



Town of San Anselmo

2015-2023 Housing Element

Draft

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Section I

Introduction

A Purpose of the Housing Element

All California cities and counties are required to have a Housing Element included in their General Plan which establishes housing objectives, policies and programs in response to community housing conditions and needs. This Housing Element has been prepared to respond to current and near-term future housing needs in San Anselmo. It contains updated information and strategic directions (policies and specific actions) that the Town is committed to undertaking to address its housing needs.



~~Even with the recent downturn in the economy beginning in the last part of 2008,~~
~~housing~~ Housing affordability in Marin County and in the Bay Area as a whole is an important issue. San Anselmo's housing conditions are reflective of many area-wide and even nation-wide trends. Over the past thirty years housing costs have skyrocketed out of proportion to many people's ability to pay; and interest rates, construction costs and high land costs all increase the ultimate cost of housing. This has a number of implications as it becomes more difficult to fill vacant jobs; roadways are clogged with workers traveling longer distances; and many young families, longtime residents, and other community members relocate because they can no longer afford to live in the community.

This Housing Element builds upon the goals, policies and implementing programs contained in the Town's ~~2004-2007-2014~~ Housing Element that was certified by the California Department of Housing and Community Development (HCD) on December 12, 2012. As with the ~~2004-2007-2014~~ Housing Element, this Element recognizes there are limitations as to what the Town can do about these problems due to the limited availability of developable land and funding resources. The Town is currently at just about total build-out, with the exception of infill and mixed-use areas. Most other available residential sites are limited to small or steep sites with limitations due to access problems, soil stability, drainage, parking, etc.

B State Law Requirements for Housing Elements

State law requires each city and county to adopt a General Plan containing at least seven elements including a Housing Element.

Regulations regarding Housing Elements are found in the California Government Code Sections 65580-65589. Although the Housing Element must follow State law it is by nature a local document. The focus of the San Anselmo Housing Element is on the needs, desires and vision of San Anselmo residents as it relates to housing in the community. Within these parameters, the intent of the Element is also to comply with State law requirements.



Unlike the other mandatory General Plan elements, the Housing Element is required to be updated every five-eight years and is subject to detailed statutory requirements and mandatory review by the State of California Department of Housing and Community Development — HCD. According to State law, the Housing Element must:

- 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 will be zoned and available (prior to Housing Element adoption) within the 7.5-eight year housing cycle to meet the city's Town's fair share of regional housing needs at all income levels.
- Be internally consistent with other parts of the General Plan (and is critical to having a legally adequate General Plan).
- Be submitted to the State Department of Housing and Community Development (HCD) to determine if HCD “certifies” the Housing Element is in compliance with state law.

State law establishes detailed content requirements for Housing Elements and requires a regional “fair share” approach to distributing housing needs. State Housing Element law recognizes that in order for the private sector to address housing needs and demand, local governments must adopt land-use plans and implementing regulations that provide opportunities for, and do not unduly constrain, housing development.

In accordance with State law, the Housing Element must be consistent and compatible with other General Plan elements. Additionally, the Housing Element should provide clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. The housing action program must also identify adequate residential sites available for a variety of housing types for all income levels; assist in developing adequate housing to meet the needs of lower and moderate income households; address governmental constraints to housing maintenance, improvement, and development; conserve and improve the condition of the existing affordable housing stock; and promote housing opportunities for all persons.

For this Housing Element cycle, HCD is providing eligible local governments with an option to utilize a streamlined review process. This new process is intended to create efficiencies in the preparation of the updated Element as well as clarity in HCD's review process. Recognizing that much of the information in a certified Housing Element may still be current, the streamlined review allows the local government to submit a Housing Element that indicates where changes have been made. HCD will review the changes that have occurred since the prior planning period and will accept those sections that have not changed as continuing to be in compliance with statutory requirements.

The draft Housing Element Update 2015-2023 is formatted in order to comply with the submittal requirements for a streamlined review. Text revisions are in ~~strikethrough~~ and underline format, except where an entire section has been revised. In that case, the heading has been highlighted in yellow to indicate that everything that follows in that section has been revised. Tables and figures that were revised are indicated by a yellow highlighted table or figure number.

C Definitions of Key Housing Terms

In the context of Housing Elements, “affordable housing” generally focuses on housing for extremely low, very low, low and moderate income households, but may also address housing for above moderate income households. Generally, housing that costs no more than 30% of household income is considered affordable. This is especially true for lower income families. So *how much* do extremely low, very low, low and moderate income households earn and who are they? The definitions below are used throughout this Housing Element.



- ❑ **Accessible Housing:** Units accessible and adaptable to the needs of the physically disabled.
- ❑ **Emergency Shelter.** Emergency shelter means housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.
- ❑ **Housing Affordability:** The generally accepted measure for determining whether a person can afford housing means spending no more than 30% of one's gross household income on housing costs, including utilities, principal and interest. For example, a teacher earning \$50,000 per year can afford \$1,250 per month for housing. A police officer or fire fighter earning \$60,000 can afford up to \$1,500 per month.
- ❑ **Housing Density:** The number of dwelling units per acre of land. Gross density includes all the land within the boundaries of a particular area and excludes nothing. Net density excludes certain areas such as streets, open spaces, easements, water areas, etc.
- ❑ **Income Categories:** Household income classifications, defined as a percentage of area median household income, as follows:
 - **Extremely Low Income Households:** Government Code Section 65583(a) now requires local Housing Elements to provide “Documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels, including extremely low income households (GC 65583 (a)(1)).” Extremely low income is a subset of the very low-income regional housing need and is defined as households earning ~~less than a maximum of~~ 30% of the median household income — which, for a family of four as of ~~May, 2011~~February 2014, would be to earn ~~less than~~up to ~~\$32,050~~\$33,950 per year.
 - **Very Low Income Households:** California Health and Safety Code Section 50079.5 provides that very low income limits established by the U.S. Department of Housing and Urban Development (HUD) establish the state limit for very low income households, which are households earning ~~less than a maximum of~~ 50% of the median household income (adjusted as described for low-income households above). As of ~~May 31, 2011~~February 2014, a family of four earning ~~less than~~up to ~~\$53,400~~\$56,550 per year was considered very low income.
 - **Low Income Households:** California Health and Safety Code Section 50079.5 provides that the low-income limits established by the U.S. Department of Housing and Urban Development (HUD) are the state limit for low-income households. HUD limits for low-income household are generally households earning 50-80% of the median household income, adjusted for family size, with some adjustment for areas with unusually high or low incomes relative to housing costs. As of ~~May 31, 2011~~February 2014, a family of four earning ~~between a minimum of~~ ~~\$53,400~~\$56,551 and ~~a maximum of~~ ~~\$85,450~~\$90,500

per year was considered low income according to HCD income limits.

- **Median Household Income:** The middle point at which half of the City's households earn more and half earn less. ~~Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for Marin County. For many State and local programs, State Department of Housing and Community Development (HCD) income eligibility limits are used. HCD income limits regulations are similar to those used by HUD.~~ As of ~~May 31, 2011~~February 2014, the ~~HUD-HCD~~ median household income for a family of four in Marin County as used for San Anselmo was ~~\$101,600~~103,000.
- **Moderate Income Households:** Defined by Section 50093 of the California Health and Safety Code as households earning 80-120% of the median household income. As of ~~May 31, 2011~~February 2014, a family of four earning ~~between a minimum of \$85,450~~90,501 and ~~a maximum of \$121,900~~123,600 per year was considered moderate income according to HCD's state income limits.
- **Above Moderate Income Households:** Defined as households earning over 120% of the median household income. As of ~~May 31, 2011~~February 28, 2014, a family of four earning more than ~~\$121,900~~123,600 per year was considered above moderate income.

- **Income Limits:** Each year, the California Department of Housing and Community Development (HCD) publishes income limits for households according to income categories and household sizes. With a median income of \$103,000 in 2014, Marin County has one of the highest median household incomes in the state (Santa Clara County leads the state with \$105,500 in median income). Income limits, adjusted according to family size, are shown below. HCD's state income limits are based on federal income limits published by the U.S. Department of Housing and Urban Development (HUD). HCD limits were last published on February 28, 2014. Due to adjustments made by HCD to the HUD schedule, HCD income limits are higher than HUD income limits in 2014. HCD limits are used in this housing element, but certain funding programs may require HUD, or other income limit schedules, to be used. For additional information, see <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k14.pdf>. Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for Marin County. The "30% of Median," "Very Low Income" and "Low Income" schedules were published by the U.S. Department of Housing and Urban Development (HUD), effective May 31, 2011. The "Median Income" schedule shown below is based on the FY2011 median family income for the San Francisco HMFA (Fair Market Rent Area) of \$101,600 for a four-person household, with adjustments for smaller and larger household sizes. The "Moderate Income" schedule shown below represents up to 120% of median income. For additional information, see the HUD website at www.huduser.org/datasets/il.html and the Marin County Housing Authority website at <http://www.marinhousing.org/>. For many State and local programs, State Department of Housing and Community Development (HCD) income eligibility limits are used. HCD income limits regulations are similar to those used by HUD.

Table 1 : Marin County 2014 Income Limits Schedule

Family Size	Extremely Low 30%	Very Low 50%	Low 80%	Median 100%	Moderate 120%	Above Moderate
1	\$23,750	\$39,600	\$63,350	\$72,100	\$86,500	>\$86,500
2	\$27,150	\$45,250	\$72,400	\$82,400	\$98,900	>\$98,900
3	\$30,550	\$50,900	\$81,450	\$92,700	\$111,250	>\$111,250
4	\$33,950	\$56,550	\$90,500	\$103,000	\$123,600	>\$123,600
5	\$36,650	\$61,050	\$97,700	\$111,250	\$133,500	>\$133,500
6	\$39,400	\$65,600	\$104,950	\$119,500	\$143,400	>\$143,400

Source: California State Department of Housing and Community Development, effective February 28, 2014

- ❑ **Jobs/Housing Balance:** The relationship of the number and types of jobs in a community with the amount and affordability of housing. An appropriate balance is commonly thought to be 1.5 jobs for every 1 housing unit. A balance between the number of jobs and employed residents can help reduce greenhouse gas emissions, freeway congestion, and fuel consumption as well as improve air quality. However, a one-to-one balance of jobs to housing does not guarantee a reduction in commute trips, especially if low-wage jobs require workers to commute to San Anselmo from lower-cost areas and high housing costs require existing residents to commute to other job centers for higher paying jobs. The graphic below illustrates some current salaries of a few local occupations that fit in the various income categories described above.
- ❑ **Persons per Household:** Average number of persons in each household.
- ❑ **Senior Housing.** Defined by California Housing Element law as projects developed for, and put to use as, housing for senior citizens. Senior citizens are defined as persons at least 62 years of age.
- ❑ **Supportive 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. This type of housing has no limit on length of stay, is occupied by the target population (such as low-income persons with disabilities and certain other disabled persons) and is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.
- ❑ **Transitional Housing.** Transitional housing and transitional housing development mean rental housing operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months. Transitional housing is a type of supportive housing used to facilitate the movement of homeless

individuals and families to permanent housing. A homeless person may live in a transitional apartment for up to two-years while receiving supportive services that enable independent living.

- **Workforce Affordable Housing:** Housing that is affordable to the workforce in the community.

D Sources of Housing Data

The main sources of data used to prepare the Housing Element were the 2010 U.S. Census and the 2013 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 and not definitive numbers.

Additional data sources included:

- Population projections and housing counts from the California State Department of Finance;
- The Association of Bay Area Governments (ABAG) Projections 2013 document provides population, household and employment projections;
- Household income and affordability data by type of household is derived from the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD utilizing 2011 American Community Survey 5-year estimates;
- Housing market information is updated through RealFacts rental surveys, Marin County Assessor sales data, and internet real estate listings and sales data;
- ABAG's 2014-2022 Regional Housing Needs Plan for the San Francisco Bay Area provides information on existing and projected housing needs; and
- Information was also obtained from the Marin Housing Authority and the Marin Countywide Housing Workbook (2009);
- Wage data is from the State of California Economic Development Department.

E Process for Preparing the Housing Element

The San Anselmo Housing Element update process began with a community workshop held on October 28, 2014, to solicit comments from the community on directions for the Housing Element. This input helped identify key issues and strategic directions to pursue in the Housing Element update.

The overall intent of the community workshop was to solicit ideas for the update of the Town of San Anselmo Housing Element. Specific purposes of the community workshop were to (1) share information on demographic trends, housing needs, existing housing conditions; (2) review progress made to date in implementing the Housing Element and provide a forum to hear from community members about how the Town can improve housing policies and programs, (3) identify possible housing strategies to consider in the Town of San Anselmo Housing Element Update, (4) share perspectives on barriers and opportunities for the development of affordable housing in San Anselmo, and (5) identify/refine possible affordable housing opportunity sites to include in the Town's Housing Element Update.

Noticing for the community workshop included outreach on the Town's website, a notice in the Town Manager's newsletter, and a notice in the locally published newspaper.

Among the items identified in the community outreach effort that are addressed in the updated Housing Element through current, modified and/or new policies or programs include:

- (1) Improve housing options for seniors.
- (2) Encourage the development of second units, recognizing that these can provide an important source of income for lower-income seniors who want to age in place, as well as affordable housing for caretakers and other lower-income service providers.
- (3) Consider commercial sites that can accommodate mixed use housing. Provide incentives to encourage property owners to build mixed-use developments.

As a result of the input received at workshop, this Element contains a program to develop standards for a new unit type, a junior second unit. This type of second unit would be created by repurposing an existing bedroom within a home, incorporating a small "wet-bar" type kitchen, and providing an exterior access to the unit. The relaxed standards could make it more attractive and feasible for a property owner to convert existing space to a second unit.

Other community outreach includes public work sessions on the Preliminary Draft

Housing Element with the San Anselmo Planning Commission and Town Council, review of the Draft Housing Element by the public and the California Department of Housing and Community Development (HCD) as required by State law, and then public hearings on the Draft Housing Element with the Planning Commission and Town Council. The following organizations were notified of Planning Commission and Town Council meetings: Coalition for a Livable Marin (CALM); EAH; Fair Housing of Marin; Housing Leadership Alliance; League of Women Voters; Legal Aid of Main; Marin Center for Independent Living; Marin Community Housing Action Initiative; Marin Grassroots; Marin Partnership to End Homelessness; Northbay Family Homes; Public Advocates; Ritter Center; Ross Valley Ecumenical Housing Association; San Francisco Theological Seminary; and West Bay Housing.

F Consistency with the San Anselmo General Plan

The San Anselmo General Plan serves as the ‘constitution’ for development in the Town of San Anselmo. It is a long-range Planning and Building document that describes goals, policies and programs to guide decision-making. Once the General Plan is adopted, all development-related decisions in the Town must be consistent with the Plan.



If a development proposal is not consistent with the Plan, it must be revised or the Plan itself must be amended. State law requires a community’s General Plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall General Plan, with consistency between it and the other General Plan elements.

San Anselmo is a small residential community of older neighborhoods established before World War II and during the post-war subdivision boom. Many of its residential neighborhoods are perched on hillsides along narrow streets. The Town has a pleasant and balanced mixture of housing types and architectural styles. Based on the current San Anselmo General Plan, the Town has reached approximately 97% of buildout (its maximum residential development potential). Most new housing construction generally will be confined to small, steep sites zoned for single family dwellings.

With the exception of the Housing Element, San Anselmo's General Plan has remained relatively unchanged over the last several years with the character and goals of the community remaining relatively the same. Since the community is essentially "built out", incremental growth has not warranted changes in the General Plan Elements or implementation mechanisms with the exception of the Housing Element. The major portions of the Town's current General Plan (Land Use, Circulation and Open Space Elements) were adopted in 1989. The 2004 Housing Element was adopted consistent with the General Plan.

The themes of the San Anselmo General Plan are to: (1) retain San Anselmo's small-town character, scale and pace of life; (2) maintain the economic viability of the Town's commercial core; (3) preserve open space, hillsides and ridge areas; (4) preserve and enhance neighborhood character; and (5) accommodate the housing needs of a socially and economically diverse population. The development projected under the updated Housing Element is consistent with the other elements in the Town's current General Plan.

The current General Plan supports achieving many housing needs in concert with other community goals. The General Plan also supports infill development at densities over 20 per acre through the designation of housing opportunity areas ("Housing Opportunity Areas/Apartments (14-28 Units/Gross Acre)"). The Town's intent is to provide an incentive for low and moderate income housing.



~~Based on the recommendations of this Housing Element, a modification will be needed to the Town's Zoning Ordinance to allow a homeless facility as a "use by right." This modification to the Zoning Ordinance text is described later in this document.~~

In 2011, the Governor signed 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.

Section II

Background Overview and Key Findings

A Summary of Housing Conditions and Trends

The “housing crisis” in the Bay Area has been an evolving phenomenon over the past 30 years as high demand (and need) has continually exceeded supply and affordability. There has been a substantial movement in the Bay Area, intensified by concerns about climate change, to find ways to grow sustainably. That is, to encourage regional development patterns that are more compact, transit-oriented, pedestrian-oriented, attractively designed, and highly livable. A central focus of this movement — the very foundation for achieving a more sustainable and livable Bay Area — is rethinking the way in which we plan, design, rehabilitate, preserve and manage housing in conjunction with transportation systems, jobs and services.



Below are key findings of the housing needs analysis that summarize important trends and considerations for the Housing Element:

Housing Trends

- ❖ **Population and housing units in San Anselmo has ~~risen only~~ dropped slightly over the past ~~nine~~ ten years.** Between ~~January 2000~~ and ~~January 2009-2010~~ the population in San Anselmo ~~declined by 42~~ has risen by 266 people (population of 12,336 in 2010 ~~12,644 in 2009~~), and the number of housing units has risen by ~~38~~ units (5,446 housing units in 2009). As of ~~January 2009~~ 2010 there were 5,243 households in San Anselmo, and an average of 2.34 persons per household in San Anselmo, which is slightly below the County average household size of 2.378 persons per household, and 2.59% of the housing units were vacant (4.08% Countywide).
- ❖ **About ~~31~~ 34 percent of the Town’s households are considered lower income.** ~~The exact income category of a household is dependent upon the size and overall income of the household. In a general way, a~~ About 813 percent of the households in

San Anselmo are estimated to be extremely low income, ~~8-10~~ percent are estimated to be very low income, ~~14-11~~ percent are estimated to be low income, ~~and 14-66~~ percent are estimated to be moderate income, ~~and the remaining 56 percent are estimated to be and~~ above moderate income.

- ❖ **San Anselmo has a mix of housing types.** ~~In January 2009, t~~The California Department of Finance ~~estimated estimates that there were are~~ 5,446 ~~5,542~~ housing units in San Anselmo. About ~~73%76 percent~~ of the housing in San Anselmo are single-family detached homes. Of the remaining housing, there is a mix of housing types, ~~with including 3%5 percent~~ single family attached ~~homes~~, ~~9%6 percent~~ in structures of 2-4 units, and ~~14%-12 percent~~ in structures with 5 or more units. ~~In coming years, over one-third of the new households in Marin County are expected to be single-person households — persons living alone.~~
- ❖ **Market rate ownership housing continues to be affordable only to above moderate income households.** ~~Even with reduced prices recently, m~~Market rate for sale housing is generally only affordable to above moderate income households. The median price for a single family home in San Anselmo in ~~2008-2013~~ was ~~\$865,000\$840,000~~. The median price for a condominium/townhome in San Anselmo in ~~2008-2013~~ was ~~\$617,500\$539,000~~. A four-person, moderate income household seeking a three-bedroom home could afford to pay, at most, about \$525,000. ~~Countywide, there has been a 26 percent drop in median home sales price from February 2008 to February 2009 (DataQuick).~~
- ❖ **Market rate rental housing is generally affordable to moderate income households.** While rents in San Anselmo are generally high for various size units, a good portion of market rate rental housing is affordable to moderate income households. The average two-bedroom, one-bathroom apartment ~~rented for \$1,728 in 2007asking rent was \$2,025 in mid-2014~~, which is affordable even to some low income residents (~~Burke Rental SurveyRealFacts~~).

Population Trends and Housing Needs

- ~~❖ **Natural population increase (births minus deaths) continues to drive the need for new housing.** Approximately 2,700 children are born to Marin parents every year (ABAG Projections 2007) and 1,850 deaths occur every year (based on rates published by the Department of Health and Human Services). This means that every year there is a need to house 850 new people in Marin. Because Marin County as a whole produced fewer than 200 housing units in 2008, most of the housing need was exported to surrounding counties.~~

❖ ~~Over one-third of new households will be a single-person household.~~ There has been a significant increase in the number of single-person households in the U.S. over the last 60 years — increasing from 10% of households in 1950 to about 25% currently. Marin County has a higher proportion of single-person households, which include a large proportion of senior persons living alone.

❖ **The senior population in Marin County (age 65+) is projected to ~~more than double by 2035 and the population of those over 85 will triple~~increase 59 percent by the year 2040.** According to ABAG and other sources, the numbers of seniors in the population will increase significantly over the next several decades, with older seniors seeing the largest growth. Most seniors, 93 percent in some surveys, prefer to age in place (stay in their homes as they age) or stay in their community.

❖ **Many of Marin's employees cannot find housing in the county.** The average ~~salary-annual wage~~ in ~~the~~ Marin ~~area (including San Francisco and San Mateo counties)~~ is ~~\$18-an-hour- \$68,095 (American Community SurveyCalifornia Employment Development Department)~~ and this employee can get a mortgage for approximately ~~\$170,000-290,000a year~~. In other words, they cannot buy a home in Marin ~~without a significant down payment and/or additional wage earners in the household. Consequently, Marin County has approximately 13,000 more jobs than employed residents (ABAG Projections 2007).~~

❖ **There are approximately ~~1,800~~693 homeless people in Marin County (One Day Count, ~~February, 2009~~January 2013).** Approximately ~~one-third~~75 percent of the homeless are living in shelters or transitional housing.

❖ **Housing affects environmental sustainability and climate action planning in multiple ways.** Houses take energy to heat, cool and power, which can in turn affect climate change. Additionally, housing patterns affect how often and how far people have to drive. Since vehicles contribute over 50 percent of climate change gases in the Bay Area, finding ways to allow people to drive fewer miles is important.

Section III

Current Housing Conditions and Trends

A Population, Housing and Jobs Trends

Population Growth and Trends

Demographic changes, such as population growth or changes in age, can affect the type and amount of housing that is needed in a community. Table 2 shows the small decrease in population experienced in San Anselmo since 1990. The Association of Bay Area Governments projects limited growth in San Anselmo through 2040. Over the next decade, the growth rate is projected to rise to an average annual growth rate of 0.3 percent per year. Population is expected to increase from 12,336 people in 2010 to 13,400 in 2040. The population of Marin County continues to grow, but the rate of growth is slowing. In 2008, the population was 252,413 (Claritas 2008), up from the 2000 figure of 247,289 (ABAG 2007). In the next decade, the growth rate will begin to fall, and is projected to continue do so until 2025, when it will level off at just 0.3 percent per year (ABAG 2007).

Population projections below are for the Town of Anselmo through the year 2035.



Table 2: Population Trends and Projections, San Anselmo

Year	Population	Numerical Change	Percent Change	Average Annual Growth Rate
1990	11,743	-	-	-
2000	12,378	635	5%	0.5%
2010	12,336	-42	0%	0.0%
2020	12,600	264	2%	0.2%
2030	13,000	400	3%	0.3%
2040	13,400	400	3%	0.3%

Source: U.S. Census 1990 and 2010; ABAG Projections 2013

Regionally, the population of Marin County continues to grow. In 2010, the Marin County population was 252,409, up from the 2000 figure of 247,289, an increase of 2.1 percent (U.S. Census). The Marin County population is projected to rise to 285,400 by

the year 2040. Over the next three decades, the annual growth rate is expected to rise from an average of 0.3 percent per year between 2010 and 2020, to 0.5 percent per year between 2030 and 2040 (ABAG 2013).

Age Characteristics

A population's age characteristics are also an important factor in evaluating housing and community development needs and determining the direction of future housing development. Typically, distinct lifestyles, family types and sizes, incomes, and housing preferences accompany different age groups. As people move through each stage of life, housing needs and preferences change. For example, young householders without children usually have different housing preferences than middle-aged householders with children or senior householders living alone.

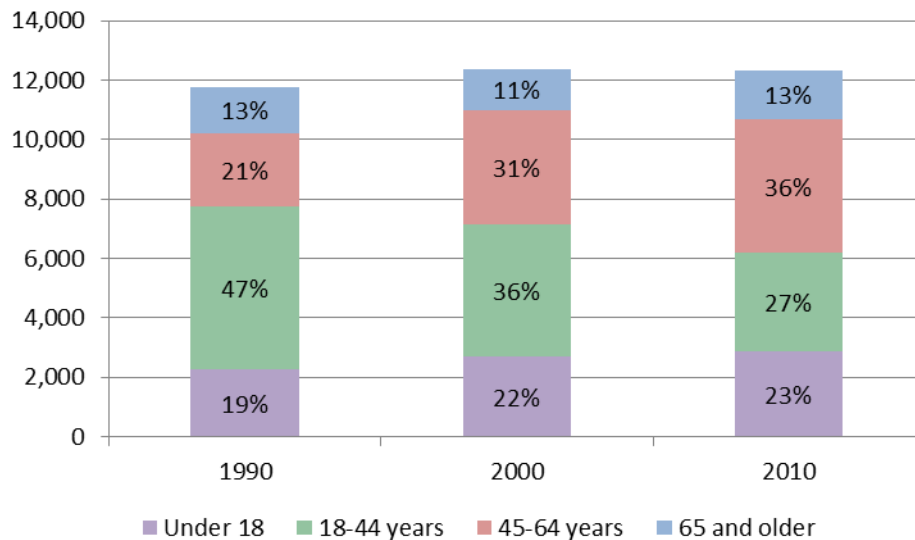
In San Anselmo, population trends by age group show significant increases in the number of school children aged 5 to 17 and adults aged 45 to 64. The population of young adults aged 25 to 44 has declined significantly, from 40 percent of the population in 1990 to 23 percent of the population in 2010. The senior population 65 years and older has remained relatively stable over the past 20 years. The data suggests that while San Anselmo's population is aging, an increasing number of families with young children are moving into the area. Young adults are choosing not to live in San Anselmo, perhaps because they have been priced out of the real estate market, seek other types and location of housing based on lifestyle preferences, or a combination of these factors.

Table 3: Age Group Trends in San Anselmo, 1990-2010

Age Group	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5	728	6%	725	6%	740	6%
School age: 5 to 17	1,550	13%	1,974	16%	2,139	17%
College age: 18 to 24	716	6%	539	4%	500	4%
Adults: 25 to 44	4,744	40%	3,892	31%	2,804	23%
Middle Age: 45 to 64	2,490	21%	3,846	31%	4,492	36%
Seniors: 65 and older	1,515	13%	1,402	11%	1,661	13%
Total population	11,743	100%	12,378	100%	12,336	100%

Source: U.S. Census (1990, 2000, 2010)

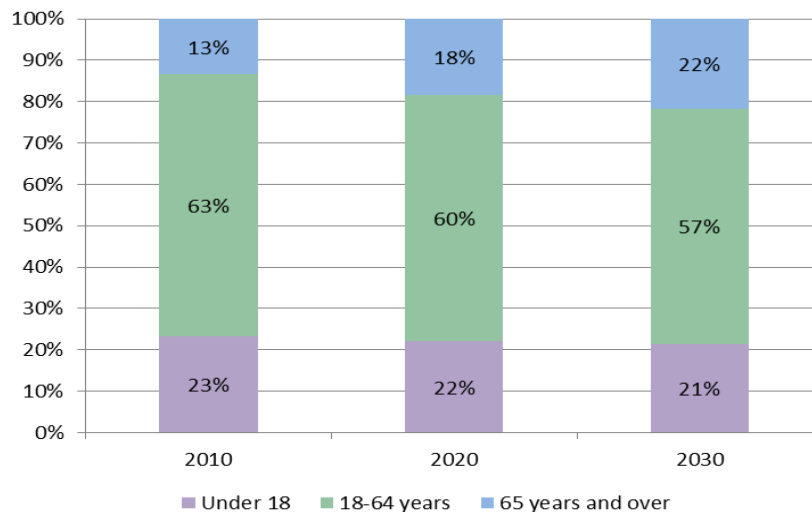
Figure 1: Age Group Trends in San Anselmo, 1990-2010



~~In Marin County, the balance of population age groups is similar to that of the state, but with a slightly higher proportion of people 45 years old and over (Claritas 2008). Currently the senior population makes up 15 percent of the total but this is projected to rise dramatically. The population growth projections vary throughout the county from below 0.1 percent a year to almost one percent a year. However, there is no jurisdiction that is predicted to grow as fast as the region as a whole (ABAG 2007).~~

The Department of Finance predicts significant increases in Marin's elderly population as the baby boom generation ages. While the total countywide population is expected to increase 13 percent between 2010 and 2040, the number of seniors 65 years and over is projected to increase 59 percent. Figure 2 shows how the major age groups in San Anselmo will change if countywide projections hold true for San Anselmo. The proportion of children and adults aged 18 to 64 will decrease, while the proportion of seniors will increase to 22 percent of the population by 2040. Many of these older residents will choose to "age in place," increasing demand for home supportive services. The aging population is also expected to increase demand for assisted living and senior residential facilities in the county.

Figure 2: Age Groups Projections for San Anselmo, 2010-2030



The aging population has lifted the median age of San Anselmo residents from 41.3 years in 2000 to 44.9 years in 2010. San Anselmo's median age is comparable to the Marin County median age (44.5 years), but significantly higher than the California and national median age (35.2 and 37.2 years, respectively) in 2010.

Employment

An assessment of community needs must consider the occupational profile of residents. Incomes associated with different jobs and the number of workers in a household determines the type and size of housing a household can afford. In some cases, the types of jobs held by residents can affect housing needs and demand (such as in communities with military installations, college campuses, and seasonal agriculture).

The Marin County economy is predominantly white collar – over half the working population is employed in professional, management, or financial business occupations. Biomedical and software engineering companies have a strong presence. The County's five largest private-sector employers include the Kaiser Permanente, Marin General Hospital, County government, Autodesk, Inc., a software design company, and Bio Marin Pharmaceutical, Inc., and Fireman's Fund Insurance (North Bay Business Journal). However, the typical business is small. While there are approximately 25 businesses with over 250 employees in Marin County, there are over 8,600 payroll businesses with less than 20 employees, representing over 90 percent of all payroll business. Marin County is also home to another 35,000 self-employed or home-based businesses that have fewer than four employees (Marin Economic Forum). In the wider region, some of the fastest job growth is seen in occupations such as biochemical engineers, biophysicists, and biochemists, biomedical engineers, microbiologists, computer and

information research scientists, and software developers (California Employment Development Department 2012).

Blue collar industries employ a relatively small percentage of those that live in Marin County, and in San Anselmo, approximately 79 percent of the workforce is employed in white collar jobs (American Community Survey 2012). Countywide, the services, agricultural, construction and transportation industries combined employ approximately one quarter of the population.

Table 4: Employment by Occupation

	San Anselmo	Marin County
Management, business, science, and arts occupations	61%	51%
Sales and office occupations	18%	22%
Service occupations	10%	16%
Natural resources, construction, and maintenance occupations	6%	6%
Production, transportation, and material moving occupations	5%	4%
American Community Survey (2012)		

The mean annual salary of a job based in Marin County area (including San Francisco and San Mateo counties) was \$68,095 in 2014. Although service employees and those in lower-paying jobs are crucial to the function of the community, many low and moderate income workers employed in Marin live outside the county. Typical wages for a variety of positions in Marin County are shown in Table 5.

Table 5: Average Annual Wages, Marin County

Occupation	Mean Wages in 2014
Retail Salespersons	\$30,457
Bank Tellers	\$31,987
Postal Service Clerks	\$51,277
Middle School Teachers	\$69,808
Paralegals and Legal Assistants	\$71,528
Electricians	\$84,223
Computer Programmer	\$100,716
Registered Nurses	\$129,166
Dentists	\$167,318
Lawyers	\$171,324
Source: CA Employment Development Department	

Generally, it is desirable to have a balance of jobs and workers, in order to enable workers to live in their communities and to reduce commute times, freeway congestion, and greenhouse gas emissions. In a community such as San Anselmo where the cost of living is high due to real estate prices, it is likely that even if a jobs/housing balance were achieved from a statistical perspective, the jobs would not pay the salaries needed to live in San Anselmo. It is generally considered ideal to have a range of 1.0 to 1.5 jobs per household in a jurisdiction. The jobs/housing ratio in San Anselmo is 0.7, meaning that the number of jobs available in the community is far lower than what is considered optimal.

San Anselmo is expected to add 450 jobs to its employment base between 2010 and 2030, an increase of 12 percent (ABAG Plan Bay Area Projections 2013). This is similar to the countywide job growth projection. As population growth slows and job growth continues at a slightly higher pace, the jobs-to-residents ratio in San Anselmo will increase to 0.8 (ABAG 2013).

Table 6: Projected Jobs, 2010-2040

	2010	2015	2020	2025	2030	2035	2040
San Anselmo	3,740	3,900	4,080	4,140	4,190	4,270	4,360
Marin County	110,730	115,220	119,990	121,870	123,820	126,350	129,150
ABAG Projections (2013)							

~~The economic impacts of inadequate workforce housing on businesses include: (1) the cost of recruitment and retention of employees; (2) loss of experienced personnel; (3) lost investment in staff training; and (4) money earned locally being spent elsewhere. The economic vitality of smaller businesses and very low wage jobs may also be disproportionately impacted. Public agencies, school districts, social services, and child and elder care will continue to have a difficult time attracting people to work in San Anselmo as affordable housing becomes more difficult to find.~~

~~While the median household income was \$85,779 in 2008 (all Marin households, Claritas), the median salary is less, according to Department of Finance figures, the annual salary of a job based in Marin was \$37,000 in 2007. This is because many low and moderate income workers employed in Marin, live outside the county. Anything less than \$33,950 would be considered an extremely low income. The tables below show incomes for San Anselmo households, and the commute methods and times for San Anselmo residents.~~

Households

The Census defines a household as all persons who occupy a housing unit. This definition includes single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

~~In 2008, there were approximately 100,000 households in Marin County. Of these, 63 percent owned the home they lived in. This has decreased one percentage point since 2000. Below is housing by tenure in San Anselmo in 1990 and 2008.~~

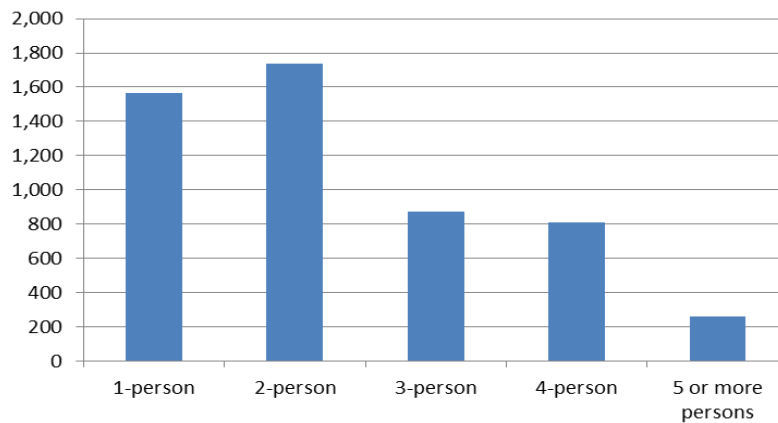
According to the U.S. Census, there were 5,243 households in San Anselmo in 2010. Approximately 68 percent of those households were comprised of either a single person or a family without children, while 38 percent of the households included children, and 8 percent of the households were non-family multi-person (i.e. roommate) households. In Marin County, Just just under half the households in Marin County consisted of married couple families with or without children. In San Anselmo, this figure was 69 percent. In Marin County, Thirty31 percent of households were occupied by people living alone. This was significantly higher than the overall state figure of 23 percent and slightly higher than the San Anselmo figure of 30 percent.

Table 7: Household Types in San Anselmo (2010)

	Number	Percent
Family without children	1,992	38%
Family with children	1,630	31%
Single person	1,564	30%
Non-family multi-person	428	8%
Total households	5,243	100%
U.S. Census (2010)		

In San Anselmo, a majority of the households are small ones, with 66 percent of all households comprised of either one or two persons. Households with three to four persons totaled 32 percent of the population, and large households with five or more people totaled 5 percent of the population. The average household size in San Anselmo is 2.3 persons (U.S. Census, 2010).

Figure 3: Household Size in San Anselmo (2010)



Tenure

Housing tenure refers to whether a housing unit is owned or rented. Tenure is an important indicator of the housing climate of a community, reflecting the relative cost of housing opportunities, and the ability of residents to afford housing. Tenure also influences residential mobility, with owner units generally seeing lower turnover rates than rental units. In 2010, there were over 103,000 households in Marin County. Of these, 63 percent of households owned the home they live in. In San Anselmo, 66.5 percent of homes are owner-occupied and 33.5 percent are renter-occupied (U.S. Census, 2010).

Housing Stock Characteristics

Table 8 displays housing production in San Anselmo compared to neighboring cities and Marin County. Since 2010, San Anselmo's housing stock gained four units, while neighboring Ross and Larkspur gained 12 units combined. Fairfax lost two units and Corte Madera gained none. Countywide, the housing stock increased less than one-half percent over the five-year period. The exceptionally low housing growth rate is primarily attributed to the housing market decline stemming from the financial crisis of 2007-2008 and ensuing recession.

Table 8: Regional Housing Growth Trends (2010 to 2014)

Jurisdiction	Number of Housing Units		Change 2010-2014	
	2010	2014	Number	Percent
San Anselmo	5,538	5,542	4	0.07%
Fairfax	3,585	3,583	-2	-0.06%
Ross	884	889	5	0.57%
Larkspur	6,376	6,383	7	0.11%
Corte Madera	4,026	4,026	0	0.00%
Marin County	111,214	111,656	442	0.40%

Source: State Department of Finance (2014)

In Marin County, new housing construction is increasing the already high proportion of single family units, relative to other unit types. In 2007, 94 percent of construction permits issued were for single family units. As shown above, in Marin County 61 percent of existing residential buildings are single family detached units. This 2007 figure of 94 percent marks a seven year high in the proportion of single family unit construction permits issued, but the greatest number of permits in a year is consistently issued to this type of permit.

Although the demographic trends in San Anselmo point to smaller household sizes and an older population, the predominate housing type continues to be the single-family detached home, comprising an estimated 76 percent of the current housing stock (Department of Finance, 2014). Single-family attached units and small, multi-family complexes (2 to 4 units) comprise another 11 percent of San Anselmo's housing, with larger multi-family complexes (5+ units) comprising 12 percent. In comparison, countywide single-family detached units comprise just 61 percent of housing and multi-family units comprise 27 percent.

Table 9: Housing Types in San Anselmo

	Number	Percent
Single Detached	4,196	76%
Single Attached	263	5%
Multifamily, 2-4 Units	356	6%
Multifamily, 5 or more units	690	12%
Other	37	1%
Total	5,542	100%
Source: State Department of Finance Housing Estimates (2014)		

In order to meet the needs of current and future residents, San Anselmo should develop housing that is smaller and easier to maintain, such as condominiums and apartments, as well as second units to the existing single-family homes. The Housing Element contains several programs aimed at facilitating the development of smaller units in the downtown areas and second units. For older homeowners who are interested in downsizing to a smaller and more cost-effective unit while still staying in the community, construction of a second unit for the homeowner and allowing the main house to be rented out could be a suitable solution.

Vacancy Rates

The vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. A vacancy rate of five percent for rental housing and two percent for ownership housing is generally considered healthy and suggests that there is a

balance between the supply and demand of housing. A vacancy rate of less than five percent may indicate that households are having difficulty finding affordable housing, which can lead to overcrowding or overpayment. A low vacancy rate or a particularly 'tight' housing market may also lead to high competition for units, raising rental and housing prices.

Countywide in ~~2008~~2014, ~~4.4~~7.3 percent of all housing units were vacant (Department of Finance, 2014). ~~As housing prices have risen, rental unit vacancy rates have fallen (RealFacts). In 2008, 2.7 percent of rental units in Marin County were vacant. According to the Department of Finance estimates, San Anselmo had a total vacancy rate of 2.5~~95.3% in ~~2009~~2014. As of December, 2014, Realtor.com lists 26 properties for sale, which represents 0.7 percent of the estimated owner-occupied housing stock. There were 16 properties listed for rent on Craigslist, representing 0.8 percent of the estimated renter-occupied housing stock. San Anselmo's market appears to be highly constrained.

Housing Age and Condition

The age of a community's housing stock can provide an indicator of overall housing conditions. Typically housing over 30 years in age is likely to have rehabilitation needs that may include plumbing, roof, foundation work and other repairs. Table 10 displays the age of San Anselmo's occupied housing stock as of 2013. With 89 percent of San Anselmo's housing stock built prior to 1980, a large majority of the Town's housing has reached the 30 year benchmark. In many communities, the aging of such a large portion of the housing stock would indicate a need for code enforcement, property maintenance, and housing rehabilitation programs to stem potential housing deterioration, but this is not expected to be the case in San Anselmo for the majority of homes. Nonetheless, the Town recognizes that some members of the growing senior population may require assistance in maintaining their homes over the coming years.

Table 10: Age of San Anselmo Housing Stock

Year Built	Number	Percent
2010 or later	0	0%
2000 to 2009	210	4%
1990 to 1999	117	2%
1980 to 1989	252	5%
1970 to 1979	590	11%
1960 to 1969	668	12%
1950 to 1959	954	18%
1940 to 1959	914	17%
1939 or earlier	1,743	32%
Total Units	5,448	100%
Source: American Community Survey (2013)		

Because of the high real estate values in San Anselmo, properties in the community are generally very well taken care of. In many cases, the residents' single-family homes are their most valuable investment and asset, and in general the asset is well-maintained. San Anselmo has a balanced mixture of housing types and architectural styles. Most San Anselmo neighborhoods are visually appealing, and are established and well maintained. Many homes are remodeled in response to high value and need.

The condition of housing in San Anselmo is good. The Town of San Anselmo Planning Department performed a comprehensive survey of housing conditions in in the mid-1990's that rated housing conditions from good to poor. The survey found that nearly all (99.1%) of San Anselmo homes are in good condition. A follow-up survey by Planning staff in 2003 reconfirmed those results. A general review of neighborhoods in San Anselmo by the Planning staff in 2009-2014 also indicates that few houses are in need of repair, and the number of units in need of rehabilitation and/or replacement is estimated to be less than 30 units. Below are the results of a survey of housing conditions conducted by Town staff in 2003.

Table 11: Housing Conditions in San Anselmo

	Need for Replacement (1)	Need for Significant Rehabilitation (2)	Need for Limited Rehabilitation (3)
Single Family Units	4	6	30
Multifamily Units	0	0	0
Total	4	6	30

(1) Replacement need is defined as having improvement cost that exceeds estimated replacement cost.

(2) Significant rehabilitation is defined as having major deficiencies that may require immediate repair.

(3) Limited rehabilitation is defined as structures exhibiting minor repair need and are not considered to exhibit major safety issues.

Source: Town of San Anselmo Planning Department

The Town continues to participate in the CDBG Rehabilitation Loan Program. Specific programs include single-family home repair loans, emergency repair and accessibility grants, exterior enhancement rebates, weatherization and home security grants for seniors, and a multi-family rehabilitation loan program. Town policies have continued to support and expand these efforts. Program H2.B directs the Town to coordinate with Marin Housing Authority to publicize available rehabilitation loan programs to the community.

Overcrowding

The State defines an overcrowded unit as one occupied by more than one person per room excluding bathrooms and kitchens. A unit with more than 1.5 people per room is severely overcrowded. ~~In Marin County in 2000, 1.2 percent of owner-occupied households were overcrowded. Of these overcrowded units, 0.4 percent were severely overcrowded. Overcrowding is much more prevalent in rental housing. In rented units in Marin County in 2000, 10 percent of households were overcrowded and of these, 6.7 percent were severely overcrowded. Table 12 shows the incidence of overcrowding in San Anselmo as estimated by the 2013 American Community Survey. Approximately 0.5 percent of owner-occupied units were overcrowded and 2.8 percent of rental units were overcrowded., according to the U.S. Census 2000, 1.8% (63 households) of the owner-occupied housing units were overcrowded, and 3.1% (55 households) of the renter-occupied housing units were overcrowded. In 2000, a total of 52 units were severely overcrowded (16 owner-occupied and 36 renter-occupied). In 2000, there were 141 vacant housing units. Of those, 34 were for rent (24.1%), 9 were for sale only (6.4%), 19 were rented or sold but not occupied (13.5%), and 79 were either for occasional use or vacant for other reasons. The table below shows overcrowded conditions in San Anselmo in 2000. The percentages do not add up to 100% because it does not include~~

Table 12: Overcrowding in San Anselmo

	Owner-occupied		Renter-occupied	
	Number	Percent	Number	Percent
Not overcrowded (<1 person per room)	3,614	99.5%	1,526	97.9%
Overcrowded (>1.0 persons per room)	19	0.5%	32	2.8%
Severely overcrowded (>1.5 persons per room)	0	0.0%	0	0.0%
Source: American Community Survey (2013)				

Household Income

Household income is one of the most important factors affecting housing opportunity. It is also crucial in determining a household's ability to balance housing costs with the other basic necessities of life. Income as reported by the U.S. Census and the American Community Survey includes: wage or salary income; self-employment income; interest, dividends, net rental income, royalty income and income from estates and trusts; social security income; supplemental security income and public assistance income; retirement, survivor and disability income; and other income including unemployment compensation, alimony and child support. Income does not include capital gains, money from an inheritance or sale of a home, or money spent from savings accounts.

Between 1999 and 2013, the median household income in San Anselmo grew from \$71,488 to an estimated \$100,379 an increase of 40 percent. However, after adjusting for inflation, median income rose only slightly, from 70,668 in 1999.¹ The household income in San Anselmo is above Marin County's median income, which was \$90,839 in 2013. Table 12 presents the distribution of household income in San Anselmo by income levels. Households earning above \$100,000 comprise half of the households in San Anselmo. The proportion of lower income households earning less than \$50,000 per year in San Anselmo declined from 34 percent in 1999 to 28 percent in 2013.

Table 13: Household Income in San Anselmo

	1999		2013	
	Number	Percent	Number	Percent
Under \$25,000	720	14%	680	13%
\$25,000 to \$34,999	457	9%	286	6%
\$35,000 to \$49,999	599	11%	472	9%
\$50,000 to \$74,999	1,006	19%	529	10%
\$75,000 to \$99,999	763	14%	613	12%
\$100,000 and above	1,775	33%	2,601	50%
Source: US Census, 2000; American Community Survey (2013)				

Table 14 shows the income level of San Anselmo residents by household tenure. A significantly higher percentage of renter households (51 percent) were lower income (below 80% AMI), compared to residents that owned their homes (26 percent). However, because the majority of households in San Anselmo are homeowners, the actual number of lower income homeowners (915) is higher than the number of lower income renters (810).

Table 14: Income Categories in San Anselmo

Income Level	Renter Households		Owner Households	
	Number	Percent	Number	Percent
Extremely Low (<30% AMI)	365	23%	305	9%
Very Low (30-50% AMI)	275	17%	220	6%
Low (50-80% AMI)	170	11%	390	11%
Moderate and Above (80% AMI +)	770	49%	2,615	74%
Total	1,585		3,530	
Source: CHAS (2007-2011)				

¹ 2013-inflated dollars, CPI San Francisco-Oakland-San Jose All Items, All Urban Consumers (CPI-U).

Extremely low income households are households with income under 30 percent of the area median income level. There are an estimated 305 extremely low income owner households and 365 extremely low income renter households in San Anselmo, for a total of 670 households (CHAS, 2011). In many cases, the most appropriate housing choice for extremely low income households is rental. Many individuals with extremely low incomes will have trouble saving for a down payment or emergency repairs. A little over 10,000 households, or ten percent of total households, had an extremely low income (CHAS 2000). In many cases, the most appropriate housing choice for extremely low income households is rental. Many individuals with extremely low incomes below \$33,950 will have trouble saving for a down payment or emergency repairs. Extremely low income households typically require targeted programs to provide affordable housing solutions, including deeper income targeting for subsidies, housing with supportive services, single room occupancy units, shared housing, and rent subsidies. For individuals, single room occupancy units are often an affordable solution. However, extremely low income individuals may also have trouble affording market rents in Marin County. In 2008, the average rental price for a two-bedroom apartment in Marin County was \$1,662. The percentage of San Anselmo's low income population with high housing cost burdens is shown in the table on the next page.

Overpaying

Housing that costs 30 percent or less of a household's income is referred to as "affordable housing." Households paying more than 30 percent of their income for housing are generally considered to be overpaying or cost-burdened. For homeowners, this includes mortgage costs, taxes, utilities, and insurance. For rental housing, the cost includes rent and utilities.

The impact of housing costs is most severe on extremely low, very low and low income households, especially renters. Higher income households may voluntarily choose to spend more than 30 percent of their income for housing, but lower income households generally have no choice but to overpay because of the lack of housing affordable to their incomes.

Around 46 percent of San Anselmo households spend 30 percent or more of their household income on housing (CHAS, 2007-2011). As shown in Table 15, the incidence of overpaying increases as the household's income falls. Renters have a more difficult time affording housing costs than homeowners. It is estimated there are 595 lower income owner-occupied households and 700 lower income renter households overpaying for housing in San Anselmo, for a total of 1,295 households. Of the lower income owner-occupied households about 43 percent, or 395 households, spend more than half their income on housing. Approximately 48 percent of the lower income renter households, or 385 households, spend more than half their income on housing.

Table 15: San Anselmo Households Overpaying for Housing

Income Category	Renter-Occupied Units		Owner-Occupied Units	
	Number	% Overpaying	Number	% Overpaying
Extremely Low	330	90%	230	75%
Very Low	235	85%	130	59%
Low	135	79%	235	60%
Moderate and Above	160	21%	899	34%
Total	860	54%	1,494	42%
Source: CHAS, 2007-2011				

Around 65,500 households in Marin County earn less than 80 percent of the median family income. Of these households, 20 percent are paying more than 30 percent of their income for housing and four percent are paying more than half their income. In Marin County, tenure makes a significant difference to the housing cost burden of lower income households. Among renters in this category, 13 percent are paying more than 30 percent of their income for housing and one percent are paying more than more than half. Among owner-occupied households, 23 percent are paying more than 30 percent and five percent are paying more than half their income.

Vacancy rates also are indicative of supply and demand. In 2000, according to the U.S. Census, the homeowner vacancy rate was 0.3% and the rental vacancy rate was 1.9%. Below are additional tables illustrating housing problems for renter-occupied and owner-occupied households in San Anselmo.

B Housing Costs and Affordability

The affordability of housing in San Anselmo can be assessed by comparing market rents and sales prices with the amount that households of different income levels can afford to pay for housing. Compared together, this information can reveal who can afford what size and type of housing as well as indicate the type of households that would most likely experience overpayment. This section summarizes the cost and affordability of the housing stock in San Anselmo.

Rental Housing Market

According to RealFacts data, rental prices countywide increased 22 percent between 2001 and 2013. Rents retreated to their lowest level in 2005 during the housing bust and subsequent recession, but gradually recovered to their earlier highs by 2011. Over the past two and one-half years, rents have been increasing at a brisk pace, by about 8 percent in both 2012 and 2013, and by another 8 percent in the first half of 2014.

Figure 4 Average Rents in Marin County



In the second quarter of 2014, the average monthly rent for a one-bedroom, one-bathroom apartment in Marin County was \$1,924 and \$2,676 for a two-bedroom, two-bathroom unit.

Table 16 Rental Rates in Marin County, 2nd Quarter 2014

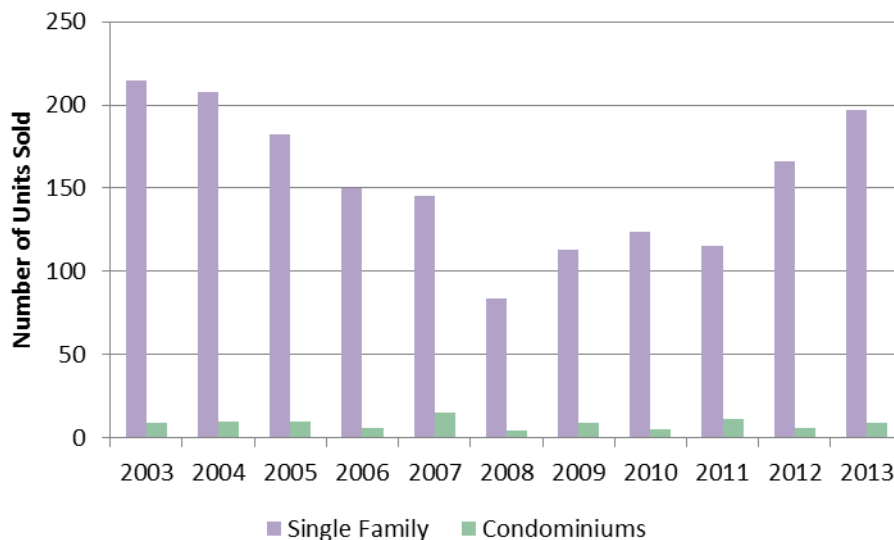
Unit Type	Units Surveyed	Average Square Feet	Average Rent	% Change over One Year
Studio	144	509	\$1,378	8.9%
1 Bedroom/1 Bath	2,245	730	\$1,924	8.6%
2 Bedroom/1 Bath	980	884	\$2,025	8.7%
2 Bedroom/2 Bath	1,428	1,039	\$2,676	11.5%
2 Bedroom Townhouse	337	1,156	\$2,551	11.0%
3 Bedroom/2 Bath	274	1,313	\$3,558	14.9%
3 Bedroom Townhouse	72	1,273	\$2,859	6.3%
All	5,734	890	\$2,232	9.5%

Source: RealFacts

Ownership Housing Market

The rate at which homes sold in San Anselmo generally kept pace with the rise and fall of the economy between 2003 and 2013. Single family sales ebbed to a low of 84 sales in 2008 and then rebounded, nearly reaching the high set in the 2003. Nine condominiums and 197 single family homes sold in 2013.

Figure 5 San Anselmo Real Estate Sales Volume



Source: Marin County Assessor's Office

From 2003 through 2007, the median sales price for a single-family home in San Anselmo increased steadily until hitting a peak of \$885,000. Single family home prices fell 21 percent until hitting a low in 2011 of \$700,000. Condominium sales prices dropped 52 percent between 2008 and 2011. Sales prices have since started climbing back up. The median single family sale price was \$840,000 in 2013, and the median condominium sales price was \$539,000.

Figure 6 San Anselmo Median Sale Prices



Source: Marin County Assessor's Office

Tables 17 and 18 show how San Anselmo real estate sale prices compare to other Marin communities over the past five years. In 2013, San Anselmo single-family sale prices were 5 percent lower than the countywide median. San Anselmo condominium sales prices were 24% higher than the countywide median.

Table 17 Single Family Median Sale Prices in Marin County, 2009-2013

	2009	2010	2011	2012	2013
Belvedere	\$2,300,000	\$2,411,500	\$2,300,000	\$2,395,000	\$2,500,000
Corte Madera	\$853,500	\$865,000	\$853,500	\$890,000	\$997,500
Fairfax	\$547,500	\$570,000	\$547,500	\$574,000	\$662,500
Larkspur	\$1,065,000	\$1,038,260	\$1,065,000	\$1,130,000	\$1,341,000
Mill Valley	\$1,150,000	\$1,200,000	\$1,150,000	\$1,195,000	\$1,325,000
Novato	\$512,500	\$559,000	\$512,500	\$550,000	\$663,500
Ross	\$1,695,000	\$1,807,500	\$1,695,000	\$1,839,000	\$2,000,000
San Anselmo	\$705,000	\$724,555	\$700,000	\$730,000	\$840,000
San Rafael	\$652,500	\$670,000	\$652,500	\$650,000	\$820,000
Sausalito	\$1,355,000	\$1,150,000	\$1,355,000	\$1,376,181	\$1,429,999
Tiburon	\$1,585,000	\$1,700,000	\$1,585,000	\$1,600,000	\$2,000,000
Unincorporated	\$800,000	\$829,500	\$800,000	\$788,125	\$966,000
Countywide	\$742,500	\$775,000	\$742,500	\$759,000	\$882,369

Source: Marin County Assessor's Office

Table 18 Condominium Median Sale Prices in Marin County, 2009-2013

	2009	2010	2011	2012	2013
Belvedere	\$0	\$0	\$0	\$1,560,000	\$0
Corte Madera	\$512,500	\$462,000	\$425,000	\$420,000	\$583,500
Fairfax	\$360,500	\$370,500	\$291,510	\$321,000	\$435,000
Larkspur	\$407,500	\$386,250	\$302,500	\$440,000	\$440,000
Mill Valley	\$456,250	\$538,500	\$547,000	\$460,000	\$599,500
Novato	\$259,000	\$250,000	\$242,500	\$245,000	\$320,500
Ross	\$0	\$0	\$0	\$0	\$0
San Anselmo	\$357,000	\$432,500	\$295,000	\$472,500	\$539,000
San Rafael	\$257,000	\$300,000	\$287,500	\$300,750	\$375,000
Sausalito	\$667,500	\$590,000	\$499,000	\$552,000	\$625,000
Tiburon	\$600,000	\$1,100,000	\$767,500	\$853,000	\$910,000
Unincorporated	\$425,000	\$434,000	\$356,500	\$360,000	\$485,000
Countywide	\$337,000	\$360,000	\$305,000	\$335,500	\$435,000

Source: Marin County Assessor's Office

Housing Affordability

Income limits are developed by several agencies for purposes of calculating housing affordability. Income limits are expressed as a percentage of Area Median Income (AMI). Table 19 lists the income levels by household size for Marin County as defined by the State Department of Housing and Community Development.

Table 19 Marin County Income Limits, 2014

Family Size	Extremely Low 30%	Very Low 50%	Low 80%	Median 100%	Moderate 120%	Above Moderate
1	\$23,750	\$39,600	\$63,350	\$72,100	\$86,500	>\$86,500
2	\$27,150	\$45,250	\$72,400	\$82,400	\$98,900	>\$98,900
3	\$30,550	\$50,900	\$81,450	\$92,700	\$111,250	>\$111,250
4	\$33,950	\$56,550	\$90,500	\$103,000	\$123,600	>\$123,600
5	\$36,650	\$61,050	\$97,700	\$111,250	\$133,500	>\$133,500
6	\$39,400	\$65,600	\$104,950	\$119,500	\$143,400	>\$143,400

Source: California State Department of Housing and Community Development, effective February 28, 2014

Renter Affordability

Table 20 compares the maximum affordable rents (30 percent of household income) for the various income categories to median apartment rents in Marin County. This analysis indicates that there are no market rate rentals in San Anselmo affordable to very low-income households. While some one and two bedroom apartments may be affordable to low-income households, a larger low income household would not be able to find an apartment they could afford and that would meet their space needs. The San Anselmo rental market does offer units that moderate income households can afford.

Table 20 Maximum Affordable Rents, 2014

Income Level	Studio (1 person)	1 Bedroom (2 persons)	2 Bedroom (3 persons)	3 Bedroom (4 persons)
Very Low Income (50% AMI)	\$990	\$1,131	\$1,273	\$1,414
Low Income (80% AMI)	\$1,584	\$1,810	\$2,036	\$2,263
Moderate Income (120% AMI)	\$2,163	\$2,473	\$2,781	\$3,090
Median Apartment Rent	\$1,378	\$1,924	\$2,025	\$2,859

Source: HCD Income Limits; RealFacts

Homeowner Affordability

Table 21 below estimates the maximum affordable purchase price for moderate-income households in Marin County. Purchasing a home in San Anselmo with conventional financing is out of reach for most moderate-income households.

Table 21 Maximum Affordable Housing Costs for Moderate Income Households

Income and Costs	2 Bedroom (3 persons)	3 Bedroom (4 persons)	4 Bedroom (5 persons)
Moderate Income Threshold	\$111,250	\$123,600	\$133,500
Monthly income available for housing	\$2,781	\$3,090	\$3,338
Housing Costs			
Mortgage Payment	\$2,090	\$2,324	\$2,510
Property Tax	\$397	\$442	\$477
Property Insurance	\$79	\$88	\$95
Mortgage Insurance	\$212	\$236	\$255
Total housing costs	\$2,779	\$3,090	\$3,338
Maximum affordable purchase price	\$472,000	\$525,000	\$567,000

Ownership Cost Assumptions:

<i>% of income for housing costs</i>	<i>30% of gross annual income</i>
<i>Down payment</i>	<i>10% of home value</i>
<i>Annual Interest Rate</i>	<i>4.25% fixed</i>
<i>Loan Term</i>	<i>30 years</i>
<i>Mortgage Insurance</i>	<i>0.6% of mortgage</i>
<i>Annual Property Tax Rate</i>	<i>1.01% of home value</i>
<i>Annual Hazard Insurance</i>	<i>0.2% of home value</i>

The median sales price for a San Anselmo condominium in 2013 was \$539,000, which is beyond reach of most moderate income households. This represents an affordability gap of about \$67,000 for a one-bedroom condominium and \$14,000 for a two-bedroom condominium. As is true for most of the Bay area, home sales prices in San Anselmo are not affordable for moderate-income households.

C Special Housing Needs

State law recognizes that certain households have more difficulty in finding decent and affordable housing due to special circumstances including, but not limited to, the following: economic status, age, disability, household size and household type. Special needs populations needing to be analyzed in San Anselmo include large households, the elderly, persons with disabilities, female-headed households, and the homeless. Table 22 summarizes the number of households or persons in each of these special needs groups in San Anselmo.



Table 22: San Anselmo Special Needs Populations

Special Needs Groups	Persons	Households	Percent*
Seniors (65+)	1,880		15%
With a Disability	402		21%
Senior Households		1,303	25%
Renter		235	18%
Owner		1,068	82%
Seniors Living Alone	209		10%
Persons with Disability	990		8%
Female-Headed Households		449	9%
with related children under 18 years		246	55%
Large Households		202	4%
Renter		10	5%
Owner		192	95%
Farmworkers	0		0%
Total Persons/Households	1,994	882	

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Note: Homeless individuals are considered a special needs group, but are not counted in the American Community Survey due to the fact that the ACS data collection was residence-based, and homeless do not have a residence.

* Italicized numbers reflect the percentage within the special needs group, not the percentage of the total Town population or household. For example, 5% of the Town's large households are renters and 95% are owners.

Seniors

Approximately 15 percent of San Anselmo's population, or 1,880 residents, are 65 years or over (American Community Survey, 2013). Twenty-one percent of these elderly residents have some type of disability, which may limit their access to housing. An estimated 151 seniors have an independent living difficulty, 99 have a self-care difficulty, and 232 have an ambulatory difficulty.

Approximately 25 percent of the Town's households are headed by a senior, the vast majority of which own their homes (81 percent). While 61 percent of San Anselmo's senior households are lower income (less than 80% AMI), only 36 seniors have incomes which fall below the level of poverty.

For those seniors who live alone (6 percent of the total population), many may not be able to maintain their homes or perform minor repairs. Furthermore, the installation of assistance devices in the home may be needed to enhance accessibility. The Town has adopted reasonable accommodation procedures to provide individuals with disabilities relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the Town that could inhibit their ability to make such improvements.

High among concerns for seniors is their ability to pay for necessities. A recent study of Marin senior homeowners found that 17 percent experienced difficulty with affording home repairs over the past year (Marin County Aging Area Plan, 2012-2016). Affording home repairs was most difficult for those who have been in their homes for more than 30 years, illustrating Marin seniors' predicament of being "house rich but cash poor." While most seniors prefer to stay in their homes, many find that the costs associated with the upkeep of their properties make that impossible.

It costs approximately \$28,332 a year for an elderly couple to live in Marin if they own their home without a mortgage and \$37,980 if they rent (based on a one bedroom apartment, Center for Community Economic Development, Elder Economic Security Standard Index by County, 2011). Social security payments average only \$20,204 for couples, meaning that some seniors without additional retirement income may have to leave the county because of housing costs. Renters, women, older seniors and those with low income are most at risk for displacement.

In San Anselmo, there are an estimated 535 lower-income senior households who own their own home. About 45 percent of these households have unaffordable housing costs, defined as paying 30 percent or more of household income on housing costs. (CHAS, 2007-2011).

There are an estimated 260 lower-income senior households who rent their home in San Anselmo. Approximately 81 percent of these households have unaffordable housing costs. (CHAS, 2007-2011).

Persons Living with Disabilities

A disability is defined as a long lasting condition (more than six months) that impairs an individual's mobility, ability to work, or ability to care for his or herself. Persons with disabilities include those with physical, mental, or emotional disabilities. Disabled persons have special housing needs because of their fixed income, shortage of affordable and accessible housing, and higher health costs associated with their disability.




About 990 of San Anselmo's residents, or 8 percent of the Town's population, suffer from one or more disabilities (American Community Survey, 2013). Approximately 37 percent of disabled residents have a cognitive difficulty, 44 percent have an ambulatory difficulty, 25 percent have a self-care difficulty, and 34 percent have an independent living difficulty (categories are not mutually exclusive). Of the Town's senior population, approximately 21 percent suffer from a disability of some sort.

The living arrangements for persons with disabilities depend on the severity of the disability. Many persons live at home in an independent environment with the help of other family members. To maintain independent living, disabled persons may require assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions.

Persons with Living with Developmental Disabilities

A person with a developmental disability has a substantial disability that originates during childhood and can be expected to continue through adulthood. Developmental disabilities include mental retardation, cerebral palsy, epilepsy, and autism.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.



The State Department of Developmental Services (DDS) currently provides community-based services to approximately 243,000 persons with developmental disabilities through a statewide system of facilities. The Golden Gate Regional Center provides point of entry to services for people with developmental disabilities in Marin, San Francisco and San Mateo counties. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. The DDS reports that there are 16 children under the age of 18 and 38 adults with developmental disabilities in the 94960 zip code, which includes San Anselmo and a portion of unincorporated Marin County.

There are a number of housing types appropriate for people living with a development 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. Incorporating 'barrier-free' design in all, new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

Large Households

Large households consist of five or more persons and are considered a special needs population due to the typically limited availability of affordable and adequately sized housing. In San Anselmo, large households comprise just four percent of total households (American Community Survey, 2013). Of the Town's approximately 202 large households, 10 are renters. The American Community Survey estimates are 405 rental units and 2,767 owner units in San Anselmo with 3 or more bedrooms, in general, the appropriate size for households with 5-6 members. Because this is a significant portion of the Town's housing stock, there exists a more than adequate supply of both rental and ownership units to accommodate the Town's large households. Nonetheless, the CHAS (Comprehensive Housing Affordability Strategy) Databook prepared by HUD estimates there are 65 very low income large owner households paying more than half of their income housing in San Anselmo, indicating that not all large households can find appropriately-sized, affordable housing.

Female-Headed Households

Female-headed households typically have a special need for such services as childcare and health care, among others. Single person female households are frequently elderly widows, whereas female-headed households with two or more members are frequently single mothers. Female-headed households, especially those with children, tend to

have lower incomes, which limits their housing options and access to supportive services.

The 2013 American Community Survey estimates there are 449 female-headed households in San Anselmo, comprising nine percent of total households. Of these female-headed households, just over one-half have children (246 households). An estimated 69 female-headed households in San Anselmo (comprising one percent of all households and 15 percent of the female-headed households) have incomes below the poverty line. Although small in number, those households with children may need assistance with housing subsidies, as well as accessible and affordable day care.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. In many parts of Marin County, agriculture production is an important contribution to local economies. However, the Town of San Anselmo has no agricultural land. While 82 of San Anselmo's residents are employed in the industries of agriculture, forestry, fishing and hunting, or mining, all of these residents hold managerial, sales or office positions. There is no documented need for farmworker housing in San Anselmo.

Homeless

In May 2006, numerous stakeholders across the County participated in the visioning and drafting of the Marin County 10-Year Homeless Plan. The plan was the result of a jointly led planning process by the County of Marin and the Marin Continuum of Housing Services, a collaborative composed of 34 member organizations providing housing and related services to the community. Its six goals, in the focus areas of Service Delivery, Housing and Infrastructure, established a strategic direction for the provision of homeless services and represented a broad based, creative effort about homelessness and homeless prevention.



While the Marin Continuum serves a crucial role in the coordination and provision of services and housing in the County, the Department of Health and Human Services oversees the annual Continuum of Care application to receive funding from HUD for homeless services as well as an annual homeless count.

The best source of data for estimating the daily average number of homeless people in Marin County is the 2013 Marin Homeless Point in Time Count, which was conducted by the Marin Health and Human Services Department in partnership with housing and

service providers, faith-based groups, and schools on January 24, 2013. The data included a count of both unsheltered homeless people (those living on the streets) and those who were sheltered (living in emergency shelters and transitional housing and other housing) on the night of the count.

The count found 933 homeless persons in the county, 174 of whom met the HUD definition of unsheltered and in immediate need of housing. Approximately 0.3% of Marin's population, or 693 people, meets HUD's definition of homeless, which is "a person sleeping in a place not meant for human habitation (including living on the streets, in an abandoned building, or in a vehicle), or residing in an emergency shelter or transitional housing program." Statewide, the homeless are 0.4% of the total population.² In addition to the HUD-defined categories for sheltered and unsheltered homeless people, Marin Health and Human Services counts sheltered homeless people in other settings not recognized by HUD, such as motels, jail, hospitals and temporary residence with friends or family (Table 23).

Table 23: 2013 Marin County Point in Time Homeless Count

Unsheltered homeless people ¹	174
Sheltered homeless people	519
Other sheltered homeless people ²	240
Total homeless people	933

¹ Recognized by the U.S. Department of Housing and Urban Development (HUD)

² Homeless people in settings not recognized by HUD, including jail, motels, hospitals and temporary residence with friends or family.

Source: Point in Time Survey (2013)

Because the one-day count does not include a breakdown of unsheltered homeless people by jurisdiction, it has become countywide practice to calculate the number of unsheltered homeless people by jurisdiction based on the percentage of Marin's total population that lives in each community. A homeless survey was not done in San Anselmo specifically, and there is not a known homeless contingency in San Anselmo due to its isolation from social service agencies that provide assistance to homeless individuals and families. However, for the purposes of estimating the need for homeless services in the community, the Marin County jurisdictions agreed to each plan for their per-capita share of the county-wide homeless population determined by the Point in Time count. Based on San Anselmo's population, the estimated number of unsheltered homeless that the Town needs to plan for is 9 people.

² U.S. Department of Housing and Urban Development, "The 2013 Annual Homeless Assessment Report (AHAR) to Congress."

As part of the countywide 2013 count, data was gathered on how many homeless people had particular disabilities or other special needs. This data is summarized below:

Table 24: Marin County Special Needs Homeless

Subpopulation/Special Needs	Percentage
Homeless for 1 year or more	27%
Homeless for 10 years or more	7%
Mental Illness	24%
Alcohol Use	32%
Drug Use	7%
Chronic Health Condition	7%
Physical Disability	24%
Developmental Disability	5%
Veterans	9%
HIV	3%
Multiple Health Issues	17%
Domestic Violence	26%
Children (under age 18)	18%
Senior (62 or older)	8%

Source: 2013 Marin County Point in Time Count

This data provides a county-wide profile of the homeless population. However, due to the small number of unsheltered homeless estimated to occur in San Anselmo, it is difficult to extrapolate the potential needs of such a small statistical group.

Senate Bill 2 requires that the Housing Element include an inventory of the homeless housing resources available within the community, including emergency shelters, transitional housing and supportive housing. There are 15 supportive housing beds in San Anselmo. Other resources that serve the homeless in Marin County are noted in Table 25.

Congregations throughout Marin County, including churches in San Anselmo, participate in a rotational, winter emergency shelter program, known as the Rotating Emergency Shelter Team (REST) program, from November 15 through April 15. The program serves up to 40 homeless men and 20 homeless women. Although successful, the program provides temporary housing during five winter months only. The Marin Organizing Committee is currently trying to raise funds to keep the REST program open year-round and to establish a permanent 10,000 square foot facility in Marin County.

Table 25: Marin County Homeless Housing Resources

City or Census Designated Place	Number of Year-Round Beds				
	Emergency Shelter	Transitional Housing	Supportive Housing	Total	Percent of Total
San Rafael	90	57	247	394	40.5%
Novato	70	203	175	448	46.1%
Mill Valley	0	0	45	45	4.6%
Larkspur	0	4	20	24	2.5%
Corte Madera	0	0	24	24	2.5%
San Anselmo	0	0	15	15	1.5%
Unincorporated Marin	0	0	12	12	1.2%
Fairfax	0	0	9	9	0.9%
Sausalito	0	0	1	1	0.1%
Total Marin County	160	264	548	972	100.0%

Note: This data is a snapshot of the locations of homeless housing in September 2013. Many of the programs included in this summary rent market rate housing from private landlords so the distribution of units will definitely change over time. In addition, vacant units at these types of programs were not counted in this summary so these numbers are slightly lower than our overall capacity.

Source: Marin County Health and Human Service Department, 2014

D Assisted Rental Housing “At Risk” of Conversion



Government Code Section 65583 requires each city and county to conduct an analysis and identify programs for preserving assisted housing developments. The analysis is required to identify any low income units which are at risk of losing subsidies over the next 10 years (2009-2019). The termination of Federal mortgage and or rent subsidies to housing developments built by the private sector is a potential threat to affordable

housing throughout the country. Communities with low income housing supported by federally subsidized housing are required to address the needs of residents who may become displaced.

In 1989, a 22-unit condominium project (Sohner Court) was approved and built. Two of the 22 units were required to be sold as below market rate units. These units have been placed under a 30-year agreement, with another 30-year roll over option, administered by the Marin County Housing Authority. In 1994, the North Bay Rehabilitation project received approval to construct 14 units in Oak Hill. Thirteen of the units housed very low income developmentally disabled persons plus a moderate income unit for the project manager. Funding sources included a Section 811 Capital Grant from HUD for the developmentally disabled, CDBG, HOME funds administered through CDBG, and private matching funds. Because of HUD requirements, the project must be used for the developmentally disabled for 40 years. Upon approval of this project by the Town, the Town Council imposed a condition to ensure continued use for the developmentally disabled even after the 40 years has elapsed.

Other developments, such as Isabel Cook, Tam House I and Tam House II have controls through ownership.

Section IV

Housing Constraints

A Non-Governmental Housing Constraints

State law requires that the Housing Element include a discussion of the factors that present barriers to the production of housing, including government actions and market forces (non-governmental constraints). Identification of these constraints helps the Town to implement measures that address these concerns and reduce their impacts on the production of housing.



Cost of Land

Many factors determine the price of land in the Town, including allowable density and type of residential development, the availability of public services and utilities and the quality of nearby existing development. Two major factors contribute to the high land costs in Marin County specifically: (1) Marin County is considered a desirable place to live and, (2) available land is in short supply, especially for larger sites.³ These costs vary both between and within jurisdictions based on factors such as the desirability of the location and the permitted density. The typical land value for a single family home lot runs between ~~\$300,000~~\$200,000 and ~~\$900,000~~\$700,000 in a jurisdiction like Novato, or \$1 million and \$5 million in a jurisdiction like Tiburon. In the past six months, there has been one sale of residential land in San Anselmo. The vacant lot, approximately 6,200 square feet, sold for \$228,000.

Generally, land zoned for multifamily and mixed-use developments is more expensive than property zoned for single-family. Based on a recent multi-family project in nearby Corte Madera, the estimated value of land zoned for multi-family housing is \$3,300,000 per acre. Based on a typical multifamily construction in Marin County, land costs add \$50,000-\$65,000 per unit, but can run as upwards of \$75,000.

³ According to the Marin Economic Commission's Marin Profile 1999: A Survey of Economic, Social and Environmental Indicators, 84 percent of land area in Marin is designated for agriculture, park lands and open space and watershed. Of the remaining land, 11 percent is developed and five percent is listed as potentially developable.

~~For Marin County, land costs average around 15-20 percent of construction costs for multifamily developments. Even though land costs for single family homes vary widely throughout the county, the costs (as a percentage) are significantly higher than for multifamily developments.~~

Construction Costs

Multifamily Developments

Construction costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees and insurance.

~~According to local developers, hard construction costs (including site improvements) for a typical two or three-story multi-family development average approximately \$200 per square foot in Marin County. Thus, a 25-unit development with a gross building area of 21,000 square feet would have hard construction costs of approximately \$4.2 million, or about \$168,000 per unit. Soft costs typically add 45 to 50 percent to this base cost, yielding a per unit total construction cost of approximately \$252,000. Projects receiving public subsidies, such as affordable housing developments, often must pay prevailing wages. This requirement can add 10 to 15% onto the hard costs of construction. For multifamily homes in Marin County, hard costs account for 60-70 percent of the building cost and soft costs average around 15-20 percent (the remaining 15-20 percent is land costs). Based on recent multifamily developments in the county, hard costs are currently between \$250 and \$400 per square foot for a multifamily unit (EAH).~~

~~When all construction costs and land costs are included, total multifamily unit development costs rise to \$300 to \$500 per square foot, or between \$400,000 and \$500,000 per unit. These high costs reflect the high cost of land and the expensive finishes which are typical in Marin County.~~

Single Family Homes

~~According to local contractors and realtors, construction costs in Marin County vary between \$200 and \$250 per square foot for average construction and can go up to (and over) \$500 per square foot for a high-end, custom-built single family house. Soft costs (including architectural and engineering fees, property taxes during construction, Town and utilities' fees, and construction loan interest and fees) typically increase these costs by approximately 35 to 40 percent. Construction costs can be higher if lots require substantial site work due to steep slopes, unstable soils, waterways, and other environmental concerns.~~

~~For single family homes, hard costs often are roughly 40 percent of the total construction cost, soft costs are 20 percent and land is the remainder. In the region, single family~~

~~homes cost roughly \$125 per square foot for a two-story house and \$160 for a three-story home.~~

~~According to the Association of Bay Area Governments, wood frame construction at 20-30 units per acre is generally the most cost-efficient method of residential development. However, local circumstances affecting land costs and market demand will impact the economic feasibility of construction types.~~

~~One factor affecting costs is the use of prevailing wage labor. Construction costs for a typical apartment complex in the region (45 units per acre, structured parking, 800 square foot units), are around \$200,000 a unit for prevailing wage labor and \$175,000 a unit for non-prevailing wage labor. Projects receiving public subsidies, such as affordable housing developments, often must pay prevailing wages.~~

~~Costs can change dramatically over time. From 2000-2007 construction costs were rising faster than inflation. In late 2007 they leveled off and have since been declining (EAH). In late 2008 and early 2009, construction costs dropped roughly ten percent.~~

Financing

Over the past year, mortgage rates for conventional 30-year fixed rate loans have ranged between 4.2 percent and 4.6 percent for a 30-year fixed rate loan (HSH.com). 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 \$625,500 (in Marin County) are about one-quarter percentage point higher than conforming loan rates, and are more difficult to secure. Tighter lending standards have made it harder to get a home loan, especially for those with poor credit scores and virtually impossible for a borrower with undocumented income.

~~Until mid-2008, home mortgage financing was readily available at attractive rates throughout Marin County and California. Rates vary, but ranged from around 6.25 percent to seven percent between 2006 and 2008 for a 30-year fixed rate loan (HSH Associates Financial Publishers). However, rates have been as high as ten or 12 percent in the last decade.~~

~~Starting in late 2008, it became harder to get a home purchase loan, but the average interest rate has fallen to around five percent. In particular, people with short credit history, lower incomes or self-employment incomes, or those with other unusual circumstances, have had trouble qualifying for a loan or were charged higher rates.~~

Small changes in the interest rate for home purchases dramatically affect affordability. A 30-year home loan for \$400,000 at five percent interest has monthly payments of roughly \$2,150. A similar home loan at seven percent interest has payments of roughly 20 percent more, or \$2,660.

Principal and Interest Costs for a 30-Year Mortgage of \$500,000

Interest Rate	Total Monthly Payments (excluding taxes and insurance)
5%	\$2,684
6%	\$2,998
7%	\$3,326
8%	\$3,669
9%	\$4,023

Construction loans for new housing are very difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger investments by the builder.

Many builders are finding it nearly impossible to get construction loans for residential property at the current time, with the exception of limited funding available through local banks, and builders must rely on private funds or seller carry-back loans. Banks that are underwriting construction loans are requiring 25 to 35 percent cash equity; interest rates range from 4 to 6 percent. Loans for land acquisition are extremely difficult to secure, and lenders will typically provide financing for only 50 to 65 percent of the land value, at an interest rate of approximately 7.5 percent, for projects that are permit-ready.

Complicated projects, like mixed-use developments, are often the hardest to finance. Non-profit developers may find it especially difficult to secure funding from the private sector.

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 (Marin Environmental Housing Collaborative).

Rental developments tend to be easier to finance than for sale developments, as there are more sources of funding available. However, ~~recent~~ cuts in public spending statewide have put pressure on these sources. For example, though tax credits used to

be valuable source of revenue for low-income housing developers, programs have been cut and the tax credit resale market has softened. ~~Though construction costs have been falling for all builders, the potential for tax credit revenue has been falling at an even greater rate, meaning that developers of low-income property are suffering disproportionately~~ (EAH).

Community Resistance to New Housing

Another common constraint to housing production in Marin County is community resistance to new developments. There are a number of concerns that are often expressed at meetings, including: 1) new developments will cause increased traffic, 2) additional housing or density will adversely affect the community character, 3) affordable housing will impact property values, and 4) valuable open space will be lost. Regardless of the factual basis of the concern, vociferous opposition can slow or stop development.

Additionally, at times there is a tension between the desire to provide certain individuals (such as nurses, teachers, law enforcement, etc.) preferential access to affordable housing. In many cases, it is not possible to target housing to select groups. These concerns are often expressed during project review processes and can present significant political barriers to development.

Potential opposition to affordable housing exists in many communities throughout the Bay Area. It is important in this regard to identify sites for special needs and affordable housing that fit with community character and have minimum impacts. Design plays a critical role in creating new developments that blend into the existing neighborhood, especially in higher density developments that might otherwise seem out of place. Good design can help ensure that high density developments are not bulky or out-of-scale. Through sensitive design, a building's perceived bulk can be significantly reduced to create a development that blends with the existing character of the neighborhood. Design strategies that the Town has used to minimize the perception of bulk and create a blending with the community do not necessarily increase costs. These include:

- (1) Break-up the building "mass" in its architecture and detailing (e.g., create several smaller buildings instead of one large building).
- (2) Vary the roofline.
- (3) Create a three-dimensional facade (rather than a massive, flat facade).
- (4) Step-back the building height, with the lowest part of the building towards the street and adjacent properties, locating the highest part of the building towards the center of the property.
- (5) Site the building appropriately in relation to surrounding buildings.
- (6) Use architectural design, landscaping, materials and colors that fit with the area.

- (7) Use landscaping to blend the buildings with the natural setting.
- (8) Provide for open space and pathways throughout the development.

~~The Marin Consortium for Workforce Housing was established to build public understanding and support for workforce housing. The Consortium focuses public concern on potential environmental impacts, quality of design, and the quality of long-term management of the project. The Housing Element includes a program to work with the Marin Consortium for Workforce Housing to help address this potential constraint. In addition, the Town's environmental and design review procedures assist in achieving project acceptability and allow for neighborhood participation.~~

Working with Non-Profit Housing Developers

The key to the success of non-profit developers lies in three areas: (1) their ability to draw upon a diversity of funding sources and mechanisms to make their developments work financially; (2) their commitment to working cooperatively and constructively with the local community; and, (3) their long-term commitment to ensuring excellence in design, construction and management of their developments, creating assets that are valued by the people who live in the developments as well as their neighbors and others. The Town can work with non-profit developers where there are opportunities, either through public ownership of property or key larger sites (over 1 acre in size) where special opportunities exist with minimal constraints, carrying costs, or costs of processing or construction. Since multiple funding sources are usually used on an affordable project, there are additional burdens placed on non-profit developers to track the information required and report on a timely basis.

There are a wide variety of resources provided through federal, state and local programs to support affordable housing development and related programs and services. Specific programs and sources of funding are summarized later in the Housing Element. Local government resources, which have historically played a less important role in supporting housing development, now play a fairly significant role by making local developments more competitive for federal and state financing. There is considerable competition for the program funds that are available, and any one development will need to draw upon multiple resources to be financially feasible. When developments are able to demonstrate a financial commitment and contribution from local sources — especially if coupled with regulatory support through policies such as fast-track processing, fee waivers, and/or density bonuses — they are better able to leverage funding from other 'outside' sources.

The Non-Profit Housing Association of Northern California (NPH) serves as a local networking agency, advocacy group and resource organization for affordable housing

developers in the Bay Area and elsewhere in California. Greenbelt Alliance has also been involved and supportive of affordable housing policies and projects. Some of the other affordable housing developers and housing services providers that have been active in Marin County in recent years include Ecumenical Association for Housing (EAH), North Bay Housing, Citizens Housing, and BRIDGE Housing Corporation.

B Governmental Housing Constraints

As with other cities, San Anselmo's development standards and requirements are intended to protect the long-term health, safety, and welfare of the community. The Town of San Anselmo charges fees and has a number of procedures and regulations it requires any developer to follow. There are many locally imposed land use and building requirements that can affect the type, appearance, and cost of housing built in San Anselmo. These local requirements include zoning standards, development fees, parking requirements, subdivision design standards, and design review. Other building and design requirements imposed by San Anselmo follow State laws, the Uniform Building Code, Subdivision Map Act, energy conservation requirements, etc.



The Town's development standards contained in the Municipal Code (Zoning Ordinance and Subdivision regulations) are the minimum necessary to ensure the protection and preservation of the existing housing stock. By Marin County standards, they are not unduly restrictive and, in general, San Anselmo's development standards and requirements are comparable to many other communities in the Bay Area.

Land Use Regulations

San Anselmo's land use designations, as identified in the Zoning Ordinance, have been relatively stable for many years. The dominant designation is single family residential (R-1). The existing residential density in older developed areas of San Anselmo is approximately 6-12 units per acre. Multi-unit residential densities go to 20 units per acre in San Anselmo. A density bonus would allow up to 28 units per acre. Second units are allowed in ~~the R-1 zoning designations of all residential zoning districts in~~ San Anselmo consistent with State law. ~~The Housing Element recommends that consideration be given to allowing second units in the R-2 district on properties too small to be developed with a duplex.~~ Housing in commercially zoned areas does not require rezoning and can be processed with a use permit.

Current zoning standards are shown in the table below.

Table 26: Zoning Standards for Residential and Mixed Use Districts

Zone	Classification	Maximum Lot Area (sq. feet)	Minimum Average Lot Width (feet)	Minimum Front Setback (feet)	Minimum Side Setback (feet)	Minimum Rear Setback (feet)	Building Height (feet)	Maximum Lot Coverage	Maximum Floor Area Ratio (FAR)	Density (units per acre)
R-1-H	Very Low Density Residential	43,560	60	20	8/12	20	30/35/18	varies	See Note	1
R-1-C	Single Family Residential-Conservation	43,560	60	20	8/12	20	30/35/18	varies	See Note	1
R-1	Single Family Residential-Medium Density	7,500	60	20	8/12	20	30/35/18	35%	See Note	1
R-2	Residential	7,500	60	20	8/12	20	30/35	35%	NR	12
R-3	High Density Residential	7,500	75	20	8/12	20	30/35	50%	NR	20
P	Professional	5,000	45	20	0/5	-	30	50%	NR	NR
C-1	Neighborhood Commercial	-	-	0	0/8	-	30	NR	0.65	NR
C-2	Downtown Commercial	-	-	0	0	-	30	NR	2.0	NR
C-L	Limited Commercial	-	-	0	0	-	30	NR	1.0	NR
C-3	Commercial District	-	-	0	0	-	30	NR	1.0	NR

Note: Residential properties located above 150' Mean Sea Level have variable standards for maximum dwelling size (adjusted FAR) based on lot size. Residential properties on slopes above 15% are subject to the Town's slope density/lot area requirements.

NR = No Restriction

Below is a description of residential designations.

- (1) **R-1-H Very Low Density Residential District.** This District is reflected on the General Plan Land Use Map as "Very Low Density Residential," which allows a maximum density of one residential unit for each gross acre of land. This District is generally applied to the primary ridges and ridge zone land areas of the Town as identified by the General Plan Land Use and Open Space Elements. The purpose of this District is to preserve and maintain the natural land forms and vegetation of the Town's primary ridges and ridge zone areas by limiting development as defined by the Town's General Plan, to further the Town's open space objectives as described in the General Plan, and to recognize and work in concert with the environmental opportunities and constraints of these unique and sensitive areas.

- (2) **R-1-C Single-Family Residential-Conservation District.** This District is reflected on the General Plan Land Use Map as "Low Density Residential Conservation," which allows a maximum density of one residential unit for each gross acre of land. This District is generally applied to those developed and undeveloped lots ranging from one to two acres in size and located at or above one hundred fifty (150) feet above Mean Sea Level (see map under Available Land inventory) and excepting those areas designated as "Very Low Density Residential" by the General Plan Land Use Element. The purpose of this District is to (1) require design review for most exterior improvements; (2) limit the overall density within the district to a maximum of one (1) residential dwelling unit per acre of land; and (3) maintain and enhance the natural land forms and vegetation of the Town's secondary ridgelines and hillside areas by limiting development density and through the careful review of architectural design and site development characteristics for new development on undeveloped land, for certain reconstruction of existing development, and for certain expansions of existing development.
- (3) **R-1 Single-Family Residential District.** This District is reflected on the General Plan Land Use Map as "Single Family Residential," which allows a density range of between one and six residential units for each acre of land. The minimum lot area for R-1 lots is also regulated by the Town's Slope Density regulations. This District is generally applied to established residential neighborhoods characterized by single-family detached residential units on conventional lots. The majority of the land area in this District has previously been developed. Additionally, this District is applied to lots located at or above one hundred fifty (150) feet above Mean Sea Level which are further regulated through the requirement for the careful review of architectural design and site development characteristics for new development on undeveloped land, for certain reconstruction of existing development, and for certain expansions of existing development.
- (4) **R-2 Medium Density Residential District.** This District is reflected on the General Plan Land Use Map as "Medium Density Residential," which allows a density range of between six and twelve residential units for each acre of land. This District is generally applied to lands adjacent to Sir Francis Drake Boulevard and to land areas abutting or facing commercial land uses. Lots within the District would be developed with either duplex or triplex style development, although single-family detached residential units will also be permitted.
- (5) **R-3 High Density Residential District.** This District is reflected on the General Plan Land Use Map as "High Density Residential," which allows a density range of between thirteen and twenty residential units for each acre of land. This District is generally applied to lands near commercial areas. Lots within the District would be developed with either apartment or condominium style development which reflects a compatibility with the Town's predominantly residential character.
- (6) **C-2 Downtown Commercial District.** This District is reflected on the General Plan Land Use Map as "Central Commercial," which allows a maximum Floor Area Ratio of 2.0. This

District is generally applied to existing commercial areas along San Anselmo Avenue and Sir Francis Drake Boulevard between The Hub and Ross Avenue. The purpose of this District is to identify those areas which form the Town's central business district. The primary uses expected are businesses referred to as "primary attractors," which are those which draw the majority of their customers from outside the community. The second type of businesses expected in the District are those which rely upon pedestrian activity generated by the primary attractors. Mixed-uses, combining commercial, office, and residential uses are also allowed within the District, however, offices and residential uses are encouraged to locate above the ground floor to preserve the District's primary purpose of providing for commercial activities.

- (7) **C-L Limited Commercial District.** This District is reflected on the General Plan Land Use Map as "Limited Commercial," which allows a maximum Floor Area Ratio of 1.0. This District is generally applied to properties lining both sides of Sir Francis Drake Boulevard, west of The Hub, for approximately one-quarter (1/4) of a mile, ending at Bella Vista Avenue. The Land Use category was developed as part of the 1988 General Plan to allow only those commercial uses which will not result in the generation of traffic in volumes sufficient to disrupt the flow of vehicular traffic along Sir Francis Drake Boulevard. Residential uses are allowed within the District which provide mixed-uses, live/work arrangements, and affordable housing that will not result in significant traffic disruption along Sir Francis Drake Boulevard. Offices and residential uses are encouraged to locate above the ground floor to preserve the District's primary purpose for providing for commercial activities. Multi-family uses are encouraged to provide incentives for mass transportation use.
- (8) **C-3 Commercial District.** This District is reflected on the General Plan Land Use Map as "General Commercial," which allows a maximum Floor Area Ratio of 1.0. This District is generally applied to those areas along Redhill Avenue, Sir Francis Drake Boulevard, and the eastern end of San Anselmo Avenue. The purpose of this District is to identify those areas of Town which will afford opportunities for various commercial activities to serve the needs of the community as well as the needs of surrounding communities. Residential uses are allowed within the District which provide mixed-uses, live/work arrangements, and affordable housing that will not result in significant traffic disruption along Sir Francis Drake Boulevard. Offices and residential uses are encouraged to locate above the ground floor to preserve the District's primary purpose for providing for commercial activities. Multi-family uses are encouraged to provide incentives for mass transportation use.
- (9) **PF Public Facilities District.** This District is reflected on the General Plan Land Use Map as "Public Facility." This District is generally applied to all existing major public land uses, including the Town Corporation Yard, Town Hall, the Police Department, the Public Library, the Fire Service buildings, public parking lots, parks and public schools.

- (10) **PPD Preliminary Planned Development District.** The Preliminary Planned Development District is not specifically reflected on the General Plan Land Use Map but is intended to serve as an "overlay" District to all land areas within the Town. The purpose of the District is to provide opportunities to allow development on land areas within the Town which because of size, hillside location, unusual topography, natural resources, or aesthetic appeal cannot be developed through adherence to rigid development standards. The characteristics of these land areas require a flexible approach to provide logical and orderly development while promoting and protecting the public's health, safety, and general welfare. A PPD District is a designation established upon property which may only be developed pursuant to a Town approved specific plan.
- (11) **SPD Specific Planned Development District.** The Specific Planned Development District is not specifically reflected on the General Plan Land Use Map but is intended to serve as an "overlay" District to all land areas within the Town. The purpose of the District is to provide opportunities to allow development on land areas within the Town which because of size, hillside location, unusual topography, natural resources, or aesthetic appeal cannot be developed through adherence to rigid development standards. The characteristics of these land areas require a flexible approach to provide logical and orderly development while promoting and protecting the public's health, safety, and general welfare. An SPD District refers to a specific plan development approved by the Town.
- (12) **CF Community Facilities District.** This District is reflected on the General Plan Land Use Map as "Community Facility." This District is generally applied to certain Town-owned property and allows for private use of said properties when appropriate.

The R-HO (Residential Housing Opportunities District) is not specifically reflected on the General Plan Land Use Map but is intended to serve as an "overlay" district to the R-2 and R-3 Districts within the Downtown Mixed designation on the General Plan Land Use Map. The R-HO is not an official zoning district yet, but Program H3.B — Adopt Standards for an “Affordable Housing Overlay Zone” — would amend the San Anselmo Zoning Ordinance to establish specific standards and incentives for the affordable housing overlay zone, including densities, development standards incentives, specified level of affordability, etc. The District's purpose would be to provide opportunities for residential densities greater than that provided for in the R-2 and R-3 Districts, which allow a density range up to 20 units per acre on R-2 properties and a density range up to 28 units per acre on R-3 properties, subject to the provision that 40% of the total units permitted must be available for a rental or sale price affordable to lower income households.

Parking Standards

San Anselmo requires off street parking for all new residential development. For mixed-

use projects the parking requirement must be satisfied for all uses unless a parking variance is granted. Generally, if a mixed-use project cannot provide offstreet parking, the Town supports shared parking arrangements. Variances are also granted to reduce the overall parking requirement or to allow tandem parking. Modifications to allow flexible parking through an exception process rather than a variance would make this process easier, yet still provide sufficient Town review. ~~Below is a comparison of the Town's parking standards to other communities in Marin County.~~

Although San Anselmo does not allow overnight street parking in the Town, variances or special permits for on-street overnight parking are granted by the Town. In addition, the Police Department grants parking permits to downtown residents for overnight on-street parking if the distance to a public parking lot is greater than one block. The purpose is to promote safety for downtown residents by permitting them to park close to home at night.

Establishing ways to reasonably apply development requirements and to allow for flexibility in applying other development standards, such as height limits, density, parking, etc., based on the location and design of the development, compatibility with adjacent uses, and the type, size, and income levels of the occupants of the housing, is recommended in this Housing Element. It is recognized that smaller, more affordable housing near transit and services will generate fewer trips, lesser area-wide impacts and will require less parking.

Provision of a Variety of Housing Types

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population, including multi-family rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing.

Table 27 summarizes the housing types currently permitted in each of San Anselmo's residential zoning districts. Multi-family and single family housing is conditionally permitted in all commercial zoning districts.

Table 27: Housing Types by Zoning Districts

Housing Types Permitted	Zoning District				
	R-1-H	R-1-C	R-1	R-2	R-3
Single Family Detached	P	P	P	P	P
Single Family Attached				P	P
Multi-Family					P
Second Unit	P	P	P	P	P
Mfg. Housing					

Transitional Housing	P	P	P	P	P
Supportive Housing	P	P	P	P	P
Care Facility (6 or fewer)	P	P	P	P	P
Care Facility (7 or more)	C	C	C	C	C

P=Permitted, C=Conditionally Permitted

Second Units

A second unit is a residential unit with separate kitchen, sleeping, and bathroom facilities that is a part of, an extension to, or detached from, a detached single-family residence, and is subordinate to the principal residence. Second units may be an alternative source of affordable housing for lower income households and seniors. Second units can have the following benefits:

- (1) They provide flexibility for the owner of the main home (they can be used as an apartment for elderly parents, young adult children, or caregivers, or as a source of income);
- (2) When rented, they help make home-ownership affordable for the owner of the home;
- (3) They can provide flexibility for seniors or other homeowners who rent their primary dwelling because they still want to live in the same neighborhood;
- (4) They provide lower cost housing because the units tend to be small and there are no extra land costs; and
- (5) They are easier to fit into existing neighborhoods since they are small and are often part of the main house.

The passage of Assembly Bill 1866 (effective July 2003) required local governments to use a ministerial process for second unit applications for the purpose of facilitating production of affordable housing. The statute expressly prohibits discretionary review of, and public hearings on, such applications. In order to comply with the new law, the San Anselmo Town Council adopted Ordinance No. 1033 (June 2003) amending the Zoning Ordinance to permit second units as an accessory use in all residential zoning districts. In April 2013, the Town amended the Second Unit Ordinance, pursuant to Housing Element program H3.E, to: eliminate the parking requirement for second units within one mile of a transit stop; allow tandem parking; remove the owner occupancy requirement and rent control restriction; allow the exterior of the unit to complement, not match, the main unit; increase the maximum unit size; and establish a process to allow exceptions to standards through a conditional use permit. The following summarizes San Anselmo's second unit development standards:

- Unit allowed on any residentially-zoned parcel that has a single-family residence;

- Unit is subject to the same height, setback, lot coverage and floor area ratio requirements of the underlying zoning district;
- House with newly constructed second unit cannot exceed lot coverage or floor-to-area ratio requirements for the zoning district;
- Maximum unit size is 800 square feet;
- One off-street parking space per unit, and tandem parking and spaces within setback areas are permitted;
- Second units located within one mile of a transit stop are not required to provide a parking space for the second unit;
- Newly constructed unit needs to be of complementary materials, colors and style as the exterior of the primary living unit, but no requirement for design review or public hearing;
- Newly constructed second unit at or above 150 foot mean sea level must provide screening from off-site views; and
- If the unit does not meet standards, can go to Planning Commission for review and approval of a conditional use permit.

If an application for a second unit meets the Town's development standards, the application can be approved ministerially without a public hearing. If the application requests exceptions to these standards, the project is referred to the Planning Commission for review and consideration. Due to the fact that San Anselmo receives a fair number of applications for second units, it is not believed that the above development standards for second units are unduly constraining their development.

Manufactured Housing/Mobile Homes

Section 65852.3 of the California Government Code requires jurisdictions to allow manufactured homes on lots zoned for single-family dwellings subject to the same development standards that apply to conventional single family dwelling. The San Anselmo Municipal Code specifically states that a residential unit may be a manufactured structure or mobile home. As a result, manufactured housing is subject to the same standards and regulations that apply to other single family homes.

Multi-family Housing

Multi-family housing includes duplexes, apartments, condominiums, or townhomes. As of 2014, multi-family housing units constituted approximately 24 percent of San Anselmo's housing stock. The Zoning Ordinance provides for multi-family developments, defined as a building having four or more independent and attached residential units, by-right in the R-3 zoning district, and conditionally in the PF, C-1, C-2, C-L and C-3 zoning districts.

Community Care Facilities

The Lanterman Developmental Disabilities Services Act (Lanterman Act) is that part of California law that sets out the rights and responsibilities of persons with developmental disabilities. The Lanterman Act impacts local zoning ordinances by requiring the use of property for the care of six or fewer disabled persons to be classified as a residential use under zoning. More specifically, a State-authorized, certified or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is to be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes.

Due to the unique characteristics of larger (more than six persons) community care facilities, most jurisdictions require a use permit to ensure neighborhood compatibility in the siting of these facilities. Potential conditions for approval may include restrictions on hours of operation, security, loading requirements, and management. Conditions would be similar to those for other similar uses in the same zones and would not serve to constrain the development of such facilities.

The Town of San Anselmo permits small residential or community care facilities serving six or fewer individuals in all residential zoning districts by-right and facilities serving seven or more individuals in all residential zoning districts with approval of a conditional use permit. Community care facilities are treated as the same as other residential uses of the same type in the same zone, and are not subject to any special siting or separation standards.

Accessibility Accommodation

Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to allow covered ramps in the setbacks of properties that have already been developed to accommodate residents with mobility impairments.

The Town has not identified any barriers to the provision of accessible housing. In January 2015, the Town adopted a Reasonable Accommodation Ordinance that provides 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 Director if no discretionary permit approval is required other than the request for reasonable accommodation. Otherwise, the request is reviewed concurrently with another discretionary review permit.

Zoning Definition of Family

The California courts have invalidated the following definition of “family” within jurisdictions’ Zoning Ordinances: (a) an individual, (b) two or more persons related by blood, marriage or adoption, or (c) a group of not more than a certain number of unrelated persons as a single housekeeping unit. Court rulings state that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the city, and therefore violates rights of privacy under the California Constitution.

The San Anselmo Municipal Code does not include a definition for the term “family.” A single family residential unit is defined as a building, or portion thereof, for occupancy as living quarters for one household. San Anselmo’s definition encompasses persons not related by blood, marriage or adoption and does not limit the number of unrelated persons living in a housing unit. It therefore is not a constraint to housing development in general or the provision of housing for disabled persons.

Transitional and Supportive Housing

Transitional housing is generally defined as a facility that provides shelter for homeless individuals and generally involves integration with other social services and counseling programs to assist in the transition of self-sufficiency through acquisition of permanent income and housing. Transitional housing is temporary housing (generally six months to two years) for a homeless individual or family who is transitioning to permanent housing. This housing can take several forms, including group housing or multi-family units, and often includes a supportive services component to allow individuals to gain necessary life skills in support of independent living. There are no known transitional housing facilities in San Anselmo.

Supportive housing is generally defined as permanent, affordable housing with on-site services that help residents transition into stable, more productive lives. Services may include childcare, after-school tutoring, career counseling, etc. Most transitional housing includes a supportive services component. In 2013, there were 15 supportive housing units in San Anselmo.

In January 2015, the Town amended its Zoning Ordinance to permit transitional and supportive housing by right in all residential zoning districts and as a conditionally permitted use in all commercial zoning districts. The amendments ensure that transitional and supportive housing is treated as a residential use in these zones, subject only to the same restrictions that apply to other residential uses of the same type in the same zone. The Town also added definitions for supportive housing, transitional housing, and target population consistent with Government Code §65582(f), (g) and (h).

Emergency Shelters

Emergency shelters are generally defined as a facility which provides immediate short-term housing for homeless individuals. Pursuant to Senate Bill 2, jurisdictions with an unmet need for emergency shelters are now required to identify a zoning district where emergency shelters will be allowed as a permitted use without the requirement for a conditional use permit or other discretionary permit. The identified zone must have sufficient capacity to accommodate the shelter need, and at a minimum provide capacity for at least one year-round shelter. Emergency shelters may be accessory to a public or civic type use. Permit processing, development and management standards for emergency shelters must be objective and facilitate the development of, or conversion to, emergency shelters.

As discussed in the Homeless section of the Housing Element Needs Assessment (Section III), according to the Marin Homeless Point in Time Count (conducted in January 2013), the estimated number of unsheltered homeless that the Town needs to plan for is nine people. In January 2015, the Town amended its Zoning Ordinance to permit emergency shelters for up to 17 beds by right in the Limited Commercial, General Commercial, and Public Facilities (PF) zoning districts. Emergency shelters must be located within one-half mile of a transit stop.

The designated emergency shelter areas in San Anselmo cover approximately 34 acres on 110 different parcels and therefore have adequate land capacity to accommodate a year-round emergency shelter that could provide temporary lodging for nine homeless individuals. Because much of the property in the Public Facilities zoning district is publicly-owned, the emergency shelter facility could be developed in combination with a future civic use, as needed.

The Town's Emergency Shelter Ordinance establishes standards for on-site management and security, exterior lighting, common facilities, parking and refuse areas, and a minimum distance between shelters. The standards are consistent with those permitted in Government Code §65583(a)(4). The new regulations are codified in Title 10, Chapter 12 of the San Anselmo Municipal Code.

Single Room Occupancy (SROs) Units

Single room occupancy (SRO) units are one-room units intended for occupancy by a single individual. It is distinct from a studio or efficiency unit, in that a studio is a one-room unit that must contain a kitchen and bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. The San Anselmo Zoning Code does not specifically define a single room occupancy unit or structure containing SROs. As a result, a program has been added to the Housing Element to revise the Zoning Ordinance to allow SROs as a conditionally permitted use within commercial zoning districts and to adopt appropriate standards for SROs.

Agricultural/Farm Employee Housing

According to data derived from the 2013 American Community Survey, there are no people in San Anselmo that are employed in maintenance or production occupations in the agriculture/natural resources industry. Therefore, the Town has not identified a need for specialized farmworker housing beyond overall programs for housing affordability.

Building Code

The Town's Building Code is based on the latest, 2013 version of the California Building Code, along with all required updates. The Town has not made any amendments to the Code that might diminish the ability to develop affordable housing or accommodate persons with disabilities or other special-needs groups.

~~San Anselmo uses the Uniform Building Code (UBC) which sets minimum standards for residential development and all other structures. The standards may add material and labor costs, but are felt to be necessary minimums for the safety of those occupying the structures. Modification of the code in order to reduce the cost of housing would not be appropriate if it affects safety or adversely impacts neighboring properties.~~

The Town enforces energy conservation standards enacted by the State. The standards may increase initial construction costs, but over time will result in energy savings. San Anselmo's Building Code enforcement practices are complaint-driven, as are those of 70% of the local governments surveyed by the State Department of Housing and Community Development. As an alternative, the Town could be more alert to early stages of deterioration and direct lower income homeowners to available funding programs.

Site Improvements

Since the Town is built-out, all infrastructure, including curbs, gutters, sidewalks, streets and utilities are in place. Development of residential units involves hooking up to the existing utilities, which already exist in the right-of-way. All electrical distribution lines, telephone, cable television, and similar service wires or cables, which provide services to new development, are to be installed underground.

Dedications and Fees

Local fees add to the cost of development; however, particularly after Proposition 13, cities are concerned with the need to recover processing costs. A review of other Marin County cities in 2008 concludes that San Anselmo's fees are lower than comparable by Marin County standards, with no specific infrastructure development fees since the Town's infrastructure is essentially built out. Line item fees related to processing, inspections and installation services are limited by California law to the cost to the agencies of performing these services. Most jurisdictions are tending toward fees which

cover the costs of staff time and materials charged on an hourly basis, consistent with California law.

The table below shows typical planning fees in San Anselmo in 2014. Planning fees are collected at the time the application is submitted.

Table 28: Residential Development Fees in San Anselmo

Planning Fees	Fee
Design Review - Staff Approval	\$600
Ministerial Second Unit	\$720
Administrative Variance	\$720
Administrative Minor Exception	\$238
Administrative Lot Line Adjustment	\$1,200
Administrative Lot Merger	\$238
Planning Commission: Annexation, General Plan Amendment, Rezoning, Design Review, Use Permit, Variance, Subdivision, Parcel Split, Lot Line Adjustment, FAR Exception, Grading Permit	\$1,200 for the first permit, \$600 for each additional permit if filed concurrently
Certificate of Compliance	\$1,200
Peer Review	Consultant cost plus 20%
Plan Storage	\$2 per sheet
General Plan Maintenance Fee	10% of application fee
Planning Technology Fee	5% of application fee
Planning Training Fee	5% of application fee
Appeal (to Planning Commission or Town Council)	\$504

Source: Town of San Anselmo Fee Schedule (Effective October 2012)

San Anselmo charges building permit fees based on the valuation of the project in accordance with the California Building Code. Building permit and impact fees are collected at the time the building permit application is submitted.

As the Town of San Anselmo is not a full-service municipality, numerous agencies and special districts levy fees on new development for the provision of basic urban services. These agencies and special districts include Marin Municipal Water District, Ross Valley School District, Ross Valley Fire Department, Ross Valley Sanitary District and Central Marin Sanitation Agency. The Tamalpais Union High School District also provides services to San Anselmo residents but does not currently charge development impact fees.

Table 29 shows fees charged to prototypical single-family, multi-family and second unit developments in San Anselmo. In addition to planning and building fees, San Anselmo charges residential development a road impact fee of 1% of project valuation.

Table 29: Development Fee Example

	Single Family Home	8-unit Multi-family (per unit) ¹	Attached Second Unit
Unit Size (sq. ft.)	3,500	1,250	700
Common area (sq. ft.)	0	0	0
# Bedrooms each unit	4	2	1
Cost of construction (sq. ft.)	\$400	\$250	\$250
Project Valuation	\$1,400,000	\$312,500	\$175,000
<i>Town Fees</i>			
Design Review	\$1,200	\$150	
Second Unit	n/a	n/a	\$720
General Plan Maintenance Fee	\$120	\$15	\$72
Planning Technology Fee	\$60	\$8	\$36
Planning Training Fee	\$60	\$8	\$36
Building Permit	\$7,822	\$2,390	\$1,278
Plan Check	\$5,084	\$1,554	\$831
Energy Fee	\$1,173	\$359	\$192
Code Compliance Fee	\$193	\$193	\$193
Plumbing	\$1,173	\$359	\$192
Electrical	\$1,173	\$359	\$192
Mechanical	\$782	\$239	\$128
Technology Fee	\$235	\$72	\$38
Training Fee	\$156	\$48	\$26
Road Impact Fee	\$14,000	\$3,125	\$1,750
TOWN FEES TOTAL	\$33,231	\$8,875	\$5,683
<i>Estimated Fees of Other Districts</i>			
Water Connection - MMWD ²	\$17,263	\$8,997	\$2,341
Ross Valley Sanitary District ³	\$6,224	\$5,042	\$5,042
Central Marin Sanitation Agency ⁴	\$5,261	\$5,261	\$5,261
Ross Valley School District	\$11,200	\$4,000	\$2,240
Ross Valley Fire Department	\$660	\$124	\$660
DISTRICT FEES TOTAL	\$40,608	\$23,424	\$15,544
TOTAL FEES (per unit)	\$73,840	\$32,299	\$21,227

¹Fees are shown here on a per unit basis for comparative purposes. Some fees, such as the Design Review fee, are charged for the entire project and not on a per unit basis.

²Water connection fees are based on estimated consumption, which ranges from 0.25 to 0.59 acre foot, depending upon area. This example uses 0.59 acre foot for the single family house and averages the high and low amounts for the multi-family unit. The Water District also charges for water meter installation.

³Sanitary district fees are based upon number of fixture units, which range from one unit for a wash basin to three units for a toilet. The base charge of \$4,532 includes 23 fixture units. Additional fixture units are charged at the rate of \$197 each. The single family example assumes 29 fixture units.

⁴Capacity charge is based on the 2013 schedule. Fees are indexed to inflation.

Source: Town of San Anselmo Planning and Building Department; Marin Municipal Water District; Ross Valley Sanitary District; Central Marin Sanitation Agency; Ross Valley School District

As shown in Table 30, Town fees comprise 2 percent of the cost of development of a single family home, 2 percent of the cost of development of a multi-family development, and 3 percent of the cost of development of a second unit. Fees from other districts range from 1 percent to 9 percent of the development costs, and total fees range from 3 percent to 12 percent.

Table 30: Fees as a Percent of Development Costs

	Single-family	Multi-family (per unit)	Second Unit
Construction costs	\$1,400,000	\$312,500	\$175,000
Land costs	\$600,000	\$165,000	\$0
Typical estimated cost of development per unit (land and construction costs)	\$2,000,000	\$477,500	\$175,000
Total estimated City fees per unit	\$33,231	\$8,875	\$5,683
Estimated proportion of City fee cost to overall development cost per unit	2%	2%	3%
Total estimated special district fees per unit	\$40,608	\$23,424	\$15,544
Estimated proportion of special district fee cost to overall development cost per unit	1%	2%	9%
Total estimated fees per unit	\$73,840	\$32,299	\$21,227
Estimated proportion of total fee cost to overall development cost per unit	3%	6%	12%

Special district fees add to development costs in San Anselmo. However, Marin Municipal Water District (MMWD) has a program by which the agency will grant a 50 percent connection fee reduction for second units when the property owner agrees to a minimum 10-year deed restriction so the unit will be affordable to lower income households whose incomes do not exceed 80 percent of the area median income. The current connection fee for an attached second unit is \$2,340 (up to 750 square feet) and the current connection fee for a detached second unit is \$2,340 for a unit (up to 400 square feet) to a maximum of \$7,025 for a unit over 750 square feet (a formula based on estimated consumption). A 50 percent reduction in the fee amount could equal up to \$3,512. MMWD also allows customers to pay for their fees incrementally on a payment plan for connection fees in excess of \$2,000.

The Ross Valley School District requires the payment of an impact fee of \$3.20 per square foot for new construction over 500 square feet. The Ross Valley Fire Department charges minimum plan review fees of \$220 for construction plans, \$440 for sprinkler system plans, and \$330 for fire alarm plans.

The Ross Valley Sanitary District charges service fees for newly constructed residential units. The base charge of \$4,532 includes 23 fixture units. Fixture units range from one unit for a wash basin to three units for a toilet. Additional fixture units are charged at the rate of \$197 each. A District administration and inspection fee of \$510 is also charged.

The Central Marin Sanitation Agency charges a capacity charge of \$5,261 (indexed to inflation) for each new sewer connection serving a residential unit, whether that unit is in a single-family or multifamily configuration. The Agency has a policy to reduce capacity charges for second units, senior citizen and affordable housing projects by the same proportionate amount as the member agency's fee.

In 2009, the Marin Countywide Housing Workbook, a joint effort by Marin's towns, cities, and the County, surveyed development fees charged by each of the jurisdictions for a single family home and for a 10-unit condominium project. Although the survey is dated, it provides a good comparison of jurisdictions' fees, as fees have not changed much over the past five years. The following charts show the total development fees that would be charged for the two hypothetical developments in ~~each~~ Marin County jurisdictions. The figures include planning and building fees and impact fees. The charts illustrate the division between jurisdiction fees and non-jurisdiction fees. In ~~Marin County~~ Marin County 2008, the sum of development fees for a single family home ranged from \$37,987 to \$76,617, with an average of \$46,633 and a median of \$41,542. The sum of development fees for a ten-unit condo ranged from \$258,968 to \$433,528, with an average of \$321,071 and a median of \$300,754. San Anselmo's single family home development fees were approximately 40 percent below the countywide average, and the Town's multi-family development fees were about 30 percent below the countywide average.

Figure 7: Total Development Fee for Single Family Home

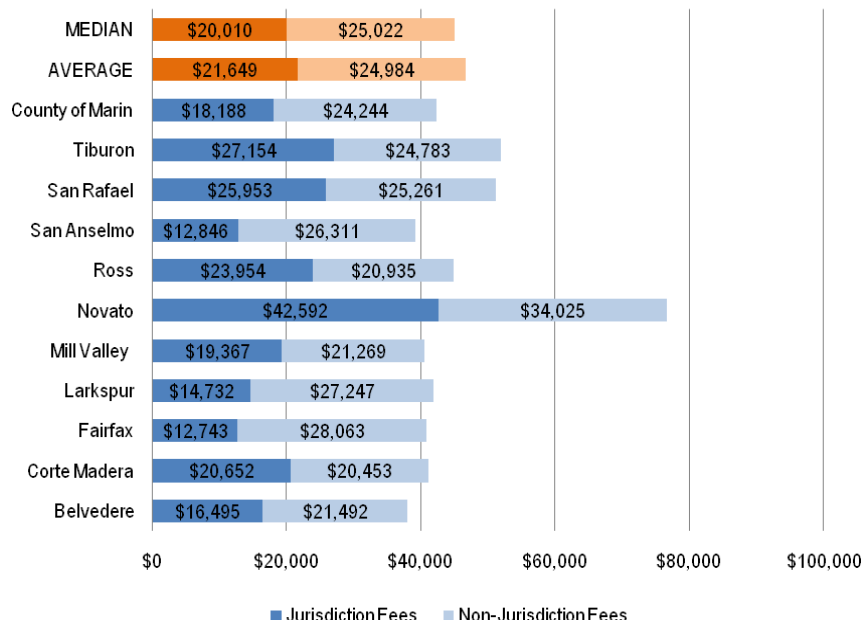
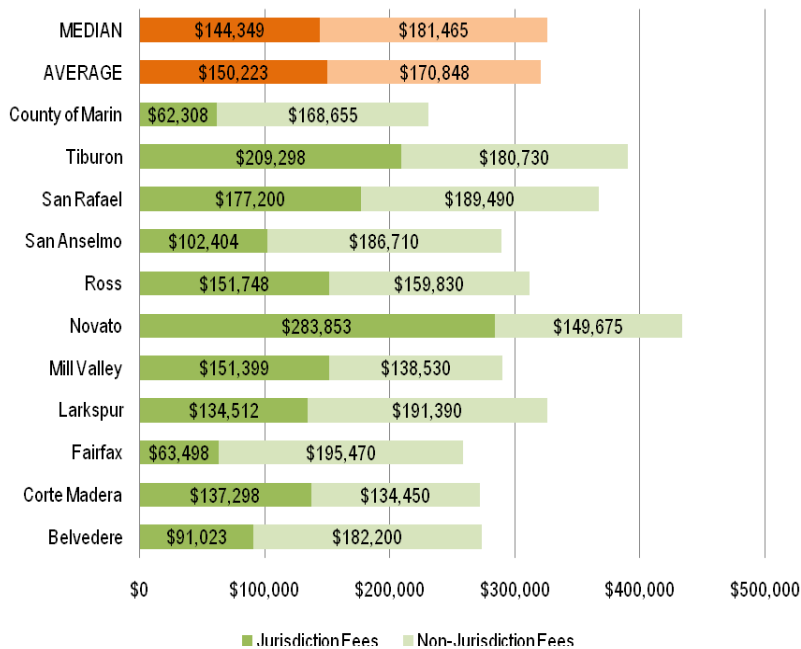


Figure 8: Total Development Fees for 10-Unit Multifamily Building



The following charts illustrate the contribution of planning and building fees and impact fees to the total charged by each jurisdiction. It is evident that impact fees are the greatest source of variation in development costs between jurisdictions. In Mill Valley and Corte Madera alone, sewer fees are controlled by the jurisdiction rather than by an

~~independent sanitary district. To enable a clearer cross-jurisdiction comparison, these jurisdiction-controlled sewer fees have been excluded from the totals below.~~

~~For a single family home, the median sum of planning and building fees is \$11,511, with a range of \$7,743 to \$14,129. By contrast, the median sum of impact fees is \$9,183, but the range is much wider at \$3,750 to \$28,463. For a ten-unit condo, the median sum of planning and building fees is \$56,702, with a range of \$19,993 to \$76,553. The median impact fee is \$83,648, with a very broad range of \$30,000 to \$207,300.~~

~~School impact fees are set by the school district, water connection and impact fees are set by the water district and sewer connection and impact fees are set by the sanitary district. Water and sewer fees are fairly consistent across the surveyed jurisdictions.~~

~~Design review fees are one of the higher fee categories. For a single family home, fees ranged from \$750 (Fairfax) to \$5,043 (Novato), with a median of \$2,641. Fees for a ten-unit condo were more widely spread with a low of \$1,100 (Belvedere) and a high of \$6,392 (San Rafael). The relationship between the fee for a single family home and the fee for a ten-unit condo varies — some jurisdictions charge the same as for a single family home and charge two or three times the fee. None of the jurisdictions appear to tie the design review fee to the number of units.~~

~~On average, building permits were the most expensive fee category for both the single family home and the ten-unit condo developments. Median building permit fees for a single family unit are \$3,513. Median building permit fees for a ten-unit condo are \$19,702 with a broad range.~~

Environmental Review and Processing

San Anselmo processes the typical small development in three to four months from application to building permit approval. This is due to the efficiency of a small town government, the lack of an application backlog, and the fact that most public facilities are already in place. Single-family housing development applications generally take less time to review than multi-family proposals. When proposed single-family developments are in conformity with the General Plan and existing zoning, it is possible to process the required applications within several months. Some new single-family and all multi-family development proposals are subject to Design Review. Major projects may also require EIRs, multiple public hearings and extensive local review. The total review time for multi-family projects, from the initial developer contact with the Town to final approval, can take up to a year.

Below are typical processing times and procedure for single family and multi-family developments.

Single Family Residence: Design review is required of single family residences. If an applicant is requesting a variance, use permit, or floor area exception as part of the project, these applications are processed concurrently with the design review application. The applicant submits a completed application, filing fee and plans to the Planning Department who transmits it to other departments (generally Fire, Public Works and Building) for review and comment.



Staff prepares a public notice which is sent out ten days prior to the Planning Commission hearing and a staff report analyzing the project and recommending conditions of approval is prepared for consideration by the Planning Commission. A public hearing is held where the applicant and members of the public may comment on the merits of the project.

It typically takes 4-6 weeks from the time that the application for single family residence is deemed complete until it is approved by the Planning Commission. Following approval, there is a ten-day appeal period; if no appeal is filed, the applicant may secure a building permit and commence construction.

Multi-Family Residential: Design review is required of multi-family residential projects. If an applicant is requesting a variance, use permit, or floor area exception as part of the project, these applications are processed concurrently with the design review application. The applicant submits a completed application, filing fee and plans to the Planning Department who transmits it to other departments (generally Fire, Public Works and Building) for review and comment.

Staff prepares a public notice which is sent out ten days prior to the Planning Commission hearing and a staff report analyzing the project and recommending conditions of approval is prepared for consideration by the Planning Commission. A public hearing is held, where the applicant and members of the public may comment on the merits of the project.

It typically takes 6-8 weeks from the time that the application for [a small](#) multi-family residential project is deemed complete until it is approved by the Planning Commission. Following approval, there is a ten day appeal period; if no appeal is filed, the applicant may secure a building permit and commence construction.

The information below shows the typical steps and processing time for various types of permits and housing development types in San Anselmo.

Typical Processing Time by Permit

Ministerial Review: 2 - 6 weeks

Conditional Use Permit: 4 – 6 weeks

Variance: 4 – 6 weeks

Zoning Change: 16 – 30 weeks

General Plan Amendment: 16 – 30 weeks

Architectural/Design Review: 4 – 6 weeks

Negative Declaration: 4 – 6 weeks

Environmental Impact Report: 6 - 8 months

Typical Processing Procedures by Project Type

New Single Family Home: 4 - 6 weeks (this could include Design Review and Variances processed concurrently).

Duplex to Fourplex: 4 – 24 weeks (this could include Design Review and Variances processed concurrently as well as a Parcel Map if they are to be for sale units).

Multi-Family (5 or more units): 8 – 10 months (this could include Design Review and Variances processed concurrently as well as a Parcel Map if they are to be for sale units).

The Town recognizes that the time required to process a development proposal can be a barrier to housing production if it is lengthy. The Town has streamlined its development review process over the years to make it more efficient, while still providing adequate opportunity for public review and input. In addition, much of the permit processing time frame is dictated by state-mandated noticing and processing procedures that help assure community review of projects. Processing times for projects in San Anselmo are similar to, if not faster than, other jurisdictions in Marin County.

The Town has a maximum of 30 days to conduct an initial review of the project and determine whether it is “complete,” or whether additional information is needed to evaluate the project. While this may seem like a long time, it includes time to refer the application to different departments and outside agencies involved in development review, and to receive and consolidate these comments. Staff tries to anticipate

analyses that will be needed for environmental review or during the public hearing process (such as any special studies). If the project does not meet various Town standards, it may also need to be revised. In the past several years, the Town has improved submittal checklists and handouts to identify what information is required for an applicant to be deemed “complete.”

Within 30 days of receiving a complete application, the Town must determine whether the project requires a Negative Declaration, Environmental Impact Report or can be categorically exempt. If not categorically exempt, staff prepares an Initial Study to determine whether a Negative Declaration, Mitigated Negative Declaration or Environmental Impact Report will be prepared. If a Negative Declaration or Mitigated Negative Declaration is prepared, the state-required public review period is 20 to 30 days, depending on whether a state agency is involved in the review. If an Environmental Impact Report (EIR) is required it can add an additional 6 to 8 months for preparation and review of the Draft EIR, responses to comments, and preparation of the Final EIR.

The Town works closely with developers to expedite approval procedures so as not to put any unnecessary timing constraints on development. For a typical project, an initial pre-consultation meeting with the Planning Department, Public Works, and the Fire Department is arranged to discuss the development proposal. Then a description of the project and application must be filed with a site plan, which is first reviewed by the Planning Department and other departments and agencies (such as Public Works) for consistency with Town ordinances and General Plan guidelines. After the project is approved, the Building Division performs plan checks and issues building permits. Throughout construction, the Building Division will perform inspections to monitor the progress of the project. This process does not seem to put an undue time constraint on most developments because of the close working relationship between Town staff, developers, and the decision-making bodies (Planning Commission and Town Council). Some projects may include a variance request and additional public hearings to respond to comments and make modifications (variances don't require additional hearings; they are processed concurrently). The additional time, as well as the public hearing can pose a constraint to the development of multifamily projects. In an effort to mitigate this constraint, the Town recently implemented a pre-application process to review project proposals with applicants and identify any items of concern before application submittal. As a result, the Town has included new programs to treat second-unit applications as exceptions to zoning standards rather than as a variance.

Much of the remaining developable land is subject to moderate to severe public health and safety constraints, such as steep slopes, underlying bay mud, drainage problems

and fire risk. Detailed soils reports, engineering and design studies and associated permits will be required. Many of the remaining developable parcels in San Anselmo are smaller in-fill sites within developed areas which are only suitable for single family residential units. Because many of these sites were originally subdivided into lot sizes that are inconsistent with current zoning regulations, variances or exceptions from current development standards may be required.

Design Review

The Town of San Anselmo Municipal Code strives to provide objective, as compared to subjective, standards and criteria for use by decision-makers when reviewing a project for design review approval. The Town also provides further details of factors considered in handouts available on-line and at the Planning Department counter in Town Hall. The criteria are intended to decrease “uncertainty” for applicants, and as much as possible, provide objective and clear standards, considerations and expectations for new development.

To further reduce any potential “uncertainty” for applicants, Planning Department staff makes it a priority to work with applicants from pre-application submittal to ensure that projects that are submitted for consideration conform to the Design Review findings. The staff time spent with applicants prior to public hearing ensures the most timely and efficient processing of projects, minimizing processing time so that it does not unduly add to the project timeline. Town staff also relies on an administrative Design Review process that allows staff to approve many projects without the need for a hearing before the Planning Commission, saving applicants time and money.

Town practices strive to make design review as speedy and fair as possible, incorporating the following findings that are objective and not subjective.

For R-1H, R-1C and R-1 zoned properties at or above 150 mean sea level elevation:

1. The project is functionally and aesthetically compatible with the existing improvements and the natural elements in the surrounding area.
2. The project provides for protection against noise, odors, and other factors which may make the environment less desirable.
3. The project will not tend to cause the surrounding area to depreciate materially in appearance or value or otherwise discourage occupancy, investment, or orderly development in such area.

4. The project will not create unnecessary traffic hazards due to increased traffic congestion, distraction of motorists, or other factors and provides for satisfactory access by emergency vehicles and personnel.

For R-1H, R-1C and R-1 zoned properties at or above 150 mean sea level elevation:

5. The project will not adversely affect the health or safety of persons using the improvement or endanger property located in the surrounding area.

For R-1H zoned property only:

6. The project conforms to the approved precise development plan.
7. The project has adequate screening.
8. The selection of architectural features and colors enable the structure to blend with its environment and results in a low visual profile.

Evaluation of Inclusionary Zoning as a Constraint

In 1994, the California Coalition for Rural Housing (CCRH) conducted the first statewide survey on inclusionary housing and found that 12% of statewide jurisdictions had an inclusionary program. In 2003, CCRH and Non-Profit Housing Association of Northern California (NPH) collaboratively conducted a follow-up survey, which revealed that the number of jurisdictions with inclusionary housing had jumped to 20%. The 2003 survey generated interest in obtaining more precise production data on the types of housing built and the income levels served. In 2006, a new study was launched to determine the growth in inclusionary programs statewide, and provide a detailed snapshot of the housing that is being produced by these programs. *Affordable Housing by Choice — Trends in California Inclusionary Programs* (NPH, 2007) is the most recent survey of inclusionary ordinances statewide. The study looked at housing produced through inclusionary programs from January 1999 through June 2006 and found that:

- (1) Nearly one-third of California jurisdictions now have Inclusionary Programs.
- (2) More than 80,000 Californians have housing through Inclusionary Programs.
- (3) Most Inclusionary housing is integrated within market-rate developments.
- (4) Inclusionary housing provides shelter for those most in need — nearly three-quarters of the housing produced through Inclusionary Programs is affordable to people with some of the lowest incomes. These findings shed new light on the popular perception that inclusionary policies create ownership units mostly for moderate-income families.

- (5) Lower-Income Households are best served through partnerships — When market-rate developers work with affordable housing developers to meet their inclusionary requirement, the units are more likely to serve lower-income households. Joint ventures play a particularly important role in developing units for households most in need. One-third of all the housing built through Inclusionary Programs resulted from such partnerships.

The table below ~~was developed as part of the Marin Housing Workbook and it~~ compares inclusionary requirements in the various jurisdictions in the county. Many communities offer a variety of concessions or incentives for construction of affordable units, including but not limited to, density bonuses or incentives of equal financial value, waiver or modification of development standards, provision of direct financial assistance, and deferral or reduction of payment of fees. A number of jurisdictions in Marin County also require the payment of fees for smaller projects, where there are an insufficient number of units to cover the full cost of constructing an affordable unit, and a proportional fee is warranted. ~~Consideration of this change to the Town's Inclusionary requirements are proposed in the Housing Element as a way to generate funding for housing.~~

Table 31: Comparison of Inclusionary Housing Requirements in Marin

Jurisdiction	Minimum Project Size	Percent Required
Corte Madera	1 unit	1-9 units: in-lieu fee or 1 unit 10+ units: 25%
Larkspur	5 units	5-14 units: 15%; 15+ units: 20%
Marin County	1 unit	Single family dwelling greater than 2,000 square feet (not part of new subdivision) and multi-family rental development pay affordable housing impact fee. Multi-family ownership and subdivisions: 20% (in-lieu fee for below 0.5 unit)
Mill Valley	2 units	2-9 units pay an in-lieu fee. 10+ units: 10% for projects with density less than 7 du/ac; 15% for projects with density more than 7 du/ac
Novato	3 units	Dependent on number of units. Minimum 10% for 3-7 units. Maximum 20% for 20 or more
San Rafael	2 units	2-10 units: 10% (in-lieu fee for up to 0.5 unit); 11-20 units: 15%; 21+ units: 20%
Sausalito	Condo conversion affecting 5+units	15% of units and not less than one.
Tiburon	2 lots/units	2-12 units: 15%; 13+ units: 20%

The Town of San Anselmo ~~has not codified inclusionary housing requirements.~~ However, the Town has encouraged developers to include affordable units in their projects in the past. Sohner Court, a 22-unit condominium development, provided two ownership units affordable to moderate income households. ~~'s current inclusionary requirements are lower than those of other jurisdictions in Marin County, and they apply to developments of 10 units or more (which are rare in San Anselmo). Currently, the Town requires that 15% of the units be affordable, although the level of affordability is not specified.~~ The 2007-2014 Housing Element ~~includes included~~ a program to bring San Anselmo's inclusionary ~~requirements-policies~~ more in line with other jurisdictions and to make the requirements more applicable to the types of development anticipated in San Anselmo. ~~In addition, the Housing Element proposes to make the inclusionary requirements apply to projects of 2-5 units, which is similar to other jurisdictions in the county.~~ The program was not implemented during the prior planning period, but has been carried over to the 2015-2023 period.

Program H3.C in the Housing Element would ~~be a revision to establish~~ the Town's inclusionary requirements. It will be reviewed following adoption of the Housing Element. Under the proposed inclusionary ordinance, the following would ~~apply~~ be considered:

- (1) **Required Inclusionary Units:** The number of inclusionary units required ~~would be~~ based on project size, ~~as follows~~ such as: 5-10 units — 10%; 11-20 units — 15%; 21+ units — 20%.
- (2) **For-Sale Projects:** ~~If the units were for sale units, half of the affordable units would have to be for very low or low and half for moderate.~~ Inclusionary requirements to address the need for moderate income ownership units.
- (3) **Rental Projects:** ~~If they were rental units, half of the affordable units would have to be for very low and half for low or moderate.~~ Inclusionary requirements to address the need for very low and low income rental units.
- (4) **Alternatives to Construction of Units:** In-lieu fees or alternative equivalent action (off-site units, dedication of land, etc.) ~~would be at the discretion of the Town Council~~ when on-site construction of units is not practical or when the inclusionary requirement results in fractional units.
- (5) **Incentives:** Incentives to include setback, lot dimension and lot coverage concessions, density bonuses, reduction in parking requirements, and priority processing.

~~The inclusionary requirements are consistent with other ordinances in the county and do not pose a constraint to housing. In addition, there are a number of incentives or alternatives offered to make the inclusionary units more economical to build.~~

Section V

Future Housing Needs and Opportunities

A Regional Housing Needs

Allocation (RHNA)

The Association of Bay Area Governments (ABAG) develops a Regional Housing Need Allocation (RHNA) to distribute the region's share of the statewide need to the cities and counties within the region. The RHNA is for the ~~2007—2014~~2015-2023 planning period, and is broken into ~~overall need and, within the overall need,~~



housing needs for various income categories in the Town. The RHNA is a state-mandated process which determines the quantity and affordability of housing for which a community must plan. The California Department of Housing and Community Development assigned the Bay Area a housing needs allocation of ~~214,500~~187,900 for the ~~2007-2014~~2015-2023 planning period. Of this figure, ~~4,882~~2,298 units were allocated to Marin County for the planning period (roughly ~~690~~290 a year) through a distribution formula developed by the Association of Bay Area Governments. ~~Just over a third~~Approximately 43 percent of these units must be affordable to lower income households.

In developing the method for distributing the latest regional housing needs, ABAG ~~concentrated new development in Priority Development Areas (PDAs), sites that were identified voluntarily by cities or counties as areas for future growth, gave increased weight to areas along major transit corridors and where there are a high number of existing jobs as well as employment growth.~~ The new method helps reduce development pressure on open space, rural areas and small towns. ~~is intended to allocate fewer units to outlying areas to reduce development pressures on agricultural lands and areas further from job centers.~~ Benefits of this approach include reduced vehicle miles traveled and reduced greenhouse gas emissions. There is only one planned PDA in downtown San Rafael, and none in San Anselmo. This new approach has resulted in a lower “fair share” housing need for San Anselmo than the previous planning period, as shown below.

Table 32: San Anselmo Regional Housing Needs Allocation

Income Level	2007-2014		2015-2023	
	Units	Percent	Units	Percent
Very Low	26	23%	33	31%
Low	19	17%	17	16%
Moderate	21	19%	19	18%
Above Moderate	47	42%	37	35%
TOTAL	113	100%	106	100%

Source: Association of Bay Area Governments (ABAG)

~~By way of comparison, the three charts below, from 2000 U.S. Census data, show the distribution of households in San Anselmo in 2000 by type and RHNA income category.~~

The RHNA is a minimum needs number — jurisdictions are free to plan for, and accommodate, a larger number of dwelling units than the allocation. The jurisdiction must, however, identify adequate sites at appropriate zoning densities and development standards to accommodate its RHNA. While the jurisdiction must also show how it will facilitate and encourage the development of these units, it is not obligated to build any of the units itself or finance their construction.

It is estimated that 50 percent of the Town's very low income housing need for the ~~2007-2014~~2015-2023 time period will be for households earning less than 30 percent of median income (considered "extremely low income"). Thus, the number of extremely low income households needing housing for the ~~2007-2014~~2015-2023 period is estimated at ~~43~~17 units. Housing types available and suitable for extremely low income households include Single Room Occupancy units (SRO's), smaller apartments, emergency shelters, housing with Section 8 vouchers, supportive housing and transitional housing. The Housing Element includes several programs to address extremely low income housing needs — from rental assistance programs, permanent supportive/transitional housing, and appropriate zoning for emergency shelters. ~~Below is the RHNA breakdown for all Marin jurisdictions.~~

Housing Element law allows jurisdictions to take credit for units constructed or under construction between the base year of the RHNA period (January 2014) and the beginning of the new planning period (January 31, 2015). The following projects are under construction or have been approved:

- A multifamily project at the San Francisco Seminary Theological Seminary property is currently under construction and expected to be completed in

the fall of 2015. This project will provide 26 apartments for families within eight buildings. There will be 14 two-bedroom units that meet the affordability requirement for low income households (total housing payment of rent plus utilities will be in the \$1,275 to \$1,400 range) and 12 three-bedroom units that meet the affordability requirement for very low income households (total housing payment will be under \$1,400).

- Two second units have been approved. Based on second unit rent surveys in Marin jurisdictions, the Town conservatively assumes one-third of second units are affordable to very low income households, one-third are affordable to low income households, and one-third are affordable to moderate income households. The two new second units have been credited as one low income unit and one moderate income unit.
- Two units have been approved for a mixed-use property at 790 Sir Francis Drake Boulevard. As these units are not yet built, they are conservatively credited as moderate income units.
- Eight single family homes have been approved or are under construction. All new single family homes are assumed to be affordable to above moderate income households.

Table 33 shows the adjusted regional housing need after crediting the units described above.

Table 33 Remaining Need Based on Units Under Construction or Approved

Income Category	New Construction Need	Units Under Construction or Approved	Remaining Need
Very Low	33	12	21
Low	17	15	2
Moderate	19	3	16
Above Moderate	37	8	29
TOTAL UNITS	106	38	68

B Available Land for Housing

Housing Element law requires that the Town inventory vacant and underdeveloped sites, as well as sites with known potential for redevelopment that are available for housing development. The Town has an obligation to identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to encourage the development of housing consistent with Town's "fair share" regional need numbers. The Housing Element's approach for achieving adequate sites, as expressed in the Housing Element, has a number of interrelated components:



- (1) Identify solid high potential sites, either ready for development and/or serving the strongly perceived community need for re-development.
- (2) Look to second units (new and existing) and small mixed-use housing developments as potential sources of housing, and encourage second units when new homes are built.
- (3) Commit time and resources to identify opportunities for the development of affordable housing, especially in the downtown or on larger sites.
- (4) Where possible, modify development standards, such as those for mixed-use housing, to create incentives for this type of development to happen.
- (5) Require in-lieu fee payments for all new housing, including single family homes.
- (6) Provide flexibility in how development standards, funding incentives, and other incentives are applied in certain instances.

Sites for housing can be vacant or underused (for example, a single family house on a multi-family site or sites where second story residential is allowed). In reviewing remaining sites, the available land supply remains adequate to meet needs for Above Moderate Income and Moderate Income households. To provide local governments with greater certainty and clarity in evaluating and determining what densities facilitate the development of housing that is affordable to lower-income households (Very Low and Low Income together), the statute provides two options. The Town can either: (1) conduct an analysis of market demand and trends, financial feasibility, and residential

project experience to demonstrate the densities facilitate lower income housing development; or, (2) apply Government Code Section 65583.2(c)(3)(B), which allows local governments to utilize “default” density standards deemed adequate to meet the “appropriate zoning” test, which in San Anselmo’s case are sites designated at 20 units per acre or more. Using the second approach and applying the default density standard of 20 units/acre, the Housing Element must identify sites for at least ~~45-23~~ units at this density. The Town may also rely on projected second units to satisfy part of this requirement.

For the Town of San Anselmo, it is also important that high potential housing sites be located near transit, shopping and services where people can have easy access to nearby amenities, consistent with current zoning and land use planning policies. The Town has long supported the approach that increased activity in appropriate locations creates a vibrancy and vitality in these areas. Generally, there is higher intensity of activities toward the center of Town and lower intensity of land use in outlying neighborhoods and steeper sloping sites.

Summary of Site Inventory and Relationship to the Town’s RHNA

Based on the review of sites (see table below), the Town has sufficient sites currently planned-available and zoned at adequate densities to meet its RHNA for the ~~2007-2014~~2015-2023 planning period. ~~This is shown in the table below.~~

Table 34 Comparison of Remaining RHNA and Available Sites

	Very Low and Low	Moderate	Above Moderate	Total
Sites Zoned at 20 Units/Acre				
Mixed Use Sites (C-2 and C-3)	225			225
Multi-family Sites (R-3)	5			5
Second Units	12	6		18
Single Family Sites (R-1)			97	97
Total	242	6	97	345
Remaining RHNA	23	16	29	68
Excess Unit Potential	219	-10*	68	277

*Excess capacity on sites zoned at 20 units per acre is available to satisfy moderate income unit requirement.

The sites identified in the table above are all zoned and available for development. In addition, since all sites in San Anselmo are infill sites, there is no need for extensions of sewer, water or other infrastructure ~~is not needed~~. There currently is sufficient total water

and sewer capacity available to accommodate San Anselmo's share of the regional housing need during the ~~2007-2014~~2015-2023 planning period for these sites.

Feasibility of Identified Mixed-use/Infill Development Sites

The Housing Element relies heavily on non-vacant commercial sites to accommodate San Anselmo's RHNA. The potential for redevelopment and the extent that existing uses might impede development in the planning period has also been analyzed. Commercial Sites identified in the inventory that are currently non-vacant account for ~~230~~209 potential units possible today on sites currently designated at over 20 units per acre.

This is significantly more than the ~~66-39 remaining~~ units needed for very low, low and moderate income housing for the ~~2007-2014~~2015-2023 RHNA planning period.

Since San Anselmo has limited vacant land resources, the Town's infill and reuse goals rely on non-vacant and underutilized residential and non-residential sites to accommodate the regional housing need. These include sites with potential for recycling, scattered sites suitable for assembly, publicly-owned surplus land (which is identified as requiring further program actions), portions of blighted areas with abandoned or vacant buildings, areas with mixed-used potential, substandard or irregular lots which could be consolidated, and any other suitable underutilized land.

Demonstrating developer interest in redevelopment is the 2009 visioning process undertaken by the Town for the Lower San Anselmo Avenue area. The visioning process was initiated by the interest of property owners in this area to redevelop their properties for a mix of uses, including housing. The visioning process lasted about 6 months and helped establish preliminary goals for this area, including limited third story additions, shared parking, enhanced pedestrian access, beautification, and other improvements to support housing and commercial uses. The Housing Element builds upon that process to identify specific programs to encourage housing on mixed-use sites, including further outreach to property owners to identify specific incentives that would encourage property owners to redevelop their property.

The Town's Housing Element contains policies and new implementing programs to maximize existing land resources by promoting more compact development patterns and reuse of existing buildings to meet other important community objectives to preserve open space and assist in meeting greenhouse gas emission reduction goals. As part of the site inventory, the Town staff ~~and Housing Element Sub-Committee~~ visited the sites and reviewed information regarding existing conditions, potential constraints, and other factors related to site feasibility.

~~As part of the site inventory, the Town staff and Housing Element Sub-Committee visited the sites and reviewed information regarding existing conditions, potential constraints, and other factors related to site feasibility. Below is a~~ listing of potential housing units on sites located on Lower San Anselmo Avenue ([Map ID 1 to 3](#)), Downtown ([Map ID 5 to 14](#)); Downtown has second story unit potential only), and Greenfield ([Map ID 15 to 26](#)) is shown in Table 35. The sites shown with an asterisk are adjacent to one another and under common ownership and have the potential for lot consolidation. [An underutilized high-density residential site is shown as Map ID 4. A map showing available sites zoned at 20 units or more per acre follows Table 35.](#)

Approximately 40 percent of the Town's total capacity is comprised of smaller parcels (less than half an acre). As a result, the Town is relying on small sites to accommodate the regional housing need for lower-income households. The Town has a good track record in providing affordable housing on small sites, including Tam House II recently completed at 61 Woodland Avenue (10 seniors can share one home). Other examples include Isabel Cook and Tam House I, each of which is located on small lots. Also demonstrating feasibility is the recent developer interest in redeveloping some of the properties along Lower San Anselmo Avenue.

Part of the feasibility of developing affordable housing on small sites has been the Town's effort to work with non-profits in acquiring and then constructing the units. The Housing Element includes programs to continue this effort. In addition, there are several sites under common ownership that have the potential for lot consolidation to create larger lots. These sites, shown below, have the potential for either lot consolidation or a development utilizing more than one property. Sites with the potential for lot consolidation have the potential to account for ~~50-87~~ possible housing units.

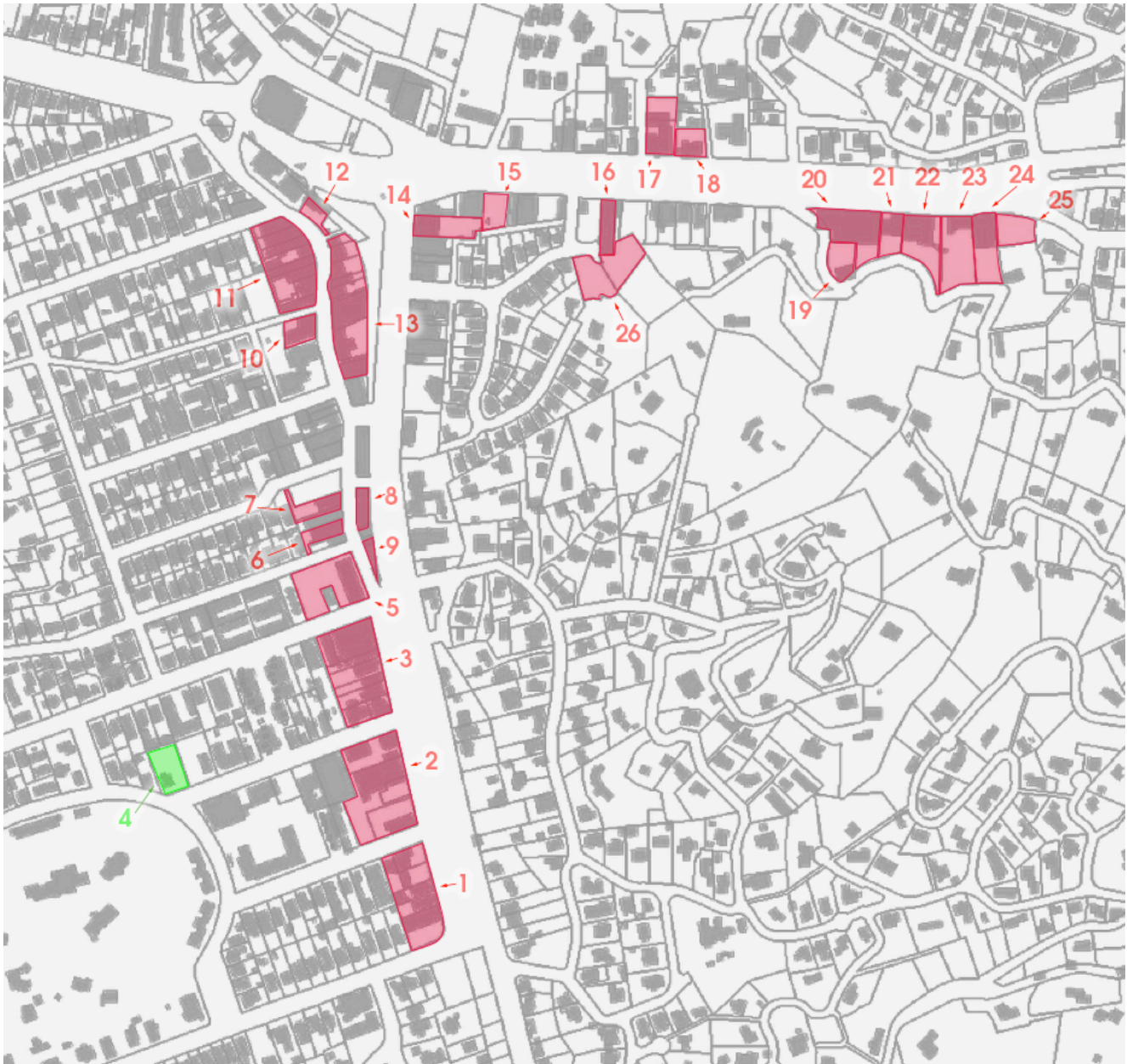
Programs H3.A and H3.F included incentives for lot consolidation of smaller properties. Specifically, the Town will target sites in Downtown and surrounding infill areas and, especially properties where lot consolidation is possible (~~see map below~~), and provide incentives for lot consolidation and property redevelopment with housing. Specific actions to promote parcel consolidation for the assembly of new housing sites to ensure minimum densities are achieved and integrated site planning occurs include (1) identifying priority sites for lot consolidation where common ownership occurs, (2) contacting property owners of contiguous vacant and underutilized sites, (3) conducting outreach to affordable housing developers, and (4) offering the incentives listed above to promote lot consolidation.

Table 35: Available Sites at 20 Units or More per Acre

Map ID	Address	APN	Zoning	GP Designation	Lot Size (sq. ft.)	Unit Capacity	Existing Use
1	21 San Anselmo Avenue	007-302-17	C-3	General Commercial	12,915	6	Commercial, single-story
	25 San Anselmo Avenue	007-302-16			6,336	2	Commercial, single-story
	29 San Anselmo Avenue	007-302-15			4,792	2	Commercial, single-story
	35 San Anselmo Avenue	007-302-14			6,000	2	Commercial, two-story
	55 San Anselmo Ave	007-302-13			6,360	3	Commercial, single-story
	15 Belle Avenue	007-302-12			5,400	2	Commercial, single-story
2	101 San Anselmo Avenue	007-301-20*	C-3	General Commercial	12,560	6	Commercial, single-story
	111 San Anselmo Avenue	007-301-19*			31,115	12	Parking lot
	115 San Anselmo Avenue	007-301-18*			5,635	2	Commercial, single-story
	151 San Anselmo Avenue	007-301-07			16,700	7	Commercial, two-story
3	8 Mariposa Avenue	007-284-38	C-3	General Commercial	5,400	2	Commercial, two-story
	205 San Anselmo Avenue	007-284-39			4,200	2	Commercial, two-story
	211 San Anselmo Avenue	007-284-18			n/a	3	Commercial, two-story
	217 San Anselmo Avenue	007-284-17*			n/a	2	Commercial, two-story
	223 San Anselmo Avenue	007-284-49*			9,000	4	Commercial, two-story
	233 San Anselmo Avenue	007-284-14			4,625	2	Commercial, single-story
	243 San Anselmo Avenue	007-284-13*			15,950	7	Commercial, single-story
	15 Ross Avenue	007-284-12*			5,500	2	Commercial, single-story
4	60 Mariposa	007-284-32	R-3	High Density Residential	15,800	5 (net new units)	Approved for 10 units in 1988 but never developed. Existing single-family house and second unit.
5	305 San Anselmo Ave	007-282-20	C-2	Central Commercial	30,565	15	Commercial, three-story
6	333 San Anselmo Ave	007-252-18	C-2	Central Commercial	7,200	3	Commercial, single-story
7	343 San Anselmo Ave	007-252-16	C-2	Central Commercial	8,225	3	Commercial, single-story
8	380 San Anselmo Ave	007-254-01	C-2	Central Commercial	5,040	2	Commercial, single-story
9	310 San Anselmo Ave	007-254-08*	C-2	Central Commercial	1,500	1	Commercial, single-story
	324 San Anselmo Ave	007-254-07*			888	1	Commercial, single-story
10	535 San Anselmo Ave	007-213-24	C-2	Central Commercial	8,030	4	Commercial, single-story
11	601 San Anselmo Ave	007-212-47	C-2	Central Commercial	3,450	2	Commercial, single-story
	607 San Anselmo Ave	007-212-28			4,453	2	Commercial, single-story
	619 San Anselmo Ave	007-212-27			8,696	4	Commercial, single-story
	625 San Anselmo Ave	007-212-26			4,424	2	Commercial, single-story
	629 San Anselmo Ave	007-212-25			6,610	2	Commercial, single-story
	637 San Anselmo Ave	007-212-24			4,500	2	Commercial, single-story
	641 San Anselmo Ave	007-212-23			5,400	2	Commercial, single-story
	647 San Anselmo Ave	007-212-22			4,400	2	Commercial, single-story

Map ID	Address	APN	Zoning	GP Designation	Lot Size (sq. ft.)	Unit Capacity	Existing Use
12	634 San Anselmo Ave	006-102-28	C-2	Central Commercial	n/a	2	Commercial, single-story
13	520 San Anselmo Ave 528 San Anselmo Ave 550 San Anselmo Ave 540 San Anselmo Ave 556 San Anselmo Ave 560 San Anselmo Ave 566 San Anselmo Ave 574 San Anselmo Ave	006-102-10 006-102-11 006-102-30 006-102-31 006-102-15 006-102-16 006-102-26 006-102-25	C-2	Central Commercial	4,500 11,964 2,387 10,600 3,725 5,253 4,400 2,800	2 6 2 5 2 2 2 2	Commercial, single-story Commercial, single-story Commercial, single-story Commercial, single-story Commercial, single-story Commercial, two-story Commercial, single-story Commercial, single-story
14	324 Sir Francis Drake Blvd	006-251-27	C-2	Central Commercial	14,123	7	Retail and office
15	20 Greenfield Ave.	006-251-08	C-3	General Commercial	10,400	3	Private parking lot and enclosed outdoor space
16	70 Greenfield Ave	006-254-14	C-3	General Commercial	9,000	2	Commercial, one-story
17	412 Redhill Ave	006-121-13* 006-121-14*	C-3	General Commercial	7,500 12,500	8	Commercial, one-story
18	400 Redhill Ave	006-121-15	C-3	General Commercial	9,950	4	Commercial, one-story
19	25 Spring Grove Ave	006-173-02	C-3	General Commercial	n/a	4	Residential
20	208 Greenfield Ave	006-173-11	C-3	General Commercial	18,000	11	Mini-storage facility
21	210 Greenfield Avenue	006-173-04	C-3	General Commercial	10,500	4	Commercial, single-story
22	222 Greenfield Avenue	006-173-16*	C-3	General Commercial	16,000	10	Commercial, single-story
23	224 Greenfield Ave	006-173-17*	C-3	General Commercial	24,810	3	Commercial, single-story
24	230 Greenfield Ave	006-173-07*	C-3	General Commercial	9,500	8	Commercial, single-story
25	270 Greenfield Ave	006-173-22*	C-3	General Commercial	11,825	5	Residential
26	One Lincoln Park	006-254-12* 006-254-46*	C-3	General Commercial	13,000 14,363	16	Vacant Vacant
Total						230	

Figure 9: Map of Available Sites at 20 Units or More per Acre



Commercially-zoned sites (C-2 and C-3) allowing residential and mixed-use development



Residentially-zoned sites (R-3) allowing multi-family development

The availability of developable sites does not assure development; market conditions will in most cases dictate when any particular development will commence. However, some

of the sites under consideration are publicly owned. Another issue regarding the availability of mixed-use sites for housing purposes is the question “what is it,” i.e., precisely what mix of uses is likely to occur. Many mixed-use zoning districts are permissive in this regard, as is the case in the Town of San Anselmo. A mixed-use site could be all retail mixed with office or housing or any combination of these uses consistent with other aspects of the zoning district.

While this opportunity leads to some uncertainty regarding housing production on these sites, from a market feasibility standpoint, and in practice, housing is increasingly part of mixed-use development in California suburban settings such as San Anselmo. The reason is that housing has tended to generate considerably higher value per square foot of developed building than office or retail uses. Given the relatively high cost of land and construction of mixed-use buildings, the housing component is often essential to achieve a financially feasible development. Even when not absolutely necessary, rent-seeking investors will tend to maximize value and a housing component can help achieve this objective.

Experience with financial analysis of mixed-use buildings has repeatedly demonstrated this point. A simple reference to the marketplace also underscores this point – a common prototypical vertical mixed-use building, with hundreds of examples having been built recently in California, involves a retail/office ground-floor “podium” with two or more floors of residential flats located above. Alternative “side-by-side” projects also exist. Of course there will always be circumstances that lead site owners to variations in the mixed-use prototype including single-use buildings and those involving no residential development, changing market dynamics, cost/risk factors, and business objectives. However, most mixed-use sites in the Town of San Anselmo as a part of the Housing Element were so selected because of their potential for housing development in the context of prior infill planning and Town policies. Accordingly it is very likely that many of the selected sites will incorporate a housing component, including housing available to low and very low-income households.

Summary of Available Sites**Additional Housing Opportunity Sites**

In addition to sites currently zoned at 20 units or more per acre, the Town has identified the sites listed in Table 36 as potential housing sites requiring site-specific planning studies and zoning changes. These sites were identified in the previous Housing Element and have been carried over to the 2015-2023 planning period because related program actions have not yet been completed. The tables below summarize the available sites. Following the tables are maps showing the location of key sites and areas.

Table 36: Housing Opportunity Sites Requiring Additional Study and Zoning Changes

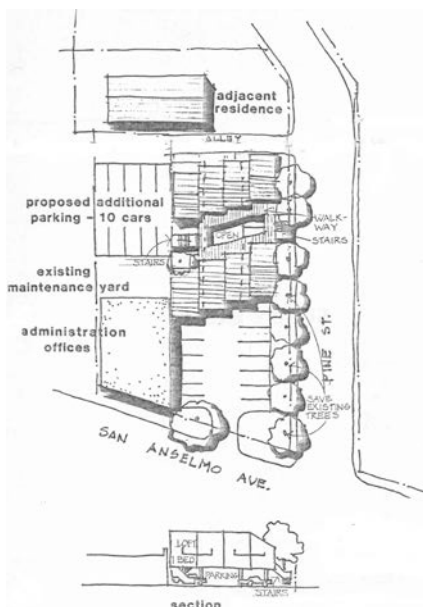
Address	AP Number(s)	Lot Size (Sq. Ft.)	Known Environmental or Other Site or Location Constraints	Current Zoning	Current General Plan	Current Property Use	Realistic Number of Housing Units	Actions Needed, Other Comments and Other Information
Smaller Sites (Less than 1 Acre) at 20 Units/Acre Requiring Site-Specific Planning Study and Zoning Change								
Pine Street Parking Lot	007-252-15	12,800	Adjacent to SFR + Comm neighborhood	Public Facility	Public Facility	Pine Street Parking Lot	5	Publicly owned by the Town. Could be developed under the Town's Housing Opportunity zoning (28 units/acre) with Zoning Ordinance modification to allow housing on Public Facility sites. At 20 units/acre the site would generate 5 units. Platform development is expensive, but doable. Must address compatibility with adjacent commercial and residential to the rear.
Magnolia Avenue Parking Lot	007-212-33	13,000	Adjacent to single family neighborhood	Public Facility	Public Facility	Magnolia Avenue Parking Lot	5	Publicly owned by the Town. Could be developed under the Town's Housing Opportunity zoning (28 units/acre) with Zoning Ordinance modification to allow housing on Public Facility sites. At 20 units/acre the site would generate 5 units. Platform development is expensive, but doable.
Total Units Possible							10	
Larger Sites (More than 1 Acre) at 20 Units/Acre Requiring Site-Specific Planning Study and Zoning Change								
Old Red Hill School	006-061-36	8.55 ac	Visible hillside, potential soil and drainage, traffic circulation	SPD	Special Use Area: Single-Family Residential, Very Low Density	Public school district facilities and educational uses and park	56	New SPD approved in 2006 to retain the existing school facilities and educational uses, plus community park. Lower flat portions of lot only. Close to public transportation, recreation, shopping. No views affected.
Sunnyhills Drive	006-061-33	25 ac	Potential soil and drainage, traffic circulation, steepness of site (higher elevations especially)	SPD	Special Use Area: Single-Family Residential, Very Low Density	Private school facilities and educational uses and a parking lot for the park	70	New SPD approved in 2006 to retain the existing school facilities and educational uses and a small easement for parking for the community park. No multi-family was proposed. Close to public transportation, recreation, shopping, Cedars Textiles. Lots of level areas. No views affected.
Possible other Sunny Hills property	006-061-24	8.34 acres	Part of Red Hill, steep, Eucalyptus could come out. Visible hillside, potential soil, drainage, traffic.	SPD			Requires site-specific study	Sunnyhills lot APN 006-061-24 = 8.79 acres. Sunnyhills may be willing to donate this lot to the Town. No views would be affected and the site could accommodate 3-story structures. Close to public transportation and shopping.

Tables 35 and 36 above identify specific parcels and the realistic development potential of each parcel based on a review of site development potential under current regulations and site conditions as described above. The analysis considers the imposition of any development standards that impact the residential development capacity of the sites identified in the inventory, and considers existing development trends as well as the cumulative impact of zoning parameters, such as maximum lot coverage, height, open space, parking, and FAR (floor area ratio).

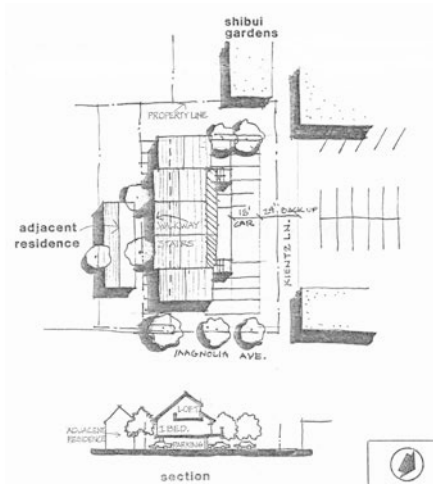
This analysis demonstrates each site's suitability, availability and potential for development, with the parcels designated at more than 20 units per acre being the focus of the analysis since they can help meet the need for lower income housing. Based on the analysis of site development potential, the Element contains new programs to encourage infill, higher density housing development for Downtown second story units, and housing in the Lower San Anselmo Avenue and Greenfield Avenue areas. The programs contained in the Housing Element, primarily implemented through the Housing Element Implementation ~~Commission Subcommittee (HEIC)~~ described in Program H1.A, include Program H3.A — Review Development Standards to Encourage Infill Housing, Program H3.B — Adopt Standards for an “Affordable Housing Overlay Zone,” Program H3.E — ~~Modify Second Dwelling Unit Development Standards and Permit Process, and~~ ~~Program H3.F~~ — Work with Non-Profits and Property Owners on Housing Opportunity Sites.

Illustrative Site Plans Demonstrating Site Development

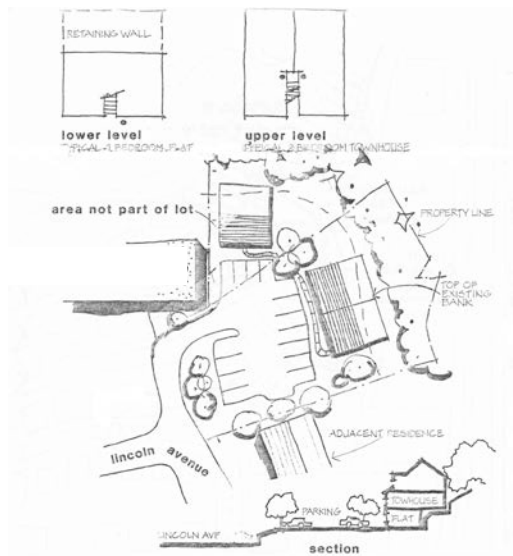
Pine Street Parking Lot



Magnolia Avenue Parking Lot



Old Red Hill School Site



Sunnyhills Site



Second units

Affordable housing in San Anselmo would expand the opportunity for housing available for persons of lower incomes, especially the elderly, educators, health care providers, employees in local businesses, and public employees. Because available land for the development of affordable housing is so scarce, and the cost of developing new housing is high, San Anselmo continues to be a community where the construction of second units is a viable method to provide affordable housing to these groups.

San Anselmo has a chapter in the Zoning Ordinance which specifies the regulations that apply to the construction of an additional, separate living unit in the Town's residential zoning districts. The development standards for second units are detailed in a later section. In 2013, the Town amended the Second Unit Ordinance to: eliminate the parking requirement for second units within one mile of a transit stop; allow tandem parking; remove the owner occupancy requirement and rent control restriction; increase the maximum unit size; allow the exterior of the second unit to complement, rather than match, the exterior of the primary dwelling unit; and establish a process to allow exceptions to standards through a conditional use permit.

The Town approved 15 second units between 2007 and 2013, representing 2.14 units per year over the seven-year period. Based on this track record and local housing demand, the Town projects 18 second units will be approved on scattered sites during the current RHNA period between January 2014 and October 2022 (2.14 units x 8.8 years). This projection is based on current conditions and development standards. As of December 2014, the Town had approved two second units in 2014.

A study by the Marin Countywide Housing Element Workbook in 2009 concluded that many new units will be affordable to lower income individuals. The Workbook report “Affordability of Second Units in Marin County” looked at surveys from Marin County, the City of San Rafael and the Town of Tiburon, as well as the U.S. Census, the American Community Survey, RealFacts, Craigslist and other sources in order to draw conclusions about second unit characteristics. The report found that some units are made available free of charge to employees or relatives, helping meet the need for extremely low income households. In other cases, second units are rented below the market price for typical larger apartments. Table 37 summarizes rent data that was developed and presented in the report.

Table 37 Affordability of Second Units

Income Category	% of Second Units
Very Low Income	20-40%
Low Income	20-40%
Moderate Income	20%+
Source: Affordability of Second Units in Marin County, produced by Marin Countywide Housing Element Workbook, 2009.	

Based on the affordability data in the Marin Countywide Housing Element Workbook, the Town projects affordability levels for new second units will be as follows: one-third affordable to very low income households, one-third affordable to low-income households, and one-third affordable to moderate income households.

In addition to anticipating the repeat success of the last Housing Element cycle in terms of the number of second units approved, this Housing Element contains a new program to consider adopting standards for a new unit type, a junior second unit. A junior second unit is a unit that can be created by repurposing a bedroom within an existing home, incorporating a small “wet-bar” type kitchen, and providing an exterior entrance to the unit. The relaxed standards could make it more attractive and feasible for a property owner to convert existing space to a second unit. However, the projected second unit development described above does not include potential additional development resulting from this program.

Single Family Homes

A comprehensive review of all vacant sites designated for single-family development in San Anselmo was conducted by the Town to assess future residential production potential. All of the sites listed below are served by adequate roads, utilities including sewer and water, and other infrastructure. The sites could be suitable for the development of a single-family home, but not for more intensive development. For these reasons, the properties are not available for consideration for multi-family use.

The list of available sites in San Anselmo below identifies 97 sites, which exceeds the Town's remaining RHNA requirement for 29 above-moderate income units.

Table 38: Available Sites for Single Family Development

APN	Lot Size (acres)	GP Designation	Zoning District	Existing Use	Realistic Capacity
005-011-60	9.6	Single Family	R-1	Vacant	5
005-022-61	0.3	Single Family	R-1	Vacant	1
005-022-65	0.3	Single Family	R-1	Vacant	1
005-043-02	0.3	Single Family	R-1	Vacant	1
005-043-21	0.9	Single Family	R-1	Vacant	1
005-053-49	1.1	Single Family	R-1	Vacant	1
005-054-04	0.6	Single Family	R-1	Vacant	1
005-055-15	0.2	Single Family	R-1	Vacant	1
005-063-34	0.2	Single Family	R-1	Vacant	1
005-063-49	0.4	Single Family	R-1	Vacant	1
005-092-18	0.2	Single Family	R-1	Vacant	1
005-102-04	0.6	Single Family	R-1	Vacant	1
005-102-33	0.4	Single Family	R-1	Vacant	1
005-102-51	0.5	Single Family	R-1	Vacant	1
005-102-53	1.0	Single Family	R-1	Vacant	1
005-113-02	0.2	Single Family	R-1	Vacant	1
005-151-02	0.2	Single Family	R-1	Vacant	1
005-165-73	0.3	Single Family	R-1	Vacant	1
005-172-33	0.2	Single Family	R-1	Vacant	1
005-252-15	0.2	Single Family	R-1	Vacant	1
005-254-20	0.2	Single Family	R-1	Vacant	1
006-013-41	2.1	Single Family	R-1	Vacant	2
006-013-42	2.8	Single Family	R-1	Vacant	1
006-032-14	0.2	Single Family	R-1	Vacant	1

APN	Lot Size (acres)	GP Designation	Zoning District	Existing Use	Realistic Capacity
006-083-16	0.2	Single Family	R-1	Vacant	1
006-091-05	2.7	Single Family	R-1	Vacant	1
006-091-56	2.0	Single Family	R-1	Vacant	1
006-091-65	0.4	Single Family	R-1	Vacant	1
006-091-69	0.2	Single Family	R-1	Vacant	1
006-091-70	0.4	Single Family	R-1	Vacant	1
006-111-10	0.2	Single Family	R-1	Vacant	1
006-111-19	0.3	Single Family	R-1	Vacant	1
006-114-04	0.2	Single Family	R-1	Vacant	1
006-115-02	0.2	Single Family	R-1	Vacant	1
006-121-06	0.2	Single Family	R-1	Vacant	1
006-144-24	0.4	Single Family	R-1	Vacant	1
006-161-06	0.2	Single Family	R-1	Vacant	1
006-163-24	0.2	Single Family	R-1	Vacant	1
006-163-37	0.2	Single Family	R-1	Vacant	1
006-172-02	0.7	Single Family	R-1	Vacant	1
006-181-30	0.2	Single Family	R-1	Vacant	1
006-181-39	0.3	Single Family	R-1	Vacant	1
006-191-39	0.3	Single Family	R-1	Vacant	1
006-201-10	0.8	Single Family	R-1	Vacant	1
006-201-11	0.2	Single Family	R-1	Vacant	1
006-201-12	0.2	Single Family	R-1	Vacant	1
006-221-02	0.4	Single Family	R-1	Vacant	1
006-221-05	0.5	Single Family	R-1	Vacant	1
006-221-32	0.8	Single Family	R-1	Vacant	1
006-222-03	0.2	Single Family	R-1	Vacant	1
006-222-08	0.2	Single Family	R-1	Vacant	1
006-231-03	0.3	Single Family	R-1	Vacant	1
006-231-11	0.2	Single Family	R-1	Vacant	1
006-231-12	0.4	Single Family	R-1	Vacant	1
007-015-16	0.2	Single Family	R-1	Vacant	1
007-021-10	0.2	Single Family	R-1	Vacant	1
007-031-42	0.2	Single Family	R-1	Vacant	1
007-051-02	0.2	Single Family	R-1	Vacant	1
007-063-11	0.3	Single Family	R-1	Vacant	1
007-063-18	1.2	Single Family	R-1	Vacant	1
007-071-01	5.2	Single Family	R-1	Vacant	1

APN	Lot Size (acres)	GP Designation	Zoning District	Existing Use	Realistic Capacity
007-084-11	0.2	Single Family	R-1	Vacant	1
007-092-20	0.2	Single Family	R-1	Vacant	1
007-094-03	0.2	Single Family	R-1	Vacant	1
007-095-10	0.2	Single Family	R-1	Vacant	1
007-095-53	0.2	Single Family	R-1	Vacant	1
007-097-02	0.4	Single Family	R-1	Vacant	1
007-097-07	0.2	Single Family	R-1	Vacant	1
007-115-19	0.4	Single Family	R-1	Vacant	1
007-115-28	0.2	Single Family	R-1	Vacant	1
007-115-32	0.2	Single Family	R-1	Vacant	1
007-121-16	0.3	Single Family	R-1	Vacant	1
007-121-84	13.0	Single Family	R-1	Vacant	1
007-131-46	0.3	Single Family	R-1	Vacant	1
007-154-03	3.2	Single Family	R-1	Vacant	1
007-181-10	0.2	Single Family	R-1	Vacant	1
007-182-09	1.0	Single Family	R-1	Vacant	1
007-191-06	2.5	Single Family	R-1	Vacant	1
007-192-05	1.0	Single Family	R-1	Vacant	1
007-201-06	3.6	Single Family	R-1	Vacant	1
007-201-09	1.0	Single Family	R-1	Vacant	1
007-241-52	0.2	Single Family	R-1	Vacant	1
007-241-64	0.7	Single Family	R-1	Vacant	1
007-241-80	0.2	Single Family	R-1	Vacant	1
007-241-81	0.2	Single Family	R-1	Vacant	1
007-271-07	0.2	Single Family	R-1	Vacant	1
007-271-26	0.9	Single Family	R-1	Vacant	1
007-271-37	0.7	Single Family	R-1	Vacant	1
007-271-40	0.3	Single Family	R-1	Vacant	1
177-160-09	0.2	Single Family	R-1	Vacant	1
177-171-07	0.7	Single Family	R-1	Vacant	1
177-250-68	0.3	Single Family	R-1	Vacant	1
Total					97

Relationship of Near-Term Sites (2007-2014) to Longer-Term Housing Projections

Based on projections by the Association of Bay Area Governments (ABAG), it is anticipated that between 2009 and 2030 an additional 165 housing units will be added to the housing stock in San Anselmo (approximately 8 housing units per year — see table on the next page). Just for planning purposes and monitoring, it is anticipated that with full and continued implementation of Housing Element policies and programs the additional housing units will be broken out as follows (see table):

The breakdown of potential housing units over the next 20 years is intended to demonstrate that no one area will be overly impacted by new units. One-third of the new units are anticipated in scattered locations and one-quarter on larger sites. The remaining units will mostly be smaller in size and will be dispersed in areas adjacent to Downtown. Based on historic trends, only a limited number of units are anticipated to be added each year. Further, other than larger sites such as Redhill and Sunnyhills (adjacent to Redhill Shopping Center), which would require additional planning study to be available for development, all the sites have zoning in place to accommodate additional housing. Overall, it is the Town's intent to spread new units throughout the Town, while at the same time locating new housing units as appropriate in areas near shopping, services and transit. The new units will support the Town's sustainability strategies by encouraging more walking and use of transit, plus supporting local businesses, and providing housing for local seniors and local workers.

C

Available Housing Programs and Funding

The extent to which San Anselmo can achieve its Housing Element goals and objectives is due in some part to the availability of financial resources for implementation. Below is a summary of the major sources of funding available to carry out housing activities in San Anselmo.

Local Programs

Marin Workforce Housing Trust

The Marin Workforce Housing Trust is a public/private partnership that has been created to meet the challenges of housing affordability for workers in Marin County. Through a revolving loan fund, the Trust provides low-interest rate loans to nonprofit and for-profit developers who are constructing homes affordable to lower income families, as well as special needs populations.



Marin Community Foundation Loan Fund

The Marin Community Foundation (MCF) offers low cost loans and grants to non-profit organizations that provide affordable housing. The MCF Loan Fund can help non-profit developers by providing a resource for site acquisition, construction, or rehabilitation, to help stabilize nonprofits for the future, and for funding projects aimed at the supporting affordable housing in Marin County.

Rental Assistance Programs

Housing Choice Voucher Program (formerly Section 8)

Rental assistance payments to owners of private market rate units on behalf of low income (50% Median Family Income) tenants. The program is administered by the Marin Housing Authority. Of the approximately 2,000 housing vouchers in use in Marin County, 122 were in use in San Anselmo in 2014.

Housing Opportunities for People With AIDS Program (HOPWA)

HOPWA provides rental assistance to individuals and families where a family member is HIV+ or has AIDS. HOPWA program participants lease privately owned apartments and receive a rental subsidy based on their income level and family composition. The Marin Housing Authority has designed this program to be flexible and highly client-friendly, with particular attention given to preserving the confidentiality of the participants. Program participants are also directed to community case management resources.

Housing Stability Program (formerly Rebate for Marin Renters)

The Rebate for Renters program is also administered by the Marin Housing Authority. The program provides one-time rental assistance to eligible households who are at risk of becoming homeless.

Shelter Plus Care Program

Shelter Plus Care provides rental assistance and supportive services on a long-term basis for homeless individuals and families where the head of household has a serious mental illness (and may also have other disabilities). Shelter Plus Care participants lease privately owned apartments and pay 30 percent of their income towards rent. The Marin Housing Authority pays the remainder of the rent up to the maximum allowed by federal guidelines. Participants also receive intensive support from Marin Housing Authority caseworkers and from a coalition of community-based service providers to assist them in remaining successfully housed. This program is made possible through close collaboration with Marin County Community Mental Health Services.

State and Federal Programs

CalHome Program

Program Description: The purpose of CalHome is to enable low- and very low-income households to become or remain homeowners. The program provides grants and/or loans to local public agencies and nonprofit developers for costs associated with predevelopment, site development, and site acquisition for development projects, rehabilitation, and acquisition and rehabilitation, of site-built housing, and rehabilitation, repair, and replacement of manufactured homes.

Low Income Housing Tax Credit Fund (Small Sites)

The federal low-income housing tax credit is the principal source of federal funding for the construction and rehabilitation of affordable rental homes. The tax credits are a dollar-for-dollar credit against federal tax liability. Although the LIHTC is a federal program, it is administered principally through state housing finance agencies. There is funding targeted specifically to development on small sites.

Building Equity and Growth in Neighborhoods (BEGIN) Program

Program Description: The BEGIN Program is a homeownership program providing grants to local governments that reduce regulatory constraints to housing. Grants are provided for down payment assistance to low- and moderate-income first-time homebuyers.

Housing Element Criteria: Points are granted for jurisdictions with an adopted Housing Element found in substantial compliance with State Housing Element law.

Community Development Block Grant (CDBG) General Allocation Programs

Program Description: The CDBG/GA Program provides funds for new construction, housing acquisition, housing programs, housing rehabilitation, public services, community facilities, economic development, and public works. In the past, the CDBG funds have been used at the County level to fund the Marin Housing Authority's Residential Rehabilitation Program. The program provides technical assistance and financial assistance with loans to low- and moderate-income persons. CDBG funds are used to generate home improvement loans with low interest rates that are available to low-income San Anselmo residents.

Housing Element Criteria: To be eligible for funding, a jurisdiction's Housing Element must be adopted pursuant to Government Code Section 65585 by a date established in the NOFA/Application.

Community Development Block Grant (CDBG) Planning and Technical Assistance Programs

Program Description: CDBG/PTA Program provides funds for planning and feasibility studies related to CDBG-eligible activities.

Housing Element Criteria: To be eligible for funding, a jurisdiction's Housing Element must be adopted pursuant to Government Code Section 65585 by a date established in the NOFA/Application.

Infill Incentive Grant (IIG) Program

Program Description: The IIG Program provides funds for infrastructure improvements necessary to facilitate new infill housing development.

Housing Element Criteria: To be eligible for funding, projects must be located in a locality which has an adopted Housing Element that has been found by the Department to be in substantial compliance as of the due date for applications pursuant to the NOFA.

Infrastructure State Revolving Fund (ISRF) Program / California Infrastructure and Economic Development Bank (I-Bank)

Program Description: The ISRF Program provides low-cost financing to public agencies for a wide variety of infrastructure projects. Eligible project categories include city streets, county highways, state highways, drainage, water supply and flood control, educational facilities, environmental mitigation measures, parks and recreational facilities, port facilities, public transit, sewage collection and treatment, solid waste collection and disposal, water treatment and distribution, defense conversion, public safety facilities, and power and communications facilities.

Housing Element Criteria: Points will be granted for jurisdictions or applicants located within a jurisdiction with a Department-approved Housing Element.

HOME Investment Partnership Programs (HOME)

Program Description: The HOME Program provides grants to cities, counties, and State-certified CHDOs for housing rehabilitation, new construction, and acquisition and rehabilitation for both single-family and multi-family housing projects serving lower-income renters and owners.

Housing Element Criteria: Points are granted for jurisdictions with an adopted Housing Element found in substantial compliance with State Housing Element law.

Housing Enabled by Local Partnerships (HELP) Program, California Housing Finance Agency

Program Description: The HELP Program and the Residential Development Loan Program (RDLP) offer reduced rate loans to local government entities for locally determined affordable housing activities and priorities (acquisition, construction, rehabilitation, single-family homeownership, or preservation of multi-family and special needs units).

Housing Element Criteria: Proposals must include documented housing plans that demonstrate that the proposed housing activity described in the application has been identified as a local housing priority. Eligible documented housing plans include the housing elements, consolidated plans, redevelopment plans, or other general housing

plans that the locality's governing board has ratified. Applications must also include evidence that a plan has been approved.

Housing Related Parks Program (HRP)

Program Description: The HRP program creates incentives and rewards for cities and counties with documented housing starts for newly constructed units affordable to very low or low-income households, in the form of grant funds which can be used to create new parks, or rehabilitate or improve existing parks.

Housing Element Criteria: To be eligible for funding cities and counties must have an adopted Housing Element that HCD has found to be in substantial compliance with state Housing Element law by the end of the designated program year.

Local Housing Trust Fund Program (LHTF)

Program Description: The LHTF program helps finance local housing trust funds dedicated to the creation or preservation of affordable housing. The program provides matching grants (dollar-for-dollar) to LHTFs that are funded on an ongoing basis from private contributions or public sources that are not otherwise restricted in use for housing programs. Approved activities include loans for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income, and for down payment assistance to qualified first-time homebuyers.

Housing Element Criteria: To be eligible for funding, cities and counties must have adopted Housing Elements that HCD has found in compliance with state Housing Element law.

Multifamily Housing Program (MHP)

Program Description: The purpose of the MHP is to assist the new construction, rehabilitation and preservation, or acquisition and rehabilitation of permanent and transitional rental housing, and the conversion of nonresidential structures to rental housing, for lower income households. Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9 percent federal low income housing tax credits. Eligible applicants (including local public agencies, nonprofit organizations, and individuals) must have successfully developed at least one affordable housing project.

D Opportunities for Energy Conservation

Conventional building construction, use and demolition - along with the manufacturing of building materials - have multiple impacts on our environment. In the United States, the building industry accounts for a substantial portion of electricity consumption, greenhouse gas emissions, landfill waste, raw materials use, and potable water consumption.

Many local building standards already consider energy and stormwater issues and many jurisdictions have programs related to energy, recycling, water conservation, stormwater management, land use, and public health. The Town of San Anselmo adopted a Climate Action Plan in 2011 that sets forth policies and action items to encourage energy efficiency in buildings, promote the use of renewable energy sources, encourage less dependence on the automobile, promote water and resource conservation, and reduce waste. One of the plan's objectives is to create buildings that minimize the use of natural resources, are healthier and more comfortable for people, and reduce harm to the environment.

The Town of San Anselmo administers the California Code of Regulations, Title 24, which sets forth mandatory construction standards for development. The home building industry must comply with these standards while localities are responsible for enforcing the regulations. In 2011, the State added the Green Building Standards Code (CALGreen) to Title 24. Revised in 2013, the CALGreen code regulates new, remodeled and expanded residential and non-residential buildings and requires green building practices for planning and design, energy efficiency, material conservation and resource efficiency, and environmental quality. In addition, the energy requirements of Title 24 were made significantly more stringent in 2013, with a 25 percent reduction in energy budgets for new homes, a 30 percent reduction for commercial buildings, and a 14 percent reduction for multi-family structures. The State's goal is to increase energy code requirements to achieve zero net energy homes by 2020 and commercial structures by 2030. San Anselmo also administers a Green Building Ordinance which requires green building standards above the State Code.

Energy Conservation Programs Offered through Local Utilities

In addition to green building, San Anselmo promotes energy conservation by advertising utility rebate programs and energy audits available through Pacific Gas and Electric, particularly connected to housing rehabilitation programs and free energy audits. Lower-income households are also eligible for State-sponsored energy and weatherization programs.

Pacific Gas & Electric (PG&E) provides several energy assistance programs for lower income households which help qualified homeowners and renters conserve energy and control electricity costs. These programs include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program. The CARE program provides a 15 percent monthly discount on gas and electric rates to income-qualified households, certain non-profit organizations, agricultural employee housing, homeless shelters, hospices, and other qualified non-profit group living facilities.

The REACH Program provides one-time energy assistance to customers who are in jeopardy of losing their energy services due to experiencing an unforeseen or uncontrollable hardship. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who are unable to pay for their necessary energy needs.

Marin Clean Energy (MCE) is a public, not-for-profit local electricity provider that also promotes energy conservation and sustainability. MCE purchases power from clean, renewable sources, including solar, wind, geothermal, and bioenergy, and PG&E delivers it to a customer's home or business through the PG&E distribution system and wires. MCE provides an option for its customers to purchase electricity that comes from 100 percent renewable energy sources. MCE also pays premium rates for excess electricity created by solar energy systems installed at customers' homes and businesses, and rolls credits over every month.

Conservation Rebates

PG&E offers a wide range of rebates for energy-efficient equipment and appliances, including furnaces, duct sealing, whole house fans, air handler systems, swimming pool pumps and motors, water heaters, cool roofs, insulation, room air conditioners, clothes washers, dishwashers, computer monitors, energy-efficient lighting, and recycling of refrigerators, freezers and room air conditioners. The Marin Municipal Water District (MMWD) also provides a variety of rebates for high-efficiency toilets, clothes washers, and water-conserving landscape practices. Both organizations promote their rebate programs through customer mailings, company websites, and point-of-sale information.

Rehabilitation Loans

The Marin Housing Authority provides low-interest residential rehabilitation loans to very-low income homeowners to make basic repairs and improvements, correct substandard conditions, and eliminate health and safety hazards. Funds can also be used to include energy efficiency improvements.

Marin County Energy Watch (MCEW) Partnership

The MCEW brings together four elements to provide energy efficiency services and resources to single and multifamily residential; small, medium and large commercial; and public agencies and schools in Marin County as described:


- The Marin Energy Management Team (MENT) acts as “energy manager” for public sector agencies including local governments, school districts and special districts, and specifically addresses the difficulty of reaching smaller public sector institutions. Services include audits, technical assistance, engineering, assistance in financing and obtaining incentives, specifying and managing projects, energy accounting and reporting, procurement, peer meetings and training workshops. MENT also integrates other state, utility, and private energy efficiency programs, filling resource gaps, and addressing specific barriers as needed to provide as comprehensive and seamless a delivery of services as possible.
- Smart Lights is designed to help small businesses become more energy-efficient. The program offers free start-to-finish technical assistance and instant rebates to help defray the cost of upgrading and/or repairing existing equipment. Smart Lights can help with comprehensive lighting retrofits, refrigeration tune-ups, controls, and seals replacement, replacement of hot water heaters, and referrals to appropriate HVAC programs.
- California Youth Energy Services (CYES) provides no-cost green house calls to homeowners and renters, regardless of income level. The professionally-trained staff provides energy assessments and installs free energy and water-saving equipment. CYES serves single-family dwellings, duplexes and multifamily units.



Photo credit: California Energy Commission

Lastly, Energy Upgrade California is an energy efficiency program that provides rebates and resources to upgrade single family and two to four unit multi-family dwellings to save energy and water.

In addition to energy conservation programs and establishing programs that address new construction, it is important to note that one of the most effective things Marin County jurisdictions can do to help reduce climate change impacts is to decrease the need for long commutes by promoting development near jobs, transit and services. The



programs contained in San Anselmo's Housing Element will focus new development in existing areas, implement land use and conservation strategies to address energy conservation and climate change, implement new initiatives to foster the community's environmental sustainability, and promote new energy conservation programs through the distribution of educational materials to homeowners and builders on an annual basis.

Section VI

Housing Goals, Policies and Programs

A Why is Housing Important?

The Housing Element's intent with respect to housing needs in San Anselmo is expressed in two ways. The first is in the form of a vision, goals and objectives sought by the community. A goal is the ideal we strive for — or the desired state of things. Objectives are defined steps toward a goal, which measure progress and should be expressed in quantified terms or targets. State law requires that the Town's housing objectives ~~establish the maximum~~ quantify the number of housing units that can be constructed, rehabilitated or conserved between ~~2007—2014~~ 2015 and 2023.



The second, and more specific, aspects of the Housing Element are policy statements and implementation programs. These describe the way citizens, the local government, and other involved agencies or organizations can achieve objectives, and move closer to the Town's goals. Policies establish a recognized community position on a particular subject. Programs are more detailed actions that the Town, or other specific entities, intend to implement to ensure the attainment of the Housing Element's goal and objectives. The discussion below provides summary information on key trends and issues facing the Town of San Anselmo as they relate to the Housing Element.



GROWTH FROM NEW HOUSING DEVELOPMENT WILL BE VERY LIMITED AND WILL OCCUR SLOWLY

Implementation of all of the programs contained in the Housing Element will see results over an extended period of time. Between 2000 and ~~2009~~ 2010, the Town's population declined by 42 ~~added 198~~ people (~~12,446~~ 12,378 in 2000 and ~~12,644~~ 12,336 in ~~2009~~ 2010) and ~~38 housing units, or 4 housing units per year~~ 24 households. Between 2010 and 2030, ~~it is projected that the Association of Bay Area Governments projects~~ the Town will add ~~an additional 256~~ 664 people (total population of ~~12,900~~ 13,000 in 2030), ~~with an additional 167 housing units and 197 households, or 8 units per year~~. The amount of growth is minimal, even in relation to the extremely low growth rate projected for Marin County as a whole. San Anselmo will always

predominantly have single family detached homes, which currently account for almost three-quarters of the housing units in San Anselmo. A critical question facing the Town is:

- **What Kind of Housing Do We Need?** What kind of housing (size, type, and price) best fits our housing needs, including the needs of our workforce, our growing senior population, young families, etc., and their ability to pay for housing?



SUSTAINABILITY AND CLIMATE ACTION PLANNING STRONGLY RELATE TO PLANNING FOR HOUSING

Sustainability generally means living in a way that does not compromise the ability of future generations to enjoy the same quality of life.⁴

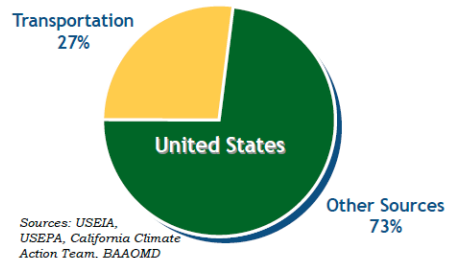
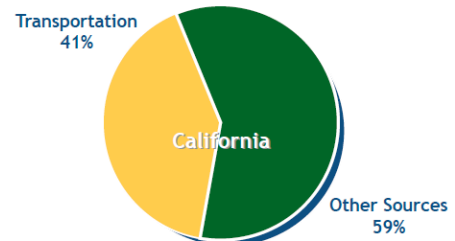
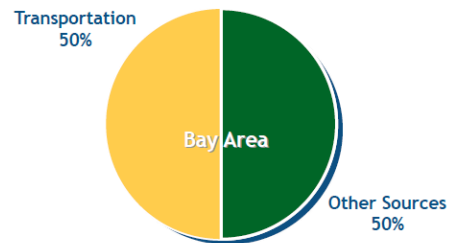
Housing affects sustainability in many ways including water quality, air quality, use of

resources and climate change. Housing has both direct effects (heating, cooling and powering homes) and indirect effects (transportation patterns). Additionally, housing patterns influence the amount people drive. Promoting walkable, transit-oriented neighborhoods is the single greatest thing that a community can do to promote sustainability.

Climate change, caused in part by the release of carbon dioxide and other gases, is an important issue in California and in Marin County. Major concerns include potential for rising sea levels and decreased water supplies due to smaller snow packs. Additionally, change of temperature and rain patterns may hurt agricultural parts of the county. Based on maps that assume one meter (a little over three feet) of sea level rise by the end of this century, which is expected, Marin County is likely to suffer flooding from the Bay and the Ocean.

Housing affects climate change in two ways. The houses themselves take energy to heat, cool and power, and the energy production contributes to climate change. Additionally, housing patterns affect

Greenhouse Gas Emissions from Transportation Sector



⁴ Sustainability pyramid graphic from the Marin Countywide Plan.

how often and how far people have to drive. Since vehicles contribute over 40 percent of climate change gases in California, and over 50 percent in the Bay Area, finding ways to allow people to drive fewer miles is important. A critical question facing the Town is:

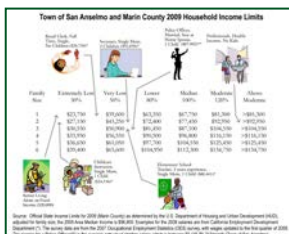
- **Where Can We Appropriately Put New Housing?** Where in our community should additional residential units be accommodated, especially those that can meet future housing needs?



THERE WILL BE AN INCREASING NEED FOR SMALLER UNITS TO HOUSE A GROWING SENIOR AND SINGLE-PERSON HOUSEHOLD POPULATION

The senior population in Marin County (age 65+) is projected to increase 57 percent between 2010 and 2030~~more than double by 2035 and the population of those over 85 will triple~~ according to the ~~Association of Bay Area Governments (ABAG) and other sources~~California Department of Finance. Most seniors, 93 percent in some surveys, prefer to age in place (stay in their homes as they age) or stay in their community, creating a need for in-home support services. ~~It is anticipated that over one-third of the new households projected for Marin County in the next several decades will be a single person living alone.~~ Other housing needs include single parent households, persons living with disabilities, and the provision of housing for the homeless. There are approximately 1,800~~933~~ homeless people in Marin County (one day count conducted in ~~February, 2009~~January 2013). Approximately one-third~~20 percent~~ of the homeless ~~persons in Marin live in shelters~~are unsheltered (174 people). A critical question facing the Town is:

- **How Can We Effectively Help Special Needs Groups?** Where can specialized housing be located and what can be done to assist those households with special needs, including, but not limited to the elderly, homeless, people living with physical or emotional disabilities?



THE TOWN'S CURRENT DIVERSITY OF POPULATION CANNOT BE MAINTAINED UNLESS MORE AFFORDABLE HOUSING IS BUILT

Market rate ownership housing continues to be affordable only to above moderate income households, while market rate rental housing is generally affordable to moderate income households and above. About 30%~~one-third~~ of the Town's households are considered lower income (earning < 80% of median income). ~~The exact income category of a household is dependent upon the size and overall income of the household. In a general way, a~~ about 813 percent of the current households in San Anselmo are estimated to be extremely low income (< 30%), 8-10 percent are estimated to be very low income (30-50%), 14-11

percent are estimated to be low income (50-80%), ~~14% are estimated to be moderate income (80-120%)~~, and the remaining ~~5666~~ percent are estimated to be moderate and above moderate income (above ~~12080~~% of median income).

~~The State and Federal government use different words for housing than most people, and this often causes confusion. The priority in this Housing Element is promoting housing that middle-class working families and individuals can afford. The State calls this affordable housing, even if it is market rate housing that blends in with the neighborhood. Additionally, the State labels many middle-class working families as lower income. For example, a police officer would likely be low income, even though most people would call them solidly middle-class. Teachers and postal clerks would likely be very low income. Because this Housing Element must follow the State vocabulary, it is important for readers to translate in their heads.~~

In the context of Housing Elements, “affordable housing” generally focuses on housing for extremely low, very low, low and moderate income households, but may also address housing for above moderate income households. The generally accepted measure for determining whether a person can afford housing means spending no more than 30% of one's gross household income on housing costs, including utilities, principal and interest. For example, a school teacher earning \$40,000 per year can afford \$1,000 per month for housing, and a police officer or fire fighter earning \$60,000 can afford up to \$1,500 per month. The 30% standard is especially significant for lower income families, who have minimal extra income to pay for other needs.




LARGER SITES FOR NEW HOUSING ARE LIMITED AND WILL REQUIRE SPECIAL PLANNING BY THE TOWN. INFILL OR MIXED-USE HOUSING SITES NEAR TRANSIT AND SERVICES ALSO OFFER HOUSING OPPORTUNITIES

There ~~isare~~ a limited number of larger sites with the potential for new housing. Three opportunities close to shopping and transit are located adjacent to Redhill Shopping Center — vacant land adjacent to Sunnyhills and the Old Redhill School, and Isabel Cook. All three sites will require special planning

studies to establish development parameters. Other opportunities include mixed-use and infill areas near to the Downtown (along Greenfield Avenue and along San Anselmo Avenue). All of these areas have the potential to provide needed housing for the community. A critical question facing the Town is:

- **How Can We Effectively Work Together?** What can the Town do — in



collaboration with the community, community organizations, other agencies, non-profits, and for-profit developers — to encourage the construction of needed workforce and special needs housing?

B Our Vision for Housing in San Anselmo

The Housing Element proposes solutions to the housing needs and problems facing the community, while at the same time ensuring that new housing will “fit-in” with San Anselmo’s small-town character and appearance, its sense of community, its environmental qualities and resources, and its historic heritage. Overall, the Town is committed to working with other agencies and non-profit organizations to maximize affordable housing opportunities, and to ensure a fit of new housing with San Anselmo’s long-standing commitment to maintaining and enhancing the high quality of its residential neighborhoods, commercial areas and its Downtown.



Visioning is a way of looking at the future. Instead of focusing only on today’s issues and concerns, visioning jumps to a point in time in the future (in our case the year 2025) to help us define what we want to achieve and what we value. “Our Vision for Housing in San Anselmo,” presented below, helps us to understand what we value, and to take a positive, constructive look at our community and how housing

fits into our future. With a clearer idea of what it is we want our community to be like in the future, we can have a better idea of what housing strategies can help us get there.

What will it be like in the year 2025?

OUR VISION FOR HOUSING IN SAN ANSELMO

In the year 2025, we have preserved and enhanced what we have for so long appreciated about San Anselmo — the look and feel of our small Town and our heritage, our sense of community, green space, openness, beauty, art, our vital and diverse businesses, and adequate services. We have enhanced the “heart of Town” in the Downtown area and there are other nodes and gathering places near transit, shopping, and services. We have improved transit and access throughout Town, including safe and pleasant bikeways, sidewalks, and walking links.

We value the following about housing in San Anselmo:

- 1 People can live, work and play here.
- 2 We have housing choices to fit different needs. We have built second units and we have mixed-use developments along some of our streets, within commercial areas, and near transit.
- 3 We have maintained the age and economic diversity of our population. We are socially integrated and our children can still live here. We value human dignity and our cultural and economic diversity.
- 4 There is creativity in design and types of housing. Buildings are well-designed, utilizing high quality materials.
- 5 We have support systems and housing in place to help the disenfranchised (homeless, elderly, disabled, and others in need).
- 6 Green space has been preserved throughout the Town and environmentally sensitive areas have been sustained. The natural environment is beautiful and fragile natural systems work well.
- 7 Our Town is friendly, with lots of civic pride, tradition, interaction and community involvement.
- 8 There is coordination with other jurisdictions to address important housing issues in creative and effective ways.

C Housing Goals and Strategies

The Town's housing goal is to promote the social and economic diversity of the Town by encouraging safe and affordable housing for all social and economic segments of the community. Sub-goals are to:

- Provide a variety of housing types consistent with the housing needs of San Anselmo in relation to the larger Marin County community.
- Accommodate housing needs of a socially and economically diverse population.
- Maintain a high standard of aesthetic and functional quality in housing.
- Coordinate housing planning with other community planning.
- Provide for review and revision of this Housing Element, with extensive citizen participation at every stage.
- Promote development in areas where it will not interfere with the quality of the natural and man-made environment and limiting development in areas where hazards to life and property exist.

The Town's housing policies and implementing programs are grouped by the following housing strategies:



1 — Build Local Government Institutional Capacity and Monitor Accomplishments to Respond Effectively to Housing Needs.



2 — Maintain, Protect and Enhance Existing Housing, and Blend Well-Designed New Housing into the Community.



3 — Use Our Land Efficiently to Meet Housing Needs, and to Implement 'Smart' and Sustainable Development Principles.



4 — Provide Housing for Special Needs Populations that is Coordinated with Support Services.

The Housing Element recommends the formation of a permanent Housing Element Implementation ~~Commission (HEIC)~~ Subcommittee — Program H1.A — to be responsible for implementing many of the important programs contained in the Housing Element.

D

Review of the 2007-2014 Housing Element

State Housing Element law requires communities to assess the achievements under their adopted housing programs as part of the eight-year update of the Housing Element. San Anselmo's Housing Element was last updated in November 2012 for the 2007-2014 planning period and contains a set of goals, policies and programs that were intended to be implemented for the remainder of the Housing Element timeframe. While many programs were successfully implemented, there are a few

programs that were not achieved and have been carried forward into this Housing Element so that the Town may focus on their implementation during this cycle.



The following section reviews the programs of the 2007-2014 Housing Element, including progress on the implementation of programs, and the continued appropriateness of goals and policies. The results of this analysis provide the basis for developing the comprehensive housing program strategy presented in the next section of the Housing Element.

Program ID	Implementation and Objective	Timeframe in H.E.	Achievements/Evaluation	Continue, Modify or Delete and Why
H1.A Create a Permanent Housing Element Implementation Commission (HEIC)	Assist in implementing Housing Element programs.	Establish HEIC and develop work program in 2012	Program implementation not successful. Due to limited resources, this program has not yet been implemented. However, the Town has implemented several Housing Element programs, including Programs H3.D, H4.A, H4.B and H4.C. In addition, the Town has worked with the San Francisco Theological Seminary to develop 26 new housing units, currently under construction, on their property. The project will result in the creation of 12 units affordable to very low income households and 14 units affordable to low income households.	Modify. The Town does not have the resources to maintain another citizen's committee. Consider creating a Planning Commission subcommittee to take on this role.
H1.B Review the Housing Element Annually	Review Housing Element as required by Government Code Section 65400.	Annually by April 1	Program implementation partially successful. The Town submitted a report in 2014.	Continue
H1.C Publicize Fair Housing Laws and Respond to Discrimination Complaints	Obtain and distribute fair housing materials. Post information on the City's website.	Ongoing and in response to complaints	Program implementation successful. The Town did not receive any discrimination complaints during the planning period. The Town posted links to Fair Housing of Marin and the Marin Housing Authority on its website and obtained and distributed fair housing literature.	Modify to reflect actions completed.
H1.D Provide Information on Housing Programs	Promote Marin County programs for housing construction, rental assistance and housing rehabilitation. Provide information in Town newsletters, at Town's public counters, at public locations (library, schools, etc.), and create links on the Town's website. Train staff to provide referrals.	Obtain materials by September 2012, distribute and post materials and conduct staff training by December 2012; distribute materials to property owners every 2 years; make public service announcements at least two times a year; conduct public	Program implementation successful. The Town promoted housing programs in its weekly newsletters (e.g., Energy Upgrade California program, information on winterizing homes, Marin Commission on Aging publications and information on housing for seniors, options for aging in place, etc.). The Town provides links to Energy Upgrade California, Marin Clean Energy, the Residential Rehabilitation Loan Program, and Marin County Aging and Adult Services on its website. The Town Council has promoted fair housing by proclaiming April to be Fair Housing Month. The Town receives information from the Marin Housing Authority on affordable housing availability and posts this information on bulletin boards.	Modify to reflect actions completed.

Program ID	Implementation and Objective	Timeframe in H.E.	Achievements/Evaluation	Continue, Modify or Delete and Why
		presentations with different community groups.		
H1.E Community Outreach When Implementing Housing Element Programs	Coordinate with local businesses, housing advocacy groups and neighborhood groups to build public support for housing. Post notices at public locations, publish notices in the local newspaper, post information on the Town's website, and conduct outreach.	Consistent with implementing programs.	Program implementation successful. The Town conducted outreach during preparation of the Housing Element and adoption of ordinances implementing Housing Element programs. Outreach included a community workshop, information posted on the website, information in the Town's newsletters, notices at Town Hall, the library and the post office, and notices published in the local newspaper.	Continue
H1.F Work with Marin Housing Authority	Continue to implement the agreement with MHA to manage the affordable housing stock.	Ongoing.	Program successful. MHA continues to manage three BMR ownership units in San Anselmo.	Continue
H1.G Adopt an Anti-Discrimination Ordinance	Adopt ordinance to prohibit discrimination based on the source of a person's income or use of rental subsidies, including Section 8 and other rental programs.	2013	Program not implemented due to limited resources and staff shortages. The right to equal opportunity housing is protected at both the state and federal levels through laws that say no one may be denied the right to rent or own a home on the basis of their race or color, national origin, religion, gender, family, disability, sexual orientation, source of income, and arbitrary reasons such as age.	Delete, program unnecessary and Policy H1.6 provides adequate direction to the Town.
H1.H Establish an Affordable Housing Fund	Establish specific uses of the fund, operating procedures and criteria, and sources of funding.	2012	Program implementation not successful. Due to limited resources, this program has not yet been implemented.	Continue
H1.I Work with Non-Profits on Housing	Work with non-profits to achieve the Town's housing goals.	Ongoing.	Program implementation successful. The Town has worked with the San Francisco Theological Seminary to develop 26 new housing units, currently under construction, on their property. The project will result in the creation of 12 units affordable to very low income households and 14 units affordable to low income households.	Continue

Program ID	Implementation and Objective	Timeframe in H.E.	Achievements/Evaluation	Continue, Modify or Delete and Why
H1.J Update the Housing Element	In coordination with other jurisdictions, update the Housing Element.	2014	Program implementation successful. The Housing Element is being updated and is scheduled to be adopted prior to May 31, 2015. Due to the new streamlined review Housing Element update process, it was not necessary to coordinate with other jurisdictions.	Modify to delete action to coordinate with other jurisdictions.
H2.A Adopt Ordinance for “At Risk” Units	Adopt an ordinance that requires one-year notice to residents, the Town and MHA of all proposed conversion of subsidized housing units to market rents. Establish regular contact with owners of potential at-risk units.	2013	Program not implemented due to limited resources and staff shortages. There are no at-risk subsidized rental units in San Anselmo during the planning period.	Modify to delete action to adopt ordinance.
H2.B Implement Rehabilitation and Energy Loan Programs	Coordinate with MHA and PG&E to make available loan programs to eligible owners and renters.	2007-2014	Program implementation successful. The Town continued to work with MHA in implementing Residential Rehabilitation Loans. Five loans were made to very low income households in San Anselmo during the planning period. The Town adopted an ordinance that permits residents and multi-family property owners to participate in CaliforniaFIRST, a Property Assessed Clean Energy (PACE) program. PACE programs allow property owners to finance energy and water efficiency projects and solar installations on their property tax bills. The Town publicized information on energy loan programs, including Energy Upgrade California.	Modify to include other organizations.
H2.C Conduct Home Presale Inspections	Continue to inspect and report on all residential units prior to resale. Conduct 560 presale inspections (80 per year).	2007-2014	Program implementation successful. The Town conducted approximately 183 presale inspections per year.	Continue
H2.D Amend Zoning to Protect Existing Housing	Amend the Zoning Ordinance to prohibit or limit the loss of existing residential units or the conversion of existing residential units to	2012-2013	Municipal Code Title 10, Chapter 7A limits the number of rental units that may be converted to condominiums in order to make adequate provision for the housing needs of all economic segments and to provide a reasonable balance	Delete, program implemented.

Program ID	Implementation and Objective	Timeframe in H.E.	Achievements/Evaluation	Continue, Modify or Delete and Why
	commercial or office space.		<p>of rental and ownership housing. Condominium conversions are generally not allowed unless the proportion of multi-family rental units (exclusive of second units) exceeds 25% of the total number of housing units in the Town. Conversions may be approved if the proportion of multi-family units exceeds 20% and the tenant is granted a right to continued tenancy for 5 years at the same rental rate, adjusted for changes in the consumer price index.</p> <p>Municipal Code Title 19, Chapter 3 requires a conditional use permit for conversion of a residential use to another use in all commercial districts and the P District.</p>	
H2.E Implement Effective Design Review and Study Building Heights	Continue to conduct design review and identify a limited number of locations where 3-story building heights can provide housing opportunities on Greenfield Avenue.	2012-2013	Program implementation partially successful. The Town continues to successfully implement the Design Review process. Due to limited resources, the Town has not made progress on identifying locations for 3 story buildings on Greenfield Avenue.	Modify. Continue design review action but delete reference to studying building heights.
H3.A Modify Development Standards to Encourage Infill Housing	Modify development standards to allow variable densities, reduced parking standards for senior and affordable housing, flexible parking, greater FAR, etc. Work with property owners to identify specific incentives.	2012-2013	Program implementation partially successful. The Town reduced second unit parking requirements, including eliminating the parking requirement for units within one mile of a transit stop. A Floor Area Ratio ordinance was adopted in 2008 and modification to the ordinance would not be appropriate at this time.	Modify to delete reference to FAR revision.
H3.B Adopt Standards for an "Affordable Housing Overlay Zone."	Specific standards to consider include densities, development standards, incentives, parking, building heights, and specified level of affordability.	2013	Program implementation not successful due to limited resources and staff shortages.	Continue
H3.C Revise Inclusionary Housing Regulations and	Amend the Zoning Ordinance to require residential developments involving between 2 and 5 or more units to provide 15% or more of the	2012	Program implementation not successful due to limited resources and staff shortages. Inclusionary housing requirements are not currently codified.	Continue but retitle to reflect the fact that inclusionary regulations are not

Program ID	Implementation and Objective	Timeframe in H.E.	Achievements/Evaluation	Continue, Modify or Delete and Why
Establish Housing Impact Fees	units for very low, low and moderate income housing, pay an in-lieu fee, or pay a housing impact fee (the minimal project size between 2 to 5 units will be determined as part of implementation).			currently codified. Revise to allow more flexibility when drafting the implementing ordinance.
Program H3.D Adopt Regulations Consistent with State Density Bonus Law	Amend the Zoning Ordinance to be consistent with State Density Bonus Law requirements.	2012	Program implementation successful. The Town adopted a State Density Bonus Ordinance in 2014 to implement State density bonus law and establish procedures for applicants to request density bonuses, incentives, and concessions pursuant to Government Code §65915 <i>et seq.</i> The new regulations are codified in Title 10, Chapter 11 of the San Anselmo Municipal Code.	Delete, program implemented.
Program H3.E Modify Second Dwelling Unit Development Standards and Permit Process	Amend the Zoning Ordinance to: allow second units in the R-2 district on parcels too small to be developed with a duplex; remove the owner-occupancy requirement and rent control deed restriction; reduce or eliminate permit fees; allow tandem parking; and allow lot coverage and other standards to be modified through an exceptions process. Develop 5 new second units by 2014.	2013	Implementation successful. In 2013, the Town amended the Second Unit Ordinance to: eliminate the parking requirement for second units within one mile of a transit stop; allow tandem parking; remove the owner occupancy requirement and rent control restriction; increase the maximum unit size; allow the exterior of the second unit to complement, rather than match, the main dwelling unit; and establish a process to allow exceptions to standards through a conditional use permit. 15 second units were approved during the planning period.	Delete, program implemented.
Program H3.F Work with Non-Profits and Property Owners on High Potential Housing Opportunity Sites	Work with non-profits to develop affordable housing on either the Sunnyhills site or the former Redhill School site.		Program implementation not successful due to limited resources and staff shortages.	Continue

Program ID	Implementation and Objective	Timeframe in H.E.	Achievements/Evaluation	Continue, Modify or Delete and Why
H4.A Zone for Emergency Shelter for the Homeless	Establish zoning to allow emergency shelters as a permitted use in the Limited Commercial, General Commercial, and Public Facility zones where the property is within one-quarter mile of a transit stop. Establish objective development standards, consistent with State law.	2012	Program implementation successful. The Town adopted an Emergency Shelter Ordinance in 2014 to allow emergency shelters as a permitted use in the Limited Commercial, General Commercial, and Public Facility zones when the site is located within one-quarter mile of a transit stop. The ordinance establishes standards for on-site management and security, exterior lighting, common facilities, parking and refuse areas, and a minimum 300 foot distance between shelters. Shelters are limited to providing a maximum of 17 beds. The standards are consistent with those permitted in Government Code §65583(a)(4). The new regulations are codified in Title 10, Chapter 12 of the San Anselmo Municipal Code.	Delete, program implemented.
H4.B Zone for Transitional and Supportive Housing	Amend residential zones to specifically allow transitional and supportive housing, as required by State law, so they are treated as a residential use that will be subject only to the same restrictions that apply to other residential uses of the same type in the same zone.	2012	Program implementation successful. The Town amended the Zoning Code in 2014 to allow transitional and supportive housing as a permitted use in all residential zones and as a conditionally permitted use in all commercial zones. The amendments ensure that transitional and supportive housing is treated as a residential use in these zones, subject only to the same restrictions that apply to other residential uses of the same type in the same zone. The Town also added definitions for supportive housing, transitional housing, and target population consistent with Government Code §65582(f), (g) and (h).	Delete, program implemented.
H4.C Adopt Procedures for Reasonable Accommodation	Establish internal review procedures or an ordinance to provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing.	2012	Program implementation successful. The Town adopted a Reasonable Accommodation Ordinance in 2014 that provides 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 Director if no discretionary permit approval is	Delete, program implemented.

Program ID	Implementation and Objective	Timeframe in H.E.	Achievements/Evaluation	Continue, Modify or Delete and Why
			required other than the request for reasonable accommodation. Otherwise, the request is reviewed concurrently by the Planning Commission or Town Council with another discretionary review permit. The new regulations are codified in Title 10, Chapter 10 of the San Anselmo Municipal Code.	
H4.D Use of Rental Assistance Programs	Continue to publicize and participate in rental assistance programs such as Section 8 and other available rental programs. Increase number of Section 8 vouchers in use in San Anselmo from 50 to 55.		Program implementation successful. There are currently 122 Housing Choice Vouchers in use in San Anselmo.	Modify to change program name from Section 8 to the Housing Choice Voucher program.
H4.E Investigate Possible Multi-Jurisdictional Shelter	Pursuant to State law requirements, and as the opportunity arises, the Town will consider participation in a multi-jurisdictional emergency shelter, should one be proposed in the future.		Program implementation partially successful. San Anselmo churches have participated in a rotational, winter emergency shelter program, known as the Rotating Emergency Shelter Team (REST) program, from November 15 through April 15. The program serves up to 40 homeless men at rotating congregations and 20 homeless women housed at the County Wellness Center and served by congregations. Although successful, the program provides temporary housing during five winter months only. The Marin Organizing Committee is currently trying to raise funds to keep the REST program open year-round and to establish a permanent 10,000 square foot facility.	Continue

E Housing Policies and Implementation Programs



1 — BUILD LOCAL GOVERNMENT INSTITUTIONAL CAPACITY AND MONITOR ACCOMPLISHMENTS TO EFFECTIVELY RESPOND TO HOUSING NEEDS.

Policies

- H1.1 **Local Government Leadership.** Affordable housing is an important Town priority, and 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.
- H1.2 **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 policy issues.
- H1.3 **Neighborhood Responsibilities within San Anselmo.** The Town will seek ways, specific to each neighborhood, to provide additional housing as part of each neighborhood's fair share responsibility and commitment to help achieve community-wide housing goals. This may include in-lieu fees, second units, infill housing, mixed-use, or other new housing construction.
- H1.4 **Neighborhood Meetings.** Developers will be encouraged to have neighborhood meetings with residents early in the process to undertake problem solving and facilitate more informed, faster and constructive development review.
- ~~H1.5 — **Inter-Jurisdictional Strategic Action Plan for Housing.** The Town will coordinate housing strategies with other jurisdictions in Marin County as~~

~~appropriate to meeting the Town's housing needs.~~

- H1.~~65~~ **Equal Housing Opportunity.** To the extent possible, the Town will ensure that individuals and families seeking housing in San Anselmo 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.
- H1.~~67~~ **Local Funding for Affordable Housing.** The Town will seek ways to reduce housing costs for lower income workers and people with special needs by developing ongoing local funding resources and continuing to utilize other local, state and federal assistance to the fullest extent possible.
- H1.~~87~~ **Organizational Effectiveness.** In recognition that there are limited resources available to the Town to achieve housing goals, the Town will seek ways to organize and allocate staffing and community resources effectively and efficiently to implement the programs of the Housing Element.
- H1.~~98~~ **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 to changing conditions.

Implementing Programs

- H1.A **Create a ~~Permanent~~ Housing Element Implementation ~~Commission~~ Subcommittee.** The Town will create a ~~permanent~~ Housing Element Implementation ~~Commission (HEIC)~~ Subcommittee of the Planning Commission to work with the staff, the community and non-profits to implement Housing Element programs and to be available for future updates of the Housing Element. ~~The desired make-up of the HEIC could include persons knowledgeable about affordable housing funding, development and design. In addition, possible liaisons with the Town Council and Planning Commission should be considered. It would also be desirable to have an affordable housing advocate or developer on the HEIC.~~ Responsibilities of the ~~HEIC Subcommittee~~ include:
 - a. Participate in the annual review of the Housing Element.
 - b. Develop an annual work program to assist in implementing Housing Element programs for review with the Town Council.

- c. Review options for funding affordable housing.
- d. Make recommendations to the Planning Commission and Town Council on strategies for housing opportunity sites and for funding.
- e. Provide follow-up on housing opportunity sites and funding based on directions provided by the Town Council, including working with the community, San Anselmo Theological Seminary, Sunnyhills, Ross Valley School District, non-profits and property owners. This would include all of the actions identified in Program H3.F.
- f. Conduct community outreach and provide community information materials through an open and non-advocacy process.
- g. Engage property owners in identifying opportunities for the construction of affordable housing.
- h. Pursue unique opportunities where the Town can participate in the construction of affordable housing, either on Town-owned sites, or through funding or regulatory means. (For example, the ~~HEIG~~ Subcommittee will review Town-owned sites and recommend a program for development for review with the Town Council).
- i. Review funding options as part of the annual Housing Element review and ~~apply for funding or~~ support funding applications as opportunities are available, and undertake other actions (such as modifications to parking requirements and granting concessions and incentives) to assist in the development of housing for extremely low income households.
- j. Develop an incentive program for affordable housing, including adoption of an Affordable Housing Overlay Zone and allowing housing as a “use-by-right” on key sites.
- k. Develop ongoing and annual outreach and coordination with non-profit housing developers and affordable housing advocates to participate in ~~HEIG~~ Subcommittee meetings and provide advice and comment on proposed zoning and other program implementation.
- l. Work with infill property owners in the Downtown and adjacent areas by conducting outreach with property owners in ~~2012~~2015, as part of the ~~HEIG~~ Subcommittee tasks, and to identify specific incentives for property owners to develop their properties with housing, including the identification of incentives the Town can utilize to encourage lot consolidation to achieve economies of scale in site development.
- m. Revisit the Visioning process conducted for Lower San Anselmo Avenue and conduct outreach to property owners to effectuate changes consistent with the Vision.
- n. Eliminate residential density in prescribed infill areas, such as along Greenfield, in the Downtown and along Lower San Anselmo Avenue, to

encourage new residential uses. Allow residential uses by right, subject to design review, as long as parking, setbacks and building height standards are met in the development).

Responsibility: Town Manager; Town Council
Financing: General Fund
Objectives: Assistance in implementing Housing Element programs
Timeframe: Establish HEIC Subcommittee in 2012-2015 and develop work program in 2012-2015

H1.B Review the Housing Element Annually. As required by State law, the Town will review the status of Housing Element programs by April of each year, ~~beginning April 2012~~. To maintain consistency between the Housing Element and the other General Plan Elements and the policies and programs, as portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained. In addition, a consistency review will be implemented as part of the annual general plan implementation report required under Government Code Section 65400. ~~The annual review will also include review of the effectiveness of the Town's inclusionary requirements and any modifications proposed by the Town's HEIC.~~

Responsibility: Planning Department; Planning Commission; Town Council
Financing: General Fund
Objectives: Review and monitoring of Housing Element implementation; submittal to HCD
Timeframe: Annually by April 1st

H1.C Publicize Fair Housing Laws and Respond to Discrimination Complaints. Promote fair housing opportunities for all people and support efforts of Town, County, State and Federal agencies to eliminate discrimination in housing by continuing to publicize information on fair housing laws and State and federal anti-discrimination laws. The Director of Planning is the designated Equal Opportunity Coordinator in San Anselmo with responsibility to investigate and deal appropriately with complaints. Discrimination complaints will be referred to the Fair Housing of Marin, the Marin Housing Authority, HUD, or the California Department of Fair Employment and Housing, as appropriate. Information regarding the housing discrimination complaint referral process will be posted on the City's website and available consistent with Program H1.D.

Responsibility: Planning Department; Town Manager; Town Attorney
Financing: General Fund
Objectives: Obtain and distribute materials (see Program H4.D) and respond to complaints

Timeframe: Ongoing and in response to complaints

H1.D Provide Information on Housing Programs. The Town will promote the availability of Marin County programs for housing construction, homebuyer assistance, rental assistance, and housing rehabilitation through the following means: (a) Creating a link on the Town's website that describes programs available in the Town of San Anselmo and provides direct links to County agencies that administer the programs; (b) Including contact information on County programs in Town newsletters and other general communications that are sent to residents; (c) Maintaining information on programs at the Town's public counter; (d) Training selected Town staff to provide referrals; and, (e) Distributing information on programs at public locations (library, schools, etc.).

Examples of specific information would include:

- (1) Fair Housing Laws
- (2) Rehabilitation loan programs
- (3) Housing Authority information
- (4) Housing programs
- (5) Code enforcement
- (6) Homebuyer assistance
- (7) Information about affordable housing

Responsibility: Planning Department; Town Manager

Financing: General Fund

Objectives: ~~Review and obtain materials by September 2012; distribute and post materials, conduct staff training by December 2012; annually update as needed thereafter~~ Update website and provide information to residents.

Timeframe: ~~Distribute educational materials to property owners, apartment managers, and tenants every two years; make public service announcements through different media (e.g., newspaper ads and public service announcements at local radio and television channels) at least two times a year; and conduct public presentations with different community groups.~~ Review and update website links by September 2015; distribute and post information at least once annually.

H1.E Community Outreach when Implementing Housing Element Programs. Coordinate with local businesses, housing advocacy groups, neighborhood groups, and the Chamber of Commerce ~~and participate in the Marin Consortium for Workforce Housing in to~~ building public understanding and support for

workforce, special needs housing and other issues related to housing, including the community benefits of affordable housing, mixed-use and pedestrian-oriented development. The Town will notify a broad representation of the community to solicit ideas for housing strategies when they are discussed at Planning Commission or Town Council meetings. ~~Specific actions should be linked to the preparation and distribution of material as identified in Programs H1.C and H1.D.~~ Specific outreach activities include:

- a. Maintain the Housing Element mailing list and send public hearing notices to all interested public, non-profit agencies and affected property owners.
- b. Post notices at Town Hall, the library, and the Post Office.
- c. Publish notices in the local newspaper.
- d. Post information on the Town's website.
- e. Conduct outreach (workshops, neighborhood meetings) to the community as Housing Element programs are implemented.
- f. Assure that HEIG Housing Element Implementation Subcommittee meetings are publicized and provide opportunities for participation from housing experts, affordable housing advocates, special needs populations, and the community as a whole.

Responsibility: Planning Department; Town Manager
Financing: General Fund
Objectives: Conduct outreach and distribute materials ~~(see Program H1.D)~~
Timeframe: Consistent with implementing programs

H1.F Work with the Marin Housing Authority. Continue to implement the agreement with the Marin Housing Authority (MHA) for management of the affordable housing stock in order to ensure permanent affordability, and implement resale and rental regulations for very low, low and moderate income units, and assure that these units remain at an affordable price level.

Responsibility: Planning Department; Town Manager
Financing: General Fund
Objectives: Implement agreements to maintain affordability
Timeframe: Ongoing

~~**H1.G Adopt an Anti-Discrimination Ordinance.** Adopt an 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.~~

~~*Responsibility:* Planning Division of the Planning and Building Department;
Town Attorney; Planning Commission; Town Council
Financing: General Fund~~

~~Objectives: Zoning Ordinance amendment, effective implementation of anti-discrimination policies, and enforcement as needed~~
~~Timeframe: 2013~~

H1.~~H~~G **Establish an Affordable Housing Fund.** Establish an Affordable Housing Fund to increase below market rate affordable housing opportunities in San Anselmo. Specific uses of the fund, operating procedures/criteria, sources of funding, decisions on accepting funding or donations, actions tied to obtaining funds, etc., would be developed by the HEIC Housing Element Subcommittee and staff, and approved by the Town Council. Potential sources of funds could include, but would not be limited to:

- a. Marin Workforce Housing Trust
- b. Marin Community Foundation
- c. Federal Grants
- d. Transportation Authority of Marin
- e. In-lieu fee payments under inclusionary requirements, including consideration of in-lieu fees beginning at 2 unit for-sale developments — assuring that the payment of in-lieu or housing impact fees are reasonable and not punitive.
- f. Voluntary donations (such as bequeaths, trusts, donations of land and buildings, etc.).
- g. Affordable Housing Impact Fee on larger single-family homes. (For example, consider Marin County's sliding scale housing impact fee on larger homes over 2,000 square feet in size).

~~h. Inter-Jurisdictional Housing Trust Fund (with Ross and Fairfax) that could include housing impact fees, in-lieu fees, co-funding one nexus study for a housing impact, and the accumulation of any other housing-related monies for use in a mutually beneficial way to meet each jurisdiction's RHNA through a combination of contributions to the Fund and units created.~~

Responsibility: Housing Element Subcommittee; Planning Department; Town Attorney; Town Manager; Town Council
Financing: General Fund
Objectives: Accumulation of funds for affordable housing
Timeframe: 2012~~2015~~

H1.~~H~~I **Work with Non-Profits on Housing.** The Town will work with non-profits to assist in achieving the Town's housing goals and implementing programs. Coordination should occur on an ongoing basis and as special opportunities arise as the Housing Element is implemented. ~~Participation of non-profits in an~~

~~advisory role on the Town's Housing Element Implementation Commission (see Housing Element Program H1.A) would be desirable in understanding the needs and opportunities for non-profit housing development in the community.~~

Responsibility: ~~HEI~~Housing Element Subcommittee; Planning Department
Financing: General Fund
Objectives: Working relationship with non-profit housing sponsors
Timeframe: Ongoing

H1.1J Update the Housing Element. ~~In coordination with other jurisdictions in Marin County, u~~Update the San Anselmo Housing Element to be consistent with pursuant to State law requirements. Upon adoption, the Town will submit the updated Housing Element to the Marin Municipal Water District, the Central Marin Sanitation Agency, and the Ross Valley Sanitary District.

Responsibility: Planning Department; Planning Commission; Town Council
Financing: General Fund
Objectives: Consistency with ~~SB375 and~~ Housing Element law
Timeframe: ~~Participate in ongoing regional planning activities and u~~Update the Housing Element by 20142023



2 — MAINTAIN, PROTECT AND ENHANCE EXISTING HOUSING, AND BLEND WELL-DESIGNED NEW HOUSING INTO THE COMMUNITY.

Policies

- H2.1 Housing Design.** The Town will review proposed new housing in order to achieve excellence in development design in an efficient process.
- H2.2 Design that Fits into the Neighborhood Context.** The Town will encourage innovative design that creates housing opportunities that are complementary to the location of the development. It is the Town's intent to enhance neighborhood identity and sense of community by ensuring that all new housing will (1) have a sensitive transition with the surrounding area, (2) avoid unreasonably affecting the privacy of neighboring properties, or (3) avoid impairing access to light and air of structures on neighboring properties.

H2.3 **Preservation of Residential Units.** In order to protect and conserve the housing stock, the Town will, to the extent permitted by law, ~~prohibit~~ limit the conversion of residential units to other uses and will regulate the conversion of rental developments to non-residential uses unless there is a clear public benefit or equivalent housing can be provided.

H2.4 **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 supply by prohibiting conversions of rental developments to condominium ownership unless the proportion of multi-family rental units exceeds 25 percent of the total number of housing units in the Town, or, if the proportion of multi-family units exceeds 20 percent but is less than 25 percent, the tenant is granted a right to continued tenancy for five years at the same rental rate, adjusted for inflation. ~~the effective vacancy rate for available rental housing is more than 5%.~~

H2.5 **Protection of Existing Affordable Housing.** The Town will strive to ensure that affordable housing provided through government incentives, subsidy or funding, and deed restrictions remains affordable over time, and the Town will intervene when possible to help preserve such housing.

H2.6 **Maintenance and Management of Quality Housing and Neighborhoods.** The Town will encourage good management practices, rehabilitation of viable older housing, and long-term maintenance and improvement of neighborhoods.

Implementing Programs

H2.A ~~**Adopt Ordinance for**~~ **Monitor** **“At Risk” Units.** ~~While there are currently no “at risk” subsidized units in San Anselmo, the Town will prepare an ordinance requiring a one-year notice to residents, the Town and the Marin Housing Authority of all proposed conversions of subsidized housing units to market rents. In addition,~~ The Town will establish regular contact with the owners of potential “at risk” units to assure long-term coordination. If the units appear to be in danger of conversion or being lost as affordable housing, the Town will establish contact with public and non-profit agencies who may be interested in managing or purchasing the units to inform them of the project's status and inform tenants of any assistance available. In working with other agencies, the Town will ensure that funding sources are identified and timelines for action are executed.

Responsibility: ~~HEIC;~~ Building Department; Planning Department; ~~Town~~

	Attorney; Planning Commission; Town Council
<i>Financing:</i>	General Fund
<i>Objectives:</i>	While there are no known units at risk of losing subsidies, the Town's efforts would preserve 40 units very low income housing that are currently available, and any future lower income units <u>Establish regular contact with owners of at risk units to preserve affordable units</u>
<i>Timeframe:</i>	2013 <u>Annually</u>

H2.B Implement Rehabilitation and Energy Loan Programs. Coordinate with the Marin Housing Authority, ~~and PG&E, Marin Clean Energy, and other organizations~~ to ~~make publicize~~ available loan programs to eligible property owners ~~and renter-occupied housing~~.

<i>Responsibility:</i>	Planning Department; Marin Housing Authority; PG&E
<i>Financing:</i>	Rehabilitation and PG&E Program Funding
<i>Objectives:</i>	Loans provided to rehabilitate or weatherize very low and low income <u>improve energy efficiency of</u> housing (8 <u>Residential Rehabilitation</u> loans in total — to very low income households and 20 PACE loans <u>4 very low and 4 low income</u>)
<i>Timeframe:</i>	2007-2014 <u>Ongoing</u>

H2.C Conduct Home Presale Inspections. The Town will continue to inspect and report on all residential units prior to resale, with the report indicating previous Planning discretionary approvals and Building permits, zoning, current use, flood zone, zoning violations, and work performed without permits.

<i>Responsibility:</i>	Building Department; Planning Department
<i>Financing:</i>	General Fund (ongoing responsibility)
<i>Objectives:</i>	560 presale inspections between 2007-2014 (80/year) <u>Conduct presale inspections</u>
<i>Timeframe:</i>	2007-2014 <u>Ongoing</u>

~~H2.D Amend Zoning to Protect Existing Housing.~~ The Town will amend the Zoning Ordinance ~~to reflect the Housing Element policy of prohibiting or limiting the loss of existing residential units or the conversion of existing residential units to commercial or office space. A study will be conducted to determine an approach to address residential displacement impacts covering, at a minimum, the following:~~

- ~~a. Consistency with the Ellis Act — The Ellis Act allows property owners of rental housing to "go out of business."~~
- ~~b. Regulations used in other communities.~~
- ~~c. Consideration of a modified replacement fee on a per unit basis, or~~

~~replacement of a portion of the units, relocation assistance, etc.~~

~~Responsibility: HEIC; Planning Division of the Planning and Building
Department; Town Attorney; Planning Commission; Town
Council~~

~~Financing: General Fund~~

~~Objectives: Protection of existing rental housing~~

~~Timeframe: 2012-2013~~

- H2. ED Implement Effective Design Review ~~and Study Building Heights~~.** The Town will continue to conduct design review to assure excellence of design in new development. ~~The Town will also identify a limited number of locations where 3-story building heights can provide housing opportunities on Greenfield Avenue and San Anselmo Avenue. The study and zoning action will identify the following:~~
- ~~a. Limited locations where 3-story buildings may be appropriate that will avoid unreasonably affecting the privacy or views of surrounding properties.~~
 - ~~b. Consideration of adopting building height exception procedures or other procedures related to building height (such as measuring building heights from the flood plain).~~
 - ~~c. Establishment of building height exceptions criteria linked with encouraging affordable housing.~~
 - ~~d. Standards to encourage shared common spaces in order to reduce the size of individual living units and increase community interaction (such as co-housing, live-work housing opportunities, or other types of housing that create shared spaces).~~
 - ~~e.a. Linkage with the Program H3.B (Adopt Standards for an “Affordable Housing Overlay Zone”).~~

~~Responsibility: HEIC; Planning Department; Town Attorney; Planning
Commission; Town Council~~

~~Financing: General Fund Application fees~~

~~Objectives: Study of possible 3-story building locations Implement Design
Review~~

~~Timeframe: 2012-2013 Ongoing~~

H2.E Amend Zoning to Provide for Single Room Occupancy Units. Amend the Zoning Ordinance to establish development standards for residential buildings containing single-room occupancy (SRO) units and allow SROs as a conditionally permitted use in commercial zoning districts.

~~Responsibility: Planning Department; Town Attorney; Planning Commission;
Town Council~~

<u>Financing:</u>	<u>General Fund</u>
<u>Objectives:</u>	<u>Facilitate housing for extremely low income individuals.</u>
<u>Timeframe:</u>	<u>2015</u>



3 — USE OUR LAND EFFICIENTLY TO MEET HOUSING NEEDS, AND TO IMPLEMENT ‘SMART’ AND SUSTAINABLE DEVELOPMENT PRINCIPLES.

Policies

- H3.1 **Housing for Local Workers.** The Town will strive to provide an adequate supply and variety of housing opportunities to meet the needs of San Anselmo’s workforce and their families, striving-seeking to match housing types and affordability with household income.
- H3.2 **Variety of Housing Choices.** In response to the broad range of housing needs in San Anselmo, the Town will strive to achieve a mix of housing types, densities, affordability levels and designs. The Town will work with developers of non-traditional and innovative housing approaches in financing, design, construction and types of housing that meet local housing needs. Housing opportunities for families with children should not be limited because necessary facilities are not provided on site.
- H3.3 **Mixed-use Infill Housing.** The Town will encourage well-designed mixed-use developments (residential mixed with other uses) 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, such as in and near the downtown, that are in proximity to transit and services and would support Downtown businesses.
- H3.4 **Redevelopment of Commercial Shopping Areas and Sites.** The Town will encourage the development of housing in conjunction with the redevelopment of commercial shopping areas and sites when it occurs.
- H3.5 **High Potential Housing Opportunity Areas.** Given the diminishing availability of developable land, the Town will identify housing opportunity areas and sites

where a special effort will be made to provide workforce and special needs affordable housing. The Town will take specific actions to promote the development of affordable housing units on these sites (identified in the Implementing Programs).

H3.6 Density Bonuses and Other 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. This will include provisions consistent with State Density Bonus Law.⁵

H3.7 Retention and Expansion of Multi-Family Sites at Medium and Higher

Density. The Town will strive to protect and expand the supply and availability of multi-family and mixed-use infill housing sites for housing. The Town will not re-designate or rezone residential land for other uses or to lower densities without re-designating equivalent land for higher density multi-family development.

H3.8 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 on resale to the maximum extent possible (at least 55 years).

H3.9 Inclusionary Housing Approach. To increase affordable housing construction, the Town will require residential developments to provide units for very low, low and moderate income housing on a sliding scale or an in-lieu fee related to the size of the new main dwelling on the particular site. 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, or land subdivisions. In addition, the Town will require larger non-residential developments, as job generators, to participate in

⁵ State density bonus law, Government Code Section 65915, was first enacted in 1979. The law requires local governments to provide density bonuses and other incentives to developers of affordable housing who commit to providing a certain percentage of dwelling units to persons whose incomes do not exceed specific thresholds. Cities also must provide bonuses to certain developers of senior housing developments, and in response to certain donations of land and the inclusion of child care centers in some developments. Essentially, state density bonus law establishes that a residential project of five or more units that provides affordable or senior housing at specific affordability levels ~~is may be~~ eligible for a “density bonus” to allow more dwelling units than otherwise allowed on the site by the applicable General Plan Land Use Map and Zoning. ~~The density bonus may be approved only in conjunction with a development permit (i.e., tentative map, parcel map, use permit or design review).~~ Under State law, a jurisdiction must provide a density bonus, and concessions and incentives will be granted at the applicant’s request based on specific criteria.

addressing housing needs in the community.

- H3.10 **Second Dwelling Units.** The Town will encourage the construction of well-designed new second units and the legalization of existing second units as an important way to provide affordable housing.

Implementing Programs

- H3.A **Modify Development Standards to Encourage Infill Housing.** Review and modify the following development standards based on the most up-to-date empirical studies to allow exceptions and incentives for infill housing located close to transit and services.

- a. **Variable Density Standards.** Establish unit densities for studio and one-bedroom units based on “density unit equivalents” or the size of the unit.⁶
- b. **Reduce Parking Standards for Senior and Affordable Housing.** Provide reduced parking standards to support affordable and senior housing development.⁷
- c. **Flexible Parking Strategies.** Provide for more flexible parking requirements that help to facilitate infill, affordable, transit-oriented and mixed-use development, while at the same time avoiding off-site parking impacts. Examples include joint use parking, off-site parking (currently allowed), allowances for reduced standards depending upon location (such as near transit), parking stall dimensions, “grandfathering” non-compliant buildings and uses, etc.
- ~~c.d.~~ **Modify Parking Standards for Mixed-Use Housing. Consider modifying parking standards for mixed-use development in the commercial zoning districts in order to facilitate development of affordable housing.**

⁶ The City of Santa Barbara’s Variable Density Program applies to multi-family housing in the City’s R-3, R-4 and commercial zoning districts. It establishes “density unit equivalents” to encourage more small units and to discourage developers from developing only large units, and is intended to more appropriately reflect actual impacts of development as compared to a more generalized standard that calculates density based on dwelling units per gross acre regardless of the size or character of the dwelling unit. For example, a Studio unit is equal to 0.50 unit; One Bedroom unit equals 0.66 unit; Two Bedroom unit equals 1.00 unit; and Three or More Bedroom units equal 1.50 unit.

⁷ In the Bay Area, only 66 percent of low income households own cars, and an even lower percentage (53 percent of low-income workers) drive alone to work (Public Policy Institute of California, Research Brief, Issue 91). Many cities reduce parking requirements for affordable housing developments. According to the Marin County Inventory of Affordable Housing (2008), residents in income-restricted affordable rental units own fewer vehicles per household than Marin County residents as a whole. Information on vehicle ownership was provided for 924 households. Of these, 42 percent did not have a personal car. Just over half own one vehicle, and only seven percent own two or more vehicles. In Marin County as a whole, only five percent of all households do not have a personal vehicle, 35 percent own one car, and 60 percent own two or more vehicles.

~~**Floor Area Ratio.** Amend the Zoning Ordinance to assure consistency between the General Plan and Zoning, and consider allowing greater FAR when housing is provided over commercial uses.~~

d.e. **Expedited Review and Fee Waivers or Reductions.** Consider expedited review of desired housing developments and waivers or reductions of development fees where feasible.

e.f. **Parcel Consolidation.** Promote parcel consolidation for the assembly of new housing sites to ensure minimum densities are achieved and integrated site planning occurs by (1) identifying priority sites for lot consolidation where common ownership occurs, (2) contacting property owners of contiguous vacant and underutilized sites, (3) conducting outreach to affordable housing developers, and (4) offering the incentives listed above to promote lot consolidation.

f.g. **Work with Property Owners.** Conduct outreach with property owners in ~~2012~~2015, ~~as part of the HEIC tasks~~, to identify specific incentives for property owners to develop their properties with housing.

Responsibility: ~~HEIC;~~ Housing Element Implementation Subcommittee; Planning Department; Town Attorney; Planning Commission; Town Council

Financing: General Fund

Objectives: Provide flexibility in the application of development standards fitting the location and type of development, consistent with community goals

Timeframe: ~~2012-2013~~2016

H3.B **Adopt Standards for an “Affordable Housing Overlay Zone.”** Amend the San Anselmo Zoning Ordinance to establish specific standards and incentives for an affordable housing overlay zone. Specific standards include densities, development standards incentives, parking, building heights, specified level of affordability, etc.⁸

Responsibility: ~~HEIC~~Housing Element Implementation Subcommittee; Planning Department; Town Attorney; Planning Commission; Town Council

Financing: General Fund

Objectives: Provide flexibility in the application of development standards for

⁸ ~~The Town of Corte Madera offers a good example where a committee identified “high potential sites” linked to the Town’s Affordable Housing Overlay zoning. The Affordable Housing Overlay zone removes barriers to housing development. The recently built San Clemente Place, providing 79 affordable one-, two- and three-bedroom apartments on a 2.74 acre infill site was developed using the Affordable Housing Overlay zoning. The apartments rent to households earning between approximately \$12,000 and \$73,000. Corte Madera’s Affordable Housing Overlay Zone received HUD’s Robert L. Woodson Jr. Award.~~

affordable projects

Timeframe:

~~2013~~2016

- H3.C **Revise-Adopt Inclusionary Housing Regulations and Establish Housing Impact Fees.**⁹ Amend the Zoning Ordinance to require residential developments ~~involving between 2 and 5 or more units~~ to provide ~~15% or more of the~~affordable units for very low, low and/or moderate income housing, pay an in-lieu fee, or pay a housing impact fee. ~~(the minimal project size between 2 to 5 units will be determined as part of implementation). This program will include requirements for participation in housing for smaller projects (between 2 to 5 units in size).~~ The ordinance should ~~also~~include specific definitions for affordability tied to Area Median Income (AMI), and ~~would-should~~ cover participation from larger non-residential developments. As part of the annual review of the Housing Element there will be a review as to whether this program has been effective in encouraging very low and low-income housing. The program will be revised if it is deemed to be ineffective.

In undertaking the work, the ordinance will be evaluated as a potential constraint to the provision of housing. This would include analysis of the policy's implementation framework, levels of mandated affordability, and a description of the types of options and incentives the Town offers to encourage and facilitate compliance with the inclusionary requirements, ~~should be included~~. The Town will also engage the development community to facilitate this analysis.

Inclusionary requirements and/or housing impact fees will be based on the following considerations:

- a. The number of inclusionary units required based on project size, such as:
3-10 units — 10%; 11-20 units — 15%; 21+ units — 20%.
- a.b. Inclusionary zoning requirements or housing impact fees will address the need for very low and low income rental units and moderate income ownership units.
- b.c. The primary intent of the inclusionary requirement is the construction of

⁹ ~~In *Palmer/Sixth Street Properties LP v. City of Los Angeles*, decided on July 22, 2009, the California Court of Appeal for the Second District held that a condition of approval requiring 60 affordable units in a 350-unit rental project violated the Costa-Hawkins Act, which allows landlords to establish the initial rental rate for a new unit. The Court also invalidated the City's in lieu fee for the affordable rental units. The Court's expansive holding calls into question affordable housing and inclusionary requirements for new rental units. *Palmer* applies only to affordable housing requirements for new rental units and not to requirements for ownership units. In addition, Costa-Hawkins does not apply where the owner has agreed to provide affordable rents by contract in exchange for a financial contribution or one of the many incentives contained in state density bonus law (including regulatory and density incentives). However, communities with inclusionary ordinances should carefully review their provisions regarding affordable rental units to ensure that they do not conflict with Costa-Hawkins. ("Law Alert," Goldfarb Lipman Attorneys, July 31, 2009).~~

new units on site.

- e.d. The focus is on multi-family housing developments with deed restrictions to support long periods of affordability.
- d.e. Second priority for meeting inclusionary requirements is the construction of units off site or the transfer of land and sufficient funding to develop the number of affordable units required.
- e.f. If these options are not practical, then other alternatives of equal value such as in-lieu fees, housing impact fees, transfer of land and/or dedication of units, or rehabilitation of existing units may be considered.
- f.g. Fees paid in-lieu of providing units on site or housing impact fees shall be of a value proportionally equivalent to the number of units in the project. The amount of the fee shall be established by a schedule that is periodically reviewed and updated by the Town Council.
~~Target incomes for units will be as follows: Very Low Income units, 40% of AMI; Low Income units, 65% of AMI; and Moderate Income Units, 100% of AMI.~~
- g.h. Establish incentives as part of an ordinance whereby the Council would decide the standards in the public review process when considering an actual ordinance. Standards include parking exceptions, increased height, mixed-use, and reduced setbacks.

Responsibility: ~~HEIC~~Housing Element Implementation Subcommittee; Planning Department; Town Attorney; Planning Commission; Town Council

Financing: General Fund

Objectives: Provide ~~consistency with Housing Element policy~~housing for very low, low and moderate income households

Timeframe: ~~2012~~2016

H3.D Junior Second Units. Review and consider adopting standards to allow the creation of junior second units. Standards to consider should include, but not be limited to, the following:

- a. Conversion of existing bedroom required – no building expansion;
- b. Maximum unit size;
- c. Limitation on kitchen size and appliances;
- d. Bathroom requirement;
- e. Internal and external access;
- f. Parking;
- g. Owner occupancy requirement.

The Town will work with special districts to reduce or waive fees for junior second units.

Responsibility: Housing Element Implementation Subcommittee; Planning Department; Town Attorney; Planning Commission; Town Council

Financing: General Fund

Objectives: 18 new second units, including junior second units, by October 2022

Timeframe: Consider adoption of standards in 2015

H3.E Work with Non-Profits and Property Owners on Housing Opportunity Sites.

Work with non-profits and property owners to seek opportunities for an affordable housing development on either the Sunnyhills site or the former Redhill School site. Undertake the following actions to encourage development of multi-family, affordable housing at Housing Opportunity Sites:

- a. Work closely with non-profit housing developers (EAH, NPH, others) and property owners to identify housing development opportunities, issues and needs.
- b. Select the most viable site or sites.
- c. Conduct a rezoning study with the intent to rezone at least one of these properties to a zoning district that will enable affordable housing to be built at 20 or more units per acre.
- d. Undertake community outreach as part of the rezoning and, as appropriate, in coordination with the potential developer and property owner.
- e. Undertake environmental review as part of rezoning to address on-and off-site issues so that future affordable housing proposals can be processed expeditiously.
- f. Use the affordable housing overlay zone (when adopted — see Program H3.B) to incentivize affordable housing ~~on-to~~ be applied to High Potential Housing Opportunity Sites and areas in the Downtown.
- g. Complete site planning studies, continue community outreach, and undertake regulatory approvals in coordination with the development application.
- h. Facilitate development through regulatory incentives, including the establishment of housing as a “use by-right,” the reduction or waiver of Town fees, fast-track processing, use of affordable housing funds ~~as developed by the HEIC~~, implementation of Housing Element Programs H3.A and H3.B, and assistance by Town Planning staff in development review.
- i. Target sites in Downtown and surrounding infill areas and, especially properties where lot consolidation is possible ~~(see map on page 88)~~, and provide incentives for lot consolidation and property redevelopment with

housing.

Responsibility: ~~HEIC~~Housing Element Implementation Subcommittee; Planning Department;
Town Attorney; Planning Commission; Town Council
Financing: General Fund
Objectives: Development of affordable housing
Timeframe: Undertake items a-d, above, during ~~2012~~2015. Undertake rezoning,
environmental review and other actions during ~~2013~~2016



4 — PROVIDE HOUSING FOR SPECIAL NEEDS POPULATIONS THAT IS COORDINATED WITH SUPPORT SERVICES.

Policies

- H4.1 **Special Needs Groups.** The Town will actively promote the development and rehabilitation of housing to meet the needs of special needs groups, including the needs of seniors, people living with disabilities, ~~farmworkers~~, 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.
- H4.2 **Health and Human Services Programs Linkages.** As appropriate to its role, the Town will assist service providers to link together services serving special needs populations to provide the most effective response to homelessness or persons at risk of homelessness, youth needs, seniors, persons with mental or physical disabilities, substance abuse problems, HIV/AIDS, physical and developmental disabilities, multiple diagnoses, veterans, victims of domestic violence, ~~farmworkers~~, and other economically challenged or underemployed workers.
- H4.3 **Density Bonuses for Special Needs Housing.** The Town will use density bonuses to assist in meeting special housing needs ~~and~~, housing for lower income elderly and ~~the~~ disabled, consistent with roadway capacity and

considering parking needs and neighborhood scale.

- H4.4 **Adaptable/Accessible Units for the Disabled.** The Town will ensure that new multi-family housing includes units that are accessible and adaptable for use by disabled persons in conformance with the California Building Code. This will include ways to promote housing design strategies to allow seniors to “age in place.”
- H4.5 **Transitional and Supportive Housing.** The Town of San Anselmo recognizes the need for and desirability of transitional and supportive housing and will treat transitional and supportive housing as a residential use that will be subject only to the same restrictions that apply to other residential uses of the same type in the same zone.
- H4.6 **Rental Assistance Programs.** The Town will continue to publicize and create opportunities for using available rental assistance programs, such as the project-based Section 8 program and tenant-based Housing Choice Voucher program, in coordination with the Marin Housing Authority (MHA). The Town will also continue to support the use of Marin Community Foundation funds for affordable housing and continue to participate in the Housing Stability program administered through MHA.
- H4.7 **Emergency Housing Assistance.** Participate and allocate funds, as appropriate, for County and non-profit programs providing disaster preparedness and emergency shelter and related counseling services.
- H4.8 **Coordination with Other Agencies in Housing the Homeless.** The Town will actively engage with other jurisdictions in Marin to support long-term housing solutions for homeless individuals and families in Marin County, and to implement the Marin County Continuum of Care¹⁰ actions in response to the needs of homeless families and individuals. The Town will allocate funds, as appropriate, for County and non-profit programs providing emergency shelter and related support services.
- H4.9 **Local Approach to Housing for the Homeless.** The Town of San Anselmo

¹⁰ The Department of Housing and Urban Development (HUD) allocates HUD homeless assistance grants to organizations that participate in local homeless assistance program planning networks. Each of these networks is called a Continuum of Care. HUD introduced the concept to encourage and support local organizations in coordinating their efforts to address housing and homeless issues. The Marin County Continuum of Care is operated through the County's Health and Human Services Agency.

recognizes the need for and desirability of emergency shelter housing for the homeless and will allow a year-round emergency shelter as a permitted use in ~~specific locations to be established in the Zoning Ordinance~~ the Limited Commercial, General Commercial, and Public Facilities zoning districts.

Designated site(s) must be located within one-quarter mile of a transit stop, since this could be considered a reasonable distance for a person to walk to/from a transit stop to/from a facility. In addition, the following would apply:

- a. The Town will encourage a dispersion of facilities to avoid an over-concentration of shelters for the homeless in any given area. An over-concentration of such facilities may negatively impact the neighborhood in which they are located and interfere with the “normalization process” for clients residing in such facilities.
- b. The Town will encourage positive relations between neighborhoods and providers of permanent or temporary emergency shelters. Providers or sponsors of emergency shelters, transitional housing programs and community care facilities shall be encouraged to establish outreach programs within their neighborhoods and, when necessary, work with the Town or a designated agency to resolve disputes.
- c. It is recommended that a staff person from the provider agency be designated as a contact person with the community to review questions or comments from the neighborhood. Outreach programs may also designate a member of the local neighborhood to their Board of Directors. Neighbors of emergency shelters shall be encouraged to provide a neighborly and hospitable environment for such facilities and their residents.
- d. Development standards for emergency shelters for the homeless located in San Anselmo will ensure that shelters would be developed in a manner which protects the health, safety and general welfare of nearby residents and businesses, while providing for the needs of a segment of the population as required by State law. Shelters shall be subject only to development, design review and management standards that apply to residential or commercial development in the same zone, except for the specific written and objective standards as allowed in State law.

Implementing Programs

H4.A **Use of Rental Assistance Programs.** Continue to publicize and participate in rental assistance programs such as the Housing Choice Voucher program and other available rental programs.

Responsibility: Planning Department; Marin Housing Authority
Financing: General Fund
Objectives: Publicity ~~and increased use of~~ Section 8 Housing Choice Vouchers ~~(50 currently; increase to 55)~~
Timeframe: ~~2007-2014~~ Ongoing

H4.B **Investigate Possible Multi-Jurisdictional Emergency Shelter.** ~~Pursuant to State law requirements, and as~~ the opportunity arises, the Town will consider participation in a multi-jurisdictional emergency shelter, should one be proposed in the future.¹⁴

Responsibility: Planning Department; Town Manager; Town Attorney; Planning Commission; Town Council
Financing: General Fund; other sources
Objectives: Construction of homeless facility (if determined feasible)
Timeframe: As the opportunity arises

¹⁴ ~~State law allows adjacent jurisdictions to collaborate on the provision of a homeless facility that meets both communities' homeless needs.~~

Section VII

Implementation Timeframe

A Overview

The San Anselmo Housing Element is built around preserving and enhancing residential neighborhoods, sustaining the community's character and environmental resources, and fulfilling unmet housing needs. The implementing programs in the Housing Element, as described in the previous section, are intended to address these concerns. In reviewing the list of programs it is important to recognize two other concerns: (1) there is limited staffing and budget resources to undertake all of the programs listed immediately; and (2) some programs require other funding or actions to occur first.



This section covers all of the implementing programs described in the Housing Element, and represents the Town's commitment to take an active leadership role in assuring the implementation of the programs described. It is also the Town's intent to: (1) encourage public review and effective participation in all aspects of the planning process; and (2) assure annual review of the Housing Element in order to periodically revise and update this Action Plan as necessary to keep it effective.

B Implementation Summary Table

Table 39: Program Implementation Summary Table

Housing Element Program		Time Frame	Objective	Responsible Department or Authority	Source of Funding
H1.A	Create a Housing Element Implementation Subcommittee	Establish Subcommittee and develop work program in 2015	Assistance in implementing Housing Element Programs	TM, TC	GF
H1.B	Review the Housing Element Annually	Annually by April 1st	Review and monitoring of Housing Element implementation; submittal to HCD	PC, TC	GF
H1.C	Publicize Fair Housing Laws and Respond to Discrimination Complaints	Ongoing and in response to complaints	Obtain and distribute materials and respond to complaints	P, TM, TA	GF
H1.D	Provide Information on Housing Programs	Review and update website links by September 2015; distribute and post information at least once annually	Update website and provide information to residents	P; TM	GF
H1.E	Community Outreach when Implementing Housing Element Programs	Consistent with implementing programs	Conduct outreach and distribute materials	P, TM	GF
H1.F	Work with the Marin Housing Authority	Ongoing	Implement agreements to maintain affordability	P, TM	GF
H1.G	Establish an Affordable Housing Fund	2015	Accumulation of funds for affordable housing	HEIS, P, TA, TM, TC	GF
H1.H	Work with Non-Profits on Housing	Ongoing	Working relationship with non-profit housing sponsors	HEIS, P	GF
H1.I	Update the Housing Element	2023	Consistency with Housing Element law	P, PC, TC	GF
H2.A	Monitor "At Risk" Units	Annually	Establish regular contact with owners of at risk unit to preserve affordable units	B, P	GF

Housing Element Program		Time Frame	Objective	Responsible Department or Authority	Source of Funding
H2.B	Implement Rehabilitation and Energy Loan Programs	Ongoing	Loans provided to rehabilitate or improve energy efficiency of housing	P, OA	GF; OF
H2.C	Conduct Home Presale Inspections	Ongoing	Conduct presale inspections	B, P	GF
H2.D	Implement Effective Design Review	Ongoing	Implement Design Review	P, PC, TC	GF
H2.E	Amend Zoning to Provide for Single Room Occupancy Units	2015	Facilitate housing for extremely low income individuals	P, TA, PC, TC	GF
H3.A	Modify Development Standards to Encourage Infill Housing	2016	Provide flexibility in the application of development standards fitting the location and type of development, consistent with community goals	HEIS, P, TA, PC, TC	GF
H3.B	Adopt Standards for an "Affordable Housing Overlay Zone"	2016	Provide flexibility in the application of development standards for affordable projects	HEIS, P, TA, PC, TC	GF
H3.C	Adopt Inclusionary Housing Regulations and Establish Housing Impact Fees	2016	Provide housing for lower-income households	HEIS, P, TA, PC, TC	GF
H3.D	Junior Second Units	2015	18 new second units, including junior second units, by October 2022	HES, P, TA, PC, TC	GF
H3.E	Work with Non-Profits and Property Owners on Housing Opportunity Sites	2015 and 2016	Development of affordable housing	HEIS, P, TA, PC, TC	GF
H4.A	Use of Rental Assistance Programs	Ongoing	Publicity of Section 8 vouchers	P, MHA	GF
H4.B	Investigate Possible Multi-Jurisdictional Emergency Shelter	As opportunities arise	Construction of homeless facility (if determined feasible)	P, TA, PC, TC, TM	GF, OF

Legend for the Implementation Summary Table

B	Building Department	PC	Planning Commission
GF	General Fund	TA	Town Attorney
HEIS	Housing Element Implementation Subcommittee	TC	Town Council
MHA	Marin Housing Authority	TM	Town Manager
OA	Outside Agency or Organization		
OF	Outside Funding Source		
P	Planning Department		

Section VIII

Quantified Housing Objectives

A Overview

State law requires the Housing Element to include quantified objectives for the number of units to be constructed, rehabilitated or conserved. Policies and programs establish the strategies to achieve these objectives. The Town's quantified objectives are described under each program, and represent the Town's best effort in implementing each of the programs. Assumptions are based on past program performance and funding availability, construction trends, land availability, and future programs that will enhance program effectiveness and achieve full implementation of the Town's housing goals.



The new construction objectives shown in the table are based on the Town's RHNA for the 2015-2023 planning period for very low, low and moderate income housing, historic trends, and expectations for new second units. Rehabilitation objectives are based on specific program targets, including such programs the Residential Rehabilitation Loan Program and Property Assessed Clean Energy (PACE) financing programs. Conservation objectives are based on preservation of existing subsidized and deed-restricted affordable rental and ownership units.

B Quantified Objectives Summary Table

The table below summarizes the Town's quantified objectives for housing during the 2015-2023 planning period.

Table 40: Quantified Objectives Summary

Income Category	New Construction	Rehabilitation	Conservation and Preservation
Extremely Low Income	17		
Very Low Income	16	10	8
Low Income	17	20	20
Moderate Income	19	20	20
Above Moderate Income	37		
TOTAL	106	50	48

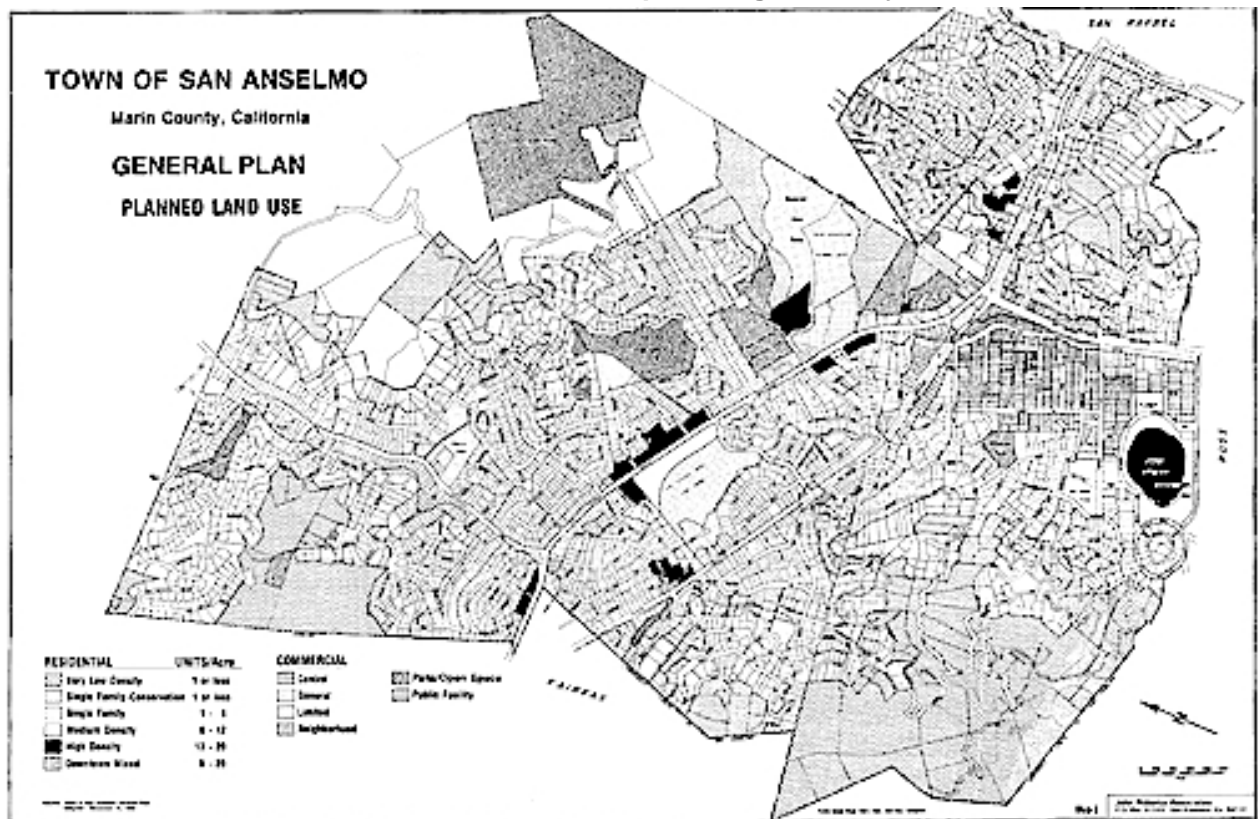
Appendix

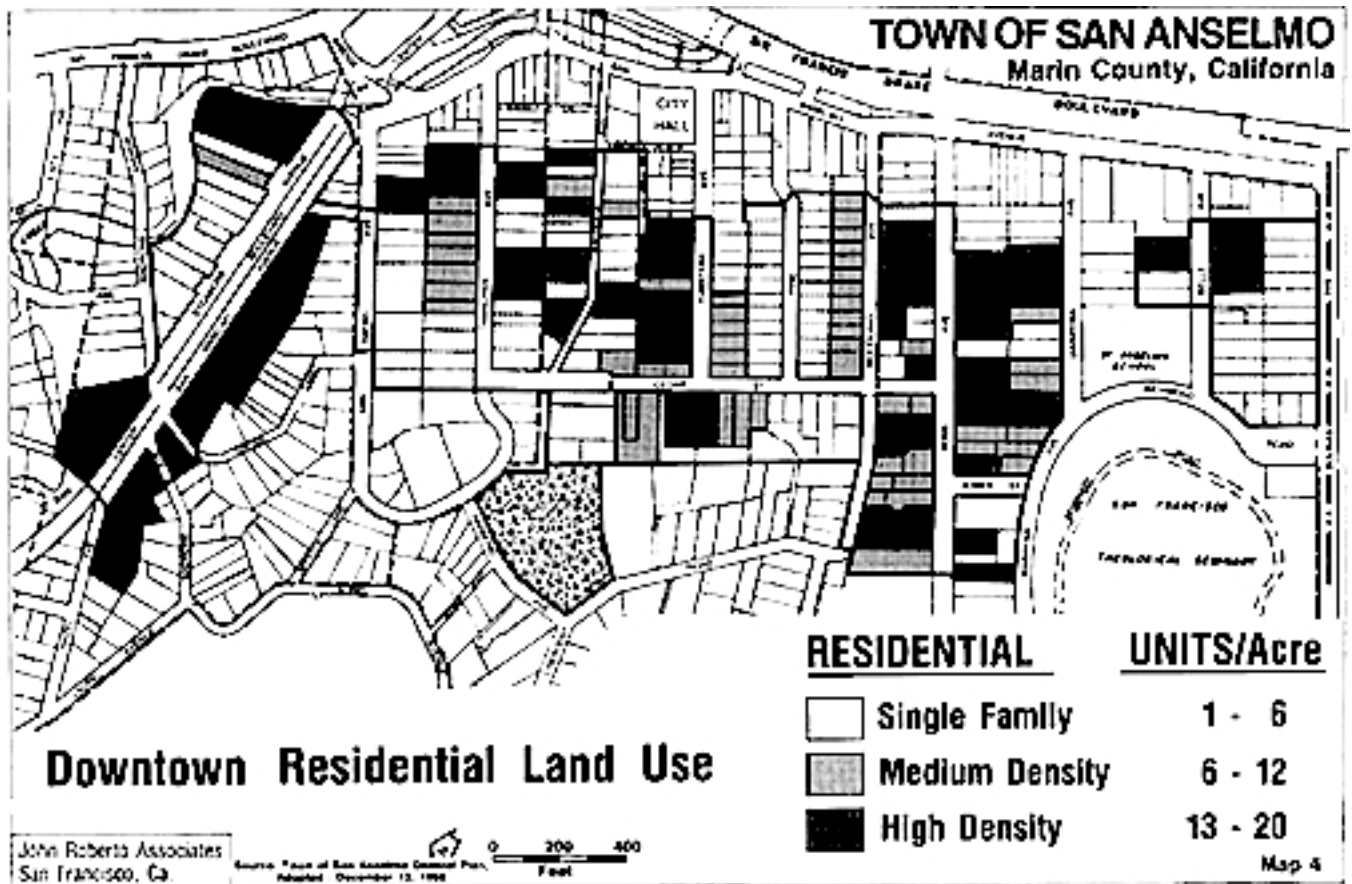
Town of San Anselmo Land Use Maps

The Town-wide General Plan Land Use Map and the Downtown Residential Land Use Map (both from the San Anselmo General Plan) show High Density Residential in BLACK below. ■

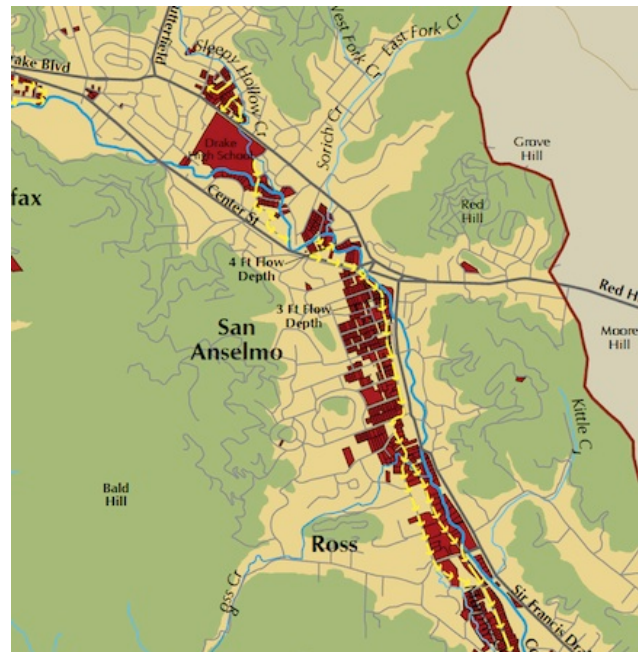
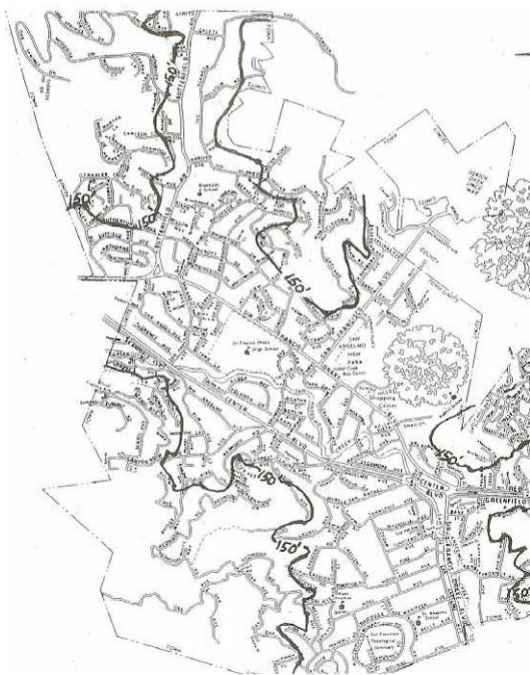
Mean Sea Level and flooding maps are also shown below, as is a map showing commercially zoned sites in and near the Downtown.

Town of San Anselmo General Plan Land Use Maps — High Density Residential Areas





150-Foot Mean Sea Level Map and Flood Map from the December 31, 2005 Flood



Commercially Zoned Sites in and Near Downtown San Anselmo

