

# **Town of Tiburon**

2023-2031 Housing Element

Public Review Draft

July 5, 2022

## Contents

1.0 INTRODUCTION .....	1
1.1 Overview .....	1
1.2 Housing in Tiburon .....	1
1.3 The General Plan .....	2
1.4 Housing Element Law .....	3
1.5 Source of Housing Data .....	5
1.6 Preparation of the Housing Element .....	6
1.7 2015-2023 Housing Element Accomplishments .....	9
2.0 HOUSING NEEDS ANALYSIS .....	11
2.1 Overview .....	11
2.2 Population Characteristics .....	13
2.3 Employment Characteristics .....	17
2.4 Household Characteristics .....	22
2.5 Housing Stock Characteristics .....	30
2.6 Special Housing Needs .....	47
3.0 HOUSING SITES .....	64
3.1 Regional Housing Needs Allocation for 2022-2030 .....	64
3.2 Sites Inventory .....	65
3.3 Density Assumptions and Development Trends .....	71
3.4 Site and Capacity Analysis .....	73
3.5 Accessory Dwelling Units .....	80
3.6 Senate Bill 9 Units .....	82
3.7 Zoning for a Variety of Housing Types .....	83
3.8 Opportunities for Energy Conservation .....	85
4.0 HOUSING CONSTRAINTS .....	87
4.1 Overview .....	87

4.2	Land Use Designations and Zoning Standards .....	87
4.3	Fees and Exactions .....	94
4.4	Processing and Permit Procedures .....	98
4.5	Codes and Enforcement.....	102
4.6	On- and Off-Site Improvements.....	102
4.7	Housing for Persons with Disabilities.....	103
4.8	Non-Governmental Constraints.....	104
4.9	Affordable Housing Funding Programs and Resources.....	107
5.0	GOALS, POLICIES, AND PROGRAMS.....	109
5.1	Overview .....	109
5.2	Quantified Objectives .....	109
5.3	Housing Goals, Policies, and Programs .....	109
5.4	Affirmatively Furthering Fair Housing (AFFH).....	126
	Appendix A: Public Outreach .....	A-1
	Appendix B: Evaluation of 2015-2023 Housing Element Programs .....	B-1
	Appendix C: Detailed Single Family Home Site Inventory.....	C-1
	Appendix D: Affirmatively Furthering Fair Housing .....	D-1

## 1.0 INTRODUCTION

### 1.1 OVERVIEW

California’s housing and planning laws require every town, city, and county to have a General Plan with at least seven elements, including a Housing Element. The General Plan provides the long-term vision for the community and guides development in Tiburon. The General Plan is a long-range planning document that describes goals, policies, and programs to guide decision-making in land use and other important areas of local government. Unlike the other mandatory General Plan elements, the Housing Element is required to be updated every eight years and is subject to detailed statutory requirements and mandatory review by a State agency — HCD (Department of Housing and Community Development). 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 are zoned and available within the 8-year housing cycle to meet the local government’s fair share of regional housing needs at all income levels.
- Affirmatively further fair housing.
- Be reviewed by the State Department of Housing and Community Development (HCD) to determine whether or not the element complies with state law.
- Be internally consistent with other parts of the General Plan.

This document is an update of the Town’s State-certified Housing Element that was adopted in August 2014 and addresses the 6<sup>th</sup> cycle Housing Element period of 2023 - 2031.

### 1.2 HOUSING IN TIBURON

The Town of Tiburon is a community of approximately 9,400 residents and 4,050 housing units located on a relatively narrow four square mile peninsula extending into San Francisco Bay. The peninsula rises quickly from the Bay reaching a central spine known as the Tiburon Ridge. This ridge is prominent from widespread locations in the San Francisco Bay Area. Most of the peninsula is sloping land. Neighborhoods vary in age from the 1890’s to the present. Over 95 percent of the Town’s land area is comprised of residential neighborhoods, public parks, and secured open space.

Tiburon is a community of neighborhoods covering a wide range of construction dates, housing types, architectural styles, and neighborhood design characteristics. At one end of the range is Old Tiburon, an 1890’s-vintage subdivision of small lots on generally steep slopes with a variety of housing types and styles. At the other end of the range are newer multi-million dollar homes located on larger parcels in thoroughly modern estate-style subdivisions that were common in the 1980’s and 1990’s. In between are numerous subdivisions from the post-war boom of the late 1940’s up through the 1950’s and 1960’s and into the 1970’s. Neighborhoods and homes in Tiburon are quite well maintained and are desirable and attractive places to live.

## 1.0 INTRODUCTION

Housing affordability in Marin County and in the Bay Area has become an increasingly important issue. Tiburon’s housing conditions are reflective of many area-wide and even nation-wide trends. Over the past several decades, housing costs have skyrocketed out of proportion to many people’s ability to pay, with increasing construction and land costs contributing to the rise in housing prices. In the Bay Area, the high demand for housing pushes prices even higher. This mismatch in household incomes and housing costs has several implications: it becomes more difficult for employers to recruit and retain employees; roadways are clogged with workers traveling longer distances; and many young families, longtime residents, their children, and other community members without high incomes relocate because they can no longer afford to live in the community.

Historical lending and zoning practices, including redlining and exclusionary covenants, have resulted in segregated living patterns in Marin and racially disparate housing outcomes. People of color have not benefited from the generational transfer of home equity, as some white people have, and rapidly escalating housing costs in more recent decades have made it extremely difficult for people of color to get a foothold in the housing market. Anti-development sentiment throughout Marin County has restricted new housing development, helping maintain patterns of segregation. As a result, Marin is one of the most segregated counties in the Bay Area, with five of the ten most segregated Census tracts in the region.<sup>1</sup> Providing more housing and a variety of housing types at different affordability levels will help to diversify the Tiburon community and result in more balanced and integrated living patterns throughout the Bay Area. It will also bring fresh perspectives, lived experiences, skills, and expertise to Tiburon, ensuring that the community is well equipped to face future challenges and opportunities.

### 1.3 THE GENERAL PLAN

State law requires a community’s General Plan to be internally consistent. This means that the policies of one element are not legally superior to the policies of another. Every element of the General Plan must be consistent with all other elements. The 2023-2031 Housing Element has been drafted to be consistent with the rest of the General Plan, which is being updated concurrently. When any Element of the General Plan is amended in the future, the Housing Element will be reviewed and amended, as necessary, to ensure consistency.

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

---

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

## 1.0 INTRODUCTION

### 1.4 HOUSING ELEMENT LAW

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

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

While jurisdictions must review and revise all elements of their General Plan on a regular basis to ensure that they remain up to date (approximately every 15 to 20 years), State law requires that Housing Elements be reviewed and updated every eight years. The process of updating Housing Elements is to be initiated by the State through the ‘regional housing needs’ process, described below.

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

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

Furthermore, the Housing Element must:

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

## 1.0 INTRODUCTION

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

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

### REGIONAL HOUSING NEEDS DETERMINATION (RHND)

For the eight-year time frame covered by this Housing Element Update, HCD has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.<sup>2</sup> This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance to move the regions closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding, and the share of cost burdened households and seek to bring the region more in line with comparable ones.<sup>3</sup> These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

---

<sup>2</sup> HCD divides the RHND into the following four income categories:

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

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

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

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

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

## 1.0 INTRODUCTION

### REGIONAL HOUSING NEEDS ALLOCATION (RHNA)

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

In January 2021, ABAG adopted a Draft RHNA Methodology, and in December 2021, the ABAG Executive Board adopted the [Final Regional Housing Needs Allocation \(RHNA\) Plan: San Francisco Bay Area, 2023-2031](#). For Tiburon, the RHNA for this cycle is 639 units, approximately eight times the last cycle allocation of 78 units. The allocation that Tiburon received from the Final RHNA Methodology, broken down by income category, is shown in Table 1. The Town estimates the projected need for units affordable to extremely low income households to be 50% of the very low income need, or 97 units.

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

Income Category	Tiburon Units	Marin County Units	Bay Area Units	Tiburon Percent	Marin County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	193	4,171	114,442	30.2%	29.0%	25.9%
Low Income (50%-80% of AMI)	110	2,400	65,892	17.2%	16.7%	14.9%
Moderate Income (80%-120% of AMI)	93	2,182	72,712	14.6%	15.1%	16.5%
Above Moderate Income (>120% of AMI)	243	5,652	188,130	38.0%	39.2%	42.6%
Total	639	14,405	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments

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

### 1.5 SOURCE OF HOUSING DATA

The main sources of data used to prepare the Housing Element were the U.S. Census and the 2019 American Community Survey (five-year estimates). The Census remains the most comprehensive and

## 1.0 INTRODUCTION

widely accepted source of information on demographic characteristics, and provides consistency with other regional, State, and federal housing plans. The American Community Survey (ACS) is an ongoing statistical survey that samples a small percentage of the population every year. The ACS survey can have wide margins of error, especially for small communities, but the survey collects information that is not covered by the decennial Census. All ACS figures reported in this housing element should be regarded as estimates.

Additional data sources included:

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

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

## 1.6 PREPARATION OF THE HOUSING ELEMENT

The Housing Element must identify community involvement and decision-making processes and techniques that are affirmative steps to generate input from all members of the community, as well as low-income persons and their representatives. This means that input should be sought, received, and considered before the draft Housing Element is completed. Requirements for public participation are described in Section 65583(c)(9) of the Government Code, which states that the local government must make “a diligent effort...to achieve public participation of all economic segments in the development of the housing element...and describe this effort.”

A dedicated housing webpage was created as part of the General Plan Update process, which was launched in December 2021 ([createtiburon2040.org](http://createtiburon2040.org)). The site was used throughout the update process to provide background information and resources, inform community members about workshops and meetings, solicit community input through online surveys, and provide access to draft documents, fact sheets, Q&A documents, meeting summaries, presentations, and workshop video recordings. The website was enabled with Google Translate to provide multilingual translation for all users. In addition, presentations and surveys were translated into Spanish to facilitate access for the Hispanic and Latinx community, which represents the largest group of people who speak limited or no English in Tiburon and Marin County. Housing workshops offered Spanish translation as well.

Staff used a variety of methods to advertise the housing element update process and workshops, including:

## 1.0 INTRODUCTION

- Providing information on the General Plan Update process, including the Housing Element, through a town-wide mailer;
- Publishing articles in the Town’s newsletter, which reaches over 800 Tiburon households;
- Providing flyers (in Spanish on the reverse) at the library and Town Hall; posting flyers on community boards; and providing flyers to the Tiburon Peninsula Chamber of Commerce to for distribution to Tiburon businesses and workers and to EAH, the Town’s primary affordable housing developer and manager, to lower-income residents;
- Promoting the workshops on social media, including Nextdoor, Facebook, and Instagram, and in the town’s local newspaper, The Ark; and
- Sending emails to the interested parties list and community-based organizations.

The Town held two public workshops in November 2021 to February 2022. Workshops and the public engagement efforts were designed to seek input from the Tiburon community and create a forum to share ideas, raise questions and concerns, and provide feedback on the Town’s housing goals, policies, and programs and selection of housing opportunity sites. Input provided by the community helped identify key issues and strategic directions to pursue in the Housing Element update.

The first workshop focused on providing an overview of the housing element, RHNA, and existing housing conditions and on gathering input on housing needs and potential sites and strategies to accommodate RHNA and encourage a more diverse population. The second workshop built on input received at the first workshop and explored the suitability of specific sites, development types, and housing densities to accommodate RHNA. The workshop focused on sites to accommodate the very low, low, and moderate-income housing.

Workshops included live-polling and breakout sessions to explore ideas in small groups. Surveys were posted online following each workshop. The workshop and survey summaries are attached in Appendix A. Workshop presentations and recording are available at the [CreateTiburon2040.org](https://www.createtiburon2040.org) website.

Town Council and Planning Commission meetings were held in March and April 2022 to provide comments, raise concerns, and/or express support for staff’s recommended strategy to meet the Town’s RHNA requirement for 639 housing units as part of the Housing Element Update.

In order to gather additional input from underrepresented members of the community, a paper survey, in both English and Spanish, was distributed to workers at local businesses, including restaurants and grocery stores, and to lower-income residents at EAH properties. The Town also conducted three focus groups with EAH residents in May and June of 2022 and interviews with local service employees in July 2022. The outreach effort reached seniors, female-headed households, disabled residents, very-low and low-income residents and workers, people of color, and people who did not speak English as a first language. The focus group and survey summaries are attached in Appendix A.

Finally, the Town conducted stakeholder interviews with organizations that serve underrepresented populations, including Fair Housing Advocates of Northern California, Legal Aid, and Canal Alliance.

Items identified in the community outreach effort that are addressed in the updated Housing Element through housing opportunity site selection and modified or new policies and/or programs are identified below. Items #8-15 were recommended by Fair Housing Advocates of Northern California,

## 1.0 INTRODUCTION

Legal Aid, and Canal Alliance. Items #16-17 were specifically identified during the focus group discussions with affordable housing residents, although other items were supported as well (#3, 6, and 15).

1. Utilize commercial sites that can accommodate mixed use housing at higher residential densities. *(Sites 1-7, 9 and A-G in Table 10 Sites Inventory and Program H-cc)*
2. Look at underutilized sites with aging and/or functionally obsolete buildings for potential affordable housing sites. *(Sites 1-7, 9, and A-G in Table 10 Sites Inventory and Program H-cc)*
3. Locate housing sites near public transportation and services. *(Sites 1-9 and A-G in Table 10 Sites Inventory and Program H-cc)*
4. Advance sustainability goals, e.g., encourage housing within walking distance of transit and major destinations, promote home offices and live-work spaces, and require green building standards and EV charging in new development. *(Programs H-bb and H-cc; policies and programs regarding green building standards and EV charging requirements are located in the Sustainability Element)*
5. Encourage the development of accessory dwelling units, recognizing that these can provide an important source of income for lower-income seniors who want to age in place, as well as affordable housing for caretakers and other lower-income service providers or family members. *(Programs H-gg and H-hh)*
6. Improve housing options for seniors (including smaller units for those desiring to downsize), the disabled, and the workforce. *(Programs H-r, H-t, H-cc, H-dd, H-ee, H-gg)*
7. Take meaningful actions to affirmatively furthering fair housing. *(Programs H-b, H-d, H-g, H-m, H-o, H-p, H-q, H-r, H-cc, H-gg)*
8. Ensure that affordable units are affirmatively marketed to communities of color. Utilize publications, venues, and community groups that serve Black and Latinx communities. Market outside of Marin to encourage more balanced communities and integrated living patterns. *(Program H-cc)*
9. Train Town staff on how to recognize and report fair housing complaints. Engage Fair Housing Advocates of Northern California to conduct a training session for Town staff. *(Program H-o)*
10. Provide fair housing brochures published by Fair Housing Advocates of Northern California at Town Hall and distribute to housing developers and single-family property owners who are developing an ADU, JADU, or SB 9 unit. *(Program H-b)*
11. Provide fair housing information on the Town's website and a link to Fair Housing Advocates of Northern California's website. *(Program H-b)*
12. Include an article on fair housing in the Town's newsletter with information on fair housing issues, landlord responsibilities, and resources to learn more and file complaints. *(Program H-b)*
13. Adopt a Fair Housing Month proclamation each year. *(Program H-b)*
14. Provide a fair housing training workshop to developers and property owners. Consider partnering with other jurisdictions and/or the County. *(Program H-b)*
15. Include programs for tenant protections, including rent stabilization, just cause for eviction, right to counsel, and right of first refusal. *(Program H-y)*
16. Facilitate communication between affordable housing tenants and providers/ managers and assist in resolving complaints and issues of concern. *(Program H-y)*
17. Provide information on source of income laws that require all landlords to accept Section 8 Housing Choice Vouchers. *(Programs H-b, H-w, and H-gg)*

The proposed housing sites were extensively vetted with the community as they required either allowing housing where none was previously permitted or increasing the existing residential densities

## 1.0 INTRODUCTION

from a maximum of 20.7 units per acre to maximums of 25-45 units per acre depending upon the site. Twenty parcels were ultimately identified as appropriate for multifamily housing. Surveys showed majority support for the housing sites. All rezonings occurred prior to housing element adoption.<sup>4</sup>

Other opportunities for community input included public meetings on housing opportunity site selection and rezoning with the Tiburon Planning Commission and Town Council, review of the Draft Housing Element by the public, and public hearings on the Draft Housing Element with the Planning Commission and Town Council.

### 1.7 2015-2023 HOUSING ELEMENT ACCOMPLISHMENTS

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

Tiburon's current Housing Element was adopted by the Town Council on August 20, 2014. While many of the goals, policies, and programs were successful, the Town did not produce enough affordable housing to meet its 5<sup>th</sup> cycle RHNA. The Town attributes this to the high cost of land and construction in Tiburon and housing densities that were too low to support affordable multifamily housing. In order to make multifamily housing financially feasible in Tiburon, the Town rezoned nine parcels to allow housing at densities of 30-35 unit per acre and eight parcels to allow housing at densities of 40-45 units per acre. These sites have the capacity to build 524 new multifamily units.

Programs completed and successfully implemented since adoption of the 2015-2023 Housing Element include:

- Adopted zoning provisions to treat transitional and supportive housing as residential uses subject to the same restrictions as residential dwellings of the same type in the same zone. (Program H-s)
- Implemented the second unit ordinance and adopted standards for junior second units (Programs H-dd and H-ee). The Town participated in development of a countywide website at adumarin.org and conducted outreach and education to accelerate development of ADUs. The Town also updated its ADU ordinance to comply with new state laws. The Town approved 26 ADUs and 18 JADUs between 2015 and June 2022. To date, 14 have been constructed and 15 are under construction. Based on a regional study, affordability levels are assumed to be 13 very low income units, 13 low income units, 13 moderate income units, and 5 above moderate income units.
- Participated in and allocated funding for countywide programs to address the needs of people experiencing homelessness. (Program H-q)

---

<sup>4</sup> This Public Review Draft Housing Element is being prepared prior to adoption of new zoning districts (MUL, MUH, MS, and R-4) and rezoning of housing opportunity sites. This Draft has been written as if these actions have already occurred. Any changes to information presented in this draft will be addressed in the final Draft Housing Element prior to Council adoption.

## 1.0 INTRODUCTION

This Housing Element has considered the effectiveness of the 2015-2023 Housing Element policies and programs and has continued, amended, or deleted programs based on lessons learned and evolving housing needs. Appendix B is a full review of programs in the 2015-2023 Housing Element.

## 2.0 HOUSING NEEDS ANALYSIS

### 2.1 OVERVIEW

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

#### SUMMARY OF KEY FACTS

- **Population** – Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Tiburon increased 10.1% from 2000 to 2020, which is below the growth rate of the Bay Area.
- **Age** – In 2019, Tiburon’s youth population under the age of 18 was 1,941 and senior population 65 and older was 2,351. These age groups represent 21.2% and 25.7%, respectively, of Tiburon’s population.
- **Race/Ethnicity** – In 2020, 81.6% of Tiburon’s population was White, 1.0% was African American, 2.7% was Asian, and 7.6% was Latinx. People of color in Tiburon comprise a proportion below the overall proportion in the Bay Area as a whole.<sup>5</sup>
- **Employment** – Tiburon residents most commonly work in the *Financial & Professional Services* industry. Since 2010, the number of jobs located in the jurisdiction increased by 110 (6.5%). Additionally, the jobs-household ratio in Tiburon has decreased from 0.54 in 2002 to 0.48 jobs per household in 2018.
- **Number of Homes** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Tiburon increased 0.6% from 2010 to 2020, which is *below* the growth rate for Marin County and *below* the growth rate of the region’s housing stock during this time period.
- **Home Prices** – A diversity of homes at all income levels creates opportunities for all Tiburon residents to live and thrive in the community.
  - **Ownership** The largest proportion of homes had a value in the range of \$2M+ in 2019. Home prices increased by 97.0% from 2010 to 2020.

---

<sup>5</sup> The Census Bureau’s American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

## 2.0 HOUSING NEEDS ANALYSIS

- **Rental Prices** – The typical contract rent for an apartment in Tiburon was \$2,310 in 2019. Rental prices increased 21.1% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$92,400 per year.<sup>6</sup>
- **Housing Type** – It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 65.4% of homes in Tiburon were single-family detached, 9.5% were single-family attached, 9.4% were small multi-family (2-4 units), and 15.4% were medium or large multi-family (5+ units). Between 2010 and 2020, the number of single-family units increased more than multifamily units. Generally, in Tiburon, the share of the housing stock that is detached single-family homes is above that of other jurisdictions in the region.
- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” In Tiburon, 16.0% of households spend 30%-50% of their income on housing, while 15.1% of households are severely cost burdened and use the majority of their income for housing.
- **Displacement/Gentrification** – According to research from The University of California, Berkeley, 0.0% of households in Tiburon live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in areas at risk of or undergoing gentrification. 100% of households in Tiburon live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs.
- **Neighborhood** – 100.0% of residents in Tiburon live in neighborhoods identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while 0.0% of residents live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.<sup>7</sup>
- **Special Housing Needs** – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Tiburon, 9.9% of residents have a disability of any kind and may require accessible housing. Additionally, 8.6% of Tiburon households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 5.2% of households are female-headed families, which are often at greater risk of housing insecurity.

---

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

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

## 2.0 HOUSING NEEDS ANALYSIS

### DATA SOURCES

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

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

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

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

## 2.2 POPULATION CHARACTERISTICS

### POPULATION GROWTH

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Since 2000, Tiburon’s population has increased by 10.1%; this rate is below that of the region, at 14.8%. In Tiburon, roughly 13.4% of its population moved during the past year, same as the regional rate.

**Table 2: Population Growth Trends**

Geography	1990	1995	2000	2005	2010	2015	2020
Tiburon	7,554	8,238	8,666	8,742	8,962	9,484	9,540
Marin County	230,096	238,185	247,289	251,634	252,409	262,743	260,831
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Source: California Department of Finance, E-5 series

In 2020, the population of Tiburon was estimated to be 9,540 (see Table 2). From 1990 to 2000, the population increased by 14.7%, while it increased by 3.4% during the first decade of the 2000s. In the

## 2.0 HOUSING NEEDS ANALYSIS

most recent decade, the population increased by 6.4%. The population of Tiburon makes up 3.7% of Marin County.<sup>8</sup>

**Figure 1: Population Growth Trends**



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

### AGE

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

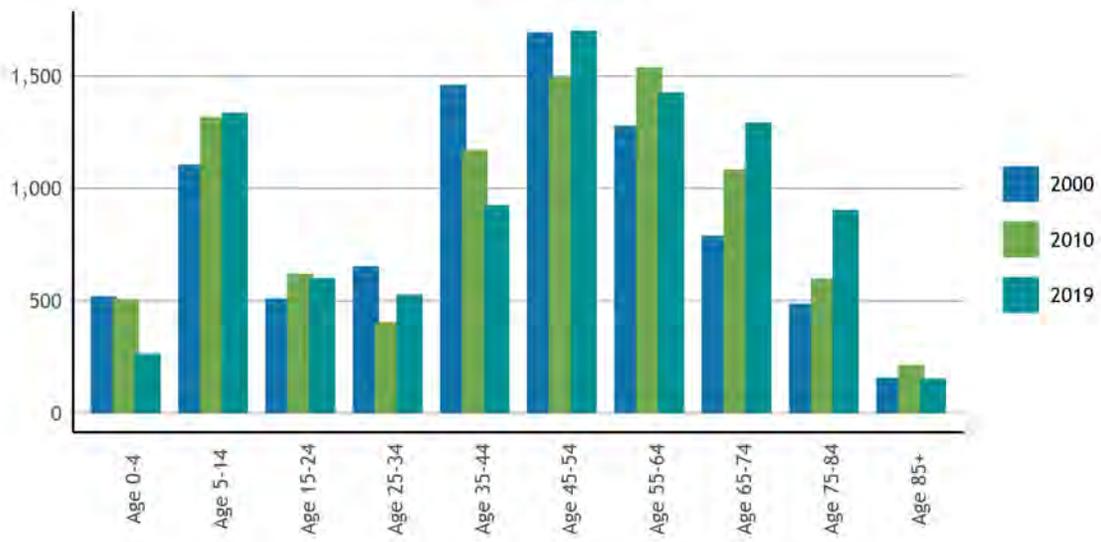
In Tiburon, the median age in 2000 was 45.4; by 2019, this figure had increased to approximately 50 years. The population of those under 14 has decreased since 2010, while the 65-and-over population has increased (see Figure 2).

---

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

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 2: Population by Age, 2000-2019**



*Universe: Total population*

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

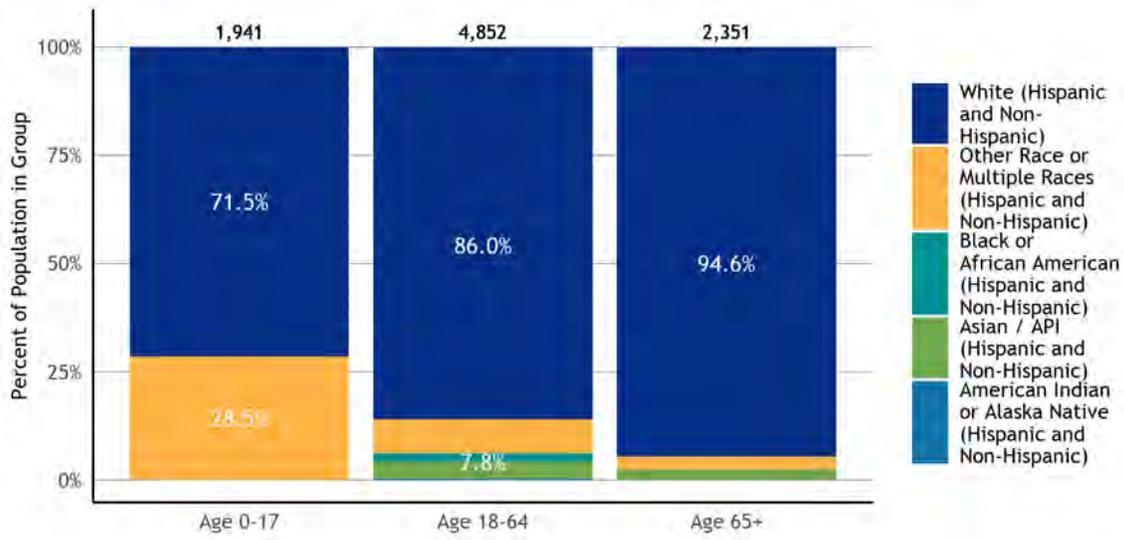
Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color<sup>9</sup> make up 5.4% of seniors and 28.5% of youth under 18 (see Figure 3). The marked increase in the diversity of the younger population reflects a slow but growing transformation in the diversity of the overall population.

---

<sup>9</sup> Here, we count all non-white racial groups.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 3: Senior and Youth Population by Race**



Universe: Total population

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

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

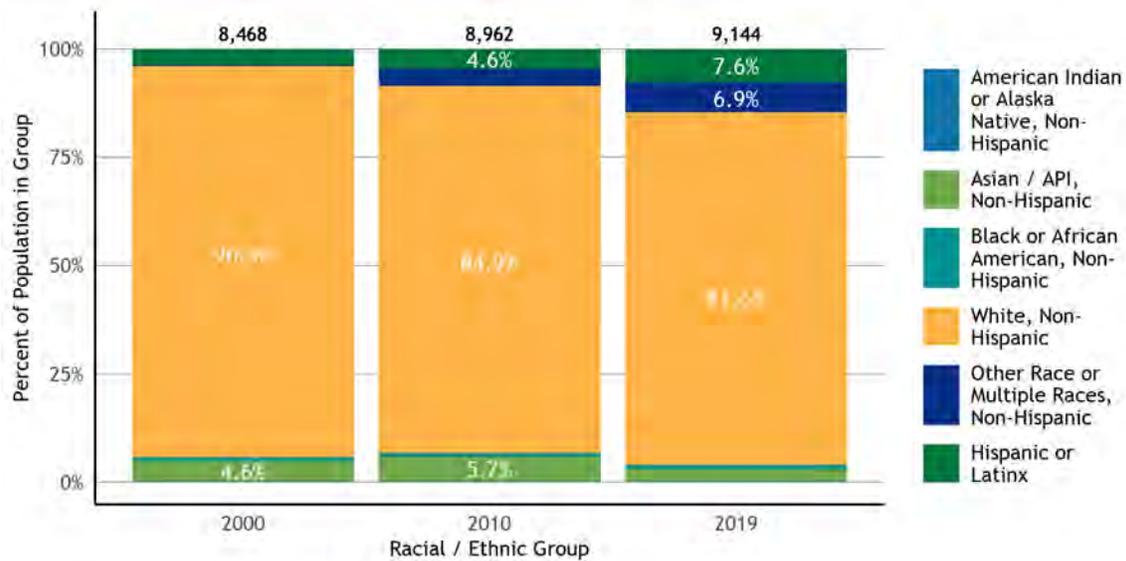
### RACE AND ETHNICITY

Understanding the racial makeup of a town and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and historical government actions, such as exclusionary zoning, discriminatory lending practices, and displacement that has occurred over time and continues to impact communities of color today<sup>10</sup>. Since 2000, the percentage of residents in Tiburon identifying as White has decreased – and by the same token the percentage of residents of all *other* races and ethnicities has *increased* – by 8.8 percentage points, with the 2019 White population standing at 7,459 (see Figure 4). In absolute terms, the *Other Race or Multiple Races, Non-Hispanic* population increased the most while the *White, Non-Hispanic* population decreased the most.

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

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 4: Population by Race, 2000-2019**



Universe: Total population

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

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

## 2.3 EMPLOYMENT CHARACTERISTICS

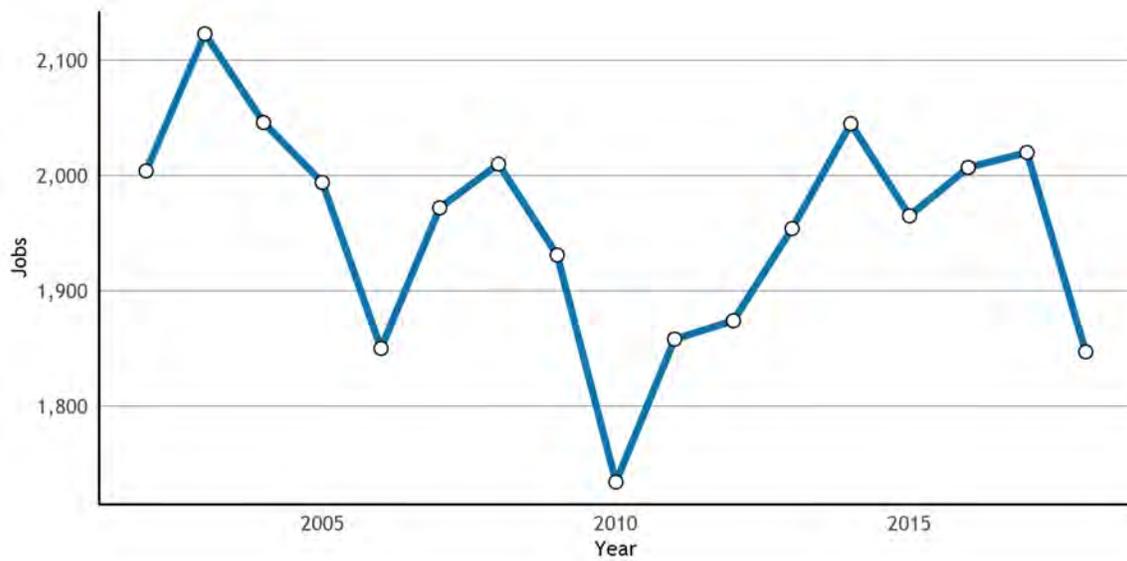
### BALANCE OF JOBS AND WORKERS

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

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” workers. Between 2002 and 2018, the number of jobs in Tiburon decreased by 7.8% (see Figure 5).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 5: Jobs in Tiburon**



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

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level.

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

There are 4,261 employed residents, and 2,940 jobs<sup>11</sup> in Tiburon - the ratio of jobs to resident workers is 0.69; Tiburon is a *net exporter of workers*.

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

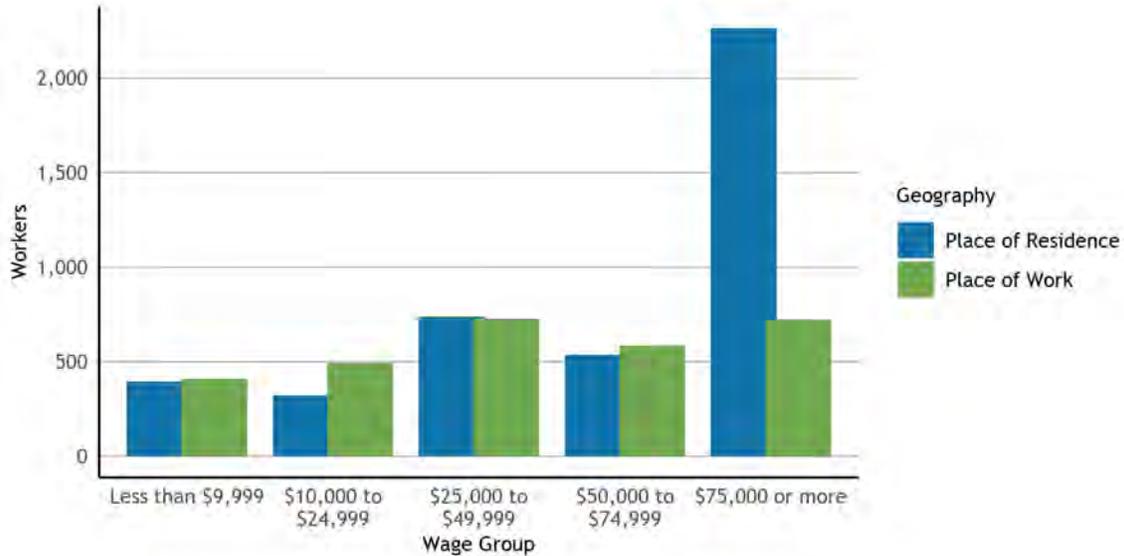
---

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

## 2.0 HOUSING NEEDS ANALYSIS

wage spectrum, the town has more high-wage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000) (see Figure 6).<sup>12</sup>

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



Universe: Workers 16 years and over with earnings

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

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

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

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 7: Jobs-Worker Ratios, by Wage Group**



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

Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

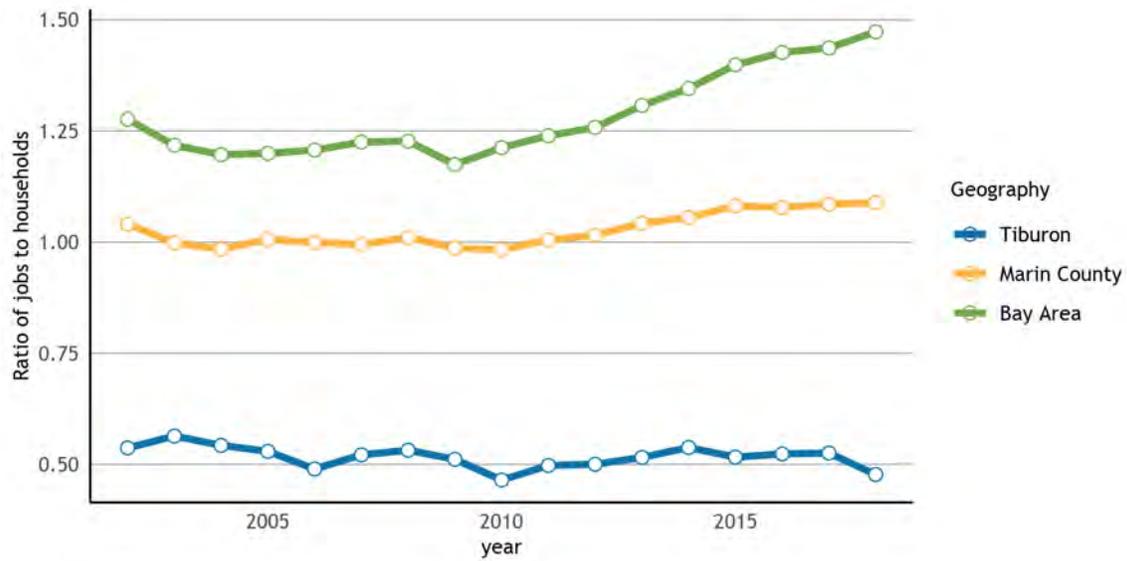
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

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

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs-to-household ratio. The *jobs-household ratio* in Tiburon has decreased from 0.54 in 2002, to 0.48 jobs per household in 2018 (see Figure 8).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 8: Jobs-Household Ratio**



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

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

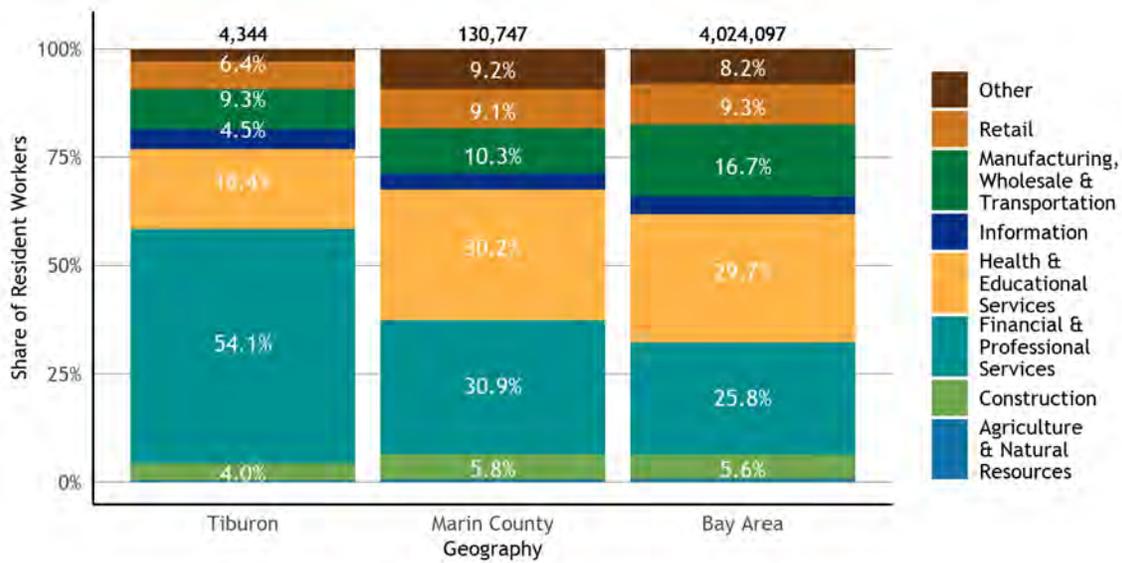
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

### JOB SECTOR COMPOSITION

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

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 9: Resident Employment by Industry**



Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030\_003E, C24030\_030E; Construction: C24030\_006E, C24030\_033E; Manufacturing, Wholesale & Transportation: C24030\_007E, C24030\_034E, C24030\_008E, C24030\_035E, C24030\_010E, C24030\_037E; Retail: C24030\_009E, C24030\_036E; Information: C24030\_013E, C24030\_040E; Financial & Professional Services: C24030\_014E, C24030\_041E, C24030\_017E, C24030\_044E; Health & Educational Services: C24030\_021E, C24030\_024E, C24030\_048E, C24030\_051E; Other: C24030\_027E, C24030\_054E, C24030\_028E, C24030\_055E

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

## 2.4 HOUSEHOLD CHARACTERISTICS

### EXTREMELY LOW-INCOME HOUSEHOLDS

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state<sup>13</sup>.

In Tiburon, 68.6% of households make more than 100% of the Area Median Income (AMI)<sup>14</sup>, compared to 7.1% making less than 30% of AMI, which is considered extremely low-income (see Figure 0).

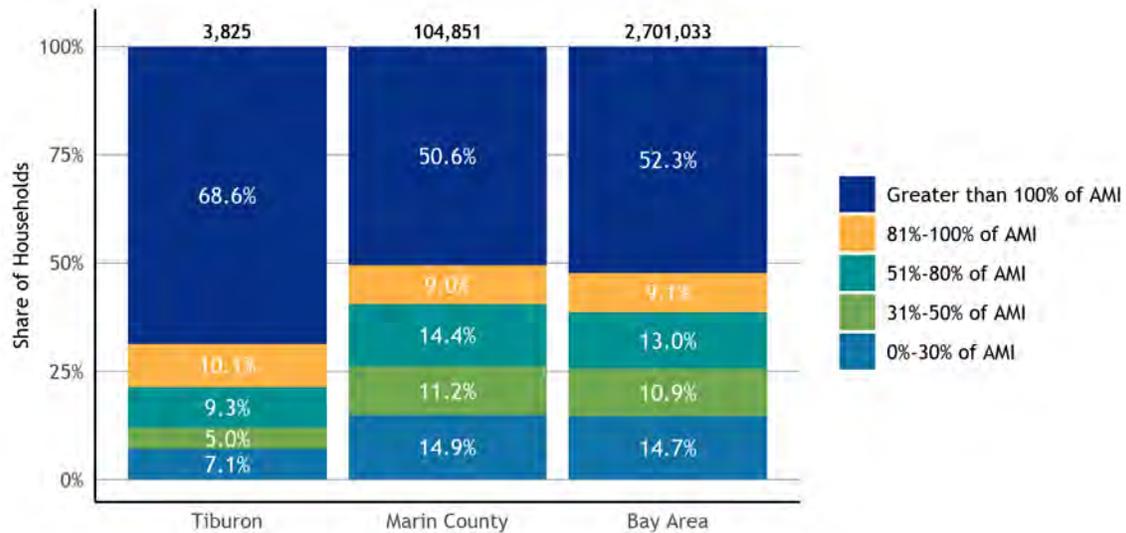
<sup>13</sup> Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

<sup>14</sup> Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco

## 2.0 HOUSING NEEDS ANALYSIS

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

**Figure 10: Households by Household Income Level**



Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff

Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

## 2.0 HOUSING NEEDS ANALYSIS

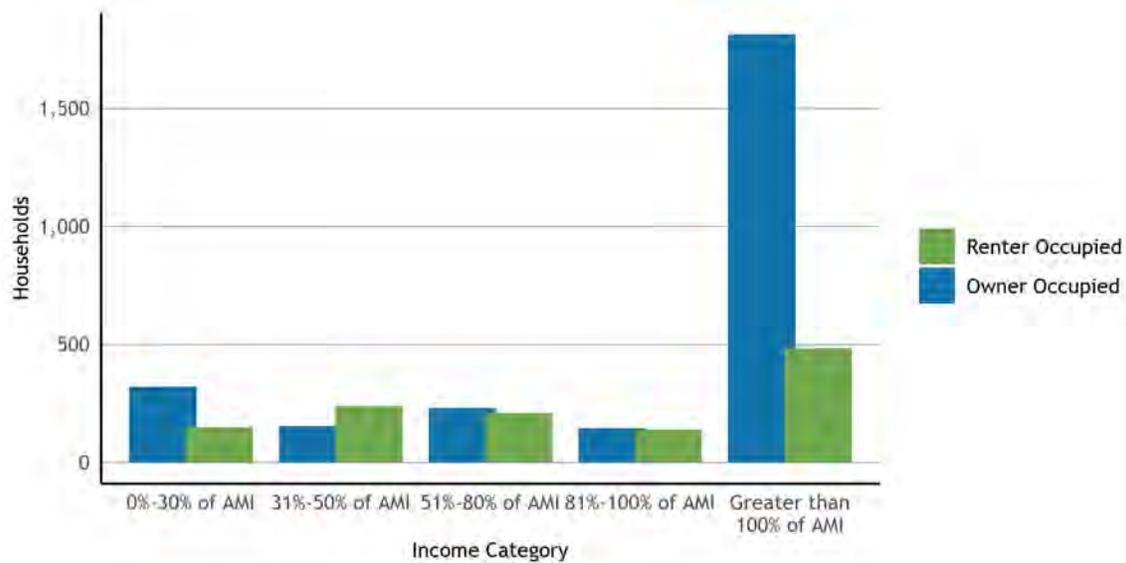
can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

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

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

In Tiburon, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners are found in the *Greater than 100% of AMI* group (see Figure 12).

**Figure 11: Household Income Level by Tenure**



Universe: Occupied housing units

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

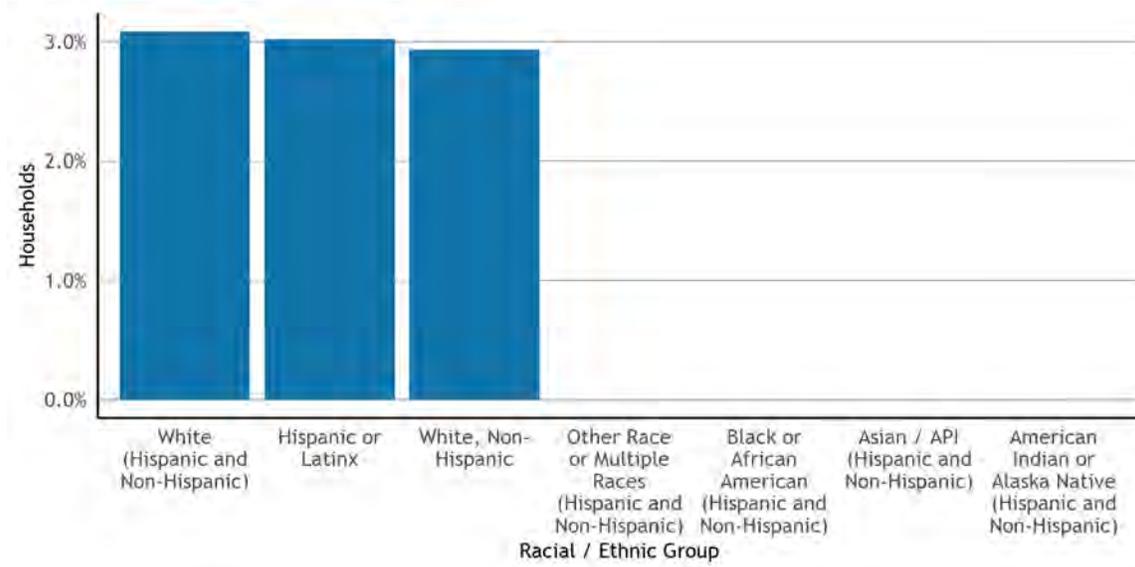
Source: U.S. Department of Housing and Urban Development (HUD), *Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

Currently, people of color are more likely to experience poverty and financial instability as a result of historical federal and local housing policies that excluded them from the same opportunities extended

## 2.0 HOUSING NEEDS ANALYSIS

to white residents.<sup>15</sup> These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Tiburon, White (Hispanic and Non-Hispanic) residents experience the highest rates of poverty (see Figure 12).

**Figure 12: Poverty Status by Race**



*Universe: Population for whom poverty status is determined*

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

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

## TENURE

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In Tiburon there are a total of 3,798 housing units, and fewer residents rent than own their homes: 32.9% versus 67.1% (see

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

## 2.0 HOUSING NEEDS ANALYSIS

Figure 13). By comparison, 36.3% of households in Marin County are renters, while 44% of Bay Area households rent their homes.

**Figure 13: Housing Tenure**



*Universe: Occupied housing units*

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

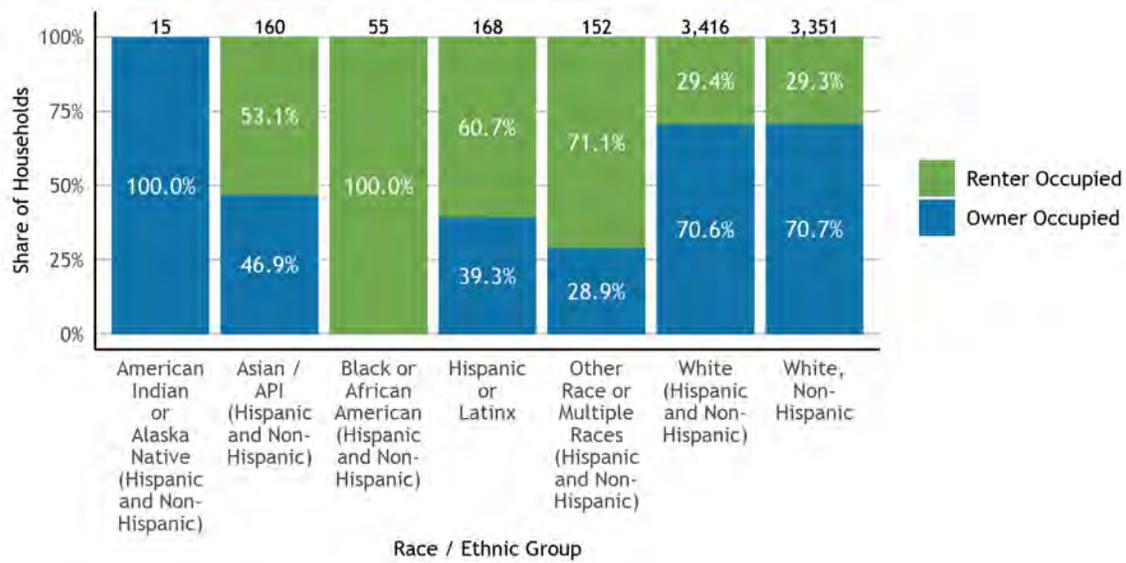
Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.<sup>16</sup> In Tiburon, 0.0% of Black households owned their homes, while homeownership rates were 46.9% for Asian households, 39.3% for Latinx households, and 70.6% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

---

<sup>16</sup> See, for example, Rothstein, R. (2017). *The color of law : a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 14: Housing Tenure by Race of Householder**



Universe: Occupied housing units

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

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

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

In Tiburon, 48.0% of householders between the ages of 25 and 44 are renters, while 18.4% of householders over 65 are renters (see Figure 15).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 15: Housing Tenure by Age**



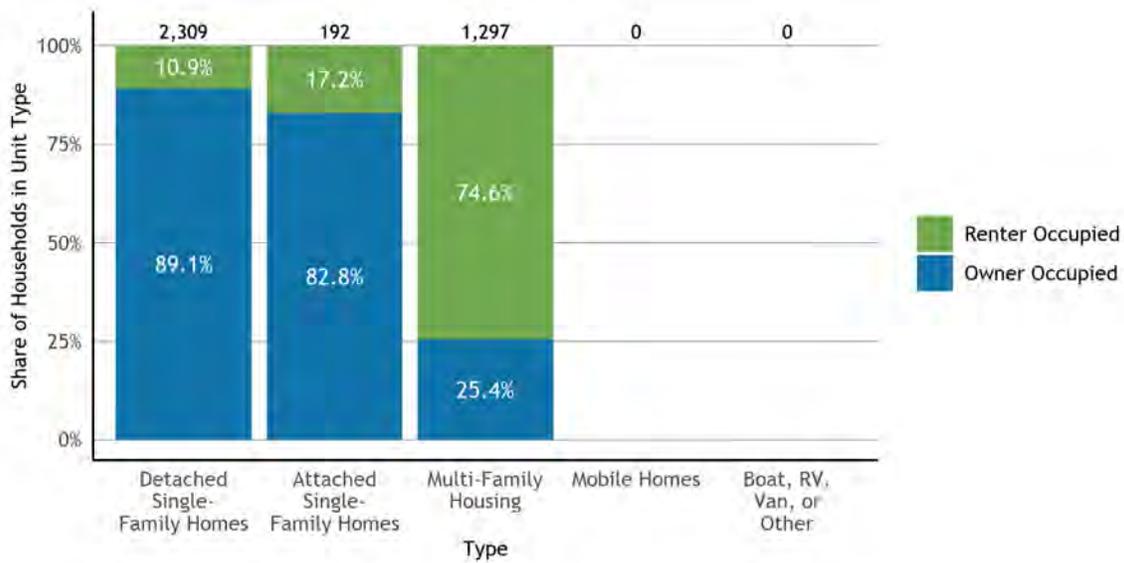
Universe: Occupied housing units

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

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multifamily housing. In Tiburon, 89.1% of households in detached single-family homes are homeowners, while 25.4% of households in multifamily housing are homeowners (see Figure 16).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 16: Housing Tenure by Housing Type**



Universe: Occupied housing units

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

### DISPLACEMENT

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

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

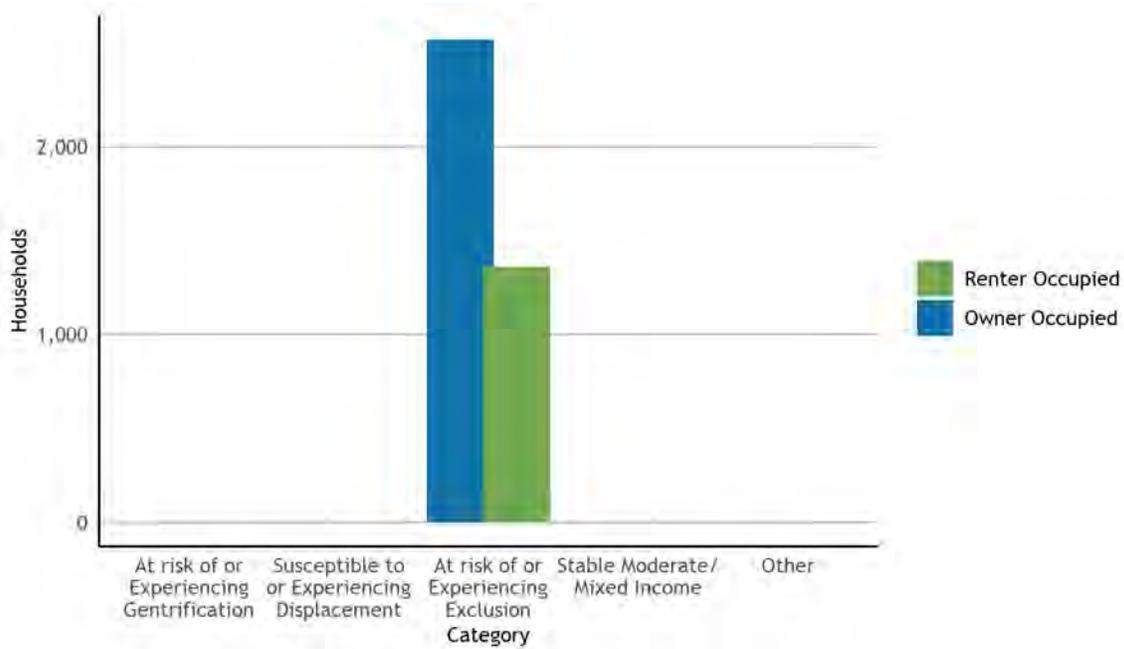
Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 100% of households in Tiburon live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.<sup>17</sup>

---

<sup>17</sup> More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: [https://www.urbandisplacement.org/sites/default/files/typology\\_sheet\\_2018\\_0.png](https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png). Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 17: Households by Displacement Risk and Tenure**



Universe: Households

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

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

## 2.5 HOUSING STOCK CHARACTERISTICS

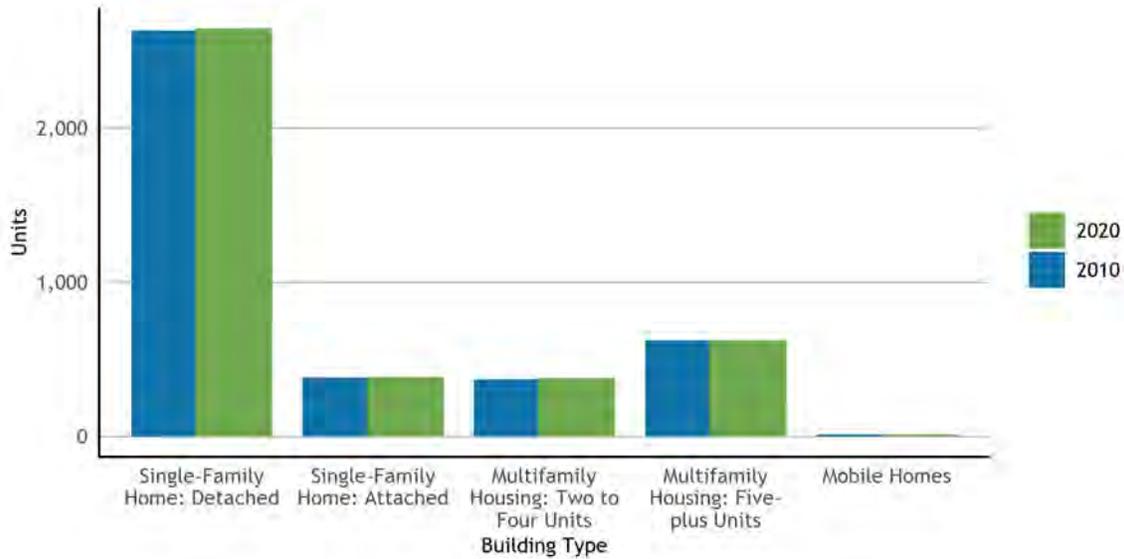
### HOUSING TYPES, YEAR BUILT, VACANCY, AND PERMITS

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

The housing stock of Tiburon in 2020 was made up of 65.4% single-family detached homes, 9.5% single-family attached homes, 9.4% multi-family homes with 2 to 4 units, 15.4% multifamily homes with 5 or more units, and 0.3% mobile homes (see Figure 18). In Tiburon, the housing type that experienced the most growth between 2010 and 2020 was *Single-Family Home: Detached*.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 18: Housing Type Trends**

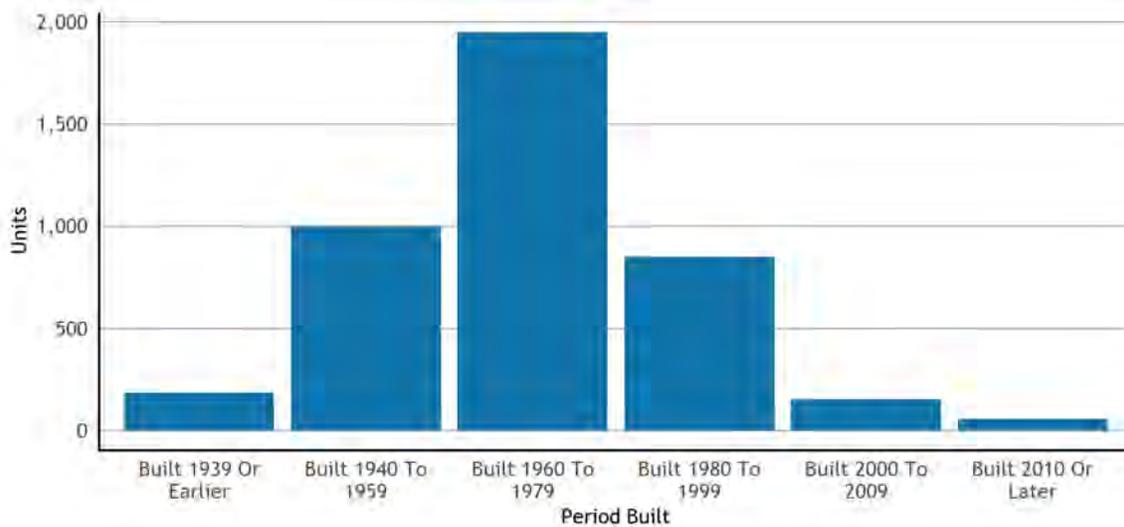


Universe: Housing units

Source: California Department of Finance, E-5 series

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Tiburon, the largest proportion of the housing stock was built 1960 to 1979, with 1,950 units constructed during this period (see Figure 19). Between 2010 and 2020, 1.3% of the housing stock was built, which was 56 units.

**Figure 19: Housing Units by Year Structure Built**



Universe: Housing units

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

## 2.0 HOUSING NEEDS ANALYSIS

Vacant units make up 9.3% of the overall housing stock in Tiburon. The rental vacancy stands at 6.9%, while the ownership vacancy rate is 1.8%. Of the vacant units, the most common type of vacancy is *Other Vacant* (see Figure 20).<sup>18</sup>

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

---

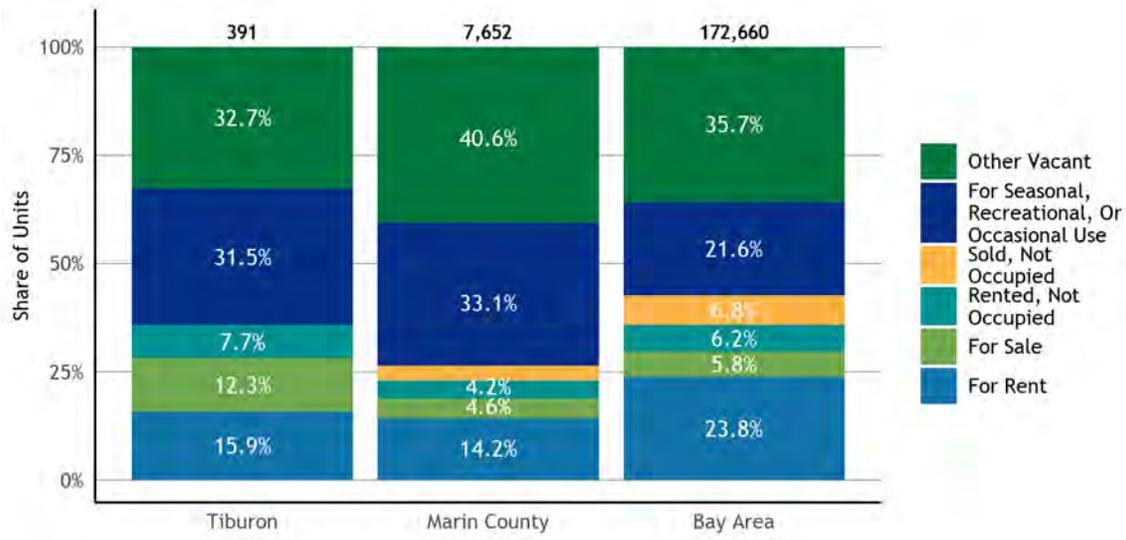
<sup>18</sup> The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (9.3%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a significant number of vacancy categories, including the numerically significant *other vacant*.

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

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

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 20 Vacant Units by Type**



Universe: Vacant housing units

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

Between 2015 and 2019, sixteen housing units were issued permits in Tiburon. 93.8% of permits issued in Tiburon were for above moderate-income housing, 0% were for moderate-income housing, and 6.2% were for low- or very low-income housing (see Table 3).

**Table 3: Housing Permitting**

Income Group	Number
Above Moderate Income Permits	15
Moderate Income Permits	0
Low Income Permits	1
Very Low Income Permits	0

Universe: Housing permits issued between 2015 and 2019

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

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

## 2.0 HOUSING NEEDS ANALYSIS

### ASSISTED HOUSING DEVELOPMENTS AT-RISK OF CONVERSION

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

The data in the Table 4 comes from the California Housing Partnership’s Preservation Database, the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 118 assisted units in Tiburon in the Preservation Database. Of these units, 0.0% are at *High Risk* or *Very High Risk* of conversion.<sup>21</sup>

**Table 4: Assisted Units at Risk of Conversion**

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

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

---

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

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

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

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

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

## 2.0 HOUSING NEEDS ANALYSIS

There are a total of 162 below market rate units within existing housing developments in Tiburon. Table 5 lists these affordable housing developments and indicates the timeframe for which the affordability of the units is protected. This table includes all housing units that were financed with state, federal, or local funding sources.

**Table 5: Deed-Restricted Affordable Housing in Tiburon**

Development	Very Low Income Units	Low Income Units	Moderate Income Units	Conserved Until
Chandler’s Gate	4	0	0	2057
Hilarita Apartments	84	7	0	Perpetuity
Tiburon Hill Estates	0	16	0	Perpetuity
Point Tiburon Marsh	0	0	20	>2021 <sup>a</sup>
Cecilia Place	16	0	0	2092
Bradley House	0	15	0	Perpetuity
Total units	104	38	20	

<sup>a</sup> Each owner is locked into a 30-year affordability period. This 30-year period starts over with each new owner. Unless a unit is held by the same owner for 30 years or more, the affordability will be in perpetuity. The initial 30-year term was established in 1987. The Town has a right to first refusal to purchase affordable units as they come up for resale. Currently, the Town owns eight of these units.

### SUBSTANDARD HOUSING

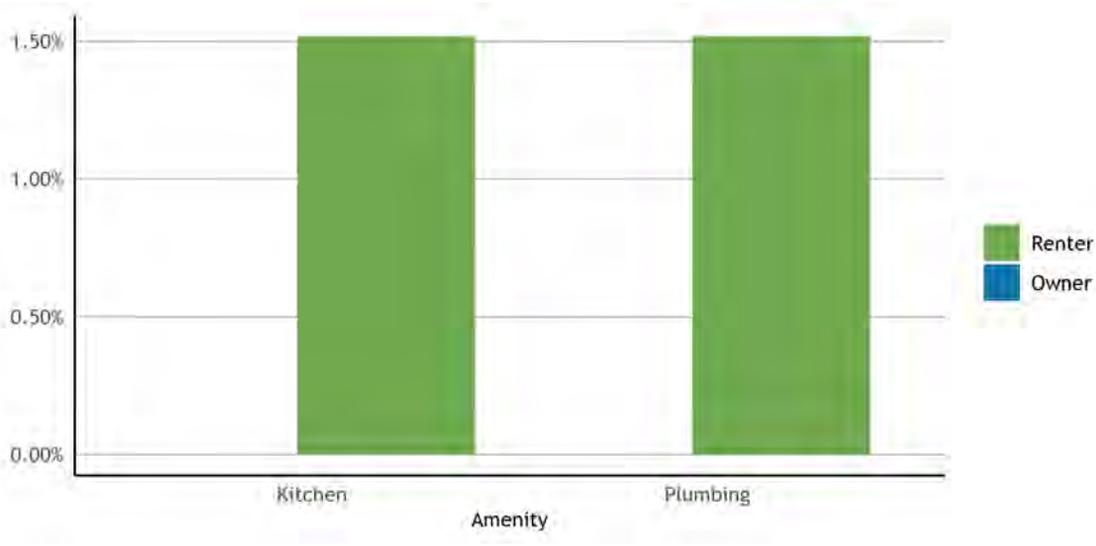
Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in Figure 22 gives a sense of some of the substandard conditions that may be present in Tiburon. For example, 1.5% of renters in Tiburon reported lacking a kitchen and 0% of renters lack plumbing, compared to 0% of owners who lack a kitchen and 0% of owners who lack plumbing.

In general, the condition of Tiburon’s housing stock is excellent. Due to the high real estate value in Tiburon, properties, especially single family houses, are generally well-maintained. According to Town Planning & Building staff, EAH is currently rehabilitating the Hilarita, a 91-unit affordable housing development. Approximately 120-150 apartments are in in need of rehabilitation, and no housing units are in need of replacement.

The Housing Element contains programs to promote available rehabilitation loans to lower income households. Programs include *H-u Rehabilitation Loan Programs* and *H-aa Link Code Enforcement with Public Information Programs on Town Standards, Rehabilitation, and Energy Loan Programs*.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 21: Substandard Housing Issues**



Universe: Occupied housing units

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

The Housing Element contains several programs to assist low-income households in performing necessary repairs and upgrades including *Program H-b Improve Community Awareness of Housing needs, issues, and Programs*; *Program H-u Rehabilitation Loan Programs*; and *Program H-aa Link Code Enforcement with Public Information Programs on Town Standards and Rehabilitation, and Energy Loan Programs*.

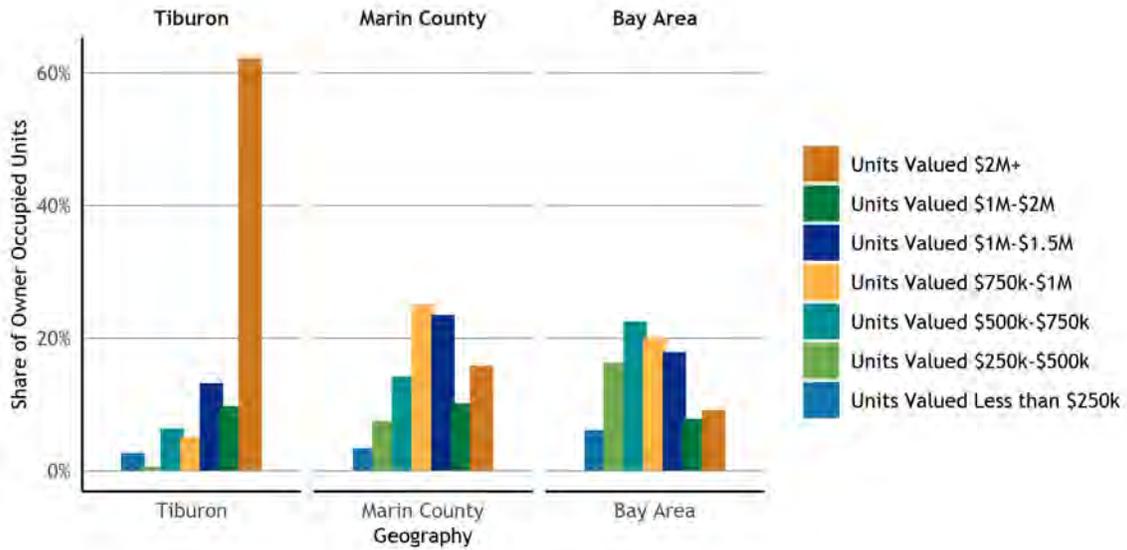
### HOME AND RENT VALUES

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages, and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Tiburon was estimated at \$2,753,430 by December of 2020, per data from Zillow. The largest proportion of homes were valued more than \$2M (see Figure 22). By comparison, the typical home value is \$1,288,800 in Marin County and \$1,077,230 the Bay Area, with the largest share of units valued \$750k-\$1m (county) and \$500k-\$750k (region).

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 130.4% in Tiburon from \$1,195,000 to \$2,753,430. This change is below the change in Marin County, and below the change for the region (see Figure 23).

## 2.0 HOUSING NEEDS ANALYSIS

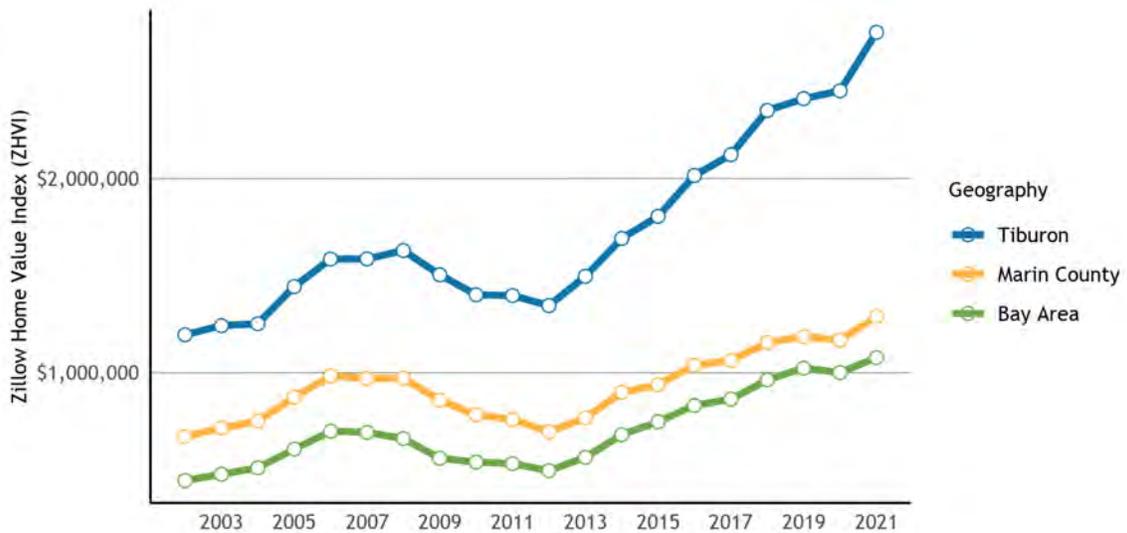
**Figure 22: Home Values of Owner-Occupied Units**



Universe: Owner-occupied units

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

**Figure 23: Zillow Home Value Index (ZHVI)**



Universe: Owner-occupied housing units

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

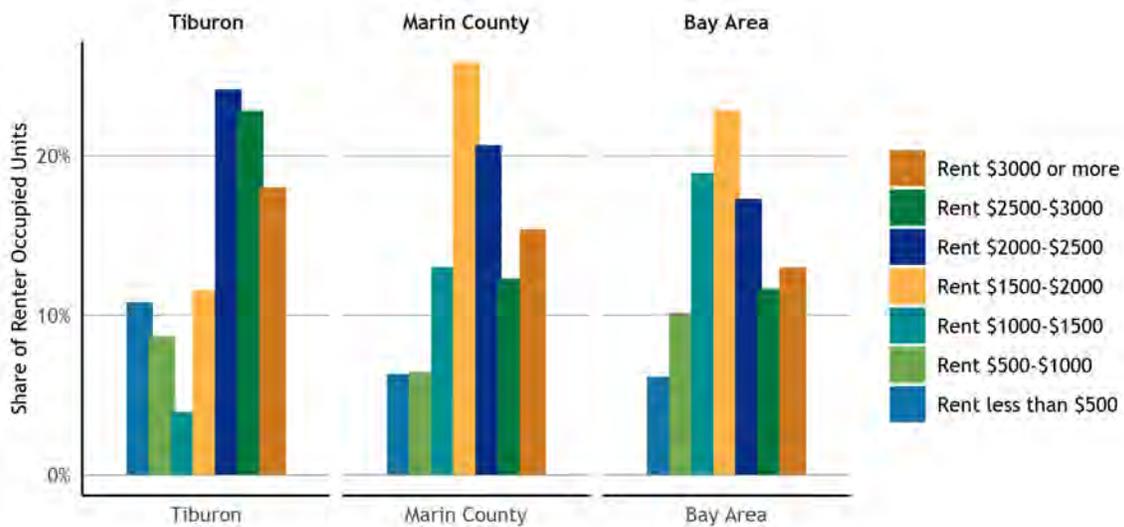
Source: Zillow, Zillow Home Value Index (ZHVI)

## 2.0 HOUSING NEEDS ANALYSIS

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

In Tiburon, the largest proportion of rental units rented are in the *Rent \$2000-\$2500* category, totaling 24.1%, followed by 22.8% of units renting in the *Rent \$2500-\$3000* category (see Figure 24). Looking beyond the town, the largest share of units is in the *rent for \$1500-\$2000* category.

**Figure 24: Contract Rents for Renter-Occupied Units**



Universe: Renter-occupied housing units paying cash rent

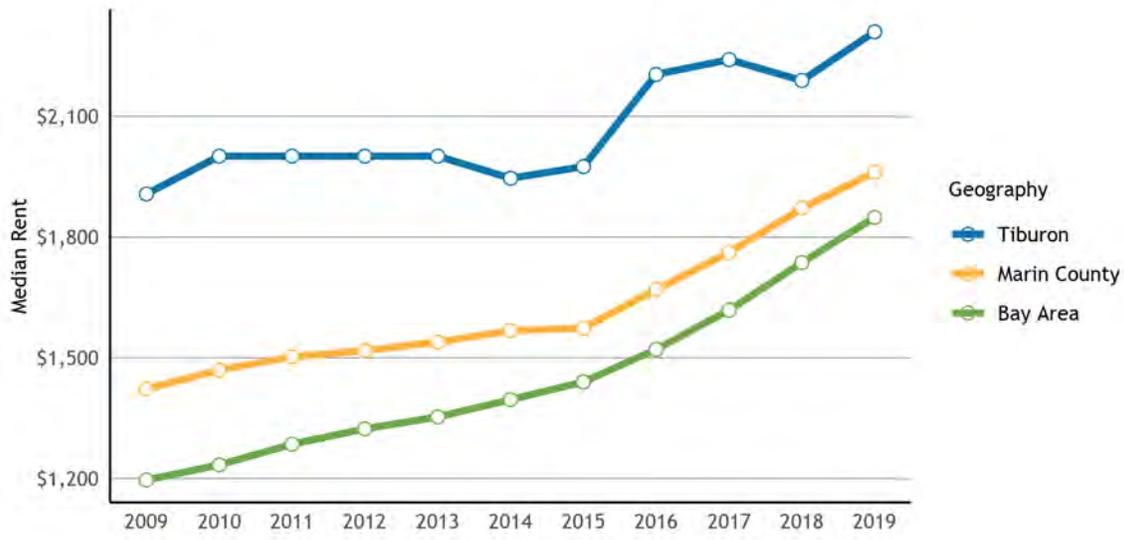
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

Since 2009, the median rent has increased by 21.1% in Tiburon, from \$1,940 to \$2,310 per month (see Figure 25). In Marin County, the median rent has increased 25.1%, from \$1,560 to \$1,960. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54% increase.<sup>22</sup>

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

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 25: Median Contract Rent**



Universe: Renter-occupied housing units paying cash rent

Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas).

According to RentCafé, the average rent in Tiburon is \$5,153, and the average unit size is 1,082 square feet. The cost of rent varies according to several factors, including unit size, number of bedrooms, condition, and amenities.<sup>23</sup>

### COST-BURDENED HOUSEHOLDS

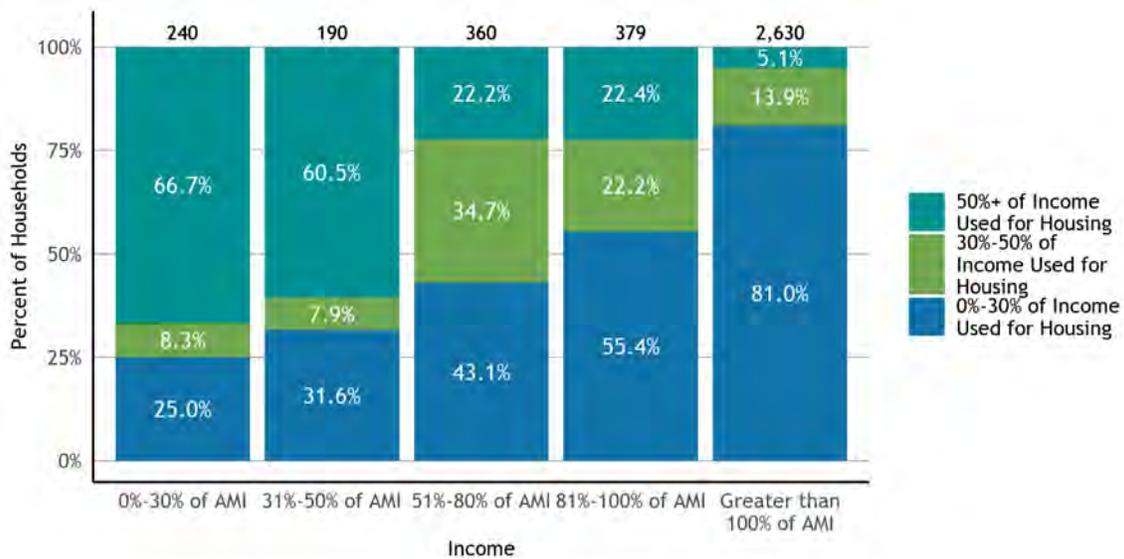
A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the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

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Tiburon, 22.9% of renters spend 30% to 50% of their income on housing compared to 16.8% of those that own (see Figure 26). Additionally, 18.3% of renters spend 50% or more of their income on housing, while 19.3% of owners are severely cost-burdened.

<sup>23</sup> RentCafé, <https://www.rentcafe.com/average-rent-market-trends/us/ca/belvedere-tiburon/>, updated May 2022.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 26: Cost Burden by Tenure**



Universe: Occupied housing units

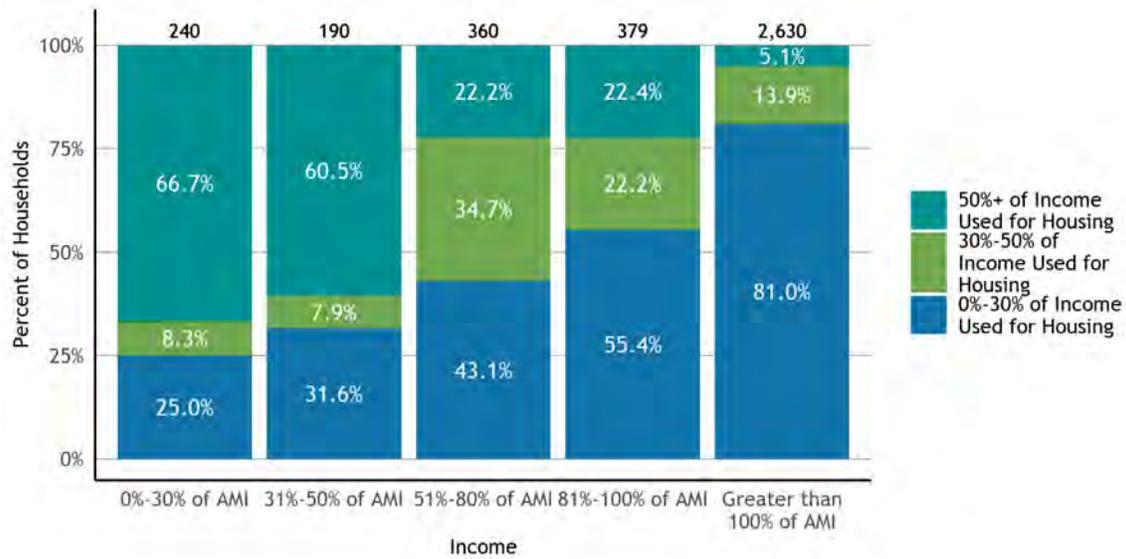
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines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

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

In Tiburon, 15.1% of all households spend 50% or more of their income on housing, while 16.0% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 27). For example, 66.7% of Tiburon households making less than 30% of AMI spend the majority of their income on housing. For Tiburon residents making more than 100% of AMI, just 5.1% are severely cost-burdened, and 81.0% of those making more than 100% of AMI spend less than 30% of their income on housing.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 27: Cost Burden by Income Level**



Universe: Occupied housing units

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

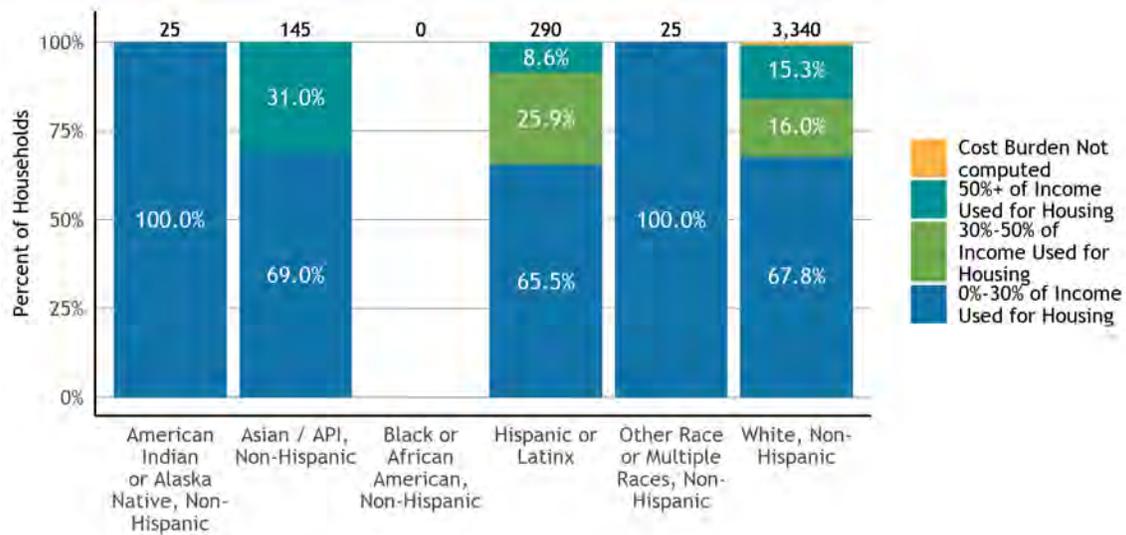
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

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

*Hispanic or Latinx* residents are the most cost burdened with 25.9% spending 30% to 50% of their income on housing, and *Asian / API, Non-Hispanic* residents are the most severely cost burdened with 31.0% spending more than 50% of their income on housing (see Figure 28).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 28: Cost Burden by Race**



*Universe: Occupied housing units*

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

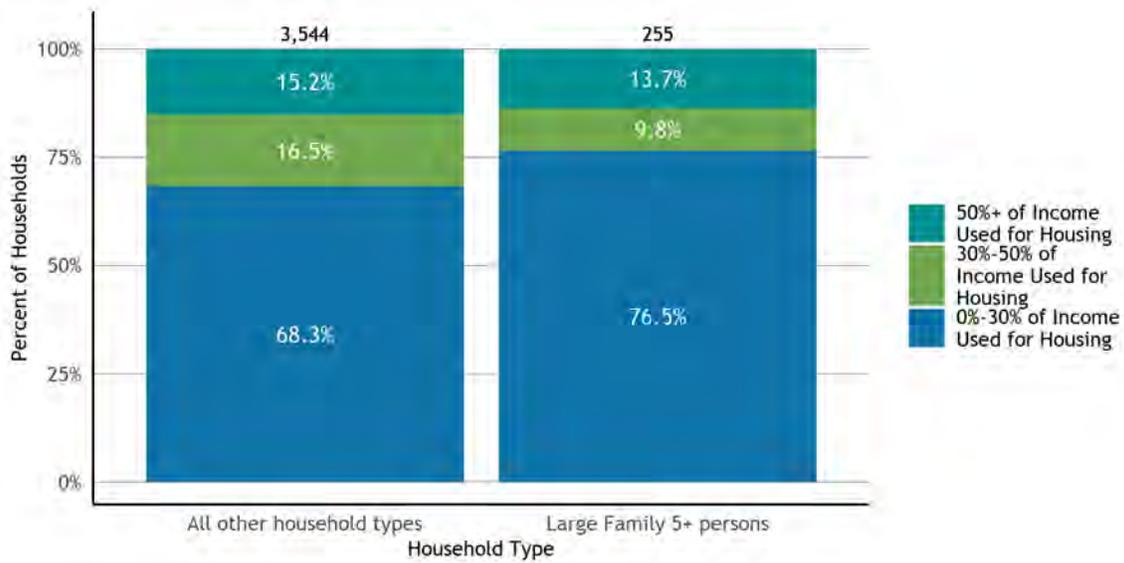
*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

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

In Tiburon, 9.8% of large family households experience a cost burden of 30%-50%, while 13.7% of households spend more than half of their income on housing. Some 16.5% of all other households have a cost burden of 30%-50%, with 15.2% of households spending more than 50% of their income on housing (see Figure 29).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 29: Cost Burden by Household Size**



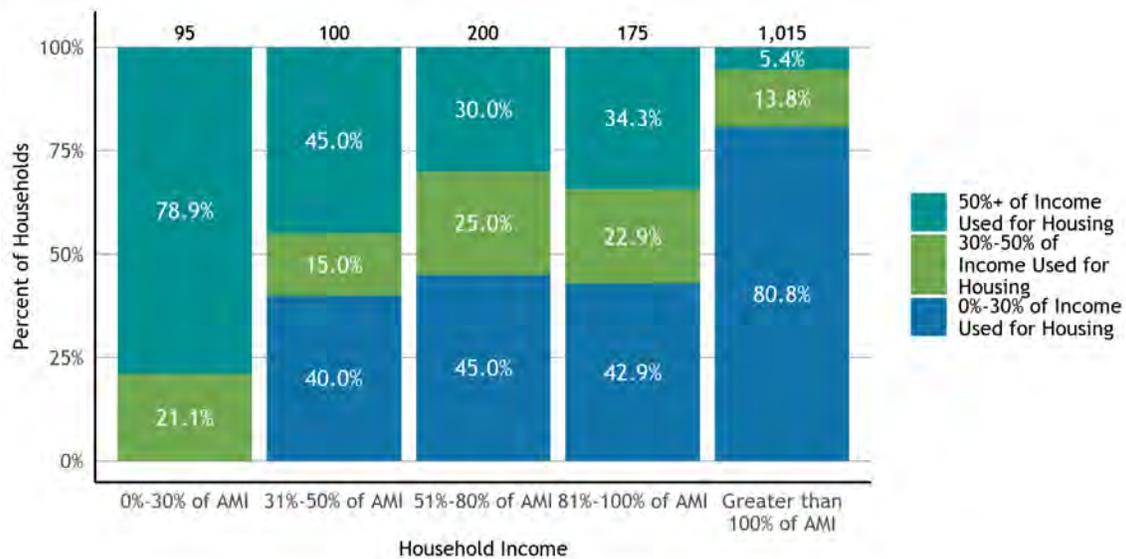
*Universe: Occupied housing units*

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

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 78.9% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 80.8% are not cost-burdened and spend less than 30% of their income on housing (see Figure 30).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 30: Cost-Burdened Senior Households by Income**



Universe: Senior households

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

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

The fundamental strategy for addressing the Town’s long-term overpayment problem is to create new opportunities for redevelopment to multifamily and mixed use housing with an emphasis on affordable housing. This is reflected in Program H-a *Focus Town Resources on Housing Opportunity Sites*; Program H-l *Redevelopment Funding*; Program H-m *Work with Non-Profits on Housing*; Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites*; Program H-dd *Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinance*; and H-ee *Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*. Other policies and programs address housing overpayment directly, including Program H-w *Rental Assistance Programs*.

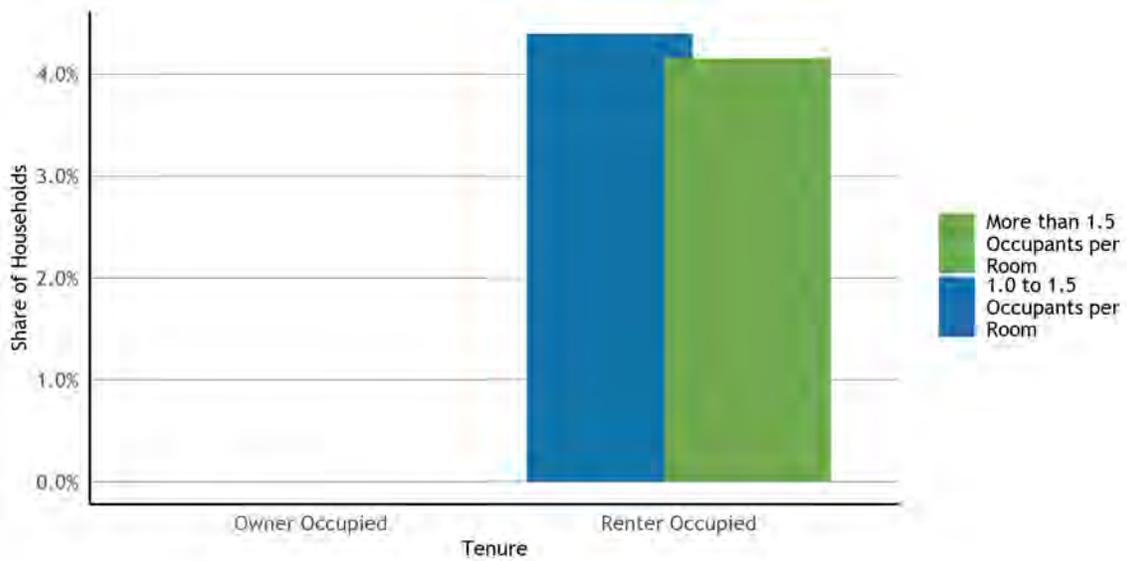
### OVERCROWDING

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

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Tiburon, 4.2% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0% of households that own (see Figure 31). In Tiburon, 4.4% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 0% for those who own.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 31: Overcrowding by Tenure and Severity**



*Universe: Occupied housing units*

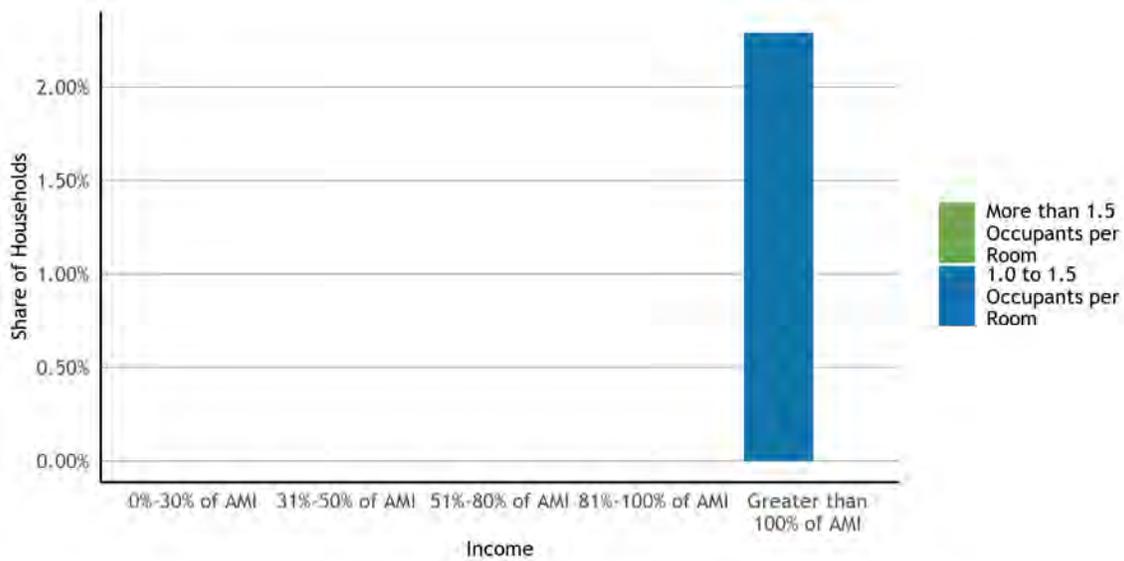
*Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.*

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

In many communities, overcrowding often disproportionately impacts low-income households. In Tiburon, 0% of very low-income households (below 50% AMI) experience severe overcrowding, while 0% of households above 100% experience this level of overcrowding (see Figure 32).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 32: Overcrowding by Income Level and Severity**

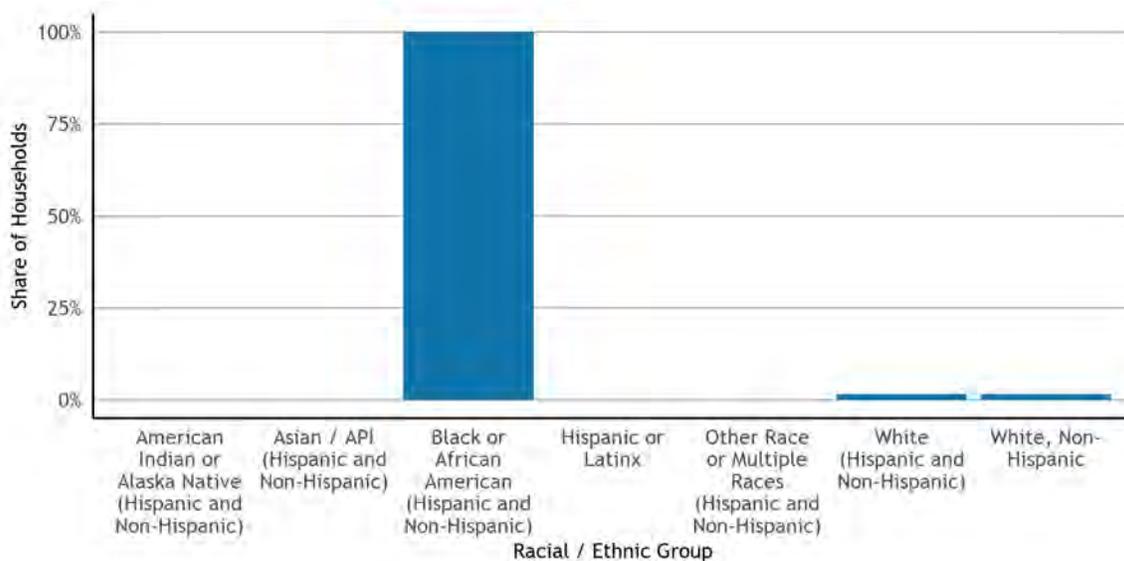


Universe: Occupied housing units

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

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Tiburon, the racial group with the largest overcrowding rate is *Black or African American (Hispanic and Non-Hispanic)* (see Figure 33).

**Figure 33: Overcrowding by Race**



Universe: Occupied housing units

## 2.0 HOUSING NEEDS ANALYSIS

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

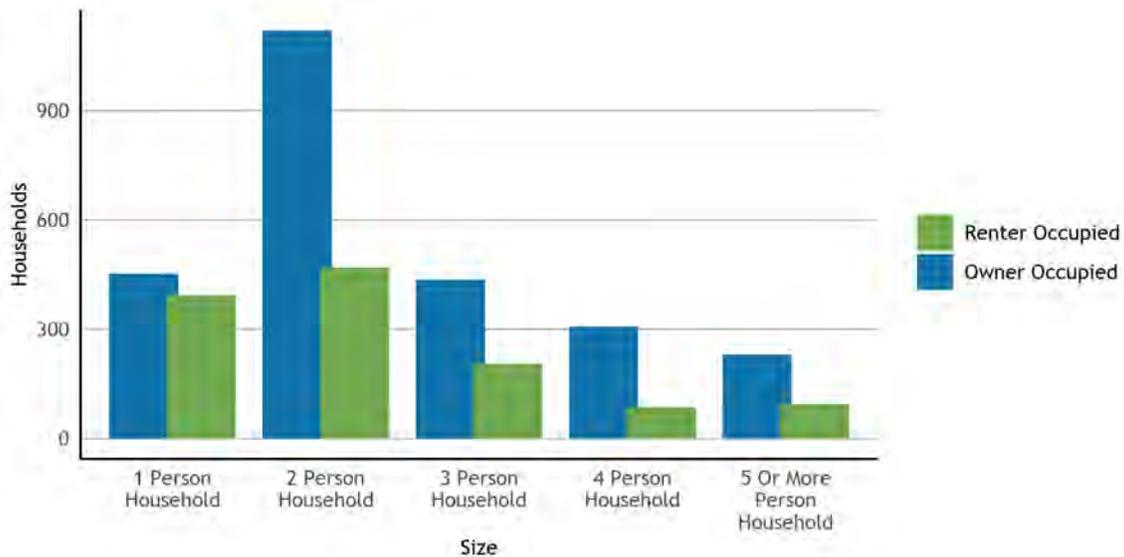
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014

### 2.6 SPECIAL HOUSING NEEDS

#### LARGE HOUSEHOLDS

Large households often have different housing needs than smaller households. If a city’s rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Tiburon, for large households with 5 or more persons, most units (70.9%) are owner occupied (see Figure 34). In 2017, 3.9% of large households were very low-income, earning less than 50% of the area median income (AMI).

Figure 34: Household Size by Tenure



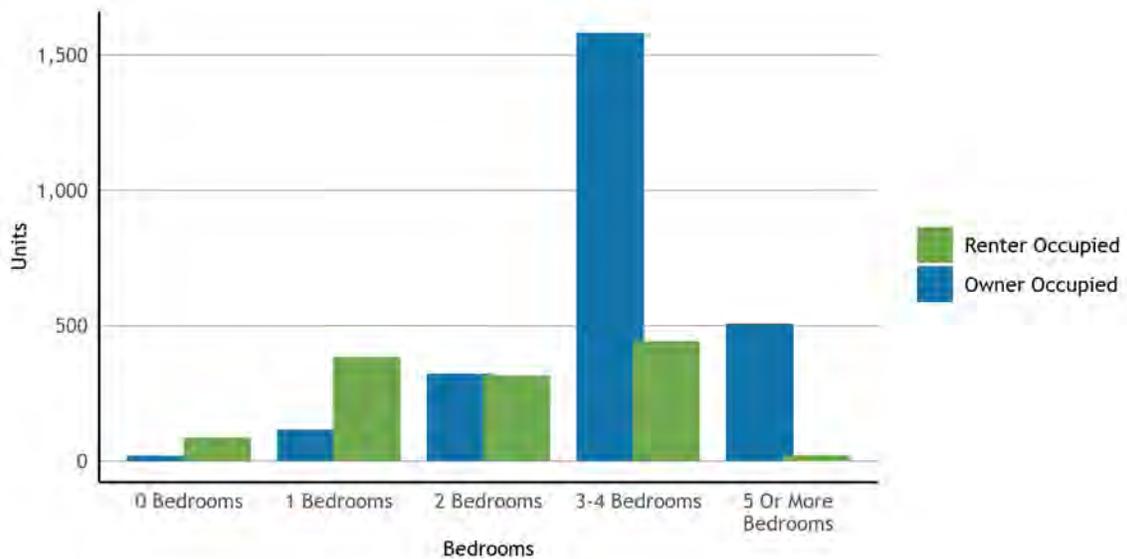
Universe: Occupied housing units

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

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 2,555 units in Tiburon. Among these large units with 3 or more bedrooms, 18.2% are renter-occupied and 81.8% are owner-occupied (see Figure 35).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 35: Housing Units by Number of Bedrooms**



Universe: Housing units

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

### *Strategies and Programs to Meet the Projected Needs of Large Households*

Large households would benefit from multifamily housing that includes childcare facilities. Housing with large-household units should be located near public transit, schools, parks and recreational facilities, and the library.

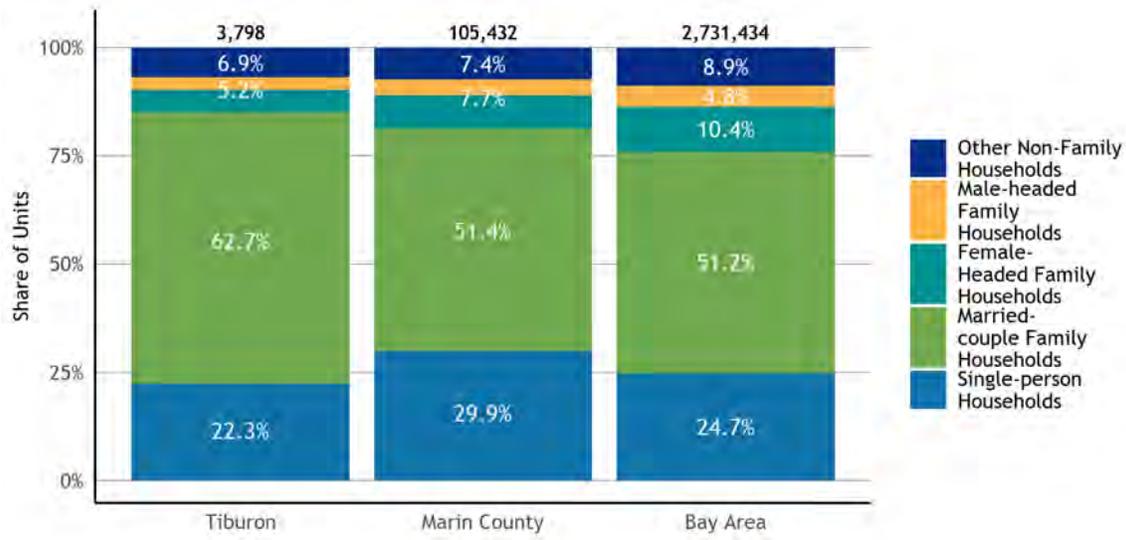
The preceding needs analysis indicates that the number of homes in Tiburon with three or more bedrooms is greater than the number of large families. In addition to providing more rental housing with 3 or more bedrooms, providing more units that enable seniors currently living in Tiburon to downsize can be an effective strategy to rebalance the housing stock. The Town's Inclusionary housing ordinance requires 10% of new units to be designed for special needs households, including affordable units with three or more bedrooms for large families and units for seniors. The Housing Element contains policies and programs to increase the diversity of the housing stock and provide more housing for large households including Program H-a *Focus Town Resources on Housing Opportunity Sites*; Program H-l *Redevelopment Funding*; Program H-m *Work with Non-Profits on Housing*; Program H-r *Provisions of Affordable Housing for Special Needs Households*; Program H-ee *Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*; Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites*; and Program H-dd *Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinance*. More broadly, the Housing Element sets fundamental policy that commits the Town to planning for all households of all sizes and types and protecting all households from discrimination based on family status including Program H-b *Improve Community Awareness of Housing Needs, Issues and Programs*, Program H-p *Housing Discrimination Complaints*, and Program H-q *Reasonable Accommodation*.

## 2.0 HOUSING NEEDS ANALYSIS

### FEMALE-HEADED HOUSEHOLDS

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Tiburon, the largest proportion of households is *Married-couple Family Households* at 62.7% of total, while *Female-Headed Households* make up 5.2% of all households.

**Figure 36: Household Type**



Universe: Households

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

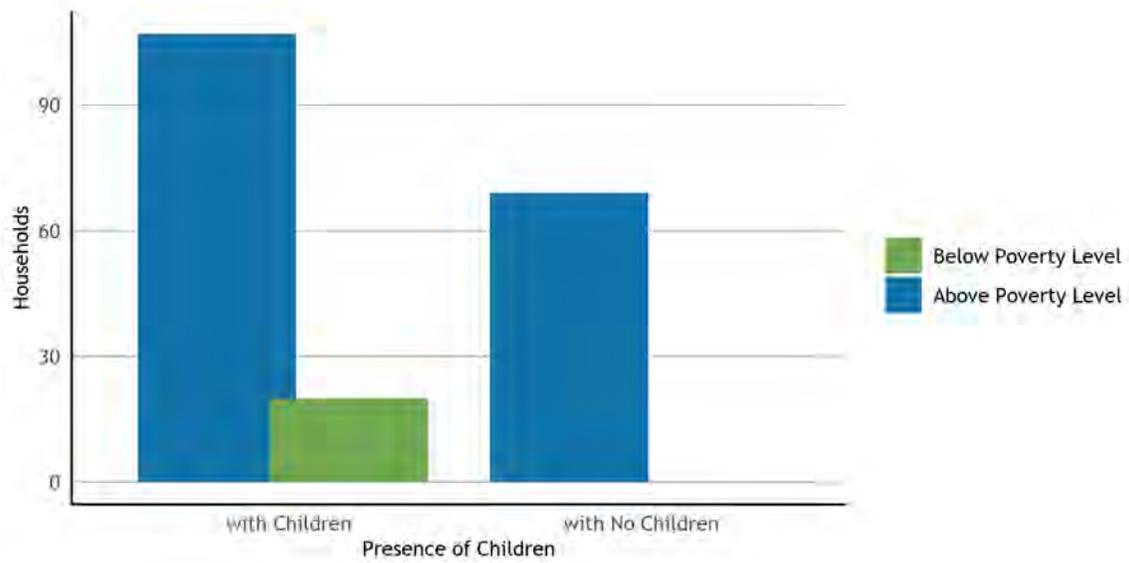
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

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

In Tiburon, 15.7% of female-headed households with children fall below the Federal Poverty Line, while 0% of female-headed households *without* children live in poverty (see Figure 37).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 37: Female-Headed Household by Poverty Status**



Universe: Female Households

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

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

### *Strategies and Programs to Meet Projected Needs*

The Town's Inclusionary housing ordinance requires 10% of new units to be designed for special needs households, including Smaller, affordable residential units, especially for lower income single-person and single parent households. This Element includes policies and programs promoting affordable, multifamily housing near schools, services, and transit that would address the needs of many single-parent and female-headed households including Program H-a *Focus Town Resources on Housing Opportunity Sites*; Program H-l *Redevelopment Funding*; Program H-m *Work with Non-Profits on Housing*; Program H-r *Provisions of Affordable Housing for Special Needs Households*; Program H-ee *Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*; Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites*; and Program H-dd *Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinance*.

This Housing Element recognizes the potential for discrimination against families with children and include policies and program to protect household base on family status including Program H-b *Improve Community Awareness of Housing Needs, Issues and Programs*, Program H-p *Housing Discrimination Complaints*, and Program H-q *Reasonable Accommodation*.

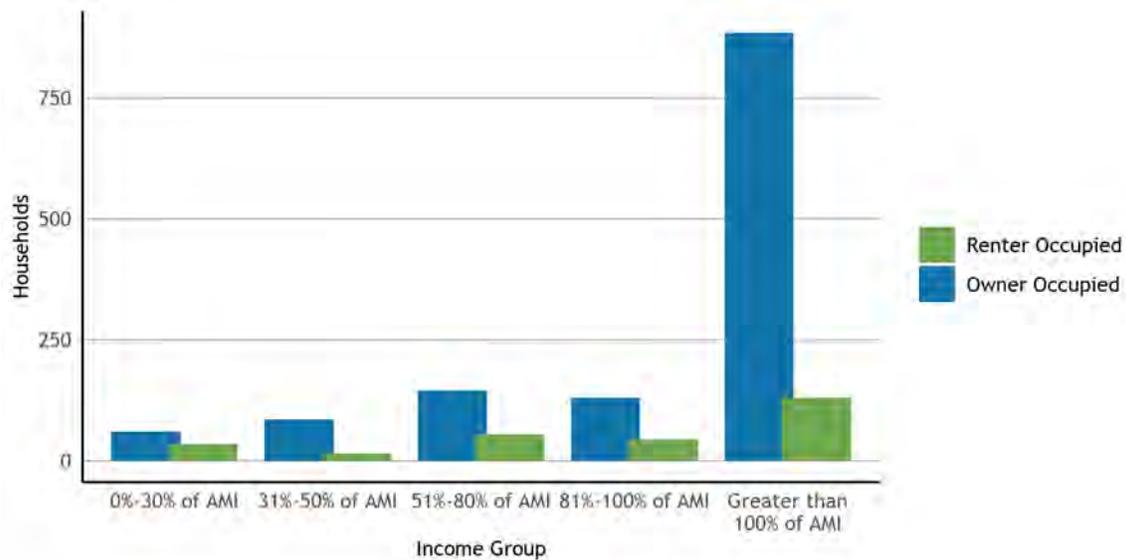
## SENIORS

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

## 2.0 HOUSING NEEDS ANALYSIS

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *Greater than 100% of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (see Figure 38).

**Figure 38: Senior Households by Income and Tenure**



Universe: Senior households

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

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

### *Strategies and Programmatic Responses to Meet Projected Senior Housing Needs*

The Town of Tiburon offers services for senior residents through the Belvedere-Tiburon Joint Recreation Committee, The Ranch, including smart phone and tablet training; exercise, dance, and yoga classes; art, music, and language classes; games; and recreation events. The Division of Aging and Adult Services of the Marin County Department of Health and Human Services supports a variety of programs to senior citizens through a network of local non-profit organizations and governmental agencies in Marin County. Services include assisted transportation; food pantries and home-delivered meals; mental health and counseling services; legal aid and advice; adult protective services; in-home supportive services; and public health nursing programs.

The Town's Inclusionary housing ordinance requires 10% of new units to be designed for special needs households, including affordable senior housing. This Element includes policies and programs that would address the needs of many senior households, including those who are disabled, and increase the diversity of the housing stock. Programs include H-a *Focus Town Resources on Housing Opportunity Sites*; Program H-l *Redevelopment Funding*; Program H-m *Work with Non-Profits on Housing*; Program H-r *Provisions of Affordable Housing for Special Needs Households*; Program H-ee *Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*; Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites*; and Program H-dd *Implement*

## 2.0 HOUSING NEEDS ANALYSIS

*Affordable Housing Overlay Zone and Inclusionary Housing Ordinance.* In addition, programs are included to assist low-income seniors in upgrading their homes (Program H-u *Rehabilitation Loan Program*) and maintaining affordability of rentals (Program H-z *Tenant Protection Strategies*).

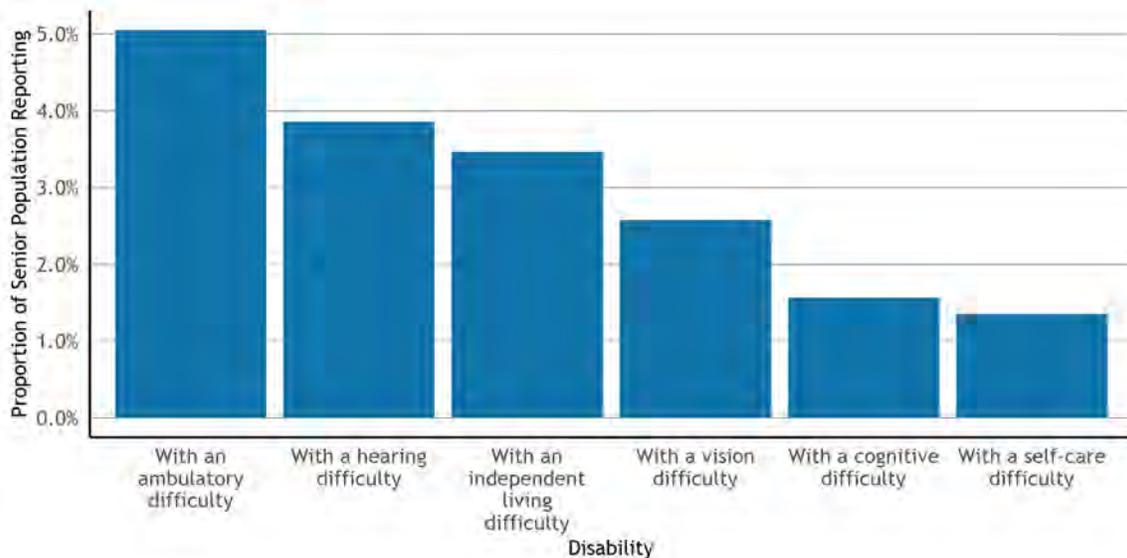
Accessory dwelling units are important options for some seniors. Program H-gg *Outreach and Education for Accessory Dwelling Unit Development* is designed to assist seniors in enhancing the affordability of their existing home, either by occupying the new ADU or renting it.

### PEOPLE WITH DISABILITIES

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

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure 39 shows the rates at which different disabilities are present among residents of Tiburon. Overall, 9.9% of people in Tiburon have a disability of any kind.<sup>24</sup>

**Figure 39: Disability by Type**



*Universe: Civilian noninstitutionalized population 18 years and over*

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

## 2.0 HOUSING NEEDS ANALYSIS

*Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor’s office or shopping. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.*

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

In Tiburon, of the 22 people with a developmental disability, half are children under the age of 18, and half are adults.

The most common living arrangement for individuals with disabilities in Tiburon is the *home of parent /family /guardian*.

**Table 6: Population with Developmental Disabilities**

Residence Type	Number
Home of Parent /Family /Guardian	20
Independent /Supported Living	4
Other	0
Foster /Family Home	0
Intermediate Care Facility	0
Community Care Facility	0

*Universe: Population with developmental disabilities*

*Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross*

## 2.0 HOUSING NEEDS ANALYSIS

*walked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.*

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

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

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

Housing types that address the needs of the disabled include:

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

### *Strategies and Programs to Meet Projected Disabled Persons Needs*

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

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

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

## 2.0 HOUSING NEEDS ANALYSIS

Policies and programs in this Housing Element recognize the special needs of disabled persons including basic civil rights in housing, the need for physical accommodation, and the difficulty many disabled persons have finding housing they can afford. Programs H-b *Improve Community Awareness of Housing Needs, Issues, and Programs* and H-g *Conduct Outreach for Developmentally Disabled Housing Providers* will inform residents of services and resources available to them, while Programs H-p *Housing Discrimination Complaints* and H-q *Reasonable Accommodation* will help to ensure fair housing for disabled persons. In addition, the Town has adopted procedures for people with disabilities to request reasonable accommodation in the application of zoning laws and other land use regulations, policies, and procedures.

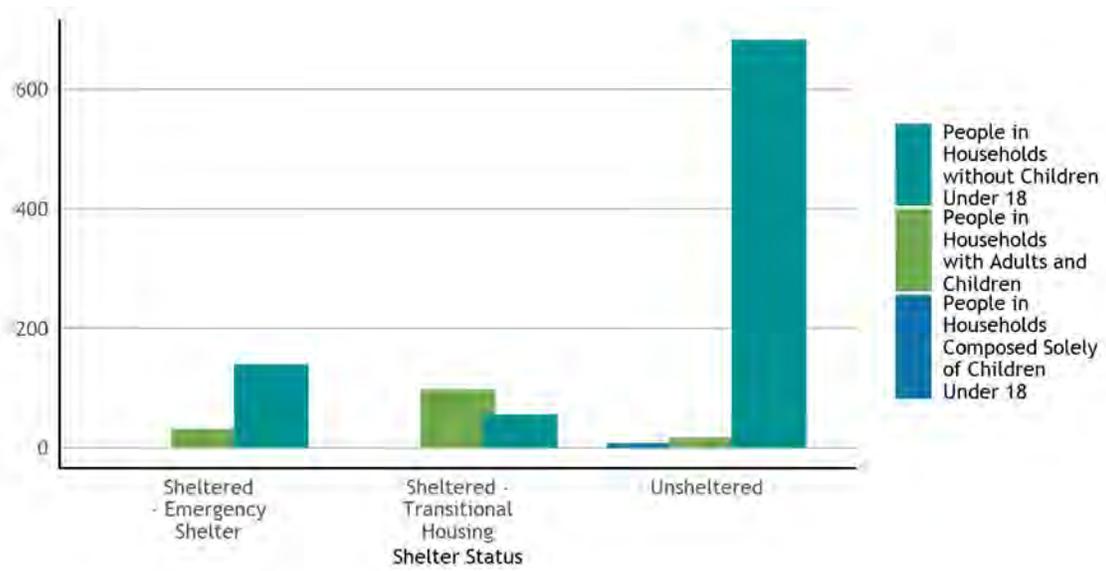
As described above, the Town's Inclusionary housing ordinance requires 10% of new units to be designed for special needs households, including affordable units that are built for, or can easily and inexpensively be adapted for, use by people with disabilities. The Element includes policies and programs that would address the needs of many disabled households, including Program H-a *Focus Town Resources on Housing Opportunity Sites*; Program H-l *Redevelopment Funding*; Program H-m *Work with Non-Profits on Housing*; Program H-r *Provisions of Affordable Housing for Special Needs Households*; Program H-ee *Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*; Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites*; and Program H-dd *Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinance*.

### HOMELESSNESS

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In Marin County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 77.7% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (see Figure 40).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 40: Homelessness by Household Type and Shelter Status, Marin County**



*Universe: Population experiencing homelessness*

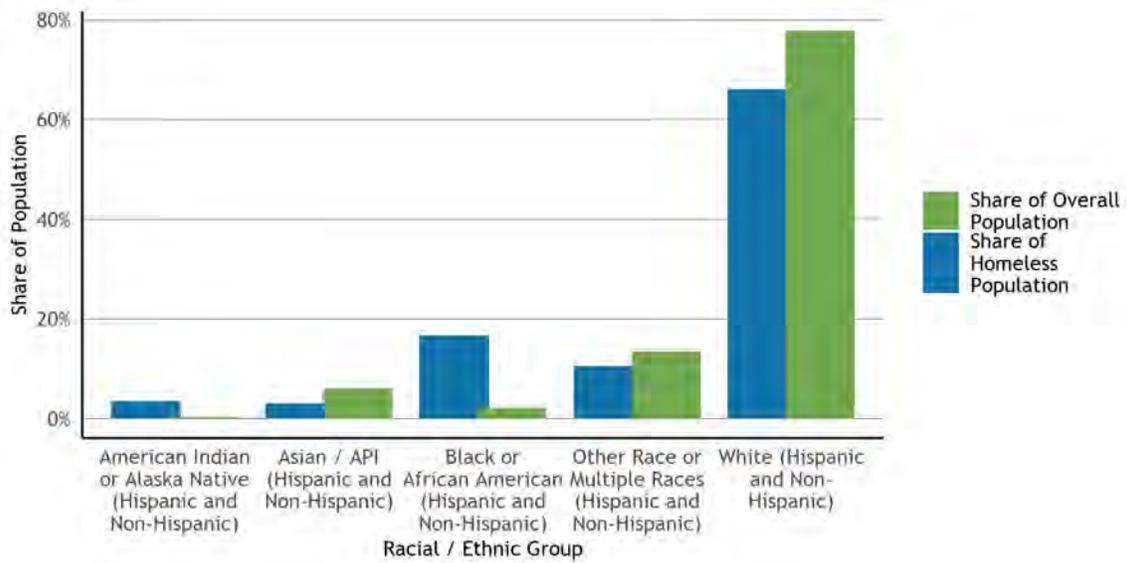
*Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its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

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

People of color are more likely to experience poverty and financial instability as a result of historical federal and local housing policies that excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In Marin County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 66.2% of the homeless population, while making up 77.8% of the overall population (see Figure 41).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 41: Racial Group Share of General and Homeless Populations, Marin County**



Universe: Population experiencing homelessness

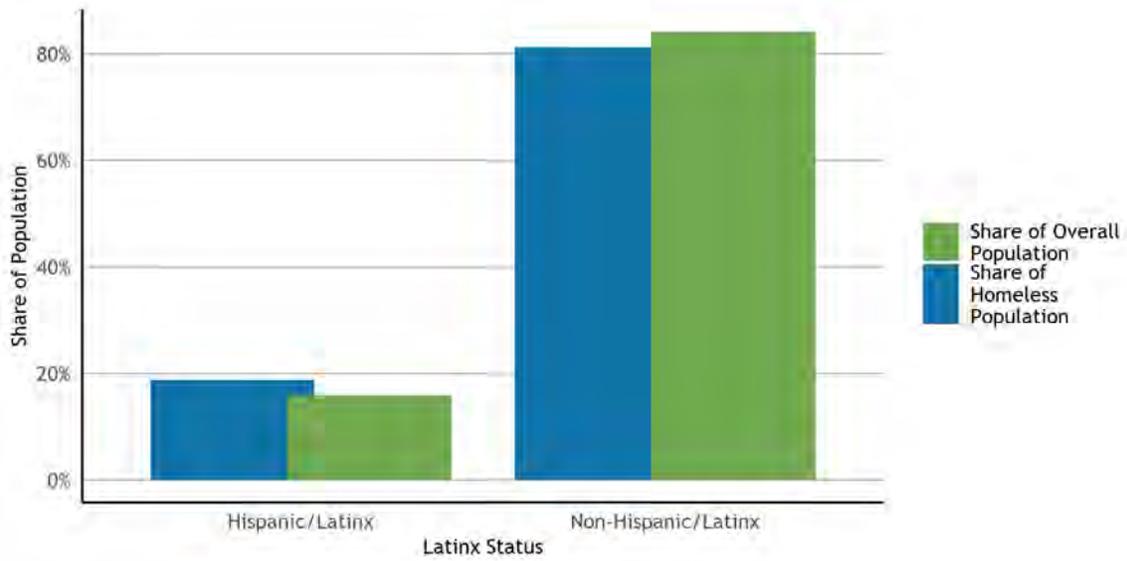
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its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

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

In Marin, Latinx residents represent 18.8% of the population experiencing homelessness, while Latinx residents comprise 15.9% of the general population (see Figure 42).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 42: Latinx Share of General and Homeless Populations, Marin County**



Universe: Population experiencing homelessness

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

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

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In Marin County, homeless individuals are commonly challenged by severe mental illness, with 275 reporting this condition (see Figure 43). Of those, some 64.4% are unsheltered, further adding to the challenge of handling the issue.

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

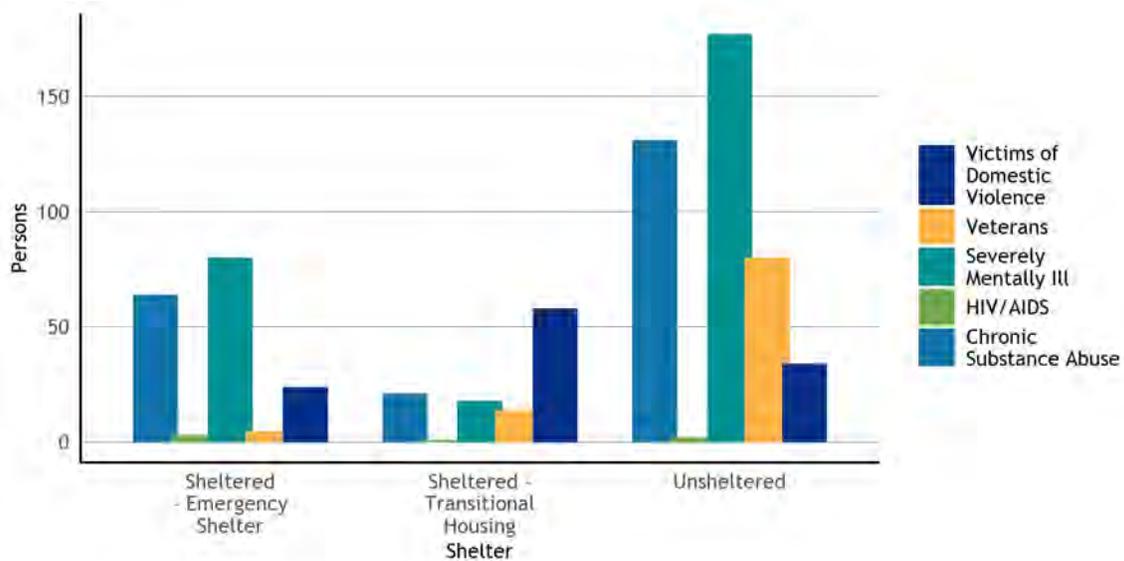
---

<sup>26</sup> Applied Survey Research, Marin County Homeless Count & Survey Comprehensive Report 2019, retrieved on December 9, 2021, at [https://www.marinhhs.org/sites/default/files/files/servicepages/2019\\_07/2019hirdreport\\_marincounty\\_final.pdf](https://www.marinhhs.org/sites/default/files/files/servicepages/2019_07/2019hirdreport_marincounty_final.pdf)

## 2.0 HOUSING NEEDS ANALYSIS

As a result of social distancing and public health safety precautions for the COVID-19 pandemic, the County did not conduct a full Point-in-Time unsheltered homeless count and survey in 2021. Instead, the Marin County Continuum of Care conducted a vehicle count to help understand the existing state of homelessness. The count found 486 people living in vehicles in Marin County in 2021, and no homeless people living in vehicles in Tiburon.

**Figure 43: Characteristics for the Population Experiencing Homelessness, Marin County**



*Universe: Population experiencing homelessness*

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

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

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

## 2.0 HOUSING NEEDS ANALYSIS

**Table 7: Students in Local Public Schools Experiencing Homelessness**

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

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

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

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

The Tiburon Chief of Police reports that there are no homeless encampments or people living in vehicles on permanent basis. Occasionally, a transitory homeless person will stay in the Town for a short time and then move to areas where homeless services are available. According to the Police Chief, there are a lack of homeless and mental health services in Marin County which the jurisdictions are working together to address.

### *Strategies and Programs to Meet Projected Needs*

Although there are no reports of people experiencing homelessness in Tiburon, the Town recognizes that homeless populations tend to congregate in communities with services and that homelessness is a countywide problem that must be addressed inter-jurisdictionally. The Town contributes to Marin Countywide Homeless Fund and collaborates with other Marin jurisdictions to develop resources, facilities, and programs to address homelessness. The Town allows emergency shelters as a permitted use in commercial districts and defines define transitional and supportive housing as residential uses and to allow these uses in all zones that allow residential uses, subject to the same restrictions as housing of the same type. This Housing Element includes Policies H-B4 *Countywide Efforts to Address Housing for the Homeless*, H-B5 *Emergency Shelter Facilities Located in Tiburon*, H-B7 *Transitional and Supportive Housing*, and H-B8 *Emergency Housing Assistance* and Program H-s *Emergency Housing Assistance* that renews the Town’s commitment to participate in and allocate funds for Countywide programs providing emergency and transitional shelter and related counseling services.

### FARMWORKERS

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have

## 2.0 HOUSING NEEDS ANALYSIS

temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market.

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

**Table 8: Migrant Worker Student Population**

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

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

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

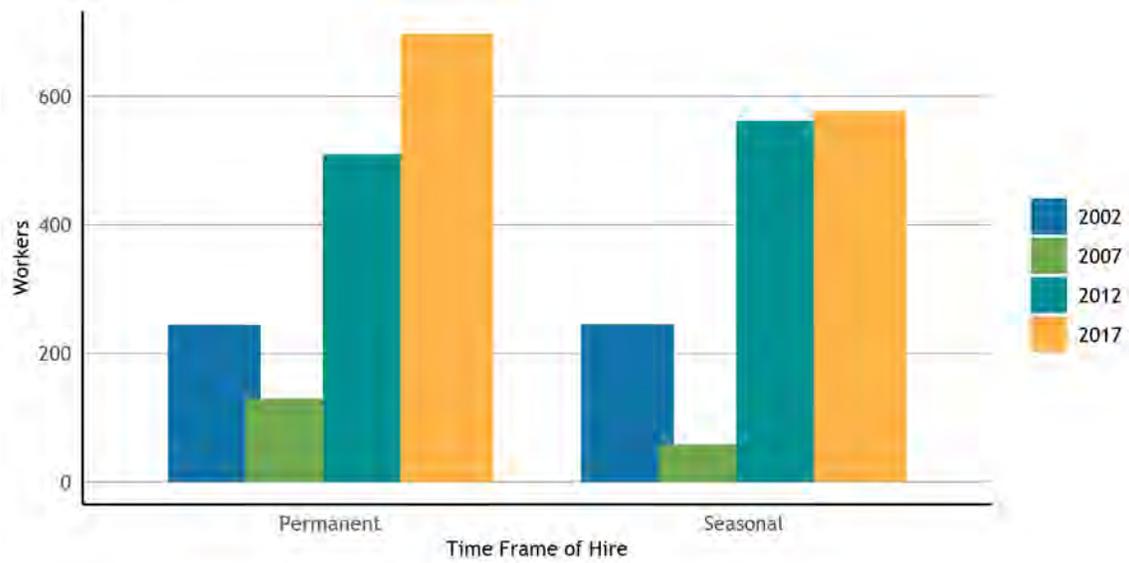
*Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)*

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

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farmworkers in Marin County has increased since 2002, totaling 697 in 2017, while the number of seasonal farm workers has increased, totaling 577 in 2017 (see Figure 44).

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 44: Farm Operations and Farm Labor, Marin County**



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

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

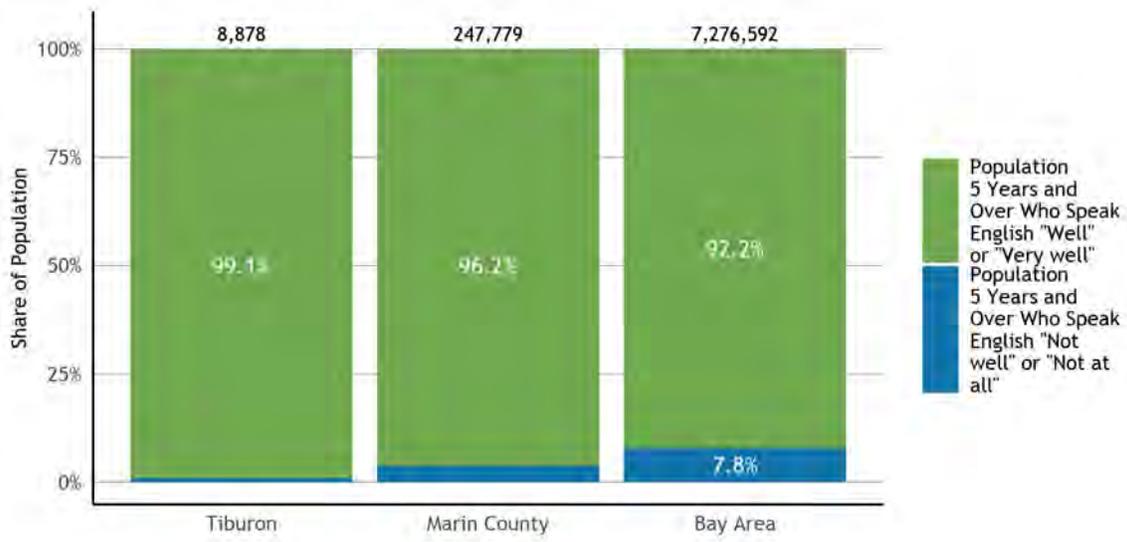
*Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor*

### NON-ENGLISH SPEAKERS

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Tiburon, 0.9% of residents 5 years and older identify as speaking English not well or not at all, which is below the proportion for Marin County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

## 2.0 HOUSING NEEDS ANALYSIS

**Figure 45: Population with Limited English Proficiency**



Universe: Population 5 years and over

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

### *Strategies and Programs to Meet Projected Needs*

While less than 1% of Tiburon’s population identify as someone with limited English proficiency, the Town recognizes the need to include all residents in outreach efforts and policy making, including those yet to locate to the Town. Program H-d *Inclusive Outreach* directs the Town to conduct targeted outreach to underrepresented community members, including people who do not speak English as a first language. The Town will provide housing-related materials and surveys in Spanish, provide language translation on the Town’s website, and conduct focus groups with underrepresented community members.

## 3.0 HOUSING SITES

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

### 3.1 REGIONAL HOUSING NEEDS ALLOCATION FOR 2022-2030

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

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

HCD has allocated 441,176 units to the nine-county Bay Area as the region’s share of the statewide housing need for the period 2022 through 2030. The Association of Bay Area Governments (ABAG), the region’s COG, adopted a RHNA for the 2022-2030 planning period that assigns 14,405 housing units to Marin cities and towns and the county unincorporated area. The Town of Tiburon’s Regional Housing Need Allocation is 639 units (Table 9). The Town estimates the projected need for units affordable to extremely low income households to be 50% of the very low income need, or 97 units.

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

Income Category	Units
Very Low Income	193
Low Income	110
Moderate Income	93
Above Moderate Income	243
Total	639

## 3.0 HOUSING SITES

### 3.2 SITES INVENTORY

Most of the sites within residential zones in the Town are built out or are not viable for development due to environmental or topographic constraints, and therefore offer very limited new housing opportunities. The Town recognizes that it must provide opportunities for high density residential development outside of traditional residential zones. To achieve this goal and provide the density needed to meet the RHNA within the planning period, most of the multifamily sites are in mixed use zones that allow housing.

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

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

Two of the sites projected to accommodate lower-income housing were identified in the previous Housing Element planning period (Sites 3 and 4), although these sites were recently rezoned to increasing the maximum residential density from 20.7 units per acre to 45 units per acre (with a minimum required density of 40 units per acre), thereby greatly enhancing the financial feasibility and marketability of the parcels. The Reed Union School District owns Site 8. All of the other proposed sites are not publicly owned or leased.

The Sites Inventory includes developed, non-residential properties that can be redeveloped for mixed-use development that includes residential use, as well as the potential for new single-family homes on vacant sites and accessory dwelling units (ADUs). The inventory lists individual sites by address, parcel number, General Plan land use designation, zoning district, parcel size, allowable density, realistic development capacity, and the anticipated units by income category.

Eight of the nine multifamily sites that can accommodate lower-income housing are nonvacant but are expected to be redeveloped during the planning period as described below.

In all cases, infrastructure, including water, sewer, and utilities (electricity, natural gas, telephone, cable, internet, and cellular service) is available at or adjacent to the site.

The Marin Municipal Water District (MMWD) provides water to the Town of Tiburon as well as the incorporated cities and towns of San Rafael, Mill Valley, Fairfax, San Anselmo, Ross, Larkspur, Corte Madera, Belvedere and Sausalito and communities in unincorporated areas of Marin County. MMWD's primary water supply is local surface water obtained from rainfall collected from a watershed with six reservoirs. The District receives a supplemental water supply from the Sonoma County Water Agency. The District's *2020 Urban Water Management Plan (UWMP)* has determined that there is adequate supply to meet demand for a projected service population of 211,961 in 2045, an increase of 20,692 people from the 2020 level. Thus, water supply is sufficient to accommodate population growth in Tiburon associated with the development of 639 new residential units, which is estimated at approximately 1,566 new residents (2.45 persons per household). However, the 2020 UWMP was prepared based upon the Association of Bay Area Government 2017 population projections, and therefore does not account for population projections associated within the 6<sup>th</sup> cycle Housing Element updates for all of the jurisdictions within MMWD's service area. The aggregate RHNA

### 3.0 HOUSING SITES

for these jurisdictions would result in significantly more residential units within MMWD's service area than what was considered in the UWMP. MMWD must update the Urban Water Management Plan every five years to accommodate new and projected population growth, and the District intends to update the plan to reflect the 6<sup>th</sup> cycle RHNA and to ensure sufficient water supplies to support the anticipated increase in residential development. Water distribution lines are located at or nearby all of the parcels listed in the Sites Inventory.

Sewage collection and treatment is provided by several agencies, depending upon the location of the parcel. The Richardson Bay Sanitary District provides wastewater collection facilities and services, and the Sewerage Agency of Southern Marin provides wastewater treatment for properties located in the western area of Tiburon near the town of Corte Madera. Sanitary District No. 2 provides collection services, and the Central Marin Sanitation Agency treats the wastewater for properties located in the northern area of Tiburon. The eastern end of the Tiburon peninsula is served by Sanitary District No. 5, which provides both wastewater collection and treatment. All agencies have sufficient capacity to serve the additional planned housing units. Sewer lines are located at or nearby all of the parcels listed in the Sites Inventory.

Chapter 727, statues of 2005, requires water and sewer providers to grant priority for service allocations to proposed developments that include housing units affordable to lower-income households. MMWD and the wastewater agencies are aware of the statute.

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

Sites 1-9 and A-G are located in, or partially in, a Special Flood Hazard Area with a 1 percent or greater chance of flooding within any given year. The Town requires all new buildings in Special Flood Hazard Areas to be built with finished floors at least two feet above base flood elevations established by FEMA. This requirement has been taken into account when modeling potential building forms and evaluating unit capacities on each site. New buildings are required to comply with the Town's ordinances that address flood damage prevention, which are contained in Chapter 13D of the Municipal Code. As a result, the presence of the floodplain and the potential for flooding is not a constraint on development.

#### AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) SITE ANALYSIS

Assembly Bill 686 passed in 2017 requires the inclusion in the Housing Element an analysis of barriers that restrict access to opportunity<sup>27</sup> and a commitment to specific meaningful actions to affirmatively further fair housing<sup>28</sup>. AB 686 mandates that local governments identify meaningful goals to address

---

<sup>27</sup> While Californian's Department of Housing and Community Development (HCD) do not provide a definition of opportunity, opportunity usually related to the access to resources and improve quality of life. HCD and the California Tax Credit Allocation Committee (TCAC) have created Opportunity Maps to visualize place-based characteristics linked to critical life outcomes, such as educational attainment, earnings from employment, and economic mobility

<sup>28</sup> "Affirmatively furthering fair housing" is defined to mean taking meaningful actions that "overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity" for communities of color, persons with disabilities, and others protected by California law

### 3.0 HOUSING SITES

the impacts of systemic issues such as residential segregation, housing cost burden, and unequal educational or employment opportunities to the extent these issues create and/or perpetuate discrimination against protected classes<sup>29</sup>.

In addition, it:

- Requires the state, cities, towns, counties, and public housing authorities to administer their programs and activities related to housing and community development in a way that affirmatively furthers fair housing and prohibits them from taking actions materially inconsistent with their AFFH obligation.
- Adds an AFFH analysis to the Housing Element for plans that are due beginning in 2021.
- Includes in the Housing Element's AFFH analysis a summary of fair housing issues and assessment of the Town's fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities; an assessment of contributing factors; and an identification of fair housing goals and actions.

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

- The Town should do more outreach on fair housing laws and available services. The Housing Element contains several programs to address this need.
- Tiburon's population is mostly White (81.6%), but the population is becoming more diverse and the Town is becoming less segregated.
- The Town's RHNA strategy does not disproportionately place lower or moderate income units in lower opportunity areas or in areas with higher concentrations of racial/ethnic minority populations, people with disabilities, single-parent households, low or moderate income households, or cost-burdened renters.
- RHNA sites in Tiburon do not exacerbate existing fair housing conditions and ensure future households have adequate access to a variety of opportunities.
- The Town's RHNA strategy ensures that new housing units affordable to all income levels are integrated throughout the Town.

ABAG's regional housing allocation methodology for the 6<sup>th</sup> housing element cycle was specifically designed to direct more housing growth to high resource areas with higher rates of segregation, like Tiburon, in an effort to achieve more balanced and integrated communities across the Bay Area region. As a result, the RHNA allocation is, in itself, a tool to address housing disparities, and Tiburon's exceptionally high RHNA (8 times the previous cycle vs. 2.4 for the regional allocation) is a primary means for providing more housing opportunities for all and achieving a more diverse population.

---

<sup>29</sup> A protected class is a group of people sharing a common trait who are legally protected from being discriminated against on the basis of that trait.

### 3.0 SITES INVENTORY AND ANALYSIS

**Table 10: Sites Inventory**

Site #	Parcel Number	Address	GP Designation	Zoning District	Size (acr)	Allowable Density (du/ac)	Realistic Dev. Capacity	Very Low	Low	Mod.	Above Mod.
1	058-171-91	1525 Tiburon Blvd	MUH	MUH	0.66	40-45	26	13	7	2	4
2	058-171-43	1535 Tiburon Blvd	MUH	MUH	0.72	40-45	28	14	8	2	4
3	058-171-47	1601 Tiburon Blvd	MUH	MUH	0.57	40-45	22	11	6	2	3
4	058-171-86	4 Beach Rd	MUH	MUH	1.07	40-45	42	21	12	3	6
5	060-082-57	1550 Tiburon Blvd	MUH	MUH	2.21	40-45	88	44	25	6	13
6	059-101-03	1620 Tiburon Blvd	MUL	MUL	0.27	30-35	26	13	7	2	4
	059-101-04	1640/50 Tiburon Blvd	MUL	MUL	0.6						
7	059-102-15	6 Beach Rd	MUH	MUH	0.41	40-45	53	26	15	4	8
	059-102-16	12 Beach Rd	MUH	MUH	1						
8	058-151-41	1199 Tiburon Blvd.	VH-25	R-4	2.9	20-25	58	27	16	5	10
9	058-171-70	1100 Mar West St	MUL	MUL	0.47	30-35	40	20	11	3	6
	058-171-68	1110 Mar West St	MUL	MUL	0.3						
	058-171-69	1120 Mar West St	MUL	MUL	0.59						
A	058-171-96	1555 Tiburon Blvd	MUH	MUH	0.86	40-45	34			17	17
B	058-171-97	1599 Tiburon Blvd	MUH	MUH	1.66	40-45	66			33	33
C	059-101-03	1600 Tiburon Blvd	MUL	MUL	0.39	30-35	11			6	5
D	059-101-02	1610 Tiburon Blvd	MUL	MUL	0.13	30-35	4			2	2

### 3.0 SITES INVENTORY AND ANALYSIS

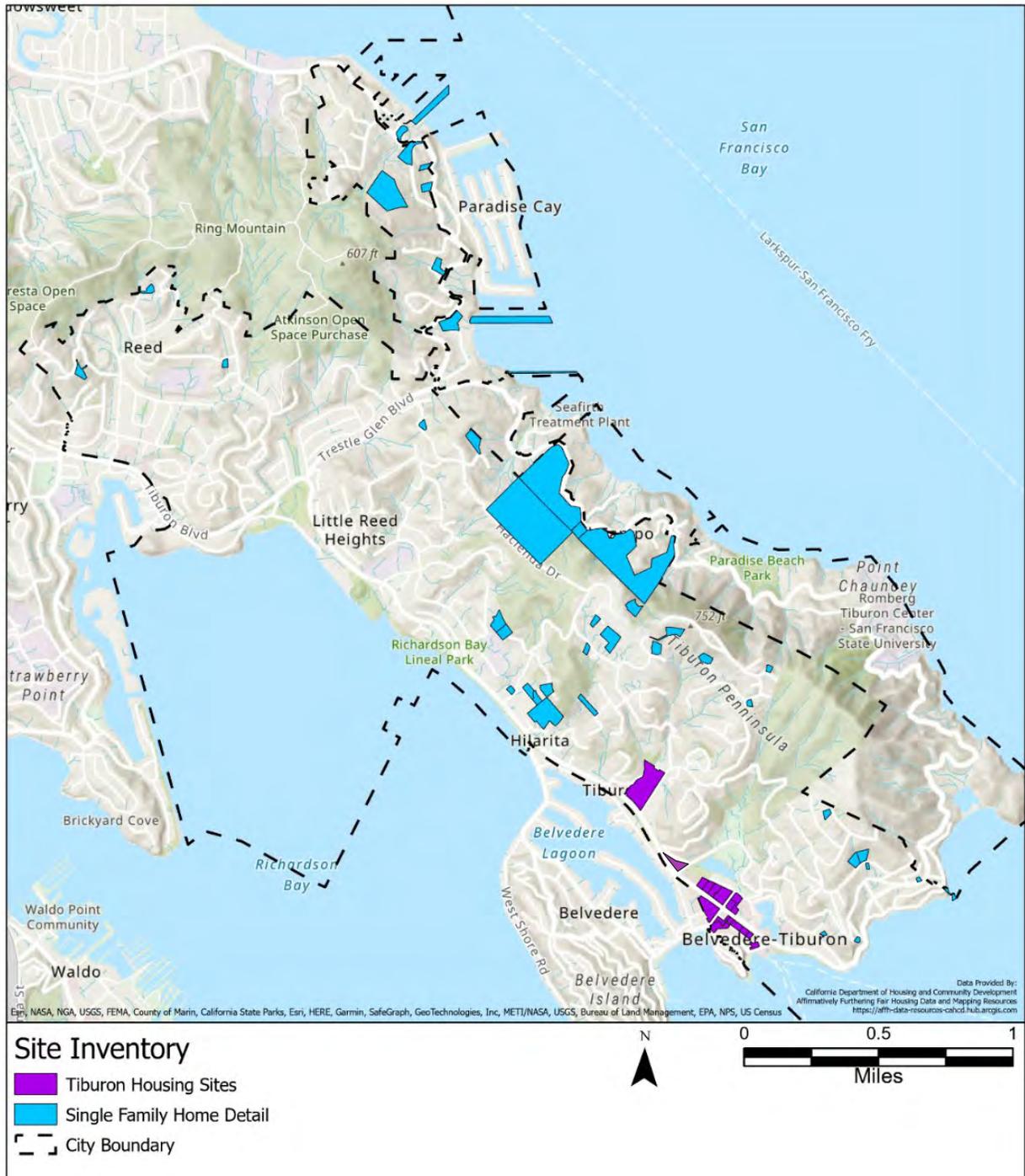
Site #	Parcel Number	Address	GP Designation	Zoning District	Size (acr)	Allowable Density (du/ac)	Realistic Dev. Capacity	Very Low	Low	Mod.	Above Mod.
E	059-101-15	1660 Tiburon Blvd	MUL	MUL	0.43	30-35	12			6	6
F	059-101-14	1680 Tiburon Blvd	MUL	MUL	0.29	30-35	8			4	4
G	059-102-27	26 Main St./ 2 Juanita Ln	MS	MS	0.43	20-25	8			4	4
ADUs	Various	Various	Various	Various	Various	Various	72	21	21	21	9
SF <sup>1</sup>	Various	Various	Various	Various	Various	Various	179	0	0	0	179
TOTAL							777	210	128	122	317
RHNA							639	193	110	93	243

<sup>1</sup>See Appendix C for parcel-specific list of vacant Single and Two-Family parcels and housing capacity.

Note: This draft Housing Element presumes adoption of GP redesignations and Zoning Code amendments for housing opportunity Sites 1-8 and A-G. This construction is meant only to simplify the editing process associated with the final document, not to presume an outcome before it happens. The document and analysis contained herein will be revised, as necessary, to reflect the adopted rezonings. It is the Town’s intent to adopt permitted uses and development standards that support and facilitate the site and capacity analysis described in this section. All rezonings of housing opportunity sites will occur before the Housing Element is adopted.

### 3.0 SITES INVENTORY AND ANALYSIS

Figure 46: Sites Map



## 3.0 SITES INVENTORY AND ANALYSIS

### 3.3 DENSITY ASSUMPTIONS AND DEVELOPMENT TRENDS

The allowable density ranges for Sites 1-9 and A-G identify minimum and maximum densities. Development projects on Site 1-9 are required to achieve minimum residential densities. The realistic development capacities identified in Table 10 are calculated based on minimum densities.

Market demand in Tiburon and Marin County is overwhelmingly for residential development. Commercial and retail space continues to contract due to the shift to remote work and online shopping. Office vacancy rates in Southern Marin County were 18.9% in the first quarter of 2022, while annual retail and food service taxable transactions in Tiburon have been declining since 2015.<sup>30</sup>

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

- In Tiburon, an existing one-story, 2,776 square foot commercial building at 1694-1696 Tiburon Boulevard constructed in the 1930s was redeveloped with a 3-story, 5,255 square foot mixed-use building containing ground-floor commercial use and two residential units. The project was approved in 2015 with a FAR of 1.43, exceeding the permitted maximum FAR.
- In Corte Madera, a new land use designation, Mixed-Use – Gateway Area was created in the 2009 General Plan Update for a 4.5 acre property which at the time was occupied by a factory that produced disposable polystyrene foodware products. The new designation was intended to encourage higher-density residential development in conjunction with local-serving commercial use and allowed a non-residential floor area ratio of up to 0.34. Allowable residential density for the site was increased from 15.1-25.0 units per acre to 25.1-40 units per acre. In 2011, the site was rezoned to allow up to 10,000 square feet of commercial space. In response to softening commercial real estate demand, the project was approved with only 3,000 square feet of commercial space, which represents a non-residential floor area of 0.02. The project was completed in September 2017 and was fully occupied in January 2019.
- In Novato, the Atherton Ranch Master Plan, approved in 2000, originally permitted the construction of a mixed-use development featuring 93 single-family residences, 23 townhomes, 40 senior affordable apartments, and two office/retail buildings totaling 70,550 square feet of floor area. All of the residential components were constructed. The office/retail buildings were not constructed due to lack of demand for new office and retail space. In 2015, the developer applied for a master plan amendment to allow 59 residential condominiums and 6,000 square feet of street-oriented retail space. As commercial market conditions continued to deteriorate, the developer revised their application to reduce the retail space to 1,340 square feet, which was approved by the City in 2017. The new residential units are currently being sold, but the retail space remains vacant.
- In San Rafael, the Northgate Mall Redevelopment project proposes a comprehensive redevelopment of the existing mall into an open-air “main street experience” surrounded by mixed-use development of retail and up to 1,441 residences. The project proposes to reduce the existing commercial retail from 775,677 sq. ft. to 225,100 square feet and construct high-

---

<sup>30</sup> California Department of Tax and Fee Administration, Taxable Sales by City, <https://www.cdtfa.ca.gov/dataportal/charts.htm?url=TaxSalesCRCityCounty>, accessed 5/26/22.

### 3.0 SITES INVENTORY AND ANALYSIS

density multifamily residential buildings in the form of townhome units and five-seven story apartment buildings. The proposed project includes 138 affordable units.

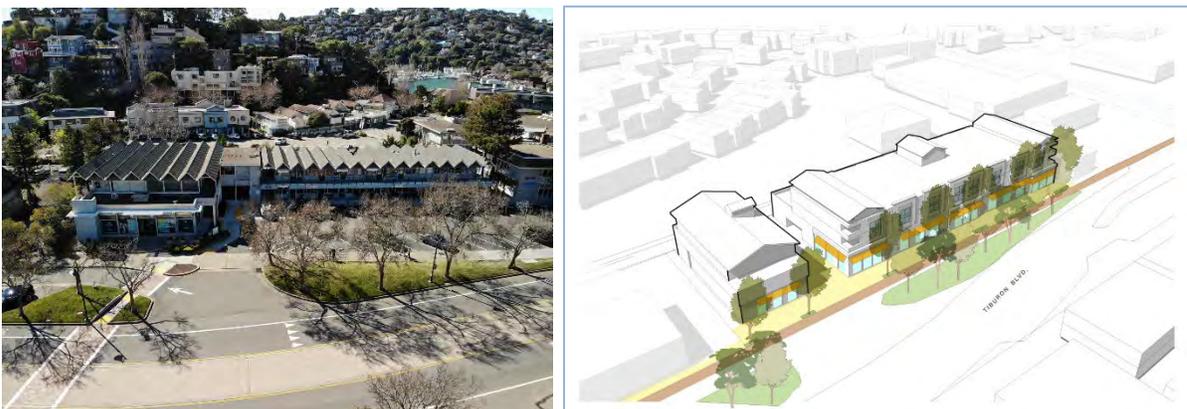
As a result of existing market demand for residential units and a corresponding decline in demand for commercial and retail space, the Town believes all mixed use sites will be developed at or near maximum residential density with the same or less commercial space as currently exists. The mixed use zones Mixed Use Low (MUL) and Mixed Use High (MUH) allow 100% residential use except at corner sites (e.g., Sites 3, 5, B and C) where there a small amount of commercial space is required.

The Town completed conceptual modeling on representative sites to determine unit capacities given site-specific development standards (including setbacks, building heights, and FAR maximums), parking requirements, and topographical and environmental constraints. The models assume unit sizes ranging from 900 to 1,200 square feet to represent a variety of unit types. Figures 47 -51 show existing conditions and conceptual models for four representative sites. The modeling demonstrates that the unit capacities identified in Table 10 can easily be accommodated on the sites given the Town’s development standards and parking requirements and assuming ground-floor commercial on mixed-use sites.

**Figure 47: Existing Condition and Conceptual Model for Tiburon Blvd. East Corner Site**



**Figure 48: Existing Condition and Conceptual Model for Tiburon Blvd. East Mid-Block S**



### 3.0 SITES INVENTORY AND ANALYSIS

**Figure 49: Existing Condition and Conceptual Model for Tiburon Blvd. West Mid-Block Site**



**Figure 50: Existing Condition and Conceptual Model for Site 8**



### 3.4 SITE AND CAPACITY ANALYSIS

Sites 1-9 are projected to accommodate a majority of the Town’s lower-income need as identified in Table 10. Existing conditions, residential density, unit capacity, and development potential of these sites are described below. The sites allow at least 20 units per acre, the “default density” for a suburban jurisdiction like Tiburon and are at least 1/2 acre. Most sites have an allowable maximum density of 35 du/ac and 45 du/ac. These conditions enable the economies of scale needed to produce affordable housing.

Sites C-G are not projected to accommodate a portion of the lower-income because they are smaller than 1/2 acre. Sites A and B are larger than 1/2 acre, but the current property owner has not expressed an interest in redeveloping the site for housing at this time. Nonetheless, the Town believes there is a high likelihood that Sites A and B will change ownership within the planning period and will be redeveloped with housing.

### 3.0 SITES INVENTORY AND ANALYSIS

#### SITE 1

Site 1 is located at 1525 Tiburon Boulevard and is identified in Table 10 and Figure 47. The parcel is 0.66 acre and is currently used as a parking lot. The Town met with the property owner in February 2022 who stated that construction costs were too high to justify development of the site given the existing maximum allowable residential density of 20.7 units per acre under the affordable housing overlay. The owner also stated that there was insufficient demand for commercial space to require commercial use on the site. The Town subsequently rezoned the site for 40-45 du/ac and made commercial use optional on mid-block sites such as Site 1. The property owner has expressed interest in redeveloping the site with multifamily housing during the planning period at the new density. There are no existing leases that would perpetuate the existing use and prevent redevelopment.

The site is located on a transit route and has several services close by. A grocery store and the public library are located on the same block. Parks and recreational facilities, an elementary school, and the Tiburon Ferry Terminal are within ½ mile walking distance, as well as other retail and commercial facilities. Marin Transit provides local bus service with stops approximately one block away and connection to Golden Gate Transit's commuter service between Santa Rosa to San Francisco.

The expressed owner interest, aging structure, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a minimum density of 40 du/ac, the site is projected to yield a minimum of 26 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### SITE 2

Site 2 is located at 1535 Tiburon Boulevard and is identified in Table 10 and Figure 47. The site is 0.72 acres and contains a 7,866 square foot structure built c. 1970s. The site contains a Chase Bank which was closed during the pandemic and has recently reopened. The site was recently rezoned to increase the maximum residential density from 20.7 du/ac to 40-45 du/ac. Commercial use is optional on mid-block sites such as Site 2. Although the Town has been unable to make contact with the property owner, the structure is aging and functionally obsolete, and the site is highly underutilized given the redevelopment potential. There are no known leases or contracts that would prevent redevelopment.

The site is located on a transit route and has several services close by. A grocery store and the public library are located on the same block. Parks and recreational facilities, an elementary school, and the Tiburon Ferry Terminal are within ½ mile walking distance, as well as other retail and commercial facilities. Marin Transit provides local bus service with stops approximately one block away and connection to Golden Gate Transit's commuter service between Santa Rosa to San Francisco.

### 3.0 SITES INVENTORY AND ANALYSIS

The aging structure and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a minimum density of 40 du/ac, the site is projected to yield a minimum of 28 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### SITE 3

Site 3 is located at 1601 Tiburon Boulevard and is identified in Table 10 and Figure 47. The parcel is 0.57 acres. The site contains a 6,487 building built in 1973, which was previously occupied by Bank of America but has been closed for several years. The Town met with the property owners in February 2022. The property owners stated that they had purchased the property in 2019 with the intent to redevelop the site with housing. They had explored development options but were finding that the maximum allowable density of 20.7 du/ac under the affordable housing overlay was not enough to justify the cost of the project. They were open to including a small amount of commercial space in the project, which the Town desires in order create an active, pedestrian friendly downtown. The Town subsequently rezoned the site for 40-45 du/ac and made a small amount of ground floor commercial use a requirement for Downtown corner sites such as Site 3. The property owner has expressed interest in redeveloping the site with multifamily housing during the planning period at the new density. There are no existing leases or other contracts that would perpetuate the existing use and prevent redevelopment.

The site is located on a transit route and has several services close by. A grocery store is located across the street and the public library is ¼ mile away. Parks and recreational facilities, an elementary school, and the Tiburon Ferry Terminal are within ½ mile walking distance, as well as other retail and commercial facilities. Marin Transit provides local bus service with a stop at the site and connection to Golden Gate Transit's commuter service between Santa Rosa to San Francisco.

The expressed owner interest, vacant and aging building on the site, and underutilized nature of the parcel makes this site suitable for development during the planning period. Based on a minimum density of 40 du/ac, the site is projected to yield minimum of 22 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

### 3.0 SITES INVENTORY AND ANALYSIS

#### SITE 4

Site 4 is located at 4 Beach Road and is identified in Table 10 and Figure 47. The 1.07 acre site is currently used as a parking lot. The Town met with the property owner in February 2022 who stated that construction costs were too high to justify development of the site given the existing maximum allowable residential density of 20.7 units per acre under the affordable housing overlay. The owner also stated that there was insufficient demand for commercial space to require commercial use on the site. The Town subsequently rezoned the site for 40-45 du/ac and made commercial use optional on mid-block sites such as Site 4. The property owner has expressed interest in redeveloping the site with multifamily housing during the planning period at the new density. There are no existing leases or other contracts that would perpetuate the existing use and prevent redevelopment.

The site is located on a transit route and has several services close by. A grocery store is located across the street and the public library is ¼ mile away. Parks and recreational facilities, an elementary school, and the Tiburon Ferry Terminal are within ½ mile walking distance, as well as other retail and commercial facilities. Marin Transit provides local bus service with a stop less than one block away and connection to Golden Gate Transit's commuter service between Santa Rosa to San Francisco.

The expressed owner interest and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a minimum density of 40 du/ac, the site is projected to yield a minimum of 42 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### SITE 5

Site 5 is located at 1550 Tiburon Boulevard and is identified in Table 10 and Figure 47. The site is 2.21 acres. The site contains a 47,418 square foot shopping center built in 1955 that is currently occupied with a grocery store, bank, retail stores, and offices. The Town met with the property owner in April 2022 who expressed interest in redeveloping the site with housing if the Town would allow residential use at a sufficient density. The property owner also attended a Town Council meeting in April 2022 and requested a density of 40-45 du/ac in order to make it financially feasible to redevelop the site with housing. The Town subsequently rezoned the site to allow mixed use with a residential density of 40-45 du/ac. Similar to Site 5, the Town requires commercial use at the corner of the site. The property owner has expressed their desire to retain the existing grocery store. There are no known existing leases or other contracts that would prevent redevelopment.

The site is located on a transit route and has several services close by. A grocery store is located on the parcel and the public library is ¼ mile away. Parks and recreational facilities, an elementary school, and the Tiburon Ferry Terminal are within ½ mile walking distance, as well as other retail and commercial facilities. Marin Transit provides local bus service with a stop at the site and connection to Golden Gate Transit's commuter service between Santa Rosa to San Francisco.

### 3.0 SITES INVENTORY AND ANALYSIS

The expressed owner interest, aging structure, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a minimum density of 40 du/ac, the site is projected to yield a minimum of 88 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### SITE 6

Site 6 is located at 1620 and 1640/50 Tiburon Boulevard and is identified in Table 10 and Figure 47. The site is comprised of two parcels totaling 0.87 acres which are under the same ownership. The site contains an 8,672 square foot office/retail building built in 1979 and a 14,396 square foot office building built in 1959 with several vacant office spaces. The Town met with the property owner in February 2022 who expressed interest in redeveloping the site with housing if the Town would allow residential use on the site at a sufficient density. The owner also stated that ground-floor commercial use would be feasible on the site. The Town subsequently rezoned the site to allow mixed use with residential density of 30-35 du/ac. Commercial use is optional on mid-block sites such as Site 6.

The site is located on a transit route and has several services close by. A grocery store is one block away, and the public library, parks, and Ferry Terminal is ¼ mile away, as well as other retail and commercial facilities. Recreational facilities and an elementary school are approximately ½ mile walking distance away. Marin Transit provides local bus service with a stop one block away and connection to Golden Gate Transit's commuter service between Santa Rosa to San Francisco.

The expressed owner interest, aging buildings, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a minimum density of 30 du/ac, the site is projected to yield a minimum of 26 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval (including lot consolidation) and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### SITE 7

Site 7 is located at 6 and 12 Beach Road and is identified in Table 10 and Figure 47. The site comprises two parcels, under the same ownership, totaling 1.41 acres. The site contains buildings constructed in 1960 and 1968 which are currently occupied by a post office and offices, and a 3-unit apartment building at the southern end of the site. The Town met with the property owner in April 2022 who

### 3.0 SITES INVENTORY AND ANALYSIS

expressed interest in redeveloping the site with housing if the Town would allow residential use at a sufficient density. The property owner also attended a Town Council meeting in April 2022 and requested a density of 40-45 du/ac in order to make it financially feasible to redevelop the site with housing. The Town subsequently rezoned the site to allow mixed use with a residential density of 40-45 du/ac. Commercial use is optional on mid-block sites such as Site 7. There are no known existing leases or other contracts that would prevent redevelopment.

The site is located on a transit route and has several services close by. A grocery store is located across the street and the public library, parks, and Ferry Terminal is ¼ mile away, as well as other retail and commercial facilities. Recreational facilities and an elementary school are approximately ½ mile away. Marin Transit provides local bus service with at the site and connection to Golden Gate Transit's commuter service between Santa Rosa to San Francisco.

The expressed owner interest, aging buildings, and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a minimum density of 40 du/ac, the site is projected to yield a minimum of 53 units at various affordability levels. The existing 3 units have been subtracted from the calculated unit capacity.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval (including lot consolidation) and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### SITE 8

Site 8 is located at 1199 Tiburon Boulevard and is identified in Table 10 and Figure 47 above. The site is a 2.9 acre vacant portion of a 7.5 acre parcel that is owned by the Reed Union School District. An elementary school is located on the developed portion of the site. The site would ideally be developed with affordable housing for teachers, school staff, and public safety personnel. Due to the site's topography, clustered multifamily buildings, such as those shown in Figure 50, would be best suited for the site. The Town met with school staff in January 2022 who stated that the school was embarking on a year-long Master Facilities Plan and would consider housing for the site. The site was previously included in an affordable housing overlay zone that permitted up to 24.8 units per acre. The site was recently rezoned to require a minimum of 20 du/ac and a maximum of 25 du/ac.

The site is located on a transit route and has several services close by. As discussed above, the elementary school is on the site, as is a bus stop. A grocery store, public library, recreational facilities, and parks are ½ mile away, as well as other retail and commercial facilities. The Ferry Terminal is 0.9 miles away.

The expressed owner interest and underutilized nature of the parcel make this site suitable for development during the planning period. Based on a minimum density of 20 du/ac, the site is projected to yield a minimum of 58 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and

### 3.0 SITES INVENTORY AND ANALYSIS

approval and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### SITE 9

Site 9 is located at 1100, 1110 and 1120 Mar West Drive and is identified in Table 10 and Figure 47 above. The site is made up of three contiguous parcels under the same ownership and combined are 1.36 acres. Each parcel contains a 5,880 square foot office building constructed in 1982. In May 2022, the property owner contacted the Town and requested that the Town consider rezoning the parcels to allow multifamily housing, stating that the office space has been difficult to lease. The site was subsequently rezoned to allow residential use with a density of 30-35 du/ac. Commercial use is optional on Site 9.

The site is located on a transit route and has several services close by. A bus stop is located at the site, and the Ferry Terminal is 0.6 miles away. The elementary school is approximately ¼ mile away, and a grocery store, public library, recreational facilities, and parks are within ½ mile walking distance.

The expressed owner interest and underutilized nature of the parcel make this site suitable for redevelopment during the planning period. Based on a minimum density of 30 du/ac, the site is projected to yield a minimum of 40 units at various affordability levels.

To encourage and facilitate affordable housing on the site, the Town will facilitate a meeting among the property owner and affordable housing developers, provide expedited permit review and approval and assistance in obtaining grants, reduce fees for affordable housing units, apply State density bonuses and incentives as applicable, and make available the use of former RDA set-aside funds and/or housing in-lieu funds. Program H-cc *Work with Non-Profits and Property Owners on Housing Opportunity Sites* details the clear and actionable steps, time frame, and responsibility for these actions.

#### PROGRAMS AND POLICIES TO SUPPORT NONVACANT SITES

As discussed above, there is only one vacant site available to accommodate lower-income housing. The Town therefore mostly relies on underutilized properties to accommodate its lower income RHNA.

The nonvacant sites were selected based on the expressed interest of the property owners, analysis of zoning that supports high density affordable housing, market trends, age of the structures on site, and underutilized sites analysis.

Housing Element programs and policies demonstrate the Town's commitment to facilitating redevelopment and have established actions and timeframes that support and encourage the likelihood of residential development of nonvacant sites within the planning period. These added incentives include minimum target densities of 20 to 40 du/ac, flexible development standards, lot consolidation, permit streamlining for projects that include affordable units, funding and fee waivers

### 3.0 SITES INVENTORY AND ANALYSIS

for affordable units, and affordable housing partnerships and outreach as identified in Programs H-a, H-k, H-l, H-m, H-cc and H-ee. See Section 5.1 for a detailed list of policy and programs actions and timeframes.

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

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

### 3.5 ACCESSORY DWELLING UNITS

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

An ADU, also known as an in-law unit or second unit, is an additional residential dwelling unit on a single-family or multi-family residentially zoned property. An ADU can be an attached or detached dwelling unit, providing independent living facilities for one or more persons that has a full, separate kitchen (including stove, refrigerator, and sink), separate bathroom, and separate entrance.

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

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

The Town most recently revised its ADU ordinance in 2022 to comply with new State laws. ADUs are permitted on all lots zoned to allow single-family or multifamily residential use. Development standards are consistent with State law and are summarized in Table 11.

**Table 11: ADU Standards**

ADU STANDARDS	
<b>Min/Max ADU size</b>	Attached ADUs: Maximum floor space is 850 square feet. For lots over 10,000 square feet, maximum floor space is 1,000 square feet.

### 3.0 SITES INVENTORY AND ANALYSIS

	<p>Detached ADUs: 850 square feet for one bedroom or less and 1,000 square feet for lots greater than 10,000 square feet or ADUs with more than one bedroom.</p> <p>JADUs: Maximum 500 square feet</p>
<b>Lot size</b>	None
<b>Lot coverage</b>	An ADU may exceed standards for lot coverage, but the ADU is limited to a maximum size of 800 square feet.
<b>ADU building height</b>	Up to 16 feet for one story and up to 30 feet for two stories. The ADU may not be taller than the primary residence at the area of attachment.
<b>Setbacks</b>	None for conversions of existing living area or structure. 4-foot side and rear setbacks for new construction.
<b>Parking requirements</b>	One off-street parking space per ADU unless 1) within ½ mile walking distance of public transit, 2) located within a historic district, 3) located within one block of a car share vehicle, 4) located within an existing structure, or 4) when on-street parking permits are required but not offered to the occupant.
<b>Deed or income restrictions</b>	None
<b>Number of ADUs</b>	One detached ADU and one JADU allowed on each single-family property. Also allowed on multifamily properties under state law.
<b>Owner occupancy</b>	Not required for ADU or primary residence. Required for JADU.
<b>Other requirements</b>	<ul style="list-style-type: none"> <li>• Exterior Lighting: two shielded downward point lights at the entrance to the ADU are allowed.</li> <li>• Fire Sprinklers: needed if required for primary residence.</li> <li>• Objective architectural standards: Color and materials much match the primary unit.</li> <li>• Windows: no window facing the rear and side property lines are allowed when located less than 6 feet of the rear or side property line.</li> <li>• Rental restriction: an ADU and JADU shall not be rented for less than 30 consecutive days.</li> </ul>
<b>Process</b>	ADUs and JADUs are approved ministerially by the Director of Community Development.

The Town has collaborated with other Marin local government to provide resources and education materials to facilitate building, permitting, and renting second units. They created a website at [adumarin.org](http://adumarin.org) that provides case studies, floor plans, a calculator to estimate construction costs, information on planning, designing, and constructing and ADU, and resources on being a landlord, from setting a rent price to complying with fair housing laws.

As a result of the new second unit development standards and permitting process, the Town has experienced a marked increase in ADU and JADU development. The Town approved 8 units in 2018, 12 units in 2019, 5 units in 2020, and 11 units in 2021, for an average of 9 units per year. Based on

### 3.0 SITES INVENTORY AND ANALYSIS

this annual average, the Town conservatively expects to develop 72 ADUs during the 8-year planning period as shown in the Sites Inventory in Table 10.

In general, ADUs are affordable for several reasons:

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

Potential affordability levels for projected ADU development are based on the Affordability of Accessory Dwelling Units report prepared by the ABAG Housing Technical Assistance Team. The report recommends the following affordability assumptions for new ADUs: Very Low Income, 30%; Low Income 30%, Moderate Income, 30%; and Above Moderate Income, 10%. Therefore, the Town projects ADU affordability for the 72 units as follows: 21 Very Low Income, 21 Low Income, 21 Moderate Income, and 9 Above Moderate Income.

To encourage and facilitate ADUs and provide housing opportunities throughout established neighborhoods, Program H-gg *Outreach and Education for Accessory Dwelling Unit Development* directs the Town to take the following actions:

1. Provide information on Tiburon’s ADU standards for posting on the MarinADU website.
2. Provide ADU and JADU application checklists on the Town’s website.
3. Develop a handout on ADU standards and the application process and distribute at Town Hall.
4. Provide links to the California Department of Fair Employment and Housing’s [Sources of Income Fact Sheet](#) and [FAQ](#) in Town communications and printed handouts at the building counter.
5. Promote the MarinADU website in the Town’s newsletter and ADU handout, on social media, and on the Town’s website.

In addition, Program H-hh *Track and Evaluate Accessory Dwelling Unit Production* says that the Town will continue to track ADU and JADU permits, construction, and affordability levels. The Town will review ADU and JADU development at the mid-point of the planning cycle to determine if production estimates are being achieved as identified in the housing site inventory. Depending on the findings of the review, the Town will revise the housing sites inventory to ensure adequate sites are available to accommodate the remaining lower income housing need.

### 3.6 SENATE BILL 9 UNITS

Senate Bill (SB) 9 was signed by Governor Newsom on September 16, 2021, and became effective on January 1, 2022. The legislation allows single family lots greater than 2,400 square feet to be split under certain conditions and allows both vacant and developed single family lots to be developed with two single family homes. As shown in Table 10 and detailed in Appendix C, the Town is projecting

### 3.0 SITES INVENTORY AND ANALYSIS

development of four single family homes as allowed under SB 9 on each qualifying vacant single-family lot.

### **3.7 ZONING FOR A VARIETY OF HOUSING TYPES**

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

#### ACCESSORY DWELLING UNITS

ADUs are allowed by right in all residential and mixed use zoning districts that allow single-family and multifamily development (see Section 3.5 above for a description of the Town’s accessory dwelling unit regulations).

#### MULTIFAMILY RENTAL HOUSING

Multifamily rentals are allowed by right in the Multifamily Residential zoning districts (R-3 and R-4), the Residential Multiple Planned (RMP) zoning district, the Affordable Housing Overlay district (AHO), and the Mixed Use Low (MUL) and Mixed Use High (MUH) districts]. The R-3 district allows up to 12.4 units per acre. The Neighborhood Commercial (NC) zone allows incidental residential uses, including multifamily rental housing. The AHO allows 12.9 to 20.7 units per acre when applied to certain parcels in the NC zone.

#### FACTORY BUILT HOUSING AND MOBILE HOMES

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

The Town applies the same development standards and design review process to manufactured housing and mobile homes as it uses for stick-built housing of the same type.

#### SINGLE-ROOM OCCUPANCY UNITS

The Town permits hotels and motels, including single room occupancy hotels, in the Mixed Use Low (MUL) Mixed Use High (MUH), Neighborhood Commercial (NC) and Village Commercial (VC) zones

### 3.0 SITES INVENTORY AND ANALYSIS

with a conditional use permit. Cecilia Place was approved and constructed to be similar to an SRO, although the units are called “studios.” SROs are a permitted use in the affordable housing overlay zone. The zoning code allows higher densities for SROs. Studio dwelling units are counted at a 1.5:1 ratio provided that each unit does not exceed 600 square feet in floor area.

#### TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING

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

The Tiburon Zoning Ordinance treats transitional and supportive housing in the same manner as other residential uses. Transitional and supportive housing are permitted uses in all residential zones and are conditionally permitted uses in the MUL, MUH, NC, and VC zoning districts.

#### HOMELESS SHELTERS

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

Emergency shelters are permitted by right in the MUL, MUH, NC, and VC zones subject to operational standards permitted by State law including parking requirements, on-site management and security requirements, proximity to other shelters, lighting, and length of stay. The maximum number of beds or clients permitted to be served in an emergency shelter is 10. As documented in Chapter 2 Housing Needs Analysis of this Housing Element, there are no documented homeless people in Tiburon. However, the Town recognizes that homelessness is a countywide issue and works with other Marin jurisdictions to develop resources, facilities, and programs to address the needs of the homeless. There are 29.2 acres and 24 parcels within the MUL, MUH, NC and VC zoning districts, which is adequate to provide capacity for at least one homeless shelter in Tiburon.

#### HOUSING FOR EMPLOYEES AND AGRICULTURAL WORKERS

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

The Town complies with the Employee Housing Act. Pursuant to Health and Safety Code Section 17021.5, the Town deems any employee housing providing accommodations for six or fewer employees as a single family structure. No conditional use permit, zoning variance, or other zoning

### 3.0 SITES INVENTORY AND ANALYSIS

clearance is required of employee housing serving six or fewer employees that is not required of a single-family dwelling in the same zone.

#### **3.8 OPPORTUNITIES FOR ENERGY CONSERVATION**

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

New development projects, including additions and alterations, are required to comply with the California Building Standards Code, which includes requirements to ensure energy-efficient and green building design and construction. The Building Code is updated every three years. The 2022 Code encourages efficient electric heat pumps, establishes electric-ready requirements for new homes, expands solar photovoltaic and battery storage standards, and strengthens ventilation standards.

The Town adopted an updated Climate Action Plan (CAP) in 2022 which sets forth actions to reduce community-wide emissions 43% below 1990 levels and achieve carbon neutrality by 2045. These goals are consistent with the State's goals to reduce statewide emissions 40% below 1990 levels by 2030 (as codified in Senate Bill 32) and achieve carbon neutrality by 2045 (as expressed in Executive Order B-55-18). The CAP contains several actions to improve energy efficiency, accelerate the use of renewable energy, and electrify homes, often by going beyond State Building Code requirements. CAP action EE-C4 commits the Town to adopting a green building ordinance for new and remodeled residential projects that requires green building methods, materials, and efficiency above the State Building and Energy codes. CAP action RE-C3 states that the Town will prohibit the use of natural gas end uses in new residential buildings beginning with the 2022 Building Code cycle.

The CAP also contains actions to promote and expand participation in available energy efficiency rebates and programs. As detailed in Action EE-C1, the Town will:

1. Work with organizations and agencies such as the Marin Energy Watch Partnership, the Bay Area Regional Network (BayREN), MCE, Resilient Neighborhoods, and the Marin Climate & Energy Partnership to promote and implement energy efficiency programs and actions.
1. Continue and expand participation in energy efficiency programs as they become available.
2. Promote utility, state, and federal rebate and incentive programs.
3. Participate and promote financing and loan programs for residential and non-residential projects such as Property Assessed Clean Energy (PACE) programs, BayREN financing programs, PG&E on-bill repayment, and California Hub for Energy Efficiency Financing (CHEEF) programs.

### 3.0 SITES INVENTORY AND ANALYSIS

Finally, the CAP contains actions to conduct outreach and education to community members, including low-income households, on ways to improve the energy efficiency of homes, electrify appliances and heating systems, and reduce household emissions.

As detailed in the evaluation of the current housing element in Appendix B, Town residents have benefited from several energy efficiency programs during the 2015-2023 planning period, including California Energy Youth Services, Electrify Marin, BayRen, PACE loans, and Resilient Neighborhoods. The Town commits to working to improve energy efficiency homes, especially those occupied by lower income households, through Housing Element Programs H-u *Rehabilitation Loan Programs*, H-bb *Provide Information on Energy Efficiency and Renewable Energy Programs*, and H-aa *Link Code Enforcement with Public Information Programs on Town Standards and Rehabilitation and Energy Loan Programs*.

## 4.0 HOUSING CONSTRAINTS

### 4.1 OVERVIEW

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

### 4.2 LAND USE DESIGNATIONS AND ZONING STANDARDS

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

#### GENERAL PLAN LAND USE ELEMENT

The General Plan Land Use Element provides twelve residential and mixed use land use designations, which are summarized in Table 12 below.

**Table 12 General Plan Land Use Designations that Allow Residential Development**

Designation	Residential Development Density
Low Density (L)	Up to 0.5 units per acre
Planned Development – Residential (PD-R)	Up to 1.0 units per acre
Medium Low Density (ML)	Up to 1.1 units per acre
Medium Density (M)	Up to 3.0 units per acre
Medium High Density (MH)	Up to 4.4 units per acre
High Density (H)	Up to 11.6 units per acre
Very High Density (VH)	Up to 12.4 units per acre
Very High Density-25 (VH-25)	Up to 25 units per acre
Mixed Use Low (MUL)	Up to 35 units per acre
Mixed Use High (MUH)	Up to 40 units per acre
Main Street (MS)	Up to 25 units per acre

## 4.0 Housing Constraints

Neighborhood Commercial (NC)	Up to 10 units per acre and up to 20.7 units per acre with the Affordable Housing Overlay.
Village Commercial (VC)	Up to 10 units per acre

Most land designated for residential development in Tiburon has been built upon. Most of the remaining vacant residential parcels are constrained by steep slopes that increase development costs and limit development potential. In response to the continuing need to develop housing, the Town adopted three mixed-use designations in General Plan 2040 intended to encourage residential development in commercial areas.<sup>31</sup> Mixed-use land use designations are shown in Table 12. These designations will be implemented with new zoning districts that will be adopted prior to adoption of the 2023-2031 Housing element.

In addition to the mixed-use land use designations, the Town has adopted policies in the Land Use Element of the General Plan to further encourage in-fill and mixed-use development in the commercial areas of the community, especially in the Downtown, that provide access to transit routes and the Tiburon Ferry Terminal. The Town does not have growth controls.

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

### DEVELOPMENT STANDARDS

#### *Residential Zoning Districts*

The Town of Tiburon zoning ordinance includes seven residential districts with typical suburban development standards and densities. Development standards for the residential districts are summarized in Table 13 and described below. A new R-4 multifamily district will permit up to 25 units per acre to encourage affordable housing. The district will be applied to Site 8 and development standards will allow 2 and 3 story buildings.

---

<sup>31</sup> As previously noted, this draft Housing Element presumes adoption of General Plan designations (VH-25, MUL, MUH, and MS) and rezonings of the housing opportunity sites identified in Table 10. This construction is meant only to simplify the editing process associated with the final document, not to presume an outcome before it happens. The document and analysis contained herein will be revised, as necessary, to reflect the adopted rezonings. It is the Town's intent to adopt permitted uses and objective development and design standards that support and facilitate development of the housing opportunity sites at the realistic capacities described in Section 3.4. All rezonings of housing opportunity sites will occur before the Housing Element is adopted.

## 4.0 Housing Constraints

**Table 13 Development Standards in Residential Zoning Districts**

Zoning district	R-1	R-1-B-A	R-1-B-2	RO-1	RO-2	R-2	R-3
Building height	30'	30'	30'	30'	30'	30'	30'
<i>Setbacks</i>							
Front	15'	20'	25'	30'	30'	8'	8'
Side	8'	6'	10'	20'	15'	8'	8'
Rear	20% to 25'	20% to 25'	20% to 25'	20% to 25'	20% to 25'	20% to 25'	8'
Minimum Lot Area	10,000 sf	10,000 sf	10,000 sf	40,000 sf	20,000 sf	7,500 sf	10,000 sf (3,500 sf/unit)
Lot coverage (maximum %)	One-story development: Same as maximum FAR; Two-story or multi-story development: 30%			15%	15%	35%	30%
Floor Area Ratio	See below	See below	See below	See below	See below	See below	0.6
Parking spaces	2	2	2	2	2	1.5 per unit	See below

## 4.0 Housing Constraints

**Floor Area Ratio (FAR):** Floor area ratio guidelines in residential districts are as follows:

- 35% of the property area for lots less than 7,500 square feet in area, plus an additional 450 sq. ft. of garage or carport;
- For properties between 7,500 and 60,000 square feet, the FAR guideline is 10 percent of the property plus 2,000 square feet, plus an additional 600 square feet of garage or carport;
- For lots greater than 60,000 square feet, the FAR guideline is 8,000 square feet plus 750 square feet of garage or carport.

**Parking:** One-and-a half (1½) parking spaces are required for each dwelling unit in a residential development, with a minimum of two required.

In the R-3 zone, studio and one-bedroom apartments are required to have one parking space. Apartments with two or more bedrooms and condominiums are required to have two parking spaces.

**Open Space:** In the R-2 zone, a minimum of 375 square feet of outdoor usable open space with a minimum dimension of 12 feet is required per unit.

In the R-3 zone, the following schedule of outdoor usable open space is required:

- 150 square feet per efficiency or studio apartment
- 200 square feet per 1 bedroom apartment
- 250 square feet per 2 bedroom apartment
- 300 square feet per 3 or more bedroom apartment

Senate Bill 9. Senate Bill (SB) 9 allows single family lots greater than 2,400 square feet to be split under certain conditions and allows both vacant and developed single family lots to be developed with two single family homes. Both newly created parcels must be no smaller than 1,200 square feet, and no parcel may be smaller than 40 percent of the lot area of the original parcel. Consistent with State law, the Town imposes only objective, zoning, subdivision, and design standards that do not conflict with the statute. The Town has adopted specific application procedures and clear and objective development standards for SB 9 lot splits and units as allowed by State law. New SB 9 units are limited to 16 feet in height and 800 square feet.

### *Mixed Use and Commercial Zoning Districts that Allow Housing*

The Town has three mixed-use zones and two commercial zones that allow housing, as well as an affordable housing overlay district that may be applied to the Neighborhood Commercial (NC) zone. The Mixed Use Low permits up to 35 units per acre, and the Mixed Use High (MUH) permits up to 45 units per acre. As discussed previously, minimum residential densities are required on Sites 1-9 as identified in Table 10. The MUL and MUH zones allow 100% residential use except at corner sites (e.g., Sites 3, 5, B and C) where there is a small amount of commercial space requirement is required. The development standards for the mixed use and commercial districts are summarized in Table 14.

#### 4.0 Housing Constraints

**Table 14: Development Standards in Mixed Use and Affordable Housing Overlay Zoning Districts**

Zoning district	MUL	MUH	MS	VC	NC	NC/AHO
Building height	3 stories	4 stories	3 stories	30'	30'	3 stories or 38'
Lot frontage	TBD	TBD	TBD	None	None	None
FAR for commercial area	TBD	TBD	TBD	.28	.37	.37
<i>Setbacks</i>						
Front	TBD	TBD	TBD	None	None	None
Side	TBD	TBD	TBD	None	None	None
Rear	TBD	TBD	TBD	None	None	None
Minimum Lot Area	TBD	TBD	TBD	10,000 sf	10,000 sf	10,000 sf
Lot Area per unit (sf)	TBD	TBD	TBD	Expressed as max. density/acre		
Lot coverage (maximum %)	TBD	TBD	TBD	None	None	None
Minimum Open space (sf)	TBD	TBD	TBD	None	None	None
Parking spaces per unit	TBD	TBD	TBD	<u>Apartments:</u> 1 space/studio & 1 bdrm 2 spaces/ 2+ bdrms <u>Condos:</u> 2 spaces	<u>Apartments:</u> 1 space/studio & 1 bdrm 2 spaces/ 2+ bdrms <u>Condos:</u> 2 spaces	<u>Apartments:</u> 1 space/studio & 1 bdrm 2 spaces/ 2+ bdrms <u>Condos:</u> 2 spaces

*Note: Development standards for the MUL, MUH, and MS districts are currently being formulated and will be provided in a future draft Housing Element. It is the Town’s intention to create objective development and design standards that will facilitate development of housing opportunity sites at maximum permitted densities.*

## 4.0 Housing Constraints

### *Affordable Housing Overlay*

The Affordable Housing Overlay (AHO) may be applied to the NC district. The AHO provides more flexible parking standards, higher densities for smaller units, and increased financial feasibility. To qualify for the numerous benefits of the overlay zone, a residential development project must include a minimum of 5 percent very low income, 10 percent low income, and 10 percent moderate income (defined in the Zoning Code as below 90% of median income) housing units. On sites that will yield 10 or fewer total units at the minimum allowable density, the affordable component is reduced to 20 percent of total units, of which at least 50 percent must be affordable to lower income households. A percentage of the housing units must also be designed for special needs populations as per section 16-70.030 of the municipal code. Multifamily uses are permitted by right, and the maximum residential density is 20.7 units per acre, additive to a 0.31 FAR for commercial uses in the NC zone. Higher densities are permitted when units are significantly smaller and have few impacts than the market norm. Studio dwelling units are counted at a 1.5:1 ratio provided that each unit does not exceed 600 square feet in floor area; one bedroom units are counted at a 1.25:1 ratio provided that each unit does not exceed 800 square feet in floor area. The building height limit is 3 stories or 38 feet, whichever is less. Setbacks and lot coverage standards are intentionally flexible and left to be determined through site plan and architectural review process.

A number of development incentives are available for projects developed in the AHO zone, including higher densities, relaxation and/or flexibility in development standards, reduced parking standards, reduced interior amenity levels, priority processing, fee reductions and waivers, and utility hookup subsidies.

### *Parking Standards*

Tiburon 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 off-street parking, the Town supports shared parking arrangements. Variances are also granted to reduce the overall parking requirement or to allow tandem parking.

In 2012, the Town implemented reduced and flexible parking standards in the affordable housing overlay zone. Depending on project characteristics and availability of on street parking, flexible parking standards may include shared parking, joint use parking, off-site parking, allowances for reduced standards depending on location (such as near transit), and modified parking stall dimensions and tandem parking. The updated standards recognize that smaller, more affordable housing near transit and services will generate fewer trips and area-wide impacts and will require less parking.

### *Conclusions*

The development standards in the residential, mixed use, and commercial districts do not constrain the development of housing. Standards in the MUL, MUH, MS and R-4 districts were developed after the housing sites shown in Table 10 were selected and were designed to ensure that the identified realistic unit capacities could be achieved.

## OBJECTIVE DESIGN STANDARDS

Housing legislation defines an "objective" standard as one that involves no personal or subjective judgment by a public official and uniformly verifiable by reference to an external and uniform

## 4.0 Housing Constraints

benchmark or criterion available and knowable by both the development applicant and the public official prior to submittal.

The Town has adopted objective design and development standards for qualifying new multi-family housing developments. Objective design standards are applied to SB 35 projects which create two or more new housing units in a multifamily project or mixed use project where at least two-thirds of the square footage is for residential use; include at least 10% of the units affordable to lower-income households; and pay prevailing construction wages. Pursuant to California state law, emergency shelters are also subject to objective design review standards. As discussed above, the Town also applies objective design standards to ADUs and SB 9 units.

### AFFORDABLE HOUSING ORDINANCE

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

The Town's inclusionary housing regulations require residential projects of two or more new lots or dwelling units to pay an in-lieu housing fee or develop a minimum of number of inclusionary units affordable to very-low, low, or moderate income households. Developments of 3 to 6 units pay an in-lieu fee based on 15 percent of the units being affordable. Developments of 7 to 12 units must include a minimum of 15 percent inclusionary units affordable to very-low, low, and moderate income households, and development of more than 12 units must provide 20 percent inclusionary units. Five percent of the total units must be affordable to very-low or low income households. The in-lieu fee is \$405,000 for each affordable unit that is required but not built.

Inclusionary units must be comparable in size, interior amenity level and exterior design to market rate units. However, the Town may provide an exception to this requirement as an incentive or concession under density bonus law.

The inclusionary requirements were adopted in 1998 and updated in 2006 and 2012. Developers typically choose to pay in-lieu fees, which the Town has used to help construct affordable units. In general, the inclusionary ordinance has not constrained the development of housing in Tiburon. The inclusionary program has been in effect for 25 years and is well known by members of the real estate and development community. As a result, the cost of producing the inclusionary units, or paying the in-lieu fees, is factored into the cost of land.

The Town of Tiburon's inclusionary requirements are similar to those of other jurisdictions in Marin County and do not pose a constraint to residential development. 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. Projects that meet the inclusionary ordinance are entitled to a density bonus in accordance with State law.

## 4.0 Housing Constraints

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

### 4.3 FEES AND EXACTIONS

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

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

#### *Processing Fees*

Processing fees are collected when a development application is filed. The Town sets the rate for application fees based on the cost to process the application, including the initial receipt of the application materials, analysis and approval of the application, and post-approval administration such as filing and inspections. Where application fees are charged on a time and materials basis, the applicant pays a deposit, and the Town draws down on the deposit based on the number hours worked based on an hourly rate that covers the salary of the employee performing the service and a fixed percentage for overhead. Applications for services that require minimal review times are charged flat rates. These rates are based on time studies that have determined the average processing time for a particular service. Table 15 lists the planning fees for residential development. It is Town policy to consider waiver of processing fees for affordable housing projects and inclusionary units.

Building permit fees are based on the total valuation of the project which includes architectural and engineering fees, site preparation, demolition, and construction costs. The Building Department provides a schedule to establish project valuation when the applicant does not provide the total valuation. Additional fees are charged for plan storage and plan check and include a technology recovery fee and a general plan maintenance fee surcharge.

**Table 15: Processing Fees**

Application	Fee	
	Single-family	Multifamily
Planning and Zoning		
General Plan Amendment	Time & materials	Time & materials
Rezoning	Time & materials	Time & materials
Environmental Review	Time & materials	Time & materials
<i>Design Review Application</i>		

## 4.0 Housing Constraints

Minor Alteration (staff level review) for projects less than 500 sf	\$255	\$255
Design review of projects less than 500 sf that require review by the Design Review Board	\$485	\$485
Projects between 500 and 1,000 sf	\$945	\$945
Projects more than 1,000 sf	\$1,325	\$1,325
New residential building	\$2,825	\$2,825
<i>Conditional Use Permit</i>		
Minor use permit	\$1,540 initial deposit	\$1,540 initial deposit
Major use permit	\$6,520 initial deposit	\$6,520 initial deposit
Variance	\$450	\$450
ADU Permit	\$595	\$595
JADU Permit	\$250	\$250
<i>Subdivision</i>		
Lot Line Adjustment – 4 or fewer parcels	\$960 initial deposit	\$960 initial deposit
Rezoning – multiple parcels	\$3,260	\$3,260
Precise Development Plan	\$6,520 + \$260 each unit	\$6,520 + \$260 each unit

### *Impact Fees*

The Town of Tiburon collects four impact fees, listed in Table 16 below, to mitigate the effects of residential development projects on the local environment. The impact fee rates were set based on nexus studies as required by the Mitigation Fee Act (Government Code section 66000–66025). New subdivisions are required to dedicate land for parks or pay an in-lieu fee pursuant to the Quimby Act.

The Town charges a street impact fee equal to 1% of the project valuation. The street impact fee nexus study was originally completed in April 1999 and updated in October 2004.

The Town also charge a Stormwater Impact Fee based on \$1 per square foot of new impervious project created by the project. The nexus study for the Stormwater Impact Fee was completed in March 2004. The fee has not changed since that time.

The Town’s Traffic Mitigation Fee is an exaction applied to new development that generates new additional traffic in Tiburon. The fee applies to residential and commercial projects and requires that the project pay its pro rata share per each new PM peak trip contributing to each intersection where improvements are needed per the General Plan. The Town’s traffic engineering consultant completed a comprehensive update of the traffic model and fee structure in 2006.

The Town’s inclusionary zoning regulations apply to residential development creating two or more new dwelling units, with exceptions for 1) construction of a two-family dwelling on an existing lot in

## 4.0 Housing Constraints

the R-2 zone and 2) the subdivision of a lot or parcel into two lots, wherein no more than a combined total of two dwelling units total could be constructed under applicable zoning regulations on the resulting lots. Developments of two to six lots or dwelling units must pay an in-lieu fee based on a requirement of fifteen percent of the units being affordable. In-lieu housing fees are calculated based on the difference between the affordable purchase price of a dwelling unit for which a moderate income four-person family earning eighty percent of median income can qualify, and the estimated cost of constructing a market rate unit of appropriate size. Variables used in the calculation are updated at the time of application in consultation with the Marin Housing Authority. These variables include dwelling size, construction costs, land and site development costs, current income limits, and mortgage terms and interest rate.

**Table 16: Impact Fees**

Fee	Amount
Street Impact Fee	1% of project valuation
Stormwater Impact Fee	\$1 per sf of new impervious surface
Traffic Mitigation Fee	Applies to residential and commercial projects that generate new additional traffic in Tiburon and requires that the project pay its pro rata share per each new PM peak trip contributing to each intersection where improvements are needed per the General Plan.

### *Special District Fees*

As the Town of Tiburon is not a full-service municipality, several agencies and special districts levy fees on new development for the provision of basic urban services. Sanitation district fees depend upon where the project is located in Tiburon. These agencies and special districts include the following:

- Reed Union School District
- Marin Municipal Water District
- Sanitary District Number 5 of Marin County
- Richardson Bay Sanitary District
- Sanitary District Number 2 of Marin County
- Central Marin Sanitation Agency
- Tiburon Fire Protection District
- Southern Marin Fire Protection District

Recognizing that water connection fees may serve as a constraint to affordable housing development, the Marin Municipal Water District (MMWD) offers a 50% fee reduction for qualified affordable rental and ownership housing projects that are affordable to low and moderate income (up to 100% of AMI) households for at least 30 years and qualified rental units in for-profit development that are legally restricted to be affordable to lower income household for at least 10 years. Pursuant to state law, MMWD does not require a new or separate water connection or charge a connection fee or capacity charge for qualified ADUs and JADUs.

## 4.0 Housing Constraints

Table 17 lists the fees that would be collected for a representative single-family infill home and 25-unit multifamily project. The single-family house is assumed to be 3,255 square feet with a construction valuation of \$386 per square foot, for a total \$1,256,430. The multifamily project is assumed to be 25 units averaging 1,000 square feet of gross floor area per unit, with a construction valuation of \$584 per square foot, or \$584,000 per unit.

As shown in Table 24, total fees and exactions for a single family house represent about 4.6% to 5.8% of the total development cost, while fees and exactions represent approximately 4% of the multifamily development cost. Planning and building fees charges by the Town represent 1.9% of the single family house development cost and 1.7% of the multifamily development cost. The Town does not have the authority to waive or reduce fees collected on behalf of special districts.

**Table 17: Residential Development Fees**

FEE TYPE / DESCRIPTION	Single Family Residence		25-Unit Condo Project	
	LOW AMOUNT	HIGH AMOUNT	LOW AMOUNT	HIGH AMOUNT
PLAN CHECK	\$4,172	\$4,172	\$49,428	\$49,428
BUILDING PERMIT	\$ 6,418	\$ 6,418	\$ 76,043	\$ 76,043
BUSINESS LICENSE	\$ 1508	\$ 1508	\$ 28,032	\$ 28,032
PLAN STORAGE	\$ 250	\$ 250	\$ 250	\$ 250
CA SEISMIC TAX	\$ 163	\$ 163	\$ 3037	\$ 3037
PLUMBING	\$ 641	\$ 641	\$ 7,604	\$ 7,604
ELECTRICAL	\$ 1284	\$ 1284	\$ 15,209	\$ 15,209
MECHANICAL	\$ 577	\$ 577	\$ 6,844	\$ 6,844
GRADING	\$ 75	\$ 75	\$ 125	\$ 125
ENCROACHMENT	\$ 290	\$ 290	\$ 290	\$ 290
STREET IMPACT	\$ 12,564	\$ 12,564	\$ 233,600	\$ 233,600
TRAFFIC MITIGATION	\$ 6,000	\$ 6,000	\$ 6,000	\$ 6,000
D/R COMPLIANCE	\$ 150	\$ 150	\$ 300	\$ 300
GENERAL PLAN MAINTENANCE	\$ 892	\$ 892	\$ 10,570	\$ 10,570
S.WATER RUN OFF IMPV. FEE	\$ 4,875	\$ 4,875	\$ 60,000	\$ 60,000
TECHNOLOGY FEE	\$ 2,311	\$ 2,311	\$ 7,500	\$ 7,500
CA DISABILITY ACCESS AND EDU	\$ 4	\$ 4	\$ 4	\$ 4
CA BLDG. STD. AD. FUND	\$ 51	\$ 51	\$ 935	\$ 935
<b>SUB TOTAL</b>	<b>\$ 42,224</b>	<b>\$ 42,225</b>	<b>\$ 505,771</b>	<b>\$ 505,771</b>
DESIGN REVIEW	\$ 2,825	\$ 2,825	\$ 2,825	\$ 2,825
GRADING, FILLING, OR EARTHWORK REQUIRING DESIGN REVIEW APPROVAL	\$ 805	\$ 805	\$ 805	\$ 805
ENVIRONMENTAL REVIEW	\$ 50	\$ 1,600	\$ 50	\$ 1,600
<b>TOWN OF TIBURON SUB TOTAL</b>	<b>\$ 45,904</b>	<b>\$ 47,455</b>	<b>\$ 509,451</b>	<b>\$ 511,001</b>
SCHOOL DISTRICT FEE	\$ 7,747	\$ 7,747	\$ 21,600	\$ 21,600
WATER INSTALLATION FEES	\$ 4,420	\$ 5,290	\$ 44,200	\$ 44,200
WATER CONNECTION FEES (BUY INTO SYSTEM)	\$ 7,022	\$ 24,578	\$ 58,520	\$ 58,520

## 4.0 Housing Constraints

SEWER HOOKUP SANITARY DISTRICT NO 5	\$ 5,000	\$ 17,000	\$ 35,000	\$ 41,000
FIRE PROTECTION DISTRICT REVIEW FEE	\$ 151	\$ 151	\$ 151	\$ 604
<b>SPECIAL DISTRICT SUB TOTAL</b>	<b>\$ 24,340</b>	<b>\$ 54,766</b>	<b>\$ 159,471</b>	<b>\$ 165,924</b>
<b>GRAND TOTAL</b>	<b>\$ 112,469</b>	<b>\$ 144,446</b>	<b>\$ 1,174,692</b>	<b>\$ 1,182,696</b>
ASSUMED DEVELOPMENT IN SQ FT	3,255	3,255	40,000	40,000
ASSUMED CONSTRUCTION COST PER SQ FT	\$ 386	\$ 386	\$ 584	\$ 584
ASSUMED IMPERVIOUS AREA	3,250 X 1.5 = 4,875		440,000 X 1.5 = 60,000	
ESTIMATED CONSTRUCTION COST	\$ 1,256,430	\$ 1,256,430	\$ 23,360,000	\$ 23,360,000
ASSUMED LAND VALUE 0.5 ACRE FOR SFR, 0.75 FOR MF PROJECT	\$ 1,100,000	\$ 1,100,000	\$ 5,000,000	\$ 5,000,000
TOTAL DEVELOPMENT COST	\$ 2,468,899	\$ 2,500,876	\$ 29,534,692	\$ 29,542,696
<b>PROPORTION OF TOWN FEES/ EXACTIONS VERSUS TOTAL DEVELOPMENT COST</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1.7%</b>	<b>1.7%</b>
<b>PROPORTION OF TOTAL FEES/ EXACTIONS VERSUS TOTAL DEVELOPMENT COST</b>	<b>4.6%</b>	<b>5.8%</b>	<b>4.0%</b>	<b>4.0%</b>

Source: Town of Tiburon, 2022

While these costs are typical for the market area, development fees and exactions can pose a constraint to the development of affordable housing. In an effort to remove this constraint, the Town waives and/or reduce fees for affordable housing developments and inclusionary units. Program H-bb directs the Town to continue to waive or reduce fees for affordable housing developments and inclusionary units.

### 4.4 PROCESSING AND PERMIT PROCEDURES

The Tiburon Zoning Ordinance closely tracks the General Plan, but in addition provides detailed development standards and processing procedures. Below is a description and analysis of the current residential development review process in the Town of Tiburon. The analysis addresses properties that allow housing development, both in residential zones and in commercial zones.

#### OBJECTIVE DESIGN STANDARDS AND STREAMLINED REVIEW

As discussed in Section 4.2, the Town has adopted objective design and development standards for qualifying new multifamily housing developments. Objective design and development standards applied when a proposed development project requests permit streamlining in compliance with State law (i.e., Senate Bill 35) and for reviewing applications under the Housing Accountability Act. The intent of Senate Bill 35 and the Housing Accountability Act is to facilitate and expedite the

## 4.0 Housing Constraints

construction of housing through the application of objective standards and, with Senate Bill 35, ministerial and streamlined approval procedures.

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

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

### REVIEW PROCESS AND TIMELINE

Tiburon 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 multifamily development proposals are subject to Design Review. Major projects may also require an EIR. The total review time for multifamily projects, from the initial developer contact with the Town to final approval, can take up to a year.

In most of Tiburon’s residential and mixed-use zones (R-1, R-1-B, RO-1, RO-2, R-2, R-3, R-4, MUL, MUH, and MS) zones, a single discretionary permit (Design Review) is required to construct single family and/or multifamily housing. In the Planned Residential Zones (RPD and RMP), two discretionary permits (Precise Development Plan and Design Review) are required. As described above, objective design standards are used for applicable projects.

The Design Review Board acts on Design Review applications at public hearings. The Design Review Board reviews any variance applications associated with the site plan and design of the project simultaneously; other variances are reviewed by the Planning Commission. No additional discretionary review is required to approve housing projects in the above-listed zones. If the decision of the Design Review Board or Planning Commission is appealed to the Town Council, the Town Council will hold a hearing and make the final decision on the application. The Design Review process typically has the elements and timeline shown in Table 18.

**Table 18: Design Review Process and Timeline**

#### 4.0 Housing Constraints

Task	Time
<b>Application filed.</b> Project sponsor submits completed application forms, drawings, supporting documents and fees	1 day
<b>Completeness review.</b> The application is routed to Town departments to determine whether additional information is required to process the application, and for recommended conditions of approval.	< 30 days
<b>Completeness notice.</b> Written notice is sent to the applicant informing them whether the project is complete or incomplete.	1 day
<b>Follow-up submittal.</b> If the application is incomplete, the applicant will submit follow-up information as requested. The time to complete this task is determined by the project sponsor, but generally does not exceed 30 days. If the application was complete, this step is skipped.	Varies
<b>Environmental Review.</b> The application is reviewed to determine whether the project is exempt from CEQA or if an Initial Study is required. Most projects are found to be exempt from CEQA. If a Negative Declaration is prepared, environmental review may take the full 6 months allowed by law.	1 day – 6 months
<b>Staff report.</b> A detailed evaluation of the application is conducted by staff and a written report is prepared for public review.	30 days
<b>Public meeting.</b> A hearing notice is sent at least 10 days before the meeting to property owners within 300 feet of the property. The Design Review Board conducts a public meeting and takes action on the application.	10 days

In Tiburon’s Neighborhood Commercial and Village Commercial zones, current zoning requires two discretionary permits for residential development. The Planning Commission must approve a Conditional Use Permit for the residential use and the Design Review Board must approve a Design Review permit. Each process is separate; processing is sequential. This means that a very similar task/timeline to that shown above is first performed by the Planning Commission and then by the Design Review Board, with only the environmental review portion not being repeated by the Design Review Board.

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 and adopted a new Zoning Ordinance to make the process 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 Tiburon 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

#### 4.0 Housing Constraints

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 application 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”. If a 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. Town records indicate that over the past 20 years, more than 99 percent of design review applications are found to be categorically exempt from CEQA, and the Design Review Board has considered no EIRs for residential development over that period of time and only a handful of Negative Declarations. All such projects have been approved by the Board.

The Town works closely with developers to expedite approval procedures so as not to put any unnecessary timing constraints on development. For a project of scale or a likely controversial project, an initial pre-consultation meeting with the planning department, public works, and the fire district is recommended 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 division and other 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 building checks 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 (Design Review, Planning Commission, and Town Council). Some projects may include a variance request and those requests are generally considered at the same hearing as the design review permit to avoid delays in processing. A vast majority of Design Review applications are approved at the first hearing. Additionally, appeals of Design Review Board decisions are limited to a single step, directly to the Town Council, to avoid unnecessary delays from intermediate hearing bodies such as the Planning Commission.

The Tiburon zoning ordinance provides the criteria used by decision-makers when reviewing a project for design review approval. The Town also provides illustrations and further details of factors considered in the Town’s Hillside Design Guidelines and the Downtown Tiburon Design Handbook. While design review can be subjective to some extent, these guidelines and Town practices strive to make design review as speedy, objective, and fair as possible.

The guiding principles are intended to decrease uncertainty for applicants, and as much as possible, provide objective and clear standards, considerations, and expectations for new development. The Town also provides separate handbooks for design standards for development in the downtown area and in the hillside areas, which comprise the vast majority of Tiburon’s neighborhoods. These design guideline handbooks provide a series of easy-to-understand examples, using illustrations with written explanations, of acceptable and unacceptable design techniques and practices that are useful to architects, designers, applicants, staff, the community, and decision-makers. These objective tools are used in the review of development applications and act to reduce uncertainty as to whether an application will be favorably received by the Town.

## 4.0 Housing Constraints

### 4.5 CODES AND ENFORCEMENT

Tiburon adopts and enforces the California Building Standards Code and subsidiary regulations, contained in Title 24 of the California Code of Regulations. While these standards raise construction costs, they are necessary to protect the public health and safety and are required pursuant to State law. Title 24 results in energy savings and lower operating cost for property owners and residents. State law allows local governing bodies to amend the building standards in the new codes as long as they are more restrictive than the state standards and are based on findings that the amendments are necessary due to local climatic, topographic or geological conditions.

The Town has amended the Building Code to require an existing structure with a substandard roof to replace the entire roof with a Class A roof or noncombustible roof when alterations or repairs to the existing roof involves more than fifty percent of the total existing roof area. Other amendments relate to installation of automatic fire sprinklers as required by the Fire Protections Districts, address markings, and construction time limits. The Town has adopted certain voluntary measures of the 2019 CALGreen code as mandatory measures for new residential and non-residential construction (not including additions). These are Tier 1 measures related to planning and design, water efficiency and conservation, material conservation and resource efficiency, and environmental quality. None of the building code amendments pose a special constraint to the production of housing.

The Tiburon Building Division requires a Residential Building Report (RBR) upon the sale of dwelling units to ensure that basic life-safety code violations are identified and corrected before a new owner occupies the building. If these correcting deficiencies pose a hardship to the property owner, residential rehabilitation loans are available for very low income homeowners through the Marin Housing Authority. If illegal units or uses are discovered during the inspection associated with the RBR, the Building Division requires these units to be brought into compliance with the code (legalized) or abated. The impact of this on the number of housing units has been negligible, as few illegal units are discovered. Nevertheless, Program H-aa calls for the distribution of a handout explaining the “best practices” and procedures for legalizing an unauthorized secondary dwelling unit.

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

### 4.6 ON- AND OFF-SITE IMPROVEMENTS

On- and off-site improvements (not including basic infrastructure and installation of public utilities) typically include parking, drainage improvements, and streets. These improvements can constitute constraints to the development of affordable housing, although not market-rate housing of the type constructed in Tiburon. Chapter 13-8 of the Tiburon Municipal Code requires new construction on lots fronting unimproved streets to install curbs and gutter as determined by the Town Engineer. With respect to streets, the Town allows narrow streets (18-20 feet) with occasional “parking bays” as opposed to wider streets with parallel parking on one or both sides. This reduces construction costs considerably. Drainage improvements must be adequate to meet standard engineering criteria to prevent damage and flooding. With respect to on-site parking requirements for affordable housing projects, the Zoning Code makes provisions for flexible parking standards and “shared parking” to reduce this constraint.

## 4.0 Housing Constraints

### 4.7 HOUSING FOR PERSONS WITH DISABILITIES

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

#### REASONABLE ACCOMMODATION

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

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

#### PROCEDURES FOR ENSURING REASONABLE ACCOMMODATION

The Town adopted a reasonable accommodation ordinance in 2012 (Municipal Code Chapter 16, Article IX) to provide a procedure to request reasonable accommodation for persons with disabilities seeking equal housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act in the application of zoning laws and other land use regulations, policies, and procedures. The Director of Community Development reviews and approves a request for reasonable accommodation as long as no other discretionary permit approval is required.

#### ZONING AND OTHER LAND USE REGULATIONS

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

## 4.0 Housing Constraints

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

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

### PERMITTING PROCEDURES

As a small community, the Planning and Building Department is able to provide personalized service to each resident. Requests to modify homes to meet the needs of the disabled are handled on a case-by-case basis, with staff working closely with applicants to accommodate their needs. The Zoning Ordinance facilitates exterior improvements for physically handicapped residents (e.g., an access ramp) by establishing them as minor permits, approvable by Town staff, and waiving the requirement for a Design Review public hearing. The Town administratively approves building permits for wheelchair lifts and elevators. Wheelchair ramps are not considered to be structures under the Tiburon Zoning Code and are not required to meet setbacks. The Town has the authority to modify parking standards to accommodate the needs of the disabled and has demonstrated its willingness to do so in the past.

The Building Division administers Title 24 provisions consistently for all disabilities-related construction and responds to complaints regarding any violations. The Town has not adopted any amendments to the 2019 California Building Code that conflict with the ADA. There are no restrictions on lowered countertops, widened doorways, adjustable showerheads, or other adaptations that meet the needs of the disabled.

The Housing Element contains policies and implementing programs to ensure reasonable accommodation and equal access to housing for people with disabilities in the Town's zoning, permit processing and building codes. In implementation of this policy, the Town has designated an ADA Coordinator to ensure compliance with the Town's Reasonable Accommodation Ordinance and the provisions of the ADA, and to serve as the primary contact for disabled residents with questions, concerns, and requests regarding reasonable accommodation procedures and practices.

## 4.8 NON-GOVERNMENTAL CONSTRAINTS

### LAND COSTS

Two major factors contribute to high land costs in Tiburon: high demand and limited supply. Land costs in Marin vary both between and within jurisdictions based on factors such as the desirability of

## 4.0 Housing Constraints

the location and the permitted density. In Tiburon, a 0.96 acre vacant lot at 2225 Vistazo Street Est Morningside Drive sold in January 2022 for \$696,000<sup>32</sup>.

Generally, land zoned for multifamily and mixed-use developments is more expensive than property zoned for single-family. Very little land zoned for multifamily or mixed-use development has sold in Tiburon in recent years. Site 3 at 1601 Tiburon Boulevard sold in 2019 and has a current assessed land value of \$3.6 million for 0.57 acres, or approximately \$6.3 million per acre. The parcel is currently zoned for 40-45 units per acre, which represents \$140,000 to \$158,000 per unit.

Land costs can be a constraint to development in Tiburon because affordable housing developers may look to less expensive areas to develop projects. To address this constraint and improve the financial feasibility of housing development, the Town significantly increased the maximum permitted density on sites previously limited to 20.7 units per acre to 45 units per acre. In addition, density bonuses and development concessions are permitted under State law for developments that include affordable units; these are designed to increase the financial feasibility of affordable housing development. Program H-bb *Work with Non-Profits and Property Owners on Housing Opportunity Sites* identifies a variety of actions the Town will take to improve the financial feasibility of providing affordable housing, including regulatory incentives, fast track processing, fee waivers, community outreach, and assistance in completing funding applications.

### CONSTRUCTION COSTS

Construction costs include both hard costs, such as labor and materials, and soft costs, including architectural and engineering services, development fees, and insurance. According to Cumming, a real estate cost consulting firm, hard construction costs (excluding sitework) for a medium quality, single-family detached house in San Francisco cost between \$322 and \$386 per square foot in 2021. A mid-rise multifamily building cost \$449 to \$584 per square foot in 2021.<sup>33</sup> Construction costs in San Francisco are among the highest in California and in the nation (second only to New York City). Comparable construction costs at the low-end of the reported range for a mid-rise multifamily project are 44% lower in Sacramento, 39% lower in San Diego, and 35% lower in Los Angeles.<sup>34</sup>

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

Construction costs are a constraint to development in Tiburon and the San Francisco Bay Area, as affordable housing developers may look to less expensive areas to stretch their limited development dollars. To address this constraint and improve the financial feasibility of housing development, the

---

<sup>32</sup> Realtor.com, accessed 6/3/22.

<sup>33</sup> Cumming, U.S. Costs per Square Foot of Gross Floor Area 2021, San Francisco, <https://ccorpinsights.com/costs-per-square-foot/>, accessed 5/10/22.

<sup>34</sup> Cumming, U.S. Real Estate and Construction Lending Activity, <https://ccorpinsights.com/lending-activity/>, accessed 5/10/22.

## 4.0 Housing Constraints

Town significantly increased the maximum permitted density on sites previously limited to 20.7 units per acre to 45 units per acre. In addition, density bonuses and development concessions are permitted under State law for developments that include affordable units; these are designed to increase the financial feasibility of affordable housing development. Program H-bb *Work with Non-Profits and Property Owners on Housing Opportunity Sites* identifies a variety of actions the Town will take to improve the financial feasibility of providing affordable housing, including regulatory incentives, fast track processing, fee waivers, community outreach, and assistance in completing funding applications. In addition, density bonuses and development concessions are permitted under State law for developments that include affordable units; these are designed to increase the financial feasibility of affordable housing development.

### FINANCING

Housing development depends heavily on lending liquidity. When conditions are favorable for lenders, construction volume tends to increase. Loan activity has continued to rise over the past 5 years, although residential and commercial real estate loan origination activity began to taper off in 2021.<sup>35</sup>

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

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

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

---

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

## 4.0 Housing Constraints

### 4.9 AFFORDABLE HOUSING FUNDING PROGRAMS AND RESOURCES

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

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

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

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

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

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

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

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

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

## 4.0 Housing Constraints

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 5.0 GOALS, POLICIES, AND PROGRAMS

### 5.1 OVERVIEW

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

### 5.2 QUANTIFIED OBJECTIVES

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

**Table 19: Quantified Objectives**

	<b>Extremely Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total Units</b>
New construction	97	96	110	93	243	639
Rehabilitation				50	50	100
Conservation/ preservation	0	0	0	15	0	15

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

### 5.3 HOUSING GOALS, POLICIES, AND PROGRAMS

Tiburon’s housing goals provide for a variety of housing opportunities for all economic segments of the community through new construction and maintenance of existing housing for an economically and socially diverse population, while preserving the character of the community.

Policy statements and implementing programs help define how the Town’s housing goals will be interpreted and implemented. A policy is a specific statement that guides decision making and indicates a commitment of the local legislative body to a particular course of action. Programs define exactly what is to be done to put the policies into practice while working towards the Town’s housing goals.

## 5.0 GOALS, POLICIES, AND PROGRAMS

### Goal H-A

**Establish a Town leadership role in providing a mix of housing types that matches the needs of people of all ages and income levels.**

#### Policies

- H-A1 Local Government Leadership and Commitment of Resources.** Establish affordable housing as an important priority, with local government taking a proactive leadership role in working with community groups, property owners, affordable housing providers, developers, and other jurisdictions, agencies, and stakeholders in implementing the Housing Element. Marshal and commit the Town's political leadership, staff, funding sources, and available land resources toward the implementation of the Housing Element's goals, policies and programs.
- H-A2 Redevelopment Agency (Town of Tiburon as Successor Agency).** Maximize the use of housing set-aside monies in support of affordable housing. Tiburon's solitary Redevelopment Project Area includes a portion of the Downtown area where several of the sites listed in the Housing Element are located. The Town will seek projects where it can expend its Housing Set Aside funds in conjunction with the Marin Housing Authority. Those funds will be used toward affordable housing projects in the Tiburon Housing Element area and preferably within the Redevelopment Project Area boundary.
- H-A3 Affordable Housing In-lieu Fee Fund and Other Funding Sources.** The Town will seek ways to reduce housing costs for lower income workers and people with special needs by using ongoing local funding resources (Housing In-Lieu Fund) and continuing to utilize other local, state and federal assistance to the fullest extent. The Town will continue to collect and expend affordable housing in-lieu fees for meritorious affordable housing projects.
- H-A4 Collaborate with Housing Providers.** Work with private non-profit housing groups to identify opportunities for, and provide and maintain, affordable housing in Tiburon.
- H-A5 Collaborate with Other Marin County Planners.** The Town will coordinate housing strategies with other jurisdictions in Marin County as appropriate to meet the Town's housing need. Small municipalities rarely have the staff expertise to maximize assistance to affordable housing developers, especially in the early stages of project formulation and financing. Therefore, the Town supports collaboration of local planners within Marin County to implement Housing Element programs for each jurisdiction.
- H-A6 Equal Housing Opportunity.** Ensure equal housing opportunities for individuals and families seeking housing in Tiburon. Ensure that housing seekers are not discriminated against, consistent with the Fair Housing Act.
- H-A7 Affirmatively Further Fair Housing.** Take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics, which are: race, color, national origin, religion, sex (including identity and sexual orientation), familial status, and disability.

## 5.0 GOALS, POLICIES, AND PROGRAMS

### Implementing Programs

- H-a Focus Town Resources on Housing Opportunity Sites.** Focus Town resources toward the design, approval, financing, and construction of housing, especially affordable housing, on multifamily housing opportunity sites identified in the Tiburon Housing Element.

*Responsibility:* Town Council, Town Manager, Community Development Department  
*Financing:* General Fund, Redevelopment Funds, other funding (see funding programs).

*Objectives:* Construction of housing on one or more of the housing opportunity sites  
*Timeframe:* Encourage development of three or more housing opportunity sites by 2030.

- H-b Improve Community Awareness of Housing Needs, Issues, and Programs.** The Town will provide information and promote programs and resources for affordable housing, homebuyer assistance, rental assistance, housing rehabilitation, energy efficiency and decarbonization of homes, fair housing, reasonable accommodation requests, and sources of income laws through the following means:

1. Maintain a page on the Town's website that describes housing programs, fair housing laws, and landlord and tenant resources and provide direct links to County agencies and other resources that administer programs and/or provide more detailed information.
2. Include information on housing programs, fair housing laws, and landlord and tenant resources in Town newsletters and other general communications that are sent to residents.
3. Maintain information and handouts at the Town's public counter, including brochures published by Fair Housing Advocates of Northern California.
4. Train selected Town staff to provide referrals.
5. Distribute information on programs at public locations (library, schools).
6. Collaborate with other agencies and local jurisdictions (County of Marin, Marin Housing Authority, Chamber of Commerce, EAH) to prepare presentations and distribute informational materials to improve awareness of housing needs, issues, fair housing, and available housing programs.
7. Distribute materials and brochures to neighborhood groups, homeowner associations, property owners and managers, real estate agents, ADU owners, religious institutions, businesses, and other interested groups (Rotary, Chamber of Commerce, etc.).
8. Adopt a Fair Housing Month proclamation each year.

*Responsibility:* Administration, Community Development Department

*Financing:* General Fund

*Objectives:* Obtain and distribute materials; coordinate with other organizations.

*Timeframe:* Update website and distribute handouts and brochures by 2024.

Dedicate one Town newsletter each year to promote housing programs and resources and educate community members on fair housing laws.

## 5.0 GOALS, POLICIES, AND PROGRAMS

**H-c Community Outreach when Implementing Housing Element Programs.** Coordinate with local businesses, housing advocacy groups, neighborhood groups, and the Chamber of Commerce in building public understanding and support for workforce and special needs housing 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 when housing programs are discussed by the Planning Commission or Town Council. Specific outreach activities include:

1. Maintain the Housing Element mailing list and send public hearing notices to all interested community members, non-profit agencies, and affected property owners.
2. Post notices at Town Hall, the library, and the post office.
3. Publish notices in the local newspaper.
4. Post information on the Town's website.
5. Conduct outreach (workshops, neighborhood meetings) to the community as Housing Element programs are implemented.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* Undertake outreach for each Housing Element program per the Housing Element implementation schedule

*Timeframe:* Ongoing

**H-d Inclusive Outreach.** Conduct targeted outreach to underrepresented community members, including the disabled, seniors, low-income households, people of color, and people who do not speak English as a first language. Provide housing-related materials in Spanish and provide language translation on the Town's website. Provide surveys in Spanish and Spanish translation for workshops, and conduct focus groups with underrepresented community members. Utilize the Town's affordable housing providers, Chamber of Commerce, and community groups representing protected class members to assist in outreach efforts.

*Responsibility:* Community Development Department

*Financing:* Staff time, General Fund

*Objectives:* Outreach to underrepresented communities, resulting in participation that reflects the make-up of the community

*Timeframe:* Targeted outreach to occur in conjunction with the housing element update cycle and annually with a campaign to publicize affordable housing resources

**H-e Promote Countywide Collaboration on Housing.** Participate in a Housing Working Group that consists of staff at all Marin cities and towns and the County of Marin to participate in countywide housing projects, share best practices, and discuss housing issues.

*Responsibility:* Community Development Department

*Financing:* General Fund

## 5.0 GOALS, POLICIES, AND PROGRAMS

*Objectives:* Meet with Housing Working Group

*Timeframe:* Monthly, or as scheduled

- H-f Foster Meaningful Assistance from Other Agencies.** Town staff will meet and work with other public agencies and special districts (water, fire, schools, sanitary districts, etc.) to promote affordable housing through the provision of fee waivers, fee reductions, development of property, or other assistance for affordable housing projects.

*Responsibility:* Town Manager, Community Development Department

*Financing:* General Fund, Redevelopment Funds, other funding (see funding programs)

*Objectives:* Assistance and incentives for affordable housing

*Timeframe:* Ongoing

- H-g Conduct Outreach for Developmentally Disabled Housing and Services.** Work with the Golden Gate Regional Center to implement an outreach program that informs families within Tiburon on housing and services available for persons with developmental disabilities. Provide information on services on the Town's website and distribute brochures supplied by the service providers.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* Support programs to address needs of the developmentally disabled

*Timeframe:* Initiate a cooperative outreach program with the Golden Gate Regional Center in 2023

- H-h Review the Housing Element Annually.** As required by State law, the Town will review the status of Housing Element programs and submit a progress report to the State Department of Housing and Community Development and the Governor's Office of Planning and Research by April 1<sup>st</sup>.

*Responsibility:* Town Council, Planning Commission, Community Development Department

*Financing:* General Fund

*Objectives:* Annual review of Housing Element implementation progress

*Timeframe:* Annually by April 1st

- H-i Update the Housing Element.** Update the Tiburon Housing Element consistent with State law requirements.

*Responsibility:* Town Council, Planning Commission, Community Development Department

*Financing:* General Fund

*Objectives:* Update and adopt housing element in compliance with State-mandated due date

*Timeframe:* 2031

## 5.0 GOALS, POLICIES, AND PROGRAMS

- H-j Coordinate with Water and Sewer Providers.** As required by State law, the Town will provide a copy of the adopted housing element update to water and sewer providers, including the Marin Municipal Water District, Sanitary District Number 5 of Marin County, Richardson Bay Sanitary District, and Sanitary District Number 2 of Marin County. The Town will also provide a summary and quantification of Tiburon's regional housing need allocation.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* Provide copy of Housing Element Update to water and sewer providers

*Timeframe:* Within one month of housing element adoption

- H-k Apply for State and Local Funds for Affordable Housing.** Apply for state and local affordable housing funds including, but not limited to, the programs listed in Section 4.8. Commit these funds to one or more projects located on designated housing sites as shown in the Housing Sites Inventory Table 10, to projects targeted for persons with disabilities, including persons with developmental disabilities, and to projects targeted to extremely-low income households.

*Responsibility:* Town Council, Community Development Department, Town Manager

*Financing:* Staff time

*Objectives:* Develop funding sources for affordable housing

*Timeframe:* Apply for funding at least three times during the planning period

- H-l Redevelopment Funding (Town of Tiburon as Successor Agency).** In conjunction with the Marin Housing Authority, use remaining housing set-aside funds to meet existing affordable housing obligations and, once those are met, expend the funds solely for the provision of affordable housing in Tiburon consistent with the Tiburon General Plan.

*Responsibility:* Town Council, Planning Commission, Town Manager, Community Development Department

*Financing:* Housing set-aside funds

*Objectives:* Meet existing affordable housing obligations and facilitate the development of at least one affordable housing development

*Timeframe:* Ongoing and develop one affordable housing project by the end of 2030.

- H-m 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 related to specific housing sites and as the Housing Element is implemented. The Town will reach out to developers of supportive housing to encourage development of projects targeted for persons with disabilities, including developmental disabilities. The Town will also reach out to developers of affordable housing for extremely-low income households.

*Responsibility:* Community Development Department

*Financing:* Staff time

## 5.0 GOALS, POLICIES, AND PROGRAMS

*Objectives:* Ongoing working relationship with non-profit housing sponsors

*Timeframe:* Outreach to non-profits by the end of 2023 and every two years thereafter

- H-n Work with the Marin Housing Authority.** Continue to implement the agreement with the Marin Housing Authority (MHA) for management of the affordable housing stock to ensure permanent affordability. 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:* Community Development Department, Town Manager

*Financing:* Staff time, General Fund

*Objectives:* Implement agreements to maintain affordability

*Timeframe:* Ongoing

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

*Responsibility:* Administration, Community Development Department

*Financing:* General Fund

*Objectives:* Conduct training sessions for staff

*Timeframe:* As needed

- H-p Housing Discrimination Complaints.** Refer discrimination complaints to the appropriate legal service, county, or state agency or Fair Housing Advocates of Northern California (FHANC). The Community Development Director is the designated person in Tiburon with responsibility to investigate and deal appropriately with complaints. Discrimination complaints will be referred to Fair Housing Advocates of Northern Marin, the Marin Housing Authority, Legal Aid, 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 Town's website. Encourage FHANC to conduct fair housing testing in Tiburon.

*Responsibility:* Community Development Department, Town Manager

*Financing:* Staff time, General Fund

*Objectives:* Implementation of Fair Housing laws

*Timeframe:* Ongoing. Reach out to FHANC by the end of 2023.

- H-q Reasonable Accommodation.** Post information on the Town's website regarding reasonable accommodation procedures and instruction for submitting accommodation requests.

*Responsibility:* Community Development Department, Town Manager

*Financing:* Staff time, General Fund

*Objectives:* Implementation of Fair Housing laws

*Timeframe:* By the end of 2023

## 5.0 GOALS, POLICIES, AND PROGRAMS

### Goal H-B

**Provide housing for special needs populations that is coordinated with support services.**

#### Policies

- H-B1 Provision of Affordable Housing for Special Needs Households.** Provide opportunities through affordable housing programs for a variety of housing types and affordability levels to be constructed or acquired for special needs groups, including assisted housing and licensed board and care facilities.
- H-B2 Health and Human Services Programs Linkages.** Support housing that incorporates facilities and services to meet the health care, transit or social service needs of extremely low income households and persons, and persons living with disabilities. 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, and other economically challenged or underemployed workers.
- H-B3 Density Bonuses for Special Needs Housing.** The Town will use density bonuses to assist in meeting special housing needs, housing for lower income elderly and disabled.
- H-B4 Countywide Efforts to Address Housing for the Homeless.** In recognition that there is a lack of resources to set up separate systems of care for different groups of people, including homeless-specific services for the homeless or people “at risk” of becoming homeless, local governments in Marin must coordinate efforts to develop a fully integrated approach for the broader low-income population. The Town will support countywide programs Marin County Continuum of Care<sup>36</sup> actions for the homeless including emergency shelter, transitional housing, supportive housing, and permanent housing.
- H-B5 Emergency Shelter Facilities Located in Tiburon.** The Town of Tiburon 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 commercial zones as established in the Zoning Ordinance.<sup>37</sup> In addition, the following would apply:
1. 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

---

<sup>36</sup> 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.

<sup>37</sup> Standards for Emergency Shelters consistent with SB2 are contained in Municipal Code Section 16-40.060 - Emergency Shelters.

## 5.0 GOALS, POLICIES, AND PROGRAMS

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.

2. 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.

**H-B6 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.”

**H-B7 Transitional and Supportive Housing.** The Town of Tiburon 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.

**H-B8 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.

### Implementing Programs

**H-r Provision of Affordable Housing for Special Needs Households.** Continue to facilitate programs and projects which meet federal, state, and local requirements to provide accessibility for seniors, persons with disabilities, including developmental disabilities, large families, and single-person and single parent households. Apply current inclusionary housing provisions that require 10% of new units to be designed for special needs households. Specific types of housing include:

1. Smaller, affordable residential units, especially for lower income single-person and single parent households.
2. Affordable senior housing to meet the burgeoning needs of an aging population, including assisted housing and board and care (licensed facilities).
3. Affordable units with three or more bedrooms for large family households.
4. Affordable housing that is built for, or can easily and inexpensively be adapted for, use by people with disabilities (specific standards are established in California Title 24 Accessibility Regulations for new and rehabilitation projects, augmented by Americans with Disabilities Act guidelines) and people with developmental disabilities.

*Responsibility:* Town Council, Community Development Department

*Financing:* Staff time.

*Objectives:* Construction of at least 50 housing units for people with special needs.

*Timeframe:* Ongoing

## 5.0 GOALS, POLICIES, AND PROGRAMS

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

*Responsibility:* Town Manager, Town Council, Community Development Department  
*Financing:* Affordable Housing Fund

*Objectives:* Respond to requests for assistance

*Timeframe:* Attend Marin County Council of Mayors and Councilmembers (MCCMC) Elected Officials Homeless Subcommittee meetings at least four times per year; consider funding requests during Town’s budget setting process.

- H-t Provide Town Employee Housing Assistance.** Identify opportunities for local government employees (especially public safety personnel) to find housing locally through such efforts as acquisition of affordable units, construction of workforce housing at public facilities or parking lots, or subsidizing mortgages or rents.

*Responsibility:* Town Manager, Town Council

*Financing:* Staff time

*Objectives:* Provide housing assistance to 5 percent of Town employees

*Timeframe:* Ongoing

### Goal H-C

**Protect and conserve the existing housing stock and mix of unit types.**

#### Policies

- H-C1 Support Housing Conservation and Affordability.** Pursue funding for conservation and rehabilitation of existing housing to preserve neighborhood character and retain the supply of affordable housing units.
- H-C2 Condominium Conversions.** Except for limited equity cooperatives and other innovative housing proposals which are affordable to lower income households, the Town will prohibit conversion of existing multi-family rental dwellings to market rate condominium units unless the Town’s rental vacancy rate is above 4.5 percent.
- H-C3 Protection of Existing Affordable Housing.** Ensure that affordable housing provided through governmental subsidy programs, incentives and deed restrictions remains affordable, and intervene when necessary to help preserve such housing.

## 5.0 GOALS, POLICIES, AND PROGRAMS

- H-C4 Preserve “Old Tiburon” Housing.** Limit the loss of housing units in “Old Tiburon” through conversion of existing two-family or multi-family dwellings into single-family dwellings or buildings containing fewer units.<sup>38</sup>
- H-C5 Rental Assistance Programs.** Continue to publicize and create opportunities for using available rental assistance programs for extremely low, very low and low income households in coordination with the Marin Housing Authority (MHA).
- H-C6 Reconstruction at Existing Densities.** Protect and preserve housing units by granting density bonuses that allow the re-establishment of housing developments containing affordable housing units (regardless of the current General Plan density limit for the site) at the pre-existing density, in the event that such developments are damaged or destroyed by fire, earthquake, or similar disaster.
- H-C7 Preserve the Housing Stock.** In order to protect and conserve the housing stock, the Town will, to the extent permitted by law, prohibit the conversion of residential units to other uses and regulate the conversion of rental developments to non-residential uses unless there is a clear public benefit or equivalent housing can be provided.
- H-C8 Maintenance and Management of Quality Housing.** Support good management practices and the long-term maintenance and improvement of existing housing through housing and building code enforcement, rehabilitation programs for viable older housing, and long-term maintenance and improvement of neighborhoods.
- H-C9 Energy and Resource Conservation.** Promote development and construction standards that conserve resources and encourage housing types and designs that use cost-effective energy and resource conservation measures (water, electricity, etc.) and therefore cost less to operate over time, supporting long-term housing affordability for occupants.
- H-C10 Resale Controls to Maintain Affordability.** Continue to impose resale controls and rent and income restrictions to the maximum extent possible (at least 55 years) to ensure that affordable housing, provided through zoning and other government incentives and/or as a condition of development approval, remains affordable over time to the income group for which it is intended. The Town will implement long-term or in-perpetuity agreements and/or deed restrictions with owners and/or developers to govern the affordability of such units. This assurance will be provided through recorded agreements and by monitoring their continuing affordability, or other equally effective means.<sup>39</sup>

### Implementing Programs

---

<sup>38</sup> This modification is contained in the Zoning Ordinance, which requires a conditional use permit for conversion to fewer units.

<sup>39</sup> The Marin Housing Authority is the agency designated to administer inclusionary housing programs on behalf of the Town, although the Town has flexibility to designate another agency or entity.

## 5.0 GOALS, POLICIES, AND PROGRAMS

- H-u Rehabilitation Loan Programs.** In cooperation with the Marin Housing Authority (MHA), improve citizen awareness of rehabilitation loan programs. Utilize the Town’s website, newsletter, social media, and counter handout to publicize programs.

*Responsibility:* Community Development Department, MHA

*Financing:* MHA

*Objectives:* Facilitate rehabilitation loans for 3 low income households

*Timeframe:* Update the Town’s website by the end of 2023 and update and publicize annually thereafter.

- H-v Conduct Residential Building Report Inspections.** The Town will continue to inspect and report on all residential units prior to resale, with the intent to maintain and upgrade the safety of housing within the town consistent with adopted Building Codes. In addition to health and safety concerns, the residential building report discloses the authorized use, occupancy and zoning of the property and an itemization of deficiencies in the dwelling unit.

*Responsibility:* Building Division

*Financing:* General Fund through fee charged for residential building report inspections

*Objectives:* Complete Residential Building Reports for all housing units prior to resale

*Timeframe:* Ongoing

- H-w Rental Assistance Programs.** Continue to publicize and participate in rental assistance programs such as Section 8 Housing Choice Vouchers in coordination with the Marin Housing Authority (MHA). Utilize the Town’s website, newsletter, social media, and handouts to publicize programs. Provide multilingual links to the California Department of Fair Employment and Housing’s [Sources of Income Fact Sheet](#) and [FAQ](#) and printed materials. Collaborate with at least two other organization, schools, or agencies to post handouts at their locations.

*Responsibility:* Community Development Department, Marin Housing Authority

*Financing:* Staff time

*Objectives:* Publicity and increased use of Section 8 vouchers

*Timeframe:* Update website and distribute handouts by 2024. Dedicate one newsletter each year to promote the Housing Choice Voucher program and fair housing laws.

- H-x Condominium Conversions.** Preserve rental housing by enforcement through the Town's condominium conversion ordinance and Housing Element policy.<sup>40</sup>

*Responsibility:* Community Development Department

*Financing:* General Fund

---

<sup>40</sup> See 16-52.050 - Condominium Use Permit

## 5.0 GOALS, POLICIES, AND PROGRAMS

*Objectives:* Protection of the Town's rental housing stock.

*Timeframe:* Ongoing

- H-y Coordination with Affordable Housing Providers.** Work with affordable housing providers and managers to ensure affordable units are well-maintained. Conduct outreach to affordable housing tenants on code enforcement issues and procedures for filing complaints. Facilitate communication between tenants and affordable housing providers and managers and work to resolve issues of concern.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* Protection of the Town's affordable housing stock

*Timeframe:* Ongoing

- H-z Tenant Protection Strategies.** Work with the County of Marin and other Marin jurisdictions to explore strategies that protect tenants from rapidly rising rents and displacement. These may include:

- **Rent stabilization:** Currently, the State imposes rent caps on some residential rental properties (AB 1482) through 2030. Consider adopting a permanent policy and/or expansion to units not covered by AB 1482, as permitted by law.
- **Just cause for eviction:** AB 1482 also establishes a specific set of reasons that a tenancy can be terminated. These include: 1) default in rent payment; 2) breach of lease term; 3) nuisance activity or waste; 4) criminal activity; 5) subletting without permission; 6) refusal to provide access; 7) failure to vacate; 8) refusal to sign lease; and 9) unlawful purpose. Consider expanding on these protections or extending if State protections expire.
- **Local relocation assistance:** Consider developing a countywide relocation assistance program that provides greater relocation assistance to special needs groups (e.g., seniors, disabled, female-headed households) and reasonable accommodation for persons with disabilities.
- **Right to Purchase:** When tenants are being evicted due to condominium conversion or redevelopment, offer first right to purchase to displaced tenants to purchase the units.
- **Right to Return:** When tenants are being evicted due to rehabilitation/renovation of the property, offer first right to displaced tenants to return to the improved property.
- **Tenant Bill of Rights:** Adopt a tenant's bill of rights that considers extending protections for subletters and family members and addresses severe habitability issues and market pressures. This provision could also provide anti-retaliation protection for tenants that assert their rights and a right to legal representation in the case of evictions.

*Responsibility:* Community Development Department

## 5.0 GOALS, POLICIES, AND PROGRAMS

*Financing:* Regional Early Action Planning (REAP) grants; staff time

*Objectives:* Exploration of and possible action on tenant protection strategies

*Timeframe:* Explore options with Marin jurisdictions in 2024 and bring forward for Council direction, including possible ordinance adoption, in 2025.

**H-aa Link Code Enforcement with Public Information Programs on Town Standards and Rehabilitation and Energy Loan Programs.** Implement housing, building, and fire code enforcement to ensure compliance with basic health and safety building standards and provide information about rehabilitation loan programs for use by qualifying property owners who are cited. Specific actions include:

1. Coordinate with the Marin Housing Authority and utility providers to publicize available loan programs to eligible owner and renter-occupied housing.
2. Provide public information on alternative energy technologies for residential developers, contractors, and property owners.
3. Publicize tenant assistance and energy conservation programs that are available to provide subsidized or at-cost inspection and corrective action.
4. Provide an informational guide to homeowners explaining the benefits, “best practices” and procedures for adding or legalizing a secondary dwelling unit.

*Responsibility:* Community Development Department, Marin Housing Authority, PG&E, and MCE

*Financing:* General Fund

*Objectives:* Upgrades to the Town’s housing stock and compliance with codes.

*Timeframe:* Ongoing

**H-bb Provide Information on Energy Efficiency and Renewable Energy Programs.** Provide information on available energy efficiency, renewable energy, and decarbonization rebates, incentives, loans, and program, highlighting any programs that serve and/or provide deeper discounts for low-income households. Specific actions include:

1. Coordinate with the County of Marin, the Marin Climate & Energy Partnership, BayRen, and utility providers to identify, fund, design, and publicize programs.
2. Utilize the Town’s website, newsletter, social media, and counter handouts to provide information on alternative energy technologies for residential developers, contractors, and property owners.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* Upgrades to the Town’s housing stock.

*Timeframe:* Ongoing with annual social media and newsletter campaign.

## 5.0 GOALS, POLICIES, AND PROGRAMS

### Goal H-D

**Facilitate the development of new infill housing in Downtown Tiburon and on identified underutilized sites throughout the Town that are close to services and transit. Continue to encourage accessory dwelling units to provide additional housing opportunities throughout established neighborhoods.**

### Policies

- H-D1 Variety of Housing Choices.** In response to the broad range of housing needs in Tiburon, the Town will strive to achieve a mix of housing types, densities, affordability levels and designs. This will include an adequate supply and variety of housing opportunities to meet the needs of Tiburon’s workforce and their families, striving to match housing types and affordability with household income. 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.
- H-D2 New Affordable Housing.** Facilitate the design, approval, and construction of affordable housing projects using a variety of mechanisms, including mixed-use development incentives, inclusionary zoning, density bonus programs, affordable housing overlay zones, and creation of accessory dwelling units.
- H-D3 Key Housing Opportunity Sites.** 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).
- H-D4 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 to the downtown that are in proximity to transit and services and would support downtown businesses.
- H-D5 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.
- H-D6 Density Bonuses and Other Incentives for Affordable Housing Developments.** The Town will use density bonuses and other incentives to help achieve housing goals, including provisions consistent with State Density Bonus Law.<sup>41</sup>

---

<sup>41</sup> 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.

## 5.0 GOALS, POLICIES, AND PROGRAMS

- H-D7 Retention and Expansion of Multifamily Sites at Medium and Higher Density.** The Town will strive to protect and expand the supply and availability of multifamily 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 multifamily development.
- H-D9 Accessory Dwelling Units.** Encourage the construction of accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) as an important way to provide affordable rental housing opportunities, especially for senior households, single persons, single parents, and young households.
- H-D11 Inclusionary Housing Requirements.** Implement the Town’s inclusionary housing provisions to generate affordable housing units and in-lieu fees that can be effectively used to support affordable housing projects on less constrained housing opportunity sites.

### Implementation Programs

- H-cc Work with Non-Profits and Property Owners on Housing Opportunity Sites.** Encourage cooperative and joint ventures between owners, developers, and non-profit groups in the provision of below market rate housing. Work with non-profits and property owners to seek opportunities for affordable housing development on key housing opportunity sites that are close to services, transit, and jobs. Undertake the following actions to encourage development of multi-family, affordable housing:
1. Meet with non-profit housing developers and property owners of Sites 1-9 to identify housing development opportunities, issues, and needs during 2023.
  2. Select the most viable sites during 2023 and 2024.
  3. Undertake community outreach in coordination with potential developers and property owners during 2023 and 2024.
  4. Complete site planning studies, continued community outreach, and regulatory approvals in coordination with the development application.
  5. Facilitate development through regulatory incentives, reducing or waiving fees, fast track processing, lot consolidation, and assistance in development review.
  6. Require affordable units to be affirmatively marketed to communities of

---

Cities also must provide bonuses to certain developers of senior housing developments, and in response to certain donations of land and the inclusion of childcare 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 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 granted at the applicant’s request based on specific criteria.

## 5.0 GOALS, POLICIES, AND PROGRAMS

color and protected classes. Utilize publications, venues, and community groups that serve Black and Latinx communities, especially outside of Marin County.

*Responsibility:* Community Development Department, Town Manager, Planning Commission, Town Council

*Financing:* General Fund, Redevelopment Set-Aside, other funding

*Objectives:* Encourage development of housing opportunity sites

*Timeframe:* Actions as identified above and development of housing sites by 2030

- H-dd Implement “Affordable Housing Overlay Zone” and Inclusionary Housing Ordinance.** Annually monitor and evaluate the effectiveness of the Affordable Housing Overlay Zone and Inclusionary Housing Ordinance as part of the annual Housing Element review (see Program H-h). As part of the annual review The Town will determine if the number and/or percentage of affordable units required by income category need to be adjusted in order to achieve the Town’s affordable housing goals without unduly impacting overall housing production and supply. The Town will amend the zoning ordinance as necessary.

*Responsibility:* Community Development Department, Town Manager, Planning Commission, Town Council

*Financing:* General Fund, Redevelopment Set-Aside, Housing Fund, other funding.

*Objectives:* Development of one or more key housing sites by 2022

*Timeframe:* Ongoing

- H-ee Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law.** Offer density bonuses consistent with the State Density Bonus Law.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* Application of State Density Bonus law

*Timeframe:* Ongoing

- H-ff Design of Multifamily Housing.** Conduct design review to assure excellence of design in new multifamily housing development and utilize objective design and development standards for applicable projects.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* Development of well-designed multifamily housing

*Timeframe:* Ongoing

- H-gg Outreach and Education for Accessory Dwelling Unit Development.** Encourage and facilitate ADU and JADU development to provide additional housing opportunities throughout established neighborhoods. Take the following actions:

## 5.0 GOALS, POLICIES, AND PROGRAMS

1. Provide information on Tiburon’s ADU standards for posting on the MarinADU website.
2. Provide ADU and JADU application checklists on the Town’s website.
3. Develop a handout on ADU standards and the application process and distribute at Town Hall.
4. Provide links to the California Department of Fair Employment and Housing’s [Sources of Income Fact Sheet](#) and [FAQ](#) in Town communications and printed handouts at the building counter.
5. Promote the MarinADU website in the Town’s newsletter and ADU handout, on social media, and on the Town’s website.

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* 72 new ADUs and JADUs by the end of 2030

*Timeframe:* Develop new materials, update the Town’s website, and provide counter handouts by the end of 2023. Update and publicize annually thereafter.

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

*Responsibility:* Community Development Department

*Financing:* General Fund

*Objectives:* 72 new ADUs and JADUs by 2030 with affordability levels as follows: 21 very low, 21 low, 21 moderate, and 9 above moderate

*Timeframe:* Ongoing tracking and mid-point planning cycle review by June 2027

## 5.4 AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)

The Housing Element must include an identification and prioritization of significant contributing factors to segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs. Contributing factors are described in detail in Appendix D and summarized below in descending order of priority, along with the Housing Element programs that address them.

### LACK OF FAIR HOUSING TESTING, EDUCATION, AND OUTREACH

The AFFH analysis determines that the Town lacks information on fair housing law and discrimination complaint filing procedures on the Town website. Current outreach practices may not provide sufficient information related to fair housing, including federal and state fair housing law, and affordable housing opportunities. Cost burdened households may be unaware of affordable housing

## 5.0 GOALS, POLICIES, AND PROGRAMS

opportunities. The Town also lacks sufficient education and outreach related to reasonable accommodations and ADA laws. Further, while fair housing testing was conducted in the County, fair housing tests in Tiburon may be insufficient for monitoring housing discrimination.

### *Contributing Factors*

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

### *Housing Element Programs to Address Contributing Factors*

The Housing Element contains programs to provide information to residents, landlords, and prospective tenants on fair housing laws, including source of income laws, through the Town's communication channels, including the newsletter, website, social media, counter handouts, and tabling at community events. Programs include *H-b Improve Community Awareness of Housing Needs, Issues*; *H-p Housing Discrimination Complaints*; *H-q Reasonable Accommodation*; *H-w Rental Assistance Programs*; and *H-gg Outreach and Education for Accessory Dwelling Units*. Program H-p also directs the Town to encourage Fair Housing Advocates of Northern California to conduct fair housing testing in Tiburon.

## DISPARITIES IN HOME OWNERSHIP RATES AND POTENTIAL DISCRIMINATION IN HOME SALES MARKET

The AFFH analysis identifies some potential for discrimination in the home loan application process. although the race/ethnicity of nearly one-quarter of the applicants was unknown. The analysis finds that the Whites are 81.6% of the population in Tiburon, and the Hispanic/Latino, two or more races, and Asian populations make up the second, third, and fourth largest racial/ethnic populations in the Town. A majority of Asian/API, Black/African American, Hispanic/Latinx, and other/multiple race households are renter households, compared to only 29.3 percent of non-Hispanic White households. Asian and Hispanic owner-occupied households are also cost burdened at the highest rates.

### *Contributing Factors*

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

### *Housing Element Programs to Address Contributing Factors*

Program *H-p Housing Discrimination Complaints* directs the Town to encourage Fair Housing Advocates of Northern California to conduct fair housing testing in Tiburon. The Housing Element contains several programs to increase the availability of affordable housing in Tiburon, including programs *H-a Focus Town Resources on Housing Opportunity Sites*; *H-l Redevelopment Funding*; *Program H-m Work with Non-Profits on Housing*; *Program H-r Provisions of Affordable Housing for Special Needs Households*; *Program H-ee Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*; *H-cc Work with Non-Profits and Property Owners on Housing Opportunity Sites*; *H-dd Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinances*; and *H-gg Outreach and Education for Accessory Dwelling Unit Development*.

## 5.0 GOALS, POLICIES, AND PROGRAMS

### COMMUNITY OPPOSITION TO AFFORDABLE HOUSING

The AFFH analysis finds community opposition to housing development remains the number one barrier to housing development in Marin County. Community resistance to development includes concerns about traffic congestion; a desire for the preservation of open spaces; loss of local control; and the impact on schools. Resistance to affordable housing is most prevalent in White neighborhoods in Marin County.

The housing opportunity sites identified in the Housing Element were extensively vetted by the community and supported by a majority of residents. Nonetheless, there was significant opposition to the proposed housing sites and densities.

#### *Contributing Factors*

- Availability of affordable housing in all areas of the Town
- Community concern about housing densities, traffic impacts on Tiburon Boulevard, water availability, and school capacity

#### *Housing Element Programs to Address Contributing Factors*

The Housing Element contains several programs to increase the availability of affordable housing in Tiburon, including programs *H-a Focus Town Resources on Housing Opportunity Sites*; *H-l Redevelopment Funding*; *Program H-m Work with Non-Profits on Housing*; *Program H-r Provisions of Affordable Housing for Special Needs Households*; *Program H-ee Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*; *H-cc Work with Non-Profits and Property Owners on Housing Opportunity Sites*; *H-dd Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinances*; and *H-gg Outreach and Education for Accessory Dwelling Unit Development*. In addition, the Housing Element contains programs to foster community support for housing development including *H-b Improve Community Awareness of Housing Needs, Issues, and Programs* and *H-c Community Outreach when Implementing Housing Element Programs*.

### SUBSTANDARD HOUSING CONDITIONS

The AFFH analysis states that 85 percent of the Town's housing stock is older than 30 years, and 54% is over 50 years old. Although the Town's housing stock is older, it is generally in excellent condition. Due to the high real estate value in Tiburon, properties, especially single family houses, are generally well-maintained. According to the Town's Planning & Building department, approximately 120-150 apartments are in need of rehabilitation, and no housing units are in need of replacement. Cost of repairs can be prohibitive, especially for low-income households.

#### *Contributing Factors*

- Age of housing stock
- Cost of repairs or rehabilitation

#### *Housing Element Programs to Address Contributing Factors*

The Housing Element contains programs to promote available rehabilitation loans to lower income households. Programs include *H-u Rehabilitation Loan Programs* and *H-aa Link Code Enforcement with Public Information Programs on Town Standards and Rehabilitation and Energy Loan Programs*.

## 5.0 GOALS, POLICIES, AND PROGRAMS

### AFFH ACTION MATRIX

Programs to affirmatively further fair housing are organized by Action Areas in Table 20. These are as follows:

- Enhance housing mobility strategies.
- Encourage development of new affordable housing in high resource areas.
- Improve place-based strategies to encourage community conservation and revitalization, including preservation of existing affordable housing.
- Protect existing residents from displacement.
- Conduct fair housing outreach and education

5.0 GOALS, POLICIES, AND PROGRAMS

**Table 20: AFFH Action Matrix**

Action Area	Programs	Implementation Action (see program in Section 5.3 for additional details)
Housing Mobility	H-b Improve Community Awareness of Housing Needs, Issues, and Programs	Provide information and promote programs and resources for affordable housing, rental assistance, and fair housing laws. Utilize the Town’s website, newsletter, counter handouts and distribute information at public locations and to homeowners’ associations, property managers and owners, and other community groups. Update website and distribute handouts and brochures by 2024. Dedicate one Town newsletter each year to promote housing programs and resources and educate community members on fair housing laws.
	H-w Rental Assistance Programs	Publicize and participate in rental assistance programs such as Section 8 Housing Choice Vouchers in coordination with the Marin Housing Authority (MHA). Utilize the Town’s website, newsletter, social media, and handouts to publicize programs. Provide multilingual links to the California Department of Fair Employment and Housing’s <a href="#">Sources of Income Fact Sheet</a> and <a href="#">FAQ</a> and printed materials. Collaborate with at least two other organization, schools, or agencies to post handouts at their locations. Update website and distribute handouts and brochures by 2024. Dedicate one Town newsletter each year to promote Housing Choice vouchers and educate community members on fair housing laws.
	H-gg Outreach and Education for Accessory Dwelling Unit Development	Encourage and facilitate ADU and JADU development to provide additional housing opportunities throughout established neighborhoods. Take the following actions:  <ol style="list-style-type: none"> <li>1. Provide information on Tiburon’s ADU standards for posting on the MarinADU website.</li> <li>2. Provide ADU and JADU application checklists on the Town’s website.</li> <li>3. Develop a handout on ADU standards and the application process and distribute at Town Hall.</li> <li>4. Provide links to the California Department of Fair Employment and Housing’s <a href="#">Sources of Income Fact Sheet</a> and <a href="#">FAQ</a> in Town communications and printed handouts at the building counter.</li> <li>5. Promote the MarinADU website in the Town’s newsletter and ADU handout, on social media, and on the Town’s website.</li> </ol> Develop new materials, update the Town’s website, and provide counter handouts by the end of 2023. Update and publicize annually thereafter. Develop 72 new ADUs and JADUs by the end of 2030.
New Housing Opportunities in	H-a Focus Town Resources on Housing Opportunity Sites	Focus Town resources toward the design, approval, financing, and construction of housing, especially affordable housing, on multifamily housing opportunity sites identified in the Tiburon Housing Element. Encourage development of three or more housing opportunity sites by 2030.

5.0 GOALS, POLICIES, AND PROGRAMS

High Resource Areas	H-cc Work with Non-Profits and Property Owners on Housing Opportunity Sites	<p>Encourage cooperative and joint ventures between owners, developers, and non-profit groups in the provision of below market rate housing. Work with non-profits and property owners to seek opportunities for affordable housing development on key housing opportunity sites that are close to services, transit, and jobs. Undertake the following actions to encourage development of multi-family, affordable housing:</p> <ol style="list-style-type: none"> <li>1. Meet with non-profit housing developers and property owners of Sites 1-9 to identify housing development opportunities, issues, and needs during 2023.</li> <li>2. Select the most viable sites during 2023 and 2024.</li> <li>3. Undertake community outreach in coordination with potential developers and property owners during 2023 and 2024.</li> <li>4. Complete site planning studies, continued community outreach, and regulatory approvals in coordination with the development application.</li> <li>5. Facilitate development through regulatory incentives, reducing or waiving fees, fast track processing, lot consolidation, and assistance in development review.</li> <li>6. Require affordable units to be affirmatively marketed to communities of color and protected classes. Utilize publications, venues, and community groups that serve Black and Latinx communities, especially outside of Marin County.</li> </ol>
Place-based Strategies	H-q Reasonable Accommodation	Post information on the Town’s website by the end of 2023 regarding reasonable accommodation procedures and instructions for submitting accommodation requests.
	H-u Rehabilitation Loan Programs	In cooperation with the Marin Housing Authority (MHA), improve citizen awareness of rehabilitation loan programs. Utilize the Town’s website, newsletter, social media, and counter handout to publicize programs. Update the Town’s website by the end of 2023 and update and publicize annually thereafter. Facilitate loans for three lower-income households by the end of 2030.
Tenant Protections and Anti-Displacement	H-z Tenant Protection Strategies	<p>Work with the County of Marin and other Marin jurisdictions to explore strategies that protect tenants from rapidly rising rents and displacement. These may include:</p> <ul style="list-style-type: none"> <li>▪ Rent stabilization</li> <li>▪ Just cause for eviction</li> <li>▪ Local relocation assistance</li> <li>▪ Right to Purchase</li> <li>▪ Right to Return</li> <li>▪ Tenant Bill of Rights</li> </ul>

5.0 GOALS, POLICIES, AND PROGRAMS

		Explore options with Marin jurisdictions in 2024 and bring forward for Council direction, including possible ordinance adoption, in 2025.
Fair Housing Outreach and Enforcement	H-b Improve Community Awareness of Housing Needs, Issues, and Programs	Provide information and promote programs and resources for affordable housing, rental assistance, and fair housing laws. Utilize the Town’s website, newsletter, counter handouts and distribute information at public locations and to homeowners’ associations, property managers and owners, and other community groups. Update website and distribute handouts and brochures by 2024. Dedicate one Town newsletter each year to promote housing programs and resources and educate community members on fair housing laws.
	H-p Housing Discrimination Complaints	Encourage Fair Housing Advocates of Northern California (FHANC) to conduct fair housing testing in Tiburon. Reach out to FHANC by the end of 2023.
	H-q Reasonable Accommodation	Post information on the Town’s website by the end of 2023 regarding reasonable accommodation procedures and instructions for submitting accommodation requests.
	H-w Rental Assistance Programs	Publicize and participate in rental assistance programs such as Section 8 Housing Choice Vouchers in coordination with the Marin Housing Authority (MHA). Utilize the Town’s website, newsletter, social media, and handouts to publicize programs. Provide multilingual links to the California Department of Fair Employment and Housing’s <a href="#">Sources of Income Fact Sheet</a> and <a href="#">FAQ</a> and printed materials. Collaborate with at least two other organization, schools, or agencies to post handouts at their locations. Update website and distribute handouts and brochures by 2024. Dedicate one Town newsletter each year to promote Housing Choice vouchers and educate community members on fair housing laws.
	H-gg Outreach and Education for Accessory Dwelling Units	Educate landlords and tenants on fair housing laws related to ADUs. Provide links to the California Department of Fair Employment and Housing’s <a href="#">Sources of Income Fact Sheet</a> and <a href="#">FAQ</a> in Town communications and printed handouts at the building counter. Update the Town’s website and provide counter handouts by the end of 2023. Update and publicize annually thereafter.

**APPENDIX A: PUBLIC OUTREACH**



# It's time to update the Town's General Plan, and we're bringing in the experts: you!

The General Plan outlines policies that will shape how Tiburon will look and feel in the future, guiding growth over the next 20 years.

[createtiburon2040.org](http://createtiburon2040.org)

Town of Tiburon  
1505 Tiburon Boulevard  
Tiburon, CA 94920

## HOW LONG WILL IT TAKE?

Updating the General Plan will take approximately two years. There will be plenty of opportunities for community members to get involved and voice their opinions.



# THE ISSUES



**How can we support businesses and create a more vibrant and diverse marketplace?**



**How can we support new housing opportunities?**



**How can we enhance the existing circulation system?**



**How can we protect the community from hazards like sea level rise and wildfire?**



**How should we enhance the Town's parks and recreation opportunities?**



**How can we protect the natural environment?**



**How can the general plan help to create a sustainable community?**



# HOW CAN YOU GET INVOLVED?

## Take Our Surveys

The first survey is now live on [CreateTiburon2040.org](https://www.createtiburon2040.org). More surveys will be posted throughout this process.

## Subscribe to the Mailing List

Be the first to hear updates by subscribing to the mailing list at [CreateTiburon2040.org](https://www.createtiburon2040.org) or calling Town staff at 415-435-7373.

## Participate in a Community Workshop

In 2021, workshops will be hosted on different topic areas. Meetings will be on Zoom until we can safely gather in person.

## Follow Us

We will be posting pop surveys and information about upcoming workshops on Facebook and Instagram.

## Stay Informed

Visit our website at

[CreateTiburon2040.org](https://www.createtiburon2040.org)

CREATE **TIBURON** 2040



# Housing I Community Workshop

We're updating the housing element and want to hear from you! Join us for a virtual community workshop on Tuesday, November 9th, from 6-8pm.

Visit [CreateTiburon2040.org](https://www.createtiburon2040.org)  
for more information and to register for the workshop.

Every 8 years, the Town of Tiburon is required to update its Housing Element to accommodate housing needs and address barriers to housing production. The Town is not required to build housing but must ensure that its regulations enable development of housing affordable to all economic segments of the community. As part of the current Housing Element update, the Town needs to plan for the construction of **639 new homes over the next decade.**

The Town will be holding two community workshops to discuss the Housing Element update. The first workshop on November 9th will give an overview of existing housing conditions and needs and begin to explore potential sites and strategies for new housing. Where should new housing go? How can we make sure it fits in? And how can the Town's housing policies support broader goals for a thriving economy and a more equitable and resilient community?





# Taller de la comunidad Vivienda I

¡Estamos actualizando el plan de vivienda y queremos escuchar su opinión! Acompáñenos en un taller virtual de la comunidad el martes, 9 de noviembre, de 6:00 a 8:00 p.m.

Visite [CreateTiburon2040.org](https://CreateTiburon2040.org)  
para obtener más información e inscribirse en el taller.

Cada 8 años, la ciudad de Tiburón está obligada a actualizar su Elemento de vivienda para acomodar las necesidades de vivienda y tratar los obstáculos para la producción de viviendas. La ciudad no está obligada a construir viviendas, pero debe asegurarse de que sus reglamentaciones permiten el desarrollo de viviendas asequibles a todos los segmentos económicos de la comunidad. Como parte de las novedades actuales del Elemento de vivienda, la ciudad necesita planificar la **construcción de 639 nuevas casas durante la próxima década.**

La ciudad celebrará dos talleres de la comunidad para hablar sobre las novedades del Elemento de vivienda. En el primer taller, que será el 9 de noviembre, se dará un resumen de las condiciones y necesidades de vivienda existentes y se comenzará a explorar posibles lugares y estrategias para la construcción de nuevas casas. ¿Dónde deberían construirse las nuevas casas? ¿Cómo podemos asegurarnos de que se adapta? ¿Y cómo pueden las políticas de vivienda de la ciudad apoyar objetivos más amplios para una economía próspera y una comunidad más equitativa y resiliente?



# Housing II

## Community Workshop

We're updating the housing plan and want to hear from you! Join us for a virtual community workshop on Tuesday, February 22nd, from 6-8pm.

**Visit [CreateTiburon2040.org](https://www.createtiburon2040.org)**  
for more information and to register for the workshop.

Every 8 years, the Town of Tiburon, like all local governments in California, must update the chapter of its General Plan known as the Housing Element to accommodate housing needs and address barriers to housing production. For the next Housing Element planning cycle, the Town must ensure its zoning regulations can enable the construction of 639 new homes over the next decade.

This workshop builds on feedback we gathered from the first housing workshop in November. The purpose of this workshop will be to select housing opportunity sites and identify unit capacities for each site. We will discuss existing zoning and site constraints as well as potential changes to uses, building heights, and residential densities to accommodate more housing. We will also explore design techniques that ensure new buildings fit into the existing context.



# Taller de la comunidad Vivienda II

¡Estamos actualizando el plan de vivienda y queremos escuchar su opinión! Acompáñenos en un taller de la comunidad virtual el martes 22 de febrero de 6:00 a 8:00 p.m.

**Visite [CreateTiburon2040.org](http://CreateTiburon2040.org)**  
para obtener más información e inscribirse en el taller.

Cada ocho años, la ciudad de Tiburon, al igual que todos los gobiernos locales de California, está obligada a actualizar el capítulo de su Plan general conocido como Elemento de vivienda para satisfacer las necesidades de vivienda y abordar las barreras de la construcción de viviendas. Para el próximo ciclo de planificación del Elemento de vivienda, la ciudad debe garantizar que su reglamentación de calificación permita la construcción de 639 nuevas viviendas durante la próxima década.

Este taller se basa en los comentarios que recogimos en el primer taller sobre vivienda celebrado en noviembre. El propósito de este taller será seleccionar los sitios de oportunidad de vivienda e identificar las capacidades de las unidades para cada sitio. Hablaremos sobre la calificación de vivienda existente y de las limitaciones del terreno, y de los posibles cambios en los usos, las alturas de las cuadras y las densidades residenciales para dar cabida a más viviendas. También exploraremos las técnicas de diseño que garantizan que las nuevas cuadras se integren en el contexto existente.



## TIBURON GENERAL PLAN UPDATE

### Housing Workshop I Summary

November 9, 2021, 6:00-8:00pm

The purpose of the Housing Community Workshop I was to:

- provide an overview of existing housing conditions and needs in Tiburon;
- provide background information on the legal requirements of a housing element and the Regional Housing Needs Allocation process;
- begin to explore sites and strategies to accommodate new housing in Tiburon; and
- gather questions and comments from participants about housing needs, concerns, and goals.

Feedback received will inform the content of a future community workshop and will guide the preparation of the Housing Element Update.

The community meeting was held via Zoom on Tuesday, November 9, 2021, from 6:00-8:00 pm and was facilitated by Town staff and the consultant team. All materials were made available in Spanish and posted on the project website prior to the meeting, and a translator was available to facilitate a small group discussion in Spanish. There were approximately 95 participants. The format of the meeting is described in the agenda below:

- Welcome & Introductions
- Presentation
- Q&A
- Small Group Discussion
- Small Group Report Outs
- Next Steps & Close

#### **ATTENDANCE**

**Meeting participants:** 95 attendees

##### **Town Staff**

- Dina Tasini, Director of Community Development
- Christy Fong, Senior Planner
- Samantha Bonifacio, Assistant Planner

##### **Consultant Team**

- **O'Rourke & Associates** – Christine O'Rourke
- **Sustainable Community Planning** – Bob Brown
- **WRT** – Peter Winch

#### **WORKSHOP SUMMARY**

Dina Tasini opened the meeting by welcoming attendees and giving an overview of the meeting purpose and goals. Christine O'Rourke gave an overview of the meeting agenda and initiated a live poll (see



results below). After the poll closed, Christine gave a presentation on the General Plan update process, Housing Element requirements, local and regional housing conditions and needs, the Regional Housing Needs Allocation (RHNA) process and determination for Tiburon, available sites for housing to meet RHNA requirements for the various household income categories, and housing concepts that were presented at a community workshop on the Downtown in April 2021.

After the presentation, Christine gave an overview of the small group discussion logistics and opened the breakout rooms which participants were randomly assigned. A facilitator was assigned to each breakout room. There were approximately twelve attendees in each breakout room.

The presentation slides and a video recording of the workshop was posted on the General Plan Update website at [createtiburon2040.org](http://createtiburon2040.org).

### **Live Poll**

#### **1. Where do you live? (select one)**

- 86% live in Tiburon
- 14% live in Marin County, but not in Tiburon
- 0% live outside Marin County

#### **2. Do you own or rent your home? (select one)**

- 83% own their home
- 17% rent their home

#### **3. What type of housing do you live in?**

- 71% live in a detached single-family home
- 8% live in an attached single-family home (e.g., duplex or townhome)
- 22% live in a multifamily home (e.g., condo or apartment)

### **SMALL GROUP DISCUSSION SUMMARY**

Approximately half of the meeting was devoted to gathering input from meeting participants through facilitated small group discussions. Feedback was recorded in six breakout rooms on a virtual whiteboard in response to the discussion prompts below (see appendix for images of virtual whiteboards). The summary below provides a high-level overview of themes that emerged from the small group discussions. The numbers in parenthesis indicate the number of breakout rooms in which the referenced comment was expressed.

#### **Small Group Discussion Prompts**

- Are there any specific groups of people who are most in need of housing in Tiburon?
- What type of housing is most needed or is in short supply in Tiburon?
- Where should new housing go?
- Are there other strategies we should consider to accommodate our housing need?

- How can Tiburon’s housing policies and programs foster a more diverse and inclusive community?

### **Main Takeaways**

*Are there any specific groups of people who are most in need of housing in Tiburon?*

- We need housing for our workforce, e.g., firefighters, police, teachers, restaurant and retail workers (6)
- Families (5)
- Seniors (5)
- Empty nesters who want to downsize but stay in the community (1)
- People of color (3)
- Domestic workers, e.g., landscapers, childcare providers, domestic help (1)
- Homeless (1)
- People who come to Tiburon for church (1)

*What type of housing is most needed or is in short supply in Tiburon?*

- Housing that supports the local economy and activates Downtown (2)
- Housing that does not generate a lot of vehicular traffic on Tiburon Boulevard and accesses alternative transportation (2)
- Mixed use with commercial uses on the ground floor and housing above (2)
- Rental units (1)
- Housing affordable to low-income households (2)
- Community-oriented housing that provides gathering places and a neighborhood feeling (2)
- Community Land Trust development that allows people to build equity and a path to homeownership (1)
- Workforce housing that can be used in recruitment (1)
- Higher densities and small units in the Downtown (1)
- Multifamily housing (2)
- Accessory dwelling units (1)
- Assisted living (1)
- Microhomes throughout the community (1)

*Where should new housing go?*

- Large sites along Tiburon Boulevard like Chase Bank, Bank of America, CVS, parking lots (6)
- Near the four-lane section of Tiburon Boulevard north of Trestle Glen (2)
- Downtown (3)
- Property near Blackie’s Pasture owned by the Sanitation District (2)
- The Baptist Church on Greenwood Beach Road (1)
- The Tiburon Peninsula Club (1)
- Reuse of office buildings (1)
- Expand Hilarita (1)

- Homesharing (1)
- Densification of single family lots through SB 9 and ADUs (1)
- City-owned parcels (1)
- Add housing at Library, Town Hall, Schools, Fire Department (1)

*Are there other strategies we should consider to accommodate our housing need?*

- Consider traffic and strategies to relieve traffic congestion and dependence on the automobile (2)
- Consider safety and evacuation access (1)
- Densification of existing older multifamily sites (1)
- Decouple parking from units to make housing less expensive and subsidize transit (bus, ferry) passes (1)
- Provide incentives for utility hookups for additional units (1)
- Require affordable units to be built in new housing developments (2)
- Restrict unit sizes in some instances (1)
- Prioritize units for the workforce (1)
- Community land trust (1)
- Homesharing program (1)
- Parcel tax/real estate tax upon sale to provide funding for affordable housing (1)
- Update the ADU ordinance to allow larger ADU sizes (1)
- Rezone open space, churches, and schools that have open space for housing development (1)
- Provide education and potentially subsidies for ADUs (2)
- Incorporate larger area into the Town (1)
- Infill existing homes and parcels (1)
- Eliminate barriers and address construction costs, topographic challenges (1)

*How can Tiburon's housing policies and programs foster a more diverse and inclusive community?*

- Rebrand Tiburon as a more inclusive community. Show people, rather than images of yachts. (1)
- Mandate more affordable units (1)
- Create a safer environment (1)
- Encourage economic diversity (1)
- Make people feel welcome (1)
- Address social needs (1)
- Increase middle class employment (1)
- Speak with those most impacted in Tiburon, such as residents of the Hilarita and renters (1)
- Create conversation to open up opportunities for change (1)

**Group 1 - Facilitator: Christine**

**HOUSING**

**1** Are there any specific groups of people who are most in need of housing in Tiburon? What type of housing is needed or is in short supply?

Housing needs to work in concert. Support the economy and activate the town.

Support workforce housing. Firefighters, police, teachers, retail support. Activation - mixed use (Santana Row, e.g.), active streetscapes.

Younger families for a well-rounded community. Top heavy on seniors.

People who do not use a lot of transportation, e.g., seniors, people who use public transportation or have easy access to the highway

**2** Where should new housing go?

Office building next to Library

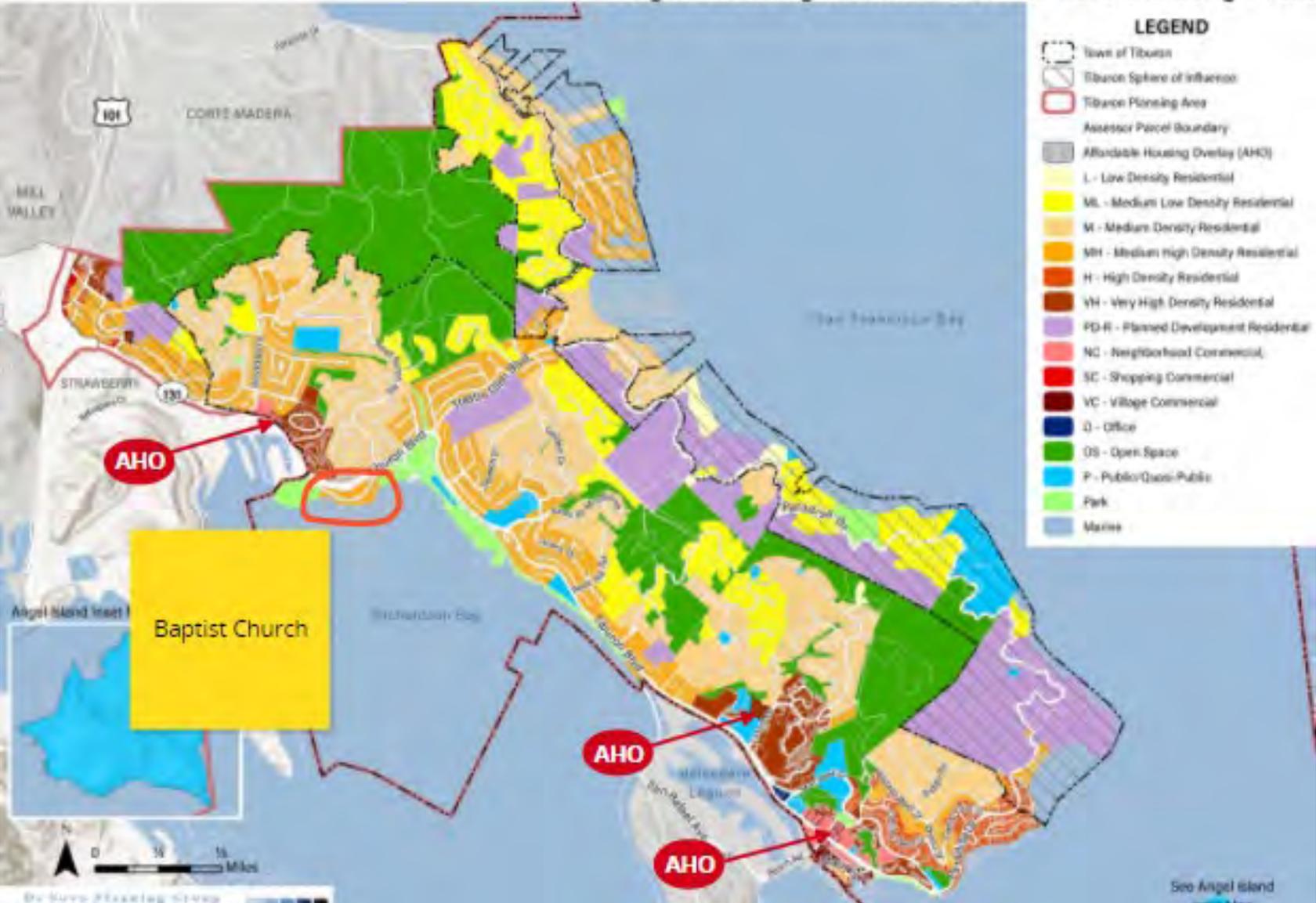
Baptist church on Greenwood Beach. Within walking distance to the Cove.

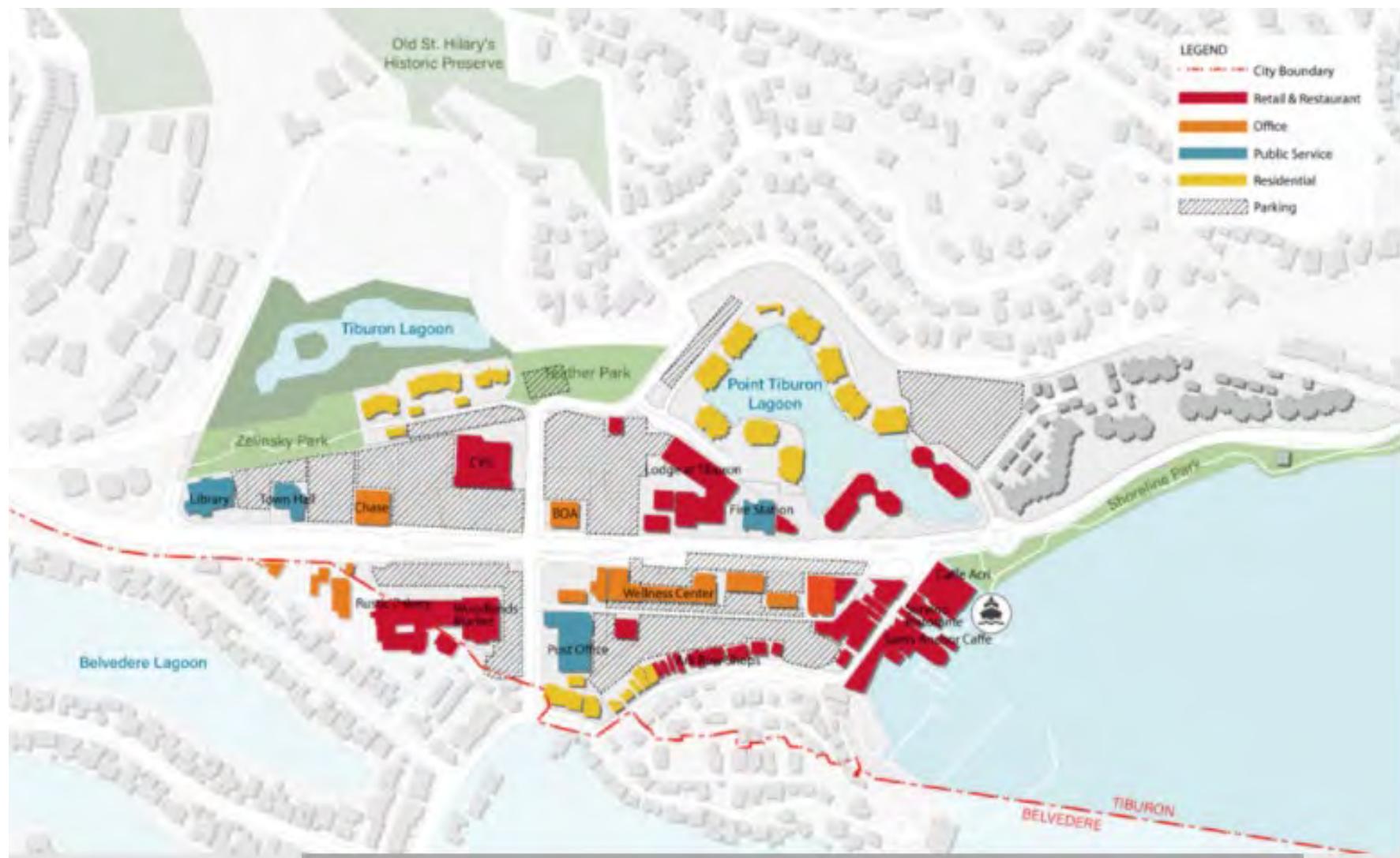
The TPC.

Chase Bank

Near the four-lane section of Tiburon Blvd.

Figure 1: Existing Tiburon General Plan Land Use Designations





3

Are there other strategies we should consider to accommodate our housing need?

Consider traffic, safety, evacuation access

Tiburon Blvd - can the Town take it over?

Need to do this that is realistic and fits in with the community's vision for the future

4

How can Tiburon's housing policies and programs foster a more diverse and inclusive community?

Type here

Group 2 - Facilitator: Peter

## HOUSING

**1** Are there any specific groups of people who are most in need of housing in Tiburon? What type is housing is needed or is in short supply?

### People

People who work in Tiburon: people who work for the Town, teachers, restaurant, retail workers

families

people of color who are excluded from Tiburon

Empty nesters who want to downsize but stay in the community

People who come to Tiburon for church

Seniors and "sandwich generation" taking care of both kids and parents

Domestic workers: landscapers, childcare providers, domestic help

### Housing

rental units

Community Land Trusts that allow people to build equity. Typically sponsored by non-profit. Gives people a pathway to ownership

Workforce housing that is attractive to variety of household types. Could be part of recruitment package?

Multi-income (Inclusionary) housing, required to be incorporated in new development

community-oriented development, not just housing, but gathering places, neighborhood feeling. Especially important for people with limited mobility.

**2** Where should new housing go?



Downtown: mixed-income, mixed-use

Especially big sites along Tiburon Blvd downtown (Chase CVS)

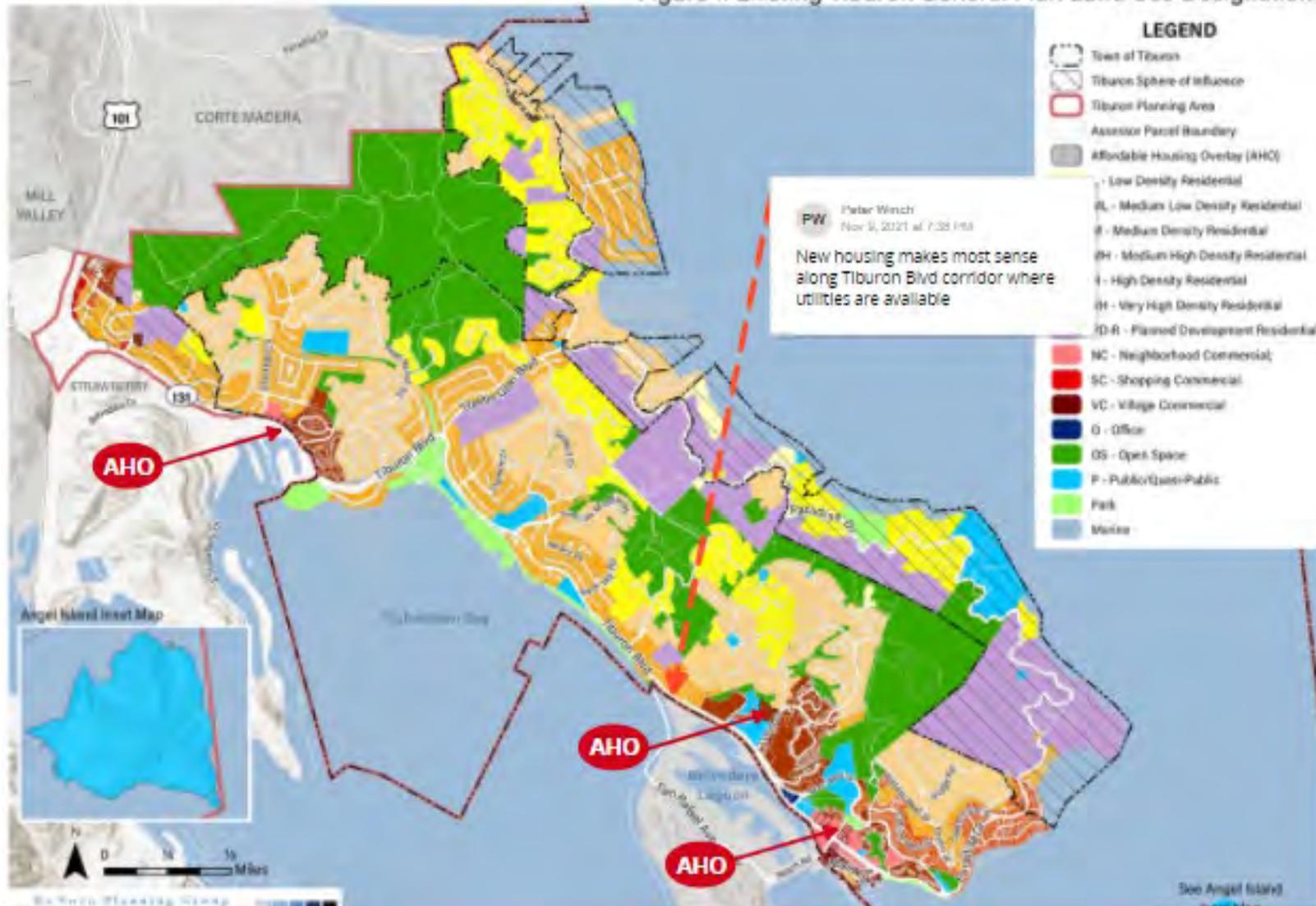
Tiburon Blvd corridor where utilities are available

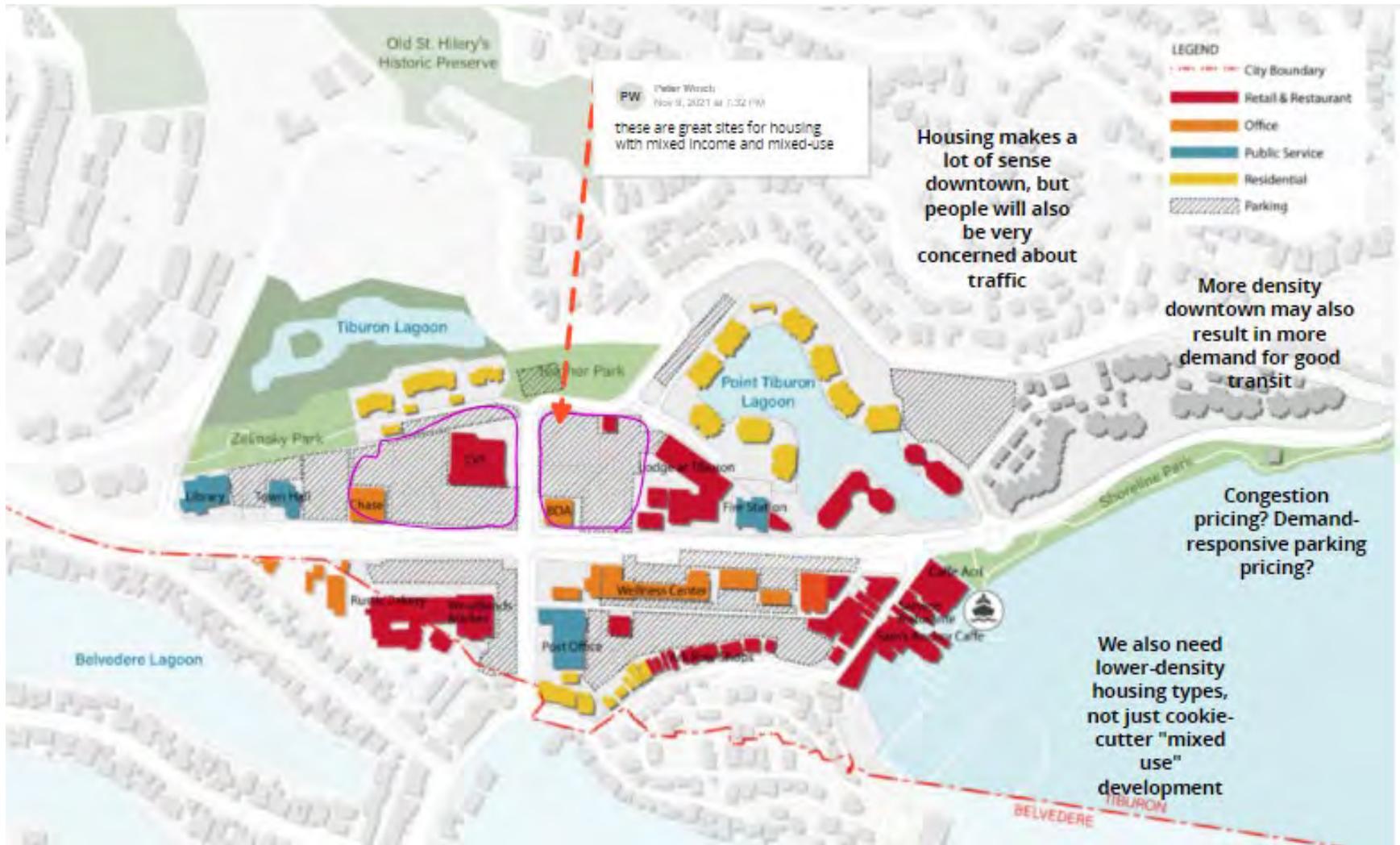
Property near Blackies Pasture owned by Sanitation District? Not likely appropriate for housing. Town purchasing, likely for open space/recreation.

Micro homes: lower-density housing distributed throughout community

Densification of existing multifamily sites

Figure 1: Existing Tiburon General Plan Land Use Designations





Old St. Hilary's  
Historic Preserve

**PW** Twitter  
Nov 9, 2021 at 7:32 PM  
these are great sites for housing  
with mixed income and mixed-use

Housing makes a  
lot of sense  
downtown, but  
people will also  
be very  
concerned about  
traffic

- LEGEND**
- City Boundary
  - Retail & Restaurant
  - Office
  - Public Service
  - Residential
  - Parking

More density  
downtown may also  
result in more  
demand for good  
transit

Congestion  
pricing? Demand-  
responsive parking  
pricing?

We also need  
lower-density  
housing types,  
not just cookie-  
cutter "mixed  
use"  
development

BELVEDERE  
TIBURON

3

Are there other strategies we should consider to accommodate our housing need?

Type here

densification of existing older multifamily sites

Decouple parking from units to make housing less expensive, and subsidize transit (ferry) pass

Incentives for utility hookups for additional units

4

How can Tiburon's housing policies and programs foster a more diverse and inclusive community?

Type here

**Group 3 - Facilitator: Bob**

**HOUSING**

**1** Are there any specific groups of people who are most in need of housing in Tiburon? What type of housing is needed or is in short supply?

Workforce housing - essential service providers  
Discrepancy between affordable housing and smaller units - need can be for families  
Higher densities/smaller units in downtown Tiburon for placemaking purposes for seniors and singles. Family housing can be accommodated in single family areas.  
Lower income housing.  
People of color.

**2** Where should new housing go?

New housing could go into old housing - homesharing  
SB 9 potential. (Belveron)  
Large parking lots (e.g. CVS, bank buildings)  
Downtown Tiburon (small units, higher densities)  
City-owned parcels (tiny home village?)

3

Are there other strategies we should consider to accommodate our housing need?

Affordable housing requirement

Restricted unit sizes in some instances

Workforce housing qualifications (e.g., Serenity Village) to provide housing for essential service providers, teachers, etc.

Community land trust

Homesharing program

Parcel tax/real estate tax upon sale for housing subsidies (based on property value)

Update ADU ordinance - allow larger size ADU to incentivize

4

How can Tiburon's housing policies and programs foster a more diverse and inclusive community?

Tiburon markets itself as upscale (yacht club image, etc.). Rebrand as a more inclusive community. Show people.

Racial/economic diversity will pop Marin's bubble.

Group 4 - Facilitator: Dina

## HOUSING

1

Are there any specific groups of people who are most in need of housing in Tiburon? What type of housing is needed or is in short supply?

workforce housing  
teachers  
People who have  
fallen through the  
cracks during the  
pandemic  
Homeless

family and  
senior housing  
multi family hsg  
units

subsidized populations  
for accessory dwelling  
and other housing  
subsidize the  
development  
State subsidization of  
ADU  
People serving the  
community such as  
Police, fireman  
umbrella for service  
and or workforce  
housing

2

Where should new housing go?

Type here

Below Trestle Glen  
north of Trestle Glen  
CVS parking and the  
building itself  
Downtown area  
Expand Hillside  
Larger homes with  
ADUs

### 3

Are there other strategies we should consider to accommodate our housing need?

Type here

rezoning of  
Open Space  
Churches and  
Schools that  
have open space  
and allow  
properties to be  
developed

subsidizing  
development of ADUs  
or at least educating  
people about  
opportunities

Rezoning Open Space

South of Trestle Glen  
should be part of the  
Town

Downtown mixed use  
opportunities  
Stewart Drive  
residence during the  
year are empty  
perhaps they could be  
recruited into the  
ADU

### 4

How can Tiburon's housing policies and programs foster a more diverse and inclusive community?

Type here

Mandate more  
affordable units  
increase  
percentages of  
low income  
units to  
increase  
opportunities  
for a diverse  
populace

Survey

and make  
opportunities for  
diverse populations  
accessible units  
development  
Senior housing  
support for  
additional units

Group 5 - Facilitator: Christy

## HOUSING

**1** Are there any specific groups of people who are most in need of housing in Tiburon? What type of housing is needed or is in short supply?

Type here

-focus on people who work here, i.e. restaurant workers, firemen, teachers  
- shorten the need of commute for working force

- governmental group, teachers, firemen  
- may have problem using public money to support private business

- shifted workers for restaurants/local business

- housing is required for equity, front line worker of local business (i.e. Nugget)

**2** Where should new housing go?

Type here

- around Tiburon Blvd, it has been underutilized many years (i.e. parking lot). These sites are closed to transit and other amenities

- these vacant sites are owned by the same property owner

- privately owned lands in Downtown

- infill larger residential parcels

### 3

Are there other strategies we should consider to accommodate our housing need?

Type here

- provide government subsidies to encourage development (i.e. second homes, ADUs) on larger parcels

- incorporate larger area into the Town (i.e. individual parcels etc.)

- utilize backyard and infill existing homes/parcels

- eliminate the barriers to create housing supply (i.e. address construction cost, topographic challenges)

### 4

How can Tiburon's housing policies and programs foster a more diverse and inclusive community?

Type here

- create safer environment

- increase middle class employment

-encourage economic diversity

- make people feel welcome

- address social needs

## Group 6 - Facilitator: Sam

### HOUSING

**1** Are there any specific groups of people who are most in need of housing in Tiburon? What type of housing is needed or is in short supply?

Work force

Housing for families

Teachers

First Responders

Concern for lack social/economic diversity

Assisted living community (aging population, ease in transition from SFD to )

Multiple dwellings with common space/Multi generational

Downtown revitalization: Mixed Use/ ground residential, Upper: Housing

Plan where people will live, not just sleep.

Alternate transportation meeting new units

support structure and planning for what happens for next step after affordable housing, long v term

Equity

Accounting for support services (especially public transportation) when new units are constructed or converted.

Plan for more than just housing- what will make these new units accessible and well served. Not just what type of housing and where. Infrastructure

specifically as it relates to traffic.

**2** Where should new housing go?

Affordable housing overlays should remain/extend within the Downtown District

Downtown is heavily underutilized. Height could be modified to allow for increase in stories, which would accommodate for more housing.

Redevelop existing sites for housing and mixed use.

CVS and BOA are both prime locations to be bought back

Including accommodation for Library/Town Hall/Schools/Fire to add units

Blackie's Pasture Treatment Building



### 3

Are there other strategies we should consider to accommodate our housing need?

Reevaluating review process for sites with housing opportunities ( i.e. Sharks)

Account for grocery/utilities within distance to new units.

### 4

How can Tiburon's housing policies and programs foster a more diverse and inclusive community?

Speak with those most impacted in Tiburon  
Hilarita and other communities

Undeserved communities not necessarily at Hilarita, ( i.e renters, those who meet affordable housing threshold)

First Responders/Fire

What does the need actually look like? How many individuals? How many families? what will dictate what would actually serve the people working in our communities.

Who would qualify and what restrictions would there be they relocated?

Consider more than just the housing, what other needs should be met when accounting for future development.

What is put into place after residents are either aged out? Change in affordability for units?

Create conversations to open up opportunities for change

What are impacts/costs on current homeowners down the line

Organizational segregation may prohibit ability to have discussions that have not been on the forefront before

# Summary of Housing I Survey

As of survey close on January 10, 2022  
67 survey responses

The Housing I survey asked a series of open-ended questions. The responses are summarized below.<sup>1</sup> The number in parenthesis indicates the number of people who expressed the next to the response indicates how many people expressed the comment. One response could be categorized in more than one category.

## **1. What type of housing is most needed or is in short supply in Tiburon?**

- Affordable housing (19)
- Single family homes (9)
- Rental housing (8)
- Smaller homes, townhomes, and condominiums (7)
- Senior housing and elderly care facilities (6)
- Multifamily housing (5)
- Workforce housing (3)
- All types (2)
- None (9)

## **2. Where should new housing go?**

- Downtown (22)
- Near Highway 101 (8)
- On undeveloped lots and where there are vacant buildings (7)
- Accessory dwelling units (5)
- Near shopping and transit (3)
- Expansion of the Hilarita (3)
- Tiburon Baptist Church property (1)
- Open space (2)
- Wherever there is space (3)
- Don't know (2)
- No new housing (9)

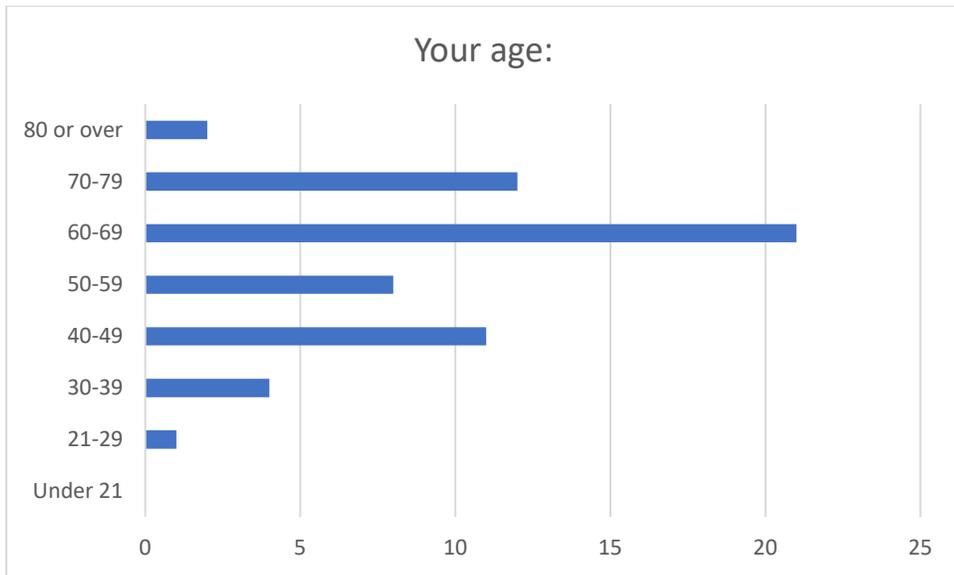
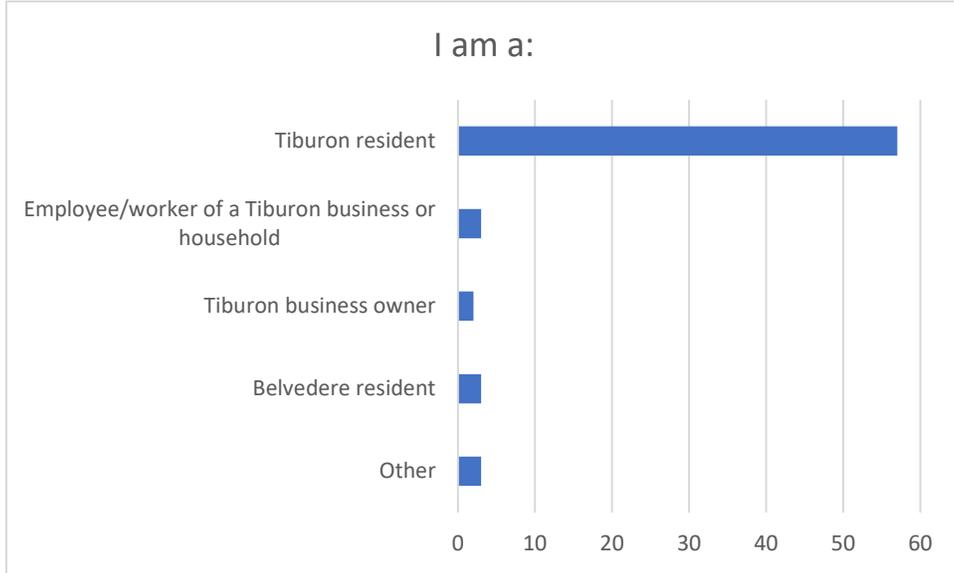
---

<sup>1</sup> Due to a technical error, the survey did not record responses to two questions: "Are there any specific groups of people who are most in need of housing in Tiburon?" and "Are there other strategies we should consider to accommodate our housing need?" These questions will be included in the next housing survey.

**3. How can Tiburon’s housing policies and programs foster a more diverse and inclusive community?**

Make it more affordable, including housing (18)

Build more housing (4)





## TIBURON GENERAL PLAN UPDATE

### Housing Workshop II Summary

February 22, 2022, 6:00-8:00pm

The purpose of the Housing Community Workshop II was to select housing opportunity sites for the Town's Housing Element Update and identify unit capacities for each site to demonstrate compliance with the state-mandated Regional Housing Needs Allocation (RHNA). Potential housing sites included Downtown, the Cove Shopping Center, a vacant portion of the Reed Elementary School site, and the Tiburon Baptist Church on Greenwood Beach Road. The workshop focused on providing workforce and affordable housing on sites that are appropriate for lower income housing according to State law and California Department of Housing and Community (HCD) guidelines. The workshop also explored design concepts to ensure buildings are attractive and help to create a pedestrian-friendly environment such as breaking up building massing, varying building facades, stepping back upper levels, activating street frontages, and providing parking, landscaping, and public paseos.

Feedback received will guide the preparation of the Housing Element Update.

The community meeting was held via Zoom on Tuesday, February 22, 2022, from 6:00-8:00 pm and was facilitated by the consultant team with assistance from Town staff. The presentation was made available in Spanish and posted on the project website prior to the meeting, and a translator was available to facilitate a small group discussion in Spanish. There were approximately 30 participants in addition to the project team. The format of the meeting is described in the agenda below:

- Welcome & Introductions
- Presentation & Polling
- Small Group Discussion
- Small Group Report Outs
- Next Steps & Close

#### **ATTENDANCE**

**Meeting participants:** 30 attendees in addition to the project team

#### **Town Staff**

- Dina Tasini, Director of Community Development
- Christy Fong, Senior Planner
- Samantha Bonifacio, Assistant Planner

#### **Consultant Team**

- **O'Rourke & Associates** – Christine O'Rourke
- **WRT** – Peter Winch and Poonam Narkar
- **Sustainable Community Planning** – Bob Brown

## WORKSHOP SUMMARY

Community Development Director Dina Tasini opened the meeting by welcoming attendees and giving an overview of the meeting purpose and goals. Christine O'Rourke gave an overview of the meeting agenda and a presentation on the General Plan update process; concerns voiced in the November Housing I workshop and survey; Housing Element requirements; strategies to meet the Town's Regional Housing Need Allocation (RHNA) of 639 units; State law and HCD guidelines for housing opportunity sites; and the framework the project team developed to identify housing opportunity sites.

Peter Winch and Poonam Narkar from WRT then presented the housing opportunity sites and models that were developed to illustrate conceptual massing and give community members a sense of building scale. The models did not show architectural detail. A polling question was posed after each site to gauge participants' support for the development concept and to provide a springboard for further discussion in the breakout room.

Next, Christine described the rezoning proposal for each area and identified potential sites for the Housing Element site inventory. She provided direction for the breakout room exercise and then opened the breakout rooms to which participants were randomly assigned. A facilitator was assigned to each breakout room. There were approximately six attendees in each breakout room.

The presentation slides and a video recording of the workshop was posted on the General Plan Update website at [createtiburon2040.org](http://createtiburon2040.org).

### Live Poll

**1. Tiburon Blvd. East Corner: What do you think about the corner development concept? (multiple choice)**

- I could support it – (17/26) 65%
- It should provide more housing units – (3/26) 12%
- It should provide fewer housing units – (7/26) 27%
- I prefer no new development over what is currently allowed – (0/26) 0%
- I prefer no new development (2/26) 8%

**2. Tiburon Blvd. East Midblock: What do you think about the midblock development concept? (multiple choice)**

- I could support it – (14/24) 58%
- It should provide more housing units – (5/24) 21%
- It should provide fewer housing units – (7/24) 29%
- I prefer no new development over what is currently allowed – (1/24) 4%
- I prefer no new development (0/24) 0%

**3. Tiburon Blvd. and Beach Rd. West: What do you think about this development concept? (multiple choice)**

- I could support it – (19/24) 79%
- It should provide more housing units – (4/24) 17%
- It should provide fewer housing units – (4/24) 17%
- I prefer no new development over what is currently allowed – (0/24) 0%

- I prefer no new development (0/24) 0%

**4. Downtown – Main St.: What do you think about this development concept? (multiple choice)**

- I could support it – (9/24) 38%
- It should provide more housing units – (4/24) 17%
- It should provide fewer housing units – (7/24) 29%
- I prefer no new development over what is currently allowed – (4/24) 17%
- I prefer no new development (1/24) 4%

**5. Cove Shopping Center: What do you think about this development concept? (multiple choice)**

- I could support it – (9/25) 36%
- It should provide more housing units – (4/25) 16%
- It should provide fewer housing units – (6/25) 24%
- I prefer no new development over what is currently allowed – (4/25) 16%
- I prefer no new development (4/25) 16%

**6. Reed School Site: What do you think about this development concept? (multiple choice)**

- I could support it – (20/26) 77%
- It should provide more housing units – (2/26) 8%
- It should provide fewer housing units – (1/26) 4%
- I prefer no new development over what is currently allowed – (2/26) 8%
- I prefer no new development (2/26) 8%

**7. Tiburon Baptist Church: What do you think about this development concept? (multiple choice)**

- I could support it – (16/26) 62%
- It should provide more housing units – (6/26) 23%
- It should provide fewer housing units – (1/26) 4%
- I prefer no new development over what is currently allowed – (3/26) 12%
- I prefer no new development (2/26) 8%

**SMALL GROUP DISCUSSION SUMMARY**

Approximately half of the meeting was devoted to gathering input from meeting participants through facilitated small group discussions. Feedback was recorded in four breakout rooms on a virtual whiteboard in response to the discussion prompts below (see appendix for images of virtual whiteboards). The summary below provides a high-level overview of themes that emerged from the small group discussions. The numbers in parenthesis indicate the number of breakout rooms in which the referenced comment was expressed.

**Small Group Discussion Prompts**

- What do you think of this development concept?
- Are there any modifications you recommend?
- What is the group’s preferred development concept?

## Main Takeaways

### *Tiburon Blvd. East, Corner and Midblock Sites*

- Midblock buildings should ideally also have street level commercial/retail uses fronting Tiburon Blvd. (4)
- Architecture needs to be considered and is important to how the development will fit in to the surrounding area; design standards are very important (4)
- Density/height is appropriate (4)
- Buildings are too large or too high (1)
- Step back the top floor further to reduce its visibility (1)
- Roofline and building height should be varied (1)
- Traffic impacts and access to Tiburon Blvd. need to be considered (3)
- Need to address flooding and sea level rise (1)
- Views need to be considered (1)

### *Tiburon Blvd and Beach Rd. West*

- Proposed density is appropriate and in scale with existing buildings (2)
- 4 stories could be integrated into the development to add more housing vary the roofline (1)
- The Post Office site would also be good for this scale of development (1)
- Access from Juanita allows the building to address Tiburon Boulevard better (1)
- Need to address flooding and sea level rise (1)
- Views need to be considered (1)

### *Downtown – Main St.*

- Traffic impacts and access from Juanita Lane need to be considered (1)
- Historic preservation is important and may render development infeasible (3)
- Main Street is narrow and a third floor may overwhelm the streetscape if not sufficiently setback (1)
- Must maintain integrity and charm of the area (2)
- Noise could be an issue (1)
- Views need to be considered (1)

### *Cove Shopping Center*

- Parking and circulation is already an issue here (4)
- Existing amount of commercial square footage needs to be preserved (3)
- Traffic impacts need to be considered (2)
- Potential access from Tiburon Blvd. should be considered (1)
- This is a great site for workforce housing and/or because it is near 101 (2)
- This is not a good site for housing (1)
- Views need to be considered (1)

### *Reed School Site*

- Stepped up town homes are appropriate for the site; consistent with existing multifamily housing in the area (3)
- Great site for housing for teachers; also, police and firefighters (2)
- This site is not very visible and could be considered for greater density (1)
- Traffic impacts need to be considered (1)
- Views need to be considered (2)

*Tiburon Baptist Church*

- This is a great site for housing because it is close to 101 (1)
- Building height needs to be appropriate for the site (1)
- Would be ideal if church could remain (1)
- Views need to be considered (1)

**Housing Unit Capacity Tallies**

Each small group was asked to identify their preferred development concept for each site and associated housing unit capacity (capacities reflect the low end of the density range as per HCD’s “safe harbor” guideline). Each group was challenged to meet the total very low, low, and moderate-income housing need of 400 units on the combined sites. A summary of the unit counts and totals is provided below. “N/A” means the group did not have time to discuss the site. Additional detail is provided in the virtual white board images in the appendix.

Site	Group 1	Group 2	Group 3	Group 4
Tiburon Blvd East Corner	66	54	48	66
Tiburon Blvd East Midblock	19	26	26	26
Tiburon Blvd and Beach Rd West	134	134	134	N/A
Main Street	12	8	16	N/A
Reed School Site	58	60	58	N/A
Cove Shopping Center	60	60	60	0
Tiburon Baptist Church	64	64	64	64
ADUs	27	27	27	27
<b>TOTAL</b>	<b>440</b>	<b>458</b>	<b>433</b>	N/A

# APPENDIX

Group 1 - Facilitator: Christine

	1 story	2 story	2 and 3 story	3 story	3 and 4 story	4 story	4 and 5 story	total
Tiburon Blvd East Corner	0				66		66	
Tiburon Blvd East Midblock	0					26	26	
Tiburon Blvd and Beach Rd West	0	67		13				134
Maple Street	0		12		16			28
Beach School Site	0							36
Lower Shopping Center	0	10	15					25
Tiburon Baptist Church	0	10	15					25
ADUs								27
TOTAL								440

## 1 TIBURON BLVD. EAST CORNER

DOWNTOWN TIBURON BLVD EAST

**Development concept**

- 4 and 5-story mixed use development for corner lots
- 4-story residential only for midblock

**Proposal**

- Reserve area for 40-45 units/acre
- Preferably identify sites as shown on map for housing element plan inventory



What do you think of the development concept? Are there any modifications you recommend? What is the group's preferred development concept (identify in table)?

Way too massive. Needs to be smaller. Architecture is not good.

Corner site is fine. Appropriate for more housing.

Traffic will be impacted

Designs are too blocky. Don't look like they would fit into the village character of downtown.

In favor of density, but need more creative and artistic architecture

Design standards are really important, especially objective standards

## 2 TIBURON BLVD. EAST MIDBLOCK

DOWNTOWN TIBURON BLVD EAST

**Development concept**

- 4 and 5-story mixed use development for corner lots
- 4-story residential only for midblock

**Proposal**

- Reserve area for 40-45 units/acre
- Preferably identify sites as shown on map for housing element plan inventory



What do you think of the development concept? Are there any modifications you recommend? What is the group's preferred development concept (identify in table)?

Design is too blocky

Possible to do underground parking?

Need to address flooding and sea level rise

Street level should have commercial. Building should not be 100% residential

Access needs to be considered. It can be difficult to get on/off Tiburon Blvd.

### 3 TIBURON BLVD. AND BEACH RD. WEST

COMMUNITY: TIBURON BLVD. AND BEACH RD. WEST

- Development concept**
- 3-story development with ground floor commercial
- Proposal**
- Reserve area for 30-35 units/acre
  - Potentially identify sites at street on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept? (Identify in table?)

A portion could be 4 stories because it is not in the main view corridor. Vary the roofline.

### 4 MAIN STREET

COMMUNITY: MAIN STREET

- Development concept**
- Mixed use building with ground floor commercial, 2 stories or less, and 3 stories or less
- Proposal**
- Reserve area for 20-25 units/acre
  - Potentially identify sites at street on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept? (Identify in table?)

Concerned about traffic congestion. Access from Juanita Lane is problematic.

Don't know how viable this site is for housing if the storefronts are going to be preserved.

Concerned about 4 stories, but depends on design and architecture.

Concerned about historic preservation.

### 5 REED SCHOOL SITE

COMMUNITY: REED SCHOOL SITE

- Development concept**
- 3-story development
- Proposal**
- Reserve area for up to 24 units/acre with AMO
  - Reserve for site density 20-25 units/acre
  - Potentially identify sites at street on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept? (Identify in table?)

Do buildings block views? Important to preserve existing views.

Evacuation routes are a concern.

Traffic concerns, especially during school hours.

Buildings should be built into the hillside.

Consider consolidating schools into one K-5 school and put teacher housing at Bel Aire.

## 6 COVE SHOPPING CENTER

### COVE SHOPPING CENTER SITE

**Development concept**

- 2-story townhomes and mixed-use building with ground floor commercial

**Proposal**

- Reduce size for net 25-30 units/acre
- Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (identify in table)?

Access directly on to Tiburon Blvd, not Blackfield Drive

How about smaller units?

This is a better site because it's closer to 101

Senior housing would be good here. Is there anyway to encourage that?

Parking is an issue. People use the services here. Retail on the ground floor is important.

Want to preserve the same amount of commercial

Residents will not want to live on the ground floor

## 7 TIBURON BAPTIST CHURCH

### TIBURON BAPTIST CHURCH

**Development concept**

- 2-story townhomes

**Proposal**

- Reduce for 20 units per acre
- Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (identify in table)?

This is the best site. It is close to the freeway and set back from Tiburon Blvd.

# 1 TIBURON BLVD. EAST CORNER

# 2 TIBURON BLVD. EAST MIDBLOCK

	None	1 story	2-3rd 3 story	3 story	3 and 4 story	4 story	4 and 5 story	Total
Tiburon Blvd East Corner	0			34		16	50	84
Tiburon Blvd East Midblock	0		19		20			39
Tiburon Blvd and Beach Rd West	0	67	134					201
Main Street	0	12		16				28
Wood School lot	0		50					50
Cove Shopping Center	0	42	25					67
Tiburon Baptist Church	0		64					64
ADUs								27
<b>TOTAL</b>								<b>458</b>

Appt for 2 stories or back school 3 story  
 \*max 2 stories  
 \*potential for taller buildings to accommodate more units



What do you think of the development concept?  
 What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

More Housing DT is preferred. Keep commercial at/on the street. Housing DT will strengthen user type of commercial. More user oriented.

Architecture could be improved-similar to office/housing in Belvedere. Historical models reflective in existing Tiburon neighborhoods. Walkability of Downtown/Old Tiburon is an example of why paseos could work-pending their design.

Concerns: Mid paseos works for density, but should keep people walking on street (city life), not back yards. Open space would be preferred

Traffic- specifically if there are 2 car households. Four lane vs. two lane (reconcentration of housing at Cove/ closer to 101).

Will ferry/buses be utilized by new residents? Discourage limitations on parking in MF units specifically due to proximity to transit which will create more on street parking/congestion.

## DOWNTOWN TIBURON BLVD EAST

**Development concept**

- 4 and 5 story mixed use development for corner lots
- 4-story residential only for midblock

**Proposal**

- Reserve area for 40-45 units/lot
- Potentially identify sites as shown on map for housing element sites inventory



What do you think of the development concept?  
 What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Retail is an important component, especially at the first floor, street side of Tiburon Boulevard.

### 3 TIBURON BLVD. AND BEACH RD. WEST

DOWNTOWN: TIBURON BLVD. AND BEACH RD. WEST

**Development concept**

- 3-story development with ground floor commercial

**Proposal**

- Reserve area for 20-30 units/acre
- Potentially identify sites as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Density is good, but architecture is not. Scale is more in line with existing buildings and uses.

### 4 MAIN STREET

DOWNTOWN: MAIN STREET

**Development concept**

- Mixed use building with ground floor commercial, 2 stories in front and 3 stories in back.

**Proposal**

- Reserve site for 20-30 units/acre
- Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Historic Building Facades to remain unchanged. Historic quality is precious and needs to be maintained as much as possible. Example of 2 unit condo above CYC. Anything above 2 units would likely be undesirable as it would change the scale/character. Keep the integrity/charm of Downtown- which may be difficult.

### 5 REED SCHOOL SITE

REED SCHOOL SITE

**Development concept**

- 3-story townhomes

**Proposal**

- Already zoned for up to 24.8 units/acre with AHO
- Reserve for net density 20-25 units/acre
- Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Benefits of stepped up town homes. Density fits with location. Ideal for ownership/dwelling by school staff.

## 6 COVE SHOPPING CENTER

### COVE SHOPPING CENTER SITE

**Development concept**  
 • 2-story townhomes and mixed-use building with ground floor commercial

**Proposal**  
 • Rezone site for net 25-30 units/acre  
 • Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

In concept- great, but this is a highly used/desirable site.  
 Parking is already difficult in terms of availability and circulation.  
 Need for parking next to high use areas, like the grocery store.  
 Potential for worker housing units to be constructed above retail.  
 Concern for removal of existing commercial- should remain as part of this development.  
 Important for existing businesses to remain, just in a new configuration.  
 Opportunity for social spaces, places to gather.

## 7 TIBURON BAPTIST CHURCH

### TIBURON BAPTIST CHURCH

**Development concept**  
 • 2-story townhomes

**Proposal**  
 • Rezone for 20 units per acre  
 • Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Would church remain? If able, would be ideal for them to stay.

	1 story	2 story	2 and 3 story	3 story	3 and 4 story	4 story	4 and 5 story	Total
Tiburon Blvd East Corner	0	0	0	0	48	0	0	48
Tiburon Blvd East Midblock	0	0	0	0	0	26	0	26
Tiburon Blvd and Beach Rd West	0	67	0	134	0	0	0	201
Main Street	0	0	32	0	16	0	0	48
Reed School Site	0	0	0	0	0	0	0	0
Edge Shopping Center	0	10	0	0	0	0	0	10
Tiburon Baptist Church	0	0	0	0	0	0	0	0
ADUs	0	0	0	0	0	0	0	0
TOTAL	0	77	32	134	64	26	0	433

# 1 TIBURON BLVD. EAST CORNER

DOWNTOWN TIBURON BLVD EAST

**Development concept**  
 - 4 and 5-story mixed use development for corner lots  
 - 4-story residential only for midblock

**Proposal**  
 - Restore area for 40-45 units/acre  
 - Potentially identify sites as shown on map for housing demand assessment



What do you think of the development concept?  
 What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

# 2 TIBURON BLVD. EAST MIDBLOCK



What do you think of the development concept?  
 What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Housing density should be concentrated downtown where workforce needs to be

Cleaning and landscaping people also need housing

What can we do as much as possible to ensure that housing is actually going to serve workforce and is actually affordable

4 stories is about right (1)  
 4 stories feels too big here (1)  
 4 stories is fine, an improvement over parking lots (1)

Not as concerned about height, but more about making sure there's commercial activity and pedestrian interest attractive buildings

Stepbacks, public space at street level, rooftop amenities

### 3 TIBURON BLVD. AND BEACH RD. WEST

DOWNTOWN TIBURON BLVD. AND BEACH RD. WEST

**Development concept**  
 - 3-story development with ground floor commercial

**Proposal**  
 - Review fees for 30-35 units/acre  
 - Potentially identify sites as shown on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

This looks comfortable.

Post office site would be great for this scale of development.

### 4 MAIN STREET

DOWNTOWN MAIN STREET

**Development concept**  
 - Mixed use building with ground floor commercial, 2 stories on East and 3 stories on West

**Proposal**  
 - Review fees for 30-35 units/acre  
 - Potentially identify sites as shown on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

We already have some housing and it's working

Ark Row is higher than Main St. but it blends well

Inland side of Main Street can handle more height

The key function here is to support the authentic-feeling place that visitors want to come. Not sure it can handle more infill.

Noise could be an issue

if anyone's going to go to the trouble of preserving the storefronts, we may need to offer 4

### 5 REED SCHOOL SITE

REED SCHOOL SITE

**Development concept**  
 - 3-story townhomes

**Proposal**  
 - Already zoned for up to 24.6 units/acre with AHO  
 - Request for net density 20-25 units/acre  
 - Potentially identify sites as shown on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

That area has a lot of multifamily housing already. Would be very consistent.

Would be a great way to provide housing for police, fire, teachers, etc.

Can the School District sell or partner with affordable housing provider?

If it's already in the AHO, why hasn't it developed?

Is this enough density to make it financially feasible?

## 6 COVE SHOPPING CENTER

### COVE SHOPPING CENTER SITE

#### Development concept

- 2-story townhomes and mixed use building with ground floor commercial

#### Proposal

- Rezone site for net 75-90 units/acre
- Potentially identify site as shown on map for housing element class overlay



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Traffic is terrible when schools let out, and parking is not available

## 7 TIBURON BAPTIST CHURCH

### TIBURON BAPTIST CHURCH

#### Development concept

- 2-story townhomes

#### Proposal

- Rezone for 20 units per acre
- Potentially identify site as shown on map for housing element class overlay



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

	None	2 story	2 and 3 story	3 story	3 and 4 story	4 story	4 and 5	None
Tiburon Blvd East Corner	0				48		66	66
Tiburon Blvd East Midblock	0			19		26		26
Tiburon Blvd and Beach Rd West	0	67		134				
Main Street	0		12		16			
Road School Site	0			58				
Green Shopping Center	0	60	25					0
Tiburon Baptist Church	0		64					64
ADUs								27
TOTAL								

Note: did not finish table

Increase number of ADUs

## 1 TIBURON BLVD. EAST CORNER

DOWNTOWN, TIBURON BLVD, EAST

**Development concept**

- 4 and 5-story mixed use development for corner lots
- 4-story residential only for midblock

**Proposal**

- Restore area for 40-45 units/lot
- Potentially identify sites as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

- Concerns on view/trees
- Best site for housing with better circulation/access routes
- It is important to consider emergency/egress routes
- sensitive to environment i.e. charging station
- visual impacts shall be considered with appropriate aesthetics and architectural style
- Roofline is important as view will be from above
- View study is required in downtown

## 2 TIBURON BLVD. EAST MIDBLOCK



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

- Concerns on view/trees
- Roof modulation will be important to consider since these parcels will be visible from the hillside
- Consider higher bldgs. in some parts - more than 4-5 stories and other parts to be as low as 2-3 stories for more vertical variation. Subject to view studies
- need to improve and expand Tiburon Blvd.
- egress/access constraints in downtown sites

### 3 TIBURON BLVD. AND BEACH RD. WEST

DOWNTOWN TIBURON BLVD. AND BEACH RD. WEST

**Development concept**  
 - 3-story development with ground floor commercial

**Proposal**  
 - Rezone area for 20-25 units/acre  
 - Potentially identify sites as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

**Concerns on view/trees**

The downtown areas have a very high water table, so would be to be built on piers and even then would be subject to liquefaction in an earthquake. Could you address whether state I guess I was wondering whether the amount of seismic stabilizing required wouldn't make construction of affordable housing infeasible because it will raise already high construction costs out of reach.

Concerns about SLR & Liquefaction were generally expressed

### 4 MAIN STREET

DOWNTOWN MAIN STREET

**Development concept**  
 - Mixed use building with ground floor commercial, 2 stories in front and 3 stories in back

**Proposal**  
 - Rezone site for 20-25 units/acre  
 - Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

**Concerns on view/trees**

### 5 REED SCHOOL SITE

REED SCHOOL SITE

**Development concept**  
 - 3-story townhomes

**Proposal**  
 - Already zoned for up to 24.8 units/acre with AHO  
 - Rezone for net density 20-25 units/acre  
 - Potentially identify site as shown on map for housing element sites inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

**Concerns on view/trees**

## 6 COVE SHOPPING CENTER

### COVE SHOPPING CENTER SITE

#### Development concept

- 2-story townhomes and mixed-use building with ground floor commercial

#### Proposal

- Review site for net 25-30 units/acre
- Potentially identify site as shown on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

Concerns on view/trees

Parking/circulation are issues for mixed use development.

Successful existing retail location.

not a good housing site

Currently impacted with traffic. Adding residential development will make it worse.

Unanimously rejected as a potential housing site.

## 7 TIBURON BAPTIST CHURCH

### TIBURON BAPTIST CHURCH

#### Development concept

- 2-story townhomes

#### Proposal

- Review for 20 units per acre
- Potentially identify site as shown on map for housing element site inventory



What do you think of the development concept? What modifications do you recommend? What is the group's preferred development concept (Identify in table)?

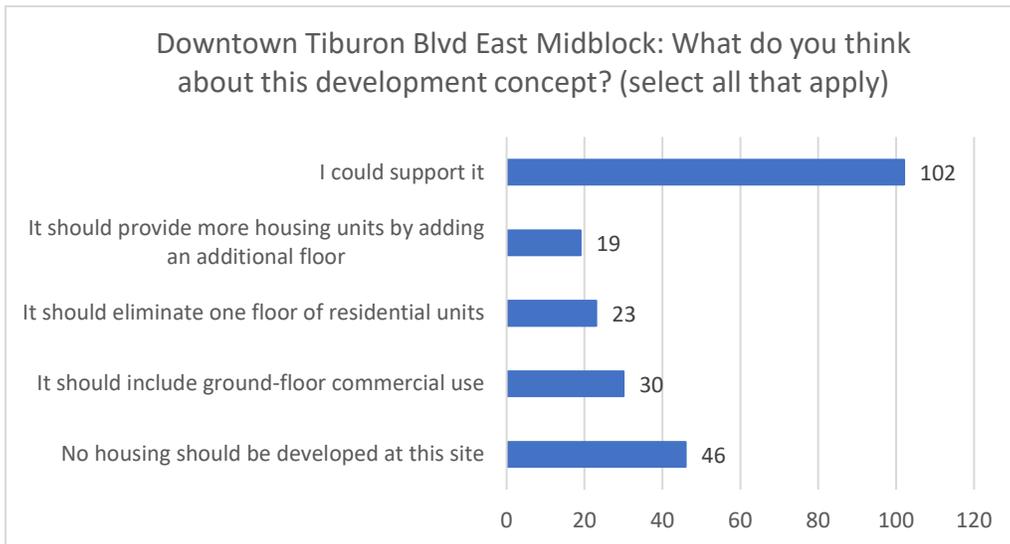
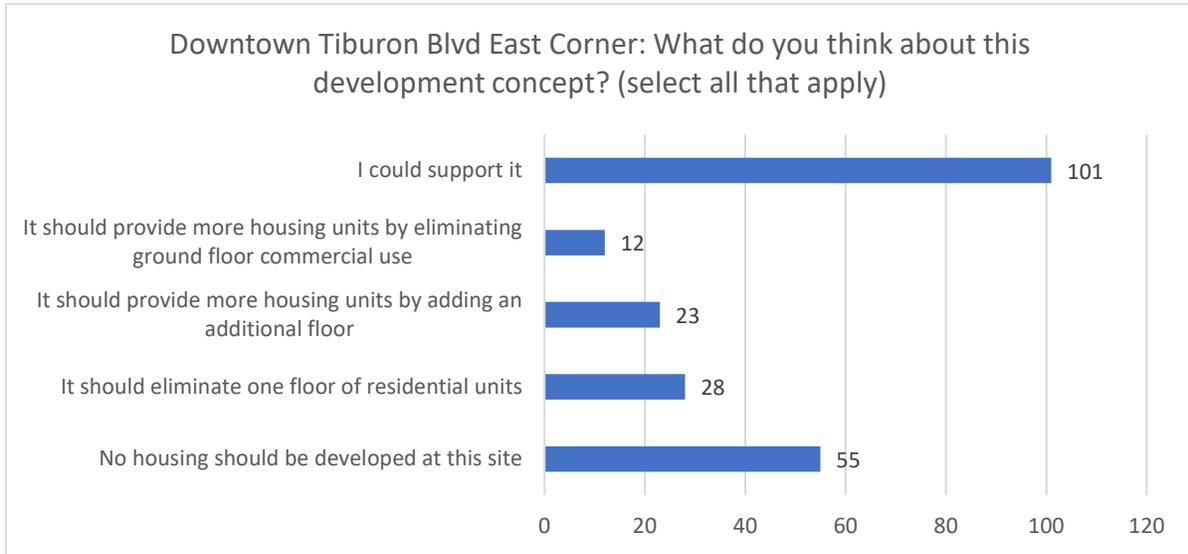
Concerns on view/trees

good for housing but need to be mindful on height

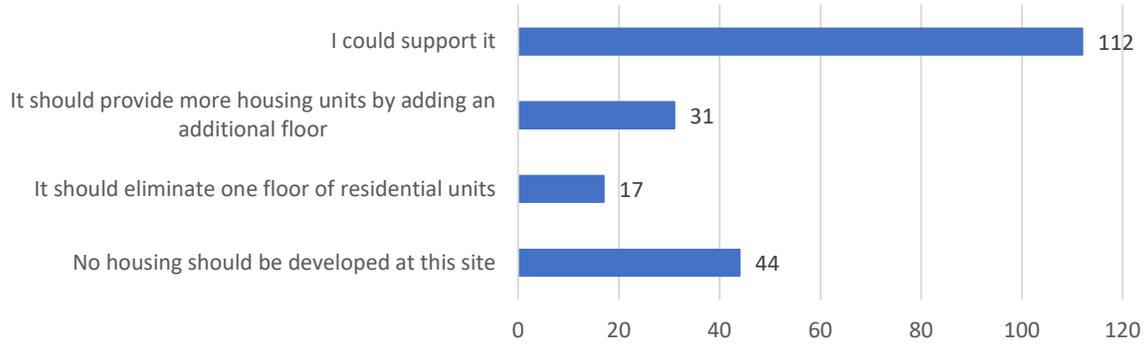
# Summary of Housing II Survey Results

As of Survey Close on April 20, 2022

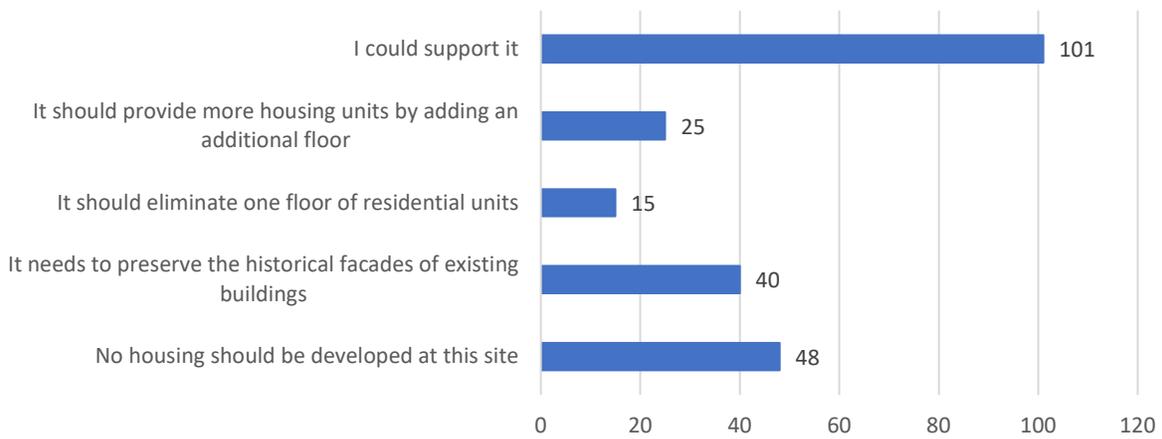
238 survey responses



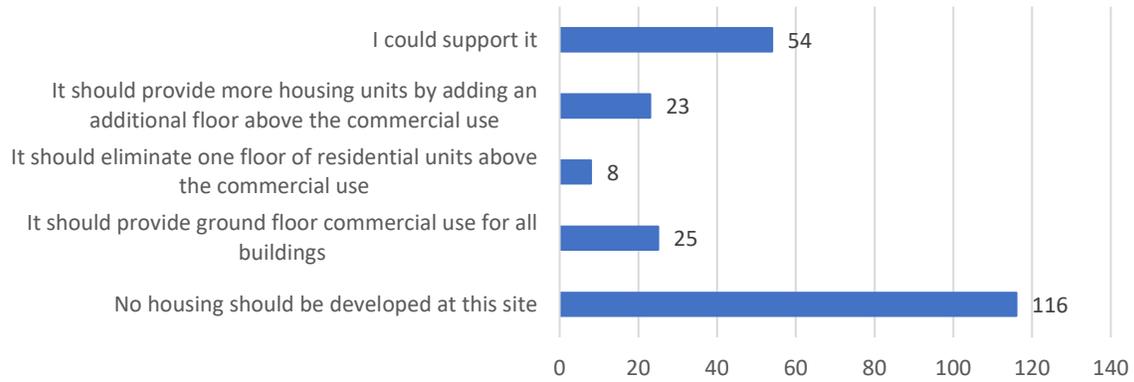
Downtown Tiburon Blvd West Midblock: What do you think about this development concept? (select all that apply)



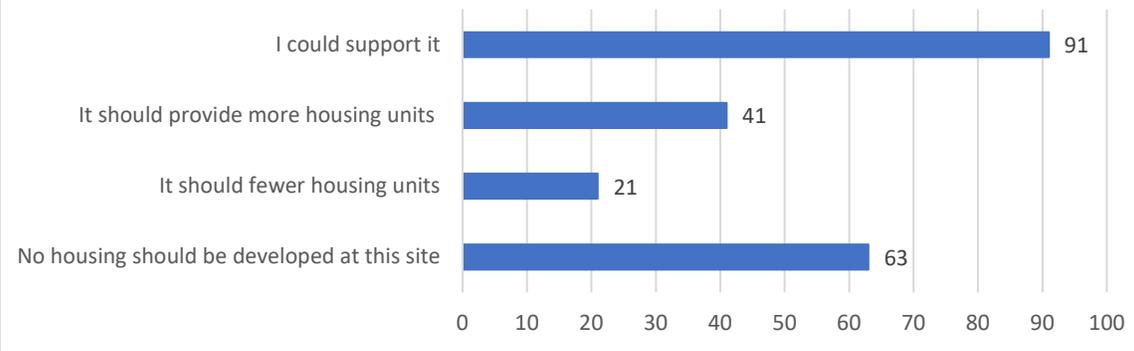
Downtown Main Street: What do you think about this development concept? (select all that apply)



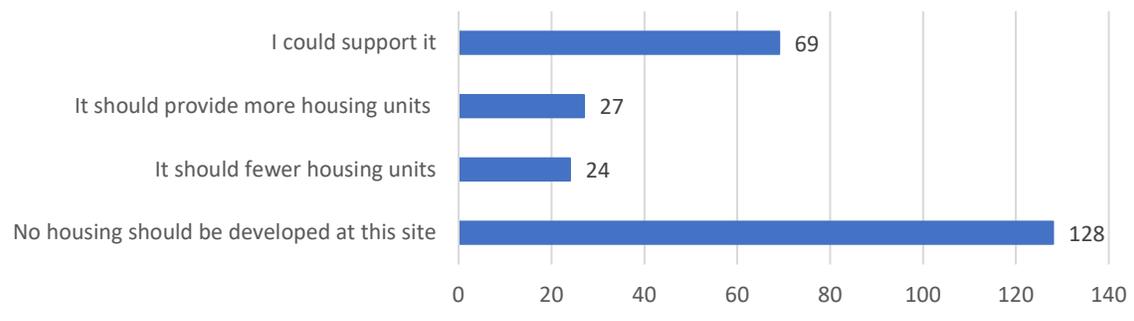
Cove Shopping Center Site: What do you think about this development concept? (select all that apply)

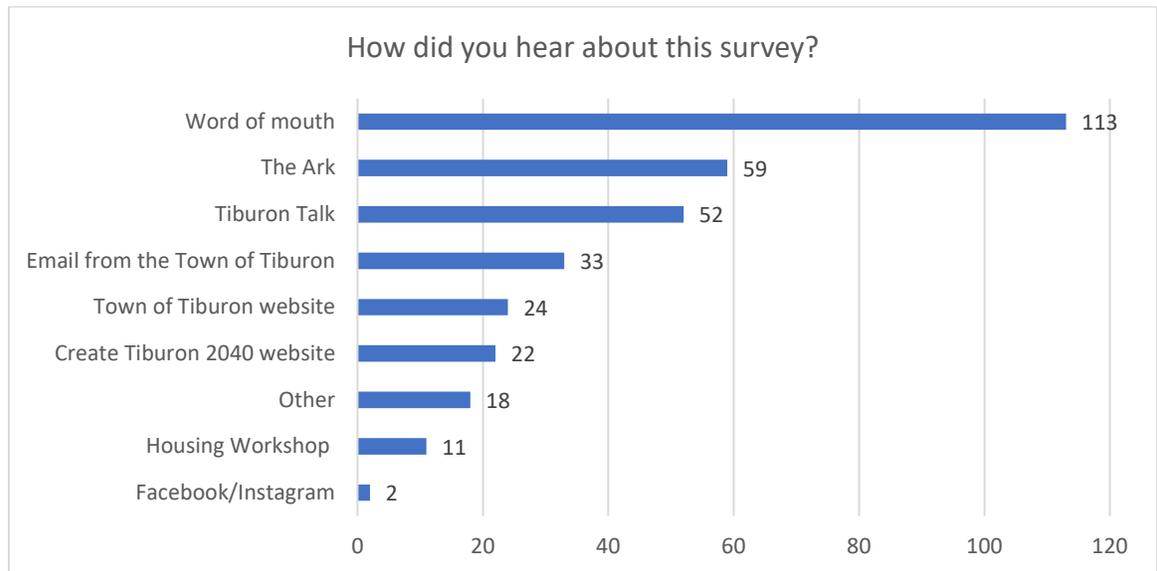
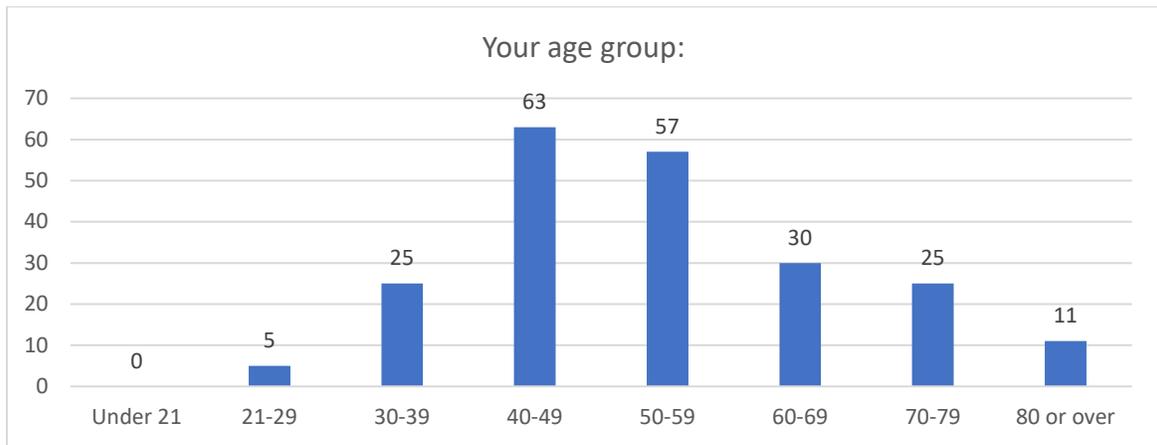
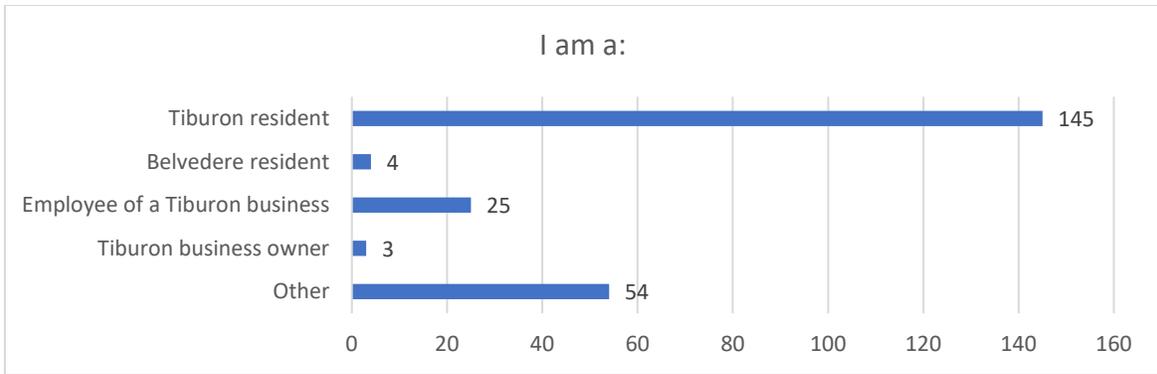


Reed School Site: What do you think about this development concept? (select all that apply)



Tiburon Baptist Church: What do you think about this development concept? (select all that apply)





## Survey Comments

Stay away from downtown and east tiburon Blvd keep housing west of mar west

More density that creates more traffic, less parking, more waste products will only create a less desirable place to live and a lower quality of life. Please leave this lovely town alone and don't ruin it's charm

Too many additional housing for such a small town! Too much traffic

Too much housing. We can't even provide enough water for the existing housing. This shouldn't even be considered until we have ample water.

Again, parking needs to be considered. As well as public transportation. In these plans, please include more green spaces and parks/recreation centers, as well as community gardens, green belts with fruiting trees for people who reside in densely populated buildings. In the commercial spaces, please plan for more groceries / specialty marts , as well as theaters and concert/event sites that would make Tiburon a lively and exciting destination for people to visit.

Please contact all property owners in question. I have heard from several in the community that sites under development haven't even been vetted with the owners. This is quite troubling.

I think this mandate is ridiculous. Firstly, our water supply can't support these additional units. Also the density added to already dense areas will change the nature and feel of our community.

No new housing should be built.

Traffic sounds horrible water and pollution problems

We should focus on adding density in commercial areas like downtown. Other sites are all residential in nature and have a much bigger impact on traffic especially the COVE which even at the moment the traffic into that parking lot is a problem in certain times. I can't imagine how it might be if you add a housing development into the same entrance.

I am strongly opposed to considering The Cove Shopping Center for further development of any sort. Parking and traffic is already a real mess and adding housing would make it worse. Also, Nugget has FINALLY provided a viable local market that is highly successful. This should NOT be disrupted. It took 15 years to get a viable and thriving market in there.

Furthermore, this area is low lying and subject to flooding. Yes, there are pumps and improvements, but sea level rise will make this site untenable for further development and expansion. This site should be left "as is" from a usage standpoint. Trying to develop housing here would be an unmitigated traffic and management disaster.

Tiburon Baptist Church should not be on the list. It is a thriving institution and has been serving the community for 61 years and plans to be perpetually into the future.

Tiburon Baptist Church property should be removed from the list

Where are you going to put the cars!!!! The traffic on Tiburon Blvd is already a mess! These ideas are stupid!

The town should resist the state mandate with all means possible because, due to the topography of the peninsula, Tiburon lacks infrastructure to support additional housing units in the numbers suggested. Traffic on Tiburon boulevard is unbearable today. Housing sites on Tiburon boulevard would only make it worse.

What worries me most about any of this development is what the increased density will do to the traffic on Tiburon Blvd. Where are the provisions in all of this to handle the increased transportation needs/demands on the ONLY way to downtown. There are already times of day where the traffic is so heavy that the road is practically impassable. I already order my comings and goings to avoid those times of day. Unless you solve the traffic issues NO increased density should be put on the table. After that, build away!!! I do understand the need to add this housing. BUT TRAFFIC ISSUES SOLVED FIRST!!!

Please do not make any plans for the property of Tiburon Baptist Church. Let them continue to do work and ministry in Marin County from right where they are.

Tiburon Baptist Church has been for 61 years and remains a vibrant, thriving Christian community whose mission is to call Marin and beyond to live in the fullness of life through Jesus. Throughout its life, the church has been an active member of Tiburon and Marin communities, opening its facilities to Tiburon voters, AA, Boy Scouts, and various other nonprofit organizations. For years, the church's members have volunteered and supported Open Door, Gilead House, San Quentin inmates, Marin Convalescent Home, and a number of other worthy causes. Despite the epidemic, church membership, participation in worship and small groups, and finances have remained strong. The church has taken good care of its facilities, which should serve the church's needs well for the indefinite future. The church has no plans to sell or develop the property and fully expects to continue to use its facilities to pursue its mission into eternity. (24 instances of the same comment)

The church facility on this site is active and adds value to Tiburon. It needs to be deleted from the list of proposed sites.

Are you planning to condemn any of these properties? Hope not. Are you planning to pay market value for these properties or offer incentives for developers to do so? Planning to raise taxes for this?

I am quite confused why The Tiburon Baptist Church would be on this list. The church is one of the few in the town and has a strong community and congregation. It also has no plans of going away and will hopefully thrive into the distant future. Thank you.

Tiburon Baptist Church has been an active church for 61 years. It is active today. The building and grounds are well maintained. This site should be completely removed from consideration.

adding extra housing or re-zoning next to a school, church or the small cove shopping center is not appropriate and it's ridiculous to even consider these options. Please remove these options from the list !

Our family has been attending Tiburon Baptist Church (TBC) since 2008. Our children have grown up in this church and were all baptized in this church. Our family, as well as many others, are active and involved members. I help to lead worship, our children also help with this on occasion and we are all involved in Bible Studies or a Life Group. I am currently a deacon and my husband was a deacon for 3 years, chaired the deacons and is now the church Treasurer. TBC is alive and well! We are thriving! And TBC is a very important part of our lives as a family. Our membership and participation are a priority as a family. TBC reaches people in and around Tiburon and should most definitely be removed from this list.

Tiburon Baptist Church is a vibrant, active faith community in the Town. It should not be considered for housing.

If the town decides to force a church that has no intention of relocating to become housing, we will soon get unwelcome national news coverage and ridicules.

I'm confused by the Tiburon Baptist Church suggestion. My understanding is they have no plans to leave. How can their property be developed?

Tiburon Baptist Church should be removed from this list and plans all together.

No building should be forced upon Tiburon Baptist Church.

Rezone existing apartment complexes to allow more units, and floors. just doing this will over meet the requirement and will be decades until it gets built. Make sure architecture blends into the town. should all look like what was proposed at the Baptist center. Think about housing types which will effect demographics and traffic, and strain the town even further. Make sure you plan for climate change. be smart and don't build in the flood zone

More housing is important but increasing the traffic on Tiburon Blvd is a nightmare for current residents.

With more housing congestion issues need to be addressed for down town tib as well as tib blvd

It's time to make downtown more appealing with some modern spaces, such as live/work units above and parking below, instead of parking lots. There is no reason to have a parking lot without a building above it.

The traffic is a complete mess already. High priority should be close access to freeway.

Tiburon Baptist Church is one of few places of worship in Tiburon. It serves the congregation and the community. It is a good neighbor and works to make the community better. It was recently refreshed with an abundance of building improvements designed to allow the congregation to improve on it's service to the community and beyond.

It strikes me that there are many other basic considerations that need to be addressed before choosing sites for an additional 600+ housing units. Before any development of any additional housing occurs, planning commissions must satisfactorily address the following: 1) water availability and affordability for the existing and potential new residents (current residents are already being told to shut off and/or ration water and are being charged exorbitant rates), 2) energy availability (elimination of blackouts) and affordability, 3) traffic planning and construction (this should include safety considerations around having only one main artery to highway 101 during emergency/evacuation situations as well as consideration of available parking near public spaces and near public transportation such as the Ferry); 4) close proximity/availability of key resources such additional police/fire department resources, schools, urgent care facilities, groceries, pharmacies, gas or charging stations, and any other needs for a more highly populated community. While I understand that the state has mandated additional housing, not all areas are created equal and appropriate consideration/planning must be given before increasing population density on a narrow peninsula with limited access to key resources necessary for sustaining a larger population.

I have been a member of Tiburon Baptist Church for several years now and am part of that church and believe in their mission to be a positive light in the community. I strongly support the municipality and their search for locations for new housing but TBC needs to be part of the long term community development rather than be simply a lot designated for development.

How much retail space is needed? Pay attention to mix of retail and residences to avoid waste of space stores that sell luxury goods and things we don't need.

Traffic for emergency purposes must be considered and is something to think about when realizing Tiburon's infrastructure cannot handle more automobile traffic. A hazard waiting to happen!

Tiburon needs to resist the Newsome scourge. These high density monstrosities will destroy the character of our Town. Time to fight back and say No!

Needs to be incorporated with the full 2040 plan and include more mobility options. Should have electric charging stations and really focus on scooters and e-bikes and other similar ways to get around.

Remove the cove and the church !

Remove these locations ! It's ridiculous

Thé Tiburón BLVD is already very congested and any more traffic will be a huge burden on the residents near downtown. Thanks

Create workforce housing for people working for the town, at our schools, Tiburon businesses, etc

The addition of housing to the Tiburon Blvd East site would be an enormous boon to the town in general. That site is currently an eyesore and not utilized to its full potential. It is not a welcome entry to our downtown, and a mixed use development would bring needed foot traffic to downtown businesses and is well positioned to transit. Regardless of housing mandates, I think this would be a benefit to our community.

Use the CVS , and bank sites east side of Tiburon Blvd.

Use the Tib. Pensul. Club. Property.

The parking and traffic capacity at Reed School and Cove is already at its limits. Squeezing in units at close proximity to these extremely busy sites will significantly add up to the problem and will make navigating a nightmare for the new residents, old residents and the whole town.

Traffic is the main issue for all of these ideas. Tiburon Blvd is already a mess for much of the day. How will the traffic issue be mitigated with any of these developments.

Good ideas. I think this housing would blend in well with the town.

Tiburon Blvd cannot deal with more traffic, especially if there's a fire and everyone needs to evacuate. Sue the state to find additional housing requirements. Deem the area an animal habitat as Woodside did.

The proposed overcrowding in Tiburon is not safe due to the one road in and one road out nature of the peninsula that we live on. Overcrowding our town will ruin the beauty, esthetic, and serene nature of the town. It will cause increased traffic, congestion, fire safety issues, increase crime, reduce parking and many other unintended consequences. We paid a lot to live here and don't want to live on top of each other.

As a community we need to stop with the NIMBY mentality and invite more people to our beautiful town. This will help revitalize the dying downtown area.

Multiple story buildings great as long as they don't shadow neighbors or cut sunlight, or reduce existing views of immediate neighbors

Because of terrible traffic now and severe water shortage, we cannot have more housing.

I have been a member of Tiburon Baptist Church for 40+ years and it has been my spiritual home and church family. We reach out to the community, provide many services and ministries. It is also one of the only Baptist churches in the area. I don't understand how you can consider even developing our property.

The Tiburon Baptist Church has been at this location for 61 years and my understanding is that they are not in any hurry to leave.

Traffic situation in Tiburon is already not good. There are only two lanes in and out of the large part of the peninsula. Building more dense housing only makes sense in downtown, assuming whoever is going to live in these luxury (let's be real!) condos, is going to be either local/retired or hopefully working nearby. Then we can hope it won't make it much worse. Building in already dense traffic areas such as Cove and Bel Air would make traffic situation there worse and would defeat the purpose and new residents won't be able to get to their job in the morning. Baptist church site sounds best in terms of connection to both 101 and downtown and not making traffic situation much worse.

It's disappointing that our Town has once again failed us. Other towns continue to fight the ridiculous demands for increased density on their small communities, while ours surrenders once again. The higher density requirements imposed on Tiburon are completely unreasonable and we should be using every legal means at our disposal to fight back. Unfortunately, our representatives only respond to corporate developers and a small minority of our community who are determined to turn our lovely, quaint town into the same cookie cutter, corporate, over-commercialized model that has ruined America. Nice work.

I've been a Tiburon resident since 1975 and enjoyed the small community ethos and care for it. It is regrettable that our valued public servants are unable to reside nearby for a natural sense of mutual trust, proximity in event of emergency (fire, police, school personnel) and simply identifying with the community as my "home too" so investing in caring of town's physical needs as well as being an integral part of serving / participating community of "US" or 'buy in'.

Painful and regrettable that we as a people lean toward NIMBY as, "I now have mine you figure out how to get yours". Helpful to learn to appreciate everyone's investment and contribution and role in making us a more healthy community.

Definitely not Tiburon Baptist!!..This is a place of worship!..My family has had memorials there and attended church services!..This option shout NOT be on list!  
Thanks

We need to build more diverse housing, and not be afraid to increase density along all major roads. More people = healthier downtown. People do not directly equate to traffic. School Buses and more ferry service should help

I am alarmed by the proposed plans and that this has even made it to this stage without dissent from smart-minded people. The town has no right to design buildings and propose them to the public with no consent from the private landowners. One cannot walk into town hall and propose building plans for a plot of land they do not own without having documentation of ownership. This has to be the case for towns and cities as well. Who is fronting the costs for these builds? This seems like a senseless waste of money spent and the people who created this clearly have no idea of the charms of this small town nor the traffic congestion that already plagues us. To think this money could have been used to fix things in need of repair such as our rising tide issue.

This is a lot of wishful thinking and no provisions for parking. The neighborhood around The Cove will be decimated is something like this goes in.

I worship and volunteer at Tiburon Baptist Church. Our church is vital to many families and worshipers from all across Marin. Our church property is not at all suitable for consideration for development for housing.

I think traffic and parking issues need to be addressed very clearly. Tiburon Boulevard is already a parking lot during key commute and school times. The Blackfield/Tiburon Boulevard turn often gets backed up as cars wait for other cars to turn into the Cove; this situation would be made untenable if the Cove was redesigned to accommodate 70-90 units. Perhaps recirculating the plans with more details on parking and traffic abatement would make it easier for the community to understand how these concepts would actually work (or not).

I strongly support the proposed downtown developments. I strongly opposed the proposed development at the Cove, which would be inconsistent with the character and functionality of the neighborhood and would impose significant hardships on existing residents.

The downtown sites, close to the vibrant "heart" of Tiburon and - critically - close to transit make far and away the most sense. Adding more residential units, ie more people, would likely also increase the ability for retail businesses to survive and thrive, adding revitalization on top of housing. In contrast, the Cove site would create further traffic and parking issues at an already difficult intersection where traffic already gets backed up in circulation; takes away some vibrancy from the only shopping option on the west side of town / changes an existing "good" site vs. making use of empty space elsewhere in town; and in no way fits with the "character of the neighborhood", a huge push that exists in Bel Aire. Residents are de facto prohibited from adding second stories, or even half stories, so building 2-3 story apartment and town-house in the zone seems wildly out of place

Don't overbuild Tiburon. This is why we live here. The cove shopping center is already congested. More housing will make it feel like a strip mall center. This is exactly why I don't live I. Other parts of California. Tiburon is a one lane road in and out and the traffic is already bad. Tiburon should be fighting with the state to put increased housing in areas of Marin that can handle it.  
We all live in homes that were built because the existing residents of Tiburon permitted expansion of their town and welcomed new residents. We owe it to the next generation to support growth.

Specifically Cove Shopping center provides much needed services to most of Belvedere Tiburon. Any construction project as imagined here, will result in massive retail and business disruptions and a loss of grocery options will impact the many seniors negatively. Concerns with having units that may impact Reed school is also an issue.

Our community already has a horrible situation with traffic. The water rationing has begun and can't support larger population. Additional housing can be provided in areas outside of congested areas such as Tiburon.

Cove shopping center is absolutely the worst solution. The traffic on Blackfield for Bel Aire Schools is already a mess. This would endanger children biking to school.

I live in the Bel Aire area and with the timing of the school arrival and dismissal, the traffic concerns around this area would be drastically negatively impacted. The area already is at maximum traffic capacity with the commercial business traffic flow due to the Cove Shopping Center.

I would be interested in understanding the impact of ADUs in lieu of some of this development.

The Cove Shopping center is already PACKED and Blackfield is a nightmare as is. Downtown needs revitalization and adding housing/commercial can help with that effort

Adding housing units in any of these locations without addressing the traffic problems is a non-starter regardless of location. Building at the Cove would be a HUGE negative for those who live in Bel Aire and up Blackfield Drive...and for students who attend Bel Air school. I'm surprised there aren't proposals to expand existing multi-family structures in town.

The Cove is already a huge mess getting into from any direction. Backups regularly- not suitable. Downtown and Reed School areas seem logical based on current development, lack of people going to downtown, and open space.

The Cove shopping center should be completely eliminated from this plan as there is already a capacity issue handling traffic in and out of the surrounding neighborhood due to general daily traffic at the shopping center and peak hours during school drop off/pick up. The bank of America and sites in downtown Tiburon are optimal for such a development as the lot size allows for multi-use development.

The vast bulk of the new units ( 80-90%) must be built as close/within the downtown as possible. This is the nexus of public transportation, given the ferry services available, and the Paradise Drive option to get out onto highway 101 for N/S auto traffic. Would also lead to a rejuvenation of Tiburon's downtown. Higher residential buildings much more feasible there as all those hillside/hilltop condo views would not be blocked! The CVS store could easily be placed on the ground floor of a 2-5 story residential building.

The Cove shopping center is a very busy complex and should not be removed when there are many other locations that are open or have low usage. The Cove supports a large area of residential homes and it would create a great hardship on the elderly people in the area that rely on it. There is a small elder living facility behind it and the localized area is full of elderly people. Please don't remove the Cove Shopping Center.

important to keep commercial spaces for grocery and other community needs, important that public transportation is part of the development, important that environmental green building practices are part of this plan (solar, energy efficient, low water use, green materials)

The Cove shopping center is a gem, especially Nugget Market. Any housing here would exasperate traffic jams from cars entering and leaving the shopping center. At times Northbound traffic on Blackfield road backs up to Tiburon Blvd, as cars try to enter and exit the shopping center. Likewise, Southbound traffic on Blackfield road backs up over a block, as cars try to enter and exit the shopping center.

My thoughts with both options near schools, Reed and Cove are the lunatic congestion.

Supplementally Cove would be a huge loss to surrounding areas as a hub for shopping, coffee, USPS, supermarkets and would mean everyone going to Safeways instead of walking and supporting local small business

Development downtown and in downtown adjacent areas should be the priority because of access to transportation, access to the path, walkability and access to businesses.

Please don't take away our Cove Shopping Center. Nuggets and Peete's and Sweet Things are three of the most loved stores in Tiburon. And the charming neighborhood of Bel Air would be very negatively impacted by traffic.

The Cove shopping center is not a good option.

This is an extremely busy intersection with narrow streets, and traffic to and from BelAire school.

It is difficult to enter and exit this area, dangerous for the children riding bikes to and from school, and is also dangerous for pedestrians.

Anything above two stories would significantly alter the feeling of Tiburon to its detriment.

Cove Shopping Center has traffic problems as it is. Multi story buildings would detract from the Bel Aire neighborhood.

This project will destroy the essence of Tiburon.

I'm against all of it!

More housing, more means more people, means more infrastructure needs, means more global warming, means worsening life for all.

Who is responsible for this edict? We need to vote them out of office as this is very unpopular and not in the interests of the people who live here. If you doubt this put it to a vote/referendum.

Infrastructure is absolutely not suitable for added housing. Will end up being a horrific nightmare in any kind of emergency situation. Downtown is the only place available or way north on 101 closer to Novato. Not in Southern Marin.

Traffic is always a consideration. Additional housing would allow residents to access GG Transit as well as the ferry system. They would also close to a library, post office and grocery store as well as restaurants and entertainment. This would create a more vibrant downtown. The Cove site is not desirable due to the flood issues and the plan to seemingly build over the East Creek which is the discharge site for the Cove Watershed to the Bay, gathering water stormwater from the surrounding hills and neighborhood. Somehow the planners have missed this important point. Trying to replace a vibrant shopping center and large market with a smaller one seems ludicrous. This would force more traffic on Tib Blvd, to go to the downtown to shop at a large grocery store. The Reed school site should stay a school as it serves the community and there are no other sites downtown. Children and their education are an important part of the community.

The Cove Shopping Center should NEVER be considered as a building option. It is already an intense traffic choke point multiple times/day with Cove shopping and Bel Air Neighborhood traffic AND Bel Aire School traffic. It is impossible to add 70-90 units at that choke point and have a safely functioning intersection. The Tiburon Planning Commission voted to prevent a Round Table Pizza from opening in the Milanos space at the Cove a few years ago because Round Table intended to have delivery cars and pick up service and that was going to create too much traffic to be safe. Adding cars for 70-90 units would dwarf the Round Table problem! Also, the Cove is a known flood hazard so how are we going to build new 3 story construction in a flood zone? Also, and perhaps most obvious, why isn't the CVS shopping parking lot being considered as an option? It is vacant and virtually unused 365 days/year.

What is meant failed to be explained is why we have to have this much housing. It seems ridiculous to change an entire town when most people will be against it.

Why was there only 1 open lot on this survey. Tiburon should consider developing more open space vs higher density. City hall and Chase and CVS are very inefficient uses of land which should be considered as well.

The cove shopping site is a nonstarter as it would not have parking for the commercial businesses on the ground floor, would be built over a creek that drains the watershed to the bay, and would eliminate a thriving and busy commercial center that is necessary to the surrounding and greater community. The height of the proposed buildings also is not in character with the surrounding neighborhood.

My main concern is about traffic on Tiburon Blvd., which is already a problem. Any additional housing past the Cove is simply going to add to it.

This is going to be a nightmare. No matter what location you select, neighbors and residents will object and lawsuits will likely be filed. The fact is that Tiburon does not have vacant land to support more and more housing developments. Eliminating popular and useful services like shopping centers and main street should be avoided completely. Vacant lands should be prioritized as there is no existing service or commodification that would be eliminated. I also think it is extremely unrealistic and disingenuous to refer to any of these proposals as "low-income". This is one of the most affluent places in the world, and the residents and members of the public recognize that even if local/state agencies do not.

Why can't Tiburon hold public meetings in Town Hall instead of this mandatory Zoom and online nonsense? Other town's and the County do, what's wrong with Tiburon?

Get some guts and tell ABAG to go to hell. The same way town's and cities told ICE to shove it.

If you can't represent the vast majority of people here who are against this, resign and go into the private sector.

The traffic is already too much at the cove and Parking is consistently full. It's a very poor choice for additional multi family housing. Plus there is additional traffic with bel air school drop off and pick up. And finally, I wouldn't build housing and take away the views in downtown.

The Cove shopping center is already surrounded by condos and multi family housing. There is already traffic and lack of parking at the shopping center. And during school drop off and pick up the traffic is already excessive. The location simply is too saturated for more housing. And I would not build new housing and comprise the views or the skyline of downtown -- it's part of the attractiveness and charm of tiburon.

The Cove plan won't fix the terrible traffic backups at that intersection and would lose most of the parking that now exists at the shopping center.

This entire development concept is a very bad idea. Tiburon can not support an additional 639 housing units. This is going to be a nightmare. There are other "opportunity zones" outside of Tiburon that can withstand this type of project. The logistical ramifications of adding this many dwellings into such a small area will be very negative. Please do not ruin Tiburon with this project. Thank you

Biking is already dangerous enough. Too many cars on the road. Our roads cannot sustain it. Already at a breaking point

This amount of housing will disrupt traffic, create chaos, and mostly, be a hazard in case of an emergency evacuation!

We should focus on developing senior housing downtown within walking distance to shops, restaurants, post office and ferry. The most logical parcel is CVS/Chase Bank. Giving empty nesters an opportunity to remain in the community and allow young families to move into larger homes on the hills.

### **Comments on Tiburon Blvd East Corner Site**

keep it commercial

What is the plan for parking for residences and for people to patronize the commercial establishments

Should not look like a commercial development! This is not Larkspur, or San Rafael. If you have to build, make it blend in to the existing architecture. For example, have it look like the Cove apartments, or the

ones on mar west street. Also traffic is a big problem. Better to rezone existing housing developments and allow them to add additional units / stories. Will make it less likely to be developed anyways, and also blend in more

Need to increase access in and out of town, one road in and out will lead to congestion

Only if traffic issues are solved on tib blvd could this make sense

Traffic and congestion is already a problem along Tiburon Boulevard and any concentrated development in this corridor would exacerbate the problem. There are also other concerns around water availability (given residents are already being told to shut off water and being charged exorbitant rates). The periodic PG&E black outs are also a problem and need to be addressed before any further population expansion. Before any of this proposed development occurs the various government departments need to resolve current issues regarding traffic, water availability, electricity, etc.. Furthermore, I don't understand why consideration is not being given to more development on the back side of the peninsula as opposed to the existing already congested Tiburon Boulevard corridor.

First, Tiburon Blvd cannot handle additional housing downtown. The traffic is a nightmare every day of the week. Second, its a dangerous precedent for municipalities to design and pursue building on land that is privately owned.

This seems viable, and I have no further opinion about this location.

Downtown with access to transit and making the downtown more vibrant is excellent

I am very concerned about the increase in traffic if all of these proposed housing additions in downtown tiburon were constructed. Traffic is already very bad. I would NOT want to see all of the poposed downtown sites developed.

### **Comments on Tiburon Blvd East Mid-Block Site**

Again, parking needs to be considered. Also, in this and other plans, include more green spaces and parks, as well as community gardens for people who reside in these densely populated buildings.

Congestion concerns with tib blvd

I could support it, IF all-electric or better net zero construction and use

Where's the parking? Maybe fewer commercial sites/more residential

Four stories seems excessive for this location, perhaps just one or two stories would be more suitable.

Downtown with access to transit and making the downtown more vibrant is excellent. More commercial space is exciting too

I would not want to see this developed for dense housing along with the other proposed downtown sites.

### **Comments on Tiburon Blvd West Mid-Block Site**

Again, parking needs to be considered. Also, in this and other plans, include more green spaces and parks, as well as community gardens for people who reside in these densely populated buildings

Again, parking needs to be considered.

This looks a little nicer, but should look like a small town feel

Only if traffic issues are addressed

I could support it, only if all-electric or net zero. This one doesn't provide much housing,

Not sure exactly where this is. We will not be able to drive everyone on to transit. Parking must be considered.

More light and air should be incorporated. It looks pretty massive and out of place

I oppose the development of all of the proposed dense housing sites in downtown tiburon. I am very concerned about traffic, and also about having so much high density housing with so many floors in what is basically 1 location broken down into 3 proposals

Unclear where this is. Addresses should be included or a clear map.

I worry about it impacting the already scarce parking for visiting downtown. If they added PUBLIC parking spots in front, in addition to the parking garage for its residents, I would support it. I don't love the idea of any housing being near downtown.

### **Comments on Main Street Site**

Again, parking needs to be considered. Thinking about commercial, what about a theatre, concert venue, some establishments that make Tiburon more of a destination and a draw, giving visitors and residents more things to do, whether they arrive by car, bike, or ferry

would be open to some at this location depending on certain factors

Congestion concerns with tib blvd

It needs to preserve the historical facades of existing buildings, Other: The Tiburon waterfront and Main Street should be preserved as public spaces and for retail, hospitality, parks and recreation. Adding housing to this area would likely damage any existing sense of community with Tiburon/Belvedere and likely be the end of many popular community activities such as Friday Nights on Main, Car Show, Boat Show, XFestivals and community activities that are cherished/enjoyed by both our adult and youth populations (likely due to noise/traffic complaints).

No development here, not enough housing to justify more construction.

This is a charming town because of what has been preserved. Multi-story buildings on such a small road will look looming and cast shadows on the waterside restaurants and living spaces. Again, this is a dangerous precedent to design and pursue building on private property. This has clearly been developed by people who do not live in town nor truly understand the town. Money wasted.

Who's going to buy all of this real estate? Seems very dense. Parking?

1 or 2 stories would be more suitable for this location; 3 stories seems massive

Downtown with access to transit and making the downtown more vibrant is excellent. More commercial space is exciting too

I don't like it because parking is already VERY LIMITED in the downtown area and even though there is a parking garage for its residents, what about their guests? Plus I don't like the idea of changing the quaint feeling of Main Street and ArK Row.

There is no way this would be considered low income, so it should not be considered low income housing. This is essentially the development of multi million dollar condos at the expense of the defining characteristics of downtown Tiburon

### **Comments on Cove Shopping Center Site**

Again, parking needs to be considered. Is the grocery store parking on the Tiburon blvd. side? What about adding rooftop gardens to some of the planned developments?

This area is already too congested

if owners approve of limited numbers

There is not enough parking at the cove. Its jammed pack and usually there are some unrented stores already. And it floods. What are you guys thinking? you're out of your mind. Your mandated to add housing on paper, but doesn't mean it will ever get built. We don't have to be stupid about this and take it up the ass. We have lots of control over where these units are built. Make them add value to the town, not be everyones worst nightmare. Must account for architecture style, Traffic, parking, unit size/ type which will effect demographics and weather they will have children which will burden the roads and school districts further.

Congestion concerns with tib blvd

Traffic is already unbearable. Terrible place for added housing!

I wonder where the parking is for the grocery store and other retail

This is already a very busy area especially during school days. We need the Nugget and other businesses in the area and having more housing there is going to make it impossible for residents to drive to work on busy mornings.

Again, private property. This is actually alarming what type of authority this small town thinks they possess over landowners.

This would be a disaster for the neighborhood and those who use this shopping center. It's already over subscribed and there are times when no parking is available

This shopping center provides important and useful resources for the community and should not be replaced with housing; 3 stories would be too much regardless

Traffic into shopping center backs up into intersection already. Major upgrades needed.

Where is the parking located ? It should not remove the grocery store, which is necessary.

The shopping center is heavily trafficked with circulation an issue; it is an incredibly useful and necessary retail space for the west side of Tiburon; and build up does not meet the character of the neighborhood

Would create enormous traffic congestion at the NOW Congested TB/Blackfield/Greenwood Cove Rd intersection!!

Terrible Idea. Absolutely Not! Nugget Market and others are used by surrounding neighborhoods .  
there need to be sufficient parking for grocery store and commercial tenants

Parking, traffic flow in and out of cove and neighborhood, water table issues with underground parking and liquefaction are issues

The current cove shopping center is one of the most loved retail spots in all of Tiburon with Nugget, Peete's and Sweet Things. Please don't take that away! Plus Blackfield drive is already super busy with Bel Air school, etc.

Traffic concerns especially with kids going to and from Bel Aire and to catch busses. Also the community relies heavily on the local market, Nugget.

Completely absurd place for any new housing!!!

There is already too much traffic at this intersection already.

This is the BEST PLAN of ALL of them in my opinion!

This concept is completely out of character with the surrounding built environment. Not only would it drastically increase traffic on an already extremely congested are with the shopping center and multiple schools and neighborhoods nearby, but it would eliminate extremely convenient shopping amenities that support the entire peninsula

There should be parking beneath all of the structures for retail customers.

### **Comments on Reed School Site**

The school should save this land for future school use.

two story only.

no housing

Already too much traffic at this intersection, especially during school time

Congestion concerns with tib blvd

I would be concerned about high population density and traffic around an elementary school. The commentary in the workshop materials regarding the declining school age population is more likely attributed to the impact of COVID and extended public school closures. Many families moved out of the area (either permanently or temporarily to more remote areas) or moved their children to private schooling options during COVID. I would think that school age populations would increase if additional housing were created on the peninsula (and assuming no more lockdowns/school closures which were determined to be ineffective and detrimental to our youth on many levels).

I think it's a terrible idea. Having driven my daughter to Bel Air, it was a terrible experience. Just about when everyone in the area wants to leave for work, this area from Cove to Bel Air gets gridlocked and this creates self-reinforcing delays. I've spend countless hours being stuck in this neighborhood. New residents just won't be able to make it out when they need to get to work.

This is the most ridiculous idea yet . . . the traffic at that corner is already horrendous. The people who proposed this project are completely incompetent and are not paying any attention to the impact on existing residents.

If mostly set aside for workforce housing

If this is infact public land then it is more promising then the others. Still, Tiburon Blvd cannot support such additions due to traffic.

Don't see any parking here either...

I surprised at the thought of replacing this school with housing

This too will add to already terrible traffic congestion.

This seems like a feasible location for a development such as this. There are already multi family units in close proximity and the rich people who live in expensive homes on the hill will not have their world class views blocked by towering apartments

### **Comments on Tiburon Baptist Church Site**

Again, parking needs to be considered. Also, in this and other plans, include more green spaces and parks, as well as community gardens and fruiting trees for people who reside here?

The Church still exists. Has anyone seen if they are planning to leave?

No housing should be built on this site! The church provides great services to the community!

Tiburon Baptist Church is a great service to the community and should be left as it is. The church building and it's respective land should be left out of these considerations.

Should be removed from this list

I find it inconceivable that the city of Tiburon is actually considering tearing down a church to make housing! There are people of faith in our community that value this church. The church provides meaningful services to the local area.

How are you suggesting developing property where a church currently stands??

Congestion concerns with tib blvd

This area should be reserved for single family units or some of the more moderately priced housing.

As long as the needs of existing residents are taken into consideration, this could be a good development site since it is near other multifamily dwellings, Tiburon Blvd is two lanes at this point and also located across the street from the Cove Shopping Center.

Church as been there 60 + years and actively used by both congregants as place of worship as well as community for meeting space including scouts , AA ,al anon, OA, fire department, marin symphony auxiliary, ecumenical council of Tiburon Belvedere churches

Private property. Also, this will affect people's views who live on the hill behind. Looks atrocious.

No! Tiburon Baptist Church is home to a large and thriving church community. A development on this site would be highly inappropriate.

Unclear if these units would be accessed from Tiburon Blvd or Greenwood Road.

This is supposed to be removed from consideration

Needs to have an entrance off Tiburon Blvd, not have all the additional traffic routed down the residential street.

should be no more than two stories, rendering on right looks like a fortress

I can't quite tell what is being proposed, but have the same concern about adding so much high density housing in downtown tiburon because of the traffic impact.

Existing homes viewing the bay will not have their view shed blocked. Tiburon blvd provides buffer for apartments on the hill across blvd from baptist church, central location.

why not consider New St Hilary's site as well?



## TIBURON GENERAL PLAN UPDATE

### Housing and Diversity & Inclusion Elements

### Focus Group Summary: EAH Residents

As part of the efforts to update the General Plan, including the Housing Element, The Town of Tiburon has been conducting community outreach to engage with a wide range of residents and employees about their experience with housing. The recent work, summarized in the present memo, has focused on seniors and single women headed households, especially low- and moderate-income residents, many of whom may be underrepresented in traditional outreach and engagement processes.

The present memo summarizes the findings from three focus groups that took place in May and June of 2022. Consultant staff worked closely with EAH Housing, the property management company that operates three important senior residence complexes in Tiburon. EAH staff members have been very helpful and supportive of the outreach efforts, organizing, scheduling, and hosting the focus groups on site at their properties as well as facilitating door-to-door outreach for the housing surveys that are also part of the overall outreach and engagement.

One focus group was held at Cecilia Place, an affordable housing development owned and operated by EAH. Cecilia Place is located at 321 Cecilia Way. Four residents attended this focus group held at Cecilia Place, at 10:00 am on Friday, May 27. The second focus group was held at Bradley House, a former school that was converted into affordable housing. This property is also owned and operated by EAH and is located at 101 Esperanza. Only one person was able to attend this focus group. The interview was at 10:00 am on Friday, May 27. The third focus group was held at The Hilarita, an affordable housing property for families and seniors. This property is also owned and operated by EAH and is located at 100 Neds Way. Four seniors attended the focus group conversation held at The Hilarita on June 3 at 10:00 am.

The methodology for these focus groups was to have a fairly informal discussion about housing in Tiburon, centered on a few key simple questions: What has been your experience with housing in Tiburon? What is working for you and your family with regarding to housing? What is not working and what are the problems that have come up as a result? What ideas and recommendations would you have for improvements? What have you heard about the Town's efforts regarding housing? What do you think about these efforts and what concerns do you have? Additionally, for single women headed households, questions aimed to discern any particular challenges, concerns, shared experiences and opportunities these residents have unique to their demographic. Lastly, there were questions for a smaller discussion about diversity, equity, and inclusion in Tiburon in a effort to also inform the work of the Diversity Inclusion

Task Force and the development of the Diversity, Equity, & Inclusion Element. The questions centered on participants' experiences as newcomers to the Town, the degree of the sense of welcoming, experiences and perceptions of racial discrimination, both interpersonal and systemic, as with police interaction. Included in the discussion were questions about what residents' recommendations would be for improving equity and the sense of welcoming in Tiburon. The full list of questions can be found at the end of the memorandum.

In general respondents were remarkably satisfied living in Tiburon. When asked about how satisfied they are about living in Tiburon nearly all participants responded strongly positive about their experience. They talked about the accessibility of amenities, the tranquil atmosphere, their connectedness to neighbors and to Town activities and organizations, the beauty of the natural environment and the waterfront views, and their appreciation for having found housing in Tiburon. A big difference among respondents with regard to their experience with housing was very evident between residents of different apartment complexes. One site reported being exceptionally satisfied with their apartments, that while small, were in a great location in walking distance to a grocery store, coffee shops, and other retail shops. They also reported not having any unusually difficult issues with the apartments in terms of repairs, ongoing issues with plumbing or other upkeep and maintenance. Conversely, participants living in other complexes were quick to share their concerns with ongoing challenges and complaints with management of their units. The present memo is not the forum to detail those issues, for several reasons. However, it is useful to note some of these issues in general to inform the broader understand of the context of housing in Tiburon, especially with regarding to populations of interest, including seniors and women-headed household. There may be opportunities for the Town of Tiburon to provide services and support to residents and apartment complex owners and managers to improve maintenance practices, and in that respect some general overview of concerns can be helpful. This overview is also helpful in planning for and management of forthcoming affordable housing developments; using the findings of the focus groups as an opportunity to synthesize a range of cautionary tales and best practices for senior housing in services, maintenance, design and architecture (centering accessibility).

One important note to point out was the wide range of responsiveness and awareness of the participants. There were a couple of participants who seemed limited in their engagement in the conversation due to their advanced age. Conscious to not stigmatize seniors, this observation is important to note because it speaks to the need for senior services and advocacy for seniors who are not as capable of speaking for and advocating for themselves, their needs, and for opportunities to improve their quality of life. Similarly, in the door-to-door outreach for completing surveys, some respondents were clearly not sufficiently aware or capable of discussions regarding housing. Lastly, there seemed to be differences between residents at different site that had a class aspect to it. While the apartments are "affordable" some sites seemed to be home to lower-income residents while others housed residents that seemed to have a more comfortable status. Since they were not asked about income and wealth, this is only a speculation. What seemed to indicate this most were the responses from seemingly "wealthier" residents who resoundingly offered high praise for their housing, their apartment complex, the connectedness to neighbors, the near-by amenities, and the high praise for life in Tiburon; they

were hard-pressed, for example, to readily identify class and racial tensions or incidents in the Town. Only after more rapport was created further into the conversation did they begin to recall incidents that affected friends and neighbors. In contrast, respondents in another focus groups opened with strong critiques and concerns when asked what is working and what is not working regarding housing. While these initial findings are compelling and informative, there is clearly an opportunity to collect a larger sample from the same sites and across other sites to get a more robust and complete picture of the experience of seniors with regard to housing in Tiburon.

Unlike the surveys, demographic information was requested of focus group participants, so data such as income were not possible to include in this analysis. Additionally, assumptions about age, estimated range to be 65-85, gender, race, and ethnicity were made by staff observations and in a couple of instances based on information participants offered, unsolicited, as part of their responses: “as a white person from the Midwest.” There were 9 participants in total. Six were women, three were men. All the men were white and three of the women were women of color including one US born Latina and one African American woman.

Below are several key questions that were asked in the focus groups followed by a summary of the responses from all three sites to each question. Provided here are highlights of the discussion and many of the key learning points gathered from the focus group conversations. The memorandum regularly notes when a resident had a particular comment, observation, analysis, or recommendation. In some instances, the group appeared to agree in others some voiced a differing opinion. Mostly there seemed to be a high level of agreement among resident comments such that the noted highlights attributed to one participant very often was the apparent opinion of the majority or of the whole group.

#### *How long have you been in Tiburon? What type of unit do you live in?*

Many focus group participants were long-time residents of Tiburon, having lived in the town for up to 40 years, but none of them is a born-and-raised resident. One participant had lived in Tiburon for almost 60 years. On the other hand, two focus group attendees had only lived in Tiburon for less than 10 years. All participants reported having strong ties with the community, and many having lived and/or worked in Marin County prior to moving to Tiburon. Nearly all participants reported having moved to Tiburon in search of affordable housing and found that opportunity in the EAH residents. Nearly all participants lived alone in small units, typically studios. A couple lived with one to two other family members in one-bedroom apartments. One participant lived with their child and grandchild. While most participants were retirees, one resident stated that they own a small business in town.

Some residents expressed frustration with having been at the complex for a long time. One resident cited bad experiences with the property’s management, having been “kicked down” to a “horrid” one-bedroom unit after their children had moved out. Because they worked multiple

jobs, they could never afford to move out. However, they would be interested in new units if the level of affordability was the same.

One participant, someone who has been involved in housing advocacy, has been in Tiburon for 17 years but was originally from Santa Barbara before moving first to Marin than Tiburon. They had originally moved due to affordable housing, but for them, Low-Income Housing Tax Credit housing was not as affordable as it needed to be due to it being determined based on the area's median income. They expressed support for expanding affordable housing as critical for the majority of employees who commute to Tiburon, with long and difficult drives just to get to work. Most participants, to varying degrees of enthusiasm, support the idea of increasing housing and high density, affordable housing in areas like downtown, but nearly all mentioned a concern for managing increased traffic from new housing. The rationale for supporting the housing was evidently a question of equity, fairness, and justice for service workers. Nearly all of the respondents seemed to know and feel a sense of connection and thus sympathy to service employees at the retail shops they frequent, from coffee shops to restaurants, as well as teachers they know. It was a sense of recognizing the responsibility of Tiburon to do more to support employees who struggle with difficult commutes.



“I was a senior so I couldn’t afford any housing anywhere in the Bay Area. So, I went on Craigslist and I looked for low-income housing for seniors.”



“If you work by the hour here, you’re gonna have a real tough time making ends meet if you’ve got a family, or a home, or rent that you have to make, or children in school.”

### *What do you like most about Tiburon?*

Across all three focus groups, participants expressed positive feelings about Tiburon. Common themes included accessibility and community connections. One resident noted that the community is very accessible, with goods and services such as grocery stores located close by in Tiburon and neighboring communities (Corte Madera, Mill Valley, etc.). Another resident appreciated the Town’s sense of community, highlighting the different community activities and feelings of safety. The community’s contribution to the library expansion was cited as an example of the town’s sense of community. Participants noted that accessibility to goods and services in the area were convenient. Others said enjoyed the town community with one specifically arguing that there are a lot of activities and that it is easy to connect with other people.

*What are the housing challenges in town?*

When answering this question, focus group participants were encouraged to first think about their own experiences, but then also consider challenges that other residents may also face about which they have heard or seen. Residents brought up anti-development sentiments and resistance to change by homeowners as a challenge against affordable housing in Tiburon. One resident commented, *“People who own in Tiburon do not want to see any further development which will diminish their assets.”* Participants stated that they would prefer to see affordable housing for service workers who commute into Tiburon (and Marin County overall) and for teachers. One participant warned that residents’ attitude about potential new residents being “people less than them” will make building new affordable housing difficult. One resident stressed the need for “balance” in Tiburon, the idea that there should be greater collaboration with lower-income residents and a balance between the needs of newcomers and those who have lived in Tiburon for a long time.



“There has to be a sense of community where everybody is on the same page. Not ‘Hooray for me and to hell with you’ as my dad used to say.”



“A lot of housing that is deemed affordable isn’t affordable for those who need it the most...when low-income is considered over \$100 thousand a year, there’s still people who go way, way lower than that.”

Traffic on Tiburon Boulevard was another main concern raised by residents. Even among residents with strong affordable housing advocacy sensibilities, the concern for highly traffic generated from new development, especially ones located in downtown, was worrisome and seemed to cause



“I would rather have [housing for] somebody who’s serving the tables downtown who’s coming from Vallejo [than housing for kids in Belvedere]”

ambivalence about what housing production would look like, where it would be sited, and what the impacts might be. Also mentioned was the high cost of living in Tiburon driving people to community from neighboring towns in order to find affordable businesses. Additionally, there were concerns expressed about the efforts to make Tiburon attractive to tourists, since greater tourism could also make the Town more unaffordable as well as increase traffic.

Participants expressed concern and sympathy for the difficult life of service employees and the potential shortage of service workers due to the industry’s low pay and the area’s high costs of living. The small business owner expanded on this by stating that communities of color are disproportionately impacted by this issue due to them comprising most of service workers.

One participant also noted that preservation of affordable housing is a key challenge that the Town must take on. They stated that affordable housing developed using the Low-Income Housing Tax Credit (LIHTC) is not always affordable to those who need it most (e.g. out-of-

county service workers), especially when the housing is allocated to households based on Area Median Income (AMI). Because Marin has a very high AMI, it can be difficult for residents who make less than what is considered to be “low-income.” Additionally, they noted that affordable housing properties are not affordable into perpetuity, meaning that the affordability aspect can be lost. Participants also noted that there have been incidents where landlords have not been accepting Section 8 vouchers. They also noted the lack of housing for seniors looking to downsize and for individuals who may not be ambulatory or who may have other disabilities.

Many residents were eager to talk about the problems with their units and some related health concerns stemming from maintenance issues; things like a leaky pipe causing mold in their apartment and

“Well, I can’t afford to move out, so how can I afford to have renters’ insurance?”

the ongoing challenges they faced, not having the money to move out and the difficulties in working with management to resolve the issues. They expressed frustration as being told they should have renters insurance when in fact they struggle financially and can’t afford that cost. Residents also had issues with other maintenance concerns, proper landscaping, mold and asbestos, and health problems they believed to be related to the maintenance issues. Whether these complaints are accurate is beyond the scope of the present memo, and management and owners would presumably have a different explanation, the interest in reporting these here is to be responsive to the request to gather input from residents about their experience with housing in Tiburon. When, asked, many participants were eager to share a range of experiences including ongoing and significant challenges.

#### *What actions should the Town take to address these concerns?*

To garner support for affordable housing in Tiburon from homeowners, participants suggested that new affordable housing give priority to existing residents first rather than being open to newcomers. Some asked if the State could take any actions to accommodate increased traffic on Tiburon Boulevard to mitigate the traffic impacts in town.

Preservation and construction of affordable housing was also a common theme. Residents at all three focus groups wanted to see new affordable housing in Tiburon. One participant from Cecilia Place asked about the role of Accessory Dwelling Units (ADUs) in the Town’s new Housing Element and whether the Town had any power to encourage their construction. Another participant stressed that the Town needs to make greater efforts to preserve affordable housing and to prevent existing affordable units from becoming market rate. They also believe that the Town needs to keep a closer eye on and better enforce contracts to ensure that managing agents and owners are doing their jobs. Due to the concerns that Tiburon may see a shortage of service workers in the future, one attendee brought up the possibility of unions, although they did note that this may mean an increase in service prices.

Participants also wanted to see a greater diversity of housing types. In addition to ADUs, one participant suggested that the Town find more creative ways to build units for residents looking

to downsize, such as the adaptive reuse of underutilized structures or encouraging condominiums and other developments like Cecilia Place. Another attendee recommended that the Town look into providing educational programs that can help and support homeowners interested in downsizing.

### *How welcoming is Tiburon?*

Focus group attendees were also made aware of the Town’s diversity, equity, and inclusion efforts and its incorporation in the General Plan through a separate Diversity Element. This was especially important in the context of recent racial tension incidents that occurred in Tiburon. There was general support for the Town’s efforts on creating the DEI Element of the General Plan, although one resident noted that they would like to see greater representation of lower-income residents as part of the Element’s development.



I know people of color who don’t want to live in Marin, and they have money”

Most focus group participants found Tiburon to be a very welcoming place. They found that local businesses will tend to recognize regular patrons and that residents are typically very friendly. As one resident put it: *“I’ve made this my home and this home has made me.”*

However, participants said that the increasing unaffordability of Tiburon has begun to push some lower-income residents out of town, forcing them to patronize more affordable businesses in surrounding communities.

Participants did note the disparities that exist in town, especially regarding to race. They mentioned that Tiburon has very little racial diversity, especially when it comes to the absence of African American people. One participant described another incident that had occurred in town where a police officer pulled-over and harshly questioned a South Asian person, an employee who was driving late at night. The driver and the participant recounting the incident believed this treatment was because they were a dark-skinned person driving an expensive car in Tiburon at night. Another resident also stated that they had noticed increasing frequencies of police pulling over people of color. Interestingly, some participants noted that Tiburon has greater racial diversity than other neighboring communities.



“You live in it but it’s not a town you are part of.”

Regarding the Yema incident, most agreed that it was an “awful” occurrence, although they believed it to be an exception rather than the norm. One resident criticized the Town for not looking into the police officer’s record before hiring them. One participant highlighted that Tiburon, and Marin County in general, had a reputation



“Because people, they’ll see someone who’s dark-skinned and they’ll assume the worst. Or they’ll assume that this is a bad person and then they have to disprove this impression of them.”

when it came to race relations. They stated that they were upset upon learning that the police “took the word” of a “faceless voice” (the bystander who vouched for the Yema owner) over the owner of Yema during the confrontation. They expressed disdain for Tiburon residents, who they said had a “boys will be boys” response to the Tiburon youth that posted anti-Yema comments online. They argued that there would be outrage if youth from Marin City did the same. Participants also noted that even though there are People of Color who could afford to live in Tiburon and surrounding communities, they often choose to live in more diverse communities like Oakland due to the exclusion and the tensions that exist in town. They stated that Marin County used to have more “diverse pockets” in the 1970s, both racially and in age.

### *How can Tiburon be a more welcoming place?*

There were many ideas on how to make Tiburon more welcoming for residents, potential residents, employees, and tourists. One participant noted that the Town needs to adequately provide affordable housing for out-of-county workers to make Tiburon more welcoming. They also wanted to see greater enforcement of Section 8 and to crackdown on landowners who were not accepting vouchers. Residents also shared ideas on how to prevent events like the Yema incident from reoccurring. Some participants noted how the Town’s police used to be more involved in the community, patrolling on foot, visiting businesses, and mingling with residents. They praised the Town for hiring the new police chief and praised the police chief for their work so far; though some were looking forward to seeing what future policies and practices will actually be like to make a final assessment on the police chief. Many said they liked that the police have a new system of introducing themselves to local businesses.



“Marin has a reputation, and in some communities, as being racist”

To make Tiburon more inclusive, one resident said, “You gotta celebrate cultures.” When asked about the possibility of more Town-held events, one resident responded that “people tend to shy away.” They argued that events like Juneteenth are done better in other communities like Marin City compared to Tiburon. There was support for the idea of celebrating cultures, along with critiques of existing efforts and ideas for making them more inviting generally. Participants also expressed their desire for free, accessible, attractive events, such as a flea market or a (more affordable) farmers market in some of the Town’s underutilized shopping centers, such as the site of the former Bank of America, and places that are closer to low-income families and seniors. They noted that some residents need support in accessing affordable food as well as access to affordable activities and events. They specifically ruled out Main Street as a possible event location due to the difficulty of parking in the area. One resident criticized the Town’s failure to hold events itself: “The Town has abdicated and has thrown a lot of the projects that have been attempted here to the Chamber of Commerce and they’ve been a colossal failure.”

To build on the ideas that participants had shared, participants were asked for their thoughts on a possible event celebrating the Town’s workforce. One resident stated that employers should give tickets to such an event directly to their employees as a way to make them feel included. They

also stressed that the Town needs to do more to support and promote local businesses other than restaurants.

The interviews were lively, at times with extensive discussions about the problems and challenges they faced with their housing, at other times very appreciative of the opportunity to live in a town they enjoyed and felt a part of. For nearly all participants, there were pros and cons to their individual housing experiences, to the question of housing in general for the Town, and to the quality of life and experiences of living in Tiburon. At the beginning of the interviews it was clear that participants only had plans for a short interview, some mentioning that they could not stay long, and most presenting a friendly-enough but somewhat guarded disposition. Once they were given the freedom to candidly express their concerns, complaints, recommendations, and experiences, the mood quickly changed and they all seemed to greatly and deeply appreciate the opportunity to speak and be heard by a representative of the Town. Across the board, they all expressed sincere appreciation for the opportunity, noting they had never been approached by the Town in such a partnership and community engagement way, and they looked forward both to future opportunities to remain engaged and to the planning and implementation of housing and housing services in Tiburon.

#### *Focus Group Questions:*

- How long have you been in Tiburon? Where are you from originally?
- What do you know about housing issues and opportunities in Tiburon?
- What do you hear from other people about housing in Tiburon?
- What keeps you at this apartment complex?
- What type of unit do you live in?
- Do you have issues with plumbing, electrical, etc.?
- What do you hear from low-income families and seniors about housing in Tiburon?
- How did you get involved in housing issues?
- Do you live alone?
- Do you feel the Town does enough to support you as a single person?
- What services can the Town provide for seniors to be independent and to have affordable housing?
- Do you have challenges with transportation? Do you drive or take the bus?
- How can local people who aren't very wealthy enjoy their own town and have a range of quality and pricing in food and entertainment?
- What are your thoughts about the inclusion and equity?
- What do you know about recent racist and racial tension incidents? What do you think the Town can do?
- What do you like most about Tiburon? How can we make Tiburon more welcoming?
- What's your sense about issues, concerns regarding service workers?

- What are the challenges in Tiburon? Including personal challenges or challenges other residents might face.
- What should the Town do to address the challenge of less people working in the service industry?
- Is it easy to live in Tiburon as a retiree?
- Any additional comments?



## TIBURON GENERAL PLAN UPDATE

### Housing and Diversity & Inclusion Elements

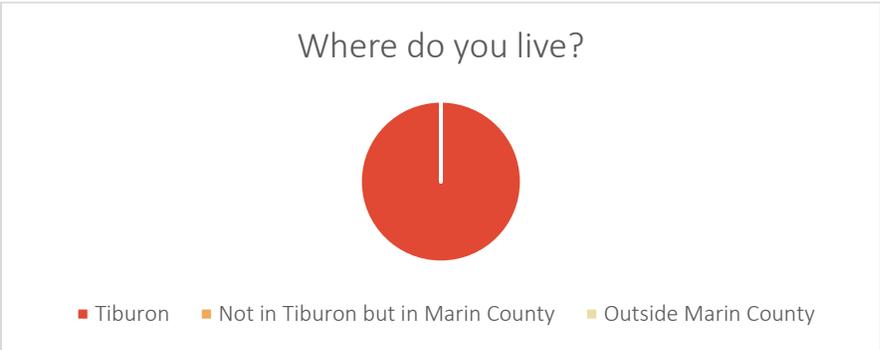
#### Survey Summary: EAH Residents

#### **Community Outreach**

Resident experiences with housing play a key role in the Housing Element update and will be used to inform future planning for housing. As part of this effort, specific outreach was conducted at affordable housing developments in Tiburon owned and operated by EAH. This effort aims to collect the housing experiences of residents living in affordable housing developments, many of whom may be underrepresented in traditional outreach processes. In particular, these outreach efforts aimed to gather input from seniors and single women who are head of their household. The data represented here were collected from surveys completed by resident of three senior apartment complexes managed by EAH Housing: Cecilia Place, Bradley House, and Hilarita. Residents at all three sites were also invited to complete a survey about their housing experiences. This report summarizes those survey results. The survey was promoted by EAH staff members at the three properties and also helped organize focus groups on their properties. The survey was available in both English and Spanish. The project team collected a total of 26 completed surveys. Some were completed by residents and submitted anonymously to EAH staff, others were completed by consulting staff who knocked on doors and completed the survey with residents.

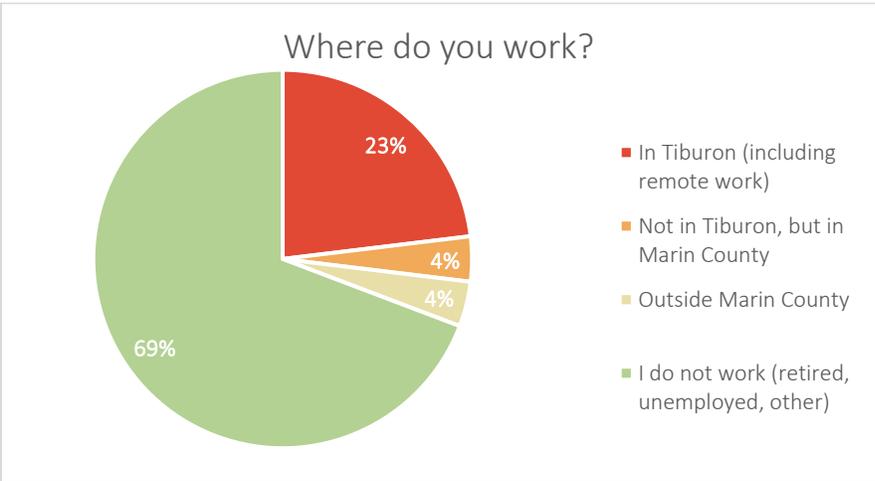
# Survey Respondent Demographics

## Question 1: Place of Residence



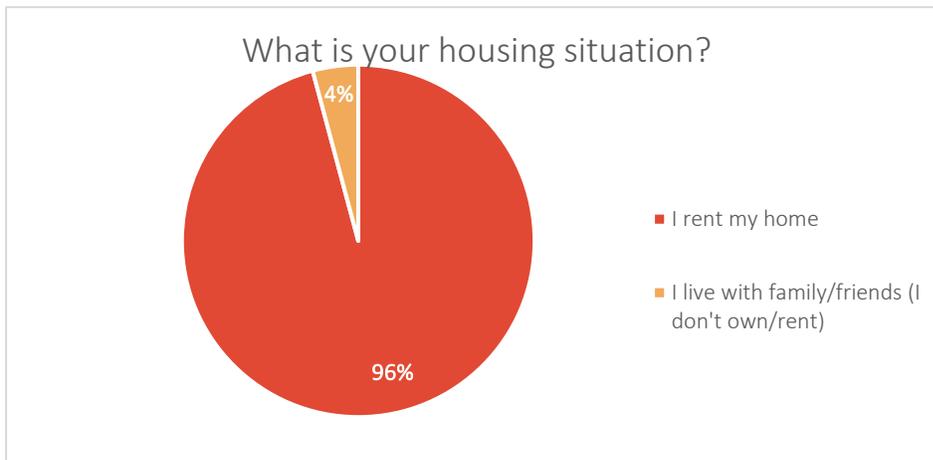
The chart above showcases responses to the question *Where do you live?* All 26 respondents answered this question. Respondents were able to indicate if they lived in Tiburon, lived elsewhere in Marin County, or if they lived outside Marin County. All respondents indicated that they lived in Tiburon.

## Question 2: Place of Work



This chart shows respondents' answers to the question *Where do you work?* About 72 percent of respondents stated that they no longer work. About one-fifth of respondents indicated that they work in Tiburon. Only a few individuals responded that they work outside Tiburon.

### Question 3: Housing Situation

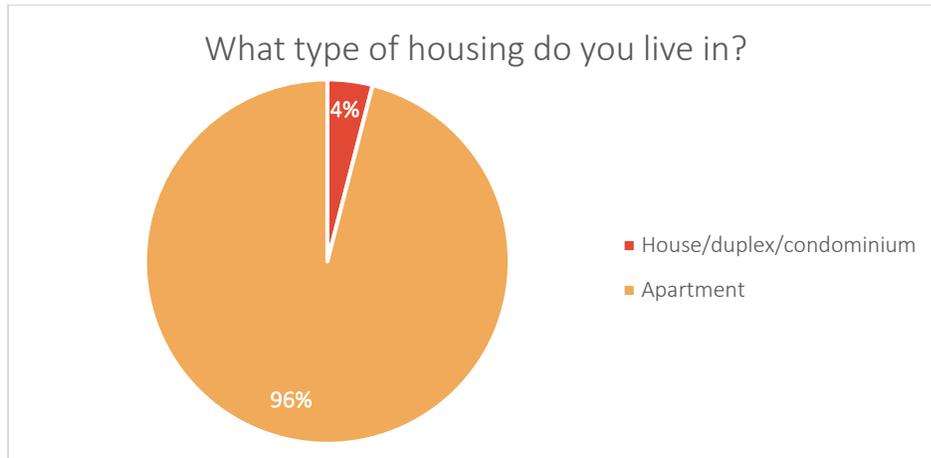


This chart shows respondents' answers to the question *What is your housing situation?* The survey provided four different choices:

- I own my home
- I rent my home
- I live with family/friends (I don't own/rent)
- I do not have permanent housing

Almost all participants stated that they rent their home. Only one respondent indicated that they live with family or friends. Notably, no respondent selected the other two response options.

#### Question 4: Housing Type of Respondents

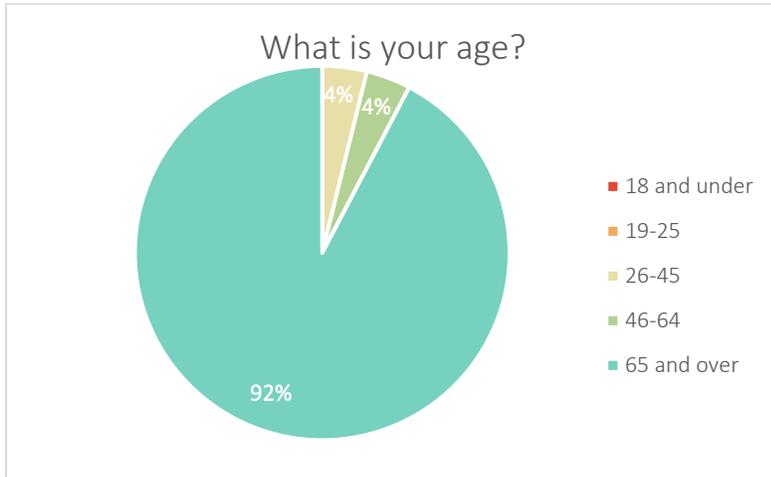


This chart illustrates participants' responses to the question *What type of housing do you live in?* The survey offered the following options:

- House/duplex/condominium
- Apartment
- Accessory dwelling unit
- Mobile home

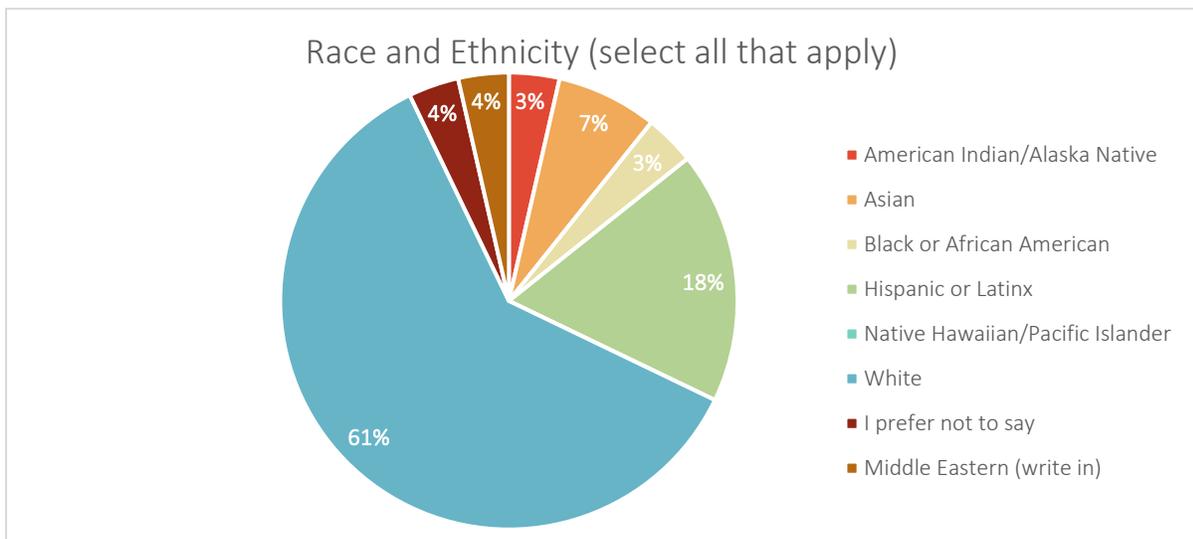
Almost all respondents indicated that they live in an apartment. Only one participant selected *House/duplex/condominium*. No respondent selected the other two response options

### Question 5: Age



This chart shows breakdown of the age makeup of survey respondents. Almost all respondents stated that they were 65 or older. One response each was collected for those between the ages of 26-45 and 46-64. No participant was 25 or younger.

### Question 6: Race and Ethnicity



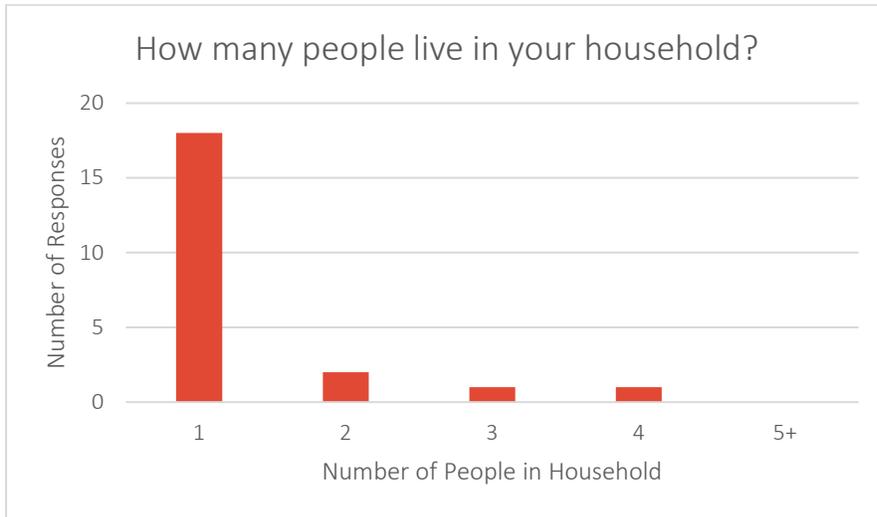
The above chart illustrates the racial and ethnic breakdown of survey respondents. Participants were able to select one or more of the following options:

- American Indian/Alaska Native
- Asian

- Black or African American
- Hispanic or Latinx
- Native Hawaiian/Pacific Islander
- White
- I prefer not to say
- Other: \_\_\_\_\_

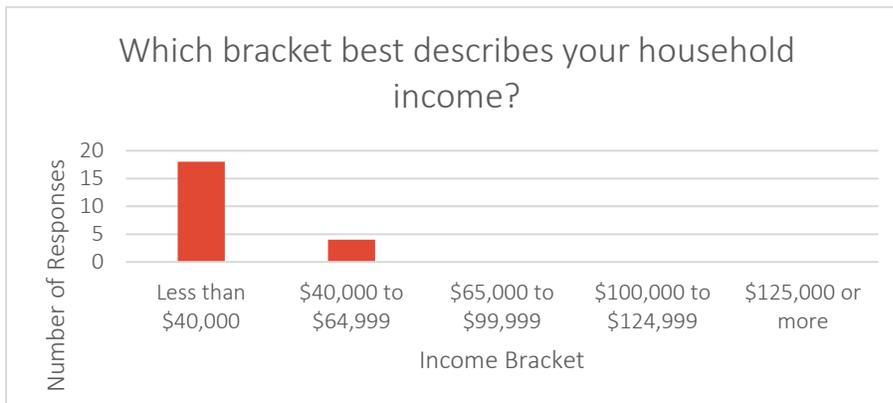
A majority of survey participants identified as white. Those who identify as Hispanic or Latinx make up the second largest group of survey respondents, followed by those who identified as Asian. Only one respondent identified as Other, for which they wrote-in Middle Eastern.

### Question 7: Household Size



The above bar chart displays respondents' answers to the question *How many people live in your household?* A little over 80 percent of participants stated that they live alone. Only two households had two occupants. Only one response each was received for households with three individuals and households with four individuals.

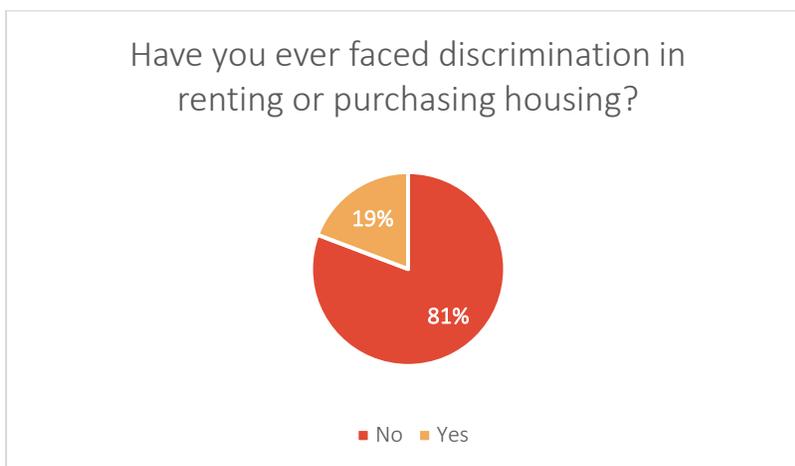
## Question 8: Household Income



The above bar chart displays respondents' answers to the question *Which bracket best describes your household income?* All participants indicated that they made less than \$65,000, with approximately 80 percent stating that they make less than \$40,000.

## Respondents' Experiences with Housing

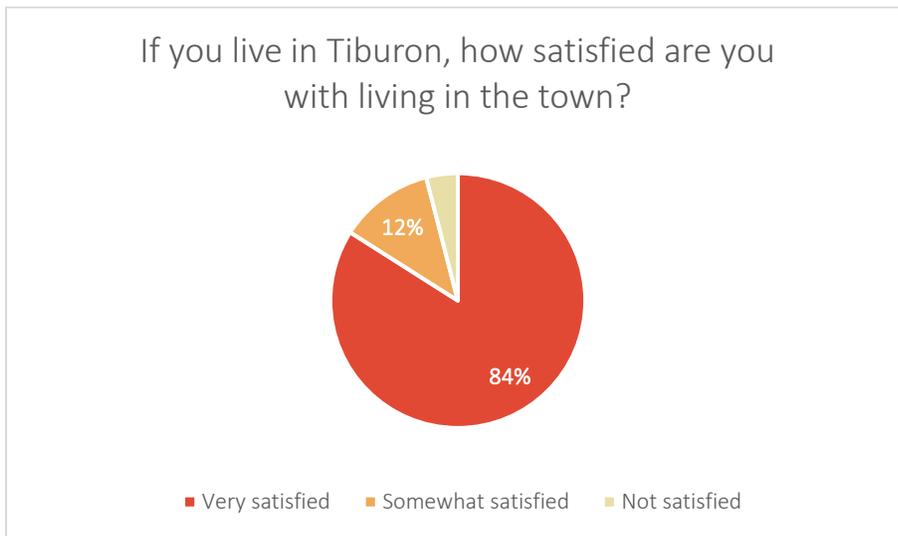
### Question 9: Housing Discrimination



The above chart illustrates survey respondents' answer to the question *Have you ever faced discrimination in renting or purchasing housing?* Approximately 20% of respondents stated that they had faced discrimination. Those who had indicated that they had faced discrimination were asked to elaborate; their comments can be seen below:

- In the 1970s, "no kids or pets" in rentals
- Due to my disability our high monthly rent cost are high
- Age
- AT ALL LEVELS
- White owners prefer to rent to white owners, different cultures, cultural conflict, hard to get close

### Question 10: Satisfaction Living in Tiburon

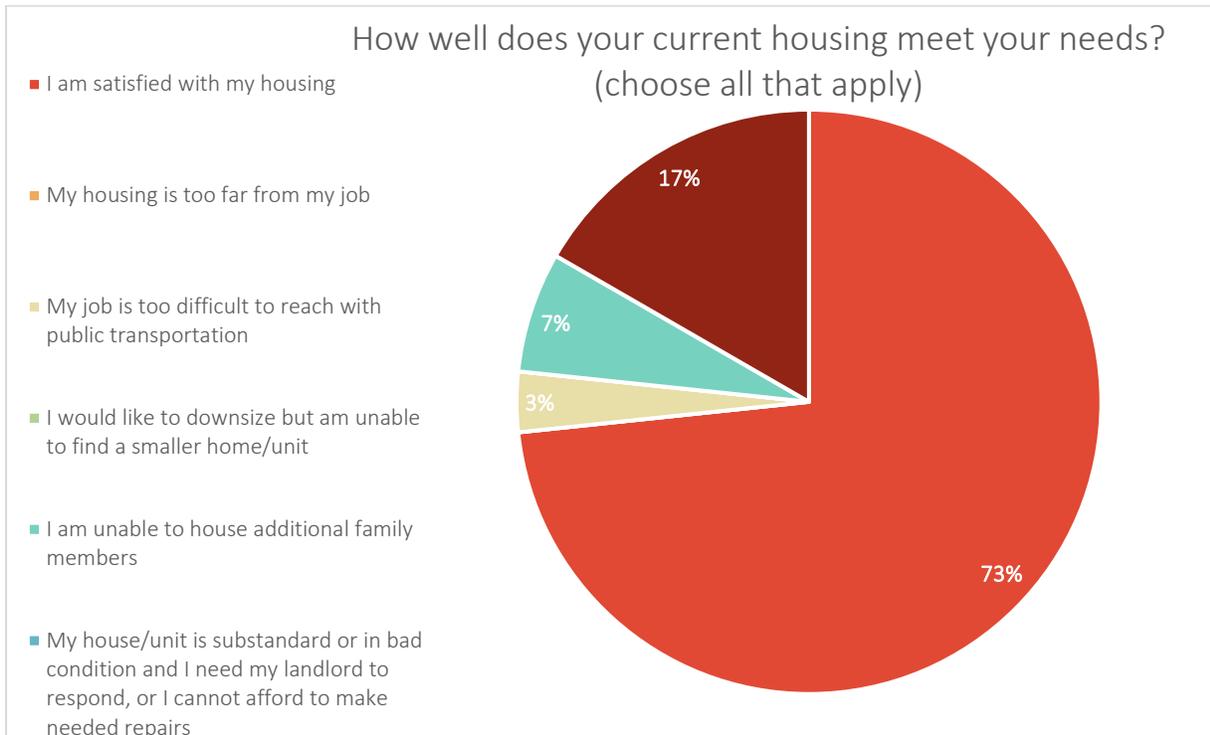


This chart illustrates survey responses to the question *If you live in Tiburon, how satisfied are you with living in the town?* Most respondents stated that they were “very satisfied” with living in Tiburon.

Participants also had the opportunity to share any comments about their experience living in Tiburon. Seven respondents opted to leave comments. Those comments can be found below:

- Love it
- Perfect place to live (for me)
- The city of Tiburon is beautiful. But our place of residence is very small
- Except for the heavy traffic!
- I live at the west edge. I don't visit the town since I'm not driving.
- Would like more affordable
- Worst place I've ever lived in, Hilarita residents are all scared of each other, no sense of community, isolated, no communication, rich v poor, people are bad (e.g. new rich are racist, narrow-minded)

## Question 11: Housing Satisfaction



The above chart illustrates responses to the question *How well does your current housing meet your needs?* Participants were able to select all that apply of the following options:

- I am satisfied with my housing
- My housing is too far from my job
- My job is too difficult to reach with public transportation
- I would like to downsize but am unable to find a smaller home/unit
- I am unable to house additional family members
- My house/unit is substandard or in bad condition and I need my landlord to respond, or I cannot afford to make needed repairs

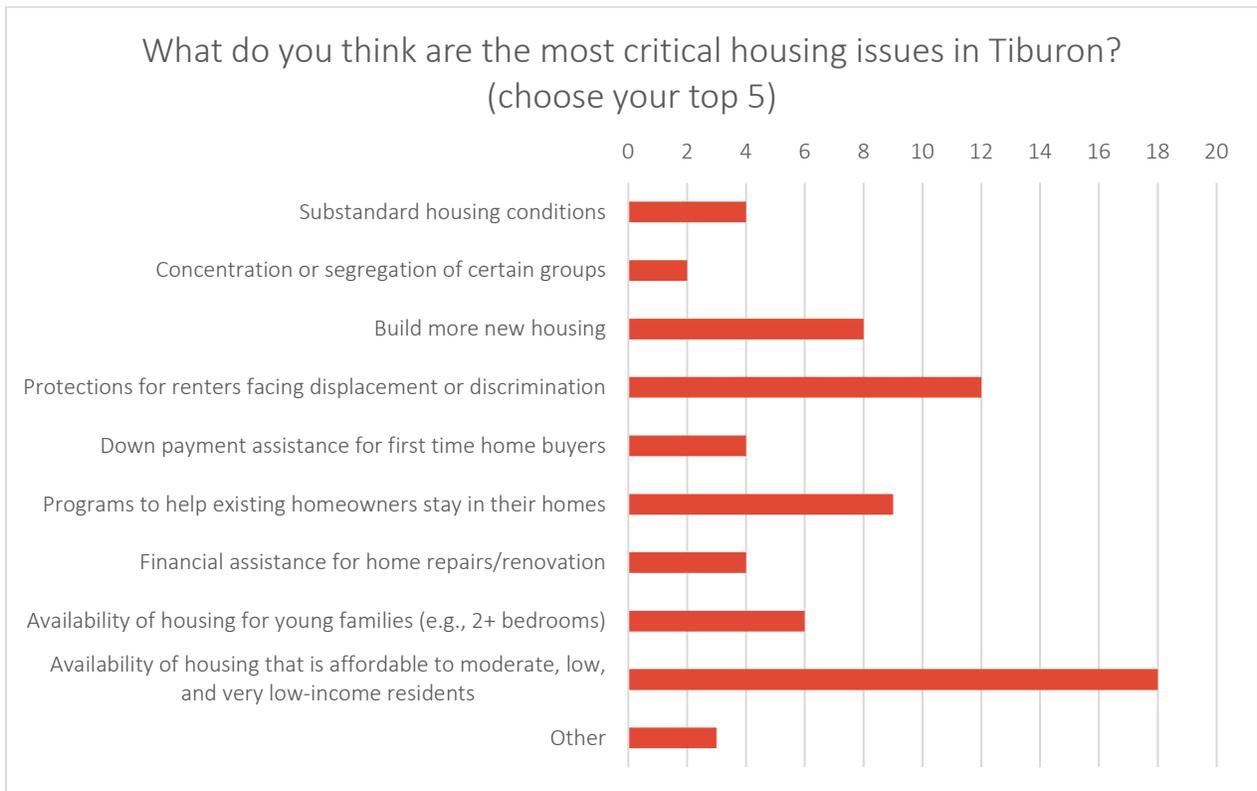
Approximately 72% of responses indicated that respondents were satisfied with their housing. However, some participants noted their inability to house additional family members and difficulties reaching their job using public transit.

Respondents were also able to leave additional comments by selecting *Other*. Five participants chose to leave additional comments. These are the comments:

- 80% meets my needs, 10% doesn't meet senior needs (e.g. laundry inaccessible, hills are steep, two weeks ago everyone had to move cars and elderly had no place to move theirs without having to climb a steep hill)
- Minor repairs needed eventually
- Although there are ongoing challenges
- Wants more housing like Hilarita
- Too many inspections, harassment, fear of eviction

## Respondents' Opinions About Housing in Tiburon

### Question 12: Critical Housing Issues



The above bar chart illustrates what survey respondents believe are the most critical housing issues in Tiburon. Participants were able to select from the following options:

- Substandard housing conditions
- Concentration or segregation of certain groups
- Build more new housing

- Protections for renters facing displacement or discrimination
- Down payment assistance for first time home buyers
- Programs to help existing homeowners stay in their homes
- Financial assistance for home repairs/renovation
- Availability of housing for young families (e.g., 2+ bedrooms)
- Availability of housing that is affordable to moderate, low, and very low-income residents

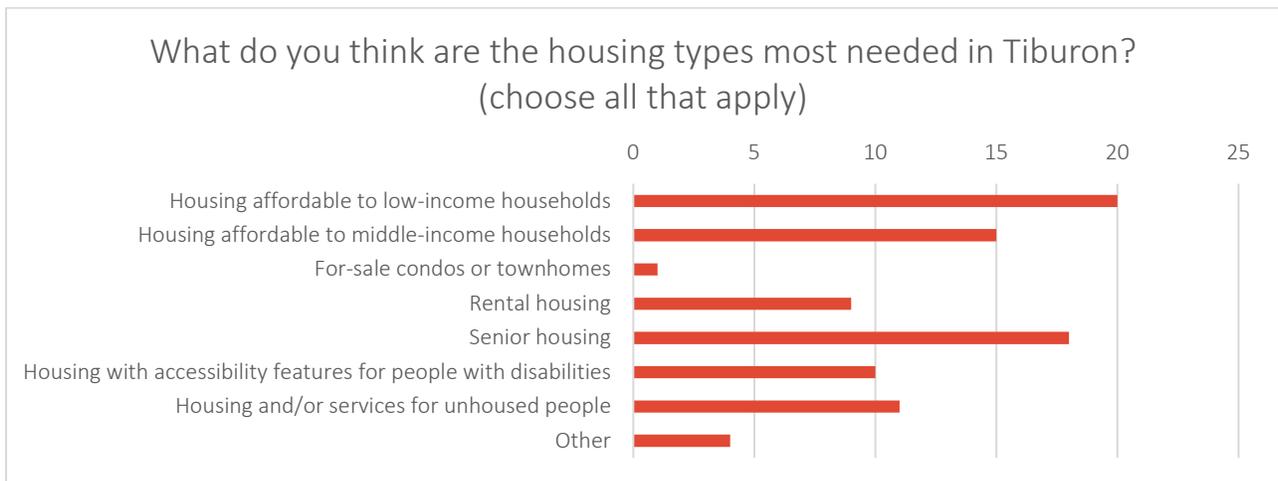
About 68% of respondents believe that **affordable housing** availability was a top concern. Other top concerns include renter protections, programs to prevent homeowner displacement, and the construction of new housing.

Respondents were also able to leave additional comments by selecting *Other*. Three participants chose to leave additional comments. Those comments can be found below:

- Programs to assist people, build more new affordable housing
- I don't know
- My wife and I really want to move into 2 or 3 bedroom apartment

NOTE: Although the question said to “choose your top 5,” some respondents selected more than five choices. No responses were removed from the analysis.

### Question 13: Housing Types



The above bar chart illustrates which housing types survey participants believe are most needed in Tiburon. Respondents were able to choose all that apply from the following options:

- Housing affordable to low-income households

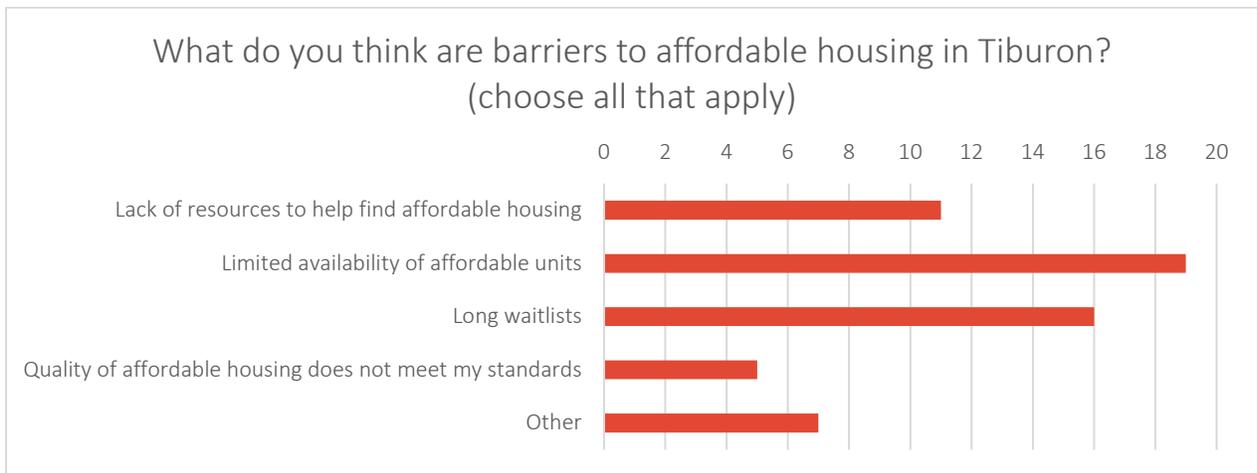
- Housing affordable to middle-income households
- For-sale condos or townhomes
- Rental housing
- Senior housing
- Housing with accessibility features for people with disabilities
- Housing and/or services for unhoused people

Approximately 86% of participants believe that **housing affordable to low-income households** is most-needed In Tiburon, followed by senior housing and housing affordable to middle-income households.

Respondents were also able to leave additional comments by selecting *Other*. Four participants chose to leave additional comments. Those comments can be found below:

- For everyone
- Would support for-sale condos or townhomes if affordable
- I don't know
- ?

#### Question 14: Affordable Housing Barriers



This bar chart illustrates what survey respondents believe to be the barriers to affordable housing in Tiburon. Respondents could select all that apply from the following options:

- Lack of resources to help find affordable housing
- Limited availability of affordable units
- Long waitlists
- Quality of affordable housing does not meet my standards

Almost 86% of respondents believe that the limited availability of affordable housing units is a barrier to affordable housing in Tiburon, followed by long waitlists and a lack of resources to help those looking for affordable housing.

Respondents were also able to leave additional comments by selecting *Other*. Seven participants chose to leave additional comments. Those comments can be found below:

- 3-5 year wait, Not a lot of land, rental units, government needs to build housing that's affordable
- The people and the government, Town government doesn't care about low-income residents
- I'm sorry, but I haven't been paying attention to all this.
- City plan in advance rather wait years to look into it
- ?
- NIMBY
- Too much paperwork

### **Question 15: Additional Comments**

Following the survey, participants had the opportunity to add any additional comments about housing in Tiburon and their experience living in the town. Seven participants chose to leave additional comments. These comments can be found below:

- SF has big homeless problem, when traveling in Europe there weren't a lot of homeless, housing in US is too expensive and is a big problem
- Upgrades to Hilarita are needed
- Please give us a low rent for 2- or 3-bedroom apartment due to the small size of our residence, as well as the various illnesses of my wife and I our current location needs to be repaired
- I don't know enough about the housing situation in Tiburon to comment, but standard rental prices are incredibly high as I understand it
- Should be more low-income housing, "Give people a chance"
- Scared of getting harassed by police, feels like Tiburon is like "Nazi Germany", feels unsafe going to downtown
- New growth brings congestion to a small community like Tiburon

**APPENDIX B: EVALUATION OF 2015-2023 HOUSING ELEMENT PROGRAMS**

## Evaluation of 2015-2023 Housing Element Programs

Program Title	Objective	Achievements/Evaluation	Continue, Modify or Delete
<p><b>H-a Focus Town Resources on Key Housing Sites.</b> Focus Town-controlled resources toward the design, approval, financing, and construction of housing, especially affordable housing, on key sites identified in the Tiburon Housing Element.</p>	<p>Construction of housing on one or more of the housing opportunity sites.</p>	<p>Not successful. There was no development of a new affordable housing project. The Town’s available funding resources (in-lieu fees and set-aside funds) are in place and available for use. As of May 2022, the Low &amp; Moderate Income Housing Fund had an estimated balance of \$1.2 million. The Town has significantly increased allowable housing densities on a number of sites in the downtown, which will make it economically feasible to redevelop commercial properties with housing and mixed use.</p>	<p>Continue based on sites list from 2023-2031 Element.</p>
<p><b>H-b Improve Community Awareness of Housing Needs, Issues, and Programs.</b> The Town will promote the availability of Marin County programs for housing construction, homebuyer assistance, rental assistance, Marin Housing Authority information, code enforcement, information about affordable housing, fair housing and housing rehabilitation through the following means:</p> <ul style="list-style-type: none"> <li>(a) Maintain a link on the Town’s website that describes housing programs and provides direct links to County agencies that administer the programs.</li> <li>(b) Include contact information on County programs in Town newsletters and other general communications that are sent to residents.</li> <li>(c) Maintain information and handouts at the Town’s public counter.</li> <li>(d) Train selected Town staff to provide referrals.</li> </ul>	<p>Obtain and distribute materials; coordinate with other organizations.</p>	<p>Successful. A link to the Marin Housing Authority website has been created; informational housing-related handouts are kept at the public counter; selected Town staff has been trained to provide referral information; on-going collaboration with County Housing Authority and EAH on potential housing projects; housing-related materials distributed at annual homeowner association summit.</p> <p>The Town collaborated with other Marin local government to provide resources and education materials to facilitate building, permitting, and renting second units. They created a website at adumarin.org that provides case studies, floor plans, a calculator to estimate construction costs, information on planning, designing, and constructing and ADU, and resources on being a landlord, from setting a rent price to complying with fair housing laws.</p>	<p>Continue</p>

<ul style="list-style-type: none"> <li>(e) Distribute information on programs at public locations (library, schools).</li> <li>(f) Collaborate with other agencies (County of Marin, Tiburon Ecumenical Association, Marin Housing Authority, Rotary, Chamber of Commerce, Ecumenical Association for Housing, Housing Council) to prepare presentations and distribute informational materials to improve awareness of housing needs, issues and available housing programs.</li> <li>(g) Distribute materials to neighborhood groups, homeowner associations, religious institutions, businesses, and other interested groups (Rotary, Chamber of Commerce, etc.) in the Tiburon area.</li> </ul>			
<p><b>H-c. Community Outreach When Implementing Housing Element Programs.</b> Coordinate with local businesses, housing advocacy groups, neighborhood groups, and the Chamber of Commerce and participate in the Marin Consortium for Workforce Housing in 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 when housing programs are discussed by the Planning Commission or Town Council. Specific actions should be linked to the preparation and distribution of materials as identified in Program H-b. Specific outreach activities include:</p> <ul style="list-style-type: none"> <li>(a) Maintain the Housing Element mailing list and send public hearing notices to all interested public, non-profit agencies and affected property owners.</li> <li>(b) Post notices at Town Hall, the library, and the post office.</li> <li>(c) Publish notices in the local newspaper.</li> </ul>	<p>Undertake outreach annually and for each Housing Element program per the schedule for the implementing programs contained in the Housing Element.</p>	<p>Successful. The Town conducted public hearings, published notices in the local paper, posted notices at Town Hall and on the Town’s website, and sent notices to all interested parties when considering and adopting ordinances to implement housing element programs.</p> <p>The Town updated its Accessory Dwelling Unit Ordinance in 2016, 2020, and 2022 to be consistent with changes in State law. The Town also updated informational and application forms for Accessory Dwelling Units (ADU) and Junior Accessory Dwelling Units (JADU) and added “quick checklists” to enable owners to determine if their property was eligible for either type of unit.</p> <p>The Town collaborated with other Marin local government to provide resources and education materials to facilitate building, permitting, and renting second units. They created a website at <a href="http://adumarin.org">adumarin.org</a> that provides case studies, floor plans, a calculator to estimate construction costs,</p>	<p>Continue</p>

<p>(d) Post information on the Town’s website.</p> <p>(e) Conduct outreach (workshops, neighborhood meetings) to the community as Housing Element programs are implemented.</p> <p>(f) Provide an informational guide to homeowners explaining the benefits, “best practices” and procedures for adding or legalizing a secondary dwelling unit.</p>		<p>information on planning, designing, and constructing and ADU, and resources on being a landlord, from setting a rent price to complying with fair housing laws.</p>	
<p><b>H-d Foster Meaningful Assistance from Other Agencies.</b> Town staff will meet and work with other public agencies and special districts (water, fire, schools, sanitary districts, etc.) to promote affordable housing through the provision of fee waivers, fee reductions, development of property, or other assistance for affordable housing projects. In addition, participate in ongoing regional planning activities related to housing and the Sustainable Communities initiative.</p>	<p>Assistance and incentives for affordable housing.</p>	<p>Successful. Consistent with state law, the Town does not charge impact fees (e.g., traffic impact fees) for ADUs that are less than 750 SF. In 2017, state legislation went into effect that prevents special districts from charging fees for junior accessory dwelling units and certain types of accessory dwelling units.</p>	<p>Continue</p>
<p><b>H-e Conduct Outreach for Developmentally Disabled Housing and Services.</b> Work with the Golden Gate Regional Center to implement an outreach program that informs families within Tiburon on housing and services available for persons with developmental disabilities. Provide information on services on the Town’s website and distribute brochures supplied by the service providers.</p>	<p>Support programs to address needs of the developmentally disabled.</p>	<p>Partially Completed. In 2016, a link to the Golden Gate Regional Center was added to the Town’s website.</p>	<p>Continue</p>
<p><b>H-f Coordinate with Water and Sewer Providers.</b> As required by State law, the Town will provide a copy of the adopted housing element update to water and sewer providers, including the Marin Municipal Water District, Sanitary District Number 5 of Marin County, Richardson Bay Sanitary District, and Sanitary District Number 2 of Marin County. The Town will also provide a summary and quantification of Tiburon’s regional housing need allocation.</p>	<p>Provide copy of Housing Element Update to water and sewer providers.</p>	<p>Successful. The Town provided a copy of the housing element to all water and sewer providers within 15 days of adoption.</p>	<p>Continue</p>
<p><b>H-g Review the Housing Element Annually.</b> As required by State law, the Town will review the status of</p>	<p>Annual review of Housing Element implementation</p>	<p>Partially completed. The Town Council reviewed the Housing Element programs and the Town submitted</p>	<p>Continue</p>

<p>Housing Element programs and submit a progress report to the State Department of Housing and Community Development and the Governor’s Office of Planning and Research by April 1st.</p>	<p>progress; submittal of approved form to HCD.</p>	<p>the Annual Progress Report to HCD for years 2016-2019.</p>	
<p><b>H-h Update the Housing Element.</b> Update the Tiburon Housing Element to be consistent with State law requirements.</p>	<p>Update and adopt housing element in compliance with State-mandated due date.</p>	<p>In progress. Housing Element for 2023-2031 planning period will be submitted to HCD prior to the due date of January 30, 2023.</p>	<p>Continue.</p>
<p><b>H-i Redevelopment Agency (Town of Tiburon as Successor Agency).</b> In conjunction with the Marin Housing Authority, use remaining housing set-aside funds to meet existing affordable housing obligations and, once those are met, expend the funds solely for the provision of affordable housing in Tiburon consistent with the Tiburon General Plan.</p>	<p>Meet existing affordable housing obligations and facilitate the development of additional affordable housing.</p>	<p>Successful. Town staff communicates at least annually with Housing Authority staff regarding potential affordable housing projects and the continuing availability of set-aside funds for this purpose.</p>	
<p><b>H-j Apply for State Funds for Affordable Housing.</b> Apply for State affordable housing funds including, but not limited to, the Multifamily Housing Program, the Cal-Home Program, and the Homebuyer’s Down-payment Assistance Program. Commit these funds to one or more projects located on designated housing sites as shown in the Town’s Housing Element, to projects targeted for persons with disabilities, including persons with developmental disabilities, and to projects targeted to extremely-low income households.</p>	<p>Develop funding sources for affordable housing.</p>	<p>Not completed. This action was not undertaken due to the lack of affordable housing projects for which to target grant funds.</p>	<p>Continue. Delete references to specific programs.</p>
<p><b>H-k Apply for and Utilize Local Funds for Affordable Housing.</b> Potential sources of funds could include, but would not be limited to:  (a) Marin Workforce Housing Trust  (b) Marin Community Foundation  (c) Federal Grants</p>	<p>Accumulation of funds for affordable housing.</p>	<p>Not completed. This action was not undertaken due to the lack of specific affordable housing projects for which to solicit donations and target such funds. The affordable housing impact fee and inter-jurisdictional housing trust fund were not pursued due to staff availability and work-load.</p>	<p>Continue. Update funding sources.</p>

<ul style="list-style-type: none"> <li>(d) Transportation Authority of Marin</li> <li>(e) Voluntary donations (such as bequeaths, trusts, donations of land and buildings, etc.).</li> <li>(f) Affordable Housing Impact Fee on larger single-family homes. (Size to be determined — for example, Marin County has a sliding scale housing impact fee on homes over 2,000 square feet in size).</li> <li>(g) Inter-Jurisdictional Housing Trust Fund (with Belvedere and Marin County) 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.</li> </ul>			
<p><b>H-l Work with Non-Profits on Housing.</b> 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 related to specific housing sites and as the Housing Element is implemented. The Town will reach out to developers of supportive housing to encourage development of projects targeted for persons with disabilities, including developmental disabilities. The Town will also reach out to developers of affordable housing for extremely-low income households.</p>	<p>Ongoing working relationship with non-profit housing sponsors.</p>	<p>Partially successful. In 2018, Town staff met on several occasions with staff from EAH regarding one of the Town's identified affordable housing opportunity sites and opportunities for an affordable housing project at that site.</p>	<p>Continue</p>
<p><b>H-m Work with the Marin Housing Authority.</b> 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,</p>	<p>Implement agreements to maintain affordability.</p>	<p>Successful. Town staff communicated periodically with MHA regarding existing and potential affordable housing units, including resale and rental restrictions and defending against the loss of affordable status through lending institution errors.</p>	<p>Continue</p>

and assure that these units remain at an affordable price level.			
<b>H-n Staff Training.</b> Conduct a training session for Town employees regarding the receipt, documentation, and proper referral of housing discrimination complaints and other information related to housing programs.	Conduct training staff sessions.	Successful. Housing discrimination complaints are handled by select Town staff members who are aware of the proper referrals related to housing programs.	Continue
<b>H-o Housing Discrimination Complaints.</b> Refer discrimination complaints to the appropriate legal service, county, or state agency or Fair Housing of Marin. The Community Development Director is the designated person in Tiburon with responsibility to investigate and deal appropriately with complaints. Discrimination complaints will be referred to Fair Housing of Marin, the Marin Housing Authority, Legal Aid, 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 Town’s website.	Implementation of Fair Housing laws.	Successful. Housing discrimination complaints are handled by select Town staff members who are aware of the proper referrals related to housing programs.	Continue
<b>H-p Provision of Affordable Housing for Special Needs Households.</b> Continue to facilitate programs and projects which meet federal, state and local requirements to provide accessibility for seniors, persons with disabilities, large families, and single-person and single parent households. In addition, the Town will apply current inclusionary housing provisions to 10% of new units required to meet the special housing needs in the categories listed. Specific types of housing include: (a) Smaller, affordable residential units, especially for lower income single-person and single parent households. (b) Affordable senior housing to meet the burgeoning needs of an aging population, including assisted housing and board and care (licensed facilities).	Construction of at least three housing units for people living with special needs.	Not implemented. Inclusionary zoning is in place; lack of new affordable projects being proposed has limited the ability to implement this program.	Continue

<p>(c) Affordable units with three or more bedrooms for large family households.</p> <p>(d) Affordable housing that is built for, or can easily and inexpensively be adapted for, use by people with disabilities (specific standards are established in California Title 24 Accessibility Regulations for new and rehabilitation projects, augmented by Americans with Disabilities Act guidelines).</p>			
<p><b>H-q Emergency Housing Assistance.</b> Participate and allocate funds, as appropriate, for County and non-profit programs providing emergency shelter and related counseling services.</p>	<p>Respond to requests for assistance.</p>	<p>Successful. The County of Marin and local nonprofits provide services to the homeless have shifted to a “housing first” model to meet the needs of the chronically homeless. A rotating emergency shelter program, which was operating in Tiburon’s local places of worship, ended in April 2018. The County is now investing \$10 million over four years with another \$10 million in matching federal funds, to create a “Whole Person Care” program.</p> <p>The Town contributes funds to countywide homeless programs and works through the Marin County Council of Mayors and Council Members and the Marin Managers Association to develop facilities, services, and programs to address homelessness. In May 2022, they released an RFP under the Community Homeless Fund to serve individuals and families, specifically in Marin County, who are experiencing homelessness. The RFP seeks proposals for services including Outreach and Engagement, Rapid Response, Intensive Case Management, Multi-Disciplinary Team, and Mobile Shower Services.</p>	<p>Continue</p>
<p><b>H-r Provide Town Employee Housing Assistance.</b> Identify opportunities for local government employees (especially public safety personnel) to find housing locally through such efforts as construction of workforce</p>	<p>Provide assistance to 5 percent of Town employees.</p>	<p>Successful. The Town acquired an additional Point Tiburon Marsh condominium unit in 2019, bringing the total number of units owned by the Town to eight. The Town makes these condo units available</p>	<p>Continue</p>

housing at public facilities or parking lots or subsidizing mortgages or rents.		to Town employees who qualify. 30% of Town employees currently live in these units,	
<b>H-s Allow Transitional and Supportive Housing in Commercial Zones.</b> Revise the Zoning Ordinance to specifically identify transitional and supportive housing as conditionally permitted uses in the neighborhood commercial (NC) and village commercial (VC) zones. Transitional and supportive housing will be treated as a residential use subject only to the same restrictions that apply to other residential uses in the NC and VC zones.	Adopt Ordinance.	Completed. The Zoning Code was amended to define Transitional Housing and Supportive Housing (TMC 16-100.20) and allow transitional and supportive housing as conditionally permitted uses in the Neighborhood Commercial (NC) and Village Commercial (VC) zones (TMC Section 12-22.030).	Delete
<b>H-t Rehabilitation Loan Programs.</b> In cooperation with the Marin Housing Authority (MHA), improve citizen awareness of rehabilitation loan programs.	Provide residential rehabilitation loans to 3 low income units.	MHA rehabilitation loan brochures are available at the public counter in Town Hall. No Residential Rehabilitation Loans were made to Tiburon property owners since 2015. The program coordinator states that the program was impacted by the pandemic.	Continue
<b>H-u Conduct Residential Building Report Inspections.</b> The Town will continue to inspect and report on all residential units prior to resale, with the intent to maintain and upgrade the safety of housing within the town consistent with adopted Building Codes. In addition to the health and safety concerns, the residential building report discloses the authorized use, occupancy and zoning of the property and an itemization of deficiencies in the dwelling unit.	Complete Residential Building Reports for all housing units prior to resale	Successful. The Town performs an average of at least 150 Residential Building Report Inspections each year.	Continue
<b>H-v Acquisition of Rental Housing.</b> Contact potential non-profits (such as Tiburon Ecumenical Association, EAH, Citizens Housing, BRIDGE Housing, etc.) who may be seeking to acquire and rehabilitate rental housing units in order to maintain ongoing affordability of the units. Provide assistance that will include, but not be limited to: (1) support necessary to obtain funding commitments from governmental programs and non-governmental grants; (2) assistance in permit processing; (3) waiver or subsidy of fees; and (4) use of local funds if available.	Acquisition and rehabilitation of existing affordable rental housing subject to expiration of subsidies.	Implemented but not successful. No new affordable housing opportunities resulted from occasional contact with non-profits	Continue

<p><b>H-w Use of Rental Assistance Programs.</b> Continue to publicize and participate in rental assistance programs such as Section 8 Housing Choice Vouchers, the Housing Stability Program, and other available rental programs.</p>	<p>Publicity and increased use of Section 8 vouchers</p>	<p>As of May 2022, there were 23 Section 8 vouchers currently in use in Tiburon, a decrease of 4 vouchers over the prior planning period.</p>	<p>Continue</p>
<p><b>H-x Condominium Conversions.</b> Preserve rental housing by enforcement through the Town's condominium conversion ordinance and Housing Element policy.</p>	<p>Protection of the Town's rental housing stock.</p>	<p>Successful. The Town enforces these policies and programs.</p>	<p>Continue</p>
<p><b>H-y Link Code Enforcement with Public Information Programs on Town Standards, Rehabilitation and Energy Loan Programs.</b> Implement housing, building and fire code enforcement to ensure compliance with basic health and safety building standards and provide information about rehabilitation loan programs for use by qualifying property owners who are cited. Specific actions include:</p> <ul style="list-style-type: none"> <li>(a) Coordinate with the Marin Housing Authority and utility providers to make available loan programs to eligible owner and renter-occupied housing.</li> <li>(b) Provide public information on alternative energy technologies for residential developers, contractors, and property owners.</li> <li>(c) Publicize tenant assistance and energy conservation programs and weatherization services that are available to provide subsidized or at cost inspection and corrective action.</li> <li>(d) Contact owners of structures that appear to be in declining or substandard condition, offer inspection services, and advertise and promote programs that will assist in funding needed work.</li> <li>(e) Provide an informational guide to homeowners explaining the benefits, "best practices" and procedures for adding or legalizing a secondary dwelling unit.</li> </ul>	<p>Upgrades to the Town's housing stock and compliance with codes.</p>	<p>MHA rehabilitation loan brochures are available at the public counter in Town Hall. No Residential Rehabilitation Loans were made to Tiburon property owners since 2015.</p> <p>As of May 2022, eight Tiburon homeowners have Property Assessed Clean Energy (PACE) assessments, which enabled them to access financing to install energy efficiency upgrades and renewable energy projects.</p> <p>Through the Marin Climate and Energy Partnership, the Town works with Resilient Neighborhoods to provide free classes to residents to educate and motivate them to reduce their carbon footprint. Classes include information and resources on energy conservation and efficiency and renewable energy. Thirteen Tiburon households have graduated from the program.</p> <p>In partnership with Marin County Energy Watch, the Town publicized energy efficiency programs available through BayRen, Rising Sun, and the California Energy Youth Services. As of May 2022, twenty-nine Tiburon homeowners had received BayRen rebates, and Rising Sun had served 11 households. The California Youth Energy Services program completed 6,901 home energy assessments in Marin County between 2006 and 2018, with an estimated 200 audits completed in Tiburon. The program provided free</p>	<p>Modify to generally provide information, not just when linked to code enforcement.</p>

		<p>energy efficiency products like LED bulbs, power strips, showerheads, and faucet aerators.</p> <p>The Town also promoted Electrify Marin, which provides rebates to swap out natural gas appliances and heating systems with high efficiency electric appliances. As of May 2022, thirteen projects in Tiburon had received a total of \$17,000 in rebates. The program provides higher rebates for lower-income households.</p> <p>The Town’s Residential Resale Inspection process, continuously implemented over the past 45 years, has greatly aided the condition of the Town’s housing stock by requiring mandatory corrections.</p> <p>The Town collaborated with other Marin local government to provide resources and education materials to facilitate building, permitting, and renting second units. They created a website at adumarin.org that provides case studies, floor plans, a calculator to estimate construction costs, information on planning, designing, and constructing and ADU, and resources on being a landlord, from setting a rent price to complying with fair housing laws.</p>	
<p><b>H-z Work with Non-Profits and Property Owners on Housing Opportunity Sites.</b> Encourage cooperative and joint ventures between owners, developers and non-profit groups in the provision of below market rate housing. Work with non-profits and property owners to seek opportunities for an affordable housing development on one of the key housing opportunity sites. Undertake the following actions to encourage development of multi-family, affordable housing:</p> <p>(a) Meet with non-profit housing developers (EAH, MHA, others) and property owners to identify</p>	<p>Encourage development of one or more key housing sites by 2022.</p>	<p>Implemented but not successful. Zoning amendments were adopted in 2015 to designate new affordable housing opportunity sites, reduce the percentage of affordable units required, and allow housing by right in such zones. No affordable housing projects were constructed, although Town staff continued to review and encourage conceptual proposals for a mixed use affordable project on the 1600 Tiburon Boulevard affordable housing overlay site. See also Program H-I.</p>	<p>Continue</p>

<p>housing development opportunities, issues and needs during 2015.</p> <ul style="list-style-type: none"> <li>(b) Select the most viable site during 2015.</li> <li>(c) Undertake community outreach in coordination with the potential developer and property owner during 2015.</li> <li>(d) Complete site planning studies, continued community outreach, and regulatory approvals in coordination with the development application.</li> <li>(e) Facilitate development through regulatory incentives, reducing or waiving fees, fast track processing, and assistance in development review.</li> <li>(f) Develop ongoing and annual outreach and coordination with non-profit housing developers and affordable housing advocates to assist in the development of housing for extremely low-income households.</li> <li>(g) Facilitate development of housing for extremely low-income households by allowing housing as a use by-right as part of the “Affordable Housing Overlay Zone.”</li> <li>(h) Review funding options as part of the annual Housing Element review and apply for funding or support funding applications as opportunities are available, and will 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.</li> </ul>			
<p><b>H-aa Modify and Implement “Affordable Housing Overlay Zone” Zoning for Affordable Projects.</b> Annually monitor the effectiveness of the “Affordable Housing Overlay Zone” as part of the annual Housing Element review (see Program (H-g) and implement the affordable housing overlay zone where residential densities will be increased up to 100% if a specified level of affordability is</p>	<p>Modification to the AHO Zoning by 2012 and review progress annually as part of Program H-e to encourage development of one or more key housing sites by 2014.</p>	<p>Implemented but not successful. Zoning ordinance amendments implementing the overlay zone revisions set forth in this program were adopted in March 2015. No affordable housing units were approved or built pursuant to the affordable housing overlay zone.</p>	

achieved. As part of the annual review there will be a review as to whether the program has been effective in encouraging very low and low income housing. The program will be revised if it is found to be ineffective.			
<b>H-bb Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law.</b> The Town will offer density bonuses consistent with the State Density Bonus Law.	Application of State Density Bonus law.	Implemented but not successful. No applications requesting state-mandated density bonuses were received.	
<b>H-cc Design of Multi-Family Housing.</b> Conduct design review to assure excellence of design in new multi-family housing development that is compatible with the surrounding area.	Development of well-designed multi-family housing	Successful. In 2022, the Town adopted objective development and design standards for qualifying multifamily projects.	
<b>H-dd Housing Impact Fee for Larger Homes.</b> Consider an affordable housing impact fee on larger single-family homes.	Additional funding for affordable housing based on impacts of larger homes.	Not completed. This action was not undertaken due to staff availability and workload. Due to the small number of new single family homes that are constructed in Tiburon, the potential revenue generated from this action is most likely not cost-efficient. Instead, efforts should be focused on realizing affordable inclusionary units in multifamily development.	Delete.
<b>H-ee Implement Second Dwelling Unit Development Standards and Permit Process.</b> Continue to allow second dwelling units.	8 new low income second units by 2022	Successful. The Town approved 26 ADUs and 18 JADUs between 2015 and June 2022. To date, 14 have been constructed and 15 are under construction. Based on a regional study, affordability levels are assumed to be 7 very low income units, 7 low income units, 7 moderate income units, and 3 above moderate income units.	Modify to include tracking and review at mid-point of the planning cycle.
<b>H-ff Adopt Standards for Junior Second Units.</b> Review and consider adopting standards to allow the creation of junior second units.	Consider adoption in 2015	Completed. Ordinance No. 555 N. S. adopting standards for junior second units was adopted in February 2015. 17 JADUs were approved between 2015 and 2021.	Delete.
<b>H-gg Jobs/Housing Fee.</b> Adopt a Jobs/Housing Linkage Fee Ordinance that includes the following or similar exaction requirements: (a) Exaction requirements for dwelling units and/or in-lieu fees should be set according to	Additional funding for affordable housing from commercial development	Not completed. As significant jobs creation projects in Tiburon are highly unusual, any such ordinance would rarely if ever be utilized. On those several sites in the Downtown area where the Town has	Delete.

<p>empirically based evidence and must comply with all other legal tests.</p> <p>(b) The inclusion of affordable housing units within developments of hotels, offices, or other commercial buildings if feasible (options may include housing on-site, off-site, subsidizing mortgages or rents, or paying an in-lieu fee for housing production), or</p> <p>(c) Payment into the Housing Fund of in-lieu fees based on a dollar amount per square foot of office, commercial, and industrial building development.</p> <p>(d) In-lieu fees would be waived in projects containing significant affordable housing components</p>		<p>placed an affordable housing overlay zone, such an ordinance could actually be counterproductive.</p>	
<p><b>H-gg Encouraging Residential on Mixed Use Sites.</b> Encourage residential development on key housing sites that are designated for mixed use. Incentives are identified in the Affordable Housing Overlay zone.</p>	<p>Residential development on mixed use sites.</p>	<p>Implemented but not successful. In 2016, Town staff met on several occasions with representatives of ACV-Argo and provide advice on the development of a mixed-use project in Downtown that included affordable housing units. In 2017, staff met with ACV-Argo to review conceptual designs for a mixed use project on the former Sharks Deli site at 1600 Tiburon Boulevard. Density bonus provisions were discussed as well as Town incentives to encourage the project, however the mixed use project did not move forward.</p>	<p>Continue.</p>

**APPENDIX C: DETAILED SINGLE FAMILY HOME SITE INVENTORY**

<b>Address</b>	<b>APN</b>	<b>Lot size (acre)</b>	<b>Zoning District</b>	<b>GP Des.</b>	<b>New Unit Capacity</b>
47 VIA LOS ALTOS	034-330-01	0.50	RPD	M	4
4944 RANCH RD	038-041-38	0.50	RO-2	M	4
4850 PARADISE DR	038-053-01	0.60	RO-2	M	4
4755 PARADISE DR	038-091-29	0.50	RO-1	ML	4
70 PARENTE RD	038-091-39	1.70	RO-1	ML	4
8 Parente Vista Lane	038-111-36	8.10	RPD	PDR	4
4725 PARADISE DR	038-121-04	1.00	RO-1	ML	4
4565 PARADISE DR	038-141-17	1.00	RO-1	ML	4
4476 PARADISE DR	038-151-09	0.20	RO-1	ML	3
OLD LANDING RD	038-162-44	2.50	RO-1	ML	4
4200 PARADISE DR	038-171-44	0.30	RO-2	M	4
3 VIA CAPISTRANO	038-311-05	0.40	RO-2	M	4
8 VIA ELVERANO	038-410-09	0.50	RPD	M	4
31 HACIENDA DR	039-012-23	1.00	RO-1	ML	4
3805 PARADISE DR	039-021-07	1.00	RPD	L	4
3825 PARADISE DR (Rabin)	039-021-13	31.00	RPD	PDR	11
5 ACACIA DR	039-121-15	1.00	RO-1	ML	4
12 Midden Lane	039-151-65	1.40	RO-1	ML	4
12 Midden Lane	039-151-66	1.10	RO-1	ML	4
197 GILMARTIN Dr	039-161-37	1.30	RDP	M	4
2 GILMARTIN Dr	039-171-08	0.38	RO-1	M	4
210 GILMARTIN DR	039-171-23	2.40	RPD	M	4
255 ROUND HILL Rd	039-202-04	0.44	RO-2	M	4
PARADISE Dr (Tiburon Glen)	039-241-01	26.00	RPD	PDR	8
12 VIA PARAISO EAST	039-290-46	1.10	RPD	ML	4
3875 PARADISE Dr (SODA)	039-301-01	21.00	RPD	PDR	8
835 STONY HILL Rd	055-252-09	0.64	RPD	M	4
805 STONY HILL Rd	055-252-12	0.80	RPD	M	4
11 GILMARTIN Dr	055-253-17	0.39	R-1	MH	4
STONY HILL Rd (Ling)	055-261-34	5.30	RPD	PDR	4
8 ROLLING HILLS RD	058-111-24	1.00	RO-2	M	4
100 MT TIBURON CT	058-261-36	1.00	RO-1	ML	4
130 LYFORD DR	058-272-01	0.35	RO-2	M	4
3 HEATHCLIFF DR	058-281-08	0.37	RO-2	M	4
26 VENADO DR	058-321-08	0.60	RO-2	M	4
107 MT TIBURON RD	058-351-23	1.30	RO-1	ML	4
619 RIDGE RD	059-013-07	0.50	RO-2	M	4

2225 VISTAZO EAST ST	059-091-55	1.00	RO-2	M	4
2235 VISTAZO EAST ST	059-091-56	1.00	RO-2	M	4
1911 MAR WEST ST	059-121-36	0.14	R-2	H	1
2 RESERVA LN	059-122-47	0.30	R-2	H	1
2224 VISTAZO EAST ST	059-141-07	0.18	R-1	MH	4
2360 MAR EAST ST	059-195-24	0.33	R-2	H	2
2359 PARADISE DR	059-201-52	0.17	R-2	H	1
<b>TOTAL</b>					<b>179</b>

**APPENDIX D: AFFIRMATIVELY FURTHERING FAIR HOUSING**

## Appendix D: Affirmatively Furthering Fair Housing

### A. Introduction and Overview of AB 686

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

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

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

### B. Analysis Requirements

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

For the purposes of this AFFH, "Regional Trends" describe trends the Bay Area (the members of ABAG) when data is available in the Data Needs Package as well as data that could be gathered from the U.S.

---

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

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

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

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

Census and trends within the boundaries of Marin County. “Local Trends” describe trends specific to the Town of Tiburon.

### 1. Sources of Information

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

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

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

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

In addition, HCD has developed a statewide AFFH Data Viewer. The AFFH Data Viewer consists of map data layers from various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The data source and time frame used in the AFFH mapping tools may differ from the ACS data in the ABAG package. The Town tried to the best of its ability to ensure comparisons between the same time frames but in some instances, comparisons may have been made for different time frames (often different by one year). As explained earlier, the assessment is most useful in providing an indication of possible trends.

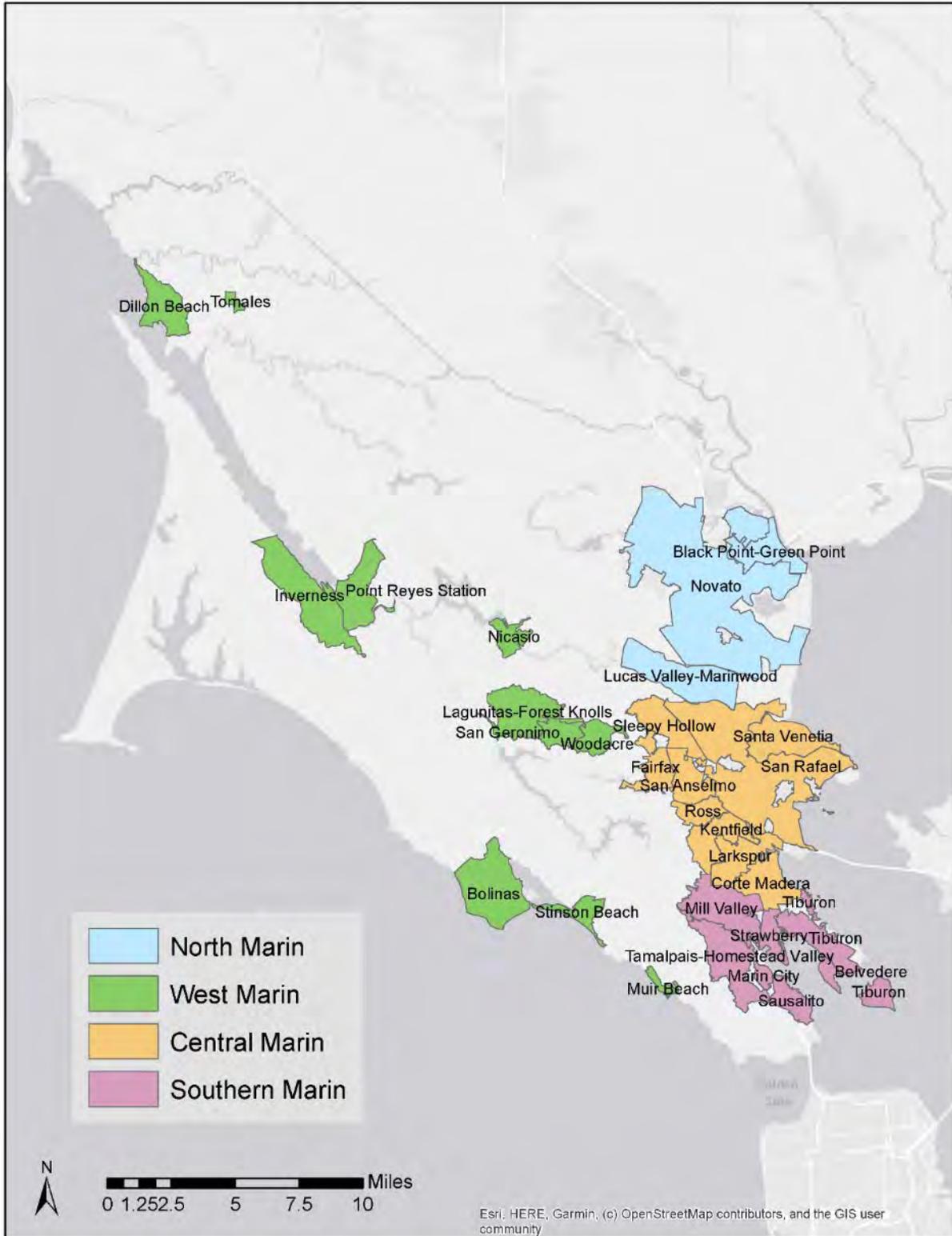
---

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

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

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

Figure D-1: Marin County Communities



## C. Assessment of Fair Housing Issues

### 1. Fair Housing Enforcement and Outreach

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

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

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

#### [Fair Housing Enforcement](#)

#### *Regional Trends*

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

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

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

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

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

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

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

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

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

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

#### *Local Trends*

FHANC received 55 housing discrimination complaints from Tiburon residents from 2016 to 2021, including eight related to nine different protected classes in 2021 (**Table D-2**). All eight of the complaints filed in 2021 were related to disability status. One complaint was related to both disability status and marital status. Seven of the eight cases related to disability status opened in 2021 requested reasonable accommodations. Six clients received advice from FHAM. Discrimination complaints related to disability status were the most common in Tiburon during the 2016-2021 period (68.7 percent), followed by national origin (10.4 percent), age (4.5 percent), and race (4.5 percent).

The HCD Data Viewer records HUD fair housing inquiries. Fair housing inquiries are not official fair housing cases but can be used to identify concerns about possible discrimination. According to 2013-2021 HUD data, there were only 0.21 inquiries per 1,000 persons in Tiburon. The fair housing inquiry rate in the Town is similar to Belvedere to the south, and lower than Sausalito, Mill Valley, and Corte Madera to the west and north. There were two total inquiries from Tiburon residents during this period, one on the basis of disability status and two with no basis. One inquiry was found to have no valid basis and one failed to respond.

Protected Class	2016	2017	2018	2019	2020	2021	Total	
Disability	63.6%	46.2%	60.0%	78.6%	80.0%	88.9%	46	68.7%
Marital Status	0.0%	0.0%	0.0%	0.0%	0.0%	11.1%	1	1.5%
National Origin	9.1%	23.1%	20.0%	0.0%	10.0%	0.0%	7	10.4%
Age	9.1%	0.0%	0.0%	7.1%	10.0%	0.0%	3	4.5%
Ancestry	0.0%	0.0%	0.0%	7.1%	0.0%	0.0%	1	1.5%
Race	0.0%	7.7%	10.0%	7.1%	0.0%	0.0%	3	4.5%
Religion	0.0%	0.0%	10.0%	0.0%	0.0%	0.0%	1	1.5%
Gender	9.1%	7.7%	0.0%	0.0%	0.0%	0.0%	2	3.0%
Sexual Orientation	0.0%	15.4%	0.0%	0.0%	0.0%	0.0%	2	3.0%
Familial Status	9.1%	0.0%	0.0%	0.0%	0.0%	0.0%	1	1.5%
Total Complaints	9	10	7	13	8	8	55	--
Total Bases	11	13	10	14	10	9	67	100.0%

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

### Fair Housing Testing

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

### Regional Trends

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

---

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

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

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

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

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

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

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

#### *Local Trends*

FHAM reports that there are no records of fair housing testing in Tiburon. The agency began entering data on fair housing testing into their system two years ago. No prior information was available.

## Fair Housing Education and Outreach

### *Regional Trends*

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

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

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

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

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

- Translating most of its literature into Spanish and some in Vietnamese;
- Continuing to advertise all programs/services in all areas of Marin, including the Canal, Novato, and Marin City, areas where Latinx and African-American populations are concentrated and live in segregated neighborhoods;
- Maintaining a website with information translated into Spanish and Vietnamese;

- Maintaining bilingual staff: As of 2021, FHAM has three bilingual Spanish speakers who offer intake, counseling, education and outreach to monolingual Spanish speakers; in addition, they have one staff member who is bilingual in Mandarin and another in Portuguese;
- Maintaining a TTY/TDD line to assist in communication with clients who are deaf/hard of hearing and offering translation services in other languages when needed;
- Conducting outreach and fair housing and pre-purchase presentations in English and Spanish; and
- Collaborating with agencies providing services to all protected classes, providing fair housing education to staff and eliciting help to reach vulnerable populations – e.g. Legal Aid of Marin, the Asian Advocacy Project, Canal Alliance, ISOJI, MCIL, Sparkpoint, the District Attorney’s Office, Office of Education, and the Marin Housing Authority.

### *Local Trends*

The Town promotes fair housing through the following actions:

- The Town adopted a reasonable accommodation ordinance in 2012 (Municipal Code Chapter 16, Article IX) to provide a procedure to request reasonable accommodation for persons with disabilities seeking equal housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act in the application of zoning laws and other land use regulations, policies, and procedures. The Director of Community Development reviews and approves a request for reasonable accommodation as long as no other discretionary permit approval is required.
- The Community Development Director is the designated person in Tiburon with responsibility to investigate and deal appropriately with complaints, including referral to Fair housing Advocates of Northern Marin.
- The Town participated in the development of the [adumarin.org](http://adumarin.org) website, which provides information on laws related to being a landlord, especially with regard to discrimination. The website links to the [Guide to Residential Tenants’ and Landlords’ Rights and Responsibilities](#) published by the California Department of Consumer Affairs for an overview of California laws that regulate certain aspects of the rental housing market.

The Town could do more to provide information to residents, landlords, and prospective tenants on fair housing laws, including source of income laws. The Housing Element contains programs to provide this information through the Town’s communication channels, including the newsletter, website, social media, counter handouts, and tabling at community events. Programs include *H-b Improve Community Awareness of Housing Needs, Issues; H-p Housing Discrimination Complaints; H-q Reasonable Accommodation; H-w Rental Assistance Programs; and H-gg Outreach and education for Accessory Dwelling Units.*

## 2. Integration and Segregation

### Race/Ethnicity

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. For example, prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up”-households with extended family members and non-kin.<sup>7</sup> These factors have also been associated with

---

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

ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan areas though their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tends to stay in metro areas/ports of entry).<sup>8</sup>

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

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

### *Regional Trends*

Non-Hispanic Whites make up 71.2 percent of Marin County's population, a significantly larger share than in the Bay Area region<sup>10</sup>, where only 39 percent of the population is non-Hispanic White. The next largest racial/ethnic group in Marin County is Hispanic/Latino, making up 16 percent of the population, followed by Asian population (5.8 percent), and population of two or more races (3.8 percent) (**Table D-3**). Of the selected jurisdictions surrounding Tiburon, Larkspur and Sausalito have the most concentrated Hispanic population, where 11 and 8.1 percent of residents are Hispanic or Latino, respectively. Mill Valley has the smallest Hispanic population of only 4.2 percent, but Belvedere has the largest White population of 92.3 percent. These trends differ from the Bay Area, where Asians make up the second largest share of the population (27 percent). While Asians make up the third largest share of the population in Marin County, they account for only six percent of the population. The White populations in all the selected jurisdictions is larger than the proportion countywide.

---

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

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

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

**Table D-3: Racial Composition in Neighboring Cities and County**

	Bay Area <sup>1</sup>	Marin County	Tiburon	Belvedere	Corte Madera	Larkspur	Mill Valley	Sausalito
White, non-Hispanic	39.3%	71.2%	81.6%	92.3%	78.5%	77.9%	86.2%	86.7%
Black or African American, non-Hispanic	5.8%	2.1%	1.0%	0.0%	2.3%	0.7%	0.7%	0.9%
American Indian and Alaska Native, non-Hispanic	0.2%	0.2%	0.2%	0.0%	0.0%	0.4%	0.0%	0.2%
Asian, non-Hispanic	26.7% <sup>1</sup>	5.8%	2.7%	2.0%	6.1%	5.4%	5.0%	3.2%
Native Hawaiian and Other Pacific Islander, non-Hispanic	N/A	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Some other race, non-Hispanic	N/A	0.9%	2.5%	0.0%	1.6%	0.5%	0.0%	0.6%
Two or more races, non-Hispanic	N/A	3.8%	4.4%	0.6%	4.4%	4.0%	3.8%	0.4%
Hispanic or Latino	23.5%	16.0%	7.6%	5.1%	7.1%	11.0%	4.2%	8.1%
Total	7,710,026	259,943	9,144	2,134	9,838	12,319	14,330	7,116

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

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

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

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

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

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

Figure D-2 and Figure D-3 below compare the concentration of minority populations in Marin County and the adjacent region by census block group<sup>11</sup> in 2010 and 2018. Since 2010, concentrations of racial/ethnic minority groups have increased in most block groups regionwide. In Marin County, non-White populations are most concentrated along the eastern County boundary, specifically in North and Central Marin in the cities of San Rafael, Novato, and the unincorporated communities of Marin City and San Quentin (where a State Prison is located). Red block groups indicate that over 81 percent of the population in the tract is non-White. While non-White populations appear to be increasing across the Marin region, these groups are generally concentrated within the areas described above. However, minorities are more highly concentrated in jurisdictions east and south of Marin County. Most of the block groups along the San Pablo Bay and San Francisco Bay shores in Solano, Contra Costa, Alameda,

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

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

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

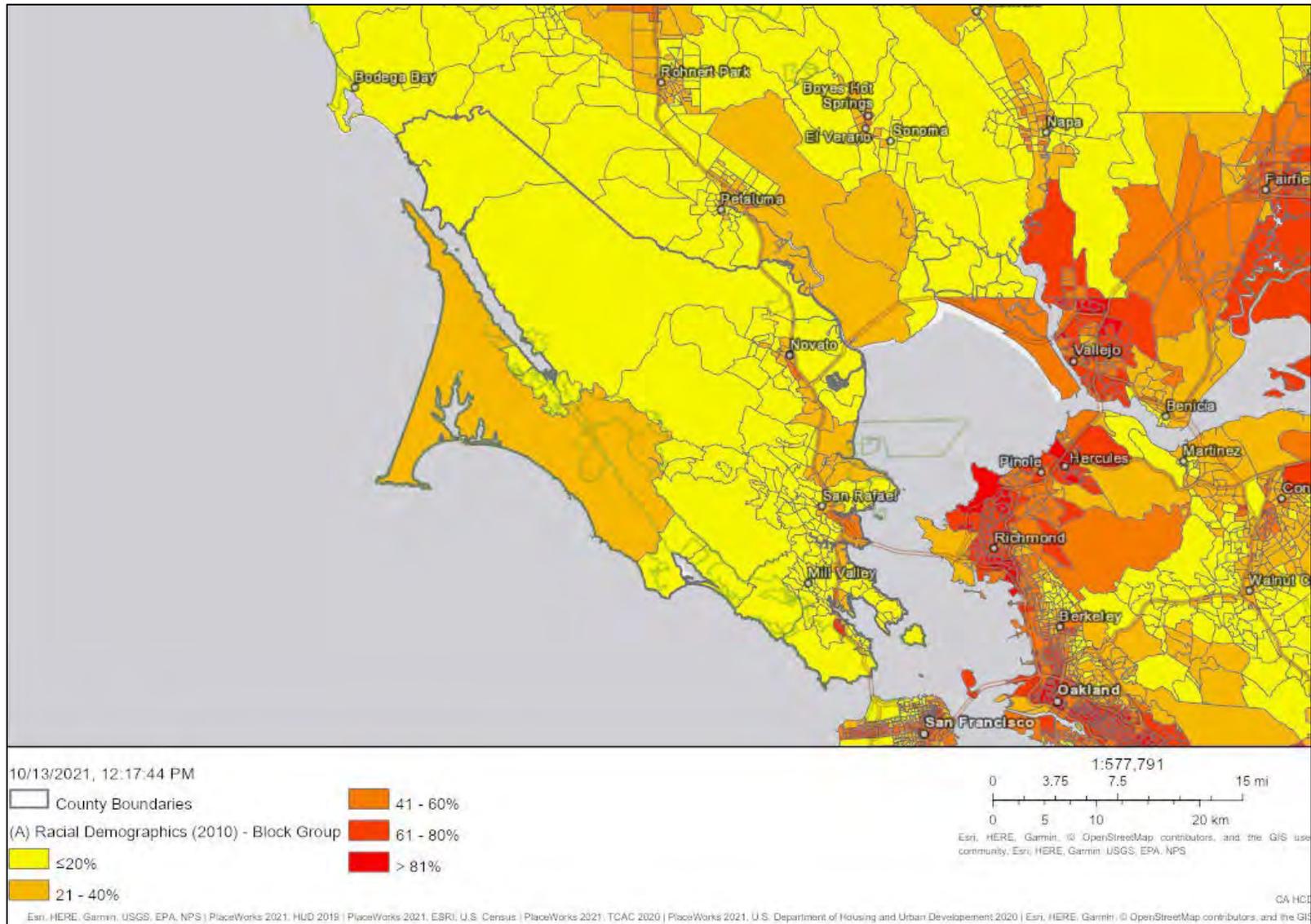
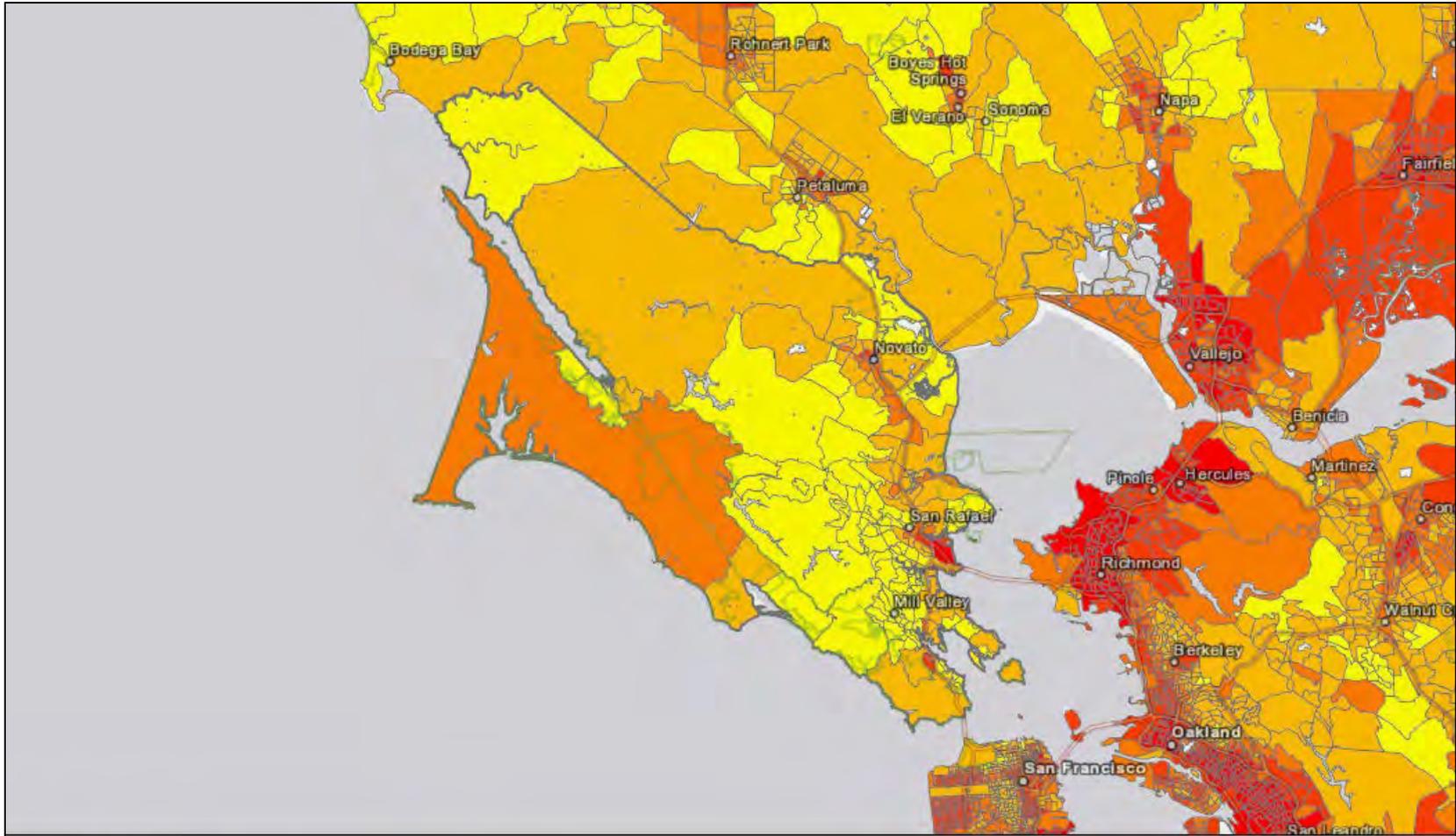
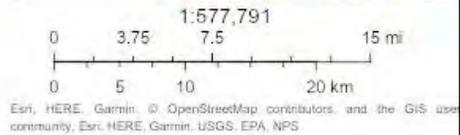


Figure D-3: Regional Racial/Ethnic Minority Concentrations by Block Group (2018)



10/13/2021, 12:12:28 PM



CA HCD

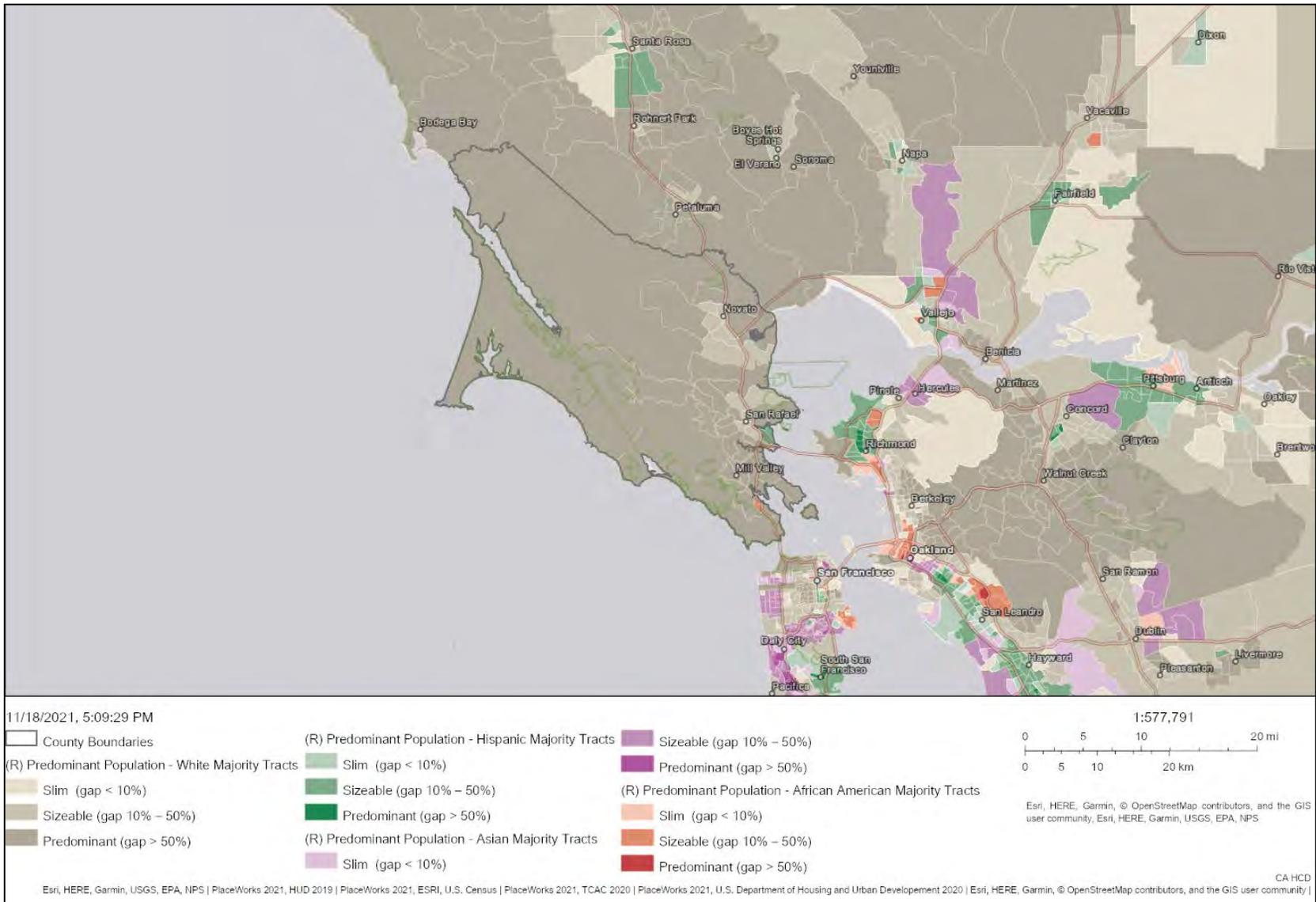
Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

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

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

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

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



*Local Trends*

Like the County, Tiburon’s population is mostly White (81.6 percent). As presented in **Table D-5**, the Town’s White population decreased from 87.2 percent in 2010, while the Hispanic/Latino has increased from 5.1 percent in 2010 to 7.6 percent in 2019. Since 2010, the Asian population has also decreased, currently comprising 2.7 percent of the population. The Black/African American, some other race, and two or more race populations have seen growth since 2010. There are no Native Hawaiian/Other Pacific Islander residents in the Town.

Table D-5: Change in Racial/Ethnic Composition (2010-2019)				
	2010		2019	
	Persons	Percent	Persons	Percent
White, non-Hispanic	7,703	87.2%	7,459	81.6%
Black or African American, non-Hispanic	0	0.0%	92	1.0%
American Indian and Alaska Native, non-Hispanic	25	0.3%	15	0.2%
Asian, non-Hispanic	531	6.0%	251	2.7%
Some other race, non-Hispanic	38	0.4%	233	2.5%
Two or more races, non-Hispanic	85	1.0%	399	4.4%
Hispanic or Latino	449	5.1%	695	7.6%
<b>Total</b>	<b>8,831</b>	<b>100.0%</b>	<b>9,144</b>	<b>100.0%</b>

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

ABAG provides segregation analyses for Bay Area jurisdictions for the purpose of this AFFH assessment. According to this report, dissimilarity indices in Tiburon are lower than the Bay Area average. From 2000 to 2020, the White and non-White communities in Tiburon have become less segregated, and segregation between White and non-White groups town-wide is considered low based on HUD’s definitions for dissimilarity indices (**Table D-6**). Segregation between Latinx and White communities and Black/African American and White communities have increased since 2000, while Asian/Pacific Islander and White communities have become less segregated. In general, racial segregation is less of an issue in the Town compared to the Bay Area as a whole. It is important to note that some of the racial/ethnic minority populations in the Town are small, therefore dissimilarity index estimates may be inaccurate.

Table D-6: Dissimilarity Indices for Tiburon and Bay Area (2010-2020)				
		Tiburon		Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	16.3*	3.4	0.5	18.5
Black/African American vs. White	1.3*	2.9*	18.9*	24.4
Latinx vs. White	3.3*	5.0*	3.6	20.7
People of Color vs. White	8.7	3.8	2.1	16.8

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

**Figure D-5** and **Figure D-6** compare racial/ethnic minority populations by block group in 2010 and 2018. It is important to note that the block group encompassing Angel Island State Park contains very few residential units. According to 2018 ESRI data from the HCD AFFH Data Viewer, there are 32 people residing on Angel Island, all of which are State Park ranger and employees.

On mainland Tiburon, there are three block groups, two in the northwestern corner of the Town and one in the southern section of the Town, where more than 21 percent of the population belongs to a racial or ethnic minority group. Approximately 25 percent of the small population residing on Angel Island also belongs to a racial/ethnic minority group. Non-White populations represent fewer than 20 percent of the population in the remaining five block groups. Since 2010, the non-White population has increased most significantly in the three block groups mentioned previously, located in the northern and southern sections of the Town. As presented in **Figure D-7**, the entirety of Tiburon is predominantly White, consistent with the surrounding jurisdictions, other than the unincorporated community of Marin City.

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

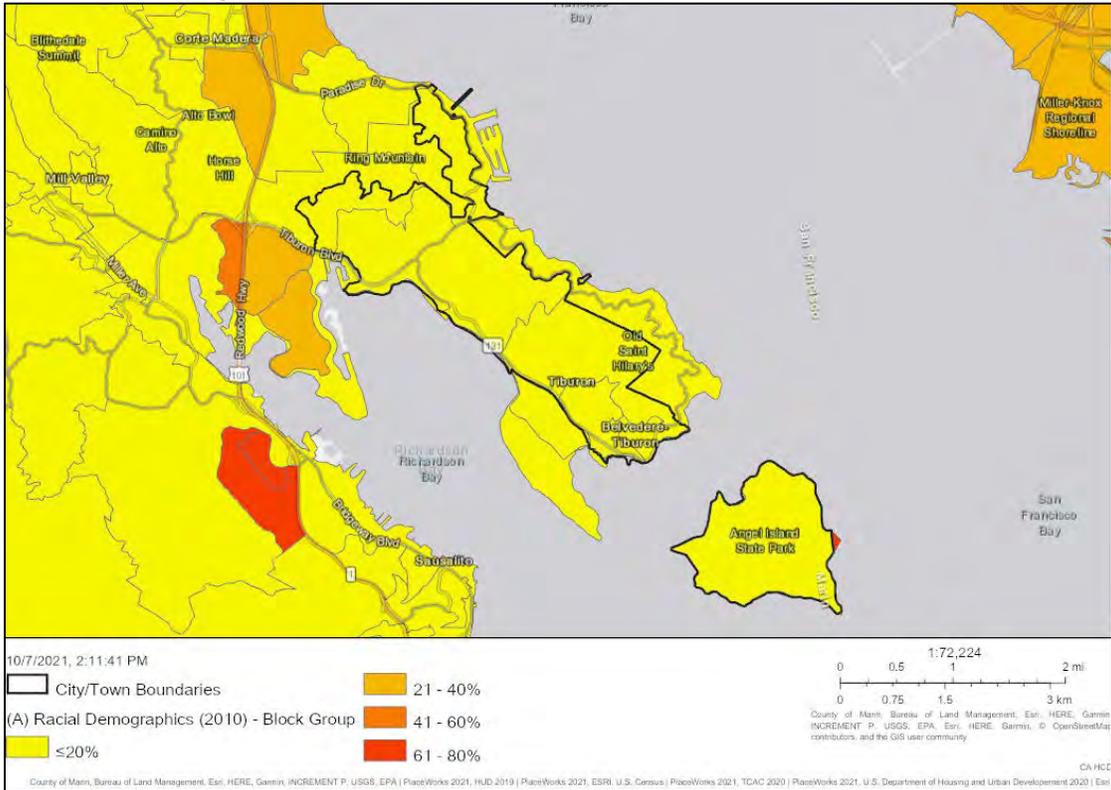


Figure D-6: Minority Concentrations by Block Group (2018)

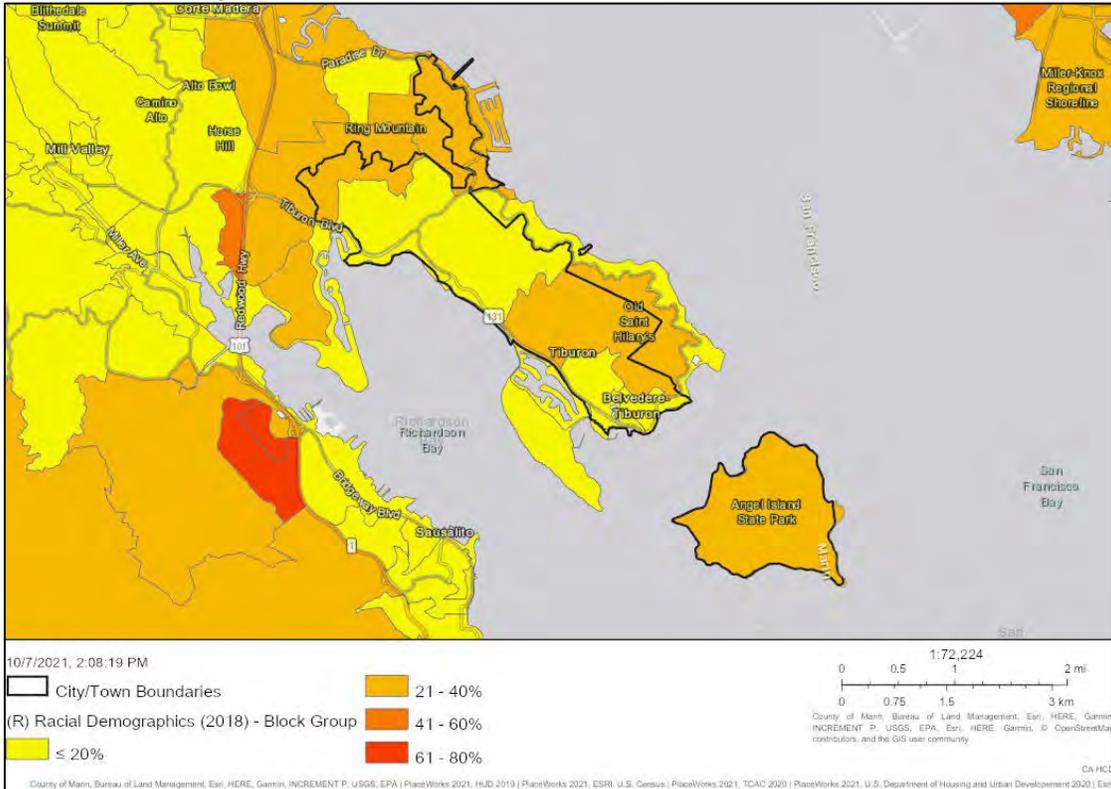
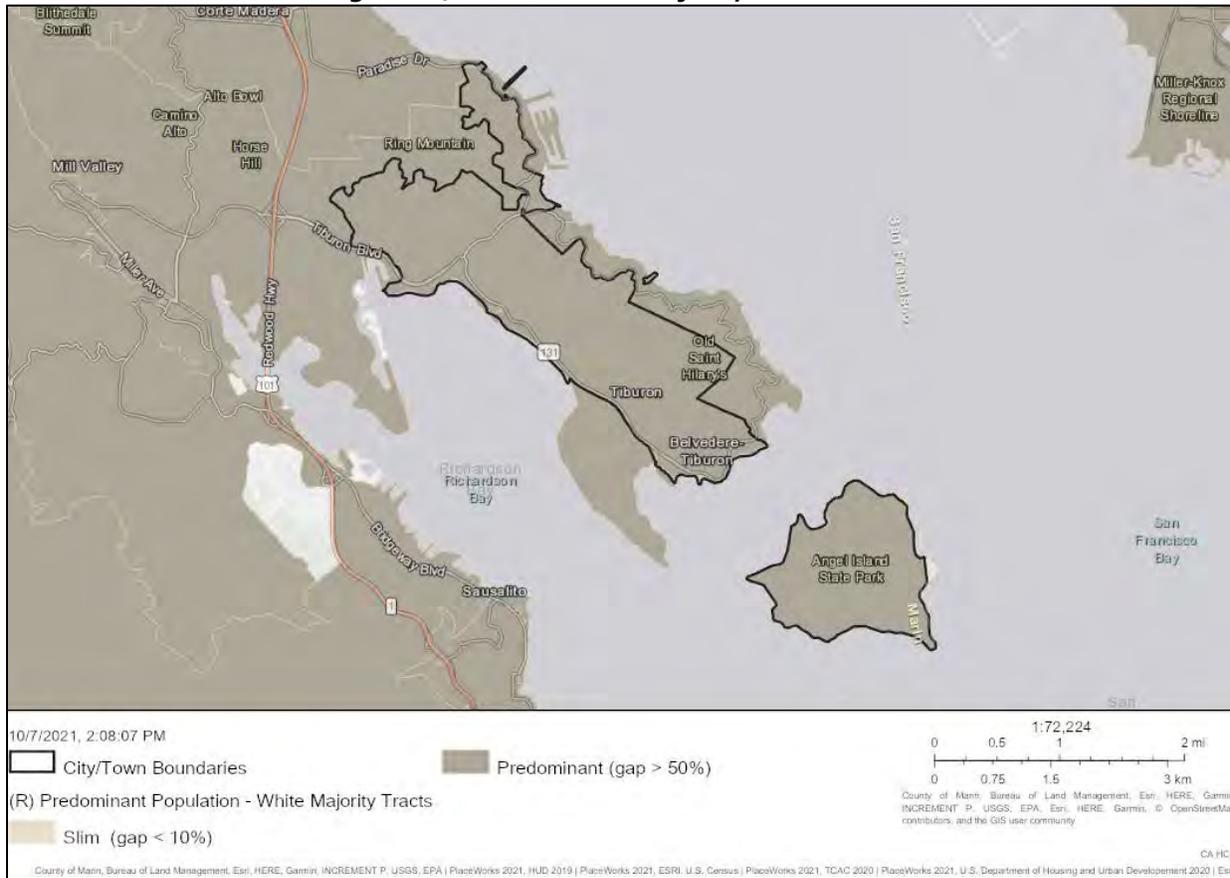


Figure D-7: Racial/Ethnic Majority Tracts (2018)



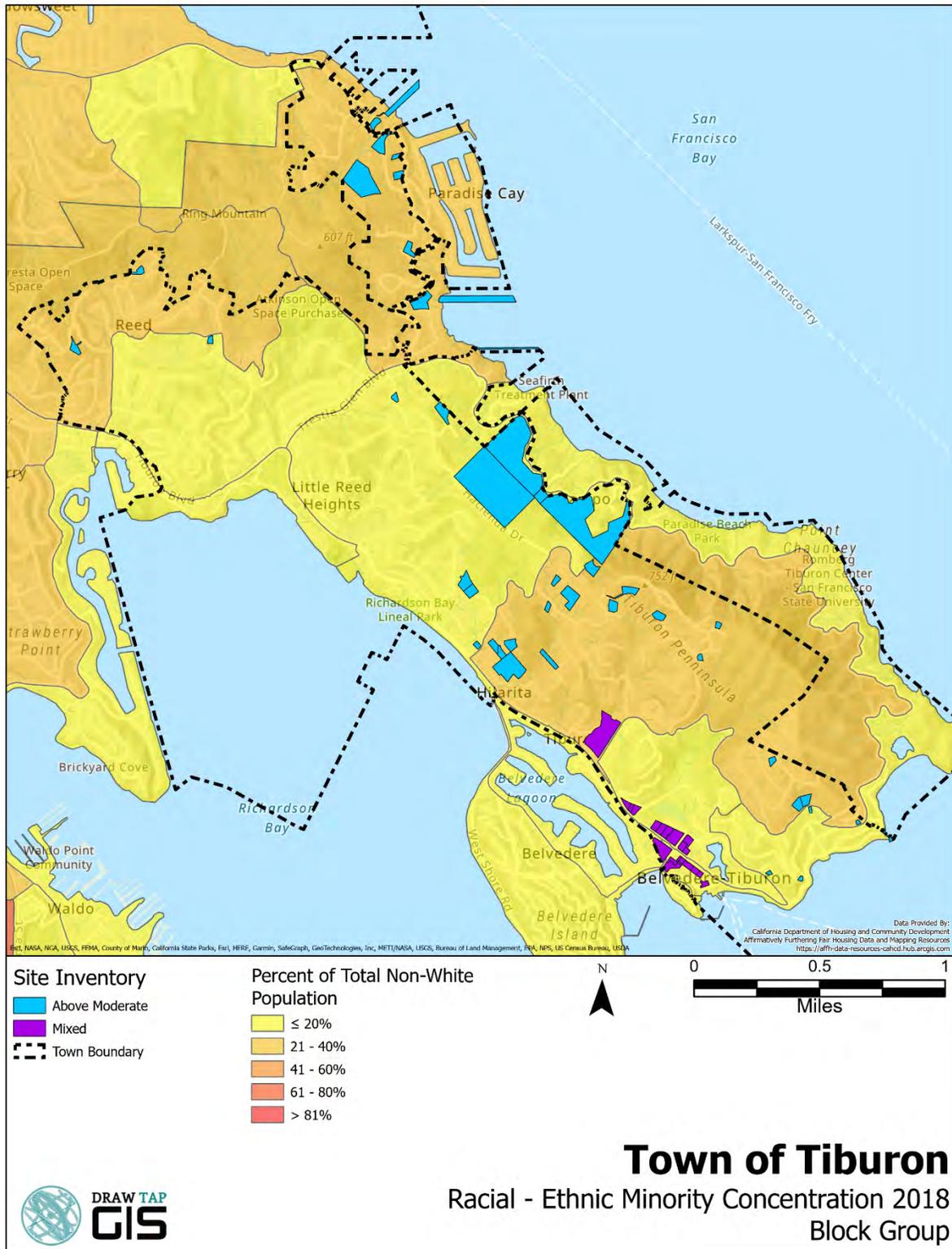
*Sites Inventory*

As discussed previously, all Tiburon block groups are comprised of non-White populations below 40 percent. It is important to note that block groups in the Town have populations of racial/ethnic minorities ranging from 9.6 percent to 23.5 percent. The ranges shown in **Figure D-8** and **Table D-7** below may exaggerate the concentrations of non-White populations.

Most units (80.9 percent) are in block groups where 20 percent or less of the population belongs to a racial or ethnic minority group, including most lower income units (84.5 percent) and moderate income units (94.7 percent). The Town’s RHNA strategy does not disproportionately place lower or moderate income units in areas with higher concentrations of racial/ethnic minority populations.

Percent Non-White (Block Group)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<=20%	283	84.5%	107	94.7%	179	69.9%	570	80.9%
21-40%	52	15.5%	6	5.3%	77	30.1%	135	19.1%
<b>Total</b>	<b>335</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>256</b>	<b>100.0%</b>	<b>705</b>	<b>100.0%</b>

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



Persons with Disabilities

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

*Regional Trends*

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

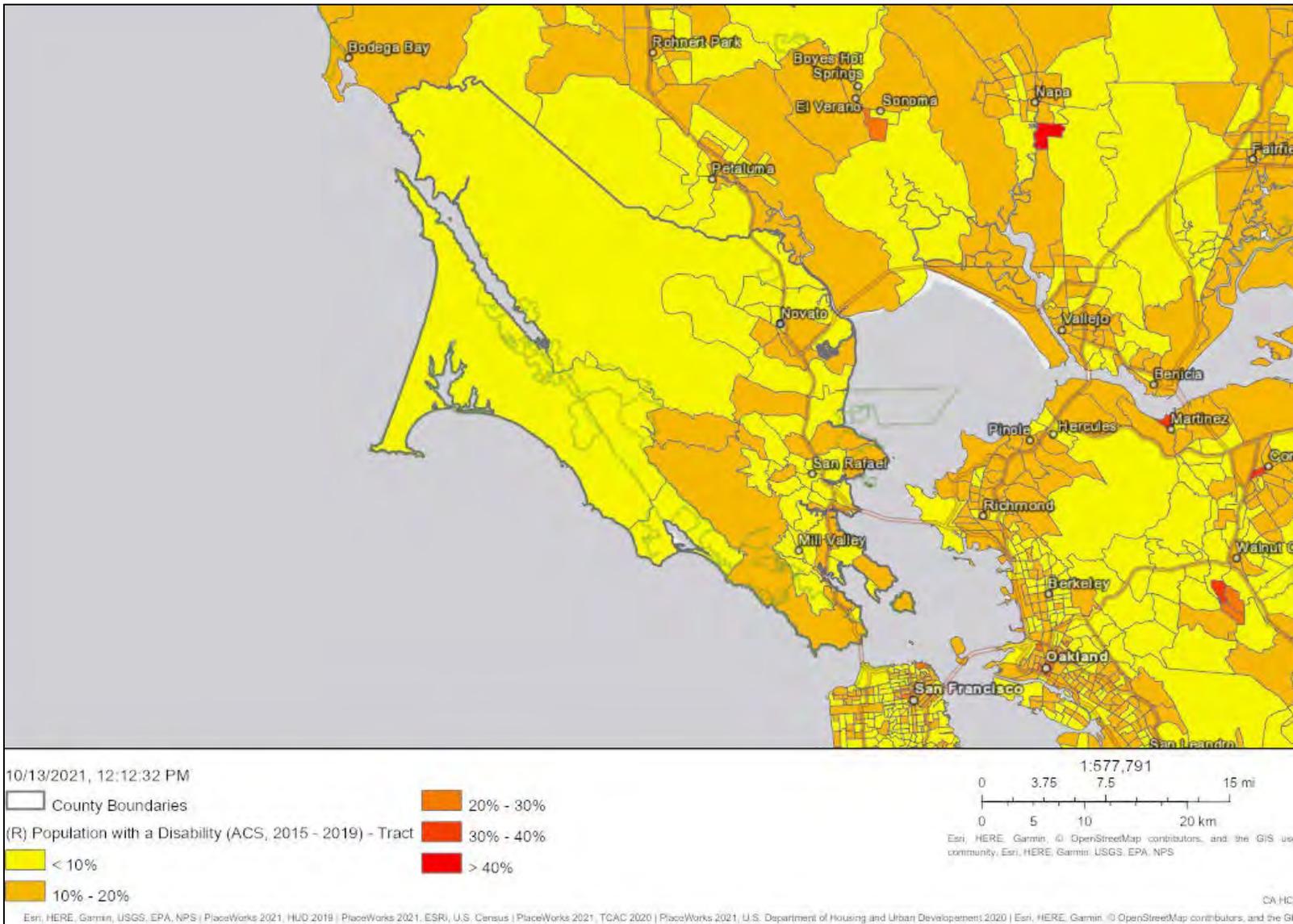
Table D-8: Populations of Persons with Disabilities – Marin County		
	Bay Area	Marin County
	Percent with a Disability	Percent with a Disability
Civilian non-institutionalized population	9.6%	9.1%
<b>Race/Ethnicity</b>		
Black or African American alone	15.9%	14.8%
American Indian and Alaska Native alone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

<sup>12</sup> The American Community Survey asks about six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report anyone of the six disability types are considered to have a disability. For more information visit: <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html#:~:text=Physical%20Disability%20Conditions%20that%20substantially, reaching%2C%20lifting%2C%20or%20carry ing.>

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

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

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



*Local Trends*

According to the 2015-2019 ACS, 9.9 percent of Tiburon residents experience a disability, compared to 9.1 percent countywide. Disabilities are most common among elderly residents aged 75 and older (29.3 percent with a disability), followed by adults aged 18 to 34 (15.9 percent with a disability), and seniors aged 65 to 74 (15.8 percent with a disability) (**Table D-9**). The most common disabilities in Tiburon are ambulatory difficulties (5.2 percent) and independent living difficulties (4.4 percent). Ambulatory difficulties, difficulty walking or climbing stairs, and independent living difficulties are typically most common among elderly adults. The population of persons with disabilities has increased from 8.4 percent during the 2008-2012 ACS. This is likely due, in part, to the increase in elderly residents. The elderly population aged 65 and older in Tiburon grew from 21 percent to 25.7 percent during the same period.

<b>Table D-9: Populations of Persons with Disabilities – Tiburon (2019)</b>		
	<b>Total Population</b>	<b>Percent with a Disability</b>
Total civilian non-institutionalized population	9,113	9.9%
<b>Race/Ethnicity</b>		
Black or African American alone	92	59.8%
American Indian and Alaska Native alone	15	0.0%
Asian alone	251	37.1%
Some other race alone	321	15.0%
Two or more races	681	12.2%
White alone, not Hispanic or Latino	7,428	8.1%
Hispanic or Latino (of any race)	695	18.0%
<b>Age</b>		
Under 5 years	266	0.0%
5 to 17 years	1,675	1.6%
18 to 34 years	794	15.9%
35 to 64 years	4,052	5.9%
65 to 74 years	1,294	15.8%
75 years and over	1,032	29.3%
<b>Type</b>		
Hearing difficulty	--	3.9%
Vision difficulty	--	2.6%
Cognitive difficulty	--	1.6%
Ambulatory difficulty	--	5.2%
Self-care difficulty	--	1.4%
Independent living difficulty	--	4.4%

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

Figure D-10 shows the population of persons with disabilities by census tract based on the 2015-2019 ACS. There are two tracts that encompass the majority of the Town: tract 1241 in the northwestern section of the Town, also encompassing parts of the unincorporated County including Ring Mountain and the Strawberry Community; and tract 1242 in the southern section of the Town and most of Angel Island, also encompassing northern coastal areas that are not part of the Town. Quarry Point, located on the eastern side of Angel Island, is not included in tract 1242 and is not considered part of Tiburon. A small portion of the Town is also located in tract 1230, which encompasses mostly the City of Belvedere.

The southwestern Tiburon tract (tract 1242) has a higher concentration of persons with disabilities compared to the northern tract (tract 1241). According to the HCD AFFH Data Viewer, 6.5 percent of the population in tract 1241 experiences one or more disability, compared to 12.2 percent in tract 1242. Tract 1230 has a population of persons with disabilities of 8.9 percent.

Tract 1242 on the southern side of the Town contains one block group with racial/ethnic minority populations exceeding 20 percent; however, block groups with larger racial/ethnic minority populations are not concentrated in this tract alone. According to the 2015-2019 ACS, 20.3 percent of the population in tract 1241 are aged 65 or older, while 31.4 percent of the population in tract 1242 are aged 65 or older. The population of elderly adults residing in tract 1242 likely contributes to the heightened concentration of persons with disabilities.

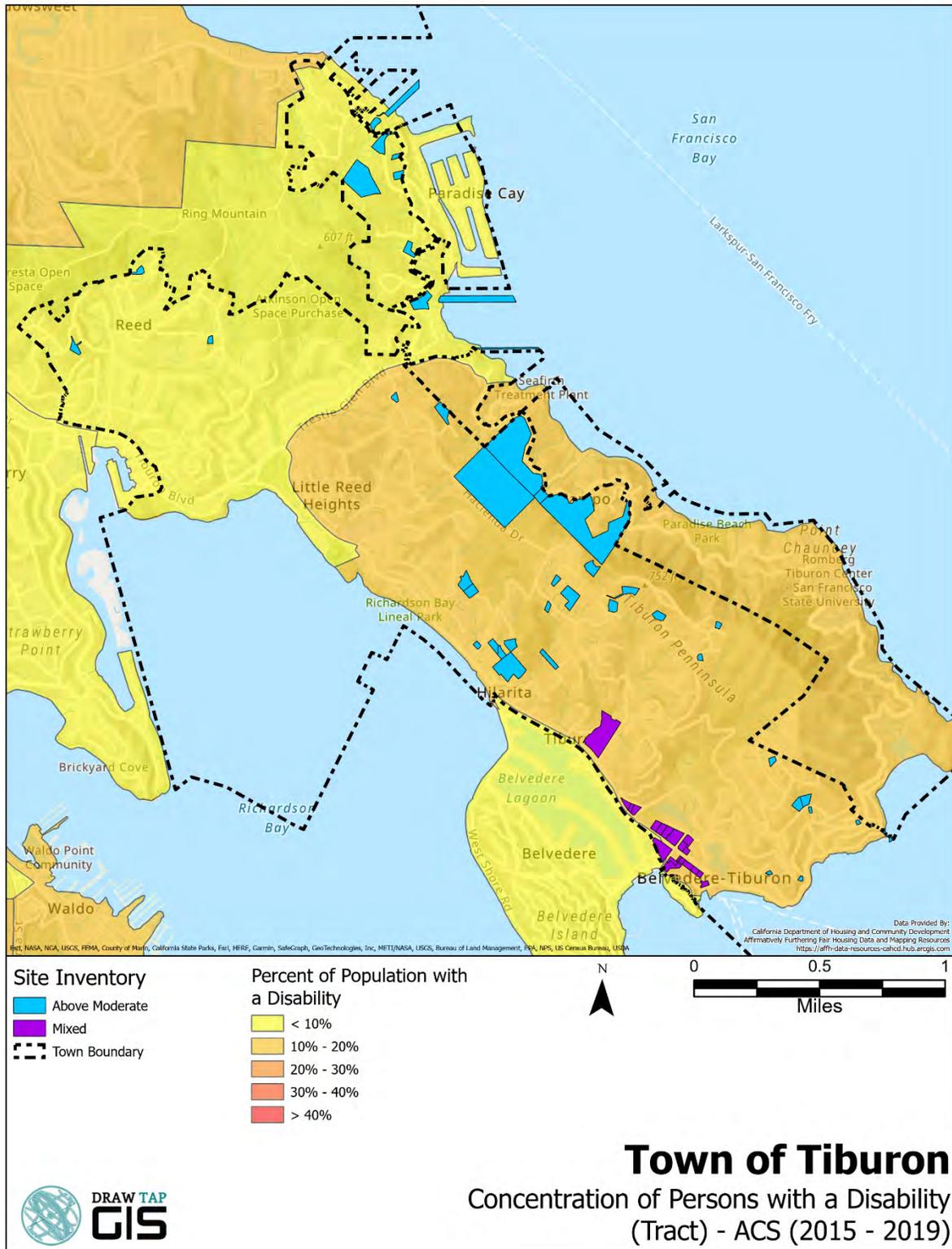
*Sites Inventory*

As presented above, tracts in the Town have populations of persons with disabilities ranging from 6.5 to 12.2 percent. The distribution of units selected to meet the Town’s RHNA by population of persons with disabilities is shown in Table D-10 and Figure D-10, below.

Most RHNA units (80.3 percent) are in the southeastern tract where 12.2 percent of the population experiences one or more disability. Over 80 percent of above moderate income units, 76.7 percent of lower income units, and 91.2 percent of moderate income units are in this tract. It is important to note that this tract encompasses the largest proportion of the total area in the Town. The Town’s RHNA strategy does not disproportionately expose lower or moderate income units to populations with higher rates of disabilities.

Percent with Disability (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<10%	78	23.3%	10	8.8%	51	19.9%	139	19.7%
10-20%	257	76.7%	103	91.2%	205	80.1%	566	80.3%
<b>Total</b>	<b>335</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>256</b>	<b>100.0%</b>	<b>705</b>	<b>100.0%</b>

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



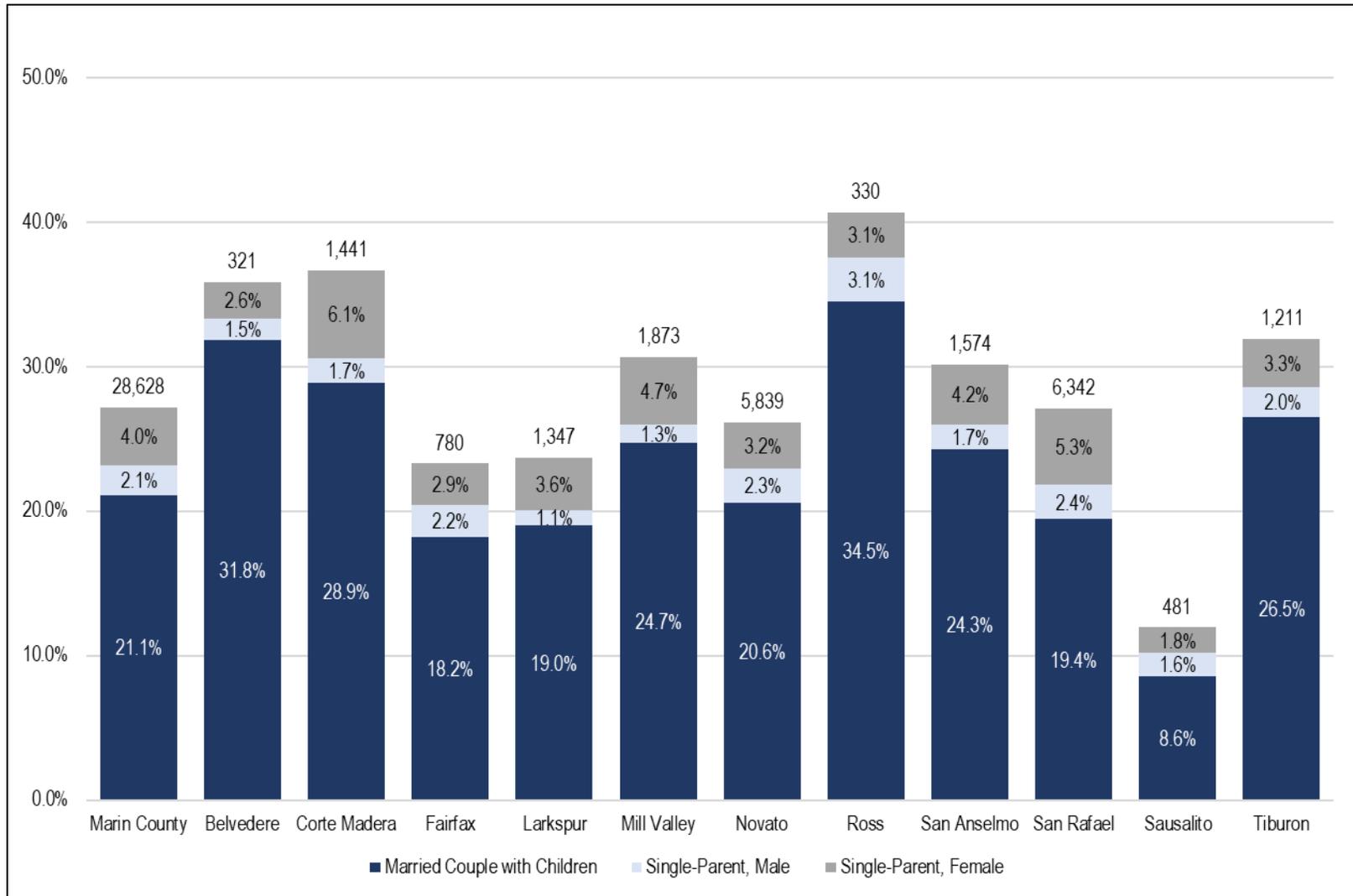
### Familial Status

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

### *Regional Trends*

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

Figure D-11: Households with Children in Marin County and Incorporated Cities (2019)



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

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

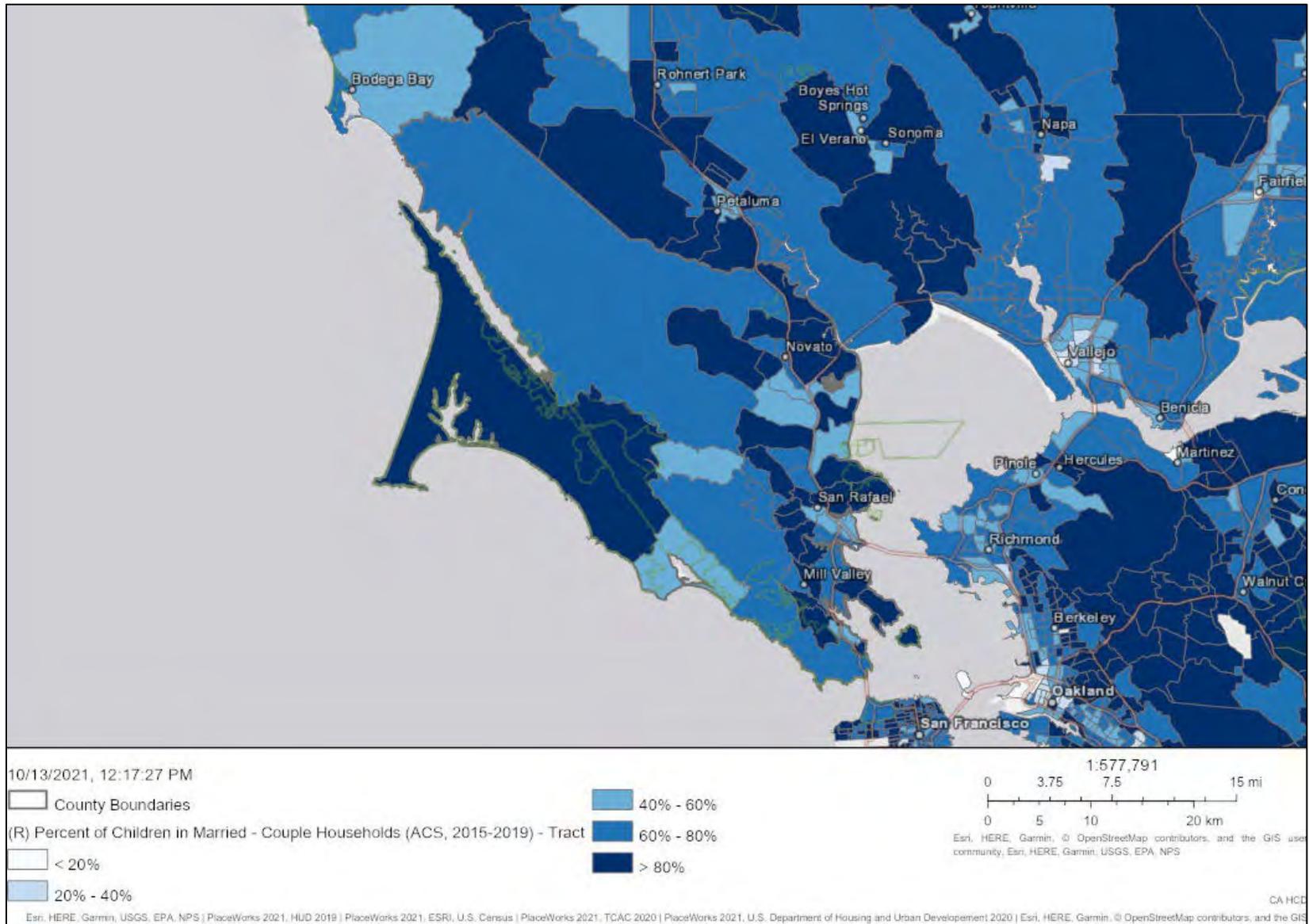
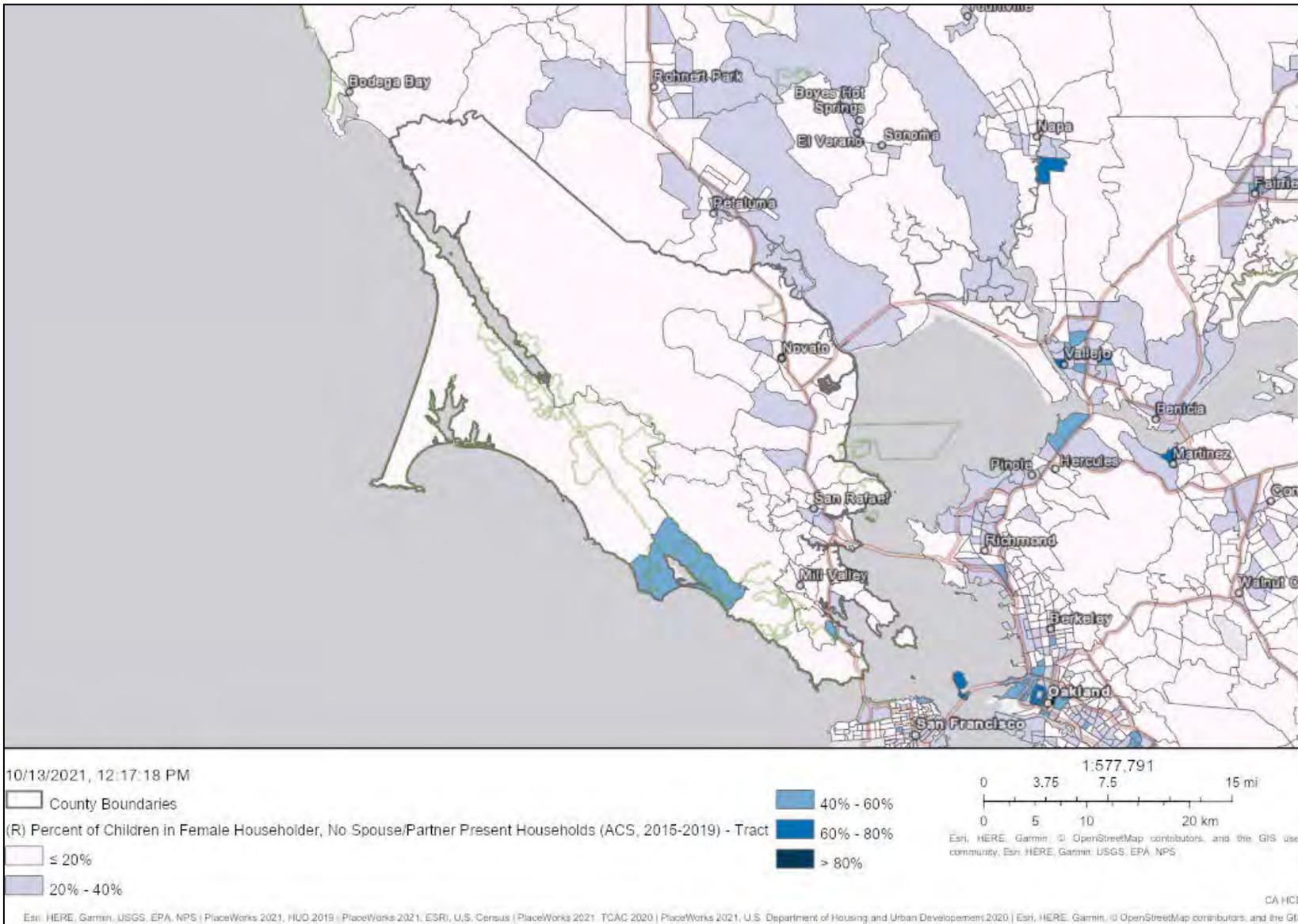


Figure D-13: Regional Percent of Children in Female-Headed Households by Tract (2019)



*Local Trends*

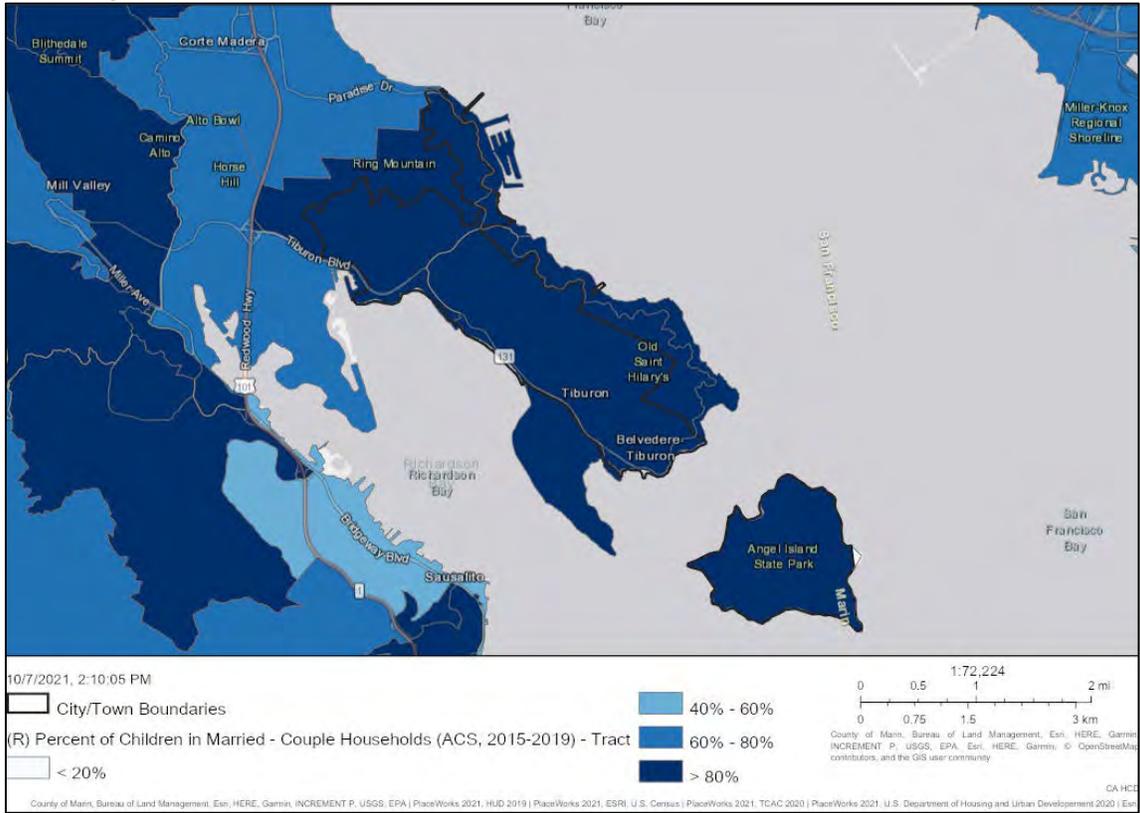
Tiburon has seen a slight decrease in the proportion of households with children in recent years (**Table D-11**). During the 2006-2010 ACS, there were 1,194 households with children representing 33.6 percent of all Town households. The most recent 2015-2019 ACS estimates show there is now 1,211 households with children in Tiburon representing only 31.9 percent of households town-wide. The number of single-parent female-headed households has increased most significantly, from 92 housing in 2010 to 127 households in 2019, a 38 percent increase. There is no single-parent male-headed households in Tiburon currently. Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. The Town has seen an increase in total households of seven percent during this period, but an increase of only 0.6 percent married couple households with children.

Household Type	2006-2010		2015-2019		Percent Change
	Households	Percent	Households	Percent	
Married-couple family with children	1,001	28.2%	1,007	26.5%	0.6%
Cohabiting couple with children	--	--	77	2.0%	N/A
Single-parent, male-headed	73	2.1%	0	0.0%	-100.0%
Single-parent, female-headed	92	2.6%	127	3.3%	38.0%
<b>Total Households with Children</b>	<b>1,194</b>	<b>33.6%</b>	<b>1,211</b>	<b>31.9%</b>	<b>1.4%</b>
<b>Total Households</b>	<b>3,551</b>	<b>100.00%</b>	<b>3,798</b>	<b>100.0%</b>	<b>7.0%</b>

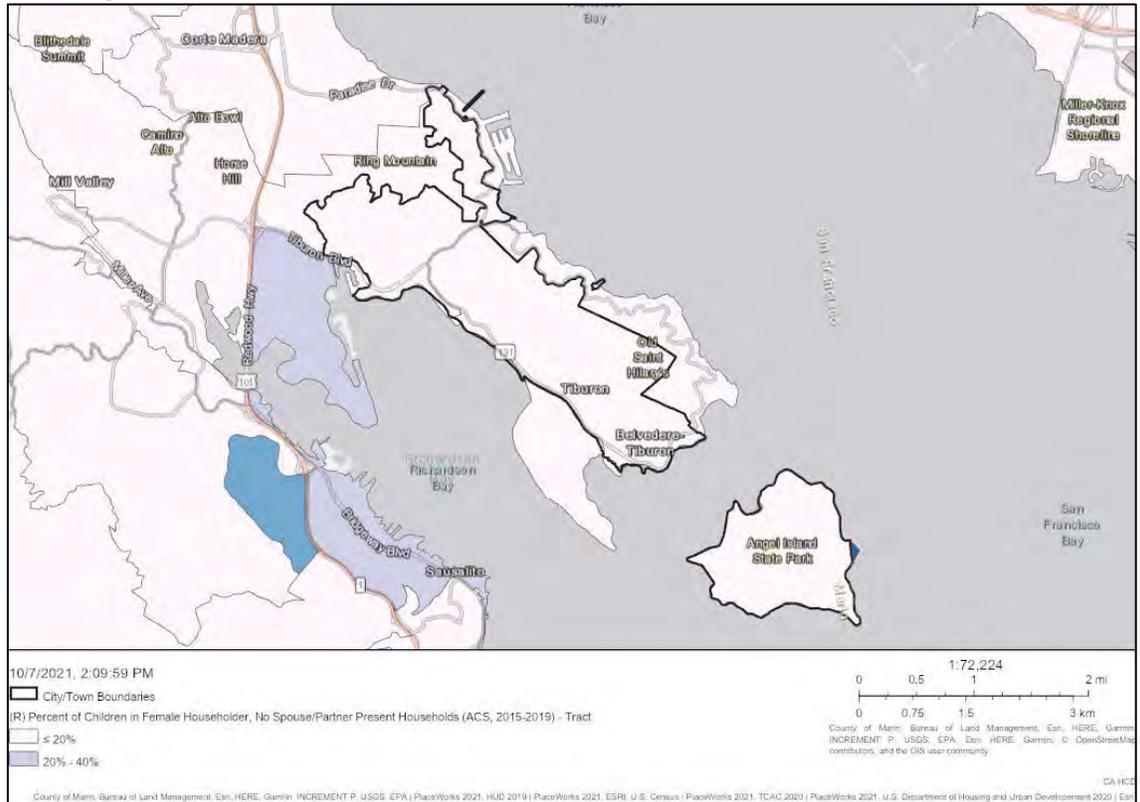
-- = data not available.  
 Sources: American Community Survey, 2006-2010 and 2015-2019 (5-Year Estimates).

As shown in **Figure D-14**, more than 80 percent of children in both Tiburon tracts live in married couple households. Approximately 87 percent of children in tract 1241 on the northwestern side of Town and 85 percent of children in tract 1242 on the southeastern side of the Town live in married couple households. Less than 20 percent of children live in single-parent female-headed households in both tracts (**Figure D-15**).

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



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



### Sites Inventory

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

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

### Income Level

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

### Regional Trends

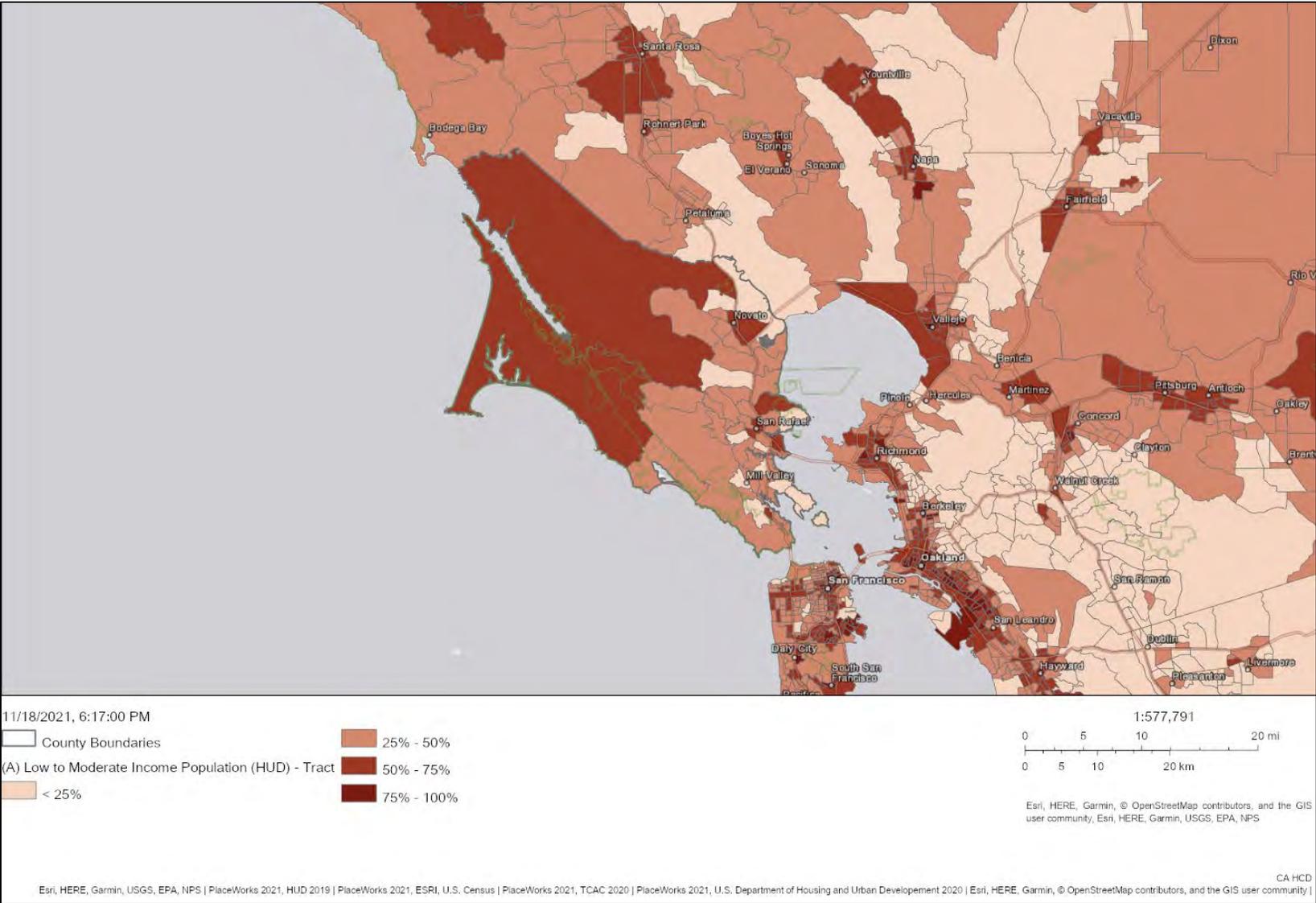
According to Comprehensive Housing Affordability Strategy (CHAS)<sup>13</sup> data based on the 2017 ACS, 40.5 percent of Marin County households are low or moderate income, earning 80 percent or less than the area median income (AMI) (Table D-12). A significantly larger proportion of renter households in Marin County are LMI. Nearly 60 percent of renter households are considered LMI compared to only 29.8 percent of owner households. Figure D-16 shows that LMI populations are most concentrated in tracts in West Marin, North Marin (Novato), Central Marin (San Rafael), and the unincorporated communities of Marin City and Santa Venetia.

Income Category	Owner	Renter	Total
0%-30% of AMI	8.7%	26.0%	14.9%
31%-50% of AMI	8.5%	16.0%	11.2%
51%-80% of AMI	12.6%	17.6%	14.4%
81%-100% of AMI	8.4%	10.0%	8.9%
Greater than 100% of AMI	61.8%	30.4%	50.5%
<b>Total</b>	<b>67,295</b>	<b>37,550</b>	<b>104,845</b>

1. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas and uses San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties) for Marin County.  
Sources: ABAG/MTC Housing Needs Data Workbook, 2021; HUD CHAS (based on 2013-2017 ACS), 2020.

<sup>13</sup> Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.

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



*Local Trends*

Nearly 69 percent of households in Tiburon earn more than 100 percent of the area median income (AMI). However, a significantly larger proportion of owner-occupied households earn 100 percent of the AMI or more compared to renter-occupied households. Owners tend to have higher incomes than renters. Households earning less than 80 percent of the AMI are considered lower income households. Only 21.3 percent of households in the Town are lower income households. Less than 15 percent of owner-occupied households are considered lower income compared to 36 percent of renters. While renters are more likely to earn less than 80 percent of the AMI and be considered lower income, there is a significantly lower proportion of lower income owners and renters in Tiburon compared to the County. According to 2015-2019 ACS estimates, the median household income in Tiburon is \$154,915, higher than the County (\$115,246) and neighboring cities of Corte Madera (\$149,439), Larkspur (\$109,426), and Sausalito (\$111,906), but lower than Belvedere (\$245,208) and Mill Valley (\$163,614).

Income Category	Owner	Renter	Total
0%-30% of AMI	3.2%	15.7%	7.1%
31%-50% of AMI	4.5%	5.9%	5.0%
51%-80% of AMI	7.0%	14.4%	9.3%
81%-100% of AMI	8.5%	13.6%	10.1%
Greater than 100% of AMI	76.7%	50.4%	68.6%
<b>Total</b>	<b>2,645</b>	<b>1,180</b>	<b>3,825</b>

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

Dissimilarity indices from the ABAG AFFH Segregation Report are presented in **Table D-14**. Household dissimilarity indices for Tiburon reveal that the Town is generally a mixed-income community compared to the Bay Area. However, segregation between lower and higher income households has increased since 2010 in the Town. Income dissimilarity indices for the Town are significantly lower than the region lower and higher income households in the Town have become increasingly segregated between 2010 and 2015.

Income Group	Tiburon		Bay Area
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	0.5	10.5	19.8
Below 50% AMI vs. Above 120% AMI	7.9	14.2	25.3

*Source: ABAG/MTC AFFH Segregation Report, 2022.*

**Figure D-17** shows the LMI populations in Tiburon by block group. A block group is considered an LMI area if more than 50 percent of households are low or moderate income. There is one block group in the Town located in the northwestern section of the Town along Tiburon Boulevard that is considered an LMI area. It is important to note that this block group encompasses Greenwood Cove which is not part of the incorporated Town. Approximately 68 percent of the population residing in this block group is low or

moderate income. This block group spans from the Audubon Wildlife Sanctuary to South Knoll Park. The ACS does not have data for number of households in this block group. This, as well as the plethora of parks and open space within this block group, indicates there are few households residing in this area of the Town. The block group containing the Quarry Point area of Angel Island is also an LMI area but is not part of incorporated Tiburon. The remaining block groups in Tiburon have LMI populations below 50 percent. Block groups with larger proportions of LMI households are not concentrated in a single area of the Town. The LMI area does not overlap with any other fair housing issues discussed above, including concentrations of racial/ethnic minority populations, populations of persons with disabilities, or children living in single-parent female-headed households (see **Figure D-6**, **Figure D-10**, and **Figure D-15**).

There are three subsidized housing projects in Tiburon: Cecilia Place (15 affordable units) located in the northwestern area of the Town, The Hilarita (91 affordable units) located in the southern section of the Town near Neds Way and Tiburon Boulevard, and Bradley House (12 affordable units) located in the southeastern area of the Town. None of the subsidized housing projects in the Town are located in LMI areas.

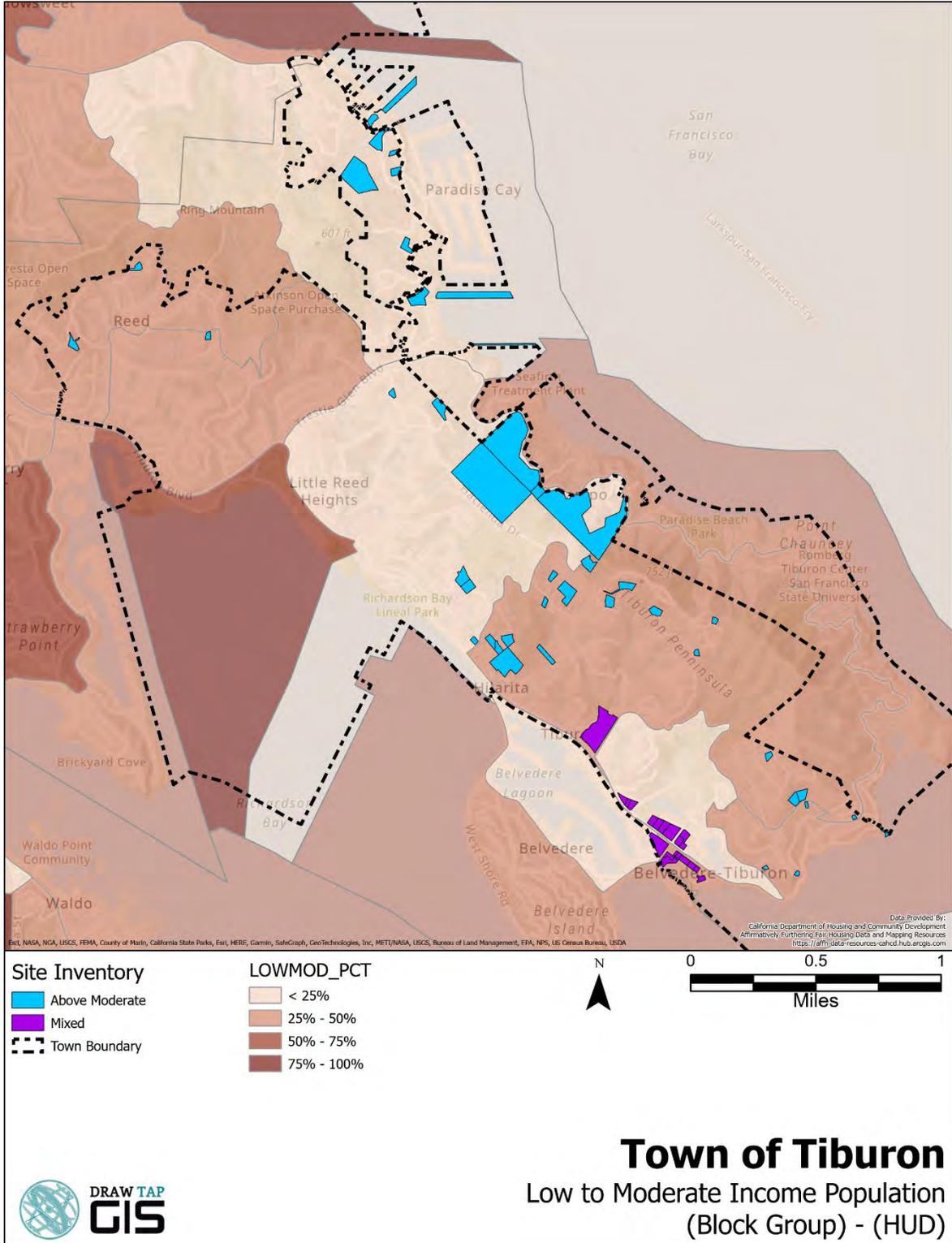
*Sites Inventory*

As shown above, there is one block group in the Town that is considered an LMI area with a population of low and moderate income households exceeding 50 percent. There are no RHNA units located in the block group. **Table D-15** and **Figure D-17** show the distribution of RHNA units by LMI population.

Nearly 62 percent of RHNA units, including 63.6 percent of lower income units, 68.1 percent of moderate income units, and 57 percent of above moderate income units, are in block groups where less than 25 percent of households are low or moderate income. The location of RHNA units generally follows trend town-wide and does not disproportionately place lower or moderate income units in block groups where LMI populations are high.

LMI Households (Block Group)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<25%	213	63.6%	77	68.1%	146	57.0%	436	61.8%
25-50%	122	36.4%	36	31.9%	110	43.0%	269	38.2%
<b>Total</b>	<b>335</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>256</b>	<b>100.0%</b>	<b>705</b>	<b>100.0%</b>

Figure D-17: Sites Inventory and LMI Population by Block Group



### Housing Choice Vouchers (HCV)

An analysis of the trends in Housing Choice Voucher (HCV) concentration can be useful in examining the success of the program in improving the living conditions and quality of life of its holders. The HCV program aims to encourage participants to avoid high-poverty neighborhoods and promote the recruitment of landlords with rental properties in low poverty neighborhoods. HCV programs are managed by Public Housing Agencies (PHAs), and the programs assessment structure (SEMAPS) includes an “expanding housing opportunities” indicator that shows whether the PHA has adopted and implemented a written policy to encourage participation by owners of units located outside areas of poverty or minority concentration<sup>14</sup>. In Marin County, the Landlord Partnership Program aims to expand rental opportunities for families holding housing choice vouchers by making landlord participation in the program more attractive and feasible, and by making the entire program more streamlined.

A study prepared by HUD’s Development Office of Policy Development and Research found a positive association between the HCV share of occupied housing and neighborhood poverty concentration and a negative association between rent and neighborhood poverty<sup>15</sup>. This means that HCV use was concentrated in areas of high poverty where rents tend to be lower. In areas where these patterns occur, the program has not succeeded in moving holders out of areas of poverty.

### Regional Trends

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

---

<sup>14</sup> For more information of Marin County’s SEMAP indicators, see: the County’s Administrative Plan for the HCV Program. <https://irp.cdn-website.com/4e4dabof/files/uploaded/Admin%20Plan%20Approved%20December%202021.pdf>

<sup>15</sup> Devine, D.J., Gray, R.W., Rubin, L., & Taghavi, L.B. (2003). *Housing choice voucher location patterns: Implications for participant and neighborhood welfare*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Division of Program Monitoring and Research.

Figure D-18: Regional HCV Concentration by Tract

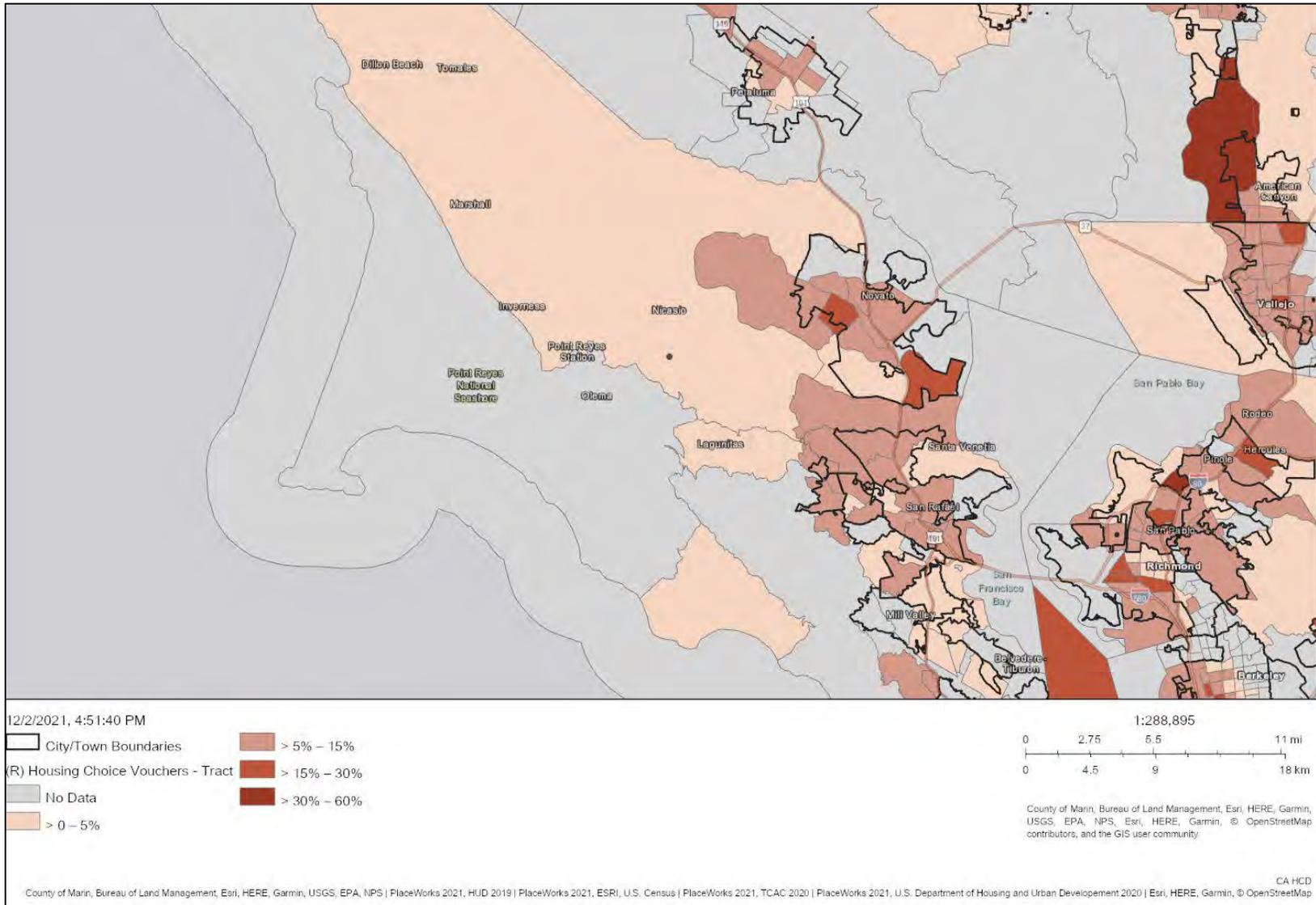
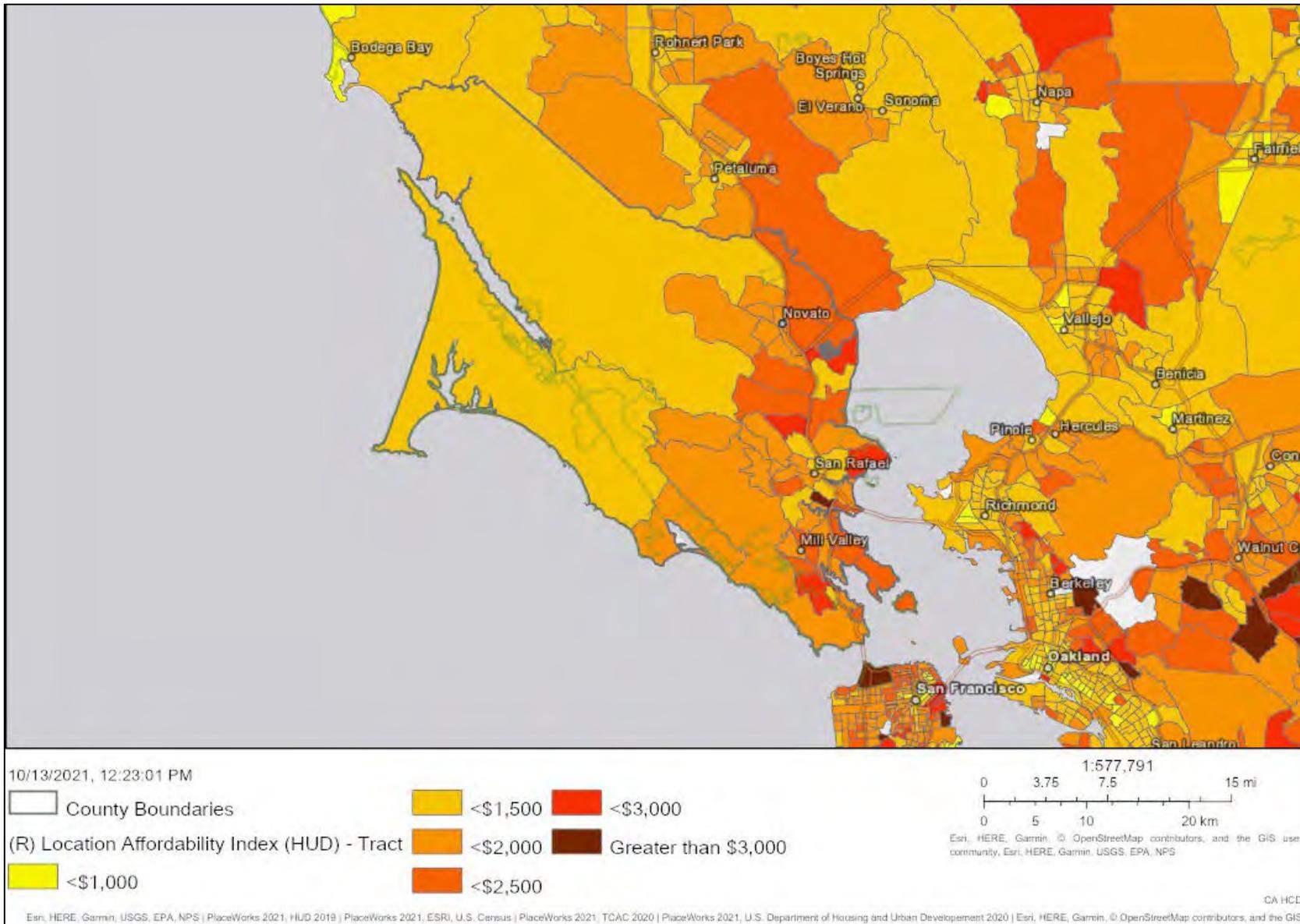


Figure D-19: Regional Median Gross Rent/Affordability Index by Tract



### Local Trends

There is no data for renters receiving HCVs in the southeastern tract (1242) and only 1.8 percent of renters in the northwestern tract (1241) received HCVs. To restrict access to tenant information HCV locations are identified in public records by the owner, and not the tenant. Public data pertaining to the locations of HCV program participants are only available as U.S. Census Tract aggregations. Moreover, to protect the confidentiality of those receiving HCV Program assistance, tracts containing 10 or fewer voucher holders have been omitted from this service. As presented in **Figure D-21**, rental prices are less affordable in Tiburon. Consistent with rental prices and HCV recipient rates, the Town is predominantly made up of high income households and lower concentrations of LMI households (see previous section on *Income Level*). Tiburon is a predominantly owner-occupied household community. Only 39.3 percent of households in tract 1241 (northwestern tract) and 33.1 percent of households in tract 1242 (southeastern tract) are renter-occupied. Cost burden and overpayment are further analyzed in Section 5, *Disproportionate Housing Needs*, of this Assessment of Fair Housing.

**Figure D-20: HCV Concentration by Tract**

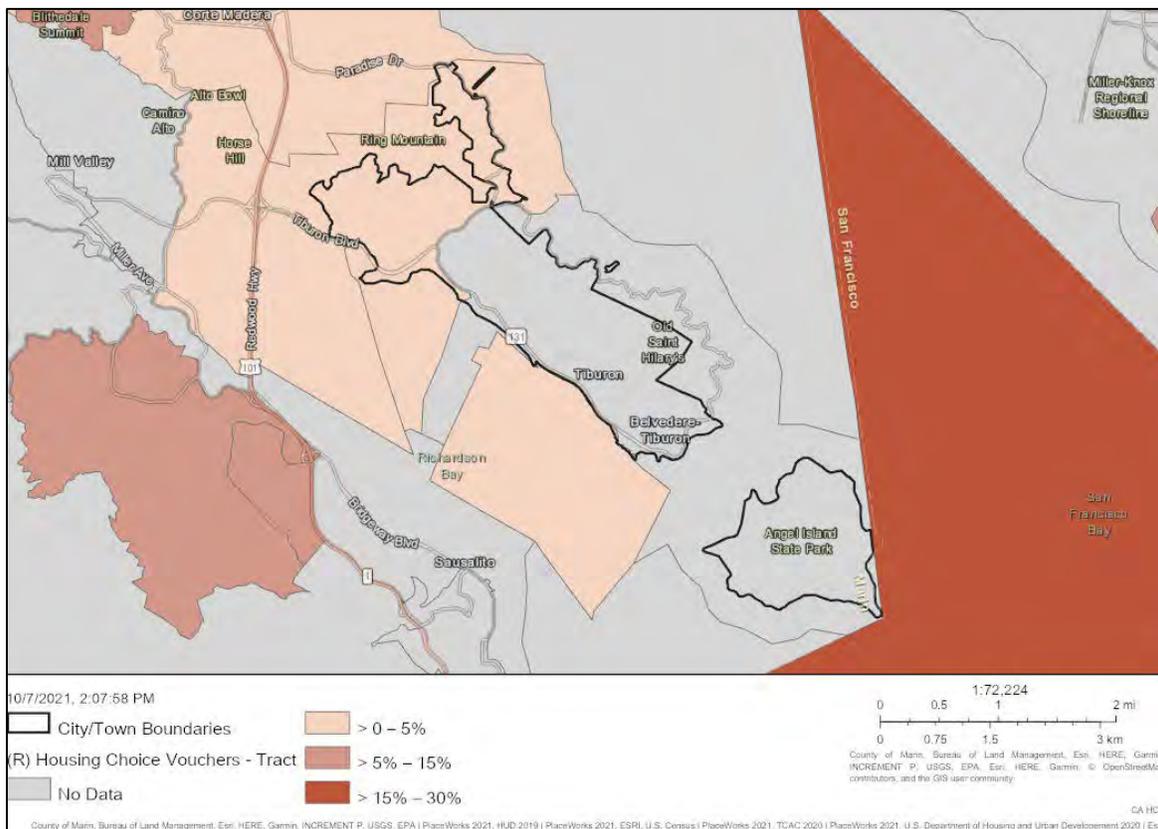
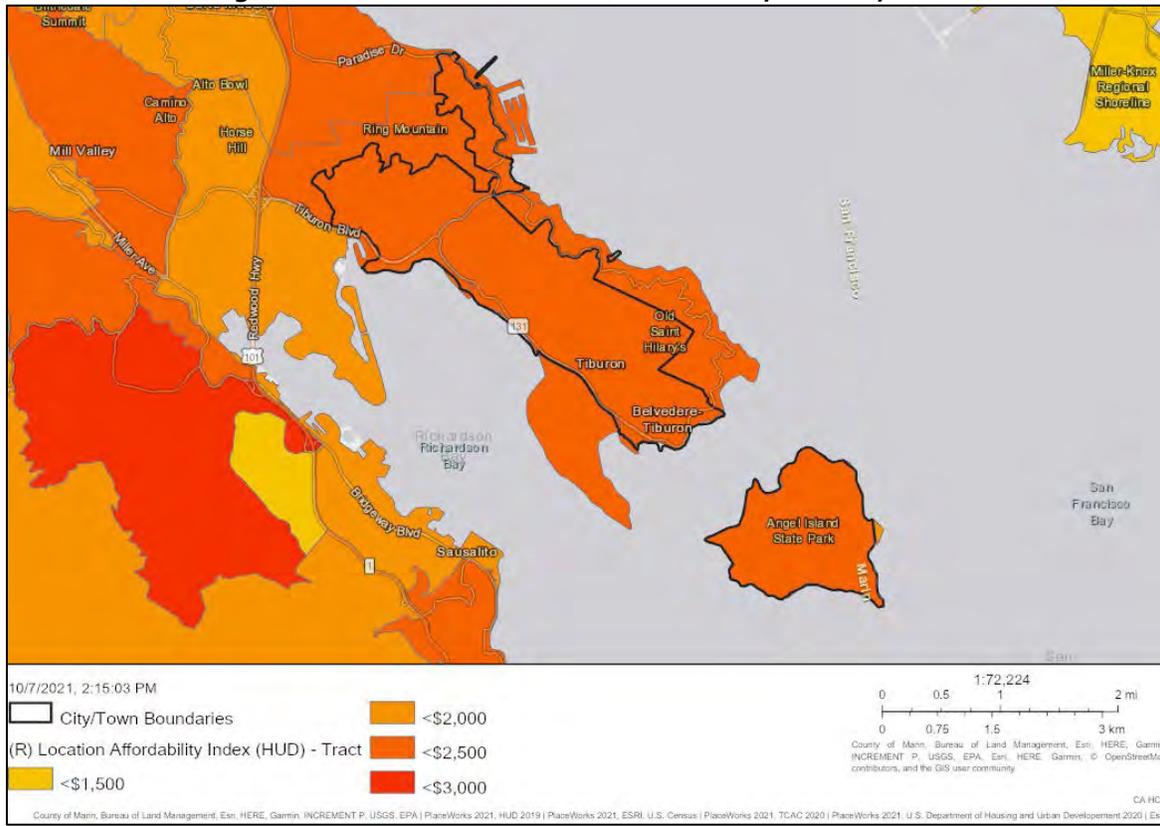


Figure D-21: Median Gross Rent/Affordability Index by Tract



### 3. Racially and Ethnically Concentrated Areas

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

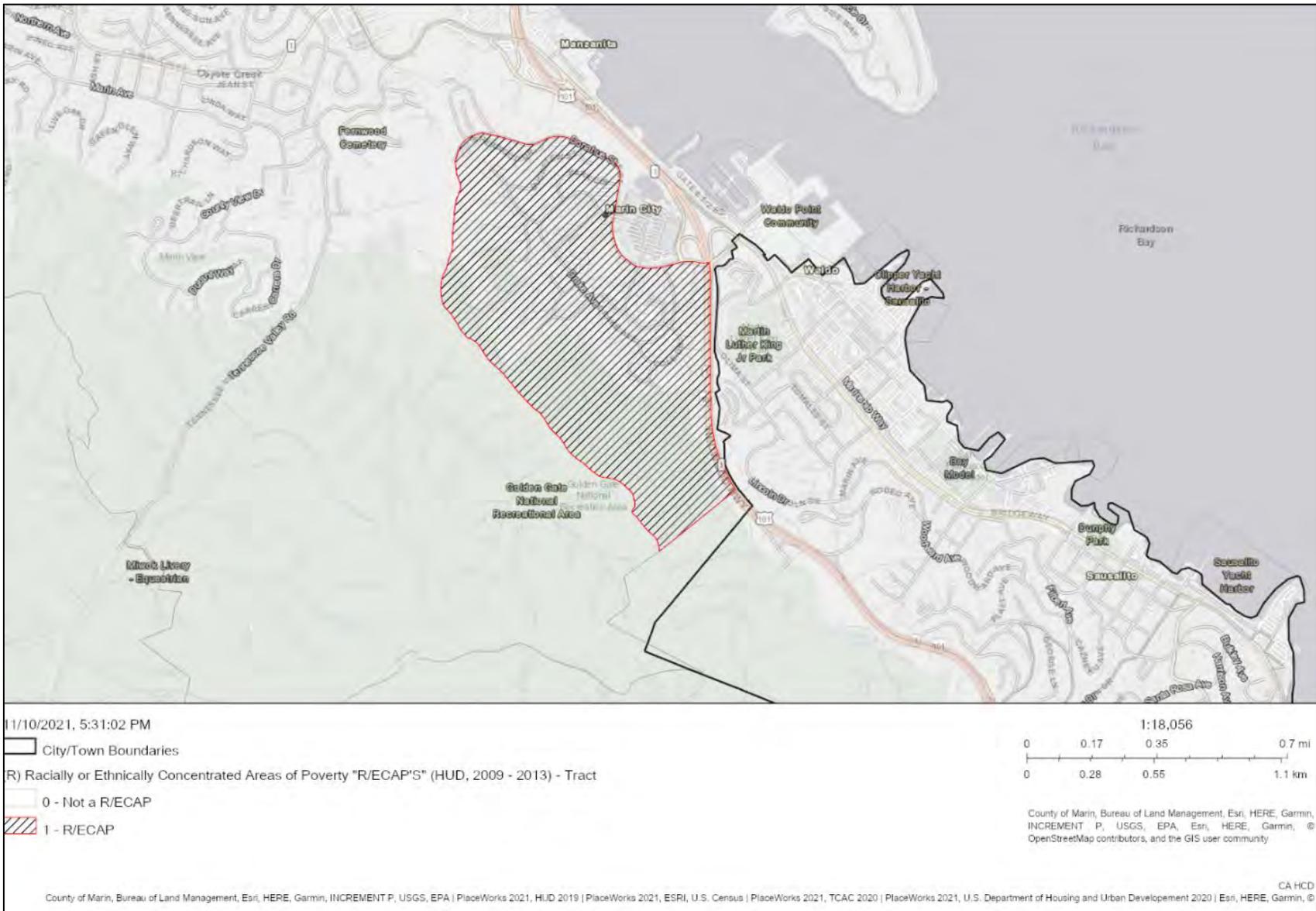
In an effort to identify racially/ethnically-concentrated areas of poverty (R/ECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever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

#### *Regional Trends*

There is one R/ECAP in Southern Marin located in Marin City west of State Highway 101 (**Figure D-22**). As shown in **Figure D-4**, previously, the Marin City CDP tract is characterized by a concentration of African American residents. Approximately 22 percent of Marin City's residents are African American—significantly higher than the County's and unincorporated County's African American population (two percent and three percent, respectively). Marin City residents also earn lower median incomes (less than \$55,000, **Figure D-26**), especially compared to neighboring jurisdictions where median incomes are higher than \$125,000. Marin City, where Marin County's only family public housing is located, also has the highest share of extremely low-income households in the County; about 40 percent of households earn less than 30 percent the Area Median Income, whereas only 14 percent of unincorporated County households are considered extremely low income.



Figure D-23: Regional R/ECAP Detail



*Local Trends*

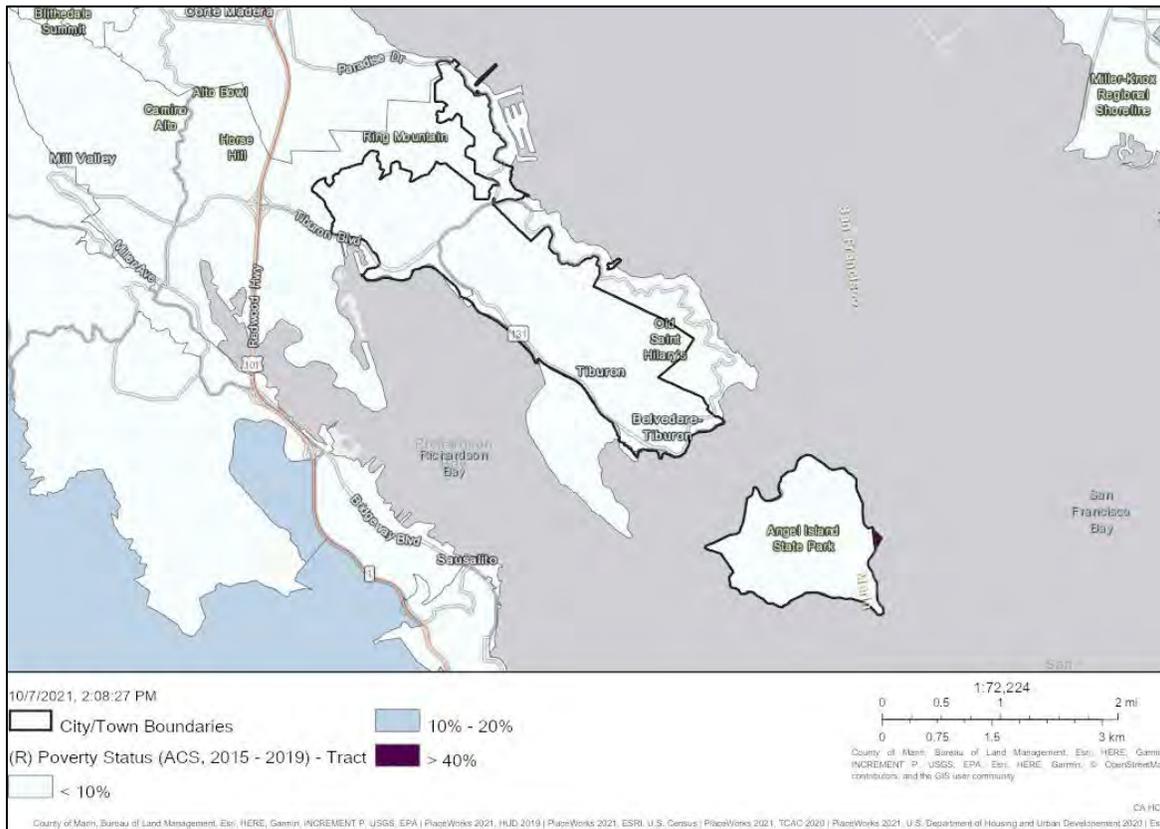
One tract containing the Quarry Point area of Angel Island State Park has been identified as a R/ECAP. This area is also considered a TCAC area of high segregation and poverty. However, as discussed previously, this area is not considered part of the Town of Tiburon.

As presented in **Table D-16**, Tiburon has a smaller population below the poverty level compared to the County (2.6 percent and 7.2 percent, respectively). In Tiburon, there are no Black/African American, American Indian/Alaska Native, Asian, some other race, or two or more races' populations below the poverty level. The non-Hispanic White and Hispanic/Latino populations have comparable poverty rates of 2.9 percent and three percent, respectively. **Figure D-24** shows poverty status by tract in Tiburon. Fewer than 10 percent of the population in both tracts are below the poverty line. The tract containing the Quarry Point area of Angel Island State Park, where there is a higher concentration of persons below the poverty level, is not part of the Town.

<b>Table D-16: Population Below Poverty Level by Race/Ethnicity (2019)</b>				
Income Category	Tiburon		Marin County	
	Total Population	Percent Below Poverty Level	Total Population	Percent Below Poverty Level
Black or African American alone	92	0.0%	4,746	16.8%
American Indian and Alaska Native alone	15	0.0%	823	22.1%
Asian alone	251	0.0%	14,859	8.2%
Native Hawaiian and Other Pacific Islander alone	0	--	507	65.1%
Some other race alone	321	0.0%	20,879	23.2%
Two or more races	681	0.0%	12,199	6.5%
Hispanic or Latino origin (of any race)	695	3.0%	39,574	16.9%
White alone, not Hispanic or Latino	7,428	2.9%	182,823	4.8%
<b>Total</b>	<b>9,113</b>	<b>2.6%</b>	<b>253,869</b>	<b>7.2%</b>

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

Figure D-24: Poverty Status by Tract



### Racially Concentrated Areas of Affluence (RCAs)

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

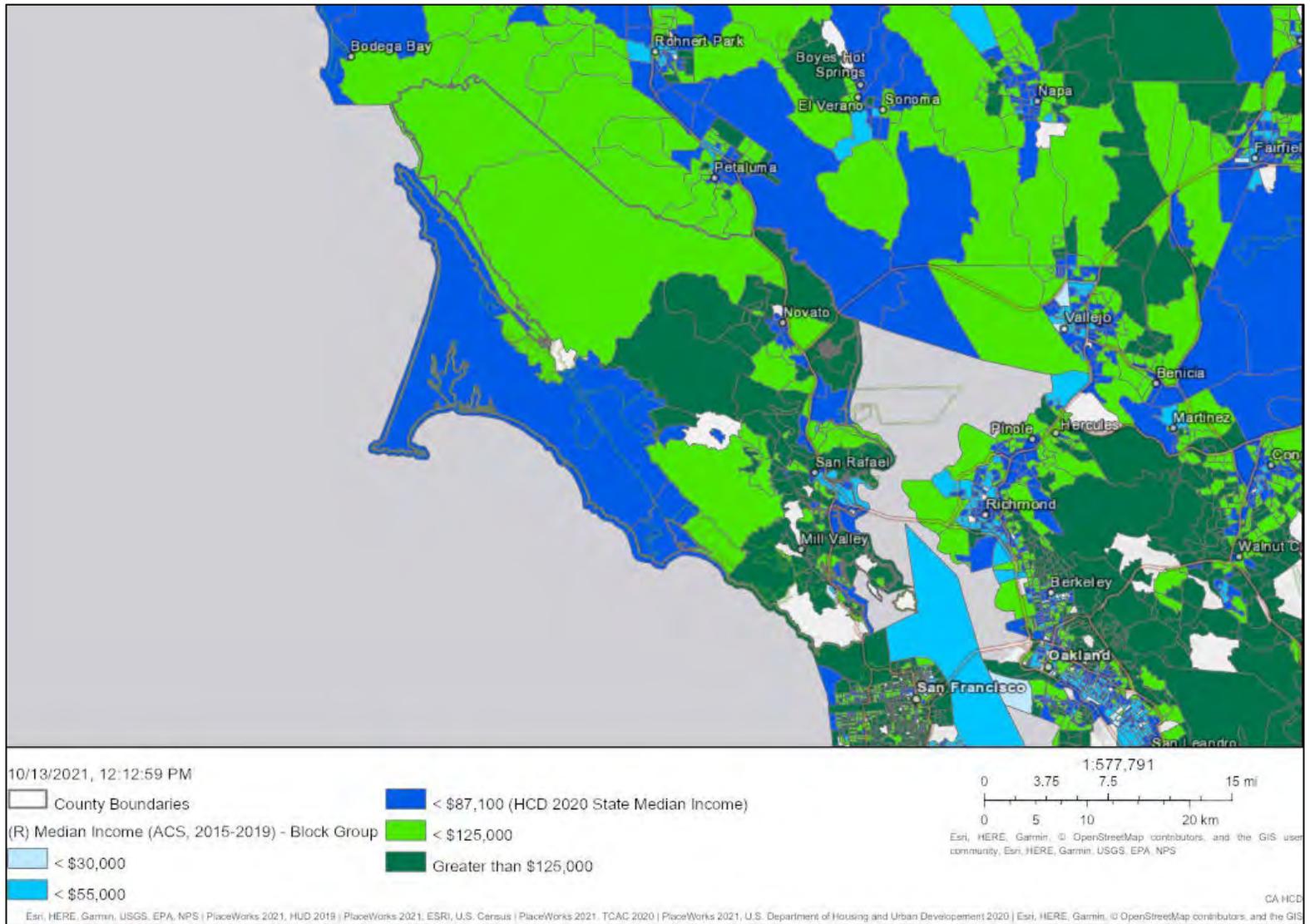
While HCD has created its own metric for RCAs, as of February 2022, RCA maps are not available on HCD's AFFH Data Viewer tool. Thus, this analysis relies on the definition curated by the scholars at the University of Minnesota Humphrey School of Public Affairs cited in HCD's memo: "RCAs are defined as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

### Regional Trends

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

these predominantly white areas (incorporated jurisdictions and unincorporated communities), only Belvedere, the Valley, Tam Valley, Black Point- Green Point and the eastern tracts of Novato are census tracts with a median income over \$125,000 (**Figure D-25**). Although not all census tracts have the exact relationship of over 80 percent White and median income over \$125,000 to qualify as "RCAAs," throughout the County tracts with higher White population tend to have greater median incomes.

Figure D-25: Regional Median Income by Block Group (2019)



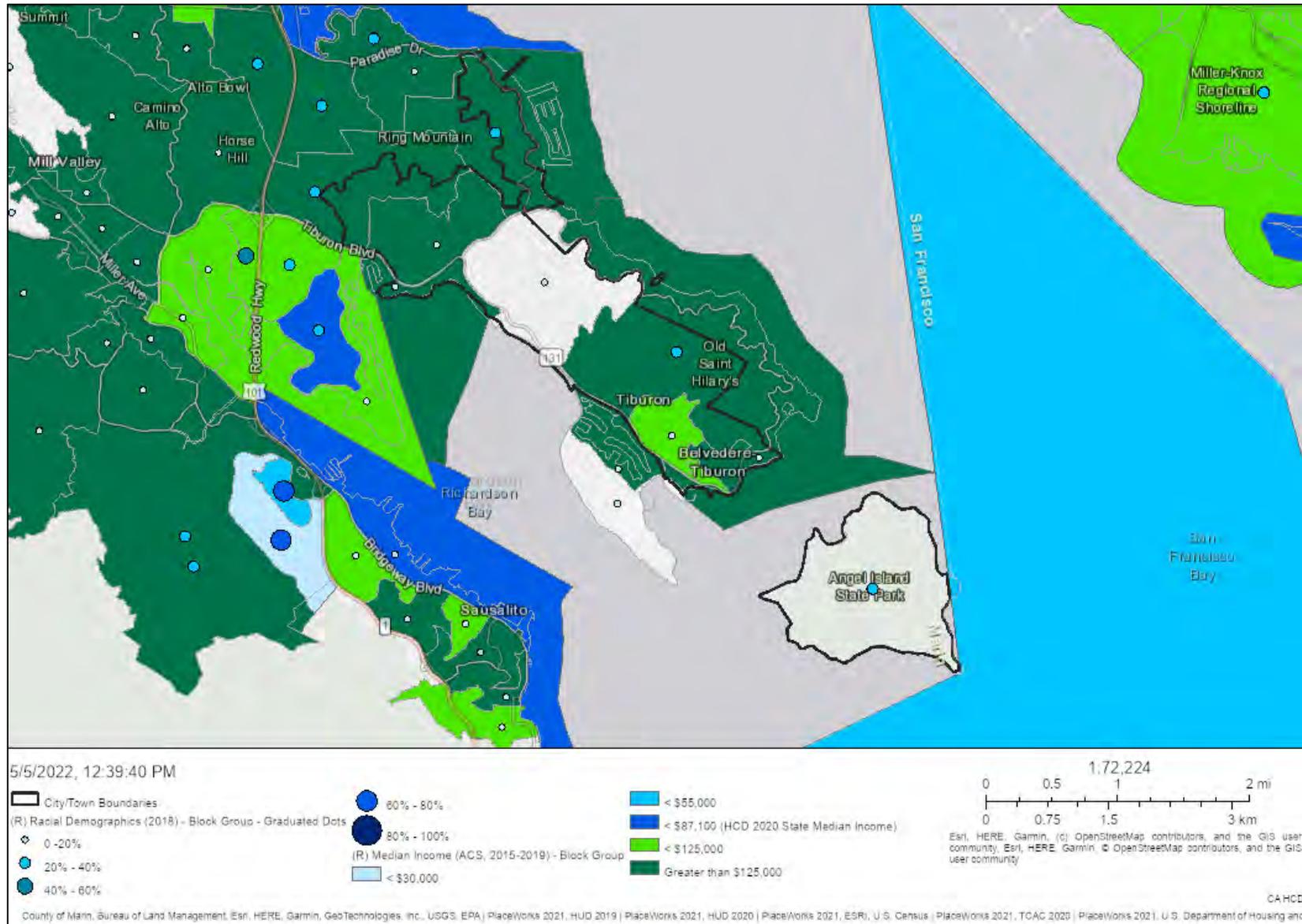
*Local Trends*

As presented previously, non-White populations represent less than 20 percent of the population in most Tiburon block groups (see **Figure D-6**). Four block groups have a non-White population exceeding 20 percent, including the block group encompassing Angel Island State Park. **Figure D-26** shows median income and non-White population by block group in the Town. Most block groups have median incomes exceeding \$125,000. There is one block group in the southern section of the Town along Tiburon Boulevard that has a median income of \$99,867. The block group encompassing the Quarry Point area of Angel Island has a lower median income but is not part of the incorporated Town. Two block groups in the northwestern section of the Town and one block group in the southeastern section of the Town are considered RCAAs, where less than 20 percent of the population belongs to a racial or ethnic minority group and the median income exceeds \$125,000.

Median household income by race/ethnicity in Tiburon and Marin County is shown in **Table D-17**. Most non-White populations in the Town, other than the Asian population, are too small to accurately estimate median income. In the County, White, non-Hispanic households have the highest median income of \$126,501. Countywide, the median income among Hispanic or Latino households is \$67,125, significantly lower than non-Hispanic White households. Median incomes for the non-Hispanic White and Asian populations in the Town are higher than the overall median of \$154,915. This indicates that other non-White groups other than the Asian population have lower median incomes. As discussed above, the Hispanic/Latino population has the highest poverty rate in Tiburon. The median income in Tiburon as well as the tract-level median incomes indicate the Town is generally affluent with higher income earners. As mentioned in Section 2, *Integration and Segregation*, more than half of households in the Town earn 100 percent or more of the AMI.

Table D-17: Median Household Income by Race/Ethnicity (2019)				
Income Category	Tiburon		Marin County	
	Percent Distribution	Median HH Income	Percent Distribution	Median HH Income
White alone, not Hispanic or Latino	88.2%	\$155,846	80.3%	\$126,501
Hispanic or Latino origin (of any race)	4.4%	--	9.7%	\$67,125
Black or African American	1.4%	--	1.6%	\$48,602
American Indian and Alaska Native	0.4%	--	0.3%	--
Asian	4.2%	\$224,531	5.6%	\$107,849
Native Hawaiian and Other Pacific Islander	0.0%	--	0.1%	\$18,221
Some other race	1.6%	--	4.5%	\$59,604
Two or more races	2.4%	--	3.2%	\$104,679
<b>Total</b>	<b>100.0%</b>	<b>\$154,915</b>	<b>100.0%</b>	<b>\$115,246</b>
-- = Insufficient data.				
Sources: 2015-2019 ACS (5-Year Estimates).				

Figure D-26: Median Income and non-White population by Block Group (2019, 2018)



#### 4. Access to Opportunities

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

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

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

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

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

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

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

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

#### *Regional Trends*

As explained earlier, TCAC composite scores categorize the level of resources in each census tract. Categorization is based on percentile rankings for census tracts within the region. Counties in the region all have a mix of resource levels. The highest concentrations of highest resource areas are located in the counties of Sonoma and Contra Costa (**Figure D-27**). Marin and San Francisco counties also have a concentration of high resource tracts. All counties along the San Pablo and San Francisco Bay area have at least one census tract considered an area of high segregation and poverty, though these tracts are most prevalent in the cities of San Francisco and Oakland.

There is only one census tract in Marin County considered areas of “high segregation and poverty” (**Figure D-28**). This census tract is located in Central Marin within the Canal neighborhood of the City of San Rafael. In the County, low resource areas (green) are concentrated in West Marin, from Dillon Beach to Nicasio. This area encompasses the communities of Tomales, Marshall, Inverness, and Point Reyes Station. In Central Marin, low resource areas are concentrated in San Rafael. As shown in **Figure D-28**, all of Southern Marin is considered a highest resource area, with the exception of Marin City which is classified as moderate resource.

Figure D-27: Regional TCAC Composite Scores by Tract (2021)

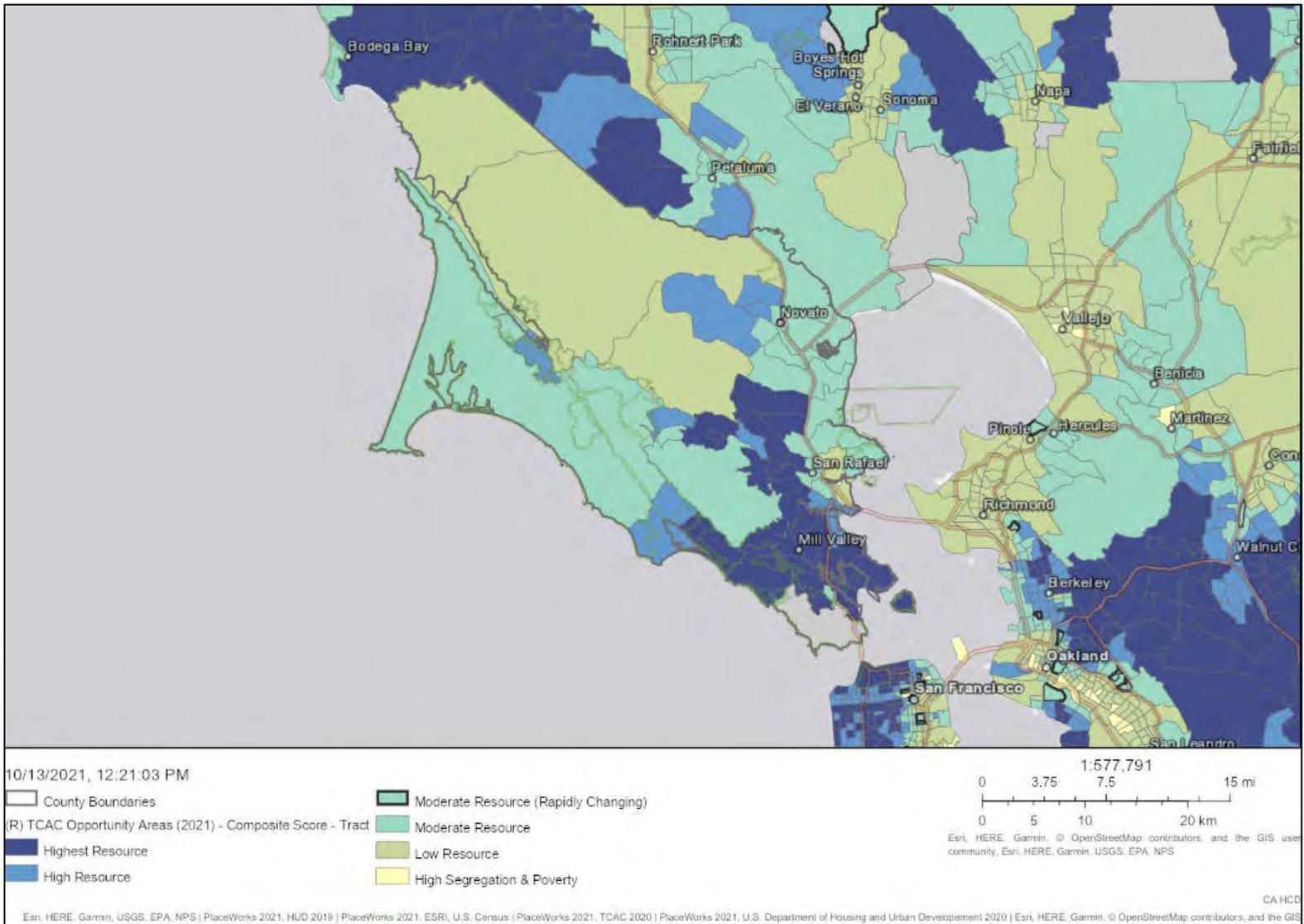
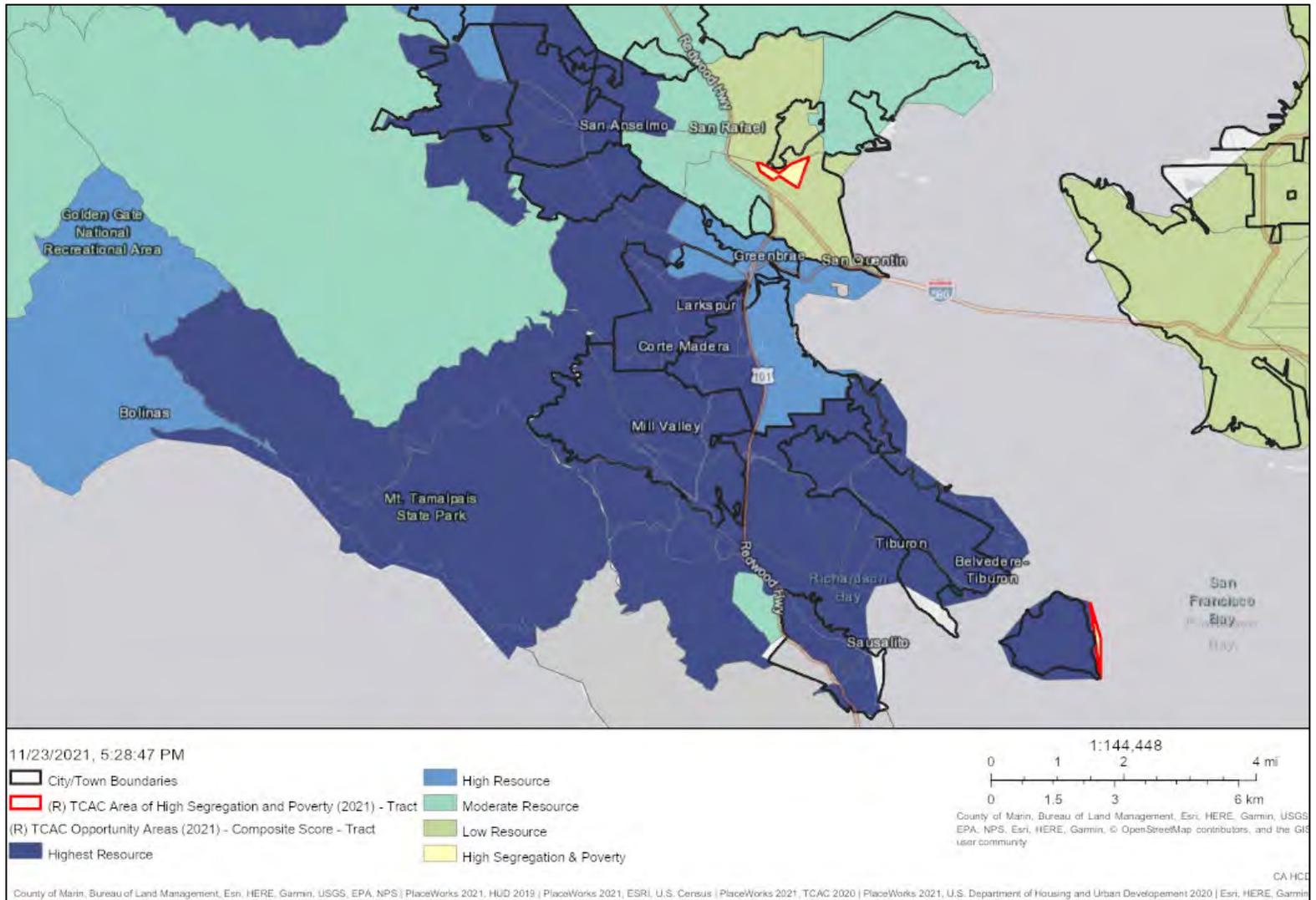


Figure D-28: Local TCAC Areas of High Segregation and Poverty Areas (2021)



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

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

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

Table D-19: Opportunity Indices by Race/Ethnicity – Marin County						
	School Prof.	Labor Market	Transit Trip	Low Transp. Cost	Jobs Prox.	Env. Health
<b>Total Population</b>						
White, Non-Hispanic	78.73	86.48	61.00	86.45	64.50	81.33
Black, Non-Hispanic	75.59	48.89	68.54	89.57	74.96	76.55
Hispanic	55.96	68.11	68.08	89.65	69.72	83.84
Asian or Pacific Islander, Non-Hispanic	74.41	82.57	64.24	87.81	66.89	81.01
Native American, Non-Hispanic	77.09	67.25	62.28	87.19	69.32	80.55
<b>Population below federal poverty line</b>						
White, Non-Hispanic	74.28	84.68	61.13	87.02	64.01	82.93
Black, Non-Hispanic	66.79	55.04	74.1	91.52	66.84	76.07
Hispanic	38.54	56.82	75.83	91.68	76.48	83.81

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

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

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

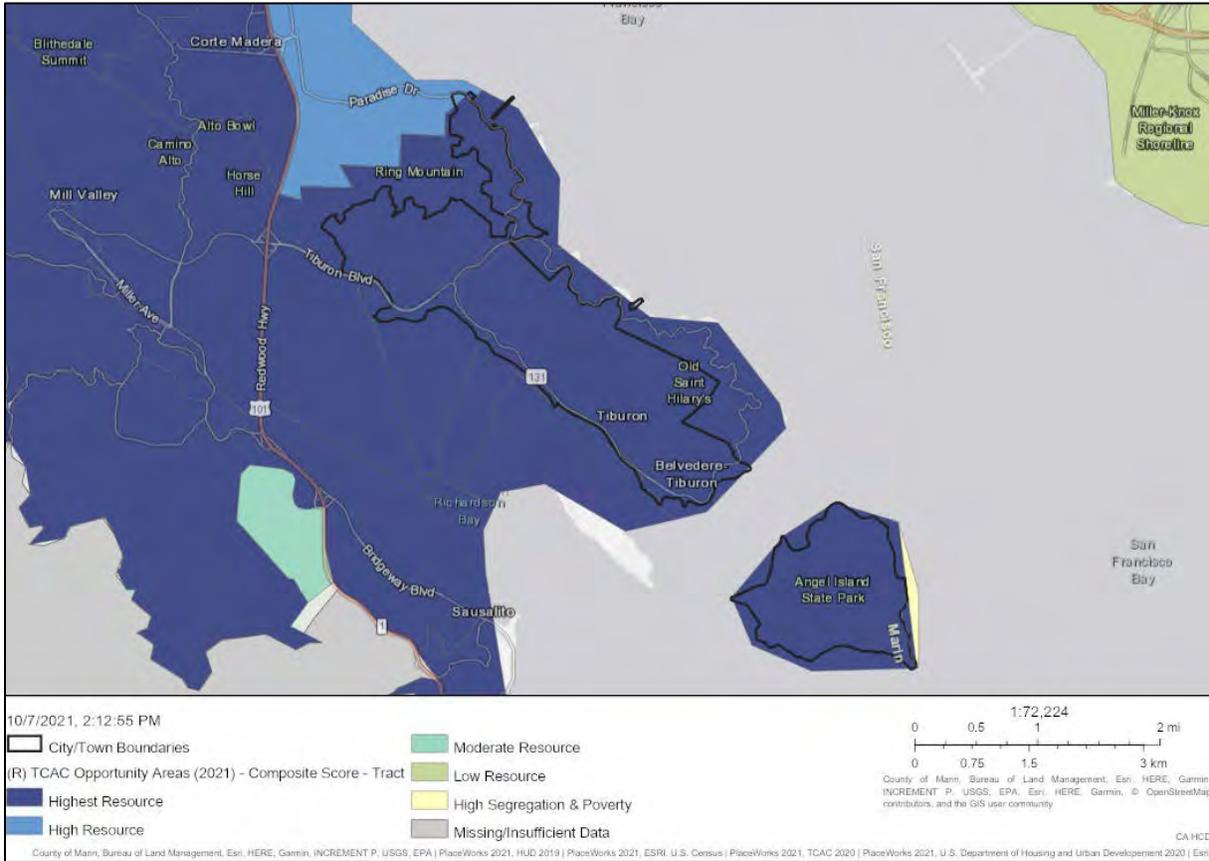
#### Local Trends

**Table D-20** shows the Opportunity Map scores for the census tracts in the Town. Categorization is based on percentile rankings for census tracts within the Marin County region. High composite scores mean higher resources. Both Tiburon tracts are highest resource areas. The tract containing Quarry Point area of Angel Island State Park is an area of high segregation and poverty but is not part of the Town. Tiburon TCAC scores are generally comparable to the surrounding areas. The Opportunity Map is shown in **Figure D-29**. Tiburon is generally an affluent Town with high access to opportunities.

Table D-20: Opportunity Map Scores and Categorization (2021)					
Tract	Economic Domain Score	Environmental Domain Score	Education Domain Score	Composite Index	Final Category
6041124100	0.883	0.842	0.959	0.842	Highest Resource
6041124200	0.899	0.64	0.885	0.718	Highest Resource

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

Figure D-29: TCAC Composite Scores by Tract (2021)



*Sites Inventory*

All areas of the Town are considered highest resource tracts. Therefore, all RHNA sites are located in highest resource areas.

## Education

### *Regional Trends*

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

The HCD/TCAC education scores for the region show the distribution of education quality based on education outcomes (**Figure D-30**). As explained in **Table D-18**, the Education domain score is based on a variety of indicators including math proficiency, reading proficiency, high School graduation rates, and student poverty rates. The education scores range from 0 to 1, with higher scores indicating more positive education outcomes. In the Region, lower education scores are found in census tracts in all counties along the San Pablo Bay. In counties surrounding the San Francisco Bay, there are concentrations of both low and high education scores. For example, in San Francisco County, the western coast has a concentration of high education scores while the eastern coast has a concentration of low education scores. In Marin County, low education scores are concentrated in Novato and San Rafael along the San Pablo Bay and along the western coast.

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

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

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

Lower education scores are found in most of the unincorporated County areas in West Marin (**Figure D-30**). Higher education scores are prominent in Southern Marin and eastern Central Marin jurisdictions including the unincorporated and incorporated communities of Lucas Valley, Fairfax, Larkspur, Kentfield, Mill Valley, Corte Madera, Tiburon, and Strawberry. However, lower education scores are found in parts of North and Central Main, specifically in the cities of Novato and San Rafael. The pattern of higher education scores in the south and lower education scores in the north correlate with the location of schools throughout the County. **Figure D-31** shows that most schools are concentrated in North, Central, and Southern Marin along major highways (Highway 101 and Shoreline Highway), with few schools in West Marin. Despite a high concentration of schools in the San Rafael/Novato area, these census tracts have lower education outcomes.

Figure D-30: TCAC Education Scores- Region

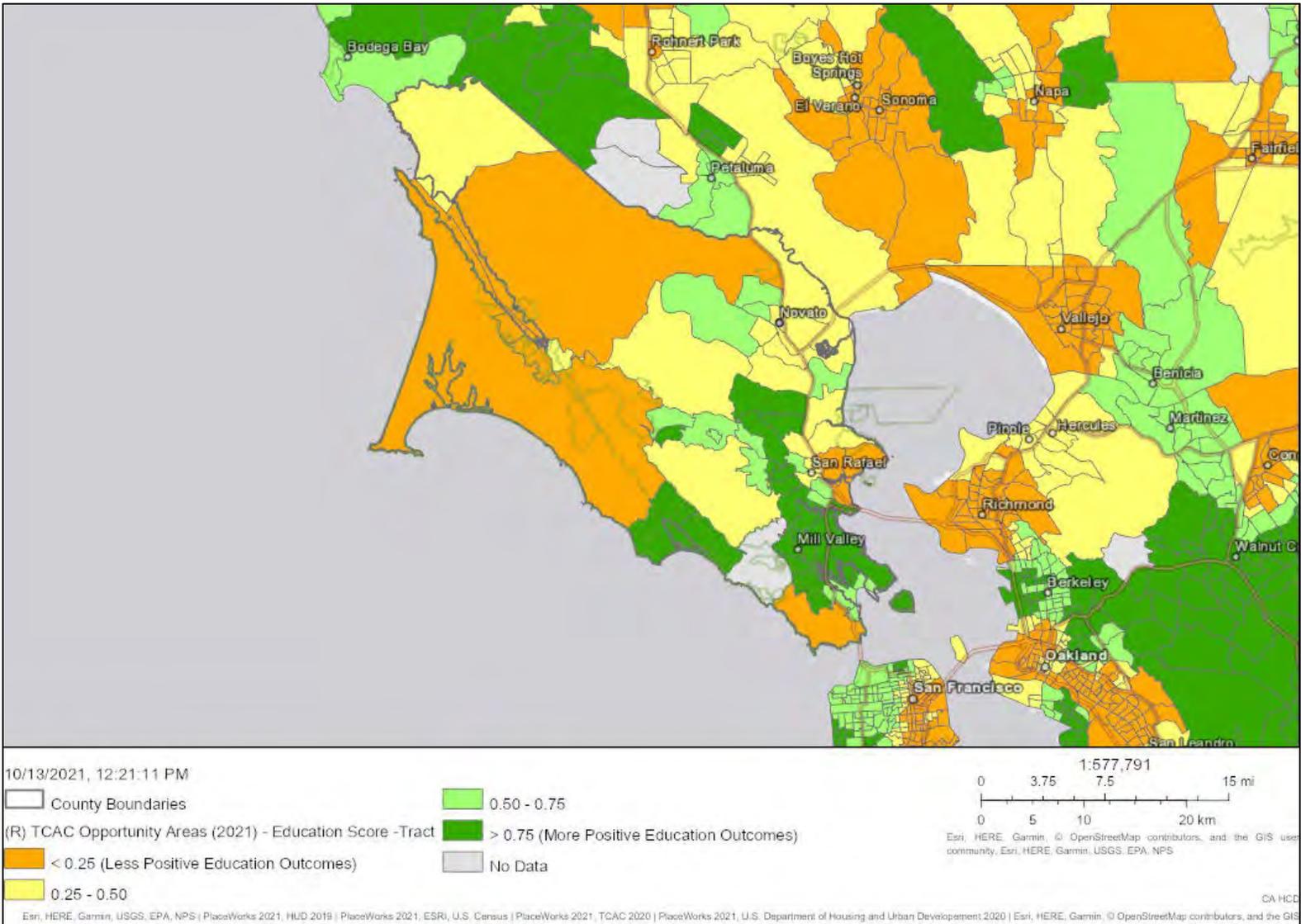


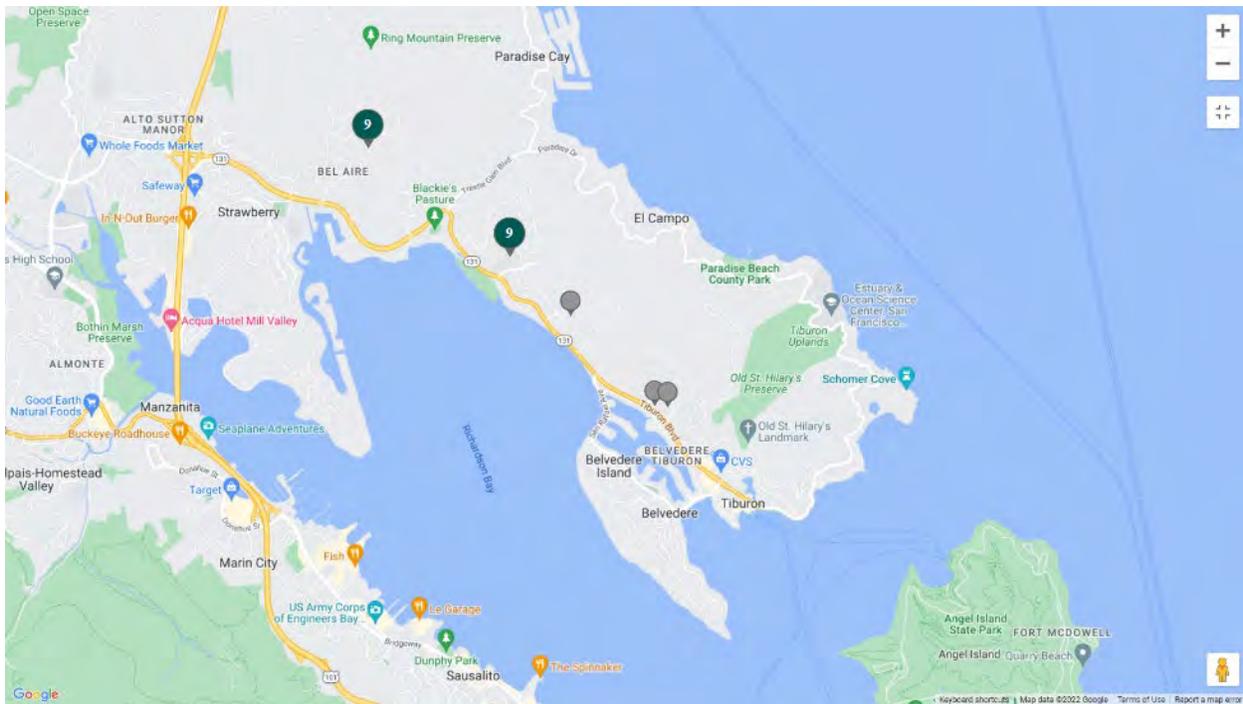
Figure D-31: Schools in Marin County



### Local Trends

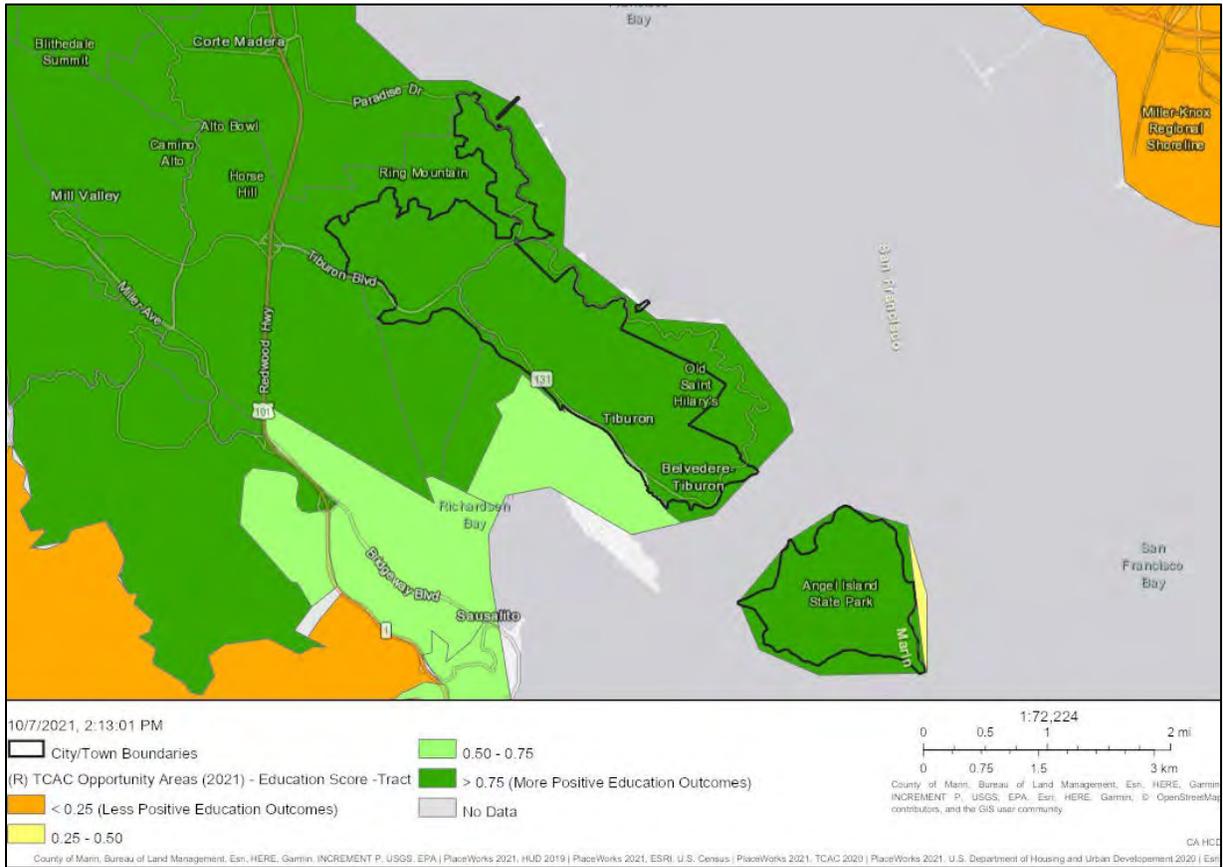
GreatSchools.org is a non-profit organization that rates schools across the States. The Great Schools Summary Rating calculation is based on four ratings: the Student Progress Rating or Academic Progress Rating, College Readiness Rating, Equity Rating, and Test Score Rating. Ratings at the lower end of the scale (1-4) signal that the school is “below average”, 5-6 indicate “average”, and 7-10 are “above average.” **Figure D-32** shows that Tiburon is comprised of several private schools (gray). Reed Union School District (RUSD) serves the Town of Tiburon. There are three public schools in RUSD, Bel Aire Elementary and Del Mar Middle are both shown below. Both Bel Aire Elementary and Del Mar Middle School scored in the above average range according to GreatSchools. Reed Elementary is also part of RUSD and serves K-2 students in Tiburon. GreatSchools ratings correspond with the TCAC’s Education Score map for the Town presented in **Figure D-33**. All of Tiburon scored in the highest quartile for education opportunities. The Quarry Point area of Angel Island is not part of the Town.

**Figure D-32: GreatSchools Ratings**



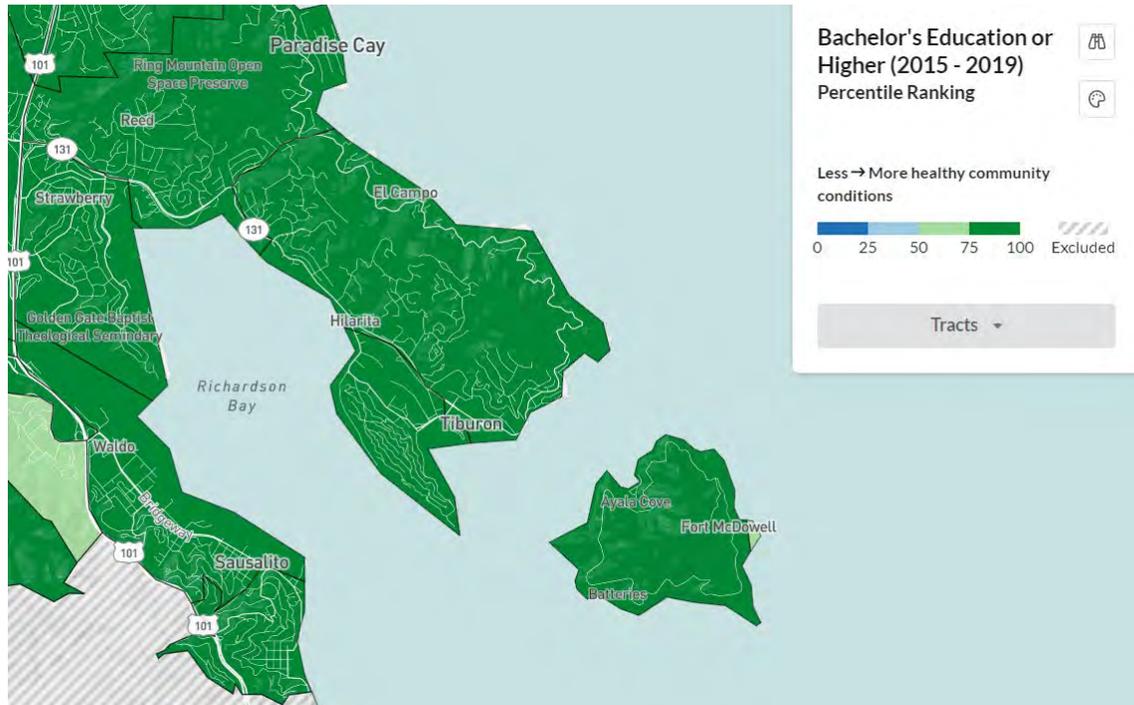
Source: GreatSchools.org, GreatSchools Rating – Tiburon, Accessed 2022.

Figure D-33: TCAC Education Scores by Tract (2021)



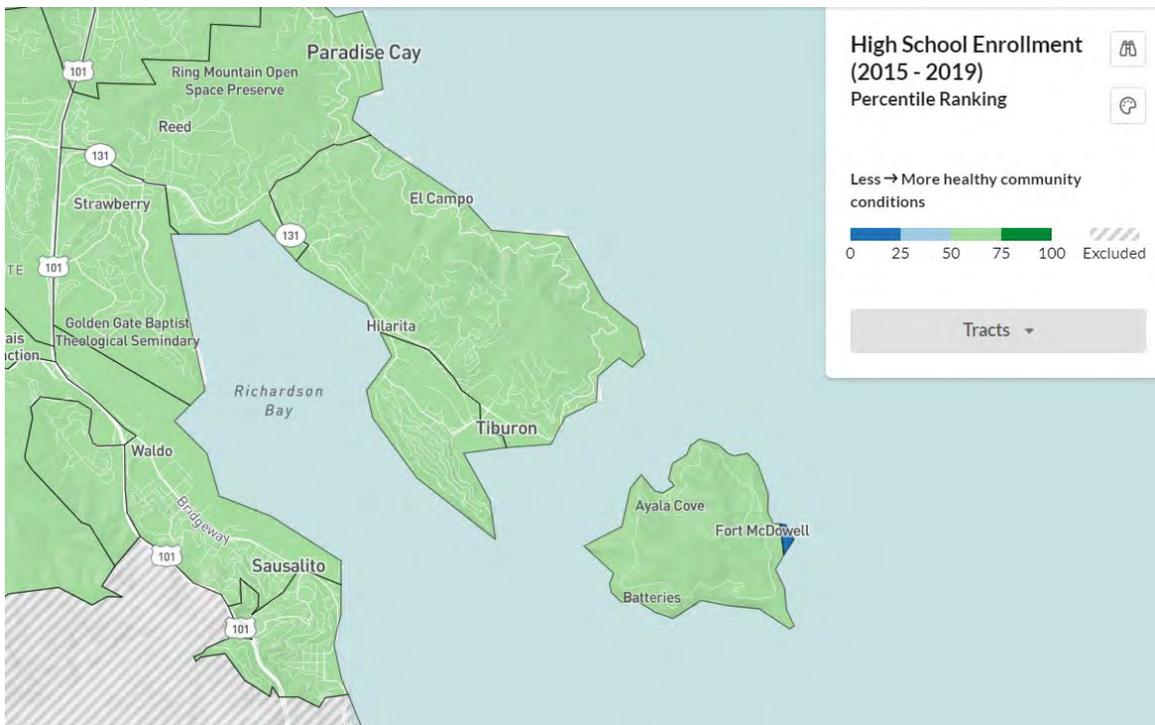
The Healthy Places Index (HPI) analyzes community conditions and variables related to economic, education, transportation, social, neighborhood, housing, clean environment, and healthcare access to estimate healthy community conditions. The HPI is expanded upon in *Healthy Places* subsection of this Chapter, *Access to Opportunities*. **Figure D-34** and **Figure D-35** show that in all areas of Tiburon, more than 75 percent of persons aged 25 and older have a Bachelor’s Degree or higher and 100 percent of persons aged 15 to 17 are enrolled in high school. These trends are consistent with the TCAC education scores town-wide. **Figure D-36** shows the percentage of children aged 3 to 4 enrolled in preschool. In both Tiburon tracts, 100 percent of preschool-aged children are enrolled in preschool.

**Figure D-34: HPI – Percent of Population with Bachelor’s Education or Higher by Tract**



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

**Figure D-35: HPI – High School Enrollment by Tract**



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

Figure D-36: HPI – Preschool Enrollment by Tract



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

## Transportation

### Regional Trends

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

HUD’s opportunity indicators can provide a picture of transit use and access in Marin County through the transit index<sup>16</sup> and low transportation cost.<sup>17</sup> Index values can range from zero to 100 and are reported per race so that differences in access to transportation can be evaluated based on race. In the County, transit index values range from 61 to 69, with White residents scoring lower and Black and Hispanic residents scoring highest. Given that higher the transit trips index, the more likely residents utilize public transit, Black and Hispanics are more likely to use public transit. For residents living below the poverty line, the index values have a larger range from 61 for White residents to 75 for Hispanic residents. Regardless of income, White residents have lower index values- and thus a lower likelihood of using transit.

<sup>16</sup> Transit Trips Index: This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA). The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.

<sup>17</sup> Low Transportation Cost Index: This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. The higher the index, the lower the cost of transportation in that neighborhood.

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

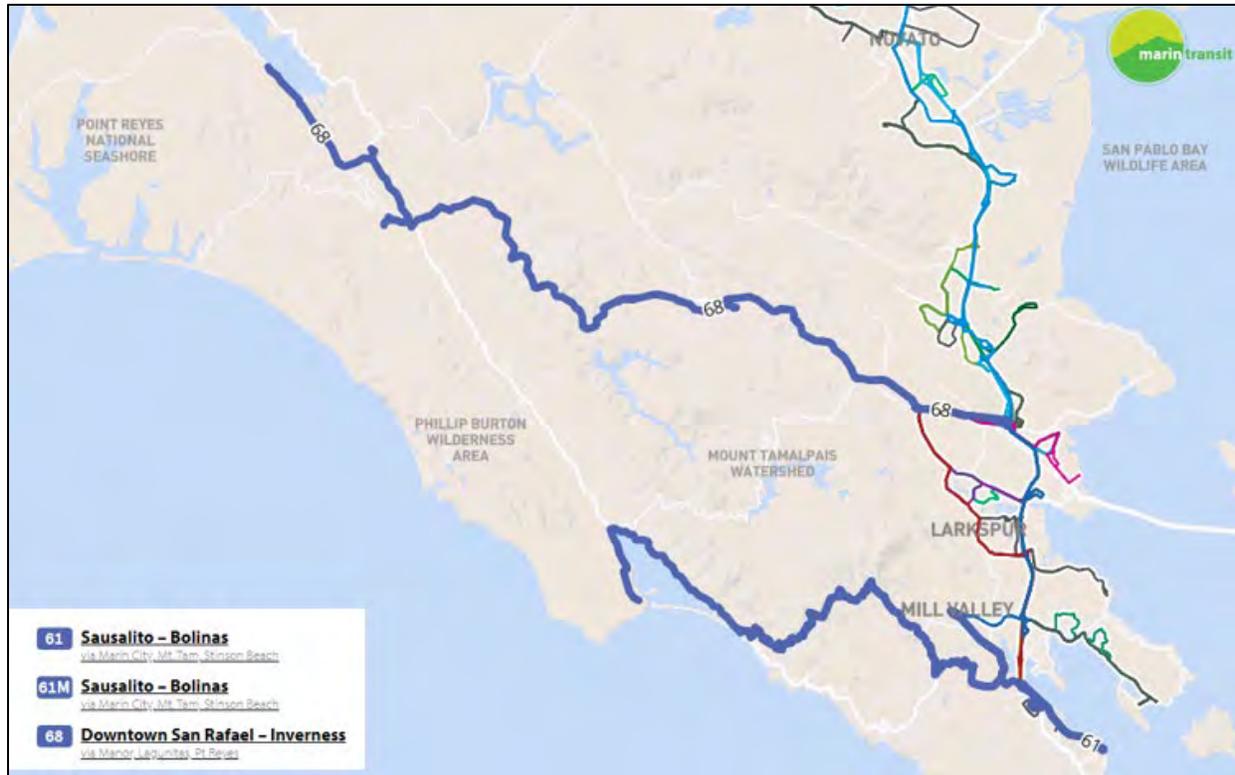
Transit patterns in **Figure D-37** show that transit is concentrated throughout North, Central, and Southern Marin along the City Centered Corridor from Novato to Marin City/Sausalito. In addition, there are connections eastbound; San Rafael connects 101 North/South and 580 Richmond Bridge going East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

Figure D-37: Public Transit



In West Marin, the West Marin Stagecoach provides two regularly operating bus routes between central and West Marin. Route 61 goes to Marin City, Mill Valley, and Stinson Beach. Route 68 goes to San Rafael, San Anselmo, Pt. Reyes and Inverness (**Figure D-38**). The Stagecoach also connects with Marin Transit and Golden Gate Transit bus routes. However, the northern West Marin area does not have any public transit connection to the south. Bus transit (orange dots in **Figure D-37** and route 61 and 86 of Stagecoach **Figure D-38**) only connect as far north as Inverness. This lack of transit connection affects the minority populations and the persons with disabilities concentrated in the west part of the County (**Figure D-3** and **Figure D-9**).

**Figure D-38: West Marin Stagecoach Routes**



Marin Transit Authority (MTA) operates all bus routes that begin and end in the County. In 2017, MTA conducted an onboard survey of their ridership and identified the Canal District of San Rafael as having a high rating of a “typical” transit rider”. That typical rider was described as, “42 percent of households have annual income of less than \$25,000, 90 percent of individuals identify as Hispanic or Latino, 19 percent of households have no vehicle, 17 percent have three or more workers in their homes, 30 percent have five or more workers living with them, and Spanish is spoken in 84 percent of households.”<sup>18</sup> According to the survey, residents in the Canal area had the highest percentage of trips that began or ended in routes provided by Marin Transit.

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

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

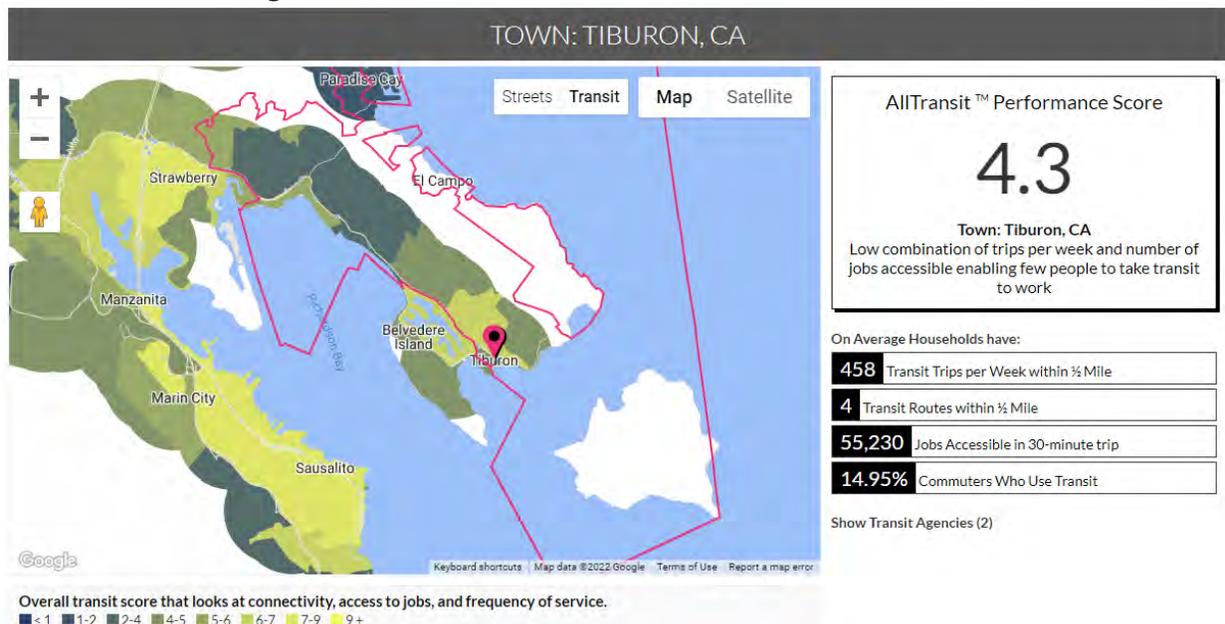
<sup>18</sup> From the 2020 County of Marin Analysis of Impediments to Fair Housing Choice

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

*Local Trends*

All Transit explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. According to the most recent data posted (2019), Tiburon has an AllTransit Performance Score of 4.3 (out of 10). The map in **Figure D-39** shows that the southern areas of the Town near Belvedere have higher transit scores compared to the northern side. According to AllTransit, in the Town, 72.8 percent of jobs are located within ½ mile of transit and 72 percent workers live within ½ mile of transit.

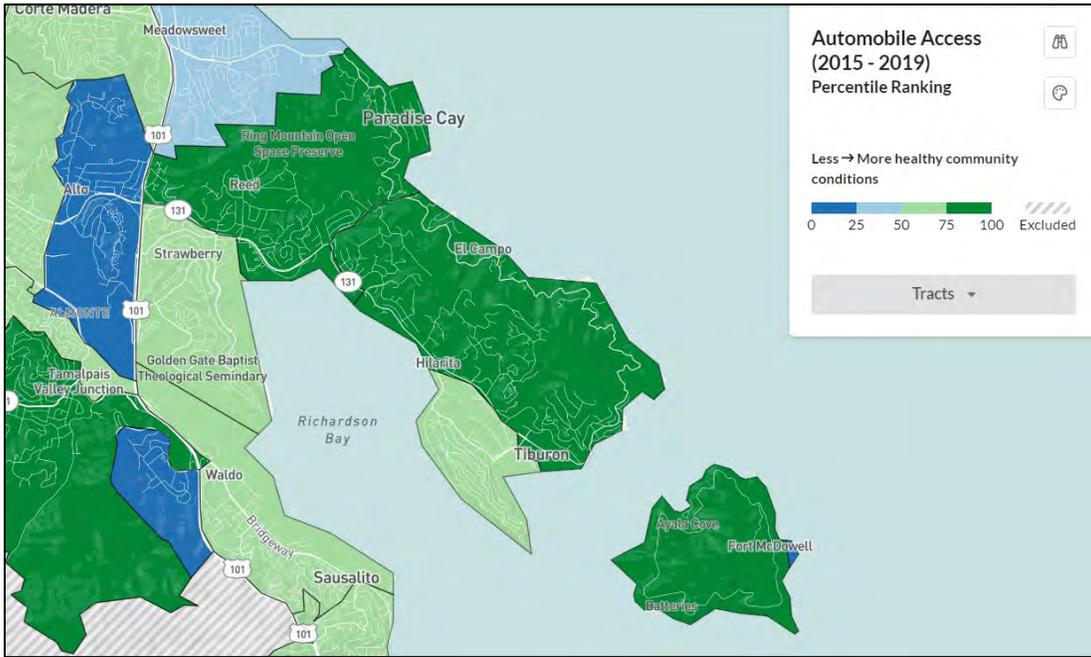
**Figure D-39: All Transit Performance Score – Tiburon (2022)**



Source: All Transit Metrics – Tiburon, Accessed 2022.

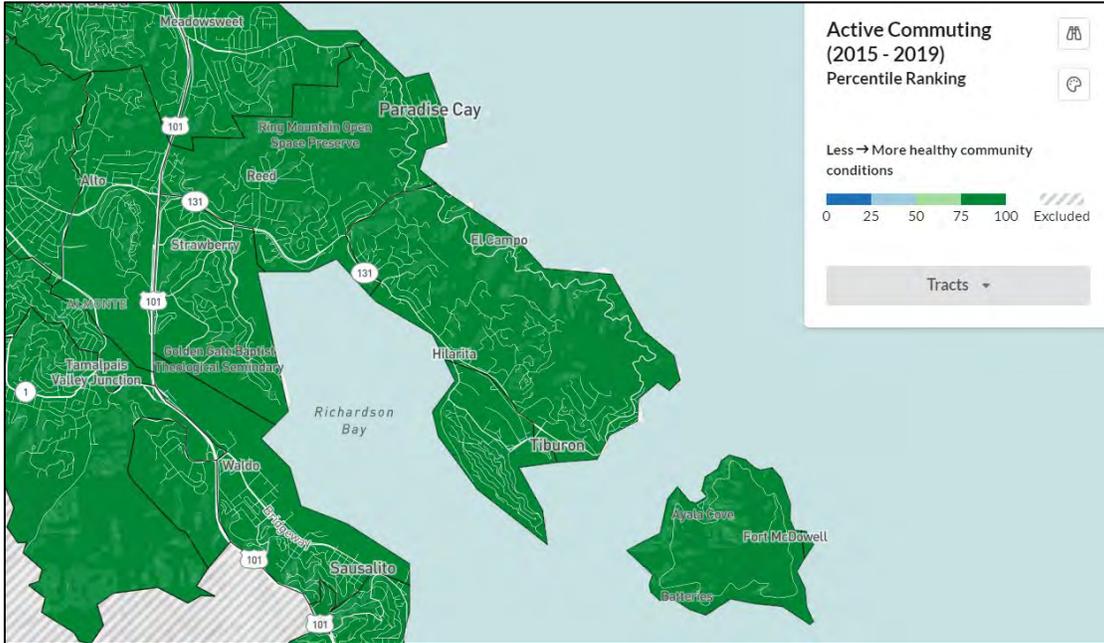
The HPI includes household automobile access by tract (**Figure D-40**). Lack of a vehicle can limit access to necessary resources if sufficient alternative transportation is not available. Both tracts scored in the highest quartile for automobile access (more than 99 percent of population with access to an automobile). As presented in **Figure D-41**, all Tiburon tracts also scored in the highest quartile for active commuting, indicating the Town has a healthy population of people traveling to work by transit, walking, or cycling.

**Figure D-40: HPI – Automobile Access by Tract**



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

**Figure D-41: HPI – Active Commuting (Transit, Walking, or Cycling) by Tract**



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

Economic Development

*Regional Trends*

The Bay Area has a regional economy that has grown to be the fourth largest metropolitan region in the United States today, with over 7.7 million people residing in the nine-county, 7,000 square-mile area. In recent years, the Bay Area economy has experienced record employment levels during a tech expansion

surpassing the “dot-com” era of the late 1990s. The latest boom has extended not only to the South Bay and Peninsula — the traditional hubs of Silicon Valley — but also to neighborhoods in San Francisco and cities in the East Bay, most notably Oakland. The rapidly growing and changing economy has also created significant housing and transportation challenges due to job-housing imbalances.

HUD’s opportunity indicators provide values for labor market index<sup>19</sup> and jobs proximity index<sup>20</sup> that can be measures for economic development in Marin County. Like the other HUD opportunity indicators, scores range from 0 to 100 and are published by race and poverty level to identify differences in the relevant “opportunity” (in this case economic opportunity). The labor market index value is based on the level of employment, labor force participation, and educational attainment in a census tract- a higher score means higher labor force participation and human capital in a neighborhood. Marin County’s labor market index values have a significant range from 49 to 86, with Black residents scoring lowest and White residents scoring highest. Scores for Marin County residents living below the poverty line drop notably for Hispanic residents (from 68 to 57), increase for Black residents (from 49 to 55) and remain the same for all other races. These values indicate that Black and Hispanic residents living in poverty have the lowest labor force participation and human capital in the County.

HUD’s jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region. Index values can range from 0 to 100 and a higher index value indicate better the access to employment opportunities for residents in a neighborhood. County jobs proximity index values range from 65 to 75 and are highest for Hispanic and Black residents. The jobs proximity value map in **Figure D-42** shows the distribution of scores in the region. Regionally, tracts along the northern San Pablo Bay shore and northern San Francisco Bay shore (Oakland and San Francisco) have the highest job proximity scores

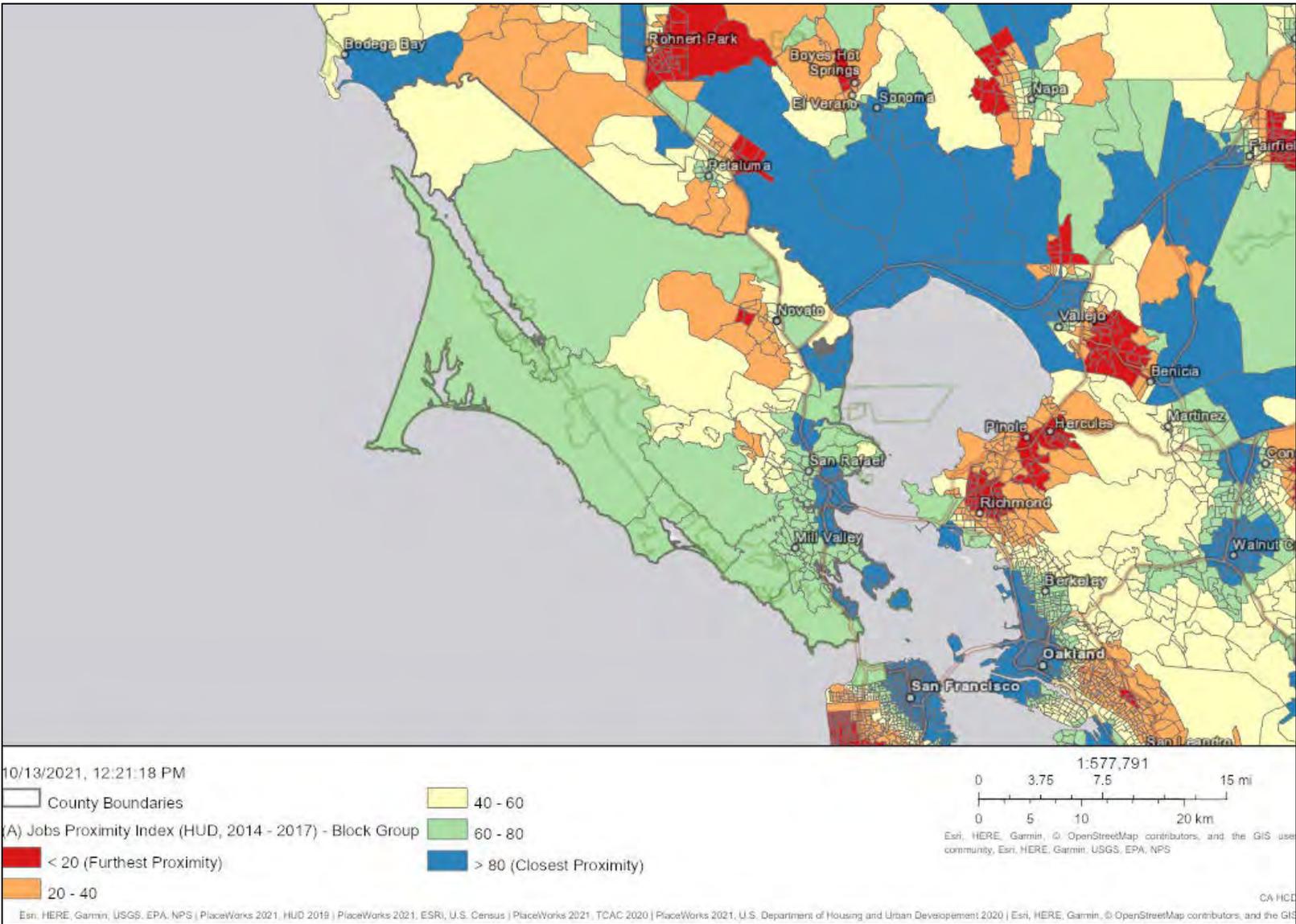
In Marin County, the highest values are in Central Marin at the intersection of Highway 101 and Highway 580 from south San Rafael to Corte Madera. Some census tracts in North and Southern Marin along Highway 101 also have high jobs proximity values, specifically in south Novato and Sausalito. The Town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

---

<sup>19</sup> Labor Market Engagement Index: The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The higher the score, the higher the labor force participation and human capital in a neighborhood.

<sup>20</sup> Jobs Proximity Index: The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.

Figure D-42: Regional Jobs Proximity Index by Block Group (2017)

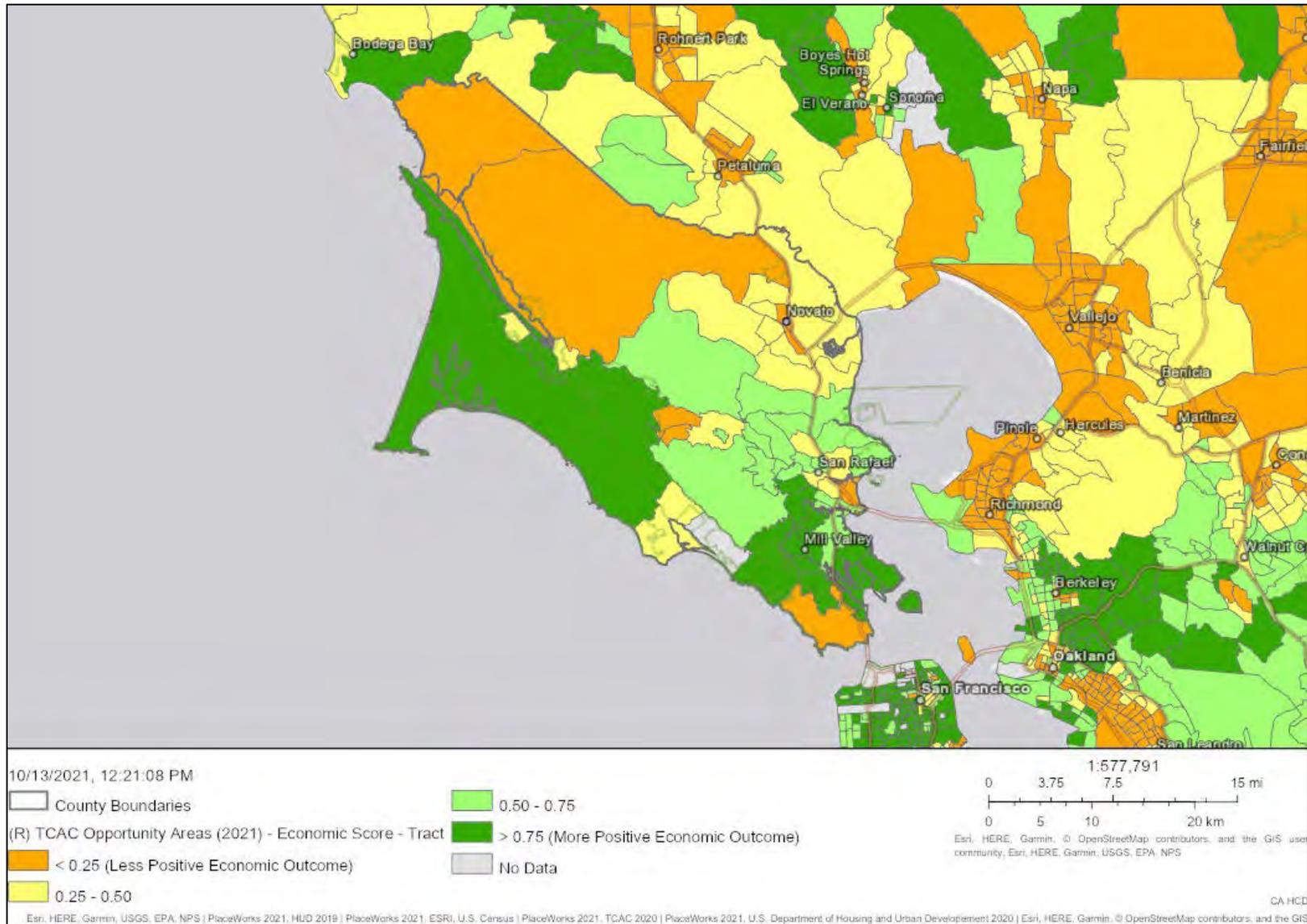


The TCAC Economic Scores are a composite of jobs proximity index values as well as poverty, adult education, employment, and median home value characteristics.<sup>21</sup> TCAC economic scores range from 0 to 1, where higher values indicate more positive economic outcomes. The map in Figure D-43 shows that the lowest economic scores are located in the northern San Pablo shores as well as many census tracts in North and West Marin, southern Sonoma County, Solano, and Contra Costa County. In Marin County, the lowest economic scores are located in northern West Marin and North Marin, as well as some census tracts in Central Marin and at the southern tip of the County (Marin Headlands). The highest TCAC economic scores are located along coastal West Marin communities, Southern Marin, and parts of Central Marin including the cities of Larkspur, Mill Valley, Corte Madera, Sausalito, and Tiburon.

---

<sup>21</sup> See [TCAC Opportunity Maps](#) at the beginning of section for more information on TCAC maps and scores.

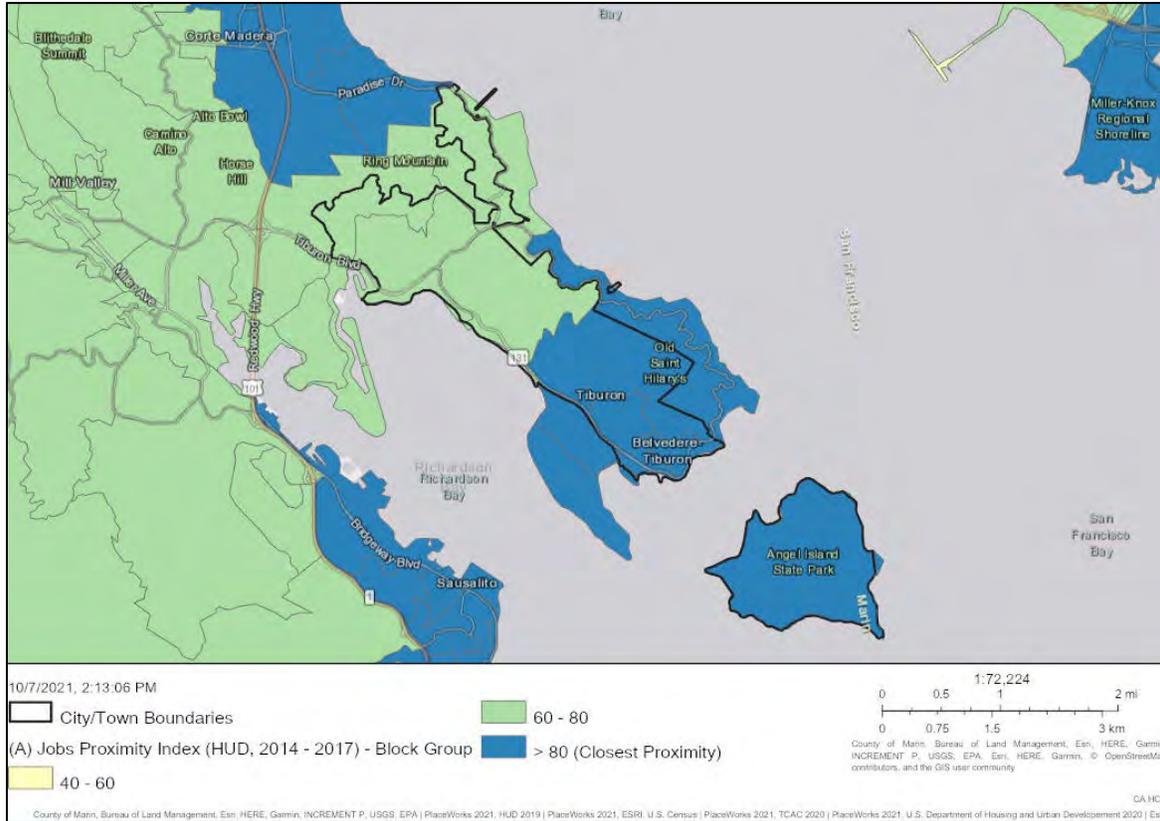
Figure D-43: Regional TCAC Economic Score by Tract (2021)



Local Trends

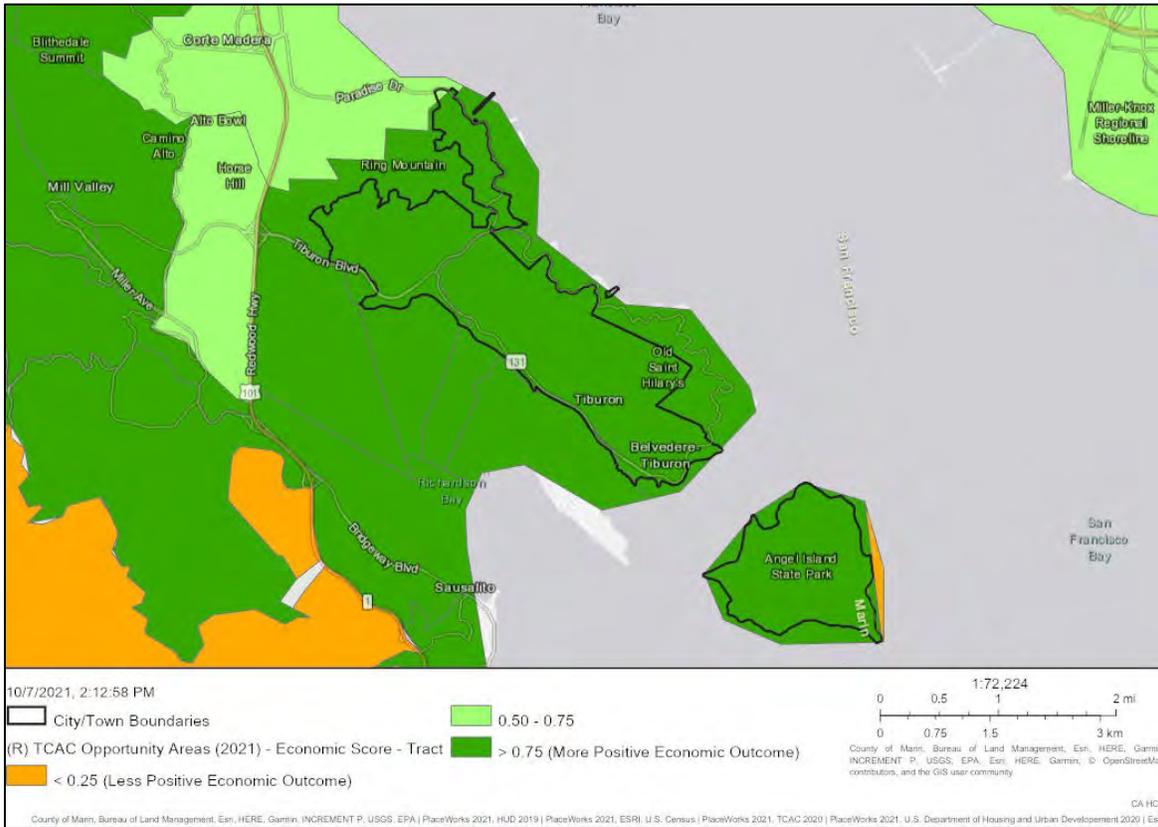
HUD's jobs proximity scores, discussed above, are shown by block group in **Figure D-44**. Block groups in the southern section of the Town, including the area of Angel Island State Park that is part of the Town, have the highest jobs proximity scores indicating employment opportunities are highly accessible to persons residing in these block groups. The northwestern section of the Town, generally north of Gilmartin Drive, has slightly lower jobs proximity scores. There are no block groups in the Town where jobs proximity index scores are below 60. Jobs proximity scores in Tiburon are consistent with surrounding areas and access to employment opportunities are fair to high town-wide.

**Figure D-44: Jobs Proximity Index by Block Group (2017)**



The TCAC Economic Scores are a composite of jobs proximity as well as poverty, adult education, employment, and median home value characteristics. The map in **Figure D-45** shows that both Tiburon tracts scored in the highest quartile for economic opportunity.

Figure D-45: TCAC Economic Scores by Tract (2021)



## Environment

### Regional Trends

Environmental conditions residents live in can be affected by past and current land uses like landfills or proximity to freeways. The TCAC Environmental Score shown in **Figure D-46** is based on CalEnviroScreen 3.0 scores. The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. TCAC Environmental Scores range from 0 to 1, where higher scores indicate a more positive environmental outcome (better environmental quality)

Regionally, TCAC environmental scores are lowest in the tracts along to the San Pablo and San Francisco Bay shores, except for the coastal communities of San Rafael and Mill Valley in Marin County. Inland tracts in Contra Costa and Solano County also have low environmental scores. In Marin County, TCAC Environmental scores are lowest in the West Marin areas of the unincorporated County from Dillon Beach in the north to Muir Beach in the South, east of Tomales Bay and Shoreline Highway. In addition, census tracts in Black Point-Green Point, Novato, and south San Rafael have “less positive environmental outcomes.” More positive environmental outcomes are located in tracts in the City-Centered Corridor along Highway 101, from North Novato to Sausalito (**Figure D-46**).

**Figure D-46** shows the TCAC Environmental Score based on CalEnviroscreen 3.0. However, the Office of Environmental Health Hazard Assessment has released updated scores in February 2020 (CalEnviroscreen 4.0). The CalEnviroscreen 4.0 scores in **Figure D-47** are based on percentiles and show that Southern San Rafael and Marin City have the highest percentile and are disproportionately burdened by multiple sources of pollution.

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

Figure D-46: Regional TCAC Environmental Score by Tract (2021)

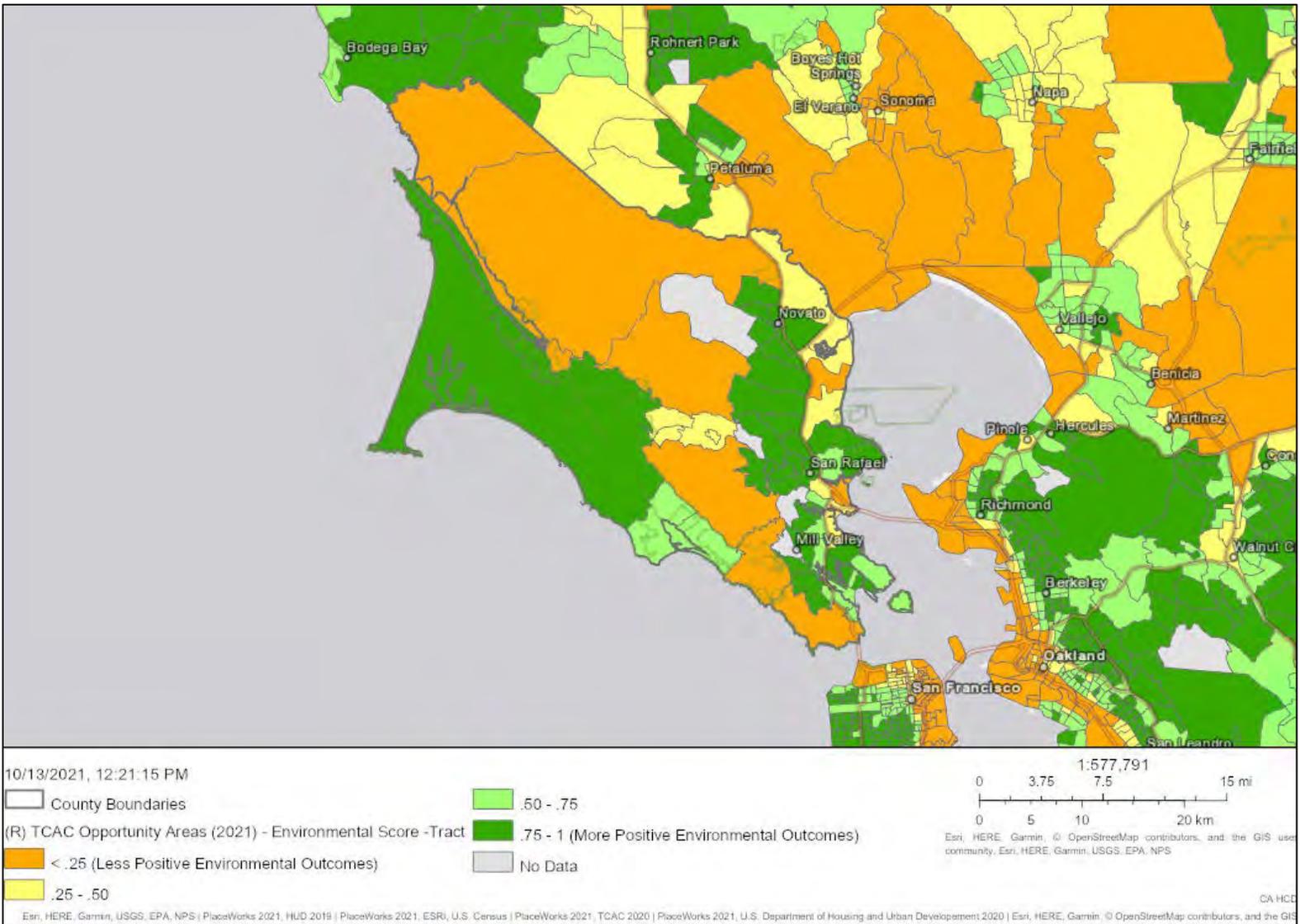
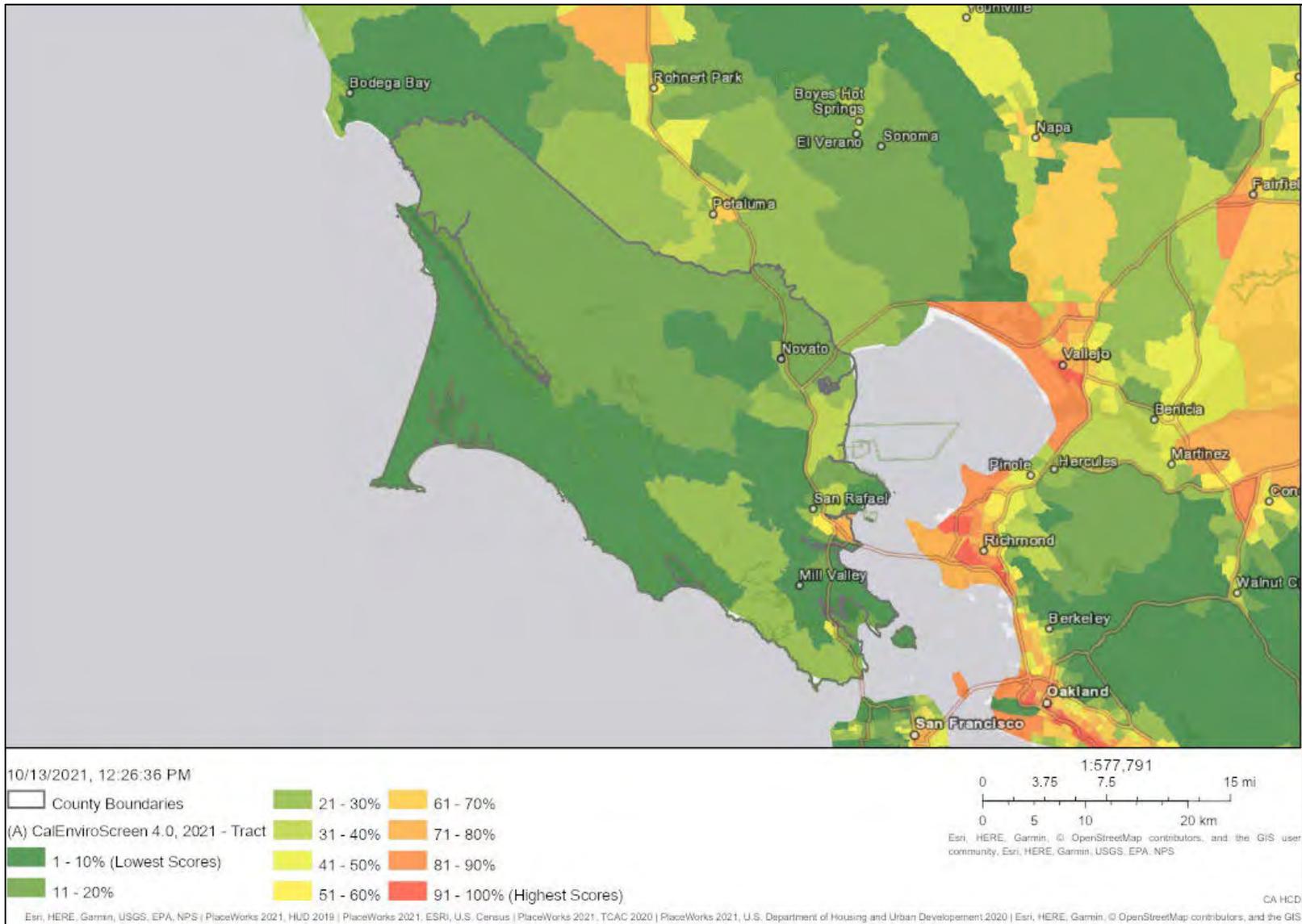


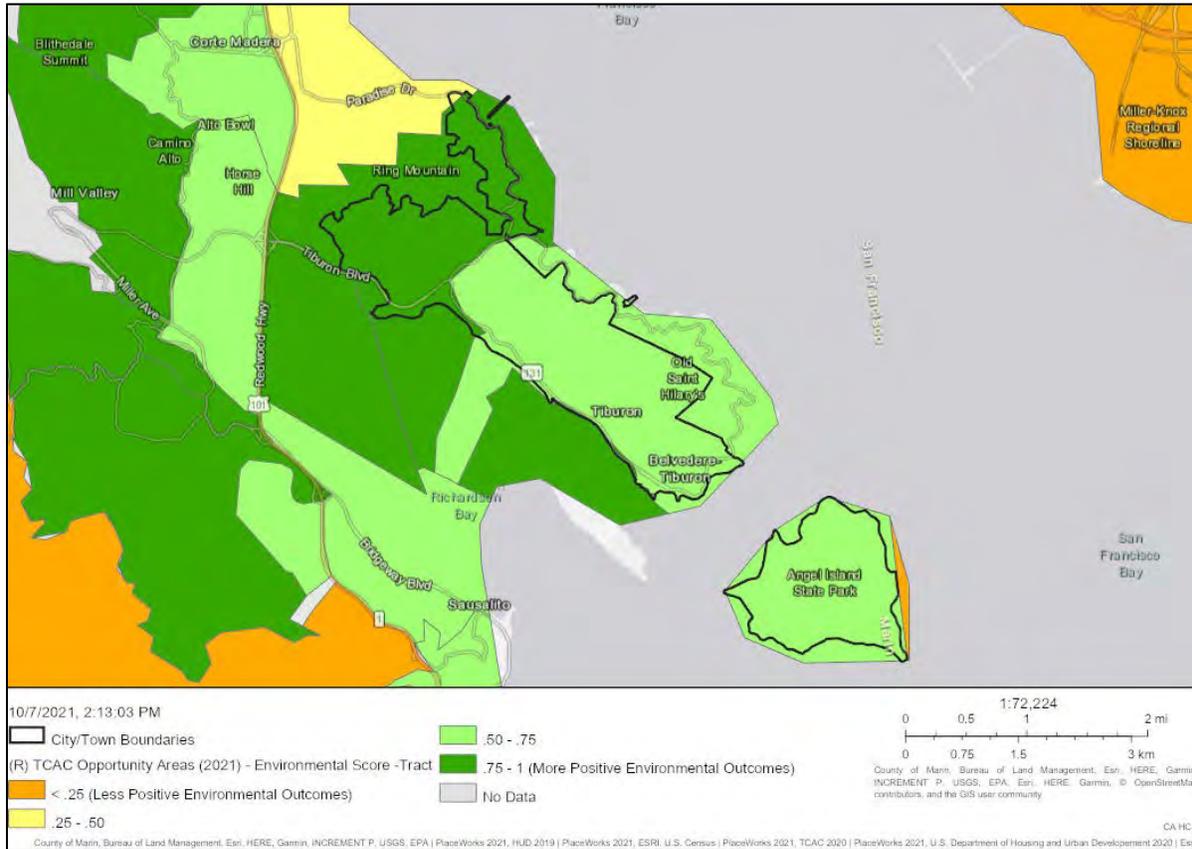
Figure D-47: Regional CalEnviroScreen 4.0 Scores by Tract (2021)



Local Trends

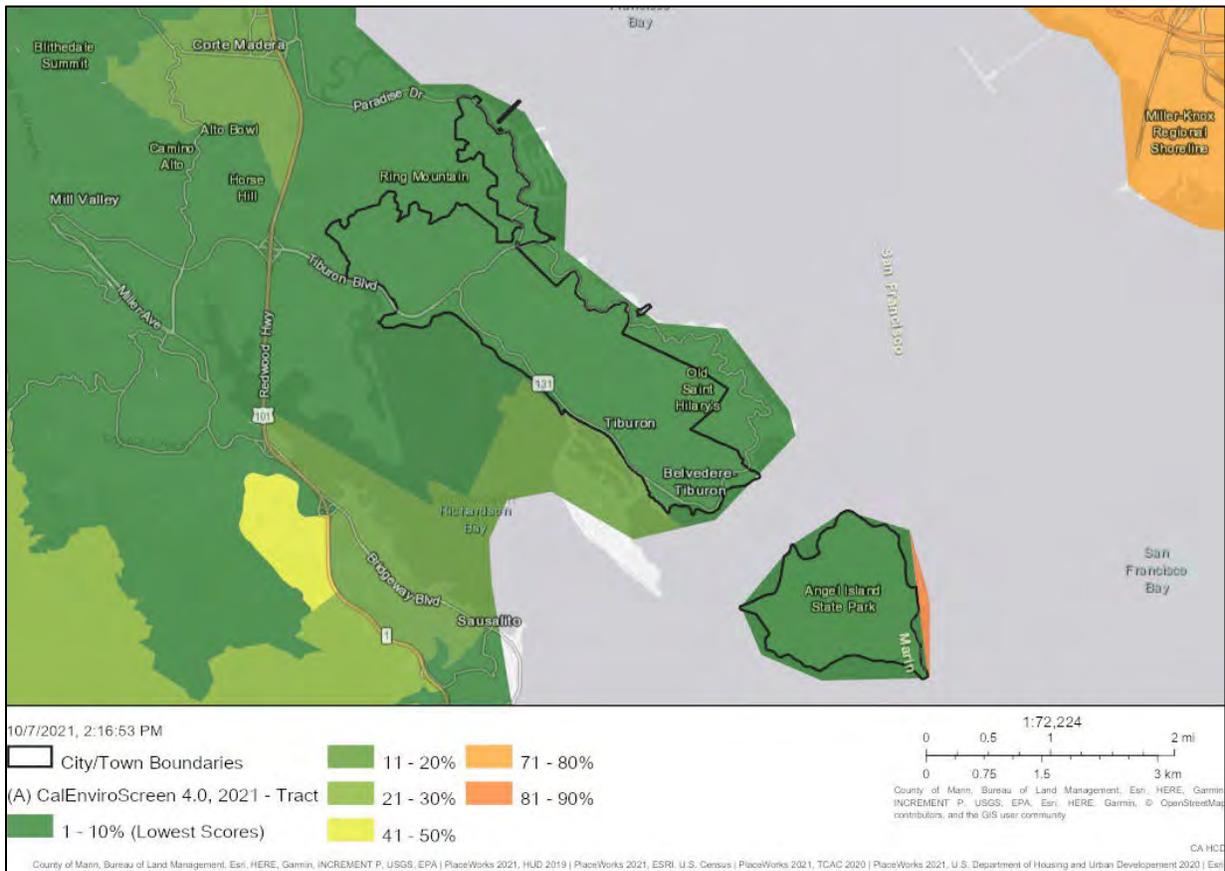
As presented in **Figure D-48**, tract 1241 on the northwestern end of the Town, has a TCAC environmental score in the highest quartile. Tract 1242 on the southeastern end of the Town has a slightly lower TCAC environmental score of 72. According to TCAC environmental scores, environmental conditions in the Town are adequate.

**Figure D-48: TCAC Environmental Scores by Tract (2021)**



The Office of Environmental Health Hazard Assessment has released updated scores in February 2020 (CalEnviroScreen 4.0). The CalEnviroScreen 4.0 scores in **Figure D-49** are based on percentiles; the lower the score the better the environmental conditions. CalEnviroScreen 4.0 scores are consistent with TCAC environmental opportunity scores outlined above. Both tracts have CalEnviroScreen 4.0 scores within the 10<sup>th</sup> percentile, denoting these tracts have the best environmental conditions.

Figure D-49: CalEnviroScreen 4.0 Scores by Tract (2020)



### Sites Inventory

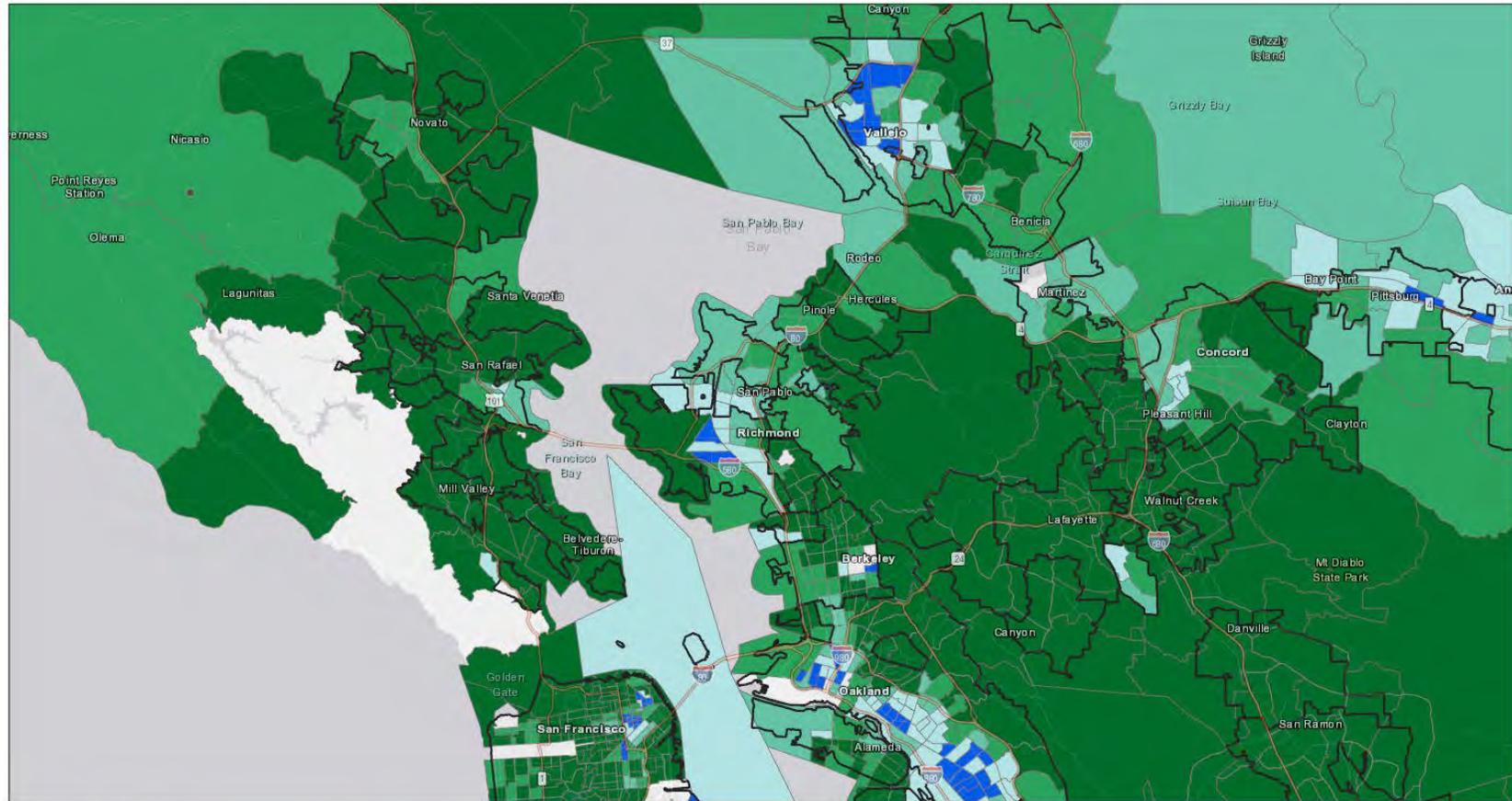
All tracts in the Town scored within the 10<sup>th</sup> percentile in CalEnviroScreen 4.0 scores, indicating all of Tiburon has the best environmental conditions. Therefore, all RHNA sites will be in areas with excellent environmental conditions.

### Healthy Places

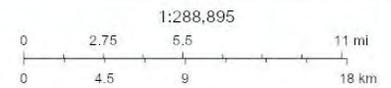
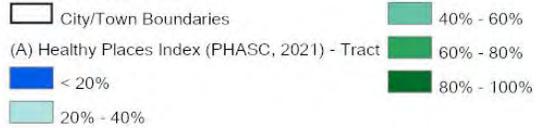
#### Regional Trends

Residents should have the opportunity to live a healthy life and live in healthy communities. The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI Percentile Score, where lower percentiles indicate lower conditions. **Figure D-50** shows the HPI percentile score distributions in the Region tend to be above 60 percent except in some concentrated areas in the cities of Vallejo, Richmond, Berkeley, Oakland, and San Francisco- each county along the bays have at least one cluster of tracts with an HPI below 60 (blue). In Marin County, most tracts are also above 80 percent except in Southern San Rafael and Marin City. All of Marin City and the census tract in the Canal area of San Rafael both scored in the lower 40th percentile. These communities have also both been identified as having low access to healthy foods in the 2020 AI and have a concentration of minorities and lower access to resources.

Figure D-50: Regional Healthy Places Index by Tract (2021)



1/24/2022, 5:06:39 PM



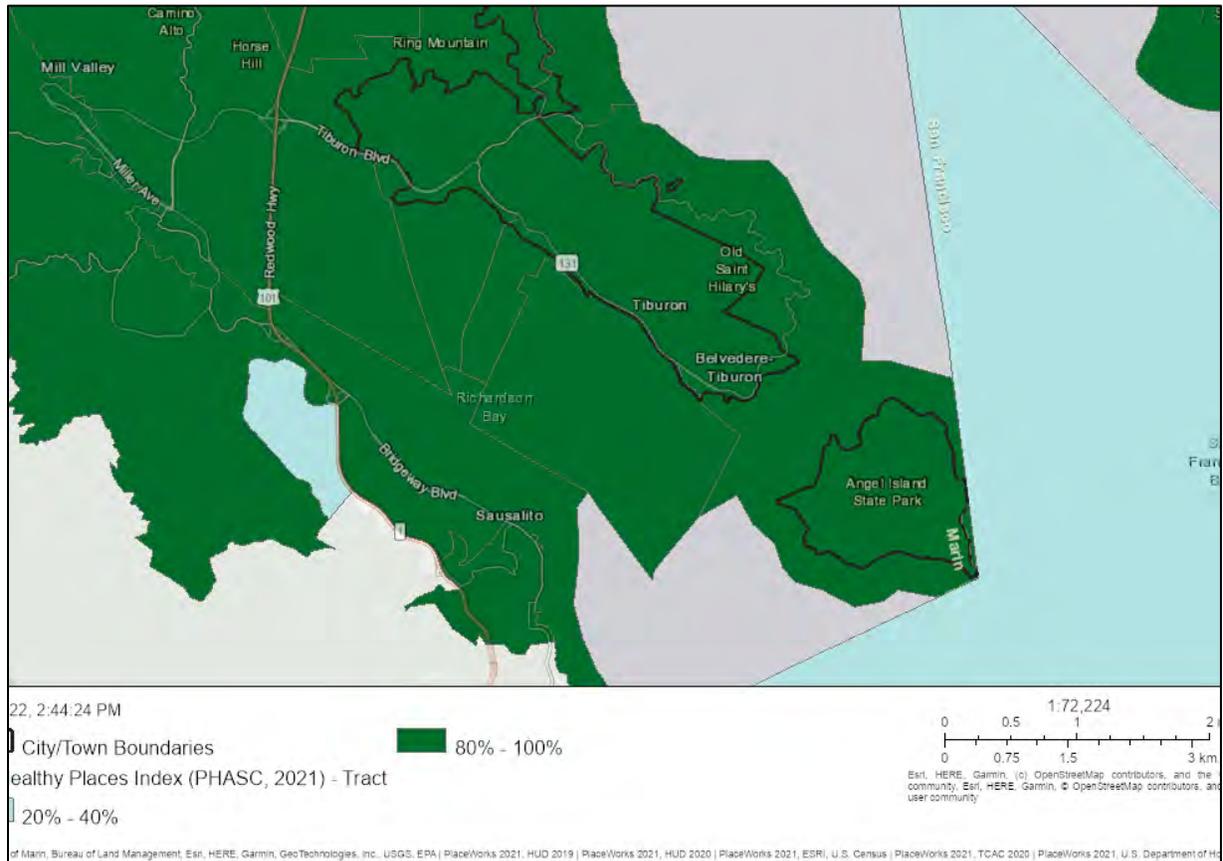
Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

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

### Local Trends

Figure D-51 shows that both Tiburon tracts have the highest healthy places index (HPI) scores, indicating that community conditions, including housing, education, economic, and social factors, are favorable. HPI scores for these tracts are consistent with scores in surrounding jurisdictions. The Quarry Point area of Angel Island has a significantly lower HPI score of only 20.1. As discussed previously, this area of Angel Island is not part of the incorporated Town.

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



### Open Space and Recreation

#### Regional Trends

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

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

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

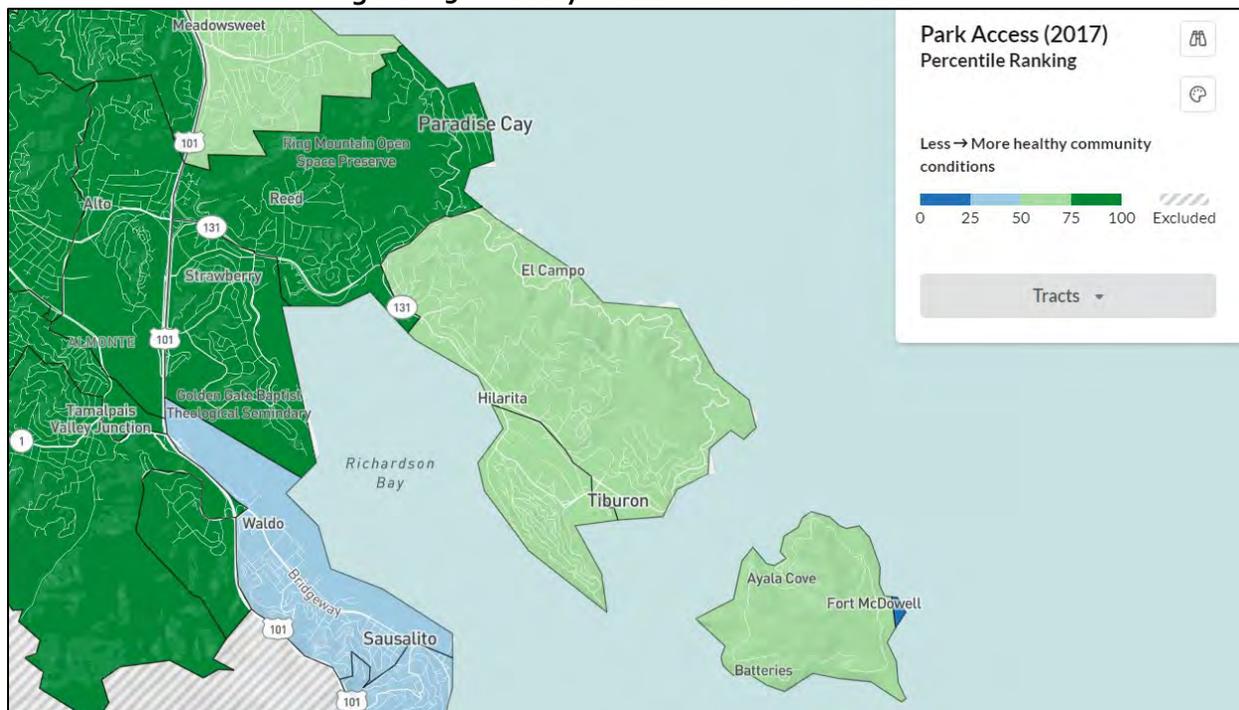
In 2019, the Parks Department conducted a Community Survey and identified the cost of entrance and fees to be obstacles for access to County parks. As a result, in July of 2019, entry fees were reduced from \$10 to \$5 for three popular parks in the County, and admission to McNears Beach Park pool, located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

*Local Trends*

City-owned parks span over 70 acres and include: Old Rail Trail, Blackie’s Pasture, South Knoll Park, McKeegney Green, Shoreline Park, Downtown Plaza Area, Belveron Mini Park, Cypress Hollow Park, Zelinsky Park, Elephant Rock Pier, and miscellaneous islands, medians, and more. Additional parks include Tiburon Uplands, a 24-acre nature preserve managed by the County, and Angel Island State Park.

The HPI, discussed above, uses various indicators to measure community health including access to open space and parks. **Figure D-52** shows the percent of the population living within a half-mile of a park, beach, or open space in Tiburon by tract. In tract 1241 in the northwestern end of the Town, 100 percent of residents live within half a mile of a park, beach, or open space. A slightly smaller percent of persons residing in tract 1242 on the southwestern side of the Town (99.3 percent) live within a half-mile of a park, beach, or open space. Tiburon residents throughout the Town generally have ample access to parks and open space.

**Figure D-52: Heathy Places Index – Park Access**



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

## [Home Loans](#)

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

## [Regional Trends](#)

The 2020 Marin County Analysis of Impediments to Fair Housing Choice examined lending practices across Marin County. According to HMDA, in 2017, there were a total of 11,688 loans originated for Marin properties. Of the 11,688 original loan applications, 6,534 loans were approved, representing 56 percent of all applications, 1,320 loans denied, representing 11 percent of the total applications, and there were 1,555 applicants who withdrew their applications, which represents 13 percent of all applications (**Table D-21**). Hispanic and Black/African American residents were approved at lower rates and denied at higher rates than all applicants in the County.

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

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

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

The AI also identified many residents who lived in Marin City during the Marinship years<sup>22</sup> were not allowed to move from Marin City to other parts of the County because of discriminatory housing and lending policies and practices. For those residents, Marin City has been the only place where they have felt welcomed and safe in the County.

Based on the identified disparities of lending patterns for residents of color and a history of discriminatory lending practices, the AI recommended further fair lending investigations/testing into the disparities identified through the HMDA data analysis. More generally, it recommended that HMDA data for Marin County should be monitored on an ongoing basis to analyze overall lending patterns in the County. In addition (and what has not been studied for this AI), lending patterns of individual lenders

---

<sup>22</sup> Marinship is a community of workers created by the Bechtel Company which during World War II built nearly 100 liberty ships and tankers. Since Marinship faced a shortfall in local, available workers, Bechtel overlooked the workplace exclusions that were standard at the time and recruited African Americans from southern states such as Louisiana, Arkansas, Texas and Oklahoma. A thorough history of Marin City and Marinship is found in the local knowledge section.

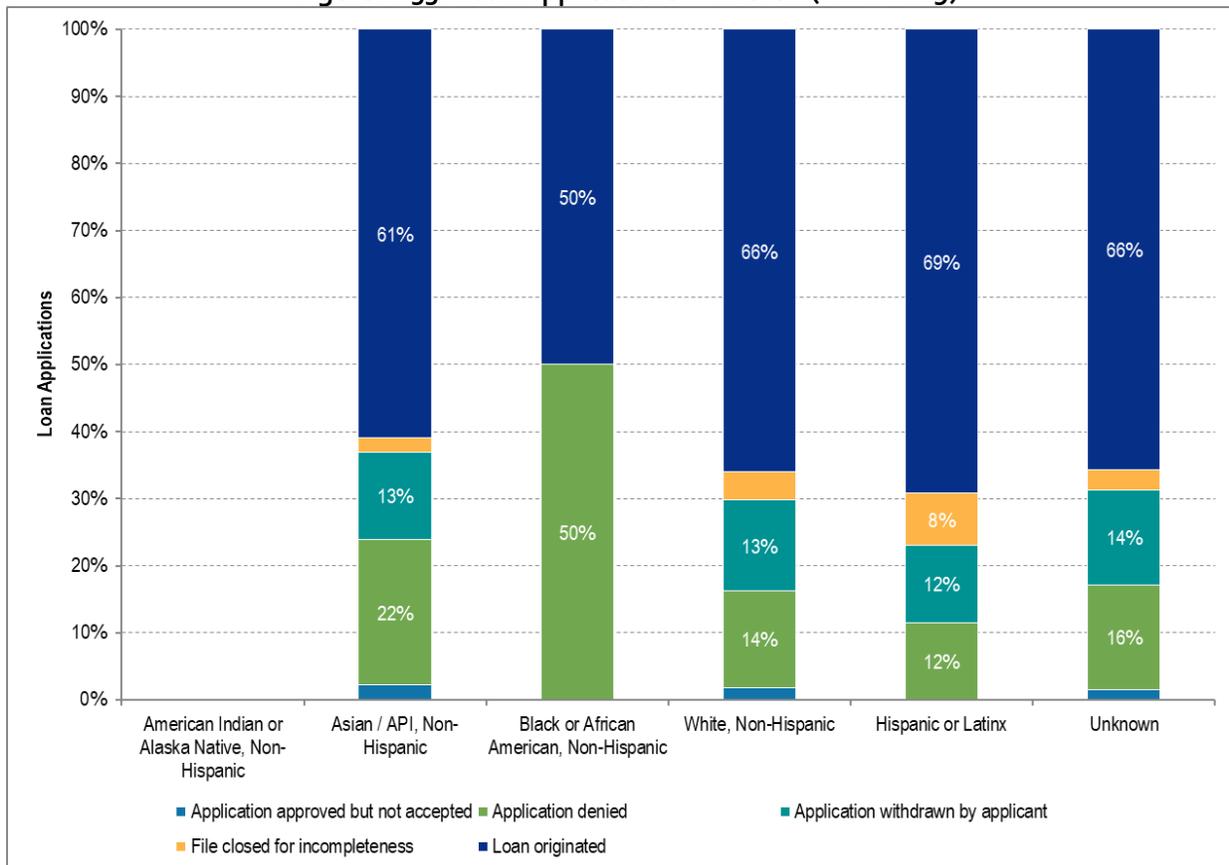
should be analyzed, to gauge how effective the Community Reinvestment Act (CRA) programs of individual lenders are in reaching all communities to ensure that people of all races and ethnicities have equal access to loans.

*Local Trends*

Loan applications by race/ethnicity in Tiburon from 2018 to 2019 are presented in **Figure D-53**. Most home loan applications were submitted by White, non-Hispanic residents, a reflection of the overall racial/ethnic composition of the Town. Of the 638 home loan applications submitted by Tiburon residents during this period, 67.4 percent were submitted by White residents, 21 percent were submitted by residents of an unknown race or ethnicity, 7.2 percent were submitted by Asian or Pacific Islander residents, 4.1 percent were submitted by Hispanic or Latinx residents, and 0.3 percent were submitted by Black or African American residents. All racial/ethnic groups, except for the Asian/API population, are underrepresented in the home loan market based on the overall racial/ethnic composition of the Town (see **Table D-5**). Due to the large number of applications submitted by residents of an unknown race (21 percent of applications), it is difficult to estimate which racial/ethnic groups are most underrepresented in the home loan application pool.

During this period, two applications were submitted by Black or African American residents; one application was denied, and one was originated. The Asian/API population had the second highest denial rate (22 percent), followed by the population of an unknown race or ethnicity (16 percent), and White population (14 percent). The Hispanic/Latinx population had the lowest mortgage application denial rate of 12 percent. As discussed previously, the County AI recommended HMDA data be monitored due to disparities in lending patterns on the basis of race or ethnicity.

**Figure D-53: Loan Applications – Tiburon (2018-2019)**



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

## 5. Disproportionate Housing Needs

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

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

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

According to CHAS data based on the 2013-2017 ACS, approximately 40 percent of Marin County households experience housing problems, compared to only 33.1 percent of households in Tiburon. In both the County and Town, renters are more likely to be affected by housing problems than owners. However, the disparity between the rate of housing problems for owners versus renters is much more prominent in the County than in Tiburon. According to the 2015-2019 ACS, Tiburon is an owner-dominant Town, where 67.1 percent of occupied households are owners, slightly higher than 63.7 percent countywide.

### Cost Burden

#### *Regional Trends*

As presented in **Table D-22**, in Marin County, approximately 38 percent of households experience cost burdens. Renters experience cost burdens at higher rates than owners (48 percent compared to 32 percent), regardless of race. Among renters, American Indian and Pacific Islander households experience the highest rates of cost burdens (63 percent and 86 percent, respectively). Geographically, cost burdened renter households are concentrated in census tracts in North and Central Marin in Novato and San Rafael (**Figure D-54**). In these tracts, between 60 and 80 percent of renter households experience cost burdens. Throughout the incorporated County census tracts, between 40 and 60 percent of renter households are experiencing cost burdens. Cost-burdened owner households are concentrated in West Marin census tract surrounding Bolinas Bay and Southern Marin within Sausalito.

**Table D-22: Housing Problems and Cost Burden by Race/Ethnicity – Marin County (2017)**

	White	Black	Asian	Am. Ind.	Pac Isl.	Hispanic	All
<b>With Housing Problem</b>							
Owner-Occupied	31.8%	41.1%	30.7%	37.5%	0.0%	52.7%	32.9%
Renter-Occupied	47.9%	59.5%	51.2%	62.5%	85.7%	73.7%	53.2%
All Households	36.6%	54.5%	38.7%	43.8%	54.5%	67.5%	40.2%
<b>With Cost Burden</b>							
Owner-Occupied	31.2%	41.1%	29.0%	37.5%	0.0%	49.4%	32.2%
Renter-Occupied	45.1%	57.5%	41.5%	62.5%	85.7%	58.9%	47.7%
All Households	35.4%	53.1%	33.9%	43.8%	54.5%	56.1%	37.7%

Note: Used CHAS data based on 2013-2017 ACS despite more recent available data being available as this dataset is included in the ABAG Housing Data Needs Package.

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

Figure D-54: Regional Cost Burdened Renter Households by Tract (2019)

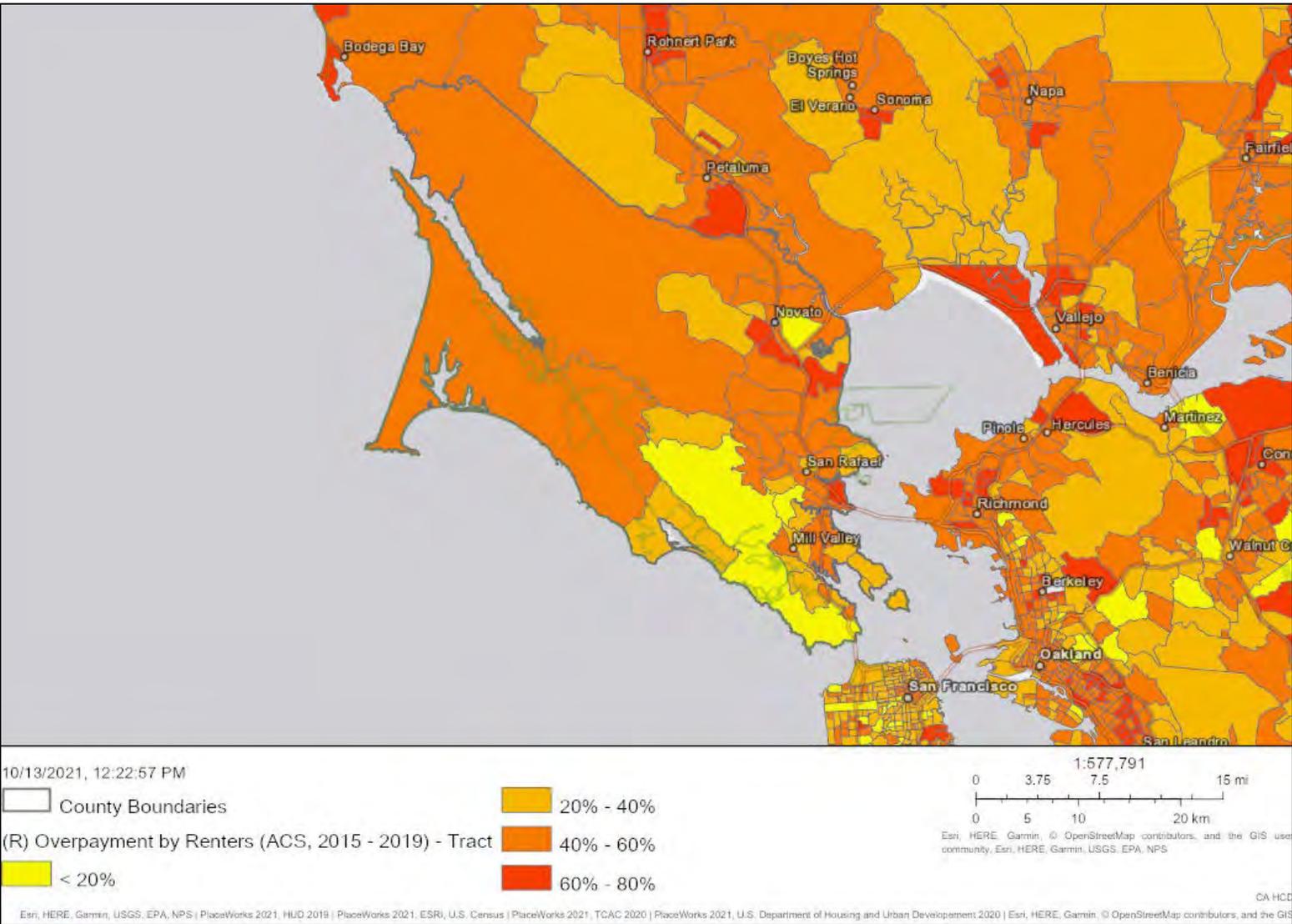
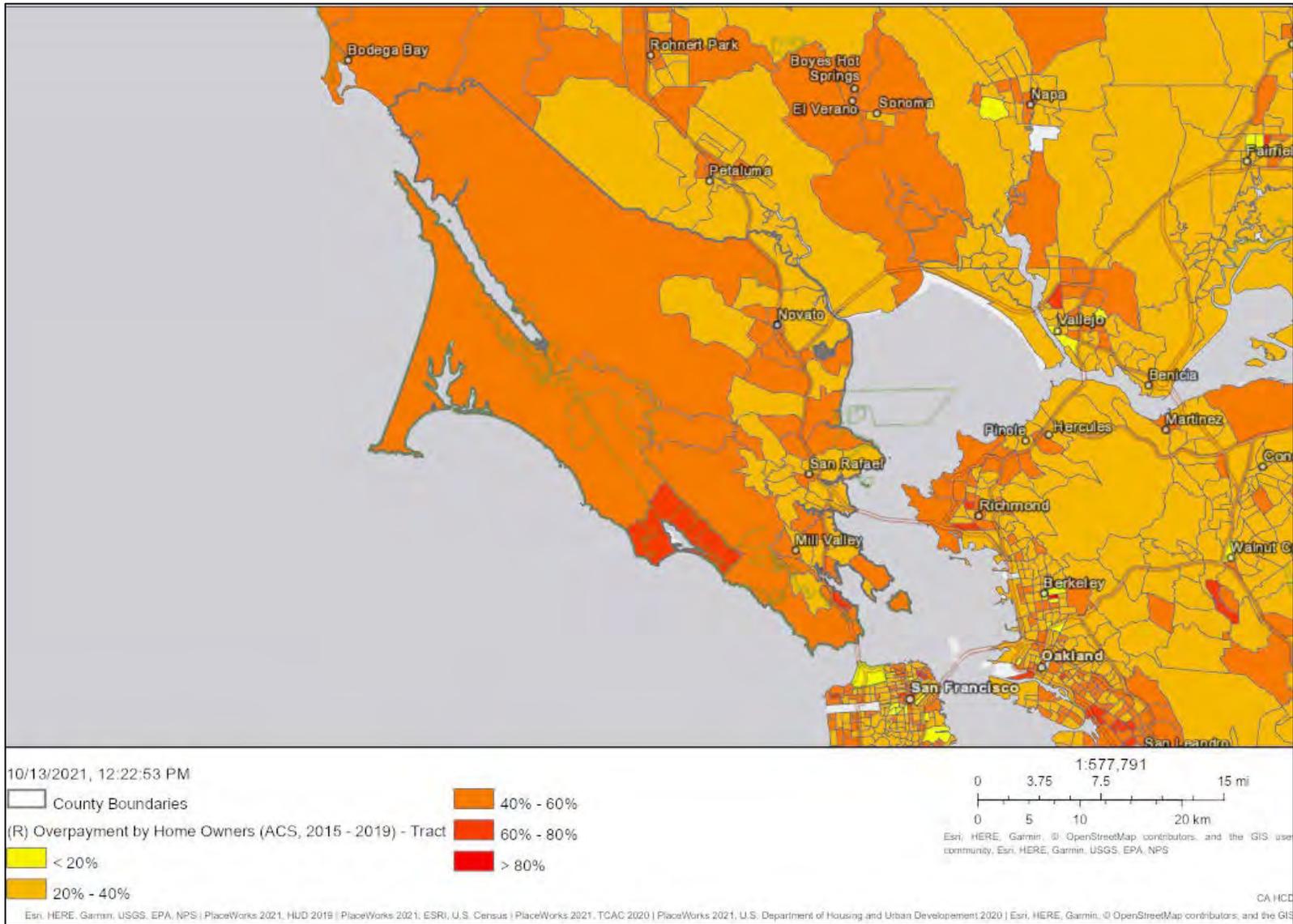


Figure D-55: Regional Cost Burdened Owner Households by Tract (2019)



Housing problems and cost burdens can also affect special needs populations disproportionately. **Table D-23** shows that renter elderly and large households experience housing problems and cost burdens at higher rates than all renters, all households, and their owner counterparts.

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

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

### Local Trends

Cost burden is less common among Tiburon households compared to the County; 31.1 percent of households in the Town are cost burdened compared to 37.7 percent countywide (**Table D-24**). Tiburon has a significantly smaller proportion of cost burdened renters (33.5 percent) than Marin County (47.7 percent). Cost burden is also slightly less common for owner-occupied households in Tiburon than to owners countywide (30.1 percent versus 32.2 percent). In comparison with County, cost burden is less prevalent in Tiburon, especially for renter-occupied households.

As mentioned above, Tiburon has a smaller proportion of renters (32.9 percent) than the County (36.3 percent) and the Bay Area (44 percent). Typically, renters are more likely than owners to be cost burdened; however, the rate of cost burden for renter households and owner households in the Town is comparable (33.5 percent versus 30.1 percent, respectively). According to the HCD AFFH Data Viewer, 36 percent of households in tract 1241 on the northwestern end of the Town and 30.3 percent of households in tract 1242 on the southeastern end of the Town are renter-occupied.

Asian owner-occupied households are the most likely to experience housing problems and cost burden compared to other racial/ethnic groups. Conversely, Asian renters are the least likely to experience housing problems and cost burden. Hispanic owner- and renter-occupied households and White renter-occupied households also experience housing problems at a rate exceeding the town-wide averages. Contrary to typical trends, a significantly larger proportion of Asian and Hispanic owner-occupied households are cost burdened than renters of the same racial/ethnic group.

	White	Black	Asian	Am. Ind.	Pac Isl.	Hispanic	All
<b>With Housing Problem</b>							
Owner-Occupied	31.5%	--	55.6%	0.0%	--	46.4%	32.3%
Renter-Occupied	36.6%	--	21.1%	--	--	36.7%	34.7%
All Households	32.9%	--	32.1%	0.0%	--	41.4%	33.1%
<b>With Cost Burden</b>							
Owner-Occupied	29.1%	--	55.6%	0.0%	--	46.4%	30.1%
Renter-Occupied	37.2%	--	21.1%	--	--	23.3%	33.5%
All Households	31.3%	--	32.1%	0.0%	--	34.5%	31.1%

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

As discussed previously, housing problems and cost burden often affect special needs populations disproportionately. Rates of housing problems and cost burden for elderly and large households in the Town are presented in **Table D-25**. Among owner-occupied households, elderly households are slightly

more likely to experience housing problems including cost burden compared to owners town-wide. Elderly renters and large renter households are significantly more likely to be cost burdened. There are ten renter-occupied large households in Tiburon, all of which are cost burdened. Similarly, 42.9 percent of elderly renters are cost burdened, significantly higher than 33.5 percent of renters town-wide.

Rates of cost burden among elderly owners and elderly renters in the Town are lower than in the County. Cost burden is also less prevalent among larger owner-occupied households in the Town compared to Marin County. However, 100 percent of large renter households in Tiburon are cost burdened whereas only 50 percent of large renter households countywide are cost burdened.

	Owner-Occupied			Renter-Occupied			All HH
	Elderly	Large HH	All Owner	Elderly	Large HH	All Renters	
Any Housing Problem	33.3%	20.8%	32.3%	42.9%	100.0%	34.7%	33.1%
Cost Burden > 30%	33.2%	20.8%	30.1%	42.9%	100.0%	33.5%	31.1%

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

**Figure D-56** and **Figure D-57** show cost burden in the Town by tract and tenure. According to the HCD AFFH Data Viewer, 34.5 percent of renters in tract 1241 on the northwestern end of the Town and 36.6 percent of renters in tract 1242 on the southeastern end of the Town are cost burdened. The rate of cost burdened owners and renters residing in Tiburon tracts is consistent with trends in adjacent jurisdictions.

As shown in **Table D-26**, since the 2010-2014 ACS, cost burden among owners and renters has decreased in all but one tract. The proportion of cost burdened owners in tract 1242 has increased from 45.5 percent in 2014 to 47 percent in 2019.

	Renter-Occupied		Owner-Occupied*	
	2014	2019	2014	2019
Tract 1241	51.7%	34.5%	52.6%	37.9%
Tract 1242	45.0%	36.6%	45.5%	47.0%

*\* Owner-occupied households with a mortgage  
 -- No households  
 Source: HCD AFFH Data Viewer (2010-2014 and 2015-2019 ACS), 2022.*

*Sites Inventory*

As shown above, all tracts in Tiburon have concentrations of cost burdened renters ranging from 20 to 40 percent. Therefore, all RHNA units are located in tracts where 20 to 40 percent of renter households are cost burdened. The Town’s RHNA strategy does not disproportionately place lower or moderate income units in tracts with higher concentrations of overpaying renters.

**Table D-27** and **Figure D-57** show the distribution of units selected to meet the RHNA by percent of overpaying owner households. Between 20 and 40 percent of owners in the tract on the northwestern side of the Town and in the tract that encompasses mostly Belvedere spend more than 30 percent of their income on housing, compared to 47 percent of owners in the tract on the southeastern side of the Town. Most RHNA units (80.3 percent) are in the tract where 40 to 60 of owners are cost burdened. Over 91 percent of moderate income units are located in this tract compared to 80.1 percent of above moderate income units and 76.7 percent of lower income units. It is important to note that this tract encompasses the largest proportion of the Town.

**Table D-27: Distribution of RHNA Units by Cost Burdened Owners**

Percent Cost Burdened Owners (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		All RHNA Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
20-40%	78	23.3%	10	8.8%	51	19.9%	139	19.7%
40-60%	257	76.7%	103	91.2%	205	80.1%	566	80.3%
<b>Total</b>	<b>335</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>256</b>	<b>100.0%</b>	<b>705</b>	<b>100.0%</b>

Figure D-56: Sites Inventory and Cost Burdened Renters by Tract (2019)

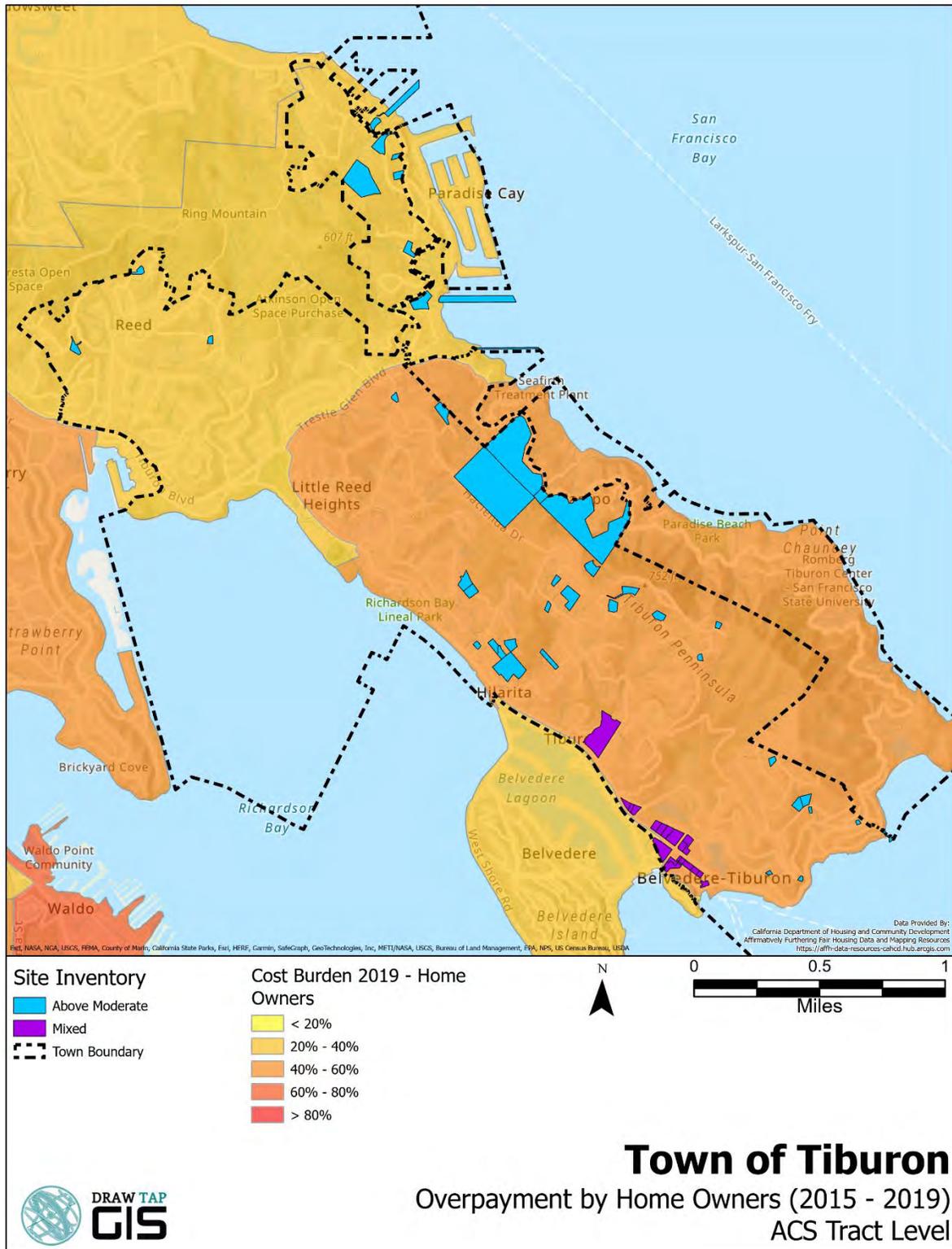
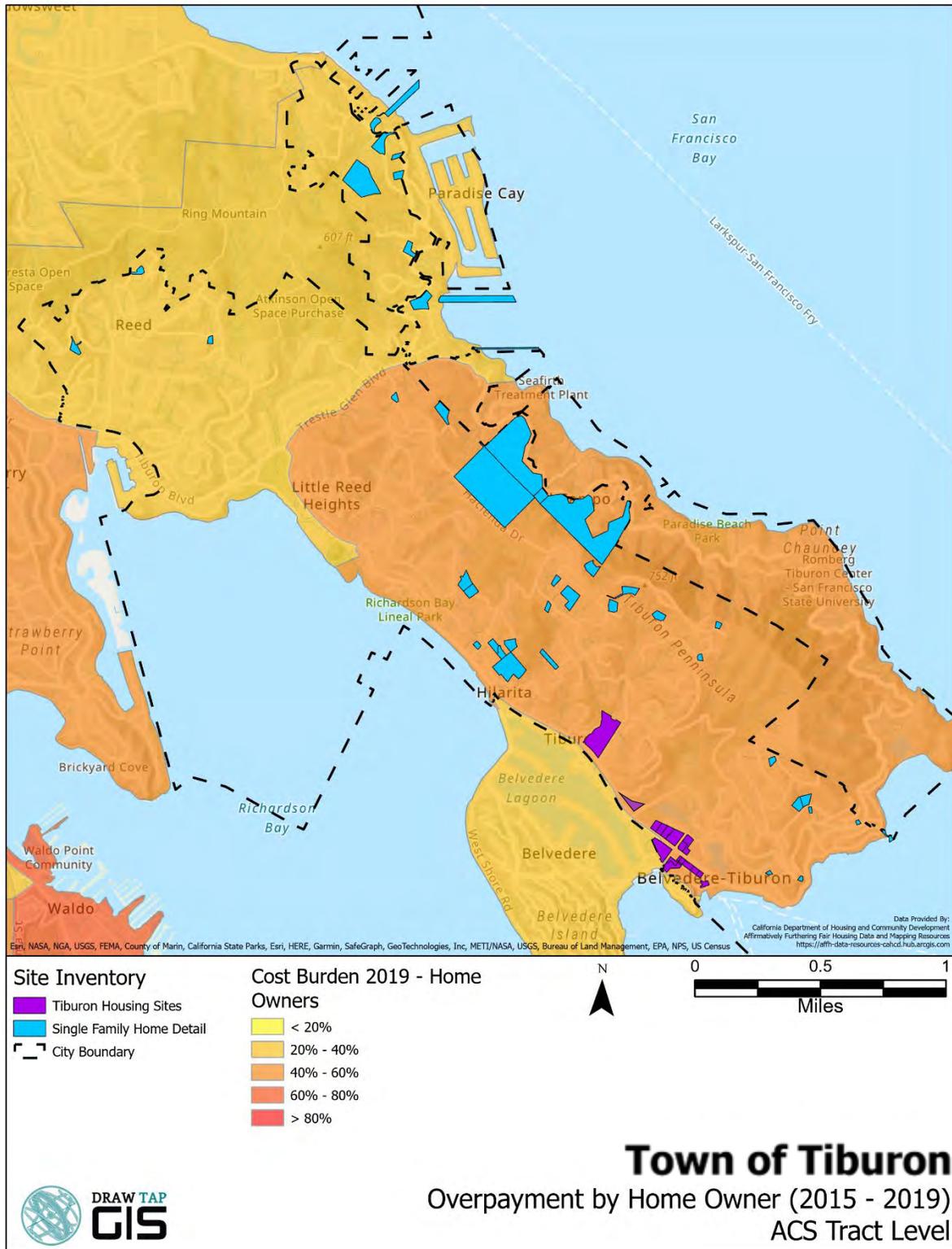


Figure D-57: Sites Inventory and Cost Burdened Owners by Tract (2019)



## Overcrowded Households

### *Regional Trends*

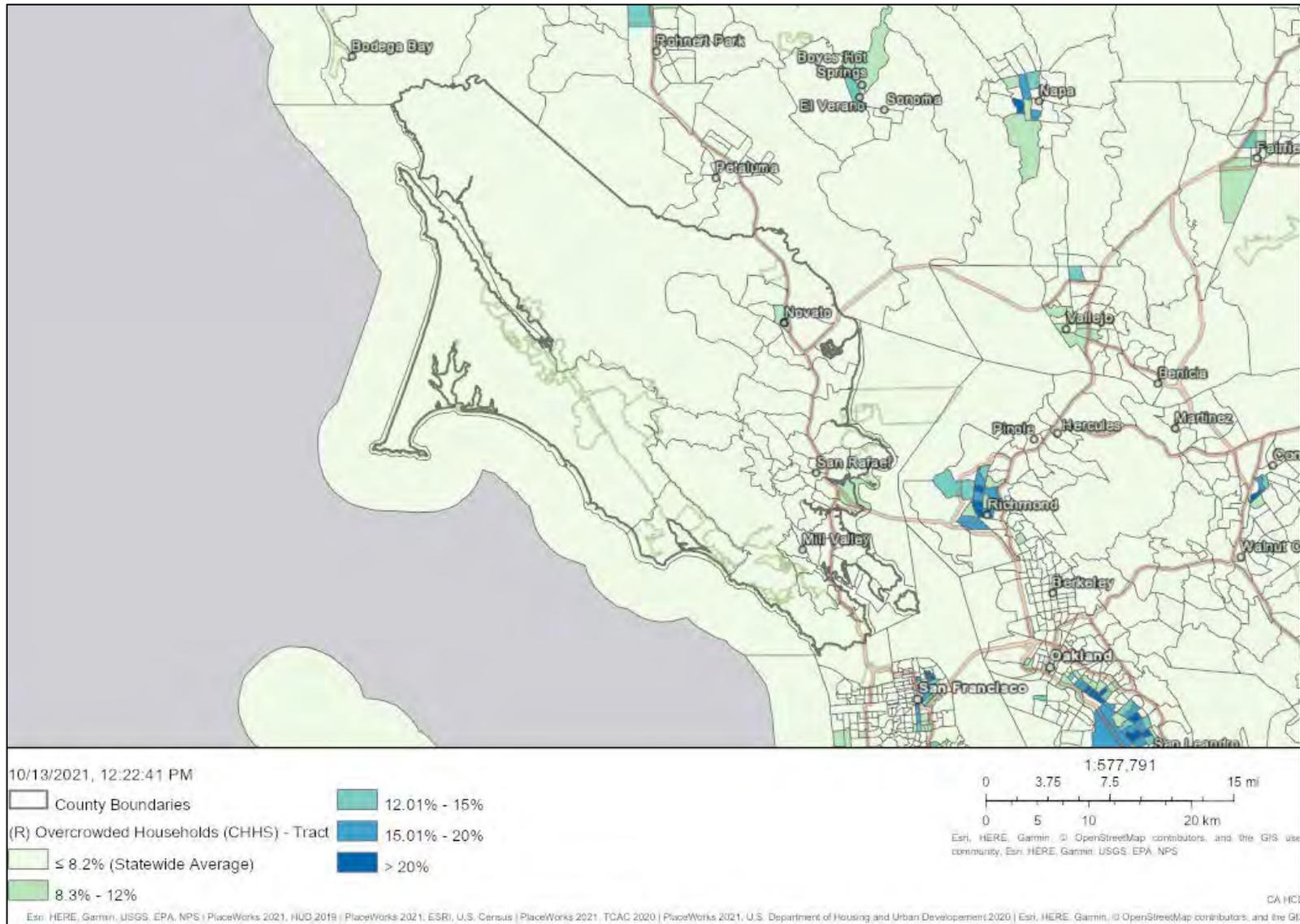
Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). According to the 2017 five-year ACS estimates, about 6.5 percent of households in the Bay Area region are living in overcrowded conditions (**Table D-28**). About 11 percent of renter households are living in overcrowded conditions in the region, compared to three percent of owner households. Overcrowding rates in Marin County are lower than the Bay Area (four percent and 6.5 percent, respectively) and like regional trends, Marin County a higher proportion of renters experience overcrowded conditions compared to owners. Overcrowded households in the region are concentrated in Richmond, Oakland, and San Francisco (**Figure D-58**). At the County level, overcrowded households are concentrated North and Central Marin, specifically in downtown Novato and the southeastern tracts of San Rafael (Canal).

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

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

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

Figure D-58: Regional Overcrowded Households by Tract



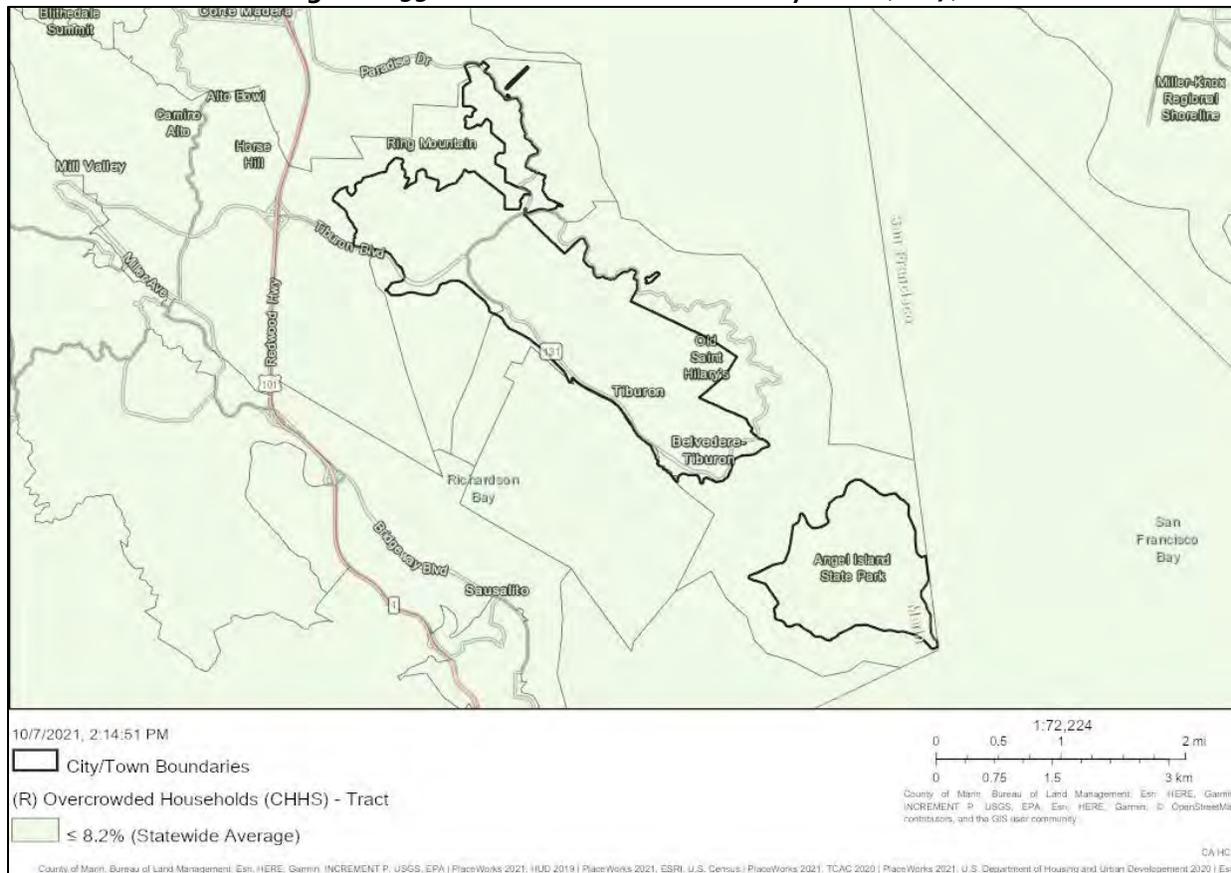
*Local Trends*

Overcrowding is generally a less prevalent issue in the Town compared to the Bay Area and Marin County. As shown in **Table D-29**, there are no overcrowded owner-occupied households in the Town. Overcrowding is more common among renters; 8.6 percent of renter-occupied households are overcrowded included 4.2 percent that are severely overcrowded. Only 2.8 percent of all Tiburon households experience overcrowding compared to 6.5 percent of households in the Bay Area and 3.9 percent of households in Marin County. The rate of overcrowding in all Tiburon tracts is below the statewide average of 8.2 percent.

Table D-29: Overcrowded Households – Tiburon (2017)		
	Overcrowded (>1 person per room)	Severely Overcrowded (>1.5 persons per room)
Owner-Occupied	0.0%	0.0%
Renter Occupied	8.6%	4.2%
All HH	2.8%	1.4%

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

**Figure D-59: Overcrowded Households by Tract (2017)**



*Sites Inventory*

There are no areas in the Town where the proportion of overcrowded households exceeds the Statewide average of 8.2 percent. Therefore, no RHNA units will be exposed to adverse conditions related to overcrowding.

Substandard Conditions

*Regional Trends*

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions. Incomplete facilities and housing age are estimated using the 2015-2019 ACS. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs.

According to 2015-2019 ACS estimates, shown in **Table D-30**, only about one percent of households in the Bay Area and Marin County lack complete kitchen and plumbing facilities. Incomplete kitchen facilities are more common in both the Bay area and Marin County and affect renter households more than owner households. In Marin County, one percent of households lack complete kitchen facilities and 0.4 percent lack complete plumbing facilities. More than 2 percent of renters lack complete kitchen facilities compared to less than one percent of owner households lacking plumbing facilities.

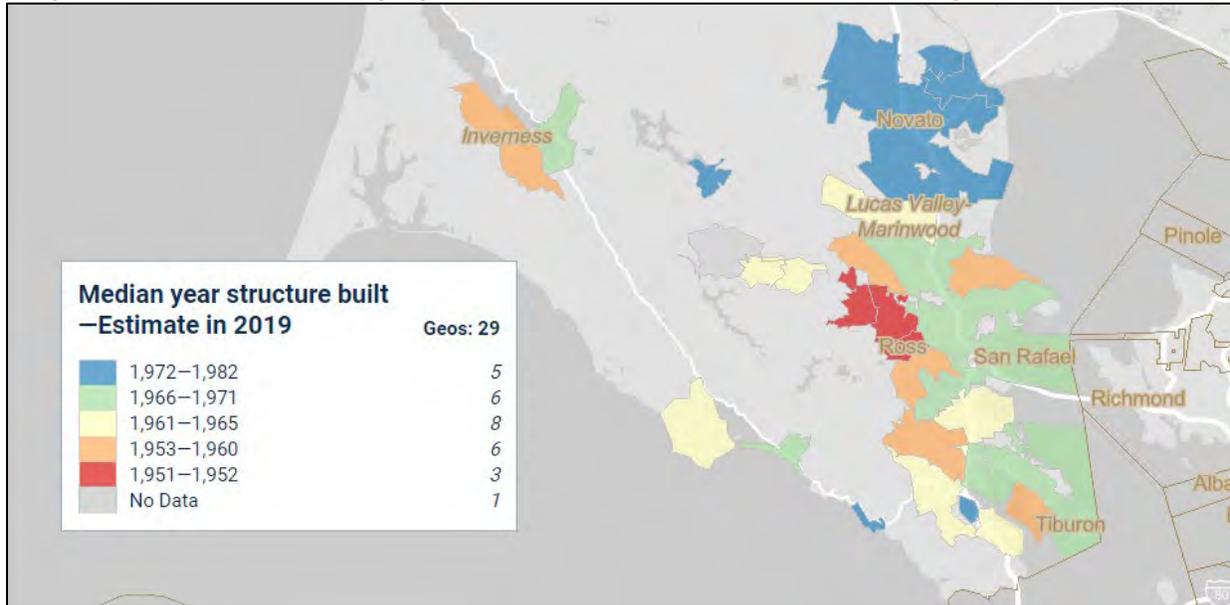
Table D-30: Substandard Housing Conditions –Bay Area and Marin County (2019)				
	Bay Area		Marin County	
	Lacking complete kitchen facilities	Lacking complete plumbing facilities	Lacking complete kitchen facilities	Lacking complete plumbing facilities
Owner	0.3%	0.2%	0.2%	0.3%
Renter	2.6%	1.1%	2.4%	0.6%
All Households	1.3%	0.6%	1.0%	0.4%

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

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

Housing age can also be used as an indicator for substandard housing and rehabilitation needs. As stated above, structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation. In the County, 86 percent of the housing stock was built prior to 1990, including 58 percent built prior to 1970 (**Table D-32**). **Figure D-60** shows median housing age for Marin County cities and Census-designated places (CDPs). Central and Southern Marin, specifically the cities of Ross, Fairfax, and San Anselmo have the oldest housing while Novato, Black Point-Green Point CDP, Nicasio CDP, Muir Beach CDP, and Marin City CDP have the most recently built housing.

**Figure D-6o: Median Housing Age by Marin County Cities and Census-Designated Places (CDPs)**



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

*Local Trends*

There are no owner-occupied households in Tiburon lacking complete kitchen or plumbing facilities (**Table D-31**). A slightly higher concentration of renter-occupied households in Tiburon lacks complete plumbing facilities (1.5 percent) compared to Marin County (0.6 percent), but a smaller proportion lacks complete kitchen facilities (1.5 percent versus 2.4 percent). Lack of complete kitchen and plumbing facilities is generally not a predominant issue among Tiburon households.

	Lacking complete kitchen facilities	Lacking complete plumbing facilities
Owner-Occupied Households	0.0%	0.0%
Renter-Occupied Households	1.5%	1.5%
All Households	0.5%	0.5%

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

**Table D-32** shows housing stock age in the County, Town, and block group. Approximately 54 percent of housing units in the Town were built in 1969 or earlier compared to 58 percent countywide. Tiburon has a slightly higher concentration of newer housing units built in 1990 or later compared to the County. As discussed previously, units aged 50 and older are likely to require major rehabilitation. As shown in **Figure D-61**, older housing units are most concentrated in block groups in the northeastern corner of the Town. Between 68 and 69 percent of housing units in tract 1241 block groups 3 and 4 and tract 1242 block group 4 were built prior to 1970. The highest concentration of new housing units is in tract 1241 block group 2 in the northernmost area of the Town, and tract 1242 block groups 2 and 5 in the southeastern area of the Town.

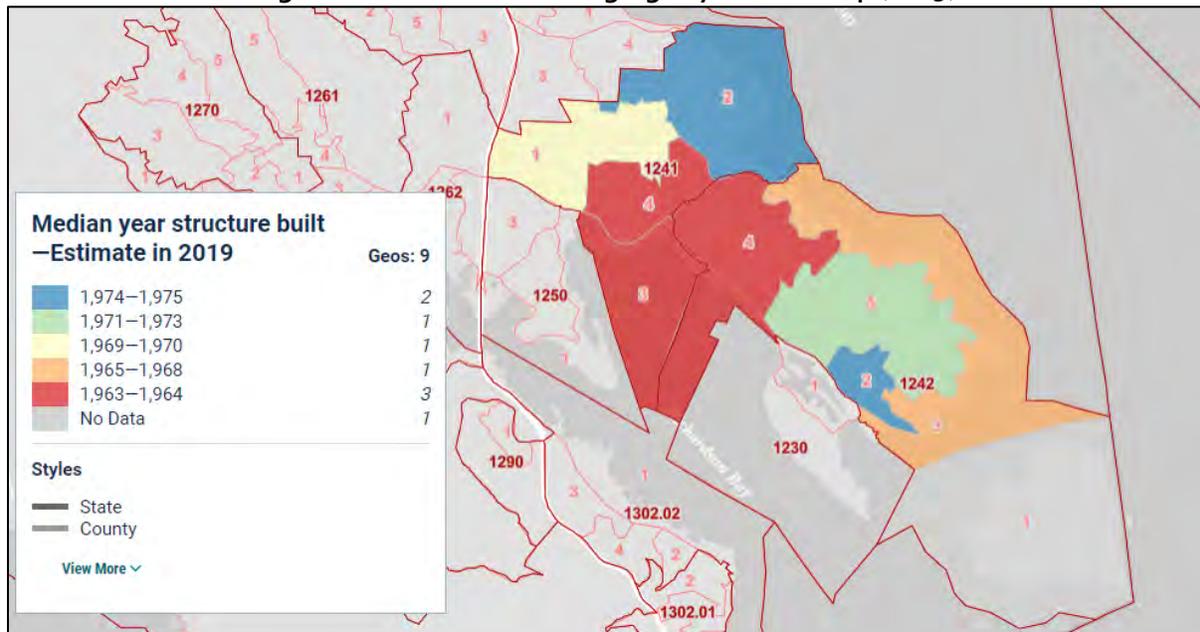
As discussed in Section 2.5 of the Housing Element, the condition of Tiburon’s housing stock is generally excellent. Due to the high real estate value in Tiburon, properties, especially single family houses, are

generally well-maintained. According to Town Planning & Building staff, EAH is currently rehabilitating the Hilarita, a 91-unit affordable housing development. Approximately 120-150 apartments are in need of rehabilitation, and no housing units are in need of replacement.

Block Group/Jurisdiction	1969 or Earlier (50+ Years)	1970-1989 (30-50 Years)	1990 or Later (<30 Years)	Total Housing Units
Block Group 1, Census Tract 1241	50.2%	32.8%	17.0%	652
Block Group 2, Census Tract 1241	40.5%	25.8%	33.7%	489
Block Group 3, Census Tract 1241	68.0%	18.0%	13.9%	266
Block Group 4, Census Tract 1241	68.5%	20.4%	11.1%	961
Block Group 2, Census Tract 1242	38.4%	52.0%	9.6%	521
Block Group 3, Census Tract 1242	54.0%	24.0%	22.0%	808
Block Group 4, Census Tract 1242	68.9%	31.1%	0.0%	614
Block Group 5, Census Tract 1242	40.8%	40.7%	18.6%	920
Tiburon	54.2%	31.2%	14.6%	4,189
Marin County	58.0%	28.2%	13.9%	113,084

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

Figure D-61: Median Housing Age by Block Group (2019)



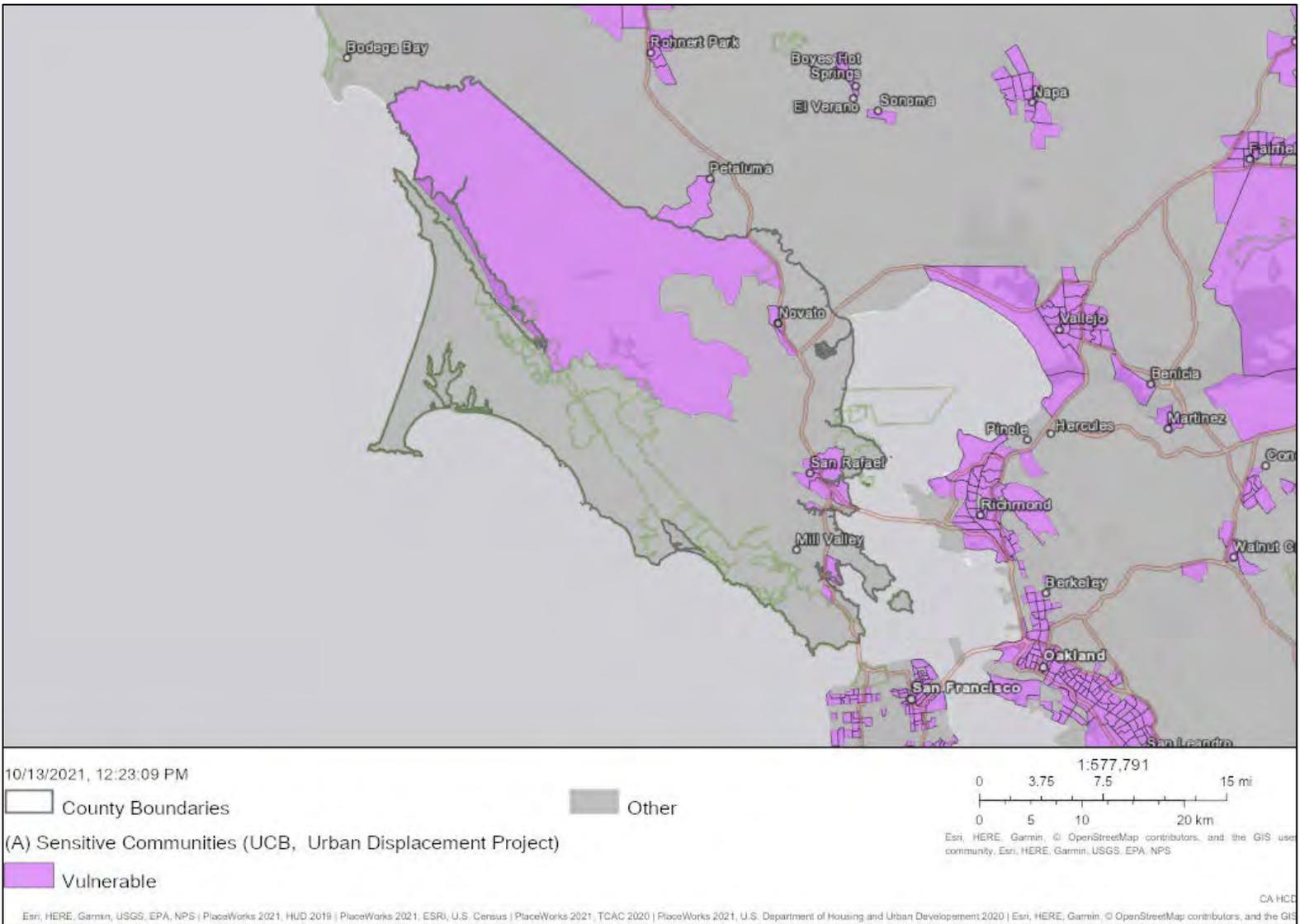
Source: 2015-2019 ACS (5-Year Estimates).

## Displacement Risk

### *Regional Trends*

UC Berkley's Urban Displacement project defines residential displacement as "the process by which a household is forced to move from its residence - or is prevented from moving into a neighborhood that was previously accessible to them because of conditions beyond their control." As part of this project, the research has identified populations vulnerable to displacement (named "sensitive communities") in the event of increased redevelopment and drastic shifts in housing cost. They defined vulnerability based on the share of low income residents per tract and other criteria including: share of renters is above 40 percent, share of people of color is more than 50 percent, share of low income households severely rent burdened, and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. Using this methodology, sensitive communities in the Bay Area region were identified in the coastal census tracts of Contra Costa, Alameda, and San Francisco County, specifically in the cities of Vallejo, Richmond, Berkeley, Oakland, and San Francisco (**Figure D-62**). In Marin County, sensitive communities were identified in the cities of Novato and San Rafael, and the unincorporated areas of Marin City, Strawberry, Northern and Central Coastal West Marin and Nicasio in the Valley.

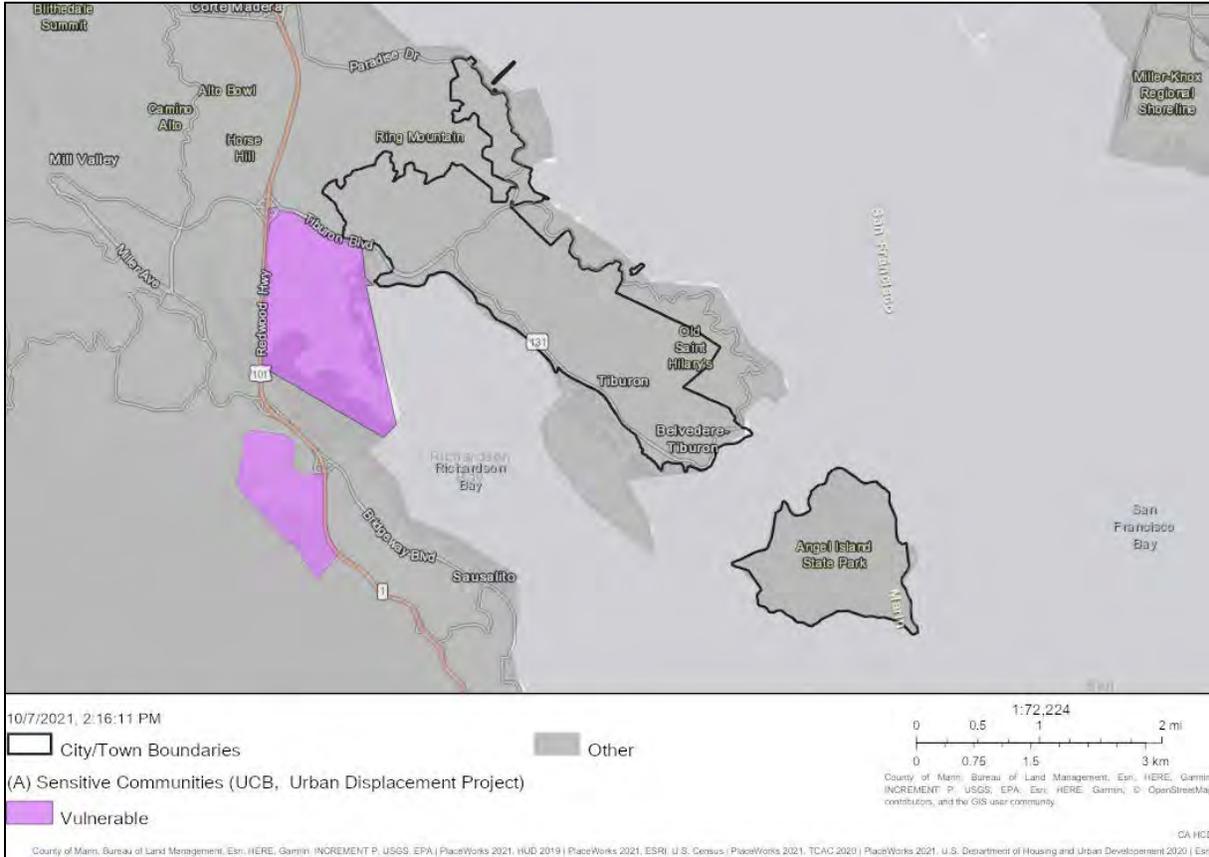
Figure D-62: Regional Sensitive Communities At Risk of Displacement by Tract (2021)



### Local Trends

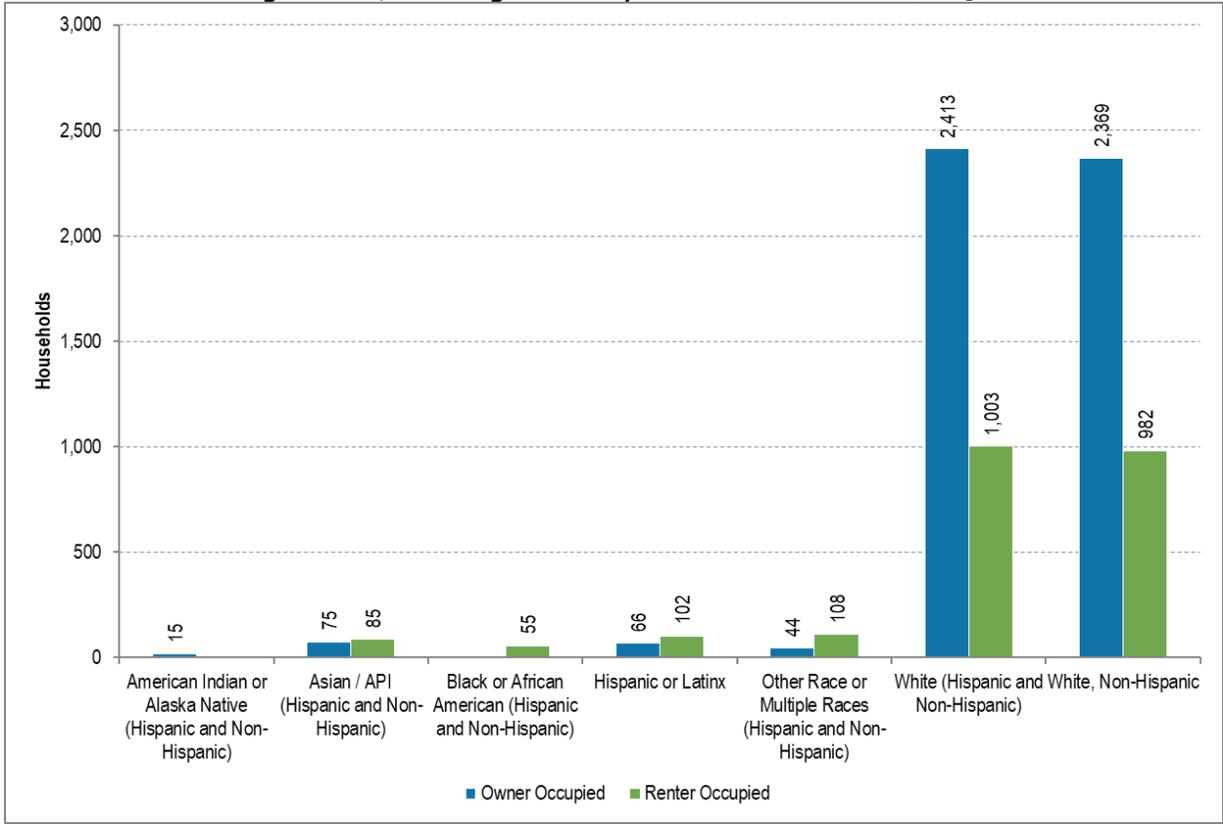
There are no areas in the Town that have been identified as sensitive communities at risk of displacement. The closest sensitive communities are located west of Tiburon in unincorporated Marin County communities including Marin City (**Figure D-63**).

**Figure D-63: Sensitive Communities At Risk of Displacement by Tract (2021)**



As discussed previously, vulnerability is measured based on several variables including: share of renters exceeding 40 percent, share of people of color exceeding 50 percent, share of low income households severely rent burdened, and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. Tiburon is a predominately owner-occupied household community (67.1 percent) with a relatively small non-White population (18.4 percent). However, both the renter population and non-White population has increased over the past decade. As presented in **Figure D-64**, all Black/African American households, 71 percent of other/multiple race households, 60.7 percent of Hispanic/Latinx households, and 53 percent of Asian/API households are renters. Conversely, only 29.3 percent of non-Hispanic White households are renters.

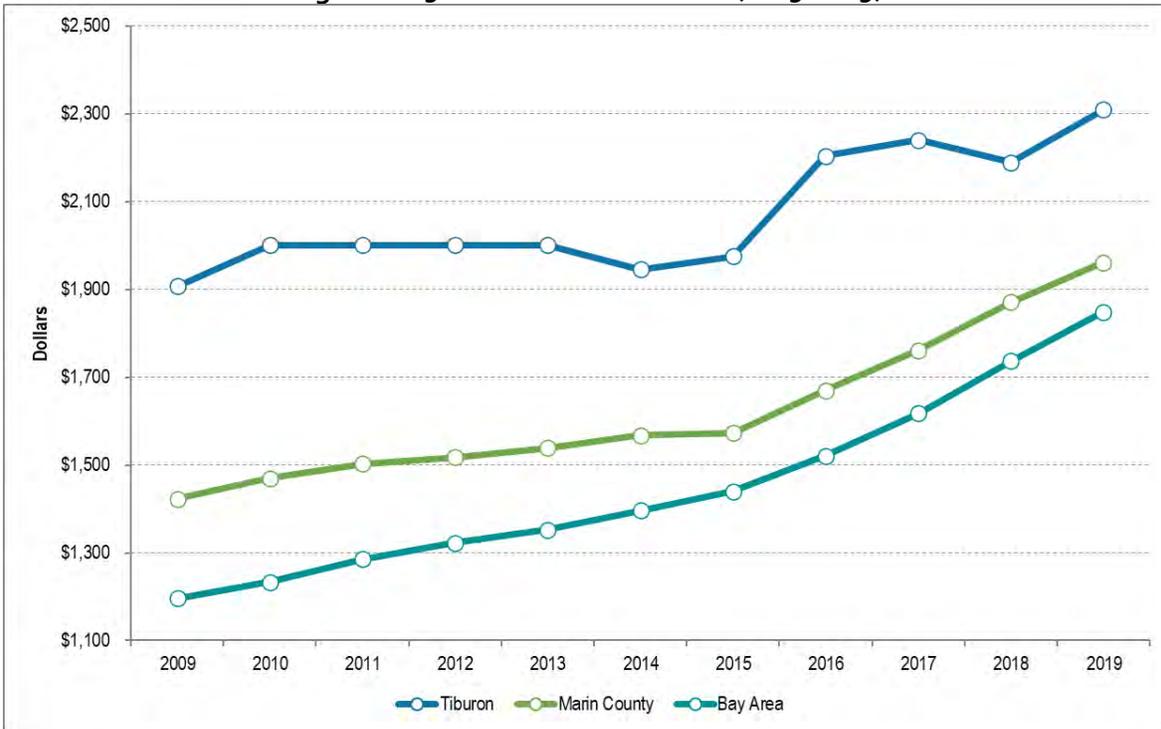
**Figure D-64: Housing Tenure by Race of Householder (2019)**



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

**Figure D-65** shows the median contract rent in Tiburon, Marin County, and the Bay Area from 2009 to 2019. Tiburon has the highest median contract rent prices compared to the County and Bay Area. Over the past ten years, median contract rent has increased 21.1 percent in Tiburon, significantly lower than the increase in the Bay Area (+54.6 percent) and Marin County (+37.9 percent). As presented above, increasing rental prices in the Town are more likely to disproportionately affect people of color. However, rental prices have increased moderately in the Town compared to the region.

**Figure D-65: Median Contract Rent (2009-2019)**



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

Homelessness

*Regional Trends*

As presented in **Table D-33**, according to the County’s Point-in-Time (PIT) Homeless Count and Survey, there were 1,034 persons experiencing homelessness in Marin County in 2019. Most (68.5 percent) persons experiencing homelessness in the County were unsheltered. Another 16.6 percent were living in emergency shelters and 14.9 percent were living in transitional housing. Since 2015, the County’s homeless population has decreased by 21 percent (1,309 persons in 2015). However, in 2015, only 64 percent of the homeless population was unsheltered compared to 68 percent in 2019.

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

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

Black/African American, Hispanic/Latinx, and American Indian/Alaska Native populations are all overrepresented in the County’s homeless population. Conversely, Asian, White, and Other populations are underrepresented. Black or African American persons are the most overrepresented in the homeless population, accounting for 16.7 percent of the homeless population but only 2.2 percent of the

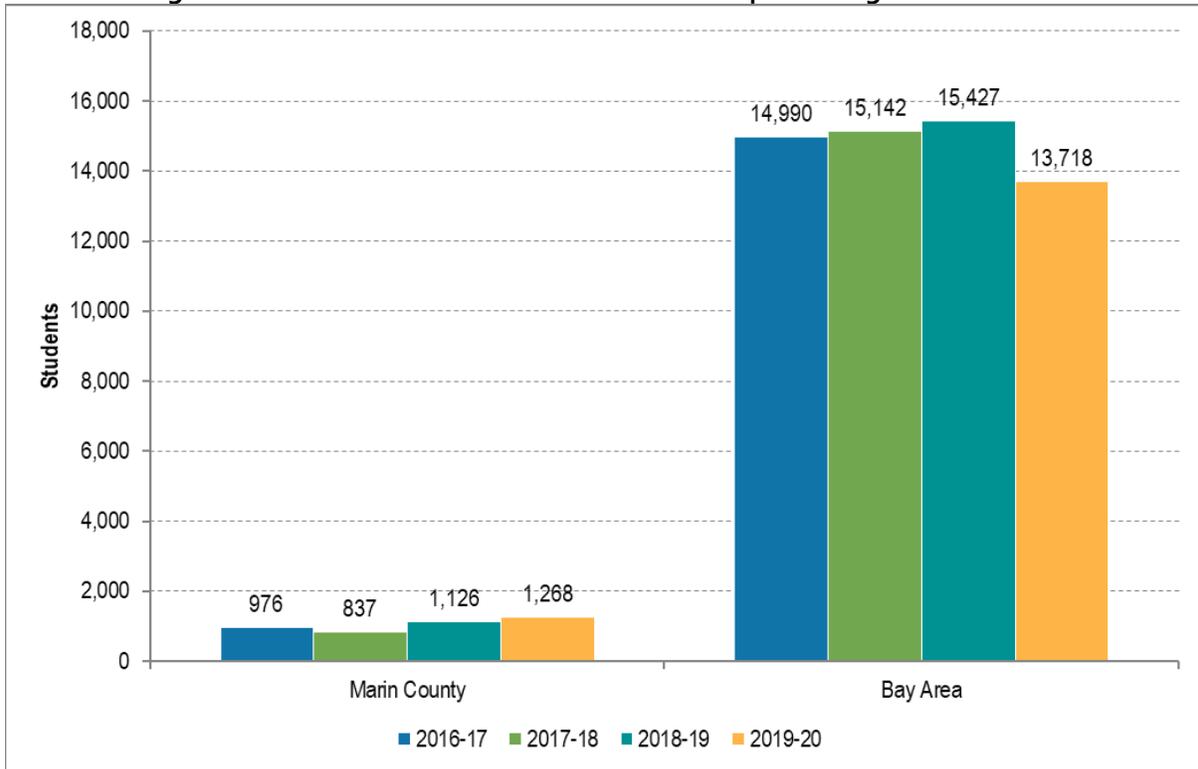
population Countywide. **Table D-34** shows the share of homeless and total populations by race and ethnicity.

<b>Table D-34: Racial/Ethnic Share of General and Homeless Populations – Marin County (2019)</b>		
	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	3.5%	0.4%
Asian / API (Hispanic and Non-Hispanic)	3.1%	6.1%
Black or African American (Hispanic and Non-Hispanic)	16.7%	2.2%
White (Hispanic and Non-Hispanic)	66.2%	77.8%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	10.5%	13.5%
Hispanic/Latinx	18.8%	15.9%
Non-Hispanic/Latinx	81.2%	84.1%

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

The number of students in local public schools experiencing homelessness in the County has also increased in recent years. Since the 2016-17 school year, the number of students experiencing homelessness in Marin County has increased from 976 to 1,268 during the 2019-20 school year, a nearly 30 percent increase. Conversely, the Bay Area as a whole has seen a decrease in students experiencing homelessness during the same time period (**Figure D-66**).

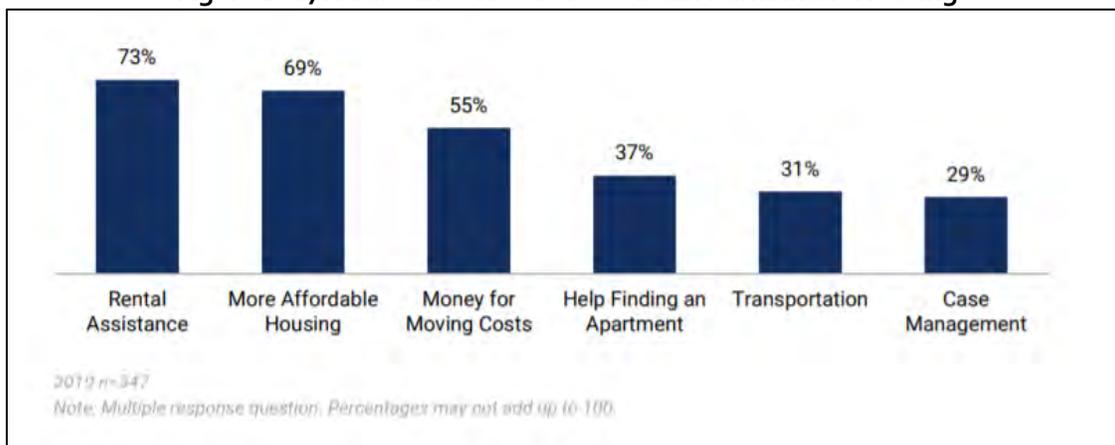
**Figure D-66: Students in Local Public Schools Experiencing Homelessness**



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

The County’s 2019 Homeless PIT Count and Survey found that nearly half (49 percent) of respondents reported that economic issues, such as rent increases or a lost job, were the primary cause of their homelessness. Other causes include personal relationship issues (36 percent), mental health issues (16 percent), substance use issues (14 percent), and physical health issues (11 percent). The 2019 PIT Count and Survey also showed that 73 percent of homeless respondents reported needing rental assistance (**Figure D-67**). Additional assistance needed includes more affordable housing (69 percent), money for moving costs (55 percent), help finding an apartment (37 percent), transportation (31 percent), and case management (29 percent). The need for rental assistance reflects the high cost of housing in the County. As discussed previously, nearly half (47.7 percent) of renter-occupied households in the Town are cost burdened.

Figure D-67: Assistance Needed to Obtain Permanent Housing



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

### Local Trends

According to the County's 2019 PIT Count and Survey, there were no individuals experiencing homelessness in Tiburon. There are no emergency shelters in the Town. No homeless individuals were identified in Tiburon during the 2015, 2017, or 2019 PIT count.

### 6. Local Knowledge

Like many Bay Area towns and cities, Tiburon's current housing crisis can be traced, in part, to historical land use patterns. Most of the residential area in Tiburon was zoned for single family homes when the Town was incorporated in 1964 and this land use pattern continued as it grew. According to the Town's 2009 General Plan, 93% of land designated for residential use (single family, single family attached, and multifamily) is zoned for detached single family housing. Most of the Town's single family homes were developed between 1950 and 1980 when vacant land was more plentiful and single family ownership was more attainable for middle class households. The first subdivisions were developed in the 1950s in the flatter areas of Town, including the Bel Aire Gardens, Belveron Gardens, Hawthorne, Del Mar, and Reed subdivisions. Development continued into the hills in the 1960s, and then extended further into the hills from 1970 through 1999 as lots with steeper topography were developed. Several multifamily developments were also developed at this time. By the beginning of the 2000s, the majority of developable land had been developed.

As the housing crisis unfolded in recent decades, State and local efforts have been made to diversify the housing stock and introduce more housing in single family zones. Accessory dwelling units (ADUs) are one way to achieve this objective. The Town has approved 49 ADUs since 2007, with 80% of these developed since 2018 when new State laws significantly increased the potential for ADUs by prescribing certain development standards and a ministerial approval process. The Town encourages ADU development and has worked with other Marin jurisdictions to create a website that provides information on designing, permitting, building, and renting an ADU. The Housing Element contains programs to further promote ADUs in Tiburon.

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

Exclusionary lending and zoning practices, including redlining and exclusionary covenants, were once common across the U.S. These practices have resulted in segregated living patterns and racially disparate housing outcomes. Although the Town is not aware of the existence of historical redlining maps for Tiburon, there are several subdivisions in Tiburon where restrictive covenants are known to have been used, including Hawthorne Terrace, Tiburon Terrace, Belveron Gardens, Hacienda Terrace, Ring Point, and Bay View Terrace.

Restrictive covenants were an effective way to segregate neighborhoods and stabilize the property values of white families. Beginning in 1934, the Federal Housing Authority recommended the inclusion of restrictive covenants in the deeds of homes it insured. Racially restrictive covenants prohibited the purchase, lease, or occupation of a piece of property to a particular group of people, primarily Black and African Americans. Through this practice, government-guaranteed lower-interest loans were then available only to white families, as well as no down payment loans for white veterans. In a landmark 1948 ruling, the Supreme Court deemed all racial restrictive covenants unenforceable, although other forms of housing discrimination continued in the Bay Area and other parts of the US long afterward.<sup>23</sup> In 1968, the Fair Housing Act prohibited discrimination in the sale, rental, and financing in housing-related transactions based on race, color, national origin, religion, sex, disability, marital status, and familial status.

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

Many people of color have not benefited from the generational transfer of home equity and homes, as some white people have, and rapidly escalating housing costs in recent decades have made it extremely difficult for people of color to get a foothold in the housing market. Anti-development sentiment throughout Marin County has restricted new housing development, helping maintain patterns of segregation. As a result, Marin is one of the most segregated counties in the Bay Area, with five of the ten most segregated Census tracts in the region.<sup>24</sup> Providing more housing and a variety of housing types at different affordability levels will help to diversify the Tiburon community and result in more balanced and integrated living patterns throughout the Bay Area.

The Town's 6<sup>th</sup> cycle RHNA strategy continues this trend by expanding the housing stock and variety of housing options. The Housing Element sites inventory (Table 10) identifies capacity for nearly 780 housing units. The majority of these units are multifamily units (68%). ADUs are projected to make up at least 9% of the total of new units. The remaining 23% of residential capacity is on land zoned for single family use, although many of the new homes could result from SB 9 lot splits.

Housing Element policies and programs continue to support the development of affordable units and units designed to meet the needs of seniors, the disabled, families (both large families and female-

---

<sup>23</sup> Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*, (Liveright, 2017).

<sup>24</sup> "Racial Segregation in the San Francisco Bay Area, Part 1," Othering & Belonging Institute, University of California, Berkeley, <https://belonging.berkeley.edu/racial-segregation-san-francisco-bay-area-part-1>

headed households with children), and the homeless. In addition, Housing Element programs are designed to achieve more diversity through such means as inclusionary zoning, affirmative marketing plans, and implementation of fair housing requirements during sale and resale of affordable housing units. Population trends indicate that the Town is becoming more diverse. Between 2000 and 2020, the white, non-Hispanic population in Town dropped from 90.4% to 81.6%. The Town expects this trend to continue and Housing Element policies and programs to accelerate the transformation of Tiburon into a more diverse community.

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

#### D. Sites Inventory

AB 686 requires a jurisdiction's site inventory "...shall be used to identify sites throughout the community, consistent with..." its duty to affirmatively further fair housing. The number of units, location and assumed affordability of identified sites throughout the community (i.e., lower, moderate, and above moderate income RHNA) relative to all components of the assessment of fair housing was integrated throughout the discussion in the fair housing assessment section. The Town's sites inventory is presented in **Figure D-68** and shown by neighborhood and AFFH variable in **Table D-35**.

##### 1. Neighborhood 1 (Northwest)

All RHNA units located in the Northwest neighborhood are allocated towards the above moderate income RHNA and are single-family home (SFH) sites. Neighborhood 1 is shown in **Figure D-68** in blue. Block groups in this area tend to have slightly larger populations of people of color and LMI households compared to the remainder of the Town. Tiburon as a whole, including Neighborhood 1, is affluent with low levels of fair housing issues. Above moderate income units in this area of the Town will not exacerbate existing fair housing conditions.

##### 2. Neighborhood 2 (Central East)

Neighborhood 2 is in tract 1242 which encompasses the largest proportion of the Town compared to other tracts. Sites 8 and 9, as well as SFH sites, are located in Neighborhood 2 (shown in green). There is a total of 122 units allocated in Neighborhood 2, including 83 lower income units and 30 above moderate income units. This neighborhood is also a highest resource area with non-White and LMI household populations consistent with the remainder of the Town. This tract has a higher concentration of persons with disabilities and cost burdened owners compared to other tracts in Tiburon. As discussed previously, the population of persons with disabilities is likely affected by the senior population residing in this tract. Bradley House (12 affordable units) and The Hilarita (91 affordable units) are both located in this tract and cater to seniors and persons with disabilities, and families and older adults, respectively.

Housing units in this area of the Town promote mixed-income communities and place future households in an area where opportunities (economic, educational, transportation, and environmental) are highly accessible. Further, the variety of housing units allocated in this area (lower and above moderate income) may provide additional housing opportunities for existing cost burdened residents.

### 3. Neighborhood 3 (Central West)

Neighborhood 3 is shown in red in Figure D-68. All RHNA sites in this this neighborhood are SFH sites totaling 83 above moderate income units. Like all tracts in the Town, this neighborhood is a highest resource area with proportions of non-White populations and LMI households consistent with the trends throughout Tiburon. Additional above moderate income units in Neighborhood 3 will not exacerbate existing conditions related to fair housing.

### 4. Neighborhood 4 (Southeast)

The highest concentration of RHNA units have been allocated in Neighborhood 4 compared to other neighborhoods in the Town. Neighborhood 4 is located in tract 1242, which encompasses the largest proportion of the town-wide area, and tract 1230. Tract 1230 is a small fragment of Tiburon located along the boundary between the cities of Tiburon and Belvedere. Tract 1230 largely encompasses the City of Belvedere. For clarity, the small portion of Tiburon that is contained in this tract is shown in **Figure D-69**. Though this is a very small section of Tiburon, Site 5 is located in this tract and contains 88 RHNA units, including 78 lower income units and 10 moderate income units. Like Tiburon as a whole, this section of the Town is a highest resource area with a small non-White population (9.6 percent) and low concentration of LMI households (17 percent). This tract has a concentration of cost burdened renters comparable to other tracts in the Town. Lower and moderate income units allocated in this area will not be exposed to adverse conditions related to fair housing. New housing units in this area will have sufficient access to opportunities and will not exacerbate existing fair housing conditions.

The remainder of Town's RHNA sites in this neighborhood are located in tract 1242 and include sites 1, 2, 3, 4, 6, 7, A, B, C, D, E, F, G, and other SFH sites. A total of 361 additional units are allocated in this neighborhood within tract 1242 (174 lower income, 94 moderate income, and 92 above moderate income). As discussed previously, tract 1242 is a highest resource area with racial/ethnic minority populations and LMI populations consistent with the trend throughout the Town.

RHNA units are distributed throughout Neighborhood 4 to the greatest extent possible, but lower income units are most concentrated in block groups 2 and 3 in the southernmost corner of the Town surrounding the major commercial center of Tiburon. While lower income units are most concentrated in this area, RHNA units allocated in these block groups are not exclusively lower income. It is important to note that the units allocated in these block groups area directly adjacent to the lower and moderate income units allocated in the Tiburon Boulevard neighborhood, furthering the concentration of units in this section of the Town.

Housing sites were selected in this area due to the proximity of schools, the library, a grocery store, parks, recreation facilities, transit, and other services as described in detail in Section 3.4, which will facilitate walking and bicycling to these destinations, reduce dependence on automobiles, and minimize traffic impacts to Tiburon Boulevard. Primary consideration was given to sites within ½ mile of the Tiburon Ferry Terminal since this was a major factor in the RHNA allocation methodology, which allocated significantly more units to Transit Rich Areas within a High Resource Area such as Tiburon. Lower income units in this area will also provide housing opportunities for local workers, as most of the jobs in Tiburon are located in the downtown.

**Table D-35: Distribution of RHNA Sites by AFFH Variables**

Tract	# of HHs in Tract	Total Capacity (Units)	Income Distribution			TCAC Opp. Category	% Non-White	% LMI Pop.	% Persons w/ Disability	Renter Cost Burden	Owner Cost Burden
			Lower	Moderate	Above Moderate						
<b>Neighborhood 1 – Northwest (SFHs)</b>											
1241	2,287	51	0	0	51	Highest	16.3% - 23.5%	31.2%	6.5%	34.5%	37.9%
<b>Neighborhood 2 – Central East (Sites 8, 9, and SFHs)</b>											
1242	2,520	122	83	9	30	Highest	16.4% - 20.7%	23.1% - 28.9%	12.2%	36.6%	47.0%
<b>Neighborhood 3 – Central West (SFHs)</b>											
1242	2,520	83	0	0	83	Highest	16.4% - 20.7%	23.1% - 28.9%	12.2%	36.6%	47.0%
<b>Neighborhood 4 – Southeast (1, 2, 3, 4, 5, 6, 7, A, B, C, D, E, F, G, SFHs)</b>											
1230	890	88	78	10	0	Highest	9.6%	17.0%	8.9%	37.7%	30.1%
1242	2,520	361	174	94	92	Highest	16.4% - 20.7%	23.1% - 28.9%	12.2%	36.6%	47.0%

SFH = Single Family Home site/s.

Figure D-68: Sites Inventory and Neighborhoods

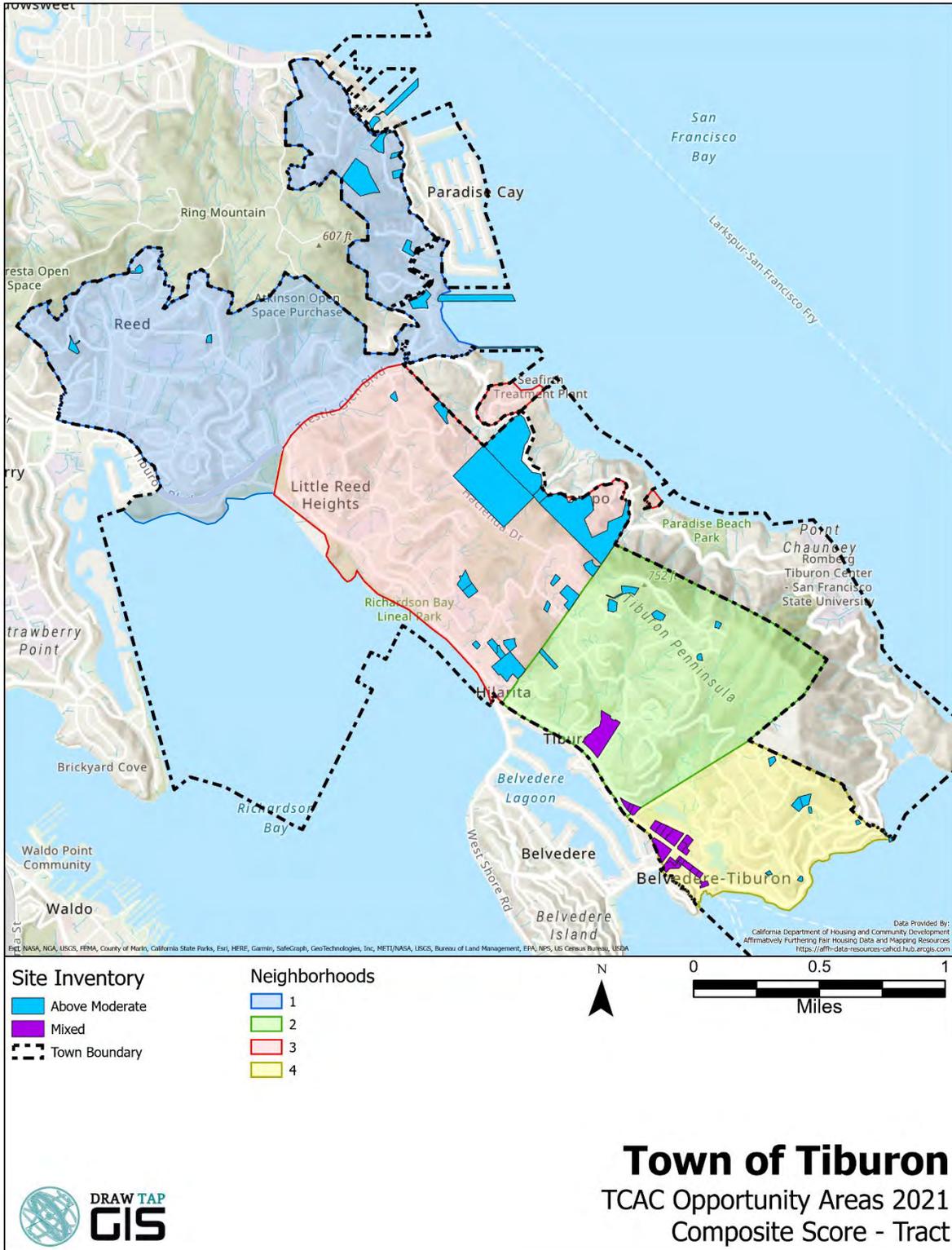
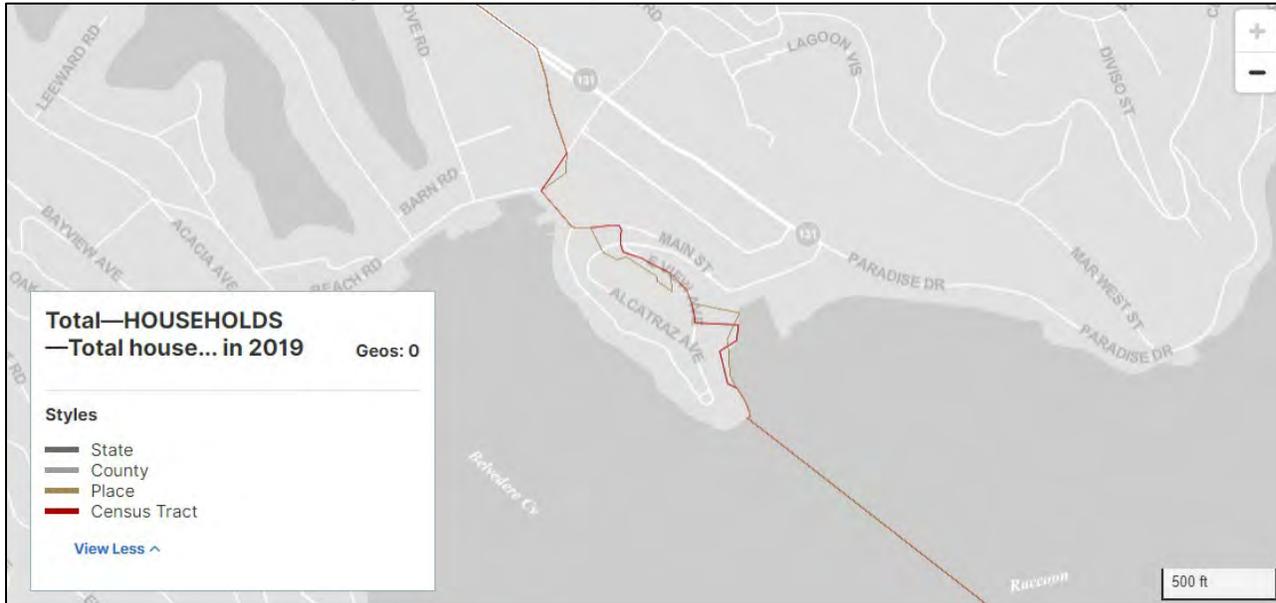


Figure D-6g: Tract 1230 and Tiburon Boundaries



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

## E. Contributing Factors

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

The Town lacks information on fair housing law and discrimination complaint filing procedures on the Town website. Current outreach practices may not provide sufficient information related to fair housing, including federal and state fair housing law, and affordable housing opportunities. Cost burdened renters throughout the Town and cost burdened owners concentrated in tract 1242 may be unaware of affordable housing opportunities. Approximately 69 percent of discrimination complaints filed through FHANC by Tiburon residents between 2016 and 2021 were related to disability status. The Town lacks sufficient education and outreach related to reasonable accommodations and ADA laws based on the proportion of complaints related to disability status. Further, while fair housing testing was conducted in the County, fair housing tests in Tiburon may be insufficient for monitoring housing discrimination.

#### Contributing Factors

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

The Housing Element contains programs to provide information to residents, landlords, and prospective tenants on fair housing laws, including source of income laws, through the Town's communication channels, including the newsletter, website, social media, counter handouts, and tabling at community events. Programs include *H-b Improve Community Awareness of Housing Needs, Issues*; *H-p Housing Discrimination Complaints*; *H-q Reasonable Accommodation*; *H-w Rental Assistance Programs*; and *H-gg Outreach and Education for Accessory Dwelling Units*. Program H-p also directs the Town to encourage Fair Housing Advocates of Northern California to conduct fair housing testing in Tiburon.

## 2. Substandard Housing Conditions

While the Town does not have a large proportion of households lacking complete kitchen or plumbing facilities, approximately 85 percent of housing units are aged 30 years or older, including 54.2 percent aged 50 years or older, and may require minor or major rehabilitation. Aging housing units are most concentrated in the northwestern corner of the Town.

Although the Town's housing stock is older, it is generally in excellent condition. Due to the high real estate value in Tiburon, properties, especially single family houses, are generally well-maintained. According to Town Planning & Building staff approximately 120-150 apartments are in need of rehabilitation, and no housing units are in need of replacement. The Housing Element contains programs to promote available rehabilitation loans to lower income households. Programs include *H-u Rehabilitation Loan Programs* and *H-aa Link Code Enforcement with Public Information Programs on Town Standards and Rehabilitation and Energy Loan Programs*.

### Contributing Factors

- Age of housing stock
- Cost of repairs or rehabilitation

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

The Hispanic/Latino, two or more races, and Asian populations make up the second, third, and fourth largest racial/ethnic populations in the Town following the White population. A majority of Asian/API, Black/African American, Hispanic/Latinx, and other/multiple race households are renter households, compared to only 29.3 percent of non-Hispanic White households. Asian and Hispanic owner-occupied households are also cost burdened at the highest rates. Asian, Black, and Hispanic residents appear to be slightly underrepresented in the home loan application pool; however, the race or ethnicity of 21 percent of loan applicants is unknown. The Black/African American population was denied home loans at the highest rate (50 percent, one out of two total applications denied), followed by the Asian/API population (22 percent), higher than the White population (14 percent).

### Contributing Factors

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

Program *H-p Housing Discrimination Complaints* directs the Town to encourage Fair Housing Advocates of Northern California to conduct fair housing testing in Tiburon. The Housing Element contains several programs to increase the availability of affordable housing in Tiburon, including programs *H-a Focus Town Resources on Housing Opportunity Sites*; *H-l Redevelopment Funding*; *Program H-m Work with Non-Profits on Housing*; *Program H-r Provisions of Affordable Housing for Special Needs Households*; *Program H-ee Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law*; *H-cc Work with Non-Profits and Property Owners on Housing Opportunity Sites*; *H-dd Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinances*; and *H-gg Outreach and Education for Accessory Dwelling Unit Development*.

## 4. Community Opposition to Affordable Housing

According to the 2020 County Analysis of Impediments to Fair Housing Choice, community opposition to housing development remains the number one barrier to housing development in the County. The AI cites the following reasons for community resistance to development: concerns about traffic congestion, a desire for the preservation of open spaces, loss of local control, and the impact on schools. According to the 2020 AI, opposition to new housing developments can arise in all neighborhoods of the County,

but it is especially the case in majority White neighborhoods. As discussed previously, Tiburon is characterized by a non-Hispanic White population of 81.6 percent, higher than the 71.2 percent countywide.

#### Contributing Factors

- Availability of affordable housing in all areas of the Town
- Community concern about housing densities, traffic impacts on Tiburon Boulevard, water availability, and school capacity

The Housing Element contains several programs to increase the availability of affordable housing in Tiburon, including programs *H-a Focus Town Resources on Housing Opportunity Sites; H-l Redevelopment Funding; Program H-m Work with Non-Profits on Housing; Program H-r Provisions of Affordable Housing for Special Needs Households; Program H-ee Bonuses for Affordable Housing Projects Consistent with State Density Bonus Law; H-cc Work with Non-Profits and Property Owners on Housing Opportunity Sites; H-dd Implement Affordable Housing Overlay Zone and Inclusionary Housing Ordinances; and H-gg Outreach and Education for Accessory Dwelling Unit Development.*

As described in Section 1.6 of the Housing Element, the proposed housing opportunity sites were extensively vetted with the community as they required either allowing housing where none was previously permitted or increasing the existing residential densities from a maximum of 20.7 units per acre to maximums of 25-45 units per acre depending upon the site. Twenty parcels were ultimately identified as appropriate for multifamily housing. Surveys showed majority support for the housing sites.