ROADMAP HOME 2030

A Roadmap to Thriving Communities for California

March 25, 2021



Table of Contents

Appreciation and Acknowledgments **3**

1. Why a Roadmap Home? **4**

1.1. Vision, Goals, and Principles of the Roadmap Home 5

1.2. Housing Need and Inequities 8

2. Roadmap Home 2030 Equity-Centered Framework and Policy Package **11**

2.1. Overview 11

2.2. Policy Package 15

Invest in Our Values 15

Promote Fairness 24

Reimagine Growth 26

Protect People 30

Create Efficiency and Accountability 34

Federal Sidebar 39

3. Conclusion and Next Steps **40**

3.1. Summary 40

3.2. Policy Solutions for Further Exploration 40

3.3. Cross-Cutting Equity Recommendations to State Leaders 41

3.4. Call to Action - Roadmap Home 2030 Campaign 42

4. Committee Members and Partners **43**

4.1. Research Advisory Committee 43

4.2. Policy Advisory Committee 43

4.3. Research and Policy Teams 44

4.4. Key Partners 44

4.5. Funders 44

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The members of our two advisory committees provided critical guidance along the way. The Policy Advisory Committee included representatives from affordable housing, tenants' rights, homelessness, health, and public policy sectors and provided expert input and feedback on Roadmap Home policy recommendations. The Research Advisory Committee, consisting of leading researchers on housing and homelessness from California universities and local and national research institutions, guided our methodological approach in line with the latest best practices and evidence-base and provided vital input and feedback. Committee members are listed at the end of this publication.

We also extend thanks to staff and partners who participated in our Racial Equity Task Force – including Francisco Dueñas, Tomiquia Moss, and Residents United Network leaders Willie Stevens and Zella Knight – and Cathy Albisa and Ryan Curren from Race Forward for leading the racial equity process that strengthened our analysis and approach to ensuring that the Roadmap Home advances racial justice.

Hundreds of stakeholders and partners participated in dozens of focus groups and meetings to share their wisdom, including members of the Governor's Office and administration, legislative leaders and staff, affordable housing providers and advocates, homelessness advocates and service providers, tenants' rights advocates, affordable housing residents, philanthropic organizations, public interest attorneys, pro-housing advocates, business groups, disability rights advocates, environmental justice advocates, and criminal justice reform advocates.

In particular we appreciate the following organizations for hosting these meetings: Residents United Network, Housing NOW, Southern California Association of Non Profit Housing, Non-Profit Housing Association of Northern California, San Diego Housing Federation, California Coalition for Rural Housing, Sacramento Housing Alliance, California Homelessness and Housing Policy Funders Network, Western Center on Law and Poverty, California YIMBY, California Forward, The Kelsey, and Disability Rights California.

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1. Why a Roadmap Home?

California has always held the promise of being a place where people could build a future for themselves and their families. That promise of opportunity represents how great our state can be.

But that promise is in jeopardy. The devastating effects of the recent pandemic and natural disasters on top of decades of racial injustice and rising economic inequality have put our future at risk. If we do not act now, we will lose the very thing that we love most about California – and that draws people and talent from around the world to make our economy prosper.

Securing California's future starts at home, where safety, stability and community are the foundations of our success. The single most important determinant of a child's opportunity for economic mobility, good health, and stability is where she grows up. For Black, Latinx, Indigenous, and people of color, who are hit hardest by systemic inequities, those foundations have been pushed even further out of reach by decades of racist housing policies.

We have a chance to bring stability and opportunity into focus for all Californians by investing our resources more equitably and sustainably. We all benefit when everyone has a stable, affordable home in a thriving community – whether it is building stronger pathways to equity, protecting our environment, improving our overall health, increasing the quality of our children's education, or strengthening our economy.

There has never been a better moment to put California on course for long-term equity, resilience, and sustainability, and housing is the foundation for ensuring that generations of Californians have a shot at success. That's why we need a Roadmap Home.



1.1. Vision, Goals, and Principles of the Roadmap Home

Vision

The Roadmap Home demonstrates how, over the next ten years, the state can end homelessness, create affordable homes for those struggling the most, ensure that Californians can stay in their homes, and advance racial equity and economic inclusion — creating a California where everyone can thrive.

Goals

To meet this vision and address the full need over the next 10 years, the Roadmap Home 2030 sets the following goals:

01 CREATE 1.2 MILLION NEW AFFORDABLE HOMES
for low-income Californians and those experiencing homelessness, including 530,000 for extremely low-income households, 257,000 for very low-income households, and 407,000 for low-income households.

02 PROTECT 1 MILLION LOW-INCOME RENTER HOUSEHOLDS
from losing their homes, including more than 300,000 who face eviction each year.

03 END HOMELESSNESS
for more than 150,000* Californians who are unhoused every night and over 400,000 who are unhoused throughout the year.

04 CLOSE RACIAL EQUITY GAPS
in homelessness, housing affordability, housing stability, homeownership, and access to opportunity.

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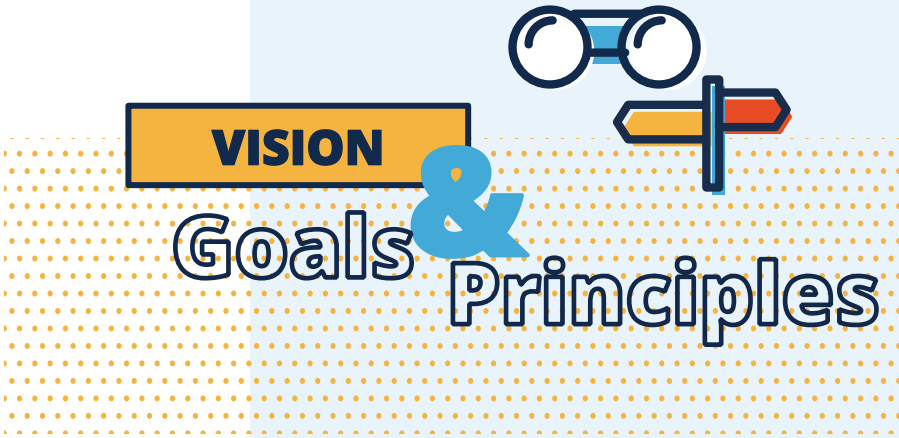
* *Note: The Roadmap Home was developed with 2019 Point in Time data for homelessness. The 2020 data was released recently and showed a 7% increase to over 160,000, reinforcing the need for bold solutions.*

Principles

The development of the Roadmap Home has been guided by a set of core principles:

- **Equity and justice:** Reversing historic discrimination in housing policy by intentionally advancing racial equity and ensuring accessible and inclusive housing for people with disabilities is both a moral imperative and critical to creating homes, health, and prosperity for all Californians.
- **Right to housing:** Housing is a human right, and everyone deserves a safe, stable, and affordable home in a thriving community.
- **Wealth-building:** Creating a path to affordable homeownership opportunities for low- and moderate-income households, particularly for Black Californians, is essential to closing the racial wealth gap that has resulted from generations of discriminatory housing policies.
- **Lived expertise:** Solutions must be grounded in and emerge from the experience of people most impacted, including Black, Latinx, Indigenous, people of color, formerly incarcerated individuals, and people with disabilities, by engaging leaders from these communities in policy design and implementation.
- **Evidence-based:** Solutions should be based on evidence, and we use disaggregated data to set measurable, results-based equity goals with specific attention to advancing racial and disability justice.
- **Housing First:** We believe in a Housing First approach to homelessness that prioritizes low-barrier permanent housing with available – but not required – services.
- **Human-centered:** Jurisdictions should focus on human-centered approaches to unsheltered homelessness, rather than punitive measures that are costly, ineffective, and perpetuate racial disparities in the criminal justice system.
- **Fair housing + community development:** We believe housing strategies should be incorporated across the state of California, balancing affordable housing opportunities in resource-rich neighborhoods with comprehensive community development in low-income communities of color.
- **Cross-sector:** We recognize that there are many related issues, including employment, health, education, criminal justice, climate, and transportation, that are inextricably linked to housing, and we intend to be partners in creating and advancing actionable solutions.

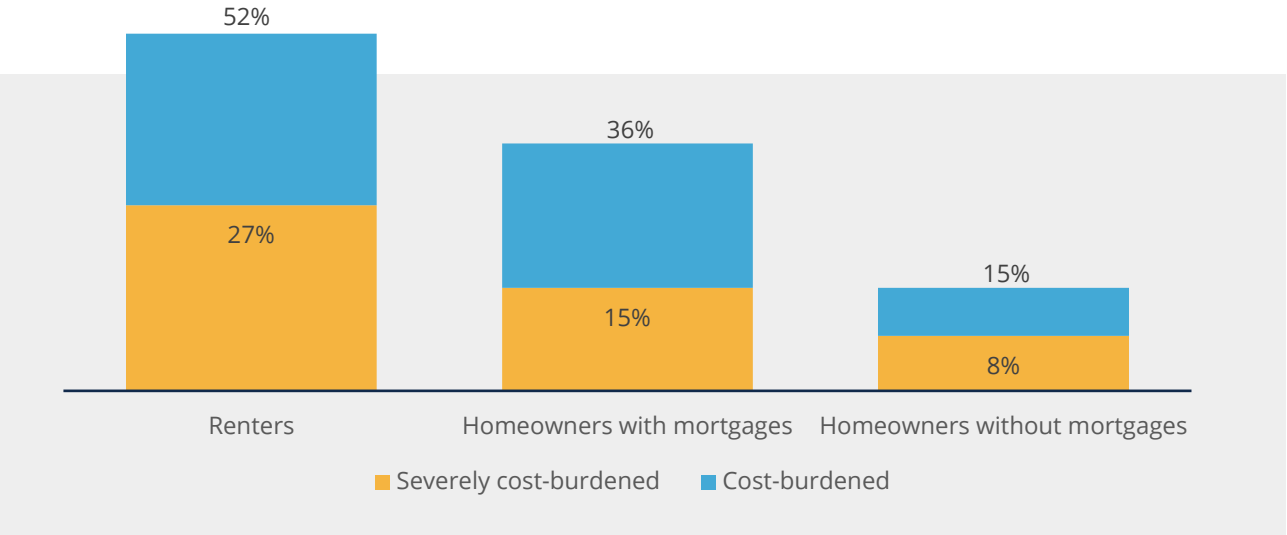
- **Collaboration:** Reaching our vision requires working together across public and private sectors, including local, state, and federal agencies as well as nonprofit and community-based organizations and philanthropic and corporate partners.
- **Diversity in the field:** Efforts to produce new housing should prioritize organizations and housing developers led/owned by Black, Latinx, Indigenous, and people of color to have equitable access, capacity building, and resources.
- **Homes for all:** While we focus on affordable homes for those struggling the most, we recognize that land use and regulatory reforms are needed to allow the private market to create homes for all, including middle-income Californians.
- **Federal partnership:** Meeting California's housing needs will require federal funding and legislation to complement state efforts.



1.2. Housing Need and Inequities

California has long faced challenges in providing enough affordable housing for its residents, and these problems have worsened in recent years. Even before the COVID-19 pandemic, over 60% of Californians viewed housing affordability and homelessness as big problems in their parts of the state. Housing costs and insecurity affect a broad swath of Californians and are most acute for low-income residents and people of color. The high cost of housing affects both renters and homeowners in California, with high levels of households paying more than 30% and even beyond 50% of their income toward housing costs.

Percentage of California renter and homeowner households with housing cost burden

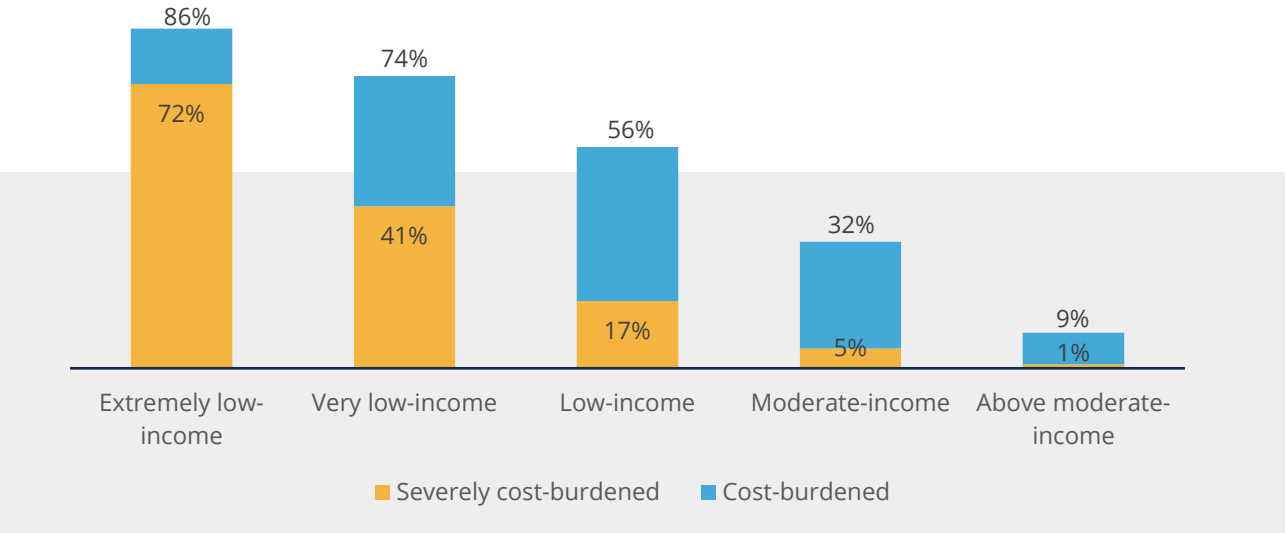


Source: California Budget & Policy Center analysis of US Census Bureau, American Community Survey data for 2019

The problem is particularly acute for renters. In order to afford average rent in the state, workers need to earn more than $38 per hour, much higher than the minimum wage of $14 and average wages in many key industries.

This mismatch between income and housing costs creates high levels of burden particularly for low-income families. Nearly 8 in 10 extremely low-income and over 5 in 10 very low-income households pay over half of their income toward housing, leaving little left over for other necessities and forcing families to make difficult choices.

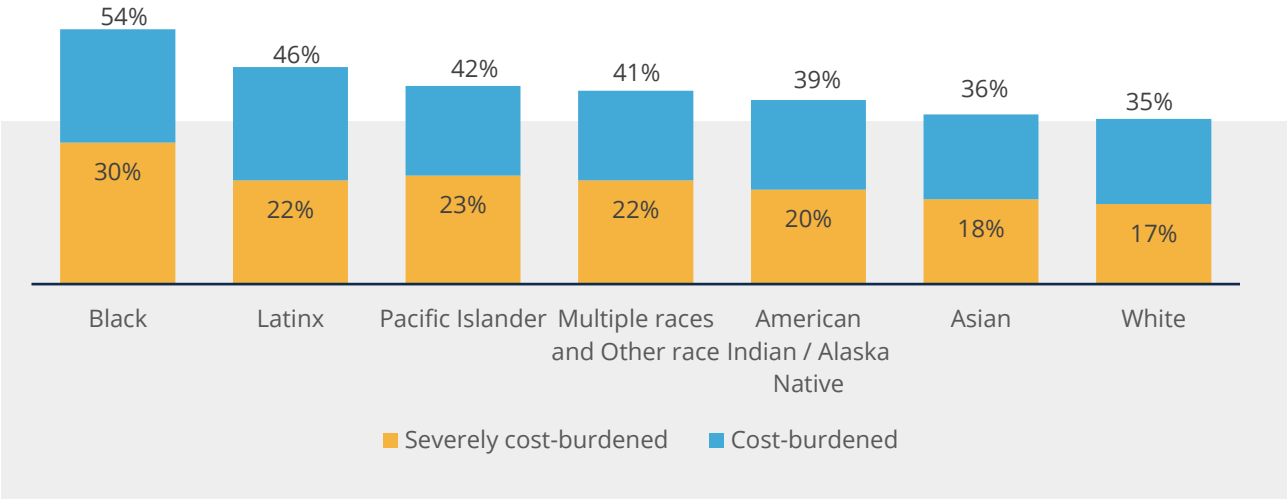
Percentage of California households with housing cost burden by income



Source: California Budget & Policy Center analysis of US Census Bureau, American Community Survey data for 2019

Due to a long history of discrimination in housing and employment markets in California, these cost burdens hit people with disabilities and Black, Latinx, and Indigenous households and communities of color the hardest. Half of Black and Latinx families in California are cost-burdened, and according to a 2020 analysis, the most common factor in fair housing complaints in California is disability – defined in the Roadmap Home as including people with mobility, sensory, intellectual and developmental, psychiatric / mental health, and learning disabilities and people with chronic conditions. A person with a disability receiving Social Security Income would have to pay 138% of their monthly income to rent an efficiency unit and 161% of their monthly income for a one-bedroom unit.

Percentage of California households with housing cost burden by race/ethnicity



Source: California Budget & Policy Center analysis of US Census Bureau, American Community Survey data for 2019

These high levels of housing cost burden and history of discrimination and racism have led to increasing housing insecurity and homelessness in the state. In 2020, approximately 161,000 people were homeless on any given night and 400,000 over the course of the year. People with disabilities and Black people in particular are most likely to experience homelessness. Californians clearly face severe barriers to accessing stable, affordable housing.

Designed as a comprehensive, equity-centered, and evidence-based plan to create homes for all in California, the Roadmap Home documents current and projected housing gaps over the next decade and proposes a bold package of policies and systems changes to close those gaps and advance racial equity.



2. Roadmap Home 2030 Equity-Centered Framework and Policy Package

2.1. Overview

A comprehensive framework for the next 10 years

To meet the Roadmap Home's goals over the next 10 years, California needs to embrace systems reform and structural change to implement equitable solutions in five core areas that advance racial equity and create homes for all.



INVEST IN OUR VALUES

Provide ongoing resources at scale to advance racial equity and create affordable homes for people experiencing homelessness and those struggling to make ends meet.



PROMOTE FAIRNESS

Restructure tax and finance systems to rectify structural discrimination and generate revenue to meet the scale of the need.



REIMAGINE GROWTH

Make it easier and cheaper to develop affordable homes in all communities, including opportunity-rich areas where Black, Latinx, Indigenous, and other people of color have been excluded.



PROTECT PEOPLE

Ensure that renters have equitable access to housing, can stay in their homes and communities, and are protected from market speculation and systemic discrimination.



CREATE EFFICIENCY AND ACCOUNTABILITY

Ensure that taxpayer dollars are spent wisely and equitably through clear leadership, streamlined processes, and seamless coordination.

The policy package outlined in this section reflects what it would take to meet the Roadmap Home goals – creating 1.2 million affordable homes, ending homelessness, protecting 1 million more low-income renter households, and closing racial equity gaps in housing – by 2030.

It includes 51 solutions that fall in the five categories of this comprehensive framework that California should implement over the next ten years. To meet the Roadmap Home goals, we also need federal action, as detailed by the 6 policies in the Federal Sidebar.

> "A clear, long-term strategy would make it more likely that the state's investments would have a meaningful ongoing impact on its housing and homelessness challenges."
>
> *California Legislative Analyst's Office*

> "The State needs to expand the purpose of its housing plan and require [the California Department of Housing and Community Development] to provide a roadmap for how the State is going to build enough affordable housing to address the severe shortage."
>
> *California State Auditor*

Research and policy development process

The policy solutions presented here resulted from extensive research and policy development by the Roadmap Home team, partners, and advisory committee members. In Spring 2020, the Policy Advisory Committee promoted a range of ideas within working groups, and the Roadmap Home team solicited input from hundreds of stakeholders in meetings and conference seminars held throughout the summer and fall of 2020. Working with the Research Advisory Committee, researchers at the California Housing Partnership and the California Budget & Policy Center measured and evaluated the extent to which policy proposals would advance Roadmap Home goals.

In the Fall of 2020, Race Forward led a racial equity analysis process with Roadmap Home team members and partners. Through this process, the Racial Equity Task Force evaluated the proposed framework and policy solutions with a racial equity lens, making adjustments to current proposals and introducing new ones to advance racial equity and meet Roadmap Home goals over the next ten years.

Overall impact, cost, and return on investment

> "We can no longer hesitate in moving the needle forward, we've got too many lives at stake."
>
> *Zella Knight, Residents United Network*

Overall impact

If fully implemented, the comprehensive package of Roadmap Home policy solutions outlined in the next section would:

- end homelessness in our state for more than 150,000 Californians who are unhoused every night and over 400,000 who are unhoused throughout the year
- meet the need for 1.2 million affordable homes for Californians struggling the most over the next ten years (including 530,000 for extremely low-income households, 257,000 for very low-income households, and 407,000 for low-income households)
- protect more than 1 million low-income renter households from losing their homes, including more than 300,000 who face eviction each year
- close racial equity gaps in homelessness, housing affordability, housing stability, homeownership, and access to opportunity

In addition, the policy solutions would:

- help nearly 50,000 low- and moderate-income Californians purchase homes
- protect approximately 145,000 affordable homes from entering the speculative market
- lead to the creation of more than 500,000 market-rate homes
- help as many as 8 million low-income Californians each year access and stay in stable, affordable homes

Overall costs

Many of the Roadmap Home's policy proposals, including land use reforms and changes to our housing and homelessness systems, generate public cost savings by increasing efficiency and modernizing the way we operate.

Many proposals, including those that protect people from displacement and discrimination, cost relatively little to implement. Others require significant investment to ensure we uproot years of systemic underinvestment rather than merely chip away at the problem.

- California would need to invest approximately $17.9 billion per year – an amount similar to what the state invests in higher education – to meet the scale of this need.
- The Roadmap Home illustrates that California has the resources, through creative new opportunities, to make these investments; the policy package includes revenue sources that would provide over $23 billion per year.
- The federal government has its own role to play, and with the support of our Congressional leaders, it can be leveraged to help reach our goals faster and lower costs to the state.

Return on investment

We cannot afford to delay this level of investment any longer – and the return on investment is significant.

For example, the housing development activity proposed in the Roadmap Home 2030 would:

- generate $48 billion in wages and business income ($2.7 trillion total over the 55-year affordability term for these developments)
- produce $14 billion in state and local taxes annually ($778 billion total)
- support 613,000 jobs annually (34 million total)

Research also shows that individuals and families who have access to safe and stabilizing homes have better outcomes in areas such as physical and mental health, educational attainment, and economic mobility. Locating affordable housing close to job centers is also critical for reducing transportation costs and meeting the state's climate goals.

To chart a new course and realize an equitable, resilient, and sustainable California, it is vital that we make systemic changes and serious, long-term investments today.

2.2. Policy Package

Meeting the Roadmap Home 2030 goals and addressing the scale of California's housing needs requires a comprehensive set of solutions. Since some of these solutions interact, the sum of their individual impacts below exceeds their total combined impact. For details on how proposals interact, how each would advance racial equity, and methodology and impact estimates, refer to the Appendix.



Invest in Our Values

Provide ongoing resources at scale to advance racial equity and create affordable homes for people experiencing homelessness and those struggling to make ends meet.

A1. Provide local governments with flexible ongoing funding for a range of homelessness solutions. Investing $4.2 billion per year in a permanent, predictable pool of state funds, sized to meet the scale of the homelessness crisis, would allow local stakeholders to invest in evidence-based solutions to meet the needs of all Californians experiencing homelessness. Key eligible uses would include:

- Supportive housing to meet the needs of individuals with significant service needs experiencing chronic homelessness.
- Deeply affordable housing to enable individuals and families without significant service needs to exit homelessness and maintain permanent, stable housing.
- Shallow rental subsidies to close the gap between housing costs and incomes for people exiting homelessness, or for those with extremely low incomes who have not fallen into homelessness but face unsustainable housing costs and high risk of housing instability.
- Operations of local flexible housing subsidy pools to effectively coordinate rental subsidies and housing placements and to provide support for tenants and landlords

Impact:

More than **400,000** people supported to exit homelessness per year

Up to **275,000** households stabilized in housing each year

Issue Area: Homelessness, Housing instability

A2. Scale state housing programs to meet the need and commit to funding them at that level for 10 years. California already has successful programs to finance affordable homes and solutions to homelessness, but they are not scaled to meet the need. Growing these proven programs by $3.5 billion per year, along with making $2.5 billion in operating subsidy available annually to ensure this housing is serving extremely low-income Californians, is necessary to achieve the goal of creating 1.2 million affordable homes by 2030. The State would not need to provide this amount of operating subsidy if federal housing choice vouchers significantly expand, as proposed by the Biden administration.

Impact:

371,000
new affordable homes

1,077,000
people served per year

Issue Area: Affordable housing, Homelessness

A3. Initiate a $10 billion state-wide housing bond to fund five more years of affordable homes for low-income households and people experiencing homelessness. In 2018, California voters passed Propositions 1 and 2, making $6 billion available for successful housing finance programs at the Department of Housing and Community Development (HCD) that address homelessness, workforce housing, and homeownership needs. HCD will award the last of these funds by 2022. Passing a housing bond of this magnitude on the November 2022 ballot would sustain California's current level of affordable housing production.

Impact:

102,000
new affordable rental homes

10,000
new affordable ownership homes

324,000
people served per year

Issue Area: Affordable housing, Homelessness

A4. Make permanent the $500 million expansion of the state Low Income Housing Tax Credit to increase affordable housing production through public-private partnerships. Federal Low-Income Housing Tax Credits are the basic building blocks with which almost all affordable rental housing is financed in California and across the United States. Having additional state credits would allow federal credits to be stretched further, resulting in more homes affordable to lower-income households, including people experiencing homelessness.

Impact:

74,000
new affordable homes

215,000
people served per year

Issue Area: Affordable housing, Homelessness

A5. Give local government the funding they need to create and preserve affordable housing, including housing for people exiting homelessness. Local governments are a key partner in addressing California's affordable housing and homelessness challenges, but since the loss of redevelopment they have had few funds at their disposal. This proposal would provide $3.5 billion annually to local governments so that they can contribute to ending the state's affordable housing shortage by catalyzing new affordable home development with early capital investments.

Impact:

422,000
new affordable homes

1,224,000
people served per year

Issue Area: Affordable housing, Homelessness

A6. Empower voters to support building affordable homes locally by setting the threshold for passage of housing ballot measures at 55%, generating approximately $3 billion in local revenue over the coming decade. Issuing bonds is the most common way for local governments to finance affordable housing. Unfortunately, many local bonds have won ample majority voter support only to fall short of the current ⅔ supermajority requirement. Conforming to the 55% threshold for school bonds will better reflect the will of voters to invest in new affordable homes in their communities.

Impact:

35,000
new affordable homes

101,000
people served per year

Issue Area: Affordable housing

A7. Fund the conversion of commercial properties and rental properties occupied by low-income households currently on the private market into affordable homes, building on the success of Project Homekey. As we reenvision office work after the pandemic, vacant office buildings offer excellent opportunities for new affordable homes, including housing people experiencing homelessness. In addition, the decreasing value of hotels and older rental housing on the private market creates similar opportunities. Giving tenants and affordable housing organizations the first right of offer on rental homes that are offered for sale and investing $1.1 billion each year to convert non-residential structures to new housing and ensuring long-term affordability of existing homes would be a cost-efficient way to grow California's stock of affordable homes and keep thousands of families in their homes.

Impact:

90,000
preserved affordable homes

262,000
people served per year

Issue Area: Affordable housing

A8. Shift savings from planned and future state prison closures and from reductions in the number of individuals under criminal justice supervision to invest in communities and fund housing and services for formerly incarcerated Californians facing homelessness. California is projected to be able to close multiple state prisons and juvenile justice facilities in coming years due to declining incarceration rates. Using the resulting state savings to provide housing subsidies and other service needs is an equitable way to reinvest resources formerly dedicated to criminal justice to address high rates of homelessness among formerly incarcerated individuals.

Impact:

Up to **$1 billion** made available annually to address housing needs of formerly incarcerated individuals

Issue Area: Homelessness

A9. Ensure that all affordable housing developments are disability inclusive by requiring that all affordable housing funded by state programs include at least 15% of new units with mobility-accessible features and an additional 10% with hearing/vision accessible units, and provide incentives for developers to build accessible, affordable, and inclusive developments that go beyond these minimum requirements.

Impact:

217,000
accessible affordable homes

629,000
people served per year

Issue Area: Affordable housing

A10. Provide purchase assistance for first-time low- and moderate-income homebuyers that factors in local market conditions. Homeownership is a proven model of wealth building and key to advancing racial equity. Making it possible for low- and moderate-income families to purchase a home requires greater levels of subsidy than today's down payment assistance programs allow. Investing $250 million annually to provide low- and moderate-income homebuyers with a silent second mortgage scaled to housing prices in their community bridges that gap. Upon sale or refinance, the homebuyers would repay the loan plus a share of the increase in any value to the state.

Impact:

12,000
affordable homes purchased

35,000
people served per year

Issue Area: Affordable housing, Homeownership

A11. Provide funding to nonprofit developers to construct self-help ownership housing. Self-help, or "sweat equity," housing is a proven model whereby homebuyers volunteer their time and/or labor to construct new homes and then purchase their home at an affordable price. Investing $250 million annually in this strategy would both increase housing supply and make homeownership affordable to low-income families.

Impact:

15,000
new affordable ownership homes

44,000
people served per year

Issue Area: Affordable housing, Homeownership

A12. Fund nonprofits and local governments to purchase existing homes for affordable resale. Providing $250 million annually would allow established public and community entities to move as quickly as other buyers to purchase homes for sale in a competitive market. After securing the homes, these entities in turn would offer them at an affordable price to low- and moderate-income homebuyers, who otherwise are unable to afford market prices.

Impact:

12,000
affordable homes purchased

35,000
people served per year

Issue Area: Affordable housing, Homeownership

A13. Provide comprehensive community investment in low-income communities of color by evolving and expanding the Transformative Climate Communities (TCC) Program to include a broader set of eligible investments which affect wellbeing and opportunity for residents. Place-based, flexible funding for comprehensive strategies can be an equalizer in neighborhoods that have been historically excluded from critical investments and where residents have often been marginalized from decision-making about development and planning in their own communities. Investing $250 million annually from cap-and-trade revenue – while maintaining the continuous appropriation for the Affordable Housing and Sustainable Communities Program – would support 70 comprehensive, multi-sector initiatives that address barriers to opportunity in these communities across the state over 10 years, ushering in resources to improve educational and economic prospects for residents.

Impact:

22
communities served per year

A14. Fund preservation of older affordable developments in need of rehabilitation. As buildings age, they need repair. While we seek to expand California's supply of affordable homes, we must also maintain what we have. By investing $100 million per year to ensure ongoing access to funding for rehabilitation, California's existing affordable homes will continue to house low-income families with dignity.

Impact:

11,000
preserved affordable homes

32,000
people served per year

Issue Area: Affordable housing

A15. Create a Medi-Cal benefit for housing navigation and tenancy support services. Housing is a key social determinant of health. Leveraging federal matching dollars through Medi-Cal can multiply the impact of a state investment of $216 million per year in addressing the housing needs of individuals with serious physical or behavioral health challenges who are also experiencing or at risk of homelessness. Structuring this support as an entitlement ensures adequate and equitable access for all individuals who need this assistance.

Impact:

100,000
individuals per year provided with housing navigation and tenancy support services

Issue Area: Homelessness

A16. Provide predevelopment funding to help mission-driven developers acquire sites in high-resource areas. Experience and stakeholder feedback has shown that current state incentives for family apartments in high-resource areas have had only modest impacts as many impediments – particularly entitlement risk – remain. This proposal would provide $50 million annually to expand the existing Predevelopment Loan Program with resources dedicated for the new construction of affordable family developments in high-resource areas. Up to 50% of each loan, in addition to the reasonable costs of post-entitlement lawsuits, would be forgiven if entitlements are not obtained.

Impact:

18,000
affordable homes in high-resource areas

51,000
people served per year

Issue Area: Affordable housing

A17. Support a 2-year targeted housing stability benefit demonstration project that would make rental assistance available to all extremely low-income households with severe housing cost burden living within three targeted localities representing geographic diversity. The objectives of this pilot project would be to demonstrate the individual and community impact of providing guaranteed access to housing support for households with the greatest housing needs, while identifying and developing promising practices for implementation.

Impact:

3
localities targeted for demonstration project

Issue Area: Housing Stability

Promote Fairness

Restructure tax and finance systems to rectify structural discrimination and generate revenue to meet the scale of the need.

B1. Reform the mortgage interest deduction to target benefits more equitably and generate up to **$3.28 billion** annually to address affordable housing and homelessness needs. Equitable reforms include conforming to federal mortgage interest deduction rules to restrict deductions to interest on debt only up to $750,000 and only for home equity loans used for home improvements (for $410 million in revenue); eliminating the deduction for second homes and vacation homes (for $210 million in revenue); and/or allowing the deduction only for tax filers with incomes below $100,000 (for $3.28 billion in revenue).

B2. Ask millionaires to pay their fair share in taxes in order to generate **$4 billion** annually**.** Over the past decades, income inequality has increased dramatically, with only the highest-income Californians experiencing significant income gains after accounting for inflation. Taxing these highest-income households represents an equitable way to pay for the state's urgent housing and homelessness needs. A surtax on incomes over $1 million of 1% to 3.5% (depending on income level) would generate $4 billion to support these urgent needs.

B3. Recapture state revenues lost through corporate tax loopholes and historical corporate tax rate reductions to generate up to **$2.4 billion** per year. The share of corporate income taxes paid in California has declined by more than half during the past three decades. Asking profitable corporations to pay their fair share can provide the support needed for the state to address housing affordability and homelessness. Specifically, California can restore the previous 9.6% state corporate tax rate and tax corporate revenues shifted to offshore tax havens by taxing GILTI (Global Intangible Low-Tax Income) in line with federal tax policy.

B4. Tax commercial and industrial properties, except those zoned as commercial agriculture, based on their market value rather than purchase value, generating **$4 billion** to **$7 billion** in local revenues.

B5. Tax estates over $3.5 million, generating **$1.8 billion** annually by requiring individuals who are passing on multi-million-dollar estates to their heirs to contribute to solving California's urgent housing affordability challenges.

B6. Eliminate the like-kind exchange tax break, used by high-income individuals and corporations, to raise **$1.2 billion** in annual revenues for housing and homelessness. Currently, this tax break allows deferral of capital gains on business or investment property so that real estate speculators, wealthy investors, and corporations can avoid paying taxes when they sell or exchange property at a profit.

B7. Require insurance companies to invest 1% of annual premiums in ways that benefit low-income individuals and communities, including affordable housing, resulting in **$1.5 billion** annually. Under the Community Reinvestment Act, banks are required to invest in the low-income communities in which they take deposits and make money doing so, but insurance companies have no such requirement to invest where they accept premiums. A "Community Reinvestment Act" for insurance companies would allow these companies to both make money and do good, helping address affordable housing needs in the process.

B8. Remove exemptions (e.g., home sales) and per-transaction caps on the current document recording fee on real estate transactions, generating an additional **$750 million** in annual revenue. In order to provide ongoing funding for affordable housing, SB 2 of 2017 established the Building Home and Jobs Trust Fund with a $75 fee levied upon the recordation of real estate documents. However, exemptions for home sales and a per transaction limit of $225 reduced the expected annual revenues from $1 billion to $250 million. Eliminating these exemptions and caps will realize the originally expected revenues.

B9. Apply a supplemental real estate document recording fee in cities that do not have a minimum percentage of affordable homes, generating **$500 million** in annual revenue. For decades, exclusionary communities have been successful in thwarting the development of affordable homes. Imposing an additional recording fee in such communities will both incentivize these jurisdictions to permit new affordable homes and raise money to construct the homes.



Reimagine Growth

Make it easier and cheaper to develop affordable homes in all communities, including opportunity-rich areas where Black, Latinx, Indigenous, and other people of color have been excluded.

C1. End exclusionary and racially discriminatory zoning in resource-rich neighborhoods by allowing increases in building height and density for mixed-income and affordable housing developments. Up-zoning should occur in resource-rich neighborhoods whose characteristics are associated with positive outcomes for families and children, and where employment and commuting patterns suggest more housing could shorten commutes. Fire-prone areas and communities of color experiencing displacement and gentrification pressure would be exempted.

Impact:

138,000

new affordable homes at no public cost and

465,000

new market-rate homes

380,000

people served per year (affordable homes only)

Issue Area: Affordable housing

C2. Allow new apartment and condominium developments to be built in commercial and mixed-use zones when at least 20% of the homes are affordable to low-income households. Access to appropriately zoned sites is a prerequisite to the development of affordable homes. Because local governments see revenue potential from sales tax growth, they often overzone for commercial uses at the expense of housing. Moreover, e-commerce and the pandemic are changing shopping and office habits forever. Allowing housing in commercial zones opens up appropriate sites for housing and ensures vibrant and productive uses of these properties. The affordable housing requirement ensures that the public captures the increased value of the land associated with allowing residential uses.

Impact:

16,000

new affordable homes at no public cost and

64,000

new market-rate homes

44,000

people served per year (affordable homes only)

Issue Area: Affordable housing

C3. Speed up affordable housing production and eliminate inequitable misuses of the California Environmental Quality Act (CEQA) by exempting new housing developments, including Project Homekey hotel conversions, that are 100% affordable to low-income households, while continuing to address environmental justice concerns. Affordable rental housing is compact, green, and located in infill locations. It is also subject to intense scrutiny by local governments who approve land use entitlements and funding. Unfortunately, some opponents use CEQA litigation to derail developments for non-environmental reasons after the homes have already garnered the support of the city council or board of supervisors. Even the prospect of litigation deters some housing providers from proposing new affordable homes. Curbing this abuse would bring certainty to the development process, especially in higher-resource communities that have few affordable homes.

Issue Area: Affordable housing, Homelessness

C4. Allow by-right development of housing on low-income housing element sites if at least 50% of the homes are affordable. State housing element law already requires cities and counties to identify sites that are appropriately zoned to accommodate affordable homes. However, these sites do not necessarily allow the development of affordable housing by right, i.e., without a risky and time-consuming discretionary vote. Allowing development of these sites by right ensures that these sites specifically designated to accommodate affordable homes are ready for their intended uses.

Issue Area: Affordable housing

C5. Require that HCD proactively monitor, provide technical assistance, and enforce existing local land use laws, and create a faster and more effective method of enforcing the existing Housing Accountability Act (HAA). While California has many strong housing production laws – housing element, density bonus, SB 35 streamlining, and the HAA to name a few – compliance and enforcement remain a challenge. These laws largely rely on private enforcement, and due to time, expense, and uncertainty, most housing providers are reluctant to go to court to challenge a city or county that violates the law. HCD can more proactively help local governments navigate and comply with the law. In addition, a state Housing Accountability Committee with the authority to adjudicate HAA violations and overturn illegal denials or conditions of approval is a more timely and effective means of ensuring that meritorious developments can begin construction.

Impact:

10,000
new affordable homes

28,000
people served per year

Issue Area: Affordable housing, Homelessness

C6. Reimburse local government 50% of fee waivers or reductions for affordable housing. Local government impact fees often run into the millions of dollars per development and can significantly increase costs of construction. Local governments can be incentivized to voluntarily waive these fees for affordable development by sharing the lost revenues. This approach would ensure that cities and counties could support affordable housing and also provide the infrastructure that makes development possible. In addition, lower development costs resulting from fee waivers would translate into savings for housing subsidy programs, allowing them to fund additional affordable developments.

Impact:

123,000
new affordable homes

356,000
people served per year

Issue Area: Affordable housing, Homelessness

C7. Require either on-site affordable homes, land dedication, or an in-lieu fee when agricultural lands are rezoned to residential uses. When a city or county rezones agricultural land for residential use, the value of the land increases substantially, creating a windfall for the landowner. Requiring affordable homes or contributions to affordable housing captures some of this publicly-created value for a public benefit.

Impact:

9,000
new affordable homes

24,000
people served per year

Issue Area: Affordable housing



Protect People

Ensure that renters have equitable access to housing, can stay in their homes and communities, and are protected from market speculation and systemic discrimination.

D1. Expand statewide protections for renters from unfair evictions and unaffordable rent increases by strengthening the state rent cap and just cause eviction law. Build on the protections adopted through AB 1482 by removing the exemption from the cap and from just cause eviction protections for single-family home rentals with non-institutional owners and/or by lowering the cap for allowed rent increases.

Impact:

1.4 million additional renters protected, including 781,000 renter households with low incomes and 268,000 with moderate incomes

Issue Area: Housing stability

D2. Give local jurisdictions greater flexibility to design rent stabilization policies that are successful in protecting renters and can be tailored to local conditions by repealing or reforming Costa-Hawkins. Changes that would enhance local flexibility include applying a standard rolling 15 year new construction exemption period, allowing local policies to apply to single-family home rentals, and/or removing the prohibition on vacancy control.

Impact:

Nearly **600,000** additional renters protected in jurisdictions that already have local rent stabilization policies

Issue Area: Housing stability

D3. Ensure renters have the knowledge and support needed to effectively enforce their rights against unjust eviction and prohibited rent increases by providing a right to legal counsel for renters facing eviction. Investing in legal representation, outreach, education, and emergency financial assistance can even the playing field for tenants in negotiating conflicts with better-resourced landlords.

Impact:

320,000 renters provided with legal and other support

Issue Area: Housing stability

D4. Remove inequitable barriers that block access to rental housing in the private market, particularly for people of color and low-income renters, by requiring landlords to follow inclusive and non-discriminatory practices when screening and accepting tenants. Among the specific strategies are: end the use of most criminal record searches in tenant screening (following the model adopted by jurisdictions like Oakland and Berkeley), limit the use of information from credit reporting agencies, and provide flexibility in how security deposits are paid, so that Californians are not blocked from housing due to factors with minimal relevance to tenant responsibilities that inequitably affect people of color and those with low incomes.

Impact:

Improved access to housing for the approximately **8 million** Californians with criminal records and millions of Californians with limited savings or negative items on credit reports

Issue Area: Housing stability

D5. Provide emergency eviction protections and assistance to renters by creating a standing Renter and Small Landlord Resiliency Emergency Program that launches upon declaration of a crisis.
Applying lessons from the COVID-19 pandemic and major wildfires can help minimize the impact of future disasters on California's renters and small landlords, including affordable housing providers.

Issue Area: Housing stability

D6. Limit tenant displacement and luxury conversion of low-rent housing when properties are removed from the rental market by reforming or repealing the Ellis Act. Reforms such as requiring a holding period for property owners or limiting how often property owners can implement Ellis Act evictions can help protect low-income tenants and the supply of housing that is affordable in the face of rapidly escalating rents and property values.

Impact:

Thousands

of renters protected from displacement every year

Issue Area: Housing stability

D7. Repeal Article 34 of the California Constitution, which requires a majority of voters to approve publicly financed affordable housing in their city or county. This antiquated provision is a relic of a segregationist past. Moreover, it adds to the cost of developing desperately needed affordable homes by causing delays and uncertainty. Repealing Article 34 would update the constitution to match the practices in other states and meet the needs of a 21st century California.

Issue Area: Affordable housing, Homelessness

D8. Reform the legal eviction process to provide tenants with more time and more protections to resolve landlord-tenant disputes and prevent evictions. Changes to unlawful detainer law that would strengthen tenants' ability to achieve fair resolution of conflicts with landlords and avoid displacement include increasing required notice timelines and requiring landlords to end eviction proceedings if rent debt is paid.

Impact:

160,000

renters annually facing formal evictions provided with stronger protections during the eviction process

Issue Area: Housing stability



Create Efficiency and Accountability

Ensure that taxpayer dollars are spent wisely and equitably through clear leadership, streamlined processes, and seamless coordination.

E1. Speed the construction of affordable homes and reduce uncertainty and costs by streamlining the award of state funding for affordable housing developments into one decision-making process. California's fractured process for financing affordable rental housing through four distinct agencies is highly inefficient for both the state and housing providers. Allowing a developer to obtain all necessary state resources in a single unified application process – a "one stop shop" – would streamline state government and get developments to construction more quickly and at lower cost. These lower costs would translate into savings for housing subsidy programs, allowing them to fund additional affordable homes.

Impact:

99,000
new affordable homes

288,000
people served per year

Issue Area: Affordable housing

E2. Improve efficiency and effectiveness of state homelessness funding across programs administered by different state agencies by aligning funding application processes and standardizing eligible housing and service models. With more than 40 programs addressing homelessness across at least 9 state agencies, the state's process for administering homelessness funding is fragmented and inefficient. Improved coordination and standardization would make the process more streamlined for funding applicants and more consistent in aligning with evidence-based strategies to effectively address homelessness.

Issue Area: Homelessness

E3. Increase the speed and efficiency of the delivery of emergency housing assistance by creating a revolving state fund to bridge the timing of disaster relief. Federal Community Development Block Grant Disaster Recovery (CDBG-DR) funding typically takes several years to become available to communities even though the need to replace housing lost in disasters is immediate. A new $500 million revolving loan fund would bridge the timing of federal relief that could be used immediately for acquisition, predevelopment, and construction for affordable housing, single-family, and other multifamily housing eligible for CDBG-DR funding.

Impact:

17,000
homes rebuilt several years faster

48,000
people served per year

Issue Area: Affordable housing, Housing stability

E4. Lower costs by allowing developers to request that HCD loan funds come in during the construction period. HCD funds its loan after construction is complete when developments convert to permanent financing. This requires developers to obtain larger construction loans and pay additional interest. Making HCD funds available during construction would save hundreds of thousands of dollars in construction interest expense per development. These lower costs would translate into savings for housing subsidy programs, allowing them to fund additional affordable homes.

Impact:

7,000
new affordable homes

19,000
people served per year

Issue Area: Affordable housing

E5. To simultaneously advance housing, transportation, and climate change goals, tie Housing Element compliance and revamped Prohousing incentives to state transportation funding sources.
Specifically, 1) require Housing Element compliance for accessing competitive transportation funding programs and incorporate meaningful point-score incentives for cities or counties that have achieved a Prohousing designation from HCD; 2) temporarily withhold Local Streets and Roads Program funding from cities and counties until their Housing Element is brought back into compliance; and 3) create a fully objective and empirically validated tool and publicly accessible dashboard to designate and monitor Prohousing jurisdictions.

Issue Area: Affordable housing

E6. Bring modular affordable housing to scale by seeding a $25 million fund to make loans that cover upfront deposits, underwrite performance bonds for modular housing manufacturers, make state properties available for modular staging, educate developers and local building officials on the use of modular homes, and make $15 million equity investments in four new modular factories to increase capacity with a priority for emerging entrepreneurs of color. Factory-built modular housing has the potential to significantly reduce the costs of construction, but limited capacity, financing challenges, and logistics hinder its uptake. By addressing these barriers, modular housing can live up to its full potential for cost reduction. In addition, lower costs would translate into savings for housing subsidy programs, allowing them to fund additional affordable homes.

Impact:

38,000
new affordable homes

110,000
people served per year

Issue Area: Affordable housing

E7. Prioritize access to affordable housing and homeownership programs for residents of low-income communities, who are disproportionately Black, Latinx, and other people of color. This policy would expand housing choice by ensuring that residents of low-income communities have the option to move into new affordable housing in their own neighborhoods, as well as in other neighborhoods, as it becomes available.

Issue Area: Housing stability, Affordable housing

E8. Build local capacity for homelessness planning, improve local governance, and create more accountability. Providing or facilitating technical assistance and peer learning opportunities can increase successful implementation of best practices in planning and administering homelessness services. Increasing local accountability to the state for homelessness planning – by leveraging HUD Continuum of Care planning resources and requiring local jurisdictions to submit and address plans when applying for state funding and updating Housing Elements – can help ensure plans adequately address needs and translate into action.

Issue Area: Homelessness

E9. Ensure that individuals temporarily housed through state systems and institutions (such as criminal justice, child welfare, hospitals/health) have the support they need to avoid discharge into homelessness. Develop standard discharge protocols across state systems to provide housing navigation support and link individuals to concrete housing resources and other basic supports before they exit state systems of care.

Impact:

More than **40,000**

people each year receive robust discharge planning

Issue Area: Homelessness

E10. Establish regional waitlists for affordable housing. Waitlists for affordable housing are currently administered at the property level, which potentially limits the pool of prospective residents to those who already live nearby. Establishing regional waitlists for affordable housing would ensure broad access to new developments, particularly those in resource-rich areas where Black, Latinx, Indigenous and other people of color have been historically excluded. These waitlists would be accessible to people with disabilities and would identify whether available units are accessible.

Issue Area: Affordable housing

Federal Sidebar

Bold solutions require federal partnership

F1. Make Housing Choice Vouchers an entitlement for eligible low-income households, which would contribute significantly to ending homelessness and ensuring access to affordable homes for the lowest income Californians. Making Housing Choice Vouchers an entitlement would also reduce the amount of operating subsidy and rental assistance the State would need to provide to meet its ambitious housing goals.

F2. Provide temporary emergency rental assistance for renters unable to pay rent as a result of lost income during crises like COVID-19 to prevent displacement and homelessness and keep landlords, including affordable housing providers, solvent.

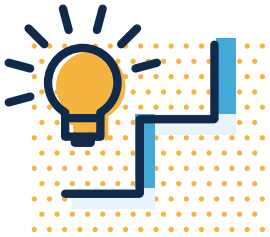
F3. Increase the share of project-based vouchers housing authorities are allowed to issue. Housing Choice Vouchers pay the portion of a tenant's rent that is unaffordable to the tenant. When project-based vouchers are assigned to specific affordable homes, a housing provider can leverage this additional income to finance construction with private funds. Increasing the limits on project-basing in federal law would unlock this untapped private capital.

F4. Improve federal income and safety net supports that help families and individuals with low incomes meet basic needs, including costs of housing. Strengthening supports such as the federal Child Tax Credit and Earned Income Tax Credit (EITC) can provide families and individuals with more resources to pay for housing, or to meet other basic needs, freeing up resources to cover housing costs. Investment in effective workforce development such as well-designed subsidized jobs can help individuals improve income over the long-term through employment.

F5. Unlock Low-Income Housing Tax Credits and increase HUD funding. The single biggest bottleneck to financing additional affordable rental housing in California is the oversubscription for tax-exempt bonds. As approved by the House in the Moving Forward Act of 2020, California could provide bonds to twice as many developments by reducing from 50% to 25% the threshold of project costs financed with tax-exempt bonds so affordable housing developments can access valuable and unlimited federal 4% Low-Income Housing Tax Credits. Additional funding for HUD programs, such as CDBG, Home, ESG, and the National Housing Trust Fund, would also create thousands of additional affordable homes.

F6. Implement expanded eligibility for the HUD-VASH program to include veterans who receive "other-than-honorable" discharges and assist veterans who could not be served previously and further reduce homelessness among veterans.

3. Conclusion and Next Steps



3.1. Summary

The comprehensive package of Roadmap Home 2030 policy solutions outlined above would meet the need for 1.2 million affordable homes for Californians, protect more than 1 million low-income households from losing their homes, end homelessness, and close racial equity gaps. Full summaries of all 57 policy solutions with impact research methodology and information on how they advance racial equity are in the Appendix (a separate report that can be downloaded from the website).

This plan is just a beginning in our efforts to create the structural change necessary to meet our goals. We conclude with next steps for research, policy development, and implementation, and a call to action for all Californians.

3.2. Policy Solutions for Further Exploration

During the process of developing the Roadmap Home, several ideas for policy solutions arose that we were unable to include in the current package but that warrant further exploration.

- **Supporting construction careers with fair wages and benefits** to build affordable homes as key to advancing racial equity and economic inclusion and ultimately achieving homes for all in California. This effort requires continued conversations; deeper partnerships; and stronger pathways for Black, Latinx, Indigenous, other people of color, and women locally, regionally, and statewide.
- **Anti-displacement policies** applicable to all market-rate housing development projects, including requirements to replace any housing units lost to new development and to ensure that existing residents have a right to a return to a unit that they can afford.
- **Allocating a percentage of the General Fund** for affordable housing.
- **Expanding availability of public land** for affordable housing development, building off of Governor Newsom's executive order regarding excess state land and the Surplus Land Act that applies to some local public land.
- **Vacancy taxes**, intended to motivate owners to develop vacant parcels and to either sell or rent unoccupied housing units, while also serving as an additional source of revenue.

3.3. Cross-Cutting Equity Recommendations to State Leaders

To ensure that the package of policy solutions effectively advance racial equity, it is imperative that individual policies are carefully designed, implemented, monitored, and enforced. Policy design details to intentionally advance racial equity are included in the policy summaries in the Appendix. In addition, state agencies and leaders need to adopt and implement policies and procedures that cut across the solutions in the previous section to center racial equity as we address California's housing and homelessness challenges. These cross-cutting recommendations include the following:

- **Create a statewide racial equity framework for investment** of all funding sources that considers segregation, disinvestment, exclusion, wealth building, and displacement.
- **Ensure that solutions are grounded in and emerge from the experience of our most affected communities**, including Black, Latinx, Indigenous, people of color, formerly incarcerated individuals, and people with disabilities, by engaging leaders from these communities in policy design and implementation.
- **Extend benefits and protections** such as affordable housing, rental assistance, tenant protections, services, and public benefits (e.g., Medi-Cal) to people **regardless of immigration status**.
- **Use, develop, and publish disaggregated data** to track and improve racial and disability justice outcomes. Metrics could include severe rent burden, experience of homelessness, access to first-time home purchase programs, access to state-subsidized affordable housing in opportunity-rich neighborhoods, involuntary displacement, and comprehensive investments in low-income communities of color.
- **Expand capacity to robustly monitor and enforce** existing and future state laws and regulations protecting Californians in the housing market, including fair housing requirements, tenant protections, and accessibility requirements (such as matching accessible units with people who need them).
- **Promote community control and public ownership** of land.

3.4. Call to Action - Roadmap Home 2030 Campaign

Making the Roadmap Home a reality requires collective action. It will take all of us to advance racial justice, end homelessness, and create stable, affordable homes in thriving communities for all Californians. Here is what you can do to be part of the solution:

TAKE ACTION



- Visit **www.RoadmapHome2030.org** to **endorse**, **take action**, **contribute**, and find out about upcoming Roadmap Home **events**.
- **Follow** and **share** the Roadmap Home on **Twitter**, **Facebook**, and **Instagram**.
- Spread the word with your friends, family, and networks.

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- Spitfire Strategies
- Swell Creative Group
- Marketing by Design
- Bill Pitkin, project manager

4.5. Funders

- James Irvine Foundation
- Conrad N. Hilton Foundation
- Chan Zuckerberg Initiative
- California Housing Partnership and Housing California members, donors, and sponsors



Our roadmap will bring everybody



How to find out more

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Roadmap Home 2030