



Home Affordability - To Rebuild the California Dream - Rebuild the California Starter Home

From j_co@comcast.net <j_co@comcast.net>

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Dear **City of Berkeley**, zoning, subdivision, planning, building, and related departments,

My name is Joan, and a resident of Oakland, California. I am writing to share my research and insights about, **“Home Affordability - To Rebuild the California Dream - Rebuild the California Starter Home.”** The original 1950s Baby Boomer Starter Home of 1,000–1,200 sq ft. was surrounded by LAND, and intro to affordable ownership.

A policy framework I have been researching is the, **“Starter Home Restoration Act”** My focus isn’t to critique or dwell on past zoning decisions, but to collaboratively share known nuances and broader pathways toward property lot zoning solutions that revive smaller scaled home options, within a neighborhood, within a subdivision.

I appreciate the importance and complexity of the work you do, and your time in reading through my correspondence. Please consider the content of California’s Starter Homes, and how this model was similar in other U.S. States.

Sincerely,
Joan

HOME AFFORDABILITY

To Rebuild the California Dream -- Rebuild the California Starter Home

It’s the **Baby Boomer Guide of Home Ownership**. The 1950s Baby Boomer Starter home of 1,000–1,200 sq ft, on a 6,000–7,500 sq ft property lot, is surrounded by ~84% green yard. Designed for couples and families starting out.

California Built The Greatest Starter-Home Stock In America:

Cozy 2-bed cottages. Ranch homes. LAND to LAND neighbors and outdoor activities of human life!

Most People Assume California’s Housing Crisis Is Accidental. Not Exactly:

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CA housing policies aren't delineated by architectural design, neighborhood wellness, or generational LAND ownership. *Rather by:* Developer and builder profitability, tax revenue per sq ft of domicile, and human density economic practices - decade after decade.

Architects Were Sidelined:

Architects have advocated a simple principle: **Homes Need Green Space**. Sunlight, air flow, personal privacy, and surrounding nature are essential for human wellness.

Results in CA: Architectural ideals die the moment the proposal reaches the zoning officials.

Developer vs. Zoning vs. Architect

1. Developers focus on profiting from the sq ft of the entire property lot to build on.
2. CA property lot zoning isn't written by Architects. It's written by Officials who focus on maximum tax revenue: City Attorneys, Local City Councils, Planning/Zoning, and Neighborhood Development Services Departments.
3. Architects focus on the wellness of people and long-term generational livability.

CA *encouraged* homeowners to enlarge their starter home to their property setbacks. This costs CA nothing, but then CA collects maximum tax revenue.

New Subdivisions would have caused CA to have planners do-their-job, and, draw-up new neighborhoods of Subdivisions for greater than 2,000 sq. ft. homes with surrounding green space. In addition, CA Officials would need administrative assistance to spend money on: New infrastructure, transportation, new schools, post offices, etc.

CA Officials Pathway to CA Urban Development:

- a. Green space doesn't pay money. Bigger homes do.
- b. Let homeowners enlarge their Starter Home. It increases housing without new infrastructure.
- c. Maximize taxable square footage - based on the assessed value of your home, not the size of the property yard.
- d. Increased Human Density on each property lot.

Result: CA officials eliminated generational livability of home and LAND ownership.

1990's - Architectural Wellness awareness in CA. 40+ years behind. It's best if CA rethink zoning, setbacks, and LAND value.

2025 - Bigger Mistakes → Bigger Bonds → Bigger Crisis.

- a. CA Officials are asking Taxpayers to pay 20 Billion to fix the problem. This action is a *crisis reaction* to visible massive Homelessness and Accessory Dwelling Units.
- b. CA ignored generational livelihood because the political economy made green space, wellness, and starter-home preservation **financially inconvenient**.

Policy Proposal for California:

'The Starter Home Restoration Act'

A realistic, architecturally grounded path for California to revive small homes, restore green space, and preserve neighborhood generational opportunities. This proposal has three pillars:

PILLAR 1 — REBALANCE INCENTIVES

1.1 — Create a Starter Home Tax Class

Proposal:

Homes under 1,300 sq ft receive:

- a. *reduced permitting fees*

- b. *faster approvals*
- c. *lower property tax assessment rate*
- d. *state reimbursement for lost revenue*

This makes small homes financially viable again.

1.2 — Disincentivize ‘Maximum Envelope’ Rebuilds

Cities currently reward oversized rebuilds because they boost revenue.

Proposal:

Add a targeted tax on:

- a. *demolitions that replace small homes with large ones*
- b. *footprint expansions beyond a set threshold*

Use revenue to fund starter-home infill grants.

1.3 — Adjust Prop 13 for Vacant or Underused Land

Prop 13 unintentionally encourages land banking.

Proposal:

Keep Prop 13 protections for:

- a. *owner-occupants*
- b. *long-term residents*

Apply a use-it or lose-it supplemental tax to:

- a. *vacant residential land*
- b. *indefinitely empty parcels*
- c. *stalled developer lots*

This pushes land back into circulation without harming families.

PILLAR 2 — RESTORE ARCHITECTURE & GREEN SPACE

2.1 — Reinstate Green Perimeter Wellness Standards

Require a minimum strip of usable green space surrounding each home. Actual living landscape to enhance the wellness of the occupants.

2.2 — Allow Starter Homes on Proper Property Lots.

Neighborhoods should zone for:

- a. *1,200 – 1,800 sq ft homes*
- b. *on 2,000 – 3,000 sq ft lots*
- c. *with mandatory green space*

2.3 — Architectural Commonsense Code

Adopt a statewide guideline:

- a. *sunlight access*
- b. *cross-ventilation*
- c. *green perimeter*
- d. *modest footprints*

Not a style mandate, but a livability mandate.

PILLAR 3 — REBUILD THE DETACHED HOME

3.1 — Permit ‘Micro-Starters’

- a. *800 – 1,200 sq ft detached homes*
- b. *Let small builders create affordable detached homes on small lots*

This is what California stopped allowing after the 1970s.

3.2 — Convert 1950 –1980 Teardown Zones into Starter-Home Zones

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Many California neighborhoods have:

- a. deep lots*
- b. aging structures*
- c. overbuilt boxed homes*

Give homeowners the option to:

- a. subdivide*
- b. No apartments*

3.3 — Ban ‘Max-Envelope’ Rebuilds In Starter-Home Zones

Stop the pattern where a 1,000 sq ft cottage is demolished, and replaced with a 4,000 sq ft macro-home.

Zoning Code Policy:

- a. green perimeter*
- b. capped footprint*
- c. restoration of community scale and stability*

Disclaimer:

This writing is an interpretation narrative of research, analysis, insights, and AI assist. Why the current situation developed as a result of accumulated conditions, not one single factor. Thus, a policy proposal for CA.