



# ACCELERATING INFILL IN MARIN COUNTY

SOLUTIONS TO  
INCREASE HOUSING  
OPPORTUNITIES

OCTOBER 2025

COUNCIL OF  
**INFILL**  
BUILDERS



## **ABOUT THE INFILL BUILDERS FOUNDATION**

The Infill Builders Foundation is a 501(c)(3) nonprofit corporation of real estate professionals committed to improving California through infill development. Infill development revitalizes neighborhoods and communities, provides transportation choices, creates viable close-knit mixed-use areas, reduces greenhouse gas emissions and improves the overall economy. The Infill Builders seek to educate the public about these benefits through research and outreach.

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This report and its recommendations are solely a product of the Infill Builders Foundation and do not necessarily reflect the views of all individual convening participants, reviewers, or observers. For more information, please contact:

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## EXECUTIVE SUMMARY & INTRODUCTION

Marin County is situated immediately north of San Francisco, across the Golden Gate Bridge. With one of the highest median household incomes among California's counties and a median home price of roughly \$1.5 million, the county and its cities are struggling to meet state-mandated goals and local community needs to provide housing for a diverse range of incomes.

In response, the Infill Builders Foundation convened a group of housing developers, city and county officials, and other experts on April 17, 2025 at the Marin Community Foundation, including representatives of for-profit and nonprofit organizations. The goal of the convening was to help city and county officials devise policies to build more affordable infill housing in the cities, towns and the county's unincorporated areas. For purposes of this report, the terms "city" and "cities" also refer to a town or towns. The group identified key barriers and recommended solutions to encourage and expedite infill housing in Marin County. This policy brief summarizes these priority solutions, as well as the critical challenges and next steps.



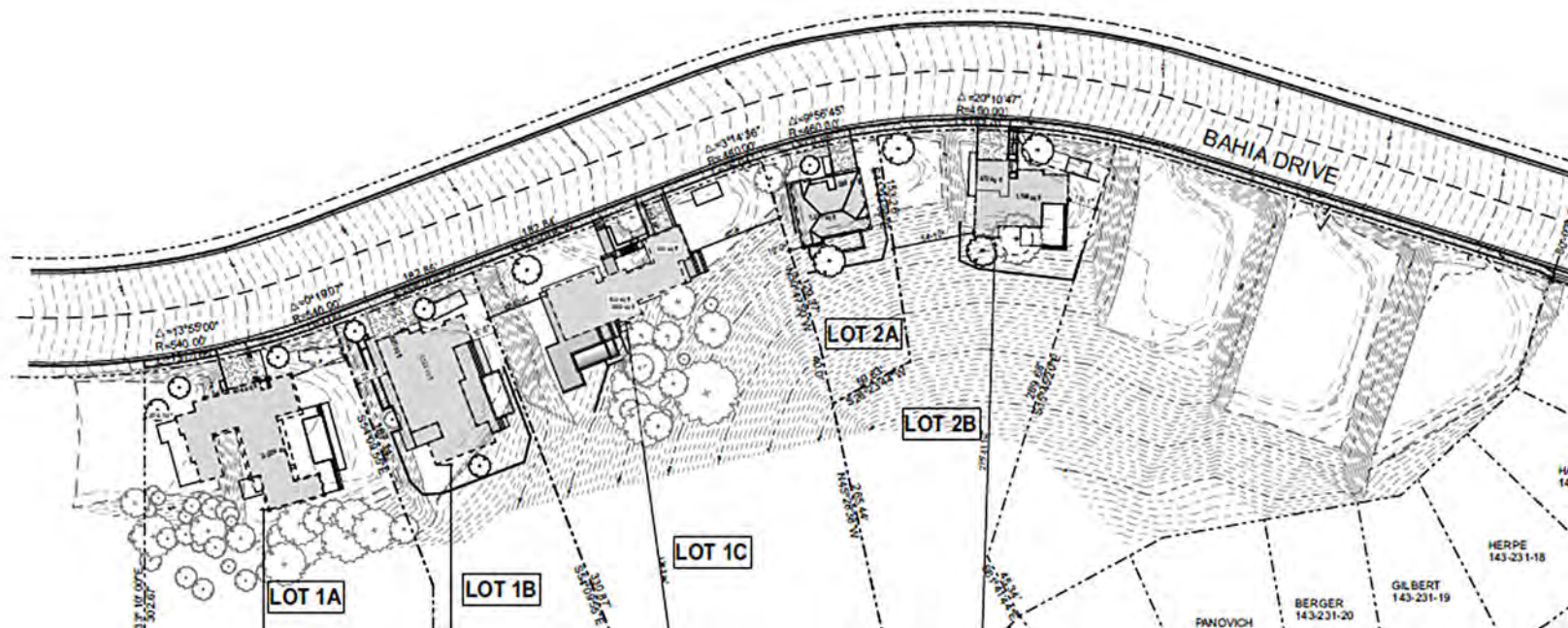
## Key barriers to increased affordable housing production in Marin County include:

1. Lack of public funding for subsidized housing
2. Long permit processing times
3. High construction and other development costs
4. Hostile and/or well-resourced opponents to new housing developments

Participants recommended the following priority solutions for Marin County and city leaders to overcome these challenges:

1. **Boost availability of local funding** for affordable housing to better compete for state and federal funding and to show political support for housing, **including pooling of funding and planning resources across the jurisdictions and prioritizing sites for local funding.**
2. **Increase collaboration among cities, school districts, other special districts and the county** to find funding solutions, identify potential sites and pool planning resources and expertise.
3. Reduce **redundancy in the plan-check process.**
4. **Increase the option to assemble teams of local agency staff and/or use contract planners and engineers** to expedite processing of affordable housing projects.
5. **Reduce local government fees and parking requirements for affordable & infill housing.**
6. **Explore options to reduce production costs**, including improved pre-development efficiencies, reduced fees, and fewer discretionary approvals (which could include less design review) to decrease or slow down the escalating cost of materials and labor.
7. **Change the culture to be more supportive of housing and improve the existing reputation of Marin County** for being unfriendly to housing construction, including through efforts to reduce lawsuits and the threat of legal action, which often discourage builders and push them to pursue projects in other markets where development is easier.
8. **Continue to educate staff, officials, and the public on state housing laws.**

These and other solutions are discussed in more detail in this report.





Photography Zetong Li

## **MARIN COUNTY GEOGRAPHY, LAND USE, DEMOGRAPHICS AND HOUSING CONSTRAINTS**

Located across the Golden Gate Bridge to the north of San Francisco, Marin County encompasses 606 square miles and is home to approximately 257,774 residents. It has strong environmental and land use protections, with 84% of land consisting of open space, watersheds, tidelands, parks and agriculture. About 11% of Marin County's area has been developed, primarily within the cities and towns, near services, and along major transportation corridors. Much of the remaining land potentially available for development (approximately 5% of the land in the county) is in the incorporated cities and towns. Most of the population lives along the county's more urban east side, primarily in the incorporated areas.<sup>1</sup>

The land use protections and development patterns in unincorporated areas of Marin reflect policies adopted in the 1973 Countywide Plan, which was a collective effort by the County of Marin and a multijurisdictional entity known as the City-County Planning Council. The plan articulated a vision of distinct environmental "corridors" still in place today, intended to be a structure for a balanced approach to development, open space protection and transportation options.<sup>2</sup>

In December 2023, the Marin County Board of Supervisors adopted a resolution commemorating the 50th anniversary of the adoption of the 1973 Countywide Plan and recognizing its legacy. The Resolution affirmed the Plan's foundational goals of protecting environmental resources, providing housing opportunities for diverse populations and fostering distinct communities. The Resolution found that while "Marin County has achieved robust protection of open space, other concerns leading to preparation of the Countywide Plan, such as housing costs, decreasing social and economic diversity, long commutes and a shortage of transportation options remain and continue to be a focus of planning and community action."<sup>3</sup>





## The median 4-person household income in Marin County as of April 2025 is \$186,600

Marin County has one of the highest median household incomes among California's 58 counties. The median 4-person household income in Marin County as of April 2025 is \$186,600, more than 1.7 times California's statewide median household income.<sup>4</sup> While Marin is a wealthy county overall, it is also home to populations negatively impacted by the high cost of living. Marin maintains the third highest rents in the Bay Area and the state. For extremely low income (ELI) households in Marin County, 67% are paying more than half of their income on housing costs.<sup>5</sup> According to the San Francisco Chronicle, high housing costs are pushing low-income residents out. From 2022-2023, almost 5% of households with less than the median income exited the county—the fastest decrease in the Bay Area.<sup>6</sup>

High housing prices and slow rates of construction have resulted in the county having the slowest projected population growth of all nine Bay Area counties. Its population is also the oldest, aging at a faster rate than other Bay Area counties and the state as a whole. The 65+ age group has seen the most significant population increase in recent years, at almost 25% of the county's population. The median age is 48 years.<sup>7</sup> The county is still attractive to young families who want to settle down and raise children, but only if they can afford the high prices. This aging population (as well as younger residents) will increasingly need services, including health care workers, teachers, caregivers, and other service providers. Although analysts project the population will grow relatively slowly, Marin has existing and future housing needs within its population that are not being met.

Demographically, Marin County is predominantly white (approximately 70%), with about 27.5% of the population composed of Asian (approximately 7%), Black (approximately 3.5%) and Hispanic (approximately 17%).<sup>8</sup> Census trends indicate there will be a continuing decline in the non-Hispanic White share, along with growth or stabilization of Hispanic, Asian and multiracial populations.

## MARIN COUNTY'S NEED TO BOOST INFILL HOUSING AND MEET STATE TARGETS

Housing affordability is a major problem for Marin County. The median single-family home price for Marin County in July 2025 was approximately \$1.5 million. The annual minimum income necessary to afford that price is approximately \$300,000 - \$500,000, depending upon the down payment, qualifying rules etc. Yet the annual median income for a four-person household in Marin County is approximately \$186,600.<sup>9</sup> About 90% of apartments offered for rent in Marin County are rented for \$2,000 to \$5,800 per month. The average asking rent is \$2,934 per month.<sup>10</sup>

Much of the problem stems from the housing supply in Marin not keeping pace with demand. The state's regional housing needs allocation (RHNA) for the entirety of Marin County for the 6th cycle (2023-2031) is 14,210 units, which translates in an average of 1,776 units per year over the 6th cycle. The jurisdictions within Marin County are not on pace to meet the RHNA goals. In the first year of the 6th cycle (2023), all jurisdictions combined permitted only 462 units, or only 25% of the annual requirement.<sup>11</sup> Anecdotal information collected for a recent Marin County Civil Grand Jury report indicates that permit activity for 2024 was consistent with 2023.<sup>12</sup> According to the Marin Environmental Housing Coalition (MEHC), about 277 multi-family units were under construction as of June 2025 and 48 of those units are classified as affordable.<sup>13</sup>

To address the housing shortage and meet state goals, including Senate Bill 375<sup>14</sup> and the housing element laws,<sup>15</sup> community leaders around the state and within Marin County have been planning for more housing near transit and other services, frequently referred to as "infill development." This type of development generally refers to building on unused and underutilized lands, within existing development patterns, which is critical to accommodating growth and redesigning cities for environmental and social sustainability.<sup>16</sup>

The county is now seeking to identify promising solutions to boost infill development in cities and unincorporated areas. Besides the sheer need for more housing, the county and cities desire more infill development as a resiliency and sustainability strategy for numerous positive reasons such as to limit damage from future wildfires, reduce greenhouse gases, conserve open space and create more walkable communities.







## VISION FOR MARIN COUNTY 2035 INFILL HOUSING DEVELOPMENT

Participants at the April convening described a vision for the ideal infill housing scenario in Marin County by the year 2035. They described a vision of more housing of all types, including higher density, multi-family housing, with a mix of incomes, including single-room occupancy housing (SROs). Overall, they wanted the county to triple the production of ownership homes versus rentals, in order to increase opportunities for home ownership.

In terms of location, the new housing would be built in existing neighborhoods to provide opportunities for more mixed-income growth in proximity to transit and services. It would include the re-use of underutilized buildings, sites and areas along urbanized corridors, as opposed to legally protected (such as deed restricted) open space areas, including the Marin Headlands. It would also include more affordable housing in many areas, as well as additional farm worker housing in West Marin specifically.

For government actions, the vision included more funding for affordable housing and more sites where the local agency has already completed the pre-development activities so the builder can come in and build. They also wanted more diversity of people engaged in decision making, such as renters, younger people and others facing economic challenges to be involved in decision making bodies and staff positions. In addition, participants envisioned more flexibility by local officials about sites available for development, such as surplus school district sites.

Regarding supportive policies, participants envisioned reduced affordable housing costs (for building, buying and renting), lower local government fees, and a priority list for projects that need subsidies. Overall, they envisioned a countywide culture of looking for “yes” to housing instead of reasons for “no.”

Finally, they pointed out that projects need to start the development process today to be built by 2035, given the long lead times necessary to build housing. Developing new housing is a complicated process that requires years of planning and resources before the first shovel ever hits the ground.<sup>17</sup>





## **BARRIERS AND SOLUTIONS FOR INFILL HOUSING DEVELOPMENT IN MARIN COUNTY**

Common barriers often prevent developers from building infill housing projects in key locations, such as in downtowns, near major transit and/or sites identified as appropriate for housing in local planning documents such as housing elements, general plans, specific plans and zoning maps. For the April 2025 convening, the Infill Builders surveyed participants in advance and discussed the most common barriers to infill development in Marin County. Participants identified the following four priority barriers to infill housing and offered solutions to overcome each of them, discussed below.

1. Lack of public funding for subsidized housing
2. Long permit processing times
3. High construction and other development costs
4. Hostile and/or well-resourced opponents to new housing developments

While additional barriers exist, participants agreed that these four represented the most common obstacles that render infill affordable housing difficult to accomplish in Marin. The following section offers solutions to each of the four priority barriers.

## **BARRIER #1: LACK OF PUBLIC FUNDING FOR SUBSIDIZED HOUSING**

Lack of funding to cover many types of development expenses is a significant barrier to building affordable infill projects. According to the California Housing Partnership, state and federal funding for housing production and preservation in Marin County in 2025 declined 26% from 2024.<sup>18</sup> More local funding, particularly for gap financing, is needed alongside low-income housing tax credits (LIHTC) and state funding sources.

Prior to construction, expenses include, among other things, land prices, holding costs, interest rates, predevelopment costs such as consulting fees, engineering, land use entitlements, permit fees, utility hookup fees and legal costs. For a project that manages to move forward, site preparation and volatile construction costs, including labor and materials (along with projected tariffs) are expensive.

Interest rates for loans to cover the purchase price of land and holding costs during pre-development and construction have been high for several years. Between 2019 and 2023, interest rates for residential development loans increased from five percent (5%) or lower to over eight and a half percent (8.5%).<sup>19</sup> Additionally, the hard costs of construction (primarily labor and materials) have continued to climb nationwide for many years, driven by high rates of inflation that have disproportionately impacted the residential construction sector. In 2021, construction costs increased by 11.5 percent over the previous year. In 2022, those costs rose even faster, at 14.1 percent. These increases were brought on by a mix of factors, including disruptions to the supply chain, which led to higher costs for goods and extended wait times for critical materials such as concrete, lumber, roofing insulation and/or HVAC equipment.<sup>20</sup> Although supply chain problems have declined, hard costs have continued to rise.

**Solutions for Barrier #1: Increase availability of local funds and leverage those funds to secure more state and federal financing, as well as pursue ways to obtain lower interest financing for affordable housing projects.**

Cities, towns and the county could build upon the positive impact of the county's existing Affordable Housing Trust Fund to create a countywide source of funding and prioritize certain sites for local financial support. Local government and school district general obligation (GO) bonds may be a source of funding. Incorporated jurisdictions and the county could also carry out predevelopment activities for designated sites that reduce the costs of development and thus stretch the positive impact of available funding. These and other possible sources of local funding are discussed below.



## SPECIFIC SOLUTIONS

### Leaders of Marin County, cities, and towns could:

- **Support, continue and expand predevelopment activities to minimize risk for developers and expedite the construction of affordable housing projects.** A local government's predevelopment efforts can include identifying and managing risk early. This process can help the developer avoid many expenses when there is no certainty about the outcome of investigations and the entitlement process. Predevelopment assistance from local government can enable the developer's funding to go further toward building the units, versus paying for costs the developer would have to otherwise incur before construction can begin. Examples of these activities include preparation of feasibility studies and identification of necessary environmental cleanups and entitlements.

The City of San Rafael presents a potential model for this type of predevelopment work. First, the city staff conducts predevelopment planning. They have designated two areas (Northgate and Southeast Canal) as Priority Development Areas (PDAs), signaling priority for transit-oriented growth. Through grants from sources such as the Association of Bay Area Government (ABAG)/Metropolitan Transit Commission (MTC) and other agencies, the city can then finance specific or precise plans, environmental impact reports (EIRs), technical site and infrastructure studies and carry out stakeholder engagement and traffic and utility mapping.<sup>21</sup> Second, the city is starting the Southeast San Rafael Specific Plan process, which will include holding meetings to provide clarity on deliverables, necessary environmental reviews under the California Environmental Quality Act (CEQA), other studies and coordination requirements with the community and other agencies. Third, for major projects, the city often begins with a predevelopment phase that includes early site evaluation, public outreach and coordination across departments. The city also maintains a list of major projects, with tracking via the ePermits tool. Finally, for projects on vacant land, the city accepts preliminary inquiries and helps identify (i) whether a site needs design review or a use permit; (ii) applicable zoning and other standards; and (iii) major planning entitlements or local permits necessary.<sup>22</sup>

The County of Marin also successfully undertook predevelopment activities for the Toussin senior housing project in Kentfield in approximately 2010. The county owned the parcel and issued a request for proposal (RFP) to identify a developer, then worked collaboratively with the selected developer, hired an architect, and paid for and managed all aspects of the predevelopment through entitlements prior to transferring the property to the developer. This process resulted in approval for the construction of a 13-unit affordable senior housing development on the vacant 0.39-acre property at the southeast corner of Toussin and Geary Avenues in Kentfield.

- **Aggregate (pool) local funding for housing to create a countywide housing trust fund (HTF) and other efficiencies.** The county and various incorporated communities could establish a countywide housing trust fund (HTF) to work in tandem with existing HTFs operated by the county and at least three cities. A key benefit of any housing trust fund program is the opportunity to leverage public and private funds for affordable housing. The county's affordable HTF was established in 1980, which funds affordable housing development in unincorporated areas as well as within cities and towns. Mill Valley, Novato and San Rafael also have housing trust funds for their communities. The county's trust fund is funded through in-lieu fees, commercial linkage fees, the Affordable Housing Impact Fee and the county general fund.<sup>23</sup> Mill Valley's HTF is funded through an impact fee applied to residential building permits valued at \$140,000 or more. It can also receive land or financial donations.<sup>24</sup> Novato's HTF is mainly supported through affordable housing in-lieu fees. San Rafael's HTF is funded through affordable housing in-lieu fees from market-rate residential developments and linkage fees from commercial developments. Marin County is an "entitlement county" (meaning it qualifies to receive direct annual grants from the U.S. Department of Housing and Urban Development for its Community Development Block Grant [CDBG] program), and through a partnership with the cities and towns, Marin County administers the entire county's allocation of CDBG funding, which is awarded to eligible projects in the unincorporated areas, cities and towns.<sup>25</sup>

The benefit of a countywide housing trust fund is that it could work across the entire county to provide funding in select jurisdictions that participate. A countywide housing trust fund could be funded through a diverse mix of public and private sources and could operate as a Joint Powers Authority (JPA) as well as a 501 (c)(3) nonprofit corporation. San Mateo and Sonoma Counties provide possible models for such a countywide housing trust fund in Marin County.

In San Mateo County, numerous programs provide housing assistance. At least two are notable housing funds that provide housing assistance across the county. The Affordable Housing Fund (AHF) receives funding from the county's general fund, Measure K and other sources. Measure A was a county wide half-cent sales tax measure passed by voters in 2012, designed to last 10 years (2013-2023). Measure K, approved by voters in 2016, extended the same sales tax for 20 more years (through March 31, 2043). The Board of Supervisors makes an annual allocation from Measure K to the AHF, which contributes to nearly every affordable housing project within San Mateo County. For 2025-26, the county budgeted approximately \$20 million in Measure K funds earmarked for the AHF to be available for housing development, affordable housing production and preservation. The Measure K funds are leveraged alongside federal and State funds for housing. From 2012 through 2023, Measure K (and previous Measure A) expenditures for housing surpassed \$150 million.<sup>26</sup> In addition, the Housing Endowment and Regional Trust (HEART of San Mateo) is a public-private partnership and JPA that offers financing options such as predevelopment/construction loans, loans for rental housing and homebuyer assistance. Core funding for the housing trust fund comes from all 20 cities and towns plus the County of San Mateo. It receives additional funding from state housing trust fund grants and private and philanthropic donations.<sup>27</sup> In Sonoma County, the Renewal Enterprise District is a JPA formed by the County of Sonoma and the City of Santa Rosa. It pools funds from the city and county budgets, private and philanthropic capital and state/federal funding to finance infill, mid-to-high density and transit-oriented housing.<sup>28</sup>



- **Commit more local funds to affordable housing**, which will better enable developers or local governments to compete for and leverage state and federal funding along with federal tax credits. Local governments and school districts could pass general obligation (GO) bonds for housing and could re-allocate or increase sales tax, and property taxes. Some communities around the state are also considering vacancy taxes (see below). Large employers and philanthropic organizations are also potential sources of local funding and/or land contributions.
- **Establish gap funding for affordable housing.** Gap funding is the subsidy or soft financing provided by government agencies, nonprofits or philanthropic sources to bridge the shortfall between total project costs and the total conventional financing a project can otherwise attract. Rising interest rates have increased the cost of loans, and as a result, lenders are less willing to cover the overall project cost as they hedge against risk. Private equity can fill some of the gap, but the borrowing costs are even more expensive than with traditional loans. Thus, affordable housing projects will need to receive more gap funding from sources such as state and local government and philanthropic sources to make the projects feasible. County leaders could work with state and local government sources and private philanthropic capital to develop a gap fund for Marin affordable housing projects.
- **Create a priority list of projects in order to direct subsidies.** Local leaders could establish a fair and transparent process to rank projects for receiving local subsidies. Participants mentioned that San Francisco provides a good model for this transparency and predictability. The City develops a priority list for affordable housing subsidies through a transparent, multi-step, structured process managed by the Mayor's Office of Housing and Community Development (MOHCD).<sup>29</sup> The program criteria documents found online explain the availability of non-location specific funds, city-controlled land and specific sites ready for development. The documents also clearly identify the scoring system and priorities such as percentage of family-sized and accessible units and projects that serve vulnerable populations. The program website also explains that preference is given to projects positioned to obtain state, federal and tax-exempt financing, with a focus on whether local subsidies could fill funding gaps, overall cost-efficiency and financial feasibility.<sup>30</sup> San Mateo County's AHF runs a similar, annual process for projects competing for funds. The predictability of available funding cycles and the transparency of program priorities allow developers to better plan for their projects and gain greater confidence about where they are in the queue of potential developments.
- **Pass General Obligation (GO) school bonds**, with some of the funds earmarked for affordable workforce housing development. When a school district issues GO bonds, they represent debt backed by a school district's tax base. Districts can then use them to finance workforce/educator housing. These bonds have the lowest cost of borrowing compared to many alternatives. Furthermore, local school GO bonds require only 55% approval.<sup>31</sup> The school board must approve placing the bond issue on the ballot with at least a two-thirds majority. Four or more school districts in California have passed GO bonds that explicitly fund workforce and/or affordable housing, including districts in San Francisco, Berkeley, San Mateo County (Daly City) and Santa Clara County.<sup>32</sup>

- **Engage local school districts in funding housing.** Multiple California school districts (Local Education Agencies or LEAs) are funding and building affordable housing, in some cases to help recruit and retain staff. Examples of jurisdictions with LEA housing projects already developed or under consideration include San Francisco, San Mateo County, Berkeley, Los Angeles, Santa Clara, the Sacramento area and Soledad. Tax credits, bonds, land leases and state and federal grants are often used in combination with the LEAs' resources to make these projects financially viable.<sup>33</sup> School districts in Marin County are also becoming increasingly active in the housing arena (see below).
- **Explore whether school districts and other local agencies could sell or lease some surplus sites for development.** A participant suggested that in some cases, the district could potentially sell a surplus site for market rate housing and use the proceeds from the sale to develop affordable housing units on other sites that would better accommodate more infill units. School districts could also provide long-term leases for affordable housing projects.

Even with donated surplus land, project developers may have to struggle to keep projects financially viable without additional support. For example, the Oak Hill Apartment project in the unincorporated County area near Larkspur, planned to be built on donated surplus land, faces common issues including escalating expenses for materials and labor and high interest rates. This project also demonstrates how state government, local agencies and philanthropic organizations can collaborate to bring worthy projects to fruition. The proposed project on 8.5 acres would construct 250 apartments near San Quentin and the Larkspur ferry terminal on surplus state land. The project will be split into two housing communities, including 135 units for workforce housing for teachers, school staff and County employees, and the other 115 apartments for lower-income families. The project, now five years into planning, is facing a funding gap of approximately \$16.4 million, primarily because of increased interest rates.<sup>34</sup> To address the challenge, local leaders created the Marin County Public Financing Authority (MCPFA) in 2023 to oversee financing, construction, management and administration of the project. It is a joint powers authority (JPA) of the county and the Marin Office of Education and it has the authority to issue bonds. To date, the MCPFA has played an instrumental role in encouraging at least five public agencies such as the College of Marin trustees and Novato Unified School District to consider acting as guarantors to help close the \$16.4 million budget shortfall.<sup>35</sup> Additionally, State Senator Mike McGuire recently secured a \$7.5 million state budget allocation for the project, and the state Department of Housing and Community Development (HCD) allocated approximately \$4.5 million. The county's Affordable Housing Trust Fund will also provide roughly \$5 million. Finally, foundations, such as the Marin Community Foundation, are assisting with funding the project.<sup>36</sup>



Another set of school workforce housing projects are in early stages in Novato. In August 2025, the board of trustees of the Novato Unified School District voted unanimously to allow the district's workforce housing team to pursue real estate entitlements for two surplus properties as potential housing sites for 190 and 220 units across the two sites. The district is also exploring a third site on the former Hamilton air base. Novato Unified, faced with high numbers of employees expected to retire within a few years, and younger workers who are tending to leave early in their tenures to find lower-cost housing or higher pay, is promoting these affordable housing projects with the goal of attracting and retaining a new generation of educators and other school staff.<sup>37</sup>

- **Consider new taxes to generate funds for affordable housing**, such as a sales tax and/or vacancy tax. For example, Los Angeles County raised its sales tax in part to fund affordable housing (Measure A, 2024), as did Contra Costa County (Measure X, 2020). Several cities are also experimenting with vacancy taxes (residential and commercial) as tools to discourage property underuse and generate revenue for affordable housing. Oakland (Measure W, 2018), Berkeley (Measure M, 2018) and San Francisco (Measure D, 2020 and Measure M, 2022) are already enforcing them. Additional communities have considered and rejected the vacancy tax, while others are currently considering it.<sup>38</sup>



## **Barrier #2: LONG PERMIT PROCESSING TIMES**

Participants identified long processing times for infill projects as a significant barrier. Studies document that the cost of building residential units increases every year while the developer waits for the site to be ready for building. Marin County does not have a specific escalation rate, but analysts have found escalation rates from almost 5% to 14.1% per year in California.<sup>39</sup> This increase means the costs of a project delayed by three years could escalate from almost 15% to 42.3%.

Processing times are influenced by factors such as time to assess whether the project can proceed by right or only by discretionary approvals, gauge potential community opposition, meet with staff and community members, and navigate discretionary permits, zoning issues, design review, building codes, and infrastructure requirements, among other needs. Other factors that lengthen processing times can include the time to determine and implement any necessary environmental site cleanups, staff shortages, and occasionally lack of staff expertise with large, multifamily entitlements.

### **Solutions for Barrier #2:**

#### **Expedite the approval process for affordable housing projects.**

To reduce processing times, local agencies can undertake actions to streamline the approval process for affordable infill housing projects. Examples include maximizing the use of ministerial approvals and specific plans, trying more synchronized versus sequential plan checks, reducing the use of design and architectural review committees, adopting more consistent and harmonized building standards across jurisdictions, pooling planning staff and expertise, assigning dedicated teams of staff to focus on review of affordable housing projects and hiring contract planners and engineers with the specific intent to expedite review of affordable housing projects.

#### **SPECIFIC SOLUTIONS:**

##### **Leaders of Marin County, cities, and towns could:**

- **Create more opportunities for ministerial approvals.** The ministerial process allows for projects to be approved so long as they meet objective design and other standards. Ministerial projects are exempt from provisions of the California Environmental Quality Act (CEQA), which can reduce litigation and delays.<sup>40</sup> The County of Marin recently established more opportunities for ministerial review through its Housing Element. Certain unincorporated sites identified as appropriate for affordable housing in the Housing Element are now eligible for ministerial review as long as the developer uses the county's form-based code (FBC) and complies with inclusionary requirements.<sup>41</sup> This report discusses other opportunities for ministerial reviews below.
- **Increase the development and use of specific plans for infill and affordable projects.** Projects that meet the vision and standards of specific plans are generally processed more quickly.<sup>42</sup>

- **Strive to have similar standards and rules across jurisdictions.** Although the state has standardized many baseline requirements, developers must also meet the local agencies' requirements. Local jurisdictions within Marin County have different triggers for when certain rules kick in, fee policies and incentives. Zoning standards also vary; the county uses form-based zoning on all multifamily housing element sites, while the cities and towns vary in their use of objective standards.<sup>43</sup> Local building code requirements (placed on top of state building code standards) also vary between jurisdictions. This lack of consistency across the county makes it more difficult for developers to efficiently plan the physical design of projects, secure financing, and determine feasibility.

In 2023 the county and six cities and towns started the process to make some of their requirements more uniform. To promote affordable housing, the county, along with six of the jurisdictions within Marin County, collaborated on a regional effort to implement and/or update existing affordable housing policy tools, namely inclusionary zoning and commercial linkage fees. The county hired economic consultants to conduct economic feasibility studies consistent with state law for both types of fees. These studies were designed to support the participating jurisdictions in updating or establishing their policies and fees for new residential and commercial development to further support affordable housing. The endeavor, which implements Program 24 of the county's 2023-31 Housing Element, was coordinated by the county and initiated by members of the Housing Working Group, a group of planning directors from all the cities and towns in Marin County. The participating jurisdictions for the fee studies were initially Corte Madera, Fairfax, Larkspur, San Anselmo, San Rafael, Sausalito, and unincorporated Marin. San Rafael ultimately decided to not stay in the group. The participating jurisdictions adopted policies consistent with the nexus studies, although not identical.<sup>44</sup>

- **Continue training for agency staff about changes in state laws** concerning affordable housing and act in accordance with those laws.
- **Reduce the number and scope of plan checks** and empower inspectors in the field. Participants recommended that county and city officials reduce the number and scope of time-consuming plan checks in the office and instead continue to empower inspectors in the field. Participants asserted that reducing redundancy in the permitting process would expedite the planning and construction process without sacrificing safety or standards. A recent report by the Rand Corporation about California housing recommended use of synchronized, coordinated plan checks versus sequential plan checks to expedite the review and approval process.<sup>45</sup> Synchronized plan checks are also sometimes referred to as concurrent or parallel. Sequential plan checks occur when departments review the plan one department after another in a linear, sequential fashion, which can lead to longer timelines for project reviews.



- **Explore ways to retain staff, reduce staff turnover** and use technology more effectively to improve processing times. While not corroborated by specific data, anecdotal reports indicate some cities and towns are experiencing problems with recruitment and retention. For example, on February 18, 2025, the town of Corte Madera issued a staff report indicating that the town was having problems recruiting and retaining staff due to the high cost of housing. The report suggested that one option was for the town to consider an employee-housing program. According to the staff report, Corte Madera currently owns one unit for employee housing, Tiburon owns nine (9) employee housing units, and Marin County has negotiated for 25% of 135 units to be set aside for employee housing in the Oak Hill development discussed above.<sup>46</sup> Corte Madera ultimately decided not to go forward with the employee-housing program, but the staff report served as an example of staff retention problems due to the lack of affordable housing. Communities in Marin County could study the experiences of Corte Madera, Tiburon, the County of Marin, school districts in Marin County and around the state to consider employee-housing programs. As discussed above, the Novato Unified School District has also begun exploring building affordable housing projects to attract and retain newer, early-career staff.<sup>47</sup> Additionally, jurisdictions within the county could work with the Marin Housing Authority to streamline the process for qualified employees to rent or purchase deed restricted below market rate (BMR) units managed by the Housing Authority.<sup>48</sup>
- **Encourage building officials to engage with and educate permit applicants to minimize the impact on processing time caused by changes in the building code.** Applicants could also better educate themselves and work with local agencies to strategize about the optimal time to finalize plans and submit applications. Historically, changes in the state and local codes have had the potential to cause additional delay in the plan check phase. The State of California issues building code updates every three (3) years, with the next update (adopted in 2025) to take effect January 1, 2026. The new code will bring major changes in fire protection, energy performance and indoor air standards. Additionally, the state has been allowed to issue updates midway through the three-year cycle. A building project is subject to whichever state codes are in effect on the date the developer applies for the permit, which may be long after the project was originally designed or approved. Local agencies can also adopt their own amendments and add stricter rules, which also require another layer of project compliance. Notably, 74 local governments in California have adopted “reach” codes that encourage or require all electric construction. This frequent updating of state and local standards has obviously had a number of positive effects, but developers sometimes experience negative impacts including, but not limited to: (i) forced redesign, (ii) increased cost and time, (iii) slower permit application review, (iv) plan check bottlenecks, (v) additional requirements or delays, (vi) last-minute or rushed applications, (vii) staff learning curves, which can lead to uncertainty and variation in outcomes and (viii) missed deadlines, which may force compliance with stricter new rules.

In response to builders' concerns about problems caused by frequent building code updates at the state and local level, Governor Newsom signed AB 130 at the end of June 2025, which pauses the state's building code update that would otherwise occur in 2028, to be effective in 2029. Additionally, AB 130 blocks local governments from adopting new building code standards that are stricter than the state standards, with certain exceptions and flexibility for code changes already underway.<sup>49</sup> Regardless of AB 130, the new state building code will take effect in January 2026, and local governments will have local codes on their books that developers must still follow. Therefore, developers could coordinate with local government officials early and submit plans ahead of the next date that new state and local standards will take effect.

- **Hire contract planners and engineers to review affordable housing projects if that would speed up processing of those projects.** Jurisdictions could hire contract planners and engineers who specialize in larger multi-family projects that are not regularly reviewed by local staff. Reducing plan check delays can save significant time and money for affordable projects. Developers are often willing to pay for such third-party planners in exchange for an expedited process.
- **Assemble an inter-disciplinary team of staff from relevant departments to collaborate and expedite review of a particular project or set of projects.** Team meetings on a regular basis can often make a project move much faster. Marin County has begun undertaking this process for some projects, and participants at the convening reported on its usefulness. For example, Marin County's Community Department Agency (CDA) has internal interdepartmental project meetings on a regular basis that involve internal and cross-agency coordination among Planning, Building, Fire, Public Works, and other departments that may be a part of the development process.
- **Allow developers to choose between agency staff or contract planners/engineers to conduct plan check for an affordable housing project,** subject to union rules and negotiations. Some participants suggested a dedicated contract employee could review a project more quickly than city staff, without loss of quality, if the contractor is more familiar with reviewing affordable housing projects and/or the latest changes to the building code, or when they can focus on just one project versus juggling multiple obligations to the local agency.





- **Participate in a shared Regional Housing Needs Allocation (RHNA) process, such as by forming a RHNA sub-region.** RHNA is assigned by the state to a region, and then the regional planning agency (such as the Association of Bay Area Governments, or ABAG) divides the allocation among jurisdictions. If cities decide to share RHNA, they agree, typically via a formal agreement, to distribute or jointly meet their housing targets. This process often happens when one jurisdiction has more capacity or willingness to zone for housing than another. The goal is to ensure sufficient housing regionally while allowing flexibility in how jurisdictions meet their obligations. Marin County and incorporated jurisdictions could consider forming a RHNA sub-region, which is a group of two or more jurisdictions within a larger region that formally band together to allocate their RHNA among themselves, rather than having the broader regional agency do it for them. The total RHNA for the sub-region must then meet the same state requirements, including income categories and fair housing rules. Solano County could provide a model for Marin County, as it formed a sub-region for the 5th and 6th RHNA cycle (2023-31).<sup>50</sup>
- **Aggregate (pool) planning staff, resources and knowledge across jurisdictions to** create efficiencies. Not all jurisdictions in Marin County have staff with the same levels of expertise for reviewing and facilitating infill and affordable housing. In addition, staff turnover and vacancies can create gaps in capacity to review and expedite projects. The County of Marin and other interested jurisdictions could pool funding, resources, knowledge and expertise in certain situations to review affordable housing projects. The cyclical nature of development could make this option attractive. As an example, local governments in San Mateo County actively collaborate to share expertise, streamline approvals and leverage joint funding to support affordable housing.<sup>51</sup> In Marin, at least two sets of towns (Fairfax and San Anselmo, Mill Valley and Tiburon) share staff to work on sustainability issues, and other examples may exist of staff collaboration that could serve as models for collaboration on affordable housing.



**Streamline tribal consultation so that it is still effective and compliant with the applicable laws but does not unnecessarily delay project processing.**

Several laws in California require tribal consultation before the approval of certain types of projects. Under the California Environmental Quality Act (CEQA), AB 52 (2014) requires state and local agencies to consult with California Native American tribes that are traditionally and culturally affiliated with the project area, when the tribe requests consultation in writing for projects that are undergoing discretionary application reviews.<sup>52</sup> The new housing infill streamlining laws, AB 130 (2025) and SB 131 (2025) also require tribal consultation with limited timeframes for both tribes and local governments. The laws prescribe certain conditions of approval to address tribal cultural resources that could be affected by development.<sup>53</sup> AB 168 (2020) requires consultation to be completed with relevant tribes before approving streamlined housing development applications under SB 35.<sup>54</sup> SB 18 (2004) requires cities and counties to notify and consult with California Native American tribes before adoption or amendment of general and specific plans.<sup>55</sup> To streamline the consultation process, developers and local officials could follow best practices suggested in articles and videos including, but not limited to:

- *Plan ahead:* Develop a clear consultation plan in coordination with each tribe well ahead of the need to consult; provide advance notice to each tribe; seek tribes' input in advance.
- *Communicate carefully:* Make sure communication occurs between the appropriate tribal and state agency leadership; include policy and technical staff as needed; respond in a timely manner and participate actively in the process; do not assume a tribe does not want to participate if it does not immediately respond to the agency; make a good faith effort to reach out and consult; maintain honesty and integrity in the process.
- *Choose Appropriate Venue:* Discuss with the tribe(s) whether they prefer face-to-face meetings, digital meetings (i.e. Zoom), phone calls, e-mail etc.
- *Involve Appropriate Personnel:* Confirm with the tribe, in advance, who will be attending the consultation meeting. Specifically, under AB 52, consultation is government-to-government and should occur between the tribe and the local or state government agency. With the tribe's approval, subject matter experts such as an archaeologist are recommended to participate. Under AB 130, the project proponent is also invited to attend with the tribe's permission.
- *Document Meetings and Report Outcomes:* The parties should agree on procedures to formally document consultation meetings and report outcomes. The documentation should include agreements, disagreements, and final recommendations, even if consensus is not reached.<sup>56</sup>

### **Barrier #3:**

## **HIGH CONSTRUCTION AND OTHER DEVELOPMENT COSTS**

Participants identified high costs of construction in Marin County as a barrier to developing affordable infill housing. A recent RAND study found that average development costs for market-rate multi-family units in the Bay Area are approximately \$581 per rentable square foot, compared to the statewide average of \$415 per net rentable sq ft.<sup>57</sup> The production cost for non-market rate units (i.e. those using low income tax credits) is about 1.5 times higher than the rate for market-rate units.<sup>58</sup>

Participants mentioned that labor in Marin is more expensive than in nearby areas such as Alameda County and San Francisco, due to the lack of nearby affordable areas for construction workers to reside. Thus, commuting to construction jobs in Marin is more expensive and time consuming for laborers, which discourages them from taking the jobs or causes them to insist on higher wages if they take on the work in Marin. Participants also reported that builders in Marin tend to be smaller than nationwide builders and do not have the ability to negotiate high-volume prices with suppliers. Some participants added that height limits tend to suppress the allowable number of units per acre, which can drive up the cost of each individual unit. Further, the relatively small size of most sites in Marin County prevents developers from providing surface parking and instead requires podium parking, which is more expensive. Permitting fees, sewer and water fees, and the carrying costs developers incur while they work to obtain all approvals, including design review, also add to the price of developing infill housing. Finally, local fees are two to three times higher in California than in the nation overall and can add up to 18% of total development costs for multi-family housing.<sup>59</sup>

Recently built projects in Marin County demonstrate the high cost of building affordable housing. Victory Village, a seniors project with 53 mostly one-bedroom units with rents affordable to households earning 30–50% of area median income (AMI), cost over \$529,757 per unit to build in 2018.<sup>60</sup> More recently, the Marin County Board of Supervisors approved a \$5.2 million loan supporting a Habitat for Humanity 80-unit affordable housing project in Novato. The project was budgeted to cost \$85 million overall, resulting in a per-unit development cost of approximately \$1.06 million. The units will range from two to four-bedroom homes with a focus on multi-generational families.<sup>61</sup>

### **Solutions for Barrier #3: Local governments could take actions to reduce high construction and development costs.**

To address the high cost of developing infill housing in Marin County, local agencies could make efforts to reduce fees, streamline processes and eliminate unnecessary steps or standards that increase costs. For the longer term, public officials, educators and employers could develop a labor pool within and closer to Marin County.

## SPECIFIC SOLUTIONS:

### Leaders of Marin County, cities, and towns could:

- **Reduce local government fees for affordable housing**, so funding that is available for the housing goes further. Locally imposed fees for new housing developments can be a significant cost driver for new homes.<sup>62</sup> The County of Marin currently offers fee waivers for affordable housing developments and permit fee reductions for construction of Accessory Dwelling Units (ADUs) in unincorporated areas.<sup>63</sup> The cities and towns could offer similar fee waivers and reductions for affordable housing projects and other types of infill and higher density housing.
- **Local special districts could reduce water and sewer fees for affordable housing.** The Ross Valley Sanitary District offers discounts on sewer capacity charges and service charges for affordable housing units.<sup>64</sup> However, not all special districts in Marin County are providing similar discounts. Special districts in Marin County could consider providing reductions, deferrals or waivers for projects with affordable housing. In addition to the Ross Valley District, other examples exist in the Sacramento area, where at least one special district is providing fee waivers or deferrals for projects with at least 10% Very Low Income units or at least 49% Low Income units.
- **Reduce parking requirements.** Parking is often one of the most expensive components of home building. A 2020 report by UC Berkeley's Turner Center found that structured parking added nearly \$36,000 per unit. Another study found that each parking space added per unit increased the development cost by 12.5%.<sup>65</sup> For multi-family housing in Marin County, parking requirements for a large project can usually only be met with expensive podium parking. As described above, developers often have to resort to podium parking because there is not enough space on a site to provide surface parking.
- **Jurisdictions that require or prefer step-back designs could provide financial incentives to balance out the additional costs associated with these requirements**, which prevent more efficient piping, stacking of bathrooms etc. Step-back design is a building technique where upper floors are progressively set back from the lower levels as the structure rises. This design creates a tiered or stepped appearance, reducing the building's mass at street level and enhancing light, air and view corridors. Certain builder-participants favored discontinuing step-back designs altogether, but some local agencies and residents find this type of design more aesthetically pleasing than various alternatives that are less costly and more efficient to build.
- **Work with Marin County builders (many of whom tend to be relatively small entities compared to nationwide builders) who want to explore whether they could collaborate to buy materials in bulk and share expenses**, in order to gain benefits similar to those enjoyed by bigger builders who can buy in greater volumes. Large builders can obtain volume discounts by entering into national contracts with suppliers and negotiating multi-year deals to lock in prices on everything such as lumber, windows, HVAC units and appliances.<sup>66</sup> Some smaller construction companies are joining builder alliances and "group purchasing organizations" (GPOs), such as Custom Builders USA (CBUSA), which allows them to become part of formal networks to share resources, compare notes and gain collective buying power. Marin County builders could explore these types of organizations to determine whether joining together with other builders would enable them to obtain volume discounts and better compete.<sup>67</sup>



- **Build a more robust labor pool closer to Marin.** Most construction workers do not live in or near Marin County due to the high costs, compared to the East Bay, San Francisco or Monterey County. Construction workers prefer jobs closer to home, and the distance they must travel to Marin discourages them from taking jobs in Marin. To alleviate this problem, local leaders could train more people in and around the county for construction jobs. Practical strategies exist around the state, the Bay Area, in Marin and nearby counties that could be expanded or used as models for building a labor pool closer to Marin. High schools and community colleges such as College of Marin can support registered apprenticeship programs that offer paid, on-the-job training with classroom instruction. An example is California's MC3 (Multi-Craft Core Curriculum), which is a widely adopted pre-apprenticeship model that leads to union apprenticeships. The website for the Marin County Office of Education indicates that high schools offer a semester-long course in construction skills. The Marin City Community Development Corporation offers a training and apprenticeship program, which is funded by a variety of foundations and organizations including the Marin Community Foundation and the Marin Builders Association. College of Marin offers a program named E2C (Education to Career Construction Skills) that provides training and leads to construction jobs. In general, high schools may build construction pathways for their students, such as allowing students to earn an AA degree or certificate while still in high school. Community colleges also offer short-term programs in carpentry, HVAC, electrical etc. Finally, local governments could leverage public investments to fund workforce development and public awareness campaigns that show construction as a stable, well-paying field with advancement potential.<sup>68</sup>
- **Facilitate development of septic infrastructure in West Marin.** This deployment would speed the planning and approval process for all housing in West Marin, including affordable units. Much of the septic infrastructure in West Marin is inadequate, leading to health and safety problems, particularly for lower income residents. The lack of proper infrastructure limits the feasibility of building any type of new housing. The infrastructure problems are consequently intertwined with a housing shortage for workers, high rents and long commutes to jobs in West Marin. Participants therefore noted that fixing some of the septic issues would be imperative to unlock more affordable housing or any other types of housing built in West Marin.
- **Marin County could continue to streamline its septic regulation.** Many septic systems in unincorporated Marin are outdated and untracked, causing public health risks such as beach closures and groundwater contamination. These substandard septic systems have blocked construction of Accessory Dwelling Units (ADUs) as well as other types of housing in some locations. The county and state regulators have instituted changes such as time-of-sale inspections, watershed-based mandates and pilot inspection programs to improve the situation. However, more work needs to take place to improve the public health situation and make housing development more feasible. Some participants mentioned that Sonoma County has streamlined its septic regulation system, and that process could have some positive features that Marin County could consider adopting or piloting.

- **Update zoning to allow permit-by-right for 2-3 story apartment buildings.** Local leaders could consider issuing pre-approved plans for 2-3 story walk-up residential buildings, similar to the process developed for ADUs. These types of buildings are sometimes referred to as “missing middle housing.” They offer a range of advantages in infill and urban-adjacent settings. The cities of Sacramento, Berkeley and Alameda are exploring ways to encourage this type of building, and their efforts could provide models for communities within Marin County.
- **Adopt step-up zoning to provide more diverse housing options, including multi-family housing, in areas previously restricted to single-family zoning.** Step-up zoning allows multiple units per single-family lot (duplex through sixplex), with higher allowed building height and density. The State of Washington adopted a step-up zoning law in 2023 (also referred to as the “middle housing” or “upzoning” law), which requires cities and counties to permit more units in areas that were once restricted to single-family homes. Advocates believe that new middle-income housing enables more affordable entries into homeownership.<sup>69</sup>
- **Eliminate design and architectural review.** Some participants have found design and architectural review to be inconsistent and unpredictable across jurisdictions within the county, leading to long delays with little return. The county’s 2023-2031 Housing Element noted that subjective design review creates uncertainty as project modifications are often required throughout the review process, are difficult to apply consistently, offer too much room for subjective interpretation and are difficult to enforce.<sup>70</sup> Two efforts have already been taken in Marin County to respond to this problem. First, starting in 2019, the County of Marin and ten cities and towns pooled grant funding and staff time to hire one consulting team to build a “mix and match” Objective Design and Development Standards (ODDS) toolkit, which each jurisdiction could tailor and adopt locally. Since then, the county and a number of cities and towns have used or adopted the tool kit into their own ordinances and guidelines. In some instances, the communities used the toolkit to create objective standards for mixed use and multi-family housing projects.<sup>71</sup> To further streamline the process, jurisdictions could codify these standards into the ministerial review process. The second positive step to reduce subjectivity in design review is that the county adopted a new Form Based Code (FBC) residential zoning district in January 2023, which would establish objective and precise design standards that offer predictability. Other jurisdictions within the county could potentially use the county’s action as a model for reforms of the design review process. The county’s Housing Element states: “Most developers are willing to build to higher standards if the rules are clear and the process is predictable.”<sup>72</sup> By offering a predictable environment, a FBC or similar reforms in Marin County jurisdictions could reduce risks to developers and offer streamlined process to staff.<sup>73</sup>

#### **Barrier #4:**

#### **HOSTILE AND WELL-RESOURCED OPPONENTS TO NEW HOUSING DEVELOPMENTS**

Many participants at the convening reported that Marin County has a reputation for being hostile to development, especially multi-family housing, which discourages developers from undertaking infill projects in Marin. Due to this reputation, one participant stated that Marin County is not always attracting the best developer talent, and many builders go elsewhere to build in other jurisdictions where entitlements are easier to obtain. The county's Housing Element states that a "... significant constraint to housing production in Marin County is community resistance to new housing developments at all income levels."<sup>74</sup> According to the Housing Element, the following are typical reasons voiced by residents to oppose projects:

- new developments may cause increased traffic
- long-term sustainability of the local water supply limits new housing production
- potential impacts on schools and other local infrastructure
- open space could be lost
- affordable housing may negatively impact property values
- affordable housing should be distributed more evenly throughout the county
- "community character" may change
- higher density housing may adversely affect the visual cohesiveness of the neighborhood
- multi-family housing may not fit in with existing uses<sup>75</sup>

#### **Solutions for Barrier #4: Educate the public and build support among interest groups and civic leaders for affordable housing.**

Civic leaders, public officials, businesses, employers and other interested parties need to educate the public about the importance of building more housing and the state laws that require communities to become more aggressive in supporting and approving affordable housing. Jurisdictions that fall short of housing goals could be subject to state enforcement of housing element and other housing laws, which could lead to significant loss of local control.



## SPECIFIC SOLUTIONS:

### The leaders of Marin County, cities, and towns could:

- **Conduct public education and community organizing to educate residents and civic leaders about the importance of more housing,** build support for housing and dispel fears about loss of neighborhood control, traffic, impacts on schools, emergency routes etc. The goal could be for institutions, stakeholders, businesses, faith-based communities and public officials to support and speak out on behalf of housing. Additionally, they could provide more support to nonprofit organizations such as the Marin Housing and Environmental Coalition (MHEC) and others to do outreach, educate and communicate about housing.
- **Continue to educate staff, local officials and the public about state laws that require actions and policies at the local level** to facilitate affordable housing. They could better inform the public about the legal challenges jurisdictions will face if they do not adequately consider and approve housing, when appropriate under the law. When suitable, they could endorse state laws that support pro-housing positions. Ultimately, they could nurture a shift in mindset from which boxes a project does not check to: “how do we make this project possible?”
- **Appoint persons from a range of backgrounds and points of view to planning commissions** and other bodies with approval power over housing. For example, they could appoint more renters, younger people and others impacted by the lack of affordable housing to decision-making bodies.
- **Minimize discretionary approvals,** as discussed above. Many participants believed that local governments are not consistent in carrying out state law through the discretionary process.



## CONCLUSION & NEXT STEPS: THE FUTURE OF INFILL HOUSING IN MARIN

Unless policy makers in Marin County act quickly to promote infill housing and take advantage of underutilized space and transit infrastructure, the opportunity may fade, exacerbating the current housing shortage and inequality across the county. Given all of the economic constraints discussed in this report, every month of delay can make the difference between projects surviving or becoming infeasible and thus whether communities in the county can meet their housing goals by 2035.

With urgent pressures to address the extreme housing shortage, particularly for workers and vulnerable populations, local leaders in Marin County could consider acting on solutions such as those identified in this report. As an immediate follow up to the solutions identified at the convening and now included in this report, Marin County accessed grant funds in 2025 to conduct a follow-up study of how to implement three key solutions discussed here: a countywide housing trust fund, fee reductions or waivers, and ministerial approval processes that exceed state requirements like SB 35. That follow-up study will be completed by end of January 2026 and will provide additional implementation detail and presentation materials that jurisdictional staff can use to inform and persuade leaders regarding these solutions.

Ultimately, building on this work, infill advocates and leaders within the county could harness the experience, data, and supportive partnerships in the region to help Marin County become a more convenient, thriving, and environmentally sustainable place for residents of the county and beyond.

## APPENDIX A: CONVENING ATTENDEES



### Participants

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## ENDNOTES

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<sup>3</sup> County of Marin, *Resolution of the Board of Supervisors Marin County Commending the 50th Anniversary of the Adoption of the 1973 Countywide Plan and Recognizing Its Legacy for Marin County*, December 19, 2023, pp. 1-2, [https://marin.granicus.com/MetaViewer.php?view\\_id=36&event\\_id=3487&meta\\_id=1294984#:~:text=WHEREAS%2C%20the%20most%20fundamental%20purposes](https://marin.granicus.com/MetaViewer.php?view_id=36&event_id=3487&meta_id=1294984#:~:text=WHEREAS%2C%20the%20most%20fundamental%20purposes), (accessed September 17, 2025)

<sup>4</sup> California Department of Housing and Community Development (HCD), *2025 State Income Limits*, <https://www.hcd.ca.gov/grants-and-funding/income-limits/state-and-federal-income-rent-and-loan-value-limits> (accessed August 5, 2025). Median income in Marin County is \$186,600 & statewide median income is \$118,000.

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<sup>7</sup> San Francisco Chronicle, *This is the real doom loop. It will change everything about the Bay Area*, July 14, 2025 <https://www.sfchronicle.com/projects/2025/sf-bay-area-aging-demographics/> (accessed August 5, 2025)

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<sup>11</sup> 2024-2025 Marin County Civil Grand Jury, *The Worrisome Future of Marin Housing*, June 24, 2025, p. 6, <https://www.marincounty.gov/node/23136?language=en> (citing information published by the California Department of Housing and Community Development) (accessed August 5, 2025)

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<sup>14</sup> Health and Safety Code §§ 65080, 65400, 65583, 65584, 65587, 65588, 14522, 21061 and 21159



<sup>15</sup> California Government Code §§ 65580-65589.8

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