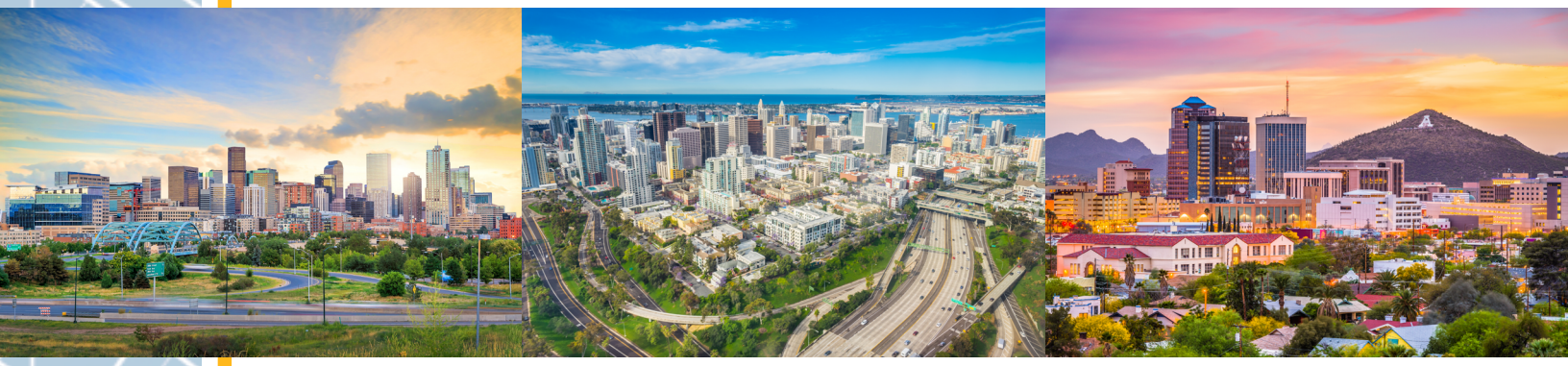

TERNER CENTER BRIEF - MAY 2026

How Local Market Conditions Shape Housing Policy Outcomes:

Comparing Denver, San Diego, and Tucson

Exploring policy with the Terner Housing Policy Simulator Visualization

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Introduction

Terner Labs—an innovation lab founded by Terner Center staff and faculty—has developed a tool to help researchers and policymakers understand the implications of adopting housing policies in specific jurisdictions.

The Terner Housing Policy Simulator (Simulator) uses a complex set of models to forecast the probability of new development based on thousands of inputs. The Terner Labs team works closely with local research partners to develop and modify the inputs, testing policy details and sensitivities.

The Simulator takes into consideration local economic conditions, zoning rules, historical development patterns, and financial metrics of potential projects. Based on these inputs, it estimates the optimal number of multifamily market-rate housing units for a developer to build on a given piece of land, as well as the project's financial feasibility and likelihood of development, and calculates how this might change if a specific policy were applied.

Terner Labs has also developed a public-facing interactive Simulator Visualization that allows users to explore how a set of policy scenarios and economic conditions affect housing development in three cities: San Diego, CA; Denver, CO; and Tucson, AZ. This simplified demonstration of the Simulator makes it easy to compare how housing development responds to different policy and economic conditions both across and within cities.[1]

The Simulator Visualization should serve as a jumping-off point for policy conversations, allowing users to play with simplified policy and economic scenarios to illustrate how context can affect the development of new supply.

In this brief, we begin by describing the policy scenarios featured in the Simulator Visualization. We then provide an overview of the cities included and their current development contexts. Finally, we highlight four key takeaways.

Key Takeaways

1. Cities need an all-of-the-above policy approach to work toward enough supply to address the housing crisis.

2. Upzoning single family parcels to allow up to six units produces substantial gains in projected development in neighborhoods that do not tend to have much new housing.

3. Development fees represent a meaningful constraint—reducing them can lead to modest increases in development in cities where fees are already relatively low.

4. Increasing allowable density on parcels near transit yields large gains in some cities and more moderate increases in others.

Policy Scenarios

The policies modeled in the Simulator Visualization are:

- The **status quo** policy scenario reflects existing policy and economic conditions, including current zoning and regulatory structures. The status quo is not, of course, the same for every city, as the policies in place in Denver differ from those in Tucson. Thus, predicted development under the status quo in Denver differs from that in Tucson, not only because of economic and geographic factors, but also because of the current regulatory landscape.

- The **parking reduction** policy scenario removes minimum parking requirements, allowing projects to provide zero required spaces. However, developers are assumed to continue to include some parking (approximately 0.75 spaces per dwelling unit)[2] based on observed behavior and developer feedback.

- The **missing middle** policy scenario upzones low-density or single-family parcels citywide to allow for gentle density, permitting up to six units per parcel and up to three stories. Setbacks are reduced (to approximately five feet) and lot coverage is increased (up to 75 percent). Density limits are increased to 36 dwelling units per acre (or DUA), and developers within these zones are assumed to provide approximately 0.75 parking spaces per unit with any new project.

- The **transit upzoning** policy scenario relaxes development constraints within one-quarter mile of transit stops.[3] For parcels in these locations, allowable density increases (to 72 DUA), minimum height allowances rise (to seven stories), setbacks are reduced (to approximately five feet), and lot coverage increases (to 75 percent). Minimum parking requirements are eliminated, with developers assumed to provide approximately 0.5 spaces per unit with any new project. Areas that already permit denser development are not affected.

- The **fee reduction** policy scenario reduces total development fees by 50 percent across all major fee categories, including planning, environmental review, building, and impact fees.

- The **all policies combined** policy scenario combines all four of the above policy experiments. Because policies interact with each other, the total predicted new units of all policies combined will be less than the sum of each policy scenario combined.

These policies were chosen as they are part of live policy debates across the country. For example, Denver recently adopted a reduction to residential parking minimums so as to encourage development—a policy similar to the parking reduction scenario tested here.[4] Additionally, California recently passed Senate Bill (SB) 79—a transit-oriented development bill that allows increased heights and building density in close proximity to major transit stops. It is similar to the transit upzoning policy tested in the Simulator Visualization.[5]

By modeling policies that are part of the national debate, the Simulator Visualization can bring clarity to timely questions and help guide policymakers.

Selected Cities and Their Development Landscapes

While Terner Labs now has bespoke profiles of the Simulator for more than 20 jurisdictions across the United States, the study cities of San Diego, Denver, and Tucson were chosen deliberately for this analysis because of their geographic and regulatory diversity, and because they have taken intentional steps in recent years to expand supply.

San Diego

San Diego's current development landscape reflects a city where developers have strong financial motivation to build (i.e., projects tend to be quite profitable) and increased supply may be constrained by current regulation. The city has approximately 60,000 parcels (or 22 percent of the parcels in the city) zoned for multifamily housing—only about 7 percent of the city's parcels allow development of more than 10 units.

Rents in San Diego are high—around $3,500/month for a two-bedroom apartment—but so are development costs, the median of which is approximately $535,000 for feasible projects (including land costs).[6] About 4.1 percent of those costs are attributable to fees, the highest share among the cities included in the Simulator Visualization.

In the status quo policy scenario, approximately 6,200 housing units are predicted to be developed each year. Development is relatively well distributed, with modest concentrations in western neighborhoods and in the Kearny Mesa and Serra Mesa area, where there are larger parcels that support stronger project financial metrics and thus, offer more incentive to develop.

Denver

Denver's current development landscape shows a city with shifting conditions. Although it has recently gone through a housing boom, the rise in development costs is making it harder for new housing projects to pencil—that is, to be profitable enough for developers to pursue.

About 60,000 parcels (or 32 percent of the total parcels in the city) currently allow multifamily development; approximately 12 percent of the city's parcels are zoned for more than 10 units. The median rent per unit is about $2,700/month for a two-bedroom apartment, and the median development cost per unit is more than $510,000 for feasible units (including land costs). In Denver, about 2 percent of development costs are associated with the fees included in the models, the lowest of the Simulator Visualization cities. In the status quo policy scenario, approximately 3,750 new housing units are expected to be developed each year. Most of this development is concentrated in Downtown, where higher rents and permissive zoning improve project financials and increase the likelihood of development. While the last decade has seen a housing boom here, now the market has cooled and the financial picture has changed.

Tucson

Tucson has the largest share of parcels already zoned for multifamily development. More than 76,000 parcels—44 percent of the city's parcels—currently allow more than one unit per parcel. However, only approximately 5 percent of these parcels can have more than 10 units. Tucson has the lowest development costs—approximately $320,000 for feasible projects—but it also has the lowest expected rent per unit, at approximately $1,730/month for a two-bedroom apartment. Approximately 3.1 percent of development costs come from fees.

Tucson has the lowest predicted development of the three Simulator Visualization cities, tracking with the observed development trends of previous years. Only 590 units of housing are forecast to be developed per year under the status quo scenario. This suggests that though the regulatory environment may be supportive of multifamily development, low potential rents and low returns for investors limit investment.

High-Level Takeaways

For a detailed discussion of each policy scenario in the three cities in the Simulator Visualization, please see the Appendix. The following section highlights key findings that emerged.

To achieve housing goals, cities need a comprehensive policy approach.

Simulator Visualization results indicate that, across the three cities, the combined policy scenario produces substantially larger gains than any individual reform. This all-of-the-above approach increases projected development by 88 percent in Denver, 105 percent in San Diego, and 128 percent in Tucson, relative to the status quo. The increase reflects a core feature of housing production: projects are rarely held back by just one constraint. Zoning limits, parking requirements, development fees, and site-level financial feasibility all shape whether a project pencils.

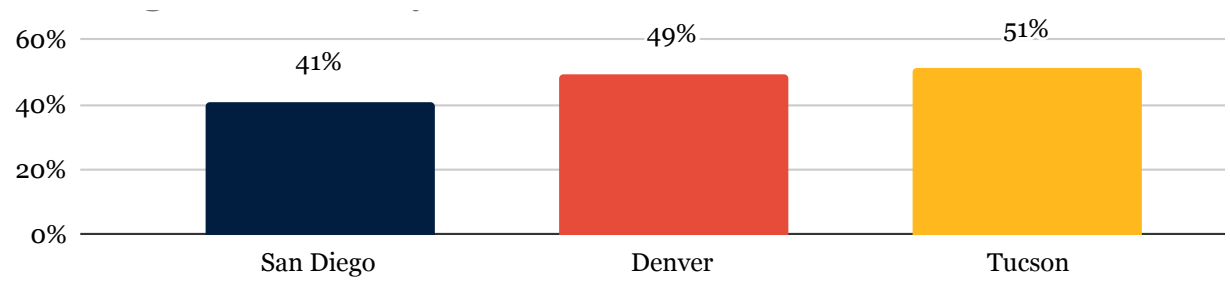
In San Diego, where strong demand meets restrictive zoning, combining policies unlocks large gains by both expanding where housing can be built and improving project financials. In Denver, where rising costs have made development harder to pencil, layering policies helps offset tighter margins while also allowing more units per parcel. In Tucson, where lower rents limit new construction, despite relatively permissive zoning, the combined approach improves project feasibility while modestly expanding development capacity. In each case, the policies work together to shift what can be built and whether it is financially viable.

The magnitude and consistency of the gains across all three cities suggest that it can be an effective strategy to combine policies that address different constraints simultaneously, allowing them to reinforce one another.

Across cities, the missing middle scenario results in large growth in new supply in neighborhoods that are not traditionally developed for multifamily homes.

The Simulator Visualization illustrates how the missing middle (gentle density) policy scenario produces large increases in projected housing supply. By allowing up to six units on parcels that were previously limited to single-family or low-density use, the policy unlocks development across a large share of each city. Though the number of units per parcel remains relatively modest, the number of parcels

Chart 1. Percent Change over Status Quo Associated with Missing Middle Policy Scenario (Maximum Six Units Per Parcel) under Baseline Economic Conditions



affected leads to substantial gains overall—approximately 40 to 50 percent change in expected dwelling units over the status quo scenario.

This scenario also demonstrates how sensitive outcomes are to the way a policy is defined—and why those definitions need to reflect local conditions. When missing middle housing is defined as up to six units per parcel, projected development is as described. Expanding that definition to allow up to 10 units per parcel, however, produces markedly different results across cities. In Denver, projected development jumps to 72 percent above the status quo—more than 20 percentage points higher than under the six-unit cap. In San Diego, on the other hand, increasing the cap to 10 units yields only about a 6 percent increase relative to the six-unit scenario.

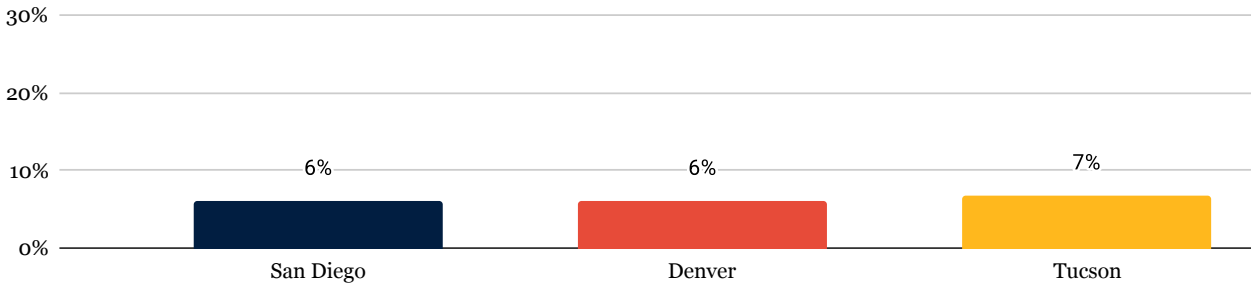
The missing middle scenario enables new housing in neighborhoods characterized by larger lots and relatively lower land costs, in addition to development in the urban core. In Denver, for example, development expands beyond Downtown into areas like Glendale and University, where parcel sizes and land values make smaller-scale multifamily projects more feasible. While this neighborhood shift expands capacity, it may also introduce tradeoffs, such as reduced access to high-quality rapid transit as more households locate in areas outside the urban core.

Ultimately, the potential profit associated with a project and the decisions of property owners determine the likelihood that new supply is added. But the Simulator Visualization shows that policy reforms to encourage more gentle density are a viable approach to increasing housing supply.

In cities with modest development fees, reducing them produces modest and predictable gains in supply.

Development fees have been shown to increase the costs of development,[7, 8] and our model indicates that they prevent some projects from penciling. However, the impact is modest in the study cities because the fees themselves are modest. San Diego has the highest development fees of the study cities—at just 4.1 percent.

Chart 2. Percent Change Associated with the Fee Reduction Policy Scenario under Baseline Economic Conditions



Under baseline economic conditions, the fee reduction policy scenario (which halves planning, environmental review, building, and impact fees) results in consistent growth across cities. In Denver, San Diego, and Tucson, reducing the development fees by half leads to approximately 6 percent more predicted units than the status quo policy scenario. This suggests that, where impact fees are relatively low to begin with, the impact of reducing development fees may be more consistent across geographies and market conditions than the other scenarios.

Upzoning around existing transit is impactful but context-dependent.

The transit upzoning policy scenario (which increases allowable density on parcels within a quarter-mile of major transit stops) predicts gains in housing development, but how much housing is largely dependent on how transit access overlaps with existing zoning capacity in each city.

In San Diego, transit upzoning results in substantial gains in new supply—nearly 3,000 units, or approximately 50 percent above the status quo scenario. This growth is driven primarily by the prevalence of light rail stops throughout the city: more than 15 percent of existing multifamily lots in San Diego are within a quarter-mile radius of light rail stops and included in the upzoning.

In Tucson and Denver, however, the quarter-mile transit buffer includes less than 5 percent of existing multifamily lots, and the projected development reflects this. Because Tucson has a relatively small transit system, there are fewer stops around which to upzone; the transit upzoning policy scenario results in an additional 180 units—or 30 percent increase—over the status quo. In Denver, there is a much more robust transit system, but the train mainly connects the city to surrounding suburbs. This means that within the city of Denver, the number of stops is relatively low and therefore, there are relatively few upzoned parcels. The transit upzoning policy in Denver results in a 12 percent increase, approximately 440 units, in projected development over the status quo.

This suggests that transit upzoning works well in cities with robust transit networks with many urban transit stops, but its impact is contingent on how transit and upzoning around transit is defined. If a transit upzoning policy were to include bus routes, for example, there would be substantially more development in all three of the study cities.

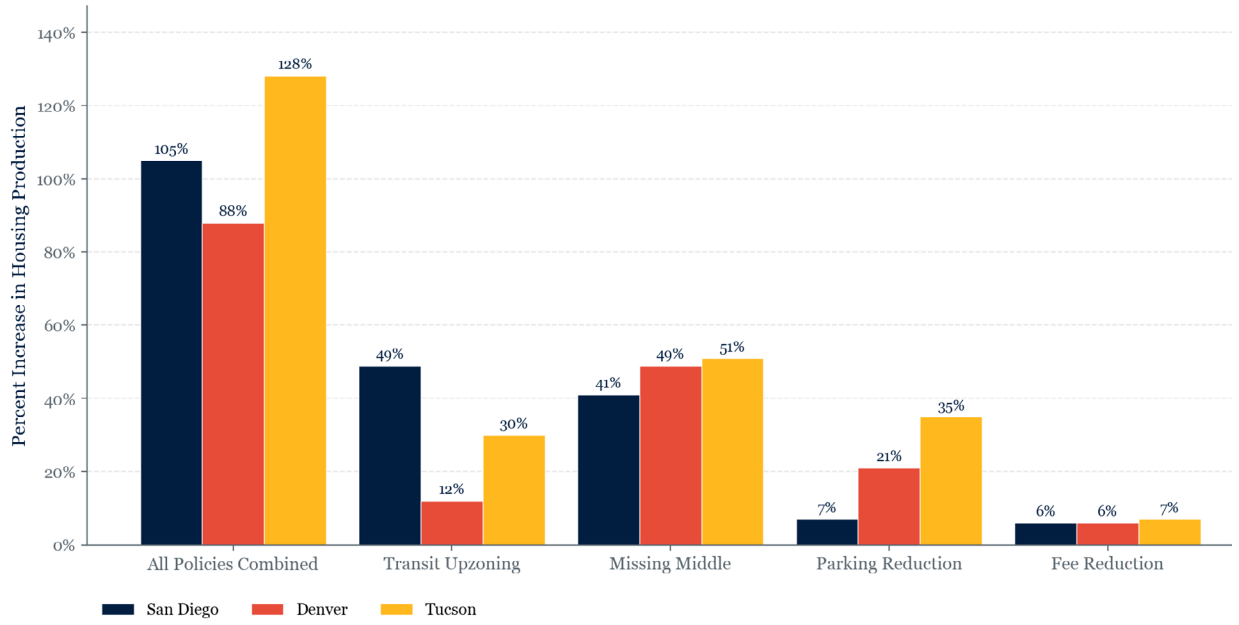
Conclusion

The Simulator Visualization results underscore a critical reality for urban planners: housing reforms are not “one-size-fits-all” solutions. The simulations in Denver, San Diego, and Tucson show that the effectiveness of a policy depends on whether it addresses the specific constraints—regulatory or economic—present in that local market.

Ultimately, these findings suggest that for reforms to be effective, policymakers must move beyond broad tools and develop a nuanced, place-specific approach to their jurisdictions. By utilizing data-driven modeling like the Terner Housing Policy Simulator, leaders of cities across the United States can set realistic expectations, target the true constraints of their local markets, and design more effective strategies to address the housing shortage.

APPENDIX: POLICY SCENARIO EXPERIMENTS

Chart 3. Projected Housing Production Increase by Policy



The findings across San Diego, Denver, and Tucson show that local economic conditions impact policy reform outcomes. While certain high-level trends emerge—most notably that missing middle reforms tend to drive the highest levels of expected development—the magnitude of these impacts is dictated by each city's economic and regulatory environment.

The graph above illustrates the relative impact of the five tested scenarios under baseline economic conditions, illustrating that identical interventions yield disparate results across the three jurisdictions.

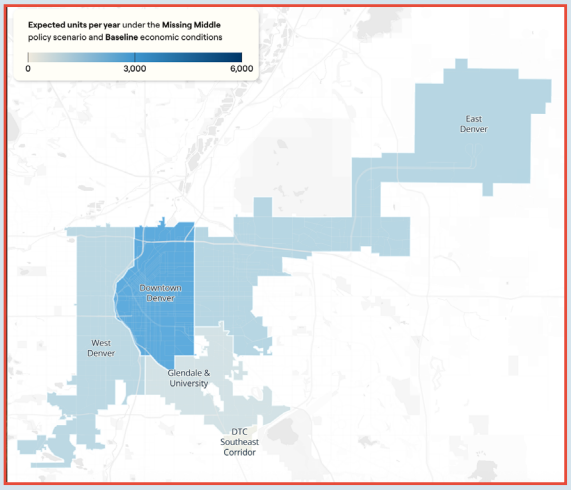
Missing Middle

Missing middle upzoning emerges as the most consistently impactful policy across all three cities. It tends to unlock development in areas with larger lots where gentle density allowances meaningfully improve project economics. While there are not a large number of units per parcel under the missing middle scenario, the large number of parcels means that gentle density outperforms more intensive upzoning.

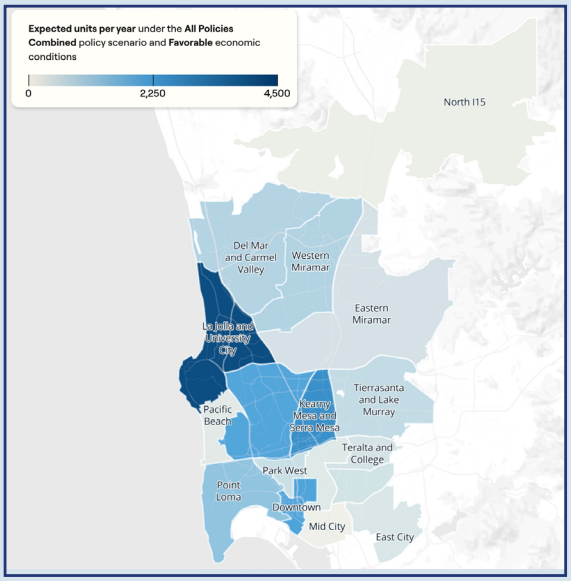
Denver

Under baseline conditions, the missing middle policy results in approximately 1,847 additional units—an increase of approximately 50 percent relative to the status quo. Approximately 86 percent of the total change in units is attributable to single-family parcels becoming multifamily parcels with a median of five units on them.

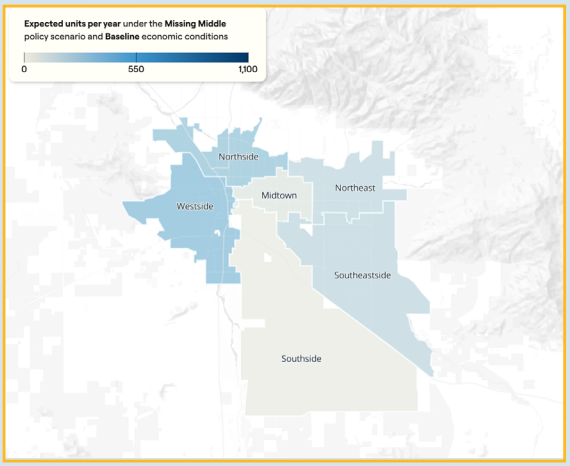
Map 1. Distribution of Total Development in Missing Middle Scenario in Denver



Map 2. Distribution of Total Development in Missing Middle Scenario in San Diego



Map 3. Distribution of Total Development in Missing Middle Scenario in Tucson



There are also gains attributable to relaxed constraints on existing multifamily parcels—approximately 13.6 percent of the change in expected dwelling units under this scenario is from multifamily parcels that are allowed additional density. These parcels tend to go from duplexes in the status quo scenario to five-plexes in the missing middle scenario.

Development is relatively dispersed, but it differs from the predicted development under the status quo scenario, as it is disproportionately concentrated in the West Denver neighborhood and the Glendale and University areas. West Denver has a large number of parcels overall, 75 percent of them have an increase in the number of units allowed, and the average land value is relatively low. This means that the increase in density is projected to be relatively limited, with median Optimal Dwelling Units (Opt DU) at only three units per parcel, spread out across a large number of parcels. In the Glendale and University areas, on the other hand, more of the increase is due to formerly single-family parcels becoming multifamily, and then having more units on each parcel (median Opt DU is six). Land in this area is also relatively cheap, making it enticing to developers.

Across economic conditions, these patterns remain consistent, with variation in magnitude rather than geography. Under favorable conditions, differences relative to the status quo narrow; under unfavorable conditions, they widen, particularly in the Glendale and University areas.

San Diego

Missing middle upzoning has a pronounced impact in San Diego, as well, producing approximately 2,500 units (or 41 percent) more than the status quo. This uptick is driven by two factors. Approximately 84 percent of the increase is driven by formerly single-family parcels becoming multifamily parcels and thus experiencing much more development than previously allowed. The remainder of the increase in projected development comes from parcels that, while previously multifamily, are allowed to develop more densely and more economically under the missing middle policy.

Development in the missing middle scenario occurs citywide but is most concentrated in central and western neighborhoods, with additional growth in the Border area, but this closely tracks with development patterns under the status quo scenario. However, there is some development under the missing middle scenario that runs contrary to status quo development: there is disproportionate development in the North I-15 neighborhood and the East City neighborhood. This development comes primarily from single-family parcels converting to multifamily.

Tucson

Missing middle upzoning produces approximately 890 units—about 300 (51 percent) more than the status quo. Approximately three-quarters of this development is attributable to single-family parcels becoming multifamily parcels, going from originally having one unit on them to having a median Opt DU count of four.

Development in the missing middle policy scenario is concentrated in the Northeast and Southeastside districts, where more than 70 percent of parcels experience some level of increase to the number of units. And the median Opt DU under the scenario in these areas is large—six and five, respectively. The Northside neighborhood has a lower number of parcels expected to increase the dwelling units on each parcel, and the Opt DU count is relatively small. However, the lots are large and the land values are low. Those geographic and economic conditions lead to more development that contributes to the whole.

Economic conditions amplify these patterns. Under unfavorable conditions, growth concentrates in the Northeast and Southeastside; under favorable conditions, these areas see even greater increases. These outcomes reflect the combination of large parcels, lower land costs, and high potential rents, as compared to the rest of the city.

Transit Upzoning

Transit upzoning shows more variable effects than other policy approaches, depending largely on how transit access overlaps with existing zoning capacity. In San Diego, the policy produces substantial gains. In Denver and Tucson, impacts are more limited—either because relatively few parcels fall within the policy boundary or because those areas are already zoned for higher density. This highlights that transit-oriented policies are most effective where zoning constraints, rather than market conditions alone, are binding.

Denver

Transit upzoning produces a more modest effect than the missing middle scenario, generating approximately 438 additional units (approximately 12 percent above the status quo). Development remains concentrated in Downtown Denver, and this pattern holds across economic conditions. Approximately 17 percent of the impact is attributable to parcels that were formerly single-family upzoning to multifamily; 37 percent of the impact is attributable to increased density on existing multifamily parcels.

The limited impact reflects the relatively small share of parcels affected (approximately 2.4 percent within the quarter-mile buffer) and the modest financial gains associated with increased density. In other words, relatively few parcels are upzoned, and those that are upzoned are not profitable enough to substantially increase the likelihood of development.

The majority of development is concentrated in Downtown Denver and East Denver, paralleling status quo development patterns. This pattern holds across economic scenarios as well.

San Diego

In San Diego, transit upzoning generates nearly 3,000 additional units, representing a roughly 50 percent increase over the status quo. This growth is driven primarily by intensifying existing capacity: while 17 percent of the projected change stems from the conversion of single-family parcels to multifamily use, approximately 71 percent of the impact is attributed to allowing greater density on existing multifamily lots. The scale of development also differs by initial zoning; parcels transitioning from single-family to multifamily show a median expected density of 10 units, whereas existing multifamily parcels that received additional allowances reach a significantly higher median optimal density of 16 units.

Geographically, this development is concentrated near major transit hubs in La Jolla, University City, and the Border area—a pattern that remains consistent across various economic conditions. Ultimately, the impact of this policy is shaped by the spatial alignment of transit infrastructure and existing zoning. While the reform successfully increases allowable density near transit, its overall reach is moderated by the fact that many of the city's primary transit corridors are already zoned for high-density development.

Tucson

Transit upzoning generates approximately 177 additional units (a 30 percent increase), with development following the same general pattern as the status quo. Approximately 60 percent of this change is attributable to a very small number of single-family parcels converting to multifamily parcels. These parcels have an Opt DU count of two, meaning that they go from single-family to duplexes. An additional 11 percent of this change is due to currently zoned multifamily parcels allowing additional density; these parcels tend to go from about three units to about 10.

Across economic conditions, geographic patterns remain largely unchanged, with only modest additional concentration under favorable conditions. The limited impact reflects the relatively small number of major transit hubs in the city.

Fee Reduction

Development fees, a prominent topic in the development space and in previous Terner Center research, can represent a sizable cost burden for developers. However, the highest impact fee rate in our the study cities is 4.1 percent of the total development cost (in San Diego)—relatively modest when considering previous research has shown fees can reach up to 18 percent of the development costs.[10] Because the fees are relatively low in the study cities, the fee reduction policy scenario consistently yields modest and predictable increases to projected development.

Denver

The fee reduction policy produces approximately 200 additional units (a 6 percent increase), with development concentrated in Downtown Denver and some activity in East Denver. Approximately 45 percent of this development is attributable to the decrease in per-unit development costs and thus developers being able to put more units on a parcel (i.e., the optimal number of housing units on the parcel increases). The other approximately 50 percent of the increase can be tied back to improved financials. That is, the development and the number of units stayed the same but because the cost of the project went down, the overall project expected profit improved to such an extent that the likelihood of development shifted positively.

The geographic distribution of development with a fee reduction approach closely mirrors the status quo across economic conditions.

San Diego

Fee reductions yield approximately 388 additional units (a 6 percent increase) in San Diego. Twelve percent of this development comes from an increase in the number of units considered optimal per parcel, and more than 87 percent of the increased development comes from better financials on the same project, leading to an increased likelihood of development. Development patterns closely resemble the status quo, and this holds across economic conditions.

Tucson

Fee reductions result in fewer than 40 additional units (about a 7 percent increase). Development remains concentrated in the Northside and Westside, with minimal activity elsewhere. Under unfavorable conditions, development is nearly nonexistent; under favorable conditions, modest increases occur but remain geographically concentrated.

Parking Reduction

Denver

Reducing the number of parking spaces required for each home generates approximately 800 additional units (approximately 21 percent more than the status quo),[11] with development concentrated in Downtown, East Denver, and the DTC Southeast Corridor. Unlike the other policies modeled, none of this change is driven by formerly single-family parcels transitioning to multifamily use. Instead, more than 70 percent of the increase comes from additional units on the same parcels. By reducing parking requirements, projects can accommodate more units per site, increasing overall development capacity. Approximately 30 percent of the development predicted is

attributable to probability only. That is, because reduced parking requirements lowers development costs, the probability of development increases and the number of predicted units goes up.

The development is concentrated in Downtown Denver, East Denver, and the DTC Southeast Corridor neighborhoods and follows similar patterns to the status quo policy scenario. In East Denver and the DTC Southeast Corridor, the development is likely due to very large lots, which allow for more units on each parcel, and average land values are relatively low. In Downtown Denver, the development is likely because of the relatively strong demand in the neighborhood driving future high rents.

San Diego

Parking reduction produces a relatively modest increase—approximately 450 units (or 7 percent) above the status quo policy scenario. Approximately 50 percent of this development is attributable to multifamily parcels optimizing at more units per parcel; in other words, without parking requirements, more of the parcel can be used for housing. The additional housing units make the entire project more profitable and thus more likely to be developed. The remaining 50 percent is driven by more expected profitability from projects that do not change, but are simply cheaper to build without the additional parking spots.

The relatively modest impact of the policy reflects San Diego's already progressive parking regulatory environment—especially compared to the other cities in the Simulator Visualization. Most multifamily parcels (over 80 percent) do not have minimum parking requirements, and for many that do, reducing requirements to 0.75 spaces per unit does not meaningfully shift project feasibility. This results in relatively little uptick in development in San Diego under the parking reduction scenario, compared to other policy scenarios in this city and to parking reduction policies in other cities.

The relatively limited development under the parking reduction policy scenario is distributed fairly evenly throughout the city and parallels trends in the status quo policy scenario, with elevated rates of development in the Kearny Mesa, Serra Mesa, University City, and Downtown neighborhoods. This holds true across economic scenarios as well.

Tucson

Parking reduction produces approximately 210 units above the status quo—a 35 percent increase. This policy in Tucson significantly outperforms its counterparts in Denver and San Diego.

Like Denver and San Diego, this development is not driven by parcels transitioning from single-family to multifamily use, nor by increases in allowable density on existing multifamily sites. Instead, more than 70 percent of added development reflects higher expected profit from the same building types, which in turn raises the likelihood that projects move forward. By not requiring additional parking, these projects are simply less expensive to build—making them more financially viable and likely to attract investment.

Development under the parking reduction policy scenario is concentrated in the Westside and Northside—mirroring the status quo pattern. Under favorable economic conditions, this concentration intensifies significantly, suggesting that parking reductions meaningfully improve feasibility in already viable areas.

ENDNOTES

1. Geographic areas in the Simulator Visualization are aggregated to highlight district- or neighborhood-level differences.

2. Dwelling unit is defined as a unit of housing. For the purposes of the Simulator, it is a two-bedroom apartment.

3. In Denver, a "transit stop" is defined as light rail stops; in San Diego, it is defined as major transit stops; and in Tucson, it is defined as light rail stops.

4. The model presented in the Simulator Visualization does not include this change.

5. One limitation to the Simulator and the Simulator Visualization is that policies are not implemented in a vacuum. That is, there are real impacts of the forecasted development that affect future development and that are not captured by the model. For example, if all of the forecasted development in a city were to occur, there would surely be additional capacity constraints within the local planning and permitting offices. These constraints may eventually delay the development timeline and thus affect carrying costs and eventually, the final cost of a project.

6. For each study city, these figures represent total development costs per unit, including land, construction, parking, fees, and carrying costs.

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10. Mawhorter, S., Garcia, D., & Raetz, H. (2018). It All Adds Up: The Cost of Housing Development Fees in Seven California Cities.

11. A prior Terner Labs report found somewhat different impacts from parking reductions, driven by differences in how the policy parameters were specified.

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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. The Terner Center is housed within the University of California, Berkeley's College of Environmental Design.

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