

Action Ideas list collected by Co-Chair Leslye Corsiglia



“BIG HIGH-IMPACT ACTION IDEAS”

INPUT TEMPLATE

Submitted by: Leslye Corsiglia, Production Group #2 Date: September 20, 2017

| Action Ideas | Action supports which Key Goal? | Time Frame for Implementation | What will it take to get this action implemented? | Measurable Outcomes | Rating Scale |
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| <p><i>Ideas should be big, high-impact ideas that can move the needle on the Bay Area housing crisis, and are within CASA’s ability to influence or directly act upon.</i></p> <p><i>(Details may go in attachments, or via links)</i></p> | <p><i>List more than one if applicable</i></p> <p>Protection Production Preservation</p> | <p>Short-Term 0-2 years Med-Term 2-5 years Long-Term 5-10 years</p> | <p>1. Legislation 2. Regional Funding 3. Statewide Funding 4. Regulatory Reform 5. Education and Advocacy 6. Pilots & spreading Best-Practices 7. Other _____</p> | <p><i>Add achievable outcomes if known.</i></p> <p><i>Reasonable guesses OK!</i></p> | <p>1 = Strongly Agree 2 = Agree but with reservations 3 = Neutral or Abstain 4 = Disagree, but will go along 5 = Strongly Disagree</p> <p>(circle one)</p> |
| <p>1. AH Funding—Reach a grand bargain on affordable housing funding that includes participation from local governments, MTC/transit agencies, corporations and foundations.</p> | <p>Protection Production Preservation</p> | <p>0-2 years</p> | <p>Regional Funding</p> | | <p>1 2 3 4 5</p> |
| <p>2. RHNA Reform—Reform RHNA to require that cities not just plan for, but produce new housing.</p> | <p>Protection Production Preservation</p> | <p>2-5 years</p> | <p>Legislation</p> | | <p>1 2 3 4 5</p> |
| <p>3. Development Appeals—Consider an appeals board like Massachusetts’</p> | <p>Production</p> | <p>2-5 years</p> | <p>Legislation</p> | | <p>1 2 3 4 5</p> |

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| <p>40B to put real teeth in the Housing Accountability Act.</p> | | | | | |
| <p>4. Local Government Incentives— Provide locals with fiscal incentives for meeting their goals or working toward them. Example: MTC/ transportation funds.</p> | <p>Production</p> | <p>0-2 years 2-5 years</p> | <p>Could include: Legislation Regional Funding Statewide Funding Regulatory Reform</p> | | <p>1 2 3 4 5</p> |
| <p>5. RHNA Alignment—Align State and regional funding with RHNA requirements to ensure that cities with large affordable housing goals have the needed resources.</p> | <p>Production Preservation</p> | <p>2-6 years</p> | <p>Could include: Legislation Regulatory Reform</p> | | <p>1 2 3 4 5</p> |
| <p>6. Fiscalization of Land Use—Rethink sales tax and property tax distribution to remove disincentives to approving new homes.</p> | <p>Production</p> | <p>5-10 years</p> | <p>Legislation</p> | | <p>1 2 3 4 5</p> |
| <p>7. Revenue Sharing-- Consider a “cap and trade” like program that requires jurisdictions that don’t meet housing goals or add jobs without plans for homes to pay a fee. Alternatively,</p> | <p>Production Preservation</p> | <p>2-5 years</p> | <p>Legislation</p> | | <p>1 2 3 4 5</p> |

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| <p>consider another form of revenue sharing.</p> | | | | | |
| <p>8. Inclusionary Zoning—Adopt regional inclusionary zoning to provide certainty for developers. Require inclusionary ordinances to include alternative compliance options.</p> | <p>Production</p> | <p>0-2 years</p> | <p>Regulatory Reform</p> | | <p>1 2 3 4 5</p> |
| <p>9. Commercial Linkage Fees—Adopt regional commercial linkage fees to ensure that new jobs help offset the need for new housing.</p> | <p>Production Preservation</p> | <p>0-2 years</p> | <p>Regulatory Reform</p> | | <p>1 2 3 4 5</p> |
| <p>10. Redevelopment Pilot—Create a pilot program in the three big cities that recreates redevelopment specifically for affordable housing.</p> | <p>Production</p> | <p>2-5 years</p> | <p>Legislation</p> | | <p>1 2 3 4 5</p> |
| <p>11. Building Codes-- Legislate universal updates to building codes. Examples might include: (1) parking maximums near transit, (2) density minimums near transit, (3) building heights near transit, and (4) minimum floor area ratios near</p> | <p>Production Preservation</p> | <p>2-5 years</p> | <p>Legislation or Regulatory Reform</p> | | <p>1 2 3 4 5</p> |

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| <p>transit, and (5) incentives for housing that is affordable by design</p> | | | | | |
| <p>12. Surplus Land-- Require that localities abide by State Surplus Lands Law. Establish incentives for jurisdictions to provide land for affordable homes at a discount. Alternatively, require that a percentage of the sales from surplus property go into a housing fund.</p> | <p>Production</p> | <p>0-2 years</p> | <p>Legislation Regulatory Reform Pilots and Spreading Best Practices</p> | | <p>1 2 3 4 5</p> |
| <p>13. Underutilized Land—Investigate options to reform Capital Gains requirements in high cost areas to free up SF units for families.</p> | <p>N/A</p> | <p>5-10 years</p> | <p>Legislation</p> | | <p>1 2 3 4 5</p> |
| <p>14. Communications—Conduct a community messaging campaign with data and compelling messages to offset NIMBY response.</p> | <p>Protection Production Preservation</p> | <p>0-2 years</p> | <p>Regional Funding Education and Advocacy</p> | | <p>1 2 3 4 5</p> |
| <p>15. MTC Role—Ensure that MTC establishes a significant housing program.</p> | <p>Protection Production Preservation</p> | <p>0-2 years</p> | <p>Regulatory Reform Just Do It!</p> | | <p>1 2 3 4 5</p> |

OTHER IDEAS WORTH CONSIDERATION

- School funding backfill to respond to neighborhood concerns about development's impact on school capacity.
- Penalize cities that add jobs without adding housing (or see their jobs housing imbalance worsen).
- Plan for employer engagement to help them determine ways to be a part of the solution, including investing in tax credits.
- Impose a fee or create other disincentives for investor-owned property that is held vacant for a period of time.
- Adopt strict timelines for development processing
- Limit the amount of fees charged for development
- Consider incentives to build housing on underutilized land (vacant lots, boarded up homes or retail/commercial, outdated motels, or land owned by churches, schools, and nonprofits)

Action Ideas list collected by Co-Chair Mike Covarrubias



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| <p>1. Expand home ownership <i>(focus on middle income)</i></p> | <p>Production, protection</p> | <p>Short for legislation Medium-long to develop</p> | <p><u>1. Legislation</u> to remove legal barriers (strict liability, deposits, clear standards) <u>4. Regulatory reform</u> to expand products that support more affordable ownership (ADU, duplex, triplex, quads) <u>5. Education and advocacy</u> <u>3. Financing</u> for shared mortgages, acquisition and rehab</p> | <p>Increase MF and SF home ownership product 20% over 10 years</p> | <p>1 2 3 4 5</p> |
| <p>2. Build more ADUs (naturally affordable) <i>(more middle income rentals, ownership with income)</i></p> | <p>Production</p> | <p>Short to establish rules and initiate more production</p> | <p>1, 4 Legislation and regulation to remove barriers homeowners cite as impediments 2., 3, 6. Staff and funding to encourage ADU development/finance, support</p> | <p>10% of Bay Area SFR: 150,000 units in 10 years 20% of SFR in 20 years (300,000)</p> | <p>1 2 3 4 5</p> |

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| | | <p>Phase into 20% absorption over 10-20 years</p> | <p>communities and homeowners, and establish best practices</p> | <p>ADU support organization, web site, staffing, \$1-2 yrs</p> | |
| <p>3. Expand funding for affordable housing (restore full tax increment, parcel taxes, transfer taxes, bonds)</p> <p><i>(VL/L/Mod)</i></p> | <p>Production Protection/ Preservation</p> | <p>Short term for legislation Medium to produce</p> | <p>1 Legislation for funding variety sources Allow cities to reestablish TIF through Redevelopment (different name), protecting against past abuses Expand parcel taxes, transfer taxes, and bonds for affordable housing</p> | <p>75% Bay Area cities use tools 1000's of units subsidized</p> | <p>1 2 3 4 5</p> |
| <p>4. Shift State and local tax and regional funding allocations to incentivize housing production</p> <p><i>All incomes</i></p> | <p>Production</p> | <p>0-2 years</p> | <p>Legislation State Funding Regional Funding</p> | <p>100% of Bay Area cities introduce ways to produce more housing at all income levels</p> | <p>1 2 3 4 5</p> |
| <p>5. Create appeals body at regional level for projects with on-site affordable (modeled on New Jersey and Massachusetts)</p> | <p>Production</p> | <p>Short to medium</p> | <p>1.Legislation 2.Regional funding 4.Regulatory Reform</p> | <p>Create regional "court of last appeal" within 2-4 years</p> | <p>1 2 3 4 5</p> |

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| <p>Deals with deed restricted VL,L,Mod (middle)</p> | | | <p>CASA/ABAG/MTC can establish appeals body, appoint members, staff</p> | <p>1000's more units, faster, 5-10 years</p> | |
| <p>6. More land for housing (including public land, failed retail sites, rezoning commercial)</p> <p>All incomes</p> | <p>Production</p> | <p>Short to medium to remove obstacles</p> <p>Long term to produce</p> | <p>1. Legislation to remove obstacles/rezone/free up public land 4. Regulatory reform 2. 5. 6. Funding and education and advocacy and pilots to help agencies increase land for housing</p> | <p>1000's of acres for housing</p> | <p>1 2 3 4 5</p> |
| <p>7. No residential downzoning or moratoria for 10 years</p> <p>All incomes</p> | <p>Production, Protection, Preservation</p> | <p>Short term to legislate</p> | <p>1, 4 Legislation, regulatory reform</p> | <p>100% Bay Area cities stop reducing residential density while funding/ programs established</p> | <p>1 2 3 4 5</p> |

| | | | | | |
|---|--|--|--|--|-----------|
| 8. Expand housing production system (labor, subcontractors, officials) <i>All incomes</i> | Production | 2-10 years | Legislation, Education and Advocacy, Pilots | More workers for construction, inspection, planning | 1 2 3 4 5 |
| 9. Develop local agency best practices guidelines to Produce, Protect, Preserve economically viable and affordable by design/NOAA housing <i>and reward cities (awards, funding) for programs and innovations</i> | Protection Production Preservation | Short to create best practices Long to implement them | 5. Education, advocacy, 6. Pilots prepared by CASA Awards programs from MTC/ABAG | 75% local agencies adopt and implement policies to PPP more at a faster rate | 1 2 3 4 5 |
| 10. Increase land areas in each city zoned for MF, including lower cost to build product (ADU/duplex/triplex/quads/Type V & III and micro/mini units) <i>Focus on middle income</i> | Production | 2-5 years for rules Long term for production | Legislation Regulation Education and advocacy | Increase Bay Area land zoned MF by 50% in 10 years | 1 2 3 4 5 |
| 11. Revise RHNA to (1) reward production (2) account for historic deficits (3) job growth, (4) 20 year planning <i>All incomes</i> | Production | Medium term | Legislation State Funding | 75% Bay Area cities producing more housing at a faster rate | 1 2 3 4 5 |
| 12. Establish incentives for on-site deed restricted units at range of income levels (property tax “welfare exemption”, middle income density bonuses) <i>VL, L, Mod (middle)</i> | Production | 0-2 years for rules Medium to long years to produce | Legislation | Make it feasible for 100% Bay Area to include on-site deed restricted units | 1 2 3 4 5 |
| 13. Develop cost reductions for housing (fees, inclusionary, process, hard costs, no parking minimums, more modular) <i>All incomes</i> | Production | Short to medium to reduce costs Medium to long to produce | Legislation, Regulation, Pilot programs Report full impact/fees load to HCD to monitor feasibility. | Builders able to build unsubsidized housing for middle income | 1 2 3 4 5 |

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|--|------------|---|--|---|-----------|
| | | | Lock in fees at project submittal. | (\$300k/door hard cost with lower costs in other categories) | |
| 14. Restore fairness and timeliness to permit process including CEQA “mend not end” All incomes | Production | Short to realize changes Medium to produce | Legislation- Require cities approvals in 2 years or less CEQA litigation reform and expanded exemptions for infill housing | 75% bay area cities producing more housing at a faster rate | 1 2 3 4 5 |
| 15. Expand transit/ shuttles in areas targeted for increased housing density All incomes | Production | Medium to long | 1-6 | TBD | 1 2 3 4 5 |
| 16. Declare a Housing Emergency. Set aside all regulatory and economic barriers to affordable and middle income housing for 10 years VL, L, Mod to Middle | Production | Short term | Legislation | Increase rate and quantity of housing production 50% in 5 years | 1 2 3 4 5 |

Action Ideas list collected by Co-Chair Fred Blackwell

Ending the Bay Area Housing Crisis

A Pathway for CASA

The Bay Area is in a moment of extreme housing crisis, and we have the opportunity to take bold steps that match the scale of this crisis—or fail if we do not. High housing costs and low wages are driving low-income communities and residents of color from their homes throughout the Bay Area;ⁱ more than half of our residents have considered moving out of the region because of housing costs.ⁱⁱ

This crisis hits some neighborhoods, low-income families, people of color, LGBTQ+ youth, seniors on fixed incomes, and other communities especially hard, creating a new era of regional racial resegregation and impeding fair housing.ⁱⁱⁱ Displacement separates people from their jobs and schools, forces low-income transit riders to switch to polluting cars, adds to congestion and impossible commutes, contributes to homelessness, creates health problems, and destroys community networks.

The Metropolitan Transportation Commission's recently adopted Plan Bay Area 2040 is projected to exacerbate this situation, exposing approximately 107,000 additional households to displacement risk.^{iv} It is up to CASA and strategies included in Plan Bay Area's Action Plan to stem this tide.

MTC's "fix it first approach" provides a model for how we should approach housing—prioritize investments that address immediate concerns by protecting current residents, and *then* invest in future needs by preserving existing housing and producing new affordable housing.

Stories of Displacement

"I've seen many families receive evictions and have to move to places where they don't know. This is especially impacting seniors and children. Our children are being uprooted and having to move from schools and leave their friends behind." - Reyna Gonzalez, a leader with Faith in Action Bay Area whose son and young granddaughters were forced to leave their community due to rising housing costs (2016 MTC/ABAG Regional Forum on Housing and Displacement).

"We know the history of segregation in our country and we see it now another cycle of segregation, moving people of color, particularly blacks, out of the city." - Theola Polk, a member leader with East Bay Housing Organizations who moved to Oakland to escape segregation in Arkansas (2016 MTC/ABAG Regional Forum on Housing and Displacement).

Solutions That Keep People in Their Homes and Plan for The Future

CASA presents an opportunity to create a new story for the Bay Area, a future where our region is characterized by equity, diversity and opportunity, and stable and affordable housing is a fundamental right. To do this, CASA must develop actionable political consensus around “the 3 Ps” — Tenant Protections, Housing Preservation, and Affordable Housing Production. *CASA should formally adopt, and pursue, the following goals:*

First, Protect People from Displacement

Committing to strong tenant protections before moving on to other strategies is critical to stop the hemorrhaging of our communities and stem the tide of displaced people and families.



Protection Goal: Protect more than 300,000 low-income renter households^v

How? \$400 million/year^{vi} and adoption of incentives and requirements.

Next, Preserve and Produce Affordable Housing

Preservation and production are necessary strategies but take a long time to implement. We need to stop displacement of families and communities now.



Preservation Goal: Take 66,500 homes occupied by and affordable to low-income renters off the speculative market.^{vii}

How? \$500 million/year for 10 years^{viii} and adoption of incentives and requirements.



Production Goal: Meet the region’s need for 13,000 new affordable homes per year^{ix}

How? \$1.4 billion per year^x and adoption of incentives and requirements.

We Have the Tools to Keep People in their Homes

Policies to help protect 800,000 low-income renters at-risk of displacement

- **Adopt universal rent control and just cause protections without vacancy decontrol:** Rent stabilization prevents mass displacement by helping tenants stay and invest in their communities^{xi}. While nearly half of Bay Area neighborhoods are affected by gentrification, displacement, and exclusion, or at risk of these occurring, only nine Bay Area cities are covered by rent control/rent stabilization laws.^{xii}
- **Repeal Costa-Hawkins:** Costa-Hawkins severely undermines the ability of local jurisdictions to protect their residents by limiting rent control to multi-family buildings and buildings built before 1995, and allowing rents to skyrocket whenever tenants move (vacancy de-control).
- **Adopt and fund right to free legal counsel for all low-income tenants facing eviction:** Many low-income tenants lose their homes simply because they cannot afford the cost of legal counsel. Investing in legal counsel has been shown to save money by keeping families from homelessness.^{xiii}
- **Adopt universal relocation and rental assistance:** Relocation expenses, health emergencies, and other unexpected expenses sometimes make it impossible for many families to make rent.
- **Fund, implement, enforce, and educate tenants about new protections:** Tenant protection policies need strong implementation, enforcement, and outreach efforts in order to be effective—especially in communities that may not speak English, or among people who face deportation, discrimination, and other barriers.
- **Condition transportation and infrastructure funding to localities on adoption and implementation of strong tenant protection policies:** MTC/ABAG have already created a successful program using transportation dollars to incentivize housing performance and have committed to exploring other opportunities in the Plan Bay Area Action Plan.

References

- ⁱ San Francisco and San Mateo County data is based on 2000-2012 ACS data; Alameda and Santa Clara County data is based on 2005-2012 ACS data. All data has been adjusted for inflation. See the 2014 reports by the California Housing Partnership Corporation: *How San Francisco County's Housing Market is Failing to Meet the Needs of Low-Income Families*; *How Alameda County's Housing Market is Failing to Meet the Needs of Low-Income Families*; *How San Mateo County's Housing Market is Failing to Meet the Needs of Low-Income Families*; and *How Santa Clara County's Housing Market is Failing to Meet the Needs of Low-Income Families*.
- ⁱⁱ UC Berkeley Institute of Governmental Studies. Release # 2017-16: Half say housing affordability an “extremely serious” problem in their area. Majority have considered moving because of high housing costs, 25% out of state. Available at: <http://escholarship.org/uc/item/65s716jf>.
- ⁱⁱⁱ Urban Habitat's “Race, Inequality, and the Resegregation of the Bay Area” policy brief (November 2016)
- ^{iv} MTC and ABAG estimate that 160,000 “lower-income” households living in priority development areas, transit priority areas, and high-opportunity areas are at risk of displacement, and that by 2040, 267,000 such households will be at risk. MTC/ABAG, Final Environmental Impact Report , at 2-410, 2-415, 2-423 (July 2017), available at <http://bit.ly/2yant7M>.
- ^v Zuk estimates that 311,476 low-income renter households live in neighborhoods that are at risk of gentrification or displacement, undergoing displacement, or in advanced gentrification or exclusion. Zuk estimates 669,211 low-income renter households in the nine-county region. More detail available at <http://www.urbandisplacement.org/>. MTC and ABAG estimate that 160,000 “lower-income” households living in priority development areas, transit priority areas, and high-opportunity areas are at risk of displacement. MTC/ABAG, Final Environmental Impact Report , at 2-410, 2-415, 2-423 (July 2017), available at <http://bit.ly/2yant7M>.
- ^{vi} This number is a conservative estimate of the cost to provide legal counsel (approximately \$60 million per year); rent control, just cause, and anti-harassment protections (approximately \$92 million per year); tenant counseling, education, and outreach (approximately \$25 million per year); relocation assistance (approximately \$176 million per year); and rental assistance (approximately \$35 million per year). Calculation based on data from cities of Oakland, San Francisco, Fremont, Alameda, Union City, and New York City, and Alameda County, the U.S. Census Bureau, and UC Berkeley's Urban Displacement Project.
- ^{vii} Miriam Zuk from UC Berkeley's Urban Displacement Project estimates that 166,500 low-income renter households in the Bay Area are not rent-burdened, and that the Bay Area has approximately 100,000 subsidized units, leaving approximately 66,500 units to be acquired, rehabbed, and preserved as affordable, drawing on American Community Survey 2011-2015 data and subsidized housing data from HUD, TCAC, and USDA via California Housing Partnership Corporation.
- ^{viii} Generating \$5 billion, or \$500 million per year for 10 years, would produce approximately \$75,000 per unit, a very conservative estimate for the gap financing needed for acquisition and rehab.
- ^{ix} The RHNA for 2014-2022 for very low-, low- and moderate-income is 109,040, or 13,630 per year. The RHNA for very low- and low-income is 75,620, or 9,452 per year. ABAG, Regional Housing Need Plan: San Francisco Bay Area 2014-2022, at 5, available at <http://bit.ly/2x4JyWU>.
- ^x MTC and ABAG estimate a \$1.4 billion gap for low- and moderate-income housing. MTC/ABAG, Plan Bay Area 2040 5 (adopted July 26, 2017), available at <http://bit.ly/2f9OUdx>. The San Francisco Foundation found a \$1.45 billion gap for very low- and low-income housing. The San Francisco Foundation, Funding Affordable Housing Near Transit in the Bay Area, at 6 (May 2017), available at <http://bit.ly/2jt4TVj>.
- ^{xi} Tenants Together, “Communities Thrive With Rent Control: A Guide for California Cities” (2017)
- ^{xii} UC Berkeley Urban Displacement Project, Rent Control Policy Brief (2016), available at http://www.urbandisplacement.org/sites/default/files/images/urbandisplacementproject_rentcontrolbrief_feb2016_revised.pdf. Richmond and Mountain View have passed policies since publication.
- ^{xiii} The New York Bar Association. The Financial Cost and Benefits of Establishing a Right to Counsel in Eviction Proceedings Under Intro 214-A. This study found that establishing a right to counsel would keep more than 5,000 families from homelessness every year, and save between \$144 and \$320 million annually. Available at: http://www2.nycbar.org/pdf/report/uploads/SRR_Report_Financial_Cost_and_Benefits_of_Establishing_a_Right_to_Counsel_in_Eviction_Proceedings.pdf