Hi Drew, Kohar, and Julia,

I want to strongly encourage the area of my neighborhood within walking distance of the downtown and train station be studied in the General Plan Update process. Below, I will outline why.

It is vital that we build more homes within walking distance of our downtown and transit station. This sentiment is widespread and well-supported by academic research. Done well, adding a good mix of new investment in this historically diverse space will be one of the key solutions to many of our current housing, traffic, and climate problems.

WHAT IS NEEDED

1. We must create a walkable, active neighborhood in North Central. This is essential to the area's social, environmental, financial, and physical health.
2. We need to create housing here that provides a model for placing affordable and “Missing Middle” housing around the City. This new housing should be created so that it halts the current cycle of displacement. It should be responsive to the needs of long-term owners and renters, as well as provide the homes we need for new residents and future generations. We should have a diversity of housing types here.
3. The City of San Mateo should work to adopt the specific methods of formed-based codes and study tax increment financing, inclusionary zoning, density bonuses, and any other tools to ensure we can build the affordable housing we need in a fashion that genuinely improves the neighborhood, our downtown, and the city as a whole.

WHY THIS IS IMPORTANT

1. We desperately need affordable housing, and we need to stop the cycle of gentrification which has displaced longtime residents of North Central. Revitalization is very important here, but so far, it has been a completely missed opportunity to build the wealth and stability of the whole neighborhood. House flipping will not get us where we need to go. Reinvestment should be done in such a way that allows us to grow the pie and share the dividends of reinvestment with the whole spectrum of the community.
2. Renters have a voice to which we must listen. They are deserving of this work.
3. We must create a mix of homes at a variety of affordability levels - no San Mateo neighborhood should become a segregated depository of low income housing.
4. Middle class residents are often overlooked, but their financial strains are real, and their plight is worsening.
5. Formed-based zoning codes, as an overlay, will help accomplish these goals more surgically and elegantly than Euclidean zoning tools can accomplish. The physical form of the
neighborhood is extremely important to residents. The Urban Design element of our General Plan should be achieved through such means.

6. Lastly, tax-increment financing, inclusionary requirements, and accompanying density bonuses, to name a few, will help make this happen. The city should study the best ways to ensure subsidized affordable housing can be built as the city grows.

BACKGROUND

The continuing improvement of our walkable city center is necessary for the future of our city - financially, environmentally, and socially. However, as our city’s core becomes a more desirable place to live and work, we risk displacement of the poorest and most vulnerable members of my North Central Neighborhood. The historic marginalization of my neighborhood is tragic, and it is time to do right by those who still bear the scars. Displacement is not inevitable.

We have a huge deficit of affordable housing. Homes are in short supply that are affordable for just about every income level. In a city where million-dollar homes are the norm, many people like me are excited to live in North Central. They want to walk to downtown and Caltrain. They will outbid most current, lower-income residents, and the desirability of my neighborhood will continue to increase as we invest more time and money into it. Homes near the train station and downtown will become more and more desirable as adjacent areas see continued investment.

By locking the current housing stock in amber, much of which is in poor condition, we waste enormous opportunities to distribute the benefits of these reinvestments to existing residents in addition to our future neighbors. A flipped house in my neighborhood, similar to the one my family moved into, benefits just one new replacement family. It was once common to build a mix of housing types in my neighborhood. That was how traditional cities grew.

I want to continue making my neighborhood a great place to live. I want it to welcome everyone and to protect residents from displacement. North Central faced decades of disinvestment. Neighborhood revitalization is a good thing. I am not writing to oppose my own living arrangement and existence, but to seek ways to also allow attractive reinvestment that will provide for both existing and new residents.

Here, more neighbors will bring more services, tax revenue, and commerce to our downtown. This good, self-reinforcing cycle is what made the traditional, walkable development pattern so resilient. It is why large and small European towns and cities can provide such a high quality of life to their residents who use cars only occasionally.

If we simply upzone the neighborhood without strong protections for existing renters - protections that should include inclusionary affordable units, relocation assistance or temporary housing, right to return, and right of first refusal - we waste the opportunity to give back to the current residents of our city who are most in need of permanently affordable, quality housing. We should strive for ownership opportunities for existing renters as well.

North Central is at the heart of a high-opportunity, transit-served area. Let's recapture the value of our transit, downtown, and neighborhood investments over the coming years so that the benefits are shared with the existing low and middle-income residents.
My neighborhood should be beautiful and lovable for generations. It should be the model of a
diverse, inclusive, ever-evolving, active, multi-modal, and sustainable neighborhood. Let’s figure
out what we need to do to make that happen.

Sincerely,

Adam Nugent

Landscape Architect
President, Home Association of North Central San Mateo
Veteran, U.S. Army (Captain)

RESOURCES AND LINKS (URLs to the links referenced above)

- Academic Research: https://www.law.berkeley.edu/wp-content/uploads/2017/03/Right-Type-
  Right-Place.pdf
- Social benefits of walkable communities: https://ggwash.org/view/69645/walkable-city-rules-
  excerpt-sell-walkability-of-equity
- Environmental benefits of walkable communities: https://www.nrdc.org/resources/growing-
  cooler-evidence-urban-development-and-climate-change
- Financial benefits of walkable communities: http://www.oncommonground-
  digital.org/oncommonground/spring_2019_smart_growth_is_smart_finance/MobilePagedRepl
  ica.action?pm=1&folio=Cover#pg1
- Health benefits of walkable communities: https://www.sciencedaily.com/releases/2013/03/130307124427.htm
- Case studies in affordable housing: http://casestudies2019.ternercenter.berkeley.edu
- What is Missing Middle Housing? https://missingmiddlehousing.com
- What are Form-Based Codes? https://www.cnu.org/publicsquare/2017/05/10/great-idea-form-
  based-codes
- What is a density bonus? http://inclusionaryhousing.org/designing-a-policy/land-dedication-
  incentives/density-bonus/
- Gentrification, reinvestment, and “flipping” properties: https://www.urbandisplacement.org/gentrification-explained
- Brief History of racial segregation through land use laws and lending practices:
  https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-seg
  rated-america
  Recent poll on regional challenges: https://www.kqed.org/news/11735138/silicon-valley-
  leadership-group-polls-housing-traffic-taxes
- Fine-grained urbanism for walkability: https://www.strongtowns.org/journal/2017/10/31/fine-
  grained-vs-coarse-grained-urbanism
- Euclidean Zoning (a critique): http://d-scholarship.pitt.edu/17953/1/77-153-1-SM.pdf