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To: info@planbayarea.org
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External Email

Hi, I participated in your seminar last night on Plan Bay Area 2050 (Solano County). Kudos to staff for a very well organized and informative event. Daunting challenges lie ahead. And I appreciate the effort you are taking on a regional level to make progress. I just completed training via Al Gore's Climate Reality Project. 10,000 people attended via zoom. A new training is scheduled for Aug 28-Sept 3 since there were many more applicants than slots available. Here is a link to the new training session: https://www.climaterealityproject.org/training/?utm_source=RTPinitiative&utm_campaign=RTP&medium=referral. It was eye-opening to complete this training and realize how critical it is to take action on the local level. California is already a leader in this arena, but I think we have the opportunity to do more to reduce greenhouse gases. One of the big things we can do is plant trees. The corollary to that is confining our urban footprints and, in that context, having more green space in our urban areas through smaller, higher density buildings (residential and otherwise). Maybe this could be incorporated into your 2050 plan and maybe you or your colleagues would be interested in the Climate Reality Training. It takes place over nine days and is all on ZOOM.

I made a suggestion re home ownership for low income families. I want to elaborate on that idea. We were helped many years ago by family with down payment assistance to buy our first home. Some years ago, we helped our daughter buy her first home. And she was not low income but lived in San Francisco. Recently, we helped our niece with down payment assistance. She is in her 50's and this is her first home purchase. She qualified for a 3% down payment loan but had been able to save very little money. Also, as a low income person, her credit scores were not great. So she could barely qualify but under circumstances which have left her with very little room to undertake the responsibilities of home ownership. We helped her with an additional down payment to bring down her monthly payments to a more affordable level. This is assistance that most low income buyers – and many minority buyers – do not have available to them. In addition, because of her status, she had to pay a higher mortgage interest rate than “better-qualified” buyers. Plus, because she did not reach the threshold of a 20% down payment, she had to pay for PMI (private mortgage insurance) tacked on top of her higher mortgage rate. All of these “sound lending practices” contribute to the disparity in wealth accumulation experienced by low income, mostly minority buyers. The wealth gap between white and non-white Americans is huge. So I would propose that MTC/ABAG apply your analytical power to this issue and propose legislation plus a grants program to help low income people enter into home ownership. This could also include an educational component on the responsibilities of home ownership (i.e., like preparing to replace aging sewer lines, roofs, and the like, plus routine maintenance). I think this is particularly important because often, today, monthly rental payments are less than rent payments and with 30-years fixed rate mortgages, are stable. The goal is to boost these folks into the middle class. A secondary way to think about it would be to restrict resale to other low income folks with a ceiling on resale to keep this part of the housing stock affordable but I'm not sure I'm in favor of this. It has its own set of problems.

MTC/ABAG can also promote affordability by a policy focus on smaller homes. Most builders want to build substantially larger homes than first-time homebuyers can afford. And maybe residential building fees could be adjusted to reflect more than # of bedrooms. If square feet were taken into account and a sliding scale adopted to reward units under 1,000 sq ft (for example) and to charge more for larger units (say over 2,000 sq ft), that could help in reducing cost and increasing density on a given project.

Second, I made a suggestion re working from home. I have seen articles saying that working from home has not reduced productivity of workers (although it has been stressful given Covid-19 and child-care responsibilities). I think there is value in being present in the workplace in terms of generating ideas, collaboration and the like. But I think the value to the planet in terms of reduction of greenhouse gases is not to be ignored. Long-term, we must reduce greenhouse gases significantly to slow the devastating effects of climate change. A compact in the Bay Area involving all employers committing to permit, encourage, or mandate working at home 2-4 days of the 5-day workweek would be my idea. It could be accomplished through a summit with major employers, government agencies, and representatives of smaller employers (like local Chambers of Commerce). It could be a role model for the rest of the U.S. and the world. So I would encourage even more dramatic goals than you have proposed. It doesn't help people who have to be at the workplace (teachers, waiters, construction workers and myriad others) but it is a start.

With your mandate to plan for the Bay Area's future, I would also encourage you to take a different and broader role in educating the public. As best I could tell, there were only a handful of us participating on the zoom meeting last night. The general public is not very tuned in to the need for the initiatives you are proposing – or how they could be part of the solution. I am thinking about how we change people's behavior. We educate; we incentivize. What about billboards along the freeways that say, "You can save the planet. Work from home!" I'm sure that isn't the message, but you get the idea. I think there could be 8-10 themes, advertised on the freeway, in tv ads, in social media, etc. You would know better than I how to create such a campaign or could hire people who do. But we need to help people make the connection between their actions and their impact on the planet; and then buy into change.

Thanks for listening! Marilyn

Marilyn Farley

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