

Speaker 1 ([00:00:01](#)):

Hello everyone. Um, welcome to Politic 2024. I know a few of us have been here for a while, um, but the topic today is can our government meet the moment? I'm Lisa Halberstat and I'm a reporter at Voice of San Diego. It's great to be here with you today. In case you're not familiar with us, voice of San Diego is a nonprofit investigation. Oh, I'm sorry. I'm so used to projecting,

Speaker 2 ([00:00:28](#)):

Grew up in a big Catholic family so I can really project and not know that I'm not miked. Um, okay. So again, um, in case you're not familiar with us, voice of San Diego is a nonprofit investigative news outlet committed to holding public officials accountable and giving you the public the information you need to be advocates for good government. As a nonprofit, we depend on members, donors, and sponsors like you to make our work possible. Thank you for your support. I'd like to take a minute to recognize our sponsors who help make people a best possible. A special thanks to the College of Arts and Sciences at the University of San Diego for being our partner for a seventh year. Our special thanks also to the Quaband of the Kuy Nation, the United Domestic Workers Union, AARP, the San Diego Foundation Business for Good, Hit Key Development, the San Diego Municipal Employees Association, the Asian Business Association, Planned Parenthood of the Pacific Southwest, the Atlantis Group, and the Southern California Rental Housing Association. Also San Diego Art Matters. We'd also like to recognize KPBS and I News Source our partners in Public matters. We are partnering to share content, conversation and events like Fest to ensure all San Diegos understand their opportunity to participate in the democratic process and that it means more than voting in an election.

Speaker 2 ([00:01:55](#)):

If you're unable to attend any of the sessions in person, don't worry. We'll be posting the recordings to the politic page of our website next week. We welcome your questions. Just write your question clearly on a note card. They're in the back and the volunteers and I will be walking around, um, to distribute note cards. Um, and we will collect those cards and pass them to Bella and she'll try to answer as many as she can. Um, you can tweet along with the session and share your experience by using hashtag politic 2024 on social media and tag us on Instagram and Facebook. Now allow me, well, actually before we, before we introduce Bella, um, a special thanks to AARP for sponsoring this session. Please welcome Joe Garbanzos, AARP, California State President to say a few words about the organization.

Speaker 3 ([00:02:52](#)):

Start this. Uh, good afternoon to you all. Lemme see if I can place this where you can hear me. Is that better? Terrific. So firstly, I'd like to recognize AARP staff and volunteers who are in the room. Thank you for your service. So let's give them a hand.

Speaker 3 ([00:03:13](#)):

So AARP is a non-partisan, uh, non-profit organization. We have about 30 million members nationwide. So we have a large footprint here in San Diego, I believe we have about, uh, what, 250, about 3 million in the state. 250 are residents of San Diego County. So we are, we are the voice of, uh, a large group here. So AARP is a major stakeholder in the topic that this panel will be covering this afternoon. But we have a conviction that, uh, the shifting demographics, getting older and communities anticipating the challenges and opportunities, oh, sorry, <laugh>. I'm a little, so, right. Thank you. Yeah, you can keep talking. Okay, keep on topic. So we are a major stakeholder. You know, on the issue of, uh, aging, the changing demographics and what's happening in the community, you all have heard the statistics of this surge of baby boomers, you know, retiring, I think it's 11,000 everyday baby boomers are retiring.

Speaker 3 ([00:04:30](#)):

And that is a monumental shift in demographics. There's a saying, demography is destiny, right? So this is something that, uh, can be a plus or a minus in terms of the future. And the future is hard to predict, right? Hard to predict. You can only shape the future by what you do, perhaps in terms of policies, education in a, in a daily basis. There's some bright spots, though, in the midst of all these concern about the future with the changing demographics. Bright spots are happening in the communities where you live. We reside in a jurisdiction or county where many of our communities are part of the livable network of communities. These are age-friendly communities, belonging to a network of communities in the state, as well as in the nation. And these are communities that are intentional, creating policies that will enable not only older adults, but across ages to live with confidence and with ease in their communities.

Speaker 3 ([00:05:37](#)):

So I think the topic here this afternoon is along those lines, right? Uh, how can government play a role in terms of preparing for the future in enabling communities to be more livable? Uh, very challenging topics. So we are privileged to be part of this conversation or this afternoon, and to panelist a challenge to you, uh, let's, uh, challenge the panelists to provide our audience here with some key takeaways on what they can do individually, perhaps as a group to make our communities more livable. So, thank you very much for having us here and looking forward to the discussion from our panelists.

Speaker 2 ([00:06:22](#)):

And now I'd like to introduce our moderator, um, Bella Ross, social media producer for Voice of San Diego.

Speaker 4 ([00:06:35](#)):

Hello everybody. Thanks for being here today. Um, I'm gonna take a couple of minutes just to go over some facts and figures that I don't think will be surprising to anybody. Um, morning depressing. Um, but basically the reason I wanted to have this conversation is, you know, I, I am a young person. I care a lot about making San Diego a place that people like myself and everybody in this room can actually build a future. And the affordability crisis, I think is making that extremely difficult to envision. So let's talk about that. Um, the cost of living in San Diego is significantly higher than other places. And it, you know, statistics do show that it is causing people to either leave the state or consider leaving the state. So we know that that's a thing. There are other factors that are inspiring these choices, such as politics and just like personal choices, but housing costs, cost of food, all of that stuff is really pushing people out of the state.

Speaker 4 ([00:07:37](#)):

And, you know, in San Diego, I think we have it a lot worse than some of the other areas of the state. So that's really interesting. And I also, I don't know, I, I was thinking about this, but you know, the, I'm, I'm kind of used to hearing like boomers and older generations say that, you know, you can just work harder and nobody wants to work anymore. But the, the rate of inflation that we're seeing is just so far outpacing the, you know, inflation of salaries. And I'm sure a lot of us know that, but I feel the need to emphasize. Um, and so getting into that, housing costs versus income, um, average monthly rent, just shy of a \$3,000 a month, can't really get a house for less than a million. And the minimum wage we are, there is a proposition to, um, increase the minimum wage and that's what's happening. But it's still far below what would be considered a livable wage in San Diego with the situation we have now.

Speaker 4 ([00:08:39](#)):

And I, um, spent some time with the Sandag 2050 regional forecast. Obviously, the theme today is can the government meet the moment? The moment is 2024, it's not 2050. But we really do need to, I think, start like so much of our success as a community is contingent and in the future is contingent on the

things that we do. Now, this stuff does not happen overnight, and as was just talked about, the senior population will be increasing significantly. So we're seeing these changes in demographics that really change the housing needs of our communities and the labor dynamics, the population growth is not necessarily expected to decline just based off these forecasts, but it is slowing. Um, and that population is kind of moving to other parts of the county, but it does not necessarily mean that our housing needs will be decreased. And I'm gonna leave us with this, this beautiful graph that shows, um, forecasted housing growth and forecasted population growth.

Speaker 4 ([00:09:39](#)):

So we're still, um, missing the mark. Maybe we could change that. We're gonna get into it. Um, but I wanna introduce some of our panelists. First, we have Dr. Muna, Abdel Samad, associate professor, professor from SCSU and the Public Affairs Department. We have sought Asad from the Ymi Democrats of San Diego, Brisa Johnson, director of the San Diego Black Worker Center, and Ray Major, former deputy CEO of Sandag. And I wanna start with you Ray. Um, you know, you were the demographics guy at Sandag, and I, I wonder if you could just kind of paint a, a picture of, you know, what, what are we facing in these next couple of decades that we really need to start preparing for, like, in terms of demographic changes?

Speaker 5 ([00:10:27](#)):

So, thank you. The, the numbers that you put up there are not only accurate, but it's a little bit startling because this is the first time that Sandag has, has ever done a forecast where the population isn't growing by hundreds of thousands, if not millions of, of people over the next couple of decades. We've always been planning for growth and the numbers that Bella shared took us out to 2050. Um, and that's used for the regional plan, but that forecast actually went out to 2060. Uh, our long term forecast now goes out that far, and that does show that there starts to become a decrease in population. And it's basically because those baby boomers start to age out of the population. It's a nice way of saying that start dying. Um, but the problem that we have in terms of housing is that we're about a hundred thousand units short right now.

Speaker 5 ([00:11:25](#)):

Uh, in terms of, of housing units. You have got 1.3 million housing units in San Diego region. We need about a hundred thousand more, uh, to take the, uh, the excess demand and if, and let everyone who needs that or would want to have a house, have a house. The problem is that the policies that are working or are being implemented right now, really not moving the needle very quickly on creating additional housing. And the housing that it does create is million dollar units. And, and that makes that, that is unaffordable not only to people making minimum wage, but people making the average salary in San Diego. So if you looked at what the mortgage interest rates were during Covid, we were looking at, uh, mortgage, uh, uh, an average mortgage. Uh, people were paying about \$2,600. So that was less than what the rent is now, okay, this is, uh, at, at right before 2019.

Speaker 5 ([00:12:16](#)):

Uh, it was October when, um, when we kind of started thinking about shutting down. Um, now that average mortgage is over \$4,600 and that's because of interest rates. And so, so the cost of housing is literally double. And then you, you add the other things like the, the cost of electricity, et cetera, et cetera, on top of that, which is what, what you were talking about. And it makes San Diego the most unaffordable area in the entire nation because our incomes are typically lower. And that's because we don't have an economic base that really creates a lot of high paying jobs. What we have is the base of moderate paying jobs. So we have a big tourism industry, it's low paying a big military industry, uh, that's kind of low paying too when it comes right down to it. And then we have high tech, which is, is high.

Speaker 5 ([00:13:08](#)):

There are high wage jobs in high tech that it can't carry the entire region. So just a little bit of a, a synopsis of what might be happening. The other thing, the aging of the population, lemme just cover that one point and I'll turn it back. Um, although one in five people by 2050 will be 8 65 plus by 2060, that's almost a third of the population will be 8, 8 65 plus. Um, and, and that looks much more like the retirement community in Florida than a high tech community like we have now. And so how we plan for housing in the future is incredibly important because by the time we build these units out, our entire population will be 10 to 20 years older. So think of it that way, when you think of this problem,

Speaker 4 ([00:13:50](#)):

So I want to get a little bit more into the housing thing, but a follow up for you is how is it possible that we have been preparing for growth for like however many decades now, thinking about housing, you know, we're still like so extremely behind even looking forward to a future where we're having less population growth. Like we we're still going to be behind. Like, what, what is a stray?

Speaker 5 ([00:14:13](#)):

Well, there, so there, there's housing problems throughout the entire nation, right? So there, there, there's a problem there. Um, construction costs have gone extremely high. I mean, you can't, even if you're trying to build an A DU, people can't figure out how to make that pencil. That's one of the problems, even though the laws have been changed to allow, uh, ADUs to be built. But one of the things that you have is you have contradictory laws that are coming from, from different areas that really impact housing. Like for instance, uh, one of the goals is to reduce vehicle miles traveled and to, uh, densify the urban core. Okay? That's a goal. And, and if you want to do that, then what you're doing is you're excluding a lot of the land in the San Diego region, probably three quarters of it or more, um, from development.

Speaker 5 ([00:14:56](#)):

And so you're taking the highest priced land, which is on the coastal areas and saying, we need to densify the highest priced areas even more. And so that's why you're only being able to build these type of units if you think about So, so, so there's a lot of laws that that, that have, have come. And a lot of 'em are state laws for transportation reasons. Um, and I'm not saying that they're wrong or right, but they're impacting our ability to build housing in the numbers that we need. A hundred thousand housing units is an incredible amount. That's, that's, that's talking about like building the city of, um, like, like, uh, Encinitas, Carlsbad Delmar, uh, and Chula Vista at the same time, all those housing you have to build in order to get the number of housing units that we need.

Speaker 4 ([00:15:39](#)):

Right. So I wanna, um, jump over to SA about this. Um, we that we're talking about the future of San Diego and the future of San Diego also concerns the climate of the future, which is so much of the conversation with Vehicle Mile traveled and just balancing these different needs, these housing needs and these climate needs. And I I'm wonderings, how do we, how do we factor that into solutions striking that balance when it comes to developing more housing?

Speaker 6 ([00:16:10](#)):

It's not easy <laugh>. Um, I think Ray is a hundred percent right in that it's hard to balance two needs in that if you were to build more housing out in East County, they'll likely be a bit more affordable. Um, but the transportation costs will of course be hired. Those people will not have any jobs out in East County. They'll be driving into Carlsbad Kearney, Mesa University City. Um, and that NASA really cost us a lot of gridlock. And then down the road, that means you have to build out infrastructure more highways to

support those communities as well. So, um, it is a hard balance to have both, uh, climate, uh, uh, concerns taken into account and affordability. However, I think there is a way to still focus our growth on our urban communities where our jobs and schools are. Um, and speaking of affordability, it's how we sort of propel lower and middle class groups is not to push them out into East County where they have larger commutes, more time away from their families, but closer to the jobs and schools that allow them to have the mobility to achieve higher paying jobs.

Speaker 6 ([00:17:15](#)):

Um, so, uh, there's no easy answer, but the way to achieve both climate goals and try to meet our housing goals is to focus our housing in the communities that are already built up. Um, there's gonna be costs associated with that. So we need to find ways to reduce those costs. So that means more housing on the smaller amount of land, um, more, uh, reducing some of the barriers, the permitting time, things that just slow the speed of housing as you delay more housing and actually just eventually just deny people the housing if they're not ever building it.

Speaker 4 ([00:17:50](#)):

And so how do we make sure as kind of a follow up to, to that, so much of this housing that we're seeing coming up as we talk about, we've already talked about this in so many panels today, but is extremely unaffordable. So how do we make sure that all of these efforts that we're putting into planning for our future are supporting the people who need the support the most when it comes to housing?

Speaker 6 ([00:18:14](#)):

Yeah, so we do need to support both. Um, we do have housing options for all income levels, so it still helps to have housing that is expensive 'cause it sort of absorbs all those wealthy folks who normally would then start competing for, um, older, older, excuse me, um, older apartments. So it's still helpful to have these high rises go up. 'cause then those professionals that do work in biotech and high tech will then be able to take those housing options instead of competing with middle class people for old apartments. With that said, we a hundred percent need more affordable housing construction and that needs to come. It's, it's a money problem in that way too. And that needs to come for both the federal, state and local level. Um, federal, um, there's a presidential candidate that has proposed, um, actually I'm, have you be done here.

Speaker 6 ([00:19:07](#)):

Yeah, I can say <laugh>, uh, uh, vice President Harris has proposed expanding the low income housing tax credit, which would have huge implications for the amount of affordable housing that to be built at the state level. There's a proposition called Prop five, which would lower the threshold to, um, allow for us to vote on affordable housing. Um, a few years ago, I think San Diegos voted for affordable housing bond and only 64% supported it and it needed to be at 66%. This lowers the threshold to 55%. So now we can actually have a stream of revenue to support the building of affordable housing locally. Um, so there does need to be money involved that needs to come here. We also just need to reduce the costs, and that means, um, allowing for these ADUs allowing for housing to be on smaller plots of lands, um, allowing housing in different ways of being built mass timber. Um, we just have to get more creative and the other solutions in order to reduce the cost of housing so we can get essentially more bang for our buck when we do raise that revenue.

Speaker 4 ([00:20:13](#)):

Thank you. And I wanna ask, um, Dr. Muna about this. You've talked a little bit, i I know your expertise kind of includes talking about affordable housing, who gets it, where it goes, like, you know, once, once the housing is developed, there's like this, this whole other question or even finding out where it's

developed, you know, with, you know, nimbyism and, and the politics of, i, I wonder if you could talk a little bit about like the social politics around these issues and kind of like how those get in the way of maybe how we could overcome 'em when it comes to addressing the affordability of housing.

Speaker 3 ([00:20:48](#)):

Sure. Um, when, so when we think about affordable housing, there are a couple of issues that come to mind. Uh, first of all, affordable housing as a term, it's starting to become a little bit of an issue because some people look at it and say, oh, these are people that don't work, or something along those lines. So that's one thing that we need to pay attention to. But we, we did like a study where we took three affordable housing units of complexes in San Diego and we looked at people's perception of them and always the major obstacle for any development of affordable housing or a crime that basically have an affordable housing gonna increase crime. And the second one is that affordable housing is gonna reduce, uh, property value. And so we, we ask people that are around these three complexes all these questions, and none of this works.

Speaker 3 ([00:21:42](#)):

Like none of this is true. So basically property value is still increasing. Now there are different factors that lead to property value increase regardless, but also prime was not increasing in those neighborhoods. So this, the idea here is how can we get people to move away from those preconceived, um, basically stereotypes that they have. The other interesting thing is that we have to work on is who is deserving of affordable housing? So when we ask people about a deserving population, you would see veterans score super high, seniors very high. We start asking them, okay, what if we house people who are previously experiencing homelessness? And that jobs like drops a lot, so the others would be like in the sixties or seventies or eighties, that then when you ask them, it jobs to 45% of people for three in the, so how do we build becomes a TA issue?

Speaker 3 ([00:22:39](#)):

I am from the idea that we have to be creative, so we have to include the community in the construction of affordable housing in general. So when we think about single housing units, they have capacity to increase density. And so the idea is how can we innovate and bring people together so that they will intentionally build extra units? And I'm, I'm thinking about different perspective. A lot of people think of ADUs that are out there, but we can think about garage conversions where we would add a ton of units, super fast, increased values to people in their neighborhoods. So those are ideas that we can think about and how do we do them or achieve them becomes an interesting issue.

Speaker 4 ([00:23:22](#)):

Yeah. I wanna expand on that a little bit. Uh, you see so many times in San Diego we have these projects. I know recently I, I was reporting on like the um, or tiny homes and you bring the community into the conversation, you have the conversation and then that in itself prevents these things from happening. And so I'm wondering, like, do you have any thoughts about, um, do you have any thoughts about how you can really get people to change their minds about this? Or do you think it's gotten to the point where, um, government officials just need to be like, you know what, get over it. <laugh>.

Speaker 7 ([00:23:56](#)):

Yep. <laugh>.

Speaker 3 ([00:23:59](#)):

Well, I, I think so I am, I totally agree about the need to build these affordable units for sure. I am more of a person who thinks like if we can create a win-win situation, that's the way to go. Because you don't want to create a con a contentious environment in the neighborhood. Although sometimes we have to build, but you know what, when interesting thing is sometimes we are building in the same neighborhoods over and over again and some people are saying like, why aren't you building in other different neighborhoods? So this idea that even that people perceive that affordable housing is something negative and it needs to be separated into different neighborhoods and that there is a problem with the perception about affordable housing. So this is where I think we need to create this idea about win-win. Like what, how make it that the community will benefit from these affordable housing and people will afford benefit from it. And if we do that, I think we would be successful.

Speaker 4 ([00:24:56](#)):

Mm-Hmm. <affirmative>. Um, and so we're talking a lot about policy, um, but I do want to shift a little bit and talk really about like the people that we're talking about. And I'm hoping Bria that you can shine some light on this. What I mean, we're talking about supporting the people who need the most support. What does it look like on the ground for a lot of these workers when it comes to affording their basic needs? And what do you think it is that most people need on like an immediate basis in order to have the stability that we're, you know, achieving, attract, aiming

Speaker 7 ([00:25:26](#)):

For? Yeah, I have a lot of thoughts. <laugh>,

Speaker 4 ([00:25:30](#)):

Big question.

Speaker 7 ([00:25:30](#)):

Um, so I'm raised Johnson, director of the San Diego Black Worker Center. So I stay in my lane, y'all, I focus on workers, but I'm also a community member who has a mortgage that I can barely afford, right? I'm one of the people. And I think that goes into a lot about our narrative of how we're viewing affordable housing. And you know, I won't ask you to raise your hand, but be honest with yourself. When you think of affordable housing, you probably think of a single mother. You probably think of a person of color. You probably think section eight. You probably think EBT you probably have a lot of biases that go around who qualifies or who needs affordable housing. But the reality is, after the numbers we've just seen is that if the medium salary income for workers is 76,000, that's the average medium.

Speaker 7 ([00:26:13](#)):

And an average house in San Diego is about \$1 million. None of us can actually afford to buy a house. So we have to really start by changing the way we as individuals are even viewing affordable housing, because I'm not going out and building affordable housing. Are you? I I can't do that. I, I wouldn't even know where to begin. Like I'm gonna buy this lot and I'm gonna build affordable housing. I wouldn't know where to start. That's not something we could leave this room and start working on tomorrow. Right? We still rely heavy on our leadership, our elected leaders to move these things. We rely on the government through local, state, and federal for these things. We will. And ultimately what's happening is people who do have the money, who have the access, are using their, uh, affordability of it for greed and for profit, right?

Speaker 7 ([00:27:02](#)):

And so when we talk about like how the people are infected, we can easily go through the numbers of workers, right? And I can debunk every stereotype you have of low wage jobs, but one in three Californians are working a low wage job. And it's not just your fast food workers, it's not your retail stores, it's people who work in healthcare. It's educators, it's actually some engineers. The people who are manufacturing cars, they're low wage workers. It's the janitors in hospitals who you rely on to clean that room so well so that your health stays intact that are being paid \$20 an hour, which is below any sort of livable income in San Diego. So I want us to use this time to also talk about kind of our own biases that we have when we think about the terms affordable housing and when we think about low wage jobs.

Speaker 7 ([00:27:54](#)):

'cause low wage jobs are, are not grunt work. It it, it's not just, it's it's not what it used to be, right? Low wage workers are essential jobs that used to be part of a middle class growing economy that are now being paid below a livable wage in San Diego. So when we talk about, um, uh, the ability of workers, we also have to check our bias there as well because we'll think of workers like, well, you need to work harder. You need to, you know, get an education, get a college degree. Well, what we found in our research is that the working class now is more educated than they've ever been in the past 20 years. And actually one of three people with uh, a AA degree work a low wage job and one in six with a bachelor's degree also have a low wage job.

Speaker 7 ([00:28:46](#)):

So this isn't a, well, they qualified, they're more than qualified. They, they've done the work. They went to, they took the student loans out. You told us to take the loans out. That's what you said. We did it. We got the degree, you promised us we would get a job that we can afford. And we've been deferring our loans for six years 'cause we can't afford to pay them back. And we're just trying to figure out if we can pay rent on time. And the other thing that when we're talking about workers and we're talking about the affordable housing crisis, is it's really important, and it was mentioned here about being community centered. But the other thing about being, being community centered is also realizing that there's a burden that workers are carrying that is unspoken of how can I go to advocacy meetings and be involved in city council and know what's on the agenda and the docket and how can I come to the voice of San Diego, uh, summit?

Speaker 7 ([00:29:38](#)):

How can I come to these events? And I already am working, I'm in survival mode. I am working two jobs to pay a rent of 2,400 for less than 600 square footage. And I don't even have a parking spot at the end of my two shifts. I have to drive around the block multiple times. So the other thing is, we can't even politicize people in the ways that we need to get them involved into these issues because they're already overburdened, they're already overworked. And at the end of the day, people are not going to move unless it impacts their economics. And so when we are talking about affordable housing or when we're talking about worker rights and advocacy for workers, how do we advocate for higher paying jobs? How do we advocate for healthcare benefits? How do we advocate for paid time off that includes sick time and maternity leave and um, vacation time and PTO?

Speaker 7 ([00:30:32](#)):

How do we advocate for these jobs in the spaces that we need to, and we need to realize that we have to impact their economics to do it. And whose economics do we have to impact everybody who is trying to make a profit off of our pain, everybody who is trying to make profit off of our pain. And so that's what I want us to think about from a worker's perspective is I could easily sit here and give you a bunch of numbers and if you want the data I got you. But I want us to be really important that the low wage workers that are suffering the most in this economy are no longer just the minimum wage jobs. It's people

like you and me in this room who, if we're being honest with ourselves, things are so much tighter than they used to be.

Speaker 7 ([00:31:15](#)):

I make what San Diego would classify as a livable wage and yet 50% of my pay goes to housing one whole paycheck. The first paycheck goes completely to my mortgage, which means the paycheck on the 15th now has to cover everything else and it has to be budgeted. And I see a lot of head nods right now, which means this is the average struggle of most San Diegans. So let's start having conversations around affordable housing. Let's start having conversations around worker advocacy and worker rights and a livable wage when we're demanding minimum, uh, increase in minimum wage. Let's stop thinking that we're so far removed from it because we're actually the ones that are probably closer to being unsheltered than we are closer to being millionaires.

Speaker 4 ([00:32:03](#)):

Thank you for that. I wanna ask, uh, I'm hoping that you can answer this one, but also Ray, if you could jump in afterwards, I we're talking about these people who we know we need in our communities who can't really afford to be here, but they are here and we're talking about like teachers, healthcare workers, people who are working in grocery stores, making wages that, you know, cannot actually make ends meet in San Diego. So I'm wondering how are we seeing that manifest in our communities? And also just thinking about the fact that I don't imagine that these are the people who are part of this California exodus. In order to leave to better your situation, you have to have money to leave. So, um, yeah those are, those are just some thoughts, but do you have any thoughts on that Brisa?

Speaker 7 ([00:32:51](#)):

Yeah, I mean, um, one of the major things is, and I hate to be this girly, but it comes back to my organizing roots, is unions, unions off top make 10% more than um, a non-union worker for that same field of work thanks to collective bargaining agreements. Collective bargaining agreements are basically within the name. It's when a collective comes together to bargain their rights and bargains their pay. Um, for all my, uh, do parents, do we have parents in the room? Mm-Hmm. Alright. I always tell this to, when I work with younger kids, I give them the analogy of bud's life. It's a Disney movie and in Bud's life the grasshoppers convince these little bit of ants that they're bigger than them and they're better than them and stronger than them because physically they are. And what the ants realize at the end is that when they come together with all thousand of the ant, they actually trunk these 10 grasshoppers.

Speaker 7 ([00:33:46](#)):

And that to me is the best way to describe collective bargaining is just this gathering of more people power and having people that can really advocate and put people power at the center and the masses so that you can advocate for these higher paying jobs. So being a part of a union, especially if there is a union for your field of work, is so crucial to guaranteeing a, a higher pay and not only a higher pay, but worker rights protection such as making sure that your rights aren't violated on the job, making sure that you aren't dealing with any wage theft, right? Um, making sure that you aren't having to pay out of pocket for your equipment 'cause that's also illegal. Uh, making sure that they are providing you with all the needs you need for your job in addition to making sure that you have paid time off paid sick days, um, and access to quality healthcare.

Speaker 7 ([00:34:37](#)):

The other thing is really addressing the wage theft crisis that is happening in California. And specifically here in San Diego. There's \$2 billion worth of stolen wages in California alone, just on minimum wage violations alone. And people don't even realize that they're impacted by wage theft because they think of

it as, I'm just being denied my hourly pay. And they don't realize that wage theft is also being denied breaks. It's also being denied overtime pay. It's also arriving to your job for your shift and then being told to go home because it's slow and, uh, they're already too many staff and then they're not paying you for at least half a day 'cause that's what they're required if you showed up for a shift, right? So it's one, educating people about their rights on the job as a worker, but then also making sure that we're going after and amplifying policy that addresses these issues like wage theft, making sure that here in San Diego when wage theft claims are filed, people can't get pulled out because as of now, I mean paid out because as of now in San Diego, only 4% of wage theft claims that have been filed have been paid in full and 96% of the other cases remain unknown.

Speaker 7 ([00:35:47](#)):

So it's making sure that when we are breaking down worker advocacy, we're looking at it from a worker rights perspective. Because if you know your rights are being violated, then most likely your pay is also being withheld.

Speaker 4 ([00:36:02](#)):

Alright. Um, I wanna hand it over to Ray and just, um, to be more specific, I'm trying to figure out who, who is leaving San Diego? Who has the means to leave and how does that affect the San Diego of the future both demographically and economically?

Speaker 5 ([00:36:21](#)):

Well, this is the first time in history that we've actually seen an exodus from San Diego in terms of population. Um, even during the great recession in 2008, um, people would rather take a job that was, they needed to travel to like even as far away as Chicago, but they wanted to keep their family intact in San Diego. Kids in the school system that they were in. And they would rather travel than move from the region, but that was because they could afford to live here in the last 20 years, a lot has changed in terms of, of affordability and the incomes have not kept up with costs. But the thing, you can flip that around and say that the cost have increased much faster than wages have. Um, but right now when you, when you, if, if you graduate from college right now and you want to take an entry level job almost anywhere and you could government, it doesn't matter, um, you are probably not going to be able to afford a house 20 years ago.

Speaker 5 ([00:37:22](#)):

You, you could have done that, especially if you had a partner and you decide you want to buy a house. That's the first thing you do, that you can no longer do that, that that that dynamic is not here. So the people who are moving are people who, um, have, are either college graduates who have, who have finished their college and they're looking for a job and they realize that this is not the place where they're going to be able to have a future. So they start looking elsewhere. You have people who are retired, who are, who are older, who just cannot continue to pay, um, the increase in, in, in gas and, and taxes and insurance. And especially if you live in East County and less affordable housing, your, your, your property, I mean your, um, your insurance costs have have doubled or tripled in the last couple of years because of wildfires, for instance.

Speaker 5 ([00:38:08](#)):

So the unaffordability of, of living in San Diego is forcing older people out too, who, who no longer have an ability to, for instance, increase their wages. There's some remote workers who've been able to, to lead. So, so that's happening too. But I think part of what you're also seeing is that you're not seeing as many people move into San Diego for job opportunities as they did in the past. In the past people would come here and, and, and businesses have an incredible problem right now trying to hire people from out

of state because they, they just can't make the numbers work and bring their family here and find a house and, and, and, and work the job. And so you're, you're seeing, you know, that that demographic shift also. But I think it, it, this situation doesn't solve itself relatively soon. I think those people who are in industries where there are job centers outside of San Diego, like for instance, there are high tech centers elsewhere throughout the nation, that those people will start to consider leaving this particular region until, until the, the cost gets back into balance of what the wages are in this region.

Speaker 4 ([00:39:14](#)):

And so I wanna throw it back to you in just trying to figure out how do we make San Diego a place of greater economic opportunity for people and like, you know, attracting those industries that would provide more moderate or high paying jobs or Right. Or anybody?

Speaker 5 ([00:39:33](#)):

Well, one of the, I mean one of the things that has to be done is we need to rethink where the center of this region is. It's not downtown San Diego. The jobs are really created in Serrano Valley and the other high faint jobs are created in the paler airport road area, for instance. And, and you need to look at where those high paying jobs are. And the reason that I'm saying that is that we need to provide infrastructure and housing close to those areas. If you're a business and you're, you want to open, you're in Toronto Valley, you cannot, you, you cannot, your employees don't have anywhere that they can live. They have to travel long distances, which is against all of the, the BMT and GHG and climate action things that we're trying to get to travel the longest distance, um, for, for a job.

Speaker 5 ([00:40:18](#)):

So Cerno Valley actually the longest commute of, of any employment center in San Diego. 'cause that's where the high paying jobs are and people commute from distances. So really rethinking what drives the San Diego region, which is, which really in the future, if you look at what's happening, it has to be high tech. It's not going to be the tourism industry as much as that is, you know, it is big here in San Diego. It's low paying jobs. We have to create the higher paying jobs. It's going to be around things like artificial intelligence, around drone technology, around data, data analytics. Those are, those are the jobs of the future, okay? That's what's going to drive the economy. So where those jobs are centered, that's where we need to concentrate on, on building housing so that people can have these jobs. And the reason you need to housing there is so that the businesses can hire people and say, yeah, you can live three miles away or five miles away, there's a bus that you can catch and come over here. We can't do that right now, uh, in the areas where we have most of our economic, um, GDP being created.

Speaker 4 ([00:41:20](#)):

Interesting. Okay. Um, I want to get into talking to about some of the immediate housing needs. We're talking a lot about the future, but there's a lot of people who are, you know, facing potential homelessness right now. And I'm wondering what do we think, um, and this could go for Assad or Dr. Muna, but in terms of addressing people's immediate housing needs today, like what, what could the government do to, as our theme says, meet the moment? Is it just giving people money? Is it, what does that look like?

Speaker 3 ([00:41:58](#)):

So if we're gonna build housing, it's gonna take a while to build housing. And so that's something we all know. And so as we are striving for these extra 100,000 units, we need to think about tools that we can use now immediately in order to help people stay housed. So, uh, we did this research and where we interviewed around 200 someone, people from like four zip codes and san and these are zip codes where people have been calling 2 1 1 asking for assistance, whether it's center assistance or mainly utility assistance. And one of the things that we have found out when we ask people that how you, you feel

you're gonna become unhoused in the near future and 49% of the people said yes. And so that's a huge number. So we have a, and we see this like a time bomb on our company because we're seeing, even now, if you look at the number of people who are falling into homelessness versus the people that are being taken off the streets, we see the numbers sometimes change depending on when they sent us the information.

Speaker 3 ([00:43:01](#)):

13 to 10, 13 to nine, something like that. And so the question is how can we change that and how can we work to improve it? Like keep people house. One tool that's available out there is utility assistance. So for example, people could apply to SD, G and E for different programs. One is K called care, one is called here. So those are things that are helping people and uh, what we need to do is double down on those. So now currently you can get 30% if you are on care, which is basically if you are on Medicaid, uh, or if you are on snap. So you can do that, but 30% is not allowing enough people, it's not giving them enough of cushion. But this is an important tool that we can use to keep people house because if they're not paying for their utility assistance, they're at least using that to pay for food, to pay for rent, to pay for any different things.

Speaker 3 ([00:43:56](#)):

And so I, I could go on and on about this more because we can even change it. And that's a combination of a public monopoly, the public private monopoly. If you want to think about SDG and e to a certain extent, that could put more, which they should because they're making so much profit. But who am I to tell them not to make profit? And that's one. And I would of course government and could subsidize as well. So we have these tools. The reason why this is an important one in my opinion is that there is a lot of negative feeling that is out there when people hand money directly to other people. And it's like, it's always this, it would be like, oh, you give them the money, they're gonna use it to buy drugs, they're gonna use it to buy alcohol, isn't it?

Speaker 3 ([00:44:42](#)):

But we, we hear that a lot of time. So how can we do, and, and sometimes we don't, which would be great, but how can we make sure to give people something that doesn't, that basically sidestep all these negative stereotype utility assistance is one example of those tools. And we can add other tools, doesn't have to be the only one, but at least then we s the people in their cases instead of having to see them on the streets and then having to do to review the whole process again, which is very costly and very traumatic for people that would end up on the street to reenter into these housing units. So at least this is some, these are some ideas.

Speaker 4 ([00:45:21](#)):

Alright, so, and to repeat the question, you know, just how, what can we do to address, uh, housing instability near term?

Speaker 6 ([00:45:33](#)):

So one of the most effective ways to just prevent people from going into homelessness is that, um, that gap essentially that you're often unable to make rent that month and if you don't make rent that month, you fall into homelessness and it's harder and harder to get back out of it. You don't have to find security deposit, et cetera. So having rental assistance programs, especially emergency rental assistance programs is really helpful from preventing people from falling into housing instability. Of course that requires money and that is always competing for so many other things at the city level. Like it's just this year the city of San Diego took money from the affordable housing budget to pay for the homeless shelter budget.

So we're just kind of, I think the San Diego housing commissioner put it, um, quite frankly just we're often taking, uh, money to, uh, we're selling the tire to pay for gas.

Speaker 6 ([00:46:22](#)):

Um, so the, the situation is, is diary, but the money is a critical part of it. Having that rental assistance, um, is short term or rather helps people today. Um, we also need to be building affordable housing, um, putting the money into it. Uh, again, that's why we need to have, uh, dedicated revenue for it. Other cities in California have that. Um, and then also, um, we have to build supply. We have to build more homes that does take long term, but they're building today and we can create affordable homes. There's this, uh, there's a program within the city of San Diego and in other cities across the, uh, state, um, basically density bonus if the developer builds more, uh, uh, builds a larger building essentially. And some of those units, some of those homes are uh, restricted to affordable units. Meaning that the reserve for low income households, they're larger, build larger buildings.

Speaker 6 ([00:47:18](#)):

Um, and so that's been one of the easiest and effective tools to build affordable housing. Now you're essentially having the developers pay for it. They get the bonus of being able to build more homes. And we also get the bonus of just having more homes in our urban communities so people have shorter commutes. So I think it's a win-win from a climate affordability and often equity perspective. 'cause these buildings are going up in, there's one for example that went up, uh, near where I live in Mission Hills that has affordable homes in an area that's often very, very expensive. So those are the three areas is that rental assistance, affordable housing bonds, affordable housing money, and then also these bonus programs that put the budget on developers to pay for some of the affordable housing. But they still win because they're able to build more homes and overall.

Speaker 4 ([00:48:06](#)):

Alright, I wanna ask a little bit of a philosophical question before jumping over to some of these audience questions. And anybody can jump at this. My question is, how do we get people to care about the future, particularly when the current situation is so dire. I get a lot of the like screw the kid's mentality from people. Um, but yeah, any thoughts on that?

Speaker 7 ([00:48:33](#)):

So two things. I've been in social justice now for 12 years and something that I learned early on in my optimism coming out of political science that I wanted to be the, the change I wanna see. That's what they used to tell you and I used to really believe it to my core. People don't care. They don't. And that's okay because I'm not here especially, you know, as a black woman, I hate to break it to y'all, but I deal with racism every now and then. And it was a joke. You have to laugh. It's okay. <laugh>. They're like, we're not sure. Hold on. Um, something that I've learned is like, I'm not here to convince people not to be racist. I'm not here to convince people not to be sexist. I'm not here to convince people to care about the unsheltered community. I'm going to find ways that are gonna force you to do what's right because it makes you uncomfortable.

Speaker 7 ([00:49:25](#)):

Not because it is a moral issue. It is a moral issue, but I can't convince you that it's a moral issue. So what I could do is get involved in boycotts, I get involved in strikes, I can figure out ways to impact your finances if you know, if it's a company, if it's a a, a specific sector of work, right? If it's a specific elected official, right? There's things I can do that I know you want money from this organization and I know that this organization values this, their membership. So if I can organize the membership to rally the union leader to say, hey, or the, or the organization or the company, Hey, don't make a donation or don't sponsor

don't support, or you're gonna lose our vote or you're gonna lose our membership. If I can figure out what the pressure is to convince you to do the right thing, then that has to be the strategy.

Speaker 7 ([00:50:16](#)):

Because I could spend all day talking to you on how it is immoral and hurtful to continue to criminalize the unsheltered community to continue to just push them into other neighborhoods because they're in your way. Or when we want to build some affordable housing or we want to build a shelter for them, you say, ah, not in my backyard, not in our neighborhood. Do it somewhere else. You're gonna always have these kind of thoughts or bias because we as Americans, including myself, we built a little entitled sometimes. And so to me it's not trying to convince people to care anymore. Again, I'm, I'm, you know, I've been in the game a long time, so I'm a little jaded, but it's not about convincing people to care, in my mind it's about finding the strategy that's gonna force 'em to do the right thing. Because they have the data, they have all the numbers, they have it all.

Speaker 7 ([00:51:05](#)):

I can't tell you how many times we've gone to the lobby visits and especially with new organizers and activists and they're like one of three people are suffering and they're nervous and they're scared or they're passionate and they're fierce and they're fire and they hit them with the data and everything. And the lobbyist just says, okay, thank you for your time. And closes their little notebook and goes about the day. They have the numbers, they have the data, they see it, but they profit from it and they benefit from it. They benefit from our suffering. And that's why collective power is important. That's why people power important. That's why these gatherings are important. 'cause it takes us a moment to come together to say, what is my role in activism? What is my role in the affordability crisis? What is my role in worker justice? What's my role in the, in the unsheltered community? 'cause all of us have one. And I think that has to be kind of the focus as opposed to trying to convince people to care.

Speaker 8 ([00:52:02](#)):

Very good. Anybody else wanna add on that?

Speaker 7 ([00:52:07](#)):

The police care <laugh>?

Speaker 3 ([00:52:11](#)):

I could try.

Speaker 7 ([00:52:13](#)):

Go for it.

Speaker 3 ([00:52:13](#)):

Yeah, maybe get off social media. Everyone is living in their own bubble and over time everyone thinks everything is going down the drain and the country is going to hell. Like that's what we feel. If you watch social media, listen, this is not true. We live still in an excellent place. Like we still have running water, it's perfect. Other people are not having running water. We can drink from tap. That's a wonderful thing. Other people can't, other people might be bombed. We're not being bombed. Like we live in a good place that we just need to focus on. How do we make it better? And so social media is keeping us in these bubbles and everyone is so scared that something is happening at a time when it's not true. If we could do that, then we have room in our heart to have empathy.

Speaker 3 ([00:53:06](#)):

Like we have lost empathy like 10 years ago. Not, not totally, not everyone, I'm just saying the general there is a gen, but 10 years ago everyone cares about Dan house. Everyone was caring. We really thought, oh, we need to put more resources, we need to do more. And I, I do blame here a little bit, not totally, but the public sector, which I love by the way, did not deliver enough in the speed that we wanted them to deliver. And so everyone was like, okay, this is not working. Let's move all the in-house out of our face because that's not gonna work. And you have seen it on the news, isn't it? That's what started happening. But that's because we continuously bombard it, that there's nothing happening. Nothing happening, even though they were housing a lot of people. But the prob the problem. We were not dealing with the preventative tools to stop it from continuing.

Speaker 3 ([00:53:52](#)):

So the question is, in my opinion, not the question is like, my idea here is that we need to leave room for empathy and then use that empathy in order to galvanize around important issues and then move forward with it and keep pressuring these public official to make the right decision. 'cause at the end of the day, if we don't pressure them, they're not gonna make it. That's, that's how politics or democracy works. So we have to keep working over and over and, and I agree with Lisa on a lot of the things that she mentioned and those are super important as well.

Speaker 4 ([00:54:28](#)):

Well social media is a very bad place.

Speaker 9 ([00:54:30](#)):

Yes.

Speaker 4 ([00:54:33](#)):

Um, okay, well I'm going to take a second to introduce our Aaron Price fellow that are gonna kick off the audience questions. I'm sure you've heard a lot about these folks today, a very talented and smart group of students who are going through this program. And there are a bunch of 'em who that ask questions. I'm take my introduce yourself please.

Speaker 10 ([00:54:59](#)):

Okay. So thank you for that introduction. My name is Hannah Sandoval, I'm a junior at University City High School. Um, and my question is, what are the ways to improve the community without gentrifying and how does gentrification play a role in the affordability crisis?

Speaker 9 ([00:55:20](#)):

<laugh>?

Speaker 7 ([00:55:34](#)):

Um, okay, first off, I wanna make it clear that it's possible. Okay? It is totally possible to revitalize and invest in a community without gentrifying it. First things first, you have to be community centered and community led. I cannot tell you how many times I've been in a room of advocacy where people wanted to do a homeless initiative and not anybody in that room had ever been homeless. Crazy. I can't tell you how many times I've been in rooms with people trying to figure out what's a good worker policy and to put in the employee handbook that includes some intersectional lens and, and language that's inclusive and not a single worker in the room. And let alone, let's not even talk about it. There was diversity in the

room, right? So I think it's so important when we're talking about building these initiatives, you have got to have people from the community in the room, the people who have lived in that neighborhood for generations, people whose families have lived in that community.

Speaker 7 ([00:56:30](#)):

You have to have people who function in that community on a daily basis. We have to start valuing the minds of people who may not have a fancy title. A lot of us get into these doors because we can't wait to say, well, I'm the director of so and so and I'm the, I'm the CEO. And then that somehow qualifies them to make these decisions on community's behalf. But they're not qualified. They don't live in these neighborhoods. They don't live that experience. It's not their story to tell. So first things first. If you're doing any building in every, any neighborhood, it has to be with community at the center. It has to be community led. And secondly, when you're building policies specifically around development, you have got to have equitable, um, policies and language within that. And when we're talking about equity, we're not talking about equal, right?

Speaker 7 ([00:57:21](#)):

We're acknowledging the fact that you have more and they have less. So how do we balance the scale? How do we make it equitable, right? So we already know that, okay, we wanna move into this neighborhood and it's most likely we wanna build these businesses and it might displace these people instead of displacing them. How do we guarantee them jobs in this facility? How do we guarantee that the people in this neighborhood are, are benefiting financially in some way from this development? How do we say, okay, the income or the profit that we make is going to go back into infrastructure. We're gonna fix these streets. What are the streets that need the most work? Can the community tell us, right? We have to just be inclusive and care about people and stop moving in a space of profit and grieve. And that's why gentrification is so prevalent, because people are constantly thinking about the dollar and not thinking about the generations of people that they're now displacing and also investing into black and brown businesses.

Speaker 7 ([00:58:25](#)):

The problem with gentrification is you end up putting out businesses that have been there for 20, 30 years and no, it's not a multimillion dollar business, but it's the place that all of us have been going to for our bread for years and we love it. And they know our name and they know us. And we love supporting because we know Aita is in the back making the bread herself. And that's why we love it. It's family. It's people who came and made a way. It's the fabrics of how United States is who we are. And we're so quick to throw that out for a high rise, and we have to value that. If we don't value it, then we at least need to find a compromise. But that's how you build and avoid gentrification. You keep the people at the center, you stop making decisions behind closed doors. You want public opinion for decisions you're making behind the closed doors. That's not okay, let's stop having private conversations about public things.

Speaker 4 ([00:59:26](#)):

Alright, I'm gonna go into the first audience question. Um, I haven't specifically asked about home ownership. Uh, we've talked a lot about homes, but not this specifically. Um, somebody ask, do you have any thoughts about how local governments can make home ownership more affordable for workers like public safety workers, teachers, nurses, military and government employees? Yeah, buying a home.

Speaker 6 ([00:59:57](#)):

Uh, so one of the traditional forms of home ownership that used to exist, um, but are increasingly out of existence are condos. So in the early two thousands and in the nineties, there were a lot of condos, um, but we passed some good, uh, consumer protection laws in the late in 2007. Um, but those consumer

protection laws perhaps balanced it a little bit too much in a way that resulted in people just not building more condos. So we need to reform some of those laws while still maintaining consumer protection. Um, Canada is a, you know, an not a nation known for, uh, being some free market, um, crazy wazoo land, but they have still producing tons of condos while still maintaining consumer protection for the people. So there is, if there's any defect, people can still sue, um, uh, the developers, but right now it's essentially moved in a way so that there's too much fear that they'll get sued so they don't even to bother to build.

Speaker 6 ([01:00:52](#)):

So that's one area is just creating those home ownership opportunities that are smaller, those starter homes, um, don't necessarily need someone to expect to immediately jump into, uh, you know, a four bedroom house where there's like one to two bedroom home ownership opportunities and increasing those home ownership opportunities. Most of the units who are building right now are for rent. Um, and so we need to reform those laws to make it easier for people to buy those homes. And of course there's down payment assistance programs. We still need to have that, but again, there's just so little money to, we're just competing for so much money at this point. It's like we can take, put money in the down payment home assistance program. Does that now mean we have less money in our affordable housing programs, less money for shelters, less money for libraries and parks. We can raise revenue. We have sales tax measures on there, but that's also kind of difficult to get people on board with that. So I'm all for, uh, putting money into these programs. We also need to find ways to just increase the options for home ownership. And that could be smaller homes. Don't need to have everyone imagine the, uh, a a big house at the initial park.

Speaker 7 ([01:02:00](#)):

I just absolutely, I'm sorry, I just bought a home two years ago, so I I my interest rate 6 1 2 5, y'all, it hurts. It really hurts. But here's two things that really helped me and my real estate agent told me this and it was so helpful. One was, get out the, the family, like the single family home, get it out your your head, like get in the market <laugh>, like get in the market, make the sacrifice now. And remember that your first home is not gonna be your forever home. So if it's a condo that you buy first, if it's a one bedroom that you buy first, if you're lucky enough to get a townhouse, like be okay with just getting in the market and, and, and accepting that this is not your forever home. The second thing is, even with the initiatives, even with, uh, down payment assistance, there is no way to buy a home if you do not have hard cash.

Speaker 7 ([01:02:45](#)):

There isn't. And there's no way to buy a home if you can't track where that cash came from. So if you have the privilege of having family in San Diego, your best bet, I'm not even kidding you, is to move home. It is to move home and try to save as much as you can because even with the assistance, once you start adding closing costs and property taxes, you can, you have to have cash and they need to know where it came from. It has to be tracked. So it has to be from like a direct deposit. It has to be either like a family show that it came from a family account. I'm so serious. So that's just like two, like real life tips because I'm on a, I own a home as a single woman. I'm not married. I bought it myself in San Diego and I got two kids. Ain't no way I'd be able to do that if it wasn't for those two things. So for someone who's really serious about like going down that route, you've got to find a way to save money. And if it means living home and making that sacrifice or sleeping on someone's couch for six months and putting that 2,700 you are paying them rent every month into an account, then that's what you gotta do. It's a small sacrifice for a longer gain.

Speaker 5 ([01:03:56](#)):

Yeah. So follow up on that. You know, I went from being almost an empty nester to having my three kids living with me again, <laugh>, I don't know if that's, uh, through saving for a house or not, but it yeah,

<laugh>, you might go home and check. Um, I, I think, you know, this is a supply and demand issue speaking as an economist. Um, and the problem is is that there's more demand than there is supply. And the supply that is out there is, is is really being gobbled up by institutional buyers rather than single family homeowners. Okay? Yep. And so that, that's really where you, if if the government is going to intervene, it should intervene there and on things like Airbnbs, because if you look at the number of units that have been taken off of the market and are are there as rental homes, um, and and I, and I get it, I mean people are using it to, to profit themselves, but, and, and I don't have any objection to somebody having a second home that they're renting out, but it's when you start to make a business out of it and you buy 10 homes that are now being, that are seasonal, okay?

Speaker 5 ([01:05:03](#)):

And, and that displaces 10 San Diego families that could be living there and you are, uh, competing with the hotel motel industry that needs to be addressed. But, but really the institutional purchases of these homes needs to be addressed too, because that's really where the problem is. Single family homes should be for single family people, uh, and, and not not businesses. And if you did that, I think you could free up enough units that, that a lot of this pent up demand would be taken care of.

Speaker 4 ([01:05:34](#)):

Alright, I'm gonna ask a question now that maybe we'll still hope, hopefully. Let's see. Um, what are the biggest obstacles and caveat the most solvable obstacles to improving the housing situation in San Diego right now? Low hanging fruit

Speaker 7 ([01:05:52](#)):

Leadership. Yes, <laugh> agree voting, I mean, I don't want to be cliché, but voting down the ballot and I wanna make sure that I emphasize voting down the ballot. Um, you know, I love, it's a presidential year, so it, you know, everybody comes in game seven, that's what this is. Everyone's like, you gotta vote where you been for the last four years. We've had a lot of other elections. The presidential election is important. Yes, your local and state is so much more important. It really is. And really like when people say something, act check it. Like when, when Mayor Todd, Gloria says, I've done A, B, C, and D. Go see if he's really done A, B, C, and D. Like really look it up and hold the fire to our elected leaders. We have a lot of elected leaders who unfortunately win elections off promising you better paying jobs and addressing the affordable housing crisis.

Speaker 7 ([01:06:52](#)):

It is like the main platform of most elected leaders. And in addition, most of the time in office, they are being strategic in their next steps. They are like, this is the office I'm trying to get to and I need to keep appeasing to these donors and these supporters because these are the ones that are gonna push my agenda and move me up. But I gotta make some promises to them too, to get those faces, which means I'm gonna entertain community's needs, but in the process, I've already made a deal behind closed doors because I'm trying to get to the Senate. That's the reality of the game, y'all. And so once you accept that reality, you can start holding electeds better because we do lead better leadership. And back to, uh, my, you know, our panelists point about, uh, bringing humanity back and caring like we need people in office who do care about humanity, who do care about the issues, who do have empathy. And it's okay to say you are not serving the community and the people and therefore you don't deserve our vote and therefore you don't deserve to be involved. It's also knowing about the propositions, it's knowing about the local measures. It's also knowing who's in, who's on the housing commission, who, who's part of, who's the city attorney, right? It's knowing those things and voting down the ballot that is going to have the, the the, you're gonna feel that before you feel whoever the president is.

Speaker 4 ([01:08:17](#)):

Alright, well, um, I think this is a really common question that's been coming up a lot since Covid, but there's a lot of vacant commercial and retail spaces out there, uh, you know, vacant office spaces. And this person is wondering, could cities rezone and or use eminent domain to use these properties to build higher medium density housing, talking about office buildings, commercial

Speaker 6 ([01:08:48](#)):

Buildings, carry

Speaker 5 ([01:08:48](#)):

Down the buildings and putting housing or trying to convert office buildings to

Speaker 6 ([01:08:53](#)):

Housing

Speaker 4 ([01:08:53](#)):

Either of those?

Speaker 5 ([01:08:55](#)):

Yeah, so the, the conversion is not as easy. If people look, have looked at this, it's not as easy as you think. And a lot of it has to do with the plumbing. If you think about an office building, there's a central core with a restroom in it. And, um, if you try to turn this into housing where you needed to have, uh, showers and kitchens and garbage disposals and that the, the infrastructure of that building is not built for housing. The retrofitting of those commercial buildings is actually more expensive in most cases than building new somewhere else. And so if, if you're really looking at, at, at building, uh, or solving the the problem, you have to figure out a way how to, how to build quickly. And a lot of that is government retaking. We have got to get rid of, to build the units quickly, but, um, the conversions is just unfortunately not really a good option

Speaker 4 ([01:09:46](#)):

That you did the thing. Okay. Um, and so you kind of touched on this a little bit and maybe you can expand on it. Um, but this person is asking about prop five, which would lower the voting barrier for infrastructure projects, taxes or bonds to support infrastructure projects. Um, and if, if this does pass, how could this potentially make housing more affordable, increase supply? Can you just expand on that a little bit?

Speaker 6 ([01:10:17](#)):

Yeah, absolutely. So, um, proposition five, so maybe let me sit through the background. Um, in order to raise funds, um, local governments often issue bonds, which is essentially, um, debt that they then sell and then they get this revenue stream, um, from selling it to investors. Um, many of those investors are like employee pension funds, government pension funds. So, um, it's kind of sometimes the government is spending the government in other ways, but, uh, the idea is that local governments will issue bonds. We're relatively familiar with this with school bonds as the ones that you probably hear about the most. Um, but another way we can actually, um, increase housing is by having housing bonds, um, that will allow us to have a revenue stream to build, um, and pay for affordable housing. Um, so Proposition five would lower the threshold right now in order to have those bonds pass, you have to have, uh, two thirds of the vote or a super majority of the vote.

Speaker 6 ([01:11:14](#)):

San Diego, I believe did this a few years ago and it was only about 65% or something like that. And so it didn't pass top five would lower the threshold to 55%. So a smaller threshold, the people would still would be able to vote. It still has to be more than a majority 55%, and it would allow us to issue bonds, um, at a much more feasible, um, uh, just a feasible threshold. It's very hard to pass anything with the super majority, um, in any form of legislature. So, um, have lowering into 55% would allow us to potentially issue affordable housing bonds and increase the construction of that. With that said, uh, I mean the state has issued tons of money for affordable housing, so I don't want to make that seem like it's, that's the only solution we need to lower the cost. We need to, as Ray said, there are lots of barriers, regulatory barriers, restrictions.

Speaker 6 ([01:12:07](#)):

Um, I think the one thing I should say as a <inaudible> is that, you know, 80% of San Diego's land essentially is only allows for single unit homes, single unit detached homes. So you can build a duplex, a fourplex, a small, you know, sixplex or something like that on those, those areas. So those are some of the restrictions that limit us from building more. So yes, we need to have those affordable housing bonds. Pop five is a way to help us get there, but we must continue to reduce those barriers so we can build cheaper and make more better use of those affordable housing bonds.

Speaker 4 ([01:12:42](#)):

All right. And on the topic of the propositions, this is gonna be our last question, and I know there was a whole panel on this, so sorry if this is redundant for anybody who's in that panel, but I wanted to ask about Prop 33 and, uh, rent control. Do we see this as something that could help the situation or hurt Prop 33? Do you support it?

Speaker 5 ([01:13:06](#)):

Rent control really doesn't help the situation. It just, it creates a whole other set of problems in, in the long run. The the fun, the fundamental problem needs to be solving and, and it's something that we didn't quite mention, but Bria talked about it, her interest rate is at 6.25%. If her interest rate went back to what it was pre covid, instead of spending one paycheck, um, every other paycheck going to rent, it would, it'd be one week's work. She'd have to work one week to, to afford the exact same house. That's how much impact the interest rates have on, um, on affordability. And, and that's really the problem is like, like we've doubled the cost of housing in the last couple of years and we're trying to solve it with, with, with all sorts of other, uh, mechanisms. So, and, and Mike and I really think we need to attack the problem and, and really, I mean, I know it's not a local problem, but, but that's really what's keeping people from being able to afford housing.

Speaker 6 ([01:14:08](#)):

Um, so I think rent control can have some okay designs that will help people stay in their apartments longer. I think when you have really restrictive rent control, then people can, uh, are just deterred from building homes. Unfortunately, we live in a capitalist society, so we rely on some of these developers to build those homes if the government isn't building them. So we still need some of that incentive for them to, um, make money. So if the rent control is designed in a way that allows people to have returns and it's still allowing us to build those homes, that's critical. So it all kind of depends on the design. I think what I'm most concerned about with Prop 33 is there a lot of NIMBY cities, Huntington Beach being an example, um, of a city that said they will purposefully enact rent control to make it impossible to build new homes in Huntington Beach.

Speaker 6 ([01:14:58](#)):

They want to misuse the law, um, to, you know, protect people and just use it in a way as to just kick people out. And so that's what's gonna happen in a lot of these wealthy beach cities. They're going to use rent control to say, Hey, we solved the problem. We put in rent control, while they haven't built a single unit of affordable housing in the past decade. So that's my biggest fear, is that we enact rent control and act like we've solved something and give these local governments control, um, when they failed to continue to deliver year after year. So if the state wants it to, it set a heavy hand, but I don't want to let any of NIMBY cities take control and pretend like they've solved their issues.

Speaker 7 ([01:15:37](#)):

I

Speaker 7 ([01:15:40](#)):

Fox 33 because it's a lot of smoke and mirrors, I think the language in Prop 33 is, um, is problematic. Um, so it's not something I personally would support, but I want you to do your research and see if it's something that, you know, you also wouldn't support. I think the concept of rent control is important though. I think the concept of what rent control was designed to do, which was to prevent landlords from taking advantage of renters and taking advantage of working class families, right? Um, and so I think we have to be careful though when people tap rent control onto proposition and really make sure that we're diving deeper into the language in the bills because it's not always, um, what, what, what it was created to be. So I just wanted to share that, that rent control in theory is, is, is really great 'cause it's a form of protection, um, against landlords that do take advantage of the system. However, there are a lot of people who are throwing rent control in with also, um, blocking the attempt to build any new housing, which is gonna be problematic. And as you've heard on this panel, we want our houses to be affordable and we want our wages to go up. Thanks for coming to our TED Talk,

Speaker 4 ([01:16:54](#)):

Started on the AIDS Healthcare Foundation. You know, you know, if you don't know, I explained it on the podcast this last week or two weeks ago, I don't know, lots of research should be done and I'm sure you guys are all the kinds of people who will do that. So have fun.

Speaker 2 ([01:17:09](#)):

Um, thank you guys all for coming. A round of applause for our <inaudible>. Thank you so much for joining us. Um, the next session starts at four 30. It's actually our keynote speaker. It's in the theater. Um, help us spread the word by sharing our website, [voice of san diego.org](http://voiceofsan-diego.org). And if you've enjoyed today's session, please sign up for our weekly newsletters as [voice of san diego.org/newsletters](http://voiceofsan-diego.org/newsletters). Thanks again to our sponsors and our wonderful.