

Cow Hollow Association

Annual Meeting Speech 2025

CHA President's Report

Land use and zoning have been at the heart of CHA's mission since our founding in 1946. When I first joined the board, zoning concerns were largely local — neighbor-to-neighbor — and CHA's role was to review remodeling projects and provide input to uphold our neighborhood design guidelines. This work fostered respectful collaboration and helped preserve the unique character of Cow Hollow.

But I never imagined we'd one day be facing a sweeping upzoning plan with such far-reaching consequences — one that has mobilized over 60 neighborhood associations across San Francisco through Neighborhoods United SF.

Upzoning rarely makes the news and if it does, will not always convey the complexity of this issue and how we got into this situation. This topic is wonky, confusing and often flies under the radar — yet it represents an existential threat to the identity, stability, and livability of our neighborhood. Very few people know it's happening. But once they do, they are shocked.

Before we turn to our guest speakers, I want to go a little deeper to make sure you all have a solid understanding of what we are faced with.

San Francisco has proposed an upzoning map that is the result of a state mandate to plan for 82,000 new housing units (of which 46,000 need to be affordable) by 2031. If we don't achieve that target, the city could be punished under the Builder's Remedy — a punitive law that strips away local zoning control and allows developers to build almost anything, anywhere, with no community input.

This mandate and the punishment are laws Senator Wiener created — and one the state is positioned to activate if cities don't meet their state-imposed targets.

We hear our local leaders say they're moving forward with this upzoning plan to avoid penalties like the Builder's Remedy — that their hands are tied. But the truth is, this city still has choices. We believe our leaders can speak out more forcefully about mandates based on outdated, pre-pandemic projections and handed down through a deeply flawed process — and can champion a plan that builds what's actually needed, not what looks good on paper.

These mandates no longer reflect San Francisco's economic reality or current population trends. And even Planning now admits this isn't an 8-year housing plan — it's morphed into a 50-year rezoning scheme that could turn our shoreline into Miami and our neighborhoods into Manhattan.

At past meetings like this we've heard warnings from experts that these state bills will reshape our city and remove local voices. That day has come.

With Mayor Lurie's upzoning plans, we are looking at 8-story buildings along Lombard — a double height increase over current limits — and 14 stories in the final blocks near the Van Ness.

On Chestnut, Fillmore, and Union Streets, the plan proposes 6-story structures, a 50% height increase. These are vibrant, low-scale, pedestrian-focused corridors where existing buildings are just one or two stories. The result? A canyon effect — blocking out sunlight, overwhelming small businesses, and permanently altering the scale and charm of our neighborhoods.

And these dramatic height increases are just the beginning.

The upzoning map also introduces something called density decontrol, which means developers can now build as many units as they can physically fit within the allowable height and bulk — no matter how large or out of character that may be. When this is combined with other state density bonus laws, it will supercharge heights and density across nearly every parcel in the city.

City officials say this can't happen under their local upzoning rules — but we've seen how Senator Wiener will write a new state law any time a city tries to push back. The density decontrol could be the first step in removing the 40-foot height limit that has shaped our neighborhoods for generations.

These myriad of local and state laws create chaos and confusion. The skilled developers and expeditors will know how to take advantage of every loophole, and we will no longer have any clear idea what the ultimate height limits and lot coverage can be in our neighborhoods. When you hear a building is sold, the dread begins, for renters, small businesses and nearby residents, as to what will that new owner do.

Meanwhile the city is being rushed to adopt this permanent upzoning plan by January 2026, to meet an arbitrary state deadline that leaves no room for thoughtful, longer term, local planning.

We're now told this isn't about actually building 82,000 new homes, but merely proving to the state that we could. The new goal is "capacity," not construction.

So how does the city respond?

By proposing a massive upzoning map that takes a city with 414,000 existing homes — and adds capacity for another 800,000 units.

Think about that for a moment.

That's a formula for 1.2 million homes in a small, already strained city — building capacity for hundreds of thousands more residents — with no concrete plans or funding for the infrastructure required to support it.

Think water pressure. Sewage treatment. Fire stations. Police staffing. Schools. Parks. Public transit. Affordable housing. All things this city is already struggling to maintain right now.

Equally important, there's no data to justify upzoning at this scale — the state itself projects flat to modest population growth over the next decade and beyond.

And where, exactly, is the funding for all of this going to come from — especially in the middle of a budget crisis?

Planning justifies this unfunded overreach by saying, “Don’t worry — only a small percentage of this will actually get built.” So they cast a wide net just to hit a hypothetical, outdated target.

But when you cast a net that wide, you don’t just catch opportunity — you catch unintended consequences.

- Rent-controlled tenants quietly bought out, then their buildings demolished
- Small businesses shuttered after decades of service, unable to survive displacement
- Glass towers rising where one- and two-story historic buildings once stood

And here's the truth: to upzone at this scale, you must demolish. That's the only way. So why are our leaders — under pressure from the state — putting forward laws that encourage bulldozing sound, rent-controlled, affordable housing and neighborhood-serving businesses, just to make way for expensive luxury towers?

It's upside-down planning. We should be focusing our housing efforts where the need and opportunity are greatest — like downtown — not destabilizing the very neighborhoods that are vibrant and attracting tourism.

And who benefits from this?

Not the average San Franciscan. Not the renter. Not the first-time homebuyer.

It's the speculators. The hedge funds. The real estate trusts with cash offers and no interest in the community.

You've likely heard the claims: "We need more housing." We need more supply to force prices down."

Let's be clear: this plan isn't about delivering affordable housing. Meeting the state's affordable housing portion of the mandate would require \$19 billion to build 46,000 units — a price tag that makes the plan unworkable from the start.

The state overreach is about transferring development rights from people to profit — from neighborhoods to investors.

Behind the language of "planning" is one of the largest land use shifts and transfers of wealth in our city's history. Housing is being treated not as a dwelling, but as a speculative asset — a commodity — and San Francisco is ground zero.

Young people are told that if we "just build more," prices will come down. But the truth is they're losing out to institutional investors making all-cash offers — sometimes before a home even hits the public market.

Families with paychecks can't compete against corporations with international capital.

And this upzoning plan — far from leveling the playing field — fuels speculation and gives those corporations even more room to win.

We already have 70,000 units in the development pipeline — and 141,000 units of existing capacity under current zoning.

That's more than enough to meet realistic housing needs without further upzoning.

Instead, we're being asked to triple or even quadruple building heights across large swaths of the city — with no affordability requirements, no protections against displacement, and no community input for what gets built or where. It creates uncertainty and opens the door to speculation.

Even Planning can't say how tall or dense some sites may become. And once this map is adopted, there's no going back.

The state has banned downzoning. So if we get it wrong — if it leads to harm, abuse, or public backlash — we may be legally barred from undoing it.

Let's not forget who wrote these rules.

San Francisco's own State Senator Scott Wiener — who authored the state laws driving this — has made it clear he has no intention of revisiting the mandate and has written legislation to prevent adjustments, no matter the economic or post pandemic conditions.

And while Senator Wiener is striving to move on to higher office, the damage from his legislation will remain.

We all want more affordable housing. We all want our family and friends to live nearby.

But this map doesn't solve affordability.

It doesn't respect our vibrant neighborhoods.

And it doesn't reflect or protect the San Francisco we love.

This isn't just about zoning.

It's about the state overreach and deregulating our local land use laws —

permanently.

It's about sovereignty.

It's about the soul of our city.

Now is the exact time we need to marshal all our voices and resources and work together.

We've [submitted proposed changes](#) to the upzoning plan that are fair, reasonable, and rooted in community input — and we hope the city will listen and adopt them.

We know these are not easy decisions, and the pressure from the state is real. But we believe San Francisco has always led by example — not by simply complying with mandates that don't reflect our values or reality. We believe there's a better path forward — one that respects the character of our neighborhoods while still addressing housing needs. And we are ready to be part of the solution.