

* Response to Specific Comments. *
 Also, see April 23, 2010 Updated Draft Section for full document.

HEC COMMENTS DRAFT (APRIL 21, 2010)
 Section 3: Housing Needs Analysis

* Staff Response to Comment
 Provided: see "RTC"
 in this column ↓ *

1.0 Introduction

The Regional Housing Needs Allocation (RHNA) is a state-mandated process which determines the quantity and affordability of housing for which a community must plan. The California Department of Housing and Community Development assigned the Bay Area a housing needs allocation of 214,500 for the 2007-2014 planning period. Of this figure, 4,882 units were allocated to Marin County for the planning period (roughly 690 a year) through distribution formula developed by The Association of Bay Area Governments. Of this figure, 165 units were allocated to the City of Sausalito.

Assembly Bill 1233, which took effect on January 1, 2006, requires local governments to "carry-over" RHNA allocations if a housing element fails to identify or make adequate sites available in a prior planning period. Since the City of Sausalito did not adopt an updated housing element in the 1999-2006 planning cycle to address the 1999-2006 RHNA allocations, the city must carry-over the housing needs allocation from the 1999-2006 planning period into the 2007-2014 planning period. Therefore, the combined housing needs allocation is 372 units, and just over a third of these must be affordable to lower income households (see **Table x.x**).

Table x.x: Sausalito RHNA Allocations (Planning Cycles 1999-2006 and 2007-2014)

Housing Income Limits and Needs (Based on Median Income of \$95,000)			
	Allocation 1999- 2006 Planning Cycle	Allocation 2007- 2014 Planning Cycle	Total Allocation
Very Low (<50% Median Income)	36	45	81
Lower (<80% Median Income)	17	30	47
Moderate (<120% Median Income)	50	34	84
Above Moderate	104	56	160
Total Allocation	207	165	372

It should be stressed that Sausalito is required to demonstrate that 372 units in various income categories can be accommodated, not that they actually be built. In developing its plan the city is required to consider a wide range of factors that have an impact on housing supply, demand, and affordability, such as population and employment growth, the condition of the housing stock, and the needs of segments of the population with special needs, such as the elderly, persons with disabilities, and large families or single parent households.

Much of the data in this report is taken from the 2000 census and subsequent projections and estimates. Some projections extend 25 years into the future, to 2035. The committee has chosen to limit the time horizon to the year 2020, since this is well past the 2014 horizon for the present planning period and the committee believes that projections farther in the future have little reliability or bearing on the issues before it.

2.0 Existing Housing Need

2.1 Population and Employment

2.1.1 Population Projections

While Marin county's County's population is projected to grow at a slightly faster pace in the next 10 years than it has in the past decade, the growth will be uneven, so in some jurisdictions growth will be slower or, as in Sausalito's case, remain flat. See **Table x.x** below for the population figures and projected annual growth rates for 2000 to 2020.

Table x.x: Projected Countywide Annual Growth Rate (2000-2030)

Jurisdiction	2000-2010	2010-2020	2020-2030
Belvedere	0.1%	0.2%	0.0%
Corte Madera	0.6%	0.5%	0.3%
Fairfax	0.1%	0.3%	0.0%
Larkspur	0.3%	0.9%	0.8%
Mill Valley	0.4%	0.4%	0.3%
Novato	1.0%	0.6%	0.4%
Ross	0.5%	0.2%	0.4%
San Anselmo	0.1%	0.2%	0.2%
San Rafael	0.3%	0.6%	0.4%
Sausalito	0.1%	0.1%	0.3%
Tiburon	0.4%	0.2%	0.0%
Unincorporated	0.3%	0.3%	0.1%
<i>Countywide Average</i>	0.4%	0.5%	0.3%

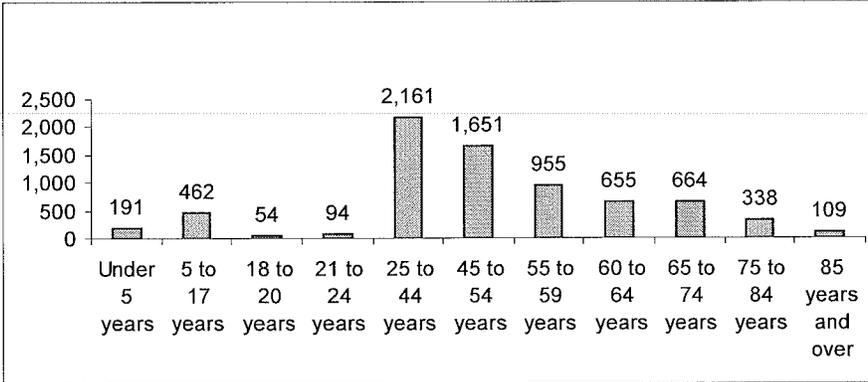
Source: ABAG Projections, 2007

Sausalito's age distribution is strongly skewed towards those 24 and older. The following table gives the breakdown based on an estimated 2008 total population of 7,503 people.

Comment [u1]: Change table to delete 2020-2030 date, add columns for 2000, 2010, 2020 population, then leave columns for growth rates from 2000 to 2010 and 2010 to 2020.

*RTC:
2020-2030 References
eliminated.*

Figure x.x: Age of Sausalito Residents (2008)

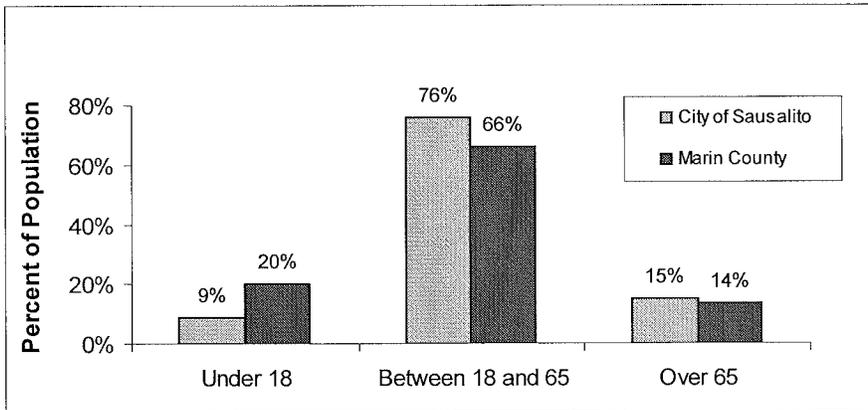


Comment [u2]: Put in total number of residents somewhere, and perhaps % in each category, e.g. for "under 5" in addition to the absolute #, which is 191, put the percentage, which is (2.5%).

RTC:
Total # Residents is indicated in text above %'s added to chart.

Compared to the county as a whole, Sausalito's percentage of persons under 18 is 11 points lower than the Marin County figure, while the percentage for people between 18 and 65 is about 10 points higher. The percentage of people over 65 is about the same.

Figure x.x: Age of Sausalito Residents Compared to Marin County (2008)



Comment [u3]: Show source for table. This goes for all tables and figures.

RTC:
All sources added to tables/figures throughout document.

The greatest increases in population age groups over the next 10 years are expected to be the elderly and young adult households, which tend to have the lowest income levels. By the year 2020, according to the Marin Commission on Aging (-MCA), one out of every three Marin residents will be 60 year of age or older. MCA predicts this age group will nearly double in size from 40,000 to 74,000 persons by 2020. Three of four individuals of the "Oldest old," 85 years of age or greater, are expected to be women.

2.1.2 *Employment Trends*

The Sausalito economy is predominantly white collar—over half the Two-thirds of the 5,097 people in Sausalito's working population of 5,097 people (Caritas, 2008) is are employed in professional, management, business or financial occupations (see **Table x.x**). The services, agricultural, construction and transportation industries combined employ less than one-eighth of the working population, or 617 people.

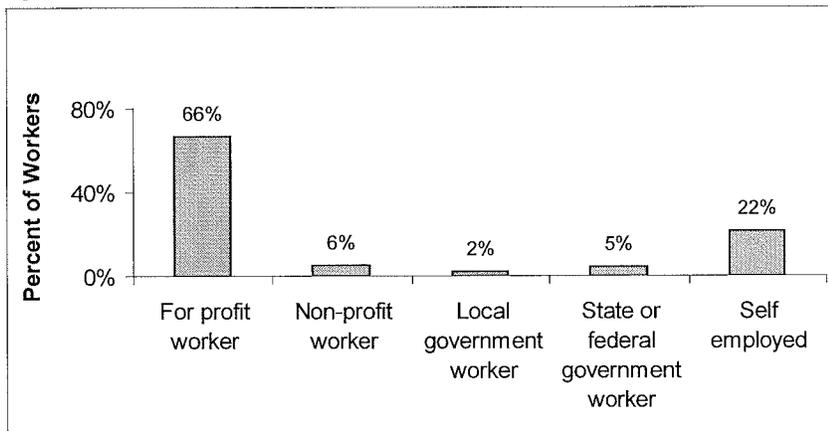
Table x.x: Occupation by Type in Sausalito

Occupation	Number	Percent
Management, Business, and Financial Operations	1,654	32
Professional and Related Occupations	1,763	35
Service	386	8
Sales and Office	1,063	21
Farming, Fishing, and Forestry	8	0
Construction, Extraction and Maintenance	152	3
Production, Transportation and Material Moving	71	1

Source: Claritas (2008)

Approximately two-thirds of the working population is employed as for-profit workers, about 22 percent are self-employed and the remaining 12 percent are a mix of non-profit. The overwhelming major of those in the workforce in Sausalito are employed by for-profit organizations or or self-employed. Government workers at all levels account for only 7% of all workers. —and local, state and federal government workers (see **Figure x.x**).

Figure x.x: Employment by Type in Sausalito (2008)



Source: Caritas 2008

While the median household income was \$85,779 in 2008 (all Marin households, Caritas), the median salary is less. According to the Department of Finance figures, the median annual salary of a job based in Marin was \$37,000 in 2007. This is because many low and moderate income

Comment [u4]: We need to clarify what the jobs number refers to: just jobs in Sausalito (seems unlikely); number of people who live in Sausalito who are employed, without regard to place of employment; or what? The later portion of this section which has been deleted suggests that that there will be more jobs than workers by 2035, which suggests that we're not just talking about employment of Sausalito residents. Unless job growth has a significant impact on housing demand this area is not worth a lot of the committee's time, and relationship is not immediately obvious. For example, housing demand might increase with no job increases in Sausalito if jobs in an adjacent community shot up. Conversely, jobs might increase greatly in Sausalito without an increase in housing demand if affordable housing in a nearby community soaked up the demand.

Comment [u5]: Insert line for Total number of persons.

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RTC:
Distinction added
btwn "employed
residents" (i.e. the
working population of
Sausalito) and "total
jobs" (which is
the number of jobs
in Sausalito)

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workers employed in Marin live outside the county. Typical Marin County wages are listed below in Table x.x, below.

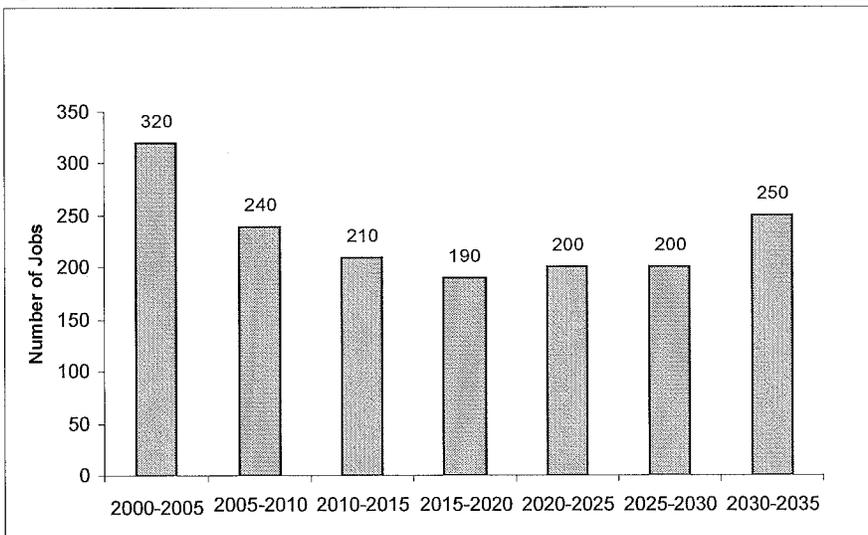
Table x.x: Typical Marin County Wages

Occupation	Wages in 2008
Retail Salespersons	\$26,852
Postal Service Clerks	\$45,676
Paralegals and Legal Assistants	\$60,758
Middle School Teachers	\$62,079
Electricians	\$73,259
Computer Systems Analysts	\$87,373
Dentists	\$141,007

Source: CA Employment Development Department

According to ABAG projections, the decline in the rate of job growth seen in Sausalito in the past decade will continue to 2020, falling from an average of 56 new jobs per year over the past 10 years to only 40 per year for the next 10 years. See Figure x.x for Sausalito's projected job growth through 2020.

Figure x.x: Sausalito's Projected Job Growth, 2000-2020



Source: ABAG Projections 2007

Comment [u6]: Household income may also be higher because there may be more than one wage earner in the household.

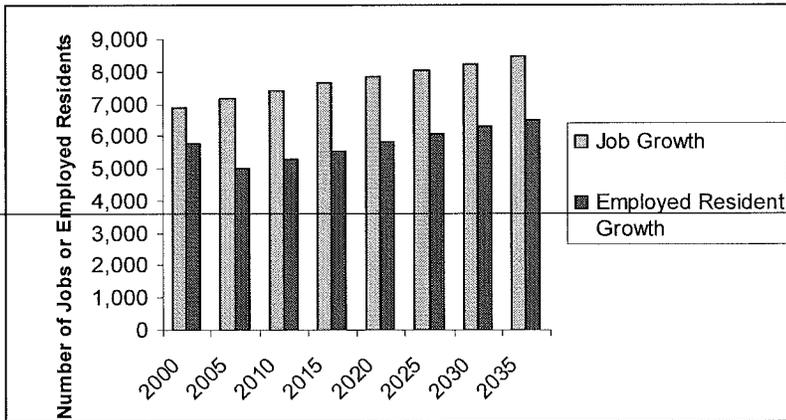
RTC:
This is true. The HEC may consider adding a note to this effect if important.

Comment [u7]: Delete columns after 2020.

RTC:
2020 - 2035 information deleted.

As population growth slows and job growth continues at a higher rate, Sausalito will become slightly job rich. It is projected that in 2035 Sausalito will provide for 8,230 jobs, while only 6,480 residents will be in the workforce. Therefore, by 2035, it is estimated that there will be more jobs than residents in the workforce (ABAG 2007). See Figure x.x below for a comparison between Sausalito's projected job growth compared to workforce growth through 2035.

Figure x.x: Sausalito's Projected Jobs Growth Compared to Workforce Growth



Source: ABAG Projections 2007

The ratio of jobs per households is expected to increase in Sausalito from 1:1.6 in 2000 to 1:1.9 in 2035 with an increase of 725 employed residents and an increase of 1,610 jobs. The rate of job growth in Marin County as a whole is also expected to increase, but at a slower rate than Sausalito (see Figure x.x). Generally, it is desirable to have a balance of jobs and workers in order to reduce commute times. However, a 1:1 ratio between jobs and employed residents does not guarantee a reduction in commute trips. Although Sausalito is expanding its job base, many residents still commute elsewhere to work, while many of the people who work in Sausalito are living in other communities due to high housing costs (in comparison to level of pay), limited housing availability, or personal lifestyle choices. A simplified ratio measurement does not take these factors into account. Therefore, one 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.

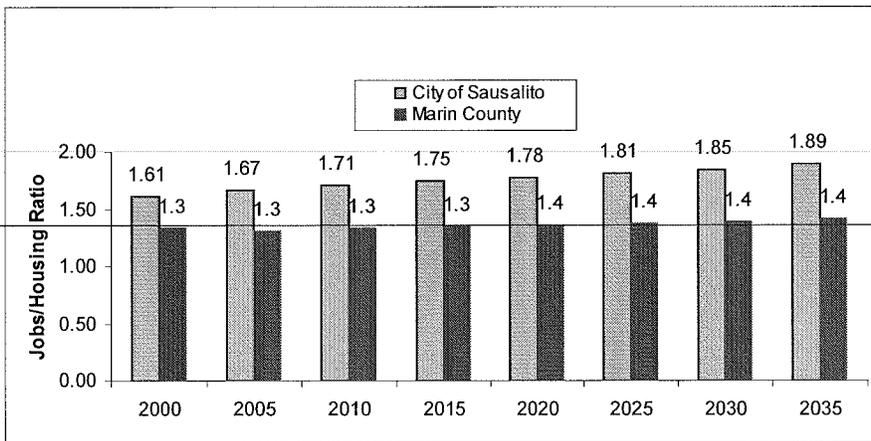
Figure x.x: Sausalito's Projected Jobs/Housing Balance Compared to Marin County

Comment [u8]: Rationale for deletion: This section was deleted because Sausalito is supposed to add 100 residents and 400 jobs over the next 10 years. Probably not worth spending a lot of time on this subject, especially given the tenuous connection to housing needs. Also, the ratio between jobs and employed residents seems to relate more to transportation issues than housing. A further concern is the validity of the statistics—it seems highly unlikely that Sausalito will "provide 8,230" by 2035.

RTC:
 ← This table: discussion eliminated

RTC:
 However, a discussion on the "jobs/housing" balance is required; therefore, the discussion; table were re-created.

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Source: ABAG Projections 2007

The projections for Sausalito have been compiled by ABAG based on historical trends, recent data, a survey of local land-use policies throughout the region, and a regional economic forecast. **Table x.x** below provides a summary of the population and employment projections for Marin County and Sausalito from 2000 through 2035.

Table x.x: Population and Employment Projections for Marin County and Sausalito 2000-2035

Location	2000	2005	2010	2015	2020	2025	2030	2035	Change
Sausalito	-	-	-	-	-	-	-	-	
Total Population	7,330	7,400	7,400	7,500	7,500	7,600	7,700	7,700	370
Number of Households	4,254	4,310	4,340	4,370	4,400	4,430	4,460	4,480	226
Total Jobs	6,870	7,190	7,430	7,640	7,830	8,030	8,230	8,480	1,610
Jobs/Household	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	0.28
Marin County	-	-	-	-	-	-	-	-	
Total Population	247,289	252,600	258,400	264,700	270,600	275,000	279,100	283,100	35,811
Number of Households	100,650	103,180	105,340	107,930	110,490	112,810	114,970	116,800	16,150
Total Jobs	134,180	135,370	140,790	145,310	149,860	154,840	160,110	165,180	31,000
Jobs/Household	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	0.08

Source: ABAG Projections 2007

2.2 Housing Condition

2.2.1 Housing Types and Production

RTC: State Law requires that the City conduct an assessment of population trends. The ABAG information is readily available; free. Otherwise we need to do our own study.

Comment [u9]: General comment. A question for consideration is whether HEC is required to incorporate ABAG figures into its housing element. These figures are mostly projections, not hard numbers, and the committee has no way of verifying whether they reflect reality.

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Comment [u10]: Rationale for deletion: Most of the employment section has been deleted because it is confusing (comparisons are sometimes to workers in the population and sometimes to households and sometimes to total population) and its not clear how this bears on housing. These figures seem to have been developed more for dealing with transportation rather than housing issues.

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In Marin County and throughout the state, owners tend to live in single family units and renters tend to live in multifamily units. Ninety percent of owner occupied housing stock in Marin County consists of single family detached and single family attached units. By contrast, 69 percent of rented units are multifamily units. In 2000, detached single family homes represented approximately 38 percent of the residential housing units in Sausalito. Single family attached units accounted for about 9 percent of all housing units. Housing units in a multiple-unit structures accounted for approximately 48 percent of Sausalito's housing stock, with 30 percent of all units in smaller structures of 2 to 4 units, and the remaining 18 percent of all units in larger development of five or more units. Surprisingly, Sausalito has almost exactly the same number of housing units in single family as in multi-family structures. See Table x.x below shows the details and summarizes for a summary of the change in housing types in Sausalito from 2000 to 2008.

Table x.x: Change in Housing Types in Sausalito, 2000-2008

Unit Type	2000		2008		2000-2008 Change	
	Number	Percent	Number	Percent	Number	Percent
Single-Family	1,706	38%	1,743	38%	37	2%
Single Family (attached)	423	9%	427	9%	4	1%
2-4 units	1,353	30%	1,346	29%	-7	-1%
5+ Units	805	18%	827	18%	22	3%
Mobile Home & Other	224	5%	224	5%	0	0%
Totals	4,511	0	4,567	0	56	1%

Source: DoF E-5

Between 1990 and 2000 a total of 53 units (about 5 per year) were added to the housing stock, with 37 new detached single family homes (70 percent of new housing development) and 19 new units in multi-unit structures. Off setting these gains was a loss of 3 single family detached housing units due to demolitions. From 2000 to 2008 a total of 56 new units were added to the housing stock with 37 new detached single family homes and 22 new units in larger developments (5 units or more). Off setting the increase in units was a loss of 7 smaller structures of 2-4 units. See Figure x.x below for the number of new units constructed from 2000 through 2008.

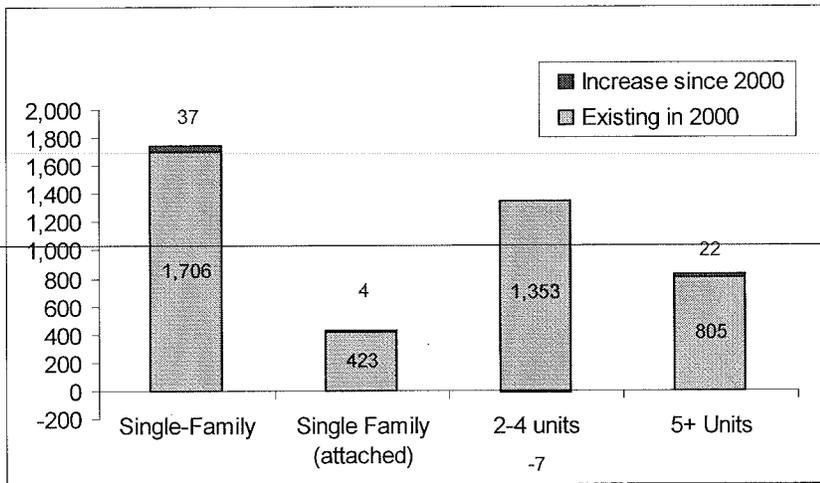
Figure x.x: New Units Built in Sausalito, 2000-2008

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Comment [u11]: Add row for subtotals for single family and multifamily units

RTC:
Sub totals added.

Comment [u12]: Rationale for deletion: This section was deleted because it just repeats what's in the table, and the same goes for the figure below. In addition, since the change in housing units is so small, the figure is hard to interpret and not very meaningful.



2.2.2 Liveaboards

[insert discussion on number of existing liveaboards, importance of liveaboards, general condition of liveaboards, existing amenities, etc.]

2.2.3 Second Dwelling Units

[insert discussion on number of existing second units, importance of second units, general condition of second units, existing amenities, etc.]

This section moved to Special Needs.

2.2.4 Age and Condition of the Housing Stock

Sausalito's housing stock is old. Well over 85% of the 4,533 housing units in Sausalito in 2000 were built before 1980, more than 50% were built before 1960, and about 25% were pre-1940. As of 2000 only about 12 percent of the existing housing units in Sausalito were built more recently than 1980, with the majority (63%) of the existing units built between 1940 and 1979 (US Census 2000). Similarly, about 17 percent of the housing units countywide were built more recently than 1980, with the about 70 percent built between 1940 and 1979. Compared to Marin County as a whole, Sausalito has a significantly larger housing stock of units built prior to 1940. About 25 percent of the city's housing stock is pre-1940 where about 13 percent of the county's housing stock was constructed prior to 1940. See **Table x.x** below for the age of units in Sausalito in 2000 compared to Marin County. Only a net of 56 units were added to the stock between 2000 and 2008, which is not enough to make a significant change in the percentage of units in the various age categories.

Table x.x: Age of Units Built in Sausalito and Marin County

Year Built	Number of Units Built in Sausalito	Number of Units Built in Marin County
1999 to March 2000	37	998
1995 to 1998	76	2,693
1990 to 1994	136	3,698
1980 to 1989	289	9,887
1970 to 1979	810	20,006

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1960 to 1969	851	23,181
1940 to 1959	1,189	27,144
1939 or earlier	1,145	13,043

Source: US Census, 2000

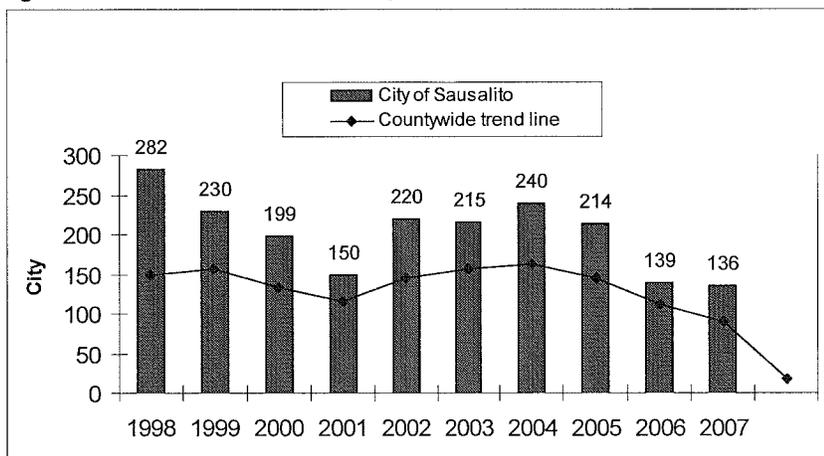
Despite the advanced age of the housing stock in Sausalito, the general condition of the units is very good due to ongoing repairs, maintenance, rehabilitation, and reconstruction. Land values in Sausalito are very high so the cost of even extensive renovations is often minor in comparison to the cost of the property. As a result, properties tend to be well maintained and frequently updated. The City's Building Official report that there are [x.x] dwellings in Sausalito that are in need of repair and not currently under permit [to be updated].

[xxx.x]Insert information regarding CDBG-five loans since 1979 for \$115,600]

2.2.5 Construction prices and trends

From 2000 to 2007 there were 2,052 homes were sold in Sausalito (see Figure x.x). During the same period 45,478 homes were sold countywide (Dataquick). Although the number of homes sold varied year by year, the figure followed the countywide trend.

Figure x.x: Homes Sold in Sausalito, 1998-2007



Source: DataQuick

From 2000 to 2008 the median sale price of a home in Sausalito increased by over 20%, from about \$490,000 to about \$740,000 (see Table x.x). Compared to the county as a whole, median sales prices in Sausalito rose by a higher percentage than all other jurisdictions besides Ross.

Table x.x: Regional Median Sale Price 2000-2008 (2007 dollars)

	2000	2002	2004	2006	2008
Belvedere/Tiburon	\$1,123,268	\$1,462,094	\$1,630,150	\$1,805,528	\$1,531,457
Corte Madera	\$657,320	\$703,628	\$800,324	\$796,556	\$885,678
Fairfax	\$499,230	\$579,838	\$605,160	\$668,399	\$684,450
Larkspur	\$873,300	\$895,050	\$1,018,130	\$1,207,500	\$1,230,000

Comment [u13]: It would be useful to include columns for percentages in the Table for Age of Units, and a line for the total number of units.

RTC:
%s added
Totals Added.

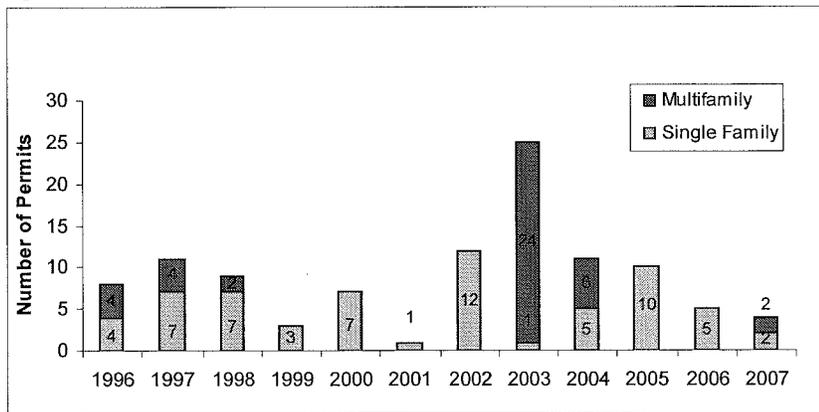
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Mill Valley	\$748,845	\$862,902	\$1,005,322	\$1,012,512	\$999,297
Novato	\$457,628	\$532,257	\$603,647	\$597,594	\$636,539
Ross	\$1,476,889	\$1,370,965	\$2,239,092	\$1,663,918	\$2,661,826
San Anselmo	\$626,534	\$725,805	\$801,837	\$828,419	\$855,563
San Rafael	\$557,474	\$626,183	\$724,679	\$743,453	\$757,002
Sausalito	\$494,238	\$628,225	\$779,144	\$729,292	\$742,628

Source: DataQuick

From 1996 through 2008 the number of building permits issued for housing units in Sausalito fluctuated. On average, about five building permits for single family units and about four building permits for multifamily units were issued per year (see **Figure x.x**).

Figure x.x: Building Permits Issued for Sausalito Housing Units, 1996-2007



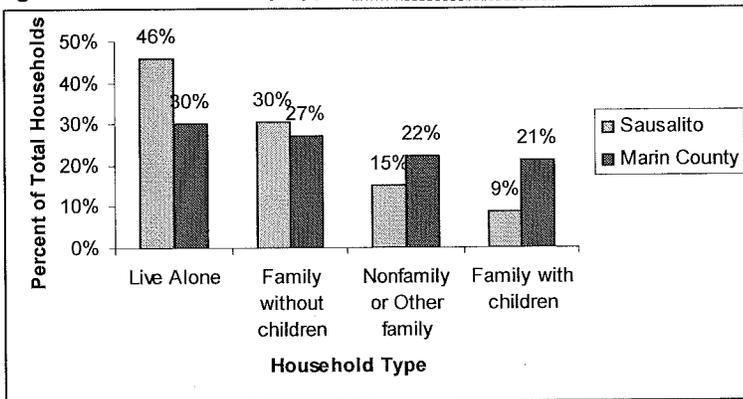
Source: Construction Industry Research Board, Building Permit Summary

2.3 Household Characteristics

2.3.1 Household Type and Tenure

The US Census defines a household as all of the people who occupy a housing unit as their usual place of residence and a housing unit as “a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as a separate living quarters, or if vacant, intended for occupancy as separate living quarters. Persons living in licensed facilities or dormitories are not considered households. In 2000 there were 4,254 households in Sausalito. More than three-quarters of those households consisted of people living alone or families without children. According to the 2000 Census, 46 percent of those households consisted of people living alone. This was significantly higher than the overall state figure of 23 percent and the Marin County figure of 30 percent. In 2000, 45 percent of households in Sausalito were occupied by families with or without children, which was similar to the 48% of Marin County households occupied by families with or without children. Sausalito’s percentage of people living alone is far higher than the county’s. See **Figure x.x** for a comparison of households by type in Sausalito and Marin County in 2000.

Figure x.x: Households by Type, 2000



Source: US Census 2000

2.3.2 Housing Tenure

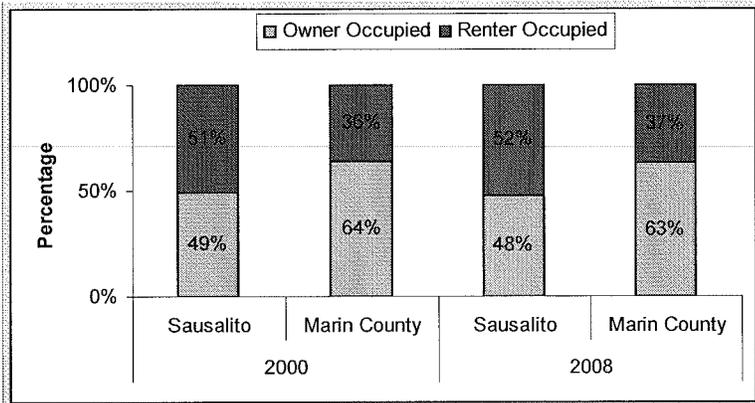
Tenure refers to whether a housing unit is rented or owned. Sausalito's housing units are almost equally divided between owners and renters, in marked contrast to the county, where the percentage of home ownership is considerably higher. In 2008 there were 4,298 households in Sausalito. Of these, 48% percent were owner occupied. This represents a significantly larger proportion of renter households compared to the county overall, where out of about 100,000 households in the County, 63 percent of housing units were identified as owner-occupied. Both Sausalito and Marin County's owner-occupied households have decreased one percentage point since 2000. See **Figure x.x** for a comparison of owner and renter occupied households in Sausalito and Marin County.

Figure x.x: Households by Tenure

Comment [u14]: Would be useful to include total numbers and number for each %.

*RTC:
Modified to include totals: Percentages. In doing so, the categories led slightly.*

Comment [u15]: Rationale for deletion: Confused as to shift between "household" (which relates to a group of people) and housing units, (which relates to a physical structure that is or could be occupied by a household). Also, this section refers to 2008 household number, which is slightly different from the census figure used earlier. Since all that is really of interest is the division between renters and owners, and how different the ratio is for Sausalito and the county, I've just made general statement in the text and let the Figure tell its own story.

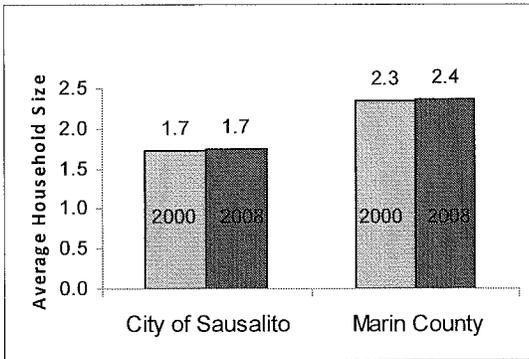


Source: US Census, 2000; Claritas, 2008

2.3.3 Average Household Size

The average household size in Marin County in 2000 was 2.3 persons and the average household size in Sausalito was 1.7 (US Census 2000). ~~In~~ By 2008 the average household size in Marin County was had increased slightly to 2.4 ~~where~~while Sausalito's average household size remained the same (DoF E5). See Figure x.x for a comparison of Sausalito's average household size in 2000 and 2008 compared to Marin County.

Figure x.x: Sausalito Average Household Size Compared to Marin County



Source: US Census 1990 and 2000, Department of Finance E5 Report (DoF E5)

2.3.4 Vacancy Rate Trends

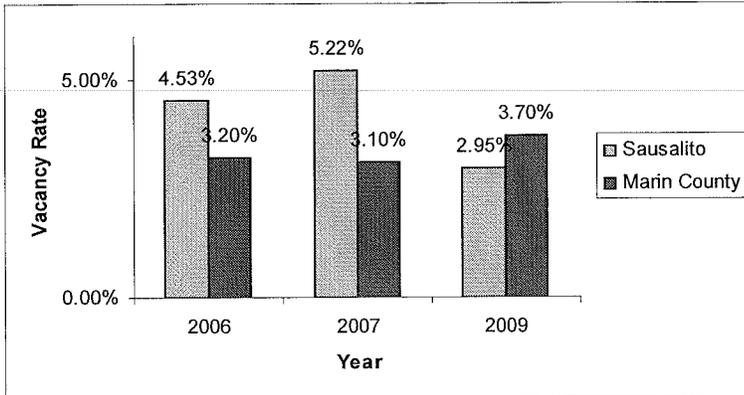
From 1999 to 2000 the vacancy rate in Marin County fell from 4.8% to 4.1% and in Sausalito from 6.5 percent to 5.7 percent. From 2000 to 2008 the vacancy rate in Sausalito remained at 5.7 percent (see Figure x.x). In Marin County in 2008, 4.1 percent of all housing units were vacant. As housing prices have risen, rental unit vacancy rates have fallen (RealFacts). From 2006 to 2008 vacancy rates in rental units dropped from 3.2 percent to 2.7 percent in Marin County and from 4.5 percent to 2.6 percent in Sausalito. In general, a higher vacancy rate is considered necessary by housing experts to provide adequate choice in the marketplace and to temper the rise in home prices.

Comment [u16]: Add total units, and perhaps # next to percentages (not very important, so don't bother if this requires much time).

RTC:
 This will take more research, study % were provided as a part of the Markwork Book. Therefore, total units not added.

Comment [LS17]: Sausalito's average household size is the lowest of all the Marin County jurisdictions which reflects the high proportion of single-person households in the city. While both the countywide and Sausalito average household size is expected to increase over the next [x—to be inserted] years, the Sausalito average will continue to be significantly lower than the county average. ABAG projects that the countywide average will be 2.39 persons per household in the year x while the Sausalito average will reach x per household.

Figure x.x: Sausalito Vacancy Rates in Rental Units, 2006-2008



Source: RealFacts

Comment [u18]: Get chart figs in line with text. Also, what happened to 2008 in the chart? The chart doesn't show a trend, just variations from year to year. If there is no trend consider deleting the Figure and just using the text.

*RTC -
2009 should be 2008
change made.
Text modified
to reflect chart.*

Housing experts consider a five percent rental vacancy rate is considered as 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. Thus, the 1990's saw a significant tightening in the local housing market, a phenomenon that has been experience in many Bay Area communities. Nationwide, there was a sharp drop in multifamily housing construction during the 1990s which contributed to low vacancy rates and rising rents. According to a study conducted by University of Southern California demographer and planner Dowell Myers, the reason for the drop was due to the loss of federal tax credits, local resistance to apartment construction, litigation and liability issues, and population changes. In Sausalito, only 19 new multifamily units were added to the local housing stock in the ten year period from 1990 to 2000; however, these 19 units represented 35 percent of all units built in that time period.

Comment [u19]: Rationale for deletion: historical info that's not of much relevance to Sausalito's present situation.

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 and children. Their caseload consists almost entirely of renters. The organization receives approximately 1,200 inquires a year, of which about 250 are discrimination complaints that are fully investigated. Fair Housing of Main also educates landowners on fair housing laws, provides seminars in English, Spanish and Vietnamese on how to prepare for a housing search and recognize discrimination, and education programs on the importance of community diversity in schools, which includes an annual "Fair Housing" poster contest.

2.4 Housing Costs, Household Income and Ability to Pay for Housing

2.4.1 Household Income

Income is defined as wages, salaries, pensions, social security benefits, and other forms of cash received by a household. Non-cash items, such as Medicare and other medical insurance benefits, are not included as income. It is generally expected that people can afford to pay about 30% a third of their gross income on housing. Housing costs include rent or principal, interest, property taxes and insurance, but not utilities, food, etc. It is therefore

critical to understand the relationship between household income and housing costs to determine how affordable—or unaffordable—housing really is.

Information on household income by household size is maintained by the U.S. Department of Housing and Urban Development (HUD) for each county and is updated annually. Income categories are defined as a percentage of the countywide median household income for four person households. Income limits for all income categories are adjusted for household size so that larger households have higher income limits than smaller households. For all income categories, the income limits for household sizes other than four persons are calculated using the four-person income limit as the base. Data from the 2009 State Income Limits states the median income for Marin County is \$96,800. The maximum income for each income categories based on this median income are as follows:

Extremely Low Income	(<35% of median) 0-\$33,950
Very-Low Income	(<50% of median) \$33,951-\$56,550
Lower Income	(<80% of median) \$56,551-\$90,500
Moderate Income	(<120% of median) \$90,501-\$116,150
Above Moderate Income	>\$116,151

Comment [u20]: These revised figures are computed based on the definitions. The figures at Tab F in the red binder given to all HEC board members are different. The Tab F numbers are the state allocations based on the 2009 median for the county, so at some point we need to reconcile the differences.

RTC - Revised.

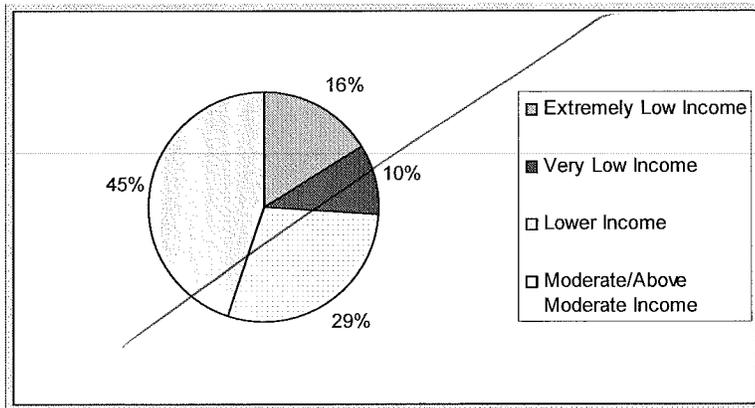
Table x.x and **Figure x.x** show a breakdown of the year 2000 households in Sausalito by age of householder and income category (using four-person household income data). In 2000 the median county income was \$_____. Thus, at the time, 35% of median was \$_____ ; 50% of median was \$_____ ; 80% of median was \$_____, and 120% of median was \$_____.

Table x.x: Household Tenure by Income in Sausalito, 2000

HCD Category	Census Category	Renters		Owners		Total	
		Number	Percent	Number	Percent	Number	Percent
Extremely Low Income	Less than \$10,000:	108	4.9%	12	0.8%	120	3.3%
	\$10,000 to \$19,999:	91	4.2%	78	5.5%	169	4.7%
	\$20,000 to \$34,999:	178	8.2%	107	7.6%	285	7.9%
Very Low Income	\$35,000 to \$49,999:	241	11.0%	126	8.9%	367	10.2%
Lower Income	\$50,000 to \$74,999:	465	21.3%	142	10.0%	607	16.9%
	\$75,000 to \$99,999:	285	13.1%	146	10.3%	431	12.0%
Moderate/Above Moderate Income	\$100,000 or more:	815	37.3%	804	56.8%	1,619	45.0%
Total:		2,183	100.0%	1,415	100.0%	3,598	100.0%

Comment [u21]: Suggest deleting the HCD category column. Let people draw their own conclusions based on info provided re HCD limits at the time.

Figure x.x: Distribution of Sausalito Households by Income Category, 2000



Comment [u22]: Percentages questionable. In the 2006 Draft Element the above mod category was 51.8% in Table 2.7 and 49% in Fig 2_A. And moderate income was around 18 to 19%, for combined total or around 70% for moderate and above moderate income. It seems unlikely that a majority of Sausalito houses

Rtc -
This chart was eliminated.

2.4.2 Extremely Low Income (ELI) Housing Needs (<35% of county median income).

It is currently estimated that 35% of all Marin County households fall in the extremely low, very low, and low income categories, earning less than 80% of median income. There is an even greater proportion of very low and low income households among renters. It was estimated in 2000 that 53% of all renters in Marin County were in the extremely low, very low, and low income categories, earning less than \$64,100 for a family of four. Although recent data is not available for the proportion of owner or renter households within each of the income categories, the low income threshold has increased to \$77,450 for a family of four.

In 2008 it was estimated that over half of all Sausalito households earned over \$100,000 per year. Approximately 400 households (9%) earned less than \$25,000 per year, 185 households (4%) earned between \$25,000 and \$34,999 per year and 315 households (7%) earned between \$35,000 and \$49,999 per year. Therefore, at least 20% of households in Sausalito in 2008 fell into the extremely low and very low categories (Claritas, 2008).

Using 2000 population data, 381 households in Sausalito or 8.9% of total households, were extremely low income (CHAS 2000). Of these extremely low income households, 169 were renters and 149 were owners. Into the next planning period, this number is projected to increase, with a projected [x] extremely low income households in 2010 and [x] extremely low income households in 2015 [xxx.xneed projected numbers].

[xxx.xInsert information regarding housing available for ELI households]

In many cases, virtually all cases the most appropriate only housing choice for extremely low income households is rental housing. Many individuals with incomes below \$33,900 will have trouble saving for a down payment or emergency repairs. For individuals, single-room occupancy units are also an affordable solution. Deed restricted rentals that target these income categories, often with supportive services, can be the best housing solution for extremely low income families or individuals.

2.4.3 Sales Prices, Rents and Ability to Pay for Housing

There is a gap between affordable housing costs and actual housing costs for all lower income groups in Marin County. Households on an extremely low income budget can afford less than 10 percent of the median sales price of a single family home and just less than half the rent of a

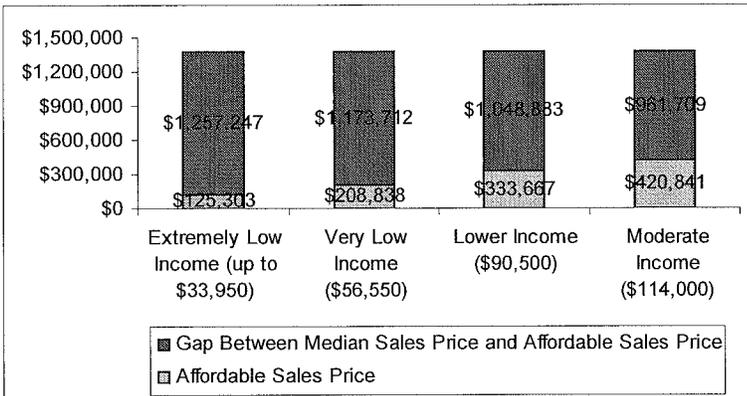
two bedroom apartment. In addition, the median sale price for a single family home in Sausalito is affordable only to households earning considerably more than a moderate income in the County.

In 2003, the median price for a single-family detached home in Sausalito was \$1,075,000. Assuming a 6.5% interest rate, a 30-year fixed loan, and a 20% down payment, an income over \$230,000 per year would be needed to qualify for a loan for a single-family detached home. As housing costs and incomes have continued to increase, the issue of affordability has become more pronounced for Marin residents on the lower end of the income spectrum. The median price for a single-family detached home in Sausalito in 2008 was \$1,382,550, requiring an income over \$300,000 per year to qualify for a loan (see **Figure x.x**). The cost of multi-family homes has also increased, and to a greater degree. The median price of a townhome or condominium rose from \$493,750 in 2003 to \$780,000 in 2008. The required income to afford the median townhome or condominium rose from \$109,000 to over \$171,000.

Comment [u23]: Median figures in this paragraph don't seem to be consistent with median home price shown in Table on page 10.

RTC:
 Median home price discussed previously was for both single-family; multi-family units (so it was an average of sales).
 This section is specific to call out SF:MF.
 [Changes made in early section to make sure this is clear.]

Figure x.x: Gap between Affordable Sales Price and Median Sales Price of Single Family Home in Sausalito (2008)



Source: Marin County Assessor's Office. Affordable sales price based on the following assumptions: 6.5% interest rate, 30-year fixed loan, 20% down-payment and no additional monthly payments or funds available.

Assuming one-third 30% of a gross monthly income is spent on rent, very low income four-person households can afford a maximum monthly rent of \$1,571 in Sausalito, based on the 2009 median income figure. Likewise, extremely low income four-person households can afford

Comment [u24]: Problem with using numbers rather than percentages is that median income figure is from 2009 and rent figures are for a different year. Since the gap is so huge, there's really no point in getting mired down in details. Also, numbers in this chart are confusing because the numbers don't agree with numbers derived from median income, e.g. "Very Low Income" number is \$56,550, which implies that median income is \$113,100 (since very low income is <50% of median).

RTC -
 The HEC should discuss this. We are limited in the info that we have.

a maximum monthly rent of \$943. In 2008 the average rental price for a one-bedroom, one-bathroom apartment in Sausalito was \$1,482, a two bedroom, two bathroom apartment was 1,817 and a three-bedroom, two bathroom apartment was \$1,915 (Real Facts, 2008). Average priced rental accommodation may be affordable to households with lower or moderate income, but is still unaffordable to households with very low or extremely low income in Sausalito.

Programs like Section 8 or units built with affordability controls can help meet the needs of low income households. To meet this need it may be important to provide deeper levels of subsidy or housing with supportive services.

There is a gap between affordable housing costs and actual housing costs for all low income groups in Marin County. Households on an extremely low income can afford less than 10 percent of the median sales price of a single family home and just less than half the rent of a two bedroom apartment. In addition, the median sale price for a single family home in Sausalito is affordable only to households earning considerably more than a moderate income in the County.

2.5 Overpaying

The 2000 Census indicates that overpayment remains a critical problem for low and moderate-income households, who are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing, or are unable to afford any housing and are homeless. Housing overpayment refers to spending more than 30 percent of income on housing; severe overpayment is spending greater than 50 percent.

Three quarters of lower income families in Sausalito, those with incomes under 80% of the county median, over overpay for housing, meaning that more than 30% of their income goes to housing. For families lower down on the income scale the housing burden is worse. Three out of four extremely low income households devote more than half of their income to housing. Around 65,500 households in Marin County and 318 households in Sausalito earn less than 80 percent of the median family income. Of these households, 20 percent in Marin County and 80 percent in Sausalito are paying more than 30 percent of their income for housing. Amongst those who earn less than 80 percent of the median family income, four percent in Marin County and 73 percent in Sausalito are paying more than half their income towards housing. Amongst renters in the extremely low income category in Sausalito, 73 percent are paying more than 30 percent of their income for housing and 73 percent are paying more than more than half. Amongst owner occupier households, 87 percent are paying more than 30 percent and 73 percent are paying more than half their income.

In Sausalito, tenure makes a significant difference to the housing cost burden of low income and lower income households. Amongst renters in the low and lower income categories, 100 and 82 percent respectively are paying more than 30 percent of their income for housing. Amongst owner occupier households in the low and lower income categories, 76 and 64 percent respectively are paying more than 30 percent of their income.

The percentage of Sausalito's low income population with high housing cost burdens is show in **Table x.x** below.

Table x.x Housing Cost Burden by Tenure and Household Size in Sausalito

Formatted: Adjust space between Latin and Asian text, Adjust space between Asian text and numbers

Comment [u25]: Per table below, there are 318 ELI families, those whose income is under 35% of median. Also, are the various 73% figures accurate—seems suspicious.

RTC -
I verified that the info in the table was transcribed correctly - if was. I think that for the ELI renters there are none w/ less than a 25% cost burden. This explains the ideal 73% figure.

Section 3— Housing Needs Analysis Draft

	Total Renters	Total Owners	Total Households
Extremely Low Income	169	149	318
% with any housing problems	73.4%	100%	85.8%
% Cost Burden >30% (Overpayment)	73.4%	86.6%	79.6%
% Cost Burden >50% (Severe Overpayment)	73.4%	73.2%	73.3%
Very low income	159	105	264
% with any housing problems	100%	76.2%	90.5%
% Cost Burden >30% (Overpayment)	100%	76.2%	90.5%
Lower Income	249	210	459
% with any housing problems	88%	64%	77%
% Cost Burden >30% (Overpayment)	82%	64%	74%

Source: State of the Cities Comprehensive Affordability Strategy (CHAS)

[xxxx.x]Insert information regarding potential resources to address the need]

2.6 Overcrowding

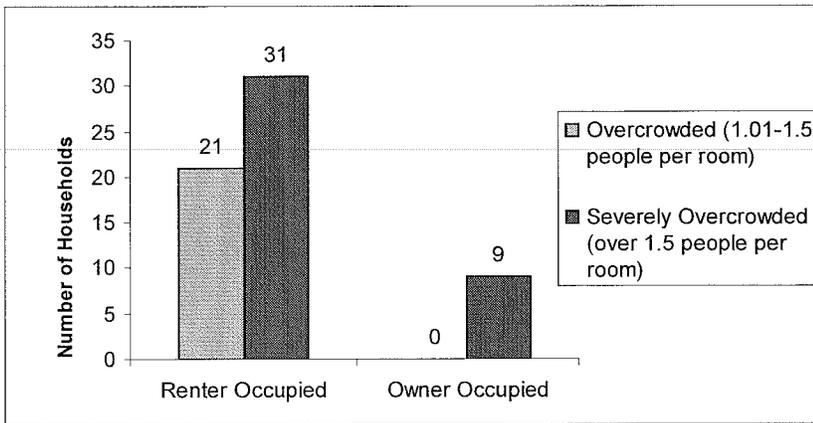
The stated defines an overcrowded unit as one occupied by more than 1.01 people per room excluding bathrooms and kitchens. A unit with more than 1.5 people per room is severely overcrowded. The incidence of overcrowded housing is a general measure of whether there is an available supply of adequately sized housing units. In Sausalito in 2000, only 1.43% percent (61 households) of all households were occupied by more than 1.01 people per bedroom considered overcrowded, and of these, 65 percent were severely overcrowded.

In Sausalito, tenure makes a significant difference in the rate of overcrowding. Of the 2,079 owner-occupied households in 2000, 0.43 percent were overcrowded. Overcrowding is much more prevalent in rental housing. Of the 2,183 rented units in Sausalito in 2000 2.38 percent of households were overcrowded and of these, 60 percent were severely overcrowded. See **Figure x.x** for the number of households in Sausalito living in overcrowded units.

Figure x.x: Number of Households in Sausalito Living in Overcrowded Units

Comment [u26]: Need to review document to make sure we've standardized the terminology—presumably per categories on page 15, which are Above Moderate, Moderate, Lower, Very Low and Extremely Low.

*RTC -
Verified, although
RHWA is distributed
w/ different lens*



Source: US Census 2000

[xxx.xInsert information regarding potential resources to address need- incentives to promote development for affordable apartments with 3-4 bedrooms]

2.7 Assisted Developments at Risk of Conversion

California housing element law requires all jurisdictions to include a study of all low income housing units which may at some future time be lost to the affordable inventory by the expiration of some type of affordability restrictions.

Sausalito does not have any housing that is “at-risk” of conversion to market rate. Sausalito has a total of 38 affordable rental housing units. Bee Street Housing, Inc., owns a six-unit senior housing property at 408 Bee street which is managed by EAH Housing. The maximum income for a one person household at the Bee Street Housing property is \$39,600 annually and for a two person household is \$45,250 annually. The units were built on a 20-year HUD 202 contract which was renewed by HUD until 2025.

The Sausalito Rotary (a 501.c.3 non-profit) owns and manages the remaining 32 affordable units in Sausalito. Rotary Place is a 10 unit senior housing property on Bee Street and Rotary Village is a 22 unit senior housing development was on Olima Street. [xxx.xInsert information regarding the maximum income limits]. The Rotary Housing projects were built without restrictive loans and are maintained as affordable projects as part of the organization’s community service.

2.8 Opportunities for Energy Conservation

[possibly to be inserted in Constraints/Opportunities]

3.0 Special Needs Housing

In addition to overall housing needs, every jurisdiction must make a special effort to facilitate the development of housing for special need groups. To meet the community’s special housing needs (including the needs of seniors, people living with physical and mental disabilities, single parent and female-headed households, large families, farmworkers, and individuals and families who are homeless), Sausalito must be creative and look to new ways of increasing the supply, diversity and affordability of this specialized housing stock. ~~Based on the 2000 Census data,~~

Table x.x provides the number of people/households for Sausalito within the various special needs groups.

Table x.x Estimate of Special Needs Households in Sausalito, 2000

Households	Total
Elderly (65+)	1,111
Large Family	28
Female Headed	148
Persons with disabilities:	1,728
16-64 years	1,221
65+ years	507
Farmworkers	491
Permanent	245
Seasonal (less than 150 days)	246

Source: Census 2000, Claritas 2008

Special needs housing includes a variety of housing types and living arrangements, from independent living (owning or renting), to assisted living (licensed facilities), to 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.

3.1 Persons with Disabilities

According to 2000 Census data there are a total of 1,728 households in Sausalito with Persons with Disabilities, the majority of which are aged 16-64 (see Table x.x). 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 multifamily housing is especially important to provide the widest range of choice, and is required by the State of California and Federal Fair Housing laws.

Special consideration should also be given to the issue of income and affordability, as many people with disabilities may be in fixed income situations. People with disabilities living on fixed incomes desire a wide range of different housing, depending on the type and severity of their disability as well as personal preference and lifestyle. Housing designed 'barrier-free', with accessibility modifications, on-site services, mixed income diversity, 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.

As the population ages, the need for housing for people with disabilities will increase. Consideration can be given to dwelling conversion (or adaptability) and appropriate site design.

3.2 Seniors

As demonstrated in Table x.x, seniors are a significant special needs group in Sausalito, with a total population of 1,111. With the overall aging of society, the senior population (persons over

Comment [u27]: Should this be "persons"? At least part of the table clearly refers to individuals, not households.

RTC:
This table was split into two tables — distinguishing between "persons" and "households"

Comment [u28]: Persons? This seems to be a large number of households.

RTC:
This is actually persons.
Table 3.11 was updated

65 years of age) will increase in most communities, including Sausalito. Consequently, the need for affordable and specialized housing for older residents will grow. The particular housing needs of this group includes 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, including the provision of a continuum of care as elderly households become less self-reliant. Typical forms of 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.

As people reach 75 years of age there is a dramatic increase in dementia, and in Marin County there is a significant need for dementia facilities or opportunities for seniors to remain with their family, such as in a "granny" or "in-law" second unit. There is also a need for housing where an "in-home" care-giver can reside.

The increasing longevity of people and the increasing number of seniors will create additional need for affordable housing and specialized housing for older residents. This has the following implications:

- 1) Given the limited supply of vacant residential land, senior projects will compete with non-age-restricted housing for development sites, potentially conflicting with housing efforts aimed at meeting other important housing needs.
- 2) Senior households on fixed incomes have limited resources for home improvements to maintain or rehabilitate older housing. The need for rehabilitation assistance programs may increase.
- 3) Many seniors can become "trapped" in large houses due to upkeep expenditures and house payment increases that would result from moving into a smaller housing unit. This creates new information and assistance needs for local housing programs.

Most of the licensed facilities in Marin will no longer take ~~low~~ and very low income seniors. Average basic rent is currently about \$3,500 per month for a single bed (room, bathroom, and three meals/day). For a couple, the costs are greater. Additional personal care is another cost above the basic charge. There are currently about 400 units of senior market rate assisted living facilities in the pipeline in Marin County that have been approved. The Marin County Public Guardian's Office must place very frail and very low income seniors in other counties due to the lack of affordable assisted living units in Marin County. Thus, the lack of very low income beds in Marin has also resulted in high cost expenditures by Marin County Department of Health and Human Services for out of county placements. Requiring these facilities to provide inclusionary housing units or beds is an issue being considered by a number of Marin jurisdictions. Some ordinances require residential care facilities for the elderly in projects of 10 or more units (beds) to set aside a minimum of 10 percent of the units (beds) for persons of ~~low~~ and very low income.

Comment [LS29]: verify ✓

Many supportive housing developments for the elderly have been built using HUD's Section 202 and 202/8 programs, which provide direct loan financing. 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.

Comment [LS30]: verify

Eliminated.

As discussed in Section 2.7 (Assisted Developments at Risk of Conversion) above, Sausalito has three facilities for ~~low~~-income seniors, one owned by the non-profit housing corporation and managed by the Ecumenical Association for Housing (EAH) and the other two

owned by the Rotary Housing Corporation. The eligibility requirements [xx.xinsert information regarding eligibility for senior housing projects]. For Marin County, this income level is within the [xx] category.

Jursted

3.3 Large Households

Large households, defined as households with five or more persons, have special housing needs. Large households tend to have difficulty purchasing housing because large housing units are rarely affordable for lower income families and rental units with three or more bedrooms are not common. It is likely that large households in Sausalito, and Marin County in general, would have a difficult time finding affordable, appropriately sized housing. However, given the low incident of overcrowding, the high proportion of single-person households in Sausalito, and the high cost of housing in general, it is likely that the number of large households seeking housing in Sausalito is fairly limited. This is supported by Table x.x above that shows, based on 2000 Census data, that there are [xx] large families within Sausalito.

3.4 Single Parent and Female-Headed Households

Single parent households, like large households, may have difficulty finding appropriately sized housing and need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and with access to services. Also, despite fair housing laws, discrimination against children may make it more difficult for this group to find adequate housing. Women in the housing market, especially the elderly, low/low and moderate income individuals, and single-parents, face significant difficulties finding housing, and both ownership and rental units are extremely expensive relative to the incomes of many people in this population category.

[xxx.xNeed to insert the following information:

- number of female headed households
- number of such households with incomes below poverty line
- change of such households from previous housing element
- number of all single parent headed households
- identify resources, unmet needs]

Jursted

3.5 Farmworkers

State law requires that housing elements evaluate the need for farmworker housing in the local jurisdiction. Although the most recent regional needs determination did not assess the regional need for additional farmworker housing in the Bay Area, the 1988 needs determination concluded that there is no regional need for additional farmworker housing in the Bay Area. There are no agricultural uses in Sausalito and, because lots tend to be small, the demand for landscape maintenance workers is small. There was no migrant worker housing identified in Sausalito in the 1990 Census. Table x.x above from the 2000 Census data states that there are [xx] farmworkers in Sausalito, which are likely people working within the fishing industry. Sausalito has a diversity of housing types including houseboats and liveaboards that could serve the needs of this special needs group.

3.6 Homeless

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community concern regarding the siting of housing that serves homeless clients.

Statistics regarding homelessness reflect everyone who does not have a permanent home of their own including people who are staying with friends or family, living in their cars, staying in shelters as well as those who are on the street.

Homeless people face the ultimate housing deprivation. The homeless population in California is estimated at approximately one percent of the state's total population. About a third consist of homeless families. Homelessness and near-homelessness is an important countywide concern. The key findings of a 1999 study conducted under the Marin Continuum of Housing and Services (a collaboration of over twenty Marin County organizations providing housing and related services) were as follows:

- 1) Approximately seven percent of Marin County households live below the poverty level and about one-quarter of the people living below poverty are children.
- 2) Over six percent of Marin's population was either homeless or in imminent risk of becoming homeless at some point in 1999.
- 3) 2,698 households comprising 4,281 people were homeless in Marin at some point in 1999, with 1,104 of those being children (25.7 percent).
- 4) 4,266 households comprising 11,090 people were at imminent risk of losing their housing during 1999. Nearly half of the at-risk households were families with children.
- 5) Over half of the at-risk households were working families, with incomes averaging \$947 per month (20 percent of the median income and 31 percent of a "living wage" in Marin County).
- 6) Over 5,100 Marin children were either homeless or at imminent risk of homelessness in 1999.

[*xxx.x*Need to insert the following information:

-daily average number of persons lacking shelter: single males, single females and children
-number of mentally ill, developmentally disabled, substance abusers, survivors of domestic violence and other categories of homeless
-inventory resources available: shelters, transitional housing and supportive housing units
-year round need analysis; seasonal need analysis]

The City of Sausalito and its community groups have been active in their efforts to identify and participate in services to address this special needs group. [*xx.x*Need to insert *info*]

Sources:

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RealFacts Online Database. Market Overview. Downloaded July 15, 2008.

Construction Industry Research Board (CIRB). Annual construction data custom report. Received June 10, 2008.

Claritas Demographic Trends Report. Downloaded from www.sitereports.com on May 27, 2008.

State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, Housing Problems and Affordability Mismatch Reports. Downloaded from

Comment [LS31]: verify

Comment [LS32]: verify

Section Added.

Comment [LS33]: [From its annual fundraiser, the Sausalito City Council awarded \$3,000 to the Open Door Ministries, a local group who have served Sausalito's disadvantaged residents for 32 years; another \$3,000 to the Southern Marin Hot Meal Coalition and another \$2,200 to the Sausalito Police Department's Emergency Fund that is used to assist with warm clothing, emergency transportation and inclement weather housing. In addition, local church groups operate food pantries and hot meal programs.]

Section 3— Housing Needs Analysis *Draft*

<http://socds.huduser.org/scripts/odbic.exe/CHAS/statetable.htm> on July 17, 2008. Note: CHAS data is originally from the 2000 US Census.
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I:\CDD\PROJECTS - NON-ADDRESS\Housing Element\2009 Update\Draft HE 2010\Housing Needs Analysis\Housing Needs Analysis-Final HEC Comments 4-21-10.doc