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**City of Larkspur**

**Housing Element  
2015-2023**

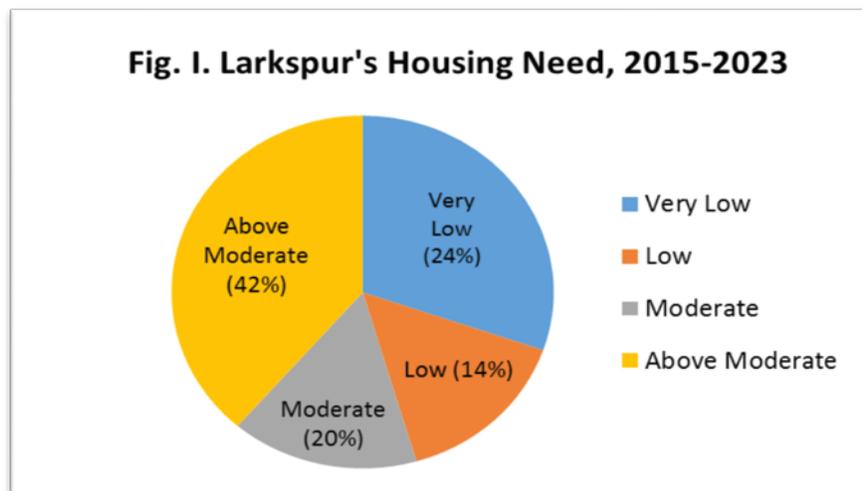
Adopted May 20, 2015  
(City Council Resolution No. 31/15)

## Overview and Contents

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This Housing Element builds upon the goals, objectives, policies and programs in Larkspur's 2010 Housing Element. As demonstrated in projects like Drake's Way, an apartment complex of 24 very low and extremely low income units Rose Lane, a mixed-income residential development in the heart of downtown Larkspur, and the City's Housing Element policies continue to facilitate and support the construction of quality affordable housing in Larkspur. This Housing Element continues to support a multi-faceted approach to housing that fulfills the regional goals for affordable housing, maximizes the chances for broad community consensus, and builds upon these successes.

Following adoption of the 2010 Housing Element, the City amended its Zoning Ordinance to allow development of a permanent emergency shelter for homeless individuals in the Administrative and Professional Zoning District and amended the Zoning Ordinance to encourage the development of transitional and supportive housing as a residential use subject to the same requirements as other residential uses of the same type in the same zoning districts. The City also adopted an ordinance to allow reasonable accommodation for persons with disabilities in the application of zoning and land use policies. In response to Housing Element programs directing the City to consider revisions to residential and mixed-use parking requirements, the City initiated public workshops at the Planning Commission in 2011 and 2012. These discussions will be incorporated into the General Plan Update process beginning in 2015. The City also updated its density bonus ordinance to be consistent with State Law as to the application of density bonuses, concessions, and incentives to support the development of affordable housing.



In 2013, the Council adopted amendments to the Garden Downtown and Storefront Downtown commercial zoning districts to allow development of second units on "non-conforming" residential properties already developed with residential structures. In 2014, the City Council approved a mixed-use commercial and residential infill project in the City's historic downtown consistent with Housing Element and Downtown Specific Plan policies encouraging mixed-uses in this vibrant neighborhood commercial corridor. The City also adopted the 2013 CalGreen residential green

building code in efforts to encourage materials and energy conservation in new construction and remodel projects.

Larkspur's 'fair share' of the regional housing need for the 2015-2023 planning period is 132 units (see Figure I below). State law requires the City to calculate its need for *extremely low income (ELI)* households, households that earn 30% or below the area median income. Larkspur's need for ELI housing is 20 units (50% of the very low income need). A housing opportunity sites inventory to meet those needs is provided in Table 20 of Section 2, Housing Opportunities Analysis.

This Housing Element has been prepared based on community discussions around housing needs and strategic programs and opportunities for addressing those needs. Larkspur's Housing Element must be sensitive to the many converging and competing interests, desires and views in the City relating to development of all types of housing while preserving the historic character of Larkspur's neighborhoods, open space and fragile natural resources.

The Housing Element is available on the City's website, at the City Library, and at City Hall for further community review. All persons are encouraged to sign-up on the Housing Element Mailing List through the Larkspur Planning Department by emailing lk\_planning@cityoflarkspur.org. The State of California Department of Housing and Community Development (HCD) will also review the Housing Element.

Steps in the review process include at a minimum:

- (1) **Community Workshop and Planning Commission/City Council-Hosted Sessions** to identify community housing values and viable housing development policies and solutions.
- (2) **Preparation and Distribution of the Draft Housing Element** for review by the public and State law required review by the California Department of Housing and Community Development (HCD).
- (3) **Response to Comments from HCD and the Public**, with possible modifications to the Draft Housing Element based on comments.
- (4) **Planning Commission Public Hearings** and recommendations to the City Council for adoption of the updated Housing Element.
- (6) **City Council Public Hearings** to adopt the Planning Commission-recommended Draft Housing Element.

The major actions proposed by this Housing Element are:

- To identify sites with a high potential for development or redevelopment for affordable, market-rate, or inclusionary housing while taking into account the characteristics of the community and environmental constraints.
- To identify other resources and incentives to promote the development of affordable housing including residential second units and in-lieu fees.
- To take actions toward the implementation of the Central Larkspur Area Specific Plan and the 2000 Larkspur Landing Precise Development Plan.
- To encourage mixed-use, infill development where feasible and appropriate, and encourage the construction of senior housing as part of mixed-use developments.

- To review and amend the Zoning Ordinance, building code, and other housing policies to remain consistent with State law.

For ease of use, Appendix A contains map of potential housing opportunity sites considered in this Housing Element.

## Housing Element Contents

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# Introduction

## Purpose of the Housing Element

All California cities and counties are required to have a Housing Element included in their General Plan that establishes housing objectives, policies and programs in response to community housing conditions and needs. This Housing Element has been prepared to respond to housing needs in the City of Larkspur for the 2015-2023 planning period. It contains updated information and strategic directions (policies and specific actions) that the City is committed to undertaking to address its housing needs.

Housing affordability in Larkspur, and in the Bay Area as a whole, has become an increasingly important issue over the past two decades. Despite the economic downturn of 2008-2011 (in February 2010, unemployment rates measured at 12.5% statewide and 8.4% county-wide according to the California Employment Development Department, U.S. Bureau of Labor Statistics), the cost of housing in the San Francisco Bay Area continued to rank among the highest in the country. Since the economic recovery began in 2011, the median price of a single-family home in the City of Larkspur increased from \$1.17 million in 2009 to \$1.34 million in 2013.<sup>1</sup> Average monthly rents in the County increased by 24% from 2010 to 2013.<sup>2</sup> The widening gap between housing costs and take-home wages creates a formidable barrier to those lower-income households seeking affordable housing in Larkspur. A lack of affordable housing within the community can lead to difficulties filling vacant jobs, increased traffic congestion as workers are forced to commute from outside the City, and the displacement of young families, senior residents, and other community members who relocate to more affordable communities.



EAH's Drake's Way development, completed in November of 2009, consists of 24 very-low and extremely-low income units.

The City is close to total build-out, and the scarcity of undeveloped land limits the opportunities for new affordable housing units. With the exception of a few infill and mixed-use sites, most of which have approved development proposals, other available residential sites are limited to small or steep sites with limitations due to access, soil stability, drainage, and other constraints (see discussion in Section 2, Housing Opportunities Analysis).

The primary challenge of Larkspur's Housing Element is to properly address local housing needs while ensuring that new housing will fit the community's geographic and historic context. Key questions include:

<sup>1</sup> Marin County Assessor, 2014.

<sup>2</sup> RealFacts; Michael J. Burke, Decker Bullock- Sotheby's International Realty, 2014

- (1) **What kind of housing do we need?** What kind of housing (size, type, location and price) best fits with our workforce housing needs, household characteristics, and ability to pay for housing?
- (2) **Where can we appropriately put new housing?** Where in our community can additional residential units be accommodated, especially for seniors and very-low (including extremely low), low, and moderate-income households; where they will maintain and enhance the character of the community?
- (3) **How can we effectively work together?** What can the City do — in collaboration with community organizations, other agencies, non-profits, and others — to encourage the construction and the conversion of existing housing to meet the housing needs for households of all income levels?
- (4) **How can we effectively help special needs groups?** What can be done to assist those households with special needs including, but not limited to the elderly, homeless, and people living with physical or emotional disabilities?

## Housing Element Requirements

The Housing Element responds to Larkspur's housing needs by identifying policies and implementing actions for meeting those needs. State law defines the general topics that Larkspur's Housing Element must cover. Specifically, the element must: (1) document housing-related conditions and trends; (2) provide an assessment of housing needs; (3) identify resources, opportunities and constraints to meeting those needs; and (4) establish policies, programs and quantified objectives to address housing needs.

### Overview of State Law Requirements

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

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

State law requires that Housing Elements be reviewed and updated according to planning cycles referred to as "planning periods". The process of updating Housing Elements is initiated by State law through the regional housing needs process, as described later in this document. The City prepared and adopted Housing Elements in 1990, 2004, and 2010 in response to the Regional Housing Need Allocations determined in 1988, 1999, and 2007, respectively. The current Housing Element timeframe, as established by State law, addresses the regional housing needs for the planning period of January 31, 2015 to October 31, 2023.

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

- (1) **Housing Needs, Resources and Constraints** — “An assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs . . .”
- (2) **Housing Goals, Quantified Objectives and Policies** — “A statement of the community’s goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing . . .” and
- (3) **Action Plan** — “A program which sets forth a schedule of actions... that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, the provision of regulatory incentives, [and] the utilization of appropriate federal and state financing and subsidy programs when available . . .”

Most importantly, the Housing Element must: (1) identify adequate sites with appropriate zoning densities and infrastructure to meet the community’s need for housing, including its need for housing for very-low (including extremely low), low and moderate-income households; and (2) address, and, where appropriate and legally possible, remove governmental constraints to housing development. The policies and programs in the Housing Element are evaluated based on the ability of the City of Larkspur to respond to housing needs and the Association of Bay Area Governments (ABAG) Regional Housing Needs Allocation based on a realistic assessment of the availability of adequate sites during the timeframe of the Housing Element.

### Housing Element Amendments

Since the adoption of the City’s 2010 Housing Element, several important amendments have been made to state housing law that introduce new requirements the City must consider in this current Housing Element. Table A below summarizes the requirements presented by a few of the amendments most pertinent to Larkspur.

**Table A. Important Amendments to State Housing Element Law**

<b>Amendment</b>	<b>Requirements</b>
SB 812	Analysis of special housing needs of the disabled including developmental disabilities.
AB 720	Expands the timeline for a local government to provide committed assistance for the rehabilitation, conversion or preservation of affordable housing units.
AB 1867	Allows multifamily “ownership” housing converted to rental housing affordable to lower income households by acquisition or the purchase of affordability covenants to qualify towards meeting the alternative adequate sites requirement. Also reduces the required number of units in a complex to qualify for this section from four to three units.
AB 1103	Allows, under specific conditions, foreclosed properties converted to housing affordable to lower income households by acquisition or the purchase of affordability covenants to qualify under the alternative adequate sites requirement.
SB 745	Modifies definitions of transitional and supportive housing and relocates those definitions from State Health and Safety Code to State Government Code.

The California State legislature passed the Global Warming Solutions Act of 2006 (AB 32), which mandated the statewide reduction of greenhouse gases to 1990 levels (108 million metric tons) by 2020. The California Air Resources Board (CARB) found that 40 percent of the state's greenhouse gas emissions could be traced to the transportation sector, with automobiles and light trucks alone contributing 30 percent.

In order to help the state achieve its greenhouse gas reduction goal, the legislature passed Senate Bill 375 in 2008 which mandated that regional transportation planning and land use planning be coordinated. In the Bay Area, transportation planning is overseen by the Metropolitan Transportation Commission, and regional land use planning by the Association of Bay Area Governments (discussed further below). In July 2013, the ABAG Executive Committee and Metropolitan Transportation Commission jointly approved Plan Bay Area, the Bay Area's Sustainable Communities Strategy and Regional Transportation Plan. The City of Larkspur participated in the Plan Bay Area process through a Countywide Ad Hoc Committee, and provided comments directly to ABAG and MTC regarding key milestones in the planning process. Plan Bay Area is projected to reduce regional greenhouse gas emissions from passenger vehicles and light duty trucks 10.3% by 2020 and 16.4% by 2035.

### **The Eight Year Action Plan**

In establishing housing programs, the Housing Element sets forth an eight-year action plan that details the actions, or "programs," that will implement Larkspur's housing goals and policies for the 2015-2023 planning period. For each program, the action plan must identify the agency responsible, the timeframe for implementation, and the number of units that will be constructed, rehabilitated or conserved, or number of households that will be assisted, as a result of the program.

The primary areas of housing needs that must be addressed in the action plan should:

- (1) Ensure adequate sites;
- (2) Provide assistance to support affordable housing;
- (3) Conserve and improve the existing affordable housing stock;
- (4) Address and remove governmental constraints;
- (5) Promote equal housing opportunities; and
- (6) Preserve assisted housing.

### **Review by State HCD**

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

Housing Elements are submitted twice to HCD for review and comment; once during development of the Housing Element (in draft form) and again after adoption of the Housing Element by the local jurisdiction. During the first review, HCD must submit comments back to the City regarding compliance of the *draft* Housing Element with State law requirements and HCD guidelines within 60 days of receipt. The City Council must consider HCD's comments on the draft Housing Element prior to adopting the Element. Modifications to the *draft* Housing Element in response to these comments may be required, as determined by the City Council. After adoption of the Element by the City Council, HCD requires 90 days to review the adopted Element and provide written findings

regarding its compliance with State law to the City. Subsequently to receiving written confirmation of the Element's compliance with Housing Element law, jurisdictions must immediately provide a copy of the adopted Element to water and sewer service providers.

## **ABAG Regional Housing Needs Determination**

Per State Housing Element law every city and county in the State of California has a legal obligation to respond to its fair share of the projected future housing needs in the region in which it is located. For Larkspur and other Bay Area jurisdictions, the "fair share" housing need is determined by the Association of Bay Area Governments (ABAG), based upon an overall regional housing need number established by the State. ABAG's housing need allocations are based on analysis of:

- (1) The existing need for housing, addressing current overcrowding and vacancy rates;
- (2) The projected need for housing, including projected growth, household formation, births and deaths, and migration patterns;
- (3) The local and regional distribution of income; and
- (4) Existing employment and employment growth.

The housing need allocated by ABAG is divided into four affordability categories based on income (Very Low, Low, Moderate, and Above Moderate) as shown in Table B below. These income categories are defined in the Definitions section of this Chapter. Larkspur's "fair share" of the regional housing need for the 2015-2023 planning period is 132 units, with the following income breakdowns: 40 units affordable to *very low income* households (30.3% of the total); 20 units affordable to *low income* households (15% of the total); 21 units affordable to *moderate income* households (16% of the total); and 51 units affordable to *above moderate income* households (38.6% of the total). Additionally, jurisdictions must quantify the number of units required for *extremely low income* (ELI) households, which are households earning 30 percent of the jurisdiction's median income or less. State law allows jurisdictions to assume that the housing need for ELI households is equal to 50 percent of the very low income household need. Based on this calculation, the ELI housing need for Larkspur is 20 units (15% of the total).

Because local jurisdictions are rarely involved in the actual construction of housing units, the fair share numbers establish goals that should be used to guide planning policy and development decision making. Specifically, the numbers establish a gauge to determine whether the City is allocating adequate sites for the development of housing (particularly housing at higher densities to achieve the housing goals for very low, low and moderate-income households). Beyond this basic evaluation of sites (which must be serviced by necessary infrastructure facilities), the City must review its land use and development policies, and regulations and procedures to determine if any of them are creating unreasonable constraints on housing development to meet its fair share need. Furthermore, the City must demonstrate that it is actively supporting and facilitating the development of housing affordable to lower income households.

Every Housing Element must demonstrate that the local jurisdiction has made adequate provisions to support the development of housing at the various income levels to meet its fair share of the existing and projected regional housing needs. Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for each county (see Figure A below). For this Housing Element, the City has chosen to use the State's HCD income eligibility limits,

which are based on HUD's income eligibility limits for the Section 8 voucher program. (Note: When discrepancies exist between State HCD and HUD's income eligibility limits, the City will work with Marin Housing Authority to establish the proper eligibility limits to apply.)

**Table B. Marin County RHNA for 2015-2023**

<b>Jurisdiction</b>	<b>Percent of County Need</b>	<b>ELI*</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Subtotal Lower Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>	<b>Total Units</b>
<b>Belvedere</b>	0.5%	2	4	3	7	4	5	16
<b>Corte Madera</b>	3.0%	11	22	13	35	13	24	72
<b>Fairfax</b>	3.0%	8	16	11	27	11	23	61
<b>Larkspur</b>	6.0%	20	40	20	60	21	51	132
<b>Mill Valley</b>	6.0%	21	41	24	65	26	38	129
<b>Novato</b>	18.0%	56	111	65	176	72	167	415
<b>Ross</b>	0.5%	3	6	4	10	4	4	18
<b>San Anselmo</b>	5.0%	17	33	17	50	19	37	106
<b>San Rafael</b>	44.0%	120	240	148	388	181	438	1,007
<b>Sausalito</b>	3.0%	13	26	14	40	16	23	79
<b>Tiburon</b>	3.0%	12	24	16	40	19	19	78
<b>Uninc.</b>	8.0%	28	55	32	87	37	61	185
<b>Belvedere</b>	0.5%	2	4	3	7	4	5	16

\* Extremely Low Income (ELI) estimated at 50% of the Very Low Income Need.

Source: Association of Bay Area Governments, 2013.

Receptionist, Full time,  
single, two children



Police officer, married, stay  
at home spouse, two children

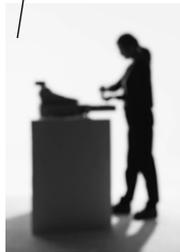
Bookkeepers,  
married, no children



**Figure A. Marin County Household Income Limits, 2014**

Family Size	Extremely Low	Very Low	Low	Median	Moderate
	30%	50%	80%	100%	120%
1	23,750	39,600	63,350	72,100	86,500
2	27,150	42,250	72,400	82,400	98,900
3	30,550	50,900	81,450	92,700	111,250
4	33,950	56,550	90,500	103,000	123,600
5	36,650	61,050	97,700	111,250	133,500
6	39,400	65,600	104,950	119,500	143,400
7	42,100	70,100	112,200	127,700	153,250
8	44,800	74,650	119,450	135,950	163,150

Retail salesperson,  
single mom, one child



High school guidance  
counselor, single

## Larkspur's Housing Element Update Process

The Housing Element must identify community involvement and decision-making processes and techniques that are affirmative steps to generate input from low-income persons and their representatives as well as other members of the community. Input should be sought, received and considered before the Housing Element is completed. Requirements for public participation are described in Section 65583(c)(8) of the Government Code. In addition to facilitating community involvement, the process is also intended to coordinate among various departments and local agencies, housing groups, community organizations and housing sponsors. Collaboration enhances the effectiveness of Housing Element programs in indicating "the agencies and officials responsible for the implementation" (described in Section 65583(c)(7)).

Larkspur's Housing Element update process for the 2015-2023 planning period was built upon the 'streamlined review option' process offered by the State Department of Housing and Community Development. This process allows eligible jurisdictions to update the prior Housing Element to address current RHNA requirements, demographic and housing market changes, and current State law requirements.

In order to be eligible for the streamlined review option, the following criteria must be met:

- A housing element for the previous planning was adopted and found to be in compliance with State housing element law by the Department.
- A complete updated housing element is submitted showing all changes. The changes can be shown through a variety of mechanisms as long as the changes can be identified such as by using strikeout, underline, redline, highlighting or other designation.
- Submittal of a Completeness Checklist and Streamlined Update template.
- Answer Yes (or N/A as appropriate) to all questions in the Implementation Review.
- Completion of the Streamlined Update template, making revisions to the housing element, as necessary, to analyze changes in conditions, processes and program implementation actions. If it is determined no changes are necessary to a specific section, the Streamlined Update template must indicate such.



Community members attend a public workshop hosted by the Planning Department on October 21, 2014.

In this Housing Element, the City has elected to show additions in underline and deletions in ~~striketrough~~. Where a section, table, or figure has been significantly modified, the title of that section, table, or figure is highlighted in yellow to indicate that all of the information that follows is new (e.g., the title of this section above). **Note to the Reader:** *This document represents the published 2015-2023 Housing Element with all edits accepted and approved by the Department of Housing and Community Development. The 3<sup>d</sup> Draft (April 2015) version, adopted by the City Council on May 20, 2015 and containing all additions and deletions, is available upon request at Larkspur Planning Department.*

On Tuesday, October 21, 2014, the City of Larkspur held a public workshop to provide information and receive input on the City's 2015-2023 Housing Element Update. The workshop was held at Larkspur City Hall and was noticed to the public with the following methods:

- A notification sent to 359 citizens subscribed to the City's General Plan Update email notification list;
- An advertisement published in the Marin Independent Journal on October 6 and October 13;
- A mailed announcement to 23 public agencies, homeowner associations and citizen groups;
- Newsflash postings on the City of Larkspur's home page as well as the Planning Department webpage; and
- Flyers posted at the Larkspur Library and City Hall.

A mailed announcement was also sent to the following local and regional non-profit organizations:

- Non-Profit Housing of Northern California (NPHA)
- Marin Partnership to End Homelessness
- Ritter Center
- Homeward Bound
- Marin Workforce Housing Trust
- Ecumenical Association of Housing (EAH)
- Friends of Corte Madera Creek
- Marin Family Action
- League of Women Voters
- Public Advocates (Bay Area?)
- Housing Leadership Alliance
- Marin Grassroots
- Marin Center for Independent Living
- West Bay Housing
- Legal Aid of Marin
- Fair Housing of Marin
- Marin Community Housing Action Initiative
- Northbay Family Homes

In addition, the Marin Independent Journal published a front-page article on the upcoming workshop on the day before the meeting.

As presented by staff at the workshop, housing developed through already approved projects, including Rose Lane, Drake's Cove, 2000 Larkspur Landing Circle, and 285 Magnolia Avenue will address a large portion of the City's 2015-2023 RHNA for low, moderate, and above-moderate households. Continued production of second units and development of housing at other residential or commercial sites identified in the 2007-2014 Housing Element cycle will sufficiently meet the City's remaining RHNA requirements for very-low income housing. By carrying over the existing sites identified in the prior Housing Element cycle, the City can meet the current RHNA without rezoning properties.

While concerns were raised about RHNA requirements, State density bonuses, the historic statewide drought, and traffic impacts of new residential development, there was a general understanding among participants that meeting the 2015-2023 RHNA requirements would not require endorsing new housing projects or significant new housing policy beyond that which is currently in the Housing Element and General Plan. Some participants requested that the City consider removing sites that were identified in the current housing element because the City's RHNA requirement dropped from 382 units in the previous cycle to 132 units in the current cycle. Some participants:

- Supported concept of Junior Second Units as a means of providing affordable housing within the community.
- Suggested the City incentivize upgrading to existing residential development, particularly multi-family rental units, to maintain and improve existing housing stock.
- Senior households overpaying for housing are likely renters, which may not correlate to a need for smaller for-sale units for seniors.

Discussion related to housing policy and strategies focused on facilitating and directly incentivizing second units and junior second units as a way to address affordable housing needs for very-low income households and evolving housing demand. The resulting traffic from any new housing production was a concern, as was the availability of water and school facilities to serve new housing units.

Below are key process milestones:

- Staff-Hosted Workshop** to review streamlined Housing Element Update process, housing opportunity sites inventory, and potential housing development strategies. (October 21, 2014)
- Preparation and Distribution of the Draft Housing Element** for review by the public and the California Department of Housing and Community Development. (January 2015)
- Planning Commission Public Hearing** of the Draft Housing Element. (January 2015)
- City Council Public Hearing** of the Draft Housing Element and recommendation to submit to the State Department of Housing and Community Development; commencement of 60-day HCD review period. (February 2015)
- Planning Commission Public Hearing** and recommendation to the City Council for adoption of the Draft Housing Element. (April 2015)
- City Council Public Hearing** to adopt the Planning Commission-recommended Draft Housing Element. (May 2015)

## **Relationship of the Housing Element to Other Elements of the Larkspur General Plan**

The General Plan is a long-range planning document that serves as the “blueprint” for development in the City of Larkspur. It was adopted in 1990 and describes goals, policies and programs to guide land use decision-making. All development-related decisions in the City must be consistent with the General Plan. If a development proposal is not consistent with the Plan, it must be revised or the Plan itself must be amended. The City Council initiated a comprehensive General Plan update in 2010, which is anticipated to be ongoing through the year 2016.

State law requires a community’s General Plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall General Plan, with consistency between it and the other General Plan elements. From an overall standpoint, the development projected under this Housing Element is consistent with the other elements in the City’s current General Plan.

Many housing needs can only be addressed on a comprehensive basis in concert with other community concerns such as infill development or mixed use incentives, for example, which must consider land use, traffic, parking, design and other concerns as well. The Central Larkspur Specific Plan (CLASP), adopted in 2006, is an example of a more focused, comprehensive policy approach to community development in a particular area of interest. Subarea 3 of the CLASP (known as the Rose Lane development), currently under construction, features a mix of housing types affordable to a range of household income levels.

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

## Housing Element Definitions

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**Accessible Housing:** Units accessible and adaptable to the needs of the physically disabled.

**Affordable Housing:** The City Larkspur's zoning code defines affordable housing as a below-market-rate dwelling unit offered for sale or rent to households of low or moderate income. Generally, housing costs (including principal, interest, utilities, and insurance) are considered affordable when they account for no more than 30% of a household's annual income. "Affordable housing" thus differs for each individual household depending on their household income. For example, a schoolteacher earning \$34,300 per year can afford monthly payments up to \$857 for housing.

**Household:** The U.S. Census Bureau defines a household as all persons occupying a housing unit, including families, single people, or unrelated persons. Persons living in licensed facilities or dormitories are not considered households.

**Income Limits:** Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) and the State Department of Housing and Community Development (HCD) for Marin County. HCD income eligibility limits are based on HUD's Section 8 voucher program eligibility limits (the most recent HCD income limits can be accessed online at <http://www.hcd.ca.gov>). Income limits for Marin County in 2014, as defined by California Housing Element law, are:

- Extremely Low Income Households:** Households earning less than or equal to 30% of the median household income. The acronym "ELI" is used throughout this Element to refer to extremely low income households.
- Very Low Income Households:** Households earning less than or equal to 50% of the median household income.
- Low Income Households:** Households earning 50-80% of the median household income.
- Lower Income Households:** Households earning less than 80% of the median income.
- Moderate Income Households:** Households earning 80-120% of the median income.
- Above Moderate Income Households:** Households earning over 120% of the median household income.

**Median Household Income:** The middle point at which half of the City's households earn more and half earn less.

**Multiple-family Housing:** A structure or portion thereof used or designed as a residence for three or more families each doing its own cooking in said structure, including apartments, apartment hotels; but not including motels and hotels.

**Persons per Household:** Average number of persons in each household.

**Senior Housing:** Defined by California Housing Element law as projects developed for, and put to use as, housing for senior citizens. Senior citizens are defined as persons at least 62 years of age.