

Affirmatively Furthering Fair Housing
(AFFH)

Map Atlas

City of San Rafael

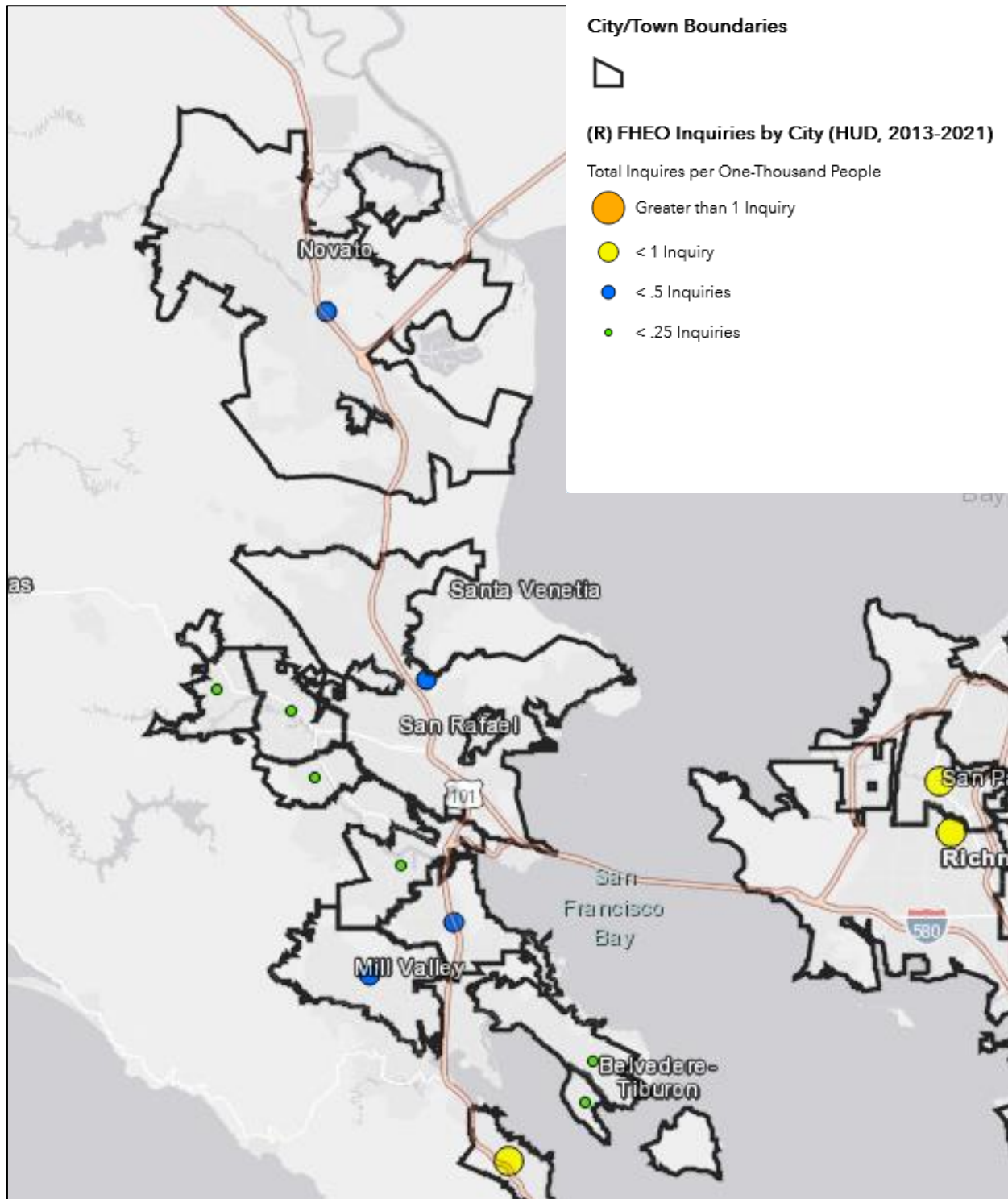
2023-2031 Housing Element

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.



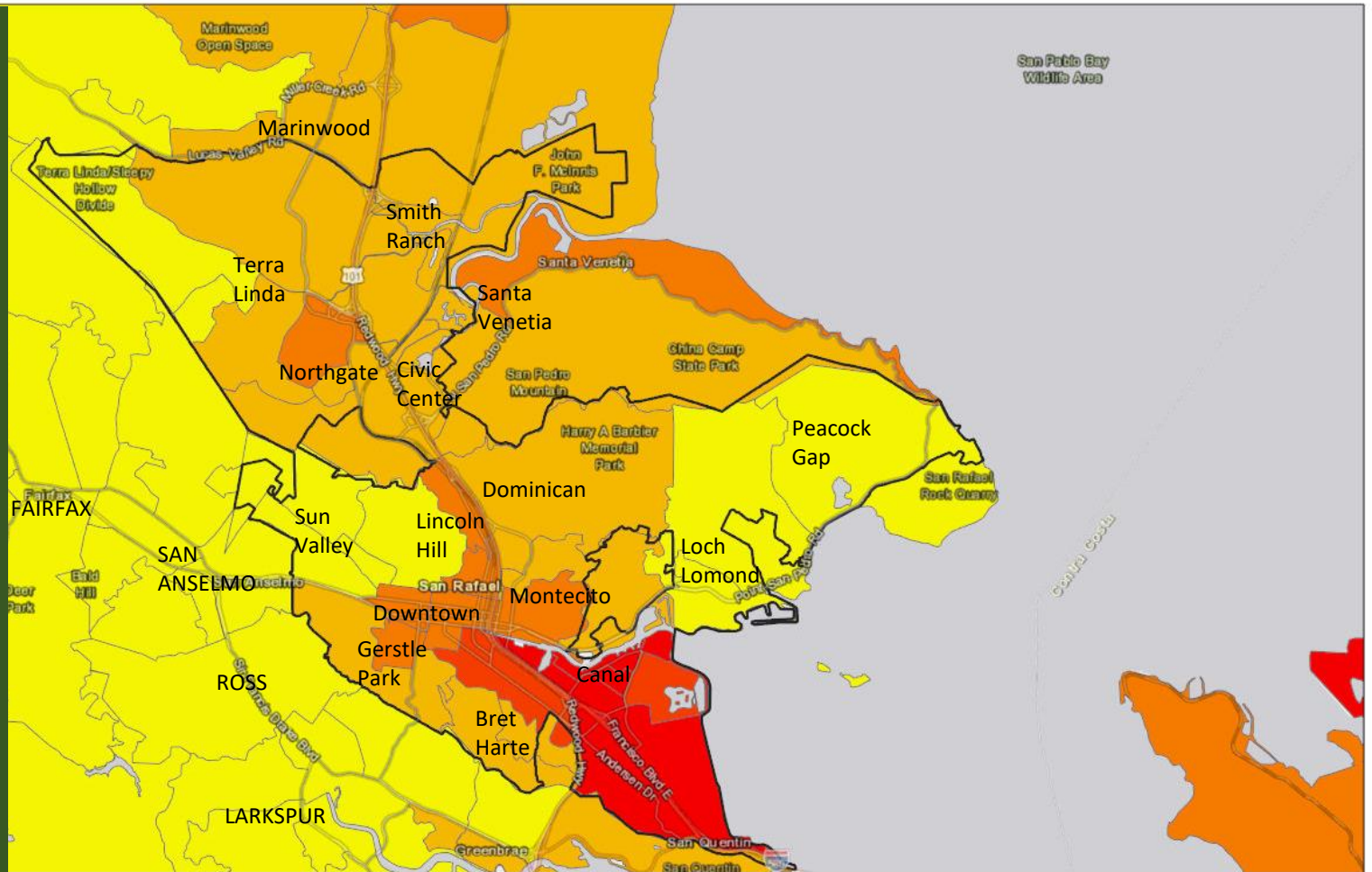
What does this map tell us?

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.

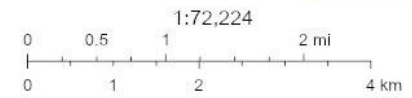
Figure 1: Number of Fair Housing Inquiries Made per 1,000 Residents, 2013-2021

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

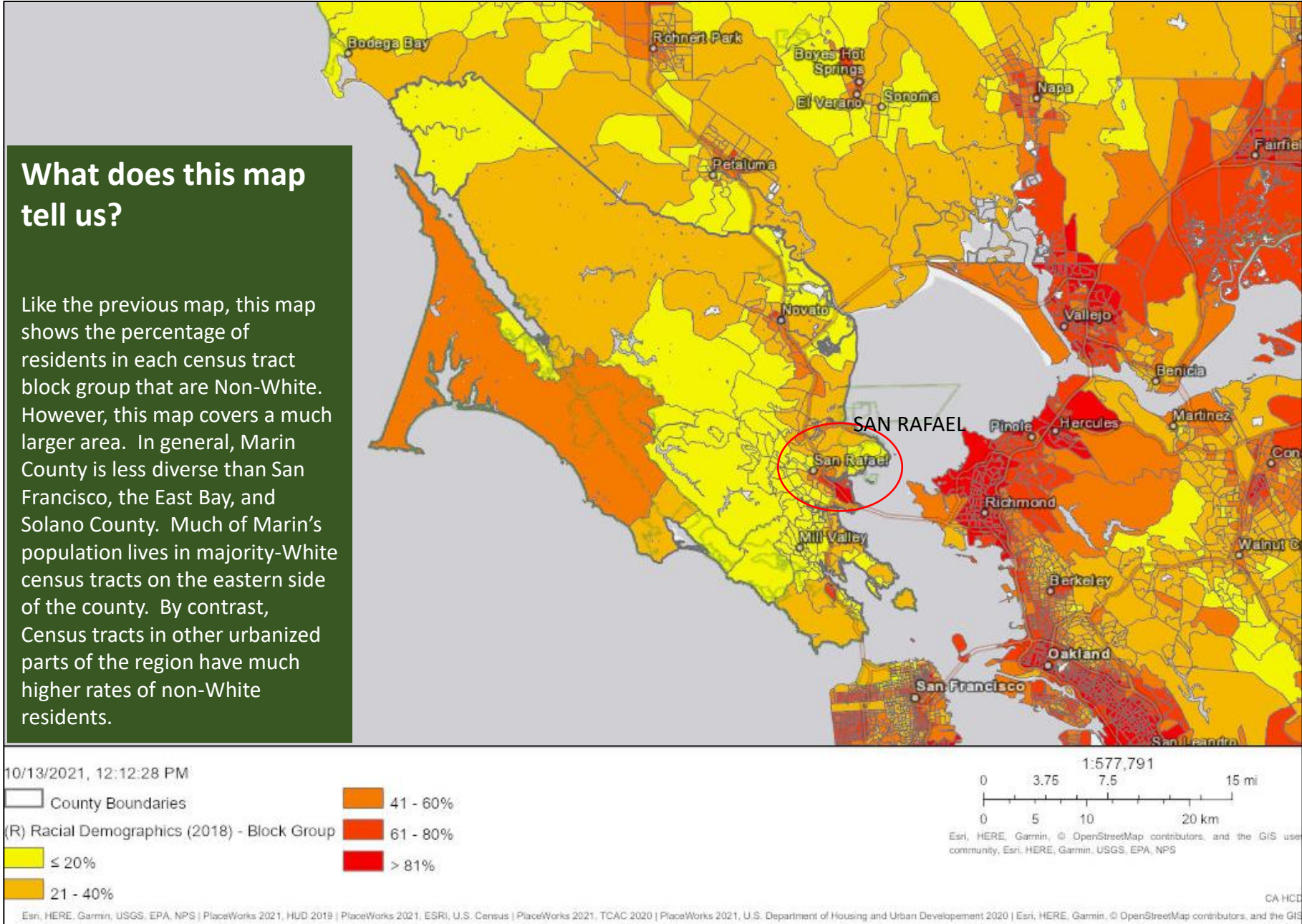


Figure 3: Percent of Non-White Residents: Marin County and Vicinity

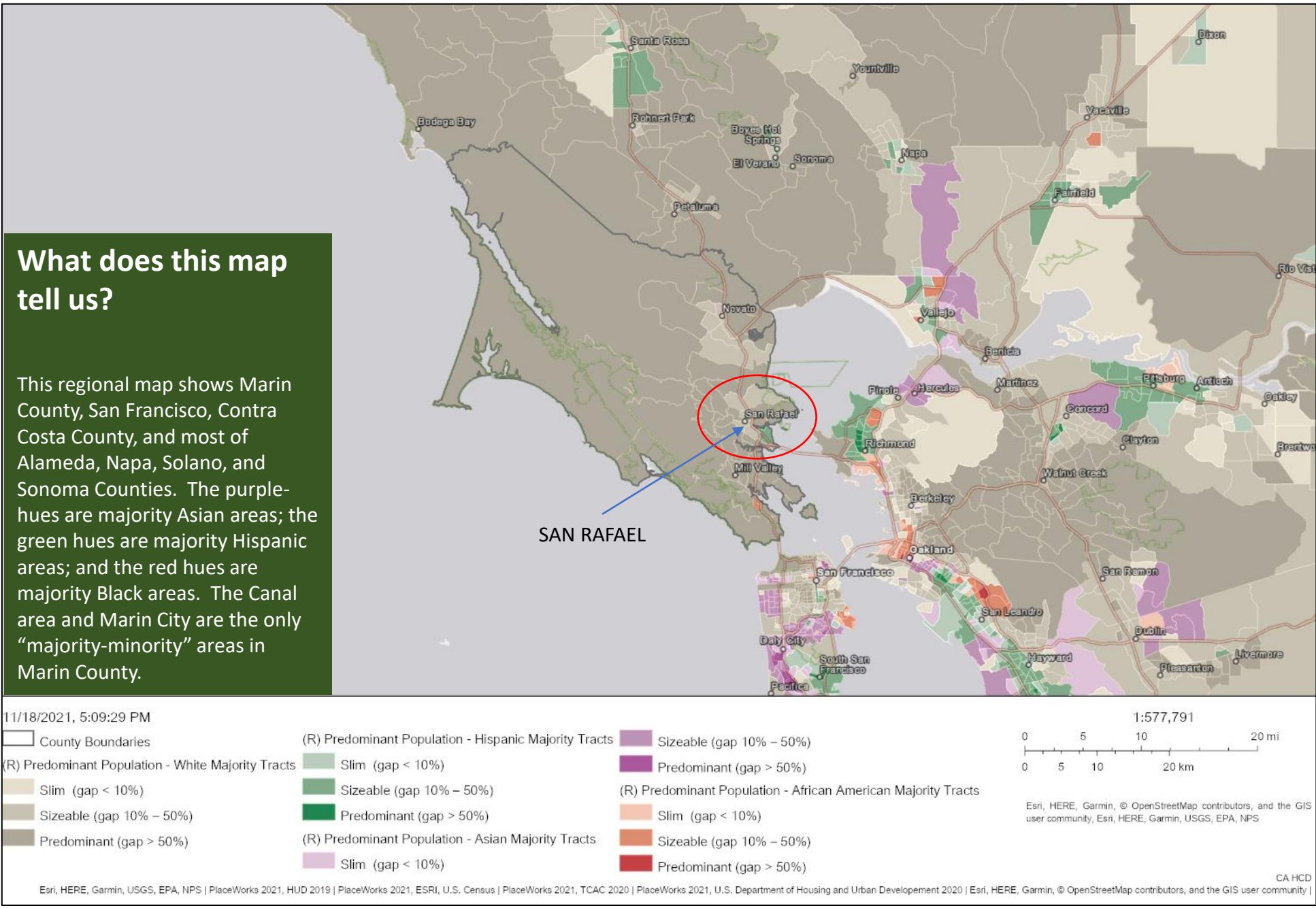
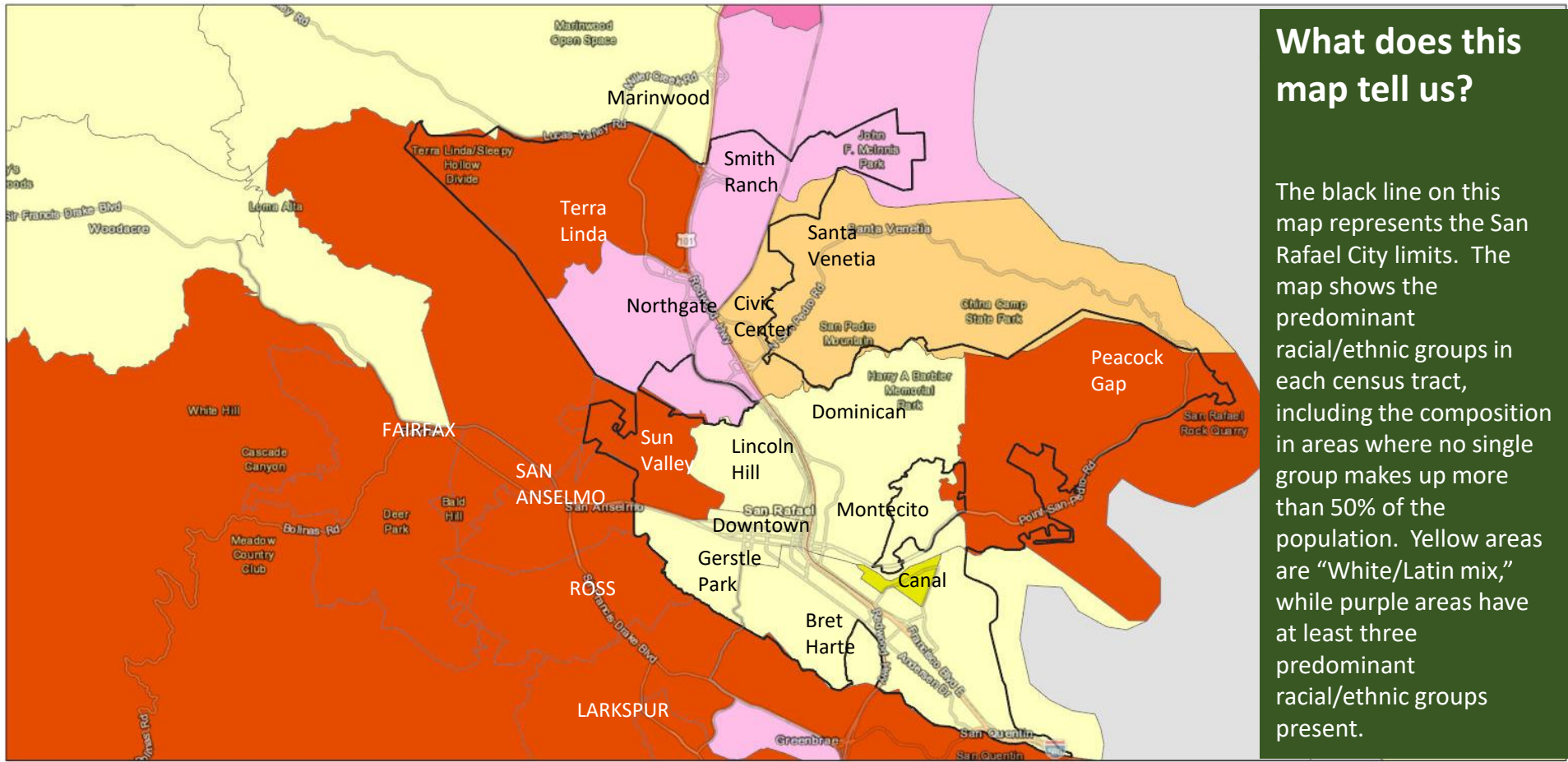


Figure 4: Predominant Ethnic Group by Census Tract, Northern Bay Area

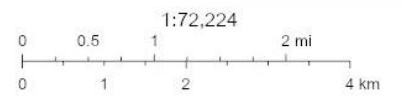


What does this map tell us?

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.

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



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Figure 5: Racial/Ethnic Mix of San Rafael Neighborhoods

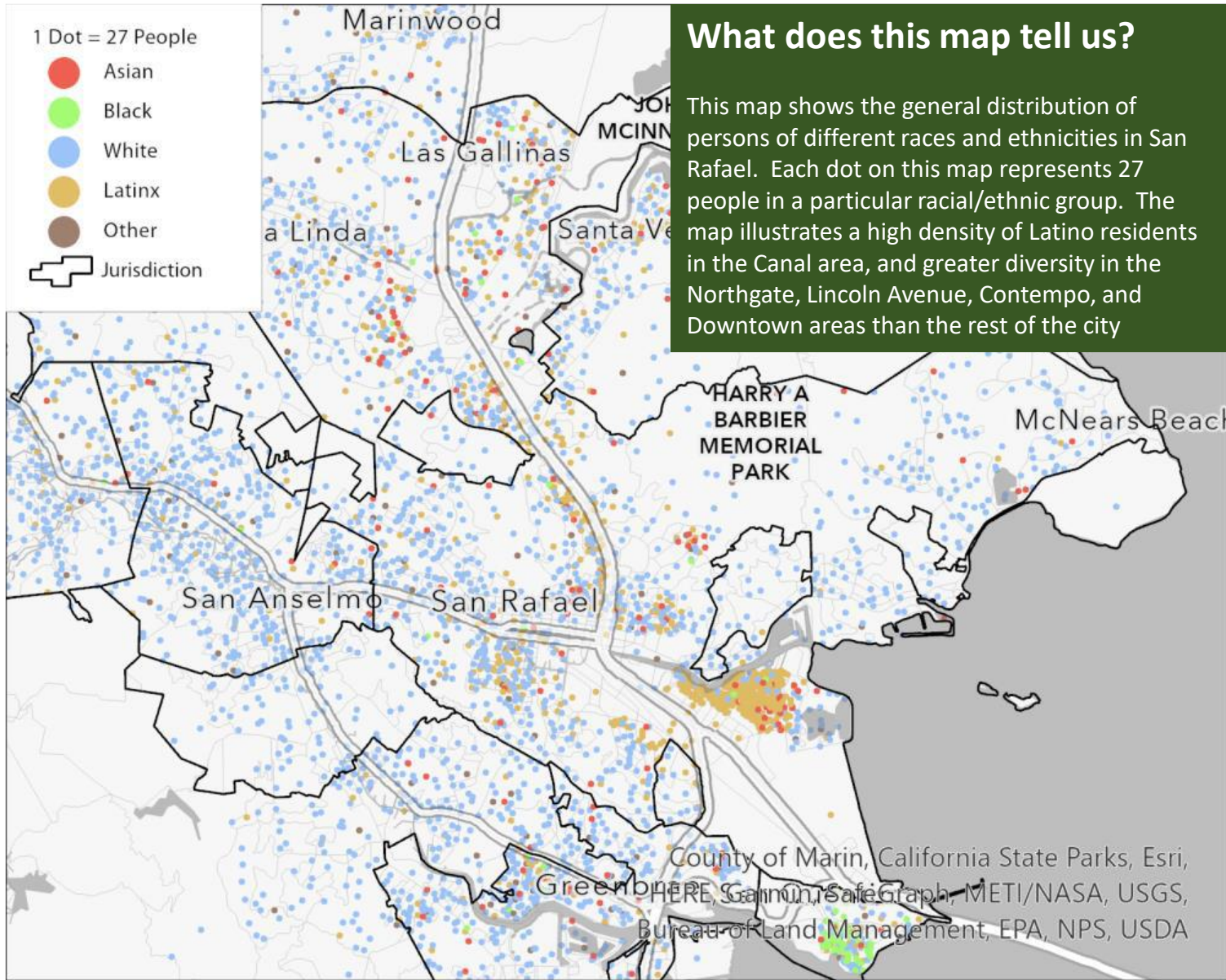
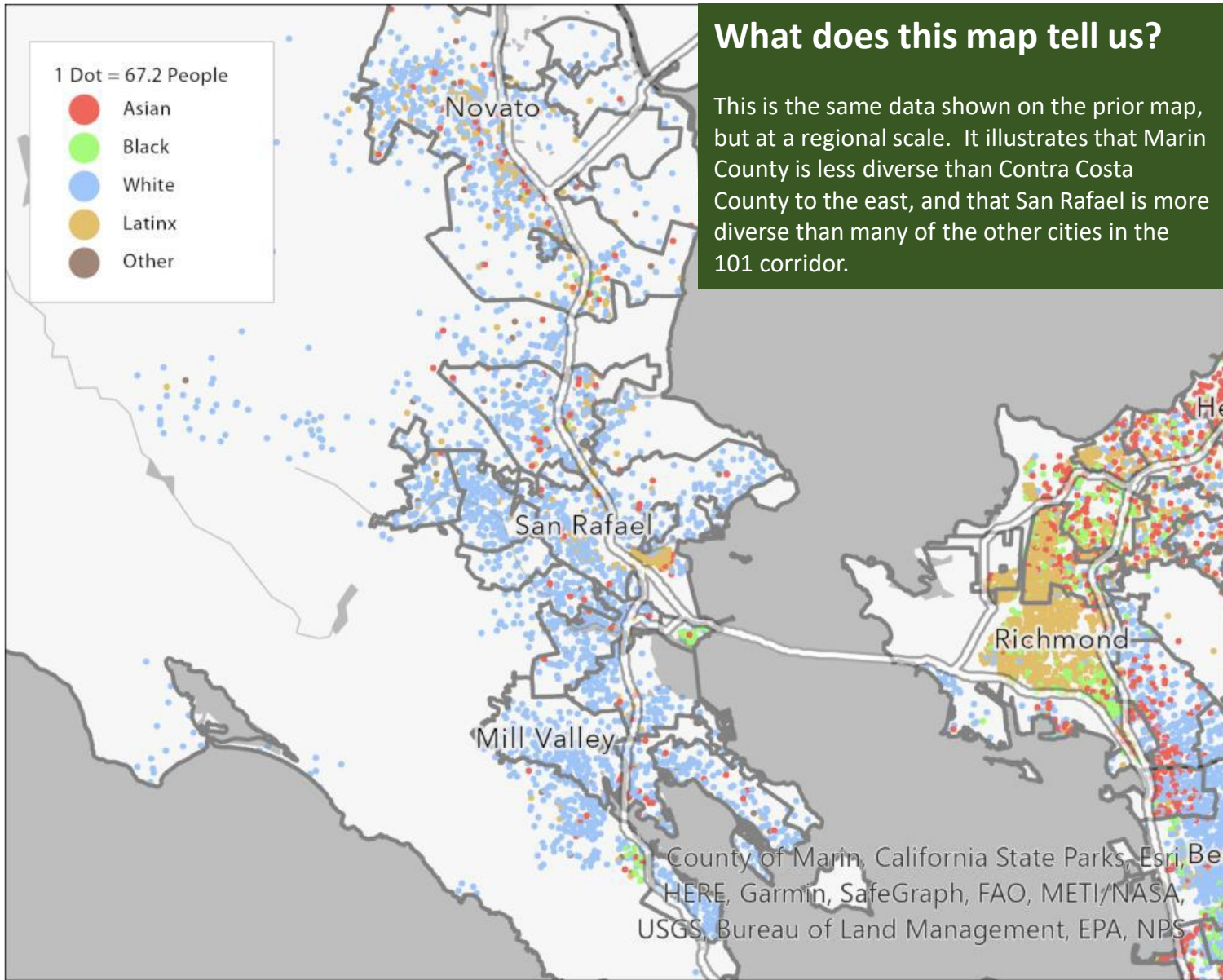


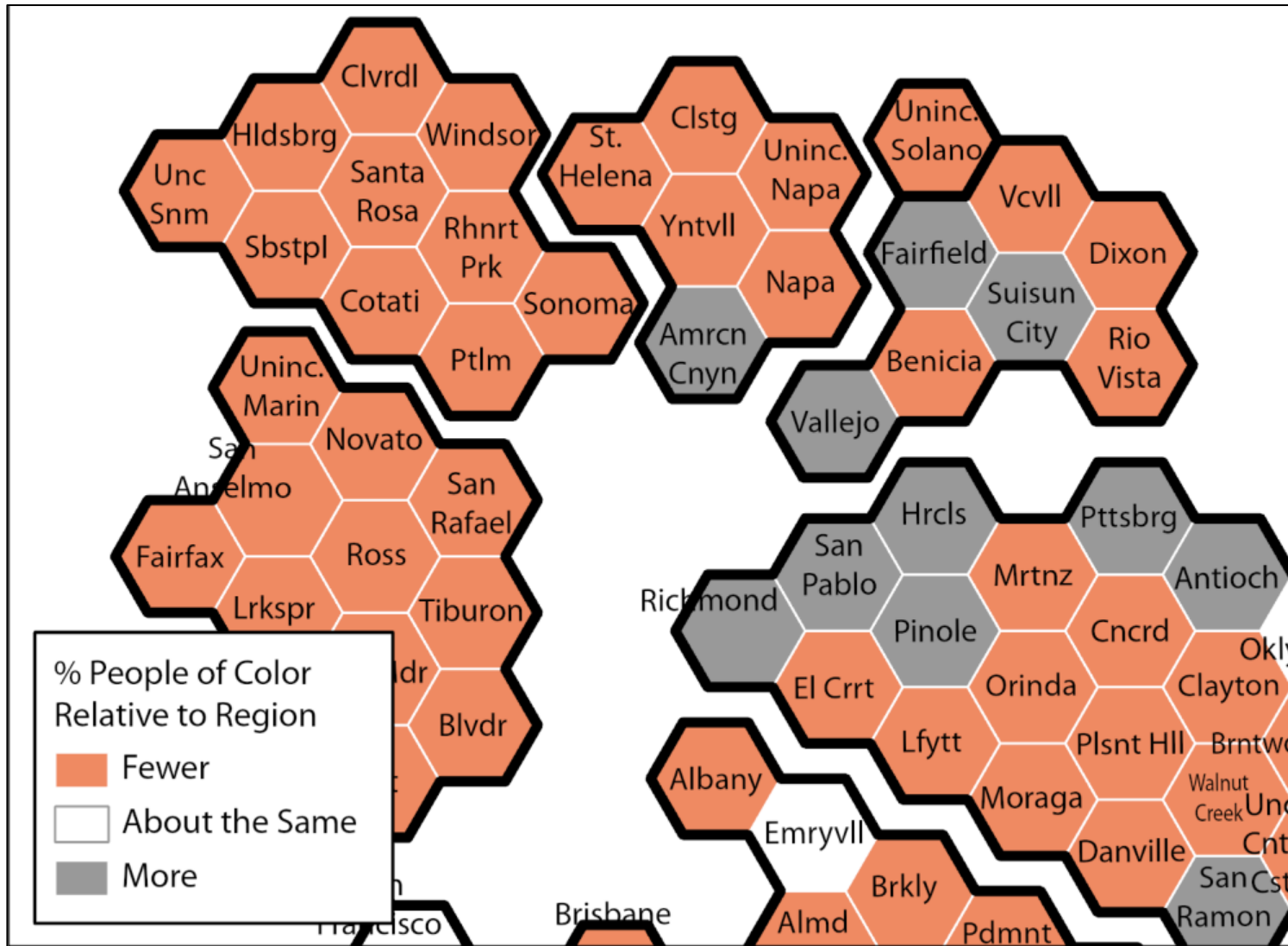
Figure 6: Racial Dot Map of San Rafael



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

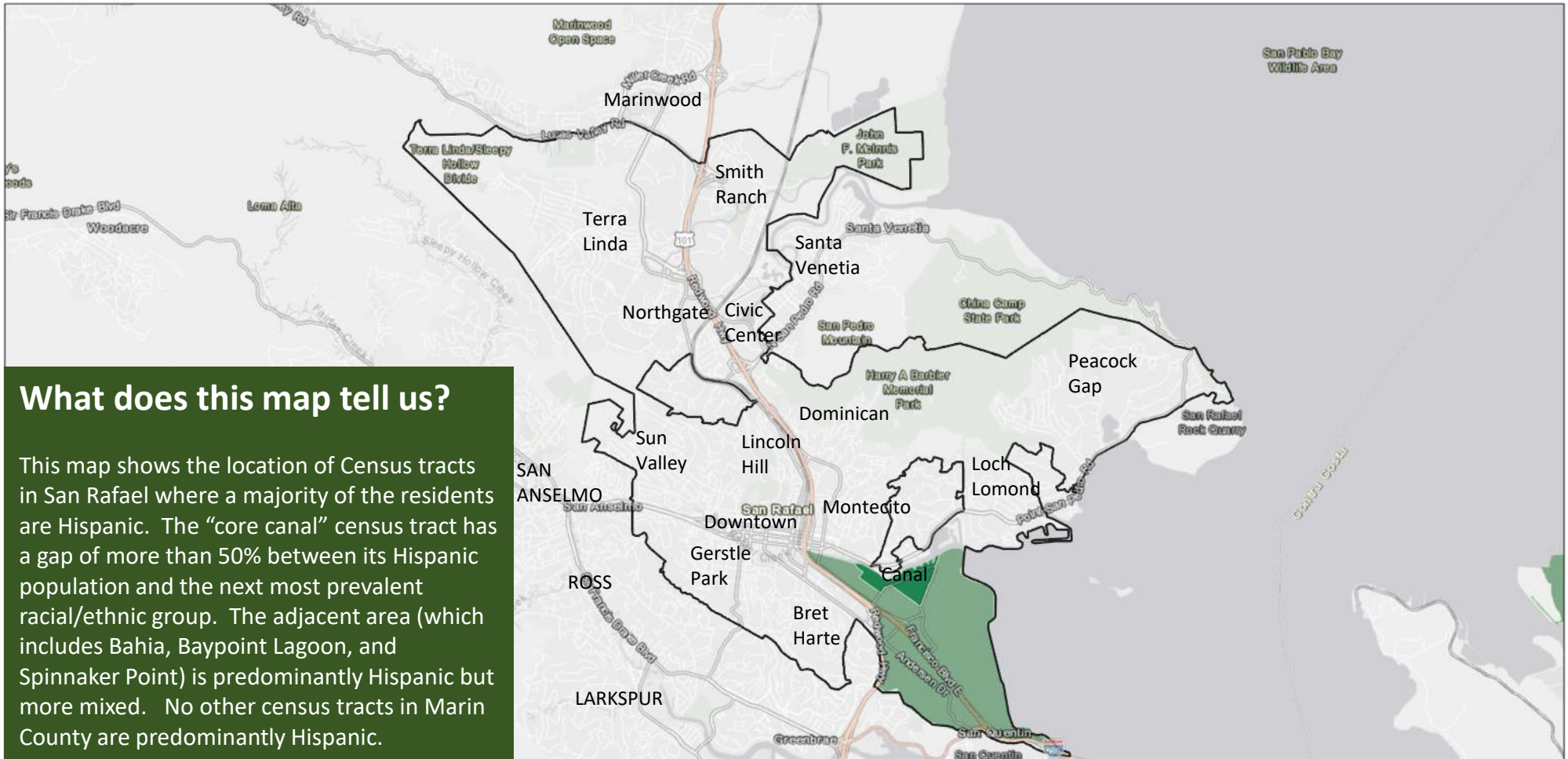


Universe: Population.
 Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
 Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region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

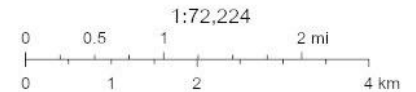
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City/Town Boundaries

(R) Predominant Population - Hispanic Majority Tracts

Sizeable (gap 10% – 50%)

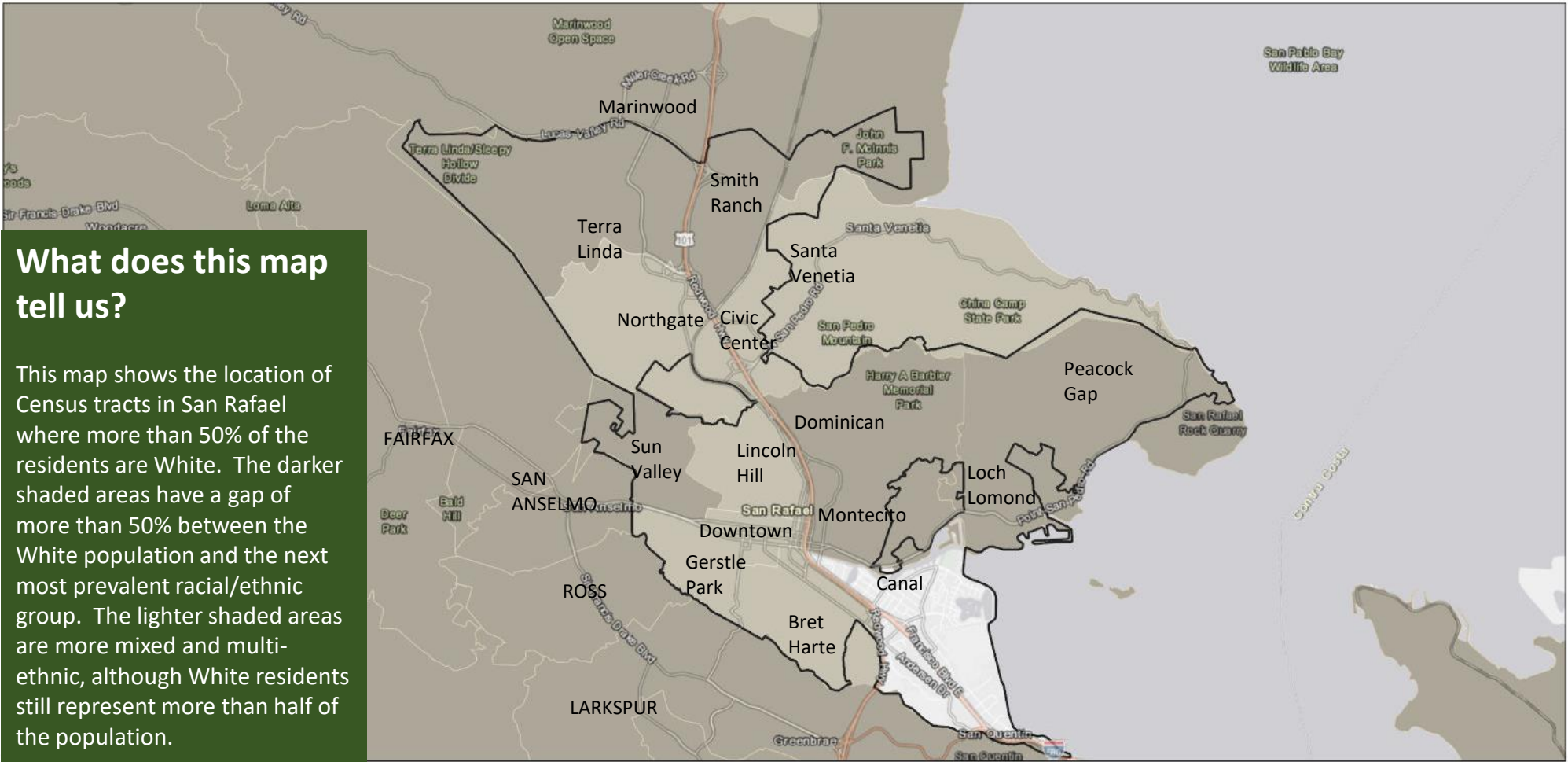
Predominant (gap > 50%)



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Figure 9: Majority Hispanic Census Tracts: San Rafael

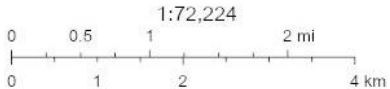


What does this map tell us?

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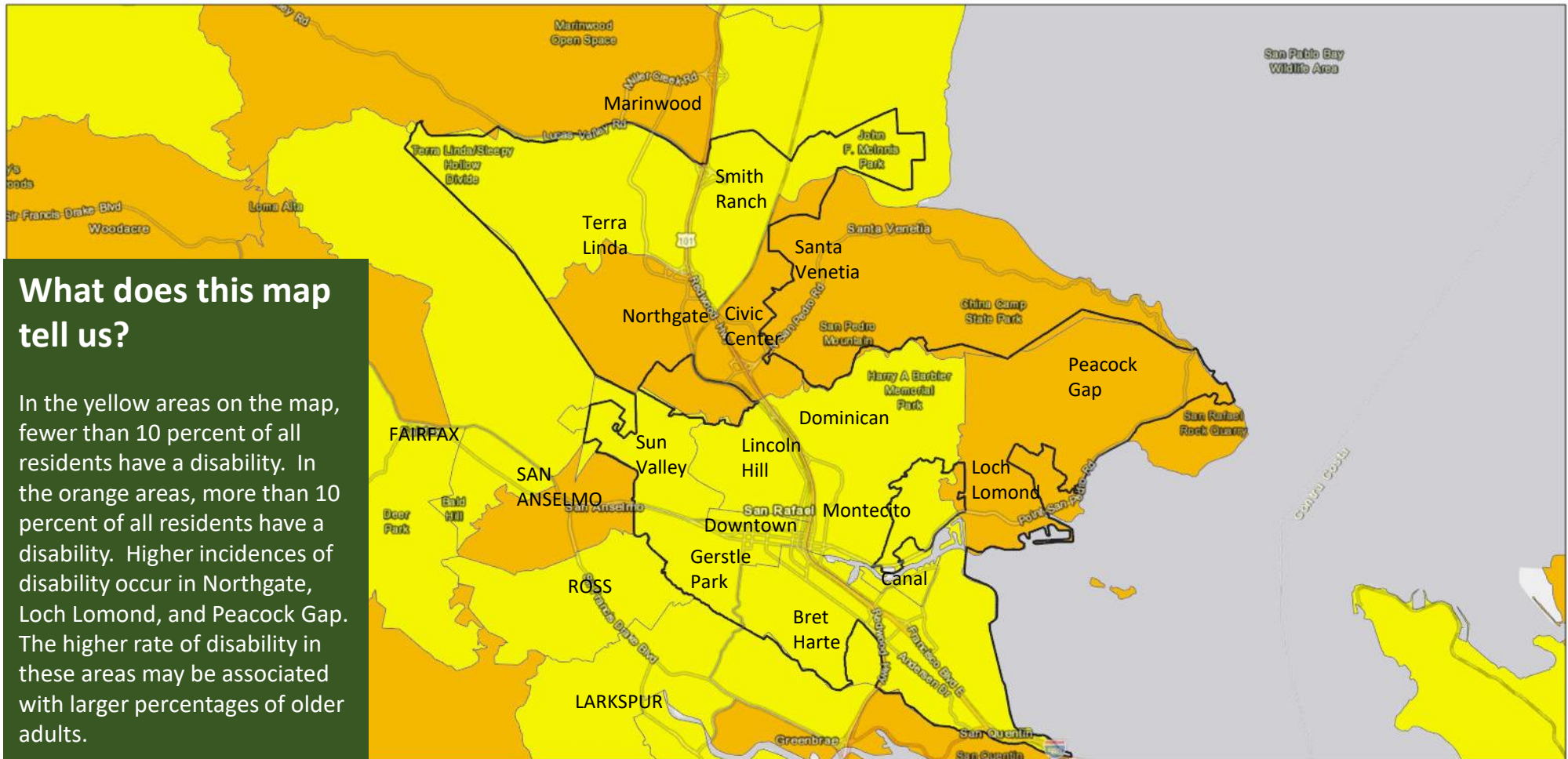
- City/Town Boundaries
- (R) Predominant Population - White Majority Tracts
- Sizeable (gap 10% - 50%)
- Predominant (gap > 50%)



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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.

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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

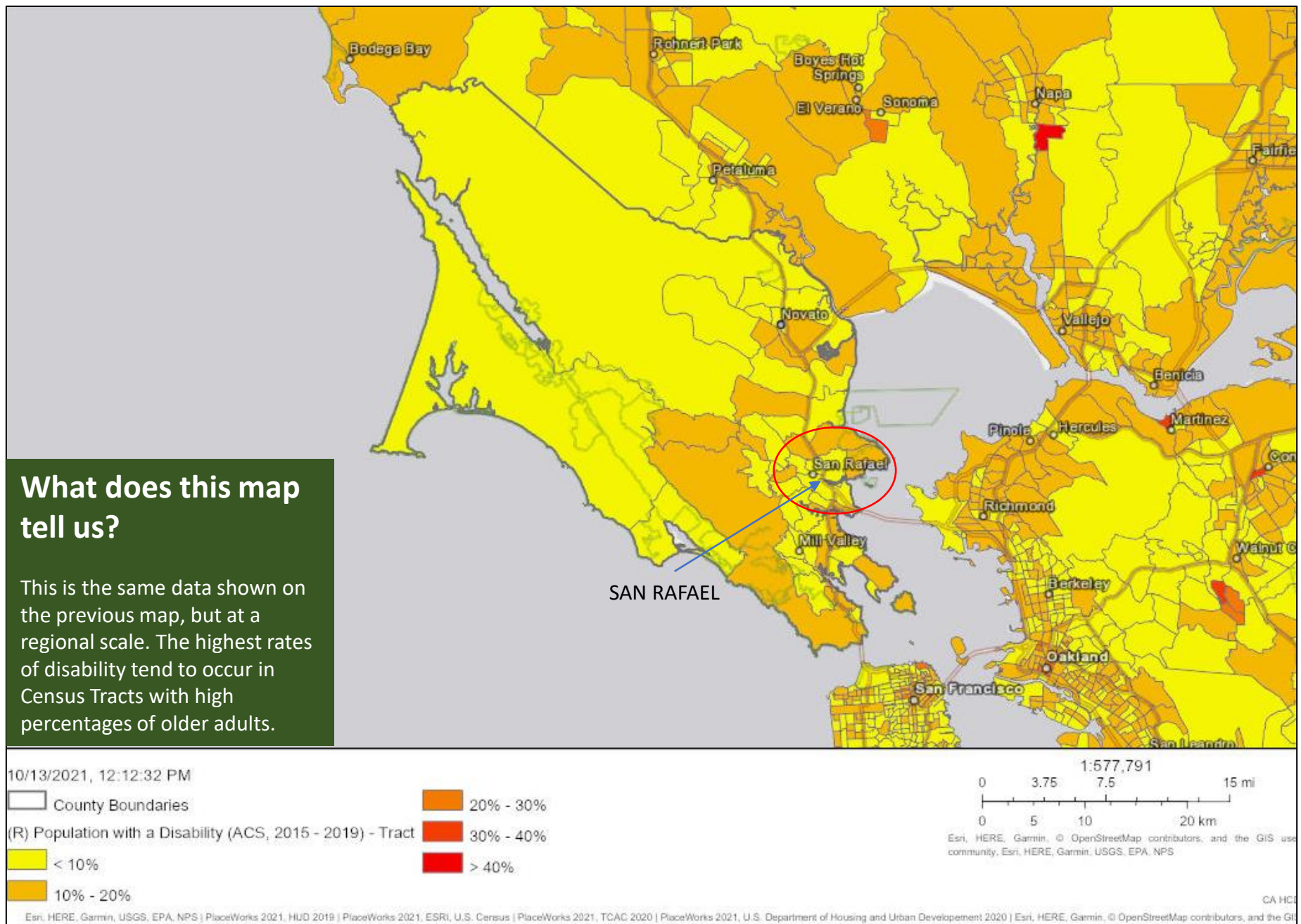
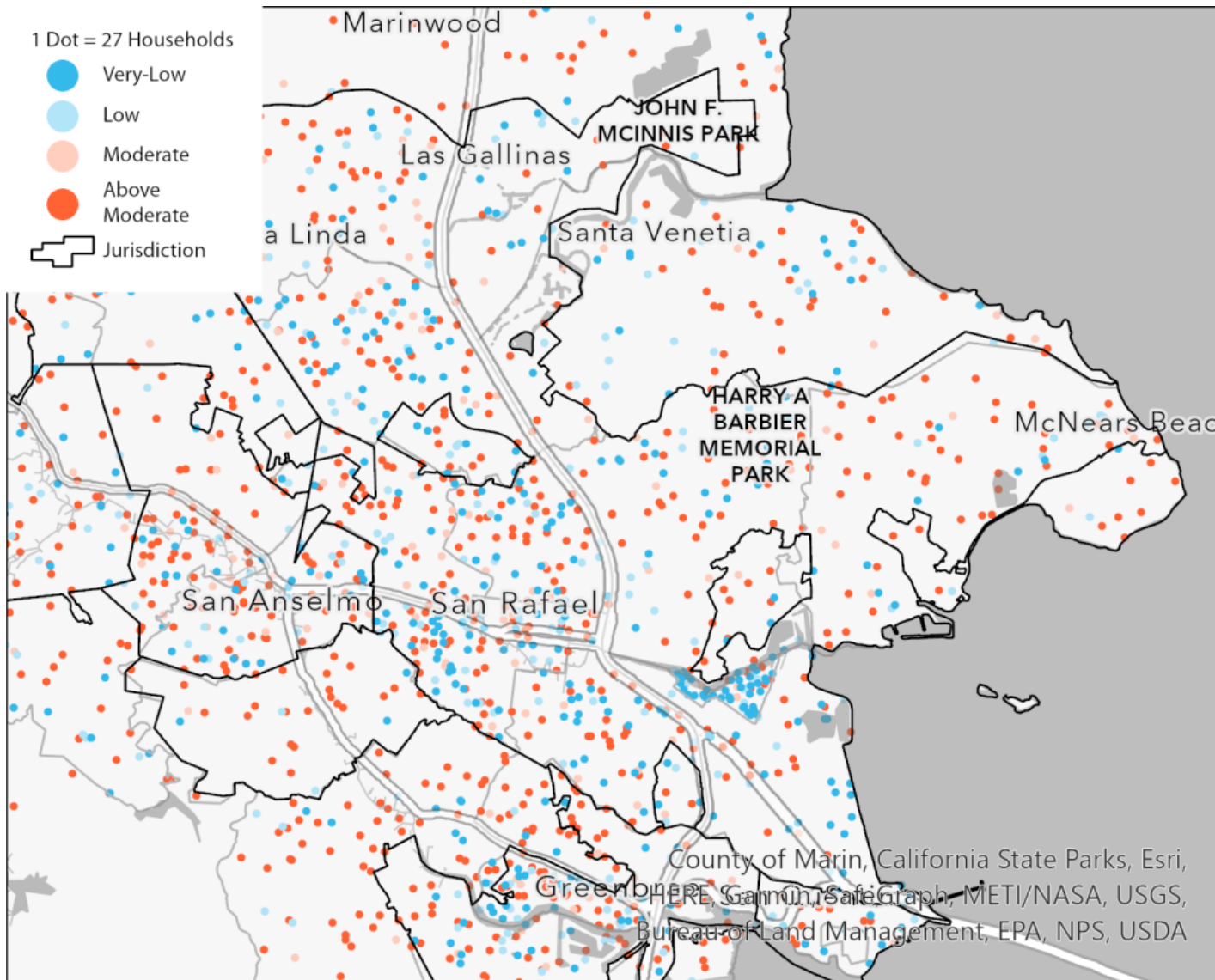


Figure 12: Percent of Residents with a Disability: Marin County and Vicinity



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.

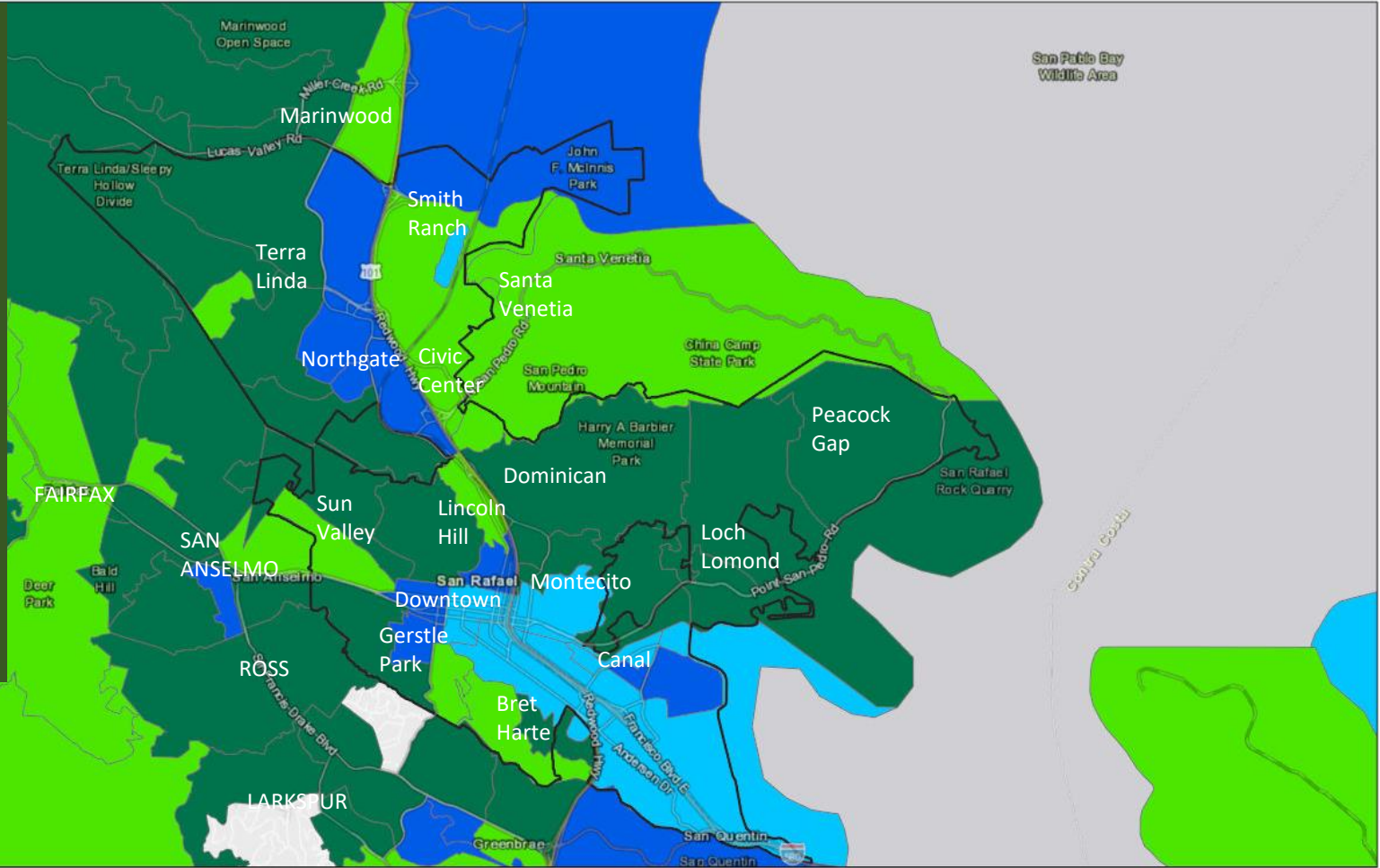
Figure 13: Income Dot Map of San Rafael (2015)

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.

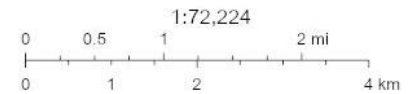
What does this map tell us?

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.



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- City/Town Boundaries
- < \$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

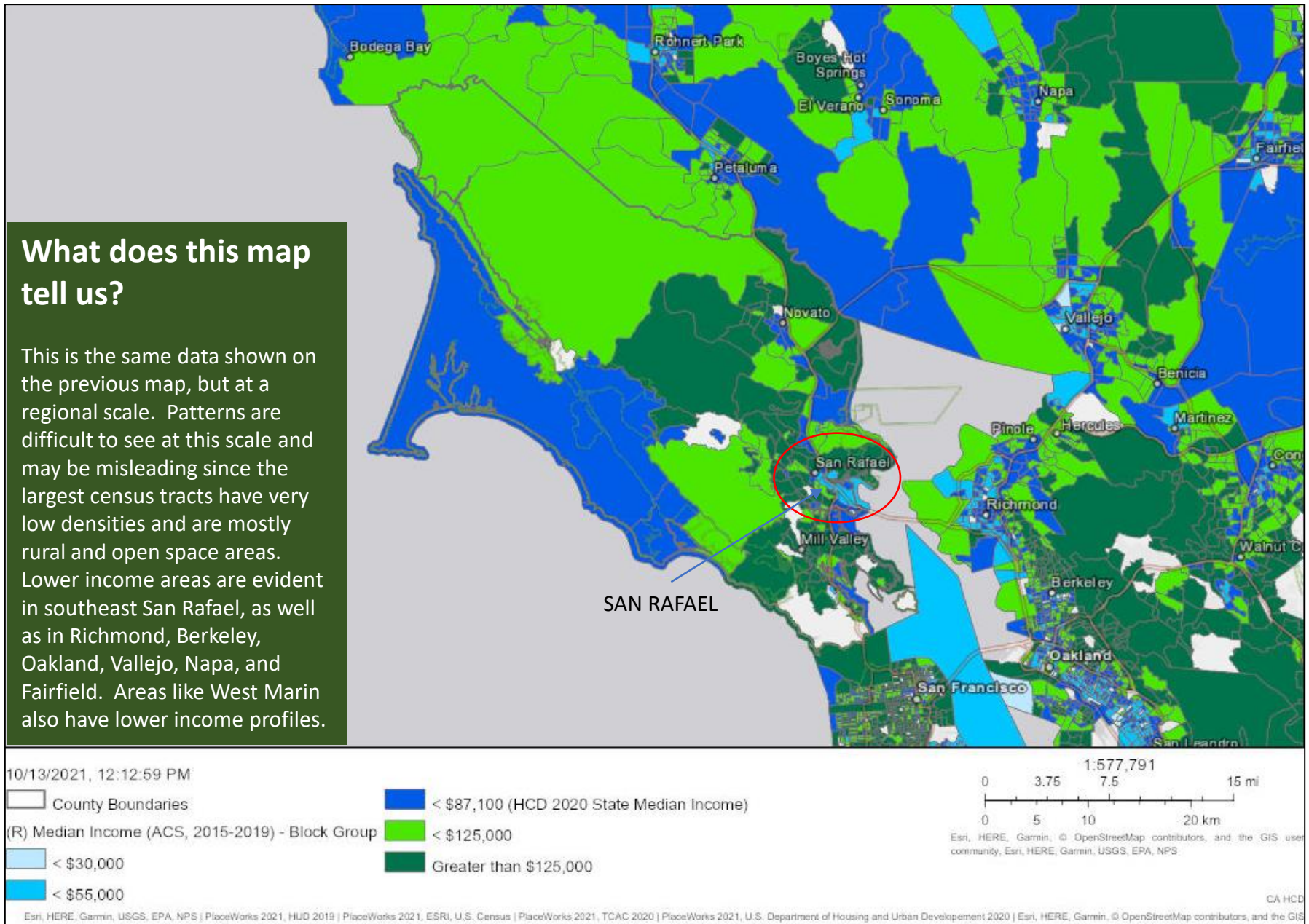
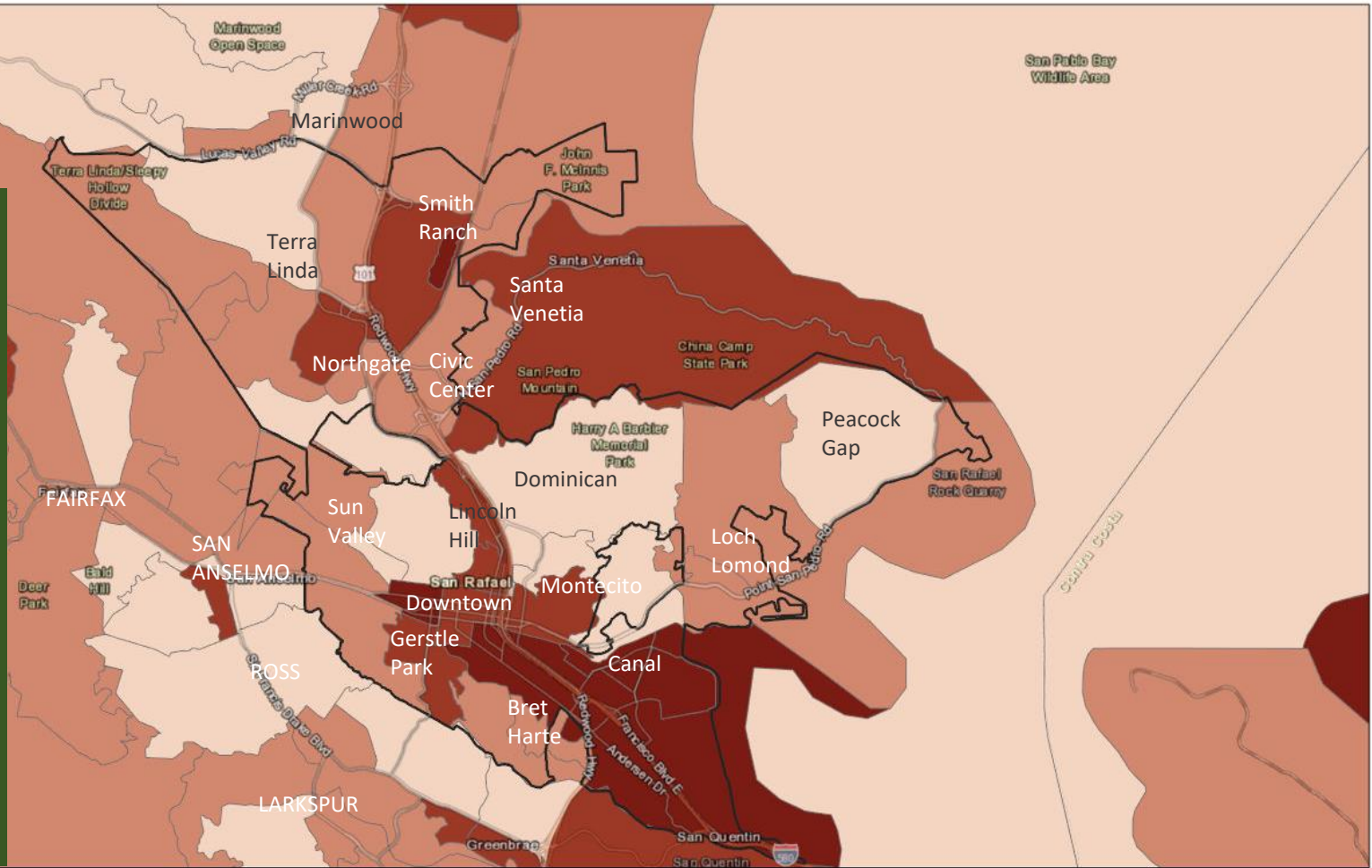


Figure 15: Median Income by Census Tract Block Group: Marin and Adjacent Counties

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

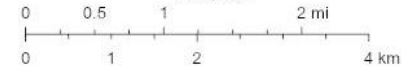
< 25%

25% - 50%

50% - 75%

75% - 100%

1:72,224



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Figure 16: Low-Moderate Income Areas in San Rafael

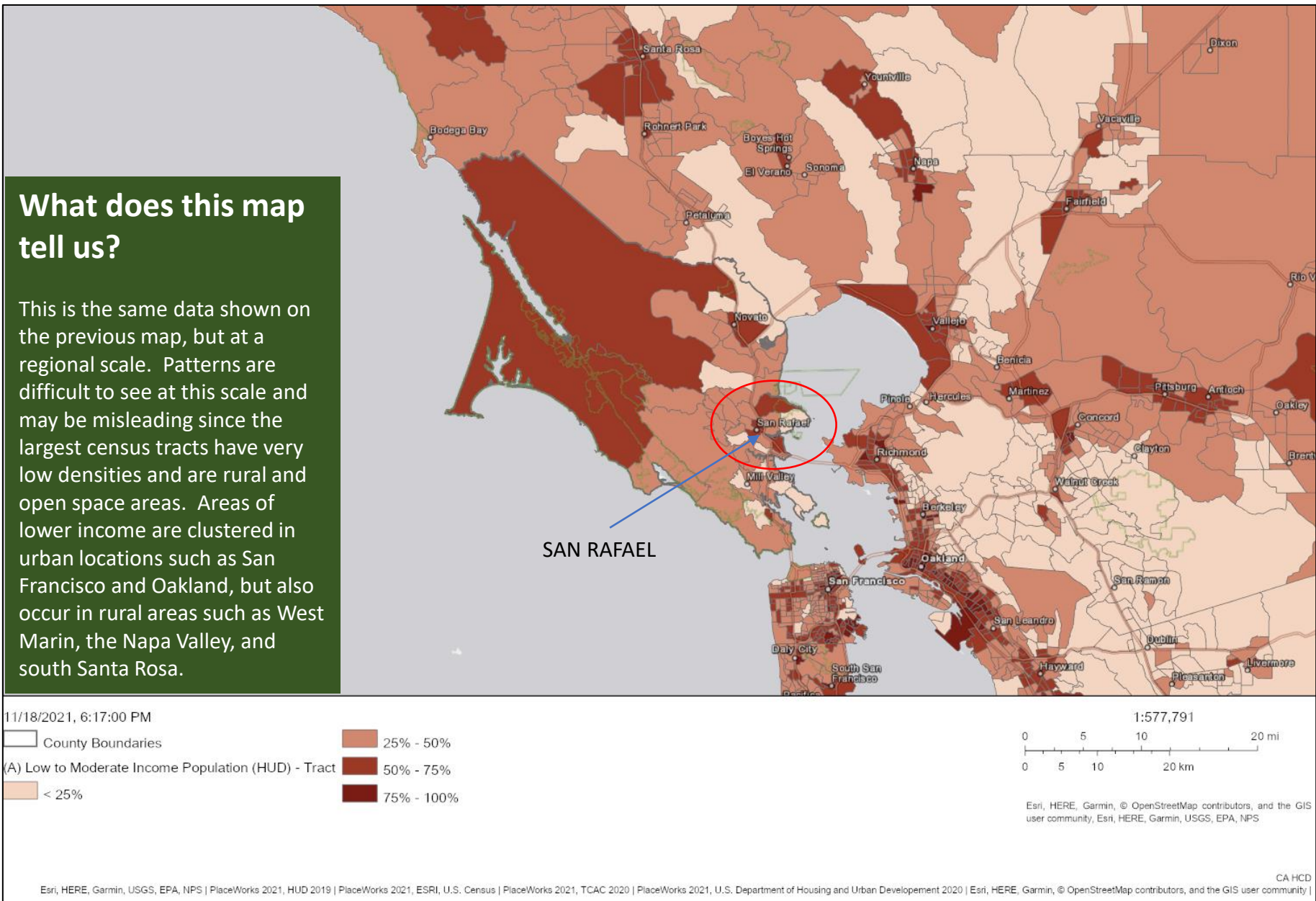


Figure 17: Low-Moderate Income Areas: Marin and Adjacent Counties



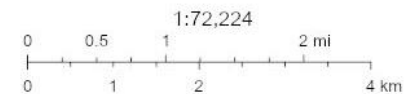
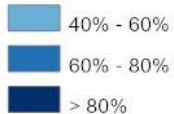
What does this map tell us?

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.

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City/Town Boundaries

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



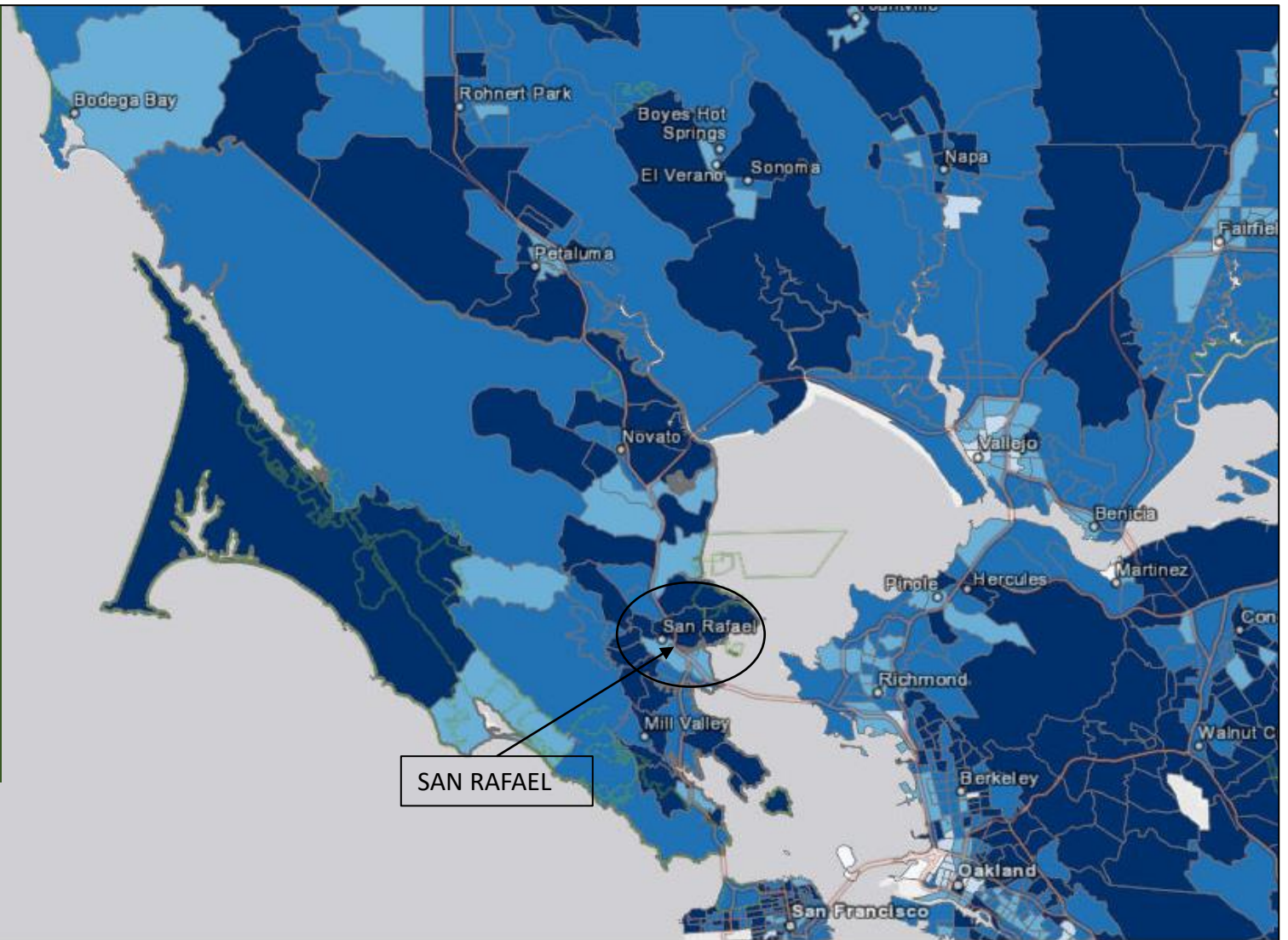
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Figure 18: Percent of Children in Married Couple Households in San Rafael

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

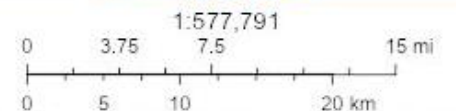
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County Boundaries

(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

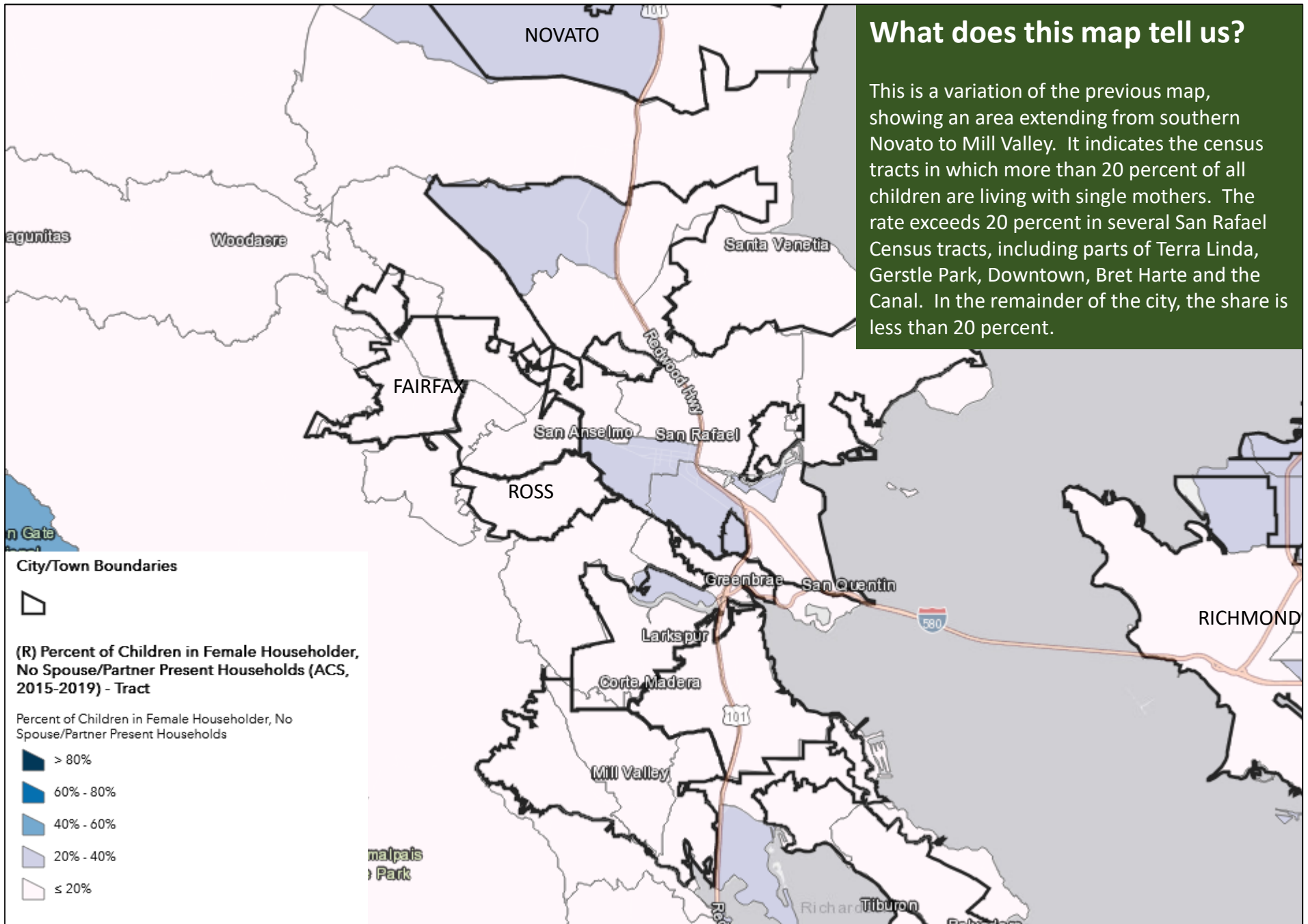
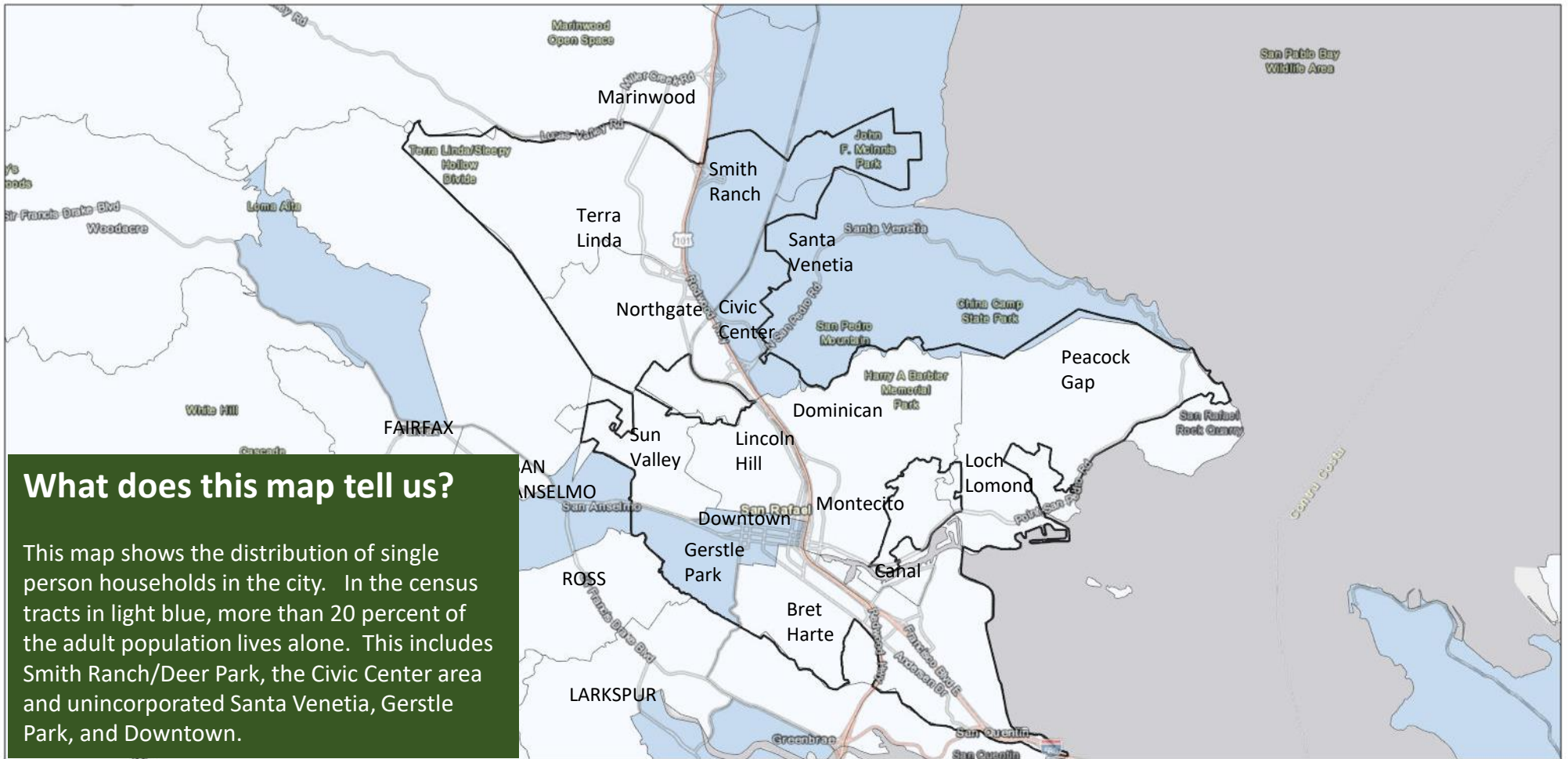


Figure 20: Percent of Children in Single Mother Households



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.

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City/Town Boundaries

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

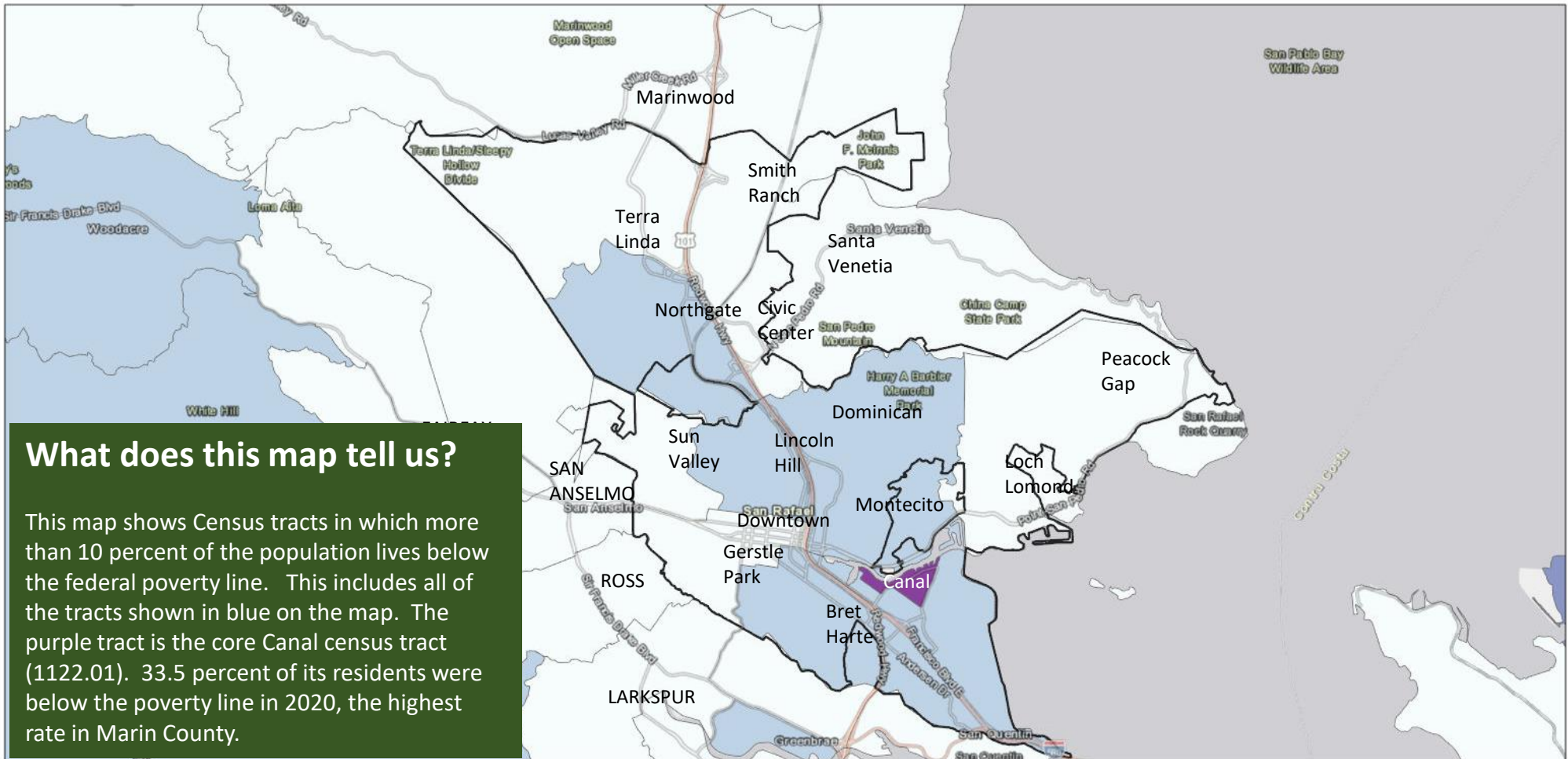
< 20%
20% - 40%



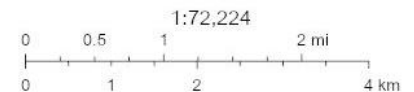
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Figure 21: Percent of Population Over 18 Living Alone in San Rafael



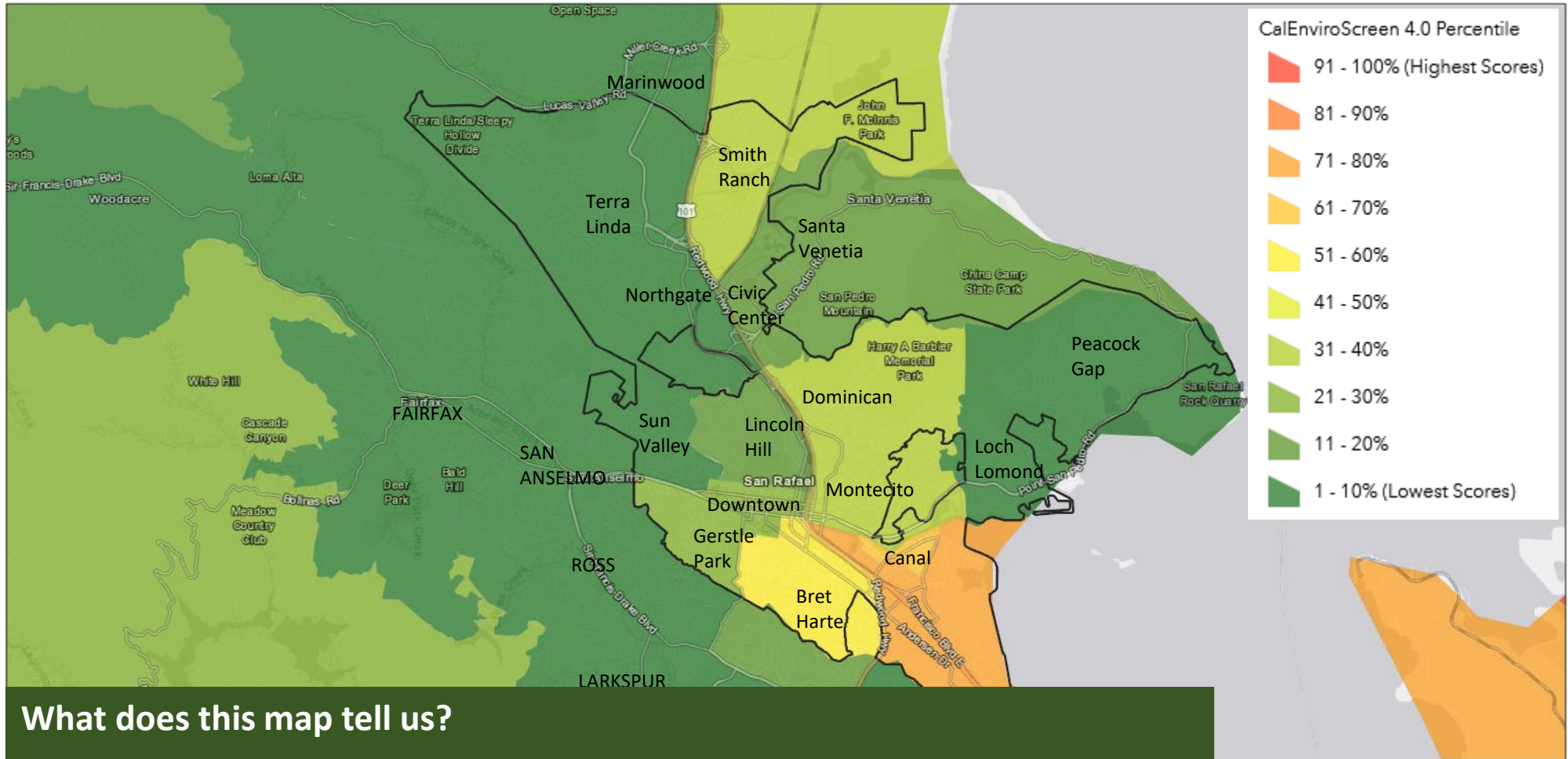
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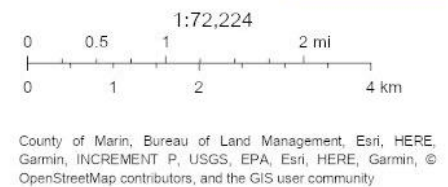
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Figure 22: Percent of Population Living Below Poverty Line



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

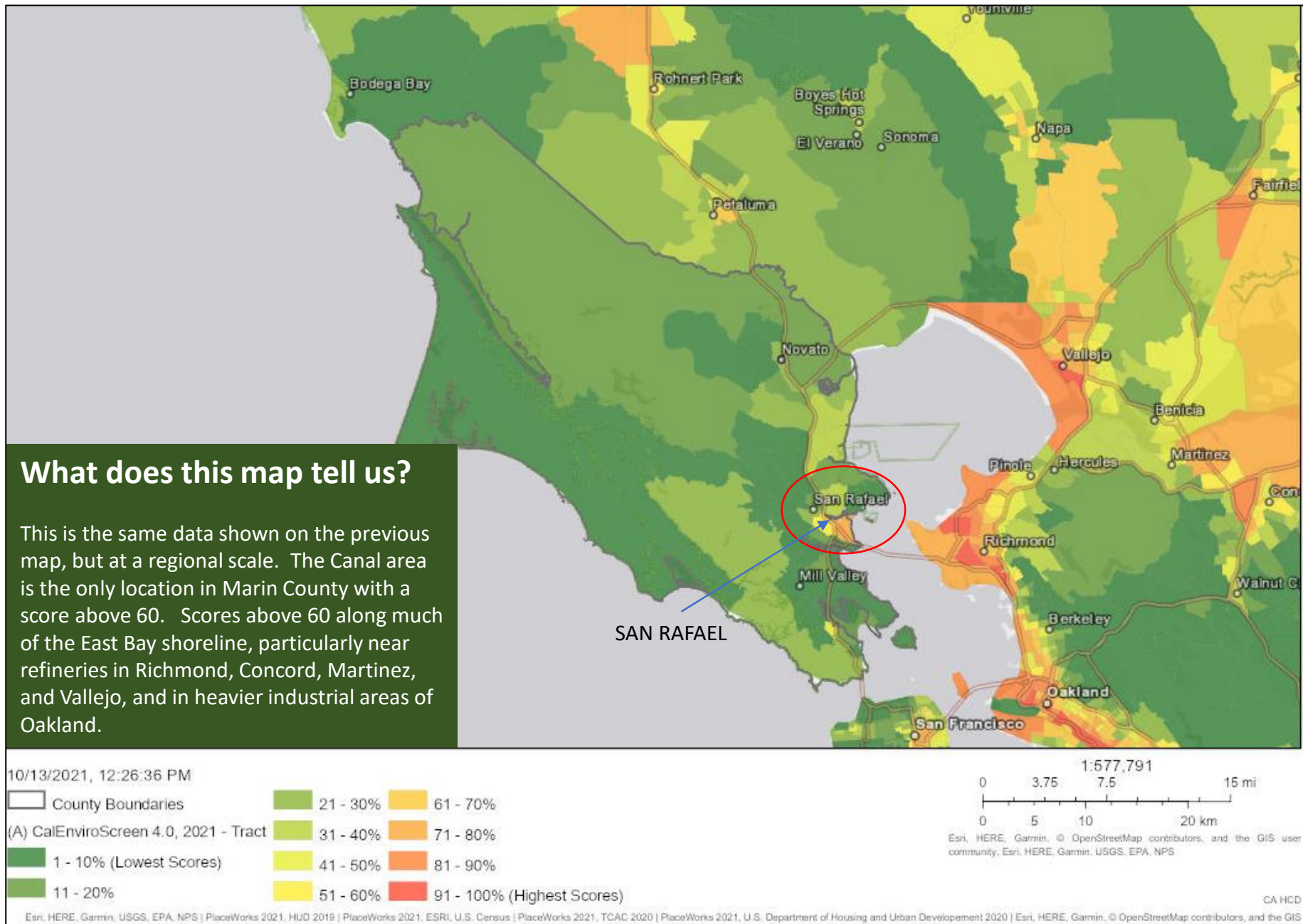
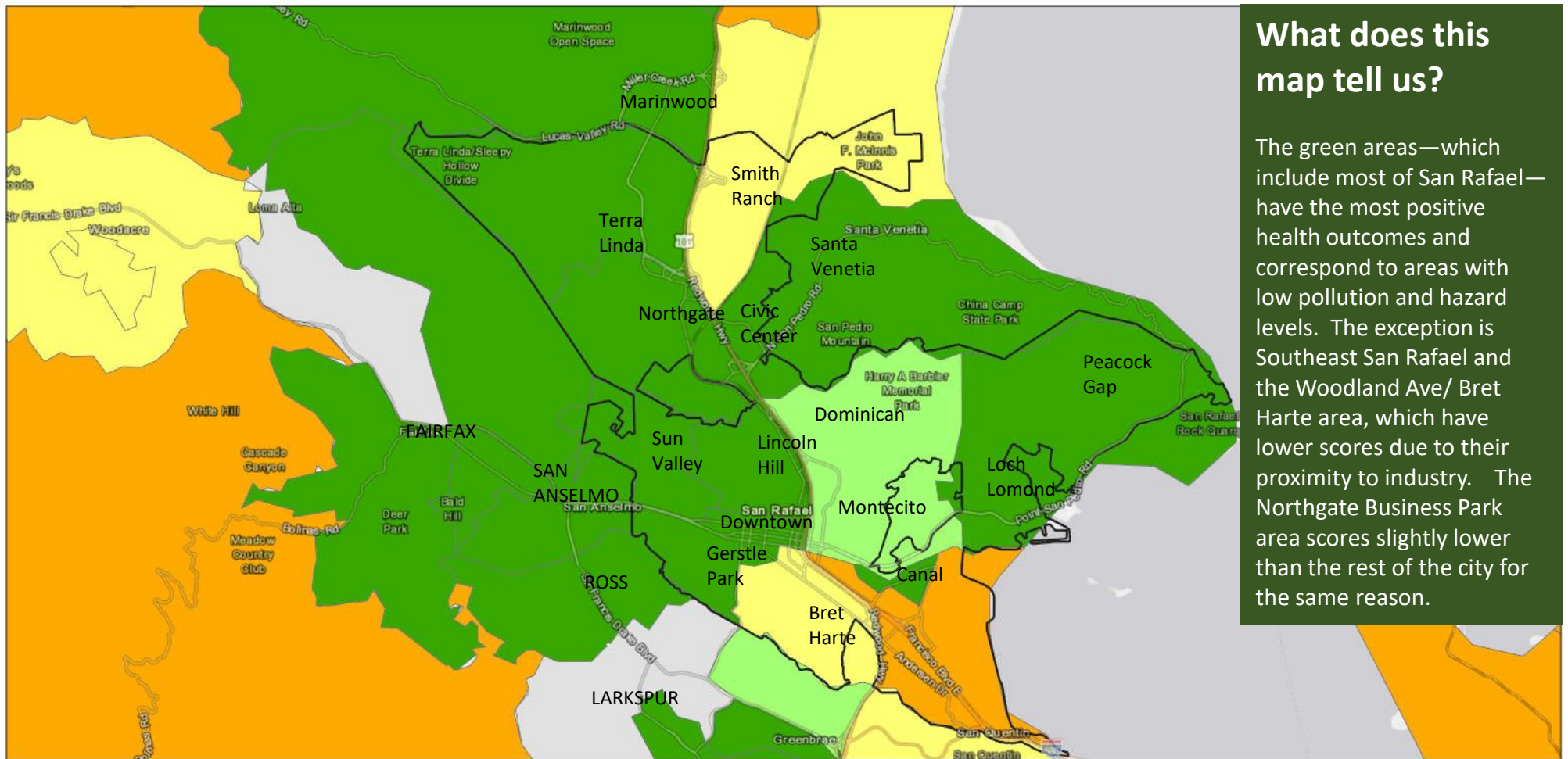


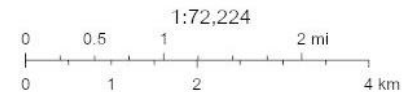
Figure 24: Cal EnviroScreen Scores for Marin County and Vicinity, 2021



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.

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

What's a TCAC map?

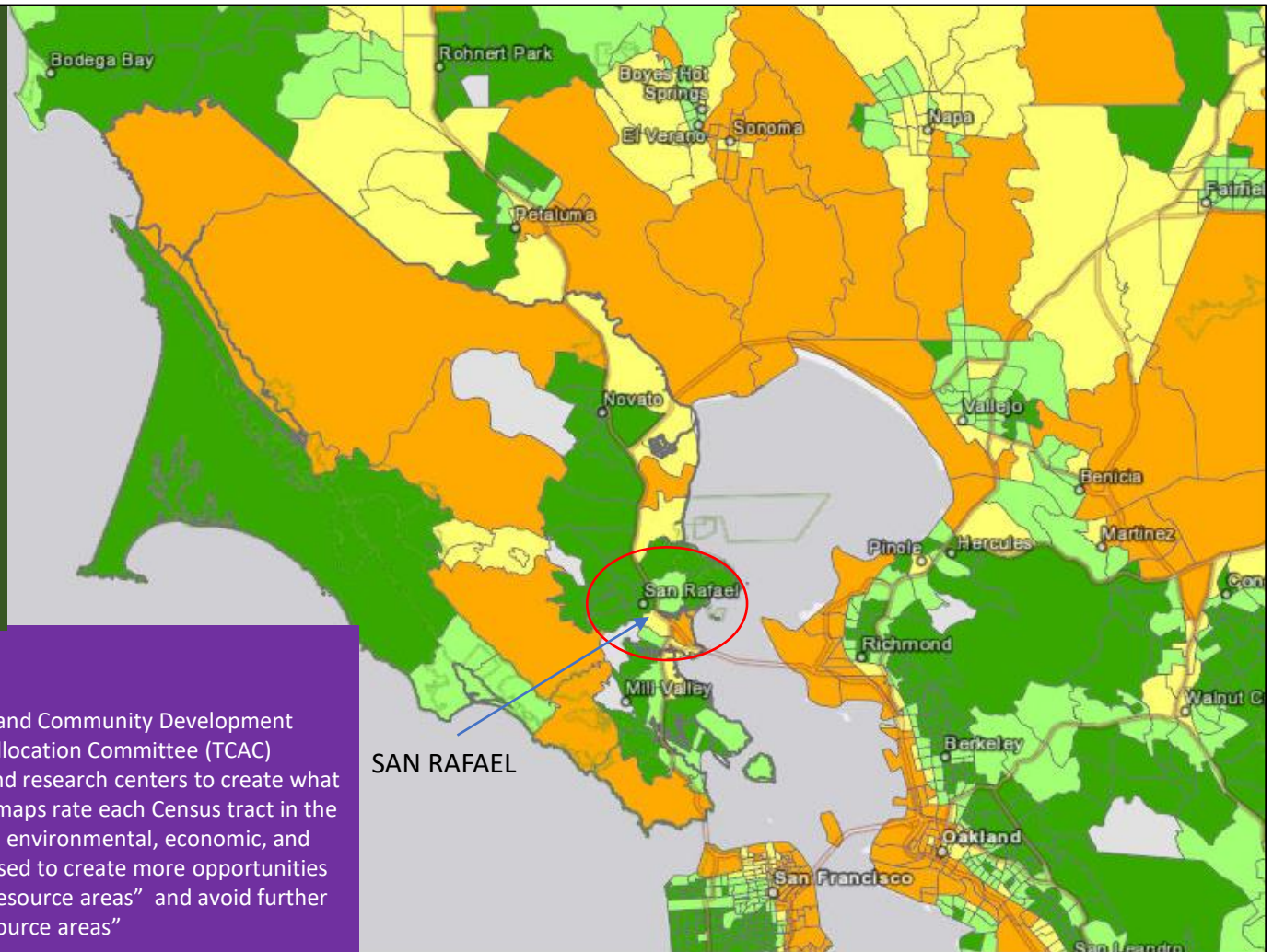
In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses 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

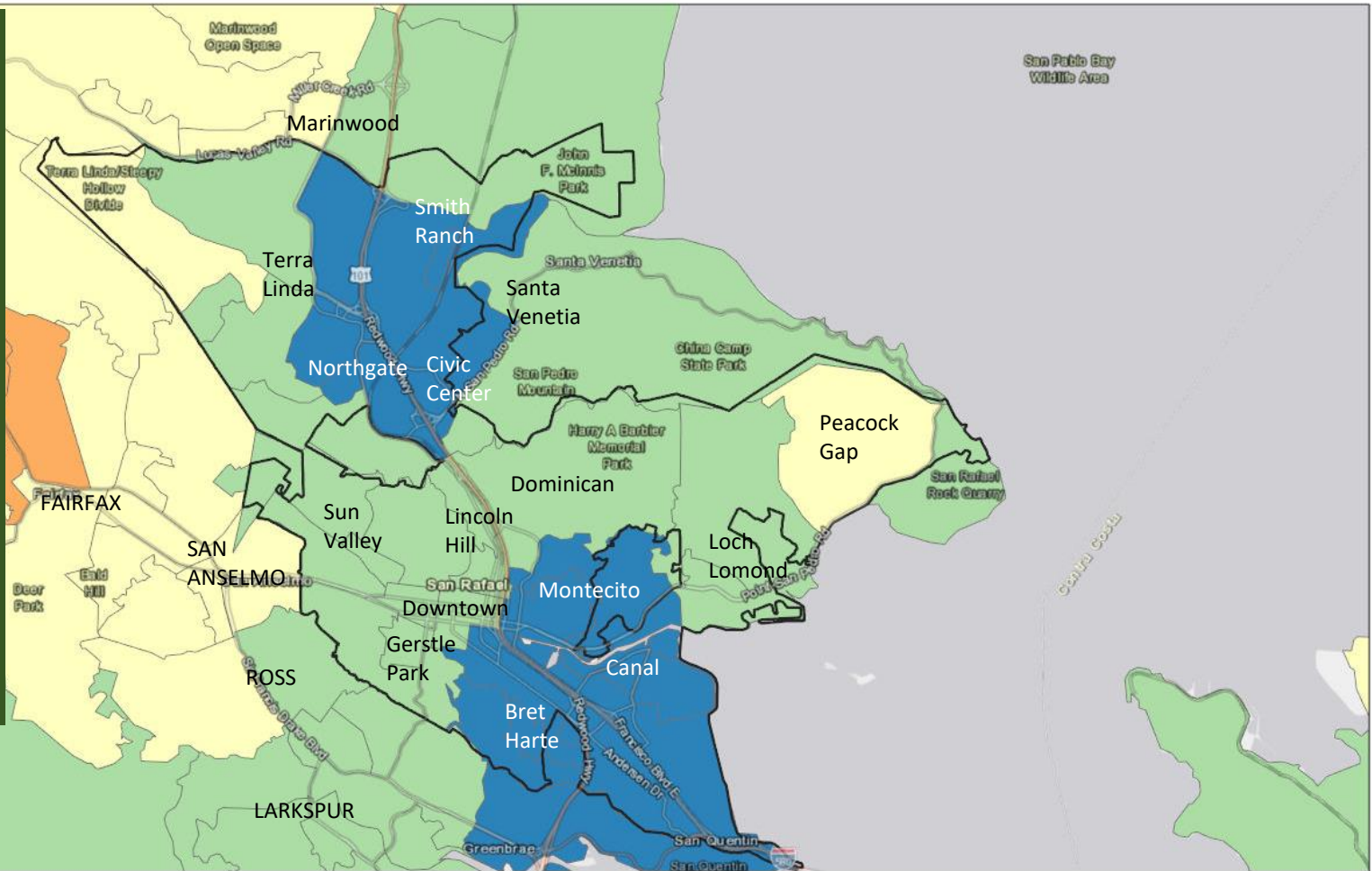
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CA HCD

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.



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

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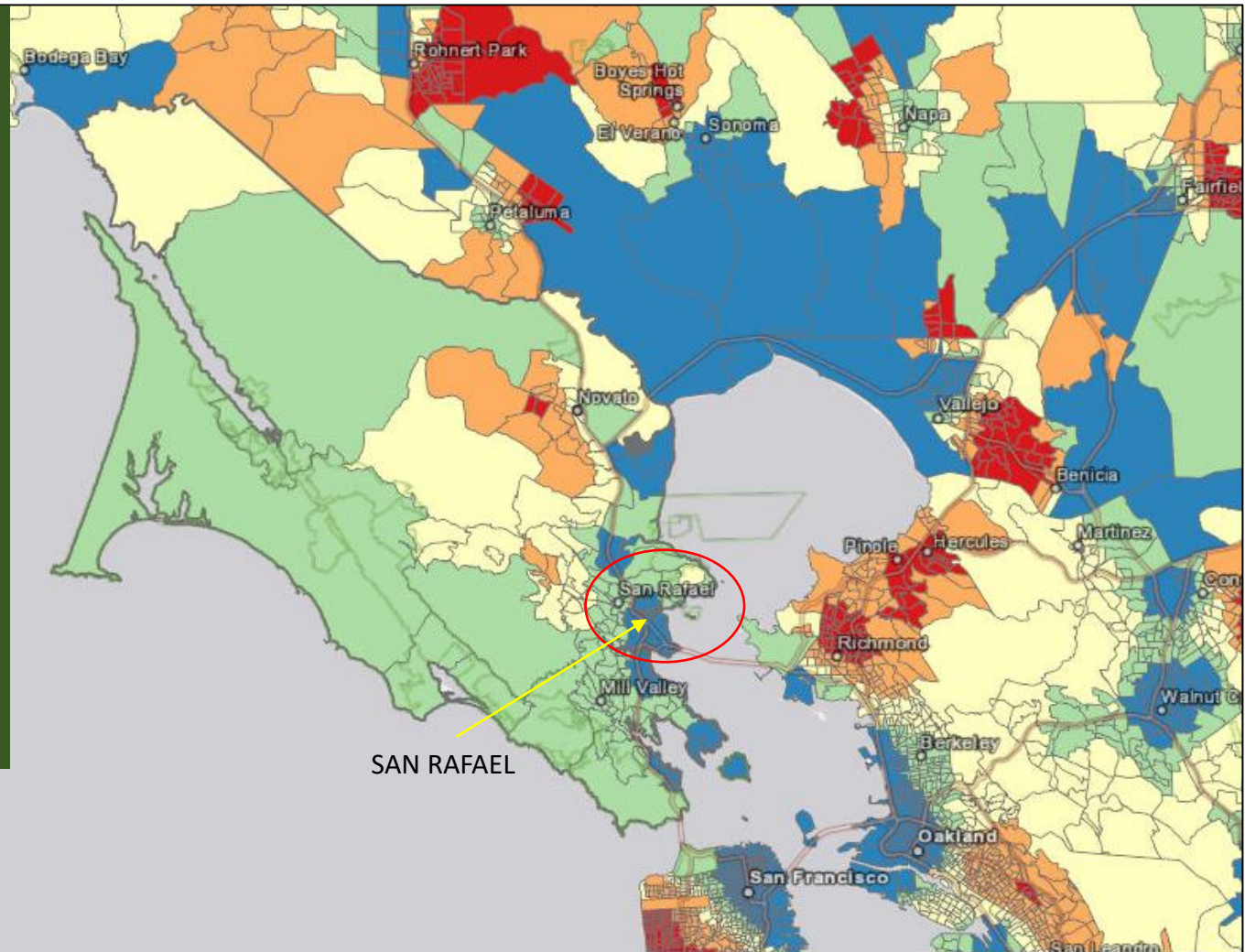
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, ©

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

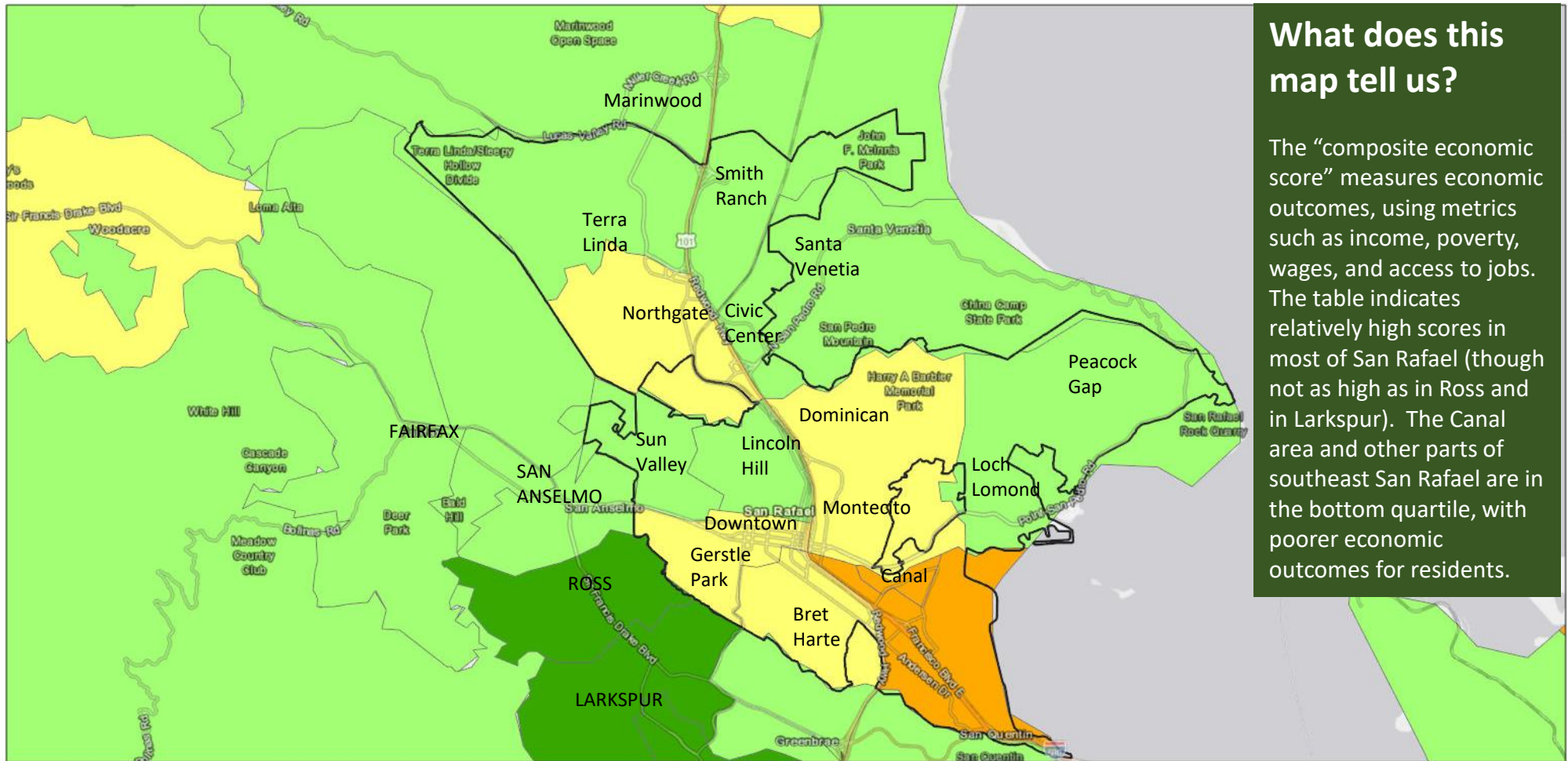
0 5 10 20 km

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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

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

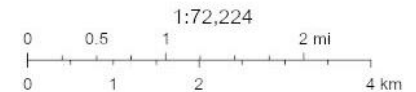
(R) TCAC Opportunity Areas (2021) - Economic Score - Tract

< 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?

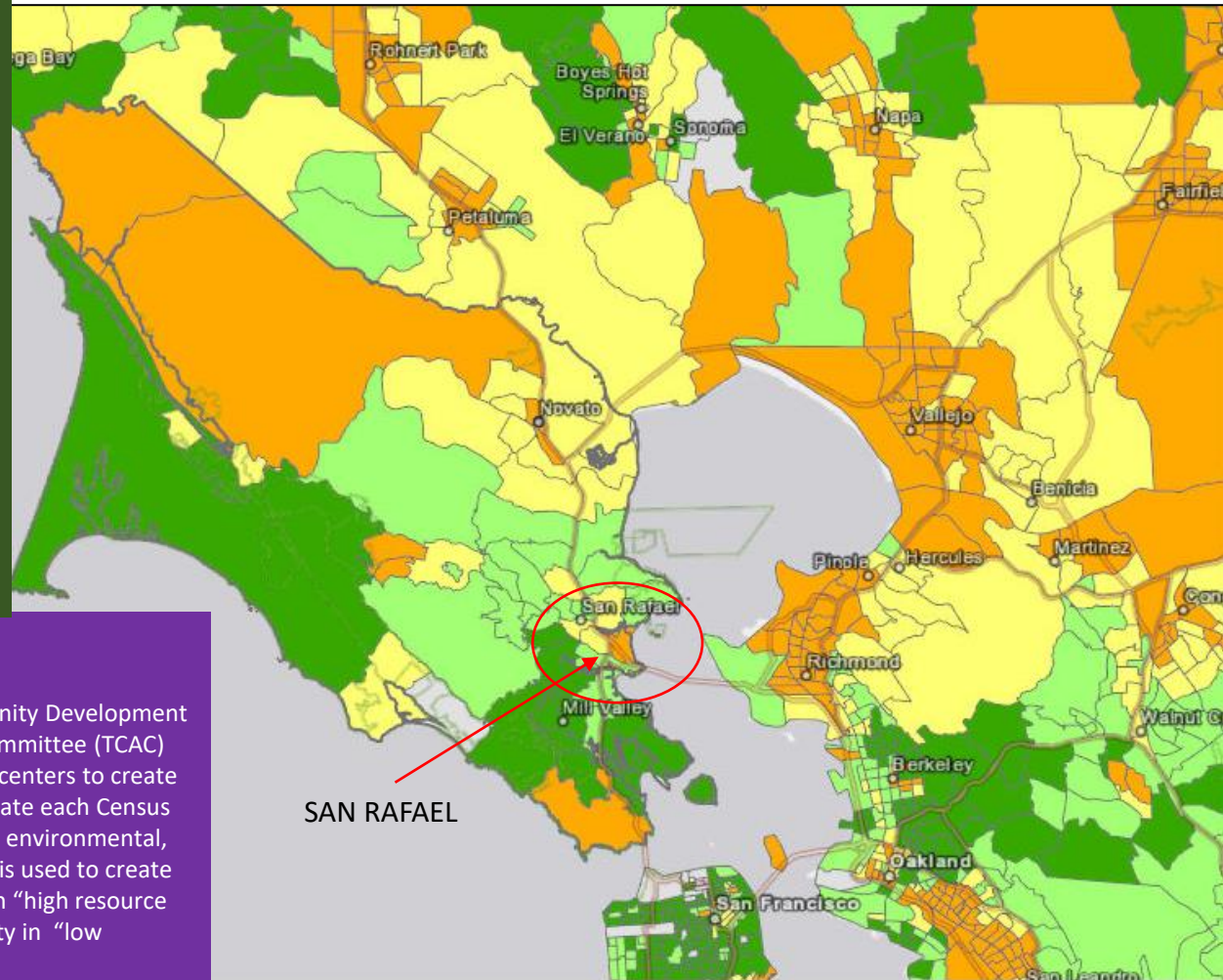
In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses 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)

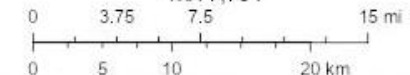
0.25 - 0.50

0.50 - 0.75

> 0.75 (More Positive Economic Outcome)

No Data

1:577,791

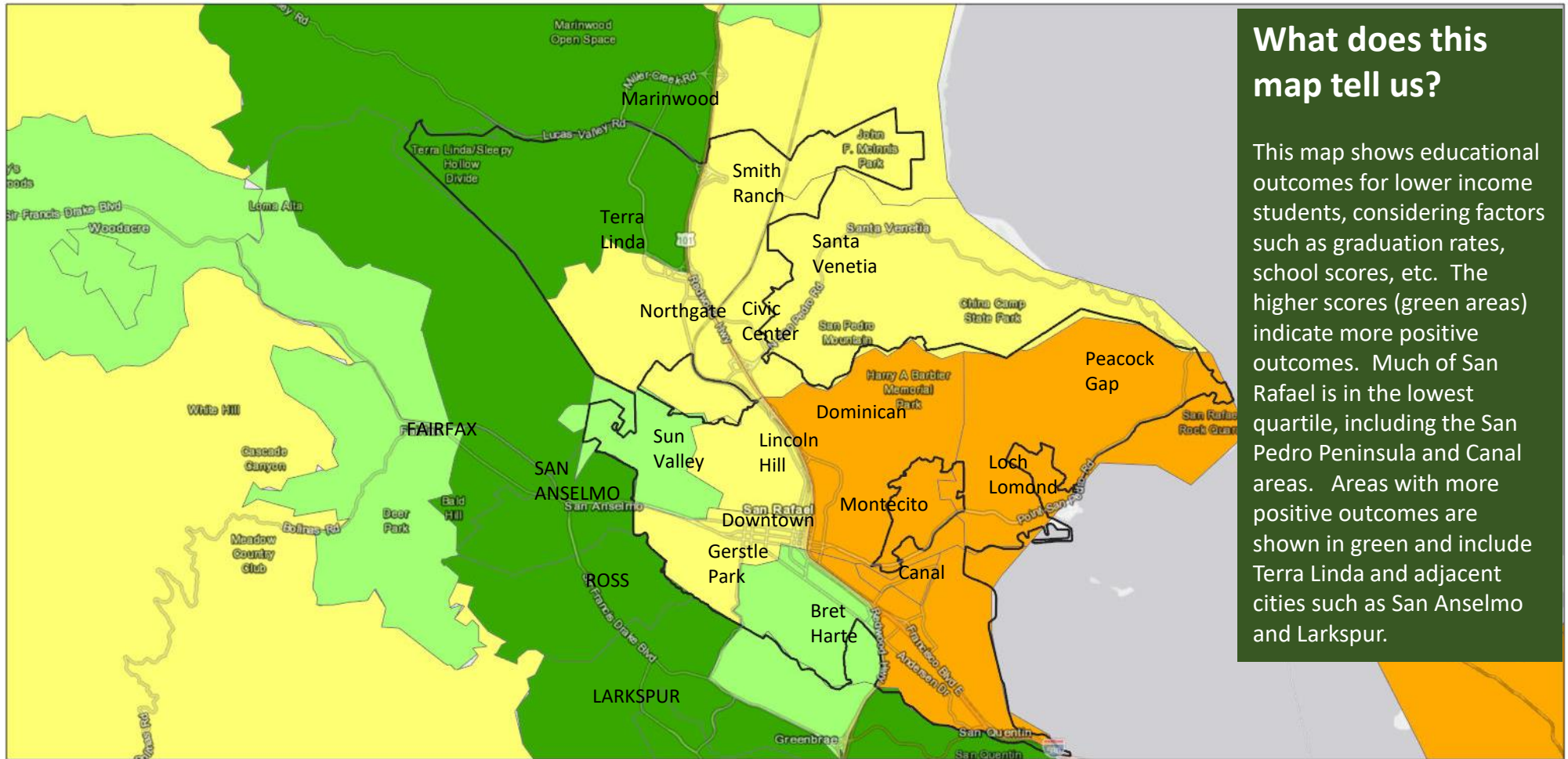


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Figure 30: TCAC Opportunity Areas: 2021 Economic Scores for Marin and Vicinity



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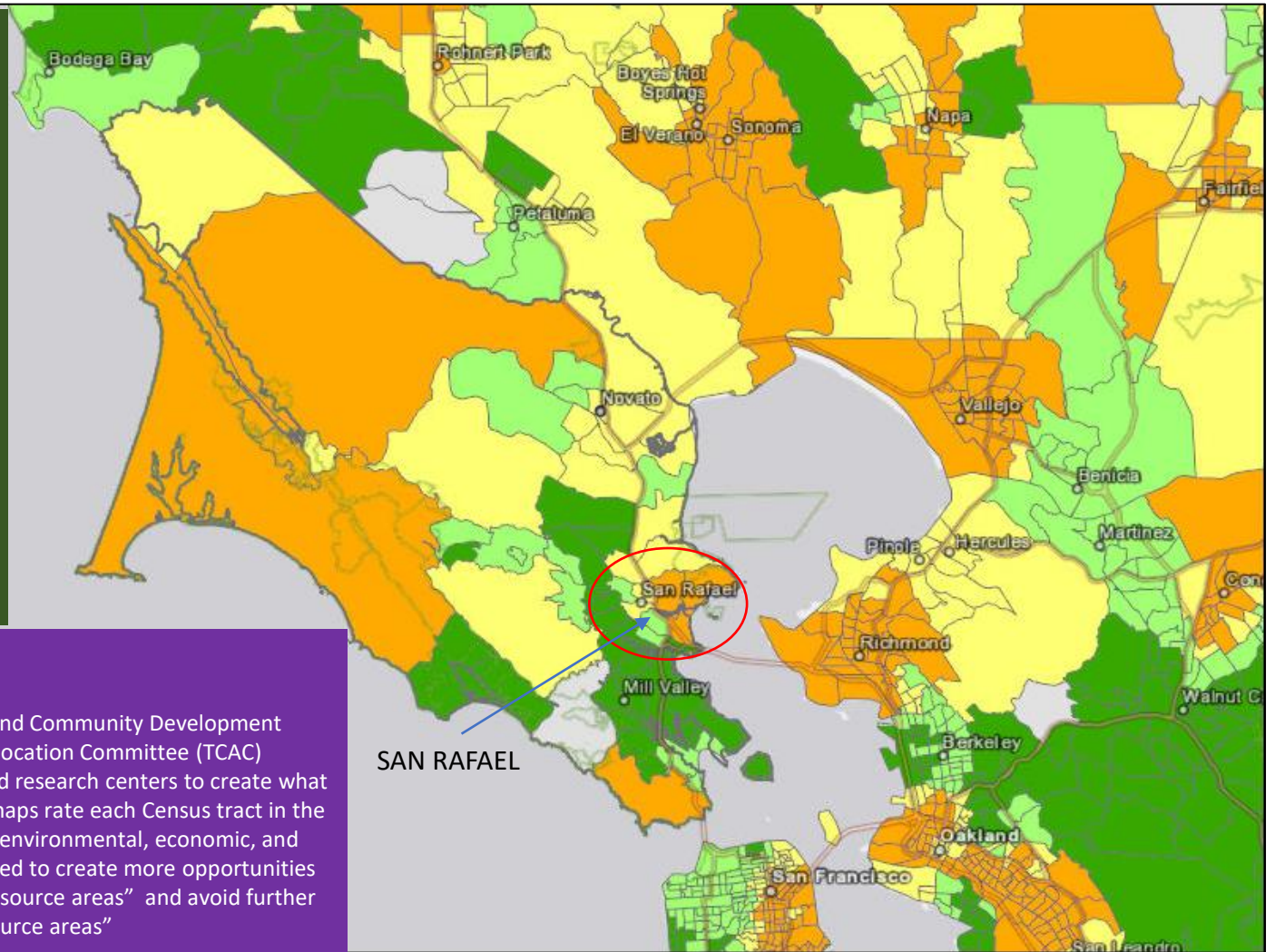
Figure 31: TCAC Opportunity Areas: 2021 Education Scores for San Rafael

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?

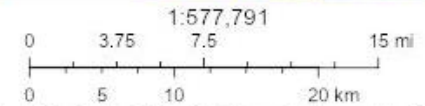
This is the same data that appears on the previous map, shown at a regional level. The map shows educational outcomes for most of Marin County, with lower rates in San Rafael and West Marin. Outside of Marin County, low scores also appear in the Sonoma and Napa Valleys, Richmond, Vallejo, Oakland, Concord,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

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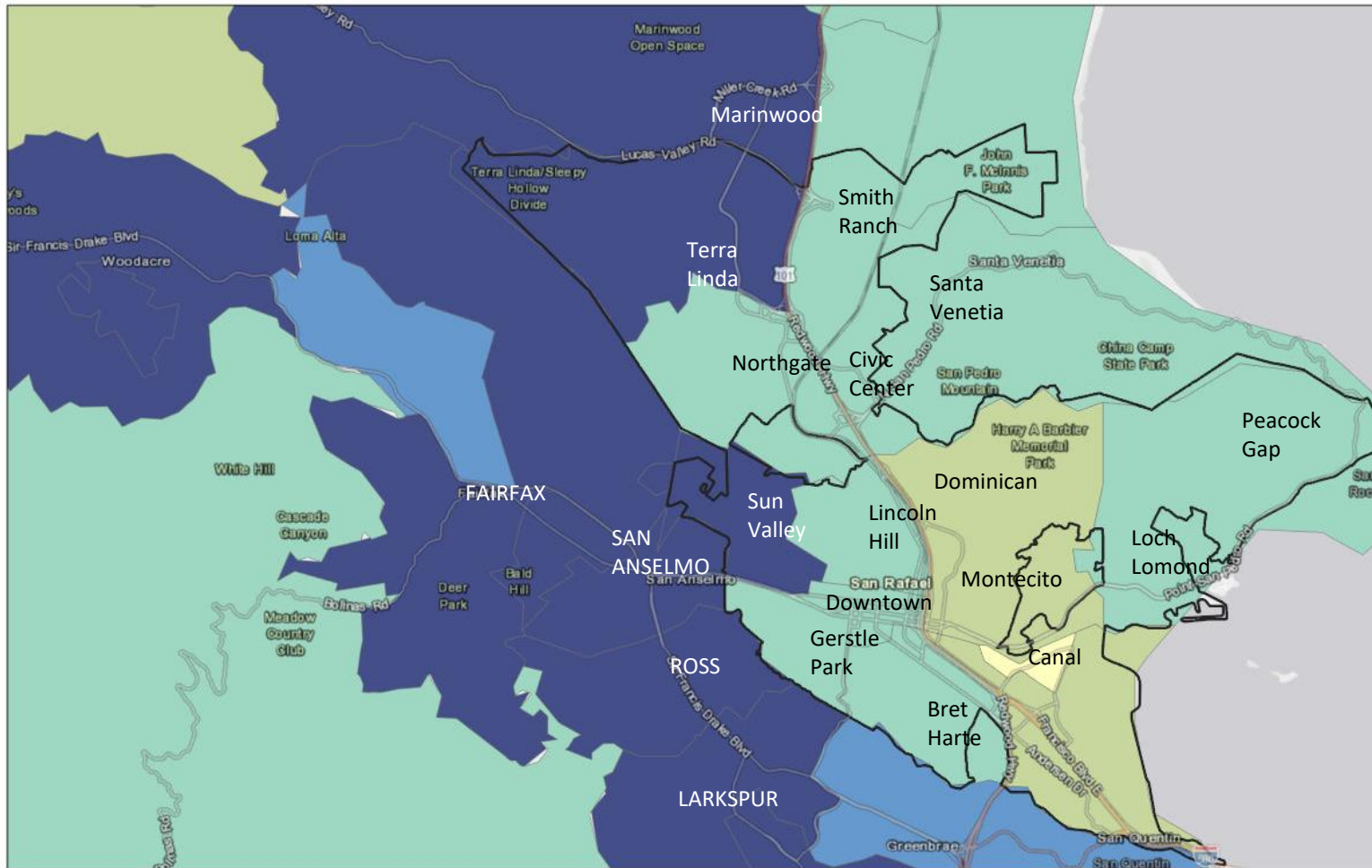


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Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors,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

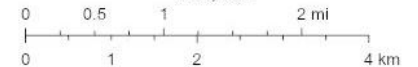
High Resource

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?

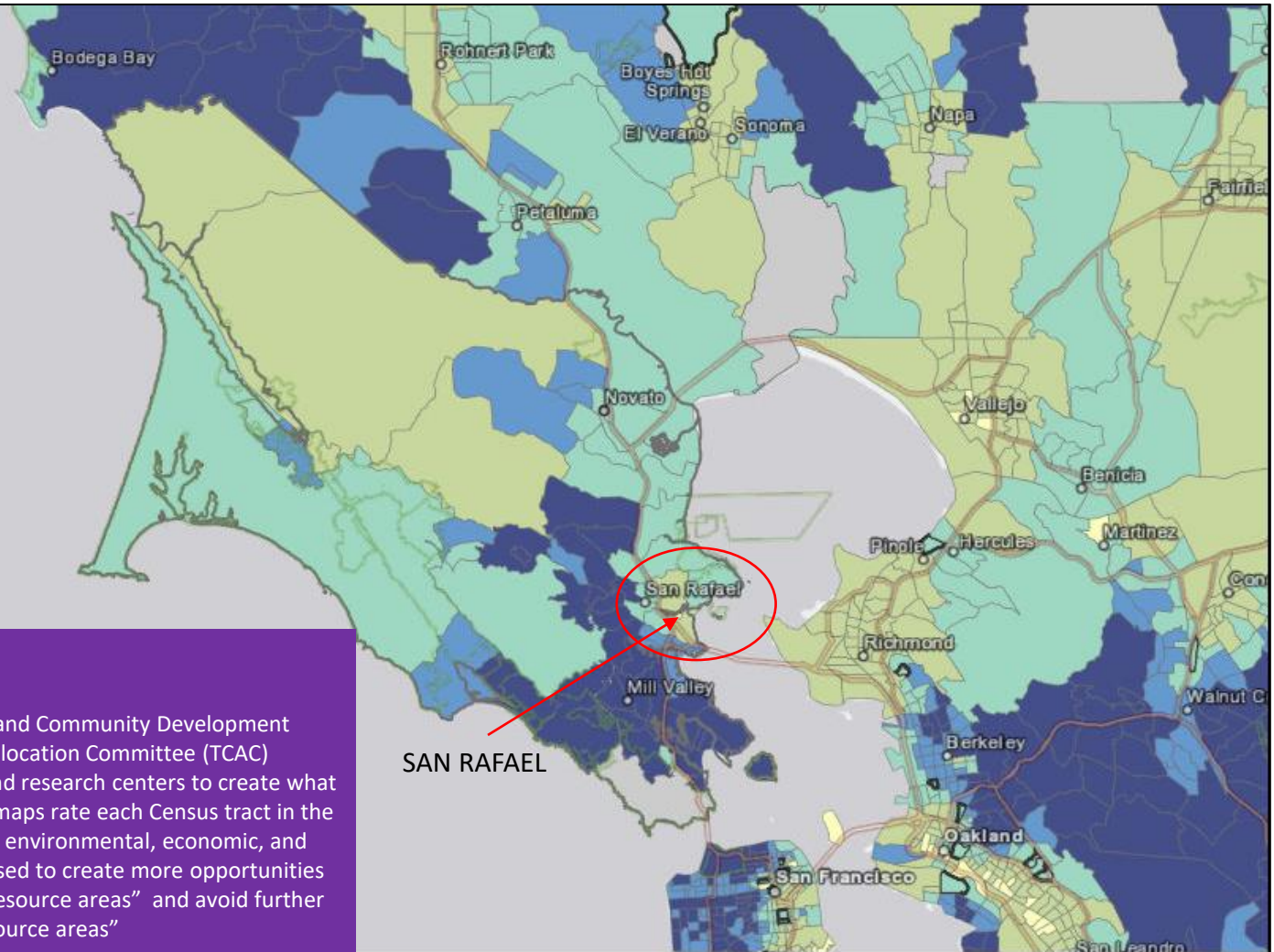
In 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of organizations and research centers to create what are known as the TCAC maps. TCAC maps rate each Census tract in the State based on a scale that addresses 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"



10/13/2021, 12:21:03 PM



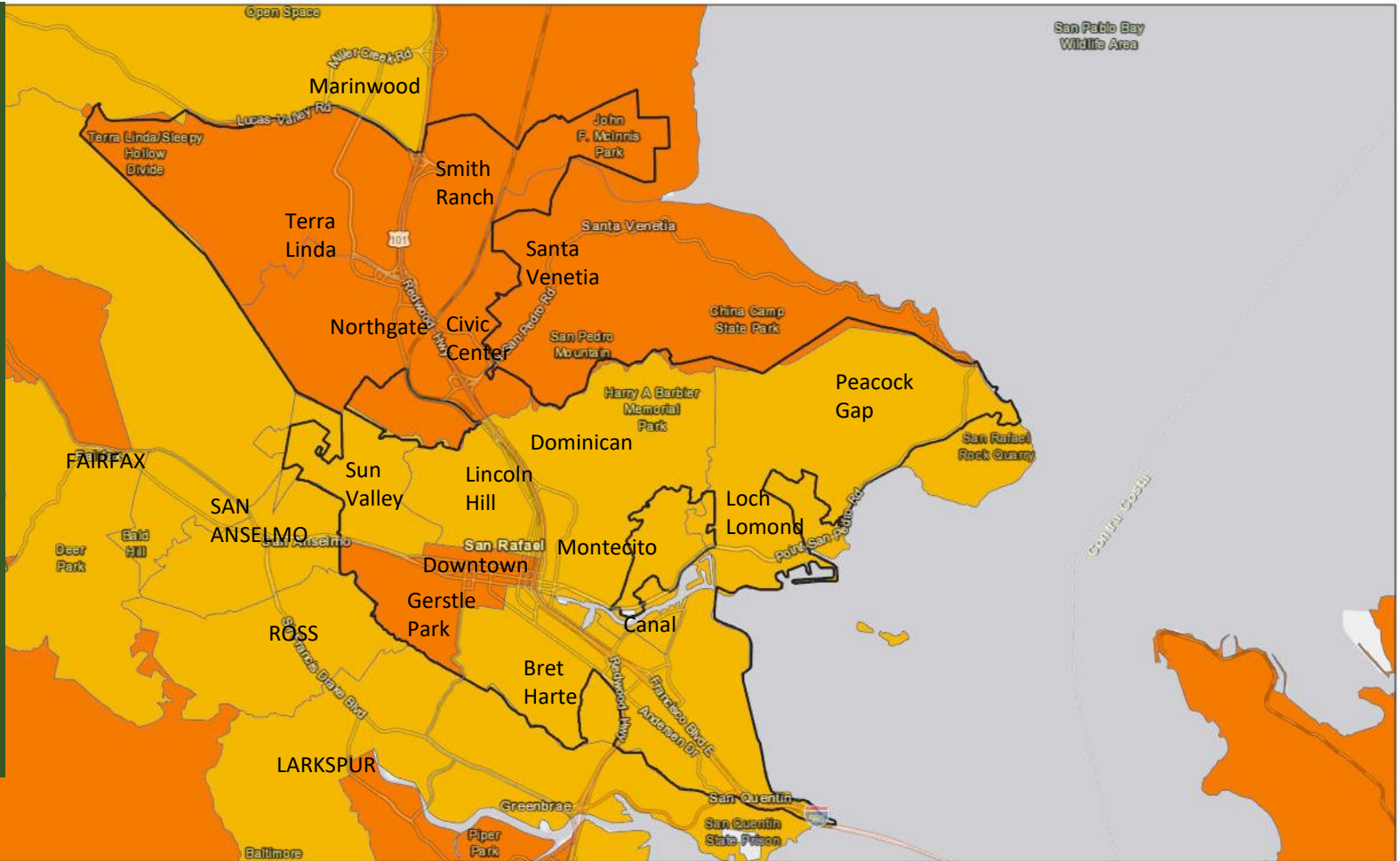
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Figure 34: TCAC Opportunity Areas: 2021 Composite Scores for Marin and Vicinity

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.



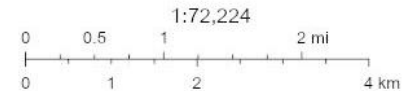
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City/Town Boundaries

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

20% - 40%

40% - 60%



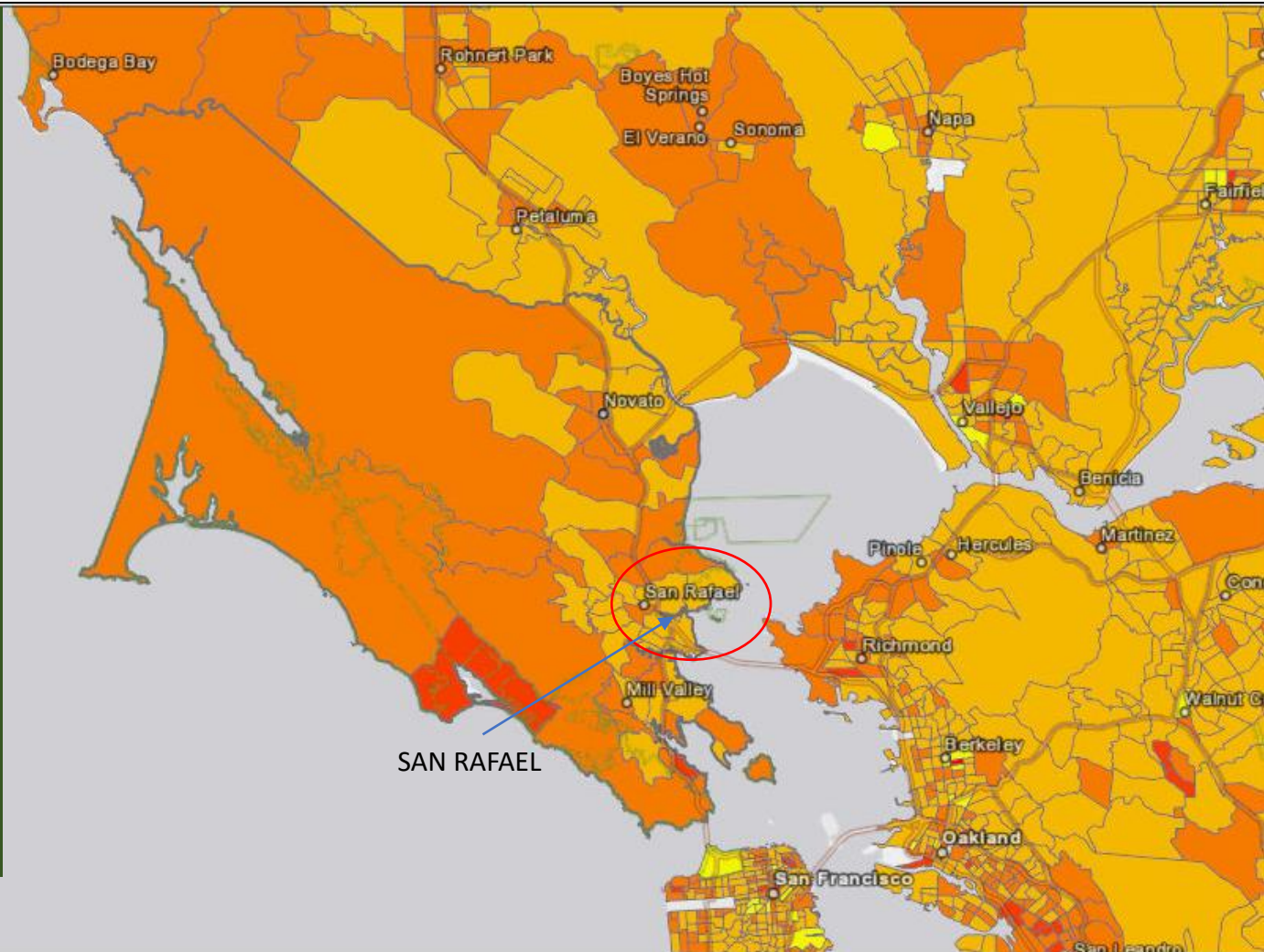
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County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development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

Figure 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%

1:577,791

0 3.75 7.5 15 mi

0 5 10 20 km

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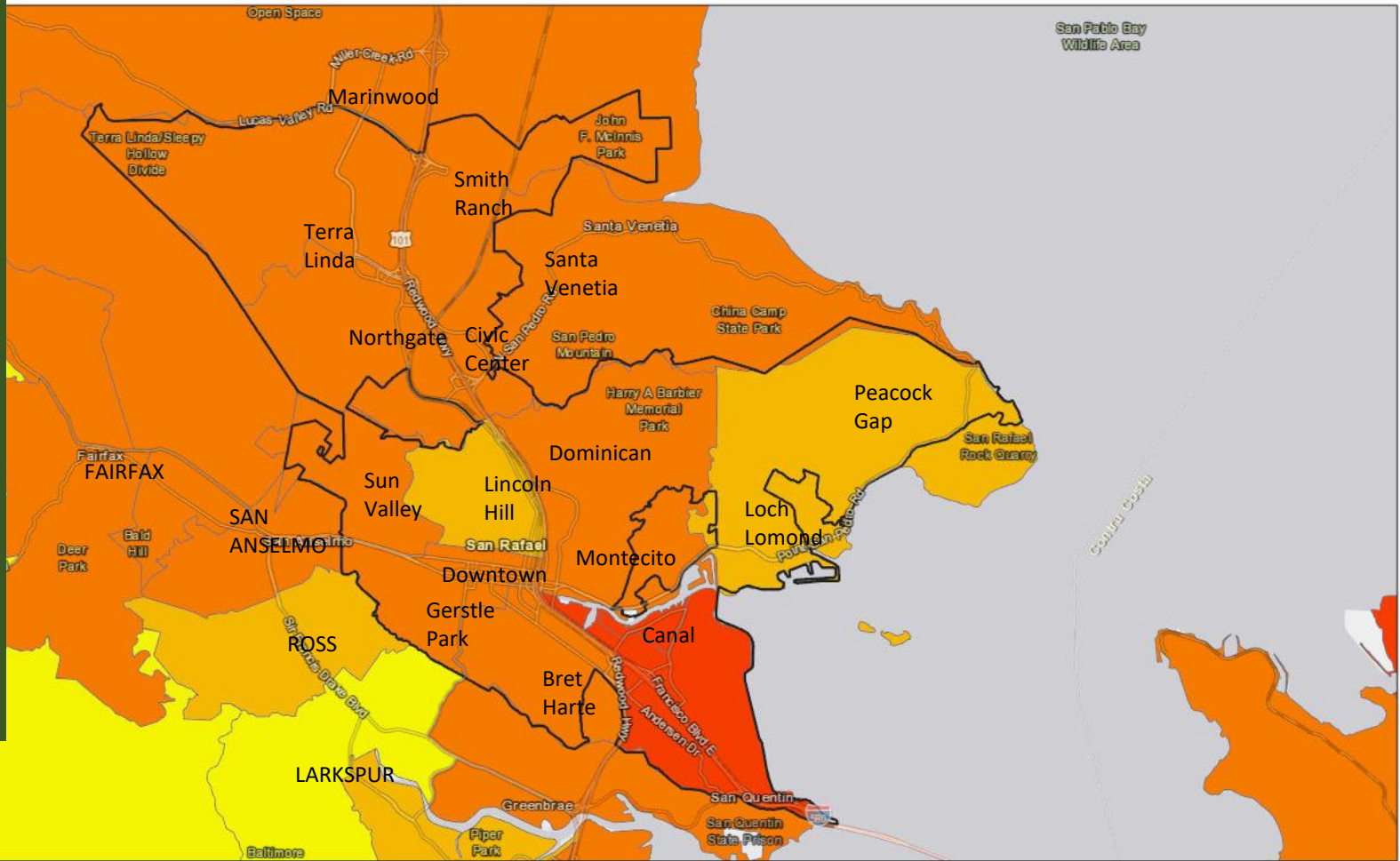
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Figure 36: Percent of Homeowners Spending More than 30% of Income on Housing – Marin County and Vicinity

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

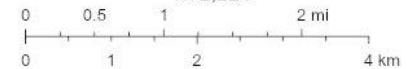
< 20%

20% - 40%

40% - 60%

60% - 80%

1:72,224



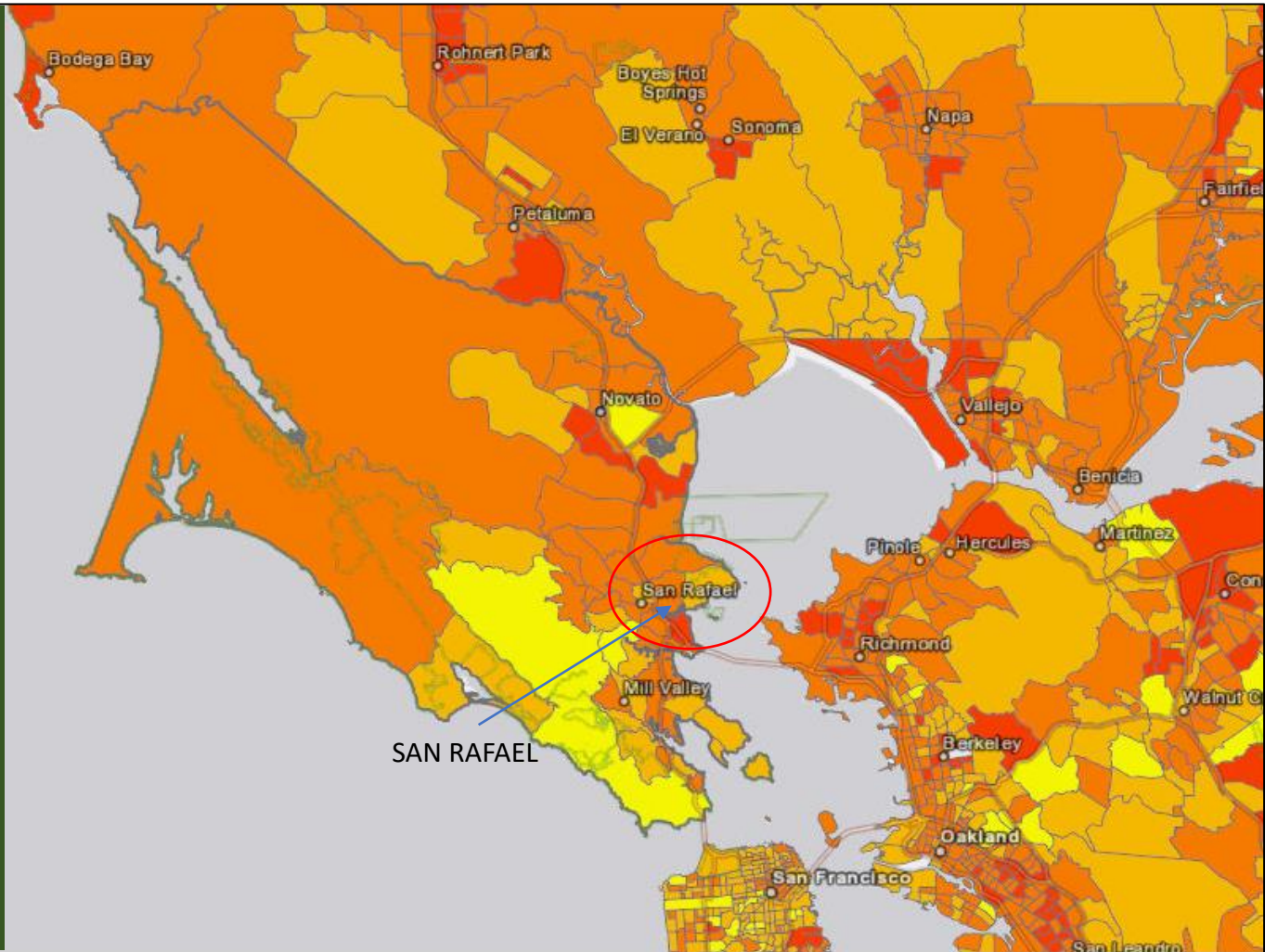
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

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 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

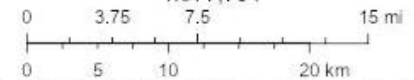
< 20%

20% - 40%

40% - 60%

60% - 80%

1:577,791



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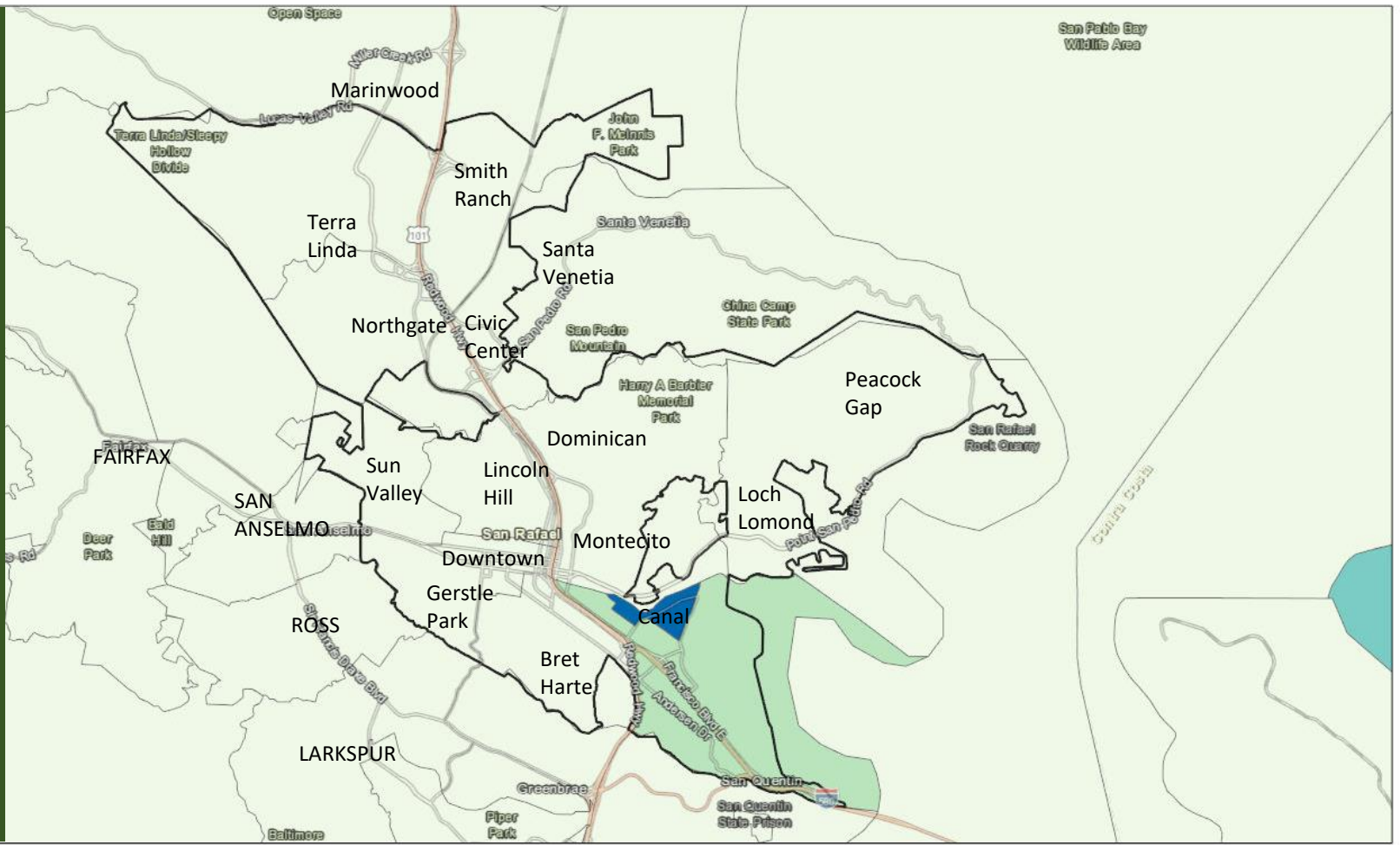
CA HCD

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 user community

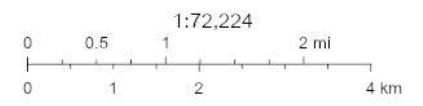
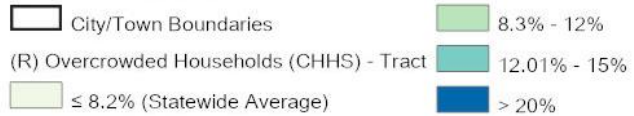
Figure 38: Percent of Renters Spending More than 30% of Income on Housing – Marin County and Vicinity

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



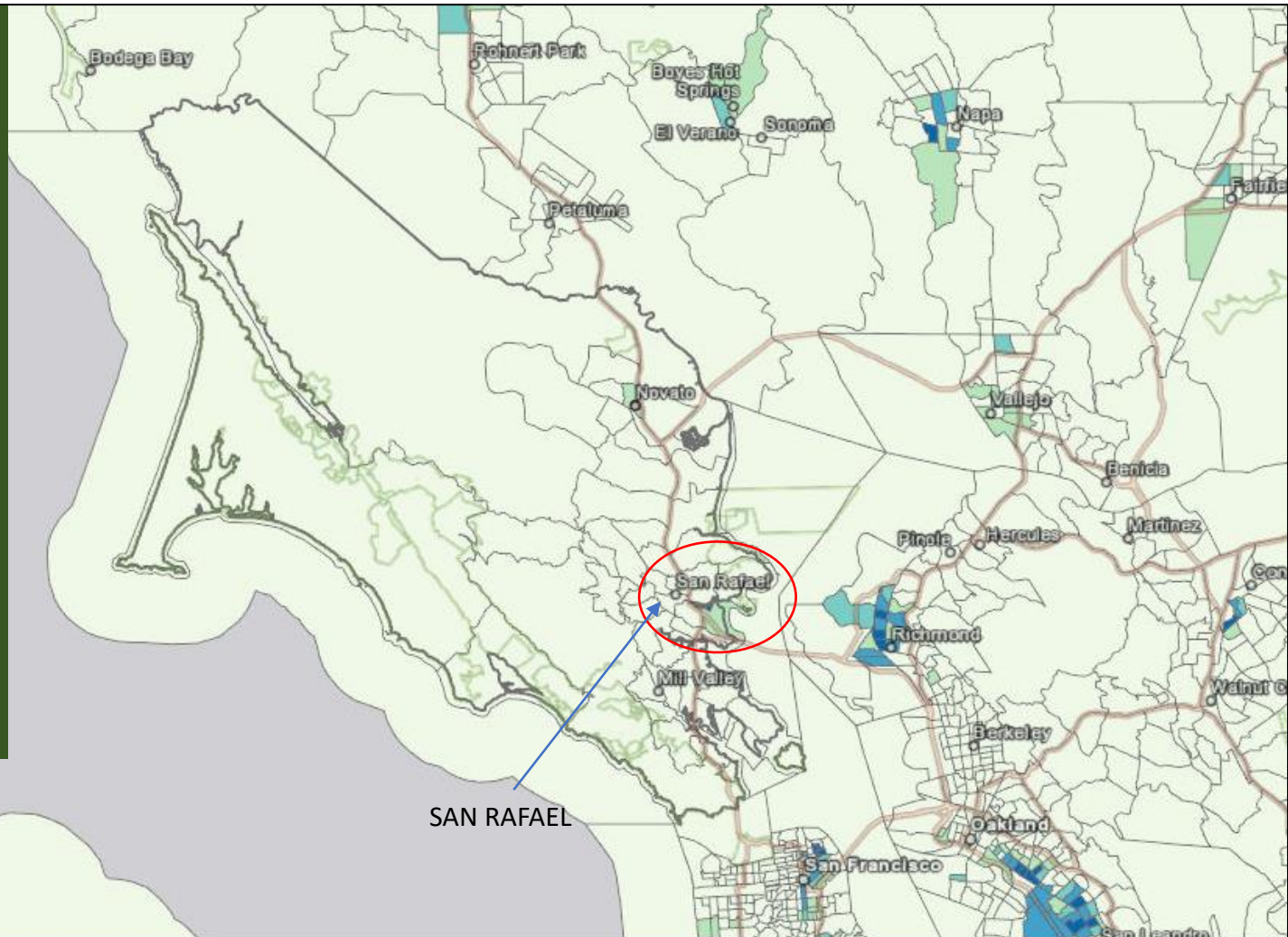
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County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development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

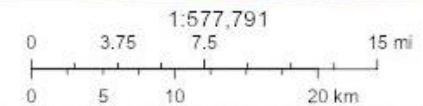
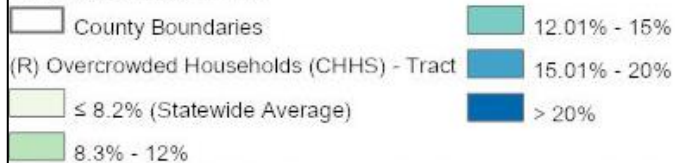
Figure 39: Overcrowded Households in San Rafael

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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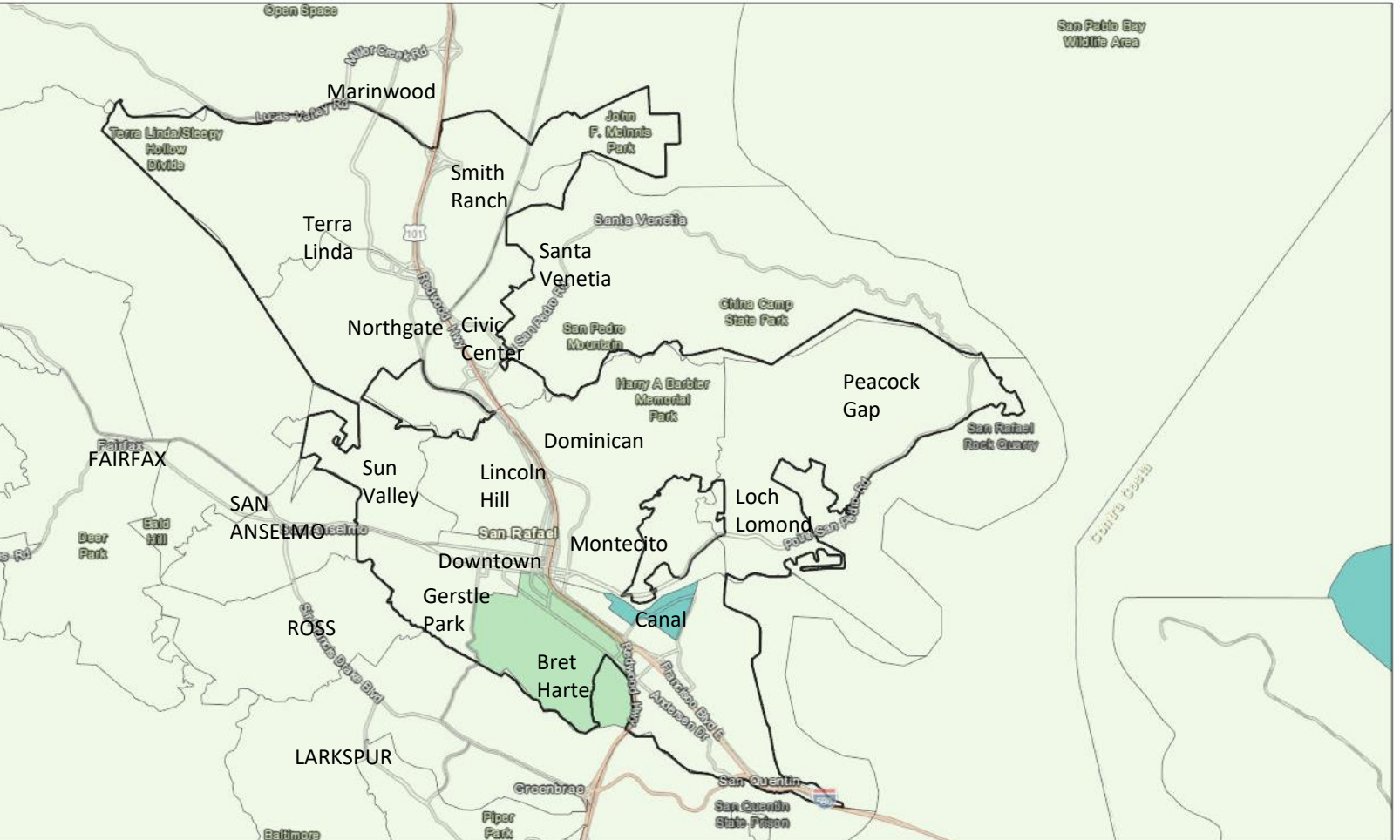
CA HCL

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

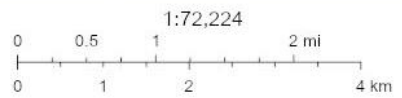
What does this map tell us?

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



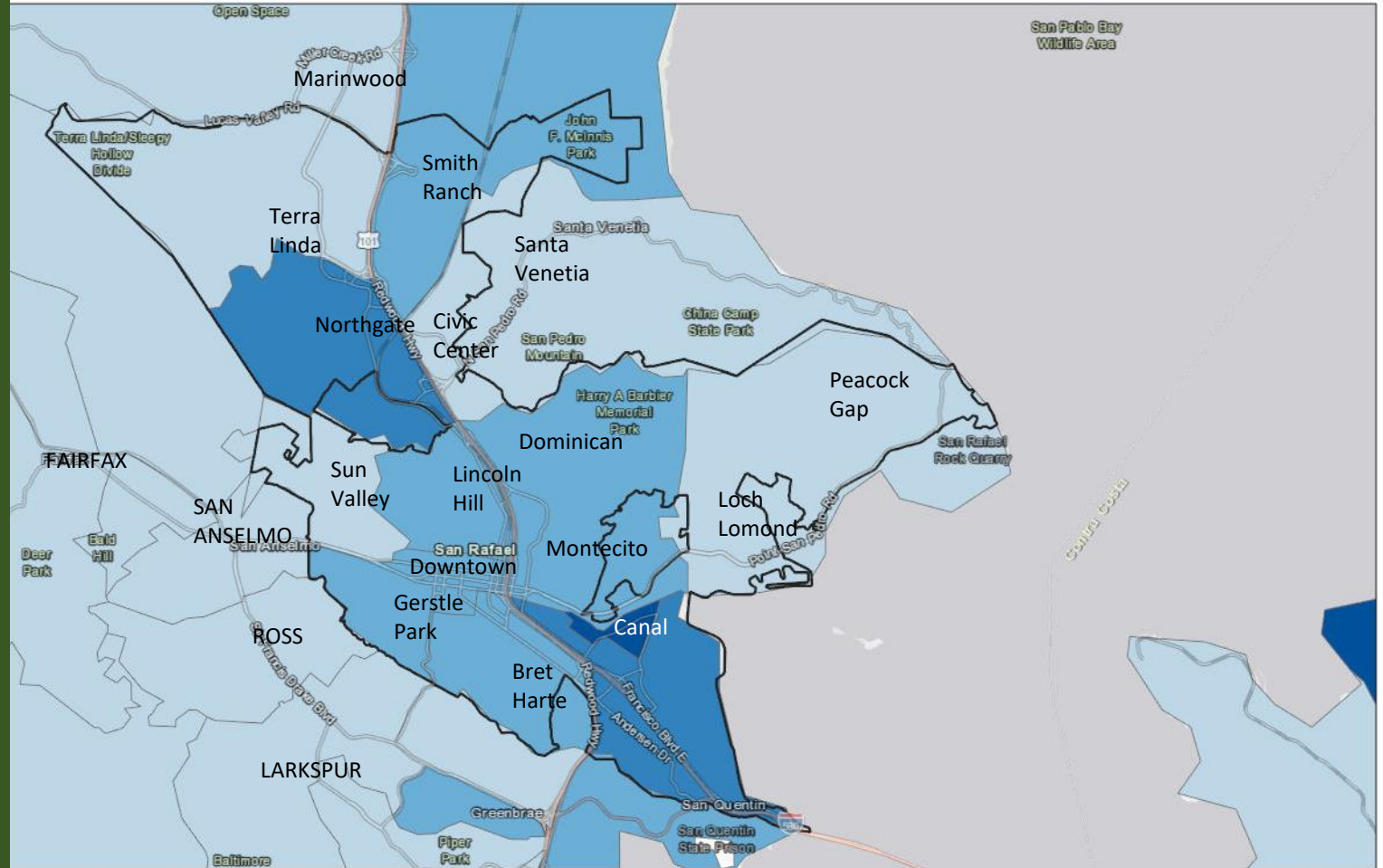
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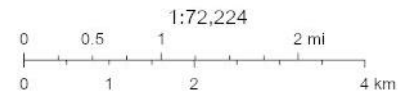
Figure 41: Severely Overcrowded Households in San Rafael

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



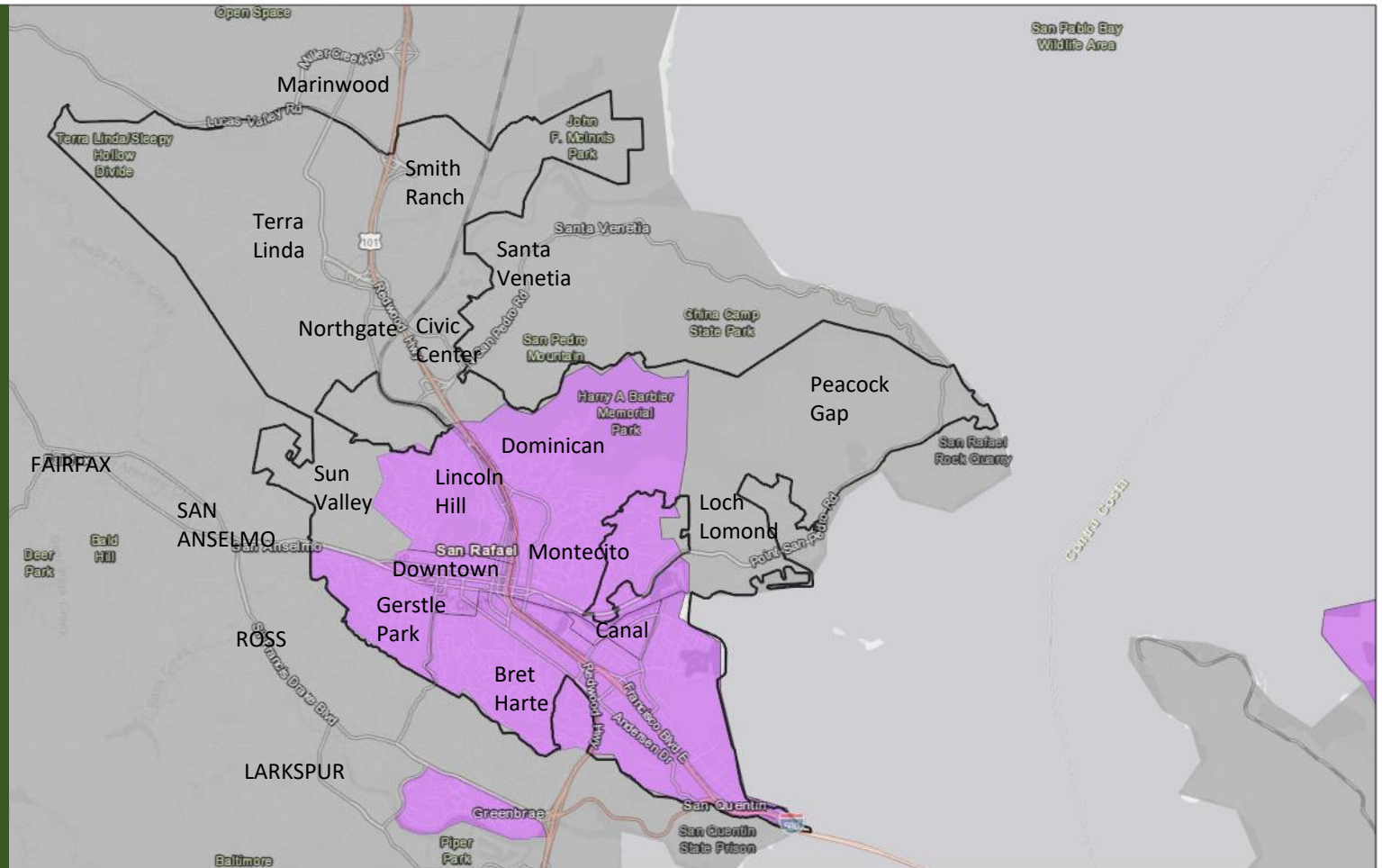
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County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development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



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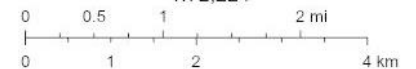
City/Town Boundaries

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

Vulnerable

Other

1:72,224



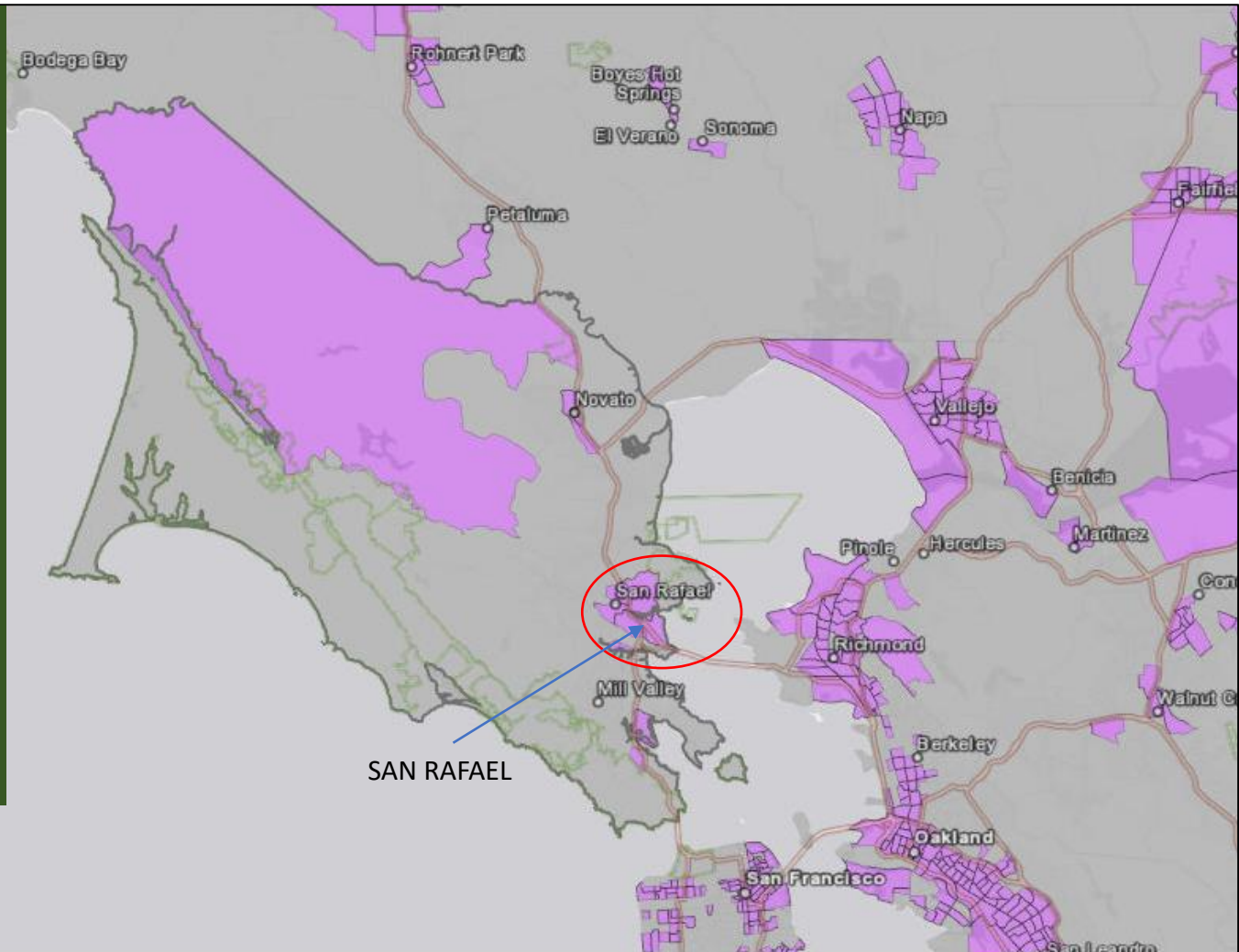
County of Marin, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

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.



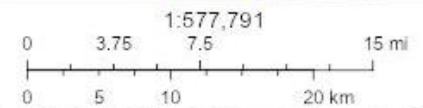
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County Boundaries

Other

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

Vulnerable



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