

## ADVANCE HOMEOWNERSHIP opportunities for lower-income households

### Goal 1: Promote policies and systems to increase access to adequate, affordable housing

**Outcome 1:** Affordable, quality homes will be available to all residents of the greater Fresno area.

**Outcome 2:** Housing prices will stabilize as policymakers at every level of government champion solutions that increase access to sustainable homeownership, particularly for first-time, lower-income buyers.

**Outcome 3:** Policies will be implemented that create transparency and consistency for local residential impact fees for low-and-moderate-income housing projects.

### Goal 2: Protect modifications to existing funding guidelines and homeownership set asides

**Outcome 4:** Recently adopted modifications to Cap-and-Trade regulations are not amended so developers of owner-occupied projects continue to have access to available funding and expansion.

**Outcome 5:** Homeownership set asides established by SB 2 (Atkins), the Affordable Housing Bond Act of 2018, continue so that 20% of all monies collected after 1/1/19 are spent on affordable owner-occupied workforce housing.

### Goal 3: Encourage policymakers to stimulate private investment in housing production and to enact innovative policies to increase the stock of affordable housing

**Outcome 6:** Incentives are created for the construction of higher density housing near existing transit stations, zoning standards are updated and protections against renter displacement and vulnerable communities are ensured. (SB 50-Weiner)

**Outcome 7:** Governor Newsom's Housing Budget Proposal to provide \$1.7 billion in funding for affordable housing is adopted allowing for \$500 million in one-time cash for "moderate-income" housing production, or the so called "missing middle" of housing for our middle-class residents.

**Outcome 8:** Additional grant funding is secured to non-profit affordable single-family home developers who provide 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 in California.

**Outcome 9:** Eligible non-profits will be reimbursed for costs associated with the recently adopted OSHA guidelines for the implementation of a Heat Illness Prevention Program through additional state funding for grants.

## PROMOTE ACCESS to a range of safe, healthy & affordable housing options

### Goal 4: Enhance existing laws regulating the use of surplus state and local government-owned properties

**Outcome 10:** All surplus government properties are mandated to be designated to a regional community land trust, if available, to ensure these properties remain in our communities as "affordable" for future generations and to guarantee the development of affordable housing on these lands.

## **Goal 5: Modify a plaintiff's ability to delay or discourage a housing project by suing under the California Environmental Quality Act (CEQA)**

**Outcome 11:** Modifications to existing CEQA exemptions are made to insure applicability to low-and-moderate-income housing projects and these projects receive the same benefits the state has given to stadium projects in recent years

## **PROMOTE FINANCIAL STABILITY for Individuals and Families**

### **Goal 6: Encourage policymakers to support fair economic policies that enable low-income workers to provide for their families, build assets, and achieve financial independence**

**Outcome 12:** Legislation to enhance use of Enhanced Infrastructure Finance Districts is enacted resulting in voter approval no longer being necessary for tax funding increment financing mechanisms.

**Outcome 13:** Financial education and housing counseling programs will become more available to low-income residents.

### **Goal 7: Collaborate with other local non-profits such as United Way Fresno Madera to advocate for financial stability of our residents**

**Outcome 14:** California will increase its supply of affordable housing for moderate- and low-income individuals, families, veterans, seniors and the disabled in both rural and urban areas. Investments will be made to increase workforce housing near where they work and reduce homelessness in highly affected areas.

**Outcome 15:** Individuals and families experiencing homelessness and housing insecurity will have equitable access to services and supports that allow them to maintain or secure stable housing, including mental health and substance use disorder treatment, employment training and supports, and food assistance.

**Outcome 16:** Low-income working families and individuals will have access to tax credits as well as reliable, affordable financial services, including low-cost checking and savings accounts, free tax prep, non-predatory loans.

**Outcome 17:** Improve programs and benefits that enable and encourage low-income working individuals and families to save, increase long-term savings opportunities, and make saving easy and automatic.

## **CULTIVATE AND PRESERVE healthy and vibrant communities**

### **Goal 8: Encourage policies that increase access to already thriving communities and encourage public and private investment to revitalize neighborhoods that have experienced disinvestment**

**Outcome 18:** Proposition 1, the Veterans and Affordable Housing Bond Act of 2018, homeowner set asides of \$1 billion for the Veterans Home Loan Program and \$3 billion for CalHome to fund grants and loans to local public agencies and/or nonprofit developers is protected and first-time homebuyer down payment assistance, home rehabilitation, acquisition and rehabilitation, homebuyer counseling, mortgage assistance and technical assistance continues to be provided.

**Outcome 19:** Environmental and judicial review for all development projects within designated Opportunity Zones is streamlined. (SB 25-Caballero)

**Outcome 20:** Habitat California sponsors legislation to allow an Accessory Dwelling Unit to be conveyed to a separate individual in accordance with an existing Tenant in Common Agreement and it is enacted. (Assemblymember Friedman)