



**LET'S HOUSE
SAN RAFAEL**

AGENDA

2023-2031 SAN RAFAEL HOUSING ELEMENT UPDATE WORKING GROUP THURSDAY, May 19, 2022, 4:00 PM

Members of the public may view this meeting as attendees and participate during public comment periods as noted in the agenda

Meeting ID: 827 1333 6028

Link: <https://tinyurl.com/he-2022-05-19>

Call in: +1 669 900 6833

Working Group Member Log-In Will be 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 March 16 will be provided to the Working Group. Correspondence received after this deadline but by 3:00 p.m. on March 17 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 March 17 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 April 21, 2022 Meeting

4. PUBLIC COMMENT OPPORTUNITY # 1

5. DISCUSSION ITEMS

A. Affirmatively Furthering Fair Housing (AFFH) in the Housing Element. Staff will provide a brief presentation on new State requirements for addressing AFFH in the Housing Element (AB 686).

The presentation is intended to be an overview of AB 686 requirements and not a "deep dive" into the maps and data. Prior to the meeting, Staff will provide a local and regional AFFH "map book" which Working Group members are encouraged to review.

Recommended time allowance: 15 minutes

B. Affirmatively Furthering Fair Housing (AFFH) – Why and How. We have invited two guests to the May 21 meeting to facilitate a discussion of why AFFH is a critical part of the Housing Element and how it can inform the City's policies and programs. Ricardo Huerta Niño is a Senior Initiative Officer at the San Francisco Foundation and works at the intersection of urban planning, immigrant rights, and social justice. He was a member of the General Plan 2040 outreach team and has worked with both the City of San Rafael and local

community-based organizations to address housing equity. Alex Schafran is a consultant, author, and advocate who specializes in housing research and policy, with the aim of creating a more just and inclusive housing system.

Ricardo and Alex will engage working group members in a discussion of fair housing issues in San Rafael. Given that the Housing Element is a long-range policy document, the discussion will focus on values, objectives, and priorities for 2023-2031. Feedback from the Working Group will be used to draft new housing programs that can be implemented or further evaluated over the eight-year planning period.

Recommended time allowance: 90 minutes

6. PUBLIC COMMENT OPPORTUNITY #2

This includes public comment on the previous agenda item (5 A/B) as well as comments on other topics not on the agenda.

7. MEMBER AND STAFF ANNOUNCEMENTS

A. Staff Announcements and Upcoming Dates

1. Potential dates for next meeting

B. Member Announcements

8. ADJOURNMENT

I, Danielle Jones, hereby certify that on Monday, May 16, 2022, I posted a notice of the May 19 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 #4
April 21, 2022
MEETING SUMMARY

Attendance

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

Members Absent: None

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

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

The meeting was called to order at 4.00 PM. Roll call was taken.

(3) ACCEPTANCE OF PRIOR MEETING SUMMARIES

Working Group members thanked staff for incorporating edits to the February summary. The March summary was edited to clarify a member's statement regarding assisted living, noting that recent court cases determined they were countable as dwelling units. The minutes of the 3/17/22 meeting have been edited as described above and may be reviewed [here](#).

The March Summary was accepted as edited (Jackson/Previtali).

(4) INITIAL OPPORTUNITY FOR PUBLIC COMMENT

Grace Geraghty suggested that the Housing Element address the large number of vacant rental apartments in San Rafael. They are priced so high that they are unaffordable. The City should consider a local housing voucher program for lower income workers in San Rafael.

(5A) DISCUSSION OF HOUSING CONSTRAINTS

Prior to discussing the first agenda item, Director Giudice provided introductory comments. She noted that housing issues include immediate short-term needs as well as needs that can be addressed in a long-range plan. Some issues may be addressed through the Housing Element, while others will be addressed in different forums.

A working group member asked if the group would have a chance to review what has been accomplished from the last Housing Element vs not accomplished so that we do not duplicate programs that aren't working or suggest things that already exist? Staff noted that an earlier meeting included an evaluation of progress on different Housing Element programs, but that there was an interest in looking more holistically at all programs.

A. Housing Constraints

Barry Miller provided a PowerPoint presentation on housing constraints, including zoning, permitting procedures, fees, building code requirements, etc. The presentation also included “non-governmental” constraints such as construction costs and financing.

Working Group members provided their comments at the end of the presentation (*staff comments and responses made at the meeting are shown in italics*):

- Reduce zoning constraints in single family neighborhoods to allow smaller, less expensive homes (*speaker later clarified this was not meant as an endorsement of eliminating single family zoning, but rather a request to adjust standards to increase flexibility and unit type*).
- The economics of parking requirements must be considered. Underground parking creates more buildable space, but its expensive. Limiting the parking burden on projects can significantly reduce development costs and make a project more feasible. Some constraints are unintentional—for example, requiring a 25 foot setback from a side street to a parking garage.
- Water availability is a real constraint. City should support MMWD in efforts to increase supply.
- Off-site improvement requirements are an issue for developers. DPW should be an ally rather than imposing requirements that result in high fees and improvements.
- Consider changing the requirement for two covered parking spaces so that smaller, single family homes can be more affordable. The cost to provide these spaces is considerable and they often are not used for parking.
- Provide for higher densities on public and quasi-public land (higher than 21-24 units per acre, per zoning) when those sites are located next to transit, e.g., the County lot next to the Civic Center station.
- Allow for more administrative (staff-level) permits to approve projects instead of onerous CUPs requiring Planning Commission approval. A true “ministerial” decision just takes a staff person going through a checklist to make sure a project meets objective standards. CUPs require legal findings, which can be challenging
- Inclusionary housing is critical. Look for ways to move the requirement back to 20% (from 10%)—one of the unfortunate outcomes of the reduction is we are not getting enough affordability at Northgate. The shortage of market-rate housing is less acute, and inclusionary is a good tool to make sure we have more mixed income housing as well.
- The info on fees provided by staff is from 2014. How are we doing today? Are we still 30% higher than the County average? If so, why? Fees can be a major constraint to finance a project, especially an affordable one.
- The biggest challenge is sheer cost. Projects are being entitled but then they can’t get financing. The reduction in inclusionary was important to spur development. Northgate, for example, is doing 12% affordable. The review process is difficult—let’s continue streamlining and creating flexibility, be clear on plan checks.

- Offsite improvements – more cross-departmental communication is needed, and our Commissioners need to be on the same page. Be mindful if you are asking a developer to use different material, for example – all of those requests cost money and it's helpful for the City to be flexible.
- Be mindful of the impacts of conditions of approval on project costs. Fees and exactions are high, but there may be even more costs embedded in approval, such as requiring sidewalk replacement, street resurfacing (when there's already a fee to cover impact on the streets) and undergrounding of utilities. The undergrounding requirement can add \$20-70k per unit, but doesn't appear to be governed by an ordinance or policy statement. Another example is paying to upgrade fire hydrants near your project—applicant is supposed to be reimbursed as other projects come along but is that actually happening? These costs can be significant for smaller projects. Consider exemptions/ waivers for smaller projects? For redevelopment, the cost to relocate low-income renters is an additional expense for the developer. This is an important component and worth the cost but it should be noted.
- What fees are charged for older adults and disabled residents seeking to retrofit their homes? For lower income households, this can be a constraint..
- Live/work zoning regulations are 30 years old and should be fixed. They have not worked in facilitating live/work development.
- Intent of public/quasi public was to be high density.
- Agree with earlier speaker that two covered parking spots are not always needed. In some cases, they may end up being used for home storage. Also, are our parking requirements in alignment with state laws for ADUs?
- Do we need to lobby for other financing options that we can access or changes to the tax credit map/standards?
- Inclusionary housing worked well in the 1990s, in part because we had a Redevelopment Agency and more financing at the state and federal level. Today it's more difficult and developers have to carry a lot more risk and cost.
- Most Marin jurisdictions effectively prohibit tiny homes – but this should be an option to house one or two people affordably and comfortably.
- SB9 (allowing for split of single family lots and additional J/ADUs) will not ruin single-family neighborhoods but will instead allow for modest infill that fits in. There is an owner-occupancy requirement, and there are other requirements that will limit how much impact it will have. City could consider triplexes on corner lots, which tend to be larger and have two street frontages.
- Can we eliminate density altogether in high and medium density areas? My building has 60 units to the acre and everybody loves the building. When we put a density limit on a parcel, it puts limits on a developer that they have to work around, precluding them from being able to design for the market they may be trying to reach.
- Constraints apply across the entire city, but it would be great to understand which specific sites these impact, how we can reform our zoning to address the constraints on particular sites. When we have this conversation, are we talking about zoning reform for specific sites, or for all sites? *(Staff responded that we're looking at citywide constraints. But part of this process is to look at our housing opportunity sites specifically to make sure the zoning will get us the kind of housing that we*

need. We may look at more focused zoning changes on some properties. It would be helpful to hear from working group members on this topic—also, are there obstacles to converting existing units from market rate to affordable?)

- Fees are too high, not just for developers but for residents.
- Agree that tiny homes are a great innovation—maybe don't allow "blanket-approval" but it should be part of the mix.
- Need much more cross-departmental collaboration and less redundancy, seems like new staff are reinventing the wheel.
- We should continue to safeguard the character of our neighborhoods—I am wary about too much streamlining of development review. Per the earlier public comment, if there are rental units sitting vacant because they are too costly, are there things the City can do to make them more affordable? Vouchers? In general, the cost of restoring and reusing historic structures is less than demolition and new construction. Can we focus on better use of what we have instead of just looking for places to build more? This way we can maintain our neighborhoods while making them more integrated and affordable.
- City has outdated requirements requiring minimum distance separation between emergency shelters, transitional housing, etc. Can we relax these rules to allow for temporary solutions that address the crisis we are in now?
- With respect to tax credit maps, and competition for tax credits, higher scores are given to projects in both "high" and "highest" resource areas.
- Agree with earlier comments on parking. Many development deals can't happen because of parking requirements. Affordable housing developers can't do underground parking in low-rise buildings—it doesn't pencil out if an entire floor is taken up with parking instead of housing. Use TOD overlays near transit to reduce parking requirements.
- With respect to publicly-owned sites, state laws say affordable housing is a priority us if these sites are surplus. Allowable densities should be higher. Streamlining and high-density shouldn't be the boogeyman and doesn't mean we're going to get Soviet style block buildings. What developers seek is predictability—don't keep moving the goal posts, this can torpedo good projects. Sacramento is a good example of where it works well—their ordinance gave us the confidence to move forward and get swift entitlements. Often have to walk away from a deal where this doesn't exist.
- Cities can help affordable housing developers through fee waivers because that's considered a public contribution to the deal and helps build funding eligibility.
- General construction costs are out of control right now, and are increasing at 1% a month. At this rate of inflation, it's hard to plan. We have to get a new financing plan if takes too long, and then we may have to reapply for funding depending on federal/state funding cycles.
- Converting existing buildings into affordable housing can be very challenging because the existing tenants must be low income. EBALDC is doing this successfully in Oakland.
- Agree with earlier speaker regarding eliminating fees for conversion projects, especially for non-profits (buying market rate buildings and making them affordable). Note that the vast majority of

rentals posted on Craigslist are for 2 bedroom units. If you're looking for a smaller or larger unit, they are hard to find. We have a mismatch of housing supply and demand, as well as a lack of supply for low income workers. *(Staff noted that despite the appearance of a lot of vacant units, the market is tighter now than it was at the time of the last Housing Element and vacancies are lower)*

- Consider regulating development based on bedrooms per acre instead of kitchens per acre. When we regulate the number of units per acre, we end up with larger and less affordable units.
- Community opposition is also a big constraint to housing. In Livermore, the City recently approved an Eden Housing project but it ran into opposition in the community and went into litigation for a year. The project stalled and the applicant had to return \$68 million of tax credits. Now they have to reapply and readjust to market conditions, including higher costs. This needs to be talked about and addressed.
- Can an affordable housing overlay avoid this kind of backlash? Perhaps locating housing in areas where it is not allowed today, such as the Northgate Business Park? *(Staff noted that the Light Industrial/Office zone does not allow housing because there is a very limited supply of employment-generating land in Marin County, and once we give it up we will never get it back. City needs balance in its land use).*
- Are there precedents for mixed use districts where light industrial and housing co-exist? *(Staff replied yes, but usually because of land use patterns that pre-dated zoning regulations. Our General Plan allows a very limited amount of conversion of light industrial land to housing near the SMART stations.)*
- We have areas in San Rafael with apartments next to auto repair shops (Canal, Downtown). Perhaps allow redevelopment of light industrial and office sites as long as the existing square footage of light industrial is retained (so the jobs are retained). Perhaps allow housing if it is on the upper floors above existing light industrial/office use. Apartments can be built to mitigate noise impacts.
- Can be a slippery slope if we start to allow housing in the industrial areas. People will inevitably complain about noises, odors, etc. May not be a good fit in Marin County.

(5B) UPCOMING MEETINGS AND DISCUSSIONS

Staff announced that the Working Group has one more meeting scheduled, which will be on May 19. We are also planning for two additional (yet-to-be-scheduled) Working Group meetings. The focus of the May meeting will be affirmatively furthering fair housing and equity issues. We will likely have another two meetings to discuss draft policies and programs. We would like to maximize the Working Group's contribution and develop meaningful housing programs.

- Is the working group going to have an opportunity to review the housing opportunity sites? *(Staff replied that this would be available during May, as we are trying to notify property owners.)*
- Is the City monitoring opportunities on underutilized public land? Can we see which of these sites are on the list? *(Staff noted that these sites were included on the list, and reiterated the list was a work in progress.)*

(6) STAFF AND MEMBER ANNOUNCEMENTS

- Youth in Arts and Y-Plan sponsored a program engaging 3rd graders at Laurel Dell Elementary in a discussion about San Rafael's housing needs. The class divided into teams, with each team researching a particular housing type. This included houseboats, co-housing, tiny housing, high rise buildings (five stories), micro units, navigation centers, ADUs, reusing old buildings, etc. Many of the kids also pointed out the need for a community pool.
- The San Rafael Chamber will be hosting an annual State of the City dinner and Business of the Year award on Monday, May 23rd outdoors on A St in Downtown SR
- Can staff identify the members of the public who join the meeting?

(7) PUBLIC COMMENT OPPORTUNITY #2

There were no additional public comments.

(8) ADJOURNMENT

The meeting was adjourned at 6:00 PM.



REPORT TO 2023-2031 SAN RAFAEL HOUSING ELEMENT WORKING GROUP

Subject: Affirmatively Furthering Fair Housing

EXECUTIVE SUMMARY

The next meeting of the Housing Element Working Group will focus on the importance of “Affirmatively Furthering Fair Housing” (AFFH) and how this principle can be advanced through the 2023-2031 San Rafael Housing Element. The AFFH mandate was initially established by the 1968 Fair Housing Act and applied to programs funded by the US Department of Housing and Urban Development (HUD). It has not historically been part of California’s housing element law. In 2018, the State legislature passed AB 686, requiring that housing elements be prepared through an AFFH lens, thereby supporting more equitable and inclusive housing programs.

The State Department of Housing and Community Development (HCD) has provided detailed guidance for addressing AFFH in local housing elements. This report provides a summary of those requirements.

REPORT

Overview

Assembly Bill 686 (AB 686, signed by the Governor on 9/30/18), created new requirements for jurisdictions to affirmatively further fair housing (AFFH). According to AB 686, affirmatively furthering fair housing means to take “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

The [four main goals](#) of AFFH are to:

1. Address significant disparities in housing needs and in access to opportunity.
2. Replace segregated living patterns with truly integrated and balanced living patterns.
3. Transform racially and ethnically concentrated areas of poverty into areas of opportunity.
4. Foster and maintain compliance with civil rights and fair housing laws.

AB 686 sets forth the duty to advance these goals in two broad categories:

1. Public Agencies- All public agencies, departments and programs are required to administer programs and activities relating to housing and community development in a manner that furthers fair housing, and to take no action that is materially inconsistent with this obligation.

2. Housing Elements- New requirements for housing elements due on or after January 1, 2021 direct local decision-makers to incorporate fair housing into the housing element, create land use and funding opportunities to increase affordable housing in high resource neighborhoods, and bring additional resources to traditionally under-resourced neighborhoods.

Intent of AFFH

Fair housing laws are intended to ensure that people have access to housing and the resources attached to place of residence regardless of their race, national origin, family status, religion, sex or disability (often referred to as “protected classes”). The 1968 Fair Housing Act attempted to remedy and prevent policies and practices that are discriminatory as well as those that contribute to racially segregated communities. Over 50 years later, the Department of Housing and Community Development (HCD) acknowledges that “historic patterns of segregation persist in California despite this long-standing federal mandate.”¹ [Assembly Bill 686](#) (AB 686) requires jurisdictions to “explicitly address, combat, and relieve disparities resulting from past and current patterns of segregation to foster more inclusive communities.”²

San Rafael is located in one of the most prosperous regions in the world, but this prosperity is not evenly shared. In 2019, over three quarters of White and Asian Bay Area residents lived in neighborhoods considered to be “moderate to high resource” areas, as classified by the State. By contrast less than half of Latino and Black residents lived in moderate to high resource areas.³ In 2021, the Othering and Belonging Institute at UC Berkeley identified the Canal neighborhood as the “most segregated neighborhood in the Bay Area” based on its racial and ethnic composition.⁴ Many Canal households face extreme housing cost burdens, overcrowding, poor housing conditions, and housing insecurity.

The racial inequities seen today evolved through historical policies and practices enacted at federal, state, regional and local levels and across the public and private sectors. Though many explicit forms of discrimination have been outlawed, the results of these systems have left a lasting imprint on the region. Racial covenants have been replaced with race-neutral land use policies that may have the net effect of excluding people of color from predominantly white neighborhoods. Meanwhile, increasing housing costs have deepened racial and economic segregation, displacing many low income people to the peripheries of the region or out of the Bay Area all together⁵.

The effects of segregation affect all Bay Area residents. As noted in [Momentum for Lasting Solutions](#): “the Bay Area’s inability to adequately house all its residents, especially close to job centers, has led to a host of other challenges such as crippling traffic, attendant greenhouse gas emissions, and labor shortages.”⁶ Today, there is an opportunity to address segregation and racial inequities in California’s communities and the Bay Area.

Snapshot of Segregation and Fair Housing in San Rafael

Segregation can exist at various scales. The [Othering and Belonging Institute](#) has developed indices to measure both *inter*-municipal segregation (i.e., comparative race-ethnicity mix *between* different cities)

¹ https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf#page=7

² https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf#page=7

³ <https://bayareaequityatlas.org/indicators/neighborhood-opportunity#/?breakdown=2>

⁴ *San Francisco Chronicle*, October 7, 2021

⁵ https://www.urbandisplacement.org/sites/default/files/images/bay_area_re-segregation_rising_housing_costs_report_2019.pdf

⁶ https://abag.ca.gov/sites/default/files/documents/2021-02/Launching%20BAHFA-Regional%20Housing%20Portfolio_2-24-21_v6.pdf

and *intra*-municipal segregation (i.e., race-ethnicity mix in the different neighborhoods *within* each city). Table 1 compares racial distribution in San Rafael with Marin County and the nine-county region. As the citywide level, San Rafael has a more diverse population than the County as a whole as well as the other cities in Marin County. However, at the neighborhood level, San Rafael is heavily segregated. The AFFH analysis compares the city to the region, while also evaluating neighborhood level data to identify patterns within each community.

**Table 1.
Racial/Ethnic Composition of San Rafael, Marin County, and Bay Area, 2010 and 2020**

	San Rafael		Marin County		9-County Bay Area	
	2010	2019	2010	2019	2010	2020
White, Non-Hispanic	59%	52%	73%	66%	42%	39%
Black	2%	2%	3%	2%	6%	6%
Latino/Hispanic	30%	34%	16%	19%	24%	24%
Asian or Pacific Islander	6%	7%	6%	6%	24%	27%
Mixed/Other	3%	6%	4%	7%	4%	5%

Source: US Census, 2010 and 2020

What are the AFFH requirements for Housing Element Updates?

There are five elements that all jurisdictions must incorporate into their Housing Elements to comply with AFFH requirements. These are: (1) Targeted Community Outreach, (2) Assessment of Fair Housing, (3) Site Inventory, (4) Identification and Prioritization of Contributing Factors, and (5) Goals Policies and Actions. Each of these is discussed below.

1. Targeted Community Outreach

In addition to traditional housing element outreach, AB 686 requires “meaningful, frequent, and ongoing community participation, consultation and coordination” to ensure that input has been received from groups most impacted by fair housing issues and that local knowledge is incorporated.

To meet these requirements, it is recommended that:

- Community outreach occurs in multiple languages
- Engagement be conducted in various locations and venues and during non-working hours
- A wide set of stakeholders that serve and represent protected classes are engaged
- The effectiveness of outreach efforts be evaluated by monitoring and comparing demographics of who participates for representativeness

2. Assessment of Fair Housing

The Assessment of Fair Housing describes the jurisdiction’s unique fair housing circumstances and must include a summary and analysis of:

- 1) Fair housing outreach capacity and enforcement
- 2) Segregation and integration patterns
- 3) Racially and/or ethnically concentrated areas of poverty (R/ECAPs)

- 4) Disparities in access to opportunity (e.g., education, transportation, economic and environmental)
- 5) Disproportionate housing needs (e.g., overpayment, overcrowding, and displacement risk) for low-income households and protected classes.⁷

Jurisdictions must include input from the community in the assessment and must document the existence or absence of local policies and programs such as local rental assistance programs, code enforcement activities, homeless services, foreclosure prevention, planned affordable housing development, etc. and how these may address or exacerbate the situation.

3. Site Inventory

The State of California now requires an analysis of how the sites identified to accommodate the regional housing needs allocation (RHNA) can either improve or exacerbate segregation and access to opportunity in the jurisdiction. This step requires answering questions like:

- Are sites concentrated in specific geographies (e.g., are all sites to accommodate low-income households are clustered in one specific area)?
 - What are the demographics and resources in those geographies?
 - What policies and plans are in place to avoid concentrated poverty in these areas?
- How will the sites impact the potential for displacement⁸?

4. Identification and Prioritization of Contributing Factors

Based on the results of the first three steps, factors that create, perpetuate, or increase the severity of one or more fair housing issues must be identified. These are referred to as “contributing factors.” HCD requires that contributing factors be prioritized in an actionable list of 4-6 factors based on those that most limit or deny fair housing choice and access to opportunity. The [AFFH guidance](#) document prepared by HCD provides a list of over 50 common contributing factors (p. 68- 70) as a first step.

5. Goals, Policies and Actions

Identification of goals and policies with concrete steps, timelines, and outcomes relating to the contributing factors are required. These must be linked to the fair housing issues that they are designed to address, and may include utilizing:

- (1) human resources: outreach, education, marketing, collaboration
- (2) land use resources: general plans, zoning, specific plans, ordinances and procedures
- (3) financial resources.

Some of the goals, policies, and actions may reference fair housing directly (for instance, increasing fair housing enforcement capacity or tenant awareness of their rights). Others may have an indirect relationship (for instance, producing more affordable housing, assisting disabled residents with home retrofits, etc.).

⁷ HCD’s [AFFH guidance](#) provides detail for each of these elements (p. 28-44)

⁸ Detailed instructions for this analysis are given in the [AFFH guidance](#) (p. 46-49)

Conclusions and Attachments

The new AFFH requirement adds several analyses and steps to the traditional Housing Element update process. While resources have been developed by HCD and ABAG to assist local jurisdictions, each jurisdiction is ultimately responsible for tailoring the analysis, findings, and recommendations to reflect their circumstances. The specific policies and actions included in the Housing Element must reflect the unique history, sociology, demographics, and market conditions in each community, as well as the priorities expressed by the public. In this regard, each member of the Working Group can help by offering their perspectives on issues and priorities in San Rafael.

DESIRED OUTCOMES

The May 19 Working Group meeting provides an opportunity for the Working Group to review AFFH maps and data and discuss fair housing issues in San Rafael. As noted on the agenda, we will be providing a “map book” prior to the meeting with AFFH data. We have also invited two guests to facilitate a discussion of fair housing issues and strategies with the Working Group.

We hope to achieve the following outcomes through this meeting:

1. Shared understanding of what it means to “affirmatively further fair housing,” including recent City efforts and underlying challenges
2. Discussion of past, present, and potential future efforts to achieve more inclusive and authentic community engagement
3. Identification of key strategies for improving housing equity and security in San Rafael. The discussion can help the staff/consultant team identify priorities as Housing Element programs are drafted in the coming month.

Staff will be returning to the Working Group in four to six weeks with the full AFFH analysis, including working draft policies and programs. The date for the next meeting has not been set but will be in the second half of June. We will be reaching out to Working Group members to schedule this meeting. We anticipate a final meeting of the Working Group in July to review the completed Draft Housing Element.

ATTACHMENTS

- A. AFFH Map Book (to be provided Monday, May 16)
- B. Link to [Nov 1, 2021 San Rafael City Council meeting](#) (presentation on AFFH from County staff, followed by City Council discussion. Begins 1:00 (one hour) into meeting and runs 37 minutes.
- C. [State Guidance on AFFH](#) (hyperlink)

Affirmatively Furthering Fair Housing
(AFFH)

Map Atlas

City of San Rafael

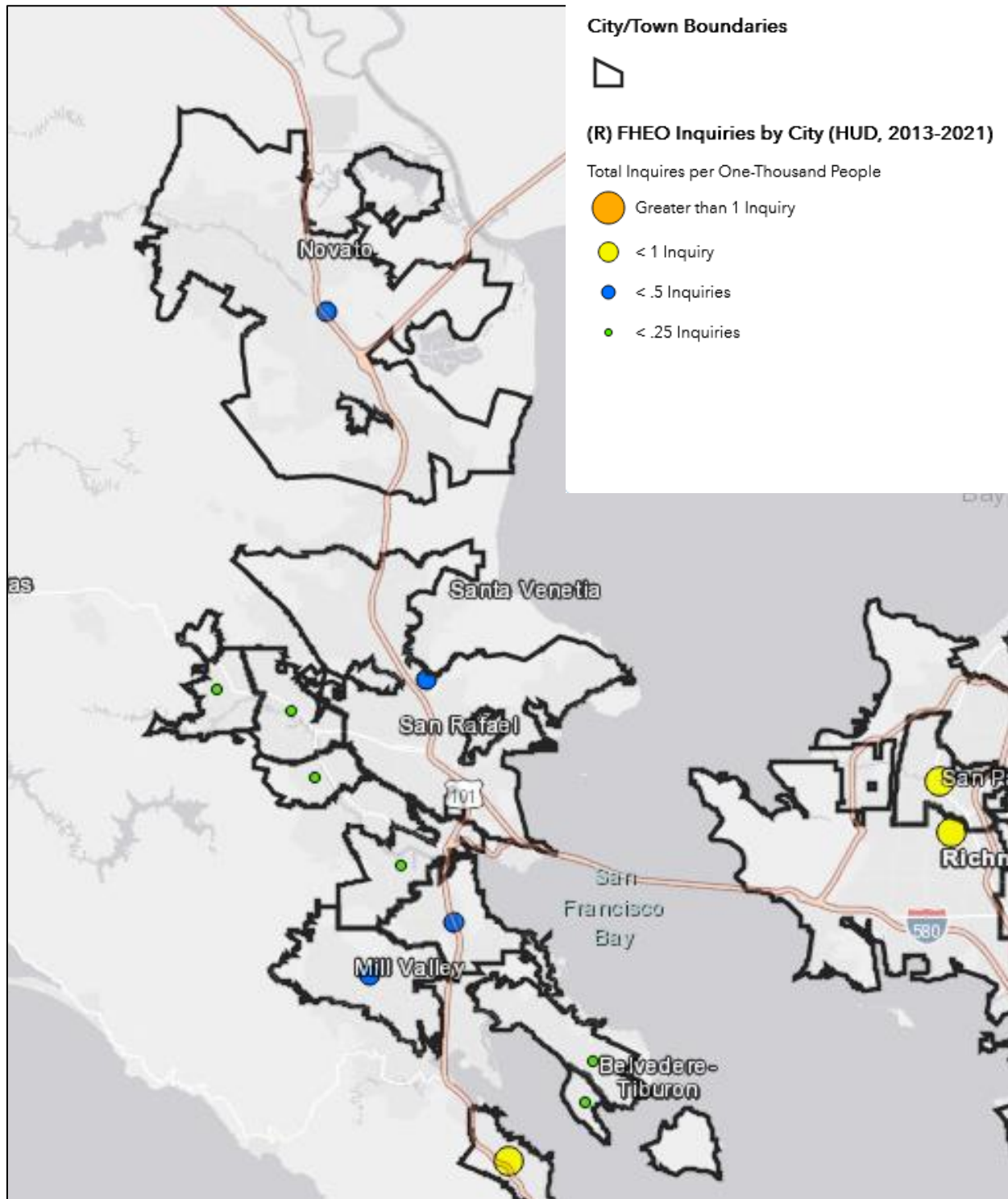
2023-2031 Housing Element

May, 2022

About the AFFH Map Atlas

This map atlas has been assembled to inform discussions about Affirmatively Furthering Fair Housing (AFFH) in the San Rafael 2023-2031 Housing Element. State law (AB 686) requires that AFFH be a central focus of the Housing Element. This includes preparation of technical maps and tables showing spatial data on fair housing cases, integration and segregation, access to opportunity, disproportionate housing needs and displacement risks, and racial and ethnically concentrated areas of poverty. It also includes narrative that “tells the story” behind the maps and data, helping create a foundation for meaningful and significant actions in the Housing Element.

The City of San Rafael has partnered with the County of Marin to compile this data. Marin County’s housing consultant (Veronica Tam and Associates) has prepared maps for use by each city in the county. Most of these maps were prepared with the State of California’s AFFH mapping tool, developed by the California Department of Housing and Community Development for use in local Housing Elements. San Rafael staff has included 44 of these maps in this atlas. Each map includes a text box which explains what the data tells us about housing needs and fair housing in San Rafael. In many cases, two consecutive maps are provided for each variable—the first shows conditions in San Rafael itself, and the second shows the city in the context of Marin County and the larger region.



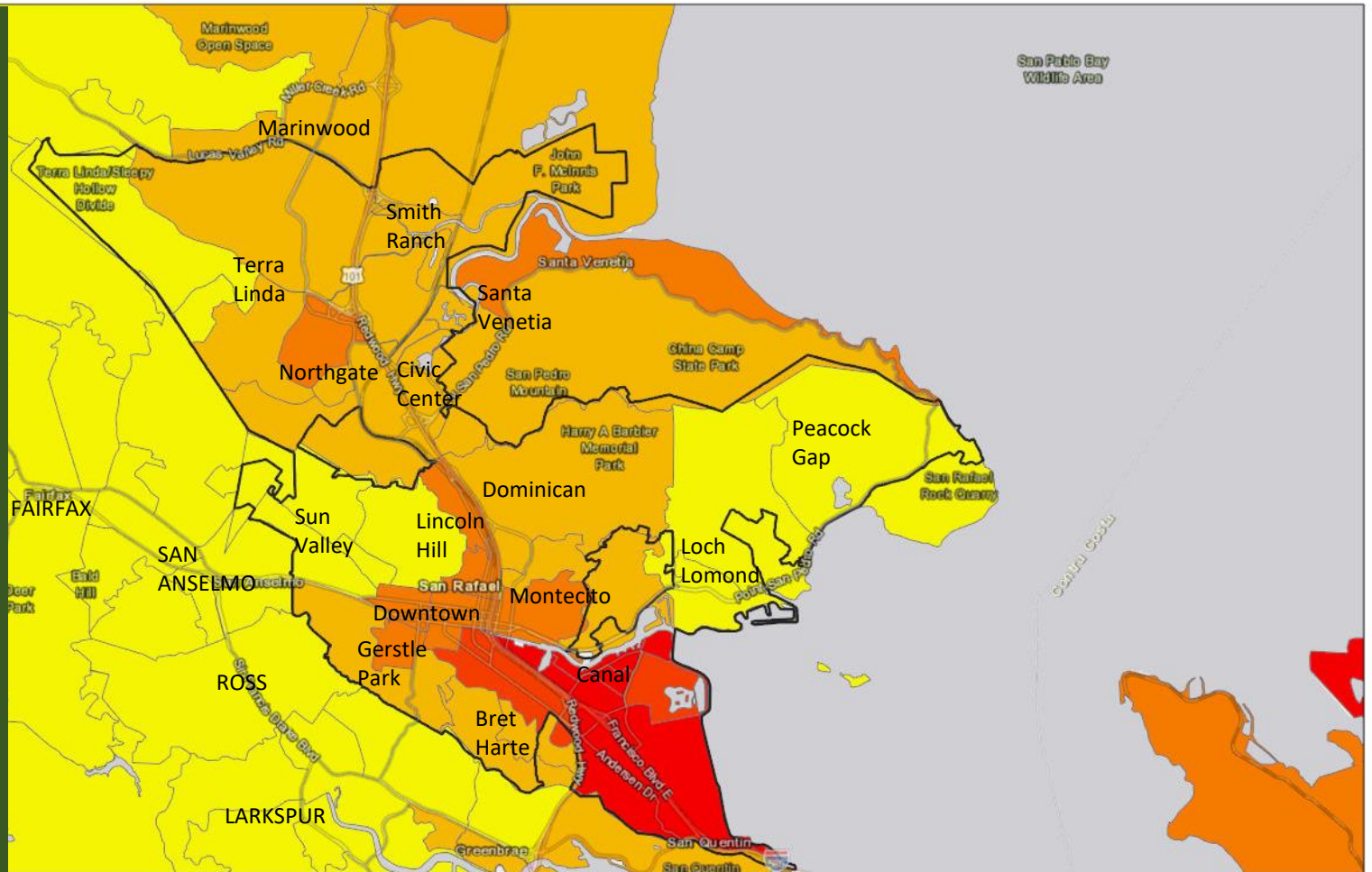
What does this map tell us?

This map shows the number of fair housing inquiries per 1,000 residents between 2013 and 2021 in the 11 cities of Marin County. San Rafael had 30 inquiries total (out of 61,000 residents), resulting in a rate of 0.49 per 1,000. Novato had 19 inquiries, with 54,000 people, which was a lower rate than San Rafael. The highest rate per capita was in Sausalito (although the total number was lower, with 6 cases among 7,200 residents). While a fair housing “inquiry” is not an official case, it is still a helpful metric to show the relative level of concern residents have about housing discrimination.

Figure 1: Number of Fair Housing Inquiries Made per 1,000 Residents, 2013-2021

What does this map tell us?

This map shows the percentage of residents in each census tract block group that are Non-White. In San Rafael, more than 80 percent of the residents in the Canal area are non-White. In the block groups along Woodland Avenue area and the Bahia/ Bay Point Lagoon area, the rate is between 60 and 80 percent. The rate is 40 to 60 percent around Northgate, in Downtown, and along Lincoln Avenue. In Sun Valley and Peacock Gap, fewer than 20 percent of all residents are non-White. This is also true of adjacent cities, including San Anselmo, Fairfax, Ross, and Larkspur.



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Figure 2: Percent of Non-White Residents: San Rafael

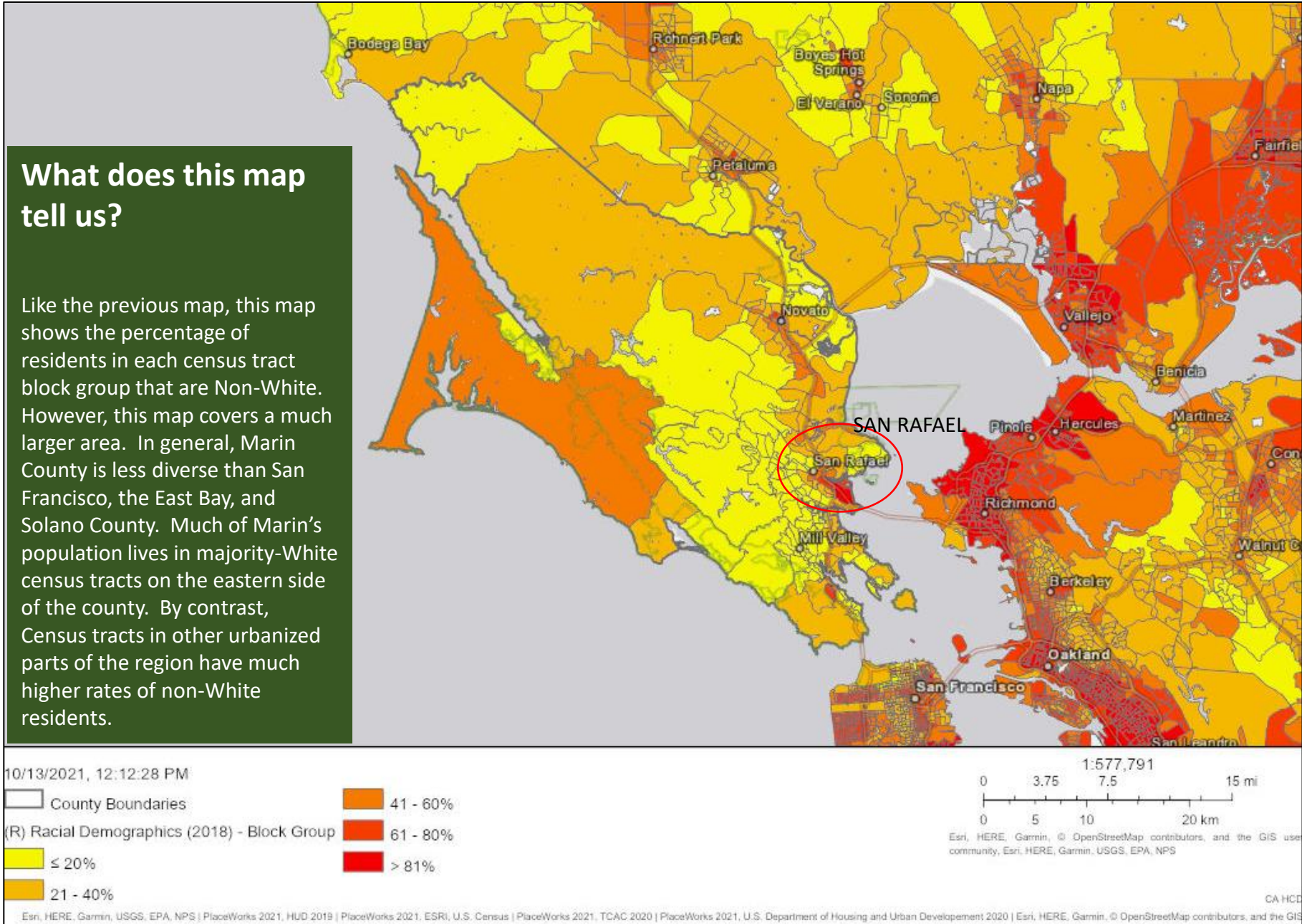


Figure 3: Percent of Non-White Residents: Marin County and Vicinity

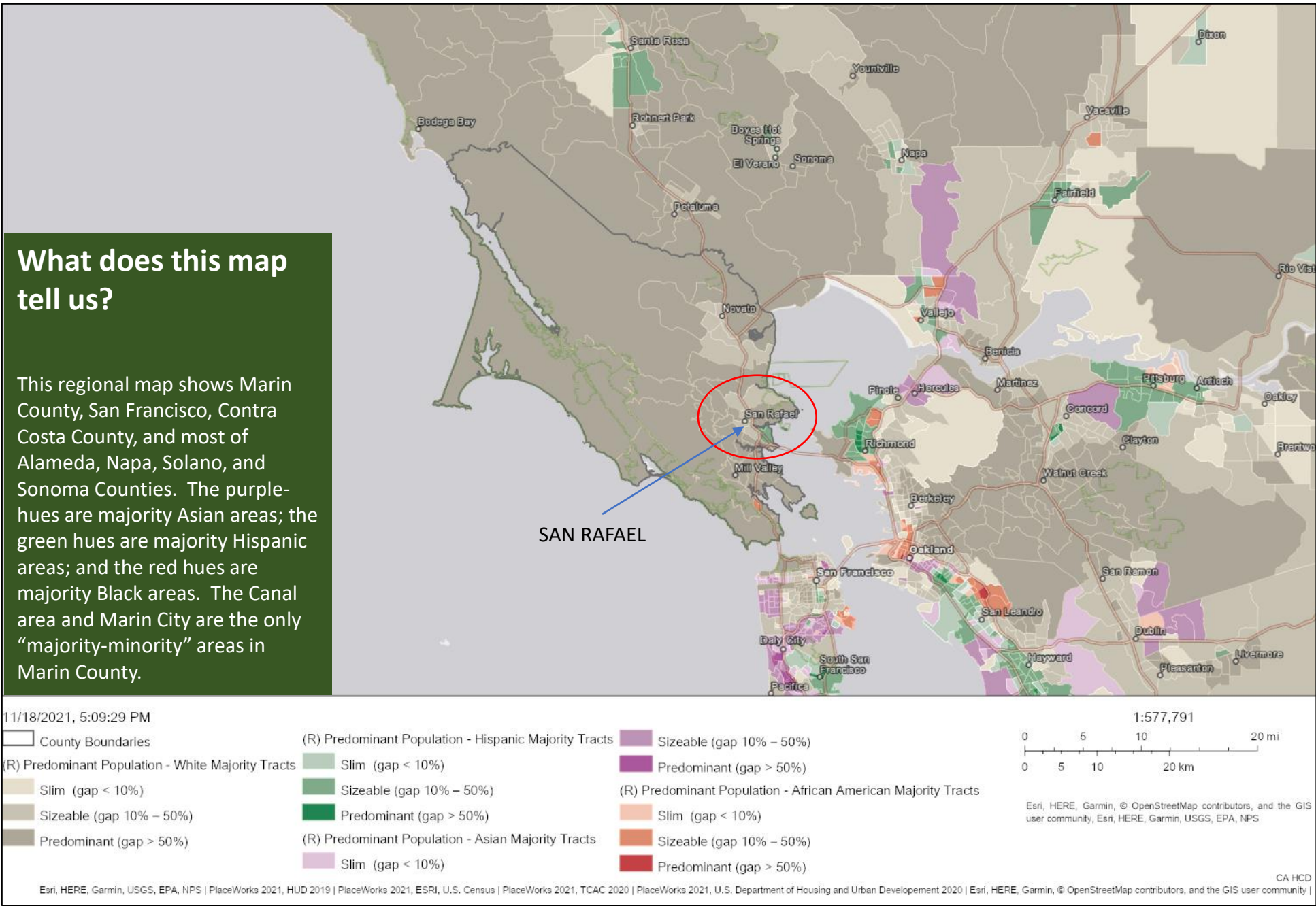
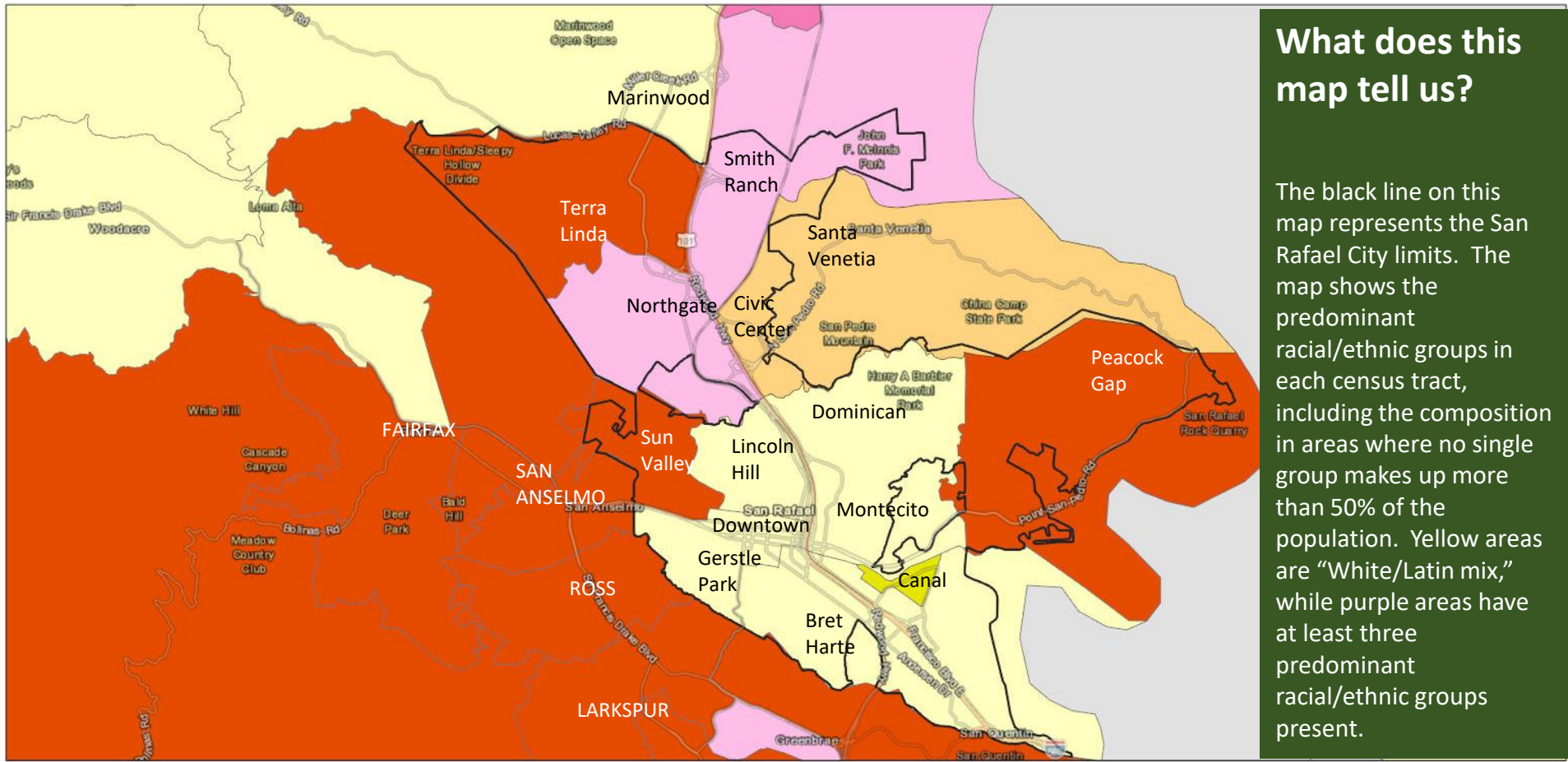


Figure 4: Predominant Ethnic Group by Census Tract, Northern Bay Area

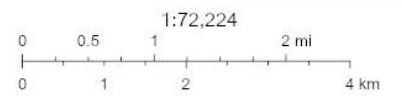


What does this map tell us?

The black line on this map represents the San Rafael City limits. The map shows the predominant racial/ethnic groups in each census tract, including the composition in areas where no single group makes up more than 50% of the population. Yellow areas are “White/Latinx mix,” while purple areas have at least three predominant racial/ethnic groups present.

10/7/2021, 1:56:11 PM

- City/Town Boundaries
 - Other-White
 - Latinx-White
 - 3 Group Mix
 - 4 Group Mix
 - Mostly Latinx
 - Unpopulated Tract
- (A) Neighborhood Segregation (UC Berkeley, 2019) - Tract



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Figure 5: Racial/Ethnic Mix of San Rafael Neighborhoods

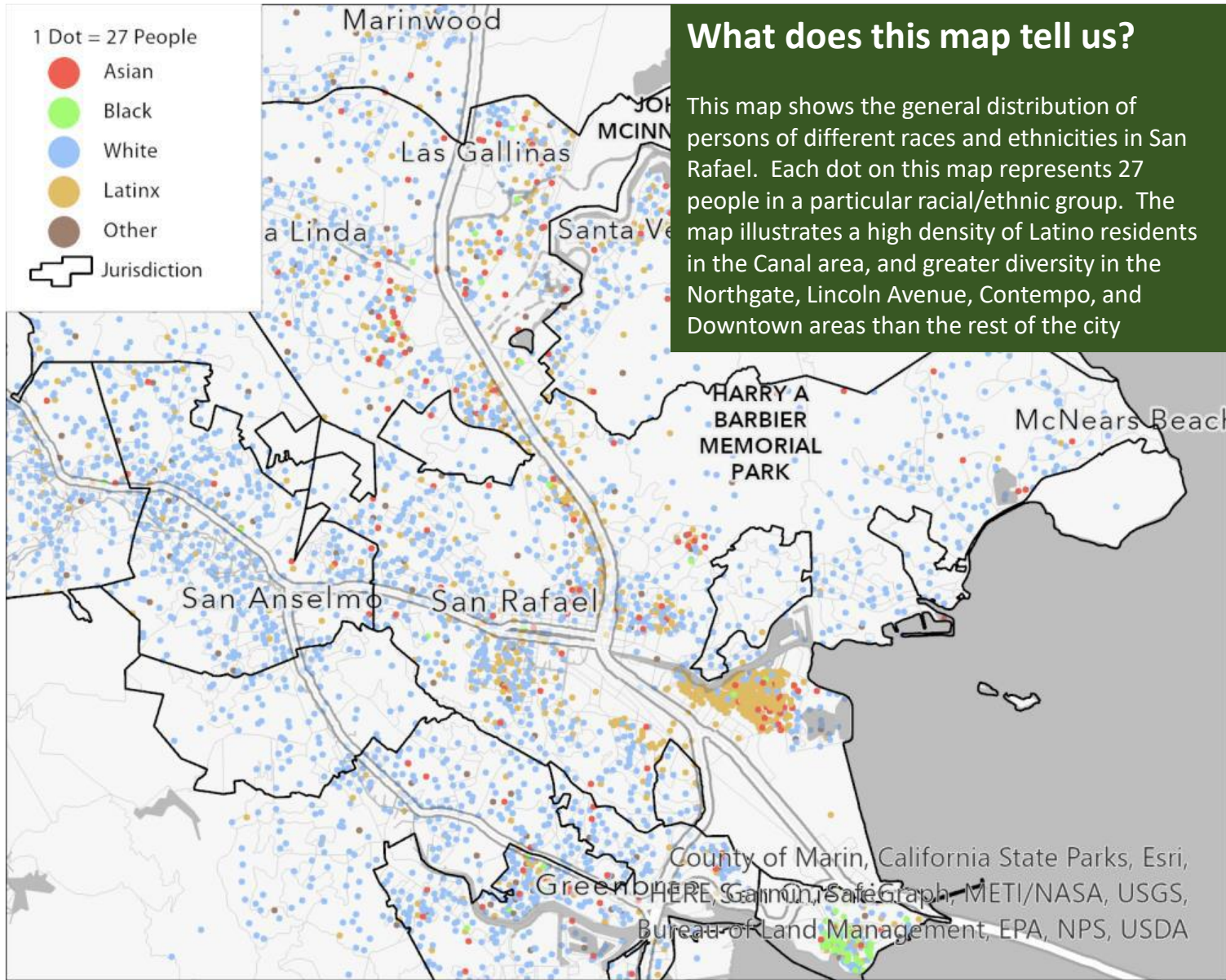
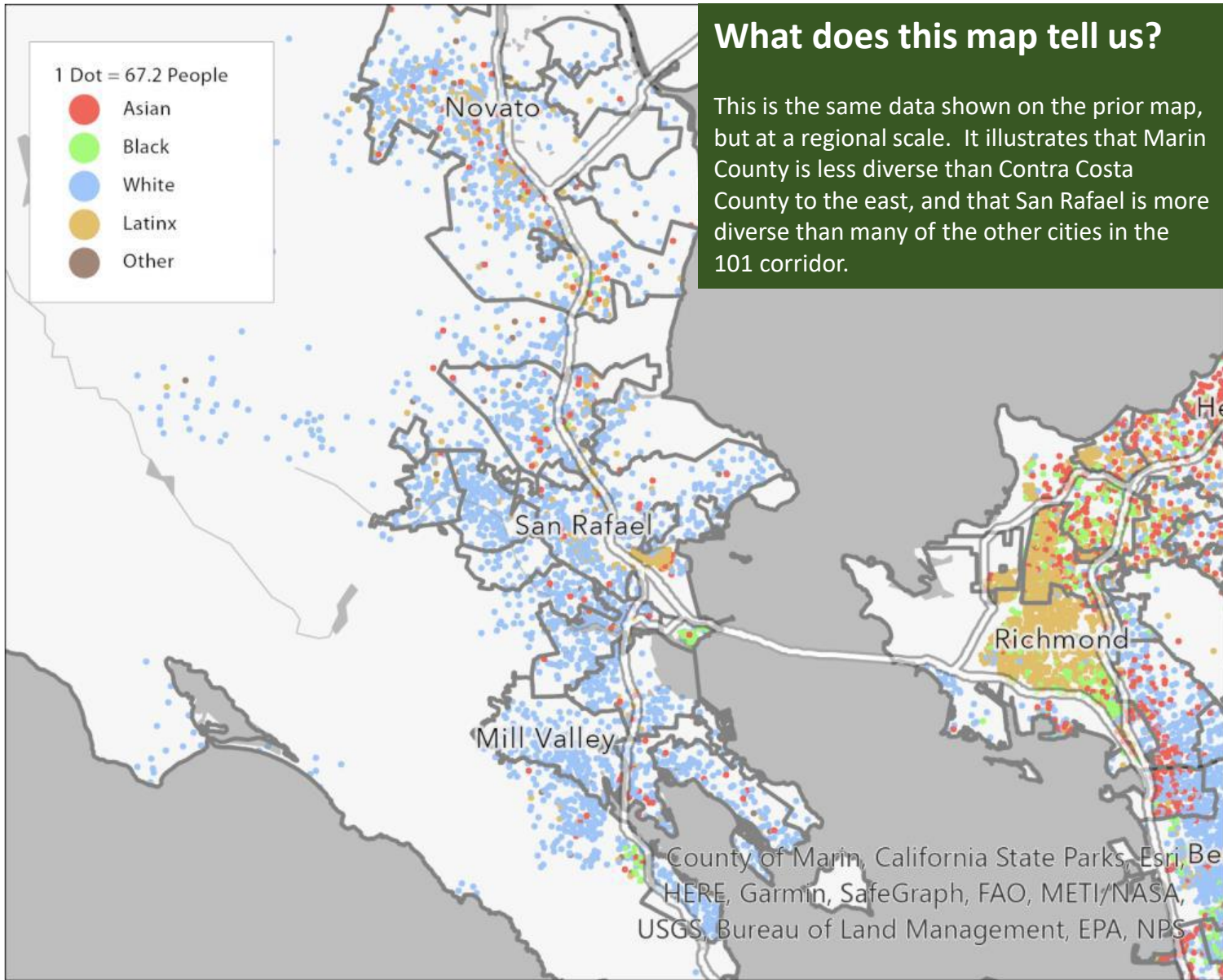
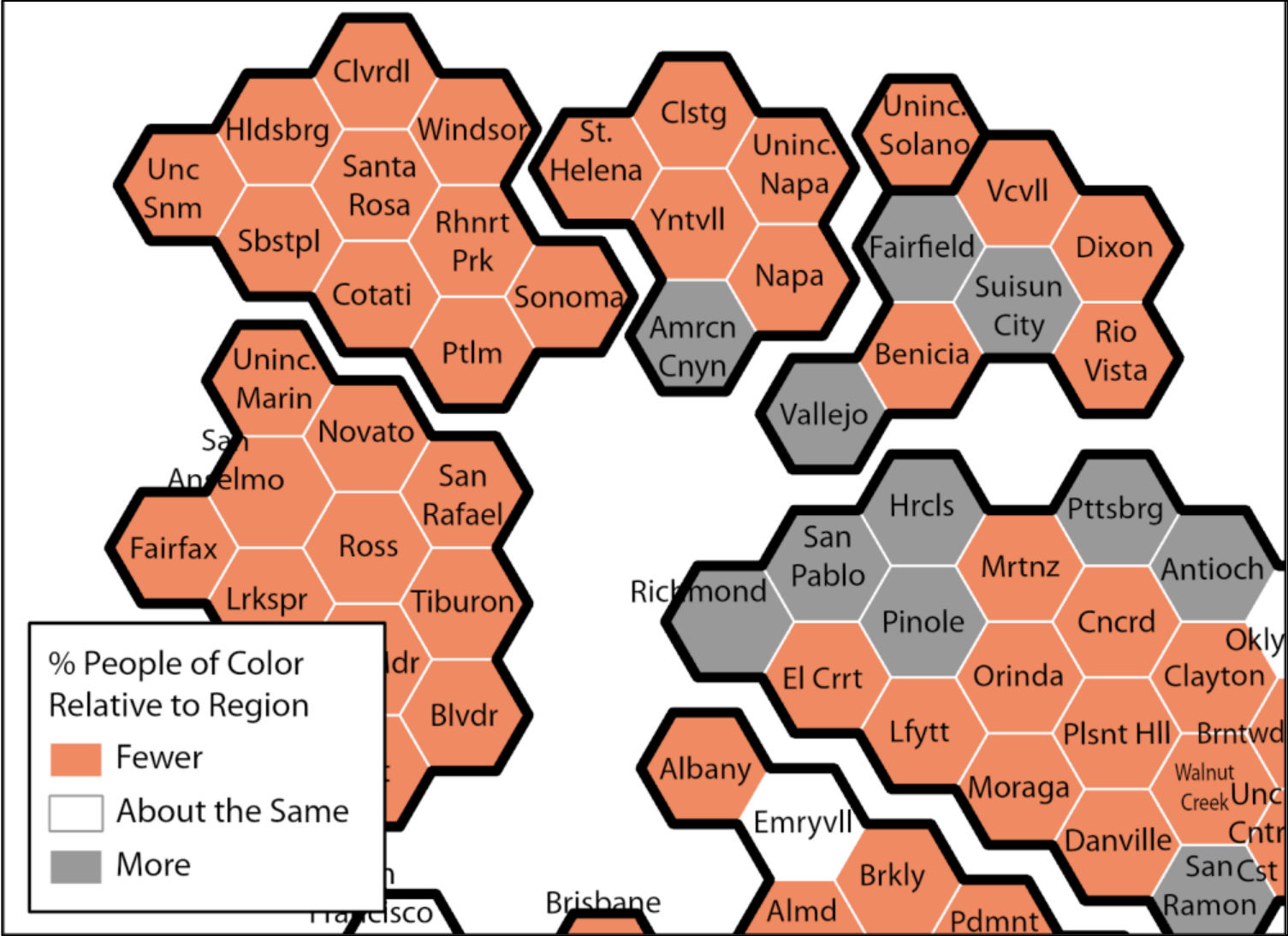


Figure 6: Racial Dot Map of San Rafael



Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
 Note: The plot shows the racial distribution at the census block level for City of San Rafael and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

Figure 7: Racial Dot Map of Near North Bay



% People of Color Relative to Region

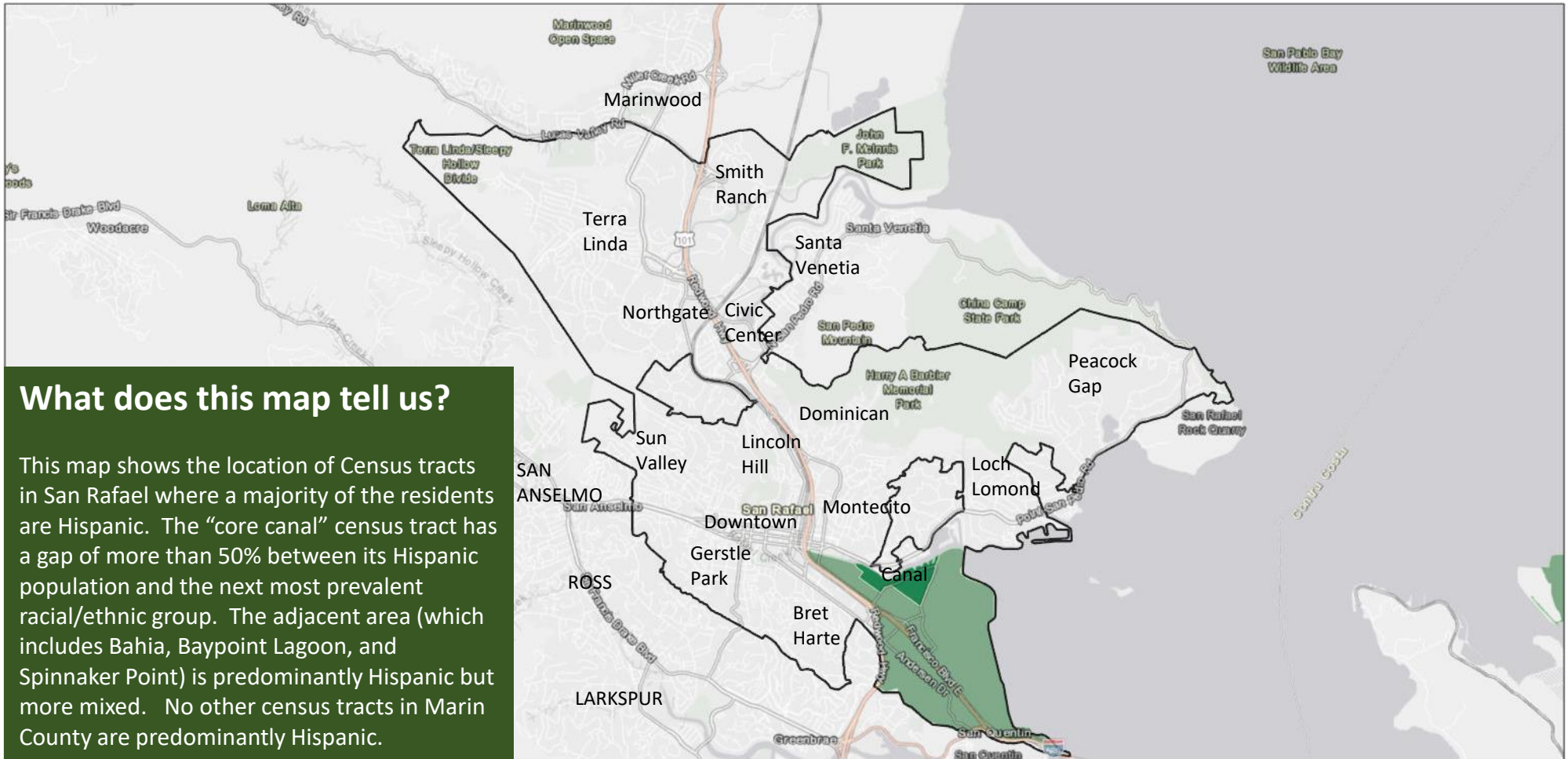
- Fewer
- About the Same
- More

Universe: Population.
 Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
 Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Figure 8: Share of People of Color by City in North and East Bay Area (2020)

What does this map tell us?

This is an illustrative graphic prepared by ABAG/MTC to show the location of cities that have a higher percentage of minority residents than the regional average. All cities in Marin County have a lower percentage of minority residents than the regional average. Many of the cities with higher percentages are along the I-80 and Highway 4 corridors in the North/East Bay.



What does this map tell us?

This map shows the location of Census tracts in San Rafael where a majority of the residents are Hispanic. The “core canal” census tract has a gap of more than 50% between its Hispanic population and the next most prevalent racial/ethnic group. The adjacent area (which includes Bahia, Baypoint Lagoon, and Spinnaker Point) is predominantly Hispanic but more mixed. No other census tracts in Marin County are predominantly Hispanic.

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City/Town Boundaries

(R) Predominant Population - Hispanic Majority Tracts

Sizeable (gap 10% – 50%)

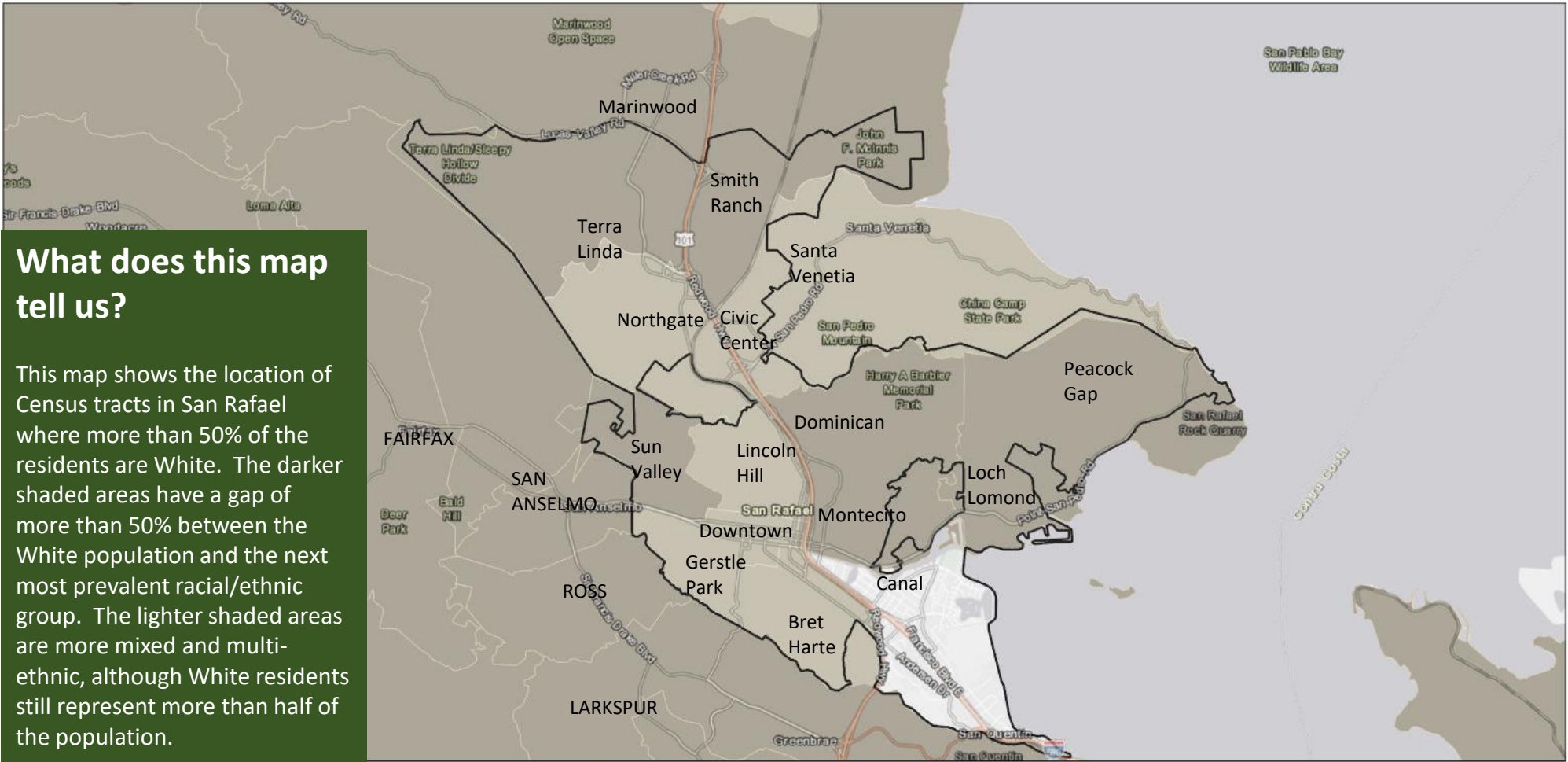
Predominant (gap > 50%)



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


Figure 9: Majority Hispanic Census Tracts: San Rafael

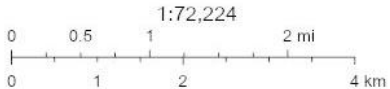


What does this map tell us?

This map shows the location of Census tracts in San Rafael where more than 50% of the residents are White. The darker shaded areas have a gap of more than 50% between the White population and the next most prevalent racial/ethnic group. The lighter shaded areas are more mixed and multi-ethnic, although White residents still represent more than half of the population.

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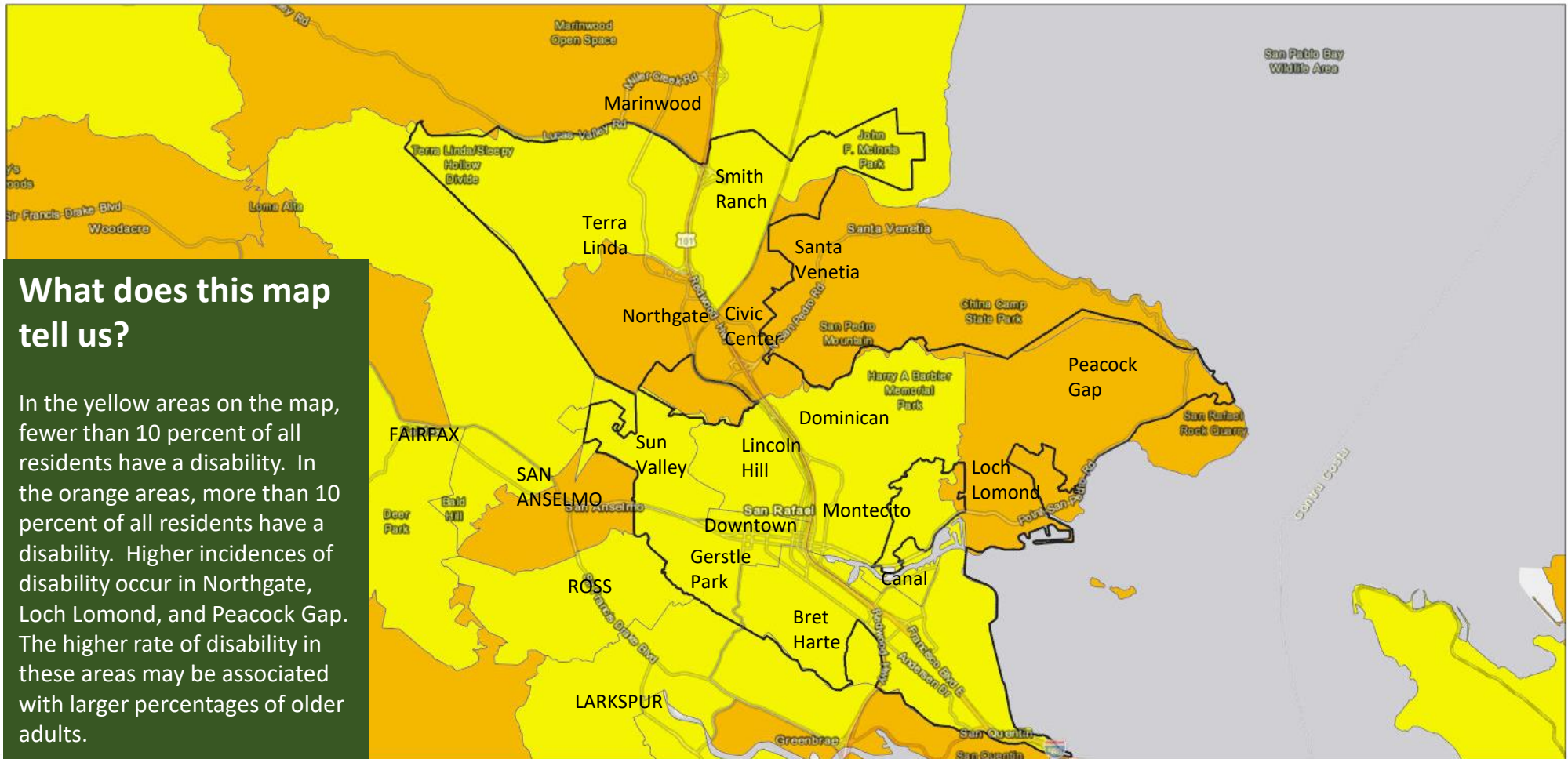
-  City/Town Boundaries
-  (R) Predominant Population - White Majority Tracts
-  Sizeable (gap 10% – 50%)
-  Predominant (gap > 50%)



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Figure 10: Majority White Census Tracts: San Rafael



What does this map tell us?

In the yellow areas on the map, fewer than 10 percent of all residents have a disability. In the orange areas, more than 10 percent of all residents have a disability. Higher incidences of disability occur in Northgate, Loch Lomond, and Peacock Gap. The higher rate of disability in these areas may be associated with larger percentages of older adults.

10/7/2021, 1:53:54 PM

City/Town Boundaries

(R) Population with a Disability (ACS, 2015 - 2019) - Tract

< 10%

10% - 20%

1:72,224



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Figure 11: Percent of Residents with a Disability: San Rafael

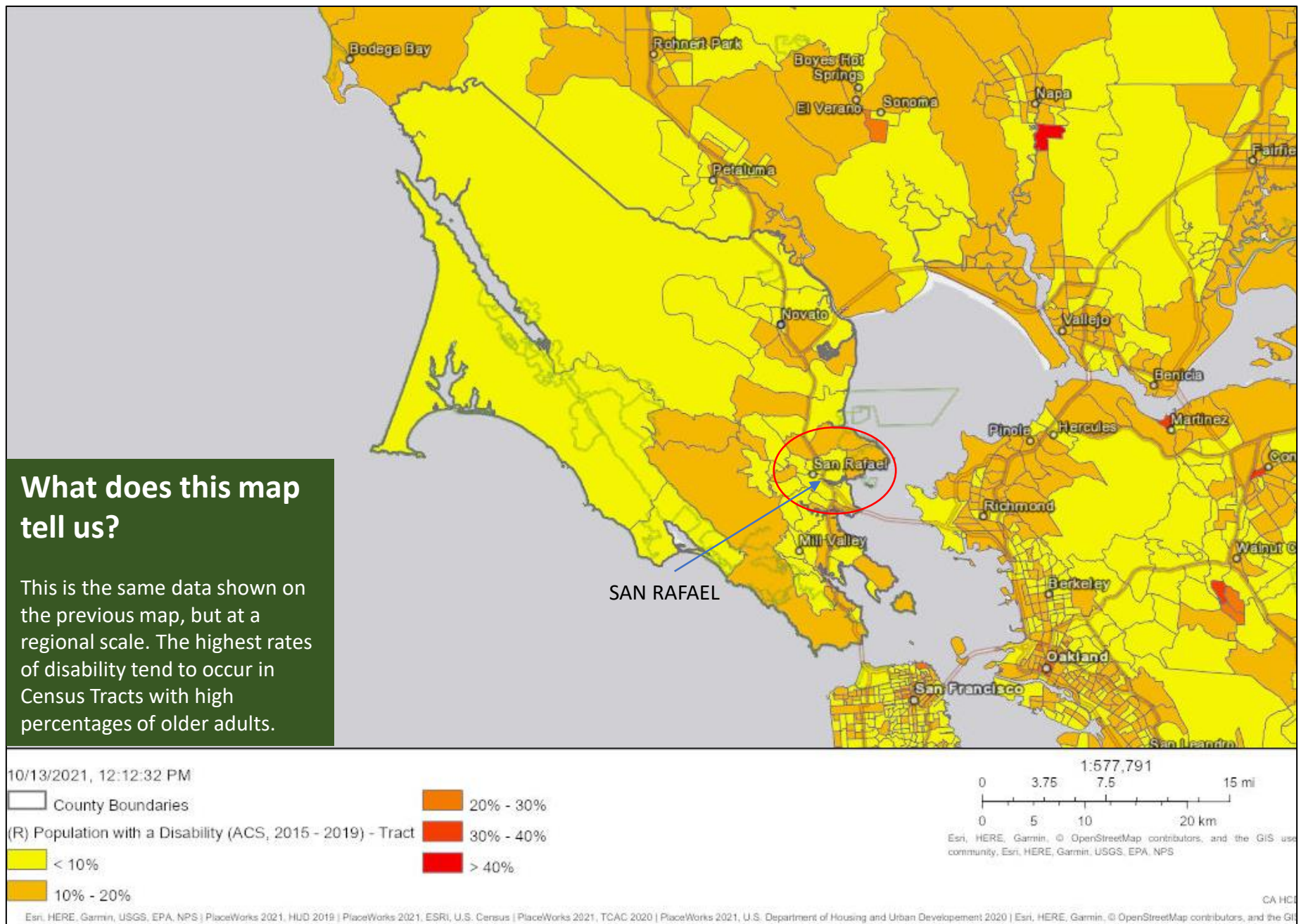
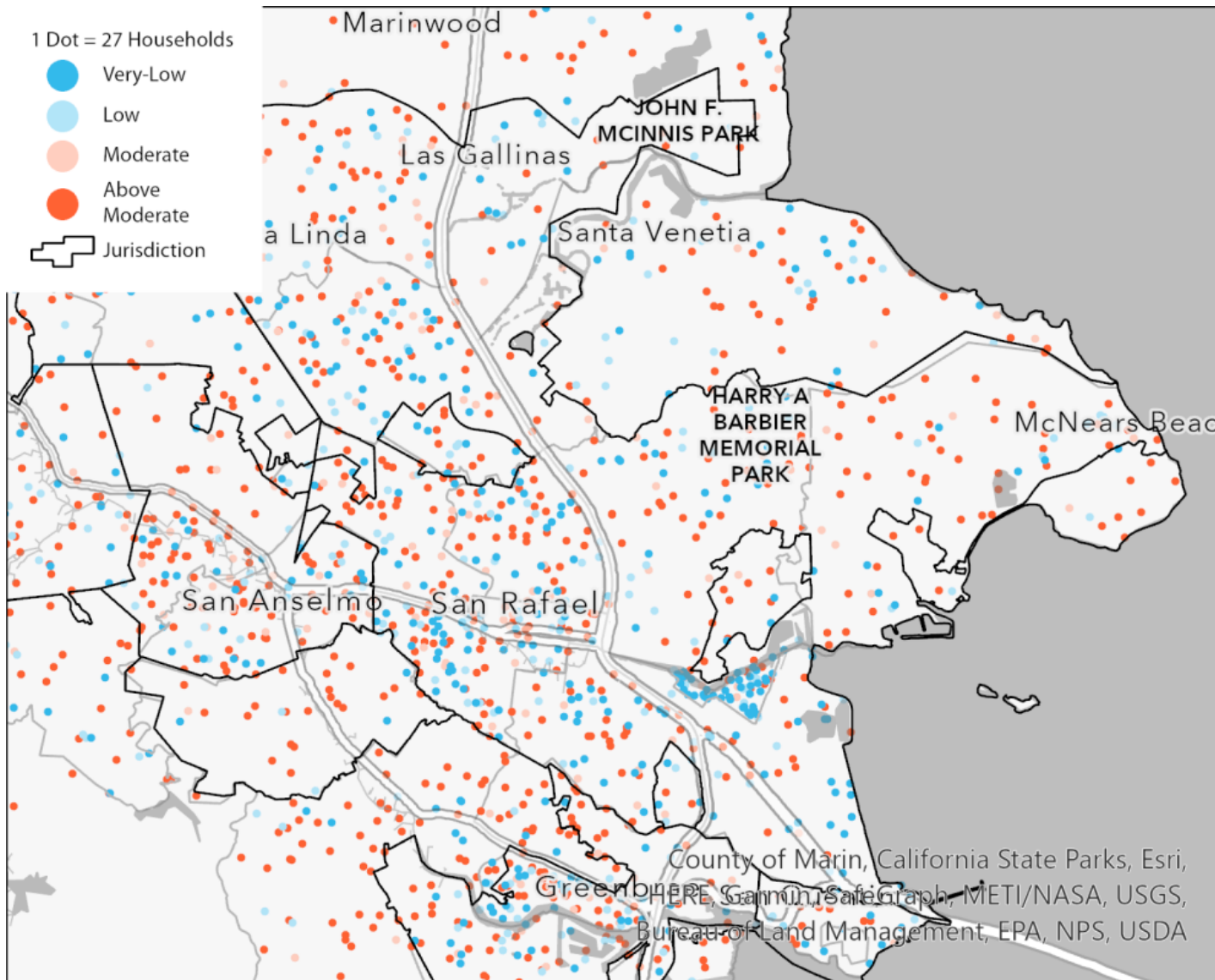


Figure 12: Percent of Residents with a Disability: Marin County and Vicinity



Universe: Population.
 Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.
 Note: The plot shows the income group distribution at the census block group level for City of San Rafael and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

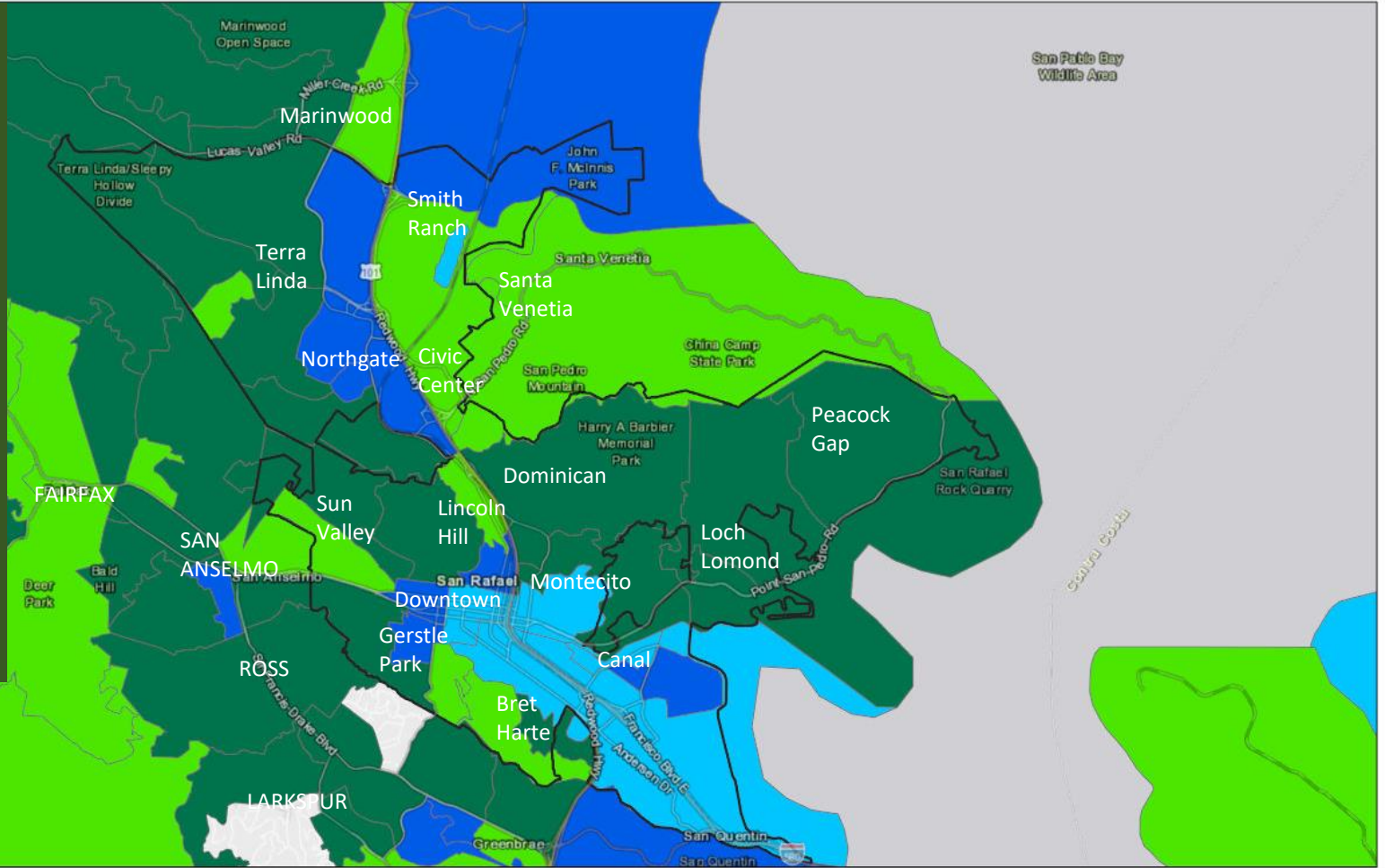
Figure 13: Income Dot Map of San Rafael (2015)

What does this map tell us?

This map shows the general distribution of persons of different income groups in San Rafael, using the four categories that apply in the Housing Element. Each dot on this map represents 27 people in a particular income group. The map illustrates a high density of low and very low-income residents in the Canal area. Other areas appear more blended, however, this may be a function of the mapping technique, which randomly places dots across each census tract.

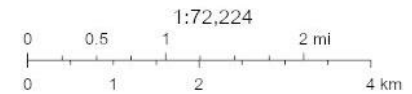
What does this map tell us?

This map shows median income by Census Tract block group in San Rafael and vicinity. The highest income areas are on the San Pedro Peninsula, in Gerstle Park and Sun Valley/Fairhills, and in Terra Linda. Incomes are more moderate in Lincoln Hill, Bret Harte, West End, and unincorporated Santa Venetia. The lowest income areas are the Canal and surrounding tracts in Lower Montecito, eastern Downtown, and the Woodland Av corridor.



10/7/2021, 1:54:03 PM

City/Town Boundaries
(R) Median Income (ACS, 2015-2019) - Block Group
■ < \$87,100 (HCD 2020 State Median Income)
■ < \$55,000
■ < \$125,000
■ Greater than \$125,000



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Figure 14: Median Income by Census Tract Block Group in San Rafael

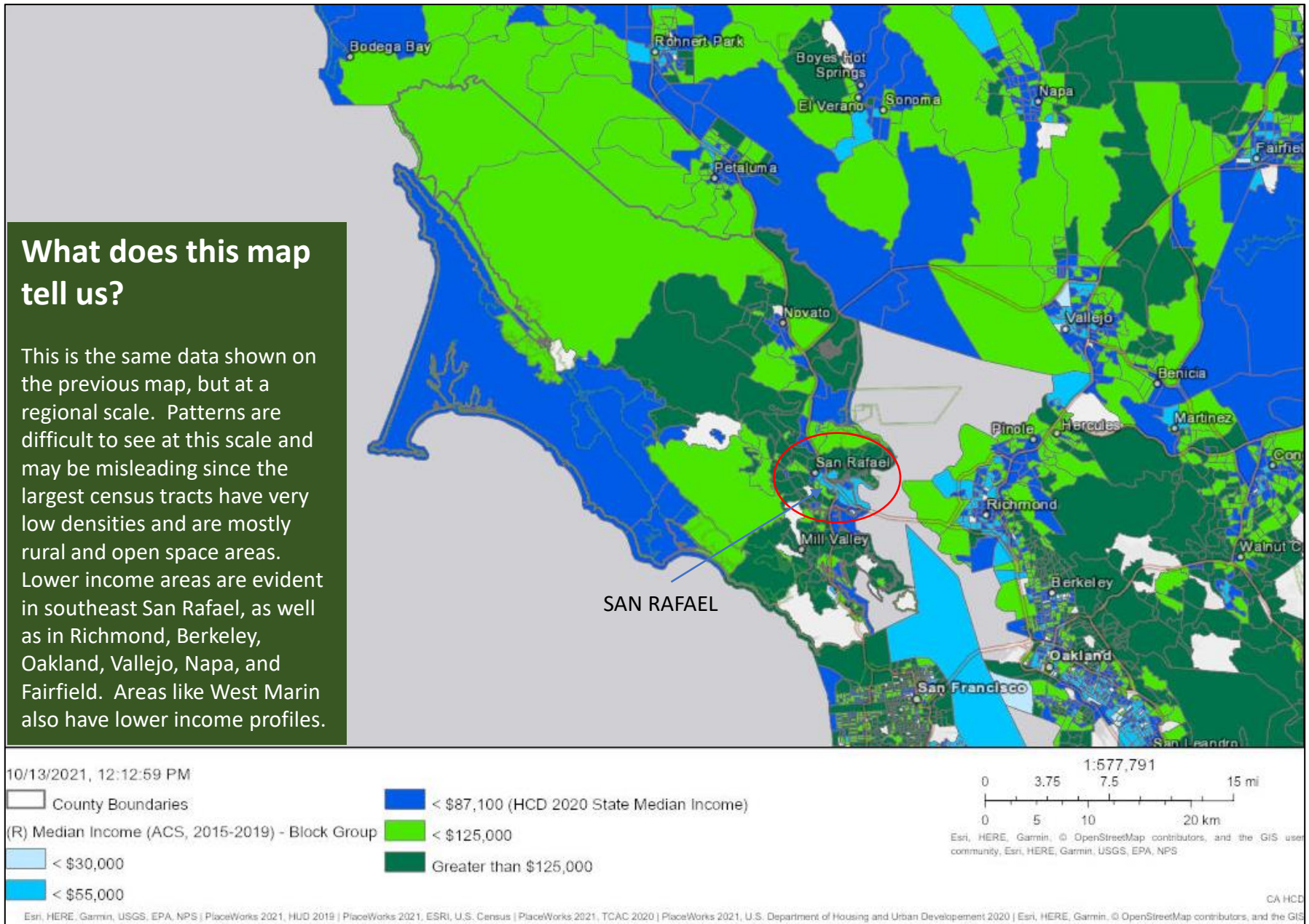
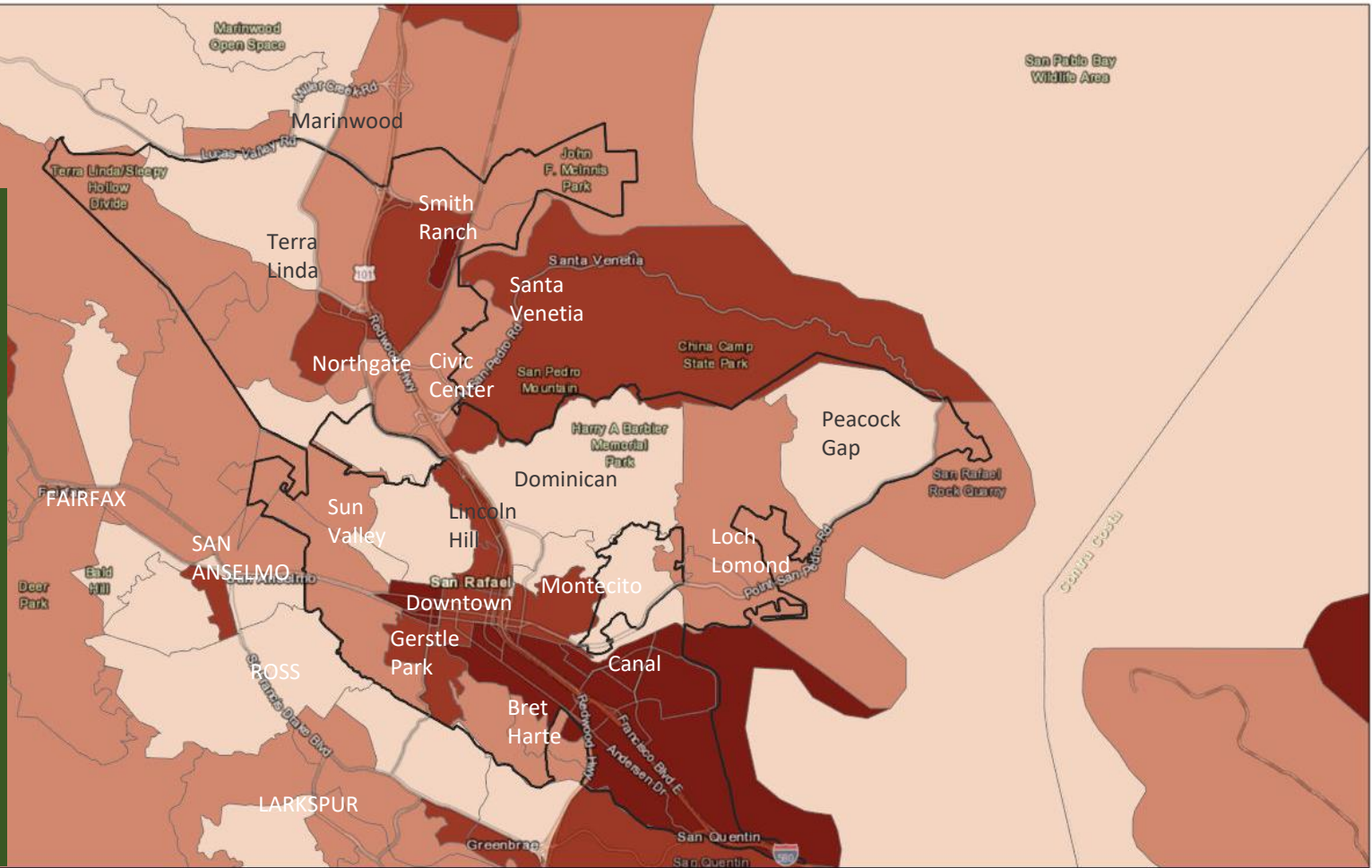


Figure 15: Median Income by Census Tract Block Group: Marin and Adjacent Counties

What does this map tell us?

This map shows census tract block groups designated by the State as “LMIs” (or “Low-Moderate Income Areas”). The colors indicate the percentage of all households who are very low, low, or moderate income. The darker shaded areas, including Canal, West End Village, Contempo Mobile Home Park, have more than 75% of their households in these groups. The lightest shading shows areas in which fewer than 25% of the households are in these groups.



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City/Town Boundaries

(A) Low to Moderate Income Population (HUD) - Block Group

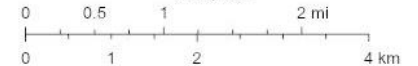
< 25%

25% - 50%

50% - 75%

75% - 100%

1:72,224



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Figure 16: Low-Moderate Income Areas in San Rafael

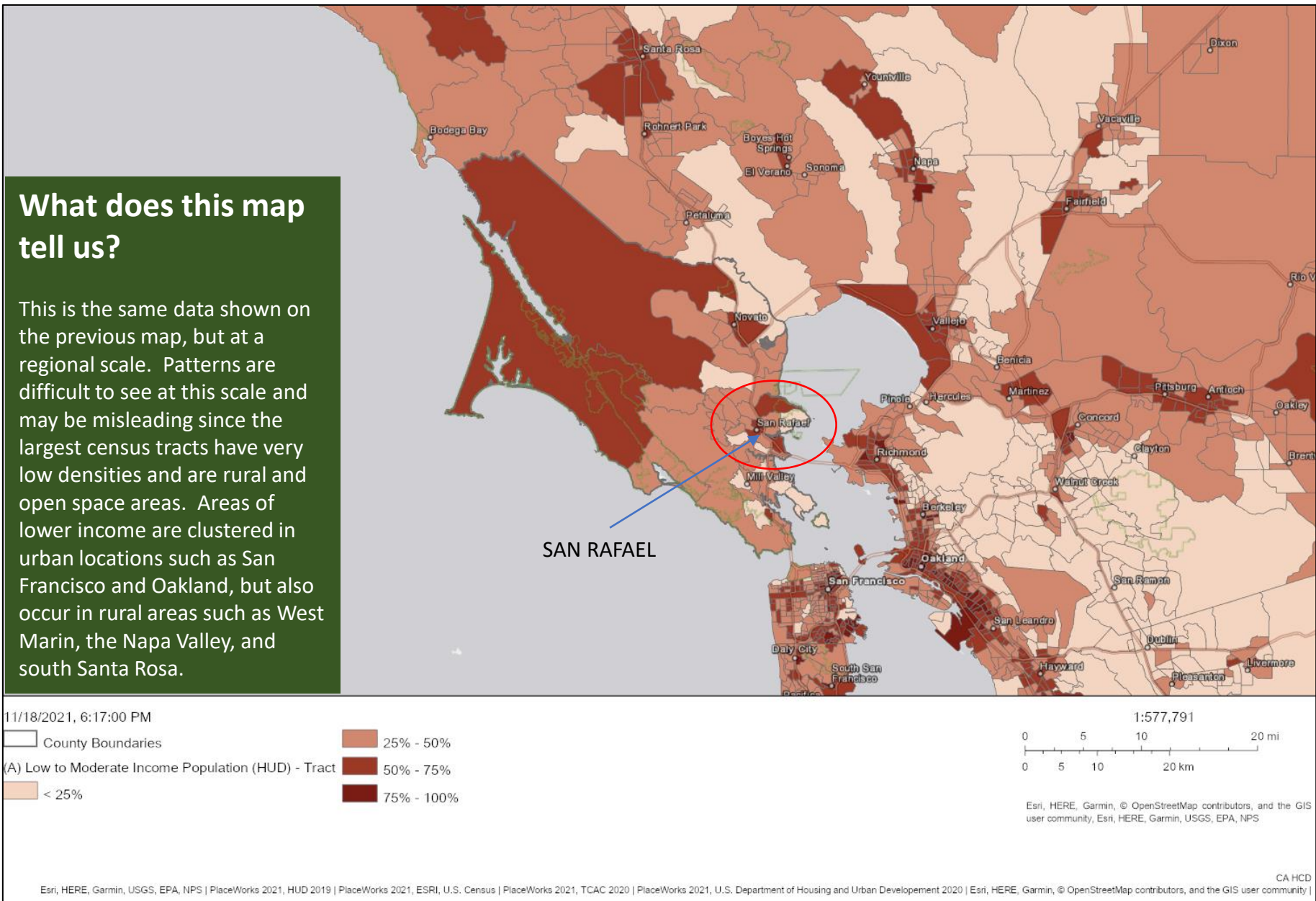


Figure 17: Low-Moderate Income Areas: Marin and Adjacent Counties



What does this map tell us?

This map shows the percentage of children under 18 who are living in married couple households in each census tract. The darker blues indicate neighborhoods in which more than 80 percent of all children are in married couple households. In the lightest blue tracts, which include Smith Ranch, Gerstle Park, Downtown, Bret Harte, and the Canal, fewer than 60% of all children under 18 live in married couple households.

10/7/2021, 1:56:01 PM

City/Town Boundaries

(R) Percent of Children in Married - Couple Households (ACS, 2015-2019) - Tract

40% - 60%

60% - 80%

> 80%

1:72,224



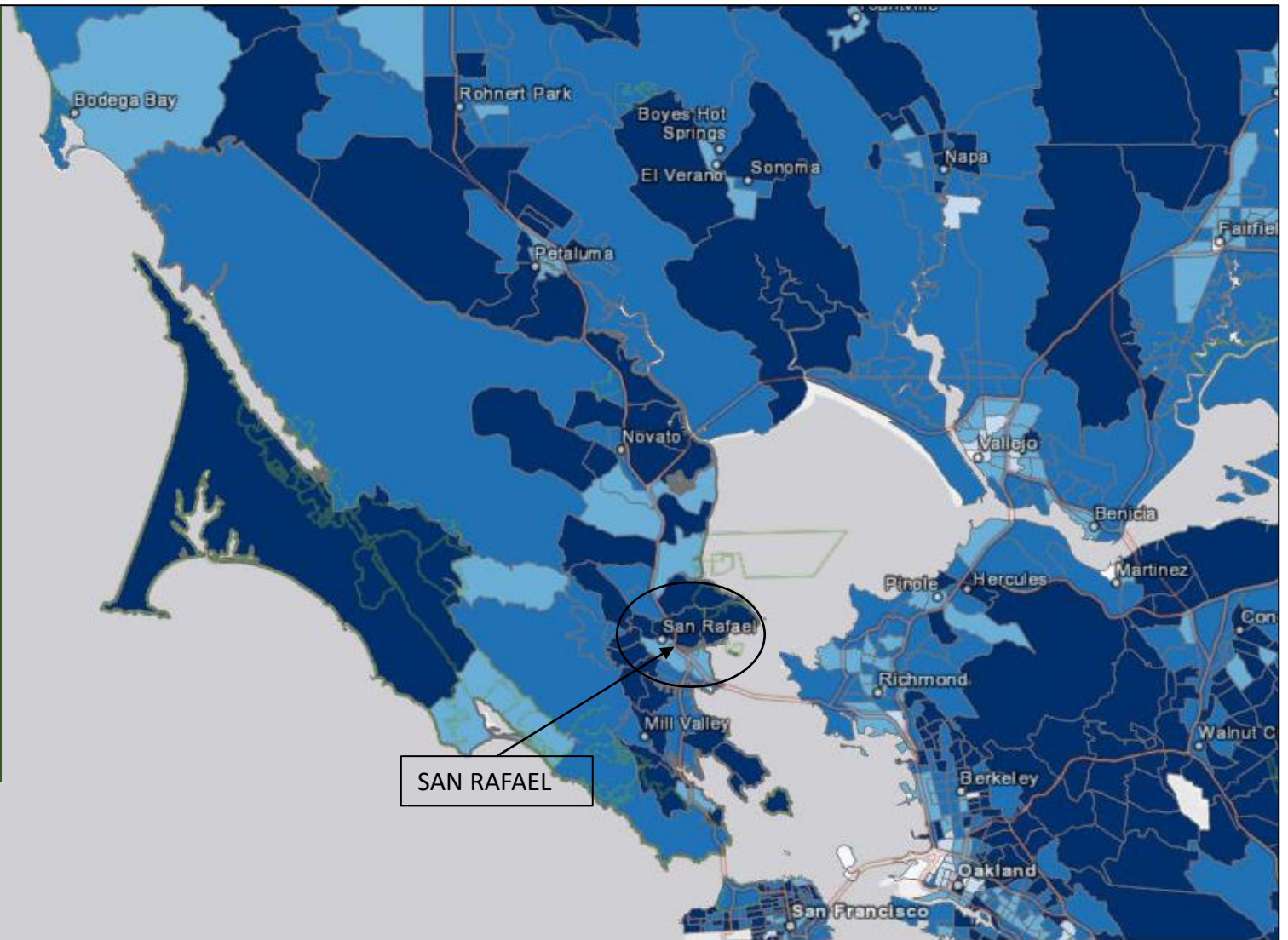
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Figure 18: Percent of Children in Married Couple Households in San Rafael

What does this map tell us?

This is the same data shown on the previous map, but at a regional scale. As with the other regional maps, the map scale and extent of open space/ undeveloped areas it covers makes it difficult to note particular patterns. In general, Marin County is comparable to the region and has a mixed pattern of tracts with high and moderate rates of children in married couple households. Lower rates are evident in southern Novato, Stinson Beach/Bolinas, and Sausalito, and in cities such as Vallejo and Richmond, located in nearby counties.



SAN RAFAEL

10/13/2021, 12:17:27 PM

County Boundaries

(R) Percent of Children in Married - Couple Households (ACS, 2015-2019) - Tract

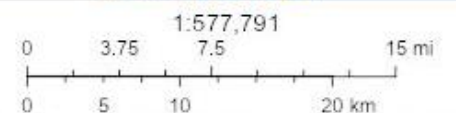
< 20%

20% - 40%

40% - 60%

60% - 80%

> 80%



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Figure 19: Percent of Children in Married Couple Households in Marin County and Vicinity

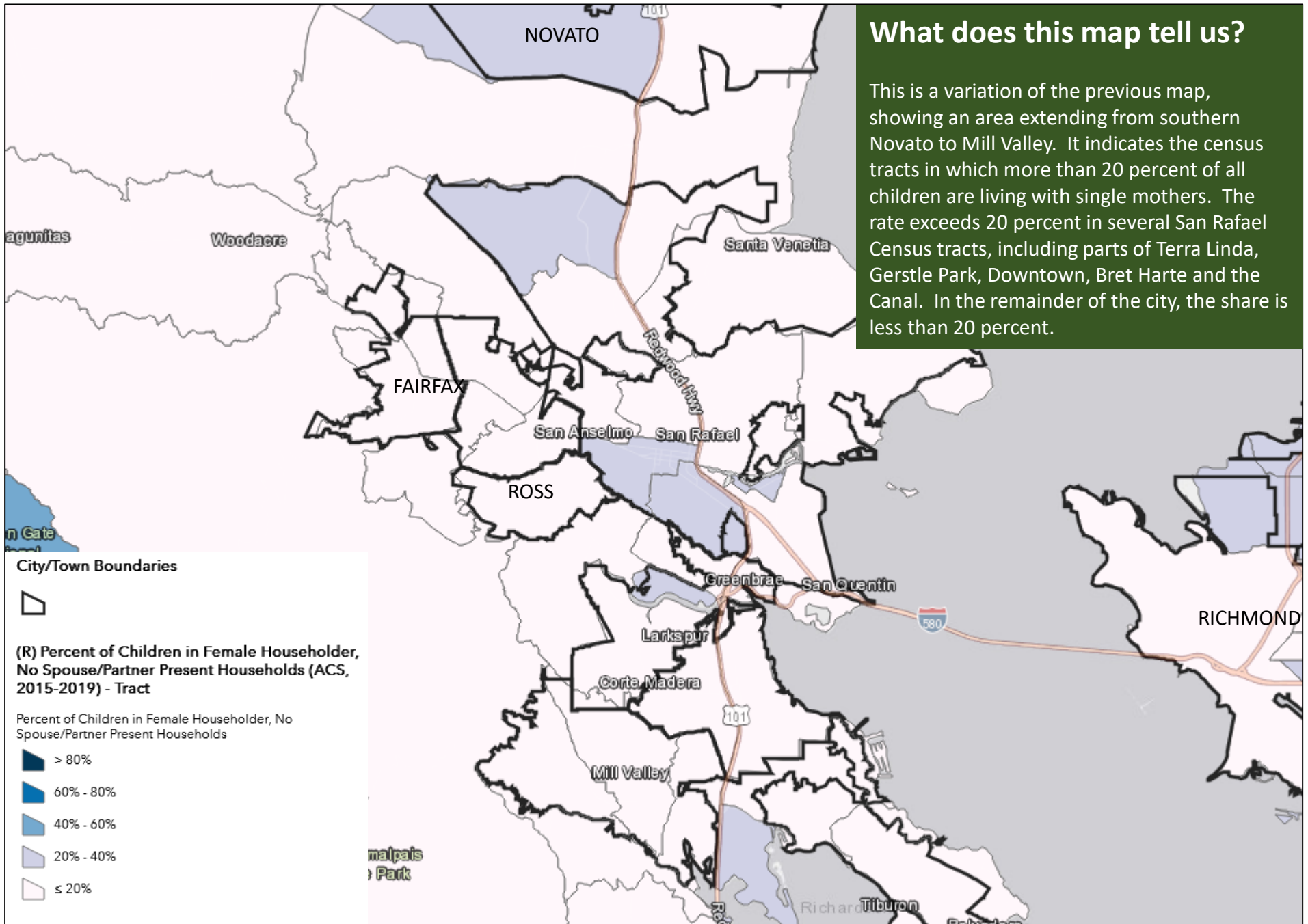
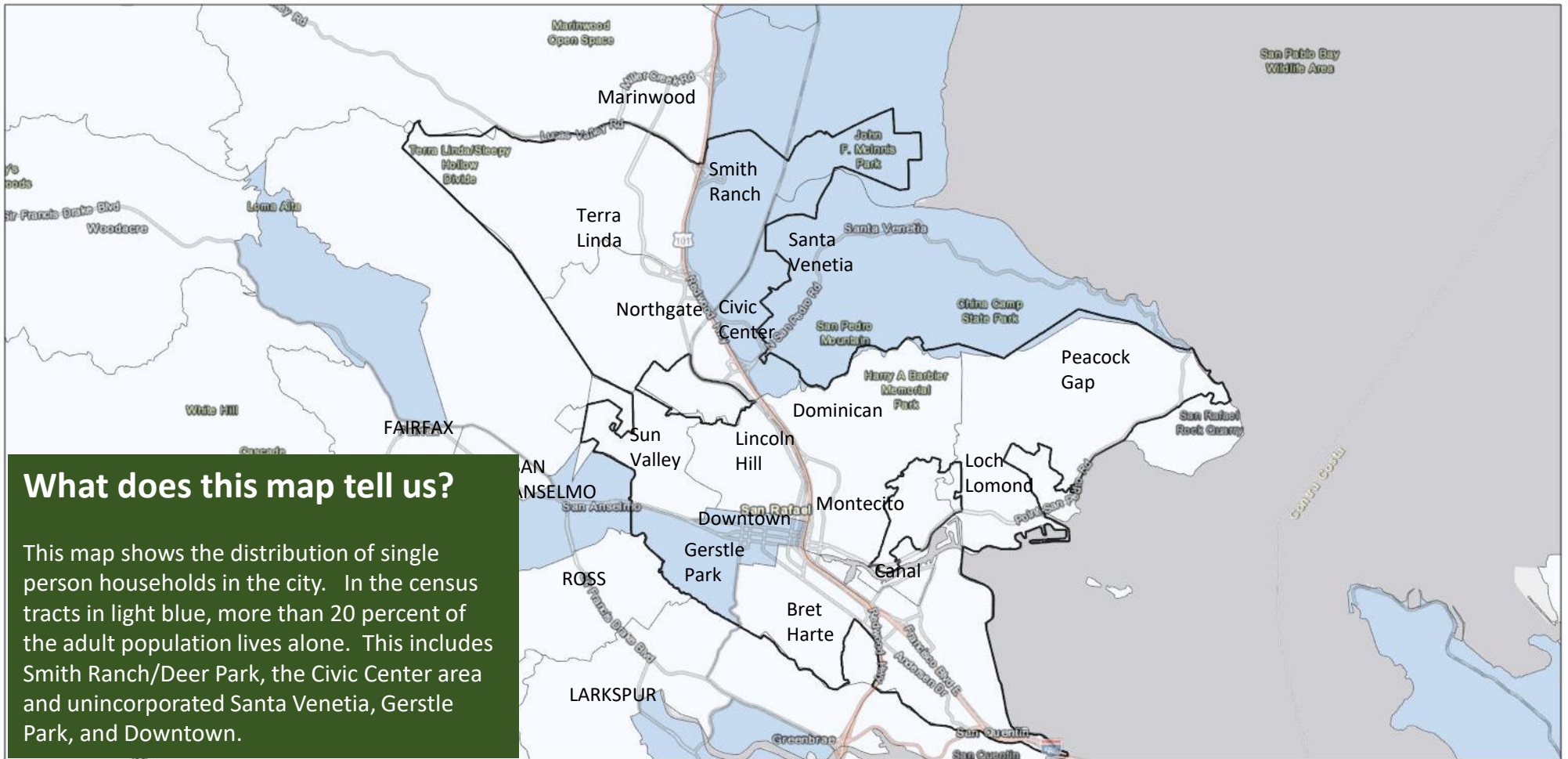


Figure 20: Percent of Children in Single Mother Households



What does this map tell us?

This map shows the distribution of single person households in the city. In the census tracts in light blue, more than 20 percent of the adult population lives alone. This includes Smith Ranch/Deer Park, the Civic Center area and unincorporated Santa Venetia, Gerstle Park, and Downtown.

10/7/2021, 1:56:08 PM

City/Town Boundaries

(R) Percent of Population 18 Years and Over in Households Living Alone (ACS, 2015-2019) - Tract

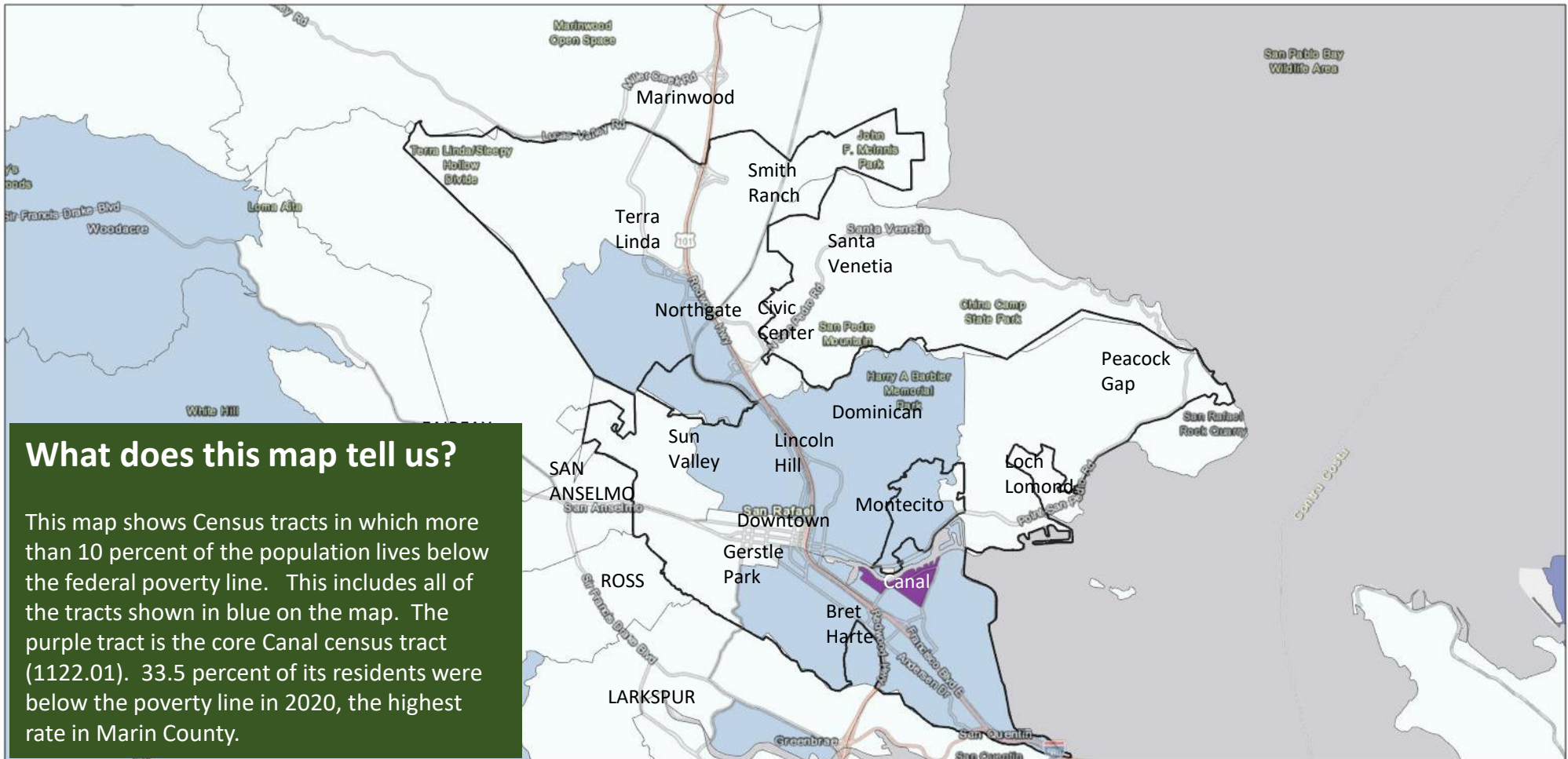
< 20%
20% - 40%



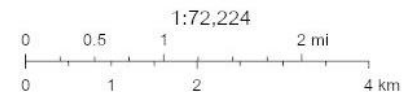
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Figure 21: Percent of Population Over 18 Living Alone in San Rafael



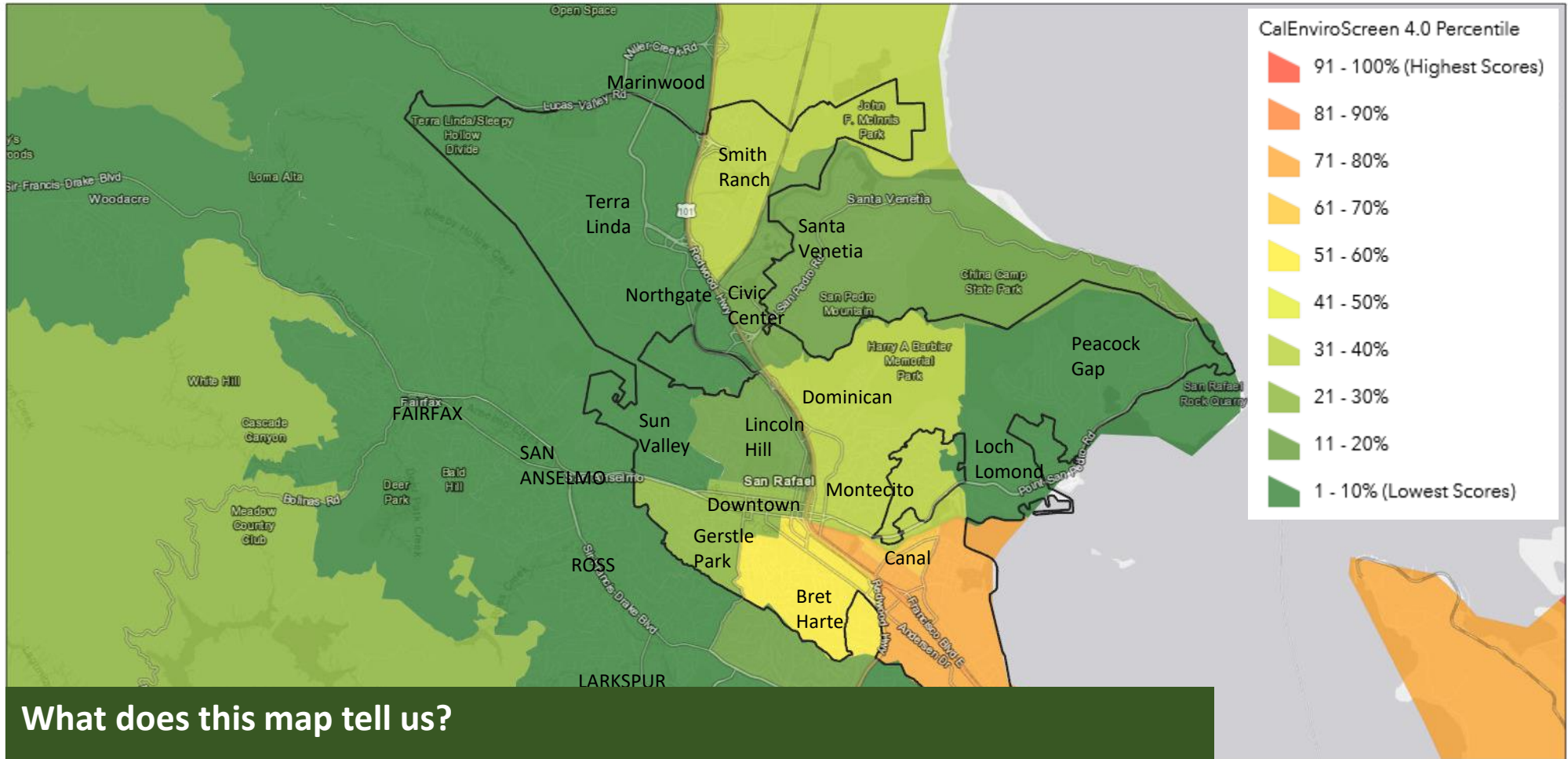
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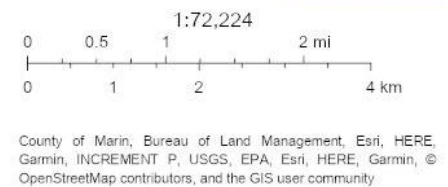
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Figure 22: Percent of Population Living Below Poverty Line



What does this map tell us?

The Office of Environmental Health Hazard Assessment (OEHHA), on behalf of the California Environmental Protection Agency (CalEPA), has prepared a tool to identify California communities that are disproportionately burdened by multiple sources of pollution. Census tracts are mapped on a scale of 1 to 100, with 100 being the “worst” score. The score considers exposure to air and water pollution, pesticides and toxins, hazmat sites, drinking water quality, ground water, and health indicators (such as rates of asthma, heart disease, and low birth weight). San Rafael Census tracts generally score less than 40, but the Canal scores over 60.



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Figure 23: Cal EnviroScreen Scores for San Rafael, 2021

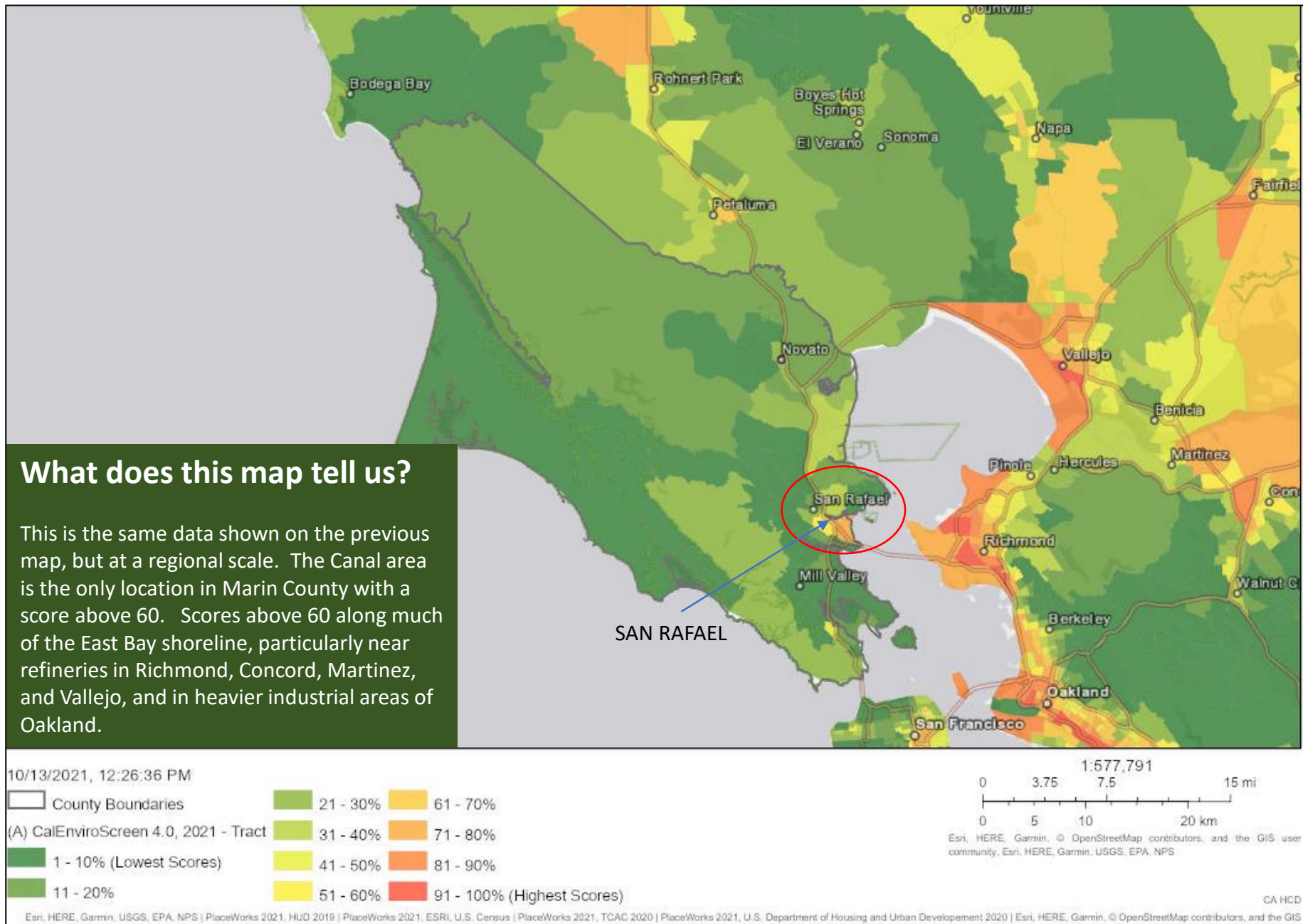
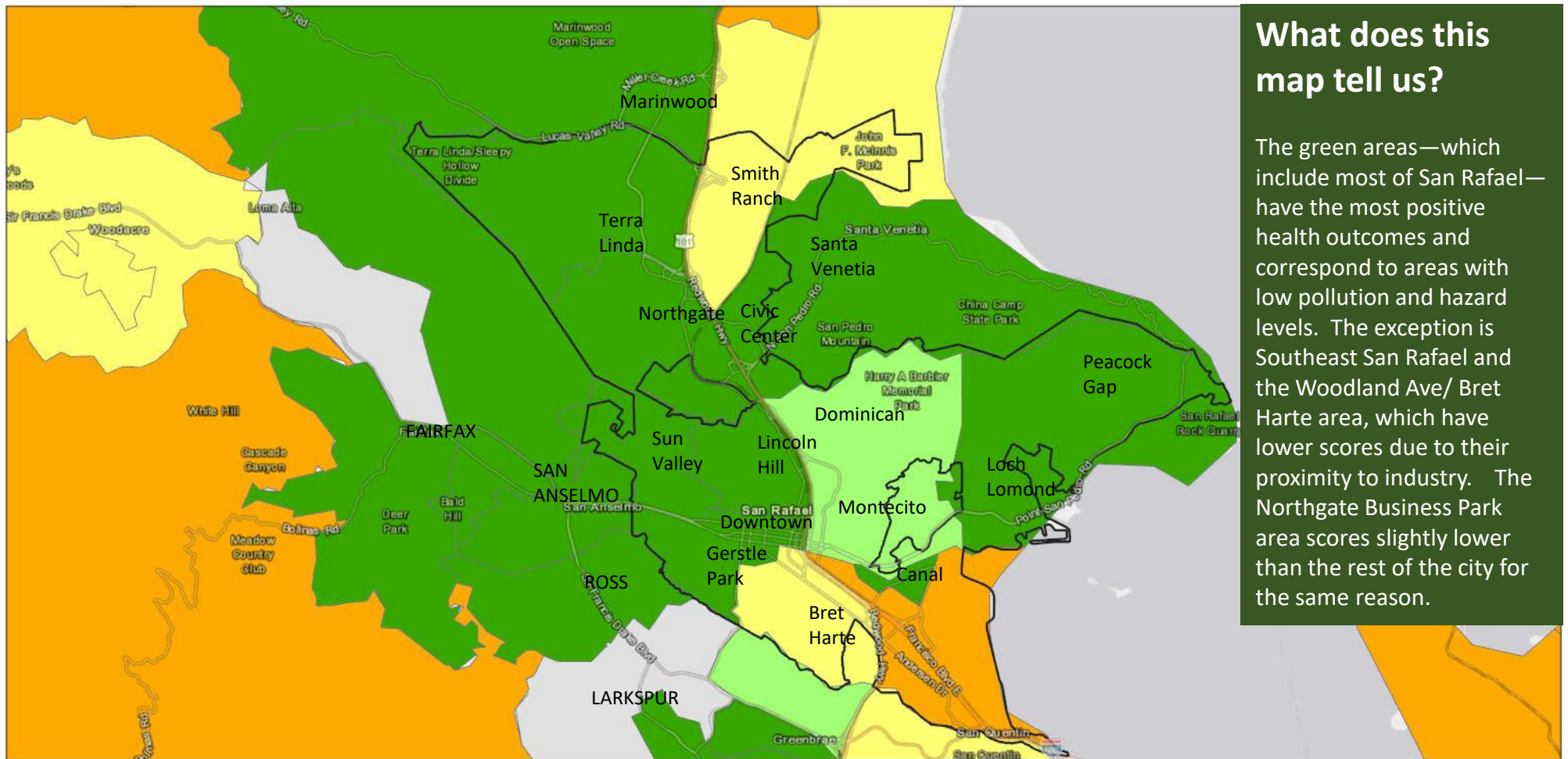


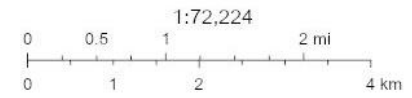
Figure 24: Cal EnviroScreen Scores for Marin County and Vicinity, 2021



What does this map tell us?

The green areas—which include most of San Rafael—have the most positive health outcomes and correspond to areas with low pollution and hazard levels. The exception is Southeast San Rafael and the Woodland Ave/ Bret Harte area, which have lower scores due to their proximity to industry. The Northgate Business Park area scores slightly lower than the rest of the city for the same reason.

10/7/2021, 1:59:07 PM



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Figure 25: TCAC Opportunity Areas: 2021 Environmental Scores for San Rafael

What's a TCAC map?

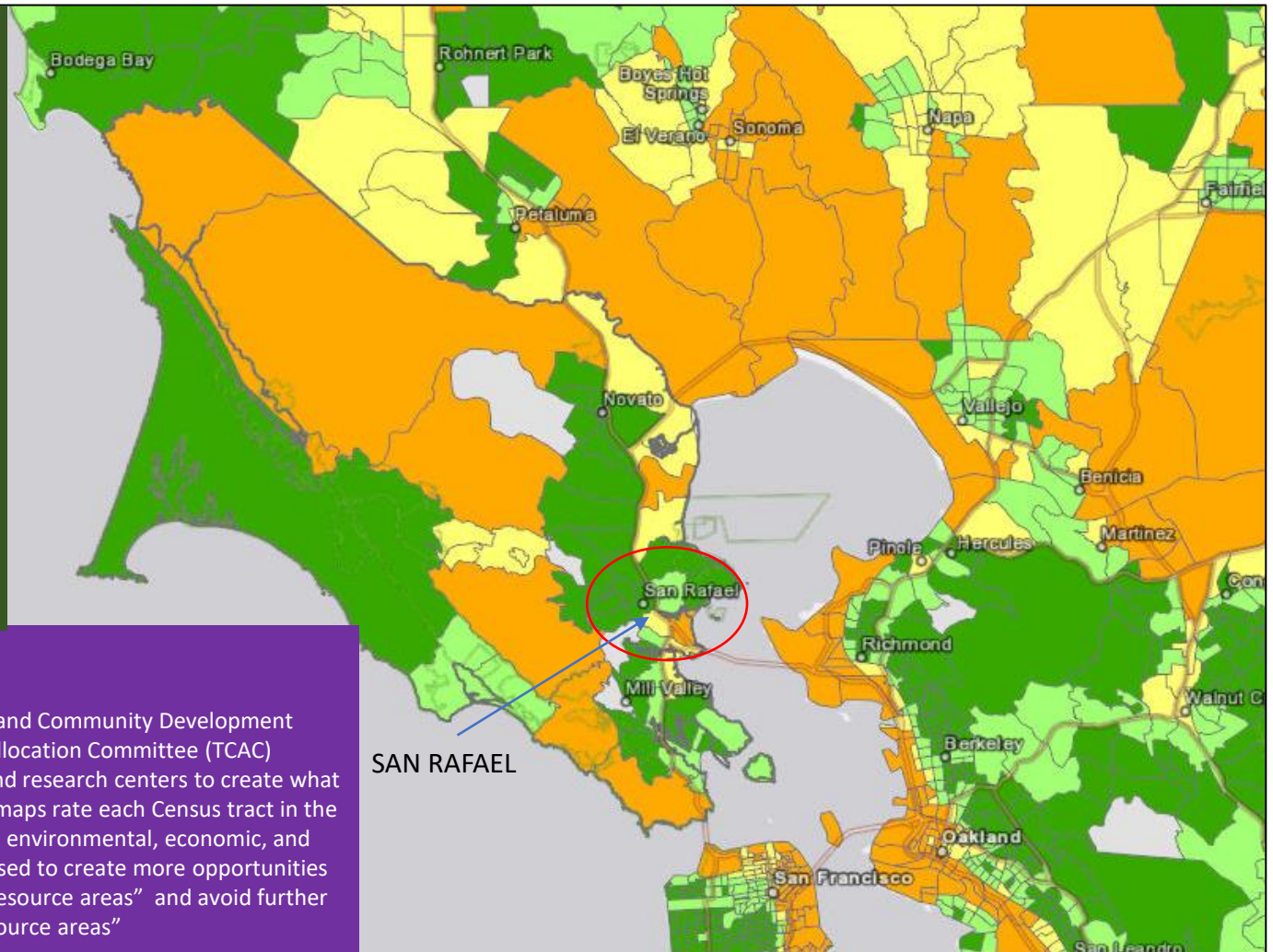
In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in “high resource areas” and avoid further concentration of poverty in “low resource areas”

What does this map tell us?

This is the same data shown on the previous map, but on a regional scale. Areas along the North and East Bay shoreline have less positive environmental outcomes, in part due to industry, freeways, and other activities that have historically located here. Agricultural and ranching areas also tend to score more poorly than suburban areas.

What's a TCAC map?

In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in “high resource areas” and avoid further concentration of poverty in “low resource areas”



10/13/2021, 12:21:15 PM

County Boundaries

(R) TCAC Opportunity Areas (2021) - Environmental Score - Tract

< .25 (Less Positive Environmental Outcomes)

.25 - .50

.50 - .75

.75 - 1 (More Positive Environmental Outcomes)

No Data

1:577,791

0 3.75 7.5 15 mi

0 5 10 20 km

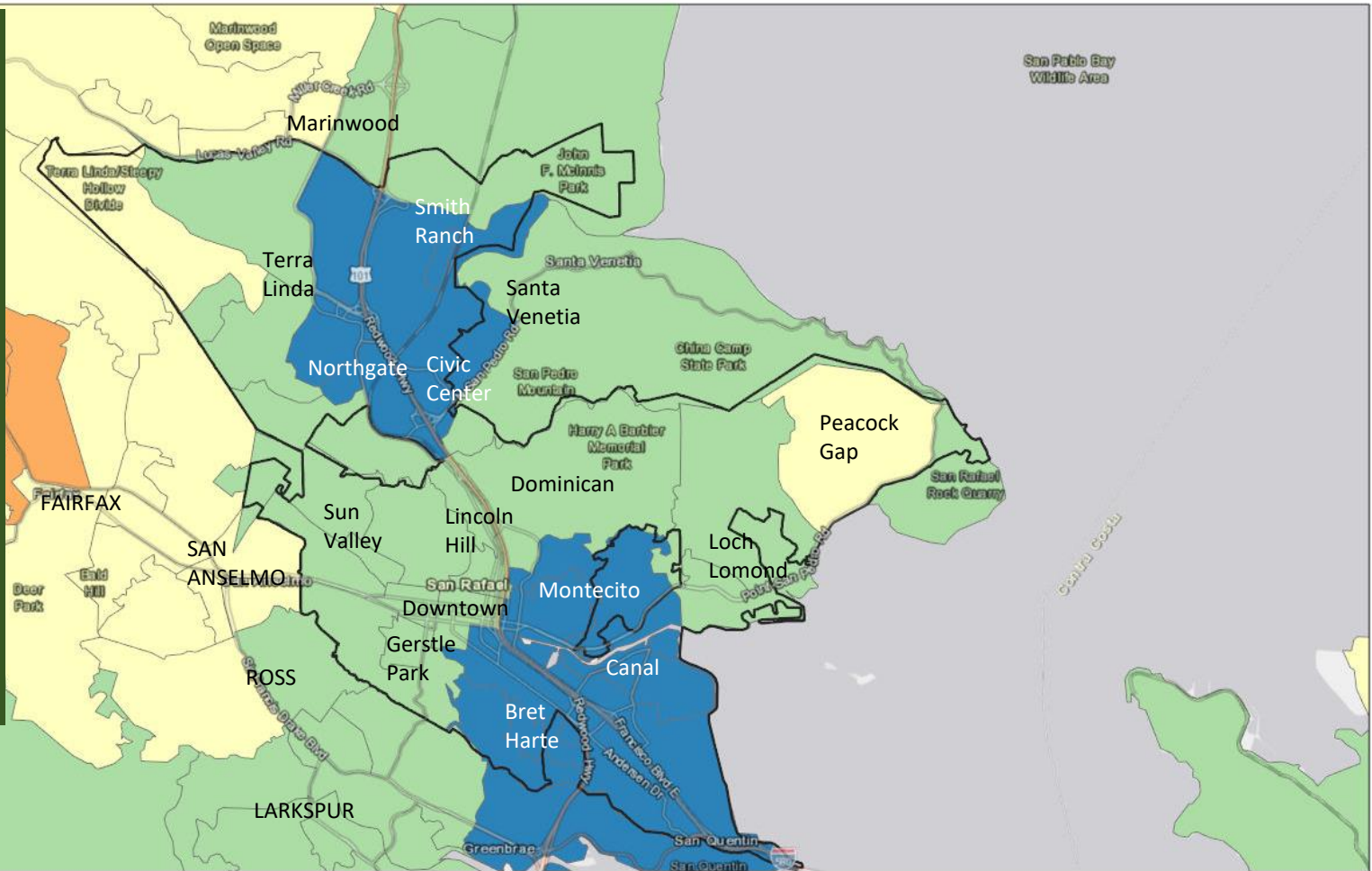
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CA HCD

Figure 26: TCAC Opportunity Areas: 2021 Environmental Scores for Marin and Vicinity

What does this map tell us?

The “jobs proximity index” measures how accessible each neighborhood is to job locations in the area. Scores are based on a gravity model that considers the location of the labor force relative to the location of jobs. The higher the index, the better the access to employment. Given the location of jobs in San Rafael, the highest scoring neighborhoods are Northgate, Civic Center, Montecito, Downtown, and the Southeast neighborhoods. Peacock Gap ranks lowest.



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City/Town Boundaries

(A) Jobs Proximity Index (HUD, 2014 - 2017) - Block Group

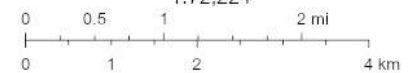
20 - 40

40 - 60

60 - 80

> 80 (Closest Proximity)

1:72,224



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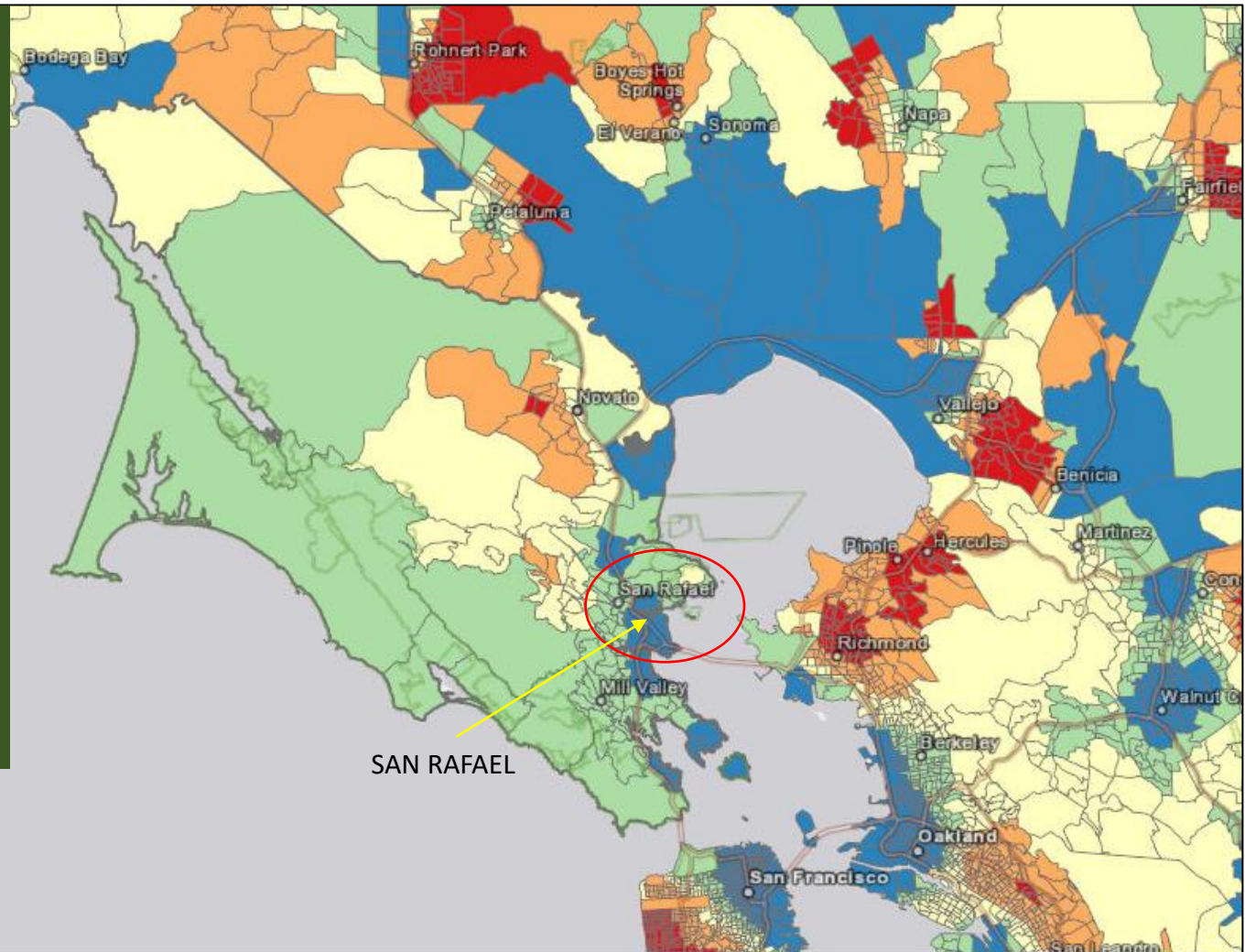
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, ©

CA HCD

Figure 27: Jobs Proximity Index for San Rafael

What does this map tell us?

This is the same data shown on the previous map, but at a regional scale. The blue areas are considered to have the best access to jobs. In a regional context, San Rafael's scores are higher than most of Marin County. High scores also appear in San Francisco, Berkeley, Oakland, and parts of Southern Marin. Some of the blue areas in the North Bay correspond to very large open space areas with low employment, making this data less useful as an analytical tool for rural areas than for urban communities.



10/13/2021, 12:21:18 PM

County Boundaries

(A) Jobs Proximity Index (HUD, 2014 - 2017) - Block Group

< 20 (Furthest Proximity)

20 - 40

40 - 60

60 - 80

> 80 (Closest Proximity)

1:577,791

0 3.75 7.5 15 mi

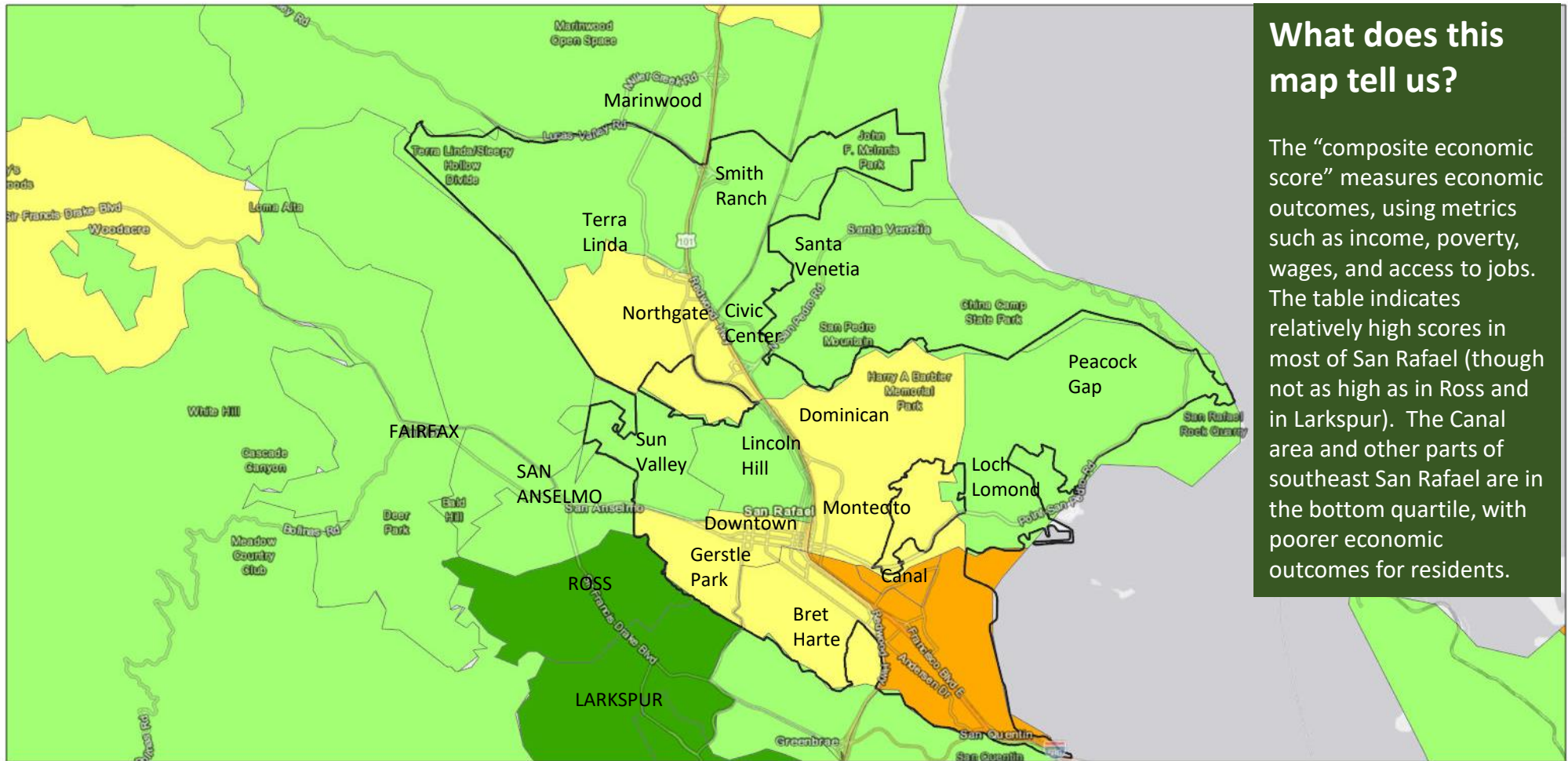
0 5 10 20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

Figure 28: Jobs Proximity Index for Marin County and Vicinity



What does this map tell us?

The “composite economic score” measures economic outcomes, using metrics such as income, poverty, wages, and access to jobs. The table indicates relatively high scores in most of San Rafael (though not as high as in Ross and in Larkspur). The Canal area and other parts of southeast San Rafael are in the bottom quartile, with poorer economic outcomes for residents.

10/7/2021, 1:59:01 PM

City/Town Boundaries

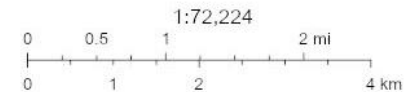
(R) TCAC Opportunity Areas (2021) - Economic Score - Tract

< 0.25 (Less Positive Economic Outcome)

0.25 - 0.50

0.50 - 0.75

> 0.75 (More Positive Economic Outcome)



County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

Figure 29: TCAC Opportunity Areas: 2021 Economic Scores for San Rafael

What’s a TCAC map?

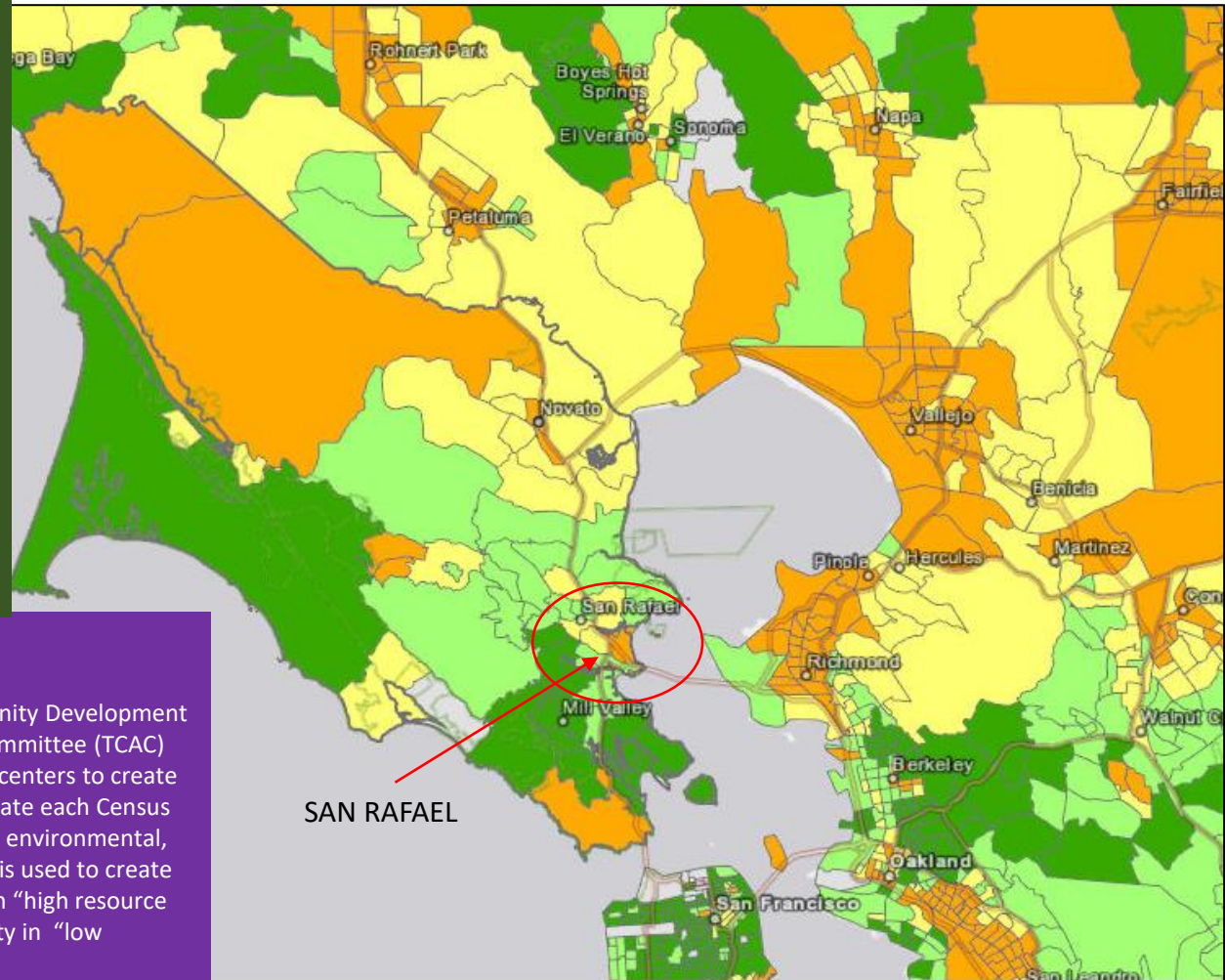
In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in “high resource areas” and avoid further concentration of poverty in “low resource areas”

What does this map tell us?

This is the same data that appears on the previous map, but at a regional level. The map shows very high economic outcomes for most of Marin County, with lower rates in Novato, Bolinas, and the rural northwest part of the county. High outcomes also appear in San Francisco, and more affluent areas of the East and North Bay. Lower outcomes appear in Central Petaluma, Cotati-Rohnert Park, Richmond, Vallejo, Napa, and East Oakland.

What's a TCAC map?

In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in "high resource areas" and avoid further concentration of poverty in "low resource areas"



10/13/2021, 12:21:08 PM

County Boundaries

(R) TCAC Opportunity Areas (2021) - Economic Score - Tract
 < 0.25 (Less Positive Economic Outcome)

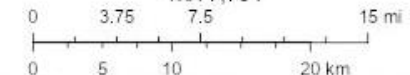
0.25 - 0.50

0.50 - 0.75

> 0.75 (More Positive Economic Outcome)

No Data

1:577,791

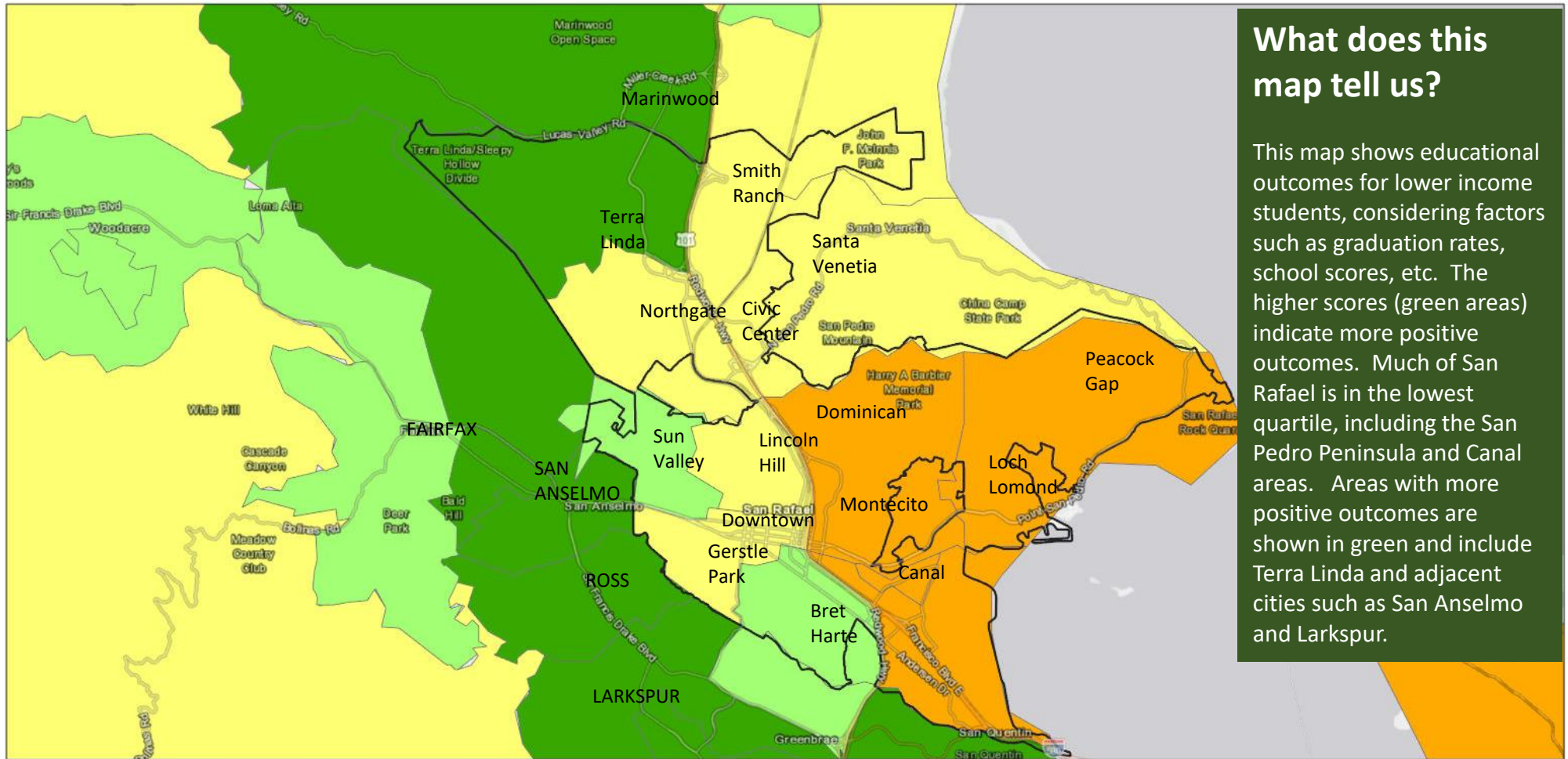


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CA HCD

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Figure 30: TCAC Opportunity Areas: 2021 Economic Scores for Marin and Vicinity



What does this map tell us?

This map shows educational outcomes for lower income students, considering factors such as graduation rates, school scores, etc. The higher scores (green areas) indicate more positive outcomes. Much of San Rafael is in the lowest quartile, including the San Pedro Peninsula and Canal areas. Areas with more positive outcomes are shown in green and include Terra Linda and adjacent cities such as San Anselmo and Larkspur.

10/7/2021, 1:59:04 PM

City/Town Boundaries

(R) TCAC Opportunity Areas (2021) - Education Score -Tract

< 0.25 (Less Positive Education Outcomes)

0.25 - 0.50

0.50 - 0.75

> 0.75 (More Positive Education Outcomes)

1:72,224



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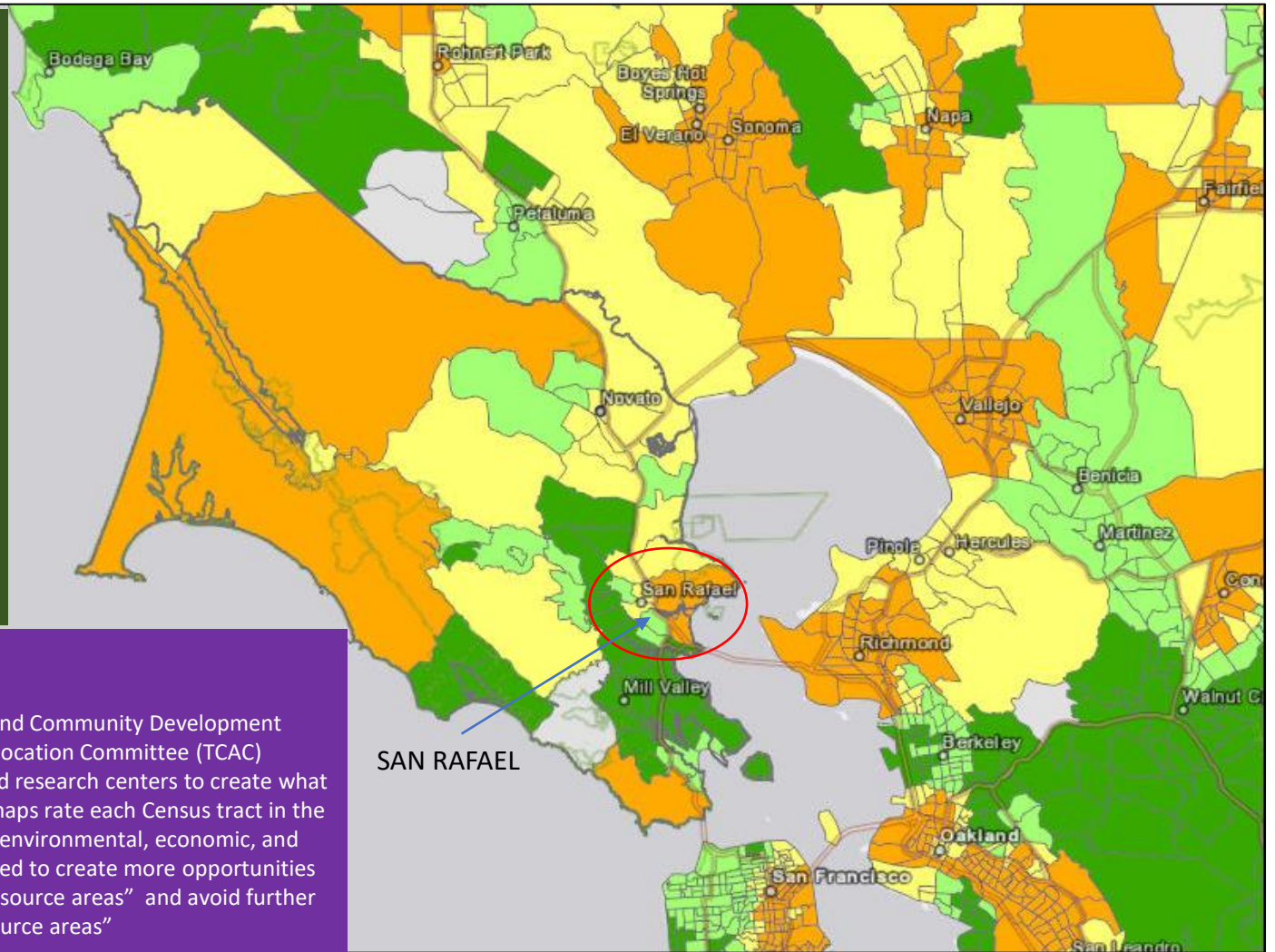
Figure 31: TCAC Opportunity Areas: 2021 Education Scores for San Rafael

What's a TCAC map?

In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in “high resource areas” and avoid further concentration of poverty in “low resource areas”

What does this map tell us?

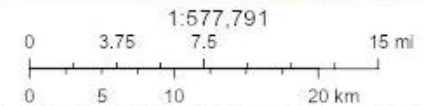
This is the same data that appears on the previous map, shown at a regional level. The map shows educational outcomes for most of Marin County, with lower rates in San Rafael and West Marin. Outside of Marin County, low scores also appear in the Sonoma and Napa Valleys, Richmond, Vallejo, Oakland, Concord, and the east side of San Francisco.



What's a TCAC map?

In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in “high resource areas” and avoid further concentration of poverty in “low resource areas”

10/13/2021, 12:21:11 PM

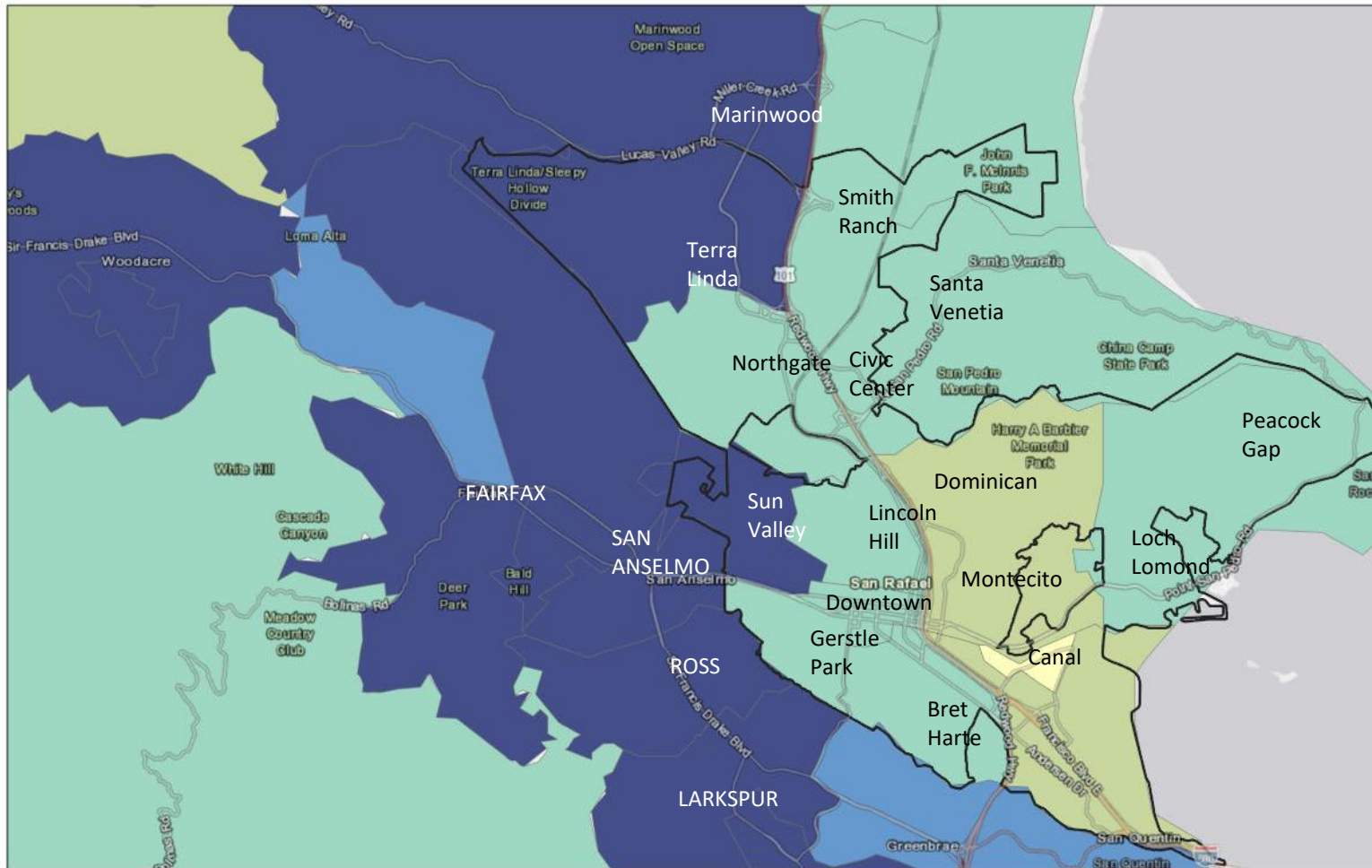


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Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

Figure 32: TCAC Opportunity Areas: 2021 Education Scores for Marin and Vicinity



What does this map tell us?

This map blends the environmental, economic, and educational scores shown on the previous eight maps into a single composite number for each census tract. Based on this score, the dark blue areas (including Terra Linda and Sun Valley) are designated the highest resource areas. Most of San Rafael falls in the “Moderate” resource designation. Tracts extending from Dominican south to the Richmond Bridge receive a “Low” resource designation. The Canal is also highlighted on the TCAC maps as having high rates of segregation and poverty.

10/7/2021, 1:58:58 PM

City/Town Boundaries

(R) TCAC Opportunity Areas (2021) - Composite Score - Tract

Highest Resource

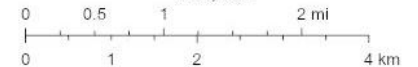
High Resource

Moderate Resource

Low Resource

High Segregation & Poverty

1:72,224



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Figure 33: TCAC Opportunity Areas: 2021 Composite Scores for San Rafael

What’s a TCAC map?

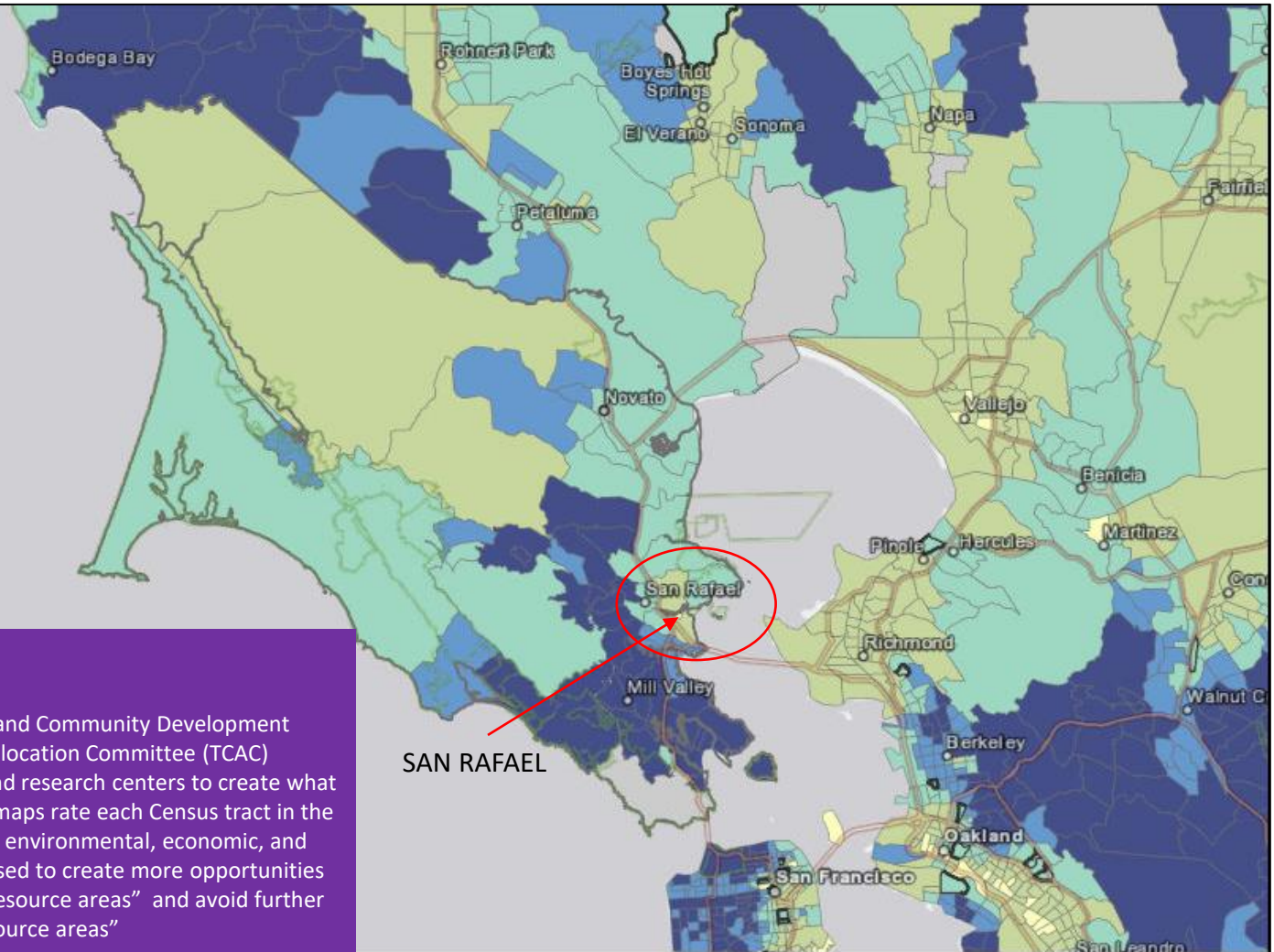
In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in “high resource areas” and avoid further concentration of poverty in “low resource areas”

What does this map tell us?

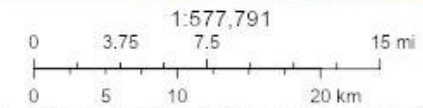
This is the same data that appears on the previous map but for the region. San Rafael's scores are somewhat lower than the rest of Marin County. Scores in outlying cities, including Sonoma, Napa, Vallejo, Richmond, and Oakland, are significantly lower. The highest resource areas are in southern Marin, Central Contra Costa, and the west side of San Francisco.

What's a TCAC map?

In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses environmental, economic, and educational outcomes. This data is used to create more opportunities to build affordable housing in "high resource areas" and avoid further concentration of poverty in "low resource areas"



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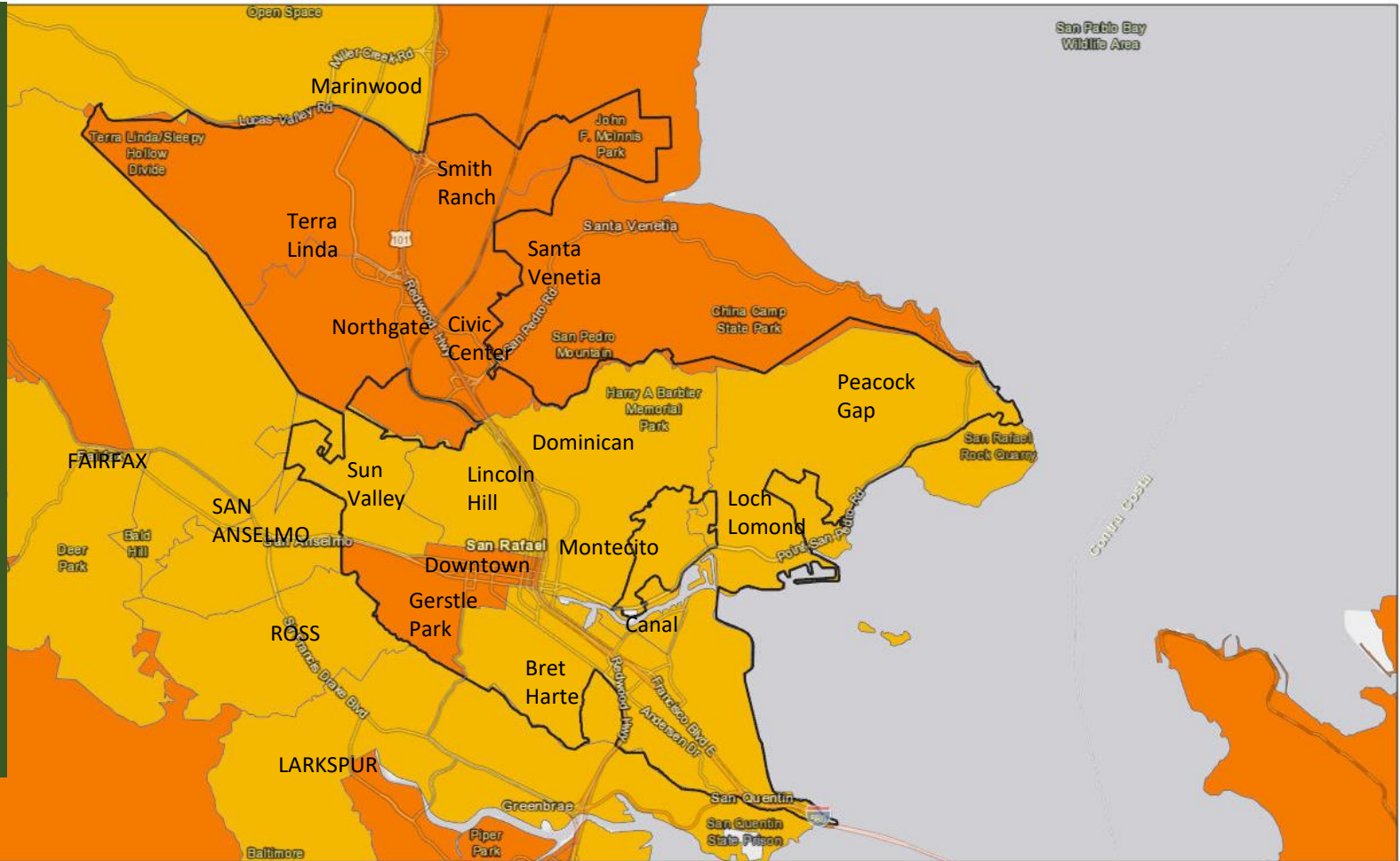
CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

Figure 34: TCAC Opportunity Areas: 2021 Composite Scores for Marin and Vicinity

What does this map tell us?

The dark orange areas are census tracts where more than 40 percent of all homeowners are spending more than 30 percent of their incomes on housing. The lighter orange tracts have a lower “cost-burden” with between 20-40 percent of homeowners paying that much of their incomes on housing. The northern half of San Rafael has higher incidences of cost-burdened owners than the southern half. However, high rates also occur Downtown and in Gerstle Park.



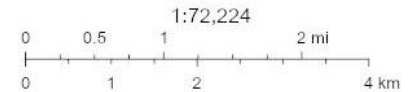
10/7/2021, 2:00:43 PM

City/Town Boundaries

(R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract

20% - 40%

40% - 60%



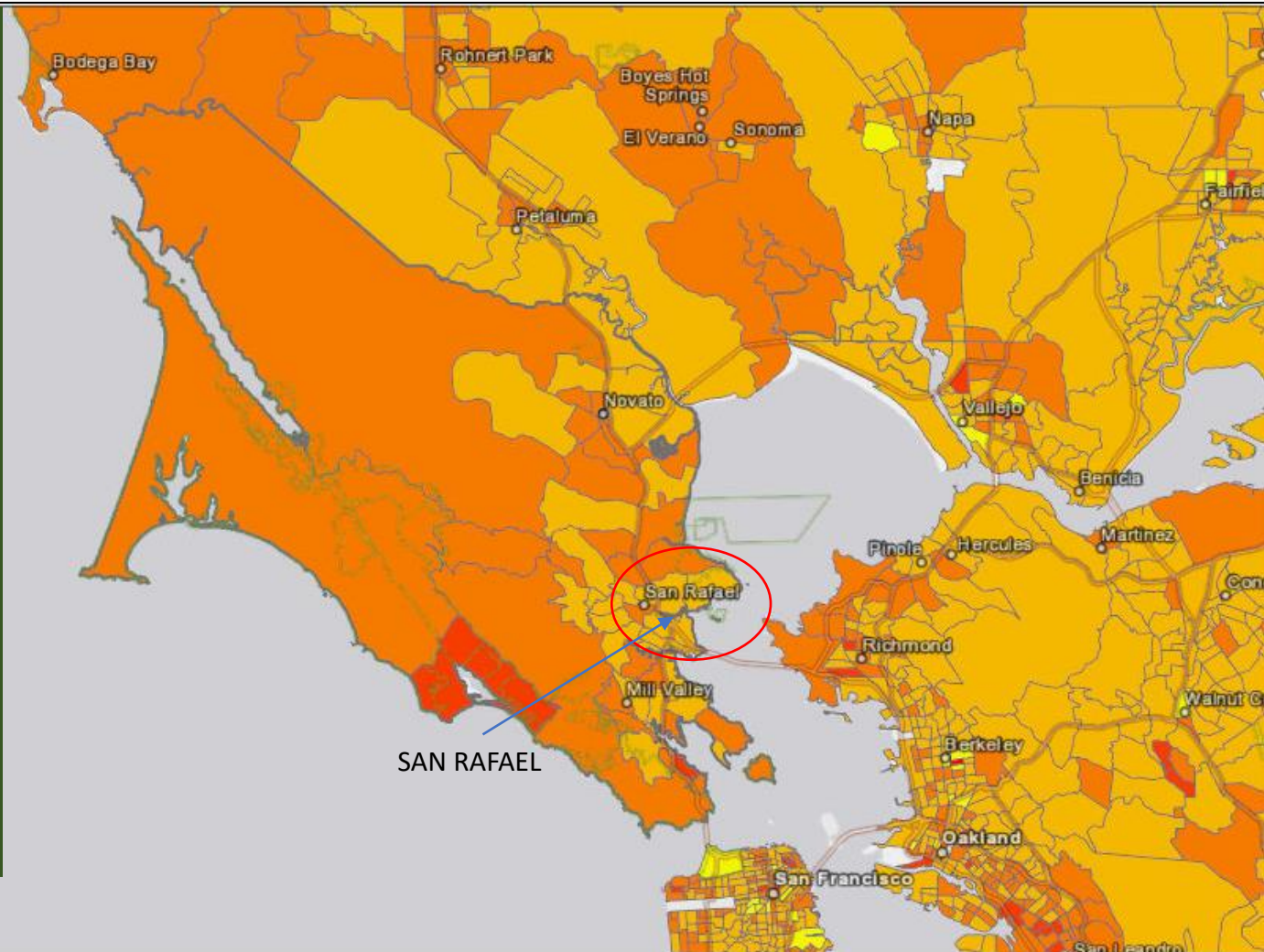
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © CA HCD

Figure 35: Percent of Homeowners Spending More than 30% of Income on Housing – San Rafael

What does this map tell us?

This is the same information shown on the previous map, but at a regional scale. The darker areas are associated with more homeowners paying excessive amounts of their incomes on their housing costs. The dark orange/red tracts around Bolinas/Stinson Beach indicate that more than 60 percent of all owners in those areas pay more than 30 percent of their incomes on housing. The lowest rates of “overpayment” are in San Francisco. Rates in Marin County are comparable to the East Bay and other parts of the North Bay.



10/13/2021, 12:22:53 PM

County Boundaries

(R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract

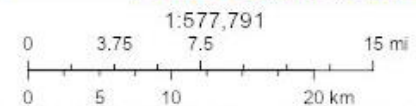
< 20%

20% - 40%

40% - 60%

60% - 80%

> 80%



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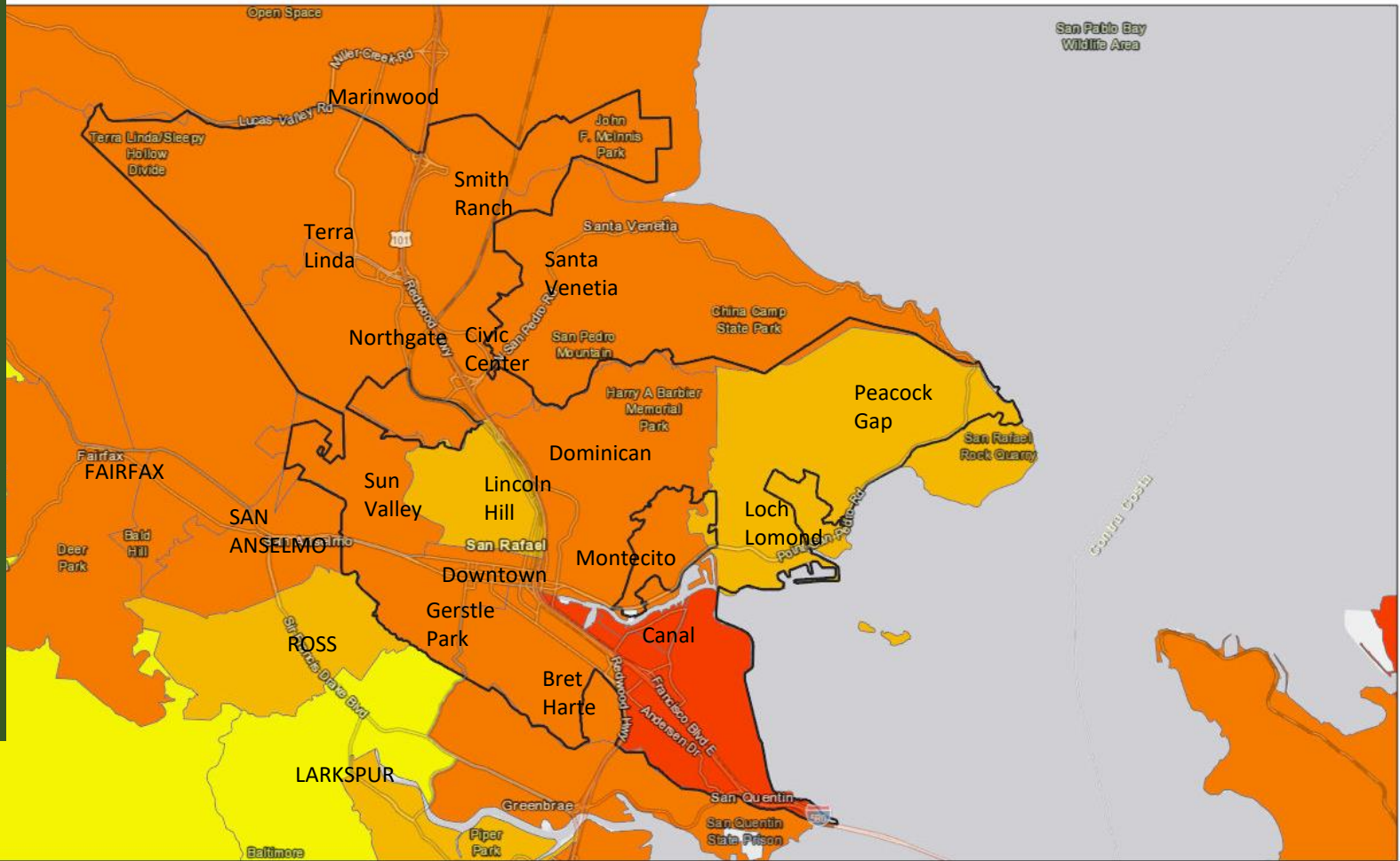
CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

Figure 36: Percent of Homeowners Spending More than 30% of Income on Housing – Marin County and Vicinity

What does this map tell us?

The red areas in Southeast San Rafael are census tracts where more than 60 percent of all renters are spending more than 30 percent of their incomes on housing. In the Canal area, many renters spend more than half their incomes on housing. In the orange tracts, which comprise a majority of San Rafael, 40-60 percent of all renters are spending more than 30 percent of their incomes on housing. The yellow areas have the lower rates of renter “cost-burden.”



10/7/2021, 2:02:18 PM

City/Town Boundaries

(R) Overpayment by Renters (ACS, 2015 - 2019) - Tract

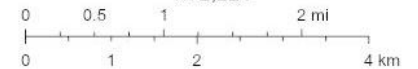
< 20%

20% - 40%

40% - 60%

60% - 80%

1:72,224



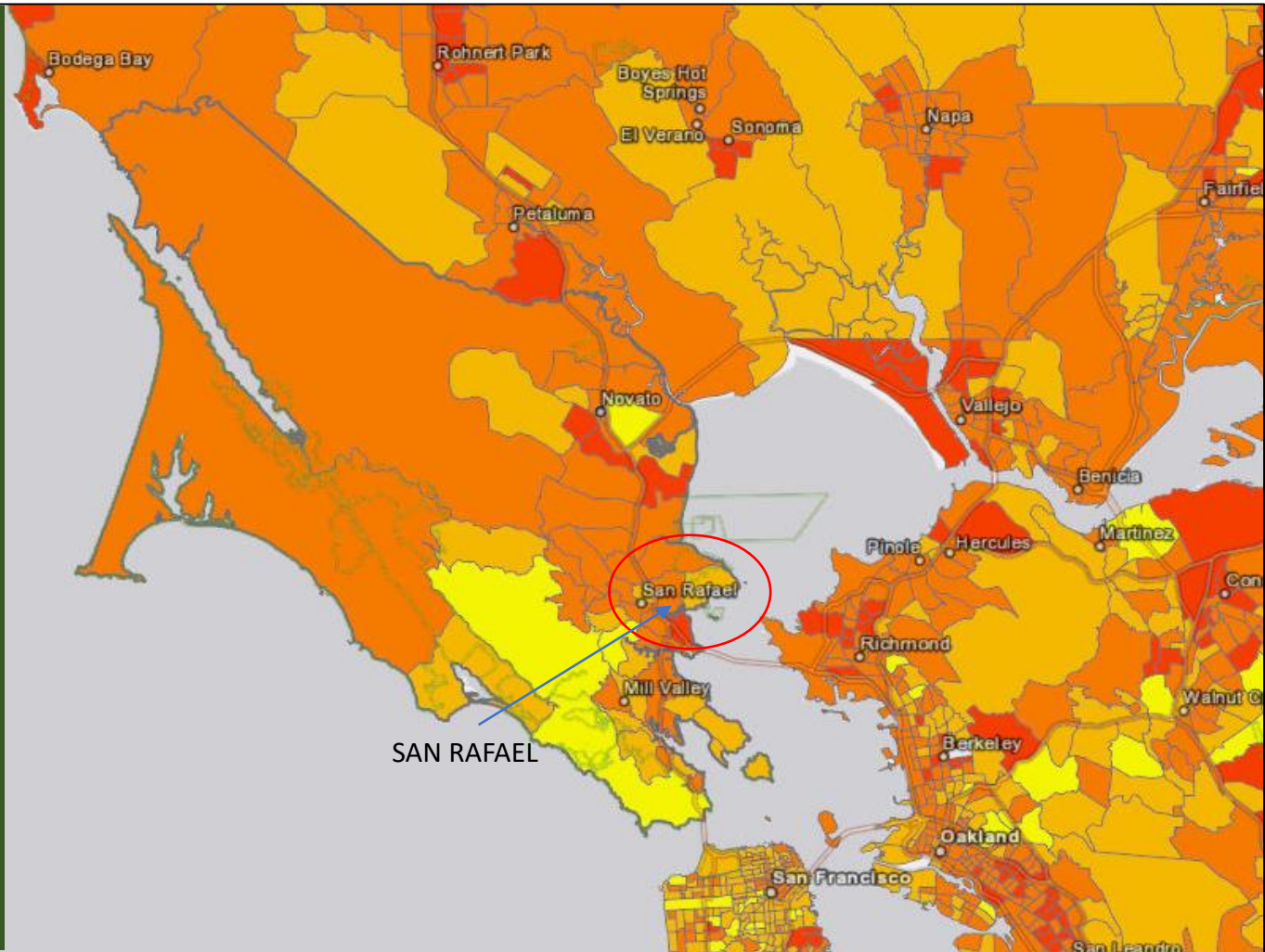
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County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © CA HCD

Figure 37: Percent of Renters Spending More than 30% of Income on Housing – San Rafael

What does this map tell us?

This is the same information shown on the previous map, but at a regional scale. The darker areas are associated with higher percentages of renters paying excessive amounts of their incomes on housing. Outside of San Rafael, these tracts appear on the southern fringe of Novato, south of Petaluma, and in Rohnert Park. They also occur throughout the shoreline cities of the East Bay, in Vallejo/Mare Island, and in Sonoma and Napa. Lower rates of renter overpayment occur in the more rural portions of Southern Marin and parts of San Francisco.



10/13/2021, 12:22:57 PM

County Boundaries

(R) Overpayment by Renters (ACS, 2015 - 2019) - Tract

< 20%

20% - 40%

40% - 60%

60% - 80%

1:577,791

0 3.75 7.5 15 mi

0 5 10 20 km

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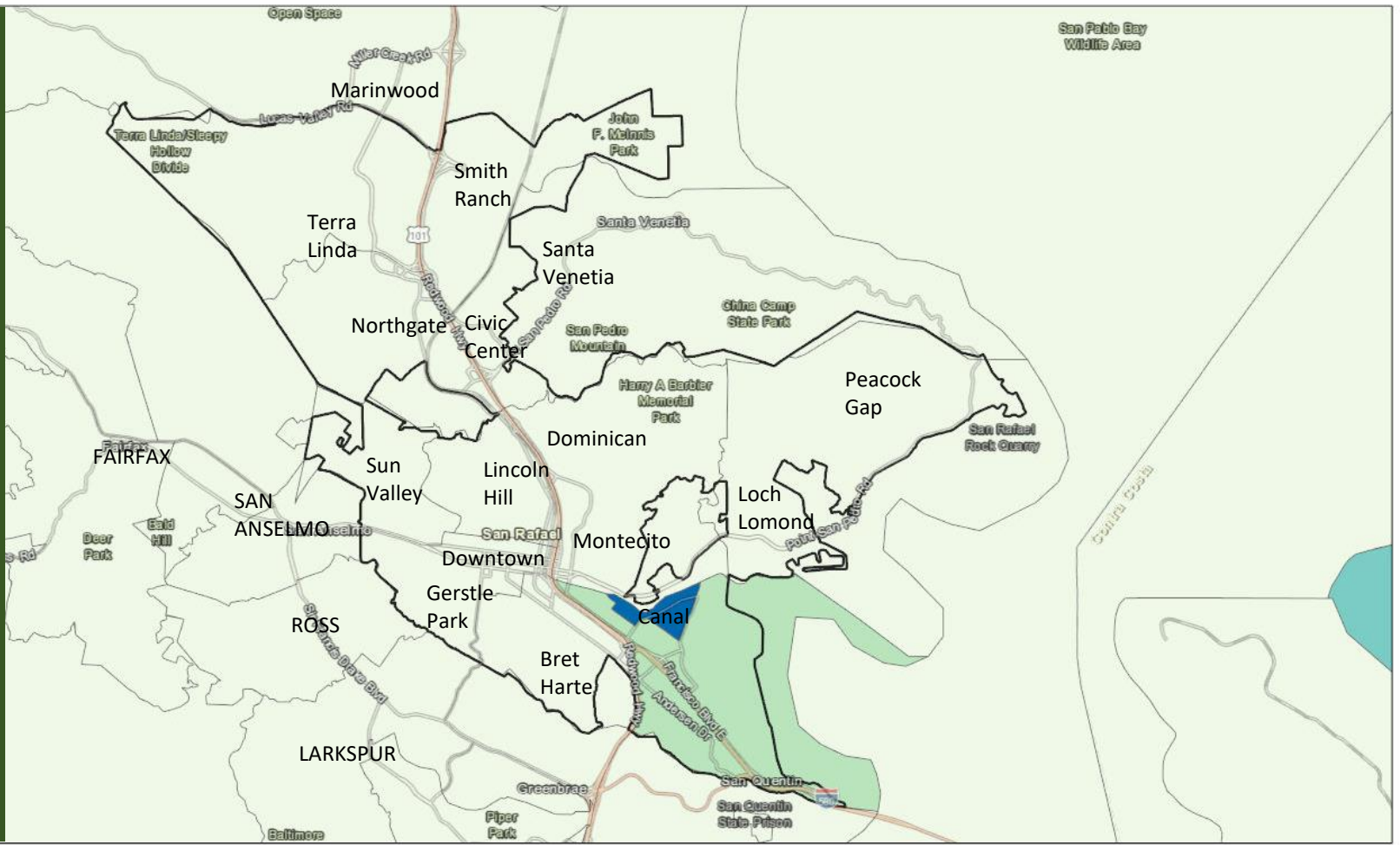
CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

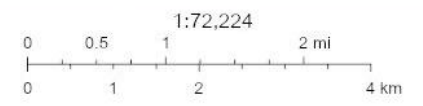
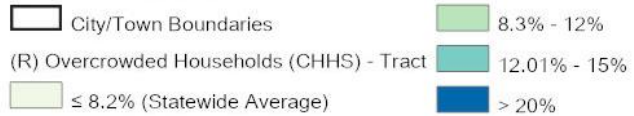
Figure 38: Percent of Renters Spending More than 30% of Income on Housing – Marin County and Vicinity

What does this map tell us?

A household is considered “overcrowded” if it has more than 1.0 persons per room. In California as a whole, 8.3 percent of all households are considered overcrowded. This map shows census tracts in which the rate of overcrowding exceeds the State average. In the core Canal census tract, 40 percent of all units are considered overcrowded. In the adjoining tract of southeast San Rafael, 11 percent are considered overcrowded. The rest of the city is below the State average.



10/7/2021, 2:00:29 PM



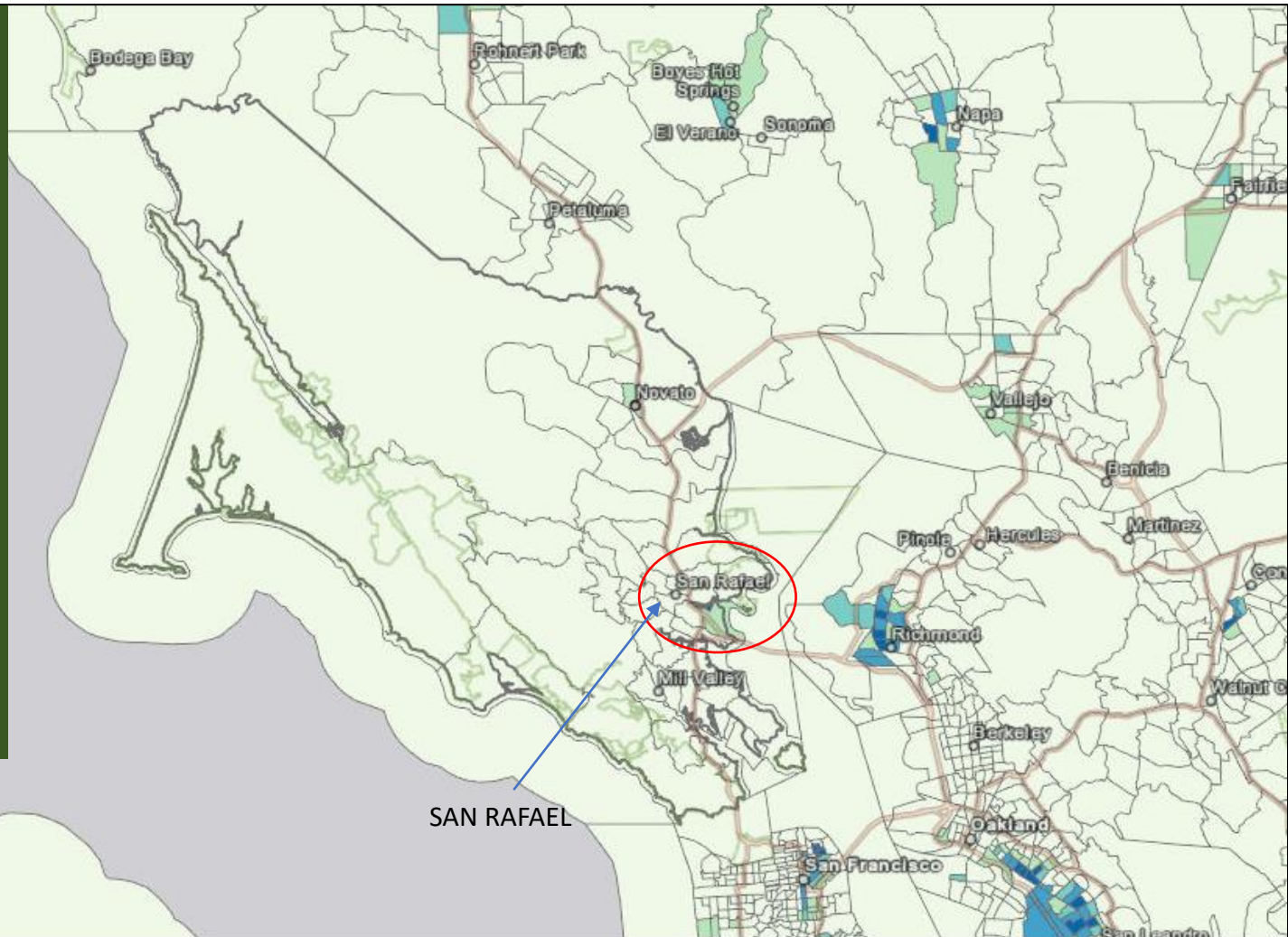
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © CA HCD

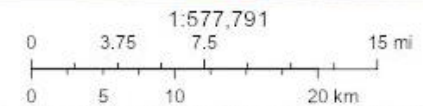
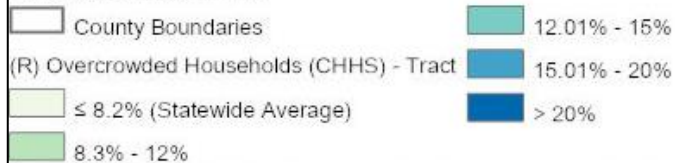
Figure 39: Overcrowded Households in San Rafael

What does this map tell us?

This is the same data shown on the previous map, but at a regional scale. Only one census tract in Marin County outside San Rafael exceeds the state average for overcrowding. Census tracts with high rates of overcrowding are much more prevalent in Richmond and Oakland, and are also found in Napa, San Francisco, Concord, Vallejo, and the unincorporated Sonoma Valley.



10/13/2021, 12:22:41 PM



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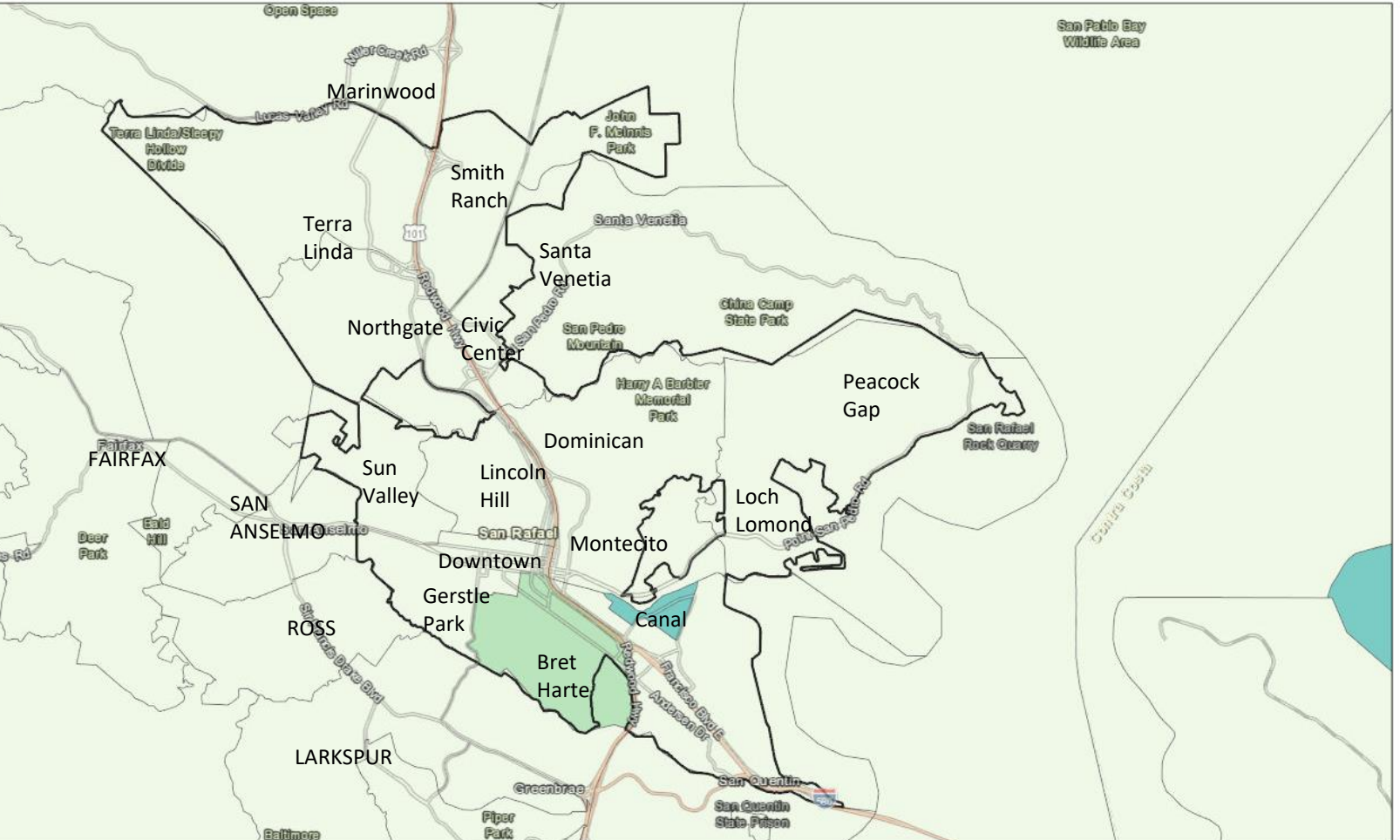
CA HCL

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

Figure 40: Overcrowded Households in Marin County and Vicinity

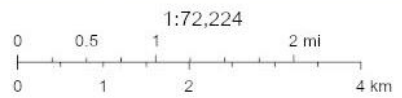
What does this map tell us?

A household is considered “severely overcrowded” if it has more than 1.5 persons per room. This map shows census tracts in which the rate of severe overcrowding exceeds 5.0 percent. In the core Canal census tract, 27 percent of all units are considered severely overcrowded. In the Woodland Av/ Bret Harte area, just over five percent of all housing units are considered severely overcrowded. The rate is less than five percent in the remainder of the city.



10/7/2021, 2:00:33 PM

- City/Town Boundaries
- ≤ 5%
- 5% - 20%
- 20% - 35%
- No Data



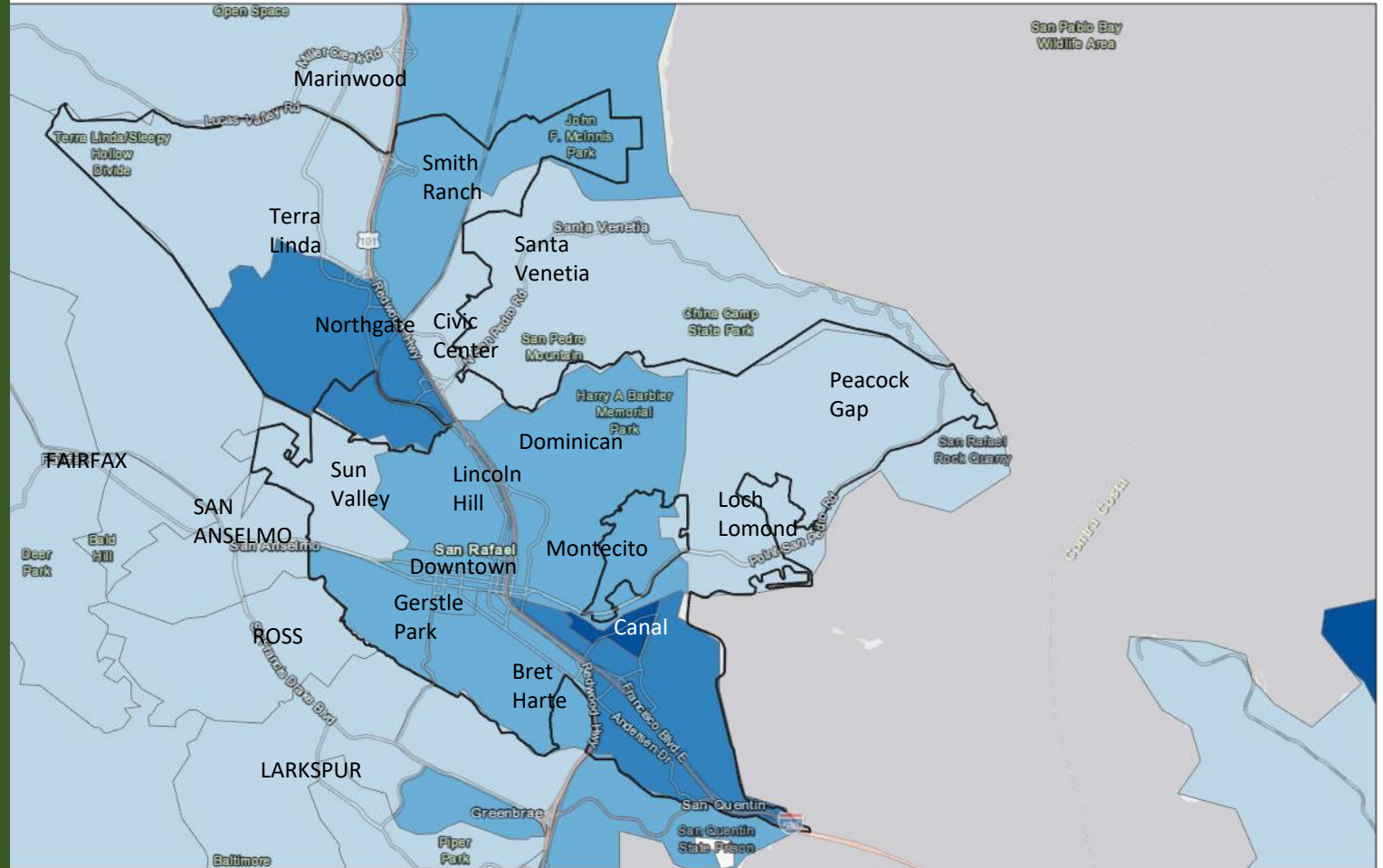
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

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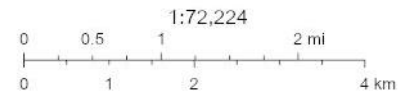
Figure 41: Severely Overcrowded Households in San Rafael

What does this map tell us?

The social vulnerability index was developed by the Center for Disease Control (CDC). It uses 15 different variables to determine the vulnerability of particular areas to natural or human caused disasters and disease outbreaks. It can be an indicator of communities where housing security and housing problems are an issue. The Core Canal tract received the highest vulnerability score, but the Northgate and Southeast San Rafael tracts also have high scores. In general, San Rafael's scores are higher than surrounding Marin cities, indicating a higher percentage of vulnerable residents.



10/7/2021, 2:04:41 PM



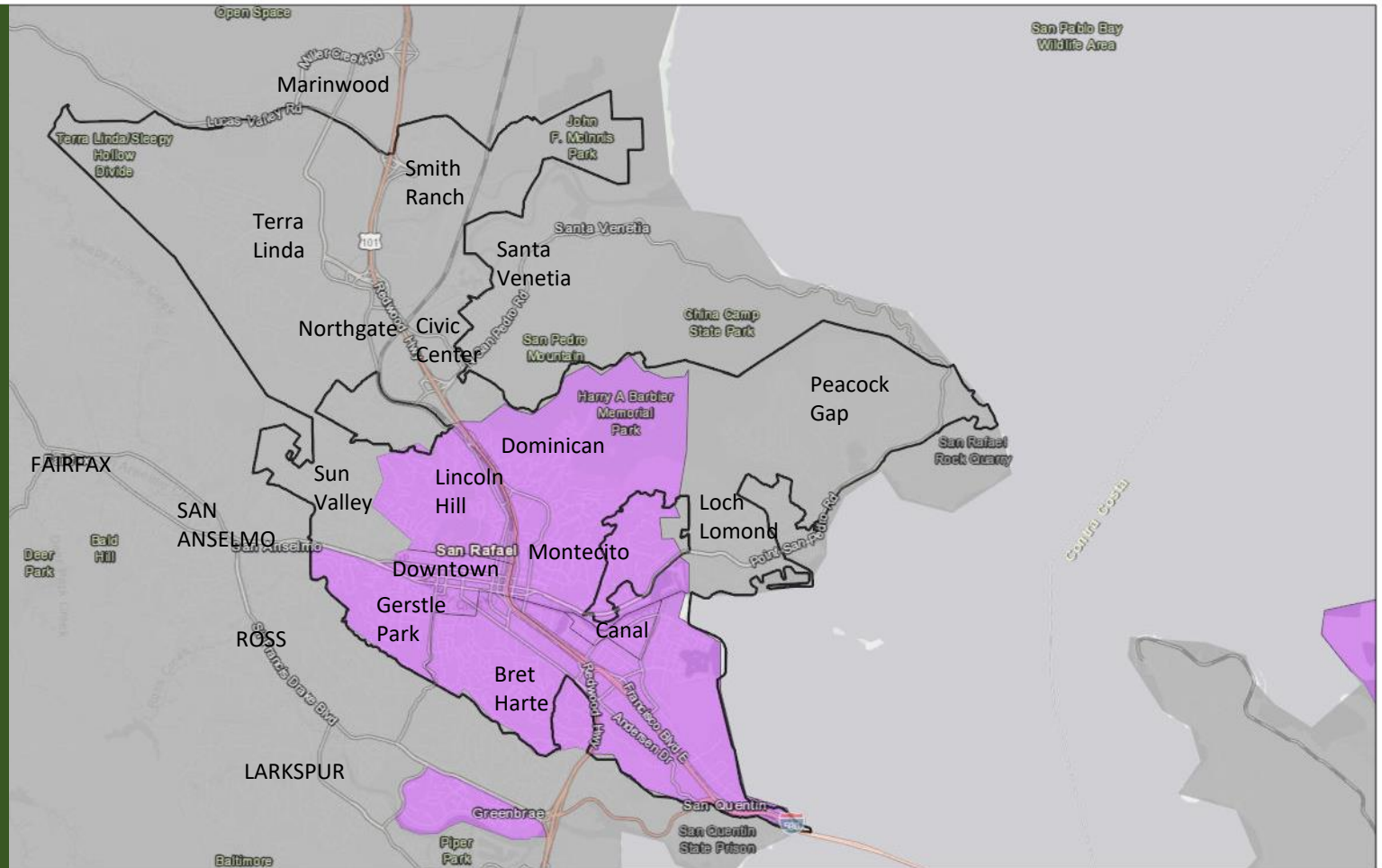
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County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © CA HCD

Figure 42: Social Vulnerability Index

What does this map tell us?

Communities are considered “vulnerable to displacement” if more than 20% of the residents are very low income and the census tract meets at least two of the following criteria: (a) more than 40% of the households are renters; (b) more than 50% of the residents are people of color; (c) share of severely cost-burdened renters exceeds county median; (d) area is experiencing rent increases above county median or is near such areas. Much of Central San Rafael meets these criteria and is this considered vulnerable. No census tracts in North San Rafael met this criteria in 2021.



10/7/2021, 2:02:31 PM

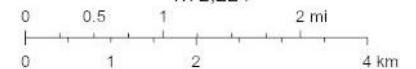
City/Town Boundaries

(A) Sensitive Communities (UCB, Urban Displacement Project)

Vulnerable

Other

1:72,224



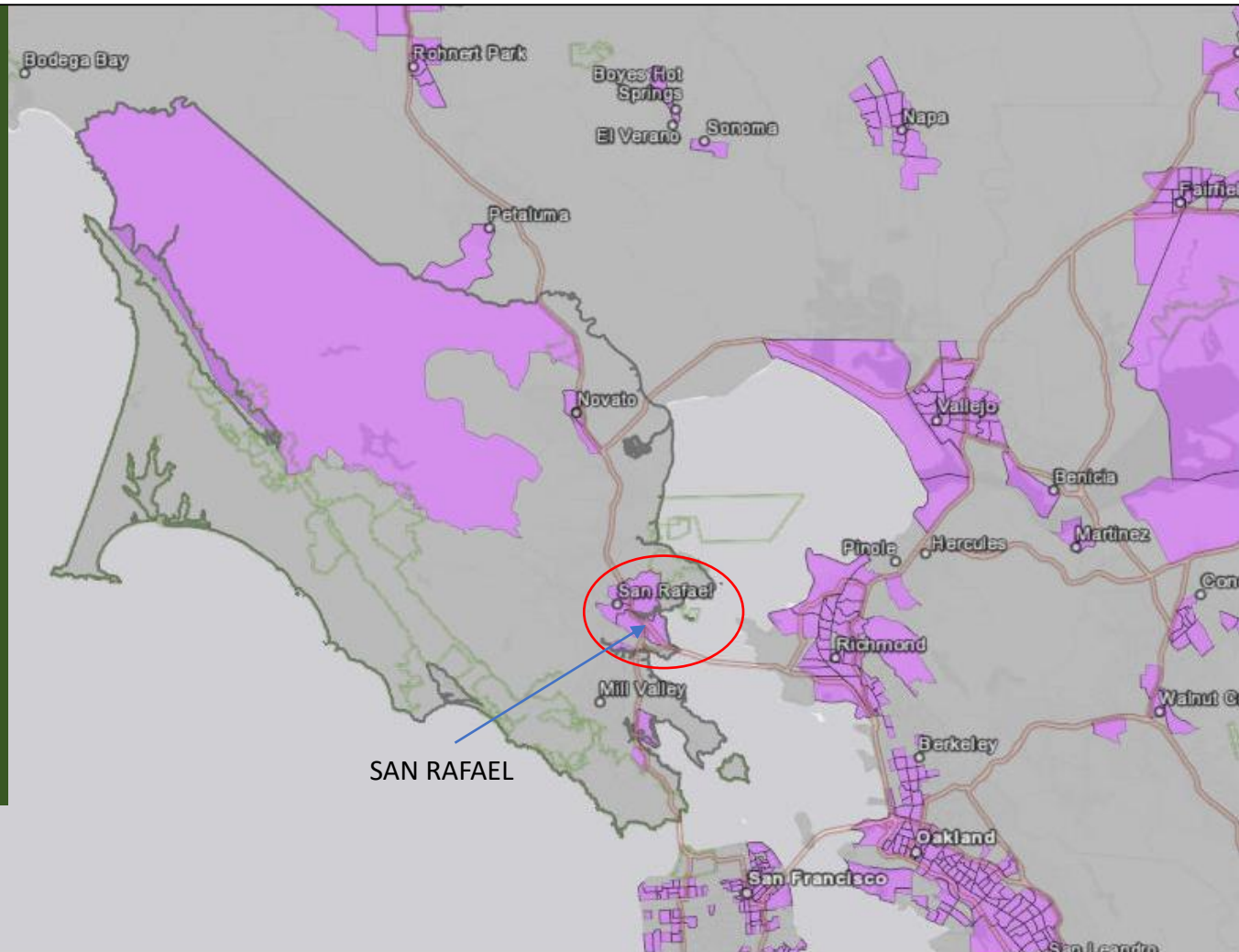
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © CA HCD

Figure 43: Neighborhoods Most Vulnerable to Displacement: San Rafael

What does this map tell us?

This is the same data that appears in the previous map, but at a regional scale. In addition to the cluster of vulnerable census tracts in San Rafael, Marin City and Richardson Bay are also more vulnerable to displacement pressures, as is rural northwest Marin County. A few tracts in Novato also qualify. Larger and more densely populated areas are considered at risk in the East Bay (including most of Richmond and Oakland). Much of Vallejo and Napa, and many parts of San Francisco, also are included.



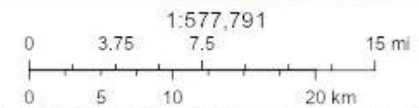
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County Boundaries

Other

(A) Sensitive Communities (UCB, Urban Displacement Project)

Vulnerable



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Figure 44: Neighborhoods Most Vulnerable to Displacement: Marin County and Vicinity