Town of Ross Housing Element
2015-2023

DRAFT

February 18, 2015

Table of Contents

Introduction 4
- Purpose of the Housing Element 4
- Housing Element Requirements 4
- Review of the Housing Element by State HCD 4
- Data Sources Used 5
- Regional Housing Needs Allocation 5
- Public Participation 8
- Consistency with the Ross General Plan 10
- Introduction 10
- Evaluation of Housing Policies and Programs 10
- Housing Units Built or Approved in Ross During The 2009-2014 Housing Element Period ... 12

Housing Needs Analysis 13
- Population Trends 13
- Employment Trends 17
- Household Profile 20
  - Family Types and Household Size 20
  - Housing Tenure 21
  - Overcrowding 21
- Vacancy Rate Trends 22
- Housing Stock Characteristics 23
  - Housing Conditions 23
  - Housing Construction Trends 24
- “At Risk” Housing 24
- Household Income, Housing Costs, and the Ability to Pay for Housing 24
- Projected Housing Needs 34
  - Regional Housing Need Allocation 34
  - Units Built During Planning Period 34
- Special Housing Needs 35
  - Persons with Disabilities 35
  - Seniors 38
  - Large Families 41
  - Single Parent and Female-Headed Households 42
  - Farmworkers 43
  - Individuals and Families Who Are Homeless and In Need of Emergency Shelter 44
  - Extremely Low Income Households 49
  - Very Low Income Residents 50

Sites Inventory and Analysis 52
- Inventory of Land Suitable for Housing Development 52
- Available Land Inventory 53
- Analysis of Sites and Zoning for a Variety of Housing Types 54

Multifamily Residential Housing 54
Single Family Houses 56
Mixed Use Development 56
Second Units. 58
Factory-built Housing and Mobilehomes 59
Employee Housing 59
Single Room Occupancy Housing 59
Transitional and Supportive Housing 60
Emergency Shelters 60

Opportunities for Energy Conservation 62

Potential Governmental and Non-Governmental Constraints to Development of Housing 65
Potential Non-Governmental Constraints 65
Availability of Financing 65
Price of Land 66
Cost of Construction 67
Lot Sizes 67
Market Demand 68
Infrastructure Availability 68
Flooding 69
Environmental Constraints 70
Potential Governmental Constraints 70
Land Use Controls 70
Local Processing and Permit Procedures 74
Fees and Other Exactions 76
Building Code and Enforcement 80
Site Improvement Requirements 80
Housing for Persons with Disabilities, Including Developmental Disabilities 80

A Framework for Action 82
Housing Goals 82
Quantified Housing Objectives 82
Housing Policies and Implementing Programs 84
1.0 WORK TOGETHER TO ACHIEVE THE TOWN'S HOUSING GOALS 84
2.0 MAINTAIN AND ENHANCE EXISTING HOUSING AND BLEND WELL-DESIGNED NEW HOUSING INTO EXISTING NEIGHBORHOODS 85
3.0 USE OUR LAND EFFICIENTLY TO INCREASE THE RANGE OF HOUSING OPTIONS AND TO MEET HOUSING NEEDS FOR ALL ECONOMIC SEGMENTS OF THE COMMUNITY 88
4.0 PROVIDE HOUSING FOR SPECIAL NEEDS POPULATIONS 92
5.0 MONITOR PROGRAM EFFECTIVENESSAND RESPOND TO HOUSING NEEDS 94

Introduction

Purpose of the Housing Element

Home ownership in Ross and throughout Marin County has become an ever more distant dream for many people. The median sales price for single-family homes in Ross has remained at $2.0 million. The double-edged sword of steep home prices is apparent as subsequent generations are priced out of the local housing market. Similarly, people who work in Ross are often forced to live far away where housing is more affordable.[1]

This Housing Element has been prepared to respond to current and near-term future housing needs in Ross, State housing goals, and to address the Town's share of the housing needs for all economic segments of the Bay Area region.[2] It contains updated information and strategic directions, including policies and specific actions, that the Town is committed to undertaking by the year 2023 to address its housing needs.

Providing affordable housing is a challenge for the Town of Ross due to the very limited supply of vacant land, small lot sizes, high cost of vacant and developed land, and the high value of existing structures. The Town's primary means of providing new, affordable, housing units is in the form of private development of new second units within existing neighborhoods.

Housing Element Requirements[3]

State law requires each city and county to adopt a general plan containing at least seven elements including housing. Unlike the other mandatory general plan elements, the housing element, required to be updated approximately every five or eight years, is subject to detailed statutory requirements and mandatory review by the State Department of Housing and Community Development (HCD).

Housing elements have been mandatory portions of general plans since 1969. The State legislature has declared the availability of housing a matter of statewide importance. The cooperation between government and the private sector is critical to attain the State's housing goal of "decent housing and a suitable living environment for every California family" and is critical to the State's long-term economic competitiveness. The law recognizes that in order for the private sector to adequately address housing needs and demand, local governments must adopt land-use plans and regulatory schemes that provide opportunities for, and do not unduly constrain, housing development.

Review of the Housing Element by State HCD

The State of California's Department of Housing and Community Development (HCD) is required to review draft and adopted housing elements pursuant to Government Code Section

---

[11] Ross General Plan 2007-2025, Goal 10, Provision of Affordable Housing Opportunities

[2] California Government Code sections 65300 and 65580 et. sec.

[3] State of California Housing and Community Development website http://www.hcd.ca.gov/hpd/housing_element2/GS_beforeYouBegin.php

65585. HCD found the Town's 2009-2014 Housing Element to be in compliance with State housing element law on January 21, 2011. Much of the information in the 2009-2014 housing element is still current and particular conditions and circumstances have not significantly changed since the last update. HCD found the updated plan in compliance with State housing element law on February 19, 2015.

Data Sources Used

The data in the housing element was updated in 2014. Citations to specific data sources are found within the document footnotes. In some cases, 2000 Census data is used, since there was no long form Census in 2010. The more recent American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data are based on survey data with relatively small sample sizes and high margins of error for Ross. Therefore, these data sources should be considered estimates for Ross and not definitive numbers.

Regional Housing Needs Allocation[4]

Since 1980, the State of California has required each jurisdiction to plan for its share of the state's housing need for people of all income levels. The Regional Housing Need Allocation (RHNA) is the process by which each community is assigned its share of the housing need for an eight-year period. This allocation consists of two steps.

First, The California Department of Housing and Community Development (HCD) determines the total housing need for each region in the state. In consultation with the Association of Bay Area Governments (ABAG), HCD determined that the Bay Area must plan for 187,990 new housing units for the January 1, 2014 to October 31, 2022 projection period (8.8 years). This determination is based on population projections produced by the California Department of Finance, which also took into account the uncertainty regarding the economy and regional housing markets. For this cycle, HCD made an adjustment to account for abnormally high vacancies and unique market conditions due to prolonged recessionary conditions, high unemployment, and unprecedented foreclosures. As a result, the Regional Housing Need Determination (RHND) from HCD for this RHNA cycle is lower than the RHND for 2007-2014.

Second, as the Council of Governments for the San Francisco Bay Area, it is the responsibility of ABAG to distribute this need to local governments. The RHNA identifies each jurisdiction's responsibility for planning for housing, and is divided into four income categories that encompass all levels of housing affordability.

The ABAG Executive Board adopted the methodology for determining a jurisdiction's total RHNA and the share of the jurisdiction's total RHNA in each income category based on objectives in State housing element law.[5] A detailed explanation of the methodology is in the RHNA Methodology Technical Documentation.[6] Most of the Bay Area housing need was

[4] Association of Bay Area Governments, "Final Regional Housing Needs Determination 2014-2022" http://www.abag.ca.gov/files/ABAG_Final_RHNA_Publication.pdf
[5] California Government Code section 65584(d)
[6] Association of Bay Area Governments "2014-2022 Regional Housing Need Allocation (RHNA) Methodology

allocated to infill locations and Priority Development Areas (PDAs) near transit to advance the goals of SB 375[7] and Plan Bay Area[8], which includes the region's Sustainable Communities Strategy, to accommodate future population growth and reduce greenhouse gas emissions from cars and light trucks. Jurisdictions outside of the PDAs were assigned a "Fair Share Component" of the RHNA, to "ensure that all jurisdictions share responsibility for meeting the regional need for housing."[9] The Town received, at a minimum, units to cover 40 percent of the household formation growth, as predicted by ABAG. ABAG also considered a jurisdiction's past RHNA performance, 2010 employment, and areas with high transit frequency. Incorporated jurisdictions in Marin received 62.5% of the housing generated by the unincorporated areas of the County that are under a city's sphere of influence. To allocate units by income category, ABAG assigned jurisdictions that have a relatively higher proportion of households in a certain income category a smaller allocation of housing units in that same category.

Once it receives its RHNA, each local government must update the Housing Element of its General Plan to show how it plans to meet the housing needs in its community. For Bay Area local jurisdictions' Housing Elements, this RHNA covers the planning period from January 31, 2015 to January 31, 2023, and Housing Element updates are required to be completed, with a finding of compliance by HCD, by January 31, 2015.[10]

Technical Documentation"
http://www.abag.ca.gov/planning/housingneeds/pdfs/RHNA_Methodology_Technical_Documentation.pdf

[7] California Senate Bill 375 (2007-2008), Steinberg, Chapter 728
http://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=200720080SB375&search_keywords=

[8] Plan Bay Area may be found at http://planbayarea.org/regional-initiatives/plan-bay-area.html

[9] Association of Bay Area Governments "2014-2022 Regional Housing Need Allocation (RHNA) Methodology Technical Documentation"

[10] If the Town does not adopt the housing element by May 31, 2015, it must revise its housing element every four years until it has adopted at least two consecutive revisions by the statutory deadline (California Government Code section 65588(e)(4)(A)). In addition, the housing element must be certified by HCD by May 31, 2015, so the Town is eligible to apply for One Bay Area Grant transportation funding (Metropolitan Transportation Commission Resolution 4035, revised, adopted December 10, 2014.)

Table 1 ABAG Housing Needs Determination for Marin County 2014-2022

	Very Low	Low	Moderate	Above Moderate	Total
Belvedere	4	3	4	5	16
Corte Madera	22	13	13	24	72
Fairfax	16	11	11	23	61
Larkspur	40	20	21	51	132
Mill Valley	41	24	26	38	129
Novato	111	65	72	167	415
Ross	**6**	**4**	**4**	**4**	**18**
San Anselmo	33	17	19	37	106
San Rafael	240	148	181	438	1,007
Sausalito	26	14	16	23	79
Tiburon	24	16	19	19	78
Unincorporated	55	32	37	61	185
Marin Total	**618**	**367**	**423**	**890**	**2,298**

Ross's share of the regional housing need is a total of 18 units between January 1, 2014 – October 31, 2022 (0.7% of the Marin County total), with the following income breakdown: 6 units affordable to very low income households (33.3%); 4 units affordable to low income households (22.2%); 4 units affordable to moderate income households (22.2%); and 4 units affordable to above moderate income households (22.2%). By comparison, Ross's previous housing need determination was for a total of 27 units between 2009 and 2014. The Town approved a total of 13 units during this previous period and eight were built. Four additional units were approved or constructed in 2014 and will be counted towards this housing element cycle.

Every Housing Element must demonstrate that the local jurisdiction has made adequate provisions to support the development of housing for the various income levels to meet its share of the regional housing need. Each year, the California Department of Housing and Community Development determines median income for California counties, based on a variety of factors (not just Census data) and publishes Income Limits for households according to income categories and household size. These income limits are used for the housing element and certain housing programs, like Section 8.[11] Marin County's median income, for purposes of certain housing programs, is $103,000. HCD Income limits, adjusted according to family size, are shown below. The extremely low-income category includes households with income up to 30% of the Marin County median household income. Very low income is between 30 and 50% of median income. Low income is between 50 and 80% of median income, and moderate income is between 80 and 120% of median income.

[11] For more information see California Department of Housing and Community Development http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html

Table 2 State Income Limits 2014, Marin County[12]

4-person Area Median Income $103,000	Household Size							
Income Category	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
Low Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
Median Income	72,100	82,400	92,700	103,000	111,250	119,500	127,700	135,950
Moderate Income	86,500	98,900	111,250	123,600	133,500	143,400	153,250	163,150

Public Participation

In order to make adequate provision for the housing needs of all economic segments of the community, the Town must make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element.[13]

The Town sought public review and comments during a community workshop hosted in September 2014 by the Town Advisory Design Review Group. The Ross Town Council held a public meeting to discuss the draft Housing Element in October 2014. The Town emailed notice of the meetings to over 1,000 email addresses and posted the notice in public places.

The Town also conducted public outreach by making the Housing Element available for public review at the Planning Department offices in the Ross Town Hall. The draft element was posted on the Town's website to inform the public of the housing needs of the community and to generate feedback on the proposed housing policies and programs contained in the Housing Element.

The Town made an effort to involve a wide spectrum of the community in the Housing Element update process. This effort included utilization of a comprehensive contact list, a variety of methods to disseminate information, and two community workshops.

In addition to the Town email list, the following individuals, groups and organizations were contacted to participate in the housing element review:

- Marin County elected officials
- Ross Property Owner Association
- Adjacent jurisdications San Rafael, County of Marin, San Anselmo
- Marin Municipal Water District
- Ross Valley Sanitary District
- Federated Indians of Graton Rancheria
- Association of Bay Area Governments

[12] California Department of Housing and Community Development, State Income Limits for 2014, http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k14.pdf
[13] California Government Code section 65583(c)(8)

- Ross School District
- Redwood High School
- Marin Housing Authority
- Marin General Hospital
- The Cedars of Marin
- Social Security Administration
- Coalition for a Livable Marin
- Community Venture Partners, Inc.
- Marin Income Property Association
- Greenbelt Alliance
- League of Women Voters of Marin County
- Marin Conservation League
- Marin Environmental Housing Collaborative
- Marin Interfaith Council
- MarinSpace
- Sierra Club Marin Group
- San Francisco Theological Seminary
- Citizens for Educated Government
- Homeforall
- Homeward Bound
- Ritter Center
- College of Marin
- Habitat for Humanity
- EAH

The Town received the following comments, which were considered during the development of the programs contained in the draft housing element:

- Actively pursue the development of the Town owned site for work force housing and consider rezoning the adjacent single-family parcel for multi-family development so the project may be more appealing to developers.

- Consider planning for development of senior housing at the Branson School site if the school relocates. Small senior housing units could allow residents to downsize and remain within the community.

- Review zoning districts and regulations to provide more certainty to those seeking to develop or improve housing.

- [Reserved for future comments]

Consistency with the Ross General Plan

The draft Housing Element 2015-2023 has been reviewed in relationship to the Town of Ross General Plan 2007-2025 and has been found to be internally consistent with the other elements of the Town's General Plan. Whenever any element of the general plan is amended in the future, the housing element will be reviewed and modified, if necessary to ensure continued consistency among the elements.Evaluation of the 2009-2014 Housing Element

Introduction

State Housing Element law requires an evaluation of the achievements of the Town's housing goals, policies and programs adopted in the current Housing Element. The Town annually reviews the Housing Element pursuant to Government Code Section 65588 (a)(1-3) to evaluate all of the following:

1. The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
2. The effectiveness of the housing element in attainment of the community's housing goals and objectives.
3. The progress of the Town in implementation of the housing element.

A detailed evaluation of all current housing policies and programs is attached as Appendix A. Programs and policies were evaluated and recommendations were made to continue, modify, or delete the policy or program in the updated housing element.

Evaluation of Housing Policies and Programs

The 2009-2014 Housing Element established housing policies and programs to enable the Town to meet its fair share of housing requirements as determined by the Association of Bay Area Governments. The Town amended its zoning regulations, as planned in the housing element, to facilitate development of housing. These policies and programs resulted in 11 new housing units approved during the planning period. Eight units were built during the planning period. The completed units met 30% of the overall Regional Housing Needs Allocation (RHNA) and 36% of the total moderate and lower income affordable housing RHNA.

One small single family home was built, meeting 13% of the allocation for above moderate-income units. Six second units were built. In addition to second units, one caretaker unit was built. Second units and caretaker units are typically occupied by lower income households including elderly parents, young adult children, developmentally disabled family members, caregivers, and home health aides.

The table below reports Ross's results in meeting its fair-share housing needs from 2009 to 2014. The Town programs were successful in generating new second units. Few new market rate houses were developed on vacant lots within the Town during the housing element period. However, the Town saw a great deal of construction activity as existing residences were remodeled and upgraded. Many of these renovation projects added new second units, as encouraged by the programs in the housing element. The Town anticipates that this trend will

continue and that second unit development is the primary means of creating new affordable housing units within the community.

Due to the residential nature of the community and little commercial development, Ross has only one main revenue source: property tax. Every four years the property owners vote on a special municipal services tax just to cover the cost of existing police and fire services. The Town administration, public works, planning and building departments have minimal staff, consisting of only five full time and one part time employee. During the 2009-2014 housing element period, the Town faced many challenges including merging the Town fire department with the Ross Valley Fire Department, changing town managers, and making Ross Recreation a town department. In addition, the local tax failed to receive the necessary votes to pass in June 2012 and there were major reductions in expenditures in fiscal year 2012-2013. For these reasons, the Town did not actively pursue its program to develop workforce housing on the Town site and increased development fees during the prior housing element period.

Based on the analysis of the progress and effectiveness of the previous housing element, the Town is maintaining its focus on development of new second units to provide the affordable housing in the community. The Town has found that second units and market rate units are the most realistic means of providing new housing within this primarily single family residential community.

Housing Units Built or Approved in Ross During The 2009-2014 Housing Element Period

Table 3 Housing Units Built or Approved in Ross, 2009-2014*

	Description	Year Approved	Year Built	Very Low	Low	Moderate	Above Moderate	Total
Single Family Houses								
17 Madrona	714 sq. ft. single family residence	2008	2010				1	1
Second Units								
8 Sylvan Lane	442 sq. ft. attached 2nd unit	2006	2008		1			1
47 Sir Francis Drake	Legalization of attached 2nd unit	2009	2009		1			1
24 Walnut Avenue	1,640 square foot 2nd unit	2009	2009			1		1
36 Glenwood	1,080 sq. ft. detached 2nd unit	2008	2011			1		1
19 Brookwood	698 sq. ft. attached 2nd unit	2009	2012			1		1
21 Fernhill**	613 sq. ft. attached 2nd unit	2009			1			1
90 Glenwood	582 sq. ft. attached 2nd unit	2010	2011		1			1
33 Spring Road**	1,187 sq. ft. 2nd unit	2011				1		1
Guest House/Caretaker								
8 Sir Francis Drake	Attached 102 sq. ft. caretaker unit	2008	2010	1				1
Total Approved				**1**	**4**	**4**	**1**	**10**
Total Built				**1**	**3**	**3**	**1**	**8**
2009-2014 RHNA				**8**	**6**	**5**	**8**	**27**
% of RHNA Approved				**13%**	**67%**	**80%**	**13%**	**37%**
% of RHNA Built				**13%**	**50%**	**60%**	**13%**	**30%**

*Four units were approved in 2009-2014 housing element cycle that will be built and counted towards 2015-2023 housing element planning period.

**Units approved but not built.

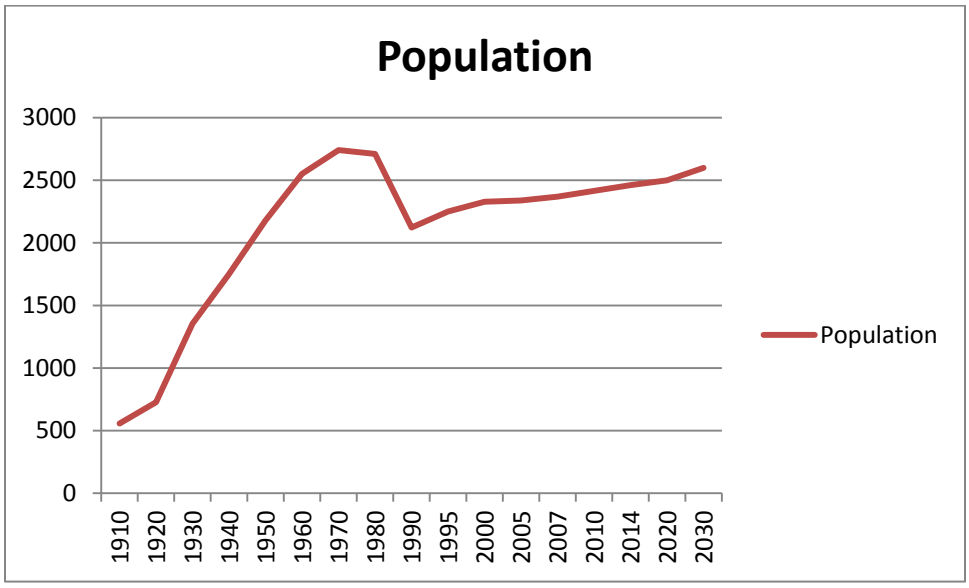
Housing Needs Analysis

State law requires the housing element to analyze population and employment trends, document projections, and quantify the Town's existing and projected housing needs for all income levels[14]

Population Trends

The Town continues to grow at a slow rate. Ross has a current population of 2,461.[1] The town added 91 people since 2007. Ross has grown at an average annual rate of 1.4% since its incorporation in 1908. Ross has been growing at an annual rate of less than 1% per year over the past decade. According to 2013 projections by the Association of Bay Area Governments (ABAG), the Ross population is expected to increase by 39 people to a total population of 2,500 by 2020, at an estimated annual growth rate of less than 1/2 percent.

Table 4 Population Growth in Ross[15]



As shown in the table below, the population growth rate of Ross is low, similar to that of most neighboring cities and towns. The California Department of Finance projects slow annual growth for the County, to a total population of 251,787 by 2023.[16]

[14] California Government Code section 65583
[15] California State Data Center, Demographic Research Unit, Department of Finance, "Historical Census Populations of Counties and Incorporated Cities in California, 1850–2010," http://www.dof.ca.gov/research/demographic/
[16] California Department of Finance, Demographic Research Unit, "Report P-1 (Total Population) State and County Population Projections July 1, 2010-2060 (5-year increments)," http://www.dof.ca.gov/research/demographic/reports/projections/P-1/

Table 5 Population Trends in Marin County Jurisdictions[17]

Jurisdiction	Total Population 1990	2000	2010	Absolute Change 2000 to 2010	Percent Change 2000 to 2010
State of California	29,760,021	33,871,648	37,253,956	3,382,308	10%
Bay Area	6,023,577	6,783,760	7,150,739	366,979	5%
Marin County Total	230,096	247,289	252,409	5,120	2.1%
Belvedere	2,147	2,125	2,068	-57	-2.7%
Corte Madera	8,272	9,100	9,253	153	1.7%
Fairfax	6,931	7,319	7,441	122	1.7%
Larkspur	11,070	12,014	11,926	-88	-0.7%
Mill Valley	13,038	13,600	13,903	303	2.2%
Novato	47,585	47,630	51,904	4,274	9.0%
Ross	**2,123**	**2,329**	**2,415**	**86**	**3.7%**
San Anselmo	11,743	12,378	12,336	-42	-0.3%
San Rafael	48,404	56,063	57,713	1,650	2.9%
Sausalito	7,152	7,330	7,061	-269	-3.7%
Tiburon	7,532	8,666	8,962	296	3.4%
Unincorporated Marin County	64,099	68,735	67,427	-1,308	-1.9%

[17] U.S. Census Bureau, 2000 and 2010 Decennial Census Counts, SF1:P1

Marin County's population growth was lower than other communities in the Bay Area Region.

Table 6 Population Change Bay Area Region[18]

Jurisdiction	Total Population 2000	Total Population 2010	Absolute Change 2000 to 2010	Percent Change 2000 to 2010
Alameda County	1,443,741	1,510,271	66,530	4.6%
Contra Costa County	948,816	1,049,025	100,209	10.6%
Marin County	**247,289**	**252,409**	**5,120**	**2.1%**
Napa County	124,279	136,484	12,205	9.8%
City and County of San Francisco	776,733	805,235	28,502	3.7%
San Mateo County	707,161	718,451	11,290	1.6%
Santa Clara County	1,682,585	1,781,642	99,057	5.9%
Solano County	394,542	413,344	18,802	4.8%
Sonoma County	458,614	483,878	25,264	5.5%

The median age in the Town of Ross is consistent with the County, which is higher than the State median age. The median age increased from 31.0 in 1970 to 34.4 in 1980 and has continued to rise to 45 in 2010. The California Department of Finance (DOF) predicts the median age will increase to 46.8 in 2021 and then begin to decline.[19]

Population trends by age groups have stayed fairly consistent, likely because the Town is primarily built out, few new units are constructed, existing housing is primarily single-family residential dwelling units, and many residents stay in Ross as they age.

[18] Ibid.

[19] California Department of Finance, Demographic Research Unit, "Report P-2: State and County Population Projections by Race/Ethnicity and Age (5-Year groups) 2010 through 2060," http://www.dof.ca.gov/research/demographic/reports/projections/P-2/

Table 7 Ross Population by Age[20]

	1990		2000		2010	
Age Group	Number	Percent	Number	Percent	Number	Percent
0-9 years	275	13%	376	16%	357	15%
10-19 years	286	13%	367	16%	416	17%
20-24 years	95	4%	40	2%	66	3%
25-34 years	179	8%	130	6%	68	3%
35-44 years	379	18%	365	16%	294	12%
45-54 years	414	20%	444	19%	437	18%
55-64 years	217	10%	319	14%	364	15%
65-74 years	179	8%	158	7%	252	10%
75-84 years	75	4%	106	5%	105	4%
85+ years	24	1%	24	1%	56	2%
Median Age	40.2		42.5		45	

According to the 2010 U.S. Census, Marin County's proportion of population by age group is similar to that of the State, but with a slightly higher percentage of people 45 years old and older. The Town has similar age demographics to the County as a whole, but has fewer young adult households.

Table 8 Comparative Age Demographics

	2010 Ross		2010 County		2010 California	
Age Group	Number	Percent	Number	Percent	Number	Percent
0-9 years	357	15%	890,392	12%	5,037,172	14%
10-19 years	416	17%	880,038	12%	5,414,870	15%
20-24 years	66	3%	460,251	6%	2,765,949	8%
25-34 years	68	3%	1,052,669	15%	5,317,877	15%
35-44 years	294	12%	1,065,647	15%	5,182,710	14%
45-54 years	437	18%	1,072,222	15%	5,252,371	14%
55-64 years	364	15%	851,291	12%	4,036,493	11%
65-74 years	252	10%	467,258	7%	2,275,336	6%
75-84 years	105	4%	279,326	4%	467,258	1%
85+ years	56	2%	131,645	2%	600,968	2%
Median Age	45		45.1		35.2	

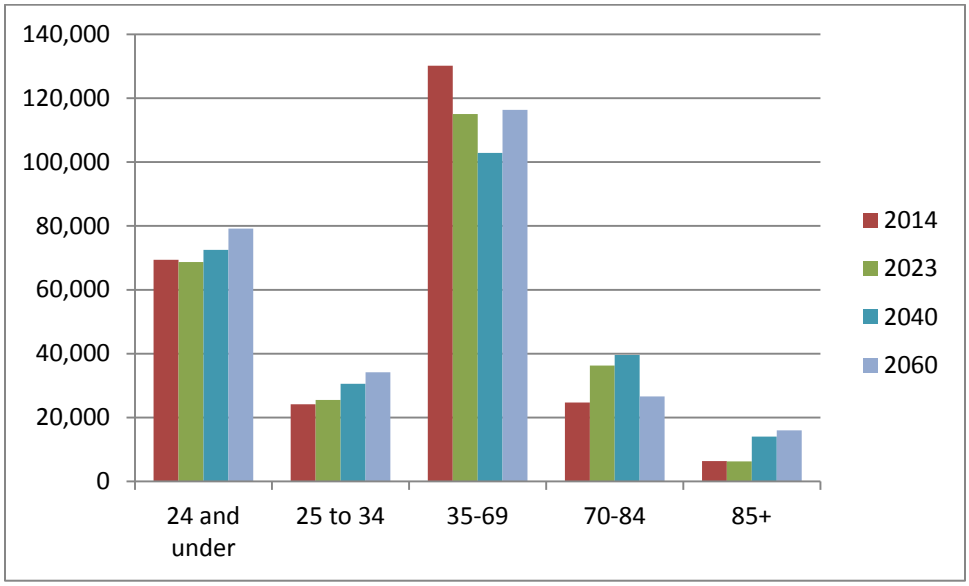
[20] U.S. Census Bureau, 1990, 2000 and 2010 Decennial Census Counts, (STF1:P011, SF1: P12 and SF1:P13)

State projections indicate the number seniors between 70-84 years old will increase significantly in Marin County during this housing element planning period. Since the Town's demographics are similar to the County, the Town may see a similar increase in its senior population.

Table 9 Projected Population Change By Age Group Marin County[21]

Age Group	2014	2023	2040	2060
24 and under	69,425	68,688	72,512	79,187
25 to 34	24,163	25,497	30,568	34,158
35-69	130,184	115,056	102,850	116,344
70-84	24,718	36,262	39,581	26,611
85+	6,383	6,285	14,037	15,976
Total Marin County Population	254,873	251,787	259,549	272,275

Figure 1 Projected Population Change in Age Groups 2014 to 2060



Employment Trends

The Town of Ross is not a major employer for the Bay Area region. The Association of Bay Area Government *Projections 2013* indicated the Town had 510 jobs. This is 0.02% of the total Bay Area jobs and 0.5% of the total jobs in Marin County. ABAG predicts Ross will add approximately 40 new jobs during this housing element cycle, primarily in self-employment jobs.

[21] CA Department of Finance, Demographic Research Unit, "Report P-1 (County): State and County Total Population Projections, 2010-2060 (5-year increments)," http://www.dof.ca.gov/research/demographic/reports/projections/P-1/

Table 10 Job Projections[22]

County/City Name	Jobs Forecast 2010	2020	2030	2040	Percent Change 2010-20	2020-30	2030-40
Marin County Total	110,730	119,990	123,820	129,150	8.4%	3.2%	4.3%
Belvedere	430	470	470	480	9.3%	0.0%	2.1%
Corte Madera	7,940	8,130	8,190	8,260	2.4%	0.7%	0.9%
Fairfax	1,490	1,670	1,740	1,820	12.1%	4.2%	4.6%
Larkspur	7,190	7,510	7,640	7,810	4.5%	1.7%	2.2%
Mill Valley	5,980	6,400	6,550	6,790	7.0%	2.3%	3.7%
Novato	20,890	22,710	23,410	24,390	8.7%	3.1%	4.2%
Ross	**510**	**550**	**560**	**590**	**7.8%**	**1.8%**	**5.4%**
San Anselmo	3,740	4,080	4,190	4,360	9.1%	2.7%	4.1%
San Rafael	37,620	41,200	42,790	44,960	9.5%	3.9%	5.1%
Sausalito	6,220	6,880	7,200	7,640	10.6%	4.7%	6.1%
Tiburon	2,340	2,510	2,580	2,690	7.3%	2.8%	4.3%
Unincorporated Area	16,380	17,880	18,500	19,360	9.2%	3.5%	4.6%
Bay Area Region Total	3,040,110	3,775,080	3,579,600	4,060,160	17.7%	5.5%	7.6%

The town of Ross has a small commercial district with approximately 30 businesses, including restaurants, beauty salons, a dry cleaner, a dentist, real estate agencies, and other retailers. Financial advisers, attorneys, and other professionals fill the few office spaces in town. The downtown area is "built out" and the Town does not expect an expansion of commercial uses in the small downtown area, which would lead to additional jobs.

The primary employers within the Town are the Town of Ross (approximately 36 employees), small public grade school (42 full time, 26 part time employees[23]), 320 student private high school (90 employees[24]) and a residence for the developmentally disabled, The Cedars (34 employees[25]). These top four employers together employ approximately 230 full and part time people. No notable growth is expected in the number of employees for the top four employers during this housing element cycle.

[22] Association of Bay Area Governments (ABAG), "Projections 2013", from data profiles provided by ABAG and reviewed by the California Department of Housing and Community Development, http://www.abag.org/planning/housing/projections13.html

[23] 2013 data from http://transparentcalifornia.com/salaries/2013/school-districts/marin/ross-elementary/ adjusted based on information from Ross School District, since total employees include temporary workers that do not reach even part time employment levels

[24] The Branson School web site faculty directory http://www.branson.org/Page/81 (December 2014)

[25] The Cedars' official address is Ross, but only 34 of the 140 employees actually work in the Town of Ross according to a 2012 email from the Cedars Human Resource Manager.

Residents employ a number of workers at their houses, including housekeepers, child care providers, landscapers, and other personal service providers. Since the majority of new housing units in the Town will be small units, the Town does not expect a significant increase in the number of household employees.

Self-employed residents may account for a number of the existing Town jobs. According to an email from ABAG, the number self-employed in Ross may be significantly higher than the number of people working for the major employers and smaller employers in Town. Self-employment jobs likely account for the projected increase in jobs.

The 2000 Census reported that the Town had 920 employed residents. There was no 2010 long form census conducted, so the 2007-2011 American Community Survey (ACS) is the only recent data source available for Ross jobs. The 2007-2011 ACS data, which has a high margin of error for small populations such as Ross, estimated 720 employed residents.[26] Ross residents are employed in a variety of industries, with the majority working in professional, management, finance, education, and health service positions as shown in the table below.

Table 11 Employment by Industry[27]

	2000		2007-2010
Industry Type	**Number**	**Percent**	**ACS**
Agriculture, forestry, fishing and hunting, and mining	0	0%	1%
Construction	43	5%	4%
Manufacturing	64	7%	5%
Wholesale trade	0	0%	0%
Retail trade	44	5%	5%
Transportation and warehousing, and utilities	7	1%	2%
Information	51	6%	6%
Finance, insurance, real estate and rental and leasing	190	21%	21%
Professional, scientific, management, and administrative	181	20%	25%
Educational, health and social services	205	22%	18%
Arts, entertainment, recreation, accommodation and food	85	9%	4%
Other services	27	3%	4%
Public administration	23	3%	7%
TOTAL	920	100%	100%

According to the ACS 5-year estimates, the majority of the working age population in Ross is employed.

[26] U.S. Census Bureau, 2000 Decennial Census, 2007-2011 American Community Survey (ACS) 5-year estimates (SF3:P49, C24050). According to the U.S. Census, the ACS estimates are based on data from a sample of housing units and people in the population, not the full population. For this reason, ACS estimates have a degree of uncertainty associated with them, called sampling error. In general, the larger the sample, the smaller the level of sampling error. Small sub-populations generally have very high margins of error and are less reliable.

[27] U.S. Census Bureau, 2000 Decennial Census (SF3:P49), 2007-2011 ACS 5-year estimates (C24050)

Table 12 Employment Status Estimates[28]

	Estimate	Percent
Population 16 years and over	1,503	
In labor force	805	53.6%
Civilian labor force	805	53.6%
Employed	757	50.4%
Unemployed	48	3.2%
Armed Forces	0	0.0%
Not in labor force	698	46.4%

Approximately 80% of the employed residents work outside of the Town (estimated at 564 residents) and the remainder are self-employed and work at home. Less than 5% of employed residents work at jobs within the Town (excluding self-employment).[29]

Household Profile

The Bureau of the Census 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. According to the U.S. Census, there were 798 households in Ross in 2010, an increase of 37 households from the 2000 level of 761.[30] According to ABAG projections, Ross will add approximately 22 households during the current housing element planning period.

Family Types and Household Size

More than half (55%) of the Town households have no children under 18 years old.[31] According to the 2000 Census, the average household size in Marin County was 2.34 persons, and the average household size in Ross was 2.94 persons.[32] In Ross, most of the households are occupied by one or two people (52%).

Table 13 Household Size[33]

Household Size	Percent
1-person household	17%
2-person household	35%
3 or more-person household	48%

[28] U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Estimates (DP03)
[29] Ibid.
[30] The Town has 880 total housing units, according to County Assessor records. The lower number of households may be attributed to vacant units (see Vacancy RateTrends, page 23 of this document).
[31] U.S. Census Bureau, 2007-2011 ACS 5-year estimates (B11005)
[32] This is consistent with the U.S. Census Bureau, 2007-2011 ACS 5-year estimates, which estimate the average household size in Marin County as 2.34 persons and the average household size in Ross as 2.83 persons. U U.S. Census Bureau, 2007-2011 ACS 5-year estimates (B25010)
[33] U.S. Census Bureau, 2007-2011 ACS 5-year estimates (S2501)

Housing Tenure

Tenure refers to whether a housing unit is rented or owned. According to the U.S. Census, 62.6% of Marin County housing units are owner-occupied and 37.4% are rental units. Ross continues to have the highest rate of homeownership in the county, with 86% of the units being owner-occupied and 14% being renter-occupied.

Table 14 Household by Tenure[34]

	2000		2010	
	% Owner	% Renter	% Owner	% Renter
State of California	56.9%	43.1%	55.9%	44.1%
Bay Area	57.7%	42.3%	56.2%	43.8%
Marin County Total	63.6%	36.4%	62.6%	37.4%
Ross	87.1%	12.9%	86.0%	14.0%

Overcrowding

State housing element law requires the Town to analyze and document overcrowded housing units.[35] Overcrowding is a housing condition that studies have found to be related to negative outcomes in health, education, childhood growth and development, and housing conditions.[36]

According to the U.S. Census, occupied housing units with more than one person per room are considered crowded. Nationally, the rate of crowding declined from 1940 (20 percent) to 1980 (4.5 percent); it rose slightly in 1990 (4.9 percent), and rose again in 2000 (5.7 percent and 6 million units). The rate of severely crowded homes (those with more than 1.5 persons per room) followed a similar trend with a high of 9.0 percent in 1940, low of 1.4 percent in 1980, and increasing to 2.7 percent (2.9 million units) in 2000.[37]

California has one of the highest levels of crowding at almost 15 percent in 2000, or 1.75 million units, two and a half times the national rate. Over 9% of California housing units, over a million units, were considered severely overcrowded.[38] According to a U.S. Housing and Urban Development report, overcrowding is most prevalent among Hispanic households, households of foreign-born, non-U.S., citizens, and households who rent homes.[39]

---

[34] U.S. Census Bureau, 2000 and 2010 Decennial Census Counts (SF1:H4 and SF1:H4)
[35] California Government Code section 65583(a)(2)
[36] The United Kingdom Office of the Deputy Prime Minister, "The Impact of Overcrowding on Health & Education: A Review of Evidence and Literature," Office of the Deputy Prime Minister Publications (2004)
[37] U.S. Census Bureau website https://www.census.gov/hhes/www/housing/census/historic/crowding.html (December 2014)
[38] Ibid.
[39] "Measuring Overcrowding in Housing," prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research, ICF Consulting, Blake, Kellerson (2007) http://www.huduser.org/publications/pdf/Measuring_Overcrowding_in_Hsg.pdf

Table 15 5-Year Estimate of Overcrowded Units[40]

County/City Name	Total Occupied Units	Owner Occupied Units: Over-crowded	Owner Occupied Units: Severely Over-crowded	Renter Occupied Units: Over-crowded	Renter Occupied Units: Severely Over-crowded	Total	% of Total Occupied Units
Bay Area	990,864	11,635	3,071	20,573	8,769	137,089	6%
Marin County Total	97,644	318	110	1,279	839	2,546	3%
Belvedere	925	0	0	0	0	0	0%
Corte Madera	4,060	0	0	0	0	0	0%
Fairfax	3,180	25	0	0	0	25	1%
Larkspur	5,945	40	0	15	35	90	2%
Mill Valley	6,155	0	25	85	0	110	2%
Novato	19,900	60	10	345	100	515	3%
Ross	**710**	**10**	**0**	**4**	**0**	**14**	**2%**
San Anselmo	5,120	4	0	50	0	54	1%
San Rafael	23,380	60	45	680	650	1,435	6%
Sausalito	4,320	0	15	0	0	15	0%
Tiburon	3,550	0	0	0	0	0	0%
Unincorporated Marin County	20,399	119	15	100	54	288	1%

At one to two percent, the Town of Ross has a low overcrowding rate. In 1990, the Census reported no overcrowded units in Ross. According to 2000 census data, there were 8 owner occupied units (1%) with overcrowded conditions and no overcrowded renter occupied units in Ross. None of the units was considered to be severely overcrowded with 2 or more persons per room. The 2006-2011 ACS estimates indicate an increase in overcrowding.

The number of overcrowded households in Ross is small and likely caused by the high price of housing and family choice to live in small, but typically high quality, housing units.

Vacancy Rate Trends

Vacancy rates can be an indicator of housing supply and housing demand. 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. In 2010, the County vacancy rate was recorded at 7 percent. According to the Census data, the overall vacancy rate for the Town was 5.5% in 2000 and 9.7% in 2010.

However, vacant housing is not only units that are available for rent or sale, but it includes "occasional use" units. The actual number of housing units for rent at the time of the census

[40] U.S. Census, Comprehensive Housing Affordability Strategy (CHAS) data, based on 2006-2010 ACS 5-year estimates (Table 10), in data packet provided to Town from ABAG

survey was 6 units in 2000 for 0.7% and 7 units in 2010 at 0.8%. Less than 1% of units were for sale. The limited supply of for sale and rent units and high sale and rental prices (see discussion below) indicate that property is in high demand in Ross. Low vacancy rates often stimulate higher rental rates.

Table 16 Vacancy Rates by Housing Type[41]

Vacant Units	2000	2010
For rent	6	7
For sale only	3	7
Rented or sold, not occupied	3	7
For seasonal, recreational, or occasional use	11	42
For migrant workers	0	0
Other vacant	21	23
Total	44	86

Housing Stock Characteristics

The majority of residential units in Ross are detached single family homes. According to the Marin County Assessor records, 92% of the units in Ross are single-family residences and the remaining units are second units, guesthouses, multifamily units or sites developed with mixed uses.

Table 17 Housing Types in Ross

	Number of Units	Percentage
Single family	810	92%
Second units	23	3%
Guest houses	29	3%
Multifamily/Mixed Use[42]	18	2%
	880	

Housing Conditions

Town staff estimates that most of the housing in Ross is in good to excellent condition and that that 6 units may be substandard (e.g., in need of rehabilitation or repair). No units are in need of replacement/demolition.

The majority or Ross' housing stock was built before 1939. The town was essentially built out by the 1970's and new housing units are typically constructed by tearing down old and outdated houses on existing improved lots. Although the housing stock is relatively old, most houses are well maintained or remodeled.

[41] U.S. Census Bureau, 2000 and 2010 Decennial Census Counts (SF1:H5)

[42] These units are in the downtown commercial area, St. Anselms Church site, The Branson School site, Marin Art & Garden Center site, and 73 Winship Avenue.

Table 18 Housing Units Built By Decade[43]

Year Constructed	Number of Units	Percent of Total
Pre 1900	11	1%
1900-1909	120	14%
1910-1919	118	14%
1920-1929	159	18%
1930-1939	60	7%
1940-1949	91	11%
1950-1959	110	13%
1960-1969	55	6%
1970-1979	34	4%
1980-1989	22	3%
1990-1999	36	4%
2000 to present	45	5%

Housing Construction Trends

The last two planning periods saw an increase in building activity in Town. While there are several vacant lots available for development of new housing units, and several new second units were built, many more property owners remodeled and demolished existing residential buildings and rebuilt homes. The Town expects single-family home development to continue at the same rate throughout the planning period. Secondary dwelling development is continuing to exceed historic development rates. The increase in secondary dwelling development is attributed to both a greater need for housing for adult family members and caregivers, and the Town's explicit encouragement of these types of dwellings.

"At Risk" Housing

Housing element law requires each city and county to conduct an analysis and identify programs for preserving assisted housing developments.[44] The Town does not have any multifamily rental housing that receives governmental assistance under federal programs, assisted housing developments, or multifamily rental units that were developed pursuant to a local inclusionary housing program or used to qualify for a density bonus.

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

Housing prices continued to escalate in the County of Marin and the San Francisco Bay Area. The shortage of local housing at affordable prices means that many employees who work in Marin must live elsewhere. This phenomenon imposes personal and societal costs, as the price of commuting is not just the actual transportation expenses, but also includes the commute time, the environmental impact on air quality, increased traffic hazards, the cost for extended

[43] Marin County Assessor Data, accessed December 2014 (construction date not available for approximately 20 units)

[44] California Gov. Code section 65583

day care, and the toll on peoples' quality of life. In the event of a disaster, Marin public employees may not be near to serve as disaster service workers.

Household Income

The median household income for Ross residents is above the median for Bay Area counties and the State median income. The majority of Ross households have an income of over $200,000 per year.

Table 19 Income and Benefits (In 2013 Inflation-Adjusted Dollars)[45]

	Estimate	Percent
Less than $10,000	41	5.8%
$10,000 to $14,999	3	0.4%
$15,000 to $24,999	7	1.0%
$25,000 to $34,999	37	5.2%
$35,000 to $49,999	56	7.9%
$50,000 to $74,999	42	5.9%
$75,000 to $99,999	46	6.5%
$100,000 to $149,999	128	18.0%
$150,000 to $199,999	69	9.7%
$200,000 or more	283	39.7%
Total households	712	
Median household income	$147,130	
Mean household income	$254,843	

The Ross household income level is increasing and is higher than most communities in the Bay Area.

Table 20 Household Income by Quartile[46]

	2000 (1999 dollars)		2007-2011 (2011 inflation adjusted dollars)	
Less than $24,999	70	10.0%	52	7.4%
$25,000 to $49,999	77	11%	72	10.2%
$50,000 to $74,999	116	16%	57	8.1%
$75,000 to $99,999	90	13%	47	6.7%
$100,000 or more	364	51%	475	67.6%
Total Households	703		717	

[45] U.S. Census Bureau, 2009-2013 ACS 5-Year estimates (DP03)

[46] U.S. Census Bureau, 2000 Decennial Census, 2007-2011 ACS 5-year estimates (SF1:P52, B19001)

Table 21 Ross Median Household Income Compared to Bay Area Region[47]

Jurisdiction	2000 (1999 dollars)	2000 (2011 dollars)[48]	2007-2011 (2011 dollars)	Percent Change - 2000 to 2011
State of California	$47,288	$63,839	$61,632	-3.5%
Alameda County	$55,946	$75,527	$70,821	-6.2%
Contra Costa County	$63,675	$85,961	$79,135	-7.9%
Marin County	$71,306	$96,263	$89,605	-6.9%
Ross	**$102,015**	**$137,720**	**$145,250**	**5.5%**
Napa County	$51,738	$69,846	$68,641	-1.7%
San Francisco	$55,221	$74,548	$72,947	-2.1%
San Mateo County	$70,819	$95,606	$87,633	-8.3%
Santa Clara County	$74,335	$100,352	$89,064	-11.2%
Solano County	$54,099	$73,034	$69,914	-4.3%
Sonoma County	$53,076	$71,653	$64,343	-10.2%

The 5-year ACS estimates indicate that household income in Ross is from the following sources:

Table 22 Sources of Income for Ross Residents

	Number	Mean Income	Percent of Total
Earnings	535	$287,436	75.1%
Social Security	206	$22,892	28.9%
Retirement income	121	$55,397	17.0%
Supplemental Security Income	16	$9,638	2.2%
Cash public assistance income	0		0.0%
Food Stamp/SNAP benefits	0		0.0%

According to Comprehensive Housing Affordability Strategy (CHAS) data,[49] there are 174 lower income households in Ross, or approximately 25% of the households in Ross. Most low and very low income Ross households own their residence.

[47] U.S. Census Bureau, 2000 Decennial Census, 2007-2011 ACS 5-year estimates (SF1:P53, B19013), from data set provided from ABAG

[48] Adjusted using 35% change in Bay Area CPI 1999 (172.5) to 2011(233.4) Bay Area Consumer Price Index available at http://www.abag.ca.gov/planning/research/cpi.html

[49] U.S. Census Bureau, Comprehensive Housing Affordability Strategy (CHAS) Data Sets (Table S10708, based on ACS 2006-2010) www.huduser.org/portal/datasets/cp.html

Table 23 Number of Households by Tenure and Income Category (2006 to 2010)[50]

	Very Low Income ≤50% of Area Median Income		Low Income 50- 80%		Moderate 80 to 120%		Above Moderate 120%+		Total	
Owner occupied	89	12.9%	58	8.4%	75	10.8%	389	56.2%	611	88.3%
Renter occupied	24	11.7%	4	3.5%	18	0.6%	35	2.6%	81	11.7%
Total occupied	113		62		93		424		692	

Households earning less than the area median income are split between working age households and seniors. Many seniors have above-moderate income.

Table 24 Age of Householder and Household Income[51]

Age Group	Earning Less Than $100,000	Earning over $100,000
22 to 44 years	14%	26%
45 to 64 years	34%	55%
65 or older	53%	19%

Income of Ross Workers

Average annual wages for jobs available in Ross are shown in the following table.

Table 25 Average Annual Wages[52]

Occupational Title	Mean Annual Wage	Mean Monthly Wage
Chief Executives	$207,735	$17,311
Lawyers	$171,324	$14,277
Financial Managers	$169,227	$14,102
Computer and Information Systems Managers	$165,650	$13,804
Sales Managers	$161,570	$13,464
Securities, Commodities, and Financial Services Sales Agents	$140,636	$11,720
Software Developers, Applications	$115,740	$9,645
Police Officers	$90,000[53]	$7,500
Postmaster	$71,021[54]	$5,918

[50] U.S. Census Bureau, CHAS data, based on 2006-2010 ACS 5-year estimates, Number of Households by Tenure by Income Category

[51] 2009-2013 American Community Survey 5-Year Estimates, B19037

[52] United States Bureau of Labor Statistics, Occupational Employment (May 2013) & Wage (2014, 1st Quarter) Data, Occupational Employment Statistics (OES) Survey Results, Geography: San Francisco-San Mateo-Redwood City Metropolitan Division, Counties: Marin, San Francisco, and San Mateo (Released June 2014)

[53] Average police officer salary from http://transparentcalifornia.com/salaries/ross/ (2013)

Elementary School Teachers, Except Special Ed.	$67,562	$5,630
Clergy	$63,070	$5,256
Chefs and Head Cooks	$60,066	$5,006
Education, Training, and Library Occupations	$59,459	$4,955
Installation, Maintenance, and Repair Occupations	$58,564	$4,880
Postal Service Clerks	$53,102[55]	$4,425
Office and Administrative Support Occupations	$46,720	$3,893
Landscaping and Groundskeeping Workers	$42,100	$3,508
Hairdressers, Hairstylists, and Cosmetologists	$39,520	$3,293
Preschool Teachers, Except Special Education	$37,039	$3,087
Cooks, All Other	$36,487	$3,041
Maids and Housekeeping Cleaners	$35,419	$2,952
Teacher Assistants	$34,995	$2,916
Building and Grounds Cleaning and Maintenance	$33,575	$2,798
Childcare Workers	$31,540	$2,628
Retail Salespersons	$30,457	$2,538
Bicycle Repairers	$29,211	$2,434
Cooks, Restaurant	$29,161	$2,430
Recreation Workers	$29,101	$2,425
Home Health Aides	$28,587	$2,382
Laundry and Dry-Cleaning Workers	$28,552	$2,379
Food Preparation and Serving-Related Occupations	$27,076	$2,256
Manicurists and Pedicurists	$23,005	$1,917

Sales Prices and Rents

According to the Marin County Assessor's Office, the median single-family home sales price in Marin County increased from $750,000 in 2009 to $882,369 in 2013, an increase of 18%. In Ross, the 2013 median price for a conventional single family detached home was $2,000,000. Prices are relatively stable, with the median price of a single family home remaining around $2,000,000 since 2001.

[54] Ross salary data from http://www.fedsdatacenter.com/usps-pay-rates/index.php?n=&l=CA+-+ROSS&o=&y=2013, (2013)

[55] Ross salary data from http://www.fedsdatacenter.com/usps-pay-rates/index.php?n=&l=CA+-+ROSS&o=&y=2012, (2012)

Table 26 Marin Real Estate Sales 2013[56]

City	Conventional Detached			Condominiums and Townhomes		
	Number Sold	Mean Price	Median Price	Number Sold	Mean Price	Median Price
Belvedere	30	$2,945,009	$2,500,000	0	0	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**	**0**	**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
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
Total	**2669**	**$1,131,772**	**$882,369**	**783**	**$505,285**	**$435,000**

While the median price remains the same, sales prices vary greatly depending on house size, number of bedrooms, condition and location. Many homes sell for over $3,000,000 and homes under $1,000,000 are rare. Recent home sales are detailed in Appendix B.

[56] Marin County Assessor

Table 27 Mean and Median Ross House Sales Prices

Year	Number of Houses Sold	Mean Price	Median Price
2001	30	$1,904,933	$1,562,500
2002	34	$2,313,022	$1,897,250
2003	40	$1,700,202	$1,475,000
2004	28	$1,984,474	$1,812,500
2005	37	$2,731,792	$2,260,000
2006	39	$2,615,160	$2,093,000
2007	31	$2,595,725	$2,000,000
2008	26	$2,941,936	$2,200,000
2009	31	$2,218,396	$1,938,000
2010	22	$2,038,253	$2,807,500
2011	25	$1,868,900	$1,695,000
2012	44	$2,073,512	$1,839,000
2013	44	$2,216,708	$2,000,000
Averages	**33**	**$2,246,385**	**$1,967,673**

There are few rental housing units available in Ross. Those that are available are in high demand and the rental rates are high. Rental costs in Ross vary by unit size, location and other factors. The following houses in Ross were advertised for rent on Craigslist in December 2014 to February 2015. No apartments or second units were listed for rent within the Town.

Size (sq. ft.)	Bedrooms	Rental Price
1,680	3	$6,000
2,568	3	$6,800
5,303	5	$15,000
Not stated	2	$8,200
2,992	4	$14,000
Not stated	3	$6,100

Unless they are rent-restricted, smaller units are expected to rent for the same rental prices as Marin County as a whole.

Table 28 3rd Quarter 2014 Asking Rents for Marin County[57]

Unit Type	# Units	Average Square Foot	Rent Per Square Foot	Average Rent
Studio	144	509	$2.82	$1,435
1Bedroom/1Bath	2,245	730	$2.77	$2,021
2Bedroom/1 Bath	980	884	$2.34	$2,071
2Bedroom/2Bath	1,428	1,039	$2.67	$2,776

Small second units and guesthouses have the most affordable rental rates, as demonstrated by these units advertised for rent on Craigslist in February 2015:

Size (sq. ft.)	Bedrooms	Rental Price
350	Studio	$1,375 (incl. utilities)
660	1	$1,475
400	1	$1,200
500	1	$1,450
450	1	$1,250

The Ability to Pay for Housing

Housing in Ross is expensive for moderate to low income households seeking to rent or purchase homes at current market prices. Both rental and sale housing in Ross is almost exclusively affordable to above moderate-income households. Lower income households, which including those employed at Town jobs, are most likely to afford one or two bedroom rental units. Lower income households that would like to live in single-family homes must rent or purchase them outside of the community.

The most commonly used definition of affordable housing comes from the federal Department of Housing and Urban Development (HUD). According to HUD, affordable housing means housing for which the occupants are paying no more than 30 percent of his or her income for gross housing costs, including utilities.[58] Households spending more than 30 percent of their income on housing are considered to be "overpaying". When households pay 50 percent or more of their gross income for housing it is considered "severe overpaying."

The 30 percent of income definition does not reflect the value that 30 percent represents in different income groups. A high-income household who pays 30 percent of that income for housing may still have enough money left over for other expenses. A low-income household

[57] Data from http://www.marinapartments.com/_docs/RentalSurvey.pdf (accessed December 2014), cited data source: REALFACTS.

[58] HUDUSER, Glossary of HUD Terms

that pays 30 percent of that income for housing may not have enough money left over for other expenses. It is important to consider the relationship between household income and housing costs to determine housing affordability.

Using the HCD Income Limits, the table below indicates the monthly mortgage payments and rents that households at various income levels can afford if they were to spend 30 percent of their income on housing (excluding utility costs, for simplicity).

Table 29 Estimate of the Ability to Pay for Rental Housing in Ross

Household Size and Income Category	Monthly Income	Rent @ 30% of Monthly Income
Single Person		
Extremely Low Income	$1,979	$594
Very Low Income	$3,300	$990
Low Income	$5,279	$1,584
Moderate Income	$7,208	$2,162
Two Persons		
Extremely Low Income	$2,263	$679
Very Low Income	$3,771	$1,131
Low Income	$6,033	$1,810
Moderate Income	$8,242	$2,473
Four Persons		
Extremely Low Income	$2,829	$849
Very Low Income	$4,713	$1,414
Low Income	$7,542	$2,263
Moderate Income	$10,300	$3,090

Using the 30% affordability guideline, no moderate-income household of any size, or any lower income category, can afford to purchase a residence in Ross, or rent any of the rental homes available in December 2014, without overpaying.

A two-bedroom market rate "starter home" in Ross costs around $1,200,000 and has property taxes of $16,400 per year. Assuming a 20% down payment and 30-year mortgage at 4% interest, the monthly payment for a starter house is $5,949 per month. Property taxes alone preclude very low-income residents from purchasing housing in Ross. A Ross starter home, median priced home, or rental house is within the means of the majority of Ross households, who earn over $150,000 or more per year, even though they could be considered to be "severely overpaying" for housing under the HUD guidelines.

Not all residents of Ross are paying market rates for housing. It is estimated that 26% of the current housing stock may support moderate to lower income households. As discussed above, 8% of the Town housing units are second units, guesthouses or multifamily/mixed use units that may provide affordable housing for current residents. In addition, the Census estimates at

least 150 units are owned outright.[59] The 1978 People's Initiative to Limit Property Taxation, known as "Proposition 13", limited assessed property values at their 1975 value and restricts annual increases of assessed value to an inflation factor, not to exceed 2% per year. According to County Assessor data, 162 units in Ross, or approximately twenty percent of the housing, is assessed at less than $500,000. Paid off housing units subject to Proposition 13 may provide housing affordable to senior residents, or children of Ross residents that have lower incomes, since the only costs associated with the units may be annual property taxes (which range from $3,600 for $70,000 value to $7,400 for $500,000 value), utility costs, maintenance and insurance expenses.

Table 30 Mortgage Status for Owner-Occupied Housing Units[60]

	2000 Census		2007-2011 Estimate	
With a mortgage, contract to purchase, or similar debt	430	71%	486	76%
Without a mortgage	175	29%	153	24%

Overpayment for Housing

Using the 30% affordability guideline, most households in Ross are overpaying for housing, particularly the lowest income residents.

Table 31 Households Overpaying and Severely Overpaying By Household Income[61]

Household Income by Cost Burden (Renters only)	Income Overpaying	Income Severely Overpaying	Total
Extremely Low Income	4	4	4
Very Low Income	0	0	0
Low Income	4	4	4
Moderate Income	0	0	0
Above Moderate	4	0	65
Total	12	8	75

Household Income by Cost Burden (Owners only)	Overpaying	Severely Overpaying	Total
Extremely Low Income	29	25	40
Very Low Income	45	45	50

[59] U.S. Census Bureau, Census 2000 (Summary File 3, Matrices H7, H74, H76, H80, and HCT28)

[60] U.S. Census Bureau, Census 2000 (Summary File 3 QT-H15: Mortgage Status and Selected Monthly Owner Costs) and 2009-2013 5-Year American Community Survey

[61] U.S. Census Bureau, CHAS data for Ross, California, 2007-2011 ACS. ACS and CHAS data has a high margin of error and that may explain why the CHAS data totals do not equate to the data in the chart. Cost burden is the ratio of housing costs to household income. For renters housing cost is gross rent (contract rent plus utilities). For owners housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes. http://www.huduser.org/portal/datasets/cp/CHAS/data_querytool_chas.html

Low Income	49	45	75
Moderate Income	24	20	50
Above Moderate	115	45	420
Total	262	180	630

Projected Housing Needs

Regional Housing Need Allocation

The Regional Housing Need Allocation (RHNA) is a minimum projection of additional housing units needed to accommodate projected household growth of all income levels by the end of the housing element's statutory planning period. For Ross and other Bay Area jurisdictions, the regional housing need allocation is determined by the Association of Bay Area Governments (ABAG), based upon an overall regional housing need number established by the State for the Bay Area region.

The RHNA is distributed among four income categories to address the required provision for planning for all income levels. As shown in the table below, Ross's share of the regional housing need is a total of 18 units between 2014 and 2022, with the following income breakdown: 6 units affordable to very low income households; 4 units affordable to low income households; 4 units affordable to moderate income households; and 4 units affordable to above moderate income households.

State law requires the Town to calculate the subset of very low-income households in the regional housing need that qualify as extremely low income households. The Town is permitted to use available census data to calculate the percentage of very low-income households that qualify as extremely low-income households or presume that 50 percent of the very low-income households qualify as extremely low-income households. The Town presumes, and Census data supports, that 50% of the 6 very low income units will qualify as extremely low income, or 3 units.

Table 32 Ross Regional Housing Need Allocation 2014 to 2022

Income Category (Median Family Income = MFI)	New Construction Need
Extremely Low Income (0-30% MFI)	3
Very Low (30-50% MFI)	3
Low (51-80% MFI)	4
Moderate (81-120% MFI)	4
Above Moderate (over 120% MFI)	4
Total Need	18

Units Built During Planning Period

The Town may reduce its share of the regional housing need by the number of units built

between the start of the projection period, January 1, 2014, and the deadline for adoption of the housing element, January 31, 2015 (Government Code Section 65583.1(d)) Three units were built, approved or under construction in 2014 and the following includes a description of the methodology for assigning those housing units to an income category based on projected rent levels and other mechanisms establishing affordability.

		Extremely Low	Very Low	Low	Moderate	Above Moderate
RHNA		3	3	4	4	4
81 Glenwood	416 sq. ft. detached 2nd unit – small studio, rental price projected to be $1,200 per month for a single person household based on actual market rents for comparable units.			1		
12 Norwood	897 sq. ft. detached 2nd unit – small second unit, rental price projected to be $2,000 per month for a couple based on actual market rents for comparable units.				1	
3 El Camino Bueno	443 sq. ft. detached 2nd unit, deed restricted for very low income household		1			
14 Upper Ames	440 sq. ft. 2nd unit attached, above attached garage, deed restricted for very low income household		1			
	Remaining Need	**3**	**1**	**3**	**3**	**4**

Special Housing Needs

The housing element must analyze special housing needs, such as those of the elderly; persons with disabilities, including a developmental disability; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter.[62]

Persons with Disabilities

Housing elements must include an analysis of the special housing needs of the disabled including persons with developmental disabilities.

Developmental Disabilities

According to Section 4512 of the Welfare and Institutions Code a "Developmental disability" means a disability that originates before an individual becomes 18 years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. This includes mental retardation, cerebral palsy, epilepsy, and autism. The US Census does not have specific information regarding persons with developmental disabilities. However, through each nonprofit regional center contracted with the California Department of Developmental

[62] California Government Code section 65583(a)(7)

Services (DDS), the State has an accounting of the number of developmentally disabled persons served by zip code.

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.[63]

Table 33 Persons with Disabilities in Zip Code 94957[64]

Under 18 years old Home of Parent/Guardian	18+ years old Community Care Facility	Total Age
<10	44	>44

There is one residential care facility serving developmentally disabled adults in Ross, which has been in operation since 1919 in a residential zoning district. The Cedars of Marin is home for 48 residents, each with a single room or shared suites with mini-kitchens and private bathrooms. All four of the residence halls have a main kitchen and dining room, living room, and facilities for computer access and entertainment. The current use permit provides for a maximum of 60 residents if some rooms provide double-occupancy and 48 residents if all rooms are single occupancy.

There is at least one assisted living facility residence in a single-family residential district in the town.

The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Golden Gate Regional Center is one of 21 regional centers in the State of California. It is a state-funded nonprofit organization serving individuals with developmental disabilities in Marin, San Francisco and San Mateo counties.

Other Disabilities

The 2000 U.S. Census reported 314 individuals with a disability in Ross, accounting for 13.4% of the population. There was no disability data in the 2010 Census. The American Community Survey estimates 192 disabled residents in Ross.

[63] California State Department of Housing and Community Development, Housing Policy Division, Memorandum to Planning Directors dated June 21, 2012, available at http://www.hcd.ca.gov/hpd/NoticeCoverLttrSB812.pdf

[64] State of California, Department of Developmental Services, Consumer Count by California Zip Code and Age Group Regional Center and Early Start Consumers For the End of September 2014, http://www.dds.ca.gov/FactsStats/Home.cfm

Table 34 Estimate of Disabled Residents in Ross[65]

	Total	Margin of Error	Persons with Disability	Margin of Error	Percent with Disability
Total civilian noninstitutionalized population	2,139	+/-189	192	+/-68	9.0%
Population under 5 years	171	+/-79	0	+/-12	0.0%
Population 5 to 17 years	506	+/-93	5	+/-9	1.0%
With a cognitive difficulty			5	+/-9	1.0%
Population 18 to 64 years	1,136	+/-120	105	+/-52	9.2%
With a hearing difficulty			12	+/-11	1.1%
With a vision difficulty			3	+/-5	0.3%
With a cognitive difficulty			44	+/-38	3.9%
With an ambulatory difficulty			78	+/-53	6.9%
With a self-care difficulty			45	+/-49	4.0%
With an independent living difficulty			45	+/-49	4.0%
Population 65 years and over	326	+/-70	82	+/-34	25.2%
With a hearing difficulty			47	+/-28	14.4%
With a vision difficulty			0	+/-12	0.0%
With a cognitive difficulty			32	+/-22	9.8%
With an ambulatory difficulty			43	+/-26	13.2%
With a self-care difficulty			27	+/-22	8.3%
With an independent living difficulty			36	+/-24	11.0%

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 life-style. 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. Doing so is also required by the 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.

In 2012, the Town adopted a reasonable accommodation ordinance to assist persons with disabilities seeking equal access to housing. Chapter 18.54 of the Ross Zoning Ordinance provides a process for residents to request reasonable accommodation in the application of zoning laws and other land use regulations, policies and procedures, and establishes criteria to consider such requests.[66] The application may be approved by planning department staff and does not require a public hearing. No requests for reasonable accommodation have been submitted since the ordinance was adopted.

There are a number of organizations that serve people living with disabilities in Marin.

[65] U.S. Census Bureau, 2009-2013 ACS 5-Year Estimates, (S1810: Disability Characteristics)

[66] Ross Municipal Code Chapter 18.54 http://townofross.org/pdf/resource_center/municipal_code/18.54%20Requests%20for%20Reasonable%20Accommodation.pdf

Buckelew provides affordable housing, employment services and recovery support to adults with mental illness. The Marin Center for Independent Living provides housing assistance to those with disabilities and seniors. The Marin Center for Independent Living serves approximately 1,000 individuals with disabilities per year; most of their clients live at or below the federal poverty level.

Marin County Community Mental Health serves people living with disabilities. Marin County's Mental Health Services served 3,716 clients in fiscal year 2012/2013, of which 2,721 were adults age 18 and older. Community-based housing and shelter was provided for 553 of their adult clients, or 15% of their total caseload. Housing support in the form of emergency housing and rent assistance was provided for another 43 of their clients.[67]

As the population ages, disabled-accessible housing will become even more necessary. The Town can continue to accommodate requests to make existing residences accessible for the disabled and encourage the development of affordable housing, including second units. Second units provide opportunities for housing for the disabled since they: 1.) offer lower cost, semi-independent, housing; 2.) provide extra income to help residents age in place; and 3.) provide housing for in-home health care workers.

Seniors

The 2010 Census counted 413 residents 65 and older in the town, or 17% of the population. The number of seniors in Ross is increasing as the population begins to age. Most seniors in Ross (86%) own their residences.[68] As discussed above, the number of seniors in Marin County is expected to increase significantly over the next thirty years.

Table 35 Age of Seniors in Ross[69]

Age	2000	2010
65 to 69	97	151
70 to 74	61	101
75 to 79	59	68
80 to 84	47	37
85 to 89	15	40
90 to 94	7	12
95 to 99	2	4
100 and older	0	0
Total Population 65+	288	413

According to the 2000 U.S. Census, there were 17 seniors living below the poverty level in Ross. The 2007-2011 American Community Survey estimated no seniors below the poverty level in

[67] Marin County Housing Element 2009-2023, draft, page II-22
[68] U.S. Census Bureau, 2010 Decennial Census Counts (SF1:H17)
[69] U.S. Census Bureau, 2010 Decennial Census Counts (SF1:PCT12, SF1:PCT12)

Ross.[70] The ACS estimates also indicate that 49% of seniors over 65 had income of more than $100,000 per year and few with incomes under $30,000. [71]

Many seniors in Ross may be living in homes that are larger than they want. Public comment received during consideration of the housing element indicated that seniors may be willing to vacate their homes for smaller houses designated for seniors, which could increase housing options for families.

There is no housing or services specifically designated for seniors in Ross. Seniors may need or desire smaller and more efficient housing, barrier-free and accessible housing, and housing with health care or personal services as they become less self-reliant. There are many County-wide resources for Marin seniors. Second units, either within existing residences or new detached structures, provide opportunities for seniors to move near their families or provide housing where an in-home caregiver can reside as seniors age in place. There may be a future demand to develop new second units for in home caregivers for senior residents. The town has already seen an increase in inquiries and applications for second units to provide housing for aging parents.

Available Resources and Services Addressing Senior Housing Needs in Ross[72]

Marin County Division of Aging and Adult Services is one of the major units within the Marin County Department of Health and Human Services. As the administrator of the County's Area Agency on Aging, the Division of Aging and Adult Services plans and coordinates the following programs available to Ross residents:

Adult Information and Referral Services provides information on services and opportunities available in the community; assesses the problems and service needs of individuals; links individuals to the opportunities and services that are available; and conducts appropriate follow-up on referrals.

Long-Term Care Ombudsman Program advocates for the rights of those who live in long-term care facilities and protects those at-risk for abuse, neglect, or exploitation.

Chronic Disease Self-Management Program provides tools and techniques to individuals suffering from chronic conditions to more effectively manage their illness through a series of workshops in a community-based setting. This evidence-based program teaches coping strategies to people with diabetes, heart disease, arthritis, asthma, hepatitis, and other chronic illnesses so that they can effectively counteract the sequence and cycles of their specific chronic condition and its effects.

---

[70] U.S. Census Bureau, 2000 Decennial Census Counts, 2007-2011 ACS 5-year estimates (SF3:P87)

[71] U.S. Census Bureau, American FactFinder, 2007-2011 ACS 5-year estimates (Seniors and Income (Householders over 65 years))

[72] Marin County Health and Human Services, Division of Aging and Adult Services, "Live Long, Live Well: Area Agency on Aging Area Plan FY 2012–2016" https://www.marinhhs.org/sites/default/files/files/servicepages/2013_09/areaplan2012_16_approved.pdf

Medication Management educates the public and consults with older individuals about medications, possible side effects and dangerous combinations. Public health nurses and interns provide these consultations in client's homes.

Adult Protective Services (APS) investigates abuse involving elder or dependent adults who live independently, in the home of another person, or in a medical facility. The program provides information and referral, assessment, and short-term case work services.

In-Home Supportive Services (IHSS) provides payment for in-home help to low-income, Medi-Cal eligible aged, blind, or disabled who are unable to care for themselves independently and are at-risk of being placed in a care setting outside their home.

Office of Veterans Services (VSO) helps veterans, spouses and dependents obtain disability and death payments, housing and medical treatment. The office provides assistance with claims and provides information on available benefits and services.

Public Guardian Office (PGO) conducts official investigations into conservatorship matters, and serves as the legally appointed guardian for persons who have been determined by the courts to be incapable of caring for themselves. The PGO mission is to preserve human dignity and promote the health, safety, and quality of life for Marin's most vulnerable adults.

Project Independence assists adults and older adults who do not have family or other support following a hospital discharge by providing help with home care, chores, meal preparation, transportation to medical appointments, and other care services. Under the supervision of a public health nurse case manager, a cadre of well-trained volunteers and nursing students foster the patients' successful transition back to independent living.

Chronic Care Management and Transition to Wellness maintains the health and independence of low-income and at-risk older adults through assessment, referral, home visits, and chronic disease prevention and management classes provided by public health nurses and allied health student volunteers.

Healthy Housing enhances the lives and prolongs the independence of high-risk older adults living in affordable housing complexes by providing public health nursing interventions. This includes screening and health risk assessment; providing targeted case management to residents identified as high-risk for developing chronic conditions; and referring and educating clients about resources that will improve their physical, mental, emotional, and social well-being.

To create a well-coordinated, community-based system of care in Marin County, the Area Agency on Aging subcontracts with a network of private, non-profit agencies serving older adults in the community. Federal grants allow for the funding of a variety of critical supportive, nutrition, and family caregiver services. Programs funded through the federal Older Americans Act that are offered to residents of Ross include the following:

Case Management assesses and coordinates services to maintain older persons' independence.

Community-Based Adult Services (formerly known as Adult Day Health Care) provides therapeutic and supportive services in an adult day care setting.

Community Services and Senior Center Support maintains and improves health and well-being through activities provided at senior centers that focus on the physical, social, psychological, economic, recreational, and creative needs of older persons.

Family Caregiver Support provides information, outreach, training, counseling, and respite to unpaid, informal family caregivers of older adults and grandparents caring for their grandchildren.

In-Home Services Registry helps older persons to remain in their own homes through the provision of home care worker referrals.

Legal Services provides older adults with legal services and education about their rights, entitlements and benefits.

Multicultural Services assists older persons from a variety of cultures through the provision of outreach and other services in the community. Specific services and information for Lesbian, Gay, Transgender and Transsexual (LGBT) older adults are also provided.

Nutrition Services maintains and improves the nutritional health and social well-being of older persons through appropriate nutrition services.

Older Workers Employment Program provides very low-income adults, 55 and older, training and placement into subsidized employment.

Preventive Health Care improves physical health through health assessment, screening and education for older persons.

Transportation Services secures or provides transportation that assists older persons in obtaining services.

The Marin County Division of Aging Long-Term Care Ombudsman Program publishes "Choices for Living" which provides information on affordable senior housing, listings of Skilled Nursing Facilities, Residential Care Facilities for the Elderly and Assisted Living Facilities.[73] While these facilities are available to Ross residents, none are located within the Town of Ross.

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.

[73] "Choices For Living" is available at https://www.marinhhs.org/sites/default/files/choices_for_living_2013.pdf

Table 36 Tenure By Household Size[74]

	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
1-person household	82	12.0	38	33.9
2-person household	222	32.4	23	20.5
3-person household	120	17.5	19	17.0
4-person household	150	21.9	20	17.9
5-person household	89	13.0	9	8.0
6-person household	16	2.3	2	1.8
7-or-more-person household	7	1.0	1	0.9
Total	686	100.0	112	100.0

The 2010 Census data show that 7% of Marin's households were large families, i.e., five people or more. In Ross, there are 124 large households, which comprise 16% of all households. Of those, 90% are owner-occupied households and 10% are renters.[75] The higher incidence of large households in Ross, as compared to Marin County as a whole, is attributed to the predominance of single-family residences in the town, as well as the higher average household income. The estimated median household income for a five-person household in Ross is $248,000, and is $136,094 for a six-person household.[76] Half of the housing units in the Town have 4 or more bedrooms.[77]

For above-moderate income households, Ross' housing stock offers a choice of housing for large families. Like all housing in Ross, it would be difficult for moderate to lower income households to afford to purchase or rent a larger house at market rates.

Single Parent and Female-Headed Households

Single parent households generally need affordable housing with day care and recreation programs nearby, in proximity to schools and access to services. Both ownership and rental units are extremely expensive relative to the lower household incomes of many people in this demographic.

According to the 2010 U.S. Census[78] there are 55 households headed by a female in Ross, accounting for 8.4% of all households in the town. There are 28 single female parents with children under the age 18, down from 37 in 2000. Many of the female-headed households were below the poverty level in 2000. There is no reliable current data on the income levels of single parent households in Ross. The decrease in single-parent households may be attributed to

[74] U.S. Census Bureau, 2010 Decennial Census Counts (SF1:H15, SF1:H16)
[75] U.S. Census Bureau, 2010 Decennial Census Counts (SF1:H15, SF1:H16)
[76] U.S. Census Bureau, 2007-2011 ACS 5-year estimates (B19019)
[77] Marin County Assessor
[78] U.S. Census Bureau, 2000 and 2010 Decennial Census Counts (SF1:P35 and SF1:P39)

residents moving to more affordable areas of the County.

The Town's second unit policies, which permit development of units up to 1,200 square feet, may result in larger second units that could be available to single parent households.

	Total Families		Female Headed Family		Female Headed Family With children under 18		Female Headed Family With No children under 18	
	Number	Percent	Number	% of total families	Number	% of female headed families	Number	% of female headed families
California	8,642,473	100%	1,676,816	19.4%	1,040,864	62.1%	635,952	37.9%
Bay Area	1,685,972	100%	293,126	17.4%	169,879	58.0%	123,247	42.0%
Marin County	62,653	100%	9,042	14.4%	5,405	59.8%	3,637	40.2%
Ross 2000	626		53	8.5%	37	69.8%	16	30.2%
Ross 2010	**658**	**100%**	**55**	**8.4%**	**28**	**50.9%**	**27**	**49.1%**

Table 37 Families Below Poverty Level 2000[79]

County/City Name	Percent of Families Below Poverty Level	Percent of Female Headed Households Below Poverty Level	Percent of Female Headed Households with Children under 18 Below Poverty Level
State of California	10.6%	24.2%	31.6%
Bay Area	5.7%	15.9%	21.7%
Ross	**5.6%**	**15.2%**	**21.2%**

Farmworkers

State law requires that housing elements evaluate the special housing needs of farmworkers. Farmworkers and day laborers are an essential component of California's agriculture industry. Farmworker households are often compromised of extended family members or single male workers. Farmworker households 1.) tend to have high rates of poverty; 2.) live disproportionately in housing which is in the poorest condition; 3.) have very high rates of overcrowding; 4.) have low homeownership rates; and 5.) are predominately members of minority groups.[80]

The USDA 2012 Census of Agriculture reports that 1,072 farmworkers were hired in Marin

[79] U.S. Census Bureau, 2000 Decennial Census Counts (Families Below Poverty Level)
[80] California Department of Housing and Community Development website http://www.hcd.ca.gov/hpd/housing_element2/SHN_farmworkers.php (December 2014)

County in 2012.[81]

Table 38 Farmworkers in County of Marin

FARMWORKERS	
Farm Operations with less than 10 employees	
Permanent	348
Seasonal (e.g. less than 150 days)	216
Total	564
Farm Operations with 10 or More employees	
Permanent	162
Seasonal (e.g. less than 150 days)	346
Total	508

There is no land zoned for agricultural use in the Town or adjacent communities. The Town has no local growers or agriculture-related businesses. The 2000 U.S. Census reported no Town residents worked in "Agriculture, forestry, fishing and hunting, and mining." The American Community Survey estimates 6 Ross residents work in this sector.[82] However, this is likely due to the high margins of error associated with the 2007-2011 ACS data, particularly for a small community like Ross. The number of actual farm workers in Ross is very small and, therefore, the Town has no specialized housing programs targeted to this group beyond overall programs for housing affordability.

Individuals and Families Who Are Homeless and In Need of Emergency Shelter

State law requires the Town to analyze special housing needs of the homeless and families and persons in need of emergency shelter.[83]

Individuals and families who are homeless 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 opposition to the siting of housing that serves homeless clients. Homelessness is a countywide issue that demands a strategic, countywide approach that pools resources and services.

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

[81] U.S.D.A., National Agricultural Statistics Service, 2012 Census of Agriculture, County Data, Table 7 Hired Farm Labor Workers and Payroll (2012)
[82] U.S. Census Bureau, 2000 Decennial Census Counts, 2007-2011 ACS 5-year estimates (SF3:P49, C24050)
[83] California Government Code section 65583(a)(7)

on January 24, 2013.[84] One-day counts offer only a snapshot of the number of people experiencing homelessness and often underestimate the extent of homeless in a community. The Point In Time count follows the U.S. Department of Housing and Urban Development (HUD) approved methodology for counting sheltered and unsheltered homeless populations. The data was gathered by dozens of volunteers, outreach teams, interns and staff from various community agencies as part of the county-wide biennial Community Count that included a count of both unsheltered homeless people (those living on the streets) and those who were sheltered (living in emergency shelters and transitional housing) on the night of the count.

The count found a total of 933 homeless people, broken down as follows:

Table 39 Marin County Point in Time Homeless Count January 24, 2013

Unsheltered homeless people	414
Sheltered homeless people	515
Total homeless people	**933**

Of the 933 people counted as homeless in January 2013:

- 693 met HUD's definition of homeless, residing on the street, in emergency shelters or transitional housing programs.
- 174 were "literally homeless" living in places not meant for human habitation such as cars, streets, and encampments.
- 519 were in either emergency shelter or transitional housing programs.
- An additional 240 were sheltered in settings not recognized by HUD, such as motels, jail, hospitals and temporary residence with friends or family.
- 47 persons were counted in the county jail and 3 at Marin General Hospital.
- 24 persons were living in motels and 30 had lost their housing and were living with friends or family and stated they were homeless when surveyed the day of the count; 117 persons did not specify their location the night before the count.
- 1 Ross resident and 4,387 other persons were found to be at risk of homelessness and counted as precariously housed.

Table 40 Gender of Homeless[85]

	2009	2011	2013
Male	60%	58%	58%
Female	33%	31.1%	30%
Transgender	1%	0.1%	0.3%
Not Stated	7%	10.7%	12%

[84] County of Marin, Marin Health and Human Services, "Point in Time Count," January 24, 2013, https://www.marinhhs.org/sites/default/files/files/servicepages/2013_09/2013_point_in_time_count_full_report.pdf

[85] Ibid., page 21

Table 41 Race and Ethnicity of Homeless Counted

	2009	2011	2013
White	54%	43%	43%
Black	13%	14%	13%
American Indian	2%%	42%	1%
Asian/Pacific Islander	2%	3%	4%
Latino/Hispanic	18%	18%	20%
Multi/Other	6%	7%	4%
Not Stated	5%	13%	15%

99 households with children age 18 or under were counted during the one-day count in 2013. In 2011, there were 155 households with children counted. Nearly half (48%) of Marin's families with children experiencing homelessness identified as Latino/Hispanic; 26% identified as White; 11% identified as Black/African American and Asians comprise 11% of homeless families. Notably, whites comprised only 8% of homeless families in the 2011 Count.[86]

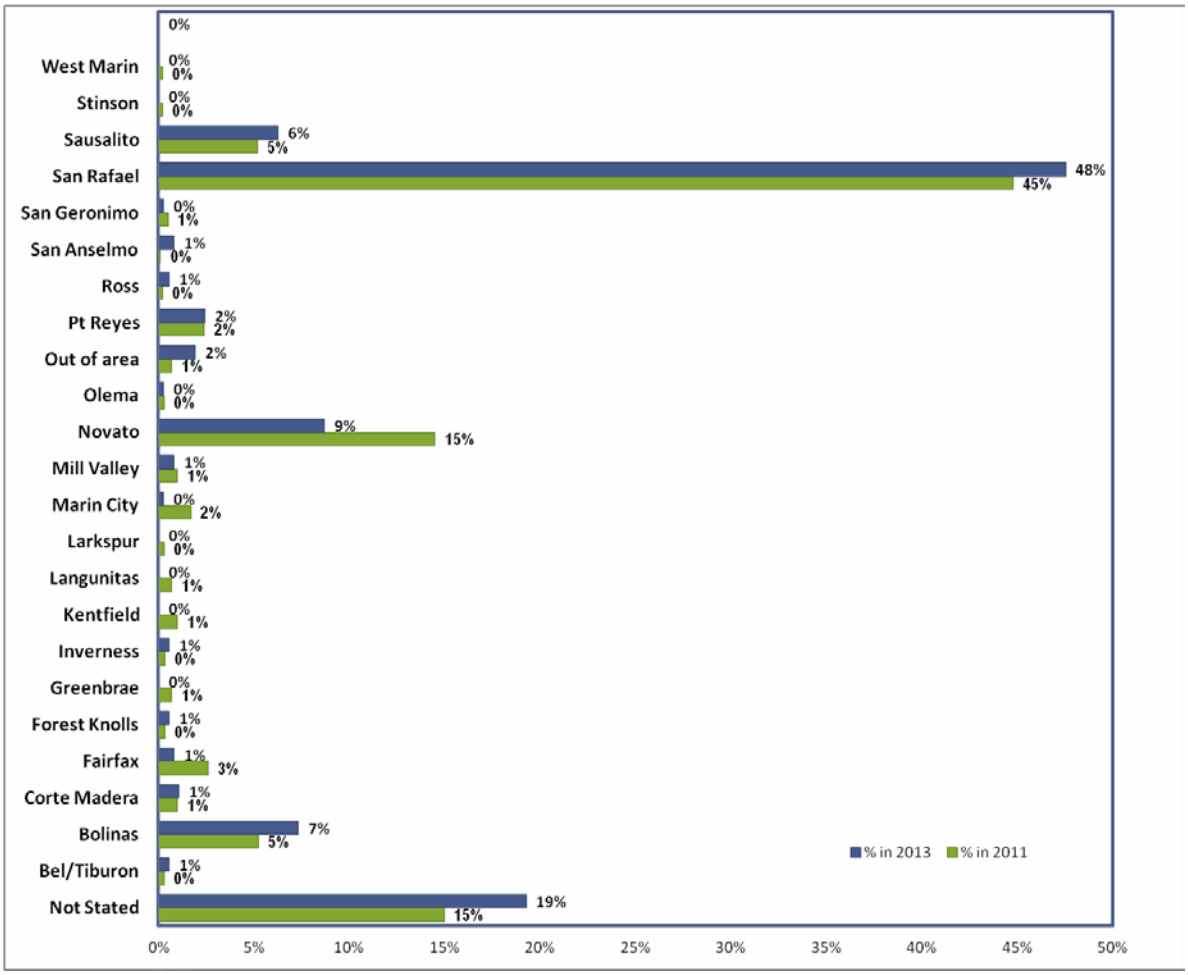
The chart below provides a breakdown of Marin's homeless population into subpopulations from the 2013 Marin Homeless Point in Time Count.

Table 42 Subpopulations Reported by Adult Homeless January 2013 Point In Time Count

	Number of Respondents	%
HIV/AIDS	19	3%
Developmental Disability	36	5%
Chronic Health Condition	50	7%
Drug Use	51	7%
Physical Disability	175	24%
Mental Illness	177	24%
Alcohol Use	233	32%
Multiple Conditions	122	17%
At least 1 Health Issue	384	52%
Domestic Violence (based on survey responses and number of persons residing in domestic violence shelter on day of the count)	193	26%
Served in the military (armed forces, or active duty as a member of National Guard)	69	9.4%

[86]Ibid., page 35

Table 43 2013 Location of Homeless Adults[87]



There is no data presently available documenting the increased level of demand for shelter in Marin County during particular times of the year. Due to the relatively mild climate, the only time of year when increased demand appears to be a factor is during the winter months (December to February). The biannual homeless count always takes place in the last week of January, which is a period when demand for shelter typically is at its highest. Therefore, the seasonal need for emergency shelter should not be greater than the biannual count.

The best source of homeless housing data is Marin County's annual application to the Department of Housing and Urban Development (HUD) for Continuum of Care (CoC) funding for homeless housing and services. HUD requires each community to maintain an inventory of emergency shelter, transitional housing and supportive housing and to update this inventory annually. The following chart provides the most recent inventory data for the County of Marin. The Town of Ross is not aware of any emergency shelter, transitional housing, or supportive housing within its jurisdictional boundaries.

[87] Ibid., page 26, this excludes those residing in emergency shelters or transitional housing

Table 44 Homeless Housing Inventory 2013

	Emergency Shelter	Transitional Housing	Permanent Supportive Housing	Total Number of Beds
Family Beds	49	252	185	486
Individual Beds	216	90	316	622
Totals	265	342	501	1108
Chronic Homeless Beds	Varies	Varies	209	209
Veteran Beds	1	16	35	52
Seasonal Beds	66	0	0	66
Domestic Violence Beds	20	84	0	104

During fiscal year 2012/2013, the County, primarily though the Department of Health and Human Services (HHS), provided $15,252,662 in funds targeted to homeless populations. Recently HHS has taken a more active role in homeless services. HHS coordinates the Point in Time Count of homeless people and the Continuum of Care application, which help to preserve over $2.6 million in annual federal funding for housing and services for homeless people in Marin County. HHS also has a full-time staff person who serves as the Countywide Homeless Services Coordinator. Homeless people in Marin County have access to a wide range of supportive services throughout the community designed to help them gain greater stability and self-sufficiency and to meet their health and behavioral health needs. These services include prevention, outreach, and supportive services. Appendix C Inventory of Homeless Housing Resources provides a complete listing of the emergency shelter beds and transitional and supportive housing units available for homeless people throughout Marin County.[88]

The Point in Time report summarizes, "The Count shows that the population experiencing homelessness is not a homogenous group and not one strategy or solution will fit the needs of this diverse group. To address homelessness the County, housing and service providers, the faith community, local jurisdictions and greater community need to work together to design approaches to help move persons out of homelessness and ensure the thousands of families and individuals who are at risk of homelessness are able to remain housed. Despite tremendous efforts to reduce the number people experiencing homelessness, increased poverty, lack of affordable housing and low wages continue to put families and individuals at risk of homelessness."

The Town estimates an unsheltered homeless population of four individuals, based on its proportional share of the county population and the unsheltered countywide homeless population of 414. In 2009, the Town amended its zoning code to allow emergency shelters in the Civic District (C-C) as a permitted use (Ordinance 613).[89] However, there are currently no

[88] County of Marin Housing Element 2015-2023, draft, page II-29
[89] Ross Municipal Code section 18.24.030
http://townofross.org/pdf/resource_center/municipal_code/18.24%20Civic%20%28C-D%29%20District.pdf

shelters within the Town.

Extremely Low Income Households

State housing element law requires the Town to evaluate the housing needs of extremely low-income households. Extremely low-income households are those that earn less than 30 percent of the area median income.

The income thresholds for Extremely Low Income households are based on household size. In Marin County, the following thresholds apply as of January 1, 2014:

Persons in Household	Extremely Low Income
1	$23,750 or less
2	$27,150 or less
3	$30,550 or less
4	$33,950 or less

A family of four with a household income less than $33,600 would be considered extremely low income. A one-person household working full time at the California minimum wage of $9.00 an hour ($18,720/year) is considered extremely low income. According to the American Community Survey estimates, approximately 7% of the Town's households may be Extremely Low Income. Most of these households are headed by senior citizens.

Table 45 Extremely Low Income Households In Ross [90]

Age of Householder and Income	Estimate
Under 25 years:	0
25 to 44 years:	
Less than $10,000	14
45 to 64 years:	
Less than $10,000	27
65 years and over:	
$10,000 to $14,999	3
$20,000 to $24,999	7

The extremely low income may struggle to pay for housing costs, food and medical care and may be at risk of becoming homeless. There are currently no housing units in Ross specifically for extremely low income households. The Town has zoned areas for single-room occupancy in order to provide opportunity for extremely low income housing to be developed. Room rentals and transitional and supportive housing, all permitted in the residential zoning districts, may also serve as extremely low income housing.

[90] U.S. Census Bureau, 2009-2013 ACS 5-Year Estimates (B19037)

Very Low Income Residents

The Town's second unit regulations encourage development of very low income housing through a 500 square foot floor area "bonus" for residents that add second units that are deed restricted for very low income households. This program has resulted in the approval of at least two very low income units and is expected to generate construction of at least 3 very low income units in this housing element period.

As of 2014, there were approximately 6,600 households benefiting from deed restricted affordable housing throughout Marin County's 12 jurisdictions. The income-restricted housing stock includes 6,657 units comprised of:

- Over 101 privately managed rental properties with 3,057 units;
- 274 inclusionary rental units;
- 758 below-market ownership homes;
- 9 public housing properties;
- 2 State funded properties comprising 573 units; and
- 2,121 Section 8 vouchers.

In Marin, the Marin Housing Authority (MHA) administers several special needs housing programs for residents of Marin County, including families, seniors and disabled individuals, who are considered very low-income. The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. The waiting lists for both the Section 8 voucher program and for public housing are an indicator of need for affordable housing in Marin. In 2011, three Ross households utilized Section 8 vouchers.

The demand for Section 8 certificates exceeds the available supply, and MHA maintains a waiting list for eligible individuals and families. When the Marin Housing Authority opened the waiting list for a week in September 2008, for the first time in several years, approximately 11,200 households applied. Of those, 25 percent (2,831 applicants) were from Marin County cities, although none were from Ross. Most of the applicants to the waiting list were from outside Marin, primarily Oakland, San Francisco, Santa Rosa and Richmond. Although the Housing Authority does not collect employment data for applicants, it is possible that some of these applicants work in Marin County and cannot afford to live there. Just under a quarter of applicants (22 percent) were disabled and another quarter (24 percent) were homeless. The elderly made up nine percent of applicants. As of June 2014, MHA has processed 2,639 of those applications, leaving 8,561 applicants still on the waiting list. In February 2014, MHA opened the Public Housing waiting list for one week with the following results:

- 3,189 households submitted applications
- 1,148 (or 36%) currently live in Marin County (however, data was not collected on whether applicants currently work in Marin County)
- 66% of the applications were from families, and 34% were from senior or disabled households

- 38% of the applications were from Caucasian families, 43% from African American families, and 4% from Asian families

MHA operates 200 units of public housing in five separate complexes within Marin for the elderly and disabled as well as 296 units of public housing for families in Marin City. MHA owns and operates four private properties within Marin County, all for low-income families, seniors, and disabled. The Shelter Plus Care Program, also administered by MHA, provides 75 rental subsidies linked with supportive services to individuals and families who are homeless and living with a mental health disability. There are 26 rental subsidies for people with HIV/AIDS living independently in the community who are served through the Housing Opportunities for People With AIDS Program (HOPWA). Additional programs offer services to specific special needs populations housed through MHA. These programs assist tenants in maintaining their housing and target services to frail seniors, families seeking to become self-sufficient, and at-risk populations with mental health or other disabilities.

In addition to the income restricted affordable housing units in the County, resources and programs to assist low income households include "2-1-1", the hotline that connects callers to the United Way in San Francisco for information on local housing opportunities and social services. Adopt a Family provides financial assistance to homeless and formerly homeless families through an Emergency Assistance Program for basic needs, including security deposits, rental assistance, childcare subsidies, car repair, and help with food, transportation, and other daily needs.[91]

[91] Marin County Housing Element 2014-2023, draft, pages II-7, II-8 and II-17

Sites Inventory and Analysis

Inventory of Land Suitable for Housing Development

This section of the element addresses the requirements of Government Code Sections 65583 and 65583.2, requiring a parcel-specific inventory of appropriately zoned, available, and suitable sites that can provide realistic opportunities for the provision of housing to all income segments within the community.

The Town's land inventory was developed for the prior housing element cycle with the use of a combination of resources including the County GIS program, MarinMap, updated Assessor's data, field surveys, and review of the Town's Land Use Element and Zoning Ordinance. The compilation resulted in not only an identification of sites, but also an estimate of potential development capacity for these sites. The inventory includes both small and large residentially and non-residentially zoned parcels, and parcels that are substantially vacant or underutilized which property owners may develop for more intense residential uses. The majority of vacant land available for residential development is located in scattered sites throughout Ross, primarily in hillside areas. Sites available for multifamily housing and mixed-use development are located in the Town's downtown area.

One vacant parcel was removed from the site inventory: APN 073-011-01, 30. This lot remains zoned for residential development but has significant access and environmental issues. Any proposal to develop the site will face significant public controversy, as the area is used for hiking and viewed as open space.

Maps for the vacant lots and high potential housing sites are provided in Appendix C.

The site inventory identifies more than adequate sites to permit development of the Town's share of the Regional Housing Need for the housing element period. However, based on historic development trends, few of these sites will actually be developed during the planning period. The realistic number of sites is summarized below and detailed on Page 82.

Number of Sites	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
Ross RHNA	**3**	**3**	**4**	**4**	**4**	**18**
Site Inventory	25	25	46	20	18	134
% of RHNA	833%	833%	1150%	500%	450%	
Realistic Development	3	4	4	5	7	28
% of RHNA	100%	133%	100%	125%	175%	

Available Land Inventory

	Assessor Parcel Number	Address	Zone	Maximum Allowable Units*	General Plan Designation	Acres	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	On-site Constraints
Multi-family Housing Sites										
1	073-191-16	37 Sir Francis Drake Boulevard	C-D	4**	Civic District: public service and small scale residential	0.25	2	Vacant area of site developed for Town government and public safety buildings	Yes	AE Flood Hazard Area, Floodway, creek with Federally Protected Steelhead
2	073-141-03; 073-082-01; 073-082-12; 073-151-05	39 Fernhill	R-1:B-A	32	Quasi- Public/Private Service Specialized, smaller scale residential	16.25	3	The Branson School	Yes	Creek with Federally Protected Steelhead, emergency vehicle access limited to certain areas
3	072-231-23	30 Sir Francis Drake	C-C	6**	Recreational/ Cultural, smaller scale residential	10.1	3	Community cultural center and garden	Yes	Creek, emergency vehicle access limited to certain areas, protected trees
Single Family Housing Sites										
	012-081-07, 072-031-49, 012-121-33, 012-121-03	End of Upper Toyon, adjacent to 400 Upper Toyon, San Rafael	R-1:B-5A	4	Very Low Density	9.23	2	Vacant	Yes	Hillside lot, steep slopes and protected trees
	072-031-01	End of Pomeroy	R-1:B-5A	2	Very Low Density	2.82	1	Vacant	Yes	Hillside lot
	072-031-33	End of Pomeroy	R-1:B-5A	4	Very Low Density	14	2	Single family residence	Yes	Hillside lot
	072-031-04	Above Bellagio	R-1:B-5A	2	Very Low Density	3.78	1	Vacant	Yes	Access, water for firefighting, topography
	072-031-40	1 Bellagio	R-1:B-5A	2	Very Low Density	1.74	1	Vacant	Yes	Hillside lot, watercourse
	073-011-26	Between 7 and 25 Upper Road	R-1:B-10A	6	Very Low Density	36.54	3	Vacant	Yes	Hillside lot, access, water supply, watercourse
	073-072-07	north of 36 Glenwood	R-1:B-A	2	Very Low Density	1.15	2	Vacant	Yes	None
	073-122-15	206 Lagunitas Road	R-1:B-A	2	Very Low Density	1.03	1	Vacant	Yes	Creek and mature redwood trees
	073-291-13	End of Willow Hill Road	R-1:B-5A	2	Very Low Density	5.16	1	Vacant	Yes	Access, water for firefighting, topography
	073-291-14	End of Willow Hill Road	R-1:B-5A	2	Very Low Density	2.9	1	Vacant	Yes	Access, water for firefighting, topography
	073-291-29	200 Hillside, above 98 Chestnut	R-1:B-5A	2	Very Low Density	3.76	1	Vacant	Yes	Access, water for firefighting, topography
Mixed-Use and Multifamily Housing Sites										
4	073-272-15	7 Redwood	C-L	19	Local Service Commercial	0.15	5	One-story commercial	Yes	AE Flood Hazard Area, Floodway
5	073-273-12	13-19 Ross Common	C-L	13	Local Service Commercial	0.11	4	One-story commercial	Yes	AE Flood Hazard Area
6	073-272-09	16 Ross Common	C-L	12	Local Service Commercial	0.1	4	One-story commercial with 1 living unit	Yes	AE Flood Hazard Area, Floodway
7	073-272-10	20-22 Ross Common	C-L	10	Local Service Commercial	0.09	3	One-story commercial	Yes	AE Flood Hazard Area, Floodway
8	073-273-10	23 Ross Common	C-L	31	Local Service Commercial	0.25	4	Two-story commercial	Yes	AE Flood Hazard Area
Second Units and Caretaker Units										
		various	Residential		Residential	Varies	90	Developed & Vacant	Yes	Varies

* Density includes second unit potential on lots zoned for single-family use and the maximum number of 350 sq. ft. single room occupancy units in the Local Service Commercial district

**The zoning code does not limit the number of housing units

Analysis of Sites and Zoning for a Variety of Housing Types

Multifamily Residential Housing

Various forms of multifamily housing are permitted in the Civic (C-D), Community Cultural (C-C), Local Service Commercial (C-L) and Residential Zoning Districts. Most sites within the Town are small. Small sites and high land costs (in excess of $3 million for an acre) present significant obstacles to multifamily housing development, particularly affordable units, as the smaller number of units that can be built on such sites usually render the project financially infeasible. Those developing and funding affordable housing projects can realize many more units in other communities where land costs are not as high and larger lots are available. In light of this, the Town has selected multi-family housing sites that can be developed for on-site employee housing at the Branson School, the Marin Art & Garden Center, and the Town-owned site at 37 Sir Francis Drake Blvd., where land costs are not a factor and the property owners have an economic self-interest in developing affordable housing as a means to recruit and retain employees. The Town has zoned all of these sites to allow multifamily development. There is realistic development potential for 8 units on the three sites listed in the Available Land Inventory under the multifamily housing heading.

As required by State housing element law, in 2012 the Town adopted regulations to implement the State density bonus law. Pursuant to Ross Municipal Code Section 18.40.200, when an applicant seeks a density bonus for a housing development within, or for the donation of land for housing within, the Town pursuant to California Government Code Section 65915 et seq., the Town will provide the applicant with incentives or concessions for the production of housing units and child care facilities as prescribed in the State law. Requests for specific incentives or concessions are considered by the Town Council concurrently with the underlying development application. The regulation requires the town council to grant the concession or incentive requested by the applicant unless the town makes written findings, based upon substantial evidence, as required by State law.[92]

In order to facilitate multi-family housing development on the identified Branson School and Marin Art & Garden Center sites, the Town will provide flexibility in applying development standards, fast track processing, technical assistance, and fee reductions or waivers as detailed in the Program "Facilitate Development at High Potential Housing Opportunity sites."

Small-scale affordable housing projects can be financially feasible if the property owner already controls the land, if construction costs can be minimized, and if interest rates are low. The simplified example below (rent is not increased and annual operating expenses remain fixed) assumes a 4 unit housing development will be rented at an affordable market rent. The subsidy of approximately $1,200 per employee could be borne by the organization as a component of the employee's compensation. The development would generate income for the property owner after the loan is paid off.

[92] State Density Bonus Law may be read in full at the California Legislative Information web site http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=GOV&division=1.&title=7.&part=&chapter=4.3.&article=

Unit	Affordability Level	Monthly Rent	Unit Size (sq. ft.)	Construction Cost at $350/sq. ft.	Amount Financed	Annual Loan Payment at 4% Fixed Rate	Estimated Annual Operating Expenses	Annual Rent Revenue	Annual Subsidy Required
#1	Low	$1,438	700	$ 245,000	$ 245,000	$ 14,034	$ 4,500	17,256	$ 1,278
#2	Low	$1,438	700	$ 245,000	$ 245,000	$ 14,034	$ 4,500	17,256	$ 1,278
#3	Low	$1,438	700	$ 245,000	$ 245,000	$ 14,034	$ 4,500	17,256	$ 1,278
#4	Low	$1,438	700	$ 245,000	$ 245,000	$ 14,034	$ 4,500	$ 17,256	$ 1,278
Totals			2,800	$ 980,000	$ 980,000	$ 56,136	$ 18,000	$ 69,024	$ 5,112

Site #1 at 37 Sir Francis Drake Blvd. is owned by the Town of Ross. One to four units of development is appropriate for the site. The site is located within a FEMA AE flood zone, a high flood hazard area, and is adjacent to a creek. The site is located within ¼ mile of the local bus stop on a major regional transit route and is within ½ mile distance to the Town's commercial district, government services, and public school. The Town considered development of the site for affordable housing in the previous housing element cycle. Due to increasing Town expenses, the Town is considering multiple options for the lot, including selling the area for market rate single or multi-family development. The Town will consider development of the area for rental housing, or donating or selling the land for below market rate housing development. The Town Council would set the development criteria (floor area, setbacks, parking) if the area remains within the Civic District, or the Town Council may consider rezoning the area for single-family residential use, like the adjacent zoning district.

Site #2 at 39 Fernhill Avenue is currently used as a private high school, The Branson School. The Branson School is located on approximately 16 acres within a single-family residential zoning district with a one-acre minimum lot size. In addition to school buildings, the site contains significant trees, a creek, potentially historic structures, steep hillside areas, and park-like areas. The school operates under a use permit approved by the Town Council. The site currently contains 7 existing residential units, ranging in size and type from a 700 square foot one-bedroom apartment to a 3,000 square foot, 4-bedroom house. According to one teacher, the existing units are in demand and the school uses a lottery when units become available. New housing units could be produced through the redevelopment or conversion of existing campus buildings and existing single-family dwellings for multifamily use. Under the zoning code, new residential development must be occupied by school staff or faculty, who are expected to be low and moderate-income households. There is no limit on the number of housing units allowed on the site; however, housing development must occur within the established floor area ratio of 15%. Multifamily housing development in residential districts is subject to the same setbacks, height, and lot coverage standards as single-family development. Since Site #2 is located in the R-1:B-A district, the specific standards are: 25' front and side setback, 40' rear setback, and 30' building height restriction. These construction limits are not seen as a barrier to housing development on this large parcel. Redevelopment of existing buildings for

multifamily use is feasible and the development review process, which is likely to include design review and requests for a demolition permit and conditional use permit, is not expected to impose extraordinary costs or take an unusual length of time for approval. Realistic development capacity during the planning period is three additional housing units for low to moderate-income households.

At the time this Housing Element was prepared, The Branson School was in early stages of considering a new location for the school in Strawberry, an unincorporated area of Marin outside of the Town jurisdiction and sphere of influence. The school indicates it will take two to three years to complete an entitlement process for the location. Although the plans to move are not certain at this time, the Town housing element includes a program to consider future use and development of the Branson site, including preservation of existing affordable housing.

Site #3 at 30 Sir Francis Drake is currently used as a non-profit art and garden center with two detached dwelling units. The site is located adjacent to local bus stops on a major regional transit route. Current zoning regulations permit up to 2,100 square feet of residential development and limit individual unit size to 700 square feet to ensure affordability for lower-income households. In developments of three or more residential units, at least one unit is required to be affordable to very low income households. The zoning code does not limit the total number of units permitted on the site. The district development standards are: 25’ front setback, 15’ side setback, 40’ rear setback, and 30’ building height restriction. Building coverage in the C-C District is limited to 25% of the lot area and the maximum floor area ratio is 20%. Since the current building coverage at the Marin Art & Garden Center is 6.2%, there is adequate provision for increased development, including multifamily housing, on the parcel. There is land area to accommodate units outside of the required setbacks and to provide parking for housing units. The 30’ height limitation will not constrain the development of 2,100 square feet of multi-family housing permitted in the district. Realistic development capacity is three housing units.

Single Family Houses

There is potential for 16 new single-family homes on existing vacant sites throughout the Town. Single-family homes provide housing for above moderate-income households. The Town expects to approve at least six new houses on vacant lots in the current planning period. The regional housing need calls for four above-moderate units to be developed in the Town during this housing element cycle.

Mixed Use Development

The local service commercial district is small in size, containing approximately 10 commercial buildings on approximately 1.37 acres. The commercial uses of the district are primarily community-service oriented and include restaurants, hair salons, retail, a dentist and professional services. The commercial area is close to public transportation and the town’s K-8 public school, post office, and recreational fields. Residential use mixed in with commercial use is permitted in the district, and five or six residential units currently exist on four commercial district properties. Due to the small size of the Town, retail businesses struggle in the

downtown area. The area is subject to flooding and the existing buildings are old and not built to current flood regulations. For these reasons, residential development may be appealing to property owners seeking to rehabilitate their sites. The sites identified in the available land inventory could potentially be developed with additional second story residences above existing one-story commercial buildings. The realistic capacity of these sites is twenty units.

These units would most likely be rental units and smaller units (700-1,200 sq. ft.) would be affordable to lower-income households at current market rents, while larger units would be affordable to moderate-income households. Considering current economic trends, one mixed-use project of four units is expected to be developed in the downtown area during the planning period.

Residential uses mixed with commercial uses are permitted in the C-L District. The C-L district does not have specific development standards for lot size, setbacks, lot coverage, or floor area ratio (FAR). Development within the district is limited to two stories and a mezzanine, with total height limited at 30 feet. Single-family uses are conditionally permitted in the C-L district subject to single-family residential district requirements, which are more restrictive and should encourage development of multi-family housing over single-family development. The Town has reduced parking requirements for residential units to a maximum of one uncovered space per unit in order to facilitate mixed-use housing in the district.

Site #4: One story commercial building on 6,750 sq. ft. lot. At approximately 70% lot coverage, the existing building is estimated at 4,725 sq. ft. Assuming 700 sq. ft. unit sizes and at least 20% common area, new second story development of up to five units could occur over the existing first story.

Site #5: One-story commercial on 4,600 sq. ft. lot. At approximately 90% building lot coverage, the existing building is estimated at 4,140 sq. ft. Assuming 700 sq. ft. unit sizes and at least 20% common area, new second story development of up to four units could occur over the first story.

Site #6 One-story commercial on 4,500 sq. ft. lot. At approximately 80% building lot coverage, the existing building is estimated at 3,600 sq. ft. Assuming 700 sq. ft. unit sizes and at least 20% common area, new second story development of up to four units could occur over the first story.

Site #7: One-story commercial on 3,750 sq. ft. lot. At approximately 90% building lot coverage, the existing building is estimated at 3,375 sq. ft. Assuming 700 sq. ft. unit sizes and at least 20% common area, new second story development of up to three units could occur over the first story.

Site #8: One and two-story commercial on 9,583 sq. ft. lot. An existing second story covers approximately 50% of the existing first story, leaving approximately 4,300 sq. ft. of additional development potential. Assuming 700 sq. ft. unit sizes and at least 20% common area, new second story development of up to four units could occur over the first story.

Second Units.

Second dwelling units can be new, detached, units, created within existing residences, or created as an addition to an existing residence. Second units have the following benefits:

1. They provide flexibility for the owner of the main home (they can be used as a home office, an apartment for elderly parents, or a source of income);
2. When rented they help make home-ownership affordable for the owner of the home;
3. They can provide flexibility for seniors or other homeowners who rent their primary dwelling because they still want to live in the same neighborhood;
4. They provide lower cost housing because the units tend to be small and there are no extra land costs;
5. They typically provide lower cost housing for younger households (under 34) and seniors (65 years plus), and these are the demographic groups that have been identified as having the most significant low income housing need in Ross;
6. They are easier to fit into existing neighborhoods since they are small and are often part of the main house.

Consistent with State law, the Town allows second units by right in all single-family residential zones. Permit approval is subject to planning staff level review of the site and building plans to ensure compliance with height, setbacks, maximum floor area, and parking requirements. Exceptions from development regulations may be permitted by the Town Council (no variance is required) to encourage development of new units. During the previous housing element cycle, the Town adopted regulations to permit residents to receive up to 500 square feet of additional floor area for development of a new second unit that is deed restricted for low income housing for 20 years.[93] As the majority of properties in the Town are built out to the allowable floor area ratio, the floor area incentive program has encouraged development of new, deed restricted, very low housing units. Second units contributed a significant number of affordable housing units to the town housing stock during the prior planning periods. Between 2001 and 2005, the Town developed six second units affordable to low and moderate-income households, representing 85% of its regional housing need in those income categories. Between 2006 and 2014, the Town approved twelve second units for a variety of economic segments of the community. In contrast, the Town issued only one use permit for a second unit between 1988 and 2002, prior to adoption of regulations facilitating development of second units. Demand for second units is strong, and residents are increasingly relying on second units to provide housing for caregivers, adult children, aging parents, and caretakers.

The Town estimates that there are 90 large (over 20,000 square feet) and level (under 15% slope) residential sites that can accommodate new second units within existing developed neighborhoods. Considering the Town's record of accomplishment in second unit development, the Town is projecting construction of a total of eight second units affordable to very low, low and moderate-income households during the current planning period.

[93] Ross Municipal Code section 18.42.065
http://townofross.org/pdf/resource_center/municipal_code/18.42%20Residential%202nd%20Units.pdf

The affordability levels for second units are based on rental rates for similar sized units advertised at the time this Housing Element was prepared.[94] **Caretaker Units and Guesthouses.** The Town of Ross's zoning code permits caretaker units and guesthouses in all single-family residential districts with a conditional use permit. There are no specific parking requirements or unit size limitations for caretaker units and guesthouses. Employees working on the property (in the case of caretaker units), guests and family members may occupy the units, but zoning regulations prohibit charging rent.

Guesthouses and caretaker units are an important source of affordable housing since they provide housing for caregivers, home health aides, young adult children, elderly parents and others that typically have low incomes and cannot afford housing in Ross. Since they are rent-restricted, they are affordable to exceptionally low and very low income households. Guesthouses and caretaker units are separate living quarters in which the occupants have direct access from outside the building or through a common hall; they contain, at a minimum, a kitchen or food preparation area and one full bathroom. The Town approved five caretaker units during the previous two housing element planning periods. Considering the town's track record in caretaker and guesthouse development, and in concert with implementation of the housing element program requiring all living units to be permitted as second units, guesthouses or caretaker units, the Town is projecting a total of two caretaker units and guesthouses affordable to extremely low and very-low income households to be approved during the current planning period.

The affordability levels for caretaker units and guesthouses is based on rental rates for similar sized units advertised at the time this Housing Element was prepared.[95]

Factory-built Housing and Mobilehomes

Ross allows the installation of manufactured homes on a foundation on lots zoned for conventional single-family dwellings, subject to the same development standards, including design review approval, as other new single-family dwellings.[96] The zoning standards, including setbacks and parking requirements, would not preclude manufactured homes on sites zoned for residential use.

Employee Housing

In accordance with California law, the Town considers housing providing accommodations for six or fewer employees a residential use of a single-family structure.[97] The Town does not require a conditional use permit, variance, or other zoning clearance for employee housing for six or fewer employees that is not required of a single-family dwelling of the same type in the same zone.

Single Room Occupancy Housing

---

[94] See Housing Stock Characteristics, Sales Prices and Rents, page 32 of this report
[95] See Housing Stock Characteristics, Sales Prices and Rents, page 32 of this report
[96] California Gov. Code section 65852.3
[97] California Health and Safety Code section 17021.5

"Single room occupancy housing" is multi-unit housing that consists of single room dwelling units rented for at least thirty days in which all living activities occur within a single room.[98] Town zoning permits single-room occupancy units in the commercial district as a conditionally permitted use. Single-room occupancy units are subject to the following requirements: 1.) minimum of 150 square feet and a maximum of 350 square feet in size; 2.) occupied by no more than two persons; 3.) full bathroom and kitchen required; and 4.) one parking space per dwelling unit.

Transitional and Supportive Housing

In compliance with California law, the Town treats transitional and supportive housing as a residential use, subject only to those restrictions that apply to other residential uses of the same type in the same zone.[99] Zoning regulations permit transitional and supportive housing in all residential zoning districts. Transitional housing is a permitted use in the Civic District. "Transitional housing" means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.[100] "Supportive housing" is housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.[101] Supportive housing is occupied by a target population, including low-income persons with mental disabilities, AIDS, substance abuse or chronic health conditions or persons whose disabilities originated before the person turned 18. Services typically include assistance designed to meet the needs of the target population in retaining housing, living and working in the community, and/or improving health and may include case management, mental health treatment and life skills.

Emergency Shelters

Zoning regulations permit emergency shelters in the Civic (C-D) District with no use permit. The Civic (C-D) District comprises a total land area of approximately 40 acres, the majority of which is parkland, and contains the Ross Commons, the Town's administrative offices including the police department, the firehouse and a post office. The C-D district regulations permit "public purpose uses", including Town Hall, libraries, museums, fire and police stations, emergency and transitional housing, multi-family housing, auditoriums, schools, and park and recreational uses. Regulations require a conditional use permit for single-family uses. Development standards are purposefully flexible in the Civic District, with the Town Council having authority to set project-by-project standards that are responsive to development-specific circumstances. There are no special development standards for emergency shelters, which are subject only to the same

[98] Ross Municipal Code Section 18.12.310
[99] California Gov. Code section 65583(a)(5)
[100] California Gov. Section 65582(h) and see also Ross Municipal Code section 18.12.387
[101] California Gov. Code Section 65582(f) and see also Ross Municipal Code section 18.12.382

standards that apply to all other development in the district.[102] The Town estimates an unsheltered homeless population of four individuals, based on its proportional share of the County population and the unsheltered countywide homeless population of 414. The Town may accommodate this need by providing land and/or emergency shelter housing in a small permanent or temporary building in the Civic District. The Civic District is near public transit and a 2.5-3 mile (one hour) walk from the downtown San Rafael area where services for the homeless are currently available.

[102] Ross Municipal Code section 18.24.030

Opportunities for Energy Conservation

State law requires the Town to analyze opportunities for energy conservation with respect to residential development in its housing element. Planning to maximize energy efficiency and the incorporation of energy conservation and green building features can contribute to reduced housing costs for homeowners and renters, in addition to promoting sustainable community design and reduced dependence on vehicles. Such planning and development standards can also significantly contribute to reducing greenhouse gases.

Cities and counties are encouraged to include weatherization and energy efficiency improvements as part of publicly subsidized housing rehabilitation projects. This may include energy efficiency measures that encompass the building envelope, its heating and cooling systems, and its electrical system.[103] The Town does not have any publicly subsidized housing.

The town has a sustainable community design, with the majority of housing within walking distance of the grade school and a major bus route that bisects the Town. The Town is a primarily residential community and grocery stores, high schools, hospitals and other services are located outside of the jurisdiction.

The Town General Plan 2007-2025 includes a number of sustainable building and community policies to reduce resource consumption and improve energy efficiency, including:

1. Requiring large houses to limit the energy usage to that of a more moderately- sized house as established in design guidelines.
2. Encouraging affordable workforce housing and a development pattern that encourages people to walk.
3. Using green materials and resources.
4. Conserving water, especially in landscaping.
5. Encouraging transportation alternatives to the private automobile.
6. Increasing the use of renewable energy sources, including solar energy.
7. Recycling building materials.
8. Reducing building footprints.

In 2007, Ross joined the County of Marin and the other Marin municipalities to form the Marin Climate and Energy Partnership (MCEP) whose goal is to reduce greenhouse gas emissions and create sustainable communities. The Town has also conducted a greenhouse gas emissions inventory and adopted a climate action plan to meet specific greenhouse gas emissions reduction targets.

In 2008, the Ross Mayor signed the U.S. Mayors Climate Protection Agreement, which commits the Town to strive to meet Kyoto Protocol emissions reduction targets and support state and federal greenhouse gas emission reduction legislation. In 2009, the Town Council adopted a greenhouse gas emissions reduction target of 15% below 2005 levels by 2020.

[103] California Gov. Code section 65583(a)(8)

The Town plans to achieve this by adopting land-use policies that create a walkable community, promoting alternative transportation options and energy use, increasing energy efficiency and recycling efforts, and encouraging sustainable building practices.

The Town has adopted various incentives to encourage solar energy installation. The Town amended zoning laws to allow solar energy panels within side and rear setbacks on existing rooftops and to exempt panels from lot coverage calculations; these changes enable more homeowners to apply for solar energy system permits without the time and cost of requesting a variance. State law limits the fees the Town may charge for permits for solar energy systems.

The Town has adopted the 2013 California Building Codes and requires all new construction and remodeling projects to comply with Title 24 energy conservation requirements. The Town also supports landscape designs that utilize drought-tolerant plantings and water-conserving irrigation systems, including drip irrigation, low flow sprinklers and automatic controls.

The Ross General Plan 2007-2025 includes programs for encouraging solar design for development and establishing specific development regulations that require building and substantial remodels to be built using green building techniques, including recycling of building materials, and to conform to an industry approved certification or rating such as Leadership in Energy and Environmental Design (LEED) Green Building Rating System or Build It Green.

Conservation rebates. PG&E and Marin Clean Energy offer a wide range of rebates for energy efficient equipment and appliances. The Marin Municipal Water District (MMWD) also provides a variety of rebates for high-efficiency toilets, clothes washers, and water-conserving landscape practices. Both organizations do a good job of promoting their rebate programs through customer mailings, company websites, and point- of-sale information. [104]

Loans. Marin Clean Energy provides a Green Home Loan program to cover the upfront costs of energy saving upgrades, repaid directly on the PG&E bill.[105] The Town participates in CaliforniaFIRST, which offers affordable long-term financing or water and energy efficiency improvements that residents may repay on their property taxes.[106]

Energy Efficiency Audits and Assistance.

California Youth Energy Services (CYES) For seven weeks each summer, Rising Sun hires young adults ages 15 to 22, and trains them to serve communities across the Bay Area with no-cost Green House Calls. At each Green House Call, they check the home for efficiency, install energy and water-saving equipment, and provide personalized recommendations for further savings. California Youth Energy Services Energy Specialists may install equipment like energy-efficient lighting, high-efficiency aerators for bath and kitchen, showerheads, clotheslines, power strips,

[104] For more information see http://www.marinwater.org/rebates, http://www.pge.com/myhome/saveenergymoney/rebates/ and http://www.marincleanenergy.org/ee
[105] http://www.marincleanenergy.org/ee
[106] http://californiafirst.org/

and more. There is no cost for the resident.[107]

Energy Upgrade California Home Upgrade is a state-wide program that provides homeowners with free technical support, rebates and incentives for making energy efficiency improvements to their homes. Combined with the Showcase Home Event incentive, Marin homeowners are eligible for up to $7,800 in rebates for making their homes more efficient and comfortable.[108]

[107] http://www.risingsunenergy.org/content/cyes.html
[108] https://www.bayareaenergyupgrade.org/

Potential Governmental and Non-Governmental Constraints to Development of Housing

State law requires an analysis of potential and actual governmental and non-governmental constraints to the maintenance, improvement, and development of housing for all income levels. The Housing Element must identify ways, if any, to reduce or overcome these constraints in order to meet Ross's housing needs.[109]

Potential Non-Governmental Constraints

Availability of Financing

In the 2009-2014 housing element cycle, interest rates were identified as a constraint on development of housing. Interest rates are currently at very low levels, even for non-conforming loans. Financing for single-family development projects does not appear to be a constraint to the development of market rate housing and second units in Ross. According to Home Mortgage Disclosure Act (HMDA) data, no loans applications were denied for Ross home purchases in 2013.[110]

Affordable housing developments face constraints in financing. Due to the limited land available for development, any affordable housing projects in the Town will involve construction of few units. Although public funding may be available, it is allocated on a highly competitive basis and larger developments that provide more affordable housing units are more likely to be funded. Developers realize savings in construction costs over larger development projects, particularly when combined with density bonus provisions and tax financing not available for small-scale projects. Publicly funded projects typically include the requirement to pay prevailing wages. Small developments with high per unit construction and land costs are hard to make financially feasible. The high costs may also result in sales prices that may be above the affordability levels set for many programs.

Throughout Marin County, developers rely on a variety of federal, state, and local funding and financing sources to make affordable housing projects feasible. Local funding sources include the Marin Community Foundation and the Marin Workforce Housing Trust. State agencies also play an important role by allocating federal housing funds and/or making loans available to affordable housing development. The three principal agencies involved are the State Treasurer's Office, the California Housing Finance Agency (CHFA) and the California Department of Housing and Community Development (HCD).

The extent to which Ross can achieve its Housing Element goals and objectives for lower income households is due in some part to the availability of financial resources for implementation. The State of California Department of Housing and Community Development administers more than 20 programs that award loans and grants for the construction,

[109] California Gov.Code section 65583(5-6)
[110] Home Mortgage Disclosure Act (HMDA) website search http://www.consumerfinance.gov/hmda/explore

acquisition, rehabilitation and preservation of affordable rental and ownership housing, homeless shelters and transitional housing, public facilities and infrastructure. Below is a summary of the major local sources of funding affordable housing development.

Affordable Housing Trust Fund[111]

The County established the County's Affordable Housing Trust Fund in 1980, along with the inclusionary housing program. Projects throughout Marin County, which serve low and very-low income households, are eligible for funding, but priority is given to rental projects located in the unincorporated County that serve the lowest income levels. Funding is to be used for preservation, land acquisition, development, construction, or preservation of affordable units. Since 1988, the Affordable Housing Trust Fund has expended over $14,000,000 in support of approximately 900 units of affordable housing development. As of June 30, 2014, the Fund's balance is $5,550,553.

Workforce Housing Trust Fund[112]

The Marin Workforce Housing Trust is a unique public/private partnership between the Marin business community, the Marin Community Foundation and the County of Marin. The Trust was created to meet the challenges of housing affordability for workers in Marin County. Through a revolving loan fund, they provide low-interest rate loans for the construction, rehabilitation and preservation of homes affordable by working families, the retired workforce and those most vulnerable in our communities.

For their multifamily rental program, they target loans to fill critical gaps in existing affordable housing finance as "first-in" money to purchase land, secure sites and fund pre-development work and as "last-in" money to close the funding gap for developments that otherwise would not be able to be built. Once construction is complete, the loans are repaid and reinvested in other workforce housing developments. Generally, each project is limited to a maximum of $500,000 with some loan types having smaller maximum levels.

Restricted Affordable Housing Fund

The Community Development agency also oversees this fund, which resulted from the excess funds of mortgage revenue bonds. The Restricted Affordable Housing Fund may be used solely for the purposes of residential development or preservation for low and moderate-income households. Eligible projects shall include ones that create new affordable units through new construction, or through acquisition and/or rehabilitation of existing structures, or that preserve existing affordable housing units threatened by expiration of affordability restrictions, or market forces.[113]

Price of Land

The high cost of land in Ross is a non-governmental constraint to the development of housing units for lower income levels. Vacant land within the Town of Ross is very limited and is

[111] http://www.marincounty.org/depts/cd/divisions/planning/housing/affordable-housing
[112] http://mwht.org/
[113] County of Marin General Plan 2014-2023, draft

estimated to comprise less than 1% of the Town's land area. In addition, land costs in Ross are among the highest in Marin County because of the perceived desirability of the community and demand for housing. Land costs vary considerably depending upon site amenities, topography, location, and building constraints. Since relatively little vacant land is available or sold, most homebuilders purchase a lot with a house, tear the existing house down, and rebuild. The limited supply of vacant lots and high cost of land make it difficult for any affordable housing developers to locate in Ross. As an alternative strategy, the Town encourages affordable housing development on residential sites (through second units, guesthouses, and caretaker units), in mixed use development in the commercial district, and at sites with existing non-profit uses.

Cost of Construction

According to the Town building department, construction costs (labor and materials) in Ross vary between $350 per square foot for a modest housing project to over $500 per square foot for a custom-built single-family house. Vacant lot development costs can be high because many remaining lots have steep slopes, irregular topography, need for emergency access and water supply, and environmental concerns to address. The costs of dealing with these factors on remaining undeveloped lots are likely to be high and these sites likely remain vacant because of the difficulty and high cost of development.

Construction costs are higher in the Bay Area than many other regions of the State. The cost of construction depends on the cost of materials and labor, which are influenced by market demand. High labor costs may also reflect the high cost of housing in the area for construction workers. Projects receiving public subsidies, such as affordable housing developments, must often pay prevailing wages to comply with funding criteria.

The cost of construction depends on the type and quality of the unit constructed. Reducing amenities and using lower cost building materials may result in lower construction costs and lower sales prices. However, the Town's design guidelines favor high quality building materials. There are many, high quality, prefabricated, factory-built houses available that may provide lower priced units by reducing labor and material costs.

In 2007, a feasibility study for a potential three to four-unit affordable housing project in Ross yielded construction costs between $890,000 and $1,190,000, or approximately $298,000 per unit. A typical 3,500 square foot custom-built house would cost approximately $1,750,000 to build.

Lot Sizes

Most non-hillside lots within the town have already been subdivided to the maximum extent and are 20,000 square feet or smaller. Hillside zoning districts have larger lots and low densities to minimize environmental impacts. The small lots sizes in most areas of the Town limit the number of units that may be constructed on a site. As explained above, small developments with high per unit costs are difficult to make financially feasible for developers.

Market Demand
There is a high demand for single-family residential property in Ross and for large residences on large lots. The Town does not receive applications to subdivide the few large lots that are currently zoned to permit additional units. Town planning department staff believes the market rate for large single-family residences on large lots is greater than multiple residences on smaller lots.

Infrastructure Availability
Public infrastructure is sufficient to meet projected growth demands. Electric, gas, and telephone services have capacity to meet additional projected need. Water, sewerage, and drainage systems are in place within existing developed areas, and new residences typically need only to supply lateral connections to the water and sanitary sewer mains maintained by the Marin Municipal Water District (MMWD) and Ross Valley Sanitary District № 1 (RVSD). This housing element does not anticipate any increase in housing development over the prior housing period.

Pursuant to State law, upon completion the housing element, the Town will distribute a copy of the element to MMWD and RVSD. They are required by law to grant priority for service allocations to proposed developments that include housing units affordable to lower-income households. State law prohibits water and sewer providers from denying, conditioning the approval, or reducing the amount of service for an application for development that includes housing affordable to lower-income households, unless specific written findings are made.

Water
To ensure a reliable water supply, the citizens of Marin came together to create a publicly owned and managed water system. In 1912, the Marin Municipal Water District (MMWD) received its charter as the first municipal water district in California. Marin Municipal Water District (MMWD) provides water service to 186,000 people in a 147-square- mile area of south and central Marin County, including Ross. The service area includes ten towns and cities as well as unincorporated areas in the county.

MMWD's water supply is provided by three integrated water sources: district reservoirs, imported water and recycled water. Having a diverse water supply greatly improves the reliability of the district's water system. On average about 75 percent of MMWD's water supply comes from rainfall collected in the district's seven reservoirs located on Mt. Tam and in west Marin. The water supply provided by five of these reservoirs (Kent, Alpine, Bon Tempe, Lagunitas and Nicasio) is used annually. Water supply from the other two reservoirs (Phoenix and Soulajule) is held in reserve for use only during drought conditions because of the high cost of pumping water from these sources. Water from the district's reservoirs is conveyed to the district's San Geronimo Water Treatment Plant or Bon Tempe Water Treatment Plant for treatment before entering the distribution system.

On average about 25 percent of the district's water supply is purchased from the Sonoma

County Water Agency. The agency's Russian River water system originates from watersheds that are tributary to Lake Mendocino and Lake Sonoma. Lakes Mendocino and Sonoma combined can store 357,500 acre-feet of water to meet the needs of the agency's customers, including MMWD.

Since the early 1980s, MMWD has used recycled water for non-agricultural purposes. Up to two million gallons a day are recycled and distributed via a separate pipeline system to more than 350 customers in northern San Rafael during the warmer months. Recycled water is used for irrigation, toilet flushing and other non-drinking purposes. MMWD was the first water supplier in California to use recycled water for car washes, air- conditioning cooling towers and commercial laundries.

To respond to possible supply deficits, MMWD continues its' strong conservation efforts with a variety of programs to help save water and is evaluating many options to increase supply. MMWD has adequate water supplies for the additional housing anticipated to be developed during this housing element period, which has not increased since the prior period. In the event of a water shortage resulting in limited supplies for available for new development, MMWD policy is to give preference and priority to any project containing an affordable housing component.

Sewer

The Central Marin Sanitation Agency (CMSA) treats wastewater from the central Marin County area, including the Ross Valley. The Agency owns and operates the wastewater treatment plant that provides advanced secondary treatment and disposes of the treated wastewater in the central San Francisco Bay via a deep-water outfall pipeline. Wastewater is transported to the CMSA through two major pipelines from the City of San Rafael and the Ross Valley Sanitary District. The CMSA wastewater treatment plant operates in accordance with its San Francisco Bay Regional Water Quality Control Board discharge permit. The agency utilizes development projections contained in the general plans of the cities, towns, and unincorporated areas of Marin County to plan for future growth-related demand. In the unlikely event that significant land use changes occur, capacity at the existing plant could be increased through the permitting process with the Regional Water Quality Board.

Flooding

As part of its National Flood Insurance Program, the Federal Emergency Management Agency (FEMA) distributes maps indicating 100-year flood zones. In Ross, this involves the areas along Ross Creek and Corte Madera Creek. Most of the properties in this area are in private ownership and have already been developed with housing, and to a lesser extent, with commercial uses. The Town permits construction and remodels within the 100-year flood zone as long as development conforms to adopted floodplain regulations, which are designed to protect human life and health and minimize flood damage to structures.

All new construction and substantial improvements in special flood hazard areas are required to comply with the provisions of Zoning Ordinance Chapter 15.36, Flood Damage Prevention, of the Ross Municipal Code. Residential structures must be elevated to or above the base flood

elevation. Additional residential development in the commercial district, which is within an AE Flood Hazard Area, is anticipated to be located on the second stories of existing buildings.

The Town participates in the Community Rating System (CRS) program and has programs that exceed the minimum required by FEMA to provide flood insurance to the community. As a result, residents receive a discount on their flood insurance.

Environmental Constraints

Ross is located in the seismically active San Francisco Bay region of California. Due to its proximity to the San Andreas fault system, the planning area has been historically subjected to periodic strong damaging earthquakes. Ross also has many areas of steep slopes which are subject to instability.

In order to mitigate these environmental impacts, the Town has adopted specific geotechnical review procedures in the Ross Municipal Code Chapter 18.38 (Special Hazard District) and Chapter 18.39 (Special Hillside Lot Regulations). The Special Hazard District designation can be attached to any district as an overlay zone and is intended to be applied in combination with general districts to require a special use permit recognizing the need for further review and conditions to adequately assess hazards related to land slope, erosion, soil stability, seismic action, wildfire, periodic inundation and other such features. The Special Hillside Lot Regulations apply to areas with higher potential for slope instability and lots that have an average natural slope in excess of 30%. These regulations contain specific requirements for submission of plans and other information, content of special studies, notice and hearing, and standards for density and design. In general, the regulations limit development floor area depending upon the size and slope of the lot, and require development to conform to the contours of the land while minimizing grading, cutting and filling. The regulations may add additional constraints and costs on development, but they are considered necessary for the protection of residents' health and safety.

Potential Governmental Constraints

The Town regulates the use of land within its borders through the Ross General Plan, zoning ordinance, and the Uniform Building Code. As with other towns, Ross's development standards and requirements are intended to protect the long-term health, safety, and welfare of the community. In addition to defining zoning classifications in Ross, the zoning ordinance establishes specific guidelines and standards for design review, demolition of structures, development of hillside lots, and second units. These locally imposed land use and building requirements can affect the type, appearance, and cost of housing built in Ross. Like all local jurisdictions, the Town of Ross charges fees and has a number of procedures and regulations it requires all developers to follow.

Land Use Controls

The Town of Ross is a small community comprised predominantly of single-family detached

housing. The Town has historically consisted of single-family residential development with a small downtown commercial area. The first subdivision regulations in the 1920s, and all subsequent zoning maps and regulations, have maintained this land use pattern. Generally, Ross' zoning code permits housing at densities consistent with other single-family residential districts in Marin County. The Town has modified its historic zoning regulations to facilitate the development of other residential housing types that may be affordable to all economic segments of the community. The existing zoning code, along with the design review, subdivision, second unit, hillside, and demolition ordinances, were designed to protect the natural environment and preserve the existing character of the town. The table below shows development standards in districts where residential development is allowed.

Table 46 Ross Development Standards

Zoning District	Land Use Classification	Permitted Density (Units/Acre)	Minimum Lot Area	Minimum Lot Width	Maximum Floor Area	Maximum Building Coverage	Required Setbacks			Maximum Building Height	Required Parking
							Front	Side	Rear		
R-1	Single Family	8.7	5,000	50	20%	20%	25	15	40	30	2 (1 covered)
R-1: B-6	Single Family	7.3	6,000	50	20%	20%	25	15	40	30	2 (1 covered)
R-1: B-7.5	Single Family	5.8	7,500	70	20%	20%	25	15	40	30	2 (1 covered)
R-1:B-10	Single Family	4.4	10,000	85	20%	20%	25	15	40	30	3 (1 covered)
R-1:B-15	Single Family	2.9	15,000	100	15%	15%	25	18	40	30	3 (1 covered)
R-1:B-20	Single Family	2.2	20,000	120	15%	15%	25	20	40	30	3 (1 covered)
R-1:B-A	Single Family	1	1 acre	150	15%	15%	25	25	40	30	4 (2 covered)
R-1:B-5A	Single Family	0.2	5 acres	300	10%	10%	25	45	40	30	4 (2 covered)
R-1:B-10A	Single Family	0.1	10 acres	300	10%	10%	25	50	40	30	4 (2 covered)
C-L*	Local Service Commercial	No limit	None	None	None	None	None	None	None	30	1/250 sf of net rentable floor area
C-D	Civic	No limit	None	None	None	None	None	None	None	None	None
C-C	Community Cultural	No limit	1 acre	150	20%	25%	25	15	40	30	2 sf/1sf of building land coverage

The current land use controls may impede development of maximum allowable densities or constrain development of a variety of housing types for all income levels, including single- and multi-family residential housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing. Many residential structures in the Town do not conform to the requirements of the Zoning Code because they were constructed before the adoption of zoning or before residential floor area limits were established in 1967. This led to many resident requests for variances to allow residents to retain existing nonconformities with site improvement. This provided much uncertainty for property owners. In 2014, the Town recognized that owners have a vested interest in existing floor area and the community benefits when owners upgrade the appearance of site improvements, bring residences up to current codes and safety standards, and reduce other nonconformities. The Town Council adopted nonconforming structure regulations to allow certain nonconformities to be retained on site redevelopment where the design is appropriate and where they create the same or fewer impacts than strict conformance with town regulations. In 2014, the Town discussed review of Town development regulations to make them more reflective of existing development and provide more certainty and fairness to the community and applicants.Existing land is built out and few vacant lots remain for development. Existing land use and zoning designations permit further subdivision of many residential sites. However, as discussed above, the market demand for large single-family residences on large lots is a non-governmental control on their subdivision. The Town permits new second units in single-family zoning districts and relaxed land use standards have encouraged their development.

Design Review. The Town has adopted residential design review guidelines, which include specific design objectives that serve as standards by which staff, and the Town Council evaluates residential development. Design review is required for new buildings and for additions of more than 200 square feet in floor area. The town planner may administratively approve any minor alteration; the Town Council considers all other design proposals at a public hearing. The Town Council considers design review requests concurrently with other development requests, such as variances, conditional use permits, demolition permits, and hillside use permits. Design review typically takes 4-8 weeks for a single-family project. The small multi-family projects expected on the high-opportunity sites identified in the Available Land Inventory will most likely take 4-12 weeks for design review and other planning approvals.

The intent of the design review guidelines is to preserve existing site conditions, minimize project bulk and mass, utilize building materials and colors that harmonize with the natural environment, and provide appropriate access, lighting, fences, screening, and landscaping. Staff work closely with applicants and their architects to ensure designs conform to existing guidelines. In 2007, the Town Council adopted a voluntary advisory design review process to enable applicants to get feedback on their proposals from local design professionals and neighbors before the Town Council hears the application. Projects that receive advisory design review assistance generally bypass the need for multiple design review hearings by the Town Council.

The purpose of design review is to determine compliance with adopted design guidelines that the Town adopted to enhance the appearance and value of property and the livability of neighborhoods. Design review guidelines provide objective standards that clarify and facilitate the review process and promote development certainty. According to planning department staff, design review process is not a significant constraint to housing development.

Hillside Lot Review. The Town has adopted hillside lot regulations that apply to development on parcels that have a slope of 30 percent or more or are located within areas with the potential for slope instability. The Town Council reviews hillside lot applications at a public hearing, in conjunction with design review and other development requests, such as variances and demolition permits. The purpose of hillside lot review is to: ensure development does not increase fire, flood, slide and other safety risks; limit development consistent with available public services and road access that can reasonably be provided to the parcel; protect open space, native vegetation and wildlife; and preserve natural features, such as watersheds, watercourses, canyons, and ridgelines.

The intent of the hillside lot review guidelines is to: minimize grading, cutting, filling and the use of retaining walls; minimize project bulk and create designs that complement the natural landscape; protect views and viewsheds of neighboring property owners; incorporate native and drought and fire-resistant plantings; reduce fire and unstable slope hazards; and conform to current stormwater discharge practices in Marin County.

The hillside lot regulations also contain maximum floor area ratio guidelines that relate to parcel slope and size. Since most of the available vacant sites for single family development exists on hillside lots, the hillside lot regulations, and in particular the floor area ratio guidelines, can constrain house sizes on these sites. As slope calculations are a determining factor in the ultimate project square footage, the review process sometimes results in lengthy and contentious debate over the appropriate method to measure the slope. To provide more certainty in the review process and to control costs associated with lengthy review periods, the element includes a program to clarify the slope calculation.

Local Processing and Permit Procedures

Most projects in Ross are limited to the remodeling or construction of single-family homes and second units. The Town strives to keep its permit procedures streamlined and processing times short, even with a high level of community involvement. The Town works closely with developers to expedite approval procedures so as not to put any unnecessary timing constraints on development. Prior to submitting an application, property owners and developers meet with the planning department staff to discuss the development proposal. If design review is required, the applicant may elect to participate in Advisory Design Review, a process that enables applicants to gather early feedback from design professionals and neighbors while in the early stages of project development.

Most projects are subject to design review and/or variance approval. The Town of Ross processes applications for development relatively quickly. Approximately 90% of all design review projects are deemed complete within 30 days and many are heard within 30 days of

submittal. As there is no separate Design Review Board or Planning Commission in Ross, the Town Council performs all discretionary review of all planning applications, conducts design review and considers requests for variances, hillside lot use permits, demolition permits, lot line adjustments, conditional use permits, etc., concurrently during a public hearing. Although the Town Council meets only once a month, determination on a project is usually reached in one meeting. There is no right to appeal a Town Council decision.

The Town has a single planning department employee who discusses all planning applications with potential applicants and processes housing applications from initial contact to town council hearing on the application. The process typically takes 30 to 45 days until decision.

After a project is approved, building department performs plan checks (via a contract firm) and issues building permits. The average processing time for a building permit is four to six weeks for the initial review. Additional time is required for applications to respond to the plan check comments. The responses are reviewed within four weeks. Throughout construction, the building department will perform inspections to monitor the progress of the project.

The following table identifies the typical processing time for common entitlements for housing development. It should be noted that each project does not necessarily have to complete each step in the process (i.e., small scale projects consistent with General Plan and zoning designations do not generally require Environmental Impact Reports (EIR), General Plan Amendments, or Rezones). In addition, most applications are reviewed concurrently. This streamlined process saves time, money, and effort for both the public and private sector.

Table 47 Timelines for Permit Procedures

Type of Approval or Permit	Typical Processing Time	Approval Body
Minor Use Permit and Second Unit Permit	2 - 4 weeks	Town Staff
Conditional Use Permit	4 - 8 weeks	Town Council
Variance	4 - 8 weeks	Town Council
Zone Change	12 - 20 weeks	Town Council
General Plan Amendment	12 - 20 weeks	Town Council
Design Review – minor	2 - 4 weeks	Town Staff
Design Review – major	4 - 12 Weeks	Town Council
Tentative Map	8 - 16 weeks	Town Council
Final Subdivision Map	8 - 12 weeks	Town Council
Parcel Map	8 - 12 weeks	Town Staff
Negative Declaration	8 - 12 weeks	Town Staff or Town Council
Environmental Impact Report	6 – 12 months	Town Council

Town zoning regulations only permitted single-family housing development from the time

zoning districts were developed until 2009. During this time, efforts to develop multifamily housing were met with opposition. No multifamily projects have been submitted since the Town rezoned certain areas to allow multifamily housing in 2009. In November 2001, the Town received demolition, design review and use permit applications from The Cedars of Marin, a nonconforming residential care facility for the developmentally disabled, to allow site modifications, including the demolition of two buildings and the construction a new 14,180 square foot building. The applications were considered complete within three months and found to be categorically exempt from CEQA. The proposed project was reviewed during four consecutive, regular monthly Town meetings and one Special Council meeting between February and May of 2002 with considerable public input and expert testimony. The applications were approved in May 2002, approximately six months after initial submittal. Considering the complexity of the project, the approval process was not unusually long or onerous and was comparable to what developers encounter in most communities.

The following table outlines typical approval requirements for a single-family infill project, a subdivision, and the small multifamily projects (fewer than 5 units) expected on the multi-family housing sites identified in the Available Land Inventory.

Table 48 Typical Processing Procedures by Project Type

	New Single Family House	Subdivision	Multifamily Development
Typical Approval Requirements	Design Review Variance Hillside Lot Permit	Initial Study Tentative Map Design Review Final Map	Design Review
Estimated Total Processing Time	4-8 weeks	2-6 months	8-12 weeks

Fees and Other Exactions

Local fees add to the cost of development. Fees related to processing applications for planning and building applications and inspections are limited by California law to the reasonable cost of performing these services. The Town seeks to recover the full cost of building and planning department services through the application fees. In addition to these fees, residential projects pay water, sewer, and utility connection fees directly to the service provider.

Under the current fee schedule, total fees for a new 2,400 sq. ft., custom, single-family residence (with no variances, on a site that does not need Hillside Lot or environmental review, and valued at $450 per square foot) currently costs $4,496 (less than ½ of 1% of the project cost). Building permit fees, planning review fees and impact fees are currently $75,547 (7% of the project cost). In addition, a $43,200 deposit is required for the Town's Construction Completion Ordinance, which limits construction time to 18 months for a new house project. The deposit would be refunded if the project is completed within the deadline. Penalties range

from $250 to $2000 per day for projects that exceed the deadline.

Table 49 Ross Design Review Fees

Description	Total
Design Review	3,701.00
Fee Program Administration Fee	308.00
Planning Department Record Management Fee	156.00
Record Retention Fee $5/sheet	25.00
Subtotal	4,190.00
Technology Surcharge Fee 7.3% to cover the cost of technology to deliver and provide services	305.87
	$4,495.87

Table 50 Building Permit and Impact Fees for New Residence

	Valuation:	**$ 1,080,000**
Plan Check	$ 8,369.60	
Engineering review of building permit (drainage, civil, structural)	$ 3,138.60	
TOTAL PLAN CHECK		$ 11,508.20
Energy Calculations Fee		$ 1,046.20
Building Permit		$ 10,462.00
Electrical Permit Fee		$ 691.00
Plumbing Permit Fee		$ 560.00
Mechanical Permit Fee		$ 567.00
Other Fee (encroachment, etc.)		$ 741.00
Excavation, Grading and fill permit		0
Building Standards Administration Special Revolving Fund (BSASRF)		$ 44.00
Strong-Motion Instrumentation and Seismic Hazard Mapping Fee (SMIP)		$ 108.00
Planning review of building permit		$ 3,138.60
Records Management Fee	$ 78.00	
Records Retention Fee	$ 78.00	
Document Retention Fee ($11/sheet)	$ 220.00	
Electronic Plan Scanning Fee ($5/sheet)	$ 100.00	
Records Retention Fee ($5/plan sheet)	$ 100.00	
Records Maintenance Fee (flat fee of $5)	$ 5.00	
TOTAL RECORDS FEE		$ 425.00
Fee Program Administration (over $50,000) for Plan Check	$ 308.00	
Fee Program Administration (over $50,000) for Building Permit	$ 308.00	
TOTAL FPA		$ 616.00
General Plan Maintenance Fee ($2/$1,000 value)		$ 2,160.00
Drainage Fee (1.8% valuation)		$ 19,440.00
Road Impact Fee (1.55% of valuation)	$ 16,740.00	
Road Impact Fee for import/export for demolition activity, earthwork, sitework ($3/cubic yard)	0	
TOTAL ROAD IMPACT FEE		$ 16,740.00
General Plan Fee (.2% of valuation)		$ 2,160.00
SUBTOTAL		**$ 70,407.00**
Technology Surcharge Fee		$ 5,139.71
TOTAL FEE:		**$ 75,546.71**

Water connection fees are based on estimated annual water consumption, expressed as a portion of an acre-foot of water. The District currently charges $29,260 per acre foot of estimated annual consumption. The annual consumption for residential use is based on the

area average of the neighborhood in which the units are built and single-family house connection fees in Ross vary between $14,045 (.48 of an acre foot) and $28,675 (.98 of an acre foot), depending upon parcel location. Water connection fees for second units vary between $2,341 and $7,022, depending upon the unit size and whether or not the unit is attached or detached. In addition to water connection fees, MMWD requires each detached living unit to install a separate water meter. The cost to install a meter ranges from $4,350 to $5,290 for a 5/8" to 1.5" meter size and increases for larger meters. Additional charge for meter relocation requiring two street openings is $2,020. Recognizing that water connection fees may serve as a constraint to affordable housing development, MMWD offers a 50% fee reduction for qualified affordable housing projects (affordable to low and moderate income households for at least 30 years, with at least 50% of the project affordable to low income households) and second units deed-restricted to rents affordable to lower-income households for a minimum of 10 years.

Sewer connection fees for new residences include the following components: a district connection charge of $4,532 (for 1-23 fixture units, $197 for each additional fixture); an administrative/inspection fee of $510; and a Central Marin Sanitation Agency capacity charge of $5,262.A typical 3 ½ bath residence would be charged approximately $10,304.

Based on a recent survey by the County of Marin, the Town's building permit fee (not total fees) and design review fee for a single family home with a $500,000 construction valuation ($208 per square foot) is within the range of other communities in the County. However, most projects in Ross have a high valuation and, since fees are based on valuation, much higher building permit cost.

Table 51 Comparison of Marin Jurisdiction Fees[114]

	Design Review	***Building Permit***
Unincorporated Marin	5,670	3,751
Belvedere	3,200	3,234
Corte Madera	2,000	2,790
Fairfax	781	5,200
Larkspur	1,100	4,509
Mill Valley	1,775	3,969
Novato	5,526	3,531
Ross	4,496	5,808
San Anselmo	1,200	3,536
San Rafael	1,167	4,079
Tiburon	2,825	4,718

[114] From 2014 Marin County Community Development Agency survey of local jurisdiction permit fees, County of Marin Housing Element 2014-2023, draft, pages III-37 and III-38 (Ross planning fee corrected)

Based on the high cost of construction and the number of projects that are currently under review or under construction in the Town, the Town does not consider fees to be a constraint to market rate housing development. The Town council may grant fee reductions to developers of affordable housing. The Town will continue to consider fee reductions and/or deferrals as incentives for projects that include units affordable to very low income households.

Building Code and Enforcement

In 2013, the Town of Ross adopted the 2013 California Building Code, the 2013 California Plumbing Code, the 2013 California Mechanical Code, the 2013 California Electrical Code, the 2013 California Fire Code and 2013 Referenced Standards Codes, 2013 Energy Code and 2013 Residential Code. State law allows local governing bodies to amend the building standards in the new codes as long as they are more restrictive than the state standards and are based on findings that the amendments are necessary due to local climatic, topographic or geological conditions. The Town has adopted more restrictive regulations in certain areas for building and community safety. These building code amendments are fairly standard within the County (such as Class A roofs and roof assemblies) and do not pose a special constraint to the production of housing.

Building and fire codes are enforced when building permits are approved and during residential resale inspections. Deficiencies are usually corrected by the property owner or by the purchaser of the property. Residential rehabilitation loans are available for very low income homeowners through the Marin Housing Authority. The Town will make a concerted effort to inform residents of these rehabilitation loans.

Site Improvement Requirements

The Town of Ross is essentially built-out and all necessary infrastructure is in place to serve the Town's present and future housing needs. In areas that have them, the Town requires curbs, gutters and sidewalks to be repaired or replaced when sites are improved. New development in certain areas must improve or provide fire department access and water supply. However, due to the high value of market rate housing, the costs of these site improvements are generally considered feasible and not a constraint to site development. The proposed multifamily and mixed use housing sites are not expected to have any site improvement requirements other than fire department access improvements.

Housing for Persons with Disabilities, Including Developmental Disabilities

State law requires the Town to analyze potential and actual constraints upon the development, maintenance and improvement of housing for persons with disabilities, including persons with developmental disabilities, and to demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for persons with disabilities, including persons with developmental disabilities, . In addition, as part of the required constraints program, the element must include programs that remove constraints or provide reasonable accommodations for housing designed for persons with disabilities, including persons with developmental disabilities, .

Ross provides reasonable accommodation for persons with disabilities, including persons with

developmental disabilities, with respect to zoning, permit processing and building laws and makes this information available to the public. As a small community, the Planning and Building Departments of Ross are able to provide personalized service to each resident. Requests to modify homes to meet the needs of the disabled are handled on a case-by-case basis, with staff working closely with applicants to accommodate their needs. The Town has adopted a Reasonable Accommodation ordinance that permits staff to approve exceptions to zoning regulations for the disabled. The Town Council has the authority to modify parking standards to accommodate the needs of the disabled and has demonstrated its willingness to do so in the past. In 2002, the Council approved an expansion and remodel of the Cedars of Marin, a 48-unit residential care facility for the developmentally disabled, with reduced parking requirements. The Town approved the development with only 15 on-site parking spaces and permitted the Cedars to utilize on- street parking for their additional parking needs.

The Town does not restrict the siting of group homes nor require a minimum distance between them. Group homes with under 7 occupants are permitted by right in single family residences and the Town does not have any occupancy standards in the zoning code that apply specifically to unrelated adults. New or significantly remodeled group homes are required to go through the design review process, as is any residential development, and obtain Town Council approval.

The Building Department has contract staff to administer Title 24 provisions for all disabilities-related construction and to respond to complaints regarding any violations. The Town has not adopted any amendments to the 2013 California Building Code that conflict with the ADA. The contract building department staff provide ADA Coordinator services to ensure the Town's compliance with the provisions of the ADA and to serve as the primary contact for disabled residents with questions, concerns, and requests regarding reasonable accommodation procedures and practices.

A Framework for Action

Housing Goals

The Town of Ross is committed to meeting the housing needs of all economic segments of the community, including its share of the regional housing need. It is also important to ensure that new housing maintains and enhances the high quality of its residential and commercial neighborhoods. The Housing Element strives to achieve the following goals:

ENSURE THE TOWN'S COMMITMENT TO MEETING HOUSING NEEDS. Establish and monitor goals, policies, and programs to address the Town's housing needs; encourage public participation in all housing policy matters; provide incentives for affordable housing; and promote equal housing opportunities.

PROTECT AND ENHANCE EXISTING HOUSING, COMMUNITY CHARACTER, AND RESOURCES. Maintain the high quality of existing housing and community character, and assure energy efficiency in new and existing housing.

PROVIDE NEW HOUSING AND ADDRESS AFFORDABLE HOUSING AND OTHER SPECIAL NEEDS HOUSING. Ensure excellence in architecture and site planning in all new projects; provide a variety of housing types and tenure; meet the Town's fair share of very low, low, and moderate income housing needs; and meet the housing needs of special groups, including the elderly, handicapped, small and large families, single parents and local workers.

Quantified Housing Objectives

State law requires the Housing Element to include quantified objectives for the maximum number of units that can be rehabilitated, conserved, or constructed. It is anticipated that the Town of Ross can meet its fair share of housing needs by January 31, 2023, with the sites described in the available land inventory and the program actions identified in this section.

The table below summarizes the number of new units anticipated in Ross between 2014 and 2022 by income category. While additional capacity is indicated in the Available Land Inventory, this analysis conservatively estimates realistic development over the housing period, given current economic and development trends. The summary indicates there is sufficient capacity overall to meet the Town’s regional housing needs requirements.

Since it is the Town’s goal to preserve all existing housing units through ongoing enforcement of the existing Demolition Ordinance, the Town expects to conserve all existing units. The number of units to be rehabilitated is based on the historical building activity reported by the Town of Ross Building Department. The units in need of rehabilitation are also those that are most likely to be sold and rehabilitated during the planning period. The Town expects the financing for future rehabilitation to be provided by the private sector, although public financing is available for lower-income households through the Marin Housing Authority residential rehabilitation loan program.

Table 52 Housing Units Expected to be Constructed in Ross 2014-2023

	Description	Year Approved	Year Built	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
Single Family Houses									
200 Hillside	4,950 sq. ft. residence		2016					1	1
Upper Toyon Lots	Two 5,000+ sq. ft. residences and second units		2017				2	2	4
Upper Road	Three new 5,000+ sq. ft. residences, caretaker unit, second units		2017	1			2	3	6
Pomeroy	5,000 sq. ft. residence		2022					1	1
Secondary Units									
81 Glenwood	416 sq. ft detached 2nd unit	2013	2014-15			1			1
12 Norwood	897 sq. ft. detached 2nd unit	2012	2014				1		1
3 El Camino Bueno	443 sq. ft. detached 2nd unit, deed restricted	2014	2014-15		1				1
14 Upper Ames	460 sq. ft. attached 2nd unit, deed restricted	2014	2015		1				1
	Second unit		2016			1			1
	Caretaker unit		2017	1					1
	Second unit		2018			1			1
	Second unit, deed restricted		2019		1				1
	Caretaker unit		2020	1					1
	Second unit, deed restricted		2021		1				1
	Second unit		2022			1			1
Rehabilitation/Conservation								3	3
Total Units 2014-2022				**3**	**4**	**4**	**5**	**10**	**26**
2014-2023 RHNA				**3**	**3**	**4**	**4**	**4**	**18**

Housing Policies and Implementing Programs

Policies and programs establish the strategies to achieve the quantified objectives described above. The Town's housing policies and implementing programs are grouped in five categories. Quantified and qualitative objectives are described under each program.

Assumptions are based on past program performance, development trends, land availability, realistic capacity, and future program funding.

1.0 WORK TOGETHER TO ACHIEVE THE TOWN'S HOUSING GOALS

H1.1 Local Government Leadership.

Affordable housing is an important Town priority, and the Town will take a proactive leadership role in working with community groups, other jurisdictions and agencies, non-profit housing sponsors, and the building and real estate industry in undertaking identified Housing Element implementation actions in a timely manner.

H1.2 Community Participation in Housing and Land Use Plans.

The Town will foster effective and informed public participation from all economic segments and special needs groups in the community in the formulation and review of housing and land use issues.

H1.3 Inter-Jurisdictional Strategic Planning for Housing.

The Town will coordinate housing development strategies and planning with other jurisdictions in Marin County, as appropriate, to meet the Town's housing needs.

H1.4 Equal Housing Opportunity.

To the greatest extent possible, the Town will ensure that individuals and families seeking housing in Ross are not discriminated against on the basis of race, color, religion, marital status, disability, age, sex, family status (due to the presence of children), national origin, or other arbitrary factors, consistent with the Fair Housing Act.

Implementing Programs

H1.A Prepare Information and Conduct Outreach on Housing Issues.

Coordinate with local businesses, housing advocacy groups and neighborhood groups in building public understanding and support for workforce and special needs housing. Through written materials and public presentations, inform residents of housing needs, issues, and programs (second units, rental assistance, rental mediation, rehabilitation loans, etc.).

Responsibility:	*Planning Department; Town Council.*
Financing:	*General Fund.*
Objectives:	*Handouts, Town website, and presentation material.*
Timeframe:	*Ongoing.*

H1.B Collaborate in Inter-Jurisdictional Planning for Housing.
Work toward implementing, whenever possible, agreed-upon best practices, shared responsibilities and common regulations to efficiently and effectively respond to housing needs within a countywide framework.

Responsibility:	*Planning Department; Town Council.*
Financing:	*General fund (staff time).*
Objectives:	*Coordination with other jurisdictions on housing matters.*
Timeframe:	*Ongoing.*

H1.C Disseminate Fair Housing Information.
The Town Manger or designee is the designated Equal Opportunity Coordinator in Ross and will ensure that written materials regarding fair housing law are provided at various public locations in the town and that information regarding fair housing agencies and phone numbers is posted at Town Hall, the Post Office, and local transit locations where feasible. The Town Manager or designee will provide information to real estate professionals, property owners and tenants on their rights, responsibilities, and the resources available to address fair housing issues.

Responsibility:	*Town Manager or designee*
Financing:	*General fund (staff time).*
Objectives:	*Provide information on fair housing and assure effective implementation and enforcement of anti-discrimination policies.*
Timeframe:	*Ongoing.*

H1.D Respond to Fair Housing Complaints.
The Town Manager or designee will refer discrimination complaints to the appropriate legal service, county or state agency, or Fair Housing of Marin. If mediation fails and enforcement is necessary, refer tenants to the State Department of Fair Employment and Housing or HUD, depending on the nature of the complaint.

Responsibility:	*Town Manager or designee*
Financing:	*General fund (staff time).*
Objectives:	*Respond to discrimination complaints.*
Timeframe:	*As needed.*

2.0 MAINTAIN AND ENHANCE EXISTING HOUSING AND BLEND WELL- DESIGNED NEW HOUSING INTO EXISTING NEIGHBORHOODS

H2.1 Housing Design Process.
The Town will review proposed new housing to achieve excellence in development design in an efficient process. The historical, small town feel and the serene, quiet character of Ross's neighborhoods will be maintained through development of new housing. It is the Town's intent that the sense of community and the beauty of the town's natural environment will be preserved and enhanced by designing all new housing to be in harmony with existing development and the surrounding area.

H2.2 Preservation of Residential Units.
The Town will seek to preserve the existing quality and quantity of housing and will discourage the demolition of residential units that reduce the town's affordable housing stock or adversely affect the Town's ability to meet its total housing requirements at all household income levels.

The Town will monitor and potentially regulate the use of residential units for short term rentals, since a proliferation of short term rentals could result in the loss of residential units for housing, including affordable rental housing. H2.3 Maintenance of Quality Housing and Neighborhoods.

The Town will encourage the long-term maintenance and improvement of existing housing. The Town will encourage programs to rehabilitate viable older housing and to preserve neighborhood character and, where possible, retain the supply of very low to moderate income housing.

Implementing Programs

H2.A Housing Design Review.
The Town will continue to implement the housing design review process, including voluntary advisory design review, and the criteria set forth in Chapter 18.41 of the Ross Zoning Code.

Responsibility: *Planning Department, Town Council.*
Financing: *General fund (staff time).*
Objectives: *Protection of existing housing.*
Timeframe: *Ongoing.*

H2.B Enforce Zoning and Building Codes.
The Town will continue to enforce the current zoning code in residential neighborhoods and will discourage demolitions without rebuilding and overbuilding on lots through the demolition permit and design review process. The Town will continue to implement the hillside ordinance (Chapter 18.39 of the Ross Zoning Code) in facilitating the orderly development of hillside lots. The Town will also continue to require homes to comply with the Building Code through permit processing and implementation of the Residential Building Record Report program.

Responsibility: *Building Department, Planning Department, Town Council.*
Financing: *General fund (staff time).*
Objectives: *Protection of existing housing.*
Timeframe: *Ongoing.*

H2.C Implement Rehabilitation Loan Programs.
Provide handouts and refer people to the Marin Housing Authority for available loan programs to eligible owner-and renter-occupied housing. Require fire and code officials to hand out information on MHA loans to appropriate lower-income homeowners when performing routine inspections.

Responsibility: *Planning Department; Marin Housing Authority.*
Financing: *General fund (staff time).*
Objectives: *Loans provided to rehabilitate housing for very low income households.*
Timeframe: *Ongoing.*

H2.D Review Hillside Lot Ordinance.
The Town Council will undertake a comprehensive review of the Hillside Lot Ordinance methods to determine slope calculations.

Responsibility: *Planning Department and Town Council.*
Financing: *General fund (staff time).*
Objective: *Modified Definition of Slope in Hillside Lot Ordinance.*
Timeframe: *By July 2016.*

H2.E Ensure Adequate Sites Available to Meet Town's Share of RHNA
To ensure adequate sites remain available for residential development to accommodate the Town's Regional Housing Need Allocation (RHNA) for all income categories, the Town shall annually review its Available Lane Inventory to ensure the Town can accommodate its share of the regional housing need (RHNA) throughout the planning period. As development projects are considered, the Town shall not take action to permit fewer units on a site than projected on the Available Land Inventory unless: 1.) the reduction is consistent with the general plan and housing element; and 2.) the remaining sites identified in the Available Land Inventory are adequate to accommodate the Town's share of the RHNA. If the remaining sites are not adequate to accommodate the Town's share of the RHNA, the Town will identify (and rezone, if necessary) sufficient additional sites to meet the Town's share of the RHNA.

Responsibility: *Planning Department and Town Council.*
Financing: *General fund (staff time).*
Objective: *Adequate Sites Available for Town Share of RHNA.*
Timeframe: *Ongoing as development projects are considered.*

H2.F Consider Regulating Short Term Rentals To Preserve Rental Housing.
The Town will monitor the number of short term rental units and consider regulating the use of residential units for short term rentals in order to protect and conserve the Town's housing stock and the residential character of neighborhoods.

Responsibility:	*Town Manager or designee.*
Financing:	*General Plan fund.*
Objectives:	*Ordinance to regulate short-term rentals.*
Timeframe:	*2015*

H2.G Review Zoning District Boundaries
The Town will review existing single family zoning district boundaries against existing development and lot sizes and consider potential modifications that could afford more fairness, consistency and certainty in the housing development process. For example, when a site falls within the boundary of two zoning districts with different zoning regulations or where lots are significantly smaller than the minimum lot size for the zoning district.

Responsibility:	*Planning department.*
Financing:	*General Plan fund*
Objectives:	*Review of existing zoning and regulations and ordinances to address any necessary changes.*
Timeframe:	*2015-2017*

H2.G Review Zoning Regulations.
The Town will review existing housing development regulations against existing development and consider potential modifications that could afford more fairness, consistency and certainty in the housing development process.

Responsibility:	*Planning department.*
Financing:	*General Plan fund.*
Objectives:	*Review of existing zoning and regulations and ordinances to address any necessary changes.*
Timeframe:	*2015-2017*

3.0 USE OUR LAND EFFICIENTLY TO INCREASE THE RANGE OF HOUSING OPTIONS AND TO MEET HOUSING NEEDS FOR ALL ECONOMIC SEGMENTS OF THE COMMUNITY.

H3.1 Diversity of Population.
Consistent with the community's housing goals, it is the desire of the Town to maintain a diversity of age, social and economic backgrounds among residents throughout Ross by matching housing size, types, tenure, and affordability to household needs.

H3.2 High Potential Housing Opportunity Areas and Programs.
Given the diminishing availability of developable land, the Town will continue to identify housing opportunity sites and specific program actions to provide affordable workforce and special needs housing. The Town will use the following criteria in selecting Housing Opportunity areas, sites or locations for program actions:

a. Adequate vehicular and pedestrian access.

b. Convenient access to public transportation as needed by the prospective residents.

c. Convenient access to neighborhood services and facilities as needed by the prospective residents.

d. Convenient access to neighborhood recreation facilities, or designed to provide adequate recreation facilities on site.

e. Cost effective mitigation of physical site constraints (including geologic hazards, flooding, drainage, soils constraints, etc.).

f. Cost effective provision of adequate services and utilities to the site.

g. Ability to meet applicable noise requirements.

h. Appropriate site size to provide adequate parking; parking requirements should be flexible and based on the needs of the project's prospective residents.

i. Finding that development of a specific project on the site will not result in significant adverse cumulative effects, unless the Town adopts a statement of overriding considerations.

H3.3 Housing Opportunities in the Commercial District.
Well-designed mixed-use residential/non-residential developments in the Commercial District are highly encouraged by the Town. The Town will encourage and facilitate a variety of housing types in the Commercial District, including mixed-use development and single-room occupancy units.

H3.4 Secondary Dwelling Development.
The Town encourages well-designed legal second units, guesthouses, and caretaker units in all residential neighborhoods as an important way to provide workforce and special needs housing. The Town will continue incentives to encourage a greater rate of development of secondary dwellings and to legalize existing illegal units.

Implementing Programs

H3.A Facilitate Development at High Potential Housing Opportunity Sites.
Facilitate the construction of affordable housing at multi-family housing sites identified in the Town's Available Land Inventory at The Branson School and the Marin Art & Garden Center.

a. Provide flexibility in applying development standards (e.g., parking, floor area, setback, height), subject to the type of housing, size and unit mix, location and overall design.

b. Provide fast track processing and ensure that affordable housing developments receive the highest priority. The Town's staff and Council to will make efforts to: 1.) provide technical assistance to potential affordable housing developers in

processing requirements, including community involvement; 2.) consider project funding and timing needs in the processing and review of the application; and 3.) provide the fastest turnaround time possible in determining application completeness.

c. Waive or reduce fees on a sliding scale related to the levels of affordability; possibly including a rebate of planning and building fees for units intended to be affordable to very low-income households.

Responsibility: *Planning Department; Town Council.*
Financing: *General fund (staff time).*
Objectives: *Encourage development of two units affordable to low income households.*
Timeframe: *Housing development by2022.*

H3.B Develop housing units at Town-owned property at 37 Sir Francis Drake Boulevard.
Consider Town development of the 37 Sir Francis Drake Boulevard property for one to four units of affordable housing, or sale of the land for private housing development:

Responsibility: *Town Manager; Town Council.*
Financing: *General fund and staff time.*
Objectives: *Development of one to four new housing units.*
Timeframe: *By 2022.*

H3.C Encourage Development of Multi Family Housing in the Commercial and Civic Districts.
Encourage mixed uses and development of housing in the Commercial District by notifying owners and applicants regarding the Town housing element goals and zoning incentives available, such as lower parking space requirements for residential units versus commercial development.

Responsibility: *Planning Department; Town Council.*
Financing: *General fund (staff time).*
Objectives: *Development of housing units affordable to low and moderate-income residents.*
Timeframe: *Three new units by 2022.*

H3.D Continue to Encourage Second Dwelling Unit Development.
Provide information about the second unit ordinance through ongoing communications, including Town meetings, email notices, the town newsletter, and the Town website, as well as through the local newspaper and the Ross Property Owners Association's newsletter upon adoption of new ordinances.

a. Encourage second unit development through the advisory design review process and through Town publications and planning materials.

b. Advise owners of Marin Municipal Water District's fee reduction program for deed-restricted low-income second units.

c. Waiving or reduce the second unit permit fees for units developed by nonprofit agencies or those deed restricted for very low income housing.

Responsibility: *Planning Department.*
Financing: *General fund (staff time).*
Objectives: *10 new second units affordable to very low to moderate income households.*
Timeframe: *Second unit development by 2022.*

H3.E Encourage Legalization of Existing Illegal Units.
Require property owners to legalize existing second units through more rigorous application of code enforcement procedures. Consider waiving second unit permit fees for legalized units. Advise owners of Marin Municipal Water District's fee reduction program for deed-restricted low-income second units.

Responsibility: *Planning Department.*
Financing: *General fund (staff time).*
Objectives: *Legalization of two illegal second units.*
Timeframe: *By 2022.*

H3.F Require Secondary Dwellings to Be Permitted as a Second Unit, Guesthouse or Caretaker Unit.
Consider modifications to regulations to require all secondary dwellings with a kitchen or electrical wiring and/or plumbing for potential use of a kitchen, a full bathroom, and a sleeping area or separate bedroom to be permitted as a second unit, caretaker unit or guesthouse.

Responsibility: *Planning Department.*
Financing: *General fund (staff time).*
Objectives: *Three new guesthouses/caretaker units.*
Timeframe: *By 2022.*

H3.G Facilitate Development of Housing for Extremely Low Income Households.
Facilitate the construction of affordable extremely low-income housing, including single room occupancy housing.

a. Provide fast track processing and ensure that affordable housing developments receive the highest priority. Efforts will be made by the Town's staff and Council to:

- Provide technical assistance to potential affordable housing developers in processing requirements, including community involvement;
- Consider project funding and timing needs in the processing and review of the application; and
- Provide the fastest turnaround time possible in determining application completeness.

b. Waive or reduce fees, possibly including a rebate of planning and building fees

for units intended to be affordable to extremely low-income households.

c. Prioritize funding from a local affordable housing impact fee or from other local, state and federal sources and community foundations for the development of extremely low-income housing.

Responsibility: *Planning Department; Town Council.*
Financing: *General fund (staff time).*
Objectives: *Encourage development of two units affordable to extremely low-income households.*
Timeframe: *Ongoing.*

H3.H Consider Potential Change of Use at The Branson School Site.
The Town should plan for use and development that may occur at The Branson School site if the school moves forward with its relocation. The Town should proactively consider and discuss potential use and development at the site, including preservation of existing affordable housing, in the event school use is discontinued.

Responsibility: *Town Manager or designee; Town Council.*
Financing: *General Plan Fund.*
Objectives: *Consider existing zoning and use of Branson School site and possibilities for future use and development of the site or development of a specific plan.*
Timeframe: *By 2017.*

4.0 PROVIDE HOUSING FOR SPECIAL NEEDS POPULATIONS

H4.1 Special Needs Groups.
The Town will actively promote development and rehabilitation of housing to meet special needs groups, including the needs of seniors, people living with disabilities, including persons with developmental disabilities, the homeless, single parent families, and large families.

H4.2 Housing for the Homeless.
Recognizing the lack of resources to set up completely separate systems of care for different groups of people, including homeless-specific services for the homeless or people at risk of becoming homeless, the Town will work with other jurisdictions, as appropriate, to develop a fully integrated approach for the broader low-income population. The Town will support a coordinated approach to homelessness in the County including countywide programs to provide for a continuum of care for the homeless including emergency shelter, transitional housing, supportive housing and permanent housing.

H4.3 Rental Assistance Programs.
The Town will coordinate with the Marin Housing Authority (MHA) and support rental assistance programs available to low income residents, such as Section 8.

H4.4 Reasonable Accommodations for the Disabled.
Ensure equal access to housing for people with disabilities, including persons with

developmental disabilities, and to provide reasonable accommodation for people with disabilities, including persons with developmental disabilities, in the Town's rules, policies, practices and procedures related to zoning, permit processing and building codes.

Implementing Programs

H4.A Assure Good Neighborhood Relations Involving Emergency Shelters, Residential Care and Other Special Needs Facilities.

Encourage positive relations between neighborhoods and providers of emergency shelters, supportive and transitional housing, residential care facilities and other special needs facilities. Providers and sponsors of emergency shelters, transitional housing programs and community care facilities will be encouraged to establish outreach programs with their neighborhoods.

Responsibility:	*Planning Department.*
Financing:	*General fund (staff time).*
Objectives:	*Good communications and positive relations between providers and residents.*
Timeframe:	*Ongoing.*

H4.B Engage in Countywide Efforts to Address Homeless Needs.

Actively engage with other jurisdictions in Marin to provide additional housing and other options for the homeless, supporting and implementing Continuum of Care applications in response to the needs of homeless families and individuals. Participate and allocate funds, as appropriate, for County and non-profit programs providing emergency shelter and related counseling services, including Homeward Bound of Marin.

Responsibility:	*Planning Department; Town Council.*
Financing:	*General fund and staff time.*
Objectives:	*Assist in addressing the needs of homeless in a comprehensive, countywide manner.*
Timeframe:	*Annual participation, as appropriate.*

H4.C Utilize and Support Available Rental Assistance Programs.

The Town will train staff to refer people in need of housing assistance to the Marin Housing Authority for additional information on the Section 8 Program, Shelter Plus Care, and other rental assistance programs.

Responsibility:	*Planning Department; Town Council.*
Financing:	*General fund (staff time).*
Objectives:	*Utilization and financial support of rental housing programs.*
Timeframe:	*Ongoing, with annual funding support for Rebate for Marin Renters program.*

H4.D Provide Information on Reasonable Accommodation.

The Building Official, the Town's ADA Coordinator, will manage Town compliance with the nondiscrimination requirements of Title IIA of the Americans with Disabilities Act (ADA). Direct questions, concerns, complaints, and requests regarding accessibility for people with

disabilities, including persons with developmental disabilities, to the Town's ADA Coordinator. Provide information to the public regarding reasonable accommodations related to zoning, permit processing and building codes on the Town's website and in Town application forms and other publications.

Responsibility: *Town Manager or designee.*
Financing: *General Fund; Building Permit Fees.*
Objectives: *Provide information and ensure compliance.*
Timeframe: *Ongoing.*

5.0 MONITOR PROGRAM EFFECTIVENESSAND RESPOND TO HOUSING NEEDS

H5.1 Housing Element Monitoring, Evaluation and Revisions.

The Town will continue a regular monitoring and update process to assess housing needs and achievements and to provide a process for modifying policies, programs and resource allocations as needed in response to changing conditions.

Implementing Programs

H5.A Conduct an Annual Housing Element Review.

Assess Housing Element implementation through annual review by the Ross Planning Department and Town Council. Provide opportunities for public input and discussion, in conjunction with State requirements for a written review by April 1 of each year, as per Government Code Section 65400. Based on the review, establish annual work priorities for the Planning Department and Town Council.

Responsibility: *Planning Department; Town Council.*
Financing: *General Plan Maintenance Fee; General fund (staff time).*
Objectives: *Annual review of the Housing Element.*
Timeframe: *Annually by April 1 of each year.*

H5.B Update the Housing Element Regularly.

Undertake housing element updates as needed, including an update to occur no later than January 31, 2023, or in accordance with State law requirements.

Responsibility: *Planning Department; Town Council.*
Financing: *General Plan Maintenance Fee; General fund (staff time).*
Objectives: *Comprehensive update of the Housing Element.*
Timeframe: *prior to January 31, 2023*

Appendix A Home Sales in Ross 2014[115]

Sales Date	Address	Bed	Bath	Size	Sales Price	Price Per Square Foot
10/29/14	9 Walters Road	4	3.5	2,373	$2,025,000	$853
10/10/14	15 Morrison Road	4	5.6	6,405	$6,000,000	$936
10/10/14	84 Glenwood Avenue	2	1	1,541	$2,575,000	$1,670
10/08/14	12 Fernhill Avenue	4	4	2,533	$3,275,000	$1,292
10/06/14	59 Sir Francis Drake Blvd.	3	2.5	2,376	$1,675,000	$704
09/26/14	2 Fallen Leaf Avenue	5	4.5	4,961	$3,495,000	$704
09/03/14	2 Hillgirt Dr.	3	2.5	2,609	$2,440,000	$935
08/25/14	16 Southwood Avenue	3	2	2,619	$2,295,000	$876
08/07/14	57 Sir Francis Drake	2	2.5	1,873	$1,300,000	$69
08/01/14	94 Laurel Grove	5	5.5	4,965	$6,300,000	$1,268
07/08/14	19 Sir Francis Drake Blvd.	2	2	1,197	$1,025,000	$856
07/01/14	6 Duff Lane	4	4	4,926	$4,200,000	$852
06/26/14	5 Crest Road	2	2	1,804	$1,650,000	$914
06/19/14	18 Canyon Road	3	3	2,304	$2,530,000	$1,098
06/09/14	67 Sir Francis Drake Blvd.	2	2	1,974	$960,000	$486
05/27/14	7 Bellagio Road	5	5.5	7,072	$6,100,000	$862
05/23/14	43 Willow Avenue	3	3	2,594	$3,185,000	$1,227
05/22/14	105 Bolinas Avenue	4	3.5	2,968	$2,850,000	$960
05/19/14	44 Chestnut	3	4	4,153	$3,400,100	$818
05/15/14	51 Shady Lane	4	3.4	2,674	$5,165,000	$1,931
05/14/14	147 Lagunitas Road	5	4.5	4,952	$5,860,000	$1,183
05/08/14	42 Winship Avenue	3	3	2,820	$2,700,000	$957
05/05/14	16 Walters Road	4	3.5	3,557	$3,200,000	$899
04/30/14	195 Lagunitas Road	7	3	2,889	$3,810,000	$1,318
04/25/14	40 Fernhill Avenue	8	4.5	4,372	$5,550,000	$1,269
04/17/14	18 Fernhill Avenue	4	4	3,264	$5,000,000	$1,531
04/02/14	98 Shady Lane	4	3	2,181	$2,300,000	$1,054
03/31/14	11 Olive Avenue	4	3	2,376	$2,700,000	$1,136

[115] http://www.realtytrac.com/mapsearch/sold/ca/marin-county/ross/p-2?sortbyfield=featured,desc accessed December 23, 2014. Floor area is from the sales data and not necessarily accurate.

Appendix B Inventory of Homeless Housing Resources in County of Marin

Community	Overall Total per Community	% of County Total	All Year-Round Beds: Permanent Supportive Housing	Transitional Housing	Emergency Shelter
San Rafael	**394**	40.5%	247	57	90
Novato	**448**	46.1%	175	203	70
Larkspur	**24**	2.5%	20	4	
Marin City	**5**	0.5%	5		
Corte Madera	**24**	2.5%	24		
Greenbrae	**1**	0.1%	1		
San Anselmo	**15**	1.5%	15		
Fairfax	**9**	0.9%	9		
Mill Valley	**45**	4.6%	45		
Forest Knolls	**1**	0.1%	1		
Kentfield	**3**	0.3%	3		
Bolinas	**1**	0.1%	1		
Sausalito	**1**	0.1%	1		
Unincorporated Marin	**1**	0.1%	1		
Totals	**972**	**100.0%**	**548**	**264**	**160**

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

Permanent Supportive Housing

			Marin Housing Authority			Buckelew Programs	Homeward Bound				Eden Housing	EAH	Center Point	Ritter Center	St. Vincent
Jurisdiction	**Total**	**% of County Total**	**S+C 1 and 3**	**receiving S+C services because they came up under**	**VASH**	**All PSH programs (AIL; RSS; SHP - HUD; SHP - non-HUD)**	**Palm Court**	**4th Street**	**Carmel**	**Warner Creek**	**Fireside**	**San Clemente**	**HomeLink**	**Housing First**	**Apartments**
San Rafael	**247**	45.1%	44	9	11	103	10	20	26				3	12	9
Novato	**175**	31.9%	37	3	12	44	15			60				4	
Larkspur	**20**	3.6%	1		3	16									
Marin City	**5**	0.9%	3		2										
Corte Madera	**24**	4.4%	1		3	4						16			
Greenbrae	**1**	0.2%			1										
San Anselmo	**15**	2.7%		2	1	12									
Fairfax	**9**	1.6%	1	1	1	4								2	
Mill Valley	**45**	8.2%	1		1						43				
Forest Knolls	**1**	0.2%	1												
Kentfield	**3**	0.5%	1	1										1	
Bolinas	**1**	0.2%		1											
Sausalito	**1**	0.2%												1	
Unincorporated Marin	**1**	0.2%												1	
Totals	**548**	**100%**	**90**	**17**	**35**	**183**	**25**	**20**	**26**		**43**	**16**	**3**	**21**	**9**

Transitional Housing

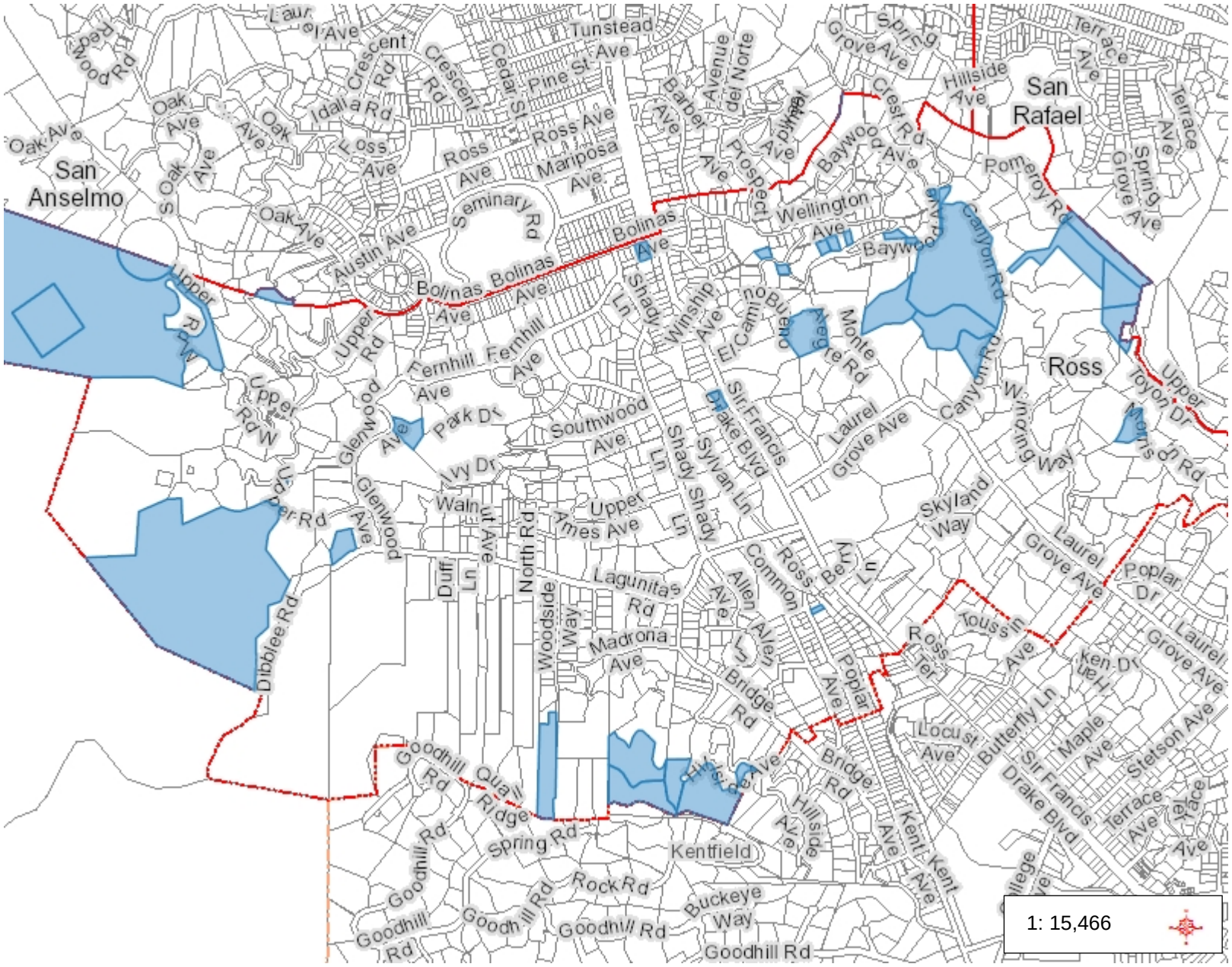
			Marin Partnership to End Homelessness					Homeward Bound			Gilead House	Center Point		
Community	**Total**	**% of County Total**	**Hamilton Meadows - C4DP**	**Hamilton Meadows - Marin Aids Project**	**Hamilton Meadows - HBOM**	**Hamilton Meadows - Ritter**	**Center Point**	**Family Park**	**Next Key**	**New Beginnings TH**	**Gilead House**	**Charlotte House**	**Scattered Sites**	**VA Services**
San Rafael	**57**	**21.6%**						6				15	34	2
Novato	**203**	**76.9%**	43	10	25	12	9	33	37	16	18			
Larkspur	**4**	**1.5%**												
Marin City	**0**	**0.0%**												
Corte Madera	**0**	**0.0%**												
Greenbrae	**0**	**0.0%**												
San Anselmo	**0**	**0.0%**												
Fairfax	**0**	**0.0%**												
Mill Valley	**0**	**0.0%**												
Forest Knolls	**0**	**0.0%**												
Kentfield	**0**	**0.0%**												
Bolinas	**0**	**0.0%**												
Sausalito	**0**	**0.0%**												
Unincorporated Marin	**0**	**0.0%**												
Totals	**264**	**100.0%**	**43**	**10**	**25**	**12**	**9**	**39**	**37**	**16**	**18**	**15**	**38**	**2**

Emergency Shelter

Community	Total	% of County Total	Homeward Bound				
			Mill Street	Family Center	New Beginnings	Transition to Wellness	Voyager
San Rafael	**90**	56.3%	55	25			10
Novato	**70**	43.8%			64	6	
Larkspur	**0**	0.0%					
Marin City	**0**	0.0%					
Corte Madera	**0**	0.0%					
Greenbrae	**0**	0.0%					
San Anselmo	**0**	0.0%					
Fairfax	**0**	0.0%					
Mill Valley	**0**	0.0%					
Forest Knolls	**0**	0.0%					
Kentfield	**0**	0.0%					
Bolinas	**0**	0.0%					
Sausalito	**0**	0.0%					
Unincorporated Marin	**0**	0.0%					
Totals	**160**	**100.0%**	**55**	**25**	**64**	**6**	**10**

Marin Map

Potentially Developable Vacant Lots in Ross



Legend

- Town Limit
- Vacant Parcel

0.5 0 0.24 0.5 Miles

NAD_1983_HARN_StatePlane_California_III_FIPS_0403_Feet

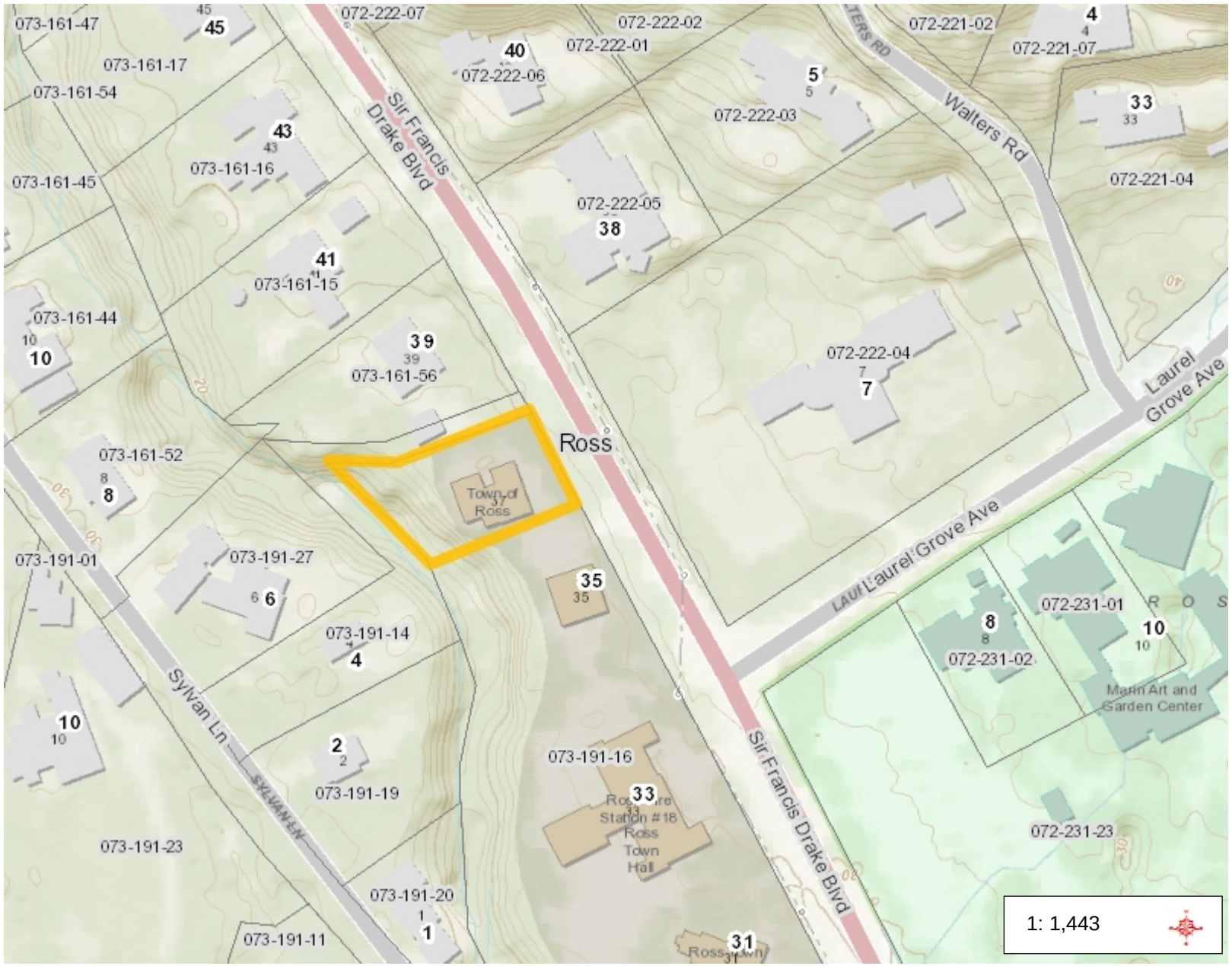
© Latitude Geographics Group Ltd.

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION

Marin Map

Site 1
37 Sir Francis Drake Boulevard



0.0 0 0.02 0.0 Miles

NAD_1983_HARN_StatePlane_California_III_FIPS_0403_Feet

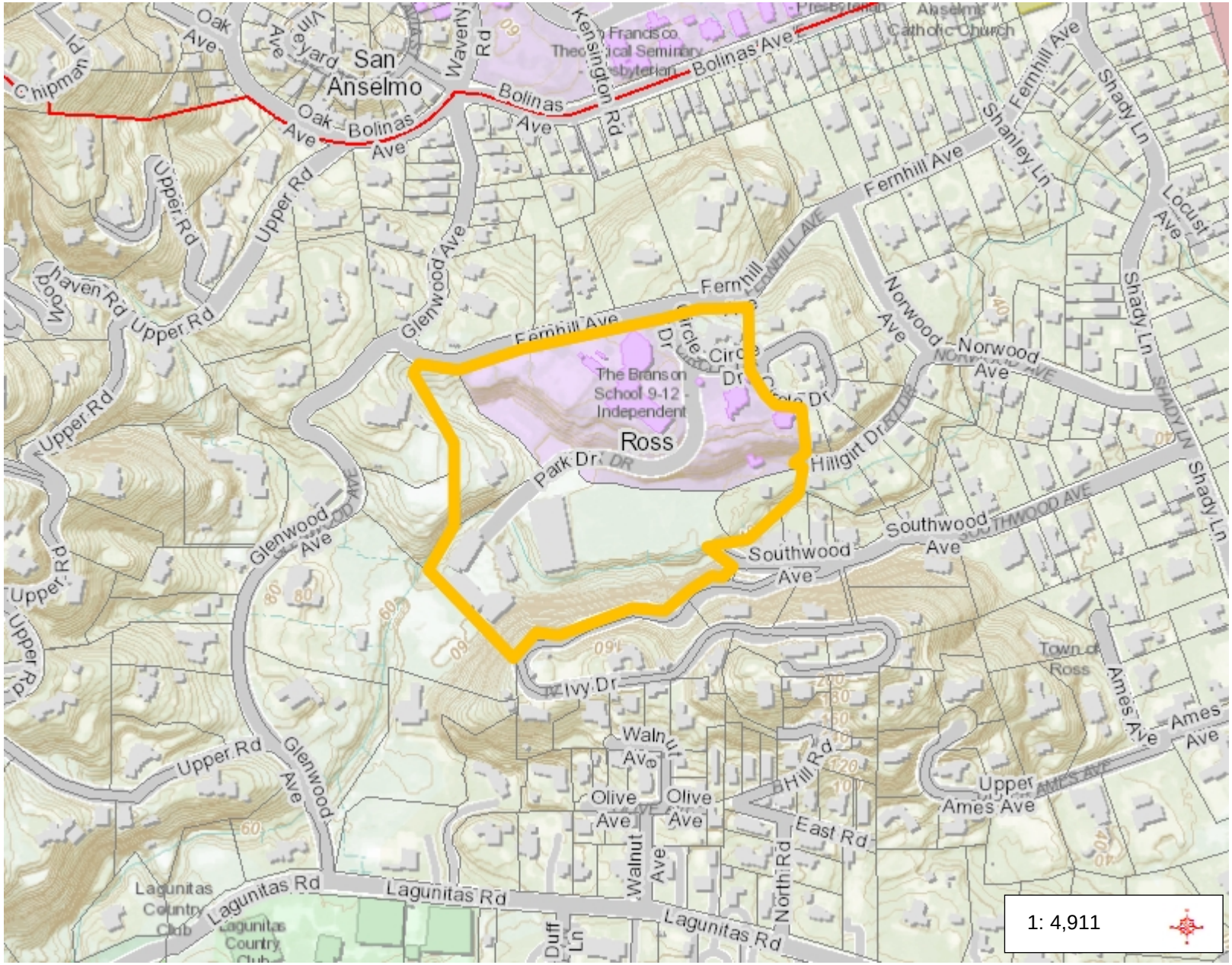
© Latitude Geographics Group Ltd.

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION

Marin Map

Site 2
39 Fernhill Avenue



0.2 0 0.08 0.2 Miles

NAD_1983_HARN_StatePlane_California_III_FIPS_0403_Feet

© Latitude Geographics Group Ltd.

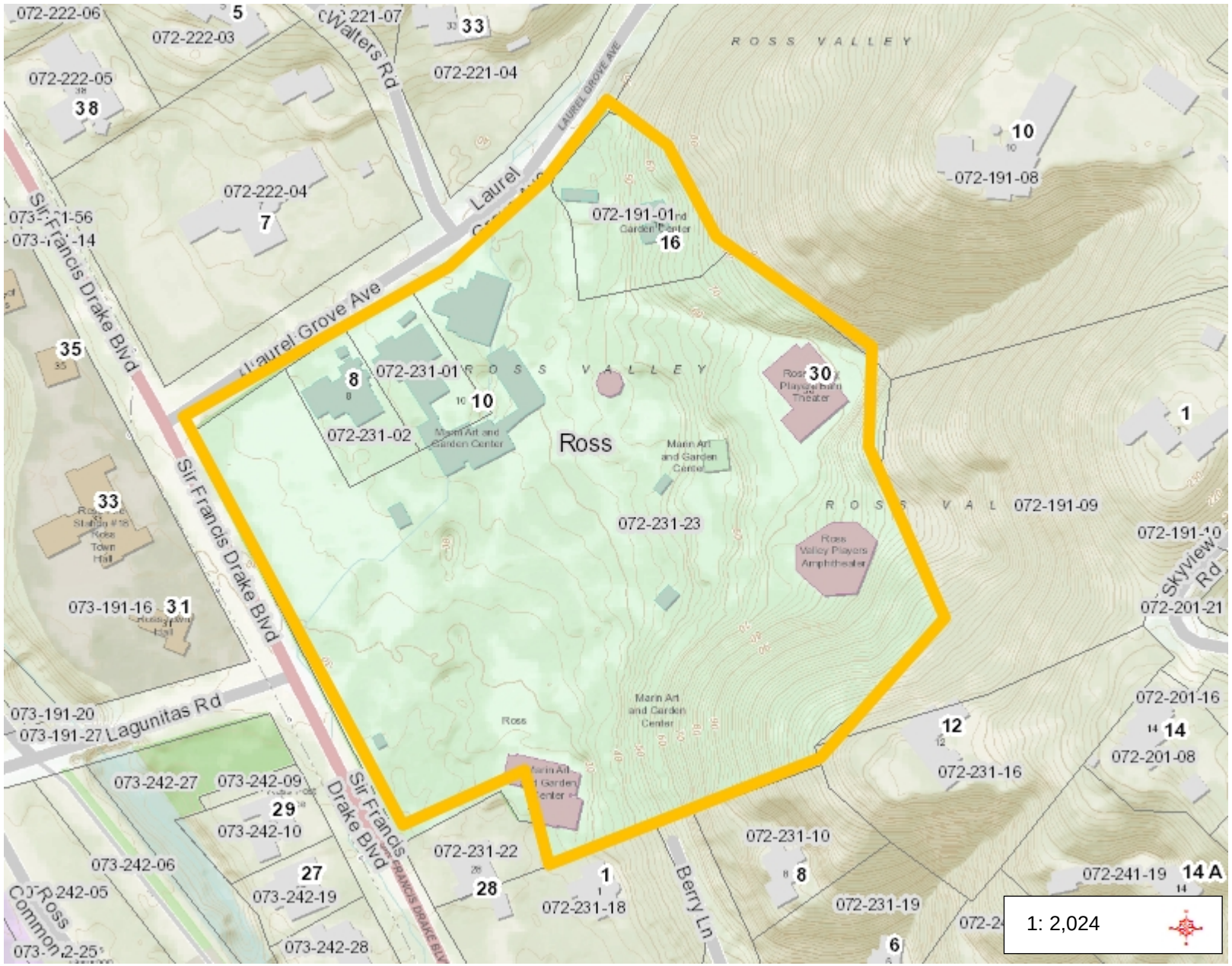
This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.
THIS MAP IS NOT TO BE USED FOR NAVIGATION

Notes

The Branson School

Marin Map

Site 3
30 Sir Francis Drake Boulevard



0.1 0 0.03 0.1 Miles

NAD_1983_HARN_StatePlane_California_III_FIPS_0403_Feet

© Latitude Geographics Group Ltd.

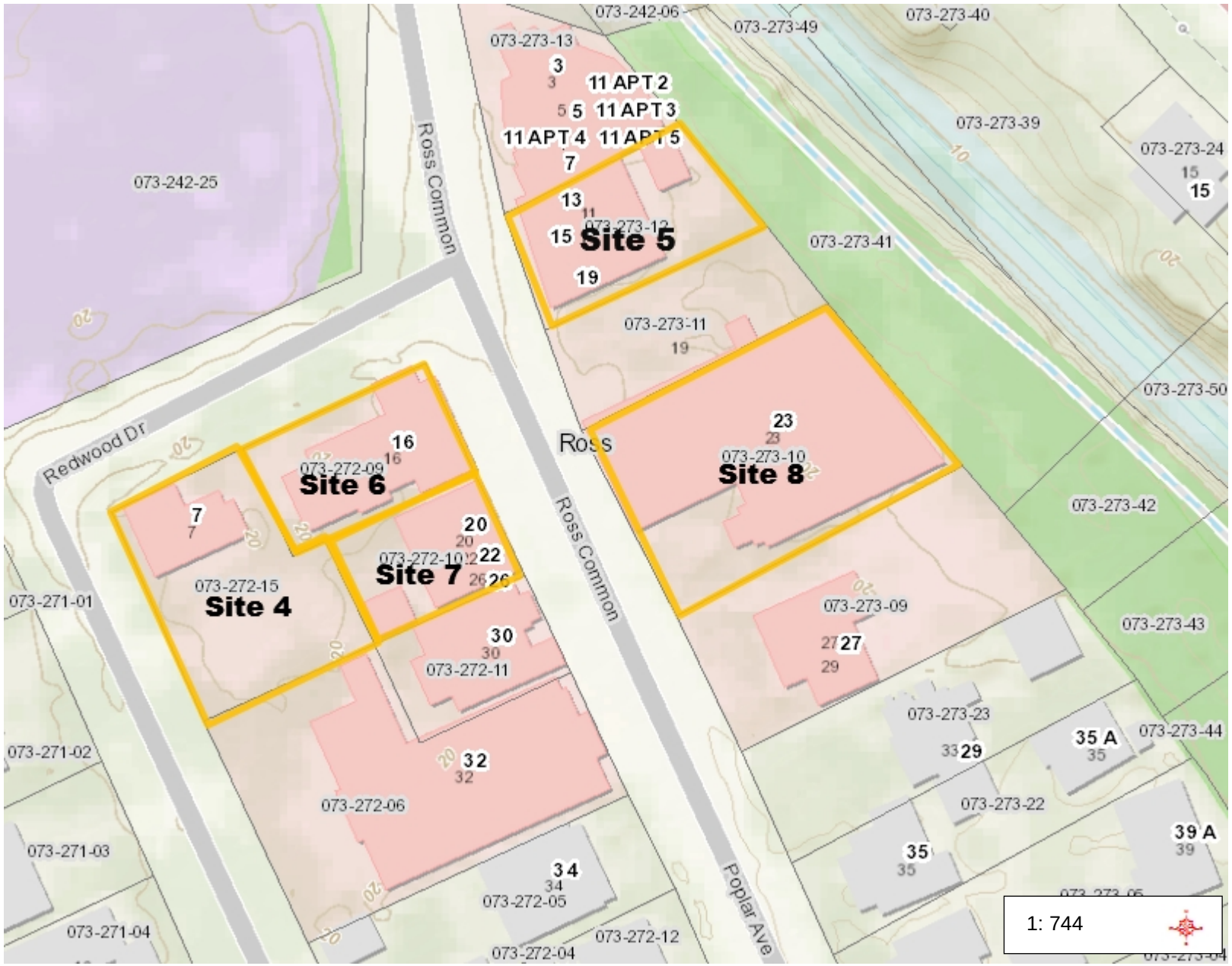
This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION

Notes

Marin Art & Garden Center

Sites 4 to 8
Downtown Residential and Mixed Use



0.0 0 0.01 0.0 Miles

NAD_1983_HARN_StatePlane_California_III_FIPS_0403_Feet

© Latitude Geographics Group Ltd.

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
Goal 10 Provision of Affordable Housing Opportunities								
H.E. 1.)	Housing Element							
H1.A	**Prepare Information and Conduct Outreach on Housing Issues**. Coordinate with local businesses, housing advocacy groups and neighborhood groups in building public understanding and support for workforce and special needs housing. Through written materials and public presentations, inform residents of housing needs, issues, and programs (second units, rental assistance, rental mediation, rehabilitation loans, etc.).	Ongoing		X		Due to limited staff resources (one planning department employee), the Town has not conducted any special public presentations on housing issues. Town staff informs residents of housing programs, such as the second unit program, as opportunities arise.	Mostly successful. Town staff provided written material and verbally informed residents of housing programs, particularly the second unit program. Several second units were developed in the housing period.	The Town will continue this program.
H1.B	**Collaborate in Inter-Jurisdictional Planning for Housing**. Work toward implementing, whenever possible, agreed-upon best practices, shared responsibilities and common regulations to efficiently and effectively respond to housing needs within a countywide framework.	Ongoing		X		Ongoing.	Town involved with One Bay Area regional transportation and planning effort in 2011-2013.	Continue.
H1.C	**Disseminate Fair Housing Information**. The Planning Director is the designated Equal Opportunity Coordinator in Ross and will ensure that written materials regarding fair housing law are provided at various public locations in the town and that information regarding fair housing agencies and phone numbers is posted at Town Hall, the Post Office, and local transit locations where feasible. The Planning Director will provide information to real estate professionals, property owners and tenants on their rights, responsibilities, and the resources available to address fair housing issues.	Ongoing		X		Currently implementing.	Ongoing.	Continue.

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
H1.D	**Respond to Fair Housing Complaints**. The Planning Director will investigate and deal appropriately with fair housing complaints. The Town will refer discrimination complaints to the appropriate legal service, county or state agency, or Fair Housing of Marin. If mediation fails and enforcement is necessary, refer tenants to the State Department of Fair Employment and Housing or HUD, depending on the nature of the complaint.	As needed		X		Ongoing.	No complaints have been received since Housing Element was adopted.	Continue.
H.E. 2.0	**Maintain and enhance existing housing and blend well-designed new housing into existing neighborhoods**			X				
H2.A	**Housing Design Review**. The Town will continue to implement the housing design review process, including voluntary advisory design review, and the criteria set forth in Chapter 18.41 of the Ross Zoning Code.	Ongoing		X		Currently implementing.	Ongoing.	Continue.
H2.B	**Enforce Zoning and Building Codes**. The Town will continue to enforce the current zoning code in residential neighborhoods and will discourage demolitions without rebuilding and overbuilding on lots through the design review process. The Town will continue to implement the hillside ordinance (Chapter 18.39 of the Ross Zoning Code) in facilitating the orderly development of hillside lots. The Town will also continue to require homes to comply with the Building Code through implementation of the Residential Building Record Report program.	Ongoing		X		Currently implementing.	Ongoing.	Continue.
H2.C	**Implement Rehabilitation Loan Programs**. Provide handouts and refer people to the Marin Housing Authority for available loan programs to eligible owner- and renter-occupied housing. Require fire and code officials to hand out information on MHA loans to appropriate lower-income homeowners when performing routine inspections. Objective: Loans provided to rehabilitate housing for very low income households (3 new loans in total)	Ongoing		X		Currently implementing.	Ongoing.	Continue.

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
H2.D	**Review Hillside Lot Ordinance**. The Town Council will undertake a comprehensive review of the Hillside Lot Ordinance and amend the ordinance to clarify development guidelines and to include specific methods to determine slope calculations.	July 2010	X			Hillside Lot Ordinance reviewed and updated by Ordinance 620, adopted September 2009.	Partially completed. However, the calculation of slope continues to be problematic.	Modify to address slope calculation issue.
H.E. 3.0	**Use our Land Efficiently To Increase the Range of Housing Options and to Meet Housing Needs For All Economic Segments Of The Community**							
H3.A	**Facilitate Development at High Potential Housing Opportunity Sites**. Undertake implementing actions to facilitate the construction of affordable housing at multi-family housing sites identified in the Town's Available Land Inventory at The Branson School and the Marin Art & Garden Center. Objectives and timeframe: Encourage development of six affordable units, one affordable to very low income households and three affordable to low income households	June 2014				No units developed.	No applications received.	Continue.
a.	Provide flexibility in applying development standards (e.g., parking, floor area, setback, height), subject to the type of housing, size and unit mix, location and overall design.	Nov. 2011	X			Completed by Ordinance 614 (2009) and Ordinance 631 (2012)		Delete. Successfully completed.
b.	Provide fast-track processing and ensure that affordable housing developments receive the highest priority. Efforts will be made by the Town's staff and Council to: 1. provide technical assistance to potential affordable housing developers in processing requirements, including community involvement; 2. consider project funding and timing needs in the processing and review of the application; and 3. provide the fastest turnaround time possible in determining application completeness.	Ongoing		X		No affordable housing development projects have been received for the high potential housing opportunity sites.		Continue.
c.	Waive or reduce fees on a sliding scale related to the levels of affordability; possibly including a rebate of planning and building fees for units intended to be affordable to very low income households.	Nov. 2011		X		No requests for fee reduction have been requested.	Ongoing.	Continue.

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
d.	Amend the municipal code to allow residential development as a permitted use in the Community Cultural District where such development is ancillary to permitted uses enumerated in Municipal Code Section 18.28.030. Such residential development will not require a conditional use permit.	Nov. 2011	X			Completed by Ordinance 631 (2012).		Delete. Successfully completed.
H3.B	**Implement Actions for Town-owned property at 37 Sir Francis Drake Boulevard**. Develop up to 4 additional affordable units on this Town-owned property. The Town will take the following actions to promote the development of affordable housing on the site by 2014:				X	Site has been zoned for public multifamily housing development. No units developed.	The town has not pursued development of the units. The Town Council is conducting a fiscal analysis for the site.	Modify to allow flexibility for Town or private development of the site
a.	Seek funding through local, state and federal programs and community foundations.				X	No funding sought for unit development.		See above
b.	Consider implementation of an affordable housing impact fee to provide a portion of the project's funding. Any proposed affordable housing impact fee must take into consideration the burden of total building and planning permit fees on potential development.				X	No impact fee established.		See above
c.	Maintain the units as affordable rental housing for low and very low income households, utilizing income eligibility requirements and affordability standards as published annually by HCD.				X	Units were not constructed.		See above
d.	Seek a partnership with a non-profit organization to develop and maintain the units.	December 2011			X	No partnership sought.		See above
e.	In concert with a non-profit partner, retain an architect to develop plans for up to 4 additional affordable units on the site	June 2012			X	February 2006, Town Council considered programmatic design for development.		See above
f.	Town Council to act on non-profit partner's development proposal.	December 2012			X	No partnership sought.		See above
	Objective: to achieve 2 units affordable to very low and 2 units affordable to low income households.	June 2014			X	No units developed.		Modify for 1 to 4 units.
H3.C	**Amend the Municipal Code to Encourage Development of Multi Family Housing in the Commercial and Civic Districts.**							

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
a.	Amend the municipal code to allow multi-family housing in the Civic District and residential units mixed with commercial development in the Commercial District as permitted uses that do not require a conditional use permit.	Nov. 2011	X			Completed by Ordinance 631 (2012)		Delete. Successfully completed.
b.	Establish development standards in the C-L District that will facilitate the development of multi-family housing, such as: one parking space per unit; a building height of 30 feet; lot coverage of 100%; and, a floor area ratio of 1.3.	Nov. 2011	X			Completed by Ordinance 631 (2012)		Delete. Successfully completed.
c.	Establish development standards in the C-D District that will facilitate the development of multi-family housing, such as: one parking space per unit; a building height of 30 feet; lot coverage of 50%; and, a floor area ratio of 0.5.	Nov. 2011	X			Completed by Ordinance 631 (2012)		Delete. Successfully completed.
H3.D	**Amend the Municipal Code to Allow Single Room Occupancy Units in the Commercial District**. In order to provide housing for extremely low income households, the Town will amend the municipal code to specifically allow single-room occupancy units in the commercial district as a conditional use. Amend zoning ordinance. Provide housing for four extremely low income households.	Nov. 2011	X			Completed by Ordinance 631 (2012)		Modify, zoning is now in place
H3.E	**Amend the Municipal Code to Permit Transitional and Supportive Housing.** To encourage transitional and supportive housing, especially for extremely low income households, the Town will amend the municipal code governing all residential zoning districts to permit transitional and supportive housing as a residential use, subject only to those regulations that apply to other residential dwellings of the same type in those zones. Add definition for —Supportive Housing to the municipal code. Goal: Housing for 4 extremely low income households	Nov. 2011	X			Completed by Ordinance 631 (2012)		Delete. Successfully completed.
H3.F	**Modify Second Dwelling Unit Development Standards and Permitting Process.** Modify the second unit ordinance to encourage larger units affordable to moderate income households and to encourage a greater rate of second unit development. Objective: 8 additional second units by 2014.							

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
a.	Establish a discretionary review process to allow design review of second units that do not meet development standards for ministerial review and approval. Adopt development standards that allow unit size up to 1,200 square feet and allow units to be newly constructed on second stories, subject to design review approval.	Nov. 2011	X			Completed by Ordinance 625, Adopted October 2011		Delete. Successfully completed.
b.	Require no more than one screened, off-street parking space for a unit between 700 and 1,200 square feet in size.	Nov. 2011	X			Completed by Ordinance 625, Adopted October 2011		Delete. Successfully completed.
c.	Provide information about the new second unit ordinance through ongoing communications, including Town meetings, email notices, the town newsletter, and the Town website, as well as through the local newspaper and the Ross Property Owners Association's newsletter upon adoption of new ordinances.	Ongoing		X		Continuing program.	Successful. Many new second units developed.	Continue.
d.	Encourage second unit development through the advisory design review process and through Town publications and planning materials.	Ongoing		X		Continuing program.	Ongoing.	Continue.
e.	Advise owners of Marin Municipal Water District's fee reduction program for deed-restricted low income second units.	Ongoing		X		Ongoing	Few deed restricted second units developed.	Continue.
f.	Waiving or reduce the second unit permit fee.	Nov. 2011	X			Completed by Resolution 1754, October 2010. Fee increased by Town Council resolution in December 2012, January 2013 and will increase automatically annually.	The waiver of second unit fees is an encouragement to legalization of nonpermitted housing units, but was not a deterrent to development of new units.	Modify to permit Town Council to waive fees for affordable deed restricted units.
H3.G	**Encourage Legalization of Existing Illegal Units**. Require property owners to legalize existing second units through more rigorous application of code enforcement procedures. Consider waiving second unit permit fees for legalized units. Advise owners of Marin Municipal Water District's fee reduction program for deed-restricted low income second units. Objective: legalization of 2 units by June 2014.	June 2014		X		Code enforcement is ongoing but no illegal units have been discovered. One units was legalized during the housing element period.	The town's code enforcement process may result in the legalization of future units.	Continue.

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
H3.H	**Require Secondary Dwellings to Be Permitted as a Second Unit, Guesthouse or Caretaker Unit**. The Town will require all secondary dwellings with a kitchen or electrical wiring and/or plumbing for potential use of a kitchen, a full bathroom, and a sleeping area or separate bedroom to be permitted as either a second unit, caretaker unit or guesthouse. The Town will consider allowing properties with two secondary dwellings to permit both as second units. Goal: 4 low income 2nd units, 3 moderate income 2nd units, 4 very low or exceptionally low income guesthouses/caretaker units.	June 2011	X			Ordinance 625, adopted October 2011, allows Council to grant up to two second units on a parcel. One unit created as a guesthouse.	The Town's regulations do not clearly prohibit residents from installing more than one kitchen without a 2nd unit, caretaker unit or guest house. Pool houses often have kitchens and are not counted as living units.	Modify to reflect that property owners are permitted to request up to two second units. Modify regulations to require a use permit to maintain more than one kitchen at a site if it may be used as a housing unit.
H3.I	**Incentivize Property Owners to Deed Restrict Second Units to be Affordable to Very Low Income Households**. Goal: 4 very low second units.		X					
a.	Relax development standards for property owners that agree to deed- restrict their second unit to be affordable to a very low income household. Consider offering a bonus of up to 500 square feet of additional living area over the square footage allowed under existing development standards.	June 2011	X			Ordinance 625, adopted October 2011, allows Council to grant FAR bonus up to 500 square feet to certain property owners that agree to deed restrict their newly constructed second unit to be affordable to very low income households. One unit has been approved under this program and two are currently under review.	The program has been successful in encouraging the development of second units.	Delete, completed.
b.	Waive or reduce fees when the second dwelling unit is providing documented affordable housing for very low income households.	June 2011			X	No fee waivers are currently permitted in the town fee schedule since the town must cover the cost of providing services.	Due to the high cost of permit fees, fee waivers would eliminate one barrier to the development of new units.	Delete, contained in another program that will continue.
c.	Determine affordability levels for very low income units using income levels established by HCD.	Ongoing		X		Determined annually when HCD releases income levels.	Ongoing.	Continue.
d.	Require very low income units to be maintained as affordable units for a minimum of 15 years.	June 2011	X			Ordinance 625, adopted October 2011, requires 20 year rent restriction for certain 2nd units		Delete. Successfully completed.

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
H3.J	Facilitate Development of Housing for Extremely Low Income Households. Undertake implementing actions to facilitate the construction of affordable extremely low income housing, including single room occupancy housing. Goal: 4 extremely low income households.							
a.	Provide flexibility in applying development standards (e.g., parking, floor area, setback, height), subject to the type of housing, size and unit mix, location and overall design.	Ongoing	X			Relaxed development standards adopted through Ordinances 614 (2009), 625 (2011), 631 (2012), and 641 (2013). Three large second units have been developed using the flexible standards.	Changes to municipal code have resulted in new units.	Delete. Successfully completed.
b.	Provide fast-track processing and ensure that affordable housing developments receive the highest priority. Efforts will be made by the Town's staff and Council to: 1. provide technical assistance to potential affordable housing developers in processing requirements, including community involvement; 2. consider project funding and timing needs in the processing and review of the application; and 3. provide the fastest turnaround time possible in determining application completeness.	Ongoing		X		Few affordable housing projects have been proposed.	Limited success because of lack of affordable housing developments seeking permits	Continue.
c.	Waive or reduce fees, possibly including a rebate of planning and building fees for units intended to be affordable to extremely low income households.	Ongoing		X		No fee waiver requests have been received.	The program may result in encouraging the development of affordable housing. The fee schedule should be modified to identify that a waiver of fees may be requested.	Continue.
d.	Prioritize funding from a local affordable housing impact fee or from other local, state and federal sources and community foundations for the development of extremely low income housing.	Ongoing		X		No funding sources have been identified or prioritized.	Offering funding for unit development would be an incentive for extremely low income housing.	Continue.

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
H3.K	**Adopt State-Mandated Density Bonus Ordinance**. The Town will adopt a density bonus ordinance in compliance with Government Code Section 65915.	Nov. 2011	X			Completed with adoption of Ordinance 631 (2012).	No density bonuses have been requested, but they are available.	Delete. Program completed.
H4	**Provide Housing for Special Needs Populations**							
H4.A	Assure Good Neighborhood Relations Involving Emergency Shelters, Residential Care and Other Special Needs Facilities. Encourage positive relations between neighborhoods and providers of emergency shelters, supportive and transitional housing, residential care facilities and other special needs facilities. Providers and sponsors of emergency shelters, transitional housing programs and community care facilities will be encouraged to establish outreach programs with their neighborhoods.	Ongoing		X		No applications were received in the current cycle.		Continue.
H4.B	Engage in Countywide Efforts to Address Homeless Needs. Actively engage with other jurisdictions in Marin to provide additional housing and other options for the homeless, supporting and implementing Continuum of Care actions in response to the needs of homeless families and individuals. Participate and allocate funds, as appropriate, for County and non-profit programs providing emergency shelter and related counseling services, including Homeward Bound of Marin.	Ongoing		X		Continuous program.	Ongoing.	Continue.
H4.C	**Utilize and Support Available Rental Assistance Programs.** Develop and implement measures to make full use of available rental assistance programs. The Town will:							
a.	Maintain descriptions of current programs to hand out to interested persons, and refer people to the Marin Housing Authority Assistline for additional information on the Section 8 Program, Shelter Care Plus, Rebate for Marin Renters, and other rental assistance programs.	Ongoing		X		Currently implementing.	Ongoing.	Continue.
b.	Continue to provide annual funding support to the Rebate for Marin Renters program.	Ongoing		X		Town contributed $600 in 2011 towards Marin Housing Authority Housing Stability Program (formerly Rebate for Marin Renters Program).	Funding has not been continuous.	Delete program due to Town financial concerns.

No.	Policy/Program and Objective (quantified/qualified)	Timeline in Original Plan	Completed	In Progress	Not Completed/ Deferred	Result	Evaluation	Continue/Modify/ Delete
H4.D	**Provide Information on Reasonable Accommodation.** The Building Official, the Town's ADA Coordinator, will manage Town compliance with the nondiscrimination requirements of Title IIA of the Americans with Disabilities Act (ADA). Direct questions, concerns, complaints, and requests regarding accessibility for people with disabilities to the Town's ADA Coordinator. Provide information to the public regarding reasonable accommodations related to zoning, permit processing and building codes on the Town's website and in Town application forms and other publications.	Ongoing		X		Under California Civil Code 55.53(d)(1-3) the Town is required to retain at least one building inspector who is a certified access specialist to consult with the Town, applicants and public on compliance with state construction-related accessibility standards with respect to inspections, permitting and plan check services of a place of public accommodation. Planning staff is available to provide information on reasonable accommodation	Ongoing.	Carry forward as is.
H4.E	**Adopt a Reasonable Accommodation Ordinance**. Adopt an ordinance to provide individuals with disabilities reasonable accommodation to ensure equal access to housing in accordance with fair housing laws. The ordinance will establish a procedure for making requests for reasonable accommodation in land use, zoning and building regulations, policies and procedures. The procedure will be a ministerial process, subject to approval by the Planning Director applying defined criteria	December 2010	X			Completed by adoption of Ordinance 631 (2012)	No reasonable accommodation applications have been submitted.	Delete. Program completed.
H5.0	**Monitor Accomplishments to Effectively Respond to Housing Needs**							
H5.A	**Conduct an Annual Housing Element Review**. Assess Housing Element implementation through annual review by the Ross Planning Department and Town Council. Provide opportunities for public input and discussion, in conjunction with State requirements for a written review by April 1 of each year, as per Government Code Section 65400. Based on the review, establish annual work priorities for the Planning Department and Town Council.	April each year		X		Ongoing	Updated in April 2011 (for 2010), February 2012 (for 2011), February 2013 (for 2012), January 2014 (for 2013)	Continue.
H5.B	**Update the Housing Element Regularly**. Undertake housing element updates as needed, including an update to occur no later than June 30, 2014, or in accordance with State law requirements.	June 2014		X		Ongoing	Housing Element annually updated	Continue.