

Welcome!  
Bienvenidos!  
Chào mừng!



# LET'S HOUSE SAN RAFAEL

2023-2031 HOUSING ELEMENT UPDATE

*A community conversation about housing*

*November 4, 2021, 6:30 – 8:00 PM*

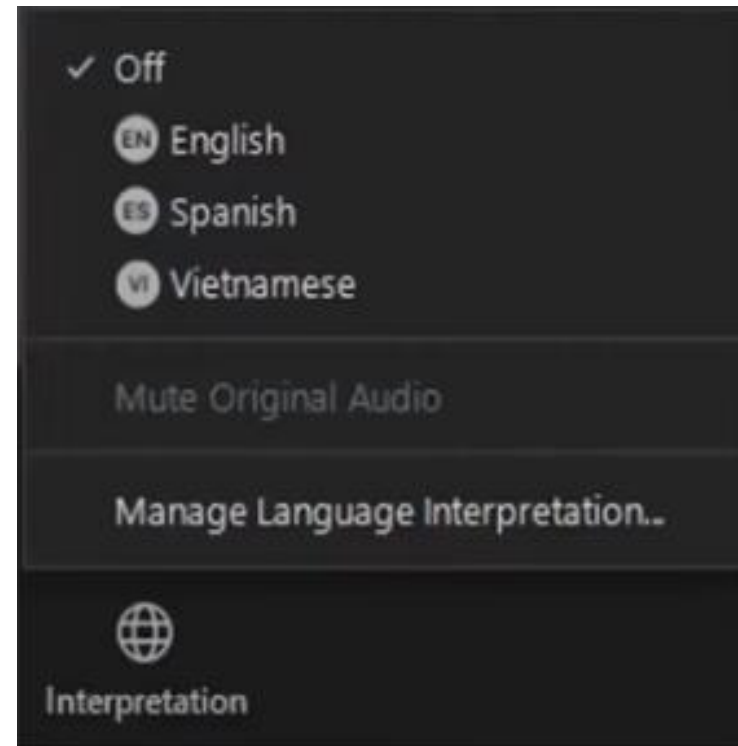


# Language Interpretation Interpretación de idiomas Ngon ngu phien dich

Select the globe icon to choose the language you want to listen to for this meeting

Seleccione el icono del globo del mundo para elegir el idioma que desea escuchar para esta reunion

Nhan vao dau hieu qua dia cau de chon ngon ngu cho buoi hop



# Tonight's Meeting

Share your housing story with us!

Email comments to:

[housing@cityofsanrafael.org](mailto:housing@cityofsanrafael.org)

## AGENDA

1. Context
2. What's a Housing Element?
3. Process
4. Questions/ Discussion

# Who's Who?

## Housing Element Team

Alicia Giudice, Community Development Director

Jacob Noonan, Housing Manager

Alexis Captanian, Housing Analyst

Barry Miller, Consulting Project Manager

# Ground Rules



Technology Happens  
Please be flexible and patient

[housing@cityofsanrafael.org](mailto:housing@cityofsanrafael.org)

- You may type questions and comments in the **“Chat” window** throughout the presentation
- During the Q&A period, please use the **“Raise Hand” feature** if you’d like to speak. We will enable your audio at that time.
- **Please be brief** so that everyone has a chance to speak.
- **Respect other’s opinions**— even when they don’t match your own. This is a listening session.
- Remember—this is our **first meeting!** Many more opportunities for input will be provided
- If you don’t say what you want today, please **call or email!**



# Zoom Poll!

## QUESTION 1



### Where do you live?

1. I am a homeowner in San Rafael
2. I am a renter in San Rafael
3. I live somewhere else in Marin County
4. None of the above



# Zoom Poll!

## QUESTION 2



### Where do you work?

1. My regular place of work is in San Rafael
2. My regular place of work is outside of San Rafael
3. I am not currently working (retired, unemployed, etc.)
4. Other



# Zoom Poll!

## QUESTION 3



### How long have you lived in San Rafael?

1. Less than a year
2. 1-5 years
3. 6-10 years
4. 11-20 years
5. More than 20 years
6. I don't live in San Rafael





# Zoom Poll!

## QUESTION 4

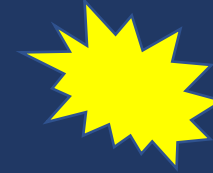


**What is your age?**

1. Under 18
2. 18-34
3. 35-49
4. 50-64
5. 65 or over



Let's test the Chat



**Please open the chat  
window--**

**Then type one or two  
words that describe  
living in San Rafael**

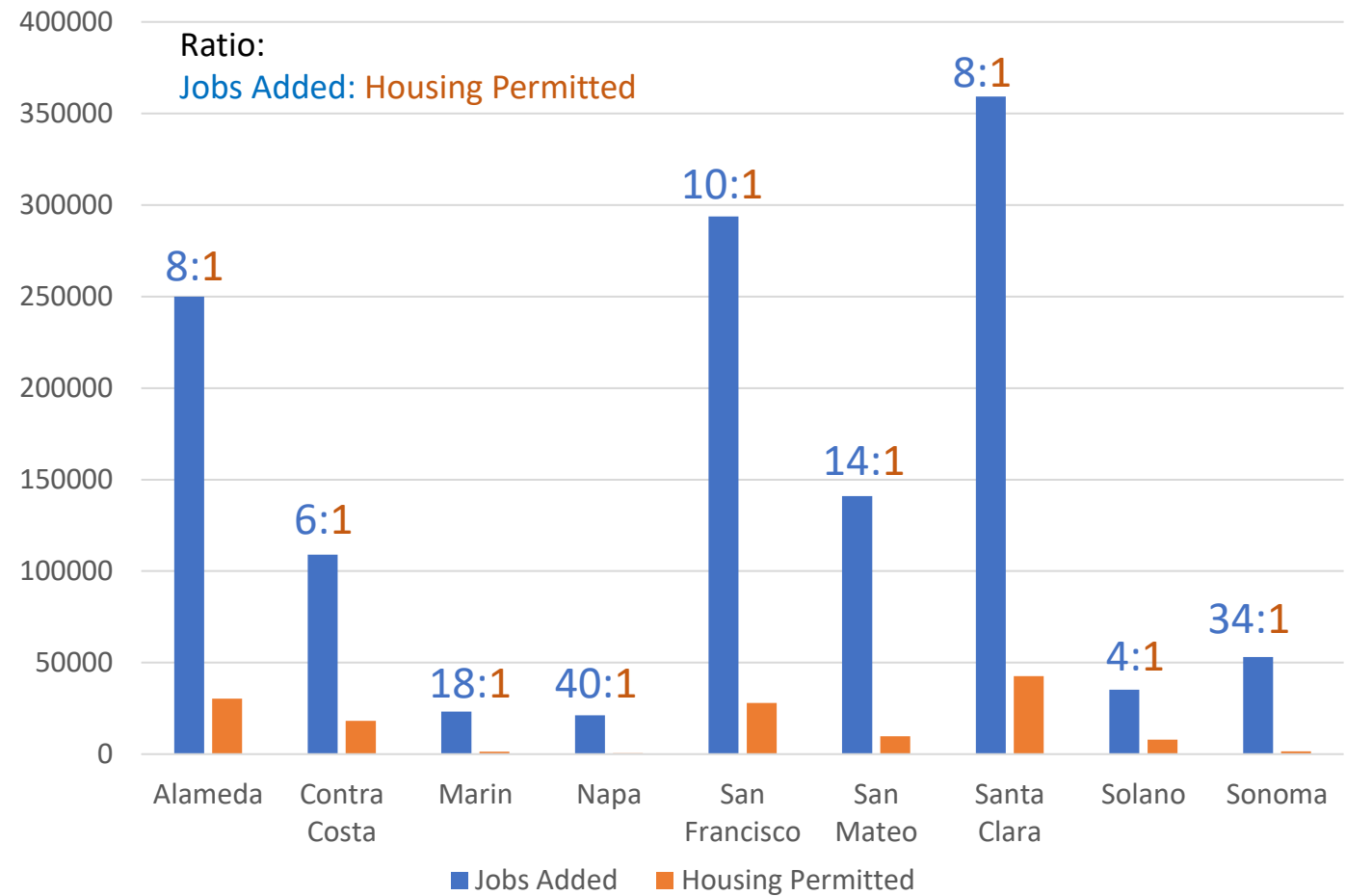
Why are we  
here today?

*The context for a  
conversation about  
housing*



Bay Area job growth has vastly outpaced housing growth

Job and Housing Growth by County, 2010-2019



Source:

CA Regional Economic Analysis Project, 2021  
State of California Dept of Finance, 2021

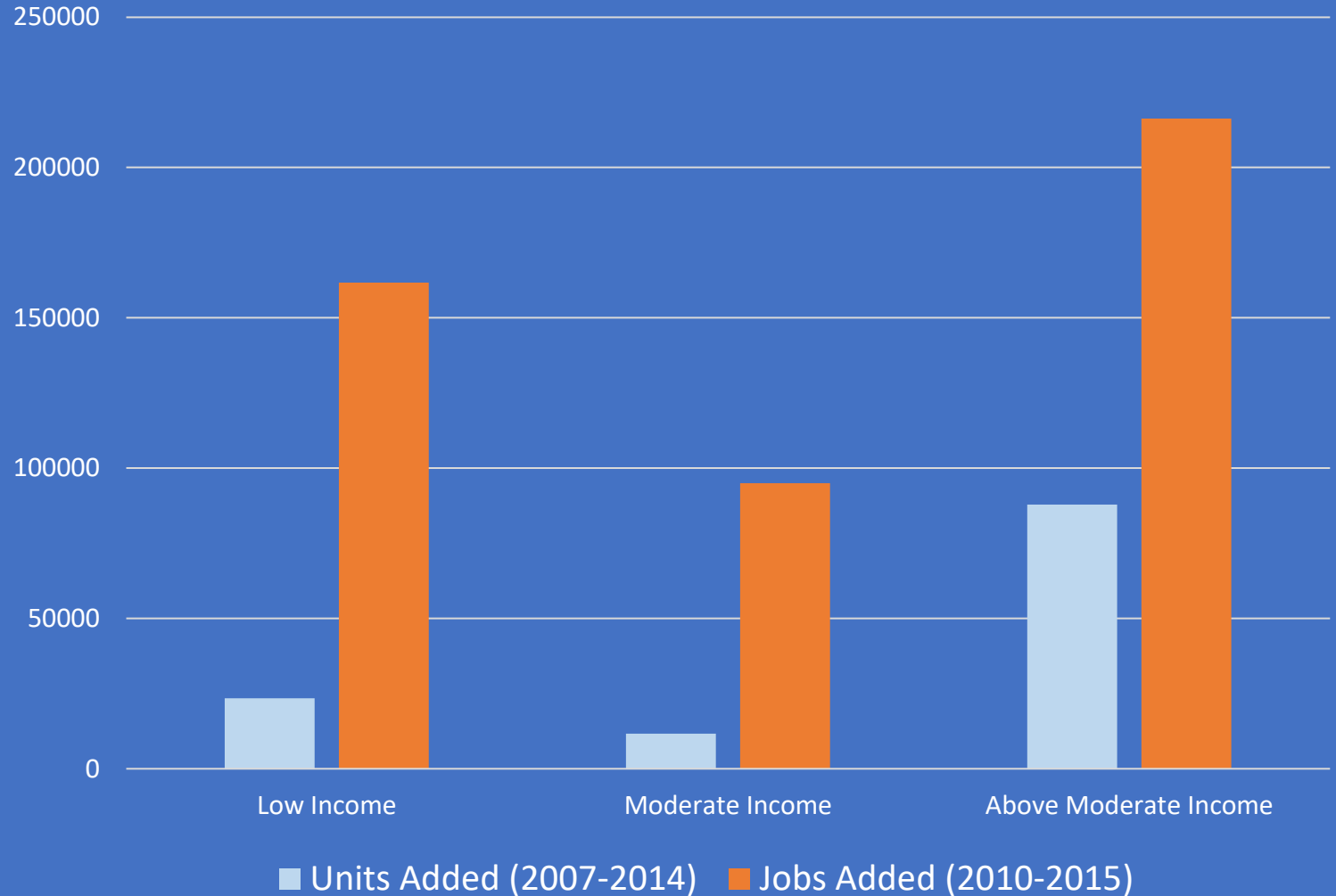
# It's not just a "tech boom"

Low-wage service industry jobs have been growing too

*The gap between job growth and housing growth is greatest for low- and moderate- income workers*

Source: ABAG/ MTC

*Job Growth vs Housing Production in the Bay Area, by income*

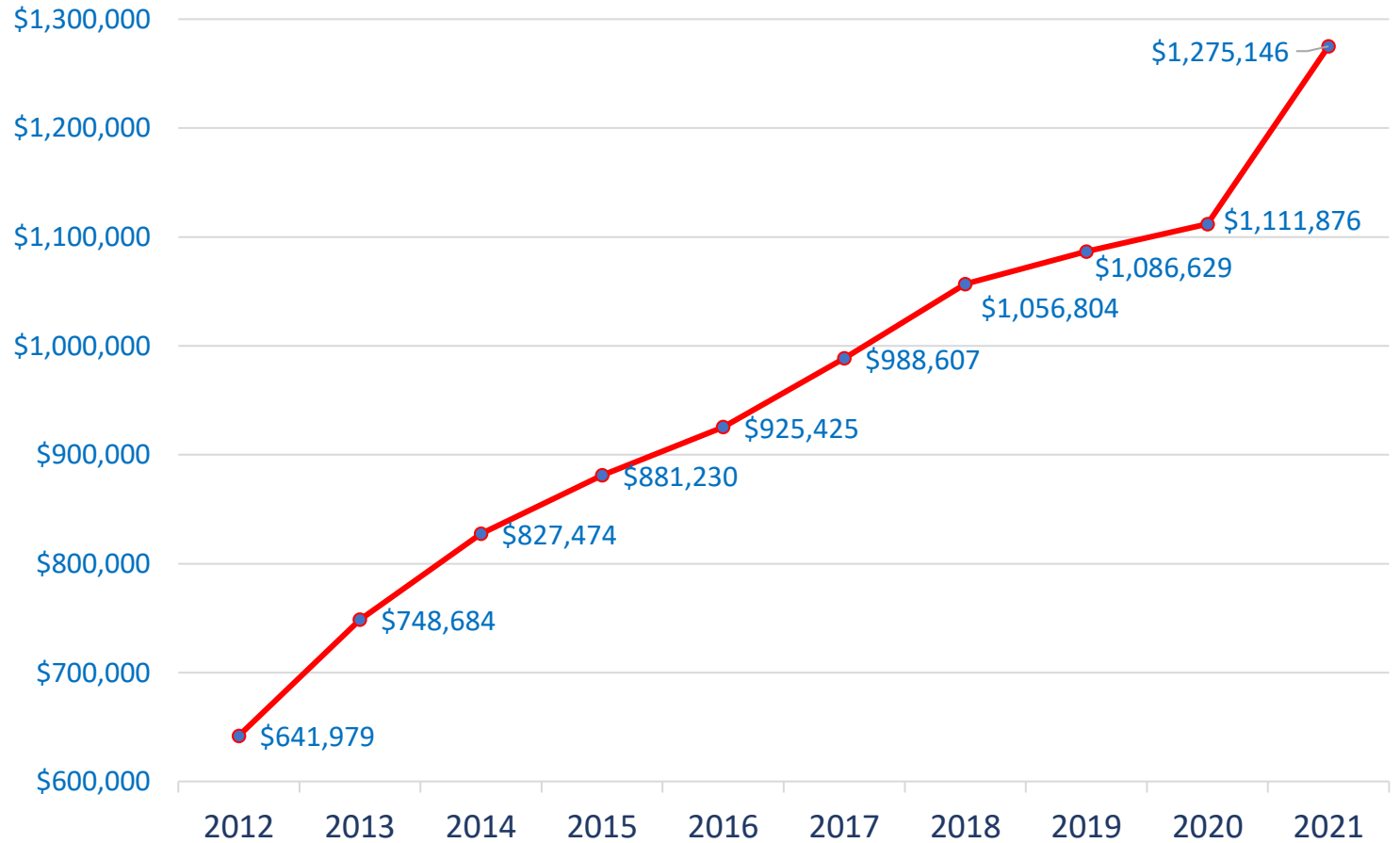


# Lack of supply means higher prices

*The median price of a San Rafael home has doubled in the last nine years*

*Source: Zillow Home Value Index, 2021*

## MEDIAN HOME SALES PRICE IN SAN RAFAEL, 2012-2021



# We're not building for the "missing middle"

*Townhomes, condos, garden apartments, and 2-4 unit buildings are considered "missing middle" housing that are more affordable by design*



*Missing middle housing in San Rafael sells and rents for less than single-family homes*

*Image Credit: Opticos Design, Inc*

# Our service workers can't afford to live here anymore

OCCUPATION	AVERAGE ANNUAL INCOME	INCOME CATEGORY	% OF MONTHLY INCOME NEEDED TO AFFORD MEDIAN APT. RENT
Fast Food Cook	\$34,000	Very Low	93%
Retail worker	\$39,987	Very Low	80%
Pre-school teacher	\$41,563	Very Low	76%
Medical assistant	\$47,846	Very Low	66%
Firefighter (entry)	\$62,918	Low	50%
Police officer	\$76,623	Low	41%
Elem. School Teacher	\$86,200	Low	37%





# Benefits of Increased Housing Choices



- Young families can find a first-time home
- Young adults can stay in the communities where they grew up
- Seniors have more options for retirement
- Workers can find homes near their jobs
- Shorter commutes mean less greenhouse gas emissions (and congestion)
- Our communities can be stronger and more balanced

# So, why isn't the housing we need getting built?

Limited  
Buildable Land



Fiscal benefits  
of commercial/  
industrial  
growth



High  
construction  
and land costs



Project review,  
CEQA, and  
restrictive  
standards



Community  
resistance and  
opposition



# California's next governor wants to build 3.5 million new homes by 2025

*Is that even possible?*

The State is stepping in



## RECENT BILLS

SB 9: Lot splits and Duplexes in Single Family Zones	SB 10: Upzoning near Transit
AB 215: Housing Element Review/ Implementation	SB 35: Streamlining of housing approval
AB 744: Density Bonus	AB 771: RHNA
AB 1934: Mixed Use Development Bonus	AB 686: Affirmatively Furthering Fair Housing
AB 2208: Residential Land Inventory	AB 2162: Supportive Housing
AB 2685: Housing Element Adoption	AB 2372: Floor Area Ratio Bonus
SB 229: Accessory Dwelling Units	AB 2797: Density Bonus
SB 166: Residential Density and Affordability	AB 3194: Housing Acct Act: Approvals
SB 540: Workforce Housing Opportunity Zone	SB 828: RHNA
AB 1505: Inclusionary Zoning	SB 1227: Density Bonus
AB 72: Housing Element Compliance	AB 587: Separate Sale/ Conveyance of ADUs
AB 678/ SB 167: Housing Accountability Act	AB 1783 H02A: Worker Housing
SB 330/ SB8: Housing Crisis Act	AB 879: Housing Development Fees

# What's a Housing Element?

*The Nuts and Bolts*



 But first, a Zoom trivia question!   
QUESTION 5

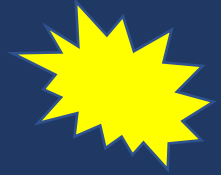
**How many residents did San Rafael gain between 2010 and 2020?**

1. 3,550
2. 2,550
3. 1,250
4. 450
5. None, it lost population



# And a follow up...

## QUESTION 6



**How many housing units did San Rafael gain between 2010 and 2020?**

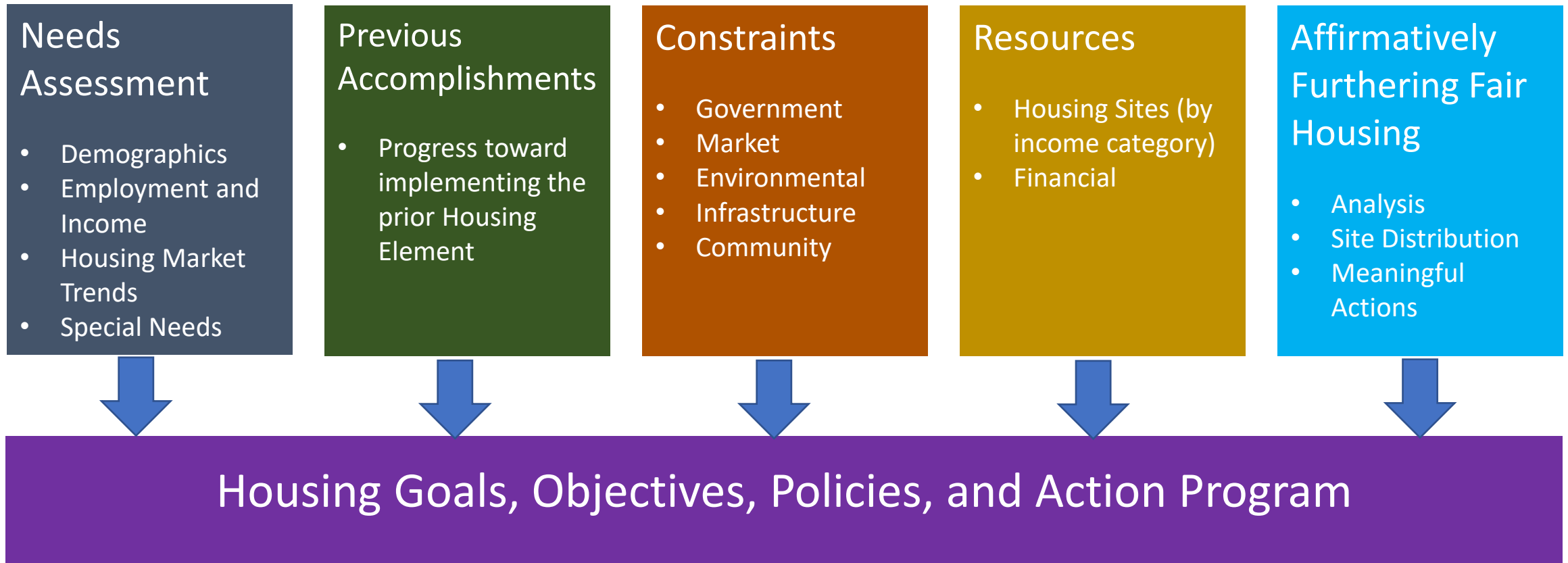
1. 1,201
2. 1,021
3. 821
4. 641
5. 491

# Housing Element

Our guide to meeting  
local housing needs

- Required part of the General Plan since 1969
- Must be updated every eight years
- Only part of Plan subject to State certification
- Content defined by State Government Code
- All cities and towns must demonstrate they can accommodate their “fair share” of the region’s housing needs

# Contents of the Housing Element





# Regional Housing Needs Allocation

*How much housing do we have to plan for?  
(Hint: we don't get to decide)*



## STATE

Identifies total number of units needed for each region of California



## COUNCILS OF GOVERNMENT

Create a process to distribute the regional assignment to cities and counties.



## LOCAL GOVERNMENTS

Must update their Housing Elements to show they can meet their assignments

The California Department of Housing and Community Development (HCD) determined that the Bay Area's need for 2023-2031 is:

**441,176 housing units**

# Units are distributed based on:

- Community size
- Proximity to jobs
- Availability of transit
- Presence of “high opportunity areas”

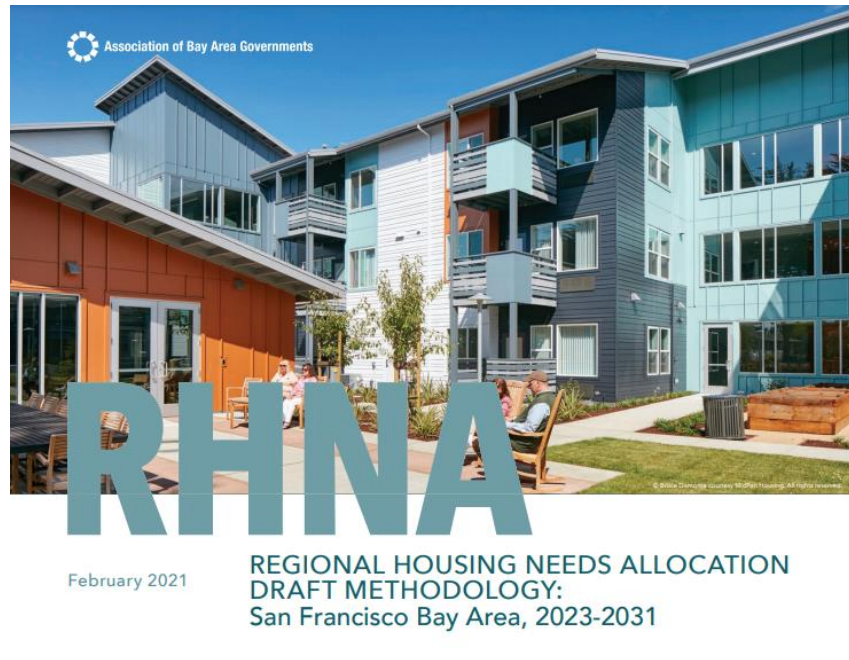
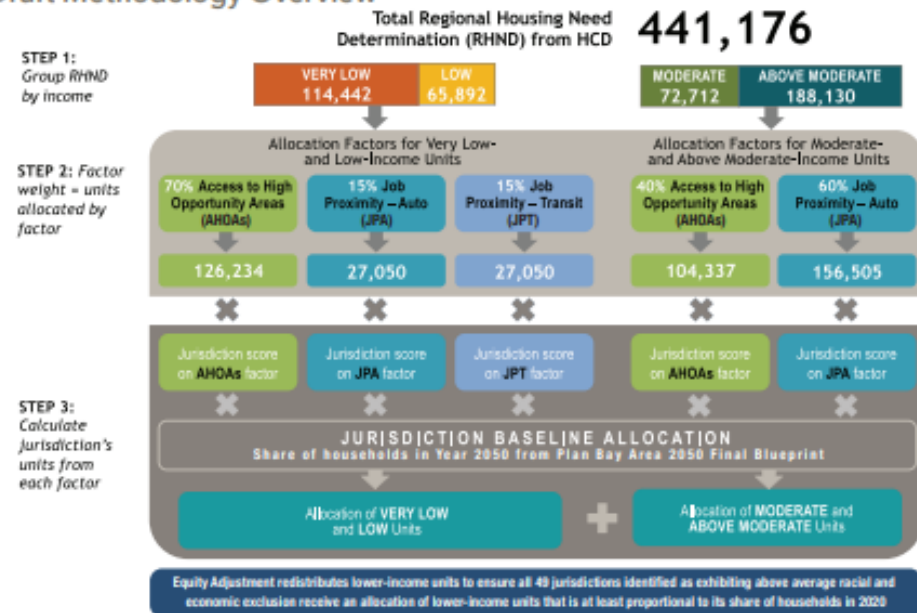


Figure 1: Draft Methodology Overview



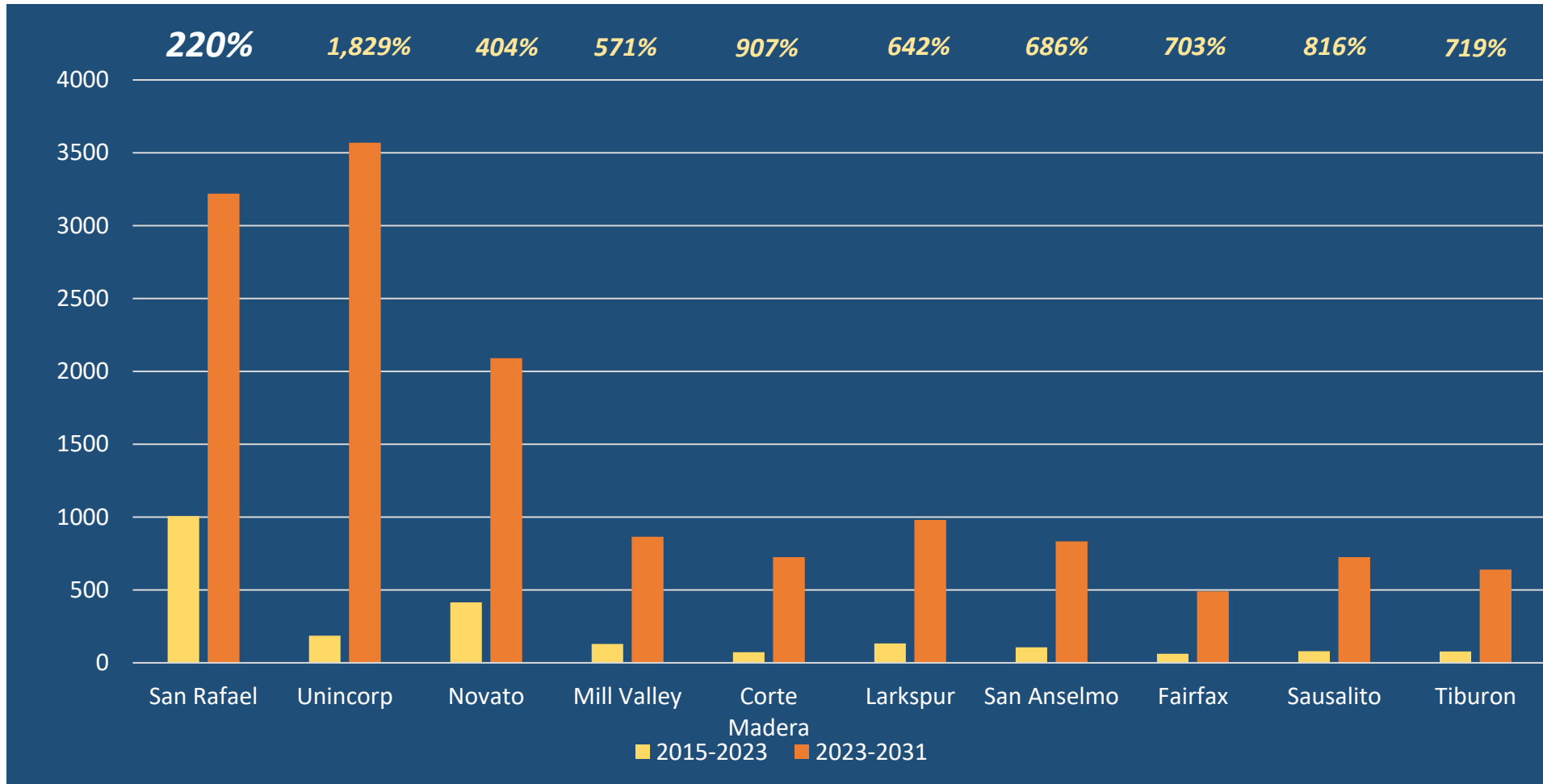
What does it  
mean for  
San Rafael?

San Rafael's housing assignment for the  
2023-2031 planning period is

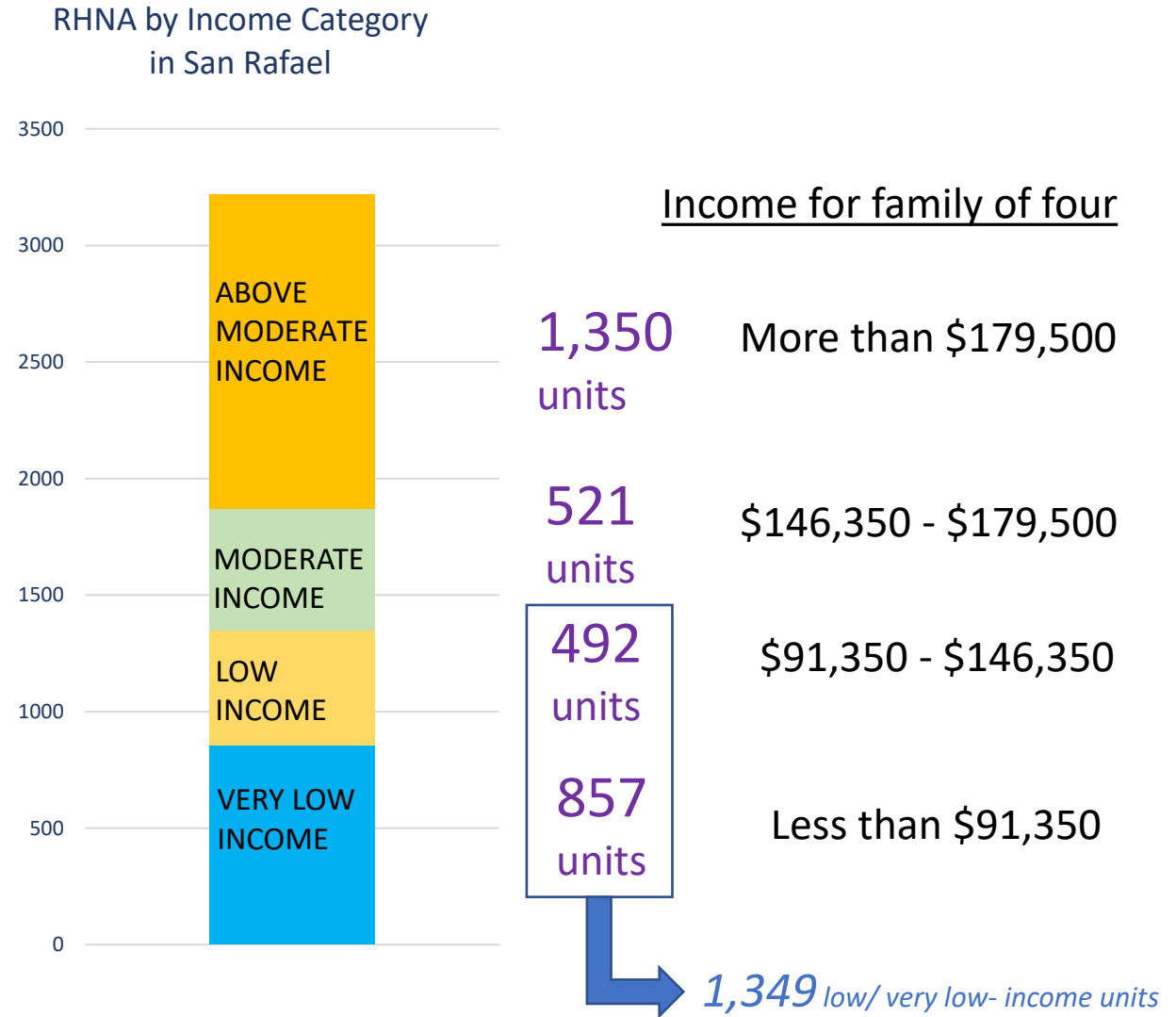
**3,220 units**

# We're not alone

*RHNA in San Rafael compared to other Marin cities for 5<sup>th</sup> and 6<sup>th</sup> cycles*



Our assignment is broken down by income group



What do we mean by “affordable housing” ?

*The US Housing and Urban Development Department standard is that housing costs (including utilities) should consume no more than 30% of monthly income*

**Very low-income family of four:**

**$(\$91,350/12) \times 30\% = \$2,284/ \text{month}$**

*If this household is spending more than that amount each month, it is considered “cost-burdened”*

# Most rental housing in San Rafael is not affordable to very low-income households

*...and ownership (for sale) housing is not affordable to moderate, low, or very low-income households*



Currently advertised rentals in San Rafael

Household Income at which rent would be “affordable”\*

Studio  
1 ba  
\$1,995

**\$87,800**



1 bd  
1 ba  
\$2,295

**\$99,800**



2 bd  
1 ba  
\$2,475

**\$107,000**



2 bd  
2 ba  
\$3,610

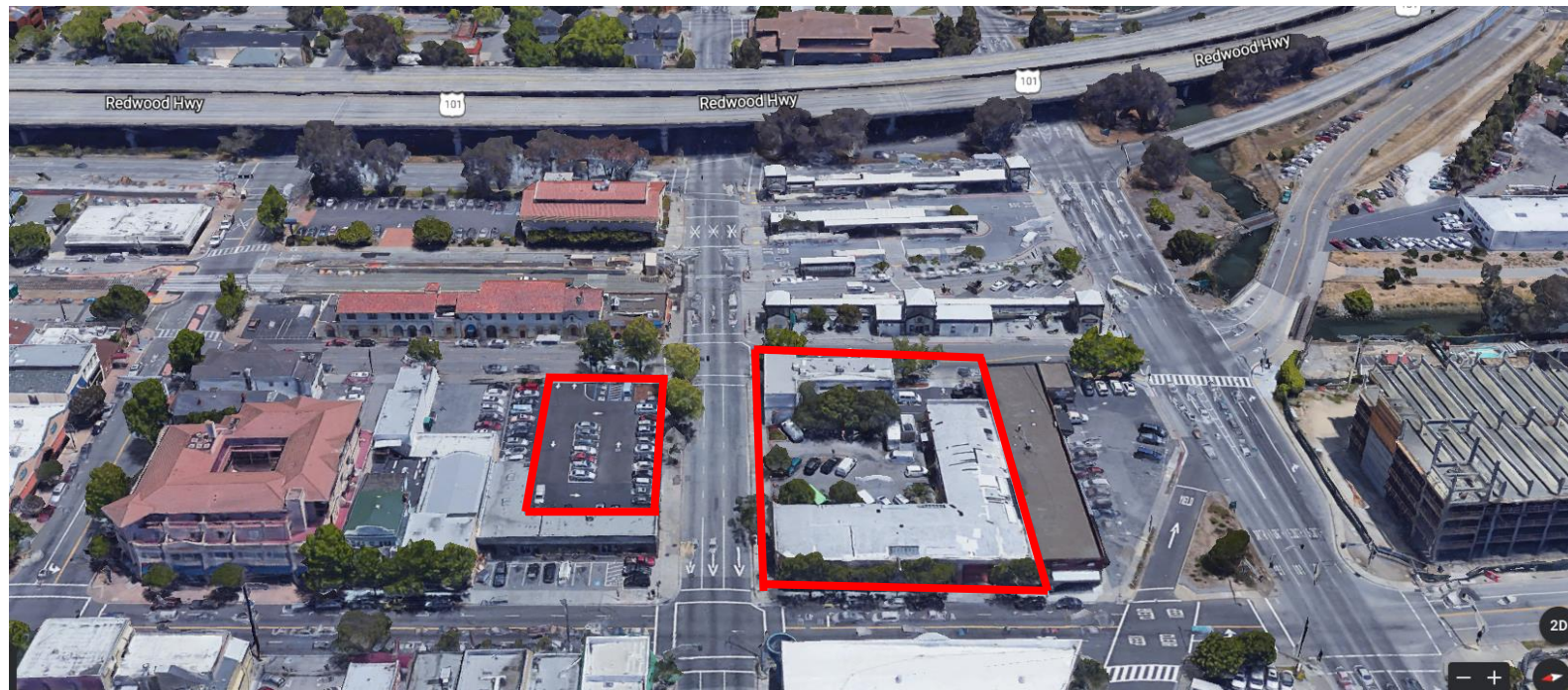
**\$152,400**

*Presumes \$200/mo for utilities*

# Potential Housing Sites

*The City identifies and zones the sites—  
it doesn't build the housing*

- Approved, unbuilt projects
- Vacant land where housing is allowed
- Underused commercial sites
- Institutional uses and surplus public land
- Accessory dwelling units





# The City is required to “Affirmatively Further Fair Housing”



*All cities and towns are required to “take meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.”*



# Compliance Matters



## Huntington Beach Loses Case to Be Exempt From State Housing Bills



BY WILL SAYRE | HUNTINGTON BEACH  
PUBLISHED 1:19 PM PT FEB. 03, 2021

HUNTINGTON BEACH, Calif. — The city of Huntington Beach has lost a lawsuit seeking to be exempt from recently passed housing bills, including Senate Bill 900.

Huntington Beach's lawsuit, filed in January 2019, had alleged that the city "create a system where the state controls how, where and when housing is built, essentially creates unconstitutional authority for the state to 'rezone' for housing purposes."

The Huntington Beach City Council voted 5-2 against appealing the decision last night. City Attorney Michael Gates announced the city would not appeal.

June 2021

## Growing List of Penalties for Local Governments Failing to Meet State Housing Law

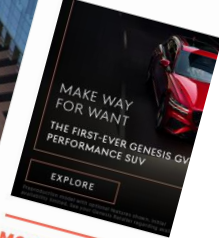
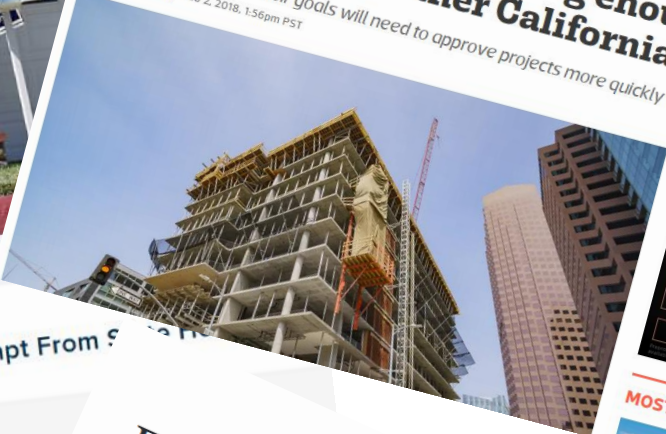
*California's Housing and Community Development (HCD) department in April 2021 issued guidance to cities and counties about the consequences of falling short in adopting or otherwise complying with previously adopted housing elements.*



**Loss of Permitting Authority:** Courts have ruled that local government residential and nonresidential permit authority to bring the jurisdiction's General Plan and housing element into substantial compliance with State law. The court may suspend the locality's authority to issue building permits or grant zoning changes, variances, or subdivision map approvals — giving local governments a strong incentive to bring their housing element into compliance.

## State says LA isn't building enough housing — along with 525 other California cities

Cities that don't meet their goals will need to approve projects more quickly  
By Elijah Chiland | Feb 2, 2018, 1:56pm PST



MOST READ

## Enforcement of Housing Element Law: Pleasanton

This brief is part of the Turner Center series "Statewide Goals, Local Tools: Case Studies in Affordable Housing Development in California."

Enforcement remains an imperfect but important tool for ensuring housing policy. Litigation can be costly and time-consuming, but it can also be a key strategy for communities that are particularly true when low- and moderate-income families cannot afford to live in a locality, effective to impact the policies keeping them out.

*Pleasanton, et al. (Urban v. Pleasanton), et al. (Urban v. Pleasanton), et al. (Urban v. Pleasanton)*

has restrictive land use policies that have prevented lower-income workers from being able to afford housing within city boundaries.<sup>3</sup> Pleasanton's restrictive land use practices are the result of a slow-growth majority on the City Council at the ballot box. In 1978, the council adopted a Growth Management Ordinance capping building permits to manage growth rate according to infrastructure and other constraints.<sup>4</sup> Almost a decade later, the city modified its ordinance to limit the total number of annual housing units.

# Timeline

SUMMER 2021

- \* Launch Project
- \* Develop Engagement Plan

FALL 2021

- \* Assess Needs
- \* Identify Sites
- \* Evaluate Constraints

WINTER 2021-22

- \* Draft Policies/ Programs
- \* Identify Zoning Changes

FALL 2022

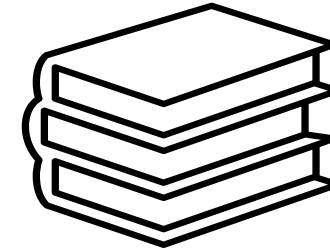
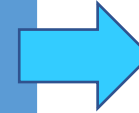
- \* Revise Plan
- \* Adopt Plan

SUMMER 2022

- \* Environmental Review
- \* Liaison with HCD

SPRING 2022

- \* Prepare Draft Plan
- \* Hold Initial Hearings
- \* Submit Plan to HCD



Adopted  
Element due to  
HCD in Jan 2023

# Ways to participate

- Sign up for notification emails
- Visit the project website:  
[www.sanrafaelhousing.org](http://www.sanrafaelhousing.org)
- Attend future meetings like these
- Complete the Housing Survey (December 2021)
- Attend Council and Commission study sessions and public hearings
- Engage your HOA, neighborhood group, or civic organization
- Email us

Email us:  
[housing@cityofsanrafael.org](mailto:housing@cityofsanrafael.org)

# Tell us your housing story

Your input can help:

- Evaluate local housing needs
- Identify potential locations for new housing
- Develop programs for meeting our housing needs

Email us:

[housing@cityofsanrafael.org](mailto:housing@cityofsanrafael.org)

*Thank you!*  
*Gracias!*



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SAN RAFAEL**

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