

Sarah Karlinsky on Housing Governance

Episode 20

Welcome back to the Abundance Podcast! In this episode, [M. Nolan Gray](#) chats with [Sarah Karlinsky](#). Sarah is the Research Director at the Turner Center for Housing Innovation at UC Berkeley where she leads the development of the center's research agenda. They're joined in this episode by Robyn Leslie, the director for strategic partnerships at California YIMBY.

In this episode, they chat about Sarah's new report, "[Structured for Success: Reforming Housing Governance in California and the Bay Area.](#)"

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Nolan Gray: Hey, Sarah, welcome to the Abundance podcast.

Sarah Karlinsky: I'm really glad to be here, thanks for having me.

Nolan Gray: And we're glad to have Robyn, my colleague, our, what is it, Director of Strategic Partnerships, right?

Robyn Leslie: That's right.

Nolan Gray: Cool. Well, let's dive right in. Sarah, you've written an amazing paper, "Structured for Success: Reforming Housing Governance in California and the Bay Area." So I guess just starting at maybe the most obvious place here, we'll kind of set the ground a little bit with some of the jargon in your general argument, and then we can explore themes. Housing affordability in California, we just need to fix the zoning, we just need to get rid of the parking requirements. What is this housing governance, and why does anybody need to think about it?

Sarah Karlinsky: That's a great lead-in, thanks for setting it up that way. Maybe I'll just step back and talk a little bit about the inception of the report, and that will help answer your question. So I was asked to write about housing governance, and at first, I was like, I don't know what that means. When I start thinking about this topic of housing governance, it really could be sort of anything, when you start thinking about it, because our entire zoning and land use framework -- it's a legal framework that itself is part of governance. But when I really took a step back, it made me start thinking about institutions and what institutions are in charge of what, vis-a-vis housing, and how complex it is in the Bay Area for a variety of different reasons.

So first, I think as you all know, the Bay Area has just an enormous number of cities. So we have 101 cities in the Bay Area, each with its own government, each with its own political logic, and when I

started off working in land use and housing policy, that's where all the action was. This was pre-YIMBY, you were just a glimmer in the eye of those of us who care about housing policy, so everything was: "the local government gets to decide what gets built where."

If you want to try to support housing, you go to the local city council, the board of supervisors, and you testify and plead with them, and they can say yay or nay. There were some kinds of restrictions on that, but largely, because California has such a strong tradition of home rule, it was really what the local city council and the board of supervisors said. And if you replicate that kind of political logic over and over and over again, where there's a lot of incentive to say no and relatively little incentive to say yes, then you get a housing crisis. And that's the history of land use in California.

And then, we've got our regional government that has some authority over how federal transportation dollars are expended, but not that much power over land use, really. And then, there's the state, and something happens up there, and we don't really know what. And that was the story, I would say, for me, definitely, through the early 2000s into the mid-2000s. But the story has changed, I would say, in the last five to ten years, and part of that has to do with just the power of the YIMBY movement at the local level. I mean, having YIMBY show up and say, we need housing, we need housing, and do so in numbers, and having young people part of the movement, changed the dynamics, certainly, at the local level.

But then, also, the state conversation changed, and part of that was the result of, I would say, being a Bay Area person, that the Bay Area delegation to the state Senate and Assembly was particularly strong around housing. There was this whole process called CASA which was a group that was assembled by the Metropolitan Transportation Commission in the Bay Area, and they had a coalition of unusual bedfellows, if you will, moving legislation. But all of a sudden, there's state legislation happening about housing, and maybe more than usual, and then, the energy started shifting statewide.

So this is a very long way of answering your question, but I sort of become fascinated with these different levels of government, where the authorities are within each level, and how, if you change the levers of authority at the state level, you can have this incredibly large downstream effect. Part of that is a legislative agenda, but part of it has to do with the institutions themselves. So again, long answer to your question, but that's how we got to where the paper ended up.

Nolan Gray: So I mean, maybe starting from the bottom and moving up, historically, most of these planning decisions are made almost entirely at the local level. We delegate zoning and other powers down to local governments. Why not just continue with the way things used to work? Here in California, we've shifted a lot of our efforts to the state level, but the most natural place to focus advocacy almost seems like at the local level. Why not take that approach? Why look at these issues at a state level, which I think is historically, not how we did it?

Sarah Karlinsky: For several reasons. So one is, and I alluded to this in my first answer, the political dynamics at the local level privilege, those who already live in a community. So the people who already live there elect the local leaders, the local leaders are fundamentally going to be responsive to the needs of their constituents. And if their constituents say, "gee whiz, I'm really uncomfortable

with this house," and "ooh, you want to go up four stories? I don't know about that," they limit housing production because your city council member acts and your neighborhood is up in arms about housing development in their neighborhood, it's going to take an act of extraordinary political courage to go against the people who might be responsible for your reelection.

So that's the dynamic in every city, pretty much, or was the dynamic in every city, and if you replicate that over and over and over again, you have patchwork quilts of local governments that aren't building enough housing. No higher authority's saying, "hey, wait a minute, if you add up all of these local decisions, what you end up with is not enough housing." So yeah, it's very problematic. That's not to say that local governments should have nothing to say about housing, but the absolute ability to say yes or no to housing should not rest at the local level.

Nolan Gray: Yeah, well, and I mean, for every local government that's leading with exciting reforms, like in Emeryville or San Diego, or Santa Monica in recent years, you probably have like, 20 that are doing absolutely nothing or cranking things in the opposite direction, right?

Sarah Karlinsky: Yeah, and I would just give an example. I work at the Turner Center for Housing Innovation now. Before that, I worked at SPUR, but before that, I worked for an affordable housing developer on the peninsula. Even before my time, my boss told me the story, was truly one of the most unbelievable development stories I've ever heard, where basically, there was a jurisdiction in the Bay Area that I will not name, and there were a bunch of nuns, and the nuns wanted to give land for the development of affordable housing to this nonprofit. And they would have to rezone the land, so it had to go through a process. And the things that were uttered at the hearings were things like, "this is a Papist plot to house poor people."

Nolan Gray: Was this in like, 1890 or something?

Sarah Karlinsky: It was not, it was like, 1995 or something. "We don't want those people in our neighborhoods with their boomboxes," just all of it, all of it. It took forever, and my boss had to threaten to sue under the Federal Fair Housing law, but the properties got developed as affordable housing. But I mean, the amount of brain damage that had to be gone through is just outrageous. And that's like, but one story and I'm sure if you talk to, certainly, affordable housing developers in the '90s and the early 2000s, you would hear very, very similar stories.

Robyn Leslie: So, Sarah, you're talking a lot about the findings of the political attractiveness, the reasoning for exploring how you change housing governance. I loved a lot of the pieces of your reports, the recommendations that emphasize the importance of having that vision that you were talking about a minute ago, and I was wondering if you could share a bit more about how you came to those recommendations, especially around envisioning new agencies, and specifically, how they would address some of these local intractable issues you're talking about.

Sarah Karlinsky: Yeah, so in the paper, we call for the creation of two new agencies, which are really kind of re-conceptualizations of existing functions and state governments that just aren't working very well. So the first is the creation of what we call a California Housing Agency, and that's looking at state government and seeing, okay, first of all, affordable housing funding is spread across all these

different functions, all of these different departments, if you will, across two constitutional officers. There's so much waste in the system.

And SPUR was not the first to figure this out. California Housing Partnership wrote about this, the state auditor wrote a scathing, fire-breathing report about how wasteful this is. I mean, we know that this is a problem, so can we try to combine all of the housing finance functions in one agency? That would be huge. Have it aligned with a plan for where we actually want affordable housing to go, that would be huge. Yeah, I know, right? Wow, that would be nifty if we could do that.

And then, really have ... This is one thing that I've found over and over again, is, other parts of government are just going on their merry way and coming up with rules and regulations about this and that, and they don't take into account the impacts on housing production that would occur. So for example, if you charge a lot of extra fees to clean up toxic sites, that sounds great, but if you want those sites to be housing and you charge a lot of fees, then maybe you render that infeasible. One example amongst many. So really having a developed function that could explain to other parts of government what the impacts are on housing production would be huge. So that's kind of the idea around the California Housing Agency.

And then, the second thing I looked at was the planning function of the state government. And what I found is that the state of California has no articulated land use vision. They have no articulated land use vision. I mean, they have different documents that exist, that articulate aspects, but there's no kind of unified vision for things like, where do we want housing and where do we not? And this will come as no surprise to the two of you because you worked really hard trying to figure out what that might look like with AB 68. But yeah, the last time there was an adopted land use vision in the state of California was 1978, so that was a long time ago, and it would be nice if we had a space to develop a land use vision, where there's a California planning agency.

We call for basically, the dissolution of the existing office of planning and research and kind of reconstitution in an agency that would be headed by a secretary, whose job it is would be to articulate the land use vision for the state of California and talk about what happens when there are conflicts between different policy priorities if you will, and how to resolve some of those tensions between these priorities, as opposed to saying to the region and the locals, "hey, we want you to affirmatively further fair housing, and we want you to reduce greenhouse gas emissions, go figure it out." Be like, no, we're actually going to think about how you might deal with some of those conflicts.

Nolan Gray: So I'm going to keep leaning into this posture as a tedious defender of the status quo. Sarah, we already do all this stuff. We already have RHNA, we allocate how much housing locals need to build, the regional housing needs assessment. We already have SCS, the Sustainable Community Strategies. So we have all this statewide planning, urban governance in place, what's the problem?

Sarah Karlinsky: Well, great, I love that you're leaning into that posture. It's very fun to see you be a defender of the status quo, which is the literal opposite of how I think of you, so it's very charming.

Nolan Gray: We can role-play a little bit, yeah.

Sarah Karlinsky: Yeah. So I would say a couple of things: we still have a housing crisis, and we still don't really have a plan for where we build, and we kind of make it up as we go along. And some things have changed over time to be much, much better, and I would say the Regional Housing Needs Allocation process is one of those things, thanks to State Senator Scott Wiener, who ran a bill several years ago to really kind of hydrate the way that RHNA functions, and how the Regional Housing Needs Allocation is calculated at the state level so that regions are planning for a sufficient amount of housing, but also, creating actual sticks. I mean, that's the long and the short of it, it's only in this cycle of RHNA that local governments are actually concerned about what happens if they don't adopt housing elements.

So it has, finally, some teeth, and I think that's a good thing, and I think it's something that can be built on. When you talk about the Sustainable Community Strategy, which is a very different process, it's a second regional planning process that takes up an inordinate amount of time and doesn't produce very much. One thing that we wrestled with in the paper is, do we just call for doing away with it entirely? And we decided not to, because although we are all housers here on this podcast, there are other land uses that need to be planned for, and thinking about the linkage between transportation and land use is very, very important.

But it really makes no sense to require regions to do two separate regional plans, and only one actually has teeth, and only one matters, and the other is kind of largely a paper exercise. So how can we actually take the most important aspects of the SES, retain those and strengthen them, and then have the RHNA kind of nest within that? That, I think, is the next iteration of regional planning that needs to grapple with that.

Nolan Gray: So just for our listeners who might not be familiar, kind of a quick rundown, and you all can provide feedback: RHNA - Regional Housing Needs Assessment. Every eight years, the Department of Finance tries to figure out, okay, how much housing does the state of California need to build over these next eight years to meet our housing needs based on population and economic indicators? They allocate it among the major metropolises of California, aka Councils of Governments, or COGS, and then those COGS allocate it among individual cities and counties.

Those cities and counties then need to write what's called a housing element, where they come up with a plan for the next eight years to allow their fair share of housing. That housing element has to be certified by HCD, Housing and Community Development. And the dream is, everybody adopts these great plans, they implement them, and a whole bunch of housing gets built. Historically, that absolutely hasn't been the case, but in the current cycle we're in, the process is a lot more robust and a lot stricter. And so, the hope is that this might work well, but so far, it seems to be a little bit unclear if it's going to work. Robyn, I don't know if you want to take a whack at doing something like that for SCS, Sustainable Community Strategies.

Robyn Leslie: I think that's where I had a question here. Sarah, we have these Sustainable Community Strategies plans created through SB 375, right? Great plans, where the goal is, how do we reduce our greenhouse gas emissions, primarily from personal transportation cars? That's the kind of guiding principle, but they are these vast planning exercises that go across transportation, and

housing, all centered on land use. And land use is unfortunately left out, it was left on the cutting room floor in this whole planning process.

So I'm curious, in your tying these two parallel planning processes that don't talk to one another together, some of your major recommendations are connecting them better, which I think are fantastic. I'm curious, in tying them together, how can we make sure to take some of the successes of RHNA reform that we've gained forward, in addressing reforms to the Sustainable Community Strategies, which fundamentally have hit political roadblocks again and again, even when they have more positional power, relatively, within the California state government.

And this goes along with your recommendation of pulling out the California Housing Agency and California Planning Agency as separate state-level agencies versus being within the governor's office. And I'm just wondering if you could talk a bit about how we make sure to keep that special sauce of RHNA reform success and housing enforcement going while applying that also to Sustainable Community Strategies, and how this all fits with the governance changes. Sorry, there are a lot of questions in there.

Sarah Karlinsky: Yeah, no, those are great. So I thought about that a lot because you don't want to water down the RHNA process. Now we're finally cooking, we're finally getting somewhere with some of this housing planning stuff, and you definitely don't want to undermine that. So what are the ways that we can have basically, the SES kind of build on some of the successes of RHNA? So one thing, and this might be sort of simple and wonky, but the state gives regions their regional housing need determination, which is the number of housing units that they need to plan for in the next eight-year period, and it's an eight-year regional housing needs determination.

As I understand it, SB 375, the law that created the SES, basically says that there must be consistency between the amount of housing that the regions plan for in their SESs and the RHNA allocation. Oh, and then, I should mention that the SES is a 30-year planning time horizon. So some regions say, oh, well, if the SES is planning for 30 years, and RHNA is planning for eight, then logic would dictate that you'd be planning for a lot more housing in your SES than you are in your arena and that you're really doing kind of that forward-thinking, "Okay, we're doing an eight-year plan, but then we're going to do a 30-year plan, and so we need to plan for a lot more housing in that 30-year horizon." But some other regions really don't see that. They just meet the letter of that concurrence law and they just plan for basically a little bit more housing in their SES than they do in their arena. And then they say, "Oh, it's concurrent." Go on with life.

So what if, for example, we simply tell the state, "Please come up with an eight-year regional housing need determination, and then come up with a 28-year one," and then the regions just plan for the appropriate amount of housing? It's a super small fix that would make a huge difference. And I think you guys tried, did you run a bill kind of like that at some point about... No? Okay. Maybe I'm-

Robyn Leslie: Not sure.

Sarah Karlinsky: Maybe I'm just... It was like a vision. Maybe it's a dream I had.

Nolan Gray: Sarah, we're drowning in beautiful bills over here.

Sarah Karlinsky: Yeah.

Nolan Gray: It's hard to... No, I mean, that is a great idea and so simple... I think my sense is, and maybe you disagree, but my sense is that there's a little bit of fatigue about tinkering with RHNA right now. And maybe except outside the context of something like a grand re-imagining, I think part of what you're envisioning in Sacramento. Yeah.

Sarah Karlinsky: Yeah. So that's one little thing. But then another thing that could happen, which is something actually that I'll give a lot of kudos to the planners at MTC because they did this in Plan Bay Area where they did a real plan for how much housing they might have over the next 30 years. That was much larger than their eight-year allocation. And then they kind of used that modeling exercise as the groundwork for their RHNA allocation process.

And they assembled a committee, which they're supposed to do, and said, "Okay, if you're going to put housing in the places that are most advantageous to reduce climate, this is our sort of baseline plan from our SES for how you would do that." Now, there are other factors you need to consider as part of the regional housing needs allocation process that are outlined in statute all of the different values that need to be maximized. Using this SES land use modeling as a baseline, how would you include these other factors?

And so they actually, I'm not describing it as elegantly as they did, but they basically merged the methodologies and used their SES plan as kind of a baseline for their RHNA process. And I think that was very effective, and I think other regions could do that, and they probably should do that, so that's kind of a second thing. And then the third thing is you could just require everything to be concurrent. I mean, that's something you could just do. You could just say, "Hey, local government, your rezoning needs to be concurrent with yours, it needs to conform to your RHNA, and then it also needs to conform to the SES." And then lo and behold, the SES would matter.

Nolan Gray: I mean, let's talk about SES for a minute because Robyn and I, yeah, AB-68, this is the bill to try to make it significantly easier to build ministerially in info context and potentially make it a little bit harder to build in greenfield context where there were environmental hazards.

One of the things that struck us is a lot of COGs, Councils of Governments, had not even really created a map of SES priority growth or priority development areas. So under the laws that exist today, they're supposed to create these maps where they identify their priority growth or development areas. The major COGs had created these, but the vast majority of COGs were like, we emailed them and they're like, "What is this? We've never heard of this."

That was a weird problem. The second weird problem was they dramatically varied in how they approached this. So if I recall, ABAG was picking very specific sites and it was all locally nominated sites, and then SGAG was like, "Yeah, if you're within a half mile of any rapid transit you're in." And so I wonder, part of SES, is there just low-hanging fruit and getting COGs to do this work somewhat consistently? It's a little bit of a leading question, but I'm curious to hear what you think about it--

Sarah Karlinsky: Yes, yes, yes, yes, yes, yes, yes, yes. Yes. I think you could just have them use the same definitions for what constitutes a priority development area, have them use the same

nomenclature so that when people are trying to conduct state-level analyses, they're talking about the same things they could release, and I think they're required to by law, but we haven't seen it yet. One thing you both spend a lot of time digging for is VMT, low VMT mapping. They could make that available to planners. So there's just a bunch of good government cleanups that would make thinking about statewide planning much more coherent just by rationalizing some of the definitions that these regions are using to describe certain things.

Nolan Gray: Another aspect of this that I think is worth unpacking a little bit, right, is you take civics 101, and you're like the three levels of government: local, state, federal, but since the sixties, we've built this weird pseudo fourth level of government, which is regional planning and MPOs and COGs, and they're kind of, sort of the same thing. Do you want to maybe talk a little bit about that and what your vision for regional planning would be in a Sarah Karlinsky housing governance dictator universe?

Sarah Karlinsky: Yeah. As we know, California is a very, very, very large state, and so it's important to think about priorities across the state, but it's hard to plan at the scale of the state because of just its size and complexity. And the state has just enormous regional variation. So thinking about the scale of a region is important. It's a job shed, it's a housing market. It's kind of the region at which, or the scale at which people live. People don't often just stay within their own jurisdiction. They venture out to work or play or whatever it might be. And so they're important. It's just an important scale.

That being said, thinking about what powers a region might have, it's a little tricky because you don't want to give a region sort of total land use power. It feels like the authority that the state has, it feels like it ought to stay at the state, but the region should have powers to corral, to plan, to ensure, again, kind of consistency between local governments and regional plans.

So I do, even though it is flawed, kind of hold up the regional housing needs allocation processes, a potentially effective model because the state is very clear about what the state does. The state says, "These are kind of the priorities, the policy priorities for the RHNA process. These are the number of housing units your region must plan for." And then at the regional scale, they think about how to distribute those units to the local governments, and then they run a process.

I think a little bit more authority could be given to deal with recalcitrant local governments that might not want to appropriately accept their regional housing needs allocation process. So in my dictatorship, the region might get to override the local government if their local government is not doing what they're supposed to do in terms of their planning priorities. But it is a little tricky because you spoke of the COGs earlier, and the COGs are just made up of leaders of local governments. So it's not like the COG is some magically different political animal.

I mean, so often you get an incredible leader, like Jesse Arreguín who has been the head of ABAG and led that COG through its regional housing needs allocation process in a very capable manner, but it's kind of luck of the draw sometimes about who you get. And oftentimes smaller, potentially more NIMBY jurisdictions have just as loud, if not louder voices than the more urban parts. So they're tricky animals when you think about them from a political perspective.

Robyn Leslie: I'm curious, Sarah, with the political perspective in mind, but also thinking politically around different advocacy groups, I see one of the powers of regional governance is you're a little

closer. I think you talk about this a bit in the report where the local government has a role because they fully understand the local context. Big changes can happen at the state level, and so I see the regional planning, and I'm curious as to your thoughts on this, as being that kind of prioritization point.

And on that line of thinking, I'm curious when you're talking about this housing theory of everything, which I read a lot in your report. There's transportation, there's climate change, there's conservation, there's social mobility and economic opportunity all tied up in that housing theory of everything. However, each of those individual sectors has advocacy groups and constituencies. So I'm curious how you envision either the MPOs at the regional level or the new California Planning Agency or California Housing Agency at the state level playing referee with these conflicting goals, and how do you make folks stick to a plan, and does the plan itself become the goal?

Sarah Karlinsky: Mm. Ooh, that last one is tricky because you can make a plan and unless it's binding as we see in the SES, it doesn't matter, right? It has to matter. Otherwise, it's just words. Maybe I'll take the first part of your question first, which is how do you balance all the different constituencies? And I mean, the short answer is I don't know, but I like to think that if we know that we want to build 2.5 million housing units over the next eight years, and we know we want to drive down greenhouse gas emissions, I don't remember what the target is, which I guess shows you my personal predilections to what I pay attention to, but that's something I do care about also.

And if we want to drive them down to wherever they're supposed to be, and we take those as two core values that our state holds, oh, and by the way, a certain percentage of the housing that we build needs to be affordable, and it can't just be in low-income areas. It needs to be in high-opportunity areas. If we say these are values, then there has to be a place where those are wrestled with and there will be constituencies hollering for this, that, and the other, but if we hold our values to be true and we're really trying to maximize to get to both of them, then that's only going to lead to a certain number of outcomes.

And I believe that it can be done. I do. I know it can. It's just getting to that plan and then telling everybody who isn't maximizing for both of those values, especially what they're maximizing for, isn't in necessarily the public interest that, sorry, this is what we're doing. So it takes political courage, which I didn't write into the paper. I didn't say, "Oh, and also have political courage, and be a great leader, and be persuasive," and that's obviously essential to getting anything done.

Nolan Gray: Yeah. Step one, the return of King Arthur who will administer these things, and yeah. No, I mean it's true though. In that sense, it's not too different from the way things work today. I mean, one of the things that worries me is, in many ways, the stars have kind of aligned. We have an attorney general who's fully on board with enforcing state housing law. We have a governor that I think folks, maybe they want more out of this or that agency, but broadly speaking, the governor's office is backing pro-housing elements through the administration.

You could envision a governor and an attorney general who are very much not on board with that. And I wonder if we fantasize about a post-political solution to these problems like, "Oh, let's get the

governance infrastructure, and it doesn't matter who fills these offices." It's always going to take courage and attention from strong executives or strong attorney generals. Right?

Sarah Karlinsky: Yeah. I mean, it's funny. So I did a report, it was on governance, but it had nothing actually to do with housing. It was just on governance for the city of Oakland and looking at how it was structured. And one of the politicians I interviewed was like, "You know what? This report you're doing doesn't matter. It's just the people." She was like, "If you have great people, all of this goes away. And if you have terrible people, no matter what you come up with, it will not work."

And there is truth in that. I mean, we've seen that at the federal level when he-who-will-not-be-mentioned was president. We have all these rules and norms, and if you're hell-bent on destroying something, you can absolutely destroy it. That can happen. But that being said, I do think that there are ways that we can be organized that could be more optimal than what we have right now and can deliver better results. Even if you have average politicians. Let's just talk about the most glorious of them all, nor the most terrible. If you have just regular people and you have a better system, a better mousetrap, you can get more done.

Nolan Gray: Yeah. Well, just very quickly on this because I think that's a really important point that we have an attorney general, we have a governor, we have leadership in the legislature that are all broadly in agreement of like, "Yeah, we're pretty open to some pretty radical changes. We need a huge, huge increase in housing." And yet it doesn't end up happening, I think in part because of these deeper governance issues that you're identifying.

So it's definitely not to say, "Oh, you just got to get the right people in and everything's okay." I think you're exactly right that we're in a case where I think we actually have a lot of pretty great people, but things don't change because of the deeper institutional problems that you're identifying. So sorry, I just wanted to make it clear. I totally agree with the focus on institutions.

Robyn Leslie: And I think you make that point a bit in the report with the rationale for pulling the California Planning Agency's responsibilities from the Office of Planning and Research which is under the governor's office versus an independent state agency. I'm guessing there's some backstory there or run-in, and I'm curious if you could kind of share a bit more about that recommendation and specifically how that may or may not accelerate some changes that OPR currently has the authority to do relative to CEQA streamlining.

Sarah Karlinsky: Yeah. Yeah. I mean, I think it's a funny office, I will say. So I interviewed quite a lot of people, and the list of who I interviewed is in the paper. Very different opinions about this recommendation. Depending on what era I would say the person is from there are certain governors that worked very, very closely with OPR because they were aligned around a particular policy agenda, let's say. And then others where it was sort of more misaligned or the governor at the time was sort of less interested.

But in all instances, or almost all instances, the office is sort of an organ of the governor, it's not seen as co-equal with the other agency heads. And also in recent years, there've been a lot of programs that have been added to OPR that have relatively little to do with housing, land use planning, or long-range land use planning. It sort of became, this is my own characterization, and I hope it's not

unkind, but a little bit of a junk drawer for the state where they're like, "I don't know what to do with this," and pop it in there.

Nolan Gray: Well, yeah, could you say a little bit more about what OPR or the Office of Planning and Research does for folks who might not be familiar with it?

Sarah Karlinsky: Yeah, I can. So basically, it's supposed to be where long-range planning for the state is taking place. They also have the authority to issue guidelines for CEQA, and guidelines sound relatively weak when you say them as a term, but, in the context of CEQA, they can be very, very strong in terms of the types of exemptions for projects that fall under those guidelines.

So actually OPR could, if they wanted, they may not want to for a variety of political reasons, kind of be like, you know what? We want to make sure that there are super strong infill exemptions and we're going to write our rules to favor infill housing. They might get called out for doing that. They might run into political problems with doing that, but they actually could do that if they wanted to.

And then there are a variety of other functions that now live in OPR that I don't remember what they were because they're not related to long-range land use planning. Oh, the other thing that is changing that is a good thing is that the staff at OPR for a long time basically could be fired at will, so that wasn't that great if you're trying to build out a professional staff and now they're changing them to be civil service, which I think is going to be better.

Robyn Leslie: I guess that recommendation resonated with me in terms of hesitancy to engage with some of the authority granted.

Sarah Karlinsky: Exactly.

Robyn Leslie: I thought that was great. I was like, "Okay, let's give a separation from the governor's office and that being very wonky but meaningful."

Sarah Karlinsky: Yeah. And step into your power space. Be like, "Okay."

Robyn Leslie: Yeah.

Sarah Karlinsky: "We're responsible for long-range land use planning. We're responsible for CEQA guidelines. What is the vision for this state?" And again, if it's truly like we are going to build 2.5 million housing units over the next eight years and we're going to drive down climate emissions, then that means infill is the single most important thing we can do, and so we got to do it and let's align everything. Let's align all of our systems to go, go, go on an infill.

Nolan Gray: Picking up on something I think was raised reasonably, I mean, is this just a plan? And I'm wondering, under what circumstances are plans impactful? Because I mean, I've seen so many cities where having a clear long-range plan that did reflect a consensus provided cover to do some pretty radical things. I mean, this was what allowed Buffalo to be the first city to eliminate parking requirements. This is what allowed Minneapolis to be the first city to remove single-family zoning. I mean, when you really put the work in and have this clear vision, it can actually override a lot of the

typical sources of like, no, no, no. And I'm curious, what sort of governance institutions have to be in place to -- Maybe this is a variety of questions that I think Robyn asked earlier, but these are complex topics and themes and we need to just chew on them over and over again. How do you construct a state long-range plan that actually has teeth and that's something that actually gets implemented?

Sarah Karlinsky: It's a really good question. I also have seen plans that actually lead to change, and it's pretty cool. And sometimes it's just honestly sheer exhaustion. People fight and discuss and argue, but if they come to a negotiated conclusion, then oftentimes that's what sticks. And if it's not a negotiated conclusion or the parties haven't exhausted themselves, then they just re-litigate the whole thing over and over, and I've seen that at the local level many, many, many times. So I would say, in terms of what makes a successful plan, I think if people get to engage with it and say their piece about it and feel heard, then that tends to be helpful. However, there are times when there's just fundamental disagreement and one side is going to win over the other side. I don't know how...

I'll choose one that's a negative for something that I believe in, which is Prop 13. I think you have very different visions for the state, and the anti-tax people just like, they won. And that has had enormous negatives... I wouldn't call that a plan necessarily, but it was a political thing that happened that led to negative outcomes. But I do think there's some engagement component that I think is important, and then it has to matter. There have to be either some teeth in there that matter... So again, I'm just thinking about this round of the regional housing needs allocation process.

I know we keep coming back to it, but in the jurisdiction where I live, which is a smaller, high-opportunity community, some people were like, "Well, we just need to tell the state that we don't want to build this housing. Just go, 'Council members, you work for me.' Go up there and tell them that we don't want this housing." And the council was like, "No, no, no, we can't. We actually can't do that." So there's something about having some teeth at the end of the day that I think is really important. I feel like I'm rambling and I'm not necessarily getting to the crux of what you're asking about, but...

Nolan Gray: No, totally.

Sarah Karlinsky: I feel like those two pieces, there's some grappling with it and then there's some teeth, make them effective. The worst is when people spend all this time commenting on each other's plans or writing plans, and then it doesn't matter. I see this with others... I hope I don't get in trouble for saying this, but I'm going to say it anyway. Other elements of the general plan. I don't know if you've ever gone and looked at your community... Your community probably has a safety element and an open space element. And there's no... It's not like RHNA. There are no teeth, so it kind of doesn't matter. And the housing element used to be like that, too. I had an old boss who said, again, I guess I'm getting long into this interview, so I'm just speaking out of school a little bit. But he was like, "It's like the Torah. You can find anything there." That's what he said about the housing element. It doesn't matter. It's just that everything's in there and it doesn't matter. So if it's everything, it's nothing. And if there are no teeth, then who cares? It's just writing stuff.

Robyn Leslie: I think there's something powerful about having it be affirmative though, in what you were talking about with Prop 13 and the ability to just say, "No." I think that's always easier. It's a lot

more comfortable for many folks, but having to come up with what you were affirmatively for in a plan, I think is powerful in itself. If people can get it together and do it. I think that's something I'm curious about in terms of getting everyone aligned. You talk a lot about bringing a variety of different folks together and the power in that California Planning Agency. This is a housing report, so obviously you're talking about housing. But I'm curious if you could... I was thinking that the California Planning Agency would likely also have authority over all the different other land uses, right? Renewable energy, transmission lines that we desperately need, infrastructure, all of these things. So I was wondering if that was also part of your vision and how you would see that playing out across a couple of different sectors, that ultimately hopefully feed back into that housing theory of everything.

Sarah Karlinsky: It's a great point. And certainly, if there were no other land uses that we were planning for, then the California Housing Agency could just do the land use plan because it would only be about housing. But of course, we have to think about all the other land uses. Because there's also economic development. There's planning for job growth, which has an enormous impact on the land use patterns throughout our state. So yes, I certainly see the California Planning Agency as trying to align all the various plans, because there are plenty of plans that are done right now.

So like HCD does the statewide housing plan, and there's a transit plan that's done by the Transit Agency, energy planning as you suggest. And right now there's no real requirement that they be aligned, driving towards the same thing and saying the same thing, and all rowing in the same direction. And I see the California Planning Agency as fulfilling that role. Number one, if nothing else, these plans should be internally consistent. This is one state, and we need to be coming up with something that is integrated, unified, and all rowing in the same direction.

Robyn Leslie: And there are huge monetary implications of that as well, right?

Sarah Karlinsky: Yeah, and that's the other thing that I put in. So there's all the affordable housing funds that we have, but the state spends billions and billions of dollars. And at minimum, there should be some audit that looks at how those funds are expended and what their land use implications are. It would be wonderful if a second step, which we didn't recommend in the paper, but absolutely should happen after the audit's completed, let's try to unify our funding strategy so that all of our infrastructure is going towards the vision that we have for the state.

But you want to talk about powerful interests that are aligned in other directions, that's where people start going ballistic or like, "No, actually we actually want to be funding transit, and we actually want to be funding bike and pedestrian improvements, and we actually want to be funding local road improvements as opposed to highway improvements. And we want to be building more infill around all of this infrastructure that we're creating as opposed to the old way of rolling out the roads and building the new sprawl." That's one way of doing things that we have done, but let's try to do things the other way and align our resources to make that happen.

Nolan Gray: The financing for cities is an important piece. Also just, I hear about this a lot, but your report reinforced it, is just the fragmentation of even housing finance, right? Could you unpack that a little bit and explain why, maybe it's a little bit obvious, but why is it a giant headache that we have these various funding streams, and what would it look like to fix that?

Sarah Karlinsky: So California is very unusual in that we have our financing for affordable housing spread across two constitutional officers. So we have certain types of affordable housing funding that are under the Governor's office, under our State Department of Housing Community Development, amongst other agencies. We also have a California Housing Finance Agency, also under the Governor, but the largest program for affordable housing finance is called the Low Income Housing Tax Credit Program, which is a federal program, but the federal government allocates the tax credits to the state. And then we have a tax credit allocation committee that is under the Treasurer. And then we have certain types of tax-exempt bond debt, which is low-interest debt, also under the Treasurer. So half of it's under the Treasurer, half of it's under the Governor. And, if you're an affordable housing developer that's coming in, and I used to do this, you have to apply for, I don't know, 6, 7, 8, 9, 10 sources of funding. It's like a layer cake. You can't get all your money just in one shot.

And so all of these different financing streams have their own deadlines, they have their own point system. They're competitive, and you have to compete, and there's all different point systems. You get points for different things. So if you're a project manager working for one of these affordable housing developers, you're running around trying to have your one project be this magic unicorn that can get its tax credit allocation and then it's taxes and debt, and then it's other sources of low-cost debt over here, and you're trying to align it, and then two, three years goes by and all of a sudden your costs have escalated. It's like a hot mess and such a foolish way to set up a system. One person I was talking to said nobody in their right mind, if you surveyed 10 different experts on affordable housing finance, nobody would set up the system that we have right now.

Not a single person would come up with this cockamamie system and say, "Yeah, let's do that." So it is absolutely ripe for reform. I just came back from Vienna where I got to learn about social housing. So they have a totally different system for financing and creating affordable housing. They've got a mixture of incomes in their building, everything from very, very low-income people to middle-income people. And it's totally different, but one mind-blowing thing is how easy the financing is. They have... There's some equity, and then there's some debt, and they're like, "Okay, go." It's like three or four sources maximum. And they're very clear, and it's very clear how you get the money, and it's not complicated, and you have certainty. And from that certainty, you can build at just a much lower cost. So it has happened in this country that's across the pond -- they have an affordable housing delivery system that works much better.

Robyn Leslie: So you're saying that we could have nice things?

Sarah Karlinsky: We could. It's not like I've studied the Viennese system, but it came out of a political movement there between the world wars, and then they just built all of this housing. They just built a crap ton of housing and people lived in it, and then they got used to it. They're like, "Of course we have affordable housing here. Of course, everybody has healthcare." And it just becomes the norm. And so they're used to it, and so they can build on it politically. And what we're used to is this crap shoot of, if you were born into a household that can supply intergenerational wealth, or you went to this school or you got this job, then you have housing security.

But if you didn't win the lottery, you don't. And that's the American way, and you have to pull yourself up by your bootstrap, except that doesn't work very well, and that's what we're used to. So it's hard for us to conceptualize a place that's different or a different way. But when you go somewhere and you see people who are acculturated to this other system, you're like, "Oh my God, we could have this." These people aren't smarter than us or better than us. They just are organized differently. They organize themselves around different values.

Nolan Gray: Well, another example of looking abroad is, I think the extent to which we divide up a lot of this planning among thousands of local governments and dozens of counties is really weird by international standards. You're not even proposing anything like statewide zoning, but that would be pretty comparable to what a place like Japan has where the zoning districts are written at the national level, and then local governments map them, maybe with a few special districts. Or France where, same sort of thing. The local government has a lot of control over what we would call the zoning ordinance, even if locals retain some flexibility to map them. We're not even talking about moving to a system like that. We're just talking about moving to a system where it's like, "Okay, you still get to do the local zoning, but please do it with some semblance of compliance with a broader plan." Right?

Sarah Karlinsky: Yep. I think one thing that's important to remember is that America is gigantic compared to some of these places. It's physically much bigger. Our states, well, not all of them, but certainly California is much bigger. And so California is more analogous to a country. California is definitely much bigger than Austria is, for example. Our state is much bigger than their country, both geographically and then in terms of population. So I'm not trying to defend the American system, but it's sometimes a little bit hard to make the analog because of just the scale differential that we're talking about.

Nolan Gray: That's true. Japan has a unified zoning system, though, for a country of 125 million people. California has 40. But yeah, point taken. Even in your plan where you would like to see a lot more regional and state coordination, local governments are still retaining, even as they do today, the vast majority of hours over these decisions. And I guess I wonder, from a political perspective, that's I think a benefit of the proposal, but from a policy perspective, one of the worries I have is even if we have a lot more regional and state oversight over entitlement, a local government that still retains power over day-to-day permitting can still basically probably block any housing that they don't want. And I'm wondering how we overcome that and how would that dynamic change in your framework?

Sarah Karlinsky: Well, one thing I do recommend in the paper is a 40B-style appeals process. 40B is a law in Massachusetts that basically allows developers of projects that have a certain amount affordable, and certain types of jurisdictions that haven't built enough affordable housing, to appeal to the state for building permits if they're rejected. So I think basically what I would say is, if you have a project that conforms with zoning, and the zoning is required by the RHNA process, and there are big sticks if you don't actually do your housing element and your rezoning, so that the zoning, it's likely to actually be there, and you come in with a conforming project, that you can appeal if you're rejected. You can appeal to the state to issue permits.

Nolan Gray: Man, it would solve so many issues. One of the challenges that we face is that a lot of the laws passed in recent years have included language like, "What is the process for deeming an application complete?" SB30, right? Permit Streamlining Act. Okay, there's going to be shot clocks for all these things. If a jurisdiction blows past them, your project is deemed approved. It's all well and good in theory. But most of what I hear from practitioners is, "Well, okay, in practice, deemed approved is kind of meaningless. What, I'm going to go to a court and have them demand it?" And it's almost always a toothless threat, and something like a state-level Board of Appeals where it's like, "Okay, yeah, you blew past the shot clock, your right to entitle and potentially permit this project is going to this separate thing." Other states have mechanisms like that. Not only is the sky not falling, but a lot of housing's getting built.

Sarah Karlinsky: It cuts out some of the mischief that you see, exactly like you're saying. The local planners, if they're trying to make it harder for a project to move forward, can deem it not complete, or you can be sent through endless rounds of review, and it can be unclear exactly how you're being denied your right to build in accordance with the zoning by engaging in some of this mischief. But I do think a statewide Board of Appeals would clear some of that up, and then you wouldn't have to go through litigation to clear it up.

Nolan Gray: I think a lot of times it is mischief. It's, "Okay, we really didn't want this ADU or this AB 2011 project that state law is making us allow." Something that I do hear a lot from folks in local government, even some fairly pro-housing folks, is, "Okay, guys, the law is changing so quickly and there's so many new reports that we have to do, and there's so many filing requirements. It's getting just beyond what a local government can handle." And I almost wonder if we couldn't do a better job of creating little safe harbor policy frameworks, or say, "Look, okay, you're a small government or a smaller suburb with not a lot of capacity. Fine, you want to comply, but you don't have multiple planners on staff to do all this work, and you don't have the budget to contract it all out." One of the things I wonder is how do we make it as easy as possible for jurisdictions to do the right thing?

Sarah Karlinsky: It's interesting that you bring up this issue of capacity for some of these smaller jurisdictions, and certainly that can be a role for a regional government or even a county government to have some of that stronger capacity that the local governments can lean on if they need to increase their capacity or flex in and out. I think that's important because if you have a small jurisdiction that has one or two planners, they're not going to be able to keep up with all the laws and they're not going to be able to keep up with what they need to do. So just as simple as some technical assistance or flex capacity would be really useful.

Robyn Leslie: I think the unification of a lot of the more complex calculations we use in our planning processes would be helpful as well in terms of, earlier we were talking about how do people designate areas for growth in their communities through sustainable community strategies? What are those calculations like? How do we say that you're going to reduce greenhouse gas reductions, which we talk about as vehicle miles traveled? And if you're a teeny little town that is part of an overall council government or transit agency, that's a big burden, I think, to put on. And yeah, so that was something else I thought would be useful in your report in terms of having this overall planning agency that hopefully has the gumption to say, "This is the way we calculate something." Everybody, no, you don't get to have your special way of calculating vehicle miles traveled. It's not cute.

Sarah Karlinsky: Yeah, I know. It's so funny. People come up with these things and they're like, "We'll, just do it this way." And you're like, "No, don't do it that way. Do it the regular way."

Nolan Gray: Do we want to do a quick lightning round and we can come back to governance? You're familiar with the lightning round, right, I think. So, we'll ask you a few short questions. You can take as long or as little as you like. But a one-word answer is perfectly fine. Most underrated cuisine in the Bay Area.

Sarah Karlinsky: Oh my God, this is really hard. Underrated cuisine? I pass. I don't know what to say. I got to think about it. Ask me a different one. Unless Robyn, do you have an answer? What do you think the most underrated cuisine is?

Robyn Leslie: Oakland's Ethiopian.

Sarah Karlinsky: Oh, okay. I agree.

Nolan Gray: Brave. Very brave, Sarah. Okay. Yeah. Most underrated city in the Bay Area.

Sarah Karlinsky: Mmm.

Nolan Gray: You're Bay-

Sarah Karlinsky: El Cerrito.

Nolan Gray: Okay.

Sarah Karlinsky: Yeah.

Nolan Gray: Okay. Make the case.

Sarah Karlinsky: Well, they have a BART Station... They might have two BART stations. They've got a really nice commercial corridor that you can go to... Solano that you can go walk along. And then they've also got kind of a flat part of the city and hills. And also, I have friends that live there and I always find it to be kind of a nice place to go visit.

Robyn Leslie: And they're getting that nice new big BART development as well. Thank you. Thank you, TOD. Thank you, Transit Oriented Development. Okay. One for you. Lightning round policy related to the California Planning Agency. Should it subsume LAFCo?

Sarah Karlinsky: Oh my god.

Nolan Gray: That's not a lightning round, Robyn.

Sarah Karlinsky: Yes.

Robyn Leslie: Great! Sorted!

Sarah Karlinsky: Yeah.

Nolan Gray: Okay, very good. You're formerly at SPUR. You get to extend the BART system to any city along any corridor. What's the dream line?

Sarah Karlinsky: Oh, okay. I got to do two. So one is along Geary as it was supposed to be. The Geary 38 is one of the most utilized transit corridors in, I think the West Coast. And all they have is a bus. And then we worked on bus rapid transit for Geary for 20 years, and I think maybe they're building it now. I don't even know. It's just like... Robyn, do you know, is it actually happening or they just finished the EIR?

Robyn Leslie: I haven't seen it yet.

Sarah Karlinsky: I don't even know. You haven't seen it yet? Okay. So I would have to go along Geary and then maybe if we're brave up through Marin and hit some of the towns in Marin. I think that would be sweet.

And then secondly, I'd have a second Transbay crossing, and then I'd hit potentially other parts of Oakland as well. And SPUR did a whole report on where it should go, so I can pull it up for you guys. But I like the idea of a second Transbay crossing. I think there's a lot of possibility both in San Francisco and in Oakland. Because in places like DC they actually do infill BART stations. They do... Instead of an expansion outward, it's like a densification inward. And I think that would be really cool.

Nolan Gray: Favorite natural day trip out of the Bay Area?

Sarah Karlinsky: I got married to my husband at the Headland Center for the Arts in Marin at Rodeo Beach. And so I will say there, it's really pretty.

Nolan Gray: Robyn, do you have an answer here?

Robyn Leslie: Favorite day trip?

Nolan Gray: Yeah. Favorite natural day trip, let's say.

Robyn Leslie: Favorite natural day trip. I love all the parks along the spine like the Berkeley Hills. Those are lovely. And, talking about underrated. Those are, I think, underrated... Marin's great. I love Marin. It's gorgeous. It's stunning. But yeah, the hills are lovely.

Nolan Gray: You have to move to a city outside of California, Sarah. Perhaps let's start within the US. Where do you go? And let's say purely on the basis of the urbanism, the lifestyle that you would want to live.

Sarah Karlinsky: I went to college in New York City, so I guess I just have to go right back there. I love New York.

Nolan Gray: Yeah, easy answer, I think. Outside of the US?

Sarah Karlinsky: Well, I fell in love with Vienna, so maybe me and my family should just move over there. I'm just really, really, really impressed with them and their housing system. How about you guys? Where would you live outside the US?

Nolan Gray: It's tough. I mean, I was in Paris last year, but I mean, it's kind of the real deal. I'd have to get fluent in French. They're very impatient with folks who aren't fluent in French. So I don't even know that I even have a shot. I mean, I think it's a little bit of a popular answer, but things are usually popular for good reason. Mexico City, I mean, it's the real deal. It's a proper megacity that's within a reasonable flight of most of the US, and it's pretty cheap if you're on a US salary.

Sarah Karlinsky: How about you, Robyn?

Robyn Leslie: I'd have to say I love the south of Spain, like Seville or... Little challenging these days, but I love Hong Kong. I would spend some serious time in Hong Kong. Speaking of great access to nature, lovely little camping spots and... Yeah, great spot.

Nolan Gray: Well, that's maybe a good opportunity to announce the second half of this podcast will be in Mandarin. So, Sarah, you are fluent, right?

Sarah Karlinsky: It's going to be a very short podcast.

Nolan Gray: Robyn lived in China for a while and you're fluent, right? I mean, that must've been remarkable seeing just the change of the seas.

Robyn Leslie: I did, but yeah, but that's a no-go in Hong Kong. In Hong Kong, Mandarin is not there. Cantonese, very proudly speaking Cantonese. But yeah, no, I lived just across the little street in Shenzhen, where their Mandarin works. But, yes.

Nolan Gray: That's so remarkable... It's got to be an incredible comp. I mean the Pearl River Delta for the Bay Area. I mean, in a certain sense they really are kind of similar in a lot of respects and have gone on a different trajectory maybe over the last 50 or 60 years. Right? I mean, they've gone on this total transit building boom tear. I mean the region is totally integrated by transit in a way that maybe New York is kind of close. But the Bay Area is like, yeah, not even close, right?

Robyn Leslie: Yeah. Well, once we establish the California Planning Agency we'll be able to build multiple underground subway lines, end to end, two hours at least. I was living in Shenzhen and there were two lines. I went back a year and a half later and there were seven. These are massive, two-and-a-half, three-hour end-to-end massive lines. So look, I have really high hopes for the agency you've described Sarah, so I'm expecting that in LA shortly.

Sarah Karlinsky: Great, let's do it. I'm glad we all decided. We're all in agreement.

Nolan Gray: Excellent. And that's all that's necessary. Getting back to the report here, just very briefly... Yeah, let's talk about that. So what is the path for creating something like a new California Planning Agency? It has to be cabinet level, it has to be constitutional, so that requires a proposition. Walk us through that.

Sarah Karlinsky: So as I understand it... So first of all, Jerry Brown did a reorg when he was in office. So there actually used to be... I think it was called the Business Housing and Transportation Agency, and a woman named Sunny McPeak used to run it. And then Jerry Brown, I guess, and presumably others, decided that transportation should really be its own agency. And so, they broke out transportation and then they put business and consumer services in another agency. And housing was a little sort of forgotten add-on, like, "Oh yeah, housing's in there."

So anyhow, that's how the BCSH was created, Business Consumer Services and Housing Agency. And then of course transit, transportation. I always say transit, but it is transportation, including highway stuff in this other agency.

So basically what the governor needs to do is come up with a plan. And then it's reviewed by something called a little-known commission called the Little Hoover Commission. And the Little Hoover Commission reviews. And then makes a recommendation as I understand it, about whether the reorganization is allowed or disallowed.

And then the legislature takes it up, but I believe that they can only affirmatively reject it. So it's kind of a funny little process, but that's only for reorganizing the existing authorities within the state. If you want to add other authorities, I believe then you would need to go through the state legislature.

Nolan Gray: So we need to get the governor on board and then we need to find this Little Hoover and get him to approve-

Sarah Karlinsky: Yes, exactly.

Nolan Gray: Who is on this commission? I've never heard of this commission.

Sarah Karlinsky: Well, you should go check it out 'cause it's an important commission. And people go and testify before it and they release reports and do all sorts of things. So, I think the two of you would be excellent on the little Hoover commission. And so, I think you should definitely talk to the Appointments Secretary for the governor and just let them know that you're available to be on it.

Robyn Leslie: We'll get right on that.

Sarah Karlinsky: You'd do good. Yeah.

Robyn Leslie: I have a question. It's a bit of a non sequitur, but it is what the Little Hoover Commission is looking at right now. Insurance.

Sarah Karlinsky: Oh, yeah.

Robyn Leslie: Don't know if you've heard about our crisis, what's going on. A lot of folks leaving the state, a lot of folks are unable to get insurance. And then a lot of other people facing massive increases in their insurance bill. And I was kind of curious how you think that the many recommendations you laid out in this plan for better housing governance could help address our insurance crisis, if at all. How do you see that playing out with the current crisis?

Sarah Karlinsky: Yeah. Okay. So the short answer is, I'm not sure. But what I would hope... Because I don't understand the logic by which the insurers function, I don't understand their mindset. I haven't... And I don't know what they're required to do. I didn't know that they could just be like, "Bye, we're leaving."

So there is something both around how they think about things and then what their responsibilities are because they do have... It would seem like they would have some type of public responsibility, but it also seems like they're abdicating those responsibilities.

So if you set all of that aside and just think about risk, I would assume that one of the things that the California Planning Agency would be thinking about... And what we would all be thinking about is how to make sure that we're not doubling down on new housing construction in places that are experiencing wildfire risk.

And thinking about the people who currently live in places that experience wildfire risk, we're sort of hardening those places as much as we can. But we're not putting new people in harm's way. We're not creating the next generation of people living in the woolly where it's super dangerous and where their life and property are at risk.

And that instead, we'd be looking at, again, densifying in our infill locations and making sure that we're building in places that are just basically less likely to burn. And hopefully, that would reduce the state's wildfire risk overall and we'd be seen as being more desirable to insurers. I mean, that would be the hope, right?

Robyn Leslie: Definitely.

Nolan Gray: Another question I have for you. We've mostly been talking about California. If you haven't noticed. All three of the non-California listeners still tuning in, we love you. Thank you for sticking around. I'm wondering, bigger picture, you've spent your career thinking about California governance. You put out this big, great report. Are there any big picture principles for folks who are wrestling with these issues in other states that you would recommend, maybe drawing on the California experience for how to think about how to approach housing governance at the state level?

Sarah Karlinsky: Yeah, I think there are... I actually have... I mentioned before I did this, a similar report, not housing focus, but just on governance in Oakland and... That experience and this one allowed me to see that there's not a one-size-fits-all approach. You kind of have to understand the milieu in which you're working, and some things might work well based on the political ecosystem of one state versus the other.

So I'd never say, "Utah, you should do exactly what California did." That just wouldn't ever make any sense. But I do think there are two buckets of types of reforms. There are things that legislatures can do, and I feel like California has been extremely focused on passing laws and looking at laws. And then there's the whole question of state capacity. And I think this isn't prescriptive, it's more of a process recommendation.

Looking at both, what can be accomplished through the passage of laws? This is sort of a top-down approach over here. And what types of institutions are needed and what institutional capacity is needed to make systems work as you're passing these laws are two just really important areas to spend time thinking about interrogating, doing interviews around, talking to people, understanding what's working and what isn't. So I would make a recommendation for really, really looking at both.

And then one thing... I actually started off doing this paper that I never came back to because we just ran out of time is, I think it'd just be really important and something that I would like to do at the Turner Center, like a comparative analysis, looking at a variety of other states. So we've looked at California and I've looked at different cities and how they've increased their zoning capacity.

But I'd love to do just an org chart comparison to other states, both in terms of their affordable housing delivery systems. But then also their planning functions and what institutions and authorities they have and how they're organized and what's been effective and what hasn't. 'Cause I have not yet seen that kind of a comparative analysis and I want to do it. Or somebody else can do it and I can read it. That would be great, too.

Nolan Gray: I'd love to chat about it. I mean, part of the work that I've been trying to do more is international comparative work. But even within the US, I think you're exactly right. There's a lot of variety on how the planning institutions work within the US. I mean, sometimes it's extreme in the cases of smaller states where they kind of do have statewide zoning systems like Rhode Island, and Hawaii. I mean, even places like Oregon and California are radically different from New Jersey and Massachusetts.

So I would love to see that and encourage you to take that up. I mean, even within the US it would be helpful. It kind of helps you realize that yeah, there's a lot of range even within the US cultural, political and economic framework of how these things can work. And some states are probably doing them better for worse. Right?

Robyn Leslie: I think about this quite a bit, being from Seattle originally. And I'm curious, kind of putting a different flip on Nolan's question, Sarah. When you look at some of the mistakes that you've made in California over the last, I don't know, 50 years, give or take. What are the kind of watchwords to others who are not quite as far along in terms of their housing shortage and affordability crisis, people who are ramping up in this respect? What are some of the cautionary tales and things that are important to not do housing governance or otherwise?

Sarah Karlinsky: That's a hard one. Okay, don't pass Prop 13. If anybody starts telling you about capping your property taxes, run the other way screaming.

Robyn Leslie: Got it, got it. Check.

Sarah Karlinsky: Other states are onto us that that was a catastrophe. So, I think that's certainly one. I think anytime people start talking about "local control would be best, let's devolve our land use authority back to local governments." I'd be concerned about that. So those are two that come to mind immediately.

Nolan Gray: Great. Well, Robyn, anything else you wanted to cover that we didn't mention? Or Sarah, anything else from the report that you want to hit home? And of course, as soon as this podcast is over, they'll be done washing their dishes or doing their laundry or back home from the walk and they'll sit down and read the report. But anything else you want to leave folks with?

Sarah Karlinsky: I think there's one part of the report that I do actually want to highlight where we talk about the Bay Area Housing Finance Agency, which is pretty new for the Bay Area, and LA has its version. But basically the idea... And I didn't talk about this when we talked about regionalism, but that you have a regional entity that can put bonds on the ballot to create more funding for affordable housing and hold land. And do a bunch of other things and provide some of that capacity we were talking about.

I think that is just a real game-changer. And actually, the office is going to have a bond on the ballot this November for 20 billion dollars for affordable housing. So if you are a listener, and you haven't yet made your decision about this proposition, I highly encourage you to vote for it. It's going to be important.

Oh, and if you're a state voter, if you live in the great state of California that will be on the ballot initiative to reduce the voter threshold for affordable housing bonds from two-thirds to 55%. Please, also vote for that.

Nolan Gray: Well, fantastic. Now that Sarah's given you your voter's guide... Sarah, thanks for writing this report and thanks for joining Abundance. I'm incredibly excited about hopefully some of the radical changes that could come out of your work. So, thank you.

Sarah Karlinsky: Thank you. Thank you so much for having me. It was really fun.

Robyn Leslie: It's amazing. It's a tour de force. We're ready. All the recommendations. Let's go, let's go.

Sarah Karlinsky: Let's go. Let's go.