

Appendix C: Affirmatively Furthering Fair Housing

A. Introduction and Overview of AB 686

Assembly Bill (AB) 686 passed in 2017 requires the inclusion in the Housing Element an analysis of barriers that restrict access to opportunity ¹and a commitment to specific meaningful actions to affirmatively further fair housing ². AB 686 mandates that local governments identify meaningful goals to address the impacts of systemic issues such as residential segregation, housing cost burden, and unequal educational or employment opportunities to the extent these issues create and/or perpetuate discrimination against protected classes ³. In addition, it:

- Requires the state, cities, counties, and public housing authorities to administer their programs and activities related to housing and community development in a way that affirmatively furthers fair housing;
- Prohibits the state, cities, counties, and public housing authorities from taking actions materially inconsistent with their AFFH obligation;
- Requires that the AFFH obligation be interpreted consistent with the U.S. Department of Housing and Urban Development’s (HUD) 2015 regulation, regardless of federal action regarding the regulation;
- Adds an AFFH analysis to the Housing Element (an existing planning process that California cities and counties must complete) for plans that are due beginning in 2021; and
- Includes in the Housing Element’s AFFH analysis a required examination of issues such as segregation and resident displacement, as well as the required identification of fair housing goals.

The bill added an assessment of fair housing to the Housing Element that includes the following components: a summary of fair housing issues and assessment of the Town’s fair housing enforcement and outreach capacity, an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors; and an identification of fair housing goals and actions.

B. Analysis Requirements

An assessment of fair housing must consider the elements and factors that cause, increase, contribute to, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, and disproportionate housing needs. ⁴ The analysis must address patterns at a regional and local level and trends in patterns over time. This analysis should compare the locality at a county level or even broader regional level such as a Council of Government, where appropriate, for the purposes of promoting more inclusive communities.

¹ While Californian’s Department of Housing and Community Development (HCD) do not provide a definition of opportunity, opportunity usually related to the access to resources and improve quality of life. HCD and the California Tax Credit Allocation Committee (TCAC) have created Opportunity Maps to visualize place-based characteristics linked to critical life outcomes, such as educational attainment, earnings from employment, and economic mobility

² “Affirmatively furthering fair housing” is defined to mean taking meaningful actions that “overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for communities of color, persons with disabilities, and others protected by California law

³ A protected class is a group of people sharing a common trait who are legally protected from being discriminated against on the basis of that trait.

⁴ Gov. Code, §§ 65583, subds. (c)(10)(A), (c)(10)(B), 8899.50, subds. (a), (b), (c); see also AFFH Final Rule and Commentary (AFFH Rule), 80 Fed. Reg. 42271, 42274, 42282-42283, 42322, 42323, 42336, 42339, 42353-42360, esp. 42355-42356 (July 16, 2015). See also 24 C.F.R. §§ 5.150, 5.154(b)(2) (2016).

For the purposes of this AFFH, “Regional Trends” describe trends the Bay Area (the members of ABAG) when data is available in the Data Needs Package as well as data that could be gathered from the U.S. Census and trends within the boundaries of Marin County. “Local Trends” describe trends specific to the Town of Corte Madera.

1. Sources of Information

The Town used a variety of data sources for the assessment of fair housing at the regional and local level. These include:

- Housing Needs Data Packets prepared by the Association of Bay Area Governments (ABAG), which rely on 2015-2019 American Community Survey (ACS) data by the U.S. Census Bureau for most characteristics;
 - Note: The ABAG Data Packets also referenced the U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) reports (based on the 2013-2017 ACS)
- U.S. Census Bureau’s Decennial Census (referred to as “Census”) and American Community Survey (ACS);
- Marin County Analysis of Impediments to Fair Housing Choice in January 2020 (2020 AI); and
- Local Knowledge.

Some of these sources provide data on the same topic, but because of different methodologies, the resulting data differ. For example, the decennial census and ACS report slightly different estimates for the total population, number of households, number of housing units, and household size. This is in part because ACS provides estimates based on a small survey of the population taken over the course of the whole year.⁵ Because of the survey size and seasonal population shifts, some information provided by the ACS is less reliable. For this reason, the readers should keep in mind the potential for data errors when drawing conclusions based on the ACS data used in this chapter. The information is included because it provides an indication of possible trends. The analysis makes comparisons between data from the same source during the same time periods, using the ABAG Data Package as the first source since ABAG has provided data at different geographical levels for the required comparisons. As such, even though more recent ACS data may be available, 2015-2019 ACS reports are cited more frequently (and 2013-2017 for CHAS data).

The Town also used findings and data from the 2020 Marin County Analysis of Impediments to Fair Housing Choice (2020 AI) for its local knowledge as it includes a variety of locally gathered and available information, such as a surveys, local history and events that have affected or are affecting fair housing choice. The Town also used the HCD’s 2020 Analysis of Impediments to Fair Housing Choice for its regional findings and data.

In addition, HCD has developed a statewide AFFH Data Viewer. The AFFH Data Viewer consists of map data layers from various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The data source and time frame used in the AFFH mapping tools may differ from the ACS data in the ABAG package. The Town tried to the best of its ability to ensure comparisons between the same time frames but in some instances, comparisons may have

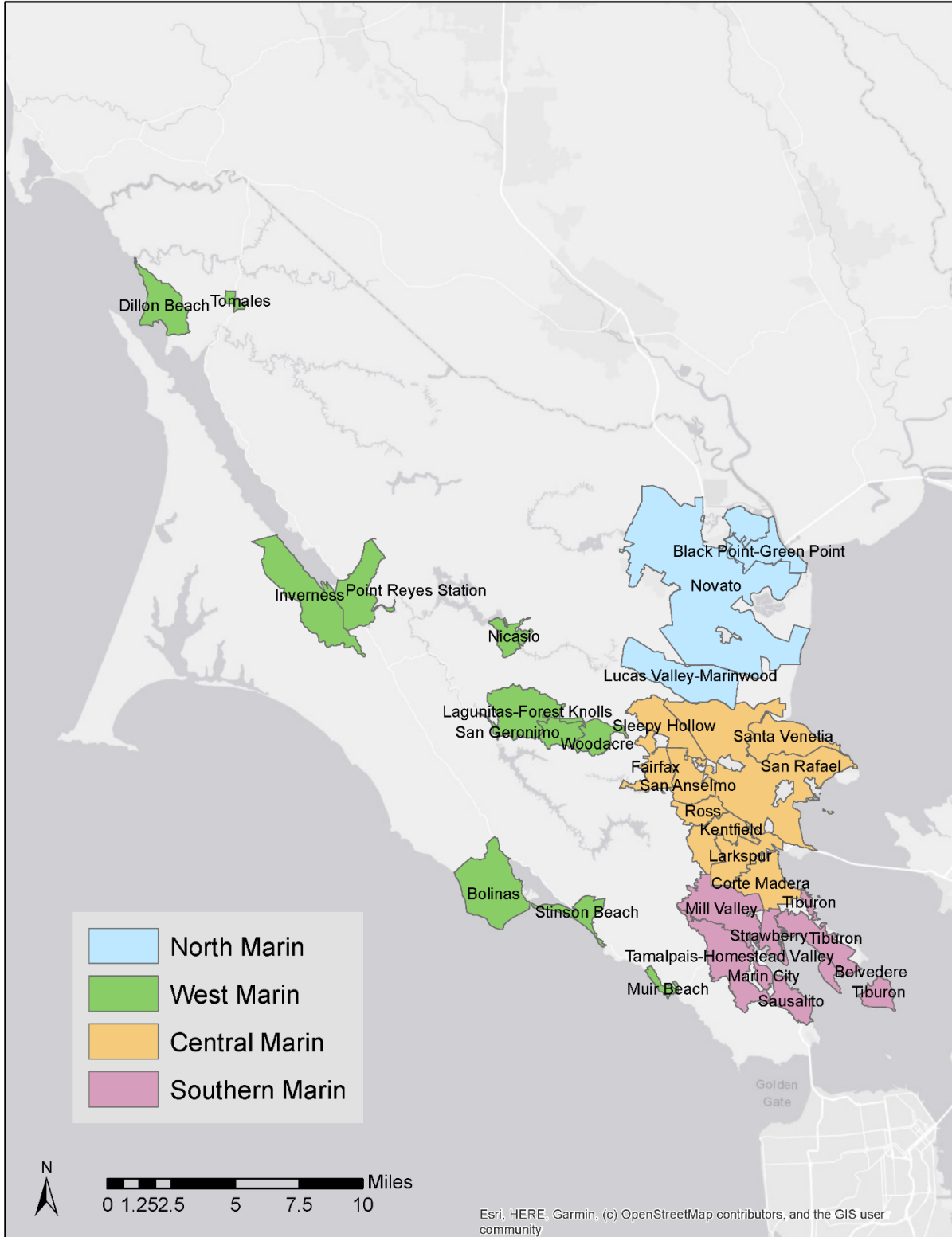
⁵ The American Community Survey is sent to approximately 250,000 addresses in the United States monthly (or 3 million per year). It regularly gathers information previously contained only in the long form of the decennial census. This information is then averaged to create an estimate reflecting a 1- or 5-year reporting period (referred to as a “5-year estimate”). 5-year estimates have a smaller margin of error due to the longer reporting period and are used throughout the AFFH.

been made for different time frames (often different by one year). As explained earlier, the assessment is most useful in providing an indication of possible trends.

For clarity, this analysis will refer to various sections of the County as North Marin, West Marin, Central Marin, and Southern Marin. Corte Madera is part of Central Marin. These designations are shown in **Figure C-C-1** and include the following communities and jurisdictions:

- North Marin: Black Point-Green Point, Novato, Lucas Valley-Marinwood
- West Marin: Dillon Beach, Tomales, Inverness, Point Reyes Station, Nicasio, Lagunitas-Forest Knolls, San Geronimo, Woodacre, Bolinas, Stinson Beach, Muir Beach
- Central Marin: Sleepy Hollow, Fairfax, San Anselmo, Ross, Santa Venetia, San Rafael, Kentfield, Larkspur, Corte Madera
- Southern Marin: Mill Valley, Tiburon, Strawberry, Tamalpais-Homestead Valley, Marin City, Belvedere, Sausalito

Figure C-1: Marin County Communities



C. Assessment of Fair Housing Issues

1. Fair Housing Enforcement and Outreach

Fair housing enforcement and outreach capacity relates to the ability of a locality and fair housing entities to disseminate information related to fair housing and provide outreach and education to assure community members are aware of fair housing laws and rights. In addition, enforcement and outreach capacity includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Housing Advocates of Northern California (FHANC) provides fair housing services to Marin County residents, including fair housing counseling, complaint investigation, and discrimination complaint assistance. FHANC is a non-profit agency whose mission is to actively support and promote fair housing through education and advocacy. FHANC also provides fair housing workshops in English and Spanish. Workshops educate tenants on fair housing law and includes information on discriminatory practices; protections for immigrants, people with disabilities, and families with children; occupancy standards; and landlord-tenant laws. FHANC also provides educational workshops on home buying and affordable homeownership. FHANC hosts a fair housing conference in Marin County annually.

The County works in close partnership with the Fair Housing Advocates of Marin (FHAM) (a division of Fair Housing Advocates of Northern California, FHANC). FHAM is the only HUD-certified Housing Counseling Agency in the county, as well as the only fair housing agency with a testing program in the county. Fair Housing Advocates of Marin (FHAM) provides free services to residents protected under federal and state fair housing laws. FHAM helps people address discrimination they have experienced, increasing housing access and opportunity through advocacy as well as requiring housing providers to make changes in discriminatory policies. FHAM provides the following services:

- (1) Housing counseling for individual tenants and homeowners;
- (2) Mediations and case investigations;
- (3) Referral of and representation in complaints to state and federal enforcement agencies;
- (4) Intervention for people with disabilities requesting reasonable accommodations and modifications;
- (5) Fair housing training seminars for housing providers, community organizations, and interested individuals;
- (6) Systemic discrimination investigations;
- (7) Monitoring Craigslist for discriminatory advertising;
- (8) Education and outreach activities to members of protected classes on fair housing laws;
- (9) Affirmatively Furthering Fair Housing (AFFH) training and activities to promote fair housing for local jurisdictions and county programs;
- (10) Pre-purchase counseling/education for people in protected classes who may be victims of predatory lending; and
- (11) Foreclosure prevention.

[Fair Housing Enforcement](#)

Regional Trends

The 2020 AI presented information on housing discrimination basis for the entire County. Discrimination complaints from both in-place and prospective tenants are filed with FHANC, the Department of Housing

and Urban Development (HUD), or the Department of Fair Employment and Housing (DFEH). Complaints filed through HUD/DFEH from 2018-2019, included in the 2020 AI are shown below. More updated FHANC clients (2020-2021) are also included in **Table C-1**. A total of 301 housing discrimination complaints within the County were filed with FHANC from 2020 to 2021 and 14 were filed with HUD from 2018 to 2019. Discrimination complaints by protected class are shown in **Table C-1**. A majority of complaints, including 78 percent of complaints filed with FHANC and 57 percent of complaints filed with HUD, were related to disability status. This finding is consistent with federal and state trends. According to the 2020 State AI, 51 percent of housing-related complaints filed with DFEH between 2015 and 2019 were filed under disability claims, making disability the most common basis for a complaint. In addition to the complaints detailed in the table below, FHANC also received four complaints on the basis of age, three on the basis of sex, two on the basis of color, one on the basis of sexual orientation, and one on the basis of marital status. Similarly, state trends show that race and familial status are among the most common basis for discrimination complaints (16 percent and 10 percent, between 2015 and 2019).

Protected Class	FHANC (2020-21)		HUD/DFEH (2018-19)	
	Complaints	Percent	Complaints	Percent
Disability	235	78%	8	57%
National Origin	38	13%	4	29%
Race	22	7%	3	21%
Gender	19	6%	2	14%
Familial Status	13	4%	1	7%
Source of Income	28	9%	--	--
Total	301	--	14	--

Sources: Marin County Analysis of Impediments to Fair Housing Choice, 2020; Fair Housing Advocates of Northern California (FHANC), 2020-21.

A reasonable accommodation, as defined in the 2020 AI, “is a change or modification to a housing rule, policy, practice, or service that will allow a qualified tenant or applicant with a disability to participate fully in a housing program or to use and enjoy a dwelling, including public and common spaces.” The 2020 AI reported that FHANC requested 35 reasonable accommodations for clients with disabilities between 2018 and 2019, 33 of which were approved. County staff also advises clients on reasonable accommodations requests. FHANC also provides funding for the Marin Center for Independent Living (MCIL). Since 2017, FHANC has provided funding for 13 MCIL modifications.

As described earlier, the County works with Fair Housing Advocates of Marin (FHAM) (a division of Fair Housing Advocates of Northern California, FHANC) to provide fair housing services to Marin residents. However, FHAM also provides services across a large service area that includes Marin County, Sonoma County, Santa Rosa, Fairfield, and Vallejo.

Historically, FHAM’s fair housing services have been especially beneficial to Latinos, African-Americans, people with disabilities, immigrants, families with children, female-headed households (including survivors of domestic violence and sexual harassment), and senior citizens. Approximately 90 percent of FHAM’s clients are low-income. FHAM’s education services are also available to members of the housing,

lending, and advertising industry. Providing industry professionals with information about their fair housing responsibilities is another means by which FHAM decreases incidences of discrimination and helps to protect the rights of members of protected classes.

From 2017 to 2018, the organization served 1,657 clients, which included tenants, homeowners, social service providers, and advocates (a 22 percent increase from the previous year); provided counseling on 592 fair housing cases (a 26 percent increase); intervened for 89 reasonable accommodations granted (a 33 percent increase) of 97 (a 24 percent increase) requested for people with disabilities; funded eight (8) reasonable modification requests to improve accessibility for people with disabilities; investigated 71 rental properties for discriminatory practices; filed 15 administrative fair housing complaints (a 15 percent increase) and one (1) lawsuit; garnered \$71,140 in settlements for clients and the agency; and counseled 71 distressed homeowners and assisted homeowners in acquiring \$228,197 through Keep Your Home California programs to prevent foreclosure.

During Fiscal Year 2018 to 2019, FHAM counseled 393 tenants and homeowners in Marin County, screening clients for fair housing issues and providing referrals for non-fair housing clients or callers out of FHAM's service area. Of the households counseled, 211 alleged discrimination and were referred to an attorney or bilingual housing counselor for further assistance (e.g., receiving information on fair housing laws, interventions with housing providers requesting relief from discriminatory behavior, making 35 reasonable accommodation requests on behalf of disabled tenants, four referrals to HUD/DFEH and representation in administrative complaints). Though the complaints FHAM received were on every federal and protected basis, the fair housing administrative complaints filed with the Department of HUD or the California Department of Fair Housing and Equal Opportunity alleged discrimination on the basis of disability, race, national origin, gender, and familial status.

Local Trends

FHANC received 21 housing discrimination complaints from Corte Madera residents from 2018 to 2021, including four in 2021 (**Table C-2**). Two of the four complaints filed in 2021 were related to disability status. Both cases related to disability status opened in 2021 requested reasonable accommodations. Two reasonable accommodations requests were granted in 2018, and one was granted in 2019. Since 2018, discrimination complaints were also filed in Corte Madera by members of the following protected classes: gender, national origin, race, sex, and source of income.

The HCD Data Viewer records HUD fair housing inquiries. Fair housing inquiries are not official fair housing cases but can be used to identify concerns about possible discrimination. According to 2013-2021 HUD data, there are 0.3 inquiries per 1,000 persons in Corte Madera. The fair housing inquiry rate in the Town is similar to Mill Valley to the south, but higher than Larkspur and Ross to the north. There were three total inquiries from Corte Madera during this period, one on the basis of familial status and two with no basis. Of the three inquiries, one was found to have no valid issue and two failed to respond.

Protected Class	2021	2020	2019	2018
Disability	50.0%	40.0%	85.7%	60.0%
Gender	0.0%	0.0%	0.0%	20.0%
National Origin	0.0%	60.0%	28.6%	0.0%
Race	25.0%	0.0%	0.0%	20.0%
Sex	0.0%	0.0%	0.0%	20.0%
Source of Income	25.0%	0.0%	14.3%	0.0%
Total	4	5	7	5

Sources: Fair Housing Advocates of Northern California (FHANC), 2020-21.

Fair Housing Testing

Initiated by the Department of Justice’s Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

Regional Trends

During the 2018-2019 FY, FHANC conducted email testing, in-person site, and phone testing for the County. FHANC conducted 60 email tests to “test the assumption of what ethnicity or race the average person would associate with each of the names proposed.” Email testing showed clear differential treatment favoring the White tester in 27 percent of tests, discrimination based on income in 63 percent of tests, and discrimination based on familial status in 7 percent of tests. Three paired tests (6 tests total) also showed discrimination based on both race and source of income. In 80 percent of tests (24 of 30 paired tests), there was some discrepancy or disadvantage for African American testers and/or testers receiving Housing Choice Vouchers (HCVs).⁶

In-person site and phone tests consisted of an African American tester and a White tester. Of the 10 paired in-person site and phone tests conducted, 50 percent showed differential treatment favoring the White tester, 60 percent showed discrepancies in treatment for HCV recipients, and 30 percent showed discrimination on the basis of race and source of income.

The conclusions of the fair housing tests included in the 2020 AI are as follows:

⁶ The Housing Choice Voucher (HCV) Program is the federal government's major program for assisting very low-income families, the elderly, and persons with disabilities to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Participants are free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Participants issued a housing voucher are responsible for finding a suitable housing unit of their choice where the owner agrees to rent under the program. A housing subsidy is paid to the landlord directly by the local Public Housing Agency (PHA) on behalf of the participant. The participant then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Beginning on January 1, 2020, housing providers, such as landlords, cannot refuse to rent to someone, or otherwise discriminate against them, because they have a housing subsidy, such as a Housing Choice Voucher, that helps them to afford their rent.

- Housing providers make exceptions for White Housing Choice Voucher recipients, particularly in high opportunity areas with low poverty.
- Email testing revealed significant evidence of discrimination, with 27% of tests showing clear differential treatment favoring the White tester and 63% of tests showing at least some level of discrimination based upon source of income.
- Phone/site testing also revealed significant instances of discrimination: 50% of discrimination based upon race and 60% based on source of income.

In Fiscal Year 2018 to 2019, Fair Housing Advocates of Marin (FHAM) conducted systemic race discrimination investigations as well as complaint-based testing, with testing for race, national origin, disability, gender, and familial status discrimination. FHAM monitored Craigslist for discriminatory advertising, with the additional recently added protection for individuals using housing subsidies in unincorporated parts of Marin. FHAM notified 77 housing providers in Marin during the year regarding discriminatory language in their advertisements.

The 2020 State AI did not report any findings on fair housing testing. However, the AI concluded that community awareness of fair housing protections correlates with fair housing testing as testing is often complaint-based, like it is for FHAM in Marin County. According to the 2020 State AI, research indicates that persons with disabilities are more likely to request differential treatment to ensure equal access to housing, making them more likely to identify discrimination. The 2020 State AI highlighted the need for continued fair housing outreach, fair housing testing, and trainings to communities across California to ensure the fair housing rights of residents are protected under federal and state law. The 2020 State AI recommended that the state support the increase of fair housing testing to identify housing discrimination.

The 2020 State AI also reported findings from the 2020 Community Needs Assessment Survey. Respondents felt that the primary bases for housing discrimination were source of income, followed by discriminatory landlord practices, and gender identity and familial status. These results differ from the most commonly cited reason for discrimination in complaints filed with DFEH and FHANC. The State survey also found that most (72 percent) respondents who had felt discriminated against did “nothing” in response. According to the 2020 State AI, “fair housing education and enforcement through the complaint process are areas of opportunity to help ensure that those experiencing discrimination know when and how to seek help.”

Local Trends

FHAM reports there are 4 records of fair housing testing in Corte Madera since 2017. Two of the tests were related to a “no pet” policy. The tester asked if the property owner/manager would make an exception for emotional support animals. One test found no discrimination; the other found clear discrimination of disabled people since the representative said they would not make an exception to their policy. The offending rental property has since changed their policy to allow pets.

The third test found potential discrimination. The apartment listing stated that the 2-bedroom unit had a one-person maximum. The FHAM tester determined that the policy was applied neutrally to households with and without children. However, it was considered discriminatory because it was overly restrictive and had a disparate impact on families with children.

The fourth test, conducted in 2017, found some/potential discrimination related to familial status and race. The tester was told the property owner/manager didn’t want to put up with “kids and their partying” and wanted his tenants to have suitable neighbors.

Due to the infrequency of FHAM testing in Corte Madera, it is difficult to to ascertain any trend in fair housing testing results. The types of complaints tested indicate that the Town should do more to educate landlords on fair housing laws and how they apply to advertising rental properties and screening and selecting tenants.

Fair Housing Education and Outreach

Regional Trends

As stated earlier, the 2020 State AI has concluded that fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. FHANC organizes an annual fair housing conference and resource fair for housing providers and advocates. Housing rights workshops are offered to landlords, property managers, and community members. Information on federal and state fair housing laws, common forms of housing discrimination, protected characteristics, unlawful practices, and fair housing liability is presented to workshop participants. The Marin County Housing Authority website includes the following information in 103 languages:

- Public Housing, including reasonable accommodations, grievance procedures, transfer policies, Section 3, maintenance service charges, fraud and abuse, resident newsletters, forms and other resources;
- HCVs, including for landlords, participants, fraud and abuse and voucher payment standards;
- Waitlist information and updates;
- Resident Services, including the Supportive Housing Program and Resident Advisory Board;
- Homeownership including Below Market Rate Homeownership Program, Residential Rehab Loan Program, Mortgage Credit Certification Program and the Section 8 Homeownership Program; and
- Announcements and news articles, Agency reports and calendar of events.

The County established a Fair Housing Community Advisory Group in 2016. The Community Advisory Group provides advice and feedback on citizen engagement and communication strategies to County staff, participates in inclusive discussions on fair housing topics, identifies fair housing issues and contributing factors, and assists in developing solutions to mitigate fair housing issues. The County also established a Fair Housing Steering Committee consisting of 20 members representing public housing, faith-based organizations, the Marin County Housing Authority, Asian communities, cities and towns, African American communities, business, persons with disabilities, children, legal aid, persons experiencing homelessness, Latino communities, and philanthropy. The Steering Community advises on citizen engagement strategies, identifies factors contributing to fair housing impediments, incorporates community input and feedback, and provides information on a variety of housing topics to inform actions and implementation plans.

From 2017 to 2018, Fair Housing Advocates of Marin (FHAM) educated 221 prospective homebuyers; trained 201 housing providers on fair housing law and practice, (a 28 percent increase from the previous fiscal year). From 2017 to 2018, FHAM also reached 379 tenants and staff from service agencies through fair housing presentations and 227 community members through fair housing conferences (a 37 percent increase); distributed 4,185 pieces of literature; had 100 children participate in the annual Fair Housing Poster Contest from 10 local schools and 16 students participate in the first Fair Housing Poetry Contest from 11 local schools; and offered Storytelling shows about diversity and acceptance to 2,698 children attending 18 Storytelling shows.

As of 2021, FHAM agency reaches those least likely to apply for services through the following: ·

- Translating most of its literature into Spanish and some in Vietnamese;
- Continuing to advertise all programs/services in all areas of Marin, including the Canal, Novato, and Marin City, areas where Latinx and African-American populations are concentrated and live in segregated neighborhoods;
- Maintaining a website with information translated into Spanish and Vietnamese;
- Maintaining bilingual staff: As of 2021, FHAM has three bilingual Spanish speakers who offer intake, counseling, education and outreach to monolingual Spanish speakers; in addition, they have one staff member who is bilingual in Mandarin and another in Portuguese;
- Maintaining a TTY/TDD line to assist in communication with clients who are deaf/hard of hearing and offering translation services in other languages when needed;
- Conducting outreach and fair housing and pre-purchase presentations in English and Spanish; and
- Collaborating with agencies providing services to all protected classes, providing fair housing education to staff and eliciting help to reach vulnerable populations – e.g. Legal Aid of Marin, the Asian Advocacy Project, Canal Alliance, ISOJI, MCIL, Sparkpoint, the District Attorney’s Office, Office of Education, and the Marin Housing Authority.

Local Trends

The Town promotes fair housing through the following actions:

- The Planning Director is designated as the Equal Opportunity Coordinator with responsibility to investigate and deal appropriately with complaints. The Town refers discrimination complaints to the appropriate agency, such as Fair Housing Advocates of Northern California.
- The Town has adopted an Anti-Discrimination Ordinance, which prohibits discrimination based on the source of income or the use of rental subsidies such as Section 8 Housing Choice Vouchers.
- The Town has adopted a Reasonable Accommodation Ordinance (Municipal Code Chapter 18.25) which establishes a procedure for making requests for reasonable accommodation in zoning and other land use regulations, policies, practices, and procedures of the Town to fully comply with the intent and purpose of fair housing laws. The Planning Director is designated as the staff person responsible for reviewing and rendering decisions on reasonable accommodation requests. Decisions may be appealed to the Planning Commission and then to the Town Council.
- The Town has adopted an American with Disabilities Act (ADA) grievance policy. The policy and grievance form are available on the Town’s website.
- The Town’s website provides a link to the adumarin.org website, which provides information on laws related to being a landlord, especially with regard to discrimination. The website links to the [Guide to Residential Tenants’ and Landlords’ Rights and Responsibilities](#) published by the California Department of Consumer Affairs for an overview of California laws that regulate certain aspects of the rental housing market. The website also encourages ADU owners to sign up for a training on fair housing law offered by [Fair Housing Advocates of Northern California](#).
- The Town participates in the County of Marin Mediation Services Program to offer mediation services related to discrimination.
- The Town Council annually adopts a resolution declaring April as Fair Housing Month.
- The Town requires affirmative marketing plans and fair housing compliant lotteries for affordable housing approved by the Town.

The Town could do more to provide information to residents, landlords, and prospective tenants on fair housing laws, including source of income laws. The Housing Element contains programs to provide this information through the Town’s communication channels, including the newsletter, website, social

media, and counter handouts, and tabling at community events. Programs include *H-1.2.b Housing Discrimination Complaints*, *H-1.11.a Rental Assistance Programs*, *H-2.13.b Conduct Outreach and Education for Accessory Dwelling Unit Development*, and *H-4.1.a Community Outreach*.

2. Integration and Segregation

Race/Ethnicity

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. For example, prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up”-households with extended family members and non-kin.⁷ These factors have also been associated with ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan areas though their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tends to stay in metro areas/ports of entry).⁸

To measure segregation in a jurisdiction, the US Department of Housing and Urban Development (HUD) provides racial or ethnic dissimilarity trends. Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community. The index ranges from 0 to 100, with 0 denoting no segregation and 100 indicating complete segregation between the two groups. The index score can be understood as the percentage of one of the two groups that would need to move to produce an even distribution of racial/ethnic groups within the specified area. For example, if an index score above 60, 60 percent of people in the specified area would need to move to eliminate segregation.⁹ The following shows how HUD views various levels of the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

Regional Trends

Non-Hispanic Whites make up 71.2 percent of Marin County’s population, a significantly larger share than in the Bay Area region¹⁰, where only 39 percent of the population is non-Hispanic White. The next largest racial/ethnic group in Marin County is Hispanic/Latino, making up 16 percent of the population, followed by Asian population (5.8 percent), and population of two or more races (3.8 percent) (**Table C-3**). Of the selected jurisdictions surrounding Corte Madera, San Rafael has the most concentrated Hispanic population, where 31 percent of residents are Hispanic or Latino, while Ross has the smallest Hispanic population of only 3.5 percent (and inversely the largest White population of 89 percent). These trends differ from the Bay Area, where Asians make up the second largest share of the population (27 percent).

⁷ Harvey, H., Dunifon, R., & Pilkauskas, N. (2021). Under Whose Roof? Understanding the living arrangements of children in doubled-up households. *Duke University Press*, 58 (3): 821–846. <https://doi.org/10.1215/00703370-9101102>

⁸ Sandefur, G.D., Martin, M., Eggerling-Boeck, J., Mannon, S.E., & Meier, A.M. (2001). An overview of racial and ethnic demographic trends. In N. J. Smelser, W.J. Wilson, & F. Mitchell (Eds.) *America becoming: Racial trends and their consequences*. (Vol I, pp. 40-102). National Academy Press Washington, D.C.

⁹ Massey, D.S. and N.A. Denton. (1993). *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press.

¹⁰ The “Bay Area” data covers the members of the Association of Bay Area Governments (ABAG) which are the counties of: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.

While Asians make up the third largest share of the population in Marin County, they account for only six percent of the population.

Table C-3: Racial Composition in Neighboring Cities and County

	Bay Area ¹	Marin County	Corte Madera	Larkspur	Mill Valley	Ross	San Rafael	Tiburon
White, non-Hispanic	39.3%	71.2%	78.5%	77.9%	86.2%	89.1%	57.0%	86.7%
Black or African American, non-Hispanic	5.8%	2.1%	2.3%	0.7%	0.7%	3.0%	1.3%	0.9%
American Indian and Alaska Native, non-Hispanic	0.2%	0.2%	0.0%	0.4%	0.0%	0.0%	0.1%	0.2%
Asian, non-Hispanic	26.7% ¹	5.8%	6.1%	5.4%	5.0%	3.8%	6.7%	3.2%
Native Hawaiian and Other Pacific Islander, non-Hispanic	N/A	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Some other race, non-Hispanic	N/A	0.9%	1.6%	0.5%	0.0%	0.0%	0.4%	0.6%
Two or more races, non-Hispanic	N/A	3.8%	4.4%	4.0%	3.8%	0.5%	3.4%	0.4%
Hispanic or Latino	23.5%	16.0%	7.1%	11.0%	4.2%	3.5%	31.0%	8.1%
Total	7,710,026	259,943	9,838	12,319	14,330	2,290	58,775	7,116

1. The “Bay Area” data covers the members of the Association of Bay Area Governments (ABAG) which are the counties of: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.

2. Asian and Pacific Islander combined; ABAG Data Package presented data with some races combined.

Sources: American Community Survey, 2015-2019 (5-Year Estimates). ABAG Housing Needs Data Package.

As explained above, dissimilarity indices measures segregation, with higher indices signifying higher segregation. In Marin County, all minority (non-White) residents combined are considered moderately segregated from White residents, with an index score of 42.6 in 2020 (Table C-4). Since 1990, segregation between non-White (all non-white residents combined) and White residents has increased. Dissimilarity indices between Black, Hispanic, Asian/Pacific Islander, and White residents have also increased since 1990, indicating that Marin County has become increasingly racially segregated. Based on HUD’s definition of the index, Black and White residents are highly segregated and Hispanic and White residents are moderately segregated, while segregation between Asian/Pacific Islander and White residents is considered low.

Table C-4: Dissimilarity Indices for Marin County (1990-2020)				
	1990 Trend	2000 Trend	2010 Trend	Current
Marin County				
Non-White/White	31.63	34.08	35.21	42.61
Black/White	54.90	50.87	45.61	57.17
Hispanic/White	36.38	44.29	44.73	49.97
Asian or Pacific Islander/White	19.64	20.13	18.55	25.72
<i>Sources: HUD Dissimilarity Index, 2020.</i>				

In California, based on the figures provided in the 2020 State AI, segregation levels between non-White and White populations were moderate in both entitlement and non-entitlement areas. However, segregation levels in non-entitlement areas are slightly higher with a value of 54.1, compared to 50.1 in entitlement areas. Segregation trends statewide show an increase in segregation between non-White and White populations between 1990 and 2017 in both entitlement and non-entitlement areas. The 2020 State AI found that California’s segregation levels have consistently been most severe between the Black and White populations, a trend paralleled in Marin County. Also, like Marin County, State trends show Asian or Pacific Islander and White residents are the least segregated when compared to other racial and ethnic groups, but levels are still increasing.

Figure C-2 and Figure C-3 below compare the concentration of minority populations in Marin County and the adjacent region by census block group¹¹ in 2010 and 2018. Since 2010, concentrations of racial/ethnic minority groups have increased in most block groups regionwide. In Marin County, non-White populations are most concentrated along the eastern County boundary, specifically in North and Central Marin in the cities of San Rafael, Novato, and the unincorporated communities of Marin City and San Quentin (where a State Prison is located). Red block groups indicate that over 81 percent of the population in the tract is non-White. While non-White populations appear to be increasing across the Marin region, these groups are generally concentrated within the areas described above. However, minorities are more highly concentrated in jurisdictions east and south of Marin County. Most of the block groups along the San Pablo Bay and San Francisco Bay shores in Solano, Contra Costa, Alameda,

¹¹ Block groups (BGs) are the next level above census blocks in the geographic hierarchy (census blocks are the smallest geographic area for which the Bureau of the Census collects and tabulates decennial census data). A BG is a combination of census blocks that is a subdivision of a census tract or block numbering area (BNA). A county or its statistically equivalent entity contains either census tracts or BNAs; it can not contain both. The BG is the smallest geographic entity for which the decennial census tabulates and publishes *sample* data.

and San Francisco County have higher concentrations of minorities (over 61 percent) compared to North Bay counties (Marin, Sonoma, and Napa).

Figure C-2: Regional Racial/Ethnic Minority Concentrations by Block Group (2010)

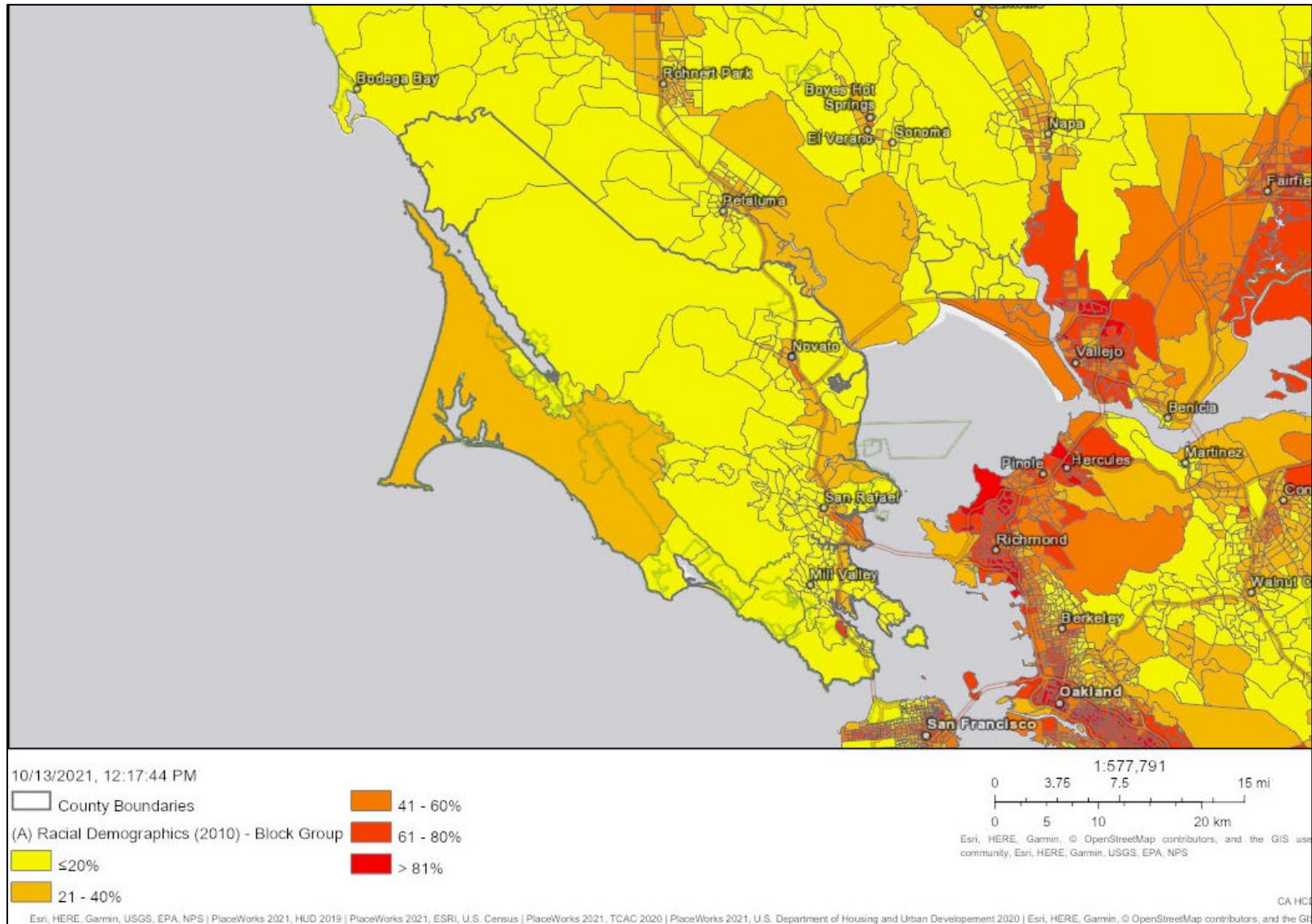


Figure C-3: Regional Racial/Ethnic Minority Concentrations by Block Group (2018)

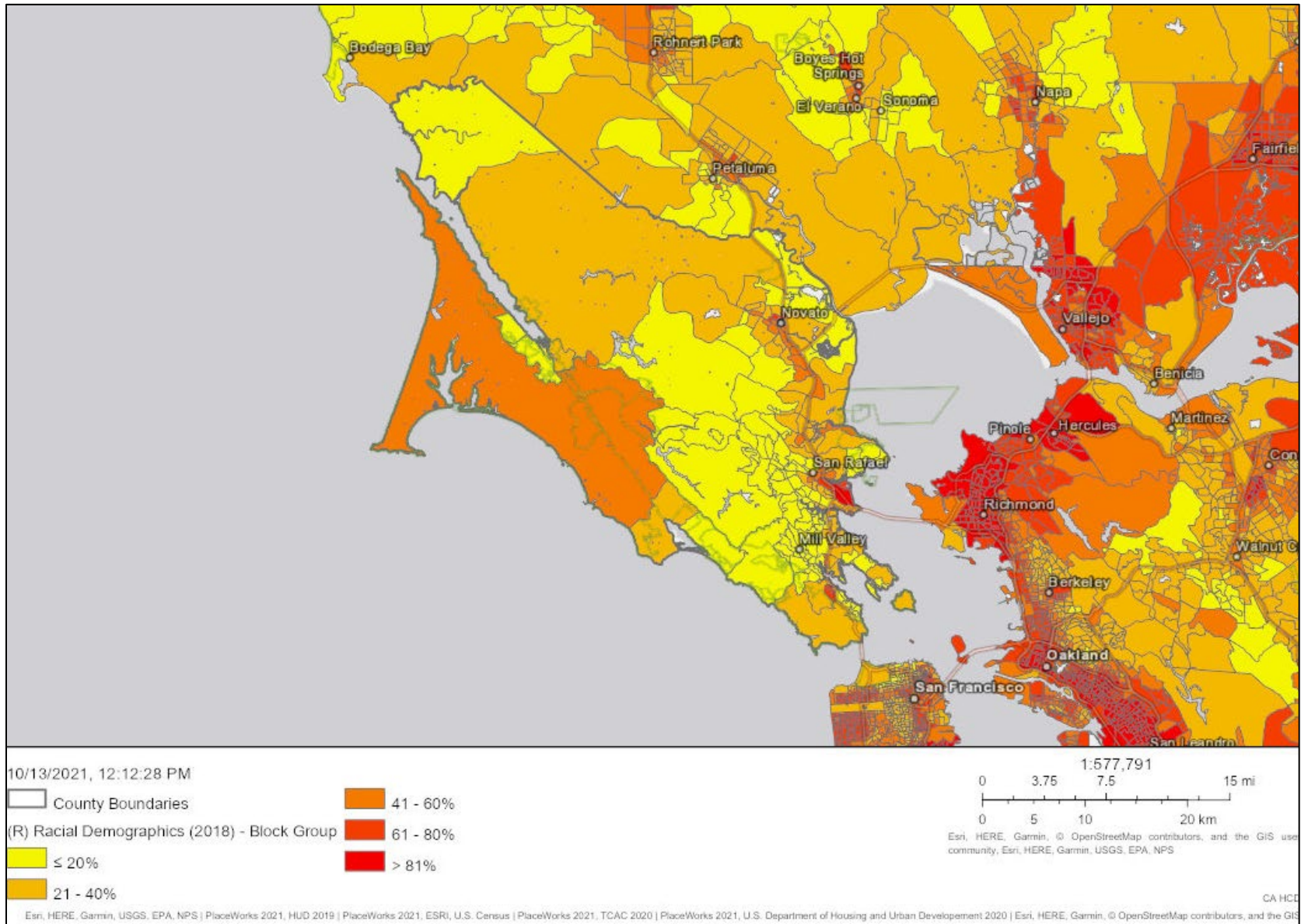
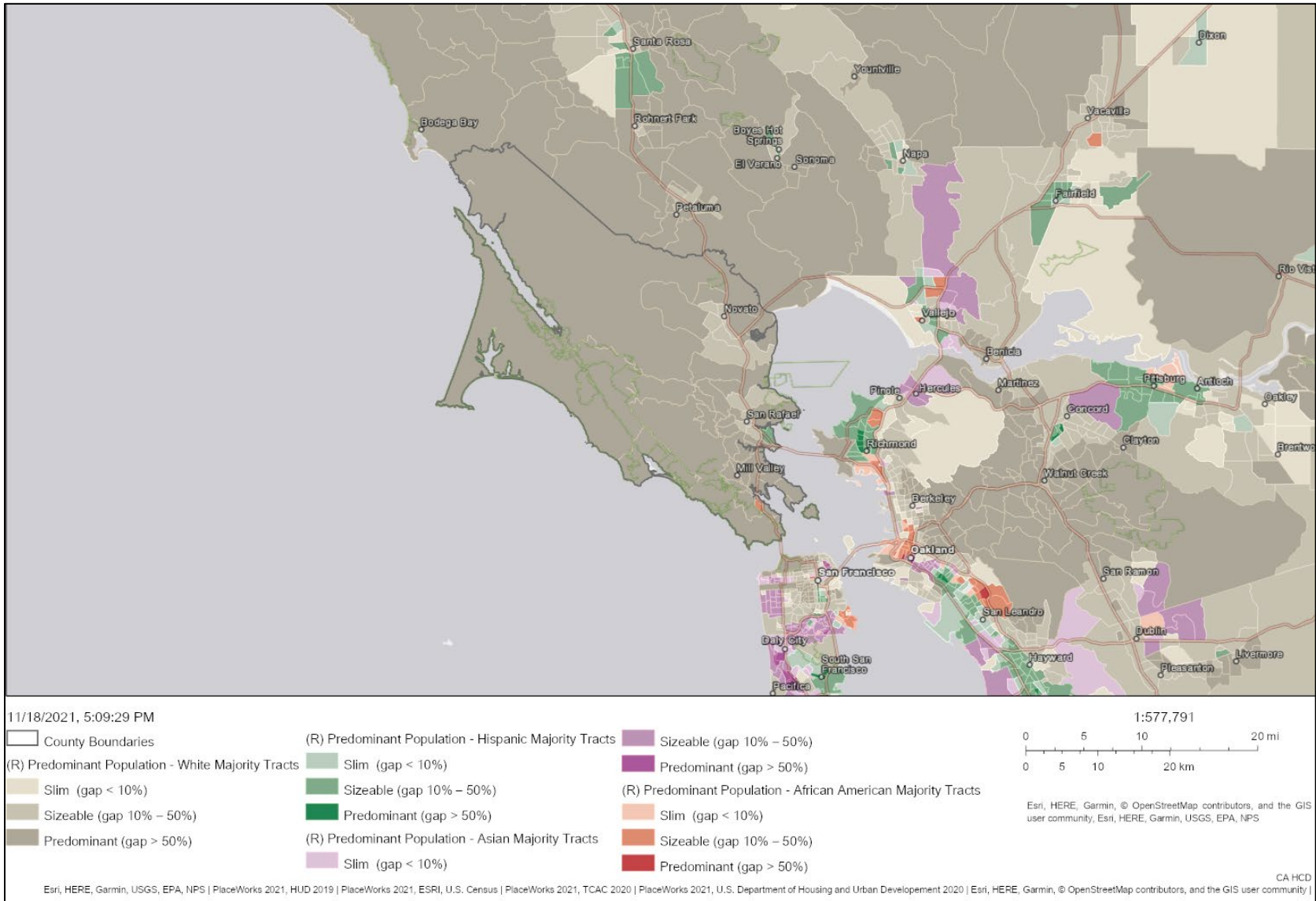


Figure C-4 shows census tracts in Marin County and the neighboring region by predominant racial or ethnic groups. The intensity of the color indicates the population percentage gap between the majority racial/ethnic group and the next largest racial/ethnic group. The higher the intensity of the color, the higher the percentage gap between the predominant racial/ethnic group and the next largest racial/ethnic group. The darkest color indicator for each race indicates that over 50 percent of the population in that tract is of a particular race/ethnicity. Gray indicates a White predominant tract, green indicates a Hispanic predominant tract, purple indicates an Asian predominant tract, and red indicates a Black predominant tract. There are only four tracts in the County with non-White predominant populations. Three tracts in Central Marin and one tract in Southern Marin have predominant non-White populations. Two tracts in San Rafael have Hispanic predominant populations (green), one of which has a Hispanic population exceeding 50 percent (90 percent, darkest green), and one tract in the unincorporated San Quentin community has a Black predominant population (40 percent, red). In Southern Marin, one tract in unincorporated Marin City has a Black majority population (41 percent, red). In all other tracts countywide, Whites are the predominant race (grey). By comparison, many census tracts in Solano, Contra Costa, Alameda, and San Francisco counties have predominant minority populations (shades of purple, green, and red).

It is important to note that Marin City, a historic African American enclave, is experiencing significant declines in its African American population – in 1990, the community was about 90 percent Black/African American, and is currently around 28 percent.

COVID-19 has accelerated these trends, exemplifying the communities that are increasingly at risk. Hispanic/Latino populations represent about 16 percent of the County, and 34 percent of Rental Assistance requests, while Black/African American residents represent about two percent of the population, but 8.5 percent of Rental Assistance requests.

Figure C-4: Regional Racial/Ethnic Majority Tracts (2018)



Local Trends

Like the County, Corte Madera’s population is mostly White (78.5 percent). As presented in **Table C-5**, the Town’s White population decreased from 85.2 percent in 2010, while the Hispanic/Latino has increased from 1.2 percent in 2010 to 4.4 percent in 2019. Since 2010, the Asian population has also decreased, currently comprising 3.2 percent of the population. The Black population represented only 0.7 percent in 2010 but increased to 2.3 percent in 2019. There are no American Indian/Alaska Native residents or residents of a race not listed in the Town.

Table C-5: Change in Racial/Ethnic Composition (2010-2019)				
	2010		2019	
	Persons	Percent	Persons	Percent
White, non-Hispanic	7,760	85.2%	7,719	78.5%
Black or African American, non-Hispanic	68	0.7%	228	2.3%
American Indian and Alaska Native, non-Hispanic	0	0.0%	0	0.0%
Asian, non-Hispanic	828	9.1%	604	6.1%
Some other race, non-Hispanic	0	0.0%	0	0.0%
Two or more races, non-Hispanic	0	0.0%	153	1.6%
Hispanic or Latino	107	1.2%	437	4.4%
Total	347	3.8%	697	7.1%

Sources: 2006-2010 and 2015-2019 ACS (5-Year Estimates).

ABAG provides segregation analyses for Bay Area jurisdictions for the purpose of this AFFH assessment. According to this report, dissimilarity indices in Corte Madera are lower than the Bay Area average. From 2000 to 2020, the White and non-White communities in Corte Madera have become less segregated, and segregation between White and non-White groups town-wide is considered low based on HUD’s definitions for dissimilarity indices (**Table C-6**). Segregation between Latinx and White communities have increased since 2000, while Asian/Pacific Islander vs. White and Black/African American vs. White communities have become less segregated.

Table C-6: Dissimilarity Indices for Corte Madera (2010-2020)				
	Corte Madera			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	13.5	12.8	13.0	18.5
Black/African American vs. White	10.6*	26.7*	6.5*	24.4
Latinx vs. White	1.8*	1.4	3.3	20.7
People of Color vs. White	7.0	7.3	2.0	16.8

** Index based on racial group making up less than 5 percent of jurisdiction population. Estimates may be unreliable.
Source: ABAG/MTC AFFH Segregation Report, 2022.*

Figure C-5 and **Figure C-6** compare racial/ethnic minority populations by block group in 2010 and 2018. In Corte Madera, in four block groups along the 101 Freeway and Paradise Drive, between 21 and 40 percent of the population belongs to a racial or ethnic minority group. Non-White populations represent fewer than 20 percent of the population in the remaining block groups. Since 2010, the non-White population has increased most significantly in two block groups located north and south of Paradise Drive in the southern section of the Town.

As presented in **Figure C-7**, the entirety of Corte Madera is predominantly White, consistent with the surrounding jurisdictions.

Marin's African American Population

The largest population of Black/African Americans in Marin is found in Marin City, a historic African American enclave located approximately 4 miles to the south of Corte Madera in the unincorporated area of Marin County. The Black/African American population of Marin City is 22 percent, considerably higher than the 2.3 percent found in Corte Madera as well as any other communities in Marin County.

Marin City was founded in 1942 as part of the wartime ship building efforts of World War II. In the early 1940s, many African Americans migrated from the South for better wages and more consistent work. Over time federal and local policies prevented people of color, particularly the Black population of Marin City, from moving out. This included low interest rate loans offered to white families only. Additionally, restrictive covenants were an effective way to segregate neighborhoods and beginning in 1934, the Federal Housing Authority recommended the inclusion of restrictive covenants in the deeds of homes it insured because of its belief that mixed-race neighborhoods lowered property values. These racially restrictive covenants made it illegal for African Americans to purchase, lease or rent homes in many white communities. Restrictive covenants were placed in most communities in Marin County, making it impossible for people of color to become homeowners. Restrictive covenants are no longer enforceable.

Today, Marin City has a sizable African American and low-income population, compared to surrounding communities, which are mostly affluent and white. The median income in Marin City is \$65,958, with nearly 30 percent of residents living below the poverty line. The Marin City community has experienced significant gentrification pressures and displacement of lower-income Black/African American residents, and the Black/African American population has declined for about 40 percent in 2010 to 22 percent in 2019.

Marin's Native American Population

The U.S. Census reports no Native American people living in Corte Madera and that the Native American population is less than one percent throughout Marin County. Nonetheless, the Native American population has roots in Marin County as its native inhabitants. According to U.S. Department of Interior, the Coast Miwok first settled the Tomales Bay area between 2,000 and 4,000 years ago.¹² Evidence of villages and smaller settlements along the Bay are concentrated within Point Reyes National Seashore. The Coast Miwok are believed to have located their settlements on coves along the bay and to live a semisedentary lifestyle. Southern Popo people are also known to have inhabited Marin before colonization.

¹² Avery, C. (2009). Tomales Bay environmental history and historic resource study- Point Reyes National Seashore. Pacific West Region National Park Service, U.S. Department of the Interior.

The Tomales Bay area and other areas in what is now Marin County was changed dramatically by the Spanish colonization and Missionaries. In the late 1700s, Coast Miwok were interned in four San Francisco Bay area missions and by the end of the Spanish occupation, Coast Miwok population had fallen from 3,000 to between 300 and 500.

Coast Miwoks were further excluded from their land during the Mexican California and Ranching Era in Marin County (1821-1848). During this time, “the Mexican government transformed Coast Miwok land into private property, and all the land surrounding Tomales Bay had been granted to Mexican citizens.”¹³ The town of Corte Madera’s history is traced back to a Mexican land grant in 1834 that transferred an area known as Rancho Corte Madera del Presidio to Irish immigrant John Reed.

Colonization and private property systems had excluded the Coast Miwoks from home/land ownership and left them with limited choices to make a living. The Coast Miwok were forced into the Mexican economy as ranch laborers and cooks and maids.

In 1848, Tomales Bay changed hands to the United States through the Treaty of Guadalupe Hidalgo and underwent a radical transformation as San Francisco became a metropolitan center. While the treaty “guaranteed certain rights to California Indians... the Coast Miwok were increasingly marginalized under American rule.”¹⁴ The government did not make any treaties with the Coast Miwok nor did they set aside a reservation for the group, probably due to the small number of survivors. There was an estimated only 218 Coast Miwoks in Marin County by 1852. The 1870 census only listed 32 Indians in Point Reyes and Tomales Townships and by 1920, only five remained.

In 1920, after the Lipps-Michaels Survey of Landless Indians (a congressional study) concluded that Native Americans in Marin and Sonoma County deserved their own reservation, the Bureau of Indian Affairs was unable to find land in the Tomales Bay for the Coast Miwok. According to the U.S. Department of the Interior “property owners were unwilling to sell land for an Indian reservation” and the government ended up purchasing a 15.5 acre parcel near Graton in Sonoma County – far from traditional Coast Miwok land. Some Coast Miwok moved to the area but the sites proved to be too small, steep, and lacked water and funds to build housing. Eventually the Coast Miwoks left the land as a community center and continued to pursue work elsewhere as farm workers or house keepers.

The Coast Miwok community also had ancestral land in Corte Madera, as well as Larkspur, Mill Valley, Strawberry, Tiburon, Belvedere, Angel Island, Sausalito, Marin City, San Rafael, Fairfax, Nicasio, San Geronimo, Novato, and Olompali.¹⁵ In fact, Marin County’s namesake comes from Chief Marin, a Miwok leader whose name was Huicmuse but was later given the name Marino by missionaries after he was baptized at Mission Dolores in 1801.¹⁶

In the 1990s, Coast Miwok descendants began to lobby for federal recognition as a tribe and in 1997, they were granted official status as the Federated Indians of Graton Rancheria- which in 2009 included 1,000 members of Coast Miwok and Southern Pomo descent. The group remained landless at the turn of the 21st century. Today, Native American communities are represented by the Federated Indian of Graton Rancheria as well as by active organizations such as the Coast Miwok Tribal Council of Marin- a core group

¹³ Avery (2009). P. 31

¹⁴ Avery (2009). P. 62

¹⁵ Who We Are. Marin Coast Miwoks. <https://www.marinmiwok.com/who-we-are>

¹⁶ Wilson, M.A. (2021, October 11). The story behind Marin County’s namesake, “Chief Marin” — how the Coastal Miwok left a cultural and physical legacy that lingers today. Marin Magazine. <https://marinmagazine.com/community/history/the-story-behind-marin-countys-namesake-chief-marin-and-how-thecoastal-miwok-left-a-cultural-and-physical-legacy-that-lingers-today/>

of lineal Marin Coast Miwok descendants and the Marin American Indian Alliance - longstanding Marin County 501c3 non-profit organization connecting American Indians living in Marin and the San Francisco Bay Area at large.

Figure C-5: Minority Concentrations by Block Group (2010)

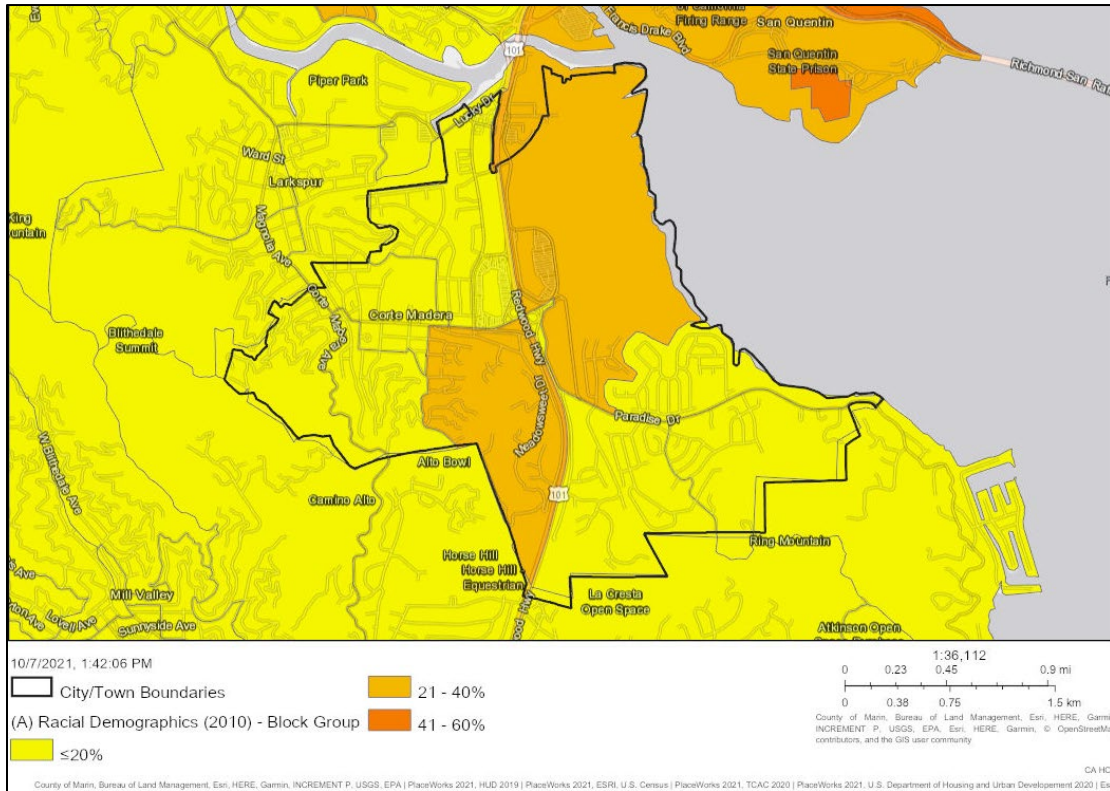


Figure C-6: Minority Concentrations by Block Group (2018)

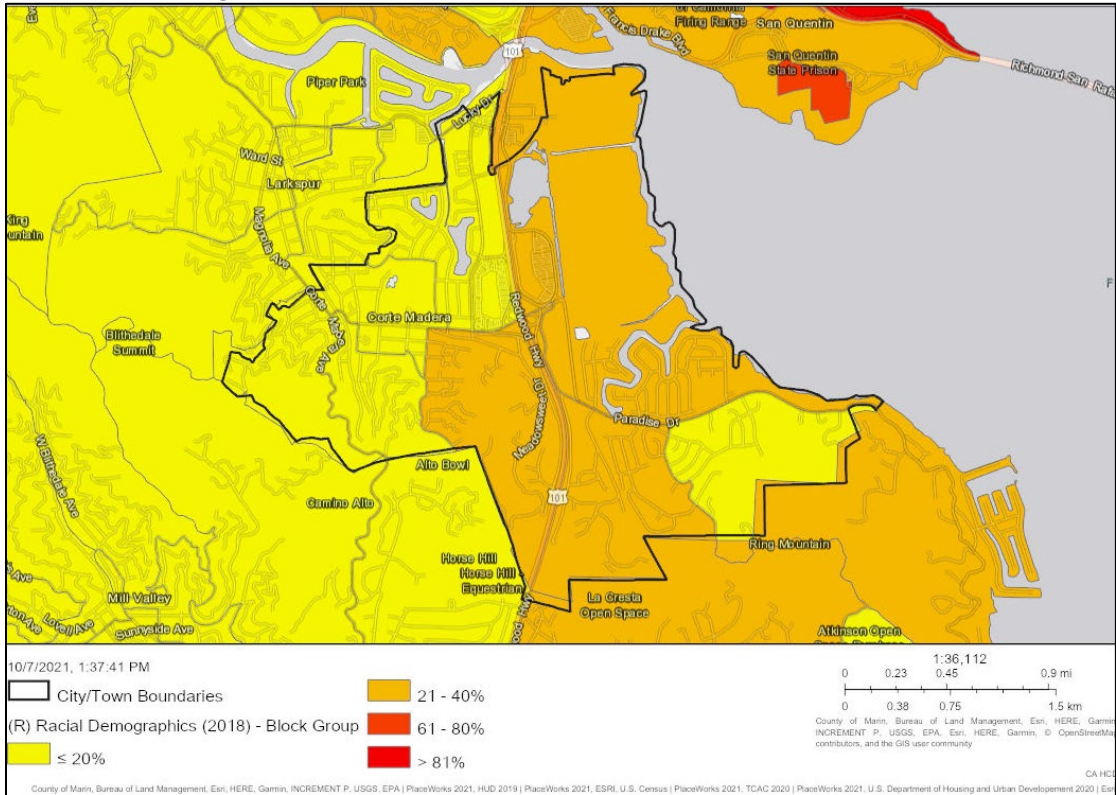
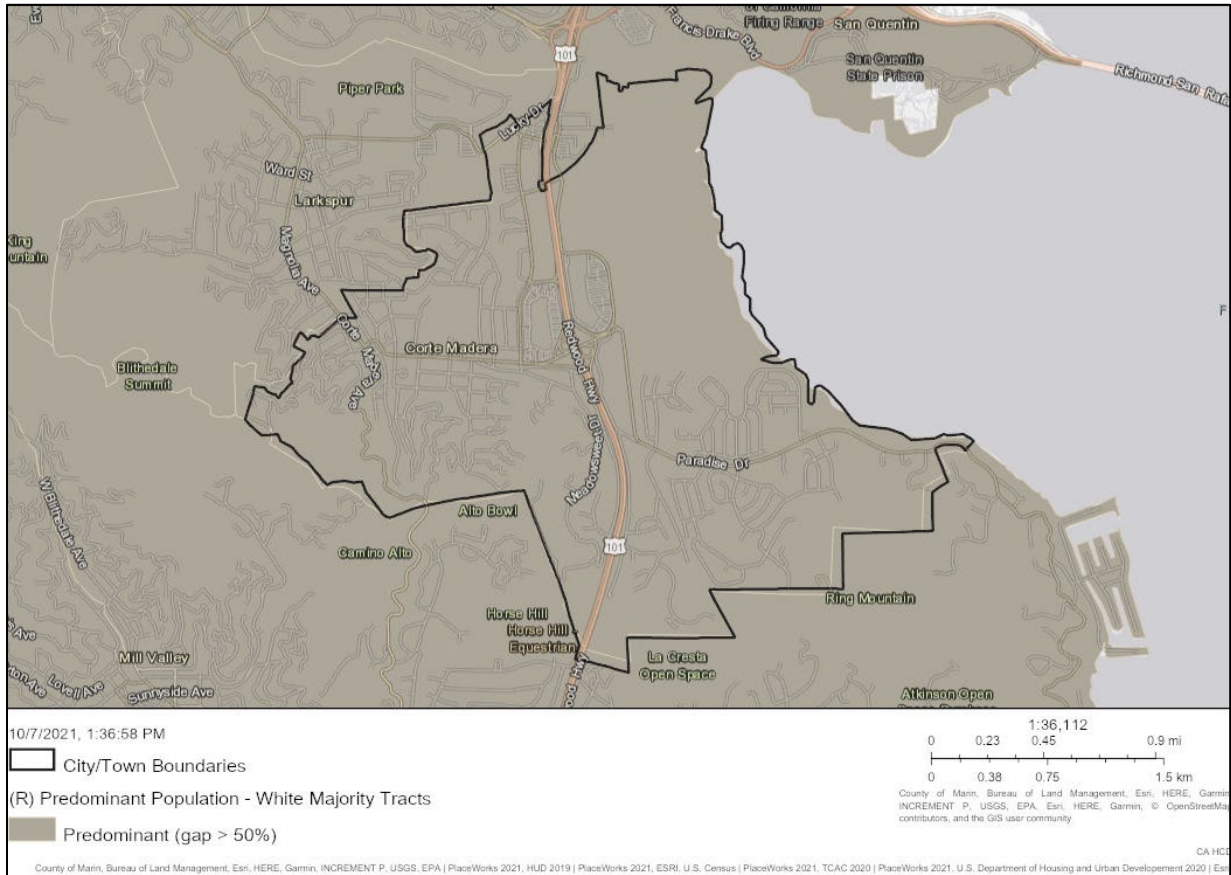


Figure C-7: Racial/Ethnic Majority Tracts (2018)



Sites Inventory

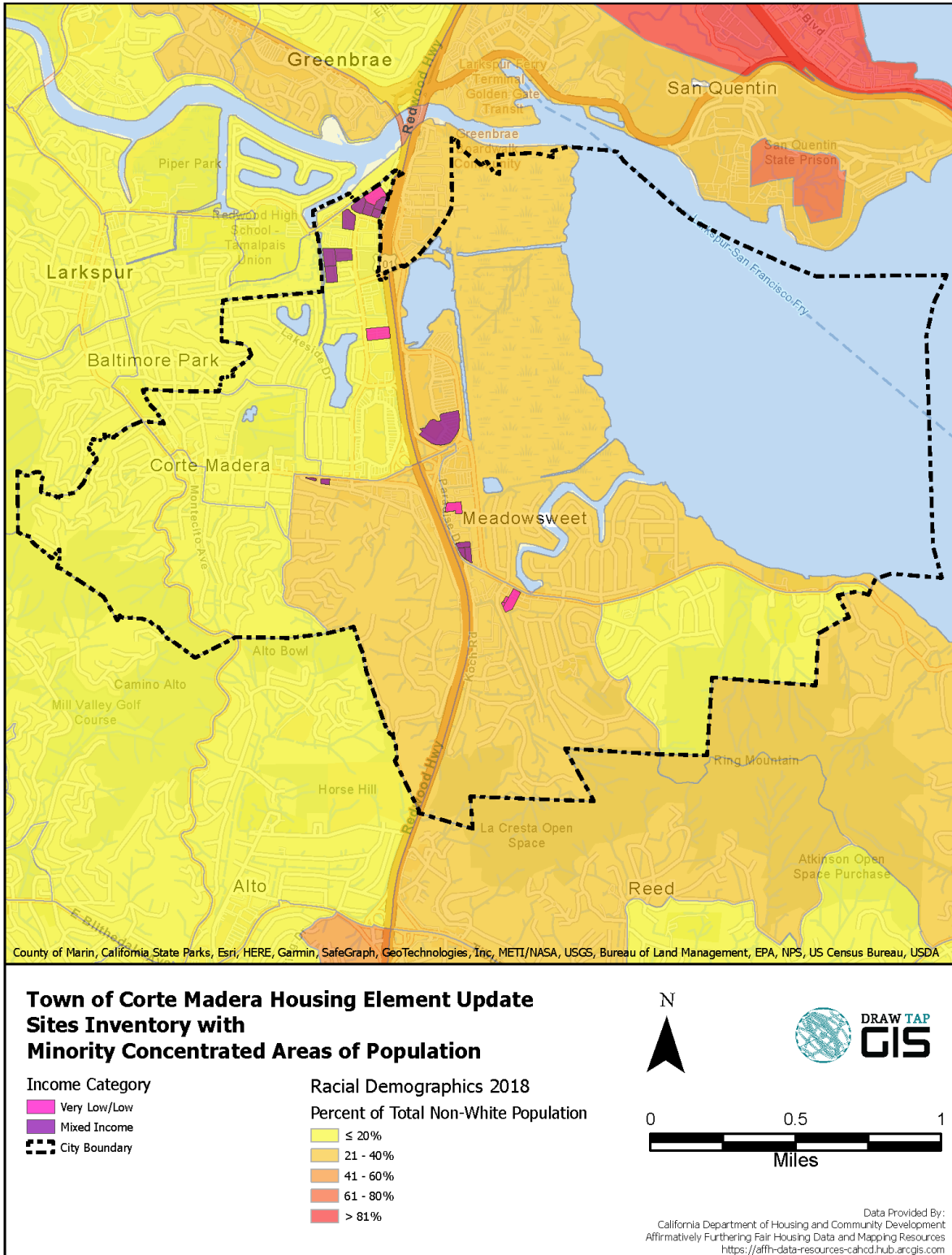
As discussed previously, all Corte Madera block groups are comprised of either less than 20 percent racial/ethnic minorities or 21 to 40 percent racial/ethnic minorities. The distribution of units selected to meet the Town’s RHNA by racial/ethnic minority population are shown in **Table C-7** and **Figure C-8**, below.

More than half of units (~~50.26~~^{50.8} percent) are in block groups where 21 to 40 percent of the population belongs to a racial or ethnic minority group. Most lower and moderate income units, ~~59.7~~^{59.4} percent and ~~78.36~~^{78.5} percent respectively, are located in block groups where fewer than 20 percent of the population belongs to a racial or ethnic minority group. Conversely, only 38.7 percent of above moderate income units are in block groups with the populations of racial/ethnic minorities in the same range. The Town’s RHNA strategy does not disproportionately place lower or moderate income units in areas with higher concentrations of racial/ethnic minority populations.

Table C-7: Distribution of RHNA Units by Racial/Ethnic Minority Concentration

Percent Non-White (Block Group)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<=20%	<u>184</u> 173	<u>57.9%</u> 56.4% 59.0% %	<u>65</u> 65	<u>78.3%</u> 76.5% %	<u>183</u> 183	<u>38.7%</u> 38.0% %	<u>432</u> 424	<u>49.4%</u> 49.2% 49.8% %
21-40%	<u>134</u> 134 28	<u>42.1%</u> 43.6% 41.0% %	<u>18</u> 20	<u>21.7%</u> 23.5% %	<u>290</u> 298	<u>61.3%</u> 62.0% %	<u>442</u> 452 36	<u>50.6%</u> 51.8% 50.2% %
Total	<u>318</u> 307 312	<u>100.0%</u> 100.0% %	<u>83</u> 85	<u>100.0%</u> 100.0% %	<u>473</u> 481	<u>100.0%</u> 100.0% %	<u>874</u> 873 68	<u>100.0%</u> 100.0% %

Figure C-8: Sites Inventory and Racial/Ethnic Minority Population by Block Group (2018)



Persons with Disabilities

Persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limits their housing options. Persons with disabilities also tend to be more susceptible to housing discrimination due to their disability status and required accommodations associated with their disability.

Regional Trends

Marin County’s population with a disability¹⁷ is similar to that in the Bay Area. As presented in **Table C-8**, in Marin County, 9.1 percent of the population has a disability, compared to 9.6 percent in the Bay Area. Black or African American, American Indian and Alaska Native, and non-Hispanic White populations experience disabilities at the highest rates in both the Bay Area and the County (16 percent, 18 percent, and 11 percent in the Bay Area and 15 percent, 12 percent, and 10 percent in Marin County, respectively). Nearly 37 percent of Marin County’s population aged 75 and older and 14.6 percent aged 65 to 74 has one or more disability, lower shares than in the Bay Area. Ambulatory and independent living difficulties are the most common disability type in the County and Bay Area.

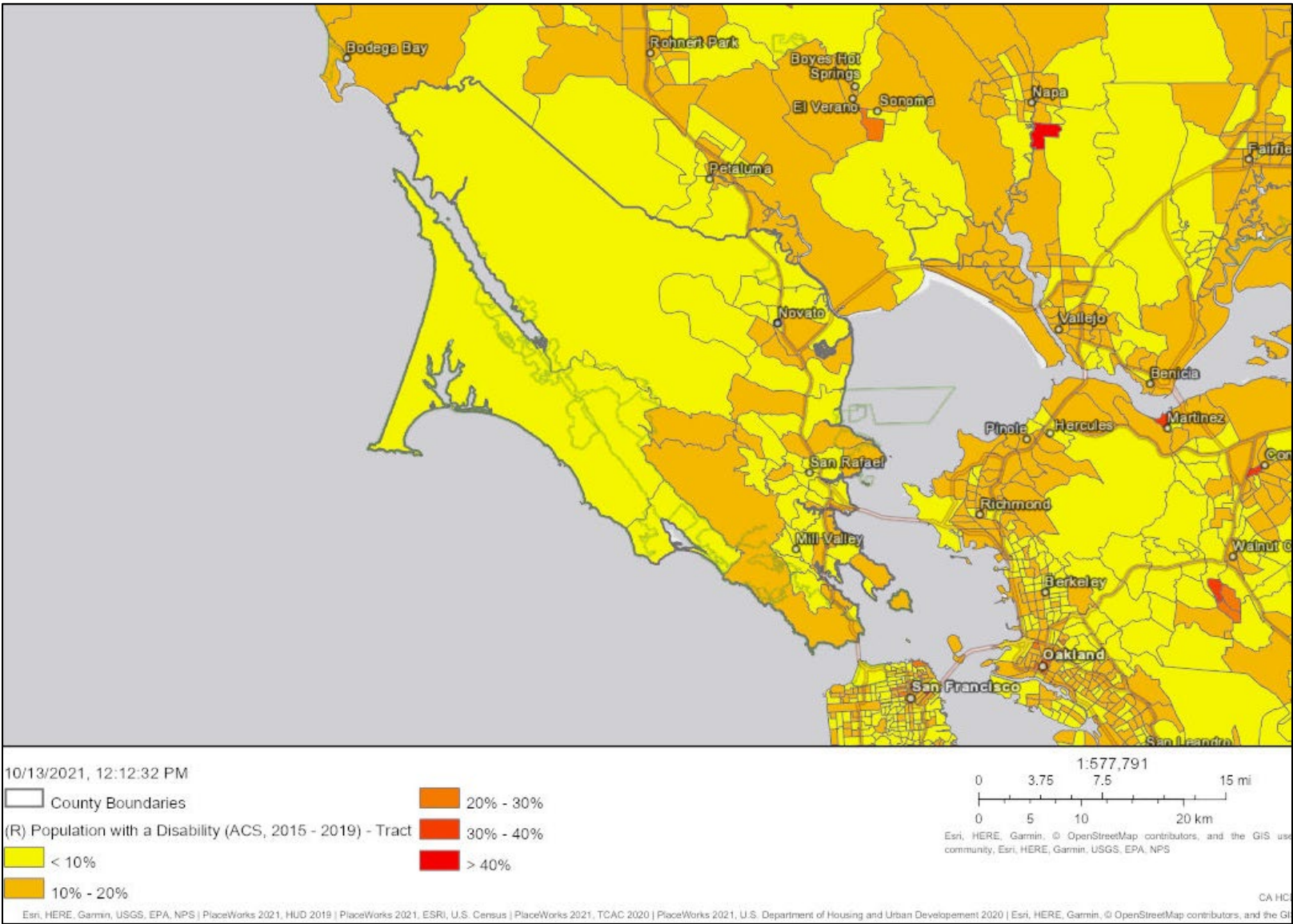
Table C-8: Populations of Persons with Disabilities – Marin County		
	Bay Area	Marin County
	Percent with a Disability	Percent with a Disability
Civilian non-institutionalized population	9.6%	9.1%
Race/Ethnicity		
Black or African American alone	15.9%	14.8%
American Indian and Alaska Native alone	17.5%	12.1%
Asian alone	7.3%	7.3%
Native Hawaiian and Other Pacific Islander alone	9.3%	0.8%
Some other race alone	6.8%	4.7%
Two or more races	8.2%	8.9%
White alone, not Hispanic or Latino	11.3%	9.9%
Hispanic or Latino (of any race)	7.9%	6.1%
Age		
Under 5 years	0.6%	0.7%
5 to 17 years	3.8%	2.9%

¹⁷ The American Community Survey asks about six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report anyone of the six disability types are considered to have a disability. For more information visit: <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html#:~:text=Physical%20Disability%20Conditions%20that%20substantially,reaching%2C%20lifting%2C%20or%20caring>

18 to 34 years	4.6%	5.9%
35 to 64 years	8.0%	6.1%
65 to 74 years	19.6%	14.6%
75 years and over	47.8%	36.8%
Type		
Hearing difficulty	2.7%	3.0%
Vision difficulty	1.7%	1.5%
Cognitive difficulty	3.7%	3.2%
Ambulatory difficulty	4.8%	4.3%
Self-care difficulty	2.2%	2.0%
Independent living difficulty	3.9%	4.3%
<p><i>1. The “Bay Area” data covers the members of the Association of Bay Area Governments (ABAG) which are the counties of: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.</i></p> <p>Sources: American Community Survey, 2015-2019 (5-Year Estimates).</p>		

According to the 2015-2019 ACS, populations of persons with disabilities in Marin County cities are generally consistent, ranging from 7.2 percent in Ross to 10 percent in Novato. **Figure C-9** shows that less than 20 percent of the population in all tracts in the County have a disability. Persons with disabilities are generally not concentrated in one area in the region. **Figure C-9** also shows that only few census tracts in the region have a population with a disability higher than 20 percent. However, multiple census tracts with a population with disabilities between 15 and 20 percent are concentrated along San Pablo Bay and San Francisco Bay in Napa, Contra Costa, and Contra Costa Valley.

Figure C-9: Regional Populations of Persons with Disabilities by Tract (2019)



Local Trends

According to the 2015-2019 ACS, 8.7 percent of Corte Madera residents experience a disability, compared to 9.1 percent countywide. Disabilities are most common among elderly residents; approximately 59 percent of persons aged 75 and over experience a disability (**Table C-9**). The most common disabilities in Corte Madera are ambulatory difficulties (6.3 percent) and independent living difficulties (5.1 percent). Ambulatory difficulties, difficulty walking or climbing stairs, and independent living difficulties are typically most common amongst elderly adults. The population of persons with disabilities has increased slightly from 8.5 percent during the 2008-2012 ACS. This is likely due, in part, to the increase in elderly residents. The elderly population aged 65 and older in Corte Madera grew from 16.6 percent to 19.3 percent during the same period.

Table C-9: Populations of Persons with Disabilities – Corte Madera		
	Total Population	Percent with a Disability
Total civilian non-institutionalized population	9,838	8.7%
Race/Ethnicity		
Black or African American alone	228	11.8%
American Indian and Alaska Native alone	0	-
Asian alone	604	5.5%
Some other race alone	0	-
Two or more races	329	10.3%
White alone, not Hispanic or Latino	484	3.9%
Hispanic or Latino (of any race)	7,719	9.4%
Age		
Under 5 years	569	0.0%
5 to 17 years	1,932	6.7%
18 to 34 years	978	2.0%
35 to 64 years	4,457	3.8%
65 to 74 years	1,097	5.8%
75 years and over	805	59.1%
Type		
Hearing difficulty	--	2.2%
Vision difficulty	--	1.0%
Cognitive difficulty	--	3.0%
Ambulatory difficulty	--	6.3%
Self-care difficulty	--	3.0%
Independent living difficulty	--	5.1%

Sources: American Community Survey, 2015-2019 (5-Year Estimates).

Figure C-10 shows the population of persons with disabilities by census tract based on the 2015-2019 ACS. The eastern Corte Madera tract (tract 1212) has a higher concentration of persons with disabilities compared to the western tract (tract 1211). According to the HCD AFFH Data Viewer, 10.2 percent of the population in tract 1212 experiences one or more disability, compared to only 7.9 percent in tract 1211. Tract 1212 on the eastern side of the Town also contains three block groups with racial/ethnic minority populations exceeding 20 percent. According to the 2015-2019 ACS, 19.2 percent of the population in tract 1211 and 20 percent of the population in tract 1212 are aged 65 or older. However, tract 1212 has a significantly larger proportion of residents aged 75 and older (10.8 percent) compared to tract 1211 (5.7 percent). The population of persons aged 75 and older in tract 1212 likely contributes to the heightened concentration of persons with disabilities. Moreover, the Town’s only assisted living and memory care facility, Aegis, with 118 housing units, is located in the eastern tract.

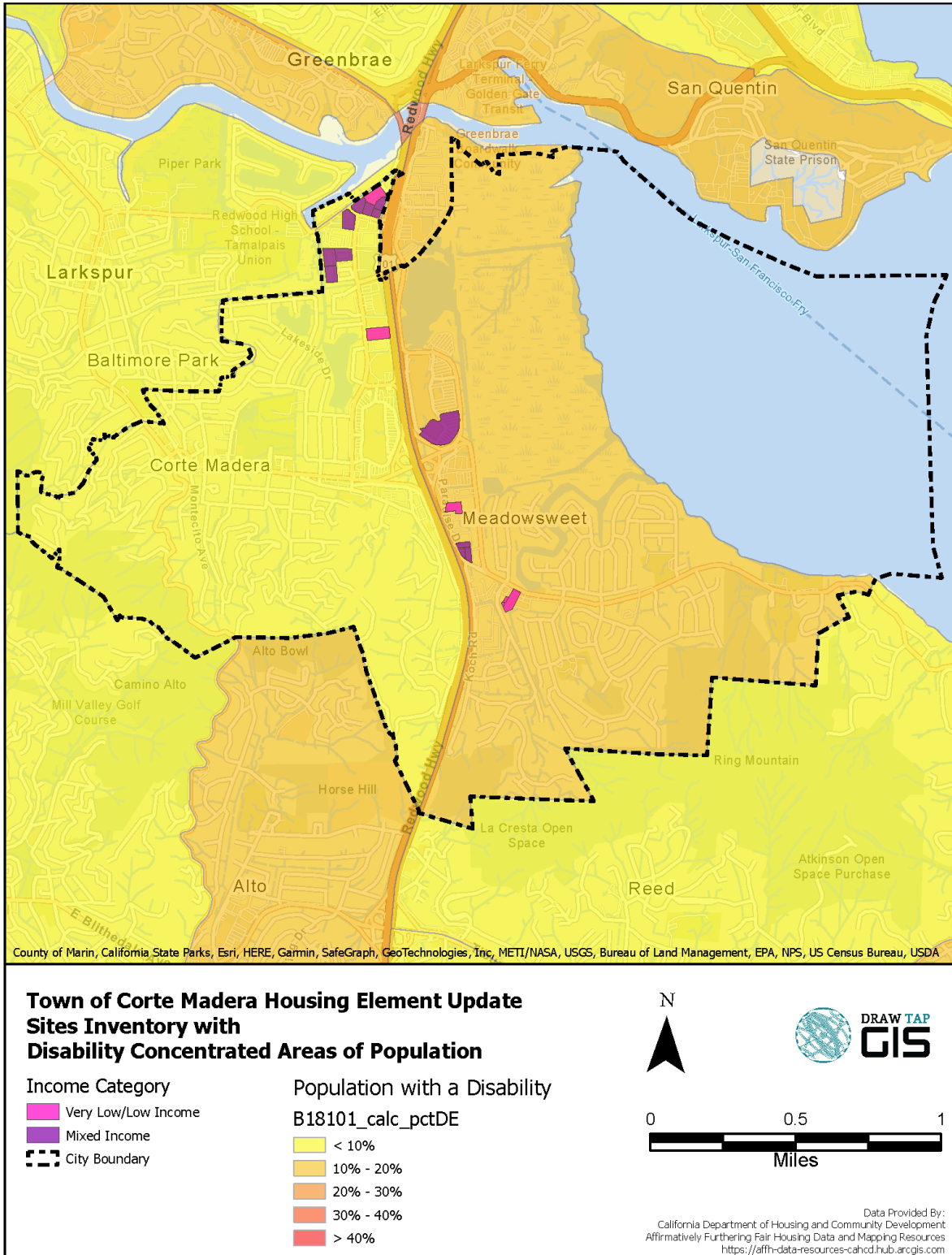
Sites Inventory

As presented above, of the two tracts in the Town, one has a population of persons with disabilities below 10 percent and the other has a population of persons with disabilities between 10 and 20 percent. The distribution of units selected to meet the Town’s RHNA by population of persons with disabilities is shown in Table C-10 and Figure C-10.

Slightly more than half of RHNA units (50.26 percent) are in the eastern tract where 10 to 20 percent of the population experience one or more disability. Approximately 61.3 percent of above moderate income units are in this tract compared to only 41.36 percent of lower income units and 21.72 percent of moderate income units. The Town’s RHNA strategy does not disproportionately expose lower or moderate income units to populations with higher rates of disabilities.

Percent with Disability (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<10%	184	57.9% 4% 59.0%	6567	78.3% 8%	183191	38.7% 7%	432431	49.4% 4% 49.8%
10-20%	1341 28	42.1% 6% 43.0%	1818	21.7% 2%	290290	61.3% 3%	4424424 36	50.6% 6% 50.2%
Total	3183073 12	100.0% 00.0%	8385	100.0% 00.0%	473481	100.0% 00.0%	8748738 68	100.0% 00.0%

Figure C-10: Sites Inventory and Populations of Persons with Disabilities by Tract (2019)



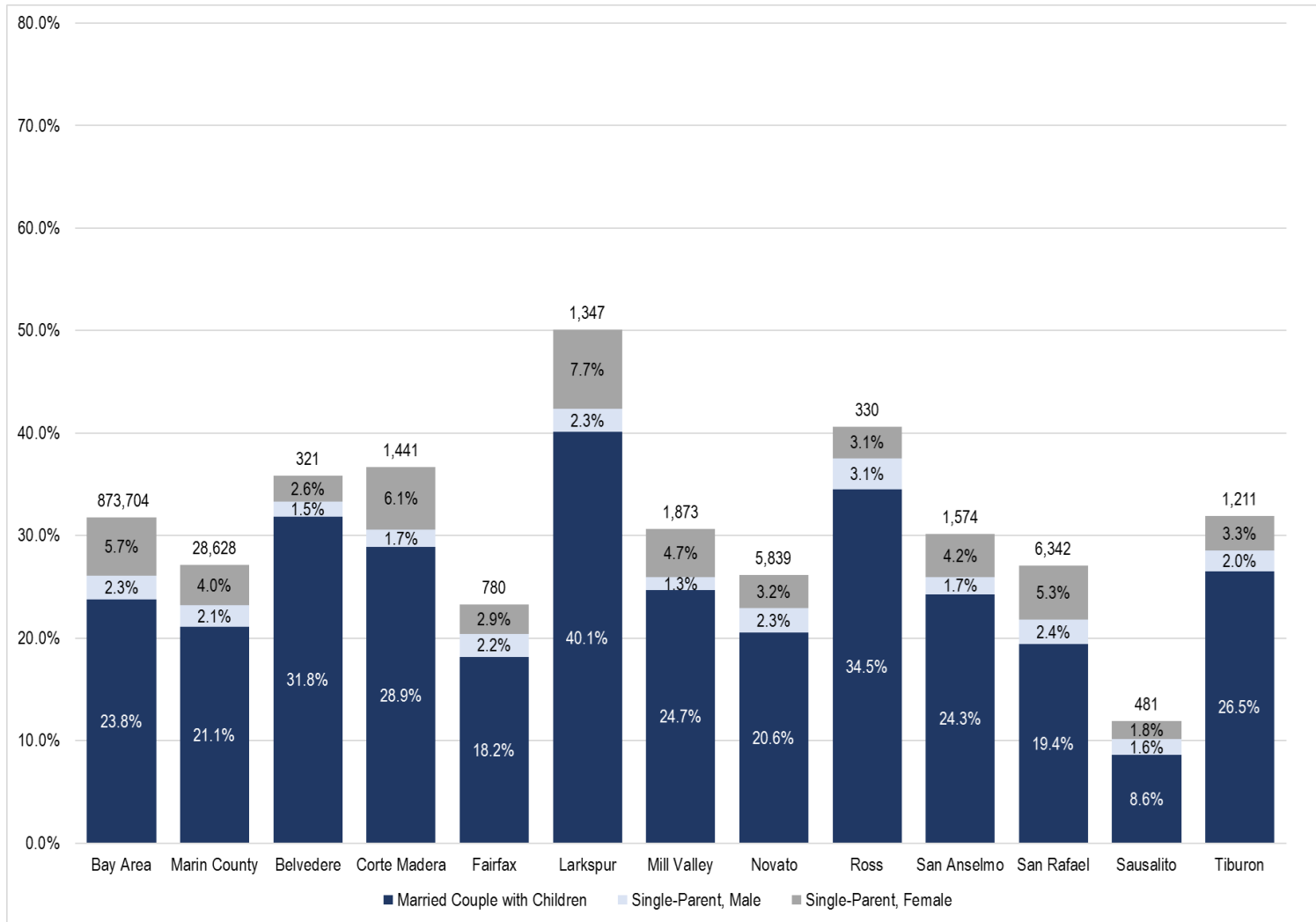
Familial Status

Under the Fair Housing Act, housing providers may not discriminate because of familial status. Familial status covers: the presence of children under the age of 18, pregnant persons, any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children, evicting families once a child joins the family through birth, adoption, or custody, or requiring families with children to live on specific floors or in specific buildings or areas. Single parent households are also protected by fair housing law.

Regional Trends

According to the 2019 ACS, there are slightly fewer households with children in Marin County than the Bay Area. About 27 percent of households in Marin County have children under the age of 18, with 21 percent married-couple households with children and six percent single-parent households (**Figure C-11**). In the Bay Area, about 32 percent of households have children and live in the County, and the majority of households with children are married-couple households. Within Marin County, the cities of Larkspur and Ross have the highest percentage of households with children (50.1 percent and 40.6 percent, respectively). Larkspur, Corte Madera, and San Rafael have concentrations of single-parent households exceeding the countywide average. **Figure C-12** shows the distribution of children in married households and single female headed households in the region. Census tracts with high concentrations of children living in married couple households are not concentrated in one area of Marin County. Most census tracts have over 60 percent of children living in married-persons households. Regionally, children in married-person households are more common in inland census tracts (away from the bay areas). The inverse trend is seen for children living in single-parent female-headed households, is shown in **Figure C-13**. In most tracts countywide, less than 20 percent of children live in female-headed households. Between 20 and 40 percent of children live in female-headed households in two tracts: one in Southern Marin in the unincorporated community of Marin City and one in West Marin near the unincorporated community of Bolinas. Regionally, tracts with a higher percentage of children in married-persons households are found along the San Pablo and San Francisco bays.

Figure C-11: Households with Children in Marin County and Incorporated Cities



Source: American Community Survey, 2015-2019 ACS (5-Year Estimates)

Figure C-12: Regional Percent of Children in Married Couple Households by Tract (2019)

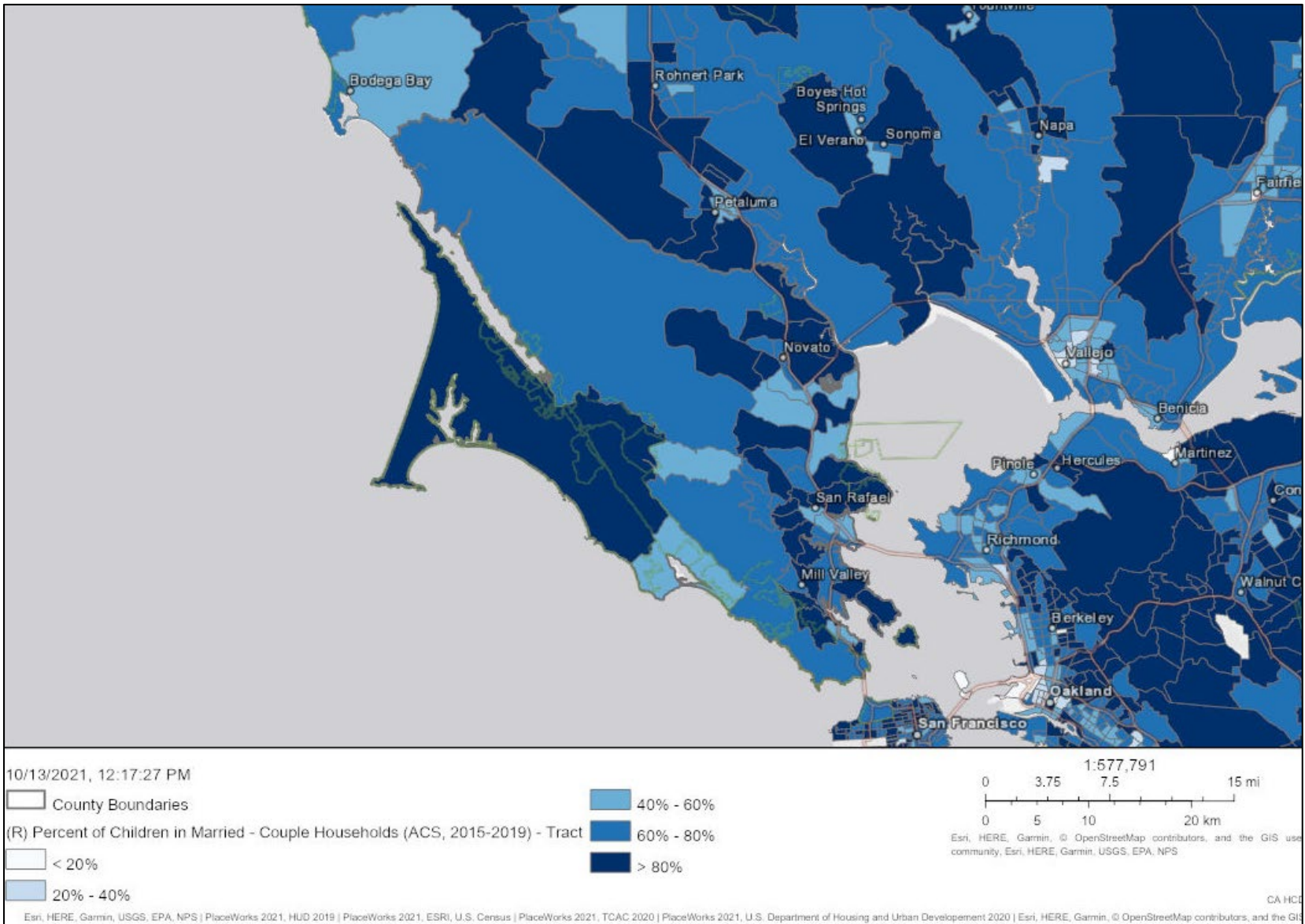
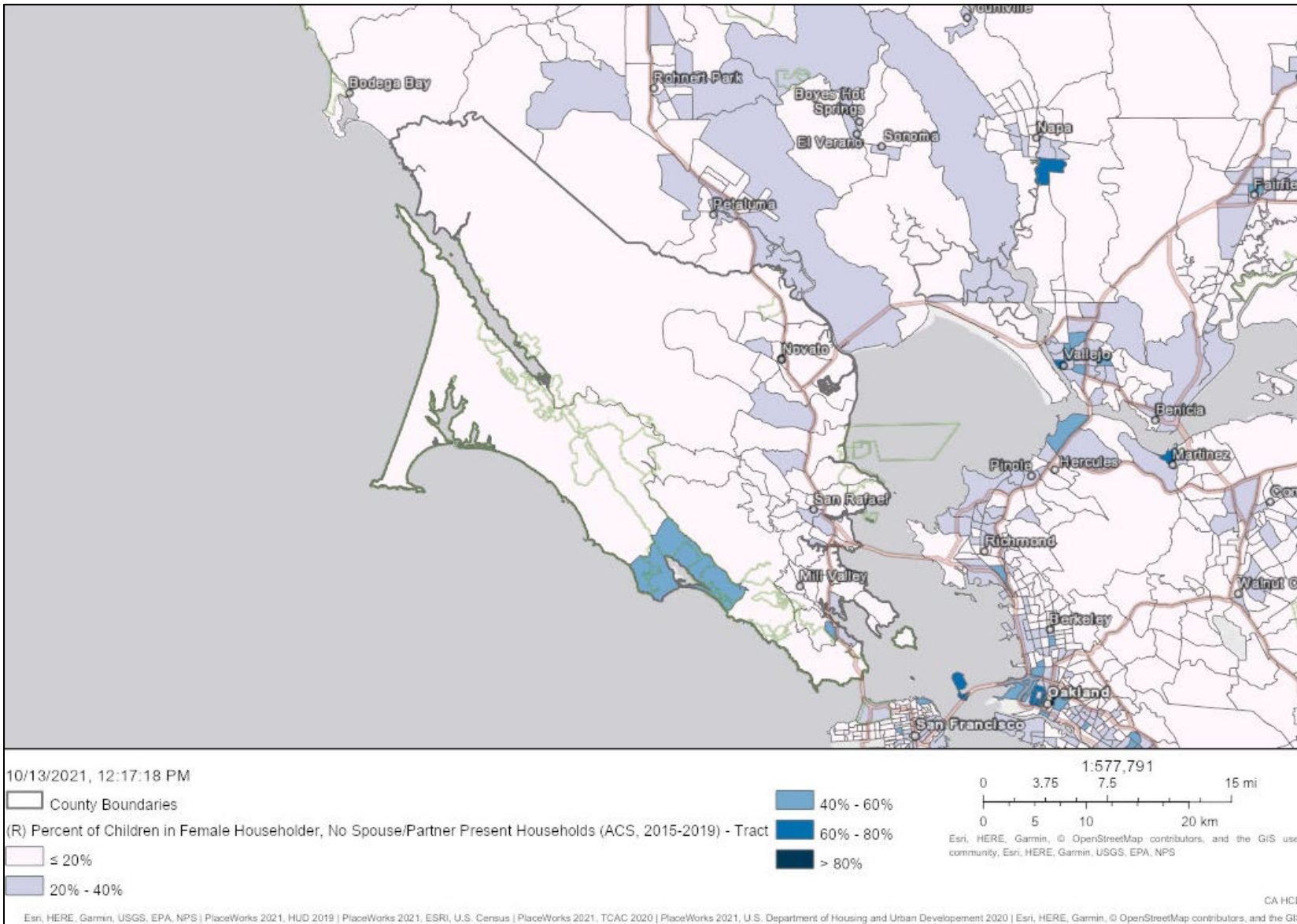


Figure C-13: Regional Percent of Children in Female-Headed Households by Tract (2019)



Local Trends

Corte Madera has seen an increase in households with children in recent years (**Table C-11**). During the 2006-2010 ACS, there were 1,210 households with children representing 29.8 percent of all Town households. The most recent 2015-2019 ACS estimates show there is now 1,459 households with children in Corte Madera representing 37.1 percent of households town-wide. Nearly six percent of households in the Town are single-parent households, most of which are female-headed single-parent households (5.2 percent). Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services.

Table C-11: Change in Household Type – Households with Children (2006-2019)					
Household Type	2006-2010		2015-2019		Percent Change
	Households	Percent	Households	Percent	
Married-couple family with children	894	22.0%	1,135	28.9%	+27.0%
Cohabiting couple with children	--	--	86	2.2%	N/A
Single-parent, male-headed	112	2.8%	17	0.4%	-84.8%
Single-parent, female-headed	179	4.4%	203	5.2%	+13.4%
Total Households with Children	1,210	29.8%	1,459	37.1%	+20.6%
Total Households	4,061	100.0%	3,930	100.0%	-3.2%
<i>-- = data not available.</i>					
<i>Sources: American Community Survey, 2006-2010 and 2015-2019 (5-Year Estimates).</i>					

As shown in **Figure C-14**, between 60 and 80 percent of children in both Corte Madera tracts live in married couple households. Approximately 76 percent of children in tract 1212 on the eastern side of Town and 77 percent of children in tract 1211 on the western side of the Town live in married couple households. Tract 1212 has a slightly higher concentration of households with children (34.1 percent of all households) compared to tract 1211 (33.9 percent of all households). Neither tract has a concentration of children living in single-parent female-headed households exceeding 20 percent. (**Figure C-15**).

Sites Inventory

As presented previously, there are no concentrations of children living in female-headed households in the Town. Further, both tracts in the Town have populations of children living in married couple households ranging from 60 to 80 percent. Therefore, all units selected to meet the Town’s RHNA are in tracts with similar populations of children living in married couple or single-parent female-headed households.

The Town’s RHNA strategy does not disproportionately place RHNA units in tracts with higher concentrations of children in single-parent households or tracts with lower concentrations of children in married couple households.

Figure C-14: Percent of Children in Married Couple Households by Tract (2019)

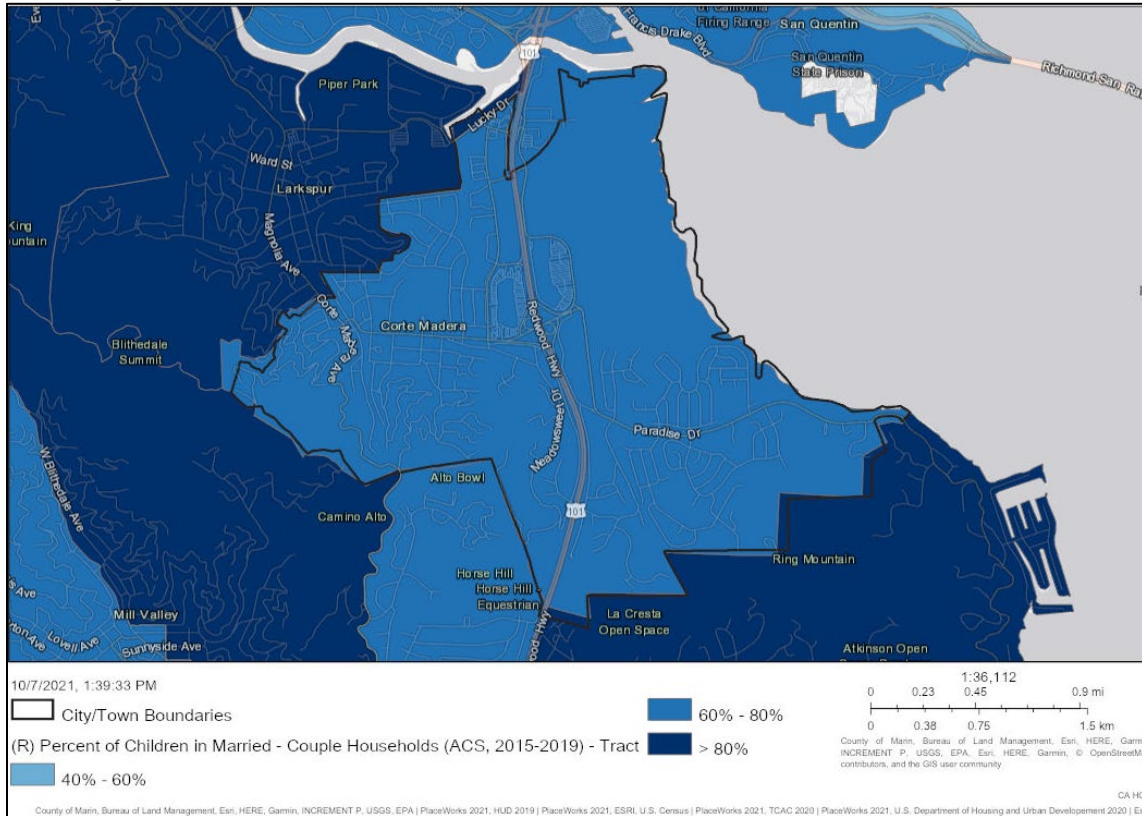
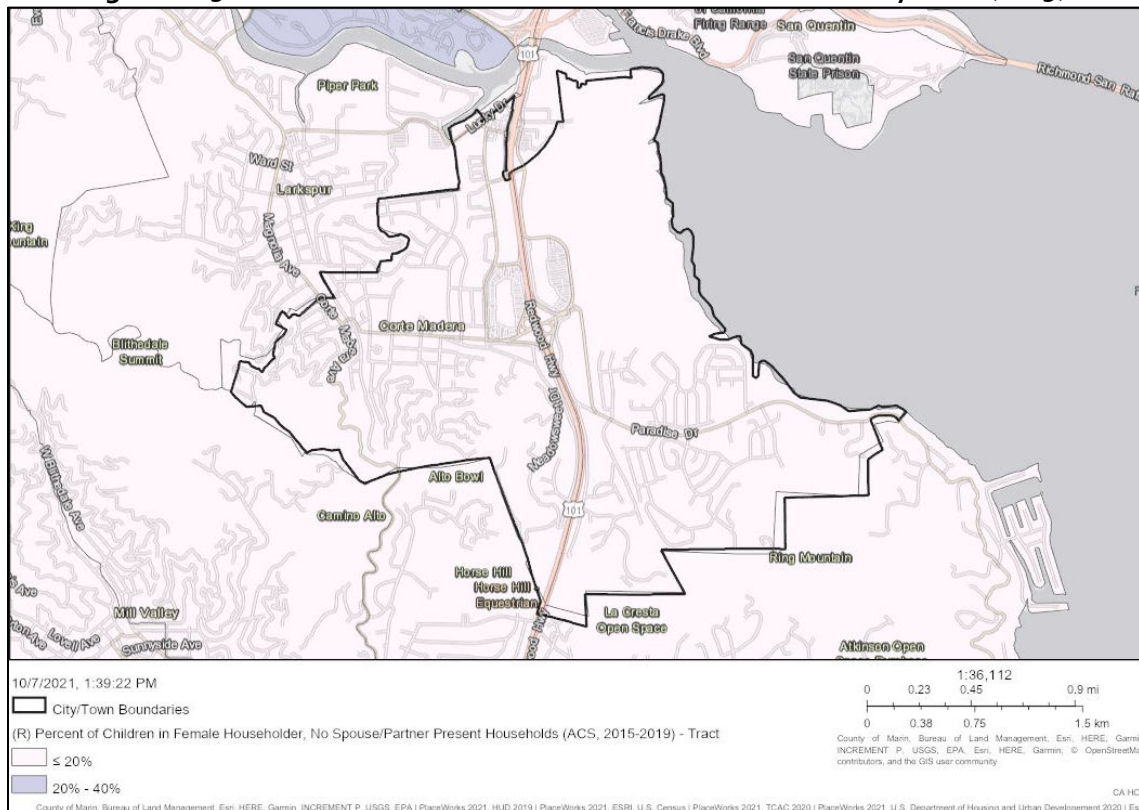


Figure C-15: Percent of Children in Female-Headed Households by Tract (2019)



Income Level

Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. HUD defines a LMI area as a Census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the Area Median Income).

Regional Trends

According to Comprehensive Housing Affordability Strategy (CHAS)¹⁸ data based on the 2017 ACS, 40.5 percent of Marin County households are low or moderate income, earning 80 percent or less than the area median income (AMI) (**Table C-12**). A significantly larger proportion of renter households in Marin County are LMI. Nearly 60 percent of renter households are considered LMI compared to only 29.8 percent of owner households. **Figure C-16** shows that LMI populations are most concentrated in tracts in West Marin, North Marin (Novato), Central Marin (San Rafael), and the unincorporated communities of Marin City and Santa Venetia.

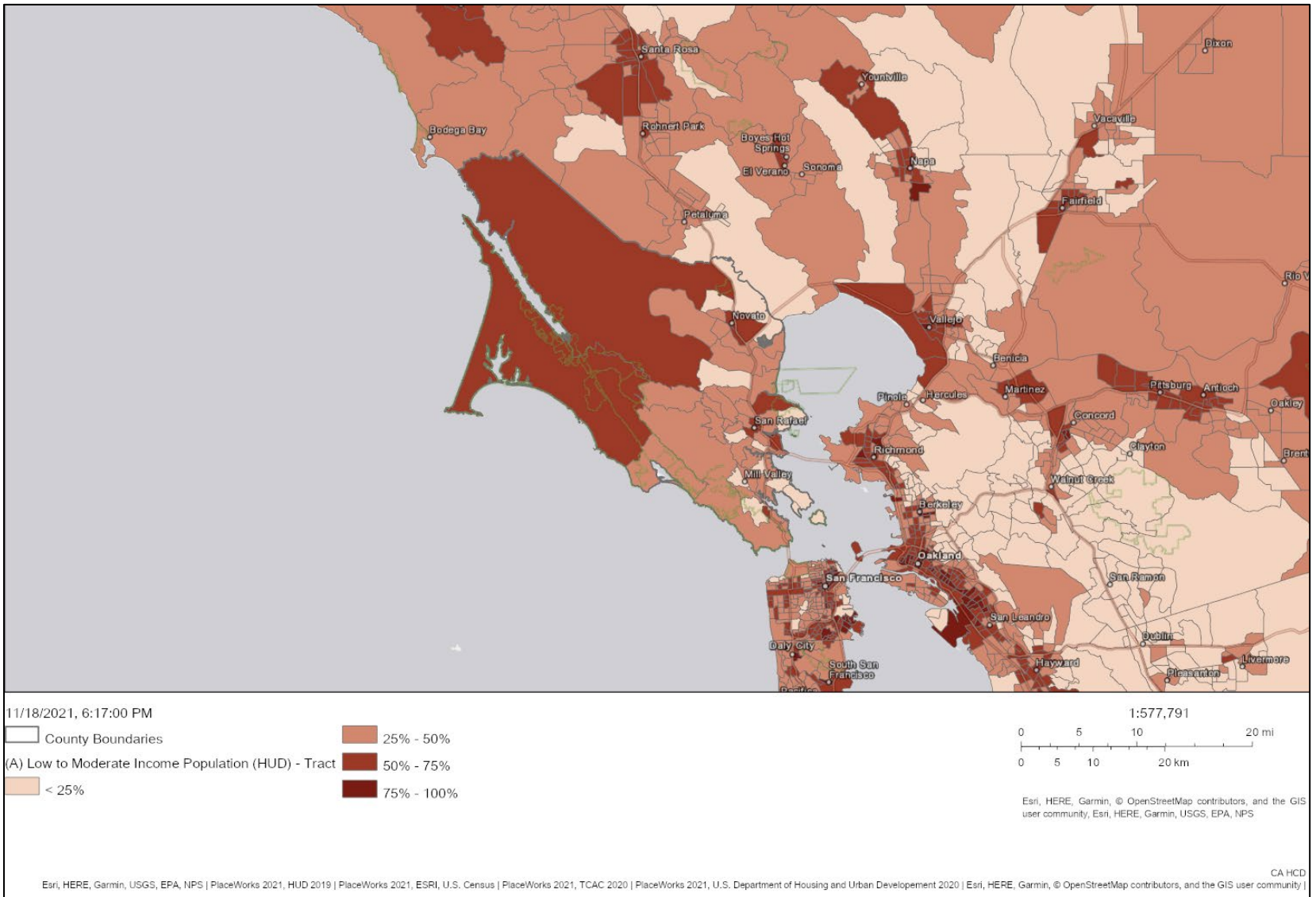
Table C-12: Marin County Households by Income Category and Tenure			
Income Category	Owner	Renter	Total
0%-30% of AMI	8.7%	26.0%	14.9%
31%-50% of AMI	8.5%	16.0%	11.2%
51%-80% of AMI	12.6%	17.6%	14.4%
81%-100% of AMI	8.4%	10.0%	8.9%
Greater than 100% of AMI	61.8%	30.4%	50.5%
Total	67,295	37,550	104,845

1. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas and uses San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties) for Marin County.

Sources: ABAG/MTC Housing Needs Data Workbook, 2021; HUD CHAS (based on 2013-2017 ACS), 2020.

¹⁸ Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.

Figure C-16: Regional Concentrations of LMI Households by Tract



Local Trends

Over 59 percent of households in Corte Madera earn more than 100 percent of the area median income (AMI). However, a significantly larger proportion of owner-occupied households earn 100 percent of the AMI or more compared to renter-occupied households. Owners tend to have higher incomes than renters. Households earning less than 80 percent of the AMI are considered lower income households. Nearly 50 percent of renter households in the Town are lower income households compared to only 26.5 percent of owners. According to 2015-2019 ACS estimates, the median household income in Corte Madera is \$149,439, higher than the County (\$115,246) and neighboring cities of Larkspur (\$109,426) and San Rafael (\$91,742), but lower than Mill Valley (\$163,614), Ross (\$224,500), and Tiburon (\$154,915).

Income Category	Owner	Renter	Total
0%-30% of AMI	12.0%	12.2%	12.1%
31%-50% of AMI	5.8%	19.6%	10.2%
51%-80% of AMI	8.6%	17.1%	11.3%
81%-100% of AMI	5.4%	11.4%	7.3%
Greater than 100% of AMI	68.1%	39.6%	59.1%
Total	2,665	1,225	3,890

Sources: ABAG/MTC Housing Needs Data Workbook, 2021; HUD CHAS (based on 2013-2017 ACS), 2020.

Dissimilarity indices from the ABAG AFFH Segregation Report are presented in **Table C-14**. Household dissimilarity indices for Corte Madera reveal that the Town is generally a mixed-income community compared to the Bay Area. Segregation between lower and higher income households has also decreased since 2010 in Corte Madera. Income dissimilarity indices for the Town are significantly lower than the region.

Income Group	Corte Madera		Bay Area
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	13.7	9.6	19.8
Below 50% AMI vs. Above 120% AMI	2.9	1.0	25.3

Source: ABAG/MTC AFFH Segregation Report, 2022.

Figure C-17 shows the LMI populations in Corte Madera by block group. A block group is considered an LMI area if more than 50 percent of households are low or moderate income. There is only one block group in the Town, located in the northeastern corner of the Town, that is considered an LMI area. It is important to note that this block group encompasses the areas north of the Town that are not considered part of Corte Madera, including the San Quentin community (excluding the State Prison) and is not a reflection of the composition of Corte Madera alone. It is also relevant to note that most of this block group encompasses the Corte Madera Marsh State Marine Park and is zoned almost completely for POS (parks, open space, and natural habitat) There are likely very few Corte Madera households residing in

this block group. This block group also has a slightly higher concentration of non-White residents compared to the remainder of the Town.

Sites Inventory

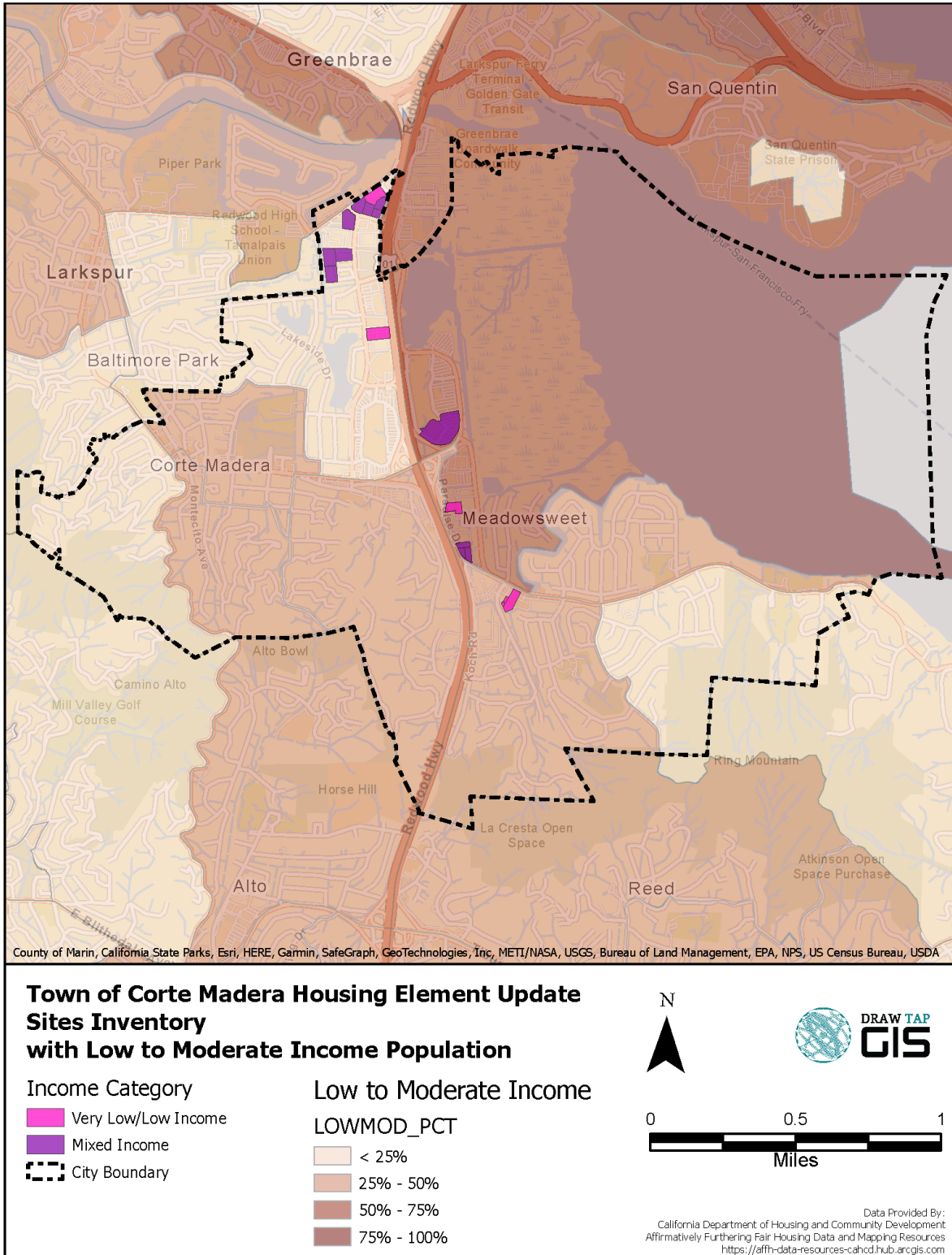
As shown above, there is one block group in the Town that is considered an LMI area with a population of low and moderate income households exceeding 50 percent. **Table C-15** and **Figure C-17** show the distribution of RHNA units by LMI population.

Despite the presence of only one block group in the Town with an LMI population exceeding 50 percent, nearly half of units selected to meet the RHNA are located in this block group (46.412 percent). Most units in the LMI area are above moderate income units. Only 30.429-930-9 percent of lower income units and 21.74 percent of moderate income units are in the LMI area compared to 61.30-3 percent of above moderate income units. The Town’s RHNA strategy does not place lower and moderate income units in the LMI area at a rate exceeding above moderate income units; however, nearly half of all RHNA units are in this block group. It is important to note that at the tract-level, there are no LMI areas in the Town. Tract 1211 on the western side of the Town has a LMI population of 23.1 percent, and tract 1212 on the eastern side of the Town has an LMI population of 34.3 percent.

Table C-15: Distribution of RHNA Units by LMI Household Concentration

LMI Households (Block Group)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<25%	184173	57.9%56.4%	6565	78.3%76.5%	183183	38.7%38.0%	432424	49.4%49.8%
25-50%	393933	12.3%12.7%	02	0.0%2.4%	08	0.0%1.7%	394933	4.5%5.6%
50-75%	9595	29.9%30.9%	1818	21.7%21.2%	290290	61.3%60.3%	403403	46.1%46.4%
Total	3183073	100.0%100.0%	8385	100.0%100.0%	473481	100.0%100.0%	8748738	100.0%100.0%

Figure C-17: Sites Inventory and Concentrations of LMI Households by Block Group



Housing Choice Vouchers (HCV)

An analysis of the trends in Housing Choice Voucher (HCV) concentration can be useful in examining the success of the program in improving the living conditions and quality of life of its holders. The HCV program aims to encourage participants to avoid high-poverty neighborhoods and promote the recruitment of landlords with rental properties in low poverty neighborhoods. HCV programs are managed by Public Housing Agencies (PHAs), and the programs assessment structure (SEMAPS) includes an “expanding housing opportunities” indicator that shows whether the PHA has adopted and implemented a written policy to encourage participation by owners of units located outside areas of poverty or minority concentration¹⁹. In Marin County, the Landlord Partnership Program aims to expand rental opportunities for families holding housing choice vouchers by making landlord participation in the program more attractive and feasible, and by making the entire program more streamlined.

A study prepared by HUD’s Development Office of Policy Development and Research found a positive association between the HCV share of occupied housing and neighborhood poverty concentration and a negative association between rent and neighborhood poverty²⁰. This means that HCV use was concentrated in areas of high poverty where rents tend to be lower. In areas where these patterns occur, the program has not succeeded in moving holders out of areas of poverty.

Regional Trends

As of December 2020, 2,100 Marin households received HCV assistance from the Housing Authority of the County of Marin (MHA). The map in **Figure C-18** shows that HCV use is concentrated in tracts in North Marin (Hamilton and the intersection of Novato Boulevard and Indian Valley Road). In these tracts, between 15 and 30 percent of the renter households are HCV holders. In most Central Marin tracts and some Southern Marin tract (which are more densely populated), between five and 15 percent of renters are HCV recipients. The correlation between low rents and a high concentration of HCV holders holds true in North Marin tracts where HVC use is the highest (**Figure C-19**). Overall, patterns throughout most Marin County communities also show that where rents are lower, HCV use is higher.

¹⁹ For more information of Marin County’s SEMAP indicators, see: the County’s Administrative Plan for the HCV Program. <https://irp.cdn-website.com/4e4dabof/files/uploaded/Admin%20Plan%20Approved%20December%202021.pdf>

²⁰ Devine, D.J., Gray, R.W., Rubin, L., & Taghavi, L.B. (2003). *Housing choice voucher location patterns: Implications for participant and neighborhood welfare*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Division of Program Monitoring and Research.

Figure C-18: Regional HCV Concentration by Tract

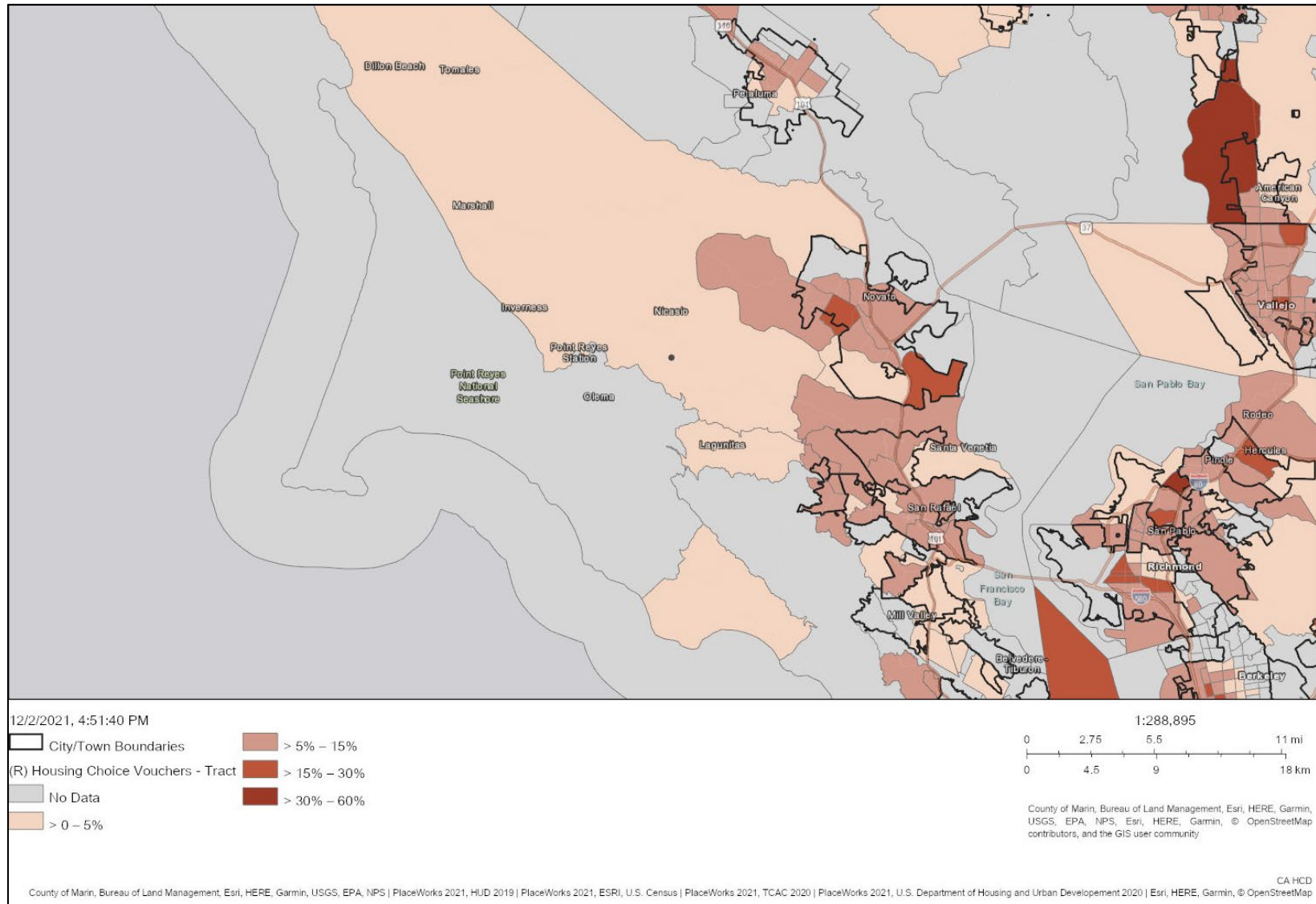
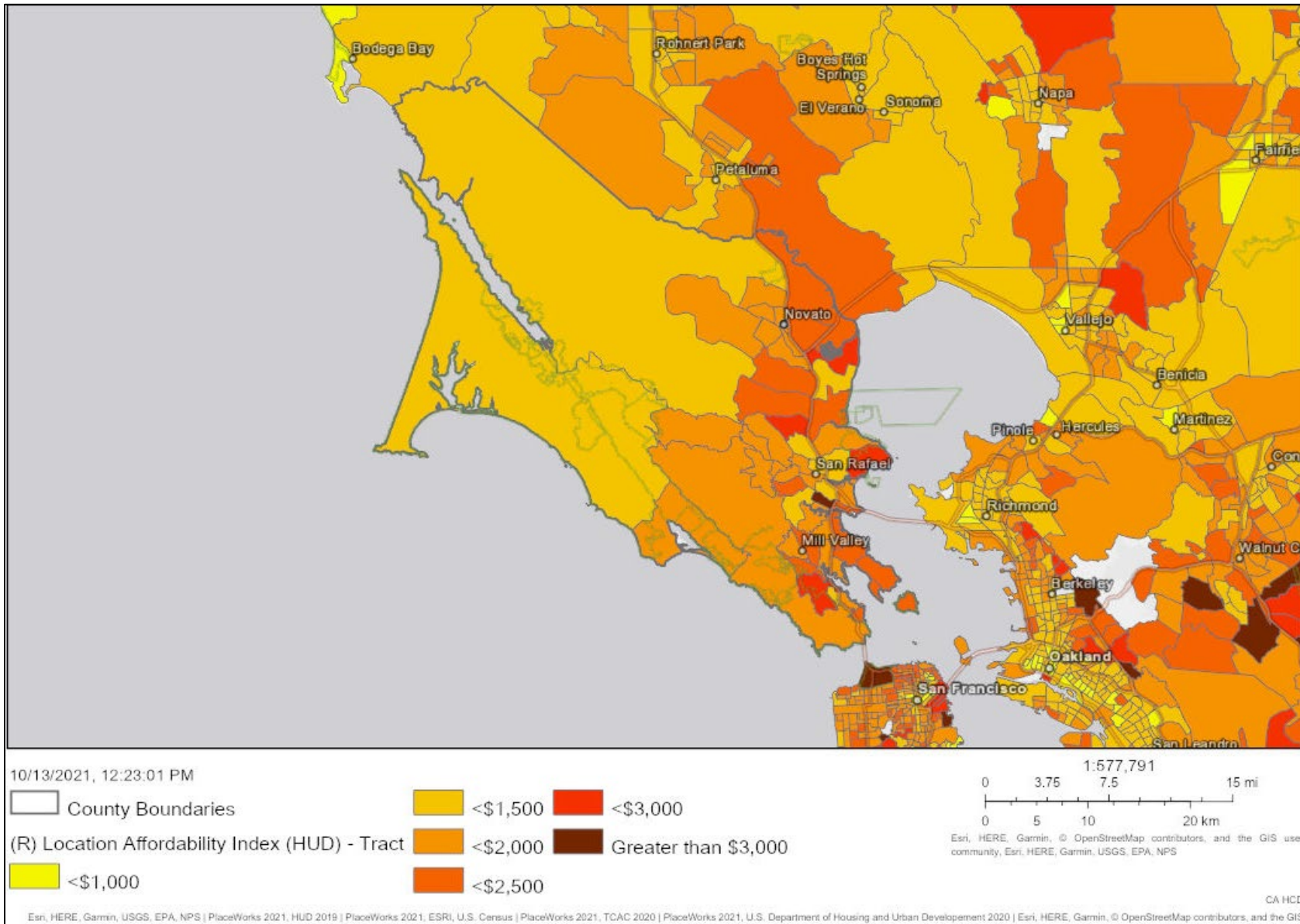


Figure C-19: Regional Median Gross Rent/Affordability Index by Tract



Local Trends

Less than 5 percent of renter households in both Corte Madera tracts receive HCVs. Rent prices in the Town tracts are generally moderate to high. Tract 1212 on the eastern side of the Town has a higher concentration of renter households but is less affordable than tract 1211 on the western side. Cost burden and overpayment are further analyzed in Section 5, *Disproportionate Housing Needs*, of this Assessment of Fair Housing.

Figure C-20: HCV Concentration by Tract

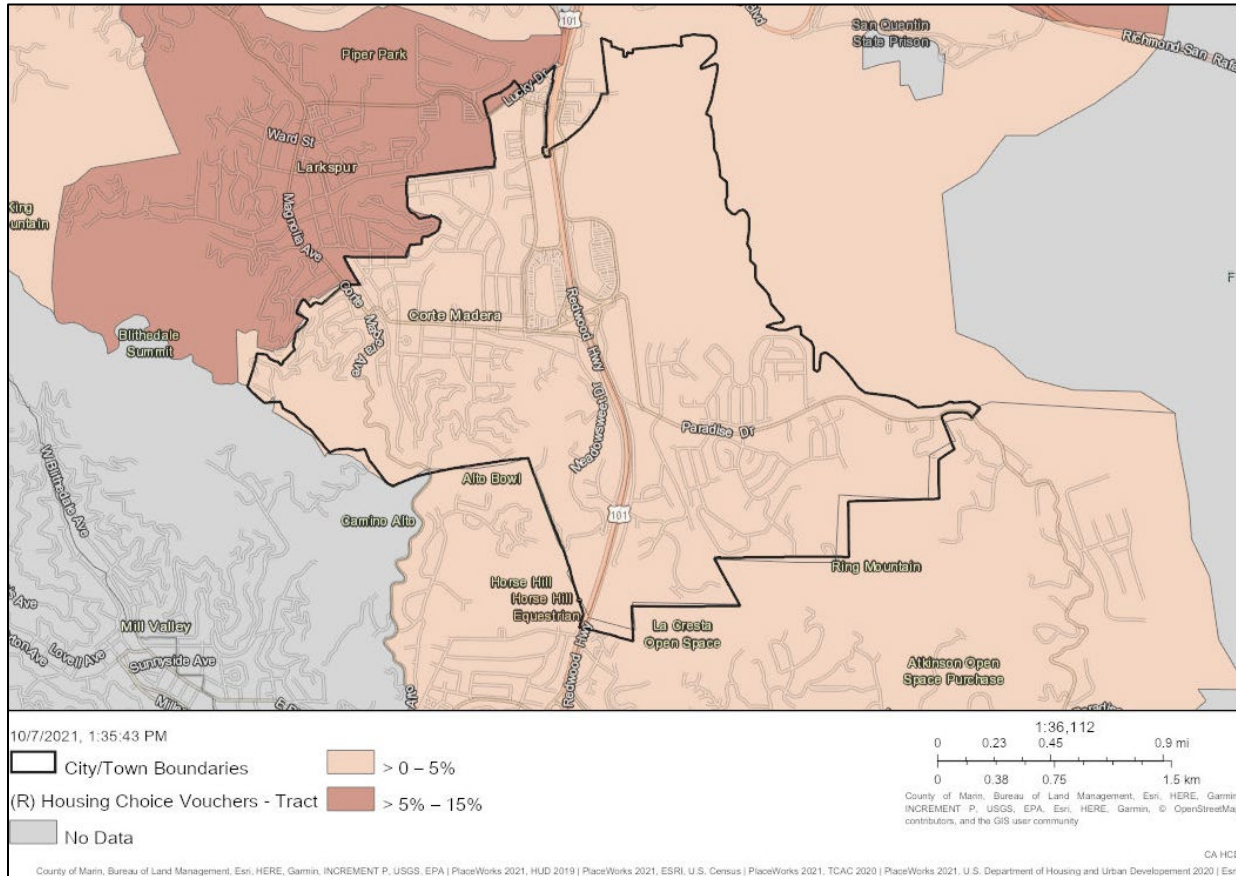


Figure C-21: Median Gross Rent/Affordability Index by Tract

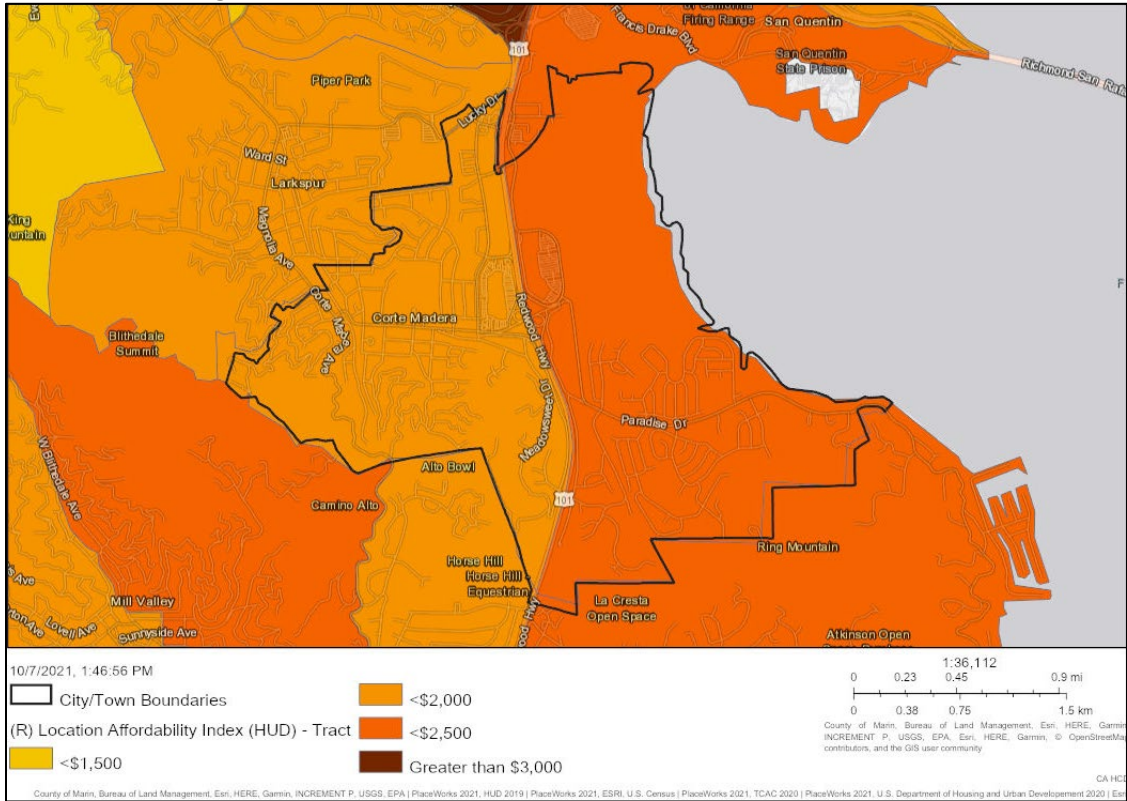
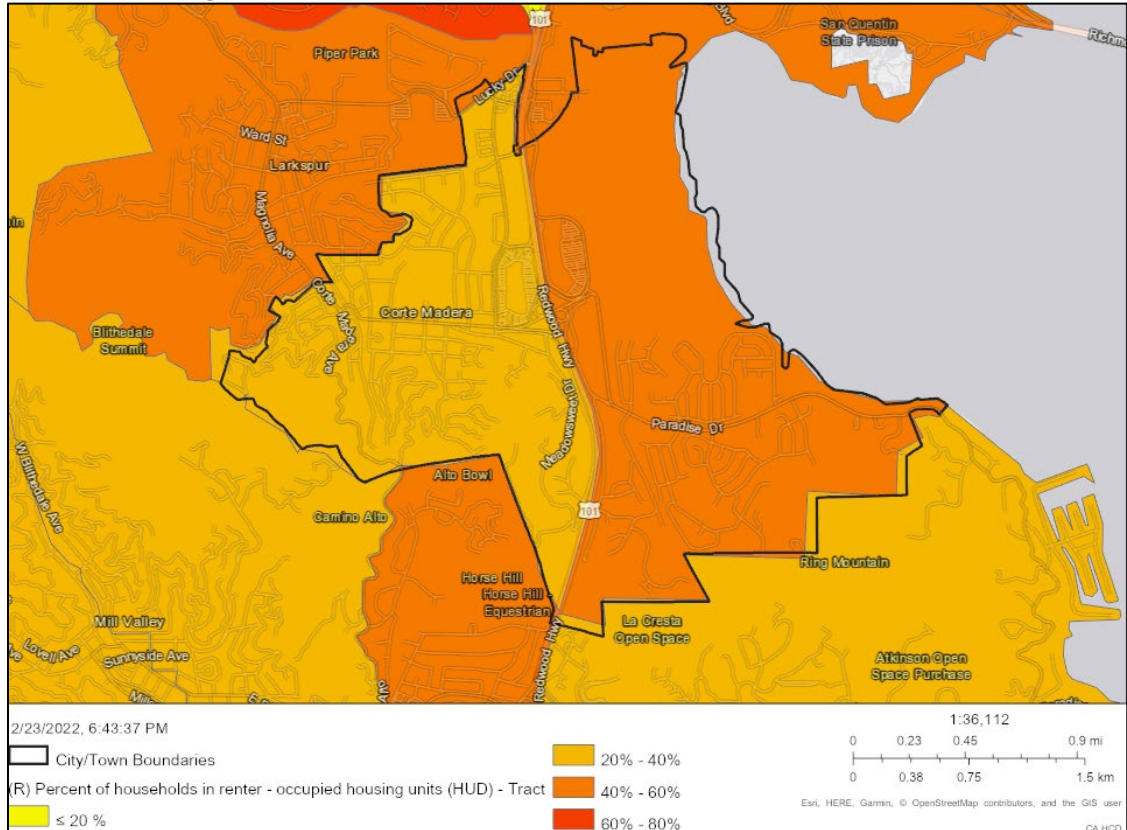


Figure C-22: Percent of Renter-Occupied Households by Tract



3. Racially and Ethnically Concentrated Areas

Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)

In an effort to identify racially/ethnically-concentrated areas of poverty (R/ECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower.

Regional Trends

There is one R/ECAP in Southern Marin located in Marin City west of State Highway 101 (**Figure C-23**). As shown in **Figure C-4**, previously, the Marin City CDP tract is characterized by a concentration of African American residents. Approximately 22 percent of Marin City's residents are African American—significantly higher than the County's and unincorporated County's African American population (two percent and three percent, respectively). Marin City residents also earn lower median incomes (less than \$55,000, **Figure C-27**), especially compared to neighboring jurisdictions where median incomes are higher than \$125,000. Marin City, where Marin County's only family public housing is located, also has the highest share of extremely low-income households in the County; about 40 percent of households earn less than 30 percent the Area Median Income, whereas only 14 percent of unincorporated County households are considered extremely low income.

Figure C-23: Regional Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs)

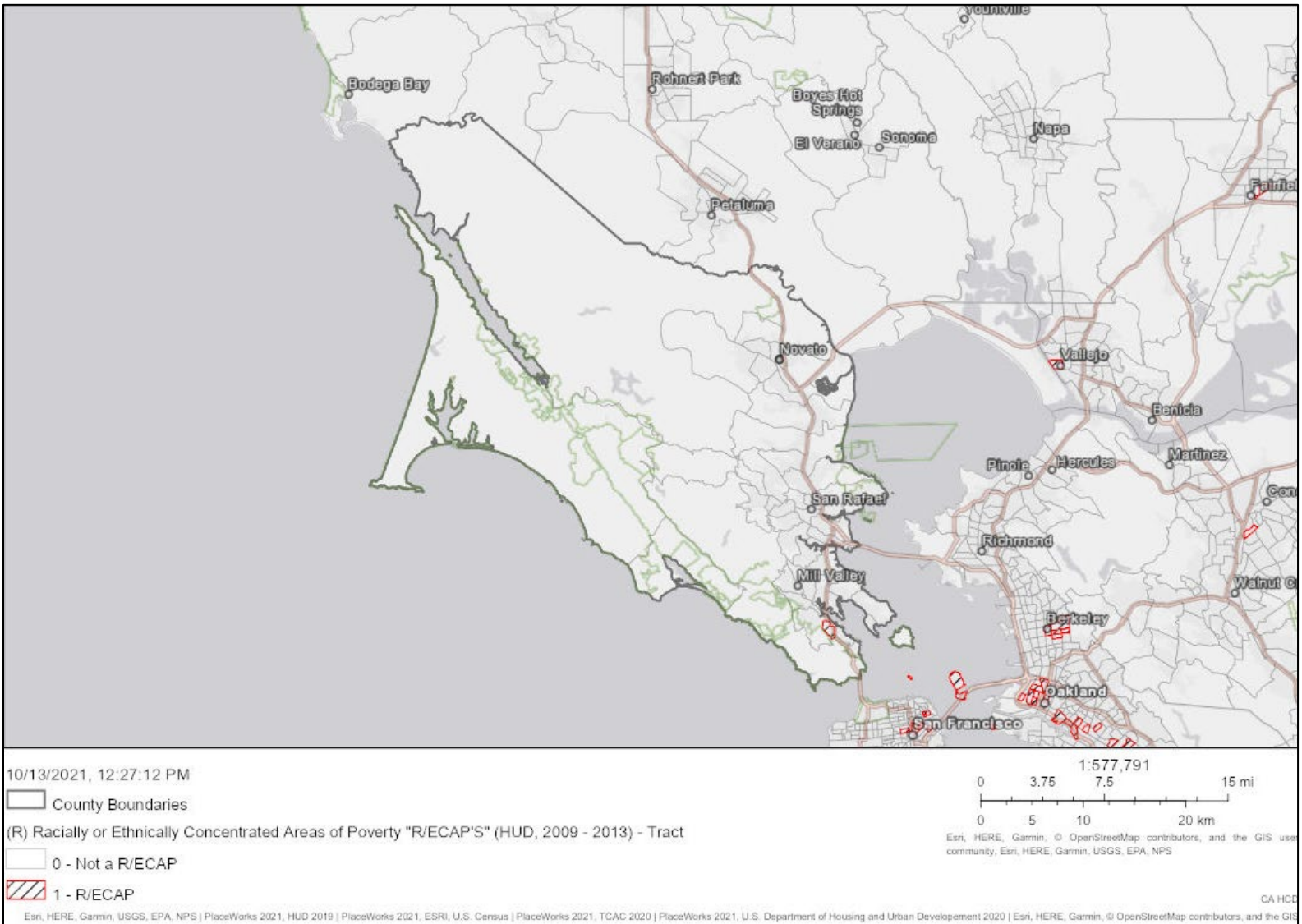
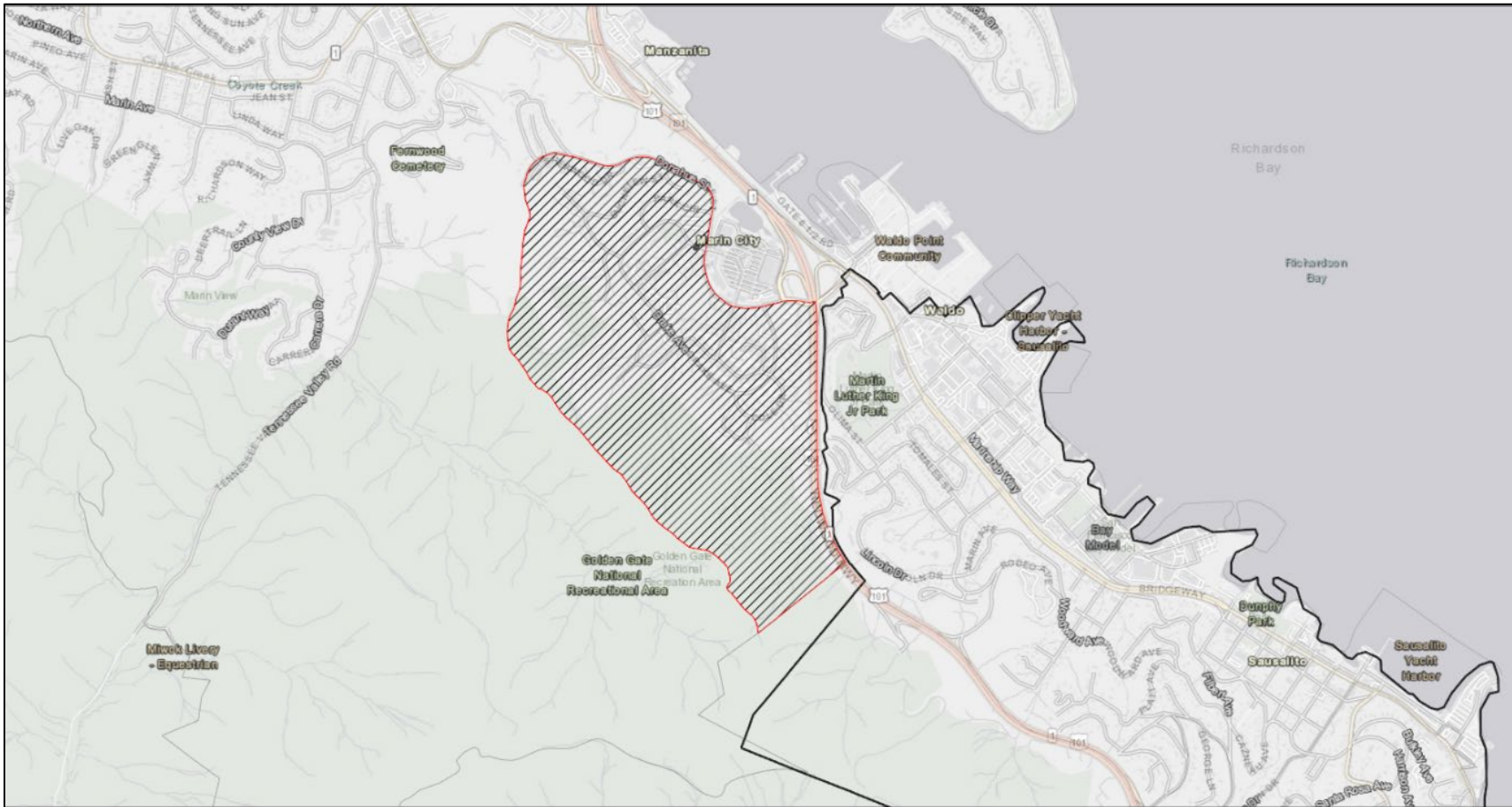


Figure C-24: Regional R/ECAP Detail



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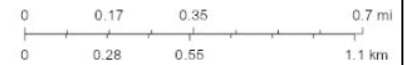
City/Town Boundaries

(R) Racially or Ethnically Concentrated Areas of Poverty "R/ECAP'S" (HUD, 2009 - 2013) - Tract

0 - Not a R/ECAP

1 - R/ECAP

1:18,056



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

CA HCD

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

Local Trends

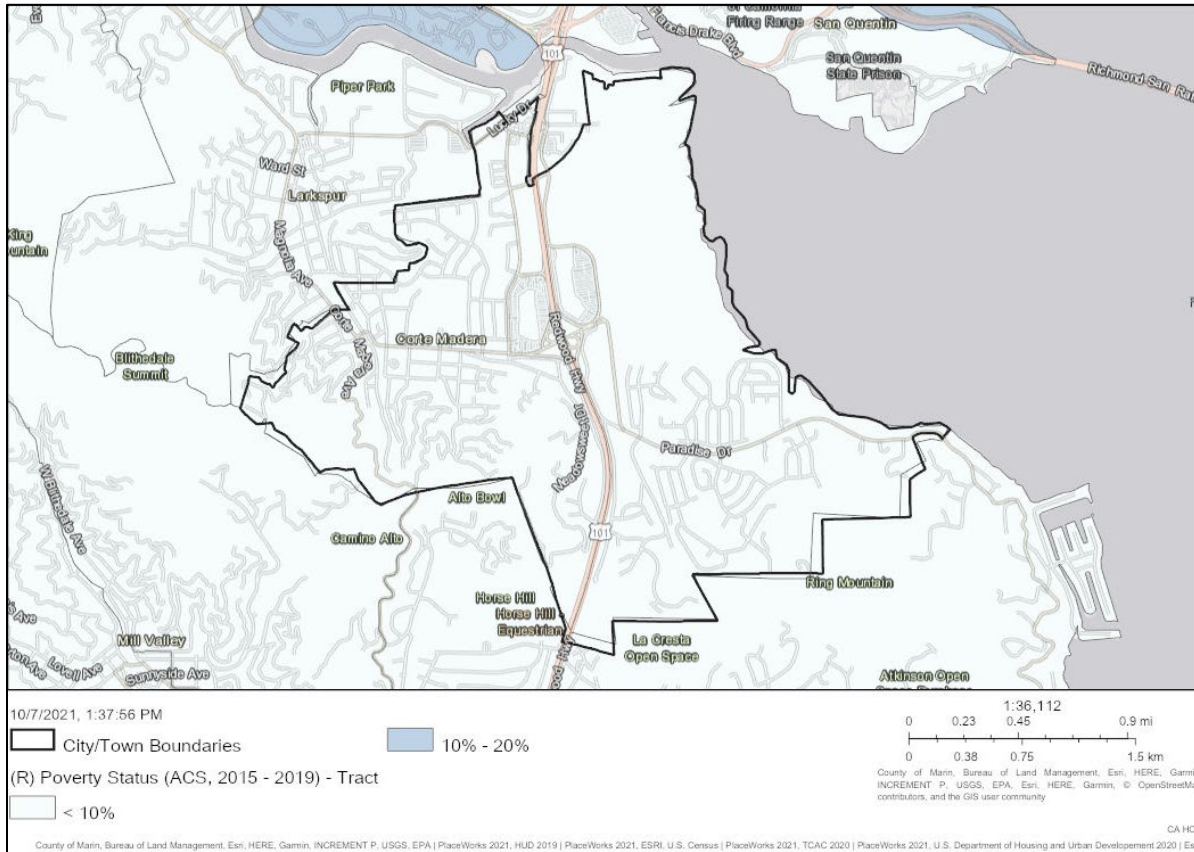
There are no R/ECAPs or TCAC-designated areas of high segregation and poverty in the Town. The closest R/ECAP is in Marin City, south of the Town and the closest TCAC area of high segregation and poverty is in San Rafael, north of the Town.

As presented in **Table C-16**, Corte Madera has a smaller population below the federal poverty level compared to the County, 3.5 percent and 7.2 percent, respectively. In Corte Madera, a significant proportion (17.4 percent) of population of persons of two or more races is below the poverty level. In comparison, only 1.6 percent of the Hispanic/Latino population and 3.3 percent of the non-Hispanic White population are below the poverty level. There are no Black or Asian residents below the poverty level in the Town. **Figure C-25** shows poverty status by tract in Corte Madera. Fewer than 10 percent of the population in all tracts are below the poverty line.

Table C-16: Population Below Poverty Level by Race/Ethnicity				
Income Category	Corte Madera		Marin County	
	Total Population	Percent Below Poverty Level	Total Population	Percent Below Poverty Level
Black or African American alone	228	0.0%	4,746	16.8%
American Indian and Alaska Native alone	0	-	823	22.1%
Asian alone	604	0.0%	14,859	8.2%
Native Hawaiian and Other Pacific Islander alone	0	-	507	65.1%
Some other race alone	329	0.0%	20,879	23.2%
Two or more races	484	17.4%	12,199	6.5%
Hispanic or Latino origin (of any race)	697	1.6%	39,574	16.9%
White alone, not Hispanic or Latino	7,676	3.3%	182,823	4.8%
Total	9,795	3.5%	253,869	7.2%

Sources: ABAG/MTC Housing Needs Data Workbook, 2021; 2015-2019 ACS (5-Year Estimates).

Figure C-25: Poverty Status by Tract



Racially Concentrated Areas of Affluence (RCAs)

While racially concentrated areas of poverty and segregation (R/ECAPs) have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. According to a policy paper published by HUD, RCAs are defined as communities with a large proportion of affluent and non-Hispanic White residents. According to HUD's policy paper, non-Hispanic Whites are the most racially segregated group in the United States. In the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities.

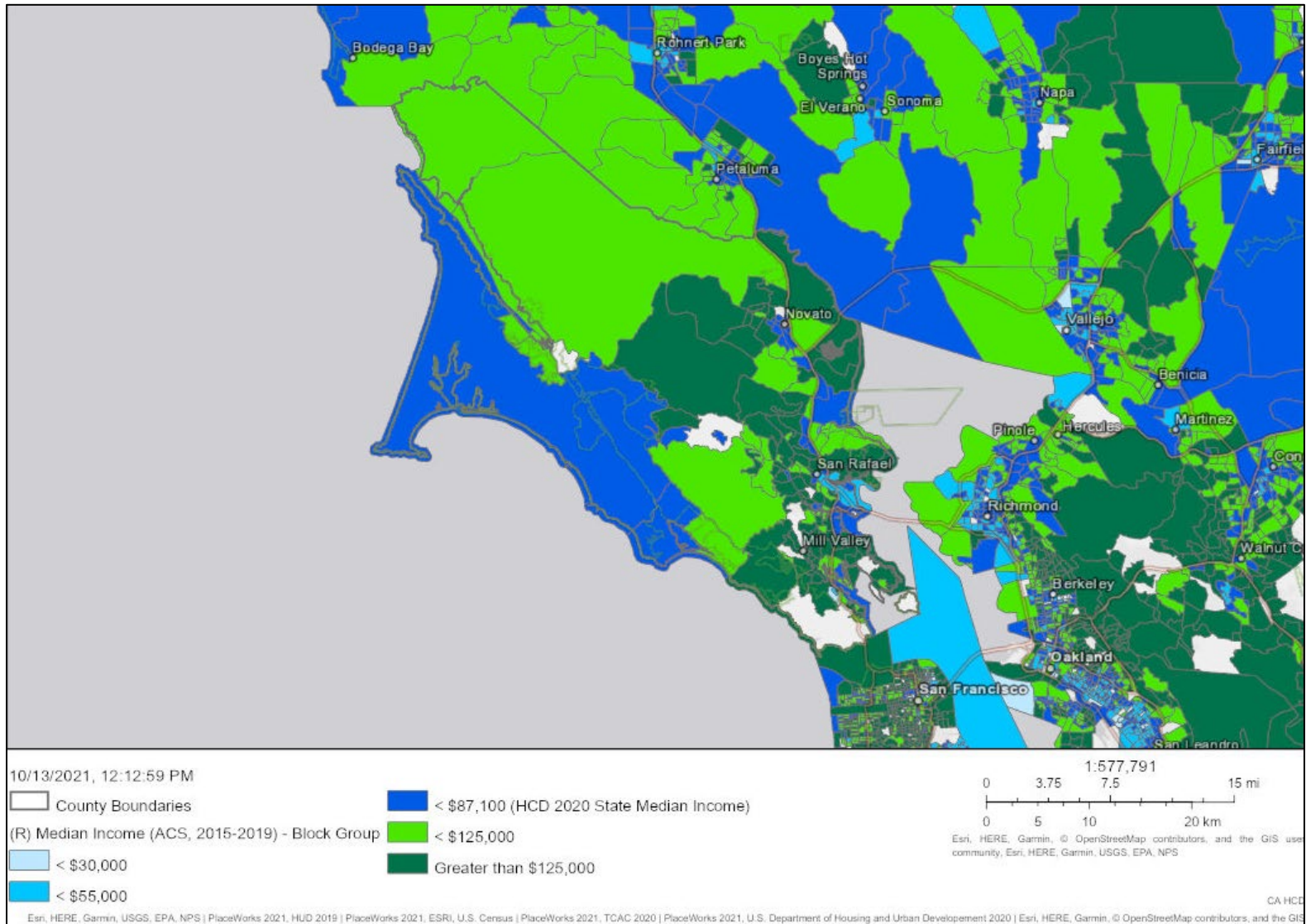
While HCD has created its own metric for RCAs, as of February 2022, RCA maps are not available on HCD's AFFH Data Viewer tool. Thus, this analysis relies on the definition curated by the scholars at the University of Minnesota Humphrey School of Public Affairs cited in HCD's memo: "RCAs are defined as census tracts where 1) 80 percent or more of the population is white, and 2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

Regional Trends

Figure C-3 and **Figure C-4** shows the concentration of minority/non-White population and majority populations across the region. In **Figure C-3**, census tracts in yellow have less than 20 percent non-white population, indicating over 80 percent of the population is white. There are a few tracts with over 80 percent non-Hispanic White population located throughout the County, especially in Southern Marin, parts of Central Marin, coastal North Marin, and central West Marin. The cities of Belvedere, Mill Valley, Fairfax, Ross, and some areas of San Rafael and Novato are also predominantly white. However, of all

these predominantly white areas (incorporated jurisdictions and unincorporated communities), only Belvedere, the Valley, Tam Valley, Black Point- Green Point and the eastern tracts of Novato are census tracts with a median income over \$125,000 (**Figure C-26**). Although not all census tracts have the exact relationship of over 80 percent White and median income over \$125,000 to qualify as "RCAAs," throughout the County tracts with higher White population tend to have greater median incomes.

Figure C-26: Regional Median Income by Block Group (2019)



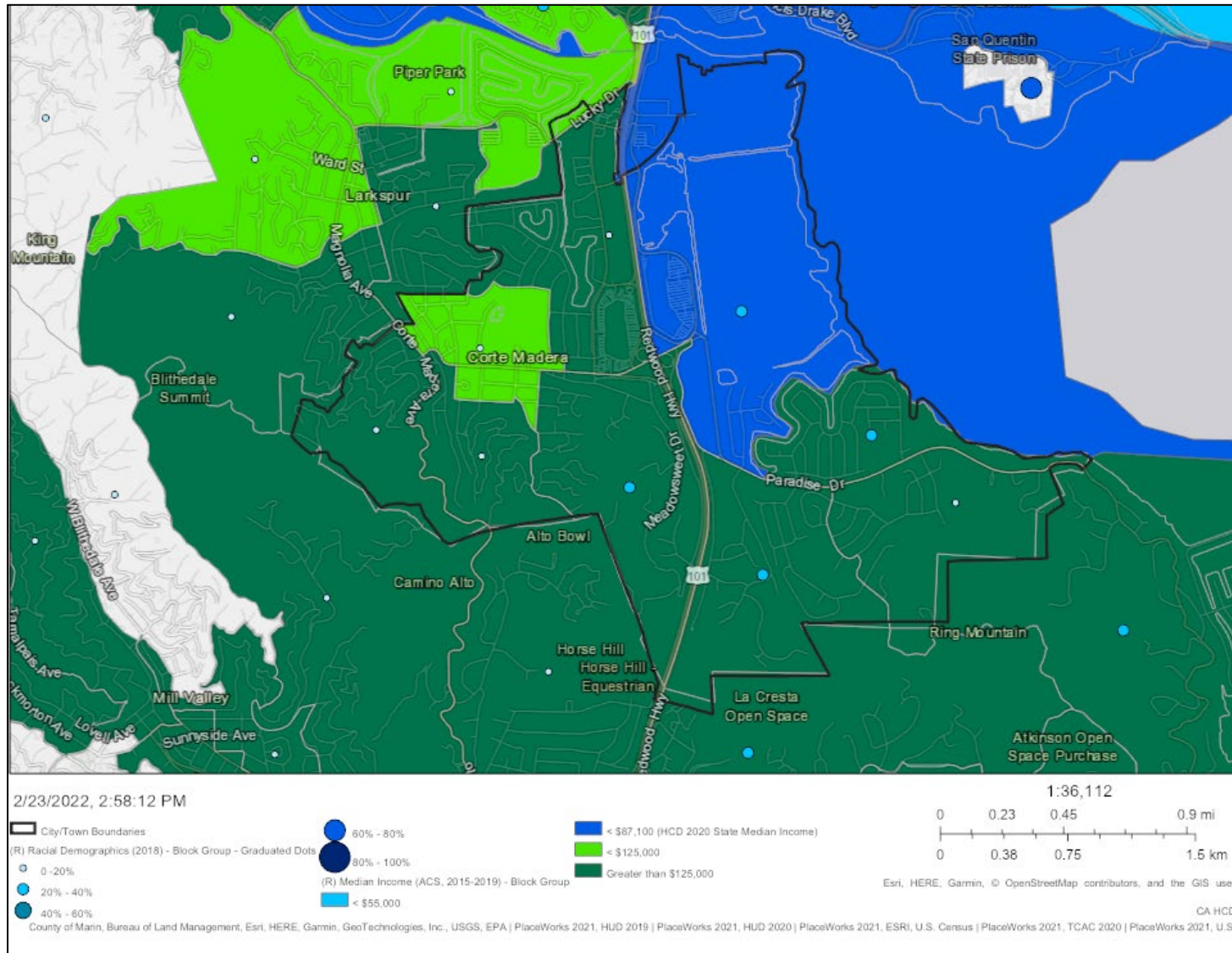
Local Trends

As presented previously, non-White populations represent less than 20 percent of the population in most Corte Madera block groups (see **Figure C-6**). Four block groups have a non-White population exceeding 20 percent. **Figure C-27** shows median income and non-White population by block group in the Town. Most block groups have median incomes exceeding \$125,000. The block group in the northeastern corner of the Town has a median income below the HCD 2020 median of \$87,100. As discussed previously, this block group contains areas that are not part of the Town, including the San Quentin area (excluding the State Prison); therefore, this data is not reflective of Corte Madera alone. Further, a majority of this block group encompasses the Corte Madera Marsh State Park. There are likely very few Corte Madera households residing in this block group. There are four block groups in the Town with median incomes exceeding \$125,000 and non-White populations below 20 percent. These block groups are considered RCAAs. Three of these block groups are located on the western side of the Town, and one is located in the southeastern corner of the Town.

Median household income by race/ethnicity in Corte Madera and Marin County is shown in **Table C-17**. In the County, White, non-Hispanic households have the highest median income of \$126,501. Countywide, the median income among Hispanic or Latino households is \$67,125, significantly lower than non-Hispanic White households. Conversely, Hispanic/Latino households in Corte Madera have the highest median income exceeding \$250,000. Non-Hispanic Whites in the Town have the lowest median income of \$148,690. The population of two or more races and the Asian population in Corte Madera both have median incomes exceeding the town-wide average. Median incomes in Corte Madera, regardless of race, are high.

Table C-17: Median Household Income by Race/Ethnicity				
Income Category	Corte Madera		Marin County	
	Percent Distribution	Median HH Income	Percent Distribution	Median HH Income
White alone, not Hispanic or Latino	85.1%	\$148,690	80.3%	\$126,501
Hispanic or Latino origin (of any race)	4.1%	\$250,000+	9.7%	\$67,125
Black or African American	2.4%	-	1.6%	\$48,602
American Indian and Alaska Native	0.0%	-	0.3%	--
Asian	5.4%	\$153,507	5.6%	\$107,849
Native Hawaiian and Other Pacific Islander	0.0%	-	0.1%	\$18,221
Some other race	1.7%	-	4.5%	\$59,604
Two or more races	2.4%	\$154,519	3.2%	\$104,679
Total	100.0%	\$149,439	100.0%	\$115,246
<i>-- = Insufficient data.</i>				
<i>Sources: 2015-2019 ACS (5-Year Estimates).</i>				

Figure C-27: Median Income by Block Group and non-White population (2019, 2018)



4. Access to Opportunities

Significant disparities in access to opportunity are defined by the AFFH Final Rule as “substantial and measurable differences in access to educational, transportation, economic, and other opportunities in a community based on protected class related to housing.”

The Department of Housing and Community Development (HCD) and California Tax Credit Allocation Committee (TCAC) convened the California Fair Housing Task force to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/ departments to further the fair housing goals (as defined by HCD).” The Task Force has created Opportunity Maps to identify resources levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with nine percent Low Income Housing Tax Credits (LIHTCs)”. These opportunity maps are made from composite scores of three different domains made up of a set of indicators. **Table C-18** shows the full list of indicators. The opportunity maps include a measure or “filter” to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- **Poverty:** Tracts with at least 30 percent of population under federal poverty line; and
- **Racial Segregation:** Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County.

Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Environmental	CalEnviroScreen 3.0 pollution Indicators and values
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Maps, December 2020

TCAC/HCD assigns “scores” for each of the domain by census tracts as well as computing “composite” scores that are a combination of the three domains (**Table C-18**). Scores from each individual domain range from 0-1, where higher scores indicate higher “access” to the domain or higher “outcomes.” Composite scores do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation).

The TCAC/HCD Opportunity Maps offer a tool to visualize areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource, and high segregation and poverty. The opportunity maps can help to identify areas within the community that provide good access to opportunity for residents or, conversely, provide low access to opportunity. They can also help to highlight areas where there are high levels of segregation and poverty.

The information from the opportunity mapping can help to highlight the need for housing element policies and programs that would help to remediate conditions in low resource areas and areas of high segregation and poverty and to encourage better access for low and moderate income and black, indigenous, and people of color (BIPOC) households to housing in high resource areas.

Regional Trends

As explained earlier, TCAC composite scores categorize the level of resources in each census tract. Categorization is based on percentile rankings for census tracts within the region. Counties in the region all have a mix of resource levels. The highest concentrations of highest resource areas are located in the counties of Sonoma and Contra Costa (**Figure C-28**). Marin and San Francisco counties also have a concentration of high resource tracts. All counties along the San Pablo and San Francisco Bay area have at least one census tract considered an area of high segregation and poverty, though these tracts are most prevalent in the cities of San Francisco and Oakland.

There is only one census tract in Marin County considered an area of “high segregation and poverty” (**Figure C-29**). This census tract is located in Central Marin within the Canal neighborhood of the City of San Rafael. In the County, low resource areas (green) are concentrated in West Marin, from Dillon Beach to Nicasio. This area encompasses the communities of Tomales, Marshall, Inverness, and Point Reyes Station. In Central Marin, low resource areas are concentrated in San Rafael. As shown in **Figure C-29**, all of Southern Marin is considered a highest resource area, with the exception of Marin City which is classified as moderate resource.

Figure C-28: Regional TCAC Composite Scores by Tract (2021)

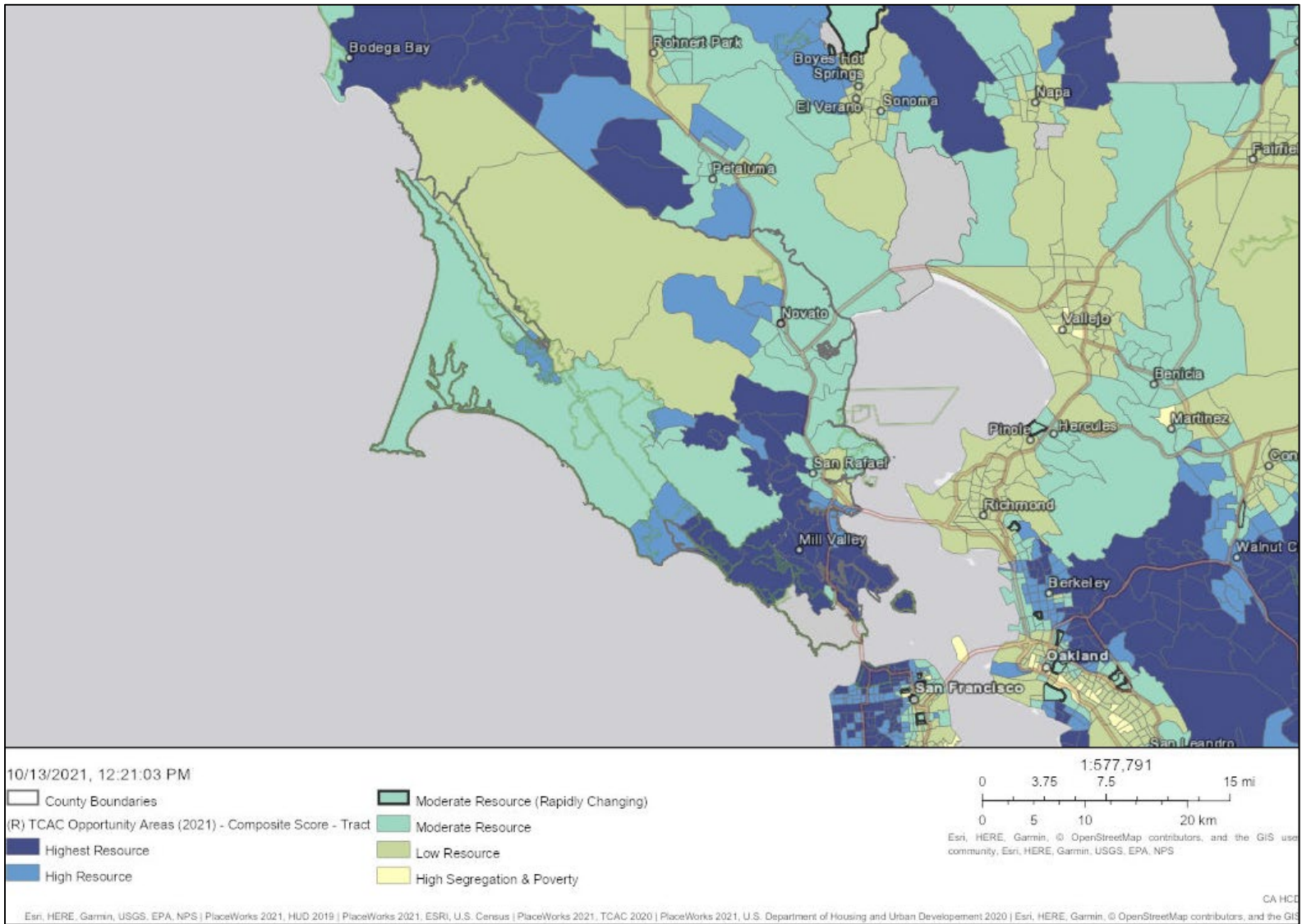
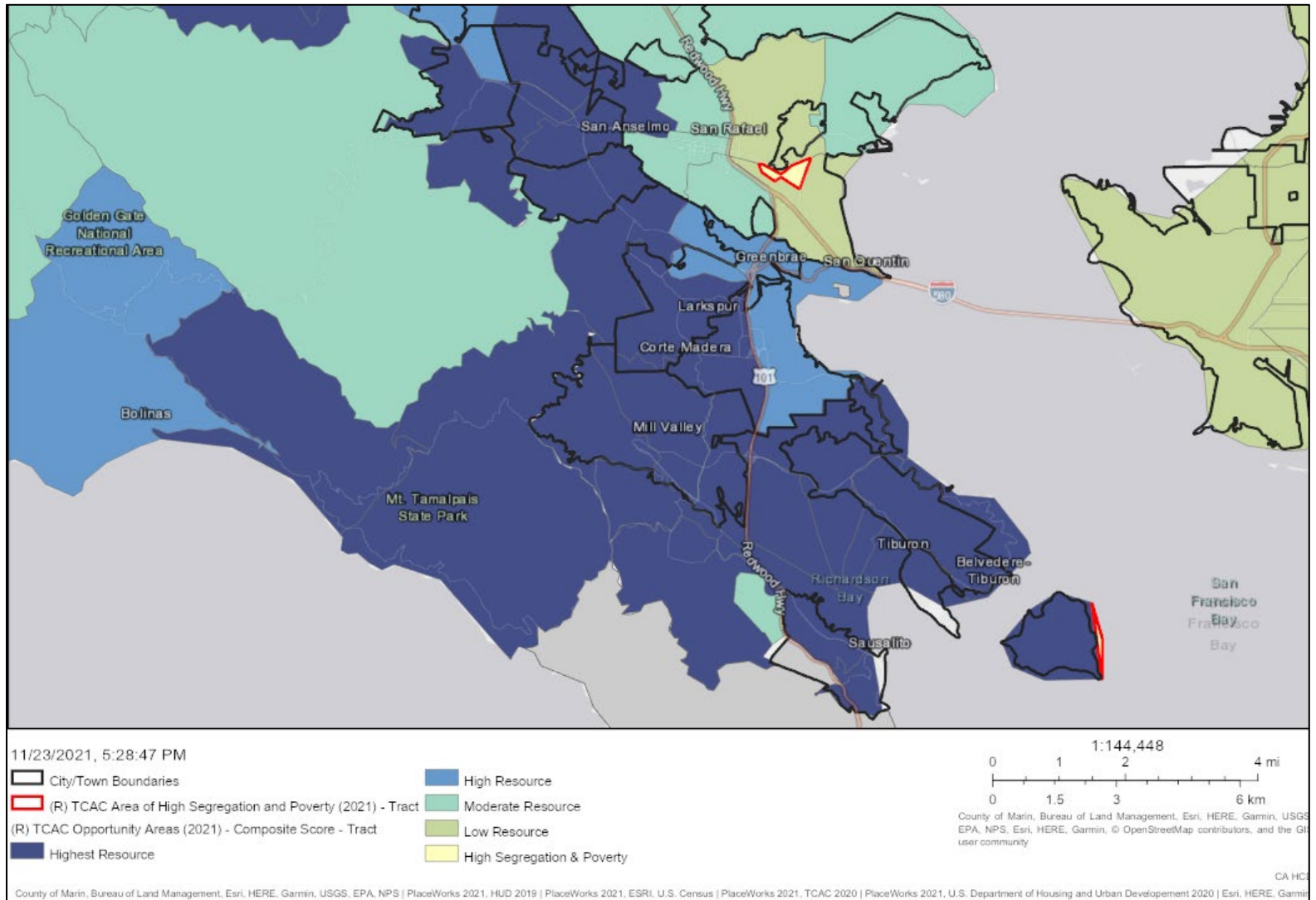


Figure C-29: Local TCAC Areas of High Segregation and Poverty Areas (2021)



Note: The area in outlined in red encompasses the Quarry Point area of Angel Island State Park (no residential).

While the Federal Affirmatively Furthering Fair Housing (AFFH) Rule has been repealed, the data and mapping developed by HUD for the purpose of preparing the Assessment of Fair Housing (AFH) can still be useful in informing communities about segregation in their jurisdiction and region, as well as disparities in access to opportunity. This section presents the HUD-developed index scores based on nationally available data sources to assess County residents' access to key opportunity assets. HUD opportunity indices are provided for entitlement jurisdictions only. Opportunity indicators are not available for the Town of Corte Madera. **Table C-19** provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. *The higher the index value, the higher the school system quality is in a neighborhood.*
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. *The higher the index value, the higher the labor force participation and human capital in a neighborhood.*
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e., the Core-Based Statistical Area (CBSA)). *The higher the transit trips index value, the more likely residents in that neighborhood utilize public transit.*
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. *The higher the index value, the lower the cost of transportation in that neighborhood.*
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. *Therefore, the higher the index value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

Table C-19: Opportunity Indices by Race/Ethnicity – Marin County

	School Prof.	Labor Market	Transit Trip	Low Transp. Cost	Jobs Prox.	Env. Health
Total Population						
White, Non-Hispanic	78.73	86.48	61.00	86.45	64.50	81.33
Black, Non-Hispanic	75.59	48.89	68.54	89.57	74.96	76.55
Hispanic	55.96	68.11	68.08	89.65	69.72	83.84
Asian or Pacific Islander, Non-Hispanic	74.41	82.57	64.24	87.81	66.89	81.01
Native American, Non-Hispanic	77.09	67.25	62.28	87.19	69.32	80.55
Population below federal poverty line						
White, Non-Hispanic	74.28	84.68	61.13	87.02	64.01	82.93
Black, Non-Hispanic	66.79	55.04	74.1	91.52	66.84	76.07
Hispanic	38.54	56.82	75.83	91.68	76.48	83.81

Asian or Pacific Islander, Non-Hispanic	68.97	82.89	67.01	89.11	71.69	78.95
Native American, Non-Hispanic	56.77	66.49	71.22	88.33	67.14	85.29

Note: American Community Survey Data are based on a sample and are subject to sampling variability. See page 64 for index score meanings. Table is comparing the total Marin County, by race/ethnicity, to the County and Town population living below the federal poverty line, also by race/ethnicity.

Source: AFFHT Data Table 12; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Local Trends

Table C-20 shows the Opportunity Map scores for the census tracts in the Town. Categorization is based on percentile rankings for census tracts within the Marin County region. High composite scores mean higher resources. Tract 1211 on the western side of the Town is considered highest resource and tract 1212 on the eastern side of the Town is considered high resource. Corte Madera TCAC scores are generally comparable to the surrounding areas. The Opportunity Map is shown in **Figure C-28**.

Table C-20: Opportunity Map Scores and Categorization					
Tract	Economic Domain Score	Environmental Domain Score	Education Domain Score	Composite Index	Final Category
6041121100	0.734	0.618	0.89	0.591	Highest Resource
6041121200	0.65	0.322	0.886	0.458	High Resource

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Maps, December 2020.

Tract 1212, the high resource tract, has a higher concentration of racial/ethnic minority populations, persons with disabilities, and LMI households compared to tract 1211. Corte Madera is generally an affluent Town with high access to opportunities.

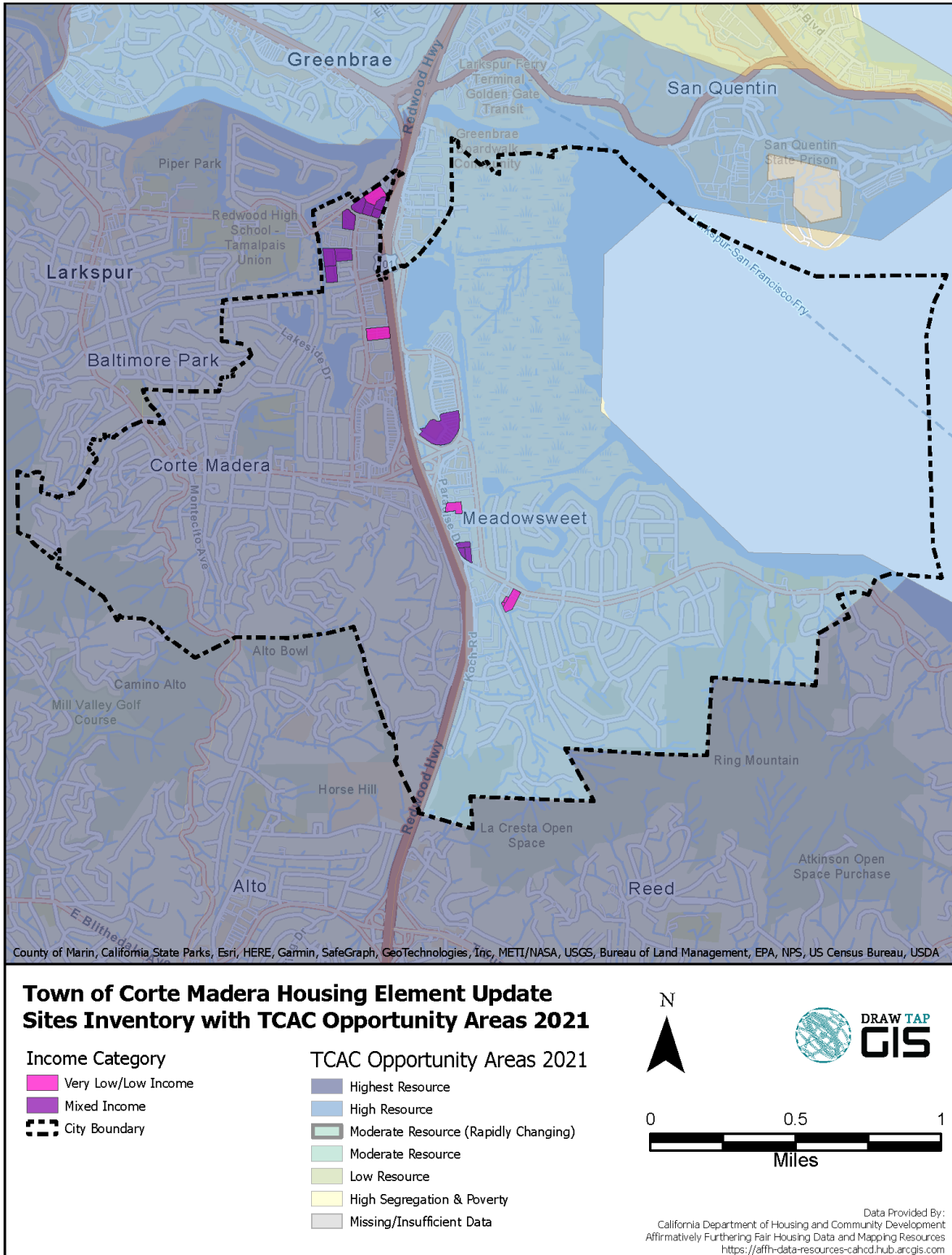
As discussed previously, exclusionary lending and zoning practices, including redlining and restrictive covenants, were once common across the U.S. These practices have resulted in segregated living patterns and racially disparate housing outcomes. Although the Town is not aware of the existence of historical redlining maps for Corte Madera, there are several subdivisions in Corte Madera where restrictive covenants are known to have been used, including Corte Madera Woods on Christmas Tree Hill, Madera Gardens, and subdivisions within the Chapman Park neighborhood. This history of exclusionary lending practices, coupled with historical zoning practices that prioritized single family homes over multifamily development, have contributed to a higher concentration affluence in Corte Madera than in many other communities in the Bay Area.

TCAC Composite Score (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
Highest Resource	<u>184</u> <u>173</u>	57.9% 56.4% <u>59.0%</u>	<u>6</u> <u>567</u>	78.3% 78.8% <u>78.0%</u>	<u>183</u> <u>194</u>	38.7% 39.7% <u>39.7%</u>	<u>432</u> <u>434</u>	49.4% 49.4% <u>49.8%</u>
High Resource	134 134 <u>128</u>	42.1% 43.6% <u>41.0%</u>	<u>1</u> <u>1848</u>	21.7% 21.2% <u>21.0%</u>	<u>290</u> <u>290</u>	61.3% 60.3% <u>60.3%</u>	442 442 <u>436</u>	50.6% 50.6% <u>50.2%</u>
Total	318 307 <u>312</u>	100.0% 100.0% <u>100.0%</u>	8 385 <u>8385</u>	100.0% 100.0% <u>100.0%</u>	473 484 <u>473484</u>	100.0% 100.0% <u>100.0%</u>	874 873 <u>8738</u>	100.0% 100.0% <u>100.0%</u>

Sites Inventory

As discussed previously, Corte Madera is comprised of one high resource tract and one highest resource tract. There are no low resource tracts or areas of high segregation and poverty in the Town. Slightly more RHNA units (50.26 percent) are in the high resource tract on the eastern side of the Town. However, more lower income units (59.965 percent) and moderate income units (78.38 percent) are in the highest resource tract (Table C-21 and Figure C-30). All units are in tracts with positive overall TCAC opportunity area scores. The Town’s RHNA strategy does not disproportionately place RHNA units in lower opportunity areas.

Figure C-30: Sites Inventory and TCAC Composite Scores by Tract (2021)



Education

Regional Trends

The school proficiency index is an indicator of school system quality, with higher index scores indicating access to higher school quality. In Marin County, Hispanic residents have access to lower quality schools (lowest index value of 56) compared all other residents (for all other races, index values ranged from 74 to 78). For residents living below the federal poverty line, index values are lower for all races but are still lowest for Hispanic and Native American residents. White residents have the highest index values, indicating a greater access to high quality schools, regardless of poverty status.

The HCD/TCAC education scores for the region show the distribution of education quality based on education outcomes (**Figure C-31**). As explained in **Table C-18**, the Education domain score is based on a variety of indicators including math proficiency, reading proficiency, high School graduation rates, and student poverty rates. The education scores range from 0 to 1, with higher scores indicating more positive education outcomes. In the region, lower education scores are found in census tracts in all counties along the San Pablo Bay. In counties surrounding the San Francisco Bay, there are concentrations of both low and high education scores. For example, in San Francisco County, the western coast has a concentration of high education scores while the eastern coast has a concentration of low education scores. In Marin County, low education scores are concentrated in Novato and San Rafael along the San Pablo Bay and along the western coast.

According to Marin County's 2020 Analysis of Impediments to Fair Housing Choice [2020 AI], while the County's overall high school graduation rates are among the highest in the nation, Marin County, "has the greatest educational achievement gap in California." According to data from Marin Promise, a nonprofit of education and nonprofit leaders, from 2017 – 2018:

- 78 percent of White students in Marin met or exceeded common core standards for 3rd Grade Literacy, while only 42 percent of students of color met or exceeded those standards;
- 71 percent of White students met or exceeded common core standards for 8th grade math, while only 37 percent of students of color met or exceeded those standards; and
- 64 percent of White students met or exceeded the college readiness standards, defined as completing course requirements for California public universities, while only 40 percent of students of color met or exceeded those requirements.

Of special note in Marin County is the California State Justice Department's finding in 2019 that the Sausalito Marin City School District had "knowingly and intentionally maintained and exacerbated" existing racial segregation and deliberately established a segregated school and diverted County staff and resources to Willow Creek while depriving the students at Bayside MLK an equal educational opportunity. More details on this finding are found under local knowledge for Marin's vulnerable communities

Lower education scores are found in most of the unincorporated County areas in West Marin (**Figure C-31**). Higher education scores are prominent in Southern Marin and eastern Central Marin jurisdictions including the unincorporated and incorporated communities of Lucas Valley, Fairfax, Larkspur, Kentfield, Mill Valley, Corte Madera, Tiburon, and Strawberry. However, lower education scores are found in parts of North and Central Main, specifically in the cities of Novato and San Rafael. The pattern of higher education scores in the south and lower education scores in the north correlate with the location of schools throughout the County. **Figure C-32** shows that most schools are concentrated in North, Central, and Southern Marin along major highways (Highway 101 and Shoreline Highway), with few schools in West Marin. Despite a high concentration of schools in the San Rafael/Novato area, these census tracts have lower education outcomes.

Figure C-31: TCAC Education Scores- Region

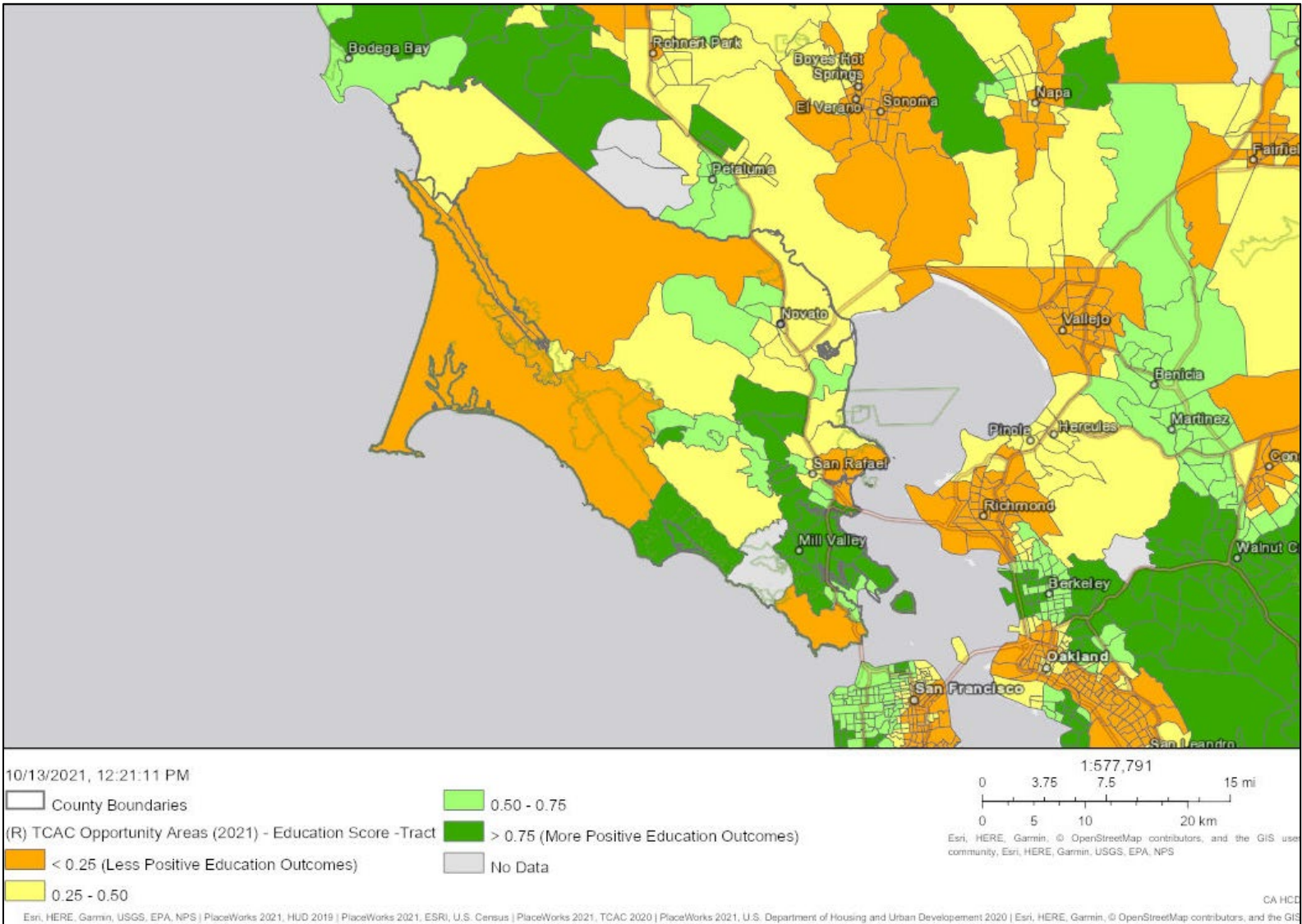


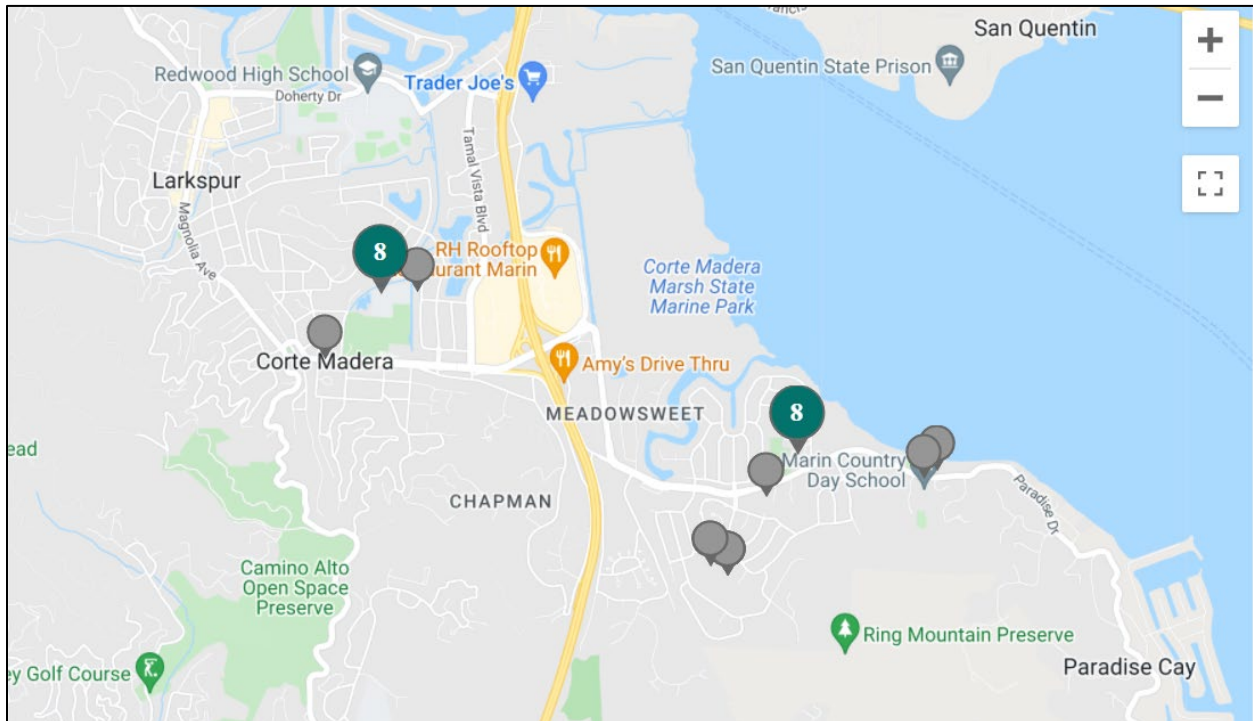
Figure C-32: Schools in Marin County



Local Trends

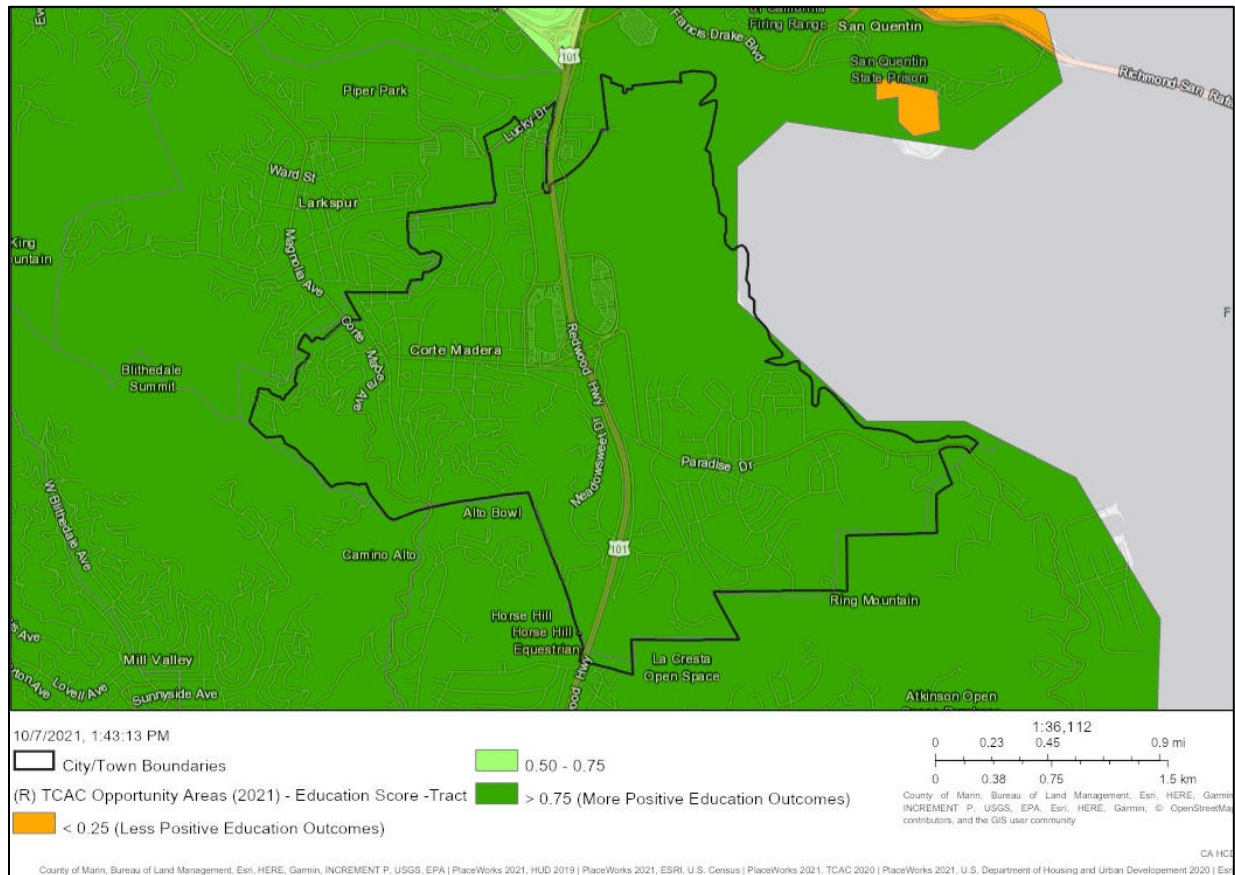
Greatschools.org is a non-profit organization that rates schools across the States. The Great Schools Summary Rating calculation is based on four ratings: the Student Progress Rating or Academic Progress Rating, College Readiness Rating, Equity Rating, and Test Score Rating. Ratings at the lower end of the scale (1-4) signal that the school is “below average”, 5-6 indicate “average”, and 7-10 are “above average.” **Figure C-33** shows that Corte Madera is comprised of mostly private schools (gray). Both public schools in the Town are considered “above average” schools. These scores correspond with the TCAC’s Education Score map for the Town presented in **Figure C-34**. Both Corte Madera tracts scored in the highest quartile for education opportunities.

Figure C-33: GreatSchools Ratings



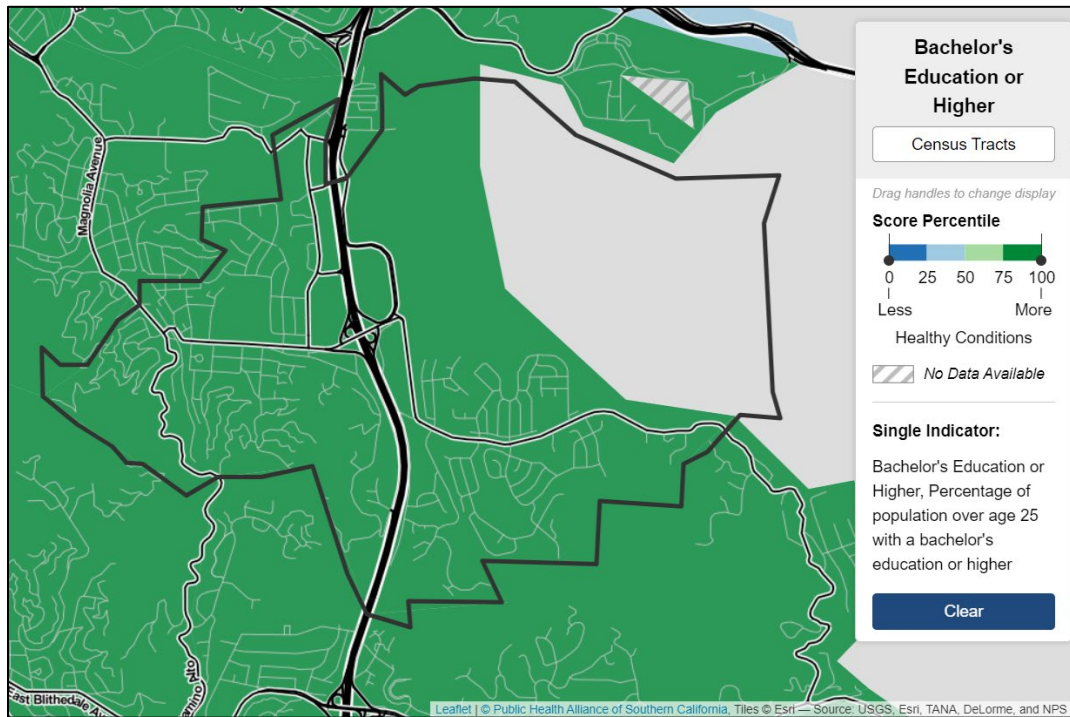
Source: Greatschools.org, GreatSchools Rating – Corte Madera, Accessed 2022.

Figure C-34: TCAC Education Scores by Tract (2021)



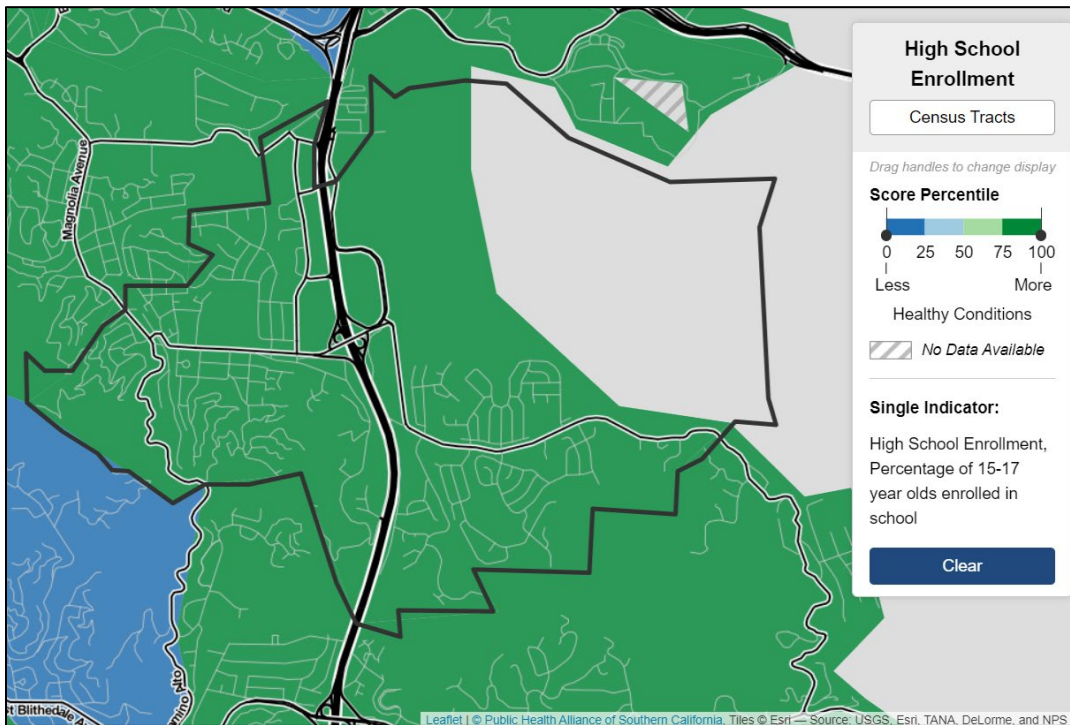
The Healthy Places Index (HPI) analyzes community conditions and variables related to economic, education, transportation, social, neighborhood, housing, clean environment, and healthcare access to estimate healthy community conditions. The HPI is expanded upon in *Healthy Places* subsection of this Chapter, *Access to Opportunities*. **Figure C-35** and **Figure C-36** show that in all Corte Madera tracts, more than 75 percent of persons aged 25 and older have a Bachelor’s Degree or higher and persons aged 15 to 17 are enrolled in high school. These trends are consistent with the TCAC education scores town-wide. **Figure C-37** shows the percentage of children aged 3 to 4 enrolled in preschool. More than 75 percent of children in tract 1212 on the eastern side of the Town are enrolled in preschool, compared to less than 50 percent in tract 1211 on the western side. This trend may be due to the location of preschools in the Town. There are four preschools located in tract 1212 but only one in tract 1211. Preschools may be less accessible to children and families living on the western side of the Town.

Figure C-35: HPI – Percent of Population with Bachelor’s Education or Higher by Tract



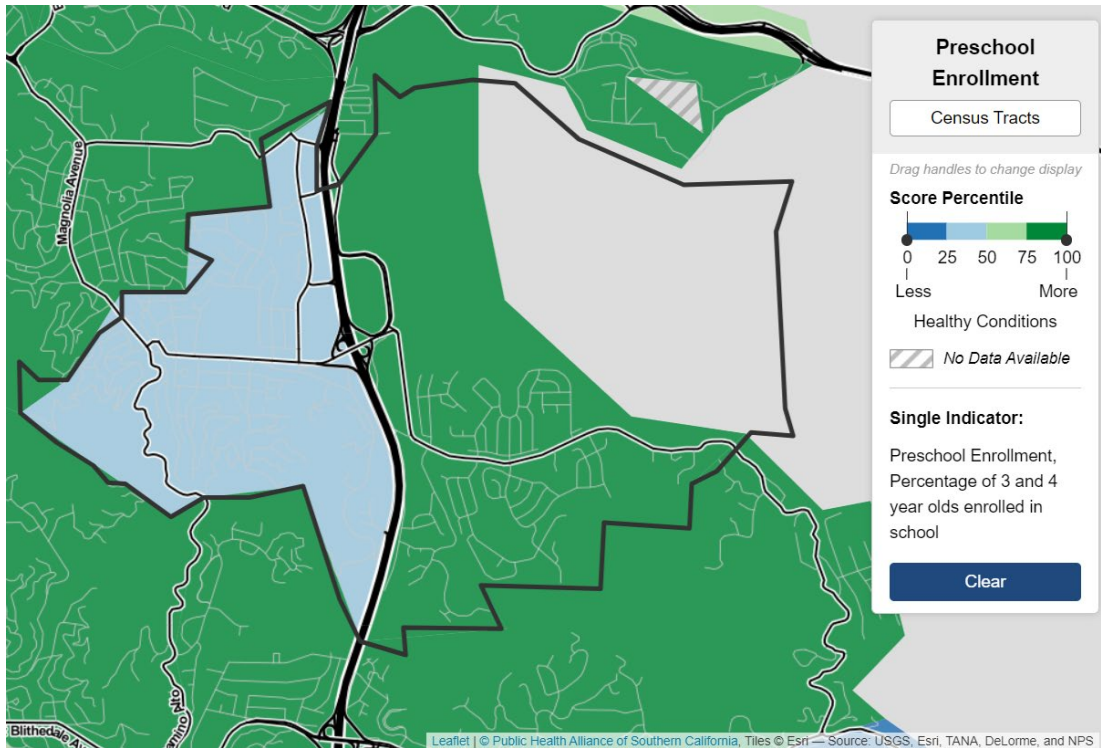
Source: California Healthy Places Index (HPI), HPI Indicators Mapping Tool, Accessed 2022.

Figure C-36: HPI – High School Enrollment by Tract



Source: California Healthy Places Index (HPI), HPI Indicators Mapping Tool, Accessed 2022.

Figure C-37: HPI – Preschool Enrollment by Tract



Source: California Healthy Places Index (HPI), HPI Indicators Mapping Tool, Accessed 2022.

Transportation

Regional Trends

According to ABAG’s Plan Bay Area 2040, regional mismatch between employment growth relative to the housing supply has resulted in a disconnect between where people live and work. Overall, the Bay Area has added nearly two jobs for every housing unit built since 1990. The deficit in housing production has been particularly severe in terms of housing affordable to lower- and middle wage workers, especially in many of the jobs-rich, high-income communities along the Peninsula and in Silicon Valley. As a result, there have been record levels of freeway congestion and historic crowding on transit systems like Bay Area Rapid Transit (BART), Caltrain, and San Francisco’s Municipal Railway (Muni).

HUD’s opportunity indicators can provide a picture of transit use and access in Marin County through the transit index ²¹ and low transportation cost. ²² Index values can range from zero to 100 and are reported per race so that differences in access to transportation can be evaluated based on race. In the County, transit index values range from 61 to 69, with White residents scoring lower and Black and Hispanic residents scoring highest. Given that higher the transit trips index, the more likely residents utilize public transit, Black and Hispanics are more likely to use public transit. For residents living below the poverty line, the index values have a larger range from 61 for White residents to 75 for Hispanic residents.

²¹ Transit Trips Index: This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA). The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.

²² Low Transportation Cost Index: This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. The higher the index, the lower the cost of transportation in that neighborhood.

Regardless of income, White residents have lower index values and thus a lower likelihood of using transit.

Low transportation cost index values have a larger range than transit index values from 65 to 75 across all races and were similar for residents living below the poverty line. Black and Hispanic residents have the highest low transportation cost index values, regardless of poverty status. Considering a higher “low transportation cost” index value indicates a lower cost of transportation; public transit is less costly for Black and Hispanics than other groups in the County.

Transit patterns in **Figure C-38** show that transit is concentrated throughout North, Central, and Southern Marin along the City Centered Corridor from Novato to Marin City/Sausalito. In addition, there are connections eastbound; San Rafael connects 101 North/South and 580 Richmond Bridge going East (Contra Costa County) and Novato connects 101 North/South and 37 going East towards Vallejo (Solano County). Internally, public transit along Sir Francis Drake Blvd connects from Olema to Greenbrae.

Figure C-38: Public Transit



In West Marin, the West Marin Stagecoach provides two regularly operating bus routes between central and West Marin. Route 61 goes to Marin City, Mill Valley, and Stinson Beach. Route 68 goes to San Rafael, San Anselmo, Pt. Reyes and Inverness (Figure C-39). The Stagecoach also connects with Marin Transit and Golden Gate Transit bus routes. However, the northern West Marin area does not have any public transit connection to the south. Bus transit (orange dots in Figure C-38 and route 61 and 86 of Stagecoach Figure C-39) only connect as far north as Inverness. This lack of transit connection affects the minority populations and the persons with disabilities concentrated in the west part of the County (Figure C-3 and Figure C-9).

Figure C-39: West Marin Stagecoach Routes



Marin Transit Authority (MTA) operates all bus routes that begin and end in the County. In 2017, MTA conducted an onboard survey of their ridership and identified the Canal District of San Rafael as having a high rating of a “typical” transit rider”. That typical rider was described as, “42 percent of households have annual income of less than \$25,000, 90 percent of individuals identify as Hispanic or Latino, 19 percent of households have no vehicle, 17 percent have three or more workers in their homes, 30 percent have five or more workers living with them, and Spanish is spoken in 84 percent of households.”²³ According to the survey, residents in the Canal area had the highest percentage of trips that began or ended in routes provided by Marin Transit.

In addition to its fixed routes, MTA offers several other transportation options and some that are available for specific populations:

- Novato Dial-A-Ride - designed to fill gaps in Novato's local transit service and connects service with Marin Transit and Golden Gate Transit bus routes.

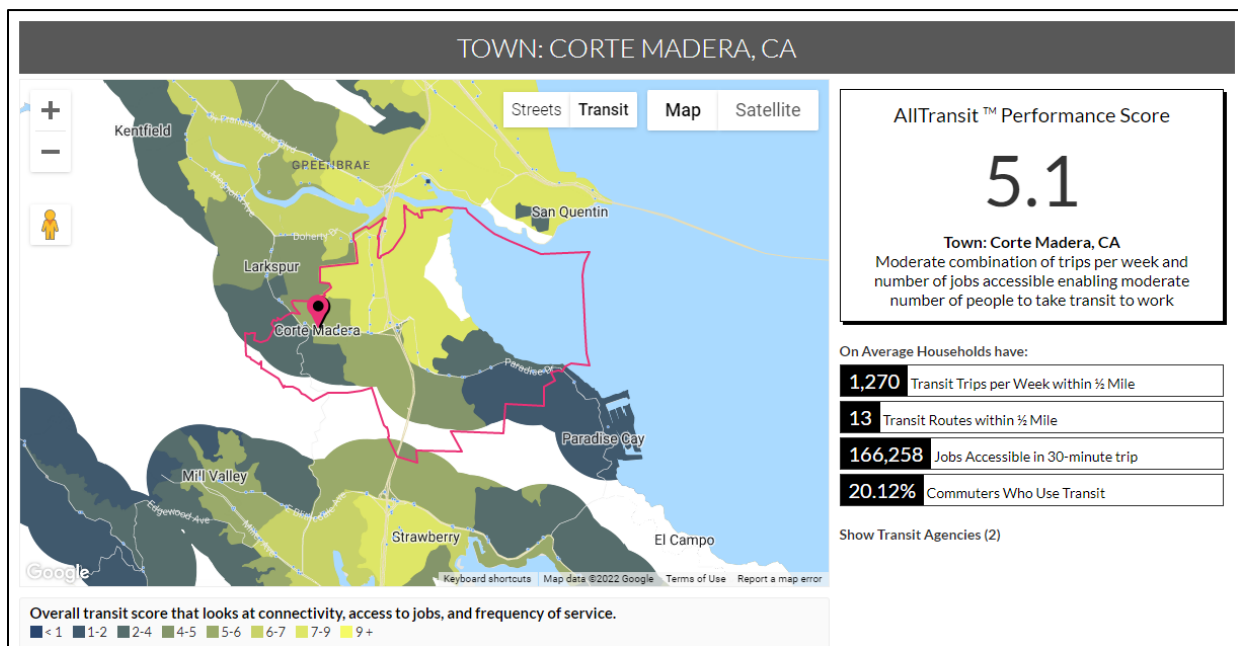
²³ From the 2020 County of Marin Analysis of Impediments to Fair Housing Choice

- ADA Paratransit Service – provides transportation for people unable to ride regular bus and trains due to a disability. It serves and operates in the same areas, same days and hours as public transit.
- Discount Taxi Program – called Marin-Catch-A-Ride, it offers discount rides by taxi and other licensed vehicles if you are at least 80 years old; or are 60 and unable to drive; or you are eligible for ADA Paratransit Service.

Local Trends

All Transit explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. According to the most recent data posted (2019), Corte Madera has an AllTransit Performance Score of 5.1 (out of 10). The map in **Figure C-40** shows that the central areas of the Town along the 101 Freeway have the highest scores compared to the southeastern and western tracts. According to AllTransit, in the Town, 89.9 percent of jobs are located within ½ mile of transit and 88.2 percent workers live within ½ mile of transit

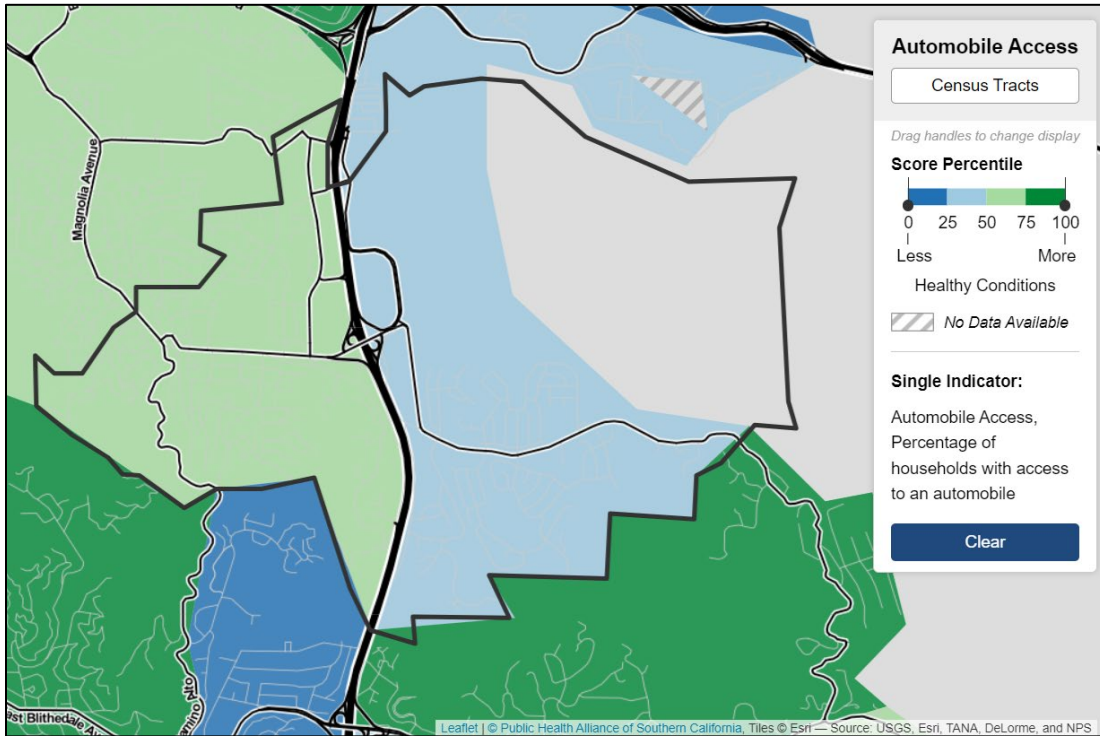
Figure C-40: All Transit Performance Score – Corte Madera



Source: All Transit Metrics – Corte Madera, Accessed 2022.

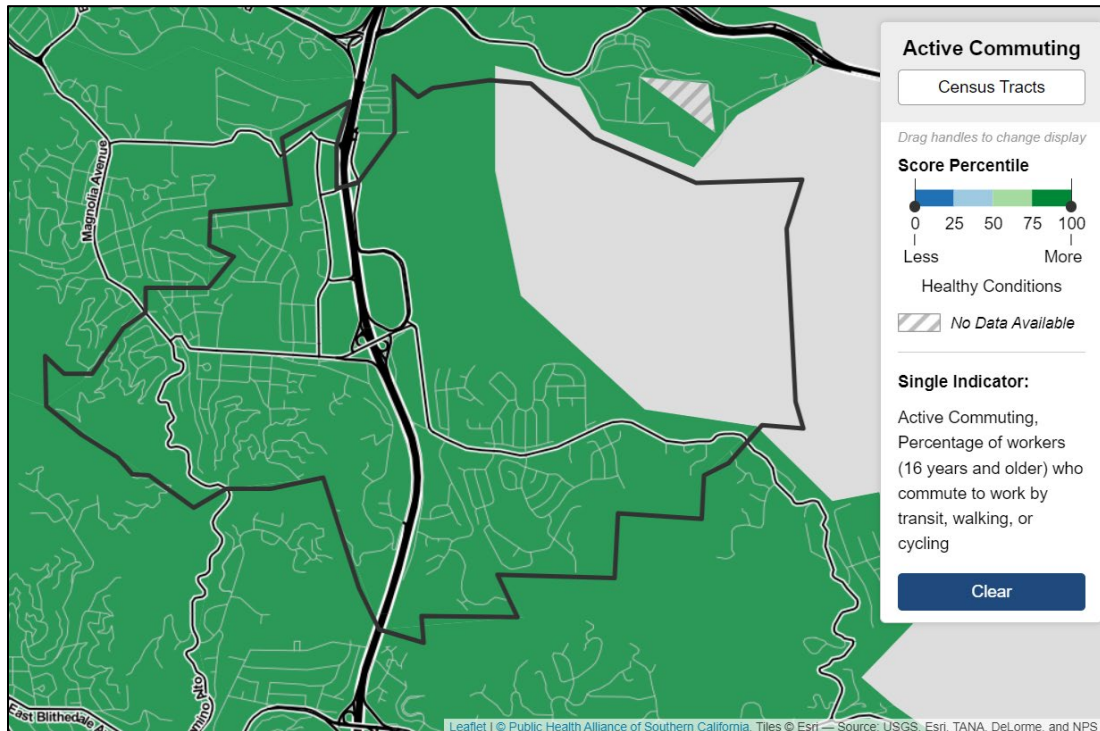
The HPI includes household automobile access by tract (**Figure C-41**). Lack of a vehicle can limit access to necessary resources if sufficient alternative transportation is not available. Tract 1211 scored in the third quartile for automobile access, whereas tract 1212 scored in the second quartile. Nearly 97 percent of households in tract 1211 have access to an automobile compared to only 91.6 percent in tract 1212. However, as shown in **Figure C-42**, both Corte Madera tracts scored in the highest quartile for percent of workers who commute by transit, walking, or cycling. All of the Town’s multifamily housing sites are located within walking distance of a transit stop, as discussed in Section 3.4.

Figure C-41: HPI – Automobile Access by Tract



Source: California Healthy Places Index (HPI), HPI Indicators Mapping Tool, Accessed 2022.

Figure C-42: HPI – Active Commuting (Transit, Walking, or Cycling) by Tract



Source: California Healthy Places Index (HPI), HPI Indicators Mapping Tool, Accessed 2022.

Economic Development

Regional Trends

The Bay Area has a regional economy that has grown to be the fourth largest metropolitan region in the United States today, with over 7.7 million people residing in the nine-county, 7,000 square-mile area. In recent years, the Bay Area economy has experienced record employment levels during a tech expansion surpassing the “dot-com” era of the late 1990s. The latest boom has extended not only to the South Bay and Peninsula — the traditional hubs of Silicon Valley — but also to neighborhoods in San Francisco and cities in the East Bay, most notably Oakland. The rapidly growing and changing economy has also created significant housing and transportation challenges due to job-housing imbalances.

HUD’s opportunity indicators provide values for labor market index²⁴ and jobs proximity index²⁵ that can be measures for economic development in Marin County. Like the other HUD opportunity indicators, scores range from 0 to 100 and are published by race and poverty level to identify differences in the relevant “opportunity” (in this case economic opportunity). The labor market index value is based on the level of employment, labor force participation, and educational attainment in a census tract- a higher score means higher labor force participation and human capital in a neighborhood. Marin County’s labor market index values have a significant range from 49 to 86, with Black residents scoring lowest and White residents scoring highest. Scores for Marin County residents living below the poverty line drop notably for Hispanic residents (from 68 to 57), increase for Black residents (from 49 to 55) and remain the same for all other races. These values indicate that Black and Hispanic residents living in poverty have the lowest labor force participation and human capital in the County.

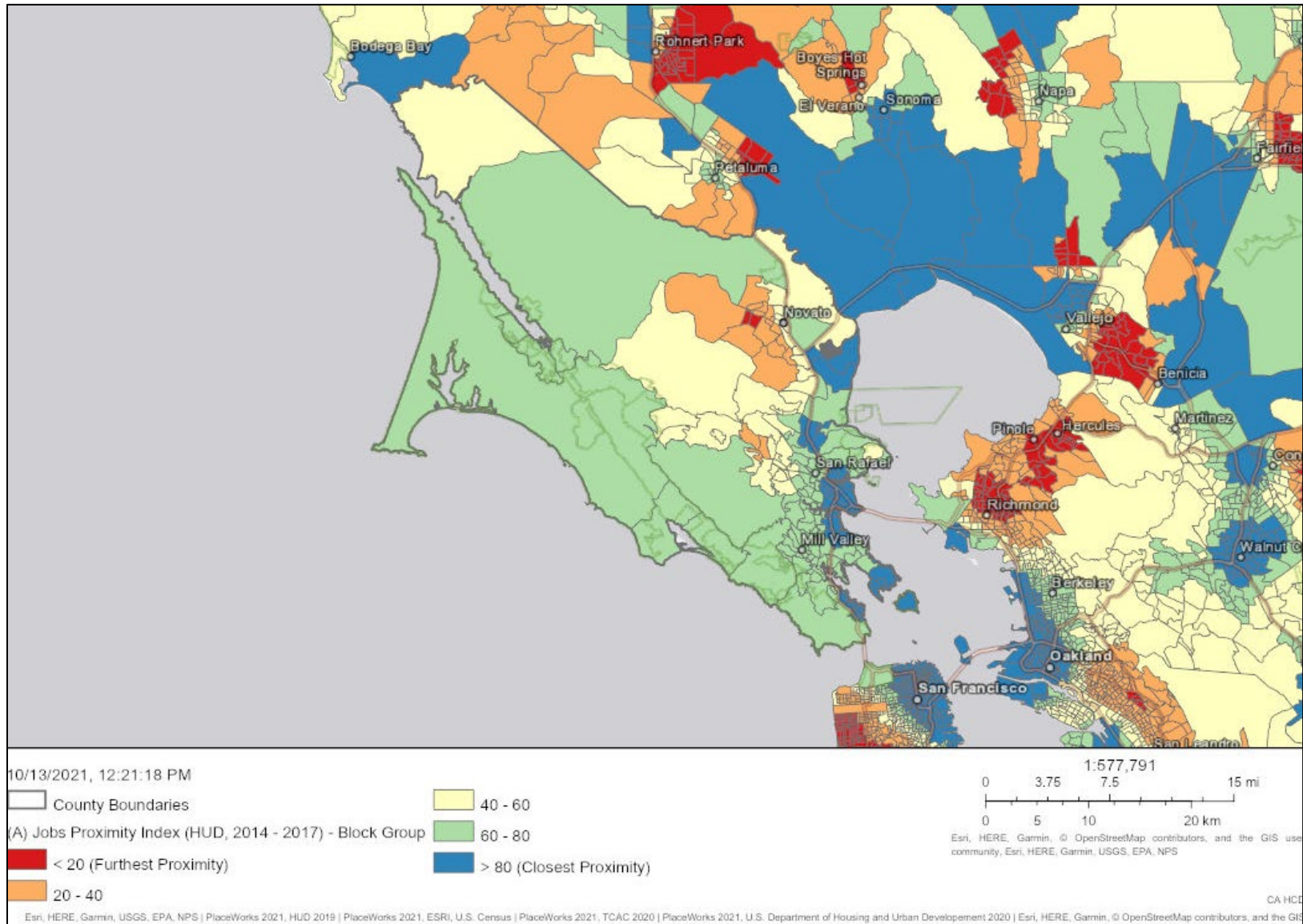
HUD’s jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region. Index values can range from 0 to 100 and a higher index value indicate better the access to employment opportunities for residents in a neighborhood. County jobs proximity index values range from 65 to 75 and are highest for Hispanic and Black residents. The jobs proximity value map in **Figure C-43** shows the distribution of scores in the region. Regionally, tracts along the northern San Pablo Bay shore and northern San Francisco Bay shore (Oakland and San Francisco) have the highest job proximity scores

In Marin County, the highest values are in Central Marin at the intersection of Highway 101 and Highway 580 from south San Rafael to Corte Madera. Some census tracts in North and Southern Marin along Highway 101 also have high jobs proximity values, specifically in south Novato and Sausalito. The Town of Tiburon in Southern Marin also has the highest scoring census tracts. Western North and Central Marin and some West Marin tracts, including the unincorporated Valley community (west of Highway 101) have the lowest jobs proximity scores.

²⁴ Labor Market Engagement Index: The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The higher the score, the higher the labor force participation and human capital in a neighborhood.

²⁵ Jobs Proximity Index: The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.

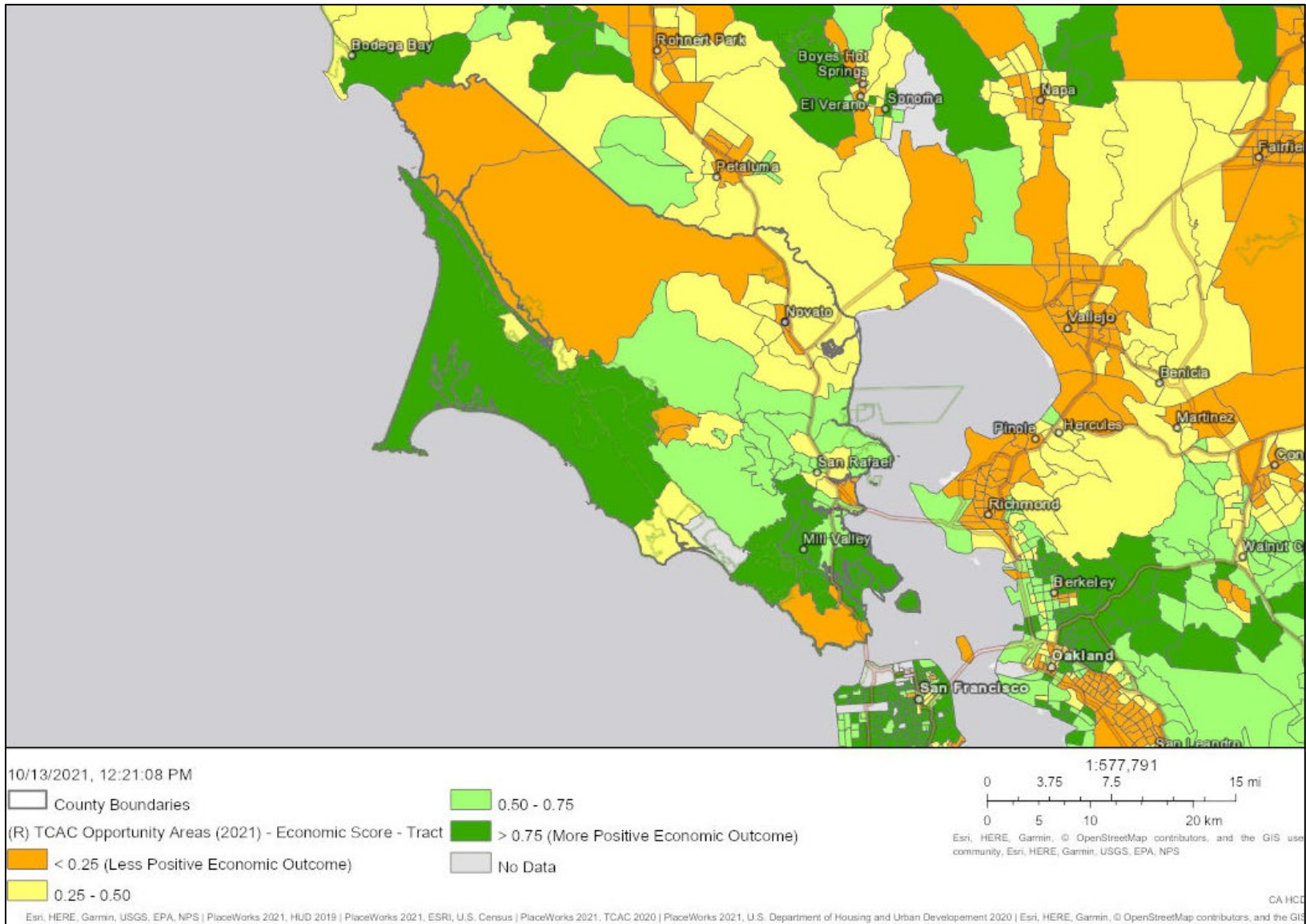
Figure C-43: Regional Jobs Proximity Index by Block Group (2017)



The TCAC Economic Scores are a composite of jobs proximity index values as well as poverty, adult education, employment, and median home value characteristics.²⁶ TCAC economic scores range from 0 to 1, where higher values indicate more positive economic outcomes. The map in **Figure C-44** shows that the lowest economic scores are located in the northern San Pablo shores as well as many census tracts in North and West Marin, southern Sonoma County, Solano, and Contra Costa County. In Marin County, the lowest economic scores are located in northern West Marin and North Marin, as well as some census tracts in Central Marin and at the southern tip of the County (Marin Headlands). The highest TCAC economic scores are located along coastal West Marin communities, Southern Marin, and parts of Central Marin including the cities of Larkspur, Mill Valley, Corte Madera, Sausalito, and Tiburon.

²⁶ See [TCAC Opportunity Maps](#) at the beginning of section for more information on TCAC maps and scores.

Figure C-44: Regional TCAC Economic Score by Tract (2021)



Local Trends

HUD's jobs proximity scores, discussed above, are shown by block group in **Figure C-45**. The highest scores are in the eastern block groups of Corte Madera. Block groups on the western side of the Town received slightly low jobs proximity index scores; however, jobs proximity indices town-wide are generally high.

The TCAC Economic Scores are a composite of jobs proximity as well as poverty, adult education, employment, and median home value characteristics. The map in **Figure C-46** shows that both tracts in Corte Madera received economic scores between 0.50 and 0.75. These scores are slightly lower than the tracts west and south of the Town, which scored in the highest quartile. Access to economic opportunities in the Town is generally high.

Figure C-45: Jobs Proximity Index by Block Group (2017)

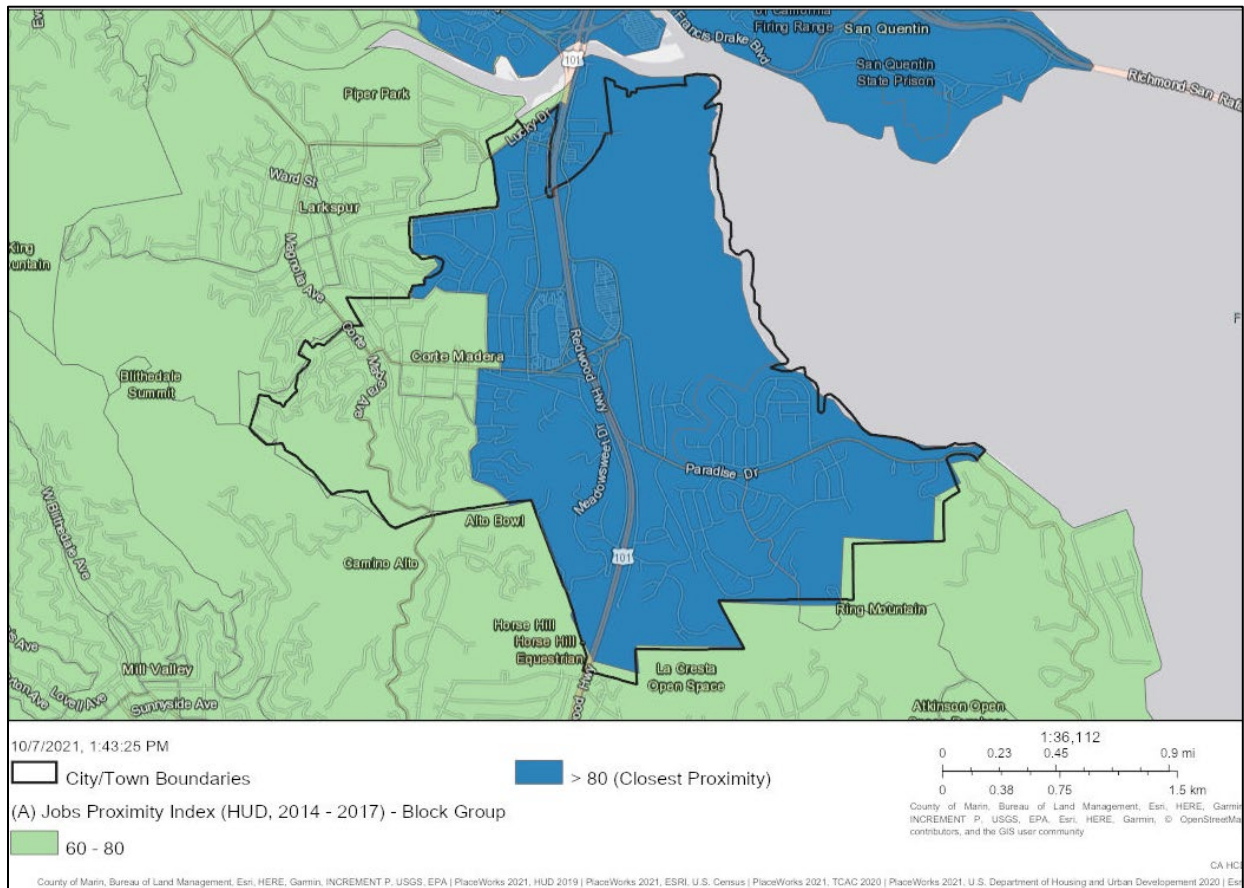
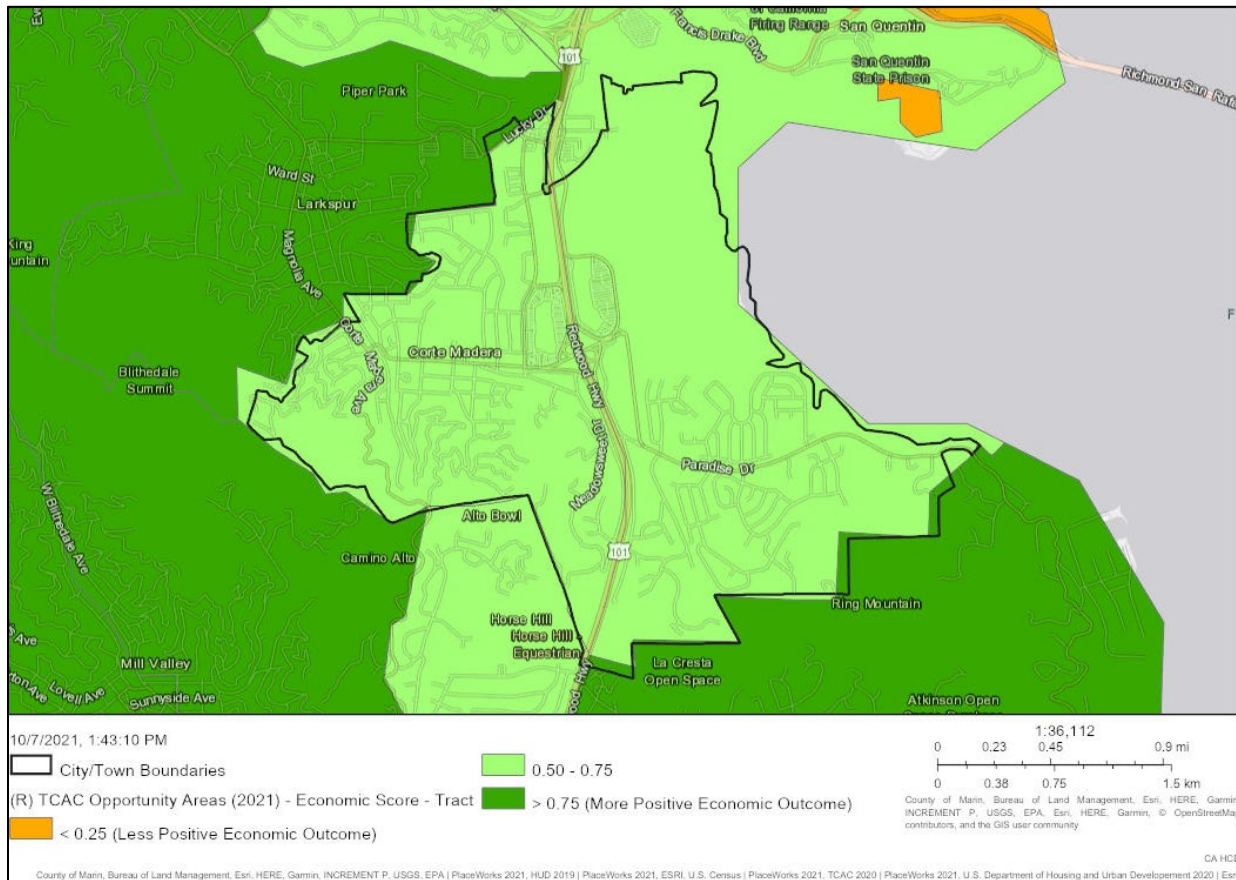


Figure C-46: TCAC Economic Scores by Tract (2021)



Environment

Regional Trends

Environmental conditions residents live in can be affected by past and current land uses like landfills or proximity to freeways. The TCAC Environmental Score shown in **Figure C-47** is based on CalEnviroScreen 3.0 scores. The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. TCAC Environmental Scores range from 0 to 1, where higher scores indicate a more positive environmental outcome (better environmental quality).

Regionally, TCAC environmental scores are lowest in the tracts along to the San Pablo and San Francisco Bay shores, except for the coastal communities of San Rafael and Mill Valley in Marin County. Inland tracts in Contra Costa and Solano County also have low environmental scores. In Marin County, TCAC Environmental scores are lowest in the West Marin areas of the unincorporated County from Dillon Beach in the north to Muir Beach in the south, east of Tomales Bay and Shoreline Highway. In addition, census tracts in Black Point-Green Point, Novato, and south San Rafael have “less positive environmental outcomes.” More positive environmental outcomes are located in tracts in the City-Centered Corridor along Highway 101, from North Novato to Sausalito (**Figure C-47**).

Figure C-47 shows the TCAC Environmental Score based on CalEnviroscreen 3.0. However, the Office of Environmental Health Hazard Assessment released updated scores in February 2020 (CalEnviroscreen 4.0). The CalEnviroscreen 4.0 scores in **Figure C-48** are based on percentiles and show that Southern San Rafael and Marin City have the highest percentile and are disproportionately burdened by multiple sources of pollution.

HUD's opportunity index for "environmental health" summarizes potential exposure to harmful toxins at a neighborhood level. Index values range from 0 to 100 and the higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. In Marin County, environmental health index values range from 77 for Blacks to 83 for Hispanics. The range is similar for the population living below the federal poverty line, with Black residents living in poverty still scoring lowest (76) but Native American residents living in poverty scoring highest among all races (85) and higher than the entire County Native American population (86 and 81, respectively).

Figure C-47: Regional TCAC Environmental Score by Tract (2021)

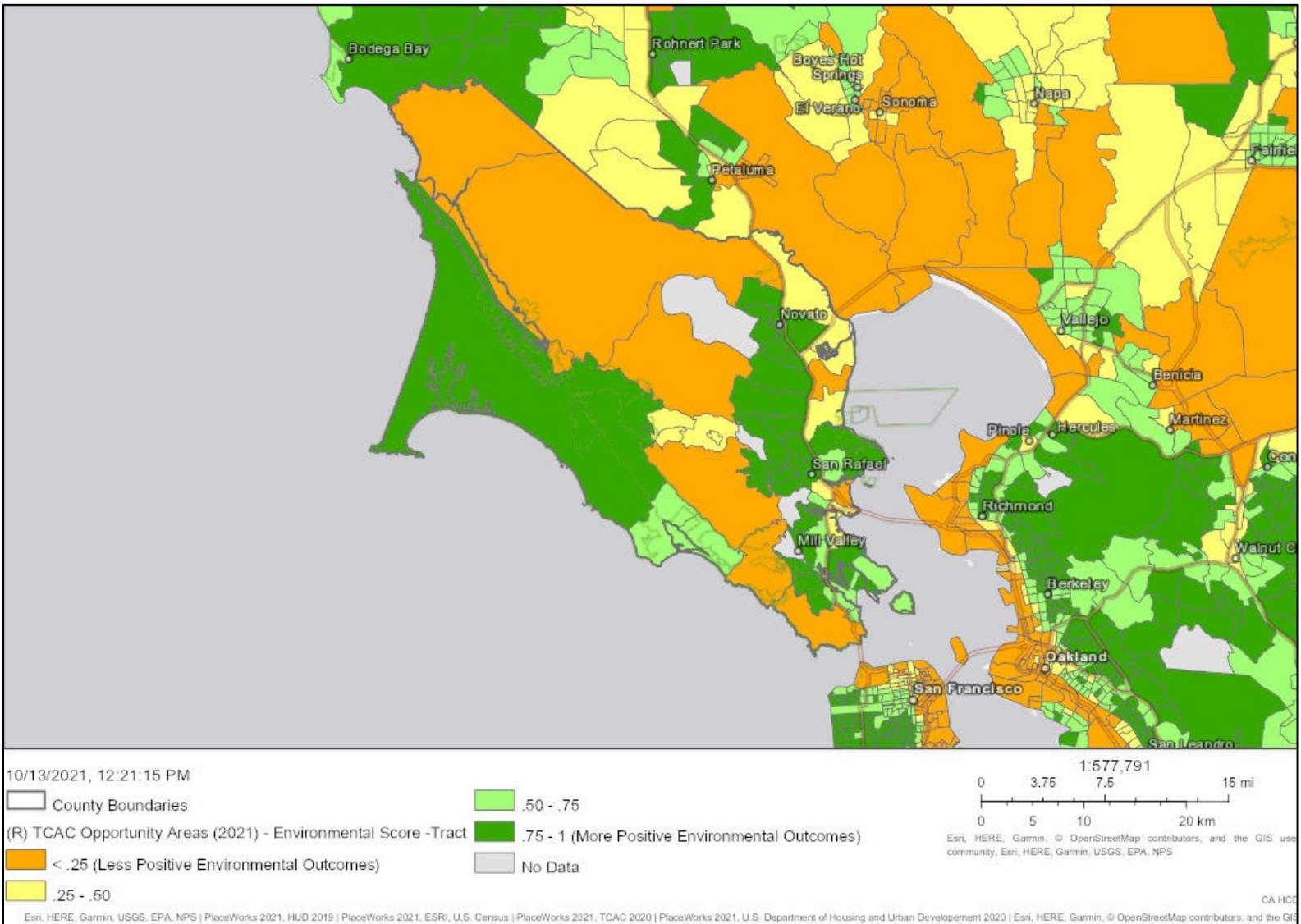
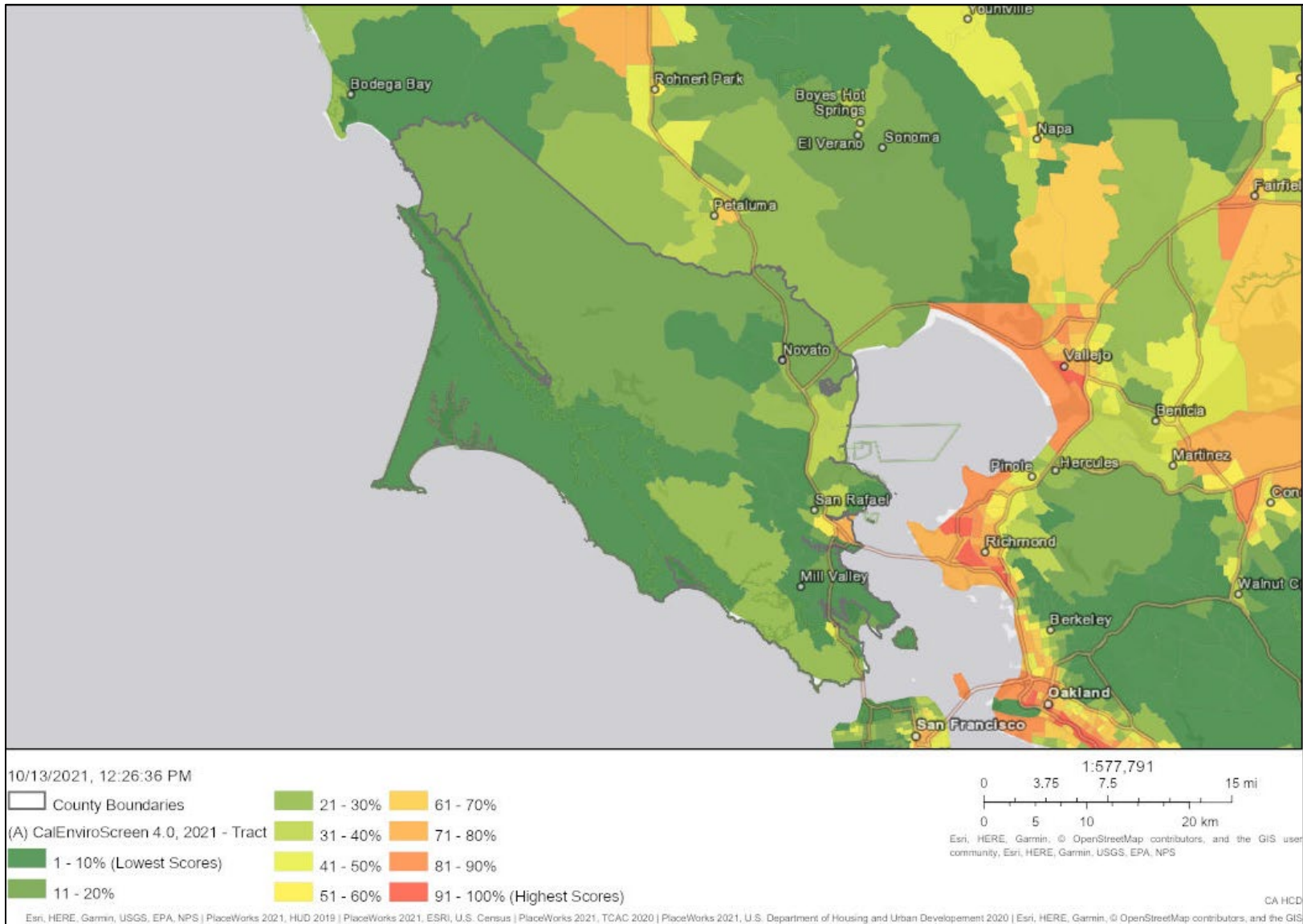


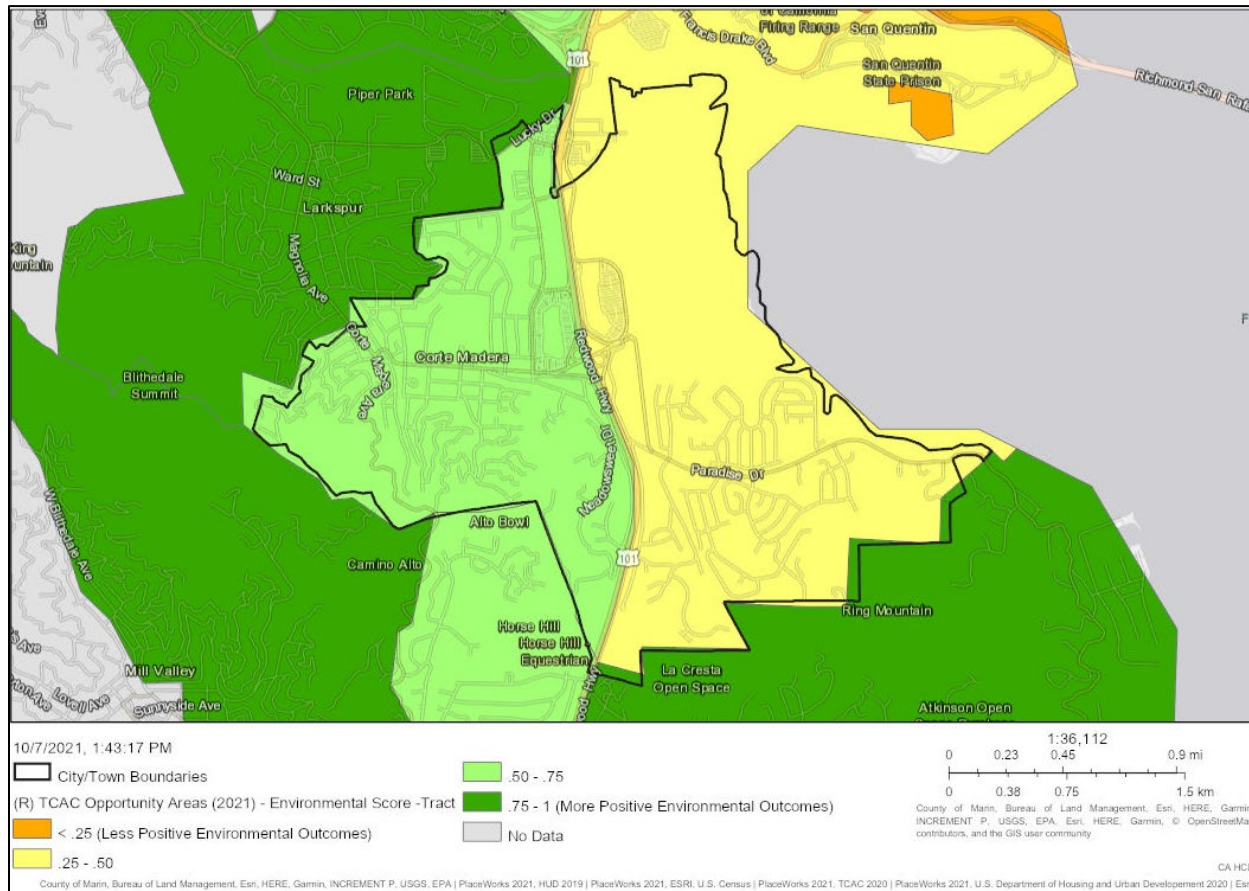
Figure C-48: Regional CalEnviroScreen 4.0 Scores by Tract (2021)



Local Trends

As shown in **Figure C-49**, tract 1212 on the eastern side of the Town received a lower TCAC environmental score compared to tract 1211 on the western side of the Town. However, the Office of Environmental Health Hazard Assessment has released updated scores in February 2020 (CalEnviroScreen 4.0). The CalEnviroScreen 4.0 scores in **Figure C-50** are based on percentiles; the lower the score the better the environmental conditions. CalEnviroScreen 4.0 scores reveal that the eastern side of the Town has better environmental conditions compared to the western side. Regardless, CalEnviroScreen 4.0 scores town-wide are all within the 20th percentile, indicating adequate environmental conditions.

Figure C-49: TCAC Environmental Scores by Tract (2021)



Sites Inventory

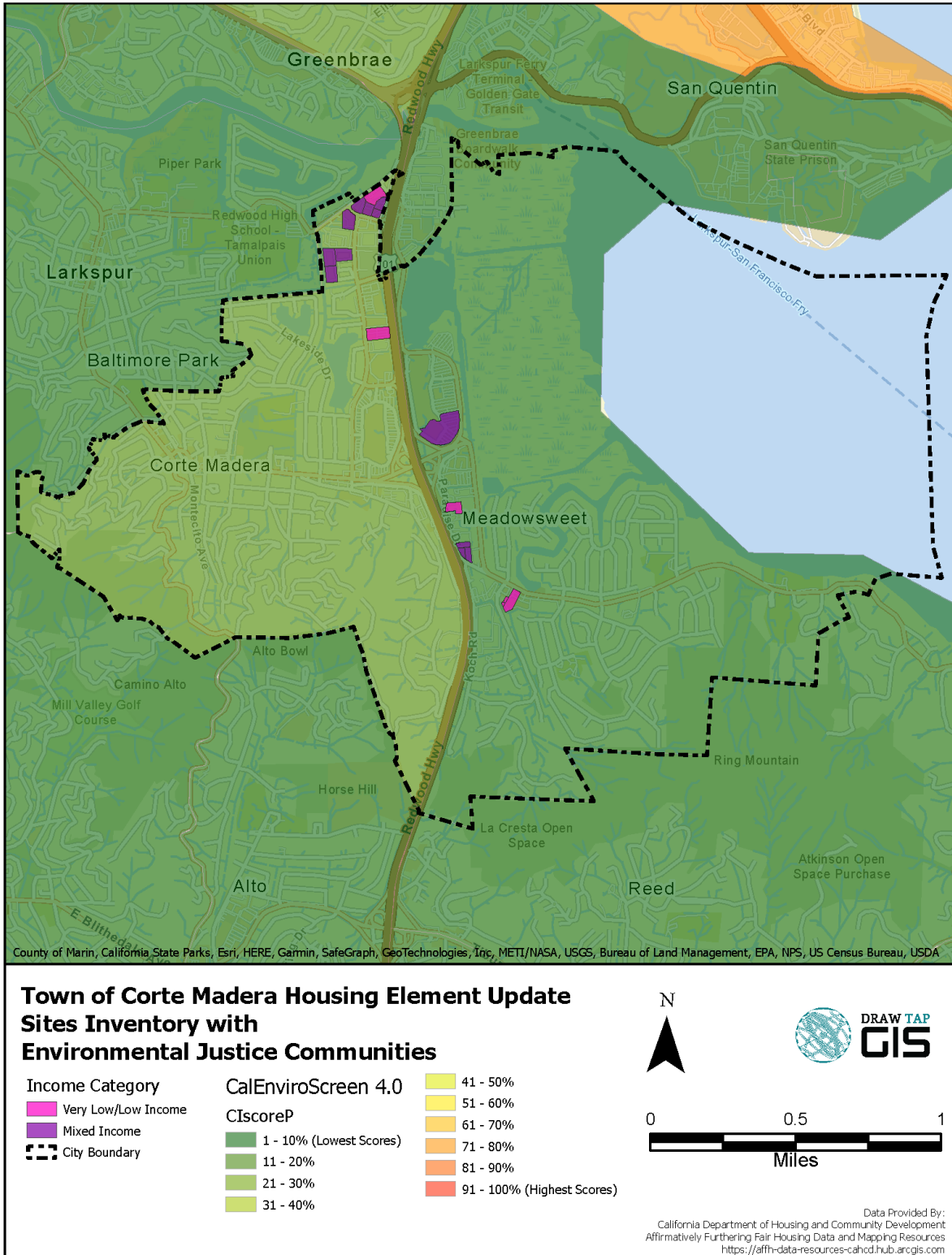
CalEnviroScreen 4.0 scores are based on percentiles; the lower the percentile score the better the environmental conditions in a given tract. Both Corte Madera tracts scored within the 20th percentile, indicating positive environmental conditions. The tract on the eastern side of the Town received slightly better CalEnviroScreen 4.0 scores compared to the western side. “Environmental justice” communities are considered tracts scoring in the 50th percentile or higher.

Approximately ~~44.4241~~ percent of lower income units, ~~21.72~~ percent of moderate income units, and ~~610.3~~ percent of above moderate income units are in the tract on the eastern side scoring within the 10th percentile (most positive score). Though more lower and moderate income units are in the tract with a CalEnviroScreen 4.0 score ranging from the 11th to 20th percentile, all scores in the Town indicate positive environmental conditions. The Town’s RHNA strategy does not place any units in environmental justice communities or tracts with high (worse) CalEnviroScreen 4.0 scores.

Table C-22: Distribution of RHNA Units by CalEnviroScreen 4.0 Score

Percentile Score (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
1-10%	<u>134</u> 28	<u>42.1%</u> 43.6% 41.0% %	<u>1848</u>	<u>21.7%</u> 24.2% %	<u>2902</u> 90	<u>61.3%</u> 60.3% %	<u>4424</u> 424 36	<u>50.6%</u> 50.6% 50.2% %
11-20%	<u>184</u> 173	<u>57.9%</u> 56.4% 59.0% %	<u>6567</u>	<u>78.3%</u> 78.8% %	<u>1831</u> 191	<u>38.7%</u> 39.7% %	<u>4324</u> 431	<u>49.4%</u> 49.4% 49.8% %
Total	<u>3183</u> 73 12	<u>100.0%</u> 100.0% %	<u>8385</u>	<u>100.0%</u> 100.0% %	<u>4734</u> 81	<u>100.0%</u> 100.0% %	<u>8748</u> 738 68	<u>100.0%</u> 100.0% %

Figure C-50: Sites Inventory and CalEnviroScreen 4.0 Scores by Tract (2020)

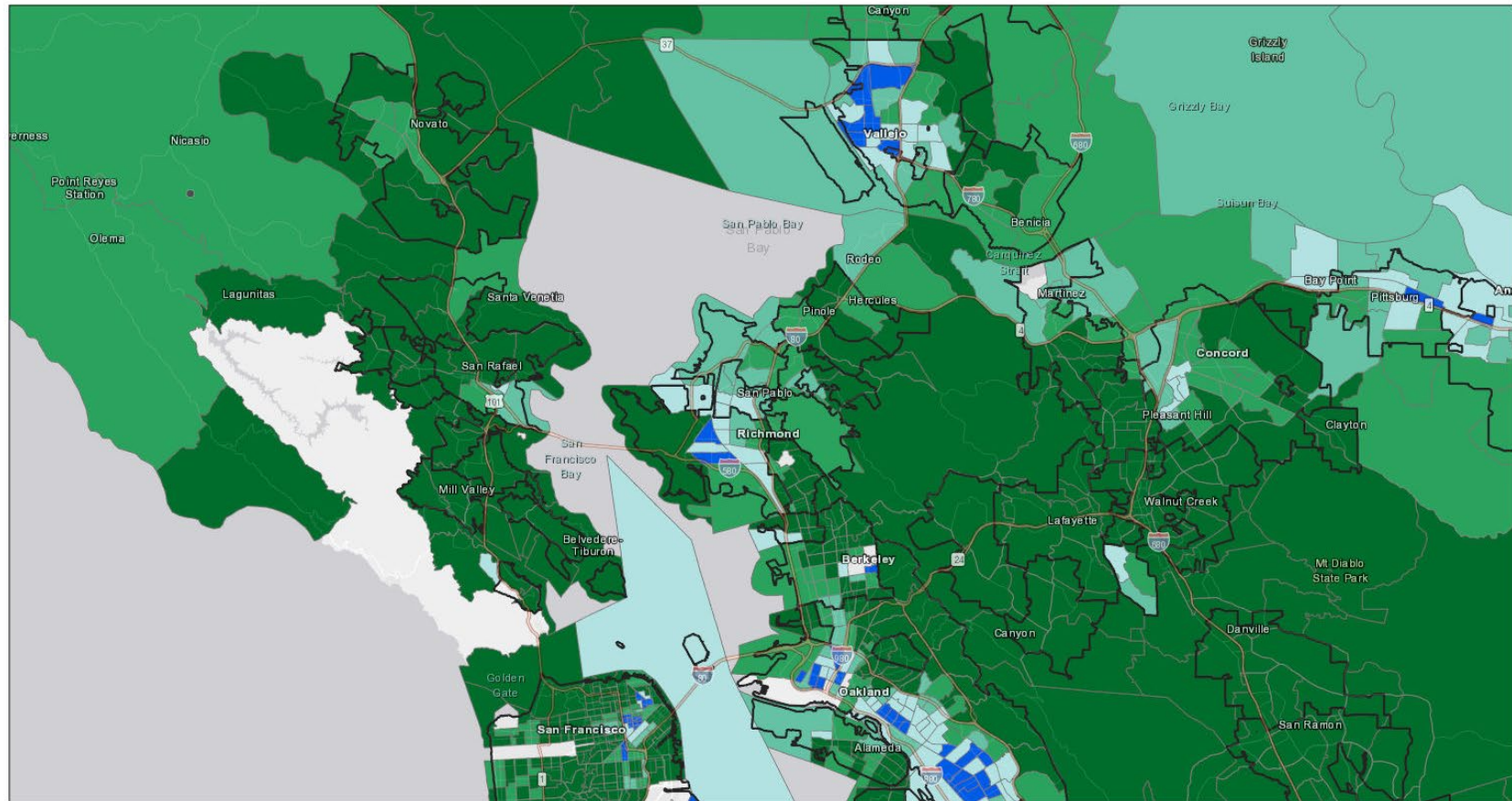


Healthy Places

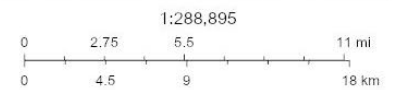
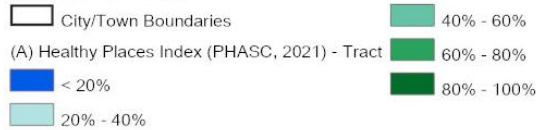
Regional Trends

Residents should have the opportunity to live a healthy life and live in healthy communities. The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI Percentile Score, where lower percentiles indicate lower conditions. **Figure C-51** shows the HPI percentile score distributions in the Region tend to be above 60 percent except in some concentrated areas in the cities of Vallejo, Richmond, Berkeley, Oakland, and San Francisco- each county along the bays have at least one cluster of tracts with an HPI below 60 (blue). In Marin County, most tracts are also above 80 percent except in Southern San Rafael and Marin City. All of Marin City and the census tract in the Canal area of San Rafael both scored in the lower 40th percentile. These communities have also both been identified as having low access to healthy foods in the 2020 AI and have a concentration of minorities and lower access to resources.

Figure C-51: Regional Healthy Places Index by Tract (2021)



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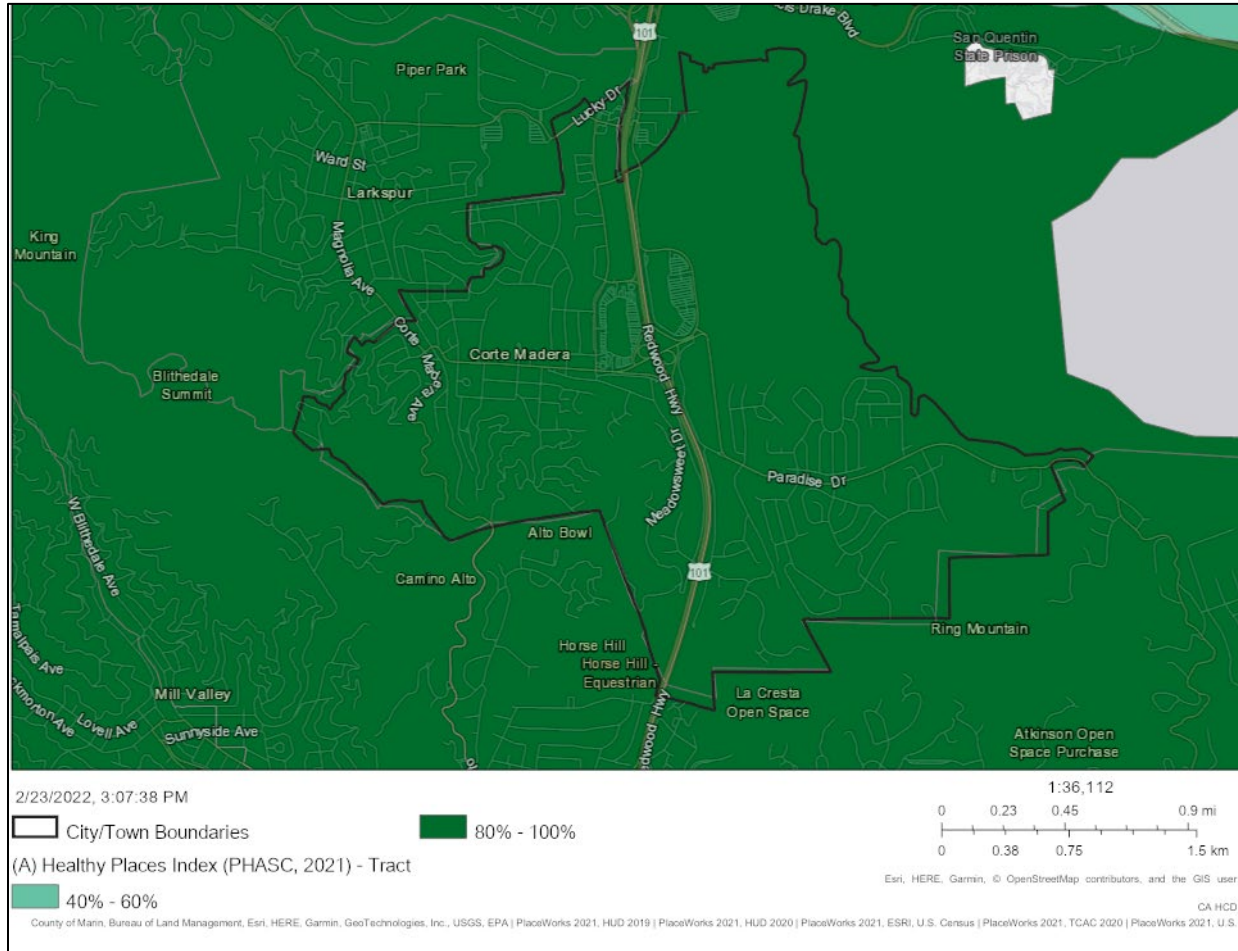
Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

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

Local Trends

Figure C-52 shows that both Corte Madera tracts have the highest healthy places indices, indicating that community conditions, including housing, education, economic, and social factors, are favorable. The HPI index for Corte Madera tracts is consistent with adjacent jurisdictions and Marin County as a whole.

Figure C-52: Healthy Places Index by Tract (2021)



Open Space and Recreation

Regional Trends

According to the Plan Bay Area 2040, a strong regional movement emerged during the latter half of the 20th century to protect farmland and open space. Local governments adopted urban growth boundaries and helped lead a “focused growth” strategy with support from environmental groups and regional agencies to limit sprawl, expand recreational opportunities, and preserve scenic and natural resources. However, this protection has strained the region’s ability to build the housing needed for a growing population. In addition, maintaining the existing open space does not ensure equal access to it.

In Marin County, the Marin County Parks and Open Space Department includes regional and community parks, neighborhood parks, and 34 open space preserves that encompass 19,300 acres and 190 miles of unpaved public trails. In 2007, 500 Marin County residents participated in a telephone survey, and more than 60 percent of interviewees perceived parks and open space agencies favorably, regardless of geographic area, age, ethnicity, or income. However, the 2020 AI found that residents in Marin City, a community with a concentration of minorities and low income residents, has limited access to open

spaces for recreation. From 1990 to 2015, Marin City, which had the highest African American population in the County and according to the Marin Food Policy Council, one of the highest obesity rates, did not have an outdoor recreational space. In 2015, the Trust for Public Land, in collaboration with the Marin City Community Services District, designed and opened Rocky Graham Park in Marin City. According to the 2020 AI, while the park contains “a tree-house-themed play structure, drought-resistant turf lawn, adult fitness areas, and a mural showcasing scenes from Marin City’s history”, Marin City continues to have limited access to surrounding open spaces and hiking trails.

In 2019, the Parks Department conducted a Community Survey and identified the cost of entrance and fees to be obstacles for access to County parks. As a result, in July of 2019, entry fees were reduced from \$10 to \$5 for three popular parks in the County, and admission to McNears Beach Park pool, located in San Rafael, was free beginning on August 1, 2019.

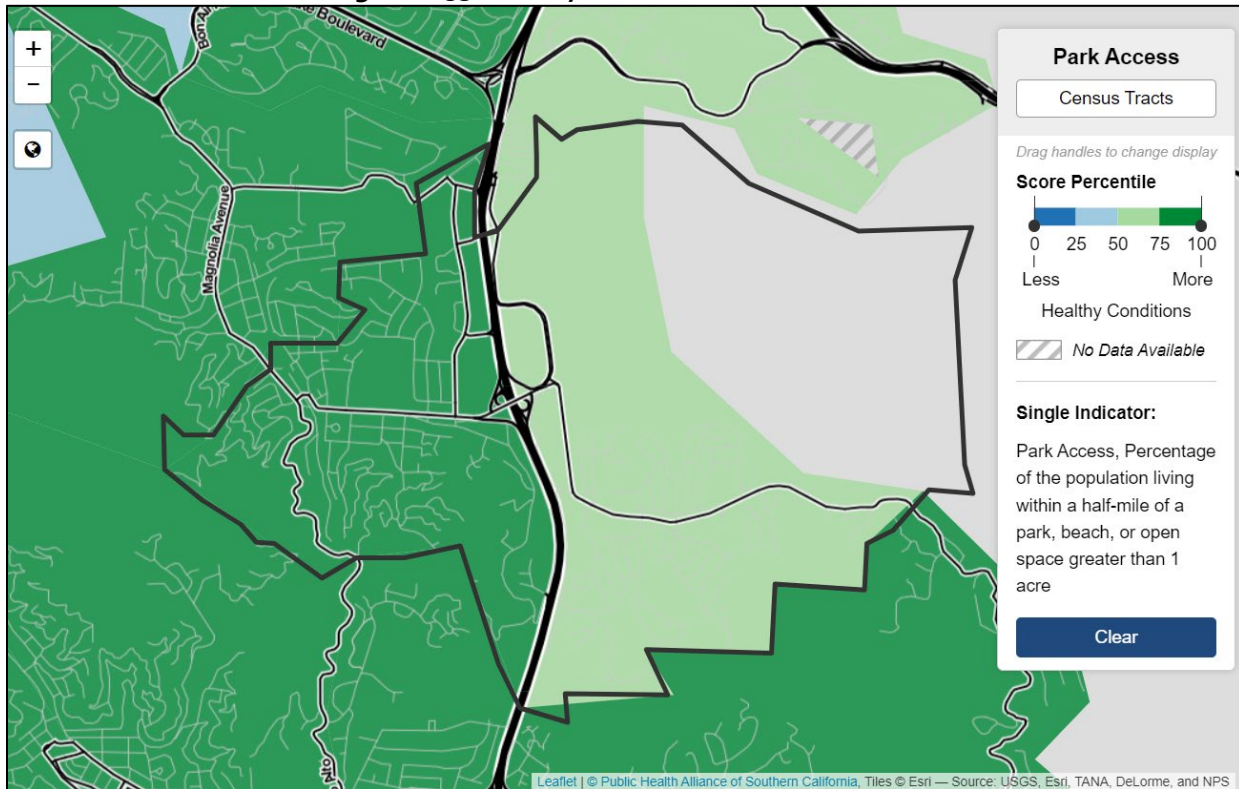
Local Trends

The following parks and open space areas are located in Corte Madera:

- Town Park
- Cove Park
- Granada Park
- Skunk Hollow Mini-Park
- Menke Park and Piccolo Pavilion
- Bayside Trail Park
- Higgins Landing

The HPI, discussed above, is based on various factors including access to parks. **Figure C-53** shows the percent of the population living within a half-mile of a park, beach, or open space in Corte Madera by tract. The western side of the Town has slightly better access to parks and open space compared to the eastern side, but in all areas of the Town, more than 50 percent of the population lives within half a mile of a park or open space. Parks and open space in Corte Madera is generally accessible in all areas of the Town.

Figure C-53: Heathy Places Index – Park Access



Source: The California Healthy Places Index (HPI) – Corte Madera, Park Access, Accessed 2022.

[Home Loans](#)

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the continued impacts of the lending/credit crisis. In the past, credit market distortions and other activities such as “redlining” were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

[Regional Trends](#)

The 2020 Marin County Analysis of Impediments to Fair Housing Choice examined lending practices across Marin County. According to HMDA, in 2017, there were a total of 11,688 loans originated for Marin properties. Of the 11,688 original loan applications, 6,534 loans were approved, representing 56 percent of all applications, 1,320 loans denied, representing 11 percent of the total applications, and there were 1,555 applicants who withdrew their applications, which represents 13 percent of all applications (**Table C-23**). Hispanic and Black/African American residents were approved at lower rates and denied at higher rates than all applicants in the County.

	All Applicants	White	Asian	Hispanic/ Latinx	Black/African American
Loans approved	55.9%	60.0%	59.0%	50.0%	48.0%
Loans denied	11.3%	12.0%	16.0%	18.0%	19.0%
Loans withdrawn by applicant	13.3%	14.0%	13.0%	19.0%	14.0%

Source: 2017 HMDA, as presented in 2020 Marin County AI.

According to the 2020 AI, there were several categories for reasons loans were denied. Under the category, “Loan Denial Reason: insufficient cash - down payment and closing costs,” African Americans were denied 0.7 percent more than White applicants. Denial of loans due to credit history significantly affected Asian applicants more than others; and under the category of “Loan Denial Reason: Other”, the numbers are starkly higher for African American applicants.

The AI also identified many residents who lived in Marin City during the Marinship years²⁷ were not allowed to move from Marin City to other parts of the County because of discriminatory housing and lending policies and practices. For those residents, Marin City has been the only place where they have felt welcomed and safe in the County.

Based on the identified disparities of lending patterns for residents of color and a history of discriminatory lending practices, the AI recommended further fair lending investigations/testing into the disparities identified through the HMDA data analysis. More generally, it recommended that HMDA data for Marin County should be monitored on an ongoing basis to analyze overall lending patterns in the County. In addition (and what has not been studied for this AI), lending patterns of individual lenders should be analyzed, to gauge how effective the Community Reinvestment Act (CRA) programs of individual lenders are in reaching all communities to ensure that people of all races and ethnicities have equal access to loans.

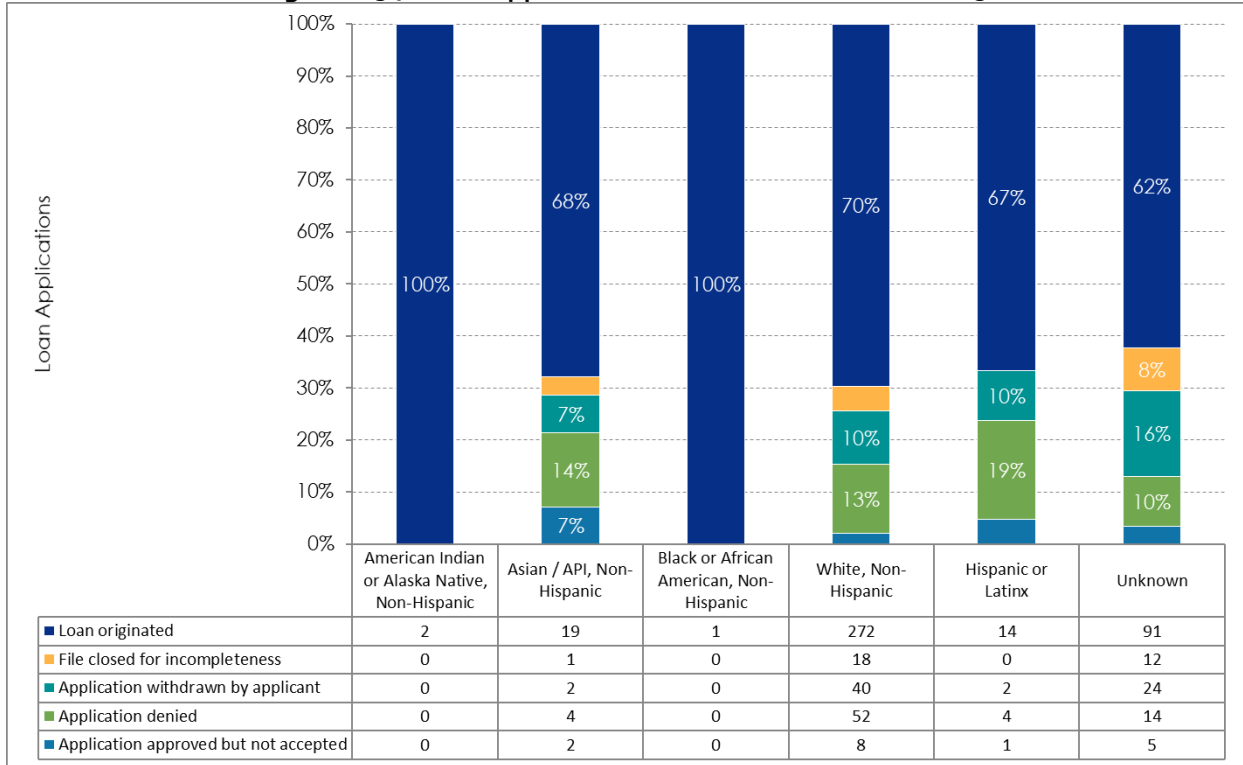
Local Trends

Loan applications by race/ethnicity in Corte Madera from 2018 to 2019 are presented in **Figure C-54**. Most home loan applications were submitted by White, non-Hispanic residents, a reflection of the overall racial/ethnic composition of the Town. Non-Hispanic White applicants represent 66.3 percent of the application pool, but 78.5 percent of the overall population. Asian, Black, and Hispanic residents are also slightly underrepresented in the loan application pool; however, the race or ethnicity of nearly a quarter of loan applicants is unknown.

Approximately 13 percent of all loans were denied during this period. Hispanic/Latinx applicants were denied at the highest rate (19 percent), followed by Asian applicants (14.3 percent), and White applicants (13.3 percent). As discussed previously, the County AI recommended HMDA data be monitored due to disparities in lending patterns on the basis of race or ethnicity.

²⁷ Marinship is a community of workers created by the Bechtel Company which during World War II built nearly 100 liberty ships and tankers. Since Marinship faced a shortfall in local, available workers, Bechtel overlooked the workplace exclusions that were standard at the time and recruited African Americans from southern states such as Louisiana, Arkansas, Texas and Oklahoma.

Figure C-54: Loan Applications – Corte Madera (2018-2019)



Source: ABAG Housing Needs Data Package, HMDA Data (2018-2019).

5. Disproportionate Housing Needs

The AFFH Rule Guidebook defines disproportionate housing needs as a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area (24 C.F.R. § 5.152). The analysis is completed by assessing cost burden, overcrowding, and substandard housing.

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Marin County. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;
- Overcrowded conditions (housing units with more than one person per room); and
- Units with physical defects (lacking complete kitchen or bathroom).

According to CHAS data based on the 2013-2017 ACS, approximately 40 percent of Marin County households experience housing problems, compared to 39 percent of households in Corte Madera. In both the County and Town, renters are more likely to be affected by housing problems than owners.

Cost Burden

Regional Trends

As presented in **Table C-24**, in Marin County, approximately 38 percent of households experience cost burdens. Renters experience cost burdens at higher rates than owners (48 percent compared to 32 percent), regardless of race. Among renters, American Indian and Pacific Islander households experience the highest rates of cost burdens (63 percent and 86 percent, respectively). Geographically, cost

burdened renter households are concentrated in census tracts in North and Central Marin in Novato and San Rafael (**Figure C-55**). In these tracts, between 60 and 80 percent of renter households experience cost burdens. Throughout the incorporated County census tracts, between 40 and 60 percent of renter households are experiencing cost burdens. Cost-burdened owner households are concentrated in West Marin census tract surrounding Bolinas Bay and Southern Marin within Sausalito.

Table C-24: Housing Problems and Cost Burden by Race/Ethnicity – Marin County							
	White	Black	Asian	Am. Ind.	Pac Isl.	Hispanic	All
With Housing Problem							
Owner-Occupied	31.8%	41.1%	30.7%	37.5%	0.0%	52.7%	32.9%
Renter-Occupied	47.9%	59.5%	51.2%	62.5%	85.7%	73.7%	53.2%
All Households	36.6%	54.5%	38.7%	43.8%	54.5%	67.5%	40.2%
With Cost Burden							
Owner-Occupied	31.2%	41.1%	29.0%	37.5%	0.0%	49.4%	32.2%
Renter-Occupied	45.1%	57.5%	41.5%	62.5%	85.7%	58.9%	47.7%
All Households	35.4%	53.1%	33.9%	43.8%	54.5%	56.1%	37.7%
Note: Used CHAS data based on 2013-2017 ACS despite more recent available data being available as this dataset is included in the ABAG Housing Data Needs Package. Source: HUD CHAS Data (based on 2013-2017 ACS), 2020.							

Figure C-55: Regional Cost Burdened Renter Households by Tract (2019)

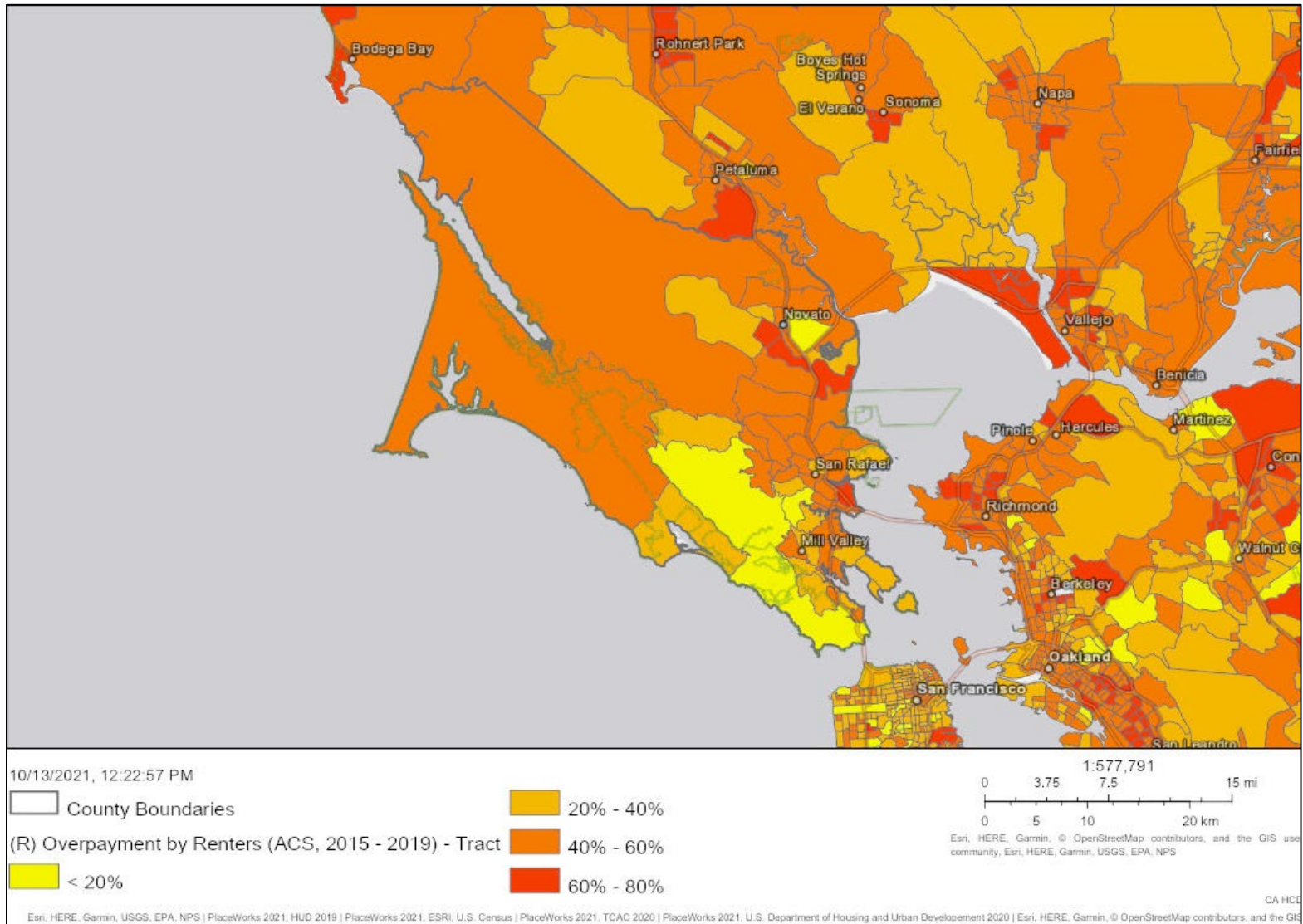
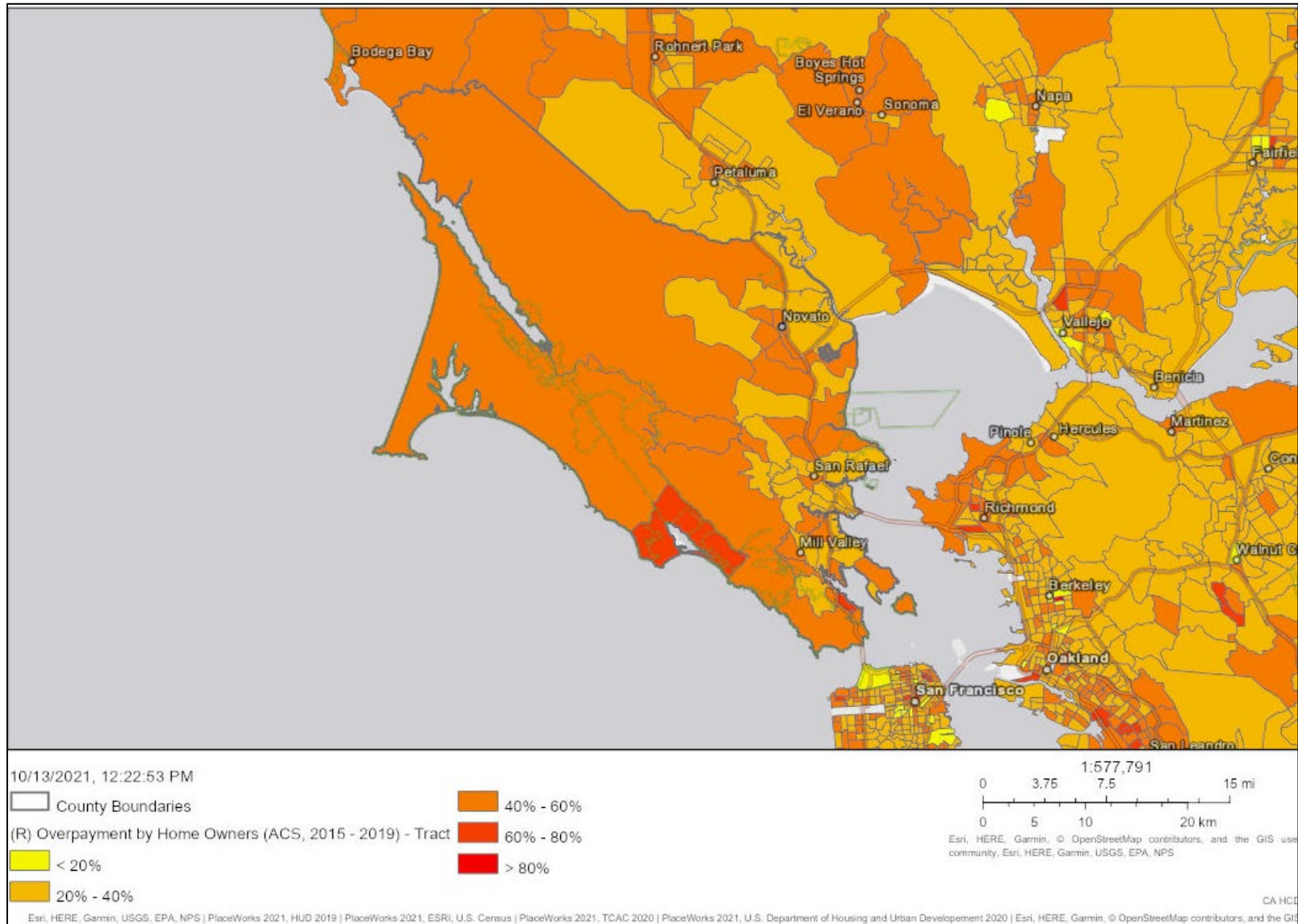


Figure C-56: Regional Cost Burdened Owner Households by Tract (2019)



Housing problems and cost burdens can also affect special needs populations disproportionately. **Table C-25** shows that renter elderly and large households experience housing problems and cost burdens at higher rates than all renters, all households, and their owner counterparts.

	Owner-Occupied			Renter-Occupied			All HH
	Elderly	Large HH	All Owner	Elderly	Large HH	All Renters	
Any Housing Problem	34.0%	30.2%	32.9%	59.3%	74.0%	53.2%	34.0%
Cost Burden > 30%	33.6%	26.7%	32.2%	55.9%	50.0%	47.7%	33.6%

Source: HUD CHAS (based on 2013-2017 ACS), 2020.

Local Trends

Cost burden is slightly more common amongst Corte Madera households compared to the County; 38.1 percent of households in the Town are cost burdened compared to 37.7 percent countywide (**Table C-26**). Similarly, only 47.7 percent of renters in the County are cost burdened compared to 49.4 percent in the Town. According to the 2015-2019 ACS, Corte Madera has a relatively low proportion of renters (34 percent), compared to 36 percent in the County and 44 percent in the Bay Area. Renters are significantly more likely to be cost burdened compared to owners. Nearly half of renter-occupied households in Corte Madera are cost burdened compared to only 33 percent of owner-occupied households. This trend is consistent with the affordability of rental housing in the Town. As discussed previously, median rental prices in most tract in Marin County range from \$1,000 to \$2,000. The median gross rent in tract 1211 falls into this range, while the median gross rent in tract 1212 (coastal side) exceeds \$2,000 (see **Figure C-19** and **Figure C-21**). A larger proportion of renters also reside in tract 1212 compared to tract 1211 (see **Figure C-22**).

Hispanic owner-occupied households are the most likely to experience housing problems and cost burden compared to other racial/ethnic groups; 60 percent of Hispanic owners in the Town are cost burdened. White renter households and Asian owner households also have rates of cost burden exceeding the town-wide average.

	White	Black	Asian	Am. Ind.	Pac Isl.	Hispanic	All
With Housing Problem							
Owner-Occupied	32.6%	--	44.0%	--	--	60.0%	34.3%
Renter-Occupied	59.7%	40.0%	30.8%	--	--	16.7%	49.8%
All Households	40.1%	40.0%	39.5%	--	--	29.4%	39.2%
With Cost Burden							
Owner-Occupied	32.8%	--	44.0%	--	--	60.0%	33.0%
Renter-Occupied	58.6%	40.0%	30.8%	--	--	16.7%	49.4%
All Households	40.0%	40.0%	39.5%	--	--	29.4%	38.1%

Source: HUD CHAS Data (based on 2013-2017 ACS), 2020.

As discussed previously, housing problems and cost burden often affect special needs populations disproportionately. Rates of housing problems and cost burden for elderly and large households in the Town are presented in **Table C-27**. Elderly and large owner-occupied households have slightly higher rates of cost burden compared to owners town-wide. However, elderly and large renter households are significantly more likely to be cost burdened. Nearly 81 percent of elderly renters and 82.1 percent of large renter households are cost burdened compared to only 49.4 percent of renters town-wide. The rate

of cost burden amongst elderly and large renter-occupied households in the Town is considerably higher than the rates countywide.

Table C-27: Housing Problems, Elderly and Large Households – Corte Madera							
	Owner-Occupied			Renter-Occupied			
	Elderly	Large HH	All Owner	Elderly	Large HH	All Renters	All HH
Any Housing Problem	37.6%	35.5%	34.3%	80.7%	82.4%	49.8%	39.2%
Cost Burden > 30%	37.3%	35.5%	33.0%	80.7%	82.4%	49.4%	38.1%

Source: HUD CHAS (based on 2013-2017 ACS), 2020.

Figure C-57 and Figure C-58 show cost burden in the Town by tract and tenure. According to the HCD AFFH Data Viewer, 55.5 percent of renters in tract 1212 on the eastern side of the Town and 45.8 percent of renters in tract 1211 on the western side of the Town are cost burdened. As discussed previously, cost burden is more likely to affect renters than owners. Cost burdened owner households are most concentrated on the western side of the Town in tract 1211. Only 26.9 percent of owner-occupied households in tract 1212 are cost burdened compared to 51.8 percent in tract 1211.

As shown in Table C-28, cost burden amongst renter households has increased in both tracts since the 2010-2014 ACS, especially on the eastern side of the Town. The proportion of cost burdened owners in tracts 1211 on the western side of the Town has also increased, while the proportion of cost burdened owners in tract 1212 has decreased.

Table C-28: Change in Cost Burden by Tract (2010-2019)				
	Renter-Occupied		Owner-Occupied	
	2014	2019	2014	2019
Tract 1211	45.4%	45.8%	41.2%	51.8%
Tract 1212	41.6%	55.5%	38.6%	26.9%

Source: HCD AFFH Data Viewer (2010-2014 and 2015-2019 ACS), 2022.

Sites Inventory

As discussed above, both tracts in Corte Madera have concentrations of cost burdened renters ranging from 40 to 60 percent. All RHNA units are located in tracts where 40 to 60 percent of renter households are cost burdened. The Town’s RHNA strategy does not disproportionately place lower or moderate income units in tracts with higher concentrations of overpaying renters.

Table C-29 and Figure C-58 show the distribution of units selected to meet the RHNA by percent of overpaying owner households. Between 20 and 40 percent of owners in the tract on the eastern side of the Town spend more than 30 percent of their income on housing, compared to 40 to 60 percent in the tract on the western side of the Town. Slightly more than half of RHNA units (50.26 percent) are in the tract where 20 to 40 of owners are cost burdened. A higher concentration of lower income units (59.96-4 percent) and moderate income units (78.38 percent) are in the tract where 40 to 60 percent of owners are cost burdened compared to above moderate income units (38.7 percent). However, both tracts are areas with high access to opportunities and few fair housing issues related to disproportionate housing needs such as cost burden and overcrowding.

Table C-29: Distribution of RHNA Units by Cost Burdened Owners

Percent Cost Burdened Owners (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
20-40%	1341341 28	42.1%43 6%41.0 %	1848	21.7%24 2%	290290	61.3%60 3%	4424424 36	50.6%50 6%50.2 %
40-60%	184173	57.9%56 4%59.0 %	6567	78.3%78 8%	183194	38.7%39 7%	432434	49.4%49 4%49.8 %
Total	3183073 12	100.0%1 00.0%	8385	100.0%1 00.0%	473484	100.0%1 00.0%	8748738 68	100.0%1 00.0%

Figure C-57: Cost Burdened Renter Households by Tract (2019)

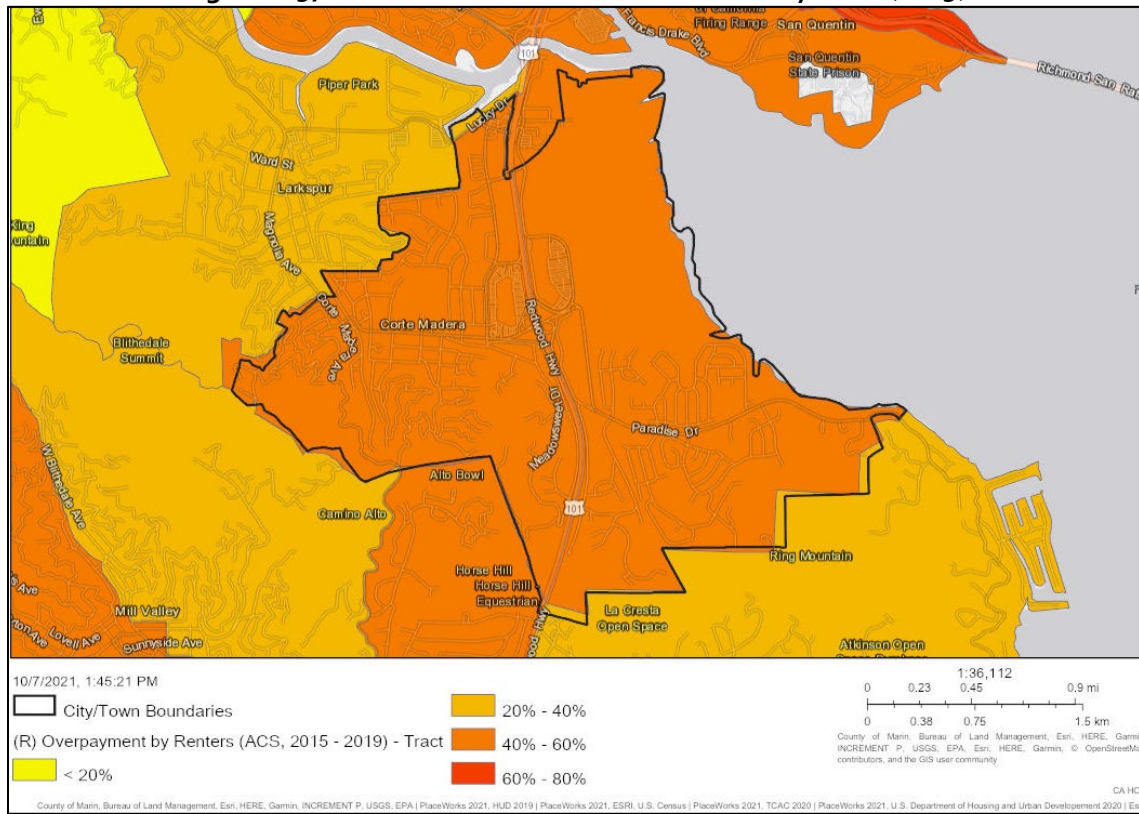
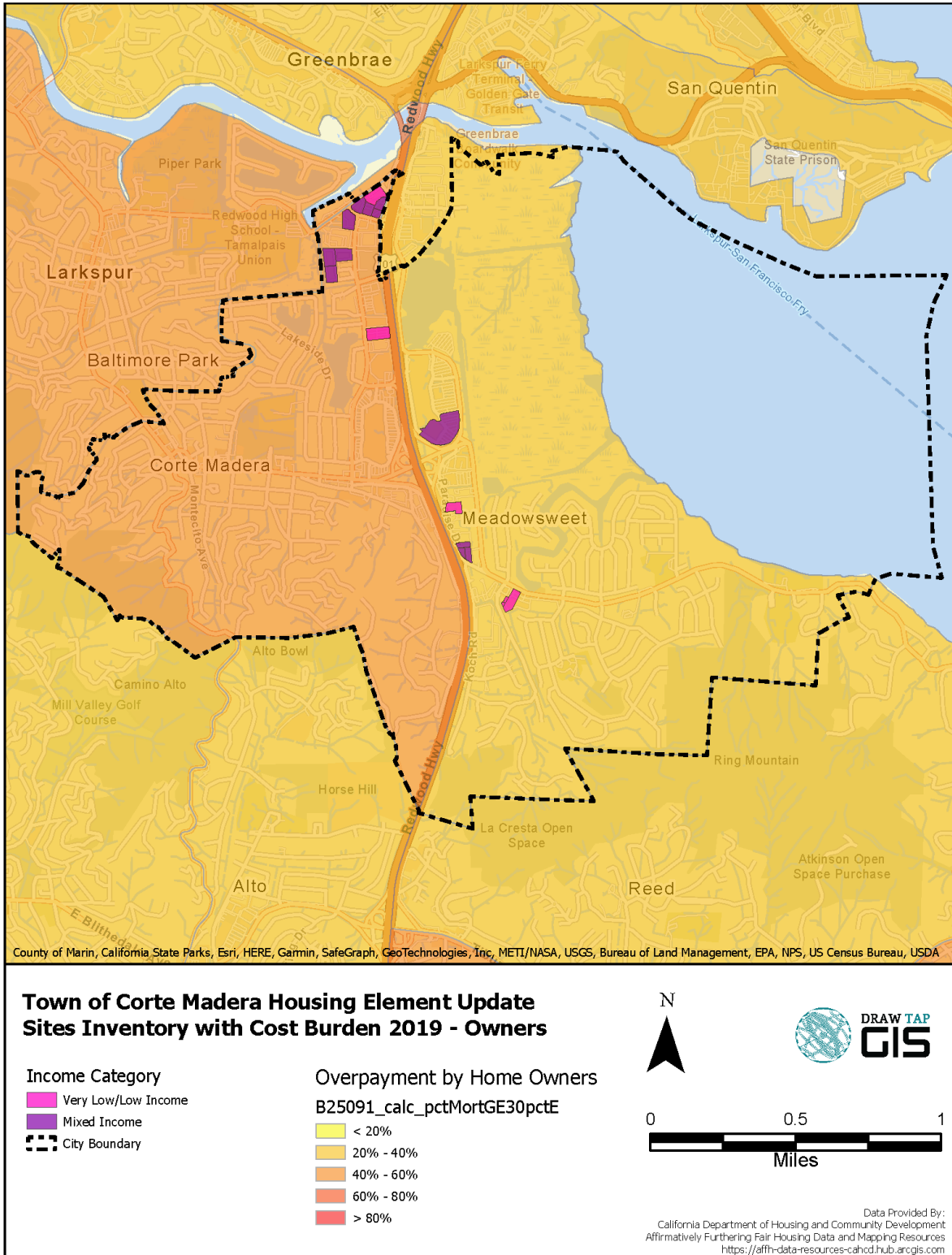


Figure C-58: Sites Inventory and Cost Burdened Owner Households by Tract (2019)



Overcrowded Households

Regional Trends

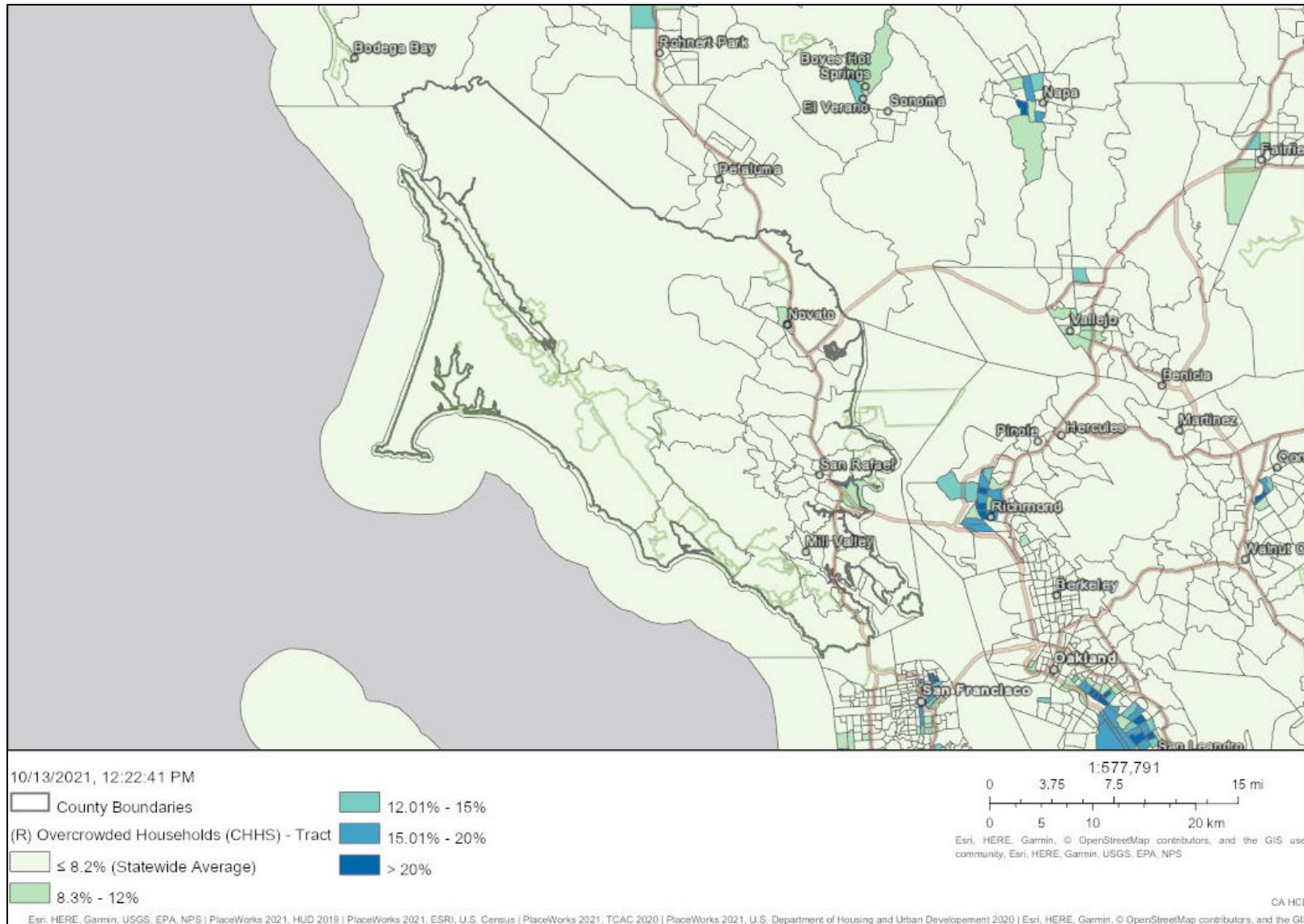
Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). According to the 2017 five-year ACS estimates, about 6.5 percent of households in the Bay Area region are living in overcrowded conditions (**Table C-30**). About 11 percent of renter households are living in overcrowded conditions in the region, compared to three percent of owner households. Overcrowding rates in Marin County are lower than the Bay Area (four percent and 6.5 percent, respectively) and like regional trends, Marin County a higher proportion of renters experience overcrowded conditions compared to owners. Overcrowded households in the region are concentrated in Richmond, Oakland, and San Francisco (**Figure C-59**). At the County level, overcrowded households are concentrated North and Central Marin, specifically in downtown Novato and the southeastern tracts of San Rafael (Canal).

While the ACS data shows that overcrowding is not a significant problem, it is likely that this data is an undercount, especially with families who may have undocumented members. It is also likely that agriculture worker housing is overcrowded and undercounted.

	Bay Area	Marin County
Owner-Occupied	3.0%	0.8%
Renter Occupied	10.9%	9.4%
All HH	6.5%	3.9%

Note: Overcrowding means more than one person per household.
Source: ABAG Housing Data Needs Package, HUD CHAS (based on 2013-2017 ACS), 2020.

Figure C-59: Regional Overcrowded Households by Tract



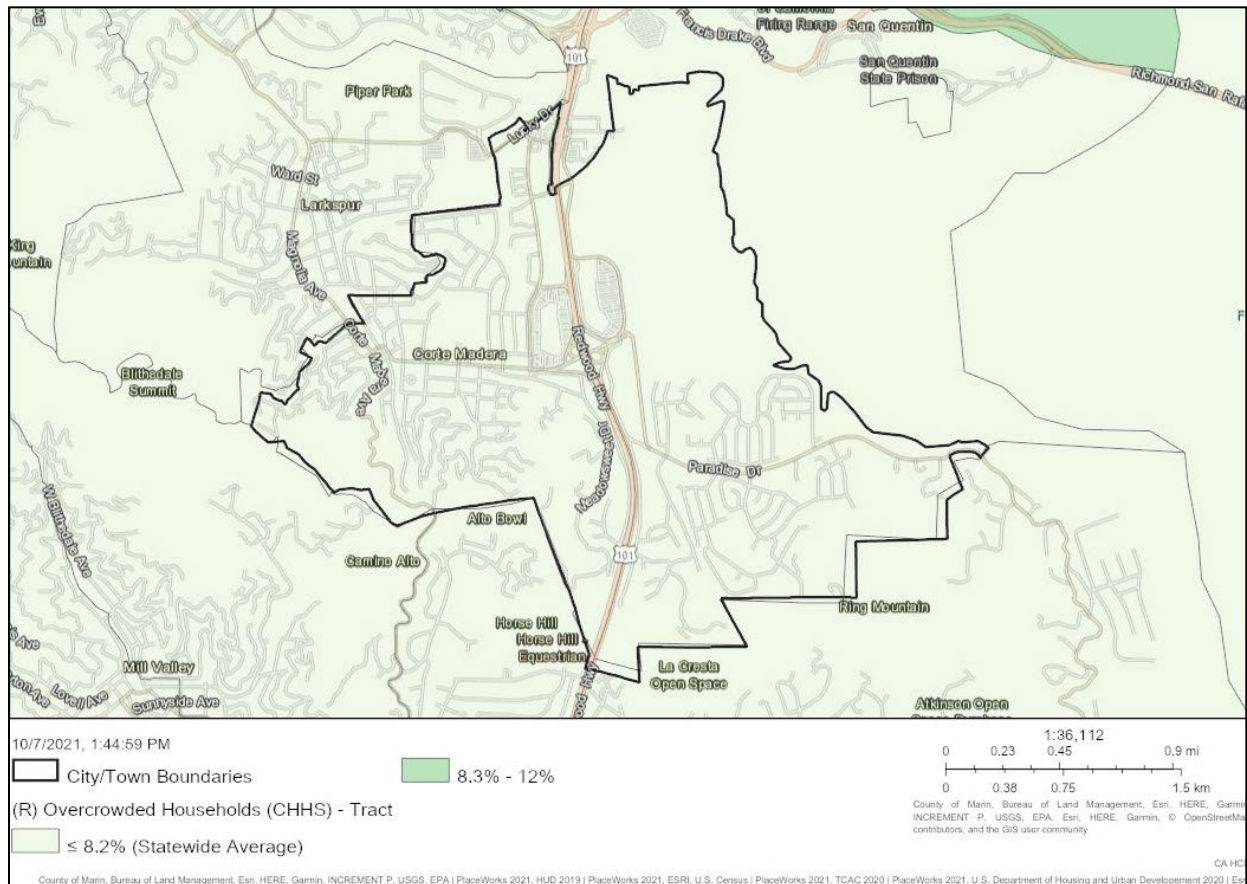
Local Trends

Overcrowding is generally not an issue in the Town. As shown in **Table C-31**, there are no severely overcrowded households in the Town. There are no overcrowded owner-occupied households in Corte Madera. Only 3.6 percent of renter-occupied households are overcrowded, compared to 9.4 percent in the County and 10.9 percent in the Bay Area. The rate of overcrowding in both Corte Madera tracts is below the statewide average of 8.2 percent.

	Overcrowded (>1 person per room)	Severely Overcrowded (>1.5 persons per room)
Owner-Occupied	0.0%	0.0%
Renter Occupied	3.6%	0.0%
All HH	1.2%	0.0%

Source: ABAG Housing Data Needs Package, HUD CHAS (based on 2013-2017 ACS), 2020.

Figure C-6o: Overcrowded Households by Tract



Substandard Conditions

Regional Trends

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions. Incomplete facilities and housing age are estimated using the 2015-2019 ACS. In general, residential

structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs.

According to 2015-2019 ACS estimates, shown in **Table C-32**, only about one percent of households in the Bay Area and Marin County lack complete kitchen and plumbing facilities. Incomplete kitchen facilities are more common in both the Bay area and Marin County and affect renter households more than owner households. In Marin County, one percent of households lack complete kitchen facilities and 0.4 percent lack complete plumbing facilities. More than 2 percent of renters lack complete kitchen facilities compared to less than one percent of owner households lacking plumbing facilities.

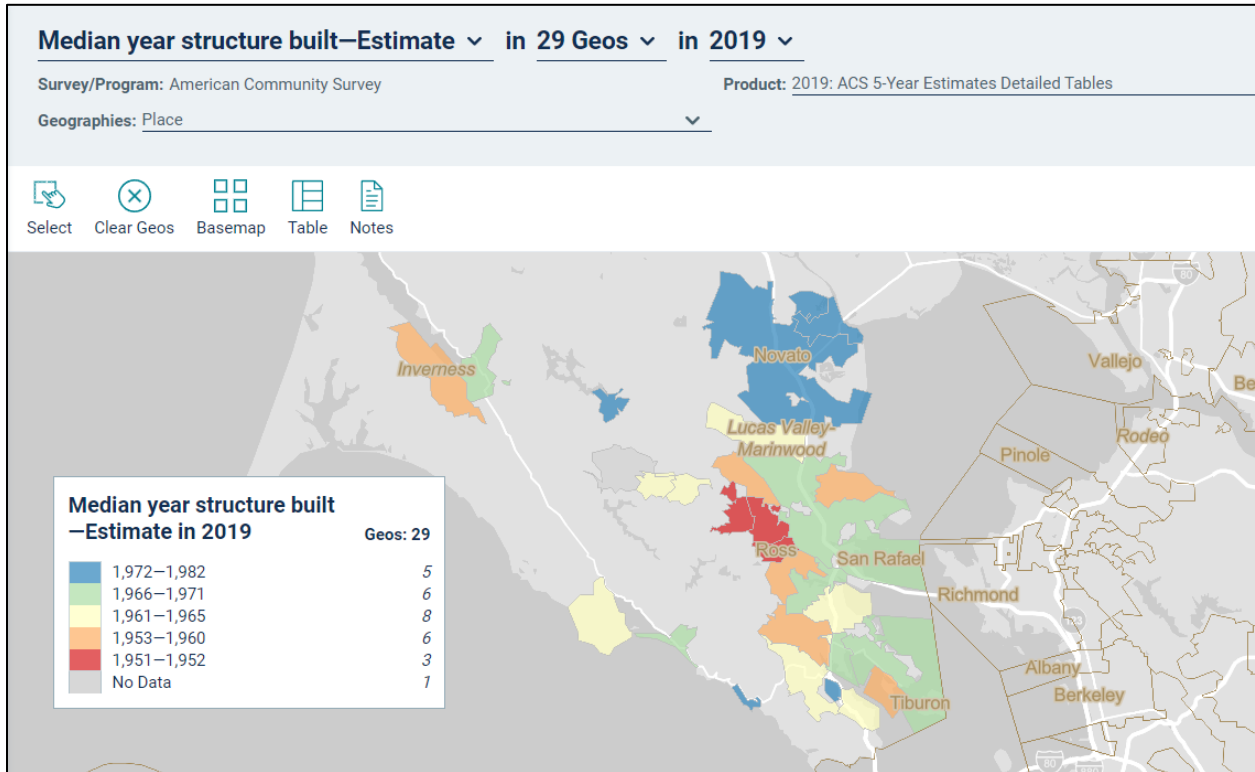
Table C-32: Substandard Housing Conditions –Bay Area and Marin County				
	Bay Area		Marin County	
	Lacking complete kitchen facilities	Lacking complete plumbing facilities	Lacking complete kitchen facilities	Lacking complete plumbing facilities
Owner	0.3%	0.2%	0.2%	0.3%
Renter	2.6%	1.1%	2.4%	0.6%
All Households	1.3%	0.6%	1.0%	0.4%

Source: American Community Survey, 2015-2019 (5-Year Estimates).

Like overcrowding, ACS data may not reflect the reality of substandard housing conditions in the County. Staff has heard comments on substandard conditions relating to lack of landlord upkeep/care like moldy carpets, delay in getting hot water back, especially from the Hispanic/Latino community.

Housing age can also be used as an indicator for substandard housing and rehabilitation needs. As stated above, structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation. In the County, 86 percent of the housing stock was built prior to 1990, including 58 percent built prior to 1970 (**Table C-34**). **Figure C-61** shows median housing age for Marin County cities and Census-designated places (CDPs). Central and Southern Marin, specifically the cities of Ross, Fairfax, and San Anselmo have the oldest housing while Novato, Black Point-Green Point CDP, Nicasio CDP, Muir Beach CDP, and Marin City CDP have the most recently built housing.

Figure C-61: Median Housing Age by Marin County Cities and Census-Designated Places (CDPs)



Source: 2015-2019 ACS (5-Year Estimates).

Local Trends

There are no households in Corte Madera lacking complete plumbing facilities (Table C-33). A slightly higher concentration of households in Corte Madera (1.3 percent) lack complete kitchen facilities compared to Marin County (one percent). Only 0.4 percent of owner-occupied households lack complete kitchen facilities. However, 3.2 percent of renter-occupied households lack complete kitchen facilities, a larger proportion than both the County (2.4 percent) and the Bay Area (2.6 percent).

	Lacking complete kitchen facilities	Lacking complete plumbing facilities
Owner-Occupied Households	0.4%	0.0%
Renter-Occupied Households	3.2%	0.0%
All Households	1.3%	0.0%

Source: American Community Survey, 2015-2019 (5-Year Estimates).

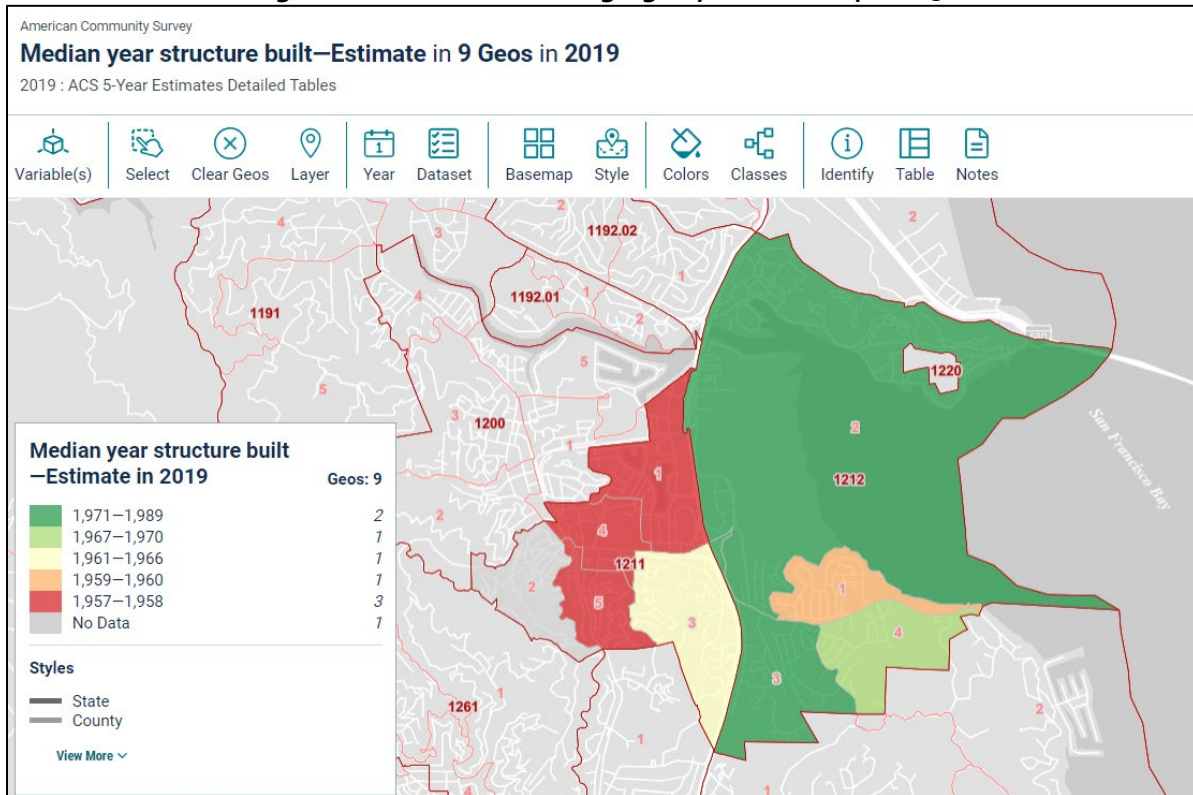
Table C-34 shows housing stock age in the County, Town, and Corte Madera block group. Nearly 66 percent of housing units in the Town were built in 1969 or earlier compared to only 58 percent countywide. As discussed previously, units aged 50 and older are more likely to require major rehabilitation. As shown in Figure C-62, older housing units are most concentrated in block groups on the western side of the Town in tract 1211. As discussed previously, owner-occupied households, including cost burdened owner-occupied households, are more concentrated in this area of the Town. All

units in block group 4, tract 1211 and block group 1, tract 1212 were built prior to 1990. Tract 1212, block groups 2, 3, and 4 have the highest concentration of new housing units built in 1990 or later.

As discussed in Section 2.4 of the Housing Element, due to the high real estate value in Corte Madera, properties are generally well-maintained. According to Town Planning & Building and Code Enforcement staff approximately 5% of the units in Corte Madera need rehabilitation. There are a fewer than 10 structures that need significant rehabilitation and/or are in need of replacement.

Table C-34: Housing Stock Age				
Block Group/Jurisdiction	1969 or Earlier (50+ Years)	1970-1989 (30-50 Years)	1990 or Later (<30 Years)	Total Housing Units
Block Group 1, Tract 1211	81.7%	13.8%	4.5%	515
Block Group 2, Tract 1211	83.0%	12.1%	4.9%	389
Block Group 3, Tract 1211	60.9%	23.6%	15.5%	760
Block Group 4, Tract 1211	78.3%	21.7%	0.0%	512
Block Group 5, Tract 1211	74.6%	8.5%	16.9%	260
Block Group 1, Tract 1212	95.5%	4.5%	0.0%	375
Block Group 2, Tract 1212	31.7%	20.4%	47.9%	1,161
Block Group 3, Tract 1212	35.9%	32.5%	31.7%	758
Block Group 4, Tract 1212	51.7%	10.2%	38.1%	323
Corte Madera	65.9%	19.1%	15.1%	4,132
Marin County	58.0%	28.2%	13.9%	113,084
<i>Source: American Community Survey, 2015-2019 (5-Year Estimates).</i>				

Figure C-62: Median Housing Age by Block Group (2019)



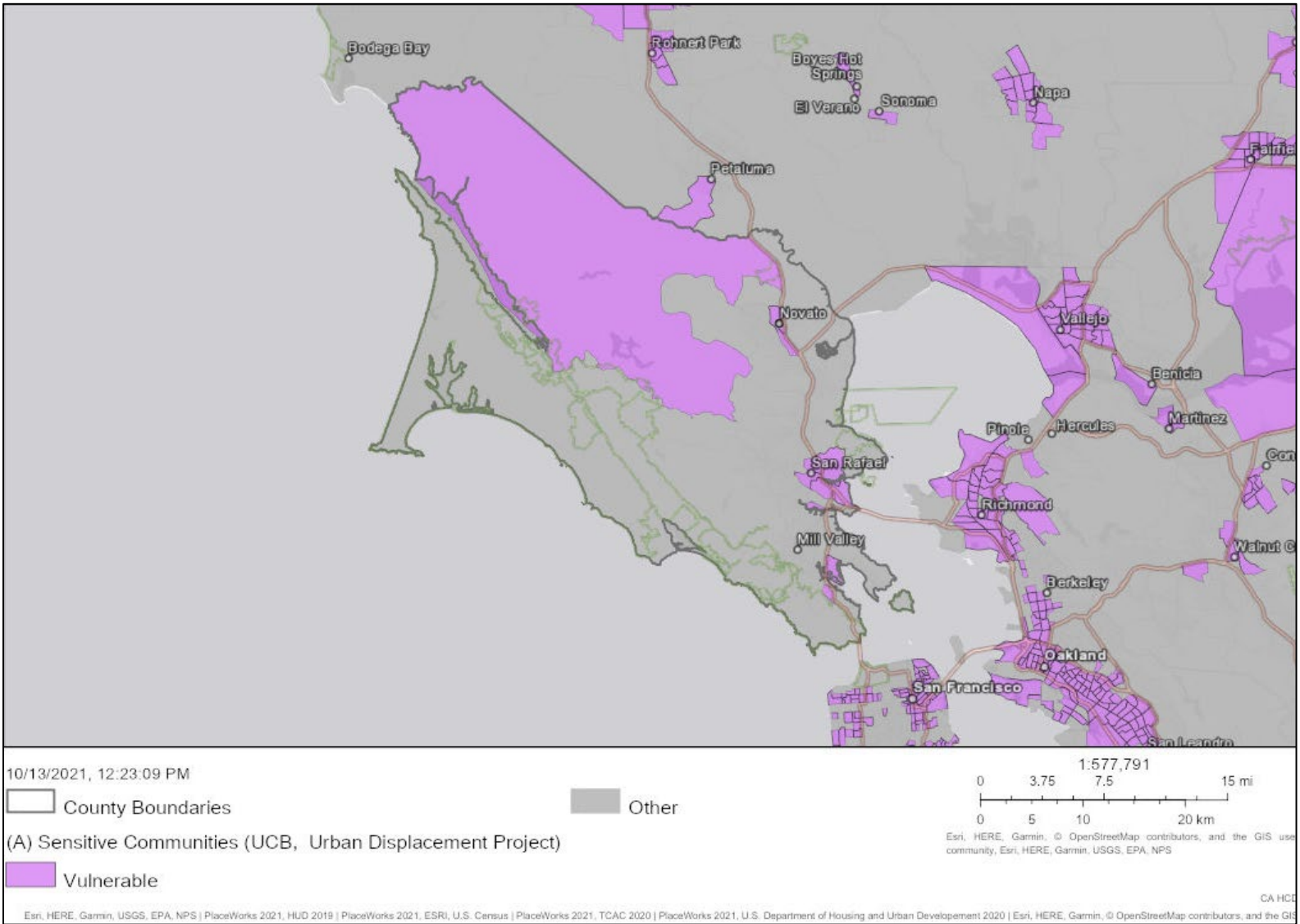
Source: 2015-2019 ACS (5-Year Estimates).

Displacement Risk

Regional Trends

UC Berkley’s Urban Displacement project defines residential displacement as “the process by which a household is forced to move from its residence - or is prevented from moving into a neighborhood that was previously accessible to them because of conditions beyond their control.” As part of this project, the research has identified populations vulnerable to displacement (named “sensitive communities”) in the event of increased redevelopment and drastic shifts in housing cost. They defined vulnerability based on the share of low income residents per tract and other criteria including: share of renters is above 40 percent, share of people of color is more than 50 percent, share of low income households severely rent burdened, and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. Using this methodology, sensitive communities in the Bay Area region were identified in the coastal census tracts of Contra Costa, Alameda, and San Francisco County, specifically in the cities of Vallejo, Richmond, Berkeley, Oakland, and San Francisco (**Figure C-63**). In Marin County, sensitive communities were identified in the cities of Novato and San Rafael, and the unincorporated areas of Marin City, Strawberry, Northern and Central Coastal West Marin and Nicasio in the Valley.

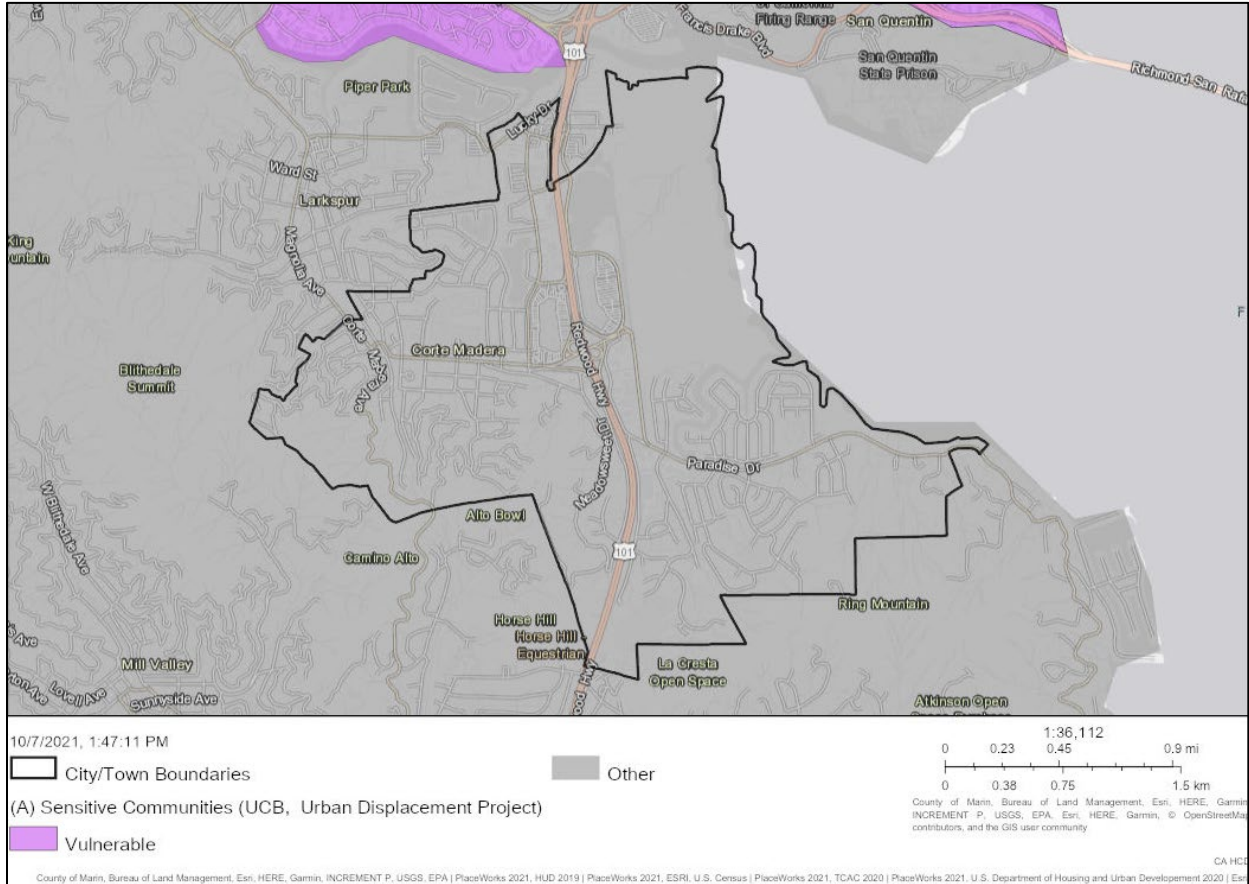
Figure C-63: Regional Sensitive Communities At Risk of Displacement by Tract (2021)



Local Trends

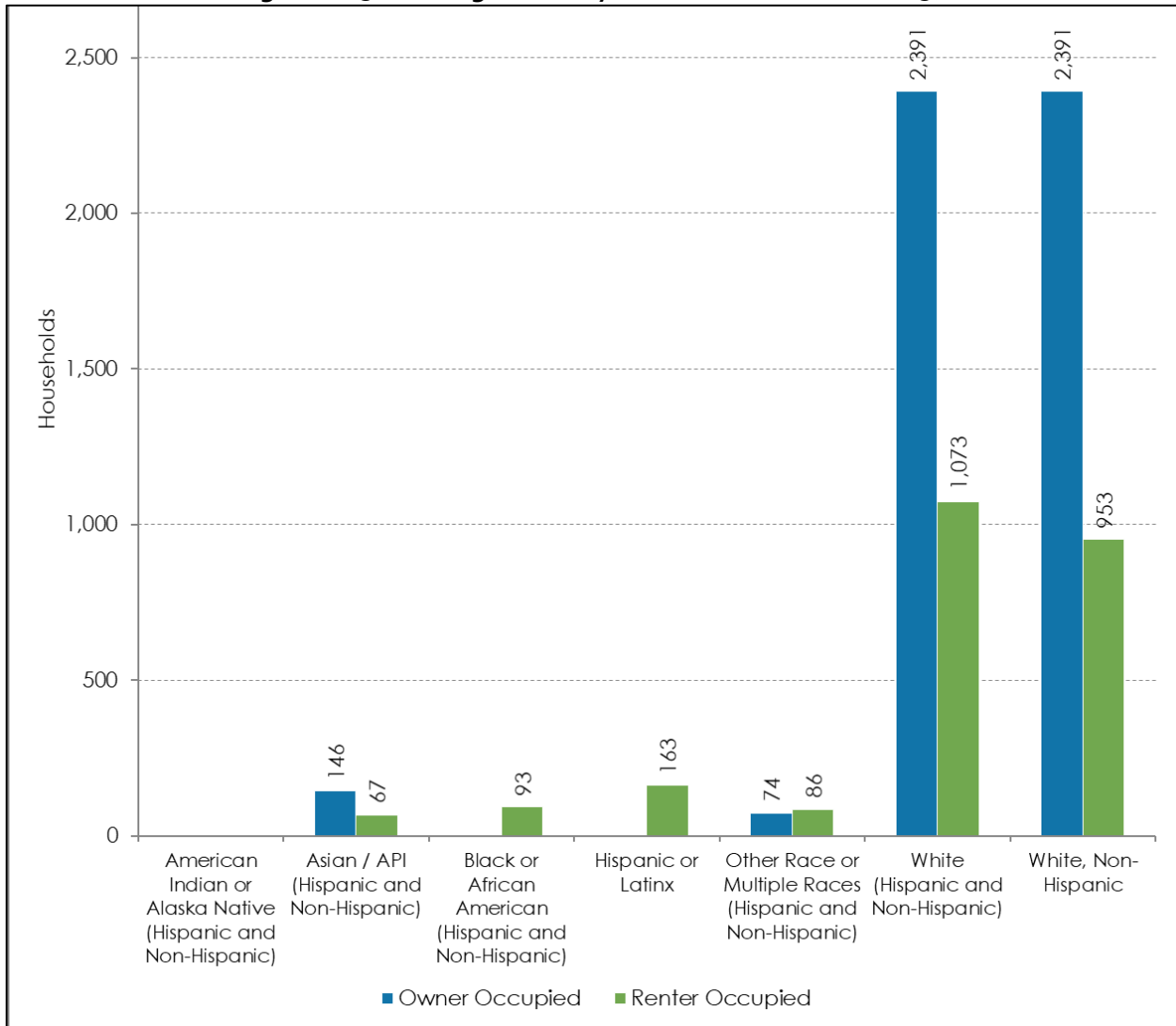
There are no areas in the Town that have been identified as sensitive communities at risk of displacement. The closest sensitive community is located north of the Corte Madera in the City of San Rafael (Figure C-64).

Figure C-64: Sensitive Communities At Risk of Displacement by Tract (2021)



As discussed previously, vulnerability is measured based on several variables including: share of renters exceeding 40 percent, share of people of color exceeding 50 percent, share of low income households severely rent burdened, and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. Corte Madera is a predominately owner-occupied household community (66 percent) with a relatively small non-White population (21.5 percent). However, both the renter population and non-White population has increased over the past decade. Further, as presented in Figure C-65, all Black and Hispanic households are renters.

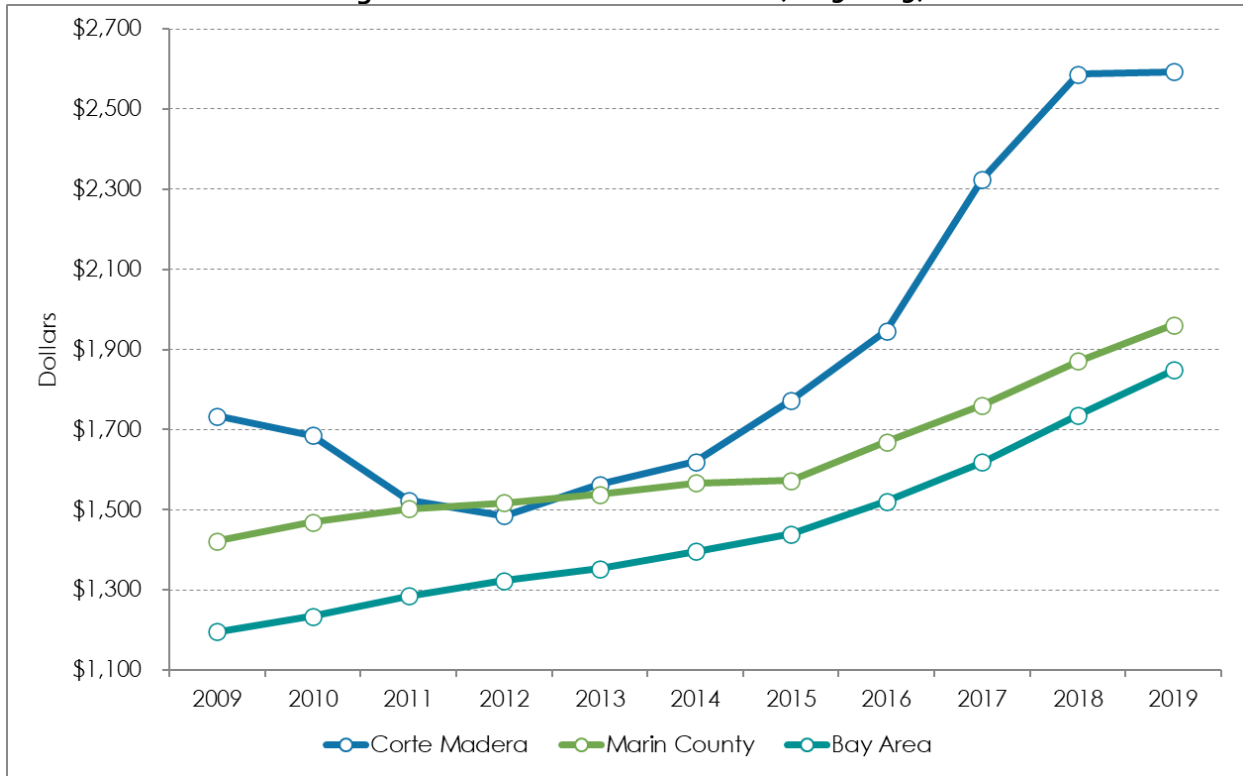
Figure C-65: Housing Tenure by Race of Householder (2019)



Source: ABAG Data Needs Package, 2015-2019 ACS.

Figure C-66 shows the median contract rent in Corte Madera, Marin County, and the Bay Area from 2009 to 2019. Corte Madera has the highest median contract rent prices compared to the County and Bay Area. Over the past ten years, median contract rent has increased 49.5 percent in Corte Madera, and 54.6 percent in the Bay Area, but only 37.9 percent in Marin County. As presented above, increasing rental prices in the Town are more likely to disproportionately affect people of color, specifically Black/African American and Hispanic/Latinx households.

Figure C-66: Median Contract Rent (2009-2019)



Source: ABAG Data Needs Package, 2005-2009 through 2015-2019 ACS.

Homelessness

Regional Trends

As presented in **Table C-35**, according to the County’s Point-in-Time (PIT) Homeless Count and Survey, there were 1,034 persons experiencing homelessness in Marin County in 2019. Most (68.5 percent) persons experiencing homelessness in the County were unsheltered. Another 16.6 percent were living in emergency shelters and 14.9 percent were living in transitional housing. Since 2015, the County’s homeless population has decreased by 21 percent (1,309 persons in 2015). However, in 2015, only 64 percent of the homeless population was unsheltered compared to 68 percent in 2019.

	Persons	Percent
Sheltered – Emergency Shelter	172	16.6%
Sheltered – Transitional Housing	154	14.9%
Unsheltered	708	68.5%
Total	1,034	100.0%

Source: ABAG Housing Data Needs Package, HUD Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019.

Black/African American, Hispanic/Latinx, and American Indian/Alaska Native populations are all overrepresented in the County’s homeless population. Conversely, Asian, White, and Other populations are underrepresented. Black or African American persons are the most overrepresented in the homeless

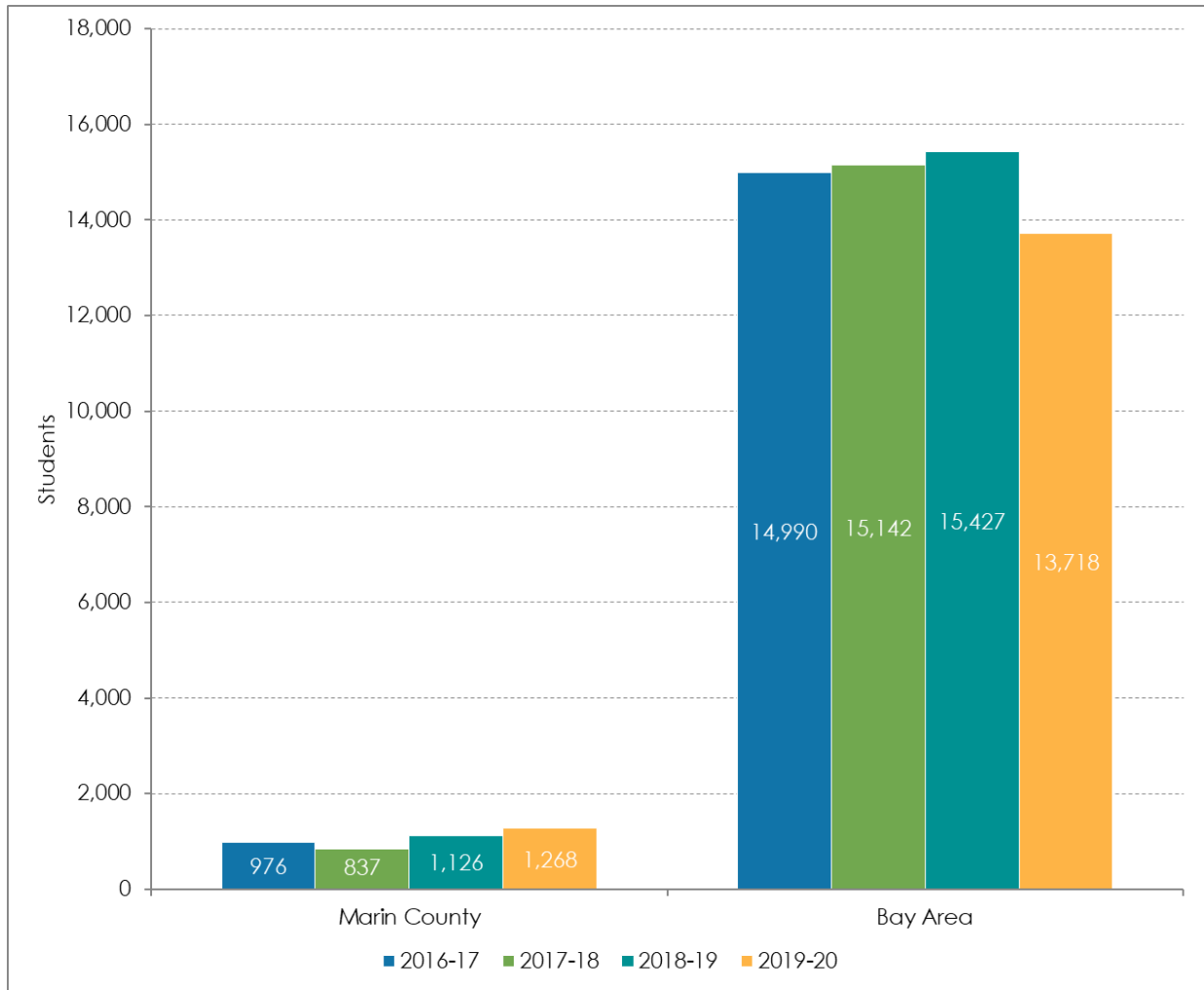
population, accounting for 16.7 percent of the homeless population but only 2.2 percent of the population Countywide. **Table C-36** shows the share of homeless and total populations by race and ethnicity.

	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	3.5%	0.4%
Asian / API (Hispanic and Non-Hispanic)	3.1%	6.1%
Black or African American (Hispanic and Non-Hispanic)	16.7%	2.2%
White (Hispanic and Non-Hispanic)	66.2%	77.8%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	10.5%	13.5%
Hispanic/Latinx	18.8%	15.9%
Non-Hispanic/Latinx	81.2%	84.1%

Source: ABAG Housing Data Needs Package – HUD Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019; 2015-2019 ACS (5-Year Estimates).

The number of students in local public schools experiencing homelessness in the County has also increased in recent years. Since the 2016-17 school year, the number of students experiencing homelessness in Marin County has increased from 976 to 1,268 during the 2019-20 school year, a nearly 30 percent increase. Conversely, the Bay Area as a whole has seen a decrease in students experiencing homelessness during the same time period (**Figure C-67**).

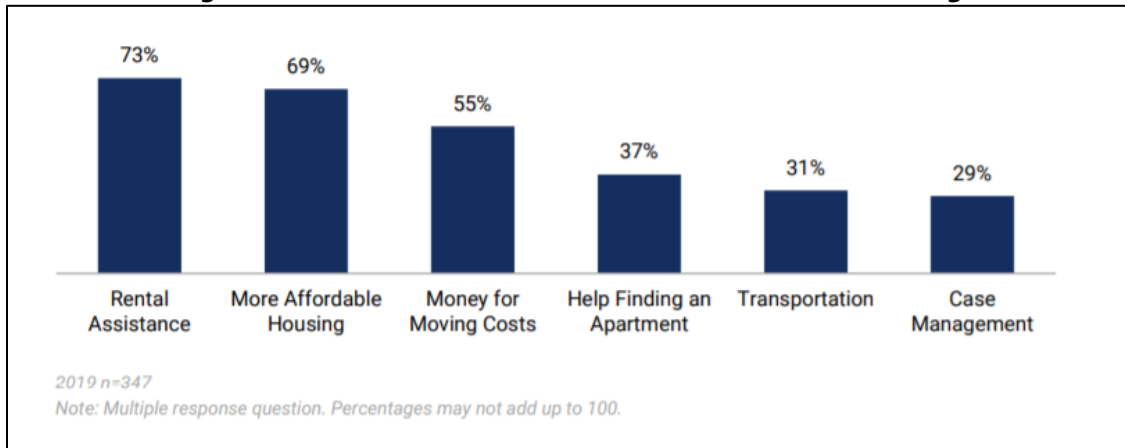
Figure C-67: Students in Local Public Schools Experiencing Homelessness



Source: ABAG Housing Data Needs Package – California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data.

The County’s 2019 Homeless PIT Count and Survey found that nearly half (49 percent) of respondents reported that economic issues, such as rent increases or a lost job, were the primary cause of their homelessness. Other causes include personal relationship issues (36 percent), mental health issues (16 percent), substance use issues (14 percent), and physical health issues (11 percent). The 2019 PIT Count and Survey also showed that 73 percent of homeless respondents reported needing rental assistance (**Figure C-68**). Additional assistance needed includes more affordable housing (69 percent), money for moving costs (55 percent), help finding an apartment (37 percent), transportation (31 percent), and case management (29 percent). The need for rental assistance reflects the high cost of housing in the County. As discussed previously, nearly half (47.7 percent) of renter-occupied households in the Town are cost burdened.

Figure C-68: Assistance Needed to Obtain Permanent Housing



Source: 2019 Marin County Point-in-Time (PIT) Count and Survey Report.

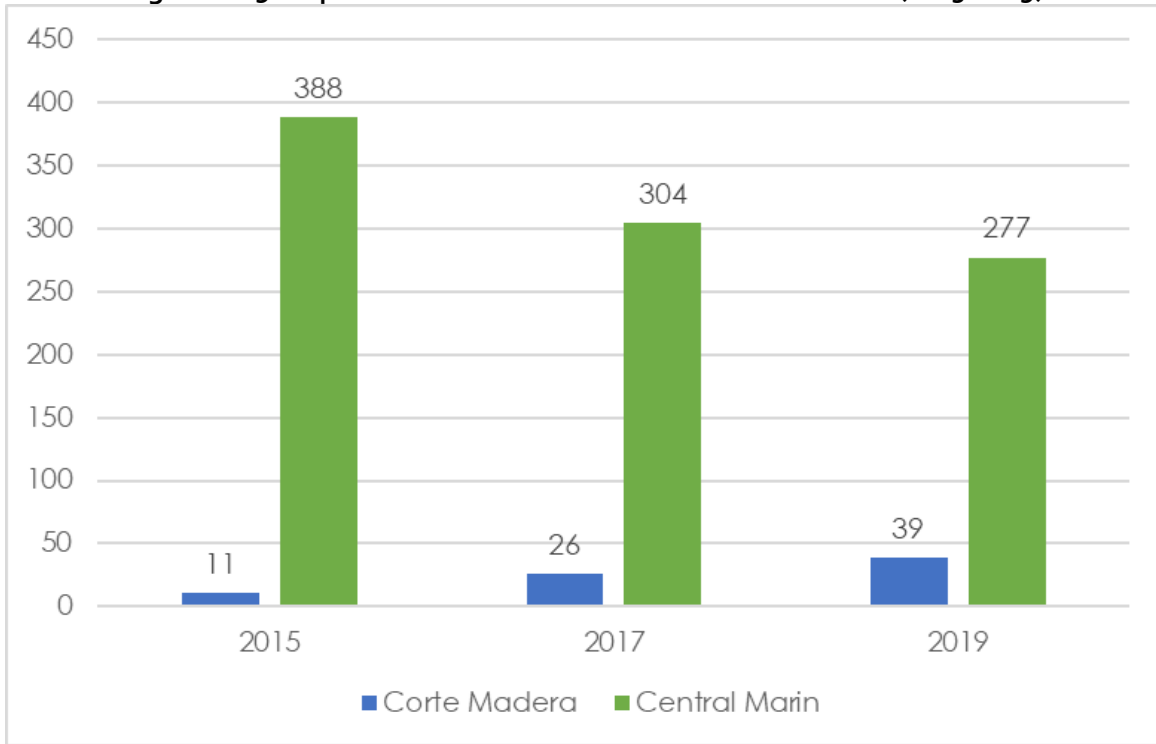
Local Trends

According to the County’s 2019 PIT Count and Survey, there are no sheltered individuals experiencing homelessness in Corte Madera. There are no emergency shelters in Corte Madera. As shown in **Figure C-69**, the Town’s homeless population has increased from 11 persons in 2015 to 39 persons in 2019, an increase of over 250 percent. In comparison, the unsheltered population in Central Marin²⁸ has decreased from 388 individuals to 277 individuals during the same period. The unsheltered homeless population in Corte Madera represented only 2.8 percent of the unsheltered population in Central Marin in 2015, but 14.1 percent in 2019.

The share of homeless individuals in the Town is the same as the County. The homeless population in both Marin County and Corte Madera represents 0.4 percent of the total population, respectively.

²⁸ Includes San Anselmo, San Rafael, Corte Madera, Fairfax, Larkspur, Mill Valley, and unincorporated Central Marin.

Figure C-6g: Population of Unsheltered Homeless Individuals (2015-2019)



Source: 2019 Marin County Point-in-Time (PIT) Count and Survey Report.

6. Local Knowledge

Like many Bay Area towns and cities, Corte Madera's current lack of housing affordability can be traced, in part, to historical land use patterns. Most of the residential area in Corte Madera was zoned for single family homes when the Town was incorporated in 1916, and this land use pattern continued as it grew. According to the Town's 2009 General Plan, 83% of land designated for residential use (single family, multifamily, and mixed use) is zoned for single family housing. Most of the Town's single family homes were added between 1940 and 1970 when vacant land was more plentiful and single family ownership was more attainable for middle class households. Several multifamily apartment buildings were annexed into the Town in the 1970s.

As the housing crisis unfolded in recent decades, State and local efforts have been made to diversify the housing stock and introduce more housing in single family zones. Accessory dwelling units (ADUs) are one way to achieve this objective. The Town has added 54 ADUs since 2007, with two-thirds of these developed since 2020 when new State laws significantly increased the potential for ADUs by prescribing certain development standards and a ministerial approval process. The Town has dedicated significant effort to promoting ADUs, including working with other Marin jurisdictions to create a website that provides information on designing, permitting, building, and renting an ADU. The Housing Element contains programs to further promote ADUs in Corte Madera.

Senate Bill 9 (SB 9), which went into effect on January 1, 2022, also provides potential to densify single family zones by allowing certain lot splits and the development of two housing units on each lot. In the first six months of 2022, the Town received seven applications for lot splits. The Town expects ADU and SB 9 development to greatly increase housing opportunities in single family neighborhoods in years to come, aiding in diversification of established, and predominately white, neighborhoods.

Exclusionary lending and zoning practices, including redlining and restrictive covenants, were once common across the U.S. These practices have resulted in segregated living patterns and racially disparate housing outcomes. Although the Town is not aware of the existence of historical redlining maps for Corte Madera, there are several subdivisions in Corte Madera where restrictive covenants are known to have been used, including Corte Madera Woods on Christmas Tree Hill, Madera Gardens, and subdivisions within the Chapman Park neighborhood.

Restrictive covenants were an effective way to segregate neighborhoods and stabilize the property values of white families. Beginning in 1934, the Federal Housing Authority recommended the inclusion of restrictive covenants in the deeds of homes it insured. Racially restrictive covenants prohibited the purchase, lease, or occupation of a piece of property to a particular group of people, primarily Black and African Americans. Through this practice, government-guaranteed lower-interest loans were then available only to white families, as well as no down payment loans for white veterans. In a landmark 1948 ruling, the Supreme Court deemed all racial restrictive covenants unenforceable, although other forms of housing discrimination continued in the Bay Area and other parts of the US long afterward.²⁹ In 1968, the Fair Housing Act prohibited discrimination in the sale, rental, and financing in housing-related transactions based on race, color, national origin, religion, sex, disability, marital status, and familial status.

Even though the restrictions are now illegal and unenforceable, many continue to remain on property deeds throughout Marin. Any person who has an ownership interest in real property that is subject to racially or otherwise unlawfully restrictive covenants has the right to record a Restrictive Covenant Modification, as outlined in Government Code Section 12956.2. The County of Marin's Restrictive Covenant Project provides Marin residents with a process to identify any illegal or unlawful restrictive covenant and have the language acknowledged in their property deeds. The Project also encourages residents and former residents to share personal stories about the impact of racial covenants in Marin. The Corte Madera subdivisions with restrictive covenants cited above were identified through the Project.

Many people of color have not benefited from the generational transfer of home equity and homes themselves, as some white people have, and rapidly escalating housing costs in recent decades have made it extremely difficult for people of color to get a foothold in the housing market. Anti-development sentiment throughout Marin County has also restricted new housing development, helping maintain patterns of segregation. As a result, Marin is one of the most segregated counties in the Bay Area, with five of the ten most segregated Census tracts in the region.³⁰ Providing more housing and a variety of housing types at different affordability levels will help to diversify the Corte Madera community and result in more balanced and integrated living patterns throughout the Bay Area. It will also bring fresh perspectives, lived experiences, skills, and expertise to Corte Madera, ensuring that the community is well equipped to face future challenges and opportunities.

Over the last 20 years, the Town has been developing more housing options for seniors, the disabled, low-income household, the homeless, and other protected classes. Notable successes include the following:

²⁹ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*, (Liveright, 2017).

³⁰ "Racial Segregation in the San Francisco Bay Area, Part 1," Othering & Belonging Institute, University of California, Berkeley, <https://belonging.berkeley.edu/racial-segregation-san-francisco-bay-area-part-1>

- San Clemente Place, a 79-unit development that provides affordable housing for very low and low-income households.
- Aegis, an assisted living and memory care facility with 118 units.
- Bell Mt. Tam, a 180-unit multifamily development built at 40 units per acre, including 16 deed-restricted units for very low and low-income households.
- The Casa Buena, an 18-unit development that provides permanent supportive housing for formerly homeless individuals.

The Town produced 286 housing units during the current housing element planning period (January 2014-June 2022), four times the RHNA requirement of 72 units. Only 7% of these units were single family homes.

The Town's 6th cycle RHNA strategy continues this trend by expanding the housing stock and variety of housing options. The Housing Element sites inventory (Table 10) identifies capacity for nearly 1,000 housing units. The vast majority of these units are expected to be multifamily units (88%). ADUs are projected to make up at least 10% of the total of new units. The remaining 2% of new units are expected to be single family homes, with several of these new homes to result from SB 9.

Housing Element policies and programs continue to support the development of affordable units and units designed to meet the needs of seniors, the disabled, families (both large families and female-headed households with children), and the homeless. In addition, Housing Element programs are designed to achieve more diversity through such means as inclusionary zoning, affirmative marketing plans, and implementation and promotion of fair housing requirements during sale and resale of affordable housing units and in approving ADUs. Population trends indicate that the Town is becoming more diverse. Between 2000 and 2020, the white, non-Hispanic population in Town has dropped from 87% to 79%. The Town expects this trend to continue and Housing Element policies and programs to accelerate the transformation of Corte Madera into a more diverse community.

As discussed earlier in this document, most of the fair housing complaints in Corte Madera are related to reasonable accommodation. The Town has adopted a Reasonable Accommodate Ordinance which establishes a procedure for making requests for reasonable accommodation in zoning and other land use regulations, policies, practices, and procedures of the Town. The Town also has policies and procedures in place for receiving and referring fair housing complaints. As noted above, the Town could do more to provide information to residents, landlords, and prospective tenants on all fair housing laws. The Housing Element contains programs to provide this information through the Town's communication channels, including the newsletter, website, social media, counter handouts, and tabling at community events.

D. Sites Inventory

AB 686 requires a jurisdiction's site inventory "...shall be used to identify sites throughout the community, consistent with..." its duty to affirmatively further fair housing. The number of units, location and assumed affordability of identified sites throughout the community (i.e., lower, moderate, and above moderate income RHNA) relative to all components of the assessment of fair housing was integrated throughout the discussion in the fair housing assessment section. A summary of the sites inventory analysis and a further breakdown of the RHNA strategy and AFFH variables by Corte Madera neighborhood is included below and shown in **Table C-37** and **Figure C-70**.

Integration and Segregation. Because the Town is comprised of only two tracts, segregation trends related to race/ethnicity, persons with disabilities, familial status, and LMI households, are generally consistent throughout Corte Madera. All block groups in the Town have racial/ethnic minority populations under 40 percent. The eastern side of the Town has a slightly larger population of persons

with disabilities. Both tracts have concentrations of children living in married couple households between 60 and 80 percent, and concentrations of children living in single-parent female-headed below 20 percent. The block group in the northeastern neighborhood of the Town that is considered an LMI area. However, it is important to note that this block group is mostly a reflection of the San Quentin community north of the Town, as there are few Corte Madera households residing in this block group. Of the portion of this block group that is located in Corte Madera, a majority is the Corte Madera Marsh State Marine Park. At the tract-level, neither Corte Madera tract is considered an LMI area. Further, most units in this block group are allocated towards the above moderate income RHNA, ensuring lower income units are not concentrated in an LMI area. The Town's RHNA strategy does not exacerbate existing segregation conditions in Corte Madera.

Access to Opportunities. Tract 1211 is a highest resource area and tract 1212 is a high resource area. All RHNA units of all income-level allocations are high-ranking TCAC opportunity map tracts. Further, a larger proportion of lower and moderate income RHNA units are in the highest resource tract, ensuring LMI households have the highest access to opportunities. All areas of the Town have favorable environmental conditions according to CalEnviroScreen 4.0 percentile scores. Accessibility to high quality education facilities, employment opportunities, and open space is high throughout the Town. The Town's RHNA strategy does not exacerbate existing fair housing conditions related to access to opportunities and encourages housing developments in areas where various opportunities are adequately accessible.

Disproportionate Housing Needs. Both tracts in the Town have proportions of cost burdened renters between 40 and 60 percent. There are no tracts where the percent of overcrowded households exceeds the statewide average and there are no sensitive communities at risk of displacement in the Town. A larger proportion of units allocated towards the above moderate income RHNA are in tract 1212 where only 26.9 percent of owners with a mortgage are cost burdened. Conversely, a larger proportion of lower and moderate income are in tract 1211 where 51.8 percent of owners with a mortgage are cost burdened. Corte Madera is characterized by highest and high resource tracts with low to moderate levels of disproportionate housing needs (cost burden, overcrowding, substandard housing conditions, displacement risk, and homelessness). RHNA sites in Corte Madera do not exacerbate existing fair housing conditions and ensure future households have adequate access to a variety of opportunities.

~~1. Southwest Neighborhood~~

~~The Southwest area is part of tract 1211 and contains one site (Site 1) with a capacity for ten units (three moderate income and seven above moderate income). This neighborhood is considered a highest resource area and is not categorized as an LMI area where more than 50 percent of households are low or moderate income. This neighborhood is also characterized by a small population of persons with disabilities. This site is located in a block group with the largest racial/ethnic minority population; however, the White population still makes up the majority. There are no overcrowded households in this neighborhood. While this area of the Town does have a higher concentration of cost burdened owners compared to the eastern side, additional housing in this neighborhood, specifically moderate income units, will increase housing options for new and existing residents.~~

1. Northwest Neighborhood

Both the northwest and northeast neighborhoods have the highest concentrations of RHNA units. A total of ~~421~~ 432 units, including ~~173~~ 184 lower income units, 65 moderate income units, and 183 above moderate income units, are allocated in the northwest neighborhood. Tract 1211 also encompasses this section of the Town. Tract 1211 is a highest resource area with no overcrowded households, where 45.8 percent of renters and 51.8 percent of owners are cost burdened. The northwest neighborhood is characterized by a small racial/ethnic minority population (17.9 percent) and small LMI household

population (18.5 percent). While cost burden amongst owner-occupied households is more prevalent in this tract, the Town's RHNA strategy places a variety of unit types at various income levels in this section of the Town, ensuring the needs of existing and future residents are met. It is important to note that this neighborhood has a larger proportion of elderly housing units that may be in need of rehabilitation. The Town's RHNA strategy ensures that new housing units of all income levels, including ~~173-184~~ lower income units, are located in this neighborhood where opportunities are adequately accessible and disproportionate housing needs are minimal.

2. Northeast Neighborhood

The northeast neighborhood contains 403 RHNA units, most of which (290 units) are allocated towards the above moderate income RHNA. There are also 95 lower income units and 18 moderate income units allocated in this neighborhood. Tract 1212 encompasses the northeastern neighborhood and is categorized as a high resource tract where 3.5 percent of households are overcrowded, 55.5 percent of renters are cost burdened, and 26.9 percent of owners are cost burdened. The northeast neighborhood is located in a block group that is considered an LMI area, as 59.4 percent of households residing in this block group are low or moderate income. As mentioned previously, at the tract-level, neither Corte Madera tract is considered an LMI area. The Town's RHNA strategy places a variety of units at different income levels in this neighborhood. Increasing above moderate income units in this block group will promote mixed income communities and provide a variety of housing types in the area. The mix of housing types allocated in this neighborhood also ensures lower income units are not concentrated in an LMI area. The Town's RHNA strategy does not disproportionately expose lower or moderate income units to fair housing issues or exacerbate existing fair housing conditions.

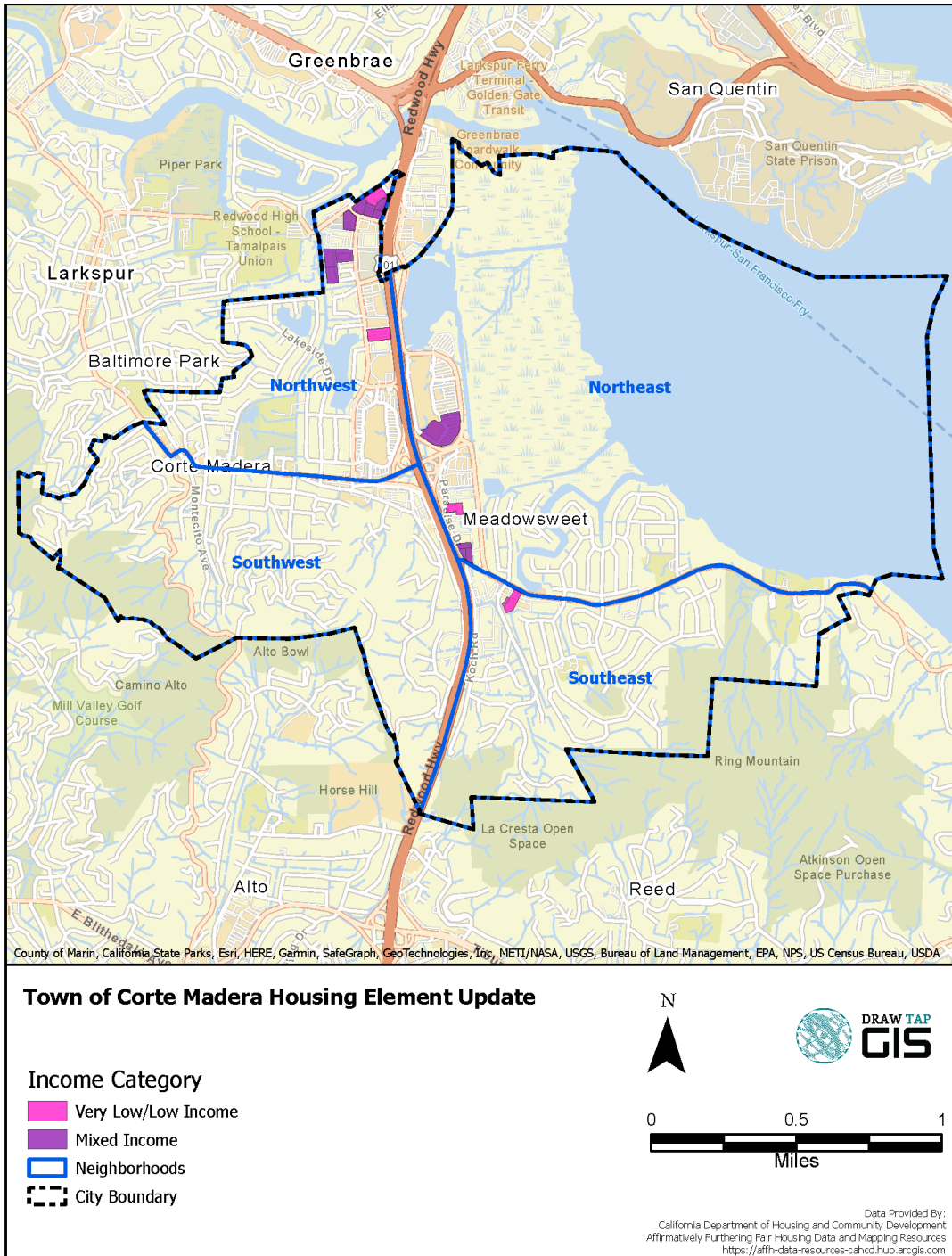
3. Southeast Neighborhood

There is only one site (Site 9) located in the southeast neighborhood of Corte Madera. A total of ~~39-33~~ lower income units are allocated to Site 9. Like the remainder of the Town, this neighborhood is characterized by high TCAC opportunity scores and small racial/ethnic minority and LMI household populations. The eastern side of the Town has a larger population of cost burdened renters (55.5 percent), but smaller population of cost burdened owners (26.9 percent) compared to the western side of the Town. While this site includes only lower income units, the Town's RHNA strategy does not concentrate lower income units in this area of the Town alone (~~173-184~~ lower income units in the northwest neighborhood and 95 lower income units in the northeast neighborhood). Further, like Corte Madera in its entirety, access to opportunities is high and rates of disproportionate housing needs are low in this neighborhood, ensuring lower income units are not exposed to adverse fair housing conditions in excess. Lower income units in this neighborhood will also promote additional housing opportunities for existing cost burdened renters. The Town's RHNA strategy does not exacerbate existing fair housing conditions in this neighborhood.

Table C-37: Distribution of RHNA Sites by AFFH Variables and Neighborhoods

Site #/ Tract	# of HHs in Tract	Total Capacity (Units)	Income Distribution			TCAC Opp. Category	% Non- White	% LMI Pop.	% Over- crowded	Renter Cost Burden	Owner Cost Burden
			Lower	Moderate	Above Moderate						
Southwest Neighborhood (Site 1)											
1211	2,234	10	0	2	8	Highest	38.1%	41.1%	0.0%	45.8%	51.8%
Northwest Neighborhood (Sites 2, 3, 4, 5, 10, and 11)											
Site 2		6374	6374	0	0						
Site 3		105	52	53	0						
Site 4		120	18	6	96						
Site 5		25	25	0	0						
Site 10		53	7	3	43						
Site 11		55	8	3	44						
1211	2,234	43224	473184	65	183	Highest	17.9%	18.5%	0.0%	45.8%	51.8%
Northeast Neighborhood (Sites 6, 7, and 8)											
Site 6		300	45	15	240						
Site 7		41	41	0	0						
Site 8		62	9	3	50						
1212	2,472	403	95	18	290	High	34.9%	59.4%	3.5%	55.5%	26.9%
Southeast Neighborhood (Site 9)											
1212	2,472	3933	3933	0	0	High	22.8%	25.9%	3.5%	55.5%	26.9%

Figure C-70: Sites Inventory and Corte Madera Neighborhoods



E. Contributing Factors

1. Lack of Fair Housing Testing, Education, and Outreach

The Town lacks information on fair housing law and discrimination complaint filing procedures on the Town website. Current outreach practices may not provide sufficient information related to fair housing, including federal and state fair housing law, and affordable housing opportunities. Cost burdened renters throughout the Town and cost burdened owners concentrated in tract 1211 may be unaware of affordable housing opportunities. Approximately 78 percent of discrimination complaints filed through FHANC and 57 percent filed through HUD were related to disability status. The Town lacks sufficient education and outreach related to reasonable accommodations and ADA laws based on the proportion of complaints related to disability status. Further, while fair housing testing was conducted in the County, fair housing tests in Corte Madera may be insufficient for monitoring housing discrimination.

Contributing Factors

- Lack of fair housing testing/monitoring
- Lack of targeted outreach

2. Substandard Housing Conditions

While the Town does not have a large proportion of households lacking complete kitchen or plumbing facilities, approximately 85 percent of housing units are aged 30 years or older, including 65.9 percent aged 50 years or older, and may require minor or major rehabilitation. Aging housing units are most concentrated in the northwestern corner of the Town. A larger proportion of lower and moderate income RHNA units are allocated in this section of the Town.

As discussed in Section 2.4 of the Housing Element, due to the high real estate value in Corte Madera, properties are generally well-maintained. According to Town Planning & Building and Code Enforcement, staff approximately 5% of the units in Corte Madera need rehabilitation. There are fewer than 10 structures that need significant rehabilitation and/or are in need of replacement.

Contributing Factors

- Age of housing stock
- Cost of repairs or rehabilitation

3. Disparities in Homeownership Rates and Potential Discrimination in Home Sales Market

Asian, Black, and Hispanic residents appear to be slightly underrepresented in the home loan application pool; however, the race or ethnicity of nearly a quarter of loan applicants is unknown. The Hispanic/Latinx population was denied home loans at the highest rate (19 percent), significantly high than the White population (13.3 percent). Asian applicants were also denied at a rate exceeding the White denial rate (14.3 percent). The Hispanic/Latino and Asian populations make up the second and third largest racial/ethnic populations in the Town following the White population. There are no Black/African American or Hispanic/Latino owner-occupied households in the Town. Hispanic and Asian owner-occupied households specifically experience cost burden exceeding the town-wide average.

Contributing Factors

- Lack of fair housing testing/monitoring
- Availability of affordable housing

4. Community Opposition to Affordable Housing

According to the 2020 County Analysis of Impediments to Fair Housing Choice, community opposition to housing development remains the number one barrier to housing development in the County. The AI cites the following reasons for community resistance to development: concerns about traffic congestion, a desire for the preservation of open spaces, loss of local control, and the impact on schools. According to the 2020 AI, opposition to new housing developments can arise in all neighborhoods of the County, but it is especially the case in majority White neighborhoods. As discussed previously, Corte Madera is characterized by a non-Hispanic White population of 78.5 percent, higher than the 71.2 percent countywide.

Contributing Factors

- Availability of affordable housing in all areas of the Town, including those where rents and sale prices have become exclusive
- Community concern about housing densities, water availability, and school capacity