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UNIVERSITY OF CALIFORNIA,
IRVINE

Addressing Race-Ethnicity and Income Disparities in Zoning Policy in the Greater Los Angeles Region: Expanding on the Findings of the 6th Regional Housing Needs Assessment (RHNA) Cycle

THESIS

submitted in partial satisfaction of the requirements
for the degree of

MASTER OF ARTS

in Urban and Regional Planning

by

Jasmine Alisa Michelle Moore

Thesis Committee:

Professor Alejandra Reyes, Chair
Associate Professor Doug Houston
Professor David L. Feldman

2023

DEDICATION

To

my family and friends

for supporting me through the development of this body of research.

A Memorable Quote:

“At this crucial time in our lives, when everything is so desperate, when every day is a matter of survival, I don't think you can help but be involved.”

(Nina Simone)

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ABSTRACT OF THE THESIS

Addressing Race-Ethnicity and Income Disparities in Zoning Policy in the Greater Los Angeles Region: Expanding on the Findings of the 6th Regional Housing Needs Assessment (RHNA) Cycle

by

Jasmine Alisa Michelle Moore

Master of Arts in Urban and Regional Planning

University of California, Irvine, 2023

Professor Alejandra Reyes, Chair

Southern California's growing affordable housing crisis underscores socioeconomic inequities tied to land use regulations across the region. Contemporary economists suggest that deregulating restrictive zoning and constructing more low-and moderate-income housing could promote economic growth in the region. Yet local, state, and federal procedures hinder equity and access goals in several areas, such as housing and policy. The failure to reform policies that have disenfranchised and restricted Black, Indigenous, and people of color access to essential urban infrastructure and political representation has led to significant issues within the planning profession.

Due to the structuring of local government budgets, competing demands, and sometimes their ideological inclinations, housing pressures have been left to be addressed by private developers and consultants. Local governments across California have continued to struggle or refuse to maintain funding and operations to support affordable housing construction and have prioritized and incentivized land use that bolsters tax revenues.

Land supply pressures and conventional suburban development have induced other problems, such as limited access to economic opportunities and affordable homes and increased risk of homelessness or displacement, among other barriers exacerbated by racial and ethnic discrimination. Without significant reform in land use policies, harmful practices will not only recur but will likely worsen.

Several scholars have studied the existence and emergence of inequalities within the planning profession. The existing literature has explored how land use regulations are influenced by socio-political policies to promote often inequitable urban environments through various means. Many studies have centered on the histories of redlining, zoning, gentrification, and other predatory processes carried out by different levels of government and local planning institutions. However, the dominant preference towards neoliberal economic policies has prioritized the growth potential of land in the economy.

As a result, private market forces play a more intrinsic role in land use governance to achieve the highest returns, and jurisdictions are tasked with efforts to rezone to accommodate larger shares of public housing requirements amid broad-ranging neoliberal urban procedures and policies. (Hanlon 2010; Smith 2002; Goetz, 2013) The growing connection between financial actors and the private real estate sector's role in interpreting land values has obscured the significant need for the provision of affordable housing nationwide. However, this research will explore the Greater Southern California region's role in establishing more equitable shares of affordable housing. I intend to define how the actions of economically-motivated stakeholders such as developers, NIMBYs, and local government officials interact with race-ethnicity and income disparities to stunt housing

allocation patterns in the Greater Los Angeles Region. By addressing specific legislative changes by California lawmakers to support affordable housing development, this research will help validate recent legislation efforts to further affirmatively affirm fair housing.

Keywords: affordable housing, racial capitalism, segregation, land use, racial equality, housing finance, economic justice, urban growth, spatial inequality, deregulation, upzoning

INTRODUCTION

Despite being one of the highest-earning economies in the world, California still struggles to effectively create housing to match the needs of its residents due to lingering policies that perpetuate ideological biases, systems, and structures. Baer (2008) identifies the six stages of fair-share housing in California and the regional planning implications that have created a broader focus on other general plan elements concerning transportation, air quality, and the environment. These land-use and infrastructure elements cross city, suburban, and county boundaries; transportation, waste management, water resources, and potential growth require a regional response. (Daniels, 2010)

The current California planning environment navigates the five underlying trends: continuing demographic change, dwindling land supply, gentrification, environmental justice, continued suburban development in inland areas, and the imminent threat of climate change and wildfires. (Fulton, p.g 15) Several areas gauge the increasing population, which competes with development patterns that accommodate traditional suburban development, which will influence and determine future city growth patterns. The 6th Regional Housing Needs Assessment (RHNA) cycle is critical to observe because of the passage of key housing legislation, notably Senate Bill 35, which grants ministerial approval and streamlines eligible housing developments if jurisdictions have yet to meet their RHNA targets. (Fraijo, 2021)

It is essential to note that individual cities are not the principal voice in housing production. Still, the regional governing bodies, such as the California Department of Housing and Community Development (HCD) and the Southern California Association of

Governments (SCAG), are responsible for ensuring an equitable distribution of housing supply and type. The 6th RHNA cycle determined that the SCAG region needed to add 1,341,827 housing units through 2029. Cities with larger allocations, such as the City and County of Los Angeles, are expected to plan for 456,643 (City) and 812,060 (County) new housing units to proportionately meet the increasing demand, with 184,721 (City) and 340,295 (County) units apportioned for low-income housing. (Fraijo, 2021)

The evolving socio-political and economic landscapes of California and the Southern California region have put pressure upon the need for housing provision across diverse income levels. Marcuse (2016) maintains that housing is an inevitable facet of power, inequality, and justice issues within a capitalist society. Early social-democratic reforms that successfully influenced the New Deal's welfare state attempted to leverage organized labor, minorities, and women along with Left liberal leadership to redefine the redistribution of social wealth and address housing concerns. By confronting social and economic injustices through an informed citizenry, social democratic reform saw poor housing as an issue that could actively be resolved by influencing the legislature and other political arenas. (Parsons, 2007) However, Los Angeles remains one of the leading regions in racial and economic segregation due to the persistence of racially exclusionary policies, practices, and systems. The resulting forces of these practices have led to a sustained, persistent crisis in housing affordability, availability, and accessibility. (Hanuman, 2021)

The state comprises about 163,000 square miles - approximately 100 million acres, half owned by the federal government (Fulton, 2022). Californian planning directors, planning commissions, and city councils enacted most land use regulations during rampant

growth, and the subsequent relationship of federal legislation and funding with local political action placed housing and highway construction as critical elements of postwar urban renewal in the city's municipal codes. The end of the 20th century coincided with federal growth being tied to the development of freeways as a key to urban prosperity and a vital link to the central business district. (Avila, 2009) Federal highway engineers were adamant about securing funding for highway expansion projects as a reflection of the political capabilities necessary to impact urban redevelopment. However, this resulted in the fragmentation of communities of color and the departure of jobs and commercial growth following the sprawl of the suburbs. (Avila, 2009; Hanuman, 2021) In addition to the state and regional mechanisms that shape housing, the desire for a neoliberal-oriented economic system was a driving force in utilizing federal monies to shape regional communities with more complex infrastructure projects. Hanuman (2021) identifies that the trend of "white flight" left many urban cores susceptible to "predatory forms of rental entrepreneurship" but most notably segregated, overcrowded, disinvested, and suffering from a lack of housing opportunities.

Professor Eric Avila defines "urban renewal" as not a single policy but a "...host of programs and policies that wrought a series of radical interventions on the urban built environment."(Avila et al.,2009). The reverberating forces of racial, cultural, and political identity took a more prominent role in framing urban redevelopment programs reflected in the modernist planning format of the 1950s and 1960s. Huante (2022) substantiates that urban redevelopment theories surrounding the "growth machine" and the political economy were primary contributors to interpreting inequities within the urban landscape. The "growth machine" concept developed an alliance between institutional forces and

stakeholders across the private and public sectors. The rapidly growing Southern California region gave way to the land use regulations that guided urban redevelopment towards neoliberal principles. (Huante, 2022) This period ushered in several advocates for improving housing, subject to urban redevelopment being a central topic in the political and cultural scene. (Avila, 2009)

As the metropolitan region began to change in postwar America, the economic and population declines in Rust Belt cities revealed the glaring disparities of racial geography between white suburban affluence and inner-city racial poverty. (Avila, 2009) The growing contention arising from Civil Rights-era programs and the increasing demands of marginalized communities for inclusion in citizen participation efforts were significant points of contention. (Huante, 2022) The 1968 Fair Housing Act mandated local governments to utilize federal money to make meaningful steps to affirmatively further fair housing (AFFH). (Monokkonen et al., 2023) However, the social and, to some degree, racial integration once characteristic of a burgeoning industrial economy shifted to a desire to link single-use spaces that made clear distinctions between work, transportation, shelter, and leisure. (Avila, 2009).

Moreover, racialized appraisals sanctioned industrial and transportation land use near communities of color. (Huante, 2022) The structuring of the housing system has invariably been the product of struggles between different groups and classes. Still, it has had significant implications for state action and the economy. (Marcuse and Madden, 2016) The distinct separation of space preserved a social distance between non-white people and the spaces they occupy. (Huante, 2022) Despite the 1968 Fair Housing Act, the U.S.

Department of Housing and Urban Development (HUD) did not have significant measures for establishing AFFH objectives until 2015. The eventual action to review grantees assesses overall disparities in housing and opportunities, reversal of housing segregation, transformation of racially and ethnically concentrated areas of poverty, and compliance with civil rights and fair housing laws. (Monkkonen et al., 2023). The Los Angeles metropolitan region was constructed within a generation of federal, state, and local policies that generated extensive new housing freedoms for whites while concurrently limiting opportunities and safe tenancy by concentrating Black Californians and other nonwhite groups in unsafe environments. (Hanuman, 2021; Goetz, 2013) During this time, metropolitan areas could easily endorse public housing authorities, while suburban communities had or expressed more interest in increasing their public housing stock, with modest exceptions for senior living facilities. (Goetz, 2013).

Contemporarily, cities such as Huntington Beach, Elk Grove, and La Cañada Flintridge have faced litigation for attempting to restrict development in the city's name. However, as the findings will uncover, most cities are willing to comply with the latest RHNA cycle requirements that designate increased housing production across income levels. Despite complaints amongst real estate and development community actors, the overall consensus supports the increased RHNA housing allocation on a planning level. Previous cycles, expressly the 5th RHNA cycle, had limited procedures to respond to non-compliance until the 2017 Housing Package, which the findings section will discuss in length. Cities face numerous challenges related to attracting prospective developers, namely financial limitations and limited urban agglomeration, which render specific

projects economically impractical; in the case of this study, low-income and affordable housing options.

Specific policies such as the Homestead Act of 1862, the racialized disbursement of the GI Bill, predatory lending schemes shaped by “redlining” maps, and racially restrictive covenants steered the settlement of communities of color. The passage of the Homestead Act of 1862 had a substantial impact on the early settlement and expansion of the American West. To spur economic growth, heads of households, later including formerly enslaved people via the Naturalization Act of 1970, were able to obtain 160 acres of land for a minimal filing fee, and upon five years on the land, the owner could acquire full rights to the property at \$1.25 per acre (approximately \$18.88 per acre in 2023). Despite the opportunity to settle on about 500 million acres of government land at the time, most buyers were speculators, cattle owners, miners, loggers, and railroad companies, and only around 80 million acres were distributed to homesteaders. (National Archives and Records Administration) This trend of inequitable distribution of government land continued throughout the 20th century and into the 21st.

While it may be true that restrictive covenants were purported to be unconstitutional in 1948, several restrictions hindered Black residents from obtaining homeownership, with under two percent of federal mortgage insurance accessible for Black Americans. (Hanuman, 2021) As such, prescriptive policy approaches and technocratic measures took precedence in housing provision under the guidance of developers, architects, or economists. (Marcuse and Madden, 2016) Monokkonen (2023) maintains that procedurally, localities should assess their fair housing needs against their history, context,

and unique challenges to effectively administer programs meant to shape housing and urban development. Still, their three observed cases revealed that municipal zoning and housing plans exacerbated segregation patterns rather than reversed them. Events such as the subprime mortgage crisis and the following economic recession took a substantial toll on people of color, revealing the continued racialized nature of lending practices while initiating a movement of Los Angeles family-owned residential property to Wall Street, widening the racial wealth gap and destabilizing neighborhoods. (Hanuman, 2021) Goetz (2013) further substantiates that cities used federal stimulus funds, modeled off of the early public works initiatives of the New Deal, to authorize the demolition of deteriorating public housing in response to the economic crisis of 2007-08, further reducing the low-income housing supply.

Civic and political leaders and urban Americans reveled in the possibility of improving their city decades before federal dollars financed renewal programs and freeways. Generations of civic and political leaders came to recognize that “large construction contracts and patronage opportunities” would be detrimental to revitalizing property values and stimulating the economy. Because of this, the nexus between transportation advancements and slum clearance capped the Depression era. (Avila et al.,2009) Contemporarily, The California Department of Housing and Community Development ushered policy measures to address the following California housing challenges: limited housing supply, growing inequality and lack of opportunities, housing cost burden, fewer people accessing homeownership, the disproportionate number of Californians experiencing homelessness, and many people facing multiple, seemingly insurmountable barriers - beyond just cost - in trying to find an affordable place to live.

Regarding freeway development and other urban renewal projects, such as suburban shopping centers and downtown office buildings, state officials considered future markets rather than equitable negotiation among individuals in urban renewal districts. (Avila et al.,2009) The conflict between America’s democratic goals as a society versus the centralized regulatory power of planning agencies has entrenched tools that shape the land economy towards market growth factors. Notably, the remnants of urban renewal programs and policies still define the built environment and inform civic involvement. Garde (2022) maintains that the greater Los Angeles region, consisting of Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura, cannot address the current regional housing needs. Namely, low-income households amongst the existing land-use portfolios will continue contributing to region-wide inequities without considerable changes to land-use policies adapting for a higher proportion of multifamily housing. They continue to mention that the regional housing needs assessment used by SCAG is unlikely to inform complete solutions to addressing region-wide inequities related to the distribution of multifamily land uses.

This research will examine the role of racial capitalism in the limited housing support across the physical landscape in Southern California and the greater Los Angeles region, specifically. By observing the pre-established land-use portfolios of counties, the orientation of a region’s population coincides with sorting population in cities by income and race/ethnicity. Cities with higher proportions of non-Hispanic white residents tend to coincide with more single-family residential land uses and higher median income. In contrast, cities in higher-density multifamily city clusters have relatively more low-income and non-white residents. (Garde, 2022) Fragmented public policies and uneven civic involvement in decision-making have exacerbated housing pressures. Renters, landlords

(private and institutional), developers, and housing advocates in the Greater Los Angeles Region are often at odds with one another on how to address renter protections, housing insecurity, and housing unaffordability. Huante (2022) substantiates that scholars' exploration of the legacy of early twentieth-century zoning and real estate practices on current urban planning has valuable implications for how public officials assess the value of communities of color on the national and local levels today.

This research will contribute to a more comprehensive understanding of race's role in facilitating equitable discourse regarding housing policy, supply, and accessibility. According to William Fulton, since the inception of California's modern industrial era from 1940 to 2016 - the state's population has grown by approximately 33 million residents, or 1,200 new residents, every day. (2022) The enduring force of population growth within the metropolitan area alone has exacerbated problems related to quality housing provision, efficient and affordable transportation, and proximity to amenities and resources.

The Southern California Association of Governments (SCAG) is responsible for the fair-share housing needs of 18.1 million residents. Still, the state has seven COG fair-share regions, with the subregions assisting local governments with their regional fair-share allocation. (Baer, 2008) Since regional planning reaches beyond housing into other land use domains, COGs need help to reach fair-share housing requirements due to coinciding governance and intergovernmental relations issues that must balance aspects such as growth control and transportation, the second most likely to obtain funding sources. (Baer, 2008) Post-World War II initiated a period of mass urban change, but more specifically, it reshaped the demographic and economic landscape of the United States. Avila maintained

that postwar America was in direct contestation with a “new paradigm of race and space” that generated “a new set of racial and economic disparities built into the very design of the new American city. (Avila et al.,2009)” The subdivision and speculation planning processes followed suit. Still, as financial actors entered the real estate market, the goals and objectives of planning began to take a different shape.

Current growth trends across California are increasingly favoring redevelopment, infill, high-density, mixed-use, and zoning reform, but many cities still prioritize single-family dwellings over other forms of housing. However, as the state sees a higher influx of immigration from Latin America and Asia, the need for housing and community engagement that better supports multigenerational and multilingual households will be of more importance. Current planning and land use systems reflect top-down development strategies with little regard to diverse social values and how socioeconomic and environmental harms impact different communities. California’s landscape is increasingly defined by high speculative value. Contemporarily, the aesthetic value and proximity to large industries catering to the “creative class” have played a significant role in the rising cost of land and housing. Still, some argue it is merely a supply shortage. Such deliberate planning decisions as where landfills are placed or where an affordable housing unit is developed revolve around the interest of local government officials, planning commissions, interest groups, and developers. The assumption that California will remain characterized by mass suburban sprawl and “super-commutes” stagnates the state’s goals to reduce greenhouse gas emissions, create a less car-dependent culture, facilitate housing access, and rebuild communities' trust in local officials. Undoubtedly, planning is a political

process, but public decision-making processes can only be effectively done when as many varied stakeholders are engaged throughout them

CHAPTER 2: LITERATURE REVIEW

The following literature review will explore how housing inequality is tied to the growing affordable housing crisis in the Greater Southern California region. By examining the intensification of housing pressures, the fiscalization of land use and housing, the legacy of exclusionary tactics in the housing market, deregulation and upzoning, and contemporary approaches to establishing equity in the housing market. Housing trends, such as redlining and predatory lending practices, have become determinants in further understanding decreasing housing affordability and availability. This literature review is based on scholarly journal articles and books that examine the legacy of exclusionary housing and how the residual effects of policies have shaped the housing landscape today.

America's post-war expansion initiated a national housing policy system with ample state support for primarily White American homeowners. Concurrently, the migration of Eastern European immigrants and the Great Migration of Black Americans to Northern industrializing cities was met with the broad and undefined power of local governments to engage in regulatory practices that prioritized the maintenance of community characteristics and property values - thus leading to negative impacts on equitable opportunities in housing and racial equity. Many local governments met the inflow of non-white and Black residents with exclusion; despite race-based municipal land use regulations being invalidated by the U.S. Supreme Court in 1917, local laws continued to incorporate exclusionary aspects. Municipalities ensured that white neighborhoods remained segregated in tandem with de facto measures such as private restrictive covenants (Connolly, 2021; Hanuman, 2021). The inception of the Standard State Zoning

Enabling Act of 1922, issued by the U.S. Department of Commerce, authorized local governments to regulate land use and growth within their state lines, which still has lasting effects on the language that defines zoning-enabling laws nationwide with minimal updates since 1926. Connolly (2021) addresses efforts to ameliorate high housing costs, address racial segregation, and expand access to opportunity for all communities requires a twenty-first-century zoning enabling law.

The shaping of zoning districts has been constructed with the preservation of the nuclear, two-generation family household in mind, which reduced the necessity for the creation of “middle housing.”(American Planning Association, 2023) However, its contemporary functioning is reactionary to the market interests of real estate, finance, and insurance sector stakeholders, contributing to a limited response to increasing affordable housing supply. Federal involvement in public housing following World War I (1914-1918) was an effort to alleviate the increased need for housing for returning White GIs and established a precedent for government involvement in the local and regional planning mechanisms of land use regulation, most notably, zoning.

2.1 - Intensification of Housing Pressures

The expansion of zoning practice is linked to the intensification of housing pressures, such as rising housing prices and the inability of historically disadvantaged and vulnerable households to find quality affordable housing in areas with quality schools and services. Bollens (2002) substantiates these impacts by identifying how the location of residents in segregated, poverty-stricken neighborhoods crucially affects the quality of schools, the amount of municipal services they receive, their tax burden, access to work,

and overall level of safety. Moreover, the concentration of poverty accounts for a notable proportion of future disadvantage and relative deprivation. (Massey and Denton 1993) Following World War II, American suburbanization and mass production saw single-family housing production serving white residents, while the governing boards of cities and counties placed multi-family developments solely in Black communities. (Fulton, 2022) In tandem with federal “redlining” maps, mortgage lenders and real estate actors systematically steered non-white families away from stable homeownership - the most significant financial vehicle for establishing generational wealth. With the support of federal officials behind suburbanization, inner-city disinvestment increased, making racialized poverty more pronounced and hastening infrastructure decay in underfunded areas. Despite the deliberate choices made on behalf of politicians and manipulation of public policy, white Americans accredited urban renewal and suburbanization as features of the [economic] market. (Avila et al.,2009)

Complex and substantive rules and incentives, such as cross-cutting land use regulations limiting the size and shape of lots and buildings, how those lots and structures can be used, and the physical design of those lots and buildings scar the urban fabric of America. (American Planning Association, 2023) Huante (2022) develops how racial capitalism linkage to contemporary gentrification struggles preserves existing racial hierarchies despite citizen participation and community control becoming more dominant in policy development. In the Downtown Los Angeles context, the mounting impacts of city officials prioritizing commercial investment have created the foundation for the current development boom.

Goetz (2013) illustrates that the centrality of public housing provision, federal assistance programs, and employment opportunities during the New Deal era led to economic rifts that were in effect at the expense of a predominantly non-white renter class. He posits that the evolution of neoliberalism as a policy regime and its initial attempts to diminish union power and disparage social welfare objectives while uplifting private property and market interests led to more moderate interventions as time progressed. Huante (2022) depicts the height of the Chicano Movement as an inflection point where the voices of citizens in historically racialized and disinvested places were growing within neighborhood planning. Still, the projects and goals were soon disused for downtown redevelopment as neoliberal policies grew once again, leaving places such as Boyle Heights as an area once worth preservation to fertile ground for redevelopment. The role of the local government is critical to the allocation of city assets toward the private sector, but Huante (2022) indicates that as an ideology and political approach, privatism regards the public sector in aid of the private sector. Baer (2008) maintains that local governments prefer a developmental policy that enhances economic growth by augmenting their tax base, and attempting to increase job creation is often achieved through land use controls. The financial incentives that have lessened governmental obstacles to capital accumulation are prioritized to further private interest, which is meant to benefit the general public. (Huante, 2022) Furthermore, developmental policies tend to be relatively uncontroversial and well-received by the general public and local officials. (Baer, 2008)

New Deal Ruins examines how current regulatory rhetoric is informed by space and more responsive to ubiquitous wants and needs, such as protecting communities from crime, homeowners' desire to preserve their investments, and overwhelming antipoverty

objectives to legitimize neoliberal approaches to policy. (Goetz, 2013) But, California's fair-share housing requirements now demand modification to the local government's ability to administer land use controls. This state requirement significantly decreases local politicians' discretion over preferred zoning and development, which has generated local indignation. (Baer, 2008) The American public's shifting feelings about government intervention in the housing market, President Franklin Delano Roosevelt's New Deal initiatives, and a socially resistant Congress changed the dynamic of public housing legislation as far back as 1937. (Goetz, 2013) Homeownership's increasing function as a social institution led to government-sanctioned measures to halt access to minority groups and welcomed real estate and developer interests' use of redlining, discrimination, and restrictive covenants to entrench racist land use patterns. The Great Depression (1929-1941) suppressed the economy in many sectors, but the prospect of job creation and the chance for renewed prosperity ushered in an era of public housing projects nationwide. (Goetz, 2013) Yet, succeeding presidential administrations have lessened interest in important housing legislation to substantially address housing insecurity and inequities. Connolly (2021) supports that the geographic nature of disparities in the housing market is a product of physical segregation according to race and income, resulting in the United States' failure to produce affordable housing in places that supply quality education and jobs for all segments of the population.

Despite different political contexts, housing remains the most significant and rising expenditure for American households. Unlike other high-income countries in Europe, which partially or fully nationalized the housing market, the United States established its housing system upon massive government investment in infrastructure and equally massive action

around mortgage lending to finance private dwelling production with debt. Byrne (2020) expands on the growth of the private rental sector in Ireland, the UK, and Spain to comparatively identify how national political regimes navigate financialization on housing system change. In *Stuck in Place: Urban Neighborhoods and the End of Progress toward Racial Equality*, Sharkey notes the deliberate political decisions and social policies of the rapidly evolving free market which make eviction, foreclosure, gentrification, and displacement standard practices in the shaping of the urban landscape with cumulative impacts across generations.

The historical salience of former United Kingdom Prime Minister Margaret Thatcher in 1979 and the American presidential election of Ronald Reagan in 1980 officiated the end of the post-New Deal welfare state to a neoliberal economic system with reverberating effects on the broader economy, specifically in housing finance, intervention, and regulation. Existing scholarship examines the historical impacts of land use policies on exacerbating racial inequality. Still, measures instituted during the race-based movements of the 1970s highlight the inequitable development of the urban landscape in Los Angeles. As such, the geographic, racial, and sociodemographic shaping of Los Angeles provided a basis for fundamental policies of disenfranchisement that continue contemporarily. (Huante, 2022)

Before the 1970s, the Nixon administration enacted new domestic policies that cushioned the effects of liberalization via social and housing policies. However, it is essential to note that the housing element began in the mid-1960s with the private market's concerns foremost, not the insurance of public social policy. The initial aim of

adding the housing element to the local general plan was to bring awareness to regulatory costs and means to reduce them across localities. However, cities were to anticipate adequate sites and potential improvements in housing and address all economic segments of the community, but this was not a requirement at the time. (Baer, 2008) Moreover, planners of the time were uncertain about how the housing element would be developed but were aware that it would increase administrative costs with “little real purpose.” On the other hand, suburban planners acclimated to current regulations and emergent restrictions on growth were complacent in addressing the need to revise their housing elements.

Moreover, Rothstein’s *The Color of Law* substantiates the Supreme Court’s invalidation of overt racial zoning, highlighting how “...many communities realized that zoning based on permitted forms of housing or minimum lot size could achieve the same exclusionary result by making many neighborhoods less affordable to less white, less abled, and less wealthy households. (American Planning Association, 2023) Following the mid-1960s, the nation’s urban riots heightened conversation around suburban exclusionary practices, leading to the National Advisory Commission on Civil Disorders (the Kerner Commission) and the National Commission on Urban Problems (the Douglas Commission), the Douglas Commission prescribed that state and regional housing plans were to halt exclusion, but it was not until 1970. In its adoption a year later, the state legislature tasked the State Commission of Housing Community Development and the Department of Housing and Community Development with developing guidelines for housing element preparation. (Baer, 2008)

2.2 - Fiscalization of Land Use and Housing

In *Understanding Housing Finance: Meeting Needs and Making Choices*, King denotes potential interventions such as housing subsidies and policy mechanisms, such as rent control, housing allowances, and subsidies to owner occupation (Section 8), which became increasingly contentious due to efforts of the Civil Rights movement. The enacted protections, such as Proposition 13 in California (1978), adjusted the distribution of property taxes to 1 percent of the assessed value, protecting homeowners. Nevertheless, publicly necessary developments are only built if the city can acquire funding. Garde (2022) identifies that local governments in metropolitan areas must compete with each other to retain tax revenues, and it drives land use decisions toward what is economically advantageous. This dynamic also leaves renters more vulnerable to shifting development patterns.

Traditional lending and sales practices regulated by the federal government through the Department of Housing and Urban Development initiated Federal Housing Administration (FHA) loans that solidified an arduous process for historically disadvantaged and vulnerable communities looking to experience the increased opportunities zoning provides for select population members. (American Planning Association, 2023) The failure to reform policies that have disenfranchised and hindered Black, Indigenous, and people of color access to essential urban infrastructure and political representation led to the creation of “hyper-issues” within the planning profession.

Rethinking the Economics of Land and Housing maintains that the effects of neoliberal capitalism on the housing market endorsed the rescission of government and

non-market providers—allowing for more private entities and the prioritization of financial speculation and capital mobilization in the market. Land distribution across California can be categorized as “Non-urbanized, Federally owned, and Urbanized.” Each of these segments is managed by different governmental bodies, with the largest land allocation being 50 million acres of federally owned land. As Fulton states, “...there is simply not enough land to accommodate the growth with traditional suburban development. (2022)” California’s suburban form is protected by overall land use planning controlled by local governments.

In the US and other global contexts, political systems have failed to regulate markets to counter the negative consequences of housing affordability and commodification. However, the real estate ecosystem’s colonization by large-scale corporate finance, the discrediting of non-capitalist economic structures, and a deconstruction of the welfare state have increased debt and housing pressures. These dynamics continue to hinder the socioeconomic mobility of underserved and disenfranchised groups. The provision of housing is no longer solely about providing shelter. Housing provision has quickly become a hyper-commodified asset fueling the global economy and a tool for leveraging job creation in the associated housing.

2.3 - Legacy of Exclusionary Tactics in the Housing Market

America’s legacy of exclusionary tactics used in previous housing policies continues to solidify unjust housing patterns in the United States. Hanuman (2021) and Connolly (2021) identify the early to mid-twentieth century as when the federal government prohibited discrimination in housing sales, rental, and financing. Still, few advancements

were made to undo segregation patterns. The fractured system left behind by early twentieth-century policymaking was in response to diverse population growth, the industrialization of cities, and affluent white families' preference to be separated from it. (Connolly et al., 2021) The destruction of low-cost housing and the displacement of communities of color were long-established. Still, urban renewal and redevelopment programs accelerated the deterioration of the urban core. (Hanuman, 2021) Black migrants searching for employment opportunities and safety from the post-war South and the boom of fifteen million immigrants from non-English speaking European countries were predominantly settling in urban areas, and American cities saw greater racial and ethnic diversity. (Connolly, 2021) Lewthwaite (2020) posits that the ethnic residents of Los Angeles were placed as “primitive slum dwellers” or “exoticized as remnants of a pre-industrial age” in perpetuity, leaving them between the strategies meant to accommodate “modernity, whiteness, and citizenship.” Moreover, these strategies transpired during a time of racial exclusion and segregation masked by ideological biases of ethnic differences. (Lewthwaite, 2020)

In *Defense of Housing*, David Madden and Peter Marcuse illustrate the shifting public consensus on the necessity of homeownership and how the first half of the 20th century reflects less than half of Americans as homeowners. Marcuse and Madden (2016) substantiate that residential housing struggles are not unique to the United States. Still, against the standard affordability measures, a full-time minimum wage worker can not afford to rent or own a one-bedroom nationwide. The multi-faceted role of housing under neoliberal capitalism as a fixture of shelter, a social good, a private commodity, investment, financial asset, circuits, security (pooled and traded subprime mortgages), and a fictitious

commodity has been driven by policy efforts toward deregulation and financialization of the housing market. The landscape of urban and suburban neighborhoods is being rapidly transformed by speculative development prices and the resounding belief that the housing crisis is a temporary issue resolved with direct measures to increase efficiency and efficacy in housing provision. (Marcuse and Madden, 2016)

The 1940s ushered in homeownership as a staple of the “American dream,” homeownership sharply increased after the 1950s, and by 1980, more than 60 percent of Americans privately owned their homes. (p.g 25-26) Yet, while the government has continued to provide subsidies to promote private homeownership (e.g., mortgage interest deductions), social and public housing provisions have become reliant upon socio-political contexts. In *Rethinking Federal Housing Policy: How to Make Housing Plentiful and Affordable*, Glaeser and Gyourko identify how local regulations and economic conditions precipitate the emergence of policies ranging from direct income transfers and federal government subsidies to incentives for constructing low-income housing. The primary takeaway was the necessity for policymakers to understand how demographic conditions differ across housing markets; housing policies must best accommodate those context-specific differences.

Prominent urban scholar Jane Jacobs addresses the misconceptions of subsidized dwellings in “Different Tactics.” The lessening value of housing as an essential social need, but rather a vehicle for exponential financial growth, has produced lasting economic inequities across the nation. Despite zoning regulations' lack of control over development permission to separate the population, the American Planning Association maintains that

disparate incomes across occupants reveal the existing disparities across cities and counties. Factors such as race, ethnicity, color, national origin, or religious faith (and only rarely based on gender, age, or disability) of the property owner or occupant still drive development patterns contemporarily. Jenks (2014) asserts that post-World War II California saw differing levels of success in entering the suburban dream associated with upward mobility. Postwar sentiments to combat Communist threats abroad explicitly implied that African Americans and Japanese Americans were a threat to the Los Angeles public sphere in the 1950s.

Across the nation, U.S. leadership attempted to reexamine the state of racial affairs to denounce “discrimination because of the color of a man’s skin.” Still, instead, the state reflected Michael Omi and Howard Winant’s theory of a hegemonic model shaped by moderate reforms that underscores “strategies of absorption and insulation” while stifling the civil rights activism at the time. Integral to this change in perspectives was replacing biological race as a deterrent and identifying more “universal” markers associated with heritage, such as behavior, social relations, and antiquated stereotypes. (Jenks, 2013) The culmination of these ideas was deeply infused in Daniel Patrick Moynihan’s 1965 “The Negro Family: The Case for National Action,” which justified the poor conditions of African Americans through the pathology of the failure of the nuclear family interspersed with the prevailing rhetoric of biological racism. The cultural and material significance of obtaining homeownership is deeply intertwined with historical actors and institutions that interpreted these harmful narratives into spatial terms between the 1950s and 1980s, which gave rise to “racially-inscribed” places such as the “African American suburbs” of

Compton, the “Mexican Beverly Hills,” the “first suburban Chinatown” of Monterey Park, and “the ultimate Japanese American suburb” of Gardena. (Jenks, 2013)”

California’s specific case of urban growth reflects the imprint of segregation, redlining, and displacement that continues exacerbating enduring social ills such as homelessness and unemployment across the state. Hanuman’s (2021) findings within Los Angeles County identified Black residents as 7.9% of the population but contributing to thirty-four percent of individuals experiencing homelessness. Other vulnerable populations, such as seniors and unaccompanied minors, are increasingly facing the brunt of the market's lack of sufficient housing for lower-income communities and the historical tendency of planning practices to cater to wealthier communities. Formalization of enduring physical separations created by infrastructure and fortified by federal investments in the placement of highways, parks, and open spaces as a means to establish “physical and psychological wall(s) between different populations” reveals fractures in the urban fabric across the Greater Southern California (SCAG) region. (American Planning Association, 2023) The legacy of federally substantiated redline-based zoning maps still patterns areas of decreasing land values in direct contrast to neighboring communities or, in some cases, cities impacted by the creation of the interstate highway system in the late 1950s. (American Planning Association, 2023). To ensure equitable distribution of housing, place and race-based equity efforts are required to produce and preserve affordable housing to counter prevailing narratives that are race- and place-neutral. (Hanuman, 2021)

2.4 - Deregulation and Upzoning

Housing, urban growth, and inequalities: The limits to deregulation and upzoning in reducing economic and spatial inequality posits that access to labor markets conducive to the wages and skills of the population plays a crucial role in determining effective land use regulation. Age is also becoming an essential dimension for planners to explore further. It is a strong indicator of necessary service needs across land uses: the needs of children for schools and older adults for health services and particular housing options. (Berke, 2006). Coupled with the constraint placed on households to locate near schooling facilities, childcare, employment, and services, the artificial limits (i.e., zoning) have also made it difficult for America's aging population to safely "age in place." (American Planning Association, 2023)."

Urban economists such as Katz and Rosen (1987), Quigley and Raphael (2005), Ihlanfeldt (2007), Glaeser and Gottlieb (2008), Saiz (2010), Kline and Moretti (2014), Hsieh and Moretti (2015 & 2017), Ganong and Shoag (2017), Gaubert (2018) insist that upzoning and deregulation in large metro areas will suffice to address the affordable housing crisis, especially for low-income families. Still, there needs to be an indication of equitable policymaking or rectification of past community harms. The litigation process attached to rezoning for varied housing types was removed from several zoning ordinances using the "public-hearing process" as a means to mitigate the creation of the following housing types: cottage-style, courtyard dwellings, duplexes, triplexes, fourplexes, attached single-household homes (townhouses or stacked townhouses), co-housing, tiny houses, live-work residences, single-room occupancy (SRO), manufactured/modular housing, and

both attached and detached accessory dwelling units (ADUs). (American Planning Association, 2023) Historically disadvantaged communities' difficulties participating in public hearings and requesting discretionary approval are significantly reduced due to a lack of time, energy, and resources to conduct the necessary procedures to diversify and expand the local housing supply. (American Planning Association, 2023) In contrast, pushback from more affluent "Not-In-My-Backyard" (N.I.M.B.Y) advocates hastily pushed back against the possibility of low-income housing being integrated into their primarily suburban communities. Nick Saifan, Chairman of Vendaval Corp, a veteran-friendly affordable housing developer, indicates, "Fear of change, greed from entrenched landlords, and stubborn indifference to those on the edge of homelessness fuel the NIMBY mindset. (PR Newswire, 2021)

The persistence of the N.I.M.B.Y mindset has existed for generations through exclusionary laws and covenants, but more recently, it has hindered affordable housing development. California's housing element law, specifically the site inventory requirement, is in place to combat exclusionary zoning practices by requiring localities to pre-identify potential sites for affordable housing within their general plan. After adopting the general plan, the denial of affordable housing projects within the inventory is reduced. Moreover, housing element litigation that arises due to NIMBY opposition and commercial building permit moratoriums have intensified approvals of affordable housing developments despite hurdles to affirmatively furthering fair housing in California. (Hanuman, 2021)

Further, Gov. Gavin Newsom has signed current California Senate legislative bills SB 9 and SB 10 to ease the strain placed on planners and developers to increase density and

streamline multi-family housing. However, Saifan further indicates that city leaders are not only delayed by N.I.M.B.Ys while attempting to operationalize progressive housing plans, he mentions that complaints from organizations, some consisting of landlords, prioritize increasing rent values rather than supporting community needs - but notably working-class citizens and the unemployed. (PR Newswire, 2021)

Despite individual and ideologically-based biases and preconceptions of the make-up of housing communities, expanding the housing supply necessitates and, in many cases in the Greater Southern California (SCAG) region, requires reform in building form and land use controls. (American Planning Association, 2023). Hanuman (2021) maintains that jurisdictions have historically not built ample housing for lower-income residents regardless of California housing element law. Particularly, jurisdictions that are within compliance with housing element law were associated with a greater mix of housing types; as such, he recalls a 2004 report on the Status of Housing Elements by the State Department of Housing and Community Development report to the legislature that specifies that compliant jurisdictions supplied between 78 and 92 percent of all multifamily permits issued in California. First established to address public health issues in overcrowded urban housing, the built form and design standards across the state have evolved to advance general welfare with goals to protect neighborhood character, advance sustainability, and improve development quality. (American Planning Association, 2023). Additionally, the response of housing production to the market as a determinant of the distribution of housing built, the type and location, and production's tendency to follow job growth are conditional to market forces and the economy rather than on housing element compliance. (Hanuman, 2021) But historically, form-based, performance-based, and

Euclidean zoning code regulations have been used predatorily to exclude traditionally underserved communities and the multifamily development that supports them.

2.5 - Establishing Equity in the Housing Market

The California Statewide Housing Plan delves into the overall causes of housing underproduction. Still, processes linked to restrictive zoning, lack of land, and arduous development process have played a significant role in stalling housing development. Most notably, the disparity between supply and demand for private enterprise housing is inflating the cost of living for all income levels. The California Housing Partnership, a private non-profit organization that alleviates government and non-profit agencies, estimates that the state needs to build nearly 120,000 affordable units annually. Garde's (2022) findings illustrate the inequitable distribution of multifamily land uses in the Southern California region; the land use portfolios of specific clusters of cities were associated with their populations' socioeconomic characteristics.

Moreover, changes in land use by cities have created more significant inequities in the placement of multifamily land use. The American Planning Association maintains within their Equity in Policy Guide that "...a strong correlation (exists) between historically disadvantaged and vulnerable populations and lower-than-average incomes, so zoning that separates people based on income levels has the indirect effect of also separating them based on race, ethnicity, gender, and ability. (p.g 49) Concurrently, targeting practices of zoning, banking, appraisal, real estate strategies, infrastructure decisions, and private covenants bolster the creation of disparities in wealth and education, especially seen in households led by persons of color, women, those experiencing disabilities, older adults,

and is now widely impacting other subsets of American households. (American Planning Association, 2023) Despite some cities trying to revise their land use portfolios to accommodate a broader range of housing types, there is substantial variation, and the California state government struggles to achieve compliance across the region. (Garde, 2022)

City clusters with a higher proportion of non-Hispanic White populations tend to correlate with low-density and single-family residential uses with open spaces. Adversely, higher proportions of non-White populations agglomerate in high-density multifamily cities. Entrenched local land use patterns underpin the result of this sorting by income and race/ethnicity. (Garde, 2022) Mainly, Black Americans' concentration within the public housing system created ease in focusing policies to disrupt and eliminate affordable housing support, in tandem with heightened discrimination towards African Americans. (De Graff, 1970) Later appeals to eradicating crime and poverty hastened Congressional defenders' efforts to address the “unsafe and unsanitary living conditions in the nation’s poorest urban neighborhoods. (Goetz, p.g 27).” In addition, real estate lobbies and Homeowners Associations strategically invoked messaging of higher taxes and racial integration to fuel ideological fears of White Americans' potential loss of home values or degradation of manufactured safety within their quaint suburban neighborhoods. (Goetz, p.g 29).” Krysan (2002) illustrates the understanding of a community’s racial composition by identifying that respondents from their study saw high crime and deterioration as negative characteristics associated and that living in an integrated neighborhood would be attributed to a perceived loss of status. (Berry and Kasarda, 1977) The racial responses

from respondents were not entirely predicated on prejudice and negative racial stereotypes but were a defense to retaining their group position. (Bobo and Zubrinsky, 1996)

The failure to reform policies that have disenfranchised and hindered Black, Indigenous, and people of color access to essential urban infrastructure and political representation has created “hyper-issues” within the planning profession. The current state of zoning maps reveals scarring from metropolitan renewal powers, freeway development, and the overall disinvestment in Black, Latino/a/x, and Asian neighborhoods. (American Planning Association, 2023). Despite revisions to these maps to better adapt communities to respond to climate change, enhance residential densities to achieve affordability, and “re-knit segments of the urban fabric,” incomplete enforcement of policies has continued to impact historically underserved communities disproportionately. (American Planning Association, 2023).

More importantly, the impacts of these targeted housing practices have caused intergenerational harm through several institutional levels. The region-wide equity implications that shape land use change by local governments to respond to the region’s housing needs offer varied insights into responding to the housing affordability crisis. (Garde, 2022) There are several approaches to ensuring equitable land use patterns. Still, this research will focus on improving outcomes that rectify past wounds while mitigating further damages to historically disadvantaged and vulnerable communities via planning processes in the Greater Los Angeles region. (American Planning Association, p.g 14).

CHAPTER 4: DATA AND METHODOLOGY

This research examines qualitative and quantitative data from the Southern California Association of Governments (SCAG) 6th Regional Housing Needs Assessment (RHNA) cycle (2021 - 2029). The results of the 5th RHNA cycle also inform the analysis of the 6th RHNA, which is still underway. Specifically, this study focuses on the six counties of Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura to shed light on the variegated implications of local policies on the social and economic well-being of historically marginalized groups in the housing market as a result of the enduring and systemic forces of zoning. Strategic content analysis also uses reports from the California Department of Housing and Community Development and public accounts of responses to RHNA allocation targets. By analyzing critical letters in support or defense of the housing elements of two jurisdictions/counties: Orange County and Chino Hills (San Bernardino County), the findings will identify how stakeholder position impacts the pursuance of SCAG/RHNA objectives. Additionally, public comments on appeals to the Sixth Cycle Regional Housing Needs Assessment (RHNA) Allocation from the Department of Housing and Community Development, the City of Whittier, and the City of Long Beach in Los Angeles County will convey the decision that leads jurisdictions to speak in support of pending appeals but resulted in disparaging additional units being reallocated to their jurisdiction because of potential difficulties in changing zoning within their land use regulations or budgeting new development.

The aim is to further our understanding of the influence of shifting policies on residential inequities across the Greater Los Angeles Region by examining race-ethnicity

income disparities and exclusionary zoning practices. Monokken (2023) and Fraijo Jr. (2021) support the findings that depict how changing demographic characteristics across the metropolitan region's population, housing needs, and allocation targets assist lawmakers with long-range planning purposes.

The strategies for analyzing how land use and housing policies and racial/ethnic/income disparities have continued to reinforce each other in the SCAG region require drawing from documents pertinent to the current sixth cycle Regional Housing Needs Assessment which illustrates existing and future housing needs resulting from the population, employment, and household growth. Further, the findings section, Figure 1, presents a flow map of the "Current Housing Planning" process. It highlights the relationship between COGs, HCD, and the final RHNA allocations' impact on their housing element and policies. Further, themes, words, and concepts shaping the housing planning process have been coded in Table 1, page 35-36, through content analysis, as shown in the table below. Concepts and themes aim to underscore the structural/institutional barriers obstructing inclusionary decision-making, the stakeholders who articulate and push these views and dynamics, and opposing positions welcoming affordable housing in their region. Such analysis will shed light on how race-ethnicity and income disparities are reinforced by land use and housing policies.

Table 1: Content Analysis Table

CODES	THEMES	DATA	ACADEMIC SOURCES
“pushback”/ “concern”	NIMBYism, structural/institutional barriers	<ul style="list-style-type: none"> ● “Developers find legal footing to fight NIMBYism” - Flemming (2023) ● Affordable housing can cost \$1 million in California. Coronavirus could make it worse. (Los Angeles Times, 2020) 	<ul style="list-style-type: none"> ● “Not In My Backyard”: Residential Segregation, Homeownership, Public Housing Dispersal And Suburban Resistance - Rosenthal (2014)
“Land use”	Housing elements, regional interconnectivity, real estate market, spatial patterns, single-family zoning	<ul style="list-style-type: none"> ● “Editorial: To save California, sacrifice single-family zoning” - Los Angeles Times (2021) ● California’s Zoning Threat to Property Owners; SB9 is no solution to the lack of housing supply. Wall Street Journal (2022) 	<ul style="list-style-type: none"> ● “Harnessing the real estate market for equitable affordable housing provision: insights from the City of Santa Monica, California” - Nzau & Trillo (2021) ● “Examining spatial patterns in affordable housing: the case of California density bonus implementation” - Ryan & Enderle (2012)
“Racial/ Ethnic segregation”	Inclusionary participation, inclusionary decision-making, social integration	<ul style="list-style-type: none"> ● America’s Affordable Housing Crisis: Challenges and Solutions. Congressional Hearing, 2017-08-01. 	<ul style="list-style-type: none"> ● “Fifty Years After the Kerner Commission Report: Place, Housing, and Racial Wealth Inequality in Los Angeles” - Cruz-Viesca et al.

		<p>(2017).</p> <ul style="list-style-type: none"> ● Is Inclusionary Zoning Inclusionary? A Guide for Practitioners. Technical Report. In RAND Corporation. RAND Corporation.(Schwartz et al.2012). ● 6th Cycle Public Comments (Orange County Public Works, 2021) 	<p>(2018)</p> <ul style="list-style-type: none"> ● “Participatory Governance and the Spatial Representation of Neighborhood Issues” - Jun & Musso (2013) ● “Los Angeles Housing Models and Neighborhoods’ role in supportive housing residents’ social integration” - Harris et al., (2019)
<p>“Regional Housing Needs Assessment”</p>	<p>Future housing needs, state-mandated affordable/fair housing, affordable housing, inclusionary housing</p>	<ul style="list-style-type: none"> ● “Housing is high on state agenda this year; Lawmakers push bills to raise production of affordable homes and further help tenants.” - Wiley (2023) ● Furthering Fair Housing through the RHNA process in California. Turner Center for Housing Innovation. (Osterberg, 2020). ● Comment on Appeals of the Draft Regional Housing Need Allocation (RHNA) Plan - Department of 	<ul style="list-style-type: none"> ● “California’s Strengthened Housing Element Law: Early Evidence on Higher Housing Targets and Rezoning” - Monokken et al. (2023) ● “Addressing Challenges to Affordable Housing in Land Use Law: Recognizing Affordable Housing as a Right” - Harvard Law Review (2022)

		<p>Housing and Community Development (p.g 485-487, 2020)</p> <ul style="list-style-type: none"> • City of Whittier’s Comments on Appeals to the Sixth Cycle Regional Housing Needs Assessment (RHNA) Allocation - (p.g 35-36, 2020) • City of Long Beach’s Comments on Appeals to the Sixth Cycle Regional Housing Needs Assessment (RHNA) Allocation (p.g 37, 2020) 	
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Table 2: Code Frequency in Data/Sources

<u>Code/Words/Themes</u>	<u>Frequency in DATA/SOURCES</u>
Affordable Housing	560
“Single-family zoning,” “Single-family homes/housing.”	14
“Zoning”	89
“Social integration,” “Socioeconomic integration,” “Residential integration”	17

As seen in Table 2, page 37, the term frequency of “affordable housing” suggests that it relates to other features of development in the region, such as “single-family zoning,” as well as its overall relationship with increasing the “social integration” of communities. Across the gathered data sources, the main themes identified were frequently addressed together, suggesting that efforts to expand and diversify housing supply and type will influence other community characteristics.

The American Planning Association prescribes that municipal codes identify unique community differences in historically disadvantaged and vulnerable communities; some relevant factors may include race and ethnicity, household composition and size, average median income, and concentrations of substandard public facilities and infrastructure. The California Department of Housing and Community Development Regional Housing Needs Allocation, along with select cases of zoning reform within the Southern California or SCAG region (Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura), will shed light on the disparities in housing production and placement. Table 3, page 57, depicts the 2018 housing supply captured during the 5th RHNA cycle, which emphasizes the uneven distribution of single-family units (attached & detached) to the number of other units (Multi-family, i.e., 2 to 5+ units). Ultimately, this table reflects the past composition of units across the SCAG region, which led to the increased allocation of the 6th RHNA cycle.

Essential characteristics of the population and economy that this research will further explore include size, composition, and spatial distribution of housing. Accordingly, Table 4, page 58, indicates the shared SCAG & RHNA objectives to ensure that increasing and diversifying the housing supply follows guidelines that provide affirmatively fair

housing across the Greater Los Angeles region. The “Approval Process and Public Hearing” sections of the findings share Tables 5 and 6, pages 60 and 61, which show the HCD Regional Housing Need Determination for the 6th RHNA Cycle and its adjustment factors. This table contributes to the findings because it depicts how competing local interests, such as vacancy, overcrowding, replacement, currently occupied units, and cost burden, shape a region’s allocation target.

By routinely observing the population's changing demographics, economic fluctuations, and historical context, urban landscape planners can more effectively predict the pace of future urbanization. According to Berke, “composition” can consist of any specific groups within the overall size of the population, such as employment sectors and employment types. Yet for this research, “composition” will refer to housing types or population indicators: age, gender, household type (e.g., singles, families with children), ethnic/cultural groups, socioeconomic levels, and groups with disabilities or health problems. (Berke, 2006) It is important to note that Berke maintains that changes in composition can result from an aging population, differential migration, survival, and birth rates among subpopulations. (Berke, 2006). As this research aims to examine, as communities become increasingly multicultural, the role of the planner will require a broader understanding of how changes in racial and ethnic composition interact with other qualitative variables such as age, gender, education, and housing needs and preferences. (Berke, 2006).

Through the examination of the stated methods and changes in population dynamics, the findings will inform how land use regulations and policies are crucial to

forecasting the housing needs of diverse groups within the Greater California (SCAG) region. Several urbanizing populations could expand on the methods used in this research to examine how past housing practices have shaped the current planning environment (Berke, 2006). To better understand the disparities discussed above, highlighting the spatial distribution of amenities such as community facilities, access to jobs, shopping, and potential exposure to climate change-related risks will illustrate the impacts of the legacy of zoning across the Greater Southern California (SCAG) region. Numerous factors impact housing markets, land values, and zoning policy, yet this study is limited to examining their relation to race, ethnicity, and income disparities. This research also aims to inform how socioeconomic spatial distributions should change guided by future land use plans and design to ensure more equitable outcomes among all population segments. (Berke, 2006)

CHAPTER 4: FINDINGS

Communities across Southern California, large or small, interact with local bipartisan political concerns surrounding growth - how to accommodate it, shape it, and, in some cases, stave off increasing development. As illustrated in the literature review, the last century of planning emphasizes the consumption of undeveloped land, leading to the current sprawling across the state. In response to the changing landscape of housing provision, the state legislature has recently encouraged jurisdictions to reach fair housing objectives by increasing regional planning/cooperation and local compliance/rezoning measures. Despite zoning's intrinsic role in shaping the built environment of a jurisdiction, it has been an independent feature within the land use regulation system. However, developing mixed-income neighborhoods requires sizable rezoning efforts to assist jurisdictions in leveraging private-sector development with limited public-sector investment to support particular housing needs and market conditions over time.

As communities across the Greater Southern California region become increasingly diverse, bringing varying social and economic values, the system of government and planning and developing land use must reflect their needs. The piecemeal efforts to address the state's changing housing needs will likely perpetuate harmful inequities. However, an adaptable and varied approach to rectify past strategies meant to hinder the upward mobility of segments of Californians can be resolved by addressing the discrepancy between core SCAG/RHNA objectives and how policymakers and local advocates administer prescriptive approaches to achieve these objectives across jurisdictions. The current housing policy shifts that support redevelopment, infill, high-density, mixed-use,

and transit-oriented development reflect the state’s changing circumstances, leading to material condition changes that address affordability beyond the high-cost markets.

Despite the shortcomings of the COGs that have completed their 6th RHNA cycle allocation, a valuable opportunity is now available for the COGs who are still working to adapt their methodologies. For example, COGs can significantly benefit from aligning their strategies with RHNA’s equity and environmental objectives by analyzing how emerging datasets that show measures of opportunity, segregation, and job access have been addressed as they relate to the sixth cycle. Local jurisdictions can integrate these approaches into their draft Housing Element by learning the best practices from sixth-cycle methodologies. Legislators also have the potential to issue new legislation to make the RHNA process more efficient in fostering community elements such as a better jobs-housing balance, and COGs can build on their seventh-cycle methodologies.

4.1 HCD Equity Requirements

The SCAG region has considered several approaches to establishing prescriptive AFFH objectives. Still, as previously mentioned, the methods to pursue the stated objectives are incredibly different in each county and jurisdiction. Abundant LA, a pro-housing voice of LA County, is working to end the housing shortage and affordability crisis through zoning and land-use reforms. As an advocate for affordable housing, this organization explicitly discusses the necessity of government assistance to confront the underproduction of affordable housing. The most significant constraint faced across the SCAG jurisdictions to affirmatively further fair housing is ensuring the local and state budget can equitably accommodate lower-income housing. (Dedousis, 2020)

Though there are various explanations for the failure of affordable housing options to keep pace with the demand, the response of HCD and metropolitan agencies, such as SCAG, should examine the role of race and, now more commonly, class as significant indicators of disparities across counties. In California, the struggle for developers to acquire multiple funding sources and the need to navigate numerous regulations from locally run affordable housing programs and bond measures reduces the timeliness of low-income housing development. It increases the cost of their projects, in some cases, by multiple thousands of dollars per unit. The Los Angeles Times maintains that despite voters across the state approving billions of dollars to supply homes for low-income families and unhoused communities, the projects tend to fall short of community expectations because the funding needs to build more units. (Los Angeles Times, 2020) However, there is a definitive effort on behalf of every actor, from cities, developers, and residents, to pursue increasing the housing supply. However, there needs to be more funding and efforts to rezone to adjust for higher density.

In the case of Orange County, numerous public comments reflected disdain towards the proposed 69-unit Silverado Canyon Low Income Housing project because of its lack of proximity to critical resources such as job opportunities, schools, and public transportation. Moreover, residents also identified the environmental detriment of placing a housing project in a historical floodplain and fire-prone area. Several residents clearly stated the county's principal need for more low-income housing in this case. However, they illustrated that zoning inhibits high-density development in the area, and the existing road infrastructure would need help to support a new development of that size. Cases such as

Silverado Canyon reflect issues many jurisdictions face in taking prescriptive approaches to operationalize affirmatively furthering fair housing.

Moreover, new bills have been initiated to push different government councils to be active proponents of AFFH objectives to reach their RHNA allocation targets. However, local governments may not be capable/willing/or facing resistance to making essential zoning changes to support affordable housing development, as represented in the La Cañada Flintridge case. However, government and policy analysts must accept that everyone deserves a housing supply that can meet their needs despite the initial financial burden. New Bills such as Assembly Bill (AB) 686 have pushed different government councils to require AFFH objectives to further the state's existing fair housing and civil rights legislation. As such, various counties and jurisdictions face other challenges in confronting their past of segregation to create greater inclusivity. Wiley (2023) highlights how efforts of SB 4, which allows faith-based organizations and non-profit colleges to expedite affordable homes built on their land, and SB 423, which became permanent law in 2017, streamline housing in areas that have yet to meet their state-mandated housing goals. Furthermore, the construction workers on these sites would have guaranteed union-level pay ("prevailing wages") and healthcare benefits. Efforts such as these, which include a higher labor standard, reinforce the necessity for housing provisions to address the socioeconomic needs of the community beyond constructing more housing.

The previously mentioned SCAG/RHNA objectives are operationalized differently due to past legislation, such as The Civil Rights Act of 1964, which introduced the concept of affirmatively furthering fair housing (AFFH). However, little actual compliance or

regulatory measures were given to achieving this objective until 2015, 3 years following the adoption of the 5th RHNA cycle. Annelise Osterberg, a student of UC Berkeley's Goldman School of Public Policy and writer for The Turner Center for Housing Innovation, posits that the termination of the federal obligation to HUD's Affirmatively Furthering Fair Housing (AFFH) rule placed a burden on California to close the gap in housing production through the state legislature with assembly bills such as AB 1771, SB 828, and AB 686. The bills above require regions to affirmatively further fair housing while allocating housing needs through the RHNA process. Nevertheless, the sixth cycle RHNA allocation methodologies for many Councils of Governments (COGs) fail to rigidly account for factors of economic and racial inequality while determining allocations across their jurisdictions; as a result, regions struggle to take a proactive approach to promoting a fair distribution of their RHNA allocation. This shortcoming is one of the discrepancies between the SCAG/RHNA objectives and the ability to address them.

Since the RHNA targets encourage affordable housing production, most planning strategies to maximize RHNA placements are near transit/transit-oriented development. However, a consequence of a sole jurisdictional focus on the nexus of transportation and housing can lead to an unequal distribution of RHNA in lower-income areas since transit stops are more likely to be located in those communities. Additionally, COGs' reliance on land use forecasting in their Sustainable Communities Strategy (SCS) places them at odds with the jurisdiction's existing zoned capacity, leading to smaller RHNA allocations for jurisdictions with anti-density-oriented zoning. Nevertheless, if more emphasis is placed on achieving SCAG/RHNA objectives and external data analysis in support of regional fair housing goals and less emphasis on land use projections that introduce local responses to

SCS that inhibit equity goals, the methodologies used to allocate RHNA targets will be more fair and objective.

As of 1969, California's general plans required all local governments (cities and counties) to sufficiently plan to meet the housing needs of everyone in the community by employing the "Housing Element." The regional housing allocation process consists of numerous steps, with the RHNA process denoting the first two steps, "Determination" and "Allocation," that assist California governments in distributing housing needs within each state region. Due to the lack of undeveloped land within coastal urban areas, the prominent contemporary approaches for alleviating housing strain consist of infill and redevelopment projects, which tend to be expensive and face higher environmental and local policy litigation rates. The Southern California Association of Governments (2020) anticipates that despite the state's seemingly slow growth, a juxtaposition to the previous century, efforts to forecast for substantial population increases will require local and regional agencies to take stock of potential infill development opportunities in existing urbanized areas to accommodate future people and employment trends.

Moreover, the report states that despite the lapse in jobs from the Great Recession and, more recently, COVID-19, differing historical development patterns may arise across Southern California, requiring housing to be responsive to the shifting needs of residents in regional plans and strategies. The Los Angeles Times (2021) highlights that California leaders have remained in a 20th-century mindset; the low-density, single-family, not-in-my-backyard approach has been attributed to the deepening housing crisis, which in turn is leading to increasing poverty, inequality, and potential for economic opportunity.

Second to worsening socioeconomic factors, the inflating cost of buying or renting a home in California hurts employers' efforts to attract and retain skilled workers, and residents who can afford to live within the state are pushed to "far-flung suburbs and commute hours each day, worsening traffic congestion and air pollution. (Los Angeles Times, 2021)" California's failure to supply enough housing to keep pace with population growth and demand is a source of rising rents and home prices. However, current development is stunted by more than two-thirds of residential land within the state being zoned for single-family homes. This research will focus on California and the Greater Los Angeles region. However, approximately 75% of residential land nationwide is zoned exclusively for single-family residences, making it increasingly difficult to diversify the housing supply. (Los Angeles, 2021)

The insight of financial stakeholders, such as The Legislative Analyst's Office, a nonpartisan government agency that has provided fiscal and policy advice to the California Legislature, maintains that the state has the highest development, labor, and material fees nationwide. As a result, local governments attempt to levy development fees despite exceeding the national average of \$6,000 per single-family dwelling (or unit). The median home price in February 2018 was \$529,000, and the average rent for a vacant apartment was \$2,426. Only 29 percent of California households earn enough to afford the median-priced single-family home," according to the California Building Industry Association (CBIA).

Consequently, past planning approaches prioritized Greenfield development on the urban fringe to decrease construction costs and evade the complications of infill

development. Nevertheless, as Kane et al. (2018) maintain an increase in infill development on vacant urbanized areas, redeveloping/zoning land use types is the primary strategy to accommodate future growth and its potential GHG reduction benefits. (SCAG, 2020)

Contemporarily, the legacy of restrictive or exclusionary zoning remains a barrier to the development of lower-cost apartments and townhomes in high-opportunity single-family neighborhoods with good schools, parks, and other amenities due to racial and economic segregation. President Biden also believes that restrictive zoning plays a role in widening the racial wealth gap and hurts upward mobility. However, SB 9 and SB 10 legislation are preeminent steps in legalizing a diverse mix of affordable housing types. It is important to note that ending single-family zoning will not alleviate California's housing crisis. However, it is a necessary step in remedying past harms done by policies and ideological priorities that have created the current condition of the housing market and housing safety net. (Los Angeles Times, 2021)

Chino Hills' responses to the HCD Review of their 6th Cycle Housing Element appropriately address current City attempts to respond to the housing needs of special needs populations by assessing the effectiveness of existing strategies to further fair housing and identifying SCAG/RHNA objectives to address special housing needs (i.e. Senior (65+), disabled, and homeless) populations during the sixth planning period. Chino Hills' direct approach aligns with the statewide objectives and ensures HCD that additional actions will be taken to continue furthering fair housing goals. For example, the city does not have government-assisted affordable housing but stated about future compliance initiatives to preemptively protect affordable housing units at risk of conversion to market rate pricing. Practices such as these are important because they illustrate a commitment to

ensuring that housing within the city remains affordable and provide a blueprint for other jurisdictions to follow. This case is important for the findings because it indicates that cities can still adjust their housing elements for potential affordable housing even when the funding or land use does not yet allow for development.

Equally important, the California Housing Element Law addresses that for the private market to effectively meet Californians' housing needs and demands, local governments must “adopt plans and regulatory systems that provide opportunities for (and do not unduly constrain) housing development.” As an outline for current and future local development, the housing element complements the preexisting seven aspects of the general plan: land use, transportation, conservation, noise, open space, safety, and environmental justice. Correspondingly, efforts to maintain and establish housing policy in California rely on properly implementing local general plans. According to California's draft housing assessment published in 2017, the state must add nearly two million homes by 2029. The municipalities of Southern California were challenged to reach significantly higher housing targets in 2021, but Monokken (2023) found that cities are more likely to adapt their local zoning ordinances than in 2014.

Correspondingly, the development of a housing element for the State of California requires consultants, extensive preparation, and a revolving amount of the budget, another symptom leading to housing production being stifled. Although the commitment to rezoning is a short-term guarantee that jurisdictions will build housing, acknowledging that land must be set aside to address the regional need is a valuable step. (Monokken, 2023) Additionally, cities with up-to-date housing elements can better align them with other

planning documents and provide housing developers with a better understanding of regional and city-based needs based on a commitment to reaching their regional allotted housing targets. (Fraijo Jr, 2021)

4.2 Harmful Effects On Communities and the State's Economy

The predominance of single-family-only zoned residential areas empirically supports the theory that certain municipalities maintain high levels of racial residential segregation and, in turn, maintain a higher percentage of white residents and notably lower percentages of Black and Latino residents. Further, restrictive zoning is a medium to enact “opportunity hoarding,” which the UC Berkley Othering & Belonging Institute defines as “the channeling of critical resources and amenities into some communities and denying those assets and resources to other communities. (OBI, 2022)” The McKinsey Global Institute estimates California’s housing shortages cost the state between 143 and 155 billion annually in lost economic output, mainly from consumption crowded by housing costs and lost construction activity. Moreover, models by ChangTai Hsieh and Enrico Moretti suggest that the relaxation of housing and land use regulations could potentially bring 1.4 trillion in for the U.S. Individuals navigating high housing prices also affect businesses' ability to recruit and retain employees.

As it relates to other demographic characteristics within municipalities, anti-density zoning ordinances propagate race and class-based exclusion while simultaneously defining the trajectory of the children within them. Edwin Pinto and Tobias Peter note in the Wall Street Journal (2022) that SB 9, or as they refer to it, “California’s Free-Market Housing Fix,” will return some elements of private property rights lost to zoning restrictions and that

many single-family-zoned areas were in opposition to SB 9. They indicate it is “a threat to the security and community demographics that attracted them.” Notably, the pair stated that California does not have a free-market approach to housing, and legislation like SB 9 is a government attempt to shape the economy and population demographics to its will. Moreover, Pinto and Peter suggest that the omission of SB 9’s impact on elements such as traffic, schools, retail services, and crime in these areas will not increase value for current property owners (Wall Street Journal, 2022). However, Rosenthal (2014) contests this belief surrounding NIMBYism and neighborhood resistance to affordable housing integration on neighborhood property values; they support that most evidence about public housing development in the suburbs does not depress neighborhood property values. Further indicates that sometimes federally subsidized rental housing can result in increasing a neighborhood’s property values which suggests that NIMBY attitudes might be irrational and resistant to the empirical realities that scholars and economists have observed. (Nguyen, 2005) (Ellen et al., 2007).

Regarding the state economy, rising housing costs drive Californians to live further from the central business district, increasing commute times and access to high-paying jobs and educational opportunities. Upward economic mobility into adulthood remains a significant indicator of expected success in the American economy; despite preferential zoning practices towards single-family zoning, Black children routinely fell below the 10 percent chance of making it to the top income quintile as adults. Notably, the ubiquitous nature of racism and de jure and de facto housing segregation greatly impacted Black American families to participate in homeownership and voicing dissent towards exclusionary practices. Following, Asian children recorded higher levels of upward mobility,

consistently above a 20 percent chance of making it to the top income quintiles. Latinx and white children shared similar chances of achieving top-income status.

The California Building Industry Association documents that more than one-fourth of the state's renters pay more than 50% of their income on housing. The Legislative Analyst Office substantiates that California households in the bottom income quartile report spending 67% of their income on housing. Proportionately, the average Californian is paying more than 11% of similar households elsewhere in the nation. It should be noted that despite the congruence between zoning standards and land use authorities in certain jurisdictions, there are distinct differences, with household income being a primary determinant. The Othering & Belonging Institute notes that household incomes rise similarly to single-family-only zoning. By recording the positive correlation between median household income and single-family housing, municipal reforms to diversify the housing type in these areas could resolve significant barriers in the housing crisis. Despite the leniency for allotted regional housing designations, the minimum quantity of housing provides a baseline for planning within the SCAG region.

4.3: Public Debate and Concerns Among Stakeholders

Municipal policy reforms such as SB 2: Building Homes and Jobs Act, SB 3: Veterans and Affordable Housing Bond, and SB 9 The California HOME Act cease to reconstruct local zoning ordinances but create exceptions in different contexts. Specifically, planning grants such as SB 2 assist counties in accelerating housing production by streamlining affordable housing development for all renters' and homeowners' income levels. Currently, 93 of more than 209 Southern California jurisdictions have complaint housing elements with a

commitment to over 500,000 units of rezoning, in comparison to under 50,000 rezones in the entire state a year into the 5th RHNA cycle. (Monokken, 2023) The response from NIMBYs has been typical in contesting the allotted housing targets but has had little impact on the models used for rezoning.

The most controversial of the reforms is SB 9, which local press have reported as “the end of single-family zoning,” which is erroneous and deceptive but protects stakeholders' interests against diversifying and creating a more affordable housing supply. Jurisdictions with high housing values and more White homeowners got proportionately lower housing targets, and jurisdictions with fewer White residents and lower higher costs responded similarly in their efforts to rezone. Regardless of different housing targets, the planning system is now forcing cities to address their housing targets in their land use plans by rezoning. Monokken (2023) posits that the legislative reforms now hold jurisdictions accountable for their fair share of planning for more housing. Placing a higher total housing target has reduced strategic behaviors used to avoid compliance.

Formerly, cities with parcels of vacant land – generally suburbs near the urban fringe – were designated significant RHNA figures. In contrast, the Department of Housing and Community Development (HCD) gave the mostly built-out towns and inner-ring suburbs smaller RHNA numbers. Before the final allocation determination, the RHNA draft allocation was not without pushback; 52 appeals were filed concerning 49 jurisdictions. Through January 2021, SCAG conducted eight hearings on appeals, with the two jurisdictions of West Hollywood and Calipatria choosing to remove their appeal. The two appeals made by the County of Riverside and the City of Pico Rivera were granted a partial

reduction in their RHNA allocation by the SCAG's Appeals Board of the 47 remaining appeals, and HCD denied the rest. However, HCD reallocated the two appeal reductions to the rest of the region since the state law prohibits SCAG from reducing the overall regional allocation determined by the Department of Housing and Community Development.

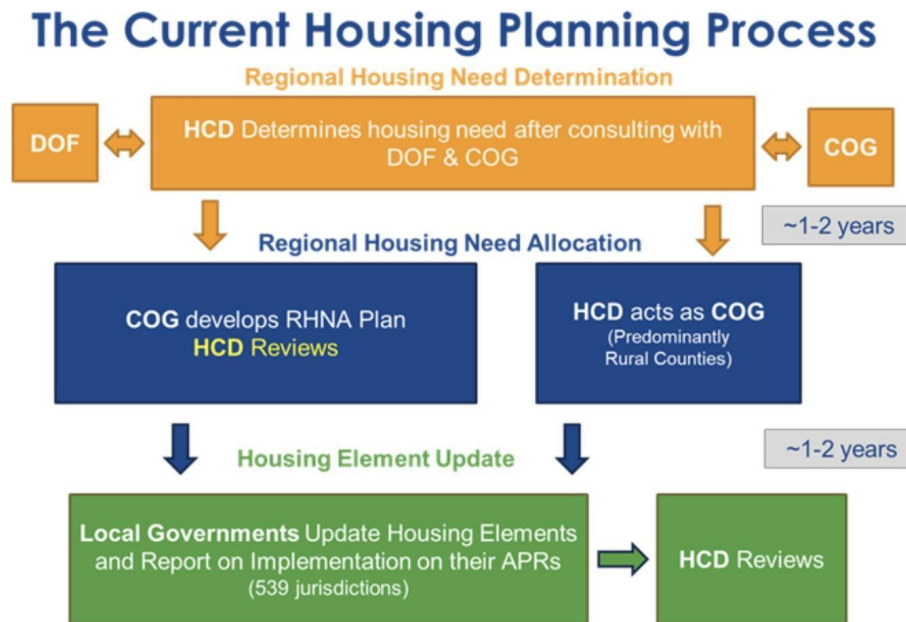
Undoubtedly, the RHNA process has played a role in exacerbating the sprawl that characterizes most of the Greater Southern California region by focusing on cities with vacant parcels for housing development. However, recent approaches that connect the RHNA to COG's Sustainable Communities Strategy (SCS) assign larger RHNA allocations to jurisdictions with good public transit and large job bases and where compact, mixed-use development makes walking and biking more practical. Additionally, a primary approach to effectively reaching California's ambitious housing targets is the California State Density Bonus Law (SDBL), which works as a financial incentive to housing developers to construct more affordable housing by granting density bonuses to those willing to designate a fraction of the total units of a project for low or moderate-income residents. The state density bonus law aims to facilitate and encourage neighborhood-level socioeconomic diversification by integrating affordable housing units with market-rate units. (Ryan & Enderle, 2012)

For this reason, once each jurisdiction has received its RHNA housing targets, the jurisdiction is tasked with drafting a revision of the general plan's housing element to site potential sites for future housing development. Current cases of density bonus usage in San Diego have not stimulated socio-economic integration as initially imagined; however, this may be a result of state density bonus law being clustered in neighborhoods already

identified by high concentrations of Hispanics, Black Americans, and multi-family housing units. Additional reforms that have been engaged to assist local jurisdiction equity efforts are the SB 167 Housing Accountability Act, AB 1505 Rental Inclusionary Housing, AB 1521 Assisted Housing Development, and AB 571 Farmworker Housing. As such, Ryan and Enderle (2012) suggest that the potential for SDBL to perform as intended is a need for supply-side affordable housing tools to consider a range of land markets and not the traditional lower-value land markets where minority households already reside.

Figure 1 depicts the calculation of housing needs in each region and how the need distribution is determined according to cities and counties. The Department of Housing and Community Development (HCD) consults with the Department of Finance (DOF) to determine the regional housing need allocation for each region's council of government (COG). Next, a collaborative effort between HCD and the COG to collate data related to demographic trends and housing conditions in the region eventually produces a final needs allocation based on income categories. Once HCD establishes the housing that must be planned for the COG, it is tasked with allocating the housing across all jurisdictions (cities/counties) within the region. This step is essential because the statute mandates that COGs develop a RHNA allocation methodology that aligns with the five SCAG & RHNA objectives, which encourage socioeconomic diversification by locating housing within amenity and job-rich areas. Additionally, the statutory objectives intend to further California's greenhouse gas reduction goals by promoting infill development and more sustainable housing practices.

Figure 1: The Current Housing Planning Process (Regional Housing Need Determination)



Source: Department of Housing and Community Development

4.4: SCAG Allocation Proposal/Methods

The 6th RHNA cycle reflects the region's continued aim to diversify and expand the range of housing needs to account for existing and projected housing. Legislation such as SB 35 has been in effect since 2017. Still, the 6th Cycle has been an opportunity for jurisdictions to streamline affordable housing, with 22.16% of “very low” income projects being approved, 53.32% of “low” income projects, 11.74% of “moderate” income projects, and 12.79% of “above moderate” income projects. Thirty-eight jurisdictions across the state have reached their prorated Lower (Very-Low and Low) and Moderate Income Regional Needs Assessment (RHNA for the designated reporting period, but mainly 16 jurisdictions in the SCAG region have met this status: Bellflower, Beverly Hills, Buena Park, Fountain Valley, Industry, La Habra, La Quinta, Laguna Niguel, Newport Beach, Norwalk, Rolling Hills

Estates, San Bernardino County, Santa Ana, Santa Monica, Villa Park, and Westminster. (SB 35 Determination Summary, 2022). Despite not being subject to the streamlining ministerial approval process, the cities and counties are encouraged to endorse the streamlining process to support affordable housing development.

As such, housing need adjustment factors were regionally accounted for under the Gov. Code 65584.01(b)(2). Certain regions with outstandingly high overcrowding and cost burden indicators compared to the national average were adjusted to accommodate the disparity. SCAG maintains that the region’s overcrowding rate is 10.11% against a national average of 3.35%. The housing cost burden rate is 69.88% for lower-income households and 18.65% for higher-income households. The federal average housing cost burden for lower-income households is 59% and 9.95% for higher-income households.

Table 3: 2018 Existing Housing Supply (Captured during 5th RHNA Cycle)

County	Single-Family Units (Attached & Detached)	Other Units (Multi-family; i.e. 2 to 5+ units)	Total (Number of Units)
Imperial	37,656 (65.2%)	20,081 (34.8%)	57,737
Los Angeles	644,478 (43.5%)	835,948 (56.5%)	1,480,426
Orange	681,367 (62.3%)	412,802 (37.3%)	1,094,169
Riverside	626,015 (74.4%)	214,889 (25.6%)	840,904
San Bernardino	536,588 (74.6%)	183,323 (25.4%)	719,911

Ventura	30,226 (86.6%)	4,697 (13.4%)	34,928
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Source: Southern California Association of Governments

As of 2018, Orange County has the highest number of single-family dwellings (attached and detached), with more than 62.3% (681,367) of its housing units, approximately 1.1 million of the total number of units in the county. Second to Orange County, Los Angeles, and Riverside had 43.5% (644,478) and 74.4% (626,015), making these the three counties with the most single-family dwelling units. Since there is a degree of variability in identifying regions with limited multi-family unit housing, reform efforts that target jurisdictions with higher levels of single-family zoning are part of SCAG’s policy response to operationalize equity and racial justice, in addition to Gov. Code section 65584.04(f), which specifies how HCD integrated adjustment factors into the RHNA allocation methodology to promote the five legal objectives discussed below.

Table 4: SCAG & RHNA Housing Objectives

SCAG/RHNA Five Allocation Objectives
(1) Increasing the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region equitably, which shall result in each jurisdiction receiving an allocation of units for low- and very-low-income households.
(2) Promoting infill development and socioeconomic equity, protecting environmental and agricultural resources, encouraging efficient development patterns, and achieving the region’s greenhouse gas reduction targets provided by the State Air Resources Board according to Section 65080.
(3) Promoting an improved intraregional relationship between jobs and housing, including an improved balance between low-wage jobs and the number of housing units affordable to low-wage workers in each jurisdiction.

(4) Allocating a lower proportion of housing needs to an income category when a jurisdiction already has a disproportionately high share of households in that income category compared to the countywide distribution of households in that category from the most recent American Community Survey.

(5) Affirmatively furthering fair housing.

Furthermore, SB 352, commencing in 2024, a product of the California Workforce Development Board, along with the secretary of the Labor and Workforce Development Agency and the director of the Department of Housing and Community Development, will assist in furthering fair housing by examining housing costs on the county level, regionally and on the state to level to determine a formula for how much a household with at least one-full time minimum wage work must earn to afford a decent standard of living reasonably. This Senate bill would be the first to calculate the necessary wage needs for obtaining appropriate housing and basic expenses across county, regional, and state levels. This landmark legislation would require the California Workforce Development Board to gauge the impacts of housing cost inflation and inflation extensively before proposing a minimum wage for a household with at least one full-time minimum wage earner to the State Legislature by December 15th annually.

4.5: The Approval Process and Public Hearings

The significant concerns posed by stakeholders debated the SCAG regional determination methodology and the role of land planning factors such as social equity, energy, and livability, amongst general questioning of the steps to submit RHNA appeals. Despite the apparent gap between high and low-income housing need adjustment indicators, both groups were impacted by the Great Recession from late 2007 to 2009,

which resulted in a lower-than-average 4th-cycle RHNA, which led to a higher 5th-cycle RHNA allocation. During the 45-day SCAG public hearing period described in the Government Code section 65584.05(c), only three public comments of the 52 appeals received were generally related to the appeals process. Many jurisdictions attempting to appeal stated that a misapplication of the adopted Final RHNA Methodology for the 6th RHNA Cycle was at fault for their higher allocation targets. The three submitted comments were from the Department of Housing and Community Development (HCD), the City of Whittier, and the City of Long Beach.

The HCD comment was most notable as it outlined the statutory basis for RHNA appeals. More importantly, the comment made by Deputy Director Megan Kirkeby reiterated the requirement that appeals contain written findings referencing how proposed revisions would further RHNA's statutory objectives and addressed the circumstances of why several appeals were denied. As a regulatory state agency, this public comment is beneficial because it acknowledges the strain placed upon local governments in the Southern California region to plan for more housing than in previous cycles. It also suggests the potential for increased development under alternative zoning and land use restrictions to address the housing crisis. This is a shift from housing planning limited to vacant lots and requires communities that see themselves as built out to plan by rezoning commercial areas as mixed-use areas and upzoning non-vacant land.

Lastly, the comment highlighted the resources available to support jurisdictions in updating their 6th-cycle housing element to support allocating more units to high-opportunity areas rather than low-resource communities and areas of concentrated

poverty with high levels of segregation. On behalf of the HCD, Kirkeby maintains that the appeals process is crucial to developing a RHNA plan that considers all relevant factors and circumstances to anticipate growth across regions and subregions by enhancing quality of life, job access, transportation mobility, and the nexus of social equity and fair share housing needs. The successful application of SCAG & RHNA statutory objectives will assist jurisdictions in planning for the housing needs of their community and the region.

Table 5: HCD Regional Housing Need Determination for the 6th RHNA Cycle

**HCD REGIONAL HOUSING NEED DETERMINATION
SCAG: June 30, 2021 – October 15, 2029 (8.3 years)**

<u>Income Category</u>	<u>Percent</u>	<u>Housing Unit Need</u>
Very-Low*	26.2%	351,796
Low	15.4%	206,807
Moderate	16.7%	223,957
Above-Moderate	41.7%	559,267
Total	100.0%	1,341,827
* Extremely-Low	14.5%	Included in Very-Low Category

Notes:

Income Distribution:

Income categories are prescribed by California Health and Safety Code (Section 50093, et. seq.). Percents are derived based on ACS reported household income brackets and regional median income, then adjusted based on the percent of cost-burdened households in the region compared with the percent of cost burdened households nationally.

Table 6: HCD Regional Housing Need Determination for the 6th RHNA Cycle with Adjustment Factors

**HCD REGIONAL HOUSING NEED DETERMINATION
SCAG: June 30, 2021 – October 15, 2029 (8.3 years)**

Methodology

SCAG: June 30, 2021-October 15, 2029 (8.3 Years) HCD Determined Population, Households, & Housing Need		
1.	Population: DOF 6/30/2029 projection adjusted +3.5 months to 10/15/2029	20,455,355
2.	- Group Quarters Population: DOF 6/30/2029 projection adjusted +3.5 months to 10/15/2029	-363,635
3.	Household (HH) Population: October 15, 2029	20,079,930
4.	Projected Households (Occupied Unit Stock)	6,801,760
5.	+ Vacancy Adjustment (2.63%)	178,896
6.	+ Overcrowding Adjustment (6.76%)	459,917
7.	+ Replacement Adjustment (.50%)	34,010
8.	- Occupied Units (HHs) estimated (June 30, 2021)	-6,250,261
9.	+ Cost Burden Adjustment (Lower Income: 10.63%, Moderate and Above Moderate Income: 9.28%)	117,505
Total	6th Cycle Regional Housing Need Assessment (RHNA)	1,341,827

Note: Detailed background data for this chart available upon request.

The Department of Housing and Community Development, Division of Housing Policy Development, requires that the final RHNA allocation is a baseline requirement for potential regional growth and is not a singular solution for the housing crisis. As shown in Table 6, the “Vacancy Adjustment” factor is 2.63%, placing it within the target vacancy rate for a healthy housing market, which recent legislation defines as “no less than 5 percent. However, the state of housing needs within the Greater Southern California region is still at a deficit with this specific adjustment factor. Secondly, the “Overcrowding Adjustment,” defined as more than one person per room in a dwelling, is a difficult metric to assess outside of HCD’s forecasting of how different age cohorts form households within the population but of the adjustment factors it had the most significant impact on the final RHNA allocation. The estimated need for replacement housing that was either demolished

or lost was fairly minimal but is most significant to low-income households, given that most were lost in periods of economic downturn. The “Cost Burden Adjustment” is the most beneficial to observe given the strain placed on homeowners and renters in the Greater Southern California region paying more than 30% of their income on housing costs. The overall efforts to generate and supply more affordable housing within the region will play a large role in reducing the impact on Californians' income and alleviating poverty and housing insecurity.

Trends of upward mobility for all racial and ethnic groups appear to correlate with the segments of single-family zoning, which could assume that heavily restricting zoning types is an influential community feature in determining where affordable housing development is allowed. The Othering and Belonging Institute at Berkley substantiates that this is a dynamic of “opportunity hoarding,” resulting in the impacts of restrictive zoning heavily influencing class and racial exclusion. Notably, The City of Whittier submitted a public comment in support of surrounding cities pursuing appeals to their allocation targets but expressed concern about reallocated units being placed in their jurisdiction.

Similarly, the City of Long Beach regarded the RHNA allocation as “fair and transparent” but also shared their opposition to additional units being transferred to Long Beach. As previously stated, the financial challenges associated with developing housing are reflected in both public comments. The City of Whittier identifies the limited regional or State financial support for low and very low-income housing units while simultaneously acknowledging the difficulty inherent in allocating 1,341,827 housing units (a 226% increase above the baseline 412,137 units) to cities across Southern California, mainly in

built-out cities. However, the fundamental issue Whittier raises is the City's ability to develop effective land use policies that can support what they define as "unplanned and unnecessary residential densification of the community. Specifically, the comment states that the City only receives 7.5% of each property tax dollar to deliver general services, including policy and library services. However, the city has used its specific plan to support the densification of existing corridors and districts. They state that most of Whittier's remaining single-family residential zones can not accommodate similar densities and that sensitive environmental resources nearby must be protected in perpetuity.

Correspondingly, the public comment of the City of Long Beach raises the planning and financing challenges faced by a more significant allocation of housing units but chose not to appeal because of the consideration of the City's input in previous stages of the allocation process. However, the City was directly opposed to transferring additional units from pending appeals within the Gateway COG from Bellflower, Cerritos, Downey, Huntington Park, La Mirada, Lakewood, Pico Rivera, and South Gate. The City states that their efforts to accommodate housing growth within the current RHNA cycle and complete fulfillment of their market-rate RHNA allocation should waive further burden of the more units within their jurisdiction. Both of these comments convey how jurisdictional efforts to meet housing needs and obligations can exacerbate other issues within a city.

Additionally, the revolving changes in State housing laws, such as SB 35, can create agency constraints and hinder a City's capacity to fulfill regional and local housing goals. Granger MacDonald, Chairman, Board of Directors of the National Association of Home Builders, is on record stating that efforts under Senate Bill 548, now passed as of October

10th, 2023, will support affordable housing by accommodating developments that are within the local tax rate and seeing it as representative of the potential of bipartisan support of legislation that incentivizes for-profit builders and encouraging the Low Income Housing Tax Credit (LIHTC). Regarding the content analysis, the sentiment of approaching the affordable housing crisis requires bipartisan participation of government officials to create meaningful approaches to addressing affordability issues beyond the highest-cost markets in numerous states nationwide. (U.S. Congressional Hearing, 2017) Nevertheless, zoning and land use restrictions remain at odds when attempting to generate affordable housing from the private sector. However, when owners and developers align with the states' housing objectives, the LIHTC promotes the development of housing types such as apartment buildings, single-family dwellings, townhouses, and duplexes.

As a leader in inclusionary zoning as a market-based tool, California's renewed focus on mixed-income neighborhoods allows jurisdictions to adjust for particular housing needs and market conditions over time by leveraging private sector development with limited public sector investment. Community engagement efforts made by local policymakers to gather public insight through informational sessions with resources such as interactive maps for communities to visualize how inclusionary zoning ordinances interact with the market-rate development and how they will increase the number of affordable units can also reveal critical benefits such as aligning low-income neighborhoods with low-poverty neighborhoods and higher-performing schools. (Schwartz et al. 2012)

CHAPTER 5: CONCLUSION

This analysis examines the relationships between race, ethnicity, income disparities, and zoning policy processes. The principal objective of this analysis is to use the Greater Los Angeles Region as a case to investigate the link between housing, land use, and racial capitalism in the development of zoning policy using secondary data sources. Renters, landlords (both for-profit and non-profit), developers, and housing advocates in the Greater Los Angeles Region are often at odds with one another on how to address renter protections, housing insecurity, and housing unaffordability. The recent changes in housing laws, notably SB 9, aimed at easing California's restrictive zoning laws to accommodate infill housing development, have increased public concern over issues such as overcrowding, homelessness, future fiscal stability, and the potential for low and middle-income families to secure homeownership. Moreover, attempts to remedy homelessness and expand access to affordable homeownership have generated conversations about income inequality and class concerning racial discrimination that continue to shape zoning planning processes. The SB9 bill allows single-family homeowners to build up to four units on their lots. (Urbanwire, 2022) Thus, this law could help accommodate some of the historical issues of undersupply within the California housing stock, but it is still insufficient. The statewide passage of SB 9 is especially relevant to the SCAG region.

Areas for future research and advocacy regarding affordable housing development could explore how loan acquisition to build and purchase infill housing has yet to be standardized, leading to a reluctance from banks to finance their development. The current

options for funding low-density infill housing are cash savings or other liquid assets, including family support, a home equity line of credit, cash-out refinancing, renovation loans, and construction loans. Industry experts from the Urban Institute identified that denial rates for cash-out refinances, home equity lines of credit, and renovation loans are significantly higher, leading to wealthy borrowers with high property values having a greater chance of accessing the funds necessary to benefit from splitting their lots into infill. Although the Federal Housing Administration 203 (K) Rehab Mortgage Insurance programs and government-sponsored firms provide renovation loans, these sources are more apt to limit the amount borrowed and have high denial rates. (Urbanwire, 2022) Walsh (2022) identifies that the financing to generate the necessary infill housing will still induce a strain on homeowners and small developers. Yet, this step is still more affordable than a single-family home.

This research has thus shed light on the implications and influences neoliberal policy decisions have placed on the housing market and affordable housing provision for diverse communities. Moreover, this research contributes a more comprehensive understanding of what actors have hindered equitable housing policy, development, and access. Further, this research highlights the significance of zoning in defining a community's race-ethnicity, income, and class composition. The anticipated outcome of complete deregulation is more likely to disrupt addressing the housing crisis rather than a system structured to decrease barriers to producing housing at a faster pace, such as denying proposals that worsen the shortage, incorporating policies that moderate production costs, and lessening project setbacks for RHNA-compliant jurisdictions (i.e., HCD Prohousing Designation Program). Efforts by the California Department of Housing and Community

Development to incentivize jurisdictions with the Prohousing Designation categorization, which assigns local governments priority processing or funding points to apply for Affordable Housing & Sustainable Communities programs and the Infill Infrastructure grants benefit communities striving to meet housing goals. Additional efforts to streamline local government planning and zoning policies, SB 35, AB 73, AB 879, and AB 1515, have assisted policymakers and elected officials' approaches to addressing infill development, identifying areas in need of zoning reform, and enhanced communication between local jurisdictions and the Department of Housing and Community Development.

However, as the findings have explored, most of the disdain towards increasing affordability in their regions is more linked to concerns about the environmental impacts, local government budgets, and methods to incentivize developers to pursue projects because of existing zoning measures. By observing multiple stakeholders' perspectives, future RHNA cycles can be improved by using incentives and targeted enforcement to improve compliance. More specifically, the Department of Housing and Community Development is already piloting programs such as Regional Early Action Planning Grants (REAP 2.0), the Multifamily Finance Super NOFA, and the California Housing Accelerator. These programs are a major development in ensuring that affordable housing is not only prioritized, but secured by permanent funding sources. Future RHNA cycles will benefit from these proactive efforts to assist developers and communities to serve the lowest-income California residents; in addition to supporting environments that ensure better health, climate, and household stability for Californians.

The prevalence of anti-density zoning litigation acts as an exclusionary mechanism to hinder local jurisdictions from creating an adequate supply of affordable housing for lower-income people and people of color within the greater Los Angeles region. The issues brought about by structural racism rooted in the housing system, specifically in avenues to financing, are seen in lower credit scores, higher debt-to-income ratios, and smaller down payments, making it more difficult for households of color to access credit. In addition to the decades of racially exclusionary policies and practices that positioned homeowners of color with less net wealth and liquid assets than white homeowners. (Walsh, 2022) The following chart in Figure 2, page 67 uses 2018-2020 Home Mortgage Disclosure Act (HMDA) data to illustrate that households of color were more likely to be denied lending for both one-unit and two-to-four-unit homes and renovation loans compared to their white counterparts. (Urban Institute, 2022)

Figure 2: Denial Rates in the City of Los Angeles by Race or Ethnicity and Select Mortgage Types

Denial Rates in the City of Los Angeles by Race or Ethnicity and Select Mortgage Types

Race/Ethnicity	1-4 units	1 unit	2-4 units	Home Improvement
Asian	10.0%	9.6%	15.2%	46.7%
Black	16.4%	15.0%	24.7%	50.7%
Latinx	16.5%	16.2%	18.5%	57.4%
White	11.3%	11.0%	18.5%	41.4%

Source: 2018-2020 HMDA Data

Beyond the regional efforts to accommodate and plan for the construction of various housing types, a comprehensive state-wide reform would be more effective than gradual civic reforms such as SB 9 to address the structural racism in housing policy and inequality in the region. Moreover, efforts to coordinate the development of transportation and housing marks a significant shift in the planning process for new housing. However, the current need for an adaptable and varied approach to the housing crisis is likely to perpetuate the longstanding paradigm of racial and economic exclusion that reduces upward mobility for Californians, continuing an inequitable distribution of opportunities and quality of life.

By illustrating the position of different stakeholders, the barriers to achieving the statutory objectives set in place by SCAG/RHNA reveal zoning as an obstacle that must be navigated to ensure fair housing. As such, the causation of inequitable housing distribution traces back to socioeconomic equity efforts, which are influenced spatially across jurisdictions. The findings reveal that jurisdictions' potential to take proactive and measurable steps to oppose housing discrimination, eliminate racial bias, undo historic segregation patterns, and lift barriers that restrict access to promote inclusive communities for all Californians are in a contentious process of addressing fair housing requirements.

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