

COUNTY OF MARIN

2025-2029 Consolidated Plan and 2025 Annual Action Plan



Prepared by
Mosaic Community Planning, LLC for the
Marin County Community Development Agency
Housing & Federal Grants Division

Submitted May 16, 2025

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FIVE-YEAR CONSOLIDATED PLAN

For Program Years 2025 to 2029

ANNUAL ACTION PLAN

For Program Year 2025

COUNTY OF MARIN, CALIFORNIA

Community Development Agency
Housing and Grants Division

Prepared for the County of Marin by Mosaic Community Planning, LLC



EXECUTIVE SUMMARY

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

Every five years, the County of Marin must prepare a strategic plan (known as the Consolidated Plan) which governs the use of federal housing and community development grant funds that it receives from the United States Department of Housing and Urban Development (HUD). When preparing a Consolidated Plan, grantees must assess the needs and issues in their jurisdictions as a part of their preparation of these documents. As such, the development of this plan relies heavily on community input to ensure that the grantee's actions and funded projects align with residents' most pressing housing, community development, and support service needs.

The grant funds received from HUD by the County that are covered by the Consolidated Plan include:

- Community Development Block Grant (CDBG) Program
- Home Investment Partnerships Act (HOME) Program

The County must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period. These yearly plans detail how funded projects meet the needs identified in the Consolidated Plan. Together, these plans serve as the County's yearly applications that are required for the County to receive the annual allocations from the grant programs mentioned above.

Additionally, the Consolidated Annual Performance Evaluation Report (CAPER) is submitted as a yearly report that evaluates how the grantee has progressed on goals identified in its Consolidated Plan and Annual Action Plans. The Housing and Grants Division of the Marin County Community Development Agency (CDA) is the lead agency responsible for the submission of these plans to HUD. Public participation, stakeholder input, survey data, and existing plans were used to identify priority goals and funding priorities listed in the section below.

Summarize the objectives and outcomes identified in the Plan

The community engagement that took place for the Consolidated Planning process identified the following project goals and funding priorities that were adopted by the Priority Setting Committee (PSC) on Thursday, December 5, 2024:

Housing Goals

- Downpayment Assistance – Support organizations providing downpayment assistance for first-time homebuyers
- Homeowner Housing – Acquisition, construction, and rehabilitation
- Rental Housing – Acquisition, construction, and rehabilitation
- Special Needs Housing – Acquisition, construction, and rehabilitation

Priorities:

- Housing activities benefitting extremely low-income persons (earning 30% Area Median Income or less).

- Multi-bedroom units available to families
- Land trust model in eastern Marin that provides home ownership opportunities, with specific inclusion for protected classes to be prioritized

Community Infrastructure and Capital Projects Goals

- Accessibility Improvements
- Community Facilities*
- Pedestrian Safety Improvements
- Youth Facilities

Community facilities – includes facilities that provide spaces for community gathering such as community centers, recreation centers, parks, pools, libraries, etc.

Priorities:

- Childcare Centers (including Home Daycares) and Youth Centers
- Homeless and Domestic Violence Shelters

Public Services Goals

- Basic Health Services
- Behavioral Health and Recovery Services
- Children and Youth Services
- Domestic Violence Services
- Economic Development Assistance for Businesses including Microenterprise
- Education and Job Training
- Food Security
- Housing Stability and Support Services
- Legal Services
- Senior Services
- Subsistence Payments

Priorities:

- Children and Youth Services*
- Housing Stability and Support Services*

* **Children and Youth Services** – includes services that target low-income families and address disparities in access to early childhood education, high costs of childcare countywide, and youth activities. Programs and services include but are not limited to supporting childcare scholarships, extracurricular activities, youth engagement and job training, therapeutic services, transportation, home visitations, and family legal supports.

* **Housing Stability & Support Services** – includes services that assist individuals and families in accessing stable housing, prevent discrimination in housing choice, and aid renters in maintaining stable housing. Programs and services include but are not limited to fair housing counseling, legal support, housing locators, and down payment and rental assistance.

Evaluation of past performance

The CAPER evaluates how the grantee has worked towards the long-term goals outlined in the

Consolidated Plan and yearly goals identified in the Annual Action Plans. The County's most recent 2023 CAPER was submitted to HUD on December 17, 2024 and included the following yearly progress summary on its 2020-2024 Consolidated Plan and 2023 Annual Action Plan goals:

Goal #1: Create and preserve housing affordability, accessibility, and quality

- 99 rental units rehabilitated
- 40 homeowner units constructed

Goal #2: Assist populations with special needs

- 7,478 Individuals with improved physical access to services

Goal #3: Enhanced community and public facilities and spaces

- 201 individuals assisted through public facility or infrastructure activities other than low/moderate income housing benefit

Goal #4: Services to foster security and economic advancement

- 6,607 individuals assisted through Public Service Activities other than Low/Moderate Income Housing Benefit
- 270 households assisted through Public Service Activities for Low/Moderate Income Housing Benefit

Summary of Citizen Participation Process and consultation process

An important component of the development for this Consolidated Plan involved gathering community input regarding housing, community development, and support service needs in Marin County. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including community meetings, focus groups, interviews, a website comment form, and a community-wide survey. Each of these approaches is briefly summarized here, with greater detail provided in the engagement overview of the Plan.

Community Meetings

The County engaged residents through community meetings held in Novato, San Rafael, West Marin, and Marin City through partnerships with existing organizations in these regions. In these meetings, project staff shared information about the housing and community development planning process, the consolidated planning process, and described available options to engage further through the survey. A total of approximately 59 members of the public participated in these neighborhood meetings. Dates and locations of the meetings are provided below, with all meetings being held from 6:00pm to 8:00pm.

- Novato (with North Marin Community Services): Wednesday, October 16, 2024 at the North Marin Community Services Community Room
- West Marin (with West Marin Community Services): Thursday, October 17 at the Point Reyes Presbyterian Sanctuary Room
- San Rafael (with Fair Housing Advocates of Northern California) Monday, October 21 at the VenturePad Conference Room
- Marin City (with Performing Stars of Marin) Tuesday, October 22 at the Marguerita C. Johnson Senior Center

Focus Groups

In partnership with various community organizations, the planning team engaged in targeted outreach to include the perspectives of the county's unhoused, Asian, Latino, and families with children populations.

- Wednesday, October 16, 2024 with Homeward Bound of Marin
- Thursday, October 17, 2024 with Adopt-a-Family
- Friday, October 18, 2024 with Marin Asian Advocacy Project
- Saturday, October 19, 2024 with Canal Alliance

These focus groups typically began with a brief explanation of the Consolidated Plan, followed by an open discussion about housing needs, neighborhood conditions, and community resources in Marin County. A combined total of 50 attendees participated in these focus groups.

Stakeholder Interviews

Over the course of the Consolidated Planning process, the team conducted a total of 8 stakeholder interviews representing a range of perspectives, including disability access, broadband, economic development, education, and service providers. Interview questions focused on identifying housing, community development, & support service needs, disparities in access to resources & services, and ideas for funding allocation.

Pop-Ups at Community Events

The planning team hosted pop-up information tables at existing events and in community gathering spaces across Marin County. At information tables, visitors could complete the survey in hard copy format, participate in a priority funding exercise, have informal discussions with the planning team, and receive flyers about the project, survey, and various housing resources and programs available in the County. In total, the planning team attended 6 pop-up community events, engaging with over 80 Marin County residents.

Community Survey

Between September 24th to November 1st of 2024, online and paper surveys were available in English, Spanish, and Vietnamese to gather community input regarding funding priorities. Surveys were publicized via the County email list, email newsletters and social media accounts of local nonprofit service and housing organizations, the Marin County Free Library, and all other events described above. A total of 380 surveys were collected, with 330 in English, 40 in Spanish, and 10 in Vietnamese.

Summary of public comments

Marin County held a public comment period () and a public hearing on June 10, 2025 to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the Marin County Board of Supervisors and submission to HUD. Comments received during the public comment period are included in this plan's Appendix C. Public comment collected during community outreach process to inform the Consolidated Plan can be found in the 2025-2029 Consolidated Plan Engagement Findings attachment.

Summary of comments or views not accepted and the reasons for not accepting them

All public comments were accepted and taken into consideration in preparing the Consolidated Plan.

Summary

See above.

THE PROCESS

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

Describe agency/entity responsible for preparing the consolidated plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1. Responsible Agencies

| Agency Role | Name | Department/Agency |
|--------------------|--------------|--|
| Lead Agency | MARIN COUNTY | |
| CDBG Administrator | MARIN COUNTY | Community Development Agency, Housing & Grants |
| HOME Administrator | MARIN COUNTY | Community Development Agency, Housing & Grants |
| ESG Administrator | | |

Narrative

N/A

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

With a focus on engaging with historically hard-to-reach populations, the County of Marin held a series of public meetings, resident focus groups, stakeholder meetings, and pop-up engagement opportunities throughout Fall 2024.

Community Meetings

The County engaged residents through community meetings held in Novato, San Rafael, West Marin, and Marin City through partnerships with existing organizations in these regions. In these meetings, project staff shared information about the housing and community development planning process, the consolidated planning process, and described available options to engage further through the survey. A total of approximately 59 members of the public participated in these neighborhood meetings. Dates and locations of the meetings are provided below, with all

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Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(i)).

The County of Marin works closely with public and private sector providers to ensure delivery of services to residents and to promote interagency communication and planning. The County has representatives on many non-profit agency boards and advisory committees, including the Marin Housing Authority's Board of Commissioners and Marin County Workforce Development Board. The County's Community Development Agency and Health & Human Services (HHS) also work with a variety of housing, health, mental health, and service agencies to gather data and identify gaps in services. In allocating CDBG and HOME funding, Marin County considers activities that will enhance linkages between housing and services. For example, the County provided CDBG funds to support the provision of academic enrichment, afterschool programs, and childcare; food access and food distribution services; home and roommate matches and comprehensive fair housing services by a HUD-certified Housing Counseling Agency; and access to basic health services.

In developing this Consolidated Plan, the County strove to include input from housing providers, developers, community organizations, service agencies, and historically hard-to-reach populations including the unhoused population, families with children, immigrant populations, and racial or ethnic minorities. In addition to consulting with the Marin Housing Authority, the planning team held focus groups and meetings in collaboration with organizations providing a variety of services in the region, including homeless, housing, immigrant, family, and health services.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Marin County comprises the Marin County Continuum of Care (CoC), which the County HHS assists in the administration of. The Homeless Policy Steering Committee (HPSC) oversees this work, and includes representatives from a variety of perspectives, including but not limited to homeless services and housing providers, veteran services, support services, city officials, and county representatives. The HPSC works on year-round efforts to identify the needs of homeless individuals and families in the county and on the development of long-term strategic plans. Other core responsibilities of the HPSC include:

- Involving key local stakeholders in establishing a community-wide response to the complex problem of homelessness
- Analyzing relevant data to identify the most effective mix of homeless services and housing for Marin
- Setting priorities for programs and designing evaluation processes
- Providing final approval for the Marin CoC application submission to HUD
- Oversight of the implementation of the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH)
- Oversight of the CoC's Homeless Management Information System (HMIS).
- Monitoring implementation of the CoC's 10 Year Plan

In Fall 2017, the Marin CoC began a Coordinated Entry System (CES), which offers three ways for people experiencing homelessness to access housing and services: 1) provider sites, 2)

through outreach, or 3) through the phone.¹ Under federal guidance, the Marin CoC uses the CES to match households with the most appropriate housing and service interventions based on their needs, with the goals of prioritizing resources and preventing or reducing the time of homelessness. The Marin CoC provides a full continuum of housing services to homeless persons, including chronically homeless individuals and families, families with children, veterans, unaccompanied, youth, and persons at risk of homelessness through outreach and engagement, emergency and transitional shelter, rapid re-housing, and permanent supportive housing.

Describe consultation with the continuum(s) of care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The County does not receive Emergency Solutions Grants (ESG) program funding from HUD. Marin CoC providers receive noncompetitive funding through the ESG Balance of State process administered by the State of California's Department of Housing and Community Development and participate in the ESG Balance of State regional competition for competitive funding. Marin CoC develops local performance standards based on the criteria outlined in the ESG Balance of State Notice of Funding Availability (NOFA), evaluates applicant performance according to these standards, and recommends applicants to the ESG Balance of State process. The placement of Housing and Federal Grants Division staff on the HPSC allows for enhanced coordination between these processes.

¹ Marin County, "MARIN COUNTY HOMELESS COORDINATED ENTRY SYSTEM". Nov 2020. <https://www.marincounty.org/-/media/files/departments/cd/housing/homekey/20201106-marin-ces-twopager-for-public.pdf?la=en>

Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2. Agencies, groups, organizations who participated

| | Agency/Group/Organization | Type | Section of Plan Addressed | Consultation |
|---|---|---|--|-----------------------------|
| 1 | Adopt a Family | <ul style="list-style-type: none"> • Services – Children • Services – Homeless | <ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs – Families with Children | Public meeting, focus group |
| 2 | Age Friendly Sausalito | <ul style="list-style-type: none"> • Services – Elderly Persons | <ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs | Public meeting |
| 3 | Agricultural Institute of Marin | <ul style="list-style-type: none"> • Other – Food Services | <ul style="list-style-type: none"> • Housing Need Assessment | Pop-up |
| 4 | Canal Alliance | <ul style="list-style-type: none"> • Services – Education • Services – Employment • Services – Health • Neighborhood Organization | <ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs • Anti-Poverty Strategy | Focus group, pop-up |
| 5 | Come to the Table | <ul style="list-style-type: none"> • Neighborhood Organization | <ul style="list-style-type: none"> • Economic Development • Anti-Poverty Strategy | Public meeting |
| 6 | EAH Housing | <ul style="list-style-type: none"> • Housing | <ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis | Public meeting |
| 7 | Fair Housing Advocates of Northern California | <ul style="list-style-type: none"> • Services – Fair Housing | <ul style="list-style-type: none"> • Housing Need Assessment | Public meeting |
| 8 | Habitat for Humanity Greater San Francisco | <ul style="list-style-type: none"> • Housing | <ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis | Public meeting |
| 9 | Homeward Bound of Marin | <ul style="list-style-type: none"> • Services – Homeless • Shelter - Homeless • Housing - Homeless | <ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Chronically Homeless • Homeless Needs - Families with Children • Homeless Needs – Veterans • Homeless Needs - Unaccompanied Youth | Focus group |

| | | | | |
|----|--|---|--|----------------|
| 10 | Hope Housing Community Land Trust | <ul style="list-style-type: none"> • Housing | <ul style="list-style-type: none"> • Housing Need Assessment | Public meeting |
| 11 | Integrated Community Services | <ul style="list-style-type: none"> • Services – Persons with Disabilities | <ul style="list-style-type: none"> • Non-Homeless Special Needs • Anti-Poverty Strategy | Interview |
| 12 | Marin Asian Advocacy Project | <ul style="list-style-type: none"> • Services – immigrant populations | <ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs | Focus group |
| 13 | Marin Childcare Council | <ul style="list-style-type: none"> • Services – Children | <ul style="list-style-type: none"> • Housing Need Assessment | Public meeting |
| 14 | Marin County Health and Human Services | <ul style="list-style-type: none"> • Services – Health • Services – Children • Child Welfare Agency • Other Government - County | <ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs • Homeless Needs - Families with Children | Interview |
| 15 | Marin County Commission on Aging | <ul style="list-style-type: none"> • Other Government - County | <ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs | Pop-up |
| 16 | Marin County Cooperation Team | <ul style="list-style-type: none"> • Services – Children • Neighborhood Organization | <ul style="list-style-type: none"> • Housing Need Assessment • Anti-Poverty Strategy | Public meeting |
| 17 | Marin County Department of Information Services and Technology | <ul style="list-style-type: none"> • Services - Narrowing the Digital Divide • Services - Broadband Internet Service Providers | <ul style="list-style-type: none"> • Market Analysis | Interview |
| 18 | Marin County Public Works | <ul style="list-style-type: none"> • Services – Persons with Disabilities • Other Government - County | <ul style="list-style-type: none"> • Non-Homeless Special Needs | Interview |
| 19 | Marin County Office of the County Executive | <ul style="list-style-type: none"> • Other Government - County | <ul style="list-style-type: none"> • Housing Need Assessment • Economic Development • Anti-Poverty Strategy | Interview |
| 20 | Marin County Office of Emergency Management | <ul style="list-style-type: none"> • Agency - Emergency Management • Other Government - County | <ul style="list-style-type: none"> • Market Analysis | Interview |
| 21 | Marin Foster Care Association | <ul style="list-style-type: none"> • Services – Children | <ul style="list-style-type: none"> • Homeless Needs - Families with Children | Public meeting |

| | | | | |
|----|--------------------------------------|--|--|----------------|
| | | | <ul style="list-style-type: none"> • Homelessness Needs - Unaccompanied Youth | |
| 22 | Marin County Office of Education | <ul style="list-style-type: none"> • Services – Education | <ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Families with Children • Homeless Needs - Unaccompanied Youth | Interview |
| 23 | North Marin Community Services | <ul style="list-style-type: none"> • Services – Children • Services – Education • Neighborhood Organization | <ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis | Public meeting |
| 24 | Novato Unified School District | <ul style="list-style-type: none"> • Services – Education | <ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Homeless Needs - Families with Children | Public meeting |
| 25 | Performing Stars of Marin | <ul style="list-style-type: none"> • Services – Children • Neighborhood Organization | <ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Homeless Needs - Families with Children | Public meeting |
| 26 | The Children’s Network | <ul style="list-style-type: none"> • Child Welfare Agency | <ul style="list-style-type: none"> • Housing Need Assessment | Public meeting |
| 27 | Two Valleys Community Land Trust | <ul style="list-style-type: none"> • Housing | <ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis | Public meeting |
| 28 | West Marin Community Resiliency Team | <ul style="list-style-type: none"> • Services – Health • Neighborhood Organization | <ul style="list-style-type: none"> • Housing Needs Assessment | Pop-up |
| 29 | West Marin Community Services | <ul style="list-style-type: none"> • Services – Children • Neighborhood Organization | <ul style="list-style-type: none"> • Housing Need Assessment • Economic Development • Market Analysis | Public meeting |

Identify any Agency Types not consulted and provide rationale for not consulting:

Efforts were made to consult as broad a group of community stakeholders as possible. Outreach regarding community meetings and survey were distributed to stakeholders by partner organizations and County staff through public notices, flyers, electronic newsletters, and social media posts. No agency types were excluded from participation.

Describe other local/regional/state/federal planning efforts considered when preparing the Plan.

Table 3. Other local / regional / federal planning efforts

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--|---|--|
| Analysis of Impediments to Fair Housing Choice (AI) | Marin County Community Development Agency | Both address housing and service issues in the County for members of protected classes. Findings directly inform broader goals of the Consolidated Plan and prioritization of funding. |
| 2024 Annual Action Plan | Marin County Community Development Agency | Both address housing and service issues in the County for members of protected classes. Findings directly inform broader goals of the Consolidated Plan and prioritization of funding. |
| Continuum of Care Strategic Plan | Marin County Health and Human Services | Both address housing and service issues in the County |
| Housing Element | Marin County Community Development Agency | Part of the Countywide Plan below, both address housing issues in the County |
| Marin Countywide Plan | Marin County Community Development Agency | Both address housing and development issues |
| Growing Together – Advancing Housing Solutions for Workers in West Marin | CSB Philanthropic Solutions | Both address housing issues in West Marin |
| 2024 Annual PHA Plan | Housing Authority of the County of Marin | Both address housing issues in the County |

Describe cooperation and coordination with other public entities, including the state and any adjacent units of general local government, in the implementation of the consolidated plan (91.215(l))

In implementing the PY2025-2029 Five-Year Consolidated Plan, the County of Marin will coordinate with a variety of other public entities to make the most efficient use of limited CDBG funds. Representatives from several county and state agencies provided input for the development of this plan, including Marin County Health and Human Services, Public Works, Office of Emergency Management, and Information Services and Technology. The County has a strong history of collaboration with the Marin Housing Authority, shares Board members who are on their Board of Commissioners, and will continue to cooperate with the Housing Authority in future program years.

The Countywide Priority Setting Committee (PSC) oversees the implementation of the Consolidated Plan, CDBG, and HOME programs. The PSC is comprised of 1 elected Councilmember from each city and town in Marin (10 total), 1 member of the Marin County Board of Supervisors, and 7 community members representing racial and ethnic minorities and people with disabilities. The PSC provides direct coordination with the councils of each neighboring city and town in Marin and ensures cooperation among these public entities in the implementation of the Consolidated Plan. Additionally, the County collaborates with staff from its two largest cities— Novato and San Rafael— on projects receiving federal grant funds to ensure priority impact and effectiveness.

The County will also leverage a variety of additional funding sources, including several available from the state, to address priority affordable housing and community development needs identified in this Consolidated Plan. For example, the County uses California Department of Housing and Community Development (HCD) grant funds such as the Permanent Local Housing Allocation (PLHA) to expand access to affordable housing.

Narrative (optional):

N/A

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

Summarize citizen participation process and how it impacted goal-setting

With a focus on engaging with historically hard-to-reach populations, the County of Marin held a series of public meetings, resident focus groups, stakeholder meetings, and pop-up engagement opportunities throughout Fall 2024.

Community Meetings

The County engaged residents through community meetings held in Novato, San Rafael, West Marin, and Marin City through partnerships with existing organizations in these regions. In these meetings, project staff shared information about the housing and community development planning process, the consolidated planning process, and described available options to engage further through the survey. A total of approximately 59 members of the public participated in these neighborhood meetings. Dates and locations of the meetings are provided below, with all meetings being held from 6:00pm to 8:00pm.

- Novato (with North Marin Community Services): Wednesday, October 16, 2024 at the North Marin Community Services Community Room

- West Marin (with West Marin Community Services): Thursday, October 17 at the Point Reyes Presbyterian Sanctuary Room
- San Rafael (with Fair Housing Advocates of Northern California) Monday, October 21 at the VenturePad Conference Room
- Marin City (with Performing Stars of Marin) Tuesday, October 22 at the Marguerita C. Johnson Senior Center

Focus Groups

In partnership with various community organizations, the planning team engaged in targeted outreach to include the perspectives of the county’s unhoused, Asian, Latino, and families with children populations.

- Wednesday, October 16, 2024 with Homeward Bound of Marin
- Thursday, October 17, 2024 with Adopt-a-Family
- Friday, October 18, 2024 with Marin Asian Advocacy Project
- Saturday, October 19, 2024 with Canal Alliance

These focus groups typically began with a brief explanation of the Consolidated Plan, followed by an open discussion about housing needs, neighborhood conditions, and community resources in Marin County. A combined total of 50 attendees participated in these focus groups.

Stakeholder Interviews

Over the course of the Consolidated Planning process, the team conducted a total of 8 stakeholder interviews representing a range of perspectives, including disability access, broadband, economic development, education, and service providers. Interview questions focused on identifying housing, community development, & support service needs, disparities in access to resources & services, and ideas for funding allocation.

Pop-Ups at Community Events

The planning team hosted pop-up information tables at existing events and in community gathering spaces across Marin County. At information tables, visitors could complete the survey in hard copy format, participate in a priority funding exercise, have informal discussions with the planning team, and receive flyers about the project, survey, and various housing resources and programs available in the County. In total, the planning team attended 6 pop-up community events, engaging with over 80 Marin County residents.

Community Survey

Between September 24th to November 1st of 2024, online and paper surveys were available in English, Spanish, and Vietnamese to gather community input regarding funding priorities. Surveys were publicized via the County email list, email newsletters and social media accounts of local nonprofit service and housing organizations, the Marin County Free Library, and at all other events described above. A total of 380 surveys were collected, with 330 in English, 40 in Spanish, and 10 in Vietnamese.

The results of this robust community engagement work were then reviewed and summarized in the 2025-2029 Con Plan Engagement Findings attachment (see Appendix). These findings were presented to the PSC on December 5, 2024 and used to adopt the following project goals and fundings priorities:

Housing Goals

- Downpayment Assistance – Support organizations providing downpayment assistance

- for first-time homebuyers
- Homeowner Housing – Acquisition, construction, and rehabilitation
- Rental Housing – Acquisition, construction, and rehabilitation
- Special Needs Housing – Acquisition, construction, and rehabilitation

Priorities:

- Housing activities benefitting extremely low-income persons (earning 30% Area Median Income or less).
- Multi-bedroom units available to families (Required by the AI).
- Land trust model in eastern Marin that provides home ownership opportunities, with specific inclusion for protected classes to be prioritized (Required by the AI).

Community Infrastructure and Capital Projects Goals

- Accessibility Improvements
- Community Facilities
- Pedestrian Safety Improvements
- Youth Facilities

Priorities:

- Childcare Centers (including Home Daycares) and Youth Centers
- Homeless and Domestic Violence Shelters

Public Services Goals

- Basic Health Services
- Behavioral Health and Recovery Services
- Children and Youth Services
- Domestic Violence Services
- Economic Development Assistance for Businesses including Microenterprise
- Education and Job Training
- Food Security
- Housing Stability and Support Services
- Legal Services
- Senior Services
- Subsistence Payments

Priorities:

- Children and Youth Services*
- Housing Stability and Support Services*

* **Children and Youth Services** – includes services that target low-income families and address disparities in access to early childhood education, high costs of childcare countywide, and youth activities. Programs and services include but are not limited to supporting childcare scholarships, extracurricular activities, youth engagement and job training, therapeutic services, transportation, home visitations, and family legal supports.

* **Housing Stability & Support Services** – includes services that assist individuals and families in accessing stable housing, prevent discrimination in housing choice, and aid

renters in maintaining stable housing. Programs and services include but are not limited to fair housing counseling, legal support, housing locators, and down payment and rental assistance.

Citizen Participation Outreach

Table 4. Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons |
|------------|------------------|-------------------------------|--------------------------------|---|--|
| 1 | Public Meeting | Non-targeted/broad community | 15 attendees | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| | | Residents of Novato | 7 Spanish speakers | | |
| 2 | Public Meeting | Non-targeted/broad community | 5 attendees | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| | | Residents of West Marin | | | |
| 3 | Public Meeting | Non-targeted/broad community | 19 attendees | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| | | Residents of San Rafael | 5 Spanish speakers | | |
| 4 | Public Meeting | Non-targeted/broad community | Approximately 20 attendees | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| | | Residents of Marin City | 1 Spanish speaker | | |
| 5 | Focus Group | Minorities | 8 attendees | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| | | Non-English Speaking: Spanish | 3 Spanish speakers | | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons |
|------------|------------------|---|------------------------------------|---|--|
| 6 | Focus Group | Minorities Non-English Speaking: Spanish | 12 attendees, all Spanish speakers | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 7 | Focus Group | Other – Unhoused Population | 10 attendees | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 8 | Focus Group | Other – Families with Children | 8 attendees | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 9 | Pop-Up | Non-targeted/broad community | 15 people engaged | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 10 | Pop-Up | Non-targeted/broad community | 12 people engaged | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 11 | Pop-Up | Non-targeted/broad community | 15 people engaged | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 12 | Pop-Up | Non-targeted/broad community | 10 engaged | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 13 | Pop-Up | Non-targeted/broad community | 20 engaged | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 14 | Pop-Up | Non-targeted/broad community | 50 engaged | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons |
|------------|------------------------------------|------------------------------|--|---|--|
| 15 | Housing and Community Needs Survey | Non-targeted/broad community | A total of 380 survey responses with 330 in English, 40 in Spanish, and 10 in Vietnamese | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |
| 16 | Application Workshop | Non-targeted/broad community | On 01/29/25 the County held two workshops to review applications, hear from applicants, and provide staff with direction on recommendations. No community members attended. | No comments were received. | N/A |
| 17 | Newspaper Ad | Non-targeted/broad community | The County published 2 notices in the Marin Independent Journal announcing the survey and public meeting date on 10/12/24 and Countywide priority Setting Committee (PSC) meetings on 10/16/24 | No comments were received. | N/A |
| 18 | Press Releases | Non-targeted/broad community | The County issued 1 press release regarding the survey and community meetings on 09/25/2024 and 1 press release about the availability of funding on 01/22/25. | No comments were received. | N/A |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons |
|------------|------------------------------|------------------------------|--|---|--|
| 19 | Social Media and Email Lists | Non-targeted/broad community | Staff and organizational partners posted and distributed social media notices through Facebook and email listservs for the Community Needs Public Meetings and Community Survey. | See 2025-2029 ConPlan Engagement Findings attachment. | N/A |

NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Marin County. It relies on data from the U.S. Census, the 2013-2017 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Marin County.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2013-2017 5-Year American Community Survey, Marin County is home to 260,814 residents and 104,846 households. The county grew by about 6% since 2009, adding 14,103 residents and 3,760 households. Median household income in Marin County is estimated at \$104,703, up by about 19% since 2009.

Table 6 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 42,491 households in Marin County have low or moderate incomes (under 80% of HUD Adjusted Median Family Income (HAMFI)) and together comprise 41% of county households.

For many low- and moderate-income households in Marin County, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 7 through 12 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs, HUD-defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

- **Cost burden:** A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- **Overcrowding:** A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.

- Lack of complete kitchen facilities: A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
- Lack of complete plumbing facilities: A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Overall, the most common housing problem in Marin County is cost burdens, which impact 16,100 renters and 12,603 owners with incomes below 80% HAMFI. Severe cost burdens affect 9,447 renters and 7,965 owners with incomes under 80% HAMFI. While the primary housing issue facing low- and moderate-income residents is affordability, there are other housing needs in the county, including lack of complete plumbing and kitchen facilities; overcrowding; lead-based paint hazards; substandard housing; and homelessness. The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

Table 5. Housing Needs Assessment Demographics

| Demographics | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 246,711 | 260,814 | 6% |
| Households | 101,086 | 104,846 | 4% |
| Median Income | \$87,728.00 | \$104,703.00 | 19% |

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

Table 6. Total Households Table

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|-------------|---------------|---------------|----------------|-------------|
| Total Households | 15,638 | 11,750 | 15,103 | 9,389 | 53,000 |
| Small Family Households | 3,518 | 3,459 | 4,888 | 3,330 | 25,945 |
| Large Family Households | 840 | 639 | 638 | 399 | 2,879 |
| Household contains at least one person 62-74 years of age | 4,433 | 3,143 | 4,479 | 2,558 | 14,976 |
| Household contains at least one person age 75 or older | 3,621 | 2,893 | 2,802 | 1,557 | 4,830 |

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|-------------|---------------|---------------|----------------|-------------|
| Households with one or more children 6 years old or younger | 1,714 | 1,395 | 1,335 | 1,076 | 4,033 |

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

Housing Problems (Households with one of the listed needs)

Table 7. Housing Problems Table

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 405 | 320 | 260 | 30 | 1,015 | 19 | 0 | 69 | 0 | 88 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 565 | 355 | 180 | 74 | 1,174 | 90 | 70 | 15 | 15 | 190 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 613 | 469 | 624 | 135 | 1,841 | 30 | 4 | 39 | 45 | 118 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 5,038 | 2,217 | 828 | 93 | 8,176 | 3,692 | 2,205 | 1,923 | 894 | 8,714 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 899 | 1,740 | 2,964 | 848 | 6,451 | 887 | 1,408 | 2,289 | 1,883 | 6,467 |
| Zero/negative Income (and none of the above problems) | 644 | 0 | 0 | 0 | 644 | 283 | 0 | 0 | 0 | 283 |

Data Source: 2013-2017 CHAS

Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8. Housing Problems 2

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 6,602 | 3,369 | 1,893 | 327 | 12,191 | 3,827 | 2,280 | 2,048 | 954 | 9,109 |
| Having none of four housing problems | 2,515 | 2,630 | 4,695 | 3,422 | 13,262 | 1,739 | 3,450 | 6,442 | 4,680 | 16,311 |
| Household has negative income, but none of the other housing problems | 644 | 0 | 0 | 0 | 644 | 283 | 0 | 0 | 0 | 283 |

Data Source: 2013-2017 CHAS

Cost Burden > 30%

Table 9. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 2,069 | 1,837 | 1,440 | 5,346 | 942 | 871 | 1,637 | 3,450 |
| Large Related | 640 | 290 | 160 | 1,090 | 130 | 175 | 183 | 488 |
| Elderly | 2,430 | 1,339 | 1,211 | 4,980 | 2,934 | 2,171 | 1,865 | 6,970 |
| Other | 2,168 | 1,114 | 1,402 | 4,684 | 653 | 458 | 584 | 1,695 |

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Total need by income | 7,307 | 4,580 | 4,213 | 16,100 | 4,659 | 3,675 | 4,269 | 12,603 |

Data Source: 2013-2017 CHAS

Cost Burden > 50%

Table 10. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 1,740 | 908 | 243 | 2,891 | 842 | 632 | 737 | 2,211 |
| Large Related | 560 | 95 | 10 | 665 | 130 | 145 | 80 | 355 |
| Elderly | 2,021 | 926 | 408 | 3,355 | 2,210 | 1,161 | 804 | 4,175 |
| Other | 1,773 | 554 | 209 | 2,536 | 585 | 314 | 325 | 1,224 |
| Total need by income | 6,094 | 2,483 | 870 | 9,447 | 3,767 | 2,252 | 1,946 | 7,965 |

Data Source: 2013-2017 CHAS

Crowding (More than one person per room)

Table 11. Crowding Information - 1/2

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 982 | 654 | 689 | 179 | 2,504 | 105 | 20 | 54 | 45 | 224 |
| Multiple, unrelated family households | 170 | 119 | 60 | 0 | 349 | 15 | 54 | 0 | 15 | 84 |
| Other, non-family households | 74 | 70 | 64 | 40 | 248 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 1,226 | 843 | 813 | 219 | 3,101 | 120 | 74 | 54 | 60 | 308 |

Data Source: 2013-2017 CHAS

Table 12. Crowding Information – 2/2

| | Renter | | | | Owner | | | |
|--|--------------|----------------|----------------|-------|--------------|----------------|----------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |

Households with Children Present

Data Source: 2013-2017 CHAS

Describe the number and type of single person households in need of housing assistance.

Estimates of the number of non-elderly single persons in need of housing assistance are included in the “other, non-family” category of Table 9 and Table 10. This category includes multi-person households whose members are unrelated (e.g., roommates, unmarried partners, etc.). There are an estimated 6,379 single-person or multi-person unrelated households with incomes under 80% HAMFI who spend more than 30% of their income on housing. Single-person and multi-person unrelated households comprise 22% of all households with cost burdens. The majority (73%) are renters and the remaining 27% are homeowners.

Severe cost burdens impact 3,760 “other, non-family” households with incomes under 80% HAMFI, 67% of whom are renters. Single-person and multi-person unrelated households comprise 22% of all households with severe cost burdens.

Table 11 provides data for “other” household types which indicate that these households are significantly less likely to experience overcrowding than single-family households or multiple, unrelated family households. All recorded cases of overcrowding for this group were in renter households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

People with Disabilities

CHAS data provides estimates of housing need for Marin County households in which one or more residents have a disability. Housing needs by disability type for households with incomes under 80% HAMFI are outlined below:

- Hearing or vision impairment: There are an estimated 2,775 low- or moderate-income households with one or more housing problems (cost burden, overcrowding, lack of complete kitchen or plumbing facilities) where a household member has hearing or vision impairments.
- Ambulatory limitation: There are an estimated 3,660 low- or moderate-income households with housing problems where a household member has an ambulatory impairment.
- Cognitive limitation: There are an estimated 2,570 low- or moderate-income households with a housing need and a household member with a cognitive limitation.
- Self-care or independent living limitation: There are an estimated 3,055 low- or moderate-income households with a housing need and a household member who has a self-care or independent living limitation.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

The National Coalition Against Domestic Violence estimates that about 34.9% of women and 31.1% of men in California have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes, according to its 2020 report.² Applying these figures to the Marin County population results in an estimate that about 45,951 women and 39,528 men in Marin County have experienced any intimate partner violence in their lifetimes.

² https://assets.speakcdn.com/assets/2497/ncadv_california_fact_sheet_2020.pdf

What are the most common housing problems?

CHAS data indicates that the most common housing problems in Marin County regardless of tenure is unaffordable housing costs. More than two-thirds (68%) of low- and moderate-income households (incomes under 80% HAMFI) in Marin County experience cost burdens, and for 41% this cost burden is severe. Renter households are generally more likely to experience cost burdens than owners.

While the most common housing problem is affordability, about 3% of all households with incomes under 80% HAMFI experience substandard housing (i.e., lack of complete plumbing or kitchen facilities) and 7% experience overcrowding. Substandard housing impacts 1,073 households and overcrowding impacts 3,130. Community members also noted both overcrowding and substandard housing as housing issues in Marin County, in addition to issues related to housing affordability.

Are any populations/household types more affected than others by these problems?

Renter households are disproportionately affected by housing problems compared to owner households. Generally, lower income households are also more likely to experience one of the housing problems tracked by HUD. Table 7 indicates that renters with incomes less than 80% HAMFI comprise about 58% of households experiencing one or more housing problems, compared to only 34% of households countywide. Severest need occurs for households with incomes under 30% HAMFI, of whom 78% have one or more housing problems. In comparison, 75% of households with incomes from 30 to 50% HAMFI and 61% of households with incomes from 50 to 80% HAMFI have one or more housing problems. The next section examines housing need in more detail by looking at incidence of housing problems by race and ethnicity.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage jobs, rents that are more than 30 or 50% of their incomes, and unaffordable childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness may have additional issues present such as family conflicts, domestic violence, housing with code or safety violations, household members with a disability, criminal histories, histories of mental health issues or substance abuse, difficulty navigating systems to access public benefits or community services, temporary housing situations (couch surfing or doubling up), and prior experiences with homelessness.

For formerly homeless families and individuals nearing the termination of assistance, a top need is to secure safe, affordable permanent housing. Other needs may include access to job training, employment and education programs, including supportive employment agencies; access to Social Security disability and other benefits; linkages to health, mental health, and legal services; access to affordable transportation, childcare, and food; and other case management and supportive services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the

methodology used to generate the estimates:

Marin County does not develop local estimates of the number of households or individuals at-risk of homelessness. However, the Marin County Continuum of Care Written Standards of Service provide a definition of “imminent risk of homelessness,” as follows:

- Individuals or families in receipt of a court order resulting from an eviction action notifying them that they must leave within 14 days; or
- Individuals or families leaving a hotel or motel because of a lack of financial resources to stay; or
- Individuals or families who document and verify that they will be homeless within 14 days, have not identified subsequent residence, and lack the financial resources and support necessary to obtain permanent housing.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over 50% are most at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness.

Discussion

N/A

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to overall need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 13 through Table 16 identify the number of households experiencing one or more of the four housing problems by household race, ethnicity, and income level. The four housing problems include: (1) cost burden (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Very low income – up to 30% of the area median income (AMI) or \$58,750 for a family of four in the San Francisco Metropolitan Statistical Area (MSA);
- Low income – between 30 and 50% AMI or \$58,751 to \$97,900 for a family of four in the San Francisco MSA;
- Moderate income – between 50 and 80% AMI or \$97,901 to \$156,650 for a family of four in the San Francisco MSA; and
- Middle income – between 80 and 100% AMI or \$156,651 to \$195,800 for a family of four in the San Francisco MSA.

0%-30% of Area Median Income

Table 13. Disproportionately Greater Need 0 - 30% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 12,234 | 2,467 | 927 |
| White | 8,186 | 1,863 | 649 |
| Black / African American | 345 | 45 | 29 |
| Asian | 681 | 78 | 39 |
| American Indian, Alaska Native | 45 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 2,592 | 255 | 125 |

Data Source: 2013-2017 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Table 14. Disproportionally Greater Need 30 - 50% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 8,799 | 2,955 | 0 |
| White | 5,854 | 2,428 | 0 |
| Black / African American | 258 | 14 | 0 |
| Asian | 390 | 214 | 0 |
| American Indian, Alaska Native | 15 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 2,025 | 230 | 0 |

Data Source: 2013-2017 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Table 15. Disproportionally Greater Need 50 - 80% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 9,213 | 5,876 | 0 |
| White | 6,777 | 4,704 | 0 |
| Black / African American | 265 | 125 | 0 |
| Asian | 547 | 412 | 0 |
| American Indian, Alaska Native | 10 | 0 | 0 |
| Pacific Islander | 30 | 20 | 0 |
| Hispanic | 1,319 | 438 | 0 |

Data Source: 2013-2017 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Table 16. Disproportionally Greater Need 80 - 100% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,014 | 5,356 | 0 |
| White | 3,445 | 4,189 | 0 |
| Black / African American | 65 | 78 | 0 |
| Asian | 84 | 313 | 0 |
| American Indian, Alaska Native | 0 | 20 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 369 | 599 | 0 |

Data Source: 2013-2017 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Housing needs are most likely to impact the lowest income households. For households with incomes under 30% of the Area Median Income (AMI), more than three-fourths (78%) of households have a housing problem. Housing needs also impact 75% of households in the next income band (i.e., low-income households or those with incomes from 30 to 50% AMI). At moderate incomes (50 to 80% AMI) about 60% of households have one or more housing needs and at moderate incomes (80 to 100% AMI) about 43% are impacted by housing needs. Disproportionate housing needs impact Black or African American, Hispanic or Latino, and American Indian and Alaska Native households at various income levels, as described below.

Very Low Incomes

Overall, 78% of very low-income households have a housing problem. American Indian and Alaska Native households have a disproportionate need: 45 of the 49 American Indian or Alaska Native households in this income band have a housing problem (92%). No other group shows a disproportionate need.

Low Incomes

Overall, 75% of low-income households have a housing problem. Three racial or ethnic groups have disproportionate housing needs at this income level: 100% of American Indian and Alaska Native households (15 households); 95% of Black or African American households; and 90% of Hispanic or Latino households.

Moderate Incomes

Overall, 61% of moderate-income households have a housing problem. Two racial or ethnic groups have disproportionate housing needs at this income level: 100% of American Indian and Alaska Native households (10 households) and 75% of Hispanic or Latino households.

Middle Incomes

Overall, 43% of middle-income households have a housing problem. No racial or ethnic group in this income band shows a disproportionate housing need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to overall severe need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 17 through Table 20 identify the number of households experiencing one or more of the four severe housing problems by household race, ethnicity, and income level. The four severe housing problems include: (1) severe cost burdens (paying more than 50% of income for housing costs); (2) severe overcrowding (more than 1.5 people per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Very low income – up to 30% of the area median income (AMI) or \$58,750 for a family of four in the San Francisco Metropolitan Statistical Area (MSA);
- Low income – between 30 and 50% AMI or \$58,751 to \$97,900 for a family of four in the San Francisco MSA;
- Moderate income – between 50 and 80% AMI or \$97,901 to \$156,650 for a family of four in the San Francisco MSA; and
- Middle income – between 80 and 100% AMI or \$156,651 to \$195,800 for a family of four in the San Francisco MSA.

0%-30% of Area Median Income

Table 17. Severe Housing Problems 0 - 30% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 10,429 | 4,254 | 927 |
| White | 6,976 | 3,070 | 649 |
| Black / African American | 215 | 170 | 29 |
| Asian | 536 | 228 | 39 |

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| American Indian, Alaska Native | 45 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 2,456 | 384 | 125 |

Data Source: 2013-2017 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Table 18. Severe Housing Problems 30 - 50% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 5,649 | 6,080 | 0 |
| White | 3,818 | 4,450 | 0 |
| Black / African American | 138 | 135 | 0 |
| Asian | 270 | 344 | 0 |
| American Indian, Alaska Native | 15 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,310 | 975 | 0 |

Data Source: 2013-2017 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Table 19. Severe Housing Problems 50 - 80% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,941 | 11,137 | 0 |
| White | 2,700 | 8,770 | 0 |
| Black / African American | 0 | 385 | 0 |
| Asian | 192 | 762 | 0 |
| American Indian, Alaska Native | 0 | 10 | 0 |
| Pacific Islander | 0 | 50 | 0 |
| Hispanic | 919 | 848 | 0 |

Data Source: 2013-2017 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Table 20. Severe Housing Problems 80 - 100% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,281 | 8,102 | 0 |
| White | 1,057 | 6,605 | 0 |
| Black / African American | 0 | 143 | 0 |
| Asian | 39 | 359 | 0 |
| American Indian, Alaska Native | 0 | 20 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 180 | 784 | 0 |

Data Source: 2013-2017 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Severe housing needs are most likely to impact the lowest income households. For households with incomes under 30% of Area Median Income (AMI), about two-thirds (67%) of households have a severe housing problem. Forty-eight percent (48%) of low-income households (30 to 50% AMI) have a severe housing problem, as do 26% of moderate-income households (50 to 80% AMI) and 14% of middle-income households (80 to 100% AMI). Disproportionate severe housing needs impact Hispanic or Latino and American Indian and Alaska Native households at various incomes, as described below.

Very Low Incomes

Overall, 67% of very low-income households have a severe housing problem. Two groups have disproportionately high levels of need: 45 of the 49 (92%) American Indian and Alaska Native households and 83% of Hispanic or Latino households.

Low Incomes

Overall, about one-half (48%) of low-income households have a severe housing problem. Again, American Indian and Alaska Native households have a disproportionate need, with all of the 15 households in this income band having a severe housing problem. No other group shows a disproportionate need.

Moderate Incomes

Overall, about one-quarter (26%) of moderate-income households have a severe housing problem. Hispanic or Latino households are disproportionately impacted, with 52% having a severe housing problem. No other group shows a disproportionate need.

Middle Incomes

Fourteen percent (14%) of middle-income households have a severe housing problem, with no racial or ethnic group experiencing a disproportionate need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the need of any racial or ethnic group that has disproportionately greater levels of cost burdens or severe cost burdens in comparison to the county overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on the share of their income households spend on housing. Data is broken down into groups spending less than 30% of their income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, from whom housing as a share of income cannot be calculated. No racial or ethnic group has more than 2% of households with no or negative income.

Housing Cost Burden

Table 21. Greater Need: Housing Cost Burdens AMI

| Housing Cost Burden | <=30% | 30-50% | >50% | No/negative income (not computed) |
|--------------------------------|---------------|---------------|---------------|-----------------------------------|
| Jurisdiction as a whole | 64,354 | 20,103 | 19,429 | 934 |
| White | 53,999 | 15,554 | 14,360 | 649 |
| Black / African American | 789 | 583 | 353 | 29 |
| Asian | 3,455 | 863 | 920 | 39 |
| American Indian, Alaska Native | 93 | 10 | 60 | 0 |
| Pacific Islander | 24 | 30 | 0 | 0 |
| Hispanic | 4,467 | 2,569 | 3,277 | 125 |

Data Source: 2013-2017 CHAS

Discussion:

Table 21 shows that approximately 38% of all households in Marin County are considered cost burdened or severely cost burdened. Asian and white households are the least likely to spend more than 30% of income on housing costs (34-35% of these households are cost burdened or severely cost burdened), compared to 53% of Black or African American households and 56% of Hispanic or Latino households. Additionally, an estimated 30 of the 54 Pacific Islander households have a cost burden (56%). All three of these groups have a disproportionate need relative to Marin County overall.

Looking at severe cost burdens (i.e., households spending more than 50% of income on housing), 19% of all households in Marin County are impacted. White and Asian households have the lowest rates (17%), while two groups have disproportionate rates of severe cost burdens: American Indian and Alaska Native households (37% with severe cost burdens) and Hispanic or Latino households (31% with severe cost burdens).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are several income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category as a whole, summarized below.

Very Low Incomes (Under 30% AMI)

- At very low incomes, 78% of all households have a housing problem and 67% have a severe housing problem.
- American Indian and Alaska Native households have disproportionate needs. Of the 49 American Indian and Alaska Native households in this income band, 92% have a

housing problem and a severe housing problem.

- Hispanic or Latino households have disproportionate severe needs at this income level, with 83% experiencing a severe housing problem.

Low incomes (30 to 50% AMI)

- At low incomes, 75% of all households have a housing problem and 48% have a severe housing problem.
- American Indian and Alaska Native households have disproportionate needs. Of the 15 American Indian and Alaska Native households in this income band, 100% have a housing problem and a severe housing problem.
- Black or African American households have disproportionate needs, with 95% have a housing problem.
- Hispanic or Latino households also have disproportionate needs, with 90% have a housing problem.

Moderate Incomes (50 to 80% AMI)

- At moderate incomes, 61% of all households have a housing problem and 26% have a severe housing problem.
- American Indian and Alaska Native households have disproportionate needs. Of the 10 American Indian and Alaska Native households, 100% have a housing problem.
- Hispanic or Latino households also have disproportionate needs. Seventy-five percent (75%) of Hispanic or Latino households have a housing problem and 52% have a severe housing problem.

Middle Incomes (80 to 100%)

At middle incomes, 43% of all households have a housing problem and 14% have a severe housing problem. No racial or ethnic group has a disproportionate need in this income band.

If they have needs not identified above, what are those needs?

Community input gathered from stakeholders and other community members identified housing needs within Marin County, particularly among Hispanic or Latino, Black or African American, and immigrant households. Overall, participants in community meetings, focus groups, and the community survey consistently noted a high need for affordable housing for households at a range of income levels. In addition to high housing costs, they identified income requirements (typically three times the monthly rent) and credit requirements as barriers to accessing housing. Stakeholders describe housing as particularly unaffordable for single-parent households that rely on one income. In many cases, high rents require multiple incomes, which leads to overcrowded situations in which multiple families are living in a single unit.

Community members indicated that housing choice vouchers can be difficult to use, resulting in a clustering of vouchers in certain areas within Marin County, including San Rafael's Canal District, Marin City, and Novato. In Marin City, community members expressed that the area has been impacted by redlining and disinvestment, impacting both housing and community infrastructure.

For many low-income and immigrant households, stakeholders described hesitancy to complain about substandard housing conditions given the limited availability of other housing options and, in some cases, fear of deportation. Community members identified the need for legal services related to housing, such as eviction prevention and landlord/tenant mediation.

According to community input, there is also a need for assistance for new and existing homeowners in Marin County. Stakeholders identified first-time homebuyer assistance, particularly for households of color, as a need. They also noted the need for home rehabilitation and repair assistance, including for senior homeowners.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the County of Marin Analysis of Impediments to Fair Housing Choice (AI) prepared by the Community Development Agency in 2020, there are two communities in Marin County with areas of minority concentration: The City of San Rafael's Canal District and the unincorporated area, Marin City. About three-quarters of the population in the Canal District (census tracts 122.01 and 122.02) is Hispanic or Latino, including immigrants from Guatemala, Mexico, El Salvador, and their families.

In Marin City (census tract 1290), the largest share of the population is Black or African American (30%, as of the 2020 AI) and 29% is Hispanic or Latino. While the area originally developed as a racially integrated community, post-WWII redlining and restrictive housing covenants limited the areas in Marin County where Black residents could move, leading to larger shares of Black residents in Marin City than in the county overall. In more recent years, gentrification and displacement has become a concern for Marin City residents, including Black/African American households.

NA-35 Public Housing – 91.205(b)

Introduction

The Marin Housing Authority (MHA) administers housing choice vouchers (HCVs), public housing, homeownership programs, and a variety of supportive services for its residents. HUD's Public and Indian Housing (PIH) Information Center reports a total of 496 public housing units managed by MHA, including the following:

- Casa Nova in Novato (Senior or Disabled Housing)
- Venetia Oaks in San Rafael (Senior or Disabled Housing)
- Golden Hinde Apartments in San Rafael (Senior or Disabled Housing)
- Homestead Terrace in Mill Valley (Senior or Disabled Housing)
- Kruger Pines in Mill Valley (Senior or Disabled Housing)
- Golden Gate Village Marin City (Senior or Disabled Housing and Family Housing)

Additionally, MHA administers a total of 2,093 tenant-based housing choice vouchers (HCVs), 52 project-based vouchers, and 264 vouchers under the Veterans Affairs Supportive Housing program. MHA maintains waitlists for housing choice vouchers, project-based vouchers in use at Victory Village senior apartments, and public housing developments. As of March 2025, waitlists for public housing properties were closed, although the waitlist for units at Victory Village was open until the end of the month. MHA's 2025 Annual Plan reports a 98.6% occupancy rate at its public housing properties and a 100% HCV utilization rate.

Totals in Use

Table 22. Public Housing by Program Type

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|--|----------------------------|--------------|-------------------------|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing (VASH) | Family Unification Program | Disabled* | | | |
| # of units vouchers in use | 0 | 0 | 471 | 2,106 | 29 | 2,034 | 20 | 0 | 0 |

Data Source: PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Characteristics of Residents

Table 23. Characteristics of Public Housing Residents by Program Type

| | Program Type | | | | | | | | |
|------------------------|--------------|-----------|----------------|--|----------------------------|--------------|-------------------------|---|--|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing (VASH) | Family Unification Program | | | | |
| Average Annual Income | 0 | 0 | 13,765 | 16,094 | 18,663 | 15,812 | 12,123 | 0 | |
| Average length of stay | 0 | 0 | 9 | 9 | 3 | 9 | 0 | 0 | |

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|---------------|--------------|--|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing (VASH) | Family Unification Program |
| Average Household size | 0 | 0 | 1 | 1 | 3 | 1 | 1 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 159 | 669 | 2 | 653 | 8 | 0 |
| # of Disabled Families | 0 | 0 | 138 | 749 | 9 | 724 | 9 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 471 | 2,106 | 29 | 2,034 | 20 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Data Source: PIC (PIH Information Center)

Race of Residents

Table 24. Race of Public Housing Residents by Program Type

| Race | Program Type | | | | | | | | |
|------|--------------|-----------|----------------|----------|---------------|--------------|--|----------------------------|-----------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing (VASH) | Family Unification Program | Disabled* |

Race

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|---------------|--------------|--|----------------------------|-----------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing (VASH) | Family Unification Program | Disabled* |
| White | 0 | 0 | 207 | 1,512 | 22 | 1,460 | 15 | 0 | 0 |
| Black/African American | 0 | 0 | 212 | 373 | 5 | 362 | 5 | 0 | 0 |
| Asian | 0 | 0 | 41 | 189 | 2 | 182 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 5 | 27 | 0 | 25 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 6 | 5 | 0 | 5 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 25. Ethnicity of Public Housing Residents by Program Type

| Ethnicity | Program Type | | | | | | | | |
|--------------|--------------|-----------|----------------|----------|---------------|--------------|--|----------------------------|-----------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing (VASH) | Family Unification Program | Disabled* |
| Hispanic | 0 | 0 | 58 | 266 | 9 | 253 | 1 | 0 | 0 |
| Not Hispanic | 0 | 0 | 413 | 1,840 | 20 | 1,781 | 19 | 0 | 0 |

Data Source: PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

HUD's PIH Information Center reports 471 occupied public housing units in Marin County, 29% of which (138 units) are occupied by a family that includes one or more people with a disability. According to HUD data, all 471 families in public housing requested units with accessibility features. Stakeholder input indicates a general need for more affordable housing options for residents with disabilities, including greater use of universal design for accessibility. Given that many seniors and other residents with disabilities have extremely limited incomes, for some households there are few affordable options other than public housing or an HCV. Availability of additional units with accessibility features is the greatest need of this population.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

In several community meetings and focus groups, residents and other stakeholders provided input about needs related to public housing and HCVs. Overall, residents noted the lack of affordable housing supply relative to the level of need in Marin County. They noted the need for housing assistance for households at a range of income levels, from very low-income to middle-income households. Participants also commented on locations where HCV holders are able to use their vouchers, which are perceived to be clustered in the Canal district, Marin City, and parts of Novato.

MHA identifies resident needs and provides services to address these gaps through its Family Self-Sufficiency program. Resources provided through cooperation with local agencies include budgeting and financial literacy, credit building, parenting classes, counseling, education and job training, job search assistance, and homeownership counseling. Additionally, in comments provided on MHA's 2024 Annual Plan, the Resident Advisory Board (RAB) identified needs related to safety concerns at public housing properties and HCV locations, as well as a focus on improving the speed of turnover of public housing units once they are vacated.

How do these needs compare to the housing needs of the population at large?

Generally, community development needs impacting MHA residents are similar to those that impact other low- and moderate-income households in Marin County. Among feedback received from the population at large, needs related to job training for youth and adults, resume writing and job search assistance, adult education programs, parenting classes and family therapy, and counseling were identified. In the Canal district focus groups, participants also identified a need for improved street lighting to enhance safety, particularly at night. A key difference between needs among public housing residents and the population at large is related to affordable housing. While public housing residents have access to safe and affordable housing, Community Housing Affordability Strategy (CHAS) data and resident input indicate significant needs related to cost burdens and severe cost burdens among the population at large.

Discussion

HUD's PIH Information Center provides a variety of demographic characteristics, including race and ethnicity, for households living in public housing units owned by MHA and households using HCVs. As the tables within this section show, about 12% of public housing residents and HCV holders are Hispanic or Latino, an underrepresentation relative to the overall population share of Hispanic or Latino residents as of the 2023 American Community Survey. Considering race, households in public housing are roughly split between Black residents (45% of total households) and white residents (44% of total households). In contrast, the majority of HCV householders identify as white (72%) and less than one-fifth (18%) as Black or African

American. In both instances, Black households are significantly overrepresented compared to the countywide population share of Black residents (2%). Asian households comprise about 9% of both public housing residents and HCV holders, slightly above the countywide population share of 6%.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section discusses the size and characteristics of the population experiencing homelessness in Marin County. Each year, the Marin County Continuum of Care conducts an annual Point-in-Time (PIT) count of people experiencing homelessness in the county during the last ten days of January each year. The 2024 Point-in-Time count for Marin County was held in January 2024. It counted 880 households with 1,090 people experiencing homelessness in total.

Table 26. Marin County 2024 Point-in-Time Homeless Count

| | Sheltered | | Unsheltered | Total |
|-----------------------------------|-----------|--------------|-------------|-------|
| | Emergency | Transitional | | |
| Total number of households | 145 | 59 | 676 | 880 |
| Total number of persons | 186 | 116 | 788 | 1,090 |
| Number of children (under age 18) | 27 | 49 | 35 | 111 |
| Number of persons age 18 to 24 | 10 | 10 | 114 | 124 |
| Number of persons over age 24 | 149 | 57 | 649 | 855 |

Data Source: Marin County 2024 Point-In-Time Count

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The County does not collect demographic information specific to its rural areas.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Of the 1,090 people experiencing homelessness counted in the PIT Count, 217 people were counted as chronically homeless (19.9% of total people experiencing homelessness). Of the 217 people who were chronically homeless, 111 were sheltered in emergency shelter (51.2%), none were in transitional housing, and 106 were unsheltered (48.8%).

The 2024 PIT Count counted 204 people in families with children (18.7% of people experiencing homelessness), 44 veterans (4.0%), and 111 people in unaccompanied and parenting youth households (10.2%).

The 204 people in families with children included 64 households with 111 children under the age of 18. 44 of the 64 households were sheltered (68.7%), with 16 households (25%) in emergency shelters and 28 households (43.7%) in transitional housing.

Of the 44 veterans experiencing homelessness, 2 were in an emergency shelter (4.5%), 11 were in transitional housing (25%), and 31 were unsheltered (70.5%).

Unaccompanied youth households included 108 unaccompanied youth, 3 parenting youth, and 2 children of parenting youth. Of the 108 unaccompanied youth, 4 were in emergency shelters (3.7%), 3 were in transitional housing (2.7%), and 101 were unsheltered (93.5%). The parenting youth and child of parenting youth were in an emergency shelter, except for one parenting youth who was unsheltered.

Note that these figures do not represent the entire homeless population in the county but rather the number of homeless that were sheltered and unsheltered during the 2024 PIT Count. As the inventory of homeless facilities in the area shows, a considerably higher number of people who are homeless are assisted within the county than the PIT Count reflects.

Nature and Extent of Homelessness: (Optional)

Table 27. Marin County 2024 Point-in-Time Homeless Count by Race and Ethnicity

| | Sheltered | | Unsheltered | Total |
|--------------------------------------|-----------|--------------|-------------|--------------|
| | Emergency | Transitional | | |
| Homeless Persons by Race | | | | |
| White | 76 | 16 | 396 | 488 |
| Black or African American | 23 | 21 | 145 | 189 |
| Asian | 3 | 6 | 24 | 33 |
| American Indian or Alaska Native | 3 | 0 | 18 | 21 |
| Native Hawaiian or Pacific Islander | 2 | 0 | 15 | 17 |
| Multiple Races | 28 | 21 | 58 | 107 |
| Homeless Persons by Ethnicity | | | | |
| Non-Hispanic/Non-Latino | 162 | 97 | 743 | 1,002 |
| Hispanic/Latino | 24 | 19 | 45 | 88 |

Data Source: Marin County 2024 Point-In-Time Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans:

The 2024 PIT Count identified 64 households experiencing homelessness with at least one adult and one child, which included a total of 204 people, 111 of whom were under the age of 18 (54.4%). 52 people with at least one adult and one child were sheltered in emergency shelter (or 25.5% of people in households with at least one adult and one child) or transitional housing (83 people, or 40.7%), and 69 were unsheltered (33.8%). Of the 44 veterans counted during the PIT Count 2 were in an emergency shelter (4.5%), 11 were in transitional housing (25.0%), and 31 were unsheltered (70.5%).

Table 28. Marin County 2024 Point-in-Time Homeless Count for Persons in Households with at Least One Adult and One Child

| | Sheltered | | Unsheltered | Total |
|-----------------------------------|-----------|--------------|-------------|------------|
| | Emergency | Transitional | | |
| Total number of households | 16 | 28 | 20 | 64 |
| Total number of persons | 52 | 83 | 69 | 204 |
| Number of children (under age 18) | 27 | 49 | 35 | 111 |
| Number of persons age 18 to 24 | 4 | 6 | 3 | 13 |
| Number of persons over age 24 | 21 | 28 | 29 | 80 |

Data Source: Marin County 2024 Point-In-Time Count

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The PIT Count categorized the number of sheltered and unsheltered individuals who were homeless in Marin County by race and ethnicity. The count found that 488 of the 1,090 sheltered and unsheltered individuals were white (44.8% of total), 189 were Black/African American (17.3%), and 107 were multiple races (9.8%). Asian, American Indian or Alaska Native, and Native Hawaiian or Pacific Islander individuals each made up fewer than 3% of sheltered and unsheltered homeless individuals in Marin County. Regarding ethnicity, the count found that 88 of the 1,090 total sheltered and unsheltered homeless population in the county were Hispanic/Latino (8.1%), and 1,002 were non-Hispanic/Latino (91.9%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 PIT Count counted a total of 1,090 homeless persons, including 302 sheltered (27.7%) and 788 unsheltered persons (72.3%). Of the 302 sheltered individuals, 186 (61.6%) were in emergency shelters, and 116 (68.4%) were in transitional housing.

However, stakeholders who participated in this planning process noted that people experiencing homelessness may be doubling up, ‘couchsurfing’, or living in vehicles. In this way, many people experiencing homelessness may not be included in the PIT Count.

Discussion:

N/A

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section discusses the characteristics and needs of people in various subpopulation in Marin County who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to 2019-2023 American Community Survey estimates, about 23.3% of Marin County’s population is elderly (age 65 and over) and about 10.2% of the population is considered frail elderly (age 75 and over). About 13.8% of individuals aged 65 to 74 years and 37.6% of individuals aged 75 and over have one or more disabilities (from ACS tables S0101 and S1810).

People with Disabilities

Marin County is home to an estimated 24,905 residents with disabilities, representing approximately 9.7% of the population. The broader geography of California has a slightly higher rate, with a disabled population of approximately 11.3%. These percentages are slightly lower than the overall disability rate in the United States, which is 13.0%.

People with HIV/AIDS and Their Families

According to AIDSvu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 240 out of every 100,000 people in Marin County were living with HIV as of 2022. According to the Marin County HIV Dashboard, over the past ten years, an average of 16 people are newly diagnosed with HIV every year³.

Persons with Alcohol or Drug Addiction

Recent studies, including the Community Health Needs Assessment (CHNA), for Marin County have identified higher levels of mental health problems, including substance abuse, in the county in comparison to other counties and California as a whole. The 2022 CHNA found there are higher rates of substance abuse in Marin County than most other counties in the state, increased opioid and alcohol usage in the county, and deaths due to overdoses are becoming endemic in the county⁴. Per the study, about 23.4% of adults in Marin County are binge or heavy drinking, exceeding California's rate of 18.1%.

Survivors of Domestic Violence

The National Coalition Against Domestic Violence estimates that about 34.9% of women and 31.1% of men in California have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes, according to its 2020 report.⁵ Applying these figures to the Marin County population results in an estimate that about 45,951 women and 39,528 men in Marin County have experienced any intimate partner violence in their lifetimes.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is Affordable, Accessible, Safe, and Low-Barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2025 estimates⁶ fair market rent for a two-bedroom unit in the San

³ <https://www.marinhhs.org/marin-county-hiv-dashboard>

⁴ <https://www.mymarinhealth.org/documents/content-assets/about-us/2022-Community-Health-Needs-Assessment.pdf>

⁵ https://assets.speakcdn.com/assets/2497/ncadv_california_fact_sheet_2020.pdf

⁶ https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2025_code/2025summary.odn

Francisco, CA HUD Metro FMR Area, which consists of Marin County, at \$3,318 per month, and for a three-bedroom unit at \$4,138 per month; however, many participants in the community feedback process expressed that they do not believe fair market rent numbers accurately depict the financial situation of the average Marin County resident.

There is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. Community members noted that housing accessible to people exiting incarceration or having criminal histories is especially lacking in Marin County. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholders noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters).

Specialized Housing and Services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model emphasizes that supportive services should not be required for people to access housing. Case management was a key need identified by stakeholders related to reducing or preventing homelessness for many subpopulations. 59.9% of community members surveyed in Marin County noted that there is a high level of need for transitional and permanent

supportive housing programs in the county.

Workforce Development and Employment Services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and Mental Healthcare Access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and Combating Stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Further, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Recent studies, such as the Community Health Needs Assessment (CHNA), for Marin County have identified higher levels of mental health problems, including substance abuse, in the county in comparison to other counties and California as a whole. The 2022 CHNA found there are higher rates of substance abuse in Marin County than most other counties in the state, increased opioid and alcohol usage in the county, and deaths due to overdoses are becoming endemic in the county⁷. Per the study, about 23.4% of adults in Marin County are binge or heavy drinking, exceeding California's rate of 18.1%.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable. Marin County will not establish a preference for persons with a specific category of disabilities related to HOME TBRA.

Discussion:

⁷<https://www.mymarinhealth.org/documents/content-assets/about-us/2022-Community-Health-Needs-Assessment.pdf>

N/A

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

- Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Community survey participants were asked to identify what their top 3 most important public facility needs in Marin County were with the following top three responses: (1) childcare centers (2) homeless and domestic violence centers; and (3) youth centers. These facilities were each selected as a high need by more than 36.7-39.6% of survey takers (see and indoor playing fields/gyms

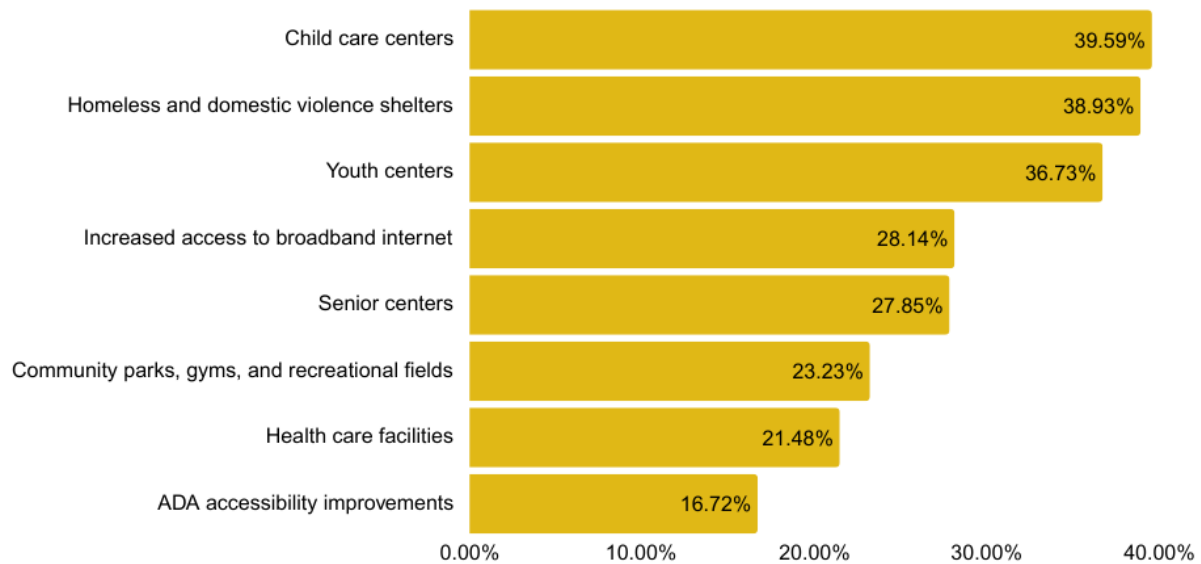
Figure 1).

Input from stakeholder meetings and the community survey supported survey findings. Common needs identified by stakeholders included:

- Affordable senior centers
- Expanded and improved public transit
- Enhance infrastructure to support reliable public transportation, pedestrian safety, and safe recreational spaces, such as community facilities, youth facilities, parks, and indoor playing fields/gyms

Figure 1. Public Facility Needs Identified in the Community Survey

What are the most important public facility needs in Marin County?



How were these needs determined?

Marin County’s public facility needs were determined based on local input obtained through the

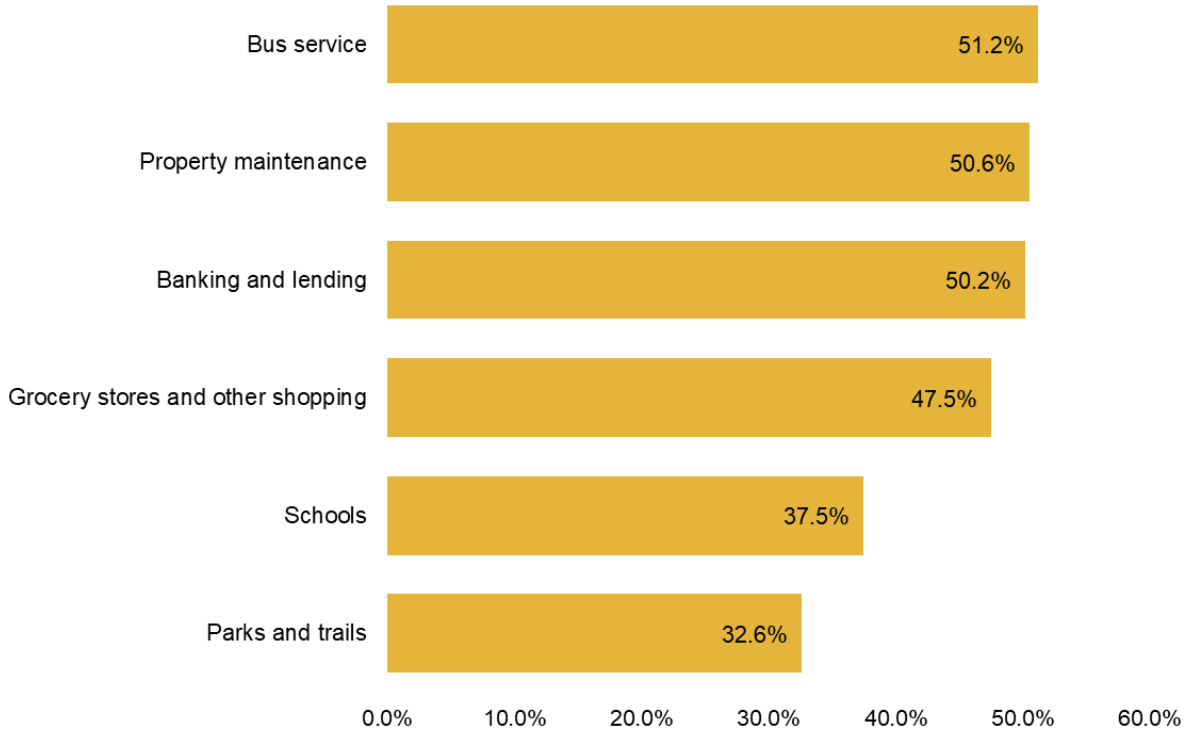
community survey and stakeholder meetings. A combined total of over 500 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the 2023 Countywide Plan and 2023 Housing Element.

Describe the jurisdiction’s need for Public Improvements:

Survey respondents were also asked to rank public improvement needs in Marin County. Participants identified the following top three resources are not equally provided throughout the county: (1) bus service, (2) property maintenance, and (3) banking and lending. Each of these items was identified as a high need by 50.5% or more of survey takers, with bus service being the top identified priority by more than half at 51.2% (see Figure 2). Community meetings, focus group attendees, and interview participants also identified ADA accessibility improvements, improved intersections and crossings, and emphasized the need for sidewalk improvements, particularly as many areas in the county lack pedestrian friendly infrastructure, as priority infrastructure needs.

Figure 2. Public Improvement Needs Identified in the Community Survey

What are the most important public improvement needs in Marin County?



How were these needs determined?

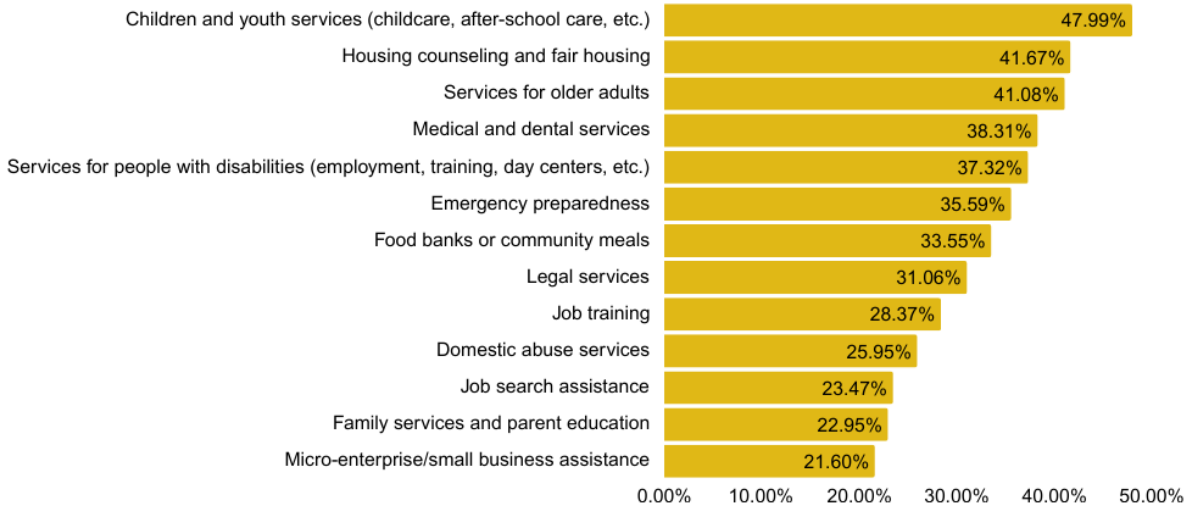
Marin County’s public improvement needs were determined based on local input obtained through the community survey and stakeholder meetings. A combined total of over 500 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the 2023 Countywide Plan and 2023 Housing Element.

Describe the jurisdiction’s need for Public Services:

The top three public service needs selected by respondents to the Community Survey include: (1) children and youth services (childcare, after-school care, etc.), (2) housing counseling and fair housing services, and (3) services for older adults (see Figure 3). Other needs that were identified during community engagement events included services for people with disabilities, job training, senior services/programs, and youth services/programs. Community members emphasized the increasing need for public restrooms, trash collection, and safe exchange services as the housing crisis worsens and homelessness increases throughout the county. Stakeholders also noted the increasing need for more legal services in West Marin and wrap-around services for people with disabilities, individuals struggling with mental health, and re-entry resources for recently released individuals from prison or individuals with records to secure employment and housing.

Figure 3. Public Service Needs Identified in the Community Survey

What are the most important public service needs in Marin County?



How were these needs determined?

Marin County’s public improvement needs were determined based on local input obtained through the community survey and stakeholder meetings. A combined total of over 500 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the 2023 Countywide Plan and 2023 Housing Element.

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview:

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a severe issue in Marin County, with housing prices increasing significantly over the last several years.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The 2013-2017 Five-Year American Community Survey estimated that there are 112,592 housing units in Marin County, with an occupancy rate of 93%. Single-unit housing makes up the majority of homes in the county (72%), most of which are detached homes. The largest share of multiunit housing are found in medium-sized complexes with 5 to 19 units per structure. Large apartment or condominium complexes account for 9% of Marin County homes, while units in small buildings – duplexes, triplexes, and quads – account for about 7%.

About 64% of Marin County households own their homes and 36% rent. Nearly all owned housing in the county has at least two bedrooms and the large majority (78%) has three or more bedrooms. Rental units tend to be smaller: about 40% are studios or one-bedroom units. The most common rental unit contains two bedrooms (36%) and the remaining 24% of renters live in units with three or more bedrooms.

All residential properties by number of units

Table 29. Residential Properties by Unit Number

| Property Type | Number | % |
|---------------------------------|----------------|-------------|
| 1-unit detached structure | 71,200 | 63% |
| 1-unit, attached structure | 9,754 | 9% |
| 2-4 units | 8,300 | 7% |
| 5-19 units | 11,699 | 10% |
| 20 or more units | 9,892 | 9% |
| Mobile Home, boat, RV, van, etc | 1,747 | 2% |
| Total | 112,592 | 100% |

Data Source: 2013-2017 ACS

Unit Size by Tenure

Table 30. Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 205 | 0% | 2,609 | 7% |
| 1 bedroom | 2,361 | 4% | 12,385 | 33% |
| 2 bedrooms | 12,293 | 18% | 13,454 | 36% |
| 3 or more bedrooms | 52,435 | 78% | 9,097 | 24% |
| Total | 67,294 | 100% | 37,545 | 100% |

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Public Housing

The Marin Housing Authority (MHA) owns and manages six properties that provide about 500 units of public housing for low-income households. Five of the communities are designated as senior/disabled housing and one includes both family and senior/disabled units. Three of the properties are in the southern portion of the county (Mill Valley and Sausalito area), two are in San Rafael, and one is in Novato.

Housing Choice Vouchers

MHA also administers approximately 2,000 Housing Choice Vouchers and reports a 100% voucher utilization rate. HCVs are targeted to households with incomes at or below 50% Area Median Income (AMI), adjusted by family size, with an emphasis on serving households with incomes under 30% AMI.

Low Income Housing Tax Credit Properties

Additional assisted housing in Marin County includes several Low Income Housing Tax Credit (LIHTC) properties. According to HUD's LIHTC database, there are a total of 29 properties in Marin County, providing a 1,809 units of affordable housing. Typically, LIHTC properties target households with incomes of 50 to 60% AMI or below, adjusted by family size. LIHTC developments include a mix of family and senior projects, and may include additional funding sources, such as Project-Based Section 8 subsidies. While LIHTC properties are located throughout the county, the greatest number are in San Rafael (9 properties) and Novato (7 properties).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to statewide program requirements, LIHTC properties built after 2004 must remain affordable for a minimum compliance period of 55 years from the time they are placed in service. Properties built prior to 2004 had a required compliance period of 15 years but could opt to commit to a 55-year affordability period to score additional points on LIHTC applications. Of the 29 LIHTC properties in Marin County, 19 were placed in service in 2004 or later, indicating that their affordability periods will not expire until 2059 at the earliest. LIHTC

properties built in the 1990s and early 2000s that have opted for extended 55-year affordability periods will see their compliance periods end in 2047 at the earliest.

While LIHTC units are not expected to be lost from the affordable housing inventory over the next five years, several rental properties with Section 8 contracts are at risk of contract expiration in the near future. Seven properties have contracts that will expire in 2025, including many for which contract terms are 12 months. An additional two properties have Section 8 contracts set to expire in 2026, along with one property in 2027, one in 2028, and one in 2030.⁸

Does the availability of housing units meet the needs of the population

Input from stakeholders indicates that available housing does not meet the needs of Marin County's population. Community survey input identified construction of new affordable rental units, senior housing, and family housing as the greatest housing needs in the community. Cost burden data shows that affordability needs are particularly severe for renters with incomes under 50% of HUD Area Median Family Income (HAMFI), affecting about three-quarters of Marin County renters in that income band.

On the ownership side, income and home value data indicate starter home prices in Marin County that are out of reach for many moderate- and middle-income households. Affordability data in the Needs Assessment supports this, with cost burdens impacting considerable shares of owner households.

In terms of affordability and housing size, overcrowding impacts a significant number of households, particularly renters. The Needs Assessment identified 2,882 overcrowded renters and 248 overcrowded owners. Considering that the majority of rental units contain two or fewer bedrooms, future affordable housing development should reflect a continued need for 3+ bedroom rental units for larger families. Overcrowding data also shows that a significant number of households have multiple, unrelated families living within the same housing unit (i.e., "doubling up"). This figure also indicates additional need for affordable rental housing as a way to address overcrowding and homelessness. Stakeholder input aligns with this data, indicating that high housing costs which often require multiple incomes to be affordable lead to households where multiple families live together. While not reflected in CHAS data, community input also reflected the need for housing rehabilitation and repair to address deferred maintenance, both on the homeownership and rental side.

Describe the need for specific types of housing:

Throughout all community engagement activities, the need for additional affordable housing was a consistent theme. Stakeholders emphasized the need for a variety of housing affordable at different income levels. While additional rental housing, including permanent supportive housing, is needed to serve lowest income groups, moderate- and middle-income households also face difficulty finding affordable housing to rent or buy. Greater availability of a variety of housing types would better serve households across the income spectrum and encourage greater mobility within the housing market, allowing residents to access housing that would best fit their needs.

Specific types of housing identified as needs in Marin County include:

- Construction of additional affordable housing, including housing affordable to single-parent / single-income households.
- Assistance overcoming initial rental barriers, including income qualifications and upfront

⁸ Low-Income Housing Tax Credit (LIHTC) Database. HUD, <https://lihtc.huduser.gov/>

costs.

- Greater variety of locations where Housing Choice Voucher holders are able to use their vouchers.
- Repair and rehabilitation programs for owner- and renter-occupied housing. Substandard housing particularly impacts low-income renter households, including immigrant households, who are often reluctant to complain about poor conditions due to limited other housing options.
- Transitional and supportive housing programs for people exiting homelessness.
- Access to grant funds for non-profit organizations to develop affordable housing.
- Downpayment assistance for first-time homebuyers.
- Housing for older adults and programs that support aging in place.
- Innovative housing models that serve a variety of household types in one community.

Discussion

N/A

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section reviews housing costs and affordability in Marin County. Construction of affordable rental units was the most commonly identified housing issue in the community survey, and both data and local perceptions indicate affordability issues are severe, particularly for households with incomes below 80% of the area median. Ability to afford housing is tied to other needs identified in the community, including homelessness, housing and services for people with disabilities, senior housing, and availability of housing for people re-entering the community from long-term care facilities or other institutions.

Cost of Housing

Table 31. Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 880,000 | 908,800 | 3% |
| Median Contract Rent | 1,406 | 1,781 | 27% |

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Table 32. Rent Paid

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 3,726 | 9.9% |
| \$500-999 | 2,729 | 7.3% |
| \$1,000-1,499 | 7,515 | 20.0% |
| \$1,500-1,999 | 9,786 | 26.1% |
| \$2,000 or more | 13,767 | 36.7% |
| Total | 37,523 | 100.0% |

Data Source: 2013-2017 ACS

Housing Affordability

Table 33. Housing Affordability

| Number of Units affordable to Households earning | Renter | Owner |
|--|---------------|--------------|
| 30% HAMFI | 2,903 | No Data |
| 50% HAMFI | 6,211 | 1,334 |
| 80% HAMFI | 17,813 | 3,369 |
| 100% HAMFI | No Data | 5,281 |
| Total | 26,927 | 9,984 |

Data Source: 2013-2017 ACS

Monthly Rent

Table 34. Monthly Rent

| Monthly Rent (\$) | Studio/Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|--------------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 2,115 | 2,631 | 3,198 | 4,111 | 4,473 |
| High HOME Rent | 1,818 | 1,949 | 2,341 | 2,695 | 2,986 |
| Low HOME Rent | 1,411 | 1,511 | 1,813 | 2,095 | 2,337 |

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Table 30 estimates the number of units in Marin County affordable to renters and owners at a variety of income levels, which can be compared to the number of households at each income level, as provided in Table 8 of the Needs Assessment.

According to CHAS estimates, there are 9,761 renters with incomes under 30% HAMFI, but only 2,903 rental units affordable at that income level are reported in Table 30. Thus, there is insufficient rental housing for households with very low incomes. At other levels, there appears to be a sufficient number of rental units affordable to renter households at that income level. However, these figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low- or moderate-income households may be unavailable to them because it is occupied by a higher income household. Community input indicates a need for additional affordable rental units at a variety of rental rates, including those affordable to very low-income households, low- and moderate-income households, and middle-income households.

Turning to owners, there are an estimated 20,068 owner households with incomes at or below 80% HAMFI in Marin County, but Table 30 reports only 4,703 owner-occupied housing units affordable at that income level. This leaves a deficit of 15,366 affordable owner-occupied units.

The National Low Income Housing Coalition's Out of Reach data examines rental housing rates relative to income levels for counties and metro areas throughout the U.S. The San Francisco Metropolitan Statistical Area (MSA), which includes Marin County, is the second most expensive housing market nationwide, as measured by Out of Reach data. To afford a two-bedroom rental unit at the San Francisco Fair Market Rent (FMR) of \$3,359 without being cost burdened would require an annual wage of \$134,360. This amount translates to a 40-hour work week at an

hourly wage of \$64.60 or 4.0 full-time minimum wage jobs. At the MSA's average renter wage of \$63.59, about 1.0 full-time jobs would be needed to afford a two-bedroom apartment at Fair Market Rent.

How is affordability of housing likely to change considering changes to home values and/or rents?

As Table 28 shows, median home value in Marin County was estimated at \$908,800 according to 2013-2017 ACS data, up by 3% from 2009 estimates. However, looking at the most recent ACS data shows a significant post-Covid increase in home values. The median home value countywide according to 2019-2023 ACS data is \$1.39 million, a 53% increase over the 2013-2017 ACS estimate. As stakeholders note, high home prices exacerbate the difficulties first-time buyers face in finding an affordable unit and also have the potential to fuel gentrification in neighborhoods with lower home sales prices.

Median rent in Marin County is estimated at \$1,781 as of 2013-2017 ACS data, up 27% from 2009. Again, these figures do not reflect the significant housing cost increases that occurred nationally and locally during and following the COVID-19 pandemic. Stakeholders that participated in development of this plan emphasized unaffordable rents in Marin County. The 2019-2023 ACS data indicates a median rent of \$2,584, a 45% increase from six years prior.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table 31 shows HUD Fair Market Rents and HOME rents for the San Francisco MSA. The median contract rent of \$2,584 is roughly equivalent to Fair Market Rent for a one-bedroom unit and the high HOME rent for a three-bedroom unit. The median rent is above low HOME rents for all unit sizes.

The distribution of rents shown in Table 29 suggest that rental units should be available at fair market rents for nearly all unit sizes; however, rent increases since the COVID-19 pandemic and current low vacancy rates make it difficult for low- and moderate-income households to find affordable housing, particularly unsubsidized units that are affordable. Additionally, this data does not reflect housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit. Taken together, these factors point toward a continued need to develop or redevelop affordable rental units.

Discussion

N/A

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section examines the condition of housing in Marin County, including the presence of selected housing conditions: 1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

According to 2013-2017 ACS estimates, nearly one-half (46%) of rental units and one-third (32%) of owner units have one of the selected housing conditions. CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. For renters, 7% of units have two conditions (about 2,500 units), and an estimated 109 units have three or more conditions. These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing) than owner-occupied housing.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purposes of this Consolidated Plan, Marin County uses the following definitions of “standard condition,” “substandard condition,” and “substandard condition but suitable for rehabilitation”:

- **Standard Condition:** A dwelling unit that is not deemed substandard as defined by local code.
- **Substandard Condition:** All buildings or structures which are structurally unsafe or not provided with adequate egress, or which constitute a fire hazard, or are otherwise dangerous to human life, or which in relation to existing use constitute a hazard to safety or health, or public welfare by reason of inadequate maintenance of the building, plumbing, mechanical or electrical systems, or by dilapidation, obsolescence, fire hazard, disaster damage or abandonment, as specified in the codes adopted by Section 19.04.010, or California Health and Safety Code Section 17920.3, are for the purpose of this section substandard and/or unsafe buildings. In California Code, GOV § 65584.01 this is defined as more than one person per room.
- **Substandard but Suitable for Rehabilitation:** A dwelling unit that is substandard structure, that has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a “standard” dwelling unit.

Condition of Units

Table 35. Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 21,808 | 32% | 17,316 | 46% |
| With two selected Conditions | 295 | 0% | 2,548 | 7% |
| With three selected Conditions | 30 | 0% | 109 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 45,155 | 67% | 17,589 | 47% |
| Total | 67,288 | 99% | 37,562 | 100% |

Data Source: 2013-2017 ACS

Year Unit Built

Table 36. Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 4,359 | 6% | 2,114 | 6% |
| 1980-1999 | 10,316 | 15% | 7,226 | 19% |
| 1950-1979 | 38,570 | 57% | 21,640 | 58% |
| Before 1950 | 14,042 | 21% | 6,558 | 17% |
| Total | 67,287 | 99% | 37,538 | 100% |

Data Source: 2013-2017 ACS

Risk of Lead-Based Paint Hazard

Table 37. Risk of Lead-Based Paint

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 52,612 | 78% | 28,198 | 75% |
| Housing Units build before 1980 with children present | 3,286 | 5% | 1,651 | 4% |

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

Table 38. Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | | | 0 |
| Abandoned Vacant Units | | | 0 |
| REO Properties | | | 0 |
| Abandoned REO Properties | | | 0 |

Need for Owner and Rental Rehabilitation

Age of housing reflects periods of development in Marin County. The county contains a significant supply of housing built between 1950 and 1979, which comprises about 60% of total owner- and renter-occupied housing. A much smaller share of units (6% for both tenure types) were built since 2000. While some older homes may be well-maintained, the considerable share of housing built prior to 1980 indicates potential need for rehabilitation assistance.

Community member input also indicated the presence of substandard housing in Marin County, noting that lower-income renters often feel unable to voice concerns about housing issues given the limited availability of affordable units, and that lower-income owners often lack sufficient income to make needed home repairs.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income

Families with LBP Hazards

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 37 identifies the total number of housing units built before 1980, and the total number of renter and owner units built before 1980 that house children. As shown, this includes 3,286 owner-occupied units (or 5% of total owner-occupied housing) and 1,651 renter-occupied units (or 4% of total renter-occupied housing) with at least two risk factors for exposure to lead-based paint.

Discussion

N/A

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Marin Housing Authority (MHA) serves approximately 850 residents living in about 500 units of public housing, as well as more than 2,000 households using Housing Choice Vouchers. As funding for public housing operation and capital improvements have diminished relative to need, MHA has worked to reduce its administrative costs and streamline policies and procedures while continuing to facilitate a variety of affordable housing opportunities, including rental and homeownership, complemented by support services and referrals to partner agencies.

Totals Number of Units

Table 39. Total Number of Units by Program Type

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|--|----------------------------|--------------|-------------------------|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing (VASH) | Family Unification Program | Disabled* | | | |
| # of units vouchers available | 0 | 0 | 496 | 2,145 | 52 | 2,093 | 264 | 0 | 0 |
| # of accessible units | | | | | | | | | |

Data Source: PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Describe the supply of public housing developments:

The Marin Housing Authority (MHA) administers housing choice vouchers (HCVs), public housing, homeownership programs, and a variety of supportive services for its residents. HUD’s Public and Indian Housing (PIH) Information Center reports a total of 496 public housing units managed by MHA, including the following:

- Casa Nova in Novato (Senior or Disabled Housing)
- Venetia Oaks in San Rafael (Senior or Disabled Housing)
- Golden Hinde Apartments in San Rafael (Senior or Disabled Housing)
- Homestead Terrace in Mill Valley (Senior or Disabled Housing)
- Kruger Pines in Mill Valley (Senior or Disabled Housing)
- Golden Gate Village in Marin City (Senior or Disabled Housing and Family Housing)

Additionally, MHA administers a total of 2,093 tenant-based housing choice vouchers (HCVs). As of March 2025, waitlists for public housing properties were closed, although the waitlist for units at Victory Village project based was open until the end of the month of March 2025. MHA’s 2025 Annual Plan reports a 98.6% occupancy rate at its public housing properties and a 100% HCV utilization rate.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

HUD’s Real Estate Assessment Center (REAC) conducts physical property inspections of properties that are owned, insured, or subsidized by HUD, including public housing and multifamily assisted housing. About 20,000 such inspections are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary, and in good repair. Inspections are scored using a scale of 1 to 100. A passing score for a REAC Physical Inspection is 60 or above.

There are three letters (A-C) that may follow the score, as well as an asterisk (*). Their meaning is as follows:

- A:** No health and safety deficiencies noted
- B:** Non-life-threatening health and safety deficiencies noted
- C:** At least one life-threatening health and safety deficiency noted

** At least one inoperable smoke detector noted*

As Tab 37 shows, Golden Gate Village did not pass its most recent REAC inspection, receiving a score of 58 with indication of at least one life-threatening health and safety deficiency noted. As described in the following question, MHA is in the process of revitalizing Golden Gate Village.

Public Housing Condition

Table 40. Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------------------|
| Golden Gate Village | 58c* (Inspection date of 06/30/2022) |
| Kruger Pines | 65b* (Inspection date of 12/28/2022) |

Data Source: HUD Real Estate Assessment Center (REAC) Physical Inspection Scores

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Golden Gate Village (GGV) is MHA's only public housing community for families and has significant capital improvement needs. In 2022, the MHA Board of Commissioners approved the GGV Revitalization Framework, developed through collaboration between MHA, the GGV Resident Council, and HUD. The Revitalization Framework includes a comprehensive renovation of GGV, incorporation of "deep green" features, historical preservation, expansion of resident services, and pathways to homeownership.

MHA plans to finance the GGV Revitalization Framework through Section 18 Obsolescence funding, as well as using RAD to provide resident protections. In 2023, the MHA Board of Commissioners approved a development partner for the project and has moved into the pre-construction phase. MHA held meetings with GGV residents in June 2024 and March 2025. As MHA continues pre-construction and moves into construction, it will continue to keep residents informed about the project and how it will impact their housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Golden Gate Village Resident Community Center typically offers social activities, as well as on-site access to a variety of community services including food assistance, utility assistance, veterans services, bilingual career coaching, and job training. Following revitalization, Golden Gate Village will expand provision of resident services and encourage continued communication between residents, property managers, and MHA leadership.

MHA's Family Self-Sufficiency (FSS) program also promotes involvement by public housing residents and Housing Choice Voucher holders. Specifically, the program provides support services to eligible households for up to five years with the goal of increasing earned income and savings. Through the FSS program, participants have access to job training and adult education programs, job search assistance, budget and credit counseling, homeownership counseling, and other support services. As income increases, increases in rental payments by the tenant are held in an escrow account to be paid to the tenant upon program completion.

Discussion:

N/A

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section summarizes homeless facilities and services. It was completed through consultation and data from the Marin County Continuum of Care (CoC), including the 2024 Point-in-Time (PIT) Count and Housing Inventory Count (HIC).

Facilities and Housing Targeted to Homeless Households

Based on a review of emergency, transitional, and permanent supportive housing that serve persons experiencing homelessness in Marin County, there are an estimated 205 year-round emergency shelter beds, 68.8% of which are adult-only beds (141 beds) and 31.2% of which are family beds (64 beds). The county’s homeless facilities also include 107 transitional housing beds, 64.5% of which serve households with adults and children, and 1,175 permanent housing beds, including 751 permanent supportive housing beds, 176 rapid rehousing beds, and 248 other permanent housing beds. 78.7% of permanent supportive housing beds serve households with only adults (591 beds of 751 beds for this type).

Table 41. Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds (Current & New) | Permanent Supportive Housing Beds | |
|---|--|-----------------------------------|--|--------------------------------------|----------------------|
| | Year-Round Beds (Current & New) | Voucher/Seasonal/Overflow Beds | | Current & New | Under Development |
| Grand Total | 205 | 6 | 107 | 1,175 | n/a |
| Households with Adult(s) and Child(ren) | 64 | n/a | 69 | 355 | n/a |
| Households with Only Adults | 141 | n/a | 38 | 820 | n/a |
| Chronically Homeless Households | n/a | n/a | n/a | 562 | n/a |
| Veterans | 0 | n/a | 12 | 80 | n/a |
| Unaccompanied Youth | 0 | n/a | 2 | 10 | n/a |

Data Source: HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are a variety of mainstream services that are used to complement targeted services for people experiencing homelessness. The Continuum of Care focuses on supporting coordination and collaboration among these systems so that people experiencing homelessness can access mainstream resources to assist them in transitioning to and remaining stable in permanent housing. Examples of health, mental health, employment, and other services that complement services targeted to people experiencing homelessness include:

- Homeward Bound of Marin serves as Marin County’s main provider of shelter and supportive housing for unhoused families and adults including housing-focused services with counseling and case management.
- Adopt a Family of Marin focuses on increasing the stability of individual families who are facing homelessness and connects residents with housing assistance, case management, and financial assistance in the form of rent and security deposits, food assistance, holiday gifts, utility payments, car repair, and more.
- Marin Asian Advocacy Project empowers immigrant and refugee communities of Marin County by cultivating community leadership, promoting physical and mental health wellbeing, educating communities to become self-sufficient in navigating healthcare, or social and civil processes and resources. MAAP’s services and programs include mental health workshops and field trips, healthy living and nutrition workshops, drug and alcohol abuse prevention, job referral, workplace safety workshops, and more.
- Canal Alliance offers immigration legal services, education and career programs, and other social services to empower Latino immigrants and their families’ overcome barriers for success. Services include immediate assistance such as case management, a food pantry in collaboration with the San Francisco Marin Food Bank, and emotional support and behavioral health services that are free of cost and do not require insurance.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Marin County is home to several organizations that provide emergency and transitional housing for people experiencing homelessness:

- Homeward Bound of Marin-Mill Street Center (MSC) is a year-round emergency shelter for individuals experiencing homelessness and provides housing-focused services to help individuals secure stable housing. Mill Street currently accommodates 55 people.
- Homeward Bound of Marin Family Center is a 9-room center that offers emergency shelter to families with children aged 0-18 years. Each family is provided with a private room and shares communal spaces including kitchen, bathroom, playroom and living room.
- The American Red Cross Bay Area provides relief to disaster victims and helps people prevent, prepare for, and respond to emergencies.
- The Center for Domestic Peace aims to end domestic violence, which is the most prevalent violent crime in Marin County. The center provides transformation services and

programs that enhance victim safety such as an emergency shelter with 23 beds, long-term transitional housing with support services and economic development tools, support groups, legal systems advocacy, and counseling services.

- Gilead House aims to provide a stable home environment for low income and often homeless single mothers and their children. Services include a 24-month program that offers women vital skills for securing self-sufficiency and making permanent changes.

A number of organizations provide services to support people experiencing homelessness in transitioning to permanent housing, including permanent supportive housing and rapid rehousing services. Marin County has adopted a Housing First approach to ending homelessness which includes Permanent Supportive Housing (PSH) as a solution for many chronically homeless individuals. The County has set an annual goal of increasing the number of PSH beds by 10% every year, however, the county did not meet its yearly goal between 2023-2024 during which it only increased PSH beds by 6.3%. There are two projects under-development, 3301 Kerner and Sweeney Place, which will continue to add PSH beds to the supply in 2025. As of December 2024, the county has an estimated 871 PSH beds available⁹.

Limited resources exist regarding transitional and permanent housing opportunities for veterans and their families in Marin County. As of November 2024, the Housing Authority of Marin County was awarded 77 vouchers through the Veterans Affairs Supportive Housing Vouchers (HUD-VASH) program, of which 73 have been leased¹⁰. In June 2024, Homeward Bound of Marin celebrated their grand opening for Puett Place, a new building with 24 apartments for unhoused veterans.

A number of organizations provide rapid rehousing services. These include:

- St. Vincent de Paul Society of Marin provides rapid rehousing deposit and rental assistance program, CalWORKS Rapid Rehousing, ESG-CV Rapid Rehousing.
- Ritter Center provides a rapid rehousing deposit and rental assistance program and ESG-CV Rapid Rehousing.
- Adopt a Family of Marin offers a rapid rehousing deposit and rental assistance program and CalWORKS Rapid Rehousing.

A number of organizations focus services on unaccompanied youth. These include:

- Ambassadors of Hope and Opportunity (AHO) is Marin's only nonprofit organization serving homeless teens and young adults aged 16 to 25 who represent 1/3 of Marin's homeless population. Direct services include housing support, employment, scholarships for college, counseling, legal aid, financial clean-up, work wardrobe, doctors, and dentist. AHO's housing services include a room with a host family, locating a room in a local home, or finding apartments with peers.
- Community Action Marin offers support and assistance to unhoused Transitional Aged Youth (TAY) who are ages 18-24. In the past year, Community Action Marin secured \$1.5 million in funding to launch a 3-year effort, supported by the Tipping Point Community, which helps ensure access to services available for the TAY community. The project will support up to 180 youth per year who are homeless, are precariously housed or at-risk of homelessness, by providing services such as case management,

⁹ <https://data.marincounty.org/stories/s/Homelessness-Permanent-Supportive-Housing/kpfi-3zew/>

¹⁰ https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/dashboard

financial assistance, housing navigation, and links to other community supports.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section discusses the characteristics and needs of people in various subpopulation in Marin County who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

The elderly and frail elderly often need housing that allows them to age comfortably in place. This may require accessibility modifications that include ground floor entry, wheelchair ramps, and bathtub/shower modifications. The location of supportive housing for elderly populations should consider the site's access to vital resources and health services. Due to limited mobility, seniors may require access to transit or transportation services in order to reach everyday necessities and services. Other supportive service needs for the elderly include healthcare services, independent living support, assistive technologies, and educational assistance.¹¹ Senior housing should also integrate programming meant to facilitate social interactions and community, as isolation poses a large issue for this population. Stakeholders in our community engagement process noted that more affordable housing is needed in locations that are accessible for seniors in the region.

People with Substance Use Disorders

People with substance use disorders may need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, education, childcare, financial, and health services.¹²

People Living with HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces the risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to

¹¹ Centers for Disease Control and Prevention. (n.d.) Disability and health information for people with disabilities. Retrieved from: <https://www.cdc.gov/ncbddd/disabilityandhealth/people.html>

¹² Rural Health Information Hub. (n.d.) Treatment and Recovery Support Services. Retrieved from: <https://www.ruralhealthinfo.org/toolkits/substance-abuse/1/support-services>

low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.

Public Housing Residents

Public housing residents often need supportive services such as case management and long term follow-up; employment services, including transitional jobs, job-search assistance, sector-based job training, work-related childcare support, and continuing technical and professional education; programs that teach financial literacy; and housing counseling.

Some public housing residents need more intensive case-management and may benefit from integrated supportive housing, in which small numbers of permanent family-supportive housing units are incorporated into mixed-income developments and case management and services are provided on-site. Vouchers with wraparound services provide an alternative model in which case managers support voucher-holders with the same services delivered in permanent supportive housing. Incentives models may also support families in moving toward self-sufficiency by providing rewards for achievements, such as paying rent on time, getting their children to school, applying for a job, and volunteering.

Finally, some public housing residents- particularly those with serious physical and mental health disabilities- may have greater supportive service needs, such as assisted living (meals, housekeeping, health care, case management, grocery store access) and on-site services, including parenting support, childcare, and after-school services for those with children.¹³

Survivors of Domestic Violence

Often, the greatest need for survivors of domestic violence is quick access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education, and job training for up to 24 months, providing survivors time and services to obtain safety and stability.¹⁴ Difficulties finding affordable housing are common among the general population, but survivors of DV face additional challenges in finding affordable housing that is located near public transit, as well as finding affordable housing that can accommodate families with children.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce the risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options. A review of the Consolidated Plan community engagement results revealed that there is a critical need for services for people with disabilities, job training/education services, and health services, including basic health services such as medical and dental care as well as behavioral health and recovery services such as mental health and substance use treatment.

¹³ Theodos, B., Popkin, S. J., Parilla, J., & Getsinger, L. (2012). The challenge of targeting services: a typology of public-housing residents. *Social Service Review*, 86(3), 517-544.

¹⁴ Rogers, L. (2019). Transitional housing programs and empowering survivors of domestic violence. Retrieved from: <https://www.justice.gov/ovw/blog/transitional-housing-programs-and-empowering-survivors-domestic-violence>

Marin Health offers a behavioral health inpatient program for people 18 and older. The Adult Inpatient Program offers psychiatric care and oversight for people experiencing an acute mental health crisis. The program currently has 17 beds with rooms that accommodate one to three patients, and patients are advised to bring enough clothing for a three-day stay. The program also offers individualized treatment and discharge planning, therapeutic medications, individual/group therapy, psychoeducation, medical management for coexisting illnesses such as heart disease and diabetes, 12-step meetings onsite for patients with substance abuse disorders, and coordination with community mental health teams and referrals to community-based organizations.

Rosebay Behavioral Health provides an inpatient mental health program dedicated to helping individuals find stability through intensive and personalized support including individual therapy, group therapy, family therapy sessions, evidence-based approaches like CBT and DBT to help clients manage symptoms, regulate emotions, and build coping skills. The program caters to people with various mental health conditions including mood disorders such as depression, bipolar disorder, persistent depressive disorder, anxiety disorders, as well as personality disorders.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

TBD based on finalized 2025 project allocations

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

TBD based on finalized 2025 project allocations

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Marin County 2020 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to affordability and changes in homeownership as two of the county's barriers to fair housing choice. The Marin County Housing Element for 2023-2031 also includes a review of the County's housing constraints and identifies recommendations that may encourage the development of affordable housing in the region.

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. The Housing Element noted one of the most pressing governmental constraints impacting the development of affordable housing in Marin County is due to most of the land of the unincorporated County is not being zoned for residential development. Certain limitations such as agricultural conservation easements and related zoning inhibit the ability to develop vacant lands, therefore, much of the most suitable land for residential development is currently already developed.

However, there are opportunities for the County, cities and towns to modify their zoning ordinances to further remove barriers to the development of affordable housing across all residential zones, particularly when encountering conflicts in land use objectives that place constraints on the production of multifamily and affordable housing.

For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, parking standards relaxed, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for increase of the supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

Survey respondents and community workshop participants noted a particular need for development of affordable rental housing as housing costs continue to rise and homeownership has become inaccessible for low to moderate income households. The Housing Element found there is a significantly high prevalence of single-unit land use designations throughout the county that are preventing the promotion of other types of residential uses, including those that can best serve residents of lower incomes.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the county's rental housing inventory.

Focus group participants also stressed the burdensome process of securing housing in the county, particularly for individuals who have records and are re-entering the community, as well as individuals who are unemployed or forced out of retirement due to financial constraints. Many noted it has become competitive to receive housing assistance due to strict requirements that look into employment history or background checks, as well as programs that have limited capacity. Overall, the majority of community engagement participants emphasized the county and California as a whole has become unaffordable which has either displaced many long-term residents or placed more vulnerable families and individuals at risk of homelessness.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The County of Marin benefits from a diverse economic base. According to the latest 2019-2023 ACS 5-Year estimates, the county's largest industries are: (1) professional, scientific, and management, and administrative and waste management services (22% of the civilian employed population 16 years and over), (2) educational services, and health care and social assistance (21%), and (3) retail trade (10%). At the time of the County's 2015 Comprehensive Economic Development Strategy (CEDS), education and health services was the most prominent industry in the county, comprising 21% of employed residents. This section examines the county's economic development assets and needs aside from housing, including business activity, workforce, economic activities, and educational attainment.

Economic Development Market Analysis

Business Activity

Table 42. Business by Sector

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|-----------------------|--------------------|------------------------|
| Agriculture, Mining, Oil & Gas Extraction | 969 | 495 | 1 | 1 | -1 |
| Arts, Entertainment, Accommodations | 13,144 | 15,334 | 14 | 16 | 2 |
| Construction | 5,348 | 7,868 | 6 | 8 | 2 |
| Education and Health Care Services | 16,992 | 20,425 | 18 | 21 | 3 |
| Finance, Insurance, and Real Estate | 7,042 | 5,403 | 7 | 6 | -1 |
| Information | 4,641 | 2,413 | 5 | 2 | -3 |
| Manufacturing | 4,680 | 4,603 | 5 | 5 | 0 |
| Other Services | 5,101 | 6,209 | 5 | 6 | 1 |
| Professional, Scientific, Management Services | 15,976 | 11,662 | 17 | 12 | -5 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 10,146 | 13,414 | 11 | 14 | 3 |
| Transportation and Warehousing | 2,093 | 1,043 | 2 | 1 | -1 |
| Wholesale Trade | 3,282 | 2,810 | 3 | 3 | 0 |
| Total | 89,414 | 91,679 | -- | -- | -- |

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Table 43. Labor Force

| | |
|---|----------------|
| Total Population in the Civilian Labor Force | 136,730 |
| Civilian Employed Population 16 years and over | 130,570 |
| Unemployment Rate | 4.52 |
| Unemployment Rate for Ages 16-24 | 15.36 |
| Unemployment Rate for Ages 25-65 | 3.07 |

Data Source: 2013-2017 ACS

Table 44. Occupations by Sector

| Occupations by Sector | Number of People |
|--|-------------------------|
| Management, business and financial | 50,734 |
| Farming, fisheries and forestry occupations | 4,549 |
| Service | 10,763 |
| Sales and office | 27,985 |
| Construction, extraction, maintenance and repair | 7,195 |
| Production, transportation and material moving | 3,453 |

Data Source: 2013-2017 ACS

Table 45. Travel Time

| Travel Time | Number | Percentage |
|--------------------|----------------|-------------------|
| < 30 Minutes | 58,337 | 51% |
| 30-59 Minutes | 37,277 | 33% |
| 60 or More Minutes | 18,031 | 16% |
| Total | 113,645 | 100% |

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 46. Educational Attainment by Employment Status

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|--------------------------|-------------------|---------------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 5,994 | 746 | 3,374 |
| High school graduate (includes equivalency) | 10,852 | 494 | 3,726 |
| Some college or Associate's degree | 24,389 | 1,084 | 7,311 |
| Bachelor's degree or higher | 64,638 | 1,937 | 13,393 |

Data Source: 2013-2017 ACS

Educational Attainment by Age

Table 47. Education Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 352 | 1,757 | 2,256 | 1,907 | 1,321 |
| 9th to 12th grade, no diploma | 2,051 | 1,434 | 1,025 | 1,765 | 1,425 |
| High school graduate, GED, or alternative | 4,099 | 3,968 | 3,135 | 7,959 | 6,358 |
| Some college, no degree | 7,040 | 4,451 | 4,650 | 15,180 | 10,339 |
| Associate's degree | 420 | 1,422 | 1,534 | 5,610 | 3,622 |
| Bachelor's degree | 2,471 | 7,251 | 12,092 | 28,072 | 14,555 |
| Graduate or professional degree | 205 | 2,899 | 8,160 | 21,527 | 15,264 |

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Table 48. Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 504,030 |
| High school graduate (includes equivalency) | 1,000,860 |
| Some college or Associate's degree | 1,600,665 |
| Bachelor's degree | 2,541,540 |
| Graduate or professional degree | 2,868,415 |

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

As shown in the Business Activity table above, Marin County's largest employment sectors according to 2013-2017 ACS data are (1) education and health care services (20,425 jobs or 21%), (2) arts, entertainment, and accommodations (15,334 jobs or 16%), and (3) retail trade (13,414 jobs or 14%).

According to the State of California's Employment Development Department, some of the county's largest employers include Biomarin Pharmaceutical, Kaiser Permanente, and the Marin Independent Journal, among others.¹⁵

Looking at employed Marin County residents (i.e., "number of workers" in Table 42), the largest shares are employed in (1) education and health care services (16,992 workers or 18%), (2)

¹⁵ <https://labormarketinfo.edd.ca.gov/majorer/countymajorer.asp?CountyCode=000041>

professional, scientific, and management services (15,976 workers or 17%), and (3) arts, entertainment, and accommodations (13,144 workers or 14%). The largest mismatch between the number of jobs in the county and the number of workers is found in the professional, scientific, and management services industry. Within this sector, only 12% of the county's available job opportunities are in this industry, but it employs 17% of county residents who work, indicating that residents may seek employment opportunities within this sector outside of the county.

Describe the workforce and infrastructure needs of the business community:

The Marin Countywide Plan identifies key economic trends and issues in its Socioeconomic Element, including:

- Increasingly expensive construction costs
- High housing costs (high rents, difficulty in recruiting and retaining employees due to high housing costs)
- Long commute times
- Increased cost of transporting goods

Community stakeholders also noted the need for workforce training and job search assistance for low- and moderate income households, with an emphasis on outreach towards vulnerable populations such as families with children, persons with disabilities, the unhoused population, and people at risk of homelessness. Some stakeholders commented that while training and adult education opportunities may be available in the county, people often have difficulty accessing them due to job constraints, transportation limitations, or lack of childcare. They also indicated that job training, internship, or mentorship programs for youth is a high need.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Some major changes to the region include an aging population and decreased birth rates, resulting in increased healthcare needs, a large number of employees reaching retirement age exiting the workforce, and lower numbers of people below 16 years old set to enter the workforce. Like other jurisdictions across the globe, the impacts of the COVID-19 pandemic still continue to reverberate throughout the county's economy.

The Marin County 2022 Economic Vitality Strategic Plan included the following target industries:

- Life Sciences – Biotech
- IT & Digital Media
- Healthcare & Aging Services
- Tourism & Hospitality
- Remote Work & New Enterprise
- Sustainability Enterprises

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The number of those earning a bachelor's degree has increased substantially in the past five years, across all age groups and, overall, there is a trend towards attaining higher education.

However, this trend is not experienced by all communities. In the Canal neighborhood, Marin's predominant immigrant Hispanic/Latinx community, 86% of residents have less than a bachelor's degree, and 37% have completed less than 9th grade¹⁶. There are a number of programs targeted towards bridging higher education with low-income Latinx students in this community, to address the growing gap in college and career readiness. According to 2018-19 school data examined by Marin Promise Partnerships, a local partnership of over 100 school districts, community members and nonprofit organizations – in the San Rafael City Schools, where the majority of Canal students attend, there is a 41% gap in college and career readiness between higher-income and low-income students, as well as between white students and students of color. This is the largest gap of the four studied school districts.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Marin County has a robust network of providers that offer workforce services to residents and employees. The Workforce Alliance of the North Bay is a multijurisdictional collaboration between Marin, Napa, Mendocino, and Lake Counties and serves as the workforce development board for the region. Through the Marin Employment Connection initiative, employment, business, and youth services are offered to the region. These include a career research center, professional development (resume, application, interviews, etc.) workshops, veterans services, reentry services, employment counselors, services for older workers, services for Spanish speakers, computer classes, and job training programs.

Other local organizations focused on workforce training initiatives include community-based organizations, such as the Marin City Community Development Corporation (Marin City CDC), and Canal Alliance. The Marin City CDC constantly develops new workshops based on the needs of the current workforce. At the time of this plan, it is currently offering food handler certification workshops for people 18 years and older that cover the certification and exam fee. Canal Alliance offers several career programs that include pathways to become a certified nursing assistant (CNA), bus operator, or small business entrepreneur, obtain a construction skills certificate, or work in the banking industry. These programs are offered in partnership with several other area organizations, including the College of Marin, By the Bay Health, Marin Builders Association, Golden Gate Transit, Marin Small Business Development Corporation (SBDC), Santa Rose Junior College, UnidosUS, and Bank of America.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Through the Marin Economic Forum, the county last produced a Comprehensive Economic Development Strategy (CEDS) in 2015.¹⁷ The goals in this CEDS, focused on infrastructure and workforce development, included:

- Support and Grow Jobs and Businesses in Targeted Industries;
- Wireless Access and Broadband Expansion;
- Expansion of Tourism in a Sustainable Way for Marin County's communities;
- Preservation of Natural Resources and Open Space;

¹⁶ 2013-2018 American Community Survey 5-year estimates, Table S1501

¹⁷ https://marineconomicconsulting.com/whitepapers/Marin_CEDS_2015.pdf

- Education and Workforce Development Enhancement;
- Housing and Transportation Planning and Connections; and
- Supporting and Expanding Marin County's Social Safety Net

The CEDS also contained the following strategies:

- Promote economic development and opportunity, specifically for lifting up lower wage workers;
- Expand transportation access and usage;
- Protect Marin County's natural environment while promoting sustainable tourism and agriculture in Marin County;
- Enhance the social safety net by strategically growing infrastructure and programs to support lower income residents;
- Promote an expansion of wireless connectivity throughout the county to assist educators, visitors, workers, residents, and businesses;
- Promote and support workforce development regionally, recognizing that Marin County shares residents as workers throughout the North Bay and the Bay Area counties; and
- Obtain and utilize funds from private and public sources to assist on the above goals

These strategies, along with the CEDS outlined alignment with the state's economic development priorities in areas such as capital investment, housing, infrastructure, and workforce development, may be coordinated with the work carried out through the 2025-2029 Consolidated Plan.

Discussion

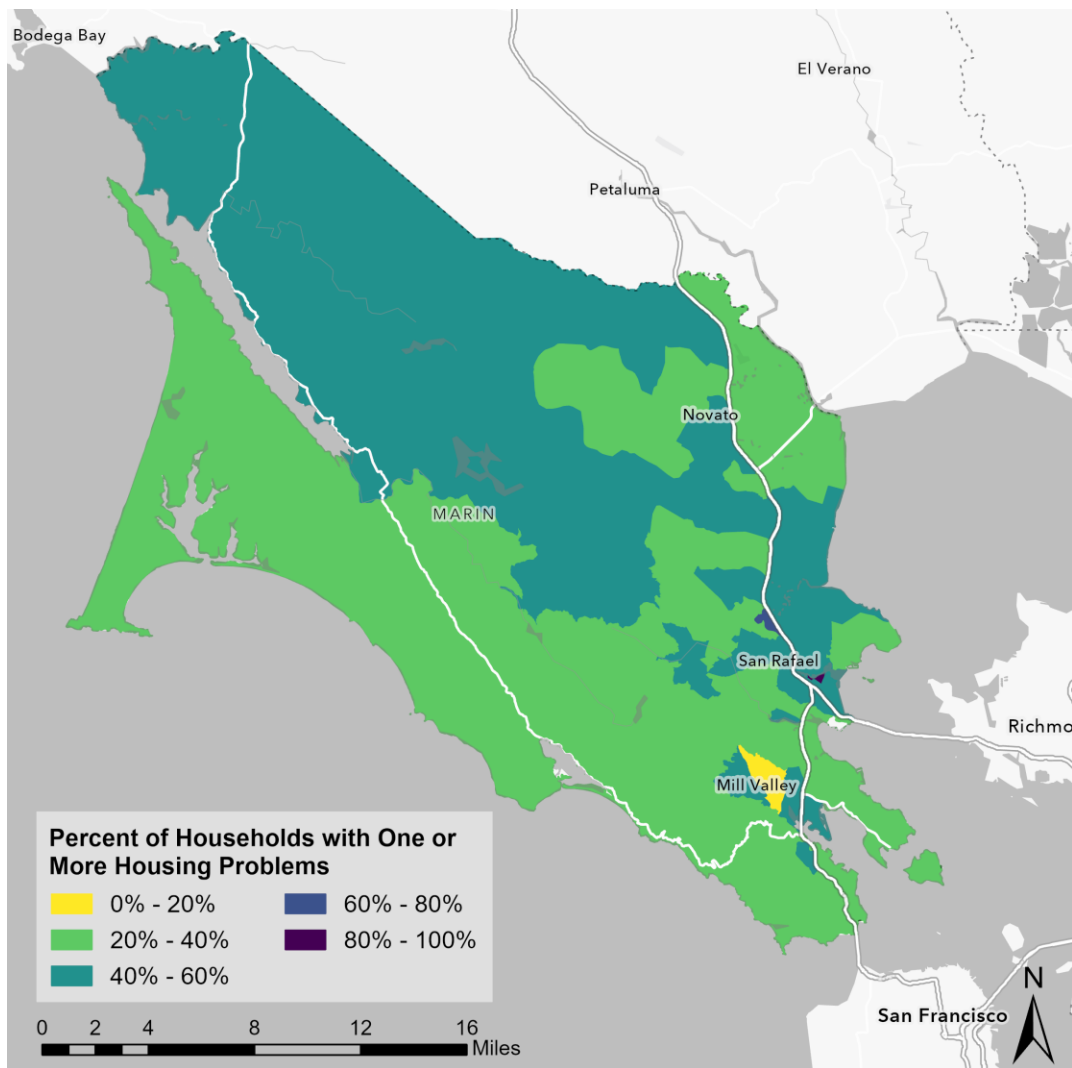
N/A

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. Figure 4 below shows the share of households within each census tract that have at least one of these housing problems. A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are 28 census tracts with a concentration of housing problems in the county (Figure 4). Rates of housing needs in these tracts range from a low of 40.46% in Tract 1122.04, located between San Anselmo and San Rafael, to a high of 90.17% in Tract 1122.04, located in San Rafael, along Canal St.

Figure 4. Percent of Households with One or More Housing Problems in Marin County



Data Source: 2013-2017 CHAS

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For this research, a concentration is defined as a census tract in which more than 50% of residents are racial or ethnic minorities. According to 2013-2017 ACS Five-Year Estimates, there are six census tracts in Marin County where racial or ethnic minorities comprise a majority of residents— tracts 1022.03, 1041.02, 1122.01, 1122.02, 1220, and 1290 (see Figure 5).

With respect to CDBG-funded activities that principally benefit low- and moderate-income persons, at least 51% of the activity’s beneficiaries must be low- to moderate-income. Updated HUD data was recently released in 2024 identifying census tracts where at least 51% of the population is low- to moderate-income based on 2016-2020 ACS 5-Year Estimates. These tracts in Marin County are included in Figure 6.

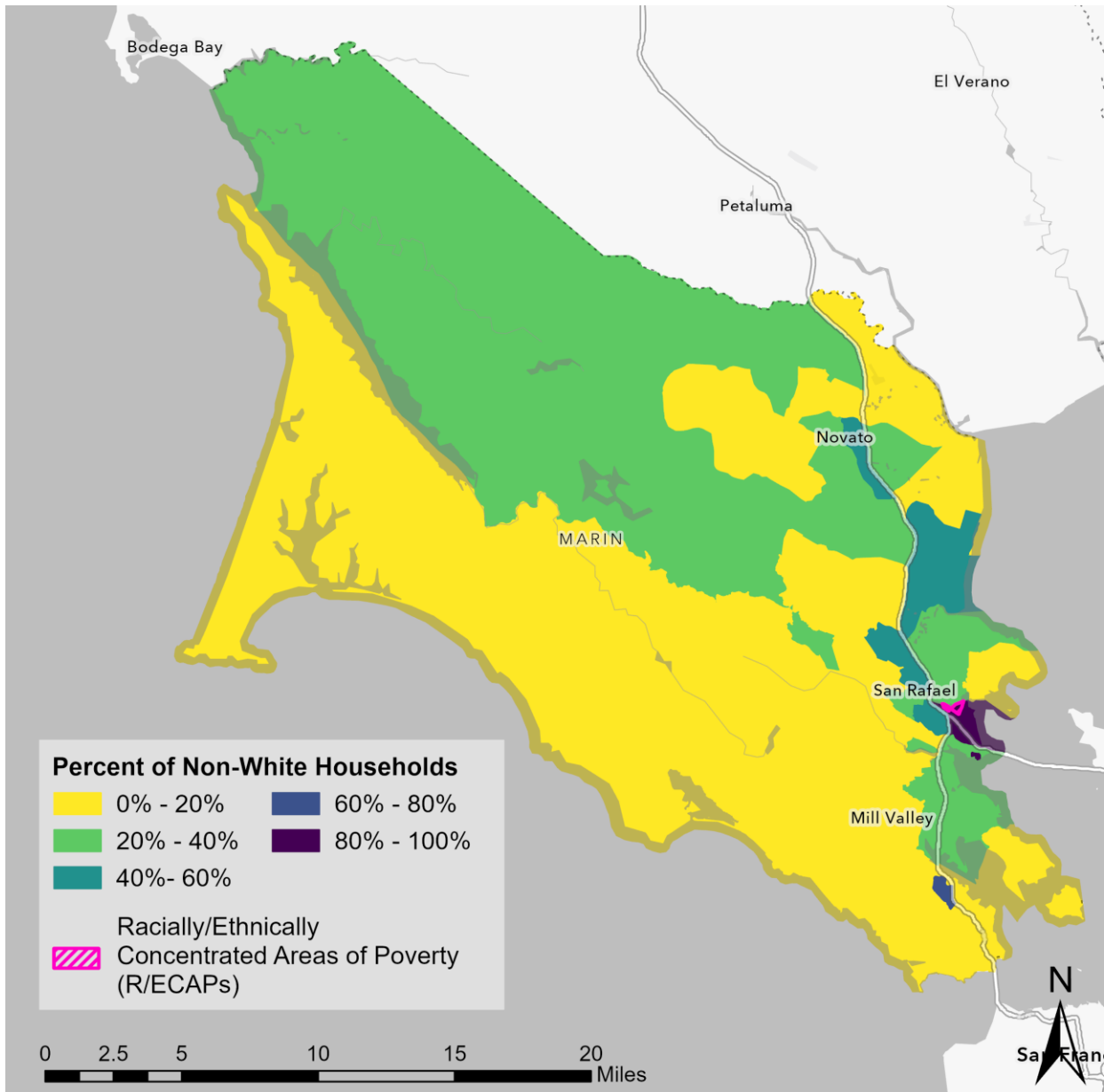
Additionally, HUD uses a research methodology known as “racially/ethnically concentrated areas of poverty (R/ECAPs)”, which identifies tracts that have:

- A non-white population of 50% or more;
- A poverty rate of more than 40% or 3 times more (>3x) than the average tract poverty

rate for the MSA, whichever threshold is lower.¹⁸

Using this definition and the 2013-2017 ACS data mentioned above, there was one (1) tract considered a R/ECAP: tract 1122.01, located in San Rafael's Canal neighborhood. Within this tract, 95% of households were non-white and approximately 38.9% of households were below the federal poverty rate, a rate 3x more than the San Francisco's average poverty rate of 10.1% at this time.

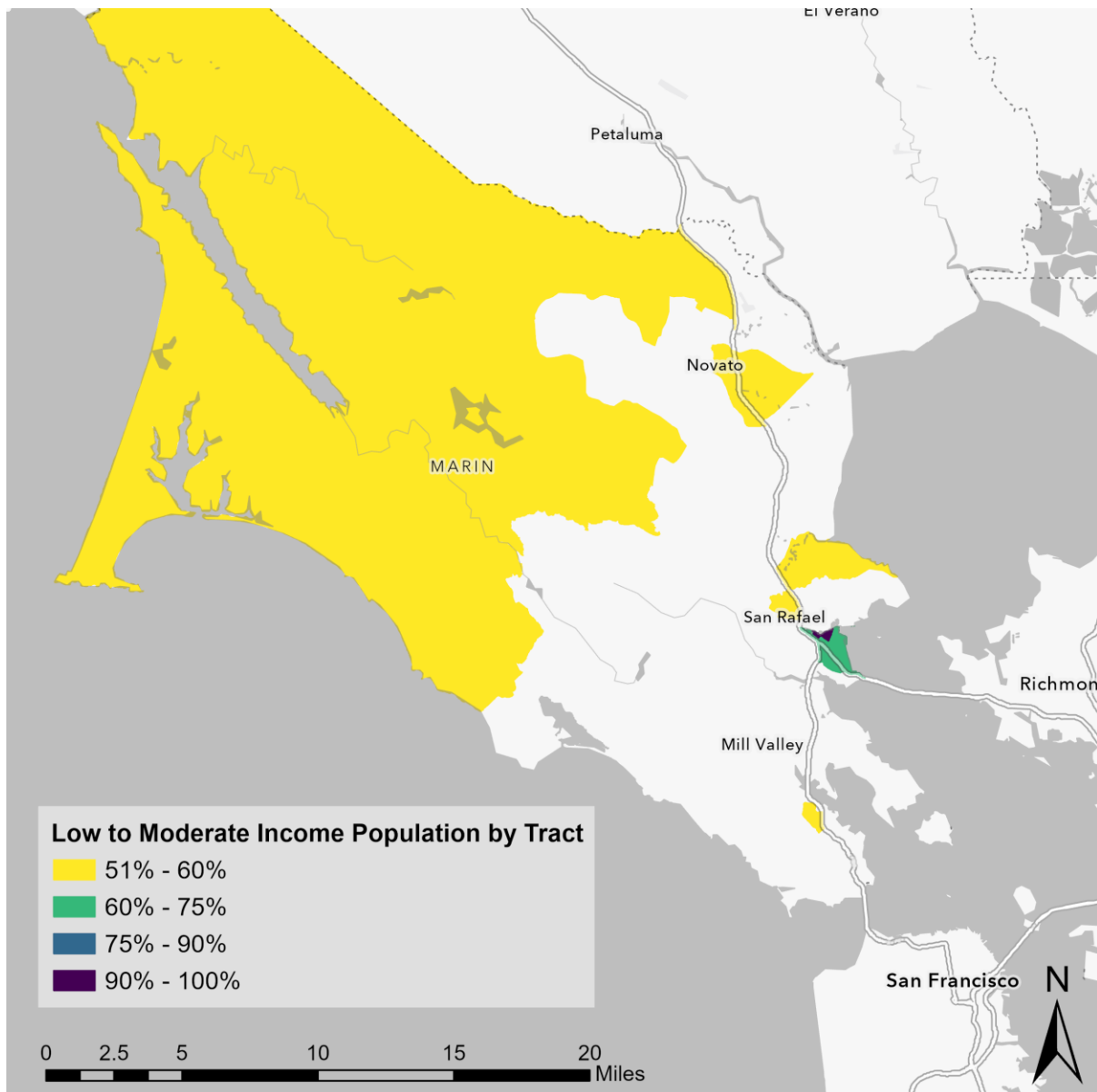
Figure 5. Percent of Non-White Households in Marin County



Data Source: 2013-2017 ACS 5-Year Estimates

Figure 6. Tracts where 51% or More of the Population is Low- and Moderate-Income

¹⁸ <https://www.huduser.gov/portal/periodicals/cityscape/vol21num1/ch4.pdf>



Data Source: HUD LMI Data from 2016-2020 ACS 5-Year Estimates

What are the characteristics of the market in these areas/neighborhoods?

The Canal neighborhood in San Rafael is a residential and industrial area that was originally developed in the 1950s. It includes census tracts 1122.01 and 1122.02 located in the southeastern area of the city, along Kerner Blvd and Canal St. Information contained in the County’s 2020 Analysis of Impediments to Fair Housing Choice and community engagement conducted in conjunction with Canal Alliance, a community-based organization serving this neighborhood, reveals that the Canal neighborhood has a large immigrant, refugee, and Limited English Proficiency (LEP) population, along with high rates of poverty, transit utilization, and overcrowding.

Other areas mentioned in the section above include tract 1290, located in Marin City outside of Sausalito. Marin City is part of the unincorporated area of the county and a historically Black/African American neighborhood. While the area originally developed as a racially

integrated community, post-WWII redlining and restrictive housing covenants limited the areas in Marin County where Black residents could move, leading to larger shares of Black residents in Marin City than in the county overall. In more recent years, gentrification and displacement has become a concern for Marin City residents, including Black/African American households.

Are there any community assets in these areas/neighborhoods?

The Canal neighborhood and Marin City are culturally vibrant, diverse communities in Marin County that contain a robust network of service agencies, community-based organizations, and nonprofits working to provide for the populations of these neighborhoods such as Canal Alliance and Performing Stars of Marin.

Are there other strategic opportunities in any of these areas?

The Canal neighborhood's proximity to San Rafael Creek, Marin Health and Wellness Campus, Pickleweed Community Center, Library, and Park, as well as the Dominican University of California and Canal Community Garden offer strategic opportunities to create place-based partnerships that enhance the community fabric of these areas. In Marin City, these opportunities include the area's proximity to Richardson Bay, Marin County Fire and Sheriff's Departments, Marin Head Start, Marin City Library, Marin County Housing Authority, and Marin City Community Development Corporation.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

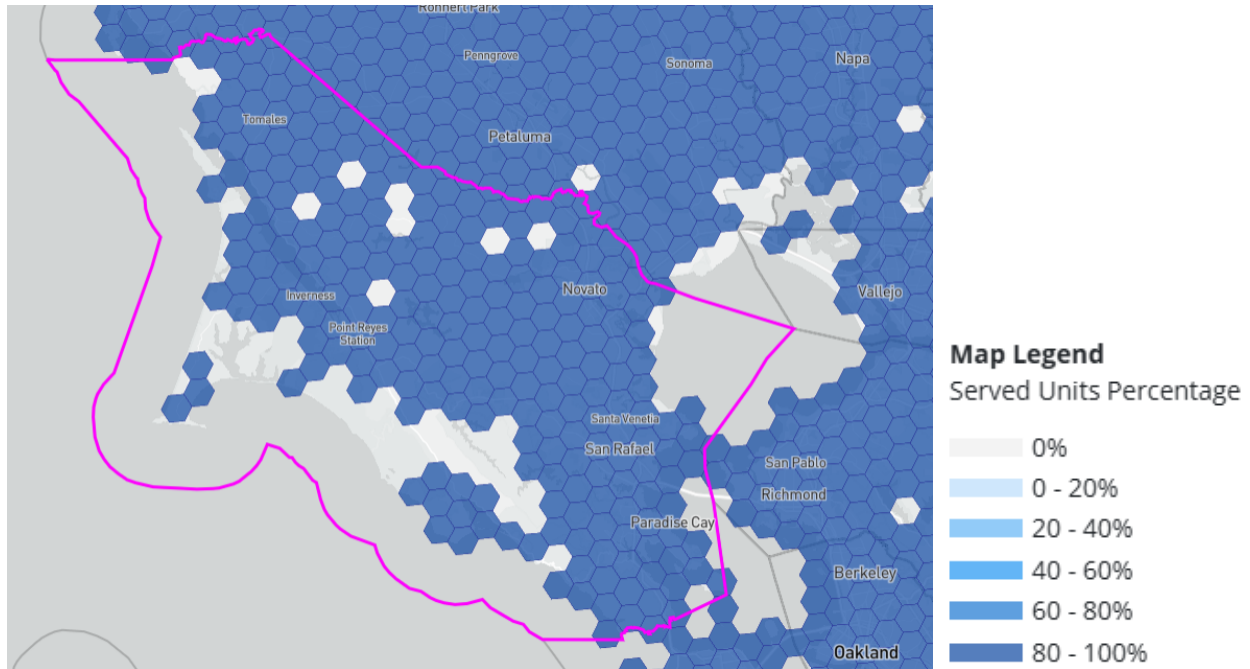
Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. Disparities in broadband access – particularly for low-to-moderate income households - can create a “digital divide” that limits personal and professional opportunities. In 2015, the Federal Communications Commission (FCC) defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise notated as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email and other critical features that are necessary for modern communications.

Marin County's most recent coverage is captured in the FCC's collection of self-reported data from internet service providers. The FCC Form 477 provider reported data on broadband service at a census block level, all facilities-based providers are required to file data with the FCC twice a year. This data indicates where they offer internet access service at speeds over 200 kbps in at least one direction. Providers also report the deployment of a particular technology and bandwidth in a census block; however, this does not indicate that service is available everywhere in the same block. Many sources have criticized this FCC data, noting that any census block with at least one residential or business broadband consumer is identified as a census block that is being “served”.

The map for Broadband Planning aimed at identifying underserved areas across California displays that most of Marin County receives service speeds over 100/20, or 100 Mbps download speed with 20 Mbps upload speed, which is considered sufficient for supporting online activity such as streaming, online gaming, web browsing, and downloading music. As of March 2024, the FCC increased the broadband speed standard from 25/3, or 25 Mbps in download speed

and 3 Mbps in upload speed, to 100/20¹⁹. However, Marin County is surrounded by unincorporated or rural areas with little to no broadband connection. Additionally, many community engagement participants emphasized the need to expand broadband and internet access across the county.

Figure 7. National Broadband Map, Marin County Area



Data Source: Federal Communications Commission (FCC) National Broadband Map, FCC. June 30, 2024.
<https://broadbandmap.fcc.gov/area-summary/>

In 2022, the Digital Marin Strategic Plan was adopted by the County Board of Supervisors.²⁰ This plan is aimed at improving countywide access to affordable high-speed, quality internet. Stakeholder consultation revealed that since its adoption, the implementation of the plan has guided broadband investments from state funding sources to help connect the remaining rural areas of the county identified above, concentrated in West Marin. The program aims to increase access through a variety of strategies including infrastructure improvements as well as promoting digital literacy through educational opportunities, providing residents with the devices needed to take advantage of digital opportunities (laptops, computers, tablets, etc.), and providing financial assistance to help low-to-moderate-income households receive discounted or free internet service.²¹

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Limited internet technologies are available in Marin County at broadband speeds including fiber,

¹⁹ <https://www.allconnect.com/blog/internet-speed-classifications-what-is-fast-internet>

²⁰ “Marin adopts countywide plan for digital access”, Marin Independent Journal, February 3, 2022.
<https://www.marinij.com/2022/02/01/marin-adopts-countywide-plan-for-digital-access/>

²¹ Digital Marin Strategic Plan. Digital Marin,
https://marin.granicus.com/DocumentViewer.php?file=marin_b9d654b0974af591aab4a25d394b6105.pdf

cable, DSL, and fixed wireless²². Fiber is offered by AT&T. AT&T Internet, Xfinity, T-Mobile 5G Home Internet, and Unwired Ltd. Provide fixed wireless. DSL is available through AT&T, however at lower availability. As fiber delivers data at faster speeds than DSL and cable, having more fiber providers in Marin County will increase the availability of fiber for residents and ensure there is equitable access throughout the county. Currently, AT&T is the most widely available internet provider in the region, though other limited alternative options exist throughout the county.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Marin County Office of Emergency Management conducts hazard mitigation planning for the Marin County Operational Area (OA) and the sixteen jurisdictions and special districts within the Marin County OA. In 2023, the County and participating jurisdictions prepared the Multi-Jurisdictional Hazard Mitigation Plan (MJHMP) update to the 2018 Marin County MJHMP to guide County, City, and Special District managers in protecting the people and property throughout the county from the effects of natural disasters and hazard events²³. The plan identifies and assesses the potential impact of natural hazards. The plan profiles these hazards based on severity of impact, frequency of occurrence, seasonal patterns, warning time, cascading potential, and existing warning systems. It also ranks the hazards based on absolute economic losses and probability of occurrence, including:

- Flood
- Thunderstorm/Lightning
- Drought
- Wildfire
- Tornado
- Winter Storm
- Hail
- Dam Failure

In Marin County, the probability of future events including drought, earthquake, flooding, sea level rise, extreme heat, severe wind, tornado, tsunami, and wildfire are all rated as 'highly likely'. Additionally, the hazard risks with the potential of extreme severity or magnitude are associated with dam failure, earthquake, sea level rise, and tsunami events. Other hazard risks have also been ranked as severe, including debris flow, erosion, landslide, post-fire debris flow, flooding, and wildfire events.

Dam failure

Dam failure is described as the uncontrolled release of impounded water from behind a dam, a manmade structure built for flood protection, power generation, agriculture, and other uses. Dam failures are often caused by flooding, earthquakes, blockages, landslides, lack of maintenance, or improper operation or construction. The majority of Marin County has a high to

²² National Broadband Map, BroadbandNow. <https://broadbandnow.com/research/national-broadband-map>

²³ https://www.cityofmillvalley.gov/DocumentCenter/View/8499/Marin-County-MJLHMP_Approved-PDF

extremely high-risk dam inundation hazard rating, with dams such as the Novato Creek Dam and the Phoenix Lake Dam ranking as the highest. The cities most at risk of being impacted by dam failures of extreme magnitude include Belvedere, Tiburon, as well as the Bolinas Public Utility District and the North Marin Water District.

Debris flow

In the Marin County OA MJHMP, debris flow is described as landslides, including rockslides, and mud flows. The conditions contributing to landslides include heavy rain/river flows/wave action, unconsolidated soil or soft rock and sediments, lack of vegetation, previous wildfires/other forest disturbances, and earthquakes. There are several unincorporated communities in Marin County that have high to extreme landslide susceptibility including the areas of Lagunitas, Forest Knolls, San Geronimo, and Woodacre. However, most of Marin County's land coverage is largely undeveloped and contains mixed environments where creeks and rivers are adjacent to private and public infrastructure, placing the overall county at a high risk of property damage and infrastructure damage. The probability/likelihood of future events are particularly high for the City of San Rafael and areas covered by the Bolinas Public Utility District.

Drought

Drought is described as little to no precipitation over an extended period, causing shortage of water and other adverse impacts on vegetation, animals, and people. California, historically, has experienced multiple and severe droughts. Notably, 2013 was California's driest year according to measured hydrologic records. A drought emergency was officially declared in 2014 and lifted three years later in 2017 following severe winter storms. Northern California is particularly susceptible to extreme drought. Marin County's risk of drought magnitude/severity is ranked as "moderate", with some jurisdictions ranked as "extreme", including, town of San Anselmo, Bolinas Public Utility District, North Marin Water District, and Southern Marin Fire District.

Drought

Earthquakes are described as sudden shaking events caused by movement under the earth's surface which are measured by seismologists to determine their intensity. Marin County can potentially be impacted by earthquake damage due to the number of fault lines within and near the county as well as the presence of soils vulnerable to liquefaction. The County overall is ranked as "extreme" likelihood of severe earthquakes, including the cities of Belvedere, Fairfax, Larkspur, Mill Valley, Novato, San Anselmo, Tiburon, Las Gallinas Valley Sanitary District, North Marin Water District, and Southern Marin Fire District.

Stakeholder consultation efforts also revealed that the County's Office of Emergency Management (OEM) is in the stage of adjusting and adapting its hazard mitigation/planning efforts due to the impacts of climate change. This includes reevaluating flood risks and definitions of 100-year storms and shifting attentions towards mitigation efforts in addition to maintaining response efforts.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In its September 2021 report "Climate Change and Social Vulnerability in the United States²⁴,"

²⁴ U.S. EPA. (September 2021) "Climate Change and Social Vulnerability in the United States." https://www.epa.gov/system/files/documents/2021-09/climate-vulnerability_september-2021_508.pdf

the US EPA identifies low-income earners, minorities, elderly adults, and persons with less than a high school diploma as 'socially vulnerable.' Socially vulnerable persons are described as having a reduced capacity to cope with and recover from climate change impacts, and socially vulnerable groups are described as more likely to live in poorer neighborhoods with lower elevations and poorly maintained infrastructure. An estimated 7.8% of Marin County's total population, or about 32,579 people, are living below poverty level, as of the 2019-2023 American Community Survey 5-year estimates. Mobile home residents may be especially vulnerable to climate related hazards. There are an estimated 1,464 mobile homes in Marin County, according to the 2019-2023 American Community Survey 5-year estimates.

STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

The Strategic Plan will guide the allocation of Community Development Block Grant (CDBG) funds through the 2025-2029 planning period. The community engagement that took place during the 2020 Analysis of Impediments to Fair Housing Choice (AI) and 2025-2029 Consolidated Planning process helped the County identify the following project goals and funding priorities for the 2025-2029 Consolidated Plan that were adopted by the Priority Setting Committee (PSC) on Thursday, December 5, 2024:

Housing Goals

- Downpayment Assistance – Support organizations providing downpayment assistance for first-time homebuyers
- Homeowner Housing – Acquisition, construction, and rehabilitation
- Rental Housing – Acquisition, construction, and rehabilitation
- Special Needs Housing – Acquisition, construction, and rehabilitation

Housing Funding Priorities:

- Housing activities benefitting extremely low-income persons (earning 30% Area Median Income or less)
- Multi-bedroom units available to families (Required by the AI).
- Land trust model in eastern Marin that provides home ownership opportunities, with specific inclusion for protected classes to be prioritized (Required by the AI).

Community Infrastructure and Capital Projects Goals

- Accessibility Improvements
- Community Facilities
- Pedestrian Safety Improvements
- Youth Facilities

Community Infrastructure and Capital Project Funding Priorities:

- Childcare Centers (including Home Daycares) and Youth Centers
- Homeless and Domestic Violence Shelters

Public Services Goals

- Basic Health Services
- Behavioral Health and Recovery Services
- Children and Youth Services
- Domestic Violence Services
- Economic Development Assistance for Businesses, including Microenterprise Education and Job Training
- Food Security

- Housing Stability and Support Services
- Legal Services
- Senior Services
- Subsistence Payments

Public Service Funding Priorities:

- Children and Youth Services*
- Housing Stability and Support Services*

* **Children and Youth Services** – includes services that target low-income families and address disparities in access to early childhood education, high costs of childcare countywide, and youth activities. Programs and services include but are not limited to supporting childcare scholarships, extracurricular activities, youth engagement and job training, therapeutic services, transportation, home visitations, and family legal supports.

* **Housing Stability & Support Services** – includes services that assist individuals and families in accessing stable housing, prevent discrimination in housing choice, and aid renters in maintaining stable housing. Programs and services include but are not limited to fair housing counseling, legal support, housing locators, and down payment and rental assistance.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 49. Geographic Priority Area

| | | |
|---|---|---|
| 1 | Area Name: | Communities of Minority Concentration |
| | Area Type: | Other |
| | Other Target Area Description: | Other |
| | Revital Type: | N/A |
| | Other Revital Description: | N/A |
| | Identify the neighborhood boundaries for this target area. | The Canal neighborhood of San Rafael (Census Tract 1122.01 and 1122.02) and Marin City of unincorporated Marin County (Census Tract 1290) |
| | Include specific housing and commercial characteristics of this target area. | See MA-50 Needs and Market Analysis |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | As Marin County's only communities of minority concentration they are priority areas for investment. |
| | Identify the needs in this target area. | Both communities' needs are vast and span quality affordable housing, community and public infrastructure and spaces, and public services to stabilize families and individuals. |
| | What are the opportunities for improvement in this target area? | Opportunities for improvement include community and public infrastructure and spaces, and public services to stabilize families and individuals |
| Are there barriers to improvement in this target area? | Barriers to improvement in this area include disparities in income, education, | |
| 2 | Area Name: | Countywide, Areas with High-Need Populations |
| | Area Type: | Other |
| | Other Target Area Description: | Other |
| | Revital Type: | N/A |
| | Other Revital Description: | N/A |
| | Identify the neighborhood boundaries for this target area. | Includes communities outside of Low/Mod Census tracts with low-income populations including, but not limited to West Marin, parts of Novato, mobile-home parks, and liveaboard houseboat communities. |
| | Include specific housing and commercial characteristics of this target area. | Varies greatly between urban corridors, suburban communities and rural ranch and park lands. |

| | |
|---|--|
| How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | These communities are regularly identified by services providers and local government representatives in consultation. |
| Identify the needs in this target area. | Both communities' needs are vast and span quality affordable housing, community and public infrastructure and spaces, and public services to stabilize families and individuals. |
| What are the opportunities for improvement in this target area? | Opportunities for improvement include community and public infrastructure and spaces, housing construction and rehabilitation, and public services to stabilize families and individuals. |
| Are there barriers to improvement in this target area? | Not being Low/Mod Census tracts places more requirements on investing in community and public infrastructure and spaces. |
| 3 Area Name: | Countywide, Areas of Opportunity |
| Area Type: | Other |
| Other Target Area Description: | Other |
| Revital Type: | N/A |
| Other Revital Description: | N/A |
| Identify the neighborhood boundaries for this target area. | Includes communities outside of Low/Mod Census tracts with abundant access to transportation, services, and high performing schools. |
| Include specific housing and commercial characteristics of this target area. | Largely suburban communities composed of mostly single-family homes, limited multi-family homes, strip malls, and modest commercial space clustered around town centers. |
| How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | These communities are regularly identified in consultation as prime locations to build affordable housing. |
| Identify the needs in this target area. | These areas need more affordable housing options. |
| What are the opportunities for improvement in this target area? | Opportunities for improvement include developing new affordable housing and rehabilitating older homes occupied by low-income and special needs households. Additionally, investing in public services that serve low-income and special needs populations in these communities. |
| Are there barriers to improvement in this target area? | Community opposition is the largest barrier. |

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG funds are distributed within Marin County in the following manner: twenty percent (20%) of funds are available for administration, fifteen percent (15%) of funds are available for public

services, forty percent (40%) of funds are available for housing, and the remaining funds are available for community infrastructure/capital projects or housing activities.

Centralizing the distribution of funds provides opportunities to create economies of scale and streamline administration; while also allowing to more seamlessly leverage federal, state, and local funds.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 50. Priority Needs Summary

| Sort Order | Priority Need | Affordable Housing |
|------------|------------------------------------|--|
| 1 | Priority level | High |
| | Population(s) served | Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly Public housing residents People with disabilities |
| | Geographic area(s) affected | Communities of Minority Concentration Countywide, Areas with High-Need Populations Countywide, Areas of Opportunity |
| | Associated goals | Improve housing access and quality |
| | Description | Activities to be funded under this priority include but are not limited to: <ul style="list-style-type: none"> • Construction of affordable housing for purchase • Home repair assistance for homeowners • Rehabilitation of existing affordable housing developments |
| | Basis for priority | Data analyzed for this Plan indicates high levels of housing cost burden in the region. Community members noted the need for rehab and repair of housing and a greater supply of affordable rental and for-sale housing. The top identified housing needs from the community survey included construction of new affordable rental units, senior housing, family housing, rental assistance, downpayment assistance, and energy efficiency improvements to existing housing. |
| 2 | Priority Need | Public Improvements |
| | Priority level | High |

| | | |
|----------|------------------------------------|---|
| | Population(s) served | Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly People with disabilities Homeless |
| | Geographic area(s) affected | Communities of Minority Concentration Countywide, Areas with High-Need Populations Countywide, Areas of Opportunity |
| | Associated goals | Improve and expand access to community infrastructure, public facilities, and recreational spaces |
| | Description | Activities to be funded under this priority include but are not limited to: <ul style="list-style-type: none"> • Repairs to existing community facilities, including homeless shelters and community buildings • Construction of a community building offering a community meeting space, shared laundry facility, and an ADA-compliant restroom • Installation of two outdoor learning spaces for environmental education |
| | Basis for priority | Community members noted the need for improved spaces for community gathering. The top identified infrastructure/capital improvement needs from the community survey included childcare centers, homeless and domestic violence shelters, and youth centers. |
| 3 | Priority Need | Public Services |
| | Priority level | High |
| | Population(s) served | Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly People with disabilities |
| | Geographic area(s) affected | Communities of Minority Concentration Countywide, Areas with High-Need Populations Countywide, Areas of Opportunity |
| | Associated goals | Provide public services |

| | | |
|---|------------------------------------|---|
| | Description | Activities to be funded under this priority include but are not limited to: <ul style="list-style-type: none"> • Home accessibility modifications for people with disabilities • Legal aid housing services to prevent eviction and displacement • Early childhood education activities • Food pantry, meal support services, and nutrition education • Childcare tuition assistance |
| | Basis for priority | Community members noted the need for affordable programs and services for residents, particularly area youth. The top identified public service needs from the community survey included services for older adults, children and youth services (included childcare, afterschool care, etc.), health services, and housing counseling/fair housing services. |
| 4 | Priority Need | Program Administration |
| | Priority level | High |
| | Population(s) served | All |
| | Geographic area(s) affected | Countywide |
| | Associated goals | Planning and Administration |
| | Description | Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs. |
| | Basis for priority | Program administration costs associated with the coordination and delivery of services to Marin County residents. |

Narrative (Optional)

N/A

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 51. Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Low vacancy rates and limited number of landlords who accept vouchers suggest support for new affordable housing construction instead of TBRA. The County is not planning to use these Federal funds for TBRA over the Consolidated Planning period. |
| TBRA for Non-Homeless Special Needs | High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Low vacancy rates and limited number of landlords who accept vouchers suggest support for new affordable housing construction instead of TBRA. The County is not planning to use these Federal funds for TBRA over the Consolidated Planning period. |
| New Unit Production | Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households. |
| Rehabilitation | Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation. |
| Acquisition, including preservation | Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. |

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The County of Marin receives an annual HUD formula grant through the Community Development Block Grant (CDBG) program. Over the next five years, all federal funding allocations will be used to support the CDBG program goals of providing (1) decent, affordable housing, (2) a suitable living environment, and (3) expanded economic opportunity to principally benefit low- and moderate-income residents in Marin County. The table below shows the County's grant allocation for the 2025 program year of \$, along with an estimate of anticipated grant funding to be received for the remaining years covered by this Consolidated Plan. These estimates assume that funding over those four years will average to be about the same as the County's 2025 allocation.

At the time that the draft 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan were published for public comment (April 2025), HUD had not yet released 2025 allocations. Thus, the County developed contingency provisions as described in the HUD Notice: CPD-25-02 (Issued on January 14, 2025), as follows:

CDBG Contingency Provisions

- Administration will be adjusted to remain equal to 20% of Marin County's PY 2025 allocation
- Public services funding will not exceed 15% of Marin County's PY 2025 allocation

HOME Contingency Provisions

- Administration will be adjusted to remain equal to 10% of Marin County's PY 2025 allocation
- Any remaining increase or reduction will be made to CHDO housing development funding, provided that the CHDO set-aside will remain, at a minimum, the required 15%

Anticipated Resources

Table 52. Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | Expected Amount Available Remainder of ConPlan: \$ | Narrative Description |
|---------|-----------------|---------------------|----------------------------------|--------------------|--------------------------|--|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | | |
| CDBG | Public-Federal | Acquisition | | | | | |
| | | Admin and Planning | | | | | |
| | | Housing | | | | | |
| | | Public Improvements | | | | | |
| | | Public Services | | | | | |
| HOME | Public-Federal | Homeowner Rehab | | | | | |

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While CDBG funds do not require a match, Marin County anticipates leveraging local, state, federal, and private funds as it addresses the priorities and goals outlined in the Consolidated Plan. Several stakeholders emphasized the importance of using CDBG funds in cooperation with other funding sources to amplify outcomes, and the County has a strong history of using CDBG funds in collaboration with the Marin Housing Authority and other area affordable housing developers. Over the next five years, the County will continue to look for opportunities to work with the Housing Authority and/or other development agencies to support affordable housing, including Low Income Housing Tax Credit (LIHTC) projects, by providing funding for infrastructure or site preparation.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

CDBG funds may be used to develop and improve public facilities and infrastructure for the benefit of low- and moderate-income residents on publicly owned land. If CDBG funds are used to acquire private land for public purposes, the County will follow CDBG acquisition requirements and procedures.

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Marin County will partner with the following entities listed to carry out the goals of the 2025-2029 Consolidated Plan.

Table 53. Institutional Delivery Structure

| Responsible Entity | Entity Type | Role | Geographic Area Served |
|-----------------------------------|-------------------|----------------|------------------------|
| County of Marin | Government | Planning | Jurisdiction |
| Housing Authority of Marin County | Housing Authority | Public Housing | Jurisdiction |
| Marin County CoC | Continuum of Care | Homelessness | Region |

Assess of Strengths and Gaps in the Institutional Delivery System

The County relies heavily on its network of local non-profits and regional organizations for the delivery of most community resources and services. Throughout the years, the county and several area organizations have developed strong public-private partnerships to ensure the delivery of services and resources to residents. However, some organizational leaders and community members expressed that they were unaware of certain services provided by area nonprofits due to the disjointed nature of service provision in the region. Additionally, due to limited funding, there is still a high need for services and programs that residents would benefit from. Based on the current service provision landscape, there are several areas that the county and key partners could improve, including:

- A need for housing activities, including housing stability and support services, that benefit extremely low-income persons (earning 30% Area Median Income or less).
- A need for improved community infrastructure including accessibility improvements, community facilities, pedestrian safety improvements, and youth facilities.
- A need to create or expand childcare centers, including home daycare centers, and youth centers, as well as homeless and domestic violence shelters.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 54. Homeless Prevention Services Summary

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|-----------------------------------|-----------------------------|------------------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | | X |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |
| Mobile Clinics | | | |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | X |
| Child Care | X | X | X |
| Education | X | X | X |
| Employment and Employment Training | X | X | X |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Other | | | |
| Other | | | |

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

As the region’s lead Continuum of Care (CoC), Marin County’s coordinated entry homeless services are provided through the Housing Authority, which, in addition to providing shelter beds, provides case management assessment and networks with other service providers to connect homeless individuals to agencies and organizations that can assist with their specific needs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to,

the services listed above

Marin County works with community partners to support projects that provide housing and supportive services to people experiencing homelessness. Both the 2023 Housing Element and Countywide Plan note that addressing the county's and region's growing issue of rising housing prices is a priority goal for the county, particularly as more families and individuals are cost-burdened and at risk of homelessness. The Marin Community Foundation, Community Action Marin and other area organizations are key partners in helping the county address this issue, but limited funding and capacity restrict what these organizations can achieve. Additionally, there is a need to support projects dedicated to street outreach so that these organizations can connect with persons experiencing homelessness where they are, rather than expecting these persons to seek out these services themselves.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Over the next five years, Marin County will work with its jurisdictions and local partners, such as the Housing Authority, homeless housing and service providers, nonprofit agencies, and other local and regional partners to leverage CDBG and HOME funding to address the identified gaps in service delivery. Each year, the County will consider projects that strengthen opportunities for collaboration among the County and its partners. Further, the County may use CDBG funding to support projects that provide basic needs to support people experiencing homelessness in transitioning to permanent housing, including job training, education, food, childcare, transportation, and other services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 55 Goals Summary

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|--|---------------------|-------------|---|
| 1 | Create and preserve housing affordability, accessibility, and quality | 2025 | 2029 | Affordable Housing | Communities of Minority Concentration | Affordable Housing | CDBG: \$ | Rental units constructed |
| | | | | | Countywide, Areas with High-Need Populations | | HOME: \$ | Rental units rehabilitated |
| | | | | | Countywide, Areas of Opportunity | | | Homeowner housing added |
| | | | | | | | | Homeowner housing rehabilitated |
| 2 | Improve and expand access to community infrastructure, public facilities, and recreational spaces | 2025 | 2029 | Non-Housing Community Development | Communities of Minority Concentration | Public Improvements | CDBG: \$ | Public facility or infrastructure activities other than low/moderate-income housing benefit |
| | | | | | Countywide, Areas with High-Need Populations | | | Public facility or infrastructure activities for low/moderate-income housing benefit |
| | | | | | Countywide, Areas of Opportunity | | | |

| | | | | | | | |
|---|-----------------------------|------|------|--|-----------------|-------------|--|
| 3 | Provide public services | 2025 | 2029 | Communities of Minority Concentration | Public services | CDBG: \$ | Public service activities other than low/moderate-income housing benefit |
| | | | | Countywide, Areas with High-Need Populations | | | Public service activities for low/moderate-income housing benefit |
| | | | | Countywide, Areas of Opportunity | | | |
| 4 | Planning and administration | 2025 | 2029 | Countywide | | CDBG: \$ | N/A |

Goal Descriptions

Table 56. Goals Descriptions

| Goal Name | Goal Description |
|---|---|
| Create and preserve housing affordability, accessibility, and quality | Rehabilitation of rental and homeowner housing that benefit low-income households. Development of additional affordable housing for sale and for rent. |
| Improve and expand access to community infrastructure, public facilities, and recreational spaces | Promote neighborhood revitalization through improvements to public infrastructure and facilities. |
| Provide public services | Provide services that enhance the quality of life among community members, particularly among youth, seniors, and special needs populations. |
| Planning and administration | Plan and administer funding for community development and housing activities with transparency, community involvement, and full compliance with federal regulations. Provide services to residents and housing providers to advance fair housing. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Marin Housing Authority (MHA) is currently compliant with fair housing and civil rights requirements and is not under a voluntary compliance agreement related to Section 504.

Activities to Increase Resident Involvements

MHA uses a variety of approaches to ensure public housing residents and voucher holders have opportunities to stay informed about and involved in MHA plans, programs, and activities.

The Resident Advisory Board (RAB) is comprised of individuals who live in public housing and represent public housing residents collectively in interaction with MHA. The RAB and MHA staff hold monthly meetings open to all residents to share information about development and implementation of MHA's Annual Plan, including updates on capital projects, agency policies and programs, and public housing resident needs.

Each year, the RAB reviews and provides input regarding MHA's Annual Plans prior to submission to HUD. In their most recent plan review, the RAB identified areas where they would like to see MHA focus improvements, including safety and crime prevention in public housing communities and neighborhoods with concentrations of Housing Choice Voucher holders and reduced turnaround time for public housing units as they are vacated, with the goal of all units being turned over within 20 days of vacancy.

In addition to seeking input on issues related to the planning and administration of public housing, MHA also encourages resident involvement through a variety of support activities. The Golden Gate Village Resident Community Center typically offers social activities, as well as on-site access to a variety of community services including food assistance, utility assistance, veterans services, bilingual career coaching, and job training.

MHA's Family Self-Sufficiency (FSS) program also promotes involvement by public housing residents and Housing Choice Voucher holders. Specifically, the program provides support services to eligible households for up to five years with the goal of increasing earned income and savings. Through the FSS program, participants have access to job training and adult education programs, job search assistance, budget and credit counseling, homeownership counseling, and other support services. As income increases, increases in rental payments by the tenant are held in an escrow account to be paid to the tenant upon program completion.

Is the public housing agency designated as troubled under 24 CFR part 902?

MHA is designated as a "Standard PHA" based on its 2025 Annual Plan and is not designated as troubled.

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

The Marin County 2020 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to affordability and changes in homeownership as two of the county's

barriers to fair housing choice. The Marin County Housing Element for 2023-2031 also includes a review of the County's housing constraints and identifies recommendations that may encourage the development of affordable housing in the region.

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. The Housing Element noted one of the most pressing governmental constraints impacting the development of affordable housing in Marin County is due to most of the land of the unincorporated County is not zoned for residential development. Certain limitations such as agricultural conservation easements and related zoning inhibit the ability to develop vacant lands, therefore, the most suitable land for residential development is currently already developed.

However, there are opportunities for the County, cities, and towns to modify their zoning ordinances to further remove barriers to the development of affordable housing across all residential zones, particularly when encountering conflicts in land use objectives that place constraints on the production of multifamily and affordable housing.

For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, parking standards reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

Survey respondents and community workshop participants noted a particular need for development of affordable rental housing as housing costs continue to rise and homeownership has become inaccessible for low to moderate income households. The Housing Element found there is significantly high prevalence of single-unit land use designations throughout the county that are preventing the promotion of other types of residential uses, including those that can best serve residents of lower incomes.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the county's rental housing inventory.

Focus group participants also stressed the burdensome process of securing housing in the county, particularly for individuals who have records and are re-entering the community, as well as individuals who are unemployed or forced out of retirement due to financial constraints. Many noted it has become rather competitive to receive housing assistance due to strict requirements that look into employment history or background checks, as well as programs that have limited capacity. Overall, the majority of community engagement participants emphasized the county and California as a whole has become unaffordable which has either displaced many long-term residents or placed more vulnerable families and individuals at risk of homelessness.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Based on the County's 2023 Consolidated Annual Performance Evaluation Report (CAPER), the County has taken the following steps to address impediments that were identified in their 2020 AI:

- Hiring a Social Equity Program and Policy Coordinator to focus on furthering fair housing and supporting equity programs.
- Requiring affirmative marketing plans from all housing programs and recipients of federal grant funding.
- Collaborating with other County agencies such as Health & Human Services, Marin County Free Library, Probation Department, Parks Department, Human Resources and the County Administrator's Office to undertake equity initiatives to ensure all citizens in Marin County have full and equal access to local services.
- The Priority Setting Committee establishes priorities for funding projects that promote affordability.
- The 2023-2031 Marin County Housing Element, one component of the Countywide Plan, also contained several strategies to aid in achieving the identified housing goals. These included identifying areas for redevelopment and/or rezoning, facilitating the development of Accessory Dwellings Units (ADUs) as a source of affordable housing, and conducting outreach to developers and property owners to promote multiunit housing developments.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As the CoC, Marin County manages the coordinated entry system that works to connect the most vulnerable people in the community to housing and supportive services. Through coordinated entry sites throughout the region, residents may begin the process of identifying and securing housing and service resources to meet their individual needs.

There are also several homeless housing/service providers in the County that conduct outreach, including to unsheltered persons and homeless youth, including:

- Center for Domestic Peace
- Homeward Bound of Marin
- Marin Health and Human Services
- St. Vincent de Paul
- Gilead House
- Side by Side (TAY Space)
- Episcopal Community Services
- Marin Housing Authority
- Ritter Center
- Adopt A Family of Marin
- Catholic Charities

Additional strategies TBD based on final project allocations

In addition to outreach and assessment on an individual or family level, the Marin County CoC also works to understand homeless needs throughout the region. Each year, the CoC conducts a single-day Point-in-Time (PIT) count for sheltered and unsheltered persons and works to ensure the Homeless Management Information System (HMIS) delivers data needed for HUD and local government reporting.

Addressing the emergency and transitional housing needs of homeless persons

CDBG funds are awarded annually to eligible nonprofit agencies that provide emergency shelter and transitional housing. Several nonprofit agencies provide emergency shelter and transitional housing in Marin County, including:

- TBD based on project allocations

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Marin County has several organizations providing emergency and transitional housing for homeless individuals. These include Homeward Bound of Marin-Mill Street Center (MSC), Homeward Bound of Marin Family Center, American Red Cross Bay Area, Center for Domestic Peace, and Gilead House. The county has adopted a Housing First approach, including Permanent Supportive Housing (PSH) for chronically homeless individuals. However, the county only increased PSH beds by 6.3% between 2023-2024, with an estimated 871 beds available as of December 2024.

Limited resources exist for transitional and permanent housing opportunities for veterans and their families in Marin County. The Housing Authority of Marin has awarded 77 vouchers through the Veterans Affairs Supportive Housing Vouchers (HUD-VASH) program, with 73 leased. Rapid rehousing services are provided by St. Vincent de Paul Society of Marin, Ritter Center, and Adopt a Family of Marin.

Ambassadors of Hope and Opportunity (AHO) is Marin's only nonprofit organization focused on serving homeless teens and young adults aged 16 to 25. Community Action Marin offers support to unhoused Transitional Aged Youth (TAY) aged 18-24.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Over the next five years, Marin County will support homelessness prevention efforts, including the provision of short-term rental assistance or other forms of assistance that promote housing stability and prevent vulnerable residents from losing housing.

- TBD based on project allocations

SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Marin County follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The County also connects individuals with lead

safety education and volunteer opportunities for housing rehabilitation and repair.

How are the actions listed above related to the extent of lead poisoning and hazards?

Following the Lead Safe Housing Rule requirements in federally funded housing activities reduces risk of lead poisoning and hazards. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards.

More than 20 million homes built before 1978 contain lead-based paint hazards. In particular, more than 74% of the housing in Marin County was built before 1978. For these reasons, it is vital that Marin County reduce lead-based paint hazards in all federally funded housing activities and support residents in rehabilitating homes impacted by lead-based paint.

How are the actions listed above integrated into housing policies and procedures?

Marin County integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD's Lead Safe Housing Rule requirements in all of the County's federally-funded affordable housing development activities.

CDBG and HOME Program grantees are required to test for and eliminate lead-based paint, as per the CDBG and HOME Program contracts' language:

Any grants or loans made by the Operating Agency for the rehabilitation of residential structures with assistance provided under this Agreement shall be made subject to the provisions for the elimination of lead-based paint hazards including those listed under 24 CFR Part 35. Operating Agency will comply with the requirements of 24 CFR 570.608 for notification, inspection, testing, and abatement procedures concerning lead-based paint. Such regulations require that all owners, prospective owners, and tenants of properties constructed prior to 1978 be properly notified that such properties may contain lead-based paint. Such notification shall point out the hazards of lead-based paint and explain the symptoms, treatment, and precautions that should be taken when dealing with lead-based paint poisoning.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

An estimated 7.8% of Marin County's total population, or about 19,907 people, are living below poverty level, as of the 2019-2023 American Community Survey 5-year estimates, which is lower than California's rate of 12.0% In comparison, about 12.4% of the United States population is living below the poverty level, slightly higher than California. However, community engagement participants emphasized their concerns over the rise of homelessness across the region and state due to housing affordability concerns.

Projects included in Marin County's 2025 Annual Action Plan that seek to reduce the number of residents living under the federal poverty line include:

- TBD based on final project allocations

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Marin County strives to increase affordable housing supply, diversity, and stability in coordination with its 2023 Housing Element and Countywide Plan.

Marin County's 2025 Annual Action Plan outlined the following items related to housing strategy that have the potential to reduce the number of poverty-level families in the jurisdiction:

- TBD based on final project allocations

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Marin County Community Development Agency (CDA) is committed to a comprehensive program of monitoring and evaluating the progress of housing and community development activities. The County's monitoring standards and procedures developed in accordance with the Subrecipients Monitoring Manual provided by HUD are provided below.

Pre-Award Meeting

The County will provide each subrecipient with an agreement that outlines the terms and conditions of acceptance of funds. The County will schedule an interview with the subrecipients' representative to discuss the terms of the agreement including an overview of the standards, procedures, and monitoring requirements outlined by the County for subrecipients. A description of the standards, procedures, and requirements will be provided.

On-Site Visits, Performance Evaluations, and Follow-Up Procedures

The County will meet with appropriate staff of each agency to discuss finances and activities. A site visit will be held with the director and/or appropriate staff using HUD's monitoring guide. The CDA will complete the subrecipient's performance evaluation as provided in HUD's Subrecipient Manual. The information gathered to complete the evaluation would be presented to the director and appropriate staff for comments and clarification. Concerns will be discussed with the director and staff. The County will be provided with a copy of the completed form. A letter will be provided addressing each concern mentioned in the performance checklist and suggesting solutions.

Financial Audits and Follow-up Procedures

Each subrecipient's records will be reviewed at any time those records are requested. Upon completion of the review, the County will send a written notification of any irregularities to the subrecipient. The County may request a subrecipient to hire a CPA to perform a complete financial audit if irregularities are uncovered after the review. The subrecipient and County will discuss the findings of the financial audit performed by the CPA. All concerns will be documented in a letter with an explanation of the inappropriate disposition of the funds or other violations. The subrecipient will have an opportunity to correct any problems. In addition, the agency will be notified of the immediate termination of funds if such action is deemed appropriate.

Post Award Compliance Procedure

Each subrecipient agency will be monitored to determine if the funds provided to the organization are expended appropriately. Monitoring includes on-site visits, evaluations, and financial record reviews. An additional on-site visit and evaluation will be performed six weeks after written notification to the agency if any irregularities are found. The County will perform a financial review of the subrecipient's records. The County may request the subrecipient hire a CPA if any irregularities exist in the financial records to perform a complete financial audit. Subrecipients will receive written notification of any violations or concerns by the Housing Division.

Termination of Funds

Noncompliance of HUD and/or County policies, procedures, and requirements may result in immediate termination of the subrecipient's funding. The subrecipient will receive written notification of violations and/or the County's determinations and necessary corrective actions.

ANNUAL ACTION PLAN

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The County of Marin receives an annual HUD formula grant through the Community Development Block Grant (CDBG) program. Over the next five years, all federal funding allocations will be used to support the CDBG program goals of providing (1) decent, affordable housing, (2) a suitable living environment, and (3) expanded economic opportunity to principally benefit low- and moderate-income residents in the county. The table below shows the County's grant allocation for the 2025 program year of \$XXXX, along with an estimate of anticipated grant funding to be received for the remaining years covered by this Consolidated Plan. These estimates assume that funding over those four years will average to be about the same as the County's 2025 allocation.

The County will also use \$XXXX in prior year funds from PY20XX through PY20XX to complete additional housing and community development activities during PY2025.

At the time that the draft 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan were published for public comment (April 2025), HUD had not yet released 2025 allocations. Thus, the County developed contingency provisions as described in the HUD Notice: CPD-25-02 (Issued on January 14, 2025), as follows:

CDBG Contingency Provisions

- Administration will be adjusted to remain equal to 20% of Marin County's PY 2025 allocation
- Public services funding will not exceed 15% of Marin County's PY 2025 allocation

HOME Contingency Provisions

- Administration will be adjusted to remain equal to 10% of Marin County's PY 2025 allocation
- Any remaining increase or reduction will be made to CHDO housing development funding, provided that the CHDO set-aside will remain, at a minimum, the required 15%

Anticipated Resources

Table 57. Expected Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | Expected Amount Available Remainder of ConPlan | Narrative Description |
|---------|-----------------|---------------|----------------------------------|--------------------|---------------------------|--|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources : \$ | | |
| <hr/> | | | | | | | |

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While CDBG funds do not require a match, Marin County anticipates leveraging local, state, federal, and private funds as it addresses the priorities and goals outlined in the Consolidated Plan. Several stakeholders emphasized the importance of using CDBG funds in cooperation with other funding sources to amplify outcomes, and the County has a strong history of using CDBG funds in collaboration with the Marin Housing Authority and affordable housing developers. Over the next five years, the County will continue to look for opportunities to work with the Housing Authority and/or other development agencies to support affordable housing, including Low Income Housing Tax Credit (LIHTC) projects, by providing funding for infrastructure or site preparation. The County will also leverage local funds to complete public improvements in neighborhoods and business districts with low- and moderate-income households.

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|--|---------------------|----------|---|
| 1 | Create and preserve housing affordability, accessibility, and quality | 2025 | 2026 | Affordable Housing | Communities of Minority Concentration | Affordable Housing | CDBG: \$ | Rental units constructed |
| | | | | | Countywide, Areas with High-Need Populations | | | Rental units rehabilitated |
| | | | | | Countywide, Areas of Opportunity | | | Homeowner housing added |
| | | | | | | | | Homeowner housing rehabilitated |
| 2 | Improve and expand access to community infrastructure, public facilities, and recreational spaces | 2025 | 2029 | Non-Housing Community Development | Communities of Minority Concentration | Public Improvements | CDBG: \$ | Public facility or infrastructure activities other than LMI housing benefit |
| | | | | | Countywide, Areas with High-Need Populations | | | Public facility or infrastructure activities for LMI housing benefit |
| | | | | | Countywide, Areas of Opportunity | | | |

| | | | | | | | |
|---|-----------------------------|------|------|--|-----------------|-------------|--|
| 3 | Provide public services | 2025 | 2029 | Communities of Minority Concentration | Public services | CDBG: \$ | Public service activities other than low/moderate-income housing benefit |
| | | | | Countywide, Areas with High-Need Populations | | | Public service activities for low/moderate-income housing benefit |
| | | | | Countywide, Areas of Opportunity | | | |
| 4 | Planning and administration | 2025 | 2029 | Countywide | | CDBG: \$ | N/A |

Goal Descriptions

Table 58. Goals Descriptions

| Goal Name | Goal Description |
|---|---|
| Create and preserve housing affordability, accessibility, and quality | Rehabilitation of rental and homeowner housing that benefit low-income households. Development of additional affordable housing for sale and for rent. |
| Improve and expand access to community infrastructure, public facilities, and recreational spaces | Promote neighborhood revitalization through improvements to public infrastructure and facilities. |
| Provide public services | Provide services that enhance the quality of life among community members, particularly among youth, seniors, and special needs populations. |
| Planning and administration | Plan and administer funding for community development and housing activities with transparency, community involvement, and full compliance with federal regulations. Provide services to residents and housing providers to advance fair housing. |

AP-35 Projects – 91.220(d)

Introduction

Projects planned for the 2025 program year are identified in the table below, with additional detail provided in AP-38. Over the next year, Marin County anticipates assisting low- and moderate-income homeowners with home rehabilitation and emergency repair. The County will also use CDBG funds for public improvements and construction of infrastructure to support affordable housing development. As part of its CDBG program administration, the County will provide fair housing education to residents.

Projects

Table 59. Project Information

| # | Project Name |
|---|--------------|
|---|--------------|

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The County of Marin developed PY2025 allocation priorities based on an assessment of the data presented in its 2025-2029 Consolidated Plan, community input, consultation with County staff and other public agencies, and relevant other County plans and studies. In PY2025, the County will focus on three key areas: support for affordable housing development, infrastructure improvements, and housing rehabilitation and emergency repair. Stakeholders emphasized the importance of focusing on fewer, high priority activities with the potential to have a substantial impact over dispersing CDBG funding more broadly. Almost universally, stakeholders and community members identified additional affordable housing as the top priority in the county. To meet this need, the City will provide site preparation and/or infrastructure improvements to support the development of new affordable housing. The County also will provide funds to homeowners for housing rehabilitation and repair, extending the lifespan of aging housing units. Limited CDBG funds combined with the high cost of construction and rehab are the key obstacles the County will face in addressing underserved needs. Additionally, obstacles to accessing or learning about existing programs, resources, and services include language, cultural, and technological barriers.

AP-38 Project Summary

Project Summary Information

Table 60. Project Summary Information

| Project Name | Target Area | Goals Supported | Needs Addressed | Funding | Description | Target Date | Estimate the number and type of families that will benefit from the proposed activities | Location Description | Planned Activities |
|--------------|-------------|-----------------|-----------------|---------|-------------|-------------|---|----------------------|--------------------|
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Marin County has two (2) areas of low-income and minority concentration: the Canal neighborhood of San Rafael and the Marin City community of unincorporated Marin County. While the County makes meaningful efforts to support infrastructure improvements and service projects in these areas, it does not designate a specific funding amount for these communities.

Geographic Distribution

Table 61. Geographic Distribution

| Target Area | Percentage of Funds |
|--|---------------------|
| Communities of Minority Concentration | |
| Countywide, Areas with High-Need Populations | |
| Countywide, Areas of Opportunity | |

Rationale for the priorities for allocating investments geographically

The County will focus its funding in neighborhoods that have concentrations of low- and moderate-income households and substantial needs related to housing quality and affordability, public facilities and infrastructure, and economic development. Specific target areas are listed in Table 61 above. However, individual low- and moderate-income persons residing anywhere in the County may be eligible beneficiaries of CDBG funds. CDBG funding may also be spent in eligible block groups/census tracts where at least 51% of households have low- or moderate-incomes (i.e., incomes under 80% of the area median, adjusted for household size), as described above.

Discussion

N/A

AP-55 Affordable Housing – 91.220(g)

Introduction

During PY2025, Marin County will assist non-homeless low- and moderate-income homeowner households with

Table 62. One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households to be Supported |
|---|
| Homeless |
| Non-Homeless |
| Special-Needs |

One Year Goals for the Number of Households to be Supported

Total

Table 63. One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through

Rental Assistance

The Production of New Units

Rehab of Existing Units

Acquisition of Existing Units

Total

Discussion

N/A

AP-60 Public Housing – 91.220(h)

Introduction

The Marin Housing Authority (MHA) serves approximately 850 residents living in about 500 units of public housing, as well as more than 2,000 households using Housing Choice Vouchers. As funding for public housing operation and capital improvements have diminished relative to need, MHA has worked to reduce its administrative costs and streamline policies and procedures while continuing to facilitate a variety of affordable housing opportunities, including rental and homeownership, complemented by support services and referrals to partner agencies.

Actions planned during the next year to address the needs to public housing

The Capital Fund Program (CFP) has generally been the only federal funding source for public housing agencies to replace obsolete building systems (heating, electrical, plumbing, ventilation, etc.); make major repairs to elevators, roofs, exteriors, bathrooms, and kitchens; abate hazardous materials; add accessibility modifications; make site improvements; and provide energy upgrades, security, resident services, operating subsidy, and management improvements. Federal CFP funding has declined dramatically and is inadequate to cover replacement costs for the aging public housing stock.

Golden Gate Village (GGV) is MHA's only public housing community for families and has significant capital improvement needs. In 2022, the MHA Board of Commissioners approved the GGV Revitalization Framework, developed through collaboration between MHA, the GGV Resident Council, and HUD. The Revitalization Framework will include a comprehensive renovation of GGV, incorporation of "deep green" features, historical preservation, expansion of resident services, and pathways to homeownership.

MHA plans to finance the GGV Revitalization Framework through Section 18 Obsolescence funding, as well as using RAD to provide resident protections. In 2023, the MHA Board of

Commissioners approved a development partner for the project and has moved into the pre-construction phase. MHA held meetings with GGV residents in June 2024 and March 2025. As MHA continues pre-construction and moves into construction, it will continue to keep residents informed about the project and how it will impact their housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

MHA holds monthly meetings with its Resident Advisory Board (RAB) to involve public housing residents in management decisions. The RAB is comprised of individuals who live in public housing and represent public housing residents collectively in interaction with MHA. Monthly meetings are open to all residents to share information about development and implementation of MHA's Annual Plan, including updates on capital projects, agency policies and programs, and public housing resident needs.

MHA works with community partners to expand access to homeownership for public housing residents, Housing Choice Voucher holders, and other low- and moderate-income households in Marin County. Homeownership programs include:

- MHA's Family Self-Sufficiency (FSS) Program, which encourages participants to increase their incomes through job training, adult education, and job search assistance. As households grow their incomes, MHA holds any additional rent paid in an escrow account payable to the household upon graduation from the program. Escrow account savings may subsequently be used by households to purchase a home.
- The Below-Market-Rate Homeownership (BMR-HO) Program, which is administered by the MHA through a partnership with the County of Marin; the Cities of San Rafael, Larkspur, and Mill Valley; and the Towns of Tiburon, San Anselmo, and Corte Madera. Through BMR-HO, condominiums and townhomes constructed under inclusionary zoning ordinances in partner jurisdictions are sold at below-market prices to eligible first-time homebuyers. Potential buyers must complete an application and a homebuyer education course and are then entered into lottery. As BMR-HO units become available names are drawn from the lottery entrants to finalize applications and begin the homebuying process.
- The Housing Choice Voucher Homeownership Program, which enables eligible HCV holders to use their voucher toward monthly owner housing costs (mortgage, property taxes, homeownership dues, and insurance) rather than rent. The length of assistance is capped at 15 years. Homebuyers must secure a 30-year fixed rate mortgage from a lender and have funds saved to cover the downpayment and closing costs. The Homeownership Program may be combined with the BMR-HO Program, allowing potential buyers to use HCVs to access affordable housing developed through inclusionary zoning policies. In 2022, MHA established a preference for Golden Gate Village public housing residents under the HCV program to better support homeownership for households living there.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Marin County is the lead agency for the Continuum of Care (CoC), with members that include service providers covering its jurisdictions. The CoC brings together housing and service providers to meet the needs of individuals and families experiencing homelessness. During PY 2025, Marin County will continue to partner with key service providers to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

TBD based on final project allocations

Addressing the emergency shelter and transitional housing needs of homeless persons

CDBG funds are awarded annually to eligible nonprofit agencies that provide emergency shelter and transitional housing. Several nonprofit agencies provide emergency shelter and transitional housing in Marin County, including:

TBD based on final project allocations

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

TBD based on final project allocations

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

TBD based on final project allocations

Discussion

N/A

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The Marin County 2020 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to affordability and changes in homeownership as two of the county's barriers to fair housing choice. The Marin County Housing Element for 2023-2031 also includes a review of the County's housing constraints and identifies recommendations that may encourage the development of affordable housing in the region.

Survey respondents and community workshop participants noted a particular need for development of affordable rental housing as housing costs continue to rise and homeownership has become inaccessible for low to moderate income households. The Housing Element found there is significantly high prevalence of single-unit land use designations throughout the county that are preventing the promotion of other types of residential uses, including those that can best serve residents of lower incomes.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the county's rental housing inventory.

Focus group participants also stressed the burdensome process of securing housing in the county, particularly for individuals who have records and are re-entering the community, as well as individuals who are unemployed or forced out of retirement due to financial constraints. Many noted it has become rather competitive to receive housing assistance due to strict requirements that look into employment history or background checks, as well as programs that have limited capacity. Overall, the majority of community engagement participants emphasized the county and California as a whole has become unaffordable which has either displaced many long-term residents or placed more vulnerable families and individuals at risk of homelessness.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. The Housing Element noted one of the most pressing governmental constraints impacting the development of affordable housing in Marin County is due to most of the land of the unincorporated County is not zoned for residential development. Certain limitations such as agricultural conservation easements and related zoning inhibit the ability to develop vacant lands, therefore, the most suitable land for residential development is currently already developed.

However, there are opportunities for the County, cities and towns to modify their zoning ordinances to further remove barriers to the development of affordable housing across all residential zones, particularly when encountering conflicts in land use objectives that place constraints on the production of multifamily and affordable housing.

For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as

access to jobs, better schools, access to transportation, and access to cultural and public amenities.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

This section details the County’s actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions planned to address obstacles to meeting underserved needs

During PY2025, the County will allocate \$ in CDBG funds towards infrastructure improvements designed to improve the living environment for approximately X low- and moderate-income residents. While specific improvements will be identified during the program year, the County anticipates focusing activities on the [GEOGRAPHIC AREAS]. The County will also use prior year grant funds to support additional infrastructure improvements in these areas, including infrastructure activities to support the development or redevelopment of affordable housing.

Actions planned to foster and maintain affordable housing

The County of Marin will focus heavily on fostering and maintaining affordable housing during PY2025. The County will use \$ in CDBG funds to support affordable housing development, including development of, in cooperation with the Marin Housing Authority. When complete, the project is anticipated to add new affordable units to the county’s housing stock. The County will use funds to support infrastructure improvements, land acquisitions, or site redevelopment costs associated with the project.

Marin County will also use its PY2025 CDBG funds to maintain affordable housing through housing rehabilitation and emergency repair assistance for income-eligible homeowners. The County anticipates allocating \$ in PY2025 funds toward this activity, which will assist X homeowners.

Actions planned to reduce lead-based paint hazards

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In property rehabilitation projects involving Marin County, the County will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992. The County is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements. The County contracts with qualified agencies to provide all lead testing and clearance activities. Clearance testing is performed on all completed units.

Actions planned to reduce the number of poverty-level families

Marin County's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above poverty levels. This may include, but is not limited to, job training, education, healthcare services, and emergency assistance. Current programs to reduce poverty through access to education and jobs are provided by the Workforce Alliance of the North Bay, College of Marin, Canal Alliance, and Marin City CDC.

Emergency rent, food, and utility assistance is provided by several nonprofit housing and service agencies in Marin County, including Adopt-a-Family of Marin, Canal Alliance, Community Action Marin, North Marin Community Services, Ritter Center, St. Vincent de Paul Society of Marin County, West Marin Community Services, and Wednesday's Gift. Eviction assistance is also offered by Legal Aid of Marin. Additionally, the County's PY2025 housing programs and activities that support development of affordable housing inherently address poverty by creating housing opportunities for low- and moderate-income households. Without these housing opportunities, many low-income households would not be able to afford housing rehabilitation costs or find an affordable rental unit.

Actions planned to develop institutional structure

During PY2025, Marin County will continue to collaborate with community partners to address the housing and community development needs of low- and moderate-income households. Partner agencies include Marin Housing Authority, state and local government agencies, health services providers, and other service providers. The Community Development Agency (CDA) coordinates with other County departments, including Health and Human Services (HHS), Information Services and Technology, Parks, and Public Works. The County has representatives on many nonprofit boards and advisory committees, and the CDA will continue to consult with various housing, social service, elderly and disability resource agencies to gather data and address any service gaps.

Actions planned to enhance coordination between public and private housing and social service agencies

The Marin Housing Authority (MHA) owns and operates public housing within Marin County and is governed by its board of commissioners, which several County staff members are a part of. Through its Family Self-Sufficiency (FSS) program, MHA continues to support public housing residents and voucher holders by linking them with valuable community resources to obtain economic self-sufficiency, independence, stability, and improved quality of life. MHA also partners with area organizations to connect residents to other services and resources, including:

- Rental assistance
- Food access (Cal Fresh application and food resources)
- Energy and water utility assistance (propane, PG&E)
- Veteran services
- Career coaching (English & Spanish)
- Job training programs

Discussion:

N/A

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: Marin County will not use forms of investment beyond those identified in Section 92.205. For any homebuyer assistance or for the rehabilitation of owner-occupied single-family housing, Marin County uses the Homeownership Value Limits, as provided by HUD.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: Marin County's homebuyers of HOME-assisted units require a subsidy of at least \$1,000. Marin County established recapture requirements for its HOME homebuyer activities. Resale is not applicable for Marin County homebuyer activities.

A description of the guidelines for recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows: In Marin County, all HOME-assisted homebuyer units must have an initial purchase price that does not exceed 95 percent of the median purchase price for the area, be the principal residence of an owner whose family qualifies as low-income at the time of purchase and is subject to Recapture Provisions (as established at 92.253(a)(5)(ii).

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds, see 24 CFR 92.254(a)(4) are as follows:

To ensure enforcement of affordability requirements, Marin County will impose recapture provisions for units acquired with HOME funds. If a homebuyer sells the property, either voluntarily or involuntarily, during the period of affordability, the homebuyers shall repay the amount of the direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing measured against the required affordability period. Under no circumstance can the County recapture more than the available net proceeds from the homebuyer. The term net proceeds are defined as the sale price of the property minus the repayment of any superior loan and closing costs.

The term net proceeds are defined as the sale price of the property minus the repayment of any superior loan and closing costs. Written agreements with the homebuyer, as well as mortgage and lien documents, ensure the affordability of units and enforce recapture provisions.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG. The County's policy is that HOME funds will not be used to refinance existing debt for single-family or multifamily properties. Therefore, the County has not established refinancing policy guidelines for the use of HOME funds. Please see the attachments for an overview of the County's acquisition and rehabilitation guidelines.

If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Marin County does not plan to implement a preference for a HOME TBRA activity.

If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Marin County may implement preferences in a portion of HOME rental units for households that are homeless, at-risk of homelessness, or disabled. Marin County will not violate Fair Housing requirements.