

For Richer or for Poorer?

In wealthy Marin, opposition to low-income housing is high—and so are the numbers of the county's poor, aged and disabled who need it most

BY RACHEL DOVEY

Note: This is the second part in a series on senior care in Marin County.

Kathleen Burkland prays the Rosary, has a master's degree in psychology and, before arthritis forced her to quit, earned her living as a counselor for at-risk teens.

A year ago, she was also homeless.

The 61-year-old grandmother wears a dark blazer and white pendant when I enter her studio apartment in Novato's Next Key transitional housing on a recent Thursday. Straight, neatly combed gray hair falls to her shoulders. She leans heavily on a cane—the result of six knee surgeries—as she leads me to a table by a window overlooking the green fields and clear morning skies of idyllic Marin.

Now enrolled in a Ph.D. program that will allow her to teach online, Burkland says the stigma of transience kept her from sharing her situation when she was shelter-bound—especially in one of the wealthiest census tracts in the United States.

"I could never really say where I was when I was [in the shelter]," she says, resting her right hand on the cane. "It was humiliating—all these people have wonderful places to live and all this money, and I would think, 'God, I don't want anybody to know I'm homeless.'"

Burkland may seem like an unlikely candidate for homelessness, but in Marin, she's not. She's over 50 and physically disabled; according to the county's 2011 homelessness survey, she fits right in.

"We've noticed that the homeless population is aging," says Paul Fordham, deputy director for the county's main network of shelters, Homeward Bound. He references the fact that roughly one-fourth of the total homeless population (287 of 1,220) was over 51 in last year's count, and offers several explanations.

"Anecdotally, I can say that a lot of things catch up with folks later in life: PTSD from the military, putting aside an amount for retirement that then isn't enough, disabilities. And then market-rate housing is so high."

It's not just high; for renters, Marin tops the list of the least affordable markets in the United States, according to an annual study by the National Low Income Housing Coalition. And while the median county rent of \$1,523 shouldn't be a problem for the median county household earning \$89,268, other residents, such as seniors and the disabled, are struggling with one of life's most basic necessities: where to live.

In some communities, this is where low-income housing would come into play, but for a variety of reasons—land-use restrictions, zoning policies and neighborhood opposition among them—Marin is lacking in below-market-rate units. According to a Novato-based advocacy group, this has forced 60 percent of the local workforce to live outside the county. But the shortage is also affecting Marin's disproportionately large population of seniors—21.2 percent over 62, compared to 14.2 percent California-wide—many of whom live on fixed incomes and struggle with age-based disabilities.

And the numbers say it's a big shortage. The Department of Housing and Urban Development (HUD) considers a one-person household "low-income" in Marin at \$62,200, meaning that below that householders will have to pay more than 30 percent of their income on rent. An American Community Survey (ACS) from 2006-2010 examining age and ratio of income to the poverty level indicates that over half of Marin's residents over 65 fall into this bracket. According to a housing inventory released by the county in 2008, Marin is home to only 1,032 low-income units designated for seniors and 196 units for people with disabilities, a rough ratio of just one unit rented per 17 who qualify.

Of course, many aging adults may not want or even need subsidized housing. Some live in homes bought and paid off years ago. But wait lists tell another story.

Few senior developments listed in the county roster have any openings at all. None are available in the subsidized complexes provided by the county housing authority, which, as of early 2012, had a cumulative wait list approximately 2,000 strong. Wait lists often range several years and, according to a 2011 county inventory, at least 18 complexes accepting seniors have closed them entirely. For the Maria Freitas Senior Housing in San Rafael, this closure means the complex can't guarantee even one spot within the next five years.



Gabe Meline
SAFE AT HOME With no available options, Kathleen Burkland lived in a homeless shelter before finally moving up the wait list for a low-income studio apartment in Novato.

Burkland attests to the damning power of wait lists. As her arthritis worsened, full-time work in an emotionally and physically draining job became impossible. After her partner's death in 2008, she moved in with her daughter in Novato. Living primarily on Social Security Disability by then, she couldn't afford a market-rate apartment. Being over 55 and disabled, she could have qualified for a subsidized studio or one-bedroom. But she couldn't find one to rent, and her daughter eventually moved.

"All the senior and disabled places were filled, and there was something like a two-year waiting list," she recalls.

She could have stretched her income further if she wasn't paying off her car, but knowing how precarious her situation was, she held on to it. "I didn't want to lose my car, because, especially if you're homeless, your car means so much to you," she says.

Without a place to live, she entered the shelter.

Mental illness, PTSD, alcohol and drug abuse play a role in Marin's older transient community, as in any other. Burkland acknowledges this, but also says she was surprised by how many "normal" people she's met in the shelter system. "There are more people homeless that you would call your neighbors than just 'those lazy druggies and alcoholics,'" she says.

Now an advocate for affordable housing herself, Burkland points to the region's larger, systemic issues when speaking about her situation.

"Marin is just . . ." She pauses. "It supports the people who have money."

On the most basic level, Marin's shortage of low-income housing and its expensive market-rate units can both be tied to the county's lack of developable land.

But that's not the whole story.

A report completed by the county for HUD—the Analysis of Impediments to Fair Housing Choice, or AI—states: "Traditionally the County resisted urban sprawl and preserved open space, which has helped push housing prices higher since few subdivisions have been built in the area since 1930." Between agriculture, parks and open space, the document estimates that only 16 percent of the county's total mass is suitable for building, mostly spanning the 101 corridor, and 11 percent has already been developed.

And while parts of Marin have tried to remain forest-encircled hamlets, the county's location across the Golden Gate from San Francisco has given it something of an identity crisis. Though towns like Novato, Ross and Corte Madera look suburban, Marin is considered "metropolitan" by the state department of Housing and Community Development (HCD), meaning it's supposed to zone land for multi-family housing at a higher density than counties like Sonoma or Napa. So when it comes time to update their cities' housing elements—part of the general plan that zones land for population growth—local officials say they're often frustrated. As Novato mayor Denise Athas puts it, "We throw up our hands and go, 'Where?'"

This process is governed by state Housing Element Law, enacted in 1969, which recognizes that although development generally belongs to the private market, land-use and zoning patterns can get in its way. The law includes Code § 65589.5, an "Anti-NIMBY Statute," and instructs local governments to create housing opportunities for all economic segments of the community.

But that doesn't always happen. In 1998, Marin Family Action filed a lawsuit against Corte Madera, charging that its housing element didn't adequately plan for low-income units.

"Opposition to development goes way back here," says Mary Murtagh, who since 1986 has served as executive director of EAH Housing, a low-income housing development and management nonprofit founded in Marin. Murtagh likens the county's slow-growth tendencies and desire to preserve small-town character with other regions across the Bay Area. But the nonprofit director articulates another layer of opposition to affordable housing: fear of who might come with it.

"In general, Americans think poverty is a character flaw," she says.

City hall dialogue in Novato between 2010-11 uncovered virulent assumptions about the type of person who might apply to rent low-income housing. As the city tried to update its housing element, public comment exploded with characterizations of low-income residents as criminals, gang members, sex offenders and "high-maintenance individuals" who would decimate police resources and shuffle under-performing students into public schools. Existing affordable complexes were said to be "riddled with meth dealers and coke dealers and weed and everything else," ghettoizing a town that "used to be a nice place to live." (Meanwhile, statistics from 2010 show that violent crime was roughly half of what it was in the early 1990s.) One woman concluded that, while cities risk litigation by failing to update their housing elements, she "would rather see the lawsuit."

Fifth District supervisor Judy Arnold, a former Novato city council member, was on the committee that drafted the AI. Though she advocates preserving open space and believes Marin should zone its housing at lower

densities than the state mandate, she says she's seen some dialogue where the notion of preserving community character masks outright racism.

"Some people don't want a whole lot of diversity in this county," she says. "They want seniors if it's their mom or dad, but if it's someone else's mom or dad—well, if they're white, OK, but they don't want to see a lot of wheelchairs or crutches or black or brown people."

Opposition to low-income housing is certainly not unique to Marin, but if the county is serious about caring for its poorer population, low-income housing is a must. And updated housing elements are important for its eventual construction. "Current zoning ordinances impose onerous restrictions on the development of high-density, multifamily housing," according to the AI.

But while every surrounding county has updated the majority of its housing elements, only five of Marin's 12 municipalities have housing elements approved by HCD. And they're running out of time—the current planning period spans 2007-14.

Marin County's housing element was rejected by HCD for, among other things, zoning below the 30 units per acre mandated by the state for low-income housing in metropolitan areas. Last summer, Novato's City Council chose five affordable housing sites, but decided to zone them at the same rejected density. Additionally, two of the sites chosen for rezoning were existing businesses, at least one of which said at the time that it didn't intend to sell.



Rachel Dovey
TOUGH CHOICES
Former RN Vivian Terry once went without blood-pressure medication for a month because rent on her Marin City apartment is so high.

Mayor Athas acknowledges that the elected body listened to public input on density, but says it simply wanted to accurately represent the neighborhoods it served. "The community has a tolerance. It didn't feel—and council agreed—that that met the needs of our town, which is more like Petaluma than San Rafael," she says, adding that several of the sites seemed particularly viable for senior housing.

But Katie Crecelius, a Novato activist, believes the council's site choice had more to do with pressure from the public than with the parcels' actual potential as low-income housing. "The city council seemed to be mostly interested in sites that would have the least amount of community opposition," she says. "They came up with five sites and each of the sites is unlikely to be viable for a multi-unit housing development of 40 or 50 units."

As Supervisor Arnold points out, affordable housing and affordable senior housing often meet different levels of public opposition. EAH's Murtagh puts it bluntly: "Senior housing is just less threatening."

But at least one developer of senior housing was caught in the Novato conflagration. Eden Housing is currently building 60-plus very-low income senior units on Diablo Avenue in Novato, and project developer Faye Blackman remembers the initially smooth process of working with the design review board becoming rough in 2011, after community debate over the housing element ignited any issue related to affordable housin

Before 2011, she says, "there were some vocal opponents, but it was nothing like it ended up becoming, where there was this crazy outcry against affordable housing that our project got dragged into. If that outcry had happened while we were trying to get approved, we might not have gotten approved."

While housing debates rage, wait lists stay full. And though most Marin seniors aren't becoming homeless, many are paying rents and mortgages far beyond their means. So what's getting cut? For Vivian Terry, it's food.

Even seated in a folding chair at the Margarita C. Johnson Senior Center, Vivian Terry has perfect posture. The 62-year-old former RN folds her hands and enunciates each syllable as she speaks—evidence of years singing mezzo-soprano in her church choir.

Faith plays an important role in Terry's life, not just for worship and community, but also for basic survival. Due to a life-altering stroke, she now lives on a combination of income from Social Security and part-time maintenance work for her Marin City apartment complex. And her market-rate rent of over \$1,000 a month is a major problem.

"I've tried to cut down on my expenses so I can pay most of what I need to with disability [benefits]," she says. "But there are medications and food that sometimes have to go wanting."

Medicine is usually the priority, and then, she says, "I take whatever food I can get." Sometimes her pastor gives her a Safeway gift card. Other times, she's been able to get food at another local church's food pantry. But once, she was unable to purchase her blood pressure medication for hypertension—for over a month.

"I have to have that, otherwise I might have another stroke," she says.

Terry's searched for other housing options. When she first moved to Marin to be close to friends seven years ago, she looked into the county's Section 8 program, but was deterred by a 10-year waiting list. She's inquired into other below-market-rate apartments close to transit—she doesn't drive—but they've either been closed to applicants or asked for up-front deposits out of her price range.

Currently, she's on a waiting list for a subsidized apartment in San Francisco. If she gets in, she plans to take a bus out of the city and across the Golden Gate Bridge every Sunday to attend the church she loves.

But though she may relocate, others won't. And Terry's not the only local senior forced to choose between shelter and basic necessities like food and medicine. Hers is a dilemma that Hamilton couple Ruth Schwartz and Curt Kinkead see nearly every day.

It's 10am, half an hour before the food pantry opens, and already people are parked outside Iglesia Nueva Jerusalem, waiting in their cars.

By 10:20, a large group has gathered around a picnic table near the church—a brown, two-story structure in Novato about a hundred feet from Hwy 101. There are too many people to sit at the table, and some mill around, including a man with a walker. At least half of them are seniors, along with families and young children.

Though I'm invited to share in the food that's coming, several people tell me the same thing—I should stand back from the table, because there's about to be a rush.

Several minutes after 10:30, a Kia minivan drives into the parking lot; the crowd hurries over to help unload it. Box after cardboard box full of produce and grain is stacked on the tables and benches, until no surface space remains. Recipients crowd the boxes so that it's hard to see what's in them. When I finally do, I'm surprised.



[Gabe Meline](#)

DIRECT SOLUTIONS

Ruth Schwartz and Curt Kinkead operate from their mobile home to distribute food seven days a week to Marin's poorer population.

This is no Wonderbread-sandwich-with-iceberg-lettuce fare. One table is piled with basil and fresh endives. Another is heaped with flax tortillas, granola and whole grain bread. Schwartz and Kinkead, the pantry's founders, say that on some days they'll have boxes of sushi.

This Friday's "Open Food" day is the result of a process Kinkead calls "revolutionizing dumpster diving." At 8:45 this morning, he drove the minivan up to a back entrance at one of the county's many gourmet markets—Whole Foods, Paradise Market, Trader Joe's—and loaded it with "expired" edibles, which usually means they've been on the shelf or in the deli for 24 hours.

This process is part of his nonprofit, Respecting Our Elders, which aims to feed local seniors and free up their money for rent. As Kinkead puts it, they're "getting food from the very best stores in Marin and bringing it the very poorest people."

A week before, I was seated in the living room of Kinkead and Schwartz' mobile home, decorated with Christmas lights and embroidered hangings, at the Los Robles mobile home park in Hamilton.

The 66- and 69-year-old couple sit next to each other and speak as a unit, interrupting and finishing each other's sentences. She's articulate and professional: he's casual, abrupt and unafraid to drop the occasional "bullshit." Every once in a while, she'll hold a cautioning hand up to him and look warily in the direction of my recorder.

Around the time they started the program, Schwartz recalls, they heard about a Hamilton woman who could only afford to eat three potatoes a day. "People have to have medication and they have to have a roof over their head," she says.

"Food gets compromised more than medicine; at least two-thirds of our recipients come to us because that is literally their choice," Kinkead adds. "And they're tickled to death that they're getting food of this quality."

He estimates that Respecting Our Elders distributes roughly \$4 million of discarded food a year. "We're dealing with garbage. Garbage has zero value—it can't affect anyone's social security," he says. "As long as 40 percent of America's food is ending up in landfills, I refuse to be the least bit niggardly with this stuff."

Though Schwartz says many who receive food from them live in market-rate housing, she adds, "There's one premise that there's not enough affordable housing, and another that some of what is available isn't really all that 'affordable.'"

Some days, the couple holds a food day like the one I witnessed; others, they'll deliver it to low-income senior complexes.

In wealthy Marin, they say, hunger is everywhere.

Many of the social issues plaguing Marin County's lower-income seniors certainly aren't unique to this upscale region. Stagnating social security, evaporating pensions and a bankrupting medical system are problems that transcend Marin in a society that systematically says to its elderly: You no longer work. You don't matter.

But though affordable housing is merely a scratch on the economic surface, it's a resource that could make a vital difference in the lives of those like Burkland and Terry, and its lack is only going to be felt more strongly as the boomers age. While housing debates rage and future development gets tangled in red tape, the county Department of Aging projects that by 2025, the portion of Marin's residents over 60 will increase to more than 30 percent of the total population.

With fixed-incomes and age-based disabilities making shelter an economic burden, some, like Terry, will probably try to leave this supremely unaffordable county. But with long-standing networks made of family, friends and church communities, many won't. Unless something changes, the landscape of need—set against the pristine hills and hiking trails of beautiful Marin—will only get worse.

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