

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

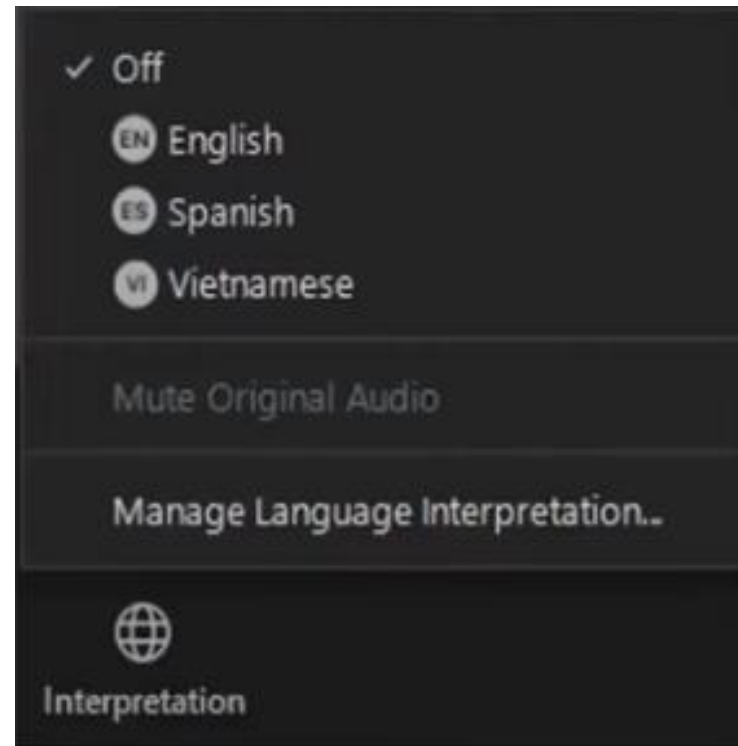


Language Interpretation Interpretación de idiomas Ngon ngu phien dich

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

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

- 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

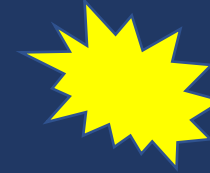


What is your age?

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**

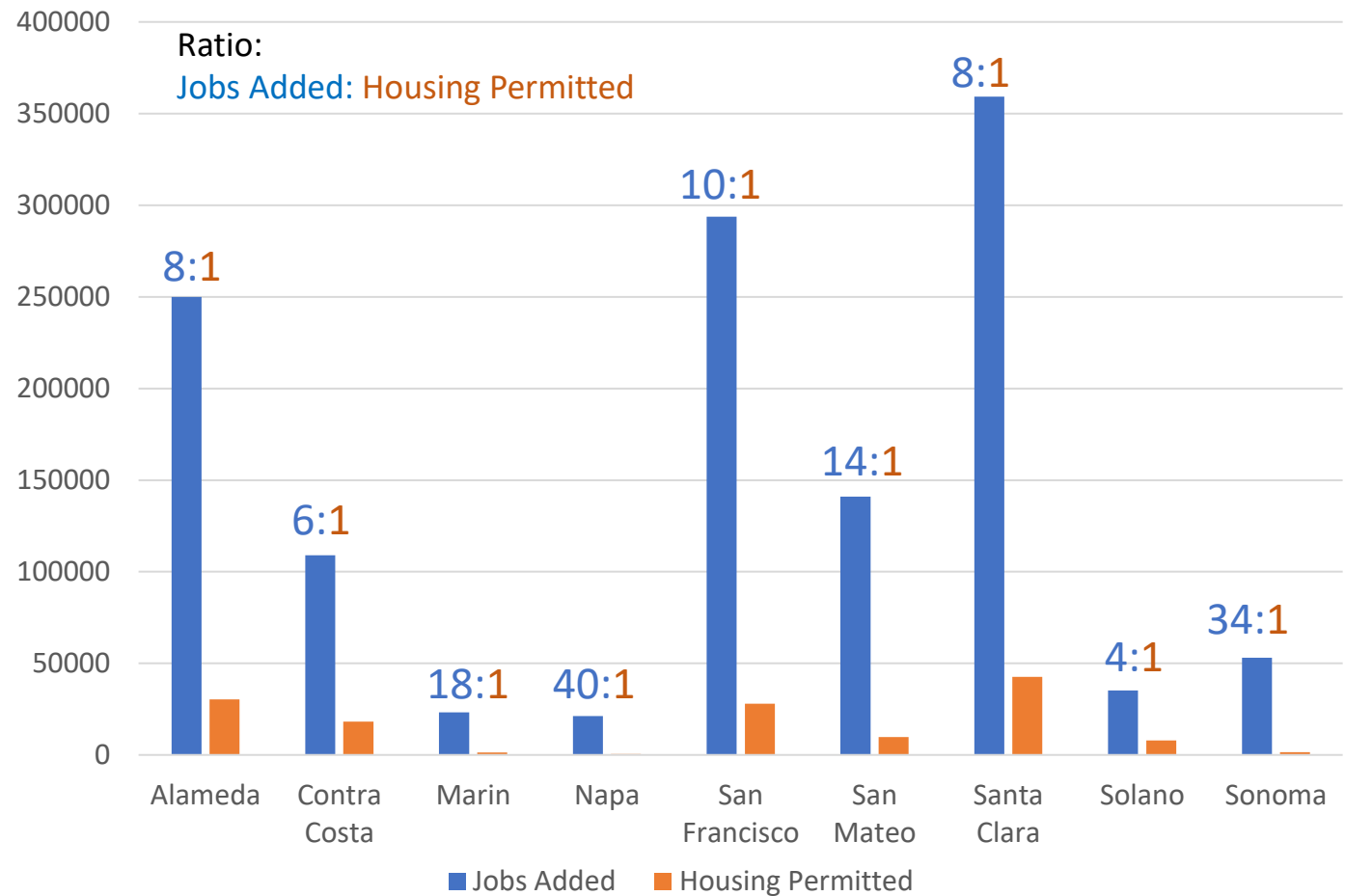
Why are we
here today?

*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

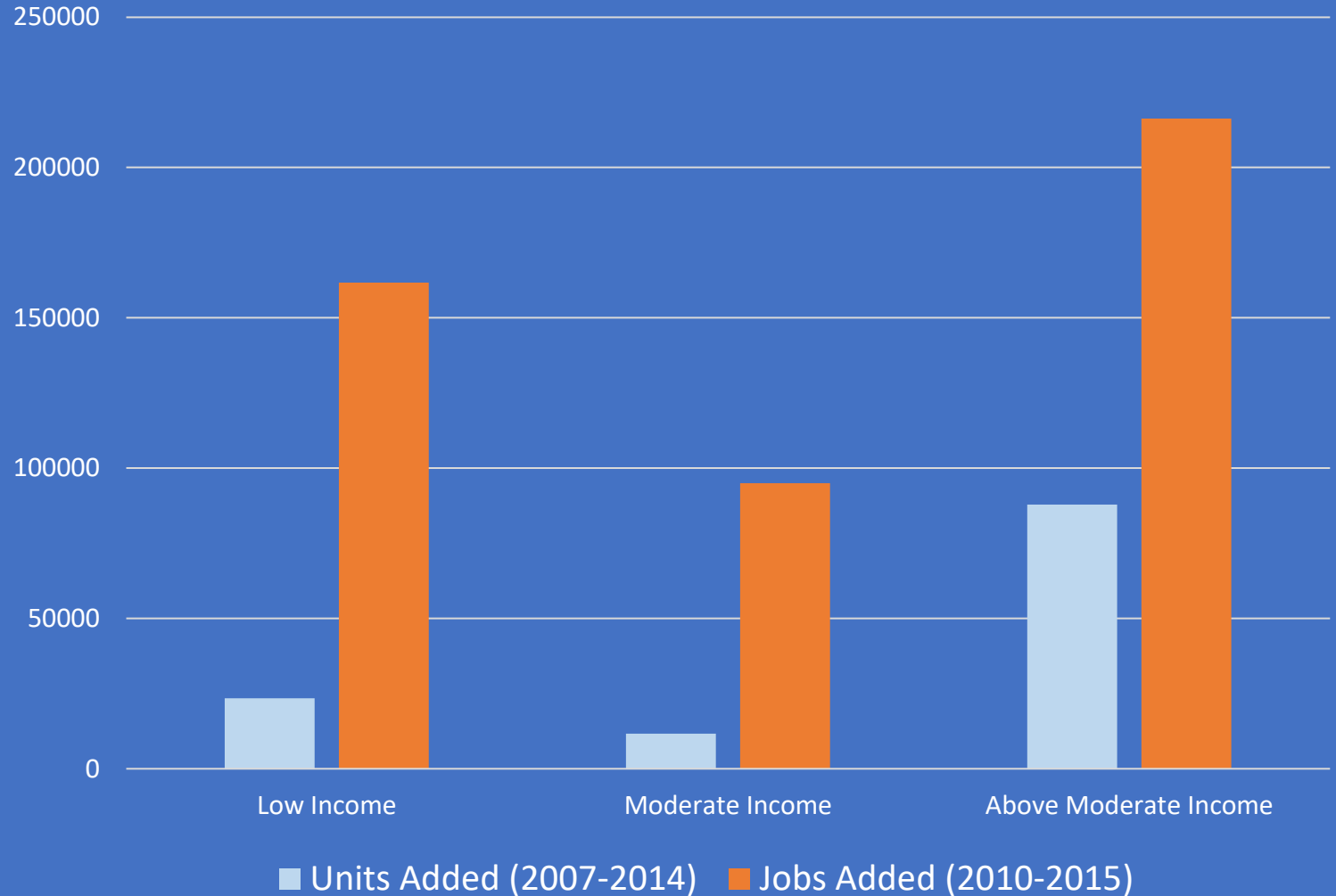
It's not just a "tech boom"

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

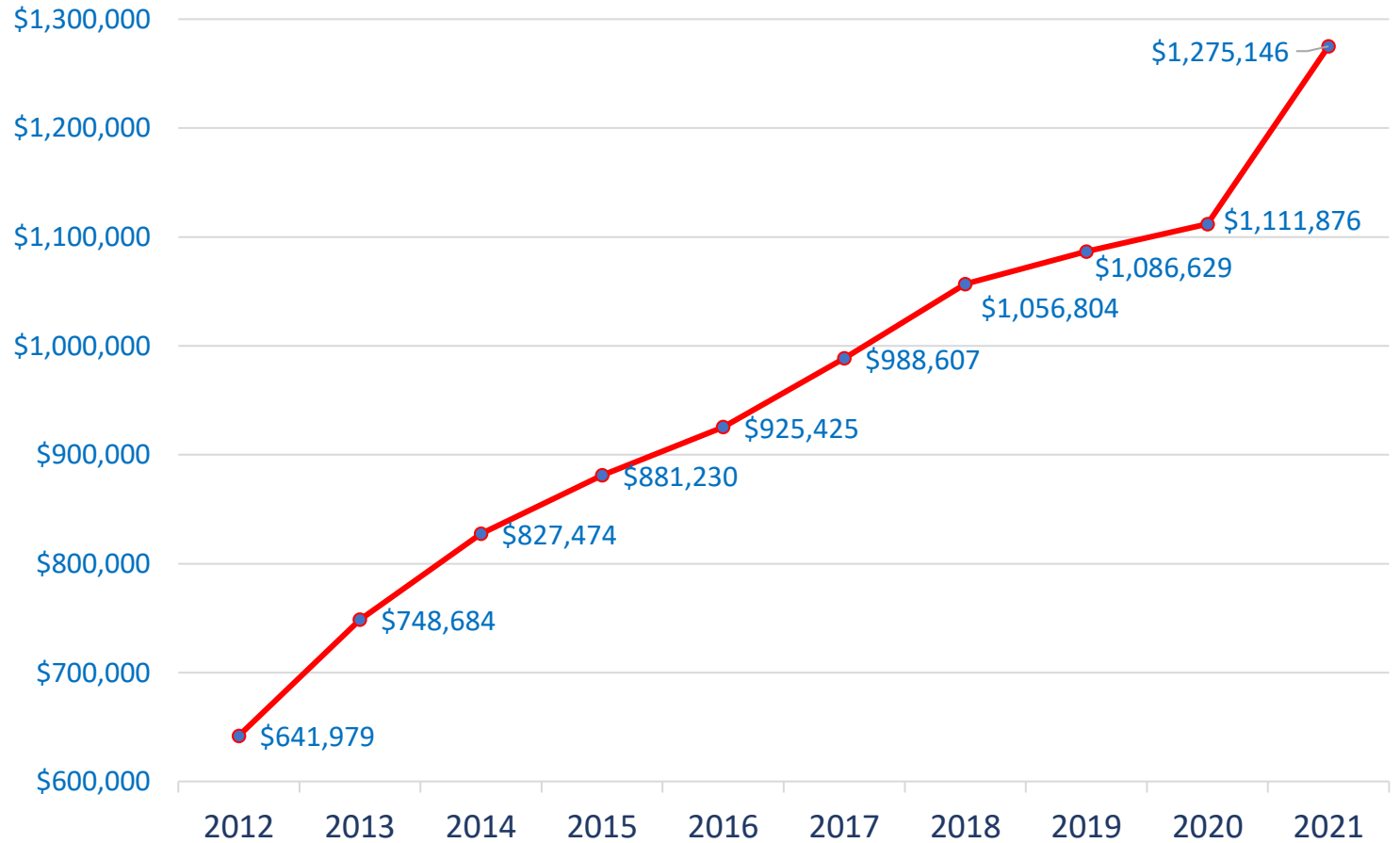


Lack of supply means higher prices

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

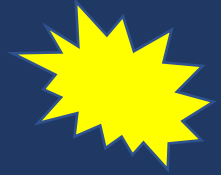
How many residents did San Rafael gain between 2010 and 2020?

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?

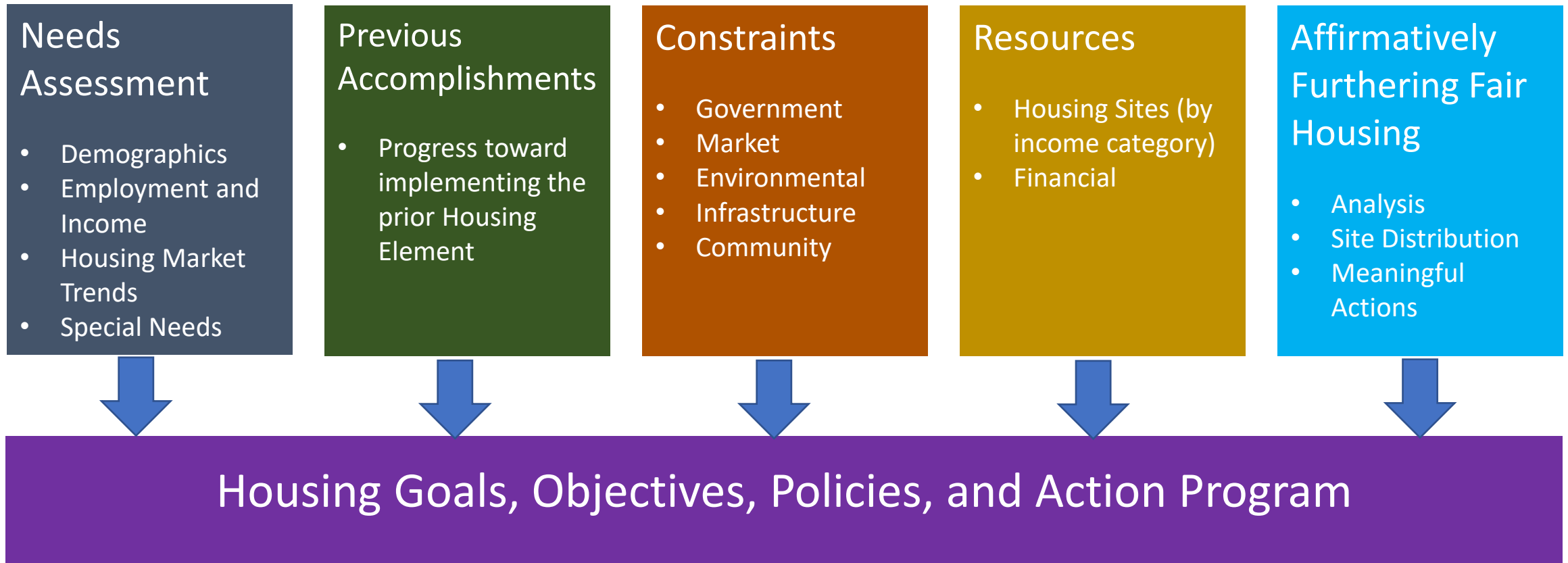
1. 1,201
2. 1,021
3. 821
4. 641
5. 491

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”

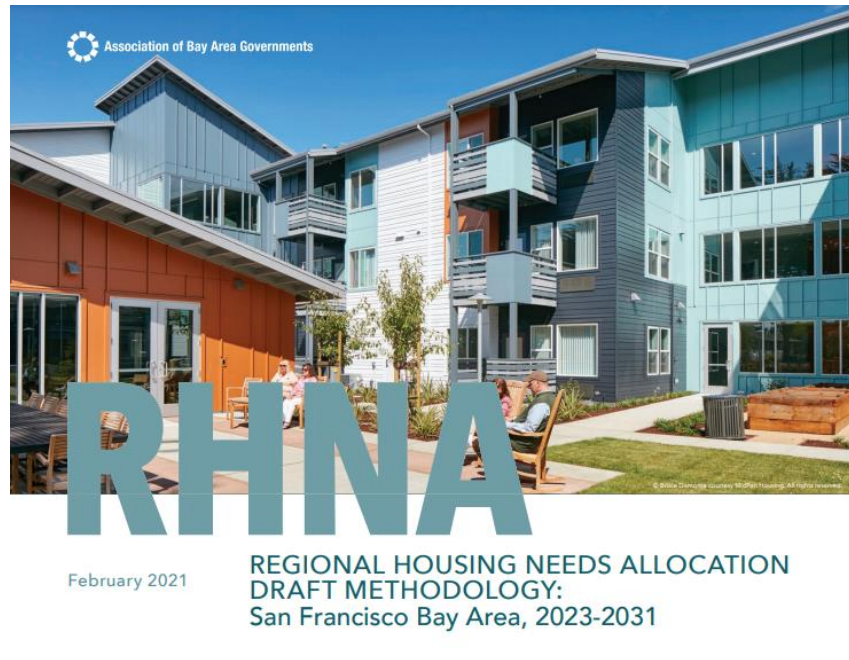
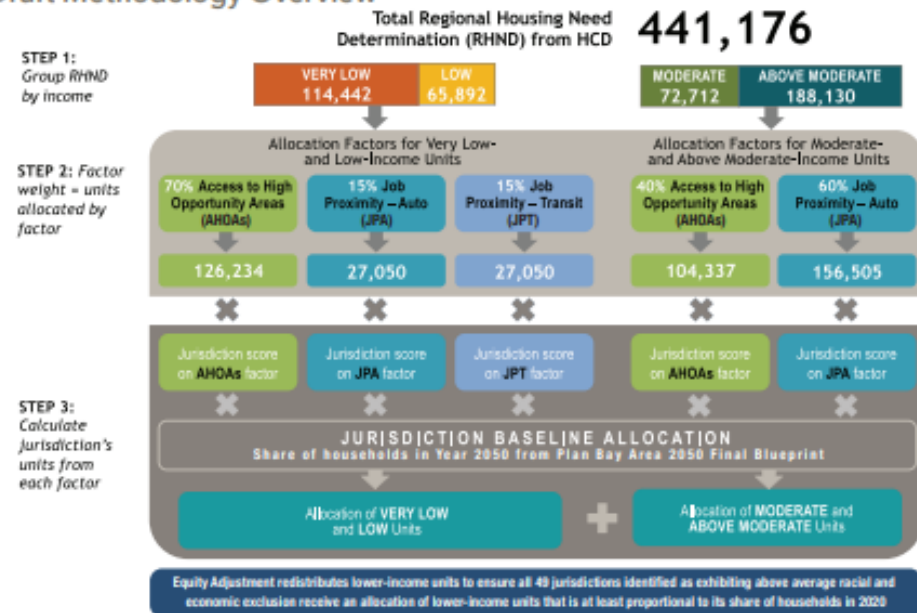


Figure 1: Draft Methodology Overview



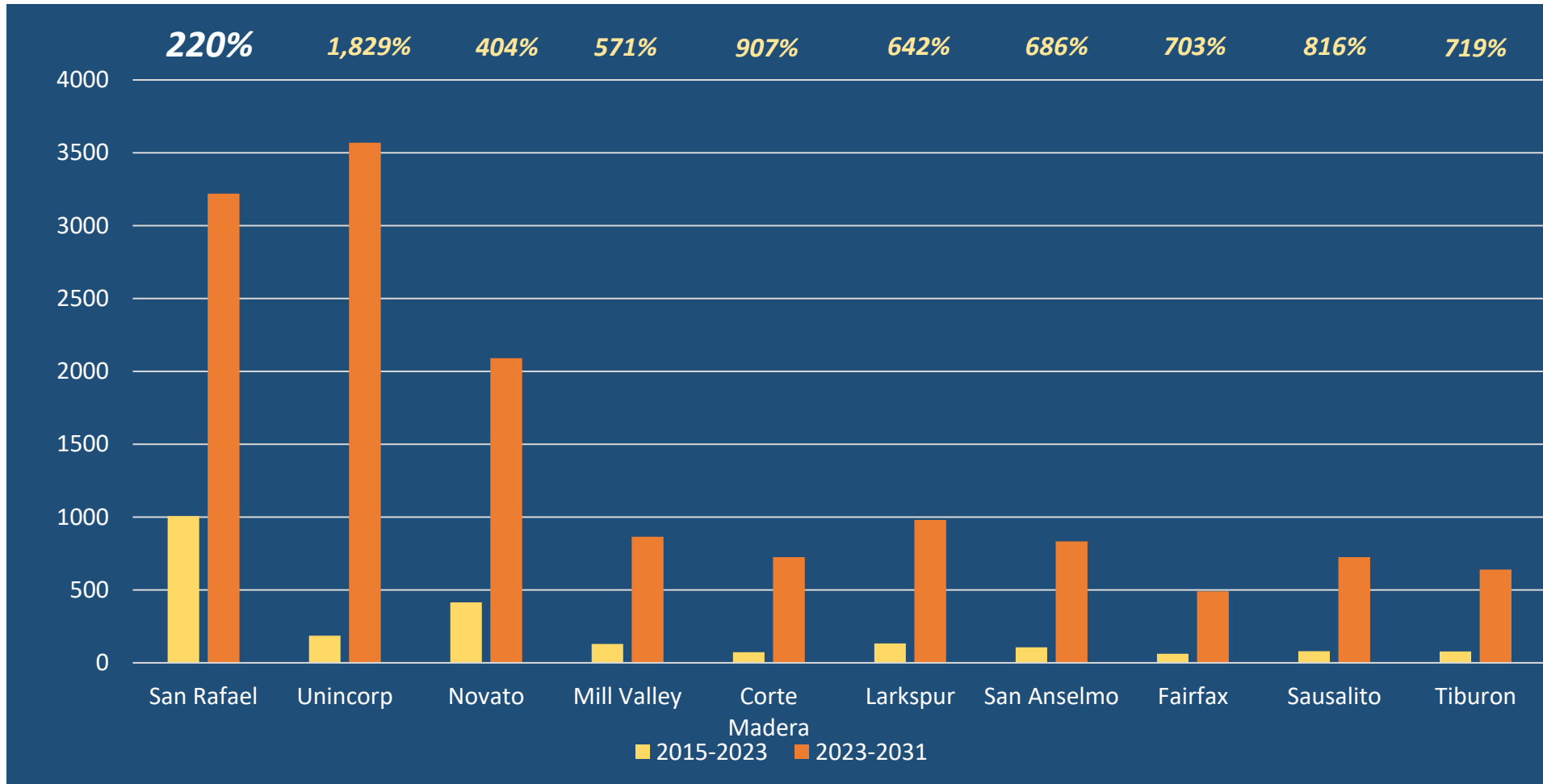
What does it
mean for
San Rafael?

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

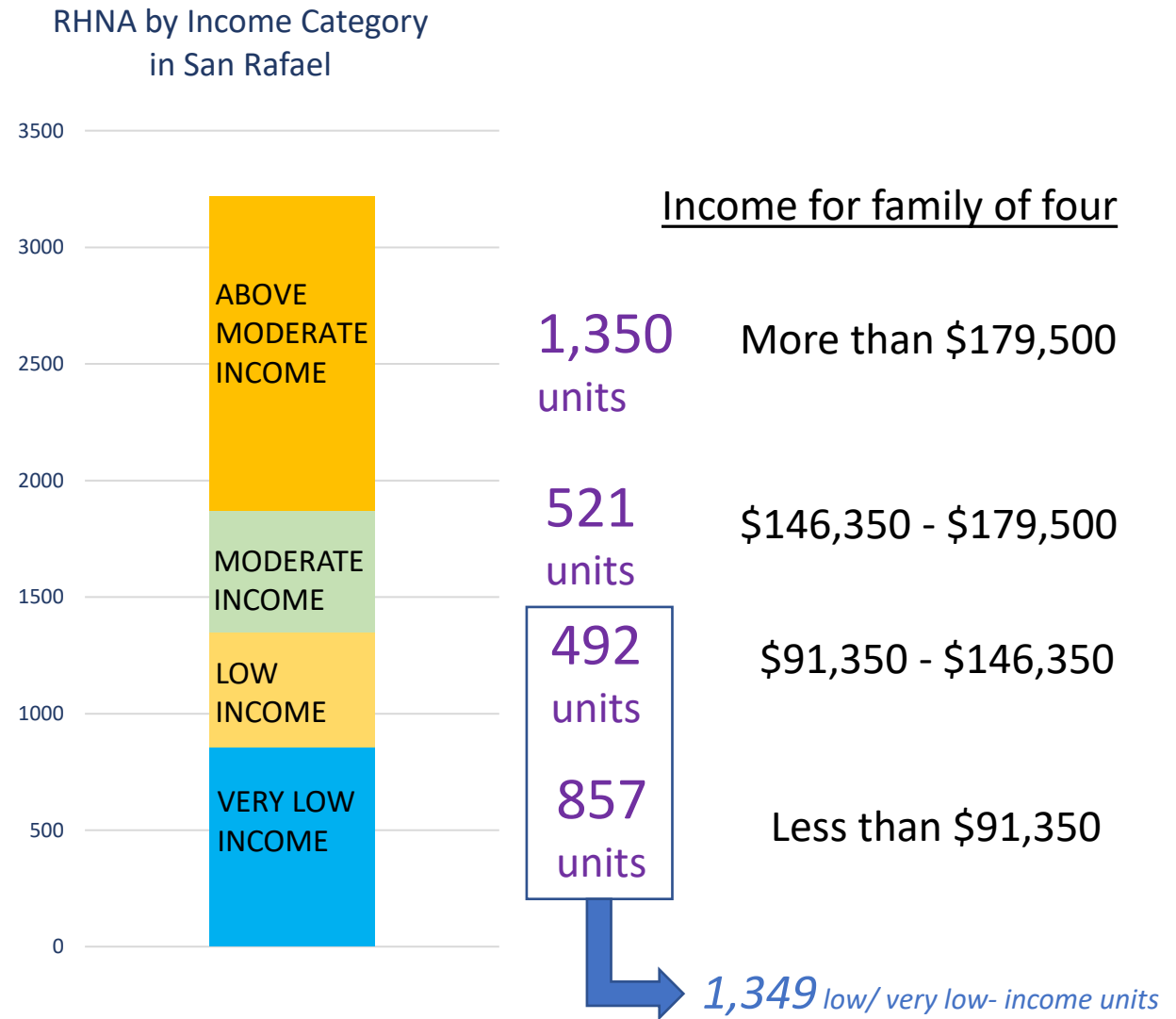
3,220 units

We're not alone

RHNA in San Rafael compared to other Marin cities for 5th and 6th 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

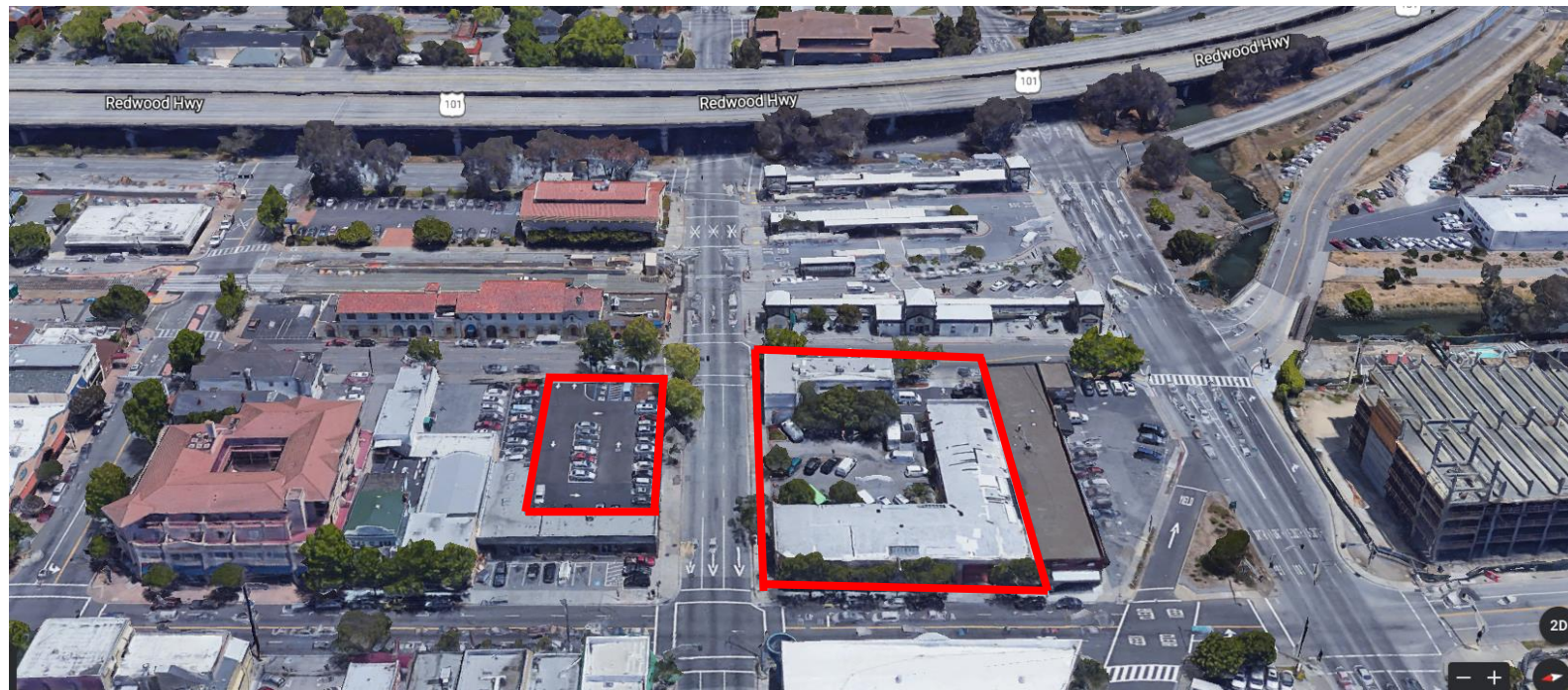
\$152,400

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.”



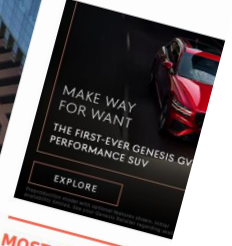
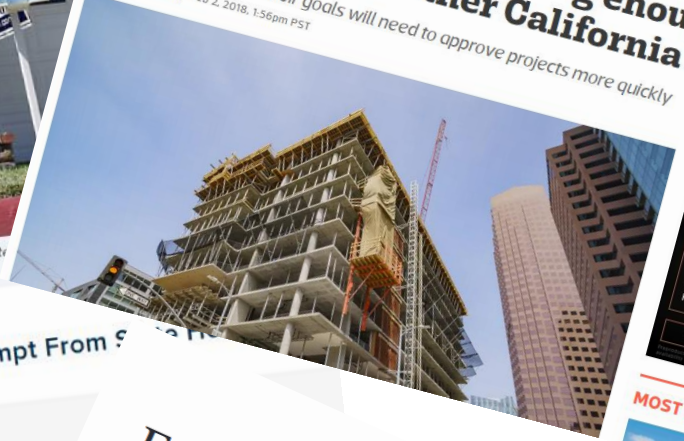
Compliance Matters



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



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 law suit seeking to be exempt from recently passed housing bills, including SB 900. The city's lawsuit, filed in January 2019, had alleged that the bills "create a system where the state controls how, where and when housing is built, essentially creating unconstitutional authority for the state to 'rezone' cities for its purposes."

The Huntington Beach City Council voted 5-2 against appealing the decision last night. City Attorney Michael Gates announced the council's decision.

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."



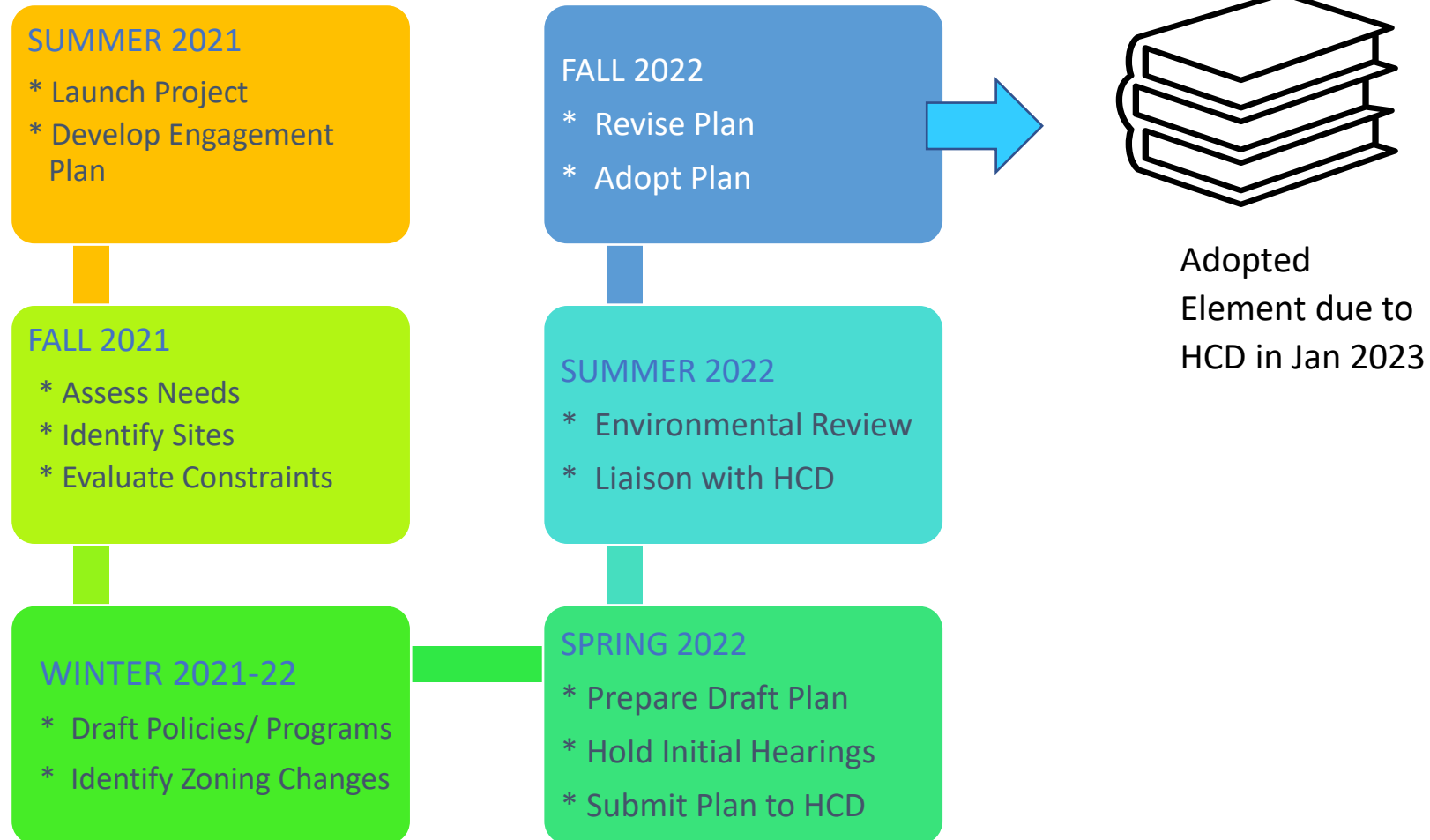
June 2021 Growing List of Penalties for Local Governments Failing to Meet State Housing Law

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.

Enforcement remains an imperfect but important tool for ensuring that housing policy. Litigation can be costly and time-consuming and an organized base of responsive and communities that are particularly true when low- and moderate-income people are unable to afford to live in a locality, effectively impacting the policies keeping housing affordable. *Pleasanton, et al. (Urban v. Pleasanton), et al. (Urban v. Pleasanton), et al. (Urban v. Pleasanton)* Court struck down the city's restrictive land use policies that have prevented lower-income workers from being able to afford housing within city boundaries.³ 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 annual growth rate according to infrastructure and other constraints.⁴ Almost a decade later, the city modified its ordinance to limit the total number of annual housing units.

Timeline



Ways to participate

- Sign up for notification emails
- Visit the project website:
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

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

Thank you!
Gracias!



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