



TO: Joint MTC Planning Committee with the ABAG
Administrative Committee

Dated: September 4, 2015

FR: MTC Executive Director and ABAG Executive Director

RE: Understanding Displacement in the Bay Area – Definition, Measures and
Potential Policy Approaches

In July, the MTC Planning and ABAG Administrative Committees discussed displacement in the context of Plan Bay Area 2040's draft goals and performance targets. The Committees directed staff to provide additional information on displacement including, a definition, potential causes, and policy interventions.

These topics are described in this memo, and conclude with staff recommendations on potential options on how to incorporate this policy issue into Plan Bay Area 2040 for further consideration. Information for this memo draws on research conducted by the University of California Berkeley's Center for Community Innovation for the Regional Early Warning System for Displacement (REWS) study¹. For additional context on displacement, see *Addressing Displacement in the Bay Area, 2015, ABAG*, at <http://abag.ca.gov/planning/housing>.

A. Definition of Displacement and Potential Causes

Displacement is a serious concern across the Bay Area, not just in the urban core. In both urban and suburban communities, displacement may be defined at multiple scales including, at a household, neighborhood and regional level.

At the household level, displacement occurs when a household is forced to move from its place of residence due to conditions in the housing market that are beyond its ability to control, including, no-fault evictions, rapid rent increase, and relocation due to repairs or demolition, among others².

At a neighborhood level, displacement is assumed to occur in a census tract if it experiences a net loss in the number of low-income households due to conditions in the housing market when, over the same time period, the region overall gained low-income households³.

¹ See: http://iurd.berkeley.edu/uploads/CCI_Final_Report_07_23_15.pdf. The Regional Early Warning System for Displacement (REWS) study was funded in part by the Bay Area Regional Prosperity Plan and California Air Resources Board

² Adapted from the definition proposed by REWS and by Grier and Grier, 1978, and Marcuse, 1986

³ Wei and Knox, 2014, and Landis, 2015, found that neighborhood composition in the United States is considerably stable over time. The loss of low-income households can therefore be considered as a proxy for displacement

At a regional level, *displacement may be assumed to occur when a household is forced to move to a place of residence outside the region due to conditions in the housing market that are beyond its ability to control.*

All three definitions are relevant to Plan Bay Area 2040. The household level definition is perhaps most useful in defining the issue to a broader audience that comprises multiple stakeholders and sectors and depicts displacement as it is experienced by households or families that may have resided in a given location for a long period of time. The neighborhood and regional level definitions are more measurable and are therefore more useful in tracking trends, and evaluating progress in achieving goals related to displacement over time. The phenomenon of regional displacement is at the crux of the so-called “in-commute” issue that has occupied so much airtime during your committee meetings.

The definitions provided above refer only to the displacement of *renters*. However, *owners* may also experience displacement due to a range of conditions including an economic downturn or predatory lending practices. In summary, rental displacement may be caused by a number of factors including but not limited to:

- Economic conditions such as rent increases as a result of a growing jobs market, loss of employment as a result of a shrinking jobs market, etc.; or
- Physical constraints such as lack of adequate affordable housing (below 120% of median income), long-term neighborhood disinvestment leading to poor access to amenities, etc.; or
- Some combination of both.

In the Bay Area, high displacement pressures are primarily caused by *a combination of robust economic growth and lack of sufficient affordable housing* for low- and moderate-income households. Other large metropolitan regions in the nation with a strong jobs market have also experienced similar pressures but not nearly at the scale and severity as in the Bay Area.

Recent research finds that existing communities, including low-income households and communities of color, are likely to benefit from investment around new transit stations if the adjacent development improves mobility, supports neighborhood revitalization, lowers transportation costs, and provides other spill-over amenities⁴. Research also shows that revitalization in low-income communities may provide broader socio-economic benefits including improved social mobility for low-income children⁵.

However, *disadvantaged communities may fail to benefit* from these improvements if gentrification leads to displacement of low-income or minority residents, or if new development does not provide more housing choices and improved job opportunities to existing lower-income or minority residents⁶.

⁴ Robert Cervero, 2004, Transit-Oriented Development in the United States: Experiences Challenges and Prospects

⁵ The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment, Raj Chetty, Nathaniel Hendren, and Lawrence F. Katz, Harvard University and NBER, May 2015

⁶ Stephanie Pollack, Barry Bluestone and Chase Billingham, 2010, Maintaining Diversity in America’s Transit-Rich Neighborhoods: Tools for Equitable Neighborhood Change; Karen Chapple, 2009, University of California, Berkeley

B. Measuring Displacement

A direct measurement of displacement would require a case by case, ongoing and subjective assessment of the true causes that led to a household moving from its place of residence. The assessment would have to determine whether the household moved by choice or due to conditions beyond its control.

No such assessment has been conducted at a local or regional level. Further, currently available data and analysis tools cannot measure actual displacement⁷. But the “*risk of displacement*” *can be measured and modeled* into the future using available data and tools, based on the criteria outlined in Table 1 below.

Adopting effective anti-displacement policies at the local level may significantly reduce this risk. Regional programs can complement and support local policies but cannot replace the need for local action. Yet effectiveness of anti-displacement policies at the local or regional scale cannot be measured or forecasted.

Table 1. Risk of Displacement Criteria

<i>Census Tract Level Criteria</i> ⁸	<i>Rationale</i>
Lower-income households (below 120% AMI) in baseline year of PBA 2040	Lower-income households are more likely to be housing cost burdened in the Bay Area and due to a lack of sufficient affordable housing are vulnerable to rapid rent increases.
Concentration of new residential development ⁹ <i>OR</i> Proximity to regional job centers (ratio of jobs to households) ¹⁰ <i>OR</i> Planned or existing high-quality transit (as defined in PBA 2040) ¹¹	Lower-income households in areas with higher-than-average new development will be at a higher risk of displacement. Neighborhoods in proximity, or with a direct access to jobs increases property value, especially in a growing economy. Quality transportation infrastructure attracts new investment to a neighborhood by improving access to jobs and amenities (resulting in higher real estate values and therefore pressure on existing residents).

⁷ Subject to availability of data and analysis tools, housing cost appreciation may be incorporated into estimates of displacement risk in future years. This analysis may be possible through UrbanSim, the region’s land use model.

⁸ Thresholds of concentration for each criteria are defined as a sum of the regional mean and ½ standard deviation from that mean. This methodology is derived from the 2013 Plan Bay Area Equity Analysis. The criteria is based on empirical work. Both the criteria and thresholds may be updated based on additional data on displacement trends

⁹ REWS regression analysis results, p value < 0.1

¹⁰ REWS regression analysis results, p value < 0.2

¹¹ REWS regression analysis results, p value < 0.1

C. Relevance to Plan Bay Area and Regional Programs

Plan Bay Area provides a blueprint for future regional growth and transportation investments. Since implementation is still largely the responsibility of local governments, the Plan includes programs that assist local governments in achieving regional goals. These programs include One Bay Area Grants (OBAG), which provides funding for planning and transportation improvements within Priority Development Areas (PDAs). MTC also has funded dozens of transit station area planning grants to help prepare PDAs for development.

UC Berkeley's REWS study found that in 2013:

- Of the 515,685¹² low-income renter households in Bay Area, 353,850 (69%) lived within PDAs¹³;
- 69% of the 353,850 low-income renter households that lived within PDAs were at risk of displacement¹⁴;
- By comparison, only 41% of the remaining 161,853 low-income renter households that lived outside the PDAs were at risk of displacement; and
- In total, 60% or 311,476 low-income renter households in the region are at risk of displacement due to current conditions in the housing market.

As noted in section B of this memo, adopting anti-displacement policies at the local level, and implementing regional programs that complement them, can mitigate the risk of displacement across the region, including within PDAs.

D. Potential Policy Approaches

Results from the REWS study indicate that there is an inherent tension between the Plan's emphasis on focused growth within PDAs and patterns of displacement risk in the region. The Plan partially addresses displacement risk to low-income households by increasing resources for affordable housing and non-automobile transportation access in low-income neighborhoods, and supporting economic opportunities across the region that benefit existing residents.

But these regional programs can address only part of the issue. Local jurisdictions and the region at large must therefore work together to develop strategies to address displacement risk at the neighborhood level, and advocate for stronger policy changes at the state and federal level. See Attachment 1 for a list of existing policy tools adopted by local jurisdictions in the Bay Area. More assessment is needed to evaluate the feasibility of any one or more local policy or program that can have a regional level impact. Regardless, local efforts could consider the following:

- Production and preservation of deed-restricted or market-rate affordable housing for low- and moderate-income households in PDAs, transit-priority areas (TPAs) and high-opportunity areas (for example, by identifying dedicated sources of adequate funding);

¹² Households earning less than 80% of the county median income

¹³ Based on analysis of census tracts that intersect with PDA boundaries

¹⁴ Includes areas that have already undergone displacement, but are at risk of losing more low income households

- Tenant protections such as counselling services for both tenants and landlords (similar to the Rent Stabilization Board in the City of Berkeley), stronger just-cause eviction requirements and rent stabilization;
- Addressing land speculation and wild swings in housing costs that impacts neighborhood stability (for example, by carefully considering the amount of up-zoning of an area at any one time); and
- Balancing revenue-generation with fulfilling community needs (for example, by allocating under-utilized publicly-owned lands for affordable housing).

E. Staff Recommendation for Plan Bay Area 2040 for Further Consideration

Given the strong interest in reflecting concerns about displacement in the Plan performance targets, staff is recommending several revisions to the targets as discussed in item 5b. Further, staff is proposing to add a third performance target under Equitable Access that will be focused on the issue of displacement. Members of the Regional Advisory Working Group (RAWG) reviewed an initial proposal for this target on September 1. Recognizing that this target is new and was not among the draft targets reviewed by the MTC Planning and ABAG Administrative Committees in July, staff is recommending that this target be approved in November to allow more time to develop the most appropriate target and to seek your feedback as well as other stakeholders on the initial proposal provided to RAWG as well as two other alternatives:

- Reduce the share of households at risk of displacement to 0% (initial proposal discussed with RAWG on September 1st);
- Reduce the share of households at risk of displacement to 30% (halving the total at risk); or
- Reduce the share of households at risk of displacement in Priority Development Areas by 30% (to the same “baseline” level as non-PDA areas).

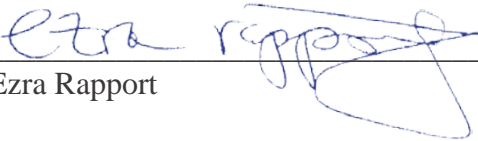
Given the complexity of the displacement issue, staff believes it is appropriate to discuss a range of alternatives, including one that focuses on PDAs given that local and regional plans may inadvertently be increasing displacement pressure in PDAs. In combination with the proposed target #6 – that increases the share of affordable housing in PDAs, TPAs, or high-opportunity areas by 15% – Plan Bay Area 2040 would provide a more comprehensive assessment of housing affordability for low-income households.

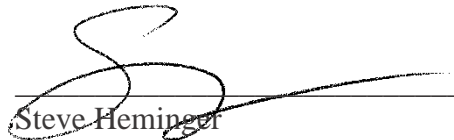
In addition to reflecting concerns about displacement in the Plan performance targets, regional agencies may also consider enhancing existing initiatives or instituting new programs when considering the Plan investment strategy. New initiatives would not necessarily be led by regional agencies, and their success would therefore depend on leadership from other regional stakeholders and organizations (see Attachment 2 for recommendations related to the Regional Prosperity Plan that were presented at the July Joint Committee meeting). These existing or potential initiatives may include, but are not limited to:

- Making One Bay Area Grant (OBAG) funding partially contingent (among other requirements) on adoption of local policy interventions, in areas where there is a high risk of displacement, as well as directing OBAG technical assistance to those areas;

- Expanding the Transit-Oriented Affordable Housing (TOAH) program, or directing a greater share of TOAH funding to areas where there is a risk of displacement; and
- Rail Corridor - Underutilized Public Lands Study, which will identify parcels for potential affordable housing development.
- Regional commercial linkage fee and a revenue-sharing mechanism to fund affordable housing production, with potentially a dedicated funding program for moderate-income (80% to 140% median household income).
- Strong policy platform to advocate for support at the state and federal level (next annual legislative program to be adopted in December 2015).

Staff looks forward to your input and direction as we further develop the performance target #7, focused on displacement risk, for adoption in November.


Ezra Rapport


Steve Heminger

ER / SH: dv

- Attachments:*
1. Existing Local and Regional Policy Tools to Address Displacement Risk
 2. July 2, 2015 Joint MTC Planning and ABAG Administrative Committee Memo on Potential Initiatives and Role for MTC / ABAG to Implement Regional Prosperity Plan

Protecting Existing Assets: Local and Regional Tools to Address Displacement

Existing research is inconclusive on which local policies are most effective in reducing displacement risk, or to what extent. But there is general consensus among researchers and community organizations that local policies are the most effective policy tools to mitigate displacement risks in low-income communities. Table A below lists the most commonly adopted anti-displacement and affordable housing production policies among Bay Area jurisdictions¹.

Table A. Common Policies Adopted by Bay Area Jurisdictions

<i>Anti-Displacement and Affordable Housing Policies</i>	<i>Share of Jurisdictions</i>
Inclusionary Zoning / Below Market Rate Program	71%
Condominium Conversion Ordinance	67%
In-Lieu Fees to Fund Affordable Housing	58%
Reduced Fees or Waiver for Affordable Housing	56%
Home-Owner Repair or Rehabilitation Ordinance	48%
Locally Funded Homebuyer Assistance Program	43%
Housing Development Impact Fees	32%
Home Sharing Program	32%
Commercial Linkage Fee	25%
Housing Development Impact Fee	22%
Single-Room Occupancy Preservation Ordinance	22%
Enhanced Density Bonus	16%
General Fund Allocation including “Boomerang” Funds	14%
Rent Stabilization or Control	7%
Just Cause Eviction Ordinance	6%

In addition to local policies, regional agencies may consider additional policies and initiatives to limit or reduce the share of low-income residents at risk of displacement. But regional programs can at best complement local policies, not replace them. Existing tools that are available to regional agencies are listed in Table B below.

Table B. Existing Regional Programs with Potential to Address Displacement Risk

<i>Initiative</i>	<i>Potential Modifications</i>
Transit-Oriented Affordable Housing	Expand and create preservation program category
One Bay Area Grants	Add criteria for housing policies to eligibility; add targeted technical assistance program
Regional Housing Needs Allocation	Advocate for full credit for preservation projects
PDA Planning & Technical Assistance	Provide support for Affordable Housing production and other displacement measures.

¹ Bay Area Housing Policy Database v.1.0, ABAG, January 2015

DRAFT



TO: Regional Advisory Working Group
FR: Ken Kirkey, MTC staff; Miriam Chion, ABAG staff and Vikrant Sood, MTC staff
RE: Potential Initiatives and Role for MTC / ABAG to Implement Regional Prosperity Plan

DATE: July 2, 2015

Background

The Regional Prosperity Plan was completed in June 2015 following a 3-year process to address the following three challenges: production and preservation of affordable housing near transit and jobs; neighborhood stabilization in communities at risk of displacement; and expanding economic opportunities for lower-wage workers.

A Steering Committee, formed to oversee project implementation, published an Action Plan in June 2015 that identifies 20 strategies and 76 actions to implement program recommendations. Of this total, only a small subset is directly relevant to the areas of jurisdiction of MTC and ABAG. Some actions in this subset are already underway through existing activities. These activities may be modified or expanded as needed and appropriate to incorporate additional findings from the Prosperity Plan. Staff will present these existing and potential new activities identified in the Action Plan at a Joint Committee meeting in fall 2015 for further review and discussion.

Potential Initiatives to Implement Regional Prosperity Plan

This memo proposes three bold new initiatives that MTC or ABAG could take to respond to *multiple strategies and actions* listed in the Action Plan. Implementing these initiatives will require coordinated effort and strong collaboration among regional and local leaders and stakeholders over the long-term. These initiatives, if implemented, may address critical challenges facing the Bay Area related to housing affordability and quality jobs.

A. Funding for Affordable Housing (Local and Regional)

Support new sources of revenue to back-fill lost revenue from state and federal sources (such as elimination of tax-increment financing) while also expanding the overall amount of funds available for affordable housing production and preservation may include:

- A county-level or sub-regional **commercial linkage fee** on new office and commercial development (new office space for additional workers will increase demand for more housing). Fees collected by one jurisdiction may be transferred to a neighboring jurisdiction to build a portion of new units (which otherwise would not be built) through a regional or sub-regional **revenue- or cost-sharing mechanism**.
- Right-of-first-refusal for sale of *under-utilized* publicly-owned land for affordable housing, consistent with AB2135, which addresses publicly-owned *surplus land*.

B. Funding for Affordable Housing (State and Federal)

Establish a region-wide, coordinated legislative platform – led by local policymakers – aimed at restoring and expanding state and federal funding for affordable housing, including:

- Adopting a new *tax-increment financing mechanism* to facilitate housing production in weaker markets (or further modifying Enhanced Infrastructure Financing Districts);
- Expanding and fully utilizing *low-income housing tax credits* (state and federal); and
- Expanding and prioritizing Affordable Housing and Sustainable Communities (*cap and trade funding*) for affordable housing production and preservation in Priority Development Areas.

C. Investment in Industrial Lands and Goods Movement to Grow Middle-Wage Jobs

Middle-wage job growth in key sectors such as advanced manufacturing, warehousing, logistics and goods movement – which already account for a large proportion of well-paying jobs in the region – may be supported by:

- Designating a regional *Economic Development District (EDD)*, a federally recognized entity with access to federal grants from the U.S. Department of Commerce, to support implementation of sub-regional plans; and
- Defining potential *Priority Industrial Areas (PIAs)*, based on sub-regional plans, along with an associated implementation program, in the next Plan Bay Area update.

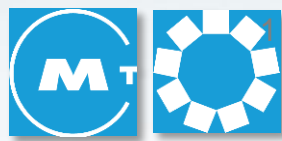
Next Steps

Based on Joint Committee feedback, staff will update the list of potential initiatives and compile a list of existing and new activities from the Action Plan that are relevant to regional agencies. Staff will seek approval of specific strategies for MTC / ABAG action at a Joint Committee meeting of the MTC Planning and ABAG Administrative Committees in fall 2015.



**Plan
Bay Area
2040**

**Agenda Item 6
Revised**



**Understanding Displacement in
the Bay Area**

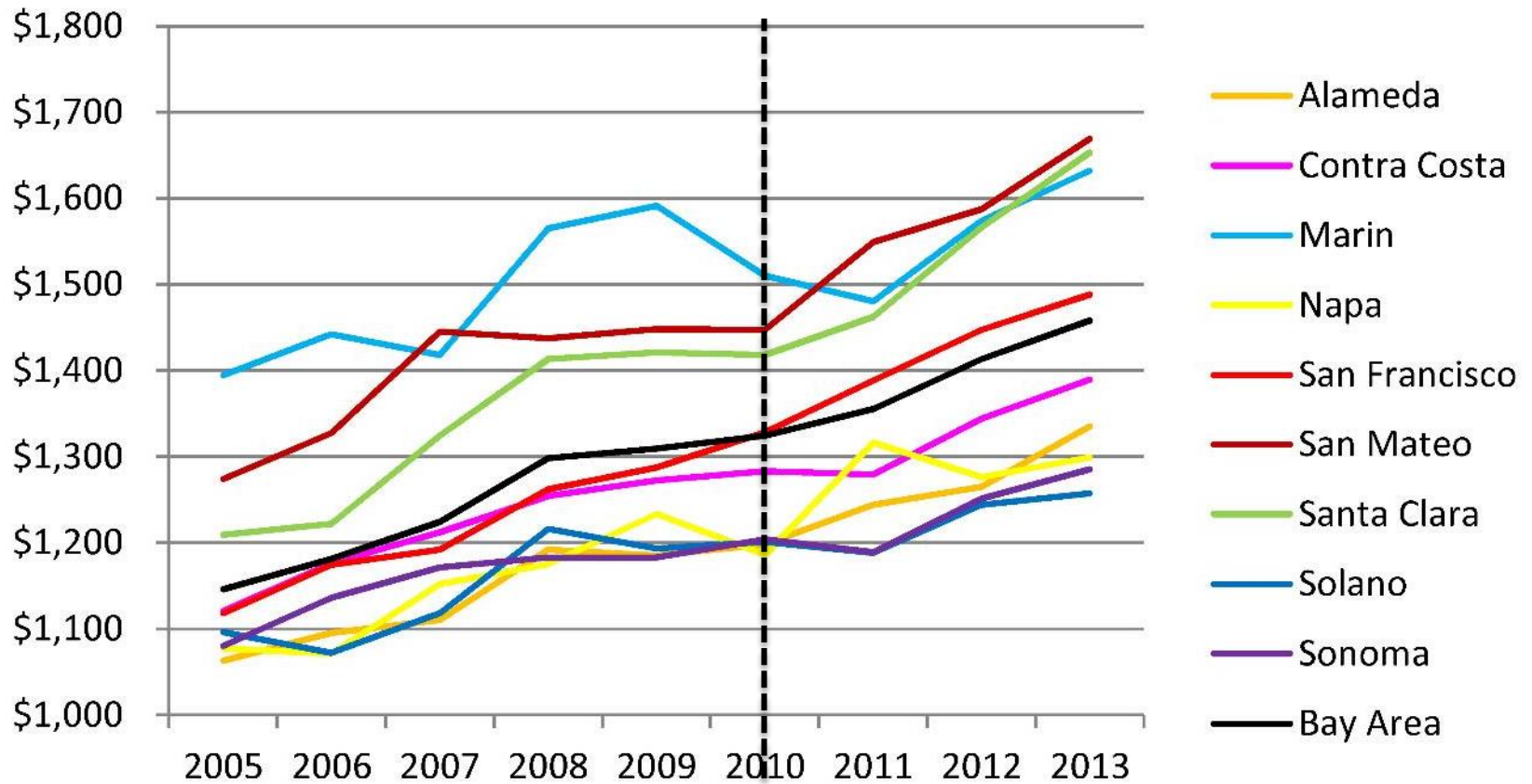
Context, Definition, Measures and Policy
Approaches

**Joint MTC Planning Committee with the
ABAG Administrative Committee
September 11, 2015**

Displacement Context

Rising Housing Costs

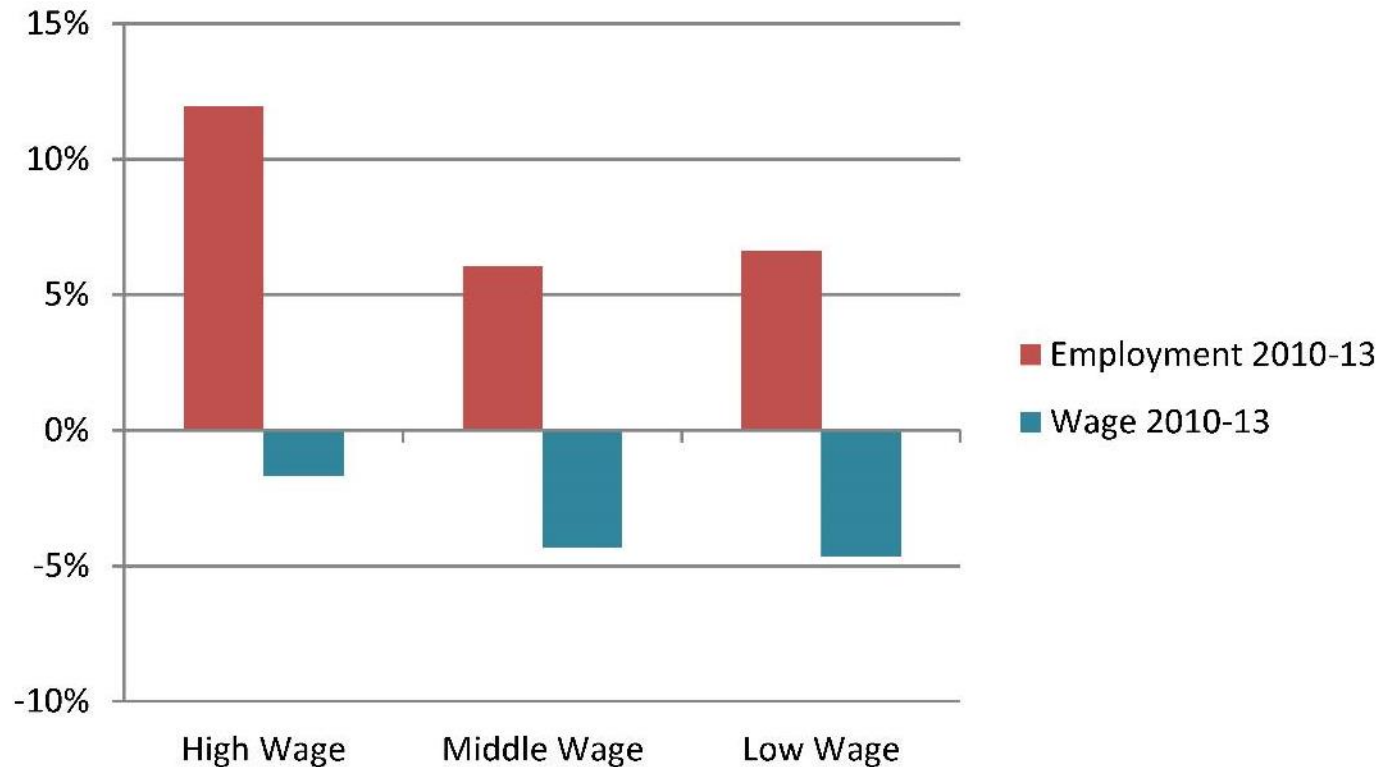
Median Gross Monthly Rent (2005-2013)



Source: ABAG from US Bureau of the Census American Community Survey 1-year Estimates

Job Growth, Declining Wages

Bay Area Employment and Wage Change by Job Category (2010-2013)



Source: ABAG from California Employment Development Department Occupation and Wage data, adjusted for inflation using Bureau of Labor Statistics Consumer Price Index for All Urban Consumers (CPI-U) for San Francisco-Oakland-San Jose, CA

Global Companies, Global Investment



Plan
BayArea
2040

Housing Production in the Bay Area

Progress in meeting Regional Housing Needs Allocation (RHNA)

Units permitted between 2007 and 2014

	Housing Permitted							
	Below Moderate (0%-80% AMI)		Moderate (80%-120% AMI)		Above Moderate (>120% AMI)		Total	
	Permits	% RHNA	Permits	% RHNA	Permits	% RHNA	Permits	% RHNA
Alameda	4,794	27%	1,140	13%	13,681	75%	19,615	44%
Contra Costa	2,388	22%	3,654	73%	10,758	96%	16,800	62%
Marin	506	27%	219	22%	818	40%	1,543	32%
Napa	206	14%	268	38%	960	62%	1,434	39%
San Francisco	5,401	45%	1,234	18%	13,468	109%	20,103	64%
San Mateo	1,343	22%	746	25%	6,080	93%	8,169	52%
Santa Clara	6,490	28%	2,371	22%	35,962	139%	44,823	74%
Solano	717	14%	1,001	43%	3,141	56%	4,859	37%
Sonoma	1,541	29%	1,033	42%	3,065	53%	5,639	41%
Total	23,386	28%	11,666	28%	87,933	99%	122,985	57%

Where is Displacement Happening? Who is Being Displaced?

Advanced Gentrification

 Advanced Gentrification

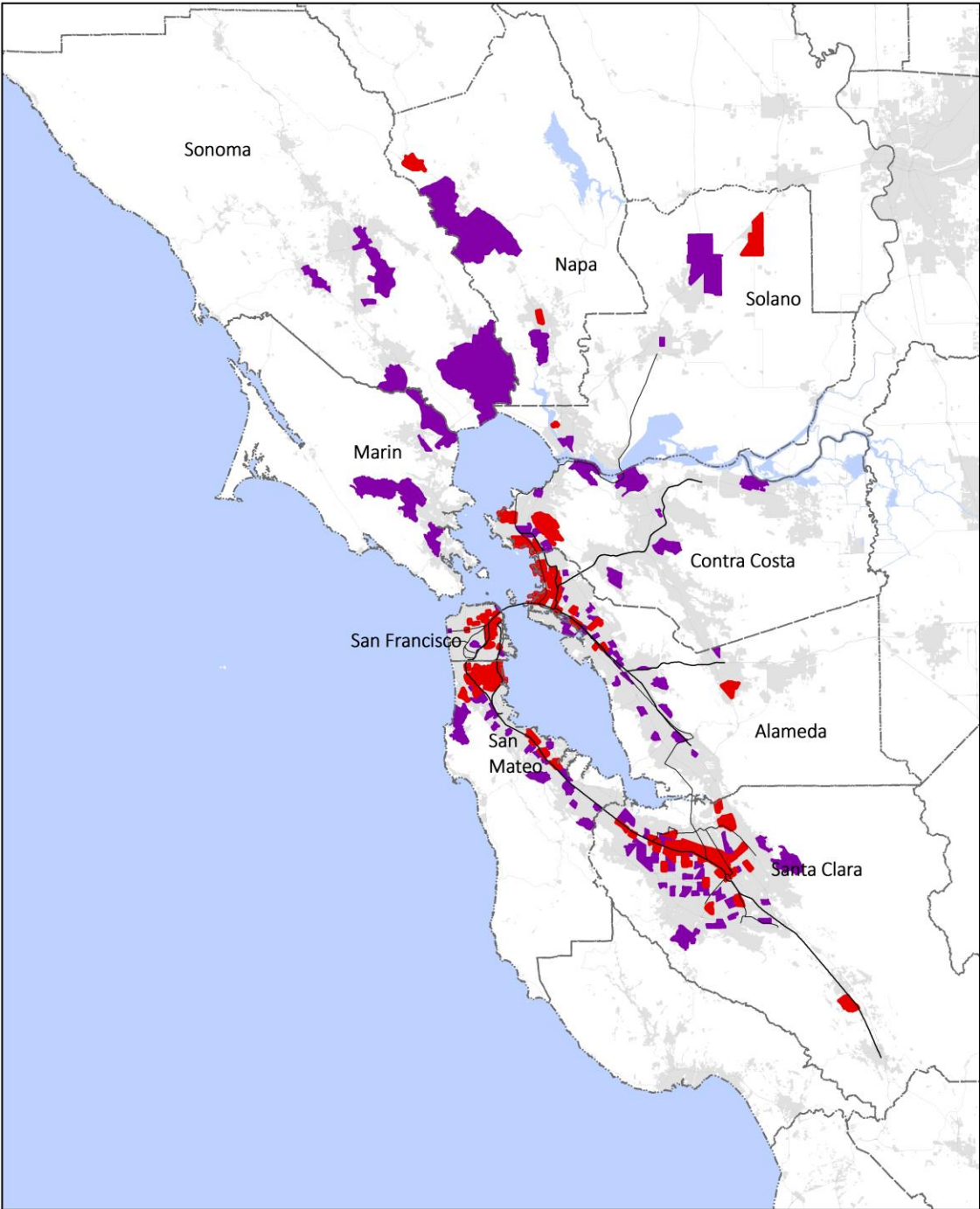


*Data Source:
UC-Berkeley Center for
Community Innovation
(Map by ABAG)*

Undergoing Displacement

 **Advanced Gentrification**

 **Displacement**



*Data Source:
UC-Berkeley Center for
Community Innovation
(Map by ABAG)*

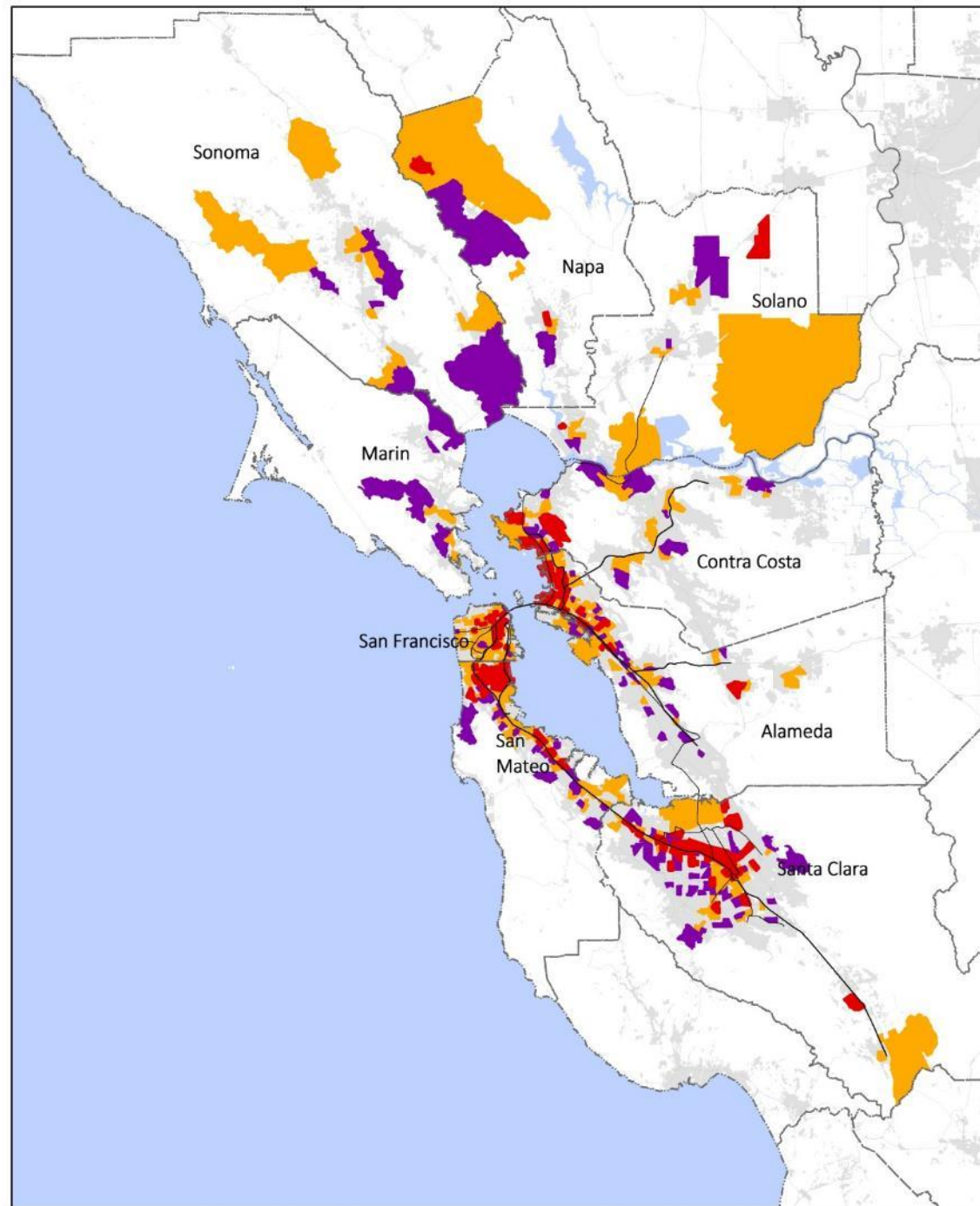
Displacement Pressure

 **Advanced Gentrification**

 **Displacement**

 **Displacement pressure**

*Data Source:
UC-Berkeley Center for
Community Innovation
(Map by ABAG)*

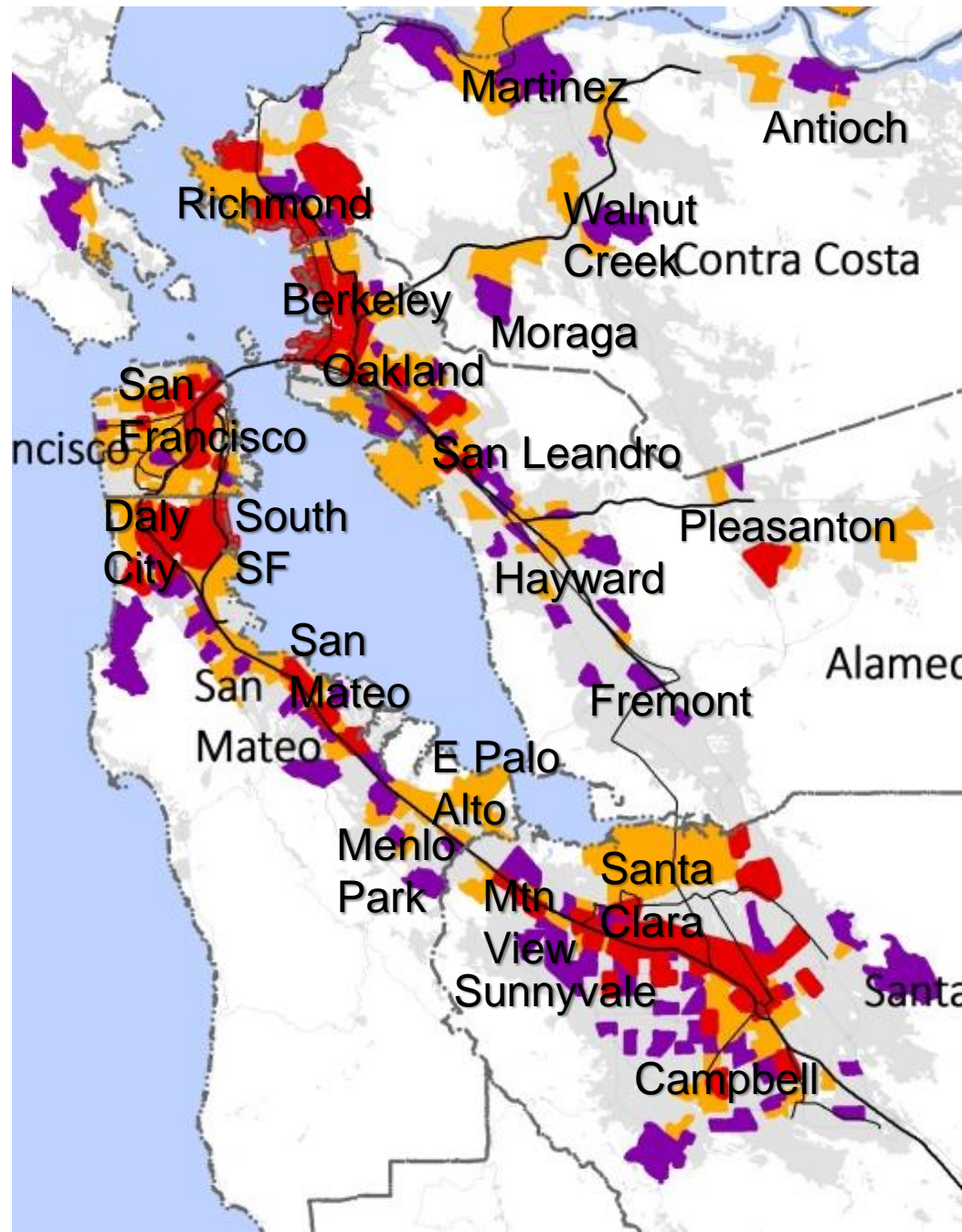


Displacement Pressure

 **Advanced Gentrification**

 **Displacement**

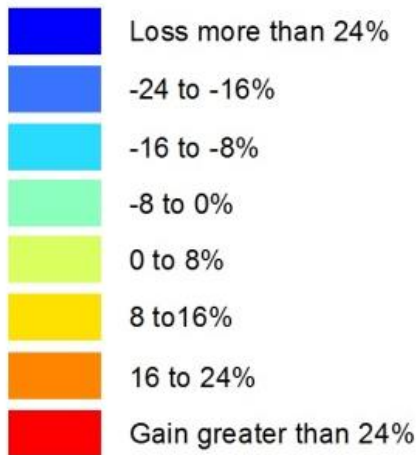
 **Displacement pressure**



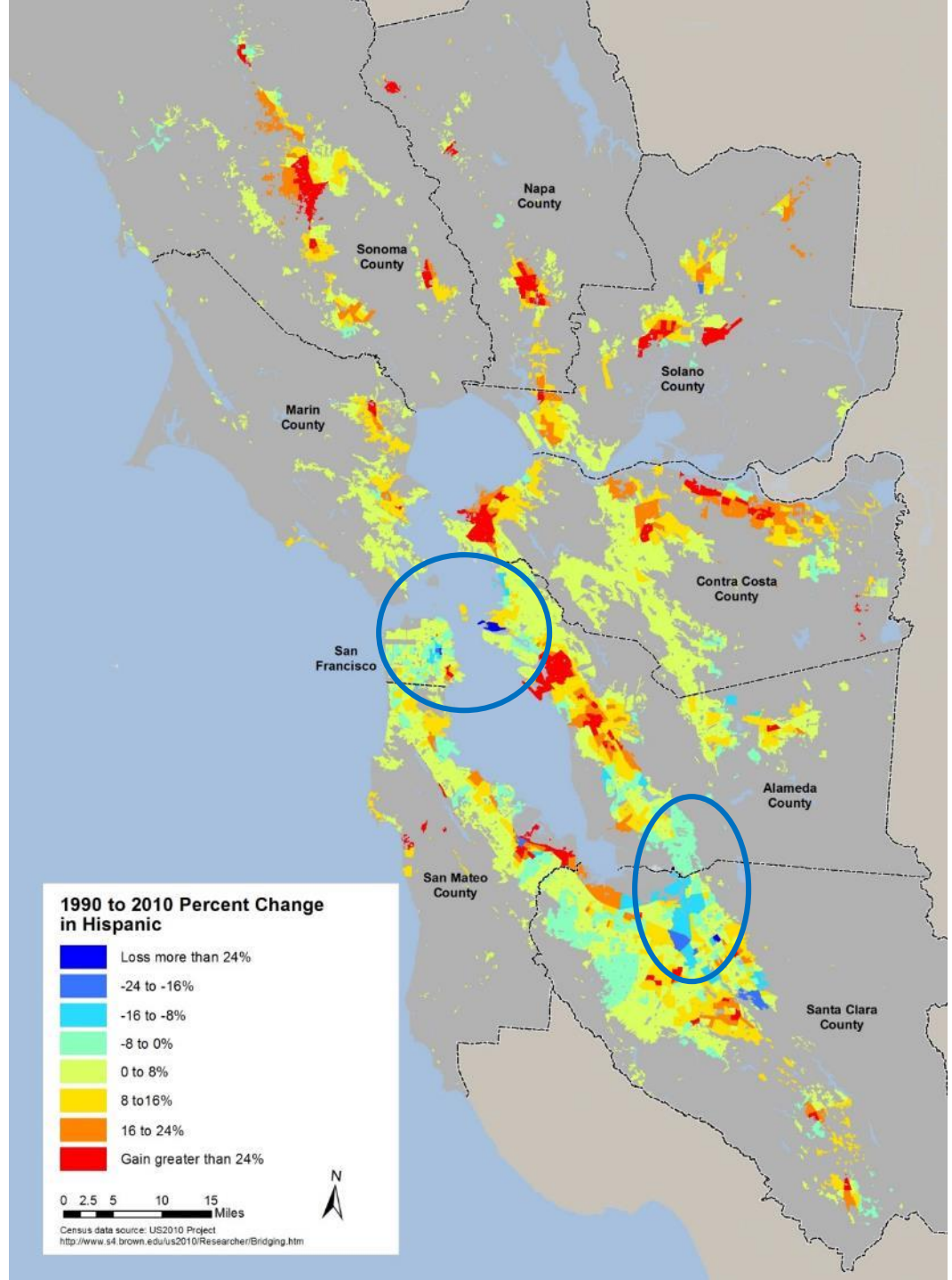
*Data Source:
UC-Berkeley Center for
Community Innovation
(Map by ABAG)*

Latino Population

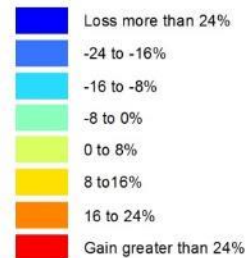
1990 to 2010 Percent Change in Hispanic



Census data source: US2010 Project
<http://www.s4.brown.edu/us2010/Researcher/Bridging.htm>



1990 to 2010 Percent Change in Hispanic

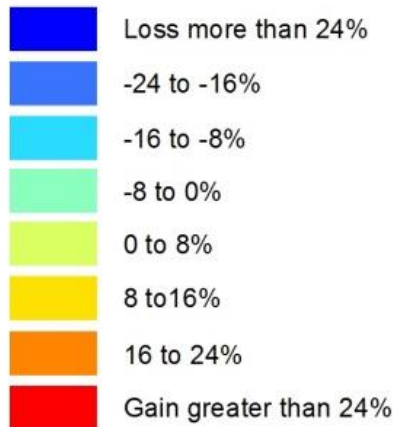


Census data source: US2010 Project
<http://www.s4.brown.edu/us2010/Researcher/Bridging.htm>



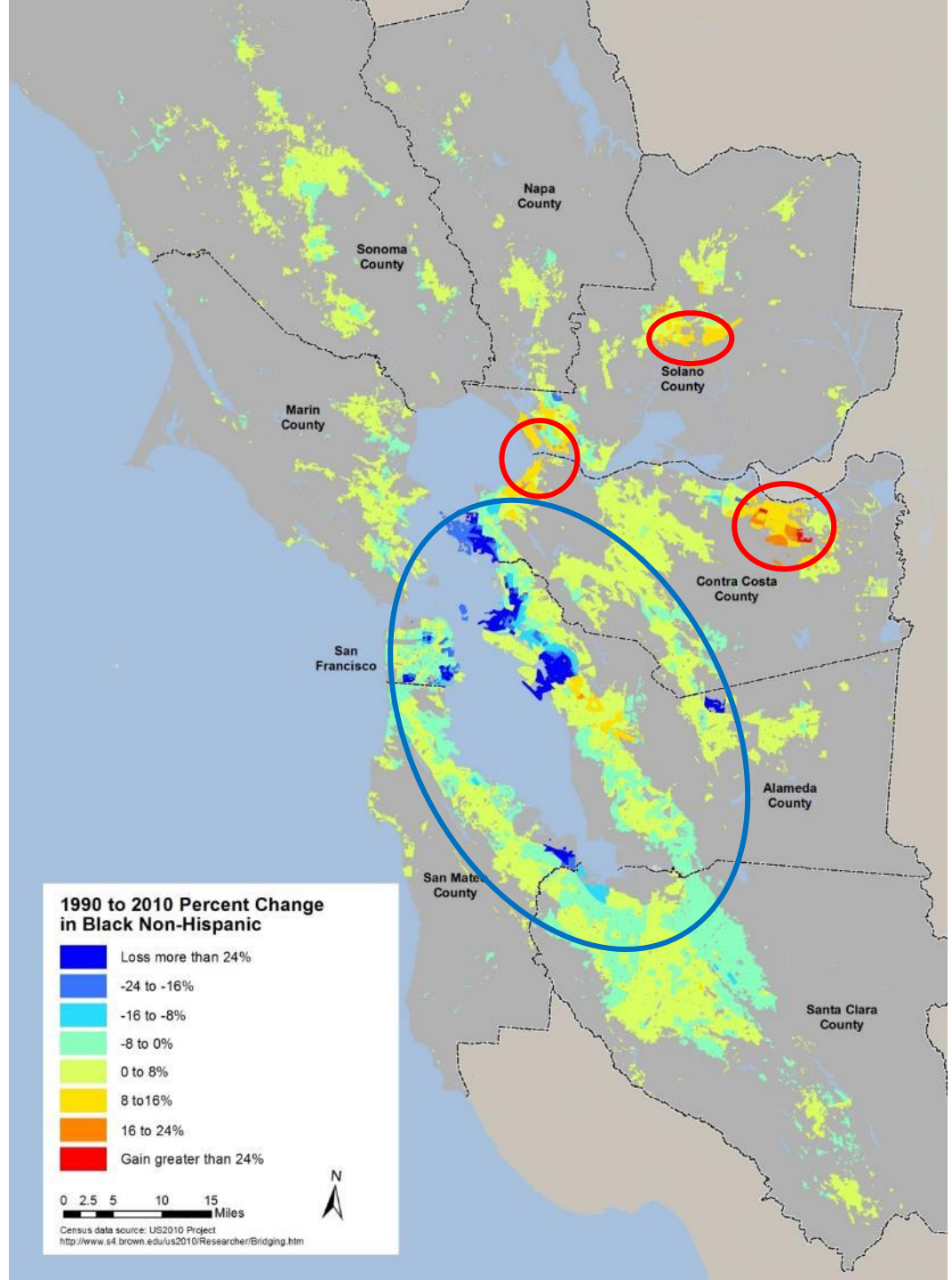
Black/ African- American Population

1990 to 2010 Percent Change
in Black Non-Hispanic



0 2.5 5 10 15 Miles

Census data source: US2010 Project
<http://www.s4.brown.edu/us2010/Researcher/Bridging.htm>



Addressing Displacement Challenges

Housing Production & Retention



Plan
BayArea
2040

Community Stability



Good Jobs



Priority Development Areas

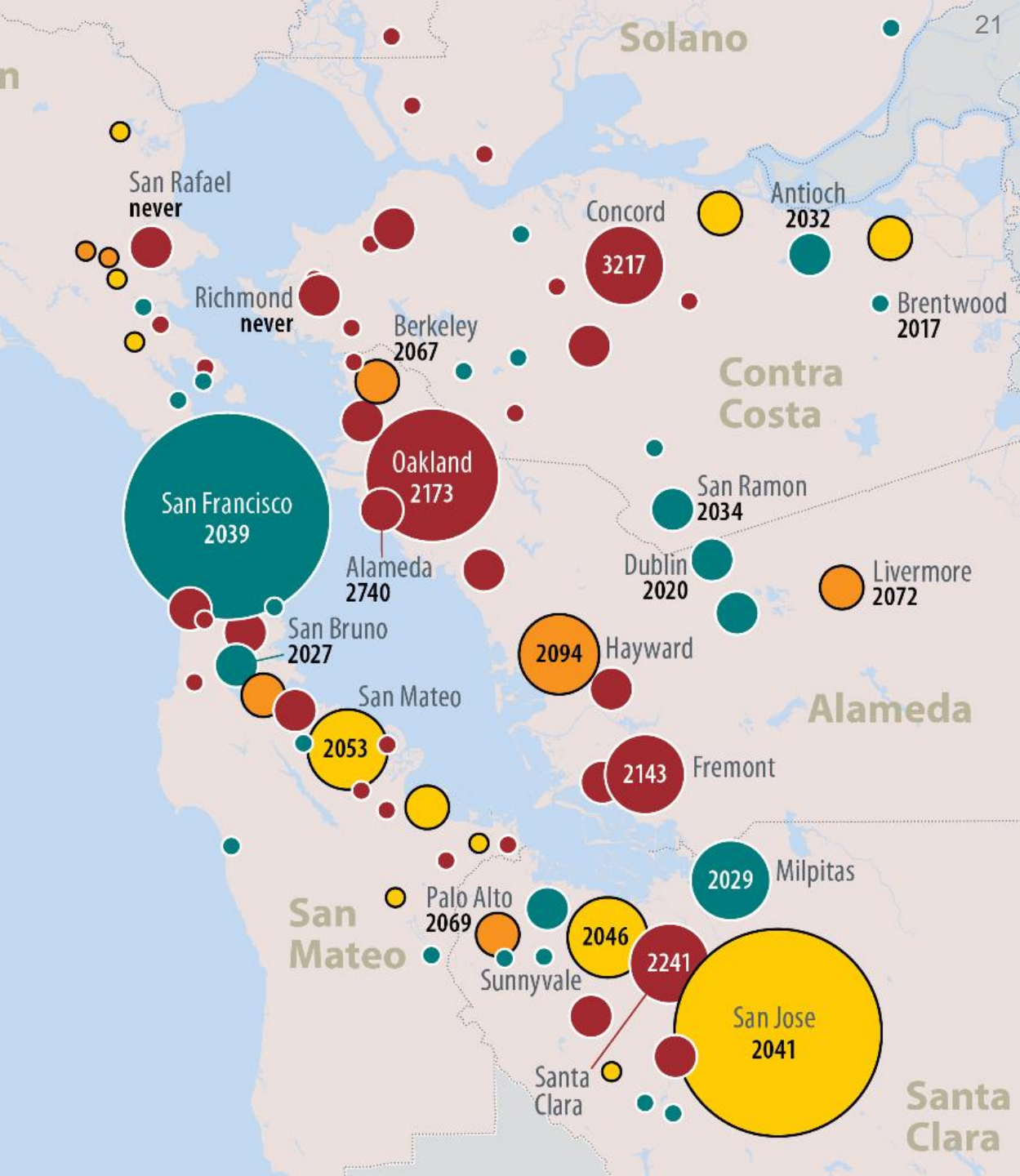
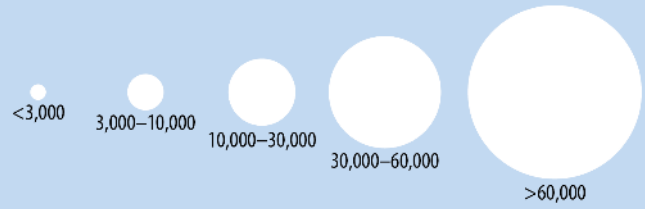


Definition, Measures and Policy Approaches

What year will your city reach its 2040 housing growth forecast, assuming the annualized housing production rate in 2014 continues unabated?

- Ahead of Schedule (before 2040)
- On Track or Slightly Behind (between 2040 and 2059)
- Behind Schedule (between 2060 and 2099)
- Way Behind Schedule (after 2100)

Plan Bay Area Housing Production Forecast: 2010 to 2040



Definitions of Displacement



At the household level – displacement occurs when a household is forced to move from its place of residence due to conditions in the housing market that are beyond its ability to control, including, no-fault evictions, rapid rent increase, and relocation due to repairs or demolition, among others.

At a neighborhood level – displacement is assumed to occur in a census tract if it experiences a net loss in the number of low-income households due to conditions in the housing market even when, over the same time period, the region overall gained low-income households.

At a regional level – displacement may be assumed to occur when a household is forced to move to a place of residence outside the region due to conditions in the housing market that are beyond its ability to control.

Measuring: Risk of Displacement

Census Tract Level Criteria	Rationale
<p>Low- and moderate-income households (below 120% AMI)</p>	<p>Low- and moderate-income households are more likely to be housing cost burdened, and due to a lack of sufficient affordable housing more vulnerable to rapid rent increases.</p>
<p>Concentration of new residential development</p> <p>OR</p> <p>Proximity to regional job centers</p> <p>OR</p> <p>Planned or existing high-quality transit</p>	<p>Low- and moderate-income households in areas with higher-than-average new development are at a higher risk of displacement.</p> <p>Neighborhoods in proximity, or with a direct access to jobs have higher property value, especially in a growing economy.</p> <p>Quality transportation infrastructure attracts new investment to a neighborhood by improving access to jobs and amenities.</p>

Risk of Displacement in the Bay Area

	Low-Income Renter Households***	
	Total	At-Risk of Displacement*
Region-Wide	515,685	311,476 (60%)
Within PDAs**	353,850	245,302 (69%)
Outside PDAs	161,853	66,174 (41%)

*** Households earning less than 80% of the county median income

** Based on analysis of census tracts that intersect with PDA boundaries

* Includes areas that have already undergone displacement, but are at risk of losing more low income households

Source: Regional Early Warning System for Displacement (REWS) Study, 2015, UC Berkeley

Local and Regional Policy Tools

Local Anti-Displacement and Affordable Housing Policies	Share of Jurisdictions
Inclusionary Zoning / Below Market Rate Program	71%
Condominium Conversion Ordinance	67%
In-Lieu Fees to Fund Affordable Housing	58%
Reduced Fees or Waiver for Affordable Housing	56%

Regional Initiatives
Transit-Oriented Affordable Housing
One Bay Area Grants
Regional Housing Needs Allocation
PDA Planning & Technical Assistance

Next Steps: Performance Target

Add a new Performance Target for displacement risk (adoption proposed in November)

- Reduce the share of households at risk of displacement to 0% (initial proposal discussed with RAWG on September 1st);
- Reduce the share of households at risk of displacement to 30% (halving the total at risk); or
- Reduce the share of households at risk of displacement in Priority Development Areas by 30% (to the same level as non-PDA areas).

Next Steps: Potential Plan Bay Area 2040 Initiatives

Regional Investments

- Eligibility requirements for One Bay Area Grants (OBAG) in jurisdictions with high displacement risk;
- More resources for Transit-Oriented Affordable Housing (TOAH) with more emphasis on areas with high risk;
- Regional initiatives to raise new revenue for affordable housing to meet high need;
- A strong policy platform to advocate for support at the state and federal level; and
- Fund a robust technical assistance effort through the PDA and Community Based Transportation Plan (CBTP) programs to support local jurisdictions.