

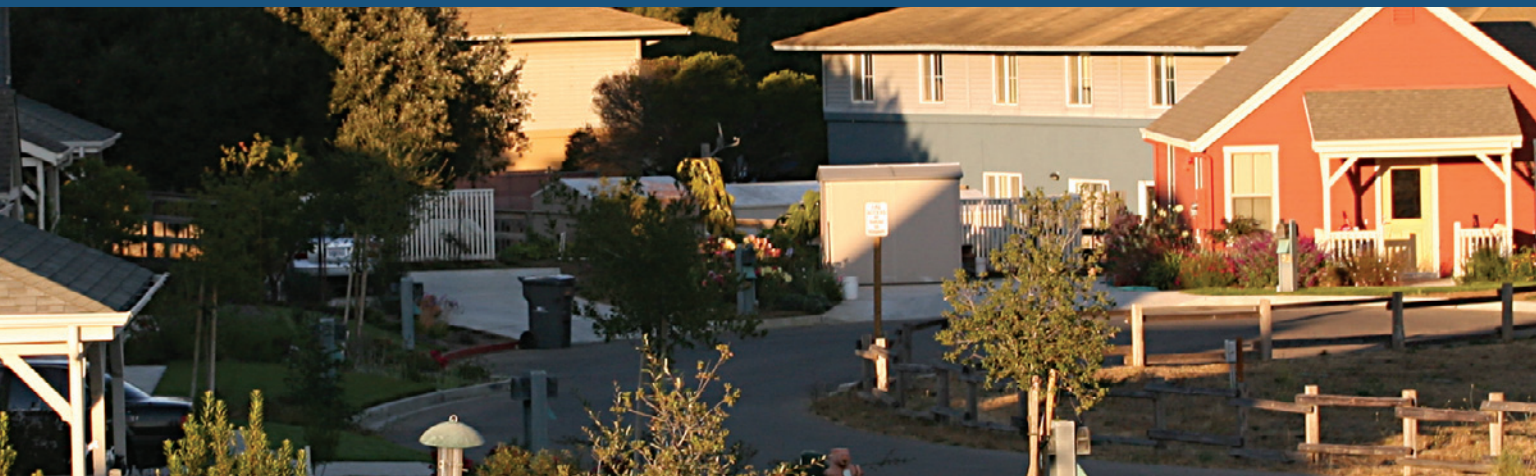


LIVE LOCAL
STRONG ROOTS, SHORT COMMUTES



DRIVING HOME ECONOMIC RECOVERY

how **WORKFORCE HOUSING** BOOSTS JOBS
and **REVENUES** IN MARIN



PREFACE

Driving Home Economic Recovery is the second report in a series by Live Local to study the impacts of Marin's workforce housing crisis on Marin's communities, workers, businesses and residents.

The first report, *Miles from Home*, surfaced the fact that 60 percent of Marin's workforce, or 61,000 workers, live outside Marin, increasing traffic and greenhouse gas emissions on their way to work each day. Driving this crisis is that most Marin workers cannot afford to rent nor buy a home near their jobs.

This report builds off *Miles from Home* by beginning to examine the impacts of the crisis on Marin's businesses and economy. Increasingly, Marin businesses understand that if workers cannot afford to live in Marin, it harms their bottom line and long-term competitiveness, including: 1) employee retention and recruitment, 2) employee performance, and 3) revenues from people spending paychecks locally.

Marin elected officials also know that for towns and cities to thrive, local businesses must succeed. Employers provide jobs for local residents, services integral to Marin's quality of life, and tax revenues to sustain public services.

This report takes the first step in exploring the relationship between affordable workforce housing and business competitiveness. It assesses the impacts of employees being able to live near work in terms of local employee spending and the economic benefits of new housing construction or renovation. Our hope is that the report will help focus solutions towards healthy businesses and healthy communities.

REPORT SERIES

This series is made possible by the Marin Community Foundation (www.marincf.org) under its continued support of Live Local.

Miles from Home (Feb. 2011)

60 percent of Marin workers commute from outside the county, driven away by limited workforce housing. This is clogging highways and increasing greenhouse gasses.

Driving Home Economic Recovery

Creating workforce housing in Marin adds business revenues and creates local jobs, thus increasing the economic base of the county.

Cover photo:
Point Reyes Family Homes, EAH

WORKFORCE HOUSING KEY TO MARIN'S ECONOMIC COMPETITIVENESS

We hope that this report will be a conversation starter about Marin County's future: a future where the needs of its residents, business owners, and employees are met so that there is a healthy economy and healthy communities. This report hopes to bring to light opportunities for a new path forward and develop a communal goal to increase the economic base of the county and create new jobs during this jobless recovery.

While there are many factors that influence Marin County's economic competitiveness, one key factor is increasing the supply of workforce housing as a job creation strategy. Creating and sustaining jobs is necessary for a healthy economy. To have the human capital and talent needed to fill the jobs generated in Marin County, being able to match the housing needs of employees to available housing stock is a great advantage. Without local workforce housing, employees often seek employment nearer where they live, to reduce commute costs and increase time with their families.

Economics 101 teaches us that the ability to attract employees is key to a thriving economy. One element in doing just that is the challenge of meeting the housing needs of the employees of varying paycales. It is no secret that the biggest challenge is in providing adequate affordable housing. This report shows that constructing housing for just a small fraction of the employees who currently commute into Marin can produce major economic returns in Marin County.

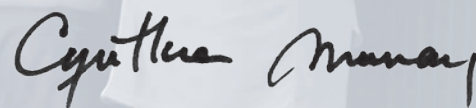
In addition to the ability to have the workforce needs of employers met, increasing affordable housing will also create new jobs and provide an economic boost to county businesses. Employees who live near their workplaces spend their paychecks locally—they support the

restaurants and dry cleaners, the gyms and department stores, and many other retail, professional and recreational opportunities that will benefit from increased patronage. The small businesses, which are the backbone of the county economy, will reap the rewards of having more customers who live and work nearby.

What is clear from the findings in this report is that Marin has within its reach the ability to strengthen our communities, accelerate job growth, reduce congestion on Highway 101, and cut greenhouse gas emissions from long commutes. And it's feasible without putting all the strain on any one segment of our society. Our employees do not have to suffer long commutes, nor do our business owners need to miss out on revenue.

Providing homes affordable to Marin workers can buoy all. The Marin business community is faced with an opportunity to take leadership in efforts to boost workforce housing production. There are even strong economic incentives to make direct investment in housing development through public-private partnerships.

We know that Marin's residents and business owners are resourceful and innovative, and with the possible incentives described in this report, we can and must work together to make a better future for all.



Cynthia Murray, President & CEO
NORTH BAY LEADERSHIP COUNCIL

North Bay Leadership Council is an employer-led public policy advocacy organization committed to providing leadership in ways to make the North Bay sustainable, prosperous and innovative.

EXECUTIVE SUMMARY



MARIN COUNTY'S POPULATION SWELLS AND SHRINKS DAILY. EVERY DAY, MORE THAN 61,000 PEOPLE WHO HAVE JOBS IN MARIN COMMUTE FROM OUTSIDE THE COUNTY.¹ EVERY DAY THESE IN-COMMUTERS ALSO LEAVE MARIN TO GO HOME. MOST IMPORTANTLY, THEY DRIVE THEIR WAGES HOME TO SPEND. FOR MARIN BUSINESSES, THIS AMOUNTS TO MORE THAN \$1.4 BILLION IN LOST POTENTIAL REVENUE EACH YEAR.²

For many of those commuters, the lack of affordably priced housing is driving them away. Unless Marin can provide more housing choices affordable for its workforce to live in the county, Marin will continue to see its economy drained of resources each day.

The economic indicators highlighted in this report show that creating housing choices that are affordable to more workers could have a significant positive impact on Marin's economy in terms of revenues and jobs, even at modest production levels. [Creating better housing options throughout the County for even just one percent of Marin's in-bound commuters, or 610 total households,](#) increases the current Marin population by only six-tenths of one percent³ but [would recapture more than \\$14 million each year](#) in lost consumer spending and support

97 new jobs. Additionally, [building or renovating the 610 homes for one percent of in-commuters would pump another \\$28 million and 181 construction-related jobs into Marin's economy,](#) even by conservative assumptions. While out-of-work individuals and Marin businesses would feel the most direct upside, the benefits would extend to a broad cross-section of the community.

At the top of the agenda for most communities are pressing social issues such as the performance of our schools; urban sprawl; transportation gridlock; the continued strength of the California economy; health care for families and children. Before now, largely hidden from view was how powerfully housing impacts these very issues. The recent recession has revealed it clearly.

¹ U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD), 2011.

² 61,000 commuters x \$23,755 per commuter, derived from calculations detailed within the body of this report.

³ Marin is home to 103,210 households. Source: U.S. Census Bureau, 2011.

The last few years have been a crash course in the interconnectedness of our economy. We better understand now how a healthy housing market and strong consumer spending impact local jobs and the economy as a whole. Unfortunately, the forecast for those economic inputs are dim; both are anticipated to recover at a snail's pace. Plus, Marin's unemployment rate is holding at eight percent.⁴ A sizable infusion from construction activity and new annual consumer spending would go a long way to restoring a healthy economy in Marin.

Without a sizeable infusion, a continuing stalled economy could cripple Marin's local businesses, and therefore local government budgets, for years to come. And that has a far bigger price tag. Without new revenues, Marin's local governments will continue to struggle to sustain the public safety, education, infrastructure, and other safety net services that support Marin's quality of life.

This report shows how new workforce housing can not only help commuters drive less and live closer to where they work, but also be a jobs and economic driver for Marin. It suggests local governments now have a greater incentive to accelerate the development of a blueprint for much-needed housing.



One percent of in-commuters moving to Marin would bring nearly \$600,000 in new revenue to restaurants, cafés and bars in Marin each year.

⁴ EDD, 2011.

THE BOTTOM LINE

MARIN'S CHALLENGES:

- 61,000 Marin workers commute from outside the county every workday.
- Typical Marin in-commuters, including preschool teachers and office clerks, cannot afford more than \$1,000/month in rent, and cannot afford to buy a home.
- There is only 1 apartment for every 7 workers seeking an apartment at less than \$1,000/month.

A COMMON-SENSE SOLUTION:

- To house 1% of Marin's in-commuting workforce, Marin County will not have to grow faster than historical trends, but will have to change how it grows, so that new homes are affordable to the typical Marin worker.

BENEFITS TO MARIN: FOR EVERY 1% OF IN-COMMUTERS THAT MARIN CAN HOUSE...

- \$14 million will be infused into local economy each year.
- 97 new jobs will be created from that infusion.
- \$28 million in additional revenues and 181 additional jobs will be generated during the construction phase.

THE ECONOMICS OF WORKFORCE HOUSING

SO WHAT WOULD IT MEAN TO HAVE A FORMERLY IN-BOUND COMMUTER LIVE AND WORK IN THE SAME COUNTY? FOR EXAMPLE, WHEN A PRE-SCHOOL TEACHER WHO USED TO COMMUTE FROM SANTA ROSA MOVES TO SAN RAFAEL WHERE HER JOB IS, WHAT HAPPENS TO SAN RAFAEL'S ECONOMY?

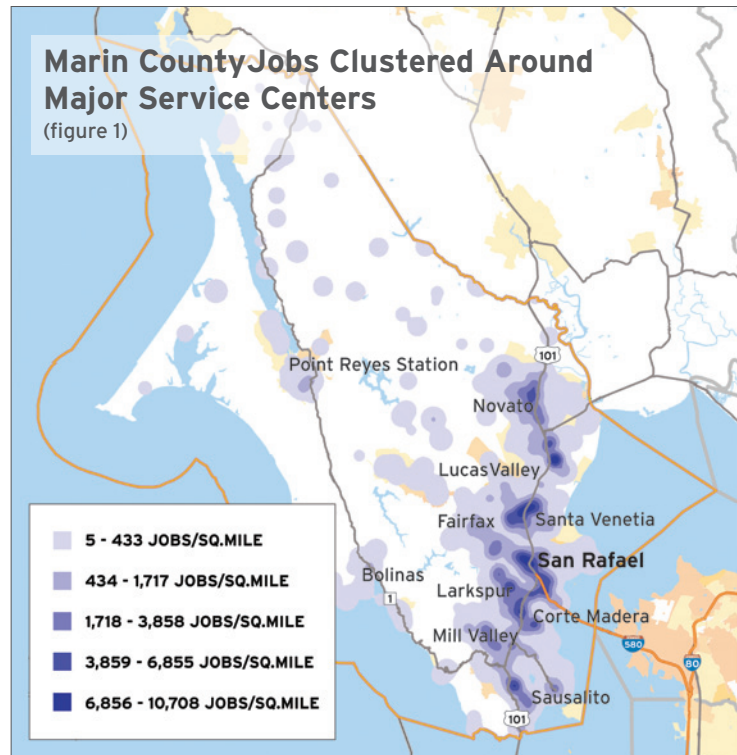
Anecdotally, this teacher may now eat more often at restaurants in San Rafael. Those restaurants use more local linen services than before. A new linen-service worker is hired due to increased business. That new linen service worker frequents the corner café, shops at a neighborhood grocer, or sees a local doctor more often. The County receives more taxes from that business activity to provide vital community services. The sum of these effects is the total economic impacts.

Multiply that teacher by the 61,000 workers who commute in from outside Marin County each day and the impacts can be profound. While this report does not suggest all 61,000 commuters can be, nor want to be, converted to “resident workers,” the impacts can be significant even if only a fraction of those commuters had more options to live near where they work.

Currently, the housing economy in Marin is imbalanced. To break down why, we must look at two key variables in the equation: the composition of jobs and the cost of housing.

JOBS: SHIFT IN GROWTH SECTORS

During the past three years, Marin's job market shrank by eight percent as the region and nation were beset by one of the deepest recessions in decades. This contributed to an overall decline in jobs for the county between



Source: Longitudinal Employer-Household Dynamics, 2011
<http://lehdmap.did.census.gov>

2000 and 2010.⁵ Today, Marin County's employment stands at approximately 102,000 jobs.⁶ But the county's recession-driven decline obscures another compelling story: Marin's shift toward lower-wage service jobs. Between 2000 and 2010, as the county shed jobs overall, **Marin added 1,687 jobs in health care/personal assistance, and 611 jobs in education services.** The average salaries of these top growth sectors are relatively low: \$47,594 (healthcare/personal assistance) and \$38,347 (education). Retail, still one of the county's largest employment sectors, has an average salary of \$32,856. In contrast, relatively high-paying jobs such as the information sector saw the greatest job loss between 2000 and 2010 (2,898 jobs lost, average salary of \$90,501).⁷

Marin's shift in its job market has roots in the 1990s. Between 1990 and 2003, Marin created jobs more rapidly than the Bay Area as a whole, mostly in the retail and service sectors.⁸ Marin's many wealthy households and aging population create a strong demand for those services, and continue to support their dominant role in the county's economy.

Today, many Marin jobs are clustered around major retail and service hubs. Figure 1 on page 4 illustrates where, for instance Novato's revitalized Grant Avenue and Vintage Oaks Center, San Rafael's Northgate Mall and vibrant downtown, Corte Madera's The Villages and Town Center, and the Marin Civic Center. The concentrations in those areas demonstrate how important these services are to those communities.



Helen Hedayat works for a non-profit in San Rafael and commutes from Richmond every day.

How Wages Stack Up to Median Rent in Marin County

2009 Median Rent (All Sizes) 2010 Wages

(figure 2)



Source: Bureau of Labor Statistics (BLS), MEF and Census Bureau, 2011

⁵ EDD, 2011.

⁶ 2009 non-farm jobs in the private sector. U.S. Census Bureau, LEHD, 2011.

⁷ EDD, 2011.

⁸ See Rhee & Acland, Tables 2.2, 2.4a.

This parallels what is seen in the in-commuting workforce, where a majority of the 61,000 in-commuters who work in Marin and live elsewhere have modest-wage professions—54 percent earn less than \$40,000 per year.⁹

When workers' wages are compared to what it costs to rent or buy a home in Marin versus other communities, one can see that many in-commuting workers are making rational choices to live elsewhere.

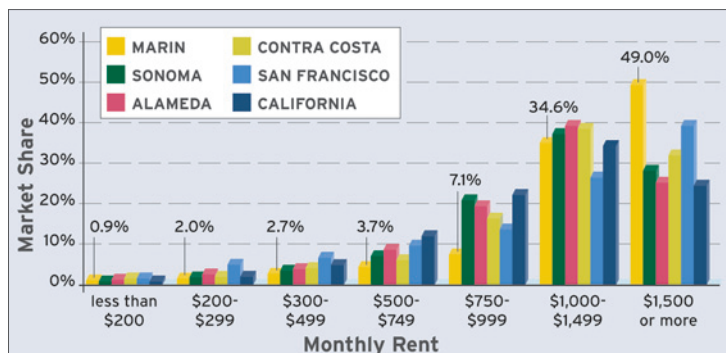
HOUSING: FEW CHOICES FOR MARIN'S WORKFORCE

The average Marin employee cannot afford to rent much less own a home in Marin, and therefore it is not shocking that 61,000 employees live outside the county.

In 2009, the median monthly rent across all housing types in Marin County was \$1,489.¹⁰ Figure 2 on page 5 shows that the average wage in most of Marin's job sectors falls below what is needed to afford the median rent. The industries that do pay enough to cover housing costs represent only 24 percent of total employment in Marin (as of 2010's third quarter).¹¹

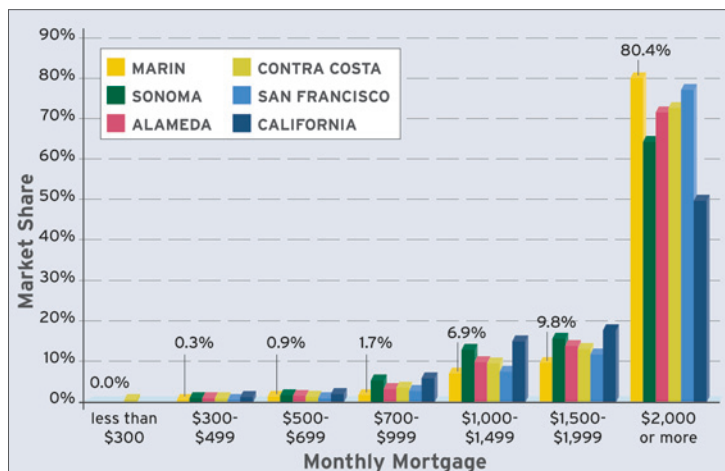
Those Marin workers who cannot find an affordable place to live in Marin clearly have more options in adjacent counties. Figures 3 and 4 on this page show that housing costs are lower on average elsewhere than in Marin County, for both rents and mortgages.

Median Monthly Rents
Selected Counties, 2005-2009
Converted to 2008 Dollars (inflation removed)
(figure 3)



Sources: Census Bureau and Marin Economic Forum (MEF), 2011

Median Monthly Mortgage Costs
Selected Counties, 2005-2009
Converted to 2008 Dollars (inflation removed)
(figure 4)



Sources: Census Bureau and Marin Economic Forum (MEF), 2011

⁹ NPH, *Miles From Home*, p. 6, Figure 4.

¹⁰ U.S. Census Bureau, 2011.

¹¹ EDD, 2011.

Figure 3 shows that Marin County falls well behind neighboring Sonoma, Contra Costa and Alameda counties in providing rental options at or below \$1,500 per month. This is the maximum rent that would be affordable to a household earning \$60,000 or less. As shown in Figure 4 on page 6, Marin also has few homeownership opportunities at a monthly mortgage of less than \$2,000. This is the maximum that a household earning \$80,000 could afford.

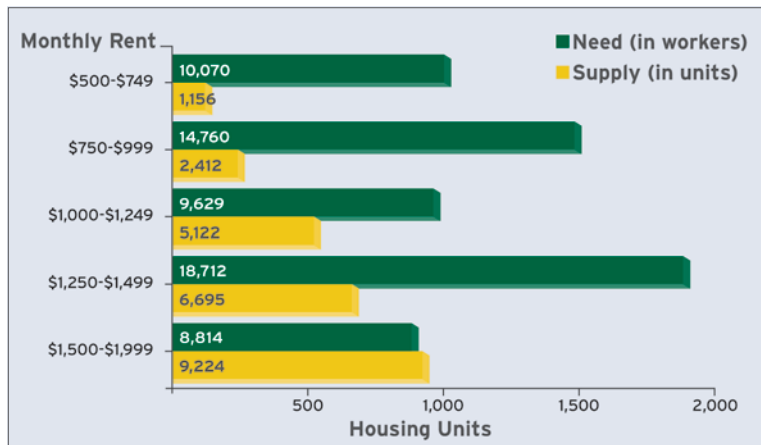
Since 54 percent of Marin in-commuters earn less than \$40,000 a year, the typical apartment or ownership opportunity is well out of reach for a majority. In fact, Marin County is at the top of the list for the least

affordable rental housing market in the entire country, according to “*Out of Reach 2011*,” a national report that compares rents and wages across the country, produced by the National Low-Income Housing Coalition.¹²

The situation for low-income earners in Marin is even more starkly illustrated in Figure 5. This chart exposes the imbalance between supply and demand across the housing spectrum. For instance, for those in-commuters who earn \$40,000 a year, which is a typical salary for a pre-school teacher or an office administrator, they could afford no more than \$1,000 for rent. According to Figure 5, at that level, there are seven workers looking for housing for every rental home available. This chart reinforces earlier findings that the upper end of the housing spectrum is being well accommodated. Housing is getting built, just not enough of all types.

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

(figure 5)



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

Sources: U.S. Census Bureau, American Community Survey, 2008; U.S. 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.

HOUSING
IS GETTING BUILT, JUST
NOT ENOUGH
OF ALL TYPES

¹² National Low-Income Housing Coalition, 2011.

ECONOMIC CONSEQUENCES OF A LACK OF WORKFORCE HOUSING

LIKE DROPPING A ROCK INTO A POND, NOT OFFERING A COMMUTER THAT CHOICE TO LIVE NEAR WHERE HE OR SHE WORKS HAS RIPPLE EFFECTS ON THE COUNTY'S ECONOMY. WHEN A WORKER LEAVES THE COUNTY TO GO HOME, THEY TAKE THEIR WALLETS WITH THEM.

THE PURCHASING POWER OF JUST
1%
OF IN-COMMUTERS TOTALS OVER
\$14 MILLION

This report does not suggest that all 61,000 current commuters should be, nor do they want to be, converted into “resident workers,” living and working in the same county. For analysis purposes, this report illustrates a conservative scenario, looking at just one percent of, or 610, in-commuters and its impact on Marin’s economy.

It is a reasonable scenario based on real trends. For context, the Census 2010 found that Marin grew just over two percent between 2000 and 2010, adding 2,560 new households, bringing the household total to 103,210.¹³ So if one percent of in-commuters, or 610 households, were part of that growth, they would be only six-tenths of one percent of the population. To enable 610 households, or one percent of Marin’s in-commuters, to move closer to their jobs, homes would need to be priced to be affordable to Marin’s typical in-commuter, whose median income is \$33,197.¹⁴ Accounting for taxes, savings, and local spending patterns, 610 new households would generate over \$14 million in total revenues for Marin’s economy.¹⁵

Detailed below is how new household purchasing power translates to economic impacts in terms of new business revenues and local jobs.

MARIN EMPLOYERS LOSE OUT

Households create a strong demand for services industries—people need to do laundry, eat out, buy groceries, and use hospitals. **The top ten industries that will benefit from \$14 million in new projected consumer spending include healthcare, retail and services.** Table 1 on page 9 illustrates how increased business revenues would translate to new jobs and wages. On top of this, construction activity to build new or renovate homes for workers would further add to the local economy (Table 2, page 10).

Without sufficient housing affordable to workers, Marin businesses will see negative consequences such as:

- **Lost Revenues**—\$14 million in annual revenue will continue to be spent elsewhere by the one percent of in-commuting households who are now

¹³ U.S. Census, 2010.

¹⁴ U.S. Census Bureau, LEHD, 2011.

¹⁵ This figure was calculated using the following steps: (1) each new household is conservatively assumed to earn \$33,197 per year—the approximate, median in-commuter salary—and no other household member is assumed to contribute income (U.S. Census Bureau, LEHD, 2011; MEF); (2) discretionary income is \$29,877 per household, anticipating 10% of gross income for taxes (IRS, 2011) and zero for savings (MEF); (3) the household’s net spending impact on the Marin economy each year is \$23,755 (IMPLAN, 2011; MEF), totaling \$14,490,528 for 610 households. This final calculation is derived using IMPLAN’s model of the Marin economy. It represents two calculations in itself: subtracting out household spending that flows to businesses outside the county of one’s residence; and adding in secondary spending, commonly referred to as the “multiplier effect,” brought about when initial investment in the economy supports new hiring and new inventory purchases that themselves circulate revenues through the economy.

supporting their hometown businesses in neighboring counties like Sonoma, Contra Costa, Alameda and San Francisco.

- **Missed job opportunities**—97 potential new jobs would not be created by Marin business owners to help put current unemployed residents back to work, since they would not have additional revenue from new local customers.

- **Construction unemployment**—\$28 million in construction-related spending that could have gone to Marin will go to other communities building homes for Marin’s workforce. This means an additional 181 year-long jobs—the equivalent of 18 jobs sustained over 10 years—would not be created. This is based on conservative assumptions about the portion of construction jobs that go to Marin employees and firms (see footnote 17).

Top Ten Industries in Marin Impacted by Annual Spending of 610 (1% of) In-Commuter Households

Sorted by Jobs Created

(table 1)

	Industry Sectors	New Business Revenue	Jobs Created
<p>If 610 employees earning \$33,197 annually were able to live near their work in Marin, they would generate \$14 million in additional revenue for Marin’s economy each year, supporting 97 new jobs.</p> <p>This accounts for income taxes, savings and spending in other parts of the region.</p>	Restaurants, Cafés and Bars	\$592,107	9
	Real Estate, Rental and Leasing	\$996,755	6
	Medical and Dental Offices	\$780,668	5
	Private Hospitals	\$561,277	3
	Grocery Stores	\$297,292	3
	Nursing and Residential Care Facilities	\$175,072	3
	Wholesale Trade Businesses	\$620,736	2
	Private Household Employees	\$33,583	2
	Commercial Construction	\$188,153	2
	Investment Banking	\$321,135	2
	All Others (Private & Public Sectors)	\$9,923,750	60
Totals	\$14,490,528	97	

Source: IMPLAN®, MEF, IRS

Top Ten Industries in Marin Impacted by Constructing or Renovating 610 Homes for 1% of In-commuters

Sorted by Jobs Created

(table 2)

	Industry Sectors	New Business Revenue	Jobs Created
<p>610 new homes, costing on average \$215,000 to build or renovate,¹⁶ would create a ripple effect totaling \$28 million in new revenue for Marin businesses. This would support the creation of 181 one-year jobs—the equivalent of 18 jobs sustained over 10 years.</p> <p>This discounts for a high percentage of construction spending going to firms elsewhere in the region.¹⁷</p>	New Construction and Renovation	\$19,672,500	124
	Achitectural, Engineering Services	\$522,069	4
	Restaurants, Cafés and Bars	\$238,686	4
	Grocery Stores	\$311,003	4
	Real Estate, Rental and Leasing	\$406,296	2
	Wholesale Trade Businesses	\$544,889	2
	Electronic Stores	\$197,689	2
	Motor Vehicle and Parts Retail	\$231,427	2
	Miscellaneous Retail	\$92,776	2
	Medical and Dental Offices	\$234,142	2
	All Others	\$5,564,347	33
	Totals	\$28,015,824	181

Source: IMPLAN®, NPH

MARIN QUALITY OF LIFE AT RISK

The real implication for all these numbers is what it means for Marin’s quality of life. When Marin loses out on jobs and revenue, there is more at risk: children’s education, residents’ safety, and the population’s health.

police, fire department, healthcare, social service, and transportation. If Marin loses 610 households, or one percent of in-commuters, to surrounding communities, Marin’s residents stand to lose funding totaling millions over the next decade.

A portion of each dollar spent in the community goes to city and county governments to fund the public services everyone relies on, such as schools, parks,

¹⁶ This figure represents “hard” construction costs alone, and is based on a sample of recent workforce housing developments built in Marin County. NPH, 2011.

¹⁷ These estimates reflect the assumption that not all construction jobs will be taken by Marin firms and employees. In other words, of the initial \$131 million that would be spent on the construction or renovation of 610 homes at \$215,000, this models the impact of just 15% of that figure (\$19.7 million) working its way through the Marin economy. Given the multiplier effect of local spending modeled by IMPLAN, the total economic activity from new construction/renovation grows to \$28 million. The 15% assumption was derived from interviews with local developers. NPH, 2011.

MORE HOUSING CHOICES: GOOD FOR WORKERS, GOOD FOR THE ECONOMY, AND GOOD FOR MARIN

FOR YEARS, BUSINESS LEADERS HAVE ALERTED US TO THE FACT THAT THE WORKFORCE HOUSING CRISIS IS A REAL THREAT TO OUR ECONOMY. THE EXTRAORDINARY COST OF HOUSING IN THE REGION, TOGETHER WITH THE RESULTING NEED FOR EMPLOYEES TO RESIDE FAR FROM JOBS AND ENDURE COMMUTING NIGHTMARES, IS RAPIDLY BECOMING A MAJOR IMPEDIMENT TO BUSINESS EXPANSION.

The solution can be simple. This report shows that significant impacts can be seen by housing even just one percent, or 610, of Marin's in-commuting employees, which is only a quarter of the number of households Marin added over the last decade. To enable more Marin employees to live locally, Marin County does not have to grow at a faster rate than historical trends. It just needs to change *how* it grows, by ensuring that more of the homes that will be built are priced at levels affordable to Marin's workforce.

To achieve that, there are many ways that Marin residents, business owners and local governments can take action. Here are six:

- 1) **Contribute local funding:** Local investments in workforce housing leverage state, federal and private dollars. Businesses and individuals can contribute locally to organizations such as the Marin Workforce

"The San Rafael Chamber of Commerce believes that a healthy business community is invaluable to the community as a whole. A qualified local workforce significantly reduces pressure on our local infrastructure. Additionally, if more of Marin's workforce is able to live in the county rather than commute, we can increase business revenues that would otherwise be spent outside the county, resulting in direct job growth across a variety of business sectors."

**Rick Wells, President and CEO,
San Rafael Chamber of Commerce**



"I am proof it works. This apartment means I can live close to my job as a preschool teacher in Sausalito. I love how close it is to buses and shops, and how safe it is. Where we lived before wasn't good for my son. But now he's doing great in school. I feel lucky. I wish all moms could have the same choice."

—Trisha Follins, resident of Drake's Way, an award-winning affordable community in Larkspur where 2-bedroom townhomes rent for an average of \$825.

Housing Trust, where business contributions are matched dollar for dollar by the County of Marin and the Marin Community Foundation.

- 2) **Weigh in on your city/town's housing plan:** Ask your elected officials to support flexible zoning and realistic workforce housing sites. Marin needs more properly zoned and financially feasible sites to build more affordable well-designed apartments and condominiums. Sites should be in smart, infill locations, competitive for low-cost financing, and give residents access to transit, groceries and other amenities without driving.
- 3) **Support good development proposals:** Attend city council and planning commission meetings to show support for proposals for well-designed, well-managed workforce housing.
- 4) **Register your support:** Polls show a majority of Marin residents support affordable housing. The silent majority must be heard. Write a letter to the editor and call your elected officials to voice support for sensible solutions to create realistic housing choices for workers who earn too little to buy a home.

5) **Engage your organization:** Businesses, for example, can request that their local chamber of commerce support good workforce housing proposals, write letters to the editor, and take other steps like those described above.

6) **Get involved with Live Local:** To find out other ways to support workforce housing, visit www.livelocalmarin.org.

By taking these modest steps above, Marin can reap some of the economic benefits outlined in this report, which just scratch the surface. What is not covered here is how better local housing options allow workers to be more productive with their time and put more money in their wallets rather than their gas tanks. And future reports will look at how workforce housing options help Marin businesses recruit and retain employees, and therefore stay competitive.

For now, millions of dollars per year and hundreds of new jobs are compelling reasons to take action. Investing in Marin's workforce housing now will begin to drive home economic recovery for all.

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LIVE LOCAL

Live Local seeks to protect the environment and Marin's economy by making it easier for people with strong roots in Marin to live closer to where they work. It is coordinated by NPH and Greenbelt Alliance with funding from the Marin Community Foundation.

www.livelocalmarin.org (415) 491-4993

www.nonprofithousing.org (415) 989-8160

www.greenbelt.org (415) 543-6771

MARIN ECONOMIC FORUM

The Marin Economic Forum (MEF) is a public-private partnership that works to enhance Marin's economic vitality, with a focus on targeted industries, as the key to achieving our local civic, environmental, and social goals. MEF provided independent, objective economic research and analytical consulting services for this report.

www.marineconomicforum.org

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