

Countywide Transit Expansion Plan

***Reallocating Measure B Funds to Break VTA's Downward Spiral
and Revitalize Transit in Santa Clara County***

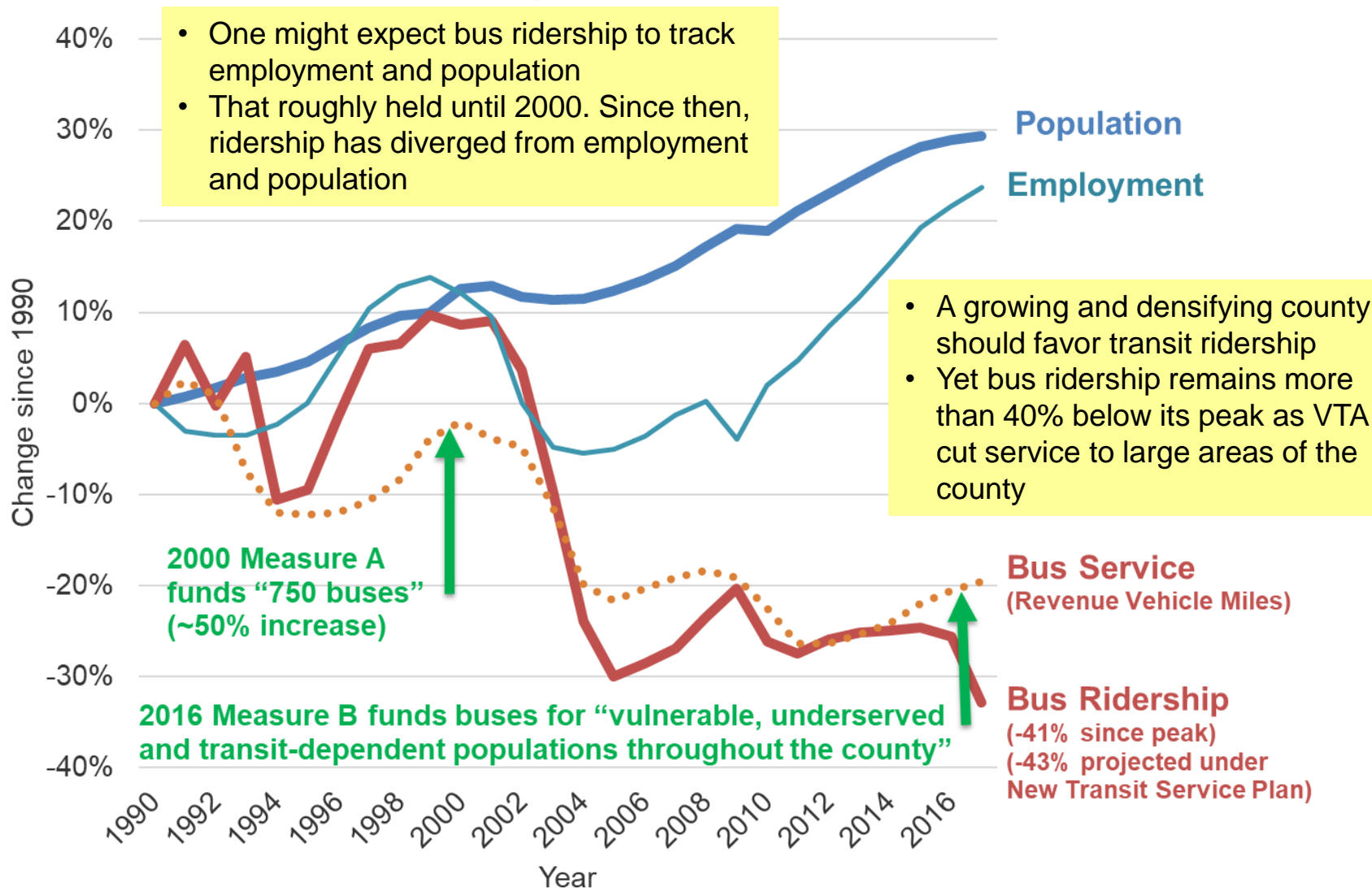


SILICON VALLEY TRANSIT USERS

December 2019 update

VTA Ridership Has Fallen Despite Population & Job Growth

Santa Clara County Bus Ridership Trends since 1990



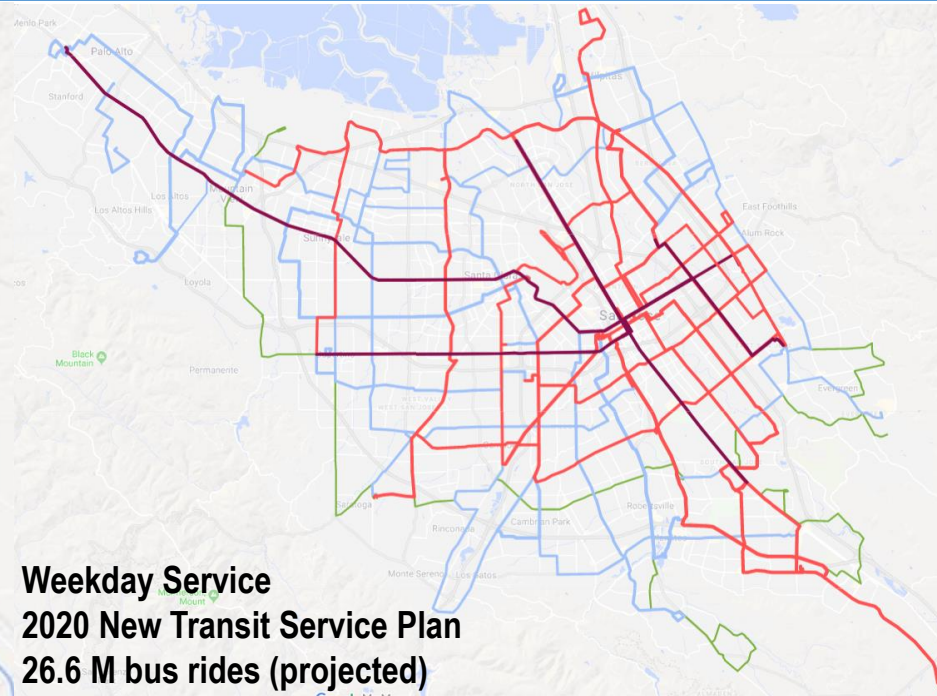
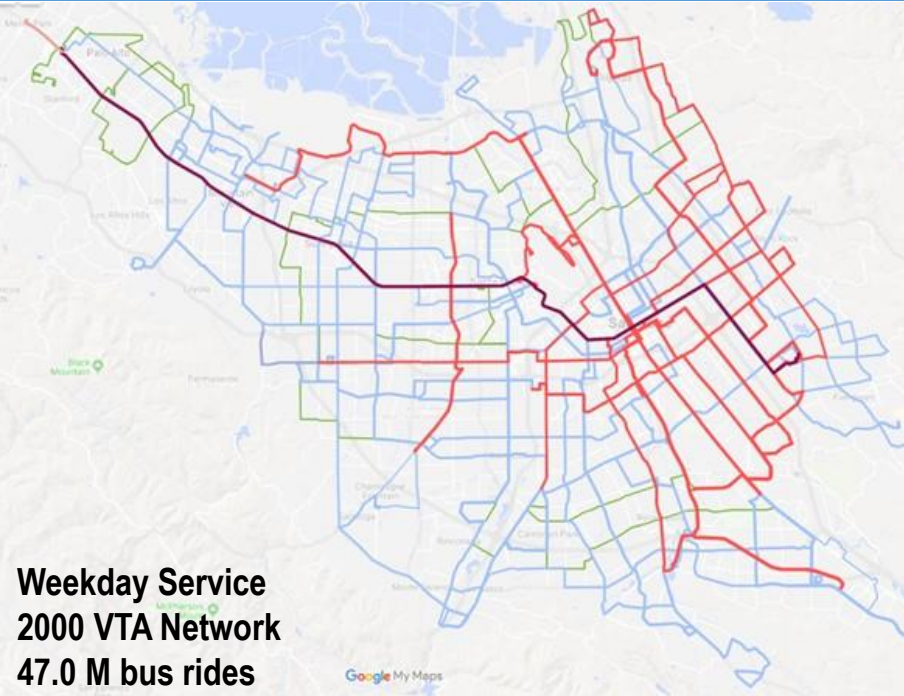
Even at peak VTA ridership in 2000, voters wanted more transit – but ...

VTA Twice Ignored the Will of the Voters Instead of Expanding Bus Service, VTA Cut It

Santa Clara County Ballot Measures	VTA Action
2000 Measure A ½% sales tax that “Fund(s) Operating and Maintenance Cost for Increased Bus, Rail and Paratransit service”, including an <u>“expanded bus fleet of 750 vehicles”</u>	<ul style="list-style-type: none"> • Five months after passage, VTA began cutting service, ostensibly due to an “operator shortage” – during a recession • Within five years, VTA had slashed 19% of its bus service • In its 2008 Comprehensive Operations Analysis (COA), VTA improved “ridership” (core) routes by cutting “coverage” (community) routes • In 2010, VTA further cut bus service 8% – again disproportionately impacting “coverage” routes • Each time the economy recovered, VTA did not restore service to underserved areas and instead saturated already-robust routes • VTA’s fleet has declined from 512 to 472 buses since 2000
2016 Measure B ½% sales tax that “will provide additional funds specifically for bus operations to serve vulnerable, underserved, and transit dependent populations <u>throughout the county</u> ”	<ul style="list-style-type: none"> • Two months after passage, VTA proposed a Next Network Plan that eliminated over 15 bus routes (without providing credible alternatives) and reduced service on other routes • On top of previous cuts, the Next Network Plan further reduced “coverage” service by 43% (from 30% to 17% of the system total) • Due to BART delays, VTA did not carry the Next Network through • In 2019, VTA implemented a New Transit Service Plan which cut “coverage” service by 67% (from 30% to 10% of the system total) • Riding the bus has become virtually impossible in parts of the county

VTA induced a downward spiral with devastating, lasting consequences for bus riders

Cutting Bus System Coverage Has Decreased Ridership



Route frequency: <10 min 10-15 min 16-20 min 21-30 min 31-60 min

	2000	2020 New Transit Service Plan	Change
Local Routes – Weekday Daytimes			
• Super-Frequent Service (<10 min)	25 miles	43 miles	+72%
• Frequent Service (≤ 15 min)	156 miles	192 miles	+23%
• Basic service (≤ 30 min)	559 miles	399 miles	-29%
• All service	693 miles	471 miles	-32%
Peak buses	418	384 (estimated)	-8%
Service Miles	22.9 million	19.0 million	-17%
Bus Ridership	47.0 million	26.6 million (projected)	-43% (projected)

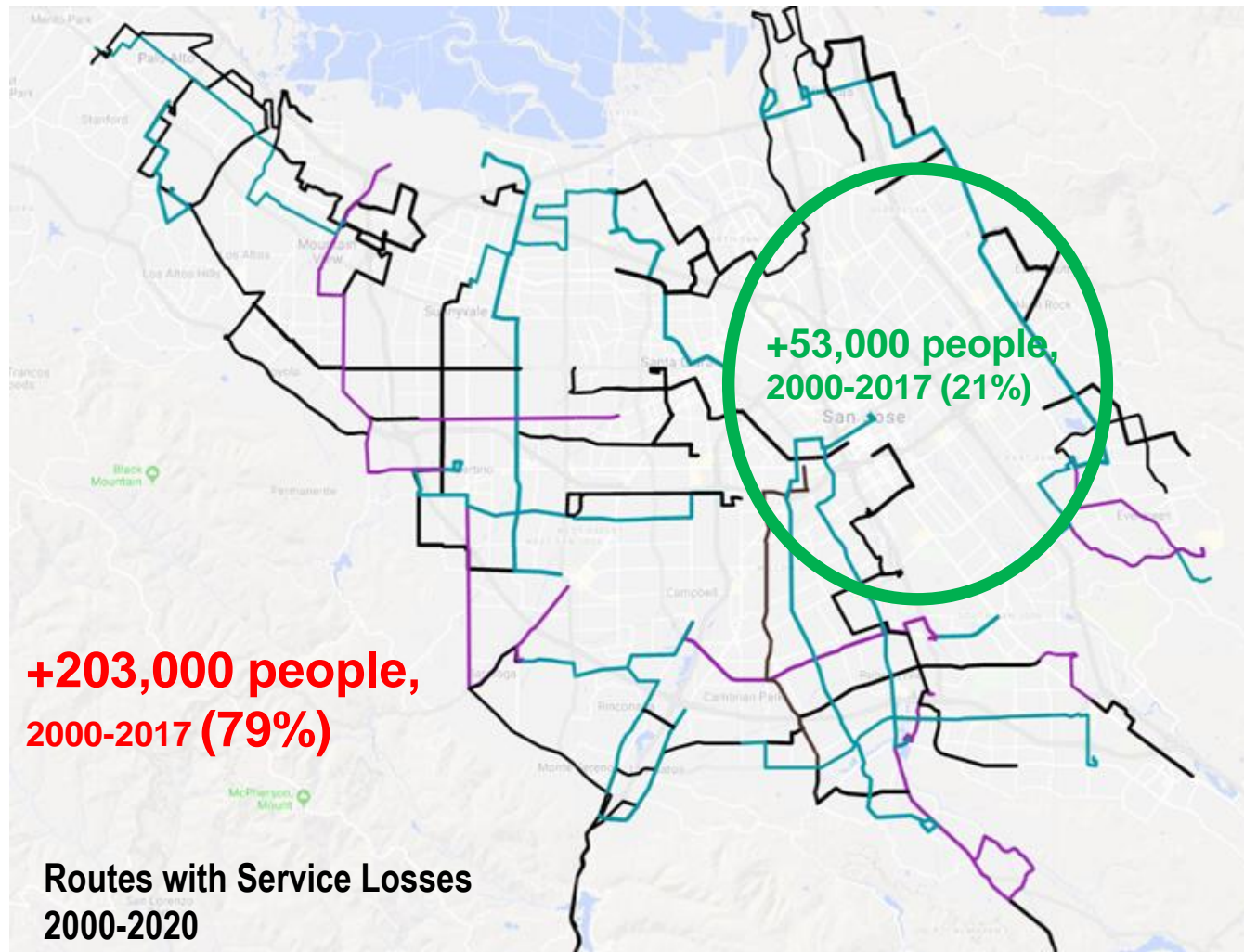
Adding frequency to “ridership” routes

By taking buses from “coverage” routes VTA cut in its service restructurings

And slashing service overall

Severely reduces ridership

VTA has preserved “ridership”-oriented service, but cut transit where 79% of population growth occurred



Even worse for transit riders, VTA is prioritizing costly highways over lifeline bus service



- A quarter mile from a light rail station, VTA is spending \$55 million (\$39.5 million in 2016 Measure B funds) to redo an existing on-ramp to Highway 237
- VTA approved funding for this on-ramp without performance evaluation
- Meanwhile, VTA is shutting down Route 65 to “save” \$830,000, forcing some riders to walk miles to reach another bus
- By cancelling this one unnecessary on-ramp redo, VTA could fund **66 years** of Route 65

If VTA reallocated \$25 million annually from unsustainable highway projects to bus operations, would transit ridership significantly increase?

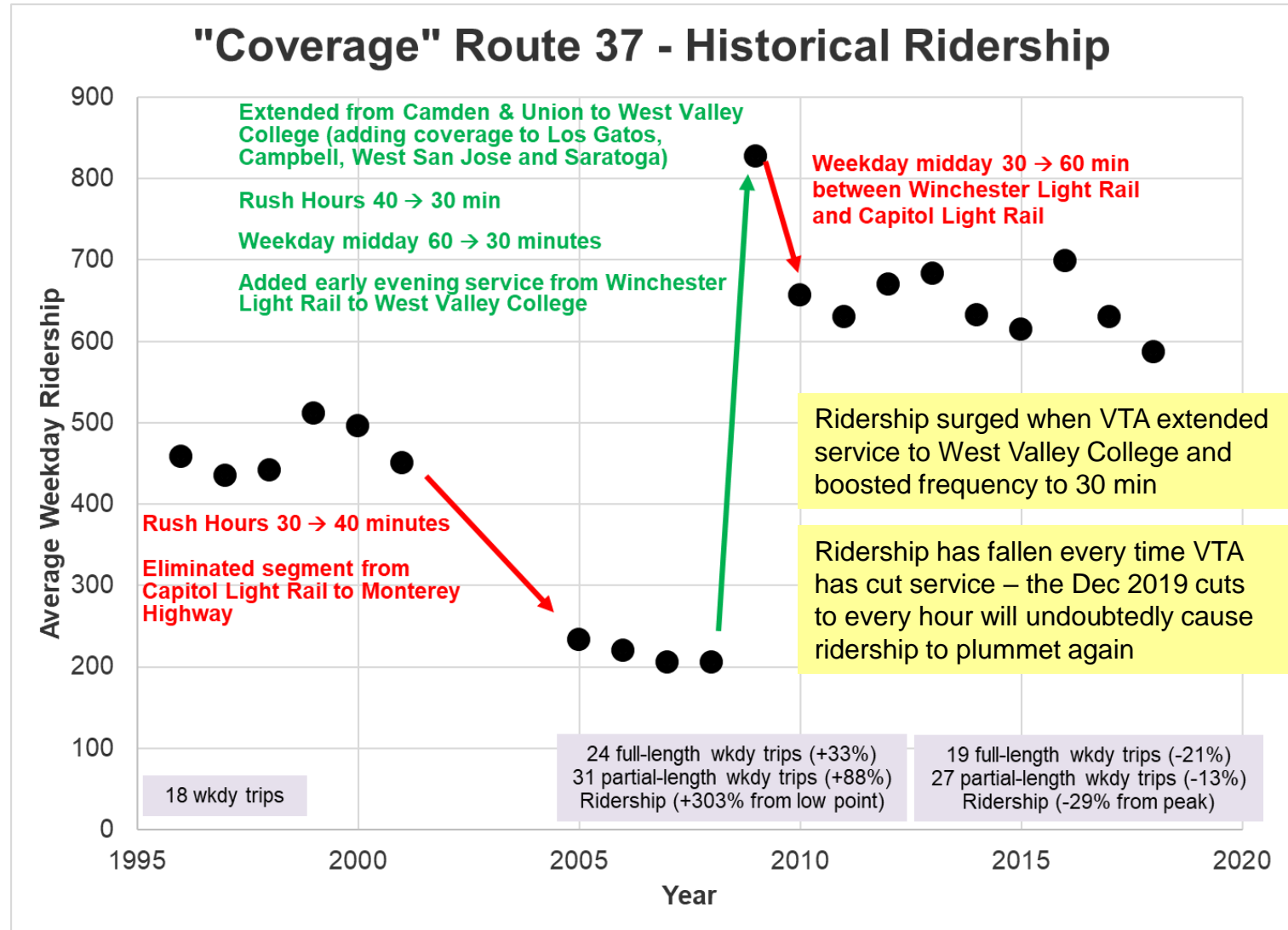
- **No** – If VTA further reduces or shuts down “coverage” routes to boost “ridership” routes
- **Yes** – With our ***Countywide Transit Expansion Plan***, which bolsters the entire bus network by strengthening coverage routes

Why do we believe our approach will work?

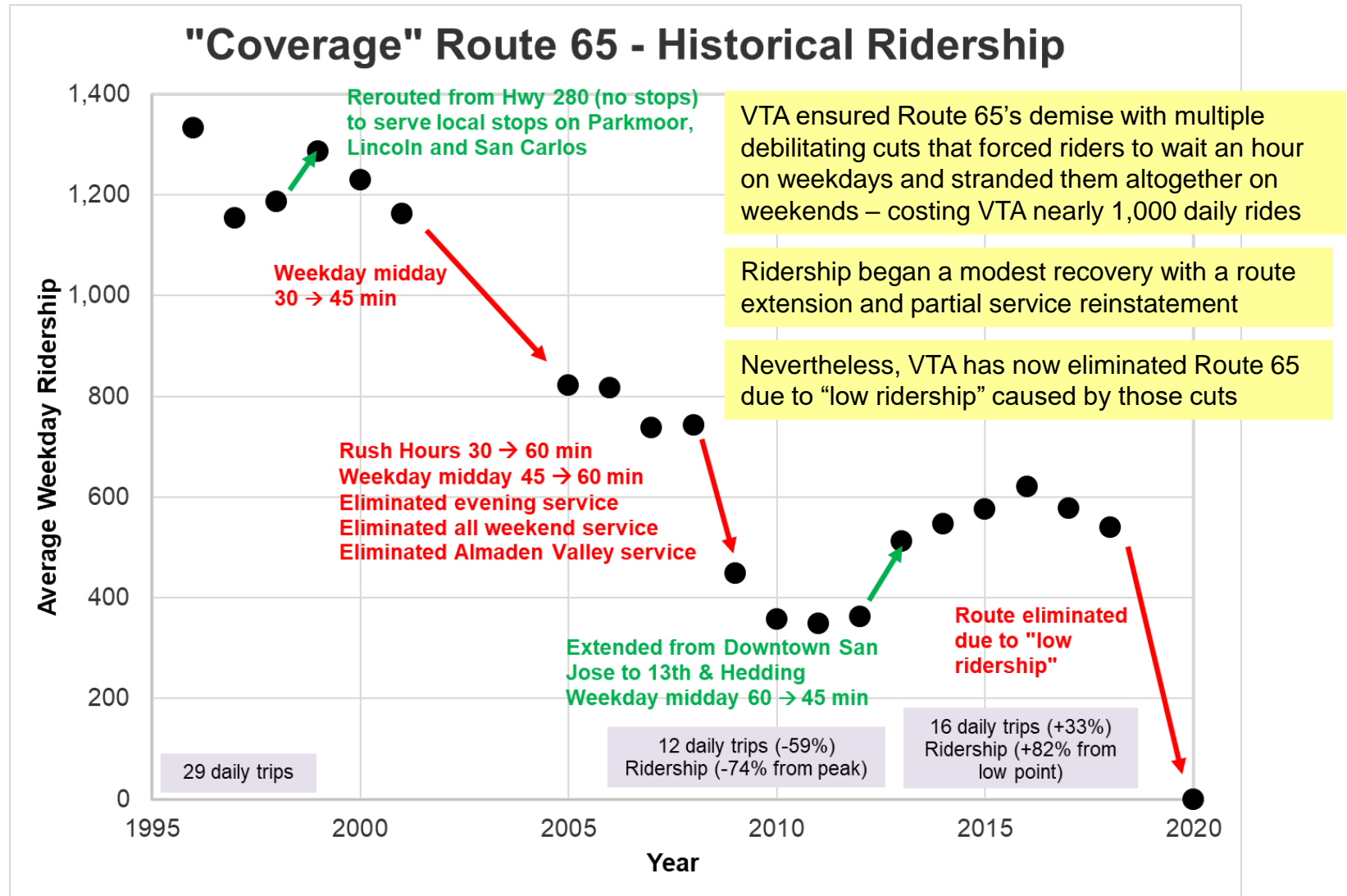
- VTA has cut service overall, while continually shifting resources from “coverage” to “ridership” routes **for nearly 20 years**
 - System ridership dropped more than 30% systemwide and more than 40% on buses
 - This is one of the worst outcomes in the country
- In contrast, our ***Countywide Transit Expansion Plan***
 - Invests in “coverage” routes, where VTA’s own history has shown that ridership is highly responsive to changes in service quality – which correspondingly impacts “ridership” routes
 - Reflects lessons learned from VTA ridership trends over the past 30 years
 - Incorporates practices of the best transit agencies in North America

Examples from VTA’s ridership history show why our approach would be successful ...

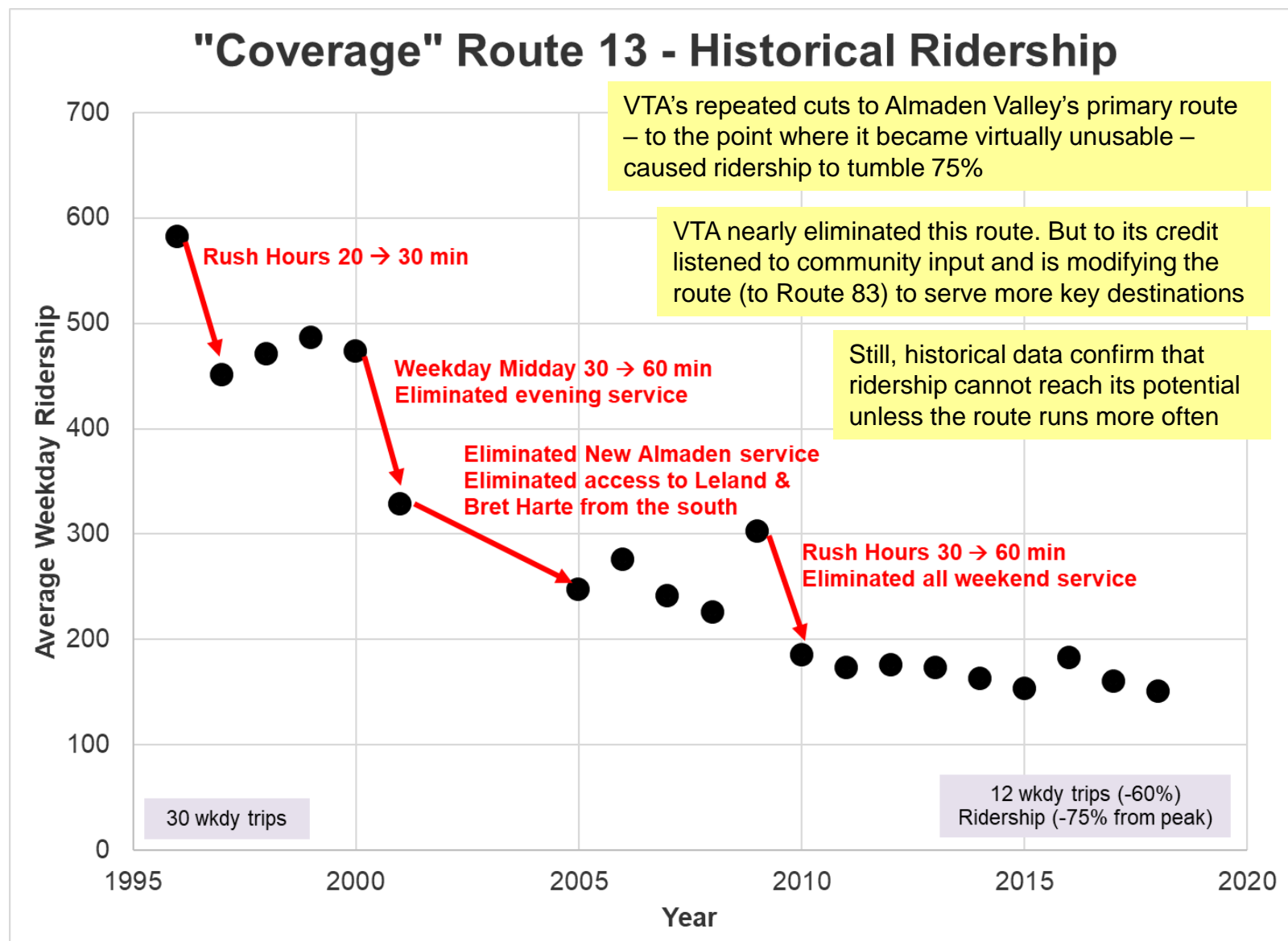
Ridership surged when VTA extended Route 37 to West Valley College and implemented 30-min service – but fell when VTA cut frequency back to 40-60 min



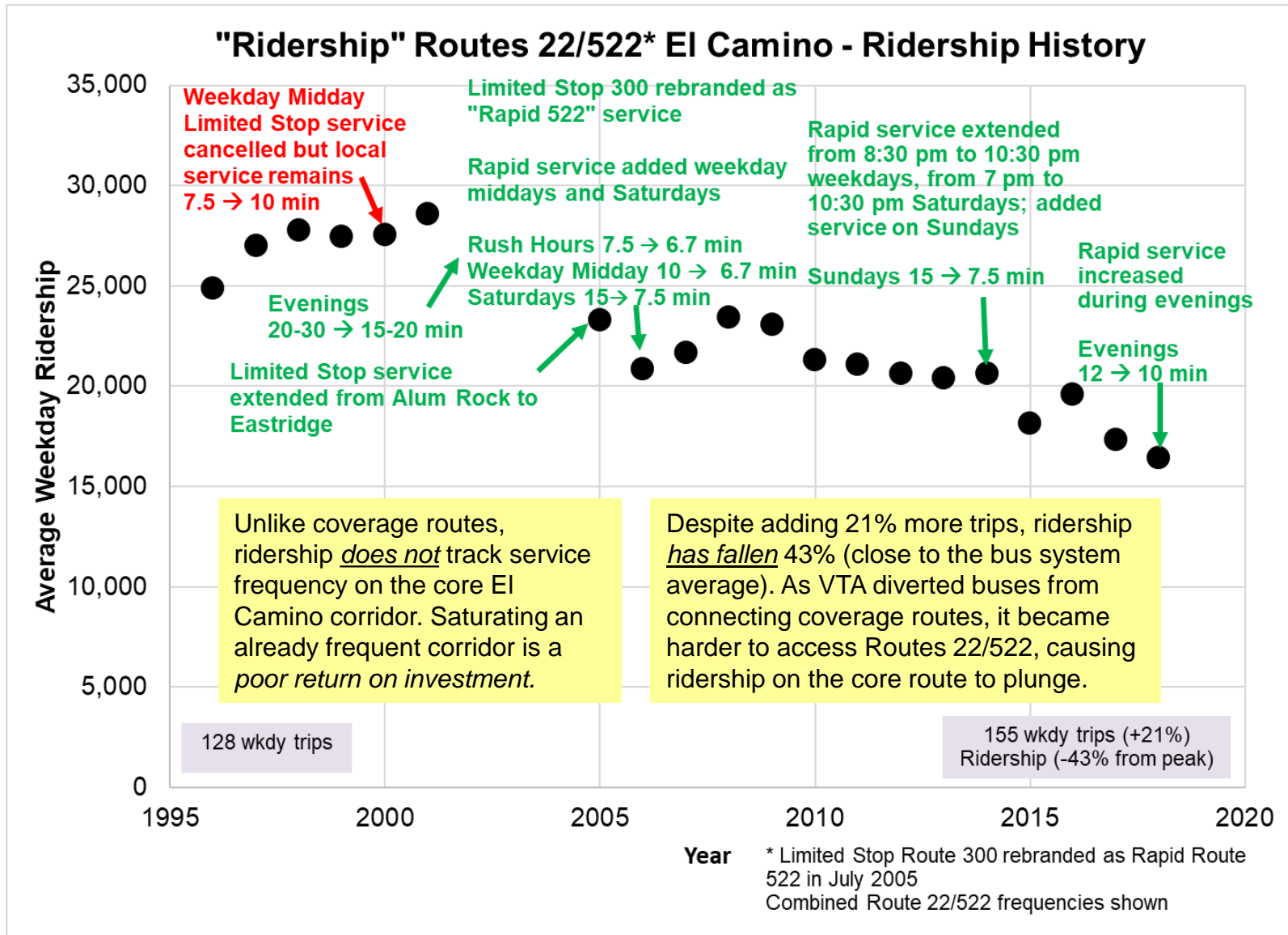
Route 65 ridership fell 74% when VTA cut service from 30 to 60 min, but partially rebounded with a route extension and added trips – VTA has now eliminated the 65



Route 13 ridership tumbled when VTA cut service from 20-30 min to hourly and ended evening & weekend service



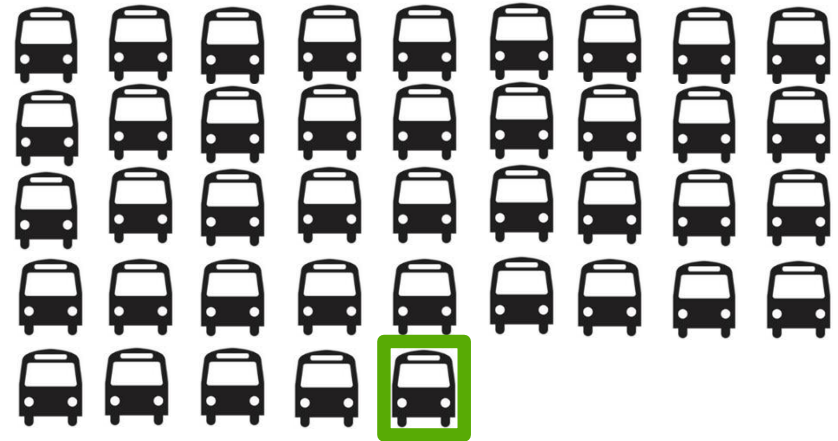
As VTA diverted buses from coverage routes to its showcase El Camino corridor, ridership on *that* corridor plunged



VTA contends it can grow ridership by cutting “coverage” to improve “ridership” routes – Why doesn’t this work?



Suppose VTA reallocates one bus from a “coverage” to a “ridership” route



Almaden Valley Bus (Route 83*)

60-75 min
frequency



No Service

- Students, seniors, people with disabilities and other riders are stranded
- ***VTA loses most – if not all – of the route’s ridership***
- Because many of these riders transfer to light rail and other buses to complete their trip, ***VTA also loses ridership on those connecting routes***
- Many are forced off the system altogether

*Formerly Route 13

El Camino Corridor Buses (Routes 22/522)

6.67 min
frequency**



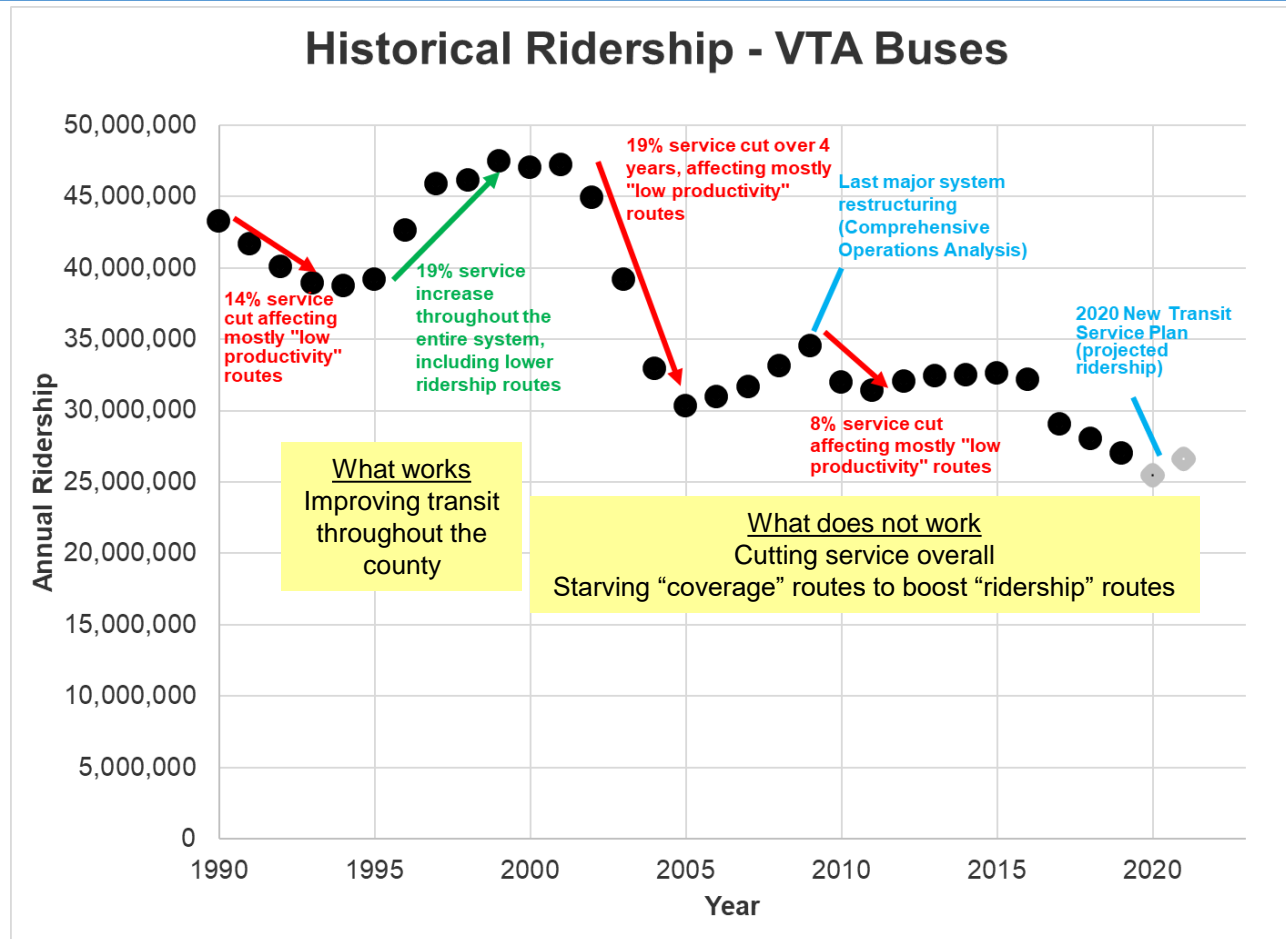
6.50 min
frequency**

- Who notices a 10-second shorter wait?
- ***Not surprisingly, new ridership fails to materialize***

VTA can easily lose, not gain riders by shifting resources from “coverage” to “ridership” services

** Currently, VTA operates 9 buses/hour on the El Camino corridor (4 on Route 22 and 5 on Route 522) for a combined 6.7 min frequency. On weekdays, VTA assigns ~40 buses to the two routes, so reallocating 1 bus to the corridor would be a 2.5% service increase. Instead of 9 buses/hour, VTA could operate 9.225 buses/hour (a 6.5 min frequency).

Yet VTA continues to pursue this unsuccessful strategy

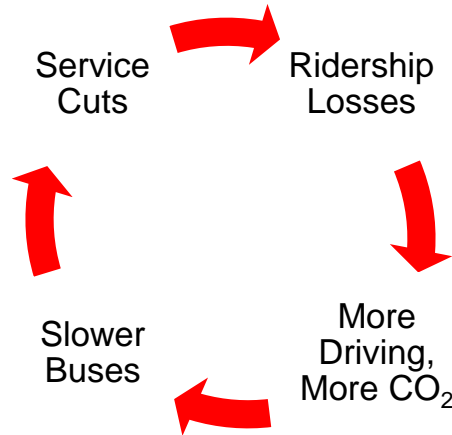


With decades of data showing that cutting service and starving "coverage" routes to boost "ridership" routes has cost VTA over 40% of its bus ridership, VTA continues down this path:

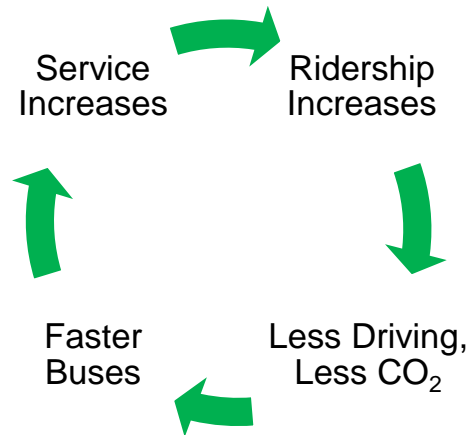
After long and careful evaluation, VTA's current ridership/coverage balance will change from 70/30 to 90/10 with the new service plan.

VTA General Manager/CEO Nuria Fernandez,
Letter to the Honorable Rep. Ro Khanna, 12/11/19

Why not reverse course and do something that actually works instead?



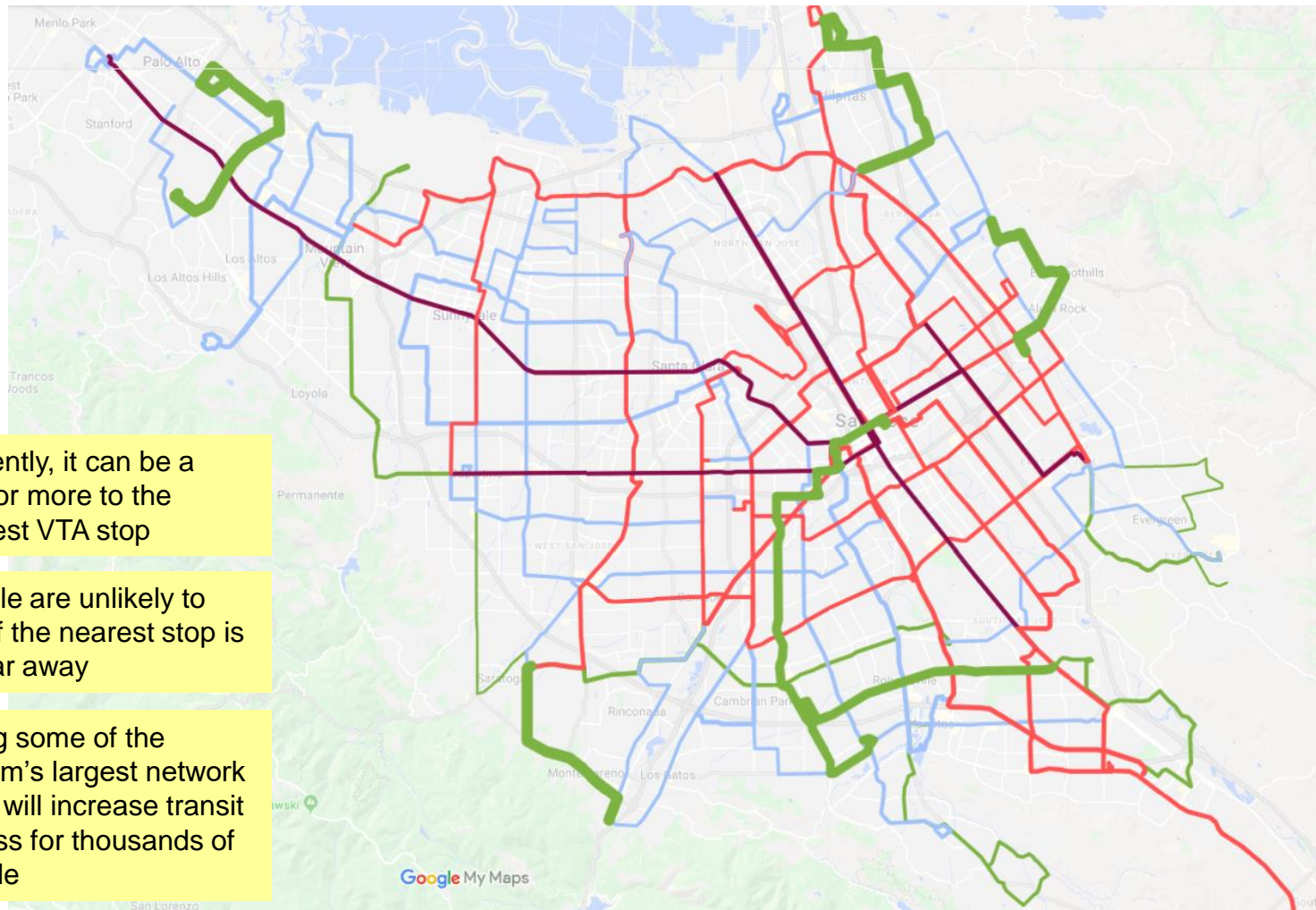
After two decades, we can finally break VTA's downward spiral



Using a 5-step strategy, here's how ...

Step 1: Fill Large Network Gaps

Maximize people within a 10-min walk of transit



Currently, it can be a mile or more to the nearest VTA stop

People are unlikely to ride if the nearest stop is too far away

Filling some of the system's largest network gaps will increase transit access for thousands of people

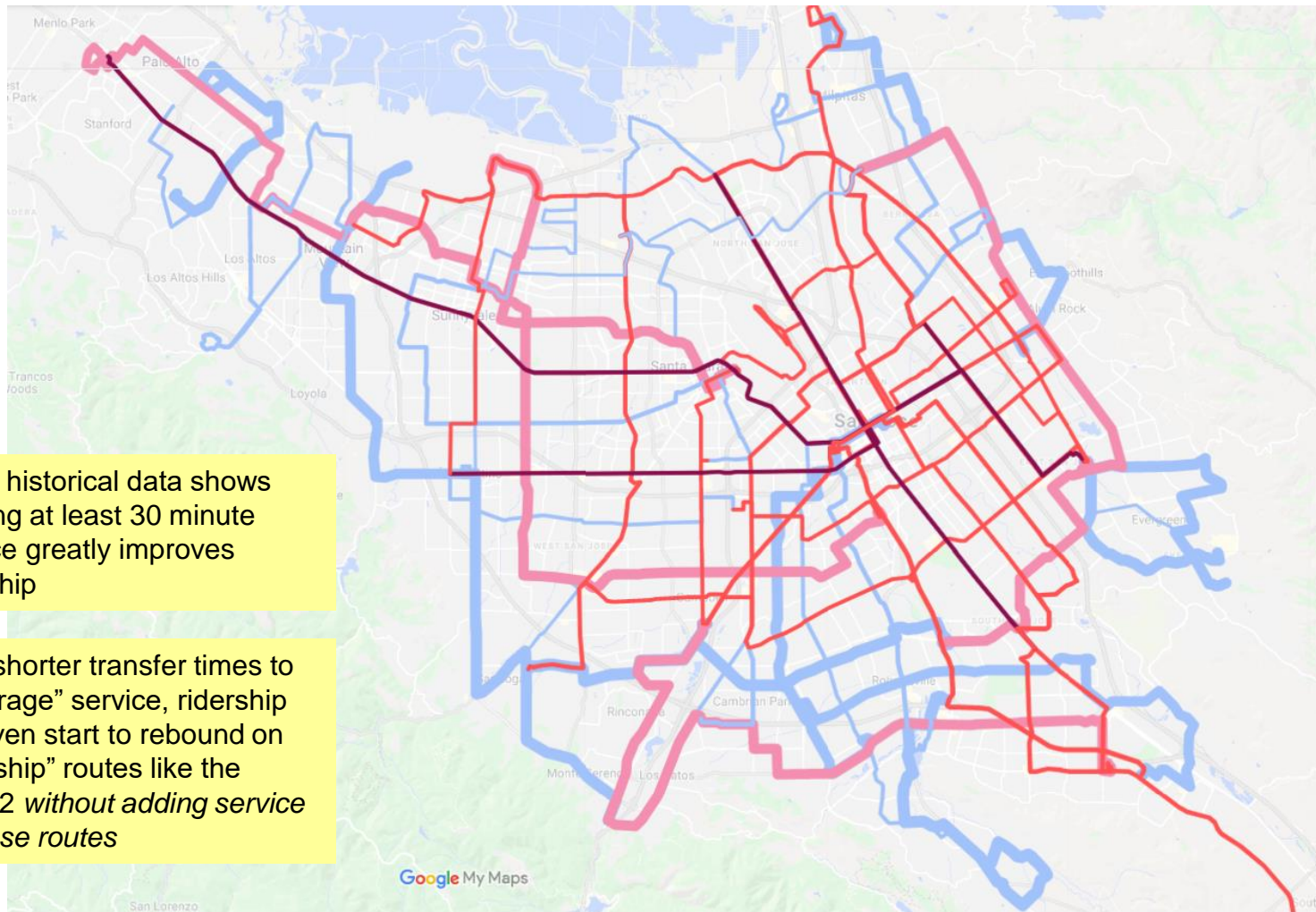
Route frequency: <10 min 10-15 min 16-20 min 21-30 min 31-60 min
Restore or add new hourly service on 6 routes or route segments (**bold green**)

Step 2: Improve Weekday Frequency

All buses come at least every 30 min

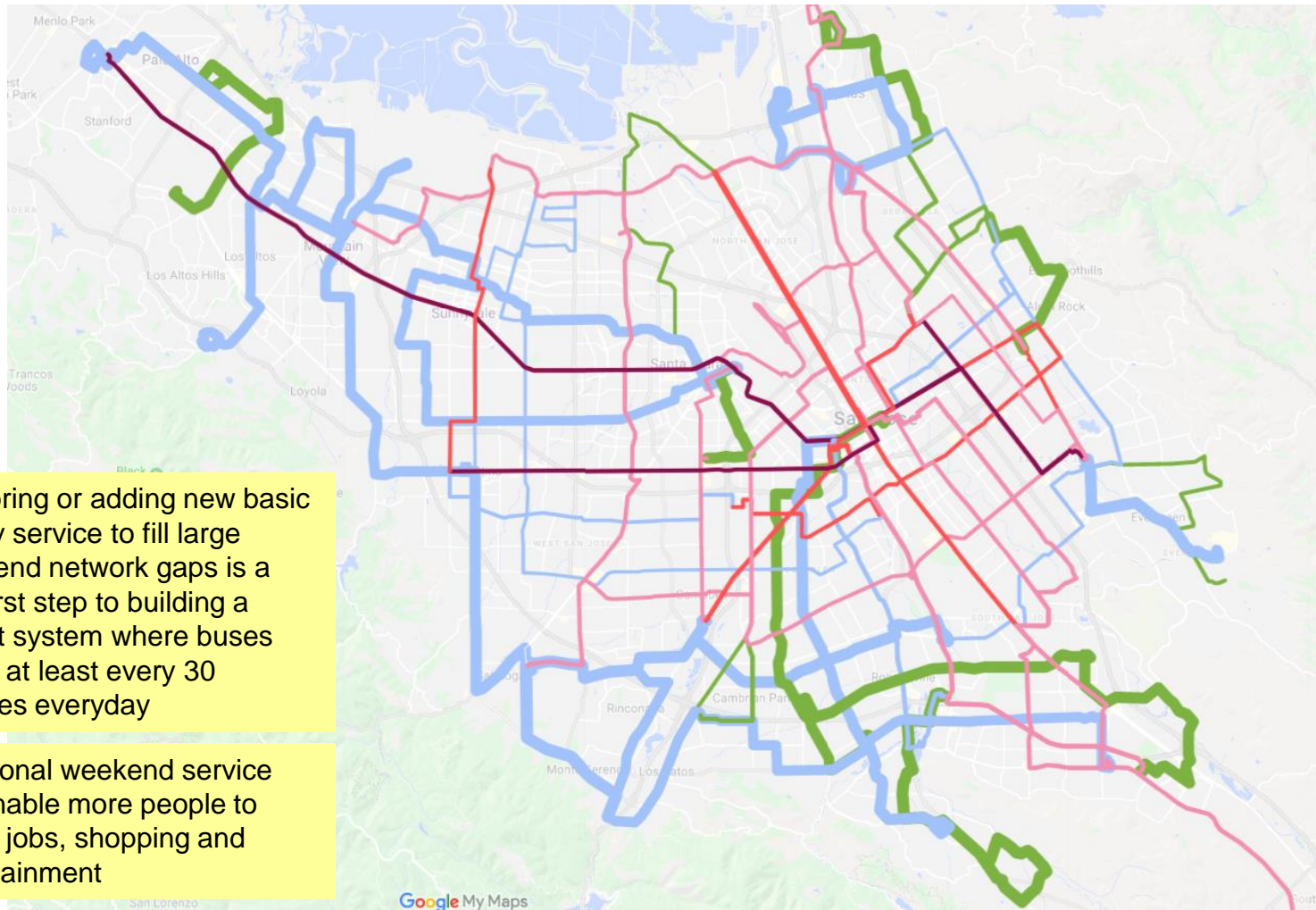
VTa's historical data shows offering at least 30 minute service greatly improves ridership

With shorter transfer times to “coverage” service, ridership will even start to rebound on “ridership” routes like the 22/522 *without adding service to those routes*



Route frequency: <10 min 10-15 min 16-20 min 21-30 min 31-60 min
Improve frequency on 11 routes from 40-60 min to 30 min (**bold blue**)
Improve frequency on 4 routes from 30 min to 20 min (**bold pink**)

Step 3: Improve Saturday Service

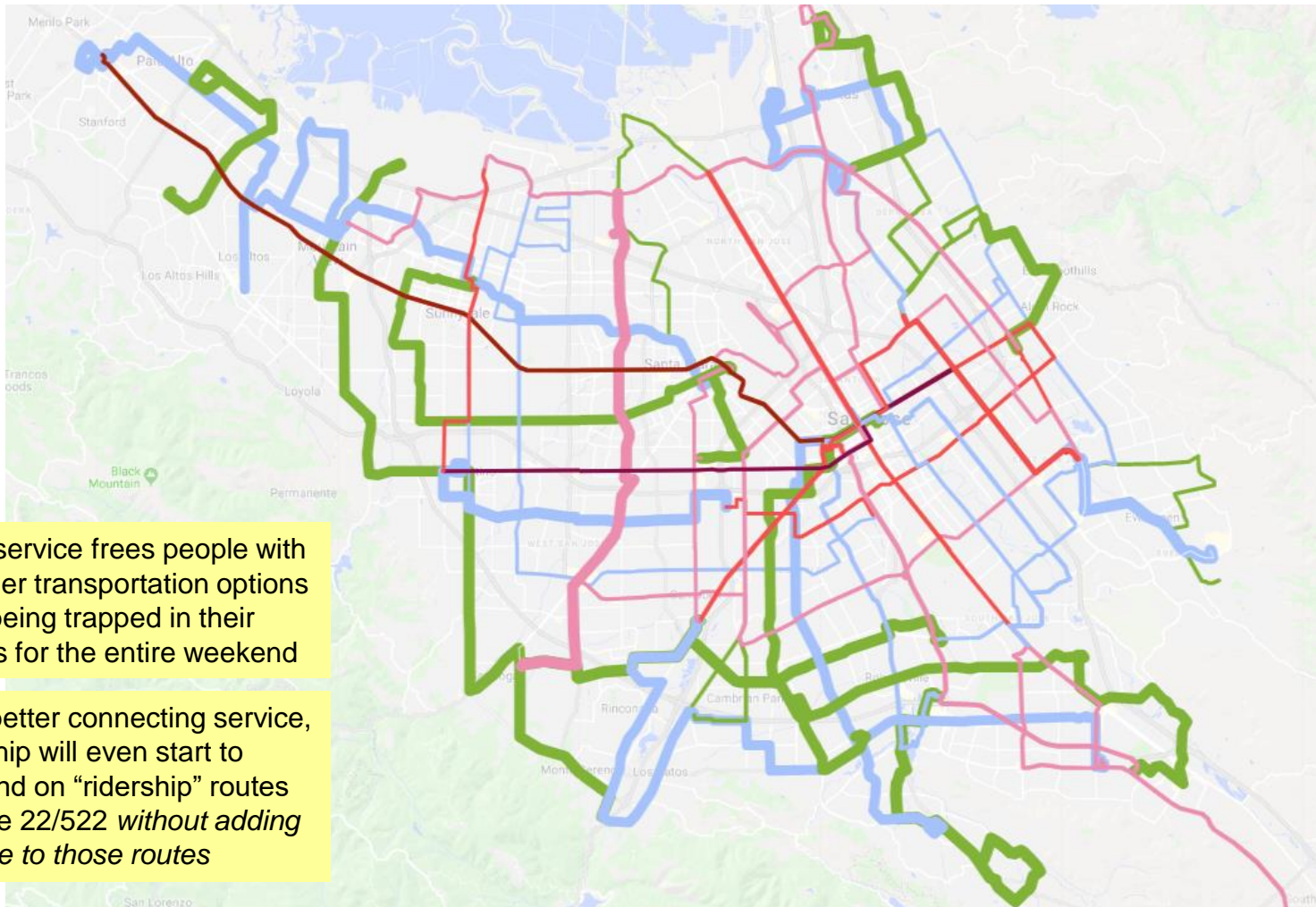


Restoring or adding new basic hourly service to fill large weekend network gaps is a key first step to building a transit system where buses arrive at least every 30 minutes everyday

Additional weekend service will enable more people to reach jobs, shopping and entertainment

Route frequency: <10 min 10-15 min 16-20 min 21-30 min 31-60 min
Restore or add new Saturday service on 11 routes (**bold blue** or **bold green**)
Improve frequency on 7 routes, mostly from 40-60 min to 30 min (**bold blue**)

Step 4: Improve Sunday Service

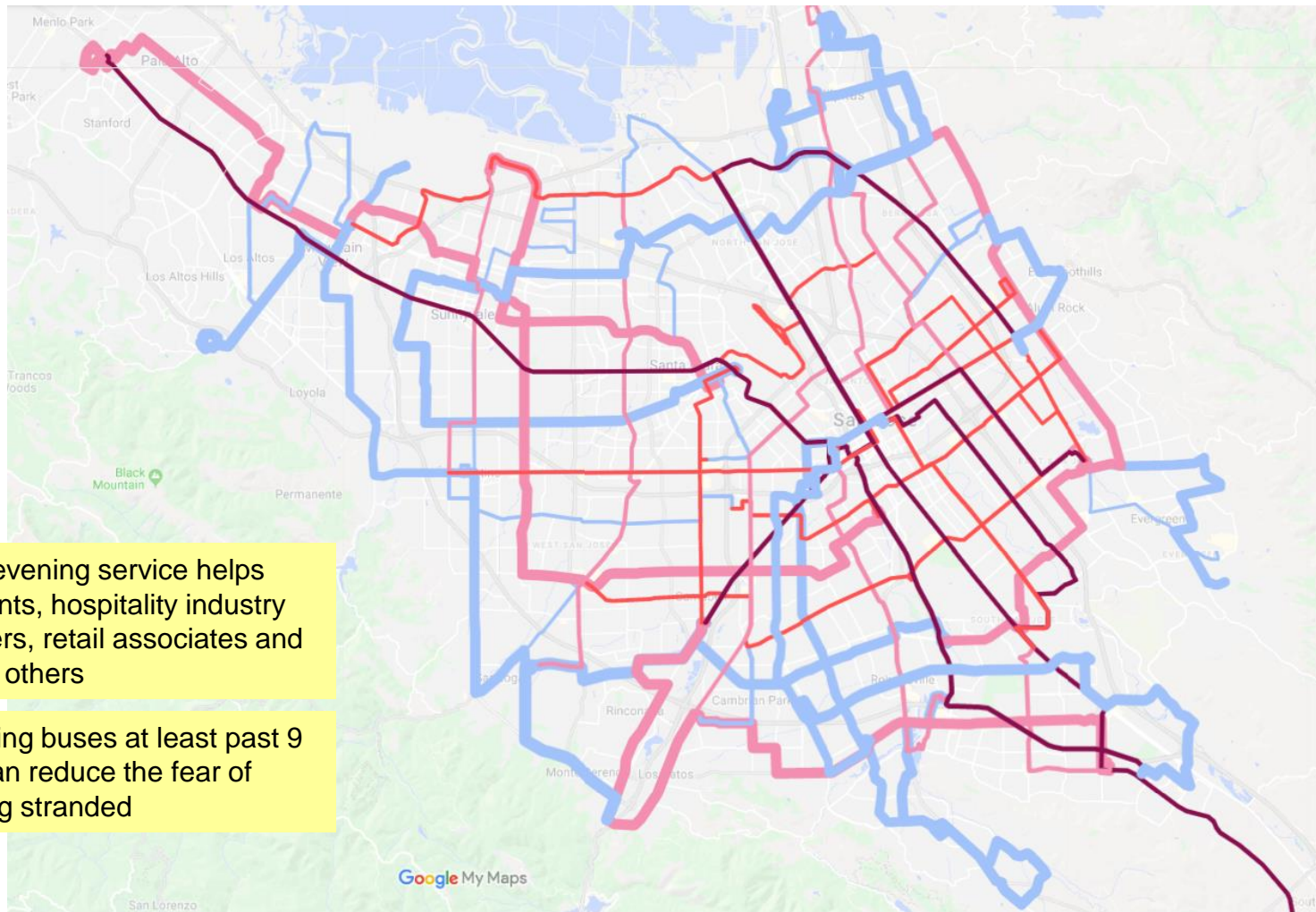


Daily service frees people with no other transportation options from being trapped in their homes for the entire weekend

With better connecting service, ridership will even start to rebound on “ridership” routes like the 22/522 *without adding service to those routes*

Route frequency: <10 min 10-15 min 16-20 min 21-30 min 31-60 min
Restore or add new Sunday service on 12 routes (**bold blue** or **bold green**)
Improve frequency on 8 routes, mostly from 40-60 min to 30 min (**bold blue**)

Step 5: Extend Evening Service

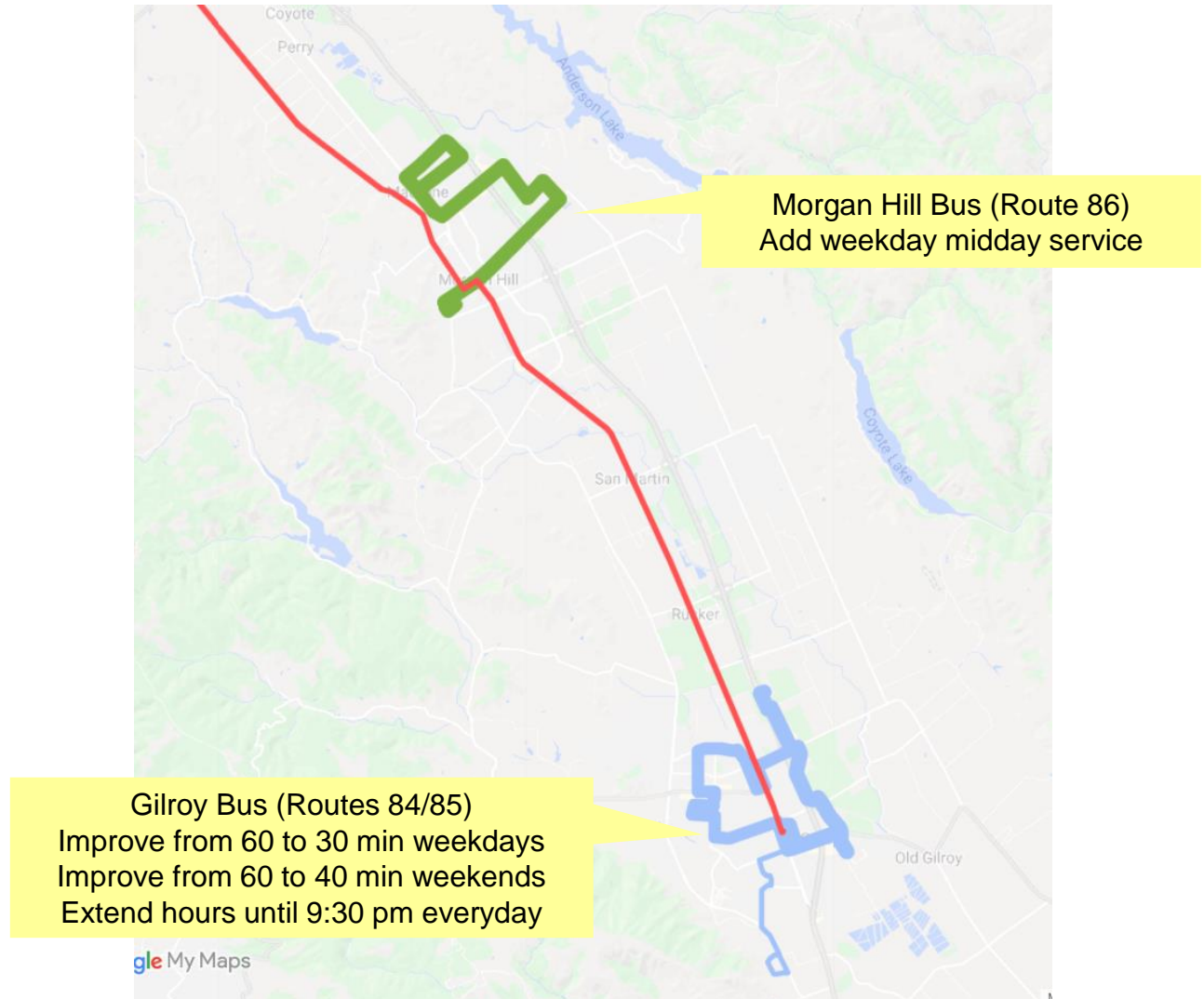


Late evening service helps students, hospitality industry workers, retail associates and many others

Running buses at least past 9 pm can reduce the fear of getting stranded

Last Weekday Trip: After midnight 11 pm-12 midnight 10-11 pm 9-10 pm 8-9 pm 7-8 pm
Extend evening hours on weekdays and/or weekends on 22 routes (**bold**)

Getting around South County becomes easier



Route frequency: <10 min 10-15 min 16-20 min 21-30 min 31-60 min
More frequent service and extended hours (**bold**)

Detailed Proposed Service Increases

Route	Weekday Frequency	Saturday Frequency	Sunday Frequency	Extended Hours
20	15-30 min			8:30 pm→9:30 pm weekdays
21*	30→20 min	45→30 min	60→30 min	9 pm→10:30 pm weekdays 8 pm→9:30 pm Saturdays 6 pm→9:30 pm Sundays
25**	24 min	30 min	60→30 min	8 pm→9:30 pm weekends
27	30→20 min	45→30 min	60→30 min	9 pm→11 pm weekdays 7:30 pm→10 pm weekends
31	30 min	60→30 min	30 min	6 pm→9:30 pm Saturdays No service→9:30 pm Sundays
37	60→30 min	30 min	60 min	6:30 pm→9:30 pm weekdays No service→9:30 pm weekends
38***	60→30 min	60 min	60 min	No service→9:30 pm daily
39	60→30 min	60 min	60 min	6:30 pm→9:30 pm weekdays 6 pm→9:30 pm weekends
40	30 min	45→30 min	45→30 min	7 pm→10 pm Saturdays 5:30 pm→10 pm Sundays

No Change	New or Restored Service	Improved Frequency	New or Restored Service & Improved Frequency
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* Route 21: Add Sunday service between Mountain View Caltrain and Santa Clara Caltrain and improve frequency and extend hours over entire route

** Route 25: Increase Sunday service and extend weekend hours between Cupertino and Valley Medical Center

*** Route 38: Add new route between Camden & Branham and Santa Teresa Light Rail (replaces Route 42 between Branham & Monterey Hwy and Santa Teresa Station)

Detailed Proposed Service Increases

Route	Weekday Frequency	Saturday Frequency	Sunday Frequency	Extended Hours
44/47	30 min	45→30 min	60→30 min	9 pm→9:30 pm weekdays 8 pm→9:30 pm Saturdays 7 pm→9:30 pm Sundays
46	30-60→30 min	60 min	60 min	6 pm→9:30 pm weekdays No service→9:30 pm weekends
51*	30-60→30 min	60→30 min	60 min	6:30 pm→9:30 pm weekdays 6 pm→9:30 pm Saturdays No service→9:30 pm Sundays
52				8:30 pm→9:30 pm weekdays
53	30 min	30 min	60 min	8 pm→9:30 pm weekdays No service→9:30 pm weekends
56	30→20 min			10 pm→11 pm weekdays 9 pm→10 pm Sundays
57	15 min	20 min	30→20 min	
59**	30 min	60 min	60 min	8 pm→9:30 pm Saturdays 6:30 pm→9:30 pm Sundays
61***	60→30 min	60→40 min	60→40 min	7pm→9:30 pm weekdays

No Change	New or Restored Service	Improved Frequency	New or Restored Service & Improved Frequency
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* Route 51: Extend from West Valley College to Downtown Los Gatos and improve frequency and extend hours over entire route

** Route 59: Add weekend service between Santa Clara Caltrain and Valley Fair and extend hours over entire route

*** Route 61: Extend from Piedmont Hills to Alum Rock (connects East San Jose foothills and Alum Rock with Berryessa BART, combined with cancelled Route 45 for scheduling efficiency)

Detailed Proposed Service Increases

Route	Weekday	Saturday	Sunday	Extended Hours
64b	30 min	60→30 min	60→30 min	9 pm→10 pm weekdays 7 pm→9:30 pm Saturdays 6 pm→9:30 pm Sundays
65	45→30 min	60 min	60 min	6 pm→9:30 pm weekdays No service→9:30 pm weekends
70*	60→30 min			
71**	30→20 min	30 min	30 min	10 pm→11 pm weekdays 9 pm→10:30 pm Sunday
83	60→30 min	60 min	60 min	9 pm→9:30 pm weekdays No service→9:30 pm weekends
84/85	60→30 min	60→40 min	60→40 min	6:30 pm→9:30 pm weekdays 5:30 pm→9:30 pm weekends
87	60 min			Add weekday midday service
88***	60→30 min	60 min	60 min	

No Change	New or Restored Service	Improved Frequency	New or Restored Service & Improved Frequency
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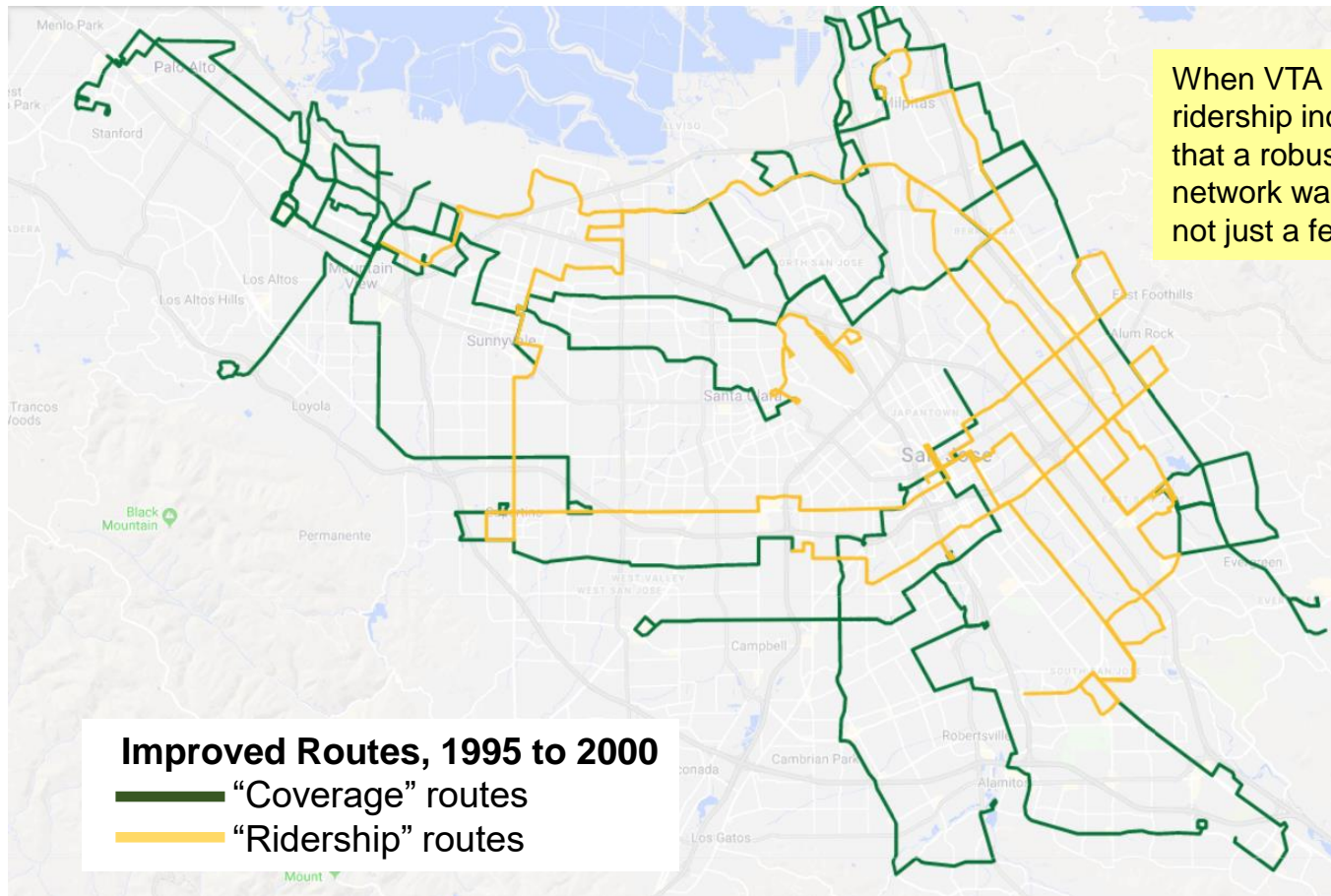
* Route 70: Extend half of trips from Eastridge to Evergreen Valley College (replaces portion of Route 42)

** Route 71: Reroute from Senter Rd to Seven Trees Blvd (replaces portion of Route 42)

*** Route 88: Restore service and combine with Route 89 for scheduling efficiency (to offer better frequency with fewer buses)

Why this plan will work:

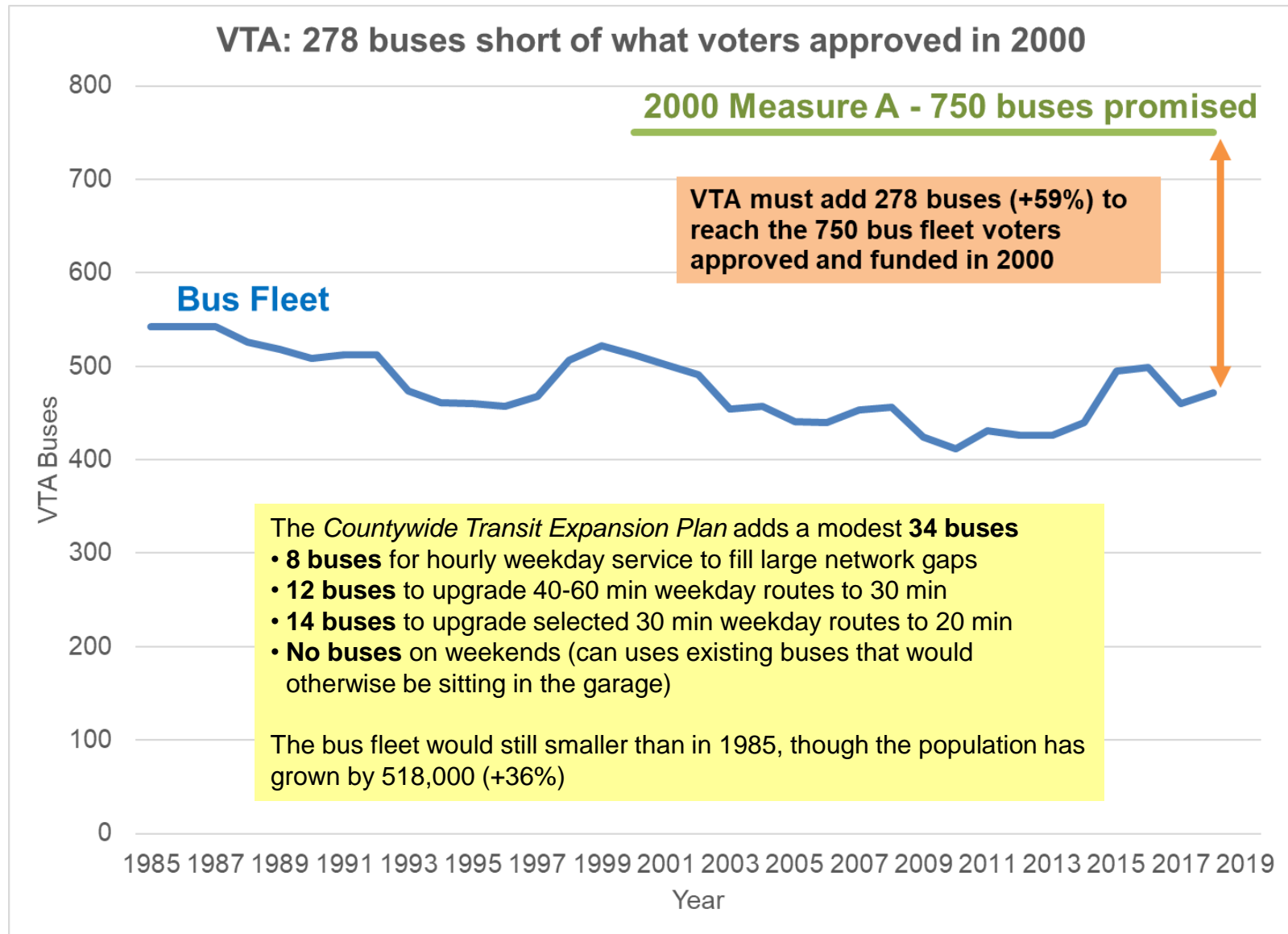
It mirrors VTA's strategy that created the last ridership surge



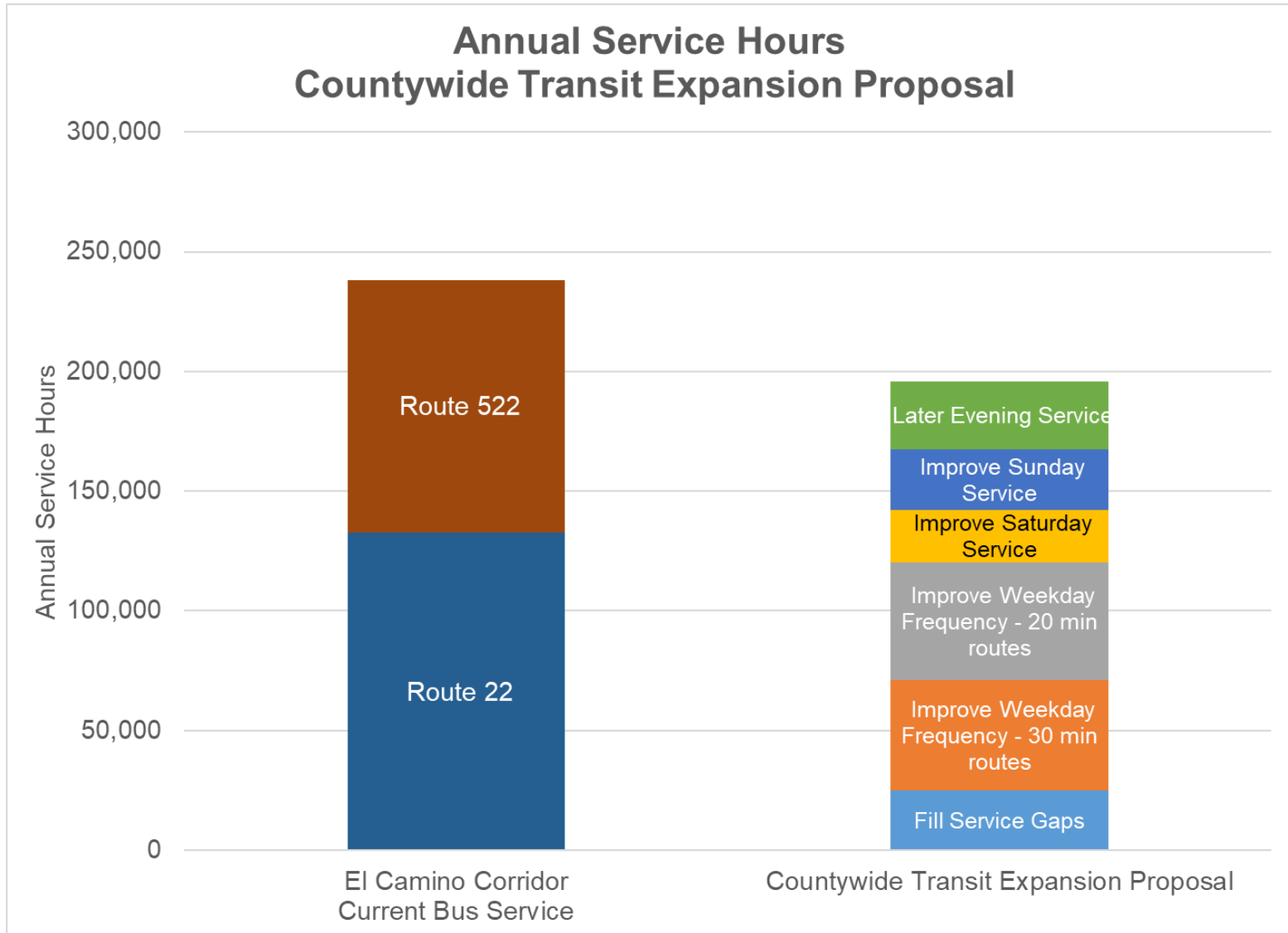
VTA's last 5-year growth period (1995 to 2000): **A 20% bus ridership surge**

- VTA did not increase service to El Camino, its busiest and most frequent route
- Instead, VTA strengthened the rest of the network, *including “coverage” routes*
- For “coverage” service, VTA extended operating hours, increased frequency from 45-60 min to 30 min (upgraded from “lifeline”), restored past service cuts and introduced new routes

Our plan requires 34 buses, a small step towards the 278 buses needed to reach the voter-approved 750-bus fleet



The *Countywide Transit Expansion Plan* uses fewer resources than the El Camino corridor



How much Measure B fund reallocation would this plan require to operate?

Strategy	Estimated Annual Hours (thousands (k))*	Estimated Annual Marginal Operating Cost (millions (M))**
Fill Large Network Gaps (6 hourly routes)	24.8 k	\$3.1 M
Improve Weekday Frequency		
• 11 routes: 40-60 min → 30 min	46.2 k	\$5.8 M
• 4 routes: 30 min → 20 min	49.2 k	\$6.1 M
Improve Saturday Service		
• 11 added routes	15.4 k	\$1.9 M
• 7 more frequent routes (mostly 40-60 min → 30 min)	6.3 k	\$0.8 M
Improve Sunday/Holiday Service		
• 12 added routes	17.4 k	\$2.2 M
• 8 more frequent routes (mostly 40-60 min → 30 min)	9.1 k	\$1.1 M
Extend Evening Service (22 routes)	28.4 k	\$3.5 M
Grand Total (26 routes improved)	196.9 k	\$24.5 M

12% VTA service increase

Only \$1.05 monthly per county resident in reallocated Measure B funds

* Includes driver breaks and time buses are traveling to/from garages

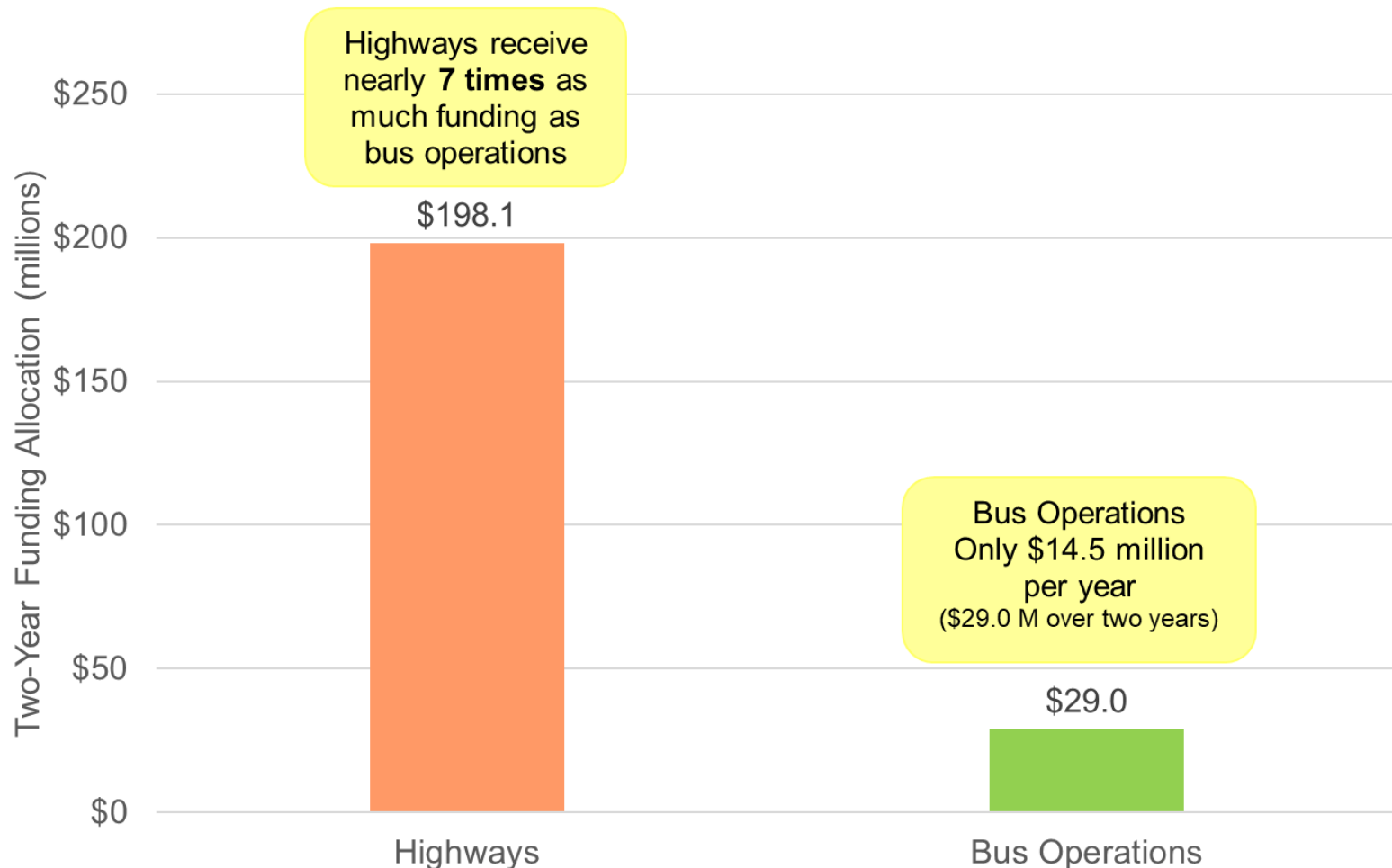
** \$124.20 estimated net marginal operating cost per hour

Methodology: VTA estimated that cutting Route 65 would save 7,107 operating hours and \$830,000 per year (\$116.79/hour). Assumes 5% more to account for increase due to VTA's recent contract. Excludes fixed operating costs for VTA overhead like executive management, procurement, planning, office expenses, etc.

VTA is spending nearly seven times as much Measure B funds on highways as on basic bus operations

2016 Measure B Two-Year Funding Allocations for FY 20 & FY 21

Source: VTA FY 20 & FY 21 Biennial Budget



How much extra bus service could VTA provide instead of reconstructing these three interchanges?



	Middlefield/ State Route 237 On-Ramp	Hwy 101/ Trimble-De La Cruz	Hwy 101/ State Route 25	Total
Total Cost	\$55.0 M	\$60.0 M	\$65.0 M	\$180.0 M
Measure B funds	\$34.0 M	\$50.6 M	\$55.0 M	\$139.6 M
<i>Countywide Transit Expansion Plan</i>	\$24.5 M annually + \$6.9 M one-time to buy buses*			

Measure B funding for three interchanges would cover **5.4 years** of the *Countywide Transit Expansion Plan*, including bus purchases

* In FY 2018, VTA paid \$12.5 M for 62 buses (remainder covered by federal funding), or about \$202 k per bus. Currently, VTA has nearly 90 spare buses, so some of these spare buses could be used.

While Silicon Valley Technology Moves the World Forward, VTA's Highway Fixation is Mired in the 1950s

[C]hanges that open up road space ... do not result in less congestion. These changes merely induce more trips to be made since the road is now more appealing to use, resulting in the same level of congestion as before.

VTA General Manager/CEO Nuria Fernandez,
Letter to the Honorable Rep. Ro Khanna, 12/11/19

But what are VTA's actual spending priorities?

- VTA is spending **\$0** on Lawrence Expressway transit: in Dec 2019, VTA eliminated the only bus due to “low ridership” (Route 328, which offered just 2 trips per day per direction)
- Yet VTA plans to spend at least **\$540 million** as “part of an ultimate plan to make Lawrence freeway-like”



Cancelling this environmentally-damaging and unnecessary highway project would cover **21 years** of the *Countywide Transit Expansion Plan*, including bus purchases

8A	Lawrence Expressway from Reed/Monroe to Arques Grade Separation	Grade separation (Part of ultimate plan to make Lawrence freeway-like between I-280 and US 101 by adding grade separations at intersections and removing signals for Lawrence Expwy).	FY22 (Expressway Program Validation). Develop Program and Funding Plan.	\$440.0
8B	Lawrence Expressway at Homestead Road Grade Separation	Grade separation - Homestead Road at Kaiser Hospital.	FY22 (Expressway Program Validation). Develop Program and Funding Plan.	\$100.0

VTA has gone down this dual path for decades ...

Diverting Buses from “Coverage” to “Ridership” Routes

How will the COA affect VTA riders?

Most VTA bus routes will be affected. For the majority of VTA bus riders, the changes will result in more frequent and faster service, particularly during off-peak hours and weekends.

When the new Service Operating Plan is implemented, bus service will be enhanced on lines with the potential for increased ridership, while service on under-performing lines with poor ridership will be candidates for consolidation into other lines or deletion.

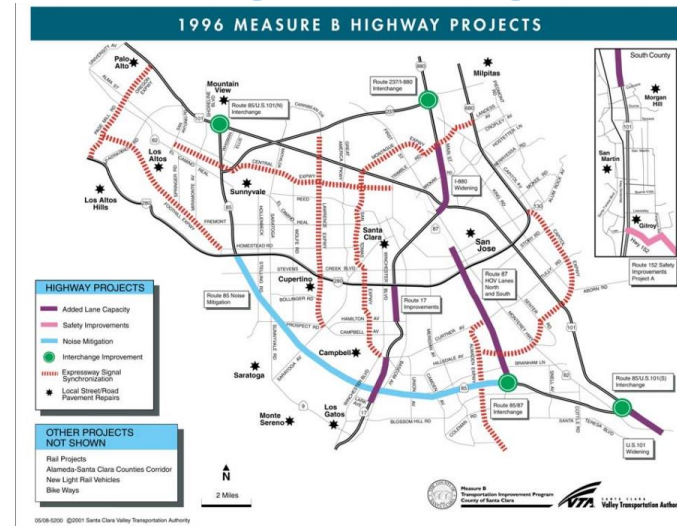
Despite the many changes, the overall level of bus service systemwide provided by VTA will remain the same. **The changes are being proposed to increase ridership and the agency's farebox recovery ratio.**

2008 Comprehensive Operations Analysis (COA)

Goal: “Increase ridership and the agency farebox recovery ratio”

Outcome: Bus ridership down over 40% since 2000; farebox recovery down from 14.7% (2000) to 8.4% (2018), even as inflation-adjusted fares rose 26%-78% (depending on fare category)

Widening Highways & Redoing Interchanges



Adopted Biennial Budget Fiscal Years 2006 and 2007

Goal: “Congestion Management”

Outcome: “Silicon Valley braces for nightmare traffic in 2019” – *San Jose Spotlight*, Jan 18, 2019

Between 2000 and 2005, VTA cut bus service 19% with even deeper cuts to “coverage” routes. In 2010, VTA cut service another 8%. After sending the bus system into a free-fall, VTA increased its highway budget 143% from \$121 million to **\$295 million** for the 2010-2011 2-year budget cycle

It's Time to Implement Something That Works

Buses are the Past and the Future: Let's Invest in Them

[M]ore freeway lanes and bigger roads consistently fail to deliver much relief to aggrieved commuters, and worst of all, they fail at a high cost.

Mayor Sam Liccardo, *One Look Back, Four Years Forward: Transportation*, 2/17/19

- Buses are far more space-efficient than cars, reducing the need to expand roads
- Voters overwhelmingly have supported and paid higher transit taxes (2/3 approval threshold) for more service – not austerity and service cuts
 - 2000 Measure A: An “Expanded bus fleet of 750 vehicles”
 - 2016 Measure B: “Bus operations to serve vulnerable, underserved, and transit dependent populations throughout the county”
- With just 472 buses, VTA falls far short of both commitments (40 fewer than in 2000)

VTA's Route to Success

- Acknowledge that diverting buses from “coverage” to “ridership” routes has failed
- Recognize that funding more highways will not solve congestion
- Recommit to the pre-2000 approach, a comprehensive network serving the entire Valley, with its proven track record of attracting increased ridership
- Revise Service Productivity Guidelines to preserve existing buses in communities with no other transit options

Countywide Transit Expansion Plan

- Begins to rebuild the network by adding resources with the goal of reaching the voter-approved 750-bus fleet and 30-minute daily service throughout the county within 5 years
- Redirects under \$25 million in 2016 Measure B funds from ineffective highway projects to bus operations

For this plan to succeed, VTA must also reject inflexible Service Productivity Guidelines



Santa Clara County
-30% ridership*
 2000-2017
 (*-41% loss on buses alone)

TABLE 7 - SERVICE PRODUCTIVITY GUIDELINES

	Light Rail	Rapid	Frequent	Local	Express
Minimum Boardings per Total Hour*					
Weekdays	60	25	20	15	15
Saturdays	50	15	15	15	15
Sundays	40	15	15	15	15

*All routes must maintain a categorical minimum productivity of 15 boardings per total hour

These guidelines are intended for VTA managers to understand service productivity. In cases where routes do not meet minimum productivity guidelines, service changes should be made to improve route performance, such as modifying the route alignment, adjusting the span of service, eliminating unproductive segments, reducing service levels, or implementing a route marketing plan. If no changes can be identified, or service changes fail to improve productivity to meet the guidelines, service should be discontinued and the resources invested in more productive uses elsewhere in the system. **Any bus route (ridership or coverage) that is not supported by a third-party funding source and consistently (two quarters or more) operates below the categorical minimum standard should be discontinued.**

- Subjects transit to intense scrutiny – but not highways
- Designed to justify service cuts, not system growth
- “Improv[ing] route performance” involves “adjusting [cutting] the span of service” and “reducing service levels”
- Mandates service elimination unless a bus has an arbitrary 15 passengers/total hour it is “in service”, *including travel time to/from the garage and a driver’s break when a bus physically cannot serve any passengers*
- Ignores network impacts of individual route cuts

One of America’s steepest ridership declines

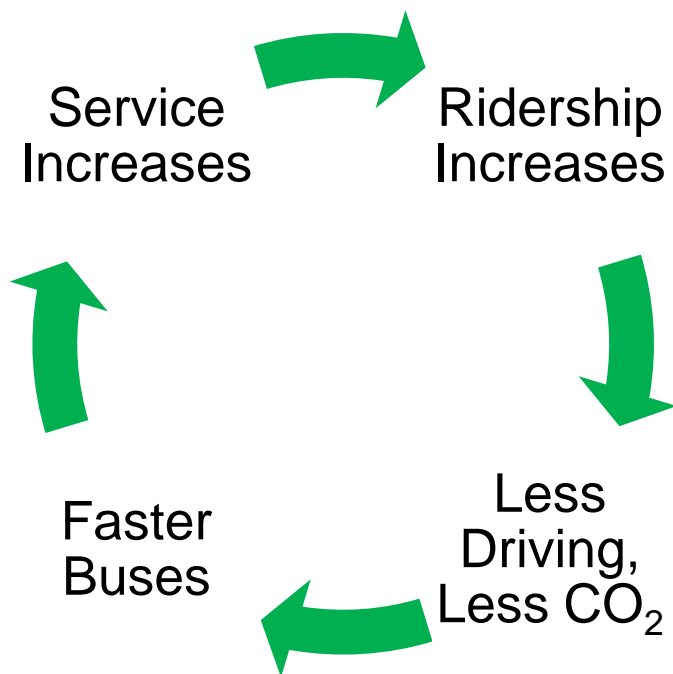


Seattle
+71% ridership*
 2000-2017
 (*includes King County Metro and Sound Transit bus and rail; +41% for buses alone)

- **The relative impacts to all areas of the county in order to minimize or mitigate significant impacts in any one area.** Metro seeks to balance reductions throughout the county so that no one area experiences significant negative impacts beyond what other areas experience.
- **Preservation of last connections.** Metro serves some urbanized areas of east and south King County adjacent to or surrounded by rural land. Elimination of all service in these areas would result in significant reduction in the coverage that Metro provides. To ensure that Metro continues to address mobility needs, ensure social equity and provide geographic value to people throughout King County, connections to these areas would be preserved when making service reductions, regardless of route productivity.
- Fairer, more equitable and ultimately more successful service guidelines
- Focuses on addressing mobility needs, ensuring social equity and providing geographic value throughout the service area
- Invests resources in both the urban core and suburbs
- Preserves connections to lower-density areas **“regardless of route productivity”**
- Balances service cuts – if necessary – so that no one area experiences disproportionate negative impacts

America’s fastest-growing ridership

Starting with a Measure B reallocation, we can finally begin to break VTA's downward spiral – and move VTA into the future



- VTA's network will become so much more usable by adding just 34 more buses to get to a fleet of 506 buses
- This plan lays the foundation for growth but is only a modest step towards building a truly comprehensive countywide transit network
- Imagine what a well-designed, robust network could do with 750 buses, as VTA committed to voters in the 2000 Measure A
- Younger Americans are shifting away from cars – it's time for VTA to prioritize its investments for the future world

Evolving travel patterns have prodded urban planners to take steps that would have been unthinkable just a few years ago. They are reducing the number of lanes on city streets, intentionally slowing down traffic and making room for bicycles, pedestrians and public transit. They are eliminating parking requirements for new construction.

– “America's Love Affair With Driving Takes a Back Seat”, *Wall Street Journal*, 12/24/19

VTA does not have a financial crisis

VTA has a values crisis

