



Date: September 7, 2016
To: ABAG Executive Board
From: Miriam Chion, ABAG Planning and Research Director
Subject: **Plan Bay Area 2040 Draft Implementation Actions**

Summary

While the distribution of housing and jobs is a central component of Plan Bay Area 2040, an understanding of the actions needed to meet our shared goals for a more prosperous, sustainable, and equitable future is equally important. The regional agencies are working in concert to develop an implementation framework—a critical part of which is the second One Bay Area Grant program (OBAG2) recently adopted by the Metropolitan Transportation Commission (MTC). The region's strategy for future growth acquires meaning to the extent that cities and stakeholders can agree on a set of strategies that have traction on the ground. Building on the adopted *People, Places and Prosperity* Report, you have requested that we develop housing, economic development, resilience, and placemaking actions in this Plan while continuing to focus on creating thriving Priority Development Areas (PDAs).

This memo offers for your review and discussion an initial set of Plan Bay Area implementation actions to complement the Preferred Scenario Growth Allocation and the Plan's transportation investments. The actions are divided into four categories: 1) Housing; 2) Resilience; 3) Economic Development; and 4) Priority Development Areas. The actions reflect four years of collaboration with local jurisdictions, the Executive Board, Regional Planning Committee (RPC), MTC, and other regional partners, and align with ABAG's responsibilities as the Bay Area's Council of Governments.

1. Housing

Bay Area Housing Challenges

By design, Plan Bay Area must show how we can house all of the region’s projected growth at every income level, and strives to do so without displacing current low-income residents¹. This goal is supported by ABAG’s statutory responsibility as the Council of Governments to conduct the Regional Housing Needs Allocation (RHNA) process through which each local jurisdiction identifies adequate land zoned for housing to accommodate its fair share of natural and employment-induced growth. In many jurisdictions, however, housing production routinely falls short of targets, especially for housing affordable to very-low, low and even moderate-income households.

In general, producing housing that would be affordable to most Bay Area residents requires substantial public funding. The available funding is very limited, especially since the State’s elimination of local redevelopment agencies (and their mandatory local housing trust funds). Housing production is further hampered by fiscal disincentives, and often community resistance.

Over the last several years the tech-led economic boom has attracted hundreds of thousands of new residents while fewer than 40,000 new housing units were built. The consequent high housing costs have triggered widespread displacement—from homes, from home neighborhoods, even from the region—that many characterize as the Bay Area’s Housing Crisis.

In response, the regional agencies have expanded their role in housing matters. In addition to its long-standing practice of research, data collection, and fostering replication of exemplary local innovations, ABAG has added more direct technical assistance, policy leadership and resource development to facilitate planning and implementation in Priority Development Areas (PDAs). MTC has used transportation funds to incentivize planning and support site acquisition for infill housing.

Housing Action Agenda

Broadly, the Plan’s housing strategies can be characterized as the 3 P’s: **production** of new homes, **preservation** of affordability, and **protection** of residents against economic displacement. In addition to funding for affordable housing production and preservation, the region needs accompanying infrastructure investments; streamlining of the process to secure permits for housing projects that conform to local, regional and state guidelines; and policies and programs to mitigate economic displacement.

Housing Production

Although it is not the only answer to the Bay Area’s housing affordability challenge, building new homes, both market and affordable, is critical. We must make it easier to build new housing when it aligns with local land use plans, provide new funding sources to increase housing affordability, and expand the tools that jurisdictions can use to build mixed-income neighborhoods and raise funds for affordability solutions.

State subsidies play an important role in meeting our workforce housing needs, and Greenhouse Gas Reduction Fund (“Cap and Trade”) revenues are an important new source. The region worked closely with the California Strategic Growth Council to assure that allocation methodologies amplify successful regional efforts which center on PDAs generally and strategic

¹ Goals and Performance Targets for Plan Bay Area 2040,

downtowns and sub-regional corridors in particular². The regional agencies are also encouraging and supporting local governments to pursue a variety of “self-help” strategies to augment diminished state and federal funding sources.

Affordable Housing Preservation

Almost all of the housing that will be in the Bay Area in 2040 is here today. For the many homeowners with relatively long-held mortgages, existing homes provide affordability and place-security. For many renters, older apartment buildings offer lower market rents or, in some cities, rent stability. However, each year thousands of relatively affordable homes in older buildings are demolished for high-cost new homes, and a few thousand deed-restricted rental units are at risk of reverting to market rate as their affordability contracts and subsidies expire. Further, thousands of units of housing are removed from our existing supply by conversion to short-term rentals. We need to preserve existing affordability where we can, and unlock affordability potential in our existing housing stock. Housing renovations, rehabs, and retrofits can preserve affordability while providing many other benefits. Modern seismic code upgrades can save lives and will reduce the Bay Area’s current risk of 250,000 instantly displaced households in a major earthquake. Accessory dwelling units (ADUs) can accommodate homeowners’ changing family size and activities of daily living while also giving or retaining ADU residents’ access to neighborhoods with jobs, services, and amenities. Public funding can accelerate renovations that make residents safer and communities stronger.

Protection against Displacement

Across the region renters face unprecedented price pressures. Adding new homes will relieve some pressure, except where it accelerates displacement because of rapidly escalating land values. Acquisition/rehab/conversion (ARC) of older affordable apartment houses to long-term affordability will give those residents rent stability and place security when they move back in, but these projects take time and money.

Helping today’s renters is harder. State law limits local discretion to adopt rent stabilization, just cause eviction, and condominium conversion ordinances. Therefore, to enable jurisdictions to act to assure their residents’ place-security, we need to not only increase the region’s housing supply and fund the preservation of existing homes, but also support jurisdictions that choose to adopt policies to protect existing residents from economic displacement.

Implementation Actions: Housing

Regional leadership on housing. A regional collaboration platform facilitates work by and among cities, counties, and other partner agencies to implement Plan Bay Area. The platform includes the Regional Planning Committee, the Regional Advisory Working Group, the Bay Area Planning Directors Association, county Congestion Management Agencies and the regional agency staffing dedicated to maintaining these institutional connections and developing in-depth understanding of local perspectives, opportunities and constraints. The regional agencies provide local governments and other stakeholders with the housing and economic information, convene peer cohorts for best-practice implementation, and provide specific technical assistance. For example, ABAG actively supports numerous housing policy implementation projects proceeding under the auspices of the East Bay Corridor Initiative, the Grand Boulevard Initiative and the 21 Elements program.

² Your Council of Governments at Work, Budget and Work Program FY 2016-2017

Leverage regional funds to expand affordable housing. The Plan expands the Transportation-Oriented Affordable Housing Fund (TOAH), which leverages a small but catalytic kernel of transportation funds to attract private social investment to, among other eligible uses, acquire land for infill housing. The Plan also creates a similarly structured Naturally-Occurring Affordable Housing Fund (NOAH) to help preserve housing affordability through acquisition/rehabilitation/conversion (ARC) of existing housing and other approaches.

Link transportation funding to housing. OBAG2 expands upon the region's innovative approach of incentivizing housing production and planning by allocating transportation funding, in part, based on local efforts to approve new homes—particularly affordable homes. The regional agencies will explore options to build on the recently-approved incentive fund to reward jurisdictions that meet future production targets.

Develop long-term regional housing and infrastructure funding mechanisms. The regional agencies will continue to explore incubation of a Regional Housing Trust Fund and an Infrastructure Fund capable of providing subsidies roughly comparable to amounts formerly available through redevelopment agencies for affordable housing and housing supportive public works.

Promote Acquisition/Rehabilitation/Conversion (ARC). To increase and retain affordability inherent in existing homes through renovation, ABAG will continue to advance enabling legislation to remove barriers and gain affordable housing production credit (toward RHNA targets) for jurisdictions' production of affordable homes through ARC and accessory dwelling units (ADUs); and provide technical assistance and fund development for integrated seismic/conservation retrofits.

2. Resilience

Bay Area Resilience Challenges

Plan Bay Area is focused on accommodating growth and infrastructure investments that support and enhance the health of our region's environment, economy, and communities now and into the future. Responsible long-range planning requires us to consider the social and environmental context of where growth is planned so that we can mitigate, where possible, the impacts of current and future hazards and make our communities more resilient over time. The natural and man-made forces that have shaped the Bay Area also place the region at significant risk from hazards such as earthquakes and flooding. Due to historic growth patterns, a large proportion of the region's most intensely developed areas, which include critical assets such as residential communities, job centers, airports, seaports, parks, natural areas and transportation infrastructure, are located near the San Francisco Bay shoreline, where earthquake and flooding risks are highest. The impact of hazards such as earthquakes, floods, and fire may be immediate and acute, while other hazards such as drought and sea level rise are likely to occur over longer periods of time with cumulating impacts.

Plan Bay Area directs growth to existing communities and along major transportation corridors. As a result, many of the areas identified in Plan Bay Area for future growth are located in areas at risk from seismic and flooding hazards. While growth is important for the region's continued prosperity, it is equally important that this growth proceeds in a safe and smart manner that increases our region's resilience to current and future hazards. Increasing the region's resilience means taking proactive steps to decrease potential disruptions caused by current and future hazards and other events, preparing for the process of recovering and rebuilding communities, as well as planning for future growth that minimizes risk to new investments.

The Bay Area is also experiencing a number of other factors that could negatively impact quality of life as the region grows such as inequality, housing affordability and displacement. These challenges, coupled with potential hazards, disproportionately affect already vulnerable populations, including low-income residents, communities of color, and disabled, young and elderly residents. Decision-makers will need to make conscious and informed choices about what level of risk is acceptable, as well as which tools to implement to help reduce risk and ensure that loss of life, injuries, displacement, and disruption of everyday life is minimized when disasters occur. The policies and strategies that we identify to achieve Plan Bay Area 2040's vision of economic prosperity, housing affordability, and environmental sustainability must address existing and future issues and hazards, such as sea level rise and earthquakes.

Resilience Action Agenda

The action agenda for resilience focuses on three key points: 1) protect existing development (housing and infrastructure) through investment in retrofit or new flood control infrastructure and 2) incorporate current and future hazards into new land use patterns to avoid building significant risk into new communities; and 3) deepen our understanding of future risks.

Protect Existing Investments

Much of the Bay Area's existing built environment was built to past building codes that did not fully take into account resilience to natural hazards. Yet these homes, businesses, roads, pipelines, and bridges will be what we depend on *after* a disaster to keep daily lives moving. We must encourage residents, property owners, and utilities to continue to retrofit older buildings to be able to better withstand flooding, earthquakes, and other natural hazards, and to expand policy and financial support for streamlined, affordable retrofits.

In some cases, retrofitting structures themselves is ineffective or doesn't offer adequate protection from hazards. Particularly in the case of sea level rise and flooding, we may also need to consider local and regional actions that offer protection for existing structures, like flood control measures.

Jurisdictions can implement local policies that require evaluating and retrofitting older structures. ABAG is working closely with jurisdictions to develop awareness and policy tools to support retrofit, and to support the exploration of a variety of financing tools to help ease the burden of retrofit costs, especially for housing that serves the region's most vulnerable residents. The region is also facilitating conversations between utilities and jurisdictions to catalyze better plans for infrastructure resilience, as well as partnering with jurisdictions to conduct in-depth analysis of potential investments in protection against flooding.

Safe, Smart Future Land Use

Making investments in new housing, businesses, and infrastructure can be safer and smarter with land use planning that takes current and future hazards into account. While building codes significantly help reduce loss of life and property in a disaster, some hazards are so significant or unpredictable that avoiding the highest hazard areas is the best choice. This is particularly true with liquefaction and sea level rise areas. Priority Development Areas, especially those with significant greenfield development, should be incentivized to locate housing and other highly vulnerable land uses in lower hazard areas, or to include mitigation and adaptation strategies if they are located in hazardous areas. Priority Conservation Areas or other park or open space lands can be used to preserve buffers of open space along the shoreline and can act as nature-based protection and mitigation for future sea level rise and storm surges. All new proposed PDAs should include a hazard evaluation, and priority should be given to those applicants who have given consideration to high hazard areas. Existing PDAs should be given priority opportunities for OBAG funding if they have assessed their risk and developed mitigation and adaptation plans, if necessary. Directing new development and investment to lower-risk areas is critical not just for housing and businesses, but for new transportation and utility investments, which will dictate the direction of growth for decades.

Continue to Deepen our Understanding of Future Risks

While the region has a long history of planning for natural hazards like seismic risks and fire, climate change presents new unknowns for the future of the Bay Area. Questions such as exactly what challenges we will face and how they will impact assets and residents are still being answered. There have been such assessments for some areas around the region, such as the Adapting to Rising Tides (ART) Program's Alameda County project, the C-Smart project on the Outer Coast of Marin County and San Mateo County's SeaChange San Mateo which is currently undertaking a near county-scale assessment. At the regional scale, ABAG and BCDC have conducted an assessment of the region's housing and people to determine the risks and consequences of flooding, sea level rise and seismic events to these critical regional assets. The next step underway is to bring those assessments together into one document and fleshing out a more comprehensive regional assessment that will lead to specific strategies, to address the range of vulnerabilities to our people, places and infrastructure. The understanding we have to date through the work mentioned above conducted over the last five years allows us to lift up some representative case studies that highlight some of most important risks and consequences that the region faces related to these current and future hazards.

Implementation Actions: Resilience

Expand adoption of resilient housing policies. ABAG's Resilient Housing Policy Initiative helps jurisdictions access analysis and policy tools for seismic retrofit of existing housing. This includes a standard plan set for single family retrofit, a database with examples of seismic retrofit policies, an extensive policy guidance document on developing a soft story retrofit program, and workshops with key vulnerable jurisdictions to overcome policy challenges around soft story retrofit. Expanding upon these efforts through focused outreach and technical assistance to cities and corridors will play a key role in successfully implementing the Plan.

Strengthen infrastructure lifelines. The Infrastructure Subcommittee of ABAG's Regional Planning Committee convenes utilities and jurisdictions to identify how the region can work together to ensure that utilities can provide services as stressors are added to the region's systems, including increased population and current and future hazards. ABAG will leverage the council work to advance concrete actions toward a more robust regional infrastructure network.

Create innovative financing for retrofits. ABAG is exploring innovative financing and grant programs for retrofits, including partnerships with the Federal Emergency Management Agency (FEMA) and the California Earthquake Authority, as well as a potential regional financing pool to assist vulnerable populations with retrofits. Solidifying this concept will help jurisdictions implement recently-adopted soft story ordinances, particularly in low income communities.

Integrate resilience into PDA planning. To take into account the importance of resilience in creating successful PDAs, the region can offer incentives and funding to jurisdictions to include strategies addressing vulnerability to natural hazards in PDA plans.

Support Adapting to Rising Tides. The regional agencies will continue to collaborate with the Bay Conservation and Development Commission (BCDC) on the Adapting to Rising Tides (ART) project, working closely with local jurisdictions to deeply assess vulnerability to sea level rise, and identify workable solutions to protect key assets and regional resources.

Coordinate climate technical assistance through Bay Area Regional Collaborative (BARC). BARC is coordinating a climate technical assistance program to integrate the myriad efforts around the region to respond to climate change challenges and to provide a comprehensive toolkit to jurisdictions. This cross-agency effort will bring together both resources for assessing vulnerability and policy tools for adaptation strategies.

3. Economic Development

Understanding the Region's Economic Challenges

Plan Bay Area 2013 was developed during one of the region's most challenging economic periods in recent times. While focusing on providing space and transportation systems for regional growth, there were questions about whether the Bay Area economy would be dealing with growth, rather than stagnation or decline. Four years later, the question is how far and how fast can the region grow, how many will enjoy the fruits of that growth, what populations may be left behind economically or displaced entirely from the region, and how can the region remain resilient in downturns. The strong economic conditions projected in *Plan Bay Area 2040* can only be achieved by addressing concerns such as 1) creating and attracting a skilled workforce, 2) housing that workforce and the rest of the region's population, 3) maintaining and expanding the transportation network to bring the workforce to employment centers and distribute the products of the region to markets within and beyond the Bay Area, and 4) investing in resilient world-class infrastructure.

A series of initiatives addressing the region's economic prosperity and resilience have been completed since the adoption of *Plan Bay Area 2013*. The 2014 *Economic Prosperity Strategy*, reporting on two years of research and engagement, focuses on economic opportunity for low- and moderate-wage workers. The San Francisco Bay Area Council Economic Institute (BACEI) convened business leaders around *A Roadmap for Economic Resilience: The Bay Area Regional Economic Strategy*, published in 2015, identifies actions needed to maintain the region's competitive advantage. The 2016 *San Francisco Bay Area Goods Movement Plan* addresses the role of goods movement in the economy and ways to maintain and improve the system while limiting environmental and community impact. A University of California analysis of Bay Area industrial land identifies the economic activities dependent on industrial land and how competition for land is affecting this part of the economy.

Economic Development Action Agenda

These collaborative regional efforts identified a number of common challenges and goals:

A 21st century workforce to meet the needs of 21st century industries. Workforce access issues identified include: a mismatch of skills available and skills needed by employers within the region; the geographic distance between new more-affordable housing and employment opportunities; and attracting new workers to a high cost-of-living locale. Regional economic development actions need to reduce barriers to workforce recruitment that are exacerbated by housing and travel constraints, narrow skills gaps between available workers and job openings, while improving educational opportunities for low and middle-wage workers and making efficient use of training resources in the region.

*Land use and regulation to foster economic stability and nurture growth—*As the region struggles to house its population, land use planning becomes central to achieving a workable balance between adequate space for business operation and expansion and sufficient land for housing at a range of income levels. Land use regulations, critical to the success of a regional plan, can enhance or impede the ability of employers and housing developers to respond to economic opportunities or changes.

*Housing supply and affordability for the workforce—*Housing is number one on many lists of the barriers to business and workforce prosperity in the region. How the regional plan addresses the gap between the growth of housing demand and supply will have a direct effect on the region's

employment growth and on the access of workers at all income levels to employment opportunities.

Strengthen transportation and infrastructure resources—Transportation can be a route to opportunity or a barrier. Projects selected must balance maintaining and improving efficient use of existing resources with investments to improve accessibility for residents and the workforce to goods and service providers. Modernized and resilient infrastructure is a crucial piece to the continued economic health of the region. This includes not only buildings and transportation facilities but also energy and communications networks; and flood control, sewer, and water systems that serve regional homes and businesses.

Generate supportive programs in pockets of vulnerability—Advocacy organizations and local workforce and economic development programs point to the challenges faced by some population groups and geographic areas within the region that suffer high levels of unemployment, low wages, poverty, high housing costs or homelessness as the region's economy expands.

Each of these areas of concern is manifested in many different ways throughout the region. Actions at the regional level require establishing processes and programs that can address concerns at the individual and local level while aiming towards the regional goal of economic resilience.

Implementation Actions: Economic Development

Establish a Regional Economic Development District. Establish a designation by the US Economic Development Administration as a Regionwide Economic Development District (EDD), based on a Comprehensive Economic Development Strategy (CEDS). This will: 1) identify the region's economic strengths, weaknesses, opportunities and threats; 2) create consensus-based regional economic and workforce development strategies; 3) establish a platform for obtaining economic development initiatives and investments that address regional and sub-regional issues as well as the specialized needs of vulnerable populations or business groups; and 4) advocate and provide technical assistance to realize actions identified in the CEDS and earlier regional studies.

Introduce Priority Production Areas. Building upon discussions with local economic development officials, establish a Priority Production Area (PPA) program that will provide the information needed for crafting a set of criteria for establishing a priority land use category that supports production and distribution activities in the region.

Expand Regional Partnerships. Maintain strong partnerships with other regional economic, business and workforce organizations and provide support to initiatives that address the need of specific industries or broader regional goals, such as the Bay Area Community College Consortium Strong Workforce Program, East Bay Works Manufacturing and Logistics Summit, and the nascent efforts to provide a platform for communication and to coordinate local organizations concerned with agriculture and food systems sustainability.

4. Priority Development Area (PDA) Implementation

Progress on PDAs

Since the inception of the Priority Development Area (PDA) program in 2007, PDAs have become the foundation of regional land use, housing, and transportation coordination. PDAs are locally nominated places with frequent transit service planned for significant housing growth and supportive services. Building upon *Plan Bay Area 2013*, Plan Bay Area 2040 focuses the vast majority of housing and the bulk of employment growth in PDAs. The PDAs continue to be the focal point for transportation investments. The Plan's major transit projects connect the region's network of PDAs, and a minimum of 50%-70% of the One Bay Area Grant (OBAG) funding to counties will be spent on projects in PDAs.

In much of the Bay Area, housing and job growth is already shifting to PDAs, reflecting a growing preference among businesses and residents for pedestrian-friendly places with convenient transit access and local services. PDAs in cities such as San Francisco, San José, and Mountain View are ahead of schedule to meet the housing and job projections in the first Plan Bay Area. The PDA Planning Program led by MTC and ABAG has contributed to this success by supporting local plans that together created capacity for 70,000 homes and commercial floorspace for 110,000 employees. The PDAs are increasingly recognized by regional, state, and federal partners as the linchpin to sustainable growth in the Bay Area. Recent Environmental Protection Agency (EPA), Federal Emergency Management Agency (FEMA), and Housing and Urban Development (HUD) grants to the region addressing issues ranging from brownfields to sea level rise and equitable economic development focus on PDAs. Since the adoption of the *Plan Bay Area 2013*, the regional agencies have worked with jurisdictions to tailor the PDA program to meet local needs through programs such as the East Bay Corridors Initiative.

Challenges remain to realizing a PDA-focused regional growth pattern. In the absence of strong inclusionary zoning, rapidly growing PDAs often struggle to produce housing affordable to low and moderate income households and to address displacement. In some areas, particularly places with weaker housing markets and less frequent transit service, PDAs are attracting a smaller share of housing and job growth. Common obstacles to implementing PDA plans across the region include limited resources for affordable housing and infrastructure following the dissolution of redevelopment agencies, uncertainty during the entitlement process, and the gap between rents affordable to typical Bay Area wage earners and the rents sought by market rate developers to meet profit targets.

PDA Action Agenda

The success of PDAs is closely linked to the Bay Area's ability to meet our housing needs, protect our open space, make the most of our transportation investments, improve community health, and maintain a culture of innovation. The regional agenda for PDAs builds on the program's successes while responding to emergent challenges and opportunities.

Build on Success

As noted above, the PDA planning grant and technical assistance program continues to produce comprehensive community-driven visions for PDAs. To implement the Plan, the program continues to evolve to tackle the increasingly complex set of issues affecting PDAs ranging from stormwater management to entitlement obstacles to displacement pressure. In addition to continuing to support grants, regional agency planners assigned to each county will deepen their expertise to connect communities to best practices and collaboration opportunities, maximizing the positive impact of regional staff resources.

Respond to Both Shared and Unique Challenges

As the *PDA Assessment* revealed, sub-regional factors such as market demand and access to job centers create unique challenges and opportunities for PDAs in different parts of the Bay Area. At the same time, issues such as infrastructure funding are common across the region. The regional agencies will tailor staff support and funding to address both these region-wide challenges and the unique needs of individual PDAs and smaller groups of PDAs through knowledge sharing and the development of platforms for collaboration such as the East Bay Corridors Initiative.

Make PDAs Complete Communities

In addition to providing homes and jobs near transit, successful PDAs are complete communities in which a diverse population can thrive—places with greenspace, convenient local services, clean air and infrastructure resilient to climate change and natural disasters. Building complete communities will mean collaboration with organizations that together with cities help shape the quality of life for PDA residents, such as utilities, public works departments, county public health agencies, and the region’s water and air districts. It will also mean seeking funding that rewards projects that provide multiple health, transportation and land use benefits to help create complete communities and achieve state and regional goals.

Implementation Actions: Priority Development Areas

PDA Planning and Technical Assistance Grants. MTC and ABAG will sustain the successful PDA Planning and Technical Assistance grant program, supporting Specific Plans for PDAs without adopted visions for growth, updating older plans, and amending more recently adopted plans to address new regulatory requirements and community concerns.

Corridor and Regional Centers Collaboration. The region’s three largest cities—San Jose, San Francisco, and Oakland—and the corridors connecting these cities receive the highest concentration of growth in the Plan, and benefit from many of its most significant transportation investments. The regional agencies will build upon the successful East Bay Corridors and Grand Boulevard Initiatives, as well as initial collaboration between the three regional centers, to identify and pursue actions that balance local and regional objectives.

Planning for Healthy Places. ABAG and MTC will continue to partner with the Bay Area Air Quality Management District (BAAQMD) to implement its *Planning for Healthy Places* guidelines and seek opportunities to link these guidelines to broader efforts to integrate public health and resilience into PDA planning and implementation.

Placemaking. ABAG will continue to advance the regional placemaking initiative, which adds the dimension of place to the regional discussion about growth and investment. The *Places of the Bay Area* website will provide a channel for ongoing dialogue about the future of the region’s communities, particularly PDAs.

Entitlement Efficiency. ABAG and MTC are creating a web-based tool to assist local planners, community members and potential investors identify locations with incentives for housing and commercial development such as streamlined environmental review.