

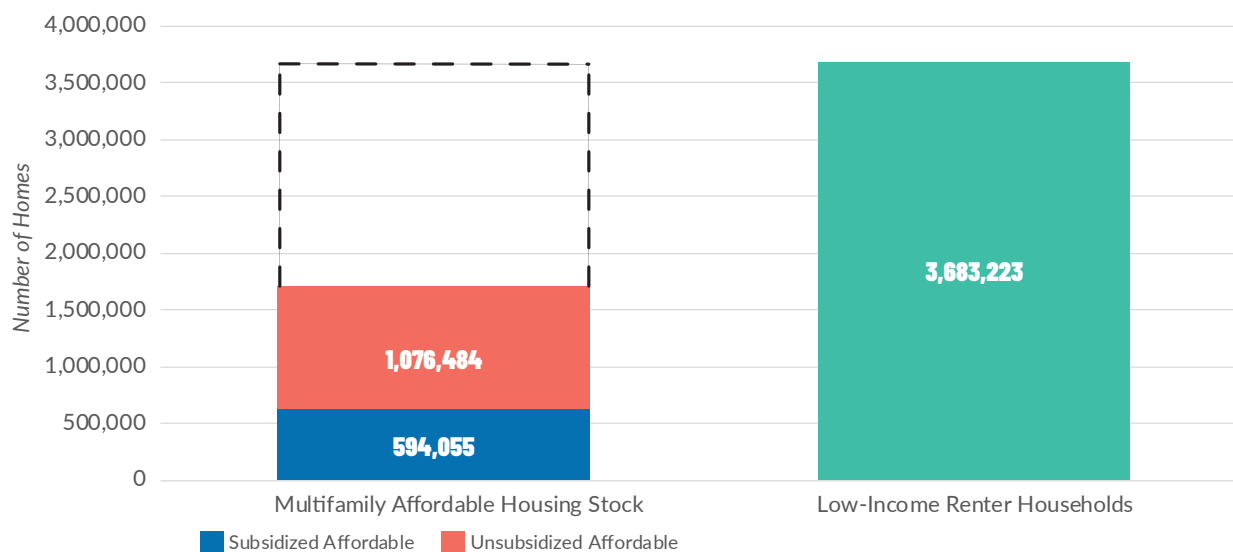


# 78,000 Unsubsidized Affordable Homes At Risk

## LOSING CALIFORNIA’S UNSUBSIDIZED AFFORDABLE HOMES

Using a proprietary methodology, the Partnership takes an annual snapshot of unsubsidized affordable properties that due to their age, location, or other market factors, offer rents we estimate are affordable to low-income households.<sup>1</sup> For the purpose of this analysis, we define unsubsidized affordable properties as apartment buildings with five or more units (which is the state’s definition of multifamily housing) where at least half of the apartments have rents affordable to households earning 80% of the median income for that zipcode.<sup>2,3,4</sup> Increasingly, these properties have been targeted for acquisition and conversion by for-profit entities seeking to maximize rents, leading to the displacement of low-income residents and the loss of affordability for future low-income residents. Unless the state provides the resources for these properties to be preserved by mission-driven, nonprofit-controlled organizations with the support and oversight of local government housing agencies, unsubsidized affordable housing will eventually become extinct in California.

**FIGURE 1: Statewide Affordable Housing Stock and Housing Demand**

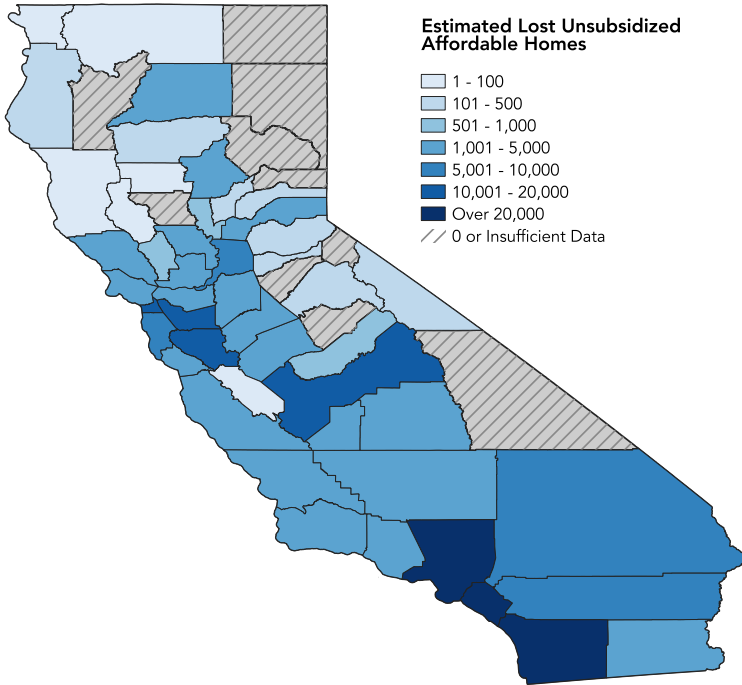


Sources: California Housing Partnership Analysis of CoStar Multifamily Property Database, 2025; California Housing Partnership Preservation Database, March 2026; Analysis of 1-year ACS PUMS data (2024) with HUD income levels.

As of 2025, there are an estimated 1.08 million affordable homes across 60,621 unsubsidized affordable properties throughout the state (see Figure 1) – representing significantly more homes than the 594,055 government-regulated affordable rental homes (as of March 2026). However, even combined, both sources fall far short of meeting the housing demand of the state’s approximately 3.68 million lower-income renter households, who are estimated to need approximately 1.03 million additional affordable homes.<sup>5,6</sup> The large gap between the number of lower-income renter households and the prevalence of multifamily affordable housing in California is a significant reason why about 78% of the state’s low-income households are rent-burdened.<sup>7</sup>

# WHAT HAS BEEN LOST?

**FIGURE 2: Estimated Lost Unsubsidized Affordable Homes by County**

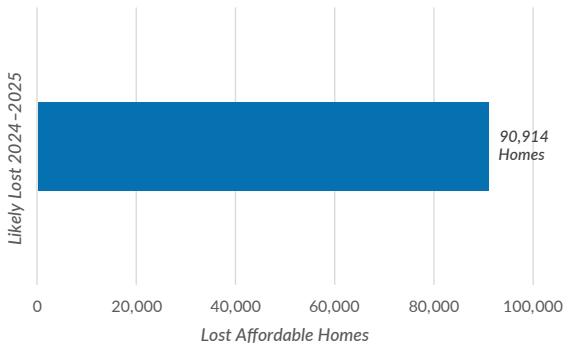


Source: California Housing Partnership Analysis of CoStar Multifamily Property Database, 2025.

Since mid-2020, an estimated 268,113 formerly unsubsidized affordable homes are no longer affordable to low-income households.<sup>8</sup> These homes are largely concentrated in the Bay Area and Southern California regions of the state, as well as Sacramento and Fresno Counties (see Figure 2). Appendix A provides a more detailed look for each county.

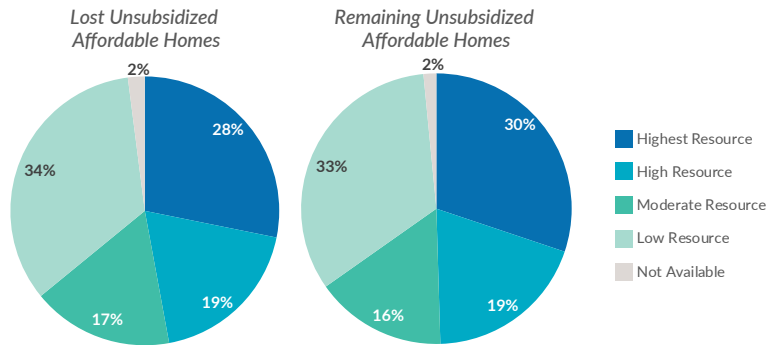
The state's stock of unsubsidized affordable housing experienced a significant decline following the onset of the COVID-19 pandemic in 2020, especially between 2020 and 2021. Although there was a slight decrease in 2022, concerning the number of affordable homes lost annually has continued to rise – especially between 2024–2025 (see Figure 3).<sup>9</sup> It is likely that the 2019 California Tenant Protection Act, which limits rent increases to 10% annually, mitigated the worst effects of the pandemic and subsequent housing market fluctuations on unsubsidized affordable housing, as well as federal, statewide, and local eviction moratoriums.<sup>10</sup>

**FIGURE 3: Affordability Loss Between 2024 and 2025**



Sources: California Housing Partnership Analysis of CoStar Multifamily Property Database, 2025

**FIGURE 4: Lost and Remaining Unsubsidized Affordable Homes by TCAC/HCD Opportunity Areas, 2025**



Sources: California Housing Partnership Analysis of CoStar Multifamily Property Database, 2025; TCAC/HCD Opportunity Maps, 2025.

Displacement from an unsubsidized affordable property is particularly concerning from a fair housing perspective as about 47% of lost unsubsidized affordable homes are located in **High** or **Highest Resource** areas as defined by the California Tax Credit Allocation Committee (TCAC) and Department of Housing and Community Development (HCD) 2025 Opportunity Map (see Figure 4).<sup>11</sup>

# WHAT IS AT-RISK OF BEING LOST IN 2026 AND BEYOND?

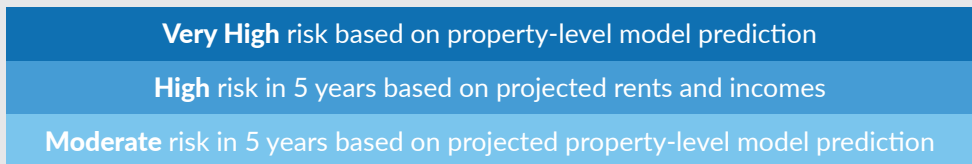
**43 of 58 counties have at least 100 at-risk unsubsidized affordable homes.**

Multifamily unsubsidized affordable properties comprise nearly 24% of California’s total multifamily housing stock (regardless of affordability), totaling an estimated 1,076,484 affordable homes (see Appendix A). Among these, an estimated **78,133 homes** are currently at **very high risk** of losing their affordability with an additional **354,332 to 433,166 homes** at **high or moderate risk** in five years<sup>12</sup> – with the highest concentrations in Southern California and the Bay Area (see Figure 5).<sup>13</sup>

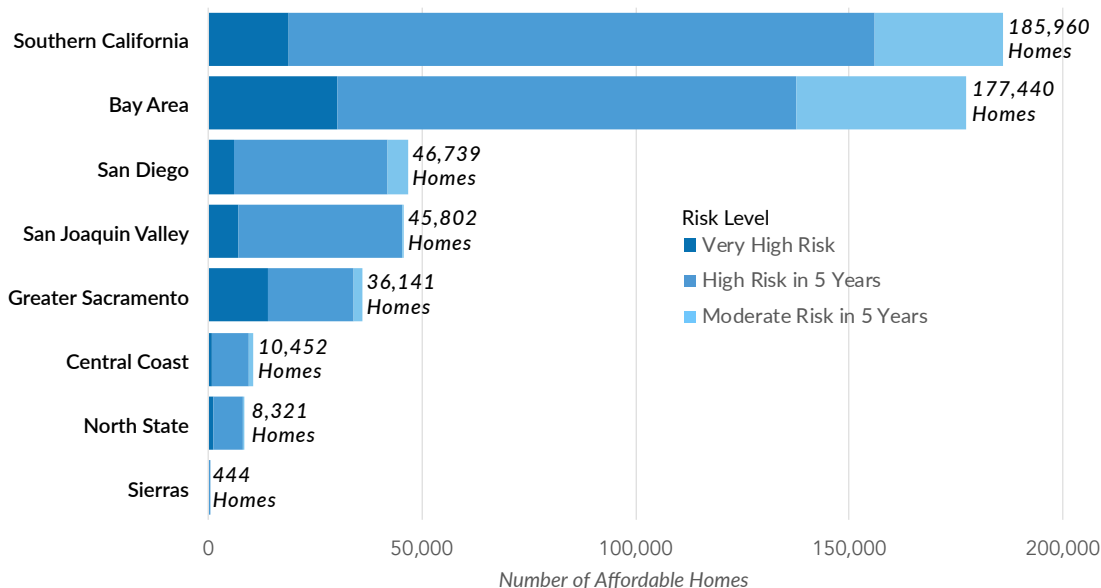
## UNSUBSIDIZED AFFORDABLE HOUSING RISK MODEL

The California Housing Partnership analyzes conversion patterns among the state’s stock of unsubsidized affordable housing to identify which homes are most immediately at-risk of losing their affordability. While previous versions of this report relied on a tract-level risk index, for the first time the Partnership is able to identify immediate risk and project future risk at the property-level for every identified unsubsidized affordable housing property in the state using our Unsubsidized Affordable Housing Risk Model.<sup>14</sup>

The risk categories are as follows:



**FIGURE 5: At-Risk Unsubsidized Affordable Housing by Region\***

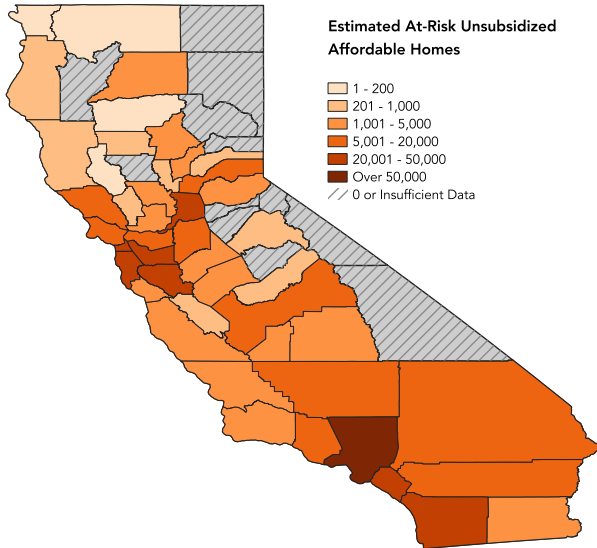


\*Southern California includes Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties; the Bay Area includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties; San Joaquin Valley includes Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus, and Tulare Counties; Greater Sacramento includes El Dorado, Placer, Sacramento, Sutter, Yolo, and Yuba Counties; the Central Coast includes Monterey, San Benito, San Luis Obispo, Santa Barbara, and Santa Cruz Counties; North State includes Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Sierra, Plumas, Shasta, Siskiyou, Tehama, and Trinity Counties; the Sierras include Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, and Tuolumne Counties.

Source: California Housing Partnership Analysis of CoStar Multifamily Property Database, 2025.

# GEOGRAPHIC DISTRIBUTION OF AT-RISK HOMES

**FIGURE 6: Estimated At-Risk Unsubsidized Affordable Homes by County**



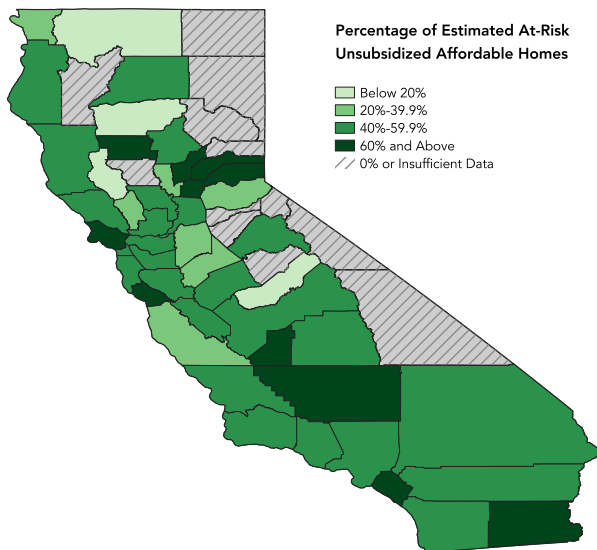
Source: California Housing Partnership Analysis of CoStar Multifamily Property Database, 2025.

**Most Populous Counties Ranked by Estimated At-Risk Unsubsidized Affordable Homes**

1	Los Angeles	101,766
2	Santa Clara	47,856
3	San Diego	46,739
4	Alameda	42,145
5	Orange	39,020
6	Sacramento	23,494
7	San Bernardino	19,655
8	Contra Costa	19,278
9	Riverside	18,749
10	Fresno	16,411
11	Kern	8,756
12	Ventura	5,008

**Approximately 3/4 of California's at-risk unsubsidized affordable homes are in these 12 counties.**

**FIGURE 7: Percentage of Estimated At-Risk Unsubsidized Affordable Homes by County**



Source: California Housing Partnership Analysis of CoStar Multifamily Property Database, 2025.

**Most Populous Counties Ranked by Percentage of Estimated At-Risk Unsubsidized Affordable Homes**

1	Kern	65.7%
2	Orange	60.6%
3	Fresno	57.9%
4	Sacramento	57.7%
5	Contra Costa	57.2%
6	Ventura	53.6%
7	Riverside	51.6%
8	San Bernardino	47.6%
9	Alameda	44.1%
10	San Diego	43.9%
11	Los Angeles	43.1%
12	Santa Clara	42.2%

See Appendix B for more data on at-risk unsubsidized affordable homes by county.)

While at-risk homes are most prevalent in the state's most populous coastal counties—especially in Southern California and the Bay Area—unsubsidized affordable housing is disproportionately at-risk in smaller inland counties with fewer multifamily properties.

## WHAT CAN STATE LEADERS DO?

The loss of unsubsidized affordable housing, a crucial part of the state's housing ecosystem for low-income renters, continues to be a major concern. Absent increased state action to stem this loss, or otherwise an interruption of the capital markets financing acquisitions and conversions by for-profit entities, the Partnership expects the rate of loss to remain high.

To help mitigate the loss of affordable homes, state leaders should enact the following policies to provide the tools necessary for local governments and nonprofit, mission-driven organizations to effectively acquire and preserve existing unsubsidized affordable housing in California:

1. Ensure that the annual state budget includes \$500 million for the Multifamily Housing Program and \$500 million for the expanded state Low Income Housing Tax Credit program.
2. Develop an on-going revenue source of at least \$5 billion per year to fund affordable housing production and preservation at the scale needed to meet state goals over 10 years.
3. Place a \$10 billion affordable housing bond (AB 736 Wicks or SB 417 Cabaldon) on the November 2026 ballot and actively support its passage. The bond could include \$500 million for the Community Anti-Displacement and Preservation Program (CAPP) as proposed in SB 1091 (Caballero) of 2026, which would allow mission-driven affordable housing entities to purchase at-risk unsubsidized affordable developments. CAPP could spur the preservation of nearly 2,000 homes providing affordable homes for 21,400 low-income households over the next 55 years.
4. Advance preservation of existing affordable homes by (a) investing in rehabilitation, (b) strengthening enforcement of the state Preservation Notice Law, and (c) acquiring unsubsidized apartments occupied by low-income households and restricting them for long-term affordability.
5. Strengthen the California Welfare Property Tax Exemption by: (a) removing the 2028 sunset on the provision allowing units to continue qualifying as low-income when tenants' incomes increase up to 140% of Area Median Income (AMI), provided the unit remains rent-restricted; (b) Ensuring developers can access the exemption by requiring county assessor offices to issue a notice confirming that a Welfare Exemption application is under review, preventing tax penalties while the application is processed; and (c) Standardizing and modernizing documentation submission requirements for Welfare Exemption applications.



The Roadmap Home is a bold, long-term plan for solving California's affordable housing challenges. **Learn more at [roadmaphome.org](https://roadmaphome.org).** The Roadmap Homes contains policies to build affordable homes, protect low-income renters, end homelessness, and advance racial equity and economic inclusion. For more on policy solutions, contact our Associate Director of Advocacy, Tiyesha Watts at [twatts@calhousingpartnership.org](mailto:twatts@calhousingpartnership.org).

## APPENDIX A: MULTIFAMILY UNSUBSIDIZED AFFORDABLE HOUSING (UAH) BY COUNTY\*

County	Estimated Multifamily UAH Properties	Estimated Total Apartments in Multifamily UAH Properties	Estimated Affordable Apartments in Multifamily UAH Properties
Alameda	4,985	101,122	95,641
Alpine	-	-	-
Amador	16	298	298
Butte	225	7,374	6,569
Calaveras	-	-	-
Colusa	-	-	-
Contra Costa	1,431	36,112	33,689
Del Norte	14	421	419
El Dorado	165	4,990	4,826
Fresno	972	30,041	28,340
Glenn	24	448	442
Humboldt	55	1,065	901
Imperial	78	2,661	2,603
Inyo	-	-	-
Kern	613	14,048	13,337
Kings	94	4,616	4,490
Lake	26	260	256
Lassen	-	-	-
Los Angeles	18,320	268,059	236,263
Madera	87	2,211	2,078
Marin	689	12,645	11,885
Mariposa	-	-	-
Mendocino	69	1,447	1,433
Merced	343	7,745	7,655
Modoc	-	-	-
Mono	45	2,517	2,389
Monterey	273	8,139	7,374
Napa	140	2,540	2,306
Nevada	46	1,173	1,138

County	Estimated Multifamily UAH Properties	Estimated Total Apartments in Multifamily UAH Properties	Estimated Affordable Apartments in Multifamily UAH Properties
Orange	3,225	69,574	64,409
Placer	163	7,189	6,918
Plumas	-	-	-
Riverside	1,390	38,374	36,339
Sacramento	1,458	42,964	40,728
San Benito	60	1,640	1,614
San Bernardino	2,231	44,429	41,283
San Diego	6,810	117,380	106,554
San Francisco	4,707	63,770	56,657
San Joaquin	817	17,872	17,398
San Luis Obispo	183	3,363	3,125
San Mateo	3,027	55,260	51,400
Santa Barbara	286	6,681	6,240
Santa Clara	4,371	119,175	113,363
Santa Cruz	183	3,591	3,299
Shasta	192	3,988	3,687
Sierra	-	-	-
Siskiyou	23	363	329
Solano	326	9,340	8,846
Sonoma	811	14,408	13,770
Stanislaus	502	10,656	10,244
Sutter	93	2,427	2,313
Tehama	16	565	565
Trinity	-	-	-
Tulare	268	6,126	5,704
Tuolumne	23	604	536
Ventura	456	10,333	9,341
Yolo	167	5,360	4,899
Yuba	86	1,938	1,920
<b>TOTALS</b>	<b>60,621</b>	<b>1,167,974</b>	<b>1,076,484</b>

\* The Partnership defines unsubsidized or "naturally-occurring" affordable housing as: apartment buildings with five or more units where at least half of the apartments have rents affordable to households earning 80% of the median income for that zipcode. Counties with ten (10) or fewer estimated properties in the analysis do not have data shown but are included in the totals.

Sources: California Housing Partnership Analysis of CoStar Multifamily Property Database, accessed September 2025.

## APPENDIX B: LOST MULTIFAMILY UNSUBSIDIZED AFFORDABLE HOUSING (UAH) & RISK ASSESSMENT BY COUNTY\*

County	Total UAH (Historic, 2020–2024)	Lost UAH	Total UAH (Current, 2024)	UAH at Risk of Conversion		
				Very High Immediate	High in 5 Years	Moderate in 5 Years
Alameda	113,908	18,267 (16.0%)	95,641	9,773	25,750	6,622
Alpine	-	-	-	-	-	-
Amador	399	101 (25.3%)	298	0	0	0
Butte	8,716	2,147 (24.6%)	6,569	928	2,607	288
Calaveras	-	-	-	-	-	-
Colusa	-	-	-	-	-	-
Contra Costa	37,873	4,184 (11.0%)	33,689	2,192	14,554	2,532
Del Norte	422	3 (0.7%)	419	0	124	0
El Dorado	5,131	305 (5.9%)	4,826	458	1,185	264
Fresno	38,960	10,620 (27.3%)	28,340	2,373	13,858	180
Glenn	506	64 (12.6%)	442	0	346	0
Humboldt	1,305	404 (31.0%)	901	0	436	0
Imperial	3,668	1,065 (29.0%)	2,603	0	1,344	418
Inyo	-	-	-	-	-	-
Kern	17,302	3,965 (22.9%)	13,337	1,111	7,569	76
Kings	6,905	2,415 (35.0%)	4,490	1,630	2,374	0
Lake	312	56 (17.9%)	256	0	44	0
Lassen	-	-	-	-	-	-
Los Angeles	307,486	71,223 (23.2%)	236,263	5,408	74,243	22,115
Madera	2,952	874 (29.6%)	2,078	0	359	0
Marin	13,358	1,473 (11.0%)	11,885	1,255	4,836	1,398
Mariposa	-	-	-	-	-	-
Mendocino	1,474	41 (2.8%)	1,433	0	725	0
Merced	9,013	1,358 (15.1%)	7,655	680	3,137	18
Modoc	-	-	-	-	-	-
Mono	2,495	106 (4.2%)	2,389	0	0	0
Monterey	9,427	2,053 (21.8%)	7,374	289	2,494	40
Napa	3,049	743 (24.4%)	2,306	0	767	50
Nevada	1,453	315 (21.7%)	1,138	0	967	0
Orange	87,712	23,303 (26.6%)	64,409	7,132	26,932	4,956

\* Counties with ten (10) or fewer estimated properties in the analysis do not have data shown but are included in the totals.  
Sources: California Housing Partnership Analysis of CoStar Multifamily Property Database, accessed September 2025.

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County	Total UAH (Historic, 2020-2024)	Lost UAH	Total UAH (Current, 2024)	UAH at Risk of Conversion		
				Very High Immediate	High in 5 Years	Moderate in 5 Years
Placer	10,020	3,102 (31.0%)	6,918	2,016	3,423	1,148
Plumas	-	-	-	-	-	-
Riverside	46,244	9,905 (21.4%)	36,339	3,792	14,092	865
Sacramento	50,701	9,973 (19.7%)	40,728	10,680	12,084	730
San Benito	1,710	96 (5.6%)	1,614	0	500	201
San Bernardino	51,041	9,758 (19.1%)	41,283	1,256	17,927	472
San Diego	139,406	32,852 (23.6%)	106,554	6,047	35,792	4,900
San Francisco	69,232	12,575 (18.2%)	56,657	1,346	10,990	14,279
San Joaquin	19,194	1,796 (9.4%)	17,398	1,286	5,313	0
San Luis Obispo	4,188	1,063 (25.4%)	3,125	79	1,061	147
San Mateo	59,839	8,439 (14.1%)	51,400	3,135	11,844	8,022
Santa Barbara	8,051	1,811 (22.5%)	6,240	320	2,687	386
Santa Clara	127,182	13,819 (10.9%)	113,363	11,608	29,720	6,528
Santa Cruz	4,628	1,329 (28.7%)	3,299	0	2,004	244
Shasta	5,321	1,634 (30.7%)	3,687	225	1,175	124
Sierra	-	-	-	-	-	-
Siskiyou	341	12 (3.5%)	329	0	13	0
Solano	11,975	3,129 (26.1%)	8,846	1,023	2,884	490
Sonoma	16,595	2,825 (17.0%)	13,770	0	5,769	73
Stanislaus	11,813	1,569 (13.3%)	10,244	0	3,511	41
Sutter	3,063	750 (24.5%)	2,313	0	701	0
Tehama	871	306 (35.1%)	565	0	82	0
Trinity	-	-	-	-	-	-
Tulare	7,693	1,989 (25.9%)	5,704	112	2,163	11
Tuolumne	705	169 (24.0%)	536	0	303	0
Ventura	11,907	2,566 (21.6%)	9,341	1,074	2,792	1,142
Yolo	5,973	1,074 (18.0%)	4,899	396	1,727	60
Yuba	2,307	387 (16.8%)	1,920	509	746	14
<b>TOTALS</b>	<b>1,344,597</b>	<b>268,113 (19.9%)</b>	<b>1,076,484</b>	<b>78,133</b>	<b>354,332</b>	<b>78,834</b>

\* Counties with ten (10) or fewer estimated properties in the analysis do not have data shown but are included in the totals.  
Sources: California Housing Partnership Analysis of CoStar Multifamily Property Database, accessed September 2025.

## DATA NOTES & SOURCES

- 1 Unsubsidized affordable housing is also sometimes referred to as “naturally-occurring affordable housing” (NOAH). For different uses of each term, see for example Enterprise Community Partners, “Preserving Affordability, Preventing Displacement: Acquisition-Rehabilitation of Unsubsidized Affordable Housing in the Bay Area.” April 2020. <https://www.enterprisecommunity.org/resources/preserving-affordability-preventing-displacement-acquisition-rehabilitation-unsubsidized>; and Kling, et al. “Preserving the largest and most at-risk supply of affordable housing.” February 2021, McKinsey & Company. <https://www.mckinsey.com/industries/public-sector/our-insights/preserving-the-largest-and-most-at-risk-supply-of-affordable-housing>.
- 2 Many of California’s unsubsidized affordable homes likely exist within two- to four-unit properties, which are not captured in this report. CoStar data limitations prevent analysis of this subset – the Partnership hopes to investigate these properties in future research.
- 3 Estimates provided in this report are approximations of the statewide multifamily unsubsidized affordable housing stock based on property-level data provided by CoStar for properties with known rental costs and interpolation for those properties with unavailable rental data.
- 4 Note that the methodology for generating statewide estimates, including interpolating data for missing properties, has changed since this report was first published – resulting in some differences in overall findings. Further, the underlying CoStar data is regularly updated. Therefore, the findings in this brief should be interpreted as a static snapshot of housing conditions at the time and should not be directly compared to previous policy briefs.
- 5 These figures do not explicitly account for low-income households utilizing Housing Choice Vouchers – [according to HUD](#) there 319,581 vouchers in use in California (including 60,682 project-based vouchers) as of November 2025. To understand the full scope of affordable housing need in California, see the Partnership’s Housing Needs Dashboard: <https://chpc.net/housingneeds/>.
- 6 According to the state’s 6th cycle Regional Housing Needs Allocation (RHNA), all regions need to produce a collective 1,028,394 low- and very low-income homes. For more on RHNA, see: <https://www.hcd.ca.gov/planning-and-community-development/regional-housing-needs-allocation>.
- 7 California Housing Partnership analysis of 2024 one-year American Community Survey (ACS) PUMS data with HUD income levels. A cost- or rent-burdened household pays more than 30% of gross monthly income towards housing costs.
- 8 “Homes” refers to individual units within a property, rather than properties as a whole. In our analysis of the CoStar Multifamily Property Database – including both remaining and lost properties – we track an estimated total 1,344,597 affordable/formerly affordable homes across 72,803 properties.
- 9 There was significant variation between 2024 and 2025 data, as CoStar recorded a substantial increase in total tracked properties between the two years from approximately 4.1 million homes to 4.8 million homes. For this reason, we are opting to exclude the typical year-to-year comparison in this report until we acquire an additional year of data to better understand the change.
- 10 For instance, the U.S. Government Accountability Office (GAO) found that eviction moratoriums at the federal, state, and local levels reduced eviction filings during the COVID-19 pandemic – although not all eligible renters benefitted. See: GAO, “COVID-19 Housing Protections Moratoriums Have Helped Limit Evictions, but Further Outreach Is Needed.” March 2021. Website: <https://www.gao.gov/products/gao-21-370>.
- 11 For more information on the TCAC/HCD Opportunity Map, see: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>.
- 12 These estimates are based on projecting changing rent and income patterns out to 2030 in a two-step process. In step 1, properties are marked as at-risk if their projected asking rents and relative neighborhood income no longer lead to a property being classified as “affordable” – these are considered high risk in five years. In step 2, the Unsubsidized Affordable Housing Risk Model is applied to the remaining projected unsubsidized affordable properties – properties flagged by the model are considered moderate risk in five years.
- 13 As noted above, the magnitude of estimated at-risk homes differs from the first time this report was published. This is in part due to methodological changes in identifying unsubsidized affordable housing and providing statewide estimates. This method has proven to provide more accurate results in identifying specific at-risk properties, which provides better estimates especially at the county- and neighborhood-level. These changes are also in part due to the nature of highly variable and fluctuating market conditions that marked the COVID-19 pandemic, which have since become more predictable. The reduced magnitude of risk likely reflects these changing conditions as well. Continuously updated property-level data provided by CoStar may also cause some retrospective revisions to the total estimate.
- 14 The Partnership’s proprietary Unsubsidized Affordable Housing Risk Model, like the Unsubsidized Affordable Housing Risk Index before it, is derived from a number of factors, including neighborhood-level economic and demographic conditions as well as property-level building characteristics. The Risk Model is a logistic regression where every independent variable is statistically significant and provides an Area Under the Curve (AUC) of about 0.75. A selection of the literature consulted in developing the Model’s risk factors includes: Goldstein, Ira, et al. “Maybe It Really Does Take a Village: Supporting the Creation of High-Quality Unsubsidized Affordable Rental Housing in Legacy Cities (Working Paper).” Reinvestment Fund, 2019; HR&A Advisors and National Housing Trust. “Preserving Affordable Housing the City of San Diego.” San Diego Housing Commission, May 2020; Kling, Steve et al. “Preserving the largest and most at-risk supply of affordable housing.” McKinsey & Company, February 2021; Moran, Christine et al. “NOAH Risk Analysis: What, Where, Who, and When.” The Preservation Compact. Assessed May 2022; Schreiber, Matt. “Proactive Preservation of Unsubsidized Affordable Housing in Emerging Markets: Lessons from Atlanta, Cleveland, and Philadelphia.” Joint Center for Housing Studies of Harvard University, NeighborWorks America, March 2018; “California Estimated Displacement Risk Model” and “Displacement Typology Map”, Urban Displacement Project, 2022 and 2018.

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