



Photo by Elizabeth Whitney

Local Housing Crisis: Easier Defined Than Solved

A LOT OF ATTENTION IS BEING PAID to the Bay Area wide housing crisis as it hits home in Marin County and is refracted into small town cultures like that of Inverness. On October 13, the Marin County Board of Supervisors held a two-hour public hearing presented by their staff on the topic “Preserving Housing Affordability” that included the results of a July 2015 renter/homeowner survey. Comments were invited from the public and the supervisors. The word crisis was heard over and over again.

The housing crisis is rooted in the market rate value of Marin county homes, the median price of which is now over \$1 million. 96% of the housing stock in Marin is at market rate; 3% is considered low income and 1% moderate income. The consequence of having virtually no affordable homes in Marin County is being felt in every area of community life.

There is a commuter and traffic crisis as, today, 50% of Marin’s workforce lives outside the county. As county planner Alisa Stevenson stated, “People working in Marin-based jobs are not able to afford Marin rent rents.” An estimated 60,000 people commute into Marin County daily. There is a senior crisis, as the aging population is increasing and dropping below the poverty line. (Marin County has the highest per capita senior population in California.) There is a crisis in education with both teacher shortages and falling school populations as families exit Marin.

“People with Marin-based jobs cannot afford Marin rents.”

—Alisa Stevenson,
Planner, County of Marin
Community Development Agency

There is an exponential increase in evictions—many “without cause”—generating a homeless crisis with all its ramifications. There is a critical shortage of homes for licensed daycare facilities at the same time as working parents’ rents are increasing faster than incomes. The shortage of volunteers for community projects and activities that are integral to community life is regarded as a crisis.

The second most heard phrase at the housing hearing was “ripping apart the fabric of our communities.” When people don’t live near where they work, when over 50% of income goes to housing, when families suffer chronic stress from fear of homelessness, when seniors and disabled people have nowhere safe to live and when housing is a luxury for an elite income strata, social consequences are dire. The Board of Supervisors got a dose

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INVERNESS FAIR 2015



It was a good day at the Inverness Fair for cakewalk winner Elizabeth O’Brien and daughter Paloma O’Brien Cordrey. (More photographs on Page 4.)

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All eleven IA/IF Board members recently attended an informational session with Carol Friedman (far right) on the business of being a board of directors of a non-profit. Pictured here (l to r), are Catherine Caufield, Tom Branan, Bridger Mitchell, Sarah Myers, Joyce Arndt, Bob Johnston, Marshall Livingston and Kathy Hartzell, with Alex Porrata, back to the camera.

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Here's Looking at Your Bagpiper Label

It says something quite simple, but meaningful.

If the label looks like this:

NAME ADDRESS,

it says you are a paid-up member of the Inverness Association and by implication, a charming, erudite, community-minded resident of one of the best towns in California, or indeed the world. Thank you for keeping your membership current!

If the label looks like this:

NAME ADDRESS (italic),

it says that you are a lapsed member of the Inverness Association! It also says that you may not realize that our membership year goes from July 1 to June 30 and that your dues are currently due. Lastly it says that we really want you

back! So please renew now, either by check using the enclosed remittance envelope or via Paypal at www.invernessassociation.org

—Catherine Caufield, Membership Maven

"If you are in a small community, you need to be part of it. I am joining the Inverness Association to participate in the life of my neighborhood."

—Emmanuel Serriere, Inverness

EXTRA!! EXTRA!! Read all about it: The top of the Aberdeen Stairs has been rebuilt for safe passage! The Inverness Association/Foundation maintains all the official footpaths in Inverness, employing the services of long-time local Burton Eubank.

The Inverness Association and the Inverness Foundation have the same Board of Directors and both meet monthly at the Gables with back-to-back agendas. The Foundation is a 501(c)(3) non-profit and manages the properties it owns among its other responsibilities.

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Memberships
Family \$45
Individual \$30

The Bagpiper

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Local housing crisis *from page 1*

of that reality from the grim data presented and the voices of the people whose lives are the tatters of the ripped fabric of these communities.

Among the West Marin voices were community leaders who asked the Board of Supervisors to look into regulating vacation rentals that take another chunk of housing off the conventional rental market and fill it with people uninvolved with local community life. Paul Elmore of Marshall and the East Shore Planning Group spoke of the “hollowing out of West Marin,” as locals are forced out and weekenders take their place. Mary Halley echoed the same sentiment: “Vacation rentals are gutting the community.”

Being in the unincorporated area, all of West Marin’s towns look to the Board of Supervisors for regulations that shape their development. Formulas for regulation of vacation rentals are being discussed in many of the towns near the national and state parks. Taking an even wider perspective, Fifth District Supervisor Steve Kinsey in his remarks

The median sold price for a home in Marin County was \$1,050,000 in October 2015. One year ago is was \$865,000—a 21% increase.
[Source: Terradatum]

added the perspective of the global economic crisis, stating, “We are fighting against that tide.”

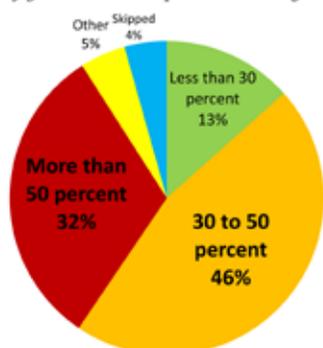
When it came to solutions, the offerings were modest. Acquiring new housing was suggested as was relaxing second unit permit constraints. The concept of rent control, labeled “rent

We are not special. This is a global crisis. The problem in Lagunitas is just as great in London. It is as great in San Anselmo as San Jose. It is not just a housing problem. This is an economic crisis brought on by the aggregation of wealth at the top and the lack of transfer of wealth through our communities. It is showing up as a housing challenge, but it is really the fundamental problem we have in our global capitalist economy. We are left with a handful of tools to fix what is really a much larger broken problem. I think it is important for all of us to understand we are fighting against that tide.

—Supervisor Steve Kinsey

stabilization”—clearly a political hot potato—was presented, as was regulating vacation rentals. Another notion discussed was adding a new category of infilling called junior second units. Meanwhile, the need to continue hearings was expressed by all and two more public workshops “to continue the discussion of potential solutions to prevent displacement of existing residents and preserve housing affordability in unincorporated Marin County” were scheduled. (One took place on Tuesday, November 17, and the third one is scheduled for Tuesday, December 15 at 5:00 pm in the Marin County Board Chambers, Room 329, Administration Building.)

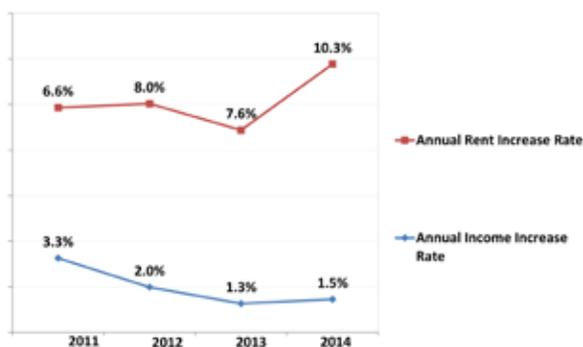
Community Outreach:
2015 Rental Housing Survey – Renter Responses
Q: How much of your income is spent on housing costs (monthly)?



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October 13, 2015

Side 10

Rent vs. Income, Rate of Increase 2010 - 2014



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*Income data shown is for Marin-based jobs

Side 2

Marin County Housing Costs: August 2015

	Median Sales Price/ Rent	Income Needed	Actual Income
Single-Family Home	\$1,077,500	\$210,000+	\$101,900 ¹
Condo/ Townhome	\$522,500	\$100,000+	\$81,500 ²
House Rental	\$5,000	\$180,000+	\$101,900 ¹
Apartment Rental	\$3,000	\$108,000+	\$62,408 ³

¹ Area Median Income for 4-person household, 2015
² Area Median Income for 2-person household, 2015
³ Average income for Marin-based job, 2014

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Side 5

Housing Needs

- **4,595** older adults (60+) expected to fall below poverty line in 2015
- More than **20,000** disabled persons in Marin
- **18 percent** of households are low income and paying more than 50% of their income on housing
- **2,500+** households in overcrowded living situations
- **1,300+** persons are homeless and **5,200+** are at-risk of homelessness
- **587** requests for housing crisis assistance received during one-week period in late 2014

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Side 7

THE INVERNESS FAIR 2015



Photographs by Matt Gallagher

THE ANNUAL SUMMER Inverness Fair is the Inverness Association's main community celebration, open to everyone. This year it featured excellent food, great kids' entertainment and a highly popular cakewalk organized by Alex Porrata. Local non-profits raised money through selling food, drinks, plants, rummage and the ever-popular book sale that benefits the Inverness Library. Thanks to all who participated, with special shout-outs to Madeline Hope, Grayson Kent, Sharon Drake, Katie Jay, and Sirima Sata-man for adding extra flourishes. All who attended deemed the Fair very successful—plus it paid its expenses and put some money in the pot for next year.



Affordable Housing Provides a Foundation for Family Life

THE DEEP RELIEF of finding housing stability is still sinking in for Sarah Myers, 43, and her husband, Eric Oldmixon, 41, and their two daughters who live in the one and only community land trust house in Marin County. They have just observed a year anniversary of calling the former FEMA house that sits at the mouth of First Valley home, and they both continue to count their blessings.

The Community Land Trust of West Marin—CLAM—purchased the house after a long search and then sought the ideal tenants, giving Inverness a bona fide affordable house in the midst of the infamous Bay Area housing crisis. “We feel blessed by this opportunity,” says Sarah, who also joined the Inverness Association Board of Directors this July, adding, “We feel motivated to be involved in the community.”

It was one of the consequences of the Flood of '82 that this all happened. The former home was destroyed in that event and a FEMA home replaced it. When it ended up in foreclosure in 2012, CLAM got involved. Six months of volunteer labor made it habitable after fundraising, loans and grants made the purchase.

Sarah and Eric, both art teachers living locally as renters, applied and were accepted as buyers with a deed that gives them the house with a fixed mortgage, leases them the land and guarantees that it remains affordable in perpetuity.

Reviewing the events that led up to this momentous turning point, they recount the classic challenges of the renter's lifestyle that shaped their lives up until then. “I've lived in Marshall, Olema, Dogtown, Inverness and Point Reyes and taught in Bolinas,” listed Sarah, who grew up in England, received an MFA at Ohio State University and ended up living in West Marin as a caretaker for Howard Waite. She currently teaches the after school art program at WISE Academy in Fairfax. Eric, who received his MFA from Co-



More than a roof over their heads: Sarah Myers and Eric Oldmixon atop Mt. Vision. (Photo by Selfie)

“We love that we can share with our children the same freedom we experienced in our youth of exploring the creeks and streams, climbing the hills and stopping by to visit with an elderly neighbor or friends. Our children are very familiar with the public trail system throughout Inverness and love to weave in and out of the valleys collecting nature treasures and spotting wild life. We are very fortunate to live in such an area of incredible beauty.”



lumbia University, is the visual arts teacher at the Branson School in Ross.

that they are finally feeling stable and able to envision a life-long presence in Inverness, they find it's a natural evolution to want to reach out be of service where they can.



Lulu Powell (left) and Sarah and Eric's daughter Ginger were born a few days apart and have been friends ever since. They all participated in the recent community Dia de los Muertos festivities at the Dance Palace. (Photos by Carlos Porrata)

lumbia University, is the visual arts teacher at the Branson School in Ross.

Unequivocally, the security of owning a home has made a huge difference in their lives. “A giant weight has lifted,” Sarah says. “I didn't even know it was there until it was gone.” In return, they both feel a genuine enthusiasm in participating in the community as best they can, making new friends, being a part of a neighborhood and volunteering.

Sarah and Eric are also familiar with the wrenching moment when families and friends leave because of the housing crisis. “This week alone I learned of twelve local friends, some with families, who are being displaced because their homes are being sold or converted to Airbnb or vacation rental units. When our community is ripped apart, we are all affected.”

As the owners of the first land trust home in Marin County, they also want to share their story and hope it will become a model for more land trust homes. They experienced this first hand with the relationship formed with CLAM who “held our hands and were amazing support throughout the whole process.”

One affordable house in an expensive county seem like a tiny drop in big bucket, but for Sarah and Eric and their children it is an opportunity to show what benefits come with keeping local families local. Now

“We endeavor to be advocates,” says Sarah, “to help create more land trust opportunities for our community and to bring attention to the tireless work that land trust organizations do.”

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The Inverness Association meets on the 4th Wednesday of each month at 7 p.m. at the Jack Mason Museum.

The agenda is posted in advance on our website:

www.invernessassociation.org

The Inverness Tote



Sirima Sataman of INK.PAPER.PLATE in Point Reyes Station designed and produced the Inverness Tote for the Inverness Fair this year. Sirima is a Bolinas artist who teaches classes, puts on art shows and invites people to have hands-on experiences at her studio shop by the Greenbridge gas station. The tote will be back at next year's Fair!

Photos by Elizabeth Whitney