

AGENDA

**2023-2031 SAN RAFAEL HOUSING ELEMENT UPDATE
WORKING GROUP
THURSDAY, February 17, 2022, 4:00 - 6:00 PM**



<https://tinyurl.com/2p8phx96> (PUBLIC)

Passcode: 714105

Telephone: (669) 900-9128

Meeting ID: 831-8705-1906#

One Tap Mobile: US: +16699009128,,83187051906#

Member Log-In Information Provided Via Email

CORONAVIRUS (COVID-19) ADVISORY NOTICE

In response to Assembly Bill 361, the City of San Rafael is offering teleconference without complying with the procedural requirements of Government Code section 54953(b)(3). This meeting will be held virtually using Zoom. The public may participate as follows:

* Submit public comments in writing. Correspondence received by 5:00 p.m. on January 19 will be provided to the Working Group. Correspondence received after this deadline but by 3:00 p.m. on January 20 will be conveyed as a supplement. Send correspondence to barry.miller@cityofsanrafael.org and city.clerk@cityofsanrafael.org.

* Join the Zoom webinar and use the 'raise hand' feature to provide verbal public comment, or dial-in to Zoom's telephone number using the meeting ID and provide verbal public comment. At the January 20 meeting, public comment will be taken at the beginning of the meeting and also at end of the meeting.

Any member of the public who needs accommodations should contact the City Clerk (email city.clerk@cityofsanrafael.org or phone at 415-485-3066). The City will make its best efforts to provide reasonable accommodations to provide as much accessibility as possible while also maintaining public safety in accordance with City procedures.

1. WELCOME

2. RECORDING OF MEMBERS PRESENT AND ABSENT

3. ACCEPTANCE OF PRIOR MEETING SUMMARIES

A. Summary of January 20, 2022 Meeting

4. PUBLIC COMMENT OPPORTUNITY # 1

5. DISCUSSION ITEMS

A. Housing Needs Assessment Presentation. Staff will deliver a PowerPoint presentation on the Housing Needs Assessment, including data trends, key findings, and implications for Housing Element policies and programs. *Recommended time allowance: 20 minutes*

B. Housing Needs Assessment Discussion. The Committee will discuss the Housing Needs Assessment and provide their perspectives on how the data and trends should shape local housing policies and programs. State Housing Element law not only requires statistical data about demographics and housing—it also requires consideration of the experiences and perspectives of people who live and/ or work in the city. Please review the attached materials in advance of this discussion. *Recommended time allowance: 75 minutes*

6. MEMBER AND STAFF ANNOUNCEMENTS

A. **Housing Survey** – Staff will provide an update on the Housing Survey. *Recommended time allowance: 10 minutes*

B. **Other Member and Staff Announcements**

7. PUBLIC COMMENT OPPORTUNITY #2

8. ADJOURNMENT

I, Alexis Captanian, hereby certify that on Friday, February 11, 2022, I posted a notice of the February 17 Housing Element Working Group meeting on the City of San Rafael Agenda Board.



LET'S HOUSE
SAN RAFAEL

ATTACHMENT 1

San Rafael 2023-2031 Housing Element Working Group
Meeting #1
January 20, 2022
MEETING SUMMARY

Attendance

Members Present: *Omar Carrera, Don Dickenson, Andrew Hening, Linda Jackson, Cesar Lagleva, Amy Likover, Diana Lopez, Rina Lopez, Tom Monahan, Jon Previtali, Daniel Rhine, Joanne Webster*

Members Absent: *Lorenzo Jones (excused)*

Staff Present: *Alexis Captanian, Alicia Giudice, Barry Miller, Jacob Noonan*

(1/2) WELCOME/ RECORDING OF MEMBERS PRESENT AND ABSENT

The meeting was called to order at 4.00 PM. Roll call was taken. Members (and staff) introduced themselves.

(3) ACCEPTANCE OF PRIOR MEETING SUMMARIES

The summary of the “Meet and Greet” event on December 14, 2021 was accepted. (Motion: Likover, second: Jackson)

(4) INITIAL OPPORTUNITY FOR PUBLIC COMMENT

There were no initial comments.

(5) DISCUSSION ITEMS

A. Primer on Goals, Policies, and Objectives

Barry Miller provided an overview of the terms used in the Housing Element, explaining the distinction between goals, policies, and objectives.

B. Opening Ice Breaker: What’s Working and What’s Not

Barry Miller provided an overview of the Evaluation of the 2015 Housing Element, which had been provided to members prior to the meeting. The Committee then was asked to respond to the following questions:

- What program(s) in the Housing Element are working well?
- What program(s) in the Housing Element are not working and why?
- What program(s) should be added?

A discussion of these questions followed and the following comments were made:

- Two threads are missing from the element -
 - environmental justice (where structures are built)
 - don't know about the words community and neighborhood. Are they close to a freeway, is there a sense of community, can kids walk to school, ride their bike
- What's not working: In-Lieu fee and how it has been used needs improvement. The fee doesn't generate enough funding to create a permanent funding stream. We need to look at creating a permanent funding stream. What is working: What works: combining the DRB and PC.
- What works well: the ADU program. What doesn't work well: recent changes to the inclusionary ordinance, reducing the requirement by too much. What we should add: a program encouraging more energy efficient housing.
- What works well: the effort to end homelessness effort, it has been tremendous. What needs more work: housing for special needs and supportive housing. Also, please change "senior" housing to "older adults."
- What's not working: Supportive services for homeless residents (too many homeless residents have died)—there is room for improvement around homeless services. What's working well - community collaboration (public/private partnerships) Eden housing at Vivalon, and Homeward Bound. What I'd like to add: A program to create precise plans in other areas - specifically precise plans that streamline development of affordable and mixed income housing in neighborhoods through precise plans.
- What's not working: Predictability in the planning/building process. City should be proactive (rather than reactive) on new housing laws (e.g. density bonus law and concessions). What we should add: Look at housing overlays (to provide incentives for housing) - lay out bonuses and concession in areas of the city.
- What's not working: housing policies have historically be discriminatory against BIPOC. The change to inclusionary housing requirements are a concern. There should be regular reports on this to see if the effect that the city was aiming for actually happened or if it is just reducing affordability in new construction. What's working: An increased commitment to inclusivity and equity, and we should continue to focus on this.
- What is working - mobile home park rent stabilization. What is not working is that only 2% of SR residents benefit from this, and the rest of our renters do not. What is working: Housing conditions and maintenance inspections: 48% of MFR rentals are inspected, is the public aware of the program? What isn't working: What about the rest of the units? Do residents get results of the inspections? Can staff provide more information.

Staff responded with more information and noted that the City was on a 5-year inspection cycle. Inspectors notify each tenant and the inspector provides a list of corrections to made. A committee member noted that she has lived in her building for 10 years and not seen an inspection occur during that time.

- What's not working: Program H12d (current shelter zoning) – emergency shelters are only allowed by right in a the industrial area and this should be broadened to more areas of the city. What's working: Program H12c (fee waivers)—they are working well at the front end to get projects off the ground - we should expand this. What we could do better - report back on what we have done.

Provide a more proactive way to educate tenants and landlords on their rights and the City's programs.

- What's not working well – I'm concerned about the recent reduction in the inclusionary housing requirement from 20% to 10%. We have never had a challenge to provide market rate housing, we have struggled to achieve affordable housing. What has the potential to work well: ADUs to disperse housing in a way that blends with neighborhoods. We should explore whether folks are taking advantage of the new laws to build home offices and guest quarters, or are they are actually working to produce more affordable housing? What's missing: the Element should include more reference to sustainability, environmental resources, and avoiding environmental hazards
- What works: Program H1 (housing program review). What is not working: Program H9c (housing opps for people with disabilities)--there seems to be confusion about disability means. We should define this (are we referring to developmental disabilities?). Also, Program H3a / H3b - neighborhood meetings and outreach. We need to expand our relations and connections to include ALL residents, make sure our participation is authentic, and improve our connections with residents, leaders, and businesses in all geographic areas.
- What is working: The recent 10% inclusionary change is very helpful to help projects pencil out, in light of higher construction and development costs.
- The Chamber of Commerce supported the change to 10% because of high costs and slow construction. This is something that should be evaluated and reevaluated over time to see if its achieving its intended purpose (staff noted that the effects of this change were being tracked and would be reported out to Council on a regular basis).
- I also concur the earlier comments that development costs are soaring, and further agree that we need to track the effects of the changes to our inclusionary requirement. It is also important to focus local dollars on local projects. This is necessary to ensure full financing and make affordable projects more viable.

An opportunity for public comment was provided, and the following additional comments were made:

- The City should have moved to 15% inclusionary rather than 10%. In-lieu fees need to be higher, and we should make sure that the 10% that is required is provided on site.
- Disappointed that the ADU ordinance did not prohibit ADUs on narrow streets and in fire-prone areas. Also, if the City is committing to sustainability, then it should not allow mature trees to be taken down for new housing.

C. New Housing Goals for San Rafael

The Working Group reviewed the two existing goals in the San Rafael Housing Element, as well as goals from other Housing Elements that had been provided by staff. Group members were asked to comment on potential new goals for San Rafael and the following comments were made:

- In their earlier comments, many of the Working Group members spoke about strengthening the housing element around sustainability—we should keep that in mind as we formulate new goals.

- Goals should focus on things that are “Attainable” as well
- Better collaboration with housing developers (more public/private partners); goal of diversifying the neighborhoods: bring BIPOC into historically white neighborhoods through new housing/ homeownership; break the cycle of poverty in segregated areas.
- Can staff provide the data from the Othering and Belonging Institute? (Staff noted that this would be provided as part of the “Affirmatively Furthering Fair Housing” analysis)
- Surprised that the existing Element only had 2 goals. We need 5-7 goals that are more well rounded to cover all the interests and issues at stake. Look at the San Leandro example: (increase supply and ownership, healthy environment in all housing, calling out specific populations, goals for homelessness services, commit to housing consistent with RHNA)
- Some of the examples given by staff read like laundry lists so perhaps we don’t have that many but more than what we have. We should add something about energy efficiency / climate change. Sustainable housing (in this context, this means: amount of energy used, water used wisely). Requirements phased in so it is affordable over time.
- Can we model our goals on the Santa Monica example? It touches on most of the major issues and the wording works well for San Rafael.
- A city that is not segregated, racial, ethnically, economically, and that is connected (transit oriented) throughout the community
- Look at sustainability in how the building is built as well as the systems and operations. Larger, denser housing is more sustainable from an energy and resources perspective. Having more people near transit who are not auto dependent is going to be more sustainable. Also, predictability and ease in process is imperative to the developer (by-right processes, streamlined processes are key). Use the word “predictability” in one of the goals.
- Need a goal of racial integration in existing neighborhoods. Poverty and inequity is a policy choice. We need to show how BIPOC communities benefit from housing.
- Sustainability is also about how many miles someone needs to drive to reach a high quality job. Building cities that are more walkable, more pedestrian oriented, with mass transit. Our goals should center on equity.
- Equitable housing for all. We should increase supply of housing for all people over the term of this Element. People are moving away from San Rafael and we need to focus on fairness for BIPOC, seniors, others - so that everyone has a place and everyone can continue to live here. Sustainability - how will we resolve power outages and environmental events that cause loss of energy for vulnerable populations.
- We should recognize housing as a human right. This was first mentioned in the 1930s by FDR, and recently by the current administration. This may sound loaded, but perhaps we can include that we are striving toward that.

- I support all of the inclusivity and diversity comments. But how does the group see this working on a practical level? As a developer, I cannot select by race or ethnicity - how do we implement these equity goals in a real world context?
- When it comes to housing, this is a structural issues. The financing and banking institutions are the gateway to breaking past patterns and need to be involved as stakeholders in effecting real change.
- Inclusionary requirement is a key to bringing equity as well
- I envision a world where the permitting of development is more predictable and land is zoned for a mix of multi-family as well as single family. Multi-family is less expensive to build and creates opportunities for a wider range of households to get into homeownership, including lower income households and people of color.
- I agree with the broad concepts around equity --- If I were a woman of color with children I want to know that I have options in all neighborhoods of this city. At the same time, we need to be careful as we streamline our processes because another one of our goals is to maintain San Rafael's character. We don't need to sacrifice the community for the sake of streamlining our permitting. Regarding financing, we should find more affordable options. If families want to be homeowners, we should figure out ways to make that possible.
- City of San Leandro has a goal to maximize programs that benefit residents of the city. There are not enough policies and protections right now to help folks to stay in their housing. This means loans, legal advocacy, and investing in education, and our capacity to support people. Every community should be contributing to this (equity needs to be a regional effort).
- If we increase overall supply, we will create more opportunities for people of color to live here. So many projects end up being "under built" because of public opposition. Part of this discussion is changing the political will so that we can achieve a community where we can all live, workers, kids, older folks etc. This means more multi-family housing.
- Fruitvale neighborhood in Oakland is a good case study for partnerships between the City and non-profits to develop housing. The crisis is huge and needs to be addressed intentionally through public/private partnerships.
- Appreciates all the panelists comments and agree with a vast majority of the comments.
- One of the benefits of doing Precise Plans/ Area Plans is to address the earlier comment about safeguarding the neighborhoods. The Downtown plan is very prescriptive with respect to design standards.

An opportunity for public comment was provided, and the following additional comments were made:

- With respect to increasing generational wealth and home ownership rates, the new Habitat project in Novato provides an excellent example. I echo the earlier comments around conserving community character and aesthetics. We can improve access to housing without sacrificing the qualities we value.
- Youth in Arts and Y-Plan will be engaging elementary school kids at Laurel Dell in the SR Housing Element. Their work will parallel the work the Working Group is doing, and they are looking for

ways that the youth can add value to this process. The students are looking at the Canal area and seeking aspirational solutions to address the housing challenge.

(6) MEMBER AND STAFF ANNOUNCEMENTS

Jacob Noonan and Alexis Captanian provided an update on a Resident Survey to be launched in February 2022.

Barry Miller indicated the dates of upcoming meetings.

A Committee member suggested a potential field trip to the Habitat project in Novato, and a coordinated effort to work with the Laurel Dell students.

(7) PUBLIC COMMENT OPPORTUNITY #2

Because public comments were taken following agenda Item 5(B) and 5(C), there were no further comments offered at this point.

(8) ADJOURNMENT

The meeting was adjourned at 6:00 PM.

Housing Needs Assessment

1.0 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.

2.0 Population and Employment Profile

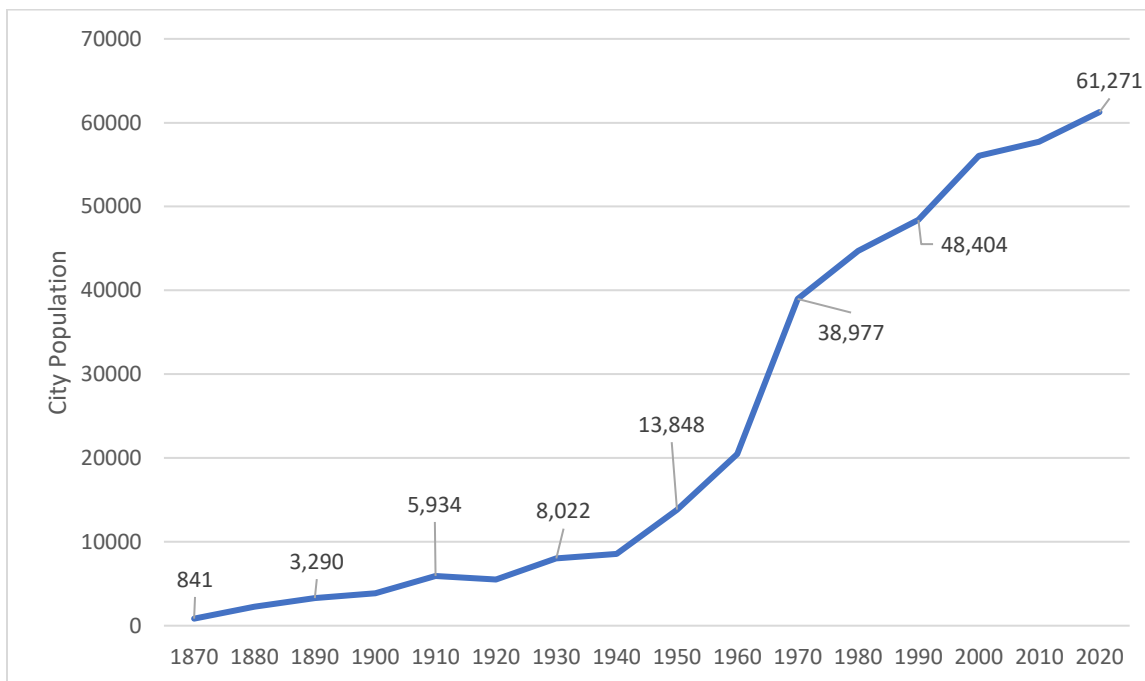
This section addresses demographics in San Rafael, with a focus on change over time and conditions in San Rafael relative to Marin County and nearby communities. It covers population, age characteristics, race and ethnicity, language, and educational attainment. It also includes a profile of the labor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

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 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 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—it’s 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 1: San Rafael Population Growth, 1870-2020



Source: US Census

Table 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

2.2 Age Distribution

Table 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 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 number of “early seniors” 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.

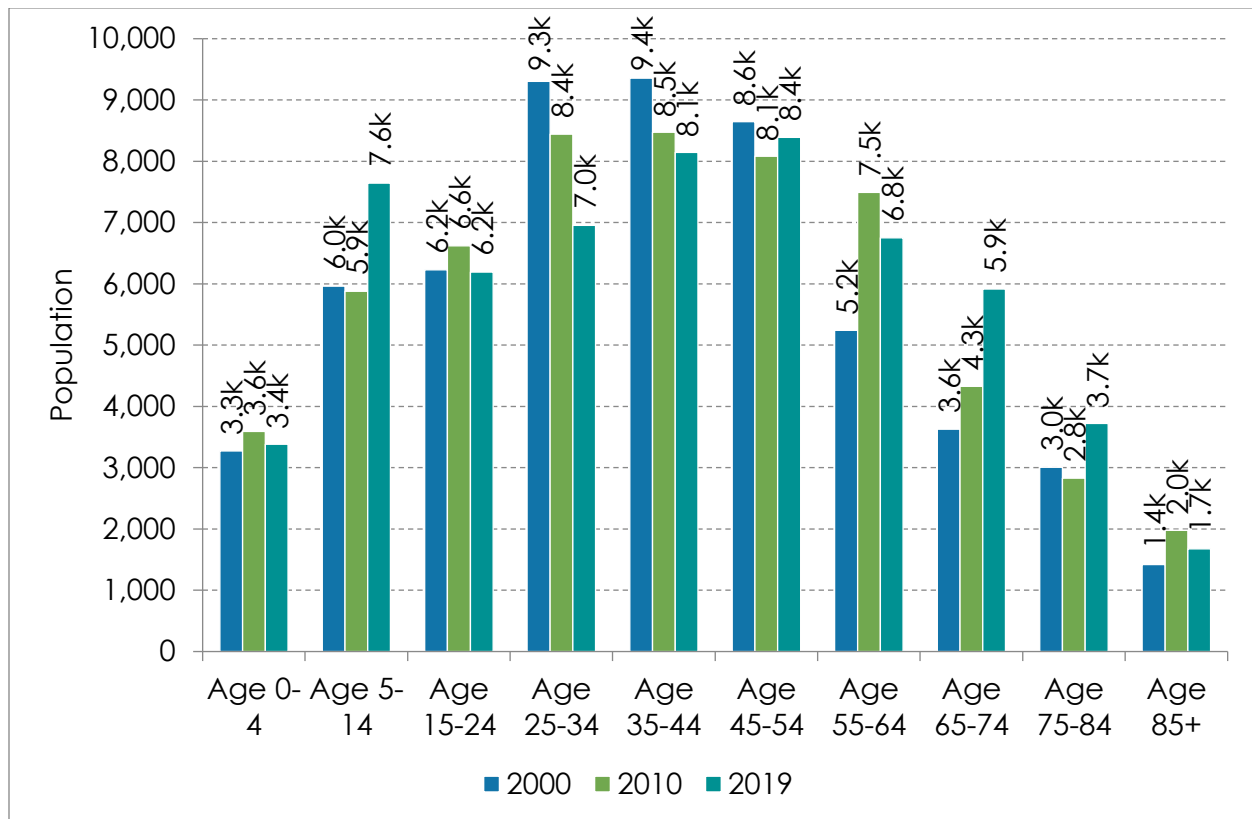
Table 2: Population by Age, 2000 to 2020

Age Group	2000		2010		2020(*)	
	Number	Percent	Number	Percent	Number	Percent
Pre-School (Under 5 yrs)	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%
College Age (18-24 yrs)	4,462	8.0%	4,834	8.4%	4,278	7.3%
Young Adults (25-44 yrs)	18,661	33.3%	16,915	29.3%	15,100	25.7%
Middle Age (45-65 yrs)	13,888	24.8%	15,574	27.0%	15,144	25.8%
Early Seniors (65-74 yrs)	3,628	6.5%	4,327	7.5%	5,917	10.1%
Late Seniors (75+yrs)	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.

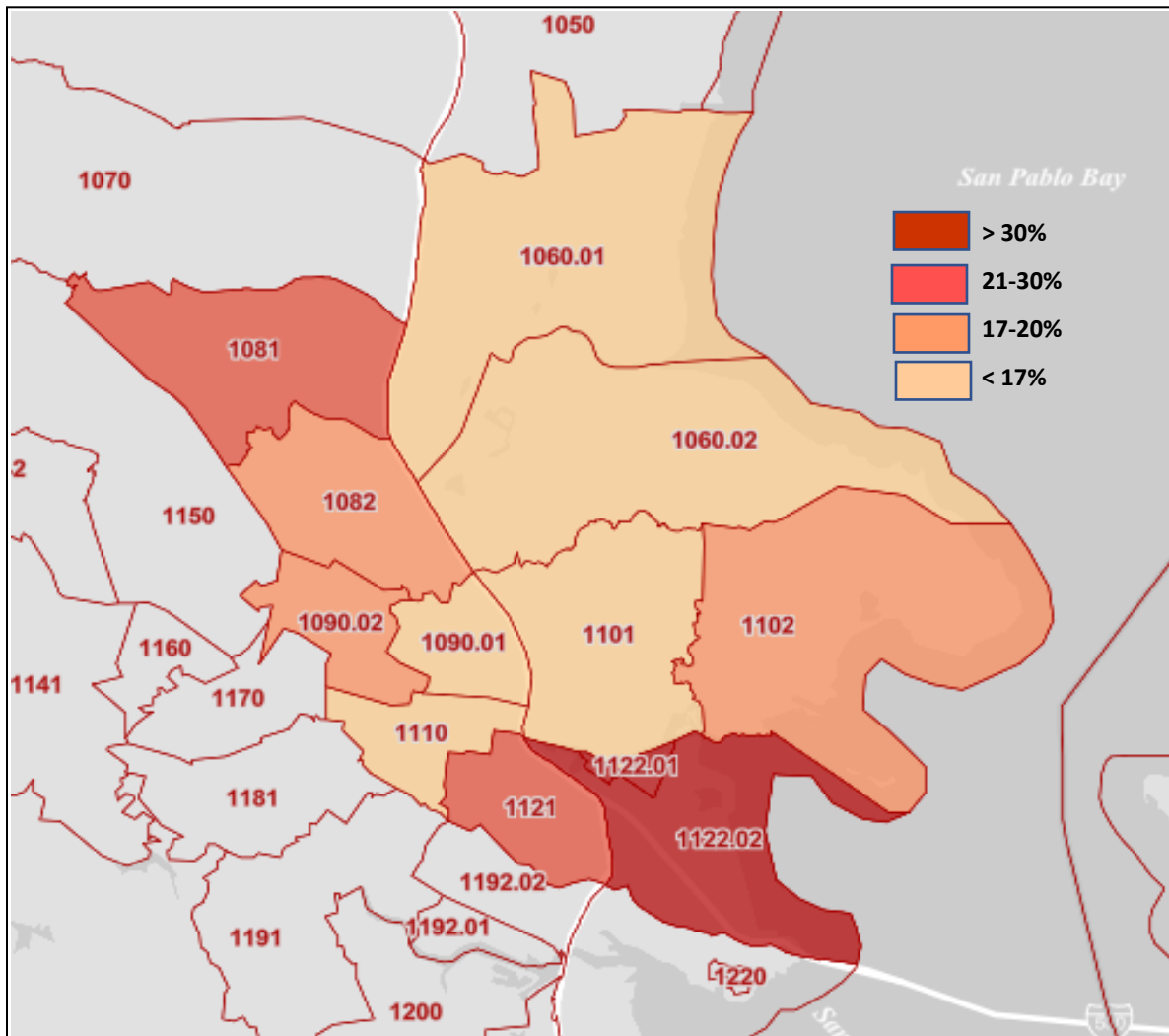
Chart 2: Age Distribution of San Rafael’s Population, 2010-2019



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 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 1:
Percent of Population Under 18 by Census Tract

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 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: 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 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 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 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 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).

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 may require language assistance to access City 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 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, the principal countries of origin among foreign-born residents are Guatemala, Mexico, El Salvador, China, India, and the UK.

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 6: Linguistic Isolation in San Rafael, 2015-2019

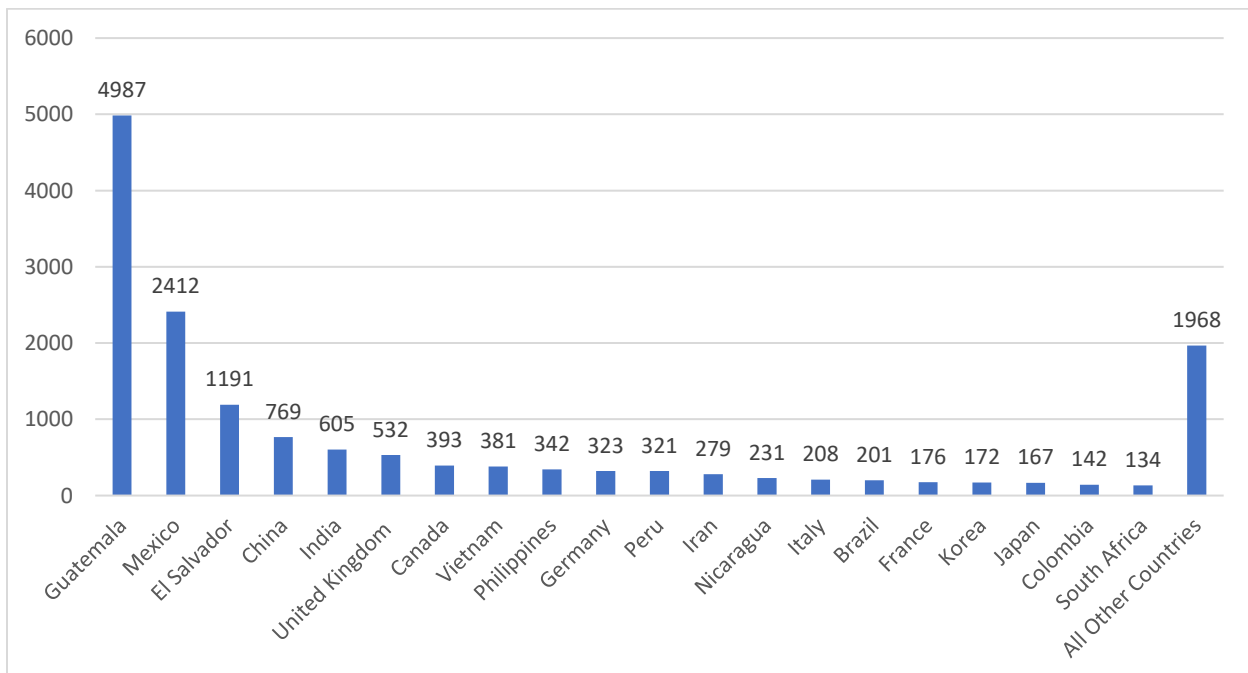
Primary Language Spoken	Residents speaking English “less than very well”	
	Number	Percent of all Residents in City
Spanish	8,374	15.1%
French	68	0.1%
German	49	0.1%
Russian, Polish, other Slavic	154	0.3%
Other Indo-European (*)	432	0.8%
Korean	46	0.1%
Chinese	488	0.9%
Vietnamese	294	0.5%
Tagalog	100	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: Country of Origin for Foreign-Born San Rafael Residents



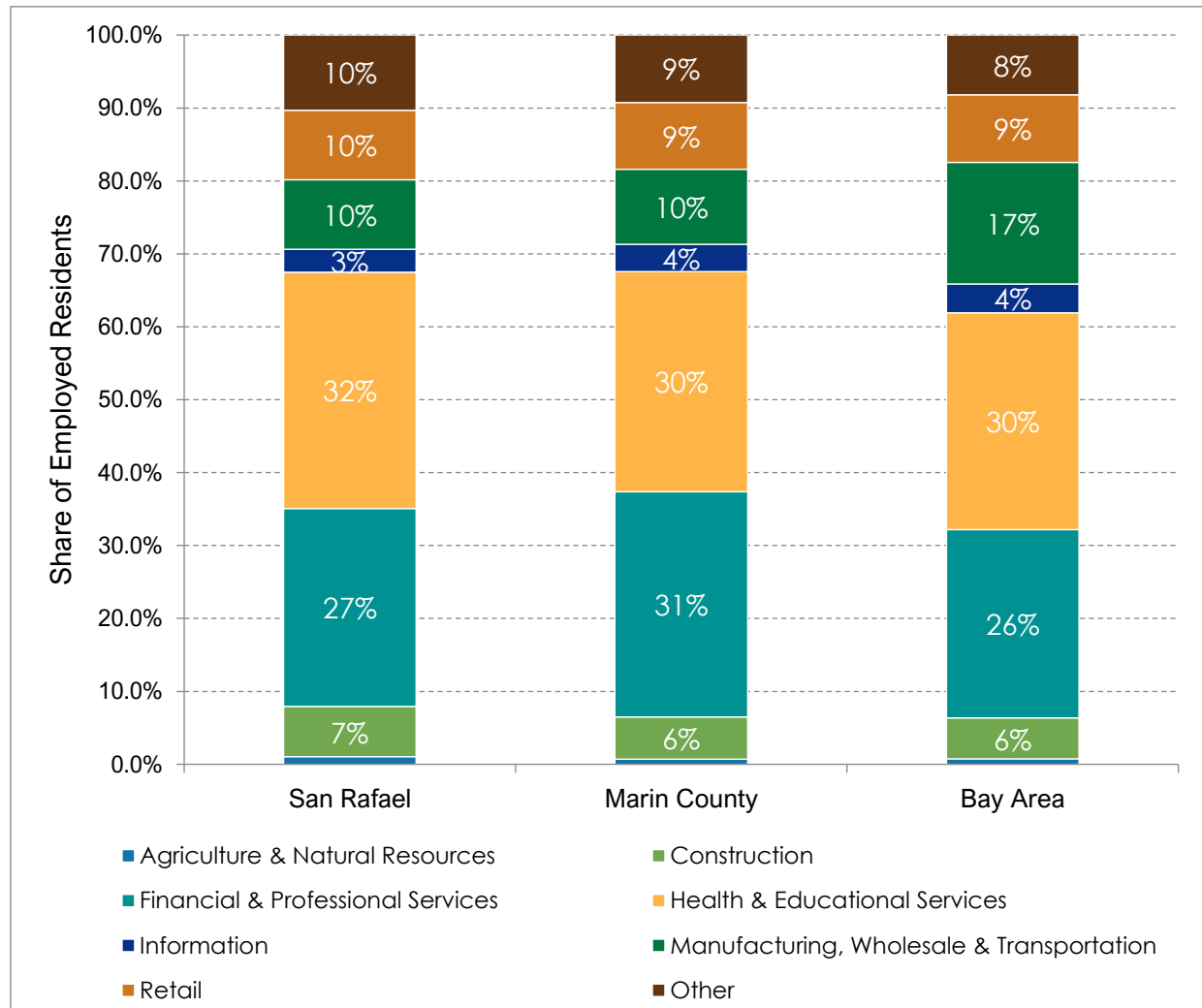
Source: American Community Survey, 2015-2019

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.

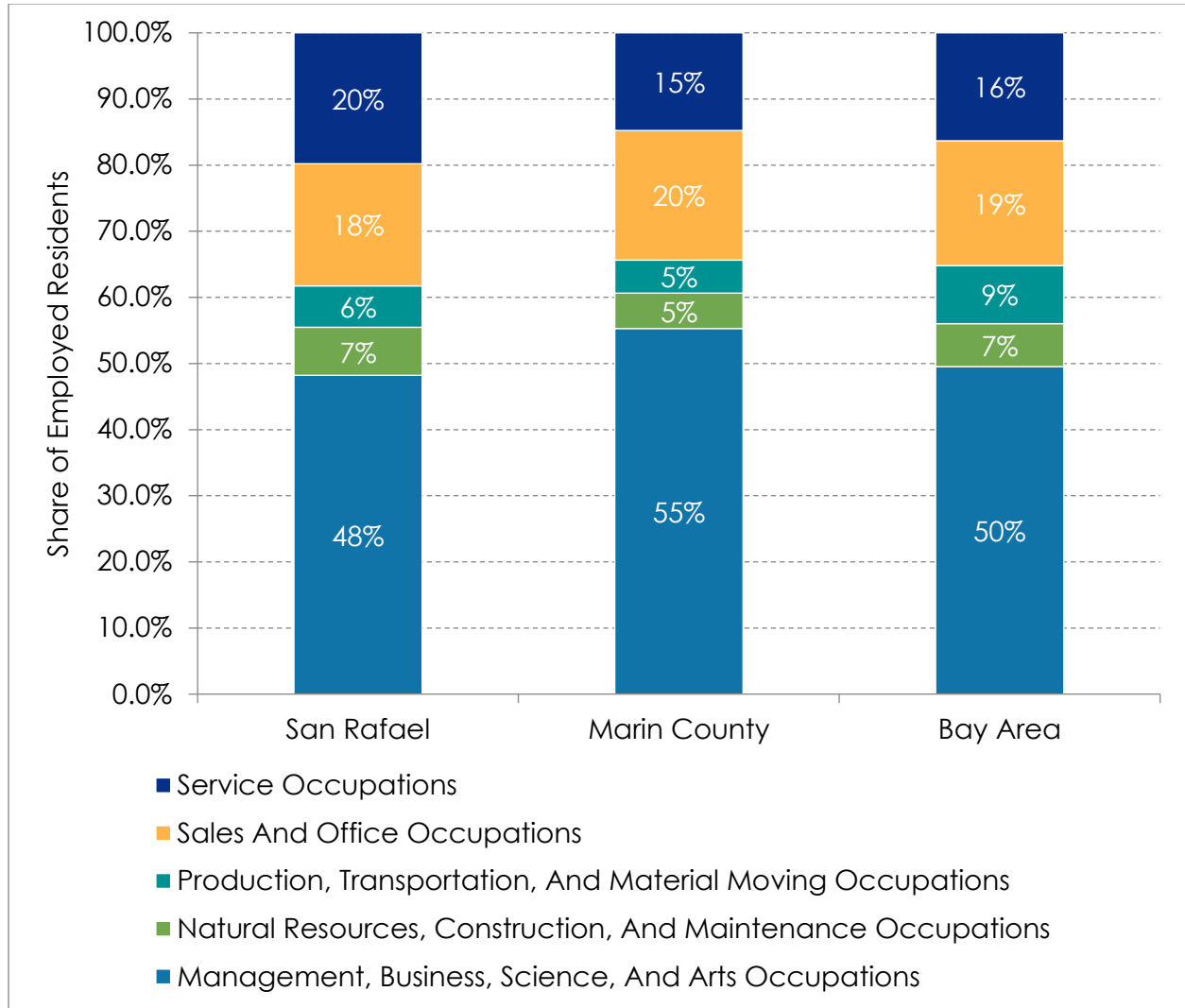
The 2015-2019 American Community Survey collects data on occupations for residents in each jurisdiction and metropolitan area in the country. Data for San Rafael, Marin County, and the nine-county Bay Area is shown in Charts 4 and 5. Chart 4 indicates the percentage of residents employed in different 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 4: Resident Employment by Industry: San Rafael, Marin County, and Bay Area



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

Chart 5: Resident Employment by Occupation: San Rafael, Marin County, and Bay Area

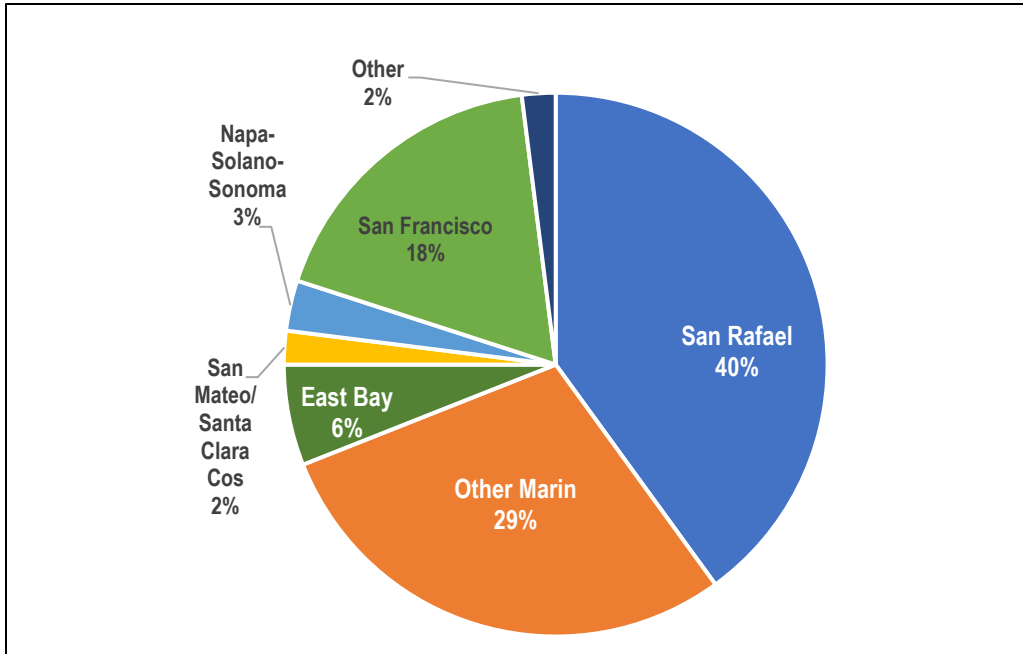


Source: American Community Survey, 2015-2019. ABAG, 2021

While Chart 4 shows data by industry, Chart 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.

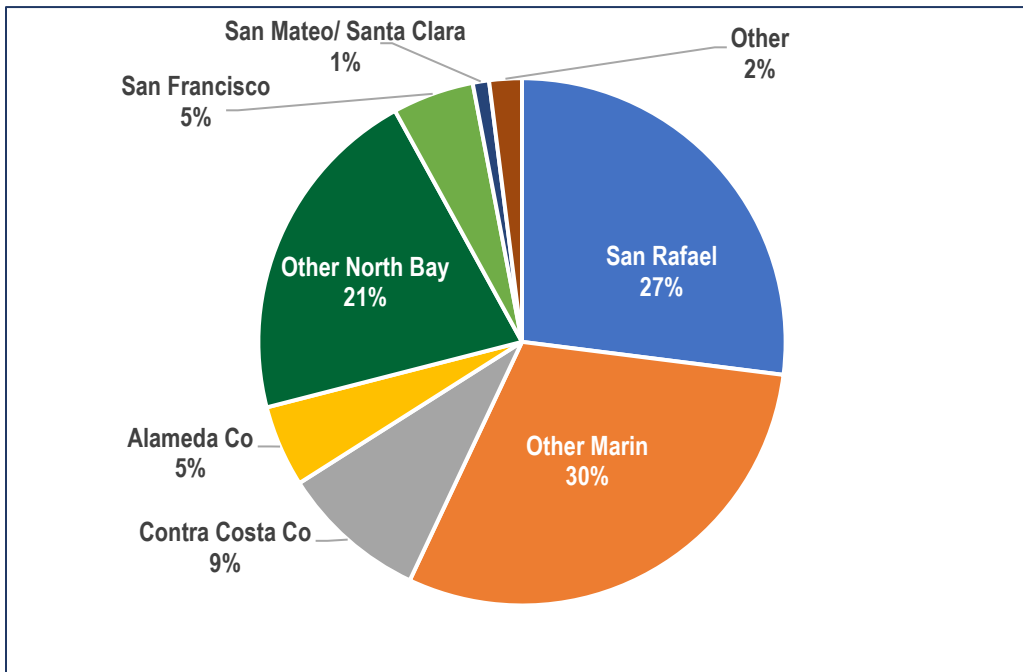
Chart 6 indicates that 40 percent of the city’s employed residents work within San Rafael. Another 29 percent work elsewhere in Marin County and 30 percent commute to another county. Of those commuting to jobs outside Marin County, roughly two thirds work in San Francisco. Only six percent of the city’s 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 6: Place of Work for Employed San Rafael Residents



Source: US Census Transportation Planning Package, 2019

Chart 7: Place of Residence for Persons Working in San Rafael



Source: US Census Transportation Planning Package, 2019

Conversely, Chart 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 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 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.

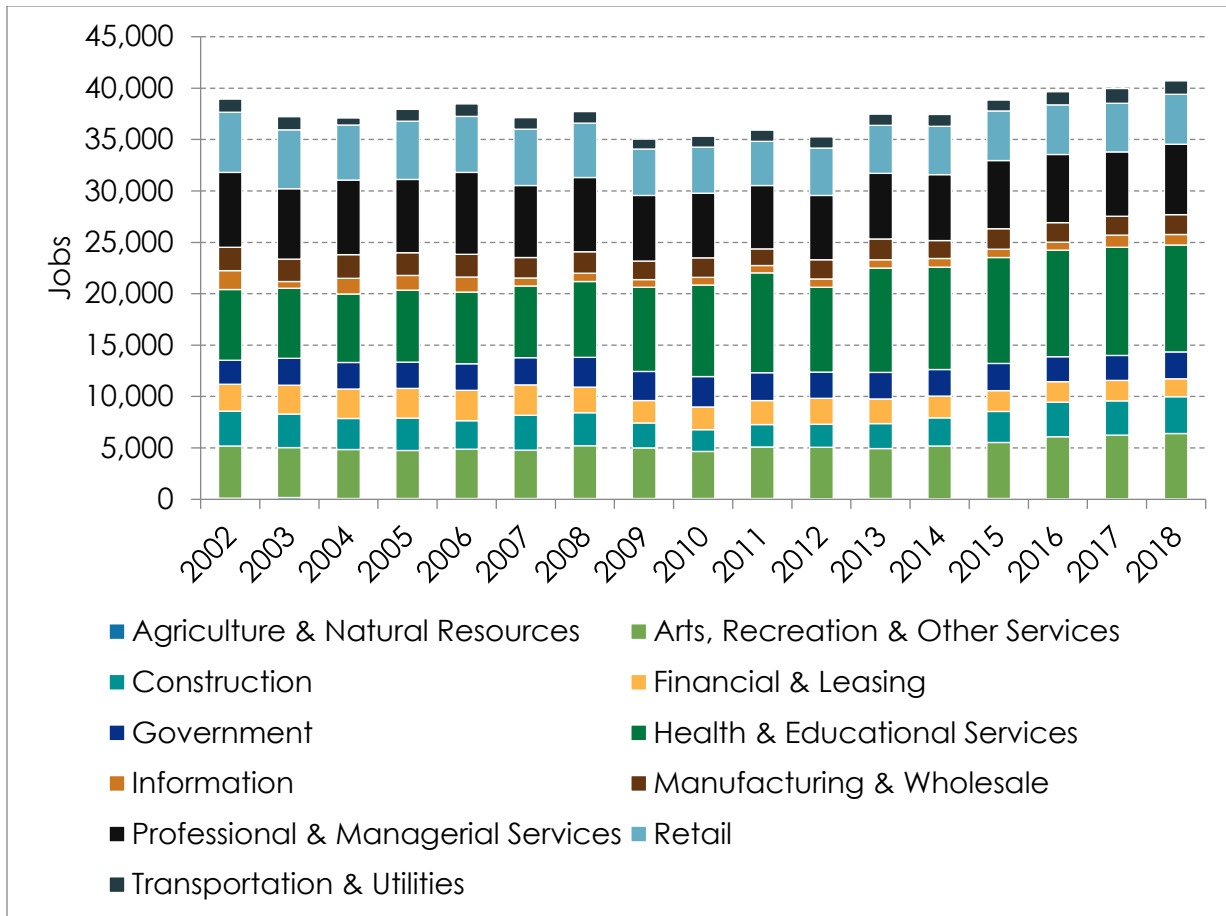
San Rafael is a regional employment center and the largest job center in Marin County. The ratio of jobs to households in San Rafael is 1.76, which is higher than the regionwide ratio of 1.47 and significantly higher than the county ratio of 1.09. Table 8 shows the largest employers in San Rafael as of 2020, according to the City's Comprehensive Financial Report. These 10 employers represent 15 percent of the jobs in the city.

Table 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 8: San Rafael Employment, 2002-2018



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

Table 8: Largest Employers in San Rafael, 2020

	Employees
Kaiser Permanente	2,014
Bio-Marine Pharmaceuticals	950
San Rafael School District	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)

3.0 Household Profile

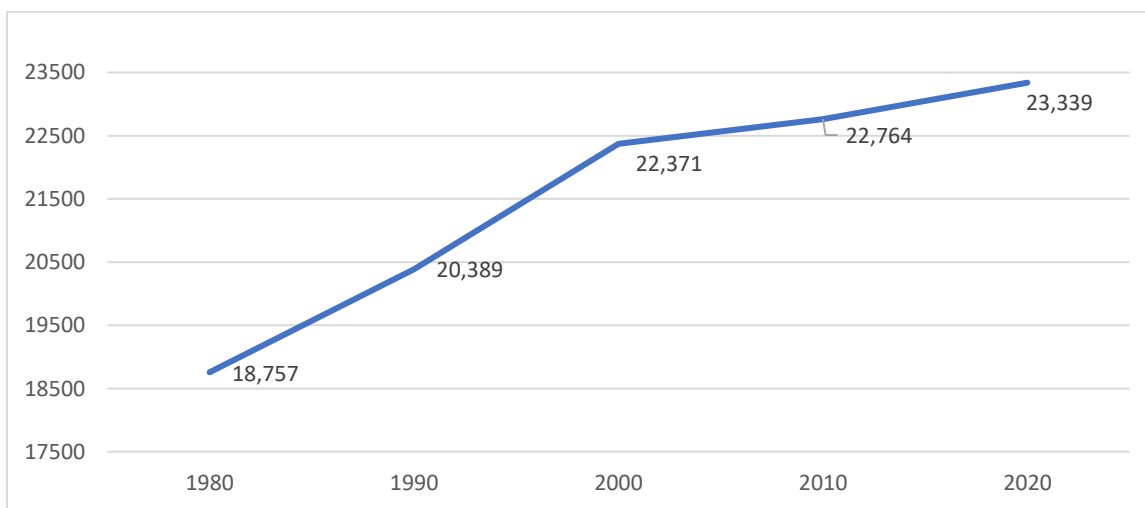
A household is defined as all persons living in a housing unit. Families are a subset of households, and include persons living together related by blood, marriage or adoption. Another subset is “Singles,” which consists of a single person living alone. Finally, “Other” households are unrelated people 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.

3.1 Total Households and Household Size

Chart 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.

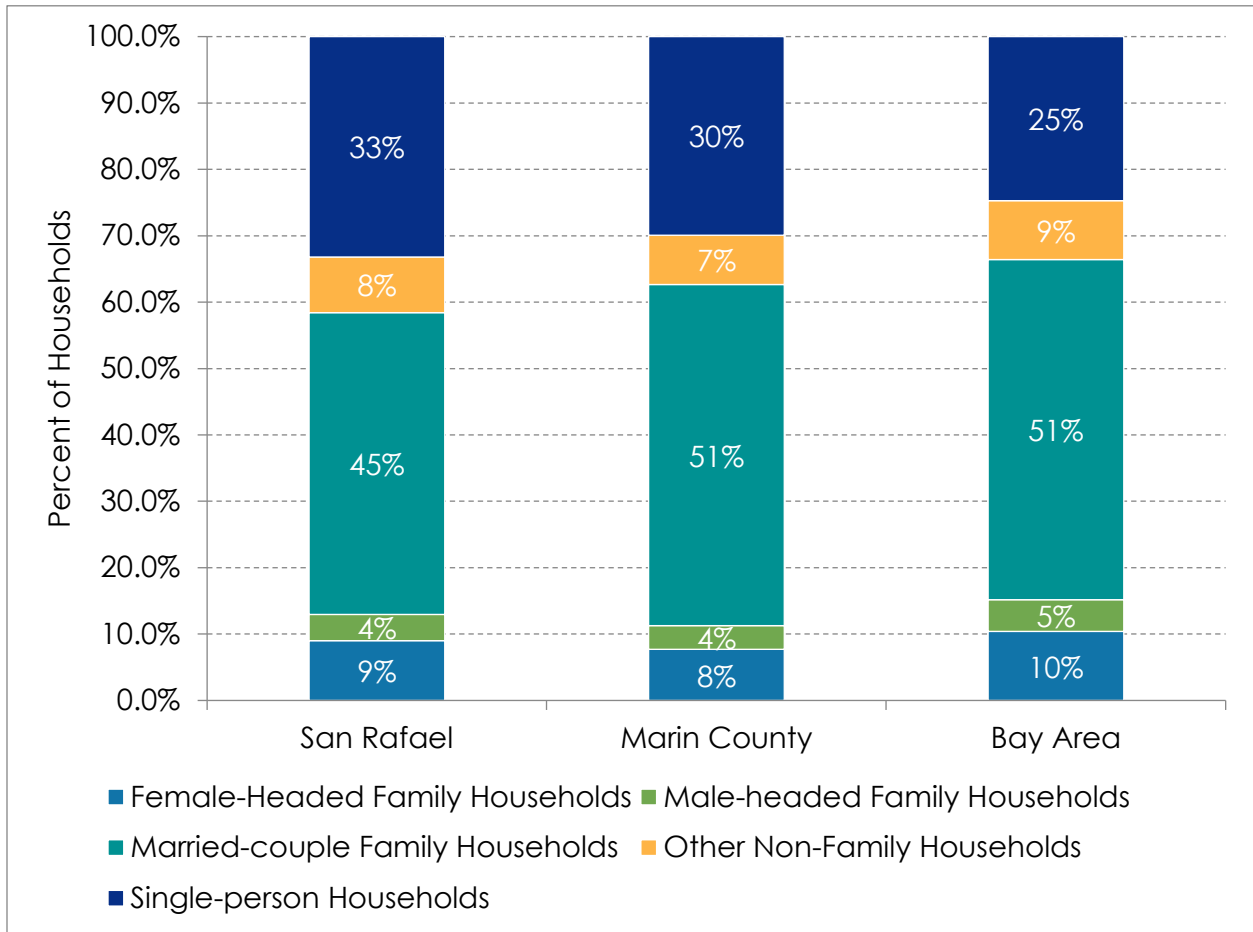
In 2020, San Rafael had 59,470 residents in households and 1,801 residents in group quarters. The average number of persons per household (PPH) was 2.55. This is a substantial increase since 2010, when the average PPH was 2.44. Prior to 2010, the average was 2.42 in 2000 and 2.31 in 1990. Larger average 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 9: Total Number of Households, 1980 to 2020



Source: US Census, 1980-2020

Chart 10: Household Type in San Rafael, Marin County, and Bay Area



Source: ACS, 2015-2019. ABAG, 2021

3.2 Household Characteristics

Chart 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 34 percent 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 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.

3.4 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 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.

Table 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

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 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 10: Housing Tenure by Race and Ethnicity

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

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.

3.5 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 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 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% AMI	<\$38,400	<\$43,850	<\$49,350	<\$54,800	<\$59,200	<\$63,600
Very Low	31-50% AMI	\$63,950	\$73,100	\$82,250	\$91,350	\$98,700	\$106,000
Low	50-80% AMI	\$102,450	\$117,100	\$131,750	\$146,350	\$158,100	\$169,800
Moderate	80-120% AMI	\$125,650	\$143,600	\$161,550	\$179,500	\$193,850	\$208,200
Above Moderate	120%+ AMI	\$125,650+	\$143,600+	\$161,550+	\$179,500+	\$193,850+	\$208,200+

Source: CA Department of Housing and Community Development, 2021

Table 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 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.

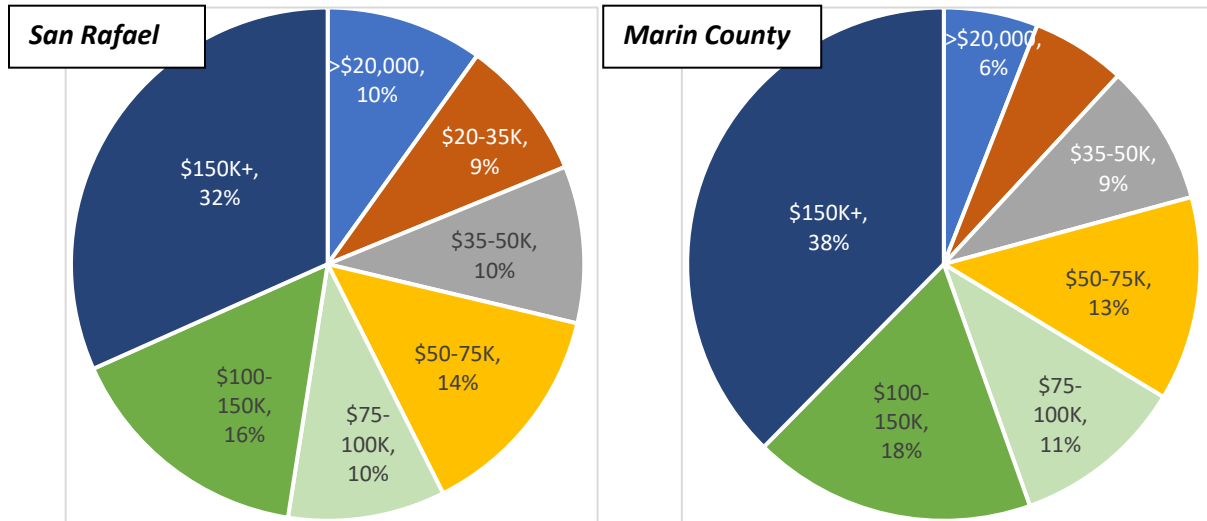
Income Characteristics in San Rafael

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 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 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 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 the countywide median 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 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 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 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 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 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 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 meet their needs.

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 15, 55 percent of the city’s renters were cost-burdened compared to 32 percent of owners. About 21 percent of the city’ 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, presumably 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 14: Bay Area Wages for Select Occupations, 2020

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 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"

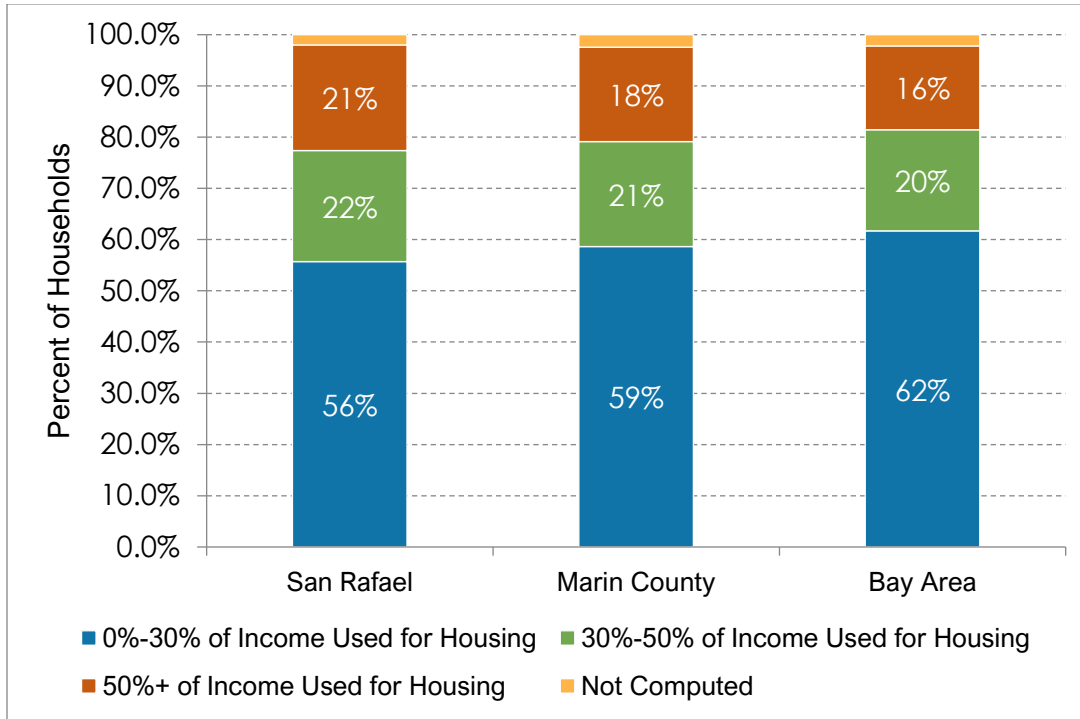
Table 16: Cost Burden by Income Level

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 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 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 13, non-Hispanic White households in San Rafael were less likely to face a housing cost-burden than other households. Only 34 percent 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.

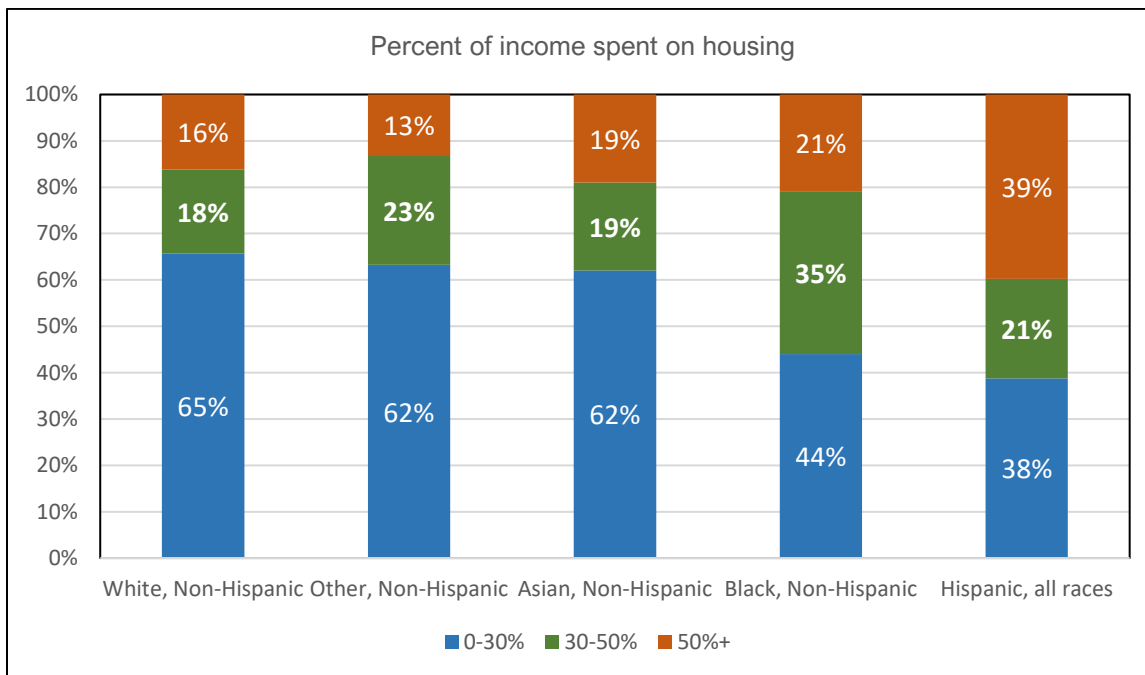
Chart 12: Cost Burdened Households in San Rafael, Marin County, and Bay Area



Source:

American Community Survey, 2015-2019. ABAG, 2021

Chart 13: Cost Burdened Households by Race and Ethnicity



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

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 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 less 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 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.

4.0 Special Needs Populations

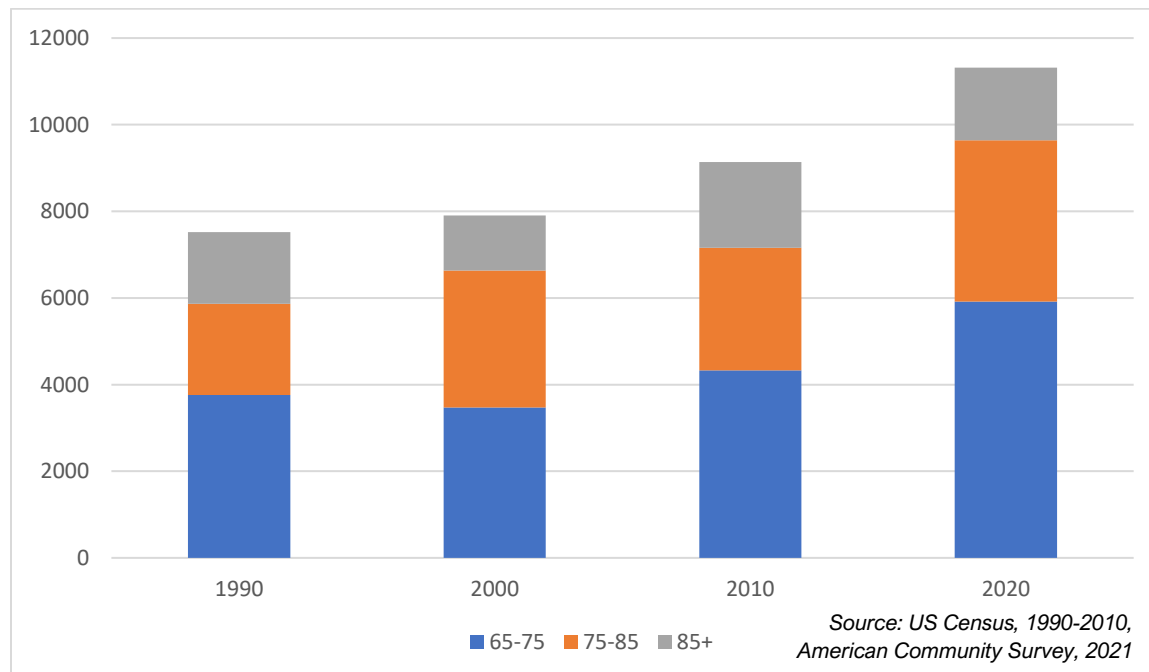
Certain segments of the population may have greater difficulty finding adequate and affordable housing due to special circumstances related to employment and income, family type and characteristics, disability, or other household characteristics. State Housing Element law defines “special needs” groups 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.

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. 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 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 and other forms of supportive housing will also increase.

Chart 13: Age Distribution of Older Adults in San Rafael, 1990-2000



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.

Table 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, as rents continue to rise while monthly incomes are fixed. Small households living on \$25,000 a year can only pay rents of about \$600 a month before they are considered “cost-burdened.”

Table 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.

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 eventually 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, particularly as decreased mobility makes it harder to complete basic maintenance tasks.

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 fact, 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 second units, including conversion of unused bedrooms to “junior second units”, can enhance utilization of the existing housing stock and provide the economic and social support to better allow older adults to age in place.

While assisted living provides an option for some older residents requiring a supportive housing environment, 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 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, and at least one larger facility (Nazareth House) closed in early 2021.

Addressing the diverse housing needs of San Rafael's senior 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, and 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 identifies housing as being one of the seven “domains” of an age-friendly community and notes 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.

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

⁴ Caring.com, 2021

- 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 people and their caregivers

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.

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 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 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 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 were relatively common for persons over 65, affecting 1,206 residents (11 percent of all seniors). Vision disabilities affected 1.5 percent of the population, including 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 20 indicates the number of GGRC clients by age and location in the city.

Table 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 less common. 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. Examples of affordable projects with disabled housing in San Rafael include 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 displacement of required on-site parking 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. The need for affordable housing options for persons with physical, mental, and developmental disabilities is significant and growing.

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.

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 their higher food, health care, transportation, child care, and similar expenses.

Table 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 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 homeowner. 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 for families 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-bedroom rental units at rents that are affordable to lower income households in the city.

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 San Rafael. 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. This includes many residents over 65, including persons with special needs and/or limited incomes.

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 race, indicating a poverty rate of 35.7 percent for Latino 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.

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 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.

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 Homelessness

The most reliable source of information for evaluating the homeless population in Marin County is the biennial *Marin Point in Time Homeless Count*.⁶ 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.

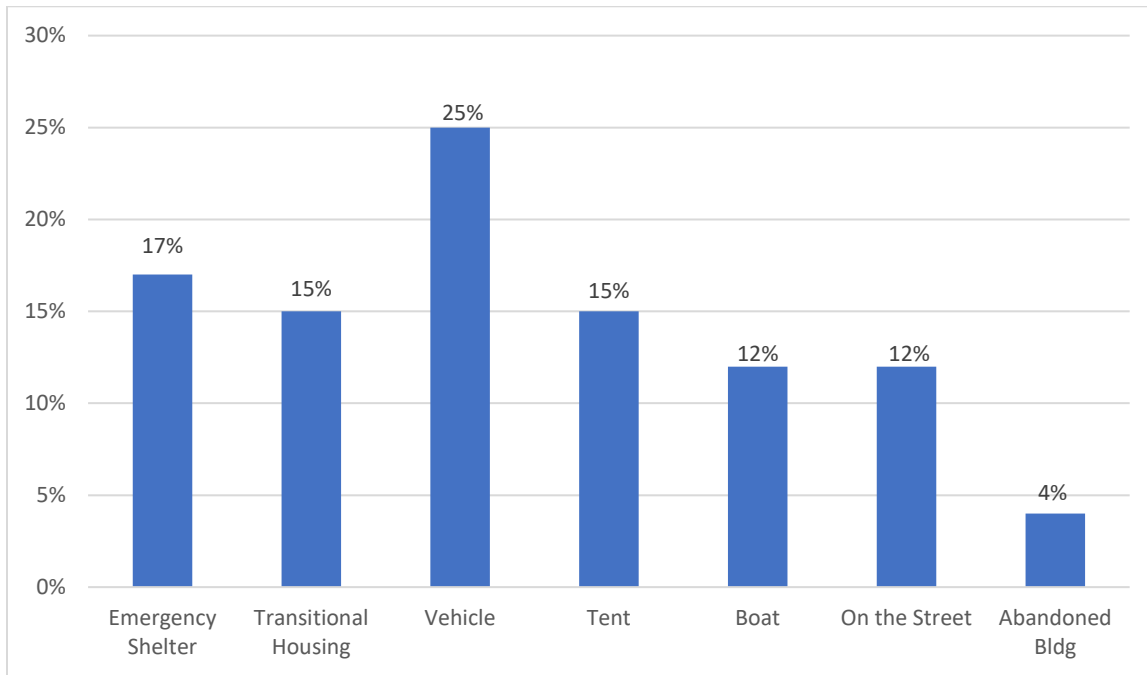
Countywide, approximately 32 percent of the homeless population was sheltered and 68 percent was unsheltered in 2019. Chart 14 shows the place where the individuals counted were residing on the night of the count.⁷

Table 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 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.

⁶ 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.

⁷ This data is for the entire County and not San Rafael alone.

Chart 14: Location Where Unhoused Residents were Counted in 2019 (countywide)



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

Table 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. 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 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.

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 23. An inventory of resources in San Rafael follows.

Table 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 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.

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.

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 income-eligible seniors 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

While 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 last 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.