



Tomiquia Moss  
[tmoss@allhomeca.org](mailto:tmoss@allhomeca.org)

April 8, 2021

The Honorable Jesse Gabriel  
California State Assembly  
State Capitol  
Sacramento, CA 95814

**Re: SUPPORT Assembly Bill 787 (Gabriel)** – converted affordable housing units

Dear Assemblymember Gabriel,

I write to express All Home's support for AB 787, which would allow local jurisdictions to receive credit in their annual reporting of their Regional Housing Needs Allocation (RHNA) for the conversion of market rate units to deed-restricted affordable units. This policy will incentivize the long-term preservation of low and moderate-income housing and prevent displacement.

All Home is a Bay Area organization that advances regional solutions that will disrupt the cycle of poverty and homelessness, redress the disparities in outcomes as a result of race, and create more opportunity for economic mobility for extremely low-income (ELI) individuals and families within the Bay Area.

While the pandemic has slowed the rising rent costs in some areas, it has created more pressure in the housing market in other locations. According to the UC-Berkeley Urban Displacement Project, in 2018, over 10% or 161,343 low income Bay Area households (households making below 80% of AMI) lived in areas at risk of or experiencing gentrification. Nearly half were located in either Alameda or San Francisco counties. In addition, more than half of all California renters are considered rent-burdened, according to the California Budget & Policy Center. The worst housing costs to income ratio continue to be among low-income people of color, the same groups that were hardest hit by COVID-related income loss.

Making more permanently affordable housing units available quickly, especially in the categories of extremely low income, very low income and moderate income requires creative solutions. Existing financial resources and incentives targeted to build new affordable housing for lower and moderate income households are scarce and address only a fraction of the overall need in California. Acquiring and converting existing market rate housing to deed restricted affordable housing is an important complement to any production strategy because it offers a cheaper and quicker way to add new income restricted housing to California communities.

We support AB 787 because it offers a common sense approach to have higher income units that convert to deed-restricted affordable units credited toward RHNA targets while still requiring cities to increase overall housing supply.

Sincerely,

*Tomiquia Moss*

Tomiquia Moss, Founder & CEO

Cc: Allison Arnold  
Ben Metcalf