

WITH AN

*Affordable Place
to Live*

STORIES FROM MARIN



LIVE LOCAL

STRONG ROOTS. SHORT COMMUTES

Acknowledgments

Live Local Marin would like to thank all the residents who opened up their homes to share their stories so that others may find their own voice and a place to call home.

Thank you to all the affordable housing developers who made these stories and so many more like them possible.

Special thanks to the Marin Community Foundation for making it possible to raise these voices so others can hear them.

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www.livelocalmarin.org

Live Local Marin seeks to protect the environment and Marin's economy by making it easier for people with strong roots in Marin to live closer to where they work. It is coordinated by the Non-Profit Housing Association of Northern California (NPH) and Greenbelt Alliance with funding from the Marin Community Foundation.

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LIVE LOCAL

STRONG ROOTS, SHORT COMMUTES

Dear Reader,

Few know this truth...everyday, thousands of people in Marin are quietly thriving, thanks to the stability and security of an affordable home.

They live throughout the county. They are your neighbor, your child's teacher, your caregiver, your corner market clerk. For them and their families, the meaning of "home" is as varied as each individual. It means being a family together. It means a stepping-stone to a better life. It means a foundation for getting back on one's feet.

What they do have in common was finding a decent and safe home that was otherwise not affordable.

As Marin communities debate whether to make space for future affordable housing, it's important to know how Marin's existing affordable housing is making a difference for residents. What better way than to hear from the residents themselves. Their voices have been mostly absent from the conversations, until now.

Their stories remind us of the real human trials and motivations that we all share when we desire to make a home of our own. They remind us that success does not come easy, that it's hard-earned.

For each of the stories presented here, there are hundreds more like them in Marin. Unfortunately, for each of those stories, there are thousands more searching for their own happy ending.

We hope to have many more stories like the ones shared here by Tabitha, Anelyn, Trisha, Jaswant, Thomas and Clara.

*Residents of Marin's
affordable housing look
like all of us: single,
working adults; young
couples starting a family;
divorced families; seniors
on limited income.*

*With an affordable place to live...
I can keep my son safe.*

When I decided to become a teacher, I didn't think it would mean having to choose between taking care of my son or the work I love. A mom should never have to make that choice.

Marin workers in affordable housing earn too little to afford average Marin rent, such as in-home health aides, preschool teachers and retail clerks.



*Trisha Follins
Drake's Way, Larkspur*

But, as a preschool teacher, my salary wasn't enough to live in a good neighborhood. My teenage son got bullied a lot. I was trying to teach him to be a good man but all around him were bad examples.

In 2009, we got a great early Christmas present. We won the lottery for getting into Drake's Way! This apartment means I can live close to my job, which means more time with my son. And it means I can stay in Marin where I raised my two oldest kids and want to raise my teenage son. I love how close it is to buses and shops, and how safe it is. Best of all, now my son is doing great in school!

I feel lucky. I wish all moms could have this choice.

Drake's Way

DEVELOPER:
EAH Housing

NUMBER OF HOUSEHOLDS:
24 (families and disabled adults)

RESIDENTS' JOBS:
Construction workers, preschool teachers, nannies, supermarket clerks, painters, dental assistants, drugstore clerks

RESIDENTS' ANNUAL HOUSEHOLD INCOME:
Up to \$66,000 for families, as low as \$7,000 for single persons with disabilities

DESIGN HIGHLIGHTS:
1- to 2-story buildings; first LEED-certified, affordable property in the North Bay; EAH gave 5 acres to the City as public open space; homes clustered near existing jobs, shops, daycare, entertainment and transit (including Larkspur Ferry)

SERVICES:
After school homework club, computer classes, job search assistance, recycling classes, food program



Drake's Way was made possible by Larkspur's Inclusionary Zoning, under which a for-profit developer dedicated land as part of gaining approval to build market-rate homes next door.

(Photo courtesy of EAH Housing)



LIVE LOCAL

STRONG ROOTS, SHORT COMMUTES



Anelyn Gallego

San Clemente Place, Corte Madera

*With an affordable place to live...
I can walk to work!*

I really can! I live just two doors down from my office, the California Highway Patrol. But it wasn't always this way.

A year ago, getting to work took 3 hours out of each day! I was living in Fairfield and commuting to Marin. To avoid really bad traffic I took evening organ classes at my church in Novato. It meant I was never home.

Now, I don't have to pay for gas much anymore, because I walk everywhere. I'm walking distance from the supermarket, my gym, restaurants; everything is convenient. And, my daughter that lives with me is able to get to her job as a preschool teacher in Novato. It would be really nice if there were more affordable homes here so people don't have to drive so far.

I am so grateful to be able to live here.

San Clemente Place

DEVELOPER:
EAH Housing

NUMBER OF HOUSEHOLDS:
79 (families, seniors and disabled adults)

RESIDENTS' JOBS:
CHP administrative assistants, teachers, medical assistants, business owners, taxi drivers, store clerks

RESIDENTS' ANNUAL HOUSEHOLD INCOME:
Up to \$66,000 for families, as low as \$6,000 for single persons with disabilities

DESIGN HIGHLIGHTS:
2- to 3-story buildings, open courtyard and landscaped central lawn area; garden and strategic use of planters in courtyard entryways tie in the natural beauty from surroundings

SERVICES:
After-school homework club, computer classes, job search assistance, recycling green classes, food program



Homes made possible by Corte Madera's Affordable Housing "overlay zone." A for-profit developer and EAH partnered to provide affordable housing on a larger site purchased by the for-profit developer. This made it possible for EAH to acquire the land and develop a 100% affordable property.
(Photo courtesy of EAH Housing)



LIVE LOCAL
STRONG ROOTS, SHORT COMMUTES

91% of workers who live in Marin's affordable housing work in Marin, compared to 68% of county residents overall.



Thomas Riley
Toussin Senior Apartments, Kentfield

*With an affordable place to live...
I found myself again.*

Homelessness was not on my life "To-Do List!" When I moved from Boston to Marin over 30 years ago as a successful sales executive, I never thought I'd ever be adding "Homeless" to my life resume.

After making a career shift into property management, I got injured on the job. I thought I would be on disability for just one or two months. But months turned into years. With little to no income, I found myself living in a campsite in the woods above Fairfax. Thank goodness for Homeward Bound, which helped me get out of the wilderness. But their help was temporary. After that, there still weren't any homes I could afford with my disability income. So, for two years, I lived in my storage unit, living a very regimented life. PEP Housing's Toussin Senior Apartments gave me an opportunity to have a real home.

Toussin is the nicest place I could have hoped for. It's beautiful, with glorious Mt. Tam views. But more than great views, I am grateful for all of the wonderful people who have helped me along the way.

Toussin Senior Apartments

DEVELOPER:
PEP Housing

**NUMBER OF
HOUSEHOLDS:**
13 one-person senior
households

RESIDENTS' JOBS:
Residents are retired
seniors

**RESIDENTS' ANNUAL
HOUSEHOLD INCOME:**
\$3,380 to \$21,249

DESIGN HIGHLIGHTS:
Apartments clustered together to resemble larger homes nearby

SERVICES:
On-site tenant manager; resident service coordinators assess resident needs, link residents to appropriate services such as transportation, and monitor services



To build Toussin, state and federal funding was leveraged by local funding from partners including County of Marin, Marin Housing Authority, and Marin Community Foundation.

(Photo courtesy of PEP Housing)



*20% of Marin's
affordable homes are
reserved for seniors
or persons with
disabilities.*

*With an affordable place to live...
I can see a future.*

Life happens, takes twists and turns. Mine took one great turn—my son. He is my world. As a mom, all I want is to look in his eyes and see a bright future...in me, in himself. I couldn't at first. We didn't have a home. Thank goodness for friends, but couch surfing was no way to raise a son.



Tabitha Hurt
The Fireside, Mill Valley

When we got into The Fireside, I was so happy to stay in Marin. I grew up here with family and friends. I was relieved to be not worrying about where we were going to sleep the next night. It let me focus on school. I started at College of Marin studying Early Childhood Education.

I'm taking a break from it because my nephew needs me. I've started working full time as a pet groomer to take full custody of him, to give him a safe home. You sacrifice for family. And my home makes it all possible.

My son is too young to see for himself now, but when I look in his eyes, I can see a future for all of us.

The Fireside

DEVELOPER:

Citizens Housing
(currently managed by
Eden Housing)

NUMBER OF

HOUSEHOLDS:

50 (families, seniors and
disabled adults)

RESIDENTS' JOBS:

Kitchen aides, cooks,
care attendants,
landscapers, childcare
providers



The Fireside was financially feasible thanks to reduction in parking requirement (from 1.3 to 1.1 space per unit). The lower-income residents and seniors own fewer cars. (Photo courtesy of Citizens Housing)

RESIDENTS' ANNUAL HOUSEHOLD INCOME:

Up to \$65,000, seniors - \$4,000

DESIGN HIGHLIGHTS:

Historic preservation, seismic upgrading, reclaiming a vacant building. Green features: 75% of land preserved as open space, on-site photovoltaic system, storm water recycling, and passive-solar daylighting techniques

SERVICE:

Partnership with Homeward Bound to provide therapy, transportation vouchers, budget counseling, computer lab, monthly senior and family movie nights and dinners



LIVE LOCAL

STRONG ROOTS, SHORT COMMUTES

*11 of 12 Marin towns
have below-market-
rate housing (all but
Ross).*

*With an affordable place to live...
I feel part of a real community.*

I have lived all over the country and Marin is the best place I have ever lived. I knew right away I had to settle here with my wife and daughters. I don't want to live anywhere else.

It's important for us to be close to our many relatives who live around here. I want my two young daughters to know they are part of a big loving family. We've lived at Pilgrim Park for over 6 years and it's like everyone here is part of our family. It's beautiful, and they have classes and a computer lab. This is such a wonderful home to raise our children in.

I know my family can count on the community at Pilgrim Park.



***Jaswant Bassi and Family**
Pilgrim Park, San Rafael*

*Half of households
in affordable homes
have children.*

Pilgrim Park

DEVELOPER:

Congregational Church of San Rafael

NUMBER OF HOUSEHOLDS:

61 (families, seniors and disabled adults)

RESIDENTS' JOBS:

Dental assistants, certified nursing assistants, clerical assistants, retail clerks, housekeepers, dog walkers, Marin social service agency employees, coffee shop servers, carpet vendors, pizza deliverers



Pilgrim Park is successful thanks to 3 full-time staff on-site; two live there, managing the property.

RESIDENTS' ANNUAL HOUSEHOLD INCOME:

Up to \$80,000 for families, as low as \$4,800 for seniors

DESIGN HIGHLIGHTS:

2- to 3-story buildings in gated community, an award-winning community center, 24-hour surveillance cameras, extensive landscaping which residents help maintain

SERVICES:

Weekly ESL (English as a Second Language) classes; 10-station computer lab with classes; nursing students from Dominican University visit 4 times during year to work with residents on diet, blood pressure, etc.; weekly yoga classes; events/service coordinator on site 2 days/week



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*With an affordable place to live...
I am reminded of what family really means.*

It's easy to know what I'm grateful for: our new home.

Mom and Dad moved us to Novato more than 10 years ago. People here are really nice, they made us feel welcomed. But, our apartment wasn't so nice. We could only afford a place that was in bad shape. Then bad got worse. My dad lost his carpentry job. I was worried we'd have to move. Everything for us was in Novato...my school, my aunts and uncles, my cousins. Mom and Dad decided it was worth staying and started their own small gardening business.

Then Habitat for Humanity came to town.

I saw for myself what family means. I saw people from all over the county pick up hammers to help us build our own home. They are all family to me. That's what makes Novato worth it!



*Carla Catalan and Family
Habitat for Humanity, Novato*

Habitat for Humanity

DEVELOPER:

Habitat for Humanity Greater San Francisco

NUMBER OF HOUSEHOLDS:

One family per home

RESIDENTS' JOBS:

Small business owners, electricians, physical therapists, bookkeepers, school bus drivers, home health care aides, deli managers, teacher's assistants, postal workers, arborists



The Marin Community Foundation provided seed funding for rehabilitating abandoned foreclosures in Marin.

(Photo courtesy of Habitat for Humanity)

RESIDENTS' ANNUAL HOUSEHOLD INCOME:

Approximately \$37,000 to \$55,000 for a family of three

DESIGN HIGHLIGHTS:

1- to 2-story homes; In Marin they are refurbished, previously foreclosed homes, landscaped for curbside appeal.

SERVICES:

Mortgage and budget counseling, home maintenance training



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89% of residents in Marin's affordable housing were already living in Marin.



MARIN COMMUNITY FOUNDATION

HOW CHANGE HAPPENS