

Section I. Housing Needs Analysis

Demographics: Population and Employment Trends

Population Growth and Trends

As of 2010, Marin County's population was measured at 252,409 people³. Over the next 30 years, the Association of Bay Area Governments projects that Marin County as a whole will grow by 13%, reaching a population of 285,400. Larkspur's population, estimated at 11,926 people by the 2010 U.S. Census, is projected to increase by 974 residents (362 households) by 2030.

Table 1. Population and Employment Projections for City, County, and Region

	2010	2015	2020	2025	2030	Growth 2010-2030
Marin County						
Population	252,409	256,700	261,100	266,600	272,100	8%
Households	103,210	104,650	106,170	107,610	109,100	6%
Jobs	110,730	115,220	119,990	121,870	123,820	12%
Jobs/Household	1.07	1.10	1.13	1.13	1.13	6%
Larkspur Planning Area						
Population	11,926	12,100	12,400	12,600	12,900	8%
Households	5,908	6,000	6,090	6,180	6,270	6%
Jobs	7,190	7,330	7,510	7,570	7,640	6%
Jobs/Household	1.22	1.22	1.23	1.23	1.22	0%
<i>Percent of County Population</i>	5%	5%	5%	5%	5%	0%
<i>Percent of County Jobs</i>	7%	6%	6%	6%	6%	-1%

Source: Association of Bay Area Governments, "Projections 2013"

Age is an important population characteristic to consider when planning for housing, as housing needs vary for households of different ages. Table 2 below provides snapshots of the City's population by age group in both 2000 and 2010, and illustrates an aging trend that is mirrored in the County. The median age in Marin County is 44.5, below Larkspur's median age of 48.5. Both the County and City median ages are well above the state median age of 35.2 (U.S. Census Bureau, 2008).⁴ The population of children (under the age of 18) in Larkspur increased slightly since 2000, showing an increase in young families.

³ 2010 U.S. Census.

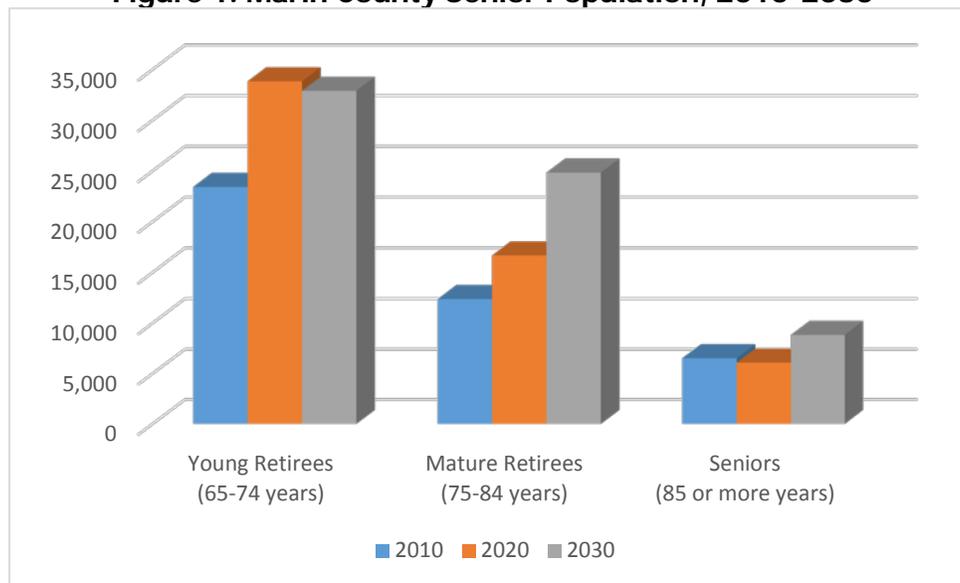
⁴ 2000 and 2010 U.S. Census.

Table 2. Larkspur's Population by Age Group, 2000 and 2010

Age Group	2000		2010	
	Number	Percent	Number	Percent
Under 5 years	560	4.7	554	4.6
5 to 9 years	524	4.4	634	5.3
10 to 14 years	573	4.8	602	5
15 to 19 years	412	3.4	528	4.4
20 to 24 years	297	2.5	324	2.7
25 to 34 years	1,300	10.8	991	8.3
35 to 44 years	2,155	17.9	1,629	13.7
45 to 54 years	2,251	18.7	2,100	17.6
55 to 59 years	921	7.7	1,012	8.5
60 to 64 years	651	5.4	991	8.3
65 to 74 years	1,023	8.5	1,229	10.3
75 to 84 years	946	7.9	803	6.7
85 years and over	401	3.3	529	4.4
Median age	45.9		48.5	

The California Department of Finance projects a significant increase in Marin's elderly population by the year 2030, when 26 percent of Marin residents will be 65 years of age or older. An aging population will require specialized housing accommodations, including access to affordable housing, group living opportunities, and smaller homes. Special housing needs for seniors are discussed in further detail later in this section.

Figure 1. Marin County Senior Population, 2010-2030

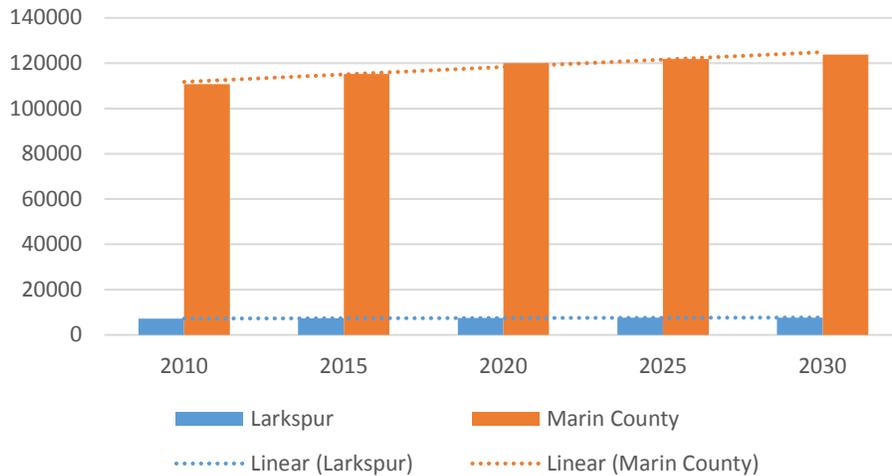


Source California Department of Finance / ABAG Projections, 2013.

Employment Growth and Trends

Between 2010 and 2050, the number of jobs in the County will increase by 12 percent or 13,090 jobs. Larkspur will add 450 jobs, a 6 percent increase. Overall, the job growth rate in Larkspur (see Figure 2) is projected to increase steadily at a rate of approximately 1 percent every five years, while County job growth rates will remain steady at approximately 4 percent every five years.⁵

Figure 2. Job Growth for Larkspur and Marin County, 2010-2030



Source: ABAG Projections, 2013

The County economy is predominantly white collar, with over half of its residents employed in professional, management, and financial fields. The largest employers within the County are the County government, healthcare facilities including Kaiser Permanente and Marin General Hospital, California State Corrections Department, BioMarin, Autodesk, and Fireman’s Fund Insurance.⁶ In 2012, the majority of employed Larkspur residents worked in management, business, arts and financial operations, sales and office occupations (see Figure 3).

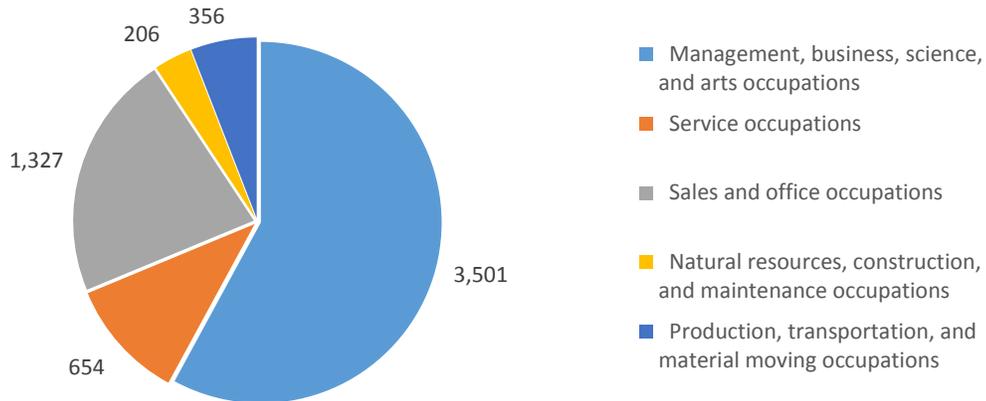
Although Marin County and Larkspur will continue to expand their job base, many residents commute elsewhere to work. At the same time, many of the people who work in the County and Larkspur live in other communities due to high housing costs and limited housing availability, or other lifestyle choices. In 2014, the County’s median household income for a family of four was \$103,000,⁷ while the median salary for a Marin job was \$51,834 (see Table 3 for a summary of typical wages for Marin County jobs).⁸ Even with a 1:1 ratio of jobs to housing, cities or counties are expected to continue to exchange workers regardless of a correlation of the number of employed residents to total jobs. Therefore, a focus of the Housing Element is to address the issue of matching housing costs and types to the needs and incomes of the community’s workforce and local jobs.

⁶ County of Marin Draft Housing Element 2015-2023.

⁷ California Department of Housing and Community Development, 2014

⁸ California Department of Employment Development, 2014

Figure 3. Occupation of Larkspur Residents



Source: American Community Survey, 2012.

Table 3. Typical Wages by Occupation (2014)

Occupation	Average Annual Wage	Occupation	Average Annual Wage
Chief Executive	\$207,735	Public Relations Specialist	\$83,345
Lawyer	\$171,324	Graphic Designer	\$72,419
Dentist	\$167,318	Paralegal	\$71,528
General Manager	\$150,364	Middle School Teacher	\$69,808
Construction Manager	\$138,900	Real Estate Agent	\$68,040
Financial Analyst	\$124,663	Carpenter	\$63,165
Biochemist	\$115,416	Chef	\$60,066
Civil Engineer	\$108,648	Auto Mechanic	\$55,124
Physical Therapist	\$103,650	Postal Service Clerk	\$51,277
Computer Programmer	\$100,716	Bookkeeper	\$50,052
Police Officer	\$99,758	Landscaping Worker	\$42,100
Loan Officer	\$99,586	School Bus Driver	\$40,131
Accountant	\$86,991	Retail Salesperson	\$30,457
Insurance Sales Agent	\$86,434	Home Health Aide	\$28,587
Electrician	\$84,223	Waiter	\$25,413

Source: State of California Economic Development Department, Occupational Employment Statistics, 2014 – 1st Quarter Data

Housing Characteristics: Households, Housing Stock, and Housing Costs

Household Types and Size

The U.S. Census Bureau defines a household as all persons who occupy a housing unit, including families, single people, or unrelated persons. Persons living in licensed facilities or dormitories are not considered households. There were 5,926 households in Larkspur in 2012 (compared to 6,142 in 2000) of which 50 percent were families and 50 percent were non-family households.⁹ An additional 123 individuals live in group quarters.¹⁰ Significantly, 44 percent of all households are comprised of people living alone, a fact that reflects the predominance of rental apartments and an aging population in the City.¹¹ Approximately 44 percent of single-person households are comprised of individuals of age 65 or older, representing 19 percent of all households and a significant increase compared to the year 2000 when single senior households comprised 15 percent of all households. Households by types (i.e., family, single person, and non-family) are shown in Table 4.

Table 4. Households By Type (2012)

Jurisdiction	Family Households	Single Person Households	Non-Family Household (2+)	Total Households
Larkspur	2,940	2,626	360	5,926
Marin Co. Total	63,748	31,771	7,633	103,152

Source: U.S. Census Department, American Community Survey, 2012

In 2010, the average household size in Marin County was 2.45 persons, while the average household size in Larkspur was 2.02 persons.¹² The City's relatively smaller household size reflects the higher incidence of single person households in the City, though household size has increased slightly from the 2000 Census average of 1.93 persons. The City's household size is projected to increase slightly to 2.1 2.06 persons per household by 2030 (see Table 5). The Countywide average household size is projected to increase slightly to 2.49 persons per household in 2030. The City's average household size is significantly lower than the Bay Area as a whole, which has an average of 2.69 persons per household.¹³

Table 5. Household Size by Jurisdiction

Jurisdiction	2005	2010	2015	2020	2025	2030
Belvedere	2.19	2.23	2.26	2.21	2.29	2.29
Corte Madera	2.38	2.44	2.45	2.44	2.47	2.46
Fairfax	2.28	2.20	2.19	2.20	2.23	2.23
Larkspur	2.03	2.02	2.02	2.04	2.04	2.06
Mill Valley	2.26	2.29	2.29	2.29	2.31	2.32
Novato	2.53	2.56	2.57	2.57	2.58	2.60
Ross	2.95	3.03	3.09	3.05	3.01	3.10
San Anselmo	2.37	2.35	2.36	2.36	2.37	2.39

⁹ U.S. Census Department, American Community Survey, 2012

¹⁰ U.S. Census Department, 2010

¹¹ U.S. Census Department, American Community Survey, 2012

¹² Association of Bay Area Governments Projections, 2013

¹³ See above.

Table 5 continued from previous page

Jurisdiction	2005	2010	2015	2020	2025	2030
San Rafael	2.44	2.54	2.53	2.53	2.54	2.62
Sausalito	1.74	1.72	1.73	1.73	1.73	1.75
Tiburon	2.26	2.40	2.42	2.41	2.43	2.43
Marin Unincorporated	2.29	2.57	2.59	2.61	2.65	2.68
Marin County Total	2.34	2.45	2.45	2.46	2.48	2.49

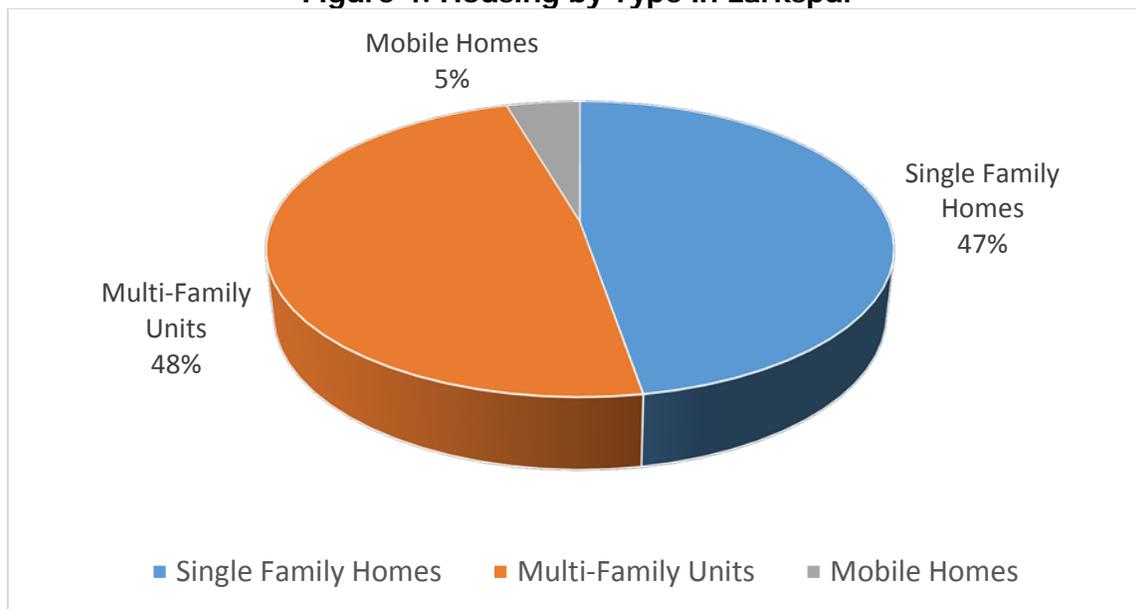
Source: Association of Bay Area Governments, Projections 2013

Renter households in Marin County (2.25 persons per household) are slightly smaller than owner households (2.42 persons per household). In Larkspur, owner households are quite a bit larger than renter households (2.18 to 1.81 persons per household).¹⁴

Housing Types and Conditions

Unlike many Marin cities, multi-family dwellings (dwellings with three or more living units; see definition on page 11) are the most common housing type in Larkspur, comprising 48 percent of all housing units. Single-family dwellings are the next most common, representing 47 percent of the total housing stock. Mobile homes account for the remaining five percent of housing units.¹⁵ The City has two mobile home parks that provide very low-cost housing. Maintenance of the parks is regulated and enforced by the State of California.

Figure 4. Housing by Type in Larkspur



Source: American Community Survey, 2012

According to U.S. Census data, the number of housing units in Larkspur increased by 3 percent between 2000 and 2010, from 6,174 units to 6,376, indicating the City’s approach to total build-out. Between 2000 and 2010, the City legalized 11 multi-family units in the Blue Rock Inn, and

¹⁴ U.S. Census Department, American Communities Survey, 2012

¹⁵ California Department of Finance, Report E-5, 2014.

two units were constructed above commercial businesses on Magnolia, while 25 detached single family units and 6 second units were built. Additionally, 24 very low income multi-family units at EAH's Drake's Way development were completed in November 2009. Housing by type (i.e., single family or multi-family) in Marin County jurisdictions are shown in Table 6.

Larkspur has a rich architectural heritage with many historic homes worthy of conservation. Homes built more than 50 years ago comprise 31 percent of the housing stock, compared to 38 percent in Marin County.¹⁶ In general, the housing stock in Larkspur is in very good condition. Based on the volume of building permit applications for renovations and remodeling of residential structures processed by the City of Larkspur every year, it is expected that the strong real estate market will accomplish much rehabilitation on its own. Due to the high market value of land and existing housing, an overview of neighborhoods in Larkspur by the Planning staff indicates that few houses (about ten to twelve; including in the area of Boardwalk One) are in need of substantial repair. The City estimates that an overwhelming majority of units are in "sound" condition (i.e., providing safe, sanitary, and adequate housing), assuming continued regular maintenance of the home and landscaping.

Table 6. Housing Types in Marin

Jurisdiction	Single Family*	Percent	Multi Family	Percent	Total
Belvedere	929	89%	116	11%	1,045
Corte Madera	3,106	77%	920	23%	4,026
Fairfax	2,630	73%	955	27%	3,585
Larkspur	3,306	52%	3,070	48%	6,376
Mill Valley	4,961	76%	1,573	24%	6,534
Novato	16,392	77%	4,766	23%	21,158
Ross	839	95%	45	5%	884
San Anselmo	4,492	81%	1,046	19%	5,538
San Rafael	13,874	58%	10,137	42%	24,011
Sausalito	2,698	59%	1,838	41%	4,536
Tiburon	3,031	75%	994	25%	4,025
Marin Unincorporated	25,114	85%	4,382	15%	29,496
Marin County Total	81,372	73%	29,842	27%	111,214

*Includes mobile homes

Source: California Department of Finance, 2014

Additionally, the City continues to participate in the Housing Authority of Marin's Rehabilitation Loan Program, funded by the U.S. Department of Housing and Urban Development's Community Development Block Grants (CDBG). HUD's CDBG program is meant to improve housing conditions and economic opportunities for very-low income homeowners, with aid focused on low and moderate-income residents. Marin County received approximately \$2 million in CDBG grant funds in 2012.¹⁷ The Rehabilitation Loan Program provides low-interest single-family home repair loans, emergency repair and accessibility grants, exterior enhancement rebates, weatherization and home security grants, and multi-family rehabilitation loans for qualified very-low income homeowners. Since 2009, there have been six Residential Rehabilitation Loans made to Larkspur Homeowners, totaling \$103,000.¹⁸ City policies continue to support these efforts.

¹⁶ U.S. Census Department, American Community Survey, 2013

¹⁷ U.S. Department of Housing and Urban Development, 2014.

¹⁸ Marin Housing Authority, 2014

Housing by Tenure

Tenure refers to whether a housing unit is rented or owned. In 2010 there were a total of 103,210 occupied housing units in Marin County, 63 percent of which were owner-occupied and 37 percent renter-occupied. There were 8,004 unoccupied housing units.

In Larkspur, the proportion of rental housing to owner-occupied housing is almost evenly split, with renter-occupied households representing 51 percent and owner-occupied households representing 49 percent of the occupied housing stock of 5,908 units.¹⁹ The proportion of owner-occupied housing in Larkspur has remained unchanged since the 2000 Census.

Overcrowding

The U.S. Census defines overcrowded housing as units with more than one inhabitant per room, excluding kitchens and bathrooms. As shown in Table 7, the incidence of overcrowding in Larkspur for all housing units was 1.3 percent, as compared to 8.2 percent statewide.²⁰ However, it is likely that the incidence of overcrowding is greater than reported in the American Community Survey data, as overcrowded households are less likely to report their status if they are violating the terms of a lease or illegally occupying a unit.

Table 7. Overcrowding in Larkspur

Households	Owners	Renters	Total	Percent
Households	2,909	3,017	5,926	100%
Overcrowded Households	35	42	77	1.3%
1-1.5 Persons per Room	35	12	47	0.8%
1.5 or More Persons per Room	0	30	30	0.5%
Countywide Overcrowding Rates	0.6%	7%	3%	
Statewide Overcrowding Rates	4.0%	13.2%	8.2%	

Source: American Community Survey, 2012

The incidence of overcrowding in Marin County is 0.6 percent for owner-occupied units and 7 percent for rental units, compared to 1.2 percent for owner-occupied units and 1.4 percent for rental units in Larkspur.²¹ The incidence of overcrowding may have increased over the 1990 levels due to the increase in housing prices relative to local incomes, the increase in the average household and family size, and low vacancy rates.

Vacancy Trends

The vacancy rates for housing in Marin County, as indicated by the 2000 and 2010 Census reports, have increased since 2000 when the Census recorded a vacancy rate of 4.1 percent. The County's vacancy rate, was measured at 7.2 percent in 2010. However, the County's effective vacancy rate for rental housing (which excludes vacation or short-term rental units) was 1.9 percent, decreasing since 2000 when it was measured at 2.7 percent. The Countywide effective vacancy rate for ownership housing was even lower, at 0.8 percent.²²

¹⁹ U.S. Census Department, 2010.

²⁰ U.S. Census Department, American Community Survey, 2012

²¹ See above.

²² U.S. Census Department, 2010.

The vacancy rate for all housing units in Larkspur was 7.3 percent in 2010, increasing since 2000. The City's effective rental vacancy rate was 3.6 percent in 2010, compared to 2.2 percent in 2000. This figure is indicative of a very tight rental housing market in which demand for units exceeds the available supply. In general, a higher vacancy rate is considered necessary by housing experts to assure adequate choice in the marketplace and to temper the rise in home prices. A five percent rental vacancy rate is considered necessary to permit ordinary rental mobility. In a housing market with a lower vacancy rate, tenants will have difficulty locating appropriate units and strong market pressure will inflate rents. In addition, the lower the vacancy rate the greater the tendency for landlords to discriminate against potential renters.

Fair Housing of Marin is a civil rights agency that investigates housing discrimination, including discrimination based on race, origin, disability, gender, sexual orientation, and children. Fair Housing of Marin also provides foreclosure prevention counseling to homeowners. Their caseload consists almost entirely of renters. In the 2013-2014 fiscal year, the organization received over 975 housing-related inquiries, of which 307 evolved into formal discrimination complaints.²³ Fair Housing of Marin also educates landowners on fair housing laws, provides seminars in English and Spanish on how to prepare for a housing search and recognize discrimination, and conducts educational programs on the importance of community diversity in schools. The City refers housing discrimination cases to Fair Housing of Marin, and has made information about housing discrimination resources available to the public at City Hall (see Programs H2.B and H2.C in Section 4, Housing Policies and Implementing Programs).

Ability to Pay for Housing

Sales Prices and Rents

The median sales price for a detached single-family home in Larkspur in 2013 was \$1.34 million, a 64 percent increase from the 2000 median price of \$820,000. The median price for a condominium or townhouse in the City in 2013 was \$440,000, a 27 percent increase from the median price of \$347,500 in 2000. As shown in Table 8, the median price for a detached single-family home in Marin County in 2013 was \$882,369, requiring an income of over \$175,000 per year to qualify for a loan.²⁴

Table 8. Marin Real Estate Sales (2013)

Jurisdiction	Detached Single Family Homes			Attached Single Family Homes		
	# Sales	Mean Price	Median	# Sales	Mean Price	Median
Belvedere	30	\$2,945,009	\$2,500,00	0		
Corte Madera	121	\$1,097,258	\$997,500	32	\$609,425	\$583,500
Fairfax	92	\$691,631	\$662,500	9	\$433,000	\$435,000
Larkspur	105	\$1,362,991	\$1,341,000	51	\$475,505	\$440,000
Mill Valley	169	\$1,474,579	\$1,325,000	56	\$626,089	\$599,500
Novato	472	\$702,592	\$663,500	216	\$331,927	\$320,500
Ross	44	\$2,216,708	\$2,000,000	0		
San Anselmo	197	\$960,736	\$840,000	9	\$546,667	\$539,000
San Rafael	443	\$917,321	\$820,000	222	\$402,832	\$375,000

²³ Fair Housing of Marin Annual Report, Fiscal Year 2013-2014

²⁴ Marin County Assessor-Recorder, 2014 and 2001.

Table 8 continued from previous page

Jurisdiction	Detached Single Family Homes			Attached Single Family Homes		
	# Sales	Mean Price	Median	# Sales	Mean Price	Median
Sausalito	74	\$1,698,322	\$1,429,999	55	\$755,923	\$625,000
Tiburon	106	\$2,219,290	\$2,000,000	52	\$1,058,506	\$910,000
Unincorporated	816	\$1,176,604	\$966,000	81	\$620,548	\$485,000
County Total	2,669	\$1,131,772	\$882,369	783	\$505,285	\$435,000
Mean/Median Home Sale Price: \$990,304 / \$795,000						
Mean Home Living Area: 1,976 sf						

Source: Marin County Assessor-Recorder, 2014

According to rental data compiled by Real Facts, Inc., average rents for all unit types in Marin County increased by 24 percent between 2010 and 2013. The average asking rent for a one-bedroom unit in Marin County was \$1,924. Table 9 shows average rents in Marin County from 2010 to 2014.

Table 9. Marin County Rents 2010-2014

Type of Unit	2010	2011	2012	2013	2014	% Change 2010-2014
Bed/Bath						
Studio	\$1,172	\$1,122	\$1,209	\$1,258	\$1,378	18%
1/1	\$1,437	\$1,556	\$1,623	\$1,743	\$1,924	34%
2/1	\$1,490	\$1,653	\$1,756	\$1,808	\$2,025	36%
2/2	\$1,930	\$2,057	\$2,182	\$2,309	\$2,676	39%
3/2	\$2,237	\$2,547	\$2,771	\$3,067	\$3,558	59%
Average	\$1,654	\$1,734	\$1,880	\$1,987	\$2,232	35%

Source: RealFacts, Inc., as reported by Michael J. Burke, Decker Bullock-Sotheby's International Realty, 2014.

Household Income

Income as reported by the US Census and the American Community Survey includes: wage or salary income; self-employment income; interest, dividends, net rental income, royalty income and income from estates and trusts; social security income; supplemental security income and public assistance income; retirement, survivor and disability income; and other income including unemployment compensation, alimony and child support. Income does not include capital gains, money from an inheritance or sale of a home, or money spent from savings accounts.

It is generally expected that people can afford to pay about a third of their income on housing. Housing costs include principal, interest, utilities and insurance. It is therefore critical to understand the relationship between household income and housing costs to determine how affordable—or unaffordable—housing really is.

Table 10 shows the calculations used to determine the various household income categories determined by the State each year. In 2010, the median household income in Larkspur was \$86,675, a significant increase from the 2000 median household income of \$66,710 (Clarita 2008: U.S. Census, 2000). The median household income in Marin County in 2010 was \$90,962.²⁵ As Figure 5

²⁵ U.S. Census Department, 2000 Census and 2012 American Community Survey.

illustrates, the majority of Larkspur households have annual incomes of over \$100,000. In 2011, 40 percent of all Marin County households and 41 percent of all Larkspur households fall in the extremely low, very low and low household income categories (in 2014, a family of four making less than \$90,500). The majority of low-income households (65 percent) rent their homes. Of these households, 520 households (22 percent of low-income households) were extremely low-income households (in 2014, a family of four earning \$ \$33,950 or less). A breakdown of extremely low-income households by tenure and household characteristics is shown in Table 14.

Table 10. California State Income Limits

Income Category	% Area Median Income (AMI)
Extremely Low	0-30% AMI
Very Low	0-50% AMI
Low	51-80% AMI
Moderate	81%-120% AMI
Above Moderate	Above 120% AMI

Source: Section 50093 of the California Health and Safety Code

Figure 5. Larkspur Household Income (2012)

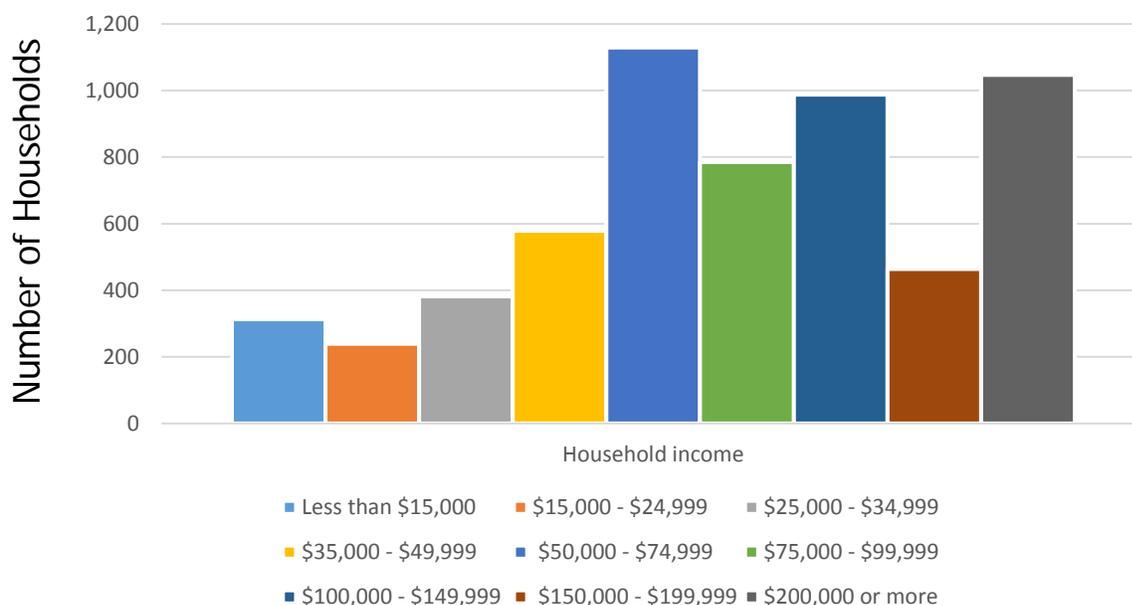


Table 11. Estimate of Ability to Pay for Rental Housing in Larkspur (2014)

Household Size and Income Category	Monthly Income	Rent @ 30% of Monthly Income	Expected Unit Size (bd/bth)	Avg. Rent for Unit	Ability to Pay "Gap"
Single Person					
Extremely Low	\$1,979	\$594	1/1	\$1,924	(\$1,330)
Very Low	\$3,330	\$999	1/1	\$1,924	(\$925)
Low	\$5,279	\$1,584	1/1	\$1,924	(\$340)

Table 11 continued from previous page

Household Size and Income Category	Monthly Income	Rent @ 30% of Monthly Income	Expected Unit Size (bd/bth)	Avg. Rent for Unit	Ability to Pay "Gap"
Single Person					
Median	\$6,008	\$1,802	1/1	\$1,924	(\$122)
Moderate	\$7,208	\$2,162	1/1	\$1,924	\$238
Two Persons					
Extremely Low	\$2,263	\$679	1/1	\$1,924	(\$1,245)
Very Low	\$3,771	\$1,131	1/1	\$1,924	(\$793)
Low	\$6,033	\$1,809	1/1	\$1,924	(\$115)
Median	\$6,867	\$2,060	1/1	\$1,924	\$136
Moderate	\$8,242	\$2,473	1/1	\$1,924	\$549
Four Persons					
Extremely Low	\$2,829	\$849	2/1	\$2,025	(\$1,176)
Very Low	\$4,713	\$1,414	2/1	\$2,025	(\$611)
Low	\$7,542	\$2,262	2/1	\$2,025	\$237
Median	\$8,583	\$2,575	2/1	\$2,025	\$550
Moderate	\$10,300	\$3,090	2/1	\$2,025	\$1,065

Source: Real Facts, Inc., 2014

Housing Affordability

Housing that costs 30 percent or less of a household's annual income is referred to as "affordable housing." Because household incomes and sizes vary, the price that is considered "affordable" for each household also varies. For example, a large family with one small income can afford a different type of housing than a double-income household with no children. In 2011, 56 percent of renters in Larkspur were overpaying for housing (i.e., paying more than 30 percent of income on housing), while 34 percent of all owners (with a mortgage) were overpaying for housing. The incidence of overpaying increased as income level decreased, with 85 percent of low income renters and 61 percent of low income homeowners overpaying for housing.²⁶

Tables 11 and 12 present a general picture of the average rents and home prices that households at various income levels could expect to pay if they were to spend 30 percent of their income on housing. The households' exact income levels and the amount that they could pay would, of course, depend on the amount of down payment they could afford and the specific terms of their mortgage. These are rough calculations, meant to demonstrate the "gap" between market prices and affordability at various incomes. As Tables 11 and 12 illustrate, homebuyers and renters at a variety of income levels face the risk of overpaying for housing in Larkspur, and given the household income trends and housing cost trends discussed above, it is reasonable to conclude that the affordability gap will continue in the future. Overpaying households in Larkspur and throughout the County are shown in Table 13. A further breakdown of overpaying by households of extremely-low income is provided in Table 14.

²⁶ U.S. Department of Housing and Urban Development, CHAS, 2007-2011.

Table 12. Estimate of the Ability to Pay for Sales Housing in Larkspur (2013)

Household Size and Income Category	Annual Income	"Rule of Thumb" Home Price (4 Times Annual Income)	Median Priced S-F Detached Unit	Affordability Gap	Median Priced S-F Attached Unit	Affordability Gap
Single Person						
Extremely Low	\$23,750	\$95,000	\$1,341,000	(\$1,246,000)	\$440,000	(\$345,000)
Very Low	\$39,600	\$158,000	\$1,341,000	(\$1,183,000)	\$440,000	(\$282,000)
Lower	\$63,350	\$253,400	\$1,341,000	(\$1,087,600)	\$440,000	(\$186,600)
Median	\$72,100	\$288,400	\$1,341,000	(\$1,052,600)	\$440,000	(\$151,600)
Moderate	\$86,500	\$346,000	\$1,341,000	(\$995,000)	\$440,000	(\$94,000)
Two Persons						
Extremely Low						
Low	\$27,150	\$108,600	\$1,341,000	(\$1,232,400)	\$440,000	(\$331,400)
Very Low	\$42,250	\$169,000	\$1,341,000	(\$1,172,000)	\$440,000	(\$271,000)
Lower	\$72,400	\$289,600	\$1,341,000	(\$1,051,400)	\$440,000	(\$150,400)
Median	\$82,400	\$329,600	\$1,341,000	(\$1,011,400)	\$440,000	(\$110,400)
Moderate	\$98,900	\$395,600	\$1,341,000	(\$945,400)	\$440,000	(\$44,400)
Four Persons						
Extremely Low						
Low	\$33,950	\$135,800	\$1,341,000	(\$1,205,200)	\$440,000	(\$304,200)
Very Low	\$56,550	\$226,200	\$1,341,000	(\$1,114,800)	\$440,000	(\$213,800)
Lower	\$90,500	\$362,000	\$1,341,000	(\$1,250,500)	\$440,000	(\$78,000)
Median	\$103,000	\$412,000	\$1,341,000	(\$929,000)	\$440,000	(\$28,000)
Moderate	\$123,600	\$494,400	\$1,341,000	(\$846,600)	\$440,000	\$54,400

Source: Marin County Assessor-Recorder, 2014

Extremely Low Income Households

According to the U.S. Department of Housing and Urban Development, there are 520 extremely low income (ELI) households in Larkspur, comprising nine percent of all households. Seventy-one percent of ELI households rent their home.²⁷ Just like any household, the housing needs of ELI households vary. An ELI household could be a disabled adult receiving federal supplemental security income (SSI), or a single parent with two children working a minimum wage job. Some ELI households may need care provided by supportive or transitional housing (see discussion of supportive and transitional housing in "Special Housing Needs" below).

²⁷ U.S. Department of Housing and Urban Development, CHAS 2007-2011

Table 13: Estimated Overpaying Households by Tenure by Jurisdiction (2007-2011)

	Renters	Owners	Total Overpaying	Total HH
Larkspur	1,535	1,180	2,715	5,920
Percent of HH	26%	20%	46%	
Total County	19,490	25,475	44,976	102,830
Percent of HH	19%	25%	44%	

Source: U.S. Department of Housing and Urban Development, CHAS 2007-2011

Comprehensive Housing Affordability Strategy (CHAS) data for Larkspur indicates that 57 percent of rental and 27 percent of owner ELI households spent more than 30 percent of their income on housing (see Table 15), and 83 percent have housing problems (including overpaying, over-crowding, or without complete plumbing or kitchen facilities). The prevalence

of overpayment within ELI households illustrates the City's existing need for housing affordable to this income group. Additionally, about half of the City's ELI rental households (51 percent) are elderly single-person or two-person households. Similarly, 53 percent of ELI homeowners are elderly single-person or two-person households. As the median age in Larkspur is projected to increase significantly over the next twenty years, the incidence of ELI senior households may similarly increase. To anticipate this growing need, the City should plan for housing types affordable to ELI senior households, including second dwelling units, affordable units dedicated to senior housing, and below-market rate rental housing. The City currently provides priority processing and considers waiving fees and other requirements for developments providing affordable and/or senior housing.

Appropriate housing types for ELI households include second dwelling units (for one to two-person households), and below-market rate rental units of a variety of sizes. The City has built relationships with non-profit organizations specializing in the construction and management of below-market rate rental and owner units to strengthen the City's supply of housing affordable to low, very low, and extremely low income households. In particular, the City has worked with EAH on two rental housing developments providing housing to very low and extremely low income households (Drake's Way, 24 extremely and very low income units- two units reserved for disabled households-, and Edgewater Place, 28 very-low income housing units- two handicap accessible units). To address the housing needs of ELI households, the City will continue to build upon its existing relationships with affordable housing providers, encourage the construction of second dwelling units, and provide permit fast-tracking and waive or defer fees for affordable housing developments. (See policies and programs in Section 4 under objectives H6, H7, and H11 for detailed descriptions of affordable housing programs.)

Table 14. ELI Households by Tenure and Household Characteristics (2007-2011)

HH by Type	Renters	% of ELI HH	Owners	% of ELI HH	Total HH
Extremely Low (<=30% AMI)	370	71%	150	29%	520
% with any housing problems	295	57%	135	26%	430
% Cost Burden >30%	295	57%	140	27%	435
% Cost Burden >50%	280	54%	125	24%	405

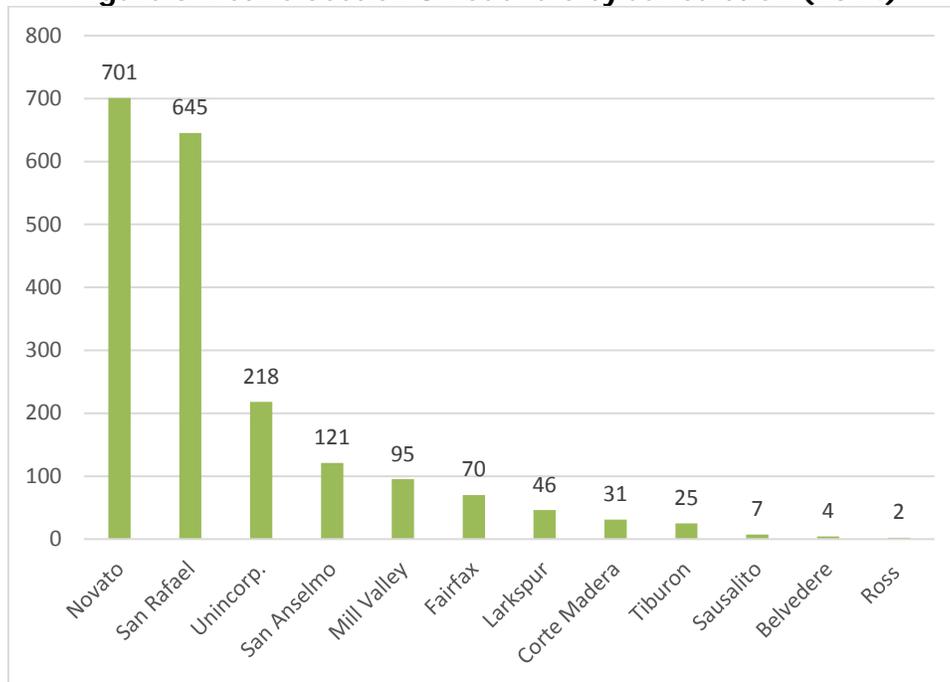
Source: U.S. Department of Housing and Urban Development, Comprehensive Affordability Strategy (CHAS), 2007-2011.

Special Housing Needs

In addition to overall housing needs, the City must plan for housing for special needs groups. To meet the community's special housing needs (including the needs of the local workforce, seniors, people living with disabilities, the homeless, people with HIV/AIDS and other illnesses, people in need of mental health care, single parent families, single persons with no children, and large households), Larkspur must be creative and look to new ways of increasing the supply, diversity and affordability of this specialized housing stock. Additionally, state housing law requires the City to specifically identify and analyze potential constraints to housing for ELI households and disabled residents. Twenty percent of the total 6,500 affordable housing units in Marin County are reserved for seniors and the disabled. Households with children occupy fifty percent of affordable housing units.²⁸ The Marin Partnership to End Homelessness, a collaboration of over thirty Marin organizations providing housing and related services to the low-income and homeless populations, recommends that one out of five (20 percent) housing units built for very-low income households should be for the special needs population. In Larkspur, the City should plan to provide 8 units of special needs housing out of the total very low-income need of 40 units.

The Marin Housing Authority provides affordable public housing to special needs populations throughout the county, including low-income families, seniors, the disabled, and those living with HIV/AIDS. The Marin Housing Authority provides 75 rental subsidies and assisted living for homeless and mentally ill residents through the Shelter Plus Care program, and 26 rental subsidies for citizens with HIV/AIDS and their families through the federally funded Housing Opportunities for People with AIDS (HOPWA) program.²⁹

Figure 6. Active Section 8 Vouchers by Jurisdiction (2014)



²⁸ Marin County Affordable Housing Inventory, 2008

²⁹ Marin Housing Authority 2015 Agency Plan, 2014.

The Marin Housing Authority also manages the “Housing Choice” (Formerly Section 8) voucher programs, which uses federal funds to subsidize rents for very-low income households. The household pays 30 percent of its monthly income towards rent, and the remaining balance is paid by the Marin Housing Authority. As of 2014, the Marin Housing Authority provided vouchers under the Housing Choice Program for 2,145 households, with voucher recipients living in all Marin jurisdictions (see Figure 6). However, the data set is incomplete as there is no city information listed for 8 percent of households receiving the vouchers.

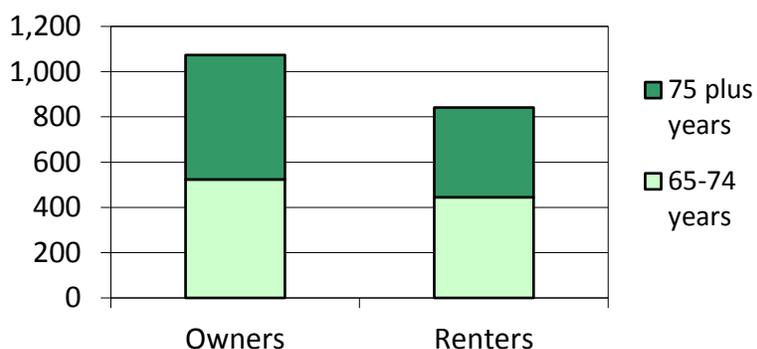
In February 2014, MHA reported that approximately 3,189 households applied for Housing Choice Vouchers. Of those, 36 percent (1,148 applicants) were from within Marin County, showing a strong demand for affordable housing from all Marin jurisdictions. In terms of ethnic composition, 38 percent of applicants were Caucasian families, 43 percent were African American families, and 4 percent were Asian families. The majority of the applications (66 percent) were from families, and 34 percent were from senior or disabled households. Although the Marin Housing Authority does not collect employment data for applicants, it is possible that many of these applicants work in Marin County and cannot afford to live there. As of 2014, there were 7,932 applicants on the waiting list for Housing Choice vouchers.³⁰

There is a range of housing types for special needs groups, including independent living (owning or renting), assisted living (licensed facilities), supportive housing, transitional housing, and emergency shelter. Further, the vast majority of special needs housing is service enriched. In other words, services are offered to residents to help them maintain independent living as long as possible. Additional programs offered by the Marin Housing Authority assist special needs tenants in maintaining their housing. These programs target services to seniors, families striving toward self-sufficiency, and at-risk populations with substance abuse and/or mental health disability.

Seniors

Senior households can be defined, in part, by the age distribution and demographic projections of a community’s population. This identifies the maximum need for senior housing. Particular needs, such as the need for smaller and more efficient housing, for barrier-free and accessible housing, and for a wide variety of housing with health care and/or personal services should be addressed, as should providing a continuum of care as elderly households become less self-reliant. There is a dramatic increase in debilitating mental disorders such as dementia and Alzheimer’s as people reach 75 years of age, resulting in a significant need in Marin for facilities providing extensive medical care. Cities should plan for and facilitate opportunities for seniors to remain with their families in “granny” or “in-law” second units, as well as housing where an “in-home” caregiver can reside.

³⁰ Marin Housing Authority, 2014.

Figure 7. Senior Householders by Tenure

Source: American Community Survey, 2012

As of 2012, there were 1,640 households in Larkspur headed by a senior, or a person aged 65 or older. Of those, 56 percent owned their home and 44 percent were renters (see Figure 7). Senior populations are more likely to have difficulty obtaining affordable housing as they are often living on fixed incomes and are unemployed. In Larkspur, 58 percent of senior renters were cost-burdened (paying more than 30 percent of their income for housing needs) in the year 2011, while 33 percent of senior homeowners were cost-burdened.³¹ There were 89 seniors in Larkspur living below the poverty level in 2012.³²

The population of adults over the age of 60 is projected to comprise 35 percent of the County's population by 2035, compared to 24 percent in 2010, an aging trend that will most likely be mirrored in the City as well.³³ Consequently, Larkspur must plan to meet an increasing need for affordable and specialized housing for older residents over the next 25 years. Typical housing to meet the needs of seniors include smaller attached or detached housing for independent living (both market rate and below market rate), second units, shared housing, age-restricted subsidized rental developments, congregate care facilities, licensed facilities, and skilled nursing homes. The Marin County Division of Aging and Adult Services provides information and assistance to senior residents regarding the availability and affordability of different housing and assistance programs within the County.

Many of the licensed facilities in Marin will not accept low and very low-income seniors with Supplemental Security Income or Section 8 vouchers. Most room and board facilities in the County cost approximately \$3,200-\$5,000 per month for a single bed (room, bathroom, and three meals/day), with additional costs for couples or skilled personal care. A recent point-in-time survey conducted by the County found that of the 13 licensed skilled nursing facilities in Marin, with 1,024 beds, 88 percent of beds were occupied. Of the 50 licensed residential care facilities for the elderly, 94 percent of the 1,836 beds available were occupied. The Marin Housing Authority manages nine public housing complexes for low-income families, seniors, and disabled persons with federally subsidized rents, in addition to numerous below market-rate or subsidized assisted living and independent living facilities in Marin County managed by non-profits throughout the County.

³¹ CHAS, 2011

³² American Community Survey, 2012

³³ ABAG Projections, 2013

The Division of Aging and Adult Services regularly publishes “Choices for Living,” a guide to Marin County senior housing which provides summaries of each public or private facility in the County and the costs associated with them. Though there is an abundance of market-rate senior housing facilities, affordable housing facilities often have waiting lists or are closed to new applications, causing a shortage of availability. The Marin County Department of Health and Human Services may place individuals with no other options outside of the county, a practice that can be both costly to the County and disruptive for the individual.

Many supportive housing developments for the elderly have been built using the U.S. Housing and Urban Development’s (HUD) Section 202 grants and 202/8 conversion programs, which provide direct grants to build new facilities for very low income seniors and facilitate conversion of public housing to Section 8 housing for seniors if certain economic thresholds are met. Grants are distributed either to non-profit organizations or for-profit and non-profit partnerships for the construction costs of building new facilities or converting existing buildings into senior facilities and for rental assistance. HUD administers several other grant programs to help maintain affordable housing for seniors, including Section 236 grants which subsidize mortgage rates for developers of low-cost rental housing.³⁴ Non-profit organizations have been instrumental in obtaining the resources to construct and operate the developments, but housing authorities and for-profit developers are also potential development project sponsors.

Large Families

Large households, defined as households with five or more persons, tend to have difficulties purchasing housing because large housing units are rarely affordable and rental units with three or more bedrooms are not common. Large households comprised 7 percent of Marin’s households in 2010. Sixty percent of large households in the County lived in owner-occupied units. In Larkspur, there are 219 large households that comprise 4 percent of all households, compared to 186 households in 2000. The majority of large households (68 percent) live in owner-occupied housing and 32 percent are renters.³⁵

Larkspur’s housing stock offers a choice of housing to large families with above-moderate income. In 2012, 29 percent of owner-occupied housing units had 4 or more bedrooms.³⁶ Comparing the population of large households (210 households) with the availability of large rental housing units (91 rental units and 844 homeowner units), Larkspur’s supply of housing for large households appears to be adequate. Whether the available housing is affordable, however, is not guaranteed.

With rents for a three-bedroom apartment averaging \$3,558 in 2014, many low-income families may not be able to afford housing even if large units are available, and with a current vacancy rate under 5 percent, the availability of large units is uncertain. A shortage of affordable rental units available for large families can contribute to overcrowding conditions. Indicators related to overcrowded housing support this assumption, since large families typically represent a significant portion of the population living in overcrowded housing conditions. In 2012, 1.3 percent of households in Larkspur were overcrowded; 0.8 percent were overcrowded with 1.5 people per room, and 0.5 percent very overcrowded with more than 1.5 people per room.³⁷ There is a

³⁴ U.S. Department of Housing and Urban Development, 2014

³⁵ U.S. Census, 2010

³⁶ U.S. Census, 2010

³⁷ American Community Survey, 2012.

concrete need for the construction of new affordable rental units with three or more bedrooms for large families in the City.

People Living with Physical and Mental Disabilities

People living with disabilities represent a wide range of different housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. The design of housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this need group. Incorporating barrier-free design in all new multi-family housing is especially important to provide the widest range of choice, and is required by California and Federal Fair Housing laws. Special consideration also should be given to the issue of income and affordability, as many people with disabilities may be in fixed income situations. As the population ages, handicapped-accessible housing will become even more necessary.

Chapter 671, Statutes of 2001 (Senate Bill 520) requires localities to analyze potential and actual constraints upon the development, maintenance and improvement of housing for persons with disabilities and to demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the housing needs of persons with disabilities. In addition, as part of the required constraints program, the Housing Element must include programs that remove constraints or provide reasonable accommodations for housing designed for persons with disabilities.

There were 965 disabled persons in Larkspur in 2012, accounting for 8 percent of the City's population. 55 Percent of disabled adults age 18 to 64 were not in the labor force. However, 95 percent of all disabled adults in the labor force were employed. Of the total disabled population in Larkspur, 605 were seniors over the age of 65, comprising 24 percent of the senior population in Larkspur.³⁸

In 1993, and subsequently in 2011 and 2015, the City updated all of its zoning laws, policies and practices for compliance with fair housing laws. In 2011, the City adopted an ordinance recognizing transitional and supportive housing as uses permitted in conjunction with group homes and residential care facilities. Further, in 2015, the City adopted Ordinance 999, recognizing transitional and supportive housing as a residential use subject to the same requirements as other residential uses of the same type in the same zoning districts. It has been the City's practice to consider waiving parking and other standards for senior developments, projects for persons with disabilities, and other special needs groups, depending on project specific analysis including location and unit sizes. The City will continue to evaluate its zoning ordinance and other policies to identify and eliminate potential barriers to the construction of housing for people with disabilities, handicapped dwelling conversions (or adaptability), and appropriate site design. In 2012, the City Council adopted a reasonable accommodation ordinance which codifies an administrative process for consideration of requests for relief from zoning and other development standards in order to accommodate housing for disabled persons.

Buckelew Programs, Lifehouse, and the Marin Center for Independent Living serve people living with disabilities in Marin County. Buckelew Programs provides affordable housing, employment training and opportunities, and mental health services for 8,300 individuals struggling with mental

³⁸ American Community Survey, 2012.

illnesses in Marin, Sonoma, and Napa counties.³⁹ Lifehouse provides residential and direct support services to over 200 individuals with developmental disabilities in Marin and Sonoma counties.⁴⁰ The Marin Center for Independent Living provides services to approximately 4,000 disabled adults each year, with the goal of helping their clients achieve independence and become active participants in society. Many of their clients have low or very-low income levels.⁴¹

In June of 2003, the City approved a 40-bed residential chemical dependency and trauma recovery facility to be operated by Marin Services for Women. The facility includes space for up to 10 infants and children as well as administrative offices and outpatient counseling and classroom activities. The mission of Marin Services for Women is “to advance community recovery by supporting individual women in achieving an integrated recovery which links recovery from addiction with personal, relational, social, and economic empowerment.” While Marin Services for Women shuttered in 2012, the City supports re-use of the facility as a residential care facility for special needs individuals.

Persons with Living with Developmental Disabilities

A person with a developmental disability has a substantial disability that originates during childhood and can be expected to continue through adulthood. Developmental disabilities include mental retardation, cerebral palsy, epilepsy, and autism. Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community-based services to approximately 243,000 persons with developmental disabilities through a statewide system of facilities. The Golden Gate Regional Center provides point of entry to services for people with developmental disabilities in Marin, San Francisco and San Mateo counties. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. The DDS reports that there are 12 children under the age of 18 and fewer than 10 adults with developmental disabilities in the 94939 zip code, which includes most of the land area within the City of Larkspur’s boundary.

There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating ‘barrier-free’ design in all, new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

³⁹ Buckelew Programs website, <http://www.buckelew.org>. Accessed October 29, 2014.

⁴⁰ Lifehouse website, <http://www.lifehouseagency.org>. Accessed October 29, 2014.

⁴¹ Marin Center for Independent Living, 2009.

Single Parent and Female-Headed Households

Single-parent and Female-headed households may need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and access to services. These households, like large households, may have difficulty in finding appropriately sized housing. Despite fair housing laws, discrimination against children may make it more difficult for this group to find adequate housing. Women in the housing market, including but not limited to, the elderly, low and moderate-income earners and single-parents, face significant difficulties finding housing. Both ownership and rental units are extremely expensive relative to the incomes of many people in this population category.

Table 15. Female-Headed Households

Householder Type	Number
Total HH	5,926
Total Family HH	2,940
Female-Headed Family HH	384
Female-Headed Family HH with children under 18	259
Total Family HH under the Poverty Level	12
Female-Headed Family HH under the Poverty Level	12

According to the U.S. Census, female-headed family households (no husband present) accounted for 13 percent of all family households. Family households headed by males accounted for six percent of family households. In 2000, female households (family and non-family) comprised 65 percent of the single person households.⁴²

Source: American Community Survey, 2012

Farmworkers

State law requires that housing elements evaluate the needs of farmworker housing in the local jurisdiction. ABAG does not assess the regional need for additional farmworker housing in the Bay Area. For the City of Larkspur, the 2012 American Community Survey identified 34 individuals as employed in the fields of agriculture, forestry, mining, hunting, or fishing. However, all of these individuals were employed in managerial or sales and office occupations. There are no working farms, mines, lumberyards, or hunting areas within the Larkspur city limits. Therefore, there is no quantified need for farmworker housing within the City.

Individuals and Families Who Are Homeless

State Housing Element law requires the City to analyze the housing needs of its homeless population, including the need for emergency shelter, transitional and supportive housing. According to the State Department of Housing and Community Development, emergency shelter is defined as housing that offers minimal supportive services, limits occupancy to six months or less, and is provided at no cost to the family or individual. Transitional housing units are rental units that are available to program recipients for at least six months, which specify a specific time when assistance is terminated and recipients must move on- hopefully to permanent housing. Supportive housing has no such limit on occupancy, and provides on and off site services to assist its residents in retaining housing, and maintaining health and employment.⁴³

⁴² U.S. Census, 2000.

⁴³ California Health and Safety Code Sec. 50801(e), 50675.2(h), 50675.14(b)

Table 16. Estimated Number of Unsheltered Homeless People by Jurisdiction

City	Total Population*	% of County Population	Unsheltered Homeless Estimate
Belvedere	2,068	0.8%	1
Corte Madera	9,253	3.7%	6
Fairfax	7,441	2.9%	5
Larkspur	11,926	4.7%	8
Mill Valley	13,903	5.5%	10
Novato	51,904	20.6%	36
Ross	2,415	1%	2
San Anselmo	12,336	4.9%	9
San Rafael	57,713	22.9%	40
Sausalito	7,061	2.8%	5
Tiburon	8,962	3.6%	6
Unincorporated	67,427	26.7%	46
Total	252,409	100%	174

*2010 U.S. Census.

Sources: Marin County Health and Human Services, 2013

After the need is identified, the City must designate at least one zoning district that would allow emergency shelters as a permitted use in order to meet this need. The City must also evaluate and eliminate any governmental constraints to the development of supportive and transitional housing by designating this type of housing as subject to the same zoning conditions as residential housing, not subject to discretionary conditional use permits. Emergency shelters are a protected use under the Housing Accountability Act (expanded under SB2), which means it is illegal for jurisdictions to prohibit development of such a shelter without state-specified findings based on substantial evidence.

Individuals and families who are homeless have perhaps the most immediate housing need of any population group. They also have one of the most difficult housing needs to meet, due to the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of housing that serves homeless clients. According to a 2012 estimate by the National Alliance to End Homelessness, there are 130,898 homeless individuals in California, accounting for approximately 0.3 percent of the state's total population. About 19 percent of this population consists of homeless people in families. The definition of "homelessness" varies between federal, state, and local agency programs. For federal agencies that provide funding for homelessness aid programs, the definition varies according to the specific program in question. For instance, under the U.S. Department of Housing and Urban Development's Supportive Housing McKinney Vento Programs, homelessness is defined as anyone who is literally homeless, living either unsheltered or in emergency shelters or transitional housing.

Homelessness and near-homelessness is an important countywide concern. Marin County Health and Human Services, in conjunction with Project Homeless Connect, conducts the biennial Point in Time Count of Homeless Persons which collects data to satisfy both HUD's Supportive Housing Program definition of homelessness as well as a broader county-wide definition which includes those individuals and families who were at immediate risk of losing housing (precariously housed). The Point in Time Count provides a one-day snapshot of the homeless population in the County, so data cannot be extrapolated over long periods of time. However, it provides the County with

a representative profile of the homeless population which can be used to more effectively and efficiently meet the population's needs. Some key findings of the study are as follows:

- (1) Approximately 2 percent of Marin's population (5,323 individuals) were either homeless or were precariously housed at some point in 2013.
- (2) As in the two prior Point in Time counts, individuals surveyed listed "lack of affordable housing" and "loss of job" as the top two reasons for their homelessness, showing the far-reaching impacts of the economic downturn and the County's prohibitively high housing costs (particularly rental housing) which keeps housing out of reach for many low income families (see Figure 7 for summary of factors).
- (3) Almost 100 families with children were homeless (sheltered or unsheltered), and 1,591 families with children were precariously housed.
- (4) Children and youth (under 17) made up 18 percent of Marin's total homeless population.

The 2013 Point in Time Count found 414 unsheltered homeless individuals in the County and 519 sheltered homeless individuals, adding up to a total homeless population of 933 individuals (based on the County's criteria for homelessness). Of this total, 174 individuals were "literally homeless" according to HUD's criteria, which is the segment of the homeless population the cities and County of Marin must plan to accommodate in their Housing Element policies. An additional 4,388 individuals were precariously housed. Sheltered individuals are those residing in transitional housing or emergency housing. Unsheltered individuals include people residing outdoors, in a vehicle, at a campsite, or other similar areas not intended for human habitation.

Local law enforcement officials have reported, on a few occasions, camping of homeless individuals adjacent to the City limits in the Redwood Highway area within the Town of Corte Madera's sphere of influence. However, the Central Marin Police Authority verifies that there have not been regular incidents of homeless individuals occupying neighborhood parks, streets, or other public facilities within the City's sphere of influence for shelter. Because Larkspur is not on major public transportation routes and currently provides no shelters or services for the homeless, persons who become homeless in Larkspur tend to go elsewhere.

As the Point in Time Count did not separate homeless populations by jurisdiction, the estimates provided above (see Table 17) are a rough calculation based on the percent of the total county population by jurisdiction. Appendix C summarizes the capacity of emergency, supportive, and transitional housing within the county, though because most programs tend to operate at nearly full or full capacity actual availability of beds may be significantly lower.

Table 17. Special Needs of County Homeless Population

Subpopulation/Special Needs	Percentage*
Chronically Homeless	24%
Mentally Ill	24%
Substance Abuse	7%
Veterans	9%
HIV/AIDS	3%
Domestic Violence	26%
Unaccompanied Youth (under age 17)	18%
Senior (62 or older)	8%
Physical Disability	24%
Developmental Disability	5%

*Data collected for adults only (18 and over)

Source: 2013 Point in Time Count Comprehensive Report Findings, County of Marin Health and Human Services

Of the 174 literally homeless individuals responding to the Point in Time Count, it is estimated that nine of those individuals reside in Larkspur, creating an unmet need of 9 emergency shelter beds. There are a myriad of financial, emotional, and social circumstances that can influence an individual or family's transition to homelessness. Of the 750 homeless adults (18 and over) surveyed, 7 percent reported suffering from substance abuse problems, and 24 percent were struggling with a mental illness. Twenty-four percent of homeless adults suffered from a physical disability, and 16 percent experienced a combination of mental illness and substance abuse. All of these conditions may require extensive in-patient medical and psychiatric treatment in addition to outpatient assistance services, underlining the importance of residential care and treatment provided by Marin organizations such as Buckelew Programs and Homeward Bound.

Emergency shelters were not specifically defined in the City's Zoning Ordinance or listed as a permitted or conditionally permitted use in any district, though use permits were granted on an ad hoc basis to community services organizations such as churches. However, in 2011 the City adopted Ordinance 981 amending the Administrative Professional (A-P) zoning district to allow emergency shelters accommodating up to 20 beds as a permitted use, subject to certain objective operational and management standards as allowed by State law:

- The maximum number of beds
- The provision of on-site management
- The proximity to other emergency shelters (state law limits to 300 feet)
- Length of stay
- Security

Other standards such as floor area ratio and off-street parking requirements would be subject to the zoning regulations for that particular district, no differently than any other use in the district. The City will work with applicants to make sure the operating and management standards do not unduly impede on the shelter's operation. Ordinance 981 also permits the same shelters in Planned Development (PD) zoned parcels that permit uses listed in the Administrative Professional (A-P) districts. Parcels in the A-P district and PD parcels that allow A-P uses, are close to or directly on established transit lines on Bon Air Road and Sir Francis Drake Boulevard, and are generally less than a mile away from grocery and other retail services (see the Zoning District

Map in Appendix A). There are 44 properties, comprised of approximately 43.5 acres of land, which could permit emergency shelters.

Ordinance 981 further modified the Zoning Ordinance to define residential housing uses as including transitional and supportive housing. In addition, the City will continue to facilitate the development of affordable housing and provide whatever financial support possible to homeless service providers. The City will also continue to support countywide programs such as New Beginnings to provide for a continuum of care for the County's homeless residents, including emergency shelters, transitional housing, supportive housing and permanent housing.

“At Risk” Housing

Government Code Section 65583 requires each city and county to conduct an analysis and identify programs for preserving assisted housing developments. The analysis is required to identify any multi-family rental housing developments that receive governmental assistance that are at risk of losing subsidies over the next ten years.

In Larkspur, there are 159 income-restricted housing units located in seven housing developments. Developments with affordable units include:

- (1) Cape Marin – 20 for-sale units which are deed restricted in perpetuity or for a defined period of time, depending on the purchase agreements signed at the time of their purchase.
- (2) Edgewater Place – 28 deed restricted rental units built and managed by EAH.
- (3) Larkspur Courts Apartments – 37 low and moderate-income rental units, governed in perpetuity by a legal agreement between the City, the Marin Housing Authority, and the owner of the property. Larkspur Ordinance 759 requires provision of these units as a condition of project approval.
- (4) Larkspur Isle – 28 for-sale units deed restricted until 2043.
- (5) Magnolia Avenue - 2 very low income rental units, deed restricted in perpetuity.
- (6) Drake's Way - 24 very low income rental units, deed restricted until 2065.
- (7) Rose Lane - 3 very-low income units, 9 low-income units, and 8 moderate-income units; all deed restricted in perpetuity.

Of the four developments providing multi-family rental housing in Larkspur, none are at risk of losing subsidies in the next ten years. This Housing Element contains program actions to preserve at risk units, including working with Marin Housing Authority, the property owners and/or other parties to ensure that they are conserved as part of the City's affordable housing stock. A key component of the actions will be to identify funding sources and timelines for action, as described in Section 4, Housing Policies and Implementing Programs.

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