



CONNECT NORTHERN CALIFORNIA

Equity Advisory Council (EAC) Meeting #12

December 3, 2024



AGENDA ITEM I: Call To Order



Virtual Meeting Details



Meeting is being
recorded



Includes
Closed
Captioning



Technical
Support
Use raise hand
button



AGENDA ITEM II: Roll Call



AGENDA ITEM III: Public Comment



2:00



AGENDA ITEM IV: Meeting Topics



Agenda Items: Action Item

Agenda Item A:

Approval of July 16, 2024, Meeting Minutes

Agenda Item D:

Approval of EAC Bylaws Amendment

Agenda Item F:

Approval of Community Stabilization & Anti-Displacement Principles



Agenda Items: For Information

Agenda Item B: Follow-up to Previous EAC Feedback

Agenda Item C: Caltran's California Integrated Travel Project (Cal-ITP)

Agenda Item E: Term Renewal and Term Extensions

Agenda Item G: Public Comment

Agenda Item H: Link21 Program Update

Agenda Item I: Public Comment



AGENDA ITEM B: **Follow-up to Previous EAC Feedback**



AGENDA ITEM C:

Caltran's California Integrated Travel Project (Cal-ITP)



Meet Our Presenter



Erika Ehmsen

CXO, xentrans.com
Cal-ITP Consultant



Cal-ITP

A California initiative that focuses on transit agencies

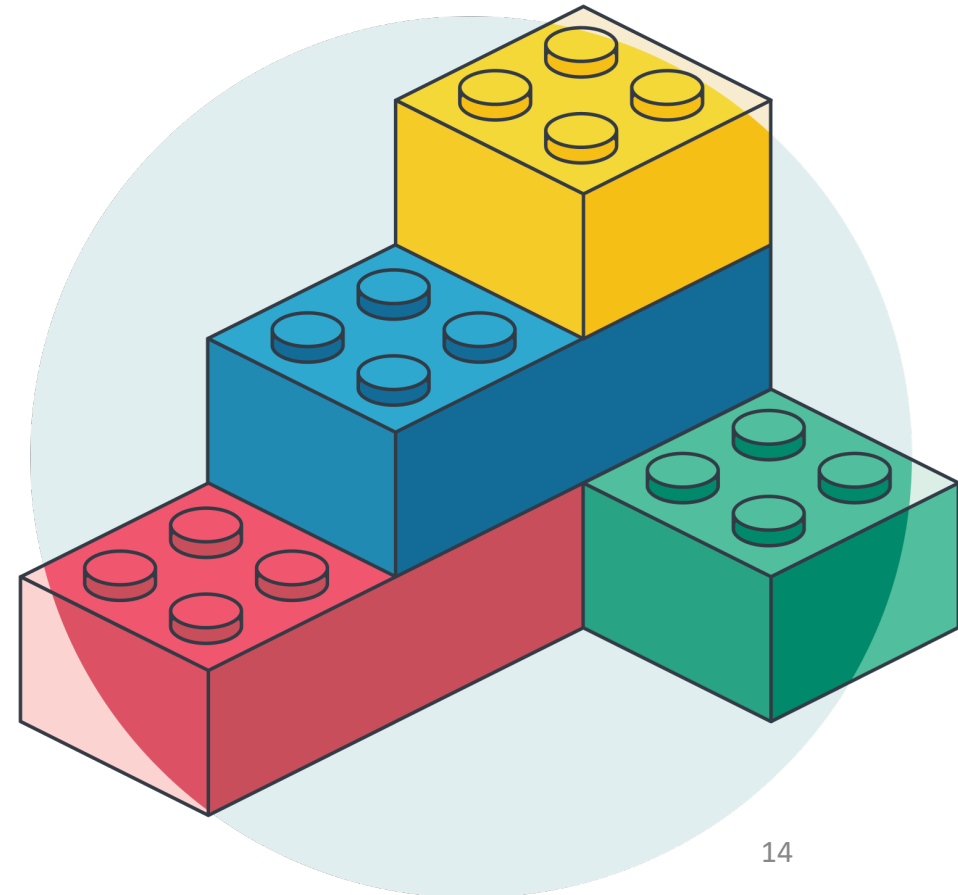
December 2024



What is Cal-ITP?

The *California Integrated Travel Project* aims to create a modern and consistent transportation experience throughout California.

- A statewide solution to make travel simple and more cost effective for everyone.
- Supported by CalSTA and Caltrans through a grant from TIRCP through June 2025.



Cal-ITP values

Principles that guide our work



**Rider
experience**



Sustainability



Equity



Transit today is cumbersome ...

for riders

- user-unfriendly
- unpredictable
- uncoordinated across agencies
- hard to apply for and get benefits (discounted rides)

and transit agencies

- expensive to manage
- hard to attract and retain riders
- improvements are costly
- hard to manage benefits and discounts



Cal-ITP objectives

Making travel easier, more equitable, and more cost-effective through ...

1. Providing accurate and complete information for trip planning in real time on journey-planning apps and maps that come with mobile devices (such as Google and Apple Maps)
2. Enabling fare payment by debit / credit card
3. Automating discounts
4. Promoting financial inclusion



Cal-ITP objectives: By the numbers

Seattle:
30% shorter
perceived
wait times
when riders can
access GTFS
Realtime data

London:
4%–5%
ridership
increase
in first year of
contactless
payment

NYC:
10% increase in
ridership in first
year. 40% of
payments are
contactless

NYC & Chicago:
2% bus
ridership
increase
with provision
of real-time
arrival info

Washington, D.C.:
60% less
expensive
to collect fares
by bank card
than cash

Global:
Dwell time **50%**
shorter when
riders tap vs.
swipe to pay



Vision: Let's make transit easy!

From a customer's perspective, paying for transit should be as easy as paying for a cup of coffee—customers know they can pay by tapping their bank card or smartphone without having to go to a ticket vending machine, download an app, or juggle exact change, no matter where they travel.



Contactless fare collection—and financial inclusion— in action



Advantages of contactless fare collection

Higher ridership

People will be more likely to choose transit when they can use what's already in their pockets to pay the fare.

London Underground ridership **grew over 4%** in a year after going contactless.

Lower overhead

Transit providers using legacy fare media (cash, paper tickets, regional fare cards) spend a large portion of each revenue dollar on fare collection.

Washington, D.C., saves **6¢ per dollar** on fares collected by bank card instead of cash.

Faster boarding

Contactless fare collection reduces dwell time and speeds up transit.

Tapping to pay on buses saves **~1.75 seconds/passenger** vs. cash and **~2.25 seconds/passenger** vs. swipe cards.

Happier riders

Contactless fare collection improves rider convenience, especially for those unfamiliar with local fare policies.

The first 10 weeks of **New York's** contactless payment program saw one million taps, with **80% from smartphones**.

Fairer fares

Contactless fare collection can help Transit Providers achieve social equity objectives: It enables fare capping, providing riders with weekly and monthly discounts without the up-front costs of an unlimited-ride pass. Reloadable prepaid debit cards offer an affordable way for riders without bank accounts to pay contactless fares.



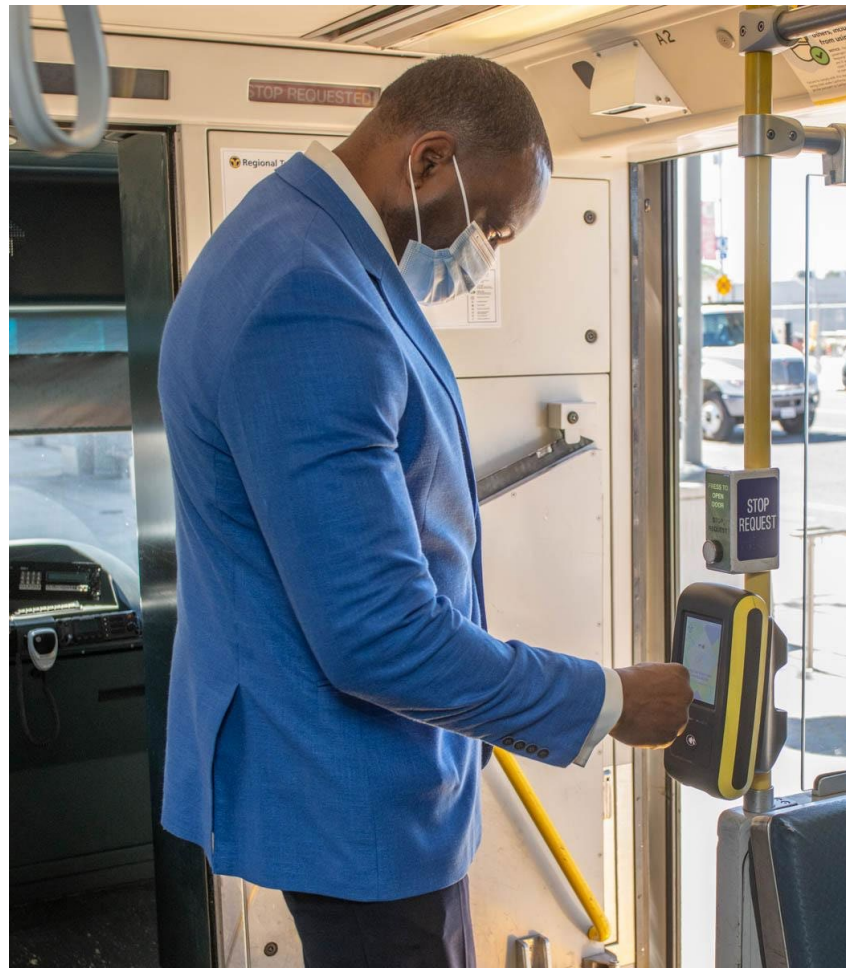
Tap2Ride in California

- **Monterey-Salinas Transit**
- **Sacramento Regional Transit**
- **Santa Barbara MTD**
- **Santa Barbara Clean Air Express**
- LAX FlyAway
- ***Capitol Corridor Amtrak train***
- Anaheim Transportation Network
- Mendocino Transit Authority
- Humboldt Transit Authority
- Lake Transit Authority
- Redwood Coast Transit



Sacramento Regional Transit (SacRT)

Debit/credit card payments were tested onboard Sacramento's light rail fleet—now moving to install across all SacRT buses



Santa Barbara Bus Services

Contactless open-loop payments on the Clean Air Express and Santa Barbara Metropolitan Transit District buses means instant interoperability between the two agencies with payment method that's already in riders' pockets.



Click here to watch promotional video <https://vimeo.com/539436401>

Capitol Corridor commuter Amtrak train


Cal-ITP helped launch Tap2Ride on Capitol Corridor, which runs between Sacramento and San Francisco Bay Area—the first intercity passenger rail line in the U.S. to offer contactless fare collection



Capitol Corridor
@CapitolCorridor


Start saving by using Tap2Ride! 💰📱

Tap2Ride pilot program participants will receive exclusive savings and discounts for testing out our new contactless payment system. To learn more about discounts, fare capping and fare tracking, watch here: bit.ly/42JOn44



TAP2 RIDE DISCOUNTS

Receive \$1 off the price of a one-way 10-ride pass between the same origin and destination stations.



TAP2 RIDE FARE CAPPING

Mon	x2	} 6 trips total
Tues	x2	
Wed	x2	
Thurs	FREE	
Fri	FREE	
Sat	FREE	
Sun	FREE	



<https://www.capitolcorridor.org/tap2ride>

Monterey-Salinas Transit

First debit/credit card demo in California

- Lets riders tap bank cards or digital wallets to pay; riders without can sign up for Cash App and receive Visa debit card and initially received \$1 off each ride via a Cash App Boost
- Older adults and veterans can receive their discount when they tap to pay
- Complete GTFS Real Time data feeds accessible through trip planning apps



Payment options for un/underbanked riders

Cal-ITP conducted a Market Sounding to demonstrate transit as a vehicle for financial inclusion. Available on www.calitp.org



Transit as a financial inclusion pathway

- Cash App is an option for riders who do not have a contactless way to pay. No bank account needed; customers only need an email, phone number, and State ID to open an account
- Can be used to pay anywhere Visa/Mastercard accepted – not just at MST
- Account is digital or customers can request a physical contactless-enabled Visa debit card (the Cash App Card)
- Customers can load paper money into their account for a \$1 fee at 1,000s of retail locations (such as Walgreens, 7-Eleven, Family Dollar)



Riders are using this option

30% of Cash App debit cards tapped on MST since May 2021 are **new customers** using the Cash App for the first time

Cash App customers using the cash deposit network are **2x more likely to not have a bank account** or debit card linked to their Cash App account

Use of Cash App increased following a marketing push to increase awareness in the community and with MST riders



Bank On bank and credit union accounts

Bank On is an initiative by the Cities for Financial Empowerment (CFE) Fund that works to ensure everyone has access to **safe and affordable banking accounts**.

Bank On has developed national account standards for **no- and low-fee banking accounts**.

When banks and credit unions offer accounts that meet these standards, they can receive Bank On certification for that account.



Tap to pay with TAP2RIDE

Get a contactless bank card so you can Tap2Ride!
MST is pleased to share *Bank On's* safe, low-cost, easy-to-use bank and credit union accounts that offer contactless bank cards.

What is Bank On?
Bank On is an initiative by the Cities for Financial Empowerment Fund (CFE Fund) that works to ensure everyone has access to safe and affordable banking accounts.
Bank On has developed national account standards for low-fee banking accounts. When banks and credit unions offer accounts that meet these standards, they can receive Bank On certification for that account.
Over 50 Bank On certified accounts are available in California today, including those in the Monterey Salinas region listed on page 2.

What are the benefits of a Bank On-certified bank or credit union account?

- You can open your own affordable, safe, and certified account in person, with many accounts also available to open online.
- Bank On accounts have no overdraft fees.
- Most Bank On accounts cost \$5 per month or less.
- You can use your Bank On account to manage your money and pay bills at no cost.

How do you open a Bank On-certified bank or credit union account?

Step 1: Choose any bank or credit union from the list of certified accounts on page 2.

Step 2: Open your own safe Bank On-certified account.

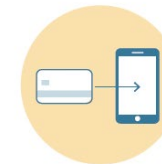
Step 3: Use your new account to tap your contactless bank card on MST for easy, affordable travel!

mst.org/contactless-payment

888-678-2871
Free language assistance/
Asistencia de Lenguaje Gratuito/
Libreng tulong para sa wika

Tap to pay with TAP2RIDE

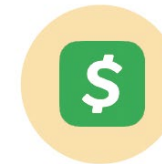
If you do not have a contactless card, try one of these options:



Link an existing bank card to your smart device.



Open a free or low-fee bank or credit union account and get a contactless bank card.



Order a contactless Cash App Card. No need to have a bank account.



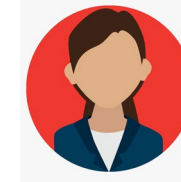
mst.org/contactless-payment

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Transit riders and the underbanked



Average transit user

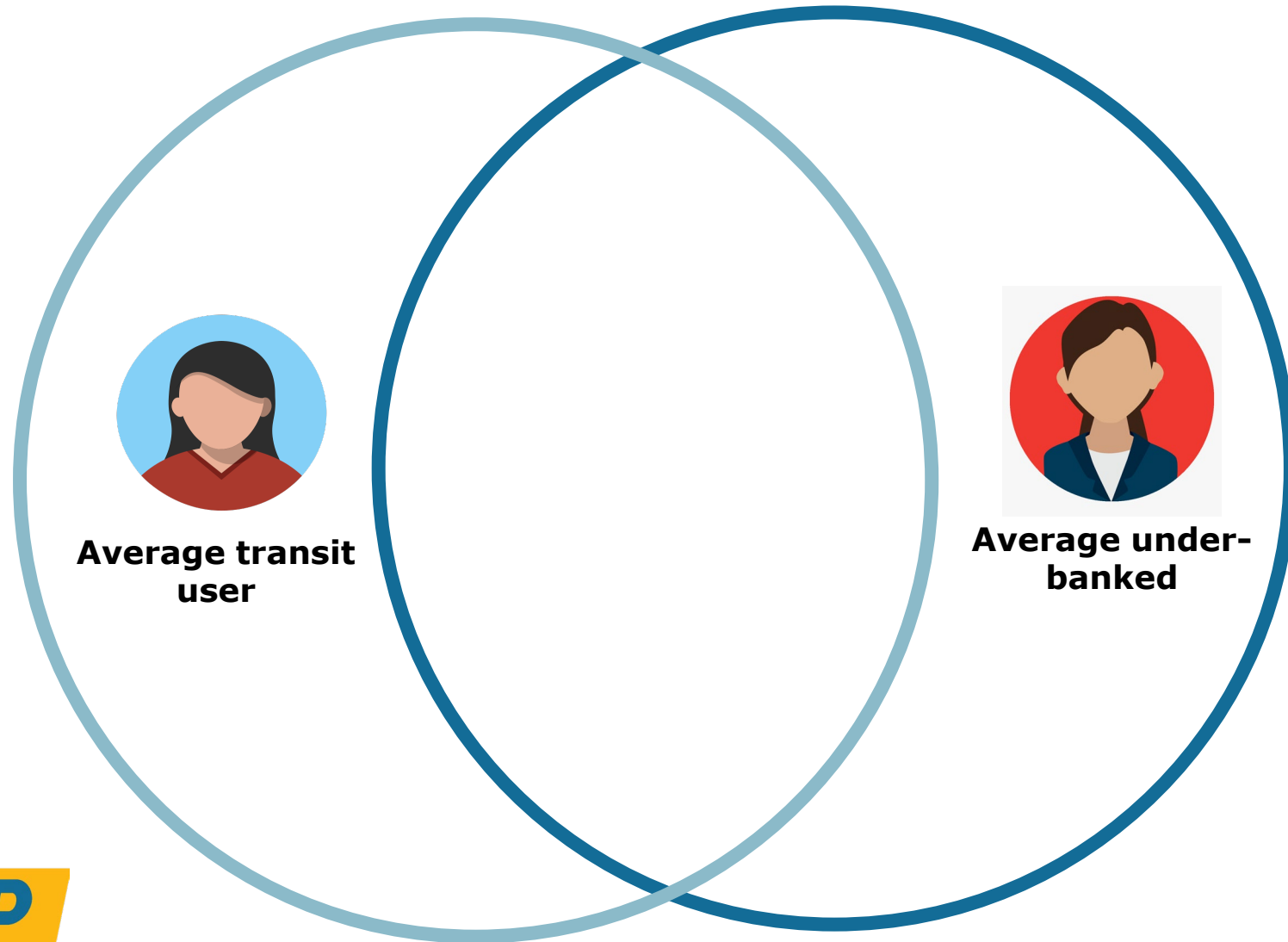


Average underbanked

Race	White	48% in metro areas 53% elsewhere	White	60% of underbanked 59% of unbanked
	Hispanic	25% in metro areas 17% elsewhere	Hispanic	22% of underbanked 19% of unbanked
	Black	22% in metro areas 26% elsewhere	Black	15% of underbanked 15% of unbanked
Income	Low Income <\$50,000/yr	44% in metro areas 69% elsewhere	Low Income <\$50,000/yr	56% of underbanked 78% of unbanked

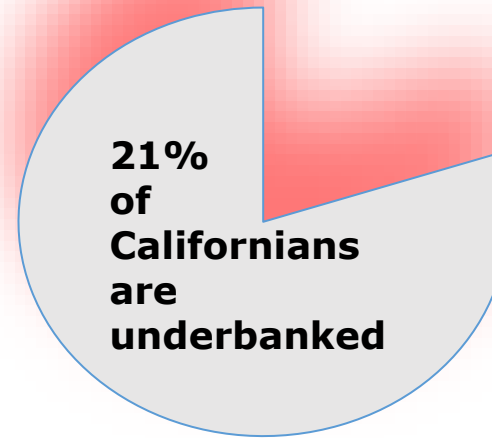
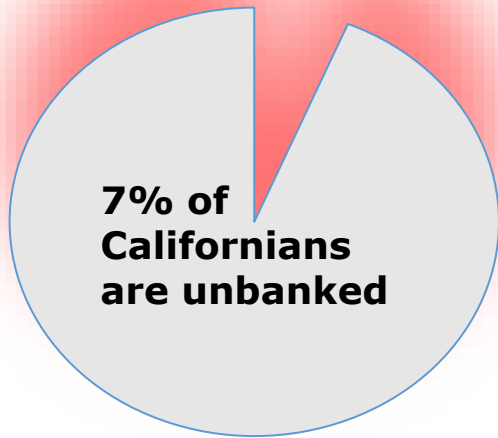


The overlap is substantial

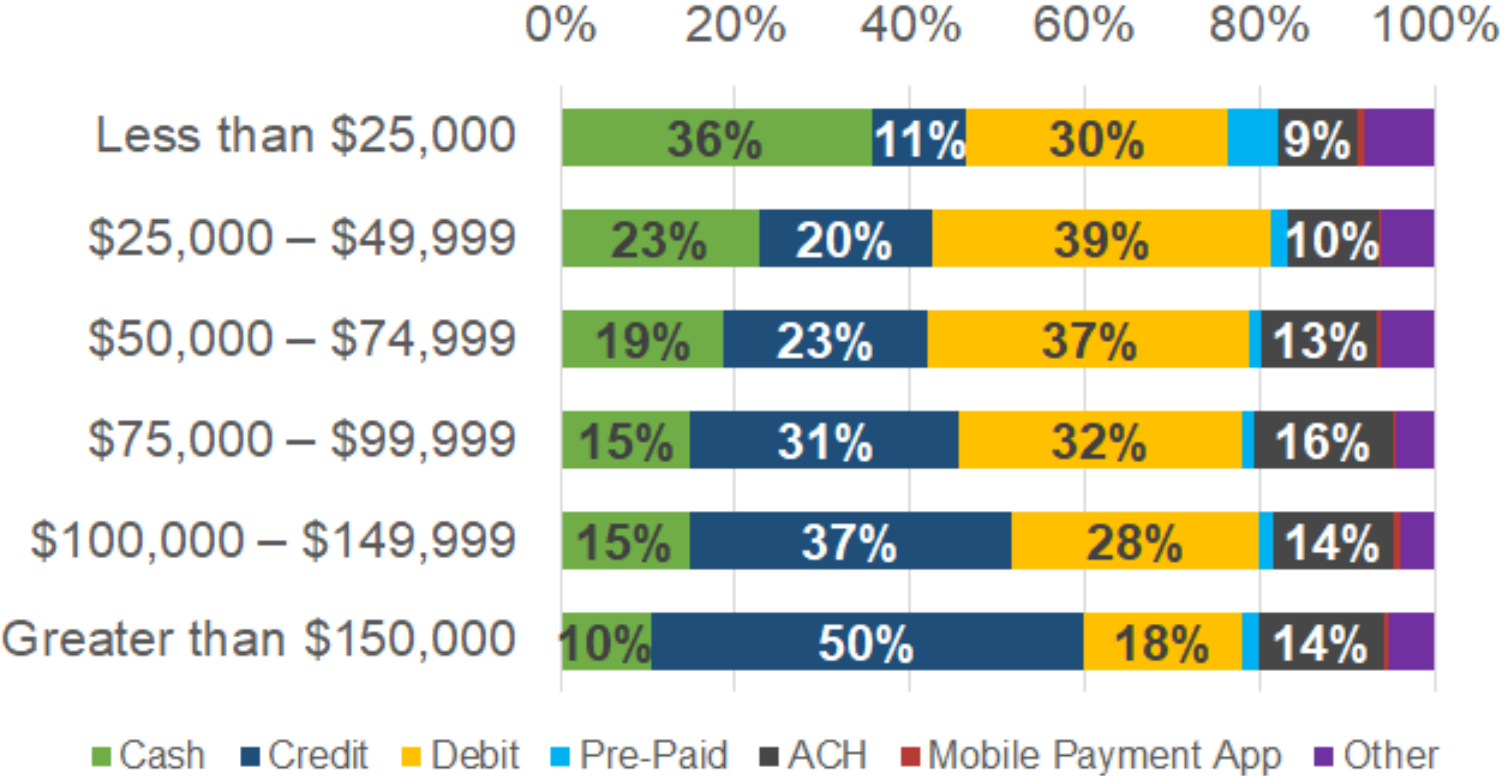


Who is underbanked?

More than **1 in 4 people** (10.9 million) in **California** are not fully banked and pay with cash most or all of the time



Share of payment method by household income



<https://www.frbsf.org/cash/publications/fed-notes/2023/may/2023-findings-from-the-diary-of-consumer-payment-choice/>



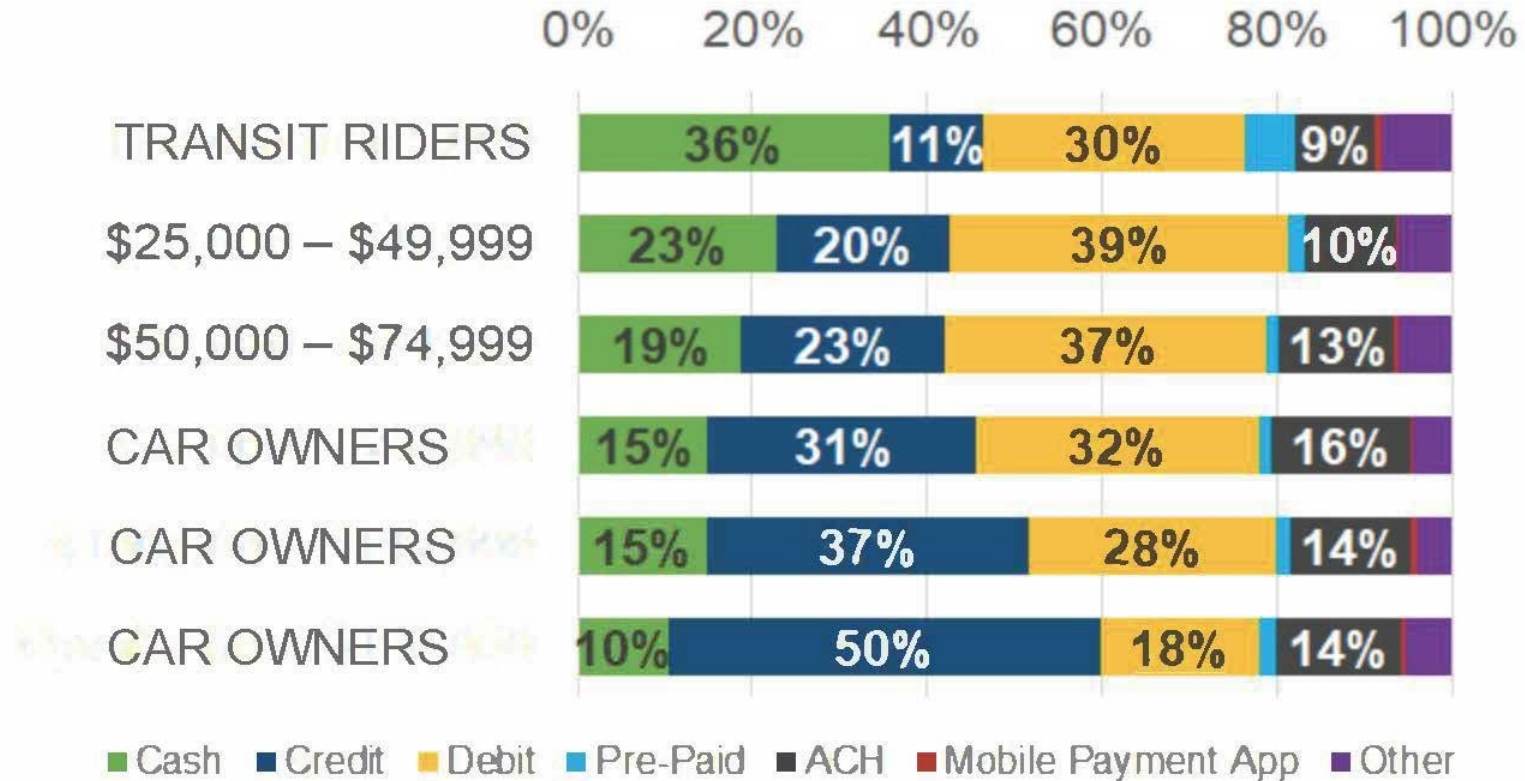
“Cash use for consumers making less than \$25,000 a year exceeded the combined cash use for all other household income groups making more than \$75,000. This highlights that the access and use of the full suite of payment choices is not always available to all members of the U.S. population.”

<https://www.frbsf.org/cash/publications/fed-notes/2023/may/2023-findings-from-the-diary-of-consumer-payment-choice/>



How people pay

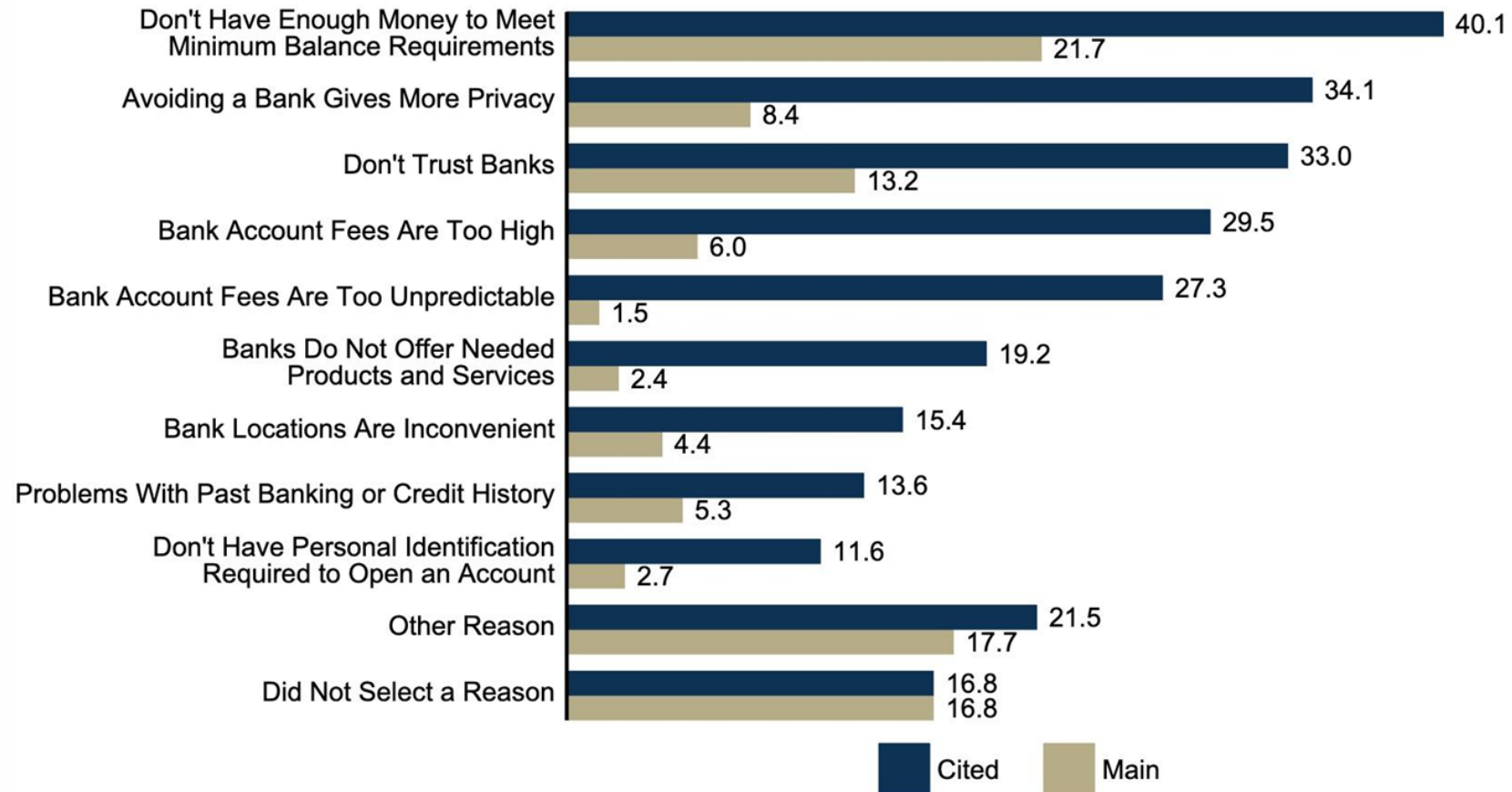
EV Charging Stations accept contactless payments, and many retail establishments no longer accept cash



<https://www.frbsf.org/cash/publications/fed-notes/2023/may/2023-findings-from-the-diary-of-consumer-payment-choice/>



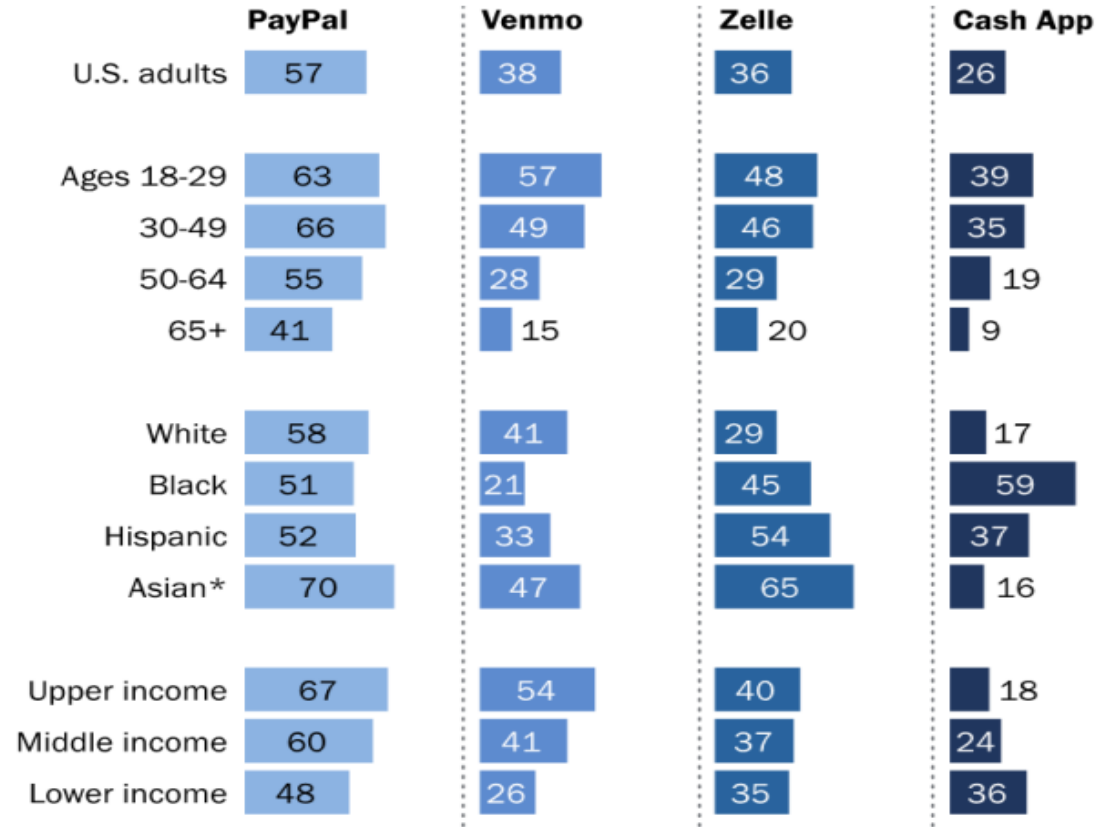
Why people stay underbanked



Digital payment options

Black Americans more likely than other racial, ethnic groups to say they use Cash App; Venmo use varies widely by age, household income

% of U.S. adults who say they ever use the following



*Estimates for Asian adults are representative of English speakers only.

Note: Family income tiers are based on adjusted 2020 earnings. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Those who did not give an answer are not shown.

Source: Survey of U.S. adults conducted July 5-17, 2022.

PEW RESEARCH CENTER

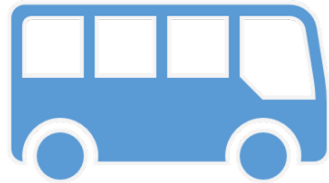


Mobility can be a ride out of poverty

Low-income customers spend the bulk of their [income](#) on transportation, so mobility can change their lives, giving them



community
access



daily
travel



options to
build credit

It's not *just* for transit

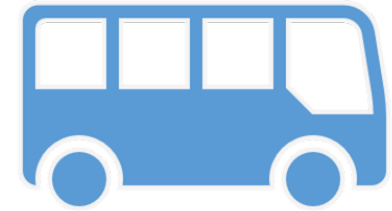
Every mode of transportation requires payment of some sort, and all of them should be user-friendly and equitable.



electric vehicle
charging



bike share
rental



bus and train
transit

Cal-ITP Benefits



Current practices are time consuming, costly to operate, and hard to navigate

For **program participants**:

- Inconvenient in-person appointments
- Paper-based documentation
- Requirement to share personal information with agencies
- Policies that vary by jurisdiction
- Requires riders to carry a closed-loop card or verify eligibility when boarding

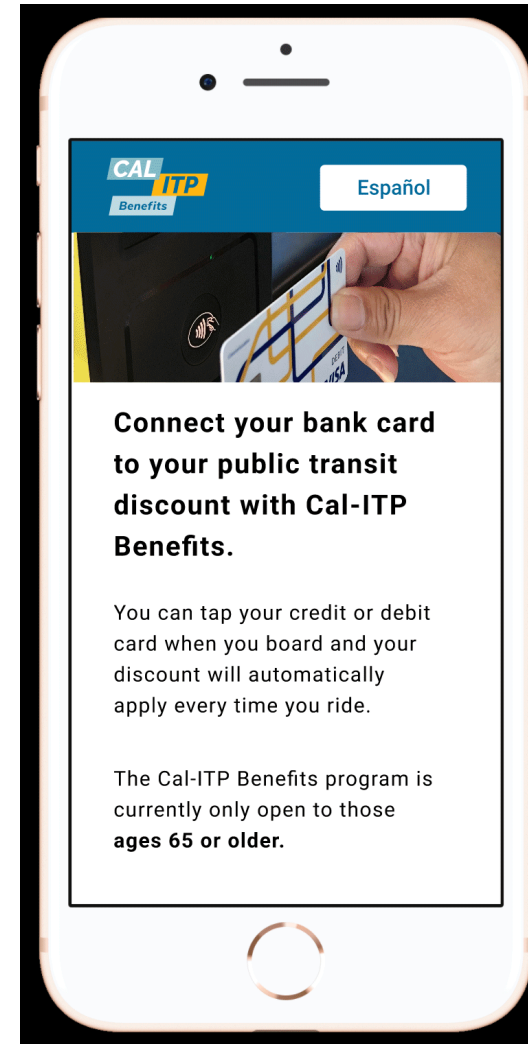
For **government agencies**:

- Significant staff time spent verifying eligibility
- Different procedures for each program
- Security risks of storing personal information from riders
- Long lead time for new programs/policy changes
- On-board verification by drivers slows boarding process

Solution: Cal-ITP Benefits

Complements an agency's current program to ensure FTA compliance with the rollout of contactless payment

- Easy online enrollment
- Discount fare-program eligibility linked to contactless bank card
- Riders automatically receive reduced fares when they tap-to-pay
- Standardized, statewide definitions of discount-eligible groups



Receive your senior (65+) discount when you tap to ride!

Link your discount to your contactless card and pay the correct fare every time you tap.



1 Make sure you have:



- California driver's license or ID
- Contactless debit or credit card

2 Visit benefits.calitp.org/mst



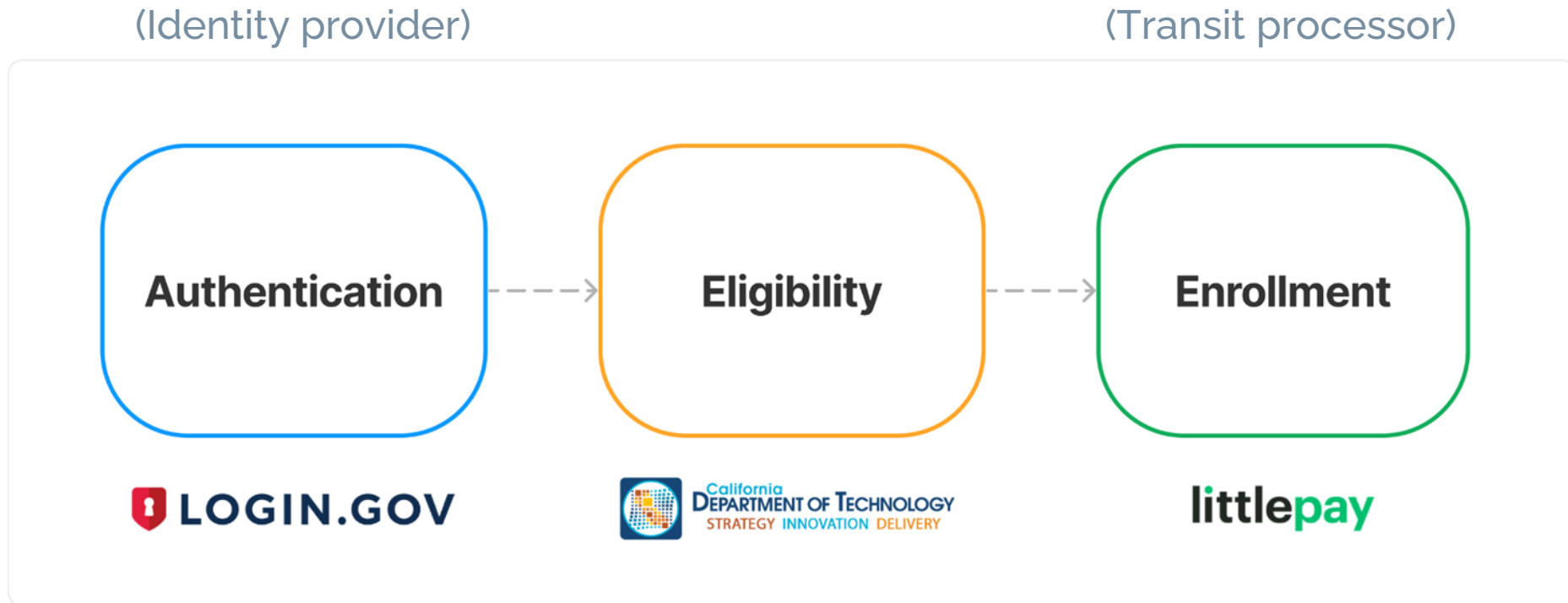
Open the camera on your mobile device, and point it at this code to get there quickly!

We hope to add more discount groups soon.

Information and questions:
1-888-MST-BUS1 (678-2871)
TDD 831-393-8111
mst.org/benefits
customerservice@mst.org



Three secure phases of the Benefits workflow



Digital enrollment pathways available now

- **Seniors**
- **U.S. Veterans**
- **Calfresh cardholders**
- **Agency cards***

** Monterey-Salinas Transit and Santa Barbara Metropolitan Transit District*

Digital enrollment pathways that we're rolling out by the end of 2024

- **Medicare cardholders**
- **Enhancements to Veteran's eligibility checks, including disability status**

Rule #1: Understand customers

- Invest in standards and systems that **meet consumers where they are**
- Leverage transit market to **address larger social objectives** around climate, equity, and mobility



Thank you!





EAC Discussion



AGENDA ITEM D:

Approval of Proposed EAC Bylaws Amendment



Proposed Amendment to EAC Bylaws

2.2.1 Meetings and Participation and Expectations

Meetings will be held virtually via videoconferencing ~~every other month~~ for up to three hours **between 2 and 6 times annually.**

- **Meeting** frequency to allow for flexibility.



EAC Discussion & Action



AGENDA ITEM E:

Term Renewal and Term Extensions



EAC Term Renewal and Extension of Terms

Options:

1. Not renewing a second term
2. Renewing a second 2-year term
3. Extending first term to 3 years
 - Wanting to preserve continuity on the EAC
 - Would still have the option later of a second term
 - Up to 7 members can extend their term
 - If more than 7 members wish to extend their term, a random process will select the 7 to extend. If not selected, would still have option of 2nd term



AGENDA ITEM F:

Approval of Community Stabilization & Anti-Displacement Principles

Darin Ranelletti

Link21 Land Use Planning Manager



Topics Today

1. Background
2. Final Draft Principles / Discussion
3. Vote



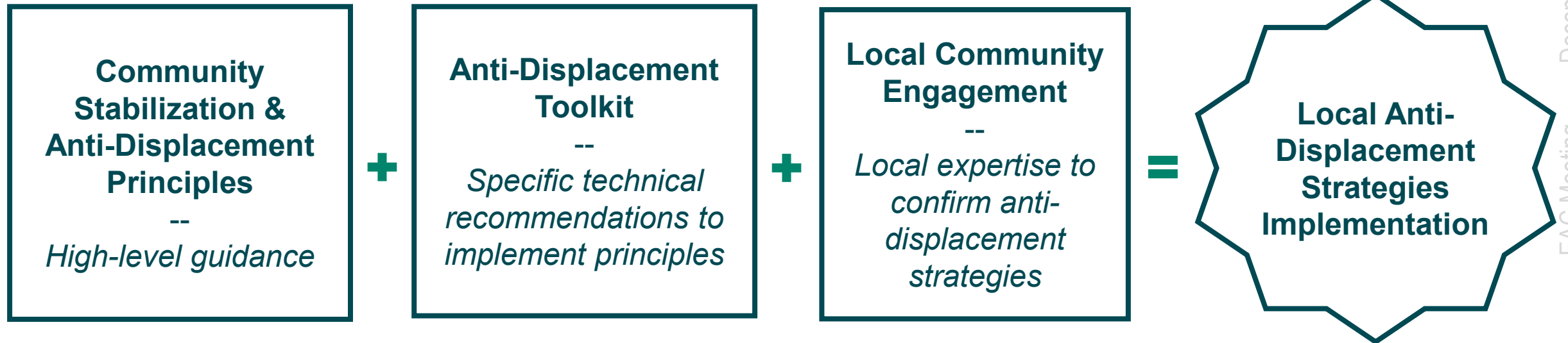
Community Stabilization and Anti-Displacement Principles

Definition & Purpose

- Foundational principles to guide future Link21 community stabilization and anti-displacement planning efforts.
- Incorporated into Link21's planning work in conjunction with other program goals, objectives, and principles.



Use of the Principles



Process to Create the Draft Principles

EAC Anti-Displacement Working Group

- Formed in December 2023
- Six EAC members
- Three meetings in 2024: January, February & April
- Reviewed displacement research and examples of other anti-displacement principles
- Developed Draft Principles



Process to Finalize the Principles

Full EAC

- Draft Principles introduced at May 2024 EAC meeting
- Draft Principles distributed to EAC members for review on May 24 (comments by June 21)
- Draft Principles discussed at June 11 EAC office hours
- Draft Principles revised based on EAC feedback
- Revised Draft Principles distributed to EAC members on July 9
- Revised Draft Principles discussed at July EAC meeting
- Draft Principles revised based on EAC feedback
- Revised Draft Principles distributed to EAC members for review on November 1 (comments by November 15)
- Draft Principles revised based on EAC feedback
- Final Draft Principles distributed to EAC members with agenda packet for December EAC meeting



EAC Discussion & Action



AGENDA ITEM G:

Public Comment



2:00



10-MINUTE BREAK



AGENDA ITEM H:

Link21 Program Update



Our Presenters



Brian Soland

Link21 Acting
Director, BART



Camille Tsao

Link21 Program Lead,
Capitol Corridor



Link21: A Multi-Generational Investment

Connecting People & Places

The Challenge (Problem Statement):

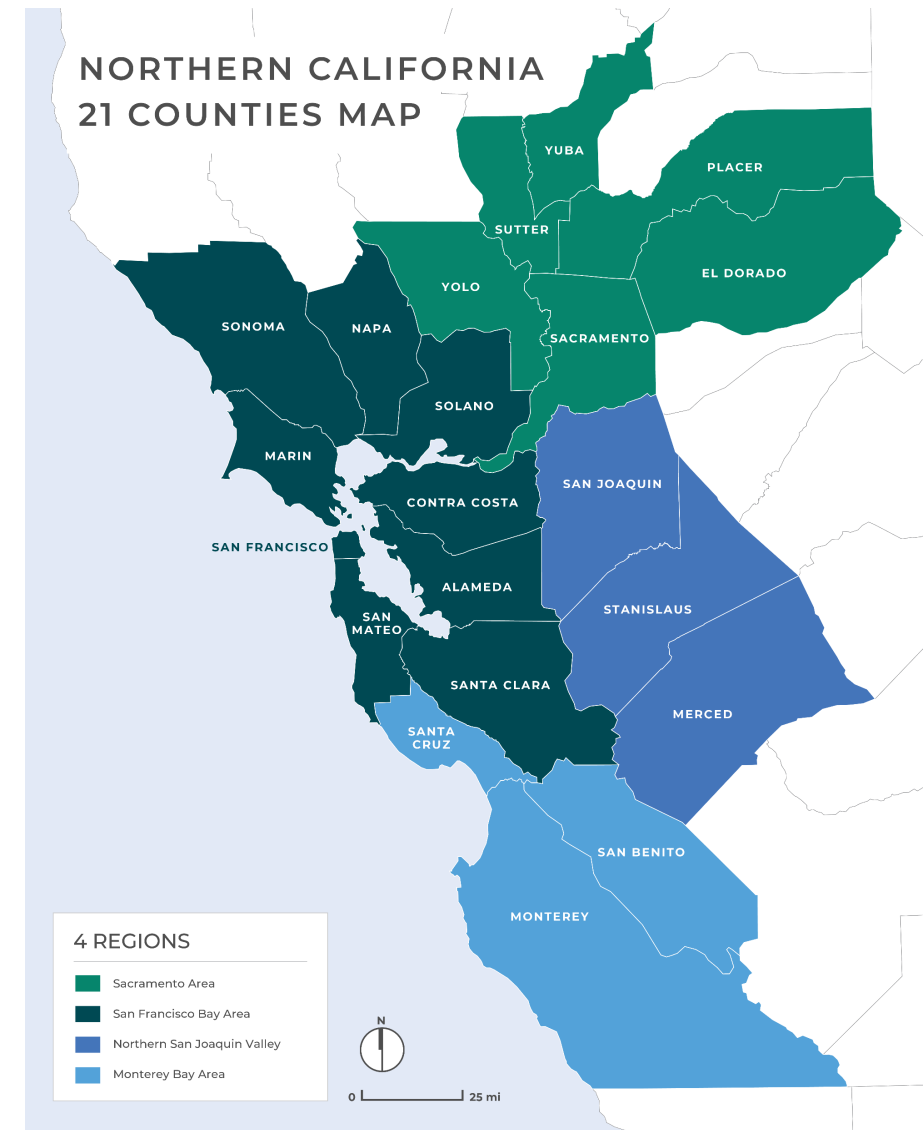
- Inadequate megaregional access by train
- Insufficient transbay rail capacity in the future
- Inequitable transportation

The Goal:

- Faster, more connected, equitable, affordable & accessible train service for the megaregion.

The Program:

- Construct new transbay rail crossing.
- Improve BART & Regional Rail service connections.
- Coordinate with partner agencies to advance rail improvements.
- Support state and regional climate and housing goals.



Key Milestone

Which train technology for new bay crossing?

- **Standard-gauge** (Regional Rail) rail that connects to the Regional Rail network and High Speed Rail in the megaregion; or
- **Broad-gauge** (BART) rail that expands the BART network and connects to regional destinations.

Why now?

- Technical analysis is complete.
- Need to determine crossing technology to further develop project for state and federal funding.
- Provides clarity for other megaregional projects.

Standard-gauge is the preferred technology

Standard-gauge (Regional Rail)



Track gauge = 4' 8-1/2" wide; Regional Rail network (e.g., Capitol Corridor, Caltrain, CA High Speed Rail)

Broad-gauge (BART)



Track gauge = 5' 6" wide; BART network



Overview of Analysis Results

Rationale for Standard-Gauge Crossing

	Standard-Gauge	Broad-Gauge
Equitable outcomes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Improved access to stations & jobs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Added transbay capacity & redundancy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Megaregional connectivity	<input checked="" type="checkbox"/>	
Interoperability (multiple operator access)	<input checked="" type="checkbox"/>	
Greater amplification of rail investment benefits	<input checked="" type="checkbox"/>	
Ridership	<i>To be considered with project refinement</i>	
Cost		
Funding		



Modern Trains & Better Service



Electrified Caltrain service in 2024

Improved Urban | Metro Service

- Provided by both broad-gauge (BART) & standard-gauge (Regional Rail)
- Frequent urban service (within urban core)
- Shorter distance between stations



Improved Intercity | Express Service

- Provided by standard-gauge (Regional Rail)
- Less frequent service (extends into Megaregion)
- Longer distance between stations



Rendering of zero-emission train, Capitol Corridor and other intercity services operate zero-emission trains in the future. Source: Caltrans

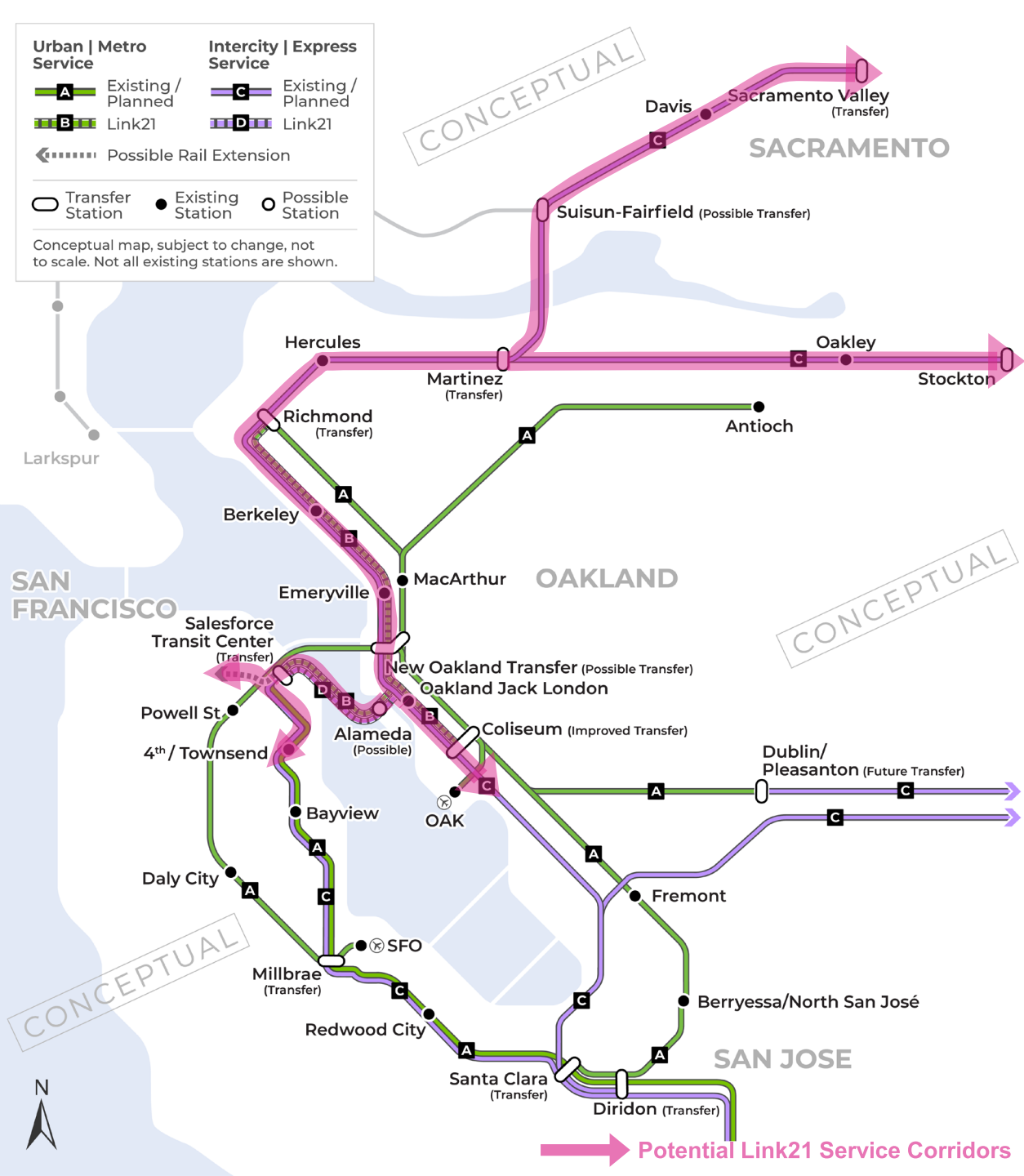


Concept: Standard-gauge (Regional Rail) Crossing

Accommodates multiple train services

Example Concepts help to understand trade-offs

- New Urban | Metro service at new & existing stations
- Improved travel times & more direct megaregional trips
- Complements existing BART crossing
- Provides an alternate transbay rail crossing and alleviates crowding
- Utilizes existing rail corridors – new track alignment is mainly underground

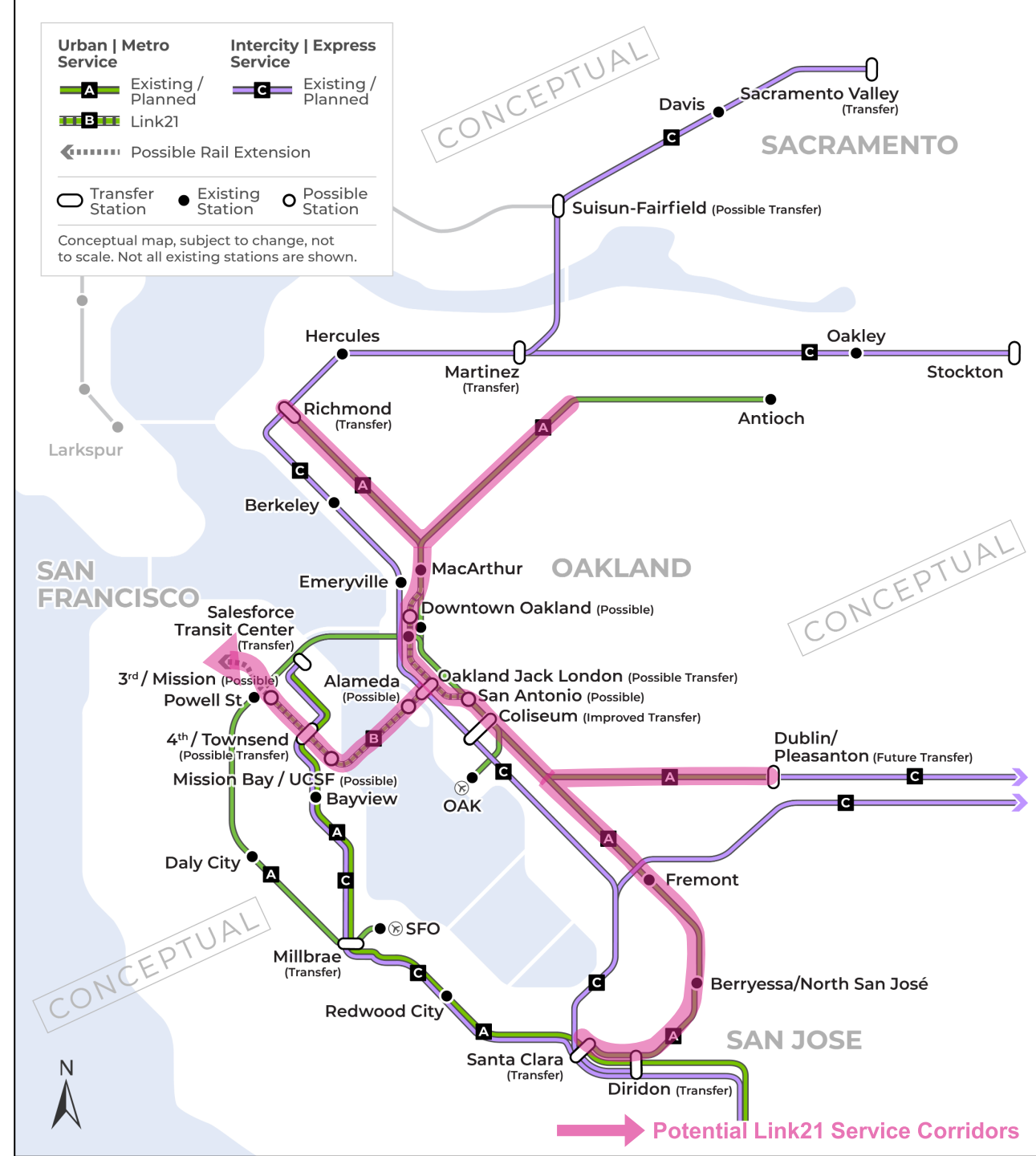


Concept: Broad-gauge (BART) Crossing

Accommodates only BART service

Example Concepts help to understand trade-offs

- New Urban | Metro service at new stations & improved Urban | Metro service at existing stations
- Includes Oakland transfer between BART & Regional Rail
- Improved service on existing BART lines
- BART trains could use either crossing (provides service redundancy and reduces crowding)
- Utilizing existing rail corridors – new track alignment is underground



Community Engagement – 2024

Equity Advisory Council:

- Bi-monthly meetings & office hours

Public Agencies:

- Regular meetings with local jurisdictions & transportation agencies
- Presentations to boards & commissions

Community Events:

- Tabling at stations and special events

Public Opinion Research (Fall 2023):

- Online survey to targeted registered voters across the Megaregion (1,255 respondents)



Virtual Community Meetings:

- **80** attendees; **62%** from Priority Population areas

Online Open House:

- Attracted **5,890** visitors

“Link21 would be a big win for the Bay Area and Northern California.” - Public comment



Public Opinion Research (Fall 2023)

General Support

70%

Support Link21

showing high levels of support for continued long-term planning & development



Key Feature Priority

52%

Very/extremely important

to allow Peninsula service to extend through San Francisco to Oakland, with faster & more direct trips



Key Feature Priority

71%

Very/extremely important

to create a broader, more-connected rail network & directly link systems together



Milestone Summary

- *Standard-gauge (Regional Rail) is the preferred technology in the new crossing.*

**Transformational
benefits** for the
Megaregion

**Multiple train
service**
opportunities with
one new crossing

Foundational link
for future rail
network
investments

Development within
a **broad and
integrated** program



State Rail Plan: 2050 Vision

Building toward a high-capacity network

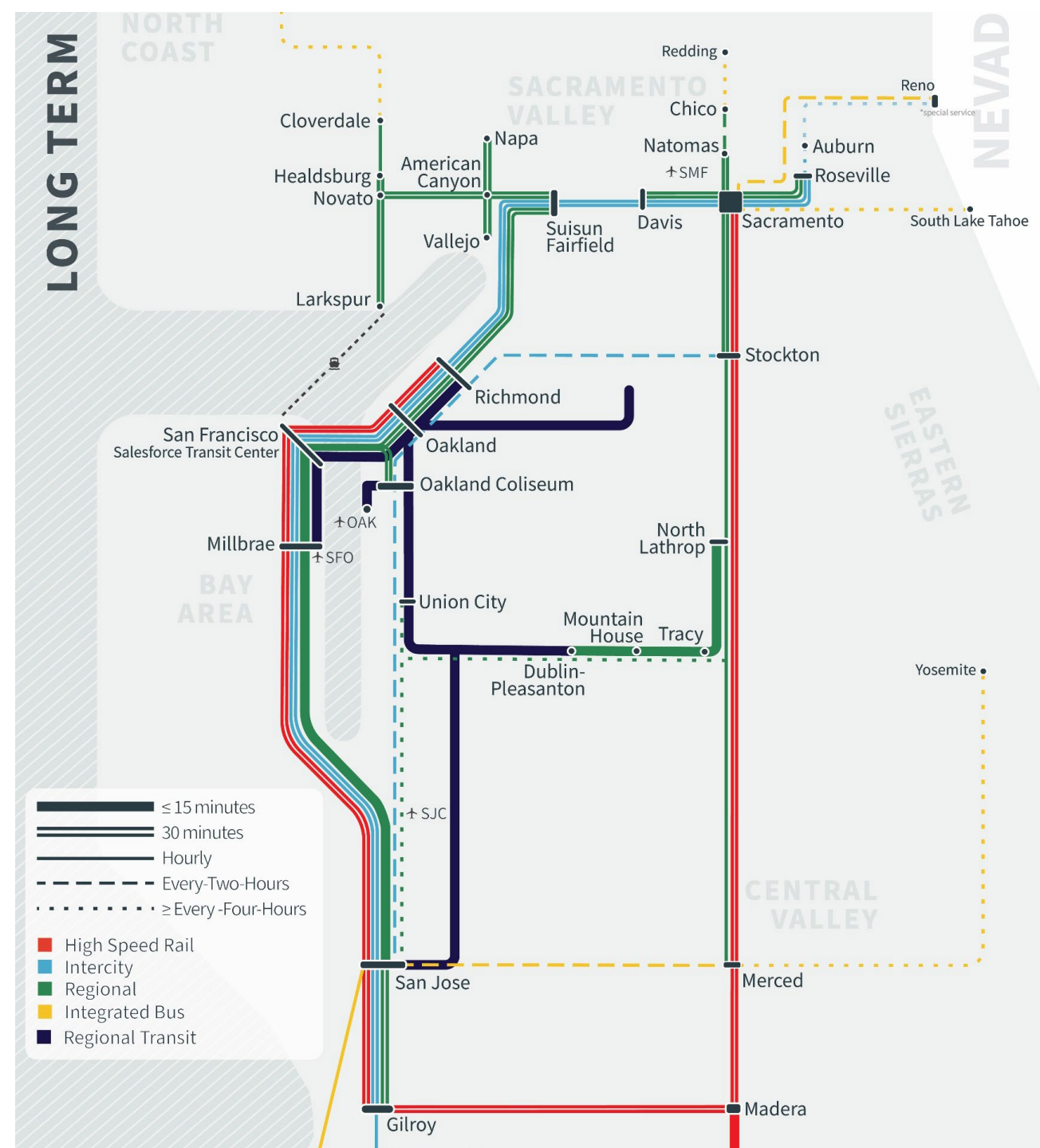
- Frequent, all-day, bi-directional service
- Interconnectedness between regions
- Statewide strategic priorities, like Link21, unlock capacity - critical for network
- CalSTA/Caltrans in a leadership position to deliver megaregional capital program



State Rail Plan: 2050 Vision

Creating the network in the Northern California Megaregion will require:

- New infrastructure
- Existing infrastructure improvements
- Bridging of key network gaps
- Improved coordination of services across the system
- ...all to provide frequencies need to meet growing demands



Federal Railroad Administration's Corridor Identification & Development Program

State Rail Plan sets the vision for the CID Program corridors

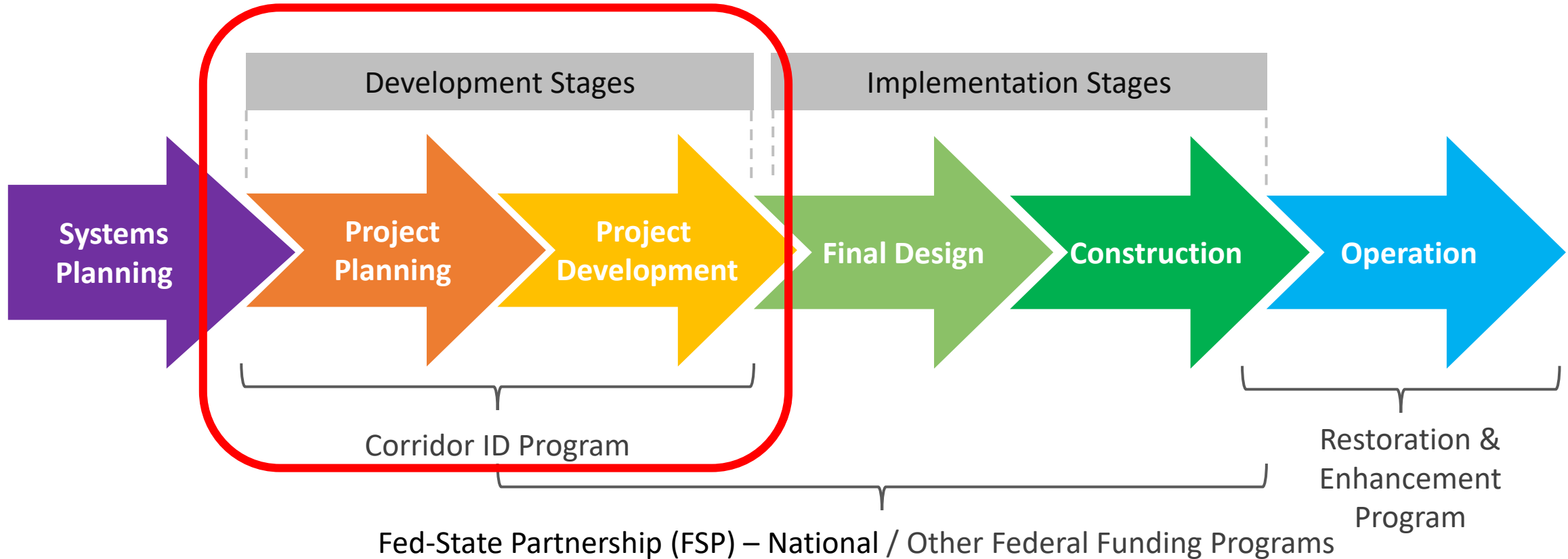
The CID Program is a federal program intended to:

- Develop a sustained, comprehensive intercity passenger rail planning and development program
- Set forth a capital project pipeline ready for Federal funding

The CID Program will provide a model framework for rail planning and capital project implementation across the state's rail network



Corridor Identification & Development Program



Next Steps

Planning Focus Areas



Stage Gate 2 Decision by BART & CCJPA Boards



Team Organization and Key Stakeholder Coordination



Corridor ID Program and State Rail Plan



Project Definition & Refinement



Funding Strategy



Ongoing Public Engagement & Equity



EAC Discussion



AGENDA ITEM I:

Public Comment



2:00



AGENDA ITEM V:
Next Meeting Date
April 8, 2025
1:00 – 3:30 pm



AGENDA ITEM VI: Adjournment





Thank you

