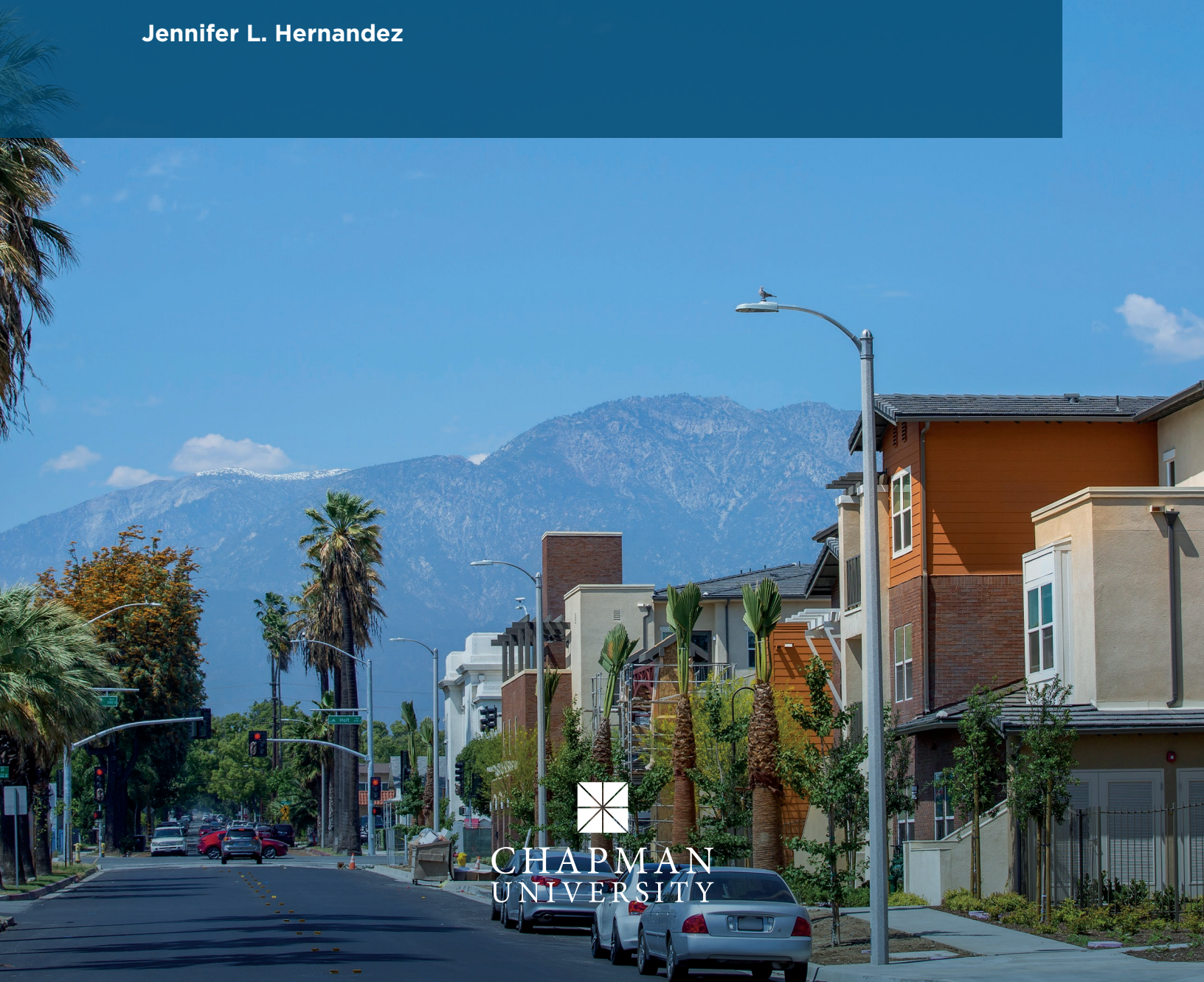


JANUARY 2025

# Bad Climate for Housing

Jennifer L. Hernandez



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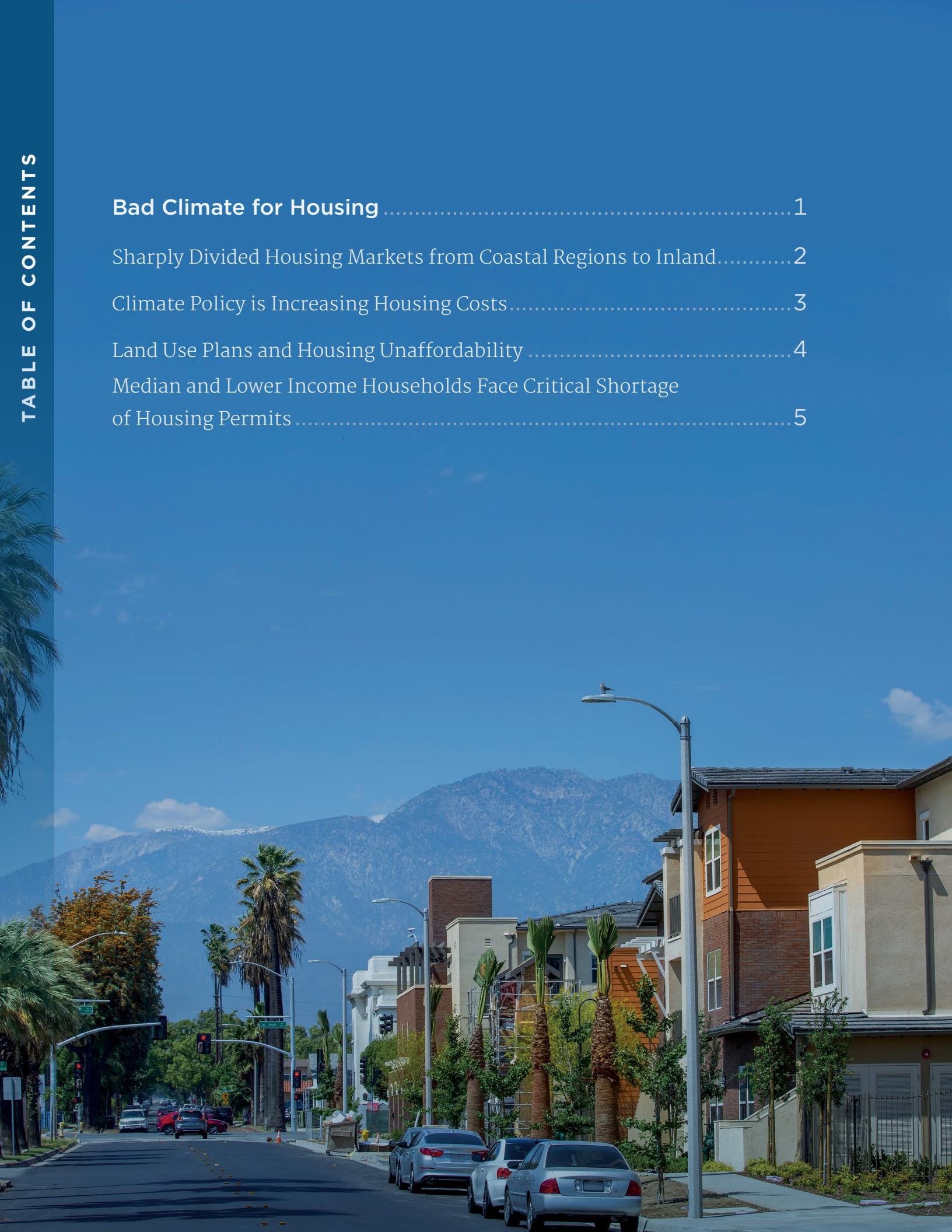
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# BAD CLIMATE FOR HOUSING

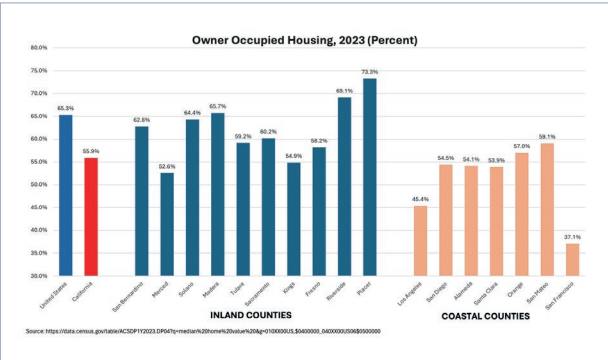
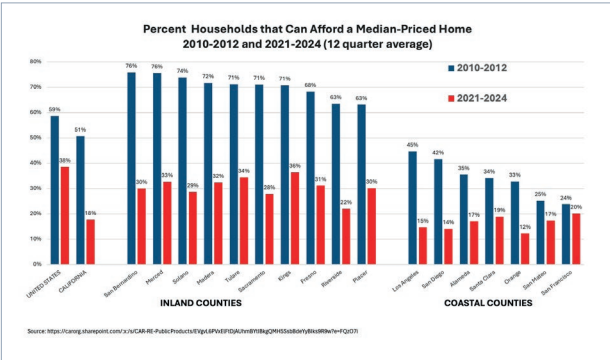
From the start, California’s “landmark” climate law recognized that because global warming is a planetary wide phenomena , the state could only have “far-reaching” effects by “encouraging other states, the federal government, and other countries to act.”<sup>1</sup> To achieve this goal, the California Air Resources Board (CARB) and leaders , charged with crafting climate policy, could have chosen to preserve the state’s quality of life – the “California Dream” – while also reducing greenhouse gas emissions and improving climate resiliency.

Instead, state climate leaders ended up sacrificing the California Dream and made California’s housing affordability, arguably the state’s greatest challenge,<sup>2</sup> even worse.<sup>3</sup> This has helped spur a record outmigration<sup>4</sup> and the nation’s highest levels of poverty and homelessness. Far from inspiring others, the state’s housing failures provide an ideal reason for other states and countries to be leery of embracing California climate policy as a global “model.” In fact, huge majorities won’t even consider moving to today’s California.<sup>5</sup>



...state climate leaders ended up sacrificing the California Dream.

This rolling disaster has occurred in plain sight and for an extended period of time. CARB had six years to design the state’s inaugural climate strategies and cut emissions by about 10% from 2012 to 2020.<sup>6</sup> It could have examined how new emission controls might erode housing affordability in light of the state’s high housing and cost of living market realities.

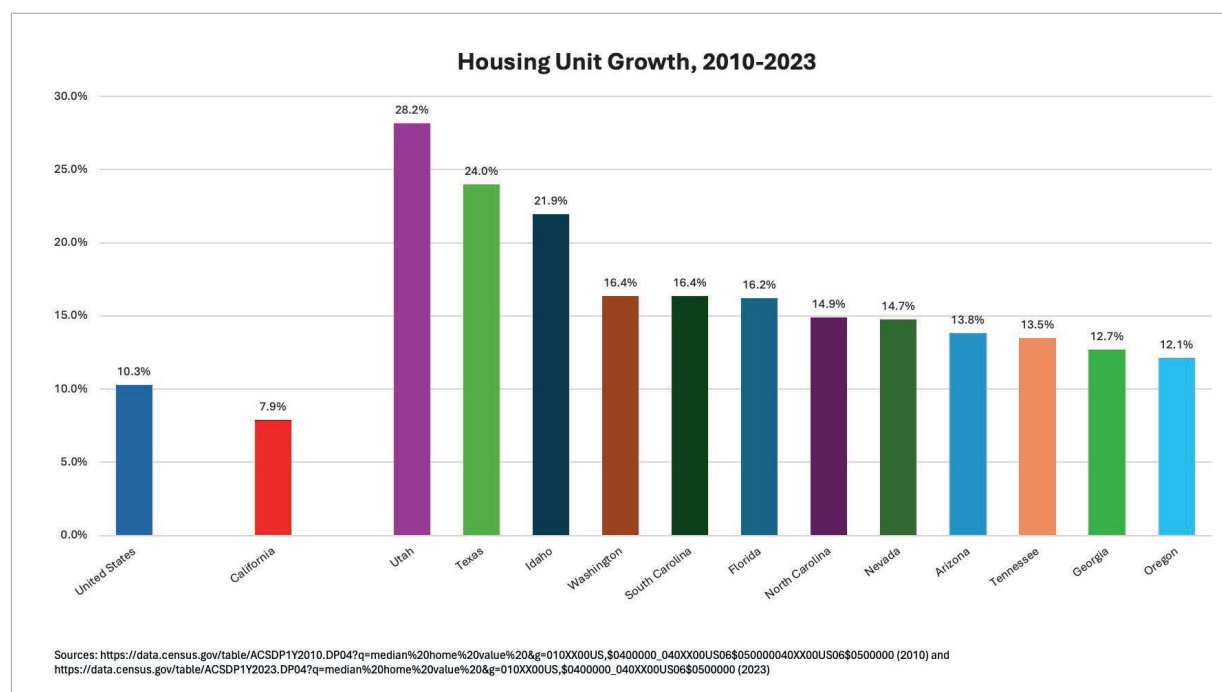


As in the rest of the country,<sup>7</sup> Californians, including millennials, overwhelmingly desire to own single-family homes.<sup>8</sup> Homeowners have 40 times the net wealth of rented households.<sup>9</sup> But under the current regulatory regime, they have fewer opportunities to buy their preferred places to live. Belying its reputation for sprawl, single family detached homes account for 57% of California’s housing, less than the national average (61.1%) and the 10th lowest in the country.<sup>10</sup> About 19% of state housing consists of multifamily buildings with 10 or more units, above the national average (14.8%) and the sixth highest of any state.<sup>11</sup>



## Sharply Divided Housing Markets from Coastal Regions to Inland

California housing markets are sharply divided between high cost, even more dense coastal regions and mainly inland counties with lower land, construction and permitting costs. About 56% of all state housing units are located in San Diego, Orange, Los Angeles, Santa Clara, San Mateo, San Francisco and Alameda counties. Single family homes comprise 47% and 10-plus multifamily buildings are 26.1% of total housing in this part of the state, far more similar to New York, the nation’s densest state (40.8% single family and 29.6% 10-plus multifamily units) than the U.S. averages.<sup>12</sup> During 2010–2012, average affordability ranged from about 26% in the Bay Area counties to 40% in southern coastal regions, well below the state and national affordability rates. In the aggregate, under 50% of coastal California households are homeowners, far below the 65% national and the 55.9% state rates, and lower even than in New York (54.2%), the state with the smallest proportion of homeowners.<sup>13</sup>



Outside the coast, California housing looks more like America. Single family homes account for 69.3%, and 10-plus unit buildings just 9.3% of total housing units in the rest of California.<sup>14</sup> During 2010–2012, average housing affordability in inland Riverside, San Bernardino, Fresno, Kings, Tulare, Merced, and Madera counties ranged from 63% to 76%, which is far more affordable than in coastal regions and the national averages. Over 63% of all households own their homes outside of the coastal metropolitan counties.<sup>15</sup>

These less expensive inland regions provide lower-income, often Black and Latino households historically excluded from and less able to buy a high priced coastal home, with the most favorable homeownership opportunities in the state.<sup>16</sup> Many are willing to endure some of the nation’s longest work commutes to own a home in these regions.<sup>17</sup> Madera, Tulare,

Merced, Kings, San Bernardino County, Kern County, Fresno County, Riverside County, Stanislaus and San Joaquin counties have a combined population of 9.1 million, about the same as in New Jersey or Virginia. Some 60% of area residents are Black and Latino, higher than the state's average proportion (45.6%) and just 33% in coastal counties excluding Los Angeles. Over 71% of all housing units in this region are single family homes and the aggregate ownership rate is over 63%.<sup>18</sup>

## Climate Policy is Increasing Housing Costs

Before implementing their current policies, CARB had several plausible options for reducing residential carbon emissions while increasing housing affordability and ownership rates. It might have prioritized popular, lower-cost, land-efficient townhome construction in the state's coastal metropolitan areas to meet urban single family housing demand and reduce upward rent pressure from higher-income households otherwise forced into urban rental markets. They did not choose this path, with disastrous results.

In 2010-2012, 51% of state households could still afford a median priced home, lower than the national average of 59%, but much better than the state's abysmal 16% affordability versus the country's 38% rate in 2023-2024.<sup>19</sup> Lower income, Latino and Black homeownership could have been encouraged by fostering development in energy-efficient, master planned communities with local employers and community services to reduce the need for long commutes to coastal jobs from affordable markets outside of costly coastal counties.

Personal transportation emissions could have been dramatically reduced without impairing critical lower-income household vehicle access<sup>20</sup> by encouraging hybrid vehicle deployment using readily-available, less costly battery technologies<sup>21</sup> without perversely subsidizing the wealthy to drive electric cars.<sup>22</sup> CARB might have focused on helping to realize innovative<sup>23</sup>, autonomous personal transit systems<sup>24</sup> to provide urban and suburban residents alike with convenient, (and unlike legacy mass transit), desirable zero-emission mobility.<sup>25</sup>

Instead, CARB unaccountably deployed climate policy against building single family homes and insisted that the state must prioritize high-cost dense infill housing (overwhelmingly rentals) in costly coastal counties. It declared war on driving, eventually mandating that per capita personal vehicle miles traveled (VMT), even using zero-emission cars, be reduced by an unprecedented 30%, about 2.5 times greater than the temporary reductions in VMT achieved during the state's catastrophic Covid lockdowns.<sup>26</sup>

Even worse, lawmakers and state agencies undermined state laws intended to promote more housing that is affordable to the broadest range of low, median and moderate income households without taxpayer subsidies, lotteries or lifetime income restrictions,<sup>27</sup> and further undermined mandates to improve roads and other transportation infrastructure,<sup>28</sup> in order



Before implementing their current policies, CARB had several plausible options for reducing residential emissions.

to comply with CARB’s mandates.<sup>29</sup> Executive orders reinforced policies demanding infill housing<sup>30</sup> and piling on ever more onerous barriers to less costly housing development.<sup>31</sup> For example, the state’s famously onerous environmental review procedures were revised<sup>32</sup> to allow virtually anyone to challenge, delay, and sue to prevent proposed homebuilding permits based on purported inconsistency with CARB’s infill housing and VMT reduction climate policies.<sup>33</sup>

Housing costs are, of course, a national concern,<sup>34</sup> but CARB helped generate particularly appalling results in California. Its infill strategy requires new housing construction in locations with the highest land and building costs<sup>35</sup> where academic experts from UC Berkeley have determined that even the most potentially attractive multifamily projects are economically infeasible for all but the most expensive housing.<sup>36</sup> Scores of new laws and regulations are now ritually adopted in California each year in a quixotic effort to conjure millions of desperately needed homes in exactly the areas of the state where housing costs are highest, anti-housing lawsuits are the most likely, and the units being produced are rentals that are unaffordable to the vast “missing middle” of low-, median-, and moderate-income households and render homeownership entirely unattainable.<sup>37</sup> Other climate policies further increase housing costs and discourage construction, including massive VMT “mitigation” obligations which burden new housing with outsize obligations to subsidize public transit and bike lanes somewhere (for someone), and to contribute even more funding to income-restricted, lottery-dispersed taxpayer-funded apartments<sup>38</sup> that can cost more than \$1 million per apartment to build.<sup>39</sup> Residents of new housing also get burdened by CARB policy to “decarbonize” new housing by banning lower-cost natural gas appliances, therefore forcing new residents to assume already-extraordinarily high (and growing) electricity costs.<sup>40</sup> CARB policies also substantially increase gas prices,<sup>41</sup> building materials such as “net zero” cement, and mandated installation of rooftop solar systems that no longer pencil<sup>42</sup> because the subsidies intended to negate rooftop cost increases were eliminated in 2024.<sup>43</sup> CARB’s climate targets rewards California for losing population and jobs, and state construction workers must contend with the country’s worst housing environment for construction personnel. These and other “essential workers” — as temporarily recognized during COVID, may never be able to afford to buy a home.<sup>44</sup>

As a result, climate-era California builds far fewer homes than needed, far below what has been the historical norm. An unusually large pool of affluent households is “stuck” and bids up prices in urban rental markets.<sup>45</sup> Population growth drives competition for housing in once-affordable inland areas and adjacent states, California’s new suburban periphery.<sup>46</sup>

## Land Use Plans and Housing Unaffordability

The California Legislature has recognized California’s housing “crisis” since 1982<sup>47</sup>, and has adopted hundreds of laws intended to solve this crisis by increasing the supply of housing and keeping homeownership attainable for median income families. In one of the most venerable of these laws, California requires cities and counties to adopt zoning and land use plans to accommodate an assigned allocation



California is acutely unable to build affordable homes.



of housing growth every eight years in a process called the “Regional Housing Needs Assessment (RHNA).”

RHNA requires that cities and counties adopt zoning and plan for a range of housing types to accommodate all income levels, with separate RHNA quotas assigned for very low-, low-, moderate, and above-moderate income households. Since taxpayer funded or subsidized, deed-restricted, income capped (to very low or low income households), most often lottery-winner assigned housing units have never been more than a small fraction (about 3.5%) of California’s housing supply, RHNA assumes that higher density rental housing (20-30 units per acre) is “affordable by design” to low income households that make 80% or less than the median household income for that county.

The effectiveness of RHNA and related laws has generally ranged from very modest to dismal over the last twenty years of California’s climate-first housing policy regime. For example, unincorporated Los Angeles County is under a current RHNA obligation for 90,052 housing units by 2029; however, housing production in the County has averaged less than 900 units per year – at this rate, the County will achieve its 8-year RHNA target in 100 years.

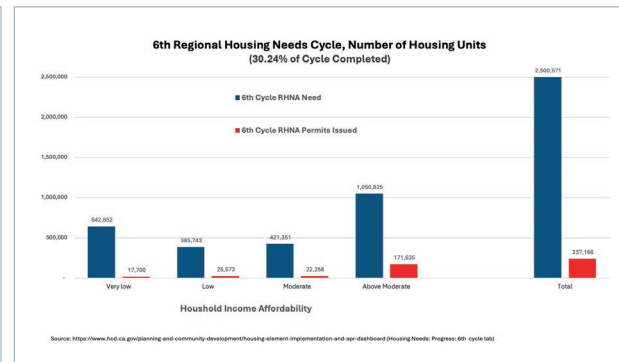
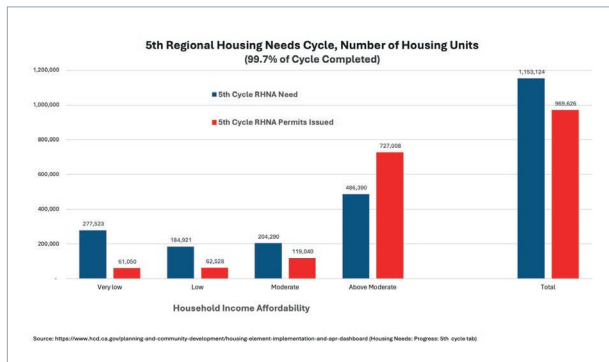
The statewide housing production rates in the current era are also grim. From 2010 to 2023, permits for single family homes in California fell to a monthly average of 3,957 units from 8,529 during 1993–2006, prior to the great recession.<sup>48</sup> Total residential permits dropped by a third.<sup>49</sup> California’s housing stock rose by just 7.9% over this period, lower than the national increase (10.3%), and well below housing growth in Arizona (13.8%), Nevada (14.7%), Texas (24%) and Florida (16.2%).<sup>50</sup>

Total housing units increased by 8.3% in the coastal metropolitan counties. Multifamily buildings with 10-plus units accounted for 55%, and single-family homes accounted for only 20.7%, of the growth in these locations. Consistent with CARB’s anti-homeownership high-cost infill climate policies, the number of housing units rose by just 7.3% in the rest of the state where over 80% of all new units were single family homes. From 2010 to 2023, 10-plus multifamily unit housing accounted for 41% and single family units 46% of total state housing growth compared with 32% 10-plus unit buildings and 59% single family homes throughout the U.S. Single family homes accounted for an even larger share of new construction in Arizona (76.3%), Nevada (60.6%), Texas (60.3%) and Florida (59.8%), states that are absorbing much of California’s outmigration.<sup>51</sup>

As multiple independent and non-partisan analysts and journalists have found,<sup>52</sup> California is acutely unable to build housing – rental or ownership – that is affordable for median income families. RHNA requires local government to plan for housing affordable to multiple household income levels, from very-low (50% and below median), low (50% to 80% median levels), moderate (20% below to 20% above median), and above-moderate (20% or greater than median) income households. California completed the fifth and is now in the sixth RHNA cycle.

## Median and Lower Income Households Face Critical Shortage of Housing Permits

The state should have produced 1.15 million new homes during the fifth cycle, a planning and implementation process extending from April 2013 to March 2024,<sup>53</sup> including 462,444 units for very low and low and 204,209 for moderate income households. Yet in reality, only 123,578 (26.7%) of the very low and low and 119,040 (58%) of the moderate-income affordable permits were issued. About 727,000 permits were issued for above-moderate housing, 75% of all permits, and 1.5 times the 489,000-unit need identified for the most affluent households. The state missed its total fifth cycle housing construction objective by 183,498 units.<sup>54</sup>



State planners more than doubled down in the sixth RHNA cycle which started in June 2019 and runs to January 2032,<sup>55</sup> and demanded that local agencies build 2.5 million new homes, including 1,028,395 very-low and low income affordable units, and 421,351 homes for moderate income households.<sup>56</sup> The state’s current progress report, however, shows that, about a third through the sixth cycle, only 43,273 (4.2%) of housing units affordable to very low and low income housing have been permitted, and only 22,258 (5.3%) of the moderate-income new homes have been permitted. About 171,635 above-moderate units, 72.4% of all reported sixth cycle permits to date have been issued. If these trends persist over the remaining years of the cycle, California will produce less than 800,000 new units overall, and just 218,000 of the 1.45 million units (14.9%) needed by very-low-, low-, and moderate-income households.<sup>57</sup>

The state’s failure to accommodate market conditions that make housing affordable (without winning a lottery or a household income cap) to enable even median income households to pay the rent – let alone buy a house – and in fact keep piling on more regulatory housing production costs such as CARB’s infill-only rental focus, VMT mitigation, low cost natural gas appliance bans, and other climate policies) remains an obvious problem.

Less obvious, however, is that these RHNA housing statistics may be worse than reported because most jurisdictions count accessory dwelling units (ADUs) such as a garage converted into a studio apartment or a backyard cottage, which are often provided to family members at low or no cost, as lower income housing.<sup>58</sup> ADUs now account for 20% of all new housing in California.<sup>59</sup> As UCLA Planning Department Chair Michael Manville recently testified at a Legislative hearing to streamline housing permit approvals,<sup>60</sup> ADUs are not a reliable, long-term stable housing unit; although when rented these tend to be below the

cost of a comparable institutionally-owned apartment, they are not deed-restricted or otherwise dedicated for lower income housing,<sup>61</sup> and many will never be leased to unrelated tenants. Market rents sufficient to cover even modest ADU construction would be unaffordable for below-median income households<sup>62</sup> and some are leased for \$4,000 to \$5,000 per month.<sup>63</sup>

Californians simply cannot afford the housing policy choices imposed by CARB and other leaders. During 2023–2024 an average of only 18% of all state households could afford a median priced home. An average of just 14% of households in Los Angeles, Orange, and San Diego counties and 19% in more affluent San Mateo, Santa Clara, San Francisco, and Alameda counties could afford a median cost home.<sup>64</sup> By 2024, six of the nine most unaffordable of America’s 54 largest cities, and the three least affordable, were located in coastal California.<sup>65</sup>

In the rest of the state, including the interior, CARB’s climate policies constrained housing supplies but also eroded the inland employment base by mandating the imminent elimination of petroleum production, and requiring organic farming on at least 20% of all cultivated land without regard to either the catastrophic consequences to well paying jobs to inland Californians without college degrees, or consumers’ inability to shoulder still higher costs for gasoline and food.<sup>66</sup> Job losses and higher energy and food prices further reduced family housing budgets and made housing even less affordable. The percentage of households that could afford a median priced home in counties like Riverside, San Bernardino, Tulare, Kings, Merced and Madera, locations especially attractive for aspiring Latino, Black and other low-income households, fell to an average of just 31%, 2.3 times below 2010–2012 levels.<sup>67</sup>

None of this —exceptionally high housing, electricity, and other costs, anti-homeownership and hostility towards transportation mobility options most easily achieved by cars— makes California’s most ambitious climate policies anything other states and countries appear eager to embrace.

A CARB board member and transportation expert presciently warned that punitive behavioral climate measures like drastic VMT reductions would not just fail, they would “scare off” other states and undermine California’s capacity for climate leadership.<sup>68</sup> In fact, California’s dismal climate era housing failure is even repelling its own population. In 2007, a year after the first climate legislation was enacted, state planners projected that California would grow from 36.5 to 60 million people by 2050 and add millions of new residents to coastal southern and Bay Area metropolitan counties.<sup>69</sup> But as California’s climate era subsequently unfolded millions of existing residents and virtually all of its anticipated future population, relocated



“You cannot subsidize your way out of scarcity, and you cannot build your way out of poverty. We have a serious problem that is caused by insufficient housing supply, and the solution to that problem is to make it easier to build housing of all kinds.”

*UCLA Luskin School Department  
Chair on Housing, Professor  
Mike Manville, Assembly Select  
Committee on Permit Reform  
(November 13, 2024)*



elsewhere. Today, state demographers project net negative growth in coastal counties, the core infill areas where CARB decreed growth must be concentrated, and a net increase of just 2 million people by 2070 entirely from new residents in disfavored inland regions.<sup>70</sup>

The state’s failure to foster affordable and equitable shelter for all but the wealthiest households is a social disgrace, civil rights horror, and economic disaster. Attempting to reduce carbon emissions by mandating infill housing and curtailing mobility was a fundamental error that inflicted the most pain on those least able to absorb it. California must immediately change course to avoid further harm to the state’s depleted quality of life and its rapidly diminishing appeal as a global climate leader.

After the November election results, Assembly Speaker Richard Rivas (Hollister) convened the new Assembly with a new directive: “California has always led the way on climate. And we will continue to lead on climate – but not on the backs of poor and working people, not with taxes or fees for programs that don’t work, and not by blocking housing and critical infrastructure projects. It’s why we must be outcome driven. We can’t blindly defend the institutions contributing to these issues.”<sup>71</sup>

Assembly Speaker Rivas, and other courageous leaders such as those serving on the Assembly Select Committee on Permit Reform, can solve the housing crisis – and by restoring more equitable opportunity and prosperity to all Californians can also regain the moral standing needed to retool its climate leadership efforts. More than 40 years after the Legislature declared the housing crisis, its time to restore market conditions, drop unreasonable and ineffective regulatory mandates, and allow our hard-working families to have a good paying job, buy a house, raise their family, and achieve the California Dream.



“California has always led the way on climate. And we will continue to lead on climate – but not on the backs of poor and working people, not with taxes or fees for programs that don’t work, and not by blocking housing and critical infrastructure projects....”

*California Assembly Speaker  
Richard Rivas (Hollister)*

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