March 27, 2019

TO: Whom It May Concern: FROM: Elizabeth Iniguez,

With regard to the article "Why Housing Policy is Climate Policy" in the NY Times, by Scott Wiener and Daniel Kammen, and the associated articles in the "San Mateo County Backgrounder: Vol 6, on 3/25/19, I'd like to state the following:

It is true that the shortage of affordable housing is causing lower- and middle-class working families to "drive until they qualify", as well as "climate issues" with the excess of pollution from high traffic. People are forced to commute a ridiculous number of hours in order to have a "lifestyle of affording a home".

With all that comes stress. Stress is one of the highest (if not the highest) cause of heart attacks. Stress is one of the major factors relative to criminality as well. Working families, lower income earners are forced to find a way to purchase ("drive until they qualify") - causing them to move hours away, breaking up their family unit sometimes, spending extra hours on the road, and then going home just to sleep -- and wake up and do it all again. Lacking the quality time with family can also contribute to the stress of an entire family. This causes not only medical or emotional stress, contributes to the high rate of divorce, and for some - a feeling of hopelessness. Those working to provide a way of life for their families (often a single parent household) to be in a decent neighborhood, are forced to work multiple jobs in order to even afford rent. This often leaves kids and youth perhaps unattended and unsupervised for longer than they should be; unenrolled in after school activities or sports, which are a very essential component in a youth's life. A child growing up feeling as if a parent is "absent" in their life, missing some critical milestones, creates a feeling of emptiness and unimportance in some kids. Hence comes the depression that many kids and youth are faced with... the aftermath of the stress their parent or parents face.

Solutions to keep families together by "creating effective housing solutions" is beneficial to an entire community by way of reducing stressful situations (i.e. cramming due to displacement or lack of affordable housing; couch surfing which leave one to feel "unstable")- particularly in a child or youth trying to make it through school. For the parent there is often that feeling of "the neve-ending rat race" and "hopeless thought of becoming a home owner"—and for some, of even having "a place to live and call home."

In working for the City of San Francisco and knowing the high degree of stress and criminality much relative to the stress from dysfunctional family or housing situations – one can see how communities lacking proper housing solutions is one of the biggest causes of crime. However, this is not just a San Francisco problem. San Mateo County has the same issues as do all other cities and counties.

Let's support INCLUSIVITY in Housing Solutions for ALL CITIES AND COUNTIES. In order to create a balance, there needs to be an equitable solution for all different income levels and diverse communities. There are way too many people trying hard to be productive and contributing members of society. To be shoved out of where one lives as a result of the high rent demands is a disservice to a community where so many people can thrive by having housing solutions for all. There is much empty land and lots or buildings to find, refurbish and rebuild.

So many corporations are afforded the monetary or tax breaks in order to "house" different groups of individuals with the intent and (promise) to abide by certain rules and regulations, thus they are not following their own rules. This is yet another problem with housing. The programs and recipients of these bonds to "afford them their properties being built in the first place" also need to be held accountable by the City and County in which it's placed, or the monitoring agency, so that people don't' have to be forced to "keep quiet" when they feel abuse of power or else "they're out". This is the equivalent of a slumlord refusing to take care of issues that should be enforced "across the board" - not only for those who can afford to pay top market rent. One example of this would be: If there is a "no more than 30% of income rule" that should be followed, a person under a specific program who goes through a hardship should be taken into consideration, not taken advantage of. This would help decrease the amount of evictions happening as it relates to affordable housing. Lets also work to hold these corporations accountable.