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# AFFORDABILITY IS KEY IN NOVATO NEIGHBORHOOD

## Development also doesn't rely upon government money

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A once-weedy vacant lot near downtown Novato is being transformed into something that is unique in Marin County -- a small neighborhood of detached, single-family homes that not only are being built without government money but are affordable.

At least the houses are "affordable" by Marin County standards; the four 1,134-square-foot, three-bedroom, two-bath homes will go for \$350,000 to \$400,000 apiece. That's lot of money but it is only 50 percent of the median home price in Novato.

Four other "workforce housing" homes at the 1845 Virginia Ave. site that are a bit larger -- 1,360-square-feet, three bedrooms, 2 1/2 baths -- will go for \$675,000 to \$725,000, about 80 percent of the Novato median price for similar homes. Novato is home to thousands who work in more expensive places such as Southern Marin County and San Francisco but can't afford to live in those places using a \$3.7 million loan from Tamalpais Bank, is the first such development to be built in the county without public financing.

"If successful," said developer Clark Blasdel, head of Northbay Family Homes, one of the Bay Area's largest affordable housing builders, "it will be a model for private developers ... to build such housing without government money, without nonprofit funding and so on. This is good because most people, regardless of their income, want a single-family house they can afford."

Mark Garwood, CEO and president of Tamalpais Bank and chairman of the Marin County Workforce Housing Trust, said he hopes the Virginia Grove project will encourage more such building.

"It is widely acknowledged that a major problem in Marin County is the lack of affordable housing," Garwood said, "and we believe that this is an important step toward demonstrating that entry-level ownership workforce housing can be built without public funding."

Rob Hart, president of HartMarin and a fifth-generation resident of the county, said Virginia Grove, due to be completed in July, is also unusual among affordable homes in that they are totally "green." That means they meet industry standards for environmentally sound building.

The Novato planning department gave the project a green rating of 99 "on a scale where 50 points reaches the gold standard," Hart said, adding that he believes it is the highest such rating recorded in the Bay Area.

Hart, 52, said he has been in the real estate business for 30 years and found himself "being drawn into projects ... building things I didn't believe in, houses on steep lots and that sort of thing."

Two years ago, he said, he got fed up and began to build the way he believed -- homes that didn't hurt the environment and that people could afford to buy.

"We look for infill properties where we can recycle the land and use existing infrastructure," he said. "We try to protect the environment and improve the social condition.

"We build smaller homes so that we can sell them at lower prices. Our goal is to have all of our homes available to those who are traditionally left out of the housing market -- that is, single-family detached homes that a family making median income or less can afford. And we want to put the homes where they are close to schools, churches, businesses, restaurants and the other things that make a good neighborhood."

HartMarin is the first in Novato to pre-wire all of its homes for photovoltaic panels and the first in the Bay Area to build a passive solar temperature balancing system in every home, both of which save large amounts of energy.

Hart comes by his conservation bent naturally. He grew up in a house next to the Falkirk Mansion on San Rafael Hill, spent part of his childhood living in a cabin in Steep Ravine when it was owned by the Kent family, and whose grandparents, Alan and Mary Galloway, owned what is now Audubon Canyon Ranch in West Marin. They sold it at an affordable price to the Audubon Society to prevent Highway 1 from being expanded to four lanes. Alan Galloway was board chairman of the San Francisco Academy of Sciences.

There has been some opposition to Virginia Grove, primarily from the immediate neighbors. "They are worried about traffic, noise and the like," Hart said, "and some have the kind of negative reaction to 'low income' housing that a lot of people have. But I think they will find out that the project improves the neighborhood and the city."

Efforts to reach the neighbors were unsuccessful.

He understands some of the fears, Hart said, but he thinks the project "will help the stores, help the restaurants ... and keep people living in Novato (instead of) where Marin County is leading, where there's a bunch of rich people and few poor people."

And can he afford this altruism? Hart smiles and said, "We're not making a lot of money, but we're making some."