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The Honorable Kevin De León
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The Honorable Anthony Rendon
Speaker of the Assembly
and members of the Assembly

The Honorable Jean Fuller
Senate Republican Leader

The Honorable Chad Mayes
Assembly Republican Leader

Re: Assessing progress toward the One Million Homes Challenge in the 2017-18 legislative session

Dear Governor Brown, Legislative leaders, and members of the Legislature:

As the price of housing continues to climb ever higher—forcing nearly half of Californians to struggle to rent or buy a home in their communities—the Administration and Legislature have made the state’s growing housing affordability crisis a top priority. In January, the Administration outlined a set of new principles for state housing policy—emphasizing the need to pair new investments with reforms that cut the cost of producing housing. The Governor pledged to work with the Legislature to develop “a legislative package to further address the state’s housing shortage and affordability pressures.” In the meantime, more than 100 housing bills have been introduced, offering a dizzying array of potential solutions.

At this early stage of the legislative session, though, the question remains: Are these initial proposals focused on the right issues—and will these efforts be enough to make housing more affordable for millions of Californians?

As participants in the California Economic Summit’s Housing Action Team, we believe the answer is: Not yet. While we support many of the ideas proposed so far by the Legislature, we believe key elements of a statewide housing solution are still missing from the legislative debate.

For the last year, the Summit partnership between California Forward and the California Stewardship Network has been bringing stakeholders together to develop solutions that match the scale of the state’s housing crisis. To meet demand and bring prices down, the state needs to produce at least one million more homes over the next decade—what the Summit calls the One Million Homes Challenge. We already see the consequences of this housing undersupply all around us: With prices climbing faster than wages, homeownership rates have fallen to their lowest levels since the 1940s. Nearly a third of renters—over four million people—are spending more than half their paychecks on rent. At least \$140 billion in economic activity—money that could be spent on health care, education, or retirement—is being swallowed up each year by high housing costs. California is now home to 22 percent of the nation’s homeless population.

To take on this daunting challenge, the Summit worked with stakeholders last year to develop a comprehensive policy framework for increasing the supply of all types of housing—including both subsidized housing for those who can’t afford to rent or buy a home, as well as a new generation of market-rate housing near jobs and transit, affordable to every income level.

This “all of the above” strategy, the One Million Homes Framework, aimed to provide communities with the fiscal and regulatory incentives local leaders need to say “yes” to housing—while also offering a set of ideas for increasing accountability for jurisdictions that won’t build their fair share.

The Governor’s housing principles align closely with the Summit strategy. It has been thoroughly reviewed by experts from across the political spectrum, and we believe it is a pragmatic framework for considering the full range of policy changes needed to address the One Million Homes Challenge.

Using this framework as a lens, the Summit recently conducted an analysis of this year’s housing legislation and found that while some major components of the “all of the above” strategy are addressed by existing legislation, several key elements have not yet been included. (For details, see Appendix 1.)

Members of the Legislature have proposed a variety of ways to provide desperately needed funding for below-market housing—e.g. SB 2 (Atkins), SB 3 (Beall), and AB 71 (Chiu). More than a dozen bills propose to increase investments in existing programs that promote affordability. And some provocative ideas have been introduced to ensure local governments are held accountable for approving their fair share of housing production—e.g. AB 72 (Chiu and Santiago), AB 678 (Bocanegra), AB 1350 (Friedman), AB 1515 (Daly), AB 1585 (Bloom), and SB 167 (Skinner). The Summit framework emphasizes the importance of all these approaches—especially the need for significant new and ongoing funding for housing affordable to lower-income families, individuals, and workers.

THE CALIFORNIA ECONOMIC SUMMIT ONE MILLION HOMES FRAMEWORK

Fiscal incentives to encourage all types of housing near jobs and transit	Identify funding: To fund three types of incentives outlined below, a combination of new and existing revenue streams will be needed. These include the following, among other options: <ul style="list-style-type: none"> • A new permanent revenue source for housing (e.g. document recording fee proposed in SB 2, Atkins) • Additional existing state resources (e.g. General Fund, cap & trade, tax credits, etc.) • A new General Obligation bond for housing 		
	1 Production incentives for eligible projects, RHNA progress The state should tap a portion of new revenue to provide a set of fiscal incentives (including funding for housing-related infrastructure) to local agencies that approve new housing. These incentives should be offered to jurisdictions that: <ul style="list-style-type: none"> • Approve certain types of “eligible projects” (e.g. infill development with a percentage of below-market units and anti-displacement provisions) • Qualify as “High-Performing” by making progress toward overall Regional Housing Needs Allocation (RHNA) targets 	2 Program investments that promote affordability The state should fund successful state and local programs that promote affordability and increase housing supply, especially for low-income households. These should include: <ul style="list-style-type: none"> • A new General Obligation bond, with a portion of funding targeted at infrastructure associated with infill affordable housing • Investments in successful state housing programs (e.g. HCD Multifamily Housing Program) • Expansion of state low-income housing tax credits • Other programs that support the homeless and increase access to rental housing and homeownership opportunities for lower-income and working families 	3 Regulatory incentives that reduce housing costs and accelerate development The state should offer incentives to jurisdictions that change local regulations to reduce costs and accelerate all types of housing development. Examples include: <ul style="list-style-type: none"> • Accelerated land use approvals (e.g. avoiding lengthy CEQA delays, form-based zoning, etc.) • State match for jurisdictions that create local Housing Trust Funds • State match for communities that reduce or cap impact fees for housing-related infrastructure • Grants for General Plan, zoning updates (e.g. reduced parking requirements) Cost cutting measures could be paired with a set of “best land use practices” for protecting residents, with tiered incentives provided to jurisdictions that adopt more of them. Examples include: <ul style="list-style-type: none"> • Anti-displacement provisions • Inclusionary housing thresholds • Prevailing wage elements
Increased accountability to ensure jurisdictions support adequate housing development	+		
	4 Strengthen planning and regulatory statutes: The state should strengthen existing laws—and enforcement—to increase compliance for all types of housing. This includes, for example: <ul style="list-style-type: none"> • Enforce existing no net-loss requirements and strengthen to include affordability • Establish mechanisms to enforce all existing affordable housing laws (density bonus, least cost housing, housing element law, etc.) • Other statutory changes 	5 Improve approval and permitting rules, increase enforcement: The state should also strengthen accountability for jurisdictions that fail to approve or permit adequate affordable and market-rate housing. <ul style="list-style-type: none"> • Housing Accountability Act: The Attorney General should increase enforcement of existing law. The law should also be strengthened. • State appeals board: The state should consider creating a new administrative appeals board empowered to resolve conflicts when local agencies deny projects. • Accelerated approvals: Some form of streamlined approval could be required for jurisdictions that disapprove housing consistent with local plans. 	

In three other areas of the Summit framework, however, the Legislature has not yet proposed legislation on the scale needed to meet the One Million Homes Challenge—including elements (1), (3), and (4). Few production incentives have been developed thus far that will help communities overcome the fiscal disincentives they face when considering housing projects—or that will allow them to pay for infrastructure associated with new developments, including market-rate housing.

Several well-intentioned efforts are underway to streamline regulations for infill housing projects—e.g. AB 73 (Chiu, Caballero, Bonta, Kalra), SB 35 (Wiener), and SB 540 (Roth). But these proposals have not yet found the right balance between protecting the most vulnerable Californians, supporting workers, ensuring environmental quality, encouraging all communities to build their fair share, and, just as importantly, containing costs in ways that accelerate development and reduce the price of housing. To be effective, any streamlining solution will need to include this final element—a net cost reduction (which could be achieved by capping or reducing local fees to off-set other costs, for example)—in order for more communities to increase housing affordability.

The Legislature has also proposed some noteworthy changes to existing planning and regulatory statutes, pushing communities to improve inventories of land suitable for housing, e.g. AB 1397 (Low), preserve existing affordable housing supplies, e.g. AB 1521 (Bloom), and maintain sufficient sites to meet regional housing allocations, e.g. SB 166 (Skinner). Several bills would also allow communities to adopt inclusionary housing ordinances for rental housing, e.g. AB 1505 (Bloom, Chiu, Gloria). To facilitate development of all housing types, the existing definition of by-right development should also be clarified and strengthened, as should conflicting statutory descriptions of what constitutes infill housing.

In the current legislative session, we see a promising opportunity to broaden the existing approach of the Legislature and housing stakeholders—and to refocus the debate on expanding access to housing for all Californians. We encourage the Administration and Legislature to develop a comprehensive housing package that will address both below-market *and* market-rate supplies, blend public investments with reforms that increase enforcement of existing housing laws and reduce development costs, and do as much as possible in this legislative session to address the One Million Homes Challenge.

Closing the state’s expanding affordability gap will require all of this and more—an “all of the above” strategy that must be accompanied by a commitment from civic leaders in every region to work together to increase the supply and affordability of housing in California.

With your support, this will be the work of the Summit in the months ahead. We hope you will join us, and we look forward to working with you to achieve the One Million Homes Challenge.

Sincerely,

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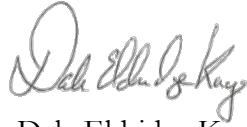


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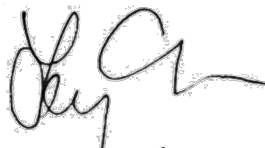
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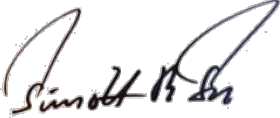
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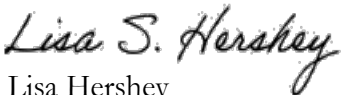
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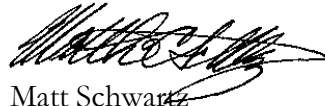
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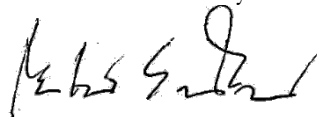
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Appendix 1 - California Economic Summit Analysis:

2017-18 Housing Legislation Alignment with Major Elements of the Summit One Million Homes Framework

Bill	Author	Subject: What the bill does	Framework category	Last amended?	Location
AB 71	Chiu	Taxes: credits: low-income housing: allocation increase. Raises \$300 million annually for low-income housing tax credits by eliminating mortgage interest deduction on second homes	Identify funding	3/2	REV & TAX
SB 2	Atkins	Building Homes and Jobs Act. Imposes a \$75 fee on real estate documents for a variety of housing uses	Identify funding	3/23	APPR
SB 3	Beall	Affordable Housing Bond Act of 2018. Raises \$3 billion through issuance of a General Obligation bond for affordable housing	Identify funding	3/28	APPR
AB 56	Holden	California Infrastructure and Economic Development bank: housing. Expands state infrastructure bank's ability to provide financial assistance to housing projects	Production incentives	3/28	H&CD and JEDE
AB 1568	Bloom	AB-1568 Enhanced infrastructure financing districts. Authorizes local infrastructure financing authorities (EIFDs and CRIAs) to capture sales tax increment to support infrastructure projects - with 15 percent of the increment required to be spent on low- and moderate-income housing	Production incentives	3/28	L. GOV
AB 1670	Gomez	Income taxes: credits: qualified developer: affordable housing. Provides additional tax credits to nonprofit affordable housing developers	Production incentives	3/28	H&CD and REV & TAX
ACA 4	Aguiar-Curry	Local government financing: affordable housing and public infrastructure: voter approval. Revises Prop 13 to allow cities/counties to levy a property tax above 1% limit to service bond indebtedness for infrastructure or housing. Lowers the vote threshold for special taxes to 55% if funds are used for infrastructure/affordable housing with special accountability requirements. Also allows cities/counties to levy GO bonds for infra/housing with 55% voter approval.	Production incentives		N/A
SB 711	Hill	Infrastructure finance: Local-State Sustainable Investment Incentive Program. Creates a new program that would allow cities, counties, enhanced infrastructure financing districts (EIFDs), and community revitalization and investment authorities (CRI+D20As) to obtain funding of up to \$10 million for housing-related infrastructure projects. Procedures would be adopted by the Strategic Growth Council and funds would be distributed through the property tax system.	Production incentives		GOV & F and T&H
AB 829	Chiu	Planning and zoning: regional housing needs allocation. Requires cities and counties to provide in their annual report on their general plan an additional analysis of the relationship between jobs and housing	RHNA	3/23	L. GOV
AB 1086	Daly	Local government: housing. Requires HCD to report to the Legislature by 2018 on whether existing RHNA methodologies are sufficient to capture total housing needs, particularly in coastal regions	RHNA	3/28	H&CD
SB 446	Gaines	Housing element. Spot bill for housing element rules around assessing existing and projected housing needs of all economic segments of the community	RHNA		RLS
AB 45	Thurmond	California School Employee Housing Assistance Grant Program. \$100m for school employee housing	Program investment	4/5	ED
AB 53	Steinorth	Personal income taxes: deduction: homeownership savings accounts. \$20,000 income tax deduction for new homeownership savings accounts	Program investment	4/5	REV & TAX
AB 74	Chiu Santiago Bonta	Housing. New grant program for housing homeless, Medi-Cal recipients, SSI recipients	Program investment		APPR
AB 236	Maienschein Santiago	CalWORKS: housing assistance Increases state homeless assistance for temporary shelter to max of \$145/day	Program investment		APPR
AB 346	Daly	Redevelopment: housing successor: Low and Moderate Income Housing Asset Fund Authorizes redevelopment agency successor to use funds remaining on homelessness services, transitional housing, or emergency housing	Program investment		H&CD and L. GOV
AB 571	Garcia	Income taxes: insurance tax: credits: low-income housing: farmworker housing assistance. Expands definition of farmworker housing (to any housing where at least 50% of residents are farmworkeres). Also adjusts tax credit receipts amounts for this housing	Program investment		REV&TAX
AB 727	Nazarian	Mental Health Services Act: housing assistance. Clarifies that counties can spend Prop 63 funds on housing assistance	Program investment		HEALTH
AB 824	Lackey	Transitional Housing for Homeless Youth Grant Program. Appropriates \$15m to new transitional housing grant program in Office of Emergency Services for distribution to counties participating in existing Homeless Youth and Exploitation Program	Program investment	3/15	HUM. S
AB 863	Cervantes	Affordable Housing and Sustainable Communities Program. Requires Strategic Growth Council as it directs cap & trade funds to the AHSC program to seek methods for inclusion of local entrepreneurs in the implementation of land use/housing projects and workforce training and certification of workers hired to work on the projects	Program investment		H&CD
AB 1406	Gloria	Homeless Youth Advocacy and Housing Program. Continuous appropriation of \$15m for homeless youth grant program within HCD	Program investment		H&CD
AB 1675	Gomez	Department of Housing and Community Development. Spot bill related to HCD and employee housing	Program investment		N/A

Bill	Author	Subject: What the bill does	Framework category	Last amended?	Location
SB 240	Dodd	County service areas: farmworker housing: County of Napa. Increases benefit assessment amount the Napa board of supervisors may assess on vineyards to support farmworker housing	Program investment		Assembly
SB 612	Mitchell	Foster care: transitional housing. Modifies state rules around transitional housing for foster youth	Program investment		HUMAN S
AB 30	Caballero	Environmental quality: judicial review: strip mall conversion housing projects. Prohibits a court from enjoining strip mall conversion housing projects unless court makes specified findings	Reg streamlining	4/3	L GOV and H&CD
AB 73	Chiu Cabellero Bonta Kalra	Planning and zoning: housing sustainability districts. Authorizes cities and counties to establish new housing sustainability districts that qualify for streamlined environmental review and receive zoning incentive payments for producing high-density housing near transit	Reg streamlining	3/28	L GOV and NAT RES
AB 932	Ting	Housing: affordable housing. Upon declaration of a shelter crisis in the City and County of San Francisco, this bill would authorize temporary suspension of certain state and local laws, regulations, and ordinances to increase housing access for the homeless	Reg streamlining	3/23	H & CD
SB 35	Wiener	Planning and Zoning: affordable housing: streamline. Provides streamlined approval process to multi-family housing developments meeting certain criteria (infill location, subject to enforceable wage requirements, in areas that have not met RHNA targets, etc.) Also requires cities/counties to submit report to HCD with numbers of housing units that have completed construction.	Reg streamlining	4/4	GOV & F
SB 431	Bates	Planning and zoning: housing: accessory dwelling units. Authorizes building inspectors to waive certain requirements for five years to allow owners of unpermitted or nonconforming accessory dwelling units to bring those accessory dwelling units into conformance with applicable state and local laws	Reg streamlining	3/20	T&H, GOV & F, RLS
SB 445	Gaines	California Environmental Quality Act: infill development. Spot bill for further CEQA exemptions for infill development	Reg streamlining		RLS
SB 530	Vidak	Employee housing: agricultural employees. Requires agricultural worker housing to be considered an agricultural land use and prohibits local agencies from requiring a conditional use permit or other discretionary permit/zoning ordinance/etc for that housing that's not required of any other ag use in the same zone	Reg streamlining		T&H and GOV&FIN
SB 540	Roth	Workforce Housing Opportunity Zone. Allows local governments to establish Workforce Housing Opportunity Zones, where they can conduct one environmental review and adopt a single specific plan for the area. For five years, no compliant development could be denied. Local governments could also impose a specific plan fee within the area. They could also apply to HCD for a no-interest loan to cover costs of the plan.	Reg streamlining	3/29	GOV&FIN and EQ
SB 542	Leyva	Manufactured Housing Act of 1980: notice of transfer and release of liability. Reduces liability for owners of manufactured homes or mobile homes	Reg streamlining	3/28	T&H and JUD (Consent calend rec'd)
AB 291	Chiu Bonta Gonzalez Fletcher Kalra	Housing: immigration Prohibits landlord from causing a tenant or occupant to quit involuntarily or bring an action to recover possession on basis of immigration status	Anti-discrimination	3/29	P&CP
AB 1203	Gloria	Housing: discrimination. Applies anti-discrimination provisions in planning/zoning law to transitional housing, preventing local agencies from imposing different requirements on these developments	Anti-discrimination		H&CD and JUD
SB 166	Skinner	Residential density and affordability. Restricts the ability of cities and counties to reduce density on projects, requiring local governments to maintain a housing element that is always sufficient to meet its RHNA allocation--and by requiring, as a condition of down-zoning any project that a local government identify capacity on another site for the lost number of units	Local planning	3/1	GOV & F
AB 352	Santiago	State Housing Law: efficiency units. Prohibits local govts from establishing higher square-footage requirements for efficiency units than those outlined in International Building Code and from limiting number of units near public transit and university campuses	Local planning	4/5	L GOV
AB 565	Bloom	Building standards: alternative building regulations: artists' housing. Requires local govts to adopt regs with provisions for artist housing	Local planning		H&CD
AB 663	Bloom	Coastal resources: housing. Expands Coastal Commission's housing responsibilities - amending the act to require housing opportunities for persons of low and moderate income to be protected, encouraged, and provided (where feasible). Also repeals provision that specified coastal programs weren't required to include housing policies/programs.	Local planning		NAT RES and H&CD
AB 879	Grayson	Planning and zoning: housing element. Seeks to include identification of both governmental and "nongovernmental constraints" in local housing elements, in order to highlight requests to develop housing at lower densities and require local govts to demonstrate how they are seeking to overcome gaps between housing approvals and actual construction	Local planning		H&CD and L. GOV

Bill	Author	Subject: What the bill does	Framework category	Last amended?	Location
AB 915	Ting	Planning and zoning: housing. Requires cities, counties with inclusionary housing ordinance to apply the ordinance to the total number of housing units in a development, included any additional units granted (through density bonuses, for example)	Local planning	3/15	H&CD
AB 1157	Mullin	Surplus school property: school district advisory committees: teacher and school district employee housing. Authorizes governing board of school district not to appoint a school district advisory committee in the sale, lease, or rental of excess real property to be used for teacher or school district employee housing	Local planning	3/28	ED
AB 1397	Low	Local planning: housing element: inventory of land for residential development. Revises planning & zoning law to require local agencies to prepare inventory of land suitable for residential development to include vacant sites and sites that have realistic and demonstrated potential for redevelopment to meet a portion of the locality's housing need for a designated income level. Bill would require adequate water, sewer, utility supply be available on these parcels. Bill would require per-unit estimates of housing based on income levels that could go on these sites. Instead of development "potential" (as in existing law), the bill would require methodology demonstrating the identified use wouldn't impede additional residential development.	Local planning		H&CD and L. GOV
AB 1423	Chiu	Housing: annual reports: charter cities. Includes charter cities in an existing reporting rule that requires city/county planning agencies to provide annual reports assessing implementation of the general plan and progress toward meeting its share of regional housing needs.	Local planning	3/28	L GOV
AB 1505	Bloom Chiu Gloria	Land use: Zoning regulations The "Palmer Fix," codifies the ability of local governments to adopt inclusionary housing ordinances requiring residential developers to set aside a certain percentage of their units for affordable housing	Local planning		L GOV and H&CD
AB 1521	Bloom Chiu	Land use: notice of proposed change: assisted housing developments. Changes rules for changes of ownership of multi-family housing projects with below-market housing	Local planning		H&CD
SB 277	Bradford	Land use: Zoning regulations The "Palmer Fix," codifies the ability of local governments to adopt inclusionary housing ordinances requiring residential developers to set aside a certain percentage of their units for affordable housing	Local planning	3/22	T&H
AB 72	Chiu Santiago	Attorney General: enforcement: housing laws. Appropriates an unstated amount of General Fund revenue to fund increased enforcement of state housing laws by the Attorney General	Enforcement/accountability		H&CD
AB 678	Bocanegra	Housing Accountability Act. Strengthens the Housing Accountability Act in various ways, including prohibition on local actions that make projects "infeasible"	Enforcement/accountability	3/21	H&CD and L. GOV
AB 686	Santiago	Housing discrimination: affirmatively further fair housing. Seeks to change state Fair Housing rules to require agencies to "affirmatively further" fair housing--defined as taking "meaningful actions" to overcome segregation patterns, promote fair choices, foster inclusive communities, and transform areas of poverty into areas of opportunity. Jurisdictions that fail to do so will be considered in violation of the California Fair Employment and Housing Act.	Enforcement/accountability	4/5	JUD
AB 1350	Friedman	Land use: housing element update. Imposes monetary penalty on cities or counties that failed to meet least 1/3 of its share of regional housing need for low-income and very low-income housing	Enforcement/accountability	3/27	L.GOV and H&CD
AB 1515	Daly	Planning and zoning: housing. Changes standard under the Housing Accountability Act for local agencies to deny projects. Existing law allows local agencies to deny projects that are "inconsistent" with zoning ordinance/gen plan. New standard would require "sufficient evidence that would lead a reasonable person to conclude that the housing development project or emergency shelter is consistent."	Enforcement/accountability		H&CD and L. GOV
AB 1585	Bloom	Planning and zoning: affordable housing: single application. Creates new affordable housing zoning boards in every city/county that could receive single application for conditional use or discretionary permits--and that would have the power to issue those permits after reviewing whether projects comply with local zoning and meet prevailing wage standards. Bill would also require HCD to create a new appeals committee with the power to reverse project denials. (Jurisdictions that built adequate moderate-and-below housing would not be subject to committee oversight.)	Enforcement/accountability		H&CD and L. GOV
SB 167	Skinner	Housing Accountability Act. Strengthens the Housing Accountability Act in various ways, including prohibition on local actions that make projects "infeasible"	Enforcement/accountability	3/29	T&H, JUD, and APPR
AB 199	Chu	Public works: private residential projects. Requires residential projects to pay prevailing wages when they are built "pursuant to an agreement with the state or a political subdivision"	Other		APPR
AB 256	Steinorth	Land use: housing Spot bill on state goals for making housing available and affordable for all Californians.	Other		N/A
AB 257	Steinorth	Housing: building standards: violations. Spot bill	Other		N/A

Bill	Author	Subject: What the bill does	Framework category	Last amended?	Location
AB 354	Calderon	Rental housing. Requires institutional investors that own more than 20 residential properties in California (valued at more than \$10m) to register with the Dept of Business Oversight and provide statement with information on property occupancy status.	Other	3/28	B&F and H&CD
AB 990	Rodriguez	Public postsecondary education: California State University: University of California: estimates of off-campus housing costs. Requires CSUs (and requests UCs) to post information about costs of 1BR apartment near campus	Other	3/27	HIGHER ED
AB 1088	Eggman	Multiunit residential housing: energy programs. Requires the Energy Commission to set statewide performance-based goals to reduce energy consumption, source energy demand, and emissions of greenhouse gases from the multifamily residential properties	Other	3/28	NAT RES and H&CD
AB 1193	Gloria	Property tax: welfare exemption: low-income housing. Changes property tax law to adjust eligibility for low-income housing tax credits/welfare exemption, even under circumstances when the resident's income increases	Other		REV & TAX
AB 1447	Bonta	Factory-Built Housing Law: fines. Increases the amount of a fine imposed for violations of California Factory-Built Housing Law	Other	3/30	H&CD
AB 1506	Bloom	Residential rent control: Costa-Hawkins Rental Housing Act. Repeals Costa-Hawkins Act limits on the application of rent control	Other	3/30	H&CD
SB 307	Nguyen	Postsecondary education: student housing insecurity and homelessness. Requests that the regents of the University of California convene a task force to conduct a study of the extent, causes, and effects of housing insecurity and homelessness of current postsecondary students in the state	Other	3/28	ED
SB 429	Stone	Manufactured housing: park model homes. Authorizes licenses dealers to offer park model homes (i.e. "relocatable hard-sided structure") as well as, under existing law, manufactured homes, mobile homes, etc.	Other		T&H