

**HOUSING NEEDS OF PEOPLE WHO WORK  
IN THE TOMALES BAY AREA**

***Report of Survey Results***

***Prepared by:***

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## EXECUTIVE SUMMARY

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In early 2007, 110 local workers in the Tomales Bay Area responded to a survey about housing needs. This survey, which was distributed to 82 local organizations by representatives of the Community Land Trust Association of West Marin (CLAM), was targeted toward individuals who do not own their homes.

Approximately 60% of those who completed the questionnaire were Anglo and 37% were Latino. Nearly half the respondents earn less than \$35,000 a year, and for one-quarter, it is less than \$24,000 a year. In striking contrast, the median household income for the area reported by the 2000 Census was \$53,992. Just over half the respondents to the survey — approximately 54% — commute an average of 45 miles, roundtrip, five days a week to work in the Tomales Bay area.

The purpose of the survey was to assess housing needs. Major findings include the following:

- Of the 54% of survey respondents who do not live in the area, 63% state that they cannot afford local housing.
- Even those who do live in the area, regardless of their income level, cite the lack of affordable housing as the most likely reason they would have to move from the area.
- At the time of the survey 70% of the respondents were either actively looking for housing or stated that they would need housing within the next year. The majority of these individuals earn less than \$35,000 a year.
- Most respondents would like a single-family home or a detached second unit, cabin or cottage. The largest need is for housing with one and two bedrooms.

The primary conclusion to emerge from this survey is that Tomales Bay workers need local affordable housing. While this general conclusion comes as no surprise, the findings document the extent and severity of the problem. Without more affordable housing, some workers who live locally will likely move away and others who commute will find work closer to where they live. Local businesses and organizations may have difficulty finding workers to replace them, leaving the community without needed services. The call to create more affordable housing in the Tomales Bay area is crystal clear.

## **INTRODUCTION**

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The Tomales Bay area is best known for the beautiful 70,000-acre Point Reyes National Seashore. The villages of Point Reyes Station, Inverness, Inverness Park, Olema, and Marshall also comprise a thriving community with more than 300 workplaces and some 3,500 residents. It's no secret that housing is sparse and expensive due to land-use restrictions for cherished environmental protection, limited buildable land, the high cost of construction, conversion of housing to vacation rentals and second homes, and the simple realities of supply and demand.

As a result, local workers often commute long distances to their jobs in the area or pay a large portion of their incomes for local housing. Whether and how best to address this growing trend has long been a topic of local interest.

In 2006, the Community Land Trust Association of West Marin (CLAM) decided to obtain a better picture of the need for housing among members of the local workforce. This inquiry would also assist the community to better understand the scope of the problem and from there, to work together on solutions. CLAM's purpose in conducting this survey was also to learn how to best aim its efforts and resources to help address the true needs for housing that exist.

This report presents the findings of the survey, followed by conclusions and implications for the community.

## **SURVEY RESPONDENTS**

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CLAM contacted 82 businesses and organizations, a representative cross section of the 326 businesses and organizations identified in the Tomales Bay area—specifically the villages of Point Reyes Station, Inverness, Inverness Park, Olema, and Marshall—to make the survey available and encourage employers to distribute it to their employees. Representatives of CLAM were available to collect completed surveys. Only individuals who did not own homes were asked to complete the survey (although, six individuals who do have homes responded). In all, 110 surveys were returned. Surveys were returned from approximately 40 of the 82 businesses and organizations contacted. The total numbers for specific survey questions vary, as respondents did not necessarily answer all questions.

As seen in Table 1, survey respondents perform a range of jobs and services necessary for a viable community. Table 1 shows employment types identified more than once. A complete list of respondents' jobs is included in the appendix.

Some jobs noticeably absent are “first responders” such as firefighters and doctors. Inverness has volunteer firefighters who are required to live locally. Inverness has recently lost firefighters who could not find housing. Point Reyes Station has salaried firefighters, all of whom live outside of the community, where they own homes. Point Reyes firefighters commute from as far away as Redding. Doctors who work in the area own homes locally and in Petaluma.



**Table 2. Household Income**

<b>Income Level</b>	<b>Number</b>	<b>Percent</b>
Under \$24,000	24	24.2
\$24,000 to \$34,999	22	22.2
\$35,000 to \$49,999	18	18.2
\$50,000 to \$64,999	20	20.2
\$65,000 to \$89,000	9	9.1
\$90,000 to \$119,000	6	7.1
\$120,000 and above	--	--
<b>Total</b>	<b>99</b>	<b>100%</b>

As Table 3 indicates, those taking the survey were either Anglo or Latino reflecting the diversity of the area, which is approximately 86% European American/Anglo, 12% Latino, and 2% African American, Native American, and Asian. It is noteworthy that Latinos comprise a higher percentage of the workforce members who responded to the survey than the percentage they comprise of the resident population.

**Table 3. Race/Ethnicity of Respondents**

<b>Race/Ethnicity</b>	<b>Number</b>	<b>Percent</b>
European American/Anglo	58	61.0
Latino/Hispanic	35	36.8
Native American	1	1.1
Multiracial	1	1.1
<b>Total</b>	<b>95</b>	<b>100%</b>

#### **RESPONDENT EMPLOYMENT**

Overall, the majority of survey takers work in the town of Point Reyes Station. A sizeable number of them – 59 individuals (approximately 54%) – commute to work an average of five days a week; their average commute is 44.5 miles roundtrip each day. Fifty-six percent of the respondents have worked in the community for four or more years and more than 25 percent have deep roots, having worked here ten years or more. More than 43 percent of respondents have worked in the area for less than three years, indicating that the survey sample also includes individuals with more recent employment ties to the community. The results are presented in Tables 4 and 5.

**Table 4. City Where Respondents Work**

<b>City</b>	<b>Number</b>	<b>Percent</b>
Point Reyes Station	85	67.5
Inverness/Inverness Park	19	15.2
Marshall	13	10.3
Olema	1	1.0
Other	8	6.0
<b>Total</b>	<b>126</b>	<b>100%</b>

**Table 5. Length of Time Working in the Area**

<b>Length of Time</b>	<b>Number</b>	<b>Percent</b>
Less than 1 year	22	17.7
1 to 3 years	32	25.8
4 to 10 years	38	30.6
10 to 29 years	24	19.4
30 or more years	8	6.5
<b>Total</b>	<b>124</b>	<b>100%</b>

As Table 6 reveals, nearly half of all respondents currently live in Inverness and Point Reyes Station, with the other 53 percent commuting from outside the area. On average, survey respondents had two adults and two children living in their homes; 25 respondents have children who attend schools in the area.

**Table 6. City of Residence**

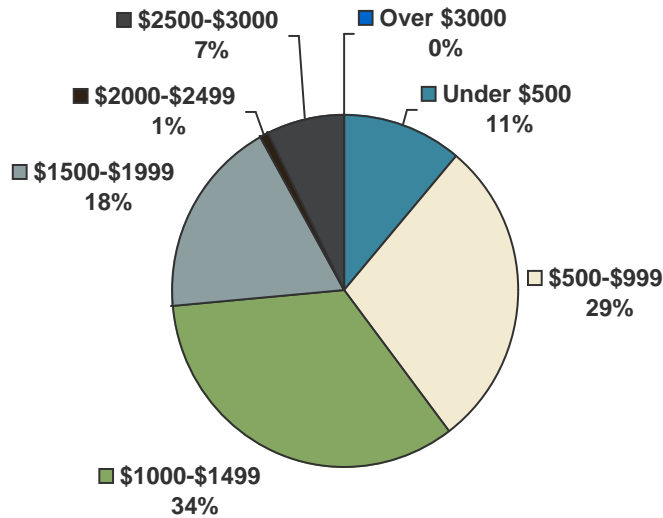
<b>City</b>	<b>Number</b>	<b>Percent</b>
Inverness/Inverness Park	29	28.4
Point Reyes Station	19	18.6
Petaluma	17	16.7
Rohnert Park	7	6.9
Marshall	6	5.9
Woodacre	3	2.9
Others	21	20.6
<b>Total</b>	<b>102</b>	<b>100</b>

## **CURRENT HOUSING**

Although the survey was targeted toward individuals who do not own their own homes, there were several instances where homeowners completed the survey. In total, the results show that only six completed surveys (a total of 5.5% of the total sample) were homeowners. Because these completed surveys otherwise provided valuable information, they were included in the overall analysis. Given their small number, however, they do not skew the general findings.

The median number of bedrooms respondents currently have is two. Figure 2 shows how much respondents pay for housing. In Table 7 we see these data separated for those who live in the Tomales Bay area as compared with those who live elsewhere. Table 7 correlates income and rent paid while Table 8 examines incomes and housing costs.

**Figure 2. Distribution of Housing Costs**



**Table 7. Housing Costs by Location of Resident (by Percent)**

Housing Cost	West Marin	Elsewhere
Under \$500	13.6	8.0
\$500 to \$999	37.3	20.0
\$1,000 to \$1,4999	23.7	48.0
\$1,500 to \$1,999	18.6	20.0
\$2,000 or more	6.8	4.0
<b>Total</b>	<b>100%</b>	<b>100%</b>

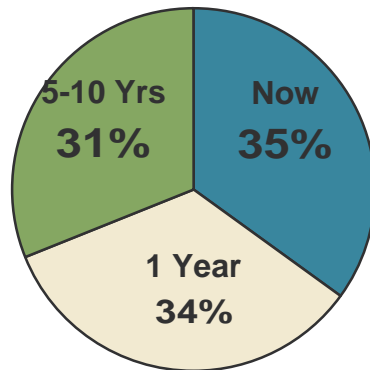
**Table 8. Incomes and Housing Cost**

Income	Housing Cost			Total %
	< \$1000	\$1000 to \$2000	\$2000+	
Under \$24,000	43.4	39.1	17.4	100
\$24,000 to \$34,999	64.7	29.4	5.9	100
\$35,000 to \$49,999	25.0	75.0	--	100
\$50,000 to \$64,999	35.3	58.8	5.9	100
\$65,000 to \$89,000	33.3	44.4	22.2	100
\$90,000 and above	33.3	66.7	--	100

## HOUSING NEEDS

The survey shows that workers in the Tomales Bay area feel a strong need for local housing, with 35% needing housing now and 34% saying they will need housing in the next year, as shown in Figure 3.

**Figure 3. Housing Need**



Tables 9 and 10 reveal that 63 percent of survey takers who do not live in the area cannot afford local housing (although 86 percent of those answering this question said they cannot find affordable local housing, they represent 63 percent of the 59 people who do not live here). Similarly, 34.8 percent of respondents are actively looking for housing and, according to Table 11, the majority of these individuals earn less than \$35,000 per year. Interestingly, these individuals do not live in one predominant area. In fact, Table 12 shows that they come from a variety of towns in the region.

**Table 9. Reason Respondent Does Not Live in Tomales Bay Area**

Reason Given	Number	Percent
Cannot find housing that I can afford.	37	86.0
I'm happy where I live. Do not wish to move.	5	11.6
Don't wish [my children] to change schools.	1	2.4
<b>Total</b>	<b>43</b>	<b>100%</b>

**Table 10. Housing Need**

Statement Describing Housing Need	Number	Percent
I need housing now. I am actively seeking housing now.	32	34.8
I am likely to need housing in the next year.	31	33.7
I am likely to need housing at some time in the next 5 to 10 years.	29	31.5
<b>Total</b>	<b>92</b>	<b>100%</b>

**Table 11. Incomes and Housing Need**

Housing Need	< \$35K	\$35K to \$89K	\$90K +	Total %
Need housing now.	55%	24%	21%	100
Need housing in the next year.	45%	38%	17%	100
Need housing in 5 to 10 years.	36%	52%	12%	100

**Table 12. Housing Need, by Place of Current Residence**

Current Place of Residence	Need Housing...		
	Now	In Next Year	5 to 10 Years
Inverness	42%	24%	24%
Pt. Reyes	44%	38%	18%
Petaluma	46%	39%	15%
Rohnert Park	57%	-	43%

Survey comments reinforce the lack of affordable housing in the region. Housing prices were a key theme in narrative responses provided by survey-takers. Examples include the following (a complete list of comments can be found in Appendix 1):

*Working in the hospitality industry I can't afford to buy and barely rent. All I want is my own place.*

*I grew up here and prices pushed my family and me out. My kids still go to school here and it would be great to live here.*

*Would like to live in the area for many years but with the rising cost of living I don't see that happening.*

*I was raised in the area and wish to stay local, but affordable housing is very hard to find. Anything I can afford is small and dirty.*

*Very excited to find a job here, but very frustrated with housing. Now commute and it is hard.*

*Pets a problem. Many quirky situations such as landlords wanting to use rental at various times and unreasonable deposits.*

The median number of bedrooms needed by respondents is two, but there is clear need for housing units of all sizes, visible in Table 13.

**Table 13. Number of Bedrooms Needed**

<b>Bedrooms</b>	<b>Number</b>	<b>Percent</b>
1	22	22.0
1 – 2	8	8.0
2	27	27.0
2 – 3	14	14.0
3	25	25.0
3 – 4	1	1.0
4	3	3.0
<b>Total</b>	<b>99</b>	<b>100</b>

Survey takers have a variety of pets: 37 respondents have dogs; 36 have cats; 11 have horses and 5 individuals have exotic pets (e.g. gecko). No doubt, pet ownership, among other factors, influences the type of housing they can find to rent.

Nearly one-half (49.4%) of respondents want some form of single-family residence, whether a home or cabin/cottage. These results are presented in Table 14.

**Table 14. Type of Housing Needed**

<b>Housing Type</b>	<b>Number</b>	<b>Percent</b>
Single-family home	70	27.9
Cabin/cottage/detached second unit	54	21.5
Apartment	41	16.3
Land to build on	32	12.7
Duplex	31	12.4
Mobile home/trailer	13	5.2
Room in shared home	10	4.0
Assisted living	--	--
<b>Total</b>	<b>251*</b>	<b>100%</b>

*\*Individuals were able to select as many housing types that applied, hence this number exceeded the total number of survey respondents.*

As for rental versus home ownership, 56 percent of survey-takers would prefer to own a home, 29 percent would prefer to rent and 15 percent have no preference. A finding that respondents prefer some form of single-family home is also supported by average responses to a series of rating questions. Survey takers were asked to rate on a scale of 1 to 5, with 1 being “highly undesirable” and 5 being “highly desirable” how strongly they agreed with a variety of statements concerning the type of housing they were willing to accept. Table 15 indicates that the most strongly rated option was purchasing a home at a reduced price.

**Table 15. Statements Regarding Desirability of Housing Situations**

*Scale equates 1.0 with “Highly Undesirable” and 5.0 with “Highly Desirable”*

<b>Statement</b>	<b>Rating</b>
Buy a house at a reduced price, agreeing to a reduced gain when I sell it.	3.9
Buy property with others as long as I have my own house/apartment.	3.4
Rent a house that the owner uses 1 week – 1 month a year.	2.1
Buy property with others with private bedroom and shared kitchen.	2.1
Share a rental with others.	1.6

The desire for a single-family home, as shown in Table 16, regardless of income, buying a house at a reduced price is the most highly rated housing option among those surveyed. (“Buying a house at a reduced rate” refers to the community land trust model whereby CLAM can acquire a property and sell the housing on it to low-income buyers, holding the land in trust to maintain permanent affordability. This finding confirms the applicability of the community land trust model to the Tomales Bay Area.)

**Table 16. Statements Regarding Desirability of Housing Situations**

*Scale equates 1.0 with “Highly Undesirable” and 5.0 with “Highly Desirable”*

<b>Statement</b>	<b>Income</b>		
	<b>&lt; \$35K</b>	<b>\$35K to \$89K</b>	<b>\$90K +</b>
Buy a house at a reduced price I can afford, agreeing to a reduced gain if/when I sell it.	4.0	4.0	3.8
Buy property with others as long as I have my own house/apartment.	3.4	3.4	2.8
Rent a house that the owner uses one week to one month a year.	2.3	2.1	1.8
Buy property with others with private bedroom and shared kitchen.	2.2	1.9	1.5
Share a rental with others.	1.8	1.4	1.0

The lack of affordable housing in the area is further underscored by what respondents indicated are the reasons they might move from the area. Survey takers consistently selected “cannot afford housing in Point Reyes area” from among a list of options. It is notable that this is, by far, the most frequently cited reason for a potential move at all income levels. The point is underscored as well by the high number of respondents who say that they “prefer to own rather than rent and can’t afford to buy in Point Reyes.” These results are presented in Tables 17 and 18 below.

**Table 17. Reasons for a Potential Move from Point Reyes Area**

<b>Statement Describing Potential Move</b>	<b>Number</b>	<b>Percent</b>
Cannot afford housing in Point Reyes area.	66	31.8
Prefer to own rather than rent and can't afford to buy in Point Reyes.	34	16.5
Need more space.	28	13.6
Job-related move or move for better economic opportunity.	26	12.7
Current housing will not be available (e.g. seasonal rental, being sold).	22	10.8
Current housing is substandard.	11	5.3
Time for a change.	10	4.8
Prefer different location.	7	3.4
Want to move closer to services (e.g. medical).	2	1.0
Want my kids to attend school in another community.	1	.05
Other	1	.05
<b>Total</b>	<b>208*</b>	<b>100%</b>

*\*Individuals were able to select all the potential reasons for moving that were applicable to their situation, hence this number exceeded the total number of survey respondents.*

**Table 18. Reasons for a Potential Move by Income\***

<b>Statement Describing Potential Move</b>	<b>&lt; \$35K</b>	<b>\$35-\$89K</b>	<b>\$90K +</b>
Cannot afford housing in Point Reyes area.	71.7	44.7	50.0
Prefer to own and can't afford to buy in Point Reyes.	41.3	25.5	--
Need more space.	26.1	25.5	16.7
Job-related move or move for better economic opportunity.	28.3	21.3	16.7
Current housing will not be available.	26.1	14.9	--
Current housing is substandard.	15.2	8.5	--
Time for a change.	13.0	6.4	--
Prefer different location.	8.7	4.3	--
Want to move closer to services (e.g. medical).	2.2	2.1	--
Want my kids to attend school in another community.	2.2	--	--

*\*Individuals were able to select all the potential reasons for moving that were applicable to their situation, hence this number exceeded the total number of survey respondents.*

## CONCLUSIONS

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### Key conclusions:

- Local workers have great difficulty finding housing they can afford in the Tomales Bay area.
- Local workers need affordable housing, immediately, in the near future, and for the long term.
- Households of all sizes need housing. The largest need is for housing with 1 and 2 bedrooms.
- Local workers prefer homeownership.
- Local workers prefer single-family housing, including houses, cottages, cabins, and detached second units.
- Local workers consider moving away if they cannot find affordable housing and because they want to buy housing but cannot afford to do so in the Tomales Bay area.

### Key implications for the Tomales Bay community:

- There is a danger of losing workers who provide vital services due to lack of affordable housing.
- The need for affordable housing is greater than the current market can provide. Creating more affordable housing needs priority community action now and on an ongoing basis.
- Rising gas prices increase the cost of commuting for local workers. As a result, local workers may seek employment closer to where they currently live.
- Lack of affordable housing contributes to environmental degradation when so much of the workforce has to drive long distances to and from work each day.

## APPENDIX 1: SURVEY COMMENTS

- CLAM helped us with the logistics of buying our current home - couldn't have done it without them.
- Currently a part-time student, would like to teach in this area but housing will determine that goal.
- Currently I live at home, but would like to stay in the Point Reyes area when I leave home.
- Enjoy the setting but likely will be leaving for career and cost of housing, can't make it on \$17,000 per year. Support CLAMS efforts.
- Grew up in Point Reyes and would love to move back but everything is too expensive.
- I want to establish myself in this area and start a family.
- I am a single Mom working on my nursing degree. My dream is to raise my daughter in this area.
- I am hoping to own a home here so I can work here and make a life here. Making a profit on real estate is not my goal.
- I am looking for a small 2-bedroom house on a shared property with a community garden.
- I am planning to retire in the next 5 years and always dreamed of owning a house but never could afford.
- I am retired, working part-time to supplement my pension living in a second unit, however the owners may be selling soon and I would love to move to the PR area.
- I figure I will be priced out of the area in the next 3 years because I am self-employed and have to pay for medical, etc. and I am 59 years old.
- I grew up here and prices pushed my family and me out. My kids still go to school here and it would be great to live here.
- I have lived here for 30 years, love community, love job - want to stay.
- I need to attend to getting more skilled to achieve a better job. We have the hope of someday being owners of our house.
- I was raised in the area and wish to stay local, but affordable housing is very hard to find. Anything I can afford is small and dirty.
- I would be very interested in communal land.
- I would love to buy a home.
- If horses are squeezed out I will leave.
- If we could afford a home in PR area, we would buy there.
- It would be nice to have housing within walking distance to services.
- Like to find an affordable place.
- Many homes in West Marin are vacant except for a few weeks a year, maybe CLAM could convince these homeowners to rent at lower prices and renters could leave when the owners want to come back.
- More work.
- Moved from east, sold a house there, have some money saved, will last a couple of years, looking for more affordable housing so can stay in area.
- My personal plans for the future are to stay in this country and the most important for me and my family would be to get a home according to my income to do the most important which is to help my kids get ahead.

- My son is disabled (chemical imbalance) and affordable housing has always been a problem. Currently in a sober living residence but in the future it will be a problem.
- Plan to buy a home when I can afford.
- Point Reyes needs more affordable housing and new construction.
- Shared purchase would be ideal, current landlord will sell to me next year if I could find additional people to buy with.
- So families who can't pay too much rent and we don't have economic resources to live a little more comfortably can have services of a clinic nearer and things that we need, like a gas station and we don't find them near in the center of Point Reyes, or because I need a low cost house.
- To have low cost homes and have more work closer to where one lives and to not have to go far to look for work. It's better to be in the same town with your kids to have better communication when things happen.
- Very excited to find a job here, but very frustrated with housing. Now commute and it is hard. Pets a problem. Many quirky situations such as landlords wanting to use rental at various times and unreasonable deposits.
- Want to stay because this is a responsible community. Would like to buy.
- We love it here and would like to invest in the community. Co-housing would be great with a smaller investment to get into a house. We have two small children and prefer to stay in PR.
- We want to rent and save money for when we have to move. Now we live in a basement, but we hear the people above and it's a lot of problems.
- We would like to own our home in this area.
- Will be getting married within 5 years so looking for larger home to rent or own in area.
- Working in the hospitality industry I can't afford to buy and barely rent. All I want is my own place.
- Would like a place for sustainable gardening.
- Would like to buy a couple of acres for a garden and chickens - looking in Occidental area.
- Would like to live in shared space, but with enough private space, garden space, etc.
- Would like to live in the area for many years but with the rising cost of living I don't see that happening.
- Would like to own my home.
- Would like to work and live in PR area.
- Would love separate small home on shared land.
- Would love to buy a home in the PR area - live where I work - commute on a bike.
- Would love to live in area, grew up here and now work here, but price of living makes this seem impossible.
- Wouldn't it be great to locate the people that own homes in the area but don't live in them and convince them to rent to the workers in the area with the agreement that they can have the house for their 4th of July bash!

**APPENDIX 2: ADDITIONAL DATA TABLES****Table 18. City of Residence**

<b>City</b>	<b>Number</b>	<b>Percent</b>
Inverness/Inverness Park	29	28.4
Point Reyes Station	19	18.6
Petaluma	17	16.7
Rohnert Park	7	6.9
Marshall	6	5.9
Woodacre	3	2.9
Bolinas	2	2.0
Fairfax	2	2.0
Lagunitas	2	2.0
Mill Valley	2	2.0
Novato	2	2.0
San Anselmo	2	2.0
San Rafael	2	2.0
Dillon Beach	1	1.0
Nicasio	1	1.0
Richmond	1	1.0
Santa Rosa	1	1.0
Sebastopol	1	1.0
Stinson Beach	1	1.0
Tomales	1	1.0
<b>Total</b>		<b>100%</b>

**Table 19. Household Income**

<b>Income Level</b>	<b>Number</b>	<b>Percent</b>
Under \$24,000	24	24.2
\$24,000 to \$34,999	22	22.2
\$35,000 to \$49,999	18	18.2
\$50,000 to \$64,999	20	20.2
\$65,000 to \$89,000	9	9.1
\$90,000 to \$119,000	6	7.1
\$120,000 and above	--	--
<b>Total</b>	<b>99</b>	<b>100%</b>

**Table 20. Other Positions of Survey Respondents**

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Aquaculture	Instructional asst.
Bank teller	Janitor
Bird ornithology	Landscaping
Cheese maker	Nonprofit employee
Chef	Ranchworkers
Computer programmer	Music teacher
Consulting	Office assistant
Customer service local business	Paper mill pre-school worker
Nonprofit executive director	Park ranger
Disaster Councils	Bookstore employee
Editor	Restaurant owner
Education	Retired
Electrician	Service manager golf club
Energy conservation	Shipping
Environmental	Temporary disabled
Farmer	Retail
Front desk clerk	Wellness
Full-time student	Pharmacy
Hospitality	

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We appreciate the financial support of CLAM's membership, Marin Community Foundation, Bank of Petaluma, County of Marin, and the Randy Weil Trust.

CLAM's mission is to provide stable and permanently affordable housing in an environmentally responsible way in the communities surrounding Tomales Bay. As a community land trust, CLAM holds land and housing in trust for the community in perpetuity while creating housing that working people can afford.

Board of Trustees: Marshall Livingston, President; Susan Scott, Vice President; Nancy Adess, Secretary; Scott Yancy, Treasurer; Kerry Munger Livingston; Terry Nordbye; Nancy Vayhinger. Staff: Rae Levine, Executive Director; Beth McIntyre, Program Assistant.