

The primary objective of Habitat for Humanity California's advocacy agenda is to promote policies and systems to increase access to adequate, affordable housing. Although the economic and social benefits of affordable housing are well documented, the cost of renting a home is at an all-time high, and homeownership in California is at its lowest rate since the 1940s. The lack of single-family home inventory continues to grow annually in California, as well as the housing prices. This imbalance is due in part to the dramatic increase of single-family home rentals, which was a direct result of an influx of institutional investors who took advantage of the distressed real estate market during the market crash in 2007. This trend flipped numerous owner-occupied single-family homes to unrestricted rental properties. In California, 2,596,089 households (20%) spend at least half of their income on housing costs and more specifically, 50-80% of renter households are cost burdened (spending more than 30% of their income on housing costs).

Habitat for Humanity California, with its wide network of local affiliates and volunteers in California, pursuing a common advocacy agenda, has the power to influence meaningful policy change at all levels of government.

The following statewide advocacy agenda promotes four key themes and policy solutions that Habitat for Humanity California strongly believes need to be addressed comprehensively to increase access to quality housing and, in turn, improve the lives of millions of families in California.

1. **Advance homeownership opportunities for lower-income households.**
2. **Promote access to a range of safe, healthy, and affordable housing options.**
3. **Promote financial stability for individuals and families.**
4. **Cultivate and preserve healthy and vibrant communities.**

**SPONSOR (Assembly Member Friedman)** legislation which will allow for an Accessory Dwelling Unit to be conveyed to a separate individual, in accordance with an existing Tenant in Common Agreement.

**SUPPORT GOVERNOR NEWSOM'S HOUSING BUDGET PROPOSAL TO PROVIDE \$1.7 BILLION IN FUNDING FOR AFFORDABLE HOUSING.** The following funding proposals will specifically benefit Habitat for Humanity affiliates and our families throughout the state:

- \$500 million in one-time cash for "moderate-income" housing production, or the so-called "missing middle" of housing for California's middle class (these are the families we serve too);
- \$500 million in one-time cash for local governments to combat homelessness – of that, \$300 million will go toward regional planning and \$200 million toward cities that build new shelters or permanent supportive housing;

**SUPPORT** additional grant funding to non-profit affordable single-family home developers providing low-cost no-interest mortgages to low-income families to mitigate the cost to comply with the Energy Commission's 2018 action to mandate rooftop solar panels on most new single-family homes building in California, effective 2020.

**SUPPORT** additional grant funding which will provide reimbursement to eligible non-profits for costs associated with the recently adopted OSHA guidelines for the implementation of a Heat Illness Prevention Program.

**SPONSOR/SUPPORT (TING/GLORIA)** legislation aimed at enhancing existing laws regulating the use of surplus state and local government-owned properties, to guarantee the development of affordable housing on these lands. Consider support for a mandate that all surplus government properties must be designated to a regional community land trust if available, to ensure that these properties remain in our communities as “affordable” for future generations.

**SUPPORT** legislation aimed at creating transparency and consistency for local residential impact fees for low- and moderate-income housing projects.

**SPONSOR/SUPPORT** legislation to modify a plaintiff’s ability to delay or discourage a housing project by suing under the California Environmental Quality Act (CEQA). Modify existing CEQA exemptions to insure applicability to low- and moderate-income housing projects throughout the state of California, offering these projects the same benefits that the state has given to stadium projects. In recent years, housing developments have been the most frequent target of CEQA lawsuits, including a Habitat for Humanity’s project in Redwood City. The threat of these frivolous and protracted lawsuits discourages new housing developments; and the cost to comply with CEQA review and defend the project throughout the protracted litigation process tremendously impacts the overall cost of the project per unit.

**SUPPORT SB 25 (CABALLERO)** which would streamline environmental and judicial review for all development projects within designated Opportunity Zones,

**SUPPORT SB 50 (WEINER)** This bill creates incentives for the construction of higher-density housing near existing transit stations by updating zoning standards and includes protections against displacement for renters and vulnerable communities living in those areas.

**SUPPORT** legislation to enhance use of Enhanced Infrastructure Finance Districts (EIFD). Eliminate voter approval for tax increment financing mechanisms for.

**SUPPORT** legislation that promotes financial education and housing counseling programs.

**PROTECT** recently adopted modifications to the Cap-and-Trade regulations, which funds the production of affordable homes as a byproduct of reducing greenhouse gases. The existing regulatory framework nearly prohibited Habitat affiliates and any homeownership developer from complying because the density criteria are rigid and onerous for most ownership developments. Recent changes to the regulations should result in additional funding opportunities for owner-occupied projects.

**PROTECT** the homeownership set aside in SB 2 (Atkins), the Building Homes and Jobs Act, which requires 20% of all of the money in the Trust Fund collected on or after January 1, 2019 to be spent on affordable owner-occupied workforce housing.

**PROTECT** the homeownership set asides established by Proposition 1, the Veterans and Affordable Housing Bond Act of 2018. Upon approval by California voters in November, this measure guaranteed \$1 Billion for the Veterans Home Loan Program, \$3 Million for CalHome, and \$1.5 Million for the Self-Help Housing Program. CalHome provides grants and loans to local public agencies and/or nonprofit developers for first-time homebuyer down payment assistance, home rehabilitation (including manufactured homes), acquisition and rehabilitation, homebuyer counseling, mortgage assistance programs, and technical assistance for self-help homeownership.

### **Advance homeownership opportunities for lower-income households.**

Homeownership leads to better, healthier, and more financially stable futures. It provides individuals and families with a secure way to build long-term wealth. Moreover, higher homeownership rates also have broad community benefits including higher overall home values, lower crime rates, and better school systems. Policymakers at every level of government should champion solutions that increase access to sustainable homeownership, particularly for first time, lower-income homebuyers.

### **Promote access to a range of safe, healthy, and affordable housing options.**

Housing stability – the peace of having an affordable, secure place to call home – yields better health outcomes, educational performance, and innumerable other benefits. Current public and private housing investments for low-income families are meeting only a fraction of current need. To meet California’s critical housing needs, policymakers at every level of government should act to stimulate private investment in housing production, enact innovative policies to increase the stock of affordable housing, and provide targeted housing resources to support families not served by the market. In addition to meeting the overall housing need, policymakers should support efforts that benefit the long-term maintenance and preservation of homes, provide for better accessibility for aging populations, and promote health through housing.

### **Promote financial stability for individuals and families.**

Individuals and families who are financially stable have enough income to pay their housing costs and utilities, buy food and clothing, pay bills, and save for the future. Policymakers at all levels of government should support fair economic policies that enable low-income workers to provide for their families, build assets, and achieve financial independence.

**Cultivate and preserve healthy and vibrant communities.**

Healthy and vibrant communities provide a range of benefits to their residents including quality housing, access to good schools and jobs, a sense of safety and inclusion, and opportunities for civic engagement. Policymakers should support policies that increase access to already-thriving communities and encourage public and private investment in order to revitalize neighborhoods that have experienced disinvestment.

For more questions and information regarding Habitat for Humanity California's legislative platform, please contact Holly Fraumeni, Lighthouse Public Affairs, at [holly@lh-pa.com](mailto:holly@lh-pa.com).