

[COMMENTARY](#)

The next phase of California housing reforms? Climate-safe homeownership



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The Dixie Fire destroys a home in the Plumas County town of Greenville, Aug. 4, 2021. Photo by Karl Mondon, Bay Area News Group

IN SUMMARY

With one-quarter of Californians living in areas considered high-risk for wildfire, state leaders need to emphasize policies that generate more middle-income housing inside cities and create pathways to homeownership.

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A little more than a year ago, many California communities struck by [wildfires](#) faced a grim winter.

From the raging Caldor Fire south of Lake Tahoe that [destroyed over 1,000 homes and businesses](#), to the [Fawn Fire](#) in Shasta County that leveled 185 buildings, too many Californians caught in the crosshairs of climate change spent the end of 2021 sifting through the ashes of their dream – or dealing with the lingering health impacts of the toxic smoke that increased their risks for asthma and other chronic pulmonary ailments.

While early rains put a [damper on the fall fire season](#) in 2022, Californians pursuing the dream of homeownership nevertheless faced another kind of catastrophe – and like the pollution that causes climate change, this disaster is also man-made: The deliberate, historic housing shortage in our cities, coupled with rising interest rates, made the California dream of owning a home even further out of reach to entire generations of Californians.

The threat of climate catastrophe, and the historic housing shortage, were a long time in the making. But we can, and must, begin to repair the damage and change our trajectory. With the right mix of smart policies and urgent action, California can become affordable – [and climate-safe](#) – for everyone.

Like millions of people, I am [increasingly concerned about the risks](#) of climate change – risks which grow daily, and over the past week appeared as [destructive atmospheric rivers](#), floods and mudslides. But those risks are being compounded by housing policies that push most new housing production into harm's way: Fully one-quarter of Californians now [live in an area that is considered high risk](#) for a catastrophic fire.

Over the last five years, advocates have worked with legislative leaders across the state to pass transformative housing policies – from making it [easier and cheaper to build accessory dwelling units](#), or “casitas,” to [strengthening laws](#) about equitable housing growth, to [legalizing student housing](#) and [ending costly parking mandates](#) in multi-family housing.

All of these reforms point toward a California that is more affordable and climate-friendly, that opens new pathways to homeownership while also making our communities more connected, joyful, enticing places to live.

California has a long way to go. In 2023, our intent is to push even harder to ensure that the state's efforts to end the housing shortage and affordability crisis are fully aligned with efforts to both address the growing risks of climate change and expand opportunities for homeownership.

The challenges are immense. California's cities have made it nearly impossible to build more "missing middle" homes in climate-safe areas, instead pushing housing further into the ["wildland-urban interface"](#) – the locations at the greatest risk of deadly, destructive fires and floods. Over the years, too many Californians who achieved the dream of homeownership have watched that dream go up in smoke.

At the same time, it can be too easy to build sprawl housing in high-risk areas. In some cases, these same places are home to our most productive farmlands or critical habitat, or are themselves natural ["carbon sinks"](#) that help remove carbon pollution from the air.

Correcting this imbalance will be a focus of the housing agenda this year. Smart land use reforms would have the added benefit of reducing climate pollution from long car commutes, preserving valuable open space and farm lands, and making our state more resilient to climate change – while creating new pathways to homeownership, away from risk of wildfires.

The mechanisms of home ownership themselves also need reform, as they're still unfair and inequitable; discrimination in housing remains rampant, as too many Black and Latino would-be homebuyers are disproportionately shut out by a system of exclusionary zoning, finance, lending and other barriers.

Consider who owns their home in California: While [about two-thirds of white and Asian families in California](#) own their own homes, that figure drops to just 49% for Latino families and only 41% for Black families.

Homeownership is critical to helping families achieve financial security, while providing stable housing at a fixed cost. California needs to create more equitable access to housing finance – both for would-be homeowners seeking their first home, and existing homeowners who would like to build on their properties but don't have the access to credit that they need.

The housing crisis and the climate crisis are closely intertwined, and neither can be resolved without addressing both. Californians have repeatedly made clear that we expect our leaders to address climate change with the urgency it deserves, but we can't keep pretending that the location and cost of our homes is not a major part of the equation.

With a deliberate, thoughtful and dogged approach to addressing both issues, California can succeed at making our neighborhoods more affordable, inclusive and equitable – but also more connected, more joyful, more prosperous and more climate-friendly.