



NORTHERN NEWS



A Publication of the Northern Section of the California Chapter of APA

MAY 2013



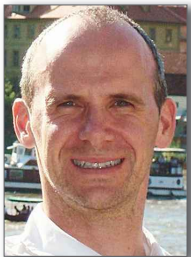
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Northern

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SOCIAL MEDIA

Tweet, like, post — Northern Section learns new verbs

By Erik S. Balsley, AICP, Communications Director, Northern Section



Last year the Section unveiled a newly redesigned website — www.norcalapa.org — to better provide event information, job announcements, and news to our members — and to anyone else interested in planning

in northern California. Shortly after, we also redesigned the semi-monthly eNews (emailed every other Monday to APA members in the Northern Section) to clearly list upcoming events (with links to more detailed information on the Section’s website) and to provide Section updates to our members and our larger readership.

As a result, we have a strong foundation of content on which we can build a more robust social media presence. As we worked through the process, the role of each social media platform evolved to serve different functions:

Discuss — the board room

Our LinkedIn group was our earliest — and is the Section’s most popular — social media platform. It allows members to start discussions on topics of interest, remind readers of upcoming events sponsored by the Section and other professional organizations, and provide information for planners to more effectively execute their jobs. For those seeking employment, the job posting portion of the group is continually updated as new jobs are placed directly on LinkedIn or on the Section’s website.

Visit <http://linkd.in/Z67W4C>

Like — the family room

Most of us use Facebook to keep in touch with friends or to check out recommended links. Log in, then visit (search for) “NorCalAPA.” You’ll see our Facebook and YPG pages, which have a more informal tone than the LinkedIn group. We not only use Facebook to remind people of upcoming events but also to post photos from events so members can see what we have been

doing. The reach of our Facebook page recently skyrocketed after we posted pictures from our Habitat for Humanity Build and a sustainability tour of San Francisco International Airport. The format also allows us to post articles from various news organizations that may be of interest to our members.



Northern California APA members gather after Habitat for Humanity Build Day, Oakland. Posted on our Facebook page.

Tweet — the bulletin board

We’ll be working on expanding our use of Twitter, but for now its 140-character limit makes it an effective means to inform people when new jobs are posted to the Section’s website and to provide reminders about upcoming events.

Visit https://twitter.com/APA_CANorthern

Check out all of our social media platforms. We expect their character will evolve in the coming months as we continue to grow each platform. What will remain constant is that all will be extensions of the Section’s webpage — the primary source of information related to Northern Section:

www.norcalapa.org

WHAT'S INSIDE

Tweet, like, post

Erik S. Balsley, AICP

Read how Northern Section is using newest social media.

[Page 1](#)

Director's note

By Jeff Baker

The 2013 APA California Northern Section Awards have been announced. Reserve to attend the awards dinner May 17 at Scott's Seafood Restaurant, Jack London Square, Oakland.

[Page 3](#)

Norcal roundup

Assembled by Erik S. Balsley, AICP

Oakland waterfront will change • Monterey County oil leases halted • SV's dueling campuses • Healdsburg Plaza • Oakland RDA funds taken by state • Marin national parks sequestered • What 'public benefits' for Palo Alto? • Solano County struggles with One Bay Area • UCSF to add student housing • Housing for Fort Ord's East Garrison • Sebastopol apple farm needs water okay. [Page 4](#)

Meet a local planner

Tania Sheyner, AICP, interviews Ken MacNab, planning manager for the City of Napa. Third in a series. [Page 5](#)

Who's where

Tony Perez is at Opticos Design, Berkeley, and Laura Worthington-Forbes is at Kimley-Horn Associates, San Jose.

[Page 6](#)

Reshaping Metropolitan America: Development Trends and Opportunities to 2030

Dr. Donald Bradley, AICP, reviews the book by Dr. Arthur C. Nelson, FAICP. [Page 7](#)

Shared equity homeownership programs

Condensed from HUD USER

San Francisco's Below Market Rate Ownership Program balances wealth creation for existing owners of deed-restricted housing units with preservation of affordability for future buyers.

[Page 8](#)

From the editor

By Naphtali H. Knox, FAICP

Chicago conference reminiscences. [Page 9](#)

Other top stories (formerly "What others are saying")

Balloon view of Boston, 1860 • San Pablo Health Element gets National Planning Achievement Award • Investors vs. occupants in the housing recovery • Urban regeneration lessons from Margaret Thatcher • Live close to Metro; pay higher tax • Central Districts keep pace with demand for urban living • Two new bills to save California farmland • Reports differ on high-speed rail • Update on Apple spaceship campus.

[Page 10](#)

Letters

[Page 13](#)

Where in the world

Kieulan Pham and *Juan Borrelli* test your travel smarts with two clock tower photos. [Page 13](#)

Zappos offers transportation as a service

The online shoe retailer is creating an ambitious urban transportation system to free downtown Las Vegas of personal cars. [Page 14](#)

Creating better streets

re:Streets — a nonprofit effort funded in part by the National Endowment for the Arts — is online with a comprehensive design manual for creating streets. The manual includes best practices that can be applied to your community. [Page 14](#)

How we speak and write

Henry Hitchings. Verbs as nouns: Do you have a solve? *Bryan Garner, HBR Blog Network*. Words to blacklist; grammar gaffes will get you. [Page 15](#)

Board member directory and newsletter information

[Page 22](#)

Find JOBS and EVENTS CALENDAR at
norcalapa.org

Are you reading *Northern News* on a mobile device? Email the editor at knoxnaph@gmail.com and let us know what works or doesn't.

Director's note

By Jeff Baker



Many of you are reading this just after attending the APA National Conference in Chicago. Hopefully, you found that the expanded programming of the five-day conference offered you even more opportunities to learn new tools, network with colleagues and friends, and recharge your batteries! Congratulations to the City of San Pablo for receiving the APA National Planning Achievement Award for Environmental Planning for their General Plan Health Element (see "Other top stories, [page 10](#)). This project also received Northern Section's Focused Issue Planning Award for 2012.

Speaking of awards, May means it's time to announce the winners of the 2013 APA Northern Section Awards. The Awards recognize local excellence in the field of planning and help to increase the public's awareness of the planning profession by honoring outstanding planning efforts within the Section. The nine award recipients for 2013 are:

Awards of Excellence

- **Best Practices** – Berkeley Downtown Area Project, City of Berkeley Planning and Development Department
- **Education Project** – San Francisco Budget Czar Website, San Francisco County Transportation Authority
- **Focused Issue** – City of Emeryville Pedestrian and Bicycle Plan, City of Emeryville

- **Innovations in Green Community Planning** – Santa Clara Valley Habitat Plan, County of Santa Clara
- **Planning Project** – Emerald Vista Project, City of Dublin

Awards of Merit

- **Best Practices** – Fort Ord Reuse Plan Reassessment, Fort Ord Reuse Authority
- **Focused Issue** – Financing San Francisco's Urban Forest, City and County of San Francisco
- **Grassroots Initiative** – Ravenswood/4 Corners Transit Oriented Development Specific Plan, City of East Palo Alto
- **Neighborhood Planning** – North Santa Rosa Station Area Specific Plan, City of Santa Rosa

The Annual Awards Banquet to honor the recipients and to highlight their achievements will be held **Friday, May 17**, at Scott's Seafood Restaurant, Oakland. We hope you will join the award recipients at the banquet to congratulate them on their achievements and to learn more about the incredible planning occurring in our region. To reserve a place, please visit <http://bit.ly/WK3XdL> or contact either of the Awards Program Directors: **John Cook, AICP**, j.cook@circlepoint.com, and **Eileen Whitty, AICP**, ewhitty@ebmud.com ■



Northern Section 2013 Awards Jury.

Camela Campbell, City of Union City;
Abe Leider, AICP, Rincon Consultants;
Randy Tsuda, AICP, City of Mountain View;
Lauren Ledbetter, AICP, Alta Planning + Design;
Erik S. Balsley, AICP, Michael Baker Jr., Inc.;
Professor Earl Bossard, Emeritus Professor,
San Jose State University.

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Norcal roundup

Assembled by Erik S. Balsley, AICP


Big changes in store for Oakland's waterfront <http://bit.ly/10USK7A>

"A China-based investor has agreed to help pay for a \$1.5 billion development in Oakland to transform 65 acres of industrial waterfront adjacent to Jack London Square to a district of shops, parkland, and homes featuring high-rises that will reshape the city's skyline. The property is south of Jack London Square and west of Interstate 880 — an eyesore that includes a former shipping terminal, storage facilities, and a sand and gravel business. The Brooklyn Basin deal will create 10,000 short- and long-term jobs, 3,100 housing units, 200,000 square feet of retail and commercial space, and 30 acres of parks that include wetlands restoration. The project, described by city officials as 'shovel ready,' already has city approval and a certified environmental impact report, and groundbreaking is expected next year. Construction next year will mostly create infrastructure, including roads, electricity, sewer and water lines, and other services. The first buildings will go up in 2015."
—Matthai Kuruwila, "Brown unveils Oakland waterfront deal," *San Francisco Chronicle*, April 11, 2013.

Hydraulic 'fracking' faces Monterey County setback <http://bit.ly/ZsIxx2>

"Nearly 20,000 acres of prime Central Coast farm and ranch land may be protected at least temporarily from oil and gas 'fracking' due to a federal judge's 'watershed' ruling. Environmentalists and local representatives cheered the decision by U.S. Magistrate Judge Paul Grewal, who faulted the Bureau of Land Management for not reviewing the potential impacts caused by fracking before accepting bids for the drilling rights, in accordance with the National Environmental Policy Act. While the ruling directly affects lease sales on only about 2,500 acres in south Monterey County, the lawsuit's co-plaintiffs, the Sierra Club and the Center for Biological Diversity, are poised to sue over 17,000 acres that BLM subsequently auctioned off in December 2012 while Grewal's ruling was pending. The latter sale involved land in Monterey, San Benito, and Fresno counties." —Virginia Hennessey, "Judge: U.S. violated law in Monterey County oil leases," *The Monterey County Herald*, April 8, 2013.

(continued on page 11)



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SPUR's work in San Jose is heating up. Check out the great article featured in this month's Urbanist on the past and future of San Jose's downtown as an urban center for Silicon Valley.
<http://bit.ly/YBmAzD>

Meet a local planner

Third in a series of interviews by Tania Sheyner, AICP



Ken MacNab is the Planning Manager for the City of Napa, where he's been employed since last fall.

How did you become interested in planning?

I became interested in planning when a property that I spent a lot of time on as a youth was proposed for development. I didn't understand why this open space, which had always been accessible to the public, could suddenly be developed. But, of course, it was really a privately owned parcel. I followed the public process for that development, which inspired me to pursue a career in preserving open space. I attended the planning program at Sonoma State University, where I was introduced to planning concepts like smart growth, transit-oriented development, and urban growth boundaries, and realized that a more effective way to preserve open space would be to work on focusing growth and development in urban areas.

What's unique about planning in Napa?

I love the scale, geography, and location of Napa. As a planner, it's a really exciting time to be working here. Napa has experienced tremendous success in revitalizing its downtown and riverfront areas and is fortunate to have developers coming forward with great projects that will build off this success. One of the main challenges in Napa is balancing a community that draws a lot of tourists with the needs of local residents. While economic development and tourism are important, it is equally important to maintain a livable, friendly community for the residents.

Can you describe the changes in the planning field you've witnessed over the years?

A big one is the introduction of technology. Tools such as the Internet and GIS have had a huge, positive influence on the field, have facilitated analysis, and have provided instantaneous access to information. In the Bay Area specifically, there has been an increasing emphasis on regional planning. I have also seen an increasing emphasis on sustainability — particularly at the state level of government. Another area that has changed is the loss of redevelopment.

What advice would you give planners starting out?


Find a mentor. Having a mentor who has been in the planning field for many years and has experienced the challenges and decisions that a planner faces over the course of a career is a great resource. I can ask questions or seek advice on issues that I may

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Meet a local planner *(continued from previous page)*

not feel comfortable asking a colleague, peer, or employer. I would also say it's critical to have good analytical and problem solving skills. A planner who can present a well-reasoned policy position, or can find solutions to problems before they become an issue for decision makers, will go far. Last, it's important for planners to remember that it's a privilege to work for the public interest. I know it's easy to lose sight of that in the bureaucratic process, but never forget that your actions, big or small, do make a difference. Let that be your motivator, as it has been for me.



Interviewer Tania Sheyner, AICP, is Northern Section's Professional Development Director. You can reach her at tsheyner@esassoc.com ■

Who's where



Tony Perez is now director of form-based coding at Opticos Design, Berkeley. He made the move from his sole proprietorship in Camarillo, CA. From 2003–2009, Perez was a senior associate with Moule & Polyzoides (Pasadena), followed by two years as principal at Raimi + Associates, Berkeley. While at Moule & Polyzoides, Perez was the principal author of the Santa Ana Transit

Zoning Code, winner of the 2012 Driehaus Form-Based Codes Award. Tony has been writing form-based codes since 2000 and holds a Bachelor of Urban and Regional Planning from Cal Poly Pomona.

Laura Worthington-Forbes, most recently senior vice president at RBF consulting — her professional “home” for more than 17 years — is now principal/regional vice president at Kimley-Horn Associates, working from their San Jose office. Before RBF, Worthington-Forbes was with Michael Brandman Associates for 11 years. She holds a Master's in Environmental Planning from North Carolina State University (Raleigh) and a BS in Environmental Planning and Management from UC Davis. ■

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BOOK REVIEW

Reshaping Metropolitan America: Development Trends and Opportunities to 2030
 By Dr. Arthur C. Nelson, FAICP
 Reviewed by Dr. Donald Bradley, AICP

In his new book, Professor Arthur Nelson says the segregation of land uses, once the mainstay of zoning practices, has given way to mixed-use development as the preferred scenario of the long-range regional plans in the 21st century. He suggests several incremental devices to make our cities healthier, more livable, and sustainable. He displays research data in over two dozen tables in this fact-filled but thin paperback.

Nelson systematically leads us through the changing trends of city and regional planning from the race to the suburbs of the 50s, tract subdivisions of the 60s, planned unit developments of the 80s, through cluster housing and condominiums, the “new urbanism,” transit and pedestrian oriented development, planned retirement communities, and exurban, urban, and rural sprawl.

The author argues that we must radically revise our thinking and planning based on each of the several generations’ preferences (e.g., Eisenhower, Baby Boomers, Generations X and Y). The Millennials prefer living closer to the core central business districts, transit villages, or along commercial corridors to have options for living and working without long single-occupancy automobile commuting to work. They prefer (or at least say they prefer) walking, bicycling, or using public transit (like light rail or express buses); small lots, less yard work, more neighborhood parks; higher population densities; and scaled down residences instead of “McMansions.”

The book cites several studies which all seem to agree that our best strategy to meet our housing goals over the next two decades would be to build infill and redevelopment projects on existing outmoded homes. Nelson dutifully provides statistics from nearly 100 online sources. These include HUD, US Census, NAHB, Pew Research, Washington Post, The New York Times, Bloomberg Markets, Huffington Post, USDOT, The Wall Street Journal, ULI, Smart Growth America, the Brookings Institution, the Federal Reserve Board, the Harvard Joint Center for Housing Studies, Resources for the Future, APA, The National Academy of Sciences, the UN, Bureau of Economic Analysis, Woods & Poole Economics, Bureau of Labor Statistics, and EPA.

Nelson cites the shifts over time in new residential construction in the 50 largest U.S. metropolitan regions. Here, for example, is how the infill and redevelopment share of new units has increased in these metropolitan areas:

- New York City, from 15 to 63 percent,
- Chicago, from 7 to 45 percent,
- Portland, from 9 to 38 percent,

(continued on page 16)

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Shared Equity models offer sustainable homeownership

Condensed from HUD USER

A substantially longer version of this article with footnotes, and which also offered an example from Duluth, Minnesota, appeared in HUD USER, Evidence Matters, Fall 2012.

<http://bit.ly/10jKHVV>

- Shared equity homeownership programs facilitate broader access to affordable, low-risk homeownership opportunities for low-income families.
- San Francisco's Below Market Rate Ownership Program balances wealth creation for existing owners of deed-restricted housing units with preservation of affordability for future buyers.

The social and economic benefits of stable homeownership, particularly the potential for wealth-building among low- and moderate-income families, are well documented. Homeownership continues to be out of reach for many of these households, however, particularly in the wake of the economic crisis.

Although home prices have fallen in many localities and interest rates are at record-low levels, stringent lending standards and significant drops in household incomes have prevented many interested low-income buyers from becoming homeowners. The Center for Housing Policy reports that from 2008 to 2010, renters earning no more than 120 percent of the area median income saw their household incomes decrease by 4 percent even as housing costs went up 4 percent. As a result, the number of renter households paying more than half of their income towards housing costs rose by 2.8 percent during this period. Meanwhile, the foreclosure crisis heightened awareness of the risks of homeownership for low-income and minority families. Faced with these challenges, a growing number of communities are turning to shared equity homeownership.

An alternative homeownership option

Shared equity homeownership offers an alternative to renting and traditional homeownership. The term refers to an array of programs that create long-term, affordable homeownership opportunities by imposing restrictions on the resale of subsidized housing units.

Typically, a nonprofit or government entity provides a subsidy to lower the purchase price of a housing unit, making it affordable to a low-income buyer. This subsidy can be explicit, in the form of direct financial assistance, or implicit, in the form of developer incentives for inclusionary housing. In return for the subsidy, the buyer agrees to share any home price appreciation at the time of resale with the entity providing the subsidy, which helps preserve affordability for subsequent homebuyers.

(continued on page 19)



From the editor

Naphtali H. Knox, FAICP

As I write this, it's 12:30 pm on Thursday, April 18, and we are just airborne on United 753 from Chicago to San Francisco. I've had a frustrating night with very little sleep since I arrived at O'Hare airport a day ago for a 4 pm boarding of my originally scheduled flight. If you haven't already heard from other planners who traveled to the national APA conference, Chicago experienced, in the words of the TV newscaster this morning, "a once in a century deluge of Biblical proportions."

"Getting there is half the fun" hasn't been a valid slogan for decades, but Chicago was fun. A planner from central Illinois asked me, "What do you get out of these conferences? Did you come here for the sessions, or because this is Chicago?" "Chicago," I answered. The city itself, but also my previous ties to it: I was director of physical planning and construction at the University of Chicago from 1966–72.

My membership category is "Life" and I'm fully retired, so I'm exempt from the CM requirements. That left me free to attend only five indoor sessions while enjoying — despite the cold, windy, and rainy weather — four outdoor workshops/guided tours: a bus tour of Chicago, a boat tour of the Chicago River and its expanding Riverwalk, a Segway tour of Hyde Park and the University of Chicago, and a walking tour of downtown Evanston. All were educational and worthwhile — with sunshine for the duration of the river and Evanston tours.

On the subject of the weather, the Philadelphia, Minneapolis, and San Francisco conferences were held in the cold and rain. I remember when AIP and ASPO held separate conferences, one in the spring and one in the fall. When the organizations combined, the national APA conference went to the spring, and the state conferences were held in the fall. Should APA continue to schedule our annual conferences during the spring when the climate is so changeable in so many cities? What are your thoughts?

The Chicago weather dampened a number of mobile workshops and tours and inconvenienced many speakers and attendees. I joined two-dozen hardy souls who took a chance on the weather for an awesome Segway tour of the renewal of 53rd Street, the major commercial arterial of Hyde Park, and The University of Chicago, six miles

south of the Loop. The morning was gray but dry, fitting for a university known as "The Gray City." <http://bit.ly/11vHa2T>



Segway travelers on the mile-long Midway Plaisance, looking northwest from Woodlawn Avenue to The University of Chicago. <http://bit.ly/c4v12v>

Inventing the next American economy

On Sunday morning, Xavier de Souza Briggs, the opening keynote speaker, aptly presented a data-dense explanation of the myths of economic development as practiced, and what we might aspire to instead. That evening (and unrelated), a large number of northern California planners gathered at the Public House on State Street (that great street) for some serious networking. Expect an article and pub photos in the next issue.

Does dis bus go to da Loop? No, it goes beep-beep.

Unlike other APA conferences, private buses were not provided for some major off-site events. I boarded a Chicago Transit Authority bus for the three-mile trip to North Wells Street for the comedy club show, Second City's Chicago (lol). I repeated the trip for the Opening Reception at the Chicago History Museum (an impressive place). The buses were on time as advertised, super clean, comfortable, and the exact location of the next bus could be tracked via smartphone.

Did you attend the conference?

Email me about your experience — thumbs up or down — and we'll publish the most interesting submittals in the June issue. Send to knoxnaph@gmail.com, subject: Chicago experience. ■

Balloon view of Boston, 1860

Metropolitan Museum of Art, <http://bit.ly/11RAle8> • In case you missed this story in *Smithsonian* or *Planetizen*, check out the oldest aerial photo taken in the US, with a description by Oliver Wendell Holmes. It's on view in the photography collection of the Metropolitan Museum of Art (New York). In a 136-word description of the photo [words in brackets were added by the Museum], Holmes writes: "Boston, as the eagle and wild goose see it, is a very different object from the same place as the solid citizen looks up at its eaves and chimneys. The Old South [Church] and Trinity Church [left center and lower right] are two landmarks not to be mistaken."

"Curtis" writes in an April 6, 2013 comment on the *Smithsonian* article, "Wonderful photo, but neither the Old South Church nor Trinity Church appear in this photo. In fact, they had not been built yet. Actually, the left center landmark which is "not to be mistaken" is the Old South Meeting House, at the corner of Milk and Washington, which still stands and can be found easily on a modern map or aerial image."

Oliver Wendell Holmes wrote only "Old South," so he's off the hook on that one. As to Trinity Church, the congregation moved from the location shown in the lower right corner of the 1860 photo (Summer Street at Hawley in downtown Boston) to the Back Bay between 1870–76. The "building history" page of the church website notes: "At a special meeting in December 1870, the Vestry votes to *remove* Trinity Church 'provided that a satisfactory location can be agreed upon and secured for a *new church*.' In November 1872, the Great Fire of Boston destroys the second Trinity Church building." Construction of the [current Trinity Church, designed by H. H. Richardson], was completed in November 1876." <http://bit.ly/ZMjWCL>

The brief *Smithsonian* article and comments can be read at <http://bit.ly/10zvqKJ>

Investors vs. occupants in the housing recovery

The New York Times, March 27, 2013

Catherine Rampell, <http://nyti.ms/ZqgvBv> • "One of the big questions about the sustainability of the housing recovery is whether it's being driven by owner-occupants or speculators. Investors have helped a very depressed market recover, but they have also been out-bidding owner-occupants, particularly since many investors purchase entirely in cash. In the last year or so, some of the big institutional investors have bought up a lot of distressed properties because they perceived the market to be undervalued, and saw some major opportunities in the rental market. New data released by the National Association of Realtors suggests that investors are still playing a role in the market, but their influence is down from its peak."

National Planning Achievement Award to San Pablo GP Health Element

<http://bit.ly/VTGPDu> • The award, given for Environmental Planning by the American Planning Association, was presented on April 16 at the APA National Conference in Chicago. "The San Pablo City Council added a new Health Element to the city's 2030 General Plan Update, the first of its kind throughout the entire state. The role of the plan, which is to realistically and achievably put people and their health first, focuses on factors such as behaviors and lifestyles, income, education, employment and working conditions, access to health services, nutrition, and the quality of physical environments." You can find a link to the 18 national planning excellence awards and a description of the 12 achievement awards at <http://bit.ly/ZthzFx>

Live close to Metro? Pay higher tax

The Indian Express, April 4, 2013

Vijaita Singh, <http://bit.ly/XeJ7B3>

"The Indian government has identified a tax revenue stream in rising property prices along Metro rail corridors in Indian cities. Urban Development Minister Kamal Nath has been advocating the implementation of transit oriented development (TOD) as a model of revenue generation. After initiating a study to encourage TOD in the national capital, the Union Urban Development Ministry plans to make TOD mandatory for new Metro projects elsewhere in the country. The ministry anticipates proposals for Metro projects from 34 cities with populations of over 1 million. Officials said higher taxes would help keep the projects financially viable. Under TOD, the government proposes to promote highrises along Metro corridors, and to make areas within 500 metres as densely populated as possible. It also proposes to raise the tax on residents of areas close to the lines. 'If prices of properties near Metro lines go up, the consumer should share it with the government,' a senior ministry official said."

(continued on page 17)

Silicon Valley's campus wars heat up <http://bit.ly/12ognYI>

"On March 26, the San Jose City Council approved a redevelopment agreement with Samsung Semiconductor, a wholly owned subsidiary of Samsung Electronics, to build a new, 680,000-square-foot North American headquarters and research and development campus at 3655 North 1st Street. But as Samsung leaders have contemplated the architectural design of the new Silicon Valley campus, the South Korean electronics powerhouse has had to view efficiency against a particular backdrop: stiff competition for Silicon Valley's precious technical talent. Samsung is the latest Silicon Valley technology company to announce spectacular new corporate digs. Apple initiated the crescendo in mid-2011 when it unveiled its now-famous spaceship campus in Cupertino. Since then, Google Inc. in Mountain View, Facebook Inc. in Menlo Park, and most recently Nvidia Inc. in Santa Clara all have unveiled futuristic new campuses. The undertakings are being seen as an architectural sea change for Silicon Valley, which has long been derided for an uninspiring suburban profile." — Sharon Simonson, "Silicon Valley's dueling campuses," *The Registry*, April 4, 2013. (Also see "Other top stories," "Update on Apple Spaceship," [page 18](#).)

Healdsburg's plaza garners more recognition <http://bit.ly/ZsSIoO>

"In yet another accolade bestowed on Healdsburg by a magazine and website, *Travel and Leisure* last week named the town's plaza as one of 'America's Most Beautiful Town Squares.' The list of 13 squares around the country singles out the Healdsburg Plaza for its trees, fountains, and copper-roofed gazebo, which 'add to the stately charm.' The sidewalks are wide, and the shops and restaurants that ring the square have enticing doors every 30 feet or so. But it all began with failed gold seeker Harmon Heald's decision to build a cabin in 1851 just 150 feet west of the present-day Plaza. Then, in 1857, Heald hired a surveyor to lay out a central plaza with streets and 85 lots, and the town sprung up. 'Even in the very first map it was identified as a plaza, with the idea of being a community gathering place, which I think is such a generous gesture,' said Holly Hoods, curator for the Healdsburg Museum and Historical Society." —Clark Mason, "Healdsburg Plaza named one of 'most beautiful town squares' in U.S.," *The Press Democrat*, April 3, 2013.

Oakland's rejected redevelopment transactions will impact its reserves <http://bit.ly/XSsZqw>

"Oakland's multimillion-dollar accounting 'gimmick' that helped balance its books two years ago appears to have been rejected by state regulators, a move that would severely cut into the city's rainy day reserve. Faced with a \$58 million deficit in 2011, Oakland sold several properties to its redevelopment agency. The transactions essentially moved more than \$30 million from the redevelopment agency into city coffers shortly before Gov. Jerry Brown eliminated the state redevelopment program. The city stashed most of the proceeds from the property sales in its reserves, which in turn soared to a record \$84 million last year. Mayor Jean Quan told council members she thought the state would take back 'pretty much everything' leaving the city with only its \$30 million base reserve. The city is required to keep roughly this amount, which amounts to 7.5 percent of its \$400 million operating budget." —Matthew Artz, "Quan says Oakland will have to return millions in redevelopment funds," *The Oakland Tribune*, April 3, 2013.

Marin's national parks face sequestration cutbacks <http://bit.ly/11yuaKO>

"Some \$1.4 million is being cut out of the Golden Gate National Recreation Area's \$25 million budget and there's a \$374,000 chop to the Point Reyes National Seashore's \$7 million budget. The sequestration budget reductions are a series of automatic, across-the-board cuts to government agencies of \$1.2 trillion over 10 years. They came about on March 1 when Congress could not agree on a plan to reduce the deficit. Because of the combination of U.S. Park Police furloughs and vacancies, response times to certain non-emergency incidents may be delayed beginning at the end of this month. But emergencies will continue to receive immediate response, officials said. Regular sweeping, striping, culvert clearing, mowing, grading, and other park road maintenance activities will be limited as well. All cuts will be in place through Sept. 30, the end of the federal fiscal year." —Mark Prado, "Marin's national parks start to feel effect of sequestration budget cuts," *Marin Independent Journal*, April 1, 2013.

(continued on next page)

Palo Alto attempts to define ‘public benefits’ <http://bit.ly/ZyNa93>

“Philosophers may rack their brains over the meaning of life, but for Palo Alto’s developers, neighborhood leaders, and elected officials, the meaning of ‘public benefits’ is in many ways a more puzzling matter. Developers looking to build projects that exceed the city’s zoning regulations routinely propose packages of public benefits to justify their requests. The municipal code is purposefully vague when it comes to ‘public benefits,’ leaving it up to the City Council to define the term on an *ad hoc* basis as development proposals surface. In recent years, the nebulous term has encompassed everything from a frieze of tiny cars, little public plazas, and grocery stores, to road improvements and large cash payments. Now, the city’s Planning and Transportation Commission is looking to bring a little clarity, order, and transparency to this process. Commission Chair Eduardo Martinez, Vice Chair Mark Michael, and Commissioner Michael Alcheck recently authored a 10-page memo addressing the subject of public benefits, laying out the problem and ways in which other communities have grappled with it.” —Gennady Sheyner, “Palo Alto struggles to find the meaning of ‘benefit,’” *Palo Alto Weekly*, March 27, 2013.

Solano County prepares for the One Bay Area program <http://bit.ly/XFCY19>

“The Bay Area is trying to change the way it grows in light of state laws to combat global warming and link transportation and land use. The Association of Bay Area Governments and Metropolitan Transportation Commission are spearheading the One Bay Area program designed to set the direction for the next 25 years. One Bay Area emphasizes higher-density growth near bus, train, and BART stations, in neighborhoods where residents can walk to schools and stores. It calls these growth nodes ‘priority development areas.’ The MTC and ABAG can’t force cities and counties to grow under this model [and] are using federal transportation dollars as an incentive. For example, they are funneling \$800 million over four years through the One Bay Area grant program. Solano County has 11 priority development areas in its seven cities. By 2040, these areas are to see 14,817 homes, apartments, and condominiums built under the One Bay Area plan.” —Barry Eberling, “‘Priority development areas’ big part of One Bay Area,” *The Daily Republic*, March 24, 2013.

UC San Francisco’s plans for its Parnassus campus are on track <http://bit.ly/YAjyYx>

“In 1996, the University of California system’s regents adopted a long-range development plan for UC San Francisco that called for the creation of an entirely new campus and relief of crowding at the school’s Parnassus Avenue site. The ambitious new Mission Bay campus progressed as planned, but the university never reached its goal for the Parnassus facility. Now the institution is preparing to try again. A proposed development plan would demolish up to 10 old, unsafe buildings while converting other structures or spaces into student housing over the next 20 years. After campus officials vet their ideas with the community and complete environmental impact reports, UC regents are expected to approve the plan in late 2014. If the long-range plan were approved and all capital projects completed by 2035, UCSF could be at 3.73 million square feet of occupied space, which would bring the campus to within 5 percent of the goal.” —Andrea Koskey, “UC San Francisco hoping to reduce its footprint in Inner Sunset,” *San Francisco Examiner*, March 24, 2013.

Fort Ord redevelopment taking shape <http://bit.ly/WY7btf>

“Developers of the planned East Garrison community in Fort Ord are poised to jump into what they are confident is a recovering housing market. On the verge of securing building permits for the first market-rate homes on the site, Union Community Partners Vice President Jim Fletcher said that construction of about 11 model homes could start by the end of April. The first phase of the project is designed to include 441 homes, neighborhood parks, open space, a community park, and the beginnings of a town center. The other two phases of the project call for 959 more housing units, including affordable housing, an arts district using historic Army buildings, a town center with shops, a fire station, library, and several parks. Under the development agreement between the county and UCP, all market-rate lots are to be sold by March 2016, and all market-rate housing units are to be ready for occupancy by March 2021.” —Jim Johnson, “Fort Ord East Garrison developers confident in housing market,” *Monterey County Herald*, March 23, 2013.

(continued on next page)

Gasoline use in the United States is falling, and the trends driving it down are likely to continue into the future, making both the mirage of beneficial biofuels and the construction of a new pipeline to import incredibly dirty oil seem ever more out of touch with reality. *The Globalist* <http://bit.ly/12qYcjc>

Water shutdown allows Sebastopol apple farm to retool

<http://bit.ly/11rz1xu>

"A beloved remnant of the west county apple industry is closed after state officials ordered the shutdown of a drinking water well in the rural outskirts of Sebastopol, but the owners vow to reopen by spring. 'We found it a good time to retool, to be able to keep the farm going,' said Jeff Palk, owner of Twin Hill Ranch. He said he plans to expand wine grape growing on some nearby parcels, since grapes are more lucrative, but he will maintain the eight remaining historic acres of apples on the main ranch property. Regulators shut down the operation on Jan. 17 after a state inspector found that the ranch was drawing water from an unapproved well. Without state-approved water on site, county health officials suspended the ranch's permit to sell food, the cornerstone of its business. Once Twin Hill reopens, the future for the ranch is likely to be more tourist-oriented than its working agricultural past, said Palk." —Sean Scully, "70-year-old Sebastopol apple farm shut down, but plans to reopen," *The Press Democrat*, March 18, 2013. ■

LETTERS

Thanks for the link; very good newsletter. The lead article on engaging the public was practical and well presented.

"Pete" Pointer, FAICP
Kildeer, IL ■

Where in the world?



Photo by Kieulan Pham, LEED AP BD+C. (Answer on [page 21](#))

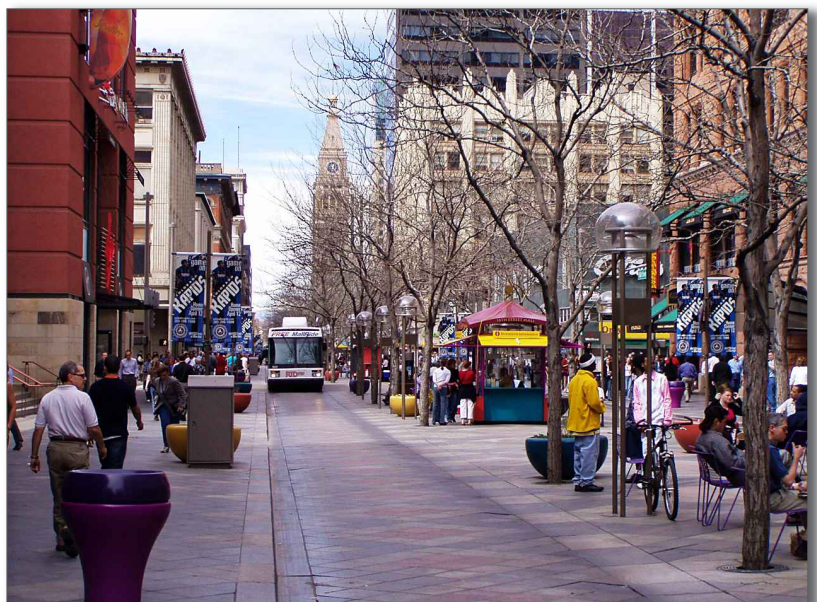


Photo by Juan Borrelli, AICP. (Answer on [page 21](#))

After three years of planning, analysis and meetings, the Metropolitan Transportation Commission and the Association of Bay Area Governments have released the full draft of Plan Bay Area — the Bay Area's first combined Regional Transportation Plan and Sustainable Communities Strategy, a requirement under the 2008 Climate Protection Act (Senate Bill 375). The plan presents a regional approach to planning for expected housing and employment growth and designates \$289 billion in transportation investments over the next 28 years. Public hearings are underway for both the plan and its environmental impact report. <http://bit.ly/11spZha>

Zappos offers transportation as a service

David Roberts (*Grist*), <http://bit.ly/10zIKAi>

“One of the key barriers to truly green and enjoyable urbanism is the continued domination of urban spaces by cars (and parking). Most public-transit alternatives require a substantial investment of time and cognitive energy. Traffic congestion remains the rule, even in cities with robust public transit. Tony Hsieh, CEO of Zappos.com, wants to change that with something truly ambitious and exciting.”

Katie Fehrenbacher (*GIGaom*), <http://bit.ly/XNARd5>

“The head of the online shoe retailer is ushering in an ambitious urban transportation project called Project 100. It could free downtown Las Vegas of personal cars, using a combination of 100 on-demand Tesla Model S cars, 100 shared bikes, 100 shared neighborhood electric vehicles, and buses (100 shuttle stops). Sound ambitious?”

It is. Members of Hsieh’s Downtown Project are being asked to get rid of their personal cars and start using the Project 100 transportation mobility system app when it becomes available later this year or next. They’re starting an invitation-only beta program in the coming months, and when the transportation system is fully deployed, it’s supposed to hit all those ‘100’ numbers.”

“Project 100 is working with a startup called Local Motion out of Stanford, which is building the software and hardware to share the bikes and cars and manage the reservation system. Local Motion is also working with Google for fleet sharing on its campus.”

As Roberts explains, “Those willing to sign up for a monthly membership agree to give up their personal cars. They get a smartphone app that will tell them, at a given moment, their nearest transportation options and the fastest route to their destination.” From Project 100:

“Opening an app lets us know where you are and what zone you want to travel to. We’ll give you a set of options, for example, 1) Be picked up by a driver in a Tesla in three minutes, 2) Drive yourself in a low range electric vehicle that’s 0.2 miles away, 3) Grab a bike that’s 0.1 miles away, or 4) Hop on the party bus that will be near you in four minutes. The services available to you are structured around a set of zones: Downtown (roughly one mile around a central point), Residential (roughly two miles around the Downtown zone), the City, and the Outer Zone (basically anything outside of the metro area, which in Las Vegas is easy to define: the city basically stops).” Read more at <http://goproject100.com> ■

Creating better streets

What would streets look like if they accommodated people of all ages and abilities, promoted healthy urban living, social interaction and business, the movement of people and goods, and regeneration of the environment? A coalition of urban activists has unveiled a new website dedicated to improving our city streets. Building on the “Complete Streets” movement, **re:Streets** — a nonprofit effort funded in part by the National Endowment for the Arts — has developed a comprehensive design manual for creating streets that promote the expanded functions of the street and turn new design ideas into a series of best practices that can be applied to any community. You won’t find this “how to” manual in print, as information is continually added or updated. You *will* find a handy interactive web portal.

The interactive web portal focuses on practical, implementable solutions — with best practices, design ideas, and case examples. It is organized by the functions of a street: mobility, way finding, commerce, social gathering, events and programming, play and recreation, urban agriculture,

green infrastructure, and image and identity. Some of the solutions are methods that have been tested and proven effective; others are experimental, evolving, collaborative references for improving our communities and the health of the planet.

There’s a lot of information here, all of it illustrated.

I clicked on “Case Studies” (lower left). Up came a list of nine functional “categories.” I checked “mobility and access” and “image and identity.” From the next list of seven “benefits,” I checked “reduce health disparities” and “slow traffic.” Links to case studies for the subjects I selected appeared along with thumbnail photos on the right side of the page. The array of case studies recomposed as I checked and unchecked my selections. In seconds, I had an index of seven case studies from Multnomah, Santa Monica, San Francisco, San Diego, Paris, and two from Seoul. I right-clicked on Third Street Promenade (Santa Monica). I bookmarked it, saved it to Pocket, and also printed/saved as a PDF. That gave me three options to read the case study later. Try it at www.restreets.org ■

On Language: How we speak and write

Verbs as nouns: Do you have a solve?

The New York Times, March 31, 2013, and July 23, 2012

Henry Hitchings, <http://nyti.ms/ZOROCm> • **Helen Sword**, <http://nyti.ms/MXLvml> • Here are two articles about nominalization — the forming of nouns from other parts of speech — something we planners do all too often. Helen Sword (University of Auckland) “calls them ‘zombie nouns’ because they cannibalize active verbs, suck the lifeblood from adjectives, and substitute abstract entities for human beings.”

She offers this example of an offending sentence followed by a livelier alternative:

“The proliferation of nominalizations in a discursive formation may be an indication of a tendency toward pomposity and abstraction.”

“Writers who overload their sentences with nominalizations tend to sound pompous and abstract.”

Henry Hitchings, the *Evening Standard*'s theatre critic, and the author most recently of “The Language Wars” (Farrar, Straus and Giroux 2011), writes that he actually doesn't care for “Do you have a solve?” (see headline above), but “it is simplistic to have a blanket policy of avoiding and condemning nominalizations.” He describes two types of nominalizations: Type A involves adding a suffix, usually “ion,” to a verb. The verb ‘to investigate’ produces the noun ‘investigation’; ‘to nominalize’ yields ‘nominalization.’ Type B nominalization is known as ‘conversion’: switching a verb or adjective into a noun without adding a suffix. Hitchings offers these examples:

“Let's focus on the build.”

“That's the take-away from today's seminar.”

Notes Hitchings: “Plenty of teachers discourage Type A nominalization. Students are urged to turn such nouns back into verbs: ‘The violence was Ted's retaliation for years of abuse’ is better rendered as ‘Ted retaliated violently after years of abuse.’ The argument is that the first version is weaker — dynamic writing uses ‘stronger’ verbs. Yet in practice we may want to phrase a matter in a way that is not so dynamic, perhaps to be tactful or cautious. Type A nominalization can afford [that] flexibility.”

Helen Sword, author of “Stylish Academic Writing” (Harvard University Press 2012), suggests, “Zombie nouns do their worst damage when they gather in jargon-generating packs and infect every noun, verb, and adjective in sight: globe becomes global becomes globalize becomes globalization. A paragraph heavily populated by nominalizations will send your readers straight to sleep. Wake them up with vigorous, verb-driven sentences that are concrete, clearly structured, and zombie-free.”

Words to blacklist

HBR Blog Network, March 21, 2013

Bryan A. Garner, <http://bit.ly/11kcy12>

“It's mission-critical to be plain-spoken, whether you're trying to be best-of-breed at outside-the-box thinking or simply incentivizing colleagues to achieve a paradigm shift in core-performance value-adds. Leading-edge leveraging of your plain-English skill set will ensure that your actionable items synergize future-proof assets with your global-knowledge repository.

“Just kidding. Here's a roster of words and phrases [condensed by *Northern News*] that under no circumstances should find their way into print.”

as per	operationalize
at the end of the day	optimize
back of the envelope	paradigm shift
bring our A game	parameters
client-centered	push the envelope
core competency	pursuant to
drill down	recontextualize
ducks in a row	repurpose
going forward	rightsized
guesstimate	scalable
hit the ground running	seamless integration
impact, v.	smartsized
incent	strategic alliance
incentivize	synergize
impactful	synergy
level the playing field	think outside the box
leverage, v.	turnkey
liaise	utilization, utilize
mission-critical	value-added
net-net	win-win
on the same page	

“Many of these phrases have become vogueish — abstain if you can. Writing plainly means expressing ideas as straightforwardly as you can — without sacrificing meaning or tone. Think of it as bringing your written voice into line with your spoken voice.”

(continued on next page)

Grammar gaffes will get you

HBR Blog Network, March 12, 2013

Bryan A. Garner, <http://bit.ly/YXDtCX> “People see your language as a reflection of your competence. Make lots of mistakes in your emails, reports, and other documents, and you’ll come across as uneducated and uninformed.

“Consider pronouns. Certain errors will predictably get you in trouble: ‘Just keep this matter between you and I,’ for instance, and ‘Tom and *her* will run the meeting.’ Write instead: ‘Just keep this matter between you and *me*.’ And: ‘*She* and Tom will run the meeting.’

“Subject-verb disagreement is another common problem to watch out for: A verb must agree in person and number with its subject. But syntax can make things tricky. *There* is poses a problem because *There* appears to be the subject. It’s not. It’s what grammarians call an expletive — a word that stands in for the subject in an inverted sentence. The true

subject follows the verb. So don’t write, ‘*There is* always risk and liability considerations.’ Use *are* — your subject is *considerations*.

“Were you told in school never to begin a sentence with a conjunction? So was I. But look at all the *And*s and *But*s that begin sentences in high-quality prose. They’re everywhere. As sentence-starters, these words keep readers going smoothly with the train of thought. They’re short, sharp, and fleet. They don’t break any real rules — and they never have. Grammatically, there’s nothing wrong with using *Additionally* and *However* as sentence-starters. But stylistically, they’re inferior. Multisyllabic connectors don’t join as cleanly and as tightly as monosyllables do.

“It’s also perfectly acceptable to end a sentence with a preposition. Consider: *What will the new product be used for?* versus *For what purpose will the new product be used?*

“Good style gets readers focused on your clear, concise message. Bad style draws attention to itself.” ■

BOOK REVIEW Reshaping Metropolitan America: ... to 2030 (continued from page 7)

- Denver, from 5 to 32 percent,
- Kansas City, from 12 to 27 percent,
- Seattle, from 11 to 31 percent,
- Milwaukee, from 6 to 25 percent, and
- Los Angeles, from 11 to 25 percent.

Nelson offers a comprehensive perspective on the difficulties of the housing crisis, mortgage foreclosures, energy costs, commuting times, owning vs. renting, high real estate prices, and resident preferences.

The author’s recommendations include:

- Make accessory dwelling units legal,
- Eliminate the social engineering in the federal tax code,
- Change state property tax mechanisms,
- Level the home purchase playing field,
- Eliminate the economic inequities of local exclusionary zoning policies,
- Use mortgage instruments that value benefits of higher densities and proximity to centers,
- Instill fairer facilities financing, and
- Instill local government discipline in permitting.

Here is a quick rundown of contents:

- The first chapter documents the past tradition of suburban growth and the “American Dream” of home ownership.

- Chapter 2 describes the growing market — and housing preference trends — for more compact development patterns now and over the next two decades.
- The third chapter covers demographic changes (such as smaller family and household sizes).
- Chapter 4 supports the view that all new development should be infill and redevelopment to satisfy public demand.
- The fifth chapter describes how all development needs can be met without further suburbanization or spreading into the exurbs and rural landscape.
- Chapter 6 covers the social, economic, and physical benefits of higher density development through infill and renewal, versus continuing the past urban and rural sprawl.
- The final chapter offers Nelson’s agenda to reshape the United States over the next 20 years to provide a more efficient, attractive, and healthy environment.



Dr. Donald Bradley, AICP, is the AICP Director for Northern Section. You can reach him at dr.donbradley@comcast.net

Reshaping Metropolitan America: Development Trends and Opportunities to 2030.

Dr. Arthur C. Nelson, FAICP, Professor of City & Metropolitan Planning, University of Utah (Island Press, 2013). Paperback, \$35. 168 pages. ISBN: 9781610910330 ■

Urban regeneration lessons from Thatcher

Future Cities, April 9, 2013

Rich Heap, <http://bit.ly/YbZv2L> • “Britain’s Margaret Thatcher, the former Conservative prime minister, was central to reforming ‘urban regeneration’ following the 1970s. In 1977, the incumbent Labour government published a white paper — ‘Policy for the Inner Cities’ — that claimed Britain’s inner cities had deteriorated due to high unemployment, poor amenities, and economic decline. When Thatcher came to power in 1979, she set about trying to address this.

“She believed the property sector should play a key role in urban regeneration, in contrast to state-led policies of the 1970s. Her main policies were Urban Development Corporations (UDCs) and Enterprise Zones. UDCs were established following the *Local Government, Planning and Land Act 1980*. These were appointed boards, mostly from the private sector, that aimed to entice private investors to invest in rundown areas. Enterprise Zones were also established following the same 1980 legislation. These were defined geographical areas where private investment could be encouraged by policies, including 100 percent tax allowances for spending on commercial buildings; a faster planning system; and cutting other red tape.

“This property-led approach had some successes; [however] many UDCs failed to redevelop the areas they were responsible for. And while some of the Enterprise Zones created new infrastructure and buildings, leading to some new business and job creation, they were also very costly.

“There is a debate about whether property-led regeneration is really ‘regeneration’ at all — or simply redevelopment. If we are to call a scheme ‘regeneration,’ then it has to combine physical redevelopment with social benefits.

“Thatcher stepped down as prime minister in 1990 after a tumultuous 12 years. Even now, nearly a quarter of a century later, her approach to urban regeneration can still teach us some lessons.”

U.S. cities developing Central Districts to keep pace with demand for urban living

Forbes, March 26, 2013

<http://onforb.es/14tQsB5> • “America’s major metro area downtowns welcomed double-digit population growth in the decade ending 2010, more than double the rate of growth for their overall cities, according to the U.S. Census. As more Americans, particularly college-educated young adults ages 25 to 34, opt for urban lifestyles, cities scramble to revitalize their central business districts.” *Forbes* offers “a run-down of development efforts underway in 15 U.S. cities,” including Los Angeles: “A massive \$1 billion-plus renovation and NFL stadium is the latest initiative in a redevelopment pipeline that kicked off in the 1990s. The LA Live entertainment district is anchored by the Staples Center, a rail transit system, and the slowly-realized Grand Avenue Development Project. Private development projects like the Ritz Carlton Residences at LA Live have helped draw residents to the area. Downtown LA’s residential population is estimated at just under 50,000, compared to fewer than 20,000 in the late 1990s.”

Two new bills to save California farmland

Grist, April 3, 2013

Susie Cagle, <http://bit.ly/10wAaIM> • “California’s super-productive farmland is being overrun by development projects. Even solar projects threaten to gobble up all the state’s arable land. California’s more than 25 million acres of cropland (2007) is shrinking by more than 1 percent each year, according to the American Farmland Trust. Now two proposed bills could boost California agriculture big and small.

“The Urban Agriculture Incentive Zone Act, AB 551, would set up an optional program for counties to give residents breaks on their property taxes so long as they’re using the land to grow food. ‘This legislation provides an incentive to private landowners to make more land available for urban agriculture at a lowered cost,’ according to SPUR.

“The California Farmland Protection Act, AB 823, packs a much bigger punch. It would require that developers protect one acre of farmland for every acre they build on, either by buying it themselves or bankrolling the purchase by another entity. From the bill: ‘Research funded by the State Energy Resources Conservation and Development Commission’s Public Interest Energy Research program found that an acre of irrigated cropland emits 70 times fewer greenhouse gas emissions than an acre of urban land.’ So this bill wouldn’t just protect farms: It’s also an incentive to build more densely, save California farmland, and grow out cities, all in one fell swoop.”

(continued on next page)

Mid-March reports offer different views on high-speed rail

Public Policy Institute of California, March 20, 2013

UCLA Newsroom, March 19, 2003

<http://bit.ly/14fIOnv> • A PPIC survey on Californians and their government found that 59 percent of Californians agree that high-speed rail is important to the state's quality of life and economic vitality. Those surveyed felt they would be more supportive of the \$68 billion project if the costs were lower.

<http://bit.ly/Y1nHug> • A UCLA study found that remote cities benefit from connection to global hubs. After studying second-tier cities in China, researchers found that “high-speed rail created a new category of suburbs: those in the ‘sweet spot’ about 60 to 470 miles from megacities — impractical for frequent car travel but too close for air travel. High-speed rail gives these distant cities big-city benefits

without downsides like high housing costs, overcrowding, or air and water pollution, they discovered. ‘It’s great news for landowners in the Bakersfields of the world, because we can identify areas that are effectively going to have the option of becoming a new suburb to the superstar cities,’ said UCLA environmental economist Matthew Kahn, a professor at UCLA’s Institute of the Environment and Sustainability.”

Also see “The bullet train as a boost for second-tier cities,” by **Eric Jaffe** in *Atlantic Cities*, <http://bit.ly/YwbbgL> Three conditions are required to “trigger this [secondary city-big city] market integration effect. First, there must be a reasonably high population density in a high-speed corridor. Next, there must be sufficient secondary cities to handle the extra population load. Third, the competing travel modes must already be congested or at capacity. That said, California’s emerging system generally meets the requirements.”

Update on the Apple spaceship

Bloomberg Businessweek, April 4, 2013

Peter Burrows, <http://buswk.co/10yXZcA> • “At what turned out to be his last public appearance, Steve Jobs stood before the Cupertino City Council on June 7, 2011, to present plans for a new corporate campus for Apple — a single, circular building. Since 2011, the budget for Apple’s Campus 2 has ballooned from less than \$3 billion to a consensus estimate of nearly \$5 billion. If this is accurate, Apple’s expansion would run more than \$1,500 per square foot—three times the cost of many top-of-the-line downtown corporate towers.

“Apple will start tearing down the 26 buildings on the site in June. Tim Cook dropped hints at Apple’s annual meeting in February that the campus would not be precisely what Jobs envisioned. Cook also said the move-in date has been pushed back a year to 2016. One reason is that the company has been working with lead architect Foster + Partners to cut \$1 billion from the budget before proceeding. Shareholders and critics are sure to question whether 6 kilometers of curved glass is the best use of funds.

“Cupertino expects to have completed an environmental impact report by July. Apple

won points by agreeing to transport Glendenning Barn, a historic landmark, to a more accessible site, and by investing in a public transit program to encourage more than a third of employees to get to work by a method other than car. Apple may struggle to find subcontractors, though. There’s a building boom in Silicon Valley, with new hospitals, a new stadium for the San Francisco 49ers, and offices for Samsung, Facebook West, and Google.” See “campus wars,” [page 11](#). ■



Source: City of Cupertino website

Although several types of shared equity homeownership programs exist, [there are] two basic approaches: shared appreciation loans and subsidy retention programs. Shared appreciation loans are second mortgages provided by a public or nonprofit agency that buyers repay in full at the time of resale along with a percentage of home value appreciation. These funds are then reinvested to make homeownership affordable to another low-income buyer. With the more common *shared retention* approach, resale price restrictions ensure that the subsidy remains with the home.

The most widely implemented subsidy retention programs include community land trusts (CLTs), deed-restricted housing programs, and limited equity housing cooperatives.

- CLTs increase affordability by removing the cost of the land from the sale price of a home — homebuyers purchase the structure but lease the land from the CLT, which retains ownership.
- In a deed-restricted housing program, resale restrictions are recorded with the property's deed and generally remain valid for more than 30 years.
- Residents of limited equity housing cooperatives are shareholders. Instead of a housing unit, buyers purchase a share of stock in the cooperative, which entitles them to occupy one housing unit at a much lower price. Limits on the resale price of the cooperative shares ensure affordability.

The maximum resale prices for shared equity homes in these models are established using formulas based on the appraised value of a home at the time of resale, changes to the consumer price index, or increases in the area median income.

Benefits of shared equity housing

Although the different types of shared equity programs vary in structure, they are all distinguished by a common emphasis on owner occupancy, long-term or perpetual affordability, and equity sharing. These defining features enable shared equity models to facilitate broader access to affordable homeownership for low-income families. "Equally important," notes John Emmeus Davis, a leading authority on shared equity housing, these alternative models preserve "this opportunity for the same class of people over a very long period of time, while preventing the loss of the public (and private) subsidies that made this

housing affordable in the first place." In markets where home prices are rising faster than household incomes and in gentrifying neighborhoods, shared equity mechanisms generate workforce housing that remains affordable over the long term, giving workers more local housing options while allowing communities to retain essential employees.

Shared equity programs also help reduce some of the risks associated with homeownership for low-income and minority households. As Jeffrey Lubell [executive director of the Center for Housing Policy] observes, "There are two main ways in which shared equity homeownership reduces risks. First, by buying homes at below-market prices, shared equity homebuyers are insulated to a significant extent from falling home values. Second, the purchase of a less expensive shared equity home may free up funds in some buyers' budgets to invest in other asset classes, such as retirement savings, education savings, etc., improving the diversification of assets." At the same time, homeowners have the opportunity to build equity.

Many of these benefits are illustrated in the following example of a shared equity program — a deed-restricted housing program that promotes affordable homeownership in San Francisco, California.

...

San Francisco below market rate ownership program

San Francisco's Below Market program assists households in one of the nation's most expensive housing markets with a median home value of \$785,191, more than four times the national median. According to a study prepared for the San Francisco Mayor's Office of Housing, in 2011, only 7 percent of market-rate homes for sale in the city were affordable to households earning 80 percent of AMI. Not surprisingly, San Francisco's homeownership rate of 37.5 percent is almost half the national homeownership rate.

Since 1992, the city has been adding affordable units to its housing stock through the Residential Inclusionary Affordable Housing Program. The program, which has been amended multiple times over the years, currently requires 15 percent of housing units in all developments of 5 or more units to be set aside for low- and median-income families. The set-aside increases to 20 percent if the units are provided offsite or if developers elect to pay fees in lieu of providing affordable units. Through the Below Market program, the city makes the inclusionary units in for-sale developments available at below-market, affordable

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rates to first-time homebuyers earning no more than 100 percent of AMI.

More than 850 Below Market program units — most of them condominiums — are in the city's portfolio. These units are overseen by the Housing Office, which also administers the Residential Inclusionary Affordable Housing Program. The department posts information on below-market units available for purchase on its website and requires developers to advertise the units in at least five local newspapers that reach low- and moderate-income and minority households in the city.

Income-eligible buyers are required to participate in a first-time homebuyer workshop conducted by designated housing counseling agencies. These agencies receive CDBG funds from the city to promote homeownership counseling and build capacity in minority communities. Buyers must finance their purchase through 15- to 40-year fixed-rate mortgages from approved lenders. Housing Office staff members review the mortgages to make sure that buyers are not subjected to predatory lending practices.

For both new and resale units, buyers are chosen by public lottery from a pool of qualified applicants. The Housing Office offers prospective homeowners assistance with down payment and closing costs ranging from \$10,000 to \$36,000. The funds are structured as shared appreciation loans to be repaid by the homeowner at the time of resale along with a certain percentage of the property's price appreciation; the amount of home value appreciation to be shared with the city depends on the portion of the original purchase price covered by the loan.

Long-term affordability

To protect the long-term affordability of below-market units, resale restrictions are recorded with the property deed; purchasers sign a secondary deed of trust and related documents acknowledging the restrictions.

Such restrictions or covenants are a widely used mechanism to preserve affordability. Hundreds of jurisdictions across the country employ deed restrictions to impose controls on affordable housing units produced through inclusionary zoning, and many CLTs use them in lieu of long-term ground leases, particularly for condominium developments.

Unlike a CLT ground lease, however, the length of the affordability period in deed-restricted housing programs can vary depending on state statutes. Some

states specify a limit to the affordability period, while very few explicitly define or authorize perpetual affordability restrictions. The restrictions placed on San Francisco's below-market units are applicable for the life of the project and survive foreclosure; for units that were created before June 2007, the restrictions apply for 50 years but restart every time a unit is sold. The units, which must be owner-occupied at all times, can be passed to heirs only if the heirs meet all of the program qualifications (income-eligible, first-time homebuyer).

The Housing Office monitors compliance by requiring below-market owners to submit an annual occupancy certification and report any changes in ownership status. The office also reserves the right of first refusal to purchase below-market units listed for resale.

A balancing act

In 2007, the city revised its homeownership program in response to changing market conditions. Previously, the resale price for below-market units was based on one of two formulas: changes to the consumer price index or a mortgage-based formula.

The latter formula calculates the resale price by arriving at a mortgage payment that is affordable (defined as no more than 33 percent of gross income) to a household earning 100 percent of AMI. Along with a 10-percent down payment, the formula takes into account interest rates, taxes, homeowners association fees, and insurance costs at the time of resale. This formula "yielded perfect affordability," notes Myrna Melgar, who oversaw the changes to the Below Market program as the Housing Office's homeownership director during this time.

As interest rates began to rise in 2006, however, homeowners who had purchased their deed-restricted units when the rates were low found themselves having to sell at a loss. The city responded by changing the resale formula. "We made the decision to sacrifice perfect affordability to ensure more predictability for individual homeowners," explains Melgar. With the new formula, the resale price is calculated based on the changes to AMI, providing a more stable equity building opportunity for owners. Sellers receive the resale price excluding loans, closing costs, and any shared appreciation related to the city's down payment assistance. Sellers also get reimbursed for capital improvements made to homes 10 years or older, although this amount is capped at 7 percent of the home's resale price.

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Melgar observes that the AMI formula may make below-market units more expensive over time, especially when interest rates are high. But given the city's strong housing market, the program still meets a need for affordable housing for moderate-income families. "A number of homeowners were able to build a nest egg and move on to market-rate homeownership, which is the program's goal," Melgar notes.

The Urban Institute's evaluation of the Below Market program substantiates this conclusion based on an analysis of 771 sales and resales between 1999 and 2009. Study findings show that during this 10-year period, below-market units were purchased by first-time buyers with a median household income of about \$60,000 at a median price of nearly half the units' appraised value. Moreover, homeowners in the program were able to realize an annual rate of return of 11.3 percent on resale.

San Francisco's ownership program is not without challenges, however, and chief among them is limited access to credit for many income-qualified households. Few lenders are willing to provide first mortgages for the below-market units. Buyers at the lower end of the income scale who do manage to secure a mortgage often face high homeowners association fees in some neighborhoods, which significantly decrease affordability.

Another challenge involves the substantial amount of resources needed to reach out to and serve the city's high percentage of minority households. The Housing

Office overcomes some of these problems by supporting a network of outside organizations. "The key is having good partners," notes Melgar. "The city does a good job of training lenders and title companies, funding counseling agencies, and including stakeholders in any policy decisions. All of that is important to keep the program healthy and productive."

A way forward

Shared equity homeownership continues to gain popularity as a viable alternative to traditional homeownership. Shared equity programs have proven successful at providing stable, affordable homeownership opportunities to low-income families who would otherwise be priced out of the housing market. At the same time, these programs ensure that public resources invested in affordable housing are maximized. Homeowners realize many of the same benefits offered by traditional homeownership, only with much lower risk. Inherent safeguards — such as mandatory homebuyer education and fixed-rate mortgage requirements — continuous monitoring, and other stewardship activities that are a part of shared equity models support a sustainable homeownership experience. Just as important, the Below Market program in San Francisco shows that, regardless of market conditions, shared equity models that balance preservation of affordability with wealth creation have the potential to help lower-income households build equity and move up the housing ladder. ■

Answer to "Where in the world?" (Page 13)

Augsburg, Bayern, Germany. Maxilianstrasse looking toward the Perlachturm, a medieval watchtower now part of the city hall complex. Photo: Kieulan Pham, LEED AP BD+C

16th Street Mall, Denver, looking northwest from Stout Street toward the clock tower on Arapahoe Street. Photo: Juan Borrelli, AICP.

Corn exports from the United States were down in 2012; gasoline exports were up.

Higher domestic production and reduced demand allowed the United States to export more oil products than it imported for the second year in a row — after more than six decades of being a net importer. (The United States is still a net importer of crude oil, though.) *The Globalist*

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