability of San Rafael Households to Purchase or Rent Housing

One way of evaluating the affordability of housing in San Rafael is to compare market-rate sales prices and rents with the amount that households of different incomes can afford to pay for housing. Such an evaluation confirms that those able to purchase a single family home in the city are either high-wealth households or those selling a home elsewhere and leveraging their equity to make large down payments (or purchase without a mortgage).

The maximum affordable purchase price for any given household depends on a number of variables, including the number of persons in the household, the downpayment amount, the interest rate, and the level of existing debt that household is carrying. Using the assumptions stated in Table 3.29, the maximum affordable purchase price for a moderate-income household of four (earning \$179,500) would be approximately \$820,000. The maximum for a moderate-income household of two (earning \$143,600) would be roughly \$618,000. These calculations assume that the household is carrying no long-term debt and is making a 10 percent down payment. As these factors are adjusted, purchasing a home becomes more challenging.

A scan of single family homes for sale in San Rafael indicates no units available at these price points. Purchasing the median priced single family home in the city with a 10 percent downpayment and a 4.375 percent interest rate requires a household income of roughly \$300,000.

Condominiums provide a more affordable option and are a viable means of entry into the ownership market for many moderate income households. However, inventory is very limited. A scan of 33 San Rafael condos listed for sale in January 2022 found that 28 were located in age-restricted communities with high monthly fees, and only five were conventional market-rate units. Expanding the supply of market rate condominiums is an important strategy to assist first-time buyers, provide an option for older adults, and help the moderate-income workforce become part of the San Rafael community.

Table 3.29: Maximum Affordable Purchase Prices for Moderate Income Marin County Households

	Household Size		
	2 (1-bdrm)	3 (2-bdrm)	4 (3-bdrm)
Household Income (120% of median)	\$143,600	\$161,550	\$179,500
Income Available for Housing (@35%)	\$50,260	\$56,540	\$62,825
Maximum Monthly Housing Budget	\$4,180	\$4,710	\$5,235
Less Utilities, Taxes, Insurance, HOA Fees	\$1,400	\$1,500	\$1,600
Monthly Income Available for Mortgage	\$2,780	\$3,210	\$3,635
Supportable 30-yr Mortgage at 4.375% interest	\$556,000	\$643,000	\$738,000
10% Downpayment	\$62,000	\$72,000	\$82,000
Maximum Affordable Purchase Price	\$618,000	\$715,000	\$820,000
<i>San Rafael Median Single Family Home Price (*)</i>	--	\$802,000	\$1,339,500
<i>San Rafael Typical Condo Prices (**)</i>	\$499,000	\$699,000	N/A

Source: City of San Rafael, 2022 based on Zillow and Redfin listings and on-line mortgage calculators

(*) Based on 42 Redfin listings, January 2022; (**) Excludes units at Villa Marin and Smith Ranch/Deer Park

Table 3.30 presents the maximum affordable rents for very low-, low-, and moderate-income households and compares this information with typical apartment rents in San Rafael. As the table indicates, citywide rents are above the level of affordability for all very low-income households. Market rate rents are affordable to most moderate-income households and some low-income households. The lower end of the rental ranges corresponds to older units with few amenities. Brand new construction in the city tends to be above the ranges cited below; the newest apartment complex in Downtown San Rafael features one-bedrooms starting at \$3,400 and two-bedrooms starting at \$4,100, which place them at the top end (or slightly above) the moderate-income range.

Table 3.30: Maximum Affordable Rents for Very Low-, Low-, and Moderate-Income Marin County Households

Income Category	Maximum Affordable Rent After Utilities Allowance			
	Studio (1 person)	1 bedroom (2 persons)	2 bedrooms (3 persons)	3 bedroom (4 persons)
Very Low	\$1,474	\$1,678	\$1,881	\$2,064
Low	\$2,436	\$2,778	\$3,119	\$3,439
Moderate	\$3,016	\$3,440	\$3,864	\$4,268
Range for typical market-rate apartment rentals in San Rafael	\$1,500-\$2,000	\$1,850-\$2,500	\$2,200-\$4,200	\$3,600+

Source: City of San Rafael, 2022

* Utility and other non-rent housing expenses presumed at \$125 for studio, \$150 for one-bedroom, \$175 for two-bedroom, and \$220 for three-bedroom

3.5.9 Home Foreclosures

When the 5th Cycle Housing Element was written in 2014, the country was still recovering from the foreclosure crisis of 2007-2011. Several factors contributed to that problem, including declining home values, lax underwriting standards, and a growing number of sub-prime loans and adjustable-rate mortgages made to higher risk borrowers. Foreclosures have declined significantly in the last decade due to rising home values, a strong economy, and modifications to loan terms.

Current data indicates very low rates of foreclosure in San Rafael. In January 2022, a review of the website realtytrac.com indicated 14 homes in “pre-foreclosure” in the city and six foreclosed homes scheduled for auction. By contrast, 95 single family homes in the city had been identified as being in various states of foreclosure in 2014.

3.5.10 Identification and Analysis of Developments At-Risk of Conversion

The State Government Code requires the Housing Element to include an analysis of existing below market rate housing units that may change to market-rate housing during the planning period due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. The expiration of subsidies presents a challenge in many California cities due to the termination of various government subsidy programs and/or restrictions on rental rates. Such housing is referred to as being “at risk” due to the potential for displacement of lower income households. Communities with at risk units must provide an analysis and proactive policies and programs to preserve these units.

Table 3.31 shows publicly assisted affordable rental housing in San Rafael. There are roughly 900 units in 30 different projects in the city. Units with subsidies that will expire before 2031 are highlighted in yellow. A program in this Housing Element directs the City to proactively protect these units from expiration and ensure that renters are not displaced or cost-burdened as a result of expiring contracts. Most of the units listed in Table 3.31 are owned and operated by non-profits, which reduces the risk that rents will be raised to market rates at the end of the affordability terms.

The Table excludes Below Market Rate (BMR) for-sale and for-rent units that have been created through local inclusionary housing requirements. Some of the inclusionary for-rent units may expire during the planning period, potentially leading to a cost burden for occupants and the loss of these units from the affordable stock if current tenants vacate.

Editor’s note: Table 3.31 will be replaced with updated data prior to submittal of Draft to HCD.

Table 3.31: Publicly Assisted Affordable Rental Housing in San Rafael

Project Name/ Address	Housing Type	Owner Name	# Units	Deed Restriction Source	Potential Conversion Date
Carmel Hotel 831 B St.	Mental Health	Homeward Bound (Non-profit)	36	RDA, CDBG	2028
St. Vincent's 822 B St.	Supportive Housing	St. Vincent de Paul (Non-profit)	6	RDA	2041
Belvedere Place 162 Belvedere St	Family	BRIDGE Housing (Non-profit)	26	RDA, TCAC, HOME, Marin Comm. Fndtn	2057
Casa Vista Apts 55 Fairfax St.	Family	BRIDGE Housing (Non-profit)	40	RDA, CDBG, HOME Marin Comm. Fndtn	2057
Lone Palm Apts 840 C St.	Family	Continuum Housing Assoc. (Non-profit)	60 <i>24 low income</i>	RDA, TCAC	2047
Centertown Apts 855 C St.	Family	Centertown Assoc. (Non-profit)	60	75-year lease. TCAC, CDBG, RDA	2064
Riviera Apts 455 Canal St.	Family	EAH (Non-profit)	28	CDBG, Tax Credits	2059
Ecology House 375 Catalina Blvd.	Disabled	Ecology House, Inc. (Non-profit)	11	Sec 811, CDBG, HOME Section 8 contract	2029
Lifeshouse 626 Del Ganado Rd.	Developmentally Disabled	Lifeshouse (Non-profit)	12	FHA, Section 202 Section 8 contract	2022
Rotary Manor 1851 Fifth Ave.	Senior/ Disabled	Rotary Valley/ABHOW (Non-profit)	99	RDA	2017
Marin Hotel 1111 Fourth St.	SRO	Homeward Bound (Non-profit)	20	RDA	2015
Marin Center for Independent Living 710 Fourth St.	Disabled	MCIL/Buckelew (Non-profit)	5	RDA, CDBG	2027
Rafael Town Center 988 Fourth St.	General	JB Matteson, Inc.	113 <i>38 low income</i>	RDA	2025
San Rafael Commons 302 Fourth St.	Senior	Danville Senior Housing	83	RDA, Tax Credits Section 236 (J) Section 8 contract	2056 2031
Gordon's Opera House 1337 Fourth St.	General	Art Works Downtown (Non-profit)	17	RDA	2039
5 Golden Hinde Blvd.	Senior/ Disabled	Marin Housing Authority	40	Public Housing	Perpetuity
One H St. Apts	Family	Continuum Housing Assoc. (Non-profit)	38 <i>20 low income</i>	RDA	2028
1103 Lincoln Ave.	Disabled	Buckelew (Non-profit)	12	RDA	2058

Project Name/ Address	Housing Type	Owner Name	# Units	Deed Restriction Source	Potential Conversion Date
Lincoln Avenue Apts 1351 Lincoln Ave.	Develop- mentally Disabled	EAH (Non-profit)	13	Section 811 Section 8 contract	2016 2016
Martinelli House 1327 Lincoln Ave.	Senior/ Disabled	Martinelli House, Inc.	66 <i>28 low income</i>	FHA, Sec 236(J), CDBG LMSA Sec 8 contract	2062 2027
Rogers Greene Apts 7 Mariposa Rd.	Disabled	Buckelew (Non-profit)	10	HOME, RDA	2040
39 Mary St.	Transitional Housing	Centerpoint (Non-profit)	8	RDA , CDBG, HOME	Perpetuity
Sundance 95 Medway Rd.	Family	Marin Housing Authority	28	Public Housing, RDA	Perpetuity
Mill Street 190 Mill St.	SRO	Homeward Bound (Non-profit)	32	CDBG, RDA	Perpetuity
Duncan Greene Court 410 Mission Ave.	Disabled	Buckelew (Non-profit)	11	RDA	2057
Nova House 393 Nova Albion Way	Disabled	Lifhouse (Non-profit)	6	Sec 202, CDBG, HOME Section 8 contract	2032 2015
Novato Street 153,161,165 Novato	Family	Canal Community Alliance (Non-profit)	12	RDA, Marin Comm. Fndtn	2040
Pilgrim Park Apts. 96 Pilgrim Way	Family	Pilgrim Park, Inc. (Non-profit - church)	61	FHA, Section 236 LMSA Sec 8 contract	2025 2025
Maria B. Freitas 455 M. Freitas Pkwy.	Senior	Mercy Charities (Non-profit)	60	Sec 202, HOME Section 8 contract	2040 2017
Sommerhill Townhomes 30 Novato St.	Family	Foundation for Affordable Housing (Non-profit)	38	TCAC	2054
TOTAL			884	lower-income units	

Sources: (1) San Rafael Community Development and Economic Development Departments, 2014.

(2) California Housing Partnership Corporation - TCAC and HUD Section 8 database, March 2014.

(3) Review of housing provider websites (BRIDGE, Buckelew, Centerpoint, Continuum Housing Assoc., EAH, Foundation for Affordable Housing, Homeward Bound, Lifhouse, Marin Housing Authority, St. Vincent DePaul Society).

Units with expiration dates prior to 2031 are highlighted in yellow.

3.6 Forecasts

3.6.1 Plan Bay Area Forecasts

As the regional planning agency for the nine-county Bay Area, the Association of Bay Area Governments (ABAG) is responsible for preparing long-range regional and sub-regional forecasts of population, households, and employment. The data is used for regional and local planning, including the Regional Housing Needs Allocation (RHNA). ABAG's latest forecasts extend to 2050. ABAG has opted not to publish jurisdiction-level forecasts for use by local governments in these forecasts and is instead only publishing forecasts for the region, the county, and sub-regions in each county. There are three subregions identified for Marin County. San Rafael is part of the "Central Marin" sub-region, along with Corte Madera, Fairfax, Larkspur, Ross, San Anselmo and much of unincorporated Marin County (including West Marin).

Plan Bay Area (PBA) 2050, the most recent regional plan, indicates that the Bay Area as a whole will experience a 51 percent increase in households and a 35 percent increase in the number of jobs between 2015 and 2050. Marin County is projected to grow at a slower rate than the regional average, with a 34 percent increase in households. PBA 2050 projects a 14 percent decrease in employment in Marin County between 2015 and 2050, or a loss of 19,000 jobs.

Household growth in the Central Marin sub-region is expected to be higher than the county average, with a 50 percent increase forecast for 2015-2050. Conversely, most of the forecast decline in jobs for Marin County is in the Central Marin sub-region, with a drop of 23 percent (14,000 jobs) shown in the 2015-2050 forecasts. The City of San Rafael does not concur with the sub-regional employment forecasts, as they are inconsistent with the San Rafael 2040 General Plan and do not reflect economic development trends and initiatives in the city.

The prior set of ABAG forecasts—Plan Bay Area (PBA) 2040—did include City-level projections of households and employment. These indicated a projected increase of 2,800 households in San Rafael between 2010 and 2040 and a projected increase of 5,600 jobs. San Rafael represented 33 percent of the projected countywide household growth and 42 percent of the projected countywide employment growth in those forecasts.

3.6.2 Regional Housing Needs Allocation (RHNA)

As noted in the Introduction to the Housing Element, the Regional Housing Allocation (RHNA) is a state-mandated process developed to determine the amount of future housing growth each city and county must plan for in their housing elements. RHNA is based on the concept that each jurisdiction should accept responsibility for the housing needs of its resident population and the jurisdiction's projected share of regional housing growth across all income categories. Regional growth needs are defined as the number of units that would have to be added in each jurisdiction to accommodate the forecasted number of households, as well as the number of units needed to compensate for anticipated demolitions and changes to achieve an "ideal" vacancy rate.

The RHNA process begins with the California Department of Housing and Community Development's (HCD) projection of future statewide housing need and the apportionment of this need to regional councils of government throughout the state. As the Bay Area's designated Council of Government, the Association of Bay Area Governments (ABAG) is responsible for developing an allocation methodology to allocate the region's assigned share of statewide need to cities and counties.

For the years 2023-2031, the State has determined that the total need for housing in the San Francisco Bay Area was 441,176 units. ABAG has distributed that need to the region's 101 cities and nine counties through the RHNA process. The housing units are distributed among four income levels to ensure that each jurisdiction is planning for all economic segments of the population.

Table 3.32 indicates San Rafael's RHNA allocation for the 2023-2031 planning period. The City's RHNA is 3,220 units, which is a 219 percent increase over the 2015-2023 allocation. This is a substantially higher rate of increase than the Bay Area average (134 percent) although it is less than the 527 percent increase for Marin County as a whole. Once a jurisdiction receives its RHNA, it must demonstrate in its Housing Element how it will accommodate its assignment by identifying specific sites where housing can be built. The process ensures that each jurisdiction plans for its "fair share" of units to meet the State's overall need. It also provides an opportunity to ensure that housing production is also meeting local needs.

Chart 3.21 compares San Rafael's RHNA for the 4th, 5th, and 6th Cycles. The 4th cycle allocation was 1,403 units, 33 percent of which were allocated to low- and very low-income households. The allocation was reduced to 1,007 units for the 5th Cycle, but the percentage for low- and very low-income was increased to 39 percent. The 6th Cycle included a further increase in the low- and very low-income share, as well as a significant increase in the total allocation. Approximately 43 percent of the 2023-2031 allocation (1,398 units) is for low- and very low-income households.

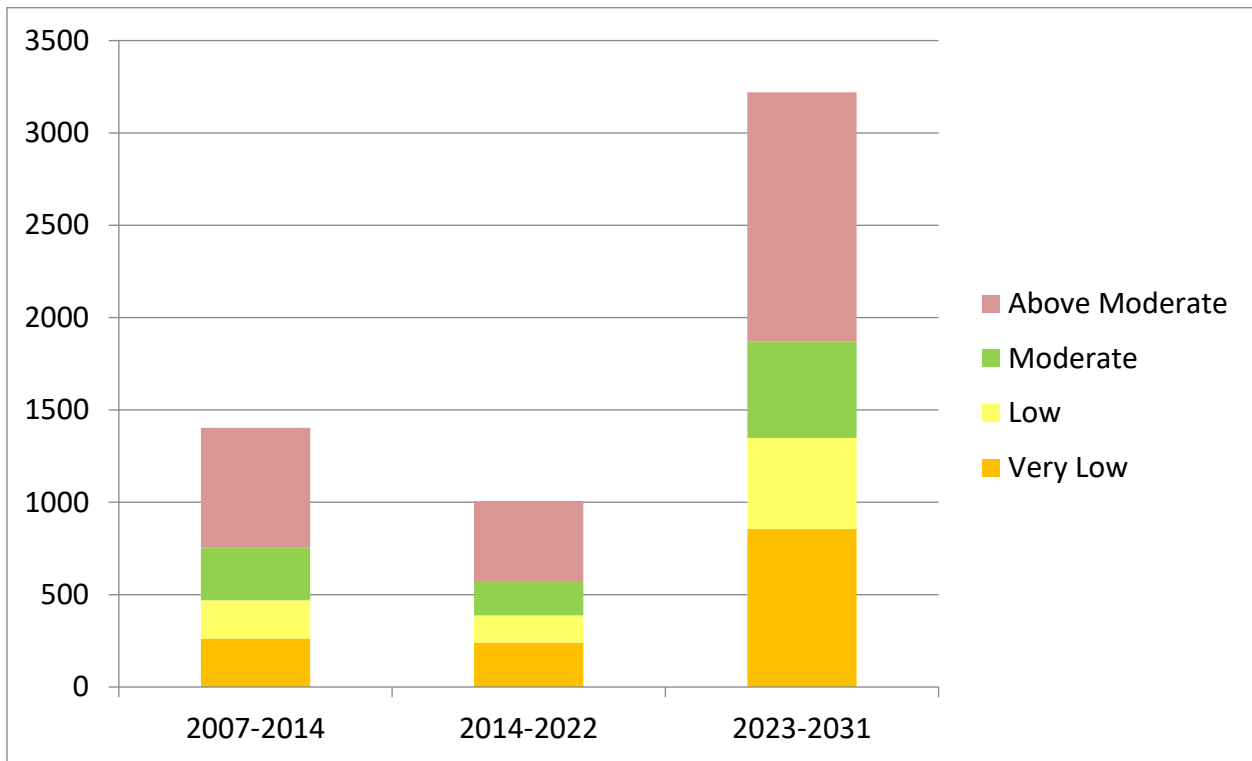
The California Government Code requires that the "very low" income component of the RHNA be further divided into targets for "very low" (30-50% of Areawide Median Income) and "extremely low" (less than 30% of Areawide Median Income) income households. Cities typically divide their "very low" allocation evenly between these groups. Given that San Rafael's "very low" allocation is 857 units, 429 units are presumed needed for extremely low-income households and 428 units are presumed needed for very low-income households (e.g., 30-50 percent of AMI).

Table 3.32: San Rafael’s Regional Housing Needs Allocation 2023-2031

Income Category		RHNA
Very Low (0-50% of AMI*)		857
	Extremely Low (>30% AMI)	(429)
	Very Low (30-50% AMI)	(428)
Low (51-80% of AMI)		492
Moderate (81-120% of AMI)		521
Above Moderate (over 120%of AMI)		1,350
TOTAL UNITS		3,220

Source: Association of Bay Area Governments, 2021

Chart 3.21: San Rafael Regional Housing Needs Allocation for Cycles 4, 5, and 6



Source: ABAG, 2009, 2013, 2021