Marin County Affordable Housing Needs Assessment

Image: single family home (Community Land Trust Association of West Marin (CLAM))

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SAN FRANCISCO COMMUNITY LAND TRUST

Executive Summary

Marin County faces a deepening housing and displacement crisis that threatens its long-term social, economic, and cultural vitality. Despite new affordable housing development, and programs and policies to produce and preserve housing and prevent displacement, rising housing costs, limited developable land, and decades of exclusionary patterns have made stable, affordable housing increasingly out of reach for the very people who sustain the county's communities—such as teachers, service workers, families, and elders.

As part of addressing this urgent challenge and strengthening the affordable housing ecosystem, the County of Marin initiated a project to explore the creation of a Community Land Trust Network (CLTN) that could acquire, preserve, operate and create permanently affordable housing throughout all areas of Marin. The affordable housing ecosystem includes the development, funding, and support structures necessary to create and maintain housing that is affordable for low- to moderate-income households. This needs assessment report identifies the needs and gaps within Marin's existing ecosystem, while also identifying strategies that can help stabilize residents and communities, expand housing and homeownership opportunities, and preserve long-term affordability across Marin County.

This assessment builds on the affordable housing reports from the past 5 years and more recently delves into the most common themes from interviews with 48 community and affordable housing stakeholders across Marin. Consistent with the County of Marin's 2023 – 2031 Housing Element[1], two interlocking strategies emerged as central to the goals of this project, which are defined below:

Image: houseboats (Heath Real Estate)

- Housing Preservation: The acquisition, rehabilitation, and long-term protection of existing homes, multifamily buildings, and other residential properties to ensure they remain permanently affordable and available to current and future residents. This approach helps prevent the displacement of current Marin residents, while also safeguarding the existing unsubsidized affordable housing stock— homes and rental properties that are affordable, and are at risk of losing their affordability due to market pressures or owner turnover. Preservation transforms these properties into community-controlled assets that serve low- and moderate-income households.
- Community Land Trusts (CLT): Nonprofit organizations that acquire and hold land for the long-term benefit of the community. A CLT can create and preserve permanently affordable housing, while also creating opportunities for homeownership. Homes or apartments located on CLT-owned land are sold or rented at below-market rates. By expanding this model across the entire county, more housing can remain affordable for generations.

As part of this assessment, 48 community and affordable housing stakeholders were interviewed. Individuals and organizations included: funders and community lenders, large-scale and small-scale affordable housing developers, including existing community land trusts, community-based nonprofits, and local and county government staff. They identified both the key barriers that limit Marin's affordable housing efforts and the opportunities to build a stronger, more equitable affordable housing ecosystem. Their insights shaped the report's key findings and recommendations, which include:

1. **Launching a comprehensive preservation program** focused on small-site acquisition and rehabilitation, including creating the needed funding and financing tools;
2. **Establishing a Community Land Trust Network in Marin** that advances housing preservation across the county in areas where no CLT currently exists while also strengthening and building the capacity of local CLTs;
3. **Building capacity within nonprofit and government sectors** to implement solutions to address the identified barriers;
4. **Strengthening cross-sector collaboration and community engagement** to sustain long-term progress and prevent displacement;
5. **Advancing affordable homeownership opportunities** in all areas of the County

Together, these strategies present a path forward for Marin County to protect what it values most—its people, diversity, and sense of community—while continuing to build a housing ecosystem that is more equitable, sustainable, and resilient.

Project Background and Vision of Marin

The Community Land Trust Network project is focused on taking the first steps towards creating a community land trust network (CLTN) that can operate across all areas of Marin County, while also supporting and building the capacity of Marin's local community land trusts and emerging affordable housing developers. This project grew out of the County's 2024 Race Equity Action Plan (REAP)[2] to implement a countywide effort to address inequities in three critical focus areas - economic opportunity, housing, and mental health.

A CLTN that serves all areas of the County, including areas currently served by the existing Marin CLTs was identified as a tool to create pathways for housing stability and preservation as well as homeownership opportunities for low and moderate income households, and marginalized populations throughout Marin, and develop policies to guide future land trust development and preservation efforts. This report will explore how a community land trust network could potentially increase long-term housing stability, prevent displacement of current residents, ensure existing affordable housing is sustainably managed and preserved and strengthen the affordable housing ecosystem in Marin County.

This Needs Assessment Report builds on the recent affordable housing reports from the past 5 years and reflects insights from the 48 community and affordable housing stakeholders that were interviewed from August - October 2025 as part of the process.

Stakeholders were asked to: 1) identify and pinpoint the most pressing needs and gaps in Marin's affordable housing ecosystem, and 2) identify strategies to address those needs and gaps. The categories of organizations that were interviewed are listed below, and a full list can be found in the Acknowledgments section:

- **Community Development Financial Institutions -** mission-based lenders that provide financial products and services to underserved communities and businesses
- **Foundations -** a charitable organization established to facilitate philanthropic giving, providing financial support for charitable activities and causes
- **Small-scale developers -** affordable housing developers that typically develop or preserve housing in projects of 20 units or less, including single family homes
- **Existing community land trusts -** Marin's existing CLTs, each focused on a particular locality in Marin County; these CLTs are also considered as small-scale developers
- **Large-scale developers -** affordable housing developers that typically develop or preserve housing in projects of 50 units or more
- **Community-based nonprofits -** Marin-based nonprofits working on a local level to provide resources, support, and services to the community, including advocacy
- **Local and county government -** government employees working for both local jurisdictions and Marin County

Image: housing complex (EtandoesLA)

The Present: A County at a Crossroads

Marin County stands at a critical juncture, struggling under the weight of deepening housing inequities and displacement of long-time residents. Rising rents and home prices, as well as shrinking housing options that are accessible, safe, and affordable, have reshaped the communities of the county—threatening its economic and cultural vitality. In 2025, the median home price in Marin County is $1.5m[3], and the average 2-bedroom rents for just under $3,000 a month[4].

Families that once saw Marin as a place to grow roots are increasingly being displaced, while essential workers, teachers, and elders find themselves priced out of the communities they've belonged to and served. One stakeholder noted the difficulty of hiring teachers, half of whom earn too much to qualify for traditional low-income housing but cannot afford market rents in Marin. In 2023, Marin experienced a negative net migration rate of about 18 people per 1,000 residents; for low-income households, the net migration was even worse at approximately 33.5 per 1,000[5].

The loss of these residents is a blow to the social fabric of the county. Investments made by these families – in schools, community organizations, and neighbors – are effectively lost when the families must move and "go build their roots somewhere else". This, as one stakeholder put it, "is not the formula for a healthy, thriving county...We really need to start to paint the picture of what we want and the vision for this county moving forward. Do we only want the ultra wealthy to be able to afford to grow their families here?"

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The erosion of affordability has created ripple effects. A growing share of Marin's workforce now lives outside the county – currently 64% of workers commute in from other areas[6]. These long commutes impose financial and emotional strain on workers and their families, and they increase traffic and pollution, impacting the quality of life in Marin and for its workers.

Compounding the affordability crisis is a lack of safe, available housing for those not at the top of the income scale. Stakeholders emphasized that when low and moderate income residents lose housing in Marin, there are virtually no local alternatives available. As one community-based nonprofit described, "it's a free for all out there," with no systems or structures to assist in finding housing options within Marin County.

In addition, overcrowding also negatively impacts communities, especially in the Canal District in San Rafael, a predominately Latino immigrant community, where roughly 50% of homes are overcrowded, with instances of up to three families sharing a single apartment[7]. Beyond overcrowding, low-income households often reside in aging, unsafe units with issues like mold and pests, leading to serious health impacts. "We're seeing ill children, family fracturing, substance use disorders, domestic violence – conditions exacerbated by the deprived housing conditions," one government stakeholder noted of the dire situation, adding "I am appalled that this has been going on for so many decades."

The deepening housing inequities have been especially painful for residents of color, who continue to face exclusionary housing patterns and systemic barriers to opportunity. As one community nonprofit emphasized, "They don't have people of color, particularly Black people, in mind when they think of affordable housing... We are worthy of opportunities and support."

There was a clear call by interviewees to center racial equity in housing initiatives, given the disproportionate impact on communities of color. Marin City, for example, remains a historically Black community now at risk – 65% of Marin City residents are rent-burdened[8], and the median income there is just under 40% of the median income for Marin County[9].

Immigrant workers are also considered de-prioritized in the right to stable housing – as one interviewee observed, "We've developed a migrant worker concept – [people] come in to serve us and then go away. But they're having children. They're our neighbors... many of these soon-to-be unhoused families have been here for three generations."

These lived experiences reveal communities grappling with identity, equity, and belonging. The present moment is not just a housing crisis—it is a moral test of Marin County's commitment to inclusion and justice.

The Future: Building a Multigenerational and Equitable Marin

Despite today's challenges, interviewees shared a future, aspirational vision Marin County—one grounded in possibility, collaboration, and care. Interviewees expressed not only hope for the county's future but also hope that this project can be an important catalyst for real, measurable change.

As one participant envisioned, "We need a vision for this county that is multigenerational and economically diverse... We need to support the agency and dignity of families, which will only make our communities stronger... CLTs are an important part of making this happen." This vision calls for a Marin that honors every generation and income level, where community land trusts become part of a backbone of long-term stability.

Turning this vision into reality requires courage and coordination. Another interviewee urged action: "We actually have the capacity to build real things in Marin County. We just have to stop talking about if. It's only about how. How are we doing it? What are the steps to take to get there? Who's doing what?" Their words reflect a strategy to move from conversation to implementation—and they see this project as a vehicle for that shift.

There is reason for optimism. Marin has proven before that coordinated, focused work can solve complex challenges. One inspiring example stands out: "Marin County made a goal almost a decade ago to end veteran homelessness. And they did; we are at functional zero... What that tells me is with really coordinated, specific work, [addressing our housing and displacement crisis] can be done."

In this vision of the future, this project becomes a tangible step forward—a model for how Marin can build inclusive, multigenerational communities rooted in stability and belonging. By strategically working together, the county can move decisively toward a future where home is not a privilege for the few, but a foundation for all.

Image: Dillion Beach home (West Marin Housing Collaborative)

Identified Needs and Gaps in Marin County's Affordable Housing Ecosystem

"Why do a deal in Marin that takes twice as long when you can do one in Oakland?"

Why has Marin County been unable to provide enough affordable housing to meet the need, or to preserve more of its existing affordable homes? Stakeholder interviews point to a confluence of structural barriers and capacity gaps as well as severe funding gaps that hinder both new development and preservation projects in Marin.

Structural Barriers and Capacity Gaps

One fundamental challenge is the scarcity of land suitable for multifamily or affordable housing development. Between strict growth controls and expansive protected open space, very little land in Marin is available for development – stakeholders commonly estimate only around 5% of the county's land is open to building[10]. What little land does become available tends to be extremely expensive, and Marin's attractive market means there is intense competition from private investors.

As one housing developer noted, "the cost of the land, the limited land, and the fact that everybody is looking at Marin County as a place to invest" make it very hard for mission-driven affordable housing developers to even acquire sites. High construction costs and limited financing add to the challenge, often making the "deals not pencil out" without significant subsidy.

Even when an affordable housing project is proposed, development timelines in Marin are notoriously long. Navigating local approval processes can take years due to stringent regulations and, frequently, staunch neighborhood opposition to development. This delay itself drives up costs (as projects must carry land and financing costs longer and often undergo multiple revisions).

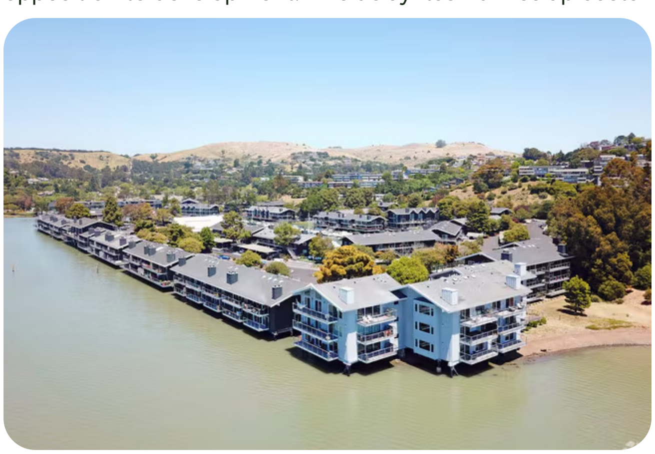


Image: Apartments in Tiburon (Apartments.com)

One housing developer candidly asked, "Why do a deal in Marin that takes twice as long when you can do one in Oakland?" The implication is that developers logically choose to invest in communities where projects can be completed more efficiently. Marin's reputation for difficult approvals and community pushback has thus deterred some affordable housing developers from working in the county at all. Indeed, interviews revealed that only a few affordable housing groups (mostly local nonprofits) actively pursue projects in Marin, and that overall regional nonprofit developers prioritize other jurisdictions. The result contributes to a small pipeline of affordable housing production in Marin relative to the need.

Several local government barriers were also identified. Marin's planning and building processes were described as slow and risk-averse, sometimes with outdated or overly restrictive regulations (such as septic system rules in rural areas) that make innovative solutions harder. Stakeholders perceive a lack of coordination among certain county departments as well as underresourcing in particular areas. One stakeholder noted, "I think we have some strong players in the County's housing finance side of [the work], but other sides have had a very compliance orientation and have lacked coordination, like red tagging buildings before telling others."

Fees for housing development in general, particularly on the jurisdictional level, can be substantial, threatening project financial feasibility. One community nonprofit characterized the local government approach as one of "value extraction" – negotiating so hard for community benefits or fees that projects are pushed to the brink financially, or even killed altogether. Furthermore, when vocal community opposition arises, officials may add extra requirements or delays to appease critics, which again can stall or derail housing developments, including developments that include an affordable unit set-aside.

This cautious approach means that even well-intentioned policies (like Marin's 20% inclusionary zoning requirement for new developments in unincorporated parts of the County) have produced relatively few units, because very little new housing of any kind gets built under these conditions. Some of these development dynamics have shifted for developments with affordable housing due to streamlining and ministerial review laws from the State of California, and while some shifts have been helpful, others have created barriers.

> ***"Production and preservation [aren't] going to happen unless we build a bigger pipeline of projects, [develop] shared priorities and have an environment that enables us to do both"***

For housing preservation efforts (acquiring existing buildings to maintain their affordability and decrease displacement of current residents), there are also development obstacles. Developers trying to purchase existing housing must compete in a fast-moving real estate market; if they cannot move quickly with funding in hand, the opportunity will be lost to private buyers. Marin's current funding processes – both at the county and city levels – are often too slow and cumbersome for these time-sensitive preservation deals.

One local developer noted that as local rents increase it makes competing to purchase buildings on the market more difficult, as buildings have more profitability potential for for-profit developers who likely have capital to quickly purchase a building, potentially over the asking price.

Additionally, taking on older properties can be complex. Buildings may have significant repair needs or code issues that require rehabilitation, and they often house existing tenants with urgent habitability needs. This can be especially difficult for an existing affordable housing organization or CLT that lacks staff with sufficient knowledge of capital needs assessments and rehabilitation construction timelines and budgets.

Finally, preservation deals can be more difficult for local jurisdictions than more traditional new development projects whose funding sources tend to require frequent regulatory check-ins throughout the process. Preservation deals have fewer regulatory checks and known systems, and therefore require more city staff attentiveness and specialized knowledge. County staff have more experience with preservation development and there is a need to increase this skillset on the jurisdictional staff level as well as with the existing community land trusts.

Marin County, like many places across the country, has an affordable housing stock with expiring affordability deed restrictions to monitor, particularly the affordable units that were developed in the 1990s through the early 2000s. While many of the rental units with expiring deed restrictions are owned by nonprofits who have and will renew affordability contracts, the county's Below Market Rate (BMR) ownership units are most at risk. Of the 320 BMR ownership units managed by the Marin Housing Authority, a quarter of those homes will no longer be affordable over the next four years. There have also been cases of BMR homeowners, despite receiving funds for property improvements, abandoning units in great need of repair and those units being lost to the open market.

Finally, Marin faces capacity gaps in its affordable housing ecosystem. There are only a handful of local affordable housing developers and community land trusts. These small organizations have accomplished a lot with limited resources, but many are still building technical expertise and operational support. As part of the second phase of the CLTN project, SFCLT received applications for technical assistance from Marin's existing CLTs and other small affordable housing developers, and noted technical assistance needs across many categories. Four of the biggest areas of need include:

1. Asset management of existing buildings, including setting up systems for the first time;
2. Compliance challenges related to fair housing/resident selection and income certifications;
3. Strategic planning, specifically staff and board development, including for organizations currently without paid staff or with only 1 staff person;
4. Operations support, setting up systems from basic file management to the use of work management platforms like Asana

Some of these organizations struggle to take on development projects, and for those with some

Image: Apartments in Tiburon (Apartments.com) development experience, it is extremely difficult to do multiple projects at once. This is due to organizational technical assistance needs in housing development as well as the challenging development and funding environment in Marin.

Marin's non-profit housing sector has begun to organize collaboratively (for instance, the West Marin Housing Collaborative, which is uniting CLTs in West Marin, and the newly formed Call Marin Home coalition, which is bringing together diverse stakeholders to advance housing production, preservation and protection across Marin County) and to advocate for more funding and policies that will enable their work.

Even so, interviewees highlighted that without additional government and philanthropic investment, as well as technical assistance, local developers will remain overextended and unable to grow their impact. In short, the county's affordable housing capacity needs to be scaled up to better meet the need. As one housing developer stakeholder warned, "production and preservation [aren't] going to happen unless we build a bigger pipeline of projects, [develop] shared priorities and have an environment that enables us to do both." There is a pressing need for systemic support to expand this pipeline.

Funding Gaps

Every stakeholder of the 48 interviewed, from community nonprofits to financial institutions to small and large affordable housing developers, listed funding as the main gap to creating and preserving affordable housing in Marin County.

While high land and construction costs make subsidy levels critical to financial feasibility, the resources currently available at the state, county, and local levels are far from adequate to meet the need. Interviewees described an ecosystem where local organizations "fight against each other for the same small pot of dollars," slowing progress and limiting opportunities for innovation.

Image: Apartment building (Azure Magazine)

State and County Funding Limitations

Competition for affordable housing funding at the state level is fierce. While Marin County as a high resourced area is competitive for some state funding housing sources, both the County and its developers can face disadvantages when competing for these scarce dollars due to two primary reasons cited by interviewees:

1. The county's limited local laws that promote housing production beyond state requirements reduce the points it can earn under state scoring criteria
2. The small number of affordable housing developers with sufficient scale or track record further weakens the ability to secure funding

As one housing developer stakeholder summarized, "We're not going to be able to move the needle if we are only looking at local trust funds and local foundations to do this work."

At the county level, Marin's Housing Trust Fund provides roughly $10 million annually to support affordable projects. Recurringly, interviewees noted that though this amount has increased in recent years, it needs to be larger to support, grow and develop the affordable housing ecosystem. The Housing Trust Fund is funded from revenue from dedicated fees as well as general fund infusions from the County, alongside state and federal pass-through funds.

The typical subsidy per unit was reported as $50-100K, which stakeholders said was nowhere near the amount needed to develop housing in Marin County and much lower than what surrounding jurisdictions provide. Across the Bay Area, many jurisdictions have larger dedicated public financing sources and provide $300-500k per unit for preservation deals, which is sufficient to act as the sole source of subsidy for a project. See the preservation section for more details.

Limited Access to Flexible Capital

Another persistent theme was the lack of low-cost, flexible capital (equity and loans)—a key ingredient for both preservation and new development, especially in an area with high construction, labor, and land costs. Several Community Development Financial Institutions (CDFIs) reported having “few to no developers from Marin coming to seek financing.” This absence, they explained, reflects both the lack of sufficient local subsidy to leverage and the limited infrastructure for affordable housing development in the county.

Without predictable local capital to pair with loans, Marin’s nonprofit developers cannot make their projects pencil out. Stakeholders pointed out that addressing this gap will require both new local funding sources and partnerships with mission-driven lenders capable of providing bridge and acquisition financing. As one interviewee noted, “The current development pipeline is dominated by large developers with institutional capital. Without alternative financing sources, smaller local developers, homeowners, and nonprofits are often excluded from participating in housing production/preservation.”

Local and Jurisdictional Challenges

In addition to the county, only three local jurisdictions—Mill Valley, Novato, and San Rafael—have established housing trust funds of their own. When County Housing Trust Fund dollars are awarded to a project, the County requires a local match from the local jurisdiction in the form of housing funds or fee waivers. Local governments are sometimes unable or unwilling to provide matching funds or waive sufficient fees, which can cause delays or even derail projects. Stakeholders also noted that both the County and local trust funds rely partly on funding from in-lieu fees collected through inclusionary housing programs. However, these revenues are expected to decline as more developers take advantage of the state density bonus and build affordable units on-site, rather than paying the fee.

Shifts in Philanthropic Support

Changes to philanthropic funding have further constrained Marin’s housing ecosystem. Stakeholders widely noted recent shifts in the Marin Community Foundation (MCF) strategy. MCF previously matched County Housing Trust Fund allocations on a per-unit basis through grants or long-term, low-interest loans—a mechanism that many local developers had come to depend on. The foundation’s new focus on predevelopment and capacity-building grants, which plans to better leverage MCF funding, has left a gap in the core-subsidy needed to allow projects to move forward.

At the same time, external philanthropic funders remain largely disengaged from Marin’s housing crisis, focusing their efforts elsewhere across the Bay Area. Some assume that the county’s overall affluence means that local needs are minimal or that there is no space for multiple foundations to operate in Marin, resulting in little to no outside funding for affordable housing. When external grants are awarded, they tend to be small—typically between $10,000 and $100,000—and some funders explicitly question why larger local institutions like MCF are not contributing more.

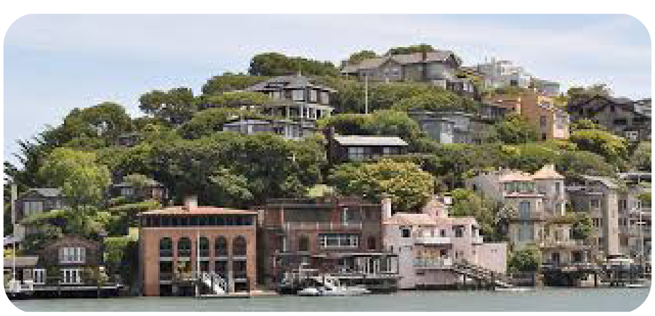


Image: Homes along the water in Marin (SF North)

Potential Solutions and Strategies for Marin County

In response to the daunting needs and gaps, Marin's stakeholders put forward tangible solutions and strategies to address the housing crisis. Across many interviews, one idea repeatedly emerged as a potential game-changer: launching a comprehensive housing preservation program focused on small site development. Though all interviewees support housing production and protection programs and policies, preservation was identified as a way to more immediately advance affordable housing and particularly important for the CLT model. In addition, interviewees were asked to share their perspectives on the concept of a Countywide CLT, now named a Community Land Trust Network (CLTN). While many expressed cautions and concerns, they also identified ways in which a CLTN could serve as a valuable and catalytic tool—helping to further preservation efforts across Marin County, support existing local CLTs, and build lasting stewardship of affordable homes.

In addition to these two cornerstone ideas, stakeholders discussed a series of additional supportive strategies—from new funding mechanisms and capacity-building efforts to cross-sector collaborations and community engagement initiatives—that together can strengthen Marin's broader housing ecosystem. This section outlines the proposed solutions, emphasizing how Preservation, a CLT Network, and Additional Supportive Strategies can collectively strengthen Marin County's affordable housing ecosystem.

Preservation and Small-Scale Development

In addition to specific programs identified in the County's Housing Element, numerous stakeholders identified housing preservation as a key strategy for addressing Marin County's housing and displacement crisis.

Housing preservation—the acquisition and rehabilitation of existing homes and buildings for long-term affordability—offers Marin County one of the most cost-effective and impactful tools to prevent displacement and expand affordability. While affordable housing production and larger developments were seen as important strategies for Marin County to advance, stakeholders largely discussed the opportunities of small-site preservation as most relevant to CLTs and small nonprofit developers.

By focusing on the preservation of smaller-site opportunities such as 4–20 unit buildings or single-family homes that can be converted or densified, Marin can help stabilize the lives of current residents, neighborhoods and housing costs while creating new permanently affordable units, including the possibilities for affordable homeownership.

Preservation is one tool that can combine practical feasibility, public support, and near-term, positive results. Many stakeholders emphasized that preservation efforts are less politically divisive and can inspire a sense of shared investment among community members and within government. When residents see their neighbors remain in place, rather than being displaced, it reinforces the idea that affordable housing in Marin is possible, and can sustain the very fabric of Marin's neighborhoods.

Preservation as a Lower Cost Solution to Keep Communities Intact

Preservation delivers new affordable homes through the acquisition and rehabilitation of existing properties. In Marin County, where building new affordable housing can cost nearly $1 million per unit, preservation achieves affordability at much lower cost—typically costing closer to $500k per unit to achieve.

Stakeholders repeatedly emphasized that "preservation seems to be the way that the market would point right now – to acquire existing units is probably our best way of meeting some of our goals in terms of delivering doors of affordable housing."

Small-site acquisition, such as purchasing 4–20 unit apartment buildings or converting single-family homes into multifamily dwellings with the addition of ADUs, is

Image: Apartment building in Kentfield (Rutherford Management Company)

particularly promising and is one of the affordable housing strategies that is supported in the County's Housing Element.

These projects, while not currently as leverageable as affordable housing production, can be financed in smaller increments and face less community resistance than large-scale development. They also allow local organizations who work with residents directly impacted by rising housing costs and the effects of displacement to tell human-centered stories about the impact preservation can have.

This personal and emotional connection, grounded in real community stories, can help shift public perception. Preservation can be portrayed as a means to protect current residents, and as a visible way to keep Marin's diversity and vibrancy intact.

"Preservation seems to be the way that the market would point right now – to acquire existing units is our best way of meeting our goals"

Strategic Benefits for Local Jurisdictions

Preservation, which helps prevent the displacement of current residents, represents a bridge between immediate impact and long-term affordability. It can stabilize residents who would otherwise face displacement due to increasing rent increases, while building public confidence in broader housing initiatives. "As our city council has seen how hard it can be to get things built when the financing environment isn't right," one stakeholder said, "they're more and more turning to say, 'Well, we definitely don't want to lose what we've got.'" This sentiment underscores a growing recognition that protecting existing housing is not only financially efficient and feasible, but essential for sustaining and supporting the residents in the community.

In addition, new state legislation AB670 allows Marin jurisdictions to claim RHNA (Regional Housing Needs Allocation) credit for certain preservation projects, providing both short-term results and measurable progress toward state housing goals. Preservation, therefore, is not just more financially feasible—it's a strategic pathway to meeting policy mandates while delivering tangible community outcomes.

Preservation: Small Site Approaches and Project Examples

Preservation efforts tend to fall into one of the two following approaches:

1. Multifamily Buildings: One approach focuses on acquiring multifamily rental buildings that offer below market rents (typically due to historic disinvestment in the neighborhood and the building itself, including mold, pests, and other unsafe living conditions) and moves that housing into ownership by an affordable housing

Image: Apartment building in San Rafael (Apartments.com) nonprofit, including a community land trust. This allows the affordable rents to be retained for the existing and future residents, while the nonprofit also improves the quality of the building to a safe standard for residents.

2. Single Family Homes: Another approach involves preserving single family homes created through a below market sale or through a donation of the home to an affordable housing organization. After the sale or donation, additional housing units can be developed on the property (through ADUs or the densification of the single family home into multiple units). With sufficient subsidy to support the work, the organization can then offer the units at below market rents or as below market home sales, creating a lower barrier of entry for first time homebuyers.

Both preservation models have been successfully piloted locally, including the following two projects preserved by Canal Alliance and CLAM.

Image: Single family home (CLAM)

CLAM Densification in Pt Reyes Station

- Originally 2 bedroom single family home
- To-be-renovated into 3-unit home with additional ADU
- Downtown Point Reyes Station

60 Third Street is a 1912 two-bedroom home that will be remodeled to a 3-unit home with room for an additional ADU in the yard. Currently vacant, the property in its final form will have space to house between 4-12 residents.

After years of conversation with the previous owner, CLAM was able to quickly pull together funds from donors and the organization's equity to purchase this building in a bargain sale of $630,000 when the owner was ready to sell. Similar sized properties for sale in the area are listed at well over $1M. CLAM looks to densify this single family home into a multi-unit property, helping to increase the housing stock in West Marin, which is in desperate need of local workforce housing.[11]

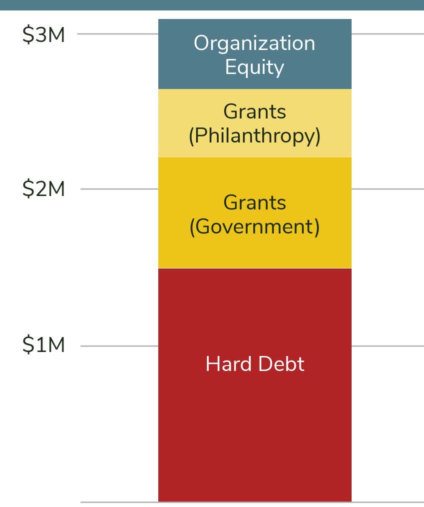
Image: 1400 Lincoln apartment building (Canal Alliance)

1400 Lincoln Ave – Owned by Canal Alliance

- 9 units
- San Rafael
- Acquired in October 2024
- $1.15m in grant funding from City, County, and philanthropy
- $450k Canal Alliance's own capital
- $1.5m hard debt loan
- Average resident AMI: under 60%

This 9-unit building just north of San Rafael's downtown area is home to low-income tenants who would be at risk of displacement through potential rent increases or eviction if the building sold to private investors and if Canal Alliance had not intervened to buy the building. Historical disinvestment in the property enabled rents to stay below market price -- affordability that Canal Alliance looks to maintain by deed restricting the building to be affordable at 60% AMI (currently $94,000 for a two-person household).

The subsidy provided to this project through grants from the City, County, and philanthropy enables Canal Alliance to keep the rents permanently affordable, preventing displacement of low-income families, while also allowing them to rehabilitate the building to assure safe and quality living conditions.[12]



Financing Preservation Efforts

Creating a pool of easily accessible, low-cost financing along with long-term preservation funding would empower local stakeholders— including community land trusts, nonprofit developers, and small, mission-driven for-profit developers — to act decisively when preservation opportunities arise.

BUILDING A REVOLVING CAPITAL FUND

A recurring theme among stakeholders was the need for a revolving capital fund — a pool of quick, low-cost acquisition financing supported by social impact investors, philanthropic institutions, government and individual donors in Marin County. Such a fund would allow community land trusts and small developers to compete in Marin's fast-paced market, while philanthropic, and commercial bank loans could later provide takeout financing, subsidy, and funding for rehabilitation.

"We're not going to be able to move the needle if we are only looking at local trust funds and local foundations to do this work," one housing developer stakeholder noted. "We need to create a pipeline of capital to come support our work — and that money might be in Marin County or might be around Marin County."

Such a fund could also appeal to high-net-worth Marin residents interested in making a visible, local impact with their philanthropy. As another housing developer stakeholder explained, "If you can tell a compelling story, you can fundraise from wealthy individuals in Marin… Lower-cost financing will allow us to buy more units and provide individual funders an opportunity that feels more impactful". One stakeholder wondered if the MCF loan pool could be expanded to meet this purpose on a wider scale.

Stakeholders pointed to successful examples across the Bay Area, including San Francisco, San Mateo, and Oakland, where mission-driven loan funds have provided small, flexible loans for community land trusts, ADUs, and infill housing.

Marin could adopt a similar approach to support projects that are too small, early-stage, or unconventional for traditional lenders. In addition, the County could serve as an initial investor in the loan fund alongside local philanthropy, providing low-cost gap financing and leveraging that investment to attract additional private and philanthropic co-investment.

One option to explore is a partnership with the Housing Accelerator Fund (HAF). In San Francisco, HAF received $20 million from the Mayor's Office of Housing and Community Development at 2–3% interest, enabling lending at lower rates than most CDFIs. The City of Oakland partners with HAF to both process applications and lend capital.

In both jurisdictions, HAF can close in as little as 60 days, far faster than any public funding source. HAF is able to offer these bridge loans because of the public guarantee that takeout financing will follow. Any revolving capital fund for preservation acquisitions in Marin County would similarly require a public guarantee to ensure success.

CREATING DEDICATED PRESERVATION FUNDING

Stakeholders repeatedly underscored that Marin County's affordable housing goals cannot be met through one-time or discretionary funding alone. To make a revolving capital fund viable — and to attract investors — the County and its funding partners must be prepared to provide the takeout financing and subsidies necessary for preservation deals to pencil out.

Stakeholders proposed aiming for preservation funding of $100,000–$200,000 per unit, with flexibility for higher amounts on projects serving very low-income households or larger family units. Across the region, existing preservation programs typically provide $300,000–$500,000 per unit (see Table A).

Some local stakeholders recommended an initial County preservation set-aside of $10–20 million to make an immediate impact, paired with a long-term goal of building a centralized clearinghouse to coordinate resources and prioritize projects. Philanthropic partners noted that an organized project pipeline would enable them to better plan and administer their dollars.

TABLE A. REGIONAL PRESERVATION FUNDING SOURCES PER UNIT SUBSIDY

SAN FRANCISCO	
1-bed	$400,000
2-bed	$450,000
3-bed	$500,000
4-bed	$550,000
REDWOOD CITY	
Any Unit Size	$300,000
OAKLAND	
1-4 Units	$400,000
5-9 units	$375,000
10-25 units	$300,000
BERKELEY	
10-25 units	$300,000
2-9 units	$375,000

TABLE B. ESTIMATED # UNITS PRESERVED PER FUNDING AMOUNT GIVEN SUBSIDY $ RECOMMENDATIONS	
FUND SIZE	# OF UNITS PRESERVED (SUBSIDY OF $300K-$450K)
$10,000,000	22-33
$20,000,000	44-67
$30,000,000	67-100

Table B illustrates the potential impact of County funding at varying investment levels. For any preservation fund to be effective, transparency and clear criteria is essential.

County government and its funding partners should identify priorities early and establish a project selection process that emphasizes equity, community impact, and long-term affordability. Several stakeholders suggested giving greater weight to projects that serve households at lower Area Median Incomes (AMIs) and that include larger family-sized units.

AFFORDABLE HOMEOWNERSHIP FUNDING

Creating affordable homeownership opportunities within preservation developments was of great interest to many stakeholders. In order for homeownership to be feasible and accessible for qualified households, one government stakeholder emphasized the importance of expanding downpayment assistance programs - "Downpayment Assistance is probably the next best tool for helping first-time homebuyers achieve homeownership in this current market – they help with the downpayment, lowering 1st mortgage costs, and eliminating mortgage insurance."

Predevelopment Funding and Capacity Support

A successful preservation strategy will also depend on the organizational capacity of affordable housing nonprofits and community land trusts. Programs like the Bay Area Housing Finance Authority's (BAHFA) predevelopment grants — which require organizations to work with consultants and build new skills — were highlighted as promising models that have yet to be used by local CLTs.

Government or philanthropic entities are best positioned to provide predevelopment resources, ideally as grants or soft debt that carry limited repayment risk. While CDFIs can play a role, their funding is often too rigid or risky for early-stage projects. Some stakeholders argued that Marin foundations should focus their dollars on technical assistance, predevelopment and gap financing, while the County prioritizes major per-unit subsidies to ensure projects can reach completion.

Looking Ahead

To realize the full potential of preservation of affordable housing in Marin County, funding must not only be available but accessible, predictable, and aligned with the pace of the market.

A revolving capital fund supported by guaranteed preservation funding could empower local developers and investors to safeguard more existing housing, create new affordable housing opportunities, and build the long-term financial infrastructure needed for systemic change. As one housing developer stakeholder summarized, "If we can tell a compelling story, [which preservation allows us to do], we can bring the money. And if we bring the money, we can keep people in their homes."

In the following section, we will explore how a Community Land Trust Network could be a key tool for advancing housing preservation in Marin County, supporting and building the capacity of current CLTs and other emerging affordable housing developers, while also helping the County and other stakeholders build the needed capital and funding resources to establish a strong preservation ecosystem.

Establishing a Community Land Trust Network

The concept of a Community Land Trust Network (CLTN) that could work across the County of Marin has generated significant interest—and debate—among Marin County stakeholders. Interviewees expressed both excitement about the transformative potential of a CLTN and caution about its possible challenges. Stakeholders emphasized that such an initiative must be rooted in collaboration, equity, and local communities—building upon, not replacing, the existing network of local community land trusts and affordable housing organizations.

"What we can do with this project is take a very real, concrete step that gestures towards a more equitable society, and that moves the needle in the right direction"

A CLTN, if designed intentionally, could serve as a catalytic, coordinating, and capacity-building force that helps unify and strengthen Marin's affordable housing ecosystem while ensuring that local control and community trust remain central. In response to concerns by many stakeholders that a countywide CLT would be an entity controlled by County government or an entity that would take over the efforts of existing local CLTs, the title of this project has been changed to the Community Land Trust Network (CLTN) to better reflect the intention of the project to work collaboratively with stakeholders and to provide County resources and support to the Network.

Based on the stakeholder feedback, we determined that the CLTN was a more appropriate name for the project. The goal of the project is to create a governance structure that is led by and includes a network of key leaders, stakeholders, existing land trusts, various communities and the public that represent a cross section of the Marin County affordable housing ecosystem, thus the name Community Land Trust Network of Marin.

Before jumping into concerns and ideas for the CLTN, we define what a CLT is and how it operates

What is a Community Land Trust (CLT)?

A Community Land Trust (CLT) is a nonprofit organization that acquires and holds land for the long-term benefit of the community. CLTs create and preserve permanently affordable housing by separating ownership of the land from the buildings on it. Homes or apartments located on CLT-owned land are sold or rented at below-market rates, ensuring that the housing remains affordable for generations.

In the CLT model, residents and community members are not just beneficiaries—they are also leaders. Each CLT has a Board of Directors composed of residents, community stakeholders, and professional experts, typically with one-third representation from each group. This structure ensures that decisions about the land and housing are made collectively, balancing the needs of residents with those of the broader community.

CLTs are designed to promote long-term housing stability, provide pathways for homeownership and building intergenerational wealth, and to preserve community control over land that might otherwise be lost to speculative markets. Because they are community-based nonprofits—not controlled by local, county, or state governments—CLTs can leverage both public and private resources to achieve affordable and permanent housing solutions.

How a CLT Works

While CLTs vary in size, scope, and focus, the central principle remains the same: the land is held in trust for community benefit, and the housing built on it is kept permanently affordable.

For homeownership models, the homeowner purchases only the building—not the land—and enters into a long-term (often 99-year, renewable) ground lease with the CLT. This arrangement makes the purchase price significantly lower than the market rate and allows families who would otherwise be priced out to own homes. Homeowners can pass their homes to their heirs and receive controlled equity appreciation when they sell, preserving affordability for the next family while also building an asset.

For rental models, the CLT owns both the land and the buildings, providing tenants with stable rents that are tied to

Image: Apartment building in Mill Valley (Zillow)

income levels rather than market fluctuations. In both cases, the CLT ensures that the housing remains permanently affordable, maintaining community stability and preventing displacement.

CLTs have proven particularly effective in high-cost areas like Marin County, where housing demand far exceeds supply, and the risk of displacement for lower- and middle-income residents continues to rise.

VARYING APPROACHES TO THE MODEL AND OPPORTUNITIES TO COLLABORATE

There are two ways in which CLTs develop: the first, which we can call "CLT as tenant organizer and community steward" primarily focuses on community organizing, working with tenants, and identifying buildings in need of preservation and then working with a partner developer to develop real estate projects; while in the second path, which we can call "CLT as developer", the CLT, either in addition to tenant organizing or working with an external tenant organizer, also acts as a developer with technical expertise in real estate development. CLTs exist across a spectrum between these two pathways, and there are CLTs that exclusively contract with mission-oriented developers for all of their affordable housing developments.

Both paths have their upsides and drawbacks. The first path of a CLT as "tenant organizer and community steward" has the upside that a small emerging organization, which most likely came into being as a result of local neighborhood community organizing around housing needs will not need to upskill in order to fulfill the mission and purpose of their organization, as well as, being able to focus more narrowly on tenant organizing as opposed to the complexities of real estate development.

This path may have the drawback of relying too heavily on an external development partner, particularly if the partner is not completely mission aligned (i.e. inexperience in working with residents closely, centering residents etc). This dependency may lead to a lack of understanding around the terms of the financing of a development and the impact on residents (i.e. mandated lottery systems), as well as, difficulty in understanding how the real estate development process may impact residents (i.e. relocation during a rehabilitation).

Image: Apartment building in San Rafael (Apartments.com)

"How to be local?

That's what really makes a CLT powerful"

The second path of "CLT as developer" has the upside that the CLT is involved at every level of the development process, however it may result in the CLT focusing most of its activities on real estate development rather than on tenant organizing. It also has the major drawback of organizations in early stages of development to take on too much risk, which in some ways is intrinsic to real estate development and affordable housing compliance, as well as, the cost and scarcity of labor in these technical areas of work.

As a result of these drawbacks many have pointed to the importance of CLTs working together to create a hub-spoke networked model[13], which both ensures that the development partner is a CLT that is sensitive to the needs of tenant organizers and residents, while at the same time ensures that no one CLT takes on too much risk unnecessarily, and ensures a high level of technical expertise needed for real estate development and compliance work. In a hub-spoke networked model, individual "spoke" CLTs would rely on a backbone or "central hub" organization which could be a CLT or another entity that would provide a shared back office for the technical and expensive areas of development work, while spoke CLTs could focus on the work of tenant and community organizing.

A CLTN has the potential to play an important role with respect to creating a pathway towards this hub-spoke model. There has also been clear indication from the CLT community in Marin that they are interested in working towards efforts not to duplicate and consolidate work such as the formation of the West Marin Collaborative- a collaboration between BCLT, CLAM, and Two Valleys CLT. Additionally, other emerging CLTs in Marin have expressed interest in primarily acting as CLTs as tenant organizers, rather than as developers, and an excitement and optimism around the idea of a development partner that is a CLT or centers CLT values in the development.

Stakeholder Concerns and Cautions

While there was broad support for the vision of a stronger, more coordinated CLT infrastructure in Marin County, the majority of stakeholders voiced clear and consistent concerns about how a CLTN should—and should not—be structured. These reflections highlight the need for humility, clarity, and partnership at every step of implementation.

AVOIDING DUPLICATION AND BUREAUCRACY

Many stakeholders cautioned that creating a CLTN without first identifying clear roles and functions could risk duplicating existing efforts or adding new layers of bureaucracy. Marin already benefits from several community land trusts and affordable housing nonprofit developers with deep local roots. Some participants worried that a new entity might compete for limited funding, divert attention from existing organizations, or introduce inefficiencies rather than streamline work. As one funding stakeholder put it, "The last thing we need is another nonprofit competing for the same pot of money when we could be strengthening what's already here."

MAINTAINING LOCAL IDENTITY AND ACCOUNTABILITY

The most frequently expressed concern was about preserving local autonomy and trust, which stakeholders identified as the very strengths that have made Marin's smaller CLTs effective. Community land trusts thrive because they are deeply rooted in local communities and are trusted precisely because they are of and for the community. Stakeholders feared that a centralized countywide structure or network could inadvertently weaken these relationships. "How to be local? That's what really makes a CLT powerful," said one funder participant. The sense of neighborhood-level accountability—knowing the families, histories, and nuances of a place—must remain intact even as coordination expands countywide.

CLARIFYING PURPOSE BEFORE STRUCTURE

Several participants stressed the importance of defining why a CLTN is needed before deciding what it should look like. As one funder stakeholder advised, "Stop with the frame of a countywide land trust—reframe it as the problem you are trying to solve. What are the assets we already have? Where are the gaps? What would solve that?" This perspective underscores a critical principle: form should follow function. The design of a CLTN must be guided by identified needs—such as filling geographic gaps, accessing new funding streams, or providing shared technical assistance—not by a desire to create something new for its own sake.

PREVENTING A NEW GATEKEEPER

Stakeholders also expressed concern that a CLTN might become another bureaucratic gatekeeper between community organizations and public resources. Several noted that if all preservation or development projects had to route through a single entity, the result could be slower progress and diminished innovation. One funder participant cautioned, "We need to ensure that a countywide CLT (now referred to as the CLTN) doesn't become another bureaucracy to go through to secure funding from the County." Instead, interviewees urged the creation of a structure that empowers local partners, streamlines access to funding, and expands overall resources.

Image: Apartment building in Corte Madera (Apartments.com)

EQUITY AND REPRESENTATION

Finally, participants highlighted the need to embed equity and representation at the heart of a CLTN. They raised questions such as: Who will benefit from the housing? Who will sit at the decision-making table? How will the most impacted communities—especially low-income residents, renters, and people of color—shape priorities? Without transparent governance and explicit commitments to inclusion, some feared the CLTN could unintentionally reproduce inequities it aims to solve. To build legitimacy, the CLTN must be governed by and accountable to the communities it serves, reflecting Marin's full diversity.

Stakeholder Visions and Opportunities for a CLTN

Despite these cautions, there was interest in how a well-structured CLTN could be a transformative tool for addressing Marin's housing and displacement crisis. Interviewees shared ideas for how such an entity could strengthen coordination, expand access to funding, and foster long-term affordability. At its core, a CLTN was described as a connector and catalyst—a hub that supports local partners, amplifies their impact, produces needed permanently affordable housing in areas without a CLT, and helps align the county's affordable housing strategy around shared goals.

DESIGN PRINCIPLES FOR A CLTN

Stakeholders emphasized several guiding principles for the development of a CLTN: clarity of purpose, stable funding, collaborative governance, and inclusive representation. The CLTN's mission must be clearly defined, identifying who it serves, what gaps it fills, and how it complements existing organizations. One funder stakeholder observed, "Be clear about what success looks like, otherwise you're setting up whoever takes this on for failure."

Stakeholders agreed that a three- to five-year funding commitment is essential for success. The CLTN will need operational stability while it builds partnerships, establishes credibility, and delivers early wins. The Marin Community Foundation (MCF) and County government were both identified as critical partners. Collaboration across sectors will be key to ensuring that the CLTN has the credibility and resources to succeed.

> *"A bigger entity that is combining services and having some efficiency of scale: to me, sounds fantastic"*

Image: Homes in Stinson Beach (Zillow)

EXPANDING GEOGRAPHIC REACH AND EQUITY

Several stakeholders suggested that a CLTN could fill critical geographic gaps by preserving housing in areas not currently served by existing local CLTs. These might include unincorporated areas, Smart Train station corridors and other areas located close to transit that include residents from various income levels, and racial and ethnic backgrounds, and neighborhoods facing high displacement risk such as Marin City, the Canal, and Novato.

"My message is about equity," one housing developer stakeholder emphasized. "If there are limited resources for a new CLT, the CLT should be for key places — the less resourced, lower-income areas where the need is greatest." Others recommended prioritizing both the most underserved areas and those with high opportunity, ensuring that new efforts don't replicate existing inequities.

SHARED SERVICES AND ECONOMIES OF SCALE

Many stakeholders supported a hub-and-spoke model[14], where the CLTN serves as the central hub providing administrative, financial, and technical expertise, while local CLTs continue to lead community engagement, resident relations and local fundraising. One funder stakeholder stated, "A bigger entity that is combining services and having some efficiency of scale to me, sounds fantastic".

This arrangement could reduce duplication, improve efficiency, and create cost savings through shared services—particularly for complex functions like real estate finance, compliance, and asset management. Some participants proposed that a CLTN could act as a partner and connector in key areas. For example, the CLTN could act as a development partner for local CLTs — providing site planning and other technical development expertise for projects, or even acting as the developer.

Homeownership projects could benefit from Habitat for Humanity's expertise, and there could also be a collaborative building out of homeownership expertise across the sector.

In this way, the CLTN would not compete with existing organizations but instead strengthen the entire affordable housing ecosystem, ensuring that every partner has the expertise, confidence, and infrastructure needed to succeed.

CAPACITY BUILDING AND TECHNICAL ASSISTANCE

Another major opportunity for a CLTN lies in building organizational and professional capacity. Stakeholders identified a need among Marin's local CLTs and other small affordable housing developers for training and mentorship in areas such as asset management, project management, financial modeling, and compliance; all needs that SFCLT saw through this project's technical assistance application process.

A CLTN could serve as a training hub—offering workshops, technical support, and shared learning opportunities for existing and emerging housing leaders. As one housing developer cautioned, "It's really easy to get over your skis quickly in this work." A CLTN could help small affordable housing developers grow sustainably by ensuring they have the systems, skills, and partnerships necessary to succeed.

EXPANDING ACCESS TO FUNDING AND CAPITAL

A CLTN could play a pivotal role in expanding access to funding for local CLTs and potentially other small affordable housing developers. Several stakeholders envisioned a CLTN that could apply for larger state and federal grants that smaller organizations often cannot pursue alone; it could then re-grant or distribute those funds, ensuring that resources reach organizations quickly and equitably.

A CLTN could also facilitate partnerships between local CLTs and CDFIs or banks, creating more opportunities for needed development financing. Finally, stakeholders suggested that the CLTN could help revive collaborative funding structures, such as MCF's former Acquisitions Committee, allowing funders and developers to align early on projects and priorities and thus create a larger pipeline of successful affordable housing developments.

"Without consistent and flexible funding, we can't plan for the long term. We're always chasing one-off opportunities instead of building a system that lasts"

Participants also saw opportunities for the CLTN to leverage visibility and earned media to attract new donors. Several noted that the CLTN could generate interest and excitement among funders and the media. "I suspect there will be some sexiness around the first countywide [CLTN]," one stakeholder said, "and I think funders will be interested in this." They suggested the CLTN could cultivate major donors through targeted storytelling — such as national media coverage that frames Marin as a leader in innovative, community-led housing solutions.

INTEGRATION WITH SOCIAL SERVICES AND ADVOCACY

Stakeholders also envisioned a CLTN that not only builds housing but strengthens the social infrastructure around it—connecting residents with workforce programs, case management, and community development initiatives, and building upon successful collaborations already taking place in West Marin and other locations. The CLTN could also play a vital role in advocacy and education: collaborating with local governments on zoning and permitting reforms, promoting ADU and small-site rehabilitation, and raising public awareness about the value of community-led housing. "This could be a game changer," said one community nonprofit participant. "Getting the word out, doing grassroots work with communities impacted—and showing that there's real infrastructure being built for this."

Image: Apartment building in Novato (Apartments.com)

Moving Forward: From Vision to Implementation

To move the CLTN concept from vision to reality, stakeholders agreed on several critical next steps. First, clarity and communication are paramount. The CLTN's purpose must be clearly articulated, with transparent messaging about how it will complement and strengthen—not compete with—existing local organizations. Second, collaboration must be formalized through shared governance structures and partnership agreements that uphold local autonomy while promoting countywide coordination.

The effort will also require significant and sustained investment, ideally through a combination of County resources, philanthropic capital, and community-based fundraising. The ultimate goal is a CLTN that acts as a trusted steward and convener—linking preservation, capacity building, and equity under a single collaborative framework. If built on trust, transparency, and partnership, it could serve as a cornerstone of a more just and resilient housing ecosystem in Marin County.

Additional Supportive Strategies and Collaborations

In addition to the two cornerstone solutions above, the needs assessment surfaced several additional strategies that Marin County and its partners should pursue to further build out the affordable housing ecosystem. These approaches emphasize strengthening financial tools, improving capacity among developers and local government, fostering cross-sector collaboration, and deepening community engagement.

Increase Funding and Financing Tools

Stakeholders consistently emphasized the need for increased and reliable funding to support affordable housing preservation and production. While Marin County has made important commitments, participants described current resources as fragmented, unpredictable, and insufficient to meet the scale of need. Many called for a more coordinated and sustained approach to funding—one that combines County, philanthropic, and private resources under a shared vision.

A central recommendation was to create new local revenue streams for affordable housing. Participants suggested several potential sources, including housing bonds, a vacancy tax, and cross-jurisdictional commercial linkage or impact fees. There is skepticism that new taxes or local bond measures would be passed by the required percentage of Marin voters; however, stakeholders felt all of the below sources were worth discussing and exploring:

- **Impact fees -** The County charges an affordable housing impact fee on new single family home construction of homes of 2,000 square feet or more in unincorporated areas of the County; and on the jurisdictional level, Mill Valley is the only town that also collects impact fees. In concert with local jurisdictions, the County is leading an effort to try to expand the collection of impact fees to all areas of the County and funnel those funds into the County Housing Trust Fund.
- **Vacancy Tax -** Several stakeholders brought up the possibility of a vacancy tax that would be levied on residential homes that are left vacant for more than a certain number of days a year. Since there are a sizable number of homes owned by people whose primary residence is elsewhere, stakeholders believe this kind of tax could be an extremely important affordable housing resource. Berkeley, Oakland and San Francisco have all passed vacancy taxes in the last few years, which could help provide the basis for a similar effort in Marin County.
- **Countywide Housing Bond -** Since the regional housing bond effort by the Bay Area Housing Finance Agency was pulled from the 2024 ballot, several stakeholders highlighted the urgency to try to move forward a bond measure on the county level. Per recent polling, support for a Marin County bond measure is 49%, so additional work would need to be done in order to reach the required 2/3 minimum to advance a bond for the 2026 ballot.
- **General Obligation Bond (GO) School Bonds -** Per the recently published Marin County Infill report, when a

Image: Apartment building in Mill Valley (Zillow)

school district issues GO bonds, they represent debt backed by a school district's tax base. These bonds offer lower interest rates and require only 55% approval from local voters.

Increased County General Fund contributions to the County Housing Trust Fund were also widely supported. Stakeholders urged the County to allocate a dedicated percentage or funding amount from the General Fund, and leverage that dedicated allocation in order to attract additional public and private funding, including Low Income Housing Tax Credits (LIHTC). As mentioned in the previous section on preservation, stakeholders suggested increasing per-unit funding amounts to more comparable levels offered in surrounding Bay Area jurisdictions. This would allow the County to plan strategically and signal a clear, sustained commitment to housing affordability.

In addition to public investment, participants identified opportunities to leverage partnerships with philanthropic organizations, financial institutions, and mission-driven investors. As discussed in the preservation section, many expressed support for expanding collaboration with Community Development Financial Institutions (CDFIs) to create flexible loan programs for predevelopment, acquisition, and rehabilitation. Stakeholders emphasized that these tools must be designed to move quickly and fill funding gaps that traditional sources cannot.

As one housing developer participant put it, "Without consistent and flexible funding, we can't plan for the long term. We're always chasing one-off opportunities instead of building a system that lasts."

Overall, stakeholders agreed that a comprehensive approach to funding—combining dedicated County resources, leveraged private investment, and philanthropic partnership—is essential to meet Marin's affordability and equity goals.

Building Government and Developer Capacity

Many participants noted that even with stronger funding mechanisms, capacity constraints at both the government and developer levels often delay projects or limit innovation. Stakeholders stressed the importance of expanding the County's internal capacity for housing implementation and ensuring that public processes are efficient, transparent, and predictable.

Participants also emphasized the need for stronger partnerships between local government, nonprofit developers, and the private sector. They described challenges for smaller community-based developers—particularly those without in-house financial or legal staff—who often struggle to compete for complex financing or navigate permitting processes.

Several stakeholders proposed expanding partnerships with CDFIs and other mission-driven intermediaries that can provide technical assistance, bridge financing, and underwriting support. These partnerships could help

Image: Single family home (CLAM)

nonprofits and smaller developers close funding gaps and reduce risks associated with acquisition or rehabilitation.

At the same time, participants recognized the potential role of larger or for-profit developers in delivering affordable housing at scale—especially when they partner with community-based organizations. As one housing developer stakeholder said, "We need to build more capacity across the board—public, nonprofit, and private. Bigger developers can bring expertise and speed, but local partners keep projects grounded in community priorities."

To improve efficiency, stakeholders recommended that the County and local jurisdictions simplify approval processes, standardize affordable housing requirements, and strengthen staff training. Building staff expertise in real estate finance and cross-departmental coordination would help ensure that County and jurisdictional programs and development policies support, rather than hinder, affordable housing delivery. Similarly, lack of expertise among CLTs and emerging developers was identified as a constraint to the development and preservation of affordable housing.

Together, these strategies point to the need for a stronger, better resourced public infrastructure for housing—one that enables developers, both large and small, to act quickly, confidently, and in alignment with Marin's values.

Promote Cross-Sector Collaboration

Stakeholders emphasized that achieving lasting impact will require sustained, cross-sector collaboration across jurisdictions, organizations, and sectors. Many pointed to the recently launched Call Marin Home coalition (formerly known as Marin Environmental Housing Collaborative (MEHC)) as a critical force in this effort. Participants praised the coalition for its goal to convene diverse stakeholders to advance housing production, preservation and protection, align policy and funding priorities, and maintain a focus on equity and preservation.

Several stakeholders envisioned Call Marin Home playing a leadership role by coordinating advocacy, monitoring progress toward housing goals, and promoting transparent communication between County agencies, nonprofits, and community members. Some suggested that the coalition could help establish shared performance metrics and a centralized resource hub to track projects, funding, and community impacts.

Beyond coordination, participants also called for stronger integration between housing and other sectors, such as health, social services, transportation, and workforce development. Many saw opportunities for collaboration with hospitals, schools, and employers to address the interconnected nature of housing stability, health outcomes, and economic mobility.

As one housing developer participant put it, "Housing isn't just about roofs—it's about access to opportunity. If we're serious about solutions, we need to think across systems." By linking housing with these broader systems, Marin can build a more holistic approach to stability and inclusion—one that addresses root causes rather than symptoms.

Community Engagement and Education

Across all discussions, stakeholders underscored that community engagement and education must remain at the heart of Marin's housing strategy. Participants stressed that meaningful change will require not just technical solutions but also shifts in public understanding and will.

Several stakeholders called for storytelling and awareness campaigns that humanize the housing crisis, highlight local success stories, and show how affordable housing strengthens communities. As one community nonprofit participant put it, "We have to change the narrative. People support what they understand."

Participants also emphasized the importance of engaging a broader and more diverse range of voices in housing discussions—especially renters, youth, seniors, and communities of color who are most affected by displacement and rising costs. Creating opportunities for authentic participation in planning and policy decisions will ensure that solutions reflect the lived experiences of residents.

Finally, stakeholders highlighted the need to connect housing to other critical issues, including transportation, climate resilience, workforce retention, childcare provision and economic equity. By framing housing as a foundational element of community health and sustainability, Marin can broaden the base of public support and foster a shared sense of responsibility for long-term solutions.

These strategies—focused on funding, capacity building, collaboration, and engagement—represent the next layer of work required to sustain Marin County's housing ecosystem. By deepening financial investment, strengthening local institutions, empowering cross-sector partnerships, and centering community voices, Marin can take bold, coordinated steps toward a more equitable and resilient housing future.

Image: Apartment building in Mill Valley (Harbor Point Mill Valley)

Conclusion

Marin County stands at a defining moment in its housing future. The findings of this needs assessment illuminate both the urgency of the current crisis and the remarkable potential that exists for collective, community-driven solutions. The data and lived experiences presented throughout this assessment reveal the deep inequities, high barriers, and systemic challenges that have limited affordable housing development for decades. Yet, they also highlight a powerful network of organizations, leaders, and residents who are committed to charting a more inclusive and sustainable path forward.

Two interconnected strategies—the establishment of a housing preservation program and the creation of a Community Land Trust Network (CLTN)—have the potential to offer a transformative framework for addressing Marin's affordability crisis. Together, they have the potential to bridge the gap between immediate, tangible action and long-term, structural change. Preservation efforts can stabilize families today, while the CLTN can help build the infrastructure and partnerships needed to secure affordability for generations to come. Supported by dedicated funding, cross-sector collaboration, and strong community engagement, these approaches can anchor Marin's commitment to racial equity, shared prosperity, and local control.

This assessment also makes clear that housing is more than a technical or financial challenge—it is fundamentally about belonging, dignity, and opportunity. The stories and perspectives of Marin residents underscore that safe, affordable homes are the foundation of thriving communities. By investing in preservation, empowering local CLTs and emerging affordable housing developers, and deepening collaboration between public, private, and nonprofit sectors, Marin County can ensure that more residents—regardless of income, race, or background—have a place to call home.

Image: Apartment building in Novato (Rent Cafe)

Community Input and Next Steps

As we move forward to the next phases of this project, we want to hear from you. This needs assessment will be open for public comment through the end of January 2026. Those public comments will help inform the community engagement process and steering committee work during phase 3.

See information on the remaining project phases below:

PHASE 2 - TECHNICAL ASSISTANCE

Phase 2 began in November 2025 with technical assistance applications and will last through May 2026. This phase consists of providing technical assistance to Marin's existing community land trusts and emerging affordable housing developers to build capacity and support their efforts to advance projects that will create affordable housing throughout the county. This phase will include both direct technical assistance as well as technical assistance workshops.

See more information about this phase at the CLTN project website.

PHASE 3 - COMMUNITY ENGAGEMENT AND STEERING COMMITTEE

Phase 3 is expected to begin in January 2026. This phase will include both a robust community education and outreach process as well as the creation of a Steering Committee to begin to develop a proposed governance structure for the CLTN.

Community engagement will include:

- Conducting open focus groups to help identify strategies, gaps, and priorities for potential residents and homebuyers of the housing that is created through this project
- Organizing community workshops to develop the governance structure for a countywide land trust

The steering committee will consist of the County's existing CLTs, key community and nonprofit organizations, and affordable housing stakeholders who will:

- Review the needs assessment and provide additional input on strategies and solutions
- Advance anti-displacement/preservation strategies countywide
- Develop a proposed governance structure for a Community Land Trust Network

Acknowledgments

We are grateful to the individuals who took time out to share their insights on the affordable housing ecosystem in Marin with us. This includes representatives of community-based non-profits, community land trusts, other smaller-scale to larger-scale affordable housing developers, foundations, CDFIs, and government staff. The full list of organizations represented in our interviews is provided on this page.

Furthermore, we give appreciation to the County of Marin for its leadership in supporting this project to take the first steps toward establishing a Community Land Trust Network in Marin. We are especially appreciative to the CLT Network Project Team and their dedication to advancing this work.

In 2026, SFCLT will launch community engagement and convene a steering committee to help direct the formation of a Community Land Trust Network. Additionally, SFCLT will provide technical assistance to the existing CLTs and small affordable housing developers in Marin County to assist with real estate development, organizational development, and financial planning.

Needs Assessment Team

Interviews

Sarah Scruggs, Program Director, SFCLT
Victoria Beckley, Finance Director, SFCLT

Report Writing

Sarah Scruggs, Program Director, SFCLT

Report Design

Victoria Beckley, Finance Director, SFCLT

Review

Saki Bailey, Executive Director, SFCLT
Victoria Beckley, Finance Director, SFCLT
Liz Darby, Consultant

CLT Network Project Team

Jamillah Jordan, Equity Director, Office of Equity

Jillian Zeiger, Principal Planner, Housing/Grants, Community Development Agency,

Leelee Thomas, Deputy Director, Housing/ Grants,Community Development Agency,

Salamah Locks, Community Representative

Interviewees

Canal Alliance - Omar Carrera (Executive Director), Alex Schafran (Consultant)

Community Action Marin - Chandra Alexandre (Executive Director), Erin Hawkins (Vice President of Programs), Gina Guillemette (Chief Strategy Officer)

Community Vision - Saul Ettlin (Senior Advisor)

Eden Housing - Andrea Osgood (Chief of Real Estate Development and Executive Vice President)

Enterprise Community Partners - Heather Bromfield (Associate Director of Preservation), Eve Goldstein-Siegel (Senior Loan Officer)

Habitat for Humanity Greater San Francisco - Maureen Sedonaen (Chief Executive Officer)

Homeward Bound - Paul Fordham (Chief Executive Officer)

Hope Housing Community Land Trust - Tiawana Bullock (Founder CEO) and Marin City community members

Housing Working Group - Planners from all 12 Marin jurisdictions and staff from Marin County's Community Development Agency

City of San Rafael - Alexis Captanian (Housing Manager)

Local Initiatives Support Corporation (LISC) Bay Area - Elizabeth Wampler (Executive Director)

Marin Community Foundation - Cassandra Benjamin (recent Director of Housing)

Marin County Commission on Aging - Kristi Denton Cohen (Chair)

Marin County Cooperation Team - Jahmeer Reynolds (Executive Director)

Marin County Health and Human Services - Chloe Cook (West Marin Manager)

Marin Environmental Housing Collaborative - Jenny Silva (Executive Director)

Marin Foster Care Association - Ashley Hurd (Executive Director)

Marin Housing 101 - Johnathan Logan (JDL Strategies Founder and Managing Partner)

Marin Housing Authority - Jeff Kelly (Homeownership Program Director)

MidPen Housing - Felix AuYeung (Vice President of Business Development, independent consultant)

Mt. Tam Community Land Trust - Kyle Hughes (Board Chair), Luke Barnesmoore (Board Trustee)

Novato United School District - Derek Knell (Director of Staff Housing Development)

San Francisco Foundation - Amourence Lee (Program Officer, Policy and Innovation), Ricardo G. Huerta Niño (Associate Director, Great Communities Collaborative), Ella Zimbalist (Initiative Officier)

Tamalpais Pacific - Sheri Joseph (Executive Director)

West Marin Housing Collaborative - Kim Johnson (former Coordinator), Kim Bender (Development Consultant)

- **Bolinas Community Land Trust** - Annie O'Connor (Managing Director)
- **Community Land Trust Association of West Marin** - Jarrod Russell (Executive Director)
- **Stinson Beach Affordable Housing Committee** - Harriet Moss
- **Two Valleys Community Land Trust** - Hal Russell (Executive Director)

Endnotes

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