
FW: SPUR support for Housing incentive programs & Inclusionary Housing Ordinance amendments

From City Clerk <city.clerk@sanjoseca.gov>
Date Fri 1/23/2026 2:19 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

 1 attachment (144 KB)

SPUR supports San Jose's Housing Incentive Programs & IHO updates.pdf;

From: Lori Droste [REDACTED]
Sent: Friday, January 23, 2026 2:18 PM
To: The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District3 <district3@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District5 <District5@sanjoseca.gov>; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>
Subject: SPUR support for Housing incentive programs & Inclusionary Housing Ordinance amendments

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Dear Mayor Mahan and Honorable Councilmembers,

Please find SPUR's support letter for the Downtown Residential Incentive Program expansion, the Multifamily Housing Incentive Program extension, and amendments to the Inclusionary Housing Ordinance. Please feel free to contact me with any questions.

Have a great weekend,

Lori Droste
Director of Housing and Planning Policy, SPUR

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January 23, 2026
City of San Jose City Council
200 E. Santa Clara St.
San José, CA 95113

Subject: Support for Housing Incentive Programs (Items 8.2 and 8.3) and Inclusionary Housing Ordinance Updates (8.4)

Dear Mayor Mahan and Honorable Councilmembers,

SPUR writes in support of the proposed housing incentive programs, including the expansion of [Downtown Residential Incentive Program](#) and the [Multifamily Housing Incentive Program](#) extension. We believe that these actions will unlock stalled housing developments, support housing production in Downtown San José, and deliver naturally occurring affordability for middle-income households without deep subsidies, relieving displacement pressures elsewhere in the city.

We are particularly supportive of the expansion of the Downtown Residential Incentive Program because its focus on office-to-residential conversions aligns with SPUR's [Revitalizing San José's Downtown: Five Strategies](#). By targeting conversion projects for mid- and high-rise buildings in the Downtown and phasing reductions to key development taxes, the program prioritizes housing that can realistically be delivered in the near term. Simultaneously, we encourage the City to identify complementary and reliable funding strategies for parks, notably Guadalupe River Park and St. James Park, so that housing production and investments in park amenities, maintenance, and public space can advance together.

In supporting the extension of the Multifamily Housing Incentive Program (MHIP), we recognize its demonstrated success over the past year. After a period in which no multifamily projects advanced to construction, MHIP has helped unlock multiple projects now under construction or actively pursuing permits, representing approximately 1,400 units.¹ Together, the program's combination of tax reductions, expanded eligibility, and a readiness-based prioritization could deliver even more housing projects. Although the potential loss of transportation revenue is not assumed in the 2026-2030 Adopted Traffic Capital Program, we want to emphasize the importance of identifying additional, sustainable transportation funding sources to continue supporting the critical link between housing and transportation in the Bay Area's largest city.

¹ City of San José, Staff Memorandum: Multifamily Housing Incentive Program Extension, Agenda Item 8.3. Staff analysis summarizes project status and unit counts.

SPUR also supports the proposed updates to the [Inclusionary Housing Ordinance](#). We recognize that fewer than 10 percent of projects subject to the Inclusionary Housing Ordinance are currently penciling under existing requirements,² and we share the City's goal of ensuring the ordinance results in actual housing production rather than stalled projects. We further acknowledge that middle-income households are a critical but underserved segment of the housing market, and that cities across the region, including San José, systematically underproduce housing for this group. During the current 6th cycle Housing Element period, only 109 middle-income units have been completed, by far the lowest level of production across all income categories.³

At the same time, SPUR recognizes the importance of subsidized affordable housing throughout the Bay Area and supports the provision to help streamline 100% affordable housing projects. We must also continue to work in partnership to find funding for low- and very low-income housing. The City has been a strong partner working collaboratively with stakeholders and the County to provide gap subsidies. Still, with the Measure A bond exhausted, additional funding sources will be necessary to meet the needs of lower-income residents. While subsidized affordable housing is best suited to address displacement directly, market-rate housing also plays an indispensable role by absorbing demand and reducing pressure on existing lower-income neighborhoods.⁴ We need to do both, and this proposal strikes an appropriate balance, provided it is paired with a continued commitment to identifying new, reliable funding sources for affordable housing.

For these reasons, SPUR urges the City Council to approve the Downtown Residential Incentive Program expansion, the extension of the Multifamily Housing Incentive Program, and the proposed updates to the Inclusionary Housing Ordinance. We look forward to working closely with the City to track outcomes, refine policies as conditions change, and identify additional funding strategies to meet San Jose's housing and equity goals.

Sincerely,



Lori Droste
Housing and Planning Policy Director, SPUR

² City of San José, Staff Memorandum: Inclusionary Housing Ordinance Amendments, Agenda Item 8.4. Staff reports that fewer than ten percent of IHO projects are financially feasible.

³ "City of San Jose's 6th Cycle (2023-2031) Housing Production," (PBCE Housing Production Dashboard), San José's Department of Planning, Building, and Code Enforcement, <https://app.powerbigov.us/view?r=eyJrjoiYTdkNmJhMDYtZTA4OS00MmVQ4LTlM0GUtZDIwZThkNTc3MzRmlwidCI6IjBmZTMzYmUwLTlxNDItNGY5Ni05YjhkLTc4MTdkNWMyNjEzOSJ9>.

⁴ Pennington, Kate, Does Building New Housing Cause Displacement?: The Supply and Demand Effects of Construction in San Francisco (June 15, 2021). Available at SSRN: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3867764#paper-citations-widget

Fw: Protect the Inclusionary Housing Ordinance

From City Clerk <city.clerk@sanjoseca.gov>
Date Fri 1/23/2026 3:40 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

 4 attachments (2 MB)
Carman-Gaines.pdf; Patrick-Martin.pdf; Millie-Lyons.pdf; Susana-Fotu.pdf;

Office of the City Clerk | City of San José

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From: E A [REDACTED]
Sent: Friday, January 23, 2026 3:35 PM
To: District3 <district3@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; Kamei, Rosemary <Rosemary.Kamei@sanjoseca.gov>; Campos, Pamela <Pamela.Campos@sanjoseca.gov>; Cohen, David <David.Cohen@sanjoseca.gov>; Ortiz, Peter <Peter.Ortiz@sanjoseca.gov>; District 6 <district6@sanjoseca.gov>; Doan, Bien <Bien.Doan@sanjoseca.gov>; Candelas, Domingo <Domingo.Candelas@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>
Subject: Protect the Inclusionary Housing Ordinance

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Hello Mayor and City Councilmembers

Please see the below attachments of residents and workers in San Jose who support maintaining 30% AMI affordable housing as a requirement in the Inclusionary Housing Ordinance.

Thank you!

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Sign Petitions:

Protect Inclusionary Housing Ordinance <https://form.jotform.com/260031040852038>
Symbols of Identity and Belonging at City Hall: <https://form.jotform.com/253548517960062>
Enhance Civic Participation: <https://form.jotform.com/253544303745153>

Here4You Homeless Shelter Hotline: (408)-385-2400

Elizabeth Agramont-Justiniano
she/her/ella/GIRRL!

My personal brand:

- Creativity**
- Compassion**
- Commitment**
- Consistency**
- Courage**
- Community Centeredness**

Artist/Creative

Expand TRUST in SJ! Mental Health Matters!

Political Ambassador, Afro UPRIS/Black Democratic Club of SCC: Black Lives and Black Permanency Matters!

Chair Ad-Hoc Committee on Housing and Homelessness, SCCDP

Choir+ Member of Urban Sanctuary

Build the Bench 2025 Cohort, Member of SVYD

Civic Leadership 2026 Cohort, Silicon Valley at Home

Housing Justice Advocate

Downtown Resident of District 3: St. James/Julian Neighborhood

Values: Honesty, Kindness, Compassion, Courage, Justice

"Democracy only works when we work for it. When we fight for it, when we demand it."~Stacey Abrams

Thank you!

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Friday, January 23, 2026

Protect Inclusionary Housing Ordinance

Sign if you support: It is of the utmost importance that the City of San Jose not eliminate affordable housing at the 30% AMI from the Inclusionary Housing Ordinance. Meaning that folks who make 30% of the Average Median Income of \$141K can find apartments at their income level. Eliminating Very Low and Extremely Low income affordable housing construction requirements within the Inclusionary Housing Ordinance would disproportionately negatively impact the Black community specifically in San Jose. Whereas, Black residents average median wealth is \$24K and White residents it is \$188K. Whereas, the Black population represents 2.2% of the city residents yet 19% of those who are unhoused. Furthermore, segregation and redlining still persist in San Jose. Race exists still as a determining factor and predictor of life outcomes. On 11/8/2022, voters approved Measure I amending the City Charter in order to uplift the values and practices of racial and social equity, inclusion, and racial and social justice. Effective 5/14/2024 the City of San Jose enacted the Equity Values and Standards Policy RES2024-140. Under the section titled Application it states: d. "Analyze how the program, polity, ordinance, or budget item might improve or worsen racial and social equity." Consequences, of removing the ELI affordable housing requirement from the IHO include: increase in homelessness for the poorest residents, poorer education outcomes, lack of opportunities and resources that would be provided in mixed income and higher resource areas. Due to persistent systemic racism in our society it is necessary for our government to provide protection and not be perpetrators of these injustices. The City of San Jose has a responsibility and needs to be held accountable to promote the wellbeing, safety, stability of its residents particularly those most oppressed. Let's not forget the purpose of the Inclusionary Housing in direct response to Exclusionary Zoning practices. Due to wealthy White homeowners not wanting People of Color or Poor people to live in their neighborhood. Racial and Class diversity is important in fostering a community that learns, grows, supports, strengthens, appreciates, and celebrates each member so that everyone can feel a sense of safety and belonging. With the current federal administration's active siphoning of our rights and resources and attempts to devalue Black, Latin(e/x), Asian, and Indigenous people, immigrants, poor people, people with disabilities, neurodivergence, and LGBTQIA+ people it is critically important that at the local City level you help protect our resources and rights so we can have equity and continue to advance. Thank You!

Name

Susana Fotu

Email

[REDACTED]

Address

[REDACTED]
San Jose, CA, 95128



Protect Inclusionary Housing Ordinance

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Name

Patrick Martin

Email

[REDACTED]

Address

[REDACTED]
San Jose, CA, 95126



Protect Inclusionary Housing Ordinance

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Name

Millie Lyons

Email

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Address

[REDACTED]
San Jose, CA, 95128



Protect Inclusionary Housing Ordinance

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Name

Carman Gaines

Email

[REDACTED]

Address

[REDACTED]
San Jose, CA, 95112

FW: Support for Housing Policy Updates Advancing Production in San José

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:11 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Loida Kirkley [REDACTED]
Sent: Sunday, January 25, 2026 3:44 PM
To: The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District5@sajoseca.gov; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; District3 <district3@sanjoseca.gov>
Subject: Support for Housing Policy Updates Advancing Production in San José

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Items 8.2: Downtown Residential Incentive Program Expansion, 8.3: Multifamily Housing Incentive Program Extension, & 8.4: Amendments to the Inclusionary Housing Ordinance.

Dear Mayor Mahan and Honorable Councilmembers,

I am writing to express strong support for the San Jose Chamber of Commerce's letter urging approval of the proposed updates to the City's housing policies, including extensions of the Downtown Residential Incentive Program and the Multifamily Housing Incentive Program, as well as amendments to the Inclusionary Housing Ordinance.

Housing, especially affordable, and workforce housing - remains a top concern for employers and residents alike. San José's ability to stay economically competitive depends on producing the homes needed to house its workforce. The Chamber's recommendations reflect practical, market-aligned steps that will help accelerate production, improve feasibility, and support long-term investment in our city.

The proposed refinements to the Downtown Residential Incentive Program, continued support for the Multifamily Housing Incentive Program, and targeted updates to the Inclusionary Housing Ordinance collectively strengthen the city's housing framework. These actions will make it easier, faster, and more predictable to build the housing San José urgently needs.

I encourage your support for these policy updates and welcome continued dialogue with the Chamber and its members as the City advances solutions to meet its housing goals.

Thank you for your leadership and consideration.

Loida C. Kirkley
Roygbiv Real Estate Development



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FW: Jan 27 Council Meeting Agenda Item 8.4 - Increasing Inclusionary Housing Threshold and Starter Home Production in San José

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:16 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Jia Li <[REDACTED]>
Sent: Friday, January 23, 2026 6:12 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Cc: Alpha In Bay <Stephanie@alphainbay.com>
Subject: Jan 27 Council Meeting Agenda Item 8.4 - Increasing Inclusionary Housing Threshold and Starter Home Production in San José

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Dear City Clerk,

For many years, San José's Inclusionary Housing Ordinance (IHO) applied only to residential projects of 20 units or more. In 2021, the City lowered the applicability threshold to 10 units and, at that time, estimated that approximately 175 new homes—primarily missing-middle projects of up to 20 units—would be permitted and built by 2025.

Based on our experience delivering small infill housing in San José (generally projects of 20 homes or fewer), it appears unlikely that this production goal is being met. If that is the case, the outcome is concerning on two fronts: not only has the City likely failed to secure the anticipated deed-restricted inclusionary units, it has also missed the opportunity to deliver the remaining market-rate homes that were expected to accompany them.

In practice, the reduced IHO threshold has made many small infill, for-sale projects financially infeasible. These are precisely the projects that would otherwise deliver 10–20 modestly sized homes designed for working families and middle-income residents. Instead, what we increasingly see on these sites are subdivisions of two or three very large single-family homes, which are exempt from the IHO, do little to increase overall housing supply, and are typically priced in the multi-million-dollar range for high-wealth buyers.

This outcome is driven largely by economics. Small infill projects are almost always for-sale developments, and the subsidy required to deliver even a single low-income for-sale unit often exceeds \$500,000 per home—an amount that small projects and small to mid-sized developers cannot absorb. Until economies of scale are reached—generally at 20 or more units, and often much higher for large national builders—it is simply too risky and costly for projects of 20 units or fewer to comply with the IHO. As a result, these projects are never built, and none of the homes—affordable or market-rate—are delivered.

For these reasons, I respectfully ask that you and your colleagues consider a modest amendment to the Inclusionary Housing Ordinance that restores the applicability threshold to 20 units, or potentially 25 units. In my view, this change would function as an effective multifamily incentive, unlocking many small infill sites for starter homes and missing-middle housing constructed by many local small- and mid-sized developers, and sold at attainable prices for middle-income households without the need for formal subsidies or deed restrictions—throughout San José.

Thank you for considering this request.

Best regards,

Jia Li

Chief Asset Management Officer (CAMO)



Vice President of Development

URBANSCAPE Development, an AlphaX Company



URBANSCAPE



www.alphax-capital.com | www.alphainbay.com



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FW: REAL Coalition letter to CSJ Council re Item 8.4 + Supplemental IHO Policy Analysis

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:14 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

 2 attachments (217 KB)

_REAL Coalition Letter to City Council re Item 8.4 Proposed IHO Changes (1).pdf; REAL IHO Policy Analysis January 20, 2026.pdf;

From: Gianella Ordonez <[REDACTED]>
Sent: Friday, January 23, 2026 5:35 PM
To: The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District3 <district3@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District5 <District5@sanjoseca.gov>; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>; Wilcox, Leland <Leland.Wilcox@sanjoseca.gov>; Maguire, Jennifer <jennifer.maguire@sanjoseca.gov>
Cc: Reed, Jim <Jim.Reed@sanjoseca.gov>; Fruen, Joseph <Joseph.Fruen@sanjoseca.gov>; Yamamoto, KiyomiH <Kiyomi.Yamamoto@sanjoseca.gov>; Nguyen, Lam <Lam.Nguyen@sanjoseca.gov>; Moreno, Brisa <Brisa.Moreno@sanjoseca.gov>; Fleming, Jonathan <Jonathan.Fleming@sanjoseca.gov>; Gvatua, Alexander <Alexander.Gvatua@sanjoseca.gov>; Lynn.lee@sanjoseca.gov; Gomez, David A <David.A.Gomez@sanjoseca.gov>; Adera, Teddy <Teddy.Adera@sanjoseca.gov>; Hughes, Scott <scott.hughes@sanjoseca.gov>; Brooke Tran <[REDACTED]>; Kylie Clark <[REDACTED]>; Kyra Kazantzis <[REDACTED]>; Shannon Zhang <[REDACTED]>
Subject: REAL Coalition letter to CSJ Council re Item 8.4 + Supplemental IHO Policy Analysis

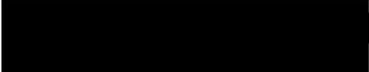
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Dear Mayor Mahan, Vice Mayor Foley, and Members of the San José City Council,

Please see attached a letter signed by 34 members of the Race Equity Action Leadership (REAL) Coalition re **Item 8.4, Amendments to Chapter 5.08 of Title 5 of the San José Municipal Code and Regulations for the Inclusionary Housing Ordinance (IHO).**

We've also attached a supplemental IHO policy analysis. We look forward to your discussion on the item.

Best,
Gianella Ordoñez | Policy + Advocacy Associate
Silicon Valley Council of Nonprofits

 [svcn.org](#) | [LinkedIn](#) | [Facebook](#)

Pronouns: she/her/hers

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January 23, 2026

San José City Council

San José City Hall

200 E. Santa Clara St.

San José, CA 95113

Sent via electronic mail

Re: Item 8.4, Amendments to Chapter 5.08 of Title 5 of the San José Municipal Code and Regulations for the Inclusionary Housing Ordinance (IHO).

Dear Mayor Mahan, Vice Mayor Foley, and Members of the San José City Council:

The 34 undersigned organizations and individuals, members, and partners of the Race Equity Action Leadership (REAL) Coalition, write to express concern regarding the proposed changes to San José's Inclusionary Housing Ordinance (IHO) and to urge the Council to defer action at this time.

As a coalition, we support the production of housing at all income levels and recognize the importance of increasing overall housing supply. At the same time, the City must preserve and strengthen its most effective tools for producing affordable housing for low- and very low-income residents – particularly given persistent affordability gaps, limited public funding, and unmet Housing Element obligations.

The proposed changes would shift inclusionary requirements toward higher income levels, reducing access for renters most in need and weakening one of the City's most reliable mechanisms for producing deeply affordable housing. We are also concerned about the lack of robust stakeholder engagement, comparative policy alternatives, and in-depth analysis to support such a consequential change.

Attached to this letter is a detailed policy analysis prepared by Silicon Valley Council of Nonprofits, REAL members, and allied organizations and individuals from the REAL Coalition Housing Justice Workgroup. The analysis outlines concerns related to affordability impacts, equity considerations, engagement, transparency, analysis, and process, and provides context for why deferral is warranted.

We respectfully urge the Council to defer action on the proposed IHO changes and direct staff to conduct meaningful cross-sector engagement, provide robust analysis across AMI levels, and present policy alternatives for community and Council consideration. We also note our support of the Housing Department’s proposal to create a streamlined IHO process for 100% affordable housing developments.

San José has long been a housing-friendly community and leader in inclusionary housing policy. We ask the Council to protect this legacy by ensuring any changes to the IHO strengthen – rather than dilute – the City’s affordability, equity, and anti-displacement goals.

Sincerely,

SIGNATORIES:

Vaughn Villaverde
AACI

Josh Selo
Bill Wilson Center

Lavere Foster
African American Community Service Agency

Don Taylor
Catholic Charities of Santa Clara County

Chuck Cantrell
Afro UPRIS

Chad Johnston
CreaTV San José

David Mineta
Alum Rock Counseling Center

Rachel Montoya
Community Solutions

Richard Konda
Asian Law Alliance

Beth Leary
Family Supportive Housing, Inc.

Elisa Koff-Ginsborg
Behavioral Health Community Association (BHCA)

Kristopher Scott
Fresh Lifelines for Youth

René Ramirez
HomeFirst

Maria Daane
Parents Helping Parents

Gia Pham
Housing Choices

Melissa A. Morris
Public Interest Law Project

Richard Hobbs
Human Agenda

Poncho Guevara
Sacred Heart Community Service

Susan Frazer
Jewish Family Services of Silicon Valley

Kimberly Woo
Services, Immigrant Rights and Education Network (SIREN)

Nathalie Carvajal
Latina Coalition of Silicon Valley

Kyra Kazantzis
Silicon Valley Council of Nonprofits

Darcie Green
Latinas Contra Cancer

Sheri Burns
Silicon Valley Independent Living Center

Tristia Bauman
Law Foundation of Silicon Valley

Michael Dao
SJSU Human Rights Institute

Quency Phillips
Lighthouse Innovation Center

Sandy Perry
South Bay Community Land Trust

Colsaria Henderson
Next Door Solutions to Domestic Violence

Lori Katcher
SURJ Santa Clara County

Eva Terrazas
Pacific Clinics

Yvonne Maxwell
Ujima

Cassandra Magana
West Valley Community Services

Maria Noel Fernandez
Working Partnerships USA

About the REAL Coalition

The REAL community of Silicon Valley-based nonprofit leaders and allies has been meeting since June 2020 to use our positional power to advocate for a more racially-just and equitable society; to establish a peer network of leaders committed to fighting white supremacy and systemic racism in ourselves and our institutions; and to hold each other accountable to the promises we made in the Nonprofit Racial Equity Pledge. The REAL coalition is broadly representative of the nonprofit community including human and community services, behavioral health and health, arts and culture, domestic violence, older adults, food security, education, environmental, farming, legal, disability rights, LGBTQ rights, ethnic, immigrant rights, housing and homelessness, criminal justice reform, urban planning, and intermediary organizations, and others. Over 125 organizations have participated in the REAL Coalition.

Proposed Changes to San José’s Inclusionary Housing Ordinance Would Weaken Affordability, Undermine Equity, and Reduce the City’s Ability to Meet its Housing Obligations

Prepared by the Silicon Valley Council of Nonprofits for the Race Equity Action Leadership (REAL) Coalition Housing Justice Workgroup and allied organizations and individuals

San José is considering changes to the Inclusionary Housing Ordinance (IHO) that would make inclusionary homes less affordable, undermining the intent of the ordinance.

The Housing Department is proposing changes to the IHO that would allow developers to meet affordability requirements by building homes for higher-income households. Instead of requiring 15% of units to be affordable to people earning between 50% and 100% of the Area Median Income (AMI), the proposal would shift that range upward to 60% – 110% AMI. This change would make inclusionary homes less affordable for many San José renters and weaken the City’s ability to meet its affordability and anti-displacement goals.

IHO: An Effective Tool to Produce Affordable Housing

Since 2019, when the ordinance was last updated, the ordinance has produced an average of 288 affordable homes per year without City subsidy, about 43% of which are affordable to people earning at or below 50% of the area median income. This means the IHO alone produces nearly as many affordable homes each year as the City does through direct subsidy, which has averaged at about 300 homes annually.

The Need for Affordable Housing in San Jose Continues to be High

San José’s state-mandated housing obligations – known as the Regional Housing Needs Allocation (RHNA) – require the City to plan for more than 15,000 homes affordable to very low-income households and an additional 8,600 homes affordable to low-income households. While the City has made progress, the production of housing affordable at these income levels over the past several years has fallen well short of the scale of need. As of the March 2025 Housing Element Annual Progress Report, only 9% of the RHNA requirement for very low income and 17% of the requirement for low income housing have been met for the 2023-2031 period (6th Housing Element Cycle). The City previously exceeded its targets for market rate units in the 5th Cycle – producing 115% of its RHNA goal while only achieving 26% of its goal for affordable units. Significantly

more housing needs to be built to achieve overall production goals, but the City must refocus its efforts to preserve levers for affordable units – especially considering that it previously failed to meet its goals for affordable units by a wide margin.

Any policy change that reduces the production of deeply affordable housing undermines the City’s ability to meet its RHNA obligations, fulfill its adopted Housing Element and equity goals, and – most importantly – respond to the real housing needs of San José residents.

Historically Marginalized Communities Will Be Most Impacted

Historically marginalized communities, such as San José’s African American, indigenous, Vietnamese/AAPI, Latino, immigrants and other communities of color, people with disabilities, older adults, transition-aged youth, survivors of intimate partner violence, Veterans, and the LGBTQ+ community are disproportionately represented among people experiencing homelessness and housing insecurity. Policy and funding changes that reduce affordable housing will fall most heavily on these communities, which on average have less household wealth than white residents and therefore fewer resources to weather economic shocks.

It is unclear whether the proposed IHO changes were evaluated through an equity lens. Absent a robust racial and economic equity analysis, the proposal risks conflicting with the City’s Housing Element, its Racial and Society Equity Ordinance, the Equity Values and Standards Policy, and the City’s charter.

The City Has Limited Tools and Funds to Support Affordable Housing Development

The recent Cost of Residential Development Study highlighted the City’s effectiveness in leveraging local funds to support affordable housing, with an ROI of \$3 - \$6 for every \$1 of local funding invested. However, Measure A has now been fully and successfully deployed, the bulk of the City’s Measure E funding has been redirected to interim shelter and homelessness response, and the City’s commercial linkage fee has produced little funding as commercial development has been stagnant.

In this constrained funding environment, land-use and regulatory tools such as the IHO are more critical to producing housing affordable to low- and very low-income residents.

Proposed IHO Changes Are Not Responsive to Housing Needs

IHO units are primarily rental. More than two-thirds of San José renter households earn below the area median income, and the City’s average rents align at approximately 70% of AMI. In this context, there is no demonstrated need for a middle-income rental strategy within the IHO. Only about 30% of renters earn above the median, and these households are generally able to compete in the rental market without subsidy.

The proposed changes would shift a significant share of inclusionary units above San José’s average rents, requiring income-restricted leasing and ongoing verification for households that do not need assistance to access market-rate housing. Experience elsewhere in the Bay Area shows that deed-restricted rental units at higher AMI levels are more likely to sit vacant, undermining both affordability and production goals.

Need for Stakeholder Engagement to Inform Policy Development

As a coalition, we support the production of housing at all income levels and recognize the importance of increasing overall housing supply. However, the effectiveness and equity of housing policy depend on inclusive, transparent policymaking.

The initial IHO and the 2019 revision were created after deep engagement with housing advocates, the tenant community, and the market-rate and affordable development community. Engagement was not treated as procedural, but as substantive input shaping both policy design and feasibility options.

In contrast, the proposed IHO changes were developed with little to no substantive stakeholder engagement prior to their release. Key stakeholders – even developers – were not meaningfully involved in identifying challenges, testing assumptions, or shaping potential solutions before policy changes were advanced for Council consideration. Engagement, where it occurred, was largely limited to reacting to a fully formed proposal rather than informing its development. In the Housing Department memorandum, community feedback was not summarized for Council.

Need for Robust Analysis to Support Recommendations and Inform Council Deliberation

2019 IHO changes were informed by a [comprehensive 145-page memo](#) that clearly explained the policy’s goals, presented four alternative approaches, documented best practices, and modeled outcomes. This level of analysis enabled thoughtful Council deliberation and informed decisionmaking.

The current proposal lacks comparable analytical rigor, leaving Council without the information necessary to assess tradeoffs, impacts, or unintended consequences.

Cost of Residential Development Study Was a Missed Opportunity

While the Cost of Residential Development Study provided an excellent opportunity to inform this discussion, its scope was narrow and did not assess the impact of proposed IHO changes to affordability of built units or alternative IHO policy options. It evaluated only in-lieu fees, an alternative form of compliance the Housing Department has indicated is chosen by a minority of developers.

As a result, the study does not provide the Council with the information necessary to evaluate the feasibility or affordability impacts of changes to on-site inclusionary housing requirements. Staff should analyze feasibility impacts of constructing on-site units across a mix of AMI levels.

At the same time, macroeconomic shifts in the development environment have created real uncertainty for housing production. In this context, advancing multiple policy changes without comprehensive analysis—or modeling how these policies interact—deprives the Council of a clear understanding of impacts on feasibility, production, and affordability.

Policy decisions should be guided by long-term housing needs and obligations, not temporary market conditions. Weakening the IHO based on a brief period of depressed market-rate development risks locking in affordability losses that will persist long after market conditions rebound.

A meaningful feasibility analysis must evaluate on-site construction at multiple AMI levels and consider interactions with other housing production and incentive policies.

Need for Alternatives for Council Consideration

Staff memos, especially those for deeply consequential decisions such as this, historically have presented both a staff recommendation and alternatives for Council consideration, each supported by data and analysis. The purpose of alternatives for consideration is to provide balanced, objective options (including pros, cons, costs, impacts) for major decisions, ensuring the council can select the best feasible solution, empower community input, and explore different structures, ultimately leading to better, more informed policy-making that serves the whole community, not just a single path.

The current IHO memorandum does not present alternatives or comparative analysis, limiting the Council's (and stakeholder's) ability to evaluate whether the proposed approach is the most effective way to achieve the City's housing goals.

San José's History of IHO Leadership

San José has been a statewide leader in inclusionary housing, advancing the legal authority for such policies through landmark cases. The ordinance was supported by a broad coalition spanning housing advocates, business leaders, and elected officials across sectors.

This history underscores the importance of maintaining San José's leadership by ensuring that changes to the IHO strengthen – rather than dilute – its affordability and equity outcomes, which are the reasons behind having such an ordinance in the first place.

Recommendation

Proposed amendments to the Inclusionary Housing Ordinance suffer from significant process and policy deficiencies. Changes to the ordinance should be deferred, and staff given direction to address these issues before returning to Council.

We encourage the Council to defer action on the proposed IHO changes and direct staff to provide:

- A summary of engagement with a wide range of stakeholders – including an opportunity for cross-sector engagement – and how feedback shaped proposed policy changes.
- An analysis of feasibility of building on site at each AMI level, and policy options to support feasibility based on that analysis.

In addition, the City must refocus on affordability. We encourage the Council to hold a study session to assess progress towards Housing Element commitments and reaffirm the City's priorities for producing affordable housing at all income levels.

FW: Your Constituency Says NO to Current "Housing Day" Proposals (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:08 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Karen Matsueda <[REDACTED]>
Sent: Sunday, January 25, 2026 5:19 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to Current "Housing Day" Proposals (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

I have lived and owned a home in San José's District 3 for more than 30 years. I am also a member of Showing Up for Racial Justice, and I care deeply about building a city where every person—regardless of race, gender, ability, economic circumstance, or immigration status—can thrive and contribute their gifts to our shared community.

Access to long-term, stable, affordable housing is not a "nice to have." It is foundational—the ground beneath everything else. When people have a secure place to live, families stay rooted, neighborhoods grow stronger, and our city benefits from the creativity, care, and contribution of people who are no longer just trying to survive. When housing is out of reach, we all lose something essential.

I am writing to provide public comment on Tuesday's Housing Day agenda items (City Council items 8.2, 8.3, 8.4, and 8.6). For the official record, please include my comments under each relevant item.

Agenda items 8.2 and 8.3 – Alter Incentive Programs (Downtown Commercial to Residential and Multi-Family Housing):

Public incentives and waivers designed to accelerate housing production must deliver clear public benefit. Any such programs should include specific, enforceable requirements for a meaningful number of truly affordable units in each project.

Agenda item 8.4 – Delay Vote and Direct the Housing Department Regarding the IHO:
This proposal requires robust supporting data and modeling, along with meaningful stakeholder engagement. The voices of impacted communities must help shape the proposal in order to build transparency, trust, and accountability.

Agenda item 8.6 – Oppose Discretionary Changes to the MRO:
Mobile homes represent one of San José’s lowest barriers to entry-level homeownership. Allowing a 10% rent increase upon vacancy or in-place sale, combined with new capital improvement pass-throughs, would significantly increase housing costs and undermine homeowner stability. This would move the City in the wrong direction.

Taken together, these four agenda items are a crucial part of a comprehensive approach to creating long-term, stable, affordable housing and building a San José where we all can thrive. With the changes outlined above, these policies can move us meaningfully in that direction. Otherwise they would deepen the very housing instability and inequity they are intended to address.

Respectfully,
Karen Matsueda

Karen Matsueda



San Jose, California 95112

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FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:09 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Aiden Acton - [REDACTED]
Sent: Sunday, January 25, 2026 9:17 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

On the same day that you consider a vote to extend the Local Emergency for the Homeless Shelter Crisis; at a time when San Jose residents have listed affordability as the single most important issue; when homelessness has risen 4% since 2023 despite the city's investment into emergency shelters; the measures for your consideration prioritize market-rate incentives and regulatory rollbacks while failing to require permanent, deeply affordable housing, deepening San Jose's homelessness, housing, and shelter crises. These measures undermine long-term housing stability and directly contribute to the very crises they claim to address. Please use common sense with your votes.

Ask: Alter Incentive Programs (Downtown Commercial to Residential and Multi-family Housing) So Public Investment Receives Public Benefit (Agenda Item Nos. 8.2 and 8.3)

I urge the Council to oppose the extension and expansion of San José's housing incentive programs as written, which continues to provide substantial public subsidies—fee waivers, tax reductions, and relaxed inclusionary requirements—while producing little to no permanent affordable housing. While adaptive reuse and increased housing production are the right direction, these programs overwhelmingly subsidize market-rate

development at 80–100% AMI, often above current market rents; failing to serve the residents most impacted by displacement, homelessness, and housing insecurity. The outcomes of existing incentives demonstrate this flaw: projects cited as successes produced no deed-restricted affordable units, while higher-cost units continue to sit vacant and do not meaningfully reduce rents or homelessness. If the City is going to waive public revenue, it must require real public benefit—deep (30–60% AMI) and permanent affordability, community or nonprofit participation, and outcomes that reduce homelessness rather than expand reliance on emergency shelter.

Ask: Delay Vote & Direct Housing Department re: IHO. (Agenda Item No. 8.4)

I urge the Council to delay the proposed changes to the Inclusionary Housing Ordinance and require staff to provide data, modeling, and meaningful stakeholder engagement before proceeding. The proposal lacks analysis of how shifting inclusionary units to higher AMIs will affect affordability, feasibility, vacancy, or the City's ability to serve extremely low-, very low-, and low-income residents, and would likely result in units priced above market with little public benefit. These changes depart from the collaborative, evidence-based process used to create the current IHO and instead stem from limited direction in the Mayor's budget message, raising serious concerns about transparency and accountability.

Ask: Oppose Discretionary Changes to MRO. (Agenda Item No. 8.6)

I strongly urge you to oppose the proposed discretionary changes to San José's Mobilehome Rent Ordinance, which would undermine long-term affordability and increase displacement risk for some of the city's most vulnerable residents. Allowing a 10% rent increase upon vacancy or in-place sale—along with new capital improvement pass-throughs and an expanded appeal process—would destabilize mobilehome parks, one of the region's last pathways to entry-level homeownership, while shifting landowner costs onto residents and reducing home resale values. Mobilehome park ownership is widely recognized as one of the most profitable and recession-resistant forms of housing investment, with existing fair-return mechanisms already in place, yet the proposal offers no evidence that additional rent increases or pass-throughs are necessary. These changes contradict the City's housing stabilization goals, were rejected by the Housing and Community Development Commission in a 9–4 vote, and should not move forward.

We cannot continue to pretend that the direction the city is taking on housing is working, not when the data says otherwise. Unsheltered housing might be down, but without permanent, affordable solutions, our investment into temporary shelters becomes the last stop on the train because there is nowhere for these folks to progress to, all while the affordability crisis, unhoused crisis, and shelter crisis worsens. Please take a stand on "Housing Day" and demand we do better for our city.

Aiden Acton


Mountain View, California 94040

FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:09 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Jasmine Leyva [REDACTED]
Sent: Sunday, January 25, 2026 7:56 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

As a District 6 resident of San Jose, I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

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We cannot continue to pretend that the direction the city is taking on housing is working, not when the data says otherwise. Unsheltered housing might be down, but without permanent, affordable solutions, our investment into temporary shelters becomes the last stop on the train because there is nowhere for these folks to progress to, all while the affordability crisis, unhoused crisis, and shelter crisis worsens. Please take a stand on "Housing Day" and demand we do better for our city and for the people. Let's get people past survival and into thriving homes and livelihoods.

Jasmine Leyva



San Jose, California 95126

FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:09 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Stacy Schmidt <[REDACTED]>
Sent: Sunday, January 25, 2026 12:17 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

I am writing to voice my disapproval and deep concern about changes to the MHO. I live in a RV park in San Jose, the regulated rents are the main reason I have been able to remain in San Jose as I can no longer afford even a studio here. These parks are full of people on limited incomes, allowing the rent increases to change from 4% to 10% is a huge difference that will negatively impact these communities! Please do not pass this ordinance, protect your lower income constituents who live in trailer and mobile home parks!

I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

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Ask: Delay Vote & Direct Housing Department re: IHO. (Agenda Item No. 8.4)
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Thank you!

Stacy Schmidt



San Jose, California 95112

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FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:09 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Josiah Berryhill <[REDACTED]>
Sent: Sunday, January 25, 2026 2:27 AM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

My name is Josiah Berryhill. I have lived in the Bay Area for most of my life, and San Jose for most of the last 20 years. I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

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We cannot continue to pretend that the direction the city is taking on housing is working, not when the data says otherwise. Unsheltered housing might be down, but without permanent, affordable solutions, our investment into temporary shelters becomes the last stop on the train because there is nowhere for these folks to progress to, all while the affordability crisis, unhoused crisis, and shelter crisis worsens. Please take a stand on "Housing Day" and demand we do better for our city.

Josiah Berryhill


San Jose, California 95131

FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:10 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Ruby Grimes <[REDACTED]>
Sent: Saturday, January 24, 2026 6:32 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

[External Email.] Do not open links or attachments from untrusted sources. [Learn more](#)

City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

My name is Ruby, San Jose native, and I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

On the same day that you consider a vote to extend the Local Emergency for the Homeless Shelter Crisis; at a time when San Jose residents have listed affordability as the single most important issue; when homelessness has risen 4% since 2023 despite the city's investment into emergency shelters; the measures for your consideration prioritize market-rate incentives and regulatory rollbacks while failing to require permanent, deeply affordable housing, deepening San Jose's homelessness, housing, and shelter crises. These measures undermine long-term housing stability and directly contribute to the very crises they claim to address. Please use common sense with your votes.

Ask: Alter Incentive Programs (Downtown Commercial to Residential and Multi-family Housing) So Public Investment Receives Public Benefit (Agenda Item Nos. 8.2 and 8.3)
I urge the Council to oppose the extension and expansion of San José's housing incentive programs as written, which continues to provide substantial public subsidies—fee waivers, tax reductions, and relaxed inclusionary requirements—while producing little to no permanent affordable housing. While adaptive reuse and increased housing production are the right direction, these programs overwhelmingly subsidize market-rate

development at 80–100% AMI, often above current market rents; failing to serve the residents most impacted by displacement, homelessness, and housing insecurity. The outcomes of existing incentives demonstrate this flaw: projects cited as successes produced no deed-restricted affordable units, while higher-cost units continue to sit vacant and do not meaningfully reduce rents or homelessness. If the City is going to waive public revenue, it must require real public benefit—deep (30–60% AMI) and permanent affordability, community or nonprofit participation, and outcomes that reduce homelessness rather than expand reliance on emergency shelter.

Ask: Delay Vote & Direct Housing Department re: IHO. (Agenda Item No. 8.4)

I urge the Council to delay the proposed changes to the Inclusionary Housing Ordinance and require staff to provide data, modeling, and meaningful stakeholder engagement before proceeding. The proposal lacks analysis of how shifting inclusionary units to higher AMIs will affect affordability, feasibility, vacancy, or the City's ability to serve extremely low-, very low-, and low-income residents, and would likely result in units priced above market with little public benefit. These changes depart from the collaborative, evidence-based process used to create the current IHO and instead stem from limited direction in the Mayor's budget message, raising serious concerns about transparency and accountability.

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Ruby Grimes



San Jose, California 95120

FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:10 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Stanislav Khasir [REDACTED]
Sent: Saturday, January 24, 2026 4:12 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

As a resident of San Jose, I do understand that we have issues with homelessness. However, clearing out encampments and cracking down on people living in RVs or other alternatives is not a sustainable solution. We need long-term solutions to get people off the streets in a way that respects their dignity and gets them housing, not punishes their poverty. San Jose puts on a progressive face, but we have to live these values and set the standard for the county, state, and country to follow. If we truly believe that there's a better way than what the federal government and red states are doing, let's show them what that looks like by showing tangible results.

On the same day that you consider a vote to extend the Local Emergency for the Homeless Shelter Crisis; at a time when San Jose residents have listed affordability as the single most important issue; when homelessness has risen 4% since 2023 despite the city's investment into emergency shelters; the measures for your consideration prioritize market-rate incentives and regulatory rollbacks while failing to require permanent, deeply affordable housing, deepening San Jose's homelessness, housing, and shelter crises. These

measures undermine long-term housing stability and directly contribute to the very crises they claim to address. Please use common sense with your votes.

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I urge the Council to delay the proposed changes to the Inclusionary Housing Ordinance and require staff to provide data, modeling, and meaningful stakeholder engagement before proceeding. The proposal lacks analysis of how shifting inclusionary units to higher AMIs will affect affordability, feasibility, vacancy, or the City's ability to serve extremely low-, very low-, and low-income residents, and would likely result in units priced above market with little public benefit. These changes depart from the collaborative, evidence-based process used to create the current IHO and instead stem from limited direction in the Mayor's budget message, raising serious concerns about transparency and accountability.

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stop on the train because there is nowhere for these folks to progress to, all while the affordability crisis, unhoused crisis, and shelter crisis worsens. Please take a stand on "Housing Day" and demand we do better for our city.

Stanislav Khasin



San Jose, California 95117

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FW: NO on "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 8:14 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Laksh Bhasin <[REDACTED]>
Sent: Saturday, January 24, 2026 6:57 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: NO on "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

I am a resident of District 6. Housing is already incredibly unaffordable in the Bay Area, and San Jose was recently crowned the least affordable city in the world according to a home-tracking forum cited by NBC Bay Area. Inclusionary housing and mobile home rent control are among the few tools the city actually uses to help control this crisis. The last thing that SJ should be doing is weakening these provisions, as the Mayor and some Councilmembers are threatening to do on this "Housing Day". Instead, you should be investing more money in permanently affordable social housing for everyone -- the only proven solution to housing crises around the world.

That is why I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

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Laksh Bhasin



San Jose, California 95126-4855

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FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 11:30 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Meggyn Watkins [REDACTED]
Sent: Monday, January 26, 2026 11:25 AM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

My name is Meggyn Watkins. I was raised in South San Jose, got my Bachelor's at SJSU, and I am a homeowner in District 3. Despite being temporarily on assignment in Germany, my home is San Jose. I care deeply about my neighborhood and my neighbors, and I am concerned about the impact of upcoming measures on our city.

I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

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Best regards,
Meggyn Watkins
Homeowner, District 3

Meggyn Watkins



San Jose, California 95116

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Fw: Support for Housing Policy Updates Advancing Production in San José; Items 8.2: Downtown Residential Incentive Program Expansion, 8.3: Multifamily Housing Incentive Program Extension, & 8.4: Amendments to the Inclusionary Housing Ordinance.

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 12:36 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

Office of the City Clerk | City of San José

200 E. Santa Clara St., Tower 14th Floor
San Jose, CA 95113
Main: 408-535-1260
Fax: 408-292-6207

How is our service? Your [feedback](#) is appreciated!

From: Caleb Scherer [REDACTED]
Sent: Monday, January 26, 2026 11:42 AM
To: District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District3 <district3@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District5@sajoseca.gov <District5@sajoseca.gov>; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>; Rocha, Vincent <Vincent.Rocha@sanjoseca.gov>
Cc: ralph [REDACTED]; Erik Schoennauer [REDACTED]
Subject: Support for Housing Policy Updates Advancing Production in San José; Items 8.2: Downtown Residential Incentive Program Expansion, 8.3: Multifamily Housing Incentive Program Extension, & 8.4: Amendments to the Inclusionary Housing Ordinance.

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Dear Mayor Mahan and Honorable Councilmembers,

I am writing to express strong support for the San Jose Chamber of Commerce's letter urging approval of the proposed updates to the City's housing policies, including extensions of the Downtown Residential Incentive Program and the Multifamily Housing Incentive Program, as well as amendments to the Inclusionary Housing Ordinance.

Housing, especially affordable, and workforce housing - remains a top concern for employers and residents alike. San José's ability to stay economically competitive depends on producing the homes needed to house its workforce. The Chamber's recommendations reflect practical, market-aligned steps that will help accelerate production, improve feasibility, and support long-term investment in our city.

The proposed refinements to the Downtown Residential Incentive Program, continued support for the Multifamily Housing Incentive Program, and targeted updates to the Inclusionary Housing Ordinance collectively strengthen the city's housing framework. These actions will make it easier, faster, and more predictable to build the housing San José urgently needs.

I encourage your support for these policy updates and welcome continued dialogue with the Chamber and its members as the City advances solutions to meet its housing goals.

Thank you for your leadership and consideration.

Best,

Caleb R. Scherer

Associate Brokerage & Development Manager

Borelli Investment Company

2051 Junction Avenue, Suite 100 | San Jose, CA 95131

F: [408.453.5636](tel:408.453.5636)

www.borelli.com

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Fw: Support for MHIP and amendments to IHO

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 12:33 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

Office of the City Clerk | City of San José

200 E. Santa Clara St., Tower 14th Floor
San Jose, CA 95113
Main: 408-535-1260
Fax: 408-292-6207

How is our service? Your [feedback](#) is appreciated!

From: Rocha, Vincent <Vincent.Rocha@sanjoseca.gov>
Sent: Monday, January 26, 2026 12:30 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: FW: Support for MHIP and amendments to IHO

Please add letter below to public comment.

From: Alison Love <[REDACTED]>
Date: Monday, January 26, 2026 at 12:08 PM
To: Casey, George <George.Casey@sanjoseca.gov>, Rocha, Vincent <Vincent.Rocha@sanjoseca.gov>
Cc: Alex Ghanavati <[REDACTED]>
Subject: Support for MHIP and amendments to IHO

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Dear Councilmembers and City Staff,

I am writing to express my strong support for the proposed Multifamily Housing Incentive Program and the amendments to the Inclusionary Housing Ordinance.

In recent years, the high cost of multifamily development, combined with rent caps at 50% AMI, has rendered many projects financially infeasible. For housing policies to succeed, it must be a win-win for all parties involved: renters, developers and the City. Unfortunately, the current conditions have resulted in a standstill. Renters face rising rents due to high demand and limited supply; developers are unable to move projects forward because the financials do not pencil out; and the City receives no revenue from the multifamily sector because very few projects are being proposed. Unbuilt projects benefit no one.

Many neighboring cities, such as Mountain View and Sunnyvale, have development fees that are only a fraction of those in San José. As a result, some developers have chosen to build in jurisdictions where projects are financially viable. My colleague Alex Ghanavati (copied on this email) can speak to this.

The City has a real opportunity to break this stalemate by reducing development fees. Doing so would immediately allow some stalled projects to move forward and help restore momentum in multifamily housing production.

The proposed changes would meaningfully improve the feasibility of multifamily development in San José. I currently have a 16-unit multifamily project under building review with the City. If these changes are approved, I plan to pursue two additional multifamily developments near downtown San José, a 20-unit project and a 46-unit project.

I strongly encourage the City to adopt these measures to stimulate multifamily housing production, support renters, and bring development activity back to San José.

Thank you for your time and consideration.

Sincerely,
Alison Love

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Fw: Agenda Item: 8.4: Amendments to Chapter 5.08 of Title 5 of the San José Municipal Code and Regulations for the Inclusionary Housing Ordinance

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 1:22 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

Office of the City Clerk | City of San José

200 E. Santa Clara St., Tower 14th Floor
San Jose, CA 95113
Main: 408-535-1260
Fax: 408-292-6207

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From: Alison George <[REDACTED]>
Sent: Monday, January 26, 2026 1:17 PM
To: The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District3 <district3@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District5 <District5@sanjoseca.gov>; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>
Subject: Agenda Item: 8.4: Amendments to Chapter 5.08 of Title 5 of the San José Municipal Code and Regulations for the Inclusionary Housing Ordinance

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Hello - My name is Alison George. I currently reside in district 10, am a registered voter and member of SURJ Santa Clara County.

I am writing to express my concerns about the Residential Incentive Program. As a long-time resident of San Jose (over 40 years), I have seen the devastating impact of ever-increasing housing costs and diminished availability of affordable housing. As a city, we must do better for our unhoused and vulnerable community members. I am writing to you today to oppose the proposed changes to the IHO. The reasons for this opposition are:

- Creating even more new expensive housing would push more people into homelessness as their own rents were increased by the market around them.
- This disproportionately affects underrepresented communities and those who do not have the time or money to stand up for themselves.
- As written, the revisions update these levels to imply that "Affordable Housing Developments" could be charging more than market rent prices; causing direct

gentrification of entire neighborhoods, and pushing out our underrepresented populations including low-income communities of color.

- While it is difficult for what is left of the middle class to get rentals in San Jose, it is exponentially harder for those who make less to get housing.

Affordable housing is a racial justice issue and we want to build a San Jose that's affordable for all of us.

I urge the city council to delay its vote and do not approve the changes to the IHO.

Respectfully,

--

Alison George, MS, OTR/L
Occupational Therapist

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Fw: Support Letter for Mayor's Memo on IHO Amendment

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 1:20 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

 1 attachment (159 KB)
IHO Support Letter - Chapter 5.08 Amendment 1-27-26 (2).pdf;

Office of the City Clerk | City of San José

200 E. Santa Clara St., Tower 14th Floor
San Jose, CA 95113
Main: 408-535-1260
Fax: 408-292-6207

How is our service? Your [feedback](#) is appreciated!

From: Michael Van Every 
Sent: Monday, January 26, 2026 1:00 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Cc: Rocha, Vincent <Vincent.Rocha@sanjoseca.gov>; Melissa Durkin <mdurkin@republic-urban.com>; Brian Yi <byi@republic-urban.com>
Subject: Support Letter for Mayor's Memo on IHO Amendment

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City Clerk:

Please see my support letter for Item 8.4 – IHO Amendment.

Thank you,

MVE

Michael R. Van Every
President and Managing Partner
Republic Urban Properties LLC
www.republicfamilyofcompanies.com
1098 Lincoln Avenue #200
San Jose, CA 95125




January 26, 2026

Honorable Mayor and Members of the San José City Council
City of San José
200 East Santa Clara Street
San José, CA 95113

Re: Support for Amendments (1-23-26 memo from Mahan, Kamei, Campos, Cohen, Tordillos) to the Inclusionary Housing Ordinance – Item 8.4

Dear Mayor and Councilmembers:

On behalf of Republic Urban Properties, I write to express our strong support for the **Mayor and Council Memorandum dated January 23, 2026**, recommending targeted amendments to the Inclusionary Housing Ordinance (IHO). We believe the memorandum represents the most practical and data-driven approach to addressing San José’s current housing feasibility challenges while maintaining the City’s commitment to affordability.

In today’s market, the existing IHO—particularly its income-level requirements for on-site units—has become **overly restrictive**. Escalating construction costs, higher interest rates, and lower achievable rents relative to neighboring jurisdictions have materially reduced project feasibility. As a result, many entitled residential projects are unable to proceed to construction, yielding the unintended consequence of **less market-rate and less affordable housing overall**.

The Mayor and Council memorandum appropriately acknowledges this reality. The proposed adjustments—most notably removing the 110% AMI on-site rental requirement for higher-density projects and introducing a 7% alternative compliance option at 50% AMI—strike a necessary balance between affordability goals and financial feasibility. These changes align with independent research showing that excessive inclusionary requirements can suppress housing production altogether.

We also support the memorandum’s focus on encouraging small-scale and infill development by exempting the first 20 units of smaller projects and retaining the existing 99-year affordability restriction. Together, these provisions help ensure long-term public benefit while increasing the likelihood that projects actually get built.

San José is falling behind on its RHNA goals, particularly for moderate-income households.

The recommended amendments improve feasibility in the 60%–80% AMI range—where the City is most constrained—while preserving a pathway to deeper affordability through alternative compliance. This recalibration is essential if San José is to unlock stalled projects and accelerate housing delivery during the current RHNA cycle.

For these reasons, Republic Urban Properties respectfully urge the City Council to **adopt the Mayor and Council memorandum recommendations (1-23-26) and approve the proposed IHO amendments**. The recommended approach reflects a thoughtful, disciplined recalibration that will lead to more housing—market-rate and affordable—than the status quo allows.

Thank you for your consideration and continued leadership.

Regards,



Michael R. Van Every
President & Managing Partner

Fw: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 12:37 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

Office of the City Clerk | City of San José

200 E. Santa Clara St., Tower 14th Floor
San Jose, CA 95113
Main: 408-535-1260
Fax: 408-292-6207

How is our service? Your [feedback](#) is appreciated!

From: SARA SLATTERY [REDACTED]
Sent: Monday, January 26, 2026 11:31 AM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

On the same day that you consider a vote to extend the Local Emergency for the Homeless Shelter Crisis; at a time when San Jose residents have listed affordability as the single most important issue; when homelessness has risen 4% since 2023 despite the city's investment into emergency shelters; the measures for your consideration prioritize market-rate incentives and regulatory rollbacks while failing to require permanent, deeply affordable housing, deepening San Jose's homelessness, housing, and shelter crises. These measures undermine long-term housing stability and directly contribute to the very crises they claim to address. Please use common sense with your votes.

Ask: Alter Incentive Programs (Downtown Commercial to Residential and Multi-family Housing) So Public Investment Receives Public Benefit (Agenda Item Nos. 8.2 and 8.3)
I urge the Council to oppose the extension and expansion of San José’s housing incentive programs as written, which continues to provide substantial public subsidies—fee waivers, tax reductions, and relaxed inclusionary requirements—while producing little to no permanent affordable housing. While adaptive reuse and increased housing production are the right direction, these programs overwhelmingly subsidize market-rate development at 80–100% AMI, often above current market rents; failing to serve the residents most impacted by displacement, homelessness, and housing insecurity. The outcomes of existing incentives demonstrate this flaw: projects cited as successes produced no deed-restricted affordable units, while higher-cost units continue to sit vacant and do not meaningfully reduce rents or homelessness. If the City is going to waive public revenue, it must require real public benefit—deep (30–60% AMI) and permanent affordability, community or nonprofit participation, and outcomes that reduce homelessness rather than expand reliance on emergency shelter.

Ask: Delay Vote & Direct Housing Department re: IHO. (Agenda Item No. 8.4)

I urge the Council to delay the proposed changes to the Inclusionary Housing Ordinance and require staff to provide data, modeling, and meaningful stakeholder engagement before proceeding. The proposal lacks analysis of how shifting inclusionary units to higher AMIs will affect affordability, feasibility, vacancy, or the City’s ability to serve extremely low-, very low-, and low-income residents, and would likely result in units priced above market with little public benefit. These changes depart from the collaborative, evidence-based process used to create the current IHO and instead stem from limited direction in the Mayor’s budget message, raising serious concerns about transparency and accountability.

Ask: Oppose Discretionary Changes to MRO. (Agenda Item No. 8.6)

I strongly urge you to oppose the proposed discretionary changes to San José’s Mobilehome Rent Ordinance, which would undermine long-term affordability and increase displacement risk for some of the city’s most vulnerable residents. Allowing a 10% rent increase upon vacancy or in-place sale—along with new capital improvement pass-throughs and an expanded appeal process—would destabilize mobilehome parks, one of the region’s last pathways to entry-level homeownership, while shifting landowner costs onto residents and reducing home resale values. Mobilehome park ownership is widely recognized as one of the most profitable and recession-resistant forms of housing investment, with existing fair-return mechanisms already in place, yet the proposal offers no evidence that additional rent increases or pass-throughs are necessary. These changes contradict the City’s housing stabilization goals, were rejected by the Housing and Community Development Commission in a 9–4 vote, and should not move forward.

We cannot continue to pretend that the direction the city is taking on housing is working, not when the data says otherwise. Unsheltered housing might be down, but without permanent, affordable solutions, our investment into temporary shelters becomes the last stop on the train because there is nowhere for these folks to progress to, all while the affordability crisis, unhoused crisis, and shelter crisis worsens. Please take a stand on “Housing Day” and demand we do better for our city.

SARA SLATTERY


San Jose, California 95125

FW: Support for Agenda Items 8.3 and 8.4

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 2:18 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

 1 attachment (226 KB)
SJ Support Letter .pdf;

From: Jake Lingo <[REDACTED]>
Sent: Monday, January 26, 2026 2:08 PM
To: City Clerk <city.clerk@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District3 <district3@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District5 <District5@sanjoseca.gov>; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>
Cc: Dev Davis <[REDACTED]> Jennifer Johnson <[REDACTED]>
Subject: Support for Agenda Items 8.3 and 8.4

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Please see attached letter in support of Agenda Items 8.3 and 8.4 - Multifamily Housing Incentive Program Phase I Extension and Inclusionary Housing Ordinance Amendments

Best regards,

Jake Lingo
Senior Vice President



Integrated
Community Development

20750 Ventura Blvd., Ste: 155
Woodland Hills, CA 91364

[REDACTED]
integratedcommunitydevelopment.com



Integrated

Community Development

January 26, 2026

City Clerk
City of San José
200 E. Santa Clara Street
San José, CA 95113
Email: city.clerk@sanjoseca.gov; all Council offices emails (Canyon Snow will provide)

Re: Support for Agenda Items 8.3 and 8.4 —Multifamily Housing Incentive Program Phase I Extension and Inclusionary Housing Ordinance Amendments

Dear Mayor Mahan and Members of the San José City Council:

On behalf of Integrated Community Development and our partner The Corporation for Better Housing, I want to express our support for Item 8.3, the Phase I Extension of the Multifamily Housing Incentive Program, and Item 8.4, amendments to the Inclusionary Housing Ordinance on the January 27, 2026, City Council agenda.

Short paragraph here on ICD and the E Julian St. project

With respect to Item 8.3, we would like to clarify whether the proposed 50 percent reduction in construction-related taxes would apply to affordable housing projects. We support this and believe it is essential to restoring feasibility in an extremely challenging cost environment. Affordable developments face the same escalating construction, labor, and financing costs as market-rate projects, but without the ability to offset those costs through rents. Extending and expanding this incentive to affordable housing will directly translate into more units moving forward to construction and will help ensure that affordability goals are met alongside market-rate production.

We also strongly support Item 8.4, and we would similarly like to clarify that the creation of a functional surplus credits marketplace would apply to affordable housing developments. A transparent and predictable credits market will provide affordable housing developers with a valuable tool to bridge financing gaps, increase certainty during project underwriting, and accelerate delivery timelines. By enabling credits to flow efficiently to projects that need them most, San José can unlock additional affordable units without increasing direct public subsidy.

Together, these actions represent pragmatic, market-aware policy improvements that will meaningfully advance San José's housing goals. We appreciate the City's leadership in refining these programs and urge your support of both items.

Thank you for your continued commitment to addressing San José's housing needs.

Sincerely,


Jake Lingo
Senior Vice President

FW: Support for Agenda Items 8.3 and 8.4

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 3:50 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

 1 attachment (249 KB)
SJ Support Letter ICD 1-26-26.pdf;

From: Jennifer Johnson <[REDACTED]>
Sent: Monday, January 26, 2026 3:30 PM
To: Jake Lingo <jlingo@icdemail.com>
Cc: City Clerk <city.clerk@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District3 <district3@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District5 <District5@sanjoseca.gov>; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; Dev Davis <[REDACTED]>
Subject: Re: Support for Agenda Items 8.3 and 8.4

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All,
Please see an updated letter from Jake Lingo at ICD attached.
Best regards,
Jennifer

Jennifer Johnson
Canyon Snow Consulting LLC
[REDACTED]

On Mon, Jan 26, 2026 at 4:08 PM Jake Lingo [REDACTED] wrote:

Please see attached letter in support of Agenda Items 8.3 and 8.4 - Multifamily Housing Incentive Program Phase I Extension and Inclusionary Housing Ordinance Amendments

Best regards,

[Jake Lingo](#)

Senior Vice President



Integrated
Community Development

20750 Ventura Blvd., Ste: 155
Woodland Hills, CA 91364



integratedcommunitydevelopment.com

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Integrated

Community Development

January 26, 2026

City Clerk
City of San José
200 E. Santa Clara Street
San José, CA 95113

Re: Support for Agenda Items 8.3 and 8.4 —Multifamily Housing Incentive Program Phase I Extension and Inclusionary Housing Ordinance Amendments

Dear Mayor Mahan and Members of the San José City Council:

On behalf of Integrated Community Development and our partner The Corporation for Better Housing, I want to express our support for Item 8.3, the Phase I Extension of the Multifamily Housing Incentive Program, and Item 8.4, amendments to the Inclusionary Housing Ordinance on the January 27, 2026, City Council agenda.

Integrated Community Development (ICD) together with our strategic not-for-profit partner, Corporation for Better Housing (CBH), have developed a portfolio of over 90 assets, totaling more than 6,000 units of housing. Our 305-unit, 100% affordable project at 1271 E Julian St. in San Jose is currently under construction.

With respect to Item 8.3, we would like to clarify whether the proposed 50 percent reduction in construction-related taxes would apply to affordable housing projects. We support this and believe it is essential to restoring feasibility in an extremely challenging cost environment. Affordable developments face the same escalating construction, labor, and financing costs as market-rate projects, but without the ability to offset those costs through rents. Extending and expanding this incentive to affordable housing will directly translate into more units moving forward to construction and will help ensure that affordability goals are met alongside market-rate production.

We also strongly support Item 8.4, and we would similarly like to clarify that the creation of a functional surplus credits marketplace would apply to affordable housing developments. A transparent and predictable credits market will provide affordable housing developers with a valuable tool to bridge financing gaps, increase certainty during project underwriting, and accelerate delivery timelines. By enabling credits to flow efficiently to projects that need them most, San José can unlock additional affordable units without increasing direct public subsidy.

Together, these actions represent pragmatic, market-aware policy improvements that will meaningfully advance San José's housing goals. We appreciate the City's leadership in refining these programs and urge your support of both items.

Thank you for your continued commitment to addressing San José's housing needs.



Jake Lingo
Senior Vice President

FW: MHIP + IHO

From City Clerk <city.clerk@sanjoseca.gov>
Date Mon 1/26/2026 4:02 PM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: E A [REDACTED]
Sent: Monday, January 26, 2026 3:59 PM
To: District3 <district3@sanjoseca.gov>; Ortiz, Peter <Peter.Ortiz@sanjoseca.gov>; Campos, Pamela <Pamela.Campos@sanjoseca.gov>; Doan, Bien <Bien.Doan@sanjoseca.gov>; Cohen, David <David.Cohen@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 6 <district6@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; Candelas, Domingo <Domingo.Candelas@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>
Subject: Fwd: MHIP + IHO

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Hello!

I attended the Housing Meeting last week rg the MHIP in which they both presented. I wanted to share that I am a low income Black and Latina resident. I make under \$40K a year. My community is disproportionately negatively impacted by homelessness. The proposed changes of the IHO removing the 30% AMI requirement will only result in the currently declining 2.2% Black population being pushed out of the City of San Jose and going extinct!! This is a stark reality and is extremely depressing and is unacceptable to me.

Especially given all the horrendous circumstances African Americans and Black people have had to endure and considering this current political climate. San Jose never fixed redlining. Race is still a determining factor for wellbeing. The proposed changes of the IHO will have negative consequences for members of my community.

The decline of the Black population did not happen over night but, as the result of small policy changes where members of my community were simply forgotten, not considered, or sacrificed.

This makes me incredibly sad as I fight to remain in this city, as I fight for rights and resources for members of my community.

The purpose of the Inclusionary Housing Ordinance was to include people with low income, to include Black and Brown people that majority White and Wealthy Homeowning communities wanting to actively exclude due to racism, and class bias. Such that, 85% of San Jose is zone for Single Family Homes. The GI Bill was a subsidy for White people because 92% of its recipients were White. Meanwhile it was much much harder for Black people and other people of color to get home loans. Black people's average media wealth is \$24K whereas White people its \$188,000. This resulted in making it more likely that Black people would rent and rely upon affordable housing.

60%-110% AMI is not affordable. I understand that the new changes took into consideration housing development from the years of 2019-2025. But I'd like you to consider why there was a change from the initial purpose of the IHO away from very low income and extremely low income housing? And what happens to the people who rely upon the government to protect and serve them? Where do these people go? How are their lives impacted?

What message are we communicating to Developers when we provide all of these fee reductions like what was done for high rises in the height of the pandemic in 2021 when the whole world was in panic and disarray?

If we remove the 30% AMI requirement, there is no going back. You say that a small percentage of housing fees is collected but every million counts! You say that comparable amounts of affordable housing is built compared to the specific affordable housing impact fees. But we need that amount!

You see, the Black population is small but we count, we matter! We care and contribute to this community. We belong in this city too!

But there are some who might prefer not to see us.

We need to have low income housing mixed in with market rate so foster integration, communication, understanding and connection.

A couple of years ago, I was working passing out flyers in Willow Glen for a mobile mechanic called Curbee. A White man in a truck pulled up to me his camera out and kept accusing me of trying to break in to people's cars. I was working, I didn't need to steal. I don't even know how to drive. I was so worried in that moment and just pleaded with him. When we don't have racial and class integration our entire community suffers but especially people who look like me, who have stereotypes placed upon them as being undeserving, lazy, and criminal.

You can lift up your voice and speak on behalf of us on Tues 1/27. Make it so that the people who need the most affordable housing are included.

Thank you!

Sign Petitions:

Protect Inclusionary Housing Ordinance <https://form.jotform.com/260031040852038>

Symbols of Identity and Belonging at City Hall: <https://form.jotform.com/253548517960062>

Enhance Civic Participation: <https://form.jotform.com/253544303745153>

Here4You Homeless Shelter Hotline: (408)-385-2400

Elizabeth Agramont-Justiniano
she/her/ella/GIRLLL!

My personal brand:

- Creativity
- Compassion
- Commitment
- Consistency
- Courage
- Community Centeredness

Artist/Creative

Expand TRUST in SJ! Mental Health Matters!
Political Ambassador, Afro UPRIS/Black Democratic Club of SCC: Black Lives and Black Permanency Matters!
Chair Ad-Hoc Committee on Housing and Homelessness, SCCDP
Choir+ Member of Urban Sanctuary
Build the Bench 2025 Cohort, Member of SVYD
Civic Leadership 2026 Cohort, Silicon Valley at Home
Housing Justice Advocate
Downtown Resident of District 3: St. James/Julian Neighborhood

Values: Honesty, Kindness, Compassion, Courage, Justice

"Democracy only works when we work for it. When we fight for it, when we demand it."~Stacey Abrams

Thank you!

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FW: Vote NO and prioritize genuinely affordable housing (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Tue 1/27/2026 8:01 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Emma Hartung [REDACTED]
Sent: Monday, January 26, 2026 7:59 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Vote NO and prioritize genuinely affordable housing (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

My name is Emma Hartung, I am a San Jose resident, educator and SURJ member, a lifelong tenant whose stable childhood was only made possible by housing policy (specifically rent-stabilization), and an organizer and advocate here in San Jose.

I am writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

It's clear that San Jose residents desperately need more affordable housing to ensure the communities that built San Jose are not priced out of its future, which is why I urge you to vote no on the items below. At the same time, we need to take that acknowledgment of the need for affordable housing to its logical conclusion and both create permanent deeply affordable housing options, and stop punishing and criminalizing our community members who can't afford the rent and are forced to choose between living on the streets or interim shelters that (when available at all) strip away their autonomy and stability. In addition to voting no on these items, we must also take action as a city to stop the tows, stop the sweeps, and work with unhoused and vehicle-living community members toward more safe parking and other solutions they themselves demand and design.

Ask: Alter Incentive Programs (Downtown Commercial to Residential and Multi-family Housing) So Public Investment Receives Public Benefit (Agenda Item Nos. 8.2 and 8.3)
I urge the Council to oppose the extension and expansion of San José's housing incentive programs as written, which continues to provide substantial public subsidies—fee waivers, tax reductions, and relaxed inclusionary requirements—while producing little to no permanent affordable housing. While adaptive reuse and increased housing production are the right direction, these programs overwhelmingly subsidize market-rate development at 80–100% AMI, often above current market rents; failing to serve the residents most impacted by displacement, homelessness, and housing insecurity. The outcomes of existing incentives demonstrate this flaw: projects cited as successes produced no deed-restricted affordable units, while higher-cost units continue to sit vacant and do not meaningfully reduce rents or homelessness. If the City is going to waive public revenue, it must require real public benefit—deep (30–60% AMI) and permanent affordability, community or nonprofit participation, and outcomes that reduce homelessness rather than expand reliance on emergency shelter.

Ask: Delay Vote & Direct Housing Department re: IHO. (Agenda Item No. 8.4)
I urge the Council to delay the proposed changes to the Inclusionary Housing Ordinance and require staff to provide data, modeling, and meaningful stakeholder engagement before proceeding. The proposal lacks analysis of how shifting inclusionary units to higher AMIs will affect affordability, feasibility, vacancy, or the City's ability to serve extremely low-, very low-, and low-income residents, and would likely result in units priced above market with little public benefit. These changes depart from the collaborative, evidence-based process used to create the current IHO and instead stem from limited direction in the Mayor's budget message, raising serious concerns about transparency and accountability.

Ask: Oppose Discretionary Changes to MRO. (Agenda Item No. 8.6)
I strongly urge you to oppose the proposed discretionary changes to San José's Mobilehome Rent Ordinance, which would undermine long-term affordability and increase displacement risk for some of the city's most vulnerable residents. Allowing a 10% rent increase upon vacancy or in-place sale—along with new capital improvement pass-throughs and an expanded appeal process—would destabilize mobilehome parks, one of the region's last pathways to entry-level homeownership, while shifting landowner costs onto residents and reducing home resale values. Mobilehome park ownership is widely recognized as one of the most profitable and recession-resistant forms of housing investment, with existing fair-return mechanisms already in place, yet the proposal offers no evidence that additional rent increases or pass-throughs are necessary. These changes contradict the City's housing stabilization goals, were rejected by the Housing and Community Development Commission in a 9–4 vote, and should not move forward.

Please take a stand on "Housing Day" and demand we do better for our city.

Emma Hartung

San Jose, California 95128

FW: NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Tue 1/27/2026 8:06 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Victoria Delacroix [REDACTED]
Sent: Monday, January 26, 2026 10:50 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

I on the items being considered in "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

As you consider a vote to extend the local emergency for homeless, you also have the ability to protect affordable housing costs. San Jose has been people's homes for generations before it became Silicon Valley. Keeping housing and rent affordable for everyone who has called San Jose to their home is the moral thing to do. It's what the people want to see.

You have an opportunity to impact real change, generationally. Would you stand with the people, would you consider those who are impacted the most versus the seduction of greed? Would you consider human life above capital profit? Would you be gracious and led by love as we prepare for this meeting?

There are different demands in this county, it must be hard trying to fit everything in and try to take care of every desire. All I ask is that you pause to consider those who have been here- long before it was Silicon Valley. Those who are struggling to survive on the streets. People that are still working with full time jobs that live out of their cars, mobile homes, and on the streets because San Jose has become exponentially more expensive in the last few years. Would you pause to consider those who are being overlooked?

It's not about the money, you can't take any of it with to you when you're gone. Remember, the decisions each of you make will have an impact beyond this moment of time.

Would you consider partnering with the people? Investing into long term affordable housing? Putting the care of the people in the city that you claim to love, versus criminalizing the struggle that thousands of people in our county our facing? We need to stand in solidarity to help one another. We need love, not condemnation.

I ask that you oppose the Mobile Home Rent, the extension of San José's housing incentive programs, and delay the vote for moving forward with affordable housing in San Jose. Rather, would you take ample time to brainstorm and propose real solutions to these very real problems that have direct impact on extremely low, very low, and low income people and families.

The direction that the city has been taking in housing is not working. Rather, it is isolating people from community and not offering long term solutions. Without long term affordable housing options for people to go, they will continue to be stuck in a cycle. If you truly want real change in the city, let us all reconsider. Talk to the people, talk the communities directly impacted by these decisions. Work with the people who are impacted and allow their voices to be heard. Let us work together, not apart.

You each have an opportunity to lead with love, compassion, and kindness. Will you take it?

Victoria Delacroix



San Jose, California 95116

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FW: Your Constituency Says NO to “Housing Day” (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Tue 1/27/2026 8:14 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Shawna Nixon [REDACTED]
Sent: Monday, January 26, 2026 5:41 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to “Housing Day” (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, Council Member Tordillos, and other Members of the San José City Council,

I have lived in District 3 of San Jose for most of my life. I am writing to voice my public comment regarding the agenda items for consideration on the upcoming “Housing Day” (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items).

Affordable housing is very important to me. I have had friends move out of the area due to housing costs, I have had friends who have been homeless, and I worry for my own future.

Per Agenda Item Nos. 8.2 and 8.3, I urge the Council to oppose the extension and expansion of San José’s housing incentive programs as written, which continues to provide substantial public subsidies while producing little to no permanent affordable housing. While adaptive reuse and increased housing production are the right direction, these programs overwhelmingly subsidize market-rate development at 80–100% AMI, failing to serve the residents most impacted by displacement, homelessness, and housing insecurity. Projects cited as successes under this program produced no deed-restricted affordable units, while higher-cost units continue to sit vacant and do not meaningfully reduce rents or homelessness. If the City is going to waive public revenue, it must require real public benefit—deep (30–60% AMI) and permanent affordability, community or nonprofit participation, and outcomes that reduce homelessness rather than expand reliance on emergency shelter.

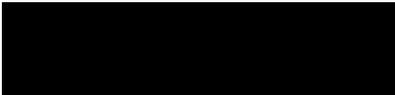
Per Agenda Item No. 8.4, I urge the Council to delay the proposed changes to the Inclusionary Housing Ordinance and require staff to provide data, modeling, and meaningful stakeholder engagement before proceeding. The proposal lacks analysis of how shifting inclusionary units to higher AMIs will affect affordability, feasibility, vacancy, or the City's ability to serve extremely low-, very low-, and low-income residents, and would likely result in units priced above market with little public benefit. Please use the collaborative, evidence-based process used to create the current IHO.

Per Agenda Item No. 8.6, I strongly urge you to oppose the proposed discretionary changes to San José's Mobilehome Rent Ordinance, which would undermine long-term affordability and increase displacement risk for some of the city's most vulnerable residents. The changes would destabilize mobilehome parks, one of the region's last pathways to entry-level homeownership, while shifting landowner costs onto residents and reducing home resale values. These changes contradict the City's housing stabilization goals, were rejected by the Housing and Community Development Commission in a 9-4 vote, and should not move forward.

The Mayor's housing vision does not reflect public need nor public opinion. The call to criminalize homelessness, for one, is deeply unpopular. We cannot continue to pretend that the direction the city is taking on housing is working, not when the data says otherwise. Unsheltered housing might be down, but without permanent, affordable solutions, our investment into temporary shelters becomes the last stop on the train because there is nowhere for these folks to progress to, all while the affordability crisis, unhoused crisis, and shelter crisis worsens. One of my homeless friends was bounced around from shelter to shelter for years before getting Section 8 housing. Shelters are very stressful, impacting sleep as well as the "3 Ps": Privacy, Possessions, and Pets. Please take a stand on "Housing Day" and demand we do better for our city.

Sincerely,
Shawna Rose Robbins Nixon

Shawna Nixon



San Jose, California 95112-1841

FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Tue 1/27/2026 8:14 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Kathryn Hedges - [REDACTED]
Sent: Monday, January 26, 2026 8:49 PM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

I am a member of SURJ Santa Clara County. I'm writing to voice my public comment regarding the agenda items for consideration on the upcoming "Housing Day" (San Jose City Council agenda item nos. 8.2, 8.3, 8.4, and 8.6 respectively for the official records - please include my comments under each of the relevant agenda items). My specific reasons for asking for your opposition and adjustments are outlined below.

On the same day that you consider a vote to extend the Local Emergency for the Homeless Shelter Crisis; at a time when San Jose residents have listed affordability as the single most important issue; when homelessness has risen 4% since 2023 despite the city's investment into emergency shelters; the measures for your consideration prioritize market-rate incentives and regulatory rollbacks while failing to require permanent, deeply affordable housing, deepening San Jose's homelessness, housing, and shelter crises. These measures undermine long-term housing stability and directly contribute to the very crises they claim to address. Please use common sense with your votes.

Ask: Alter Incentive Programs (Downtown Commercial to Residential and Multi-family Housing) So Public Investment Receives Public Benefit (Agenda Item Nos. 8.2 and 8.3)

I urge the Council to oppose the extension and expansion of San José's housing incentive programs as written, which continues to provide substantial public subsidies—fee waivers, tax reductions, and relaxed inclusionary requirements—while producing little to no permanent affordable housing. While adaptive reuse and increased housing production are the right direction, these programs overwhelmingly subsidize market-rate

development at 80–100% AMI, often above current market rents; failing to serve the residents most impacted by displacement, homelessness, and housing insecurity. The outcomes of existing incentives demonstrate this flaw: projects cited as successes produced no deed-restricted affordable units, while higher-cost units continue to sit vacant and do not meaningfully reduce rents or homelessness. If the City is going to waive public revenue, it must require real public benefit—deep (30–60% AMI) and permanent affordability, community or nonprofit participation, and outcomes that reduce homelessness rather than expand reliance on emergency shelter.

Ask: Delay Vote & Direct Housing Department re: IHO. (Agenda Item No. 8.4)

I urge the Council to delay the proposed changes to the Inclusionary Housing Ordinance and require staff to provide data, modeling, and meaningful stakeholder engagement before proceeding. The proposal lacks analysis of how shifting inclusionary units to higher AMIs will affect affordability, feasibility, vacancy, or the City's ability to serve extremely low-, very low-, and low-income residents, and would likely result in units priced above market with little public benefit. These changes depart from the collaborative, evidence-based process used to create the current IHO and instead stem from limited direction in the Mayor's budget message, raising serious concerns about transparency and accountability.

Ask: Oppose Discretionary Changes to MRO. (Agenda Item No. 8.6)

I strongly urge you to oppose the proposed discretionary changes to San José's Mobilehome Rent Ordinance, which would undermine long-term affordability and increase displacement risk for some of the city's most vulnerable residents. Allowing a 10% rent increase upon vacancy or in-place sale—along with new capital improvement pass-throughs and an expanded appeal process—would destabilize mobilehome parks, one of the region's last pathways to entry-level homeownership, while shifting landowner costs onto residents and reducing home resale values. Mobilehome park ownership is widely recognized as one of the most profitable and recession-resistant forms of housing investment, with existing fair-return mechanisms already in place, yet the proposal offers no evidence that additional rent increases or pass-throughs are necessary. These changes contradict the City's housing stabilization goals, were rejected by the Housing and Community Development Commission in a 9–4 vote, and should not move forward.

We cannot continue to pretend that the direction the city is taking on housing is working, not when the data says otherwise. Unsheltered housing might be down, but without permanent, affordable solutions, our investment into temporary shelters becomes the last stop on the train because there is nowhere for these folks to progress to, all while the affordability crisis, unhoused crisis, and shelter crisis worsens. Please take a stand on "Housing Day" and demand we do better for our city.

Kathryn Hedges


Santa Cruz, California 95062

FW: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

From City Clerk <city.clerk@sanjoseca.gov>
Date Tue 1/27/2026 8:14 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Deborah StJulien [REDACTED]
Sent: Tuesday, January 27, 2026 12:02 AM
To: City Clerk <city.clerk@sanjoseca.gov>
Subject: Your Constituency Says NO to "Housing Day" (Agenda Item Nos. 8.2, 8.3, 8.4, and 8.6)

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City Clerk Toni Taber,

Dear City Clerk, Mayor Mahan, and Members of the San José City Council,

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Deborah StJulien



San Jose, California 95136

FW: Subject: Support for Housing Policy Updates Advancing Production in San José; Items 8.2: Downtown Residential Incentive Program Expansion, 8.3: Multifamily Housing Incentive Program Extension, & 8.4: Amendments to the Inclusionary Housing Ordinance.

From City Clerk <city.clerk@sanjoseca.gov>
Date Tue 1/27/2026 9:08 AM
To Agendadesk <Agendadesk@sanjoseca.gov>

From: Chris Neale <[REDACTED]>
Sent: Tuesday, January 27, 2026 8:53 AM
To: District1 <district1@sanjoseca.gov>; District2 <District2@sanjoseca.gov>; District3 <district3@sanjoseca.gov>; District4 <District4@sanjoseca.gov>; District5@sajoseca.gov; District 6 <district6@sanjoseca.gov>; District7 <District7@sanjoseca.gov>; District8 <district8@sanjoseca.gov>; District9 <district9@sanjoseca.gov>; District 10 <District10@sanjoseca.gov>; The Office of Mayor Matt Mahan <mayor@sanjoseca.gov>; City Clerk <city.clerk@sanjoseca.gov>
Subject: Subject: Support for Housing Policy Updates Advancing Production in San José; Items 8.2: Downtown Residential Incentive Program Expansion, 8.3: Multifamily Housing Incentive Program Extension, & 8.4: Amendments to the Inclusionary Housing Ordinance.

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Dear Mayor Mahan and Honorable Councilmembers,

I am writing to encourage your approval of the proposed updates to the City's housing policies, including extensions of the Downtown Residential Incentive Program and the Multifamily Housing Incentive Program, as well as amendments to the Inclusionary Housing Ordinance.

The Core Companies has been a San Jose based affordable housing and workforce housing developer for over 35 years. We recently celebrated the Grand Opening of Tamien Family Apartments, 135 affordable apartments located on the VTA parking lot adjacent to the Tamien Station. In addition, we have 5 separate projects totaling almost 700 homes in our pipeline and ready to start construction within the next 2 years. The housing policies in front of you will help at least two of these projects start construction in 2026 and the remaining shortly thereafter. All these homes are designed to be affordable or workforce units with affordability ranging from 30% AMI up to 120% AMI.

The Core Companies strongly urges you to support these policy updates and we look forward to continuing to work with you to make San Jose a great place for all its residents to live.

Sincerely,

Chris Neale
President

470 South Market Street, San Jose, CA 95113

www.thecorecompanies.com

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