



MILES *from* HOME

The TRAFFIC AND CLIMATE IMPACTS of
MARIN'S UNAFFORDABLE HOUSING



AUTHOR:

Robert Hickey (NPH)

RESEARCH ASSISTANT:

Gabriella Chiarenza (NPH)

DESIGN:

Adam Hoffman: www.bluneckdesign.com

PHOTOGRAPHY:

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ABOUT LIVE LOCAL MARIN:

Live Local Marin is a broad coalition effort to reduce traffic, protect the environment and create healthier communities by making it easier for people with strong roots in Marin to live closer to where they work.

For more information about Live Local Marin, contact:

Whitney Merchant, Marin Field Representative, Greenbelt Alliance
wmerchant@greenbelt.org
415.491.4993

For further information about this report, contact:

Robert Hickey, Marin Program Manager, NPH
robert@nonprofithousing.org
415.491.4731

[Download this report at livelocalmarin.org](http://livelocalmarin.org)

FOREWORD

MARIN RESIDENTS CARE DEEPLY ABOUT THEIR ENVIRONMENT.

As a result, the county is quite literally green: Marin County has protected 84% of its land as parks, open space, watersheds, tidelands, and farmlands. No other Bay Area county has protected nearly as high a percentage of its land.

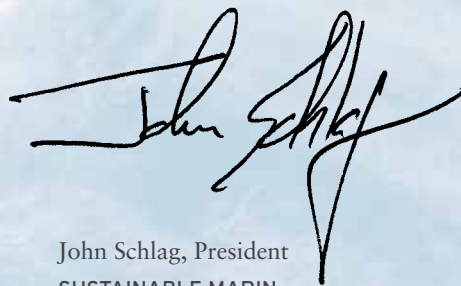
Marin County residents personally make green choices, too: the county has the highest rate of ownership of Priuses and other hybrid cars of any California county—four times the statewide average, in a state known for its environmental leadership. Marin is also a leader in clean energy, having launched the first community choice energy program, which provides its customers with the option to receive power from renewable resources.

But it's not enough. In spite of Marin's track record in protecting land and embracing individual green choices at home, Marin's impact on climate change is disproportionately large, and growing. On average, per person, Marin residents emit 13.5 metric tons of greenhouse gases per year.

For 10 years, Sustainable Marin has been working for a future we can live in: one that advances environmental and economic sustainability and social well-being. We advocate and collaborate in our communities on climate protection, zero waste, clean energy, water conservation, green building and schools, and transportation.

Increasingly, we understand that where people live in relationship to their jobs affects how much they drive, and the size of their carbon footprint. The Live Local campaign, a partnership between NPH, Greenbelt Alliance, and the Marin Community Foundation, envisions a future Sustainable Marin endorses: a range of home types, next to transportation choices and affordable to many, that will mean less driving and less polluting for Marin's workers and residents.

Miles from Home provides compelling reasons to shorten commutes and realize this vision. Sustainable Marin urges the residents and leaders of Marin County to work together to make the Live Local vision a reality.



John Schlag, President
SUSTAINABLE MARIN

INTRODUCTION

MUCH HAS BEEN WRITTEN about the role of affordable housing in providing security, choice, and upward mobility for its residents. Businesses increasingly understand the connection between housing costs and retaining a quality, competitive workforce. Neighbors see the positive impact of affordable housing when derelict properties are replaced with attractive, well-managed homes that provide stability during times of economic setback.

Miles from Home addresses the role that affordable housing can play in taking cars off the road and protecting against climate change—two issues that are particularly important in Marin.

Marin's workforce drives a tremendous amount to get to work each day—farther on average than any other workforce in the Bay Area. In fact, **THE MAJORITY OF MARIN'S WORKFORCE NOW LIVES OUTSIDE MARIN COUNTY.** A majority of those who commute in from outside the county work at jobs that pay less than \$40,000 per year. This is not entirely surprising, given Marin's real shortage of housing choices at prices these employees can afford.

The result is long commutes—mostly by car. This is unsustainable for families and individuals working in Marin. It is also unsustainable for Marin's existing residents and businesses. Extensive driving by **MARIN'S WORKFORCE IS FUELING ALREADY BAD HIGHWAY 101 CONGESTION WHILE INCREASING CARBON DIOXIDE EMISSIONS IN THE ATMOSPHERE.** The great distance between home and work for Marin employees is compromising the county's quality of life while undercutting local efforts to reduce greenhouse gas pollution.

Affordable workforce housing can help. Better housing options can reduce Marin's highway congestion and help protect our climate by enabling more Marin employees to live locally in walkable neighborhoods closer to where they work.

A MAJORITY OF WORKERS WHO COMMUTE IN FROM OUTSIDE MARIN COUNTY EARN **LESS THAN \$40,000** PER YEAR.

TOO MANY MILES TO WORK

MARIN WORKERS LIVE THE FARTHEST FROM THEIR JOBS OF ANY BAY AREA WORKFORCE. FURTHERMORE, MOST OF THEIR TRIPS TO WORK ARE MADE BY CAR. THIS TRANSLATES INTO A LOT OF CARS ON THE ROAD.

Marin employees commute on average 30 miles round-trip to and from work¹ (figure 1). Of all Marin’s employment centers, workers in Novato drive farthest, followed by San Rafael and southern Marin. Novato not only leads the county but also leads the Bay Area in commute length: the average commute to a Novato job (31.2 miles round-trip) is farther than for any other employment area including downtown San Francisco.²

MARIN EMPLOYEES COMMUTE ON AVERAGE 30 MILES ROUND-TRIP TO AND FROM WORK

The majority of Marin’s workforce does not live in Marin. Nearly 60% of Marin’s workforce commutes in from outside county lines, where home prices tend to be cheaper, and rental options more plentiful.³ This gives Marin the highest percentage of in-commuters of any county in the Bay Area (figure 2). The percentage of in-commuters has been rising steadily over the past decade. By 2008, a total of 62,590 employees lived outside and commuted into the county.⁴

Included in Marin’s commute statistics are a growing number of “extreme” commuters. In 2008, more than 9,900 Marin employees (9% of Marin’s total workforce) commuted

Average Work Trips in Miles, by County of Workplace (figure 1)



The averages shown above factor in all employees for a given county—those who live in the county as well as those who commute in from outside.

Source: Metropolitan Transportation Commission, Transportation 2035 Plan for the San Francisco Bay Area: Travel Forecast Data Summary, December 2008.

Workforce In-Commuters* by County of Workplace (figure 2)

Compared to other Bay Area counties, Marin imports more of its workforce.

*In-commuters are those commuting to a job in Marin County from outside the county.

Source: US Census Bureau, Local Employment Dynamics, OnTheMap Origin-Destination Database, 2008.

County	In-Commuters* as a Percentage of Total County Workforce (2008)
MARIN	59.5%
SAN MATEO	59.3%
SAN FRANCISCO	56.9%
ALAMEDA	51.3%
CONTRA COSTA	48.7%
SOLANO	47.7%
NAPA	46.1%
SANTA CLARA	39.4%
SONOMA	28.0%



April, a barista at Royal Grounds in San Rafael, commutes from Oakland.

George Utrilla commutes from Petaluma to his job at an art supply store in San Rafael.



in from places outside the region, such as Sacramento County (a distance of approximately 83 miles one way). The percentage of extreme commuters has grown by 50% over the past six years.⁵

Nearly all of Marin's in-commuters drive to work rather than taking transit, biking or walking. More than 73% of commuters drive alone. The remainder mostly commutes by carpool. Only 3.5% of commuters travel

without a car. This is not surprising given limited transit service from Sonoma County, and the need to cross bridges when traveling from the south or east (figure 3).

Cumulatively Marin's workers drive a total of 2.6 million miles each work day, factoring in carpooling and other modes of transportation.⁶ **LAI D END TO END, THIS WOULD TOTAL 103 TRIPS AROUND THE EARTH.**

CONGESTION CONSEQUENCES

THE LONG DISTANCES DRIVEN BY MARIN EMPLOYEES WORSEN TRAFFIC CONGESTION FOR EXISTING RESIDENTS, PARTICULARLY ON HIGHWAY 101.



It's not news that Marin's highway traffic is bad. Between 2004 and 2008, Marin saw the largest increase in daily freeway delay of any county in the Bay Area—an increase of 55%, compared to an average increase of 15% for the Bay Area as a whole.⁷ In 2008, Highway 101 in Marin became the second worst traffic spot in the entire Bay Area.⁸

Marin's struggle to house its workforce is making already bad traffic worse. Between 2004 and 2008, the number of in-commuters rose by 5,500, adding more than 4,600 new cars on a daily basis to Marin freeways and local roads, taking into consideration carpooling and transit use.⁹



Many retail workers have to commute from Sonoma County.

Marin's growing number of in-commuters plays out visibly on Highway 101. According to the Transportation Authority of Marin, 60% of morning commuters coming from the north on Highway 101 are headed to final destinations in Marin.¹⁰ While a portion of the morning rush-hour is comprised of commuters passing through the County, many more are headed to workplaces in Marin, contrary to popular perception.¹¹

Absent significant changes in where Marin and the region provide housing and transportation options, Marin traffic delays are projected to triple over 2006 levels by 2035.¹²

How Marin Employees Who Live Outside the County Get to Work

(figure 3)

	Drive Alone	Shared Auto	Transit	Bicycle or Walk
In-Commuters to Marin	73.4%	23.1%	2.3%	1.2%
Bay Area Averages	71.1%	14.0%	10.5%	4.4%

Source: Metropolitan Transportation Commission, Travel Forecast Data Summary, Tables E1 and E10, 2008.

BETWEEN 2004 AND 2008, THE RISING NUMBER OF IN-COMMUTERS ADDED MORE THAN 4,600 CARS TO MARIN COUNTY'S DAILY COMMUTE

CLIMATE IMPACTS

MARIN'S DEPENDENCE ON WORKERS WHO LIVE ELSEWHERE IN THE GREATER BAY AREA NOT ONLY AGGRAVATES CONGESTION BUT ALSO TAKES A SERIOUS TOLL ON THE ENVIRONMENT.

EACH DAY, MARIN'S WORKFORCE PUTS 2.37 MILLION POUNDS OF CARBON DIOXIDE INTO THE ATMOSPHERE traveling to and from work.¹³ This translates into 2.45 metric tons per worker per year.¹⁴

To put this figure in context: cutting these total emissions in half would be equivalent to completely eliminating energy use in more than 10,900 homes.¹⁵

Fundamental to reducing emissions is reducing driving distances. Statewide research shows that without new development patterns that allow us to drive shorter distances, increased driving will overwhelm technological advances in fuel economy and decreases in the carbon content of fuel—resulting in carbon emissions well above 1990 levels for the state as a whole.¹⁶ Exceeding 1990 carbon levels is significant because scientists believe



that carbon emissions must drop below 1990 levels by 2030 if we are to stabilize the earth's climate.¹⁷

The consequences of not reducing driving emissions, and not stabilizing our climate, are grim. Potential adverse impacts include worsening air quality problems, reductions in the quality and supply of water from the Sierra snowpack, a rise in sea levels resulting in the displacement of thousands of coastal residences and businesses, damage to marine ecosystems and the natural environment, and an increase in infectious diseases, asthma, and other human health-related problems.¹⁸

Income Profile of Marin's In-Commuters

(figure 4)



Source: US Census Bureau, Local Employment Dynamics, OnTheMap Origin-Destination Database, 2008.

FEW AFFORDABLE HOMES FOR WORKERS

WHY DO MARIN'S COMMUTERS DRIVE SO FAR?
ONE CLEAR COMPONENT OF THIS PROBLEM IS THAT MARIN'S INCREASINGLY SERVICE-ORIENTED WORKFORCE HAS LIMITED HOUSING CHOICES THAT ARE AFFORDABLE AND CLOSE TO WORK.

Marin employees are predominantly lower-income. Nearly two-thirds earn less than \$54,200 per year, (80% of area median income for a one-person household).¹⁹ **MARIN'S MANY WEALTHY HOUSEHOLDS AND AGING POPULATION CREATE A STRONG DEMAND FOR SERVICES THAT NOW DOMINATE THE COUNTY'S ECONOMY.** Between 1990 and 2003, Marin created jobs more rapidly than the Bay Area as a whole. Many of these were lower-paying retail and service jobs.²⁰

Marin's largest employment sector is now retail, with more than 11,000 jobs and an average salary of \$32,469. Other large, relatively



Building more affordable places such as San Clemente in Corte Madera or Lone Palm Court in San Rafael would help more workers live close to where they work.



Examples of Marin Occupations that Cannot Afford a Typical 1-Bedroom Apartment in Marin

(figure 5)



*Marin County's area median income (AMI) for a 1-person household in 2009 was \$67,750.

Sources: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Survey, San Francisco-San Mateo-Redwood City, May 2009; US Department of Housing and Urban Development, 50th Percentile Rent Estimates, 2009; California HCD, State Income Limits, 2009. Note: Federal housing guidelines state that housing is affordable if it costs 30% or less of a household's income.

low-paying sectors include full-service restaurants (4,994 employees averaging \$20,176 per year) and nursing and residential care facilities (2,635 employees, averaging \$34,112 per year).²¹

As shown in figure 4, lower-wage employees make up the majority of Marin's in-commuters.

The county has limited housing choices for these modest-wage employees. The median one-bedroom apartment in Marin was \$1,393 in 2009—considerably more than the maximum affordable rent for a household earning \$40,000 or less (\$1,000 per month).²²

In fact, approximately two-thirds of all

APPROXIMATELY TWO-THIRDS OF ALL MARIN EMPLOYEES
EARN LESS THAN THE
\$55,716 ANNUAL INCOME
 NEEDED TO AFFORDABLY RENT A MEDIAN 1-BEDROOM APARTMENT.



Marin employees (those who live inside as well as outside the county) earn less than the \$55,716 annual income needed to affordably rent a median 1-bedroom apartment.²³

Figure 5 profiles some of the occupations that struggle to find affordable rentals in Marin’s housing market.

For the vast majority of Marin employees, homeownership is even more out of reach (figure 6).

Most Marin Employees Can’t Afford to Own a Home

(figure 6)

	Marin Median Price (2009)	Annual Income to Afford	% of AMI* (2 person)	Down Payment
Single Family Residence	\$769,500	\$191,067	247%	\$76,950
Condominium	\$330,000	\$89,394	115%	\$33,000

*The county’s area median income (AMI) for a two-person household in 2009 was \$77,450.

Sources: West Bay Realty, Marin Real Estate Report, 2009 (<http://westbayre.com>); California Housing Partnership Corporation; California HCD, State Income Limits, 2009.

MISMATCH BETWEEN SUPPLY AND NEED

APARTMENTS PRICED AT LESS THAN \$1,500 A MONTH ARE IN SHORT SUPPLY IN MARIN COMPARED TO THE NUMBER OF MARIN EMPLOYEES WHO EARN LESS THAN \$54,000 PER YEAR AND NEED HOMES IN THIS PRICE RANGE. As shown in Figure 7, there is a significant gap between supply and need at various rent levels below \$1,500. This gap is particularly acute in the \$750-\$999 per month rental range (affordable to employees earning less than \$40,000 per year).

For Marin workers seeking an affordable rental option costing less than \$1,500 per month, the discrepancy between supply and need totals more than 25,000 homes. This is not to suggest that Marin should aim to build 25,000 affordable homes next year. But this does shed light on the scale of the problem, and the limited choices available to Marin employees earning less than \$54,000 per year.



Edgewater Place in Larkspur provides affordable apartments for families, but has long waiting lists.



Next Key in Novato gives formerly homeless people job training as well as a place to live. It too has long waiting lists.

For example, for every nine Marin employees who earn less than \$30,000 per year (affordable rent: \$500-\$749 per month), there is only one Marin home for rent in their price range. But at the other end of the scale, Marin has a surplus of rental choices for employees who can afford \$1,500 to \$1,999 per month (salaries of \$60,000-\$80,000).

This helps explain why so many lower-wage workers commute in from outside the county each day.

Absent changes in housing options, the mismatch between worker salaries and Marin housing costs is projected to worsen. Sixty-five percent of the new jobs projected for Marin by 2016 are expected to be in sectors that pay wages too low, on average, to afford a market-rate rent, including: retail; health and education; and hospitality, arts, and recreation.²⁴

The people doing these jobs—from teachers and emergency medical technicians to grocery clerks and waitresses—are making important contributions to Marin’s health and quality of life. But they won’t be able to afford to live in the communities they serve.

Rental Options In Marin Do Not Meet Workers’ Needs and Budgets

(figure 7)



The number of workers in Marin greatly outnumbers the supply of apartments priced to their monthly salaries.

Sources: US Census Bureau, American Community Survey, 2008; US Census Bureau, Quarterly Census of Employment and Wages, 2008. Note: Federal housing guidelines state that housing is affordable if it costs 30% or less of a household’s income.

FOR EVERY NINE
MARIN EMPLOYEES
WHO EARN LESS THAN
\$30,000
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ONLY ONE MARIN RENTAL
IN THEIR PRICE RANGE

MISSED OPPORTUNITIES

HOW DID MARIN GET TO THIS POINT? AS MARIN'S ECONOMY HAS GROWN, IT HAS FAILED TO PROVIDE THE HOUSING ITS WORKERS REQUIRE. THE MISMATCH BETWEEN MARIN SALARIES AND AVAILABLE HOUSING OPTIONS IS NOT THE RESULT OF NO-GROWTH POLICIES.

In fact, Marin continues to build new single-family homes. But most of the new homes that Marin builds are priced for the wealthiest households, rather than a fuller spectrum of the county's workforce.

MORE THAN THREE QUARTERS OF THE HOMES PERMITTED BETWEEN 1999 AND 2006 WERE PRICED FOR HOUSEHOLDS EARNING MODERATE TO ABOVE-MODERATE INCOMES (greater than \$63,500 per year for a household of one). Only 28% of the county's workforce can afford housing at that level.²⁵

In permitting only a limited set of new housing choices, Marin shifts the burden of building lower-priced homes to other counties, and low-wage workers are forced to look farther and farther away from their jobs to find homes they can afford.

Drake's Way in Larkspur provides workforce housing for lower-income earners in a transit-rich setting.

Snapshot of Marin Government Employees

The County of Marin is one of the county's largest single employers.

LOW WAGES: Almost a third of county government employees are very low-wage workers, earning less than half of Marin's median income (less than \$33,875 per year in 2009 dollars).

LONG COMMUTES: Half of all county employees live outside the county; one-quarter have a commute longer than 45 minutes each way.

A NEED FOR OPTIONS: Over half of the employees who live outside the county would be willing to relocate to be closer to their jobs if housing were available.

Source: Marin County Community Development Agency, Employee Housing Options Report, December 2002.

Racy Ming commutes each day from Petaluma to her job with the Marin Employment Connection in San Rafael.



THE SOLUTION: MORE OPTIONS FOR LOCAL LIVING

MANY MARIN COUNTY RESIDENTS HAVE MADE SIGNIFICANT EFFORTS TO REDUCE THEIR ENERGY CONSUMPTION, TO RECYCLE, AND TO SHOP LOCALLY. SUSTAINABILITY IS HIGHLY VALUED.

But Marin is lagging in the fight to combat climate change and reduce freeway congestion. One important step to cementing a position of environmental leadership is to reduce long commutes by creating affordable new homes close to employment centers in Marin's cities and towns.

Locating these homes in walkable communities served by transit and amenities can further reduce overall driving.

A 2002 study (see "Snapshot" on p. 10) found that **OVER HALF OF COUNTY GOVERNMENT EMPLOYEES WHO LIVE OUTSIDE MARIN WOULD BE WILLING TO RELOCATE TO BE CLOSER TO THEIR JOBS IF HOUSING WERE AVAILABLE.**

More recent surveys of Marin's existing affordable homes provide further evidence of the relationship between affordable housing and shorter commutes. The *2008 Marin County Affordable Housing Inventory* found that 91% of employed affordable housing residents work within Marin, compared to 68% of county residents overall.

The *Marin County Affordable Housing Inventory* also found that in moving to new homes, affordable housing residents shortened their commutes. More than half shortened their commute to within 10 miles of their workplace.²⁶



THE ROAD FORWARD

THE FOLLOWING STEPS CAN HELP MARIN reduce its highway congestion, shrink its carbon footprint, and provide needed affordable homes:

1. IDENTIFY PLACES FOR AFFORDABLE HOMES

THROUGH HOUSING ELEMENTS: Marin's cities and towns are in the midst of renewing the section of their general plans that deal with housing. These Housing Elements lay out the location and type of new homes to be built in each city over the next four years. This is the perfect opportunity to plan for a diversity of housing choices to help meet the workforce housing needs of each community.

2. SUPPORT HIGH-QUALITY DEVELOPMENT FOR

WORKERS: Marin can use its planning processes to make well designed workforce housing feasible. This takes supportive zoning, dedicated local resources, and sites freed from encumbrances such as excessive parking requirements.

3. CREATE WALKABLE NEIGHBORHOODS CLOSE TO

TRANSIT: Marin can reduce driving further by building affordable homes in areas that are walkable, close to

amenities, and in areas with good potential for transit, such as the SMART train. This is essential for minimizing the driving that new residents do when they are not commuting to work. Additionally, transit access and walkability, when combined with a short commute distance, make commuting without a car significantly more viable. Lastly, well located, new affordable housing can help existing communities increase their capacity to support new transit, reducing driving for new and existing residents alike.

4. SEE UNDERUSED LAND AS OPPORTUNITIES FOR

INFILL: Infill development recycles land and channels new development to areas that were previously built up. This can transform vacant land, excess parking lots, and other underused areas into attractive neighborhoods, making areas more lively and safe while providing needed workforce housing.

By taking bold action to provide homes close to jobs, Marin can restore its reputation for green leadership, and lead the way in tackling the greatest environmental challenge of our time.

- ¹ Metropolitan Transportation Commission (MTC), *Transportation 2035 Plan for the San Francisco Bay Area: Travel Forecasts Data Summary, Table D.1*, December, 2008.
- ² MTC, *Travel Forecasts Data Summary*, Table D.10, December, 2008.
- ³ US Census Bureau, *Local Employment Dynamics, OnTheMap Origin-Destination Database*, 2008 (<http://lehdmap4.did.census.gov/themap4/>).
- ⁴ US Census Bureau, *Local Employment Dynamics, OnTheMap Origin-Destination Database*, 2008.
- ⁵ US Census Bureau, *Local Employment Dynamics, OnTheMap Origin-Destination Database*, 2008.
- ⁶ This is based on 105,208 total Marin employees, 77% of Marin commuters driving alone, 14% carpooling, and an average of 2.25 persons per carpool (Sources: US Census Bureau, *Local Employment Dynamics, OnTheMap Origin-Destination Database*, 2008; MTC, *Travel Forecasts Data Summary*, Tables E1 and E10, 2008.)
- ⁷ Metropolitan Transportation Commission and Caltrans District 4, *Daily (Morning and Evening Peak-Period) Freeway Delay by Bay Area County, 2004–2008*. (http://www.mtc.ca.gov/news/press_releases/congestion/2008/congestion_by_county_table.pdf)
- ⁸ Metropolitan Transportation Commission and Caltrans District 4, *Bay Area Freeway Locations with Most Delay During Commute Hours*, 2008. (http://www.mtc.ca.gov/news/press_releases/congestion/2008/top_ten_map_&_table.pdf)
- ⁹ This accounts for an average of 2.4 passengers per carpool for in-commuters. (Sources: MTC, *Travel Forecast Data Summary*, 2008, Table E10; US Census Bureau, *Local Employment Dynamics, OnTheMap Origin-Destination Database*, 2008).
- ¹⁰ Transportation Authority of Marin, *Transportation Projects & Programs in Marin County*, April 25, 2008 (presentation by Dianne Steinhauser, Executive Director).
- ¹¹ County of Marin and Marin County Congestion Management Agency, *Marin County Traffic Pattern*, 2001 (PowerPoint).
- ¹² Metropolitan Transportation Commission, *Transportation 2035 Plan for the San Francisco Bay Area: Travel Forecasts Data Summary*, December 2008, Table F.13, F.14. (http://www.mtc.ca.gov/planning/2035_plan/Supplementary/T2035-Travel_Forecast_Data_Summary.pdf)
- ¹³ Daily, cumulative CO2 emissions were computed as follows: 2.6 million vehicle miles x 0.916 lbs/passenger mile (Source: US Environmental Protection Agency, *Average Annual Emissions and Fuel Consumption for Passenger Cars and Light Trucks*, 2000).
- ¹⁴ Yearly metric tons per worker were calculated assuming 5 workdays per week and 48 workweeks per year.
- ¹⁵ US EPA, *Greenhouse Gas Equivalencies Calculator*, 2010. (<http://www.epa.gov/cleanenergy/energy-resources/calculator.html>)
- ¹⁶ Reid Ewing, Keith Bartholomew, Steve Winkelman, Jerry Walters, and Don Chen, *Growing Cooler: The Evidence on Urban Development and Climate Change*, Urban Land Institute, 2008. (<http://www.smartgrowthamerica.org/gcindex.html>)
- ¹⁷ See for example the Intergovernmental Panel on Climate Change (<http://www.ipcc.ch/>).
- ¹⁸ California Assembly Bill 32: Global Warming Solutions Act – Preamble.
- ¹⁹ US Census Bureau, *Quarterly Census of Employment and Wages*, Marin County, 1st-quarter, 2009; California Department of Housing and Community Development (HCD), *State Income Limits*, 2009.
- ²⁰ Nari Rhee and Dan Acland, New Economy, Working Solutions, *The Limits of Prosperity: Growth, Inequality, and Poverty in the North Bay*, Table 2.2, 2.4a, March 2005. (http://www.neweconomynorthbay.org/limits_of_prosperity.pdf)
- ²¹ US Census Bureau, *Quarterly Census of Employment and Wages*, Marin County, 1st-quarter, 2009.
- ²² US Department of Housing and Urban Development, *50th Percentile Rent Estimates*, 2009. Note: federal housing guidelines state that housing is affordable if it costs 30% or less of a household's income.
- ²³ US Census Bureau, *Quarterly Census of Employment and Wages*, Marin County, 1st-quarter, 2009.
- ²⁴ US Department of Housing and Urban Development, *50th Percentile Rent Estimates*, 2009; US Census Bureau, *Quarterly Census of Employment and Wages*, 2009.
- ²⁵ Association of Bay Area Governments, *A Place to Call Home: Housing the San Francisco Bay Area*, 2007; U.S. Census Bureau, *Quarterly Census of Employment and Wages*, 2008; California HCD, *State Income Limits*, 2009.
- ²⁶ Marin Community Development Agency, *Marin County Affordable Housing Inventory 2008*.




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