



Housing in Marin Today

The 1973 Countywide Plan

Marin's historic Countywide plan aimed to limit sprawl by restricting development in West Marin for open space and agricultural land, and developing the 101 corridor.

- Restrict development in West Marin.
- Build housing in the 101 corridor.

This pushed new housing development out of Marin.



“We dramatically affected the supply and demand equation, and the result was a dramatic escalation in the price of housing. And there was the escalation of traffic because people couldn't afford to live or work here. As one of the architects of the plan, I have sometimes asked myself, 'What have I done?' ” Gary Giacomini, *Marin IJ*, Feb 11, 2007

3 ways to create 188 homes

188 apartments consumes .66 acres downtown
(1248 5th Avenue)

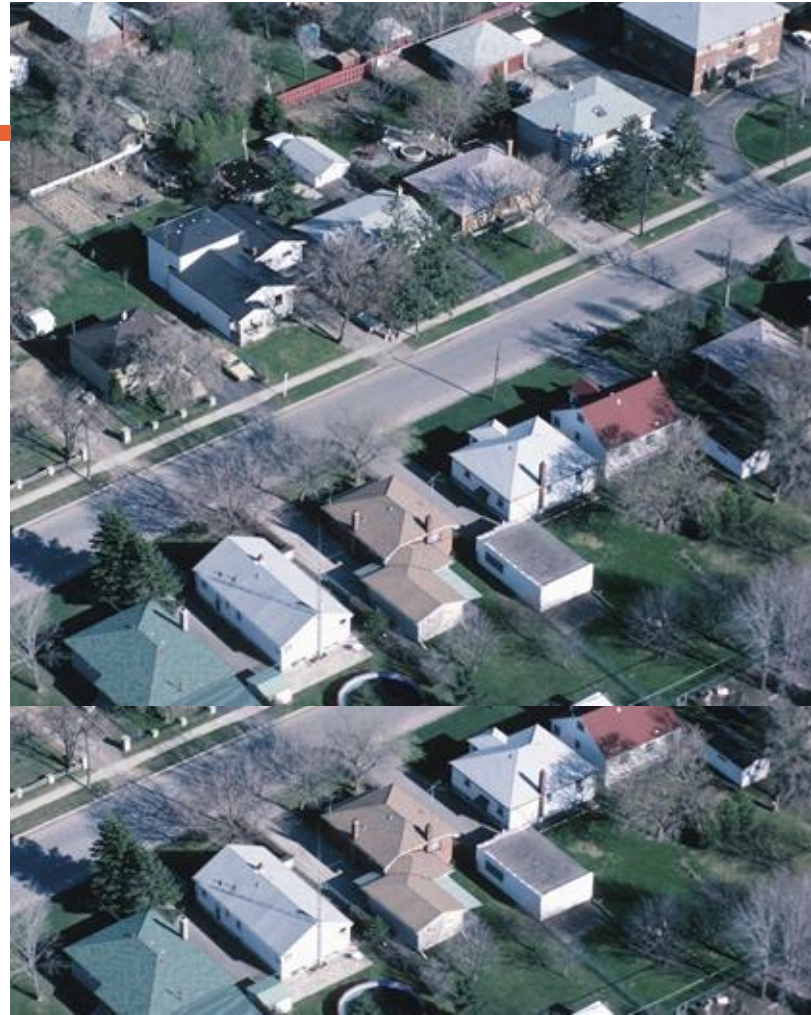


188 townhomes on 7.5 acres on the edge of town
(Elk Grove)



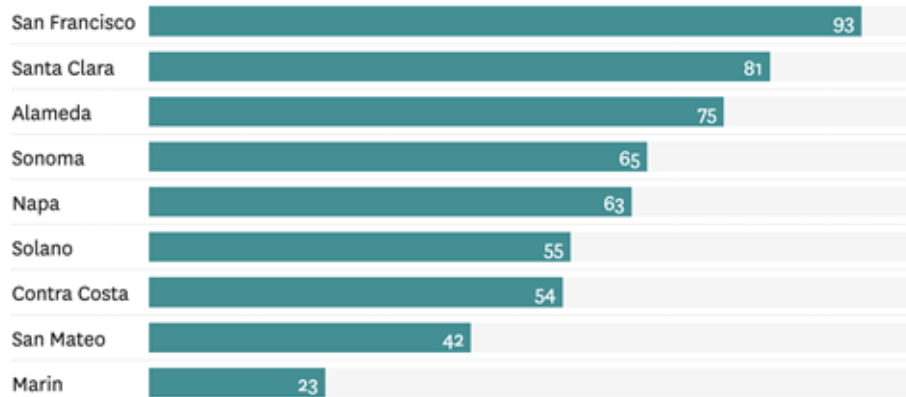
Wellington Crossing, with 188 townhome units, is one of two sizable townhome projects being reviewed by the city of Elk Grove.

Or detached homes on 22 greenfield acres
(most Marin development)



Marin builds very little housing

New housing units per 1,000 residents, by county from 2010 to 2021



Population estimates from 2010.

Source: [U.S. Census Bureau/California Dept. of Finance](#)

Marin has the lowest rate of housing production in California.

Lack of production has eliminated our supply of naturally occurring affordable housing.

Workforce Housing METOWN CRISIS

...aring housing costs are affecting the people who live and work here



Housing: Build it or pay

Special reprint • June 2001

County plan failed in key areas

SOME CALL the League of Women Voters of Marin "anti-environment" because support affordable housing development, including at the St. ... and Silveira sites. In fact, ... has a history of pro-environment advocacy based on our statements and members' ... We insist, however, that ... and development in- ... be balanced to best ... residents and workers. ... ed for a balancing ... interests during the ... of the Countywide Plan

DONNA BJORN
Donna Bjorn is president of the League of Women Voters of Marin. She is a San Anselmo resident.

... counties, so that the environm... and social damage from length... commutes (like the Marin sheing... deputies who drive from Reddi... Yuba City and Bakersfield) color... ute to the global warming

seniors.
► Failing to specifically zo housing.
► Making it a find acceptable sites because of (... constraints and the backlash created

... of this plan by:
► Reaching out to surroundice counties and regional entities

Pay to the order of
The Economist

Just how bad is the housing crunch?

A glance at the gap between typical wages and the median housing price in Marin County, using the most recent available data:

Median sales price, single-family house, Mar. 2001	\$679,000
Median sales price, single-family house, 2000	\$599,000
Median sales price, single-family house, 1999	\$499,000

Taking the current median housing price of \$679,000 and dividing it by the median wage of \$33,950, one puts a 20 percent down payment on a house.

Priced out of Marin

...	\$707
...ers insurance:	\$135
...	\$4,455

*Includes principal and interest, amortized over 30 years.
Assuming one spends 38 percent of one's gross income on housing (general recommendations are 30 to 38 percent):

Annual income required to buy the median house: **\$140,684**

Gap between income and prices has been growing for decades

Sky-high housing prices are making it almost impossible for county's workforce to live here

Loans to woo doctors

Marin General Hospital,	...	\$22.19/hour
Novato Community Hospital,	...	\$28.06/hour
and the Marin Individual Prac-	...	40%
tice Association also have set up	...	52%

... income Housing Coalition; Marin Co. Assessor's Office; Outlook & Training Directory, North Bay Counties 2000-2001

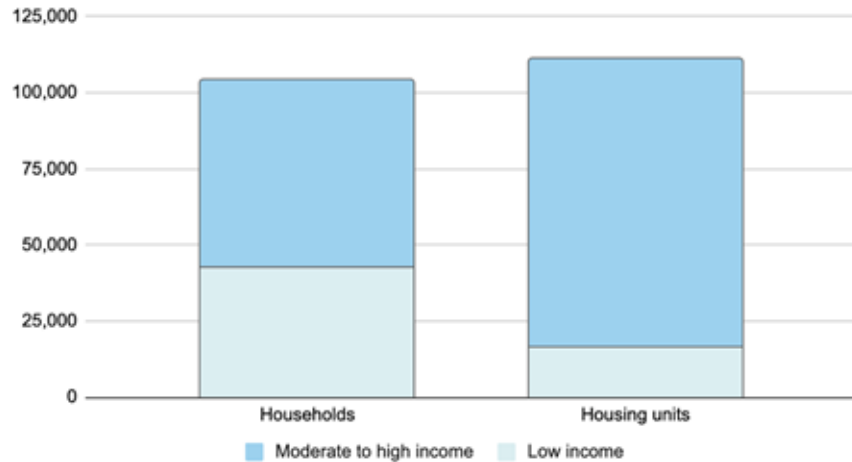


What is Call Marin Home?

- Age and Disability Friendly Marin
- Buckelew Programs
- Burbank Housing
- Bolinas Community Land Trust
- Canal Alliance
- Center for Independent Living
- College of Marin
- Community Action Marin
- Dominican University
- EAH Housing
- Eden Housing
- Fair Housing Advocates of Northern California
- Greenbelt Alliance
- Habitat for Humanity, Greater San Francisco
- Homeward Bound of Marin
- KD Shae
- League of Women Voters, Marin County
- Legal Aid of Marin
- Mt. Tam Community Land Trust
- Marin Organizing Committee (MOC)
- North Bay Leadership Council
- North Marin Community Services
- San Rafael Chamber of Commerce
- Stinson Beach Affordable Housing Committee
- Tableau Development
- The Redwoods: A community of seniors
- Thompson Dorfman LLC
- Two Valleys Community Land Trust
- Vivalon
- West Marin Community Services

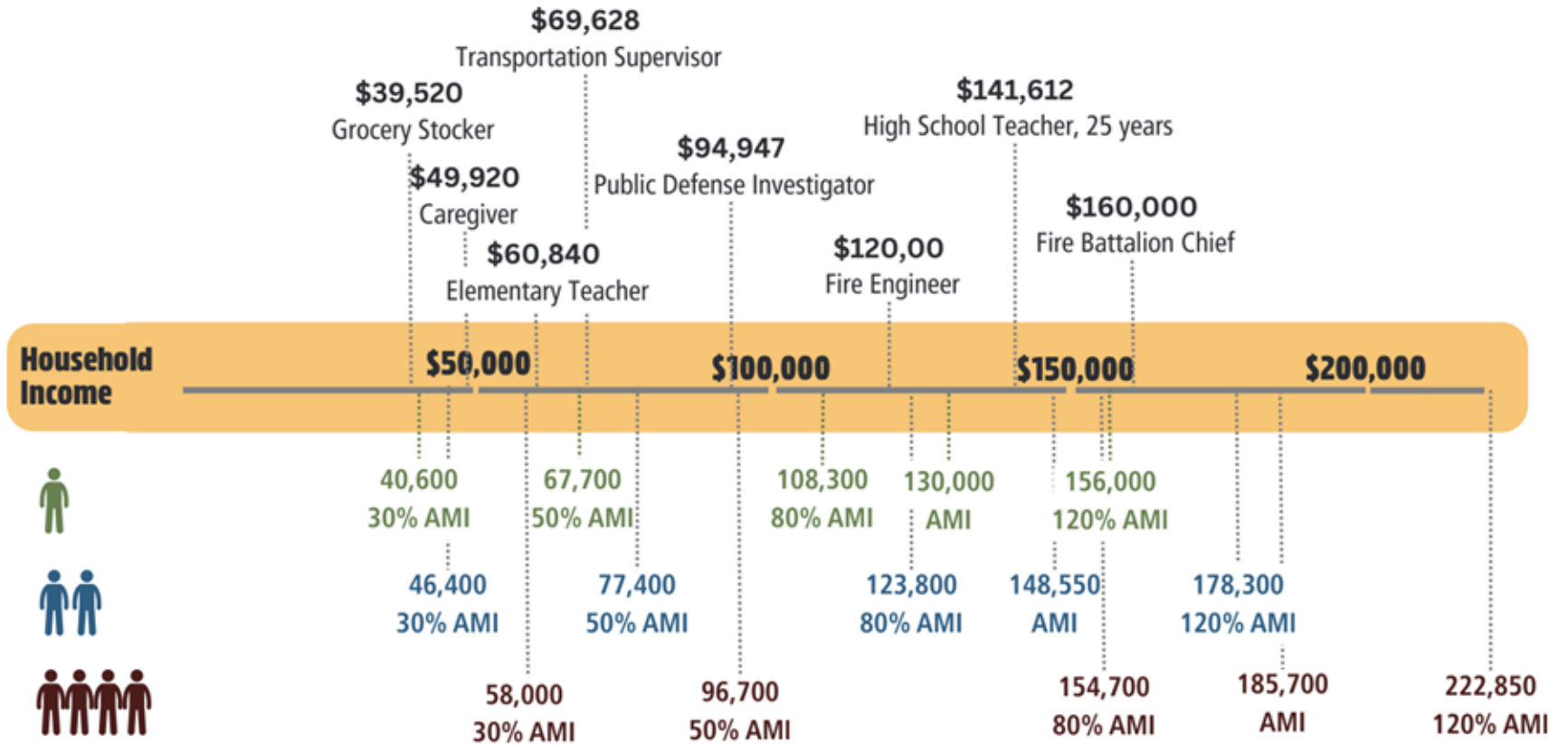
Not enough housing for non-wealthy people

Households and housing units



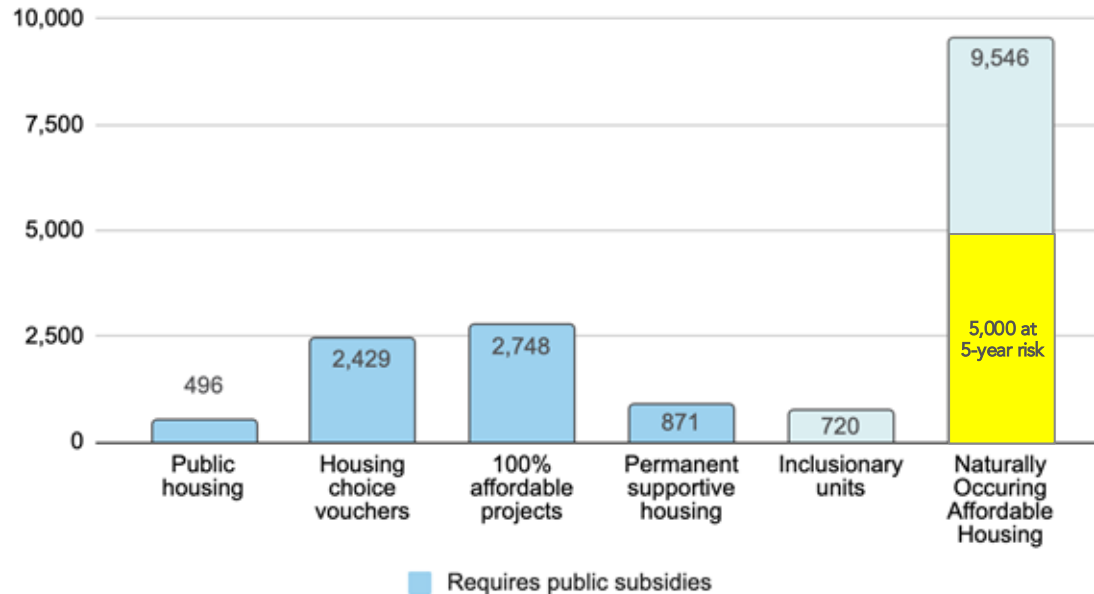
- 43,000 low income households
- 17,000 housing units affordable to low income families.

Annual Household Income Limits to Qualify for Affordable Housing in Marin



Insufficient affordable housing

Types of affordable housing

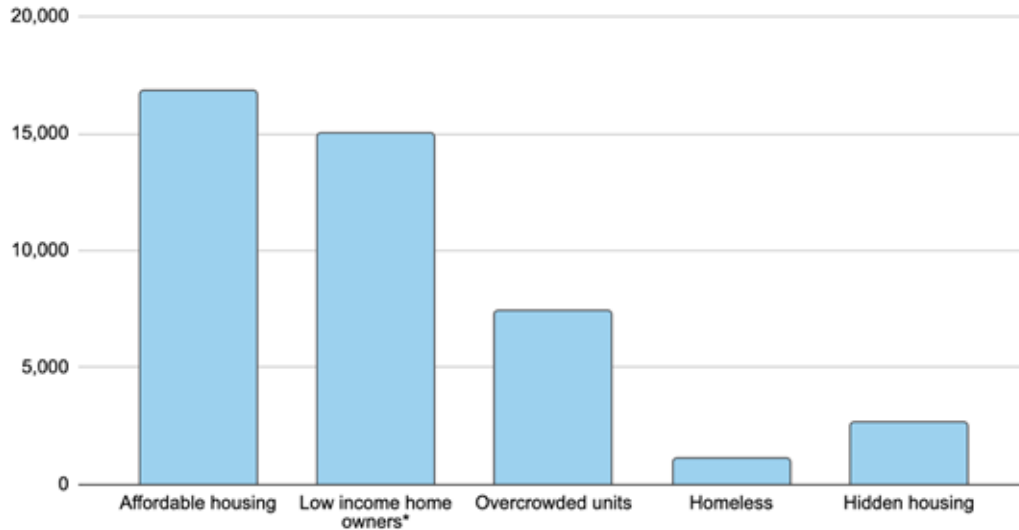


Most affordable housing is “naturally occurring affordable housing”, or older apartment buildings.

- Half are at risk for becoming unaffordable in next 5 years.
- Today’s market rate is tomorrow’s affordable

17,000 affordable units

Limited housing for low income households



Many low income homeowners

- When houses turn-over, they become very high income housing.
- Old housing is costly to maintain

Other includes informal housing (farmworkers/shacks) and homesharing.

20,000 - 25,000 households at risk for displacement

- Much more than 14,405 RHNA
- Does not include impacts of sea level rise

High demand for accessible housing

Figure 3. Age Distribution by Gender in Marin County - 2023

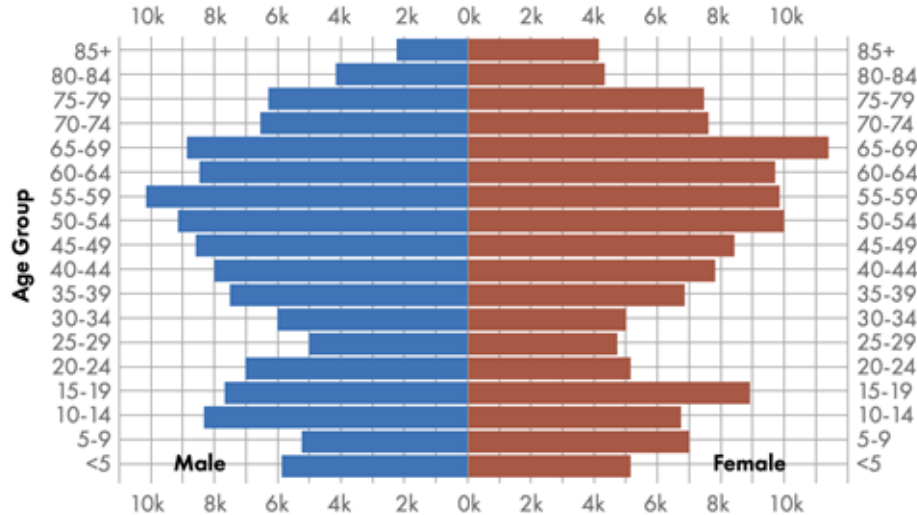


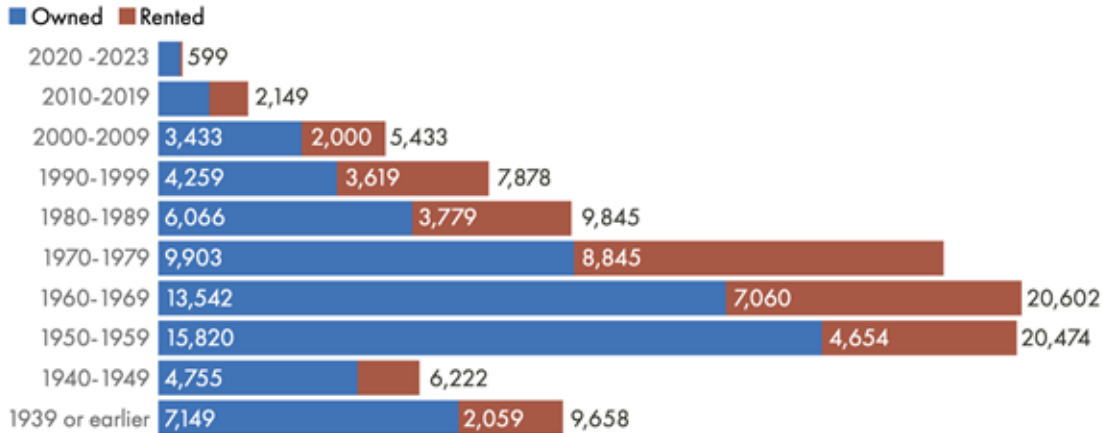
Chart: Tim Thomas. Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates.

Rooted in Marin report

- Population aging rapidly. Over 6,000 residents over 85
- We estimate that there are ~1,060 accessible units in Marin.

Low production = old, non-ADA compliant housing

Figure 11. Housing Stock by Tenure & Year Built



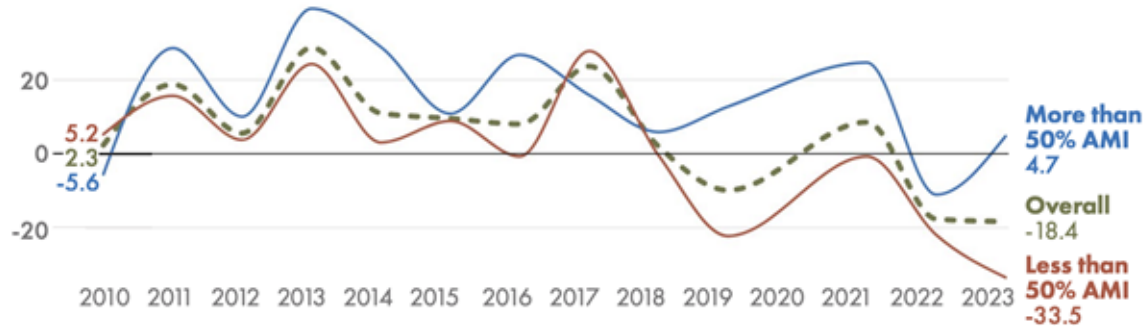
Total owner and renter occupied units are in black at the end of each bar. Owner totals and renter totals are in white within the colored bars. Chart: Tim Thomas. Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

- High maintenance costs
- Not ADA compliant
- Overwhelmingly single family homes.

Displacement highest in the Bay Area

Figure 1. Net Migration Rate for Marin County - 2010 to 2023

Overall net migration (in- versus out-moves per 1,000 households) and net migration by household income for those making above and below 50% AMI (~\$75k).



Above zero = more people moving in. Below zero = more people moving out. Chart: Tim Thomas.

Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates.

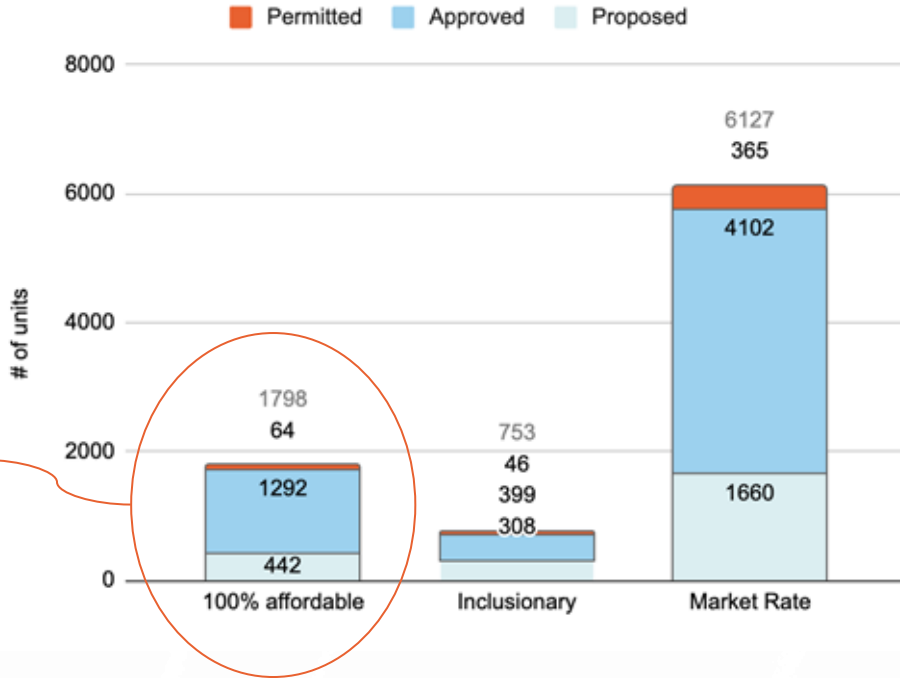
20,000 households at risk. Cannot build fast enough.

64% of workforce live outside the County.

Weak tenant protections - mostly limited to state-level protections

Approvals up, but construction low

Housing Pipeline



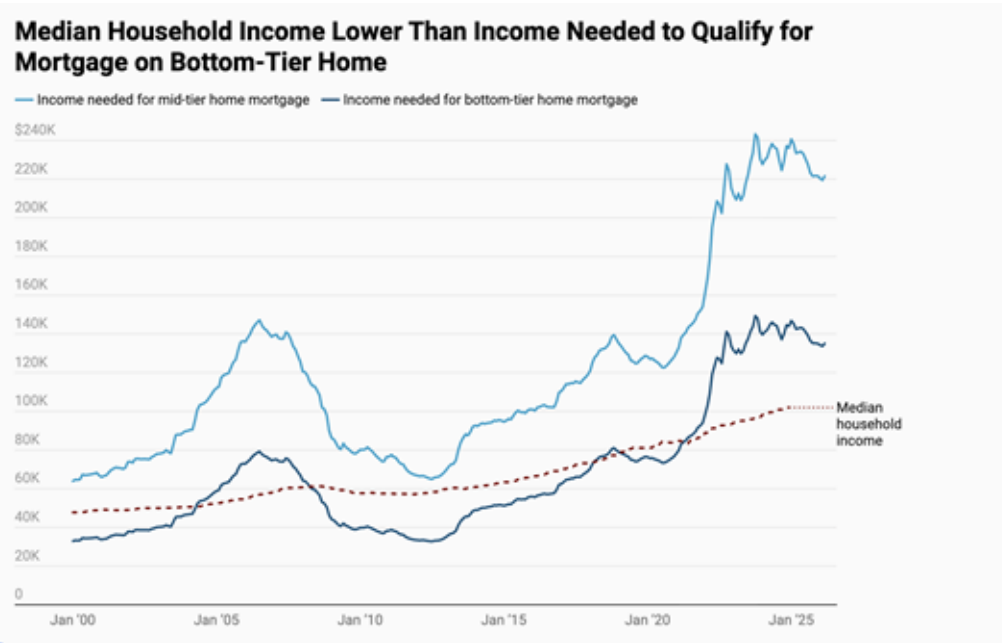
Typically $\frac{1}{3}$ of proposed projects are built.

- Financing gaps
- Local process delays (after approvals)
- Litigation

Marin's bottleneck is execution.

Requires public subsidies

Marin is extreme, but not alone



All of California is experiencing a housing crisis

- Nearly every County has a shortage of affordable housing
- California is 49th in US for housing units per capita.
 - Only Utah, with its large families, has fewer homes per capita.

Legislation not yet translating to housing

JURISDICTION	2025 units	Total 6th Cycle Permitted Units	RHNA	Progress	Approved Units ¹
Belvedere		16	160	10%	40
Corte Madera	7	34	725	5%	99
Fairfax	15	31	490	6%	243
Larkspur	10	101	979	10%	0
Marin County	117	343	3,569	10%	688
Mill Valley		69	865	8%	70
Novato	15	141	2,090	6%	2005
Ross	7	27	111	24%	0
San Anselmo	19	7	833	9%	4
San Rafael ²	33	209	3,220	6%	2457
Sausalito		32	724	4%	31
Tiburon	38	54	639	8%	0
Total	227	1,098	14,389	8%	5,673

Only San Rafael and Novato are making progress in approvals.

No one is issuing building permits. Most permits have been for ADUs.

Most of our approved projects are years into the process

[Pipeline at Call Marin Home](#)

It'll ruin the view!

...people opposed it fearing it would never survive the strong tides, *it would lower property values, it would ruin the view. More than 2,000 lawsuits were filed to stop the project*



Consistent concerns are raised about growth

At planning commissions and city councils throughout California, a similar set of issues is raised.

- Traffic
- Fire Risk
- Water
- Too Dense/Out of Scale
- Infrastructure Strain

How large are these risks compared to the benefits?

WinCup shows that fears exceed reality



Marin IJ, Feb 13, 2011



Bel Mt. Tam Apartments

Bell Mt. Tam - redevelopment of styrofoam cup factory.

- LEED certified
- Near transit, schools, jobs

Hugely controversial

- Considered out of scale
- Traffic fears
- Strain on infrastructure

Integrated seamlessly into community.

Affordable housing may reduce traffic

People driving cars causes traffic. Things that reduce the need to drive cars:

- Improved transit and school buses
- Walkable neighborhoods
- Bike infrastructure
- Affordable housing
- Increased housing density

Things that increase traffic

- Widening roads
- Increased parking
- Free/cheap parking
- Rising incomes (more personal services)

Selected VMT & GHG Reduction Strategies

Source: CAPCOA Handbook for Analyzing GHG Emission Reductions (December 2021)

VMT Reduction Strategy	VMT Reduction	Notes
Pedal Bikeshare Program	0.02%	Shared bikes for short trips
Electric Bikeshare Program	0.06%	Shared e-bikes for short trips
Expand Bikeway Network	0.5%	Builds safe infrastructure for cycling trips
Increase Transit Frequency	12.0%	More trips = more riders
Limit Residential Parking Supply	15.7%	Reduces car ownership rates
Provide Bus Rapid Transit	20.0%	Fast, frequent transit corridor
Unbundle Residential Parking & Property Cost	20.4%	Reduces car ownership when parking is optional
Price Workplace Parking	26.0%	Reduces solo-driver commutes
Affordable & Below-Market Housing	30.0%	Keeps workers close to jobs
Increase Job Density	30.0%	Cluster employment near housing
Increase Residential Density	31.0%	More units per acre near jobs & transit
Transit-Oriented Development	31.0%	Mix of uses near transit hubs

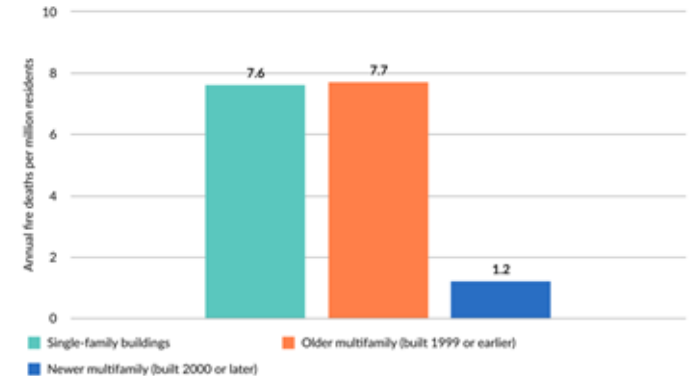
Modern, infill housing may reduce fire risk

- Infill housing reduces pressure to build in fire-prone hills.
- New multi-family housing is far more fire-safe than existing housing.
- New construction lowers structural ignition risk.
- Denser, urbanized areas are easier to defend against wildfire

Figure 1

Modern Multifamily Buildings Were the Safest Type of Housing

In 2023, multifamily buildings built after 1999 had lower fire death rates than single-family and older multifamily buildings



Source: Pew analysis of 2023 National Fire Incident Reporting System and Home Fire Fatalities in the News datasets; U.S. Census Bureau, "American Community Survey, Table B25033: Total Population in Occupied Housing Units by Tenure by Units in Structure," 2023 one-year estimates; U.S. Census Bureau, "American Community Survey, Table B25127: Tenure by Year Structure Built by Units in Structure," 2023 one-year estimates

© 2025 The Pew Charitable Trusts

We are underperforming

Berkeley shares topography (high fire zones) and demographics with Marin. It also used to share an anti-development reputation. That has changed.

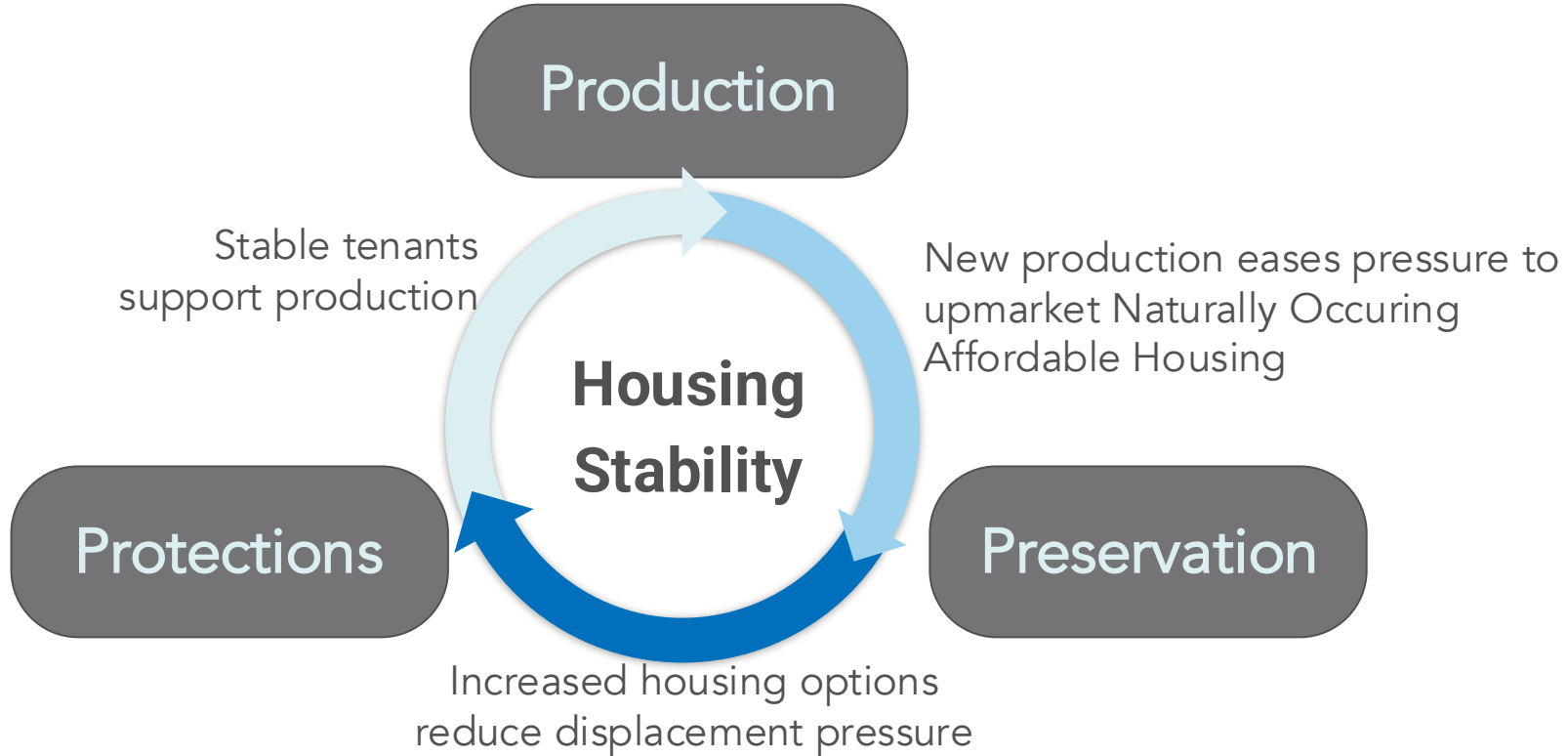
- ~1,650 units permitted in past 2 years
- Major reforms:
 - “Middle housing” zoning across most neighborhoods
 - Faster, more predictable approvals

Oakland shows what scale and consistency + funding can accomplish (Measure U)

- ~14,000 units built in last 5 years
- Decrease in rental rates



Together, the 3 Ps deliver affordability



It's time to finish the job

Marin created a bold and innovative vision for a climate-healthy, inclusive County over 50 years ago. It's time to finish the job.

- Fund affordable housing -
- Make it easier to build in the 101 corridor
- Protect current residents from displacement



The Housing Crisis Impacts Us All

Long wait for a doctor's appointment? **It's a housing issue.**

Can't find a dentist? **It's a housing issue.**

A car inspection (not a repair!) costs \$300? **It's a housing issue.**

Can't find a caretaker to help a parent? **It's a housing issue.**

Your school can't hire a math teacher? **It's a housing issue.**

Your kids are starting families in Portland? **It's a housing issue.**

Stuck in Richmond Bridge traffic? **It's a housing issue.**

Favorite restaurant closes at 8:00? **It's a housing issue.**

Want to reduce greenhouse emissions? **It's a housing issue.**

Want to reduce homelessness? **It's a housing issue.**