

Housing Element
for the
Town of Corte Madera
2023-2031

HCD Review Draft
August 23, 2022

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Notes:

1. The Affirmatively Furthering Fair Housing analysis provided in Appendix C was prepared by Veronica Tam & Associates with funding provided to the County of Marin through a Regional Early Action Planning grant from the California Department of Housing and Community Development.
2. This draft Housing Element presumes adoption of rezonings of the housing opportunity sites and at times uses the past tense to describe actions that have yet to be taken. This construction is meant only to simplify the editing process associated with the final document, not to presume an outcome before it happens. The document will be revised, as necessary, to reflect future decisions related to Housing Opportunity Sites and adoption of new zoning districts when such actions are taken (planned for December 2022 and January 2023).

1.0 INTRODUCTION

1.1 OVERVIEW

California's housing and planning laws require every town, city, and county to have a General Plan with at least seven elements, including a Housing Element. The General Plan provides the long-term vision for the community and guides development in Corte Madera. The General Plan is a long-range planning document that describes goals, policies and programs to guide decision-making in land use and other important areas of local government. Unlike the other mandatory General Plan elements, the Housing Element is required to be updated every eight years and is subject to detailed statutory requirements and mandatory review by a State agency — HCD (California Department of Housing and Community Development). According to State law, the Housing Element must:



Tam Ridge Residences

- Provide goals, policies, quantified objectives, and scheduled programs to preserve, improve and develop housing.
- Identify and analyze existing and projected housing needs for all economic segments of the community.
- Identify “adequate sites” that are zoned and likely to be developed within the 8-year housing cycle to meet the local government’s fair share of regional housing needs at all income levels.
- Affirmatively further fair housing by promoting more diverse and racially integrated housing opportunities and by including meaningful actions to achieve such goals.
- Be reviewed by the State Department of Housing and Community Development (HCD) to determine whether or not the element complies with state law.
- Be internally consistent with other parts of the General Plan.

This document is an update of the Town’s State-certified Housing Element that was adopted in May 2015 and addresses the 6th cycle Housing Element planning period of 2023 - 2031.

1.2 HOUSING IN CORTE MADERA

The Town of Corte Madera is located in Marin County, approximately eight miles north of the Golden Gate Bridge. Incorporated in 1916, the Town of Corte Madera encompasses approximately 4.5 square miles in total. However, 1.25 square miles of this area is submerged under bay waters and 0.67 square mile is protected marshland, leaving a net land area of 2.55 square miles. Parks, open space, and flood control areas comprise 0.38

square mile of this net land area. Highway 101, the main freeway connecting San Francisco with the Marin communities and Sonoma County, bisects Corte Madera. The Town's most significant growth period was from 1940 to 1970 when the community's population increased from 1,098 to 8,464. The Town currently has a population of 10,029 according to the California Department of Finance.

Housing affordability in Marin County and in the Bay Area has become an increasingly important issue. Corte Madera's housing conditions are reflective of many area-wide and even nation-wide trends. Over the past several decades, housing costs have skyrocketed out of proportion to many people's ability to pay, with increasing construction and land costs contributing to the rise in housing prices. In the Bay Area, the high demand for housing pushes prices even higher. This mismatch in household incomes and housing costs has several implications: it becomes more difficult for employers to recruit and retain employees; new residents are pushed farther away from job centers where home prices are less expensive, leading to long traveling distances to work, higher greenhouse gas emissions from vehicles, and increasingly clogged highways; and many young families, longtime residents, their children, and other community members without high incomes relocate because they can no longer afford to live in the community.

Historical lending and zoning practices, including redlining and exclusionary covenants, have resulted in segregated living patterns in Marin and racially disparate housing outcomes. 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 more 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.¹ 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.

1.3 THE 2009 GENERAL PLAN

State law requires a community's General Plan to be internally consistent. This means that the policies of one element are not legally superior to the policies of another. Every element of the General Plan must be consistent with all other elements. The 2023-2031 Housing Element has been drafted to be consistent with the rest of the General Plan, and relevant elements of the General Plan have been updated along with this Housing Element to ensure

¹ "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>

such consistency. When any Element of the General Plan is amended in the future, the Housing Element will be reviewed and amended, as necessary, to ensure consistency.

In 2011, the Governor signed Senate Bill (SB) 244 which requires local governments to make determinations regarding “disadvantaged unincorporated communities,” defined as a community with an annual median income that is less than 80 percent of the statewide annual median household income. The Town has determined that there are no unincorporated island, fringe, or legacy communities, as defined in the legislation, inside or near its boundaries.

1.4 HOUSING ELEMENT LAW

State law establishes requirements for all portions of the General Plan. However, for the Housing Element, the State requirements tend to be more specific and extensive than for other elements. The purpose of a housing element is described in Government Code §65583.

“The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, mobile homes, and emergency shelters, and shall make adequate provision for the existing and projected needs of all economic segments of the community.”

While jurisdictions must review and revise all elements of their General Plan on a regular basis to ensure that they remain up to date (approximately every 20 years), State law requires that Housing Elements be reviewed and updated every eight years. The process of updating Housing Elements is to be initiated by the State through the ‘regional housing needs’ process, described below.

State law is also quite specific in terms of what the Housing Element must contain, including:

- a. “An assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs;”
- b. “A statement of the community’s goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing;” and,
- c. “A program, which sets forth a schedule of actions...to implement the policies and achieve the goals and objectives.”

Furthermore, the Housing Element must:

- (1) Identify adequate sites with appropriate zoning densities and infrastructure to meet the community’s share of housing needs,
- (2) Assist in the development of adequate housing to meet housing needs for extremely low, very low, low, and moderate-income households,

- (3) Address and, where appropriate and legally possible, remove governmental and nongovernmental constraints to housing development,
- (4) Conserve and improve the condition of the existing affordable housing stock,
- (5) Promote and affirmatively further fair housing opportunities throughout the community for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act,
- (6) Preserve assisted housing developments for lower income households,
- (7) Incentivize and promote the creation of accessory dwelling units that can be offered at affordable rent, and
- (8) Include a diligent effort by the local government to achieve public participation by all economic segments of the community in the development of the housing element.

State law requires that every updated Housing Element be submitted to the State of California's Department of Housing and Community Development (HCD) to ensure compliance with the State's minimum requirements. This 'certification' process is unique among the General Plan elements.

Housing Elements are submitted twice to HCD for review and comment: once during the development of the Housing Element (in draft form), and again after adoption of the Housing Element by the local jurisdiction. The first review period requires a maximum 90 days and must take place prior to adoption by the Corte Madera Town Council. During the first review, HCD will provide comments to the Town regarding compliance of the draft Element with State law requirements and HCD guidelines. Modifications to the draft Housing Element in response to these comments may be necessary. The Town Council must consider HCD's comments prior to adoption of the Housing Element as part of the General Plan. The second review requires a maximum 60 days and takes place after adoption. It is after the second review that written findings regarding compliance are submitted to the local jurisdiction.

REGIONAL HOUSING NEEDS DETERMINATION (RHND)

For the eight-year time frame covered by this Housing Element Update, HCD has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.² This calculation, known as the

² HCD divides the RHND into the following four income categories:

Very Low-income: 0-50% of Area Median Income

Low-income: 50-80% of Area Median Income

Moderate-income: 80-120% of Area Median Income

Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region’s existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance to move the regions closer to healthy housing markets. To this end, adjustments focus on the region’s vacancy rate, level of overcrowding, and the share of cost-burdened households and seek to bring the region more in line with comparable ones.³ These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

REGIONAL HOUSING NEEDS ALLOCATION (RHNA)

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction’s housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. For more information on the RHNA process this cycle, see ABAG’s website: <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>

In January 2021, ABAG adopted a Draft RHNA Methodology, and in December 2021, the ABAG Executive Board adopted the [Final Regional Housing Needs Allocation \(RHNA\) Plan: San Francisco Bay Area, 2023-2031](#). For Corte Madera, the RHNA for this cycle is 725 units, approximately ten times the last cycle allocation of 72 units. The allocation that Corte Madera received from the Final RHNA Methodology, broken down by income category, is shown in Table 1. The Town estimates the projected need for units affordable to extremely low-income households to be 50% of the very low income need, or 107 units.

Table 1: Regional Housing Needs Allocation, June 30, 2022, to December 31, 2030

Income Category	Corte Madera Units	Marin County Units	Bay Area Units	Corte Madera Percent	Marin County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	213	4,171	114,442	29.4%	29.0%	25.9%

Above Moderate-income: 120% or more of Area Median Income

³ For more information on HCD’s RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: [https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920\(r\).pdf](https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf)

Income Category	Corte Madera Units	Marin County Units	Bay Area Units	Corte Madera Percent	Marin County Percent	Bay Area Percent
Low Income (50%-80% of AMI)	123	2,400	65,892	17.0%	16.7%	14.9%
Moderate Income (80%-120% of AMI)	108	2,182	72,712	14.9%	15.1%	16.5%
Above Moderate Income (>120% of AMI)	281	5,652	188,130	38.8%	39.2%	42.6%
Total	725	14,405	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments

The Town may receive credit toward the RHNA for new units built, under construction or approved since July 1, 2022.

1.5 SOURCE OF HOUSING DATA

The main sources of housing and demographic data used to prepare the Housing Element were the U.S. Census and the 2019 American Community Survey (five-year estimates). The Census remains the most comprehensive and widely accepted source of information on demographic characteristics, and provides consistency with other regional, State, and federal housing plans. The American Community Survey (ACS) is an ongoing statistical survey that samples a small percentage of the population every year. The ACS survey can have wide margins of error, especially for small communities, but the survey collects information that is not covered by the decennial Census. All ACS figures reported in this Housing Element should be regarded as estimates.

Additional data sources included:

- Population, household and housing units housing counts from the California State Department of Finance;
- Jobs data from the U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics files (2002-2018);
- Unemployment rates data from the California Employment Development Department;
- Household income and affordability data from the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD utilizing 2017 American Community Survey 5-year estimates; and
- Home value data from Zillow.

The housing needs analysis presented in Chapter 2 was prepared by the Association of Bay Area Governments/Metropolitan Transportation Commission staff and Baird + Driskell Community Planning.

1.6 PREPARATION OF THE HOUSING ELEMENT

The Housing Element must identify the Town's efforts to achieve a diverse community to generate input from all members of the community, including low-income persons and their representatives. This means that input should be sought, received, and considered before the draft Housing Element is completed. Requirements for public participation are described in Section 65583(c)(9) of the Government Code, which states that the local government must make "a diligent effort...to achieve public participation of all economic segments in the development of the housing element...and describe this effort."

A dedicated housing webpage was created at the onset of the project, which was launched in September 2021 (cortemaderahousing.org). The site was used throughout the update process to provide background information and resources, inform community members about workshops and meetings, solicit community input through online surveys and feedback forms, and provide access to draft documents, fact sheets, Q&A documents, meeting summaries, presentations, and meeting video recordings. The website was enabled with Google Translate to provide multilingual translation for all users. In addition, presentations, Q&A documents, and feedback forms were translated into Spanish to facilitate access for the Hispanic and Latinx community, which represents the largest group of people who speak limited or no English in Corte Madera and Marin County.

The Town's outreach began on September 29, 2021, with a town-wide mailer, produced in English and Spanish, delivered to every residence and business in Corte Madera announcing a series of workshops and encouraging community members to visit the website for further information.

Staff used a variety of methods to advertise the housing workshops, including:

- Mailing a two-sided postcard to every residence and business in Corte Madera;
- Hanging banners at three locations in Town ten days in advance of each workshop;
- Promoting the workshops on the readerboard in front of the community center;
- Publishing articles in the Town's weekly newsletter, which has a circulation of over 6,700 (subscribers include a significant percentage of the Town's approximate 10,200 population as well as interested citizens from nearby communities) and an open rate of 45-48%;
- Publishing articles in the school district's weekly newsletters;
- Promoting the workshops through Nextdoor posts, Facebook posts & Newsflash; and
- Sending emails to the interested parties list and community-based organizations (approximately 130 individuals).

The Town held seven public workshops, including a six-part Housing Element Workshop series, from October 2021 to March 2022. One of the primary goals of the workshop series

was to engage the community in a conversation that focused on identifying varying housing-related policy considerations and issues, and methodically developing Corte Madera's vision and planning framework for addressing regional and local housing needs and meeting the State-mandated RHNA. Most importantly, the workshop series and the public engagement efforts were designed to seek input from the Corte Madera community and create a regular forum to share ideas, raise questions and concerns, and provide feedback on the Town's housing goals, policies, and programs and selection of housing opportunity sites. Input provided by the community helped identify key issues and strategic directions to pursue in the Housing Element update.

Specific purposes of the community workshop were as follows:

Community Workshop #1 – Introduction to the Housing Element. Workshop #1 provided an overview of the workshop series and its goals, provided background information on the components of a Housing Element, and gathered questions and comments from participants about housing concerns, goals, and characteristics.

Community Workshop #2 – Corte Madera Housing: Existing Conditions, Opportunities and Constraints. Workshop #2 provided an overview of existing housing conditions in Corte Madera and gathered insight from a panel comprised of a local market-rate housing developer, an affordable housing developer, and representatives from the local school district, water district, and chamber of commerce.

Community Workshop #3 – Potential Housing Development Sites in Corte Madera. Workshop #3 kicked off discussion of potential housing opportunity sites and gathered information on how suitable each site was for new housing.

Community Workshop #4 – Planning for 700+ Homes Part I. Workshop #4 provided information on the Regional Housing Needs Allocation (RHNA), housing element law and HCD guidelines for site selection, and strategies to meet RHNA. Workshop participants discussed the sites presented in Workshop #3 and provided input on potential residential density ranges.

Community Workshop #5 – Planning for 700+ Homes Part II. Workshop #5 gathered additional feedback on the proposed housing opportunity sites and residential densities and addressed issues raised by community members at prior workshop densities, including traffic, sea level rise, and water availability.

Town Council & Planning Commission Joint Meeting. A joint workshop was held with the Corte Madera Town Council and Planning Commission as an opportunity for Councilmembers and Commissioners to provide comments, raise concerns, and/or express support for staff's recommended strategy to meet the Town's RHNA requirement for 725 housing units as part of the Housing Element Update.

Community Workshop #6 – Next Steps: CEQA, Programs & Policies, Safety Element. Workshop #6 provided an overview of the CEQA process, housing element programs and policies, and the required update of the Safety Element.

In addition to the workshop series, staff held several interactive pop-up events prior to the release of the draft element. In a diligent effort to maximize community participation, pop-ups were held during the day and evenings; weekdays, weekends, and holidays; and at

various community gathering places such as shopping centers, parks, and recreational events. Town staff held nine pop-up events in the community as further described below.

- Farmer's Market at the Town Center on January 5, 2022;
- Nugget Market on January 28, 2022;
- Farmer's Market at the Town Center on April 27, 2022;
- Nugget Market on April 29, 2022;
- Big Band Dance at the Community Center on May 11, 2022;
- Fourth of July Festival at Town Park on July 4, 2022;
- Movie Night at the Town Park on July 22, 2022;
- Summer Concert at Menke Park on July 24, 2022; and
- Farmer's Market at the Town Center on August 3, 2022.

The July 4th pop-up event was especially successful. Town staff and the consultant team spoke with over 125 people. Approximately 50 people participated in the Housing Element Spin-the-Wheel trivia game for a chance to win a gift certificate to a Corte Madera restaurant. A summary of the various pop-up events is included in Appendix A.

In order to gather additional input from underrepresented members of the community, the Town developed a Housing Needs Feedback Form in both English and Spanish and distributed hard copies at apartment complexes and local businesses. In addition to the outreach channels described above, a map and banner promoting the feedback form were posted at a vacant tenant space at the Town Center. The Town incentivized residents to complete the feedback form through periodic raffle drawings for \$50 gift certificates to Corte Madera restaurants. The Town received 176 completed feedback forms. A summary of the results is included in Appendix A.

The Town mailed a two-sided postcard to every residence and business in Corte Madera in early July announcing the release of the draft Housing Element and updated Safety Element. The postcard included information on how to submit comments on the draft Housing and Safety Elements and listed the upcoming community pop-up events.

Community engagement and outreach materials and documentation are provided in Appendix A. These include the following:

- Mailers (two)
- Flyers
- Banners, including map of banner locations & schedule
- Summary of stakeholder discussions
- Workshop Articles (Workshops #1-6). Articles posted through Town's social media & weekly newsletter
- Workshop Meeting Summaries (Workshops #1-6)
- Community Feedback Form (Spring 2022) – English & Spanish
- Town Center – Housing Opportunity Sites Map & Banner
- Summary of feedback form results
- Housing website analytics (including website analytics of the 30-day public review period)
- Pop-up Event @ Town Center (January 5, 2022)
- Pop-up Event @ Nugget Market (January 28, 2022)
- Summary of the July Fourth pop-up event @ Town Park

- Summary of the pop-up events held in the spring & summer
- Opinion article in the local newspaper on Corte Madera's community outreach efforts
- Articles in the local newspaper published during the 30-day comment period (two)

Each workshop was attended by approximately 25-40 people. All economic segments were represented. On average, approximately 3% of the participants were from extremely low-income households, 9% were very low income, 9% were low income, 15% were moderate income, and 65% were above moderate income.⁴ On average 93% of participants identified as white and 13% identified as some other race or ethnicity (a respondent could choose multiple categories).

Finally, the Town conducted four focus groups with community members, which included a focus group meeting at the San Clemente Place apartments – a 100% affordable housing development in Corte Madera. In addition, three stakeholder interviews were conducted with organizations that serve underrepresented populations, including Fair Housing Advocates of Northern California, Legal Aid, and Canal Alliance. Town staff also provided presentations on the Housing Element to the Marin Sunrise Rotary Club and Corte Madera Women's Club, where additional feedback was received.

Items identified in the community outreach effort that are addressed in the updated Housing Element through housing opportunity site selection and modified or new policies and/or programs are identified below. Items #10-17 were recommended by Fair Housing Advocates of Northern California, Legal Aid, and Canal Alliance.

1. Utilize commercial sites that can accommodate mixed use housing at higher residential densities. *Policy H-2.9 Mixed-Use Housing; Program H-2.9.a Mixed-Use Zone; Program H-2.9.b Mixed Use Development; selection of housing opportunity Sites 1-11.*
2. Look at underutilized sites with aging and/or functionally obsolete buildings for potential affordable housing sites. *Selection of housing opportunity Sites 1-11 and 30.*
3. Locate housing sites near public transportation and services. *Selection of housing opportunity Sites 1-11 and 30.*
4. Advance sustainability goals, e.g., encourage housing within walking distance of transit and major destinations, promote home offices and live-work spaces, and require green building standards and EV charging in new development. *Policy H-2.9 Mixed-Use Housing; Program H-2.9.a Mixed-Use Zone; Program H-2.9.b Mixed Use Development; Program H-3.7.a Tamalpais Drive Overcrossing; selection of housing opportunity Sites 1-11; actions in the Town's Climate Action Plan (CAP 1-1 and CAP 2-5).*
5. Encourage the development of accessory dwelling units, recognizing that these can provide an important source of income for lower-income seniors who want to age in

⁴ Household incomes identified in the survey were conservatively categorized assuming 1-person households and therefore are most likely underreporting the number of participants in the lower and moderate-income categories.

- place, as well as affordable housing for caretakers and other lower-income service providers or family members. *Policy H-2.14 Accessory Dwelling Units; Program H-2.14.a Track and Evaluate Accessory Dwelling Unit Production; Program H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Production; Housing Element section 3.5.*
6. Improve housing options for seniors, the disabled, and the workforce. *Program H-1.6.a Adaptable Units for the Disabled; Program H-1.6.b Visitability Ordinance; Program H-1.6.c Residential Care Homes; Program H-1.7.a Incentives for Senior Housing Program H-2.1.a: Provide a Variety of Housing Types and Affordability; Program H-2.4.a Employee Housing; Program H-2.4.b Employee Housing Bonus Units; Program H-2.6.a Home Match Services; Program H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites; Program H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Development.*
 7. Ensure new development provides community amenities such as green spaces and recreational facilities. *Program H-1.8.a Family Housing Amenities*
 8. Evaluate future housing opportunities at Park Madera Center, Town Center, and Old Corte Madera Square. *Program H-2.8.a Actions for Old Corte Madera Square; Program H-2.8.b Park Madera Center; Program H-2.8.c Town Center.*
 9. Take meaningful actions to affirmatively furthering fair housing. *See Housing Element Section 5.4.*
 10. Ensure that affordable units are affirmatively marketed to communities of color. Utilize publications, venues, and community groups that serve Black and Hispanic communities. Market outside of Marin to encourage more balanced communities and integrated living patterns. *Program H-1.3.a Targeted Marketing and Program H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites.*
 11. Train Town staff on how to recognize and report fair housing complaints. Engage Fair Housing Advocates of Northern California to conduct a training session for Town staff. *Program H-1.2.c Fair Housing Staff Training.*
 12. Provide fair housing brochures published by Fair Housing Advocates of Northern California at Town Hall and distribute to housing developers and single-family property owners who are developing an ADU, JADU, or SB 9 unit. *Program H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Development and Program H-4.1.a Community Outreach.*
 13. Provide fair housing information on the Town's website and a link to Fair Housing Advocates of Northern California's website. *Program H-4.1.a Community Outreach.*
 14. Include an article on fair housing in the Town's newsletter with information on fair housing issues, landlord responsibilities, and resources to learn more and file complaints. *Program H-4.1.a Community Outreach.*
 15. Adopt a Fair Housing Month proclamation each year. *Program H-4.1.a Community Outreach.*
 16. Provide a fair housing training workshop to developers and property owners. Consider partnering with other jurisdictions and/or the County. *Program H-4.1.a Community Outreach.*
 17. Include programs for tenant protections, including rent stabilization, just cause for eviction, right to counsel, and right of first refusal. *Program H-3.2.b Tenant Protection Strategies.*

The proposed housing opportunity sites were selected to meet the Town's RHNA and housing goals and were extensively vetted with the community. The identified sites required increasing the existing residential densities from a maximum of 15.1 units per acre at the majority of sites to maximums of 20-40 units per acre depending upon the site. Nine sites were identified through the workshop series as appropriate for multi-family housing. Surveys showed overall support for the housing sites, with 70-80% saying each site was suitable or somewhat suitable for higher density housing.

The Town received a comment letter during the Notice of Preparation (NOP) comment period requesting that two additional sites be added to the sites inventory. In June 2022, the Planning Commission and Town Council received an update and provided direction to staff regarding potential modifications to the housing opportunity sites for the Housing Element. Eleven sites were ultimately identified as appropriate for multi-family housing.

Other opportunities for community input included public meetings to discuss the housing opportunity sites and appropriate zoning densities with the Corte Madera Planning Commission and Town Council, review of the Draft Housing Element by the public, and public hearings on the Draft Housing Element with the Planning Commission and Town Council.

The draft Housing Element was released on July 8, 2022, for a 30-day public review in accordance with State law. The release of the draft Housing was promoted on the Town's social media accounts, through its website and via a direct postcard mailer that was sent to all residences in Town. In addition, staff held three "pop-up" workshops during the public comment period where public comments were solicited and information about the draft Housing Element was shared.

At the close of the public comment period on August 8, 2022, the Town received a total of 21 written public comments from Corte Madera residents and businesses, Marin County and Bay Area community-based and advocacy organizations. The Town Council considered these comments at its August 16, 2022, meeting. Several changes were made to the draft Housing Element in response to the received comments including adding a new program on home match services (*Program H-2.6.a Home Match Services*), clarifying text and program language, and providing more detail on environmental constraints for housing opportunity sites in Table 10.

1.7 2015 HOUSING ELEMENT ACCOMPLISHMENTS

Government Code Section 65588 requires that the Housing Element include an analysis of the effectiveness of the element, progress in implementation, and the appropriateness of goals, policies, and programs.

Corte Madera's current Housing Element was adopted by the Town Council on May 19, 2015. The goals, policies, and programs have generally been successful. Table 2 shows housing production during the last housing element cycle between January 2014 and June 2022. As shown in the table, the Town exceeded the RHNA requirement for all income levels. The Town exceeded the total RHNA requirement by 215 units.

Table 2: Housing Production, January 2014 through June 2022

Development	Very Low	Low	Moderate	Above Moderate	Total
Tam Ridge (aka Bell Mt. Tam)	4	12	2	162	180
The Enclave	1	1	1	13	16
Residences at the Preserve (aka Oak Shores)	0	0	0	16	16
The Casa Buena	18	0	0	0	18
Accessory Dwelling Units	17	16	19 ¹	1	53
Single Family	0	0	0	4	4
TOTAL	40	29	22	196	287
RHNA	22	13	13	24	72
% Met	181%	223%	169%	816%	399%

¹*Eight of the moderate ADU units are located at the Residences at the Preserve.*

Programs completed and successfully implemented since adoption of the 2015 Housing Element include:

- Adopted zoning provisions to treat transitional and supportive housing as residential uses subject to the same restrictions as residential dwellings of the same type in the same zone. (Program H-1.5.a.a)
- Amended the Zoning Ordinance to allow emergency shelters as a permitted use in the P/SP Public and Semi-Public Facilities District. (Program H-1.5.a.b)
- Revised the Zoning Ordinance to provide a procedure for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies, and procedures. (Program H-1.5.b)
- Facilitated supportive community framework for and redevelopment of a motel to provide supportive housing for individuals experiencing homelessness. The project provides 18 independent living units. (Program H-1.9.a)
- Implemented the mandatory second unit requirement for development of the Residences at the Preserve (Robin Drive) which resulted in construction of eight second units assumed affordable to moderate-income households. (Program H-2.6.b)
- Facilitated the development of The Enclave at 1421 Casa Buena Drive which resulted in the construction of 16 for-sale units, 3 of which were affordable under the Town's inclusionary zoning regulations. (Program H-2.6.c)
- Implemented the second unit ordinance and developed 53 new accessory dwelling units (ADUs) over the planning period, exceeding the 16-unit target. The Town collaborated with nine other Marin County jurisdictions on the ADU Marin project. The project included the development of a countywide website (adumarin.org) and educational materials to promote the development of ADUs in the county. The Town also updated its ADU ordinance to comply with new state laws. (Policy H-2.15.a)

- Updated the Inclusionary Housing Ordinance to remove constraints to housing development and adjusted the in-lieu fee schedule to ensure that the fee adequately addressed the cost of providing an affordable unit. (Program H-2.12.b)

This Housing Element has considered the effectiveness of the 2015 policies and programs and has continued, amended, or deleted programs based on lessons learned and evolving housing needs. Appendix B is a full review of programs in the 2015 Housing Element.

2.0 HOUSING NEEDS ANALYSIS

2.1 OVERVIEW

This section of the Housing Element describes characteristics of Corte Madera's population and housing stock and assesses the community's existing and future housing needs. The data and analysis in this section are intended to satisfy, in part, Government Code Section 65583(a), which requires an assessment of housing needs including an analysis of population and employment trends (GC 65583 (a)(1)) and household characteristics (GC 65583 (a)(2)).



Aeais Assisted Housing

SUMMARY OF KEY FACTS

- **Population** – Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Corte Madera increased by 11.1% from 2000 to 2020, which is below the growth rate of the Bay Area.
- **Age** – In 2019, Corte Madera's youth population under the age of 18 was 2,501 and senior population 65 and older was 1,902. These age groups represent 25.4% and 19.3%, respectively, of Corte Madera's population.
- **Race/Ethnicity** – In 2020, 78.5% of Corte Madera's population was White, 2.3% was African American, 6.1% was Asian, and 7.1% was Latinx. People of color in Corte Madera comprise a proportion below the overall proportion in the Bay Area as a whole.⁵

⁵ The Census Bureau's American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or

- **Employment** – Corte Madera residents most commonly work in the *Financial & Professional Services* industry. From January 2010 to January 2021, the unemployment rate in Corte Madera decreased by 0.4 percentage points. Since 2010, the number of jobs located in the jurisdiction decreased by 180 (2.9%). Additionally, the jobs-household ratio in Corte Madera has decreased from 1.53 in 2002 to 1.52 jobs per household in 2018.
- **Number of Homes** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Corte Madera increased 5.1% from 2010 to 2020, which is *above* the growth rate for Marin County and *above* the growth rate of the region’s housing stock during this time period.
- **Home Prices** – A diversity of homes at all income levels creates opportunities for all Corte Madera residents to live and thrive in the community.
 - **Ownership** The largest proportion of homes had a value in the range of \$1M-\$1.5M in 2019. Home prices increased 60.5% from 2010 to 2020.
 - **Rental Prices** – The typical contract rent for an apartment in Corte Madera was \$2,590 in 2019. Rental prices increased 49.5% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$103,720 per year.⁶
- **Housing Type** – It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 59.1% of homes in Corte Madera were single-family detached, 14.9% were single-family attached, 8.8% were small multi-family (2-4 units), and 17.2% were medium or large multi-family (5+ units). Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in Corte Madera, the share of the housing stock that is detached single-family homes is above that of other jurisdictions in the region.
- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less

Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

⁶ Note that contract rents may differ significantly from, and often being lower than, current listing prices.

than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” In Corte Madera, 17.7% of households spend 30%-50% of their income on housing, while 21.1% of households are severely cost burdened and use the majority of their income for housing.

- **Displacement/Gentrification** – According to research from The University of California, Berkeley, 0.0% of households in Corte Madera live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in areas at risk of or undergoing gentrification. 54.6% of households in Corte Madera live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood** – 100.0% of residents in Corte Madera live in neighborhoods identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while 0.0% of residents live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.⁷
- **Special Housing Needs** – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Corte Madera, 8.7% of residents have a disability of any kind and may require accessible housing. Additionally, 7.3% of Corte Madera households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 9.0% of households are female-headed families, which are often at greater risk of housing insecurity.

⁷ For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.

DATA SOURCES

Many of the tables in this report are sourced from data from the Census Bureau's American Community Survey or U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of respondents had been reached. We use the five-year release to get a larger data pool to minimize this "margin of error" but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.

Additionally, there may be instances where there is no data available for a jurisdiction for particular data point, or where a value is 0 and the automatically generated text cannot perform a calculation. In these cases, the automatically generated text is "NODATA."

The American Survey is derived from surveys conducted between 2015-2019 and the Comprehensive Housing Affordability Strategy (CHAS) data are derived from surveys conducted between 2013-2017. These were the latest data sets available at the time this report was developed. Although they are used as a proxy for current conditions, they are not necessarily reflective of populations and housing conditions in 2022.

Any figure that does not specify geography in the figure name represents data for Corte Madera.

2.2 POPULATION CHARACTERISTICS

POPULATION GROWTH

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Since 2000, Corte Madera's population has increased by 11.1%; this rate is below that of the region, at 14.8%. In Corte Madera, roughly 18.4% of its population moved during the past year, a number 5.0 percentage points greater than the regional rate of 13.4%.

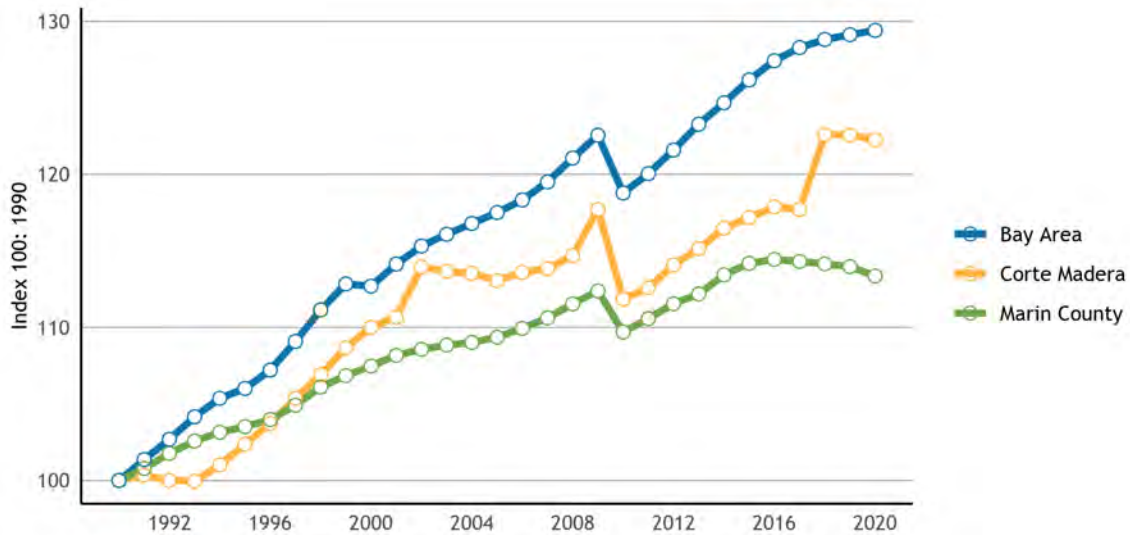
Table 3: Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
Corte Madera	8,272	8,468	9,100	9,352	9,253	9,693	10,114
Marin County	230,096	238,185	247,289	251,634	252,409	262,743	260,831
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Source: California Department of Finance, E-5 series

In 2020, the population of Corte Madera was estimated to be 10,114 (see Table 3). From 1990 to 2000, the population increased by 10.0%, while it increased by 1.7% during the first decade of the 2000s. In the most recent decade, the population increased by 9.3%. The population of Corte Madera makes up 3.9% of Marin County.⁸

Figure 1: Population Growth Trends



Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates.

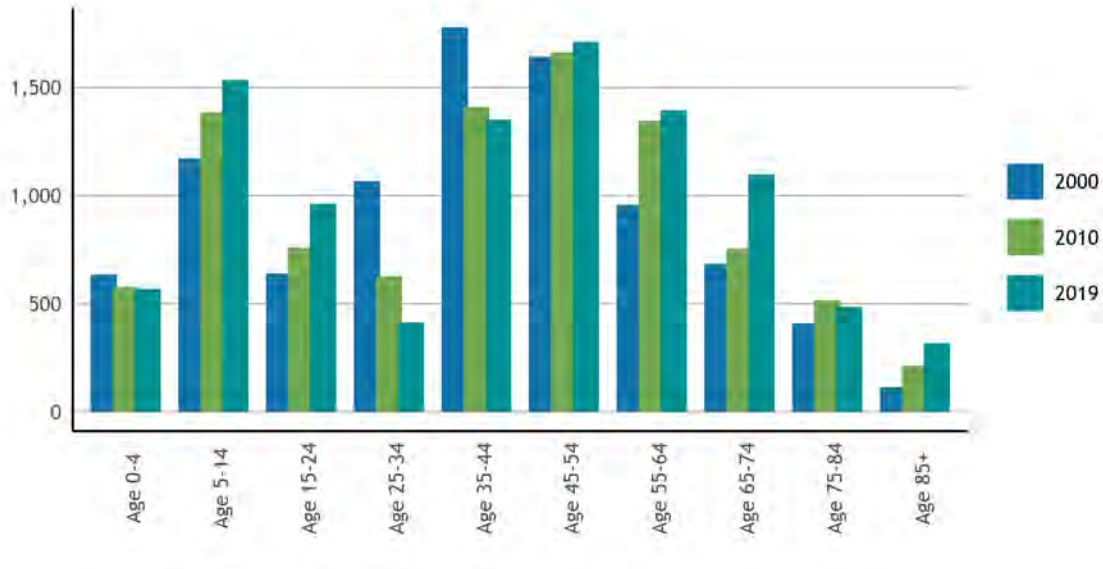
AGE

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a shift by many to age-in-place or downsize to stay within their communities, which can mean more multi-family and accessible units are also needed.

⁸ To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e., percent change) in each of these geographies relative to their populations in 1990.

In Corte Madera, the median age in 2000 was 40.2; by 2019, this figure had increased to approximately 45 years. More specifically, the population of those under 14 has increased since 2010, while the 65-and-over population has increased (see Figure 2).

Figure 2: Population by Age, 2000-2019



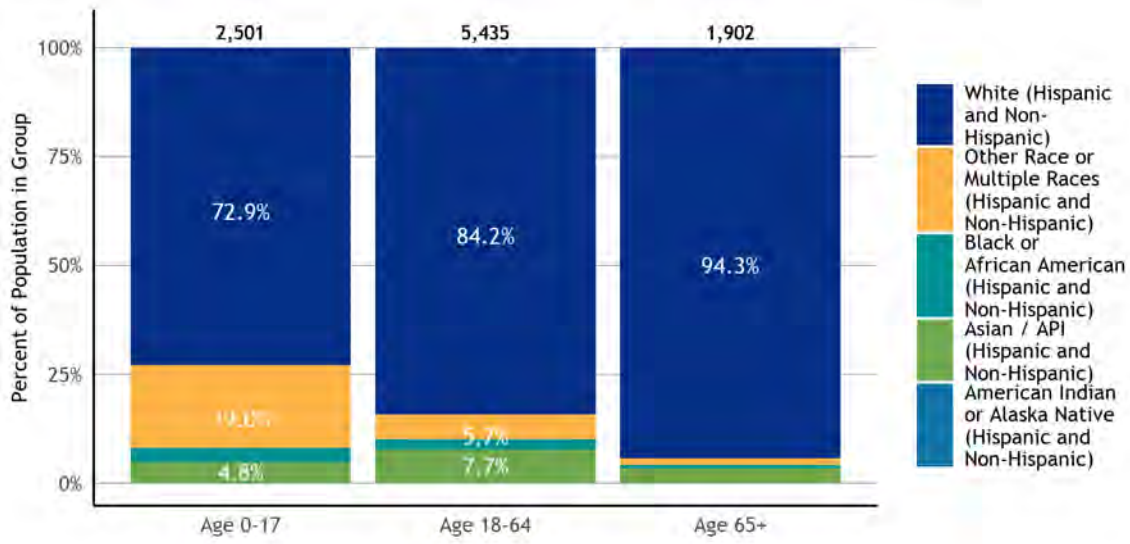
Universe: Total population

Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color⁹ make up 5.7% of seniors and 27.1% of youth under 18 (see Figure 3). The marked increase in the diversity of the younger population reflects a slow but growing transformation in the diversity of the overall population.

⁹ Here, we count all non-white racial groups.

Figure 3: Senior and Youth Population by Race



Universe: Total population

Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

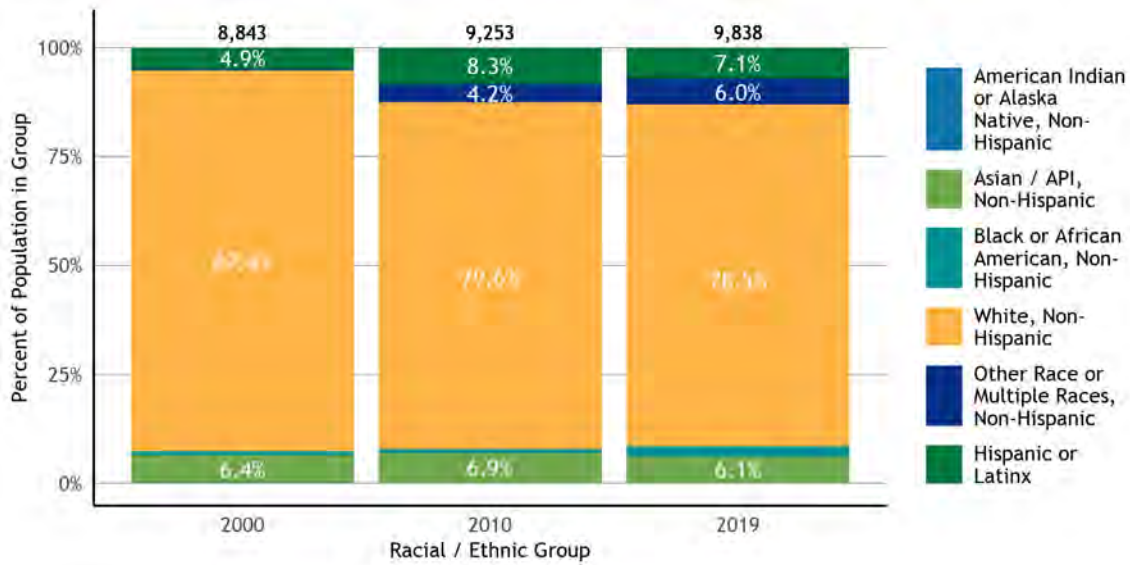
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

RACE AND ETHNICITY

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and historical government actions, such as exclusionary zoning, discriminatory lending practices, and displacement that has occurred over time and continues to impact communities of color today¹⁰. Since 2000, the percentage of residents in Corte Madera identifying as White has decreased – and by the same token the percentage of residents of all *other* races and ethnicities has *increased* – by 9.0 percentage points, with the 2019 White population standing at 7,719 (see Figure 4). In absolute terms, the *Other Race or Multiple Races, Non-Hispanic* population increased the most while the *American Indian or Alaska Native, Non-Hispanic* population decreased the most.

¹⁰ See, for example, Rothstein, R. (2017). *The color of law : a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

Figure 4: Population by Race, 2000-2019



Universe: Total population

Notes: Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

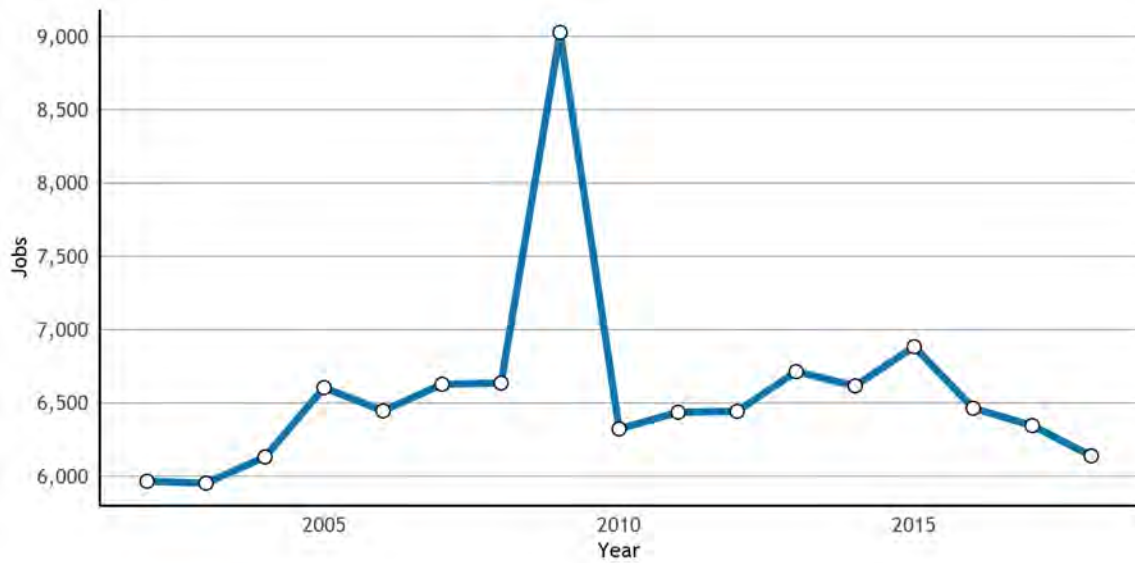
2.3 EMPLOYMENT CHARACTERISTICS

BALANCE OF JOBS AND WORKERS

A city provides housing to employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent, the regional transportation system is set up for this flow of workers to the region’s core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” workers. Between 2002 and 2018, the number of jobs in Corte Madera increased by 2.9% (see Figure 5). The increase in jobs in 2009 may be due to temporary hiring of Census workers.

Figure 5: Jobs in Corte Madera



Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

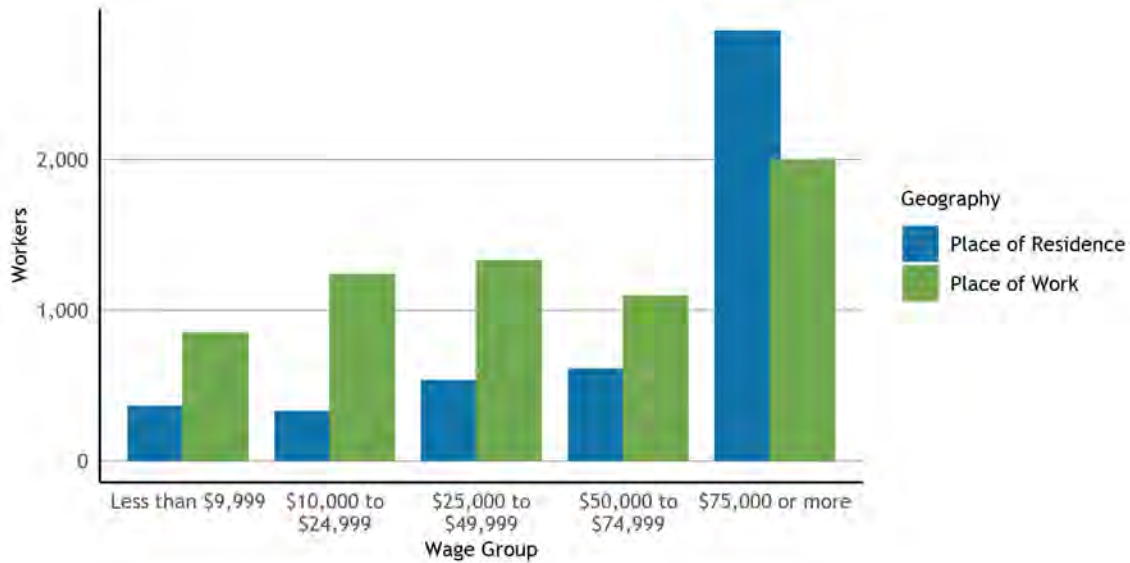
There are 4,711 employed residents, and 6,528 jobs¹¹ in Corte Madera - the ratio of jobs to resident workers is 1.39; Corte Madera is *a net importer of workers*.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers. - Conversely, a community may house residents who are low wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. Corte Madera has more low-wage *jobs* than low-wage *residents* (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage spectrum, the town has more high-wage *residents*

¹¹ Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000) (see Figure 6).¹²

Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence



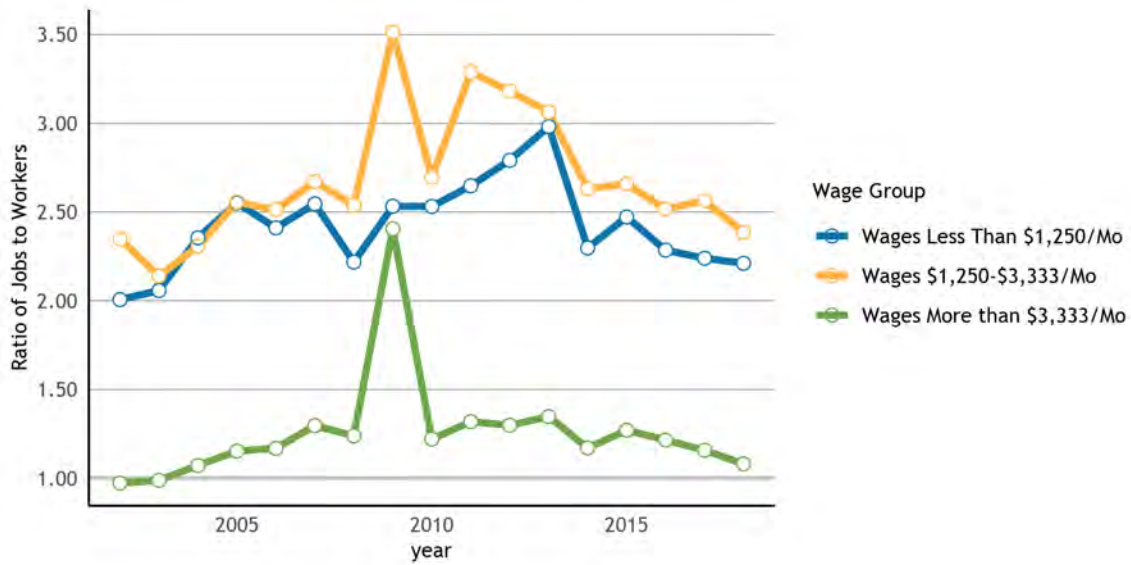
Universe: Workers 16 years and over with earnings

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

Figure 7 shows the balance of a jurisdiction's resident workers to the jobs located there for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region (see Figure 7).

¹² The source table is top-coded at \$75,000, precluding more fine grained analysis at the higher end of the wage spectrum.

Figure 7: Jobs-Worker Ratios, by Wage Group

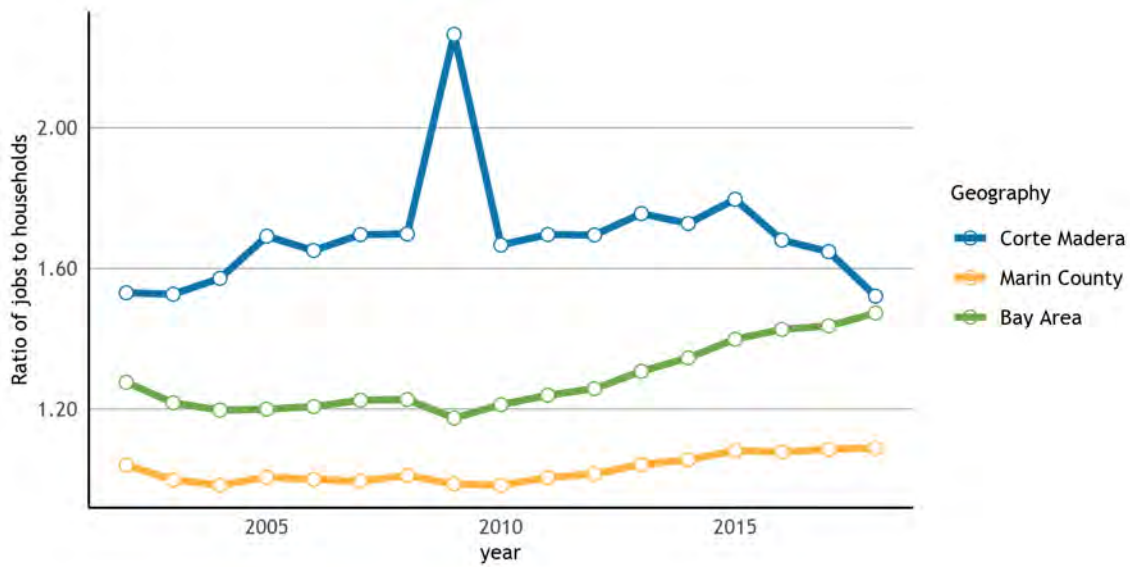


Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state, and local government) plus United States Office of Personnel Management-sourced Federal employment
Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic results in long commutes and contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs-to-household ratio. The *jobs-household ratio* in Corte Madera has decreased from 1.53 in 2002, to 1.52 jobs per household in 2018 (see Figure 8).

Figure 8: Jobs-Household Ratio



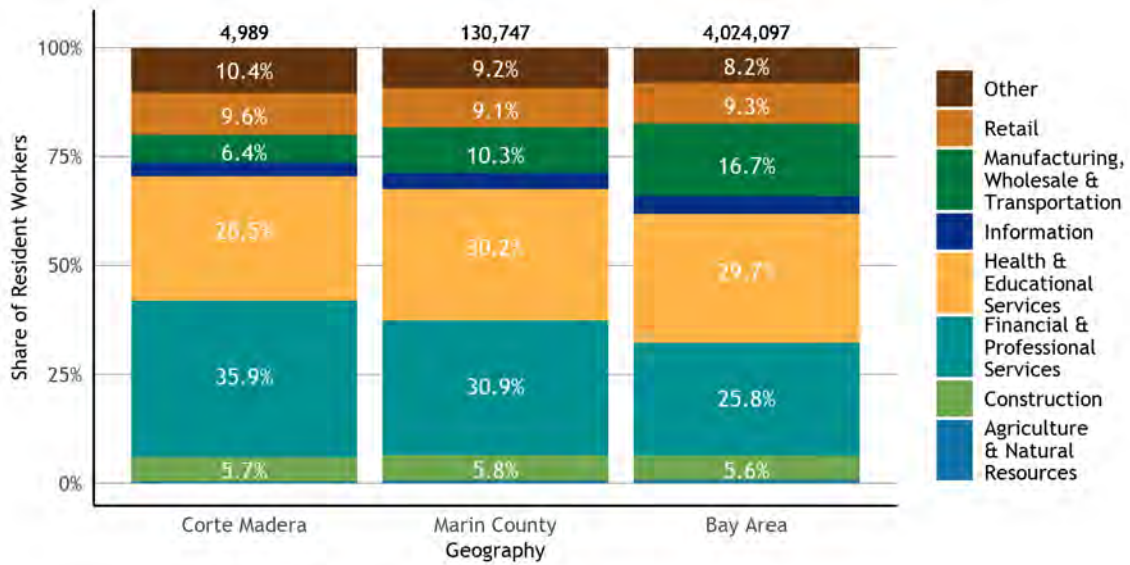
Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals. Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

JOB SECTOR COMPOSITION

The largest industry in which Corte Madera residents work is *Financial & Professional Services*, and the largest sector in which Marin residents work is *Financial & Professional Services* (see Figure 9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.

Figure 9: Resident Employment by Industry

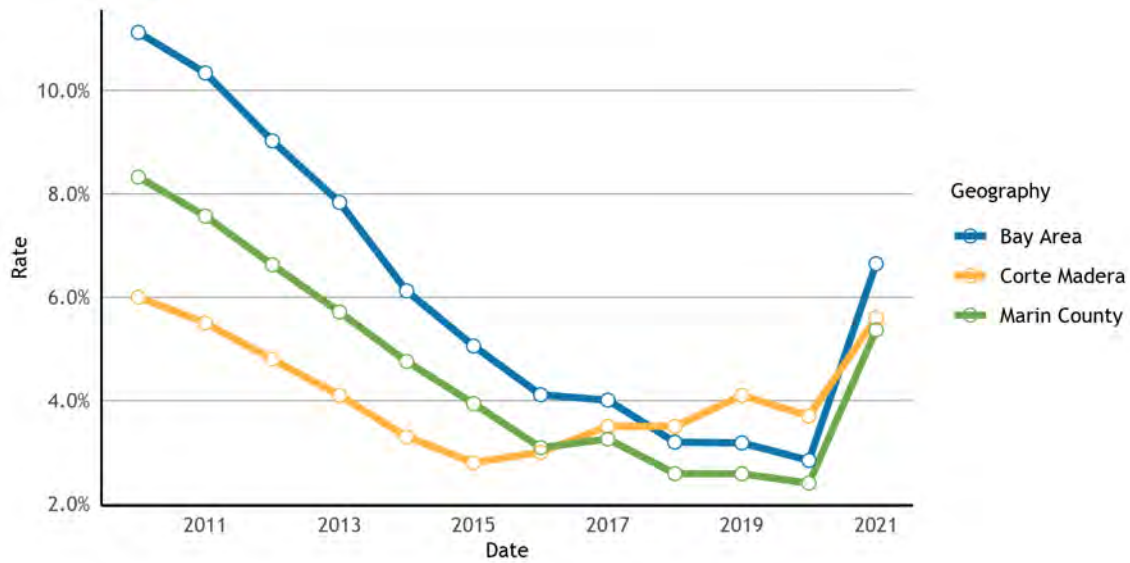


Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E
 Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

UNEMPLOYMENT

In Corte Madera, there was a 0.4 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020.

Figure 10: Unemployment Rate



Universe: Civilian noninstitutional population ages 16 and older

Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

2.4 HOUSEHOLD CHARACTERISTICS

EXTREMELY LOW-INCOME HOUSEHOLDS

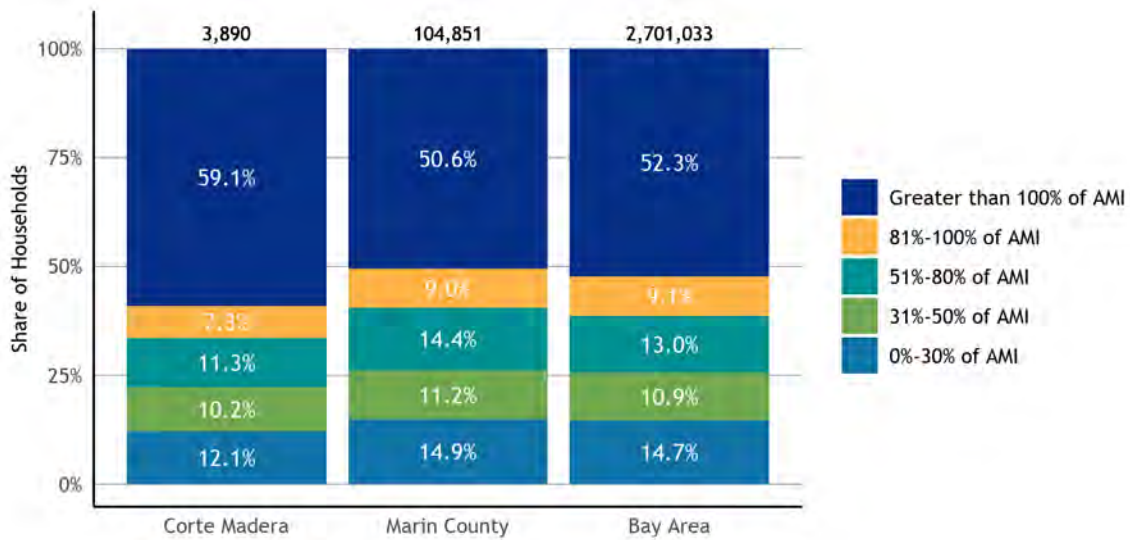
Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state¹³.

¹³ Bohn, S. et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

In Corte Madera, 59.1% of households make more than 100% of the Area Median Income (AMI)¹⁴, compared to 12.1% making less than 30% of AMI, which is considered extremely low-income (see Figure 11).

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In Marin County, 30% AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers, and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries.

Figure 11: Households by Household Income Level



Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area

¹⁴ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

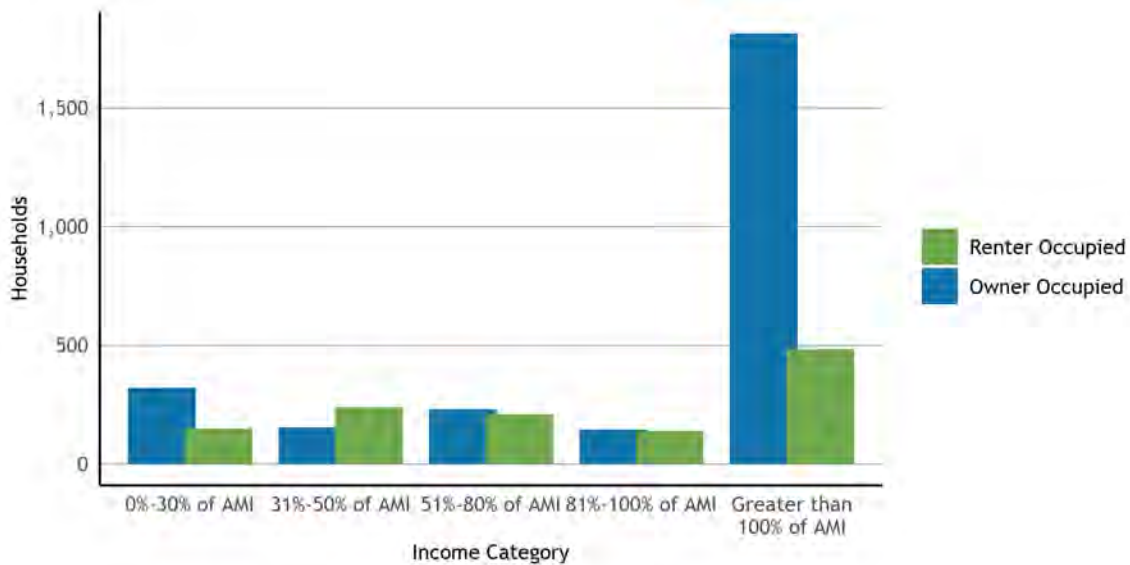
(Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households.

In Corte Madera, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners are found in the *Greater than 100% of AMI* group (see Figure 12). Nearly 80% of households with incomes greater than 100% of AMI are homeowners.

Figure 12: Household Income Level by Tenure



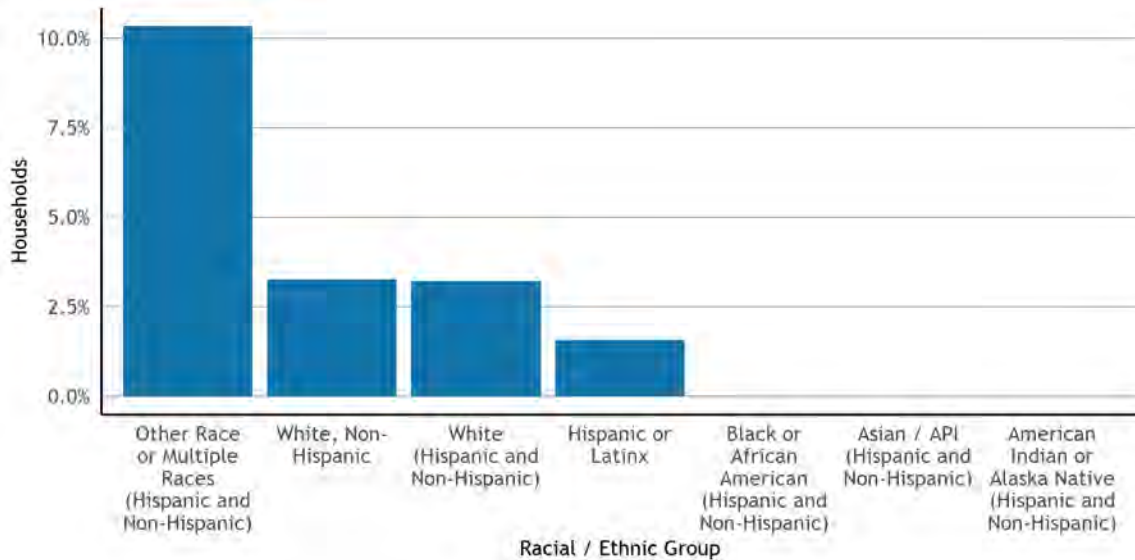
Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Currently, people of color are more likely to experience poverty and financial instability as a result of historical federal and local housing policies that excluded them from the same opportunities extended to white residents.¹⁵ These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Corte Madera, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by White (Hispanic and Non-Hispanic) residents (see Figure 13).

Figure 13: Poverty Status by Race



Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income (AMI). In 2019, the poverty threshold for a two-person household was \$16,910 in the U.S. In that same year, a two-person household making up to \$38,700 was classified as extremely low income in Marin County by the California Department of Housing and Community Development; between \$38,701 and \$64,500 was classified as very low income (50% of the AMI); and between \$64,501 and \$103,350 was classified as low income (80% of the AMI).

For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

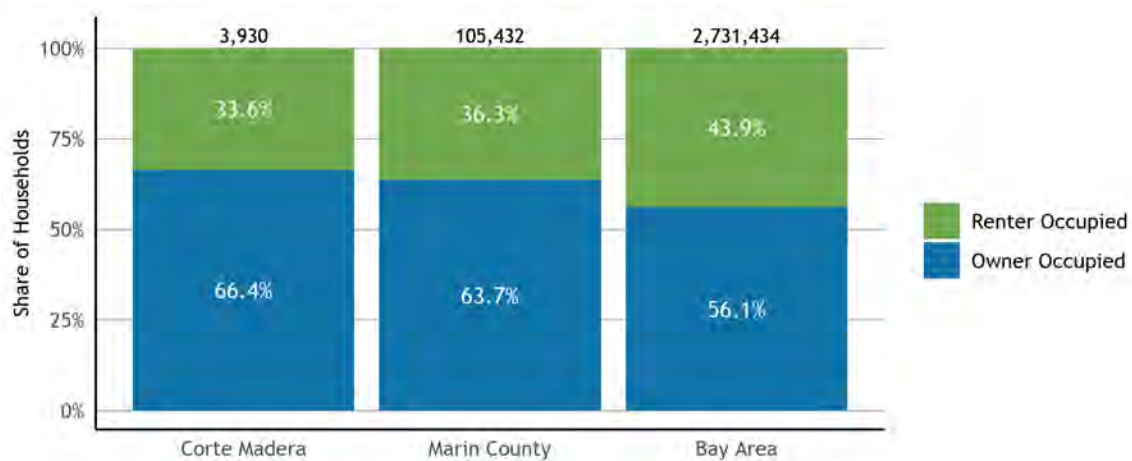
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-1)

¹⁵ Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

TENURE

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In Corte Madera there are a total of 3,930 housing units, and fewer residents rent than own their homes: 33.6% versus 66.4% (see Figure 14). By comparison, 36.3% of households in Marin County are renters, while 44% of Bay Area households rent their homes.

Figure 14: Housing Tenure



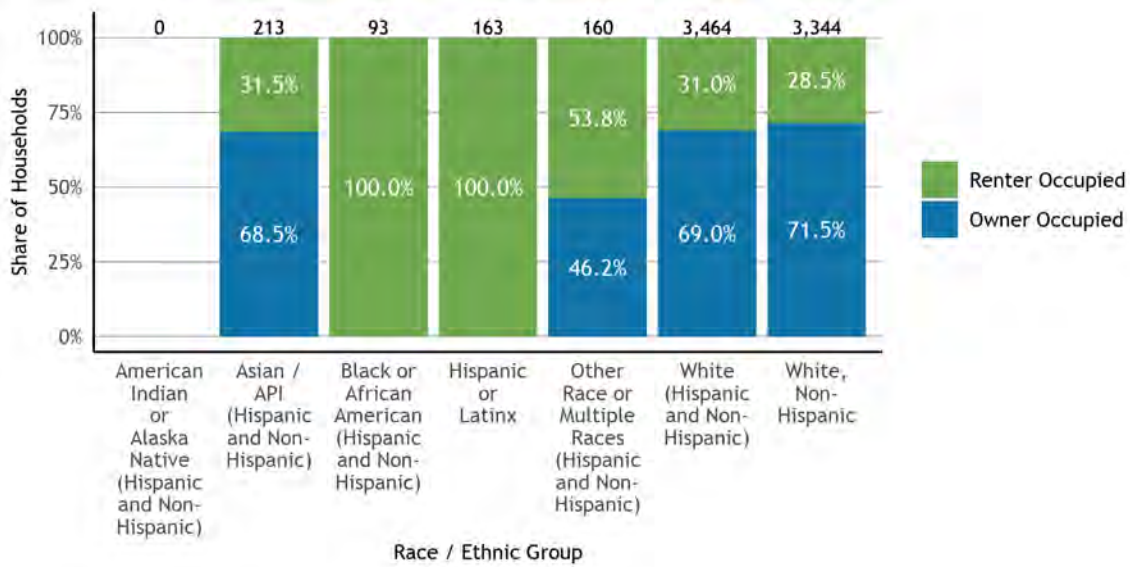
Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.¹⁶ In Corte Madera, 0.0% of Black households owned their homes, while homeownership rates were 68.5% for Asian households, 0.0% for Latinx households, and 69.0% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

¹⁶ See, for example, Rothstein, R. (2017). *The Color of Law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

Figure 15: Housing Tenure by Race of Householder



Universe: Occupied housing units

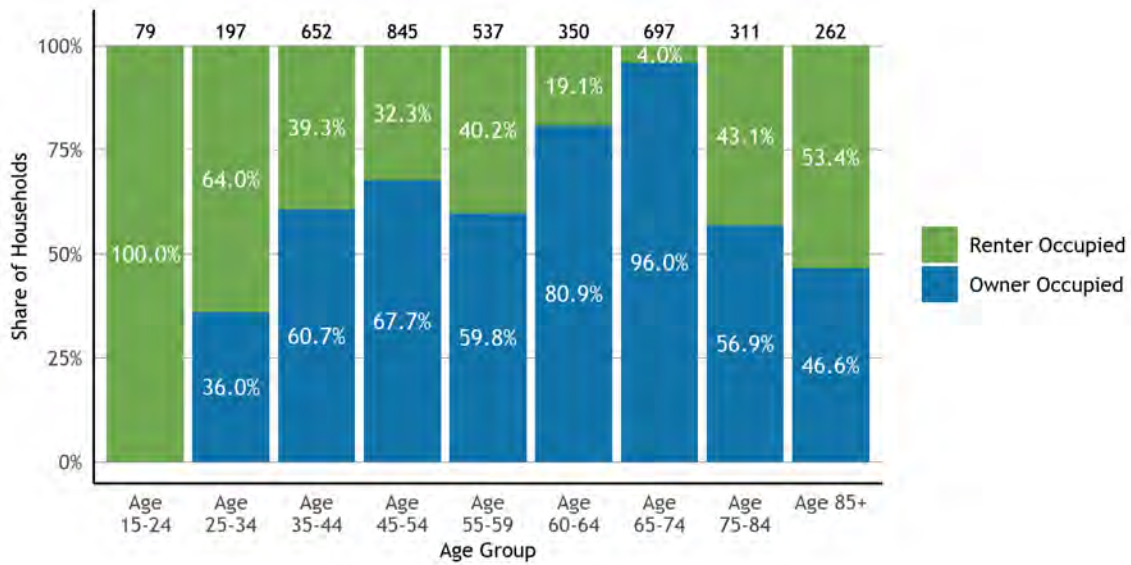
Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-1)

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In Corte Madera, 45.0% of householders between the ages of 25 and 44 are renters, while 23.8% of householders over 65 are renters (see Figure 16).

Figure 16: Housing Tenure by Age

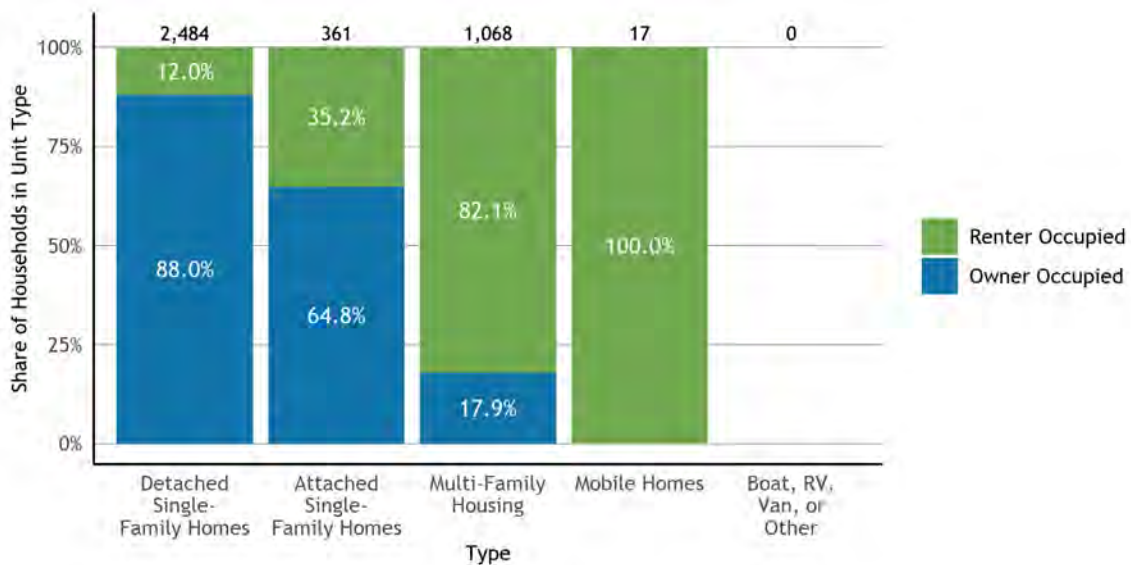


Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Corte Madera, 88.0% of households in detached single-family homes are homeowners, while 17.9% of households in multi-family housing are homeowners (see Figure 17).

Figure 17: Housing Tenure by Housing Type



Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

DISPLACEMENT

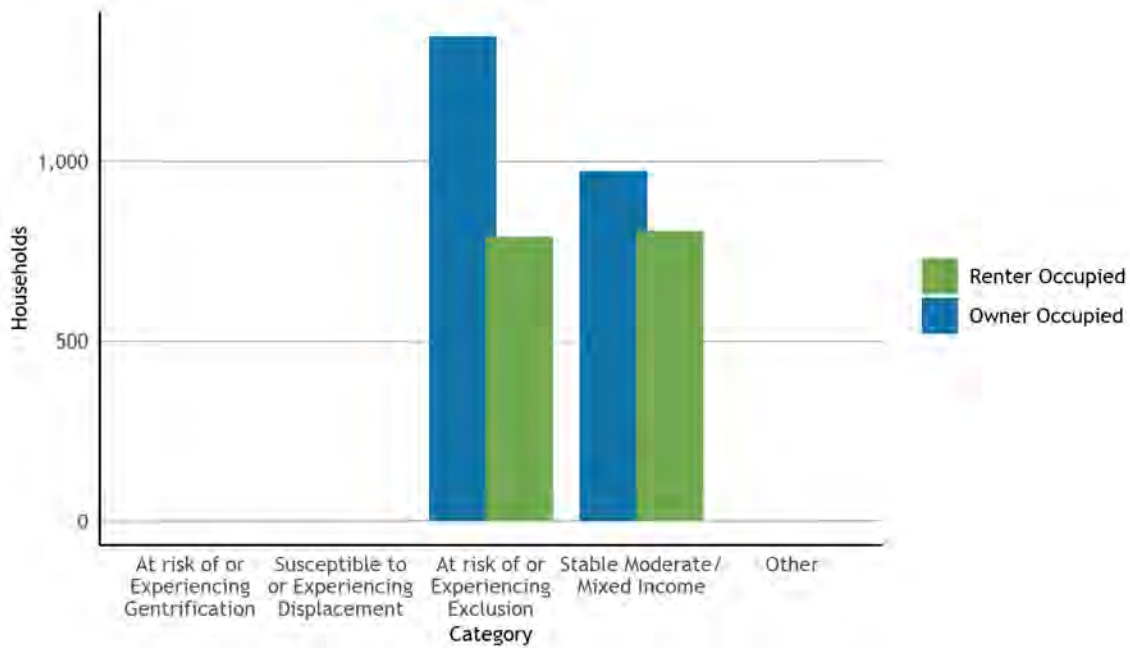
Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in Corte Madera, 0.0% of households live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in neighborhoods at risk of or undergoing gentrification.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 54.6% of households in Corte Madera live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.¹⁷

¹⁷ More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>

Figure 18: Households by Displacement Risk and Tenure



Universe: Households

Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data

Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

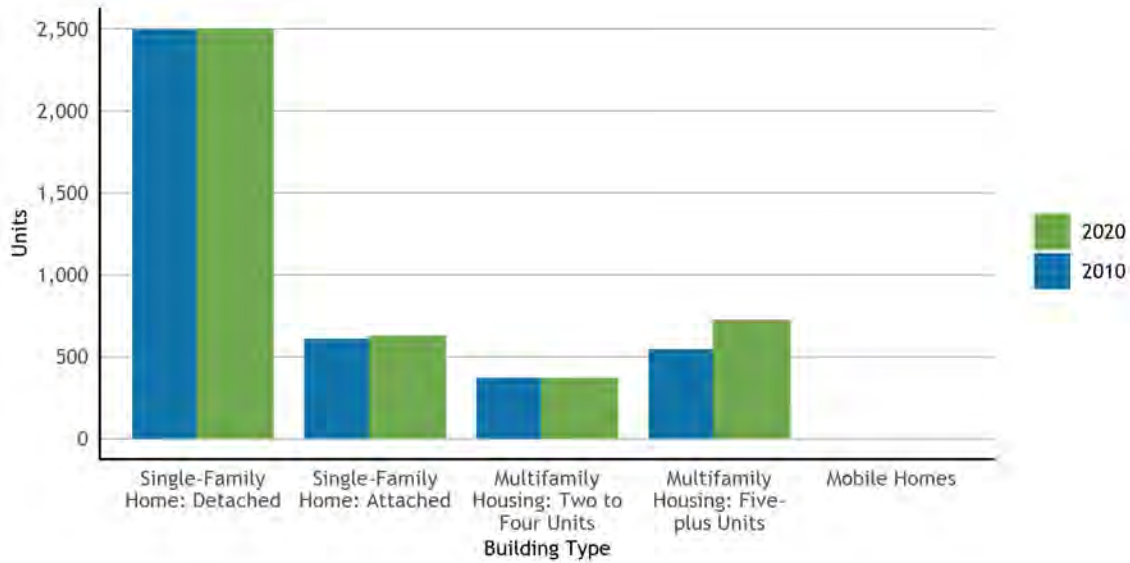
2.5 HOUSING STOCK CHARACTERISTICS

HOUSING TYPES, YEAR BUILT, VACANCY, AND PERMITS

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” – including duplexes, triplexes, townhomes, cottage clusters, and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Corte Madera in 2020 was made up of 59.1% single-family detached homes, 14.9% single-family attached homes, 8.8% multi-family homes with 2 to 4 units, 17.2% multi-family homes with 5 or more units, and 0.0% mobile homes (see Figure 19). In Corte Madera, the housing type that experienced the most growth between 2010 and 2020 was *Multi-family Housing: Five-plus Units*.

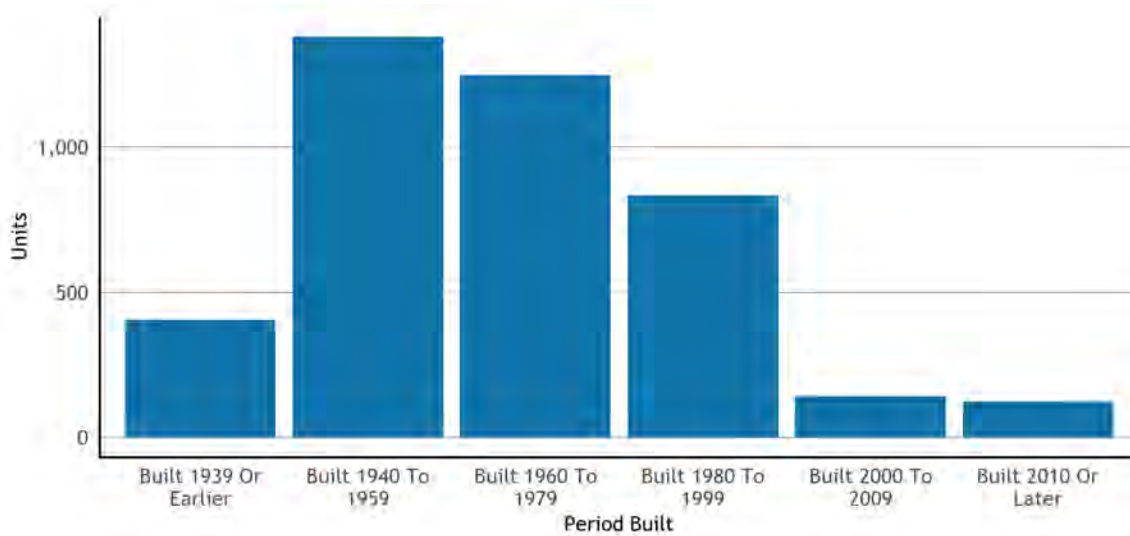
Figure 19: Housing Type Trends



Universe: Housing units
 Source: California Department of Finance, E-5 series

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Corte Madera, the largest proportion of the housing stock was built 1940 to 1959, with 1,380 units constructed during this period (see Figure 20). Between 2010 and 2020, 3.0% of the housing stock was built, which was 123 units.

Figure 20: Housing Units by Year Structure Built



Universe: Housing units
 Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

Vacant units make up 4.9% of the overall housing stock in Corte Madera. The rental vacancy stands at 5.2%, while the ownership vacancy rate is 0.0%. Of the vacant units, the most common type of vacancy is *Other Vacant* (see Figure 21).¹⁸

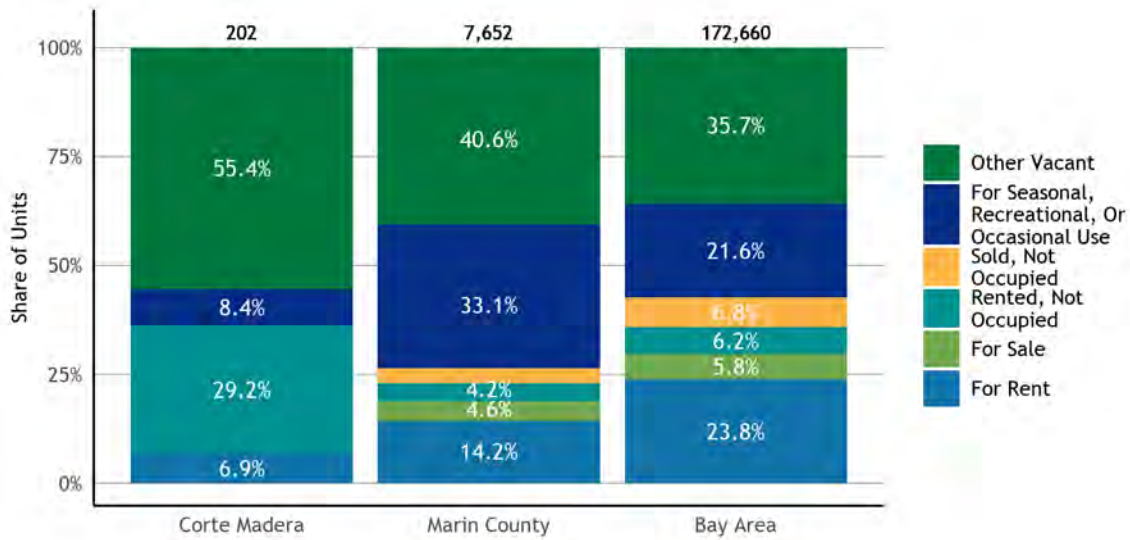
Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like Airbnb are likely to fall in this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.¹⁹ In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.²⁰

¹⁸ The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (4.9%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a significant number of vacancy categories, including the numerically significant *other vacant*.

¹⁹ For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

²⁰ See Dow, P. (2018). Unpacking the Growth in San Francisco’s Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

Figure 21 Vacant Units by Type



Universe: Vacant housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004

Between 2015 and 2019, 216 housing units were issued permits in Corte Madera. 82.9% of permits issued in Corte Madera were for above moderate-income housing, 3.7% were for moderate-income housing, and 13.4% were for low- or very low-income housing (see Table 4).

Table 4: Housing Permitting

Income Group	Number
Above Moderate Income Permits	179
Moderate Income Permits	8
Low Income Permits	13
Very Low Income Permits	16

Universe: Housing permits issued between 2015 and 2019

Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.

Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)

ASSISTED HOUSING DEVELOPMENTS AT-RISK OF CONVERSION

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve existing affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data in the table below comes from the California Housing Partnership’s Preservation Database, the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 78 assisted units in Corte Madera in the Preservation Database. Of these units, 0.0% are at *High Risk* or *Very High Risk* of conversion.²¹

There is a single Corte Madera development that is funded by one or more programs listed in Government Code Section 65863.10: San Clemente Place. This development is subject to a 55-year deed restriction to maintain affordability, and as such is not at risk of changing from low-income use during the next ten years.

Table 5: Assisted Units at Risk of Conversion

Income	Corte Madera	Marin County	Bay Area
Low	78	2,368	110,177
Moderate	0	0	3,375
High	0	56	1,854
Very High	0	17	1,053
Total Assisted Units in Database	78	2,441	116,459

²¹ California Housing Partnership uses the following categories for assisted housing developments in its database:

Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

SUBSTANDARD HOUSING

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in Figure 22 gives a sense of some of the substandard conditions that may be present in Corte Madera. For example, 3.2% of renters in Corte Madera reported lacking a kitchen and 0.0% of renters lack plumbing, compared to 0.4% of owners who lack a kitchen and 0.0% of owners who lack plumbing.

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 handful of structures that need significant rehabilitation and/or are in need of replacement.

Figure 22: Substandard Housing Issues



Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049

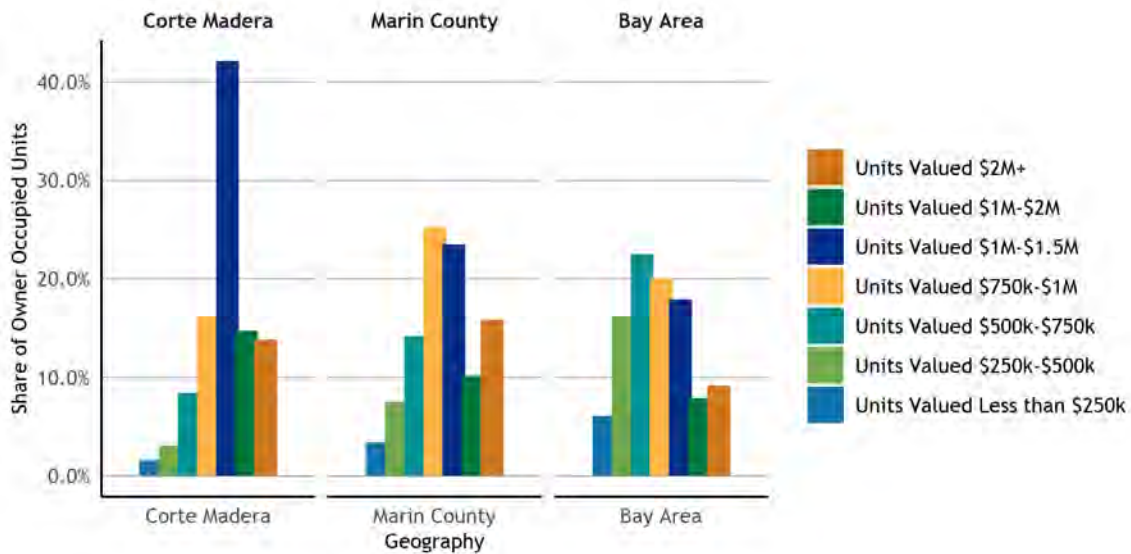
The Housing Element contains policies and programs to promote available rehabilitation loans to lower income households. Programs include *H-3.5.a Code Enforcement* and *H-3.5.b Rehabilitation Loan Programs*.

HOME AND RENT VALUES

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Corte Madera was estimated at \$1,542,340 by December of 2020, per data from Zillow. The largest proportion of homes were valued between \$1M-\$1.5M (see Figure 23). By comparison, the typical home value is \$1,288,800 in Marin County and \$1,077,230 the Bay Area, with the largest share of units valued \$750k-\$1m (county) and \$500k-\$750k (region).

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 87.4% in Corte Madera from \$823,080 to \$1,542,340. This change is below the change in Marin County, and below the change for the region (see Figure 24).

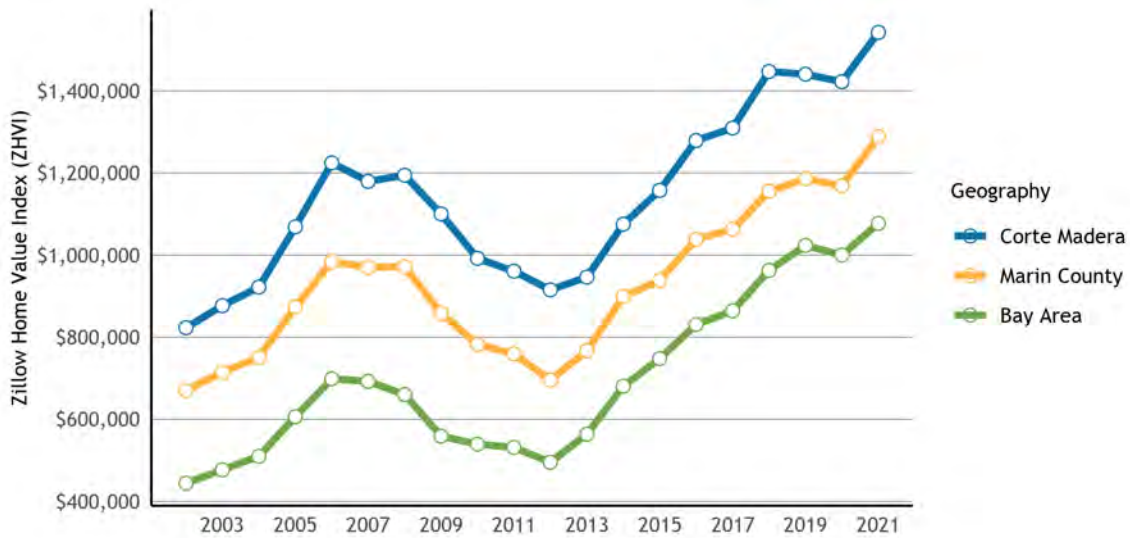
Figure 23: Home Values of Owner-Occupied Units



Universe: Owner-occupied units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075

Figure 24: Zillow Home Value Index (ZHVI)



Universe: Owner-occupied housing units

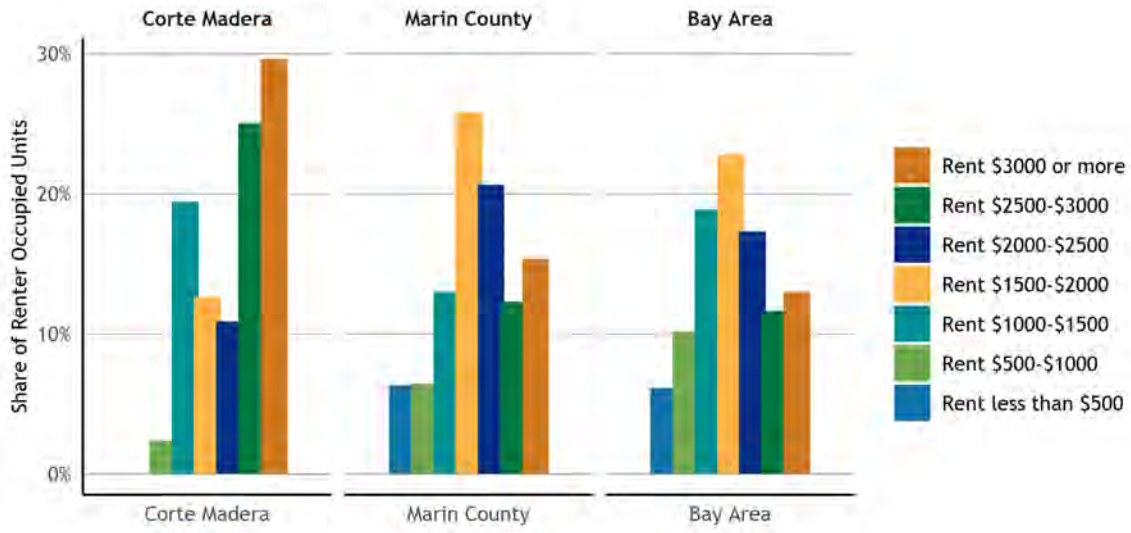
Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

Source: Zillow, Zillow Home Value Index (ZHVI)

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted, or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Corte Madera, the largest proportion of rental units rented are in the *Rent \$3000 or more* category, totaling 29.6%, followed by 25.0% of units renting in the *Rent \$2500-\$3000* category (see Figure 25). Looking beyond the town, the largest share of units is in the *rent for \$1500-\$2000* category.

Figure 25: Contract Rents for Renter-Occupied Units



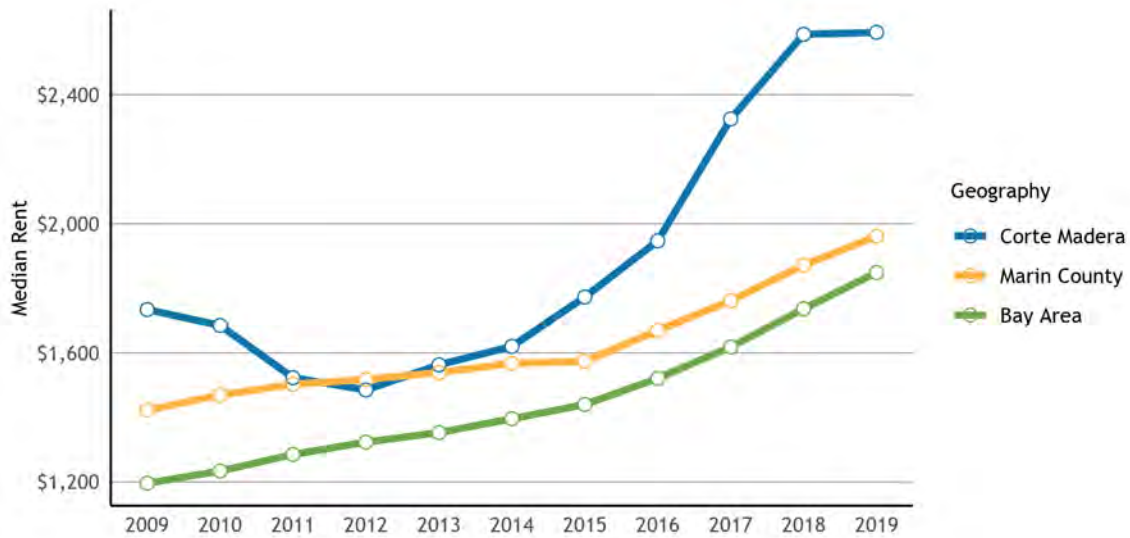
Universe: Renter-occupied housing units paying cash rent

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

Since 2009, the median rent has increased by 49.5% in Corte Madera, from \$1,620 to \$2,590 per month (see Figure 26). In Marin County, the median rent has increased 25.1%, from \$1,560 to \$1,960. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54% increase.²²

²² While the data on home values shown in Figure 24 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau's American Community Survey, which may not fully reflect current rents.

Figure 26: Median Contract Rent



*Universe: Renter-occupied housing units paying cash rent
Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas).*

According to RentCafé, the average rent in Corte Madera is \$4,368, and the average unit size is 1,182 square feet. The cost of rent varies according to several factors, including unit size, number of bedrooms, condition, and amenities.²³

COST-BURDENED HOUSEHOLDS

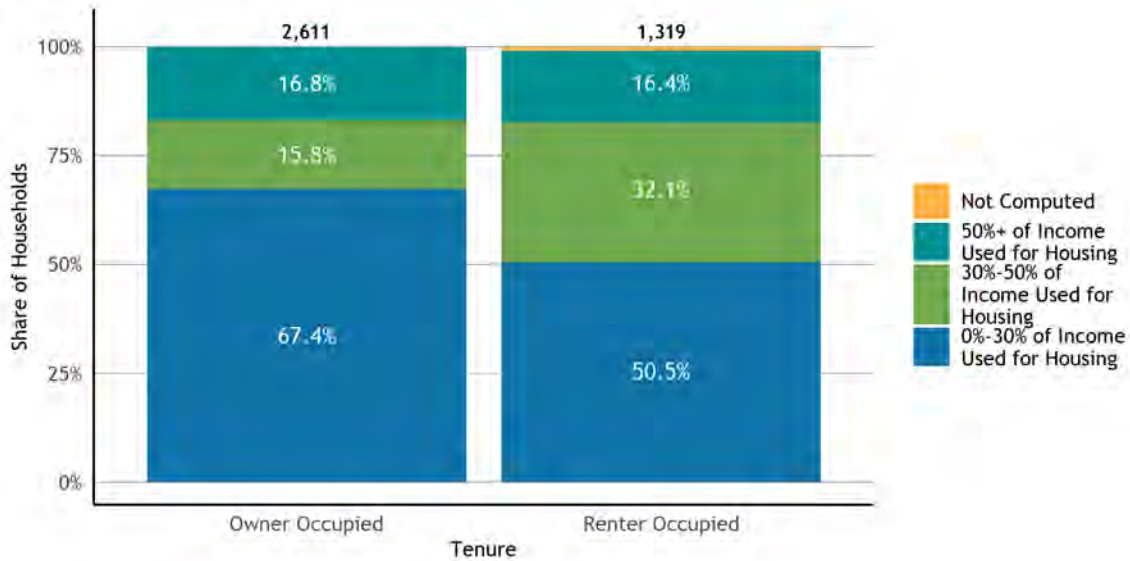
A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Corte Madera, 32.1% of renters spend 30% to 50% of their income on housing compared to 15.8% of those that own (see Figure 27). Additionally,

²³ RentCafé, <https://www.rentcafe.com/average-rent-market-trends/us/ca/corte-madera/>, updated December 2021.

16.4% of renters spend 50% or more of their income on housing, while 16.8% of owners are severely cost-burdened.

Figure 27: Cost Burden by Tenure



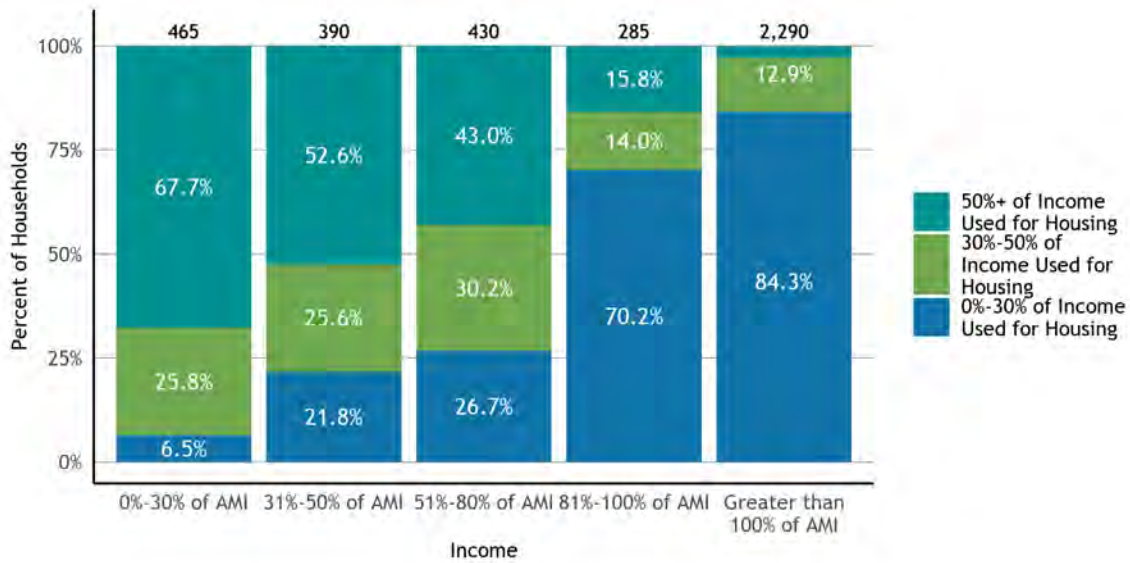
Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091

In Corte Madera, 21.1% of all households spend 50% or more of their income on housing, while 17.7% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 28). For example, 67.7% of Corte Madera households making less than 30% of AMI spend the majority of their income on housing. For Corte Madera residents making more than 100% of AMI, just 2.8% are severely cost-burdened, and 84.3% of those making more than 100% of AMI spend less than 30% of their income on housing.

Figure 28: Cost Burden by Income Level



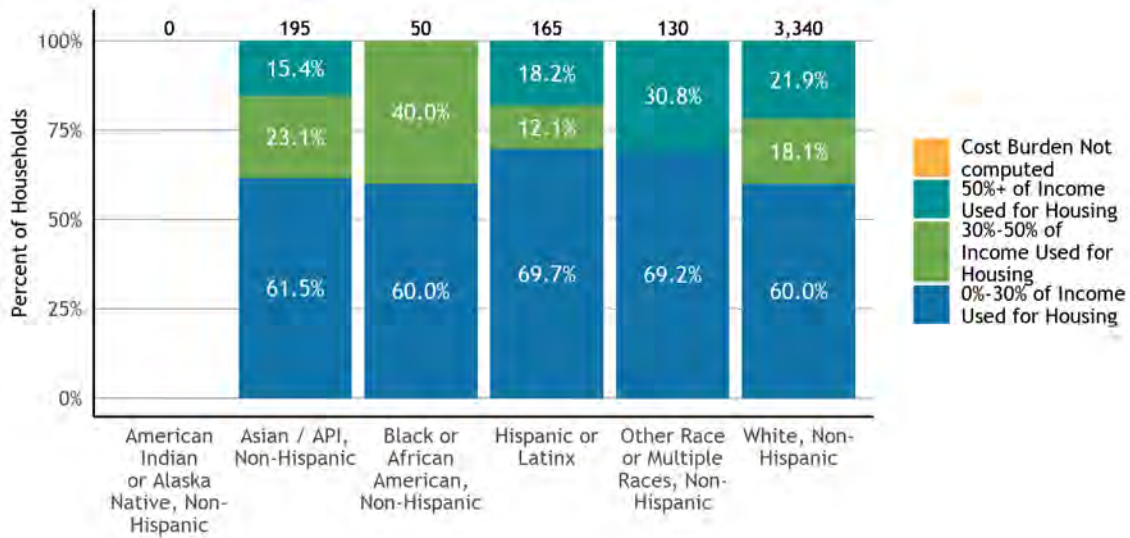
Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Currently, people of color are more likely to experience poverty and financial instability as a result of historical federal and local housing policies that excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Black or African American, Non-Hispanic residents are the most cost burdened with 40.0% spending 30% to 50% of their income on housing, and *Other Race or Multiple Races, Non-Hispanic* residents are the most severely cost burdened with 30.8% spending more than 50% of their income on housing (see Figure 29).

Figure 29: Cost Burden by Race



Universe: Occupied housing units

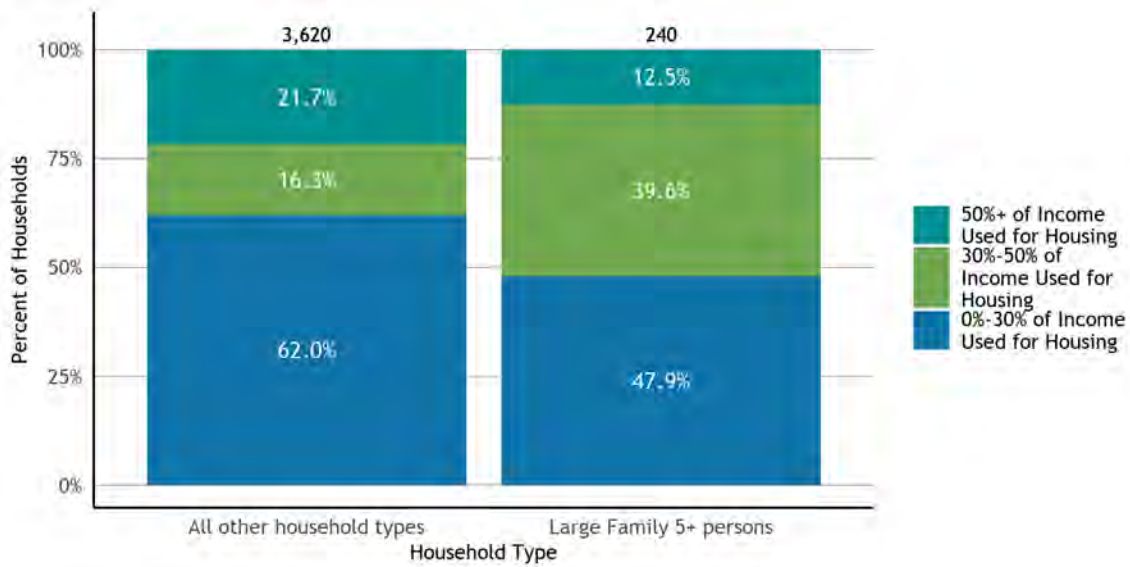
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Large family households often have special housing needs due to a lack of available adequately sized affordable housing. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Corte Madera, 39.6% of large family households experience a cost burden of 30%-50%, while 12.5% of households spend more than half of their income on housing. Some 16.3% of all other households have a cost burden of 30%-50%, with 21.7% of households spending more than 50% of their income on housing (see Figure 30).

Figure 30: Cost Burden by Household Size

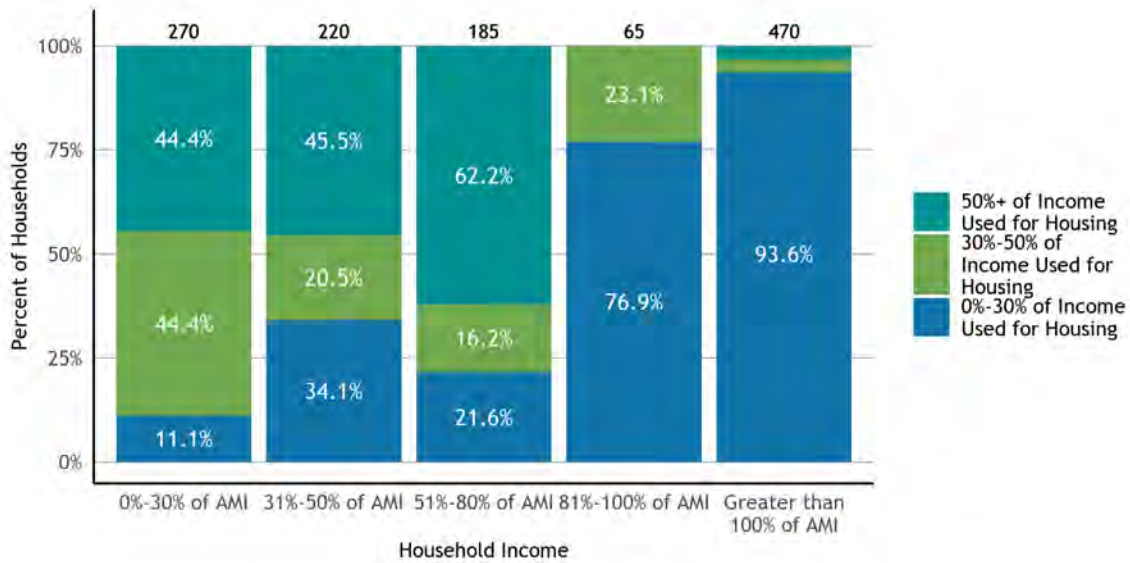


Universe: Occupied housing units

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 44.4% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 93.6% are not cost-burdened and spend less than 30% of their income on housing (see Figure 31).

Figure 31: Cost-Burdened Senior Households by Income



Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

The fundamental strategy for addressing the Town’s long-term overpayment problem is to create new housing opportunities with an emphasis on affordable housing. The Housing Element contains several programs to increase the availability of affordable housing in Corte Madera and encourage more integrated neighborhoods, including programs *H-1.3.a Targeted Marketing*; *H-2.1.a Provide a Variety of Housing Types and Affordability*; *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*; *H-2.10.a Incentives for Affordable Housing*; *H-2.12.a Affordable Housing Ordinance*; and *H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Development*. Other policies and programs address housing overpayment directly, including *Program H-1.11.a Rental Assistance Programs*. Finally, *Program H-2.11.a Long-Term Housing Affordability Controls* assures that units will remain affordable.

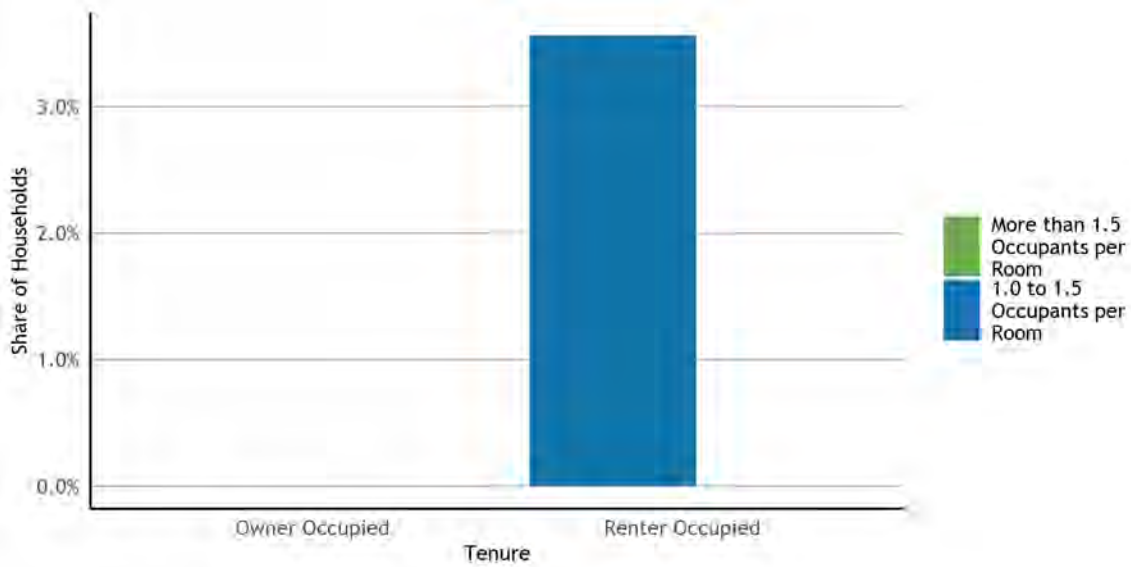
OVERCROWDING

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Corte Madera, 0% of households that rent are severely overcrowded (more than 1.5

occupants per room), compared to 0% of households that own (see Figure 32). In Corte Madera, 3.6% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 0% for those who own.

Figure 32: Overcrowding by Tenure and Severity



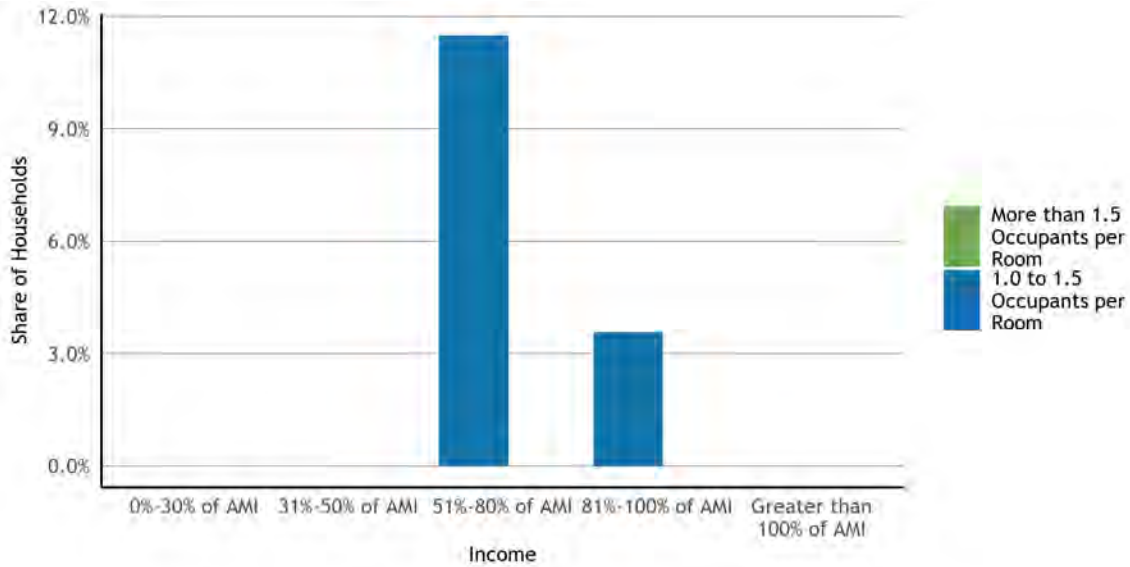
Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

In many communities, overcrowding often disproportionately impacts low-income households. In Corte Madera, 0% of very low-income households (below 50% AMI) experience severe overcrowding, while 0% of households above 100% experience this level of overcrowding (see Figure 33).

Figure 33: Overcrowding by Income Level and Severity

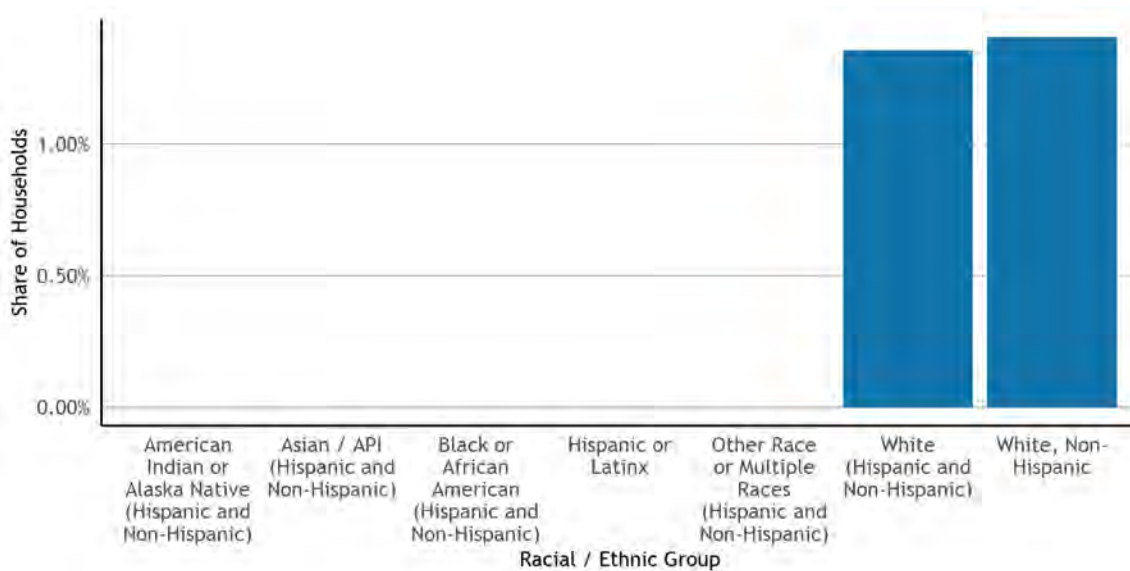


Universe: Occupied housing units

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Corte Madera, the racial group with the largest overcrowding rate is *White, Non-Hispanic* (see Figure 34).

Figure 34: Overcrowding by Race



Universe: Occupied housing units

Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

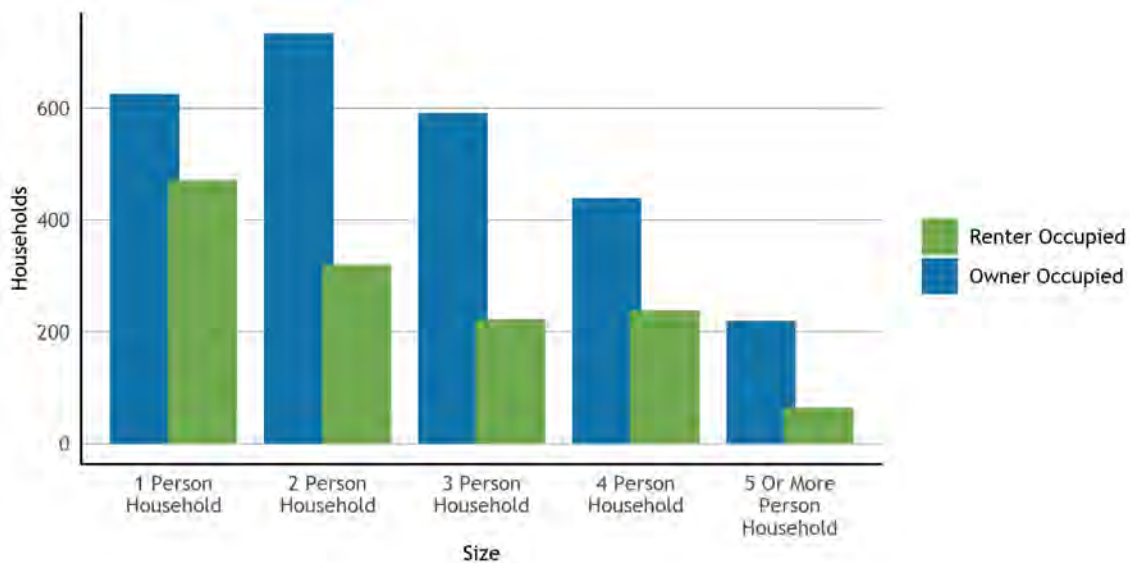
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014

2.6 SPECIAL HOUSING NEEDS

LARGE HOUSEHOLDS

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Corte Madera, for large households with 5 or more persons, most units (77.2%) are owner occupied (see Figure 35). In 2017, 16.7% of large households were very low-income, earning less than 50% of the area median income (AMI).

Figure 35: Household Size by Tenure

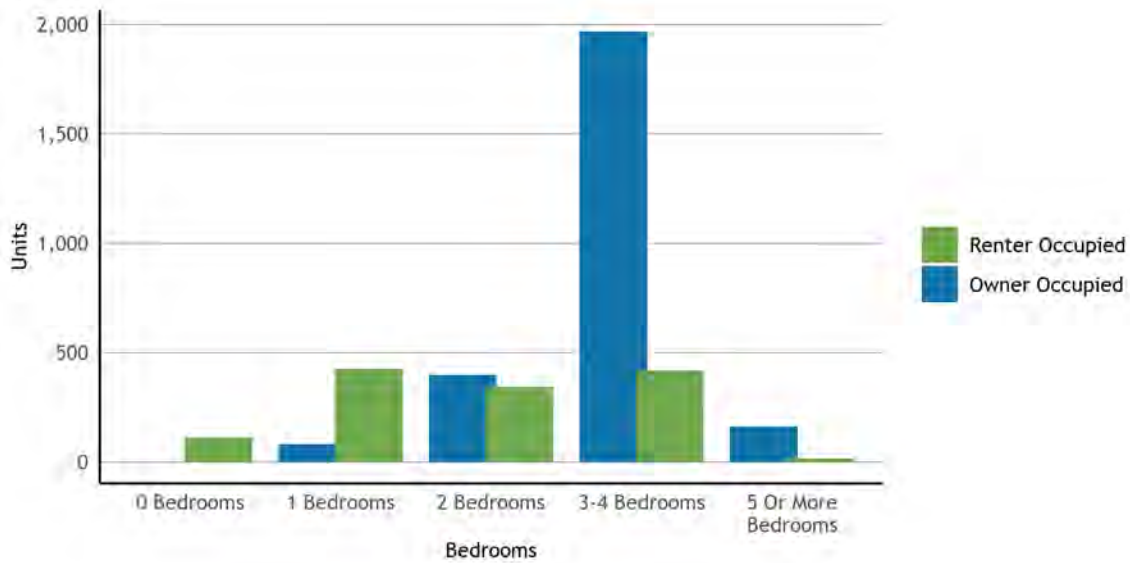


Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 2,565 units in Corte Madera. Among these large units with 3 or more bedrooms, 17.0% are renter-occupied and 83.0% are owner-occupied (see Figure 36).

Figure 36: Housing Units by Number of Bedrooms



Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

Strategies and Programs to Meet the Projected Needs of Large Households

Large households would benefit from multi-family housing that includes childcare facilities. Housing with large-household units should include adequate recreation facilities for children and should be located near public transit. Policy *H-1.8 Housing for Families with Children* and Program *H-1.8.a Family Housing Amenities* are designed to address this need.

The preceding needs analysis indicates that the number of homes in Corte Madera with three or more bedrooms is greater than the number of large families. Providing more housing for seniors in existing large homes to downsize is one strategy to better match the existing housing supply to housing needs. The Housing Element includes policies and programs to promote multi-family housing that will increase the supply of smaller units and housing opportunities for seniors, such as *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*.

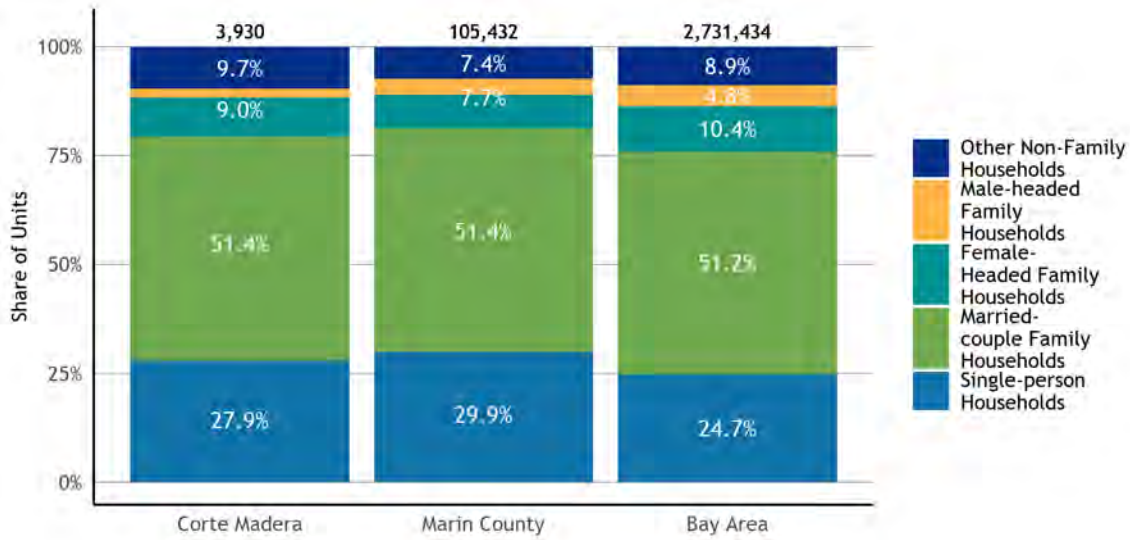
More broadly, the Housing Element sets fundamental policy that commits the Town to planning for all households of all sizes and types and protecting all households from discrimination based on family status (*H-1.1 Diversity of Population, H-1.2 Equal Housing Opportunity, H-1.4 Variety of Housing Choices, H-1.5 Special Needs Housing, and H-1.2 Equal Housing Opportunity, and H-1.2.a Anti-Discrimination Ordinance*).

FEMALE-HEADED HOUSEHOLDS

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with

only one income. In Corte Madera, the largest proportion of households is *Married-couple Family Households* at 51.4% of total, while *Female-Headed Households* make up 9.0% of all households.

Figure 37: Household Type



Universe: Households

Notes: For data from the Census Bureau, a “family household” is a household where two or more people are related by birth, marriage, or adoption. “Non-family households” are households of one person living alone, as well as households where none of the people are related to each other.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

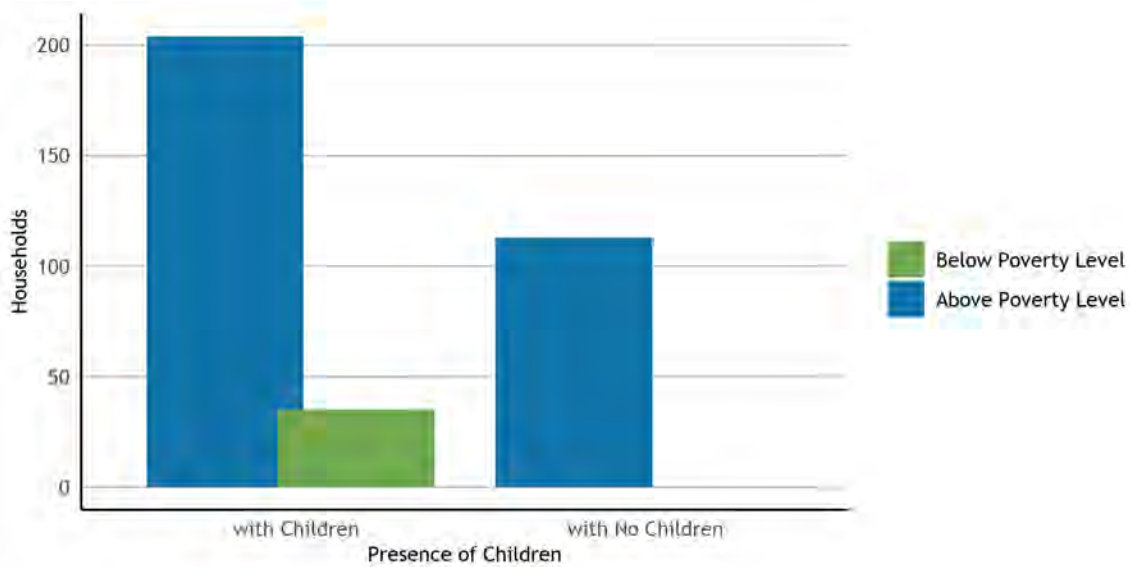
Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In Corte Madera, 14.6% of female-headed households with children fall below the Federal Poverty Line, while 0.0% of female-headed households *without* children live in poverty (see Figure 38).

Strategies and Programs to Meet Projected Needs

This Housing Element recognizes the potential for discrimination against families with children, especially in rental housing (*H-1.2 Equal Housing Opportunity and H-1.2.a Anti-Discrimination Ordinance*). This Element includes policies promoting affordable, multi-family housing near transit that would address the needs of many single-parent and female-headed households (*H-2.7 High Potential Housing Opportunity Areas and H-2.9 Mixed-Use Housing*). Housing for single parent households should include adequate recreation facilities for children and should be located near public transit (*H-1.8 Housing for Families with Children and H-1.8.a Family housing amenities*). New single parent households may be assisted with first-time buyer programs (*H-2.5.a First-time homebuyer programs*).

Figure 38: Female-Headed Household by Poverty Status



Universe: Female Households

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

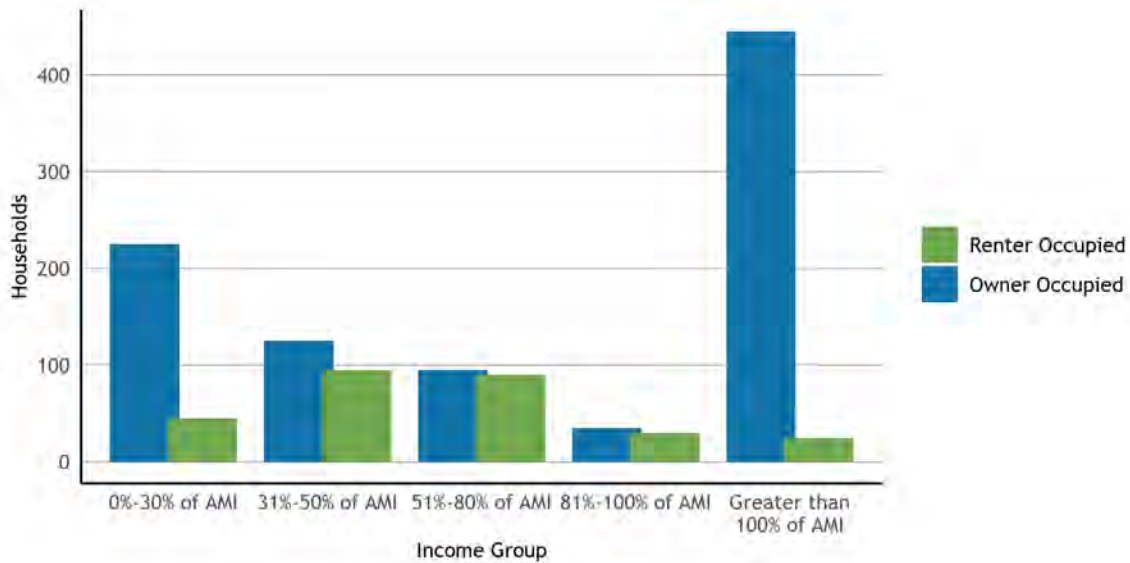
SENIORS

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *31%-50% of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (see Figure 39).

The stock of housing in Corte Madera targeted specifically to seniors has increased with the completion of the 118-unit Aegis project in 2002. Aegis provides for a range of senior housing needs by offering assisted living and Alzheimer and dementia care. Nine of the Aegis units are deed-restricted for low and very low income seniors, but these residents must pay the same fees for services as other market-rate tenants. While Aegis addresses the continuum of senior housing needs, the cost is out of reach for most older residents. This is symptomatic of a basic senior housing problem: low- and very low-income seniors cannot afford the cost of licensed facilities. Rent (including meals and activities) for assisted living and memory care apartments at Aegis range from \$5,300 per month for a studio unit to \$9,500 for a two-bedroom unit. Personal care is an additional cost above basic rent.

Figure 39: Senior Households by Income and Tenure



Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Strategies and Programmatic Responses to Meet Projected Senior Housing Needs

The Town of Corte Madera offers services for senior residents through the Recreation Department including entry-level computer training, exercise and agility classes, safe driving classes for older adults, and traditional recreation events and programs. The Division of Aging and Adult Services of the Marin County Department of Health and Human Services supports a variety of programs to senior citizens through a network of local non-profit organizations and governmental agencies in Marin County. Services include assisted transportation, case management, congregate and home-delivered meals, family caregiver support, information and assistance, personal care and homemaker services, adult protective services, in-home supportive services, and public health nursing programs. Corte Madera established Age-Friendly Corte Madera in 2015, under the umbrella of the World Health Organization, to identify and implement the needs and services of those aged 60 and over.

This Housing Element includes policies and programs to promote multi-family housing that will increase housing opportunities for seniors, such as encouraging a full range of housing types (*H-1.1 Diversity of Population, H-1.4 Variety of Housing Choices, and H-1.7 Incentives for Senior Housing, and H-2.7 High Potential Housing Opportunity Areas* and their implementation programs.). Accessory dwelling units and home match services are important options for some seniors and can provide extra income to make it possible for seniors to remain in their homes and age in place (*H-2.14 Accessory Dwelling Units and H-2.6.a Home Match Services*). The updated Housing Element has specific policies for senior residents with special needs including adaptable units and assisted living facilities (*H-1.6.a*

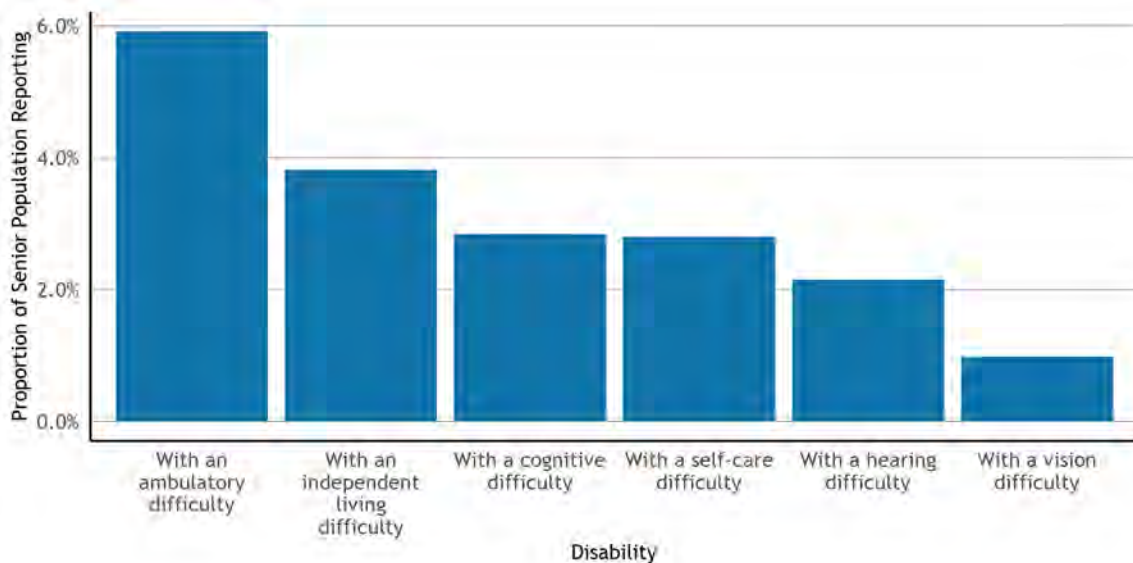
Adaptable Units for the Disabled, H-1.6.b Visitability Ordinance, and H-1.6.c Residential Care Homes).

PEOPLE WITH DISABILITIES

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure 40 shows the rates at which different disabilities are present among residents of Corte Madera. Overall, 8.7% of people in Corte Madera have a disability of any kind.²⁴

Figure 40: Disability by Type



Universe: Civilian noninstitutionalized population 18 years and over

Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty

²⁴ These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.²⁵

In Corte Madera, of the population with a developmental disability, children under the age of 18 make up 48.1%, while adults account for 51.9%.

Table 6: Population with Developmental Disabilities

Residence Type	Number
Home of Parent /Family /Guardian	36
Independent /Supported Living	18
Other	0
Foster /Family Home	0
Intermediate Care Facility	0
Community Care Facility	0

Universe: Population with developmental disabilities

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

Persons with disabilities face unique problems in obtaining affordable and adequate housing. This segment of the population, which includes individuals with mental, physical, and developmental disabilities, represent a wide range of housing needs. Housing designed to be barrier-free, with accessibility modifications, proximity to services and transit, and group living opportunities are some of the considerations and accommodations that are important in serving this need group. The need for affordable, handicapped-accessible housing will increase as the population ages.

Living arrangements for the disabled vary, depending on the type and severity for their disability, as well as personal preference and lifestyle. Many disabled people live independently at home with the help of family. Assistance may be necessary to maintain independent living, including income support, accessibility improvements to the home, and in-home supportive services.

Housing types that address the needs of the disabled include:

- single-room occupancy units;
- group homes for specific need groups with support services;
- set-asides in larger multi-family affordable projects including senior housing developments.

The 79-unit San Clemente Place project is 100% affordable. Five of these units are fully accessible, and another 53 units are designed to be converted to full accessibility with simple and inexpensive modifications.

Strategies and Programs to Meet Projected Disabled Persons Needs

Appropriate housing for persons with mental or physical disabilities include very low cost units in large group home settings (near retail services and public transit), supervised apartment settings with on- or off-site support services, outpatient/day treatment programs, and inpatient/day treatment programs, crisis shelters and transitional housing.

There are a number of housing types appropriate for people living with a developmental disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group.

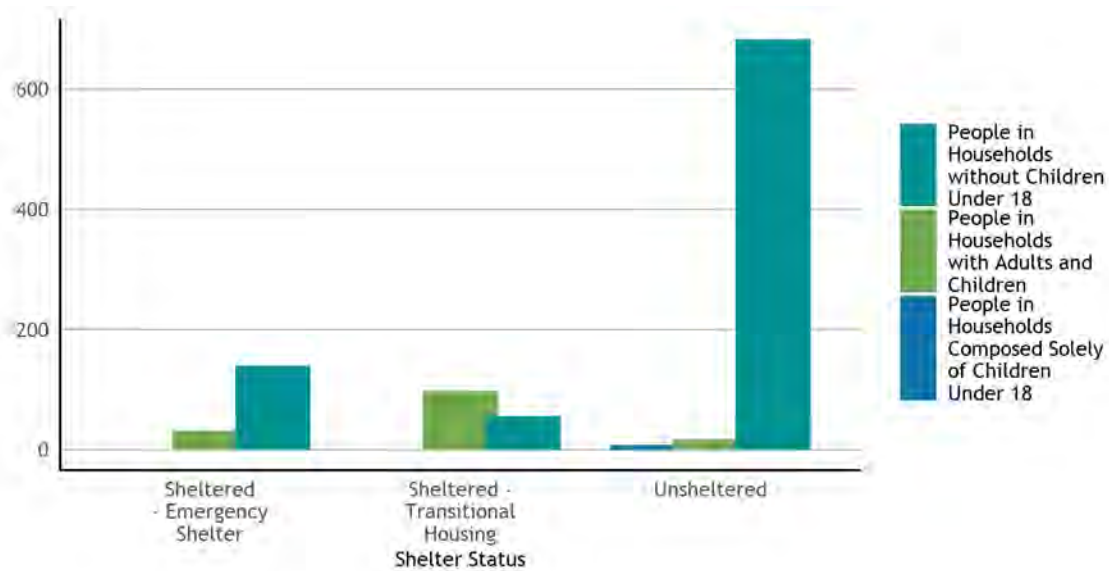
Title 24 of the State Uniform Building Code mandates that all new multi-family residential construction projects containing six or more units must conform to specific disabled adaptability/accessibility regulations. The Title 24 mandate and high-density residential zoning address the needs of several categories of disabled persons, especially the needs of people with physical disabilities. The needs of other disabled people, in addition to basic affordability, range from needing slight modifications of existing units to the need for a variety of supportive housing arrangements. Some of the disabled population can only live successfully in housing that provides a semi-sheltered, semi-independent living, such as clustered group housing or other group living quarters. Others are capable of living independently if affordable units are available. Group homes caring for up to 6 persons are allowed by right in all residential districts.

Policies and programs in this Housing Element recognize the special needs of disabled persons including basic civil rights in housing, the need for physical accommodation, and the difficulty many disabled persons have finding housing they can afford (Policies *H-1.2 Equal Housing Opportunity*, *H-1.6 Provision of Affordable Housing for Special Needs Households*, and *H-1.7 Density Bonuses for Special Needs Housing* and their implementation programs) In addition, the Town has adopted procedures for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies and procedures.

HOMELESSNESS

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In Marin County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 77.7% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (see Figure 41).

Figure 41: Homelessness by Household Type and Shelter Status, Marin County



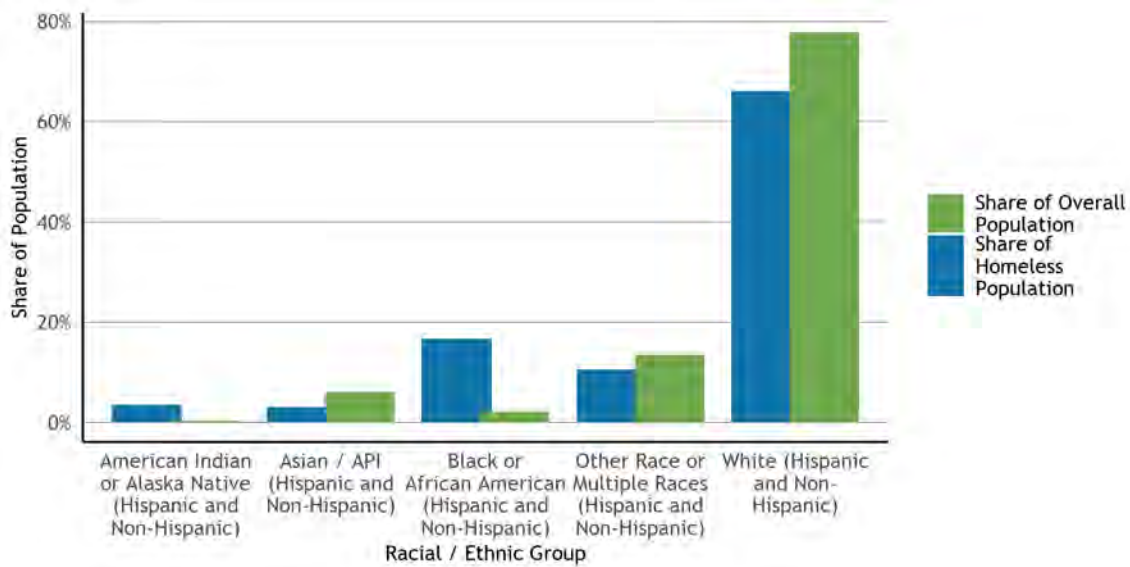
Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

People of color are more likely to experience poverty and financial instability as a result of historical federal and local housing policies that excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In Marin County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 66.2% of the homeless population, while making up 77.8% of the overall population (see Figure 42).

Figure 42: Racial Group Share of General and Homeless Populations, Marin County



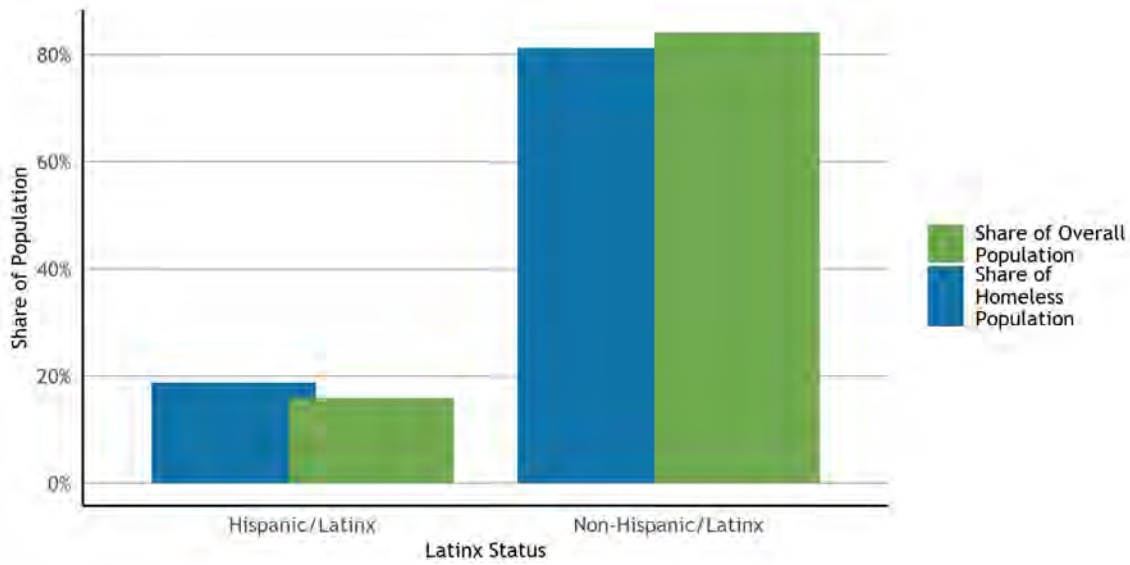
Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

In Marin, Latinx residents represent 18.8% of the population experiencing homelessness, while Latinx residents comprise 15.9% of the general population (see Figure 43).

Figure 43: Latinx Share of General and Homeless Populations, Marin County



Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

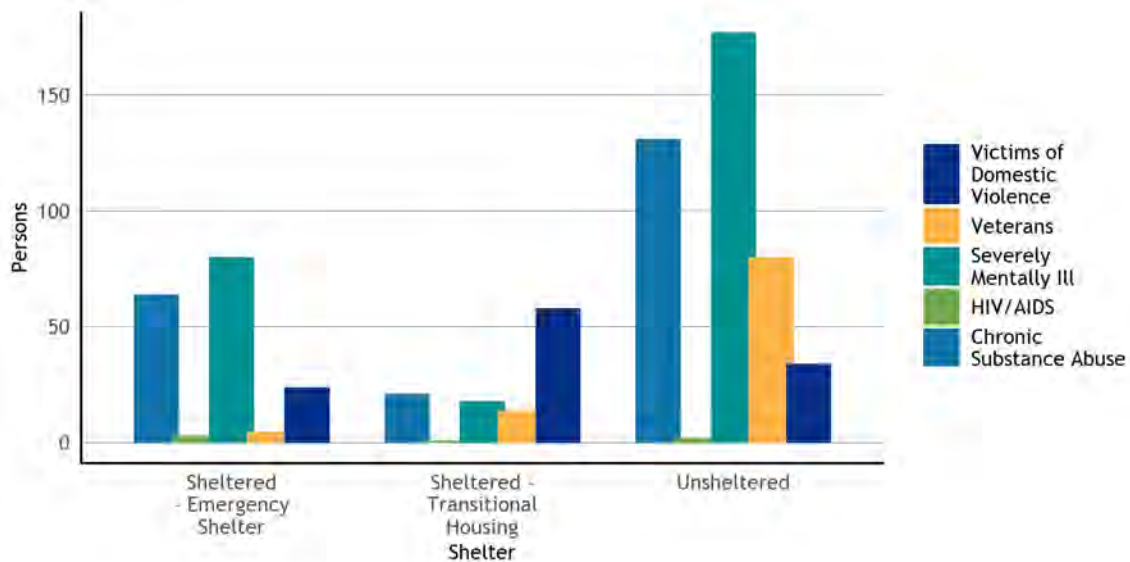
Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In Marin County, homeless individuals are commonly challenged by severe mental illness, with 275 reporting this condition (see Figure 44). Of those, some 64.4% are unsheltered, further adding to the challenge of handling the issue.

The 2019 Marin Homeless Count and Survey Comprehensive Report counted a total of 1,034 homeless people throughout Marin County on January 28, 2019. Sixty-eight percent, or 703 people, were unsheltered. According to the report, there were 39 unsheltered homeless people in Corte Madera on that day, and no sheltered homeless people.²⁶

²⁶ Applied Survey Research, Marin County Homeless Count & Survey Comprehensive Report 2019, retrieved on December 9, 2021, at https://www.marinhhs.org/sites/default/files/files/servicepages/2019_07/2019hirdreport_marincounty_final.pdf

As a result of social distancing and public health safety precautions for the COVID-19 pandemic, the County did not conduct a full Point-in-Time unsheltered homeless count and survey in 2021. Instead, the Marin County Continuum of Care conducted a vehicle count to help understand the existing state of homelessness. The count found 486 people living in vehicles in Marin County in 2021, with 5 homeless people living in vehicles in Corte Madera. In 2022, an 18-unit permanent supportive housing development for those experiencing homelessness was developed at a former motel at 1591 Casa Buena Drive in Corte Madera.

Figure 44: Characteristics for the Population Experiencing Homelessness, Marin County



Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

In Corte Madera, there were no reported students experiencing homeless in the 2019-20 school year. By comparison, Marin County has seen a 29.9% increase in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

Table 7: Students in Local Public Schools Experiencing Homelessness

Academic Year	Corte Madera	Marin County	Bay Area
2016-17	0	976	14,990
2017-18	0	837	15,142
2018-19	0	1,126	15,427
2019-20	0	1,268	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

Strategies and Programs to Meet Projected Needs

The Town allows emergency shelters as a permitted use in the Public/Semi-Public District and defines transitional and supportive housing as residential uses and to allow these uses in all zones that allow residential uses, subject to the same restrictions as housing of the same type. This Housing Element includes policy *H-1.5 Special Needs Housing* and its implementation programs to provide housing and services to meet the needs of the homeless.

FARMWORKERS

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market.

In Corte Madera, there were no reported students of migrant workers in the 2019-20 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year.

Table 8: Migrant Worker Student Population

Academic Year	Corte Madera	Marin County	Bay Area
2016-17	0	0	4,630
2017-18	0	0	4,607
2018-19	0	11	4,075
2019-20	0	0	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

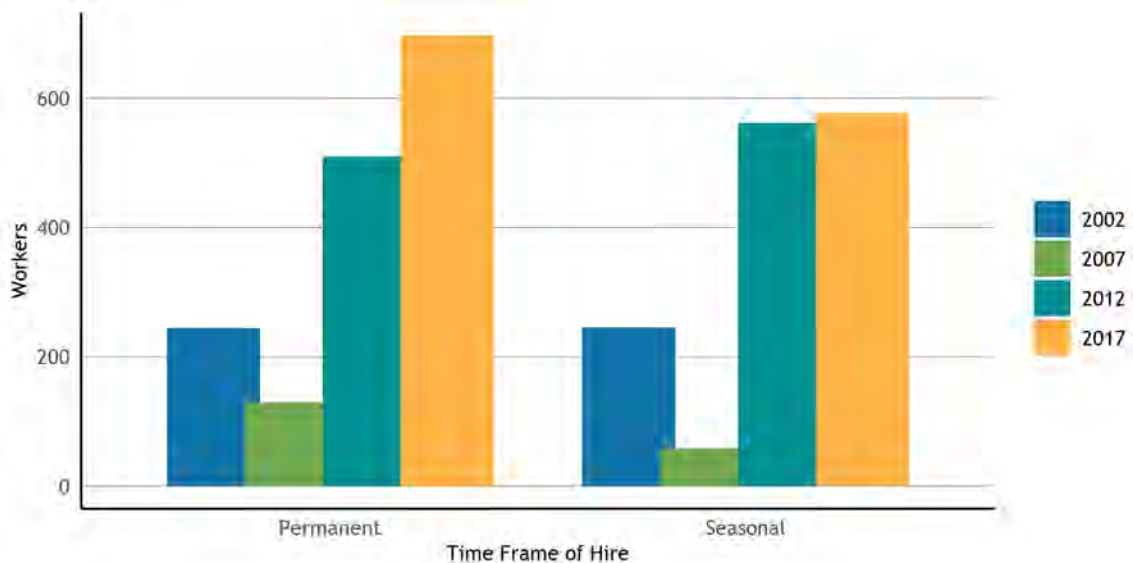
Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table FARM-01.

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Marin County has increased since 2002, totaling 697 in 2017, while the number of seasonal farm workers has increased, totaling 577 in 2017 (see Figure 45).

Figure 45: Farm Operations and Farm Labor, Marin County



Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

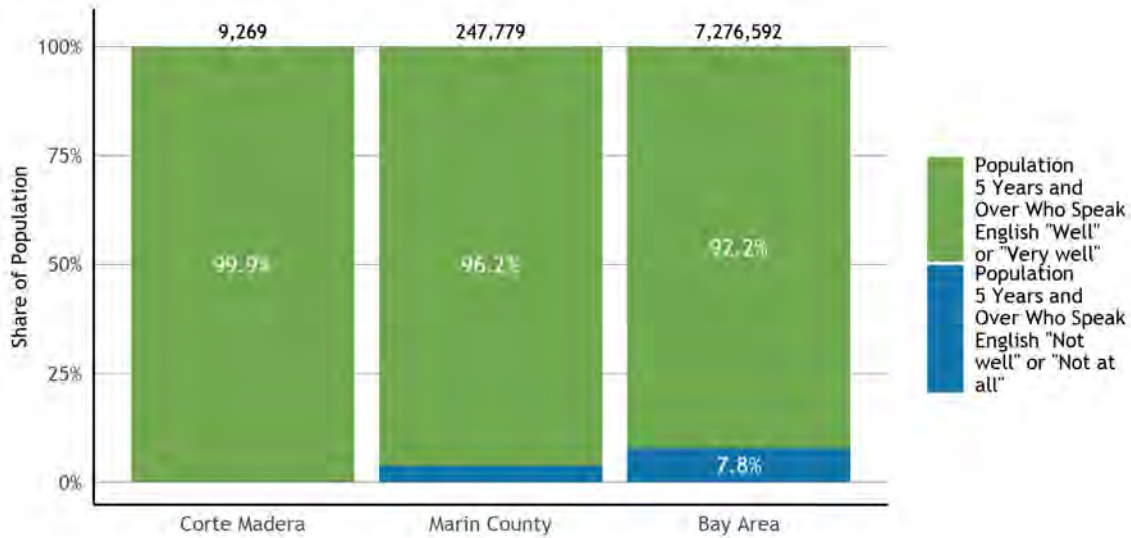
Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

NON-ENGLISH SPEAKERS

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Corte Madera, 0.1% of residents 5 years and older identify as speaking English not well or not at

all, which is below the proportion for Marin County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

Figure 46: Population with Limited English Proficiency



Universe: Population 5 years and over

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005

Strategies and Programs to Meet Projected Needs

The Housing Element contains program *H-4.2.a Inclusive Outreach* to ensure current and future residents with limited English speaking skills are included in Town housing discussions and decisions. The program directs the Town to target outreach to underrepresented community members, including people who do not speak English as a first language. The Town will provide housing-related materials and surveys in Spanish and provide language translation on the Town’s website and for workshops.

3.0 HOUSING SITES

State law requires that jurisdictions provide an adequate number of sites that are properly zoned to facilitate the production of their regional share of housing. To determine whether a jurisdiction has sufficient land to accommodate its share of regional housing needs for all income groups, that jurisdiction must identify “adequate sites.” Under state law (*California Government Code* §65583), adequate sites are those with appropriate zoning designations and development regulations – with public facilities and facilities – needed to facilitate and encourage the development of a variety of housing for all income levels. The land resources available for the development of housing in Corte Madera are addressed in this chapter.



Tam Ridge Apartments

3.1 REGIONAL HOUSING NEEDS ALLOCATION FOR 2022–2030

The California Department of Housing and Community Development (HCD) is required to allocate the region’s share of the statewide housing need to Councils of Government (COGs) based on California Department of Finance population projections and regional population forecasts used in preparing regional transportation plans. The COGs in turn are required to prepare Regional Housing Need Plans allocating the region’s share of the statewide need to cities and counties within the region. The quantification of each jurisdiction’s share of the regional housing need is called the Regional Housing Needs Allocation (RHNA).

The RHNA is a minimum number. Jurisdictions may plan for and accommodate a larger number of dwelling units. Jurisdictions must identify adequate sites at appropriate densities and development standards to accommodate the RHNA allocation. Jurisdictions must also show how they will facilitate and encourage development of these units, but they are not required to build or finance the units.

HCD allocated 441,176 units to the nine-county Bay Area as the region’s share of the statewide housing need for the period 2022 through 2030. The Association of Bay Area Governments (ABAG), the region’s COG, adopted a RHNA for the 2022-2030 planning period that assigns 14,405 housing units to Marin cities and towns and the county unincorporated area. The Town of Corte Madera’s Regional Housing Need Allocation is 725 units (Table 9). The Town estimates the projected need for units affordable to extremely low income households to be 50% of the very low income need, or 107 units.

Table 9: Corte Madera’s Regional Housing Need, June 30, 2022, to December 31, 2030

Income Category	Units
Very Low Income	213
Low Income	123
Moderate Income	108
Above Moderate Income	281
Total	725

3.2 SITES INVENTORY

Most of the sites within residential zones in the Town are built out or are not viable for development due to environmental or topographic constraints, and therefore offer very limited new housing opportunities. The Town recognizes that it must provide opportunities for higher density residential development outside of traditional residential zones. To achieve this goal and provide the density needed to meet the RHNA within the planning period, the new multi-family sites are in commercial or mixed-use zones. Ten of the 11 identified multi-family housing sites have a General Plan Land Use Designation of Mixed-Use Commercial, which allows residential uses.

The development of the Sites Inventory (see Table 10) is based on analysis of the Town’s Zoning Ordinance and General Plan Land Use Element, Marin County Assessor’s information, the County’s geographical information system (MarinMap), field surveys, aerial photographs, and property files. Site analysis also included staff knowledge of existing conditions and underutilized land, development interests expressed by property owners, community input, and market trends.

In addition, the sites were assessed based on the proximity to transit; access to jobs and high performing schools; access to amenities such as parks and community services; access to schools and grocery stores; and proximity to available infrastructure and utilities.

The proposed sites are not publicly owned or leased, except for Site 9, which includes two small, vacant parcels owned by the Town totaling 0.22 acres. The Town intends to explore options to donate or otherwise leverage this land to facilitate housing development at the site, including affordable units. None of the multi-family sites were identified in the previous Housing Element planning period.

The Sites Inventory includes developed, non-residential properties that can be redeveloped for mixed-use development that includes residential uses or redeveloped as a 100% residential project. The sites inventory also include the potential for new single-family homes on vacant sites, accessory dwelling units (ADUs), and units created through the utilization of SB 9 in single-family zones. The inventory lists individual sites by address, parcel number, General Plan land use designation, zoning district, parcel size, allowable density, realistic development capacity, anticipated units by income category, and environmental constraints.

All multi-family sites are nonvacant but are expected to be redeveloped during the planning period as described below. In all cases, infrastructure, including water, sewer, and utilities (electricity, natural gas, telephone, cable, internet, and cellular service) is available at or adjacent to the site.

The Marin Municipal Water District (MMWD) provides water to the Town of Corte Madera as well as the incorporated cities and towns of San Rafael, Mill Valley, Fairfax, San Anselmo, Ross, Larkspur, Tiburon, Belvedere and Sausalito and communities in unincorporated areas of Marin County. MMWD's primary water supply is local surface water obtained from rainfall collected from a watershed with six reservoirs. The District receives a supplemental water supply from the Sonoma County Water Agency. The District's *2020 Urban Water Management Plan* has determined that there is adequate supply to meet demand for a projected service population of 211,961 in 2045, an increase of 20,692 people from the 2020 level. MMWD must update the Urban Water Management Plan every five years to accommodate new and projected population growth. The 2020 Urban Water Management Plan was prepared based upon the Association of Bay Area Governments (ABAG) 2017 population projections and therefore does not account for population projections associated with the 6th Cycle Housing Element updates within MMWD's service area. MMWD staff have indicated that they are in the early stages of planning to update the 2020 Urban Water Management Plan to accommodate the 6th Cycle Housing Element Updates in their service area. MMWD is currently conducting a strategic Water Supply Assessment to evaluate the district's current baseline water supply and to evaluate the impact of potential future water management alternatives that could improve MMWD's long-term water supply resiliency. Upon completion of the Strategic Water Supply Assessment, MMWD intends to update its Urban Water Management Plan to reflect ABAG's 6th Cycle Housing Element Regional Housing Needs Allocation numbers and to ensure sufficient water supplies exist to support the associated increase in residential development throughout the district's service area. Water distribution lines are located at or nearby all of the parcels listed in the Sites Inventory.

Sanitary District No. 2 provides sewage collection services for the Town of Corte Madera and limited areas of the surrounding communities of Larkspur and Tiburon, and certain unincorporated land within Marin County. Services include the installation and maintenance of sanitary sewer pipelines and pump stations, and regulation of sanitary sewer connections. The Central Marin Sanitation Agency (CMSA) provides wastewater treatment services. Both agencies have sufficient capacity to serve the additional planned housing units. Sewer lines are located at or nearby all of the parcels listed in the Sites Inventory.

Chapter 727, statues of 2005, requires water and sewer providers to grant priority for service allocations to proposed developments that include housing units affordable to lower-income households. MMWD, Sanitary District No. 2, and CMSA are aware of the statute.

Chapter 727 also requires cities and counties to immediately deliver the adopted housing elements of the local general plan and any amendments to water and sewer service providers within a month after adoption. The Town will comply with this requirement.

Sites 1-9 and 11 are located in a Special Flood Hazard Area with a 1 percent or greater chance of flooding within any given year. The Town requires all residential-use areas of new buildings in Special Flood Hazard Areas to be built with finished floors at least one foot above base flood elevations established by FEMA. This standard does not apply to non-

habitable areas of new residential buildings, such as parking garages, crawl space, etc. Commercial uses of a mixed-use project can either be flood-proofed or raised one foot above based flood elevations established by FEMA. This requirement has been taken into account when modeling potential building forms and evaluating unit capacities on each site. New buildings are required to comply with the Town's ordinances that address flood damage prevention, which are contained in Chapter 16.10 of the Municipal Code. As a result, the presence of the floodplain and the potential for flooding is not a constraint on development. San Clemente Place, a 79-unit affordable housing development for very low and low income households, was developed in 2006 in accordance with the Town's floodplain regulations for residential development.

Housing opportunity sites that are in the flood plain are also vulnerable to potential sea level rise. Sea level rise projections and impacts to Corte Madera are discussed in detail Chapter 7 Flooding and Flood Plain Management of the General Plan. Chapter 7 also describes adaptation strategies and goals, policies, and programs to that will apply to new housing development that is vulnerable to sea level rise. In particular, Implementation Program F-5.2.a states that the Town will require new development, including substantial alterations, to consider and address increased flooding and sea level rise impacts and to integrate resilience and adaptation measures into project design as warranted.

None of the housing opportunity sites are in a Very High Fire Hazard Severity Zone, which would severely limit development potential. However, as discussed in Chapter 8 Public Safety and Hazards of the General Plan, wildfire is a significant threat to the hillside neighborhoods of Corte Madera where wildland and residential areas intermix, called the wildland land urban interface (WUI). The California Building Code and the Corte Madera Municipal Code establish special fire prevention standards for development in the WUI. Chapter 8 also contains goals, policies, and programs related to building in the WUI. Sites 1 and 12-30 are located in the WUI, as identified in Table 10.

AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) SITE ANALYSIS

Assembly Bill 686 passed in 2017 requires the inclusion in the Housing Element an analysis of barriers that restrict access to opportunity²⁷ and a commitment to specific meaningful actions to affirmatively further fair housing²⁸. AB 686 mandates that local governments identify meaningful goals to address the impacts of systemic issues such as residential

²⁷ 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

²⁸ "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

segregation, housing cost burden, and unequal educational or employment opportunities to the extent these issues create and/or perpetuate discrimination against protected classes²⁹.

In addition, it:

- Requires the state, cities, towns, 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 and prohibits them from taking actions materially inconsistent with their AFFH obligation.
- Adds an AFFH analysis to the Housing Element for plans that are due beginning in 2021.
- Includes in the Housing Element's AFFH analysis 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.

The full AFFH analysis is contained in Appendix C. In summary, the analysis finds:

- The Town should do more outreach on fair housing laws and available services. The Housing Element contains several programs to address this need.
- Corte Madera's population is mostly White (78.5%), but the population is becoming more diverse and the Town is becoming less segregated.
- The Town's RHNA strategy does not disproportionately place lower or moderate income units in lower opportunity areas or in areas with higher concentrations of racial/ethnic minority populations, people with disabilities, single-parent households, low or moderate income households, or cost-burdened renters.
- RHNA sites in Corte Madera do not exacerbate existing fair housing conditions and ensure future households have adequate access to a variety of opportunities.
- The Town's RHNA strategy ensures that new housing units affordable to all income levels are integrated throughout the Town.

ABAG's regional housing allocation methodology for the 6th housing element cycle was specifically designed to direct more housing growth to high resource areas with higher rates of segregation, like Corte Madera, in an effort to achieve more balanced and integrated communities across the Bay Area region. As a result, the RHNA allocation is, in itself, a tool to address housing disparities, and Corte Madera's exceptionally high RHNA (10 times the previous cycle vs. 2.4 for the regional allocation) is a primary means for providing more housing opportunities for all and achieving a more diverse population.

²⁹ 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.

Table 10: Sites Inventory

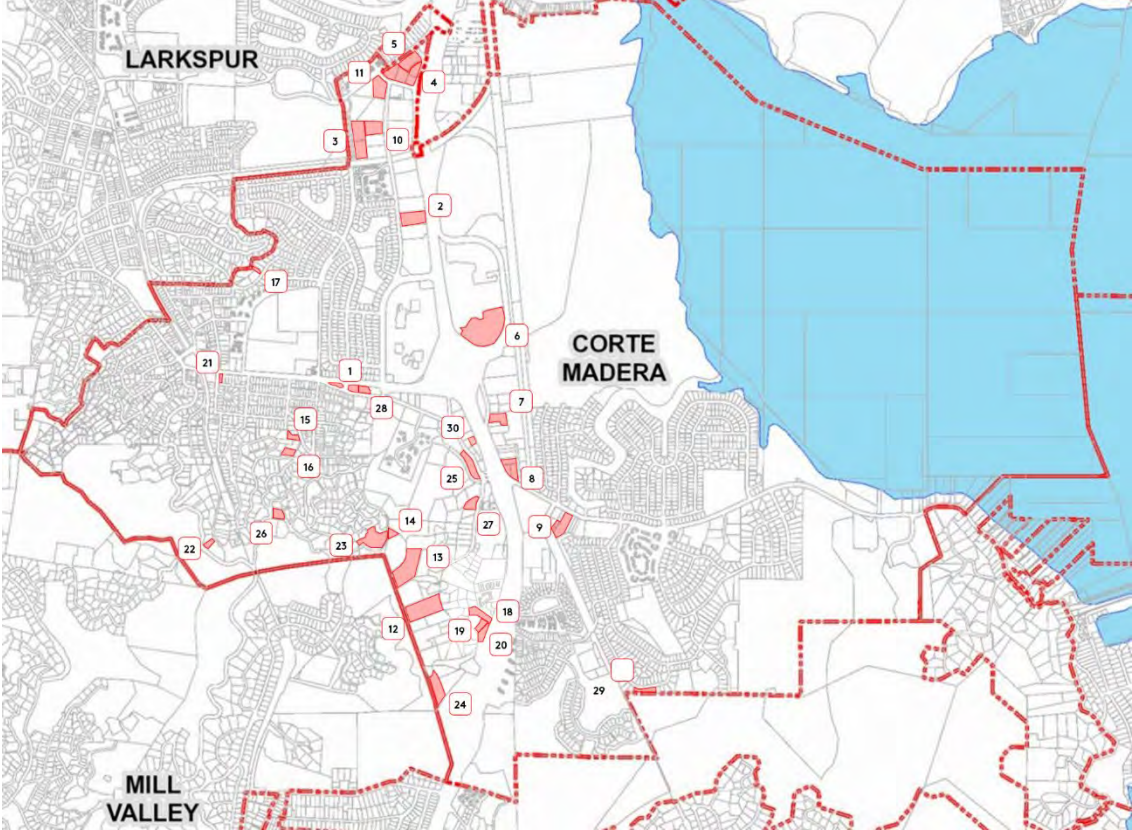
Site #	Parcel Number	Address	GP Designation	Zoning District	Size (acres)	Allowable Density (du/ac)	Realistic Develop. Capacity	Very Low	Low	Mod.	Above Mod.	Environmental Constraints
1	025-063-04	601 Tamalpais Dr.	Mixed Use Overlay - Neighborhood	C-1	0.33	20	10	-	-	2	8	Special Flood Hazard Area; Wildland Urban Interface (WUI)
	025-064-03	Tamalpais Drive & Lakeside Drive	Mixed Use Overlay - Neighborhood	C-1	0.145	20						
2	024-031-25	41 Tamal Vista Blvd.	Mixed Use Overlay - Corridor	MX-1	2.11	30	63	41	22	-	-	Special Flood Hazard Area
3	024-011-70	400 Tamal Plaza	Mixed Use Overlay - Corridor	M	1.43	35	105	34	18	53	-	Special Flood Hazard Area
	024-011-71	500 Tamal Plaza	Mixed Use Overlay - Corridor	M	1.57	35						
4	024-041-15	2 Fifer Ave.	Mixed Use Overlay - Corridor	O	1.08	35	120	12	6	6	96	Special Flood Hazard Area
	024-041-02	10 Fifer Ave.	Mixed Use Overlay - Corridor	C-3	1.03	35						
	024-041-12	110 Nellen Ave.	Mixed Use Overlay - Corridor	C-3	0.82	35						
	024-041-16	150 Nellen Ave.	Mixed Use Overlay - Corridor	C-3	0.52	35						
5	024-041-17	111 Lucky Dr.	Mixed Use Overlay - Neighborhood	C-3	1.67	25	25	16	9	-	-	Special Flood Hazard Area; 0.68 acre is Black Kettle Lagoon

Site #	Parcel Number	Address	GP Designation	Zoning District	Size (acres)	Allowable Density (du/ac)	Realistic Develop. Capacity	Very Low	Low	Mod.	Above Mod.	Environmental Constraints
6	024-032-22	1400 Redwood Hwy.	Mixed Use Overlay - Core	C-2	7.48	40	300	30	15	15	240	Special Flood Hazard Area
7	026-011-27	5804 Paradise Dr.	Mixed Use Overlay - Corridor	C-4	1.16	35	41	27	14	-	-	Special Flood Hazard Area
8	026-021-20	5750 Paradise Dr.	Mixed Use Overlay - Corridor	C-4	0.60	35	62	6	3	3	50	Special Flood Hazard Area
	026-021-15	Paradise Drive & Koch Road	Mixed Use Overlay - Corridor	C-4	0.36	35						
	026-021-19	Paradise Drive & Koch Road	Mixed Use Overlay - Corridor	C-4	0.80	35						
9	026-071-28	5651 Paradise Dr.	Mixed Use Overlay - Neighborhood	C-1	1.33	25	39	26	13	-	-	Special Flood Hazard Area
	026-071-65		Mixed Use Overlay - Neighborhood	C-1	0.09	25						
	026-071-66		Mixed Use Overlay - Neighborhood	C-1	0.13	25						
10	024-011-67	100 Tamal Plaza	Mixed Use Overlay - Corridor	M	1.50	35	53	3	4	3	43	
11	024-011-66	240 Tamal Vista Blvd.	Mixed Use Overlay - Corridor	O	1.57	35	55	4	4	3	44	Special Flood Hazard Area
12	033-021-03	Meadowcrest Dr.	Hillside Residential	R-1-A	4.06	2.2	1				1	Hillside Land Capacity District; WUI

Site #	Parcel Number	Address	GP Designation	Zoning District	Size (acres)	Allowable Density (du/ac)	Realistic Develop. Capacity	Very Low	Low	Mod.	Above Mod.	Environmental Constraints
13	025-251-04	Meadowcrest Dr.	Hillside Residential	R-1-C	3.85	2.2	1				1	Hillside Land Capacity District; WUI
14	025-241-87	Fairview Ave.	Hillside Residential	R-1-B	0.52	2.2	1				1	Hillside Land Capacity District; WUI
15	025-111-05	23 Buena Vista Ave.	Low Density Residential	R-1	0.64	5.8	1				1	WUI
16	025-111-34	530 Chapman Dr.	Low Density Residential	R-1	0.59	5.8	1				1	WUI
17	024-062-38	106 Walnut	Low Density Residential	R-1	0.27	5.8	1				1	WUI
18	033-031-67	Meadow Valley Rd.	Hillside Residential	R-1-A	0.59	2.2	2				2	WUI
19	033-031-69	Meadowsweet Dr.	Hillside Residential	R-1-A	0.47	2.2	2				2	WUI
20	033-031-68	Meadowsweet Dr.	Hillside Residential	R-1-A	0.50	2.2	2				2	WUI
21	025-051-01	208 Chapman Dr.	Low Density Residential	R-1	0.14	5.8	1				1	WUI
22	025-191-09	489 Montecito Dr.	Hillside Residential	R-1-A	0.39	2.2	1				1	WUI
23	025-221-10	499 Montecito Dr.	Hillside Residential	R-1-A	2.02	2.2	1				1	Hillside Land Capacity District; WUI

Site #	Parcel Number	Address	GP Designation	Zoning District	Size (acres)	Allowable Density (du/ac)	Realistic Develop. Capacity	Very Low	Low	Mod.	Above Mod.	Environmental Constraints
24	033-041-12	1161 Meadowsweet Dr.	Hillside Residential	R-1-A	1.97	2.2	1				1	Hillside Land Capacity District; WUI
25	025-181-05	817 Meadowsweet Dr.	Hillside Residential	R-1-A	1.48	2.2	1				1	Hillside Land Capacity District; WUI
26	025-201-06	18 Alta Terrace	Hillside Residential	R-1-A	0.71	2.2	1				1	WUI
27	025-181-16	3 Lupine Drive	Hillside Residential	R-1-A	1.0	2.2	1				1	WUI
28	025-063-05	645 Tamalpais Drive	Mixed-Use Commercial	C-1	0.46	15.1	3				3	Special Flood Hazard Area; WUI
29	026-143-13	Sonora Way	Low Density Residential	R-1	0.95	5.8	3				3	WUI
30	025-182-13	1591 Casa Buena Dr.	Mixed-Use Commercial	C-3	0.28	15.1	18	18				Special Flood Hazard Zone; WUI
ADUs		Various	Various	Various	Various	Various	100	30	30	30	10	
TOTAL							1,016	247	138	115	516	
RHNA							725	213	123	108	281	

Figure 47: Sites Map



3.3 REALISTIC DENSITY ASSUMPTIONS AND DEVELOPMENT TRENDS

Several residential projects built in Corte Madera demonstrate that housing projects typically achieve residential densities at or above the allowable maximum density. These projects demonstrate how the Town supports and facilitates redevelopment of nonvacant land at higher residential densities.

- **Bell Mt. Tam (formerly Tam Ridge).** This mixed-use project was built on the site of a former industrial facility in 2017. The project created 180 units and approximately 3,000 square feet of retail space. The site is 4.5 acres. In order to facilitate housing development on the site, the Town created a Mixed Use Gateway General Plan land use designation and overlay zoning district in 2011 to allow housing density of up to 40 du/ac and required 10% of the units be set aside as affordable units. The project achieved a built density of 40 du/ac and created 4 very low income units, 12 low income units, and 2 moderate income units. The project is located at 195 Tamal Vista Blvd, within 1/4 mile of Sites 2, 3, 4, 5, 10, and 11.
- **Enclave.** This residential project created 16 townhomes on a site that formerly contained two single family homes (one dilapidated and one uninhabitable). The site is 1.2 acres. The allowable maximum density is 11 du/ac and the built density is 13 du/ac. The allowable number of units per the General Plan and Zoning Ordinance is 12 units (the project used State Density Bonus law to exceed the allowable density). The development was subject to the Town's inclusionary ordinance, which required 5% of the units to be affordable to very low-income households, 10% to be affordable to low income households and 10% to be affordable to moderate-income households. The inclusionary requirement was applied to the base density (12 units) resulting in three affordable for-sale units (1 very low, 1 low & 1 moderate). The site is located at 1421 & 1425 Casa Buena Drive, less than 3/4 mile from Site 1.
- **San Clemente Place.** This 100% affordable housing project includes 79 multi-family dwelling units for families, seniors, and special need households. Sixty units are affordable to extremely low income households and 19 are affordable to low income households. The General Plan land use designation is Mixed-Use Commercial. The Town adopted the Affordable Housing Mixed Use Overlay Zoning District in 2003 and rezoned the property with this zoning designation to facilitate the project. The site originally contained a lumberyard and was redeveloped with a storage facility on a 0.77 acre portion of the 3.51 acre site. The housing parcel is 2.7 acres. At the time this project was approved, the maximum allowable density was 25 du/ac. The built density on the housing parcel is 28.8 du/ac. The project is located at 33 San Clemente Drive, within 1/3 mile of Sites 6, 7, 8 and 9.

Based on this past production trends and the unit yield for these sites, the typical built density assumed for Sites 1-11 is 100% of the maximum allowable density for both market rate development subject to the Town's inclusionary ordinance and 100% affordable projects.

Market demand in Corte Madera and Marin County is overwhelmingly for residential development. Commercial and retail space continues to contract due to the shift to remote work and online shopping. Office vacancy rates in Southern Marin County were 18.9% in the first quarter of 2022, while annual retail and food service taxable transactions in Corte Madera in 2021 were still 16% below the pre-pandemic level in 2018.

There are many examples of projects responding to market demand for housing over commercial space in Corte Madera and Marin County. A few examples follow.

- In Corte Madera, a new land use designation, Mixed-Use – Gateway Area was created in the 2009 General Plan Update for a 4.5 acre property, which at the time was occupied by a factory that produced disposable polystyrene foodware products. The new designation was intended to encourage higher-density residential development in conjunction with local-serving commercial use and allowed a non-residential floor area ratio of up to 0.34. Allowable residential density for the site was increased from 15.1-25.0 units per acre to 25.1-40 units per acre. In 2011, the site was rezoned to allow up to 10,000 square feet of commercial space. In response to softening commercial real estate demand, the project was approved with only 3,000 square feet of commercial space, which represents a non-residential floor area of 0.02. The project was completed in September 2017 and was fully occupied in January 2019.
- In Novato, the Atherton Ranch Master Plan, approved in 2000, originally permitted the construction of a mixed-use development featuring 93 single-family residences, 23 townhomes, 40 senior affordable apartments, and two office/retail buildings totaling 70,550 square feet of floor area. All of the residential components were constructed. The office/retail buildings were not constructed due to lack of demand for new office and retail space. In 2015, the developer applied for a master plan amendment to allow 59 residential condominiums and 6,000 square feet of street-oriented retail space on the portion of the site reserved for commercial use. As commercial market conditions continued to deteriorate, the developer revised their application to reduce the retail space to 1,340 square feet, which was approved by the City in 2017. The new residential units are currently being sold, but the retail space remains vacant.
- In San Rafael, the Northgate Mall Redevelopment project proposes a comprehensive redevelopment of the existing mall into an open-air “main street experience,” surrounded by mixed-use development of retail and up to 1,441 residences. The project proposes to reduce the existing commercial retail from 775,677 square feet to 225,100 square feet and construct high-density multi-family residential buildings in the form of townhome units and five-seven story apartment buildings. The proposed project includes 138 affordable units.
- In Larkspur, the Magnolia Village Project is a 20 unit mixed-use for sale housing development currently under review. The project includes a concession request through State Density Bonus Law to allow residential use on the ground floor of the mixed-use project instead of commercial. The project site has a General Plan land use designation and zoning designation of C-2 (Commercial), which requires ground floor retail. The California Department of Housing and Community Development provided technical assistance related to the concession request and determined that the applicants proposed concession to allow residential on the ground floor fits within the State Density Bonus Law's broad construct.

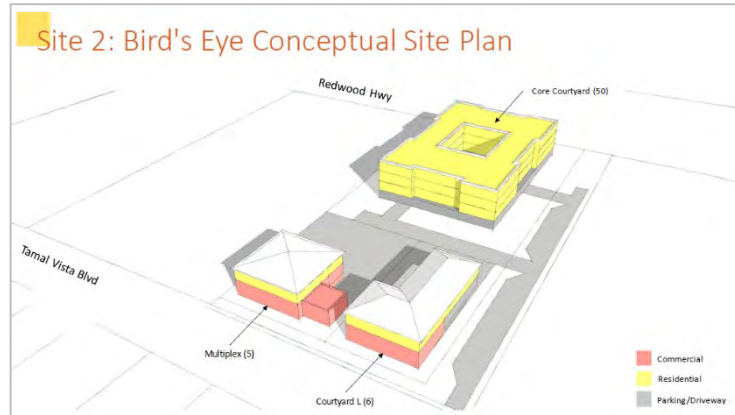
As a result of existing market demand for residential and corresponding decline in demand for commercial and retail space, the analysis assumes all mixed use sites will be developed at or near maximum residential density with the same or less commercial space as currently exists. Sites 1-11 have been rezoned to a mixed-use overlay district, consistent with the existing General Plan land use designation for each site (with the exception of Site 9). The

new overlay district allows both commercial and residential uses. Of these 11 sites, only four sites will be required to provide a minimum square footage of commercial. The other seven sites could potentially be developed solely with residential uses.³⁰

The Town completed conceptual modeling on representative sites to determine the unit capacities given site-specific development standards (including setbacks, building heights, and FAR maximums), parking requirements, and topographical and environmental constraints. Such as development within the FEMA flood hazard area. Figure 48 shows the results of a conceptual development model for Site 2.

The model demonstrates that 63 units of various unit types (studios, one-bedroom, and two-bedroom units) and 4,000 square feet of commercial space could be built on the site given the Town's development standards, and site planning and parking requirements. The unit capacities identified in the site descriptions in Section 3.4 reflect a similar analysis.

Figure 48: Conceptual Model for Site 2



3.4 SITE AND CAPACITY ANALYSIS

Existing conditions, residential density, unit capacity, and development potential of each multi-family site listed in Table 10 are described below.

Sites 2-11 are projected to accommodate a portion of the lower income RHNA. All sites allow at least 20 units per acre, the “default density” for a suburban jurisdiction like Corte Madera, and are between .5 and 10 acres in size. Most sites have an allowable maximum density of 35 du/ac, and one site is zoned for 40 du/ac. These conditions enable the economies of scale needed to produce affordable housing.

³⁰ This draft Housing Element presumes adoption of rezonings of the housing opportunity sites and at times uses the past tense to describe actions that have yet to be taken. This construction is meant only to simplify the editing process associated with the final document, not to presume an outcome before it happens. The document will be revised, as necessary, to reflect future decisions related to Housing Opportunity Sites and adoption of new zoning districts when such actions are taken (planned for December 2022 and January 2023).

SITE 1

Site 1 is located at 601 Tamalpais Drive and is identified in Table 10 and Figure 47 above. Two parcels under the same ownership comprise the 0.47-acre site. The existing 7,200 square foot building was built in 1963 and was formerly occupied by a funeral home. It has been vacant for several years. The site was recently rezoned to increase the maximum density from 15.1 du/ac to 20 du/ac. Staff spoke to the managing member of Portfolio Development Properties (property owner representative) via phone on December 2, 2021. The property owner expressed interest in redeveloping the site with multi-family housing during the planning period and agreed to have their property identified as an opportunity site in the housing element. Site 28, a planned three unit infill residential apartment project at 645 Tamalpais Drive, is located immediately adjacent to the project site.

Figure 49: Site 1



The site is located off Highway 101 and has several services close by. Parks and recreational facilities, a grocery store, an elementary school, and the public library are all within ¼ mile walking distance, as well as other retail and commercial facilities. Marin Transit provides local bus service with stops in front of the site, and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with stops along Highway 101 in Corte Madera. The Larkspur Ferry Terminal with service to San Francisco is 1.9 miles from the site and is serviced by Golden Gate Transit.

The expressed owner interest, age of the structure, long-term vacancy, underutilized nature of the parcels, and market demand for residential uses, evidenced by the proposed three unit project at 645 Tamalpais, make this site suitable for development during the planning period. Based on a realistic density of 20 du/ac, the site is projected to yield 10 moderate and above-moderate income units, in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing* and *H.2.12.a Affordable Housing Ordinance*.

SITE 2

Site 2 is located at 41 Tamal Vista Boulevard and is identified in Table 10 and Figure 47 above. The site is 2.11 acres and contains an 11,040 square foot structure built in 1969. The site contained a movie theater which has been closed for several years, and the building is currently vacant. The site was recently rezoned to increase the maximum density from 15.1 du/ac to 30 du/ac. The Town received an application to demolish the theater and redevelop the site into a new mixed-use project in 2017, but the application process stalled and the property owner decided not to move ahead. The Town had conversations in Spring 2022 with the owner's real estate broker regarding potential new uses for the site and with

prospective residential developers who have expressed interest in purchasing or leasing the site from the property owner for a new multi-family residential project. The building is dilapidated and functionally obsolete and is likely to be demolished in the near future.

The site is located off Highway 101 and has several services close by. A grocery store, an elementary school, and retail and other services are within ¼ mile walking distance. Parks and recreational facilities and the public library are less than one mile away. Marin Transit provides local bus service with stops approximately two blocks from the site, and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with stops along Highway 101 in Corte Madera. The Larkspur Ferry Terminal with service to San Francisco is 1.3 miles from the site and is serviced by Golden Gate Transit. The Sonoma Marin Area Rail Transit Larkspur station, serving Sonoma and Marin cities to the north is 1.2 miles from the site (a 6 minute bike ride or 25 minute walk).

Figure 50: Site 2



The age and dilapidated condition of the structure, long-term vacancy, developer interest, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a realistic density of 30 du/ac, the site is projected to yield 63 very low and low-income units, in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, and *H-2.10.a Incentives for Affordable Housing*.

SITE 3

Site 3 is located at 400 and 500 Tamal Plaza is identified in Table 10 and Figure 47 above. The contiguous parcels are 3.0 acres combined. Each site contains commercial buildings, one built in 1976 and the other in 1973. The current uses are offices, a gym, and day camp/after school activity center. There are currently vacant industrial and office spaces within the buildings.

Figure 51: Site 3



The site was recently rezoned to increase the maximum density from 15.1 du/ac to 35 du/ac. Staff met with the property owners via zoom on November 30, 2021. The property owners have expressed interest in redeveloping the site with multi-family housing within the planning period and agreed to have their property identified as an opportunity site in the housing element.

The site is located off Highway 101 and has several services close by. A grocery store, an elementary school, parks, recreational facilities, the public library, and other retail and commercial services are less than one mile away. Marin Transit provides local bus service with stops approximately three blocks from the site, and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with stops along Highway 101 in Corte Madera. The Larkspur Ferry Terminal with service to San Francisco is 1.3 miles from the site and is serviced by Golden Gate Transit. The Sonoma Marin Area Rail Transit Larkspur station, serving Sonoma and Marin cities to the north is 1.2 miles from the site (a 6 minute bike ride or 23 minute walk)

The expressed owner interest, age of the structures, and underutilized nature of the parcels make this site suitable for development during the planning period. Based on a realistic density of 35 du/ac, the site is projected to yield 105 very low, low, and moderate-income units in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, *H-2.10.a Incentives for Affordable Housing*, and *H.2.12.a Affordable Housing Ordinance*.

SITE 4

Site 4 is located at 2 Fifer Avenue, 10 Fifer Avenue, and 110 and 150 Nellen Avenue and is identified in Table 10 and Figure 47 above. The four contiguous parcels are under single ownership. Combined, the parcels are 3.44 acres. The site currently includes retail and office space and a gym.

The site was recently rezoned to increase the maximum density from 15.1 du/ac to 35 du/ac. The property owners have expressed interest in redeveloping the site with multi-family housing within the planning period and agreed to have their property identified as an opportunity site in the element. The property owner participated in a panel discussion as part of the December 8, 2021, Housing Workshop and shared his vision for development of the property. Staff met with the property owner in person on January 28, 2022, for a site tour and again on April 25, 2022, to discuss conceptual redevelopment ideas for the property.

The site is located off Highway 101 and has several services close by. A grocery store is approximately 0.3 miles away, and an elementary school, parks, recreational facilities, the public library, and other retail and commercial services are approximately one mile or less away. Marin Transit provides local bus service and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with bus stops one block from the site. The Larkspur Ferry Terminal with service to San Francisco and the Sonoma Marin Area Rail

Figure 52: Site 4



Transit Larkspur station, serving Sonoma and Marin cities to the north, are 0.9 miles from the site (a 20 minute walk).

The expressed property owner interest, age of the structures, and underutilized nature of the parcels make this site suitable for development during the planning period. Based on a realistic density of 35 du/ac, the site is projected to yield 120 units for households with incomes ranging from very low to above moderate in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, *H-2.10.a Incentives for Affordable Housing*, and *H.2.12.a Affordable Housing Ordinance*.

SITE 5

Site 5 is located at 111 Lucky Drive and is identified in Table 10 and Figure 47 above. The site is 1.67 acres, including the 0.68 acre Black Kettle Lagoon. A 7,517 square foot building containing a retail clothing store is located on the parcel. The site was recently rezoned to increase the maximum density from 15.1 du/ac to 25 du/ac. The property owner has expressed interest in redeveloping the site with multi-family housing during the planning period. In addition, the Town has received developer interest on redeveloping the site with housing.

The site is located off Highway 101 and has several services close by. A grocery store is about 0.3 miles away, and an elementary school, parks, recreational facilities, the public library, and other retail and commercial services are approximately one mile or less away. Marin Transit provides local bus service with bus stops ¼ mile away, and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with bus stops one block from the site. The Larkspur Ferry Terminal with service to San Francisco is 0.9 miles from the site and is serviced by Golden Gate Transit, and the Sonoma Marin Area Rail Transit Larkspur station, serving Sonoma and Marin cities to the north, is 0.8 miles from the site (a 17 minute walk).

Figure 53: Site 5



The expressed property owner and developer interest, age of the structures, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a realistic density of 15 du/ac (25 du/ac net the lagoon area), the site is projected to yield 25 very low and low-income units in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.10.a Incentives for Affordable Housing*,

and *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites.*

SITE 6

Site 6 is located at 1400 Redwood Highway and is identified in Table 10 and Figure 47 above. The site is 7.48 acres and contains a Macy's retail store, built in 1984, and large parking lot. The site was recently rezoned to increase the maximum density from 7.5 du/ac to 40 du/ac. Macy's as well as several developers have contacted the Town about redeveloping the site with a new mixed use development, reflecting a national trend to convert aging malls and anchor stores to residential use. Staff met with representatives of Macy's via zoom on November 18, 2021. In addition, Town staff have received several inquiries from prospective developers interested in developing a mix of housing and commercial uses at this location.

Figure 54: Site 6



The site is located off Highway 101 and has several services close by. A grocery store is about 0.8 miles away, and an elementary school, parks, recreational facilities, the public library, and other retail and commercial services are approximately one mile away. Marin Transit provides local bus service and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with bus stops one block from the site. The Larkspur Ferry Terminal with service to San Francisco is 1.6 miles from the site and is serviced by Golden Gate Transit. The Sonoma Marin Area Rail Transit Larkspur station, serving Sonoma and Marin cities to the north, is 1.6 miles from the site (an 8 minute bike ride).

The expressed property owner and developer interest, age of the structure, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a realistic density of 40 du/ac, the site is projected to yield 300 units for households with incomes ranging from very low to above moderate in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, *H-2.10.a Incentives for Affordable Housing*, and *H.2.12.a Affordable Housing Ordinance*.

SITE 7

Site 7 is located at 5804 Paradise Drive and is identified in Table 10 and Figure 47 above. The site is 1.16 acres and contains a 7,800 square foot building. The current tenant is a dog day care facility. The site was recently rezoned to increase the maximum density from 15.1 du/ac to 35 du/ac. The property owner has expressed interest in redeveloping the site with

multi-family housing within the planning period and agreed to have their property identified as an opportunity site in the housing element. The property owner participated in a panel discussion as part of the December 8, 2021, Housing Workshop and discussed his vision for development of the property. Staff spoke with the property owner via the phone on November 23, 2021, and has conducted a site visit to understand property constraints and potential.

The site is located off Highway 101 and has several services close by. A grocery store is about 0.5 miles away, and an elementary school, parks, recreational facilities, the public library, and other retail and commercial services are approximately one mile away. Marin Transit provides local bus service and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with bus stops one to three blocks from the site. The Larkspur Ferry Terminal and Sonoma Marin Area Rail Transit Larkspur Station, with service to San Francisco and cities to the north in Marin and Sonoma respectively, is approximately 2.2 miles from the site and is serviced by Golden Gate Transit.

Figure 55: Site 7



The expressed property owner interest and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a realistic density of 35 du/ac, the site is projected to yield 41 very low and low-income units in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, and *H-2.10.a Incentives for Affordable Housing*.

SITE 8

Site 8 is located at 5750 Paradise Drive and is identified in Table 10 and Figure 47 above. The site is made up of three contiguous parcels, under the same ownership, and combined are 1.76 acres. The existing 10,713 square foot building was built in 1975, and the current tenant is an equipment rental and storage facility. The site was recently rezoned to increase the maximum density from 15.1 du/ac to 35 du/ac.

Figure 56: Site 8



The site is located off Highway 101 and has several services close by. A grocery store is about 0.4 miles away, and an elementary school, parks, recreational facilities, the public library, and other retail and commercial services are approximately one mile or less away. Marin Transit provides local bus service with bus stops two blocks away and Golden Gate Transit provides commuter

bus service from Santa Rosa to San Francisco with bus stops 0.3 miles from the site. The Larkspur Ferry Terminal and Sonoma Marin Area Rail Transit Larkspur Station, with service to San Francisco and cities to the north in Marin and Sonoma respectively, are approximately 2.6 miles from the site and is serviced by Golden Gate Transit.

The age of the structure, underutilized nature of the parcels, and relatively recent redevelopment of a similar commercial property for affordable housing in close proximity make this site suitable for development during the planning period. Based on a realistic density of 35 du/ac, the site is projected to yield 62 units for households with incomes ranging from very low to above moderate in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, *H-2.10.a Incentives for Affordable Housing*, and *H.2.12.a Affordable Housing Ordinance*.

SITE 9

Site 9 is located at 5651 Paradise Drive and is identified in Table 10 and Figure 47 above. The site is made up of three contiguous parcels and combined are 1.54 acres. Two of the parcels are owned by the Town. The Town intends to explore options to donate or otherwise leverage this land to facilitate housing development at the site, including affordable units. The Town will comply with the Surplus Land Act, California Government Code Section 54220. These two parcels are vacant and are 0.22 acres combined. The existing 14,420 square foot building was built in 1961, and the tenant is currently a gym. The site was recently rezoned to allow residential use with a maximum density of 25 du/ac.

The site has access to Highway 101 and has several services close by. A grocery store is located at the adjacent Paradise Shopping Center, and an elementary school, parks, trails, and other retail and commercial services are approximately one mile or less away. Marin Transit provides local bus service with bus stops one block away, and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with bus stops along Highway 101. The Larkspur Ferry Terminal with service to San Francisco and Sonoma Marin Rail Transit station are 2.7 miles from the site.

Figure 57: Site 9



The age of the structure, underutilized nature of the parcels, well-documented developer interest in the redevelopment of aging shopping centers, and the Town's ability to promote and leverage additional property make this site suitable for development during the planning period. Based on a realistic density of 25 du/ac, the site is projected to yield 39 very low and low-income units in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.10.a Incentives for Affordable Housing*, and *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*.

SITE 10

Site 10 is located at 100 Tamal Plaza and is identified in Table 10 and Figure 47 above. The site is 1.50 acres. The existing 23,300 square foot building was built in 1978. The site was recently rezoned to allow residential use with a maximum density of 35 du/ac. The property owner has expressed interest in redeveloping the site with multi-family housing within the planning period and requested to have their property identified as an opportunity site in the housing element.

The site has access to Highway 101 and has several services close by. A grocery store, elementary school, parks, recreational facilities, and other retail and commercial services are approximately one mile or less away. Marin Transit provides local bus service with bus stops one block away, and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with bus stops along Highway 101 approximately ¼ mile away. The Larkspur Ferry Terminal with service to San Francisco is 1.1 miles from the site and is serviced by transit from the site. The Sonoma Marin Area Rail Transit Larkspur station, serving Sonoma and Marin cities to the north, is 1.1 miles from the site (a 23 minute walk).

Figure 58: Site 10



The expressed owner interest, age of the structure, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a realistic density of 35 du/ac, the site is projected to yield 53 units affordable to a range of household incomes, from very low to above moderate in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, *H-2.10.a Incentives for Affordable Housing*, and *H.2.12.a Affordable Housing Ordinance*.

SITE 11

Site 11 is located at 240 Tamal Vista Boulevard and is identified in Table 10 and Figure 47 above. The site is 1.57 acres. The existing 25,071 square foot building was built in 1975. The site was recently rezoned to allow residential use with a maximum density of 35 du/ac.

The property owner has expressed interest in redeveloping the site with multi-family housing within the planning period and requested to have their property identified as an opportunity site in the housing element.

The site has access to Highway 101 and has several services close by. A grocery store, elementary school, parks, recreational facilities, and other retail and commercial services are approximately one mile or less away. Marin Transit provides local bus service with bus stops at the site, and Golden Gate Transit provides commuter bus service from Santa Rosa to San Francisco with bus stops along Highway 101 approximately one block away. The Larkspur Ferry Terminal with service to San Francisco is 1.1 miles from the site and is serviced by transit from the site. The Sonoma Marin Area Rail Transit Larkspur station, serving Sonoma and Marin cities to the north is 1.0 miles from the site (a 20 minute walk).

Figure 59: Site 11



The expressed owner interest, age of the structure, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a realistic density of 35 du/ac, the site is projected to yield 55 units affordable to a range of household incomes, from very low to above moderate in accordance with rules governing how units may be counted toward meeting the Town's RHNA.

To encourage and facilitate affordable and senior housing on the site, the Town will utilize programs *H-1.7.a Incentives for Senior Housing*, *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*, *H-2.10.a Incentives for Affordable Housing*, and *H.2.12.a Affordable Housing Ordinance*.

PROGRAMS AND POLICIES TO SUPPORT NONVACANT SITES

As discussed above, vacant sites cannot accommodate Corte Madera's share of the regional housing need and the Town relies on underutilized properties to accommodate its lower income RHNA.

The nonvacant sites were selected based on the expressed interest of the property owners, analysis of zoning that supports high density affordable housing, market trends, age of the structures on site, and underutilized sites analysis. In addition, the nonvacant sites are not constrained by topography, airport safety zones, wildlands, infrastructure, or hydrology. The nonvacant sites included in the Sites Inventory are located along commercial corridors, near freeways, and in proximity to the best public transit, and reflect recent multi-family development patterns in Corte Madera, most notably at Bell Mt. Tam, San Clemente Place Apartments, and the Enclave (see pg. 73 above)

All of the nonvacant sites are developed and therefore have no environmental constraints. Site 5 – 111 Lucky Drive – includes a lagoon; however, the realistic capacity for this site excludes the area of the lagoon. Housing Element programs and policies demonstrate the

Town's commitment to facilitating redevelopment and have established actions and timeframes that support and encourage the likelihood of residential development of nonvacant sites within the planning period. These added incentives include target densities of 20 to 40 du/ac, flexible development standards, lot consolidation, permit streamlining for projects that include affordable units, and affordable housing partnerships and outreach as identified in Programs [insert programs]. See Section 5.1 for a detailed list of policy and programs actions and timeframes.

Based on the expressed interest of the property owners, the age of the existing structures, the recent rezoning to significantly higher residential densities, and the new programs and policies that incentivize lot consolidation and affordable housing, the use of nonvacant lots will support the development of residential housing units to meet the RHNA during the planning period. None of the sites require rezoning to accommodate the proposed units.

Nonvacant sites are expected to accommodate more than 50% of the Town's lower income housing need. Therefore, the Town will include findings, based on substantial evidence, in the resolution adopting the housing element.

SITE 30

Site 30 is located at 1591 Casa Buena Drive and is identified in Table 10 and Figure 47 above. The site is 0.28 acres. In November 2020, the County of Marin purchased a motel at the site with grant funding through Project Homekey and other County housing program funds. The motel was redeveloped to provide supportive housing for individuals experiencing homelessness. The project provides 18 independent living units for very low income households. The Town facilitated community workshops and a resident-led working group to encourage open communication and relationships among the surrounding neighborhood and the entire town, County officials, Homeward Bound of Marin (the housing operator), and the residents at the facility. The working group has become a model for other transitional and supportive housing projects in Marin County. The project received a Certificate of Occupancy on July 11, 2022.

Figure 60: Site 30



3.5 ACCESSORY DWELLING UNITS

Accessory Dwelling Units (ADUs) are an increasingly popular housing type. ADUs are independent homes on a residential property that can either be part of or attached to the primary dwelling or free standing. They offer infill development consistent with surrounding built form, a potential supplemental income source for homeowners, and in some cases affordable housing.

An ADU, also known as an in-law unit or second unit, is an additional residential dwelling unit on a single-family or multi-family residentially zoned property. An ADU can be an attached or detached dwelling unit, providing independent living facilities for one or more

persons that has a full, separate kitchen (including stove, refrigerator, and sink), separate bathroom and separate entrance.

A Junior Accessory Dwelling Unit (JADU) is an additional, independent living unit generally created through the conversion of an existing bedroom in a single-family residentially zoned residence and has a separate entrance. A JADU does not need to have all the same features as an ADU, such as a separate bathroom.

Since 2017, the State legislature has passed a series of new laws that significantly increase the potential for development of new ADUs and JADUs by removing development barriers and allowing ADUs through ministerial permits. State law requires jurisdictions to allow residential properties to have at least one ADU per lot, plus one JADU.

The Town most recently revised its ADU ordinance in 2020 to comply with new State laws. ADUs are allowed in all residential and mixed-use zones with limited exceptions. Development standards are consistent with State law and are summarized in Table 11.

Table 11: ADU Standards

ADU STANDARDS	
Min/Max ADU size	<p>Minimum: 150 square feet (minimum permitted by building code at time of application)</p> <p>Maximum: 800 square feet if the ADU exceeds standards related to lot coverage, floor area ratio, or reduces side or rear yard setbacks</p> <p>850 square feet for studio/one bedroom</p> <p>1,000 square feet for more than one bedroom (may exceed up to 1,200 square feet if approved through Design Review process)</p> <p>JADUs Maximum: 500 square feet</p>
Lot size	None
Lot or location restrictions	<p>Lot Coverage: An ADU may exceed standards for lot coverage, but the ADU is limited to a maximum size of 800 square feet</p> <p>Restrictions: Number of ADUs is limited in the Christmas Tree Hill Overlay district to 10% of due to public safety concerns related to fire risks and evacuation routes.</p>
ADU building height	Up to 16 feet and one story. If 50% or more of ADU is above an existing or proposed garage, the total combined structure up to 25 feet.
Setbacks	None for conversions of existing living area or structure. 4-foot side and rear setbacks for new construction. When a side yard or rear yard setback is reduced, the ADU is limited to a maximum size of 800 sf. Side and rear setbacks must meet fire safety requirements.

Parking requirements	One parking space per ADU unless 1) within ½ mile of transit, historic district or car share, 2) located within an existing structure, or 3) created by converting or demolishing garage or carport, then none required. Tandem parking and parking in setbacks are both allowed.
Deed or income restrictions	None
Number of ADUs/Bedrooms	One detached ADU and one JADU allowed on each single-family property. Also allowed on multi-family properties under state law.
Owner occupancy	Not required for ADU or primary residence. Required for JADU.
Other requirements	<ul style="list-style-type: none"> • Exterior Lighting: must be dark sky compliant and/or have a BUG rating of B5, U0 and G5 or less, with a color temp of 3500K or lower (warm not cool). Filaments, light sources or lenses must be shielded with opaque materials and not visible at property lines. • Fire Sprinklers: needed if required for primary residence. • Grading: not to exceed 50% of the volume of the structure, not including areas above the height of the perimeter walls, such as attic spaces of a pitch roof. • Landscaping: any tree removed over 30 inches in circumference must be replaced by a box tree at least 24 inches, unless the Fire Marshal determines not consistent with vegetation management standards. • Windows: must be at least 6.5 feet above floor height if facing adjoining property and located within 15 feet of the shared property line. Standard does not apply in instances when written approval is provided by the adjacent property owner or a Design Review application is approved. • Rental restriction: an ADU shall not be rented for less than 30 consecutive days.
Process	<p>ADU Permit not required for JADUs, ADUs within existing structures, or detached ADUs 800 sf or less; only a Building Permit needed.</p> <p>Attached ADUs or detached ADU more than 800 sf are processed through ministerial approval process with an application fee of \$850.</p>
Exceptions	<p>No setback is required for:</p> <ul style="list-style-type: none"> • An existing living area or accessory structure that is fully or partially converted to an ADU. • A structure constructed in the same location and to the same dimensions as an existing living area or accessory structure that is fully or partially converted to an ADU.

The Town provides checklists for construction of ADUs and JADUs on its website.

The Town has collaborated with other Marin county jurisdictions to provide resources and education materials to facilitate building, permitting, and renting second units. ADU Marin is a partnership between ten cities and towns and the County of Marin to promote ADU development in Marin County. ADU Marin created a website at adumarin.org to guide people through the process of building an ADU. The website covers each step of the process, from thinking about building an ADU to permits and construction. The webpage also includes resources on being a landlord, including setting a rent price and complying with fair housing laws. The website features stories from homeowners who have built an ADU and renters now living and working in Marin. The webpage also includes floor plans and a calculator to estimate what it might cost to build an ADU.

As a result of the new second unit development standards and permitting process and robust public outreach and education, the Town has experienced a marked increase in ADU development, especially in the last two years. The Town approved 7 units in 2018, 4 units in 2019, 4 units in 2020, and 24 units in 2021, for an average of 9.75 units per year. Based on this annual average, the Town would conservatively expect to develop 78 ADUs during the 8-year planning period. However, the Town is adopting new programs in the Housing Element to expand outreach and education efforts and increase ADU production to 12.5 units per year. As of June 30, 2022, the Town had permitted 9 ADUs in the first 6 months of the year, which puts the Town on track to produce or exceed the 100 ADUs over the 8-year planning period projected in the Site Inventory in Table 10.

In general, ADUs are affordable for several reasons:

- Many units are available for no or low-cost rent to family members or friends. Additionally, a smaller number of owners intentionally rent their ADUs below market because they believe affordable housing is important.
- ADUs tend to be fewer square feet than units in apartment buildings after controlling for bedroom size, which results in lower prices.
- ADU owners tend to prefer their choice of tenant versus maximizing rent. Additionally, they will often not significantly raise rents once they have a tenant they like.
- ADU owners often do not know the value of their unit so they may underprice it unintentionally.

Potential affordability levels for projected ADU development are based on the Affordability of Accessory Dwelling Units report prepared by the ABAG Housing Technical Assistance Team. The report recommends the following affordability assumptions for new ADUs: Very Low Income, 30%; Low Income 30%, Moderate Income, 30%; and Above Moderate Income, 10%. Therefore, the Town projects ADU affordability for the 100 units as follows: 30 Very Low Income, 30 Low Income, 30 Moderate Income, and 10 Above Moderate Income.

To encourage and facilitate ADUs, the Housing Element contains *Policy H-2.14 Accessory Dwelling Units; Program H-2.14.a Track and Evaluate Accessory Dwelling Unit Production;* and *Program H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Production.*

3.6 SENATE BILL 9 UNITS AND SINGLE FAMILY HOMES

Senate Bill (SB) 9 was signed by Governor Newsom on September 16, 2021, and became effective on January 1, 2022. The legislation allows single-family lots greater than 2,400 square feet to be split under certain conditions and allows both vacant and developed single-family lots to be developed with two single-family homes. The Town received seven urban lot split applications within the first six months after the law went into effect. These applications are identified as Sites 21-27 in the Site Inventory in Table 10; each of these parcels are currently developed with one single family home. The Town is projecting development of one additional single-family home on these lots. Sites 12-20 identify existing vacant single-family lots. The majority of the vacant lots are steeply sloped; therefore, the Town is projecting development of one single-family home on six of the vacant lots and two single-family homes on three of the vacant lots. The Town projects a total of 18 single-family homes affordable to above-moderate income households.

3.7 ZONING FOR A VARIETY OF HOUSING TYPES

Housing Element Law requires that jurisdictions demonstrate the availability of sites, with appropriate zoning, that will encourage and facilitate a variety of housing types including multi-family rental housing, factory built housing, mobile homes, single room occupancy units, housing for agricultural employees, supportive housing, transitional housing, and emergency shelters. Table 12 summarizes the housing types currently permitted in each of Corte Madera's residential zoning districts.

ACCESSORY DWELLING UNITS

ADUs are allowed by right in all single family and multi-family zoning districts. JADUs are allowed by right in all single family zoning districts (see Section 3.5 above for a description of the Town's accessory dwelling unit regulations).

MULTI-FAMILY RENTAL HOUSING

Multi-family rentals are allowed by right in the R-2 and R-3 districts, the four existing affordable housing overlay districts, the existing Mixed-Use zoning district (MX-1), and the three new mixed-use overlay districts. The R-2 district is a relatively standard, medium density zoning district that allows up to 10.9 units per acre. The R-3 district allows up to 17.7 units per acre. Additional density is permitted for deed restricted senior housing in the R-2 and R-3 districts. Development standards such as setbacks, coverage allowances, and height restrictions have not been a barrier to development in the R-2 and R-3 zones. Residential development in the R-2 and R-3 zoning districts is approved through the design review permitting process. The Enclave (2019) was developed pursuant to R-2 zoning district regulations.

The mixed-use overlay districts that apply to Sites 1-11 allow both commercial and residential uses. Of these 11 sites, only four sites (Sites 2, 4, 6, and 9) are required to

provide a minimum square footage of commercial uses. The other seven sites could be developed solely with residential uses.³¹ The mixed-use overlay districts are as follows:

- **Mixed-Use Overlay District – Neighborhood.** This district applies to three of the housing opportunity sites. These sites are adjacent to and mostly tucked into residential neighborhoods. Residential density these sites ranges from 20 to 25 units/acre. The housing opportunity sites in the Mixed-Use Overlay District – Neighborhood are:
 - Site 1: 601 Tamalpais Drive
 - Site 5: 111 Lucky Drive
 - Site 9: 5651 Paradise Drive

- **Mixed-Use Overlay District – Corridor.** This district applies to seven of the housing opportunity sites. These sites are located in commercial areas that already have larger buildings or more significant scale. These sites are also generally closer to the highway. Residential density for these sites ranges from 30 to 35 units an acre. The housing opportunity sites in the Mixed-Use Overlay District – Corridor are:
 - Site 2: 41 Tamal Vista Boulevard
 - Site 3: 400 & 500 Tamal Plaza
 - Site 4: 2 & 10 Fifer Avenue, 110 & 150 Nellen Avenue
 - Site 7: 5804 Paradise Drive
 - Site 8: 5750 Paradise Drive
 - Site 10: 100 Tamal Plaza
 - Site 11: 240 Tamal Vista Boulevard

- **Mixed-Use Overlay District – Core.** This district applies to one of the housing opportunity sites. This particular site lends itself to a higher density since it is located in proximity to the highway and public transportation. This site is also the largest site, at approximately 7.5 acres. The residential density for this overlay district is 40 units/acre. The housing opportunity site in the Mixed-Use Overlay District – Core is:
 - 1400 Redwood Highway

The affordable housing overlay districts (the AHO, AHE-A, AHE-B, AHMU, and MUGD districts) provide strong incentives for both market rate and affordable housing. In each of these districts, the “base” density is set by the underlying district. The overlay districts allow density at 25 units per acre in return for providing affordable housing. In the AHO and AHE-B districts, 100% of the units must be affordable to qualify for the higher density. The AHE-A and AHMU districts specify that 50% of the units will be affordable in return for the 25

³¹ As previously noted, this draft Housing Element presumes adoption of rezonings of the housing opportunity sites and at times uses the past tense to describe actions that have yet to be taken. This construction is meant only to simplify the editing process associated with the final document, not to presume an outcome before it happens. The document will be revised, as necessary, to reflect future decisions related to Housing Opportunity Sites and adoption of new zoning districts when such actions are taken (planned for December 2022 and January 2023).

units per acre density. The AHMU also offers a commercial FAR bonus of up to 300% in return for affordable housing. The parking and site development standards are reduced, relative to lower density districts, as a further incentive for affordable housing development. The MUGD district specifies that 10% of the units will be affordable in return for a density of 40 units per acre.

Table 12: Housing Types by Residential Zoning Districts

Zoning District	Single family	ADUs	Multi-Family	Factory Built	Mobile Homes	SRO	Transitional	Supportive
R-3 and R-2 Multiple Dwelling	P	P	P/C*	P	P	P	P	P
R-1 Medium Density	P	P		P	P		P	P
R-1-A Low Density	P	P		P	P		P	P
R-1-B Very Low Density	P	P		P	P		P	P
R-1-C Open Residential	P	P		P	P		P	P
AHO Affordable Housing Optional Overlay		P	P/C*	P	P	P	P	P
AHE-A Affordable Housing Exclusive Overlay		P	P/C*	P	P	P	P	P
AHE-B Affordable Housing Exclusive Overlay		P	P/C*	P	P	P	P	P
AHMU Affordable Housing Mixed Use Overlay		P	P/C*	P	P	P	P	P
MUGD Mixed Use Gateway Overlay		P	P**	P	P	P	P	P

P=Permitted C=Conditionally Permitted

* The R-2 district allows multiple dwellings (structures with 2 or more units for rent or for lease) by right with no requirement for a use permit and allows multiple houses (structures with 2 or more units for sale) with a conditional use permit.

**Multiple dwellings permitted only. Multiple houses are not allowed.

FACTORY BUILT HOUSING AND MOBILE HOMES

The California Government Code requires that the siting and permit process for manufactured housing must be regulated in the same manner as a conventional or stick-built structure. Specifically, Government Code Section 65852.3(a) requires that, with the exception of architectural requirements, a local government shall only subject manufactured homes (mobile homes and other factory built housing) to the same development standards to which a conventional single-family residential dwelling on the same lot would be subject, including, but not limited to, building setback standards, side and rear yard requirements, standards for enclosures, access, and vehicle parking, aesthetic requirements, and minimum square footage requirements.

The Town applies the same development standards and design review process to manufactured housing and mobile homes as it uses for stick-built housing of the same type. Recently, the Town issued building permits for three manufactured homes as accessory dwelling units.

SINGLE-ROOM OCCUPANCY UNITS

Single room occupancy units (SROs) are small, one-room units intended for occupancy by one person. SROs are usually in hotels, and they are distinct from efficiency or studio units that include a kitchen and bathroom. Currently, the Corte Madera Zoning Ordinance does not include specific standards for SROs. The Housing Element includes a program to add a definition and standards to the Zoning Ordinance that would regulate SROs in the same manner as hotels.

TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING

Effective January 1, 2008, SB 2 (Chapter 633, Statutes of 2007) requires every California town, city, and county to engage in a detailed analysis of emergency shelters and transitional and supportive housing in their next Housing Element revision, regulates zoning for these facilities, and broadens the scope of the Housing Accountability Act to include emergency shelters as well as supportive and transitional housing.

Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. A homeless person may live in a transitional apartment for a predetermined period of time while receiving supportive services that enable independent living. Every locality must identify zones that will allow the development of transitional housing. Supportive housing is permanent rental housing linked to a range of support services designed to enable residents to maintain stable housing and lead fuller lives. Typically, supportive housing is targeted to people who have risk factors such as homelessness, or health challenges such as mental illness or substance addiction.

The Corte Madera Zoning Ordinance treats transitional and supportive housing in the same manner as other residential uses. The ordinance does not require transitional or supportive housing to obtain permits or approvals other than those required for any other residential development. In January 2015, the Town adopted a Zoning Code amendment to include transitional and supportive housing to the definitions of single-family dwelling, multiple dwelling, and multiple house, thereby ensuring that supportive housing and transitional housing are treated as residential uses subject to the same restrictions as residential dwellings of the same type in the same zoning district.

HOMELESS SHELTERS

Government Code Section 65583(a)(4) requires jurisdictions to accommodate at least one year-round emergency shelter with the capacity to provide for the unmet needs of homeless individuals. Effective January 1, 2008, Senate Bill 2 amended State Housing Element law to require jurisdictions to allow emergency shelters without discretionary approvals such as use permits.

In January 2015, the Town adopted a Zoning Code amendment to allow emergency shelters as a permitted use in the P/SP Public and Semi-Public Facilities District, subject to operational standards permitted by State law including parking requirements, on-site management and security requirements, location of waiting/intake areas, proximity to other shelters, lighting, and length of stay. The maximum number of beds or clients permitted to be served in an emergency shelter is 13. As documented in Chapter 2 Housing Needs Analysis of this Housing Element, there is a documented unmet need for 39 emergency shelter beds in Corte Madera.

SB 2 requires that the Housing Element analyze the compatibility and suitability of zoning districts proposed for homeless shelters. The Housing Element must demonstrate that a zone permitting homeless shelters by right has sufficient capacity to accommodate the need and that it has a realistic potential for development or reuse opportunities in the planning period. The analysis of capacity must also consider physical features and location.

The P/SP Public and Semi-Public Facilities District applies to all public and semipublic facilities and public service installations except flood control and drainage facilities, and parks, open space and natural habitat districts. Uses allowed in the P/SP district include public schools; town, county, state, and federal facilities; places of religious assembly; and eleemosynary institutions and facilities. A total of 66.8 acres are zoned P/SP in Corte Madera. Existing uses in the P/SP districts are consistent with the range of allowed uses, including public and private schools, Town Hall, a public library, and a church. P/SP zoning is scattered throughout the town. Eleven sites are zoned P/SP, ranging in size from 0.6 acres to 13.4 acres.

The Town anticipates that homeless shelters would develop in the P/SP district by reusing existing structures rather than constructing new buildings. However, in the event that new construction is needed to develop a homeless shelter, the development standards for the P/SP district would not be a constraint. There is no FAR, coverage, or frontage standard for the P/SP district. Rather, the Zoning Ordinance provides that the site area and frontage requirements shall be "sufficient and appropriate for the intended use" as determined by the design review approval. The setback standards are the same as the closest residential

district. Using this standard, the front setback is 20 feet, the side yard requirement is 6 feet, and the rear yard setback would be 25 feet.

The P/SP district is judged to be compatible and suitable for a homeless shelter because it is intended for public service and assembly. Properties with P/SP zoning are designed to have an attractive, healthy, and positive environment and avoid the potential adverse effects or stigma that may be associated with industrial or commercial zoning districts. In all but one case, P/SP-zoned properties are located on or within one block of an arterial street, assuring convenient vehicle and pedestrian access. The exception is the Granada School site, which is located two blocks from an arterial street. All of the P/SP properties are adjacent to residential neighborhoods. None of the P/SP properties is vacant, although a number could be converted to emergency shelter use.

HOUSING FOR EMPLOYEES AND AGRICULTURAL WORKERS

The housing needs analysis in this Housing Element indicates that there are no farmworkers or agricultural employment in Corte Madera. Accordingly, the Town has not identified a need for specialized farmworker housing beyond overall programs for housing affordability.

The Town complies with the Employee Housing Act. Pursuant to Health and Safety Code Section 17021.5, the Town deems any employee housing providing accommodations for six or fewer employees as a single family structure. No conditional use permit, zoning variance, or other zoning clearance is required of employee housing serving six or fewer employees that is not required of a single-family dwelling in the same zone.

3.8 OPPORTUNITIES FOR ENERGY CONSERVATION

Housing Elements are required to identify opportunities for energy conservation in residential development. The Housing Element must inventory and analyze the opportunities to encourage the incorporation of energy saving features, energy saving materials, and energy efficient systems and design for residential development. Planning to maximize energy efficiency and the incorporation of energy conservation and green building features can contribute to reduced housing costs for homeowners and renters, in addition to promoting sustainable community design and reduced dependence on vehicles. Such planning and development standards can also significantly contribute to reducing greenhouse gases.

The 2009 General Plan includes Chapter 3, the Resource Conservation and Sustainability Element. Chapter 3 includes policies and programs that promote community sustainability and effective management of renewable and non-renewable natural resources through energy conservation, solid waste management and recycling, natural area resource conservation, and preservation of cultural and historic resources. Important General Plan energy conservation goals, policies, and programs aimed at housing include the following:

- GOAL RCS - 2 Reduce consumption of non-renewable energy sources in Corte Madera.
- POLICY RCS-2.2 Increase energy conservation and efficiency within Corte Madera.

- Implementation Program RCS-2.2f: Cooperate with Regional Energy Programs

Cooperate with regional energy programs such as the Marin County Energy Watch Partnership to promote energy efficiency in Town facilities, residences, and commercial buildings.

- POLICY RCS– 2.3 Develop programs to increase energy conservation within Corte Madera residences.
- Implementation Program RCS-2.3.a: Utility Energy Efficiency Programs

Encourage homeowners to utilize programs offered by the utility services when designing plans for residences as a means of reducing energy demands and costs.

- Implementation Program RCS-2.4.b: Renewable Energy

Provide for use of renewable energy systems to help meet future energy needs of the community. This may include use of photovoltaic solar collection systems to reduce dependency on fossil fuels. Include provisions for use of such systems in the Town's Design Guidelines.

- POLICY RCS-2.6 Reduce energy consumption in buildings by balancing energy efficient design with good planning principals.
- Implementation Program RCS-2.6.a: Energy Efficient Building Design

Require energy efficient site and building design in all new development projects consistent with the requirements of Title 24 of the California Administrative Code. Measures may include, but are not limited to, building orientation and shading, landscaping, use of active and passive solar heating and hot water system, etc.

- Implementation Program RCS-2.6.b: Design Approaches

The Town's Design Guidelines shall include an emphasis on environmentally sensitive design approaches that incorporate resource-conserving construction practices.

- Implementation Program RCS-2.6.c: Green Building

Provide information to project designers regarding the Marin County Green Building Program.

- Implementation Program RCS-2.6.d: Green Building Guidelines

Adopt Green Building guidelines for new construction, renovations and municipal projects. Integrate green building requirements into the development review and building permit process. Collaborate with local jurisdictions to share resources, and develop green building policies and programs that are optimized for the region. This approach may include the following:

- Optional or incentive based green building provisions to encourage compliance.
- Conservation of natural resources when planning site development.
- Use of green building materials, including recycled-content materials.
- Promotion of water efficiency and conservation measures, including low impact development strategies.

- Increased energy efficiency in building and site designs.
- Promotion of the use of renewable energy.
- Improved indoor air quality that includes the use of formaldehyde-free, non-toxic construction materials.
- POLICY RCS-2.7 Expand public participation in energy conservation and efficiency measures.
- Implementation Program RCS-2.7.a: Public Conservation Outreach

Coordinate with local utilities to provide energy conservation information to the public. Periodically include information sources in the Town's newsletter.

- Implementation Program RCS-2.7.b: Energy Conservation and Efficiency Education.

Educate planning and building staff and citizen review bodies on energy conservation and efficiency issues, including the Town's energy conservation policies, and instruct that they work with applicants to achieve energy conservation goals.

- Implementation Program RCS-2.7.c: Promotion of Energy Efficient Products

Promote the purchase of Energy Star appliances rated at least "Energy Star" and fuel efficient or alternative fuel vehicles by Town businesses and residents.

The Town has also adopted a Climate Action Plan (CAP), most recently updated in 2020. The CAP is designed to reduce community-wide greenhouse gas emissions 49% below 1990 levels by 2030, which exceeds the State's goal to reduce statewide emissions 40% by that year. The CAP contains actions to improve energy efficiency, expand the use of renewable energy, and electrify the built environment. Specific programs call for the adoption of a green building reach code that ultimately bans the use of natural gas in new and remodeled residential as well as non-residential development; promotion of energy efficiency and electrification incentives and programs; and outreach and education to community members, including low-income households, on ways to improve the energy efficiency of homes, electrify appliances and heating systems, and reduce household emissions.

The Housing Element addresses the energy conservation needs of lower income households with Programs *H-3.5.b Rehabilitation Loan Programs* and *H-3.6.a Provide Information on Energy Efficiency and Renewable Energy Programs*.

4.0 HOUSING CONSTRAINTS

4.1 OVERVIEW

The Housing Element must identify and analyze potential and actual governmental constraints to the maintenance, improvement, and development of housing for all income levels, including housing for persons with disabilities. The analysis must identify the specific standards and processes and evaluate their impact, including cumulatively, on the supply and affordability of housing. The analysis must determine whether local regulatory standards pose an actual constraint and must also demonstrate local efforts to remove constraints that hinder a jurisdiction from meeting its housing needs. The Housing Element must analyze non-governmental constraints as well.

4.2 LAND USE DESIGNATIONS AND ZONING STANDARDS

Corte Madera’s regulatory standards assure procedural consistency, promote a cohesive built environment, and protect the long-term health, safety, and welfare of the community. However, regulations can conflict with policies and constrain the development of affordable housing. The following analysis assesses the Town’s land use regulations, procedures, and fees to identify possible conflicts.

GENERAL PLAN LAND USE ELEMENT

The General Plan Land Use Element provides five residential land use designations, which are summarized in Table 13 below.

Table 13: General Plan Residential Land Use Designations

Designation	Minimum Lot Size	Residential Development Density	Description
Open Residential	5 acres	0 to 0.2 units per acre	Steep slopes; unstable soils.
Hillside Residential	20,000 square feet	0.2 to 2.2 units per acre	Neighborhoods constrained by steep slopes and narrow streets.
Low Density Residential	7,500 square feet	0.2 to 6.0 units per acre	Single family detached neighborhoods.
Medium Density Residential	8,000 square feet	6.0 to 11.0 units per acre	Applies to majority of existing multi-family developments.
High Density Residential	8,000 square feet	11 to 25 units per acre	Designation is provided to encourage affordable and workforce housing.

Most land designated for residential development in Corte Madera has been built upon. The majority of the remaining vacant residential parcels are constrained by steep slopes that increase development costs and limit development potential. In response to the continuing need to develop housing, the Town adopted four mixed-use designations in the 2009 General Plan. These designations are intended to encourage residential development in commercial areas. Mixed-use land use designations are shown in Table 14. Each of these designations is designed to provide incentives for redevelopment projects that include affordable housing. In October 2016, the Town adopted a new Mixed-Use district (MX-1) and rezoned seven properties along Tamal Vista Blvd. to encourage mixed-use developments in this area. The Town intends to adopt other Mixed-Use Districts that will apply to other areas of Town to better align the General Plan policies and the zoning districts. The Mixed-Use Gateway designation was put into effect with a single-site zoning district developed solely for the former WinCup property. This property has been developed with a mixed-use project that includes 180 residential units. AHO zoning was applied to the area designated Mixed-Use, Old Corte Madera Square in 2003 and remains in effect.

Table 14: General Plan Mixed Use Designations

Designation	Commercial FAR	Residential Development Density
Mixed-Use Region-Serving Commercial	0.47	5.0 to 7.5 units per acre. Up to 9.4 units per acre with density bonus
Mixed-Use – Gateway Area	0.34	25.1 to 40.0 units per acre
Mixed-Use: Old Corte Madera Square	1.0	15.1 to 25.0 units per acre. Up to 31 units per acre with density bonus
Mixed-Use Commercial	0.34; up to 0.4 for mixed-use development with residential	15.1 units per acre; 20.0 units per acre for senior project
Mixed-Use Overlay Neighborhood	0.2 for mixed-use development with residential	20.0 to 25.0 units per acre
Mixed-Use Overlay Corridor	0.2 for mixed-use development with residential	30.0 to 35.0 units per acre
Mixed-Use Overlay Core	0.34 for mixed-use development with residential	40.0 units per acre

In addition to the mixed-use land use designations, the Town has adopted policies in the Land Use Element of the General Plan to further encourage in-fill and mixed-use development in the commercial areas of the community, especially along the Highway 101 corridor that provides access to transit routes and the freeway (see pages 2-53 to 2-56 in the Land Use Element). The Town does not have growth controls or prohibitions against multi-family in the General Plan or in any other part of its regulatory system.

The General Plan provides a comprehensive program, including mixed-use land use designations, to promote housing development at all income ranges. The General Plan is not a constraint to housing development.

RESIDENTIAL DEVELOPMENT STANDARDS

The Town of Corte Madera zoning ordinance includes five “base” low- and medium-density residential districts with typical suburban development standards and four high-density overlay districts that are designed to encourage affordable housing. The development standards for the base residential districts and the affordable housing overlay districts are summarized in Tables 15 and 16.

Table 15: Residential Development Standards in Residential Zoning Districts

Residential Zoning Base Districts						
Zoning district	R-1-C	R-1-B	R-1-A	R-1	R-2	R-3
Building height	30	30	30	30	30	35
Lot frontage	100	50	30	30	30	30
Floor area ratio	NA	NA	.4 to .6	.4 to .6	NA	NA
Setbacks						
Front	35	30	25	15-20	20	20
Interior Side	25	20	10	5-6	6	6
Street Side	25	20	20	10	15	15
Rear	100	50	35	25	25	25
Minimum Lot Area	5 acres	1 acre	20,000 s.f.	7,500 s.f.	8,000 s.f.	8,000 s.f.
Lot Area per D.U.	5 acres	1 acre	20,000 s.f.	7,500 s.f.	4,000 s.f. 2,000 s.f./du for senior housing	2,460 s.f. 2,000 s.f./du for senior housing
Lot coverage (maximum %)	Evaluated based on site characteristics	15%	40%	30 – 35%	35%	35%
Minimum Open Space	NA	NA	NA	NA	300 s.f./du	100 s.f./d.u.
Parking spaces per D.U.	2	2	2	2	1 bdrm: 1.5 >1 bdrm: 2 Guests: 1 / 10 units	1 bdrm: 1.5 >1 bdrm: 2 Guests: 1 / 10 units

Table 16: Residential Development Standards in Affordable Housing Overlay Zoning Districts

Zoning district	AHO	AHE-A	AHE-B	AHMU	MUGD
Building height	30	38	38	38	38 and 48
Lot frontage	Set by base district	30	30	Set by base district	None
FAR					
Commercial	NA	NA	NA	1.0	None
Residential	None	None	None	None	None
Setbacks					
Front	Set by base district	20	20	Set by base district	Flexible
Interior Side	5	6	6	5	Flexible
Street Side	Set by base district	15	15	Set by base district	Flexible
Rear	5	25	25	5	Flexible
Minimum Lot Area	No minimum	No minimum	No minimum	No minimum	1 acre
Lot Area per D.U. (s.f.)	1,742 s.f. (25 du/ac)	1,742 s.f. (25 du/ac)	1,742 s.f. (25 du/ac)	1,742 s.f. (25 du/ac)	1,089 s.f. (40 du/ac)
Lot coverage (maximum %)	Set by base district	35%	35%	Set by base district	None
Minimum Open space (s.f.)	150 s.f./du	150 s.f./du	150 s.f./du	150 s.f./du	50 s.f./du
Parking spaces per D.U.	1 bdrm: 1 2 bdrm: 1.5 ≥3 bdrm: 2 Guests: 1 / 10 units	1 bdrm: 1 2 bdrm: 1.5 ≥3 bdrm: 2 Guests: 1 / 10 units	1 bdrm: 1 2 bdrm: 1.5 ≥3 bdrm: 2 Guests: 1 / 10 units	1 bdrm: 1 2 bdrm: 1.5 ≥3 bdrm: 2 Guests: 1 / 10 units	1 bdrm: 1 2 bdrm: 1.5 ≥3 bdrm: 2 Guests: 1 / 10 units

Low density residential districts

Description. The R-1-A, R-1-B, and R-1-C districts regulate steeply sloped and potentially geologically unstable areas of the community. These single-family districts allow one home per parcel. Accessory dwelling units/junior accessory dwelling units are allowed by right in these districts consistent with the Town's ADU ordinance. Lot size is the controlling standard in these districts, which serves to minimize grading for home sites, roads, and utilities by requiring larger lots for steeper topography. The R-1-C district applies to the steepest areas of the Town, requiring a five-acre minimum lot size. The R-1-B and R-1-A districts address progressively less steep parcels and permit smaller lot sizes at 1 acre and 20,000 square feet respectively. The lot width and setback standards are designed to minimize grading, drainage impacts, and tree loss, while maintaining a separation between homes that is characteristic of these hillside neighborhoods. The R-1 district comprises most of the single-family neighborhoods in Corte Madera, including all of the "flat land" neighborhoods and portions of the older hillside residential areas. The R-1 district is designed to maintain the low-density character of these areas, and the development standards are structured accordingly. Minimum lot sizes are 7,500 square feet, and front, interior side, and rear yard setbacks are 15-20, 5-6, and 25 feet respectively.

The R-1 and the R-1-A, -B, and -C districts share the same FAR formula, which ranges from 0.6 for properties 4,600 square feet or less to 0.4 for parcels 7,700 square feet or more. All of the zoning districts in the R-1 series have a height limit of 30 feet. Similarly, all of the R-1 series require two parking spaces per dwelling unit, one of which must be covered. An additional covered parking space is required for dwelling units containing more than 4,000 square feet of habitable area.

Analysis. R-1 and the R-1-A, -B, and -C districts development standards are analyzed below:

- **Building height.** Chapter 18.04 of the Corte Madera Municipal Code defines "Building height" as the vertical distance from the finished grade to the highest point of the structure. Maximum height is measured from finished grade to an imaginary plane located the allowed number of feet above and parallel to the finished grade. Thus, the height envelope "flexes" with the finished grade of the property, thereby assuring that the 30-foot height limit allows at least two stories can be built on any parcel. The method for measuring height also allows portions of building to be below grade without a height penalty, and places no limits on the number of levels that may be allowed. For this reason, it is possible to build three story homes on flat lots in the low-density districts, and four-level houses on sloped lots.
- **Minimum Lot width.** The 30-foot minimum lot width in the R-1 and R-1-A districts allows maximum flexibility in lot configuration, and in this sense minimizes one of the typical obstacles to housing development. The larger minimum widths required for the R-1-B and R-1-C districts – 50 and 100 feet respectively – do not act as constraints in these districts due to the large lot sizes (1 and 5 acres). For example, if a property owner chose to create a minimum-size parcel in the R-1-C with the minimum frontage, the parcel could be more than 2,175 feet deep. This example demonstrates that the lot-width requirement in the R-1-C is not unduly restrictive. The same analysis applies to the R-1-B lot width standard, with the same result.
- **FAR.** The floor area ratio standard ranges from .6 for parcels of 4,600 square feet or less, to a maximum of .4 for lots of 7,700 square feet or larger. Thus, for example, a

2,760 square foot home can be built on a 4,600 square foot parcel. While .4 is the maximum FAR for larger lots, there is no maximum home size. The generous FAR for small lots promotes development in the pre-1920's neighborhoods, where parcels tend to be smaller, and the lack of a maximum home size standard allows builders to meet market expectations on the larger hillside lots. For these reasons, the FAR standard is not a constraint on development.

- *Setbacks.* The standard parcel in the R-1 district measures 75 feet wide by 100 feet deep. When front, rear and side setbacks are subtracted, 3,465 square feet of lot area remains available to accommodate a footprint of up to 3,000 square feet as allowed by the 40% coverage factor. Thus, the two dimensional development envelop created by the R-1 setbacks is substantially larger than needed for the building foundation, allowing the builder flexibility in locating and configuring the home, and avoiding artificial, and possibly costly, constraints. The R-1 district recognizes that many parcels in the district are substandard size and allows reduced front and side yard setbacks for lots that have less than the minimum lot area (i.e., 15 foot front setback and 5 foot side setback). As another example, a minimum size, square lot (approximately 141 feet wide by 141 feet deep) in the R-1-A district has an envelope slightly larger than 9,800 square feet that can easily accommodate the 5,000 square foot building footprint allowed by the 25% coverage limit. Narrower lots result in larger envelopes because they have the effect of minimizing the lot area devoted to the front and rear yard setbacks, which are proportionately larger than the side yard setbacks. In the unlikely situation that an otherwise conforming R-1-A lot were so wide that it resulted in an envelope too small to accommodate the maximum coverage standard, the property would qualify for a variance. As in the R-1 district, the R-1-A setback standards create a generous envelope for construction and are not a constraint on housing development. The R-1-B and -C setbacks are slightly larger than the R-1-A requirements, but due to the substantially larger lot sizes (1 and 5 acres) the resulting development envelope is proportionally larger.
- *Minimum lot area.* As discussed above, lot size standards are set by hillside conditions in the case of the R-1-A, -B, and -C districts, and by the prevailing neighborhood development patterns in the R-1 district. However, the zoning ordinance recognizes the existence of many substandard size lots, and provides that development is permitted on all lots irrespective of parcel size. The ordinance also states that development on substandard size lots shall not be considered "legal nonconforming" by virtue of lot size, thereby avoiding the need for use permits to replace a damaged or destroyed building on a non-conforming lot. Further, the R-1 district has reduced setback and FAR standards for substandard size lots.
- *Lot coverage* ranges from 40% in the R-1 district to 15% in the R-1-B district. This range is appropriate for the minimum lot sizes of the respective districts and is not a constraint on housing development. For example, the coverage standard allows a 2,000 square foot building footprint on a 5,000 square foot lot in the R-1 district to accommodate up to 2,800 square feet of building floor area. In the R-1-B district, the maximum lot coverage on a standard size lot is 6,534 square feet. Based on these examples, the coverage standards are not unduly restrictive. In the R-1-C district, coverage is determined based on site characteristics. These properties are generally the steepest lots in the community and therefore need to be evaluated for coverage on a case-by-case basis, due to soil conditions and the possible need to correct landslide conditions.

Senate Bill 9. Senate Bill (SB) 9 allows single family lots greater than 2,400 square feet to be split under certain conditions and allows both vacant and developed single family lots to be developed with two single family homes. Both newly created parcels must be no smaller than 1,200 square feet, and no parcel may be smaller than 40 percent of the lot area of the original parcel. Consistent with State law, the Town imposes only objective, zoning, subdivision, and design standards that do not conflict with the statute. In January 2022, the Town adopted specific application procedures and development standards for SB 9 lot splits and units as allowed by State law. In 2021, the Town adopted Objective Design and Development for qualifying multi-family housing developments, including new units proposed under SB 9. The objective design and development standards within Title 22 include a zone (T3 Edge Neighborhood) for SB 9 projects in single-family zoning districts. The intent of the T3 Edge Neighborhood Zone is to create a walkable environment of small to medium footprints, and low intensity housing that is compatible with the single-family neighborhood context. The development standards in the T3 Edge Neighborhood Zone are very similar to the development standards in the R-1 zoning district. The height of SB units is limited to 16 feet in instances where the side or rear yard setback is reduced beyond those of the underlying zoning district. The maximum unit size for SB 9 units is 1,000 square feet. During the first six months after the law went into effect, the Town received seven applications for urban lot splits.

Conclusions. The R-1 and the R-1-A, -B, and -C development standards have not constrained housing construction in Corte Madera, nor have they been a barrier to the development of affordable housing. Existing densities generally match General Plan land use designations, and the larger lot sizes of the R-1-A, -B, and -C districts are necessary due to hillside conditions. The cumulative effect of the low-density housing regulations has been to permit the development of 20 single family homes and 52 ADUs in the past housing element cycle. SB 9 has significantly increased the development potential of single family lots, both vacant and with existing single family homes.

Medium density residential district

Description. The R-2 district is Corte Madera's "base" multi-family zoning district. The R-2 district is distributed throughout the flat areas of the community. The minimum lot size is 8,000 square feet, with 4,000 square feet required per dwelling unit. This formula equates to a density of 10.9 units per acre, however, densities up to 21.75 units per acre are allowed for senior housing. The R-2 district allows multiple dwellings (structures with 2 or more units for rent or for lease) by right with no requirement for a use permit and allows multiple houses (structures with 2 or more units for sale) with a conditional use permit. Setback and height standards in the R-2 zoning district match those in the R-1 district. The R-2 district has a usable open space standard of 300 square feet per unit. There is no FAR formula for the R-2 zoning district. The allowable lot coverage is 35%. Parking in the R-2 district is based on the number of bedrooms in each dwelling unit, with 1.5 spaces required for an efficiency or single bedroom unit, and 2 spaces required for each unit with more than 1 bedroom. One guest parking space must be provided for every 10 units.

Analysis. Essential elements of the R-2 development standards are assessed below:

- *Building height, lot width, setbacks, and coverage.* These development standards match the corresponding R-1 standards. As discussed above in the analysis of the R-1 standards, the definition and method for measuring height allow for three-story buildings. The lot width and setback standards are minimal and do not act as constraints. The 35% coverage standard allows adequate space to accommodate required parking and landscaping without unduly restricting the potential development yield.
- *Minimum lot area.* The requirement for an 8,000 square foot minimum lot size does not constrain housing development because it is consistent with the lotting patterns in the areas where the R-2 district is applied. Also, the zoning ordinance permits development of substandard lots without the requirement for a variance from the lot area standard.
- *Lot area per dwelling unit.* The requirement for 4,000 square feet of lot per unit results in a density range of up to 10.9 units per acre. The R-2 standards facilitate senior housing by allowing 2,000 square feet of lot area for age-restricted housing.

Conclusions. The R-2 standards are minimal and do not constrain housing development. During the past planning period, 16 units, including three affordable units, were developed as part of the Enclave project in an R-2 district.

High density residential district

Description. The R-3 district is Corte Madera's high density multi-family zoning district. The district includes two parcels which are developed with high density multi-family buildings. The minimum lot size is 8,000 square feet, with 2,460 square feet required per dwelling unit. This equates to a density of 17.7 units per acre, however, densities up to 21.75 units per acre are allowed for senior housing. The R-3 district allows multiple dwellings (structures with 2 or more units for rent or for lease) by right with no requirement for a use permit and allows multiple houses (structures with 2 or more units for sale) with a conditional use permit. Setbacks in the R-3 district match the R-2 district, while the maximum building height is higher at 35 feet. The R-3 district has a usable open space standard of 100 square feet per unit. There is no FAR formula for the R-3 zoning district. The allowable lot coverage is 35%. Parking in the R-3 district is based on the number of bedrooms in each dwelling unit, with 1.5 spaces required for an efficiency or single bedroom unit, and 2 spaces required for each unit with more than 1 bedroom. One guest parking space must be provided for every 10 units.

Analysis. Essential elements of the R-3 development standards are assessed below:

- *Building height, lot width, setbacks, and coverage.* As discussed above in the analysis of the R-1 standards, the definition and method for measuring height allow for three-story buildings. The lot width and setback standards are minimal and do not act as constraints. The 35% coverage standard allows adequate space to accommodate required parking and landscaping without unduly restricting the potential development yield.
- *Minimum lot area.* The requirement for an 8,000 square foot minimum lot size does not constrain housing development because it is consistent with the lotting patterns in the areas where the R-3 district is applied. Also, the zoning ordinance permits

development of substandard lots without the requirement for a variance from the lot area standard.

- *Lot area per dwelling unit.* The requirement for 2,460 square feet of lot per unit results in a density range of up to 17.7 units per acre. The R-3 standards facilitate senior housing by allowing 2,000 square feet of lot area for age-restricted housing.

Conclusions. The R-3 standards are minimal and do not constrain housing development. However, the two parcels currently zoned R-3 are currently developed with multi-family buildings at 15.8 units per acre and 18.9 units per acre.

OVERLAY DISTRICTS

Description. While the base residential districts are not an obstacle to housing development, the lack of vacant residentially zoned property for medium- and high-density housing is a significant impediment. In response to this problem, in 2003 the Town amended the zoning ordinance to include four housing overlay districts as part of the implementation program for the 2002 Housing Element. The AHO, AHE-A, AHE-B, and AHMU districts allow densities at 25 units per acre by right without the requirement for a use permit and provide other incentives to redevelop properties for affordable housing. In AHE-A districts, 50% of the units must be affordable to qualify for the increased density allowance. The affordability requirement in the AHE-B district is 100% to qualify for the 25 unit per acre density standard. The AHO and AHMU districts are designed to overlay commercial districts, which allow a maximum of 15.1 units per acre. The AHMU district allows 25 units per acre in return for 50% of the units being affordable. The AHO district is similar to the AHMU, except that it requires 100% affordability.

In 2011, the Town amended the zoning ordinance to include a Mixed Use Gateway Overlay (MUGD) district. The MUGD district allows 40 units per acre in return for 10% of the units being affordable.

The Town adopted four mixed-use designations in the 2009 General Plan. These designations were intended to encourage residential development in commercial areas of Town.

Prior to adoption of this Housing Element update, the Town adopted three mixed-use overlay districts. These overlay districts are applied to the housing opportunity sites (sites 1-11). The overlay districts allow both commercial and residential uses. Of the 11 housing opportunity sites, only four sites (Sites 2, 4, 6, and 9) are required to provide a minimum square footage of commercial uses. The other seven sites could potentially be developed solely with residential uses. The Mixed-Use Overlay District - Neighborhood allows up to 20 and 25 units per acre, depending on the site. The Mixed-Use Overlay District – Corridor allows up to 30 and 35 units per acre, depending on the site. The Mixed-Use Overlay District – Core allows up to 40 units per acre.

Analysis. Relevant development standards for the overlay districts are discussed below:

- *Base districts.* The AHO district applies to the Old Corte Madera Square neighborhood, where the base zoning is R-2 Low Density Multiple Dwelling and C-1 Local Shopping. Applying the AHO establishes a density standard to properties zoned

C-1 where there is currently no density standard, and more than doubles the density standard in the R-2 district. The AHE-A and -B districts can be used to overlay the R-2 district outside the Old Corte Madera Square area, thereby more than doubling the allowed residential density in return for providing affordable housing. The AHMU district may be placed over the C-1, C-2 and C-4 commercial districts. The effect is to increase the maximum permitted density 65% and allow high-density housing by right without the requirement for a use permit in commercial districts that otherwise require a use permit for housing for which there is no density standard. The overlay allows mixed use multi-family residential and local serving commercial uses.

- *Building height.* The AHO limits building height to 30 feet. This effectively limits housing to two stories, which is a necessary constraint to preserve the historic character of the Old Corte Madera Square neighborhood. The AHE and the AHMU districts allow building heights up to 38 feet, which is generally considered an incentive for higher densities and affordable housing. The MUGD district allows building heights of 38 feet along the street frontage and 48 feet on inner portions of the lot.
- *FAR.* The AHO, AHE and MUGD districts do not regulate floor area ratios. The AHMU allows a 1.0 FAR for commercial development in return for providing affordable housing. This is a significant increase over the .34 FAR allowed by the base districts.
- *Setbacks.* In the AHO, the front set back is the same as the base district – 20 feet in the case of the R-2 and 10 feet for the C-1 district. The purpose of this standard is to maintain the character of the street frontage in Old Corte Madera Square. The AHO requires 5-foot setbacks for the side and rear yards, which is considered a minimum standard necessary for access. The AHE-A and -B districts have the same front, side, and rear yard setbacks as the R-2 district; historically, these setbacks have not constrained high-density housing in Corte Madera. The AHMU overlay has the same setbacks as AHO district. The front setbacks are set by the base district in order to preserve the existing street frontage patterns. The requirement for 5-foot side and rear yard setbacks is necessary for pedestrian access. The MUGD district has flexible setbacks.
- *Minimum lot area.* With the exception of the MUGD district, the overlay districts do not have minimum lot area standards, thereby avoiding a potential constraint on housing development. The MUGD district has a minimum lot area of one acre.
- *Lot coverage.* Lot coverage for the AHO overlay is set by the base districts, which have a 35% coverage standard in the case of the R-2, and no coverage limits in the C-1 base district. The AHO relies on the base districts in order to maintain the design character of the Old Corte Madera Square neighborhood, where it is applied. The AHE districts have the same 35% coverage requirement as the R-2 base district, so as to be consistent with adjacent R-2 properties where the overlay may not be in effect. The coverage standard for the AHMU is set by the underlying base districts, which have no coverage standards. The MUGD district has no lot coverage standard.

Conclusions. The overlay districts promote high density and affordable housing with a variety of incentives, including increased densities, density bonuses in excess of state density bonus law requirements, increased height limits at 38 to 48 feet, a commercial FAR bonus in the AHMU, reduced setbacks in the AHO and AHMU, and reduced parking and open space requirements in all five overlay districts. To date, two projects have used standards in the overlay districts as a basis for developing affordable housing. The 79-unit

San Clemente Place project was developed in the AHMU district, and the 180-unit Tam Ridge Residences project was developed in the MUGD district. This experience has shown that the development standards in the overlay districts are an effective incentive for affordable housing.

Neither the base residential districts nor the affordable housing overlay districts have restrictions or require use permits for multi-family rental housing, factory-built housing, mobile homes, supportive housing or transitional housing. The R-2 and R-3 districts and the overlay districts allow multi-family rental housing by right without the requirement for a use permit.

The three new overlay districts (Mixed-Use Overlay District – Neighborhood, Mixed-Use Overlay District – Corridor, and Mixed-Use Overlay District – Core) will promote the development of the identified housing opportunity sites. Site specific development and parking standards consistent with the recently adopted Objective Design and Development Standards (ODDS) will facilitate residential development on these sites. The parking standards in the ODDS Toolkit are 1 space for a studio or 1-bedroom and 1.5 spaces for a two bedroom, which is less than the required parking standards in the R-2 and R-3 zoning districts.

DEVELOPMENT STANDARDS FOR COMMERCIAL DISTRICTS PERMITTING RESIDENTIAL USES

A new Mixed-Use Zoning District MX-1 was adopted in 2016 as part of the Tamal Vista Corridor Study which applies to Tamal Vista Boulevard between Madera Boulevard and Wornum Drive. The MX-1 District allows residential densities at 15.1 units per acre or 20 units per acre for senior housing exclusive of a density bonus. The MX-1 district allows a maximum gross floor area of 0.40 for projects that include residential uses provided that .04 FAR is non-residential uses. The MX-1 district establishes two zones – the Neighborhood Zone and the Highway Zone. The maximum building height in the Neighborhood Zone is 25 feet or two stories, whichever is lower and the maximum height in the Highway Zone is 35 feet, or three stories, whichever is lower.

Program H-2.9.a will add additional Mixed-Use Zones to the Zoning Ordinance to establish standards for other areas with a Mixed-Use General Plan land use designation.

OBJECTIVE DESIGN STANDARDS

Housing legislation defines an "objective" standard as one that involves no personal or subjective judgment by a public official and uniformly verifiable by reference to an external and uniform benchmark or criterion available and knowable by both the development applicant and the public official prior to submittal.

In 2021, the Town adopted objective design and development standards for qualifying new multi-family housing developments, codified as Title 22 in the Corte Madera Municipal Code. Title 22 is applied when a proposed development project requests permit streamlining in compliance with State law. Title 22 establishes a form-based code that implements the Town of Corte Madera General Plan vision through the application of zones and standards

that reflect a context-specific approach based on walkable development patterns. The patterns are walkable because of their interconnected streets and blocks; variety of housing choices; and proximity to services, shopping and/or transit.

The intent of the form-based code is to:

- Provide clear and effective development standards that allow for streamlined review processes and the predictable production of housing;
- Support a diversity of housing choices appropriate to their location;
- Ensure appropriately-scaled infill development;
- Reinforce and enhance community design and character in support of the community's vision with: a variety of neighborhoods; main street areas as the cultural and commercial heart of the community; and neighborhoods with centers along pleasant and convenient corridors that interconnect the Town;
- Remove barriers to revitalization and reinvestment through clear, objective, and context-sensitive standards;
- Ensure that each building plays a role in creating a better whole, not just a good building; and
- Promote development patterns that support safe, effective, and multi-modal transportation options for all users and help reduce greenhouse gas emissions.

Pursuant to California state law, affordable housing projects, farmworker housing and emergency shelters are subject to objective design review standards. However, the Town recognizes that for certain projects, Title 22 may be more burdensome than the Town's standard zoning process under Title 18. To further the intent of the State Legislature in streamlining the application and approval process for these projects, the Town requires the applicant to select one of the following set of objective design standards to apply to their project: (1) Title 18 (Zoning) or (2) Title 22 (Objective Design and Development Standards). Eligible projects under Senate Bill 35 and Senate Bill 9 must utilize the objective standards in Title 22.

The Housing Element contains several programs to implement Title 22 and evaluate and revise, as necessary, the Town's objective design and development standards (programs *H-3.1.a Incorporate Housing Design Principles into Design Review Process*, *H-3.1.b Objective Development and Design Standards*, and *H-3.1.c Evaluate Objective Development and Design Standards*).

AFFORDABLE HOUSING ORDINANCE

Inclusionary zoning, also known as inclusionary housing, refers to a range of policies and practices that mandate or provide incentives for the inclusion of affordable housing units in new developments. Inclusionary zoning is a tool that cities and counties can adopt to increase the supply and funding for affordable housing. Inclusionary zoning policies establish a variety of requirements for the development of new housing, such as the number of affordable units required to be constructed in an otherwise market-rate residential development project, the minimum project size where inclusionary housing requirements would apply, affordability targets, and alternative means of achieving affordable housing goals when constructing new residential development projects.

Adopted in 2003, the Corte Madera Zoning Ordinance sets inclusionary housing requirements for residential development projects (CMC 18.24.120 – Affordable Housing). In accordance with the 2015 Housing Element Program *H-12.12.b Affordable Housing Ordinance*, the ordinance was updated in 2022. The Town joined six other Marin County jurisdictions to develop a common inclusionary policy among all participating jurisdictions, to the extent practicable, to reduce variation and complexity in the various inclusionary ordinances and make it easier for developers to assess project costs across jurisdictions. In addition, the Town sought to remove constraints to development by ensuring that its inclusionary requirements were not more restrictive than other jurisdictions’ ordinances and that the inclusionary requirements would not create a cost burden that rendered a project financially infeasible. The jurisdictions engaged an economics consultant to conduct stakeholder outreach and research and provide recommendations.

The updated ordinance reduced the inclusionary requirement from 25% to 20% for both for-sale and rental development projects, consistent with the requirements of many other jurisdictions in the Bay Area. The Town also revised the minimum project size threshold from one unit to two (excluding new single-family dwelling units, ADUs, and up to one SB 9 unit).

Affordability levels for inclusionary units were also revised. The original ordinance required projects that included 10 or more units to include 5% of the units for very low-income households, 10% of the units for low-income households, and 10% of the units for moderate-income households. The revised affordability targets differ for for-sale projects and rental projects, as it is a common practice for jurisdictions to target lower-income households for renter housing than for ownership housing. This is because it is generally easier for low and moderate-income households to meet typical lending requirements for for-sale (i.e. homeownership) housing units and more difficult for very low-income households. The affordability targets also differ based on project size (i.e., higher percentage targeted for lower AMI for larger projects). The updated affordability levels and in-lieu fee requirements for-sale projects are shown in Table 17. Developers may choose between the two options for rental projects as shown in Tables 18 and 19.

Table 17: Required Affordable Unit Set Aside for For-Sale Projects

Project Size	Required Affordable Unit Set Aside		
	Low	Moderate	Above Moderate
2-4 units			20%
5-29 units	5%	5%	10%
30 or more units	5%	10%	5%

Table 18: Inclusionary Units and In-Lieu Fee for Rental Projects – Option 1

Project Size	Required Affordable Unit Set Aside and In-Lieu Fee			
	Very Low	Low	Moderate	In-Lieu Fee
2-10 units	10%			10%
11-29 units	10%		10%	
30 or more units	15%			5%

Table 19: Inclusionary Units and In-Lieu Fee for Rental Projects – Option 2

Project Size	Required Affordable Unit Set Aside and In-Lieu Fee			
	Very Low	Low	Moderate	In-Lieu Fee
2-10 units		15%		5%
11-29 units		15%	5%	
30 or more units	10%	5%	5%	

The ordinance also establishes the target Area Median Income (AMIs), which determine the maximum rent or sales price that can be charged for each unit required to be affordable pursuant to Town policies. The target AMIs are the same for rental projects and for for-sale projects and reflect the most recent AMIs for Marin County as published by HCD (see Table 20). The target AMIs for the low, moderate, and above moderate units are set at the mid-point within the income range. The target AMI for very low income units is set at the upper end of the income range, which is consistent with state density bonus law.

Table 20: Target AMIs for Maximum Rent and Sales Prices

Very Low ¹	Low	Moderate	Above Moderate ²
50%	65%	100%	135%

¹ Not applicable for for-sale projects.

² Not applicable for rental projects.

Projects that meet the inclusionary ordinance are entitled to a density bonus in accordance with State law. Projects in the affordable housing overlay zones are exempt from the ordinance because by definition they provide affordable housing at ratios in excess of the inclusionary requirements.

In-lieu fees were also analyzed in the inclusionary study and revised in the updated ordinance. The affordable housing in-lieu fees are calculated based on the housing affordability gap – the difference between what households at various income levels (very low, low, and moderate) can pay for housing and the cost of developing market rate housing.

The in-lieu fees for the study were calculated for three development types: for-sale single-family subdivisions, for-sale condominium townhomes, and rental apartments. The

prototypes evaluated in the study were informed by recently built and proposed development projects in Marin as well as conversations with developers with experience in Marin County. The in-lieu fees are based on the affordability gap for 90% AMI. In-lieu fees are currently \$289,905 for a single-family subdivision; \$203,088 for a condominium townhome project; and \$362,817 for rental units. The in-lieu fee is increased or decreased in accordance with the year over year increase or decrease in the California Construction Cost Index.

In addition to modifying the in-lieu fee, the revised ordinance also broadens the ways in which fees that are collected can be utilized. Previously, collected funds could only be expended on new construction of affordable housing. As amended, the collected in-lieu fees can be now also be expended on such things as financial assistance to other government entities, non-profit organizations, or private individuals for the acquisition of property or construction of affordable households; acquisition of property and property rights, including acquisition of existing housing units and the provision of long-term affordability covenants on those units; and costs of program development and ongoing administration of the housing fund program. These changes are intended to increase the options available to the Town to meet affordable housing goals through the expenditure of funds from the Affordable Housing Fund and are similar to options provided to other Marin cities.

Program *H-2.12.b Monitor the Affordable Housing Ordinance* states the Town will monitor the Inclusionary Ordinance throughout the planning period and consider adjusting the number and/or percentage of required affordable units as necessary in order to achieve the Town's affordable housing goals without unduly impacting overall housing production and supply.

4.3 FEES AND EXACTIONS

Development fees charged by the Town of Corte Madera fall into three categories:

1. Processing fees for direct Town services.
2. Development impact fees charged to finance the cost of capital improvements or mitigate project impacts.
3. Fees collected by the Town for other governmental agencies.

Processing fees are collected when a development application is filed. The Town sets the rate for application fees based on the cost to process the application, including the initial receipt of the application materials, analysis and approval of the application, and post-approval administration such as inspections. Most application fees are charged on a time and materials basis. In these cases, the applicant pays a deposit, and the Town draws down on the deposit based on the number hours worked based on an hourly rate that covers the salary of the employee performing the service. Work performed by a consultant is similarly charged; however, an overhead fee is also applied. The overhead fees for consultants were reduced in 2021 from a 10% charge on total invoice amount to a maximum fee of \$50 per invoice. Applications for services that require minimal review times are charged flat rates. These rates are based on time studies that have determined the average processing time for a particular service. Table 21 lists the processing fees for residential development. It is Town policy to consider waiver of processing fees for affordable housing projects.

The Town of Corte Madera collects four impact fees, listed in Table 22 below, to mitigate the effects of residential development projects on the local environment. The impact fee rates were set based on nexus studies as required by the Mitigation Fee Act (Government Code section 66000–66025).

New subdivisions are required to dedicate land for parks or pay an in-lieu fee pursuant to the Quimby Act. The Park Dedication Ordinance sets a formula for the amount of land to be dedicated for each new lot resulting from subdivision. Due to the small amount of vacant land remaining for subdivision, a fee is collected in lieu of land dedication. The fee formula is based on the appraised value of the property being subdivided.

The Town may waive impact fees for affordable housing projects. The Town waived the Traffic impact fee for the San Clemente Place project.

The Town collects a connection fee for the Marin Municipal Water District and collects impact fees for the Larkspur-Corte Madera and Reed school districts as listed in Table 23 below.

Compared to the fee information provided in the 2015 Housing Element, the Accessory Dwelling Unit Permit fee was reduced from \$1,195 to \$850 to encourage ADU production.

Table 21: Processing Fees

Application	Fee	
	Single-family	Multi-family
Planning and Zoning		
General Plan Amendment	Time & materials	Time & materials
Rezoning	Time & materials	Time & materials
Environmental Review	Time & materials	Time & materials
Design Review Application		
Minor Improvements	\$412	\$412
ZA Approval	\$1,320	\$1,320
PC Approval	Time & materials	Time & materials
Conditional Use Permit		
ZA Approval	\$1,320	\$1,320
PC Approval	Time & materials	Time & materials
Variance		
ZA Approval	\$1,320	\$1,320
PC Approval	Time & materials	Time & materials
ADU Permit	Flat Fee = \$850 *	NA
Subdivision		
Lot Line Adjustment	Time & materials	Time & materials
Tentative Map	Time & materials	Time & materials
Final Map	Time & materials	Time & materials
Building Permits		
Plan Review Fees	Time & materials	Time & materials

Building Permit Fees	\$2,750 – 1 story \$3,000 – 2 story	\$4,850 for up to 2 stories \$2,400 for each additional story
SMIP Fee	.00013 x building valuation	.00013 x building valuation up 3 stories .0028 x building valuation over 3 stories
Plan Retention	\$1 per page or sheet	\$1 per page or sheet
Fire Protection		
Fire Sprinkler Systems	\$374	\$872
Fire Alarm Systems	n/a	\$747
Fire Code Permit	\$249 (1 hr.)	\$249 (1 hr.)
Public Works		
Sanitary Sewer Permit	\$500	Time & materials
Erosion & Sediment Control Permit	<ul style="list-style-type: none"> • Surface improvement, less than 1,000 sq. ft. -- \$325 • Surface improvement, 1,000 to 5,000 sq. ft. -- \$550 • Surface improvement greater than 5,000 sq. ft. – Time & materials 	
Grading & Drainage Permit	<ul style="list-style-type: none"> • <100 cubic yards -- \$375 • 100 to less than 1,000 cubic yards \$600 • >1,000 cubic yards – Time & materials 	
Floodplain Development Permit (for FEMA Special Flood Hazard Areas)	Cumulative improvement ratios: <ul style="list-style-type: none"> • Less than 40% -- \$275 • 40-50% -- \$375 • Greater than 50% -- Time & materials 	
Plan Check/Inspection Fees	Time & materials	Time & materials

*An ADU Permit is only required for certain types of ADUs, e.g., detached ADU greater than 800 square feet or an attached ADU. Many ADUs only require a building permit.

Table 22: Impact Fees

Category	Fee	
	Single-family	Multi-family
Park Land Dedication	Dedicate 540 sq. ft. of land per unit payment of equivalent current value of land	Dedicate 488 sq. ft. of land per unit or payment of equivalent current value of land
Traffic Impact Fee	Payment based on type/location of new constructions per Council Resolution	Fee is proportional to the traffic generated in the thirtieth highest peak hour of the year by each project on streets and intersections where improvements are required.
Street Impact	1% of project valuation; charged to projects valued at more than \$10,000	1% of project valuation; charged to projects valued at more than \$10,000

Table 23: Fees Collected for Other Agencies

Agency	Category	Fee	
		Single-family	Multi-family
Marin Municipal Water District	Water Connection Fee	\$29,260/acre-feet of estimated annual water consumption; residential use is based on area average annual consumption. The area averages in Corte Madera range from .19 acre-feet (\$5,111) to .46 acre-feet (\$12,374). There are 15 areas, each with a different average.	
Central Marin Sanitation Agency	Sewer Connection Fee	\$7,666	\$7,666 per unit
Larkspur-Corte Madera School District	School Impact Fee	\$3.36/s.f.	<ul style="list-style-type: none"> \$3.36/s.f. \$0.42/s.f. for senior housing
Reed School District	School Impact Fee	\$2.38/s.f	\$2.38 /s.f

Note: School District fees are charged additions over 500 square feet.

Table 24 lists the fees that would be collected for a single-family infill home and a 50-unit multi-family project. The single-family unit is assumed to be 3 bedrooms, with 2,400 square feet of floor area on a 10,000 square foot lot with a 400 square foot garage at a density of 2 units per acre and a construction valuation of \$386 per square foot, or \$926,400. The multi-family project is assumed to be 50 1-bedroom units, each with 1,000 square feet of gross floor area, on a 1.5-acre parcel with a construction valuation of \$584 per square foot, or \$584,000 per unit.

Table 24: Residential Development Fees

Category	Fee	
	Single-family 2-story 2,400 SF \$926,400 valuation	Multi-family 50 units, 4-story 50,000 SF \$29.2 million valuation
<i>Fees Charged by the Town of Corte Madera</i>		
Design Review Application	\$3,250	\$15,000
Building Plan Check Fees	\$1,955	\$12,000
Building Permit Fees	\$4,455	\$42,000
SMIP Fee	\$120	\$8,176
Plan Retention Fee	\$296	\$2,600
Continuation Education Fee	\$370	\$11,680
Erosion & Sediment Control Permit	\$325	\$3,000
Grading & Drainage Permit	\$600	\$5,000
Public Works Plan Check Fees	\$1,200	\$10,000
Sanitary Sewer Permit	\$500	\$10,000

Traffic Impact Mitigation Fee	\$0	\$25,000
Street Impact Fee	\$9,264	\$292,000
Subtotal	\$22,335	\$436,456
<i>Fees Charged by Other Agencies</i>		
Fire Sprinklers & Alarm Systems Permit	\$534	\$671
Fire Plan Review	\$328	\$1,640
Sanitary District 2 Connection Fee	\$2,103	\$105,150
Water Connection Fee	\$14,285	\$262,500
Sewage Treatment Capacity Charge	\$7,666	\$383,300
Larkspur Corte Madera School Impact Fee	\$8,064	\$168,000
Subtotal	\$32,980	\$921,261
TOTAL	\$55,315	\$1,357,717
TOTAL PER UNIT	\$55,315	\$27,154

The preceding analysis shows that the total development fee in Corte Madera represents 6% of the construction valuation of a single family home, and 4.6% of the value of a 50-unit multi-family project. When the fees charged by other jurisdictions are discounted from the totals, the Town's fees represent 40% and 32% of the fee burden for single-family and multi-family development, respectively. While these costs are typical for the market area, development fees and exactions can pose a constraint to the development of affordable housing. In an effort to remove this constraint, the Town will consider reducing and/or waiving fees for affordable housing through program *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*.

4.4 PROCESSING AND PERMIT PROCEDURES

The Town's Zoning Ordinance specifies residential uses allowed in each district and the required permits (see Table 12). Single-family homes are allowed in all of the "R" districts and the affordable housing overlay districts without discretionary review, except design review. Similarly, multi-family rental projects are allowed in the R-2 district and the affordable housing overlay districts with design review. Conditional use permits are required for housing in the C-1 commercial district and for multi-family for-sale projects in the R-2 district. ADU permits and new SB 9 units are approved ministerially according to State law.

The Planning Department has prepared information sheets for each permit type to clarify the application process. Application forms for each permit type include a checklist that guides property owners and their consultants through the process of preparing a complete application. A flow diagram illustrating the development review process is presented in Figure 61. Permit procedures and standards are discussed below.

OBJECTIVE DESIGN STANDARDS AND STREAMLINED REVIEW

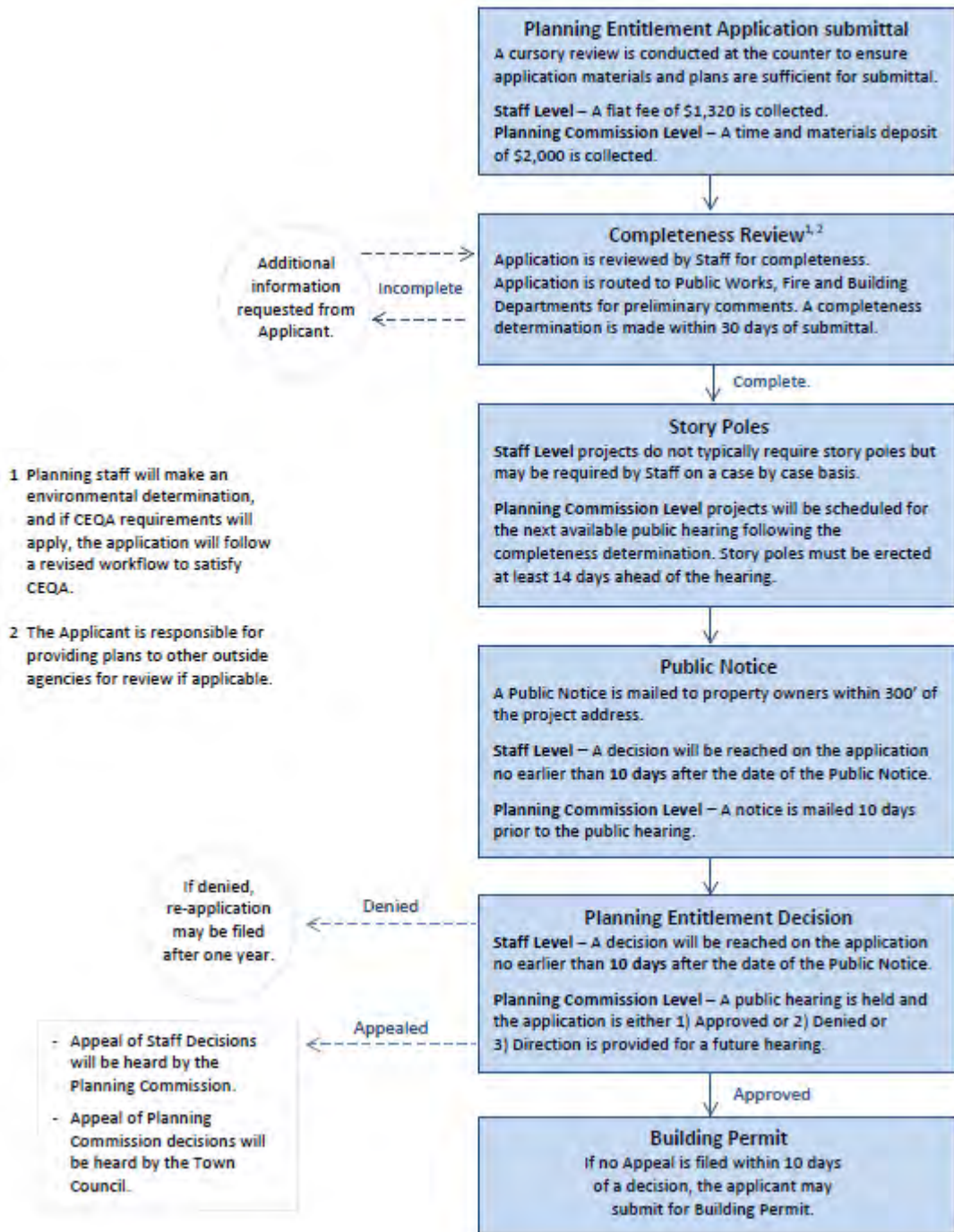
As discussed in Section 4.2, the Town has adopted objective design and development standards for qualifying new multi-family housing developments, codified as Title 22 in the Draft Town of Corte Madera Housing Element | 120

Corte Madera Municipal Code. Title 22 is applied when a proposed development project requests permit streamlining in compliance with State law (i.e., Senate Bill 35) and for reviewing applications under the Housing Accountability Act. The intent of Senate Bill 35 and the Housing Accountability Act is to facilitate and expedite the construction of housing through the application of objective standards and, with Senate Bill 35, ministerial and streamlined approval procedures. Title 22 establishes application and review procedures consistent with State law.

Consistent with State law (i.e., Senate Bill 330), the Town allows a housing developer to submit a “preliminary application” for a development project that includes residential units; a mix of commercial and residential uses with two-thirds of the project’s square footage used for residential purposes; or transitional or supportive housing. The pre-application allows a developer to provide a specific subset of information on the proposed housing development ahead of providing the full amount of information required by the Town. Upon submittal of an application and a payment of the permit processing fee, a housing developer is allowed to “freeze” the applicable fees and development standards that apply to their project while they assemble the rest of the material necessary for a full application submittal. After submitting the preliminary application to the Town, an applicant has 180 days to submit a full application, or the preliminary application will expire.

Also in compliance with SB 330, the Town limits the number of public hearings for applicable housing development projects to five, including study sessions and Planning Commission, Town Council, and appeal hearings. Eligible projects are required to comply with objective zoning standards and General Plan requirements as well as CEQA. CEQA hearings or hearings related to zoning variances or code exemptions are not including in the public hearing limit.

Figure 61: Planning Application Review Process



PERMITTED USES

Permitted uses are allowed without any type of permitting requirement, except Building Permits if construction is involved. Residential care facilities are permitted uses pursuant to California Health and Safety Code section 1502. Residential uses requiring a Design Review permit may be treated as permitted uses if they do not involve significant exterior building modifications that would otherwise trigger Design Review. For example, converting a single family home to a duplex in the R-2 district would be treated as a permitted use if the exterior building modifications were modest.

DESIGN REVIEW PERMITS

A Design Review Permit is required in the “R” districts for any structure or addition larger than 250 square feet or taller than 15 feet. Design Review Permits do not regulate or allow residential uses per se. Rather, the design review process controls architecture and site development including the following:

- Location of the structure on the site, especially in relation to adjoining sites in terms of view and privacy impacts.
- Grading and tree loss.
- Size and bulk of the proposed building in relation to the character of other buildings in the vicinity.
- Site planning, architectural, and landscaping details.
- Improvements to existing buildings and site features.

Design Review Permits may be approved at the staff level by the Zoning Administrator without a public hearing or by the Planning Commission with a public hearing. Residential remodeling projects that are confined to the first floor are generally reviewed by the Zoning Administrator. Design Review applications for second story additions and new homes, including multi-family projects, are approved by the Planning Commission.

The Design Review chapter of the Zoning Ordinance provides the following design guidelines:

- Single story design is encouraged in all residential districts.
- In hillside areas, natural landforms and vegetation should be preserved to the maximum extent possible, natural materials and earth tone colors should be used, and grading should be minimized.
- In bay front areas, views are to be preserved by clustering development.
- On exposed hillsides, building design should follow the natural contours of the site.
- Landscaping should use native plants and drought-tolerant species.
- New utilities are to be underground.
- Senior housing proposals requesting density bonuses are reviewed for proximity to services, compatibility with the character of the surrounding neighborhood, ambient noise levels, parking, and pedestrian access.

The Planning Commission approves Design Review permit applications at public hearings. Many Design Review applications are approved with a single hearing, and the Planning Commission's decision is final unless appealed to the Town Council. The Planning

Commission, or the Town Council on appeal, must make the following findings to approve a Design Review Permit application:

- The application is consistent with the General Plan and Zoning Ordinance.
- The project will not unnecessarily remove trees or natural vegetation, and will preserve natural landforms.
- The project will not significantly affect views, privacy, and sunlight.
- The project is in scale and harmonious with development in the vicinity.
- Development materials and techniques are high quality.
- The structure(s), site plan, and landscaping have an internal sense of order.
- To the maximum extent feasible, the project would improve existing sites structures and landscaping and correct code violations.
- Signs are consistent with the character of building on site.

USE PERMITS

Housing may be allowed in the C-1 Local Shopping District with a discretionary conditional use permit approved by the Planning Commission. Zoning Ordinance standards for the C-1 district allow “residential units in locations and at densities determined by the Planning Commission to conform to the General Plan.” The Town used this authority to approve the 118-unit Aegis senior assisted living complex at the Paradise Shopping Center, which is zoned C-1 Local Shopping District.

The Planning Commission conducts public hearings to review applications for a use permit for housing in the C-1 district. After considering information in the application and evidence presented at the hearing, the Planning Commission may approve a use permit if it makes the following findings:

- The proposed location of the conditional use is consistent with the objectives of the Zoning Ordinance and the provisions of the applicable zoning district.
- The proposed location and the conditions under which the use would be operated will not be detrimental to the public health, safety, or welfare.
- The proposed conditional use will comply with the General Plan and with the applicable Zoning Ordinance regulations.

VARIANCE PROCEDURES

The Corte Madera Zoning Ordinance includes a variance procedure to allow development on properties that have special circumstances such that literal enforcement of the zoning regulations would cause practical difficulties or hardships that would be inconsistent with the intent of the ordinance and the General Plan. In Corte Madera, most variance applications are approved by the Zoning Administrator without a public hearing. A limited number of variance applications are reviewed by the Planning Commission at public hearings, usually in tandem with design review applications. The Zoning Administrator and the Planning Commission may grant variances, subject to making the following findings:

- There are special circumstances that apply to the property, including size, shape, topography, location, or surroundings that do not apply to other properties with the same zoning.
- Due to the special circumstances, strict application of the zoning regulations would result in practical difficulty that would deprive the property of privileges available to other properties in the same zoning classification.
- The variance would not constitute a special privilege.
- Granting the variance would not be detrimental to the public welfare or injurious to property in the vicinity.
- The variance would be consistent with the objectives of the Zoning Ordinance and the General Plan.

Most variances for housing projects are for relief from setback standards. The special circumstances are usually substandard lot size or steep topography.

Design Review Permits often require variances. In these cases, the Town's policy is to process the applications jointly for a single fee in a combined public hearing. This saves time and costs, and generally simplifies the process.

LAND DIVISION

The Corte Madera Municipal Code recognizes three types of land division:

- Lot line adjustment in which property lines between two or more parcels are moved and no new lots are created.
- Parcel maps that divide a property into four or fewer parcels.
- Subdivision of a property into more than four lots.

Lot line adjustments are ministerial and are approved by the Planning Director without public hearing. No further Town approvals are required to allow the property owner to record a lot line adjustment.

Parcel maps that subdivide an existing parcel to create no more than two new parcels for an Urban Lot Split pursuant to Government Code Section 66411.7 (SB 9) are ministerial and approved by the Zoning Administrator without discretionary review, public hearing, or Design Review.

The Planning Commission conducts public hearings to review applications for all other parcel maps. Subdivision improvement standards apply to parcel maps. The Planning Commission may grant exceptions from the subdivision standards when it approves parcel maps subject to making findings that match the findings for variance approval. The exception process is integral to parcel map hearings and does not involve a separate review process. The applicants may record a final parcel map after the Town Engineer has reviewed the documents for compliance with the Planning Commission's action.

Subdivision is a three-step hearing process involving public hearings on the Tentative Map by the Planning Commission and the Town Council, and a third hearing by the Town Council on the Final Map. The Planning Commission's determination on the Tentative Map is advisory to the Town Council. The Town Council considers the Planning Commission's recommendation on the Tentative Map, but the Council's hearing is *de novo*. The Town

Council acts on the Final Map without a recommendation by the Planning Commission. The Council’s action on the final map is ministerial.

The requirement for dual hearings on Tentative Map applications before both the Planning Commission and the Town Council is not a significant constraint on development. The need to conduct a Town Council hearing adds three weeks to the process. However, given that the public is unfamiliar with the subdivision process because subdivision occurs so infrequently in Corte Madera, it is reasonable to expect that Planning Commission Tentative map approvals would be appealed to the Town Council if the requirement for a Council hearing were not already in place. An appeal hearing would add more time to the process than the requirement for a Town Council *de novo* hearing given the need for ten day filing window before the appeal hearing can be scheduled. Also, once an appeal has been filed, the Planning Department must prepare a separate staff report on the matters under appeal, in addition to the reporting that is required for the Tentative Map application. The need to draft a staff report on the appeal would extend the Tentative Map processing timeline. Accordingly, by eliminating the need for an appeal process, the dual hearing requirement for Tentative Map applications is not a constraint on housing development.

REZONING

Property owners or the Town may initiate rezonings. The Planning Commission considers rezoning proposals at public hearings. If the Commission concurs with the request, it must make a finding that the revision is consistent with the General Plan and forward its recommendation to the Town Council. The Council in turn considers the requested rezoning at public hearings and may approve the proposal on a finding that the change would be consistent with the General Plan. The Town’s rezoning process is the minimum required by the California Government Code and does not involve any unusual constraints on development.

Table 25: Processing Time by Permit Type from Application Completion Date

Type of Approval or Permit	Median Processing Time (weeks)
Design review	
Zoning Administrator: Home remodel	3
Planning Commission: Home remodel	4
New Home	4
Variance	
Zoning Administrator	3
Planning Commission	4
ADU permits	3
Use Permit	
Zoning Administrator	3
Planning Commission:	4
Land Division	
Lot line Adjustment	4
Parcel Map	4
Tentative Map	6
Rezoning	6
General Plan Amendmer	6

PROCESSING TIME

Processing time for residential development varies, depending on the scope and complexity of the project. Table 25 lists processing times for the various land use approvals that could be required for residential projects. The listed processing times are for the amount of time between the date an application is complete and the date the application is approved. The data for design review, variance, second units and use permits are based on applications

processed in 2015 through 2022. Due to the lack of applications, comparable data is not available for the land division, rezoning, and general plan amendment processes. The times listed for these activities are estimates. Permit processing times in Corte Madera are not a constraint on housing development or maintenance.

4.5 CODES AND ENFORCEMENT

Corte Madera adopts and enforces the California Building Standards Code and subsidiary regulations, contained in Title 24 of the California Code of Regulations. While these standards raise construction costs, they are necessary to protect the public health and safety and are required pursuant to State law. Title 24 results in energy savings and lower operating cost for property owners and residents. The Town has amended the Fire Code to require sprinklers for all new residential structures and for any addition or substantial remodel that exceeds 50% of the original structure. The Town believes that this amendment is critical to life safety. Corte Madera has also adopted the Wildland-Urban Interface Code, which reduces fire exposure to buildings that are in or near fire-prone open space areas.

The Town's code enforcement program is complaint-driven. The Town's Code Enforcement Officers, in consultation with planners and the Building Official, investigate alleged code violations and most complaints are resolved voluntarily. The Town has a nuisance abatement ordinance that may be used if necessary. The Town may charge additional fees when work has been done without permits and require that the work be brought up to code standards.

The Town is cognizant of Health and Safety Code section 17980(b)(2) and administers code enforcement accordingly.

4.6 ON- AND OFF-SITE IMPROVEMENTS

The Town of Corte Madera is built out, and all infrastructure, including curbs, gutters, sidewalks, streets, and utilities are in place. Residential development involves hooking up to the existing utilities, which already exist in the right-of-way. All new development would be required to conform to ADA regulations.

On-site grading and drainage improvements are frequently required for new and remodeled housing, especially in Corte Madera's older, hillside neighborhoods. Although the public improvements are in place, extensive on-site drainage improvements are often necessary on steep lots to channel flows to the Town's system. On-site drainage improvements can also involve grading and retaining wall work to mitigate erosion and sliding, both for the safety of the property and its occupants and for the protection of adjacent public infrastructure. While these improvements may add to the cost of housing on affected properties, they are necessary for public safety.

4.7 HOUSING FOR PERSONS WITH DISABILITIES

As noted in the Special Needs section of the Housing Needs Analysis, persons with disabilities have a number of housing needs related to the accessibility of dwelling units; access to transportation, employment, and commercial services; and alternative living arrangements that include on-site or nearby supportive services. The Town ensures that new housing developments comply with the California Building Standards Code and federal requirements for accessibility.

REASONABLE ACCOMMODATION

Federal and State law impose an affirmative duty on local government to make reasonable accommodations in their zoning and other land use regulations to remove barriers to disabled persons who are seeking housing. The Housing Element must contain policies and programs to implement fair housing laws and to provide housing for all needs groups. In particular, the Housing Element should identify and remove constraints to the development of housing for persons with disabilities, including land use and zoning regulations, and provide reasonable accommodation as one method of promoting equal access to housing. The fair housing laws require that municipalities apply flexibility or waive standards when necessary to eliminate barriers to persons with disabilities. For example, it may be necessary to waive setback standards to allow installation of a ramp to facilitate access to a home.

The California Attorney General has opined that the usual variance or use permit procedure does not provide the correct standard for making fair housing determinations. In the typical process of granting relief from a zoning standard, the focus is on special characteristics of the property. However, in the case of disabled access, the issue is the special need of the individual that makes the zoning standard a barrier to accessing housing. In response to this problem, many California municipalities are adopting fair housing reasonable accommodation procedures to address barriers in land use and zoning regulations.

PROCEDURES FOR ENSURING REASONABLE ACCOMMODATION

In 2014, the Town amended the Zoning Ordinance to provide a procedure for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies, and procedures. Applications are reviewed and approved by the Planning and Building Director if no discretionary permit approval is required other than the request for reasonable accommodation. Otherwise, the request is reviewed by the appropriate reviewing authority.

The Town of Corte Madera does not impose additional zoning, building code, or permitting procedures on group homes other than those allowed by State law. There are no Town initiated constraints on housing for persons with disabilities caused or controlled by the Town of Corte Madera. The Town also allows residential retrofitting to increase the suitability of homes for persons with disabilities in compliance with accessibility requirements. Such construction is regulated under Chapter 11A, Housing Accessibility, of the California Building Standards Code.

ZONING AND OTHER LAND USE REGULATIONS

Corte Madera implements and enforces Chapter 11A, Housing Accessibility, of the California Building Standards Code. The Town provides information to all interested parties regarding accommodations in zoning, permit processes, and application of building codes for housing for persons with disabilities.

The Town has not identified any zoning or other land-use controls that could discriminate against persons with disabilities or restrict access to housing for disabled individuals. Examples of the ways in which the Town of Corte Madera facilitates housing for persons with disabilities through its regulatory and permitting processes include:

- The Town permits group homes in all residential districts with no regulatory restrictions, except compliance with the building code.
- The Town does not restrict occupancy of unrelated individuals in group homes and does not limit the number of persons living in a housing unit.
- The Town permits housing for special needs groups, including persons with disabilities, without regard to distances between uses. The Land Use Element of the General Plan does not restrict the sites of special needs housing.

PERMITTING PROCEDURES

The Town does not impose special permit procedures or requirements that could impede the retrofitting of homes for accessibility. The requirements for building permits and inspections are the same as for other residential projects and are not burdensome. Town officials are not aware of any instances in which an applicant experienced delays or rejection of a retrofitting proposal for accessibility to persons with disabilities.

As discussed above, the Town of Corte Madera allows group homes by right, as required by State law. No use permit or other special permitting requirements apply to such homes. The Town does not impose special occupancy permit requirements or business licenses for the establishment or retrofitting of structures for residential use by persons with disabilities. If structural improvements were required for an existing group home, a building permit would be required. If a new structure were proposed for a group home use, design review would be required as for any other new residential structure. The Town's design review process has not been used to deny or substantially modify a housing project for persons with disabilities to the point where it is no longer feasible. All residential projects in the Town require the same level of design review.

4.8 NON-GOVERNMENTAL CONSTRAINTS

LAND COSTS

Two major factors contribute to high land costs in Corte Madera: high demand and limited supply. Land costs in Marin vary both between and within jurisdictions based on factors

such as the desirability of the location and the permitted density. In Corte Madera, a 9,021 square foot vacant lot at 220 Morningside Drive sold in April 2022 for \$300,000³².

Generally, land zoned for multi-family and mixed-use developments is more expensive than property zoned for single-family. Based on the assessed land value of the 180-unit Tam Ridge Residences project (\$16,977,850 for 4.54 acres) and the recent sale of the property for \$156 million, the estimated value of land zoned for multi-family housing with a development capacity of 40 units per acre is \$5,750,000 per acre.³³ That represents \$143,700 per unit.

Land costs can be a constraint to development in Corte Madera because affordable housing developers may look to less expensive areas to develop projects. To address this constraint and improve the financial feasibility of housing development, the Town significantly increased the maximum permitted density on the identified housing opportunity sites as follows:

- Site 1 from 15.1 units per acre to 20 units per acre;
- Site 5 from 15.1 units per acre to 25 units per acre;
- Site 2 from 15.1 units per acre to 30 units per acre;
- Sites 3, 4, 7, 8, 10 and 11 from 15.1 units per acre to 35 units per acre;
- Site 6 from 7.5 units per acre to 40 units per acre; and
- Site 9 from no permitted residential use to 25 units per acre.

In addition, density bonuses and development concessions are permitted under State law for developments that include affordable units; these are designed to increase the financial feasibility of affordable housing development. Program *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites* identifies a variety of actions the Town will take to improve the financial feasibility of providing affordable housing, including regulatory incentives, fast track processing, fee waivers, lot consolidation, community outreach, and assistance in completing funding applications.

CONSTRUCTION COSTS

Construction costs include both hard costs, such as labor and materials, and soft costs, including architectural and engineering services, development fees, and insurance. According to Cumming, a real estate cost consulting firm, hard construction costs (excluding sitework) for a medium quality, single-family detached house in San Francisco cost between \$322 and \$386 per square foot in 2021. A mid-rise multi-family building cost \$449 to \$584 per square foot in 2021.³⁴ Construction costs in San Francisco are among the highest in California and in the nation (second only to New York City). Comparable construction costs

³² Realtor.com, accessed 5/11/22.

³³ The total assessed value for tax roll 2021 for the property was \$101,492,387.

³⁴ Cumming, U.S. Costs per Square Foot of Gross Floor Area 2021, San Francisco, <https://ccorpinsights.com/costs-per-square-foot/>, accessed 5/10/22.

at the low-end of the reported range for a mid-rise multi-family project are 44% lower in Sacramento, 39% lower in San Diego, and 35% lower in Los Angeles.³⁵

An inclusionary and in-lieu fee study prepared for the Town and several other Marin County jurisdictions in 2021 estimated development construction costs (excluding land cost) as follows: single-family subdivision, \$299 per square foot; condominium townhome, \$304 per square foot; and rental apartment building, \$611 per square foot. Assuming comparable construction costs for Corte Madera, a 50-unit development with a gross building area of 50,000 square feet would have construction costs of approximately \$30.55 million, or about \$611,000 per unit.

Construction costs are a constraint to development in Corte Madera and the San Francisco Bay Area, as affordable housing developers may look to less expensive areas to stretch their limited development dollars. To address this constraint and improve the financial feasibility of housing development, the Town significantly increased the maximum permitted density on the identified housing opportunity sites as discussed above in the Land Cost section. Program *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites* identifies a variety of actions the Town will take to improve the financial feasibility of providing affordable housing, including regulatory incentives, fast track processing, fee waivers, lot consolidation, community outreach, and assistance in completing funding applications.

FINANCING

Housing development depends heavily on lending liquidity. When conditions are favorable for lenders, construction volume tends to increase. Loan activity has continued to rise over the past 5 years, although residential and commercial real estate loan origination activity began to taper off in 2021.³⁶

Over the past year, mortgage rates for conventional 30-year fixed rate loans have increased from about 3.0 percent to 5.3 percent (Freddie Mac). These conforming loans, which are backed by the federal government through the Federal Housing Administration and the Government Sponsored Entities of Fannie Mae and Freddie Mac, are generally available to home buyers with good credit histories and adequate down payments. Interest rates on non-conforming loans (also known as “jumbo” loans) for loan amounts over \$970,800 (in Marin County) are about one-quarter percentage point higher than conforming loan rates. Interest rates are expected to increase, which may put downward pressure on housing prices. If housing prices stabilize or continue to increase, the overall cost of owning a home will rise.

³⁵ Cumming, U.S. Real Estate and Construction Lending Activity, <https://ccorpinsights.com/lending-activity/>, accessed 5/10/22.

³⁶ Cumming, U.S. Real Estate and Construction Lending Activity, <https://ccorpinsights.com/lending-activity/>, accessed 5/10/22.

Small changes in the interest rate for home purchases dramatically affect affordability. A 30-year home loan for \$500,000 at three percent interest has monthly payments of roughly \$2,025. A similar home loan at five percent interest has payments of roughly 25 percent more, or \$2,575.

Affordable housing developments face additional constraints in financing. Though public funding is available, it is allocated on a highly competitive basis and developments must meet multiple qualifying criteria, often including the requirement to pay prevailing wages. Smaller developments with higher per unit costs are among the hardest to make financially feasible. This is because the higher costs result in a sale price that is above the affordability levels set for many programs. Additionally, smaller projects often require significant inputs of time by developers, but because the overall budget is smaller and fees are based on a percentage of total costs, the projects are often not feasible. The Town selected housing sites over ½ acre and close to transit and services to improve the financial feasibility of development and ability to attract grant funding for affordable housing.

AFFORDABLE HOUSING FUNDS

In 2001 the Corte Madera Town Council adopted a nonresidential development impact fee ordinance and established an Affordable Housing Fund. The impact fee is assessed on a sliding scale based on the expected density of employees, ranging from \$.40 per square foot to \$8.38 per square foot, depending on the non-residential use. Nonresidential impact fee proceeds are deposited in the Affordable Housing Fund.

The Affordable Housing Fund also receives affordable housing in-lieu fees that are paid by market rate housing projects to comply with the inclusionary housing ordinance. In-lieu fees are currently \$289,905 for a single-family subdivision; \$203,088 for a condominium townhome project; and \$362,817 for rental units. The in-lieu fee is increased or decreased in accordance with the year over year increase or decrease in the California Construction Cost Index.

As discussed in Section 4.2, the Inclusionary Ordinance was modified in 2022. Previously, collected funds could only be expended on new construction of affordable housing. Expenditures from the Affordable Housing Fund, including any interest derived from the fund, can now be used for:

- Construction of housing affordable to households of very low, low- and moderate-income households, including costs associated with planning, administration, and design.
- Acquisition of property and property rights, including acquisition of existing housing units and the provision of long-term affordability covenants on those units.
- Financial assistance to other governmental entities, non-profit organizations, or private individuals in the acquisition of property or construction of housing affordable to households of very low-, low- and moderate-incomes.
- Costs of program development and ongoing administration of the housing fund program; only be for “the land or building costs associated with developing housing affordable to low- and very low-income households.

In 2005, the Town awarded \$84,000 from the fund as a grant for the San Clemente Place housing project. Due to the prior limitations on fund expenditures, the Town has not expended any additional funds since that time. The changes are expected to increase the options available to the Town to meet its affordable housing goals. Funding will be prioritized to facilitate affordable housing development and leverage other funding sources on opportunity sites identified in the Sites Inventory (Table 10) and discussed in Section 3.4. As of 2022, there was approximately \$557,000 in the Affordable Housing Fund.

AFFORDABLE HOUSING FUNDING PROGRAMS AND SOURCES

California needs both public and private investment, as well as land use solutions to address critical housing challenges and ensure access to jobs in neighborhoods of opportunity for those living here today and the generations to follow. Land-use regulations can be modified to increase housing supply, encourage development of more affordable housing, and build a variety of housing types located near jobs, transportation, high-performing schools, and other services.

However, even with drastic changes in land-use policy to increase supply, a large number of Californians will always remain priced out of both the ownership and rental housing market. Public investment in housing programs is necessary to meet the needs of those who struggle the most to keep roofs over their heads.

The overview of funding sources below focuses on active local, state, and federal programs implemented by the Marin Housing Authority, Marin County, HCD, and other agencies to address housing needs in Corte Madera, especially the needs of extremely low, very low, and low income persons and families.

Affordable Housing & Sustainable Communities Program. Funding for housing, transportation, and land preservation projects that support infill and compact development in proximity to transit to reduce greenhouse gas (GHG) emissions.

Affordable Housing and Home Buyer Readiness Program. The Affordable Housing and Homebuyer Readiness Program is a financial coaching series designed to help individuals and families overcome obstacles, learn to set goals, and devise a plan to reach them. The program provides information on how to purchase a below market rate unit in Marin County, improve a credit score, avoid and reduce debt, and prepare an affordable housing unit application.

Below Market Rate (BMR) Home Ownership Program. The BMR Home Ownership program offers low and moderate-income, first-time homebuyers the opportunity to purchase specified condominium units in Marin County at less than market value. Marin Housing administers the sale of newly constructed units as well as previously owned units being offered for resale. There are approximately 340 homes in the program located throughout Marin County.

CalHome. Provides grants to local public agencies and nonprofit corporations for first-time homebuyer and housing rehabilitation assistance, homebuyer counseling and technical assistance activities.

Community Development Block Grant Program (CDBG). CDBG funds community & economic development & disaster recovery to create suitable living environments by expanding economic opportunities & providing decent housing to low-income households. CDBG grants are administered by the Marin County Community Development Agency, which makes grant funds available to eligible nonprofit agencies and local governments.

Emergency Solutions Grants (ESG) Program. Grants to address homelessness by providing funding for supportive services, emergency shelter/transitional housing, homelessness prevention assistance, and permanent housing.

Golden State Acquisition Fund. Loans to developers for acquisition or preservation of affordable housing. Loans are up to five years and a maximum of \$13,950,000.

HOME American Rescue Plan. Assists individuals or households at risk of, or experiencing homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter.

HOME Investment Partnerships Program. Creates and retains affordable housing for lower-income renters, homebuyers, or homeowners by funding tenant assistance, or single- or multi-family acquisition and/or rehabilitation or new construction.

Homekey. Grants to acquire and rehabilitate a variety of housing types to rapidly expand housing for persons experiencing or at risk of homelessness.

Home Match. [Home Match](#) is a free, non-profit home sharing program that connects home providers (homeowners and master tenants) looking to rent a room in their home, apartment, or ADU on their property with home seekers looking for affordable housing options. Home Match is a high-touch service that vets and gets to know both program participants and facilitates matches based on shared lifestyle preferences and communication styles. Home Match serves anyone over 18, but most home providers are older adults who need financial support through rent and, or social support through companionship and task exchange to age in place. Most home seekers are older adults living on a fixed income and working class professionals looking for affordable housing options close to work. Home Match provides comprehensive services, including room readiness support, vetting of participants, personalized matching services, assistance with developing agreements about shared use of space, and ongoing mediation support throughout the match.

Housing for a Healthy California. Funds the creation and support of new and existing permanent supportive housing for people who are experiencing chronic homelessness or are homeless and high-cost health users.

Infill Infrastructure Grant Program. Grant funding for infrastructure improvements that are an integral part of or necessary to facilitate new infill housing in residential and/or mixed-use projects.

Local Housing Trust Fund Program. Matching grant funds to local and regional housing trust funds dedicated to the creation, rehabilitation, or preservation of affordable housing, transitional housing, and emergency shelters.

Mobile Home Park Rehabilitation & Resident Ownership Program. Low-interest loans to finance the preservation of affordable mobile home parks for ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.

Multifamily Housing Program. Low-interest, long-term deferred-payment loans for new construction, rehabilitation, and preservation of permanent rental housing for lower-income households.

National Housing Trust Fund. Federal program to increase and preserve the supply of affordable housing, with an emphasis on rental housing for extremely low-income households.

Predevelopment Loan Program. Short-term loans to finance predevelopment costs to preserve, construct, rehabilitate or convert assisted housing for low-income households.

Reissued Mortgage Credit Certificate Program. Administered by the Marin Housing Authority, the program provides certificates for lenders and current mortgage credit certificates who refinance their mortgage.

Residential Rehabilitation Loan Program. Administered by MHA, the Residential Rehabilitation Loan program provides low-interest property improvement loans and technical assistance to qualified very-low-income homeowners to make basic repairs and improvements, correct substandard conditions, and eliminate health and safety hazards.

SB 2 Planning Grants Program. Provides funding and technical assistance to local governments to adopt and implement plans and process improvements that streamline housing approvals and accelerate housing production.

Section 8 Housing Choice Voucher Program. The Section 8 Housing Choice Voucher Program provides decent, safe, and sanitary affordable rental housing for very low-income families throughout Marin County. Housing is made affordable by assisting the family with a portion of the rent. A family pays approximately 30% of their monthly income for rent and Marin Housing pays the remainder of the rent directly to the owner. The program is administered by the Marin Housing Authority.

Shelter Plus Care Program. Marin County Shelter plus Care Program is a housing subsidy program for individuals who are chronically homeless and suffers from qualifying disability. The Program is funded by the U.S. Department of Housing and Urban Development and Marin County Behavioral Health and Substance Use Services. Participants pay approximately 30% of their income towards rent and receive ongoing supportive services by the case managers from Marin Housing Authority.

5.0 GOALS, POLICIES, AND PROGRAMS

5.1 OVERVIEW

The Housing Element must identify programs to: (1) identify adequate sites, with appropriate zoning and development standards; (2) assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households; (3) address, and remove governmental constraints, including housing for persons with disabilities; (4) conserve and improve the condition of the existing affordable housing stock; (5) preserve assisted housing developments at-risk of conversion to market-rate; and (6) promote equal housing opportunities for all persons. The goals, policies, and programs listed in this section outline the means the Town will use to achieve the quantified objectives represented by the Regional Needs Housing Allocation discussed in Section 3.1 and the quantified objectives discussed below.



The Enclave

section outline the means represented by the and the quantified

5.2 QUANTIFIED OBJECTIVES

California law requires that housing elements include quantified objectives for the number of units likely to be constructed, rehabilitated and conserved/preserved by income level for the planning period. The Town of Corte Madera quantified objectives for the 2023-2031 Housing Element are shown in Table 26 below.

Table 26: Quantified Objectives

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total Units
New construction	107	103	123	108	281	725
Rehabilitation				5	5	10
Conservation/preservation			6	2		

Corte Madera can meet its remaining Regional Housing Needs Allocation for new construction by December 31, 2030, with the sites described in the available land inventory and the programs described in this section. While the available land inventory shows additional capacity, the new construction objectives are a conservative estimate recognizing current economic trends.

There are 79 privately managed affordable units in the community at San Clemente Place. These were built in 2008 and are subject to restrictions to keep them affordable for 55 years. Given this restriction that is set in part by the project funding as well as the conditions of approval, these units are not part of the objectives for conserving/preserving affordability. However, there are 35 below market ownership units in the community that must be monitored to assure that they remain affordable on resale. Eight of these units have deed restrictions that are expiring during the planning period. The Marin County Housing Authority, under contract to the Town, monitors these units and is required to advise the Town when there is a risk that affordability could be compromised.

5.3 GOALS, POLICIES, AND PROGRAMS

Corte Madera's housing goals, policies, and programs have been revised in response to the outreach process and the evaluation of the 2015 Housing Element as summarized in Section 1.7 of the Housing Element and as described in detail in Appendix B.

The goals, policies, and programs are organized as follows:

- Goals are broad statements reflecting community values and ideal future vision. Goals are numbered H-1, H-2, etc.
- Policies are specific statements that guide decision-making in order to promote the achievement of a goal. In some instances, a policy may be specific enough to provide clear direction as to how implementation will occur. Policies are listed with corresponding goals and are numbered H-1.1, H-1.2, etc.
- An implementation program is an action or procedure that carries out a policy. Most policies have one or more corresponding implementation programs. Implementation programs are in sequence with goals and policies, and are numbered H-1.1.a, H-1.1.b etc.

Goal H-1 Affirmatively Further Fair Housing.

Take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics, which are: race, color, national origin, religion, sex (including identity and sexual orientation), familial status, and disability.

Policy H-1.1

Diversity of Population. Consistent with the community's housing goals, it is the desire of the Town to achieve a diversity of age, social, and economic backgrounds among residents throughout Corte Madera by encouraging a variety of housing sizes, types, tenure, and affordability levels. Housing opportunities for families with children should not be limited because necessary facilities are not provided on site.

Policy H-1.2

Equal Housing Opportunity. To the extent possible, the Town will ensure that individuals and families seeking housing in Corte Madera are not discriminated against on the basis of race, color, religion, marital status, disability, age, sex, family status (due to the presence of children), national origin, or other arbitrary factors, consistent with the Fair Housing Act.

Implementing Program H-1.2.a Anti-Discrimination Ordinance

The Town will continue to enforce its Anti-Discrimination Ordinance to prohibit discrimination based on the source of a person's income or the use of rental subsidies, including Section 8 and other rental programs. Amend the ordinance to include protections for prospective tenants. The Town will also require non-discrimination clauses in affordable housing agreements for deed-restricted units.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Post information and assure effective implementation and enforcement of anti-discrimination policies.
Timeframe:	Ongoing

Implementing Program H-1.2.b Housing Discrimination Complaints

The Planning Director is the designated Equal Opportunity Coordinator in Corte Madera with responsibility to investigate and deal appropriately with complaints. The Town will refer discrimination complaints to the appropriate legal service, county, or state agency, such as Fair Housing Advocates of Northern California (FHANC). If mediation fails and enforcement is necessary, refer tenants to the State Department of Fair Employment and Housing or HUD, depending on the nature of the complaint. Publicize this program in coordination with Marin Fair Housing and post information on the housing discrimination referral process on the Town's website. Encourage FHANC to conduct more fair housing testing in Corte Madera to ascertain patterns and trends in fair housing violations.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Respond to discrimination complaints and improve awareness of housing discrimination referral process. Increase fair housing testing in Corte Madera to at least once per year.
Timeframe:	Post information on the Town's website by the end of 2023 and provide information on the housing discrimination complaint process annually. Outreach to FHANC by the end of 2023. Respond to complaints as needed.

Implementing Program H-1.2.c Fair Housing Staff Training

Work with Fair Housing Advocates of Northern California to conduct training sessions for Town employees regarding the receipt, documentation, and proper referral of housing discrimination complaints and other fair housing issues.

Responsibility:	Administration, Department
Financing:	General Fund
Objectives:	Conduct biennial training sessions for staff beginning in 2023
Timeframe:	As needed

Policy H-1.3

Eligibility Priorities for Deed Restricted Housing. In order to meet a portion of the Town's local housing need, consistent with ABAG's Housing Need Allocation, and as a traffic, economic development, and community safety mitigation measure, the Town will provide for targeted marketing and advance notice of deed restricted rental and ownership units in new housing developments, to the extent consistent with applicable fair housing laws, for people living or working in the Town of Corte Madera. The Town will also require developers to affirmatively market deed restricted units to communities of color and protected classes, including those outside of Marin County.

Implementing Program H-1.3.a Targeted Marketing

Condition the approval of affordable housing projects and market-rate projects with affordable inclusionary units to conduct a targeted marketing program for affordable units. Require affordable units to be affirmatively marketed to communities of color and protected classes. Utilize publications, venues, and community groups, such as Canal Alliance, that serve Black and Hispanic/Latinx communities, including those outside of Marin County. Targeted marketing programs shall be reviewed for approval by the Planning Director, and the programs will include an evaluation and/or reporting component.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Targeted marketing programs
Timeframe:	As needed

Policy H-1.4

Variety of Housing Choices. In response to the broad range of housing needs in Corte Madera, the Town will strive to achieve a mix of housing types, densities, affordability levels, and designs. The Town will work with developers of nontraditional and innovative housing approaches in design, construction and types of housing that meet local housing needs.

Implementing Program H-1.4.a Housing Types

Consider adopting the following revisions to the Zoning Ordinance to facilitate the development of a full range of housing types and thereby offer a variety of housing choices:

- a. Remove the conditional use permit requirement for housing in the C-1 commercial district and for multi-family for-sale housing in the R-2 district.
- b. Add "single room occupancy housing" to the definitions section of the Zoning Ordinance and allow SRO housing as a conditionally permitted use in the C-1, C-2, and C-3 zoning districts.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Zoning Ordinance amendments
Timeframe:	Within two years of housing element adoption

Policy H-1.5

Special Needs Housing. The Town will remove barriers and actively promote development and rehabilitation of housing to meet special needs, including the needs of seniors, people living with disabilities, the homeless, people with HIV/AIDS and other illnesses, people in need of mental health care, single parent families, large families, and other persons identified as having special housing needs.

Implementing Program H-1.5.a Neighborhood Relations

Encourage positive relations between neighborhoods and providers of emergency shelters, transitional and supportive housing, and residential care facilities. Providers or sponsors of emergency shelters, transitional housing programs, and community care facilities will be encouraged to establish outreach programs with their neighborhoods. The following actions will be taken:

- a. A staff person from the provider agency will be designated as a contact person (with a posted phone number) with the community to respond to questions or comments from the neighborhood.
- b. Neighbors of emergency shelters, transitional and supportive housing programs, and community care facilities should be encouraged to provide a neighborly and hospitable environment for such facilities and their residents.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Zoning Ordinance amendments
Timeframe:	Ongoing

Implementing Program H-1.5.b The Casa Buena Permanent Supportive Housing

Work with Homeward Bound of Marin to support the success of The Casa Buena in providing permanent supportive housing.

- a. Facilitate direct contact between neighbors, community members, and Homeward Bound of Marin in order to allow for direct information sharing, relationship building, and timely resolution of issues.
- b. Facilitate community meetings and provide information to the community through Town communication platforms as needed to keep members of community informed and to listen to concerns or issues that may arise.
- c. Support town-wide volunteer and donation efforts.

Responsibility:	Planning & Building Department; Communications
Financing:	Staff time
Objective:	Support success of The Casa Buena
Timeframe:	Ongoing

Policy H-1.6

Provision of Affordable Housing for Special Needs Households. The Town will work with groups to provide opportunities through affordable housing programs for a variety of affordable housing to be constructed or acquired for special needs groups, including assisted housing and licensed board and care facilities.

Implementation Program H-1.6.a Adaptable Units for the Disabled

The Town will ensure that new multifamily housing developments include units that are ADA compliant and/or can be adapted for use by disabled residents.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	8.7% of new multifamily units to be adapted for special needs, or 76 units.
Timeframe:	Ongoing; development by 2030

Implementation Program H-1.6.b Visitability Ordinance

Explore opportunities and potential challenges associated with implementing a visitability ordinance to expand the housing typologies, including single-family homes, that would be required to be made adaptable for disabled residents and visitors.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Analysis and consideration of possible visitability ordinance by 2025
Timeframe:	Ongoing

Implementation program H-1.6.c Residential Care Homes

Continue to allow small licensed group homes by right in all residential districts without the requirement for a Use Permit or other discretionary approval for six or fewer persons who are not disabled but are in need of twenty-four hour nonmedical care. Continue to allow small licensed residential care facilities by right in all residential districts without the requirement for a Use Permit or other discretionary approval for six or fewer persons who are disabled, including developmentally disabled, and in need of twenty-four hour nonmedical care.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Small residential facilities for persons with special needs
Timeframe:	Ongoing

Policy H-1.7

Incentives for Senior Housing. The Town will provide zoning incentives to assist in meeting the special housing needs of seniors, including lower income and disabled seniors and those requiring memory care.

Implementation Program H-1.7.a Incentives for Senior Housing

Grant zoning incentives for projects that include units for seniors, especially those with special needs.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	8.7% of new multifamily units to be adapted for special needs, or 76 units.
Timeframe:	Ongoing; development by 2030

Policy H-1.8

Housing for Families with Children. Encourage two-and three-bedroom housing units affordable for lower and moderate income families with children.

Implementation Program H-1.8.a Family Housing Amenities

As part of the design review permitting process, and as part of approving affordable housing agreements associated with the Town's inclusionary housing ordinance, require adequate provisions for families with children, including consideration of amenities such as play yards and childcare.

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	Family amenities in housing developments
Timeframe:	Ongoing

Policy H-1.9

Housing for the Homeless. Recognizing the lack of resources to set up completely separate systems of care for different groups of people, including homeless-specific services for the homeless or people "at risk" of becoming homeless, the Town will work with other jurisdictions, as appropriate, to develop a fully integrated approach for the broader extremely low-income population. The Town will support countywide programs to provide for a continuum of care for the homeless and those at risk of becoming homeless, including emergency shelter, transitional housing, supportive housing, and permanent housing.

Implementation Program H-1.9.a Countywide Homeless Programs

Actively engage with other jurisdictions in Marin to provide additional housing and other options for the homeless, supporting and implementing Continuum of Care actions in response to the needs of homeless families and individuals. Participate and allocate funds, as appropriate, for County and non-profit programs providing emergency shelter and related counseling services.

Responsibility:	Town Council
Financing:	Staff time
Objective:	Countywide strategy for homelessness
Timeframe:	Attend Marin County Council of Mayors and Councilmembers (MCCMC) Elected Officials Homeless Subcommittee meetings at least four times per year; consider funding requests during Town's biennial budget setting process

Policy H-1.10

Health and Human Services Programs Linkages. As appropriate to its role, the Town will coordinate with other agencies to link together all services serving lower income people with affordable housing resources, with emphasis on housing that serves residents with special needs.

Policy H-1.11

Rental Assistance Programs. The Town will continue to publicize and create opportunities for using available rental assistance programs, such as Section 8 Housing Choice Vouchers, in coordination with the Marin Housing Authority (MHA).

Implementation Program H-1.11.a Rental Assistance Programs

Develop and implement measures to make full use of available rental assistance programs. Actions include:

- a. Utilize the Town's website, newsletter, social media, and handouts to publicize programs.
- b. Provide multilingual links to the California Department of Fair Employment and Housing's [Sources of Income Fact Sheet](#) and [FAQ](#) and printed materials.
- c. Collaborate with at least two other organizations, schools, or agencies to post handouts at their locations.
- d. Provide funding support, as appropriate.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Rental assistance services. Increase the number of Housing Choice Vouchers utilized in Corte Madera by 50%, to 51 by 2030.
Timeframe:	Update website and distribute handouts and brochures by 2024. Dedicate one Town newsletter each year to promote Housing Choice vouchers and educate community members on fair housing laws. Consider funding request during the Town's biennial budget setting process.

Goal H-2 Use land efficiently and sustainably.

Develop a variety of housing to meet community needs and to promote sustainability.

Policy H-2.1

Housing to Meet Local Needs. Provide for the development of new housing to meet the diverse economic and physical needs of existing residents and projected population capacity by planning for adequate sites and supporting programs to achieve Corte Madera's Regional Housing Needs Allocation.

Implementation Program H-2.1.a: Provide a Variety of Housing Types and Affordability

Encourage housing proposals that provide a variety of housing types and affordability levels and that meet the Town's standards and criteria consistent with the regulations of the applicable zoning district.

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	441 units affordable to lower and moderate income households
Timeframe:	Meet with developers during pre-application review process as new development is proposed

Policy H-2.2

Affordable Housing Priorities. The Town will design and implement its programs to assist in the development of adequate housing to reflect the proportions of its unmet Regional Housing Needs Allocation. In prioritizing implementation resources, such as expenditures from the Affordable Housing Fund, the Town shall seek to prioritize housing subsidies for extremely low and very low -income housing needs.

Policy H-2.3

Contributions for Workforce Housing from Non-Residential Uses. Consider housing needs for local workers when reviewing non-residential development proposals. The Town will require non-residential uses to contribute to the provision of affordable workforce housing by techniques such as in lieu fees, provision of housing, or other alternatives of equal value.

Implementation Program H-2.3.a Nonresidential Development Impact Fee

The Town will continue to implement the Nonresidential Development Impact Fee. This fee is collected for any change in use that is to a nonresidential use, for any new nonresidential use, and for any expansion of a nonresidential use. Fee proceeds are deposited in the Affordable Housing Fund (CMC, Chapter 3.48).

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	Impact fees to be used for affordable housing
Timeframe:	Ongoing

Implementation Program H-2.3.b Affordable Housing Fund

The Town will continue to administer the Affordable Housing Fund (CMC, Chapter 3.48).

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	20 affordable housing units and/or land to support 20 units of affordable housing
Timeframe:	Ongoing

Implementation Program H-2.3.c Affordable Housing Fund Ordinance Update

The Town will update the Affordable Housing Fund ordinance as needed to reflect current housing development costs.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Fee schedule updates
Timeframe:	Review ordinance and fee schedule every two years beginning in 2025

Policy H-2.4

Employee Housing. The Town will work with employers developing larger projects (20+ employees) to promote local housing opportunities for their employees and will encourage employers to find ways to provide housing assistance as part of their employee package. Developers of major projects in mixed-use areas will be encouraged to consider and propose housing, if feasible.

Implementation Program H-2.4.a Employee Housing

As part of the development review process for larger commercial projects, encourage developers to provide employee housing on-site.

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	2 units of employee housing
Timeframe:	Ongoing

Implementation Program H-2.4.b Employee Housing Bonus Units

As part of the development review process for larger projects, and where permitted by the General Plan land use designations, the base zoning district and/or overlay zoning, offer density bonuses as an incentive to provide on-site affordable employee housing.

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	2 units of employee housing
Timeframe:	Ongoing

Policy H-2.5

First-Time Homebuyer Programs. Support first-time homebuyer programs.

Implementation Program H-2.5.a First-time Homebuyer Programs

Promote first-time homebuyer programs and housing counseling programs offered by the County, including the Affordable Housing and Home Buyer Readiness Program and the Below Market Rate Home Ownership Program. Work with the County to target Black and Hispanic/Latinx households. Utilize the Town's website, newsletter, counter handouts, and social media channels to promote programs.

Responsibility: Planning & Building Department
Financing: Staff time
Objective: 20 individuals participate in first-time homebuyer programs
Timeframe: Promote programs annually.

Policy H-2.6

Home Match Services. Support home match programs.

Implementation Program H-2.6.a Home Match Services

Work with home match service providers such as Home Match Marin to help match over-housed seniors with potential lower income tenants or other seniors to save on housing costs. Promote these programs through outreach methods and venues described in Program H-4.1.a.

Responsibility: Planning & Building Department
Financing: Staff time
Objective: Obtain and distribute materials; coordinate with home match providers; complete an average of 2 matches per year.
Timeframe: Update website and distribute handouts and brochures by end of 2023. Dedicate one Town newsletter each year to promote housing home match service programs.

Policy H-2.7

High Potential Housing Opportunity Areas. Given the diminishing availability of developable land, the Town has identified housing opportunity areas and sites where a special effort will be made to provide workforce and special needs affordable housing. The Town will evaluate all appropriate incentives to facilitate development at High Potential Housing Opportunity Sites and will take specific actions to promote the development of affordable housing units on these sites (identified in the Implementing Programs).

Implementation Program H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites

Encourage cooperative and joint ventures between owners, developers, and non-profit groups in the provision of below market rate housing and senior housing. Work with non-profits and property owners to seek opportunities for affordable housing development on key housing opportunity sites that are close to services, transit, and jobs. Undertake the following actions to encourage development of multi-family, affordable, and senior housing:

- a. Meet with non-profit housing developers and property owners of housing opportunity sites to identify housing development opportunities, issues, and needs during 2023.
- b. Select the most viable sites during 2023 and 2024.
- c. Undertake community outreach in coordination with potential

- d. Complete site planning studies, continued community outreach, and regulatory approvals in coordination with the development application.
- e. Facilitate development through regulatory incentives, reducing or waiving fees, fast track processing, lot consolidation, and assistance in development review.
- f. Apply for and/or allocate state and local affordable housing funds to the project.
- g. Require affordable units to be affirmatively marketed to communities of color and protected classes. Utilize publications, venues, and community groups, such as Canal Alliance, that serve Black and Hispanic/Latinx communities, including outside of Marin County.

Responsibility: Planning & Building Department
 Financing: General Fund
 Objectives: Develop 168 very low and low income units in 100% affordable housing developments.
 Timeframe: Actions as identified above and development of housing sites by 2030

Policy H-2.8

Other Sites with Housing Potential. Other sites with housing potential could contribute to meeting the Town's housing needs but due to the constrained nature of these sites, they may or may not be developed during the planning period of this Housing Element.

Implementation Program H-2.8.a Actions for Old Corte Madera Square

Encourage housing proposals up to 20 units that meet the Town's standards and criteria consistent with the regulations of the AHO district. Encourage the development of mixed-use affordable units in smaller in-fill projects in the 6.5-acre Old Corte Madera Square area during the timeframe of the Housing Element. It is estimated that up to about 20 new housing units could be added to the Old Corte Madera Square area. The area is in the R-2 and C-1 "base" zoning districts and the AHO affordable housing overlay district. The AHO district allows mixed-use development with housing at up to 25 units per gross acre. The AHO district also includes design standards to the historic and architectural resources of the Old Corte Madera Square area. In order to simplify the application process, the AHO district does not require preliminary and precise plan applications; rather development in the AHO district is subject to design review approval.

Responsibility: Planning & Building Department
 Financing: Application fees
 Objective: 20 affordable units
 Timeframe: Dependent on developer interest

Implementation Program H-2.8.b Park Madera Center

As part of community planning efforts associated with the potential redevelopment of Park Madera Center, explore options and feasibility of including new senior and/or workforce housing to meet local housing needs.

Responsibility:	Planning & Building Department
Financing:	General Fund
Objective:	Identification of Additional Housing Opportunity Sites for 7 th Cycle Housing Element
Timeframe:	Concurrent with community planning efforts for Park Madera Center (by 2026)

Implementation Program H-2.8.c Town Center

Work with the property owner to explore options and feasibility of adding new housing units to the Town Center property. Any conceptual studies and plans shall be evaluated through public workshops and community meetings.

Responsibility:	Planning & Building Department
Financing:	General Fund
Objective:	Identification of Additional Housing Opportunity Sites for 7 th Cycle Housing Element
Timeframe:	Based on property owner interest

Implementation Program H-2.8.d Identify Additional Housing Opportunity Sites

In order to ensure the Town's ability to meet future housing needs, the Town will identify new housing opportunity sites in advance of the next housing element update process. Sites may include government-owned properties, such as the MMWD and DMV sites, religious institutions, and sites with existing buildings nearing the end of their useful life or in need of substantial repair or redevelopment. The Town will work closely with property owners, housing developers, the community and other stakeholders to identify housing development opportunities, issues and needs and select the most viable site or sites for inclusion in the next housing element update. If necessary, the Town will undertake rezoning actions and appropriate environmental analysis.

Responsibility:	Planning & Building Department
Financing:	General Fund
Objective:	Identification of Additional Housing Opportunity Sites
Timeframe:	Planning process to begin in 2026

Policy H-2.9

Mixed-Use Housing. Well-designed mixed-use residential/non-residential developments are highly encouraged by the Town where residential use is appropriate to the setting and development impacts can be mitigated. The Town will develop incentives to encourage mixed use development in appropriate locations.

Implementation Program H-2.9.a Mixed-Use Zone

Amend the Corte Madera Zoning Ordinance to add a Mixed-Use Zone to implement the General Plan Mixed-Use land use designations and apply this zone to lands so designated on the Land Use Diagram. Development standards for the Mixed-Used district may include the following:

- a. Limited height bonuses;
- b. Shared parking in mixed-use developments;
- c. Floor Area Ratio: up to .34, additive to residential densities; and
- d. Residential density: 15.1 to 25.0 dwelling units per gross acre.

Responsibility: Planning & Building Department
Financing: General Fund
Objective: Zoning Ordinance amendment
Timeframe: Within four years

Implementation Program H-2.9.b Mixed Use Development

The Town will support mixed-use projects including residential components, such as live-work combinations or ground-floor retail with upper story residential use. Such projects will be encouraged over standard single-use development proposals where the underlying zoning allows mixed-use developments. Encourage opportunities for live/work developments where housing can be provided for workers on-site or caretaker or other types of housing can be provided in appropriate locations.

Responsibility: Planning & Building Department
Financing: Application fees
Objective: 695 housing units in mixed-use projects
Timeframe: Ongoing

Policy H-2.10

Incentives for Affordable Housing Developments. The Town will use density bonuses and other incentives to help achieve housing goals while ensuring that potential impacts are considered and mitigated.

Implementation Program H-2.10.a Incentives for Affordable Housing

As part of the development review process, offer the following incentives to encourage the development of affordable housing:

- a. Facilitating Affordable Housing Development Review. Projects that provide 100% affordable housing units shall receive the highest priority and efforts will be made by staff and decision-makers to: (1) provide technical assistance to potential affordable housing developers in processing requirements, including community involvement; (2) consider project funding and timing needs in the processing and review of the application; (3) waive or reduce fees, and (4) provide the fastest turnaround time possible in determining application completeness.

- b. Coordination with Other Agencies. Coordinate with service providers and other agencies as necessary to create opportunities for the development to be built.
- c. Use Affordable Housing Fund monies as appropriate to achieve greater affordability and/or project feasibility.

Responsibility: Planning & Building Department
 Financing: Application fees
 Objective: Develop 168 very low and low income units in 100% affordable housing developments.
 Timeframe: Ongoing

Policy H-2.11

Long-Term Housing Affordability Controls. The Town will apply resale controls and rent and income restrictions to ensure that affordable housing provided through incentives and as a condition of development approval remains affordable over time to the income group for which it is intended. Inclusionary units shall be deed-restricted to maintain affordability in perpetuity on resale, consistent with MHA requirements, to the maximum extent possible.

Implementation Program H-2.11.a Affordability Controls

Require deed restrictions to maintain affordability as a condition of approval for affordable housing units.

Responsibility: Planning & Building Department
 Financing: Application fees
 Objective: Recorded deed restrictions
 Timeframe: Ongoing

Implementation Program H-2.11.b Affordability Management

Continue to implement the agreement with the Marin Housing Authority (MHA), or other qualified entity, for management of the affordable housing stock in order to ensure permanent affordability, and implement resale and rental regulations for low and moderate income units and assure that these units remain at an affordable price level. Modify the agreement to require MHA to conduct targeted marketing for underrepresented populations and communities of color whenever affordable units become available for sale or rent.

Responsibility: Planning & Building Department
 Financing: Staff time
 Objective: Affordability maintained
 Timeframe: Ongoing

Policy H-2.12

Inclusionary Housing Approach. The Town’s Zoning Ordinance currently requires residential developments involving one or more units to provide a percentage of units or an in-lieu fee for very low-, low-, and moderate-income housing. The units provided through this policy are intended for permanent occupancy and must be deed restricted, including but

not limited to single family housing, multi-family housing, condominiums, townhouses, locally approved licensed care facilities, stock cooperatives or land subdivisions.

Implementation Program H-2.12.a Affordable Housing Ordinance

Continue to implement the Affordable Housing Ordinance to achieve more balanced and integrated housing developments and neighborhoods.

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	Develop 141 affordable housing units in market-rate developments.
Timeframe:	Ongoing

Implementation Program H-2.12.b Monitor the Affordable Housing Ordinance

Monitor the Inclusionary Housing Ordinance. Consider the following issues as part of the process to update the Inclusionary Housing Ordinance as necessary.

- a. Ongoing evaluation to determine if the Town needs to adjust the number and/or percentage of affordable units required by income category to rates that promote the achievement of the Town's affordable housing goals without unduly impacting overall housing production and supply.
- b. Adjust the in-lieu fee schedule to assure that the fee rate adequately addresses the cost of providing an affordable unit or the required fraction of an affordable unit.
- c. Evaluate the thresholds for requiring inclusionary units by project size and type (rental vs. ownership).

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Keep Affordable Housing Ordinance current
Timeframe:	Evaluate need to revise ordinance every two years beginning in 2024

Policy H-2.13

Options for Meeting Inclusionary Requirements. The primary intent of the inclusionary requirement is the construction of new units on-site, with the focus being multi-family housing developments with deed restrictions to support long periods of affordability. Second priority for meeting inclusionary requirements shall be the construction of units off-site or the transfer of land and sufficient cash to develop the number of affordable units required within the same community or planning area. If these options are not practical, other alternatives of equal value such as in-lieu fees or rehabilitation of existing units may be considered.

Policy H-2.14

Accessory Dwelling Units. Encourage the construction of accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) as an important way to provide affordable rental housing opportunities throughout established neighborhoods, especially for senior households, single person, single parents, and young households.

Implementation Program H-2.14.a Track and Evaluate Accessory Dwelling Unit Production

Continue to track ADU and JADU permits, construction, and affordability levels. Review ADU and JADU development at the mid-point of the planning cycle to determine if production estimates are being achieved as identified in the housing site inventory. Depending on the findings of the review, revise the housing sites inventory to ensure adequate sites are available to accommodate the remaining lower income housing need.

Responsibility:	Planning & Building Department
Financing:	Application fees
Objective:	100 accessory dwelling units by 2031 with affordability levels as follows: 30 very low, 30 low, 30 moderate, and 10 above moderate.
Timeframe:	Ongoing tracking and mid-point planning cycle review by June 2027.

Implementation Program H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Development

Encourage and facilitate ADU and JADU development throughout established neighborhoods by taking the following actions:

- a. Develop a handout on ADU standards and the application process and distribute at Town Hall.
- b. Promote the MarinADU.org website in the Town's newsletter and ADU handout, on social media, and on the Town's website.
- c. Provide workshops for property owners interested in developing an ADU, covering topics such as Town regulations for ADUs and processing of ADU permits, designing and constructing an ADU, setting an affordable rent, and complying with fair housing laws.
- d. Provide links to the California Department of Fair Employment and Housing's [Sources of Income Fact Sheet](#) and [FAQ](#) in Town communications and provide printed handouts at the building counter.
- e. Organize and conduct a day-long tour of new ADUs in Corte Madera for community members interested in building an ADU. Promote the tour through the Town's newsletter, social media, website, and banners.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	100 new ADUs and JADUs
Timeframe:	Develop handout, promote MarinADU.org website, and conduct workshop and tour in 2023. Ongoing annual promotion thereafter. Conduct additional workshop and tours as needed to ensure ADU production is meeting average annual target of 12.5 units per year.

Goal H.3 Protect and enhance existing housing and neighborhoods.

Maintain the high quality of existing housing, integrate and blend well designed housing into established neighborhoods, and enhance connections among housing, neighborhoods, services, and amenities.

Policy H-3.1

Housing Design Principles. The intent in the design of new housing is to provide stable, safe, and attractive neighborhoods through high quality architecture, site planning, and amenities that address the following principals:

- a. Reduce the Perception of Building Bulk. In multi-unit buildings, require designs that break up the perceived bulk and minimize the apparent height and size of new buildings, including the use of upper story step backs and landscaping.
- b. Recognize Existing Street Patterns. Incorporate transitions in height and setbacks from adjacent properties to ensure development character and privacy. Design new housing so that it relates to the existing street pattern and creates a sense of neighborliness with surrounding buildings.
- c. Enhance the "Sense of Place" by Incorporating Focal Areas. Design new housing around natural and/or designed focal points, emphasized through direct pedestrian/pathway connections. Respect existing landforms, paying attention to boundary areas and effects on adjacent properties.
- d. Minimize the Visual Impact of Parking and Garages. Discourage designs in which garages dominate the public facade of the home (e.g., encourage driveways and garages to be located to the side of buildings and recessed, or along rear alleyways or below the building in some higher density developments).
- e. Use Quality Building Materials. Building materials should be high quality, long lasting, durable and energy efficient.

Implementation Program H-3.1.a Incorporate Housing Design Principles into Design Review Process

Incorporate principles of good design from Policy H-3.1 into the Design Review process for multi-family housing. Utilize Title 22 and accompanying architectural standards for guidance.

Responsibility:	Planning & Building Department
Financing:	General Fund
Objective:	Residential design guidelines
Timeframe:	By the end of 2025

Implementation Program H-3.1.b Objective Development and Design Standards

Encourage and require pursuant to the Municipal Code multi-family housing projects to utilize the Objective Development and Design Standards in Title 22 and accompanying architectural standards in developing project designs.

Responsibility: Planning & Building Department
Financing: General Fund
Objective: Implementation of objective development and design standards
Timeframe: Ongoing

Implementation Program H-3.1.c Evaluate Objective Development and Design Standards

Evaluate the Town's Objective Design and Development Standards to determine if the standards, including parking requirements, are facilitating development and revise Title 22 as necessary to ensure the Town's housing, urban design, and aesthetic objectives are being met.

Responsibility: Planning & Building Department
Financing: General Fund
Objective: Residential design guidelines
Timeframe: Biennial evaluation and adoption of code amendments within one year of identifying issues to address.

Policy H-3.2

Preservation of Residential Units. The Town will seek to preserve the existing quantity and affordability of housing and will discourage the demolition of residential units that reduce the Town's affordable housing stock or adversely affect the Town's ability to meet its total housing requirements at all household income levels.

Implementation Program H-3.2.a Preservation of Multi-family Rental Housing

Review and, as necessary, revise the Zoning Ordinance to regulate the demolition of multifamily rental housing in order to conserve the existing multifamily rental housing stock.

Responsibility: Planning & Building Department
Financing: General Fund
Objective: Review and revise zoning ordinance
Timeframe: Within 2 years

Implementation Program H-3.2.b Tenant Protection Strategies

Work with the County of Marin and other Marin jurisdictions to explore and develop strategies that protect tenants from rapidly rising rents and displacement. These may include:

- Rent stabilization: Currently, the State imposes rent caps on some residential rental properties (AB 1482) through 2030. Consider adopting a permanent policy and/or expansion to units not covered by AB 1482, as permitted by law.
- Just cause for eviction: AB 1482 also establishes a specific set of reasons that a tenancy can be terminated. These include: 1) default in rent payment; 2) breach of lease term; 3) nuisance activity or waste; 4) criminal activity; 5) subletting without

permission; 6) refusal to provide access; 7) failure to vacate; 8) refusal to sign lease; and 9) unlawful purpose. Consider expanding on these protections or extending if State protections expire.

- Local relocation assistance: Consider developing a countywide relocation assistance program that provides greater relocation assistance to special needs groups (e.g., seniors, disabled, female-headed households) and reasonable accommodation for persons with disabilities.
- Right to Purchase: When tenants are being evicted due to condominium conversion or redevelopment, offer first right to purchase to displaced tenants to purchase the units.
- Right to Return: When tenants are being evicted due to rehabilitation/renovation of the property, offer first right to displaced tenants to return to the improved property.
- Tenant Bill of Rights: Adopt a tenant's bill of rights that considers extending protections for subletters and family members and addresses severe habitability issues and market pressures. This provision could also provide anti-retaliation protection for tenants that assert their rights and a right to legal representation in the case of evictions.

Responsibility: Planning & Building Department
Financing: Regional Early Action Planning (REAP) grants; staff time
Objectives: Exploration of and possible action on tenant protection strategies
Timeframe: Explore options with Marin jurisdictions in 2024 and bring forward for Council direction, including possible ordinance adoption, in 2025.

Policy H-3.3

Condominium Conversions. Except for limited equity cooperatives and other innovative housing proposals which are affordable to lower income households, the Town will conserve its existing multiple family rental housing by prohibiting conversions of rental developments to condominium ownership unless the effective vacancy rate for available rental units is more than 5%.

Implementation Program H-3.3.a: Condominium Conversion Ordinance
Continue to enforce the condominium conversion Ordinance.

Responsibility: Planning & Building Department
Financing: Application fees
Objective: Preservation of rental units
Timeframe: Ongoing

Policy H-3.4

Protection of Existing Affordable Housing. The Town will strive to ensure that affordable housing provided through government subsidy programs, incentives and deed restrictions remains affordable over time, and intervene when possible to help preserve such housing.

Implementation Program H-3.4.a: "At Risk" Units

Continue to fund the Marin Housing Authority's program, or other qualified entity's program, to monitor at risk affordable units. Continue to work with the Marin Housing Authority, or other qualified entity, to identify assisted properties at risk of conversion to market rates and work with the property owners and/or other parties to ensure that they are conserved as part of the Town's affordable housing stock.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Preservation of rental units
Timeframe:	Ongoing

Policy H-3.5

Protect and Conserve the Existing Housing Stock. Require owners to maintain their properties in good condition and appearance and to eliminate unsafe and unhealthy conditions. Protect residents and maintain the housing stock by enforcing the Zoning Ordinance and the Building, Housing, and Fire Codes for all types of residential units. The Town will encourage programs to rehabilitate viable older housing and, where possible, retain the supply of very low- to moderate-income housing.

Implementation Program H-3.5.a Code Enforcement

Continue Zoning, Building, and Fire Code enforcement to ensure compliance with development and maintenance regulations as well as health and safety standards.

Responsibility:	Planning & Building Department
Financing:	Staff time and Affordable Housing Fund
Objective:	Housing conservation
Timeframe:	Ongoing

Implementation Program H-3.5.b Rehabilitation Loan Programs

In cooperation with the Marin Housing Authority (MHA), improve citizen awareness of rehabilitation loan programs, especially in older neighborhoods such as Marina Village, Madera Gardens, and in the Willow/Old Corte Madera Square area. Utilize the Town's website, newsletter, social media, and counter handout to publicize programs.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	At least 8 loans provided to rehabilitate very low and low income housing by the end of 2030
Timeframe:	Update the Town's website by the end of 2023 and update and publicize annually thereafter.

Implementation Program H-3.5.c. Development in Flood Zones

Provide up-to-date information affecting housing development located in Special Flood Hazard Areas (SFHA) as identified by the Federal Emergency Management Agency (FEMA). Assist property owners to understand FEMA compliance requirements for housing located in flood zones.

Responsibility:	Public Works Department, Planning & Building Department
Financing:	Staff time
Objective:	Provide information and assist homeowners
Timeframe:	Ongoing

Policy H-3.6

Energy Efficiency and Renewable Energy Programs. The Town will publicize and create opportunities for using energy efficiency and renewable energy programs, especially for moderate- and lower-income households.

Implementation program H-3.6.a Provide Information on Energy Efficiency and Renewable Energy Programs

Provide information on available energy efficiency, renewable energy, and decarbonization rebates, incentives, loans, and program, highlighting any programs that serve and/or provide deeper discounts for low-income households. Specific actions include:

- a. Coordinate with the County of Marin, the Marin Climate & Energy Partnership, BayRen, and utility providers to identify, fund, design, and publicize programs.
- b. Utilize the Town's website, newsletter, social media, and counter handouts to provide information on alternative energy technologies for residential developers, contractors, and property owners.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	At least 180 households participate in programs
Timeframe:	Ongoing

Policy H-3.7

Neighborhood Connections. Ensure that Town amenities and public services, including local and regional transit options, are more easily accessible by all residents and employees working in Town, including existing and future residents with lower incomes, and those who may not have access to a vehicle. Work with Caltrans and other agencies to improve the multi-modal connections between the east and west sides of the Corte Madera community and to public transit facilities. Improved connections should offer safe, accessible, and comfortable bicycle and pedestrian access across Highway 101.

Implementation program H-3.7.a Tamalpais Drive Overcrossing

In response to the Caltrans proposed improvements to the Tamalpais Drive overcrossing scheduled for construction in 2025, support and advocate for a safe and comfortable multi-modal connection, via a separated bicycle and pedestrian path, between the east and west

side of Highway 101 on Tamalpais Drive, and for safety and access improvements to public transit (bus stops).

Responsibility:	Public Works and Planning & Building Departments
Financing:	Staff time and General Fund
Objective:	Secure separated bicycle and pedestrian facilities for Caltrans projects
Timeframe:	By 2025

Goal H-4 Expand participation, coordination, and monitoring.

Encourage and enhance intergovernmental, public, and private cooperation to achieve an adequate supply of housing for all residents of the community and to develop funding for supporting programs.

Policy H-4.1

Local Government Leadership. Affordable housing is an important Town priority. The Town will take a proactive leadership role in working with community groups, other jurisdictions and agencies, non-profit housing sponsors, and the building and real estate industry in following through on identified Housing Element implementation actions in a timely manner.

Implementation Program H-4.1.a Community Outreach

Prepare information and conduct outreach on housing issues. Coordinate with local businesses, housing advocacy groups, neighborhood groups, and the Chamber of Commerce in building public understanding and support for workforce and special needs housing. Consider the following topics and activities for inclusion the community outreach effort:

Topics --

- a. Housing needs.
- b. Housing programs (homebuyer and rental assistance, home match services, rental mediation, rehabilitation and energy efficiency loans and rebates, etc.).
- c. Fair Housing laws, including information on laws against discrimination for sources of income.
- d. Accessory Dwelling Unit programs.
- e. Town Anti-Discrimination Ordinance.
- f. Town Reasonable Accommodation Ordinance.

Activities --

- a. Provide written material at public locations (including social service centers and at public transit locations, where feasible) and post information on the Town's website.
- b. Provide information to real estate professionals, property owners and tenants on their rights, responsibilities, and the resources available to address fair housing issues.

- c. Work with local non-profit and service organizations, including Fair Housing Advocates of Northern California and Canal Alliance, to distribute information to the public.
- d. Using materials from the Corte Madera Housing Element, provide information to improve awareness of housing needs, issues, and programs (e.g., PowerPoint presentations; display; pamphlets; and fact sheets).
- e. Fair Housing in-service training, press releases, direct contact with interest groups, and posting of fair housing laws, contacts, and phone numbers.
- f. Adopt a Fair Housing Month proclamation each year.
- g. Conduct additional community outreach once per year through the Town's newsletters, banners, town-wide mailing, social media campaign, and/or tabling at a community event.
- h. Annually send a postcard to all Corte Madera residents encouraging them to sign up for the Town's newsletter and visit the Town's website.

Responsibility: Planning & Building Department
 Financing: Staff time; application fees
 Objective: Community meetings
 Timeframe: Post information on website and provide written material at public locations by the end of 2023. Dedicate one Town newsletter each year to promoting housing programs and resources and educating community members on fair housing laws. Conduct annual outreach to local non-profits and service organizations. Increase Town newsletter circulation by 20%, from 6,700 to 8,040.

Policy H-4.2

Community Participation in Housing and Land Use Plans. The Town will undertake effective and informed public participation from all economic segments and special needs groups in the community in the formulation and review of housing and land use issues.

Implementation Program H-4.2.a Inclusive Outreach

Conduct targeted outreach to underrepresented community members, including the disabled, seniors, low-income households, people of color, and people who do not speak English as a first language. Provide housing-related materials in Spanish and provide language translation on the Town's website. Provide surveys in Spanish and Spanish translation for workshops, and conduct focus groups with underrepresented community members.

Responsibility: Community Development Department
 Financing: Staff time
 Objective: Outreach to underrepresented communities, resulting in participation that reflects the current make-up of the community
 Timeframe: Targeted outreach to occur in conjunction with the housing element update cycle and annually with a campaign to publicize affordable housing resources

Policy H-4.3

Inter-Jurisdictional Planning for Housing. The Town will coordinate housing strategies with other jurisdictions in Marin County as appropriate to meet the Town's housing needs and address regional planning and housing issues.

Implementation Program H-4.3.a Inter-jurisdictional Planning

Participate in a Housing Working Group that consists of staff at all Marin cities and towns and the County of Marin to participate in countywide housing projects, share best practices, and discuss housing issues.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Effective, efficient response to housing needs
Timeframe:	Ongoing with attendance at regularly scheduled meetings

Policy H-4.4

Housing Element Monitoring, Evaluation, and Revisions. The Town will establish a regular monitoring and update process to assess housing needs and achievements, and to provide a process for modifying policies, programs and resource allocations as needed in response changing conditions.

Implementation Program H-4.4.a Housing Element Review

Provide opportunities for public input and discussion, in conjunction with State requirements for a written review by April 1 of each year. (Per Government Code Section 65400). Based on the review, establish annual work priorities for staff, Planning Commission and Town Council.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Annual assessment of housing programs
Timeframe:	Ongoing

Implementation Program H-4.4.b Housing Element Update

Undertake housing element updates as needed, in accordance with State law requirements.

Responsibility:	Planning & Building Department
Financing:	Staff time
Objective:	Updated Housing Element
Timeframe:	By due date for next housing element planning period

5.4 AFFH ACTION MATRIX

The Housing Element must include an identification and prioritization of significant contributing factors to segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs. Contributing

factors are described in detail in Appendix C and summarized below in descending order of priority, along with the Housing Element programs that address them.

LACK OF FAIR HOUSING TESTING, EDUCATION, AND OUTREACH

The AFFH analysis determines that 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 households may be unaware of affordable housing opportunities. The Town also lacks sufficient education and outreach related to reasonable accommodations and ADA laws. Further, while fair housing testing was conducted in Corte Madera, fair housing tests in the Town may be insufficient for monitoring housing discrimination.

Contributing Factors

- Lack of fair housing testing
- Lack of targeted outreach

Housing Element Programs to Address Contributing Factors

The Housing Element contains programs to provide information to residents, landlords, and prospective tenants on fair housing laws, including source of income laws, through the Town's communication channels, including the newsletter, website, social media, counter handouts, and tabling at community events. Programs include *H-1.2.b Housing Discrimination Complaints*, *H-1.11.a Rental Assistance Programs*, *H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Development*, and *H-4.1.a Community Outreach*. Program *H-1.2.b* also directs the Town to encourage Fair Housing Advocates of Northern California to conduct more fair housing testing in Corte Madera to ascertain patterns and trends in fair housing violations.

DISPARITIES IN HOME OWNERSHIP RATES AND POTENTIAL DISCRIMINATION IN HOME SALES MARKET

The AFFH analysis identifies some potential for discrimination in the home loan application process. 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 burdens exceeding the town-wide average.

Contributing Factors

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

Housing Element Programs to Address Contributing Factors

Program *H-1.2.b Housing Discrimination Complaints* directs the Town to encourage Fair Housing Advocates of Northern California to conduct more fair housing testing in Corte Madera. The Housing Element contains several programs to increase the availability of affordable housing in Corte Madera and encourage more integrated neighborhoods, including programs *H-1.3.a Targeted Marketing*; *H-2.1.a Provide a Variety of Housing Types and Affordability*; *H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites*; *H-2.10.a Incentives for Affordable Housing*; *H-2.12.a Affordable Housing Ordinance*; and *H-2.14.b Conduct Outreach and Education for Accessory Dwelling Unit Development*.

COMMUNITY OPPOSITION TO AFFORDABLE HOUSING

The AFFH analysis finds community opposition to housing development remains the number one barrier to housing development in Marin County. Community resistance to development includes concerns about traffic congestion; a desire for the preservation of open spaces; loss of local control; and the impact on schools. Resistance to affordable housing is most prevalent in White neighborhoods in Marin County.

The housing opportunity sites identified in the Housing Element were extensively vetted by the community and supported by a majority of residents.

Contributing Factors

- Availability of affordable housing in all areas of the Town
- Community concern about housing densities, water availability, and school capacity

Housing Element Programs to Address Contributing Factors

As noted above, the Housing Element contains several programs to increase the availability of affordable housing in Corte Madera. In addition, the Housing Element contains programs to foster community support for housing development including *H-4.1.a Community Outreach* and *H-4.2.a Inclusive Outreach*.

SUBSTANDARD HOUSING CONDITIONS

The AFFH analysis states that 85 percent of the Town's housing stock is older than 30 years, and 66% is over 50 years old. Although the Town's housing stock is older, it is generally in excellent condition. 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. Cost of repairs can be prohibitive, especially for low-income households.

Contributing Factors

- Age of housing stock
- Cost of repairs or rehabilitation

Housing Element Programs to Address Contributing Factors

The Housing Element contains programs to promote available rehabilitation loans to lower income households. Programs include *H-3.5.b Rehabilitation Loan Programs*.

AFFH ACTION MATRIX

Programs to affirmatively further fair housing are organized by Action Areas in Table 27. These are as follows:

- Enhance housing mobility strategies.
- Encourage development of new affordable housing in high resource areas.
- Improve place-based strategies to encourage community conservation and revitalization, including preservation of existing affordable housing.
- Protect existing residents from displacement.
- Conduct fair housing outreach and education.

Table 27: AFFH Action Matrix

Action Area	Programs	Implementation Action (see program in Section 5.3 for additional details)
Housing Mobility	H-4.1.a Community Outreach	Provide information and promote programs and resources for affordable housing, rental assistance, and fair housing laws. Utilize the Town’s website, newsletter, counter handouts, and social media. Post information on the website and provide written material at public locations within by the end of 2023. Dedicate one Town newsletter each year to promote housing programs and resources and educate community members on fair housing laws. Annual outreach to local non-profits and service organizations. Increase Town newsletter circulation by 20%, from 6,700 to 8,040.
	H-1.11.a Rental Assistance Programs	Publicize and participate in rental assistance programs such as Section 8 Housing Choice Vouchers in coordination with the Marin Housing Authority (MHA). Utilize the Town’s website, newsletter, social media, and handouts to publicize programs. Provide multilingual links to the California Department of Fair Employment and Housing’s Sources of Income Fact Sheet and FAQ and printed materials. Collaborate with at least two other organization, schools, or agencies to post handouts at their locations. Update website and distribute handouts and brochures by 2024. Dedicate one Town newsletter each year to promote Housing Choice vouchers and educate community members on fair housing laws. Increase the number of Housing Choice Vouchers utilized in Corte Madera by 50%, to 51.
	H-2.14.b Outreach and Education for Accessory Dwelling Unit Development	Encourage and facilitate ADU and JADU development to provide additional housing opportunities throughout established neighborhoods. Take the following actions: <ul style="list-style-type: none"> a. Develop a handout on ADU standards and the application process and distribute at Town Hall. b. Promote the MarinADU.org website in the Town’s newsletter and ADU handout, on social media, and on the Town’s website. c. Provide workshops for property owners interested in developing an ADU, covering topics such as Town regulations for ADUs and processing of ADU permits, designing and constructing an ADU, setting an affordable rent, and complying with fair housing laws. d. Provide links to the California Department of Fair Employment and Housing’s Sources of Income Fact Sheet and FAQ in Town communications and provide printed handouts

		<p>at the building counter.</p> <p>e. Organize and conduct a day-long tour of new ADUs in Corte Madera for community members interested in building an ADU. Promote the tour through the Town’s newsletter, social media, website, and banners.</p> <p>Develop handout, promote MarinADU.org website, and conduct workshop and tour in 2023. Ongoing annual promotion thereafter. Conduct additional workshop and tours as needed to ensure ADU production is meeting average annual target of 12.5 units per year. Develop 100 new ADUs and JADUs by the end of 2030.</p>
New Housing Opportunities in High Resource Areas	H-2.5.a First-Time Homebuyer Programs	Promote first-time homebuyer programs and housing counseling programs offered by the County, including the Affordable Housing and Home Buyer Readiness Program and the Below Market Rate Home Ownership Program. Work with the County to target Black, Hispanic/Latinx, and single parent households. Utilize the Town’s website, newsletter, counter handouts, and social media channels to promote programs. Update the Town’s website by 2023 and promote programs annually. Target 20 individuals to participate in first-time homebuyer programs by 2030.
	H-2.7.a Facilitate Development of Affordable Housing and Senior Housing on High Potential Housing Opportunity Sites	<p>Encourage cooperative and joint ventures between owners, developers, and non-profit groups in the provision of below market rate housing and senior housing. Work with non-profits and property owners to seek opportunities for affordable housing development on key housing opportunity sites that are close to services, transit, and jobs. Undertake the following actions to encourage development of multi-family, affordable, and senior housing:</p> <ol style="list-style-type: none"> a. Meet with non-profit housing developers and property owners of housing opportunity sites to identify housing development opportunities, issues, and needs during 2023. b. Select the most viable sites during 2023 and 2024. c. Undertake community outreach in coordination with potential developers and property owners during 2023 and 2024. d. Complete site planning studies, continued community outreach, and regulatory approvals in coordination with the development application. e. Facilitate development through regulatory incentives, reducing or waiving fees, fast track processing, lot consolidation, and assistance in development review. f. Apply for and/or allocate state and local affordable housing funds to the project. g. Require affordable units to be affirmatively marketed to communities of color and

		<p>protected classes. Utilize publications, venues, and community groups, such as Canal Alliance, that serve Black and Hispanic/Latinx communities, including outside of Marin County.</p> <p>Develop 168 very low and low income units in 100% affordable housing developments.</p>
	H-2.10.a Incentives for Affordable Housing	<p>As part of the development review process, offer the following incentives to encourage the development of affordable housing:</p> <ul style="list-style-type: none"> a. Facilitating Affordable Housing Development Review. Projects that provide 100% affordable housing units shall receive the highest priority and efforts will be made by staff and decision-makers to: (1) provide technical assistance to potential affordable housing developers in processing requirements, including community involvement; (2) consider project funding and timing needs in the processing and review of the application; (3) waive or reduce fees, and (4) provide the fastest turnaround time possible in determining application completeness. b. Coordination with Other Agencies. Coordinate with service providers and other agencies as necessary to create opportunities for the development to be built. c. Use Affordable Housing Fund monies as appropriate to achieve greater affordability and/or project feasibility. <p>Develop 168 very low and low income units in 100% affordable housing developments.</p>
	H-2.12.a Affordable Housing Ordinance	<p>The Town's Zoning Ordinance currently requires residential developments involving one or more units to provide a percentage of units or an in-lieu fee for very low-, low-, and moderate-income housing. Continue to implement the Affordable Housing Ordinance to achieve more balanced and integrated housing developments and neighborhoods.</p> <p>Develop 141 affordable housing units in market-rate developments.</p>
Place-based Strategies	H-4.1.a Community Outreach	<p>Provide information on the Town's Reasonable Accommodation Ordinance and fair housing laws. Utilize the Town's website, newsletter, counter handouts, and social media. Post information on the website and provide written material at public locations within by the end of 2023. Dedicate one Town newsletter each year to educate community members on fair housing laws and reasonable accommodation. Increase Town newsletter circulation by 20%, from 6,700 to 8,040.</p>

	H-3.5.b Rehabilitation Loan Programs	In cooperation with the Marin Housing Authority (MHA), improve citizen awareness of rehabilitation loan programs, especially in older neighborhoods such as Marina Village, Madera Gardens, and in the Willow/Old Corte Madera Square area. Utilize the Town’s website, newsletter, social media, and counter handout to publicize programs. Update the Town’s website by the end of 2023 and update and publicize annually thereafter. Facilitate loans for eight lower-income households by the end of 2030.
	H-3.7.a Tamalpais Drive Overcrossing	In response to the Caltrans proposed improvements to the Tamalpais Drive overcrossing scheduled for construction in 2025, support and advocate for a safe and comfortable multi-modal connection, via a separated bicycle and pedestrian path, between the east and west side of Highway 101 on Tamalpais Drive, and for safety and access improvements to public transit (bus stops).
Tenant Protection and Anti-Displacement	H-3.2.b Tenant Protection Strategies	Work with the County of Marin and other Marin jurisdictions to explore and develop strategies that protect tenants from rapidly rising rents and displacement. These may include: <ul style="list-style-type: none"> • Rent stabilization • Just cause for eviction • Local relocation assistance • Right to Purchase • Right to Return • Tenant Bill of Rights Explore options with Marin jurisdictions in 2024 and bring forward for Council direction, including possible ordinance adoption, in 2025.
Fair Housing Outreach and Enforcement	H-4.1.a Community Outreach	Provide information and promote programs and resources for affordable housing, rental assistance, and fair housing laws. Utilize the Town’s website, newsletter, counter handouts, and social media. Post information on the website and provide written material at public locations within by the end of 2023. Dedicate one Town newsletter each year to promoting housing programs and resources and educating community members on fair housing laws. Annual outreach to local non-profits and service organizations. Increase Town newsletter circulation by 20%, from 6,700 to 8,040.
	H-1.2.b Housing Discrimination Complaints	Publicize the Town’s housing discrimination referral program. Encourage Fair Housing Advocates of Northern California (FHANC) to conduct more fair housing testing in Corte

		Madera. Post information on the Town's website by the end of 2023 and provide information on the housing discrimination complaint process annually. Outreach to FHANC by the end of 2023. Increase fair housing testing in Corte Madera to at least once per year.
	H-1.2.c Fair Housing Training	Work with Fair Housing Advocates of Northern California to conduct training sessions for Town employees regarding the receipt, documentation, and proper referral of housing discrimination complaints and other fair housing issues. Conduct biennial training sessions for staff beginning in 2023.
	H-1.11.a Rental Assistance Programs	Publicize and participate in rental assistance programs such as Section 8 Housing Choice Vouchers in coordination with the Marin Housing Authority (MHA). Utilize the Town's website, newsletter, social media, and handouts to publicize programs. Provide multilingual links to the California Department of Fair Employment and Housing's Sources of Income Fact Sheet and FAQ and printed materials. Collaborate with at least two other organization, schools, or agencies to post handouts at their locations. Update website and distribute handouts and brochures by 2024. Dedicate one Town newsletter each year to promote Housing Choice vouchers and educate community members on fair housing laws. Increase the number of Housing Choice Vouchers utilized in Corte Madera by 50%, to 51.
	H-2.14.b Outreach and Education for Accessory Dwelling Units	Educate landlords and tenants on fair housing laws related to ADUs. Provide links to the California Department of Fair Employment and Housing's Sources of Income Fact Sheet and FAQ in Town communications and printed handouts at the building counter. Update the Town's website and provide counter handouts by the end of 2023. Update and publicize annually thereafter.

APPENDIX A: PUBLIC OUTREACH



THE TOWN OF
Corte Madera
California

WE NEED YOUR HELP!



SAVE THE DATE!

Virtual Community Workshops

October 13, 2021 | 6:30pm

Introduction to the Housing Element Update

November 10, 2021 | 6:30pm

Corte Madera Housing: Existing Conditions, Opportunities & Constraints

December 8, 2021 | 6:30pm

Potential Housing Development Sites in Corte Madera

January 12, 2022 | 6:30pm

Planning for 700 + Homes I

February 9, 2022 | 6:30pm

Planning for 700 + Homes II

March 9, 2022 | 6:30pm

Next Steps: CEQA, Programs & Policies, Safety Element

****Note: Date and topics subject to change***



**HELP US PLAN FOR
700+ NEW HOMES
IN CORTE MADERA**

CONTACT

Adam Wolff, Director of Planning and Building
housingplan@tcmmail.org | 415-927-5064

For more information, visit:
www.cortemaderahousing.org

Para información en español, por favor envíe un correo electrónico a housingplan@tcmmail.org



Where should new housing go? How can we make sure it fits in? And how can the Town's housing policies support broader goals for a thriving economy and a more equitable and resilient community?

Every eight years, the Town of Corte Madera is required to update its housing policies and plans to accommodate housing needs and address barriers to housing production. The Town is not required to build housing, but must ensure that its regulations enable development of housing affordable to all economic segments of the community. As part of the current update to our housing plan (also known as the Housing Element), the Town needs to plan for the construction of more than **700 new homes** over the next decade.

The Town will be holding a series of six virtual community workshops from October 2021 to March 2022 intended to provide opportunities to learn about existing housing policies/conditions and State housing laws affecting the Town. Additionally, **the workshops will allow participants to help determine the best sites for new housing and the relative size of new buildings at those locations.** The community's input is critical to the success of the Housing Element and we urge you to get involved. Please visit cortemaderahousing.org for more information.



THE TOWN OF
CORTE MADERA
MARIN COUNTY CALIFORNIA

Town of Corte Madera
300 Tamalpais Drive
Corte Madera, CA 94925

To:



HELP US PLAN FOR 700 + HOMES IN CORTE MADERA

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***Note: Date and topics subject to change**

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AYÚDENOS A PLANIFICAR MÁS DE 700 VIVIENDAS EN CORTE MADERA

¿Dónde deben ir las nuevas viviendas? ¿Cómo podemos asegurarnos de que es el lugar adecuado? ¿Y cómo puede la política de vivienda de la ciudad apoyar objetivos más amplios para una economía próspera y una comunidad más equitativa y resistente?

Cada ocho años, la ciudad de Corte Madera está obligada a actualizar su política y sus planes de vivienda para satisfacer las necesidades de vivienda y abordar las barreras de la construcción de viviendas. La ciudad no está obligada a construir viviendas, pero debe garantizar que su normativa permita el desarrollo de viviendas asequibles para todos los segmentos económicos de la comunidad. Como parte de la actualización actual de nuestro plan de vivienda (también conocido como Elemento de vivienda), la ciudad necesita planificar la construcción de más de **700 nuevos hogares** durante la próxima década.

La ciudad celebrará una serie de seis talleres virtuales para la comunidad entre octubre de 2021 y marzo de 2022 para ofrecer la oportunidad de conocer la política y las condiciones de vivienda existentes y las leyes estatales de vivienda que afectan a la ciudad. Además, **los talleres permitirán a los participantes ayudar a determinar los mejores emplazamientos para las nuevas viviendas y el tamaño relativo de los nuevos edificios en dichas ubicaciones.** La opinión de la comunidad es fundamental para el éxito del Elemento de vivienda y le instamos a que participe. Para obtener más información, visite cortemaderahousing.org.



¡RESERVE LA FECHA!

Talleres virtuales de la comunidad

13 de octubre de 2021 | 6:30 p. m.

Introducción a la actualización del Elemento de vivienda

10 de noviembre de 2021 | 6:30 p. m.

Viviendas en Corte Madera: Condiciones, oportunidades y limitaciones existentes

8 de diciembre de 2021 | 6:30 p.m.

Posible emplazamiento para el desarrollo de viviendas en Corte Madera

12 de enero de 2022 | 6:30 p. m.

Planificación de más de 700 viviendas I

9 de febrero de 2022 | 6:30 p. m.

Planificación de más de 700 viviendas II

9 de marzo de 2022 | 6:30 p. m.

Pasos siguientes: CEQA, Elemento de Seguridad, Política y Programas

***Nota: La fecha y los temas podrían cambiar**

CONTACTO

Adam Wolff, Director de planificación y construcción
housingplan@tcmmail.org | 415-927-5064

Para obtener más información, visite:
www.cortemaderahousing.org





TOWN OF CORTE MADERA HOUSING ELEMENT UPDATE

SHARE YOUR THOUGHTS ON HOUSING IN CORTE MADERA



SAVE THE DATE!

Community Pop-Up Events

- **April 27th, 2022** | 12 - 4pm
Town Center
- **April 29th, 2022** | 12 - 4pm
Nugget Market
- **May 11th, 2022** | 7 - 8pm
Big Band Dance - Community Center
- **July 4th, 2022** | 12 - 4pm
Town Park
- **July 22nd, 2022** | 6:30 - 8pm
Movie Night - Town Park
- **July 24th, 2022** | 4:30 - 6:30pm
Summer Concert Series - Menke Park

**Note: Dats subject to change*

CONTACT

Adam Wolff, Director of Planning and Building
housingplan@tcmmail.org | 415-927-5064

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electrónico a housingplan@tcmmail.org





THE DRAFT HOUSING & SAFETY ELEMENTS WILL BE AVAILABLE SOON!

The draft Housing and Safety Elements are anticipated to be released on July 8th for a 30 day public review period. These documents will be available on the housing webpage: cortemaderahousing.org.

The Town is also preparing a Draft Supplemental Environmental Impact Report (DSEIR) for the various updates, which will be released for a 45 day review period in **late August 2022**.

Learn more about the development of the Housing & Safety Elements at the housing webpage or by talking to staff at community pop-up events. Comments and questions on the draft documents can be emailed to:
housingplan@tcmmail.org

Community Pop-Up Events

- **July 4th** | 12:00 - 4:00 pm
Corte Madera Town Park
- **July 22nd** | 6:30 - 8:00 pm
Movie Nights at Town Park
- **July 24th** | 4:30 - 6:30 pm
Summer Concert Series at Menke Park
- **August 3rd** | 12:00 - 3:00 pm
Town Center

**Note: Date and topics subject to change*

CONTACT

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Town of Corte Madera
300 Tamalpais Drive
Corte Madera, CA 94925

To:

SAVE THE DATE!

OCTOBER 13, 2021

*Help us plan for 700+ new homes in
Corte Madera*

JOIN OUR VIRTUAL WORKSHOPS

OCTOBER 2021 - MARCH 2022



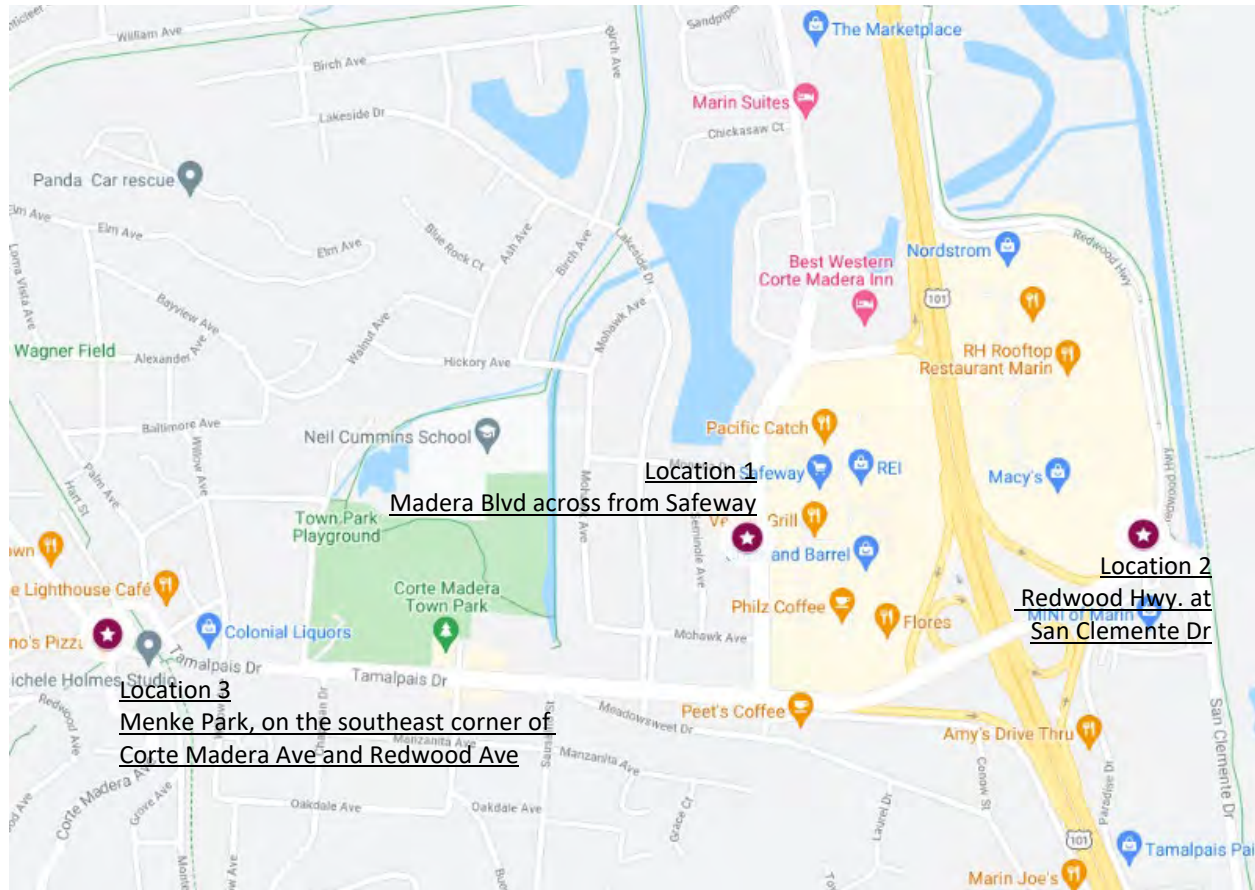
THE TOWN OF
CORTE MADERA
MARIN COUNTY CALIFORNIA

FOR MORE INFORMATION, VISIT:

www.cortemaderahousing.org

Para información en español,
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Corte Madera Housing Element Banner Locations



Banner Schedule:

- October 6, 2021 – October 14, 2021
- November 1, 2021 – November 11, 2021
- November 29, 2021 – December 9, 2021
- January 3, 2022 – January 13, 2022
- January 31, 2022 – February 10, 2022
- February 28, 2022 – March 10, 2022

JOIN US ON:

MAY 11, 2022

*Help us shape Corte Madera's
housing policies for the next 10 years.*

**VISIT THE WEBSITE TO PROVIDE INPUT AND
LEARN MORE**

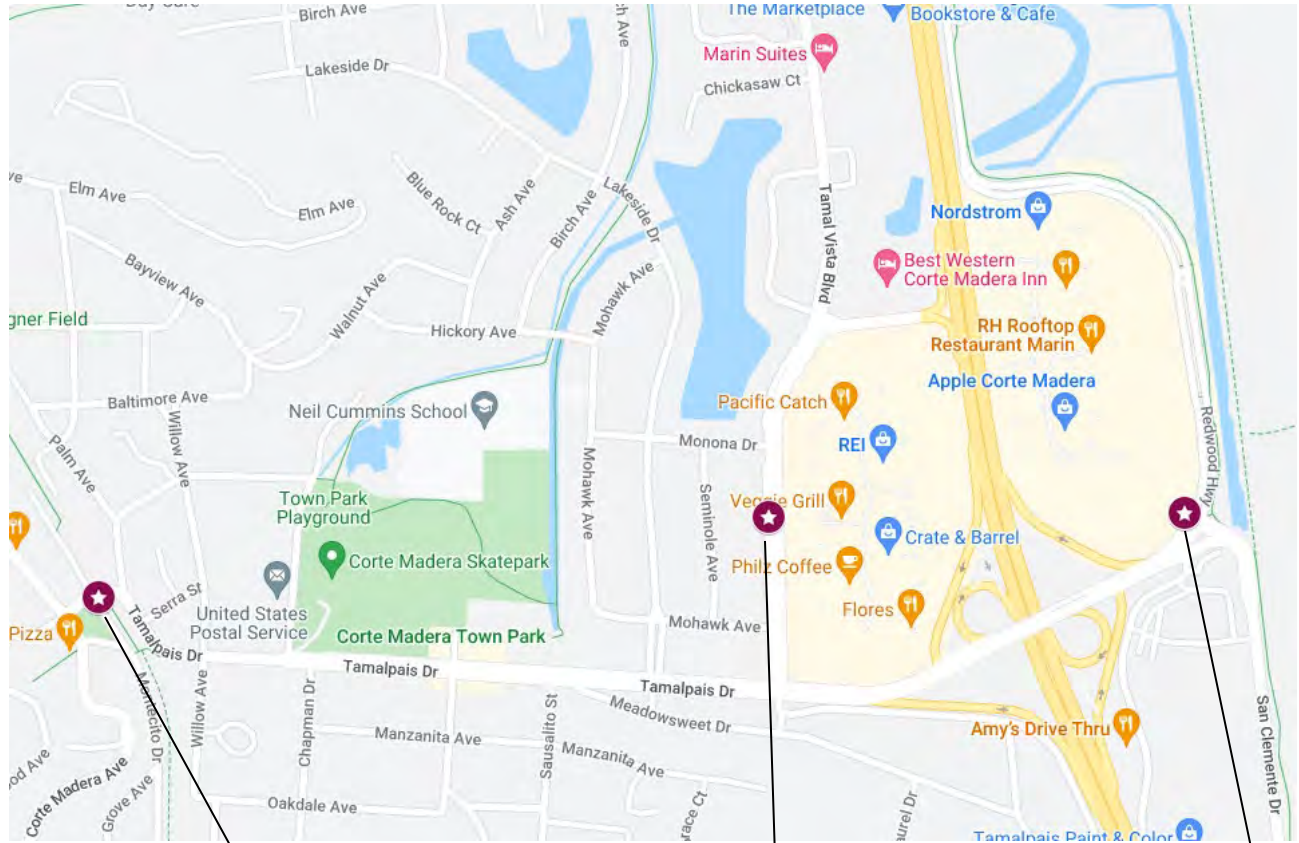
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THE TOWN OF
CORTE MADERA
MARIN COUNTY CALIFORNIA

Corte Madera Housing Element Banner #2 Locations



Location 1
Madera Blvd across from Safeway*

Location 2
Redwood Hwy. at San Clemente Dr

*Banner for May 4, 2022-May 11, 2022 will be installed on Redwood Ave. near Montecito Dr., south of the bus shelter

Focus Group Questions

Corte Madera Housing Element Update

October 7, 2021

9:00-10:00am

Attendees

- Community Stakeholder Group #1 (3 individuals)

Project Team

- Christine O'Rourke
- Paul Kronser
- Rachael Sharkland

1. Are there any specific groups of people who are most in need of housing in Corte Madera?

- a. State legislative requirements are unrealistic and lack credibility; I don't see the housing element addressing people who are living in poverty; even subsidized housing is way above the poverty line. Prices are very high; we aren't providing housing for teachers, managers of shopping centers etc. I will oppose any requirement that has less than 50% affordable housing.
- b. We need housing for every single group - those who are purchasing a \$4Million home to those who are looking for a \$1500 rental; and I would like to see everyone housed.
- c. We need housing for employees, single-parent families; it's discouraging because "low-income" in Corte Madera is not low income, we are a unique and affluent area.
- d. We need housing for very low income, which should be more accurately categorized. Currently this goes up to a single person earning \$65k/ year - this doesn't reflect the salaries of very low income workers (landscapers, childcare workers, restaurant housing).

2. What type of housing is most needed/in short supply in Corte Madera?

- a. There is a demand for ~500 sq. ft studio apartments for single people; junior ADUs, or converted garage or sheds.
- b. There is a need for housing for families.
 - i. For example [Tam Ridge](#) - 3 bdr townhouses; 1 bdr and 2 bdr apartments; walkable neighborhood, denser than other areas of Corte Madera
 - ii. This project only incorporated 10% affordable housing, which should be higher.

- c. There is a need for rental apartments; these could be located in areas where there are outdated/ unused commercial properties (such as Tam Ridge); I would support the conversion of small commercial areas to housing, or mixed use.
3. Do you see any disparities or inequities in housing patterns or access to housing opportunities in Corte Madera?
 - a.
4. **Where (geographically) do you see opportunities for housing in Corte Madera?**
 - a. It is crucial that new housing is on main arterials and close to the highway: Casa Bena Meadow Suite Area on top of Alto Hill is a good spot, this is where 5 story apartment buildings could be built without having a major impact on SF homes.
 - b. I would encourage the adaptive re-use or dual use of shopping centers; bottom floor is car dealerships/ or other retail and top is housing with gardens on structure etc.
5. **What are the biggest challenges with building housing in Corte Madera?**
 - a. People don't want to see change; and also there are real concerns such as traffic congestion, environmental issues (water and reservoir issues); what power does our town have to make sure that we don't get overrun?
 - b. The town should make it clear that the RHNA numbers have to be accounted for through zoning and site selection, but don't need to be built.
 - c. Our town is vulnerable to the extreme climate events; 50% of CM is below sea level and subject to flooding and the other 50% is in the wildfire zone. It is very challenging to get homeowners insurance.
 - d. Corte Madera is suited to take on these challenges; we have a well run planning department, CM has added thoughtful housing.
 - e. Corte Madera's current zoning goes back to 1972 when the local government limited how much housing could be built.
6. **What would be your top housing policy or program recommendations to the Town?**
 - a. The town should look at precedents and what is working in neighboring areas, rather than reinventing the wheel.
 - i. For example in Lafayette on Mount Diablo Blvd. there is nice attached housing being built.
 - b. The town should reduce permit fees and wait time for permits to get processed, which stall building/ remodeling etc. The town needs to take a look at how to expedite and streamline this process.
 - c. I experienced the permit process as quick and inexpensive compared to the value of the equity that the rebuild provided for our family (less than 1%). If you don't have a professional helping you draw the permits you will make tactical mistakes, so the process can be a bit inscrutable for lay-person.

- d. Certain additions/renovations to a house should be easier to permit so that homeowners who can't afford professionals can still make improvements to their homes.
- 7. What outreach or engagement activities do you recommend we consider to reach diverse perspectives and to encourage community members who generally do not attend Town Council meetings to become involved in the process?**
- a. I would recommend getting in touch with Brett (last name?), the Superintendent of Corte Madera School District and reaching out to the school board.
 - b. Continue to engage a broad range including different generations, as we represent here today, because this reflects the demographic of our community.
 - c. Effective communication is important, the banner is great!
 - d. I would recommend reaching out to the NRG (Neighborhood Response Groups), they can help get the word out.
 - e. I would recommend reaching out to the Neighborhood Associations, or HOA, for example the one in Mariner Cove Neighborhood Association which represents 450 households.

Focus Group Questions

Corte Madera Housing Element Update

October 7, 2021

1:30-2:30pm

Attendees

- Community Stakeholder Group #2 (4 individuals)

Project Team

- Christine O'Rourke
- Paul Kronser
- Rachael Sharkland

1. General Questions about Housing Element Update

- a. What are the consequences of the Town failing to certify their HE?
- b. Are THE RHNA numbers based on need or projected growth?
- c. Do we get credit for the extra units we built during last cycle?
- d. What is the impact of newly signed state legislation for ADU's and single family zoning designation?

2. Are there any specific groups of people who are most in need of housing in Corte Madera?

- a. We need affordable housing for seniors; many are house-rich and money poor. In the past, the County was presented with the idea of the [Senior Artist Colony \(LA\)](#) in which the upstairs is housing and the ground floor is gallery space, activity space, retail etc.
- b. I feel powerless as a citizen of Marin County and feel my voice has no value; i am asking for the Town not to overrun the backyard and make us look like Los Angeles; what is the intention of these conversations?
 - i. The town can still identify sites where housing is most appropriate and have say about design, adjacency, density, and mixed-use.
- c. The best thing we could do is to provide workforce housing (folks are coming from Petaluma, Richmond) to reduce our carbon footprint. The numbers scare people in SF neighborhoods, but we do have underutilized properties along the 101 corridor for example office spaces that are coming up for sale, theater property. Tam Ridge was a factory that was adaptively reused, this is a good precedent.
- d. We should house our homeless.
- e. Regarding workforce housing, we should build a high speed rail to get employees here.

- f. Regarding housing along the 101 corridor, the Town has to consider vulnerability to sea-level rise.
- g. The meadow-sweep area along the highway and up the hill could be zoned to have terraced housing with higher density that could be designed to fit the topography.

3. What type of housing is most needed/in short supply in Corte Madera?

- a. The town should make our building code less restrictive; it's not economically feasible to build low-income housing; we need to encourage energy efficient behavior.
- b. I don't believe changing the building code is where to start, because the code provides street impact fees and school fees and ensures structural safety.
- c. The process of building an ADU should be easier.
- d. We need more attached units, which are more energy efficient and smaller than typical SF housing stock.
- e. I strongly oppose high-rise buildings; we need infrastructure to support new housing. Water is another problem, we don't have the resources to accommodate more people.
- f. No one would argue that we have a water problem; attached housing doesn't always mean high-rise or high density. We need to be clearer about what we are talking about when we say attached housing, could easily be stepped 4 and 5 story buildings, also called mid-rise.
- g. The current height limit (3 stories) is overly restricted.
- h. The size of units doesn't always mean they will be affordable; right now 800 sq. ft unit is going for \$600k
- i. Could the Town build on a Casa Buena parcel that they own?
- j. The Town should consider cooperative housing with shared common spaces, especially for seniors as this can allow a higher density, because units can be smaller.

4. Do you see any disparities or inequities in housing patterns or access to housing opportunities in Corte Madera?
- a.

5. Where (geographically) do you see opportunities for housing in Corte Madera?

- a. I would encourage building along the 101 Corridor on the east and west sides where there are many underutilized properties.
- b. I would encourage rezone City-owned properties.
- c. East Corte Madera is in a flood zone so we need to be thoughtful about where we located new housing.
- d. Housing should be located where Casa Buena meets Meadowsweet.
- e. There could be housing located in the shopping Center that the town owns; we could have housing above retail on the ground floor.

- f. City Hall is being renovated, can we add some housing here?
- g. We should prioritize infill housing near City Hall; apartments over stores is an old concept and has a lot of validity.

6. What are the biggest challenges with building housing in Corte Madera?

- a. We have unusual topography that can be hard to build on, especially densely.
- b. Topography can also be seen as an opportunity.
- c. Nimbyism continues to be a problem, for example the Marin against Density group that shot down a development proposal at larkspur landing.

7. What would be your top housing policy or program recommendations to the Town?

- a. I would focus on diversifying funding sources for affordable housing, which is mostly beyond the town's purview. Low and moderate housing construction requires a combination of resources and stakeholders.

8. What outreach or engagement activities do you recommend we consider to reach diverse perspectives and to encourage community members who generally do not attend Town Council meetings to become involved in the process?

- a. The group recommended reaching out to the following groups:
 - i. Corte Madera Women's Club
 - ii. The Local Lions
- b. The town should integrate more opportunities for public feedback in City hearings.
- c. The City should promote more education about the process.
- d. I welcome diversity.

Focus Group Questions

Corte Madera Housing Element Update

October 14, 2021

1:00-2:00pm

Attendees

- Town Commissioners (3 individuals)

Project Team

- Christine O'Rourke
- Paul Kronser
- Rachael Sharkland

Clarifying Question/Comments

- Do we get credit that we 'overbuilt' - reducing the 725 units?
- Note: Communities that did not meet the requirements fell into SB 35

1. Are there any specific groups of people who are most in need of housing in Corte Madera?

- a. Affordable housing, it is important for those that work in CM - important for individuals, environment etc. There is too much emphasis on rentals, not to the advantage of the person renting. There is a need for more affordable 'for sale' homes.
- b. It is important that we have diversity - although there is too much emphasis on reports that are talking about making up for past mistakes, diverging into social justice vs. housing justice. We need to move forward, and not ignore the past but not get stuck.
- c. Where it is feasible to build anything - outside investment has a profit method. There should also be subsidising, but allowing for ADU's and violating building codes, regardless of the group - where is it going to happen?
 - i. A: The Town will have zoning in place and allow these types of buildings, but not required to build the housing itself.
 - ii. Money needs to come from somewhere, and should start with converting something that's already here.
- d. Napa - down payment assistance program (through City Coordinated Foundation, banks provide the financing) for people that can find a home within 15 miles of where they work, where down payment is made and the town becomes a silent owner and paid back when the house is sold. Same banks in Napa as in Marin County, can we look at this program?
- e. Workforce housing - there are ways to accomplish additional housing without destroying Open Space

- f. ADU ordinance in CM - try to incentivize that through community foundation? Homes are expanded for more bedrooms, and could easily be expanded for a small unit. This would provide flexibility.
- g. Two large parking lots at Redwood High - traffic issues and paving - could housing be added here on one of those? Think about solutions we haven't thought about before
- h. Conversions to ADU's vs. building from scratch
- i. Need housing for seniors and retail workers

2. What type of housing is most needed/ in short supply in Corte Madera?

- a. Don't categorize people, mix of seniors and young families, affordable and or-sale etc.
- b. Levittown / cottages - has attics that could be converted later into more space (2nd story). People need starter homes; these are cottages that are expandable.
- c. Currently CM is car dependent - to get units we need, there will need to be large scale developments that are planned, but design needs to be thoughtful and encourage social interaction; not large scale (clusters, groupings etc). Create units that help people connect
- d. We need units where people don't have to travel to get places.
- e. We should look at areas with commercial going in and build off of those developments.
- f. Incentivise property owners to add ADU's or other mixed use units.
 - i. ADU's don't have to go through design review
- g. How does this become affordable when we can't make people agree to rent it at a cost lower than it cost to build the ADU?

3. Do you see any disparities or inequities in housing patterns or access to housing opportunities in Corte Madera?

- a. I strongly disagree that anything related to racial issues (redlining) should be part of this process. Redlining is a practice that has long since been eliminated.

4. Where (geographically) do you see opportunities for housing in Corte Madera?

- a. Paradise Dr.
- b. Parking lots @ Redwood High, and elsewhere
- c. Shopping centers (housing on top) - (company that owns the building would have to agree to it)
- d. Cinema has been empty - prime location for multi-unit housing (being sold by Scandinavian design) Plans still exist for housing, retail and restaurants
- e. Theatre location - near town center - close to trails and bike paths
- f. Funeral home/mortuary on Tamalpais Dr. - near west side of 101
- g. Walkability and access to amenities
- h. Across Tamalpais (large sign was put up...?)
- i. Barcelona lot behind the BIG 5

5. What are the biggest challenges with building housing in Corte Madera?

- a. Availability (Space, funding etc)
- b. Limits are our imagination & financing - take a fine grain analysis to find opportunities
- c. Space is a problem - acceptance of change
- d. Who's going to be incentivised to do this? Not in favor of the Town becoming a landlord.
- e. Getting more people into home ownership, this will help the affordability.
- f. Most people's wealth is in their home and passed on.
- g. Redlining is a true challenge to overcome.

6. What would be your top housing policy or program recommendations to the Town?

- a. Down payment assistance
- b. Starter homes
- c. Applicable for the movie theatre parking: Town is not necessarily best to decide parking requirements and is expensive to create a unit. Limit the minimum number - reduce the cost of housing if we don't prioritize storage of cars/trucks.
- d. Large scale foundations - goal to support towns that can't afford to add housing themselves. Become investors. Town of CM is currently not in any shape to provide funding.
- e. Federal funds that come in will dictate what is done with it.

7. What outreach or engagement activities do you recommend we consider to reach diverse perspectives and to encourage community members who generally do not attend Town Council meetings to become involved in the process?

- a. Pop up events or tables at shopping centers - during music festivals and concerts
- b. Have to be visible in nice comfortable spots.
- c. Public library?
- d. Find how to make this interesting for people - not the most interesting topic> message people directly
- e. Instead of large meeting:
 - i. Have one for Mariner Cove (neighborhood Associations or specific neighborhoods so that people are ore compelled to show up)
- f. Important to have visuals/ graphics
- g. Council members talk to folks on their block! Lot of emphasis on the Council Members
- h. Face to face calls - and active engagement
- i. The Chronicle
- j. Bi-weekly 2nd and 4th Tuesday chats (planning commission) - consultant team could attend?

Planning for 700+ Homes: Workshop #1 - *Introduction to the Housing Element Update*

Next week we begin the discussion for the plan to build over 700 homes in Corte Madera. Every eight years, the Town of Corte Madera is required to update its housing policies and plans to accommodate housing needs and address barriers to housing production. The Town is not required to build housing, but must ensure that its regulations enable development of housing affordable to all economic segments of the community. As part of the current update to our housing plan (also known as the Housing Element), the Town needs to plan for the construction of more than 700 new homes over the next decade.

The Town will be holding a series of six virtual community workshops from October 2021 to March 2022 intended to provide opportunities to learn about existing housing policies/conditions and State housing laws affecting the Town. Additionally, the workshops will allow participants to help determine the best sites for new housing and the relative size of new buildings at those locations. The community's input is critical to the success of the Housing Element and we urge you to get involved. Please visit cortemaderahousing.org for more information.

The community's input is critical to the success of this project. Please participate in the virtual community workshop series to learn about existing housing policies/conditions and State housing laws affecting the Town. Workshop participants will help determine the best sites for new housing in Corte Madera.

SCHEDULED WORKSHOPS TO BE HELD

WORKSHOP #1

Introduction to the Housing Element Update
October 13, 2021 at 6:30pm

WORKSHOP #2

Corte Madera Housing: Existing Conditions, Opportunities & Constraints
November 10, 2021 at 6:30pm

WORKSHOP #3

Potential Housing Development Sites in Corte Madera
December 8, 2021 at 6:30pm

WORKSHOP #4

Planning for 700 + Homes I
January 12, 2022 at 6:30pm

WORKSHOP #5

Planning for 700 + Homes II

February 9, 2022 at 6:30pm

WORKSHOP #6

Next Steps: CEQA, Programs & Policies, Safety Element

March 9, 2022 at 6:30pm

ZOOM MEETING INFORMATION (this is the same for all workshops)

<https://us06web.zoom.us/j/81291879319>

Meeting ID: 812 9187 9319

One tap mobile

+16699006833,,81291879319# US (San Jose)

+14086380968,,81291879319# US (San Jose)

Meeting Materials can be found on the Corte Madera Housing Website:

<https://www.cortemaderahousing.org/>

Planning for 700+ Homes: Workshop #2 – *Existing Conditions, Opportunities & Challenges*

The second virtual housing workshop is scheduled for Wednesday, November 10th at 6:30 pm. Please join us to learn about existing conditions, opportunities and challenges of housing in Corte Madera. The workshop will feature a moderated panel discussion. Participants will have the opportunity to hear about housing from the perspective of each of our panelists and ask questions.

The panel includes the following individuals:

- Bianca Neumann, Director of Business Development, EAH
- Samantha Hauser, Senior Vice President of Development, City Ventures, LLC
- Brett Geithman, Ed.D., Superintendent, Larkspur-Corte Madera School District
- Claudiu Marin, DDS, SMA Dental, Corte Madera
- Carrie Pollard, Water Efficiency Manager, Marin Municipal Water District

This workshop is the second in a series of six virtual community workshops from October 2021 to March 2022 intended to provide opportunities to learn about existing housing policies/conditions and State housing laws affecting the Town. Additionally, the workshops will allow participants to help determine the best sites for new housing and the relative size of new buildings at those locations. The community's input is critical to the success of the Housing Element and we urge you to get involved. Please visit cortemaderahousing.org for more information. A recording of the first virtual housing workshop is also available on the Housing webpage.

WORKSHOP SCHEDULE:

WORKSHOP #2

Corte Madera Housing: Existing Conditions, Opportunities & Challenges
November 10, 2021 at 6:30pm

WORKSHOP #3

Potential Housing Development Sites in Corte Madera
December 8, 2021 at 6:30pm

WORKSHOP #4

Planning for 700 + Homes I
January 12, 2022 at 6:30pm

WORKSHOP #5

Planning for 700 + Homes II
February 9, 2022 at 6:30pm

WORKSHOP #6

Next Steps: CEQA, Programs & Policies, Safety Element

March 9, 2022 at 6:30pm

ZOOM MEETING INFORMATION (this is the same for all workshops)

<https://us06web.zoom.us/j/81291879319>

Meeting ID: 812 9187 9319

One tap mobile

+16699006833,,81291879319# US (San Jose)

+14086380968,,81291879319# US (San Jose)

Meeting materials, including bios of the panelists, can be found on the Corte Madera Housing

Website: <https://www.cortemaderahousing.org/>

Planning for 700+ Homes: Workshop #3 – *Potential Housing Opportunity Sites*

The third virtual housing workshop is scheduled for Wednesday, December 8th at 6:30 pm. Please join us to learn about potential housing opportunity sites in Corte Madera. The December workshop is the first of three workshops focused on potential housing sites in Corte Madera. Participants will have the opportunity to provide feedback on the potential housing sites identified by Planning Department staff and identify potential sites of their own. Attendees will also hear from several Corte Madera property owners who will share their unique perspectives.

This workshop is the third in a series of six virtual community workshops from October 2021 to March 2022 intended to provide opportunities to learn about existing housing policies/conditions and State housing laws affecting the Town. Additionally, the workshops will allow participants to help determine the best sites for new housing and the relative size of new buildings at those locations. The community's input is critical to the success of the Housing Element and we urge you to get involved. Please visit cortemaderahousing.org for more information. A recording of the previous virtual housing workshops are also available on the Housing webpage.

WORKSHOP SCHEDULE:

WORKSHOP #3

Potential Housing Opportunity Sites in Corte Madera
December 8, 2021 at 6:30pm

WORKSHOP #4

Planning for 700 + Homes I
January 12, 2022 at 6:30pm

WORKSHOP #5

Planning for 700 + Homes II
February 9, 2022 at 6:30pm

WORKSHOP #6

Next Steps: CEQA, Programs & Policies, Safety Element
March 9, 2022 at 6:30pm

ZOOM MEETING INFORMATION (this is the same for all workshops)

<https://us06web.zoom.us/j/81291879319>

Meeting ID: 812 9187 9319

One tap mobile

+16699006833, 81291879319# US (San Jose)

+14086380968, 81291879319# US (San Jose)

Planning for 700+ Homes: Workshop #4 – *Planning for 700+ Homes – Part 1*

The fourth virtual housing workshop is scheduled for Wednesday, January 12th at 6:30 pm. Please join us to help identify where to plan for 700+ new housing units and learn more about the role that State housing laws play in the development of our plan.

The January workshop is an important meeting for those interested in helping the Town: 1) identify potential housing opportunity sites; and 2) determine the size and scale of housing projects that could be built on those sites. Participants will have the opportunity to provide feedback on a draft housing plan that attempts to distribute potential development of 700+ housing units on specific sites in Town. Attendees will also learn more about the Regional Housing Needs Allocation (RHNA) assigned to Corte Madera, which is foundational information for the Town's remaining workshops and housing planning process.

This workshop is the fourth in a series of six virtual community workshops from October 2021 to March 2022 intended to provide opportunities to learn about existing housing policies and conditions and State housing laws affecting the Town. The community's input is critical to the success of the Town's housing plan and we urge you to get involved. Please visit cortemaderahousing.org for more information and to access video recordings and summaries of previous workshops.

WORKSHOP SCHEDULE:

WORKSHOP #4

Planning for 700 + Homes I
January 12, 2022 at 6:30pm

WORKSHOP #5

Planning for 700 + Homes II
February 9, 2022 at 6:30pm

WORKSHOP #6

Next Steps: CEQA, Programs & Policies, Safety Element
March 9, 2022 at 6:30pm

ZOOM MEETING INFORMATION (this is the same for all workshops)

<https://us06web.zoom.us/j/81291879319>

Meeting ID: 812 9187 9319

One tap mobile

+16699006833, 81291879319# US (San Jose)

+14086380968, 81291879319# US (San Jose)

Planning for 700+ Homes: Workshop #5 – *Planning for 700+ Homes – Part 2*

The fifth virtual housing workshop is scheduled for Wednesday, February 9th at 6:30 pm. The February workshop is an important meeting for those interested in helping the Town determine the size and scale of housing projects that could be built on the identified housing sites. Participants will have the opportunity to provide feedback on the draft housing plan (i.e. rezoning proposal) that distributes potential development of 700+ housing units on specific sites in Town. Additionally, staff will address issues raised by community members at prior workshops.

This workshop is the fifth in a series of six virtual community workshops from October 2021 to March 2022 intended to provide opportunities to learn about existing housing policies and conditions and State housing laws affecting the Town. The community's input is critical to the success of the Town's housing plan and we urge you to get involved. Please visit cortemaderahousing.org for more information and to access video recordings and summaries of previous workshops.

WORKSHOP SCHEDULE:

WORKSHOP #5

Planning for 700 + Homes II
February 9, 2022 at 6:30pm

WORKSHOP #6

Next Steps: CEQA, Programs & Policies, Safety Element
March 9, 2022 at 6:30pm

ZOOM MEETING INFORMATION (this is the same for all workshops)

<https://us06web.zoom.us/j/81291879319>

Meeting ID: 812 9187 9319

One tap mobile

+16699006833, 81291879319# US (San Jose)

+14086380968, 81291879319# US (San Jose)

Corte Madera Housing Workshop #6: Next Steps

The sixth virtual housing workshop is scheduled for Wednesday, March 9th at 6:30 pm. The March workshop is the final workshop in the six-part workshop series. Participants will learn about the next steps in the Housing Element Update process, including CEQA (California Environmental Quality Act), Programs & Policies, and the Safety Element. There will continue to be opportunities to provide feedback on the Town's housing policies and goals in the coming months. We encourage you to take the Housing Needs survey, which is currently available on the Town's Housing webpage at cortemaderahousing.org.

This workshop is the last in a series of six virtual community workshops from October 2021 to March 2022 intended to provide opportunities to learn about existing housing policies and conditions and State housing laws affecting the Town. The community's input is critical to the success of the Town's housing plan and we urge you to get involved. Please visit cortemaderahousing.org for more information and to access video recordings and summaries of previous workshops.

WORKSHOP #6

Next Steps: CEQA, Programs & Policies, Safety Element
March 9, 2022 at 6:30pm

ZOOM MEETING INFORMATION

<https://us06web.zoom.us/j/81291879319>

Meeting ID: 812 9187 9319

One tap mobile

+16699006833, 81291879319# US (San Jose)

+14086380968, 81291879319# US (San Jose)



CORTE MADERA HOUSING ELEMENT UPDATE

Community Workshop #1 Summary

October 13, 2021 6:30-8:00pm

The purpose of the Housing Element Update Community Workshop #1 was to provide an overview of the workshop series and its goals, provide background information on the components of a Housing Element, and gather questions and comments from participants about housing concerns, goals, and characteristics. Feedback received will inform the content of future outreach events and will guide the preparation of the Housing Element Update.

The community meeting was held via Zoom on Wednesday, October 13, 2021 from 6:30-8:00 pm and was facilitated by Town staff and the consultant team. All materials were made available in Spanish and posted on the project website prior to the meeting. Approximately 36 members of the public attended. The format of the meeting is described in the agenda below:

- Welcome & Introductions
- Workshop Series Overview & Goals
- Housing Element Presentation
- Overview & Opening of Small Groups
- Small Group Report Backs
- Closing & Next Steps
- Adjourn

ATTENDANCE

Meeting participants: 36 attendees

Town Staff

- Adam Wolff
- Martha Battaglia
- Tracy Hegarty
- Phil Boyle

Consultant Team

- **O'Rourke & Associates** – Christine O'Rourke
- **Plan to Place** – Dave Javid, Paul Kronser, Rachael Sharkland



WORKSHOP SUMMARY

Dave Javid and Adam Wolff opened the meeting by welcoming attendees, giving an agenda overview, and opening the demographic live poll (see results below). After the poll closed, Adam Wolff and Martha Battaglia presented an overview of the Housing Element Update project and process, which was recorded and will be posted on the website for public access. After the presentation, Dave gave an overview of the small group breakout logistics and opened the break out rooms which participants were randomly assigned. A facilitator and note taker was assigned to each break out room. There were approximately ten attendees in each break out room.

Demographic Live Poll (full results in the appendix)

1. Where do you live? (select one)

- 100% live in Corte Madera

2. Where do you work? (select one)

- 44% work in Corte Madera (including remote work)
- 19% work in Marin County, but not in Corte Madera
- 26% do not work (retired, unemployed, other)

3. Which of the following describes why you decided to attend tonight's workshop? (select all that apply)?

- 52% want to know more about housing in Corte Madera
- 22% want to support more housing development in Corte Madere
- 33% are concerned about more housing development in Corte Madera
- 33% want to know more about the Housing Element Update Process

4. What is your housing situation?

- 89% own my home
- 7% rent my home

5. What type of housing do you live in?

- 81% House/duplex
- 15% Townhome

6. What is your age?

- 26% 26-45
- 37% 46-64
- 37% 65 and over

7. Race and Ethnicity: (may select more than one)

- 4% American Indian/Alaska Native
- 4% Asian
- 4% Hispanic or LatinX
- 93% White
- 11% Other



Virtual White Board example

1) What do you think are the most critical housing issues in Corte Madera? / ¿Cuáles cree que son los problemas de vivienda más críticos en Corte Madera?

DISCUSSION

- 725 units seems huge; **concerned about housing our teachers, firepeople, nurses that can't afford housing in Corte Madera.**
- One of the limitations here is a **lack of variety of types of housing and price-points.**
- Concern about **affordable senior housing.** Should have housing that spans a lifetime so folks can stay here.
- Governor's and state legislators are upending SF zoning, interested in how **eliminating SF housing will be incorporated into our housing element?** Complex and significant issue.
- If all our SF zoned areas were eliminated that would take care of the issue of 725 units.
- **Interest in how Marin can better support BIPOC communities?** From the poll, I noticed that we are not necessarily reaching these folks. Glad to see that affordable housing is included.
- Corte Madera is a beautiful little town; **hate to see it grown with so many houses that we do away with SF dwellings,** that we use up every bit of land and look like Los Angeles.

Small Group Discussion Prompts

1. *What do you think are the most critical housing issues in Corte Madera?*
2. *What are the most important considerations to address when planning new housing in Corte Madera over the next 10 years? (design, housing types, environmental sustainability etc.)*
3. *Is there anything else that you would like to share about why you are here this evening? Any questions, concerns, or housing opportunities we should be aware of?*
4. *Do you have any suggestions for how Corte Madera might solicit additional feedback on the Housing Element Update?*



Main Takeaways

What do you think are the most critical housing issues in Corte Madera?

- Concern that there isn't affordable housing for our seniors, disabled population, nurses, teachers, firefighters, families. (3)
- One of the main limitations in Corte Madera is a lack of variety of types of housing and price-points. (3)
- Support for creating more inclusive housing opportunities for BIPOC communities to positively impact diversity. (2)
- The Town must plan for the environmental impact of more housing, especially on water resources (2).
- Build housing for the workforce that supports our community. (2)
- Governor's and state legislators are upending single-family zoning, I would like to understand how this will be incorporated into our housing element. (1)
- Corte Madera is landlocked in terms of emergency egress. Consideration for adequate evacuation routes should be addressed. (1)
- Maintain the historical integrity of Corte Madera. (1)

What are the most important considerations to address when planning new housing in Corte Madera over the next 10 years? (design, housing types, environmental sustainability etc.)

- Interest in redeveloping/rezoning commercial areas to be mixed use. (3)
- The Town should ensure that infrastructure and adequate services are provided to support needed housing and additional residents (transit, open space, stores, schools, water etc). (3)
- Design is a priority, especially when it comes to encouraging social spaces; human scale, setbacks, and stepbacks are all examples of what creates an environment for people. (2)
- Maintain the existing character of Corte Madera. (2)
- Would like to understand what mixed use redevelopment looks like. (1)
- Housing location and access to amenities and transit is an important consideration. (2)
- Would like to see transit oriented housing prioritized. (1)

Is there anything else that you would like to share about why you are here this evening? Any questions, concerns, or housing opportunities we should be aware of?

- Concentrate mixed use around downtown (town center area, south of current shopping center - auto dealers etc.). (2)
- The greatest opportunity is to lower the community's carbon footprint, which we can do by providing workforce housing so we can reduce commuting. (1)
- Affordable small apartments depreciate in cost over time and single family homes appreciate over time, increasing the class divide. Would like to see development that accommodates a middle class and doesn't further the class divide. (1)
- 8 of the 10 most segregated neighborhoods in the Bay Area are in Marin County, the other two are in Los Gatos. (1)

Do you have any suggestions for how Corte Madera might solicit additional feedback on the Housing Element Update?



- I commend the City on a very comprehensive outreach strategy. (1)
- I heard about this workshop via: Postcard/flyer and the weekly Corte Madera Chronicles newsletter. (1)
- I suggest a booth outside Safeway or the mall on the weekend. (1)
- Provide some real world examples of housing sites to generate interest. (1)
- Pop-up booths at libraries and other gathering places is a great idea. (1)
- Homebound individuals need a resource to receive information and participate that is not via online/email. (1)
- Use nextdoor to communicate about Housing Element and workshops. (1)



Appendix

DEMOGRAPHIC LIVE POLL RESULTS

Demographics

1. Where do you live?/¿Dónde vive? (seleccione uno) (Single Choice) *

In Corte Madera/En Corte Madera	100%
Not in Corte Madera, but in Marin/No en Corte Madera, pero en condado Marin	0%
Outside Marin County/No en Corte Madera, pero en condado Marin	0%

2. Where do you work?/¿Dónde trabaja? (seleccione uno) (Single Choice) *

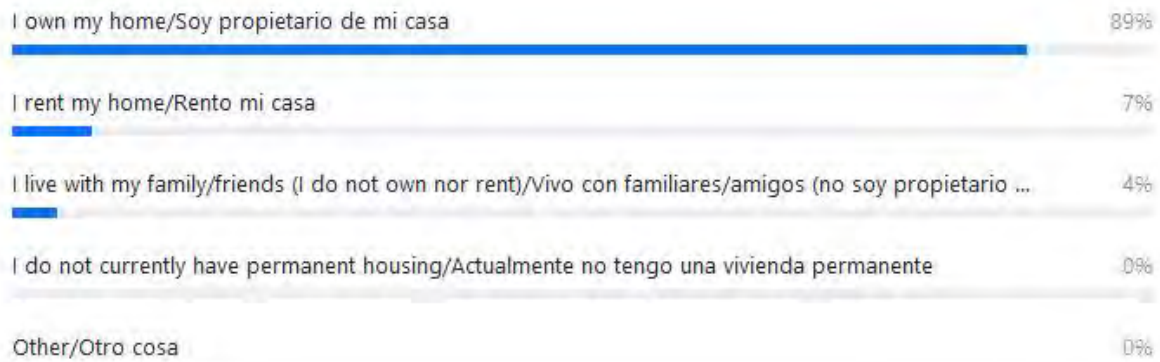
In Corte Madera (including remote work)/En Corte Madera (incluyendo red remota)	44%
Not in Corte Madera, but in Marin County/No en Corte Madera, pero el condado de Marin	19%
Outside Marin County/Fuera del condado de Marin	11%
I do not work (retired, unemployed, other)/No trabajo (estoy jubilado, desempleado, otro)	26%

3. Which of the following describes why you decided to attend tonight's workshop?/¿Qué de lo siguiente describe por qué decidió asistir al taller de esta noche? (seleccione todo lo que corresponda) (Multiple Choice) *

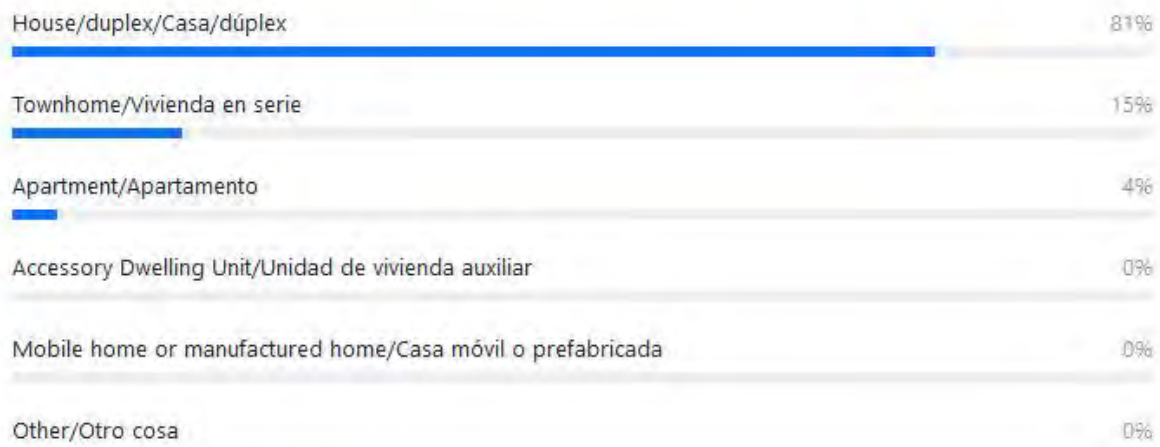
I want to know more about housing in Corte Madera/Quiero saber más sobre la vivienda en Cort...	52%
I want to support more housing development in Corte Madera/Quiero apoyar el desarrollo de má...	22%
I'm concerned about more housing development in Corte Madera/Me preocupa el desarrollo de ...	33%
I want to know more about the Housing Element Update Process/Yo quiero saber más sobre el pr...	33%



4. What is your housing situation?/¿Cuál es su situación de vivienda? (Single Choice) *



5. What type of housing do you live in?/¿En qué tipo de vivienda vive? (Single Choice) *



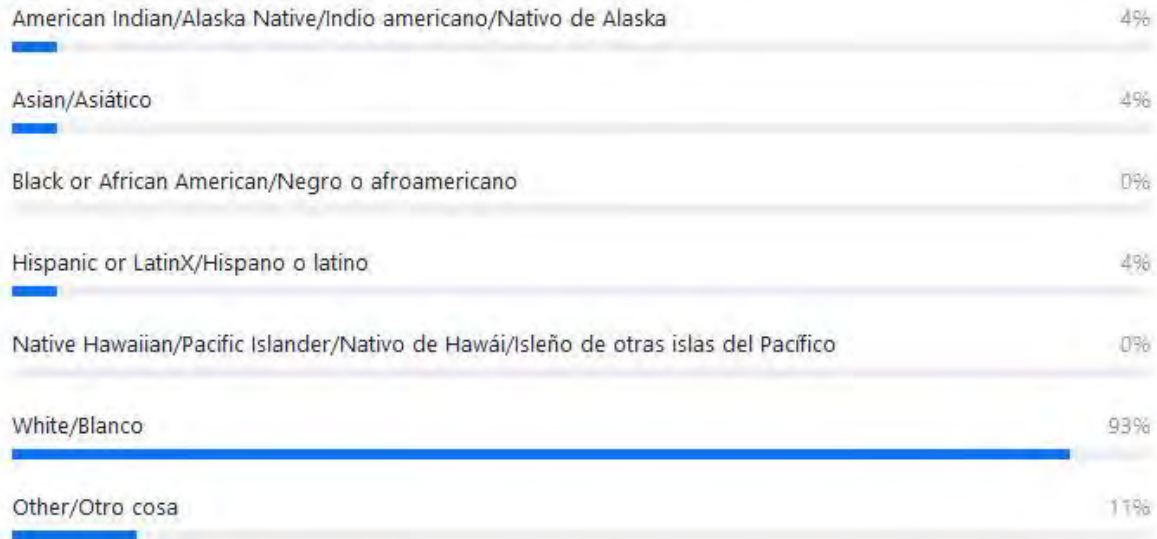


6. What is your age?/¿Qué edad tiene? (Single Choice) *





7. What is your race & ethnicity? (may select more than one)/¿Cuál es su raza y origen étnico? (puede seleccionar más de una) (Multiple Choice) *



8. Which bracket best describes your household income?/¿Qué categoría describe mejor los ingresos de su grupo familiar? (Single Choice) *





CORTE MADERA HOUSING ELEMENT UPDATE

Community Workshop #2 Summary

November 10, 2021, 6:30-8:00pm

The purpose of the Housing Element Update Community Workshop #2 was to provide an overview of the existing housing conditions in the Town of Corte Madera and gather insight from a panel of local housing panelists with experience in navigating the building of housing in Marin County. Feedback received will inform the content of future outreach events and will guide the preparation of the Housing Element Update.

The community meeting was held via Zoom on Wednesday, November 10th, 2021 from 6:30-8:00 pm and was facilitated by Town staff and the consultant team. All materials were made available in Spanish and posted on the project website prior to the meeting. Approximately 45 members of the public attended. The format of the meeting is described in the agenda below:

- Welcome & Introductions
- Housing Existing Conditions Presentation
- Participant Q&A
- Panel Discussion
- Moderated Q&A From Participants
- Closing & Next Steps
- Adjourn

ATTENDANCE

Meeting participants: 45 attendees

Town Staff

- Adam Wolff

Consultant Team

- **Plan to Place** – Dave Javid, Paul Kronser
- **Lisa Wise Consulting** – David Bergman

Panelists

- **Bianca Neumann**, *Director of Business Development. EAH*
- **Samantha Hauser**, *Senior Vice President of Development, City Ventures, LLC (Planning Commissioner, City of Pacifica)*
- **Brett Geithman, Ed.D.**, *Superintendent, Larkspur-Corte Madera School District*
- **Carrie Pollard**, *Water Efficiency Manager, MMWD*
- **Julie Kritzberger**, *Executive Director, Corte Madera Chamber of Commerce*



WORKSHOP SUMMARY

Dave Javid and Adam Wolff opened the meeting by welcoming attendees, giving an agenda overview, and opening the demographic live poll (see results below). After the poll closed, David Bergman from Lisa Wise Consulting gave a presentation on the existing housing in Corte Madera which included market trends, employment and considerations for the future. After the presentation, Dave gave an opportunity for participants to ask any clarifying questions.

Demographic Live Poll (full results in the appendix)

1. Where do you live? (select one)

- 95% live in Corte Madera
- 5% live in Marin but not Corte Madera

2. Where do you work? (select one)

- 35% work in Corte Madera (including remote work)
- 10% work in Marin County, but not in Corte Madera
- 10% work outside of Marin County
- 45% do not work (retired, unemployed, other)

3. Which of the following describes why you decided to attend tonight's workshop? (select all that apply)?

- 40% want to know more about housing in Corte Madera
- 30% want to support more housing development in Corte Madera
- 30% are concerned about more housing development in Corte Madera
- 45% want to know more about the Housing Element Update Process

4. What is your housing situation?

- 95% own my home
- 5% rent my home

5. What type of housing do you live in?

- 80% House/duplex
- 15% Townhome
- 5% Apartment

6. What is your age?

- 10% 26-45
- 45% 46-64
- 45% 65 and over

7. Race and Ethnicity: (may select more than one)

- 5% Hispanic or LatinX
- 95% White
- 5% Other

8. Which bracket best describes your household income?

- 5% Less than \$40,000
- 5% \$40,000 to \$64,999



- 5% \$65,000 to \$99,999
- 20% \$1000,000 to \$124,999
- 65% \$125,000 or More

PANELIST DISCUSSION SUMMARY

Next, Adam introduced the panelists who would be participating on the meetings panel to answer questions and provide input surrounding housing in Corte Madera. The panelists were introduced and Dave facilitated the discussion around the following questions:

Panelist Questions

1. *We just heard from David Bergman about the high costs of housing in Corte Madera and the commuting patterns of our labor force; how do these issues affect your organization?*
2. *The development of new housing, including affordable housing, in Marin and Corte Madera could help alleviate some of these issues... but not a lot of new housing has been developed in recent years; why do you think that's the case and what potential opportunities exist to develop new housing or thoughtfully plan for housing production at all economic levels.*
3. *The Corte Madera of the future will look different than today. What strategies do you think Corte Madera could implement or rely upon to ensure that the change that will happen is positive and improves our community's quality of life?*

Main Takeaways

The following are main takeaways from the panelist responses to the questions above:

Question 1:

- Organizations currently rely on surrounding communities to provide workforce housing options to current and potential employees.
- With the geographic location of Marin, finding employees is increasingly difficult due to the lack of workforce housing.

Question 2:

- With housing projects, there is a need for coordination between stakeholders and local government departments. Therefore, to make it more attractive for developers, there should be a clear path to follow.
- For infill developers, the lack of attractive sites has deterred new development interest.
- Coordination between other agencies involved in the building process early on is needed to help determine future impacts.
- All new housing developments are held to very high design/building standards which can deter builders/developers where the baseline number of units for the project to pencil exceeds the site's capacity.
- Be thoughtful of location for new development and encourage affordable housing within proximity to transit options.



Question 3:

- Have options for staff members to live in a community they serve which builds a stronger sense of community.
- Employees that don't have to commute have time for other community benefiting activities.
- Be thoughtful of what the fabric of the bay area will look like in the future.
- Sit homes efficiently on sites that allow for families to grow while being somewhat affordable.
- Provide EV charging for every parking space in garages.
- Show thoughtful case studies of zero scaping that show how visually appealing these solutions can be, rather than just a 'cactus/dirt landscape'.

MODERATED Q&A FROM PARTICIPANTS

The remainder of the meeting was devoted to gathering input from meeting participants through a facilitated group discussion where questions were asked to panelists and the project team both verbally and through chat. Feedback was recorded by the project team and the following are main takeaways from the discussion between meeting participants, panelists and project team.

Main Takeaways

- There needs to be more inclusive outreach and engagement with seniors who would like to stay in Corte Madera but downsize from their current home which would free up housing.
- Corte Madera would benefit from public/private partnerships with an aim to solve the affordable and workforce housing problem but at the same time limit financial incentives for developers.
- Affordable and workforce housing can be achieved through building a variety of housing types such as ADU's and live/work units with residential above and work/retail below.
- With the 700 new homes being planned, the state will define the number of affordable units needed and the Town's zoning of potential sites will determine where these types of units can be located.
- Create more actionable housing objectives the Town can act on by analyzing the health of the current housing stock.
- How best can the Town monitor who benefits from affordable housing in instances where the recipient is changing jobs or works elsewhere than Corte Madera, taking the benefit away from employees working within the community the benefits are meant to serve?
 - **Response:** *Generally speaking, people that can work close to home are more likely to keep that job due to cost and time, although there will not be a 1 to 1 ratio of people that live and work in Corte Madera. While the affordable housing plans are highly monitored, the goal is for people to move out of affordable housing.*
- Are solutions such as cohousing being considered which can help address the quality of life for women and children?
 - **Response:** *Cohousing has a mixed history in US - something that is an allowable housing type that needs outside support - write down on land values. Something that is legal and could be considered an allowable use in Corte Madera.*

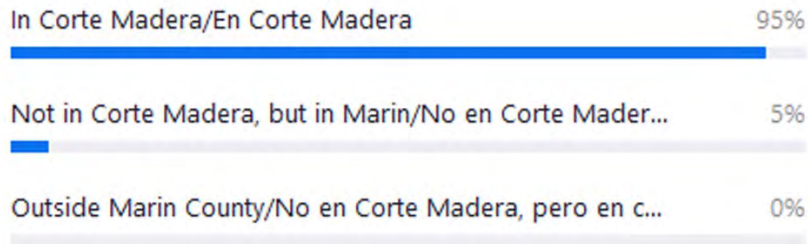


Appendix

DEMOGRAPHIC LIVE POLL RESULTS

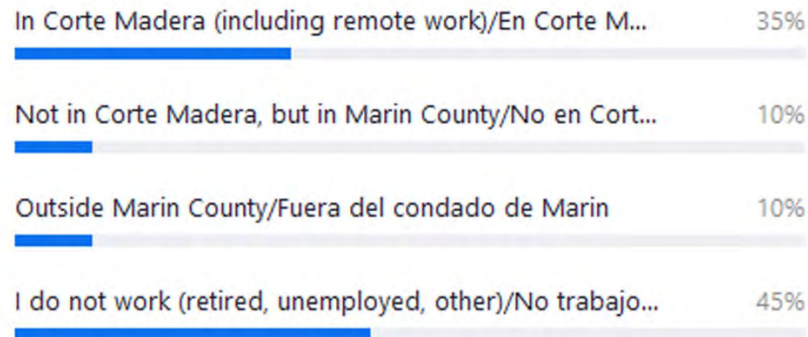
1. Where do you live?/¿Dónde vive? (seleccione uno) (Single Choice)

20/20 (100%) answered



2. Where do you work?/¿Dónde trabaja? (seleccione uno) (Single Choice) *

20/20 (100%) answered





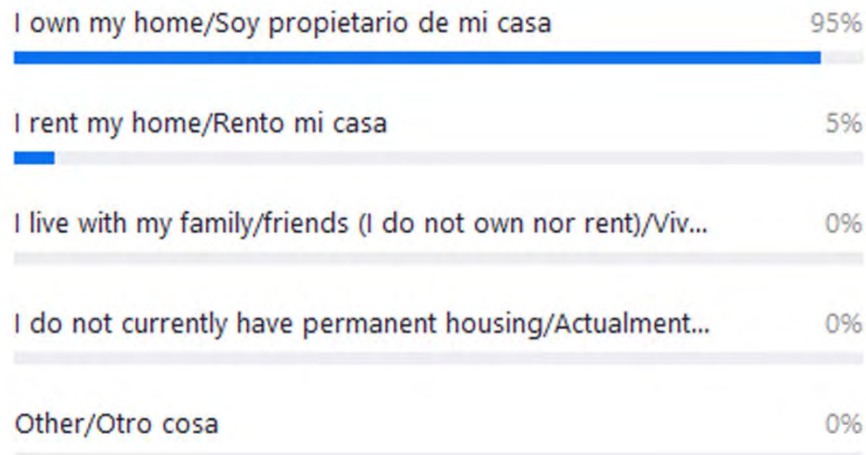
3. Which of the following describes why you decided to attend tonight's workshop?/¿Qué de lo siguiente describe por qué decidió asistir al taller de esta noche? (seleccione todo lo que corresponda) (Multiple Choice) *

20/20 (100%) answered



4. What is your housing situation?/¿Cuál es su situación de vivienda? (Single Choice) *

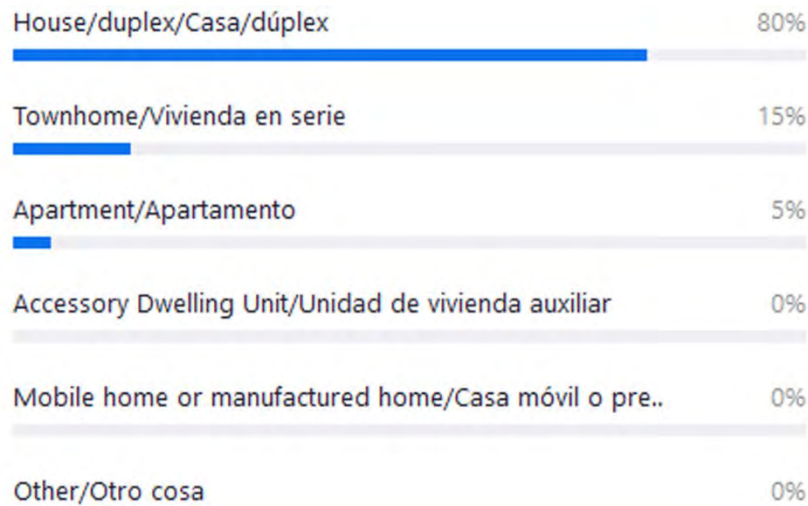
20/20 (100%) answered





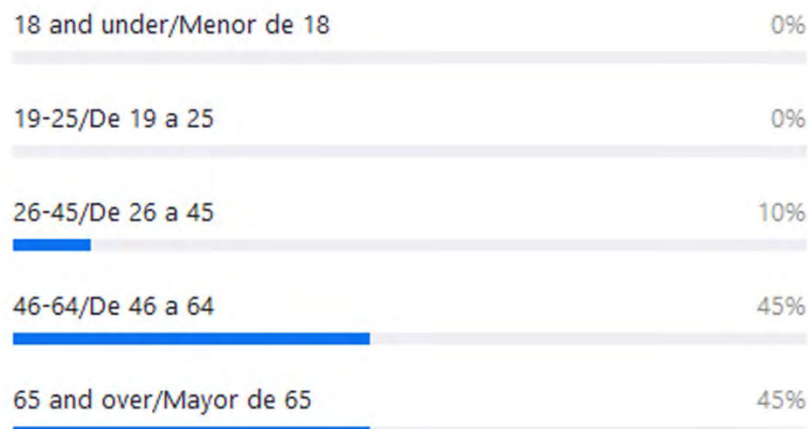
5. What type of housing do you live in?/¿En qué tipo de vivienda vive? (Single Choice) *

20/20 (100%) answered



6. What is your age?/¿Qué edad tiene? (Single Choice) *

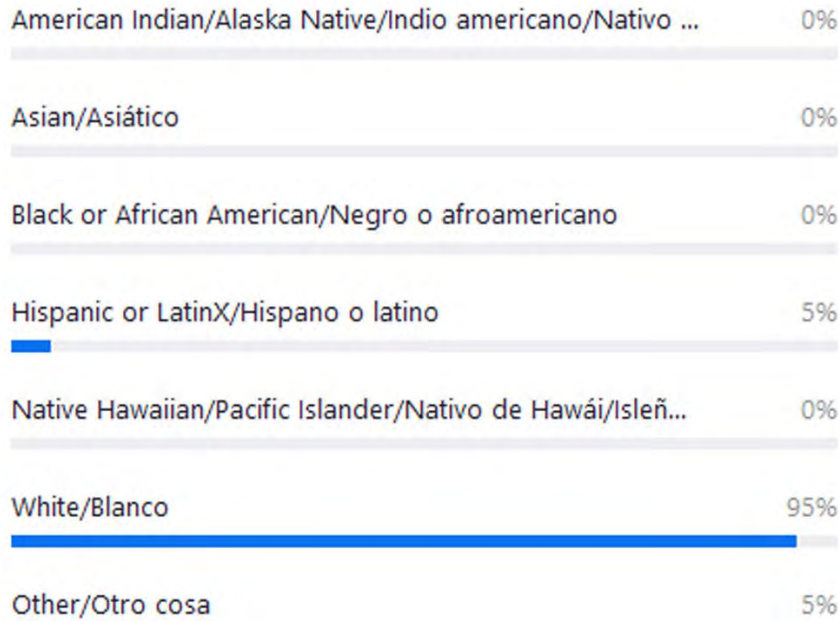
20/20 (100%) answered





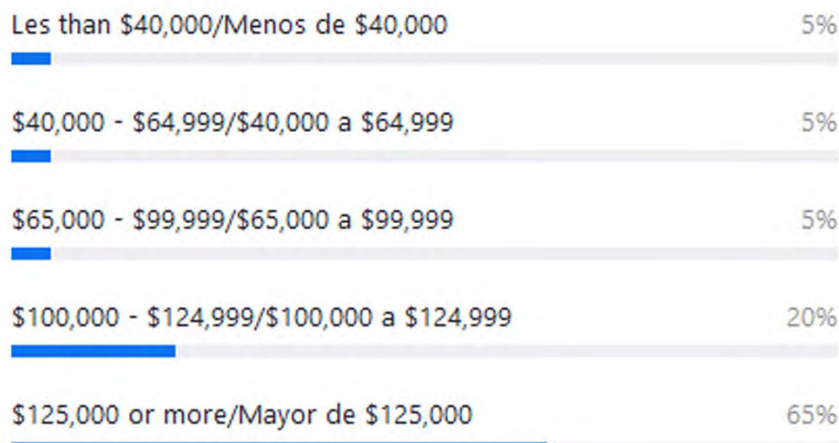
7. What is your race & ethnicity? (may select more than one)/¿Cuál es su raza y origen étnico? (puede seleccionar más de una) (Multiple Choice) *

20/20 (100%) answered



8. Which bracket best describes your household income?/¿Qué categoría describe mejor los ingresos de su grupo familiar? (Single Choice) *

20/20 (100%) answered





CHAT COMMENTS/QUESTIONS

- How many houses/ units are you proposing to be built and where are you planning on building them?
 - **Response:** *Next three workshops will focus on planning for new development.*
- Has there been any effort to measure/estimate housing needs for empty nesters and seniors who want / need to downsize or obtain more assistance while remaining in CM?
 - **Response:** *(See below)*
- It would be helpful to have a graphic displaying which household by ownership or rental age group has what % students in occupancy; what is their level of cost burden and income level. Ideally, it would be good to correlate to age of building stock too. This would serve several purposes including affordability fragility, determining which households are going to be more challenged when it comes to electrification efforts, etc.
- I suspect that a good portion of the jobs in CM are in the retail sector and that most of workers from outside CM work in those jobs. Those jobs experience significant amount of turnover, often less than a year. So, if the goal is to provide low-cost housing for folks who commute here to work, what type of workers who commute here are you trying to help? And how do you plan to monitor who benefits from our affordable housing if that person changes jobs and starts a job in SF. Now there stratus has changed and no longer fits the goal we are trying to achieve.
 - **Response:** *Reason is that it is hard for people to make those long commutes, and if people can work close to home they are more likely to keep that job (costs + time). Affordable housing is highly monitored, with disclosure of taxes and information that you have to share every year to re-certify to keep tax credit. Threshold where people can no longer live in affordable housing. Hope that people do move on and graduate.*
 - **Adam:** *Not going to have a 1 to 1 ratio for people that live/work in CM.*
- Excellent point. Also, as we have this conversation, is there an output of what are the top challenges/priorities to be solved for? (specifically). Solutions then match the priorities...
- Any consideration of cohousing to address housing needs for a diversity of HHs? Also cohousing can address needs of working mothers, a key demographic to address quality of life for women and children.
 - **Response:** *Cohousing has a mixed history in US - something that is an allowable housing type that needs outside support - write down on land values. Something that is legal and could be considered a allowable use in CM.*
- Every county has to step up to add more dwelling units for the people working in our communities.
- What is the status of SB6 and could that be a solution?
- As a provider of housing assistance (rental assistance, homeless outreach) Community Action Marin has an interest in the development of more affordable housing in all communities in Marin County. We know that the majority of our unhoused population have roots in Marin and would prefer to remain the communities where they have connections. We would love that every Marin community provided opportunities for low-income residents to remain within our community
- I echo Cheryl's question, which coincidentally was the same question that was asked during the previous Housing Element effort.
- Seniors could thrive in a setting like the North Hollywood Artists Colony:
<https://www.nohoseniorartscolony.com/>
- What is that threshold (roughly)?



- We can't really talk about affordable housing until we address the need for a livable wage, and hold the corporations/ agencies/ institutions that hire these lower wage workers accountable. What are your thoughts on this?
- This NYT video sums up how hypocritical we are. We espouse progressiveness and then block affordable housing for the people who work in our community.
<https://www.nytimes.com/video/opinion/100000007886969/democrats-blue-states-legislation.html?playlistId=video/opinion>
- <https://www.nytimes.com/2021/10/22/opinion/cohousing-mothers-pandemic-community.html?referringSource=articleShare>
- What about having temporary salary supplements for teachers and staff with lower salaries (due to their junior status). If businesses and schools set aside money for housing differentials, they can attract new hires.
- ADU's!
- I am in support of affordable homes for people with disabilities.
- Can you clarify the process from here forward?



CORTE MADERA HOUSING ELEMENT UPDATE

Community Workshop #3 Summary

December 8, 2021, 6:30-8:00pm

The purpose of the Housing Element Update Community Workshop #3 was to kick-off discussions around the potential housing opportunity sites and gather feedback from meeting participants on how suitable each of these sites are for new housing. Feedback received will inform the content of future outreach events and will help refine the final site selection and guide the Housing Element Update.

The community meeting was held via Zoom on Wednesday, December 8, 2021 from 6:30-8:00 pm and was facilitated by Town staff and the consultant team. All materials were made available in both English and Spanish and posted on the project website prior to the meeting. Approximately 40 members of the public attended. The format of the meeting is described in the agenda below:

1. Welcome & Introductions
2. 2015-2023 Corte Madera Housing Element & Recent Housing Production
3. Planning Framework for New Housing Opportunities
4. Property Owner Perspectives
5. Potential Housing Opportunity Sites & Polling Questions
6. Wrap up & Next Steps

ATTENDANCE

Meeting participants: Approximately 40 attendees

Town Staff

- Adam Wolff
- Martha Battaglia
- Tracy Hegarty
- Phil Boyle

Consultant Team

- **O'Rourke & Associates** – Christine O'Rourke
- **Plan to Place** – Dave Javid, Paul Kronser



WORKSHOP SUMMARY

Dave Javid and Adam Wolff opened the meeting by welcoming attendees, giving an agenda overview, and opening the demographic live poll (see results below). After the poll closed, Martha Battaglia presented an overview of the 2015-2023 Housing Element Update and discussed some of the recent housing projects built in Corte Madera. Adam then gave a presentation about the planning framework and selection process for the housing opportunity sites. After the presentation, several property owners (Craig McClean, Sebastyen Jackovics & Jon Stoeckly) provided some insight and perspective surrounding housing opportunities in Corte Madera. Next, Adam presented the potential housing opportunity sites and gave a brief overview of each site's location and properties. The following is a summary of the live demographic poll that was administered at the beginning of the meeting:

Demographic Live Poll *(full results in the appendix)*

1. Where do you live? (select one)

- 86% live in Corte Madera
- 10% live in Marin County but not in Corte Madera
- 5% live outside of Marin County

2. Where do you work? (select one)

- 33% work in Corte Madera (including remote work)
- 24% work in Marin County, but not in Corte Madera
- 29% work outside of Marin County
- 14% do not work (retired, unemployed, other)

3. Which of the following describes why you decided to attend tonight's workshop? (select all that apply)?

- 33% want to know more about housing in Corte Madera
- 29% want to support more housing development in Corte Madera
- 38% are concerned about more housing development in Corte Madera
- 29% want to know more about the Housing Element Update Process

4. What is your housing situation?

- 100% own my home

5. What type of housing do you live in?

- 95% House/duplex
- 5% Other

6. What is your age?

- 19% 26-45
- 48% 46-64
- 33% 65 and over

7. Race and Ethnicity: (may select more than one)

- 95% White
- 5% Other

8. Which bracket best describes your household income?



- 10% \$40,000 to \$64,999
- 5% \$65,000 to \$99,999
- 19% \$100,000 to \$124,999
- 67% \$125,000 or More

SMALL GROUP SITE ANALYSIS DISCUSSION SUMMARY

Following the presentation portion of the workshop, Dave guided meeting participants through a polling exercise to gather feedback on each potential site and whether it was suitable for housing. The results of the online poll are below.

Potential Housing Opportunity Sites Poll Results *(full results in the appendix)*

Site 1: 601 Tamalpais Drive

- Suitable: 57%
- Somewhat suitable: 26%
- Neutral: 11%
- Somewhat not suitable: 0%
- Not suitable: 6%

Site 2: 41 Tamal Vista Blvd.

- Suitable: 83%
- Somewhat suitable: 6%
- Neutral: 3%
- Somewhat not suitable: 0%
- Not suitable: 9%

Site 3: 400 & 500 Tamal Plaza

- Suitable: 56%
- Somewhat suitable: 24%
- Neutral: 9%
- Somewhat not suitable: 6%
- Not suitable: 6%

Site 4: 10 Fifer Avenue/110 Nellen Avenue/150 Nellen Avenue

- Suitable: 64%
- Somewhat suitable: 17%
- Neutral: 8%
- Somewhat not suitable: 3%
- Not suitable: 8%

Site 5: 111 Lucky Drive

- Suitable: 76%
- Somewhat suitable: 12%
- Neutral: 9%
- Somewhat not suitable: 0%
- Not suitable: 3%



Site 6: 1400 Redwood Avenue

- Suitable: 69%
- Somewhat suitable: 11%
- Neutral: 6%
- Somewhat not suitable: 3%
- Not suitable: 11%

Site 7: 5804 Paradise Drive

- Suitable: 56%
- Somewhat suitable: 24%
- Neutral: 9%
- Somewhat not suitable: 3%
- Not suitable: 9%

Site 8: 5750 Paradise Drive

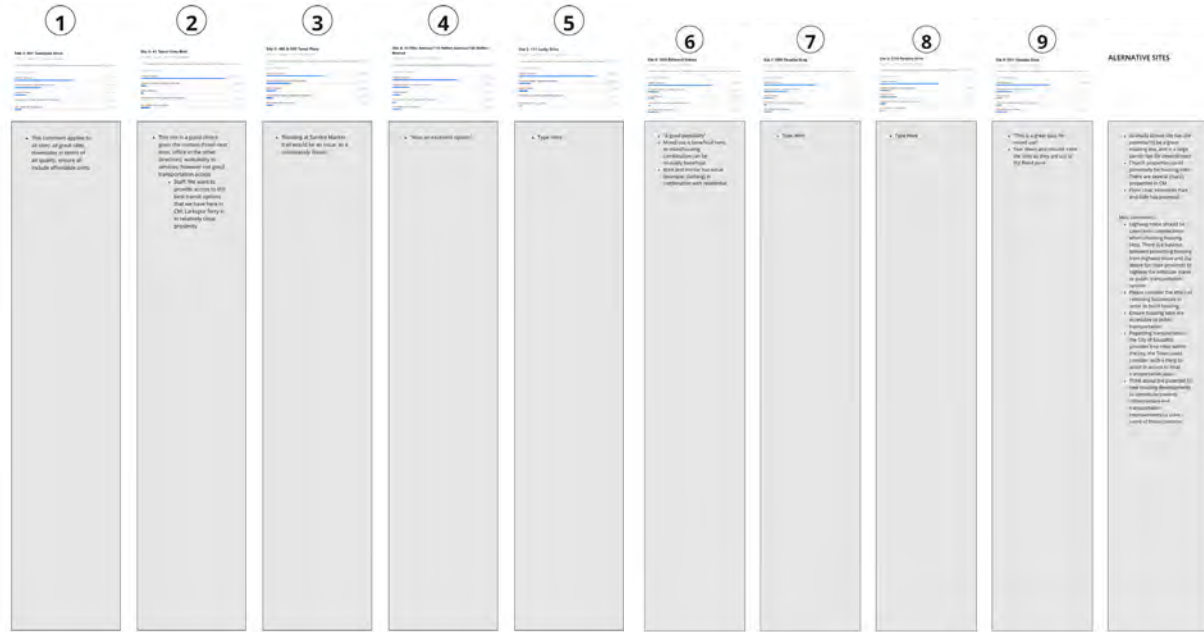
- Suitable: 64%
- Somewhat suitable: 9%
- Neutral: 18%
- Somewhat not suitable: 6%
- Not suitable: 3%

Site 9 : 5651 Paradise Drive

- Suitable: 58%
- Somewhat suitable: 18%
- Neutral: 6%
- Somewhat not suitable: 6%
- Not suitable: 12%

Prior to breaking into small groups, Dave gave an overview of the meeting room logistics and then opened the rooms which participants were randomly assigned. A facilitator and note taker were assigned to each breakout room.

The remainder of the meeting was devoted to gathering site selection input from meeting participants through facilitated small group discussions. Feedback was recorded in three breakout rooms on a virtual whiteboard (see snapshot below) in response to the housing opportunity sites presented. The summary below provides a high-level overview of themes that emerged from these small group discussions. The numbers in parenthesis indicate the number of breakout rooms in which the referenced comment was expressed.



Example of notes taken on virtual whiteboard during the small group discussion

Main Takeaways

General Comments/Questions

- Desire to locate housing sites in close proximity to public transportation. (2)
- Consider the impacts of removing retail and commercial services and replacing them with housing. (2)
- Develop mixed use commercial & residential units in areas within a floodplain, allowing for commercial or parking on the lower level and residential above. (2)
- With new housing, comes the additional need for other services (schools, retail, police/fire) (1)
- Consider utilizing greywater recycling and rainwater capture as a solution for non-potable water usage. (1)
- Highway noise should be taken into consideration when choosing housing sites but allow for easy highway access for vehicular travel and/or public transportation options. (1)
- New housing developments can contribute towards infrastructure and transportation improvements. (1)
- Prioritize the use of Accessory Dwelling Units (ADU's) which would provide less traffic impacts. (1)
- Consider larger properties with underutilized parking lots, to allow for residential units in place of parking. (1)

Site 1: 601 Tamalpais Drive

- The gas station could benefit from an upgrade. (1)
- Great site for senior housing because of walkability and access to nearby services. (1)

Site 2: 41 Tamal Vista Blvd.

- This site is a good choice given the context (hotel next door, office in the other direction); walkability to services. (1)
- This site lacks transportation access. (1)



Site 3: 400 & 500 Tamal Plaza

- Flooding at Sandra Marker trail would be an issue, as it is susceptible to flooding. (1)
- Currently there are long term tenants with 10-year leases in the buildings. (1)
- Could support changing zoning, but unlikely to develop housing in next 8 years. (1)

Site 4: 10 Fifer Avenue/110 Nellen Avenue/150 Nellen Avenue

- Great site, property owner wants to keep the fitness component. (1)
- Ideal for a community pool and rec center as a community benefit. (1)
- Property owner in support of housing if done so in a creative way. (1)

Site 5: 111 Lucky Drive

- None

Site 6: 1400 Redwood Avenue

- Mixed use plan is proper goal for this site. (2)
- The site has walkable potential with stores and services in the area. (1)
- Changing this site into housing would change character. (1)
- Largest site and seems would have the most space. (1)
- Secondary priorities include traffic flow and parking. (1)
- This site has easy access to freeway and support the mall, which provides tax revenue. (1)

Site 7: 5804 Paradise Drive

- None

Site 8: 5750 Paradise Drive

- None

Site 9 : 5651 Paradise Drive

- Allow for mixed use commercial/residential which would remove residential out of the flood zone. (1)

Alternative Sites

- The Granada school site has the potential to be a housing site and is a large parcel ripe for development. (1)
- Underutilized church properties could potentially be housing sites. (1)
- The Montecito Park and Ride has potential for some housing. (1)
- If retail was to be removed, it would be hard to drive for certain services and needs. (1)



Appendix

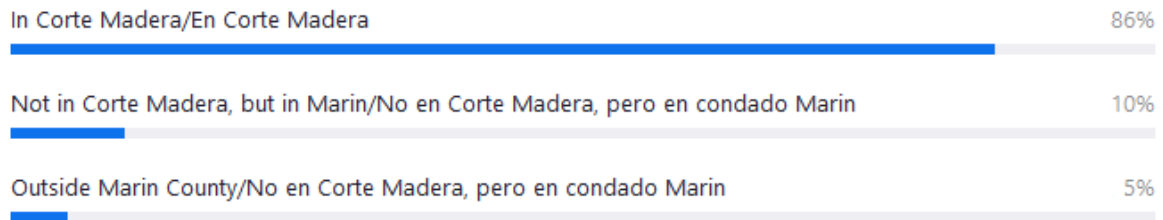
DEMOGRAPHIC LIVE POLL RESULTS

Demographics

Poll ended | 8 questions | 21 of 34 (61%) participated

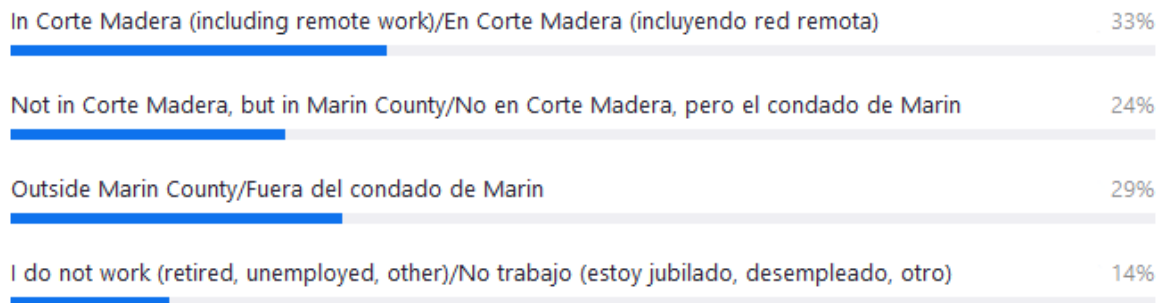
1. Where do you live?/¿Dónde vive? (seleccione uno) (Single Choice) *

21/21 (100%) answered



2. Where do you work?/¿Dónde trabaja? (seleccione uno) (Single Choice) *

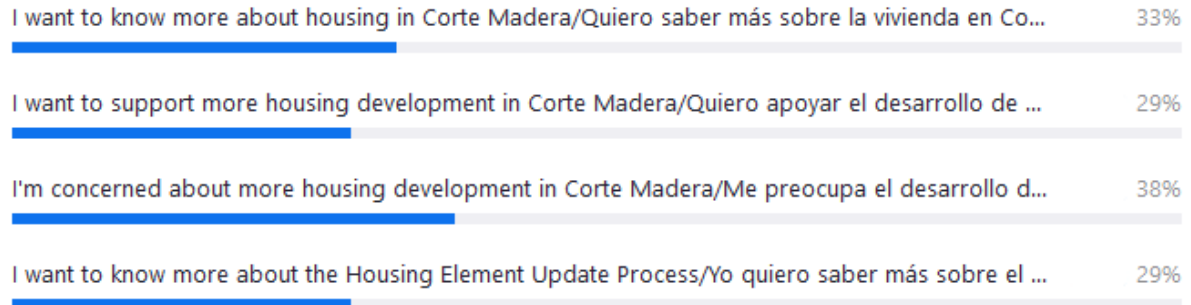
21/21 (100%) answered





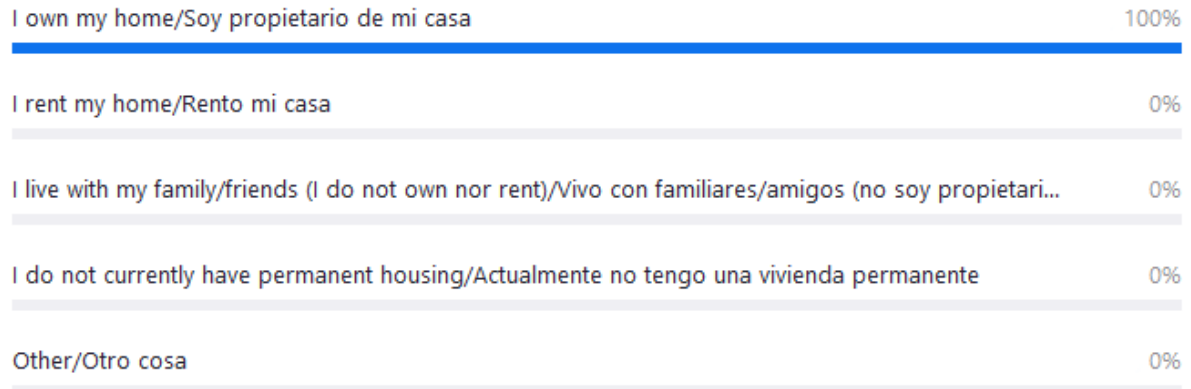
3. Which of the following describes why you decided to attend tonight's workshop?/¿Qué de lo siguiente describe por qué decidió asistir al taller de esta noche? (seleccione todo lo que corresponda) (Multiple Choice) *

21/21 (100%) answered



4. What is your housing situation?/¿Cuál es su situación de vivienda? (Single Choice) *

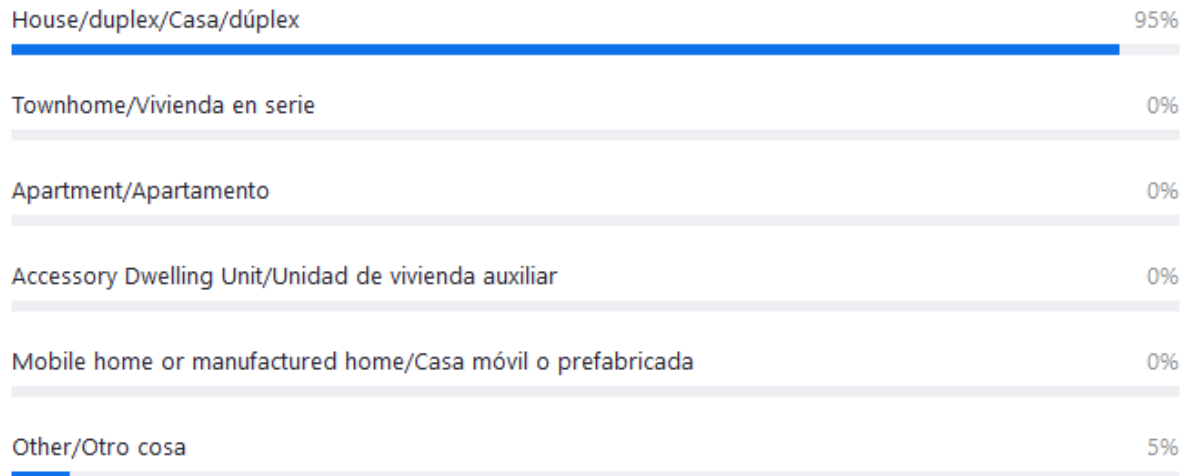
21/21 (100%) answered





5. What type of housing do you live in?/¿En qué tipo de vivienda vive? (Single Choice) *

21/21 (100%) answered



6. What is your age?/¿Qué edad tiene? (Single Choice) *

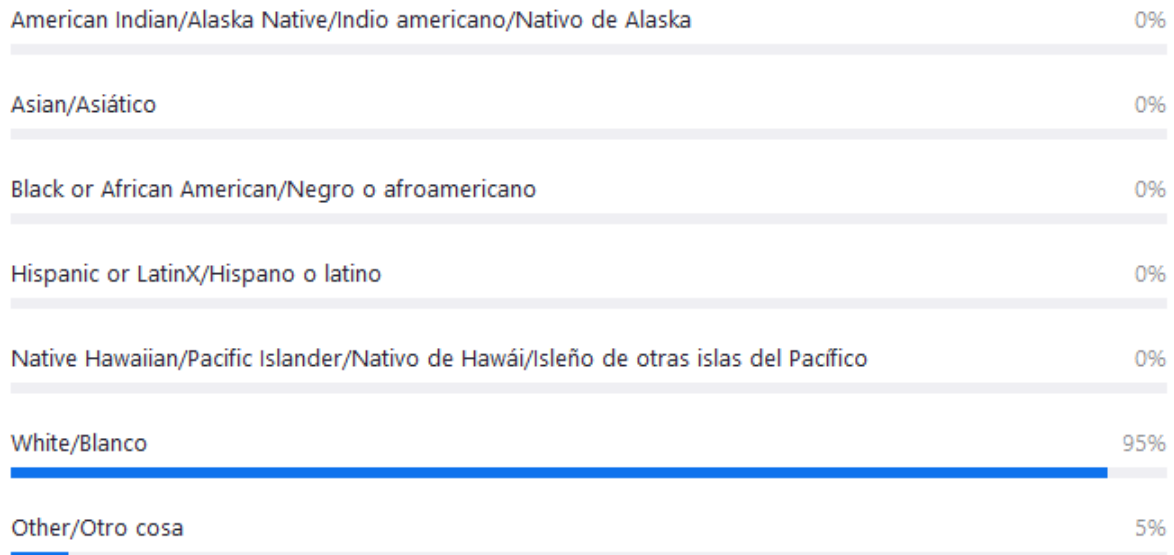
21/21 (100%) answered





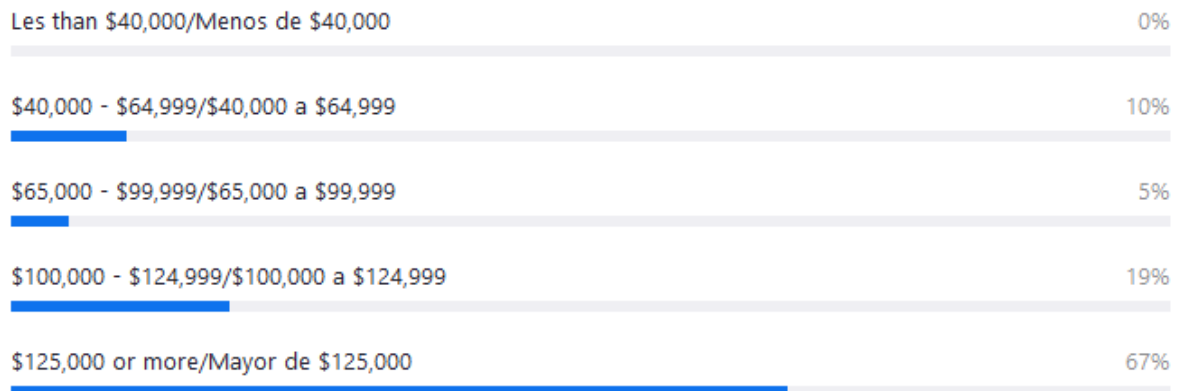
7. What is your race & ethnicity? (may select more than one)/¿Cuál es su raza y origen étnico? (puede seleccionar más de una) (Multiple Choice) *

21/21 (100%) answered



8. Which bracket best describes your household income?/¿Qué categoría describe mejor los ingresos de su grupo familiar? (Single Choice) *

21/21 (100%) answered





POTENTIAL HOUSING OPPORTUNITY SITES POLL RESULTS

Site 1: 601 Tamalpais Drive

Poll ended | 1 question | 35 of 41 (85%) participated

1. How suitable is this site for housing? / ¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice)

*

35/35 (100%) answered



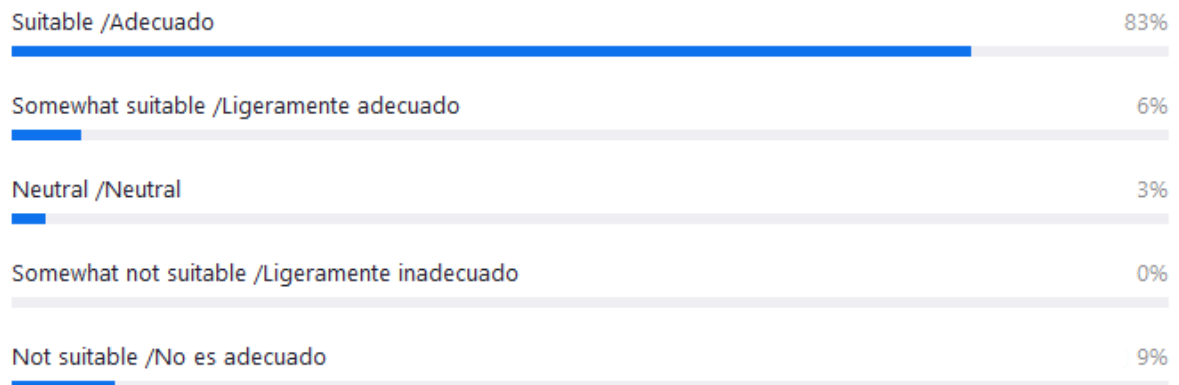
Site 2: 41 Tamal Vista Blvd.

Poll ended | 1 question | 35 of 41 (85%) participated

1. How suitable is this site for housing? / ¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice)

*

35/35 (100%) answered



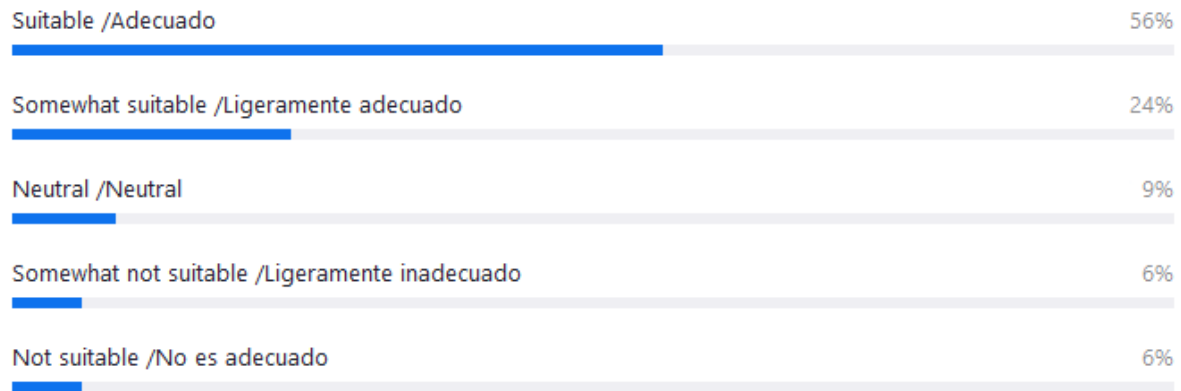


Site 3: 400 & 500 Tamal Plaza

Poll ended | 1 question | 34 of 41 (82%) participated

1. Site 3: How suitable is this site for housing? /¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice) *

34/34 (100%) answered

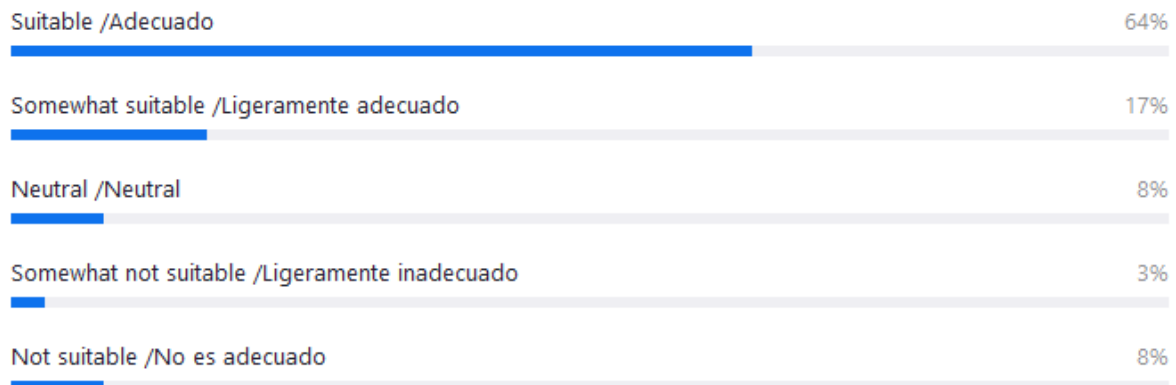


Site 4: 10 Fifer Avenue/110 Nellen Avenue/150 Nellen Avenue

Poll ended | 1 question | 36 of 41 (87%) participated

1. How suitable is this site for housing? /¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice) *

36/36 (100%) answered





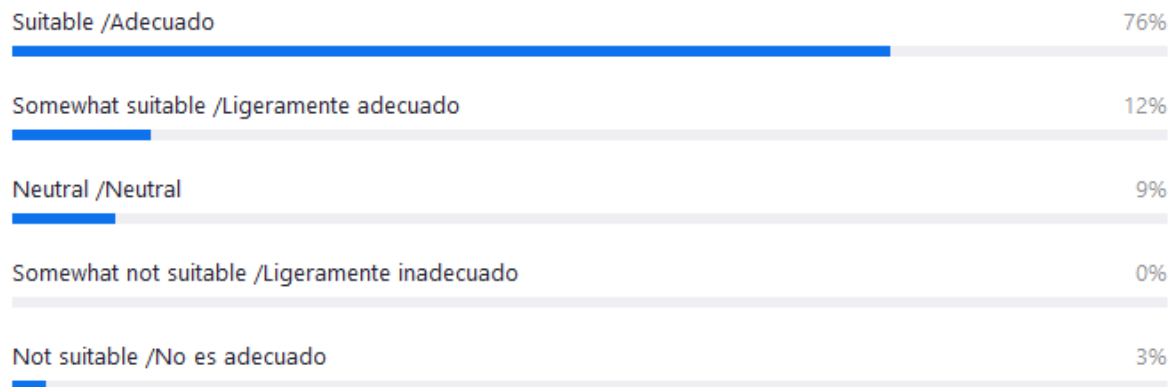
Site 5: 111 Lucky Drive

Poll ended | 1 question | 34 of 41 (82%) participated

1. How suitable is this site for housing? /¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice)

*

34/34 (100%) answered



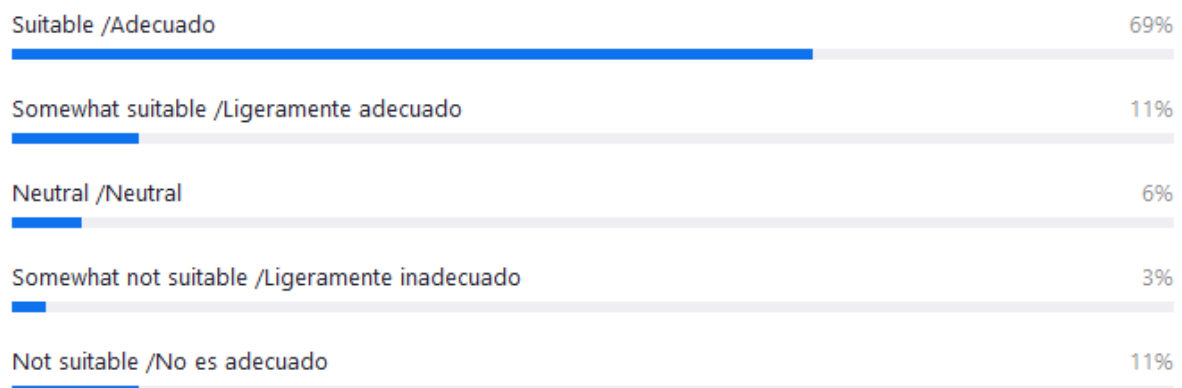
Site 6: 1400 Redwood Avenue

Poll ended | 1 question | 36 of 41 (87%) participated

1. How suitable is this site for housing? /¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice)

*

36/36 (100%) answered





Site 7: 5804 Paradise Drive

Poll ended | 1 question | 34 of 41 (82%) participated

1. How suitable is this site for housing? /¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice)

*

34/34 (100%) answered



Site 8: 5750 Paradise Drive

Poll ended | 1 question | 33 of 40 (82%) participated

1. How suitable is this site for housing? /¿Qué tan adecuado es este sitio para construir viviendas? (Single Choice)

*

33/33 (100%) answered





CHAT COMMENTS

- Have the sites for development been identified yet? If so, has an E.I.R. been done yet? Also, what is the average amount of units/year that you are planning on building?
- Test the chat – name one word to describe living or working in Corte Madera:
 - Space
 - Scenic
 - Hometown fun!
 - Home
 - breathing room!
 - Beautiful
 - Gratifying
 - Tranquil
 - open space
 - Home
 - Small town feel
 - Pleasant
 - Green grass
- Could you elaborate on the financing issues that impact the property owned by the city on Tamalpais?
- When the village was approved there was an agreement to include housing for workers on the northern end; can that be resurrected?
- ^ I'm curious about that too
- I like all of these locations for housing. Good job, staff!
- I agree Pat
- I agree also
- Adam, could you speak to these potential sites relative to sea level rise?
- Love this kind of democracy
- As a resident of a home adjacent to the freeway what about air quality?
- That is my concern about all of these sites. Lower income people so often end up living near freeways and studies show that their kids have more asthma.
- As we move to accelerated adoption of electric vehicles consistent with state climate change policy, the air quality issue is mitigated to a greater degree.
- Is there a list of town owned parcels?
- We also do not have adequate public transportation for any of these sites.
- Where best to have that larger conversation? Here or town council?
- Hi Adam, when will you be willing to let residents share?
- thank you to staff---so well done in this interactive format. impressed. totally slick.
- Will you be sending out the survey to all residents/home-owners in CM?
- Another potential site is one David Kunhardt mentioned years ago, is the parking lot on the north side of Town Square opposite Menke Park



CORTE MADERA HOUSING ELEMENT UPDATE

Community Workshop #4 Summary

January 12, 2022, 6:30-8:00pm

The purpose of the Housing Element Update Community Workshop #4 was to kick-off discussions around meeting the Regional Housing Needs Allocation (RHNA) of 700+ homes with the potential housing opportunity sites discussed in Workshop #3 and gather feedback from meeting participants on the proposed density of each site. Feedback received will inform the content of future outreach events and will help refine the final site densities and guide the Housing Element Update.

The community meeting was held via Zoom on Wednesday, January 12, 2022, from 6:30-8:00 pm and was facilitated by Town staff and the consultant team. All materials were made available in both English and Spanish and posted on the project website prior to the meeting. Approximately 40 members of the public attended. The format of the meeting is described in the agenda below:

1. Welcome & Introductions
2. Corte Madera's RHNA and Site Inventory Guidelines
3. Draft Site Inventory Plan
4. Breakout Groups: Participant Feedback
5. Wrap up & Next Steps

ATTENDANCE

Meeting participants: Approximately 40 attendees

Town Staff

- Adam Wolff
- Martha Battaglia
- Tracy Hegarty
- Phil Boyle

Consultant Team

- **O'Rourke & Associates** – Christine O'Rourke
- **Plan to Place** – Dave Javid, Paul Kronser



WORKSHOP SUMMARY

Adam Wolff opened the meeting by welcoming attendees, giving an agenda overview, and opening the demographics poll (see results below). After the poll closed, Christine O'Rourke presented an overview of Corte Madera's RHNA and Site Inventory Regulations and Guidelines. Adam then gave a presentation about the planning framework for the selected housing opportunity sites, discussed the results of the housing opportunity sites survey, and reviewed the suitability analysis conducted in the previous workshop. Adam guided meeting participants through the methodology used to determine the proposed number of units that would be most suitable for each of the housing sites and discussed the proposed density ranges for each site. Conceptual site plans and pictures of existing buildings in Corte Madera were used to illustrate the proposed density ranges. This information was shared to help provide background for the small group discussion where input was gathered.

The following is a summary of the live demographic poll that was administered at the beginning of the meeting:

Demographics Live Poll *(full results in the appendix)*

1. Where do you live? (select one)

- 85% live in Corte Madera
- 15% live in Marin County but not in Corte Madera

2. Where do you work? (select one)

- 30% work in Corte Madera (including remote work)
- 22% work in Marin County, but not in Corte Madera
- 7% work outside of Marin County
- 41% do not work (retired, unemployed, other)

3. Which of the following describes why you decided to attend tonight's workshop? (select all that apply)

- 41% want to know more about housing in Corte Madera
- 26% want to support more housing development in Corte Madera
- 48% are concerned about more housing development in Corte Madera
- 19% want to know more about the Housing Element Update Process

4. What is your housing situation?

- 93% their home
- 7% rent their home

5. What type of housing do you live in?

- 81% House/duplex
- 11% Townhome
- 7% Apartment

6. What is your age?

- 7% 26-45
- 52% 46-64
- 41% 65 and over



7. Race and Ethnicity: (may select more than one)

- 4% Asian
- 4% Hispanic or LatinX
- 85% White
- 11% Other



8. Which bracket best describes your household income?

- 4% Less than \$40,000
- 11% \$40,000 to \$64,999
- 22% \$65,000 to \$99,999
- 4% \$100,000 to \$124,999
- 59% \$125,000 or More

SMALL GROUP DISCUSSION SUMMARY

Following the presentation portion of the workshop, Dave gave an overview of the small group discussion logistics and then opened the rooms. Participants were randomly assigned to three different breakout rooms. A facilitator and note taker from the project team were assigned to each breakout room.

The remainder of the meeting was devoted to gathering site selection input from meeting participants through facilitated small group discussions. Feedback was recorded on a spreadsheet (see snapshot below) through a shared screen in response to the housing opportunity sites densities and unit counts proposed. The summary below provides a high-level overview of themes that emerged from these small group discussions. The numbers in parenthesis indicate the number of small groups in which the referenced comment was expressed.

SITE 1: 601 TAMALPAIS DRIVE		MEETING NOTES	CAPACITY OF ALL SITES			
- SMALL SCALE (0.47 ACRES) - FLOOD PLAIN/FLAT - NEIGHBORHOOD CORRIDOR CONTEXT	PROPOSED CAPACITY Approx. Stories: 2 Approx. Density (du/acre): 20 Proposed Units: 10	10 units seems to be about the right density especially relative to where it is located near surface streets Clarifying question - will the 10 units be "independent living units" or will there be any facilitation (requirement) for affordable units? A: How they get built is entirely up to the property owner provided they are going to be meeting our development standards. We do have a requirement that 25% of units be reserved for a mix of low/very low/mod income units	SITE	ADDRESS	Lot Size (acres)	Proposed Units per Site
	RECOMMENDED BY GROUP Recommended Units: 10 Resulting Density (du/acre): 21		Site 1	601 Tamalpais Drive	0.47	10
			Site 2	41 Tamal Vista Blvd.	2.11	60
	EXAMPLE HOUSING DEVELOPMENT SCALE AND SIZE AT APPROXIMATELY 20-25 DU/AC			Site 3	400 & 500 Tamal Plaza	3
			Site 4	10 Flier Ave. (110-150 Nallen)	2.36	70
				Site 5	111 Lucky Drive	1
			Site 6	1400 Redwood Avenue	7.48	300
			Site 7	5804 Paradise Drive	1.16	40
			Site 8	5750 Paradise Drive	1.76	50
			Site 9	5951 Paradise Drive	1.54	35
			Total Units:			690
			LEGEND (proposed dwelling units/acre) :		20-25 du/ac	
					30-35 du/ac	
					40 du/ac	

Example of notes taken on virtual spreadsheet during the small group discussion



Main Takeaways

General Comments/Questions

- With higher density housing, comes taller buildings and visual obstructions from surrounding neighbors is a concern. (1)
- Traffic is a concern, with the addition of high-density projects, more traffic will be added to the current transit system. (1)
- Consider adding places to park for commuter traffic around transit centers. (1)
- Explore how replacing existing retail and commercial opportunity sites has an impact on the tax base. (1)
- Senior housing is needed and if added in key areas, would reduce the traffic burden. (1)

Site 1: 601 Tamalpais Drive

- There is consensus that 10 units or 20 du/acre seems to be the appropriate density. (2)
- Clarification needed on the type of units; affordable vs moderate etc. The Town's Inclusionary Ordinance establishes the minimum percentage that will be reserved for low/very low/moderate income units. (1)

Site 2: 41 Tamal Vista Blvd.

- There is consensus that the density of 30 du/acre seems to be the appropriate density for this site. (1)
- Concern was raised that higher density than what site can handle could create a negative outcome, similar to what took place at Tam Ridge, yet measures could be put in place to avoid similar problems. (1)

Site 3: 400 & 500 Tamal Plaza

- There is support for the density of 35 du/acre. (1)
- If density would be lowered, there would potentially need to be increased density at another site. (1)

Site 4: 10 Fifer Avenue/110 Nellen Avenue/150 Nellen Avenue

- Mention of community benefits needed if the proposed density were to be built. (1)
- Consider making units smaller to ensure affordability (1-2 bedrooms vs. 3+ bedrooms). (1)
- Potentially combine Site 4 with Site 5 if feasible. (1)

Site 5: 111 Lucky Drive

- Could make a nice community center and residential development if combined with site 4. (1)

Site 6: 1400 Redwood Avenue

- There is consensus that this site should have higher density based on it's potential. (2)
- The traffic impacts should be studied for a site such as this which would house a majority of the new residential units. (2)
- With the retail environment changing, this site is a prime opportunity. (1)
- Consider keeping some type of community serving retail through mixed use. (1)
- Integrate parking garage with mixed use retail or residential to accommodate parking spaces for the new residential units. (1)
- Provide public transit options (parking/bus lines) with a connection to the ferry for commuter traffic. (1)



Site 7: 5804 Paradise Drive

- None

Site 8: 5750 Paradise Drive

- None

Site 9 : 5651 Paradise Drive

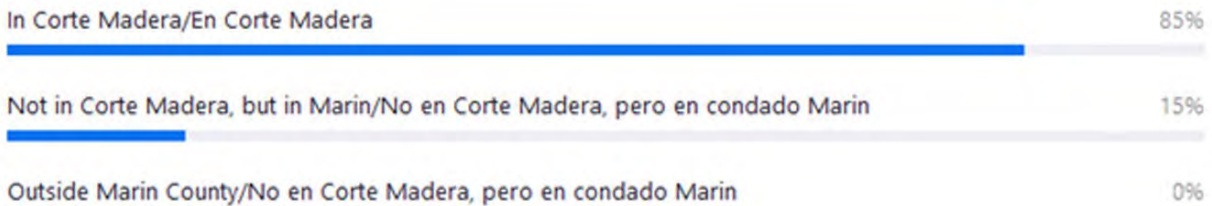
- The existing traffic along Paradise Dr. is a concern and adding housing would amplify this problem. (1)
- The existing businesses on this site need to be taken into consideration and the fiscal impact forcing them to relocate may have. (1)



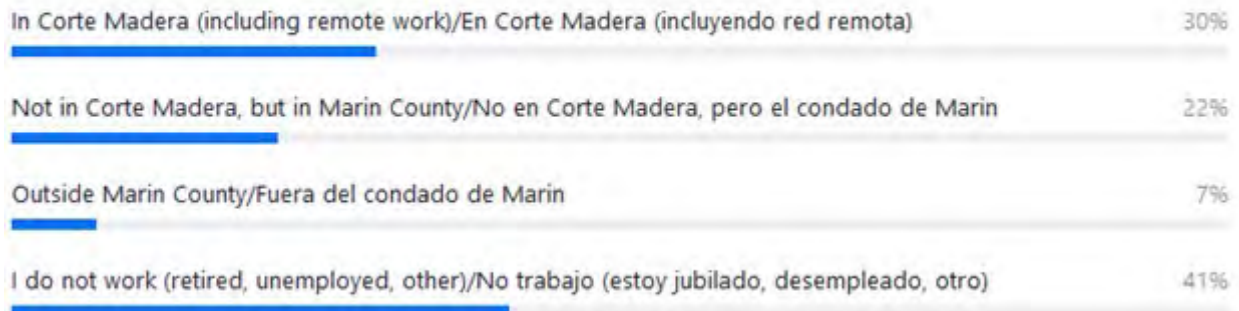
Appendix

DEMOGRAPHIC LIVE POLL RESULTS

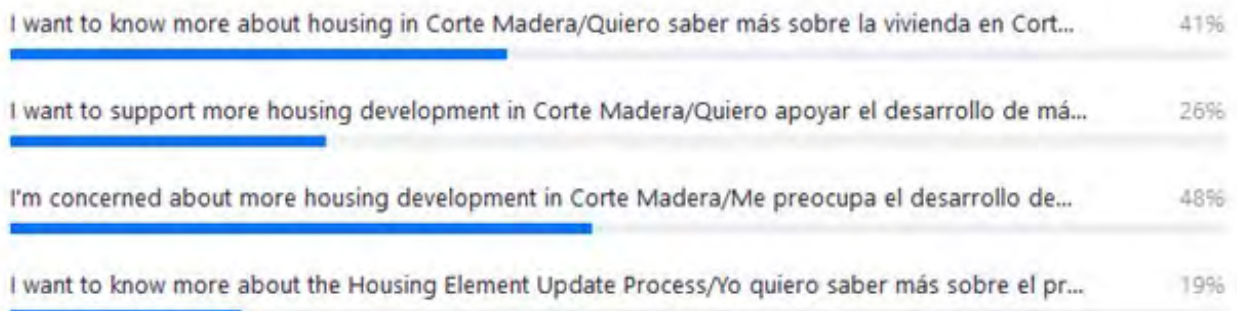
1. Where do you live?/¿Dónde vive? (seleccione uno) (Single Choice) *



2. Where do you work?/¿Dónde trabaja? (seleccione uno) (Single Choice) *

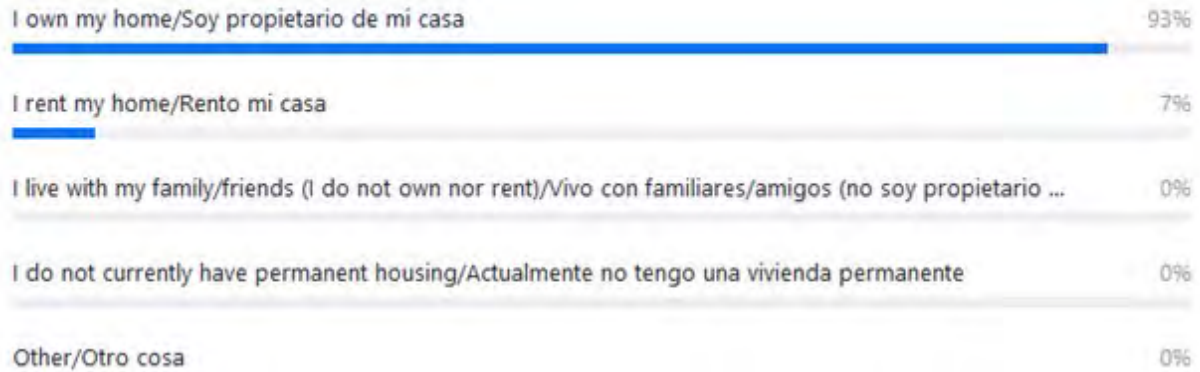


3. Which of the following describes why you decided to attend tonight's workshop?/¿Qué de lo siguiente describe por qué decidió asistir al taller de esta noche? (seleccione todo lo que corresponda) (Multiple Choice) *

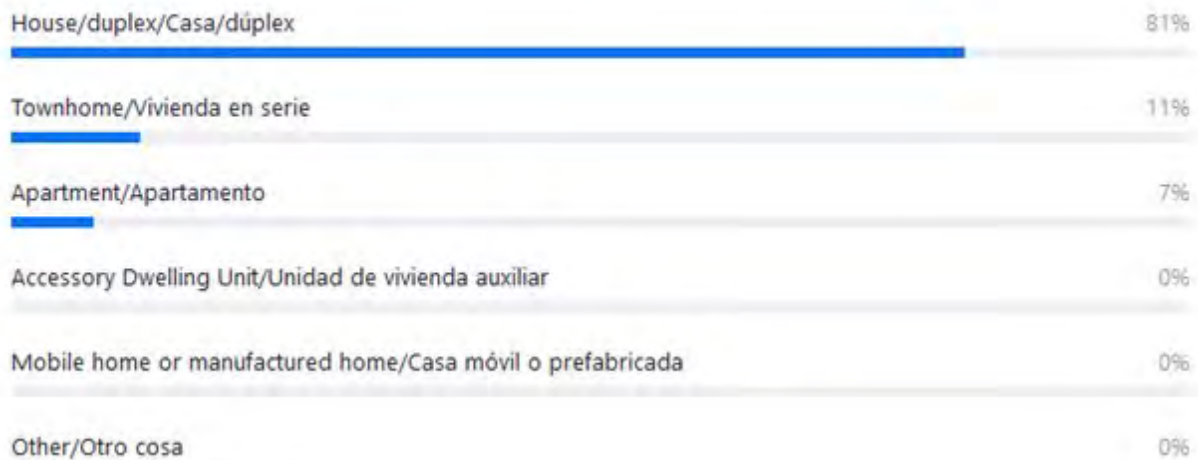




4. What is your housing situation?/¿Cuál es su situación de vivienda? (Single Choice) *



5. What type of housing do you live in?/¿En qué tipo de vivienda vive? (Single Choice) *





6. What is your age?/¿Qué edad tiene? (Single Choice) *



7. What is your race & ethnicity? (may select more than one)/¿Cuál es su raza y origen étnico? (puede seleccionar más de una) (Multiple Choice) *





8. Which bracket best describes your household income?/¿Qué categoría describe mejor los ingresos de su grupo familiar? (Single Choice) *





CHAT COMMENTS

- Were the 272 units built during the 2014-2022 cycle characterized as affordable?
 - *Response: Of the 272 units built during the current cycle, there have been 47 affordable units (Tam Ridge – 18; Enclave – 3; Residences at the Preserve – 8; Casa Buena – 18). In addition, the majority of Accessory Dwelling Units built in the current cycle are affordable units.*
- Is Tam Ridge considered affordable housing?
 - *Response: 10% of the units at Tam Ridge are affordable (18 units).*
- Do you have an estimate of how RHNA requirement for the next few cycles: IE: is there ever a limit?
 - *Response: The Regional Housing Needs Assessment for the Bay Area is determined every eight years by the California Department of Housing and Community Development (HCD). The Assessment is based on population projections by the Department of Finance and the existing housing need and varies each cycle. The regional need is then further broken down by jurisdiction by the Association of Bay Area Governments (ABAG). ABAG appoints a Housing Methodology Committee that determines the factors that will be used in the Regional Housing Needs Allocation (RHNA) process. The factors and the methodology change each cycle, and, as a result, are impossible to forecast. As long as the State's population continues to grow and there is an unmet housing need, Corte Madera will continue to receive an allocation of housing units from the regional housing need.*
- Tam Ridge is not affordable housing. I believe only 10% of the units are considered affordable
- I challenge the assumption that high moderate income can afford market rate For example, a family making \$150K/year could not afford \$4.3K/month 2BR rent at Tam Ridge
 - *Response: A family of four is considered a moderate-income household in Marin if their annual household income is between \$146,350 and \$179,500. Rental housing is considered affordable if rent and utilities cost no more than 30% of the household's monthly income, which would be \$4,487 at the upper limit of the moderate income category.*
- This may be a dumb question, but why does ABAG have so much power?
 - *Response: State law identifies the process for determining the regional housing need and roles and responsibilities of HCD and the councils of governments in determining RHNA (Government Code Section 65584). ABAG is the council of governments for the Bay Area region, comprising 109 jurisdictions. ABAG was formed in 1961 pursuant to California Government Code Section 6500. It is a joint Powers Agency of the governments of the region. ABAG is governed by a 38-member Executive Board comprised of locally elected officials based on regional population.*
- Can CM get credit for the extra 200 homes built in the previous cycle?
 - *Response: No, we will not get credit for the units built in the previous cycle that exceeded our RHNA.*
- yes, why so much power? When did we turn control over to these people? -- Related to ABAG



- *Response: State law has required a city's General Plan to include a Housing Element since 1969 and to accommodate its regional housing needs allocation since 1980. The State has long maintained that the availability of housing is an issue of statewide concern and that "[d]esignating and maintaining a supply of land and adequate sites suitable, feasible, and available for the development of housing sufficient to meet the locality's housing need for all income levels is essential to achieving the state's housing goals." (Government Code Section 65580)*

Does construction already going on count? They are building new condos at the Preserve. Talk about traffic in this small area of east CM.

- *Response: The units under construction at the Preserve are included in the current cycle (2015-2022). Projects that have been approved, permitted, or received a certificate of occupancy since the beginning of the RHNA projection period - that is, June 30, 2022 – may be credited toward meeting the RHNA allocation based on the affordability and unit count of the development. See page 5 of HCD's Housing Element Sites Guidebook https://www.hcd.ca.gov/community-development/housing-element/docs/sites_inventory_memo_final06102020.pdf*
- How does the SB 9 single family home lot splitting work with the FAR restrictions?
 - *Response: SB 9 allows for a parcel to be split and up to two units constructed on each parcel under certain circumstances. The Town is required to waive most development standards, including FAR, if the standard would preclude a unit that is at least 800 square feet from being constructed.*
- In today's IJ, Belvedere is enacting an urgency ordinance to address/ delay SB9 building till it can be reviewed further
- There are groups working to challenge the state laws, on the grounds that the US constitution says that anything not specifically covered is controlled by most local government entity. I can provide contact info for this group, but I understand that this job needs to be completed regardless of this ongoing battles with the state. I hope to get to the ideas about public private partnerships.
- Q not addressed - How much is CM pushing back on the RHNA/ABAG quota? How does that compare to other towns in Marin?
 - *Response: In July 2021, the Town filed an appeal of ABAG's Final Draft Regional Housing Needs Allocation (RHNA) assigned to the Town of Corte Madera. The appeal was denied by ABAG's Executive Board. ABAG received appeals from 28 jurisdictions. All jurisdictions in Marin County filed an appeal except Novato and San Rafael. All of the appeals were denied except for one submitted by the County of Contra Costa that resulted in a reduction of 35 units from an original draft allocation of 5,827 units due to an area that had been annexed by another jurisdiction.*
- Where is climate change being taken into account? For example, if sea levels rise, some of the sites may be underwater.
 - *Response: Residential units located in the flood plain must be raised 1-foot above the base flood elevation. It is likely that new residential units in the FEMA 100-year flood zone will be located above parking or above ground floor retail uses. In April 2021, the*



Town completed a Climate Adaptation Assessment to identify the Town's vulnerabilities in the face of changing climatic conditions and to develop a roadmap for action based on a toolkit of potential options. The Town will continue to identify potential actions to mitigate some of the risks associated with sea level rise as part of the Climate Adaptation process.

- Also not addressed is how many more homes will be required in the next phase?
 - *Response: The Town's RHNA for the 2023-2031 cycle is 725 units.*
- Corte Madera appealed and lost, as did several other Marin communities.
- I support new housing at the shopping malls. As to numbers, we need to hit 700, and have about 100 credits for ADUs.
- How are utility companies included in this process? Seems RHNA assumes that resources are unlimited. Will municipalities absorb the cost of new infrastructure required for the proposed expansion?
 - *Response: The Supplemental EIR for the Housing Element Update will include a section on public services, which among other things includes water supply and service; wastewater service; and electrical, natural gas, and telephone services.*
- How many of these sites are needed to put in all these units?
 - *Response: The majority of the housing opportunity sites are required for the Town to develop a compliant Housing Element.*
- Each of the proposed properties are commercial in nature, which means jobs are being displaced by housing. Isn't the purpose of RHNA to expand housing due to fulfill future employment needs? Seems the only way to achieve a balance is to create mixed use multifamily dwellings.
 - *Response: It is likely that many of the sites will be developed with a mixed-use project (i.e. commercial and residential uses).*
- Would this be on top of the current retail space or is Macy's going out?
 - *Response: Any redevelopment of the Macy's site would likely include a mix of commercial and residential uses. The Town does not have information if Macy's intends to vacate the space or is going out of business.*
- @Patricia - that was an initial appeal. Will there be additional appeals?
- when to traffic studies come about? I can't imagine that intersection by Macy's with 300 units. It's already a mess.
 - *Response: As part of the rezoning proposal, the Town is initiating an environmental review (Supplemental EIR). The EIR will analyze a variety of factors, including traffic.*
- I don't think they are compatible. Tam Ridge is a stand out eyesore, blocking Mt Tam view from 101 and E. CM
- Site #2 — way too dense, traffic concerns, view concerns.

CORTE MADERA HOUSING ELEMENT UPDATE

Community Workshop #5 Summary

February 9, 2022, 6:30-8:00pm

The purpose of the Housing Element Update Community Workshop #5 was to review the site analysis that informed the selection of housing opportunity sites. In addition, staff addressed issues raised by community members at prior workshops. Community participation was prioritized; time was provided at the end of each section for feedback and a half hour was dedicated to group discussion to gather input from meeting participants on the identified housing opportunity sites and proposed densities. Feedback received will inform the content of future outreach events and will help refine the final site densities and guide the Housing Element Update.

The community meeting was held via Zoom on Wednesday, February 9, 2022, from 6:30-8:00 pm and was facilitated by Town staff and the consultant team. All materials were made available in both English and Spanish and posted on the project website prior to the meeting. Approximately 25 members of the public attended. The format of the meeting is described in the agenda below:

1. Welcome & Introductions
2. Site Inventory Plan: Meeting Corte Madera's RHNA
3. What We've Heard: Review of Community Feedback
4. Discussion on Opportunity Sites
5. Wrap up & Next Steps

ATTENDANCE

Meeting participants: Approximately 25 attendees

Town Staff

- Adam Wolff
- Martha Battaglia

Consultant Team

- **O'Rourke & Associates** – Christine O'Rourke
- **Plan to Place** – Dave Javid, Rachael Sharkland

WORKSHOP SUMMARY

Adam Wolff and Dave Javid opened the meeting by welcoming attendees, giving an agenda overview, and opening the demographics poll (see results below). After the poll closed, Martha presented an overview of Corte Madera's criteria and analysis for and selection of housing opportunity sites. Conceptual site plans and pictures of buildings were used to illustrate the proposed density ranges. Adam then gave a presentation about community feedback received to date regarding site selection in relation to the following themes: traffic, flood protection and sea level rise, and water resources. Adam and Dave then facilitated a group conversation using discussion prompts to gather feedback on the housing opportunity sites.

The following is a summary of the live demographic poll that was administered at the beginning of the meeting:

Demographics Live Poll *(full results in the appendix)*

- 1. Where do you live? (select one)**
 - 100% live in Corte Madera

- 2. Where do you work? (select one)**
 - 27% work in Corte Madera (including remote work)
 - 18% work in Marin County, but not in Corte Madera
 - 0% work outside of Marin County
 - 55% do not work (retired, unemployed, other)

- 3. Which of the following describes why you decided to attend tonight's workshop? (select all that apply)**
 - 27% want to know more about housing in Corte Madera
 - 55% want to support more housing development in Corte Madera
 - 27% are concerned about more housing development in Corte Madera
 - 18% want to know more about the Housing Element Update Process

- 4. What is your housing situation?**
 - 100% own their home

- 5. What type of housing do you live in?**
 - 100% House/duplex

- 6. What is your age?**
 - 9% 26-45
 - 18% 46-64
 - 73% 65 and over

- 7. Race and Ethnicity: (may select more than one)**
 - 100% White

- 8. Which bracket best describes your household income?**
 - 18% \$40,000 to \$64,999
 - 9% \$65,000 to \$99,999

- 18% \$100,000 to \$124,999
- 55% \$125,000 or More

GROUP DISCUSSION SUMMARY

Following the presentation portion of the workshop, Dave and Adam offered the discussion prompts listed below to encourage a group conversation about the housing opportunity sites and proposed densities. Adam facilitated the conversation and a note taker from the project team recorded all comments recorded verbally and through chat along with questions with responses the project team offered. Feedback was recorded on a spreadsheet (see snapshot below). The summary below provides a high-level overview of themes that emerged from this group discussion, related to the meeting participants' input.

Discussion Prompts

- What do you think of our strategy for meeting RHNA?
- What do you think of the sites that have been identified?
- What do you think of the housing unit densities proposed for each site?
- What do you think of alternatives if not satisfied?

MAIN TAKEAWAYS

Encourage developer and community partnerships to create community benefits

- Encouraged staff to mandate community benefits such as open space and recreational amenities (pools, gyms, etc.) as part of development agreements.
- Emphasized the importance of providing community amenities to support an increase in the resident population.

Provide housing dedicated to specific populations such as seniors and workforce


- Encouraged the Town staff to seek partnerships that could support the development of workforce housing for the people that work in Corte Madera, but can't afford to live here.
- Encouraged the Town staff to seek partnerships that would provide senior housing.

Approval expressed for the planning process

- Impressed with the overall planning effort, and expressed approval for the site analysis, proposed densities, and identification of sites.
- Satisfied that Corte Madera's small town character could be preserved while accommodating the proposed densities.
- Shared how important new housing is, and expressed hope for the proposed housing to actually be built.

Concern expressed about increased density, infrastructure, and natural resources

- Expressed concern about Corte Madera's water resources and whether they could support the increase in population that would result from RHNA mandates.
- Expressed concern about new California State laws that allow developers to eliminate parking for 100% affordable developments.



Incentivize support for smaller and flexible housing categories like ADU's and infill housing

- Encouraged the Town to propose development standards and housing policy that incentivizes ADU's, mixed-use buildings (e.g. commercial on the ground floor and housing on upper-levels), and infill housing projects.
- Expressed support for housing to be located in commercial centers (e.g. Old Town) to increase the 24 hour life of these neighborhoods.

Ensure sustainable design standards

- Expressed support for design standards that would mandate sustainable elements for new development including rain barrels, commercial rain capture, solar energy installation, and urban gardening.

Appendix


DEMOGRAPHIC LIVE POLL RESULTS

1. Where do you live?/¿Dónde vive? (seleccione uno)
(Single Choice) *


In Corte Madera/En Corte Madera 100%



Not in Corte Madera, but in Marin/No en Corte Madera, pero en condado Marin 0%




Outside Marin County/No en Corte Madera, pero en condado Marin 0%




2. Where do you work?/¿Dónde trabaja? (seleccione uno) (Single Choice) *


In Corte Madera (including remote work)/
En Corte Madera (incluyendo red remota) 27%




Not in Corte Madera, but in Marin County/
No en Corte Madera, pero el condado de Marin 18%



Outside Marin County/Fuera del condado de Marin 0%



I do not work (retired, unemployed, other)/No trabajo (estoy jubilado, desempleado, otro) 55%



3. Which of the following describes why you decided to attend tonight's workshop?/¿Qué de lo siguiente describe por qué decidió asistir al taller de esta noche? (seleccione todo lo que corresponda) (Multiple Choice) *

I want to know more about housing in Corte Madera/Quiero saber más sobre la vivienda en Corte Madera 27%

I want to support more housing development in Corte Madera/Quiero apoyar el desarrollo de más viviendas en Corte Madera 55%

I'm concerned about more housing development in Corte Madera/Me preocupa el desarrollo de más viviendas en Corte Madera 27%

I want to know more about the Housing Element Update Process/Yo quiero saber más sobre el proceso de actualización del Elemento de Vivienda 18%

4. What is your housing situation?/¿Cuál es su situación de vivienda? (Single Choice) *

I own my home/Soy propietario de mi casa 100%

I rent my home/Rento mi casa 0%

I live with my family/friends (I do not own nor rent)/Vivo con familiares/amigos (no soy propietario ni rento) 0%

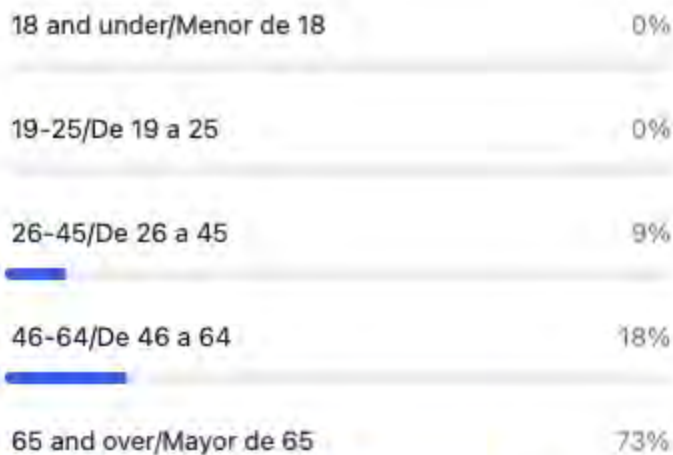
I do not currently have permanent housing/ Actualmente no tengo una vivienda permanente 0%

Other/Otro cosa 0%

5. What type of housing do you live in?/¿En qué tipo de vivienda vive? (Single Choice) *



6. What is your age?/¿Qué edad tiene? (Single Choice) *



7. What is your race & ethnicity? (may select more than one)/¿Cuál es su raza y origen étnico? (puede seleccionar más de una) (Multiple Choice) *



8. Which bracket best describes your household income?/¿Qué categoría describe mejor los ingresos de su grupo familiar? (Single Choice) *



CHAT COMMENTS

Below is a transcript of the chat comments, with responses by the project team as recorded in the chat in *italics*.

- What changes were made to the site choices since last mtg/based on feedback?
 - *Response: We will discuss later in the presentation... but we have not made changes to the sites or densities as we didn't hear that there were specific alternatives we should pursue. Please make suggestions this evening if you have ideas for ways to modify our proposal while still meeting RHNA requirements... Thanks for joining.*

- I'm very interested in learning how it might be possible to help promote a developer/community partnership, where the community gets amenities in exchange for approval. In Terra Linda, 190 units were just approved, supported by neighbors because they offered up a 5000 sq ft grocery store and a 5000 sq ft community center. How can our Town take initiative to make this happen?
 - *Response: Thanks for this pertinent comment; what we are trying to do through this process is be proactive. We are informing rather than responding to development. Developers do ask what is important to the town, but we won't know financially what's possible until pro-formas are completed... It is a conversation between the property owner and the town and the community.*

- What if the town doesn't meet the proposed numbers?
 - *Response: There are more potential penalties and legal action for cities that don't obtain compliance. Potentially loss of funding for transit improvements and other infrastructural improvements, more and more state funding is tied to housing compliance.*

- Could you explain how sites along Tamalpais/Old Square a,b,c,d are being considered?
 - *Response: The alternative sites are small in size, together they wouldn't allow us to eliminate the other sites, so they aren't central to meeting the RHNA. There are policies we could consider to encourage infill housing.*

- All these sites and concepts are overpopulated and the buildings ugly!
- Just please don't turn Tamalpais Drive into an East Blithedale nightmare!
- No way, you need at least 2 lanes going right or it will become MV E.Blithedale traffic
- What was the percent occupancy at that point; my recollection was low % (in reference to Tam Ridge development)
 - *Response: Study was at pre-occupancy and 90% occupancy.*

- Afternoon peak hours are much longer. It's more like 3-5:30pm.
 - *Response: We see traffic peak around school drop-off/pick up; Paradise Drive has seen an increase in single occupancy vehicle traffic because of the pandemic since the private schools (i.e. Marin Country Day) haven't been able to operate their buses.*

- Other towns are continuing with additional appeals, correct? If yes, why are we not?
 - *Response: The Final RHNA Plan was adopted by ABAG in December. There are no more appeals.*

- Yeah appeals are not an option. Plus, we need this housing badly.
- Rain barrels/commercial rain capture should be mandatory. And how about solar? And urban gardening options?
 - *Response: As of January 2021, the California Building Code requires all new homes and multifamily development three stories or less to include solar.*
- I think the sites selected and the densities are excellent! This makes me proud to be a resident of CM.
- Do ADU units count towards this mandate?
 - *Response: Yes, ADUs count. The projected number of units must take into account past production. We believe we can count 80-100 ADUs toward our RHNA requirement.*
- Best part about cost of Buena and Meadow suite is it's not in the floodplain
- We can definitely do this!
- How does larkspur do this so well?
- I agree with Steve! How many times are we going to go through this? How dense is our community going to become?
- What about Bed bath & Beyond? Is that staying?
- Please reframe --- the interest is in improving our community offerings versus maintaining them. It is important to clarify this. thank you
- Looking forward to hearing more about how Corte Madera can leverage our housing approvals for projects that offer up wanted and needed community amenities. Also about having some designated senior housing, and what it would take to have some designated workforce housing. Can we invite the developers in again to see if there's interest in working with the Town on a public private partnership. One thing to note about community facilities and housing combo: it beautifully meets the new fair housing rules that we heard about recently from the county. Thank you all for all your efforts. Let us know what we can do to help.

VERBAL COMMENTS

Below is a transcript of the verbal comments, with responses by the project team in *italics*.

- It is gratifying to see how much work has been done and to see how the housing would look on the lots. I am interested in the 3 Jackovics parcels and the stated interest in providing recreational amenities. Can Corte Madera incentivize developments so there is something in it for the community?
 - *Response: A certain % of housing has to be affordable, which is a public benefit in its own right. Currently this requirement is 25%, which is the highest in Marin; we are hearing that if we ask for more we may preclude housing from being developed. Ultimately, the finances have to work for the private developer. We have to be considerate of creating too many barriers to housing; this is one of the reasons we invite developers to be part of the conversation.*
- What are the possibilities for dedicated workforce housing? San Rafael was doing a project like that. Also we have no housing designated for seniors? How can we make things happen despite being a small community without a community development department?
 - *Response: Much of this is developed through partnerships and facilitated through matchmaking between a non-profit developer and a property owner.*

- Could you explain how sites along Tamalpais/Old Square a,b,c,d are being considered? For example the Park Madera Center with upper level housing could produce some numbers. I am interested in well-designed small infill projects that would increase the 24 hour life in Old Town. There might be a need for some neighborhoods for an “in-between” category of housing like ADU's that are contributory. Perhaps the City could consider some development standards that could contribute more housing.
 - *Response: Park Madera Center is constrained currently by some of the funding associated and lease arrangements. There are some other stakeholders interested in other uses for the Center. There will be a conversation about policy down the road to encourage different uses for Park Madera Center, for example we want to engage the town in an exercise to better understand how housing might be part of a redevelopment plan. We anticipate this may contribute to the 2031 Housing Element Update cycle.*

- I have attended all Housing Element meetings, and I feel that Corte Madera density is climbing; we are potentially going over the RHNA amount. The need for wonderful community spaces is critical. We have a tax base, and we have pathetic community offerings. We should continue to focus on open space and our overall beautification plan.

- I agree we need open space, but I also like our small town flavor and don't want things to get out of hand. You can't put a bunch of high density housing in a little town and still keep that flavor. Is Macy's going away?
 - *Response: We are seeing a trend that malls are being redeveloped at higher-density mixed-use sites. Retail in general is changing from a brick and mortar model.*

- In Old Town Square we almost raised heights in the past, which would have wiped out historic character. There are new state laws that don't require on-site parking if the development is 100% affordable housing, which means there is parking on the side streets and this is a problem on Willow and Redwood. We need to be careful about adding housing without parking.

- What about putting this on the ballot? We don't have the water and resources for more units and more people.
 - *Response: The reality is this will take time to develop and the time that it takes to build projects means you won't see these units overnight. If it's managed properly we can address housing needs and natural resources.*

CORTE MADERA HOUSING ELEMENT UPDATE

Community Workshop #6 Summary

March 9, 2022, 6:30-8:00pm

As the final meeting of the Corte Madera Housing Element Community Workshop series, the sixth workshop provided a summary of the series and outlined the next steps in the process, including an overview of the CEQA process, existing housing programs and policies, and the safety element. Community participation was encouraged at the end of each section with time provided for clarifying questions by chat and verbal comments. Feedback received will inform the content of future outreach events and will help refine the process for the Housing Element Update.

The community meeting was held via Zoom on Wednesday, March 9, 2022, from 6:30-8:00 pm and was facilitated by Town staff and the consultant team. All materials were made available in both English and Spanish and posted on the project website prior to the meeting. Approximately 25 members of the public attended. The format of the meeting is described in the agenda below:

1. Welcome & Introductions
2. CEQA Overview and Participant Q+A
3. Programs and Policies and Participant Q+A
4. Safety Element
5. Workshop Series Summary, Wrap Up and Next Steps

ATTENDANCE

Meeting participants: Approximately 25 attendees

Town Staff

- Adam Wolff
- Martha Battaglia

Consultant Team

- **O'Rourke & Associates** – Christine O'Rourke
- **Plan to Place** – Dave Javid, Paul Kronser, Rachael Sharkland
- **EMC** - Teri Wissler Adam

WORKSHOP SUMMARY

Adam Wolff and Dave Javid opened the meeting by welcoming attendees, giving an agenda overview, and opening the demographics poll (see results below). After the poll closed, Teri Wissler Adam from EMC presented an overview of the CEQA process including the required level of analysis, the structure of a supplemental EIR, and opportunities during the CEQA process for public input. An opportunity for community comments and clarifying questions followed Teri’s presentation.

Martha Battaglia then gave a presentation covering existing housing policies and programs, and provided examples of several recent projects that implemented programs within the current Housing Element. Martha also summarized feedback received to date from the public about potential housing policies and programs to include in the Housing Element update. An opportunity for community comments and clarifying questions followed Martha’s presentation.

Martha then gave a presentation about the safety element including information about the Climate Adaptation Assessment. Lastly, Adam provided a summary of the workshop series and outlined the next steps in the housing element update process.

The following is a summary of the live demographic poll that was administered at the beginning of the meeting:

Demographics Live Poll *(full summary of the results are available in the Appendix)*

- 1. Where do you live? (select one)**
 - 83% live in Corte Madera
 - 17% do not live in Corte Madera

- 2. Where do you work? (select one)**
 - 58% work in Corte Madera (including remote work)
 - 17% work in Marin County, but not in Corte Madera
 - 17% work outside of Marin County
 - 8% do not work (retired, unemployed, other)

- 3. Which of the following describes why you decided to attend tonight’s workshop? (select all that apply)**
 - 17% want to know more about housing in Corte Madera
 - 42% want to support more housing development in Corte Madera
 - 42% are concerned about more housing development in Corte Madera
 - 25% want to know more about the Housing Element Update Process

- 4. What is your housing situation?**
 - 92% own their house
 - 8% rent their house

- 5. What type of housing do you live in?**
 - 92% House/duplex
 - 8% Townhome



6. What is your age?

- 17% 26-45
- 50% 46-64
- 33% 65 and over

7. Race and Ethnicity: (may select more than one)

- 92% White
- 8% Asian
- 8% Other

8. Which bracket best describes your household income?

- 8% \$40,000 to \$64,999
- 8% \$100,000 to \$124,999
- 83% \$125,000 or More

SUMMARY OF PUBLIC COMMENTS & QUESTIONS

Below is a high-level summary of the public comments and questions that were fielded during the presentation. Verbal and chat comments were recorded by the consultant team. Responses were offered by Town staff and are shown in *italics* below. A complete record of all the comments and questions is provided in the Appendix.

General Comments & Questions

Support for senior housing, which has consequences for planning such as opening up single-family properties and reducing VMT (vehicles miles traveled).

- Is it possible to push back on the state laws?
 - *Town Staff Response: Our work plans are developed and then we receive direction from our council members and one of the things we have done to pushback within the framework was initiate an appeals process. The RHNA number was high, much larger than the Town has seen in the past, but that appeal filed by the Town was rejected. We've been charged with moving forward in compliance with new state laws, as are all other jurisdictions in the Bay Area.*
- Concern expressed about a lack of transparency and promotion of events in the housing element update process.
 - *Town Staff Response: During this process we have engaged in extensive outreach; we sent a mailer to every resident and business in Town. From my experience this is the greatest outreach campaign we've done to date. We are happy you are here now, if you haven't been to any of the other workshops in the series and as always, staff is here to answer any questions and concerns.*
- Enthusiasm and support for the staff's consistent efforts publicizing and encouraging public participation in the housing element update process.
- Interest in developing affordable housing.
- Concern about CA state laws that identify additional housing requirements.



- **CEQA Comments & Questions**

How will we be notified of the public comment period for the draft SEIR?

- *Consultant Response: There are notices that will be posted on the Town's website, in the local newspaper, and with the county clerk. Notices are also sent to various public agencies, and you can request to be added to the Town's email list. Email the Town or sign up on the website to be added to the interested parties list.*

- What kind of planning has the Town done to accommodate 25% increase in growth with respect to water, schools, and traffic?

- *Town Staff Response: The Town will be looking into what potential effects development might bring about through the environmental review process. Transit and traffic have strategies in place or soon will be, and were considered in determining suitable sites. Regarding schools, the population has dropped in the past couple years. We are aware that there will be a need to work with the school board as new housing comes online. Regarding water, the Marin Municipal Water District (MMWD) gave a presentation on water management planning as part of the workshop series. The Town will continue to work with these agencies as development happens to ensure that development is planned comprehensively.*

- Can you speak to how the Town will plan for this additional housing in a responsible way to protect the quality of life that current residents have now?

- *Town Staff Response: To clarify, the Town is not proposing any potential projects; the Town has identified opportunity sites where density increases may be permitted. If a project were proposed at one of these sites, then there would be proper notice. The planning we are discussing with the Housing Element Update is several years in the future. We are glad you are here, because feedback about particular sites is exactly what we are asking for. We would encourage folks to look at workshops 3, 4,5, which lay the groundwork for how and why the Town can accommodate the units that are required by the state. For example, we are identifying opportunity sites close to the highway and not in established neighborhoods. Town staff is also here to meet with you and talk offline, whatever is necessary to make you feel comfortable so you know what's happening.*



Appendix

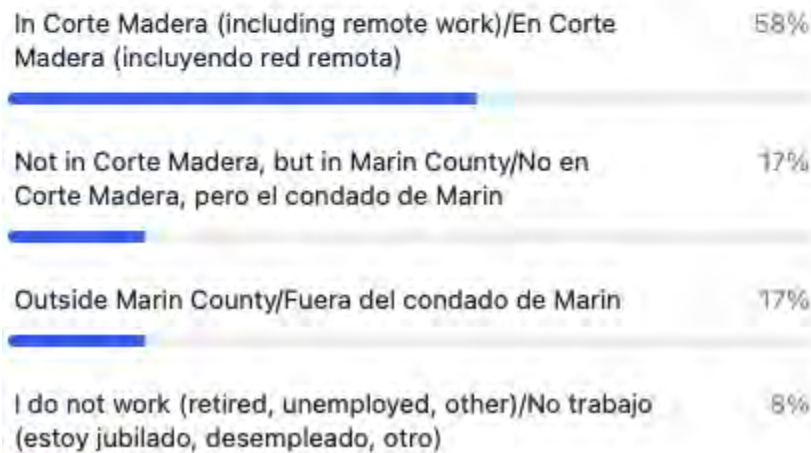
DEMOGRAPHIC LIVE POLL RESULTS

1. Where do you live?/¿Dónde vive? (seleccione uno)
(Single Choice) *



2. Where do you work?/¿Dónde trabaja? (seleccione uno)
(Single Choice) *

12/12 (100%) answered





3. Which of the following describes why you decided to attend tonight's workshop?/¿Qué de lo siguiente describe por qué decidió asistir al taller de esta noche? (seleccione todo lo que corresponda) (Multiple Choice) *

I want to know more about housing in Corte Madera/
Quiero saber más sobre la vivienda en Corte Madera 17%

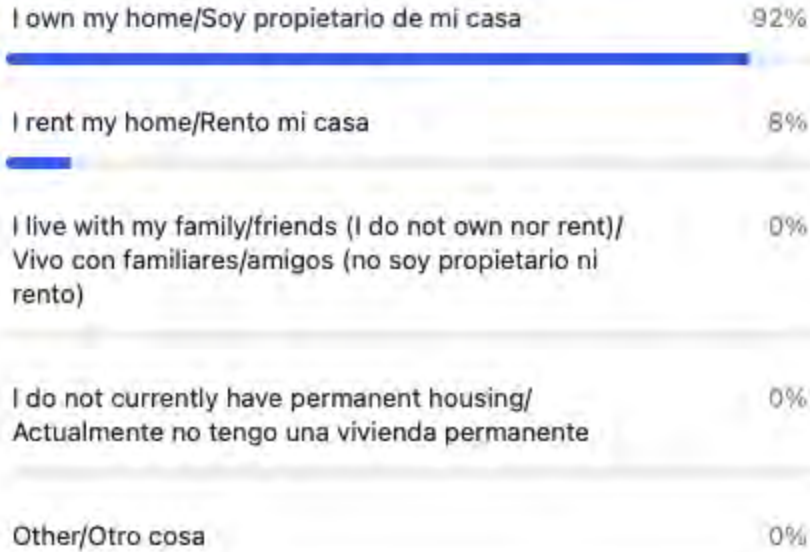
I want to support more housing development in
Corte Madera/Quiero apoyar el desarrollo de más
viviendas en Corte Madera 42%

I'm concerned about more housing development in
Corte Madera/Me preocupa el desarrollo de más
viviendas en Corte Madera 42%

I want to know more about the Housing Element
Update Process/Yo quiero saber más sobre el
proceso de actualización del Elemento de Vivienda 25%



4. What is your housing situation?/¿Cuál es su situación de vivienda? (Single Choice) *



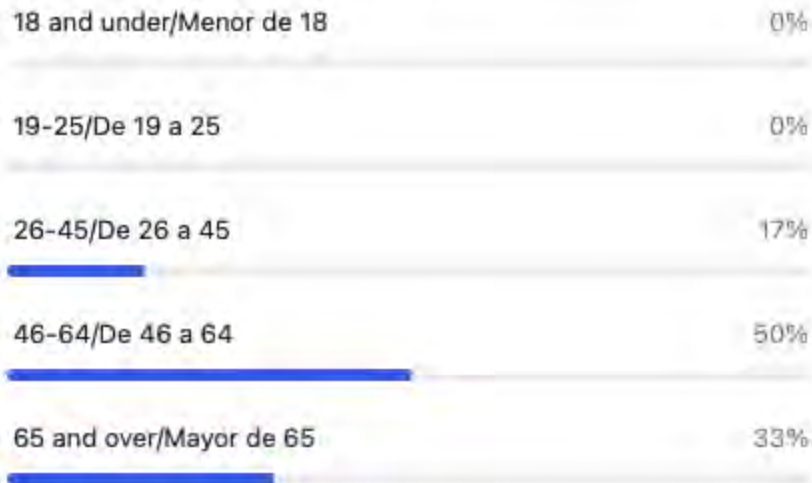
5. What type of housing do you live in?/¿En qué tipo de vivienda vive? (Single Choice) *

12/12 (100%) answered



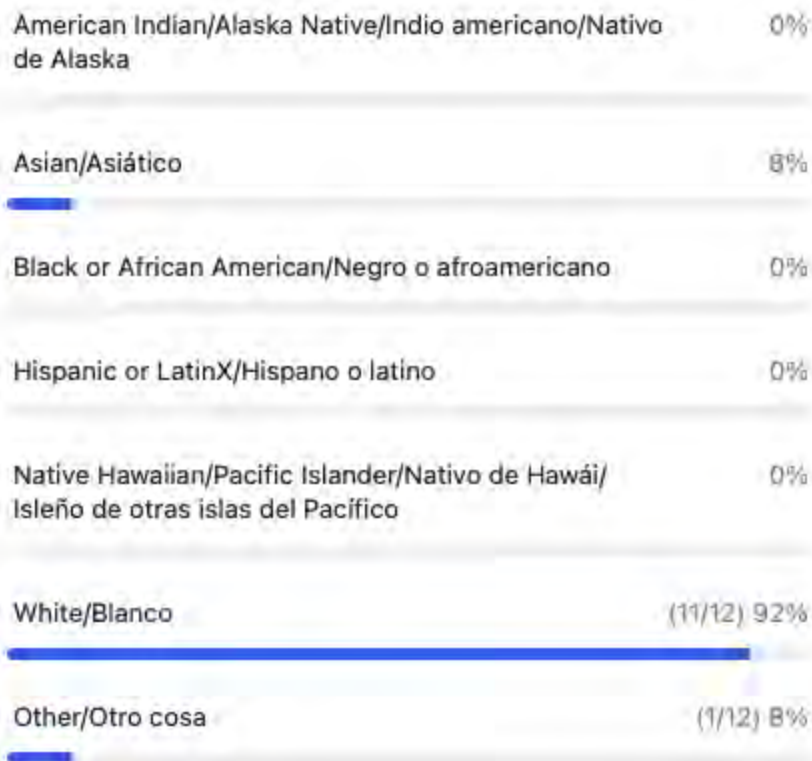


6. What is your age?/¿Qué edad tiene? (Single Choice) *



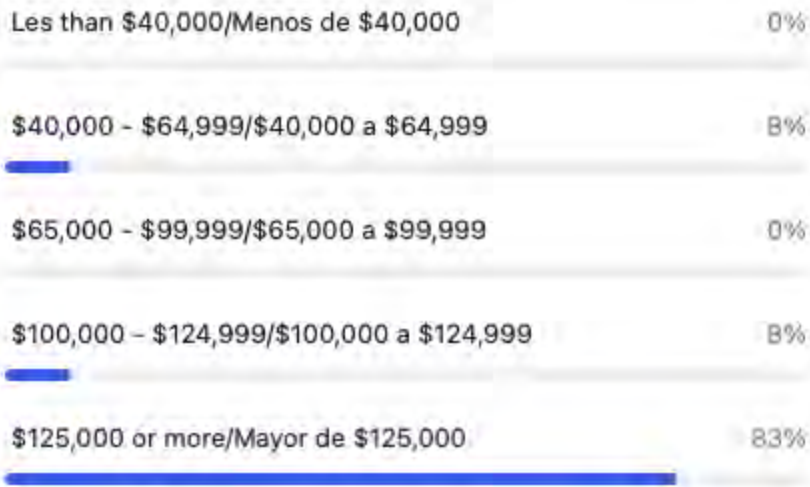
7. What is your race & ethnicity? (may select more than one)/
¿Cuál es su raza y origen étnico? (puede seleccionar más de una)
(Multiple Choice) *

12/12 (100%) answered





8. Which bracket best describes your household income?/¿Qué categoría describe mejor los ingresos de su grupo familiar?
(Single Choice) *



CHAT COMMENTS

Below is a transcript of the chat comments, with responses by the project team in *italics*.

<p>smaller town feel....although it has significantly grown over the last 40 years</p>
<p>I am against any house development in Corte Madera, especially something like this. How can this be stopped?</p>
<p>Novato Macys is closing and I understand they will take parts of that macys and incorporate it into the corte madera macys ...along with a possible Toys R US in the store as well... Doesn't sound like Macys is into residential</p>
<p>Re TT's comment, state law requires the town to build more housing, including affordable housing. You cannot stop this process, but you can participate in it.</p>
<p>How can i participate to stop the process. This is not in the interest of the town.</p>
<p>Barbara, Mayors, assembly persons and other elected government officials throughout the state could spend a fraction of the energy that they are on this and tell Newsom and Sacramento that this is not a welcomed law</p>
<p>If you want to support orgs working to overturn housing laws, check out localcontrolca.com ...</p>
<p>Bay area population and specifically Marin county population dropped from Q1 2020 to Q3 2021 by 30.7% and the trend is continuing. 56% of people say they expect to leave the Bay Area in the next several years. The question is why the need for new housing?</p>
<p>you should post on Nextdoor as well</p>
<p>And the roads</p>
<p>Who do you represent, Sacramento or Corte Madera?</p>
<p>Nobody cares about the current homeowners. we are only good for paying the taxes.</p>
<p>I know that most of our town's staff and council people are very concerned about these state mandates. The constitutionality of them has been brought to question. (The US constitution says that anything not specifically covered in the constitution falls to the most local government municipality. So this is a long game. The staff has to do it's assignment, and do it in a way that if we do lose the bigger case, we will at least have created something relatively tolerable. Does that make sense?</p>
<p>Without any push back the plan will keep rolling over us</p>
<p>If we lost Macy's we would lose tax dollars. Last meeting the analysis was that revenues would break even, but with the infrastructure, needed schools and reservoir improvements ...police and fire.... it would cost the Town \$\$</p>



We need to do the best we can, in case we end up having to allow it. But we can make stipulations. Like, for example, senior housing. Having age 55+ housing (as exists in every other community in Marin, but not Corte Madera, would really help. Right now, hundreds of older people are aging in place in big homes up in the hills. If they could move down into town, their homes would be opened up for growing families. And senior housing does not impact schools, and they tend not to drive much either.

Current building costs for new construction are around \$725 sq ft. when you build small like ADU that cost actually can increase. I'm for ADU but cost can be prohibitive

a yoga studio

The population of Corte Madera was not informed and not made aware about this plan. Most people have an idea about the plan. If the Town Hall wanted our feedback this project should have been made known to the people of Corte Madera.

People are leaving for a reason.

However to protect the density of our community, why increase density>

People are more important than density

As to the Macy's property, why not retain locally serving ground floor retail, and put residences above? These shop/live centers are happening in lots of places. It makes shopping malls feel a lot more like a real community.

Maybe a good way to address this is to get all Marin towns involved in addressing the lack of water, power, infrastructure and services, not to mention the safety issues of mass evacuations and lack of egress, especially with more residents. In addition, Marin residents need to be apprised of these plans.

Was the town-owned Park Madera shopping center considered as a site?	<i>A: The Park Madera Center was discussed at Workshop 3 and came up at 4 as well.</i>
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The transparency is a worry (I feel residents are not aware of what is going on). There needs to be better communication and direct outreach. I'm concerned about the site right in front of my home, but I'm also concerned about the density impact to the whole community (traffic, water, safety etc.) it truly has a negative impact on safety and quality of life for current residents if not addressed.	<i>A: During this process we have engaged in extensive outreach; we sent a mailer to every resident and business in Town. From my experience this is the greatest outreach campaign we've done to date. We are happy you are here now, if you haven't been to any of the other workshops in the series and as always, staff is here to answer any questions and concerns.</i>
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Yes, Park Madera Center is on the list. I think this is an excellent spot for senior housing.	<i>A: Pat, it isn't on the list as an opportunity site but for future consideration.</i>
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I will vote for anybody (even a republican) who is against this forced development at the next local/ state election
My question is how do we, as a community, make stipulations as to what type of housing — ie senior housing or workforce housing? When do we have that public conversation?
I spoke to over 100 people. 5% were aware of it. 2% knew about this meeting
I think the branding of "workshop" is not clear to be honest
should have been a mailing, like you do for new home development
As far as I am concerned, The town bent over backwards to publicize this process. Apparently some residents don't pay attention until it affects them. Get involved and stay involved!
doesn't make clear that major decisions are made -- "workshop" sounds like brainstorm sessions..
This was anything but public. Very hard to get information about this
Barbara is right..as is Adam
I agree completely with Yasi's comment.
Except for a few banners several months ago I haven't seen or heard anything until 2 weeks ago. This project should have been largely publicized.
We need affordable workforce housing and I applaud the City taking the initiative on this.
I received a mailer about these calls and saw signage around Corte Madera. I feel the town took efforts to publicize this process.
I do not agree
there are some good sites suggested, close to transit that can meet these issues. Senior housing is a good idea too.
We are very lucky to have Adam in his position. He has been an exemplary town employee. do not attack him directly, he has done everything he was supposed to do. The town did plenty of outreach. If you are concerned, get involved with the town and stay involved.
Senior housing is a crucial need
The town did push back. no luck. CA has a serious affordable housing crisis. thus the push for more housing development. this has been going on for years.
A large-sized postcard was sent to every address in Corte Madera back in October explaining state requirements for 700+ homes and a list of the workshops and dates addressing the needed plan to achieve this requirement.
Here's a link to an IJ story about the pushback. Join it! https://www.marini.com/2022/02/14/marin-housing-mandate-opponents-map-resistance-strategy/amp/
If the need for affordable housing is so stringent, then a lowering of the taxes is in order
The implicit assumption is that everybody is for this development. This is false.



My small, 1 bathroom home is valued at \$1.6M. That is reflective of a lack of housing supply in our community. it's not sustainable. change is inevitable. we all have a role to play in how that change unfolds. I applaud the town for how they have managed this process.

Look no more. Stop this project and there is no need for sites.

TT--Your facts are incorrect. The town is required to do this. If it doesn't, the Attorney General has already said charges will be brought. You really should do some research and you'll see that under state law, the town has no choice. CM is the only jurisdiction that has asked for community input from the beginning. Others are announcing the chosen sites and then asking the public to comment.

PM there are towns refusing to do this. Just because a law or regulation is pushed on people, towns and the state doesn't make it good. It also doesn't mean that it can't be fought and changed. This form is to voice your concerns and to get more info

thank you Adam & team

A bad law can be voted down

PM this is called central planning and it is not based on the necessities/particular situation of the local communities but on the desire and vision of the big government.

PM this is called central planning and it is not based on the necessities/particular situation of the local communities but on the desire and vision of the big government.

This is central planning.

thank you everyone, great job!

Don't assume I like this law. I am working with groups that are trying to get a measure on the ballot that would end state interference in local zoning and housing ordinances. I have also tried to have the council pass a resolution supporting this proposed ballot measure.

Thanks Phyllis, if anyone can do this, you can!

VERBAL COMMENTS

Below is a transcript of the verbal comments, with responses by the project team in *italics*.

<p>Senior housing is needed, people do not want to leave corte madera, if we had properties we could purchase (senior designated condos) Units that don't impact the schools. We need to decide what kind of housing is needed as we move forward - if what is needed for the community.</p>	
<p>Pushback on sacramento/state's laws that are being proposed all over the state? Could something be organized?</p>	<p><i>A:Our work plans are developed and then we receive direction from our council members and one of the things we have done to pushback within the framework was initiate an appeals process. The RHNA number was high, much larger than the Town has seen in the past, but the appeal filed by the Town was rejected. We've been charged with moving forward in compliance with new state laws, as are all other jurisdictions in the Bay Area.</i></p>

VERBAL COMMENTS REGARDING CEQA PROCESS

<p>What ideas have come forward to increase schools and water capacity for the 25% increase? What proposed sites for new schools? and infrastructure (traffic)?</p>	<p><i>The Town will be looking into what potential effects development might bring about. Transit and traffic have strategies in place or soon will be, and were considered in determining suitable sites. Regarding schools, the population has dropped in the past couple years. We are aware that there will be a need to work with the school board as new housing comes online. Regarding water, the Marin Municipal Water District (MMWD) gave a presentation on water management planning. The Town will be working with these agencies as development happens, to ensure that development is planned comprehensively.</i></p>
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Corte Madera needs to change, but can it be done responsibly, while protecting the quality of life of those that live here now? My house faces 601 Tamalpais Drive, this is one of the opportunity sites. I wasn't notified, which I am usually. This would change the quality of my life and the appraisal of my home. So I feel confused about the transparency part.

To clarify, the Town is not proposing any potential projects; the Town has identified opportunity sites where density increases may be permitted. If a project were proposed at one of these sites, then there would be proper notice. The planning we are discussing with the Housing Element Update is several years in the future. We are glad you are here, because feedback about particular sites is exactly what we are asking for. We would encourage folks to look at workshops 3, 4,5, which lay the groundwork for how and why the Town can accommodate the units that are being asked for; for example, we are identifying opportunity sites close to the highway and not in established neighborhoods. Town staff is also here to meet with you and talk offline, whatever is necessary to make you feel comfortable so you know what's happening.

Housing Needs in Corte Madera

The Town of Corte Madera is gathering input from the community to guide the Town's planning process for housing in Corte Madera. Our aim is to reach and engage all segments of the community. This feedback form is designed to have you share your ideas about housing needs today and in the future.

*Provide feedback to be entered into a raffle to win a \$50 gift card at a Corte Madera restaurant. Ten winners will be selected at random. The feedback form will take about 10 minutes to complete.**

1. Where do you live? (select one)

- a. In Corte Madera
- b. Not in Corte Madera, but in Marin County
- c. Outside Marin County

2. Where do you work? (select one)

- a. In Corte Madera (including remote work)
- b. Not in Corte Madera, but in Marin County
- c. Outside Marin County
- d. I do not work (retired, unemployed, other)

3. If you work in Corte Madera, how long is your commute?

- a. Less than 20 minutes
- b. 20-30 minutes
- c. 30-40 minutes
- d. 40-50 minutes
- e. 60 minutes
- f. 60-75 minutes
- g. More than 75 minutes

4. What is your housing situation?

- a. I own my home
- b. I rent my home
- c. I live with family/friends (I do not own nor rent)
- d. Do not currently have permanent housing

5. What type of housing do you live in?

- a. House/duplex
- b. Townhome
- c. Apartment
- d. Accessory Dwelling Unit (ADU)
- e. Mobile Home or Manufactured Home

6. What is your age?

- a. 18 and under
- b. 19-25
- c. 26-45
- d. 46-64
- e. 65 and over

7. Which bracket best describes your household income?

- a. Less than \$40,000
- b. \$40,000 to \$64,999
- c. \$65,000 to \$99,999
- d. \$100,000 to \$124,999
- e. \$125,000 or More

8. Race and Ethnicity: (select all that apply)

- a. American Indian/Alaska Native
- b. Asian
- c. Black or African American
- d. Hispanic or LatinX
- e. Native Hawaiian/Pacific Islander
- f. White
- g. I prefer not to say
- h. I prefer to self-identify: _____
- i. Other: _____

9. What do you think are the most critical housing issues in Corte Madera (select top 5)?

- a. Rate of new housing units getting built
- b. Number of new housing units getting built
- c. Protections for renters facing displacement or discrimination
- d. Concentration or segregation of certain groups
- e. Down payment assistance for first time home buyers
- f. Programs to help existing homeowners stay in their homes
- g. Financial assistance for home repairs/renovation
- h. Availability of housing for young families (e.g. 2+ bedrooms)
- i. Availability of housing that is affordable to moderate, low, and very low-income residents
- j. Substandard housing conditions
- k. Other: _____



CONTACT

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For more information, visit:
www.cortemaderahousing.org



Necesidades de Vivienda en Corte Madera

La Ciudad de Corte Madera está juntando información de la comunidad para guiar el proceso de la ciudad para la planificación para viviendas en Corte Madera. Nuestro objetivo es llegar y involucrar a todos los segmentos de la comunidad. Este formulario de comentarios está diseñado para que comparta sus ideas sobre las necesidades de vivienda hoy y en el futuro.

*Proporcione sus comentarios para participar en una rifa para ganar una tarjeta de regalo de \$50 para un restaurante de Corte Madera. Diez ganadores serán escogidos por selección aleatoria. El formulario de comentarios tardará unos 10 minutos en completarse.**

1. ¿Dónde vive? (seleccione uno)

- a. En Corte Madera
- b. No en Corte Madera, pero en condado Marin
- c. Fuera del condado de Marin

2. ¿Dónde trabaja? (seleccione uno)

- a. En Corte Madera (incluyendo red remota)
- b. No en Corte Madera, pero el condado de Marin
- c. Fuera del condado de Marin
- d. No trabajo (estoy jubilado, desempleado, otro)

3. Si usted trabaja en Corte Madera, ¿cuánto tarda en viajar diariamente?

- a. Menos de 20 minutos
- b. 20-30 minutos
- c. 30-40 minutos
- d. 40-50 minutos
- e. 60 minutos
- f. 60-75 minutos
- g. Más de 75 minutos

4. ¿Cuál es su situación de vivienda?

- a. Soy propietario de mi casa
- b. Rento mi casa
- c. Vivo con familiares/amigos (no soy propietario ni rento)
- d. Actualmente no tengo una vivienda permanente

5. ¿En qué tipo de vivienda vive?

- a. Casa/dúplex
- b. Vivienda en serie
- c. Apartamento
- d. Unidad de vivienda auxiliar
- e. Casa móvil o prefabricada

6. ¿Qué edad tiene?

- a. Menor de 18
- b. De 19 a 25
- c. De 26 a 45
- d. De 46 a 64
- e. Mayor de 65

7. ¿Qué categoría describe mejor los ingresos de su grupo familiar?

- a. Menos de \$40,000
- b. \$40,000 a \$64,999
- c. \$65,000 a \$99,999
- d. \$100,000 a \$124,999
- e. Mayor de \$125,000

8. ¿Cuál es su raza y origen étnico? (puede seleccionar más de una):

- a. Indio americano/Nativo de Alaska
- b. Asiático
- c. Negro o afroamericano
- d. Hispano o latino
- e. Nativo de Hawái/Isleño de otras islas del Pacífico
- f. Blanco
- g. Prefiero no decir
- h. Prefiero identificarme: _____
- i. Otro cosa: _____

9. ¿Cuáles son los problemas de vivienda que usted piensa son los más críticos en Corte Madera (seleccione los 5 principales)?

- a. La calificación de nuevas viviendas construidas
- b. El número de nuevas unidades de vivienda que se construyen
- c. Las protecciones para inquilinos que enfrentan desplazamiento o discriminación
- d. La concentración o segregación de ciertos grupos
- e. La asistencia con el pago inicial para compradores de vivienda por primera vez
- f. Los programas para ayudar a los propietarios existentes a permanecer en sus hogares
- g. La asistencia financiera para reparaciones/ renovaciones del hogar
- h. La disponibilidad de viviendas para familias jóvenes (por ejemplo, 2+ dormitorios)
- i. La disponibilidad de viviendas asequibles para residentes de ingresos moderados, bajos y muy bajos
- j. Las condiciones de vivienda precarias
- k. Otro: _____



CONTACTO

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Para más información visite
www.cortemaderahousing.org



Town Center – Housing Opportunity Sites Map & Survey Information



HOUSING IN CORTE MADERA

We Want Your Input!
Visit the Project Website & Complete a Feedback Form
www.cortemaderahousing.org



THE TOWN OF
Corte Madera

*Open Camera,
Aim,
& Tap*





CORTE MADERA HOUSING ELEMENT UPDATE

Community Feedback Form Summary

February – August 2022

The purpose of the Corte Madera Housing Element Update is to guide how the Town seeks to produce new housing, preserve existing housing, ensure fair access to housing, prevent displacement of existing residents, and meet other critical housing needs over the next 8 years as required by California’s Department of Housing and Community Development. In addition to other ongoing engagement efforts, an online and hard copy feedback form was prepared to gather input from the Corte Madera community and reach a broader audience. The feedback form was translated into Spanish.

The feedback form was made available digitally on the project website (www.cortemaderahousing.org) and as hard copies from February through August 2022. The Town mailed hard copies of the feedback to several existing apartment complexes and delivered the feedback form to businesses at the Town Center (regional shopping center in Corte Madera). The online survey link was shared to the community, via social media and community chat groups, published in Town publications, and sent to stakeholders and interested parties who signed up for project notifications. The hard copy feedback form (in both English & Spanish) was also made available at various pop-up workshops throughout the Town where staff was available to answer questions and provide updates on the Housing Element process. A total of **176 responses** were received. The feedback received helped inform the content of future outreach efforts and guided the development of the Housing Element.

The following questions were included in the online feedback form:

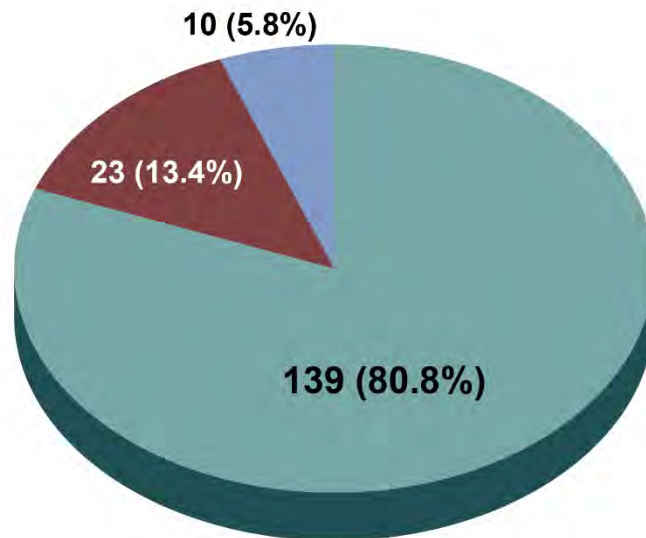
1. *Where do you live?*
2. *Where do you work?*
3. *If you work in Corte Madera, how long is your commute?*
4. *What is your housing situation?*
5. *What type of housing do you live in?*
6. *What is your age?*
7. *Which bracket best describes your household income?*
8. *Race and Ethnicity.*
9. *What do you think are the most critical housing issues in Corte Madera?*
10. *Have you ever faced discrimination in renting or purchasing housing?*
11. *What do you think are the housing types most needed in Corte Madera?*
12. *What are the most important considerations to address when planning new housing in Corte Madera over the next 10 years?*
13. *How well does your current housing meet your needs (choose all that apply)?*
14. *Please identify any barriers to affordable housing (choose all that apply).*
15. *Please provide any additional comments below (e.g., if you have any suggestions for how to solicit additional feedback about the Housing Element Update?)*

Below is a summary of the input received through the multiple choice questions, followed by common themes captured from the open ended “Other” options that accompanied questions 8-14.



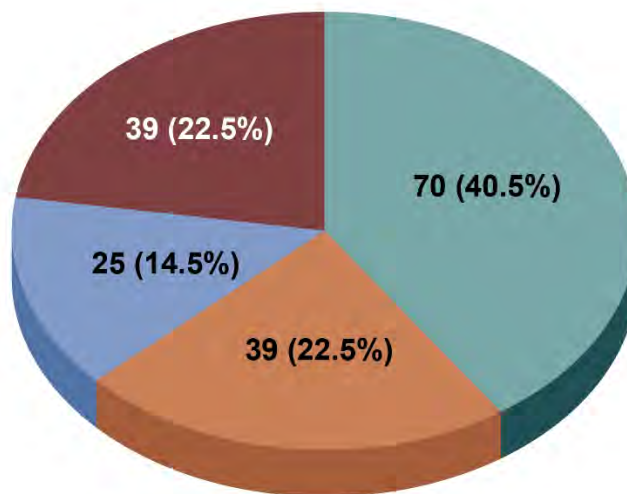
FEEDBACK FORM SUMMARY

1. WHERE DO YOU LIVE?



- a. In Corte Madera
- b. Not in Corte Madera, but in Marin County
- c. Outside Marin County

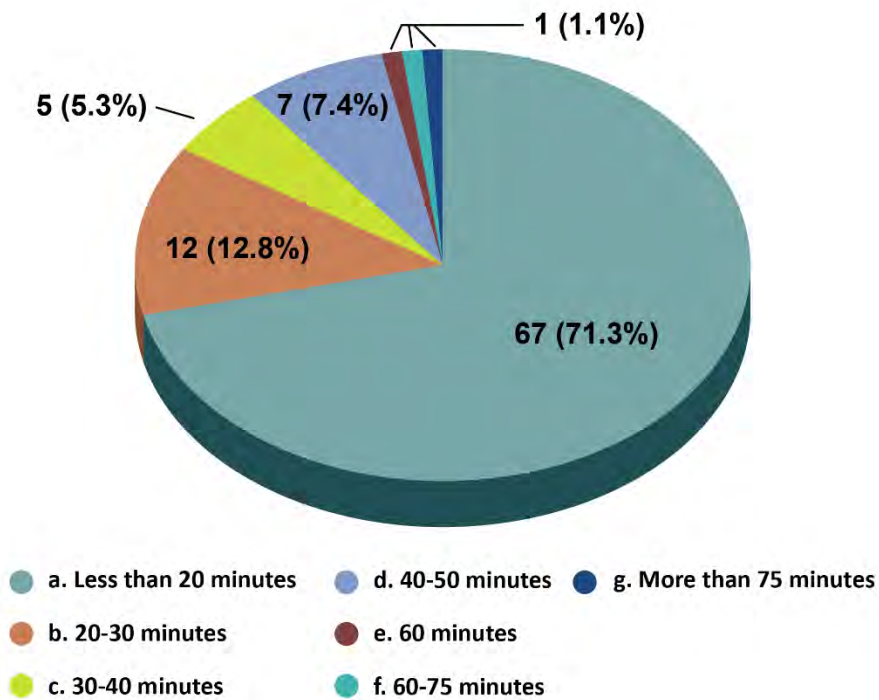
2. WHERE DO YOU WORK?



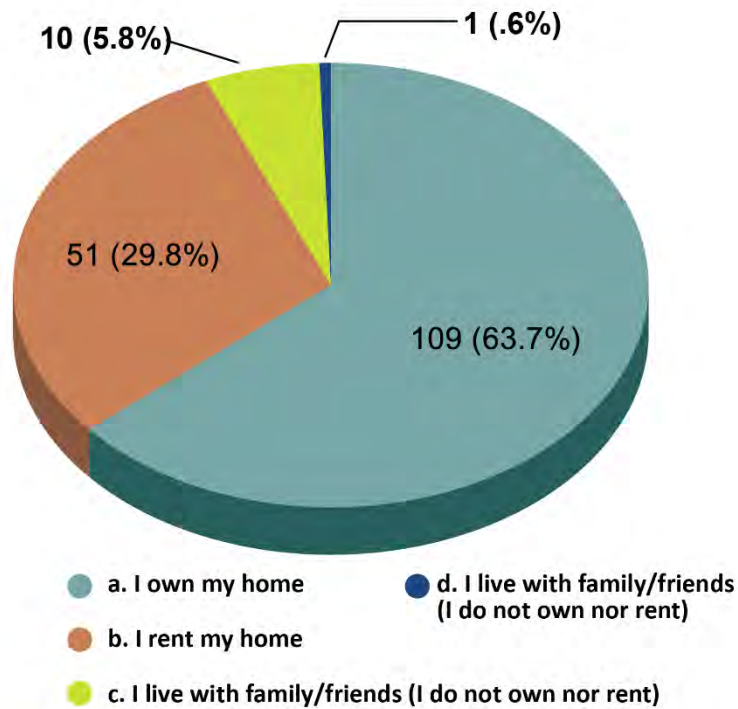
- a. In Corte Madera (including remote work)
- b. Not in Corte Madera, but in Marin County
- c. Outside Marin County
- d. I do not work (retired, unemployed, other)



3. IF YOU WORK IN CORTE MADERA, HOW LONG IS YOUR COMMUTE?

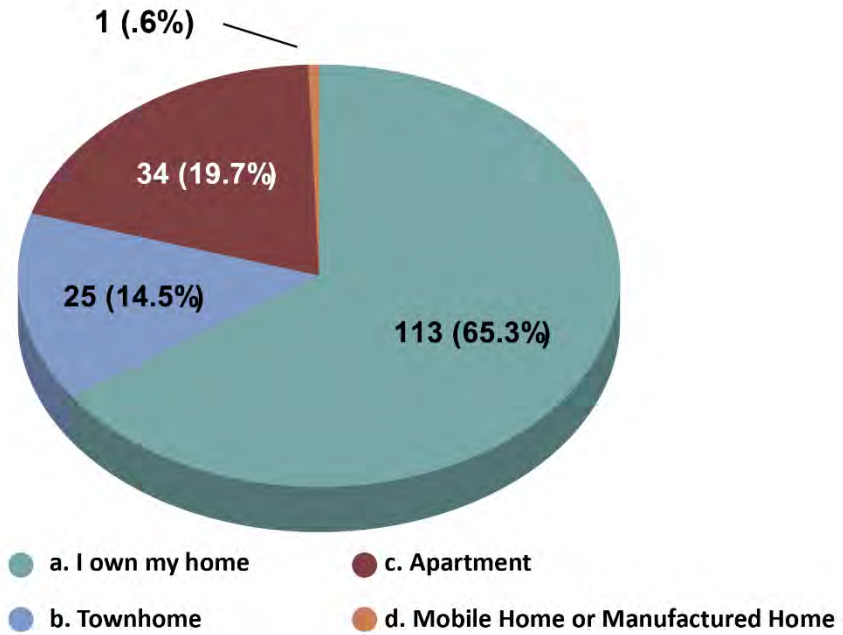


4. WHAT IS YOUR HOUSING SITUATION?

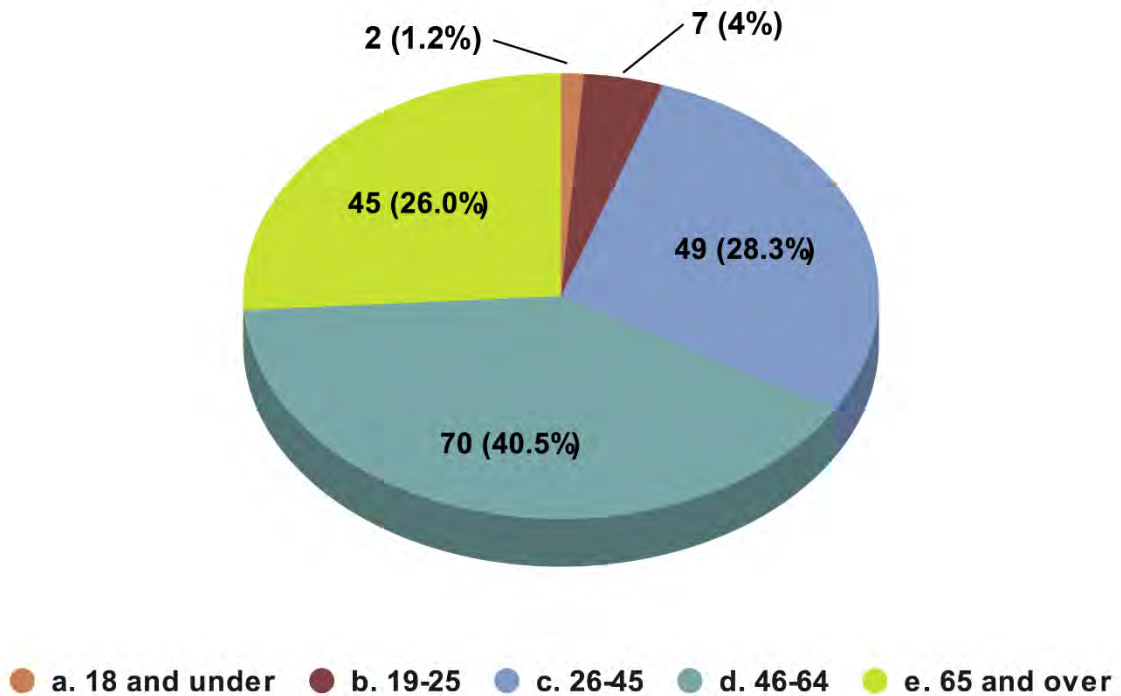




5. WHAT TYPE OF HOUSING DO YOU LIVE IN?

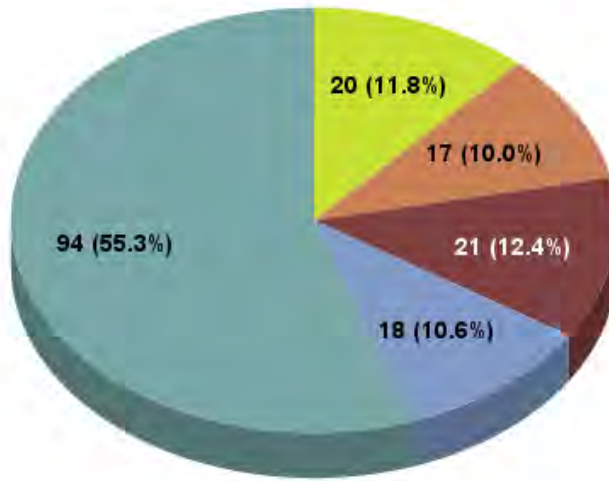


6. WHAT IS YOUR AGE?



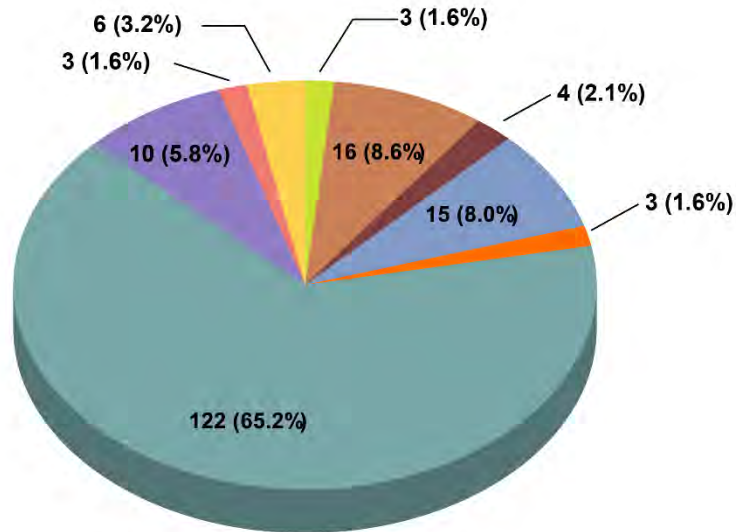


7. WHICH BRACKET BEST DESCRIBES YOUR HOUSEHOLD INCOME?



- a. Less than \$40,000
- b. \$40,000 to \$64,999
- c. \$65,000 to \$99,999
- d. \$100,000 to \$124,999
- e. \$125,000 or More

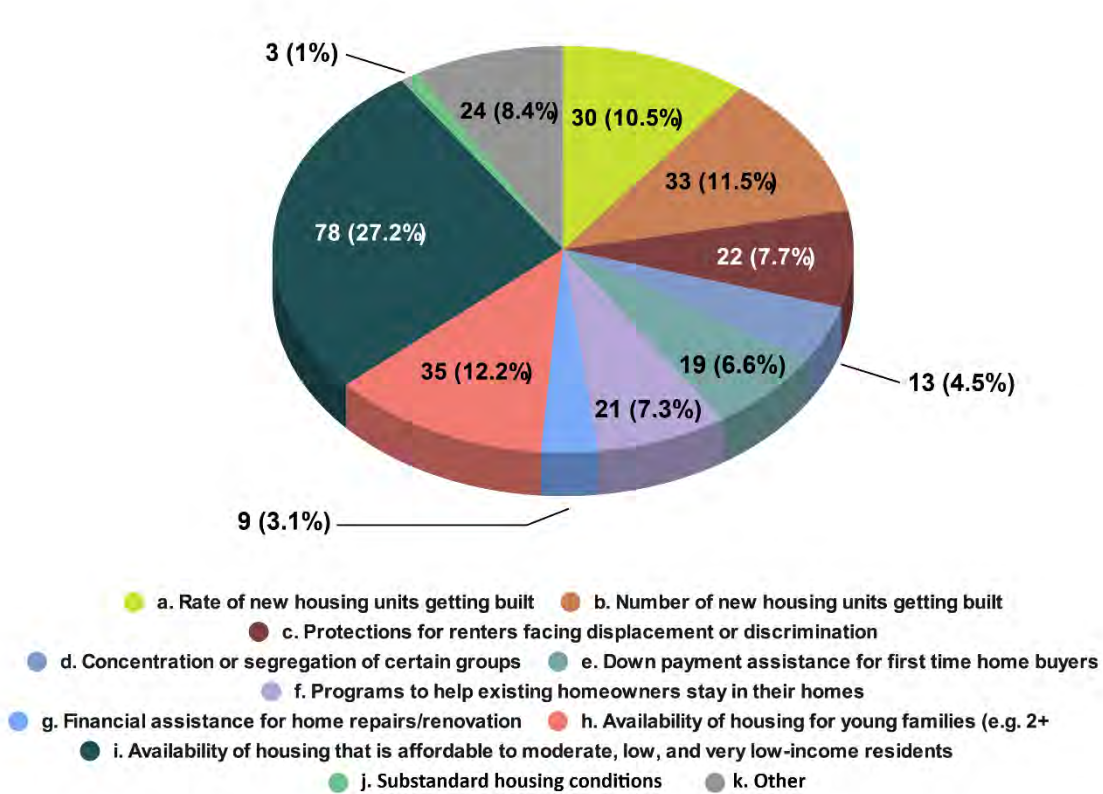
8. RACE AND ETHNICITY



- a. American Indian/Alaska Native
- b. Asian
- c. Black or African American
- d. Hispanic or LatinX
- e. Native Hawaiian/Pacific Islander
- f. White
- g. I prefer not to say
- h. I prefer to self-identify:
- i. Other



9. WHAT DO YOU THINK ARE THE MOST CRITICAL HOUSING ISSUES IN CORTE MADERA?

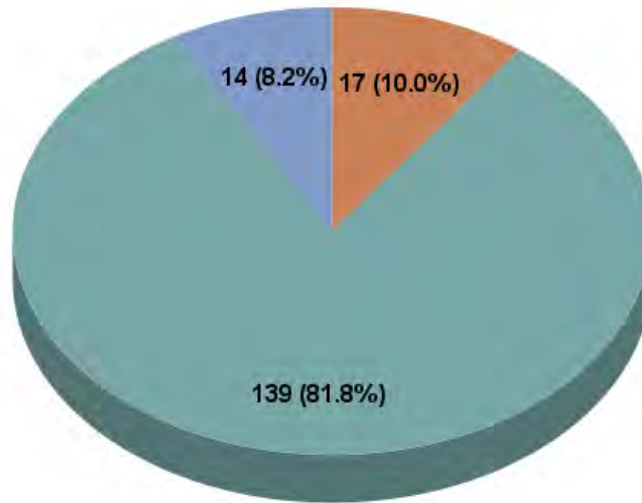


Common themes captured from 'Other':

- Water and services – as housing expands, the need for more water/utilities
- The need for lower income housing
- New housing that will preserve the character of Corte Madera and protect the environment
- With additional housing, there needs to be consideration of the traffic impacts



10. HAVE YOU EVER FACED DISCRIMINATION IN RENTING OR PURCHASING HOUSING?



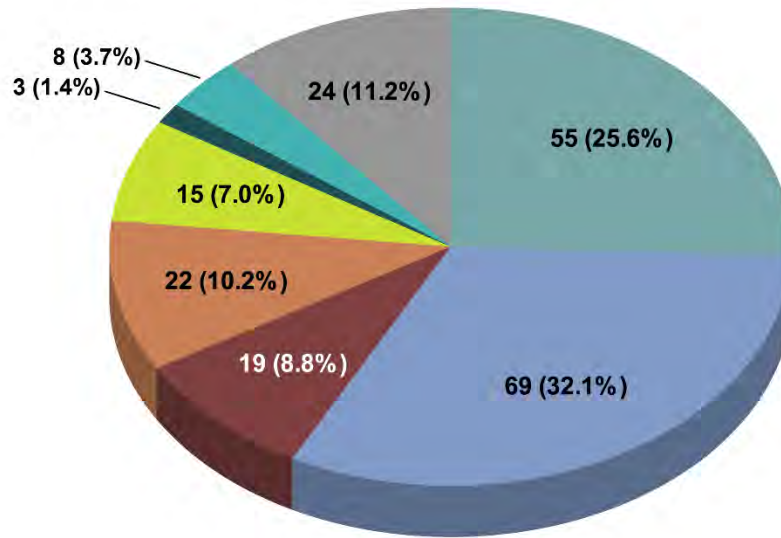
● a. Yes ● b. No ● c. If yes explain

Common themes captured from 'If yes please explain':

- *For being a single mom*
- *Having pets sometimes doesn't allow for adequate housing*
- *Children can be a deterrent for landlords to rent to small families*



11. WHAT DO YOU THINK ARE THE HOUSING TYPES MOST NEEDED IN CORTE MADERA?



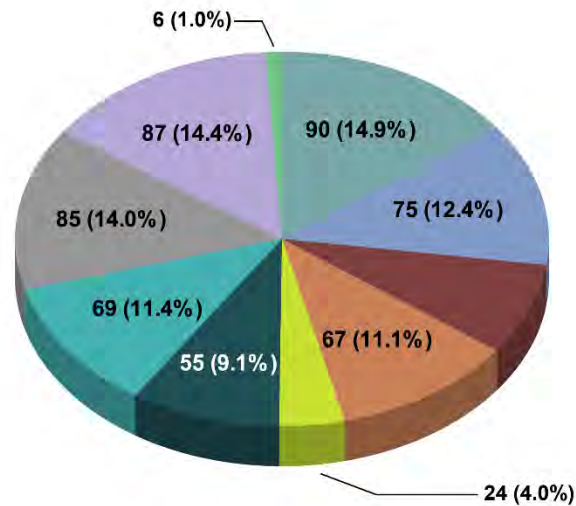
- a. Housing affordable to low-income households
- b. Housing affordable to middle-income households
- c. For-sale condos or townhomes
- d. Rental housing
- e. Senior housing
- f. Housing with accessibility features for people with disabilities
- g. Housing and/or services for unhoused people
- h. Other

Common themes captured from 'Other':

- More market rate smaller homes/townhomes which can be affordable
- Reach out to all homeowners in Corte Madera for feedback
- Keep the town the way it is, no housing is needed
- Housing for Town employees and teachers
- Affordable rental housing that utilizes infill sites
- Single family homes that are affordable to all
- Housing for all income levels



12. WHAT ARE THE MOST IMPORTANT CONSIDERATIONS TO ADDRESS WHEN PLANNING NEW HOUSING IN CORTE MADERA OVER THE NEXT 10 YEARS



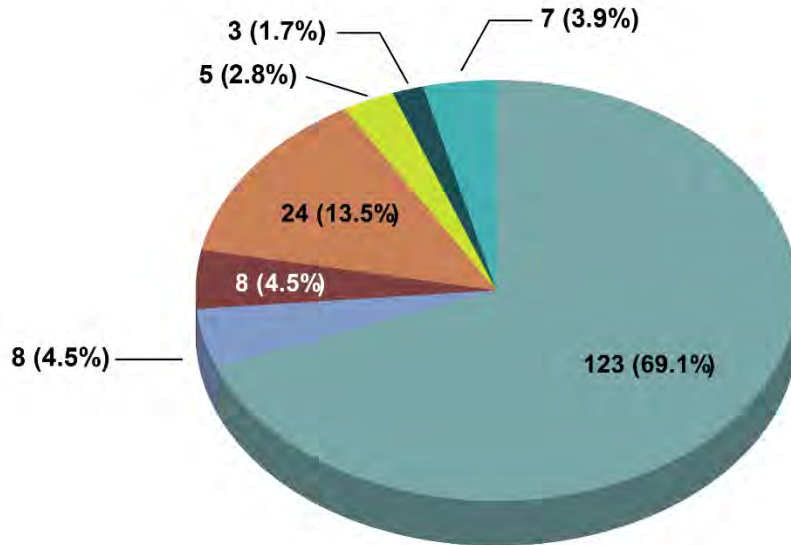
- a. Energy efficient design and construction
- b. New buildings designed to fit into the surrounding context
- c. Protection of access to significant views (height limits)
- d. Privacy and noise
- e. On-site amenities for new residents, like decks and play areas
- f. Proximity to public transit
- g. Walkability to schools, businesses, and services
- h. Maintaining high-quality services and facilities, such as
- i. Traffic and parking
- j. Other

Common themes captured from 'Other':

- *Maintain open and green space*
- *Consider rent control*
- *Water use and availability – utilize gray water for irrigation*



13. HOW WELL DOES YOUR CURRENT HOUSING MEET YOUR NEEDS (CHOOSE ALL THAT APPLY)?



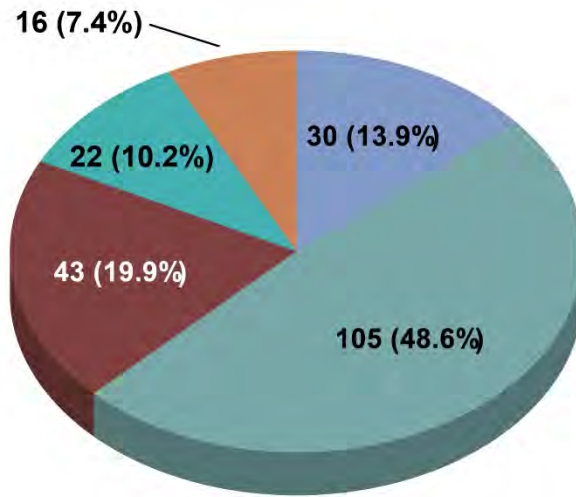
- a. I am satisfied with my housing
- b. My housing is too far from my job and/or difficult to
- c. I would like to downsize but am unable to find a smaller home/unit
- d. My housing/unit is too small for my household
- e. My house/unit is substandard or in bad condition and I need my landlord to respond or I
- f. None of the above
- g. Other

Common themes captured from 'Other':

- *High Rent*
- *Property taxes are too high – unable to rent*
- *High Rent (rent increases)*



14. PLEASE IDENTIFY ANY BARRIERS TO AFFORDABLE HOUSING (CHOOSE ALL THAT APPLY)



- a. Lack of resources to help find affordable housing
- b. Limited availability of affordable units
- c. Long waitlists
- d. Quality of affordable housing does not meet my standards
- e. Other:

Common themes captured from 'Other':

- *Affordable homes for moderate income earners who cannot afford high-cost homes*
- *Lack of land for building new affordable homes*
- *No barriers for affordable housing*
- *Market conditions impact costs*



QUESTION 15 - COMMON THEMES FROM OPEN-ENDED RESPONSES

Below are common themes established from the **62** responses received for Question 15. The number in parenthesis after the theme indicates the number of responses associated with that theme.

15. Please provide any additional comments below (e.g., if you have any suggestions for how to solicit additional feedback about the Housing Element Update?)

- *Create small, high density apartment buildings or convert existing to accommodate the growing number of people who wish or need (essential services) to live here (7)*
- *Low income housing is needed for younger populations that want to live and work in Corte Madera (6)*
- *Water supply issues should be addressed with added housing units (5)*
- *Gather additional feedback from the community and those who are unhoused as much as possible regarding the housing needs of Corte Madera (4)*
- *Many things need to be considered regarding building and housing before new development creates a greater harm in terms of environmental damage and the need for resources and infrastructure to support development (4)*
- *Address middle class housing needs that are above low income but cannot afford a majority of housing currently available in Corte Madera (4)*
- *Traffic and congestion will be impacted/made worse with added housing and services (3)*
- *Add rent control as rent has substantially increased over the past 10 years, forcing some to move out of Corte Madera (3)*
- *Add more ADU's and streamline the process (2)*
- *Consider adding more housing and resources for seniors, those who are disabled in Corte Madera who cannot afford to purchase a new home but want to stay in the community (2)*

Appendix

‘Other’ Responses from questions 9-14

Question #9:

Adequate water/sewer, traffic, need for workers in town to live in town
Both the rate and the number of new housing units being built
Having access for people of different backgrounds to live here, having a more inclusive approach to people wanting to live here. We can have apartments on top of the village or town center, there's room.
Infrastructure availability for existing housing: low-quality of elect lines, Water - reliance on natural sources which are drying up, Roads - single entry/exit point for East-CM
Lack of space to develop new housing, possible unreported ADUs, possible impacts to traffic with new housing.
Lower income housing
Need for senior housing
none
None of above
Poor planning
Preserving The character and relatively small town. Protecting our environment and limiting building
PROTECT OUR SMALL-TOWN NEIGHBORHOODS FROM CORRUPT POLITICIANS AND BUILDERS 2. WATER AVAILABILITY 3. TRAFFIC CONGESTION 4.SAFETY
rate and number of housing using getting built are equal in my mind as most critical issues
taxes too high
The idea we have to help people who can't afford things in the area or market conditions don't support it homes and woke racism.
The town is ruining itself by overpopulating itself. There is not enough water to accommodate new buildings, there is too much traffic to build new houses, it's a fire hazard to have new buildings
This could be directly related to lack of knowledge so please forgive me. However, since growing up in Marin, to living in Larkspur now, the only critical issue I see is how crowded Marin has become. The traffic is by far worse, the amount of people in lines, in stores, trying to find parking and even lack of water is much worse than it ever has been. If anything, the place Marin used to be (for those of you that have lived here long term) to what it is now, is far different. Marin is losing or has lost its quaint little towns, it's love for outdoors being crowded out on weekends (Stinson, Muir Woods, Muir beach) and the charm it once had which added to the value of Corte Madera and surrounding towns. It's sad. Marin used to not allow any big chain stores, and people were able to fight off Costco...but now, 700 clearly poorly made apartments or townhomes make the cut? Very tragic to lose such a quaint place to be.
k. Other: Too many houses planned
k. Other: Unaffordability
WATER!!!! WATER!!!! WATER!!!! WATER!!!! WATER!!!! WATER!!!! WATER!!!!
We don't have enough water for more housing. People are letting trees die due to lack of water.
We recently bought a home in CM after years of renting here. We know very well that there is a serious lack of housing inventory and that the current housing is prohibitively expensive for most people. That is terrible and I'd love to see this addressed. Perhaps with subsidies or down payment assistance to low and middle income households. At the same time, I'm concerned about the town's ability to implement climate adaptation measures with the current population. Adding a significant amount of housing will create additional burdens considering CM is mostly in a flood and wildfire zone. Egress in case of an emergency is also concerning if there is an increase in traffic congestion. We are also running out of water in Marin for our current population.

Question #10:

Cost, traffic, safety (wildfire, sea level rise)
Design



discriminated from renting for being a woman
Environment sustainability is very important to me, as is preserving the natural beauty and access to nature abundant in CM. Housing should be made thoughtfully and gradually to maintain the small town charm of the Town.
Has there been a poll taken by teachers, firefighters, nurses etc that work in Marin to see if finding a home in Marin is even of their concern? I've been asking around, and happy to take a poll with every teacher in Marin county to find out if this is a big concern? I would hope you would
1. Consider the outcome of this poll
2. Consider that maybe there is a reason that people cannot afford to live here. We have worked our butts off earning 5 degrees between two of us to earn the income and therefor the privilege to live here! I'd like to live in Ross!! In fact, it's closer to where my husband works, but we know we cannot afford it. If that was our desire, we would know that we would have to continue to climb that latter of income so we can! No one is going to give us a handout or an option to live in Ross just because we don't make enough money! Seems interesting doesn't it! Please consider the hard work, education, and time it took for us to live here! It's not fair that we work so hard to live in a single family residence in this town only to watch less expensive housing being built that will further overcrowd our towns and take so much away from our once quaint, quiet, outdoorsy town.
Having public transit for more residents (buses, trains, ferries) and having them look architecturally pleasing. Corte Madera is beautiful town and having buildings that look beautiful is important and having them accessible for people of diverse backgrounds.
Make housing units affordable and open to long time Corte Madera residents that had to move away because of cost of housing
Multi-story, high-density housing is INCOMPATIBLE with Corte Madera's character, as shown by the hideous Wincup development. Are they planning these types of housing in Ross or Belvedere? Why must our community of modest single-family homes bear the burden of these insane state requirements? There's plenty of land in West Marin.
Pets & kid
Single mom, has to hide that I had children in order to rent
Traffic impacts, building height (limiting height), aesthetics of neighborhoods and keeping a suburban feel
Unknown, there can be bias that is difficult to address
WATER!!!! WATER!!!! WATER!!!! WATER!!!! WATER!!!! More multi-unit housing will destroy the town's character and livability. This is a terrible idea for Corte Madera.
We were a young family with 3 children and a dog, and landlords would hesitate when I told them we had 3 children, and then would use the excuse that we had a dog to deny us a rental.

Question #11:

affordable rental housing and housing/services for unhoused.
Availability of single family houses for families, regardless of income
Booths at shopping centers, schools, Town Park, library.
High quality homes for high income families
Housing density is already high, not sure need more housing
Housing for city employees (especially teachers, firefighters, police, public works)
housing for low and middle class
Infill housing only
Keep up the public interaction and pop up sites
Laws in favor of landowners. I know of several houses and apartments that are left empty because the owners don't want to get tenants that don't pay and destroy the property. Our daughter went threw hell with tenants who choose not to pay because of the laws in their favor, they had not lost jobs.
MAIL Questionnaires to every Corte Madera resident. DO NOT allow non-residents to participate--if they don't live here, they really shouldn't have a voice in what is built here.
multi use housing with stores or offices below and condos above



My husband worked for the Town of Corte Madera, and I still get benefits from when he worked there (he died in 2001). You could send notices or cards of interest to retired Town of C.M. workers and their spouses.

My poor friend who lives at the awful gigantic new Tamal Vista apartments just had them try to raise her rent SEVEN HUNDRED DOLLARS a month. Despicable

Need much more housing of all types and at all income levels

No housing no water

No new building

None, I like this town the way it is.

Schedule meetings at additional times. Dinner time is challenging with young children.

self-sufficient, carbon neutral co-operative homes

Send a letter to everyone who owns a HOME in Corte Madera. Not businesses or landlords who have a financial incentive to crowd our town with high-density housing. Home owners are the ones who will be most affected. Housing ISN'T "FAIR". That's why we all can't afford to live in Belvedere or Ross. This initiative will DESTROY Corte Madera and is only "UNFAIR" to long-time homeowners.

Spread the word more about the zoom meetings. This won't just impact Corte Madera. All of Marin will be affected and deserve to know.

They just need more market rate smaller homes and town homes that will be a tax base for the city.

To assume that there is a right to live in Marin is wrong. Not everyone can afford a \$10 million home in Atherton nor should they have one

Question #12:

Maintain open/green space

rent control

Water is our biggest problem so all units should have gray water irrigation.

Question #13:

(rent increases, unsuitable in summer, new owner)

I would like to subdivide my existing lot.

property tax too high - cannot stay in home, nor afford to rent it out

Rent is too high

Small, terrible location, horrible value for money spent

Question #14:

Affordable housing does not exist for moderate income earners. Families making over around 175,000 still cannot afford million dollar homes. There needs to be assistance for down payment not just for first time home buyer's

Cost of living and utility bills always ballooning makes it unaffordable

difficulty understanding application process

Free market conditions

It's California

lack of land to build

Lack of land, However it would be a massive mistake to destroy Marin County by building homes and increasing the population by almost 20% as proposed.

Market conditions. You can't change that. Build small high rise units so it's profitable for builders as rising prices for building kills profitable units

None

Obtaining loan to cover high cost of housing in Marin.



spending so much to import homeless people who were not here before and GIVE them housing instead of helping those families/households that are struggling and on the edge of homelessness

e. Other: Supply and demand

Why does this question assume there are barriers to affordable housing?

Question 15 Responses:

Housing cannot be viewed myopically as if it did not impact many other things : additional hardscapes, reduction of tree cover and connecting green areas increases the air temperature and worsens air quality (urban island effect) which has significant impacts on human life as well as the ecology, the effects of expanding light pollution, the building process itself using huge amounts resources and polluting, and finally draining the already crippled water supply and power grid. Many things need to be considered regarding building and housing before short sightedness creates density that cannot be supported and greater harm by creating urban heat islands, irrevocable environmental damage and logic defying demands on failing resources.

All renters must help pay property/parcel taxes. Analyze traffic at peak hours on surface streets=unsafe. Fund school buses to control school hour traffic.

Additional housing in CM must not impact the quality of life for the existing residents who have invested a substantial amount of their income to purchase a house.

Must address water-supply issues; Must address traffic concerns (single exit/entry with long queues on San-Clemente); Must address failing electrical infrastructure that PGE repairs only when it breaks and does not do any preventive-improvements

Distribute questionnaire through neighborhood NRGs...

We should putting some energy into not being forced to overloading our town & its infrastructure

New homes with yards are crucial. Building more condos or apartments is substandard. Middle class Families deserve homes and not just condo and apartment options.

If you can't afford to live here or the bay area move like most have. Find a market more set for your job and income or change those factors.

Stop assuming that people want more housing units built. There is no way to solve the issue of affordability, so should focus on improving things for current and future homeowners who can afford to buy in Marin.

Our family has lived in the same unit for about 10 years, but our rent is now about double of when we first moved in. We're pretty close to be priced out of our home, so solutions for the housing needs of our town are urgently needed.

Rent control is needed to keep landlords from increasing the rent beyond a reasonable amount like SF, Berkeley, Oakland, Richmond and others have.

It is imperative that quality housing (inside and out) be perceived immediately. The concept is that the home should be immediately attractive to the eye, not ostentatious, simple, yet comprehensive and inviting--not complicated by adornments or obvious additions. The home should not exceed three stories. Basically, elegant for its simplicity. Corte Madera homes generally fit this description. The simple, non-ostentatious aspect of a Corte Madera home, with surrounding clean grounds is a Corte Madera home, as opposed to the grandeur of a huge structure that virtually spills out just short of the sidewalk or one that is overladen with excess foliage. A Corte Madera home says, "The family that lives here is a happy family."

I encountered discrimination twice: in college, I had a landlord refuse to rent based on my field of study. And when I was seeking a rental in San Francisco in 2000, a landlord wanted to see a photograph before agreeing to show his unit to me. These are insignificant compared with the discrimination that I know others face every day, but it gave me a small taste of it.

We need more affordable, permanent housing. I strongly favor programs to help working families buy their first homes. At the same time, I want to make sure that we build such homes in ways that our neighborhoods not only are preserved but improved. This probably means height limits and design regulations so that new homes blend more than contrast.

I grew up in Marin and went to Redwood. I came back to be closer to my family and benefit my kids. I am appalled by what has happened to Marin. The crime is out of control and you have a small group of excessively wealthy people pushing normal hardworking families out. No wonder the schools are in bad shape. I am a doctor and make



good money and I find life here impractical and unsustainable. Furthermore, I don't want to raise my kids in this environment as it is unhealthy in so many ways. I don't know how you fix the housing. Nothing is affordable here and everyone seems to collide in this dynamic of upping living costs because of the premium to be in Marin. News flash- Marin is not special. There's nothing unique or extraordinary here the way there was 30 years ago. The county has been ruined. There are far better and far safer places to live than here where normal families don't teeter on the edge of financial ruin. You need affordable housing for low and middle-income people. You need to reign in the property taxes and the madness at PGE. You need to stop cash buyers from pricing average people out. The homes are also old small and outdated — across the board. People need to get a grip and collectively stop charging premiums and inflating their services because it's so expensive here. It's expensive here because people in the county made it this way and have created a mess. I know the intentions were good but it's just out of control.

Lastly, I will add that I am leaving the state after being here 8 short months. Marin is such a nightmare now that I'd rather live out of state with two small kids all alone with no family help (since the whole family is here). Our health and quality of life are far better out of state. The healthcare here too is inferior to what you get out of state.

This survey is cute but there's much bigger problems around CM and Marin. A few "affordable" units won't create any meaningful change unless all of the underlying insanity is dealt with.

I want us to increase housing supply while being mindful of the environmental impact of new housing developments. Ideally, we could also preserve and increase green spaces and restore natural ecosystems while making room for more humans. Access to nature is a big part of what makes Marin so special.

Pop-up surveys at local grocery stores.

The planning commission is an obstacle to all improvements and expansions in the town and needs a complete overhaul. Support for larger projects would likely be easier to obtain if homeowners didn't feel like the planning commission weren't putting up obstacles for them at every possible chance.

Show examples of well designed affordable housing here in the Bay Area

Additional water/sewage capacity needs to be considered as population increases

I think if we're building apartments or condos, they should all be in close proximity to each other so it's more of a community. We also need to ensure that there are enough natural resources, i.e. water, to support the existing residents of the town.

I grew up in NYC and am a fan of higher density housing. Planners need to tune out the people who will oppose any housing short of detached single-family homes. As we age, we would like to live in denser housing where there is a community of neighbors, and there is very little available or affordable in Southern Marin. Infill development along with some new projects to meet the glaring housing need is the way to go.

Somehow, municipalities need to be able to get the state to revise its edict for new housing development, i.e. lower the quantity of new housing. Numbers are based upon a pre-Covid economy, and associated housing demand. That demand will likely not return for some time.

The questions above are skewed to assume all respondents need affordable housing. We were not able to afford acceptable housing so we worked hard to make it livable. Most of our neighbors have done the same. Years ago we went to town meetings concerning the affordable apartments on San Clemente drive. When we asked if people who worked in Corte Madera would have priority for renting the units we were told NO. What good is it to build affordable housing so people from other areas can come live here? I suggest you change the priority at San Clemente for people who work in Corte Madera. Otherwise it solves nothing.

No

Please make sure there is infrastructure available to support any project before approval. Also make sure that projects confirm to the existing neighborhood.

Corte Madera is a charming town and I hope it remains as such. I would like to see more townhomes, ADUs, and small apartment buildings (not like the super expensive monstrosity on Tamal Vista) converted or built to accommodate the growing number of people who wish or need (essential services) to live here. The town should keep this in mind with building permits and inspectors -- make it easier to convert or build proper additional housing. There are many who would LOVE to live here but can't find housing.



We have to make sure that low and middle income families are included in our city landscape as well as culturally diverse people
An excellent way of both (1) reducing traffic and (2) improving home affordability would be repeal/reduce off-street parking minimums.
It would be helpful is staff helped facilitate the subdivision of existing lots.
I have missed the last 2 meeting. Where can I get the minutes. Thank you
No water no houses
C.M. cannot add 700 more housing units to its existing format without changing the character of its small town climate. With water shortages as they are how can we continue to be expected to accommodate a more dense population.
All the Corte Madera leaders seem to be yes men, they need to understand that we put them in office and we can take them out. They need to fight back with other mayors and assemblymen of other cities and resist this poorly thought out law Which is meant to do nothing but destroy small cities and communities
We have numerous old and unattractive buildings when exiting onto Tamalpais from the Freeway. It would be great for the town if they could be replaced with attractive multi-story mixed use buildings - shops and offices below with condos or townhouses above.
Please don't build another Hong Kong project in such a tight space. Go east
The proposed housing plan will place an unreasonable traffic load on paradise which is already challenged during peak traffic periods; the options should be more equally distributed throughout Corte Madera
Phase out above ground utilities and gas and invest in sustainable fire safe housing,
This is a poorly crafted survey that makes several inappropriate assumptions.
Limited buildable land means limited scope to add new housing in Corte Madera. Instead of adding to the town's footprint I hope we will consider innovative ways to make existing housing stock more available to lower income households, including key workers such as teacher, fire fighters, police, as well as retail and restaurant employees. This would also enhance the economic diversity, and likely other forms of diversity, of the population, which would be beneficial to the community.
This survey is completely one-sided. You are assuming Corte Madera residents all feel there is a need to increase density and provide affordable housing. Please do better to understand the full base of constituents. Not just a partial group.
Corte Madera (and Marin broadly) is ground zero for overly favoring wealthy established single-family homeowners' preferences for (a) perceived property value and (b) maintaining the status quo ("neighborhood look and feeling") ("views"). PLEASE try to consider the voices of those who can't be as easily heard: young families (and individuals) who will move here from other parts of the bay area, particularly including those of moderate to low incomes. That means allowing duplexes and multi-family; relaxing building controls generally and not deferring to hyperactive, hyper-controlling neighbors. Let's try to commit our stated values for the world into practice where it counts
Before adding housing units solve traffic congestion problems. Maintain the natural and environmental quality of life we moved here for.
Ask those in the unhoused community to take the survey.
There needs to be more housing for my generation. It's simply not fair that the older generation gets property rich by refusing to build housing for the younger generations and refuses to let the younger generations hit their life markers.
Specific housing related Email and direct mail with a QR code to a survey to homeowners, without being buried in the town newsletter
I'm disgusted that water availability is not mentioned. We are and will be in drought conditions for probably the rest of my life.
I hope our Town can create a variety of housing types and attract a variety of residents (families, singles, young people as well as racial and ethnic diversity).
DO NOT BUILD ANYTHING NEW. NO MORE IMPORTING HOMELESS PEOPLE.



I believe the city needs to drastically increase the supply of new housing or risk pricing out all but the most affluent households. I don't believe that just meeting the minimum state requirements for new housing is sufficient to keep spiraling housing costs under control and that the City needs to plan for and build even more.
Disabled and mobility impaired individuals have a hard time in Marin County and Corte Madera
Asking residents what they would be most willing to give up (or keep) to encourage growth of housing would be helpful to identify that everything comes with an adverse effect but finding a solution that works for the most people. Thanks!
social media, reach out to the younger generation and not just home owners, I'm happy to help!
How can the population in Marin or Corte Madera specifically grow when there hasn't been any new housing for people to move into? All we can do is shuffle people around. Not add new people.
This housing needs assessment is based off of 2010 census data. It should be based off of 20220 census data.
It should be easier for people who work in Corte Madera to live in Corte Madera. My fiancé and I make \$125,000 a year and can barely afford rent, let alone to buy something.
Why is there no considerations or mention of food waste/compost mandates that went into law in January 2022 (SB1383)?
Why is there no plan to install rain capture barrels throughout the town?
How will homeowners and renters be incentivized to install greywater capture from laundry and rain barrels on property?
There are too many sites being considered that will clog the freeway which is a burden to people commuting to the City. Some units need to be car free and reliant on public transportation (Sites 2-5); Site 9 is too far away from anything; Environmental impact to animals and plants needs to be considered. Themes complexes for lifestyles that are focused on climate change; more housing-put equal jobs to help.
Thank you for reaching out for feedback
Higher density; less parking lots; stop wasting land, build 2nd and 3rd stories; take a field trip to Holland and or Denmark and see how it's done
I work in Corte Madera right now and live in Sausalito, but I do not want to commute because I take public transportation and have an electric bike which will be easier to go back and forth to work and back.
We need adequate housing for our teachers, police, doctors, nurses, etc.
Too dense here, not a good place for building more housing, too crowded, north Novato better areas
Single family home with backyards don't seem to be in developers plans. The need to maximize profits seems to take precedence over building homes that accommodate families and their personal space.
Low income affordable housing should not increase by 5% each year. A low income family will always suffer when there is not enough income for expenses and residence face a 5% increase every year and a threat of removal from the tenancy, or a lease termination. It is happening here in 33 San Clemente Apartments. Management increased rent by more than \$200 in last 3 years.
The most important thing is to house the homeless especially families.
Play area for children needs to be looked into
Let low income families live in peace, I work at Amy's drive through
No more destruction of or environment from building new roads or new housing; build for middle income families. Please ensure rent control, stop abuse by landlords, on rent increase
Allow more ADUs



CORTE MADERA HOUSING ELEMENT UPDATE

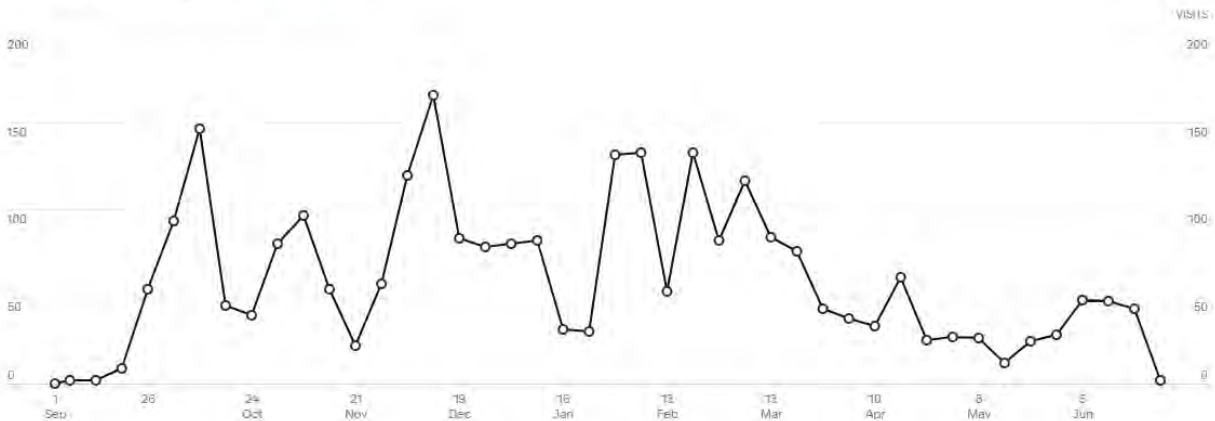
Website Analytics

- 2,600 Total Visits
- 1,900 Unique Visitors
- 167 Visitors in the past 30 days & 1,300 Since Feb. 1st.

Visits

Sep 1, 2021–Jun 27, 2022 • 2,629 Total •100% yr/yr

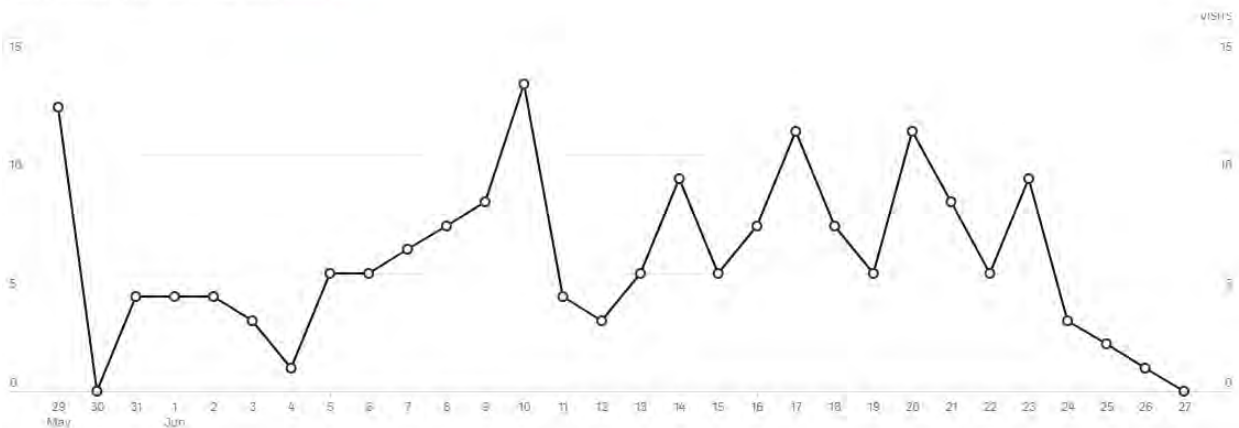
Weekly



Visits

May 29–Jun 27, 2022 • 167 Total •85% mo/mo

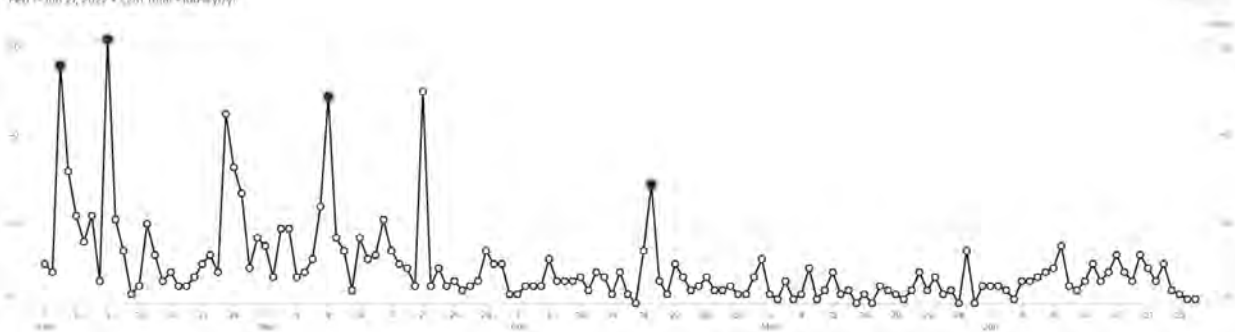
Daily



Visits

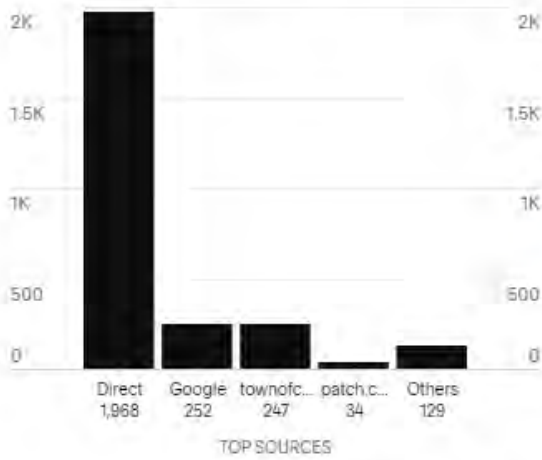
Feb 1–Jun 27, 2022 • 1,301 Total •100% yr/yr

Daily





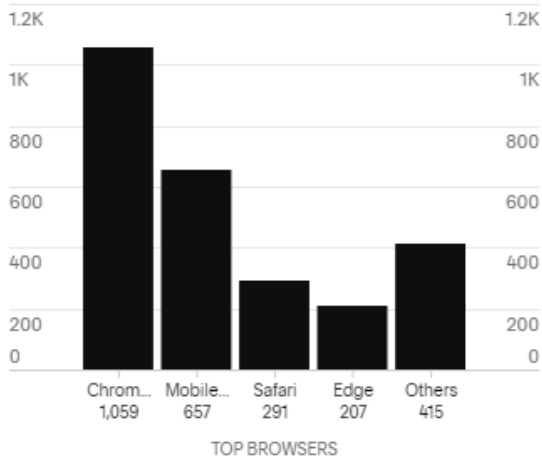
Top Sources by Visits [VIEW SOURCES](#)



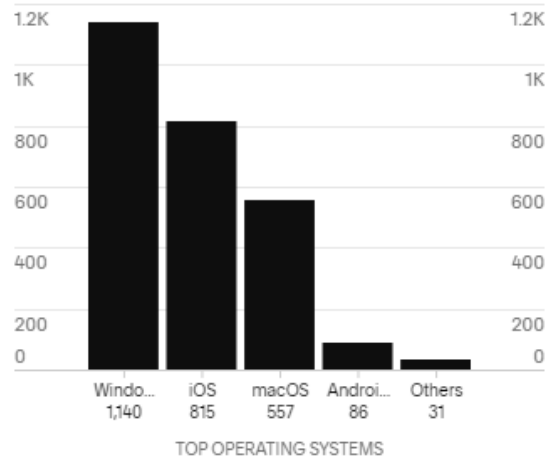
Top Devices by Visits



Top Browsers by Visits



Top Operating Systems by Visits

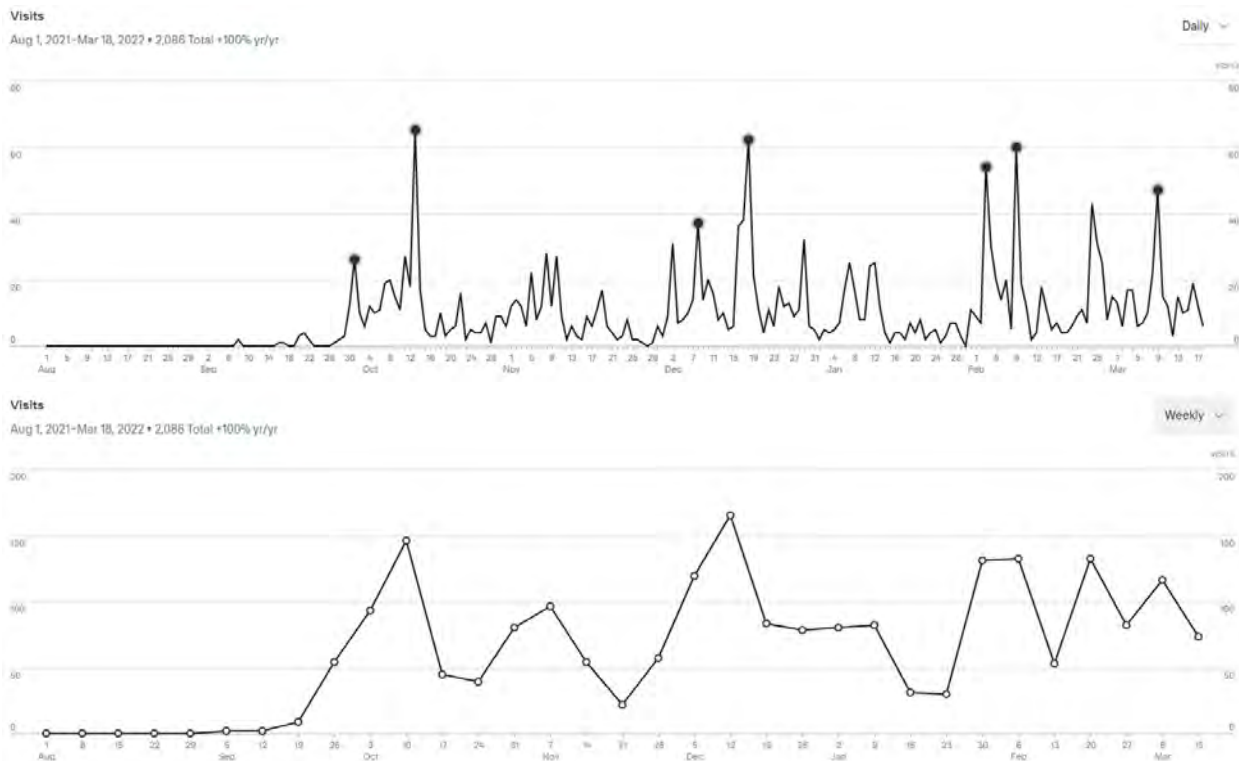




CORTE MADERA HOUSING ELEMENT UPDATE

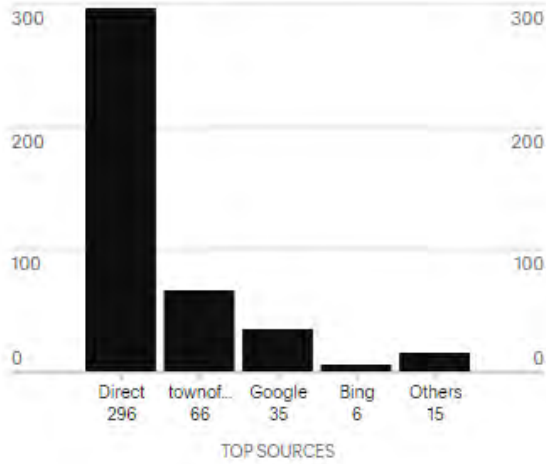
Website Analytics (Through March 18, 2022)

- 2,100 Visits
- 1,500 Unique Visitors
- Close to 420 in the past 30 days & 708 Since Feb. 1st.

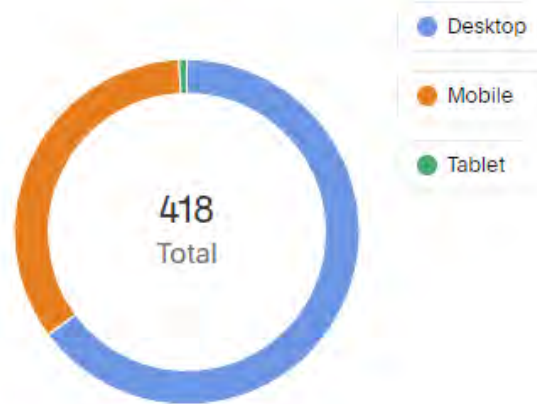




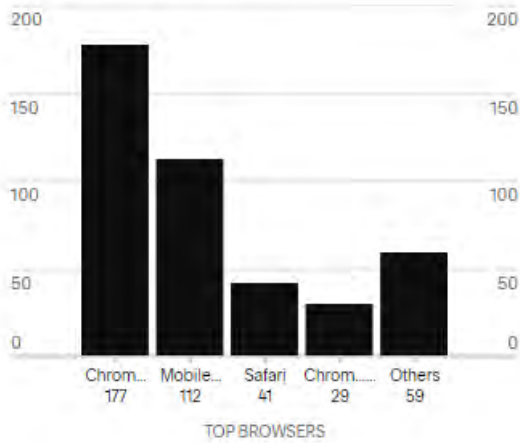
Top Sources by Visits [VIEW SOURCES](#)



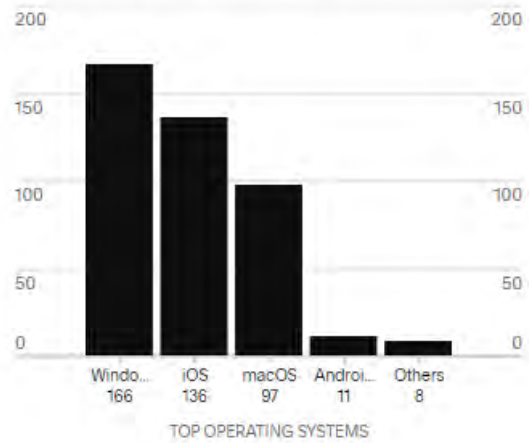
Top Devices by Visits



Top Browsers by Visits



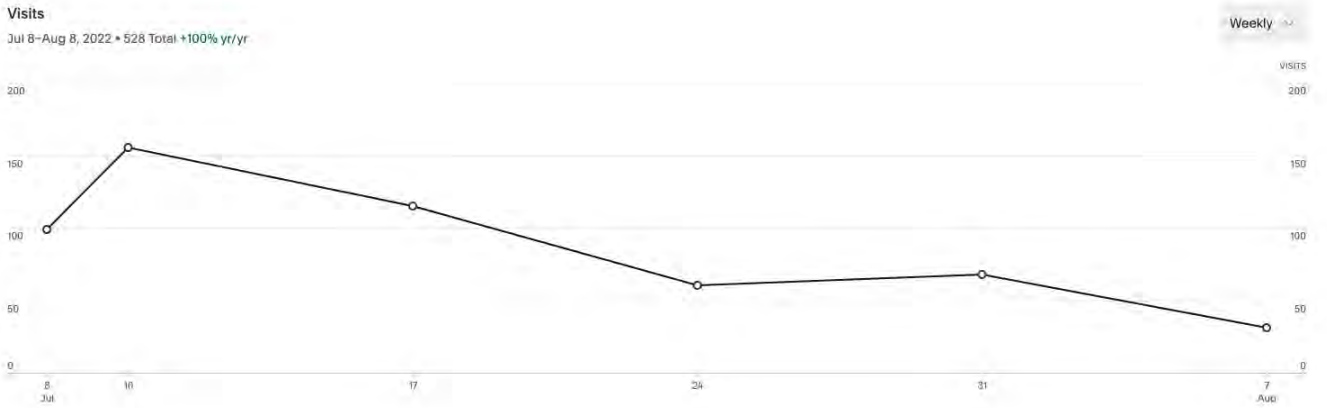
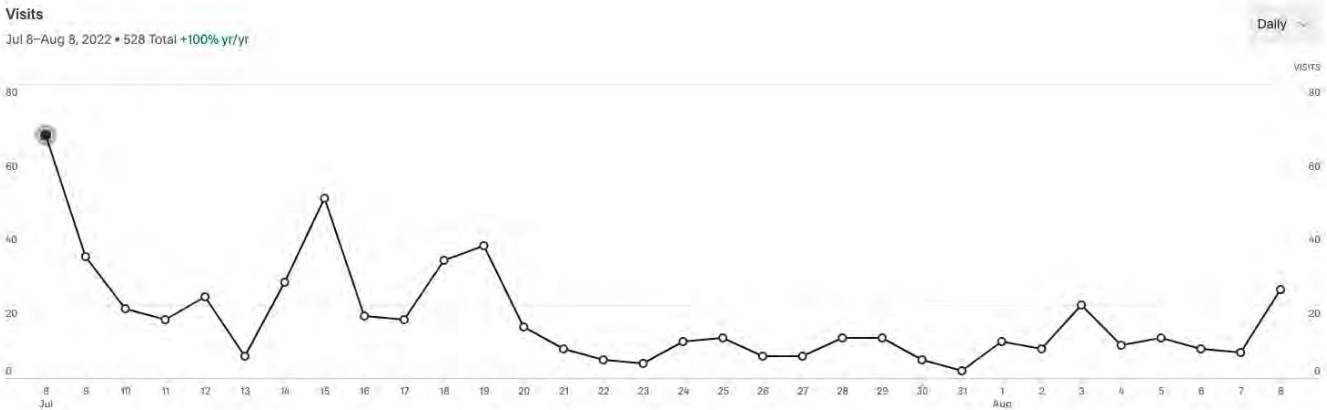
Top Operating Systems by Visits



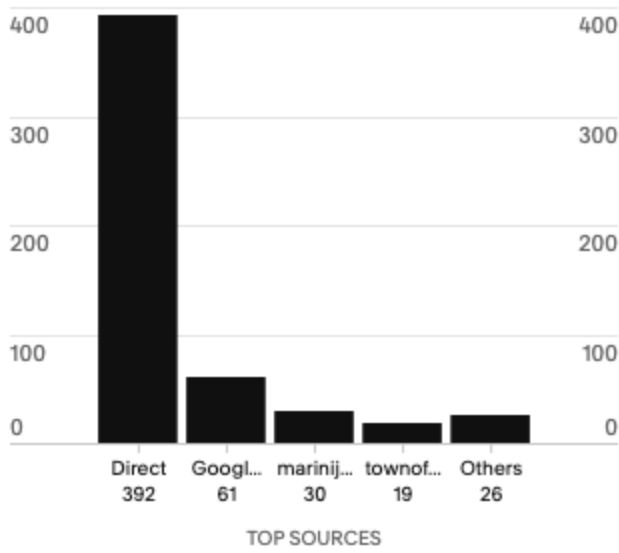
CORTE MADERA HOUSING ELEMENT UPDATE

Website Analytics July 8, 2022-August 8, 2022

- 528 Visits
- 487 Unique Visits
- 862 Page Views



Top Sources by Visits [VIEW SOURCES](#)



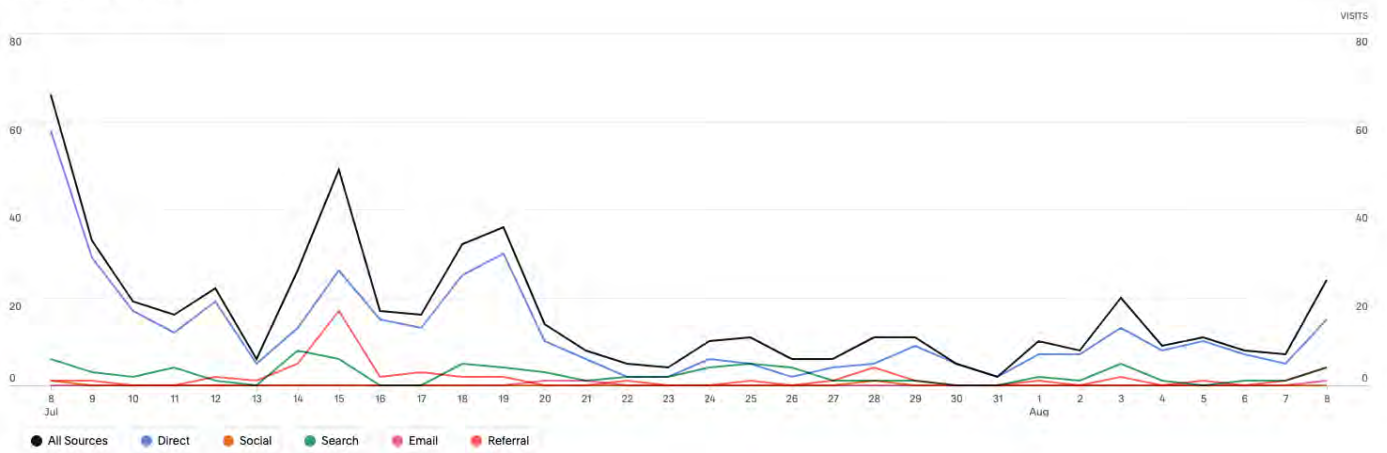
Traffic Sources

Custom \$ USD

Visits

Jul 8–Aug 8, 2022 • 528 Total

Daily

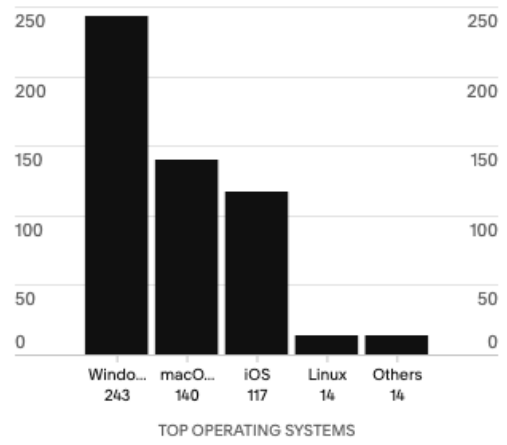




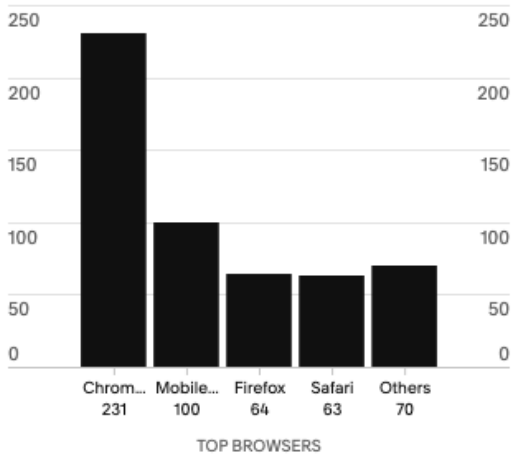
Top Devices by Visits



Top Operating Systems by Visits

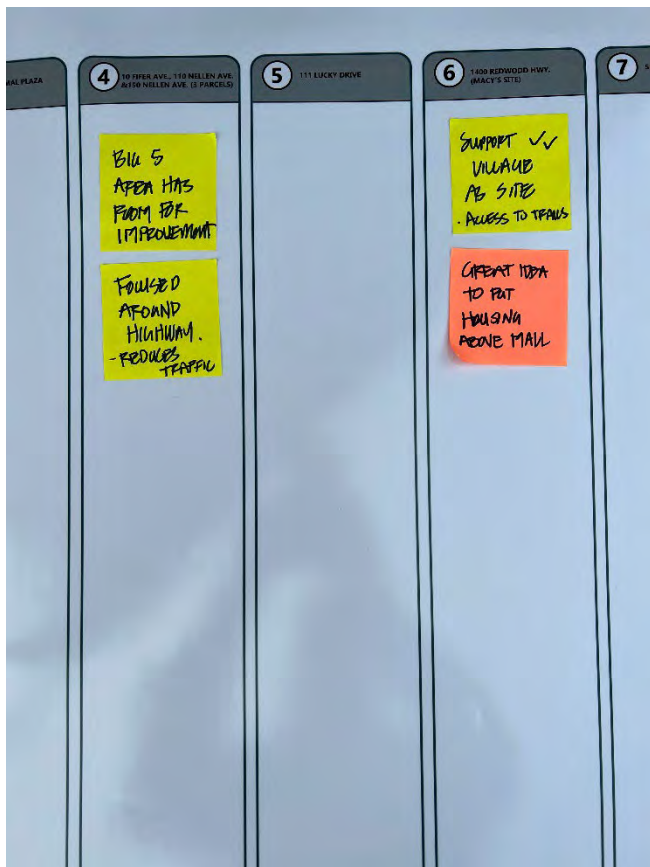
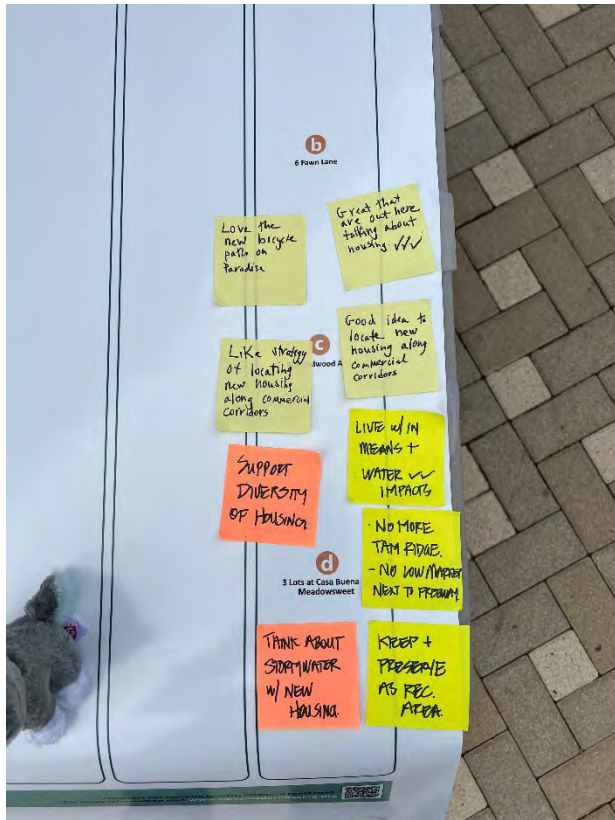


Top Browsers by Visits



Pop-Up Event at the Town Center on January 5, 2022





Pop-up Event at the Nugget Market on January 28, 2022







CORTE MADERA HOUSING ELEMENT UPDATE

July 4th, 2022 Pop-Up Summary

The Town of Corte Madera hosted a booth at the annual Fourth of July Parade and Festival in Corte Madera’s Town Park from 11:00 am to 3:00 pm to share information and gather feedback on the Housing Element Update process and potential housing sites. The July 4th Parade and Festival was promoted through the Town’s newsletter and social media blasts. Town staff and the consultant team were available to have casual conversations, answer questions, engage with community members and encourage attendees to participate in a Housing Element Spin-the-Wheel trivia and raffle for a chance to win a gift certificate to a Corte Madera restaurant. Individuals who participated in the Spin-the-Wheel trivia received one raffle ticket. Individuals who answered the question correctly received an additional raffle ticket.

Materials included illustrative boards with a map of potential housing sites, a board for feedback, a Housing Element FAQ sheet, a mailing list signup, a community feedback form about housing priorities, a flier with upcoming engagement opportunities, keychains, and a Corte Madera coloring book. The Housing Element FAQ sheet and community feedback form were also available in Spanish. Over 125 people were engaged throughout the day. The following offers a high-level summary of the event.

Date, Time and Location

11 am to 3 pm at Corte Madera Town Park

Staffing and Attendance

- **Town Staff** - Adam Wolff, Martha Battaglia

Consultant Team

- **Plan to Place** – Dave Javid, Rachael Sharkland

Public Engaged and Activity Summary

Over 125 people were engaged at the pop-up event. A total of 44 people participated in the Housing Element Spin-the-Wheel trivia and nearly half of the participants answered the question correctly. The Town collected 10 feedback forms. Four people signed up to be added to the interested parties list.

Housing Element Spin-the-Wheel trivia and Raffle Questions

1. What does ADU stand for?
2. What does RHNA stand for?
3. Is the Town of Corte Madera’s population over or under 10,000?
4. How many housing sites has the Town identified for its Housing Element?
5. In the current housing element cycle, did the Town produce more or less than 250 units?
6. How many years does a housing element cover?
7. True or False: the State of California determines if a Housing Element is compliant with state law.
8. Does a family of four earning \$140,000 a year qualify for a low-income unit in Marin County?

Common Topics of Conversation with Public Participants

- Potential housing sites
 - Generally in support, especially of underutilized sites (surface parking, single-story commercial buildings, vacant buildings).
 - Support for redeveloping the Macy's site.
 - Support for housing sites near the highway and close to public transit.
 - Some concern expressed for loss of existing local businesses.
- Affordable housing
 - Significant support for a variety of housing types that are affordable to service workers, young couples, professionals, and families.
 - Interest in affordable housing financing and alternative structures of ownership (Social Housing Senate Bill?)
 - Support to consider options related to controlling escalating rents.
 - Request for more rentals to be included in the HE Update.
- Impacts of Development
 - Concern about the impact of future development on water resources and traffic.
- Engagement
 - Enthusiasm for this event, materials, and engaging activities.



Corte Madera



Corte Madera

WE WANT TO HEAR FROM YOU!

THE DRAFT HOUSING & SAFETY ELEMENTS WILL BE AVAILABLE SOON!

The draft Housing and Safety Elements are anticipated to be released on **July 8th** for a **30 day** public review period. These documents will be available on the housing webpage: cortemaderahousing.org.

The Town is also preparing a Draft Supplemental Environmental Impact Report (DSEIR) for the various updates, which will be released for a 45 day review period in **late August 2022**.

Learn more about the development of the Housing & Safety Elements at the housing webpage or by talking to staff at community pop-up events. Comments and questions on the draft documents can be emailed to: housingplan@tcmmail.org

Community Pop-Up Events

- **July 4th** | 12:00 - 4:00 pm
Corte Madera Town Park
- **July 22nd** | 6:30 - 8:00 pm
Movie Nights at Town Park
- **July 24th** | 4:30 - 6:30 pm
Summer Concert Series at Menke Park
- **August 3rd** | 12:00 - 3:00 pm
Town Center

**Note: Dates subject to change*

CONTACT

Adam Wolff, Director of Planning and Building
housingplan@tcmmail.org | 415-927-5064

For more information, visit:
www.cortemaderahousing.org

Para información en español, por favor envíe un correo electrónico a housingplan@tcmmail.org







Public participation in the Spin-the-Wheel trivia and raffle.



4th of July Booth and kids enjoying the Corte Madera coloring book created for the event.



CORTE MADERA HOUSING ELEMENT UPDATE

Summary of Spring & Summer 2022 Pop-Ups

The Town of Corte Madera held a series of seven in-person pop-up events in April - August, 2022 to share information and gather feedback on the Housing Element Update process and potential housing sites and answer questions on the draft Housing Element. Three of these pop-up events were held in July during the public comment period. All pop-ups were promoted through the project website, social media blasts, and street banners. In addition, the pop-ups held during the public comment period were advertised via a direct postcard mailer that was sent to all residences in Town. Sites for the pop-ups were selected based on concurrent events and well-known civic locations with the intention of reaching a wide range of people who work, live, and visit Corte Madera. At each event, Town staff and the consultant team were available to have casual conversations, answer questions, engage with community members, and encourage attendees to sign up for the mailing list. Materials included illustrative boards with a map of potential housing sites, general information about the housing element, a mailing list signup, and a feedback form about housing priorities. In addition, four of the pop-up events included a Housing Element Spin-the-Wheel trivia game. People who participated in the Spin-the-Wheel trivia were entered into a raffle drawing for a chance to win a gift card to a Corte Madera restaurant. Over 230 people were engaged. The following offers a high-level summary of each Pop-Up event.

Date, Time and Location

1. April 27th from 12-4 pm at the Town Center Farmers' Market
2. April 29th from 12-4 pm at the Nuggets Market
3. May 11th from 6:30 to 8 pm at the Big Band Dance event at the Community Center
4. July 4th from 12-4 pm at the Corte Madera Town Park
5. July 22nd from 6:30 - 8:00 pm at a Movie Night at Town Park
6. July 24th at 4:30 - 6:30 pm at a Summer Concert at Menke Park
7. August 3rd from 12-3pm at the Town Center Farmer's Market

Staffing and Attendance

Public Engaged: Over 230 people

Feedback Forms: 170 received (digital and paper)

Town Staff

- Adam Wolff
- Martha Battaglia

Consultant Team

- **Plan to Place** – Dave Javid, Rachael Sharkland



TOWN OF CORTE MADERA HOUSING ELEMENT UPDATE

SHARE YOUR THOUGHTS ON HOUSING IN CORTE MADERA



SAVE THE DATE!

Community Pop-Up Events

- **April 27th, 2022** | 12 - 4pm
Town Center
- **April 29th, 2022** | 12 - 4pm
Nugget Market
- **May 11th, 2022** | 7 - 8pm
Big Band Dance - Community Center
- **July 4th, 2022** | 12 - 4pm
Town Park
- **July 22nd, 2022** | 6:30 - 8pm
Movie Night - Town Park
- **July 24th, 2022** | 4:30 - 6:30pm
Summer Concert Series - Menke Park

**Note: Dats subject to change*

CONTACT

Adam Wolff, Director of Planning and Building
housingplan@tcmmail.org | 415-927-5064

For more information, visit:
www.cortemaderahousing.org
Para información en español, por favor envíe un correo electrónico a housingplan@tcmmail.org



JOIN US ON:

MAY 11, 2022

Help us shape Corte Madera's housing policies for the next 10 years.

VISIT THE WEBSITE TO PROVIDE INPUT AND LEARN MORE

www.cortemaderahousing.org

Para información en español,
envíe un correo electrónico a housingplan@tcmmail.org





SUMMARY

April 27th from 12-4 pm at the Town Center Farmers' Market

The Town and consultant team set up a table at the Farmers Market to offer a casual opportunity for information sharing, questions, and discussion about the Housing Element Update. Most people engaged with the housing opportunity sites map, and asked questions about the identified housing sites. People were generally positive about the Town's outreach efforts, the potential for more mixed-use development, and supportive of more housing, especially for teachers, emergency workers, medical professionals etc. Ten feedback forms were submitted, and each person who completed the feedback form was entered into a raffle drawing for a gift certificate at a local restaurant.



Nuggets Market

April 29th from 12-4 pm at the Nuggets Market

The Town and consultant team set up a table in front of the Nuggets Market to offer a casual opportunity for information sharing, questions, and discussion about the Housing Element Update. Most people engaged with the site's map, and were curious about the larger locations such as the Macy's site. Other issues of interest were affordability, the development feasibility of sites with current uses, building in a floodplain, mixed-use design, and traffic impacts. People were generally positive about the Town's outreach efforts, the potential for more mixed-use development, and supportive of more housing, especially for teachers, emergency workers, medical professionals etc. Six feedback forms were submitted, and each person who completed the feedback form was entered into a raffle drawing for a gift certificate at a local restaurant.



May 11th from 6:30 to 8 pm at the Big Band Dance event at Community Center

The Town set up a table within the Community Center to offer a casual opportunity for information sharing, questions, and discussion about the Housing Element Update. The Big Band Dance event was well attended; however, very few people engaged staff or viewed the housing opportunity site map. One feedback form was submitted.



4th of July Festival

July 4th at 12-4 pm; Corte Madera Town Park

The Town hosted a booth at the annual Fourth of July Parade and Festival in Corte Madera's Town Park to have casual conversations, answer questions, engage with community members, and encourage attendees to participate in a Housing Element Spin-the-Wheel trivia and raffle for a chance to win a gift certificate to a Corte Madera restaurant. Over 125 people were engaged throughout the day. A total of 44 people participated in the Housing Element Spin-the-Wheel trivia and nearly half answered the question correctly.

July 22nd from 6:30 - 8:00 pm at a Movie Night at Town Park

The Town hosted a booth at a movie night event held at the Town Park to have casual conversations, answer questions, engage with community members, and answer questions on the draft Housing Element (which was released for a 30-day public review period on July 8th). Approximately 20 people were engaged throughout the event. A total of 18 people participated in the Housing Element Spin-the-Wheel trivia and half answered the question correctly.



July 24th from 4:30 - 6:30 pm at a Summer Concert at Menke Park

The Town and consultant team hosted a booth at a summer concert event at Menke Park to have casual conversations, answer questions, engage with community members, and answer questions on the draft Housing Element. Most people engaged with the housing opportunity sites map, and asked questions about the identified housing sites. One resident asked a question about one of the implementation programs included in the draft Housing Element. Approximately 20 people were engaged throughout the event. A total of 6 people participated in the Housing Element Spin-the-Wheel trivia and half answered the question correctly. Staff from the City of Larkspur was at the event as well to speak with Larkspur residents about the update to the City of Larkspur's Housing Element.



Menke Park

August 3 from 12-3pm at the Town Center Farmer's Market

The Town and consultant team set up a table at the Farmers Market to offer a casual opportunity for information sharing, questions, and discussion about the Housing Element Update. Most people engaged with the housing opportunity sites map, and asked questions about the identified housing sites. Approximately 20 people were engaged throughout the day. Two feedback forms were submitted, and each person who completed the feedback form was entered into a raffle drawing for a gift certificate at a local restaurant. One person signed up to be added to the interested parties list.



Town Center

OPINION > COMMENTARY

Marin Voice: Corte Madera addresses housing mandate with community outreach

By **PHYLLIS METCALFE** |

April 18, 2022 at 1:01 p.m.

Marin County and its cities must identify potential housing sites to meet state assigned quotas. Each jurisdiction is developing a list of sites that is being made public for community comment in an effort to promote transparent dialogue.

Corte Madera has used a different unique process to meet state requirements that has not only educated the residents, but thoroughly encouraged community engagement from the very beginning.

Community members have not just commented on sites that have been predetermined by staff, a chosen panel or outside consultants, they have played a role in deciding the sites to be further explored.

Community feedback has been embraced and considered at all steps of the process. This access has not only provided a greater range of solutions, it is creating a level of trust and confidence that the town government is being responsive to the community's vision.

Adam Wolff, Corte Madera's director of planning and building, came up with the



The collaboration of Wolff, Corte Madera's outstanding planning staff and its consultants resulted in the design and implementation of the vision for these evening workshops. Developing meeting formats and agendas, they brought in panelists (including those representing other affected agencies) and property owners to speak and provide feedback.

Last fall, a postcard was sent to all property owners in Corte Madera explaining the state's requirement for the town to update housing policies and plans to accommodate needs and address barriers to production. It also announced the virtual community workshops to develop and evaluate options leading to a targeted plan to answer the needs.

The workshops were to be an open dialogue — not only an educational resource, but one that sought input through breakouts for questions and comments from community members.

The community was asked to get involved by participating in the six-part workshop series (monthly from October through February), each one with a different topic and purpose: Introduction to the Housing Element Update, Existing Housing Conditions (opportunities and constraints), Potential Housing Development Sites, Planning for 700+ Homes Part I, Planning for 700+ Homes Part II and Next Steps: CEQA, Programs and Policies, Safety Element.

Corte Madera's community outreach has not stopped with the conclusion of the workshop series. Evaluating the housing needs of our community by updating housing policies while learning state housing laws affecting Corte Madera resulted in a devoted town website section at [CorteMaderaHousing.org](https://www.cortemadera.org/CorteMaderaHousing.org).

The site contains an online feedback form for community members to fill out along with video recordings and summaries of the workshop series.

Pop-up events have been held at both The Village and Town Center shopping areas, with planning staff available to answer questions and take input from the community. A further pop-up event is in the works.

As part of continuing outreach, a joint public Zoom workshop of the Town Council and the Town Planning Commission was held to review progress and discuss future steps with the community.

Decisions we make now to identify potential building sites through establishing new local guidelines can either enhance or undermine our community.



Assigned quotas to meet the state-defined regional need and the other state bills that usurp local control of land use and zoning decisions make it increasingly difficult to ensure needed housing is built in appropriate areas with adequate infrastructure. That is why it is so important that there is input and buy-in by community members.

“The Little Engine That Could” folktale tells the story of the train engine that reached success pulling a broken down train over a mountain through perspective and optimism. Corte Madera, the little town that could, will achieve the required changes to land-use rules demanded by the state through the vision and hard work of Wolff, who has led the most significant outreach ever done in our town.

Phyllis Metcalfe is vice chair of the Corte Madera Planning Commission. She is a longtime Marin resident and former College of Marin trustee.

Tags: [Corte Madera Planning Commission](#), [Corte Madera Town Council](#), [Housing](#), [Marin Voice](#), [newsletter](#)



Phyllis Metcalfe

Join the Conversation

We invite you to use our commenting platform to engage in insightful conversations about issues in our community. We reserve the right at all times to remove any information or materials that are unlawful, threatening, abusive, libelous, defamatory, obscene, vulgar, pornographic, profane, indecent or otherwise objectionable to us, and to disclose any information necessary to satisfy the law, regulation, or government request. We might permanently block any user who abuses these conditions.



LOCAL NEWS

Corte Madera seeks comment on draft housing, safety elements

By [ADRIAN RODRIGUEZ](#) | arodriguez@marinij.com | Marin Independent Journal

PUBLISHED: July 14, 2022 at 5:00 p.m. | UPDATED: July 14, 2022 at 5:10 p.m.



A shopper walks to Macy's department store at The Village Shopping Center in Corte Madera on Wednesday, July 13, 2022. (Alan Dep/Marin Independent Journal)

Corte Madera is eyeing Macy's and the former single-screen Cinemark theater for potential housing sites.

Those and nine other parcels are listed in the draft housing element, which is available for public comment and review through Aug. 8. The document outlines policies and programs that work to accommodate new housing in town.

Corte Madera has been mandated under the Regional Housing Needs Allocation (RHNA) to show it can allow 725 new residences over the next eight years.

"The challenge, I think for all agencies, is the high RHNA number this cycle compared to the last one," said Martha Battaglia, the senior town planner who is working on the project.

While Corte Madera's numbers are significantly higher for the 2023-2031 housing cycle, the town is in a unique situation.

In 2007, the Association of Bay Area Governments had mandated that Corte Madera accommodate 244 units over eight years, which was later determined to be an over allocation.



"Tam Ridge was controversial, and that was 180 units," longtime Councilmember Bob Ravasio said. "And this is more than 700. That's a lot. It's hard, but our staff has done a great job finding out where we could potentially put these units."

The breakdown of new residences is 281 units at above moderate income, 108 at moderate income, 123 low income and 213 very-low income.

The Macy's at the Village at Corte Madera mall, situated on the east side of Highway 101, is among the larger parcels identified. The department store and attached parking lot equal 7.48-acres and are owned independently from the rest of the mall.

According to the draft housing element, the owners and developers have contacted the town expressing interest in redeveloping the property. The town says the lot could accommodate about 300 units. Macy's representatives declined to comment.



The parking lot is vacant at the closed Century Cinema in Corte Madera on Wednesday, July 13, 2022. (Alan Dep/Marin Independent Journal)

The former theater on 2.11-acres at 41 Tamal Vista Blvd. has been identified as a site for up to about 63 low- and very-low-income residences, potentially senior housing.

Other sites include a former funeral home and adjacent business at 601 Tamal Vista; a gym, office and after-school facility at 400 and 500 Tamal Plaza; office buildings at 2 Fifer Ave., 10 Fifer Ave. and 110 and 150 Nellen Ave.; a clothing store at 111 Lucky Drive and others.

Julie Kritzberger, executive director of the Corte Madera Chamber of Commerce, said town planners have done a great job informing the community and soliciting feedback.

"They have been out at the farmers market and had a booth at the Fourth of July event," Kritzberger said. "They have had a series of workshops trying to incorporate the residents and business community. The town has also posted signs throughout the town notifying the community of the workshops and encouraging participation."

Resident Pati Stolar said she was less concerned about which sites could be used for housing and more interested in ensuring that new residences were accessible. She said Petaluma recently adopted a "visitability" ordinance that would impose requirements such as a level entryway, wide enough doorways for walkers or wheelchairs, and so on.

Along with the housing element, the draft safety element has also been released for public review. That document draws on the town's recently completed climate adaptation assessment to meet state requirements on programs related to wildfire, sea level rise and climate resiliency. The housing and safety elements are part of the town's general plan.

Staff is planning a series of informational pop-ups. The first is at 6:30 p.m. July 22 at the movie night in Town Park; another at 4:30 p.m. July 24 at the summer concert series at Menke Park and the final one at noon at the Aug. 3 farmers market at Town Center.



Mayor Fred Casissa said he's happy with the work done so far.

"We really wanted to get ahead of it and get community input," Casissa said. "The process has been methodical, and well-thought out."

More information is at cortemaderahousing.org.

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Editorial: Redevelopment opportunities key for state housing goals in Corte Madera



The parking lot is vacant at the closed Century Cinema in Corte Madera on Wednesday, July 13, 2022. (Alan Dep/Marin Independent Journal)

By [MARIN IJ EDITORIAL BOARD](#) |
July 25, 2022 at 10:30 a.m.

Corte Madera is not alone in having to take a new approach, paving the way to build housing.

The days of local jurisdictions giving state housing quotas lip service are gone. Sacramento, citing a statewide housing crisis, is requiring local municipalities to promote housing construction, even though around here local political winds usually blow strongly in the opposite direction.

But local failure to meet the state's new and higher housing quotas comes with a risk that the state will further erode local control over land-use decisions and requirements.

Corte Madera faces a state quota for building 725 new residences over the next eight years.

That amounts to an 18% increase in the town's housing stock.

It wasn't that long ago that Corte Madera town leaders were drawing flack for having approved the construction of a large apartment complex on the old WinCup plant site. The town was trying to comply with its state housing quota – one that was modest in comparison to the state's current mandates.

Corte Madera is facing the same challenge as most of Marin's small towns and cities – there aren't many wide-open sites left for development.

Many towns and cities are hoping to meet their quotas by allowing the construction of more second units. That strategy raises understandable concerns about parking and traffic in neighborhoods served by narrow and winding streets.

Corte Madera town officials are taking a different approach, looking at redevelopment opportunities.

A primary possibility is the old Cinema I property. The big-screen movie house is shuttered and the property could be redeveloped into housing for about 63 units of affordable and, possibly, senior housing.

The town is also looking at other properties in the area, which houses commercial uses and apartment complexes.

It is even earmarking the Macy's building at The Village shopping center as a possible future site for housing.

The option will depend on Macy's future business decisions, but the location makes sense when it comes to building housing close to jobs, shopping and transportation services.

The town has outlined a number of possible sites and housing numbers and is asking for the public's opinions.

Its outreach efforts will also include pop-up presentations at community events, leading up to an Aug. 8 deadline for public comment.

For many Corte Madera residents, the size and scope of the WinCup-site development was a surprise. Town leaders are making an effort to make sure local citizens know what's coming.

The draft housing plan is a new way of looking at the town's land-use and could bring some big changes seen in the local landscape. Certainly, some of the biggest seen in recent years.

Corte Madera's approach of focusing on redevelopment opportunities and its diligence in reaching out to local residents is a strong and admirable start.

APPENDIX B: EVALUATION OF 2015 HOUSING ELEMENT PROGRAMS

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-1.2.a Anti-Discrimination Ordinance	Continue to enforce the Town Ordinance to prohibit discrimination based on source of person's income or use of rental subsidies.	Ongoing	Successful. Town enforced the ordinance. Non-discrimination clauses were required and monitored for affordable housing agreements for Tam Ridge Residences, San Clemente Place, The Enclave, and Oak Shores.	Modify to update Anti-Discrimination Ordinance to include protections for prospective tenants.
Program H-1.2.b Respond to Discrimination Complaints	Director of Planning and Building is Equal Opportunity Coordinator for the Town responding to complaints and will refer warranted cases to appropriate county or state agency.	As needed	Successful. Town assumed responsibility to review and refer cases.	Modify to refer all complaints to appropriate agency such as Fair Housing Advocates of Northern California.
Program H-1.3.a Targeted Marketing	Condition a targeted marketing inclusionary program for new housing project approvals.	As needed	Successful. Projects were required to focus outreach and advertisement locally. The requirement was included in affordable housing agreements for Tam Ridge Residences, San Clemente Place, and The Enclave Town Homes.	Modify to include additional targeted marketing outside the local area for underrepresented populations and communities of color. Identify outreach channels, such as community groups, churches, and housing authorities responsible.
Program H-1.4.a.a Housing Types	Adopt the following revisions to the Zoning Ordinance to facilitate the development of a full range of housing types and thereby offer a variety of housing choices: a. Factory-built housing and mobile homes. Add "factory-built housing" and "mobile homes" to the definition section of the Zoning Ordinance. Amend the Zoning Ordinance to designate factory-built housing as an allowed use in all residential zoning districts subject to the same development standards as all other housing types in these zones, consistent with State law. Establish standards and procedures for mobile homes.	One year	The Town applies the same development standards and design review process to manufactured housing and mobile homes as it uses for stick-built housing of the same type. Recently, the Town approved three manufactured homes as accessory dwelling units.	Delete

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-1.4.a.b Housing Types	b. Single room occupancy (SRO) housing. Add “single room occupancy housing” to the definitions section of the Zoning Ordinance as an allowed use in multifamily zoning districts. Consider amendment of the Zoning Ordinance to allow SRO housing as a conditionally permitted use in the C-1, C-2, and C-3 zoning districts.	One year	Not implemented.	Continue
Program H-1.5.a.a Remove Zoning Barriers	Adopt the following revisions to the Zoning Ordinance: Add “Transitional Housing” and “Supportive Housing” to the definition of the Zoning Ordinance allowed in all residential districts subject to the same development standards as other housing types in these zones consistent with state law	One year	Completed. Ordinance No. 945 was adopted January 20, 2015. Transitional and supportive housing were added to the definitions of single-family dwelling, multiple dwelling, and multiple houses, thereby ensuring that supportive housing and transitional housing are treated as residential uses subject to the same restrictions as residential dwellings of the same type in the same zone. Existing 79-unit, 100% affordable, San Clemente Housing project includes 20 supportive housing units.	Delete
Program H-1.5.a.b Remove Zoning Barriers	Adopt the following revision to the Zoning Ordinance: In compliance with SB 2, amend the Zoning Ordinance to allow Emergency Shelters by right in the Public/Semi-Public District with development and operational standards	One year	Completed. Ordinance No. 946 was adopted January 20, 2015. The Zoning Ordinance was amended to allow emergency shelters as a permitted use in the P/SP Public and Semi-Public Facilities District, subject to operational standards permitted by State law including parking requirements, on-site management and security requirements, location of waiting/intake areas, proximity to other shelters, lighting, and length of stay. The maximum number of beds or clients permitted to be served is 13.	Delete

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-1.5.b Reasonable Accommodation	Reduce barriers in housing for individuals with disabilities by amending the Zoning Ordinance to provide exceptions to development standards, e.g., access ramps.	One year	Completed. Ordinance No. 947 was adopted January 20, 2015. The Zoning Ordinance was amended to provide a procedure for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies and procedures. Applications are reviewed and approved by the Planning and Building Director if no discretionary permit approval is required other than the request for reasonable accommodation. Otherwise, the request is reviewed by the appropriate reviewing authority.	Delete
Program H-1.5.c. Neighborhood Relations	Encourage relations/communications between neighborhoods and operators of emergency shelters and residential care facilities.	Ongoing	Successful: Implemented during 2021 with respect to the transitional housing project for individuals experiencing homelessness (Project Homekey) at 1591 Casa Buena Drive. Town facilitated community workshops and a resident-led working group to encourage open communication and relationships between the surrounding neighborhood (and entire Town) and the housing operator, Catholic Charities, County officials, and the residents at the facility. The working group has become a model for other transitional and supportive housing projects in Marin County.	Continue and update to include additional types of housing as well.
Program H-1.6.a Adaptable Units for the Disabled	Ensure new housing developments include units that can be adapted for use by the disabled	Ongoing	Successful. Adaptive units were included in the Robin Drive and Enclave projects.	Continue
Program H-1.6.b Residential Care Homes	Continue to allow small, licensed group homes by right in all residential districts consistent with the development standards of that district	Ongoing	Use is currently by right in all residential districts.	Continue
Program H-1.7.a Density Bonus for Special Needs Housing	Continue to grant bonuses for projects that include units for persons of special needs	Ongoing	Senior Housing projects are currently allowed in the Zoning Ordinance at greater density (1/2,000 sf) in the R-2 District. In addition, the allowable density for senior	Continue

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
			projects is greater in the MX-1 District (20 units/ac instead of 15 units/ac).	
Program H-1.8.a. Family Housing Amenities	Require amenities for families with children	Ongoing	Successful. The Enclave project included an on-site tot lot.	Continue
Program H-1.9.a. Countywide Homeless Programs	Engage with other Marin jurisdictions to provide additional housing and other options for the homeless.	Ongoing	Successful. The Town works with Marin Housing Authority to address homeless issues. In November 2020, the County of Marin purchased a motel at 1591 Casa Buena Drive with grant funding through Project Homekey and other County housing program funds for the purpose of providing 18 units of permanent supportive housing for individuals experiencing homelessness. The role of Town staff has been to facilitate public discussions related to Project Homekey. In February 2021, under the supervision of Catholic Charities, residents began occupying the lower units of the property. A building permit to add a kitchen to each unit to create 18 independent living units was issued in 2021 and construction is currently underway.	Continue
Program H-1.11.a. Rental Assistance Programs	Continue to publicize available affordable units and programs as they come available in conjunction with the Marin Housing Authority	Ongoing	Successful. The Town includes Marin Housing Authority announcements in the Town's monthly newsletter. The Town advertised available affordable housing units at The Enclave through Marin Housing Authority.	Continue
Program H-1.12.a. Energy Assistance Programs	Develop and implement measures publicizing use of energy assistance programs to low and moderate income families	Ongoing	Successful. As of May 2022, eight Corte Madera homeowners have Property Assessed Clean Energy (PACE) assessments, which enabled them to access financing to install energy efficiency upgrades and renewable energy projects. Through the Marin Climate and Energy Partnership, the Town works with Resilient Neighborhoods to provide free classes to	Continue

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
			<p>residents to educate and motivate them to reduce their carbon footprint. Classes include information and resources on energy conservation and efficiency and renewable energy. Twenty-seven Corte Madera households have graduated from the program.</p> <p>In partnership with Marin County Energy Watch, the Town publicized energy efficiency programs available through BayRen, Rising Sun, and the California Energy Youth Services. As of May 2022, 34 Corte Madera homeowners had received BayRen rebates, and Rising Sun had served 22 households. The California Youth Energy Services program completed 1,954 home energy assessments in Marin County between 2015 and 2018, with an estimated 76 audits completed in Corte Madera. The program provided free energy efficiency products like LED bulbs, power strips, showerheads, and faucet aerators.</p> <p>The Town also promoted Electrify Marin, which provides rebates to swap out natural gas appliances and heating systems with high efficiency electric appliances. As of May 2022, fourteen projects in Corte Madera had received a total of \$16,350 in rebates. The program provides higher rebates for lower-income households.</p>	
Program H-2.1.a. Provide a Variety of Housing Types & Affordability	Promote mix of housing types and affordability by working with developers.	Ongoing	Ongoing; as development occurs. The Robin Drive and Enclave projects include a mix of larger and smaller units at different affordability levels.	Continue

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-2.2.a Update programs and ordinances to address needs of Extremely Low-Income HHs	Amend Affordable Housing Ordinance and Affordable Housing Fund to include percentage of units to Extremely Low- Income Households; amend requirements in AHO, AHE-A, AHE-B and AHMU overlay districts to include percentage of units to Extremely Low-Income Households	Ongoing	The Town worked on a study with other Marin County jurisdictions on an inclusionary ordinance study and modified the existing inclusionary ordinance as a result. The Town determined that requiring ELI units in the inclusionary ordinance would create a financial constraint and barrier to the production of market-rate housing. Extremely Low Income (ELI) housing needs are typically best addressed through specific housing types (e.g., single room occupancy units), rental housing, and housing developed by non-profits that can provide supportive services. The existing 79-unit, 100% affordable, San Clemente Housing project includes 31 “extremely low-income housing” units.	Delete and create new program to prioritize funding for ELI units and encourage housing types affordable to ELI households.
Program H-2.3.a Nonresidential Development Impact Fee	Continue to enforce the town Ordinance to collect nonresidential impact fee for the Affordable Housing Fund (CMC, Chapter 3.48)	Ongoing	Successful.	Continue
Program H-2.3.b Affordable Housing Fund	Continue to administer the Town’s Affordable Housing Fund (CMC Chapter 3.48)	Ongoing	Successful. The Affordable Housing Fund’s balance was \$557,324.69 (as of 12/31/2021). While the fund has been used for affordable housing projects in the past, no monies were expended during 2014-2022. In 2022, the ordinance was amended to broaden the ways these funds could be spent.	Continue

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-2.3.c Affordable Housing Fund Ordinance Update	Update Affordable Housing Fund Ordinance as needed reflecting current housing costs.	Ongoing	Successful. The ordinance was updated in June 2022. The adjusted in-lieu fees were based on the affordability gap of constructing affordable units and what households at the various income levels can afford to pay. Moving forward, the in-lieu fees will be increased or decreased in accordance with the year over year increase or decrease in the California Construction Cost Index.	Continue
Program H-2.4.a Employee Housing	Offer flexible development standards to encourage employee housing on-site.	Ongoing	Not implemented. No applications submitted during Housing Element planning period.	Delete and consider creating a new program to target the local workforce in new housing projects.
Program H-2.4.b Employee Housing Bonus Units	Offer density bonus as an incentive to providing employee housing in overlay districts	Ongoing	Not implemented. No applications submitted during Housing Element planning period.	Delete and consider creating a new program to target the local workforce in new housing projects.
Program H-2.5.a. First-time Homebuyer programs	Support first-time homebuyer programs as funding becomes available and combine such programs with housing counseling programs.	Ongoing	Town includes Marin Housing Authority announcements in Town's Monthly Newsletter.	Continue
Program H-2.6.a. Facilitate development of high potential housing sites	Facilitate the development of affordable housing on high potential sites by using funding resources and other means to assist in on-and off-site mitigation that may be required. Consistent with CEQA Section 15332 ("Infill Development Projects"), seek opportunities for infill development consistent with the General Plan and zoning requirements that can be categorically exempt from CEQA review.	Ongoing	Not implemented. No qualifying projects were submitted during the HE period.	Delete and focus on utilizing appropriate CEQA exemptions for new housing development.

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-2.6.b. Actions for Robin Drive	Implement the mandatory Second Unit requirement for development on this site.	Ongoing	Completed. The Oak Shores project received planning entitlements for an application that includes second units consistent with policy. The Town Council approved Ordinance 985, Resolutions 13-2019, 14-2019, 15-2019 on 4/2/2019. Building permits were issued in July 2021 and construction is currently underway.	Delete
Program H-2.6.c. Actions for 1421 Casa Buena Drive	Facilitate development of 1421 Casa Buena Drive which is designated Medium Density Residential.	Ongoing	Completed. The Enclave Townhomes were approved in 2015, and completed in 2019, consisting of 16 units; 3 units of which will be affordable under the Town's inclusionary zoning regulations. Construction was completed and Certificates of Occupancy issued on 9/10/2019.	Delete
Program H-2.6.d Actions for Wornum Drive Extension, Town owned parcel	Amend Zoning Ordinance to include AHE-B Overlay District for up to 25 affordable units 31.5 units/acre 100% affordable multifamily project.	Two years	Zoning amendment completed; realistic development capacity changed to 20 units and incorporated into 2015-2023 Housing Element.	Delete. Site is no longer considered viable for housing.
Program H-2.7.a Actions for Old Corte Madera Sq.	Facilitate development up to the allowed AHO Overlay district density of 25 units/acre.	Dependent on Developer Interest	Not implemented. No projects were proposed to take advantage of the AHO incentives.	Continue. Consider modifying the program to include other actions, such as evaluating future housing opportunities at Old Corte Madera Square.
Program H-2.7.b Identify Housing Opportunity Sites	Identify new housing opportunity sites in advance of the next housing element update process. Sites may include sites with existing buildings nearing the end of their useful life or in need of substantial repair or redevelopment.	Prior to 2020	Successful. The Town undertook identification of housing opportunity sites as soon as the draft RHNA was published.	Modify to align timing with release of draft RHNA.

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-2.8.a General Plan Amendments	Discourage General Plan Amendments and Rezoning actions that would reduce residential densities on High Potential Housing Sites.	Ongoing	No General Plan Amendments or Rezoning applications were submitted that reduced residential densities on High Potential Housing Sites.	Delete. This program is no longer consistent with State law. Government Code 66300(a) prohibits the Town from reducing the intensity of land use within an existing general plan land use designation, specific plan land use designation, or zoning district below what was allowed and in effect on January 1, 2018.
Program H-2.9.a Mixed-Use Zone	Amend Zoning Ordinance to include Mixed-Use Zone to sites in the General Plan with Mixed-Use designation on a case by case basis as incentive for higher density housing.	Partially Completed	Completed. A new Mixed-Use Zoning District - MX-1 was adopted in 2016 as part of the Tamal Vista Corridor Study which allows residential densities at 15 units per acre or 20 units per acre for senior housing exclusive of density bonus.	Continue for areas and sites not zoned for mixed-use development upon completion of Housing Element update.
Program H-2.9.b Mixed Use Development	Encourage mixed-use projects and live-work combinations	Ongoing	Successful. Tam Ridge Residences, a 180 unit mixed use development with 3,000 square feet of ground floor retail was developed. A small grocery store currently occupies the space.	Continue
Program H-2.9.c Regional Transportation/ Housing Activities	Coordinate with regional transportation planning activities and facilitate TOD using incentives through regional transportation plans.	Ongoing	Successful. Town coordinates with TAM and ABAG/MTC through participation in Plan Bay Area 2040 and 50 and is updating its Housing Element, including rezoning properties for higher density housing, consistent with goals and objectives of regional land use and transportation plans.	Delete
Program H-2.10.a Incentives for Affordable Housing	Offer incentives, such as State Density Bonus, fee waivers, to encourage development of affordable housing projects.	Ongoing	Successful. Application was approved for The Enclave Townhomes in 2015 including use of the State Density Bonus. The project was completed in 2019.	Modify to remove state density bonus since it is required.
Program H-2.11.a Affordability controls	Require deed restrictions to maintain affordability as a condition of approval for affordable housing projects.	Ongoing	Successful. This is a standard requirement for all projects with inclusionary affordable units. As part of the inclusionary ordinance amendment, the Town requires all affordable units to be deed restricted in perpetuity.	Continue

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-2.11.b Affordability Mgt	Continue contractual agreement with Marin Housing Authority to manage affordable housing stock in Corte Madera	Ongoing	Successful. The Town contracts with Marin Housing Authority to manage the affordable for-sale and rental housing stock in Corte Madera.	Modify to require MHA to conduct targeted marketing for underrepresented populations and communities of color whenever affordable units become available for sale or rent.
Program H-2.12.a Affordable Housing Ordinance	Continue to implement the Affordable Housing Ordinance in the Municipal Code	Ongoing	Successful. San Clemente Place, built in 2008, has 79 units affordable to extremely low, very low and low income households. Tam Ridge Residences, completed in 2017, has 18 deed-restricted affordable units for very low, low and moderate income households. The Enclave Townhomes, built in 2019, consists of 16 units 3 of which are affordable, pursuant to the Inclusionary Zoning Ordinance.	Continue.
Program H-2.12.b Monitor the Affordable Housing Ordinance	Update Inclusionary Housing Ordinance to consider the following: adjust % of required affordable units; adjust income categories; adjust in-lieu fee schedule; allow in-lieu for projects with 10+ units	Two years	Successful. The Town amended the Inclusionary Housing Ordinance to adjust the inclusionary percentages and enact other modifications to ensure the ordinance is not an impediment to housing development.	Continue.

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Policy H-2.15.a Second Unit Ordinance	Continue to implement the Second Unit Ordinance. The goal for the 2015-2023 Housing Element is 16 new second units by 2022	Ongoing	<p>Completed. On December 6, 2016 the Town adopted Ordinance No.961. This ordinance was in response to State legislation AB-2299 and SB-1069. Ordinance No. 961 establishes standards for the development of accessory dwelling units so as to increase the supply of affordable housing while ensuring that they remain compatible with the existing neighborhood context.</p> <p>Zoning Ordinance Amendment No. 992, adopted on 1/21/20, repealed and replaced the Town's existing ADU ordinance to reflect 1) changes necessary to comply with new state law (SB-229 and AB-94); 2) changes to clarify existing regulations; and 3) changes to existing policy to better reflect the Town's ADU goals.</p> <p>The Town exceeded the ADU goal and developed 52 ADUs during the planning period.</p>	Delete. Add new programs to 1) track and evaluate ADU production; 2) conduct outreach and education to encourage ADU development; and 3) promote ADUs through a Town-sponsored tour where residents interested in building an ADU could tour other ADUs in Town.
Program H-2.15.b Junior Second Units	Review and adopt standards to allow the creation of junior second units.	Two Years	<p>Complete. On December 6, 2016 the Town adopted Ordinance No. 962; which outlines requirements for the creation of junior accessory dwelling units and lists provisions relating to matters including unit size, utility provisions, parking, fees, and other requirements.</p> <p>Zoning Ordinance Amendment No. 992, adopted on 1/21/20, repealed and replaced the Town's existing ADU ordinance to reflect 1) changes necessary to comply with new state law (SB-229 and AB-94); 2) changes to clarify existing regulations; and 3) changes to existing policy to better reflect the Town's ADU goals.</p>	Delete

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-2.15.c Second Unit Fees	Consider waiver or reduction of the second unit permit application fee. Work with special districts, e.g. water and sanitary, to reduce or waive connection and/or service fees.	Two years	Successful. Consistent with state law, the Town does not charge impact fees (e.g., traffic impact fees) for ADUs that are less than 750 SF. The Water District waives fees for ADUs.	Delete
Program H-2.16.a Requirement for Second Units in new developments	Amend Zoning Ordinance to require Second Units as a condition of a Parcel or Tract Map. The goal for the 2015-2023 Housing Element is 16 new second units by 2022.	Ongoing	Partially Complete. Requirements of this program were implemented with the Robin Drive Subdivision project, where 8 ADUs were required to be constructed within the 16-unit project. Fifty-two (52) ADUs were permitted during the housing element period.	Delete
Program H-2.17.a Second Unit Amnesty	Consider an amnesty program for existing Second Units constructed without prior authorization. A specific period will be allowed for owners of un-permitted units to obtain permits for their units without incurring fines.	Ongoing	This program has not yet been implemented.	Delete
Program H-3.1.a Adopt Residential Design Guidelines	Adopt Design Guidelines for those specific individual residential neighborhoods throughout town.	Ongoing	Completed. Town adopted Objective Design and Development Standards (Ordinance No. 1013, adopted on 12/7/21) toolkit that can be utilized for residential development throughout Town.	Delete
Program H-3.1.b Design Flexibility	Revise Zoning Ordinance development standards to ensure flexibility of design solutions.	Three years	Partially complete. Ordinance No 967, adopted 9/19/17, increased residential lot coverage in R-1 Zoning Districts to allow additional design flexibility.	Continue. Design flexibility should continue to be evaluated (parking, flood, etc.)
Program H-3.2.a Housing Design Principals	Adopt residential Design Guidelines	Three years	Completed. Adopted ODDS toolkit as a reference and incorporated into multi-family design review process.	Delete
Program H-3.3.a Residential Scale and Character	Require new housing developments be of high quality and compatible with the existing residential character.	Ongoing	Implemented through design review process.	Delete

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-3.4.a	Review and, as necessary, revise the Zoning Ordinance to regulate the demolition of multifamily rental housing in order to conserve the existing multifamily rental housing stock.	Ongoing	Successful. Denied proposal to demolish 32 rental units at 1441 Casa Buena Drive and approved separate application for their renovation and remodel, retaining rental units.	Continue
Program H-3.5.a Condominium Conversion Ord.	Continue to enforce the criteria included in the condominium conversion ordinance.	Ongoing	Successful. Ordinance was enforced.	Modify ordinance to remove use permit requirement for condominium conversions.
Program H-3.6.a "At Risk" Units	Continue to fund Marin Housing Authority's program to monitor "at risk" affordable units with deed restrictions.	Ongoing	Successful. The program is funded annually. No Below Market Rate ownership units were lost during the planning period. One unit's deed restriction expired in March 2022.	Continue
Program H-3.7.a Code Enforcement	Continue Zoning, Building, and Fire Code enforcement to ensure compliance with development and maintenance regulations as well as health and safety standards.	Ongoing	Successful. The existing older apartments at 1441 Casa Buena have been renovated and improved. The Town has created a Code Enforcement Division with two employees which has aided in enforcement of health and safety regulations by requiring repairs to dwelling units, including older rental housing stock and single-family homes.	Continue
Program H-3.7.b Rehabilitation and Energy Loan Programs	Coordinate with the Marin Housing Authority, Marin Clean Energy, PG&E and Property Assessed Clean Energy (PACE) program operators to make available loan programs to eligible owner-and renter occupied housing.	Ongoing	Successful. Town promoted available programs. There are currently 8 properties in Corte Madera with PACE loans.	Continue

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-4.1.a Community Outreach	Prepare information and conduct outreach on housing issues.	Ongoing	<p>Successful. The Town developed information and conducted outreach on housing issues, especially during the update of the Housing Element and the ADU Ordinance process.</p> <p>The Town was awarded a \$160,000 grant in 2019 under Senate Bill 2, the "Building Homes and Jobs Act" to work on a collaborative effort with other Marin County jurisdictions on several projects, including the development of Objective Design and Development Standards (ODDS) for multi-family projects. The grant money received by the Town was utilized to jointly hire a consultant team for several different projects, including 1) the creation of objective design and development standards for individual jurisdiction's multi-family and mixed-use development projects; 2) development of an accessory dwelling unit workbook and website adumarin.org ; and 3) completion of a Marin County inclusionary zoning study, including calculation of housing mitigation and commercial linkage fees.</p> <p>As part of the Housing Element update process, the Town conducted 6 workshops to provide public information and solicit comments regarding critical housing issues in the Town of Corte Madera. In addition, the Town conducted several pop-up events, provided information on the website and in the Town's newsletter, and developed and distributed a survey.</p>	Continue

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-4.2.a Neighborhood Meeting Procedures	Adopt procedures for developers to meet with neighbors prior to development application submittals.	Ongoing	Completed. Early neighborhood outreach is common for proposed projects and encouraged by staff early in the planning stage and is included in the application process. Preliminary Review hearings are held by the Planning Commission to allow for early communication with community. The Town adopted on-site public hearing standards for new multi-family housing applications.	Delete
Program H-4.3.a Inter-jurisdictional Planning	Collaborate with other Marin jurisdictions for efforts to plan for and provide housing.	Ongoing	Successful. The county's planners regularly share information and best practices for housing strategies. The junior second unit concept was a result of this inter-jurisdictional effort. As described in Program H-4.1a, the Town collaborated with other Marin County jurisdictions on several projects, including 1) the creation of objective design and development standards for multi-family and mixed-use development projects; 2) development of an accessory dwelling unit workbook and website adumarin.org and 3) completion of a Marin County inclusionary zoning study, including calculation of housing mitigation and commercial linkage fees.	Continue
Program H-4.4.a Planning & Building Department	Departments will continue to provide lead responsibility implementing town's housing policies and programs.	Ongoing	Successful. Ongoing efforts by both Planning and Building Departments.	Continue
Program H-4.5.a Staff Responsibilities	Planning and Building Departments will work with community and elected leaders to seek revenue resources for housing developments as they become available.	Ongoing	This program has not yet been implemented.	Delete, program is beyond the scope of the Planning and Building Department staff's responsibilities.
Program H-4.6.a. Affordable Housing Fund	Implement Affordable Housing Fund Ordinance and add to funds.	Ongoing	Successful. See Program H-2.3b.	Delete. This is duplicative of Program H-2.3.b.

Program	Description	Timeframe	Evaluation	Recommendation: Continue, Delete or Modify
Program H-4.7.a Housing Element Review	Comply with requirements for Housing Element Annual Review Report.	Ongoing	Successful. The Town submitted APRs every year of the Housing Element planning period.	Continue.
Program H-4.7.b Housing Element Update	Undertake Housing Element Updates in accordance with State Law.	Ongoing	Successful.	Continue

APPENDIX C: AFFIRMATIVELY FURTHERING FAIR HOUSING

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

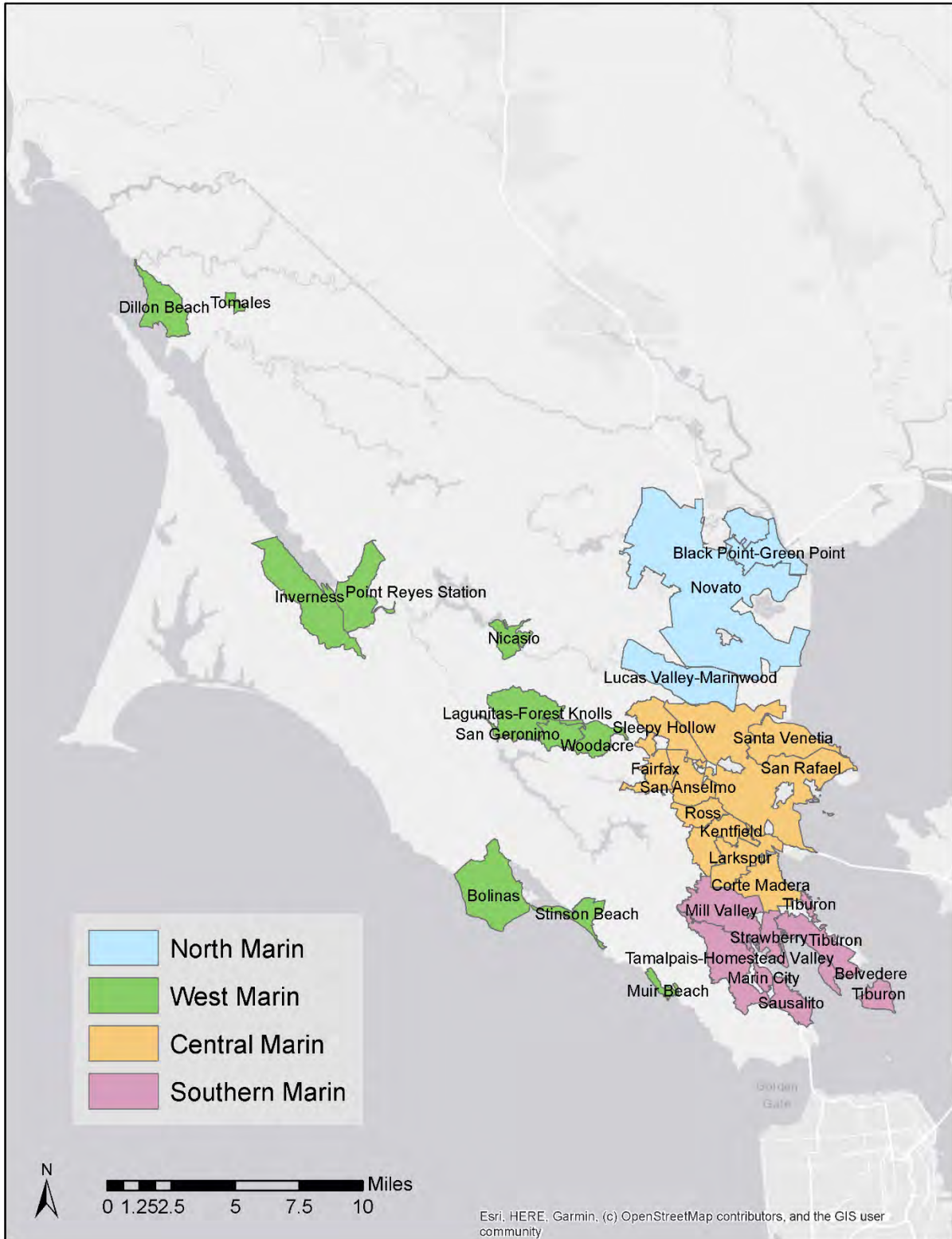
⁵ The American Community Survey is sent to approximately 250,000 addresses in the United States monthly (or 3 million per year). It regularly gathers information previously contained only in the long form of the decennial census. This information is then averaged to create an estimate reflecting a 1- 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 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). While Asians make up the third largest share of the population in Marin County, they account for only six percent of the population.

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.

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)

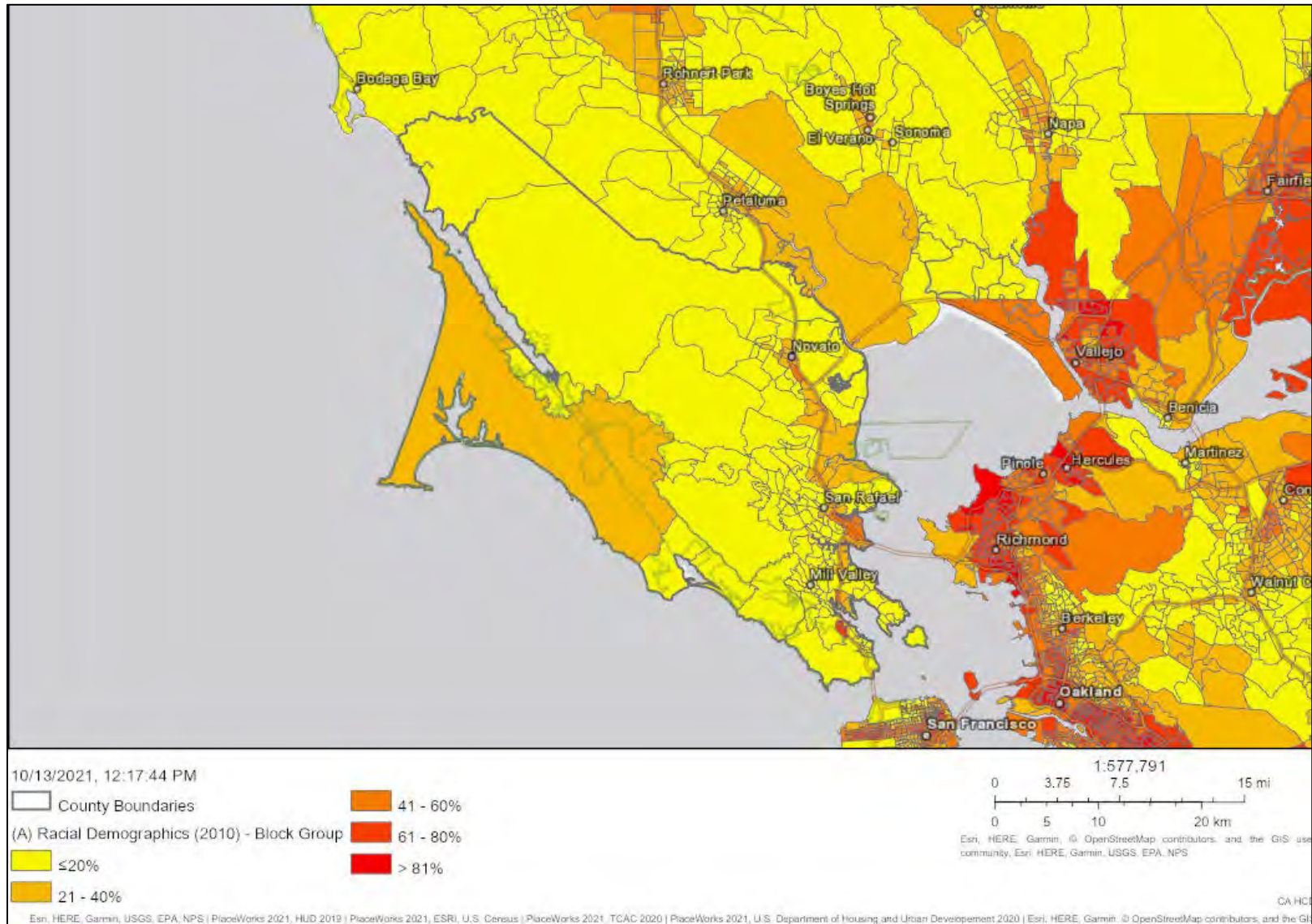


Figure C-3: Regional Racial/Ethnic Minority Concentrations by Block Group (2018)

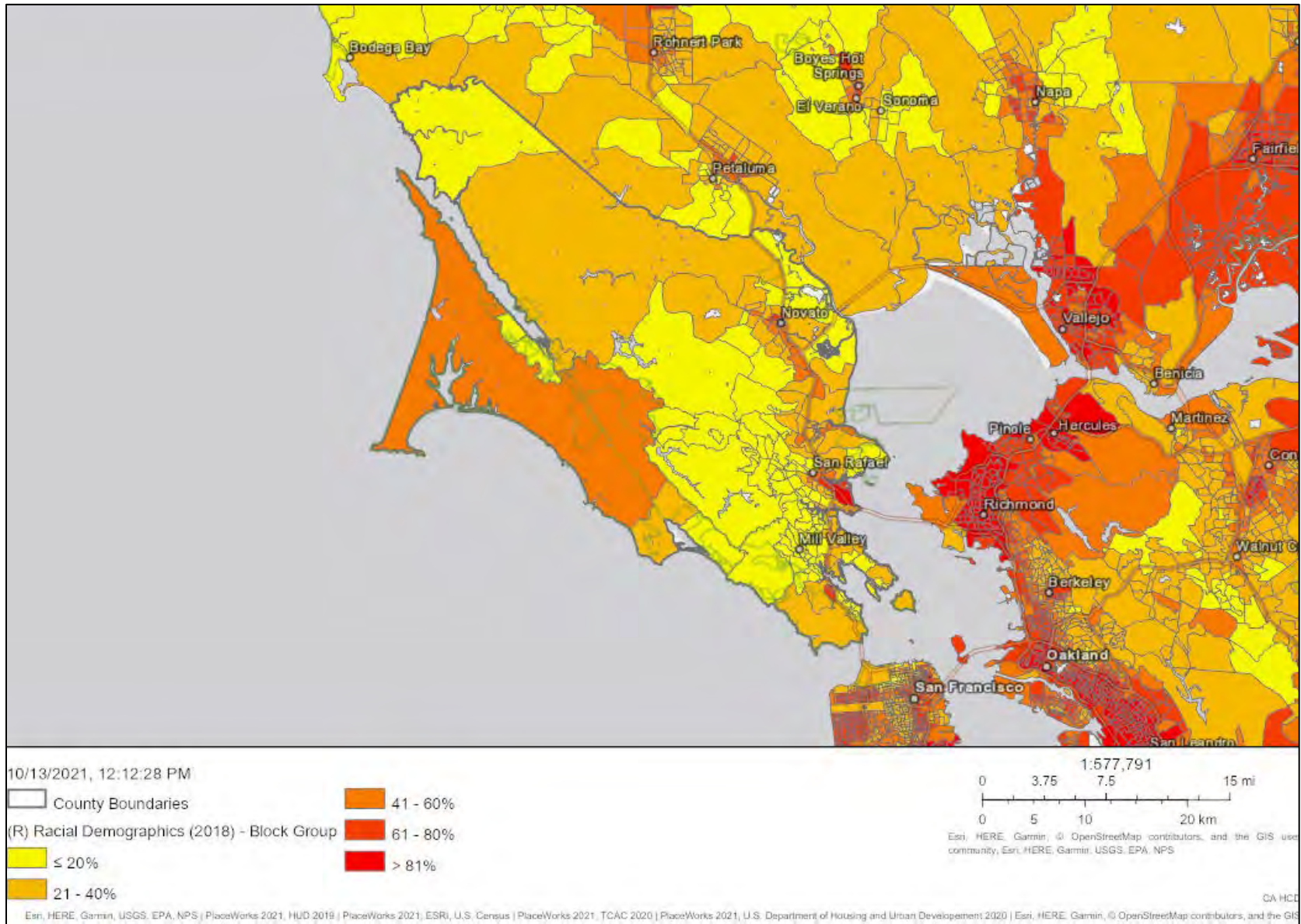
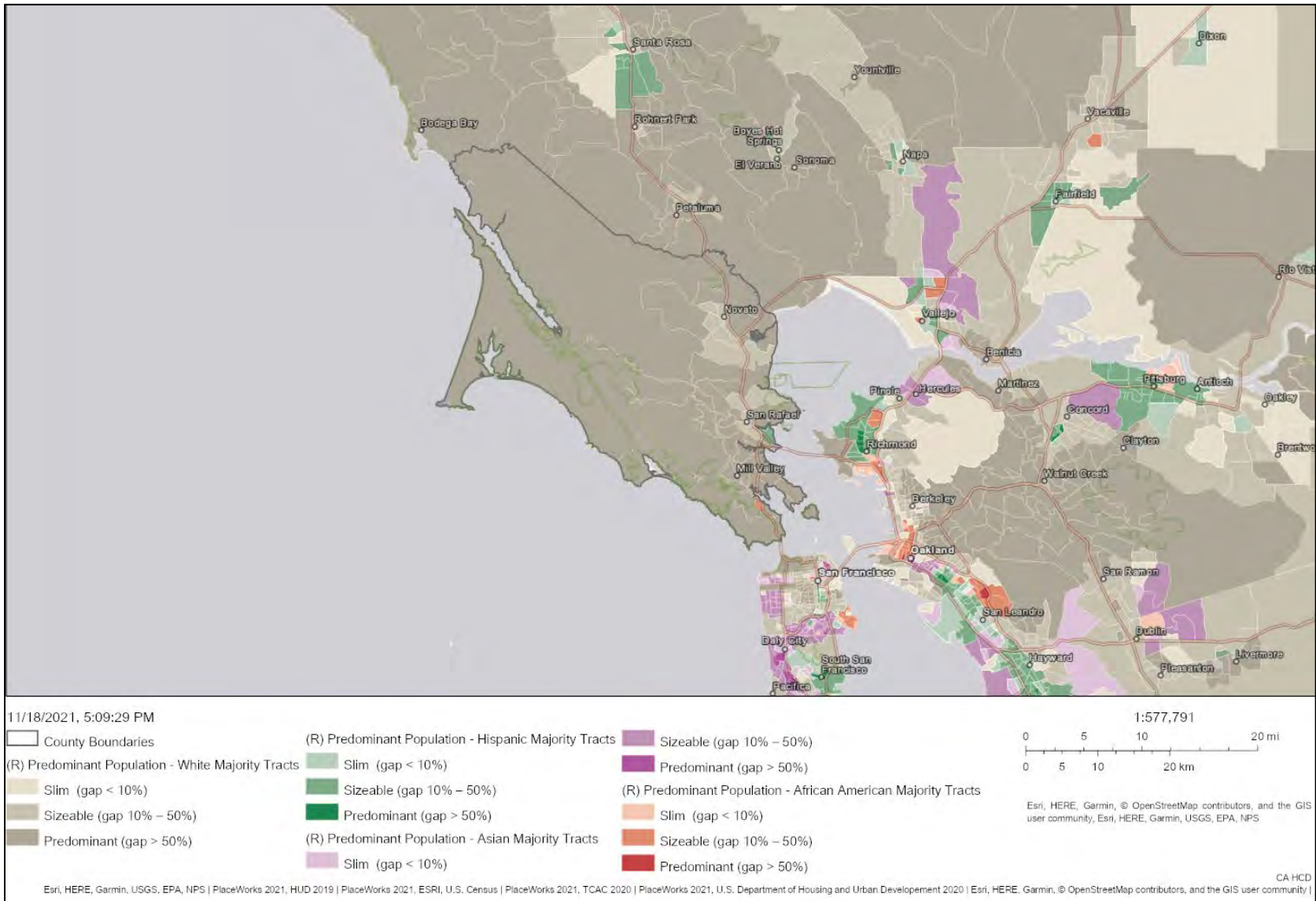


Figure C-4 shows census tracts in Marin County and the neighboring region by predominant racial or ethnic groups. The intensity of the color indicates the population percentage gap between the majority racial/ethnic group and the next largest racial/ethnic group. The higher the intensity of the color, 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 from 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.

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

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.

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 of lineal Marin Coast Miwok descendants and the Marin American Indian Alliance - longstanding Marin

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-the-coastal-miwok-left-a-cultural-and-physical-legacy-that-lingers-today/>

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)

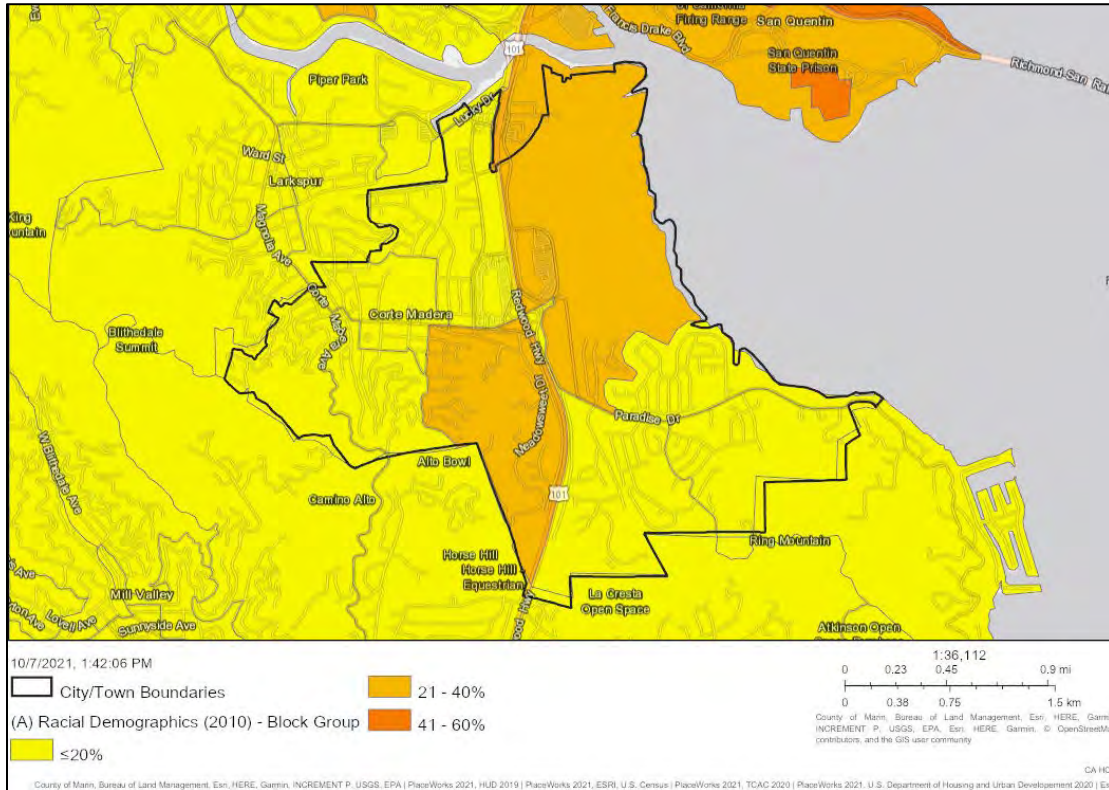


Figure C-6: Minority Concentrations by Block Group (2018)

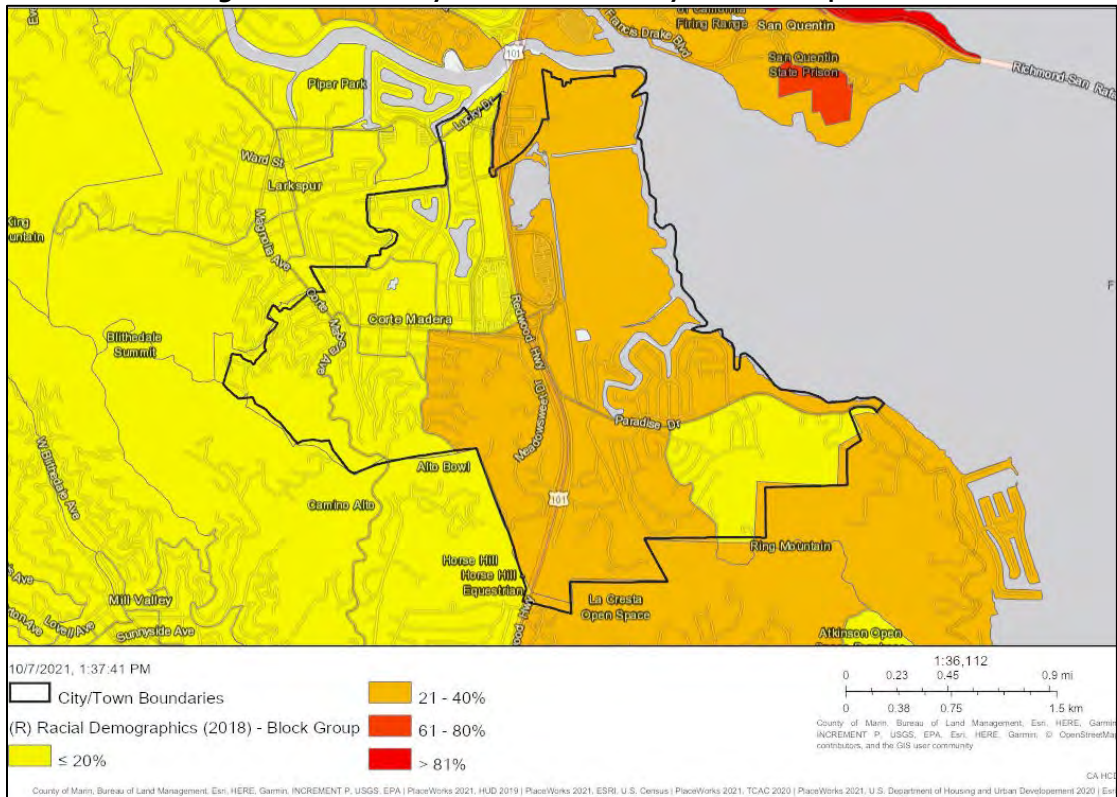
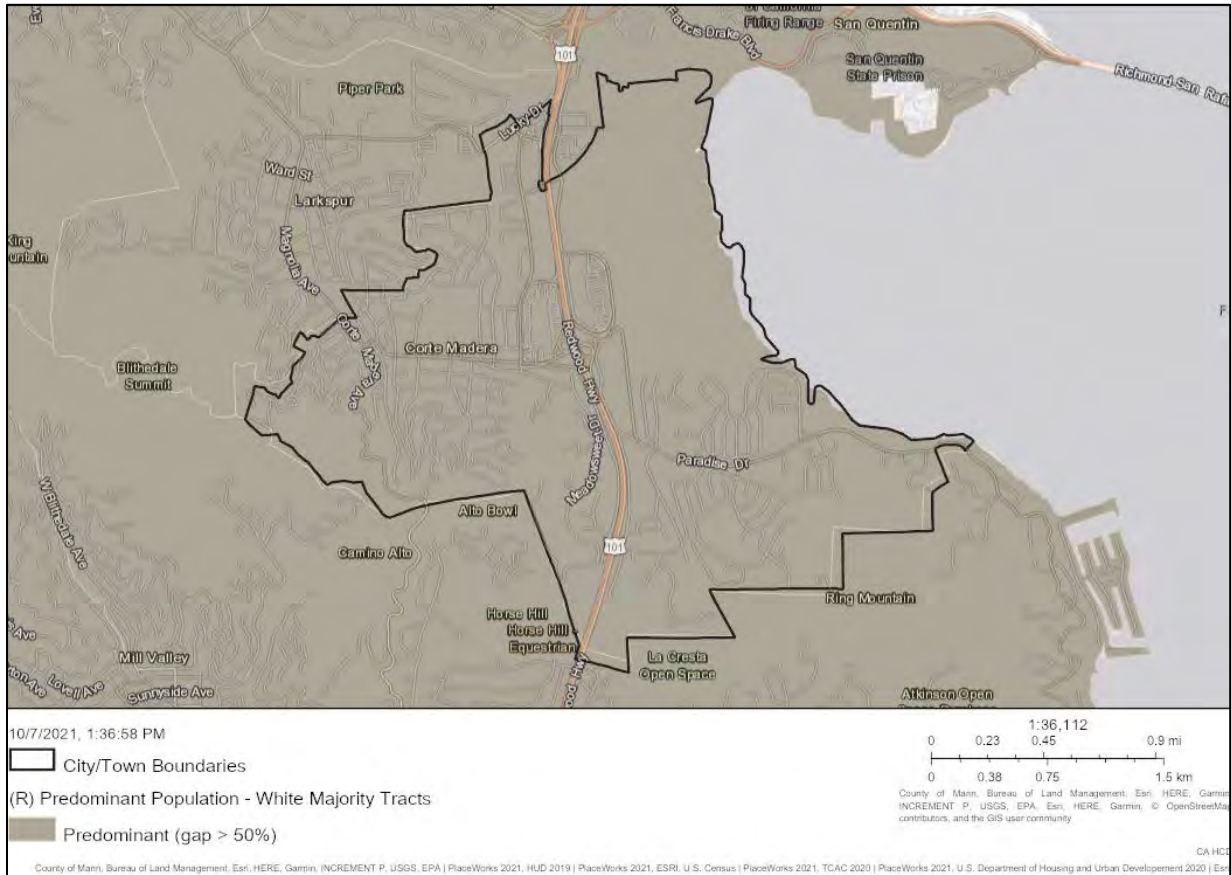


Figure C-7: Racial/Ethnic Majority Tracts (2018)



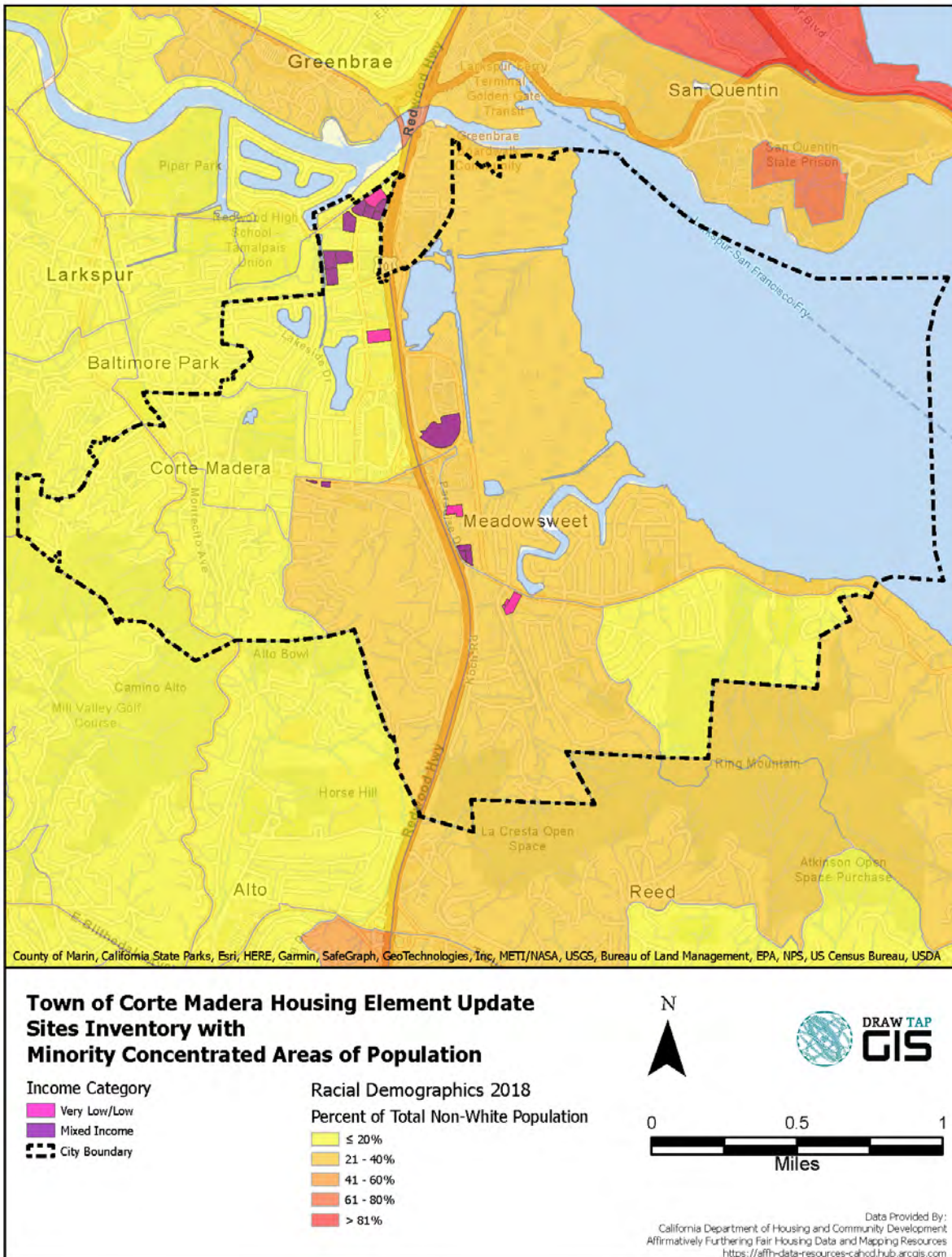
Sites Inventory

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 (51.8 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, 56.4 percent and 76.5 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 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%	173	56.4%	65	76.5%	183	38.0%	421	48.2%
21-40%	134	43.6%	20	23.5%	298	62.0%	452	51.8%
Total	307	100.0%	85	100.0%	481	100.0%	873	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.

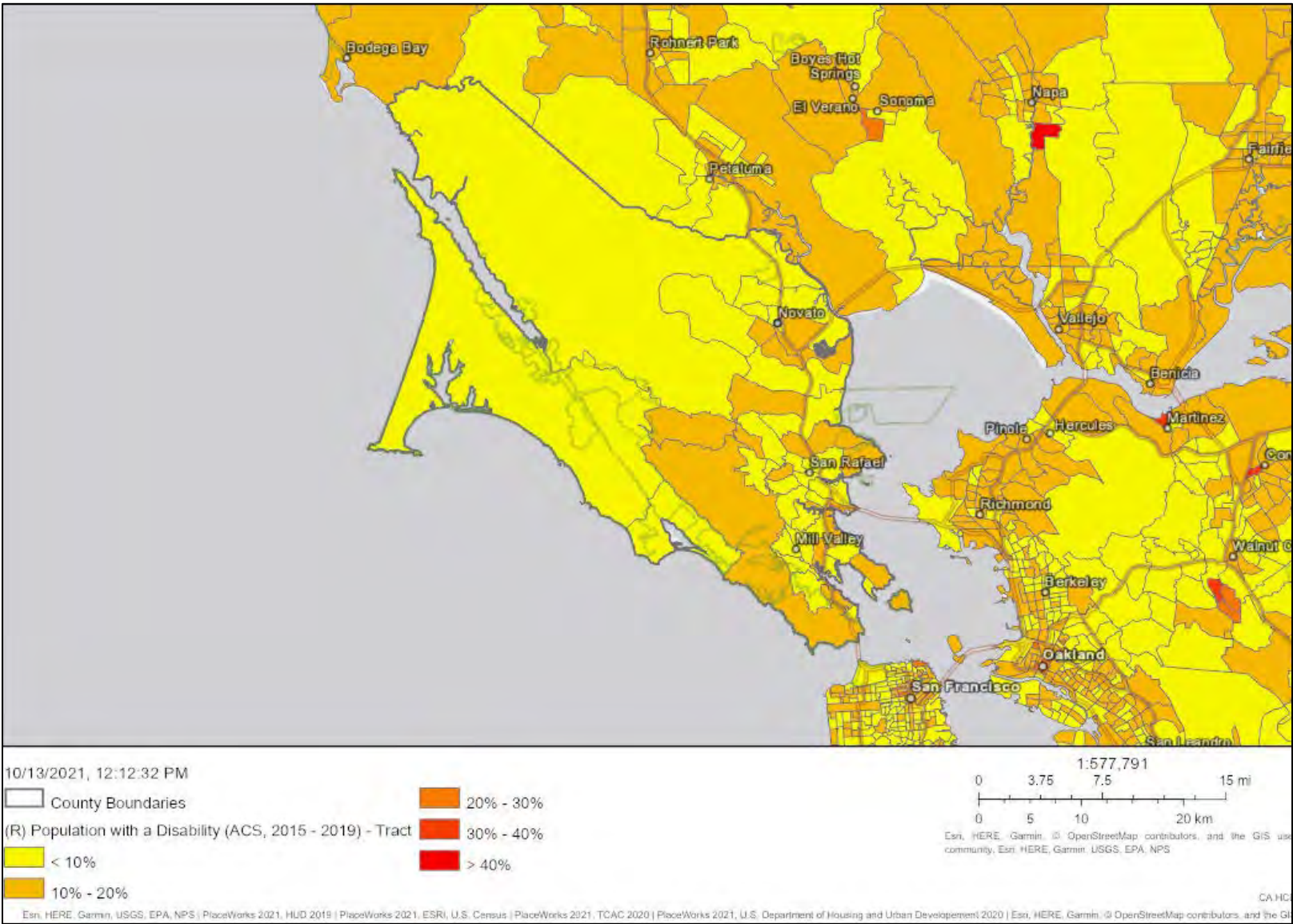
Table C-8: Populations of Persons with Disabilities – Marin County		
	Bay Area	Marin County
	Percent with a Disability	Percent with a Disability
Civilian non-institutionalized population	9.6%	9.1%
Race/Ethnicity		
Black or African American alone	15.9%	14.8%
American Indian and Alaska Native alone	17.5%	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%20carry%20ing>.

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><i>Sources: American Community Survey, 2015-2019 (5-Year Estimates).</i></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.

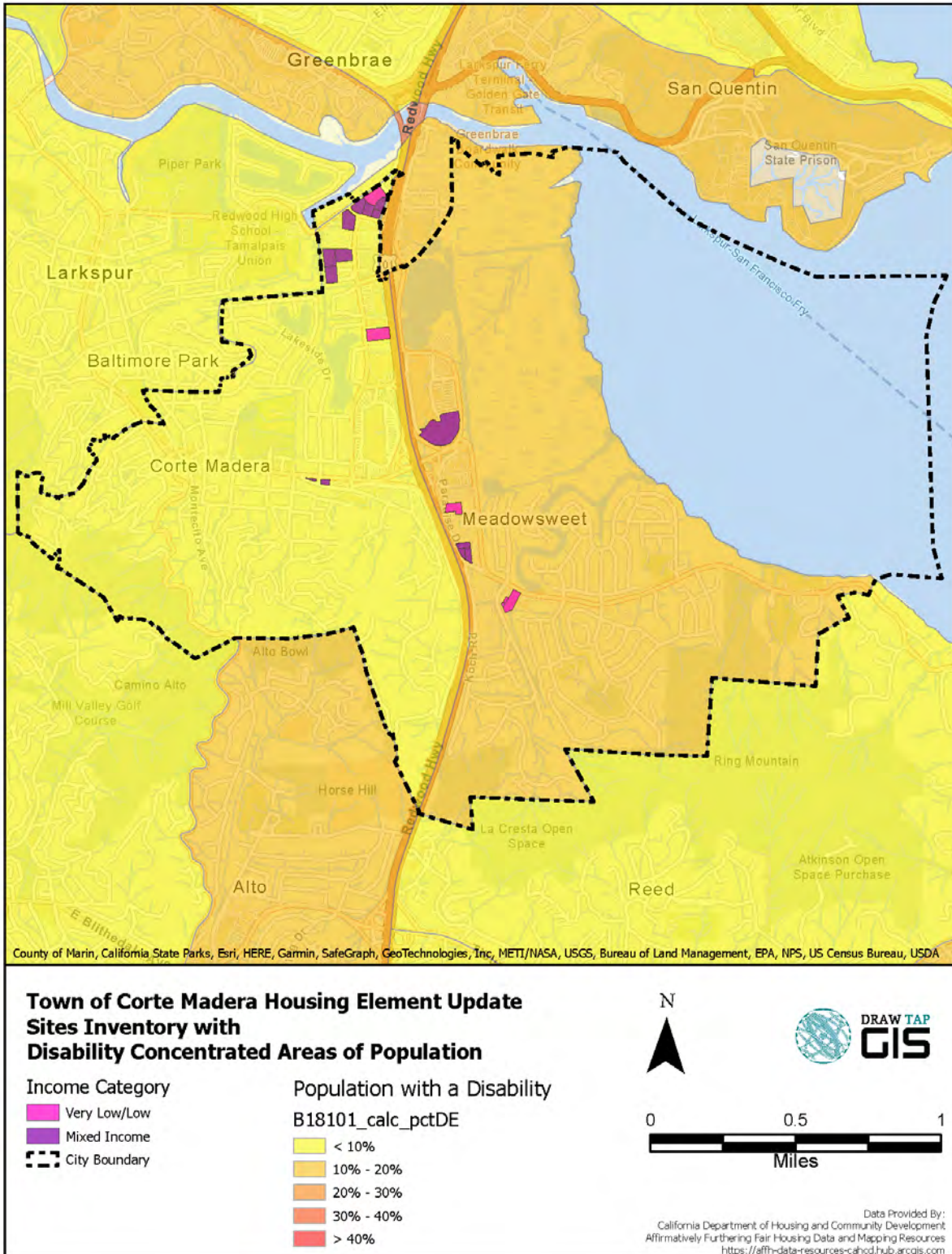
Sites Inventory

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 (50.6 percent) are in the eastern tract where 10 to 20 percent of the population experience one or more disability. Approximately 60 percent of above moderate income units are in this tract compared to only 43.6 percent of lower income units and 21.2 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%	173	56.4%	67	78.8%	191	39.7%	431	49.4%
10-20%	134	43.6%	18	21.2%	290	60.3%	442	50.6%
Total	307	100.0%	85	100.0%	481	100.0%	873	100.0%

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



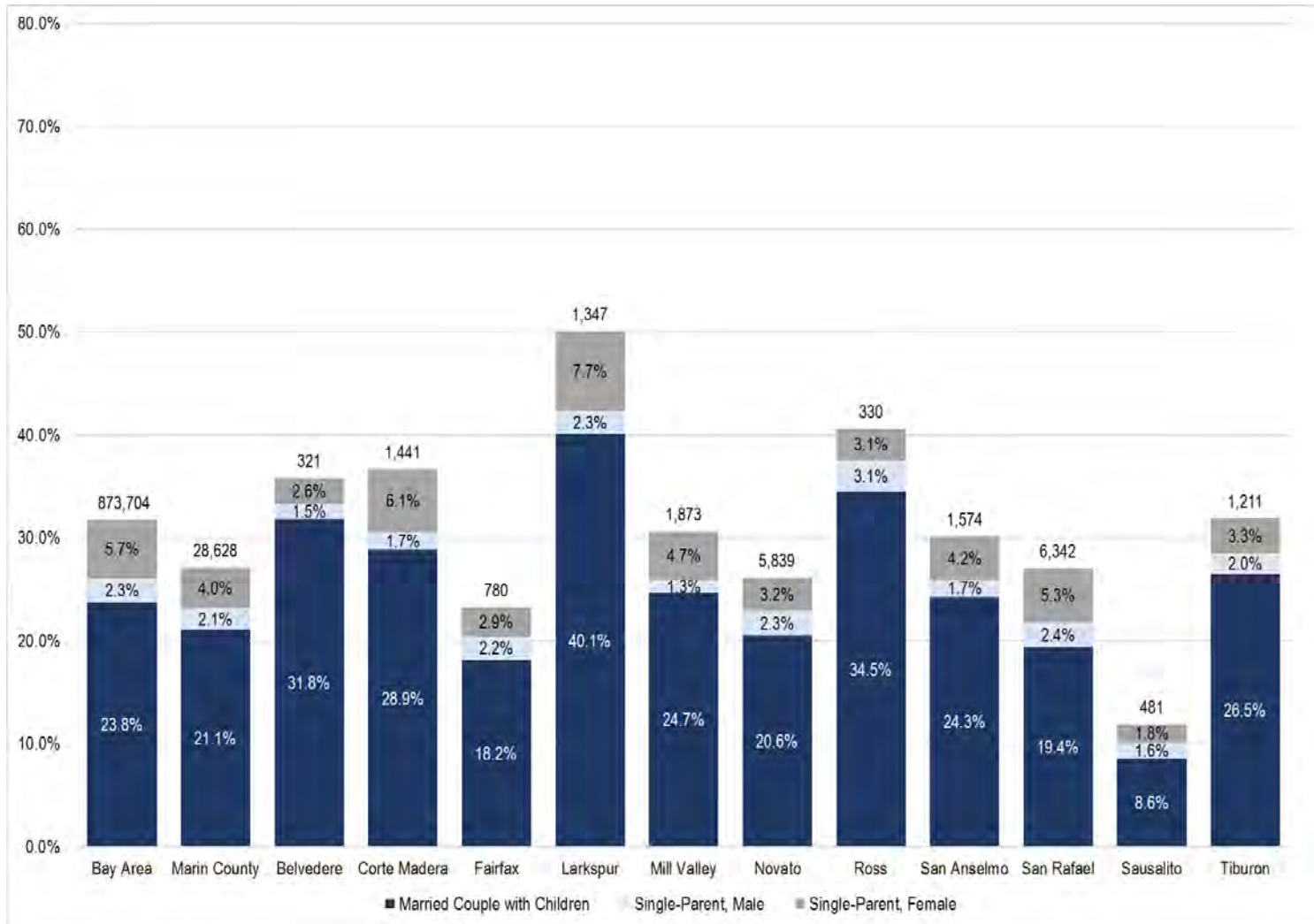
Familial Status

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)

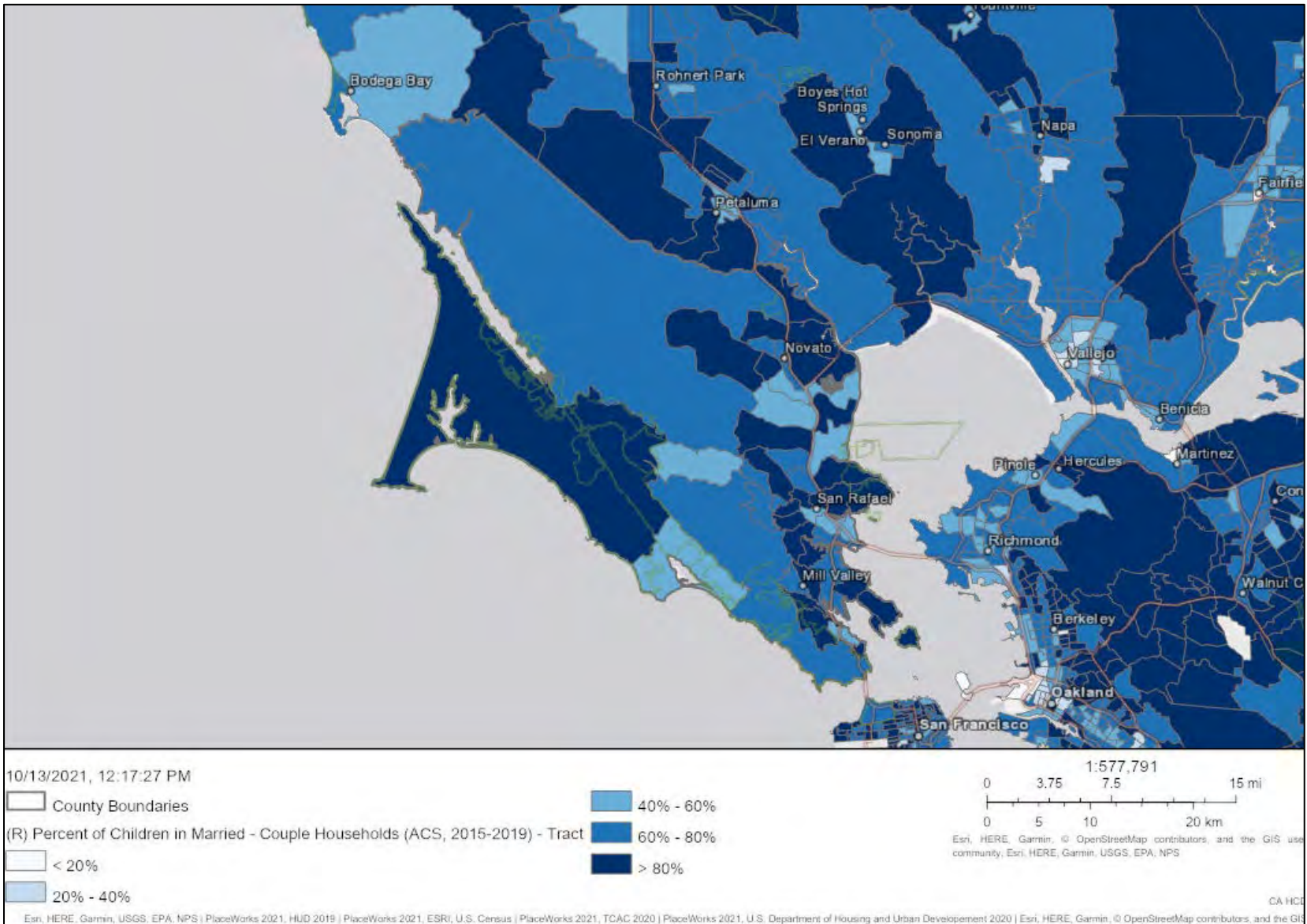
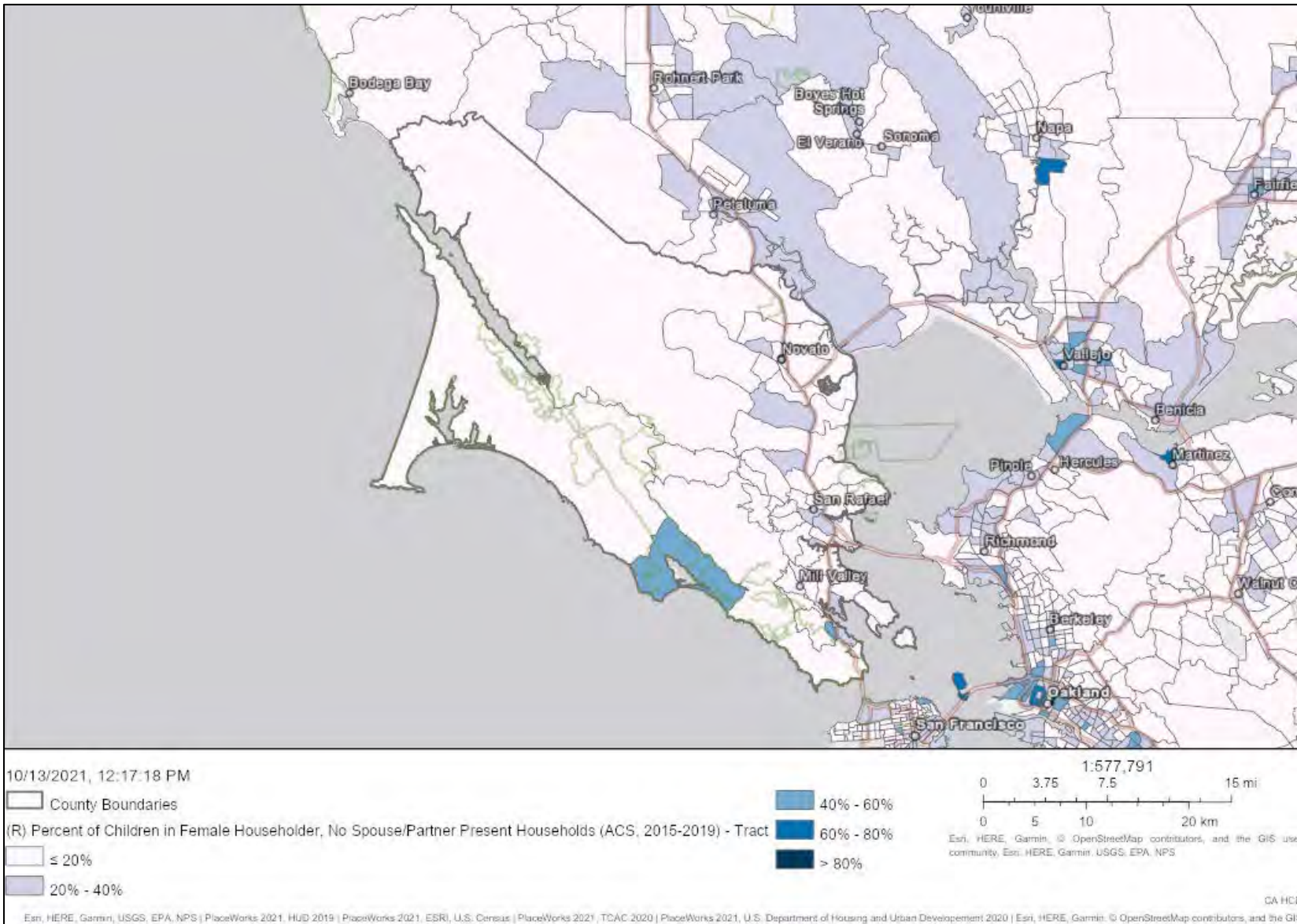


Figure C-13: Regional Percent of Children in Female-Headed Households by Tract (2019)



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%

-- = data not available.
Sources: American Community Survey, 2006-2010 and 2015-2019 (5-Year Estimates).

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)

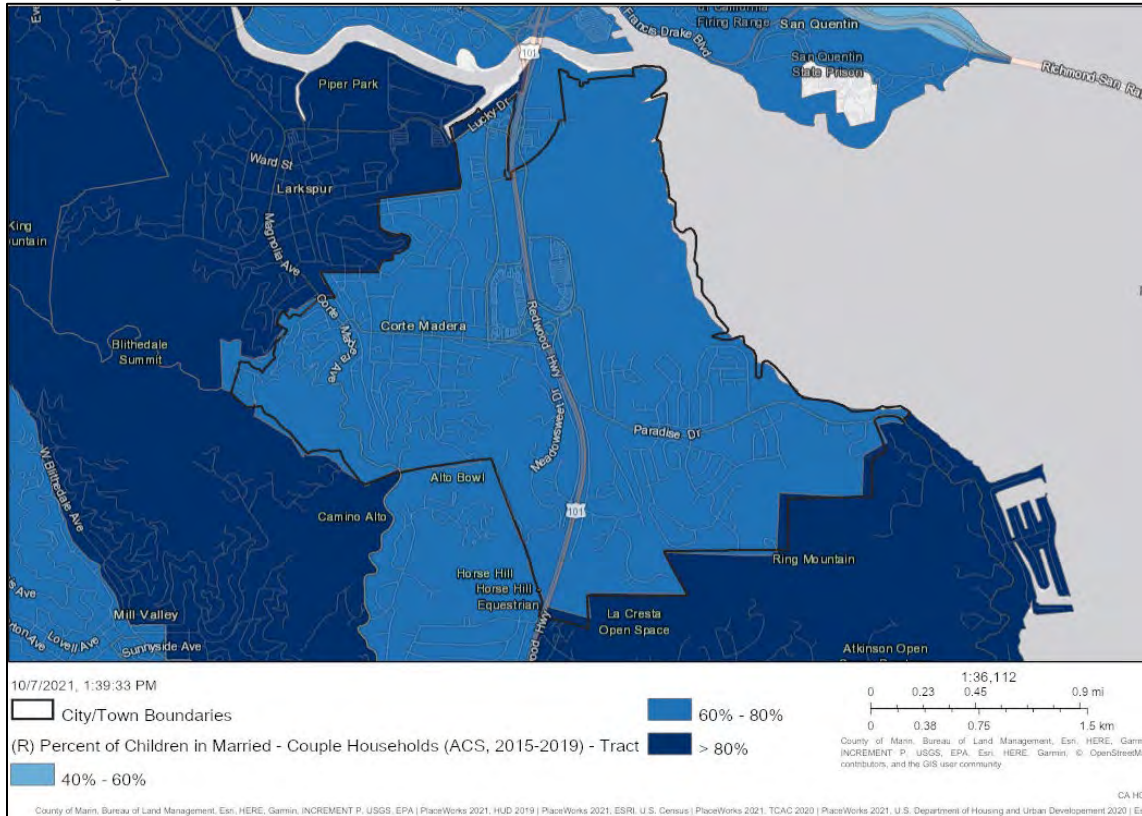
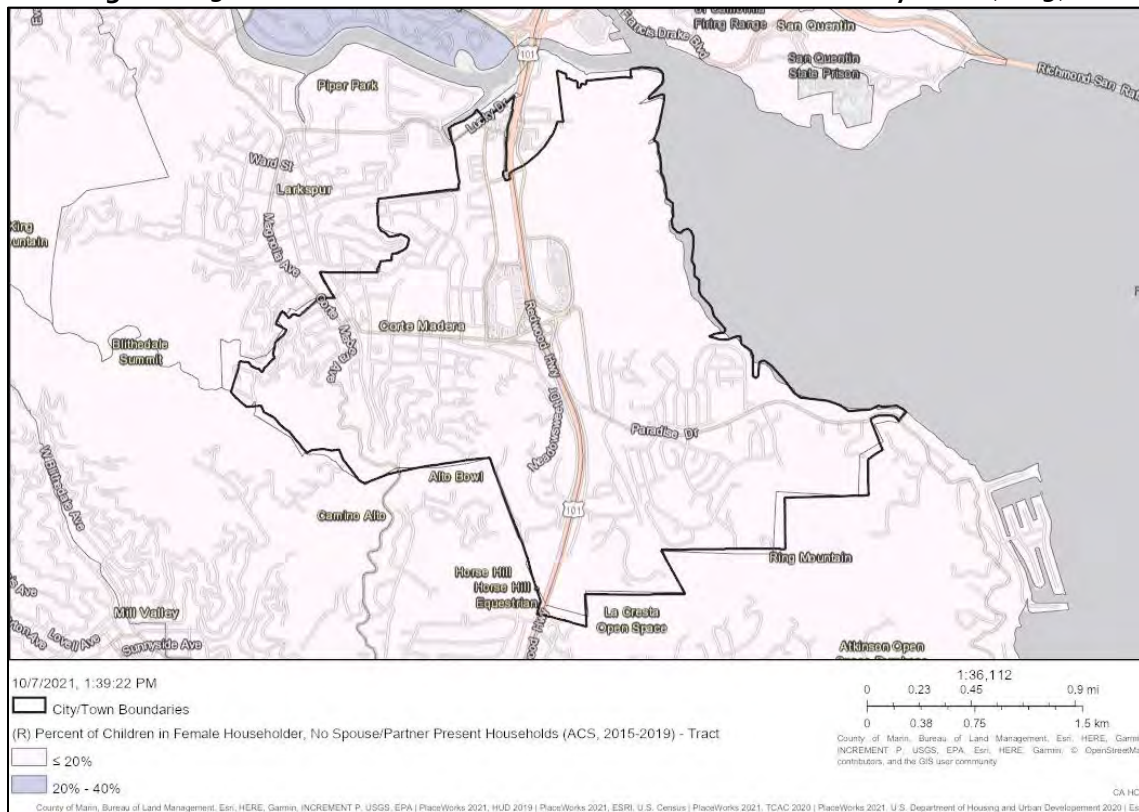


Figure C-15: Percent of Children in Female-Headed Households by Tract (2019)



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.

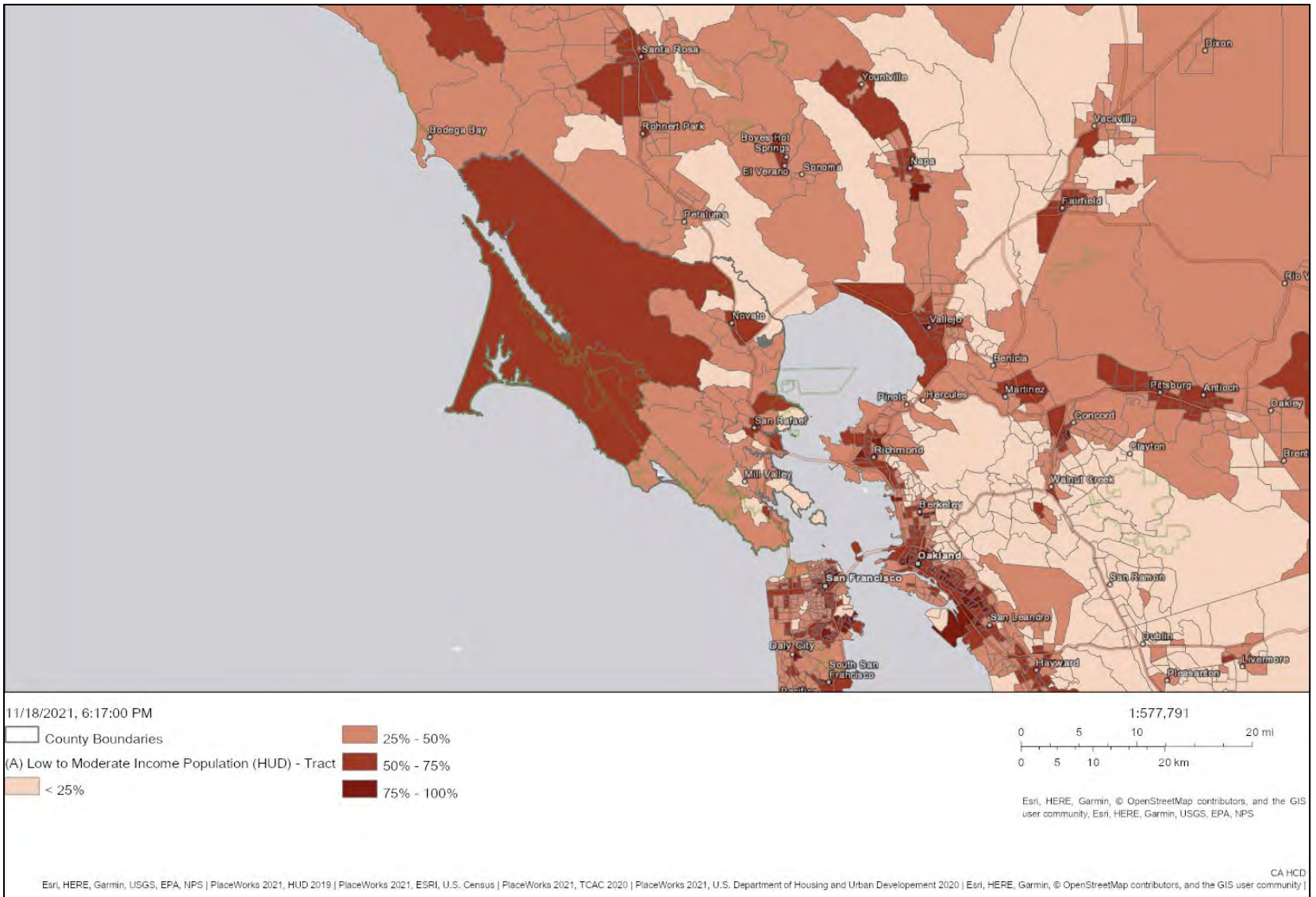
Income Category	Owner	Renter	Total
0%-30% of AMI	8.7%	26.0%	14.9%
31%-50% of AMI	8.5%	16.0%	11.2%
51%-80% of AMI	12.6%	17.6%	14.4%
81%-100% of AMI	8.4%	10.0%	8.9%
Greater than 100% of AMI	61.8%	30.4%	50.5%
Total	67,295	37,550	104,845

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.

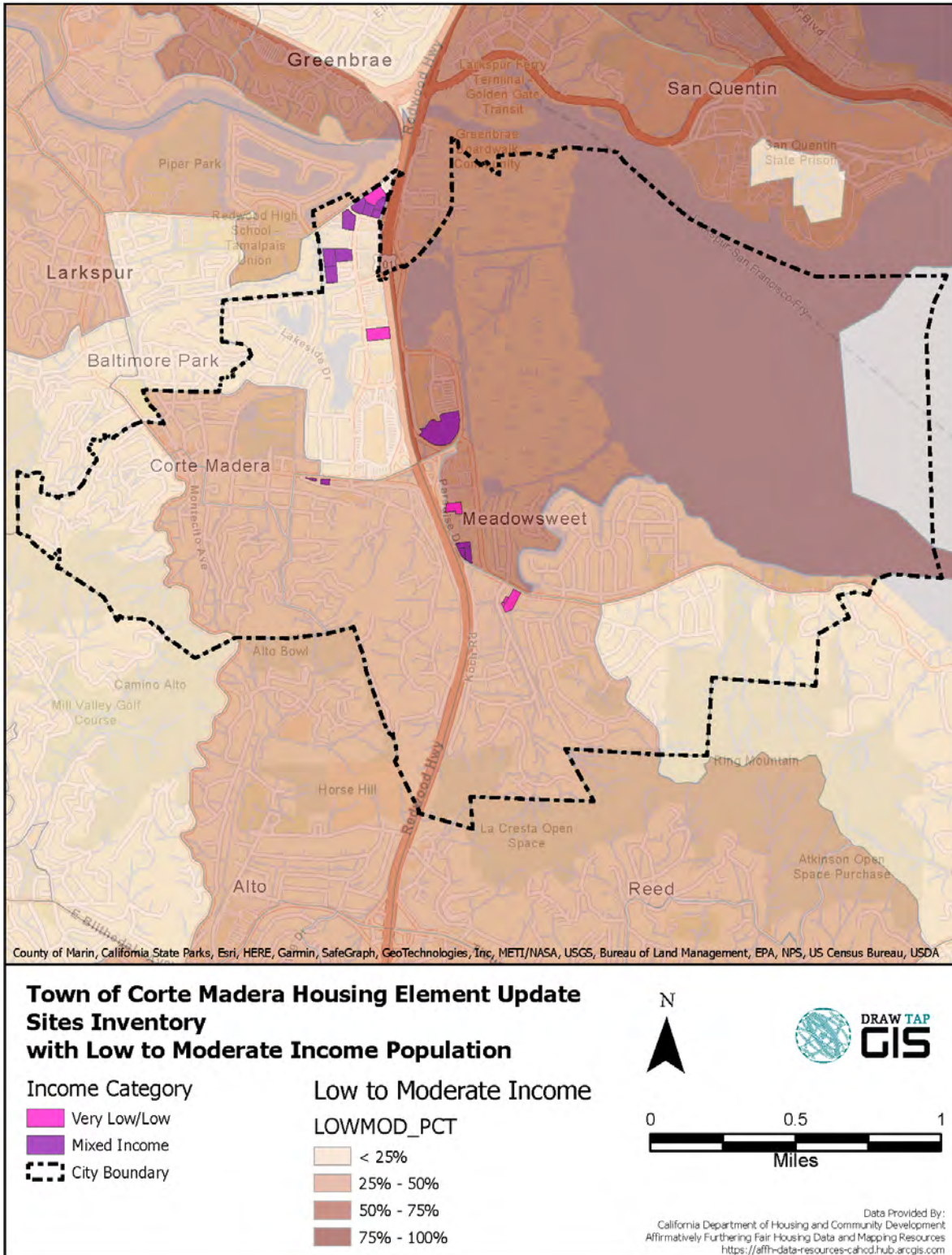
Sites Inventory

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 (46.2 percent). Most units in the LMI area are above moderate income units. Only 30.9 percent of lower income units and 21.4 percent of moderate income units are in the LMI area compared to 60.3 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.

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%	173	56.4%	65	76.5%	183	38.0%	421	48.2%
25-50%	39	12.7%	2	2.4%	8	1.7%	49	5.6%
50-75%	95	30.9%	18	21.2%	290	60.3%	403	46.2%
Total	307	100.0%	85	100.0%	481	100.0%	873	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

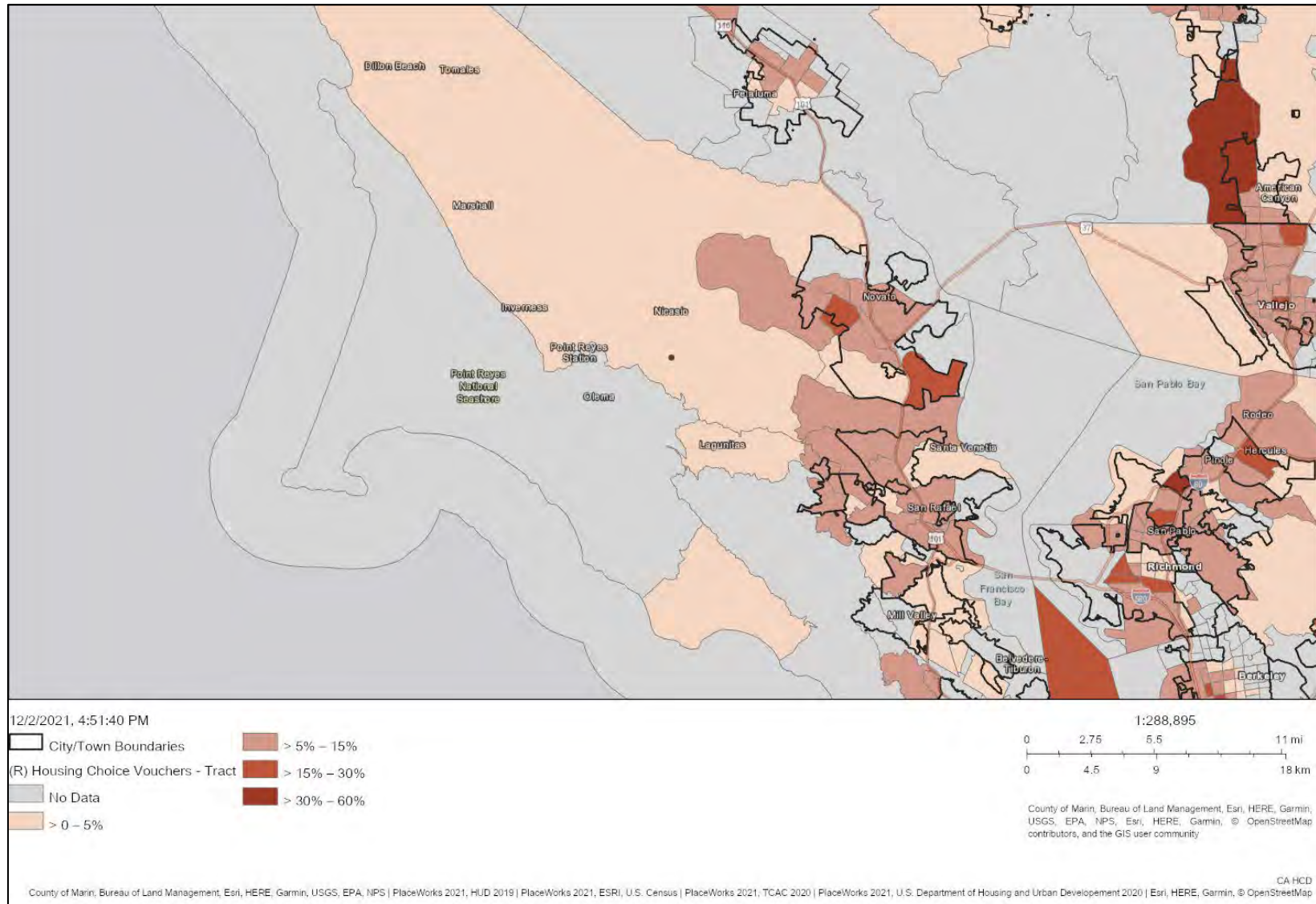
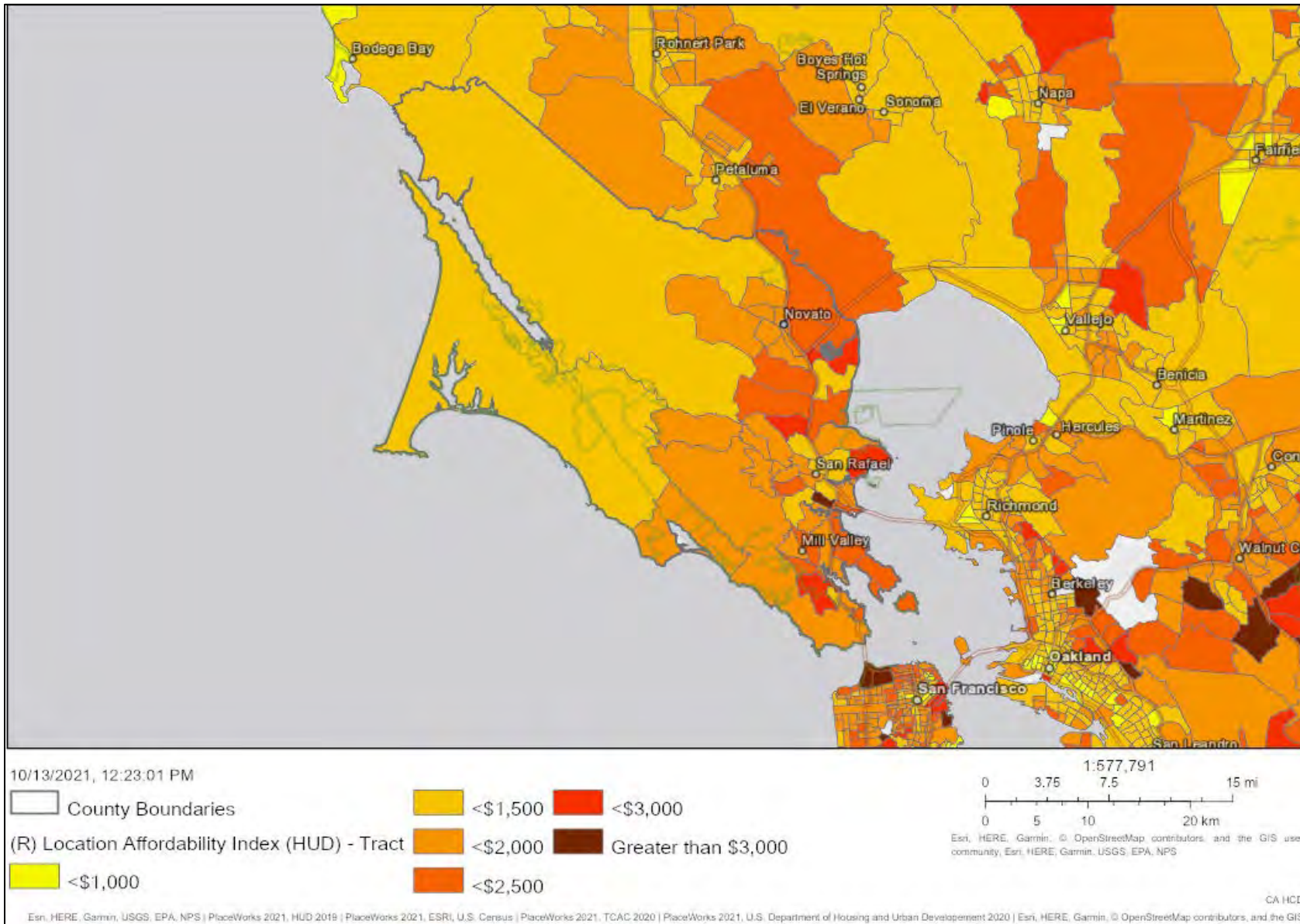


Figure C-19: Regional Median Gross Rent/Affordability Index by Tract



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

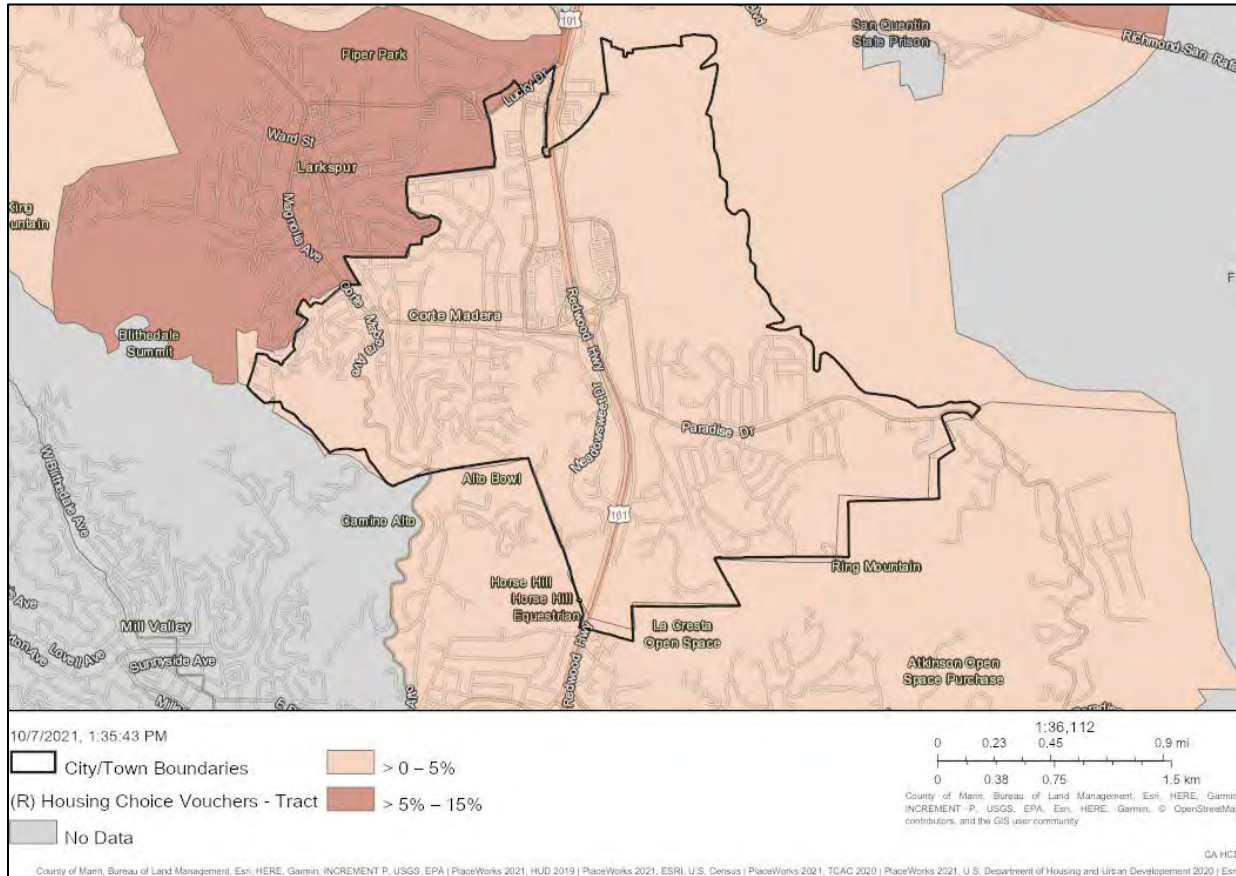


Figure C-21: Median Gross Rent/Affordability Index by Tract

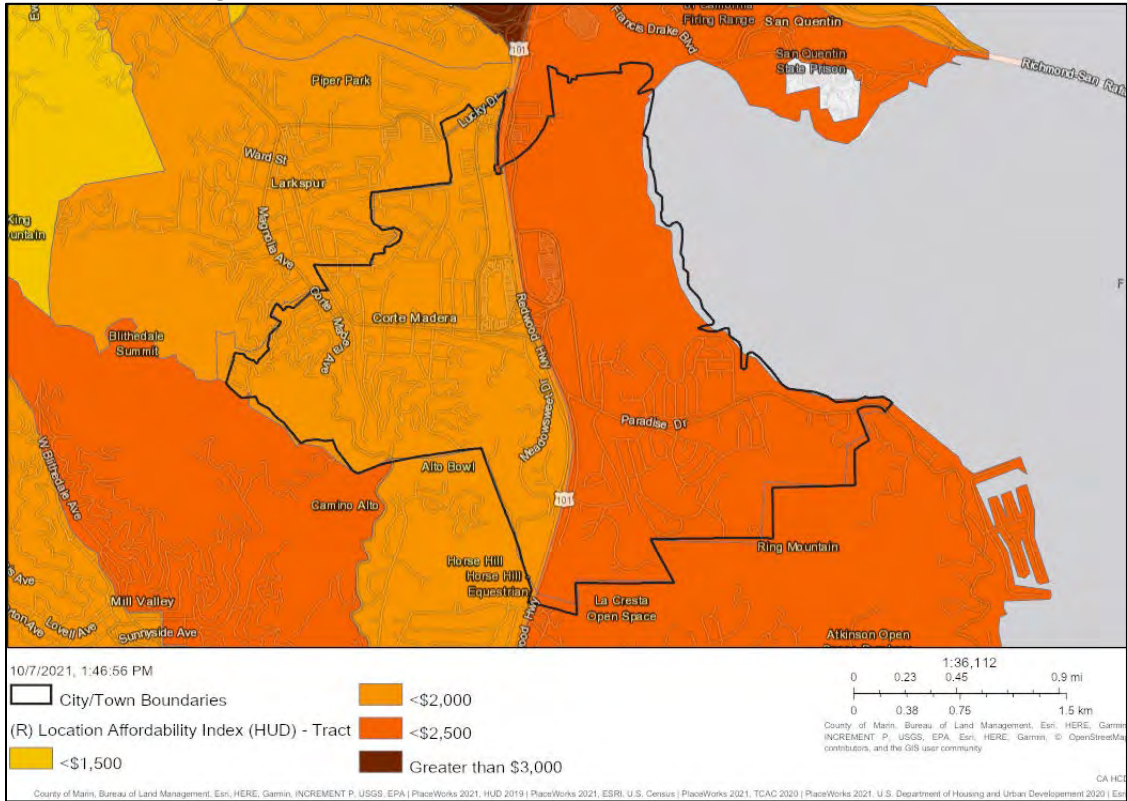
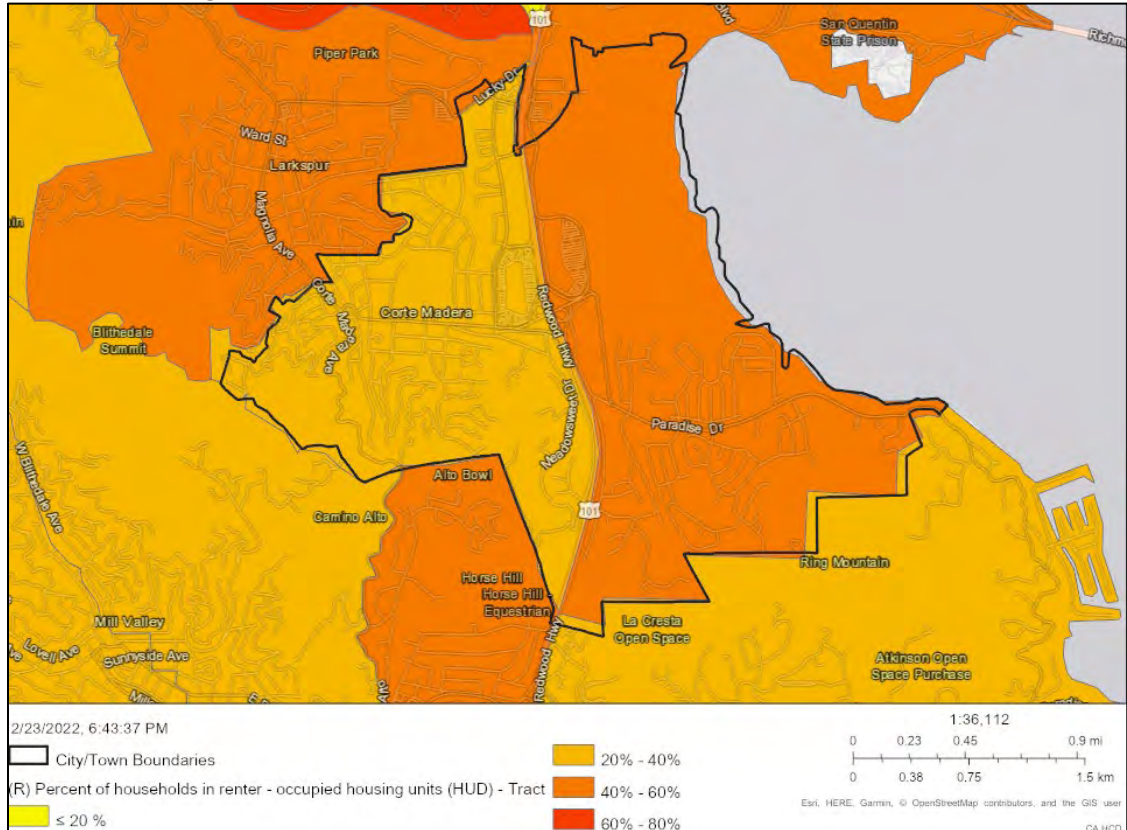


Figure C-22: Percent of Renter-Occupied Households by Tract



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)

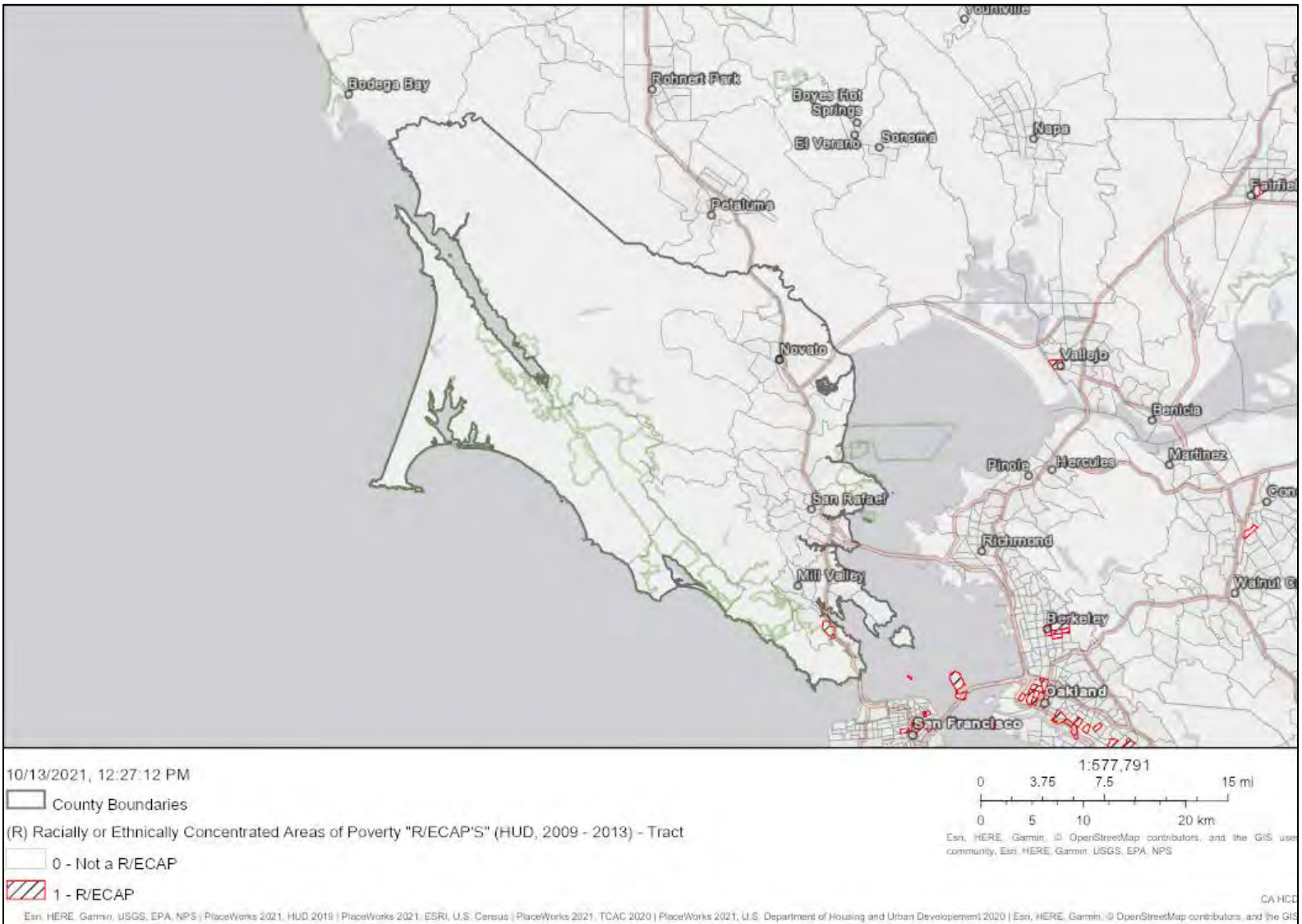
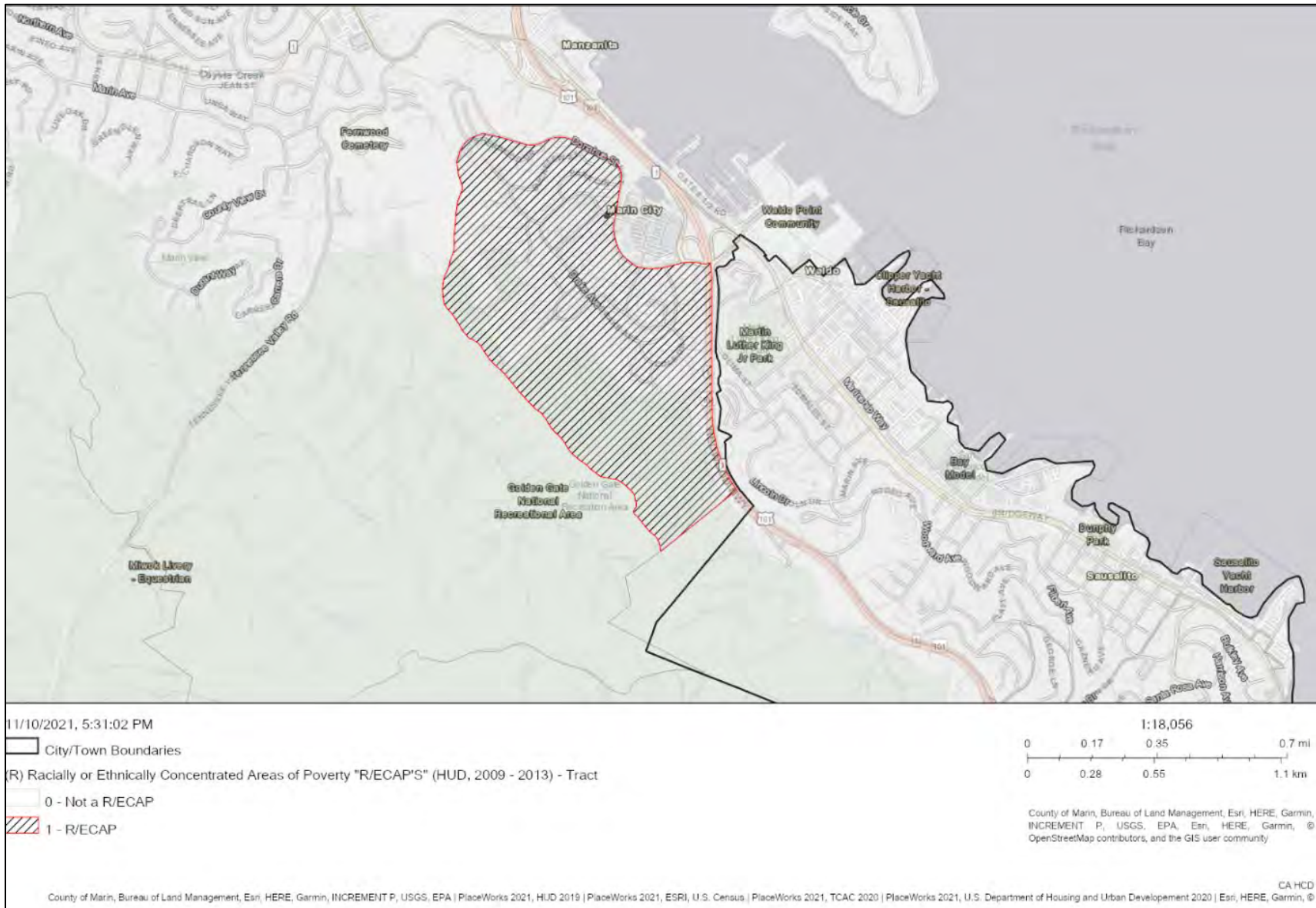


Figure C-24: Regional R/ECAP Detail



Local Trends

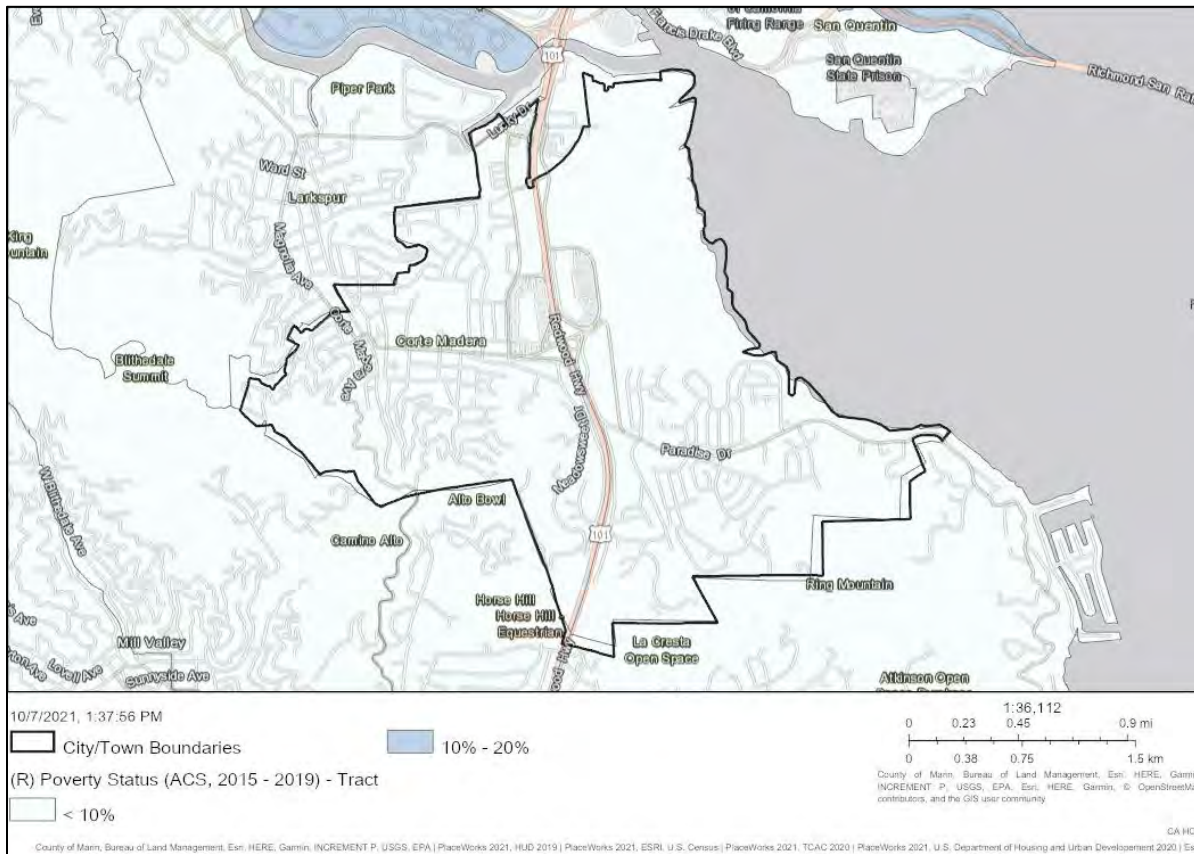
There are no R/ECAPs or TCAC-designated areas of high segregation and poverty in the Town. The closest R/ECAP is in Marin City, south of the Town and the closest TCAC area of high segregation and poverty is in San Rafael, north of the Town.

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.

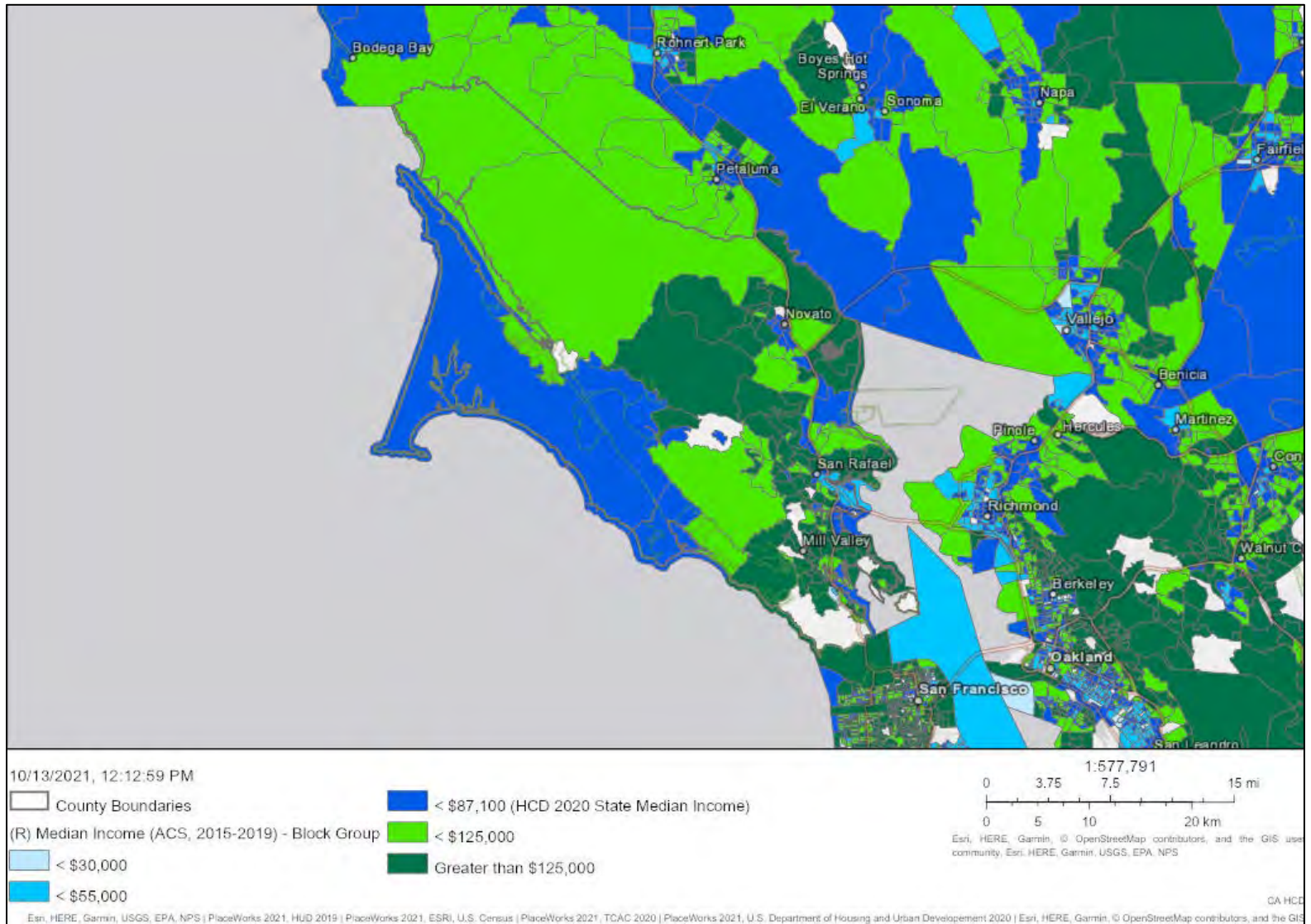
While HCD has created its own metric for RCAs, as of February 2022, RCA maps are not available on HCD's AFFH Data Viewer tool. Thus, this analysis relies on the definition curated by the scholars at the University of Minnesota Humphrey School of Public Affairs cited in HCD's memo: "RCAs are defined as 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)



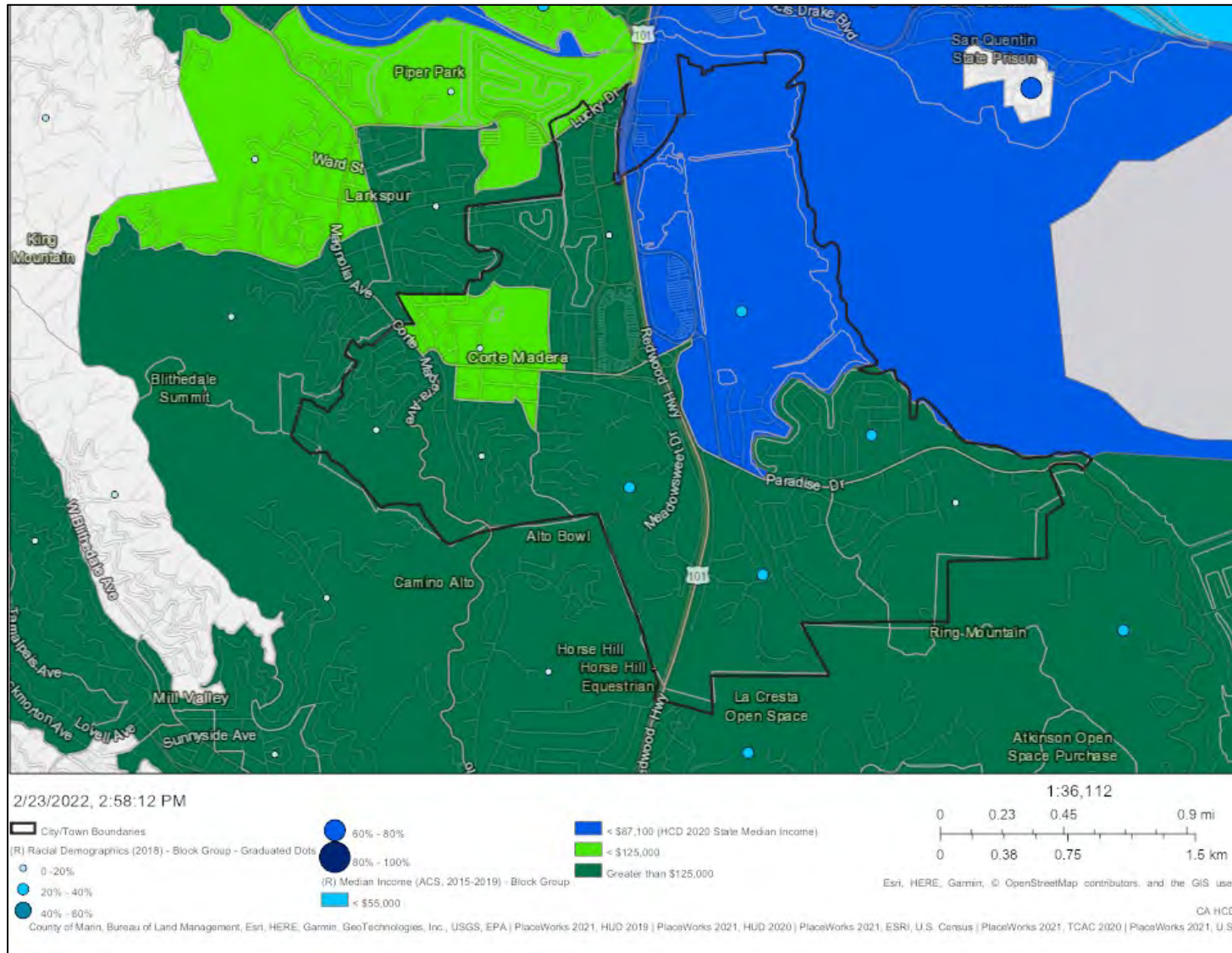
Local Trends

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)

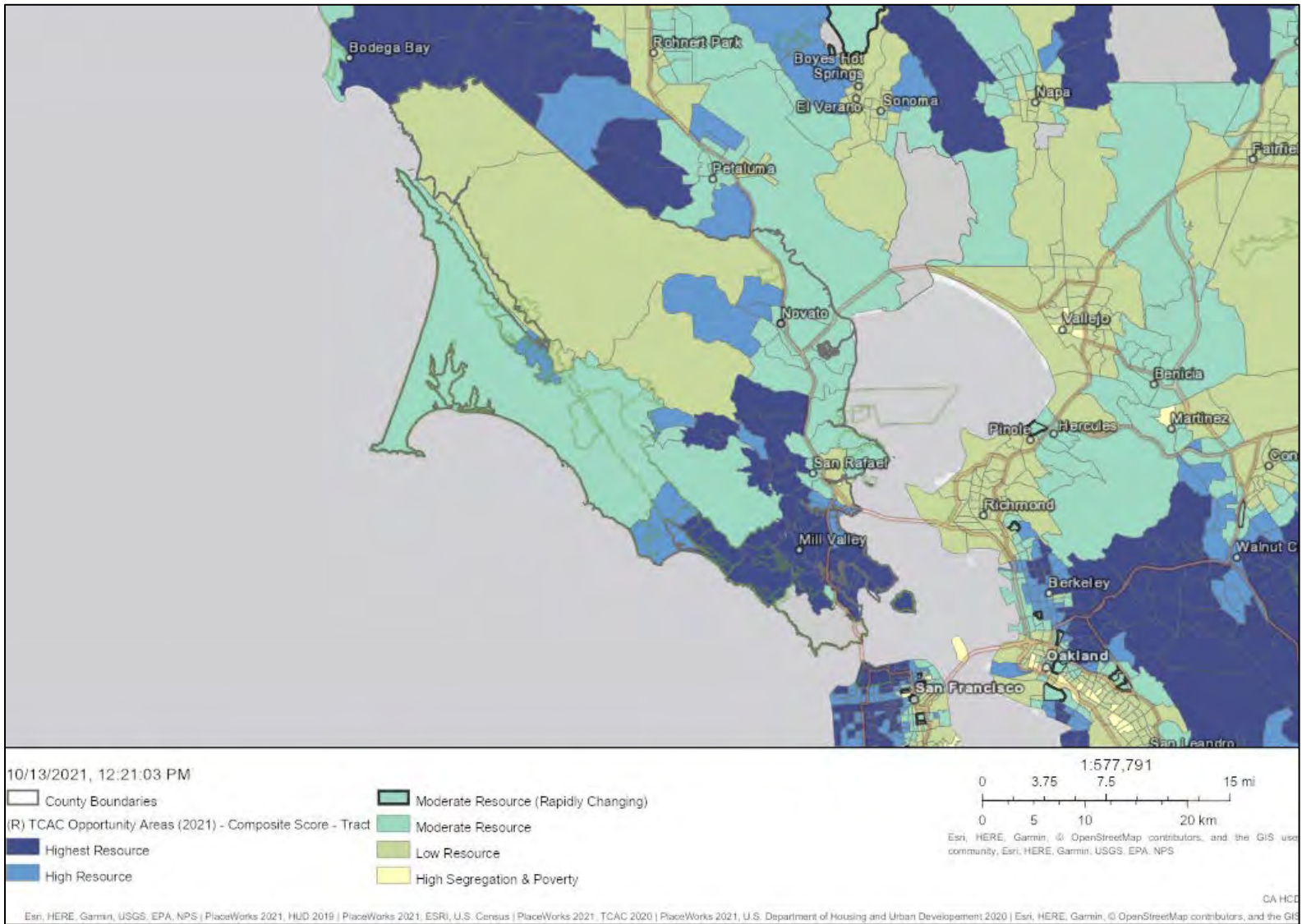
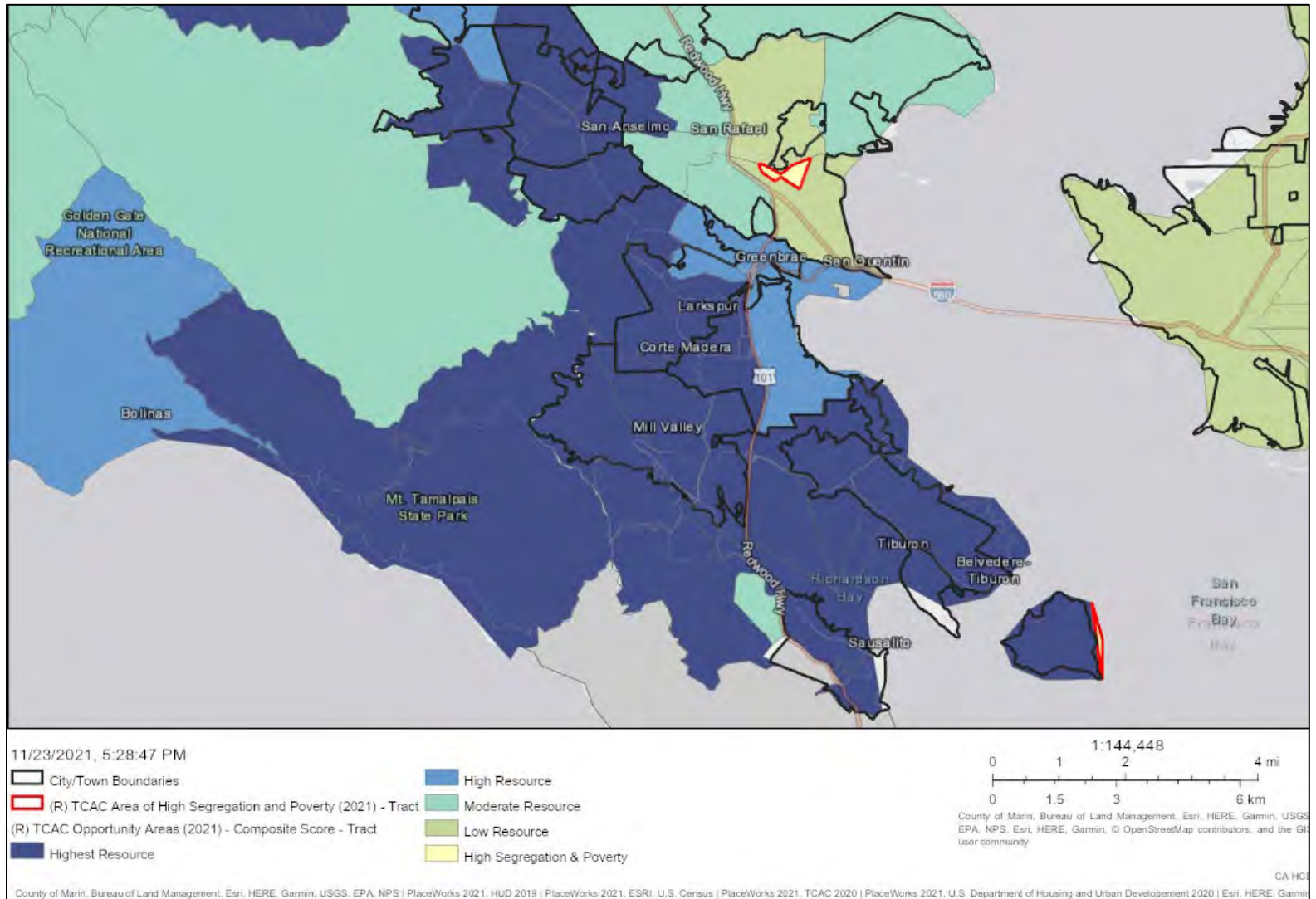


Figure C-29: Local TCAC Areas of High Segregation and Poverty Areas (2021)



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**.

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.

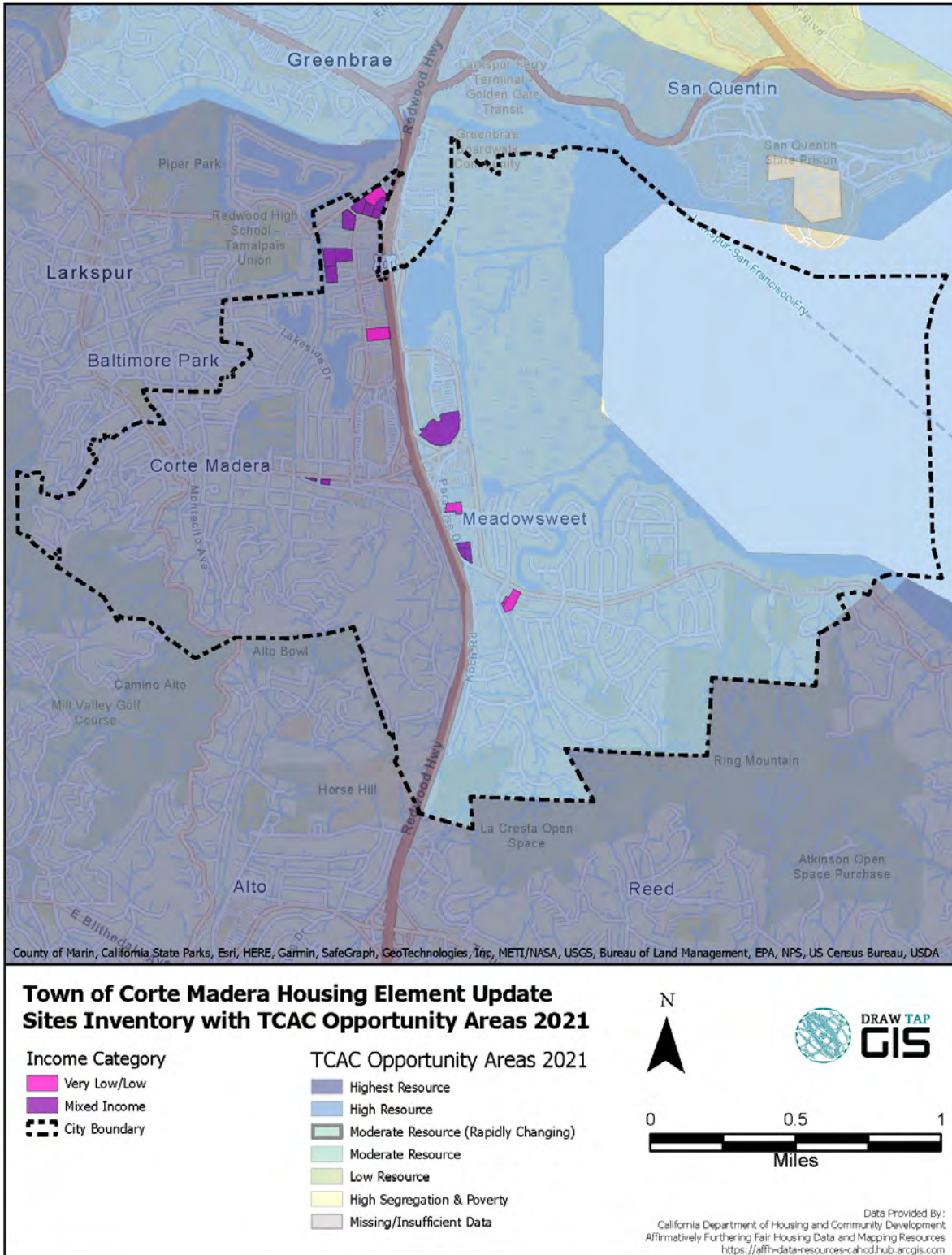
Tract 1212, the high resource tract, has a higher concentration of racial/ethnic minority populations, persons with disabilities, and LMI households compared to tract 1211. Corte Madera is generally an affluent Town with high access to opportunities.

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	173	56.4%	67	78.8%	191	39.7%	431	49.4%
High Resource	134	43.6%	18	21.2%	290	60.3%	442	50.6%
Total	307	100.0%	85	100.0%	481	100.0%	873	100.0%

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 (50.6 percent) are in the high resource tract on the eastern side of the Town. However, more lower income units (56.5 percent) and moderate income units (78.8 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

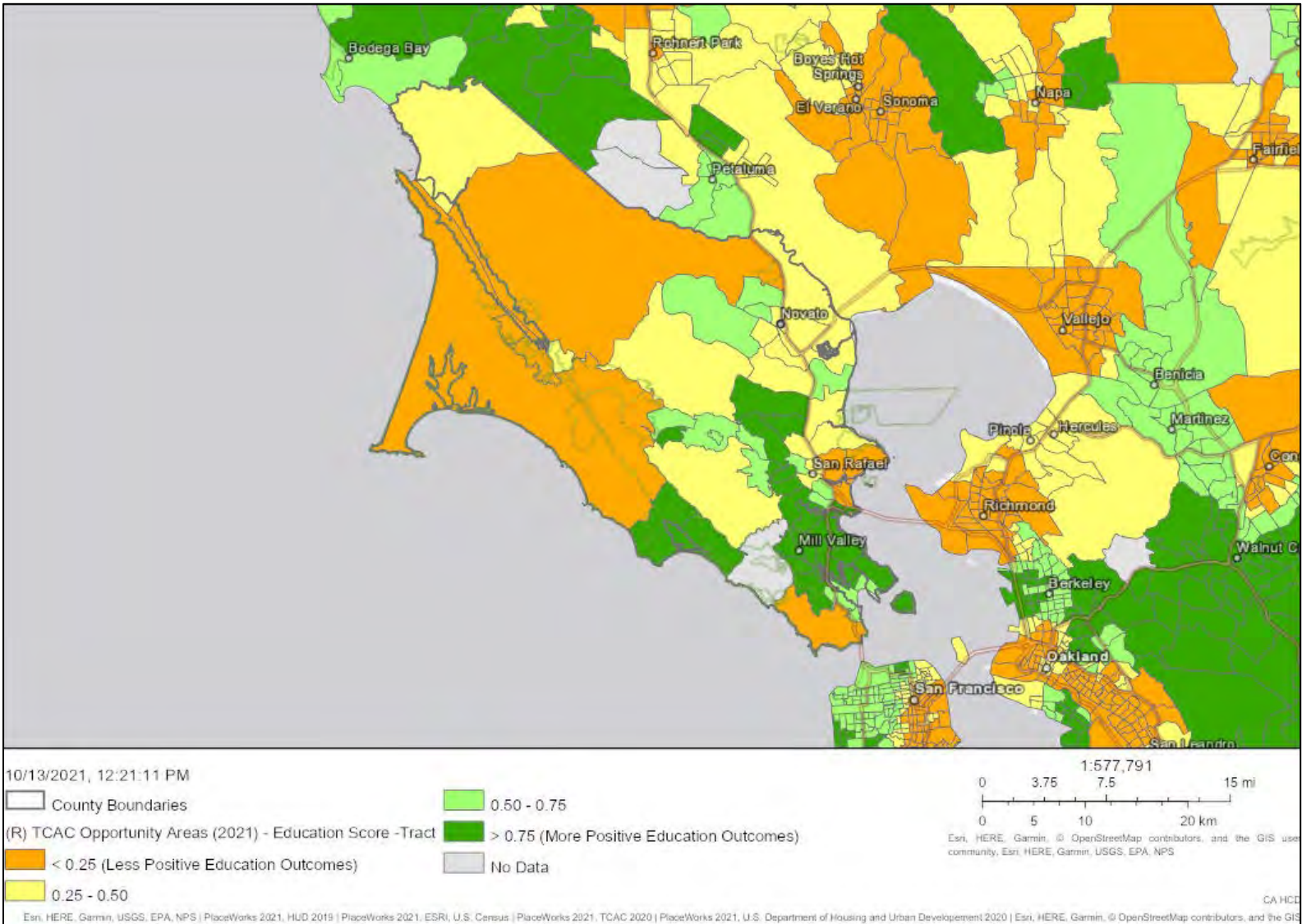


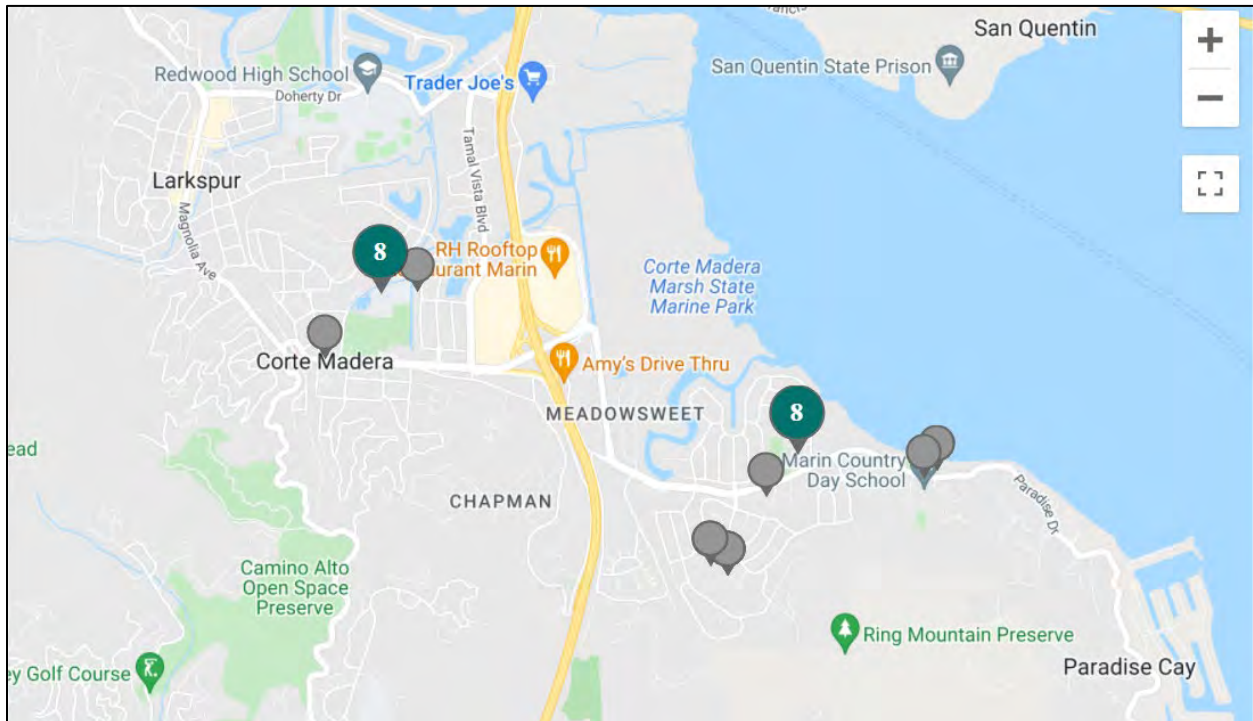
Figure C-32: Schools in Marin County



Local Trends

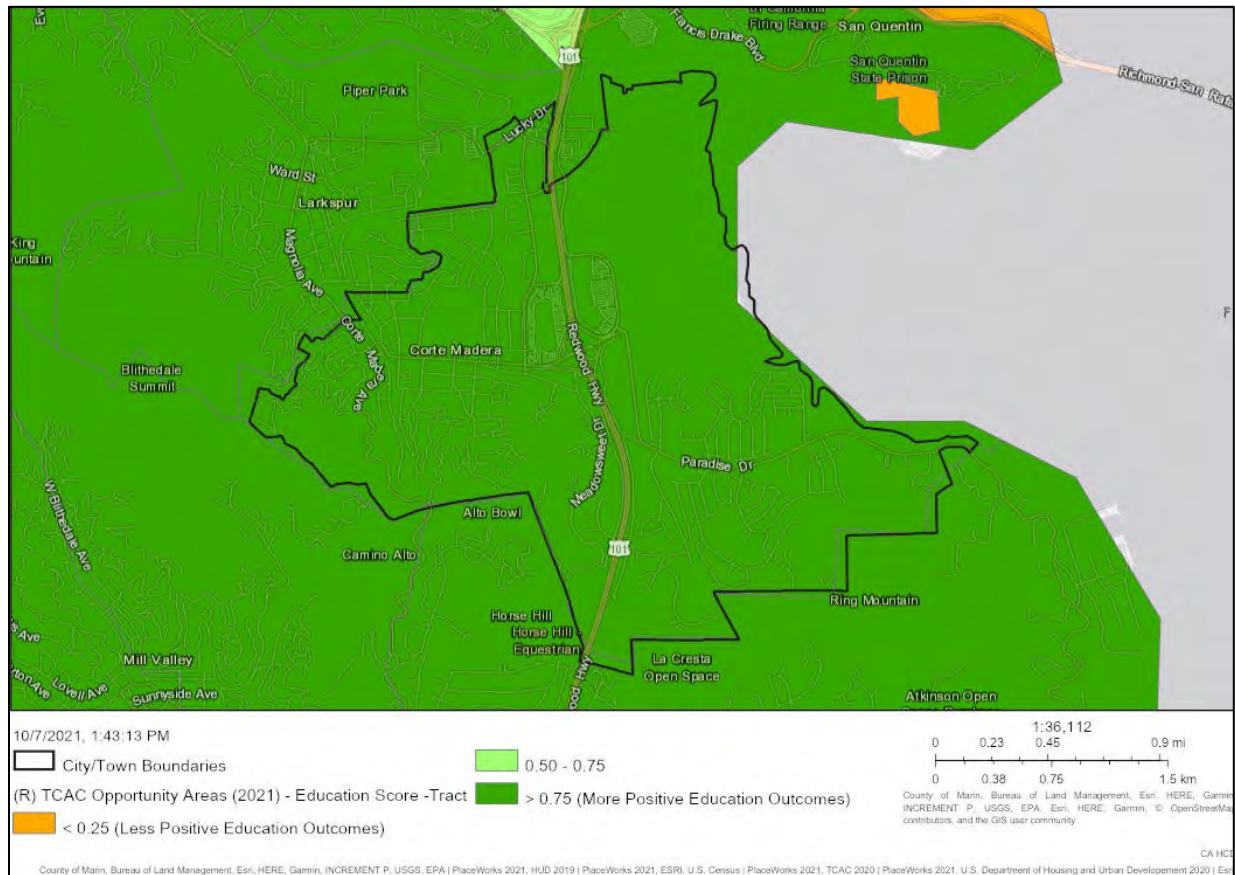
Greatschools.org is a non-profit organization that rates schools across the States. The Great Schools Summary Rating calculation is based on four ratings: the Student Progress Rating or Academic Progress Rating, College Readiness Rating, Equity Rating, and Test Score Rating. Ratings at the lower end 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



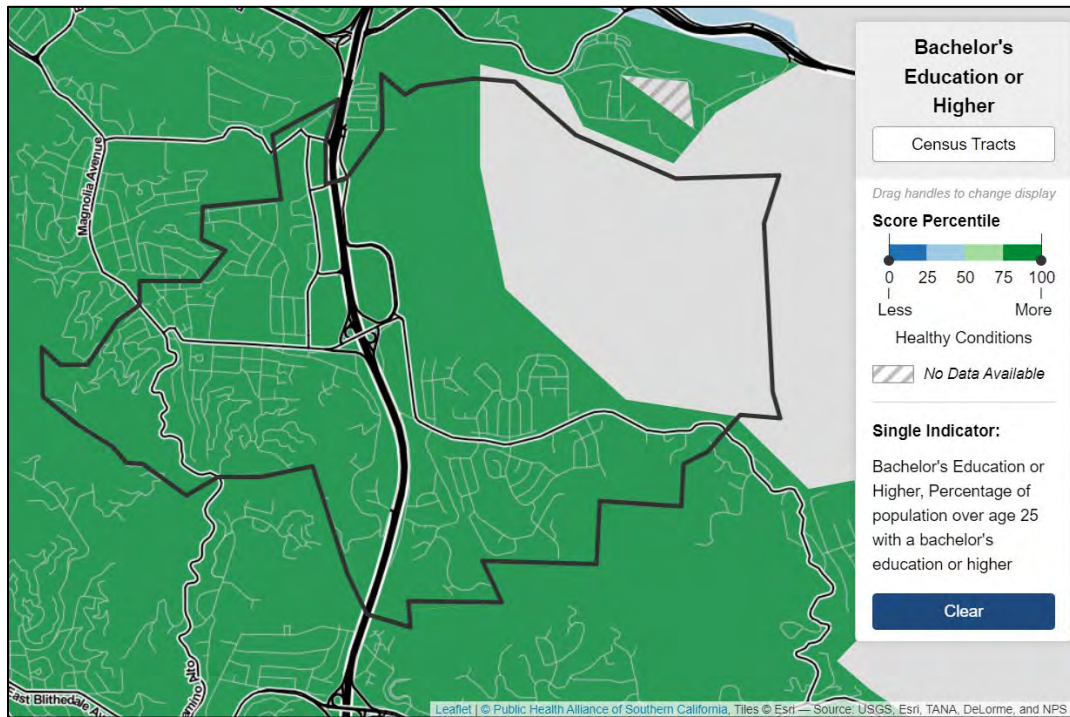
Source: Greatschools.org, GreatSchools Rating – Corte Madera, Accessed 2022.

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



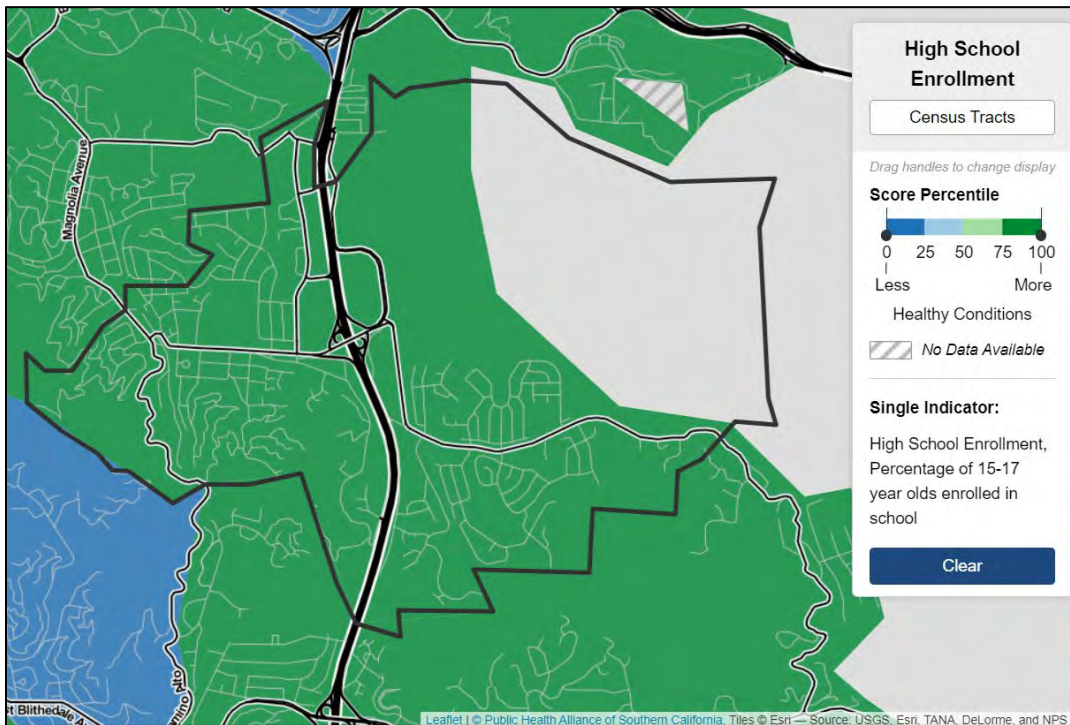
The Healthy Places Index (HPI) analyzes community conditions and variables related to economic, education, transportation, social, neighborhood, housing, clean environment, and healthcare access to estimate healthy community conditions. The HPI is expanded upon in *Healthy Places* subsection of this 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



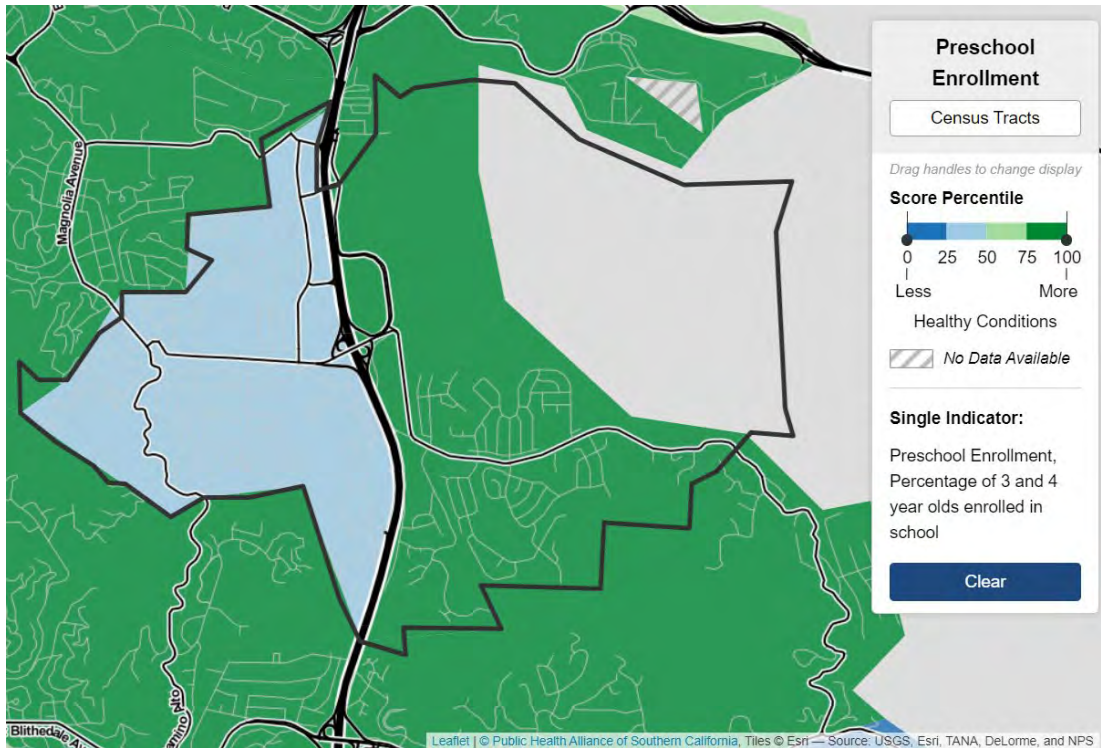
Source: California Healthy Places Index (HPI), HPI Indicators Mapping Tool, Accessed 2022.

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.

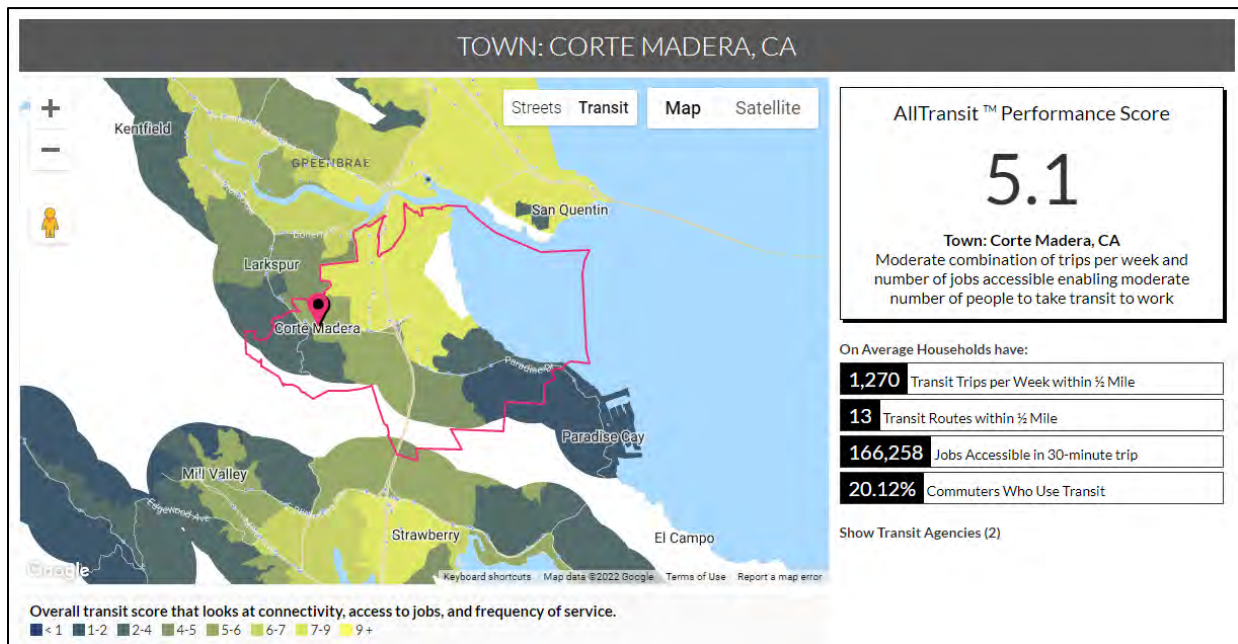
²³ From the 2020 County of Marin Analysis of Impediments to Fair Housing Choice

- 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

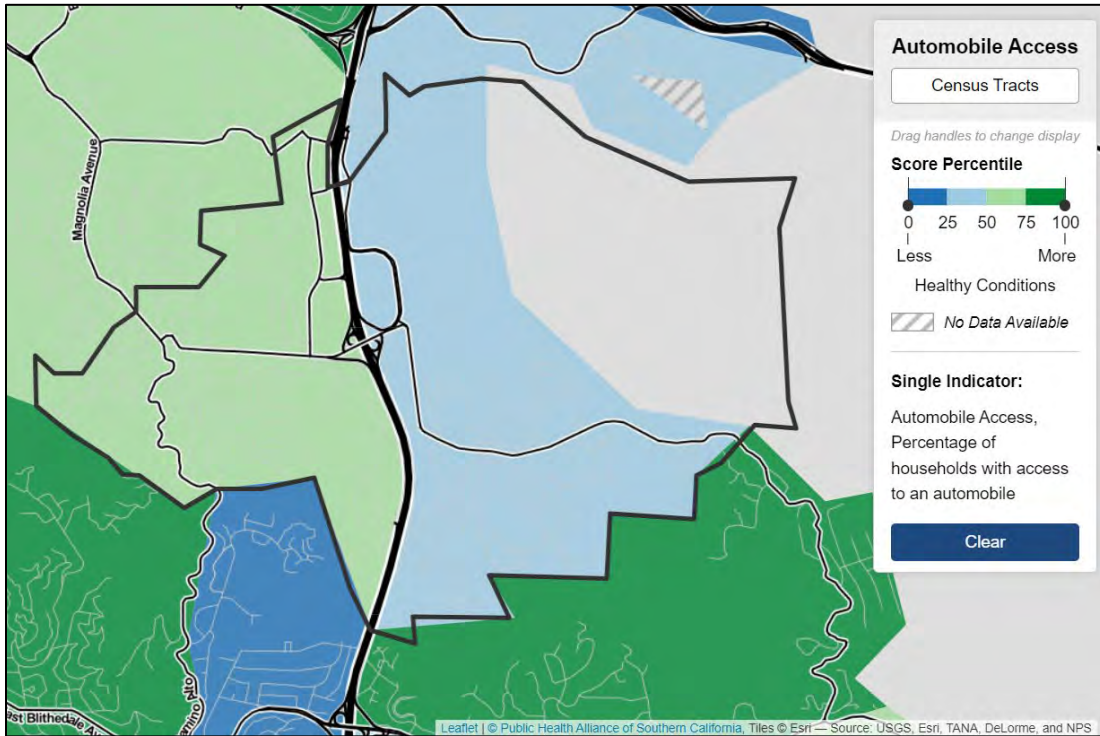
Figure C-40: All Transit Performance Score – Corte Madera



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

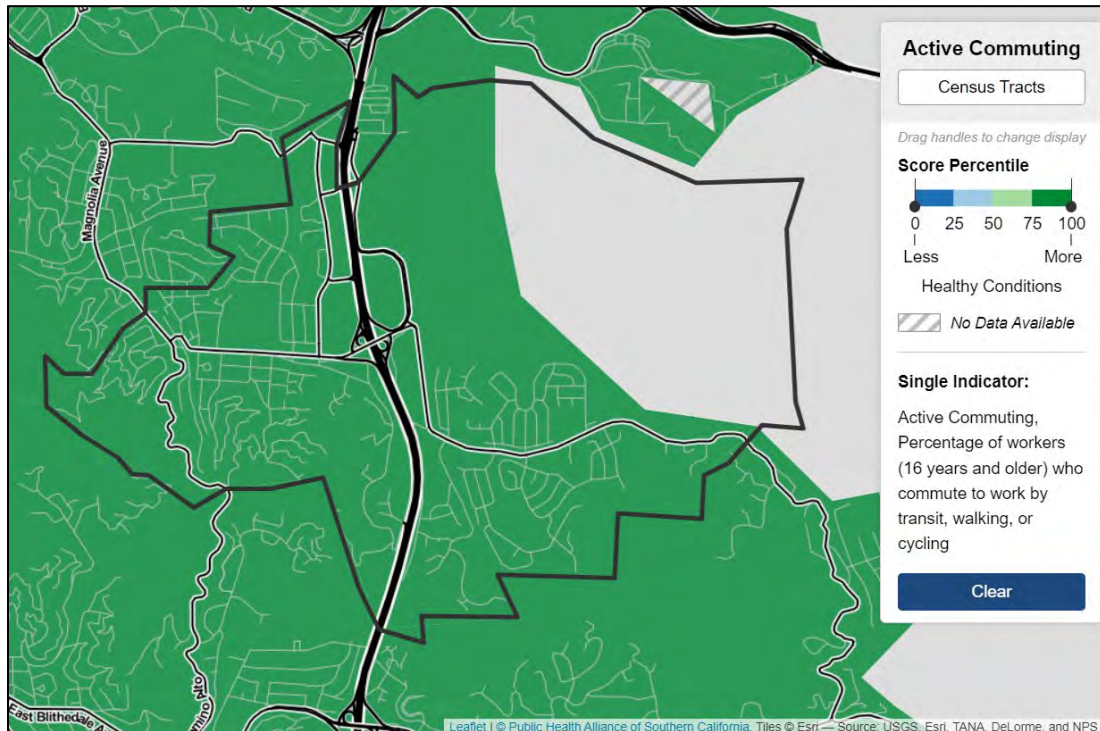
The HPI includes household automobile access by tract (**Figure C-41**). Lack of a vehicle can limit access to necessary resources if sufficient alternative transportation is not available. Tract 1211 scored in the third quartile for automobile access, whereas tract 1212 scored in the second quartile. 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.

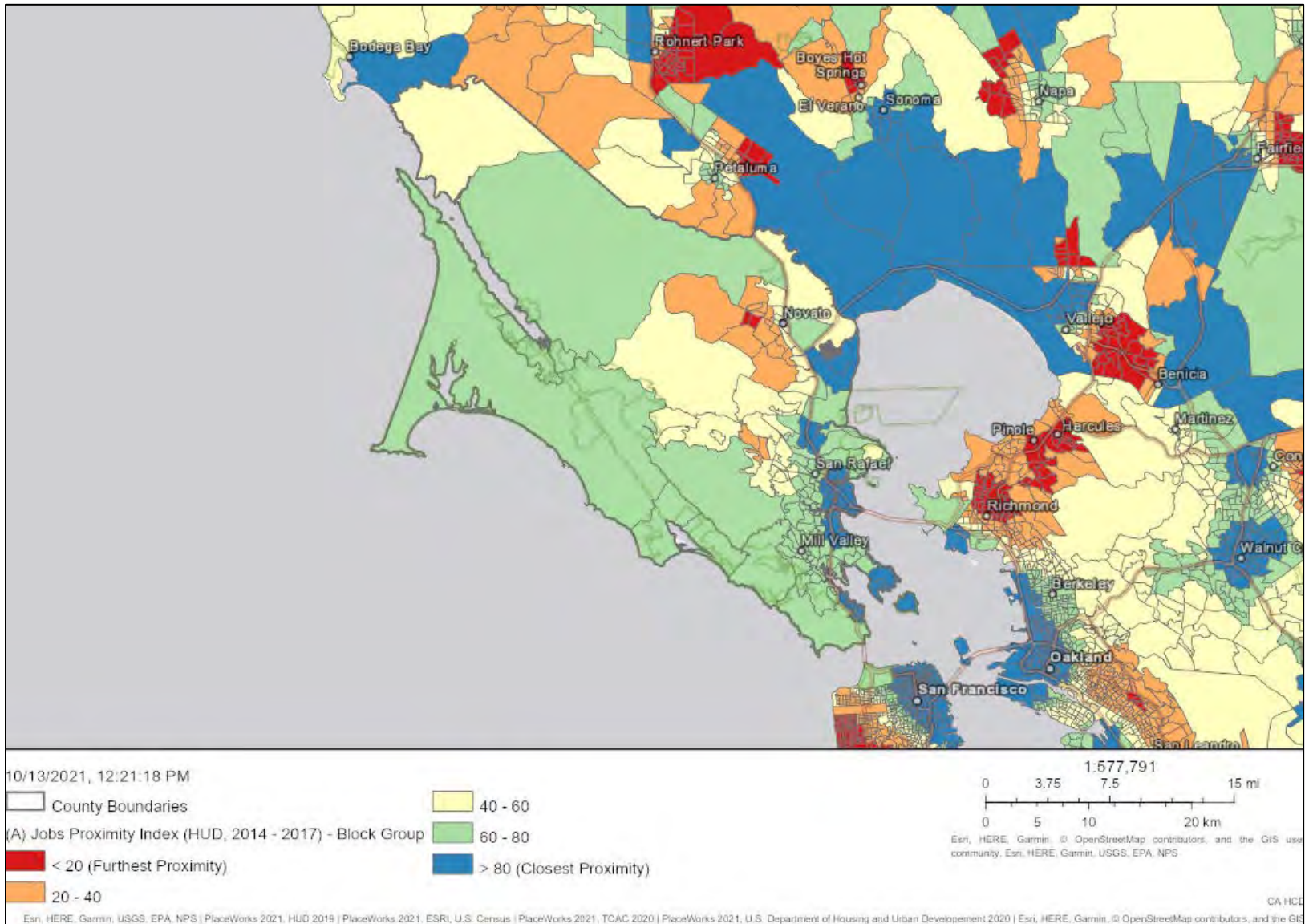
HUD’s jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region. Index values can range from 0 to 100 and a higher index value indicate better the access to employment opportunities for residents in a neighborhood. County jobs proximity index values range from 65 to 75 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.

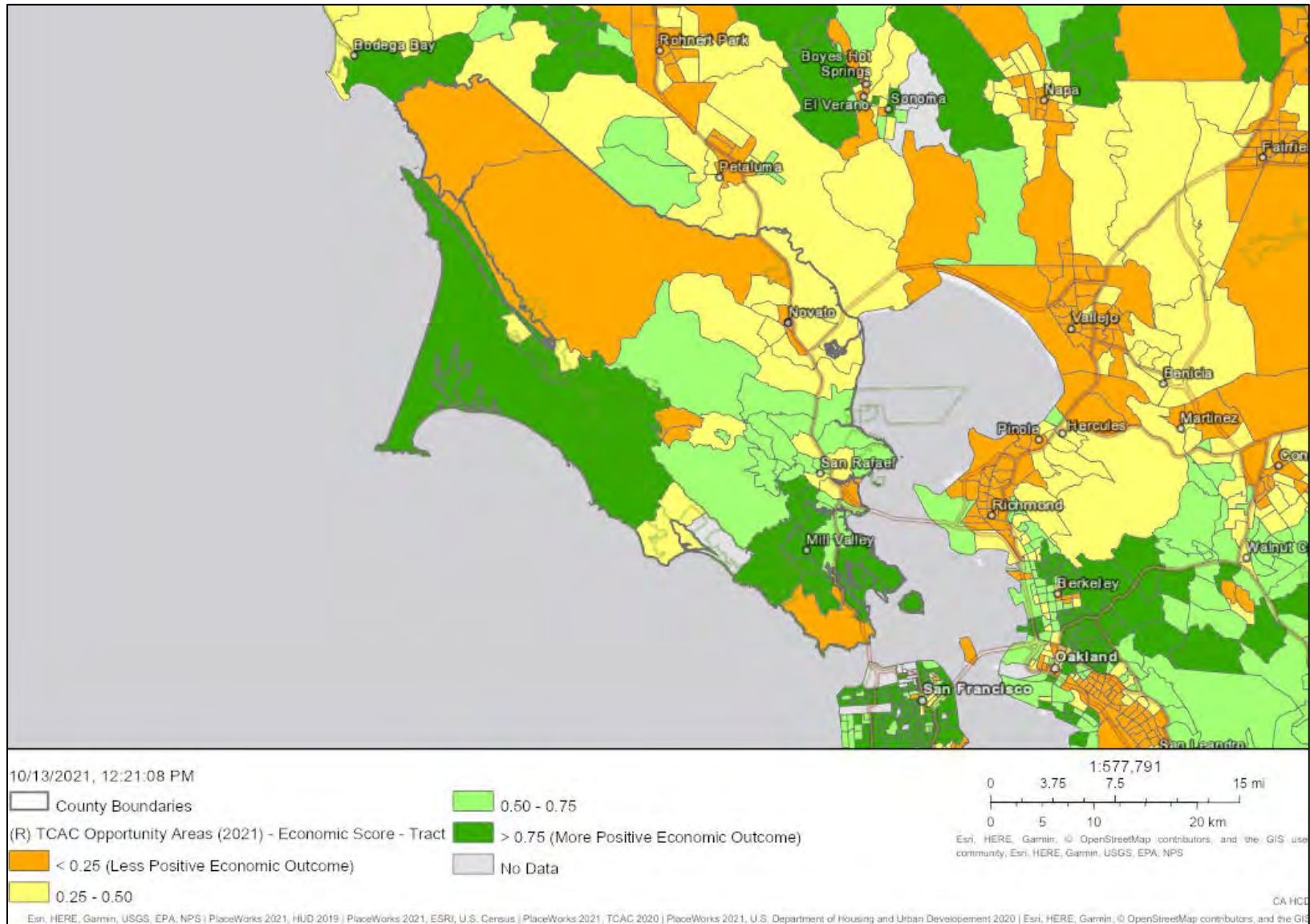
Figure C-43: Regional Jobs Proximity Index by Block Group (2017)



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)

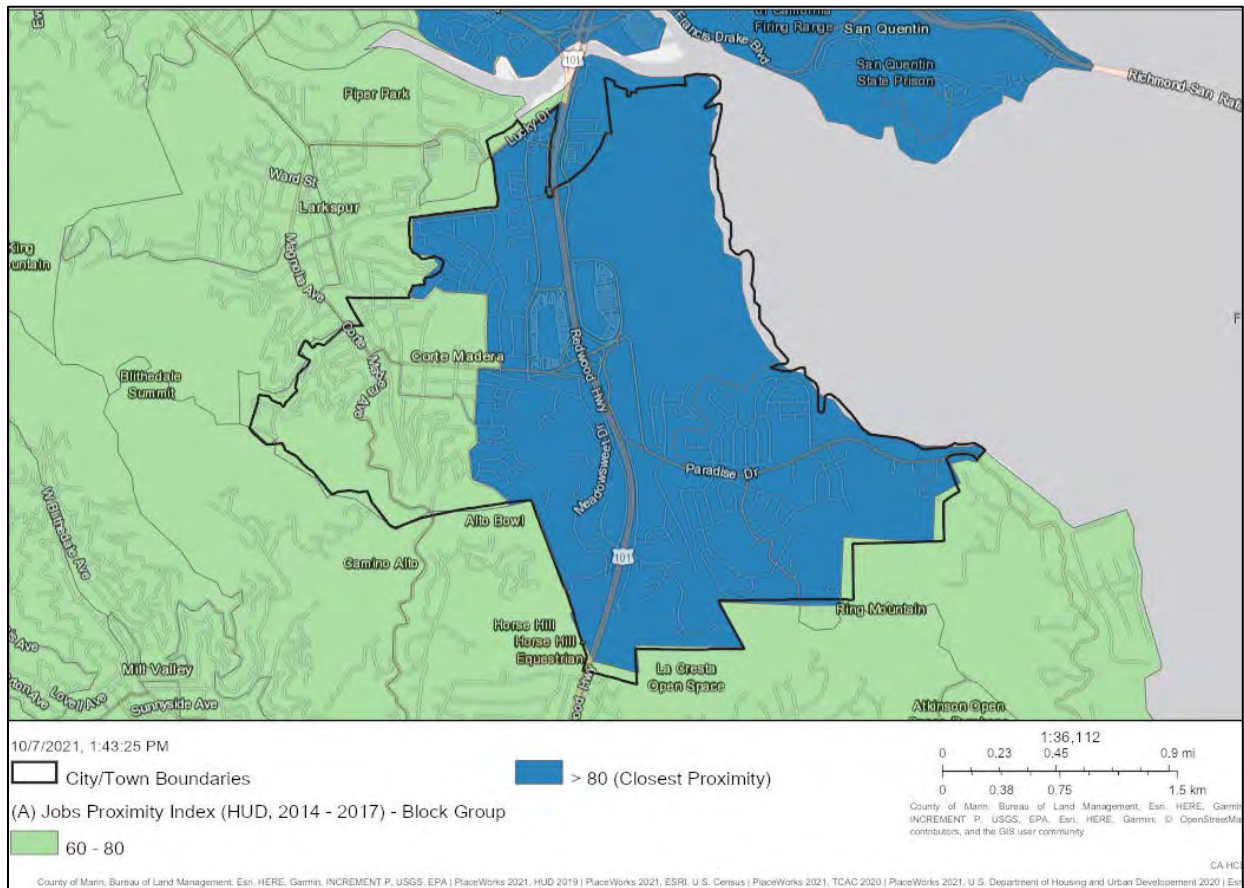
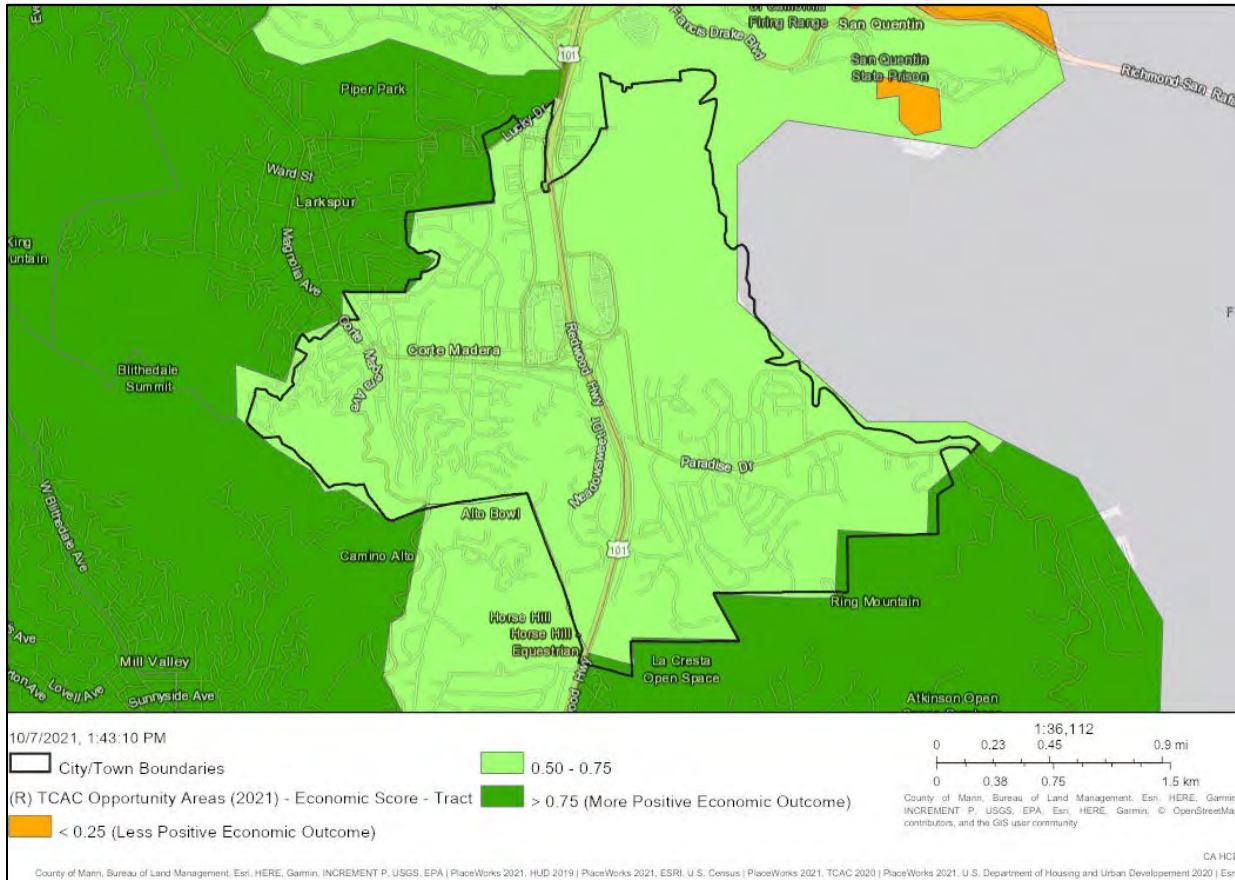


Figure C-46: TCAC Economic Scores by Tract (2021)



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)

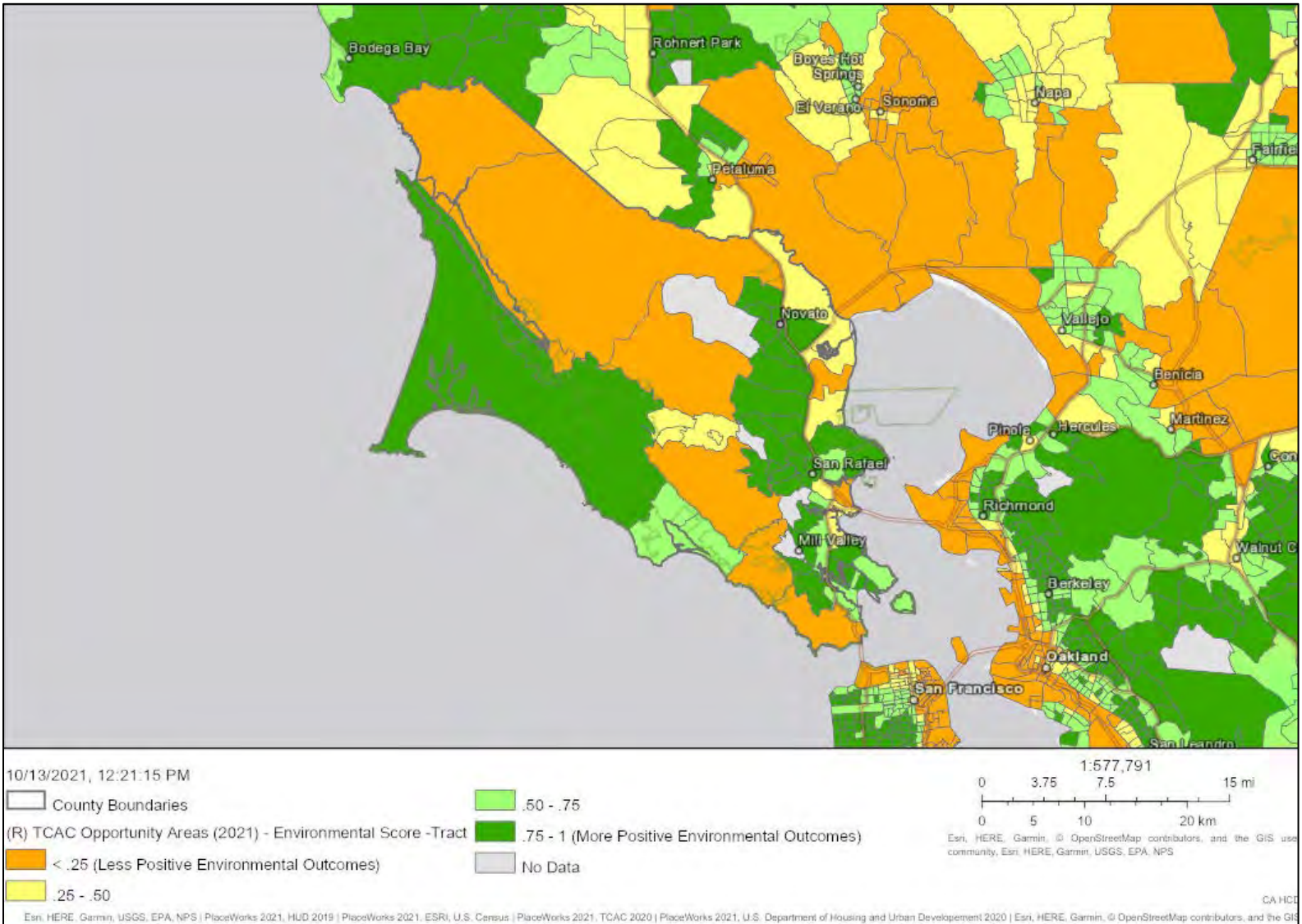
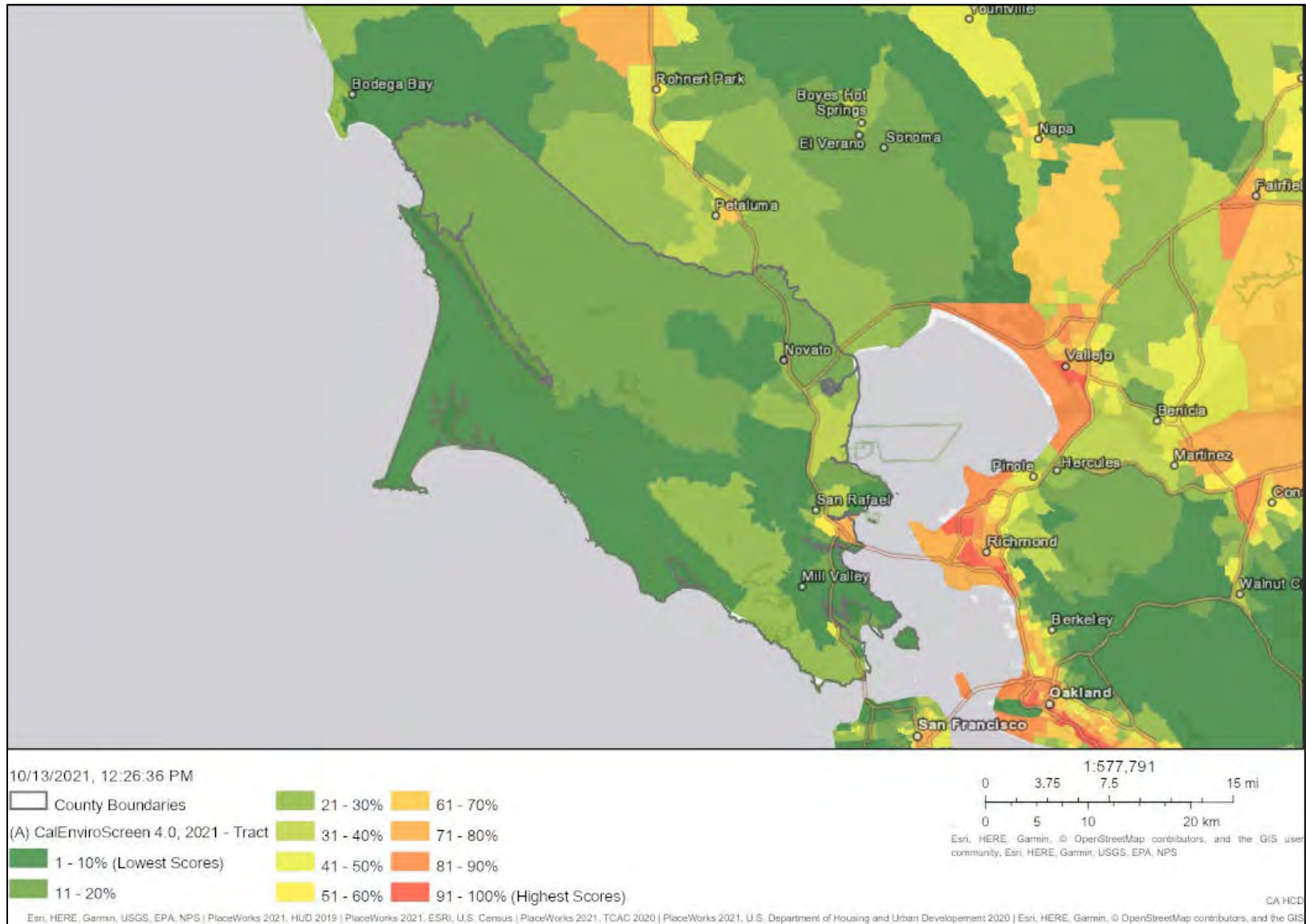


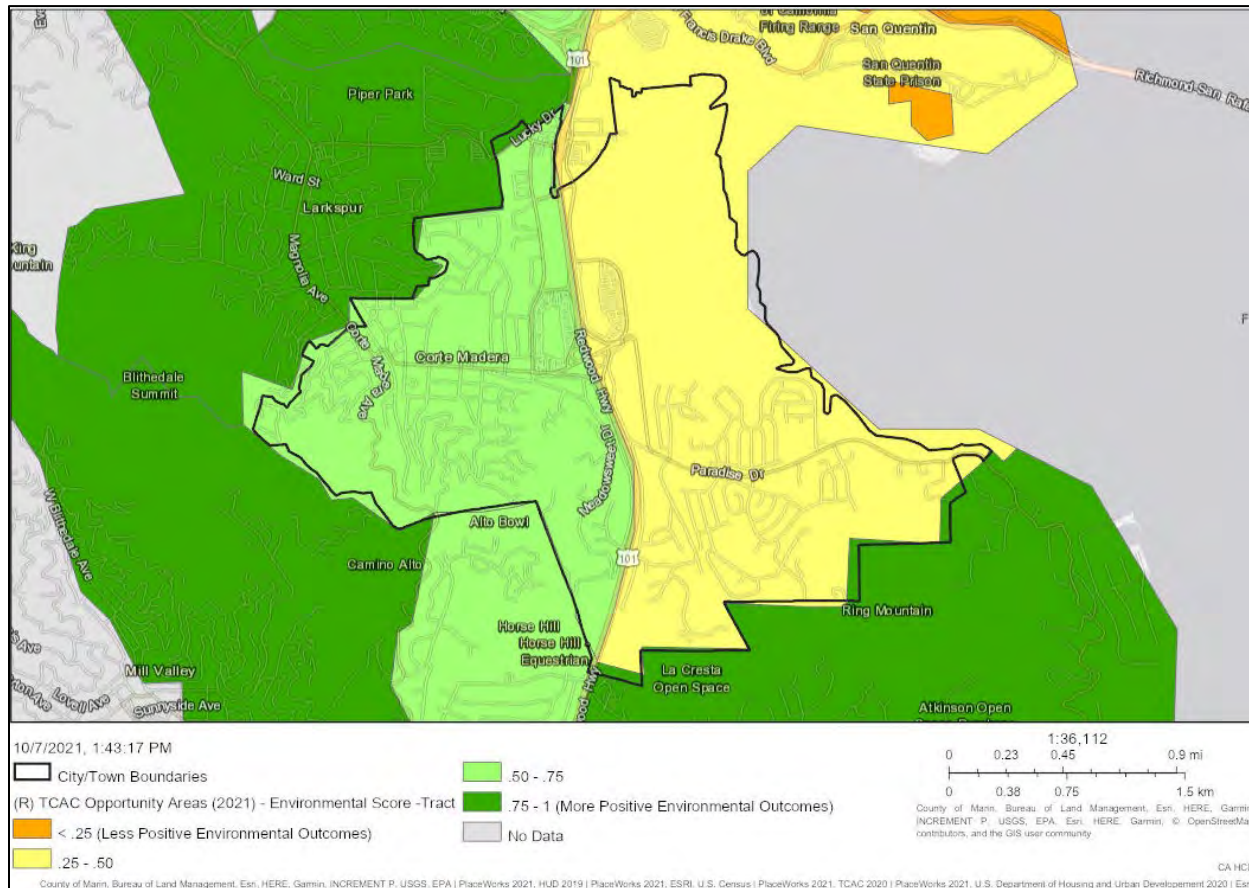
Figure C-48: Regional CalEnviroScreen 4.0 Scores by Tract (2021)



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

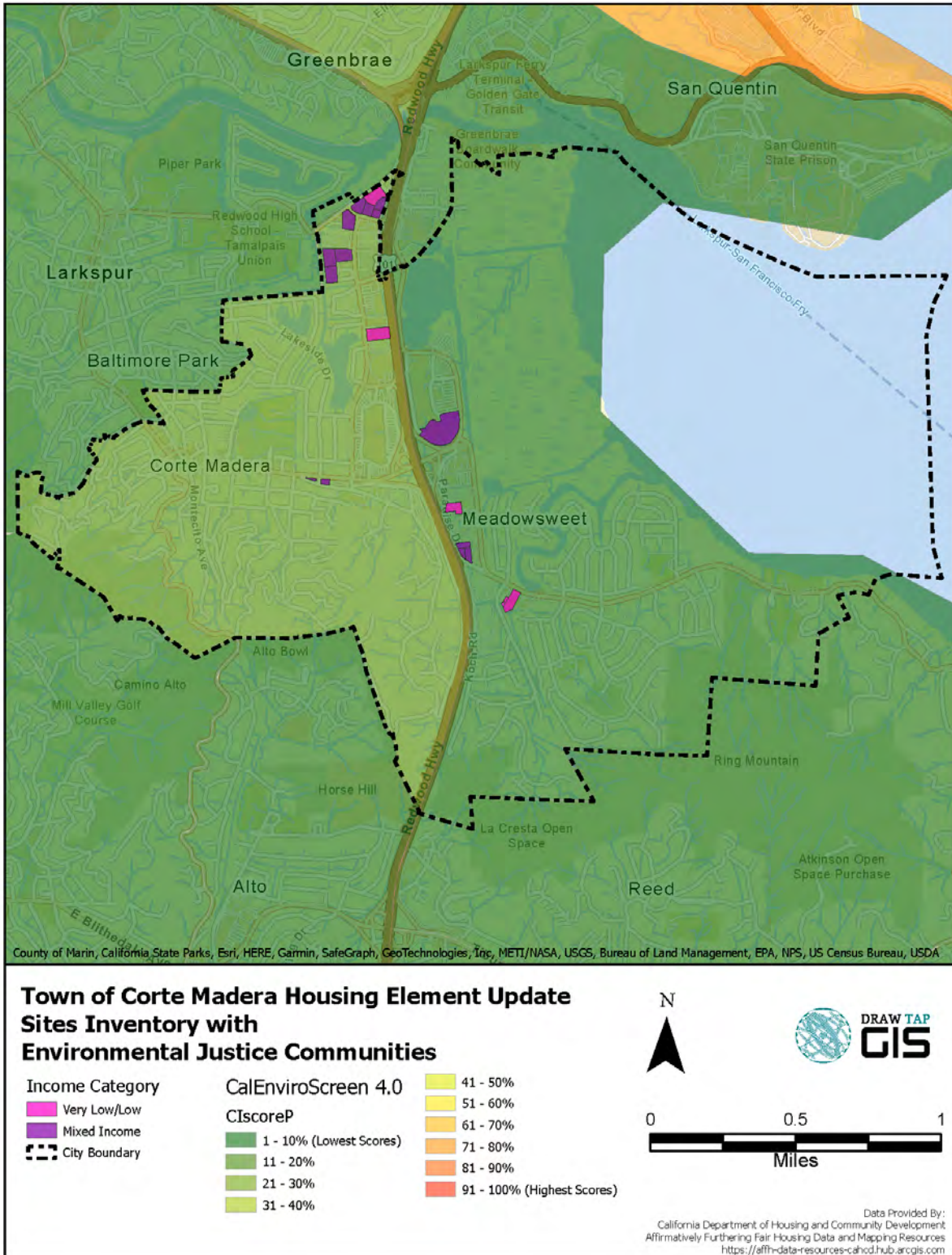
CalEnviroScreen 4.0 scores are based on percentiles; the lower the percentile score the better the environmental conditions in a given tract. Both Corte Madera tracts scored within the 20th percentile, indicating positive environmental conditions. The tract on the eastern side of the Town received slightly 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 percent of lower income units, 21.2 percent of moderate income units, and 60.3 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%	134	43.6%	18	21.2%	290	60.3%	442	50.6%
11-20%	173	56.4%	67	78.8%	191	39.7%	431	49.4%
Total	307	100.0%	85	100.0%	481	100.0%	873	100.0%

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

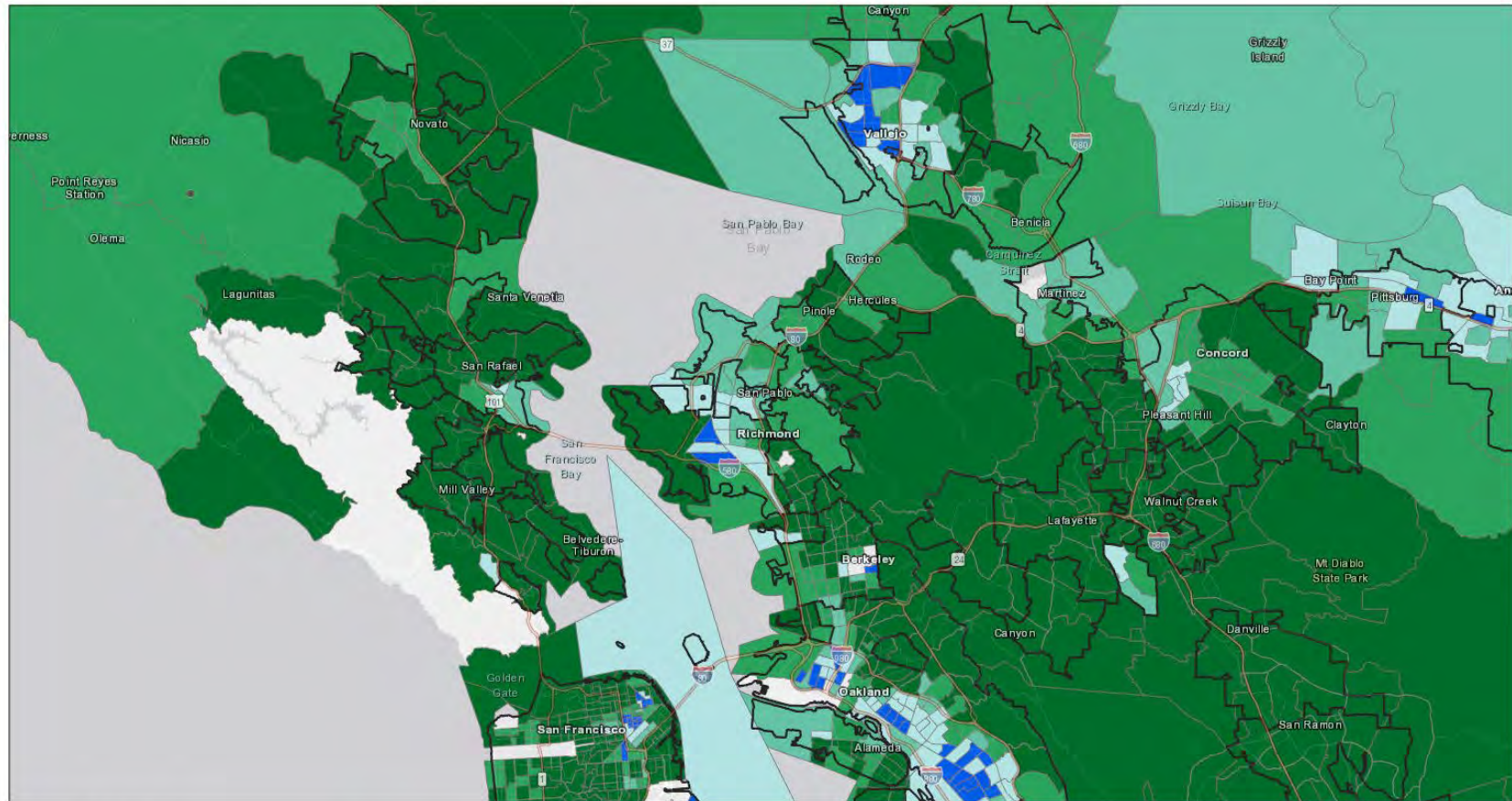


Healthy Places

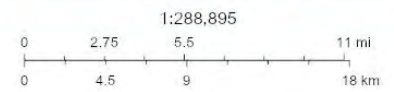
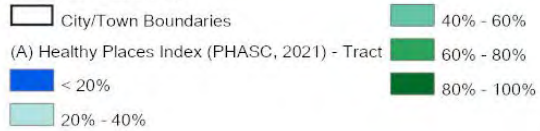
Regional Trends

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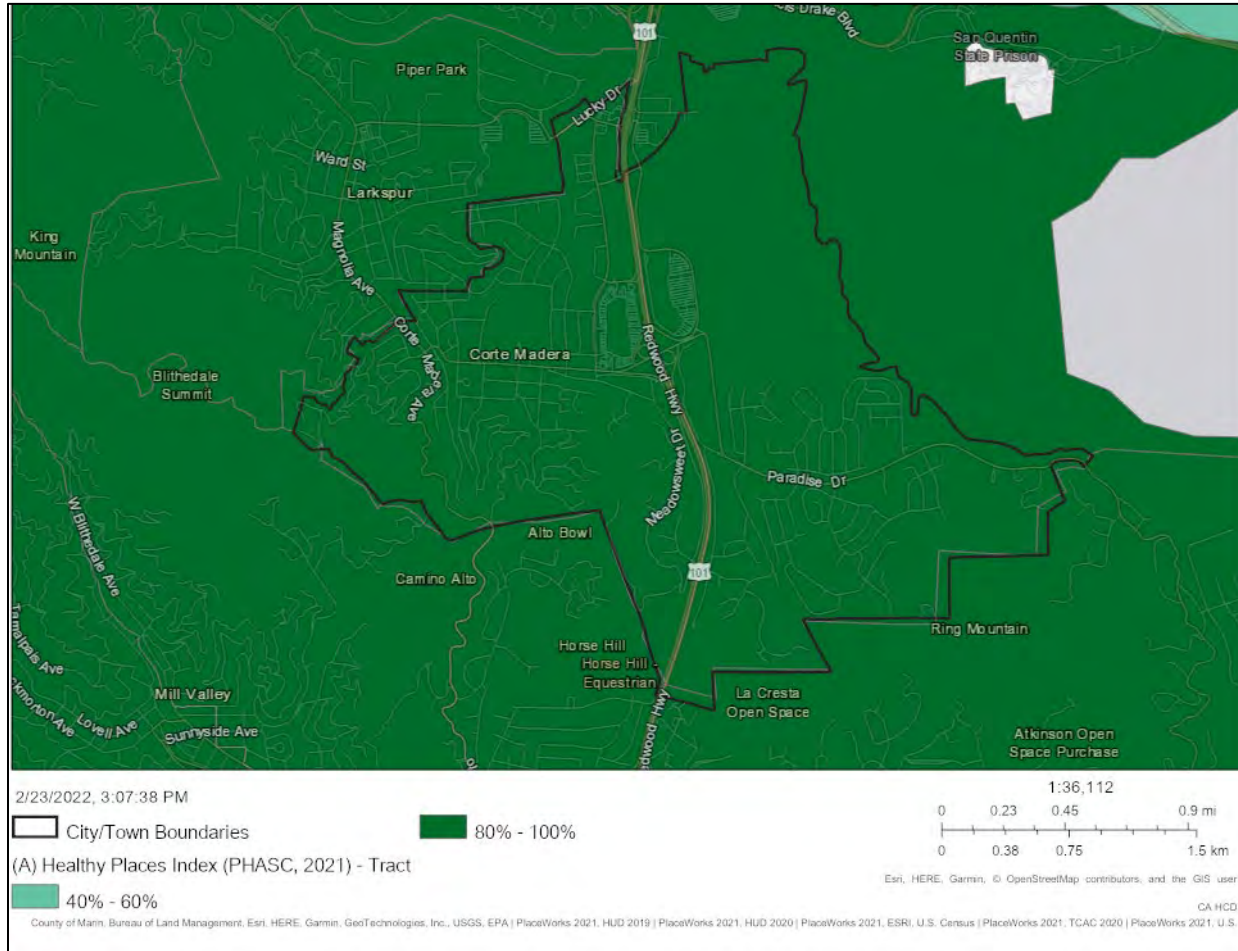
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CA HCD
Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development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

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.

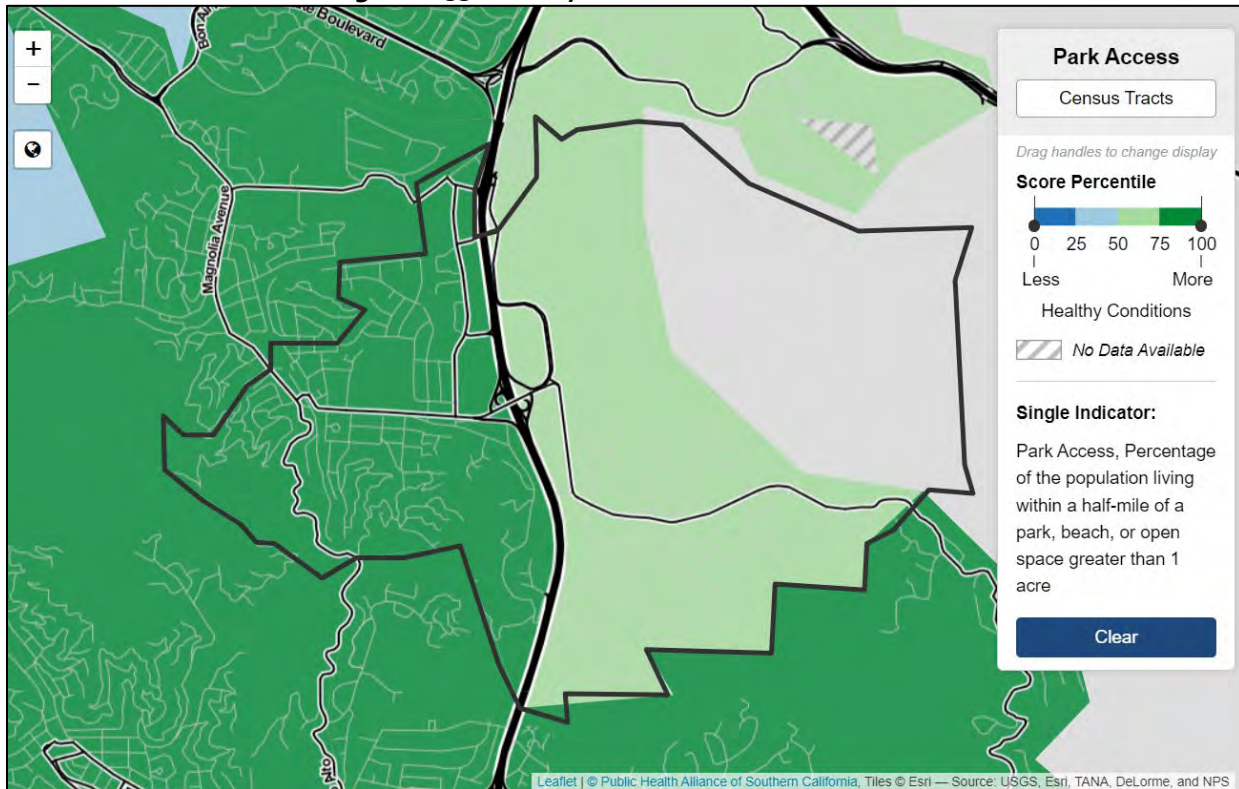
Local Trends

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: Healthy 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.

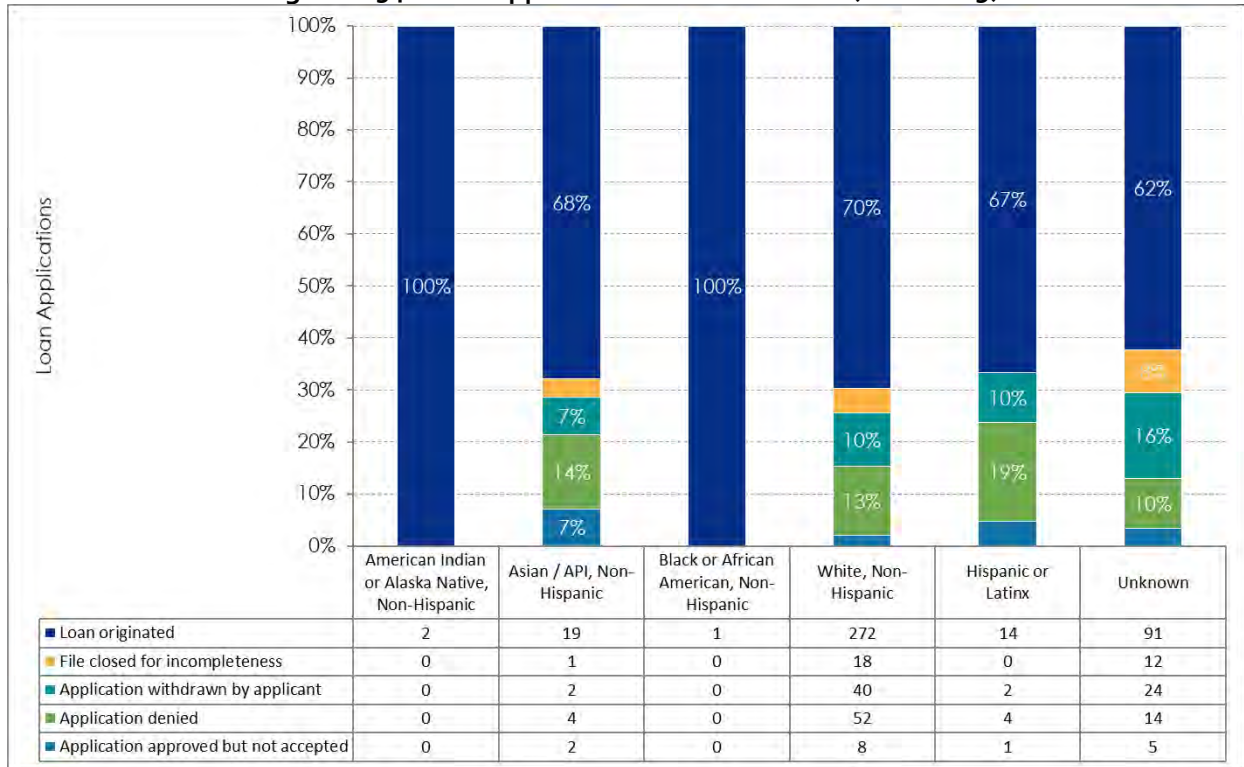
Local Trends

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)

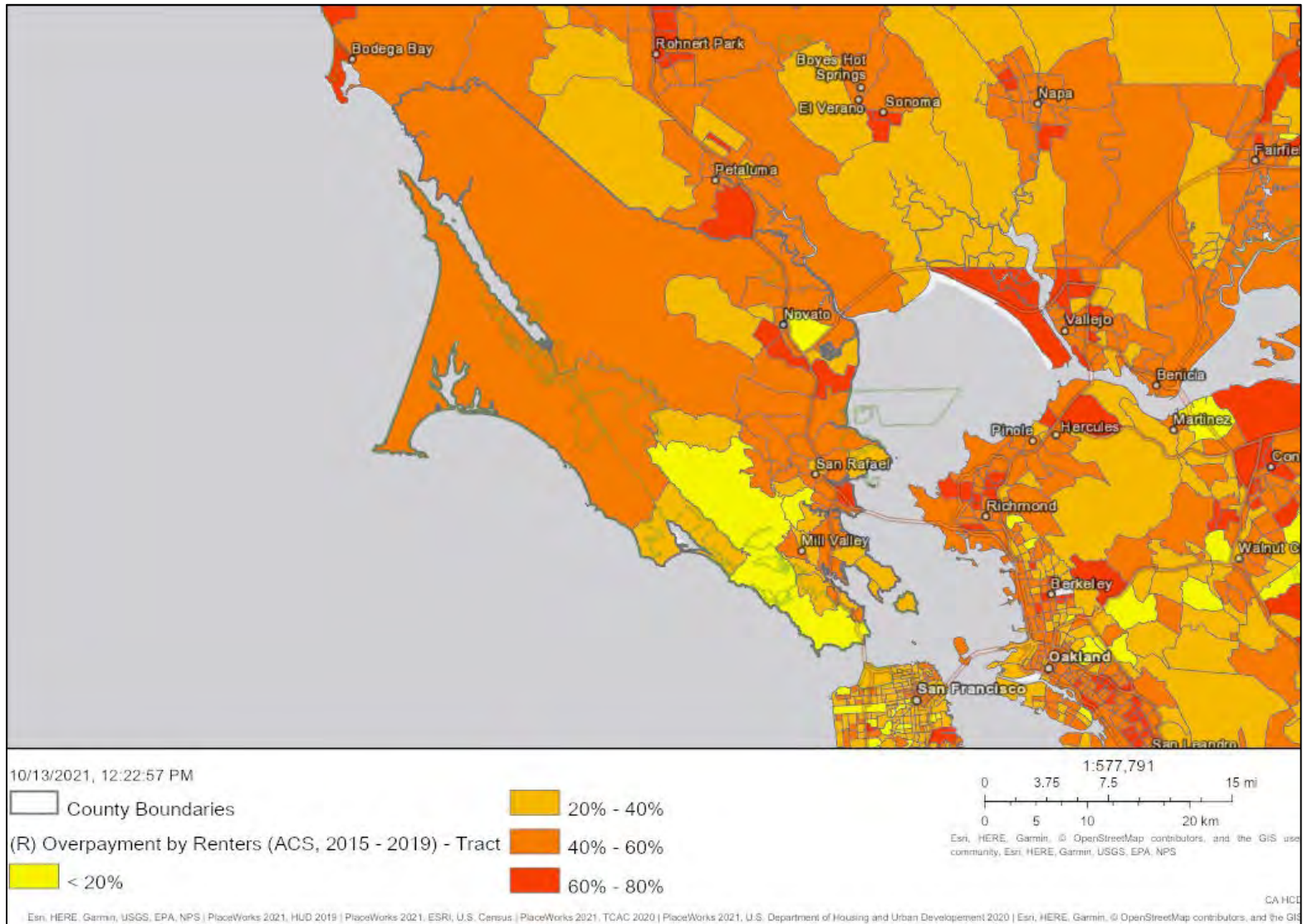
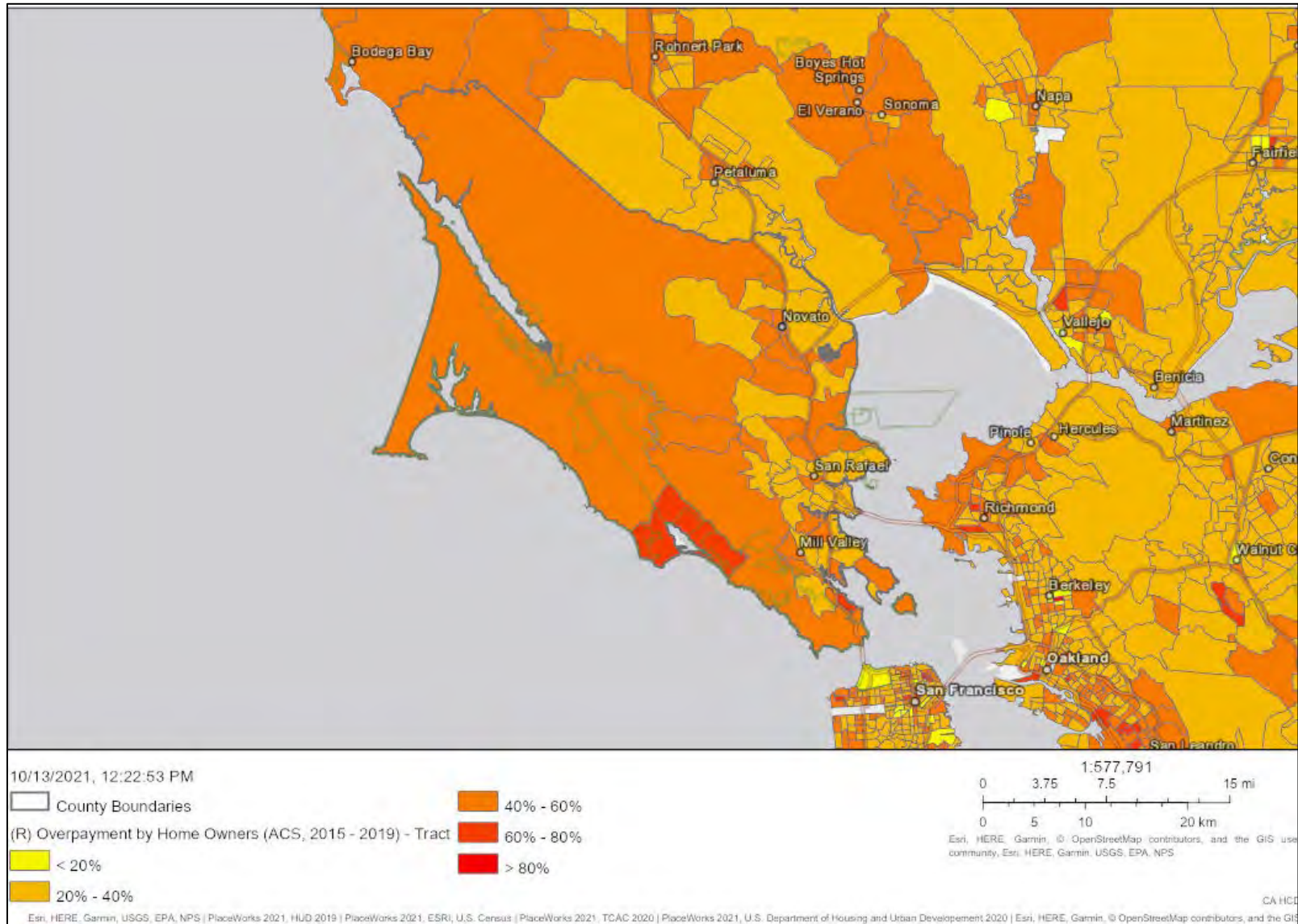


Figure C-56: Regional Cost Burdened Owner Households by Tract (2019)



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			All HH
	Elderly	Large HH	All Owner	Elderly	Large HH	All Renters	
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 (50.6 percent) are in the tract where 20 to 40 of owners are cost burdened. A higher concentration of lower income units (56.4 percent) and moderate income units (78.8 percent) are in the tract where 40 to 60 percent of owners are cost burdened compared to above moderate income units (39.7 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%	134	43.6%	18	21.2%	290	60.3%	442	50.6%
40-60%	173	56.4%	67	78.8%	191	39.7%	431	49.4%
Total	307	100.0%	85	100.0%	481	100.0%	873	100.0%

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

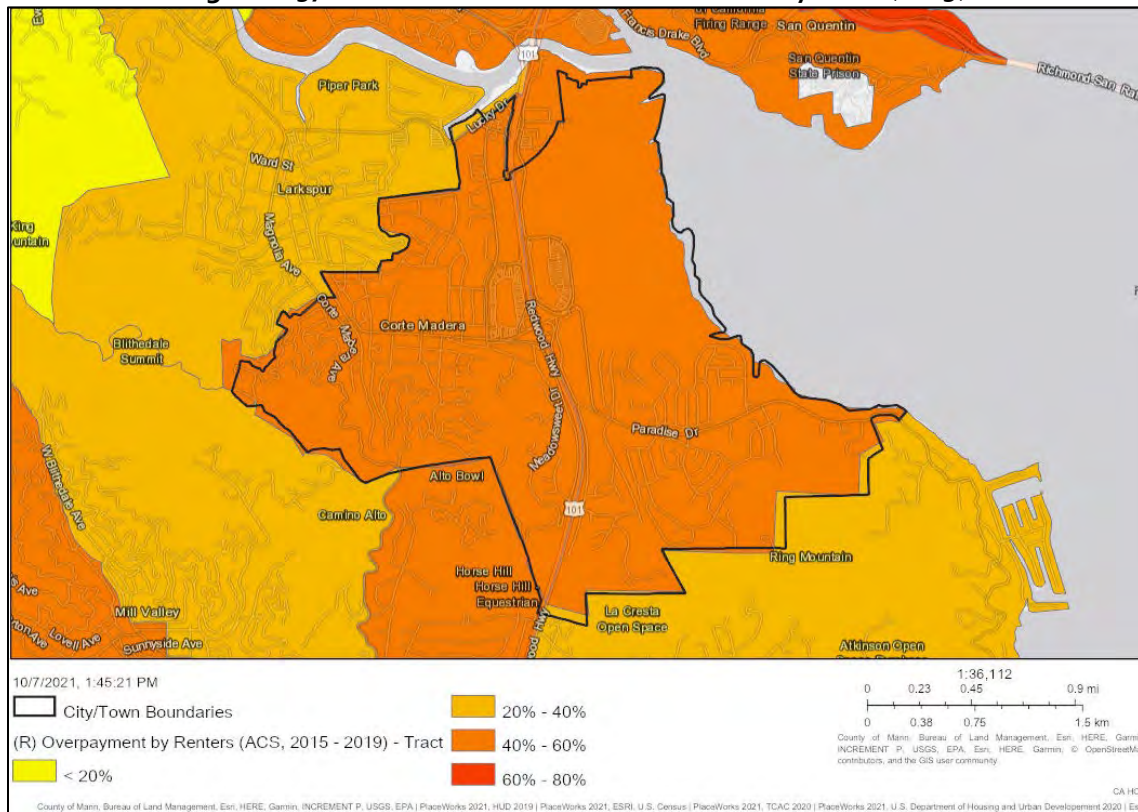
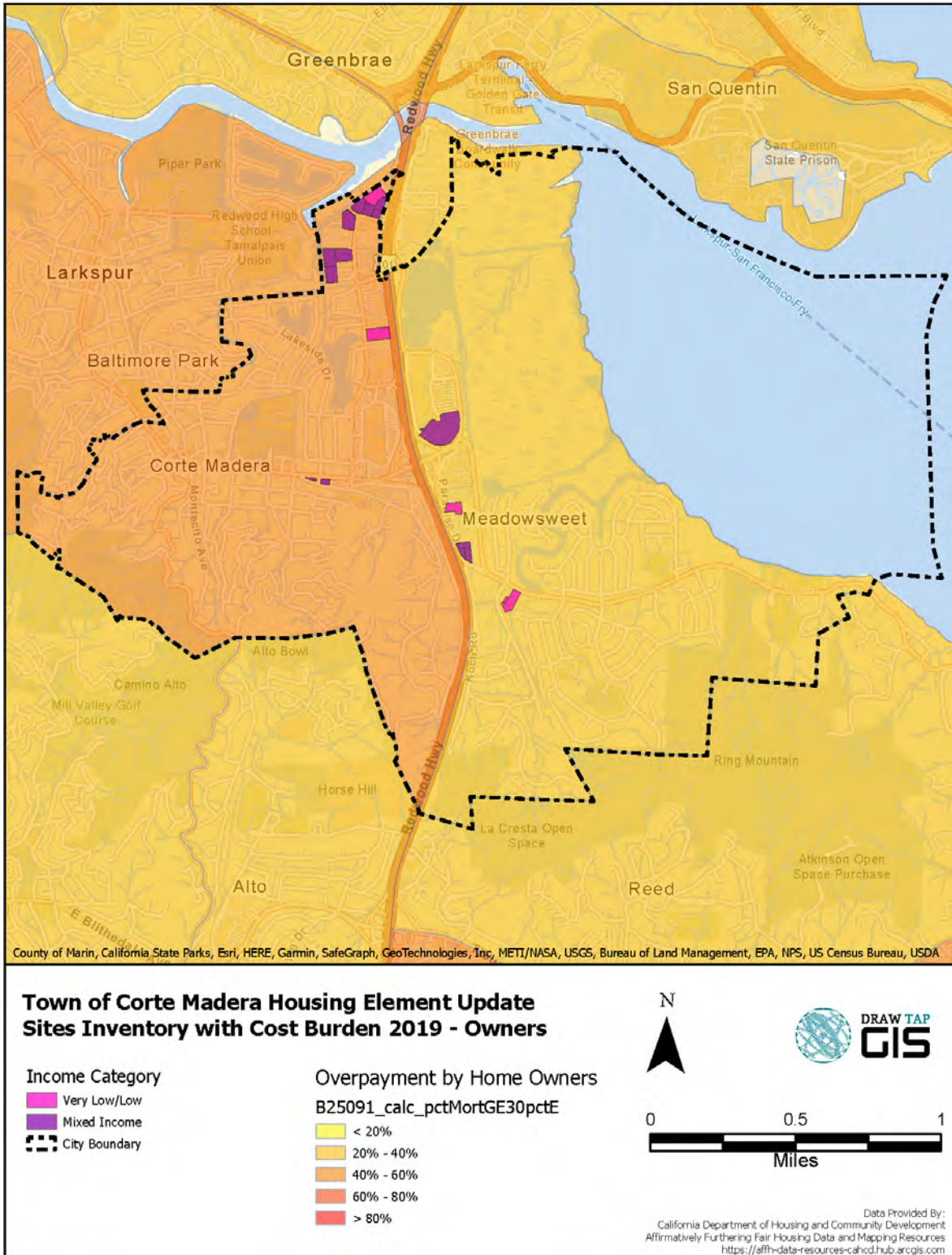


Figure C-58: Sites Inventory and Cost Burdened Owner Households by Tract (2019)



Overcrowded Households

Regional Trends

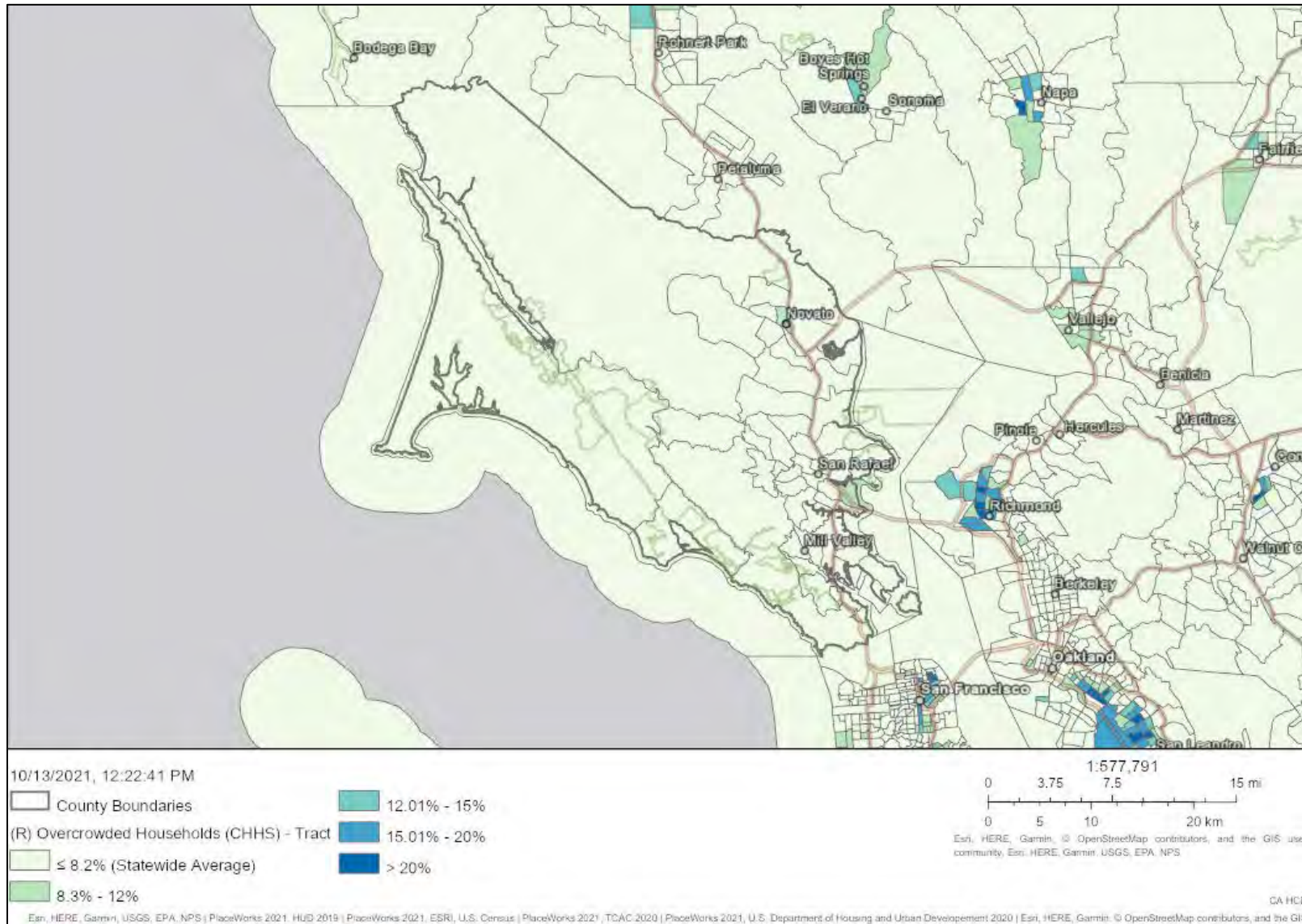
Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). According to the 2017 five-year ACS estimates, about 6.5 percent of households in the Bay Area region are living in overcrowded conditions (**Table C-30**). 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



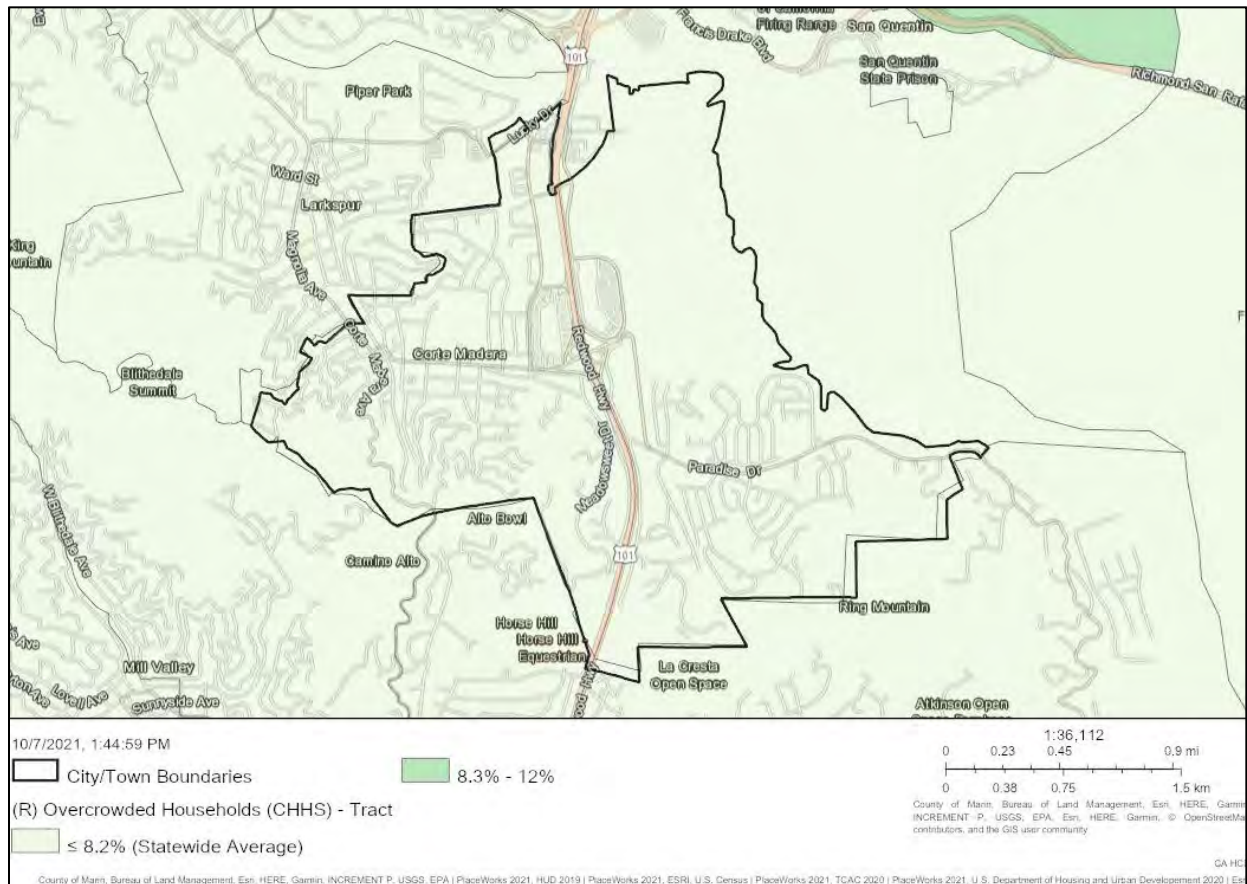
Local Trends

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.

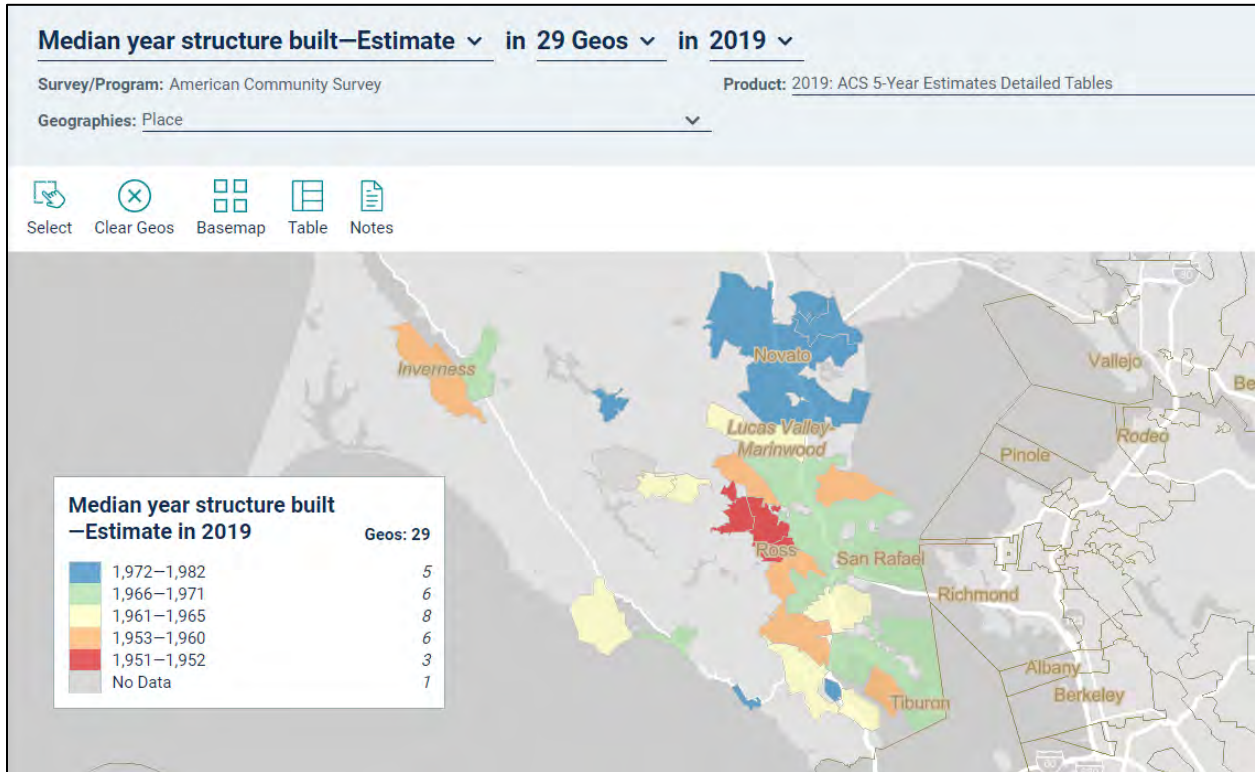
	Bay Area		Marin County	
	Lacking complete kitchen facilities	Lacking complete plumbing facilities	Lacking complete kitchen facilities	Lacking complete plumbing facilities
Owner	0.3%	0.2%	0.2%	0.3%
Renter	2.6%	1.1%	2.4%	0.6%
All Households	1.3%	0.6%	1.0%	0.4%

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).

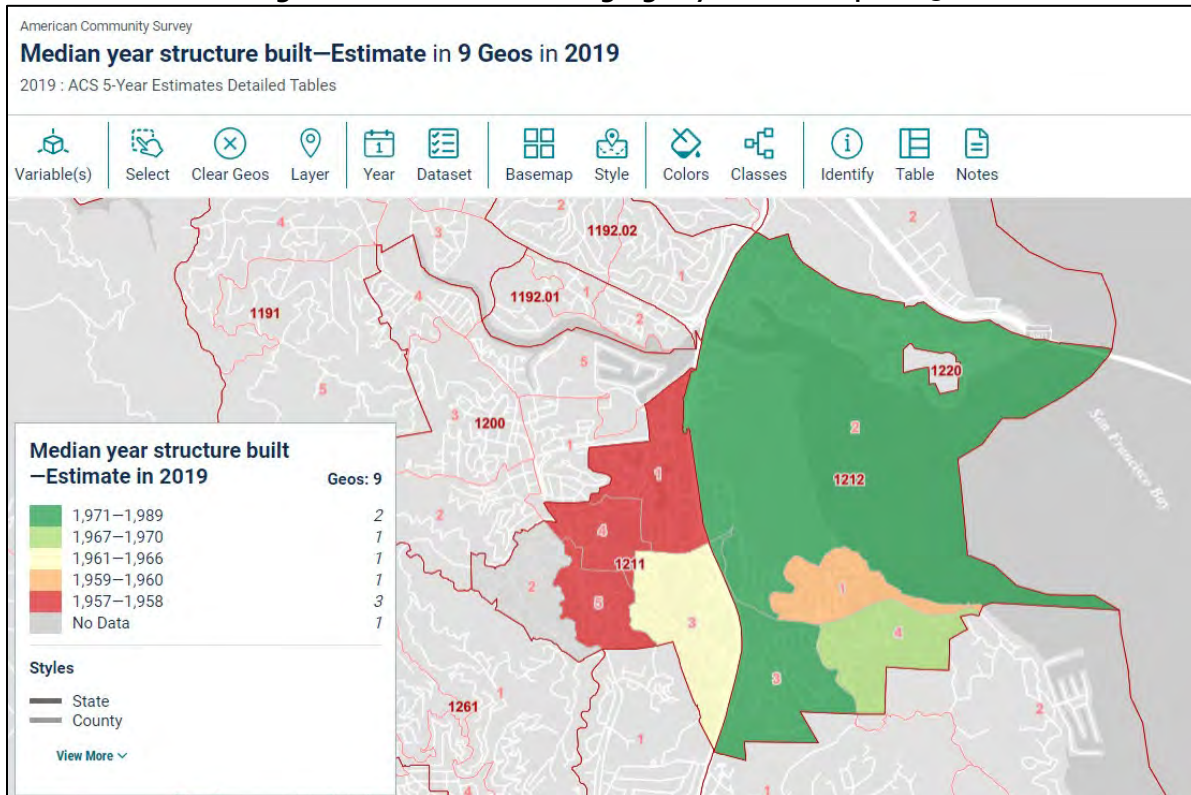
Table C-34 shows housing stock age in the County, Town, and Corte Madera block group. Nearly 66 percent of housing units in the Town were built in 1969 or earlier compared to only 58 percent countywide. As discussed previously, units aged 50 and older are more likely to require major rehabilitation. 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.

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)



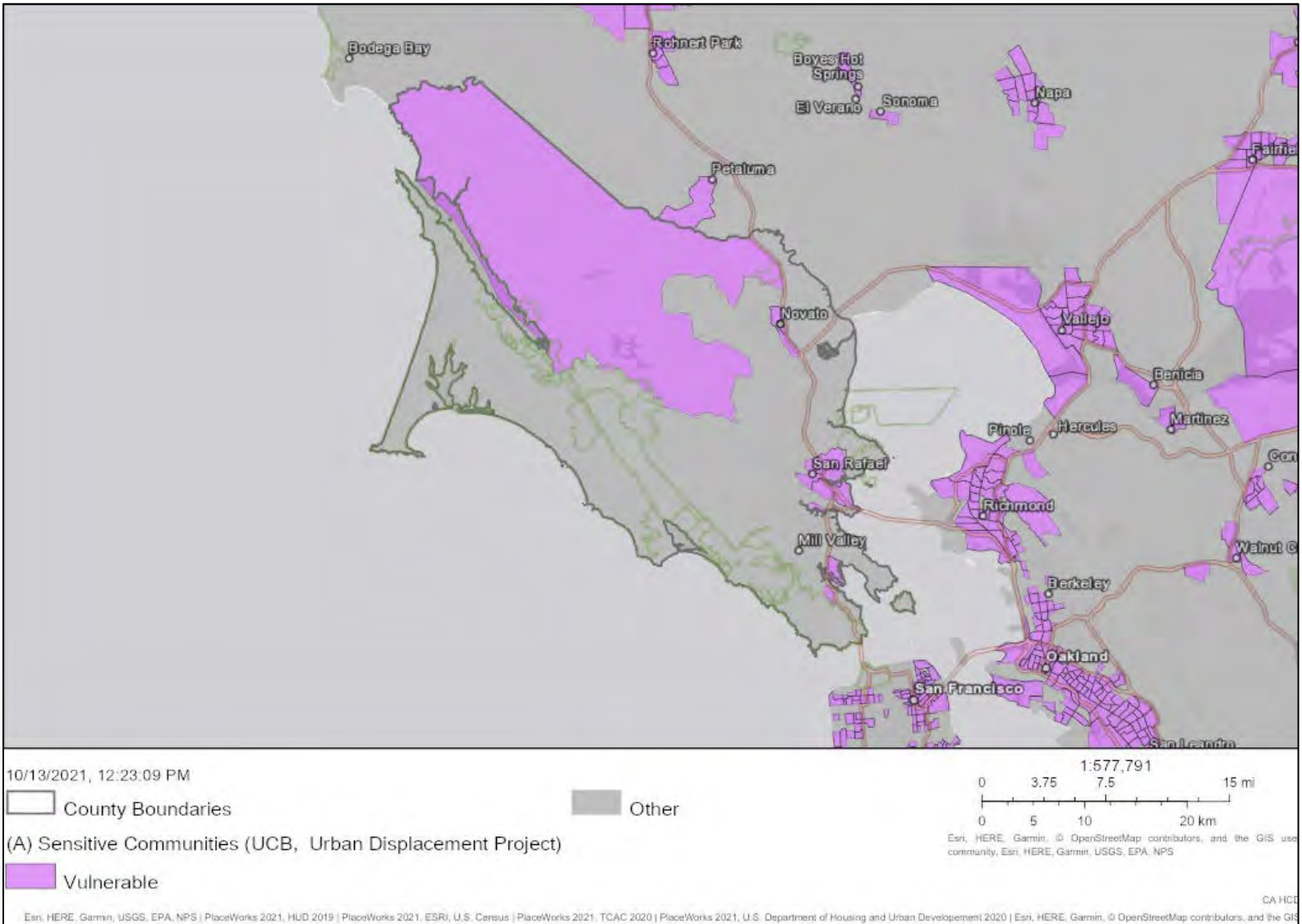
Source: 2015-2019 ACS (5-Year Estimates).

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.

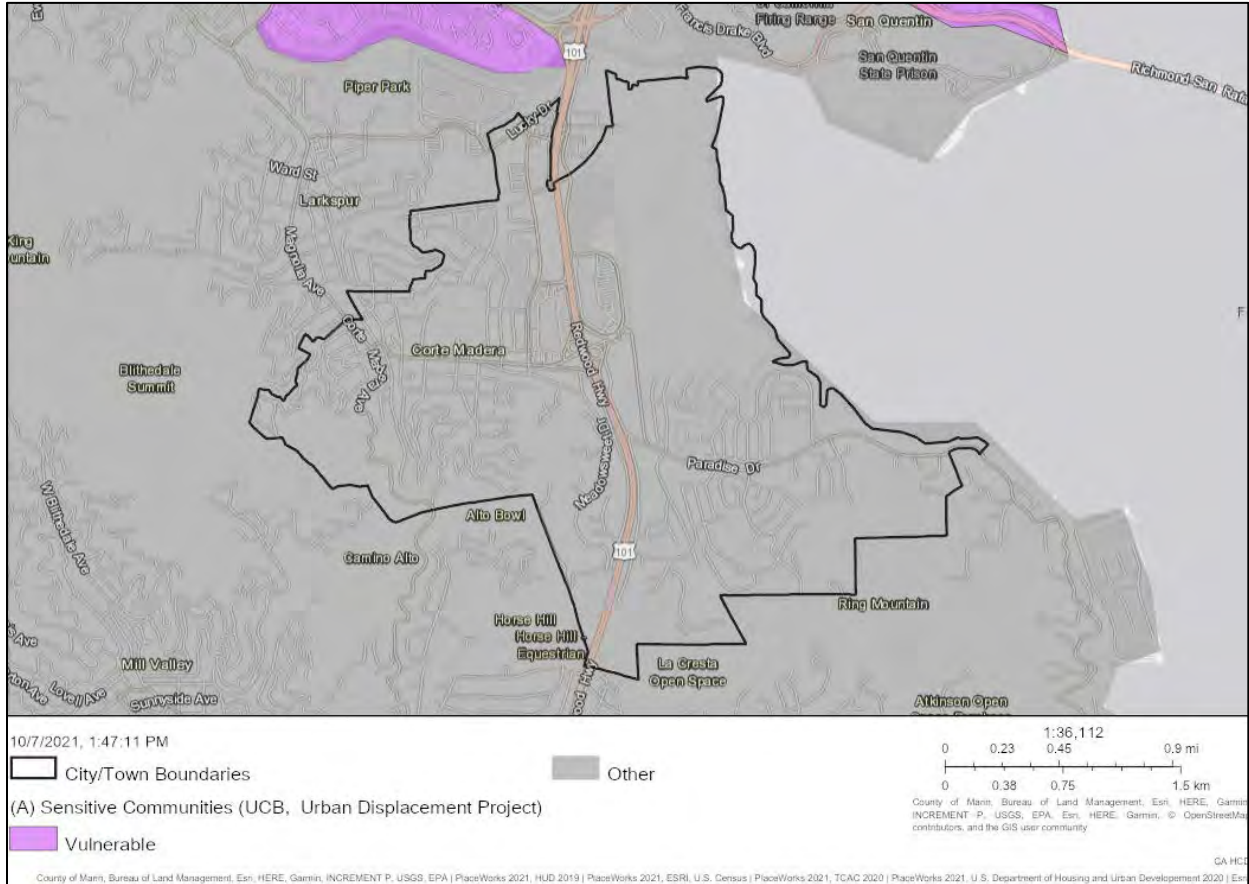
Figure C-63: Regional Sensitive Communities At Risk of Displacement by Tract (2021)



Local Trends

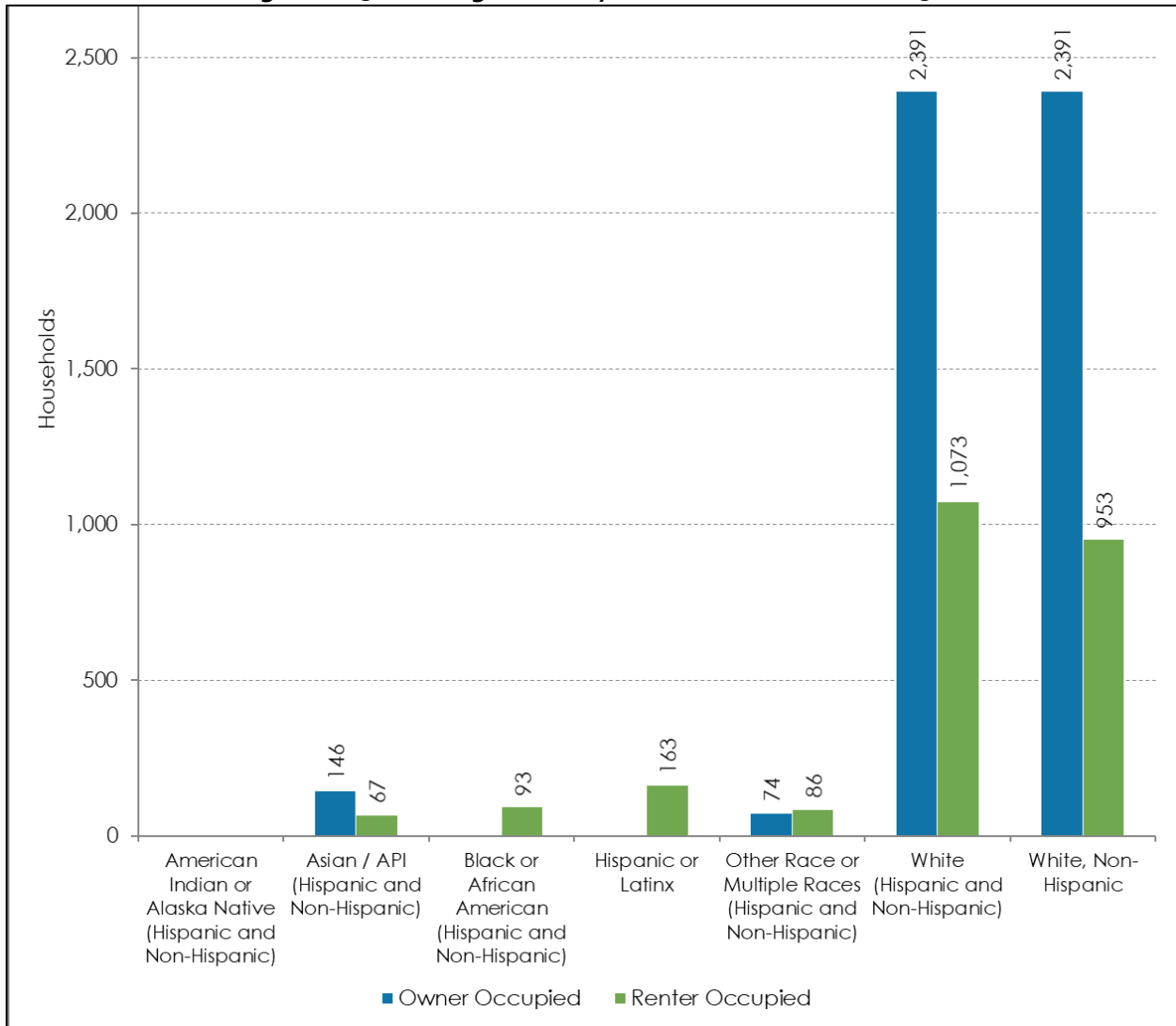
There are no areas in the Town that have been identified as sensitive communities at risk of displacement. The closest sensitive community is located north of the Corte Madera in the City of San Rafael (Figure C-64).

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.

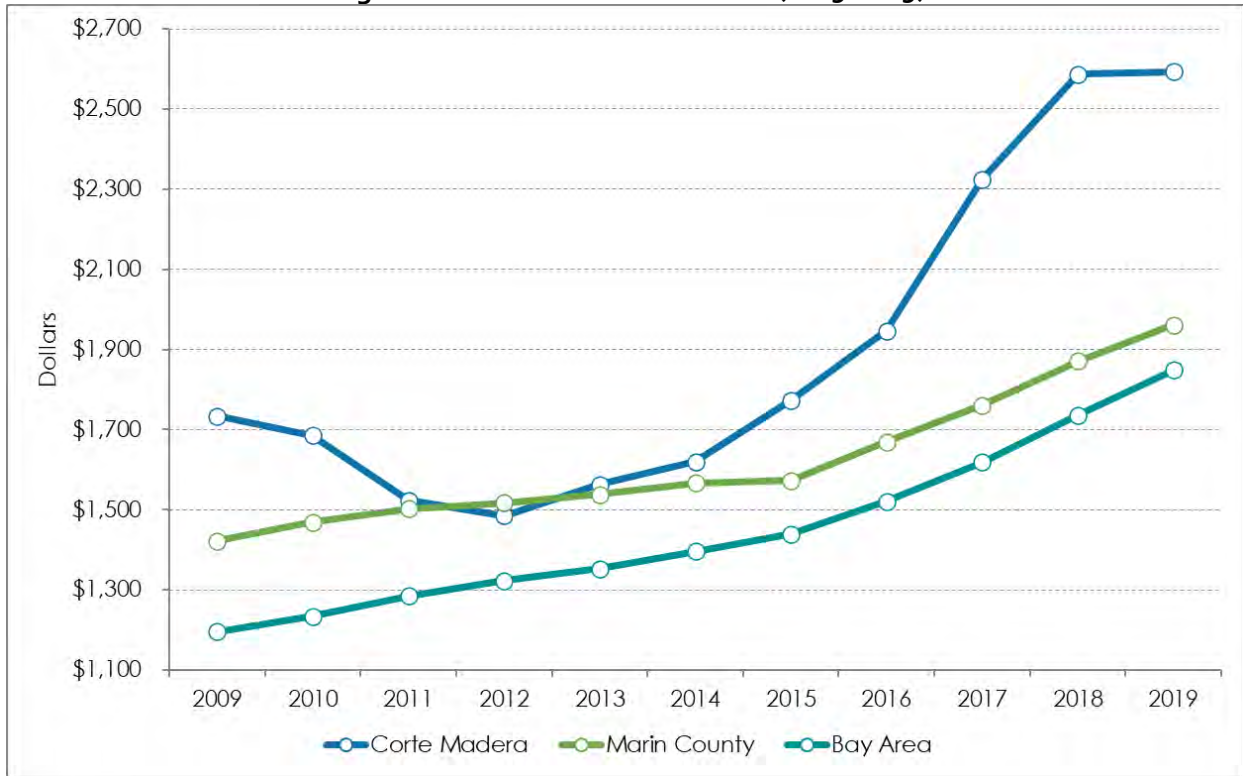
Figure C-65: Housing Tenure by Race of Householder (2019)



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

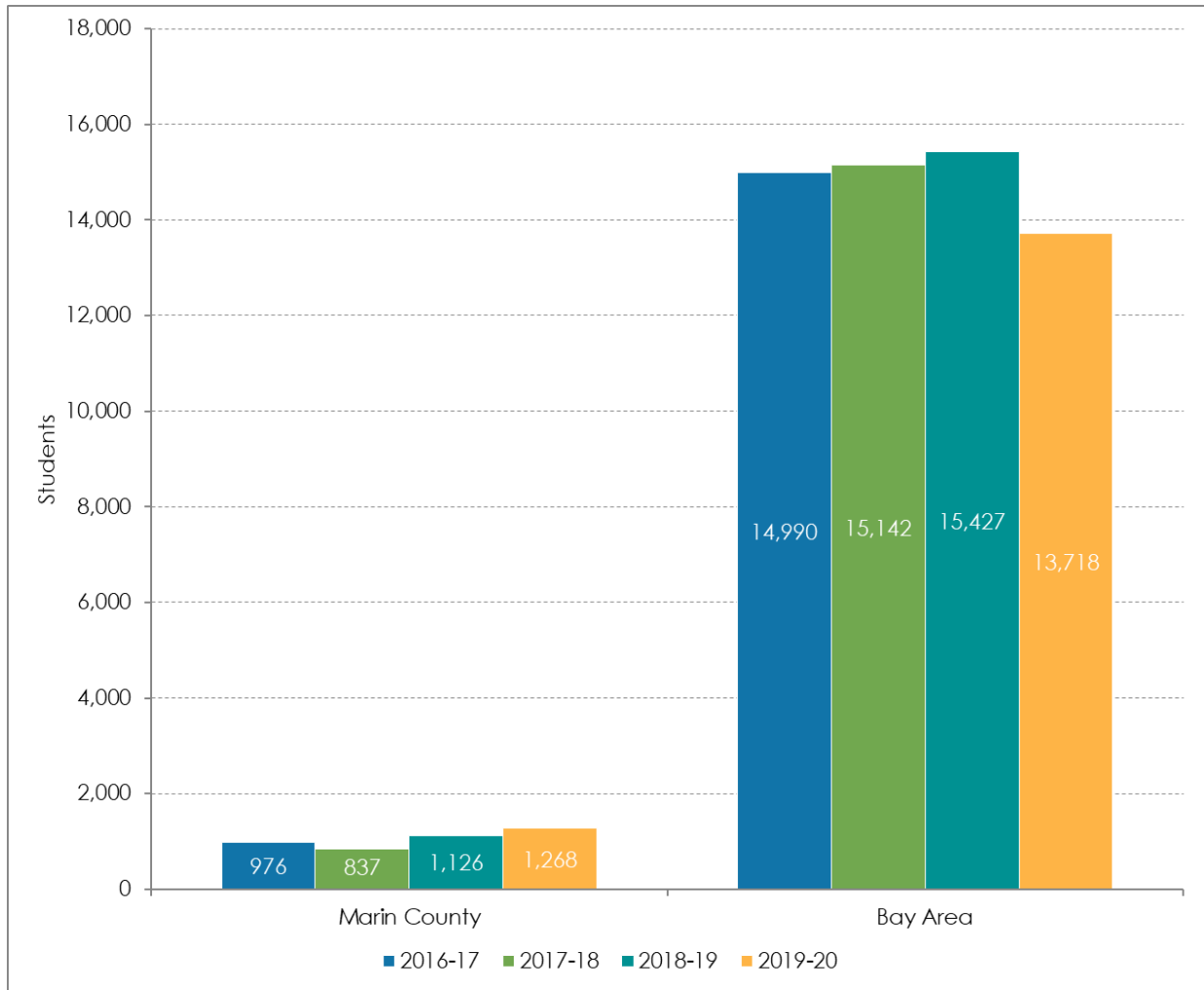
population, accounting for 16.7 percent of the homeless population but only 2.2 percent of the population Countywide. **Table C-36** shows the share of homeless and total populations by race and ethnicity.

	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**).

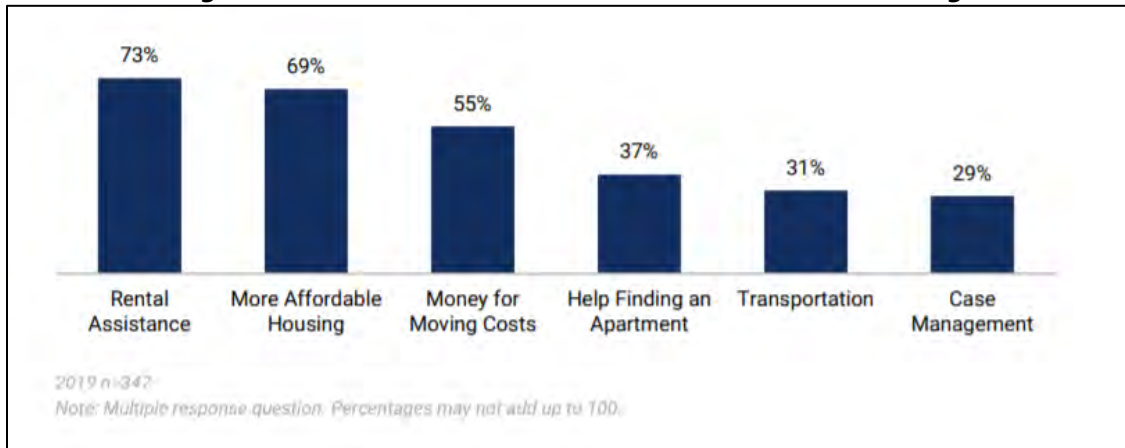
Figure C-67: Students in Local Public Schools Experiencing Homelessness



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.

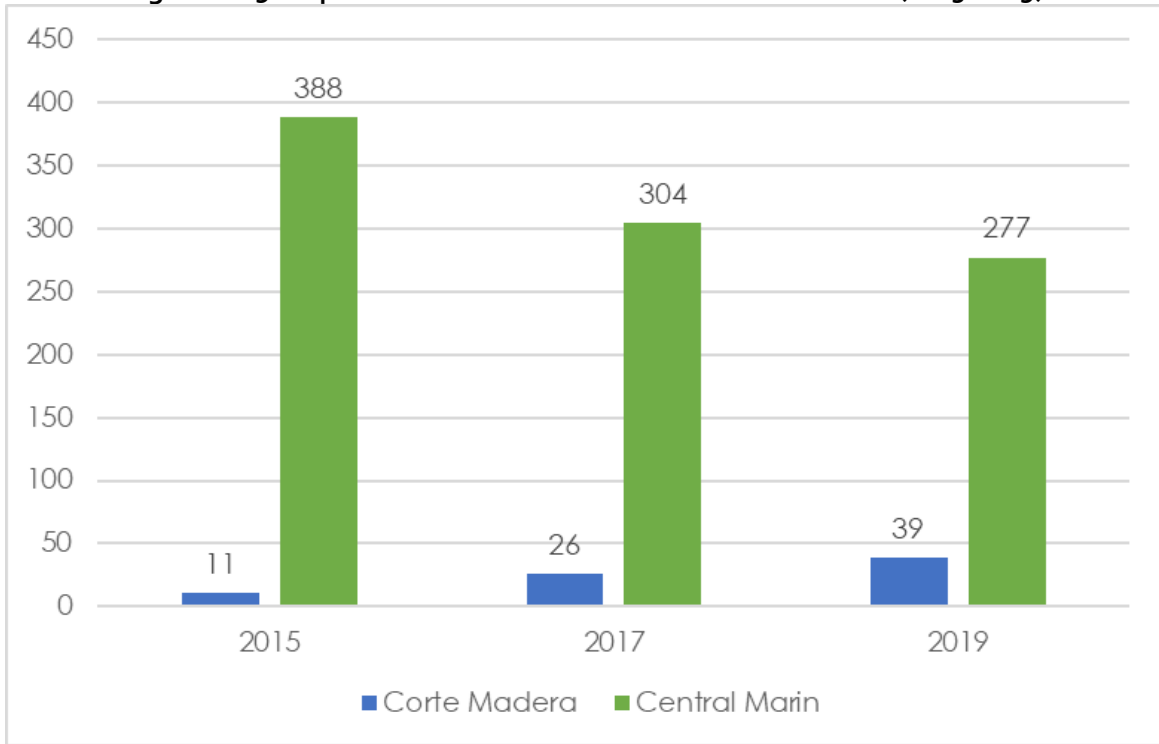
Local Trends

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 (two moderate income and eight 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.

2. Northwest Neighborhood

Both the northwest and northeast neighborhoods have the highest concentrations of RHNA units. A total of 421 units, including 173 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 lower income units, are located in this neighborhood where opportunities are adequately accessible and disproportionate housing needs are minimal.

3. 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.

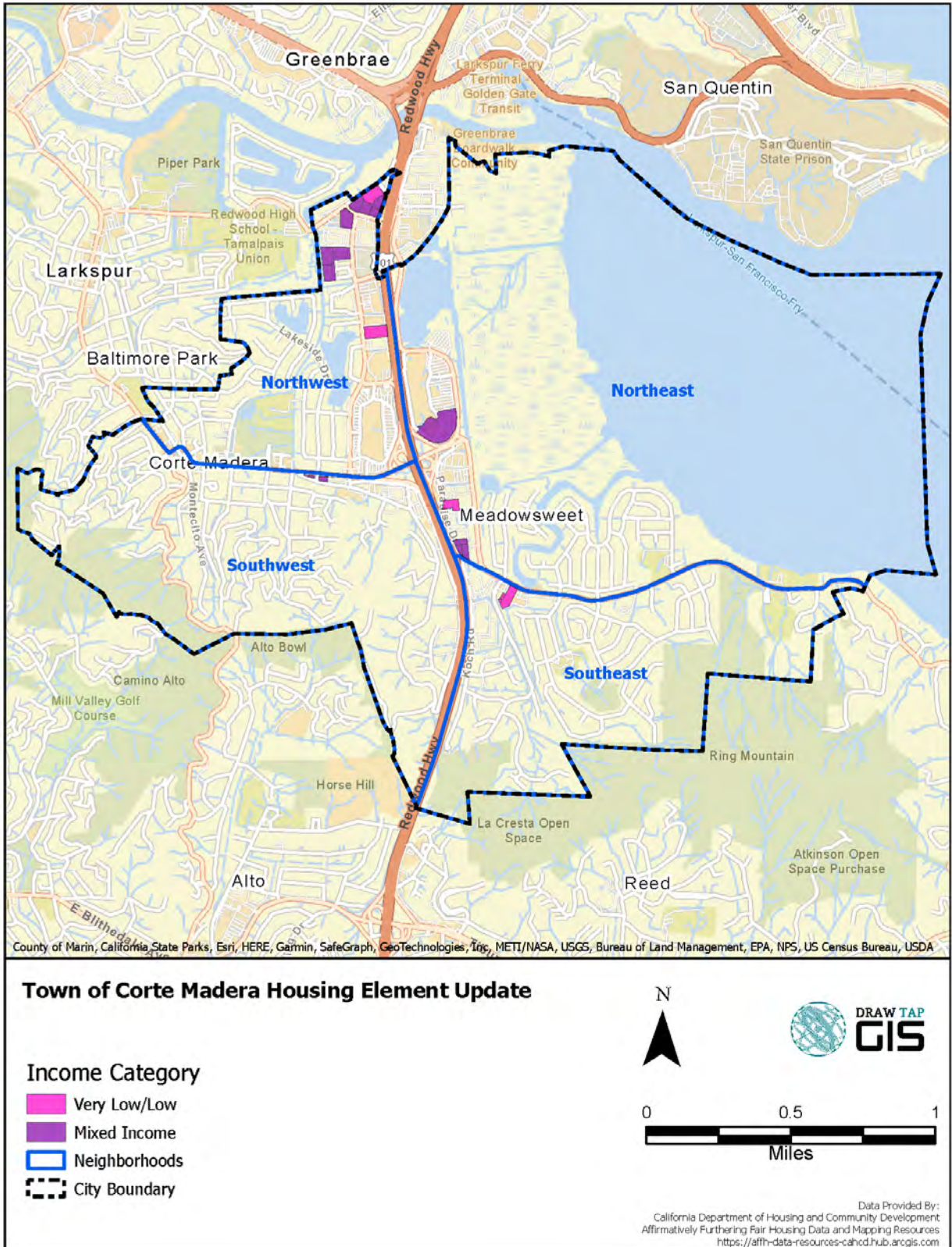
4. Southeast Neighborhood

There is only one site (Site 9) located in the southeast neighborhood of Corte Madera. A total of 39 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 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		63	63	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	421	173	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	39	39	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