Housing Affordability in Burbank, California:
Policy Solutions for Keeping Burbank Livable and Welcoming

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Executive Summary

Burbank, CA, a city of 107,337 residents (U.S. Census, 2020) located in Los Angeles County, faces a significant housing affordability challenge characterized by rising home prices, limited housing supply, and increasing housing costs. Currently, over 50% of renters and over 30% of property owners are considered cost burdened because they spend over 30% of their income on housing (U.S. Census, 2023). In addition to this cost burden challenge, California's Regional Housing Needs Assessment (RHNA) requires the city to significantly increase housing production to meet state mandates.

This paper evaluates four policy alternatives to address this challenge using criteria including effectiveness, cost, equity, political and administrative feasibility to determine the most balanced solution. Based on a review of these criteria, this analysis recommends a hybrid strategy that increases housing supply, better protects tenants, provides short-term financial assistance for tenants experiencing a financial emergency, and helps first-time homebuyers enter the market.

Introduction and Problem Definition

The United States Department of Housing and Urban Development (HUD) defines cost burdened individuals as those spending greater than 30% of their gross household income on rent or mortgage payments. In Burbank, this translates to 56% of renters and 33% of homeowners (ACS, 2023). Furthermore, the median home price in Burbank is $1.1 million, nearly double the median price a decade ago (Redfin, 2024). With Burbank's median household income at $98,000 (U.S. Census, ACS 5-year estimate, 2019 - 2023), renting or buying a home is out of reach for most households, contributing to workforce displacement that negatively affects the local economy.

This issue is also timely because State RHNA goals require the city to plan for substantial housing growth. Burbank's 2021 to 2029 RHNA requirement is to permit 8,772 new housing units, but Burbank is not on track to meet this mandate. According to the California Department of Housing and Community Development (HCD, 2024), Burbank has only permitted 1,300 new units of the required 8,772. Failure to meet these housing obligations could result in legal and financial consequences for the city.

As these RHNA numbers show, housing production has not kept pace with population growth and increased demand for varied types of housing. Restrictive zoning regulations and building codes, lengthy permitting processes, and neighborhood opposition to higher density development have limited the city's ability to expand housing supply effectively to meet demand. The ideal policy solution to this challenge is a non-ideological, pragmatic, and balanced solution that keeps Burbank's housing market stable, predictable, and workable for both tenants and property owners.

Evidence

Evidence points to housing shortages as a major driver of affordability problems in California. Economists with the California Legislative Analyst's Office (2022) concluded that decades of underbuilding have created a severe statewide housing shortage that has significantly increased home prices and rents.

Burbank's housing market reflects these statewide trends. Market data shows that the median sale price of homes in Burbank is above $1.1 million, nearly double what it was a decade ago (Redfin, 2024). Rental prices are also high, with median rents exceeding $2,700 in many parts of the city (Realtor.com).

Research conducted by Freddie Mac (2020) also demonstrates that zoning restrictions and regulatory obstacles contribute to affordability challenges. Restrictive zoning directly reduces housing production, which constrains supply. This supply shortage increases competition for housing, driving up prices and resulting in an overly cost-burdened population. In response to this, California has promoted Accessory Dwelling Units (ADUs) and by-right approvals as effective measures to promote housing production (SB1069, AB68 and AB881). This approach reduces regulatory obstacles and allows housing projects that meet objective standards to proceed without months long discretionary review processes. Evidence suggests that streamlining approvals can allow more projects to "pencil out" by reducing development costs and increasing production rates (LAO, 2022).

The broader consequences of housing unaffordability are significant. Harvard University's Joint Center for Housing Studies (2023) found that high housing costs reduce economic mobility, increase financial instability, and disproportionally affect low- and middle-income households. In Burbank, these pressures threaten the city's ability to maintain a stable workforce and a vibrant and economically diverse community.

Alternative Policy Solutions

Option A: Expand Housing Supply Through Zoning Reform

At its core, affordability is a supply and demand issue. When housing is scarce, prices rise. The City should prioritize reforms to zoning, permitting, and building regulations to enable more housing production of varied types, especially "missing middle" housing such as duplexes, townhomes, and courtyard apartments.

Burbank has already taken meaningful steps to streamline housing approvals, particularly through its Accessory Dwelling Unit (ADU) program. The next step would be to expand these proven tools to a broader range of housing types, including missing middle housing.

- Expand "by-right approvals" to qualifying duplexes, townhomes, and mixed-use projects that meet clear, objective zoning and design standards.
- Create predictable permitting timelines (90 to 120 days) and a single point of contact to guide applicants through the process.
- Develop pre-approved design templates for missing middle housing.

Growth should be primarily directed toward transit corridors, commercial areas, and job centers, where additional housing can be supported without changing the character of existing neighborhoods. Equally important, the City should prioritize redevelopment of city-owned properties to include mixed-use residential developments with affordable housing opportunities.

Option A: Policy Pros and Cons

The primary advantage of this policy option is effectiveness. Expanding supply addresses the root cause of rising housing costs by increasing the number of available housing units. Research by the Legislative Analyst's Office (2023) has consistently shown that increasing supply improves affordability over time.

However, while technically feasible, this option faces political resistance from residents and requires administrative reform of zoning and permitting processes. Resident resistance comes from concerns about neighborhood character, traffic congestion, and infrastructure strain. Additionally, new housing construction often requires several years before measurable affordability improvements occur.

Option B: Tenant Protection-Focused Approach

Policy Option B focuses on the needs of tenants while respecting the rights of property owners. Tenants need near-term stability and property owners need predictable rules that allow them to plan for maintenance, financing, and long-term investment. Option B proposes a moderate, clearly defined rent cap tied to inflation (e.g., CPI + 3.5%, capped at 8%) that can provide long-term predictability for both tenants and housing providers. Additionally, Option B calls for strengthened just-cause eviction protections and relocation assistance requirements to prevent arbitrary displacement and promote housing stability.

Option B: Policy Pros and Cons

The main advantage of this approach is that it provides immediate relief to tenants facing rapidly rising housing costs. Moderate rent stabilization can improve housing stability and reduce displacement.

However, economists caution that strict rent control policies may discourage new housing development if developers believe returns on investment will be limited. This finding has been demonstrated by Diamond, McQuade, and Qian in their 2019 study that found expanded rent control in San Francisco led to reduced housing supply growth over time.

Option C: Targeted Assistance and Ownership Pathways

Even in a well-functioning market, some households will struggle. Option C directs the city to seek federal, state, and local funding sources to provide means-tested, short-term rental assistance for residents facing temporary hardship. This approach avoids broad market distortion while helping those most at risk of displacement.

This option also proposes helping renters transition into homeownership to help them build long-term stability and wealth. Option C includes developing programs that assist with down-payment assistance and low-interest loans. Additionally, the city should facilitate conversion of apartments into condominiums, provided that existing tenants can be supported in purchasing their units.

Option C: Policy Pros and Cons

Option C has strong equity benefits, provides immediate support for households at risk of displacement, gives targeted aid to a vulnerable population, and promotes long-term wealth building and housing stability. The primary disadvantages are that its impact is limited to a relatively small number of households who may qualify and the reality that rental assistance programs and homebuyer financing require ongoing public funding and do not directly address the underlying causes of housing supply shortages.

Option D: Balanced Hybrid Approach

Option D combines multiple policy tools to address both short-term affordability pressures and long-term housing supply constraints. This option focuses on:

- Increasing housing supply through zoning reform and streamlined permitting.
- Implementing moderate tenant protections (e.g., rent stabilization tied to inflation)
- Providing targeted financial assistance to vulnerable tenants
- Expanding homeownership through down-payment assistance and low-cost financing.
- Redeveloping city-owned properties into mixed-use housing.

This option addresses the reality that no single policy can solve the housing crisis by itself and instead uses a coordinated pragmatic approach.

Option D: Policy Pros and Cons

Option D addresses both the supply-side and demand-side issues simultaneously. It provides immediate relief to tenants while also building long-term affordability as the housing supply increases and diversifies. This approach is more politically feasible because it strives to balance the interest of tenants, property owners, and developers. It also reduces the risk of negative unintended consequences, such as discouraging new housing production, while supporting economic stability and workforce retention.

Option D is, however, more complex to implement and coordinate, requires multiple funding sources, and may face some opposition from multiple stakeholder groups. Additionally, the positive effects of this policy may be slow to materialize and ultimately may face the risk of diminishing returns if all components are not adequately enforced.

Criteria for Choosing a Policy Solution

Five criteria were utilized to evaluate the four policy options.

1. Effectiveness. Does the policy meaningfully improve affordability and increase access to housing, especially for working families?
2. Cost. Is the policy fiscally sustainable and does it avoid excessive administrative expenses?
3. Equity. Does the policy improve housing access for low- and middle-income residents?
4. Political feasibility. Is the policy approach capable of gaining sufficient political and community support to be adopted?
5. Administrative feasibility. Is the policy approach practical to implement using existing local government capacity?

A five-star rating system was applied to comparatively evaluate the policy options. The results are displayed in Table 1.

Table 1: Criteria Score Card

Policy Option	**Effectiveness**	**Cost *(Lower cost = higher rating)***	**Equity**	**Political Feasibility**	**Administrative Feasibility**	**Overall**
Option A: Expand Housing Supply	★★★★★	★★★☆☆	★★★☆☆	★★☆☆☆	★★★☆☆	★★★☆☆
Option B: Rent Stabilization	★★★☆☆	★★★★☆	★★★★★	★★★★☆	★★★★★	★★★★☆
Option C: Rental/Buyer Assistance	★★★☆☆	★★☆☆☆	★★★★★	★★★☆☆	★★★☆☆	★★★☆☆
Option D: Hybrid Approach	★★★★★	★★★☆☆	★★★★★	★★★★★	★★★☆☆	★★★★★

Among the five criteria, effectiveness is prioritized because Burbank's housing crisis is primarily driven by structural supply constraints. While equity and political feasibility are also important, policies that fail to address underlying supply shortages will not produce lasting affordability improvements. Therefore, the preferred policy must be highly effective while maintaining reasonable feasibility and equity outcomes.

While Option B performs strongly in equity, administrative, and political feasibility, it produces weaker long-term outcomes. In contrast, Option A is more effective but faces political barriers. Option D balances these trade-offs most effectively.

This prioritization of criteria reflects the structural nature of Burbank's housing affordability challenge and ensures the recommended policy addresses root causes and not only symptoms.

Recommendation

To address its housing affordability challenge, Burbank should adopt a housing policy strategy centered on expanding housing supply while implementing moderate tenant protections and targeted assistance programs for vulnerable populations.

Option D (Hybrid Approach) is the preferred approach because it performs strongest across key criteria, particularly effectiveness and political feasibility. While it is more complex to implement, it provides the best balance between short-term relief and long-term affordability outcomes.

This balanced approach recognizes that housing affordability requires both immediate relief measures and long-term structural reform. Expanding supply, protecting tenants and property owners, and maintaining functional rental and housing markets are not mutually exclusive goals, they are interdependent.

A City Council policy framework built on these principles moves beyond polarization and delivers real results: a housing market that is more stable, more accessible, and more sustainable for everyone.

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