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California Affordable Housing Policies Fail in Wealthy Towns: A Case Study of the CityWalk Project

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Abstract

To remedy its lack of affordable housing, the state of California has passed legislation aimed at implementing fair housing principles, including rules that require the creation of low-income housing in cities throughout the state. In San Ramon, a new development plan has been approved which will create thousands of housing units, retail developments, parks, a new hotel, and parking amenities. Called CityWalk, the new development projects a vision of a "walkable city," one in which people can live and work in the same district, never having to commute by car again. The reality, however, is that San Ramon's housing prices are likely inaccessible for the workers that CityWalk is hoping to attract -- the retail salespeople, restaurant cooks and servers, hotel maids and janitors, among other low-wage employees, who might actually work in the immediate vicinity. Several methods were used to determine whether or not CityWalk will meet the needs of the workers who need housing, gauge the level and possible ramifications of community and stakeholder input into the project, and shed light on the broader question of whether affordability thresholds based on relatively high percentages of area median income make sense in the context of highly polarized, post-industrial economies. American Community Survey data from 2020 was analyzed to profile the incomes, existing housing characteristics, and commute times of both the current residents of San Ramon and the workers who currently commute to the area. That data was juxtaposed with economic data from the state of California describing the median wages in the area for people holding the jobs CityWalk hopes to create. Finally, meeting minutes from San Ramon's planning meetings were analyzed to measure the degree of stakeholder involvement in the planning process. Approximately 0% of the San Ramon workers eligible for the affordable housing units at all three levels could afford those units when affordability was defined according to the federal definition of 'rent burden' (no more than 30% of income spent on rent). Opening the aperture to include workers who might improve their rent burden (by paying less than the Bay area average of 44% of income on rent) while still devoting high proportions of their income to rent still yielded very small slices of the worker population who might benefit: approximately 12%, 16%, and 14% of the work force, depending on the affordability level. Examination of the 351 relevant meetings held by San Ramon from 2019 through 2022 yielded only 44 mentions of the CityWalk project, for an average of one mention every eight meetings. Throughout the process, no more than 103 citizens participated, or less than one person, on average, every three meetings. This study concludes that the affordable housing allocation in the CityWalk project will serve neither the workers who will staff the central business district nor the current residents of San Ramon, a pattern likely to limit the utility of California's affordable housing rules in any wealthy enclave. Furthermore, San Ramon's planning process did not successfully gather input from either city residents or commuters the city sought to target. This research accordingly suggests policy makers and citizens alike may need to think deeper about both the execution and impacts of affordable housing in wealthy California towns.

Keywords: City planning, Affordable housing, Housing policy, Bay rea housing, Housing and urban development, Regional housing needs allocation (RHNA)

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1. Introduction

California's state government has called for the creation of 2.5 million new housing units (among them 643,352 very low-income (30% AMI) and 384,910 low-income (50% AMI) units) to relieve severe shortfalls in housing supply and lower the cost of housing for California (State of California, 2021). As per California state requirements, 15% of these units are designated "affordable," but the high Area Median Income (AMI) of a city like San Ramon means that even apartments set at the lowest threshold (50% of AMI) might be too expensive for people who work in the low-income service sector catering to the needs of the high-income population. This bifurcated socio-economic pattern is described as the "global city" (Sassen, 1991) or "dual city" (Castells, 1989) and has been studied in the scholarly literature by Hamnett (1994).

San Ramon is currently embarking on an ambitious new development plan, CityWalk, that will include 4,500 new housing units on 138 acres of undeveloped land, as well as new retail development, open space and park land, a new hotel, and parking amenities (City of San Ramon, 2020a). CityWalk's goal of a 'walkable' city would require that the people who work in the city center-- many of whom are not the city's high-income residents-- should be the ones who live nearby, suggesting that the development should reflect, at least in part, the needs of the low-income central city workforce (City of San Ramon, 2020a). Currently, the housing in San Ramon largely prevents these large low-income service sector workers from living near where they work, and the high proportion of commuters to San Ramon incurs multiple costs in the form of commuting time, strained transportation infrastructure and traffic, and environmental consequences -- among other ramifications.

This paper aims to address the following questions: Have the needs of this largely-commuter workforce been factored into San Ramon's plans for CityWalk? Do the development's "affordable" homes fit the socioeconomic needs of San Ramon's low-income workers? How has San Ramon's planning process incorporated -- or failed to incorporate -- the input of these stakeholders who are potential but not current residents of the city, and might that be reflected in the nature of those plans?

2. Materials and Methods

We primarily relied on 2020 American Community Survey data on both San Ramon residents and respondents who listed Contra Costa County (the smallest unit of analysis available, and the county to which San Ramon belongs) as their place of employment in order to profile the resident and commuter workforce populations (US Census Bureau, 2020). Google sheets were used to collate, analyze, and graphically depict this data. Workers who reported that they were working at home (commute time = 0) were excluded from the data sets on commuters. For data on the development itself, we relied on published documents describing the plans for CityWalk and its new rental units. Data on typical wages for various occupations and labor market sectors in the area were obtained from the State of California's Department of Labor. Analysis of citizen participation in planning meetings was done by acquiring published meeting notes from the City of San Ramon's website.

3. Results

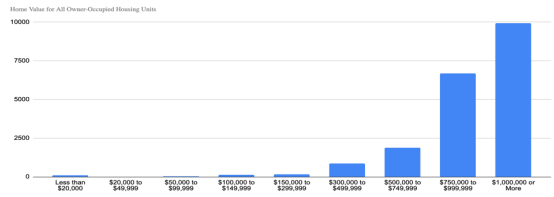

Figure 1. Home values in San Ramon

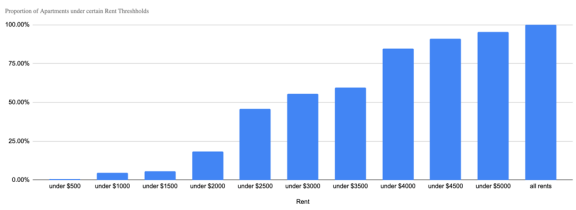

Figure 2. The cumulative distribution (or 'rent hill') of rents in San Ramon **(all figs -1)**

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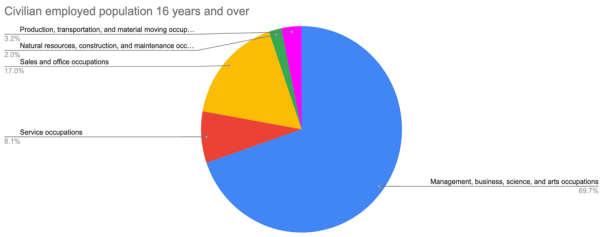

Figure 3. Occupations of San Ramon residents

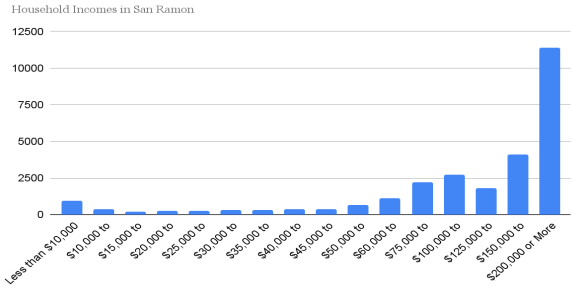

Figure 4. The income distribution of San Ramon residents

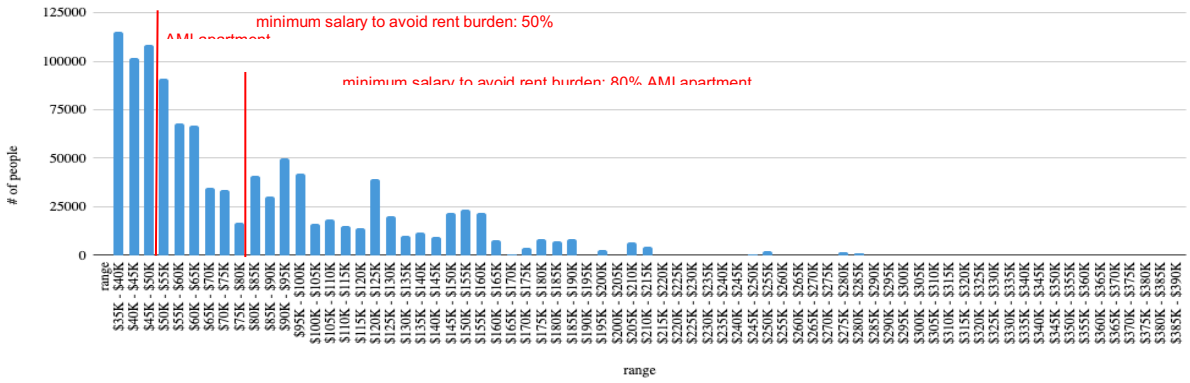

Figure 5. Distribution of salaries in Contra Costa county's labor market

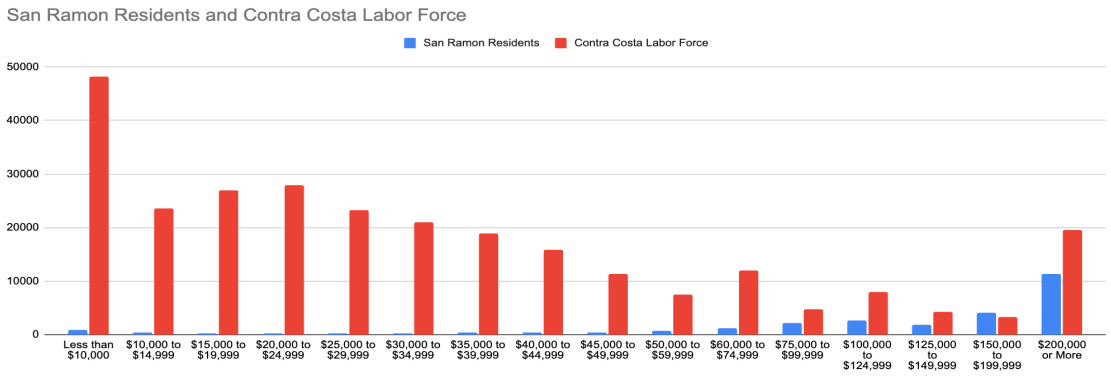

Figure 6. The distribution of household income versus labor market salaries in the San Ramon area

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Table 1. Median salaries in Contra Costa county for Service sector/Central Business District jobs with at least 10,000 estimated employees

Occupational Title	May 2021 Employment Estimates	Mean Hourly Wage ($)	Mean Annual Wage ($)
Home Health and Personal Care Aides	47,070	$18.33	38,120.00
Cashiers	28,000	$18.48	38,443.00
Fast Food and Counter Workers	22,520	$18.63	38,751.00
Retail Salespersons	21,220	$20.68	43,018.00
Office Clerks, General	16,120	$25.19	52,387.00
Stockers and Order Fillers	15,110	$21.30	44,294.00
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	12,910	$21.70	45,145.00
Customer Service Representatives	11,860	$24.73	51,431.00
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	10,680	$27.76	57,745.00
Waiters and Waitresses	10,650	$19.43	40,429.00

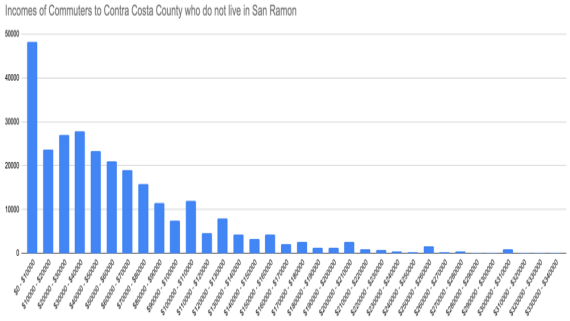

Figure 7. Incomes of Country Costa workers who do not live in San Ramon

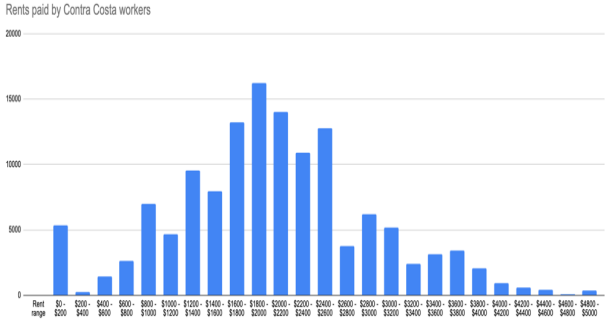

Figure 8. Rents paid by people who work in Contra Costa county

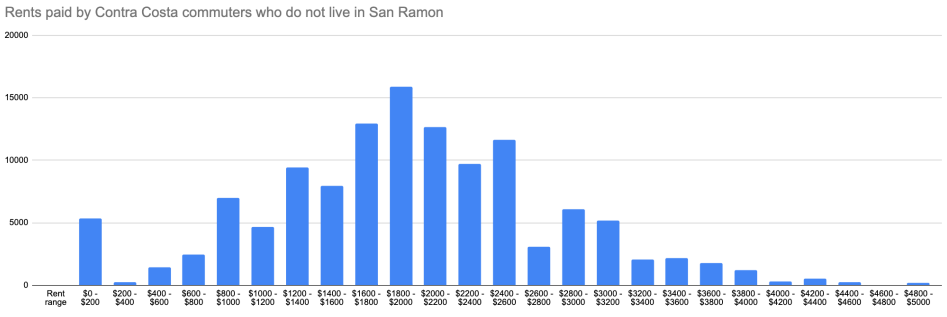

Figure 9. Rents paid by Contra Costa county commuters

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Table 2. Median rent, median income, and approximate commute time for the seven largest feeder areas for the San Ramon labor market

City	Median income	Median 1 Bedroom Rent	Approximate commute time to San Ramon
Vallejo	$33,758	$1,550	35 Minutes
Benicia	$51,978	$1,550	30 Minutes
Livermore	$54,346	$2,072	20 Minutes
Pleasanton	$63,382	$2,515	15 Minutes
Dublin	$72,946	$2,922	11 Minutes
Fairfield	$37,636	$1,750	44 Minutes
Suisun	$34,559	$1,675	45 Minutes

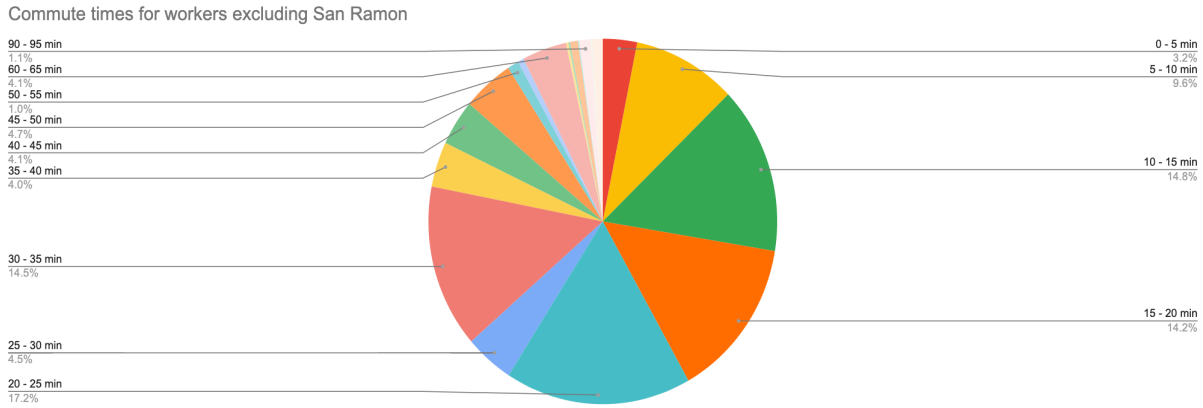

Figure 10. Distribution of commute times for people who commute to Contra Costa (CC) county

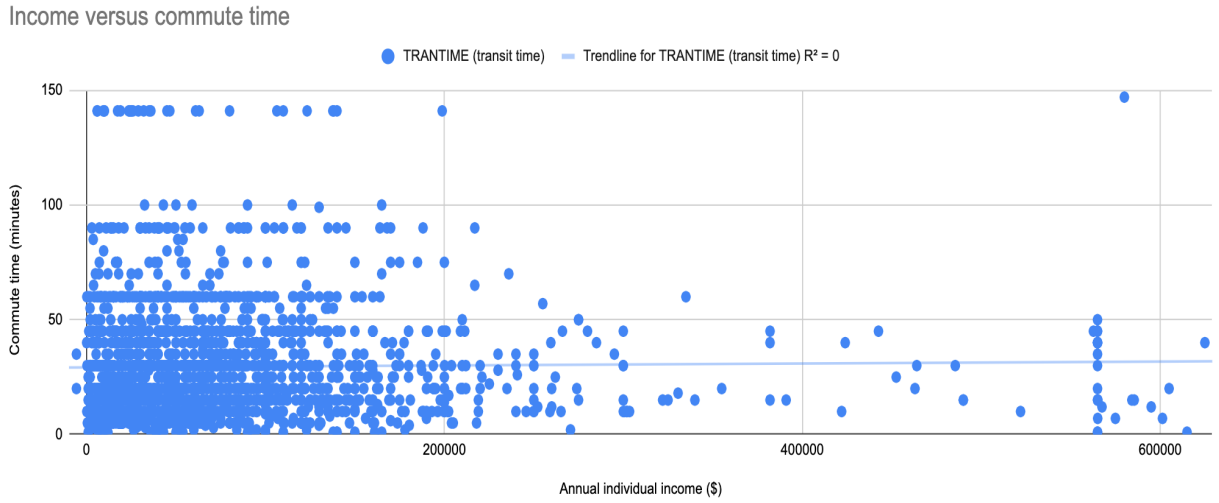

Figure 11. Income and Commute time among Contra Costa commuters

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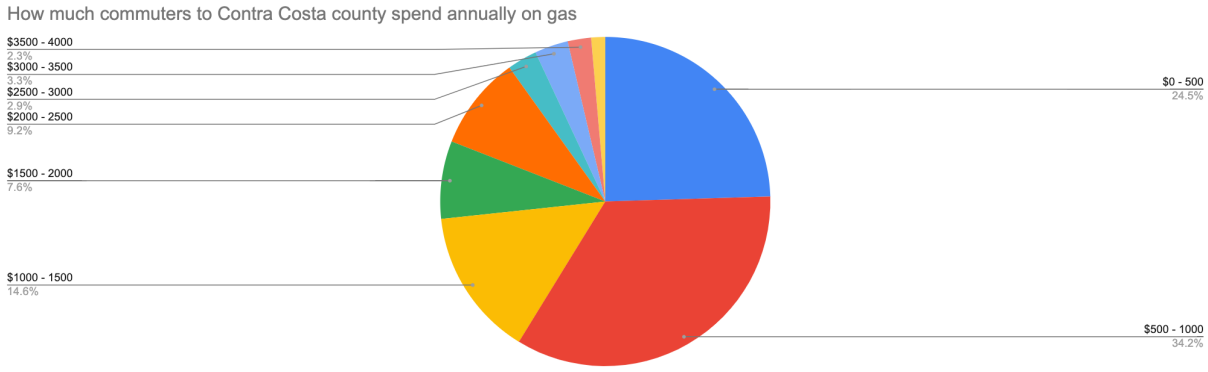

Fig 12. Annual amount spent on gas by commuters to Contra Costa County

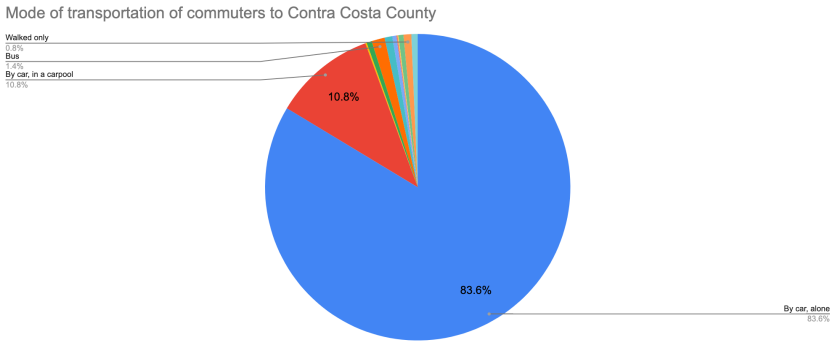

Fig 13. How commuters to Contra Costa County get to work

Table 3. Income limit, income minimum to avoid rent-burdened status, and percent of CC overall labor force and commuting workforce in each category

Housing type	Income limit (1 person)	Minimum income to avoid rent burden	Minimum income to pay no more than 44%* of income in rent	Percent of Contra Costa labor force eligible and not rent-burdened	Percent of Contra Costa commuters eligible and not rent-burdened	% of Contra Costa labor force eligible and spending no more than 44%* of income on rent	% of Contra Costa commuters eligible and spending no more than 44% of income on rent
50% AMI	$49,975	$49,960	$34,064	0%	0%	11.92%	14.66%
80% AMI	$79,960	$79,960	$54,518	0%	0%	16.37%	21.19%
120% AMI	$119,940	$119,960	$81,790	0%	0%	13.96%	15.35%

* Bay area average percent spent on rent

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Table 4. San Ramon planning Meetings through July 26th, 2022

Meeting Year	Meeting Type	# of Meetings held	# of Times Project was mentioned	Total # of Public Participants across all meeting
2019	City Council	46	4	0
2020	City Council	42	7	19
2021	City Council	47	5	13
2022	City Council	26 (as of July 26)	0	0
2019	Planning Commission	25	4	3
2020	Planning Commission	27	8	48
2021	Planning Commission	28	9	14
2022	Planning Commission	20 (as of July 19)	3	5
2019	Architectural Review Board	13	0	0
2020	Architectural Review Board	12	0	0
2021	Architectural Review Board	15	0	0
2022	Architectural Review Board	8 (as of July 14)	0	0
2019	Transportation Demand Management	6	0	0
2020	Transportation Demand Management	6	0	0
2021	Transportation Demand Management	7	2	1
2022	Transportation Demand Management	4 (as of July 18)	0	0
2019	Housing Advisory Committee	4	1	0
2020	Housing Advisory Committee	5	1	0
2021	Housing Advisory Committee	6	0	0
2022	Housing Advisory Committee	4 (as of 5/22)	0	0
TOTAL		351	44	103
Per meeting averages			.125 mentions per meeting	.293 participants per meeting

Note: Table was made by tabulating publicly posted meeting notes for the City of San Ramon's City Council, Planning Commission, Architectural Review Board, Transportation Demand Management team, and the Housing Advisory Committee.

4. Discussion

4.1 Existing Housing Stock in San Ramon

San Ramon's housing stock is generally high in price. The median home costs $1,600,500; over half of the city's homes are valued at over $1 million, and another third are valued at over $750,000. Fewer than 2,500 homes are valued at less than $750,000, with only about 500 homes worth less than $300,000 (Fig 1). Despite their high price tags, home values in the area continue to rise quickly, further reducing the likelihood of a market-based solution to the city's lack of affordable housing (U.S. Census Bureau, 2020). Between 2021 and 2022, home prices went up 20.4%, and home appreciation the last 10 years hit 128.5% (Redfin, 2022). While home ownership in the area thus clearly requires significant financial resources, rental units are scarce: about 70% of units are owner-occupied. San Ramon does host several affordable housing facilities, but many of them cater to vulnerable populations like seniors

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and people with disabilities (City of San Ramon-Housing Element, 2022). These populations are unlikely to provide a large proportion of the central city low-income workforce that would be best served by a 'walkable' center-city housing development.

4.2 San Ramon's Labor Market and its Resident Versus Commuter Workforce

San Ramon's residents are disproportionately white-collar workers at the apex of the economy; nearly 7 out of 10 of San Ramon working residents are employed in high-paying professional or managerial occupations, as shown in Figure 3 (U.S. Census Bureau, 2020). Many of these workers do not work in San Ramon proper: 62% of employed people who live in San Ramon commute to surrounding areas (travel more than 20 minutes to work) or work at home. (U.S. Census Bureau, 2020). San Ramon hosts a typical complement of businesses (retail stores, restaurants, personal service providers, etc.) to serve its affluent population, but only 8% of San Ramon's working population is employed in the service sector compared to nearly 80% nationwide (Ruggles et al., 2022). Accordingly, the service sector jobs located in San Ramon must be largely staffed by non-residents.

San Ramon's polarization reflects and produces a parallel disjuncture in the incomes of people who live in San Ramon as compared to the incomes of people who *work* in San Ramon. The majority of San Ramon's households earn more than $200,000 per year, nearly three times as much as the median household income for the United States as a whole (Fig 5). Only about 10.1% of residents earn a salary consistent with a low-wage service sector or central business district job in the area as described in Table 1.

State data describing the labor market for Contra Costa County -- the smallest geographical unit available, and the county in which San Ramon is located -- shows that the salaries of the area's *workforce* are distributed quite differently from those earned by San Ramon's residents. Most workers earn less than $65,000, and the majority earn less than $40,000 (Fig 5). Figure 6 shows a comparison between San Ramon's household incomes and the incomes of people who work in the area; while due to Census data limitations, the comparison is not quite perfect -- San Ramon residents who work within their county, for example, are reflected in both distributions, and county-level data is individualized whereas San Ramon data is at the household level -- the contrasting shapes of the two different distributions remain noteworthy.

This income polarization between workers and residents complicates the challenge of building affordable housing in high-income areas according to current state regulations and also speaks to broader challenges of income inequality across the country and the post-industrial and developing world. Employment for people who work in San Ramon itself naturally reflects a high proportion of service sector, customer service, and lower-level office work, the characteristic central business district labor market of a post-industrial city (Pierson, 1998; Nelson & Lorence, 1985). Indeed, the CityWalk development plans to expand rather than diversify this ecosystem; the commercial areas it proposes consist of new retail space and a new hotel.

Market-rate salaries for these new employees, however, will remain significantly below the wages of San Ramon residents and thus too low for even a 50% or 80% AMI apartment. The median cashier earns only about $38,000 per year, and the median retail worker earns only slightly more -- about $43,000 a year. The janitors and cleaners the new hotel might employ typically earn about $45,000 a year (Table 1). These salaries exceed state and national averages for similar jobs in part due to the high-income nature of San Ramon. Nevertheless, the extent of wage polarization in the area raises a question as to what types of housing units might actually be within the reach of these workers, most of whom do not live in San Ramon.

Indeed, about a quarter of the people who work in Contra Costa County commute from outside the county, coming primarily from Solano and Alameda counties, though many commute farther (Ruggles et al., 2022). As suggested by the divergent distributions of San Ramon's household incomes and the jobs offered by its labor market, commuters to Contra Costa County (the smallest available geographical unit for this dimension on the American Community Survey) have much lower incomes than San Ramon residents (Fig 7). More than half earn less than $50,000 per year, and a quarter earn less than $20,000.

American Community Survey data also show that these commuters currently pay rents significantly lower than those in San Ramon, although perhaps still more than they can comfortably afford (Fig 9). Removing those commuters

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who live within Contra Costa County limits skews the distribution further, clearly concentrating rents on the lower end of the scale.

4.3 Communities that provide housing stock for low-income commuters and the consequences for commutes

Almost 90,000 workers commute into Contra Costa County, primarily from Alameda, Solano, and San Joaquin counties, though significant numbers commute farther (Employment Development Department, State of California, 2020). The median salary for low-wage workers in San Ramon is comparatively higher, in many cases, than that offered for similar positions in the rest of the country, but the high prices in San Ramon mean many workers can only afford rents in surrounding towns. A look at the seven largest feeder areas to the San Ramon labor market outside of Contra Costa County reveals that they have noticeably lower median incomes and rents than San Ramon but simultaneously impose significant commuting burdens for their San Ramon employed residents (Table 2).

This pattern fits with a long-established finding in the literature that socially and economically disadvantaged workers often bear a higher commuting burden (Roberto, 2008; Dodson et al., 2020). It also complicates the hypothesis based in economic theory that longer commutes should correspond to higher incomes since workers accept lower incomes in exchange for a shorter commute or demand a higher income exchange for a more onerous one. While this relationship has been found in research like Carra et al. (2018) and Zhu et al. (2017), it presumes the availability of housing at a wide range of prices and jobs at a wide range of wages throughout a geographical area.

Analysis of American Community Survey data from 2020 shows that generally, commute times for workers who work in Contra Costa County are not dramatically higher than commute times elsewhere in California or in the rest of the United States. Most people commute fewer than 25 minutes. However, a significant proportion of the workforce -- nearly a quarter -- commutes at least 40 minutes, and about one in ten commutes at least 50 minutes to work (Fig 10). Long commutes, especially in heavy traffic conditions like those that often persist in the area, incur environmental costs like air pollution, noise pollution, and carbon emissions as well as financial and personal burdens for commuters; the CityWalk development understandably seeks to create a pedestrian-friendly mixed-use zone in the context of this broader landscape.

Figure 11 charts commute times as they correspond to the incomes of respondents to the 2020 American Community Survey who work in Contra Costa County. No clear relationship of any kind emerges from the data, which has a correlation coefficient of 0. However, the commuters with the longest commutes are disproportionately among the lower-income respondents, and with a single exception, all of the very highest income commuters have commutes less than one hour in duration. At least in this labor market, lower-income workers are not being partially compensated by a shorter, less burdensome, or less expensive commute.

Survey data also shows that commuters spend a significant amount of money on gas, further lowering their effective salaries (Fig 12). Nearly half spend more than $1,000 a year on gas, and more than a quarter spend more than $1,500 per year, nearly 5% of wages for the median service-sector workers described in Table 1.

Nevertheless, public transportation and other non-automotive means of travel appear to be out of reach or impractical for most commuters. A breakdown of commuters' modes of transportation show that only about 5% travel to work without a car, and that the vast majority of drivers drive alone (Fig 13). While several transit operators serve the area -- the County Connection Bus (CCCTA), Tri Delta Transit, WestCat, AC transit, and Bay Area Rapid Transit (BART) -- the area's public transportation infrastructure is poorly integrated (Contra Costa Health Services, 2022). It also reflects a history of high-income communities leveraging concerns over growth and environmental impacts to keep out public transit and those who might use it to commute (Schafran, 2018).

4.4 Comparing CityWalk's New Housing Units to the Needs of Its Commuter Workforce

The CityWalk development plans on constructing 4,500 new units of housing sited in the center of San Ramon City over the 25-year life of the project. As per California state regulations, fifteen percent of the 4,500 (675) units built will be designated "affordable" for "low" and "very low income" households (City of San Ramon, 2020a). Nevertheless, the asymmetrical skews of San Ramon's resident incomes and labor force salaries complicate the nature

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of this affordability. Given San Ramon's very high area median income, only individuals earning $49,975/year (who would pay $1249/month in rent) and $79,960/year (who would pay $1999/month in rent, respectively) would be eligible for and able to afford this housing (City of San Ramon- Housing Element, 2022). As shown in Table 3, the maximum income limits and rents for each type of apartment are set such that only people who are rent-burdened will be eligible to rent them; for the 120% AMI apartment, the income limit is set slightly *below* the salary needed to pay no more than 30% of yearly income in rent. If the income gap is expanded to include people who would be no more rent-burdened than the average Californian, who pays 44% of her income in rent (already a large proportion that significantly exceeds the national average of 27%), we find that the slice of the labor market eligible is still quite small. No more than one out of five workers is likely to find the "affordable" housing units "affordable" using even this elastic definition. Notably, CityWalk includes plans for 166,000 square feet of new retail and a hotel, both of which will require staffing by a largely low-wage workforce, only increasing the size and need of this population. However, the average retail sales associate in San Ramon earns about $20/hour, or about $40,000/year, nearly 20% below the "very low" income threshold and only about *half* of the "low" income level (Indeed, 2022a). Thus, a significant mismatch appears to exist between the workers who need affordable housing and the new housing planned. This research shows that the CityWalk development has indeed failed to meet the needs of its target population. Moreover, since it is built on a fundamentally characteristic dynamic of wealthy towns with service-sector economies, this pattern is likely to repeat itself in most similar municipalities.

4.5 San Ramon's Planning Process

The CityWalk development followed a relatively swift and-- in part due to the COVID-19 pandemic-- atypical approval process. First proposed in September 2019, it was approved just a year later, in September 2020, an unusually short period of time for a project of this scale. San Ramon is required by law to seek public comment and conduct community outreach meetings, and in fact, a public commenter (and former member of City Council) who submitted a lengthy public comment on the development as part of its environmental impact report (First Carbon Solutions, 2022) strenuously objected to the quick timeline. The relative scarcity of other inputs in that same document, however, suggests a related aspect of the problem: very few members of the public participated in the planning process, regardless of its duration, though meeting notes show that residents who did participate generally agreed that the project was rushed and was not given due-process, especially given its instigation during the global pandemic. While the fact that planning meetings were conducted virtually rather than in person might seem to have expanded the opportunity for public involvement, investigation of the minutes of these meetings showed that during those that were held as planned (a large number were canceled), public participation was extremely limited, and the CityWalk development was rarely mentioned (Table 4).

In the few Housing Advisory Committee meetings, minutes show, city officials conducted broad conversations about affordable housing, but CityWalk specifically was mentioned only once. Only the 2020 Planning commission meetings accumulated a significant number of public participants, though the per meeting average was still less than two per meeting (Table 4). In all of the meeting notes of the Architectural Review Board between 2019 and 2022, there was not one mention of CityWalk and the plans that Sunset Development, its developer, had for the project. Though the Review Board adhered to the mandatory 45-day waiting period before final approval, there was no input from the community during this waiting period (First Carbon Solutions, 2022).

In an interview, Senior Planner Cindy Yee noted that Sunset Development has been working with the city of San Ramon on its long-term plans for a very long time. Despite community concerns that the project got approved very quickly, many of which have surfaced in the media, Yee stated that there were meetings and conversations about the project between the city and Sunset Development before its official introduction, so the city "knew of Sunset Development's plans." These comments, however, indicate collaboration with the project's developer rather than broad-based public influence (C. Yee, personal communication, July 22, 2022). Indeed, in the public comments that do appear on the record, residents cited concerns about both traffic and housing, yet none of those concerns were addressed or mitigated; the project still was approved without modifications.

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The lack of input from San Ramon's residents, though, constitutes only part of the city's participation challenges. As described earlier, the target population for the development's affordable housing units, in particular, would naturally consist of commuters to San Ramon not currently living within the community. There is little evidence, however, that the city reached out to non-resident stakeholders. Though a survey was posted on the city's website in October 2021 and publicized through its social media, it received only 296 responses, a tiny percentage of the more than 80,000 residents or more than 90,000 commuters (City of San Ramon-Housing Element, 2022). The events at which city staff were present to reach out proactively (e.g., a charity run, a farmer's market, a cultural event, a business expo, and an art festival) do not seem tailored to engage San Ramon's commuting center-city workers.

San Ramon's city planning documents indicate that the city reached out by certified mail to "surrounding jurisdictions and other housing-related stakeholders via e-mail and first-class mail for feedback and engagement," but jurisdictions themselves appear to be inadequate proxies for the low-wage work force that presumably represents the targets of the affordable housing units (City of San Ramon-Housing Element, 2022). San Ramon also reported "extensive outreach to property owners, non-profit housing developers, market-rate housing developers, homeless advocates, [and] the building industry," but those elements that might similarly lack focus on the needs of San Ramon's commuter workforce (City of San Ramon-Housing Element, 2022). Thus, this research indicates that the city did not successfully involve either resident or non-resident stakeholders. Though it is beyond the scope of this paper to suggest a causal relationship between the lack of input from the target population and the project's inability to serve its needs, such a relationship certainly cannot be ruled out.

4.6 CityWalk in the Context of San Ramon's Broader Infrastructure and Housing Goals

In the 2015-2023 RHNA cycle (Regional Housing Needs Allocation), the California Department of Housing and Community Development (HCD) apportioned 1,417 affordable housing units to the city of San Ramon: 516 in the "very low income" category, 279 in the "low-income" category, 282 designated "moderate income", and 340 reserved for "above moderate-income" renters. The city build out did not, however, meet the required 1,417 units (Association for Bay Area Governments, 2013). According to 2015-2020 Bay Area Building Permit Activity Report, San Ramon issued permits for only 25 "very low" income units (less than 5% of its allocation), 87 "low income" permits (less than one-third of its allocation), and 146 moderate-income units permits (about half of the number required) (Association of Bay Area Governments (ABAG) / Metropolitan Transportation Commission (MTC), 2020). When asked about the lack of sufficiently discounted housing for low-wage workers, the city's assistant planner Salmana Shah stated that the inclusionary housing policy includes no requirement to provide 30% AMI housing and that San Ramon has no plans to require buildings to provide very low income 30% AMI units in the future (S. Shah, personal communication, July 15, 2022). With regards to the broader issue of meeting RHNA quotas, city planning said that the city can allocate the land for building, but that it is difficult to make sure contractors and management companies follow through with building plans. Despite rules that require construction to be completed and monetary fines for failure to do so, there is no way, according to Cindy Yee, San Ramon's Senior Planner, for the city to enforce the unit construction once builders are issued the building permit; as a result, RHNA quotas that go unmet generate no coercive consequences (C. Yee, personal communication, July 22, 2022).

The RHNA cycle running from 2023-2031 (Association of Bay Area Governments, 2022a) has allocated San Ramon an additional 5,111 units of affordable housing. Despite the development's ambitions and scope, CityWalk's 675 units built over the next 25 years would represent only a drop in the bucket and, as noted, include no 30% AMI units (Association of Bay Area Governments (ABAG) / Metropolitan Transportation Commission (MTC), 2020). Indeed, the evidence suggests that the city is not anxious to approach the amount of construction the state envisages: San Ramon's government (unsuccessfully) appealed the state's housing allocation plan on July 9, 2020, arguing that the Association for Bay Area Government's forecasted development plan didn't take into account changes in San Ramon's jobs-housing balance, the annexation of two residences that added 1,286 units in 2016, and the fact that the land allocated for new units does not respect the historical use of the land (Association of Bay Area Governors, 2022a; Baum, 2021). Since the city could not meet its initial quota of 1,417 units and indeed sued to avoid meeting it, it is unlikely to meet the new, larger number.

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San Ramon has laid out its own ambitious goals for reshaping its transportation infrastructure, also an important factor in the jobs/housing balance, as the research into its commuter population illustrates. In the City of San Ramon general plan, the city notes the high number of single-occupant vehicles in the area and lays out plans to remedy the problem, stating that businesses with over 50 full-time employees must have commuter benefits in the form of shared transportation (City of San Ramon, 2022a). San Ramon has also created a Transportation Demand Management (TDM) committee to make recommendations to the staff and City Council in furtherance of the goals of alleviating traffic and curtailing greenhouse gas emissions. In the case of CityWalk, however, it is not clear the committee has sufficiently addressed either the new or existing challenges to the area's transportation infrastructure.

The CityWalk project will occupy 135 acres of San Ramon's land, and given its 4,500 residential units, 169-room hotel, and 170,000 square feet of retail (City of San Ramon, 2020a), the toll it will take on public roads and transportation will be profound. The city documents for both Bishop Ranch, the development next to CityWalk which shares owners, promises tenants will be able to access free or subsidized Connection C bus service with direct and local express connections to Walnut Creek BART, Dublin/Pleasanton BART, Pleasanton ACE Train, and regional Park and Ride lots (Bishop Ranch, 2018). These steps may help to somewhat reduce the number of single-occupant vehicle rides, but the bus and train times cover "peak hours" (6:30-9:30 AM and 3:30-7:30 PM) only (County Connection, 2022), so they will serve only people working a traditional 9 to 5 job, thus excluding a large number of shift workers (e.g. many security guards and retail employees) or restaurant workers. Additionally, the buses do not run on the weekends, when many low-wage workers work since customer-facing establishments are often open. According to the Environmental Impact Report, all tenants will be given a free bus pass (First Carbon Solutions, 2022). Further exacerbating the limitations of these programs, new incentives to use public transportation may be outweighed by the "several" new parking facilities also planned for CityWalk; research suggests that new parking spots actually encourage more automotive traffic (McCahill, 2016; Weinberger, 2008). Despite these complexities, public transportation needs and strains on infrastructure due to the CityWalk development, meeting minutes show, have not yet been discussed. The new development was mentioned only twice in three and a half years of TDM committee meetings (Fig 18).

5. Conclusion

The housing created by the CityWalk development and the ways in which this development serves as a case study for similarly situated localities make these questions relevant for a wide variety of stakeholders. The nature of the CityWalk development and the housing it offers certainly affects current residents of San Ramon and might inform how they envisage a walkable, mixed-use downtown, but it also concerns the potential new residents of these housing units, who, if the city's goal of creating a town center where people both work and live is to be taken seriously, would staff both the new and existing retail and hotel amenities. This research shows that due to the high AMI of San Ramon and the income polarization of its residents compared to its workforce, California's regulations around affordable housing do not actually serve area workers. The affordable units envisioned both exclude the overwhelming majority of the city's residents, whose incomes exceed the legal limits, and price out the city's central business district workers, all of whom would have to take on substantial if not prohibitive rent burdens to live in them. City planners in San Ramon might consider the results of this research as they flesh out the CityWalk development and reflect on the populations they seek to serve.

Further, though, the question of how developments like CityWalk address the needs of high-income areas that attract low-income workforces (as shown in the scholarly work of researchers like Mollenkopf and Castells (1991) and Pinch (1993)) bears on the economies and housing stocks of similar cities in California and around the world. Policymakers at the state level might want to re-examine both the proportional requirements (15% affordable) and income levels (120%, 80%, 50%, and 30% AMI) in the context of an economy that is moving farther away from a normal distribution of income with a sizable middle class and towards a bimodal distribution of "haves" and "have-nots," (Hoffman, 2020) which might result in very few potential renters who both need and can afford an 80% or 50% AMI "affordable" housing unit. Perhaps standards based on larger labor market areas or even the state AMI would be more effective. Alternatively, income levels could be based on the 30th percentile worker, who generally earns

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substantially less than 30% of the AMI of an area like San Ramon. City planners and state and local governments across the United States and the globe should think critically about how best to serve the people who need affordable housing.

Finally, the question of public participation -- classically analyzed in the seminal 1969 work "A Ladder of Citizen Participation" by Sherry Arnstein -- is relevant to both government officials and the public at large. This research shows that San Ramon did not successfully engage either the city's citizens or the population that might have benefitted from living nearby their places of work in a "walkable" central city. For democracies to function, planners need to account for the needs of a diverse set of communities with varying barriers to civic involvement. As Arnstein herself suggested and as the work of scholars like McElroy and Szeto (2017) and Anguelovski (2016) has pointed out, the most vulnerable communities often lack the time, information, and/or faith in their local government to participate in even good-faith offers of communication. Some scholars like Sennett (2018) have suggested that bottom-up, technology-driven mass-participation in a so-called "smart city" might help to solve this problem, though this approach brings its own challenges, and legislative solutions that require local governments to consider a broader range of stakeholders might work better. The question of how governments serve constituents' needs when those needs and the solutions are extremely complex -- and when the bounds of the constituency itself might be under debate -- is both a timeless and timely concern.

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