



## 2020 Legislative Platform

### Overview of California's Housing Affordability Crisis

- 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 home inventory* continues to grow annually in California, as do *housing prices*. In California, 2,596,089 households (20%) *spend at least half of their income on housing* costs; and 50-80% of renter households are cost-burdened, spending more than 30% of their income on housing.

#### Habitat for Humanity California's advocacy agenda promotes:

- Policies and systems that *increase access* to adequate, affordable housing and *increase supply* through policies that promote *production, preservation, and protection* of affordable housing with an *emphasis on homeownership for low-income households*.
- *Four key priorities* and *policy solutions* we strongly believe must be addressed comprehensively and collaboratively, to *increase access to affordable housing* and *improve the lives of millions of California families*.

### Our Four Priorities & Policy Solutions



advance homeownership opportunities for lower-income households



promote access to a range of safe, healthy, and affordable housing



encourage equitable land use



cultivate healthy and vibrant communities of opportunity

## advance homeownership opportunities for lower-income households

Advocate for policymakers at every level of government to *champion solutions that increase access to sustainable homeownership, particularly for first-time, lower-income homebuyers.*

**SPONSOR AB 832 (Gipson)** to create a \$10 million tax-credit program for **long-term, deed-restricted, owner-occupied projects developed and financed by a non-profit organization.**

**SUPPORT GOVERNOR NEWSOM'S 2020-2021 \$1 BILLION HOUSING BUDGET TO INVEST IN AFFORDABLE HOUSING AND HOMELESSNESS.**

- Support \$10 million budgeted for 3 years to expedite housing production by supporting changes to local zoning and permitting processes, and development fee predictability and reduction.

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

## promote access to a range of safe, healthy, and affordable housing

Advocate for policymakers to *stimulate private investment in housing production, to enact innovative policies to increase affordable housing stock* and to *support efforts that benefit the long-term maintenance and preservation of existing homes.*

**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).

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

## encourage equitable land use

Advocate for policymakers to *support policies that increase equitable access to land* and to *support legislation that encourages responsible land use and creates incentives.*

**SPONSOR** legislation aimed at reducing and limiting local residential impact fees, causing major financial barriers to construction of affordable housing.

**SPONSOR SB 25 (Caballero)** which **streamlines environmental and judicial review** for all government-subsidized housing development projects throughout the state.

**SUPPORT AB 1484 (Grayson)** creating transparency, consistency, and accountability for local residential impact fees for low and moderate-income housing projects.

**SUPPORT** legislation to **limit a plaintiff's ability to delay or discourage a housing project** by suing under the California Environmental Quality Act (CEQA) and to modify existing CEQA exemptions to ensure applicability to low and moderate-income housing developments (offering these projects the same benefits that the State has given to stadium projects). Housing developments have recently been the frequent target of CEQA lawsuits, including a Habitat for Humanity project in Redwood City that caused a 16-month delay and an additional \$1M cost to the project. **Threats of frivolous and protracted lawsuits discourage new housing developments**, and the cost to comply with CEQA review and defend the project throughout the protracted litigation process **tremendously impacts the total project budget and per unit cost**.

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

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

**SUPPORT** legislation to reform overly burdensome state construction defect laws to help increase the viability of new condominium construction.

**SUPPORT** legislation to **enhance use of Enhanced Infrastructure Finance Districts (EIFD)** and to **eliminate voter approval for tax increment financing** mechanisms for affordable home building.

## cultivate healthy and vibrant communities of opportunity

Advocate for policymakers to ***support policies that increase access to thriving communities*** and to ***encourage public and private investment***.

**SUPPORT** funding for community benefit enterprises such as the Habitat for Humanity ReStore, which provides sustainable income to support local Habitat for Humanity affiliates, affordable housing and economic investment.

**SUPPORT** Cap-and-Trade regulations, which fund the production of affordable homeownership as a byproduct of reducing greenhouse gases.

**PROTECT** the homeownership set-asides established by Proposition 1, the Veterans and Affordable Housing Bond Act of 2018. 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 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.**

**SUPPORT disaster recovery and rebuild efforts** such as the funding allocated through the Governor's 2020 Budget

- Wildfire Mitigation Financial Assistance Program: The 2020 Budget includes \$110.1 million (\$26.8 million General Fund) to implement AB 38, the Wildfire Mitigation Financial Assistance Program through July 1, 2025 to encourage hardening of homes, businesses, and public buildings. Specifically, CAL FIRE and Cal OES will develop a Joint Powers Agreement to administer a \$100 million home hardening pilot program, with a focus on homes located in low-income communities in areas of high fire risk.
- In addition, the 2020 Budget includes \$16.7 million one-time General Fund to increase the amount of funding available through the California Disaster Assistance Act (CDAA), which is used to repair, restore, or replace public real property damaged or destroyed by a disaster. This augmentation increases total CDAA funding included in the Budget to \$79.3 million.

## HAVE QUESTIONS? WANT MORE INFORMATION?

For questions and more information regarding Habitat for Humanity California's legislative platform, please contact:

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