



## 2017 State Legislative Platform

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. In California, 2,596,089 households (20%) spend at least half of their income on housing costs.

Habitat for Humanity California, with a 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**

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.

- Support ongoing funding and investment for affordable housing in the State budget that addresses housing construction, rehabilitation, preservation, infrastructure and community development needs in rural, suburban, and urban areas.
- Restore funding for CalHome. Secure 20% set aside of any general fund reallocation to restore funding to the existing state program, CalHome.  
*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.*
- SUPPORT SB 3 (Beall). This bill creates a \$3 billion statewide general obligation bond, similar to Propositions 46 and 1C (which provided \$5 billion worth of state investment in affordable housing), to be used to fund existing and successful affordable housing programs in California. SB 3 would fund Multifamily Housing, CalHome, Joe Serna, Farmworker Housing, Local Housing Trust Fund Matching Grant, Transit-Oriented Development, and Infill Infrastructure Financing.
- SUPPORT SB 2 (Atkins). The Building Homes and Jobs Act establishes a permanent funding source for affordable housing through a \$75 fee on real estate transaction documents. The fee is capped at \$225 on a per-parcel, per-transaction basis, and exempts commercial and residential real estate transactions. Over time, it will generate hundreds of millions of dollars desperately needed to house thousands of lower income Californians.



**2. Promote access to a range of safe, healthy, 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.

- SUPPORT AB 1319 (Jones-Sawyer). This measure would restore the option for individuals to contribute a specified amount to the Habitat for Humanity Fund on their state tax return. These funds will be used for construction costs by local Habitat affiliates to build much needed affordable housing in California.
- SUPPORT AB 1670 (Gomez). This bill will create a *Homeownership Development Tax Incentive*. This bill would incentivize giving to affordable housing development nonprofits, housing authorities, or nonprofit housing preservation organizations so that the giver, including small businesses, may allocate 50-cents on the dollar, up to \$250,000, after filing the year’s taxes.
- SUPPORT legislation that reduces local fees on housing development projects and construction costs, such as creating a sales and use tax (SUT) exemption for building and construction supplies used by nonprofit organizations that build and rehabilitate affordable homes.

**3. 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.

- SUPPORT AB 53 (Steinorth): Will increase access to affordable housing by allowing Californians to deposit money into a designated Homeownership Savings Account. This Homeownership Savings Account, similar to a Health Savings Account, allows California residents to make tax-free contributions in anticipation of buying a home in the future.
- Support legislation that supports financial education and housing counseling programs.

**4. 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.

- Habitat California supports legislative proposals and regulatory changes that accelerate the development of housing by providing greater certainty in the local entitlement process. While city and county approval process for qualifying housing projects is important, that discretionary power must not significantly delay or



stop development. If a development meets certain criteria such as conforming to current general plan and zoning rules, or building two or more housing units per structure, then the project must be allowed to advance.

- Habitat California supports modification 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 prohibits Habitat affiliates and any homeownership developer from complying because the density criteria are rigid and onerous for most ownership developments.

For more questions and information regarding Habitat for Humanity California's legislative platform, please contact Holly Fraumeni, Platinum Advisors, [hcf@platinumadvisors.com](mailto:hcf@platinumadvisors.com) or 916-443-8891.