

Creating a More Affordable Future

Summary: Let's Talk Housing Zoom webinar and discussion series October – December 2021

Executive Summary

As part of outreach and engagement work for the 6th Cycle Housing Element Update, 21 Elements/Let's Talk Housing organized a countywide 4-part webinar series to help educate and inform San Mateo County residents and stakeholders on regional and local housing issues.

The 4-part series took place on Zoom in fall of 2021, focusing on the following topics and how they intersect with the Bay Area's housing challenges and opportunities:

- Why Affordability Matters
- Housing and Racial Equity
- Housing in a Climate of Change
- Putting it All Together for a Better Future

The series included speaker presentations, audience Q&A, breakout sessions for connection and debrief discussions. The sessions were advertised and offered in Spanish, Mandarin and Cantonese, though participation in non-English channels was limited. Detailed information about speakers and themes are below.

Session recordings and materials are posted on the Let's Talk Housing website (www.letstalkhousing.org) and on the Let's Talk Housing YouTube channel (<http://tinyurl.com/lthyoutube>).

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Session 1: Why Affordability Matters (October 13, 2021)

Speakers: Belén Seara, Mgmt Analyst, Health Policy & Planning, Get Healthy SMC
Nevada Merriman, Director of Policy, MidPen Housing
Josh Abrams, Principal, Baird + Driskell Community Planning
Shane Phillips, UCLA Lewis Center Housing Initiative

Registrants: 188

The first session focused on why housing affordability matters. Belén Seara, Nevada Merriman and Josh Abrams shared why housing affordability matters to public health, community fabric and to San Mateo County residents, families, workers and employers. Josh also walked through how an ordinary single-family home in San Mateo County that once was affordable to a moderate-income family is no longer within reach for most people in the region. Shane Phillips shared data on housing trends and affordability nationwide and locally and provided a brief overview of some of the policy levers that could have an impact on housing affordability in the county.

Approximately 187 people registered to attend the session. Based on responses to our webinar poll, around three-quarters of the respondents were between the ages of 30 and 70 (74%) and identified as White (55%) or Asian (21%). While nearly half (47%) live in San Mateo County and almost a third (30%) work there, over one-fifth (21%) describe their connection to the county as their interest in local housing issues. Around 57% have resided in the region for over 21 years and a majority (59%) of respondents own their homes.

Key Themes:

- Housing affordability is a public health issue: Where we live impacts our health
 - A lack of housing that is affordable means workers have to commute from farther away and cannot spend as much time with their families and in their community
 - A lack of housing that is affordable means employers have a hard time with hiring and retention of workers
 - A lack of housing that is affordable impacts the learning of children and students
- Housing trends in California
 - Housing prices in California have increased much faster than most of the US
 - Housing prices in California have increased much faster than median wages
 - Californians are paying a large share of their income on housing
 - Lots of people want to move to CA and the Bay Area, but few homes are being built
- The Three S's: Supply, Stability and Subsidy
 - Supply: Building enough homes to meet all needs
 - Stability: Protecting renters and other vulnerable households
 - Subsidy: Funding to fill the gaps left by #1 and #2
 - Strengths/weaknesses of each of the 3 S's: we need to work on all three
 - Policies to address each of the 3 S's

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Session 2: Housing & Racial Equity (October 27, 2021)

Speakers: Dr. Jessica Trounstone, Professor, UC Merced
Debra Gore-Mann, President and CEO, Greenlining Institute

Registrants: 185

The second session focused on housing and racial equity. Why does where you live matter? Why are our neighborhoods segregated, even though our communities are diverse? What can we do to create more inclusive and equitable communities? Dr. Jessica Trounstone and Debra Gore-Mann walked us through why and how our communities have become segregated by race, why it is a problem and how it has become embedded in our policies and systems reaching far beyond housing policy alone. Making our housing policies more inclusive and allowing access to more households at all income levels is a key step to dismantling these inequitable systems.

The demographic composition for session 2 was very similar to that of session 1. Approximately, 184 people registered for the session. Of those who completed our poll during the webinar, a majority identified as White (57%), followed by Asians (17%) and Latinxs (15%). Over three-quarters (78%) were between the ages of 30 and 70. Nearly half (46%) live in San Mateo County, over a quarter (28%) work there, and over one-fifth (22%) express interest in housing issues in the county. A majority (54%) have lived there for over 21 years and a majority (54%) own their homes.

Key Themes:

- Definition of segregation: Separation of any group by race or class into different geographic communities. Segregation is usually measured at the whole city or the whole region
- History of segregation and land use:
 - At first, actions in the private market – violence, vigilante activity
 - Restrictive covenants (private agreements) were a powerful mechanism
 - Not struck down by the court until 1948
 - White homeowner neighborhoods felt threatened by black migration
 - Zoning – one of first uses of zoning was to limit where people of color could live
 - Federal government's New Deal programs to spur construction – “redlining” maps for the Federal Housing Administration – bureaucratized racial exclusion
 - Post WWII – from the beginning suburbs have been whiter and wealthier than central cities, though this has changed over time in many places
- Racial segregation changed over time in many places – from racial segregation between neighborhoods within cities, to more segregation between cities
 - Both still exist: Examples of east Menlo Park vs. west Menlo Park; East Palo Alto vs. Palo Alto
- Policies like large minimum lot sizes, restrictions on density, restrictions on multifamily housing, limits on growth, open space preservation, high fees for development, cumbersome review processes all work to codify earlier patterns of racial and economic segregation by preventing change in the housing stock and affecting the cost of housing in places where segregation persists.
- Definition of equity: access to power, the redistribution and provision of additional resources and elimination of barriers to opportunity
- Definition of racial equity: transforming behaviors, institutions and systems that disproportionately harm people of color

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- Where you live is connected to health, economic equity, environment and racial justice
 - Pandemic brought many of these conditions to light
 - Commonalities across redlining maps and covid maps and environmental climate impact maps
 - Cannot think of issues separately anymore: housing policy = health policy = climate policy
- Cannot have neutral policies and expect them to undo decades of racist policies
 - “No such thing as a single-issue struggle because we don’t live single-issue lives” – Audre Lorde
 - Accumulated wealth, in the US based on homeownership (intergenerational wealth, better credit, can take out a loan)
 - Consolidated power, accumulated profits, more poor people, no middle class anymore
 - Myth of rugged individualism (in fact there were policies in place that helped or prevented one from succeeding)
 - Role of policing
 - One indicator of your ability to exit poverty is how long your commute is
 - Highway barriers, transportation and urban planning dividing communities
- Tools & Solutions
 - Create common interests instead of personal interests
 - Think about what it means to share spaces of decision-making, share power, inclusive, cooperative, regenerative
 - Most powerful tool in local government toolbox is to increase the zoned density of *all* neighborhoods in a city, including more exclusive neighborhoods
 - Note the interconnectedness of racial dimensions of housing and other issues – when you address racist policies, you will see results across multiple systems

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Session 3: Housing in a Climate of Change (November 10, 2021)

Speakers: Jessica Mullin, Program Manager, Home For All San Mateo County
Hilary Papendick, Program Manager, Climate Ready San Mateo County
Amanda Brown-Stevens, Executive Director, Greenbelt Alliance

Registrants: 161

The third session focused on the connection between housing policy and climate change. How does more housing *reduce* our greenhouse gas emissions? How does where we build housing impact the climate? Jessica Mullin and Hilary Papendick presented the upcoming Housing & Climate Readiness Toolkit to help jurisdictions develop climate ready housing. Amanda Brown-Stevens walked participants through why (infill) housing policy is climate policy. When we allow housing in locations near existing amenities and transit, we provide lower-emission housing options than the alternatives in greenfield and more far-flung locations.

Although 160 people registered for the third session, only 37 completed our webinar poll. Among poll respondents, most identified as White (57%) or Asian (27%). While 71% of respondents were between the ages of 30 and 70, the remaining sample was nearly equally split between people aged 18 to 29 (14%) and over 70 (16%). As in other sessions, most respondents described their connection to San Mateo County as their place of residence (40%), their place of work (29%), and/or simply their interest in housing issues (30%). Approximately 70% own their homes and over three-fifths (61%) have lived there for over 21 years.

Key Themes:

- Anticipated climate impacts in San Mateo County are significant
- County Housing + Climate-Related Efforts include RHNA and Housing Elements as well as climate resilience planning, SMC Recovery Initiative, Local Hazard Mitigation Plan, Safety Elements
- Definition of Housing and Climate-Readiness: “the same improvements that make homes better able to withstand and recover from weather-related crises also makes them healthier and safer to live in when sheltering in place during a pandemic” (NRDC, 2020)
- Strategies to Promote Climate Ready Housing include:
 1. Require Resilience Considerations in General Plan Updates
 2. City-Level Sea Level Rise Policies
 3. Flood Proof Construction
 4. Stormwater Management and Resilience Policies
 5. Early CAL FIRE Review in General Plan Elements, Hazard Mitigation, and Subdivision Plans
 6. Wildfire Risk Reduction Measures for Plans, Codes, Ordinances, and Project Designs
 7. Urban Tree Canopy Policy
 8. Urban Design for Heat Resilience
 9. Passive Building Design
 10. Cool Roof, Wall, and Pavement Standards
- Climate SMART Development: Communities across the Bay Area reduce emissions and build resilience through climate SMART—Sustainable, Mixed, Affordable, Resilient, Transit-Oriented—development.
- Why does where we build matter?

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- Transportation: In the US - transportation is 30% GHG emissions, in California - transportation is 50% GHG emissions → Shifting to growth within cities could reduce equivalent of 400k cars
- Other benefits include cost savings on transportation and utilities, improvements to quality of life, more housing choices
- How can building new homes reduce emissions?
 - Where we build matters, even within our region: smaller homes (ADUs, duplexes, fourplexes, etc.) use less energy; zoning changes - no cost path to reduce emissions
 - Building sector GHG emissions: new standards have more sustainable construction and operations. A single-family suburban home produces 3x yearly emissions as an urban home
- What about water?
 - Water is a shared resource: A collective challenge needs a collective solution
 - Water use in California is 10% urban, 40% agricultural and 50% environmental (non-active use) on average
 - Reducing per capita water use in a growing region: The Bay Area can do this through water efficiency and more compact land use. Changes in landscaping could cut water use close to in half for average home
- Benefits of protecting open space: We urgently need more homes, but building homes outside of cities, on open spaces and farmland, can exacerbate climate-related risks
- Climate SMART Development: Local and regional planning, policy making, and development efforts must foster environmental sustainability, community resilience, social equity, and climate justice outcomes

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Session 4: Putting it All Together for a Better Future (December 1, 2021)

Speakers: Benjamin Grant, consultant, former Urban Design Policy Director for SPUR
Karen Murray, Partner, Van Meter Williams Pollack

Registrants: 224

The fourth session focused on how design and planning for much-needed new infill housing can be an opportunity to address existing challenges in our communities and make them better for people. Where do we have space to create new housing choices? How do we promote design excellence in new buildings and new communities? Urban design consultant Benjamin Grant shared one vision that illustrates how the Bay Area can allow more housing while protecting our open spaces and addressing affordability, equity and sustainability. He walked participants through three existing placetypes that are relevant to San Mateo County, including artists' renderings of their possible futures. Karen Murray from Van Meter Williams Pollack shared real-life examples of how infill housing can be successfully integrated into existing communities in the county.

Of all four sessions, the largest number of people registered for the fourth, with over 223 people signing up to attend. Based on the webinar poll responses, most respondents identified as White (50%) or Asian (30%). Slightly under half of respondents were under the age of 50 (48%) while slightly over half were over 50 (52%). Regarding people's connection to San Mateo County, many respondents reported living there (42%), working there (28%), or having an interest in housing issues in the region (26%). A majority have lived in the county for over 21 years (52%) and around two-thirds (67%) own their homes.

Key Themes:

- It is possible for the Bay Area to grow without sprawling into precious open space or exacerbating gentrification
- New infill housing can be accommodated in the county, but different approaches are needed, no one size fits all
- Existing communities have both assets and challenges
- New housing creation could be an opportunity to make better spaces for people
- Cul-de-sac suburbs
 - Assets: detached homes with yards; quiet, spacious character; orientation to (some) family life
 - Challenges: limited connectivity and walkability; one housing type, exclusive; resource-inefficient, hard to service; resistant to change and growth; car-dependent
 - Possible solutions: accessory dwelling units (ADUs), cottage clusters
- Small lot and streetcar suburbs
 - Assets: walkable block and street pattern; mix of housing types; diverse communities; retail and larger lots along corridors; attractive to new residents and builders; good transit access
 - Challenges: scarce and subject to gentrification; small, individually owned lots; resistant to change and growth; somewhat car-dependent
 - Possible solutions: duplexes, bungalow courts, townhomes; small apartment buildings on main streets and downtowns
- Office parks
 - Assets: abundant, underutilized land; large lots under single ownership; flexible and standardized; open to change
 - Challenges: car-dependent; poorly served by transit; isolated and inward-facing;

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- single-use, with few amenities and services; large paved areas worsen heat and runoff
- Possible solutions: major redevelopment into mixed-use neighborhoods that include office, retail, housing
- Commercial corridors
 - Can link all of these types with nodes along the corridor
 - Provide larger sites
 - More opportunity for development