



November 18, 2025

Re: Agenda Item 10a Transit-Oriented Communities (TOC) Policy and One Bay Area Grant (OBAG 4)

Dear MTC Commissioners:

We are writing to reaffirm our support of maintaining or strengthening the Affordable Housing and Commercial Stabilization Policies in the Transit-Oriented Communities Policy (TOC) and linking local OBAG 4 funding to compliance with those policies. We strongly oppose any proposal that would weaken these requirements by reducing or eliminating requirements for all 3 P's — particularly protection — or allow jurisdictions to receive points without actually complying with the TOC Policy as originally conceived.

Equitable access to affordable housing is a central goal of Plan Bay Area 2050, and the TOC's Affordable Housing and Commercial Stabilization Policies further that goal. These policies help protect our existing communities, especially Equity Priority Communities, while building new housing and increasing transit ridership. Plan Bay Area 2050 specifically lays out the need for and commitment to stronger housing policies across the 3Ps including “strengthen[ing] renter protections beyond state law.”<sup>1</sup>

<sup>1</sup> MTC/ABAG, Plan Bay Area 2050 Implementation Plan, [https://planbayarea.org/sites/default/files/documents/Plan\\_Bay\\_Area\\_2050\\_ImplementationPlan\\_October\\_2021.pdf?cb=12133653](https://planbayarea.org/sites/default/files/documents/Plan_Bay_Area_2050_ImplementationPlan_October_2021.pdf?cb=12133653), pg. 134, Table 7-2, Item H1.

Keeping people in their homes through tenant protections, preservation, and affordable housing production is critical to meeting our climate goals. In the Bay Area, there are currently thousands of families at risk of displacement and our housing affordability crisis has coincided with a boom in extreme commutes — since 2010, the number of Bay Area residents who commuted 90-minutes or more each way to work has doubled.<sup>2</sup> Per MTC's own eviction study, over 20,000 eviction lawsuits were filed in the Bay Area between July 2023 and June 2024,<sup>3</sup> forcing people further away from job centers.

However, now the Commission is considering significantly weakening the Affordable Housing and Commercial Stabilization Policies by “allow[ing] jurisdictions to demonstrate consistency with housing protection components of the TOC Policy through adherence with recent state laws related to just cause eviction and rent stabilization (SB 567, 2023) and no net loss and right to return (AB 130, 2025).” As the Bay Area gets more and more unaffordable and as we face relentless attacks on social safety nets from the federal government, our region should be encouraged by state progress, not limited by it. What is being proposed is not providing flexibility for jurisdictions, it's permitting excuses and stagnation.

The TOC's Affordable Housing and Commercial Stabilization Policies already provide substantial flexibility for local jurisdictions to adopt policies tailored to local circumstances. Years of hard work and compromises have gone into developing a robust policy menu that works for a region as diverse as the Bay Area. The flexibility incorporated into the policy ensures that jurisdictions have several ways to attain compliance in a way that works for their local contexts.

Thus, we are asking for the following:

- Condition all OBAG funding to individual localities on compliance with the TOC Policy as originally adopted. OBAG funds are scarce regional resources. Conditioning funding on TOC compliance is not penalizing jurisdictions, it is an incentive, and it makes sense to use these limited funds to encourage jurisdictions to take actions that go beyond the status quo.
- Do not make any revisions to the TOC's Affordable Housing and Commercial Stabilization Policies, especially the requirements for tenant protections. As mentioned above, this is already the most flexible component of the TOC Policy, and the list of options included have been vetted through years of stakeholder engagement. Allowing jurisdictions to get points for merely complying with state law goes entirely against the purpose of Plan Bay Area 2050. Doing so would effectively eliminate any incentive to go beyond the minimal and often inadequate requirements

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<sup>2</sup> PolicyLink/USC Equity Research Institute, Bay Area Equity Atlas, [bayareaequityatlas.org](https://bayareaequityatlas.org).

<sup>3</sup> BAHFA, Evictions in the Nine-County Bay Area, <https://mtc.ca.gov/about-mtc/authorities/bay-area-housing-finance-authority/bahfa-programs/bay-area-eviction-study>.

of State law. This is akin to allowing jurisdictions to get full credit for denser zoning or lower parking minimums by simply demonstrating that they have brought their zoning into alignment with recently enacted State laws such as SB 79.

- The proposed \$30–50 million set-aside is far too small. At a minimum, all OBAG 4 funds - from either the regional or county program - that are awarded to individual jurisdictions should be contingent on full local compliance with the TOC Affordable Housing and Commercial Stabilization policies. The best way to hold jurisdictions accountable to their housing policy commitments is to incorporate their compliance status into OBAG 4 and other discretionary funding managed by MTC.
- Using score-based evaluation criteria allows jurisdictions to completely ignore some requirement programs, undermining the directives of Plan Bay Area 2050. At minimum, all policies in the TOC should be equally weighed.
- If full points are awarded for policies where implementation is a work-in-progress, release of funds should still be conditioned on full compliance, unless the jurisdiction can prove substantial hardship.
- If OBAG funding allocations are going to flow through the County Transportation Agencies, MTC should provide clear standards about minimum requirements, including TOC Housing Policy compliance, that the CTAs must follow when allocating funds.

As a region, it is critical that we work together to advance our climate and housing equity goals, and those goals can only be reached if every Bay Area resident, regardless of income, has access to safe, stable, and affordable housing near their work and community. The TOC's Affordable Housing and Commercial Stabilization Policies are an important tool for incentivizing jurisdictions to take meaningful actions to advance Plan Bay Area 2050.

Thank you for your consideration.

Sincerely,

Amanda Chang  
Urban Habitat

Emily Wheeler  
Public Advocates

Quintin Mecke  
Council of Community Housing Organizations

Jeff Levin  
East Bay Housing Organizations

Tara Clancy and Lyndsay Wright  
Mobile Homeowners Unite!

Omar Carrera  
Canal Alliance

Ofelia Bello  
PAHALI Community Land Trust

Duane Bay  
East Palo Alto Community and Neighborhood Development Organization

Karyl Eldridge  
One San Mateo

Shanti Singh and Eduardo Torres  
Tenants Together

Dave Thompson  
My Eden Voice

Zack Deutsch-Gross  
Transform

Violet Wulf-Saena and Cade Cannedy  
Climate Resilient Communities

Elisa Orona  
Partnership for the Bay's Future and the Great Communities Collaborative

Regina Celestin Williams  
Silicon Valley at Home

Leah Simon-Weisberg  
California Center for Movement Legal Services

Kenia Najar  
Youth United for Community Action (YUCA)

Chandra Alexandre  
Community Action Marin

Todd Benson  
Faith in Action East Bay

Jennifer Silva  
Call Marin Home

Laura McMahan  
Legal Aid of Marin