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Community explores creative options for more affordable housing

By Lisa Post Tornes

“For what is possible now, let’s see what we can do. For what’s not possible now – let’s find out what it would take to make it possible,” said Rae Levine, director of the Community Land Trust Association of West Marin (CLAM), addressing an engaged and hopeful audience at two workshops on Saturday exploring creative ways for homebuyers, property owners, and investors to expand affordable housing in West Marin.

“We did this day to launch the whole notion of shared housing as a way to provide affordable housing,” Levine said after the workshops. “We also wanted to make it clear to people that we have some limitations here, and we have these limitations for reasons that we all support. It’s not hopeless; there are things we can do right now without changing anything.”

Doable now: tenants-in-common and shared equity

More than 60 people came to the morning workshop to hear the pros, cons and how-to’s of buying property collectively as tenants-in-common (TICs) or with shared equity investors. According to panel members, these are two methods that people can participate in now without any policy changes or special county, state or Coastal Commission approval.

Tenants in common own a property together, sharing the responsibilities of purchasing, renovating and maintaining it. According to CLAM, TICs dramatically reduce acquisition and maintenance costs for each of the co-owners. The downside includes the potential for disputes over how much to spend and on what, and the fact that when one owner decides to sell, the common mortgage has to be re-financed, incurring additional fees and raising property taxes.

“TICS can and are done in our area; it’s being done a lot in San Francisco,” Levine said. “In our area it works fine.”

As an example of the shared equity option, Levine mentioned that there are properties available right now in West Marin in the \$600,000 range that may or may not have a second unit available. A family who could afford to take on a \$400,000 mortgage could join with an outside investor who would put in the additional \$200,000 with the expectation of a return down the road, at the eventual resale or a pre-specified time limit.

These options proved popular with the audience. Nearly everyone attending had a question for the panel, which included an attorney, Martha Howard, a realtor, Dan Morse, and a TIC homeowner, Daniel Cordrey. Levine said she wanted to emphasize that CLAM can help by providing education and informational resources; connecting people to realtors and others who can help them with TIC purchases.

“If you’re interested in this, please call me at CLAM!” she said.

Pushing the envelope: co-ops and co-housing

After a potluck lunch, about 50 people forwent the warm sunshine to stay for the second workshop on co-housing, co-ops and other more “creative” solutions to affordable

ownership. Co-housing in itself does not create affordable units, but because they include common spaces with kitchens, laundry and guest rooms, the units themselves can be smaller and therefore less expensive. Members also save with shared costs and economies of scale.

The afternoon panel included CLAM trustee Susan Scott, who is a co-founder of a 25+ unit cohousing property in Sacramento; Rick Lewis, a co-op housing member, advocate and consultant from the East Bay, and Wade Holland, Inverness resident and Marin County Planning Commissioner for West Marin, who provided a reality check on affordable housing options in West Marin

“The fact that we have this rural area, that we’ve kept developers out, that we still have an agriculture industry – the things that have allowed this area to remain the same are the same things that keep us from having affordable housing now,” Holland said. “When we moved to Inverness 40 years ago, [the county] was zoned for one million single family home sites, which would have meant about three million people. But now, 89 percent of Marin is protected land, parks, open space; the 11 percent left is what we live on.”

Holland listed limited water resources and septic tanks as big constraints on housing, as well as A-60 zoning, which allows only one house per 60 acres on much of the outlying areas of West Marin. West Marin Commons Director Elizabeth Barnet asked from the audience about the possibility of a community-initiated development on A-60 land. She later said she was “somewhat disappointed, sobered, and intrigued” to hear from Holland that that would be impossible.

“The county won’t back out of this, we won’t look at putting affordable housing on ranch land,” he said. He did also say, “if you had a good, viable co-housing project—properly located, in infill, with water, and it was OK with the Coastal Commission, you could probably get it through the county.”

It’s easy to blame the county,” he said. “But it’s the state, and/or the EPA, that mandates most of it.”

Levine and Scott said they were glad to hear Holland speak about the limitations involved, especially for any kind of multi-unit new development for co-housing. What might be possible here would be a retrofit of an existing neighborhood into a co-housing structure, or as Scott mentioned from the panel, CLAM could buy raw or developed land and then provide a long-term lease to the co-housing owners. Low-income owners could buy and sell their units, which would remain forever at a certain percentage below market rate.

“We purposely did the afternoon workshop on the kind of shared ownership that is pushing the envelope on what is possible in West Marin,” Levine said after the workshops. “I was delighted that Wade came and did kind of a reality check. I know that some people took that as a downer, but I wanted people to understand how things work in this area. We all love this place for the reasons that make it this place.”

To learn more about how to participate in any affordable housing options – including how to donate or sell a house to CLAM for tax breaks while continuing to live in it or renting it for the rest of your life – contact CLAM at info@clam-ptreyes.org or 663-1005.

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