TERNER CENTER FOR HOUSING INNOVATION
UC BERKELEY

A TERNER CENTER REPORT - AUGUST 2023

The Housing Potential for Land Owned by Faith-Based Organizations and Colleges

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Introduction

In 2020, the Terner Center released *Mapping the Potential and Identifying the Barriers to Faith-Based Housing Development*.[1] The report identified the amount of potentially developable land owned by faith-based organizations (FBOs) in several key regions of California, and explored how these organizations could use their underutilized land to create affordable housing. Since the release of the report, the topic of catalyzing housing development on land owned by FBOs has continued to interest policy makers at all levels of government. Several stakeholders, such as philanthropies and mission-driven nonprofits, have also continued efforts to provide support for FBOs to pursue affordable housing development in the form of technical assistance and financial support. In the context of continued housing affordability and availability challenges throughout California, these efforts are seen as a way for FBOs and other nonprofits to contribute to the expansion of housing supply and fulfill their charitable missions. Yet as our previous report identified, such organizations face significant challenges in leveraging their property for housing, including limited financing options, regulatory barriers, and limited real estate development experience.

This paper updates our 2020 report with expanded data on the potential for development on FBO-owned land throughout the state. This paper also adds to its calculations land controlled by nonprofit colleges, which have also made recent efforts to build affordable or middle-income housing on land they own. This addition follows the language of Senate Bill 4[2], known as the Affordable Housing on Faith and Higher Education Lands Act of 2023 (SB 4), authored by State Senator Scott Wiener. This proposed legislation would provide a streamlined approval process and baseline development standards for affordable housing on properties owned by FBO and nonprofit colleges.

In this paper, we find that these organizations own a significant amount of land that would be eligible for SB 4 incentives, and that could be used for affordable housing. Specifically, we identified over 171,000 potentially developable acres statewide owned by FBOs or nonprofit colleges, which is nearly five times the size of the city of Oakland. The paper concludes with recommendations on how policymakers could further create opportunities for affordable housing on land owned by FBOs.

Methodology

The parcel level data in this report comes from an aggregation of county assessor data produced by LightBox, a commercial data provider. In our 2020 research examining land owned by FBOs, we used county assessor's data for 42 counties. For this report, we were able to obtain assessor's data for an additional 7 counties. Differences in data obtained and the methodology for tagging parcels account for the difference between the two reports in total acreage estimated. To estimate which parcels were owned by religious and higher educational institutions, we parsed the data for a combination of related municipal codes and owner's names.[3,4] We eliminated parcels that adjoin industrial parcels, which are excluded in SB 4, as well as parcels within 3,200 feet of an active oil well, which are also excluded in the legislation.[5] We filtered out parcels that

fit the latter criterion using data from the California Department of Conservation.[6]

To estimate roughly how many of these parcels may be suitable for new construction, we excluded parcels under 10,000 square feet from our sample. We made the assumption that parcels smaller than 10,000 square feet (or 0.23 acres) are too small to be suitable for most new housing financed through the Low-Income Housing Tax Credit (LIHTC) program, the primary source of affordable housing financing in the country. As a result, our estimates do not include instances where smaller-scale development such as tiny homes, cottage clusters, or other missing middle housing types could be pursued.

Our analysis also does not capture site conditions, such as environmental or topographic constraints, nor does it estimate how much underutilized land (e.g., undeveloped land and/or excess parking) is available on the identified parcels. Some of these parcels may also include existing structures—such as church buildings or classrooms—that the owner may not want to convert or pull down or that may not make sense to redevelop into affordable housing. As such, the analysis in this paper should be interpreted as an estimate of the amount of land that would be subject to SB4 provisions, not how many parcels would necessarily be used for or redeveloped into affordable housing.

After identifying parcels eligible under SB 4 and large enough to support affordable housing development, we then analyzed the characteristics of these sites by overlaying three different data layers:

- 2022 California Tax Credit Allocation Committee (TCAC) Opportunity Area Maps.[7] These maps assign each census tract in the state to one of five opportunity categories based on an index of economic, educational, and environmental characteristics that research has shown to be important for improving outcomes for low-income children and adults.[8]
- Proximity to high quality transit stops as identified by Caltrans.[9]
- Land use area type, such as areas designated for commercial retail, or single-family residential, as calculated from Replica, a commercial data provider.

Finally, to download data for all California counties for all tables in this report, visit our GitHub page.

Overview of Senate Bill 4

SB 4 would streamline affordable housing on land owned by religious institutions and nonprofit colleges.[10] New housing projects would go through a ministerial process, bypassing the California Environmental Quality Act (CEQA) and subjective local design standards.

SB 4 includes detailed zoning and density regulations, including provisions for developments located in zones that do and do not allow residential uses. The bill would allow for a baseline density level,[11] with an option to seek further increases through state density bonus law. The allowed height is the greater of one story above the maximum already applicable to the site or the height of any adjacent parcel. The bill also includes specific affordability criteria, specifically that 100 percent of the units be affordable to lower-income households, with exceptions that 20 percent of the units may be for moderate-income households and 5 percent of the units may be for staff of FBO or college institutions. SB 4 also limits required parking to one space per unit, and would be applicable in the California Coastal Zone. SB 4 also would allow for various ground-floor ancillary uses, including childcare centers and community-based organizations, in single-family zones as part of the SB 4 development.

Projects that are eligible for SB 4 incentives would be subject to labor standards established in Assembly Bill 2011 (2022). These standards mandate that construction projects with more than ten units adhere to prevailing wage requirements for all workers and provide healthcare benefits. Developments involving more than 50 housing units must engage contractors and subcontractors that either participate in a state-approved apprenticeship program or request apprentices from such a program.

Findings

Across California, there are over 171,749 acres of potentially developable land owned by FBOs or nonprofit colleges.

We find that there is a significant amount of land—nearly five times the size of the city of Oakland—throughout the state that would both be eligible for SB 4 incentives and covers a parcel large enough to support affordable housing development. The total potentially developable land owned by FBOs is 47,019 acres and the total potentially developable land owned by nonprofit colleges is 124,730 acres (Tables 1A and 1B). Note that while these totals include all potentially developable land, there may be existing structures or uses on any given individual parcel that may limit the likelihood new housing is built.

The size of FBO-owned parcels varies by county. For example, the median parcel size of potentially developable parcels in El Dorado County, which includes parts of the Sierra foothills and South Lake Tahoe, is 2.45. By comparison, the median parcel size in nearby Sacramento County is 1.49 acres. In Los Angeles County, the median parcel size is 0.74 acres, whereas San Bernardino County has an average size of 1.99 acres.

For land owned by nonprofit colleges, the highest percentage of potentially developable acres are located in less populated areas. Riverside County makes up

Table 1A - Eligible FBO Land for Selected Counties[12]

	Total Potentially Developable Acres	Total Potentially Developable Parcels	Median Parcel Size (Acres)	Share of Total FBO Acreage Statewide
Alameda	881	612	0.74	1.8%
Contra Costa	1,159	493	1.17	2.4%
Fresno	1,893	589	1.01	4.0%
Los Angeles	4,339	3,064	0.74	9.2%
Orange	1,907	707	1.6	4.0%
Riverside	2,800	855	1.65	5.9%
Sacramento	1,722	712	1.49	3.6%
San Bernardino	4,063	914	1.99	8.6%
San Diego	4,000	1,128	1.59	8.5%
San Francisco	100	159	0.42	0.2%
Santa Clara	1,544	559	1.48	3.2%
State Total	47,019	15,041	1.06	100%

Source: Terner Center analysis of LightBox data

Table 1B - Eligible Nonprofit Colleges Land for Selected Counties

	Total Potentially Developable Acres	Total Potentially Developable Parcels	Median Parcel Size (Acres)	Share of Total Nonprofit College Acreage Statewide
Alameda	2,740	156	1.53	2.1%
Contra Costa	1,673	49	3.8	1.0%
Fresno	1,344	92	1.98	1.0%
Los Angeles	6,544	715	0.98	5.0%
Orange	2,742	444	0.79	2.1%
Riverside	14,350	468	5.56	11.1%
Sacramento	924	119	1.79	0.7%
San Bernardino	7,116	349	1.14	5.5%
San Diego	5,144	342	1.77	4.0%
San Francisco	180	40	1.68	0.1%
Santa Clara	8,466	438	1.0	6.5%
State Total	124,730	4,410	1.94	100%

Source: Terner Center analysis of LightBox data

11 percent of the state's total potentially developable acres owned by nonprofit colleges, followed by Santa Barbara County at 9.9 percent and Monterey County at 7.7 percent. Median parcel sizes for nonprofit colleges also varied greatly by region. For example, Yuba County has a median parcel size of 192 acres, compared to just 0.8 median acres in Orange County. This may be in part due to the larger land holdings of colleges in rural communities in support of agricultural or forestry programs.

Half of land owned by FBOs and nonprofit colleges is located in higher opportunity areas.

Another potential goal for using land owned by FBOs and nonprofit colleges, in addition to overall adding to the supply of housing, is to expand affordable housing options in resource-rich neighborhoods that may otherwise be resistant to new affordable housing. Statewide, 51.7 percent of land owned by both FBOs and nonprofit colleges are located in "highest" or "high" resources areas as identified by the state's TCAC Opportunity Area maps, which identify neighborhoods that exhibit strong, research-backed indicators of positive economic, educational, and health outcomes for low-income families (Tables 2A and 2B).[12] This percentage varies depending on the region. For example, in Los Angeles County, 50 percent of potentially developable land owned by FBOs is in the "highest" or "high" resource areas. In Sacramento County, that share is roughly 30 percent and in San Francisco, it is 42 percent. For potentially developable land owned by nonprofit colleges, 54.6 percent is located in "highest" or "high" resource areas.

Of the potentially developable land owned by FBOs and nonprofit colleges, approximately 13 percent is located near high-quality transit.

Siting new housing construction near transit is one strategy policymakers and advocates have taken to give residents better access to jobs and amenities and help reduce greenhouse gas emissions. We find that 16 percent of FBO-owned land is located within a half mile of a high-quality transit stop (Table 3A).[13] For nonprofit colleges, that share is 12 percent (Table 3B). However, in denser and more urban counties, the percentages for both FBO and nonprofit college parcels near transit are much higher. For example, in San Francisco, nearly all—98 percent—of potentially developable acres owned by FBOs are located near high-quality transit. In Alameda and Los Angeles counties, about 40 percent of potentially developable acres are located near high-quality transit. However, in Sacramento County, that share is just two percent and in Fresno County, it is 7 percent.

We observed similar patterns with potentially developable land owned by nonprofit colleges. In San Francisco, 100 percent of such land is located near high-quality transit. In Alameda, a little under half is located near high-quality transit and in Los Angeles, about one third. In more inland and rural areas, the share is much lower.

There is a significant amount of potentially developable land owned by FBO or nonprofit colleges located in single-family neighborhoods.

We find that a significant share of potentially developable acres owned by FBOs is located in neighborhoods that are mostly single-family areas (Table 4A).

Table 2A - Eligible FBO Lands in TCAC Opportunity Designation Categories for Selected Counties

	Percent Highest Resource	Percent High Resource	Percent Moderate Resource	Percent Low Resource	Percent High Segregation & Poverty	Percent No TCAC Designation
Alameda	14.5%	27.3%	30.5%	25.2%	2.3%	0.0%
Contra Costa	25.8%	13.2%	15.7%	44.9%	0.0%	0.1%
Fresno	39.2%	10.9%	12.3%	3.3%	16.1%	18.0%
Los Angeles	23.3%	26.8%	26.3%	19.4%	3.8%	0.1%
Orange	17.9%	26.7%	25.8%	28.7%	0.4%	0.2%
Riverside	25.0%	30.2%	21.2%	18.6%	4.7%	0.1%
Sacramento	9.1%	20.7%	25.8%	37.6%	6.5%	0.0%
San Bernardino	19.6%	23.2%	19.4%	30.5%	6.3%	0.8%
San Diego	16.6%	24.4%	21.1%	36.1%	0.8%	0.8%
San Francisco	21.7%	20.4%	50.0%	5.8%	1.8%	0.0%
Santa Clara	34.4%	19.9%	38.1%	7.5%	0.0%	0.0%
State Average	22.0%	22.0%	24.0%	24.1%	3.3%	4.7%

Source: Terner Center analysis of LightBox and CTCAC/HCD Opportunity Area data

Table 2B - Eligible Nonprofit Colleges Lands in TCAC Opportunity Designation Categories for Selected Counties

	Percent Highest Resource	Percent High Resource	Percent Moderate Resource	Percent Low Resource	Percent High Segregation & Poverty	Percent No TCAC Designation
Alameda	53.0%	2.7%	35.4%	8.6%	0.0%	0.0%
Contra Costa	47.5%	0.6%	8.1%	43.5%	0.0%	0.0%
Fresno	30.9%	31.5%	2.7%	19.4%	4.5%	10.8%
Los Angeles	36.2%	22.6%	24.6%	8.9%	1.6%	5.8%
Orange	8.3%	13.2%	69.3%	8.9%	0.0%	0.0%
Riverside	9.8%	31.9%	13.9%	39.1%	3.8%	1.3%
Sacramento	28.1%	6.9%	53.4%	10.2%	1.3%	0.0%
San Bernardino	11.3%	5.96%	56.9%	20.1%	0.0%	5.5%
San Diego	20.2%	34.6%	24.3%	15.4%	0.0%	5.2%
San Francisco	29.4%	5.2%	39.9%	25.4%	0.0%	0.0%
Santa Clara	11.0%	38.3%	50.4%	0.1%	0.0%	0.0%
State Average	38.7%	16.0%	21.7%	17.1%	0.7%	5.8%

Source: Terner Center analysis of LightBox and CTCAC/HCD Opportunity Area data

Table 3A - Eligible FBO Lands Transit Access for Selected Counties

	Percent Developable Parcels Near Transit	Percent Developable Parcels Near Transit
Alameda	37.3%	57.5%
Contra Costa	28.4%	34.4%
Fresno	7.2%	15.9%
Los Angeles	38.9%	55.5%
Orange	26.5%	36.7%
Riverside	12.7%	19.3%
Sacramento	1.7%	3.7%
San Bernardino	5.9%	16.8%
San Diego	17.5%	41.6%
San Francisco	98.1%	98.7%
Santa Clara	49.0%	49.3%
State Average	16.0%	32.9%

Source: Terner Center analysis of LightBox and Caltrans data

Table 3B - Eligible Nonprofit Colleges Lands Transit Access for Selected Counties

	Percent Developable Parcels Near Transit	Percent Developable Parcels Near Transit
Alameda	46.4%	67.3%
Contra Costa	11.6%	26.5%
Fresno	3.2%	21.1%
Los Angeles	31.9%	48.7%
Orange	64.3%	19.7%
Riverside	9.9%	20.9%
Sacramento	21.5%	11.7%
San Bernardino	14.9%	49.5%
San Diego	40.3%	57.8%
San Francisco	100.0%	100.0%
Santa Clara	31.7%	85.3%
State Average	12.2%	37.1%

Source: Terner Center analysis of LightBox and Caltrans data

Table 4A - Eligible FBO Lands Zoning for Selected Counties

	Percent Mostly Non-Residential Zoning Percent	Percent Mostly Residential of Which Mostly Non-Single-Family Zoning	Percent Mostly Residential of Which Mostly Single-Family Zoning
Alameda	29.8%	13.9%	56.2%
Contra Costa	16.1%	3.2%	80.5%
Fresno	46.8%	6.8%	46.3%
Los Angeles	22.2%	16.4%	61.3%
Orange	41.2%	12.9%	45.8%
Riverside	16.2%	16.3%	67.3%
Sacramento	22.5%	10.5%	66.9%
San Bernardino	49.3%	6.1%	44.5%
San Diego	52.0%	9.7%	38.1%
San Francisco	37.9%	36.8%	25.2%
Santa Clara	12.2%	25.9%	61.7%
State Average	49.0%	8.6%	42.4%

Source: Terner Center analysis of LightBox and Replica data

Table 4B - Eligible Nonprofit Colleges Lands Zoning for Selected Counties

	Percent Mostly Non-Residential Zoning	Percent Mostly Residential of Which Mostly Non-Single-Family Zoning	Percent Mostly Residential of Which Mostly Single-Family Zoning
Alameda	89.9%	1.8%	8.1%
Contra Costa	68.5%	1.3%	30.0%
Fresno	68.1%	13.7%	18.1%
Los Angeles	78.3%	1.8%	19.8%
Orange	87.1%	3.9%	8.9%
Riverside	18.0%	14.0%	67.9%
Sacramento	95.2%	1.0%	3.7%
San Bernardino	82.1%	2.2%	15.6%
San Diego	95.4%	1.3%	3.2%
San Francisco	81.7%	14.1%	4.1%
Santa Clara	92.6%	0.4%	6.9%
State Average	83.3%	2.6%	14.1%

Source: Terner Center analysis of LightBox and Replica data

For example, 62 percent of potentially developable land in Santa Clara County is located in areas composed mostly of single-family homes. In Riverside County, it is 67 percent, and in Contra Costa County, it is 81 percent. The prevalence of FBO owned land in single-family areas is notable given that SB 4 would set a baseline for minimum densities (as described above) that may exceed existing allowable densities in single-family neighborhoods. This may make affordable housing development feasible in places where it is not currently allowed by underlying zoning which may otherwise limit the number and size of new homes allowed.

For potentially developable land owned by nonprofit colleges, we found significantly less land located in mostly single-family neighborhoods (Table 4B). One exception to this is Riverside County where two thirds of such land was located in single-family areas, likely due to the geography around the University of California, Riverside which comprises the vast majority of nonprofit college land in that county.

Implications for Affordable Housing Development

Our analysis finds that there is a significant amount of land owned by FBOs and nonprofit colleges that would be eligible for streamlining incentives under SB 4, and that could be used for affordable housing development. In particular, there is potential to expand access to affordable housing in places where it has often been absent, such as higher resourced communities and single-family neighborhoods.

However, there remain significant barriers to scaling the development of affordable housing on these sites.[15] Development of affordable housing on FBO-owned land can be a risky and complicated undertaking, even if approvals are streamlined and zoning restrictions relaxed. Housing development—especially traditional affordable housing projects—is complex, costly, and time-consuming even for seasoned developers. While SB 4's ministerial approval and minimum allowed development standards would address some issues around land use regulations, other challenges such as lack of technical expertise and limited local, state, and federal funding sources will likely continue to prevent many FBOs from creating new homes on their property, even if they are interested in doing so.

In addition, existing financing mechanisms may not be well-suited for FBOs or nonprofit colleges that want to build affordable housing. Most traditional affordable housing development is financed through the LIHTC program, often with 50 or more units in a development. However, FBOs or nonprofit colleges may prefer to create housing at a smaller scale, especially if

they have some underutilized land around existing structures that could accommodate "missing middle" housing but not a large multi-family building. These lower density options are typically not competitive for LIHTC, and no other direct subsidy source exists to support affordable development at this scale.

Lack of capacity and technical expertise among FBOs and nonprofit colleges to navigate complex development processes are additional constraints and can make such organizations apprehensive about pursuing development. As we found in our 2020 paper, pursuing a development partner through a Request for Proposal, accounting for the costs of maintaining housing over the long term, underestimating the value of retaining their land relative to their organization's needs and goals, and other challenges with navigating development process are all barriers for FBOs and nonprofit colleges to build on land they own.[16]

There is an opportunity to bridge these gaps by creating or expanding technical assistance to support institutions interested in pursuing housing but lacking the expertise and capacity to do so. Models for this type of assistance are already in place. For example, the Local Initiatives Support Corporation (LISC) has multiple programs providing faith-based organizations with the skills and knowledge to navigate the development process.[17] Enterprise Community Partners has a similar program known as the Faith-Based Development Initiative.[18] These programs include technical workshops, financial resources and connections to experienced housing developers. Technical assistance and resources could also come at the state and federal levels, where agencies can develop tools for FBOs or grants to local governments to implement tailored affordable housing initiatives on land owned by FBOs. Focused support is critical for building capacity and knowledge for organizations who are interested in pursuing housing on their property, but lack the resources, networks, and experience to do so alone.

Technical Appendix

Data for tables 1-4 for all California counties is hosted on our GitHub page.

We took the following steps to identify the relevant potentially developable parcels owned by FBOs or nonprofit colleges:

For religious institutions we manually identified the phrases associated with churches in the various municipal codes, which included different variations of Church, Convent, Mosque, Place of Worship, Religious, Synagogue and Temple. Then, where necessary (for example, if a county identified a broader category that included churches in its municipal code, like "clubs, lodge halls, fraternals, churches", as they do in Shasta County), we additionally filtered based on the names of owners. The list of owners' names was generated through manual examination and contained variations of Archdiocese, Beth Israel, Catholic, Chapel, Church, Faith, God, Holy Cross, Iglesia, Jehovas, Jeh Wit, Jesus, LDS, Lutheran, Methodist, Nazarene, Presbyterian, Seventh Day, Sikh, and Temple.

For institutions of higher learning we followed a similar but more straightforward process. We filtered for parcel owners' names that contained variations of the words College and University. This is a slightly different approach than with religious institutions as, per the language of the bill, all parcels that institutions of higher learning own should be included, whereas for religious institutions the land must also be used for that purpose. For example, a neighborhood church could be owned by an individual and we would want to be careful to not count that person's home in addition to the faith-based land they owned.

We used a similar process to identify industrial parcels, which are not eligible for SB 4. We filtered for parcels with municipal codes that contained variations of Construction Stg Yard, Dump Site, Food Processing-Beverage, Heavy Manufacturing, Industrial, Light Mfg, Lumber Yard, Machine Shop, Mineral Processing, Mini-Storage Warehouse, Truck Terminal, Warehousing/Distribution/Storage, Warehouse and Whse. As SB 4 states that "parcels separated by only a street or highway shall be considered to be adjoined"[19], we considered parcels to be adjoining if they had a conservative buffer of 25 meters around a parcel zoned for industrial use. As this buffer will capture some parcels separated by a smaller parcel this will screen out some marginal parcels that are likely to be viable and lower our total estimates.

Parcels were identified as "near transit" if the centroid of that parcel was within 0.5 miles of a high quality transit stop. Also known as a major transit stop, it is defined as "An existing rail or bus rapid transit station, a ferry terminal served by either a bus or rail transit service, or the intersection of two or more major bus routes with a frequency of service interval of 15 minutes or less during the morning and afternoon peak commute periods."[20]

Using data from Replica, which aggregates the amount of land area for each block group assigned to different use categories, we were able to assign block groups to one of three categories:

- "Mostly Non-Residential": If less than 50 percent of the land area of that block group was labeled as residential.
- "Mostly Residential, of Which Mostly Single-Family": If greater than 50 percent of the land area was labeled as single-family.
- "Mostly Residential, of Which Mostly Non-Single-Family": For the remaining block groups.

Appendix Table 1 - Acres Excluded by SB 4 Oil Well Provision, Top 10 Counties by Acreage

	Acres Excluded High Segregation & Poverty	Acres Excluded Low Resource	Acres Excluded Moderate Resource	Acres Excluded High Resource	Acres Excluded Highest Resource	Total Acreage
Tehama County	0.0	1,351.1	0.0	0.5	0.0	4,055.1
Ventura County	0.0	40.3	781.0	192.7	70.7	3,254.6
Los Angeles County	48.9	252.6	129.3	220.9	127.8	2,339.1
Kern County	71.8	284.4	36.3	158.0	168.2	2,156.8
Santa Barbara County	0.0	11.9	35.5	407.9	0.0	1,366.1
Orange County	0.0	21.4	76.9	123.7	40.7	788.9
Fresno County	0.0	219.9	6.2	15.6	0.0	725.5
San Mateo County	0.0	136.4	0.0	0.0	0.0	409.3
Contra Costa County	0.0	35.0	0.0	0.0	0.0	105.2
Lake County	0.0	0.0	26.1	0.0	0.0	78.5

Source: Terner Center analysis of LightBox and CalGEM data

Note: This represents total acreage after filters for parcel size and adjacency to industrial parcels have been applied.

Endnotes

1. Garcia, D. & Sun, E. (2020). Mapping the Potential and Identifying the Barriers to Faith-Based Housing Development. Terner Center for Housing Innovation, UC Berkeley. Retrieved from: https://ternercenter.berkeley.edu/wp-content/uploads/2020/08/Mapping_the_Potential_and_Identifying_the_Barriers_to_Faith-Based_Housing_Development_May_2020.pdf.

2. Findings are based on Senate Bill 4 legislative language as of August 29, 2023.

3. Some county assessor offices do not track land owned by religious institutions. As a result, this database did not include data for 9 counties: Alpine, Amador, Butte, Humboldt, Madera, Marin, Mariposa, Napa, and Plumas counties. For these 9 counties we interpolate estimates based on their population. We calculated the average ratio of a given feature value to population (e.g., total parcels owned by an institute of higher learning per capita) for all counties adjoining each of these nine counties. Then, we multiplied that ratio by the population of the county for which we wanted to interpolate data.

4. For a more detailed description of the parcel selection process please see the technical appendix.

5. This requirement removed roughly 5,429 acres from the total developable land. For a geographic breakdown of land excluded as a result of this provision, see Appendix Table 1.

6. "Oil and Gas Wells GIS, California." The Department of Conservation, Geologic Energy Management Division (CalGEM). Created: Aug 5, 2020 Updated: Aug 22, 2023. Retrieved from: https://gis.conservation.ca.gov/portal/home/item.html?id=335e-036c6a4f4cc39148ca2a9e0389c7.

7. "2022 Opportunity Maps." California Tax Credit Allocation Committee. Retrieved from: https://www.treasurer.ca.gov/ctcac/opportunity/2022.asp.

8. "Methodology for the 2023 CTCAC/HCD Opportunity Map." (2023). Retrieved from: https://www.treasurer.ca.gov/ctcac/opportunity/2023/methodology.pdf.

9. The definition of CA High Quality Transit Stops as described in Public Resources Code 21155, 21064.3, 21060.2. See: https://data.ca.gov/dataset/ca-hq-transit-stops.

10. Per California Education Code Section 66010.

11. The allowed density is the greater of the density limit that is already applicable to the site, the permitted density already applicable on any adjacent parcel, or the "Mullin densities" (generally, 30 units per acre in urban areas, 20 units per acre in suburban areas, and 10 units per acre in rural areas).

12. The top 20 percent of census tracts (or block groups in the case of rural counties) scores in each TCAC region are assigned the "Highest Resource" category, with the next 20 percent being assigned the "High Resource" category. This means that the top 40 percent percent of all tracts are assigned the "Highest Resource" or "High Resource" in

a region, but not necessarily within a county. See more: https://www.treasurer.ca.gov/ctcac/opportunity/2023/methodology.pdf..

13. The definition of CA High Quality Transit Stops as described in Public Resources Code 21155, 21064.3, 21060.2. See more: https://data.ca.gov/dataset/ca-hq-transit-stops.

14. To download data for all California counties for all tables in this report please see our GitHub page: https://github.com/Terner-Center/SB4-Analysis/tree/main. Note that the State Total Median Parcel Size (Acres) figure in tables 1A and 1B is the statewide median parcel size, and, per our methodology, a median taken after we have removed parcels under 10,000 square feet.

15. In our 2020 report, we identified several challenges unique to FBOs considering the construction of new homes on their property, and those challenges were reinforced in complementary work done in 2022. See: Finkel, J. (2022). "Religious Tenets & Low-Income Tenants: Lessons Learned from Jordan Court." Terner Center for Housing Innovation, UC Berkeley. Retrieved from: https://ternercenter.berkeley.edu/research-and-policy/religious-tenets-low-income-tenants-berkeley-california/.

16. Garcia, D. & Sun, E. (2020). Mapping the Potential and Identifying the Barriers to Faith-Based Housing Development. Terner Center for Housing Innovation, UC Berkeley. Retrieved from: https://ternercenter.berkeley.edu/wp-content/uploads/2020/08/Mapping_the_Potential_and_Identifying_the_Barriers_to_Faith-Based_Housing_Development_May_2020.pdf.

17. LISC Bay Area. "Faith and Housing." Retrieved from: https://www.lisc.org/bay-area/areas-of-work/affordable-housing/faithandhousing/.

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19. See Senate Bill 4: https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240SB4.

20. Cal. Pub. Resources Code § 21064.3. See: https://casetext.com/statute/california-codes/california-public-resources-code/division-13-environmental-quality/chapter-25-definitions/section-210643-major-transit-stop.

ABOUT THE TERNER CENTER

The Terner Center formulates bold strategies to house families from all walks of life in vibrant, sustainable, and affordable homes and communities. Our focus is on generating constructive, practical strategies for public policy makers and innovative tools for private sector partners to achieve better results for families and communities.

For more information visit: www.ternercenter.berkeley.edu

ACKNOWLEDGMENTS

Many thanks to the San Francisco Foundation for their support of this work.

Thank you to Terner colleagues Ben Metcalf, Carolina Reid, Zack Subin, and Bill Fulton for their review of this work. Thank you as well to Cora Johnson-Grau and Shiori Green for their assistance on publication.

This research does not represent the institutional views of UC Berkeley or of the Terner Center's funders. Funders do not determine research findings or recommendations in Terner Center's research and policy reports.