



July 20, 2023

Mayor and City Council
San Diego City Hall
2020 C Street San Diego, CA 92101
Via Email

Re: Climate Action Campaign Letter of Support for Housing Action Package 2.0

Honorable Mayor and City Councilmembers,

Climate Action Campaign (CAC), is a non-profit organization based in San Diego and Orange County, CA with a simple mission: create a zero carbon future through effective and equitable policy action.

Housing is a human right. Everyone deserves quality housing that is climate friendly and climate resilient, affordable, and close to life's essentials like good schools, jobs, grocery stores, and parks.

The housing and climate crises are inextricably linked. We cannot solve the climate crisis without simultaneously solving the housing crisis because transportation remains the single largest source of climate pollution. Building dense, affordable infill housing near transit, jobs, and green open spaces in the urban core is key to slashing GHG emissions from the transportation sector, reducing VMT, and improving the quality of life for those living in San Diego.

CAC supports HAP 2.0 as a critical policy to create regulations that encourage the development of homes for all income levels, expands the exception of minimum parking requirements to include all mix zoned, residential, and commercial development within transit rich areas, provide protections to existing residents, and increase the overall housing capacity in the City.

The City of San Diego not only faces a housing crisis – it also faces a severe housing affordability crisis. The City’s Regional Housing Needs Allocation (RHNA) for the 2021-2029 period is 108,036 new housing units.¹ However, according to the [City of San Diego 2022 Annual Report on Homes](#), out of the 5,033 homes permitted in 2021, 186 were very low income, 265 were low income, 19 were moderate income, and 4,563 were above moderate income units. These numbers clearly signify the need for the City to prioritize permitting and developing very low, low income, and moderate income dwelling units.

The lack of affordable housing development and increasing rents and home prices continue to push low and middle income households farther from major urban centers. Inequitable, dangerous, unsustainable, and expensive sprawling areas should not be the only places families can afford to live. Working class communities should not be forced to make long daily commutes from high fire and flood severity areas.

In addition, State Farm and Allstate, two extremely influential insurance companies, announced that they will no longer be insuring property in California as a result of increasing wildfire risk and soaring construction costs. “The cost to insure new home customers in California is far higher than the price they would pay for policies due to wildfires, higher costs for repairing homes and higher reinsurance premiums,” Allstate said in a statement.² A shortage of new insurance policies due to the effects of climate change could make it more difficult to buy a home in an already accelerated housing crisis.

SB 10

CAC supports the SB10 code amendment in its current form. SB 10 would allow streamlining for the upzoning necessary to increase housing capacity in transit reach areas. It also requires a portion of all developments be set aside as deed-restricted affordable housing. This amendment is an important step for the City to address the climate and housing crises concurrently.

We recommend the Planning Commission to approve SB 10 at the August 3rd meeting and for the City Council to vote to adopt SB10 in its current form. If the Planning Commission votes to limit the scope of SB10, we recommend that SB10 be allowed in sustainable development areas and high resource areas. This aligns with the land use pattern necessary to elicit modeshift, reduce GHG emissions, and lower VMT. As well as help to mitigate the symptoms of racial and economic segregation caused by redlining and racially restrictive zoning.

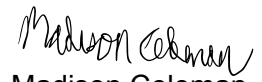
Conclusion

Thank you for the opportunity to weigh in on the development of this important policy. HAP 2.0 presents an opportunity to help protect the health and safety of future generations from the worst impacts of climate change, as well as provide the zoning to facilitate more infill housing development. We urge the City to incorporate the recommendations above to maximize emissions reductions, and deliver economic, safety, and health benefits to our communities.

¹ https://www.sandiego.gov/sites/default/files/he_final_screen_view_june2021.pdf (HE-14)

² <https://apnews.com/article/california-wildfire-insurance-e31bef0ed7eeddcde096a5b8f2c1768f>

Sincerely,

A handwritten signature in black ink that reads "Madison Coleman". The signature is written in a cursive, flowing style.

Madison Coleman

Policy Advocate

Climate Action Campaign