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**SPUR REPORT**  
MAY 2021

# A Civic Vision for Growth

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Principles for creating an equitable and sustainable region

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This report is a component of the SPUR Regional Strategy,  
a vision for the future of the San Francisco Bay Area

[spur.org/regionalstrategy](http://spur.org/regionalstrategy)



## Acknowledgements

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# I. Introduction

The San Francisco Bay Area is a place of incredible possibility. Characterized by great natural beauty, dynamic cities, a diverse population and one of the most powerful economies on earth, the region should have a bright future. Instead, it faces threats from some of the highest housing costs in the country, growing income inequality and long commutes between jobs and affordable homes, as well as increasing danger from climate change in the form of sea level rise, heatwaves and wildfires. If we continue with business as usual, the region can expect these challenges to continue to escalate throughout this century and beyond.

But what if the people of the Bay Area chose a different future? What if we planned to build enough housing, so that it became plentiful and affordable to everyone? What if we protected our open spaces and reduced our dependence on fossil fuels to combat climate change? What if we added enough low- and middle-income housing in areas of opportunity, so that instead of remaining exclusive, they became economically and racially diverse? What if we added new jobs and housing near transit, and did so in a way that supported — rather than displacing — the surrounding community?

In this version of the future, instead of doing things the way they've always been done, communities and policy makers commit to a set of sustainability and equity principles that guide decisions about future job and housing growth. Together we embrace our collective responsibility — and our collective power — to enable a different future: a New Civic Vision for the Bay Area.

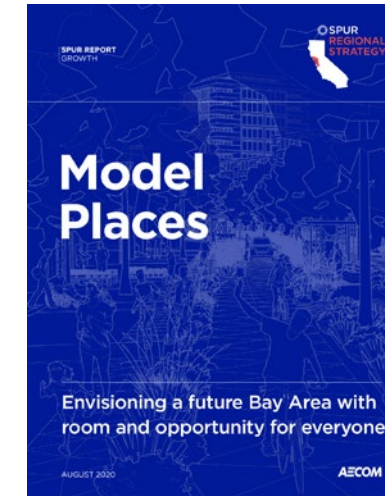
SPUR proposes the following sustainability and equity principles to guide growth:

- 1. The region should not grow in hazardous areas prone to fires and flooding or in open space, agricultural land or other undeveloped locations.** By avoiding growth in these areas, we can protect special places, reduce long car trips and combat climate change.
- 2. Growth should be densest near transit.** Placing jobs and housing near transit increases people's options for getting to and from their homes and work in ways that do not rely on a private automobile.
- 3. Growth should also concentrate near commercial corridors and in pre-war downtowns.** Placing housing in walkable locations near shops and amenities neighborhoods and reduces the need to drive.
- 4. New types of housing should be added in "high opportunity areas."** For too long, exclusive communities in the Bay Area have kept out low-income people through zoning that encourages large, expensive homes and discourages or even prohibits smaller, more affordable ones. Due to redlining and other racist planning practices, people of color, particularly Black and Latinx people, have had less access to the good schools and other opportunities that these neighborhoods provide. By changing zoning and other practices, the Bay Area can create a more equitable region.
- 5. Today's single-family neighborhoods should allow other housing types.** The region has many communities that may not be wealthy and exclusive but that only have one type of housing: single-family homes. By adding duplexes and fourplexes in these areas, we can greatly increase the supply and types of housing throughout the region without sprawling into hazardous areas and open spaces.

These principles define the New Civic Vision. SPUR worked with MapCraft, a firm that creates analytic tools to understand the implications of urban planning decisions, to translate the principles into a spatial vision for the region. SPUR and MapCraft then compared this vision to what would happen with little to no policy change — what we call the "Business as Usual" scenario. The differences are striking.

This analysis undergirds SPUR's Regional Strategy, a 50-year vision for the future of the Bay Area, and informs many of the strategy's policy recommendations and proposals. We detail what this plan for growth might look like in *Model Places: Envisioning a Future Bay Area with Room and Opportunity for Everyone*. We provide detailed policy proposals to ensure that this growth is affordable to those who need it in *Housing as Infrastructure: Creating a Bay Area Housing Delivery System That Works for Everyone*. We discuss the policy changes needed to create the housing described in the vision in *Meeting the Need: The Path to 2.2 Million New Homes in the Bay Area by 2070*. And we describe how to add housing without displacing existing residents in *Rooted and Growing: SPUR's Anti-Displacement Agenda for the Bay Area*. All of these can be found at [spur.org/regionalstrategy/reports](https://spur.org/regionalstrategy/reports).

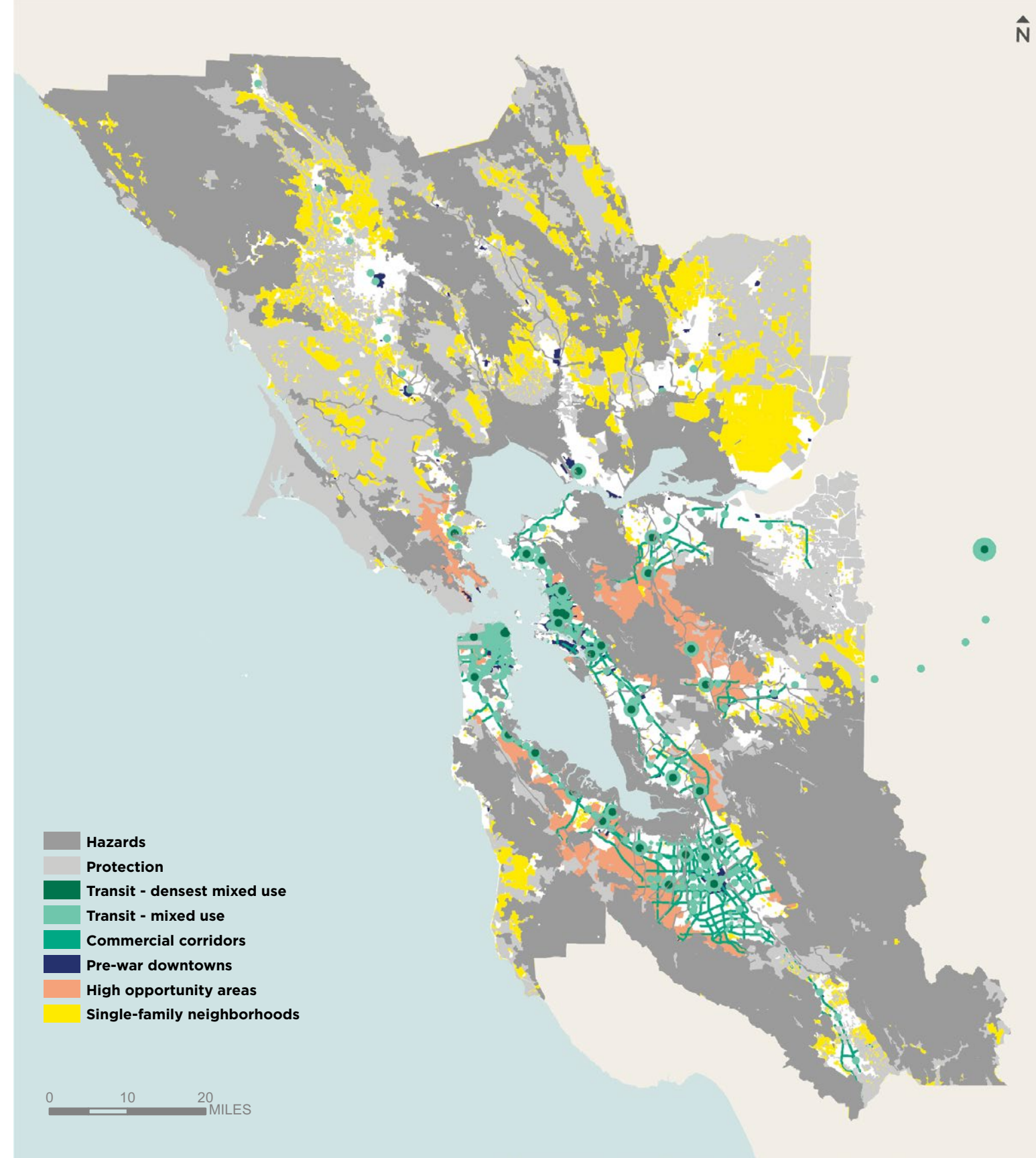
This report tells the story of the New Civic Vision through a series of maps and data graphics. For more detail about the modeling that undergirds this vision, see the technical appendix at [spur.org/civicvisionforgrowth](https://spur.org/civicvisionforgrowth).



# The Growth Principles That Define a New Civic Vision for the Bay Area in 2070

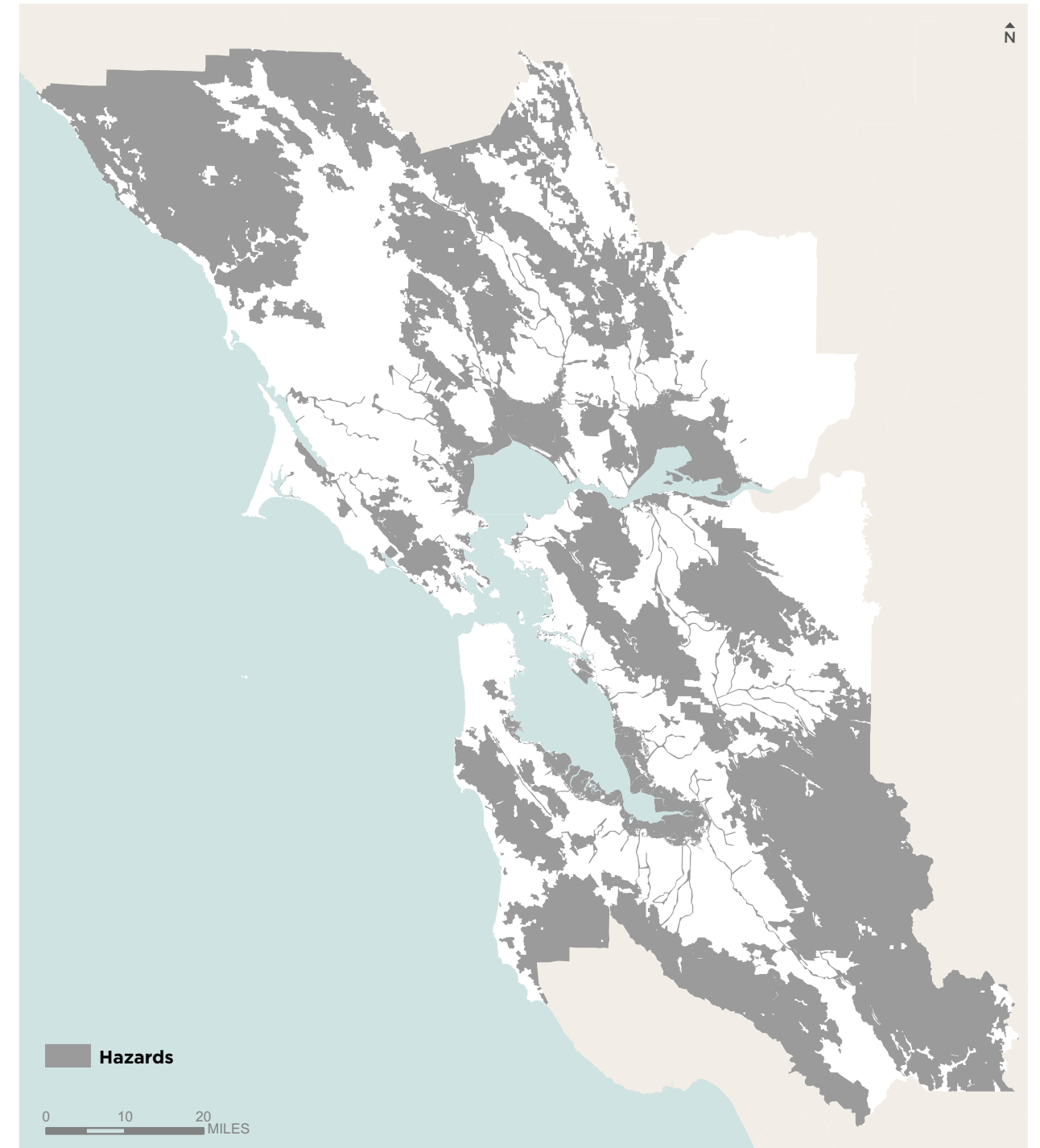
What happens when we apply the New Civic Vision growth principles to the Bay Area? The map at right shows where growth should and should not happen in order to meet equity and sustainability goals. Areas shown in dark gray are prone to fire and/or flood. Light gray areas provide critical agriculture, habitat or open space. SPUR recommends no growth in these places. The blue and green areas represent places for intensive job and housing growth due to their walkability and proximity to existing and future transit. The yellow and peach areas represent existing residential neighborhoods that have only allowed single-family homes or that have access to great schools, jobs and other amenities. We propose that these places can provide more housing without losing their neighborhood character by allowing more secondary units (also known as in-law apartments) and two- to six-unit buildings.

Source for all graphics: SPUR and MapCraft analysis of various data sources.  
See Technical Appendix at [spur.org/civicvisionforgrowth](http://spur.org/civicvisionforgrowth)



## The Region Should Not Grow in Hazardous Areas

The Bay Area should not add new housing in places that are highly vulnerable to wildfire, flooding or sea level rise. Adding homes in dangerous locations would put lives and property in harm's way and would exacerbate climate change. SPUR's analysis shows that these areas cover 48% of the region.



## The Region Should Not Grow in Critical Agriculture, Habitat or Open Space

Growth should not go into agricultural or open spaces, especially large, contiguous areas that contain high-quality farmland, ranch land or natural habitat, or those that support key ecosystems. These areas cover 51% of the region, and they overlap with hazardous areas to some degree. Together these two types of areas cover 72% of the region.



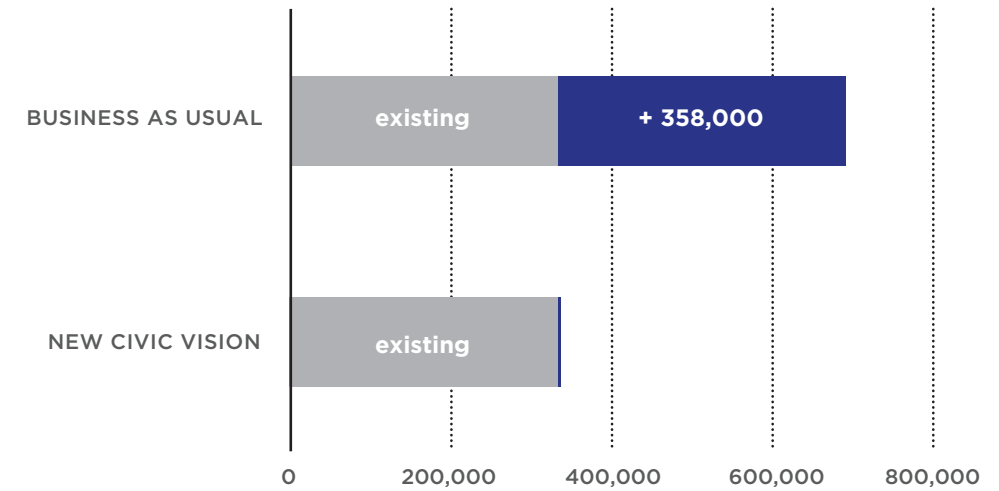


# The New Civic Vision Protects People and the Environment

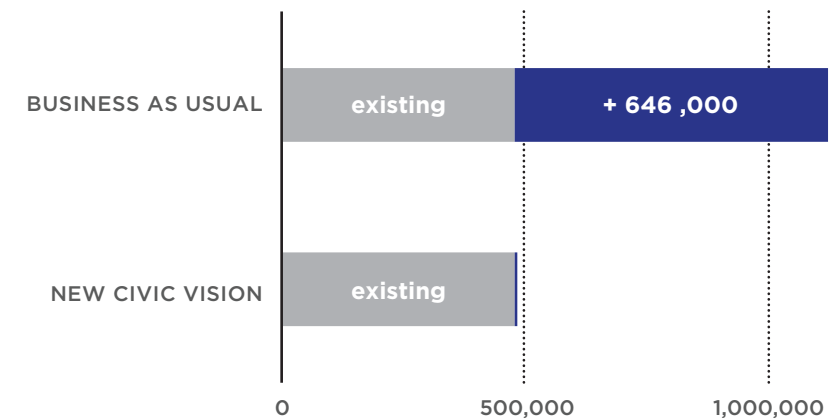
We compared existing and added housing units in hazardous areas in both the Business as Usual and New Civic Vision scenarios. If current policies don't change, 358,000 new housing units could end up in hazardous and protected areas by 2070. The New Civic Vision would protect both people and the environment by adding almost no new housing in these areas.

Without new policies, 646,000 new jobs could end up in hazardous and protected areas by 2070. The New Civic Vision scenario would add almost no new jobs in these areas.

Housing units added in hazardous areas

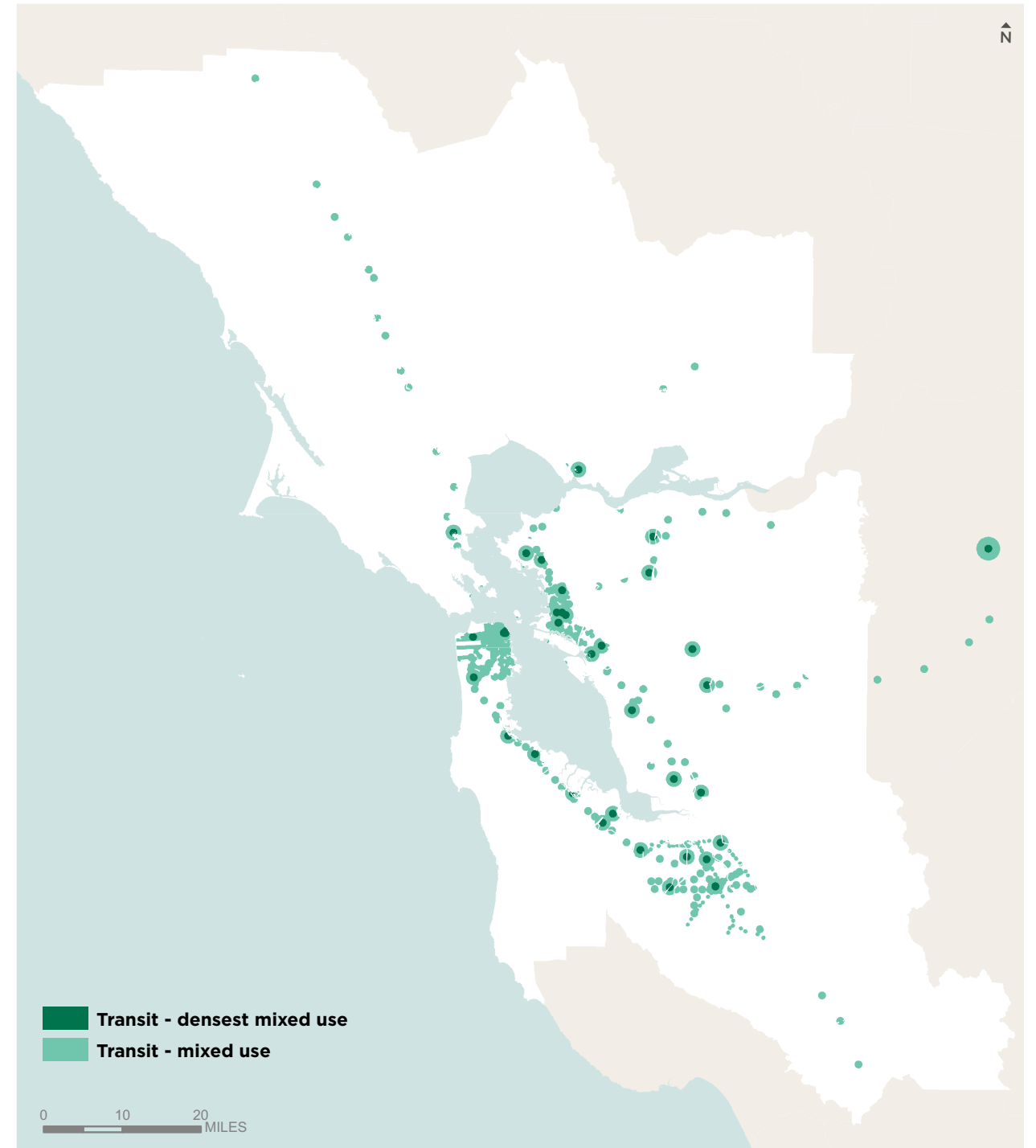


Jobs added in hazardous areas



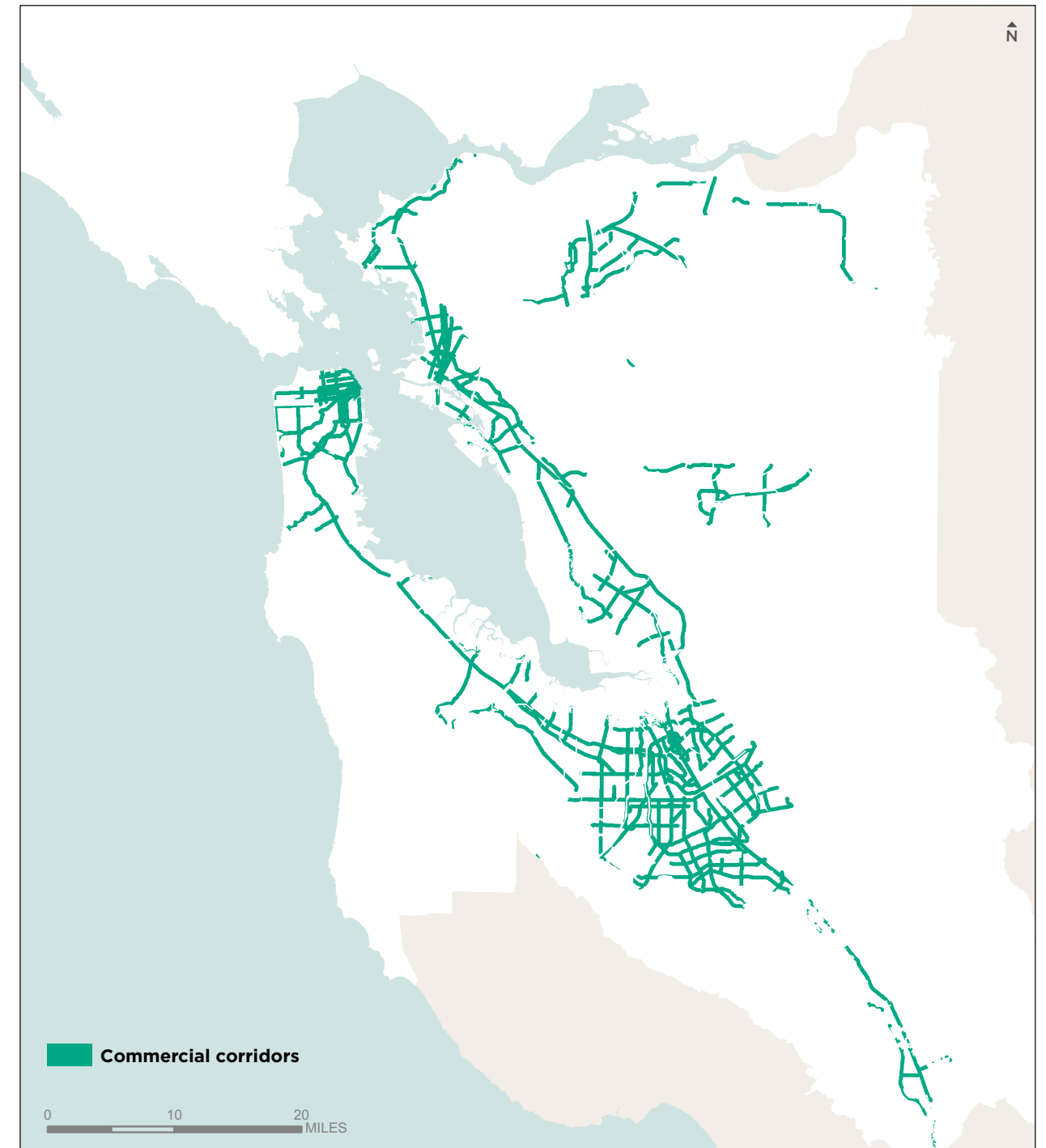
## Growth Should Be Densest Near Transit

Jobs and housing should concentrate close to existing and future regional rail stations, light rail stations and high-frequency bus stops. Adding jobs and housing near transit gives people more options for getting to and from work and home, reducing the region's dependence on fossil fuel and creating complete communities that meet people's daily needs. An estimated 500,000 new homes could be built in these transit-oriented locations. This geography covers just 3% of the region.



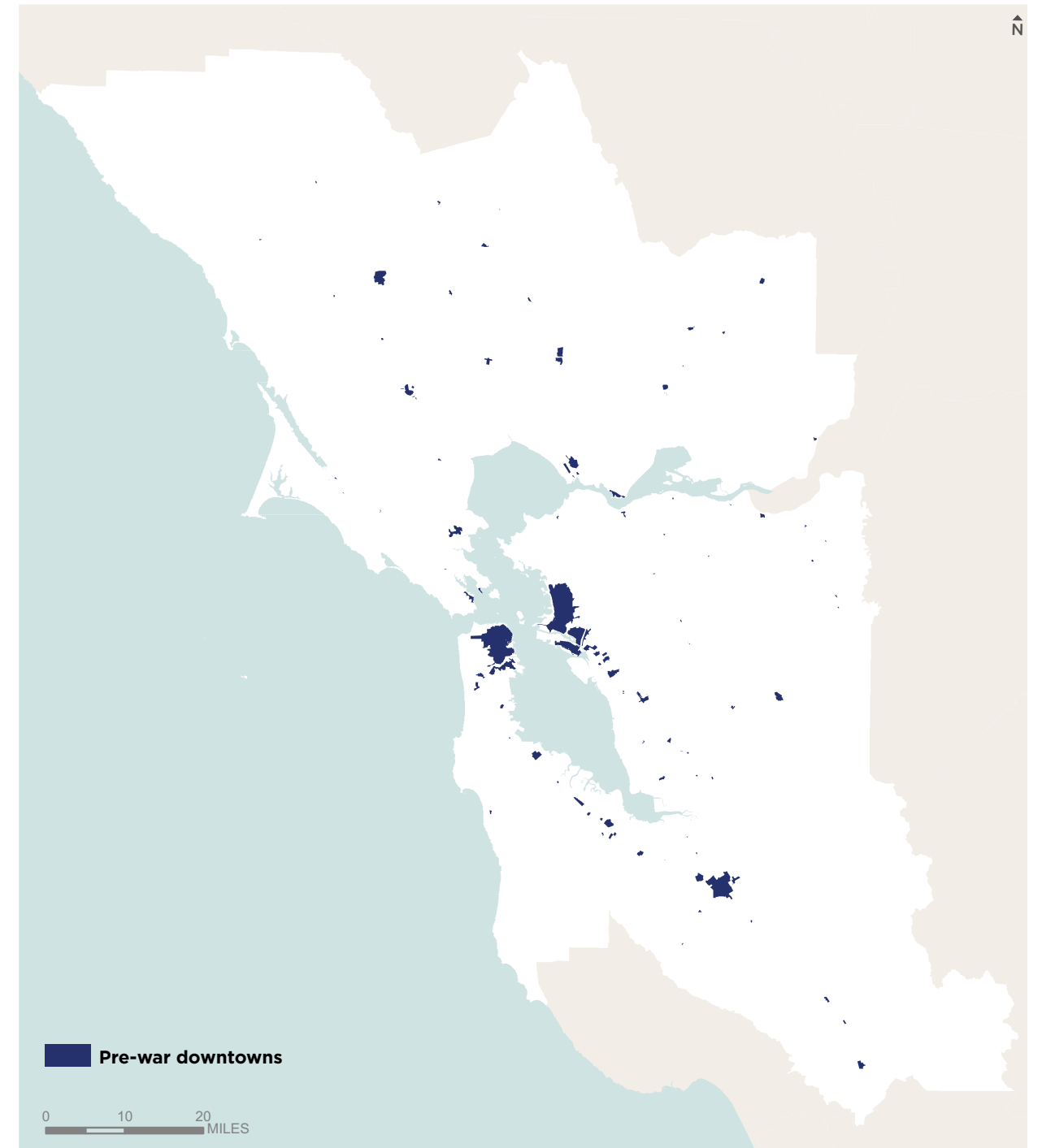
## Growth Should Also Concentrate Along Commercial Corridors

Jobs and housing should concentrate along major commercial corridors (such as El Camino Real, Geary Boulevard, San Pablo Avenue and International Boulevard). This would enable people to live in more compact neighborhoods near the shops and services they need and would make these locations good candidates for investment in fast, high-frequency transit. This geography covers just 3% of the region. The region can accommodate 543,000 units along commercial corridors and in pre-war downtowns (see page 12).



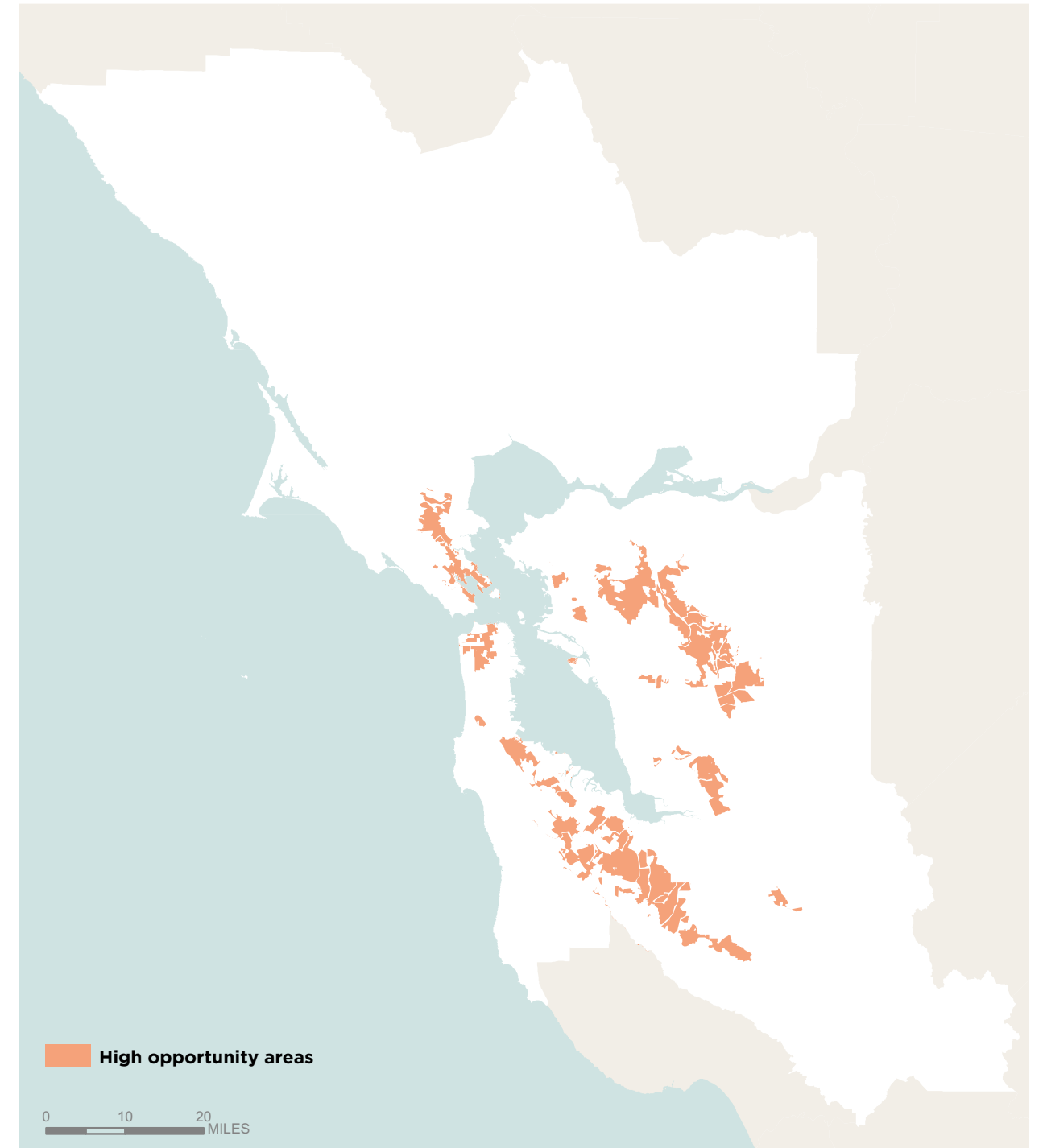
## Pre-War Downtowns Are Another Good Place to Add Growth

Jobs and housing should be added in pre-war downtowns, the urbanized areas that sprang up around rail stations in the early 20th century. Because of their walkability, amenities and mix of land uses, they can absorb new homes and businesses more seamlessly than many other areas. This geography covers just 1% of the region. When combined with the areas near transit and commercial corridors, these places for densest growth cover 5% of the region.



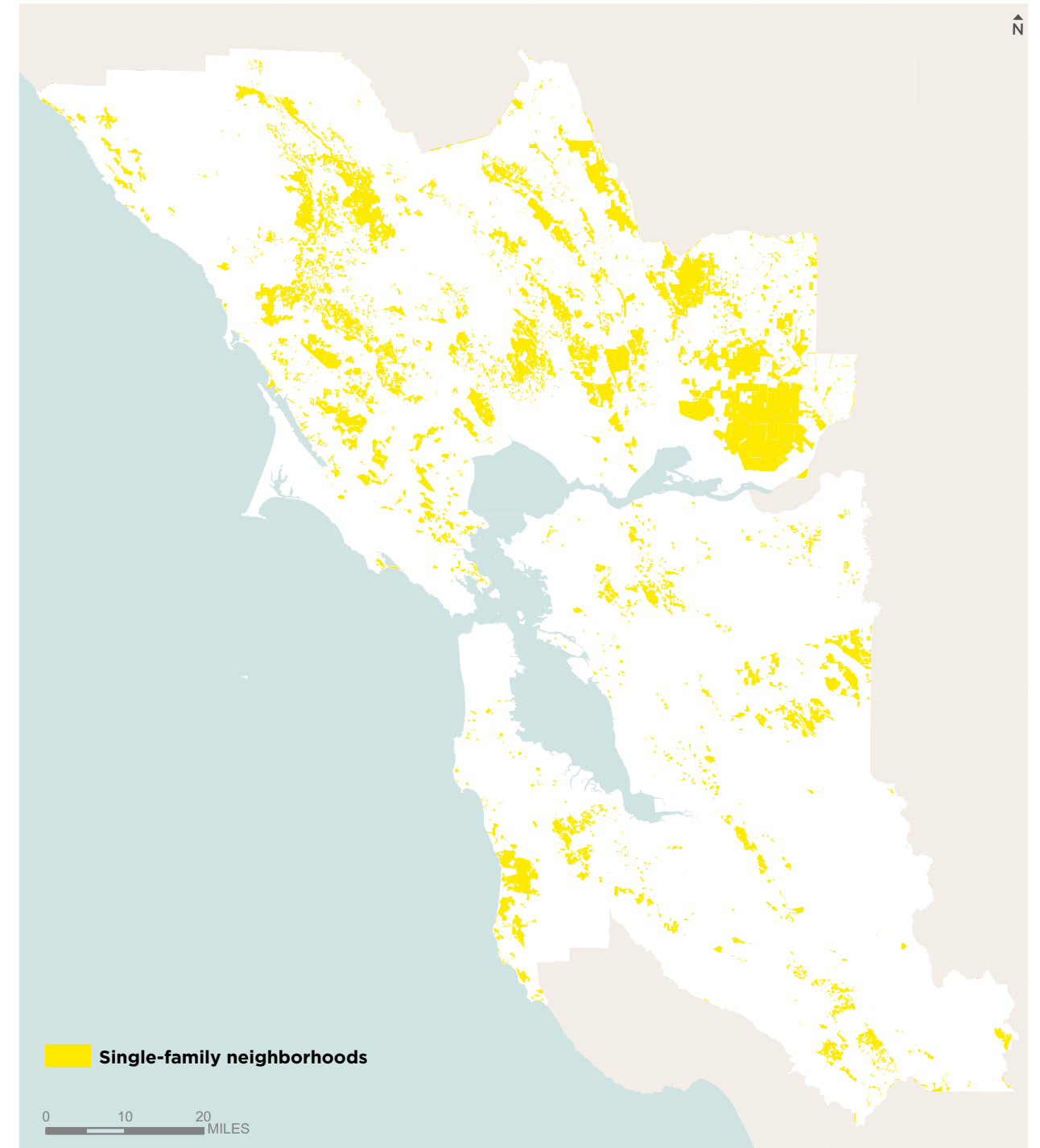
## New Housing Types Should Be Added in High Opportunity Areas

The State of California has mapped “high opportunity areas” — affluent residential neighborhoods with access to good schools and other tools for building wealth. Today these areas consist primarily of single-family homes, with few apartments and condos. Black people and Latinx people impacted by racist land use policies of the last century are unlikely to live in these communities and to benefit from the resources those who do live in them enjoy. More three-story apartments, fourplexes and duplexes should be added here so that lower-income families can access high-quality K-12 schools, jobs and reduced environmental burdens, which research shows enable upward mobility. Approximately 513,000 homes could be added in high opportunity areas. This geography covers 4% of the region.



## Today's Single-Family Neighborhoods Should Allow Other Housing Types

A larger geography — 11% of the region — restricts new housing to single-family homes exclusively. In order to build all of the housing the region needs, more housing types should be allowed in these neighborhoods, including accessory dwelling units and two- to six-unit housing. Approximately 523,000 units could be added in these neighborhoods.



# Jobs and Housing in the New Civic Vision

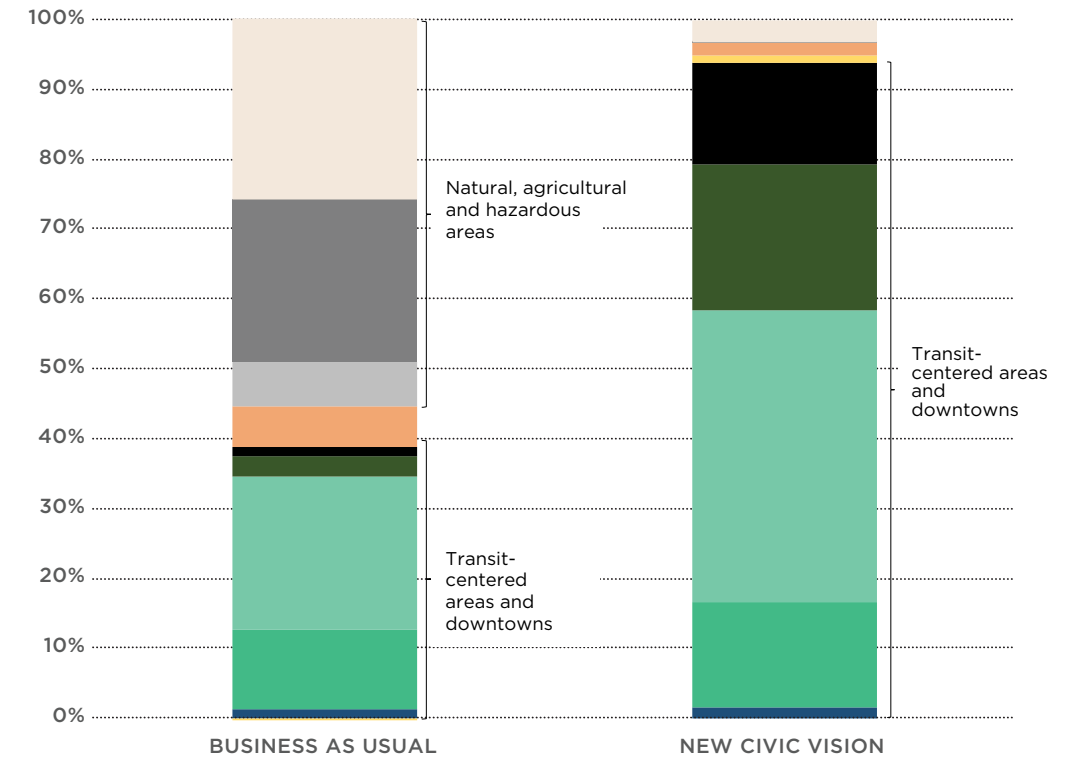
## **Job Growth: Working Near Transit**

Adding jobs near transit is a critical way to ensure that people have a variety of transportation options for how they get to work. When job growth happens far from transit and walkable locations, people become trapped in long commutes that add to greenhouse gas emissions and erode quality of life.

## The New Civic Vision Scenario Would Add 96% of New Jobs in Areas Near Transit

In the New Civic Vision, the vast majority of jobs would be located in places within walking distance of transit. Without any changes to current policy, more than half of new jobs would go in protected, hazardous and other undeveloped areas.

Net jobs added in different parts of the region



- Other
- Transit - office only
- Hazards
- Transit - densest mixed use
- Protection
- Transit - mixed use
- High opportunity areas
- Commercial corridors
- Single family neighborhoods
- Pre-war downtowns



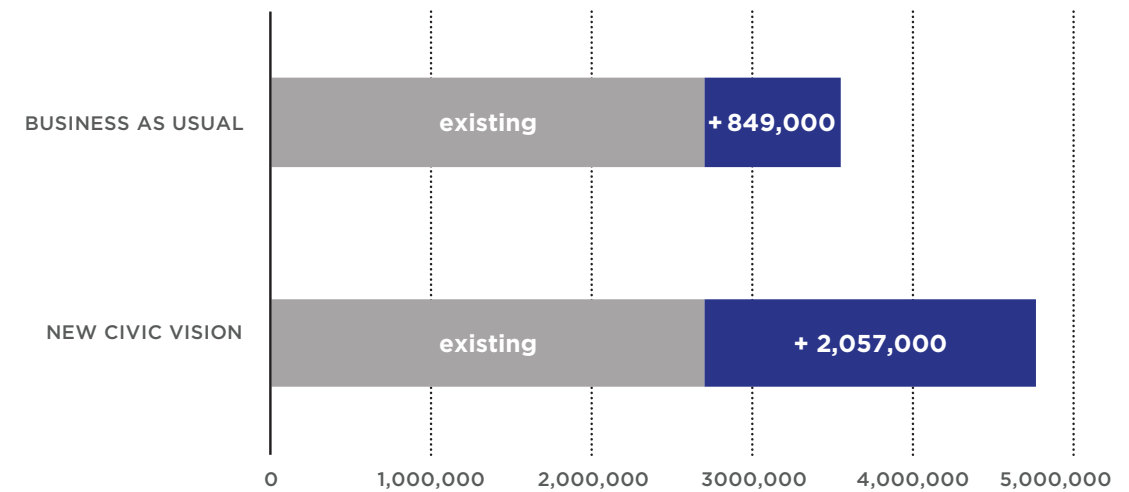
## Nearly 2.1 Million Jobs Would Be in Walkable Areas Close to Transit

In a study completed for SPUR, the Center for Continuing Study of the California Economy estimated that the Bay Area will add as many as 2.1 million new jobs by 2070.<sup>1</sup> Under the New Civic Vision scenario, almost all of these jobs would be added near transit, helping many more people get to work in ways other than driving alone. Without policy intervention, fewer than half of the new jobs would be added in places where transit and walking would be viable ways to commute.

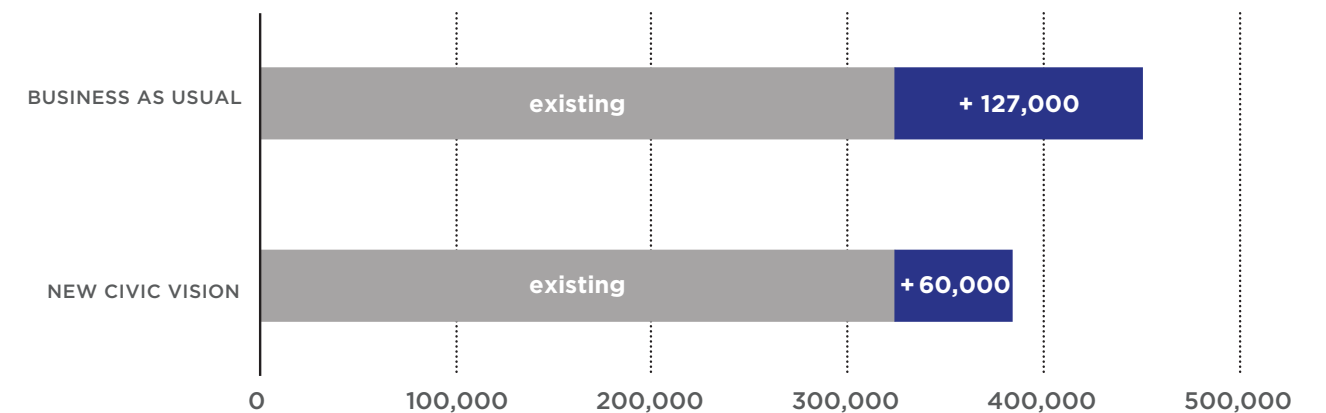
## Only 60,000 Jobs Would Go in Places Where It's Harder to Commute by Transit

By concentrating most jobs in transit-centered and walkable areas, the New Civic Vision would add half as many jobs in residential areas as the Business as Usual scenario.

Jobs added in transit-centered and walkable areas



Jobs added in mostly residential areas

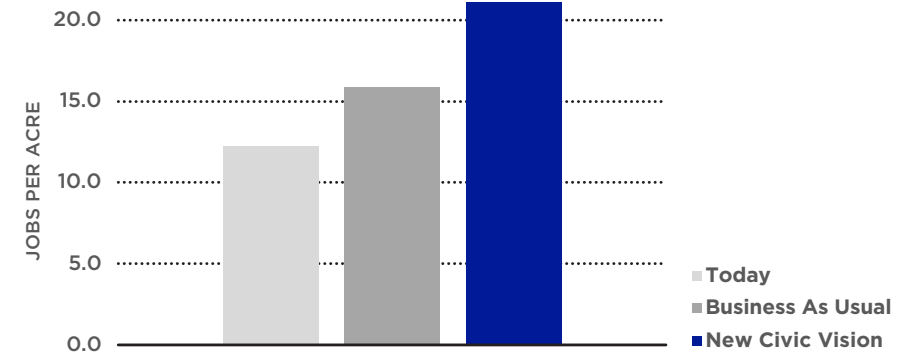


<sup>1</sup> Stephen Levy, *High and Low Projections of Jobs and Population for the Bay Area to 2070 – Projection Framework, Specific Assumptions and Results*, Center for Continuing Study of the California Economy, November 2019, [https://www.spur.org/sites/default/files/2020-03/CCSCE\\_High\\_and\\_Low\\_Projections\\_of\\_Jobs\\_and\\_Population\\_for\\_the\\_Bay\\_Area\\_to\\_2070-Projection\\_Framework\\_Assumptions\\_and\\_Results.pdf](https://www.spur.org/sites/default/files/2020-03/CCSCE_High_and_Low_Projections_of_Jobs_and_Population_for_the_Bay_Area_to_2070-Projection_Framework_Assumptions_and_Results.pdf)

## The New Civic Vision Would Increase Job Density

SPUR's vision would increase job density in transit-centered areas and downtowns by 73%, or to nearly 20 jobs per acre on average.

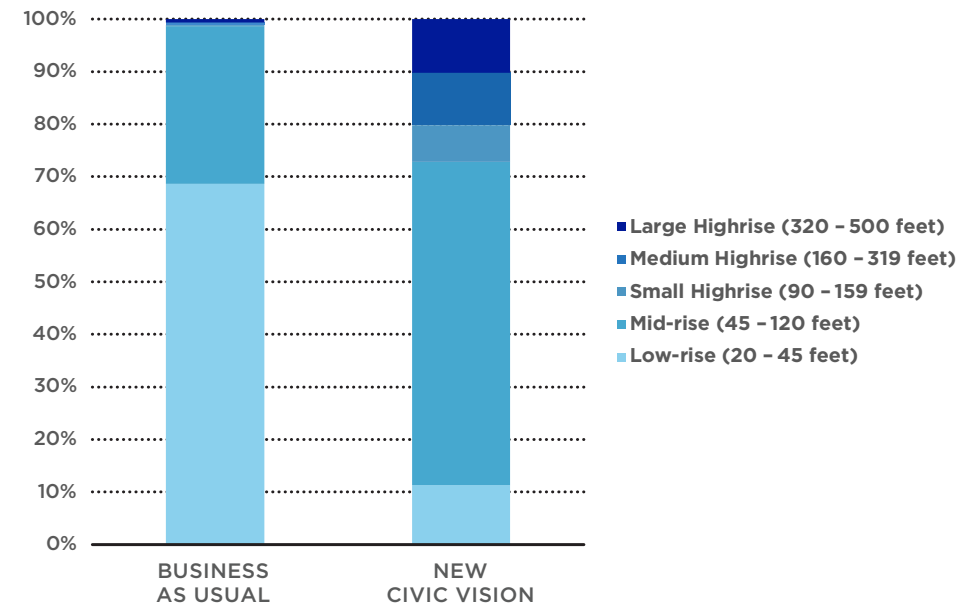
Total jobs per acre



## More Jobs Would Be in Tall Buildings Near Transit

The New Civic Vision would add more than 20 percent of workspaces in high-rise buildings and very few in low-rise buildings.

Net new jobs by building type





## Housing Growth: Creating Enough Homes for Everyone

SPUR's analysis projects that the Bay Area will need to add 2.2 million homes by 2070 to keep income inequality from getting worse.<sup>2</sup> Where should these homes go? The New Civic Vision proposes a variety of housing types throughout the region: in taller buildings near transit, in midrise buildings between 30 and 80 feet along commercial corridors, and in two- to six-unit buildings in high-opportunity communities and single-family neighborhoods.

By placing housing in already-developed communities and areas near transit, the New Civic Vision protects open space and agricultural land while concentrating nearly half of new growth in transit-centered and walkable neighborhoods. But this future does not consist solely of large apartment towers. In fact, more than half of the new housing would be built as small apartment buildings of two to six units.

Part of SPUR's vision for an equitable future involves ensuring that exclusive communities become more hospitable to people of all races and incomes. This means ensuring that these places encourage both more housing and more *types* of housing, including allowing small apartment buildings in areas that today only allow large, single-family homes. Under the New Civic Vision, the region would add three times as many homes in previously exclusive communities as under the Business as Usual scenario.

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<sup>2</sup> Sarah Karlinsky, *What It Will Really Take to Create an Affordable Bay Area*, SPUR, April 2021, <https://www.spur.org/affordablebayarea>

Another part of this vision focuses on ensuring that lower income families in neighborhoods near transit do not experience displacement. In order to better understand these displacement pressures, SPUR compared what would happen in these areas under the New Civic Vision versus the Business as Usual scenario. We found that under the New Civic Vision, the region would add a sufficient amount of housing, thereby alleviating displacement pressures on all neighborhoods. (We examine the causes of displacement in our report *Rooted and Growing: SPUR's Anti-Displacement Agenda for the Bay Area*.<sup>3</sup>) We also found that compared to the Business as Usual scenario, the New Civic Vision proposes slightly less growth in “equity priority communities,” areas with higher percentages of households of color, low-income households, seniors and people with limited English proficiency.<sup>4</sup> Under the New Civic Vision, more of the growth that does happen in equity priority communities is concentrated near transit than under the Business as Usual scenario. In order to ensure that this growth does not have negative impacts on existing communities, anti-displacement measures would be needed, such as those we recommend in *Rooted and Growing*.

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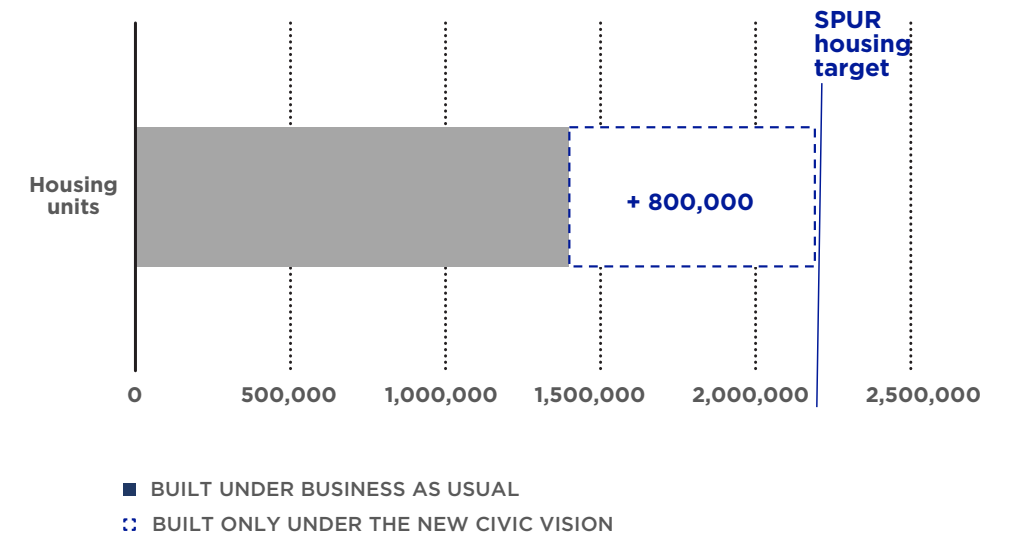
<sup>3</sup> Kristy Wang, *Rooted and Growing: SPUR's Anti-Displacement Agenda for the Bay Area*, SPUR, April 2021, <https://www.spur.org/rootedandgrowing>

<sup>4</sup> The Metropolitan Transportation Commission considers eight factors to determine these geographies. See: <https://bayareametro.github.io/Spatial-Analysis-Mapping-Projects/Project-Documentation/Equity-Priority-Communities/>



## Under Business as Usual, the Region Will Not Build Enough Housing

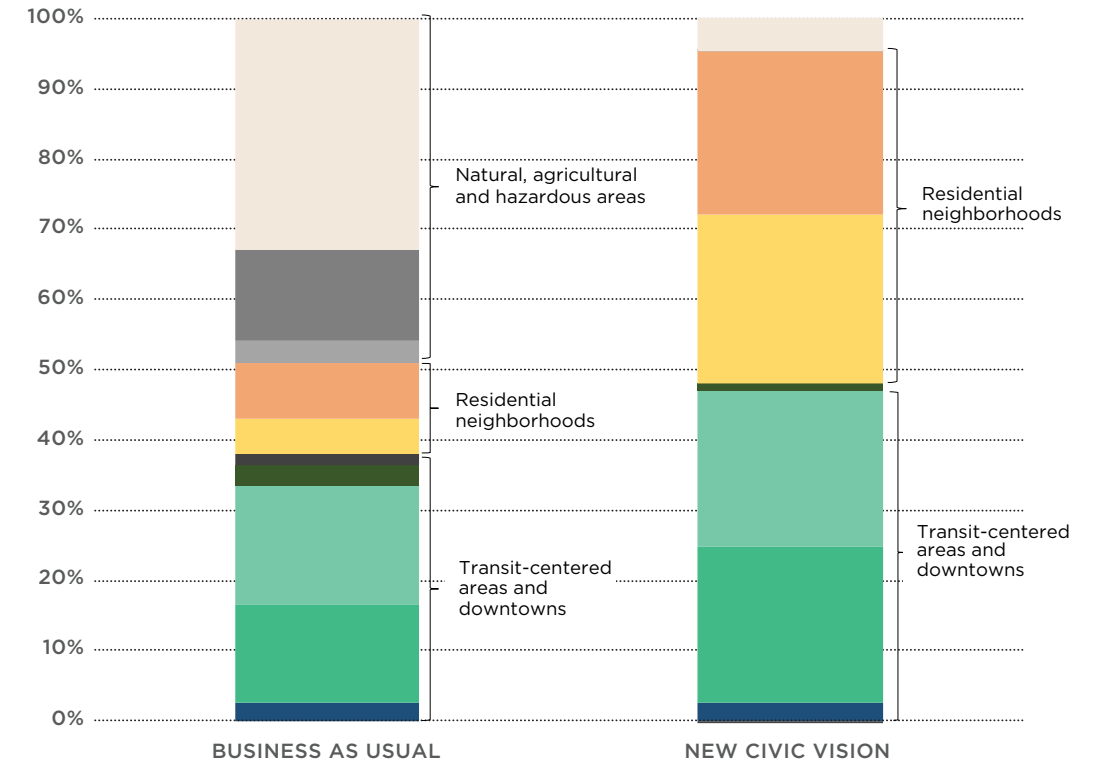
Without changes to zoning, the Bay Area cannot house all who are anticipated to live here by 2070 — that means existing residents and their children, as well as newcomers. In fact, the region will fall about 800,000 homes short of SPUR’s target of 2.2 million. A chronic undersupply of housing has fueled high housing costs across the region and, if it continues, will make the region even less affordable in the future and contribute to displacement.



## The New Civic Vision Directs Housing Away From Greenfields and Hazardous Areas and Toward Transit and Opportunity

Under the Business as Usual scenario, roughly half of new homes would be built in hazardous, protected and other undeveloped areas. The New Civic Vision scenario prioritizes housing growth in walkable areas near transit and in denser housing types across the region's existing suburbs.

Net residential units added in different parts of the region

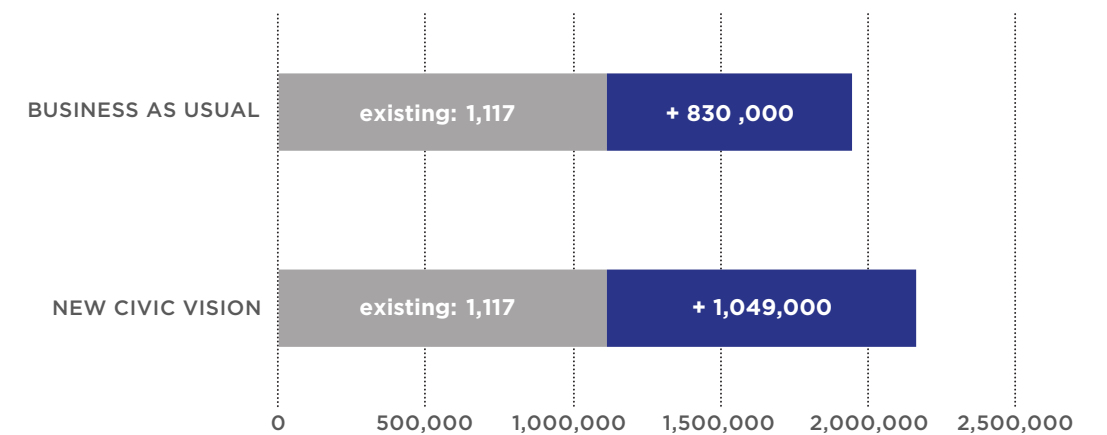


- Other
- Transit - office only
- Hazards
- Transit - densest mixed use
- Protection
- Transit - mixed use
- High opportunity areas
- Commercial corridors
- Single-family neighborhoods
- Pre-war downtowns

## We Can Concentrate Half of New Housing in Transit-Centered and Walkable Areas

Both scenarios would add a large number of homes in transit-centered and walkable areas. These areas make up just 5% of the region's area but can accommodate more than half of its new housing.

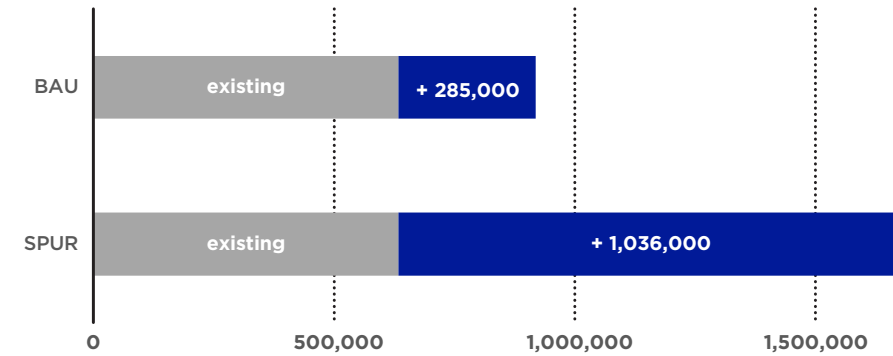
Housing units added in transit-centered areas



## The New Civic Vision Would Add Three Times as Many Homes as the Business as Usual Scenario in Previously Exclusive Neighborhoods

The New Civic Vision would add more than a million new housing units in high-opportunity areas and in neighborhoods that currently restrict new housing to single-family homes. The new housing would mostly be in the form of accessory dwelling units and two- to six-unit buildings.

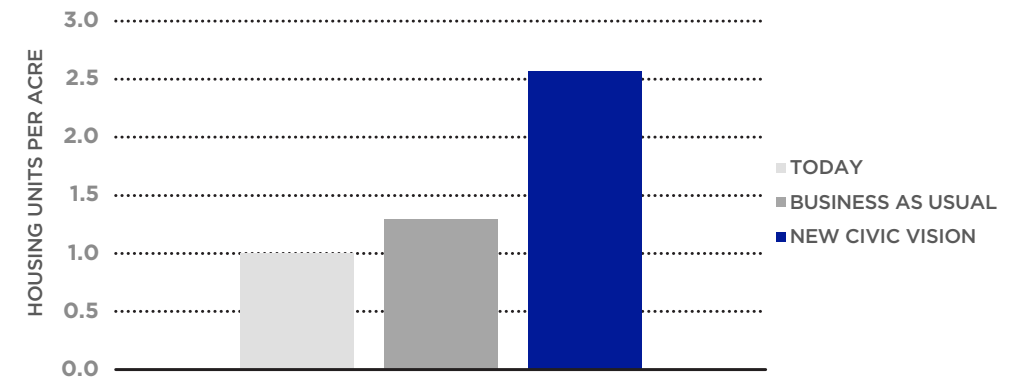
New housing units added in residential areas



## The New Civic Vision Would More Than Double Density in Previously Exclusive Neighborhoods

Compared to Business as Usual, the New Civic Vision would more than double density in previously exclusive neighborhoods. However, these areas would still be half as dense as places like Walnut Creek today.

Housing density in exclusive neighborhoods



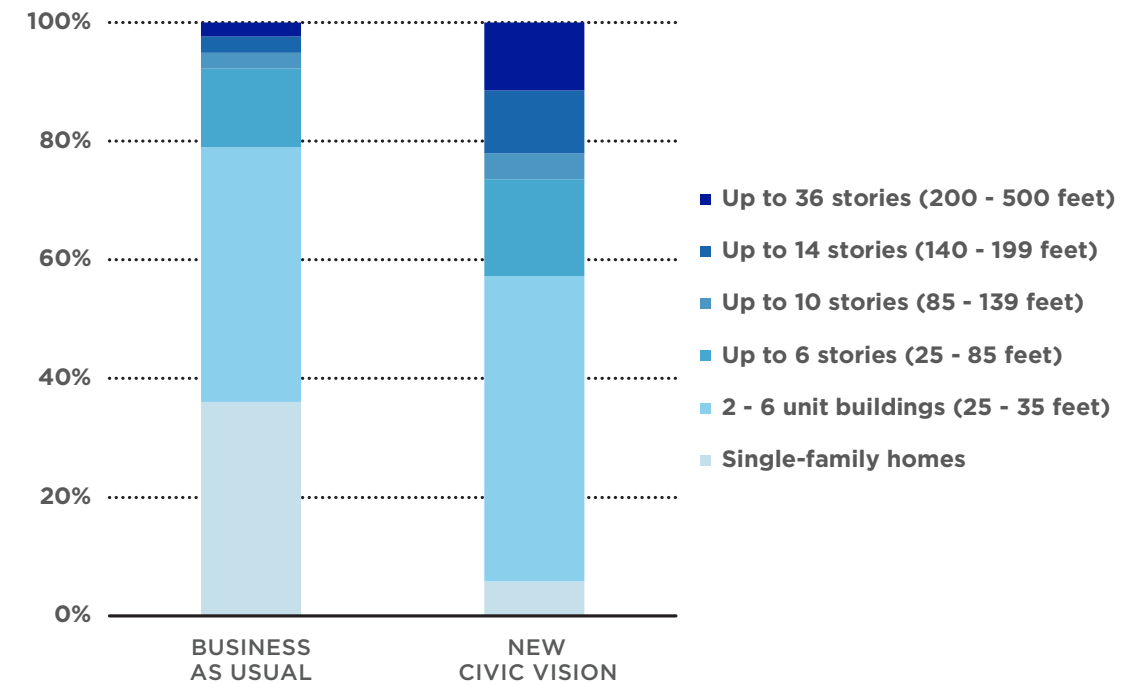




## The New Civic Vision Would Create Twice as Much Multifamily Housing as the Business as Usual Scenario, and a Fraction of the Single-Family Homes

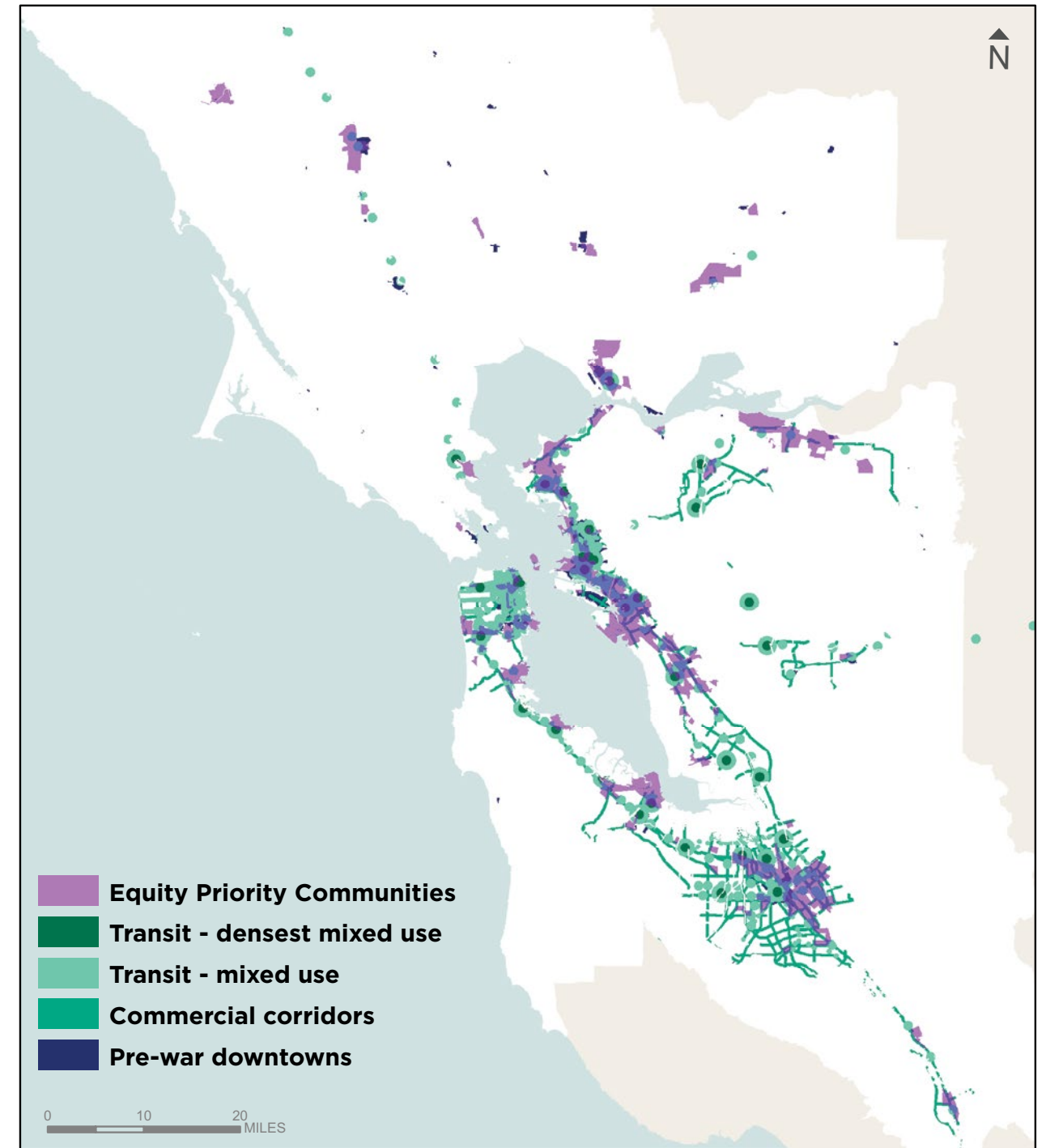
In the New Civic Vision, two- to six-unit buildings would go mostly into previously exclusive neighborhoods, while taller buildings would go into transit-centered and walkable areas.

New housing units added by building type



## Equity Priority Communities Overlap With Transit-Oriented Areas

Roughly 43% of the area in equity priority communities overlaps with the transit-centered and walkable areas that SPUR has identified as the best places for growth. These are areas where anti-displacement efforts should be focused.

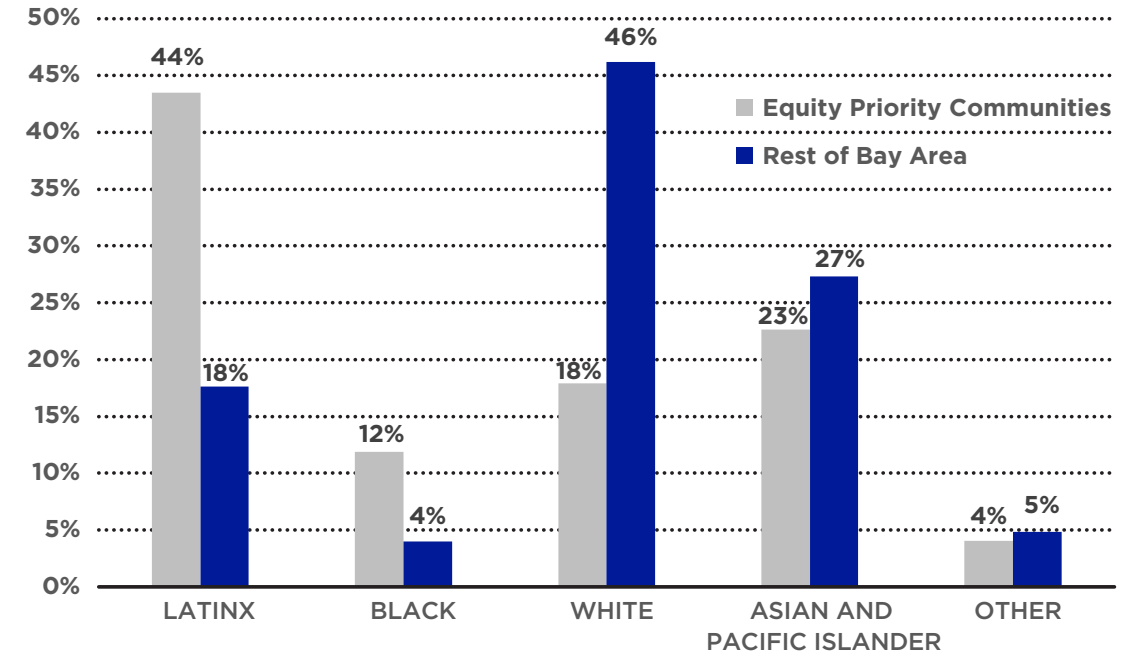




## Outside Equity Priority Communities, the Bay Area Is More White

Equity priority communities have higher Black and Latinx populations, and lower white populations. The areas outside equity priority communities are more white.

Racial and ethnic makeup of the Bay Area

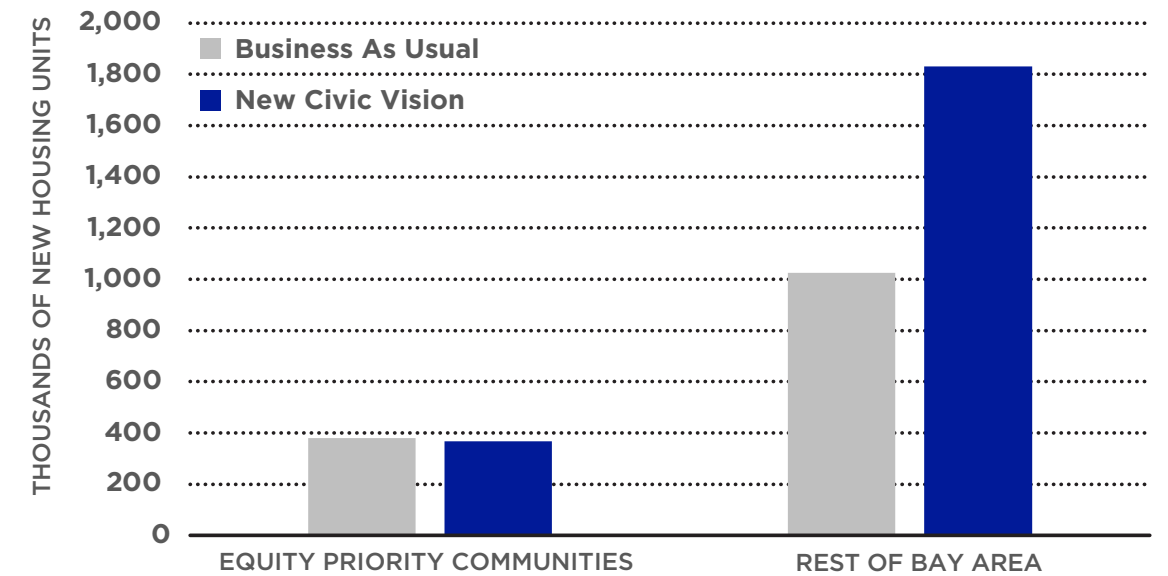




## The New Civic Vision Would Bring Slightly Less Growth to Equity Priority Communities Than the Business as Usual Scenario

Equity priority communities have seen a lot of change in recent years. The New Civic Vision would add slightly less overall housing within these communities compared to continuing Business as Usual. Instead, it would add roughly 800,000 more housing units outside of these communities than the Business as Usual scenario. In addition to changing where housing is added — and adding a lot more affordable housing — the Bay Area needs to create policies that protect people who are vulnerable to displacement.

New housing units added within and outside equity priority communities

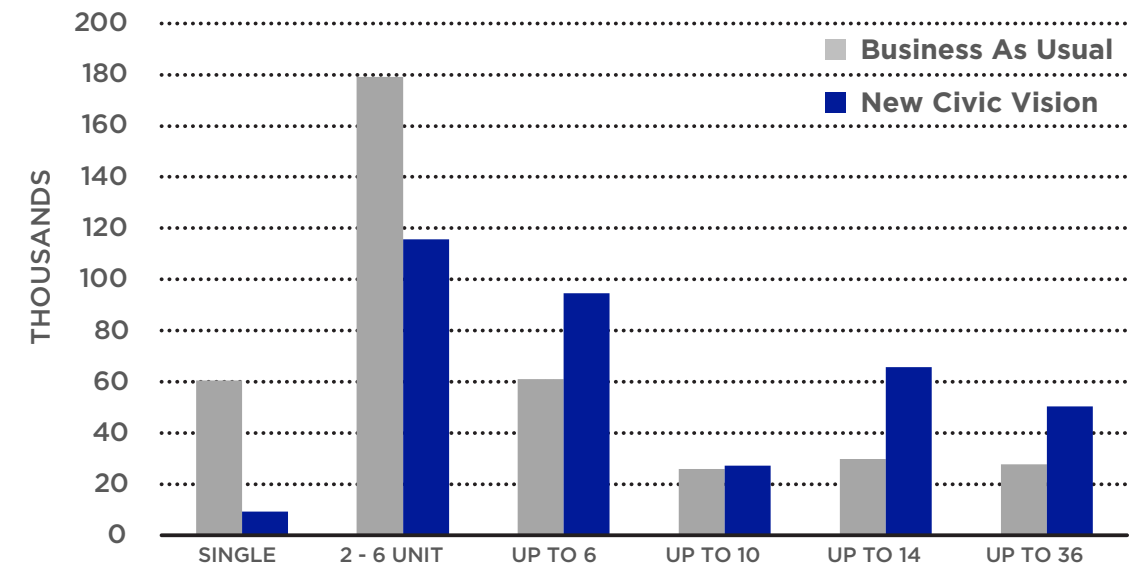




## Compared to Business as Usual, the New Civic Vision Builds Fewer New Housing Units in Equity Priority Communities and Adds Most of Those Units in Taller Buildings

While fewer units are contemplated in equity priority communities in the New Civic Vision, those units would be concentrated in taller buildings near transit. For example, as seen in the gray bars at right, the Business as Usual scenario would add 115,000 more units in single-family homes and two- to six-unit buildings. The New Civic Vision, on the other hand, would add almost 100,000 more units in buildings of six stories or more over the Business as Usual scenario (green bars at right). Such building would also be paired with policies to protect those vulnerable to displacement and to ensure affordable housing options in these areas. These policies are described in detail in two SPUR reports: *Housing as Infrastructure: Creating a Bay Area Housing Delivery System That Works for Everyone*<sup>5</sup> and *Rooted and Growing: SPUR's Anti-Displacement Agenda for the Bay Area*.<sup>6</sup>

New housing units added within equity priority communities



<sup>5</sup> Sarah Karlinsky and Kristy Wang, *Housing as Infrastructure: Creating a Bay Area Housing Delivery System That Works for Everyone*, SPUR, April 2020, <https://www.spur.org/housingasinfrastructure>

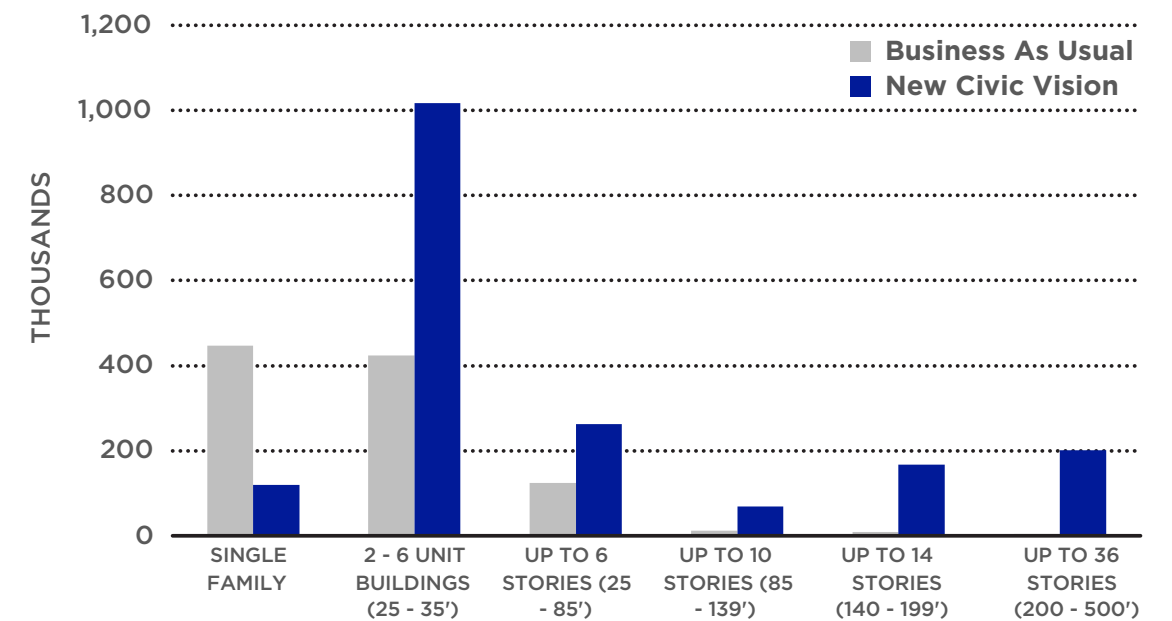
<sup>6</sup> Kristy Wang, *Rooted and Growing: SPUR's Anti-Displacement Agenda for the Bay Area*, SPUR, April 2020, <https://www.spur.org/rootedandgrowing>



## The New Civic Vision Builds 816,000 More Housing Units Outside Equity Priority Communities Than the Business as Usual Scenario, Opening Up Previously Exclusive Communities

Compared to Business as Usual, the New Civic Vision would add almost 600,000 more two- to six-unit buildings and 550,000 buildings of six stories or more outside equity priority communities. The New Civic Vision seeks to share growth more equitably across the region, including in previously exclusive communities.

New housing units added outside equity priority communities



# Conclusion

The New Civic Vision provides a framework for thinking about growth in a different way than the Bay Area has done in the past. By opening up previously exclusive areas, being thoughtful about adding housing near transit and along commercial corridors, protecting people from hazards, and preserving important open space and agricultural land, the Bay Area of 2070 could be a very different place than it is today — one that faces its housing affordability and sustainability challenges head on and stems the rising tide of income inequality, neighborhood displacement and threats from climate change. Instead of pitting these priorities against one another, we can chart a path forward that addresses all of them, creating a future Bay Area where all people can thrive.



**SPUR**

San Francisco | San José | Oakland

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**Through research, education and advocacy, SPUR works to create an equitable, sustainable and prosperous region.**

**We are a member-supported nonprofit organization. Join us.**

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