



LET'S HOUSE
SAN RAFAEL

Inclusive of edits approved by Working Group on March 17, 2022

ATTACHMENT 1

San Rafael 2023-2031 Housing Element Working Group
Meeting #2
February 17, 2022
MEETING SUMMARY

Attendance

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

Members Absent: *Rina Lopez (excused), Jon Previtali*

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

An edit to the Meeting Summary of January 20, 2022 (related to the on-line housing survey) was requested by Amy Likover. Barry Miller noted that an edit had also been requested by Diana Lopez. The summary of the January 20, 2022 was accepted, inclusive of these edits.

(4) INITIAL OPPORTUNITY FOR PUBLIC COMMENT

There were no initial comments.

(5) DISCUSSION ITEMS

A. Housing Needs Assessment Presentation

Barry Miller provided a presentation on the recently completed 2023-2031 Housing Needs Assessment. There was an opportunity for clarifying questions related to the presentation prior to moving to the discussion of housing needs (Item B).

- Staff was asked to clarify its conclusion about the key takeaways from the data. Barry reiterated the last slide of the presentation—key takeaways are the need for senior housing and supportive services, more affordable rental housing for families, larger units for families (to address overcrowding), and more measures to close the affordability gap for very low income households.
- Recognize that Census data is not entirely reliable, as it historically undercounts persons of color. This is especially true in lower income and immigrant communities. The disparities revealed by the data are likely even greater than what the Census indicates.

- Affordability benchmarks in Marin County used by state/federal government are exceptionally high due to pockets of extreme wealth in parts of the County. This tends to skew the data and make it even harder to reach those with the greatest needs

B. Housing Needs Assessment Discussion

- From the “neighborhood” perspective, housing is part of what makes a neighborhood cohesive. Residents are interested in quality of life and security, accessibility to services (parks, community centers, libraries), nature, etc. As we meet our housing needs and State mandates, we need to strive for balance and be mindful that neighborhoods are fragile. Development should contribute positively to neighborhoods—it should also be legal, safe, and code-compliant. Some areas have illegal dwellings that may be unsafe for their occupants and their neighbors. Residents seek stability and value/ welcome long-term tenants and the security that comes with knowing neighbors. We can do more to house people who work in the city. Diversity makes our neighborhoods stronger.
- From a developer’s perspective, the more that can be built, the more possibilities there are to create housing for a wider range of incomes and households. The vision behind the Downtown Plan is exciting. We need to demonstrate continued support to create housing of all kinds.
- The data affirms what we know on all levels. We all want good quality schools, good services, and a high quality of life. But historically, residents in the Canal area have not had a voice in decisions affecting their quality of life. The city may be diverse as a whole but it is segregated at the neighborhood level. The data demonstrates high rates of renters and overcrowded units in the Canal. And then there are single family neighborhoods with no overcrowding and no rental housing. If we are going to talk about diversity and inclusion, we can’t “protect” some neighborhoods from development and not others. We need to look at what will be good for the entire community—not just Gerstle Park and Terra Linda.
- Piggybacking off the prior comments, the data isn’t surprising. At public meetings for affordable housing, residents frequently express their support for a project but then state that it should not be in their neighborhoods, or that it would fit better in another area. Wealthier communities have the benefit of free time to come to hearings and advocate against housing, while the folks that would benefit from the housing need to work or cannot participate.
- Census numbers historically have undercounted racial minorities, thus the data may not be representative of the entire community. Some of the inequity evident in the data has been created through our own policies. How do we change this? Parts of our community are not heard from, engaged, or represented. Yet, the COVID-19 crisis showed they are our essential workers and the foundation of our city. When we look at data on where the city’s growth occurred, we see much of the growth was in the Latino community—it’s Latino workers doing low wage jobs, while at the same time facing housing insecurity. This suggests the need for rent control and tenant protections. We have made a conscious decision in Marin County to protect 85% of our land as open space. This leaves very little left for development. We need to protect our lower income residents as we think about development.
- We tend to build large luxury units. We need to also make sure there are studios, SROs, and other types of housing. The City should make sure that these smaller units are allowed throughout the city. Not everyone needs a large luxury unit. For folks experiencing homelessness, a 10 x 10 unit may be OK. We should allow faith based and church organizations throughout the community to provide such housing. There are also folks living in their vehicles, so looking at safe parking programs can

help provide a source of transitional housing. If folks are living in a vehicle now, can't we provide them with a safe place to live that is smaller than a traditional housing unit? It has been disheartening to watch homeownership become unattainable for so many people. They now face a lifetime of renting.

- Growing up, we sometimes called the Canal the “servants quarters.” If you want cheap labor, you find it there. I work for / serve on multiple boards related to housing and see that renter protections and rental assistance are key to addressing housing challenges. We also need to be more proactive, instead of reactive by necessity. The Tenant Opportunity to Purchase Act (TOPA) is a promising model. We need to bring the banking institutions into this conversation. There's no way out of this crisis unless we connect with the financial institutions that can help more folks own a home.
- Many places to go in this dialogue. Check out the “Groundwater Institute,” which is an organization that deals with these issues. We are attempting to resolve what is above ground but we need to start talking about what is below ground, which is institutionalized racism. We aren't just talking about building an apartment—we are talking about dismantling systems that have brought us to this point. We are talking about the generational wealth that allows part of the community to afford second homes, nice cars, and a good education, while the rest of the community cannot. And it's not just about building housing, it is about helping people. If 60% of income is going to rent then there is not much left to spend on anything else and this hits people of color harder than anyone else. There are many aspects of this conversation that has feed into our lived experiences--kids not graduating, crime and incarceration. There are many impacts.
- The aging population is growing and there are needs not being met. We did a survey as part of Age-Friendly San Raael. We asked residents what they'd like to do to their homes to keep living there independently. We asked how the City can support residents remaining in the community as they age. We also talked to folks about what their preferences would be if moving to housing that better supported their needs. Overwhelmingly, older adults were not interested in moving. Inter-generational housing is a potential solution. Resoundingly, affordability was identified as an important issue, along with the need for subsidized senior housing. San Rafael has the largest number of low income older adults in Marin—it has expensive housing, land use patterns and roads that are not pedestrian friendly. Those surveyed loved living in San Rafael but there are challenges. Older people are vulnerable with many households living above the poverty line but below the elderly income security line. Our group is discovering many older adults do not find their homes still meeting their needs. How do we support adjustments to homes/retrofits to support continued independent living. The independent living facilities in our community are not affordable. Thus, the policy platform from Age Friendly San Rafael is to support more housing. The Othering and Belonging Institute (Berkeley) is a great resource for additional data.
- From the perspective of Sustainable San Rafael and the Aging Action Initiative, here are some observations. There is a mismatch between the housing constructed after the war (WWII) and the housing needs of the residents who now live here. Many of these residents are in their 70s and 80s. We have seen decades of slow housing development. This is why youth leave San Rafael - there are no housing choices for them. San Rafael residents love living here—it's a beautiful location with water and hills. It is a great place to raise a family—except the kids can't afford to stay when they grow up. There are no housing options. Our surveys show 80% of older people want to stay in their homes. The first baby boomers **will turn 80 in 2026**. If you are renting and you are older and your partner dies, you may struggle to make ends meet. The rental issue is a challenge for older people. Not everyone wants to move to assisted living. Perhaps we can build the equivalent of SROs for older people. ADUs are a great opportunity for older people - but we need to recognize older adults

may have a lot of stuff and may need help downsizing. We need to make the most of our commercial lands, be open to innovation, get rid of density limits, and support a suburban to urban transformation in many parts of San Rafael so folks can walk and not feel isolated.

- We hear from employers all the time about the need for “missing middle” housing. A two-income household earning \$120K cannot live here—this is considered low income. If we want an inclusive community, we need to have a diverse housing stock. A lot of folks want a path to a home ownership, but that’s not possible. Let’s explore different forms of ownership and different forms of housing. The City should promote a diverse stock of rental and ownership housing that enables renters to become homeowners someday.
- Some of the surge in prices is coming from families in Silicon Valley/ San Francisco wanting to move to San Rafael. This has affected the ability of our own residents to become homeowners. There is a home in my neighborhood that I would consider a “starter” home. It’s 900 sqft. A single woman bought it and added a bedroom. It was 450K—15 years later it sold for 750K to a small family. They turned around and sold it for 1.2M with multiple bidders – non-local residents can outbid local residents. The character of the housing stock is evolving. Younger tech workers have the cash to pay higher prices. Their interest in San Rafael has been fueled by the pandemic and the ability to work remotely.

(6) MEMBER AND STAFF ANNOUNCEMENTS

Staff indicated that the Resident Survey was being reviewed and revised and would be posted to the website within the next month.

(7) PUBLIC COMMENT OPPORTUNITY #2

- I work with young people in San Rafael, and they do not see a future for themselves in this city. I am 32 and there is no possibility for me to ever own a home here. We need to find way to uplift all in Marin, not just those with wealth. I really appreciated the comments on recognizing the role of race in contributing to inequities in Marin. We need to looking for commonalities and solutions. I grew up in the Pilgrim apartments, which are Section 8. There are many examples of affordable housing and supportive housing that the public would never know are “affordable” because they blend so well into communities. Bringing in the lived experience of our residents is as important as the data.
- Has there been any calculation of the number of illegal apartments or housing units in San Rafael? There is a property next to me that illegally added a unit. I would like to see more incentives for builders to build smaller homes, like two-bedroom homes. The reason more San Francisco folks are moving to Marin is because you can send your children to public schools, which is cheaper than paying for private schools in San Francisco.
- Part of a well functioning neighborhood is a sense of safety. Given the data on overcrowding, are property owners and landlords being held accountable to maintain their buildings? Would hope it doesn’t come down to calling code enforcement, because tenants may fear they will be kicked out because their unit is illegal.

(8) ADJOURNMENT

The meeting was adjourned at 6:00 PM.