

Sustainable Housing Choices: Connecting the Dots

What do sustainable communities have to do with affordable housing?

Communities are not just buildings and land use; communities are people. Unless there are housing choices that include seniors who have invested their lives in a community, working families that are part of the fabric of the community because of their work, and our grown children or elder parents so that these people can be a vital part of our community, we don't really have community.

A range of affordable housing options is needed for a sustainable community. When those who work in a community are able to live there, they have more time for their families and community participation. Driving distance to work is reduced and this can help to reduce the number of cars on the road at rush hour. Having affordable housing for seniors and young families helps keep families together. Local businesses are strengthened as more money is kept within the community.

In addition, we know that the ecological footprint of households living in infill affordable housing is smaller than residents of single family homes: people live closer to work, own fewer automobiles, make one-third to one-half as many auto trips and generate fewer incoming service auto trips. Residents in smaller, affordable apartment homes consume less energy, water, and other resources than their more affluent neighbors. There are benefits that come from sharing laundry rooms, play spaces, recreation areas, computer learning centers and other amenities. Affordable rental developments are pioneers in infill development and a form of co-housing.

Right now in Marin County, people searching to buy homes can choose from “filet mignon and champagne”, but not much else, as the median price single family home approaches \$1 million. Marin County continues to push its work force housing into other counties. The resulting in-commuting workforce traffic damages air quality, puts stress on infrastructure, threatens agricultural resources, promotes sprawl, and results in excessive use of fossil fuels.

In 2002, voters passed Prop. 46, the Housing and Emergency Shelter Trust Fund act. *Those funds are now expended.* \$22,319,736 million came to Marin County including funds for San Clemente Place, Point Reyes Family Homes, Hamilton Meadows II, Drake's Way, the Fireside, and the Bolinas Land Trust acquisition. Funds were also received for building code enforcement, shelter, and farm worker housing. Without a new bond measure, there will be no State funds available for affordable housing. Over \$45 million was leveraged by the State loans.

Affordable housing funds include low interest loans for affordable family rental and supportive housing (MHP program), homeownership assistance programs, farm worker housing, emergency shelter, and an affordable housing innovation fund for programs demonstrating innovative cost-saving approaches.

The Multi-Family Housing Program (MHP), combined with the tax credit program, funds most affordable rental developments done by non-profits. The program has environmentally friendly scoring points

Successful affordable rental developments must have proximity to amenities including transit, schools, parks, jobs, shopping, medical facilities. Scoring criteria for the allocation of tax-exempt bonds used with the MHP program include:

- Energy efficiency:
 - exceed Title 24 by 15%
 - Energy Star appliances
 - Natural gas heating
 - Water conservation technology
 - Fluorescent lights – 75% of lighting
- Low VOC – adhesives, carpets, paints
- Formaldehyde free cabinets
- 5% increased tax credits for photo voltaic system.

Many developments funded through MHP from Prop. 46 funds exceed these standards. Marin benefits by more than 580 infill one-two-and three bedroom apartment homes for seniors, persons with disabilities, people transitioning from shelter to work, and working families integral to six different communities in Marin.

New Green affordable housing from Prop. 46 MHP program, in Marin:

Drake's Way, Larkspur [EAH

San Clemente Way, Corte Madera [EAH}

Point Reyes Family Homes [EAH]

The Fireside, Mill Valley {Citizens Housing}