SENATE COMMITTEE ON HOUSING
Senator Jesse Arreguín, Chair
2025 - 2026 Regular

Bill No:	AB 2074	**Hearing Date:**	6/30/2026
Author:	Haney		
Version:	6/16/2026 Amended		
Urgency:	No	**Fiscal:**	Yes
Consultant:	Alison Hughes		

SUBJECT: Regional transit hub districts: downtown housing developments

DIGEST: This bill requires major transit cities to designate high-density downtown transit hub districts where qualifying housing developments are allowed by right, subject to specified labor and affordability standards, and establishes a state revolving loan fund to support their construction.

ANALYSIS:

Existing law, pursuant to SB 79 (Wiener, Chapter 512, Statutes of 2025):

Terms and Definitions

1) Establishes the following definitions:

   a) "Adjacent" means within 200 feet of any pedestrian access point to a transit oriented development (TOD) stop. A parcel that meets any of the eligibility criteria under this bill and is adjacent to a Tier 1 TOD Stop or Tier 2 TOD Stop, as defined below, shall be eligible for an adjacency intensifier to increase the height limit by an additional 20 feet, the maximum density standard by an additional 40 dwelling units per acre, and the floor area ratio (FAR) by 1 prior to the application of Density Bonus Law.

   b) "Residential FAR" means the ratio of net habitable square footage dedicated to residential use to the area of the lot. A local government may not impose any other local development standard or combination of standards that would physically preclude the residential FAR established.

   c) "Tier 1 TOD stop" means a transit-oriented development stop with an urban transit county, served by heavy rail transit or very high frequency commuter rail.

d) "Tier 2 TOD stop" excludes a Tier 1 TOD stop, and means a transit-oriented development stop with an urban transit county served by light rail transit, by high-frequency commuter rail, or by bus service, as specified. "Urban transit county" means a county with more than 15 passenger rail stations.

e) "TOD stop" means a major transit stop or a stop on a route for which a preferred alternative has been selected or which are identified in a regional transportation improvement program, served by heavy rail transit, very high frequency commuter rail, high frequency commuter rail, light rail transit, or specified bus service within an urban county. When a new transit route is planned that was not identified in the applicable regional transportation plan on or before January 1, 2026, these stops shall not be eligible as a TOD stop unless they would be eligible as Tier 1 TOD stops. If a county becomes an urban transit county subsequent to July 1, 2026, then bus service in that county shall remain ineligible for designation of a transit-oriented development stop.

f) "Urban transit county" means a county with more than 15 passenger rail stations.

SB 79 Development Standards

2) Provides that a housing development within a specified distance of a transit stop in a residential, mixed-use, or commercial zone shall be entitled to specified development standards pursuant to the table below. TOD housing development projects shall also meet the following requirements:
   a) The average total area of floor space for the proposed units in the transit-oriented housing development project shall not exceed 1,750 net habitable square feet, and
   b) The housing development project shall include at least five dwelling units and meet the greater of the following:
      i. A minimum density of at least 30 dwelling units per acre; or
      ii. The minimum density required under the local zoning, if applicable.

TOD Stop Type	Dist. from Stop (TOD Zone)	Development Standards for Project
Tier 1: Major transit stop, heavy rail transit, or very high frequency commuter rail in urban transit county	¼ mile from stop	• **Max Height**: 75 ft or 95 ft if adjacent to stop • **Max Density**: 30 - 120 units per acre (u/a) plus any density bonus or 160 u/a if adjacent to stop • **FAR**: 3.5 or 4.5 if adjacent to stop • **Specified Concessions**
	¼ - ½ mile from stop in city with population at least 35,000	• **Max Height**: 65 ft • **Max Density**: 30 - 100 u/a plus any density bonus • **FAR**: 3 • **Specified Concessions**
Tier 2: Not Tier 1 major transit stops served by light rail transit, high-frequency commuter rail, or bus rapid transit in an urban transit county	¼ mile from stop	• **Max Height**: 65 ft or 85 ft if adjacent to stop • **Max Density**: 30 - 100 u/a plus any density bonus or 140 u/a if adjacent to stop • **FAR**: 3 or 4 if adjacent to stop
	¼ - ½ mile from stop in a city with a population at least 35,000	• **Max Height**: 55 ft • **Max Density**: 30 - 80 u/a plus any density bonus • **FAR**: 2.5 • **Specified Concessions**

3) Provides that for projects with more than 10 units, the project shall comply with one of the following requirements:
   a) Any of the following:
      i. At least 7% are dedicated to extremely low-income (ELI) households.
      ii. At least 10% of the total units are dedicated to very low-income (VLI) households.
      iii. At least 13% of the total units are dedicated to low-income households.

   b) If a local inclusionary housing requirement mandates a higher percentage or deeper level of affordability, then the local inclusionary housing standard shall apply.

   c) All units dedicated to ELI, VLI, or low-income households shall have an affordable cost or rent, as defined, and ensure the continued affordability of those units for 45 years for ownership or 55 years for rental units.

4) Prohibits a transit housing development from being located on either of the following:
   a) A site containing more than two units where the development would require the demolition of housing that is subject to any form of rent or price control through a public entity's valid exercise of its police power that has been occupied by tenants within the last seven years.
   b) A site that was previously used for more than two units of housing that was demolished within seven years before the development proponent submits an application under this section any of the units were subject to any form of rent or price control.

5) Requires a TOD project to meet specified labor standards, including the provision of prevailing wages if the project is not entirely a public work, as specified, and projects over 85 feet shall employ a skilled and trained workforce, as specified.

6) Requires Metropolitan Planning Organizations (MPOs) to create a map of TOD stops and zones established by SB 79.

7) Delays implementation of SB 79 development standards until July 1, 2026, unless a local government adopts an ordinance or local TOD alternative plan deemed compliant by the Department of Housing and Community Development (HCD) before July 1, 2026. Delays implementation to unincorporated areas of a county until the 7th regional housing needs allocation cycle.

Existing law:

8) Authorizes CalHFA to make loans to housing sponsors for housing developments and to qualified mortgage lenders, among others. Provides that the primary purpose of CalHFA is to meet the housing needs of persons and families of low- or moderate-income.

9) Provides that CalHFA is administered by a board of directors and is supervised on a day-to-day basis by an executive director.

10) Establishes the Health Facility Construction Loan Insurance Law, which provides an insurance program for health facility construction, improvement, and expansion loans in order to stimulate the flow of private capital into health

facilities construction, improvement, and expansion and to help meet the need for new, expanded and modernized public and nonprofit health facilities.

This bill:

1) Defines for purposes of the bill:

   a) "Downtown housing development" means a housing development project within a regional transit hub district that meets the following conditions:

      i. Labor Standards pursuant to SB 423 (Wiener), Chapter 778, Statutes of 2023 (SB 423).

      ii. Requires a minimum density of 60 dwelling units per acre.

      iii. Meets the affordability requirements established in SB 79 for projects containing more than 10 units or the local inclusionary housing requirement, whichever has a higher percentage of affordable units or deeper level of affordability (see (3) in Existing Law).

      iv. Requires the development proposed pursuant to the bill to comply with the anti-demolition standards established in SB 79 (see (4) in Existing Law).

      v. Prohibits the demolition of any individually landmarked property on a local, state, or federal historic register.

      vi. Requires consistency with the height, noise, and safety standards of an adopted airport land use compatibility plan or Department of Defense Air Installation Compatible Use Zone, as specified.

   b) "Housing development project" means the same as a housing development project is defined in the Housing Accountability Act (HAA), generally a multiunit project that is at least two-thirds residential.

   c) "Major transit city" means a city with a population of at least 400,000 in the most recent decennial census that contains at least two transit-oriented development stops.

   d) "Regional transit hub district" (district) means a district surrounding a transit stop designated by a city.

   e) "Transit-oriented development stop" (TOD stop) has the same meaning as defined in SB 79.

2) Requires each major transit city to comply with the applicable of the following:

   a) A major transit city with a population of at least 400,000 and less than 1,000,000 in the most recent decennial census shall designate at least one district with a total area of at least 0.5 square miles.

   b) A major transit city with a population of at least 1,000,000 and less than 2,000,000 in the most recent decennial census shall designate at least one district with a total area of at least 1 square mile.

   c) A major transit city with a population of at least 2,000,000 in the most recent decennial census shall designate at least one district with a total area of at least 1.5 square miles.

3) Provides that if a major transit city does not comply with (2), then the equivalent area in a uniform radius around the city's highest ridership TOD stop shall be deemed a regional transit hub district.

4) Authorizes a major transit city to designate multiple hug districts so long as they cumulatively meet the requirements of (2).

5) Provides that a city that is not a major transit city may designate a district.

6) Provides that designation of a district pursuant to this bill shall not be considered a "project" for the purposes of the California Environmental Quality Act (CEQA).

7) Requires districts to be a contiguous area of land at least .25 square miles containing at least one TOD stop.

8) Requires that a downtown housing development be an allowable use in a district. Provides that a downtown housing development in a district is subject to all of the following:

   a) Prohibits a city from setting a maximum height limit lower than 150 feet.

   b) Requires at least 25% of the total area of all districts within a city to allow a maximum height of 450 feet.

   c) Prohibits a city from setting a maximum floor area ratio lower than six.

   d) Requires at least 25% of the total area of all districts within a city to allow a maximum floor area ratio of at least 12.

   e) Prohibits a city from setting a maximum density of less than 200 dwelling units per acre.

f) Prohibits at least 25% of the total area of all districts in a city from having a maximum density limit.

9) Allows a city to set other objective zoning standards, objective subdivision standards, and object design review standards related to a downtown housing development within a district that are consistent the requirements specified in of 6).

10) Applies the following to a downtown housing development:

a) Ability to quality for a density bonus, incentives or concessions, waivers or reductions of development standards, or parking ratios pursuant to DBL or a local density bonus, using the requirements of the bill as the base density.

b) Provides eligibility for streamlined ministerial approval pursuant to SB 423 without meeting the standards for a project under SB 423, except that the downtown housing development project is still restricted from using the ministerial process in SB 423 if the project is on an environmentally sensitive site.

c) Requires the local government to, as a condition of approval, require the development proponent to complete a phase I environmental assessment, as specified.

11) Establishes the Downtown Revitalization Loan Fund (Fund) within the State Treasury.

12) Provides that moneys deposited and maintained in the Fund are continuously appropriated without regard to fiscal year to the California Housing Finance Agency (CalHFA).

13) Provides that moneys in the Fund may be loaned to an applicant to develop a downtown housing development, subject to all of the following conditions:

a) The loan shall be a simple-interest loan at an interest rate that is the same or less than the rate of interest earned on moneys in the Pooled Money Investment Account, determined as of the date of disbursement of the loan.

b) The amount loaned shall not exceed 30% of the project cost.

c) The applicant shall repay the loan, including interest, after completion of the development, as specified in the terms of the loan.

14) Provides that moneys received from repayments of loans shall be deposited into the Fund and shall be available to make new loans.

15) Allows CalHFA to adopt necessary rules and regulations to create and administer the Fund, including, but not limited to, rules or regulations governing the issuance or timing of loans from the Fund. Allows CalHFA to adopt those regulations as emergency regulations under the Administrative Procedures Act.

Background

SB 79 Development Standards. Beginning July 1, 2026, SB 79 makes housing an allowable use on sites zoned residential, mixed-use, or commercial within one-half mile of an existing or currently proposed qualifying TOD stop in an "urban transit county" for jurisdictions with a population of at least 35,000 residents, and within one-quarter mile of the qualifying TOD stop for jurisdictions with a population of less than 35,000. For unincorporated areas of a county, implementation is delayed until the 7th housing element cycle begins. SB 79 projects must include at least five units, achieve the greater of 30 dwelling units per acre (du/acre) or meet the local minimum density requirements, and maintain an average unit size not exceeding 1,750 square feet. SB 79 projects over 10 units must include specified levels of affordable housing, comply with anti-displacement provisions of the Housing Crisis Act, and comply with specified labor standards.

SB 79 limits the standards local governments can impose on SB 79 projects depending on the distance from specified transit stops and population of the jurisdiction (*see* chart under existing law #2). SB 79 projects that meet certain density thresholds are also eligible for additional concessions and incentives under DBL. SB 79 projects are not eligible on the following sites: (1) a site in which the development would require the demolition of more than two units that is subject to any form of rent or price control that was occupied by tenants within the last seven years, and (2) a site that was previously used for more than two units of housing that was demolished within the last seven years and those units were subject to price or rent control, including units covered under AB 1482 (Chiu, Chapter 597, Statutes of 2019).

HCD's SB 79 Advisory. Due to requests from several MPOs about the need for greater clarity about the implementation of SB 79, on March 20, 2026, HCD issued an SB 79 Advisory[1]. Among other things, the advisory clarified several SB 79 definitions and specified that SB 79 applies to the following counties as of the publication of the advisory: Alameda, Los Angeles, Sacramento, San Francisco, San Mateo, Santa Clara, and San Diego. According to the advisory, HCD will

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[1] *SB 79 Advisory: Clarifications on Definitions for Metropolitan Planning Organizations*. HCD Housing Policy Development Division. March 20, 2026. Accessible here: https://www.hcd.ca.gov/sites/default/files/docs/planning-and-community/sb-79-mpo-advisory.pdf

review all SB 79 Ordinances and TOD Alternative Plans and determine their compliance with state law. The advisory also provides that SB 79 development standards apply to the following types of transit:

Heavy Rail	Light Rail	Commuter Rail
▪ Bay Area Rapid Transit (BART): All except eBART Pittsburg Center, Antioch stations ▪ Los Angeles (LA) Metro Rail: B, D Lines	▪ LA Metro Rail (A, C, E, K Lines) ▪ Sacramento Regional Transit (SacRT) ▪ San Diego Metropolitan Transit System (MTS) Trolley ▪ San Francisco Municipal Railway (Muni) Metro and Streetcar ▪ Santa Clara Valley Transportation Authority (VTA) Light Rail	▪ Altamont Corridor Express (ACE) ▪ Arrow ▪ BART (eBART Pittsburg Center, Antioch stations only) ▪ Caltrain ▪ Capitol Corridor ▪ Coaster ▪ Metrolink ▪ Pacific Surfliner ▪ San Joaquins (Gold Runner) ▪ Sonoma-Marin Area Rail Transit (SMART) ▪ Sprinter

HCD's advisory notes that SB 79 contemplates application to future planned TOD stops that meet specified requirements. As such, the chart above does not reflect rail typologies for all rail services that have yet to be constructed or enter into operation.

Comments

1) *Author's statement.* "California's downtowns are at a crossroads. In the wake of the pandemic, many of our city centers are struggling with high vacancy rates, declining foot traffic, and reduced economic activity. At the same time, we continue to face a severe housing shortage, especially in the very places where housing makes the most sense: near jobs, transit, and existing infrastructure. AB 2074 responds to both of these challenges by creating a clear, statewide framework to support high-density housing in our downtown cores while ensuring that the jobs created are high-quality, family-supporting jobs. This bill establishes regional transit hub districts in major cities and sets baseline zoning standards that allow for meaningful mixed-use and residential high-rise development, while providing a streamlined approval pathway for projects that meet affordability and strong labor standards. It also creates a revolving loan fund through CalHFA to help address one of the most significant barriers to building housing today: access to early-stage financing. By pairing housing production with robust labor protections and financial tools, AB 2074

is designed to unlock housing, support good-paying jobs, and bring new life to our downtowns."

2) *Downtown Recovery.* Downtowns across California continue to face significant economic and fiscal challenges in the aftermath of the COVID-19 pandemic. Remote and hybrid work have fundamentally reduced daily office occupancy, leading to lower foot traffic, diminished retail activity, and rising commercial vacancies. These shifts have weakened local tax bases, strained small businesses, and left many central business districts with underutilized infrastructure and declining vibrancy. While some recovery has occurred, it has been uneven and slow across the state, particularly in major urban cores that historically relied on office workers to sustain surrounding commercial activity.

   These conditions have prompted growing interest in strategies to support downtown revitalization, including facilitating the conversion of underutilized commercial space to housing, activating ground-floor uses, and investing in public realm improvements. Policymakers are increasingly evaluating whether existing land use, financing, and regulatory frameworks are well-suited to support this transition, or whether targeted interventions are needed to help downtown areas adapt to changing economic conditions.

3) *High-rise housing projects near transit.* This bill uses the existing legislative framework established by SB 79 (Wiener) by establishing TOD zoning standards that are typically higher than what a local agency has zoned the area for in its general plan near TOD stops. Specifically, this bill would require the following cities, based on population, to establish the following sized districts with at least one TOD stop:

   a) Los Angeles (population over 2,000,000) - at least 1.5 square miles;

   b) San Diego and San Jose (population between 1,000,000 and 2,000,000) - at least 1 square mile; and,

   c) San Francisco, Sacramento, Long Beach, and Oakland (population between 400,000 and 1,000,000) - at least 0.5 square miles in districts.

   Within the districts, housing shall be an allowable use, and the following development standards would apply to downtown housing developments:

   a) A city cannot impose a maximum height lower than 150 feet. At least 25% of the district or districts shall allow up to 450 feet;

   b) A city cannot set a maximum FAR lower than 6. At least 25% of the district or districts shall allow a maximum FAR of at least 12.

c) A city cannot set a maximum density of less than 200 units per acre (u/a). At least 25% of the total area of district or districts shall have no maximum density requirements. The housing project shall be at least 60 u/a.

Additionally, these high-rise housing projects are eligible for streamlined ministerial approval and to utilize the benefits of DBL. Housing projects shall meet the same affordability, labor standards, and anti-demolition and anti-displacement provisions as SB 79 (Wiener). The intent is for each major transit city to designate at least district subject to the requirements above; they may establish more than one, so long as cumulatively the districts meet the overall size requirements. This bill also authorizes non-major transit cities to designate districts.

4) *Prior construction loan programs.* Last year, this committee heard SB 750, which proposed to create a state-backed credit enhancement program, similar to federal HUD programs and the existing state Cal-Mortgage Program, specifically for multifamily housing. According to the author, with higher interest rates, these "state-backed" construction loans would be more competitive than what is otherwise available on the market. State housing funds are generally limited to financing units that are affordable to low- and moderate-income families due to the ability to leverage federal funds and assist families that are more likely to be rent burdened by market rate housing rents. The author accepted an amendment in the Senate Housing Committee to make the loans available to projects that provide a mix of housing units affordable to low- and moderate-income households. That bill also included labor standards. That bill was held in the Assembly Appropriations Committee in August of 2025, and the author worked with the administration over the fall. The author proposed instead launching a pilot project program provided with $50 million as a buffer for the pilot to protect the states' general fund; the author requested $50 million in the 2026-27 budget to launch this pilot program.

5) *New funding program for mixed-income projects*. This bill would create a revolving loan fund to support downtown housing developments contemplated in this bill. CalHFA would administer the program and may adopt any necessary rules and regulations to implement the fund, including but not limited to rules or regulations governing the issuance or timing of loans from the fund. According to the author, the loan is structured to enter at the tail end of project financing covering up to 30% of unit costs. The projects are subject to the same affordability standards as SB 79. To pay for the new program, the author has a budget request for $500 million to establish the program. As of the publication of this analysis, the Assembly and the Senate joint 2026-27 budget proposal do not include funding for this program.

Presently, the state only funds projects that are 100% affordable to lower- and moderate-income earners. This is largely because the federal government will contribute $4 for every $1 invested by the state, which helps diffuse overall costs. Additionally, as a policy matter, the government chooses to subsidize units that are not likely to be developed in the private market due to financial feasibility.

The state has taken action to spur housing development in the last few years, including: increasing the amount of land on which housing can be built within existing cities by directly making multifamily housing types legal in more places, requiring local governments to increase development capacity via the Regional Housing Needs Allocation (RHNA) process; expediting and simplifying the local housing approval process at the pre-entitlement, entitlement, and postentitlement phases; creating multiple pathways for by-right approvals for multifamily housing projects, ADUs, deed-restricted affordable housing, and market-rate housing; authorizing housing to be developed in non-residential areas and for greater densities near transit stops; and reforming DBL. These reforms have resulted in greater certainty and shortened approval timelines and more housing project types, which also significantly reduces overall costs of development. This has also given developers greater certainty and ability to seek approvals in traditionally exclusive jurisdictions.

Public subsidy is often required to fill the financial gap on affordable units. For example, DBL requires public entities to reduce or even eliminate local requirements for a projects that include affordable units, if the waiver or concession of standards would increase financial feasibility of the project and allow a developer to include more total units in a project than would otherwise be allowed by the local zoning. Allowing more total units permits the developer to spread the cost of the affordable units more broadly over the market-rate units. The specific goal of DBL is to cover the financing gap of affordable housing with regulatory incentives, rather than additional financial subsidy.

This bill would thereby subsidize housing projects that are already eligible for development benefits intended to reduce costs associated with producing affordable housing units. Specifically, AB 2074 projects are eligible for streamlined approval, density bonuses, *and* significant reductions in development standards (*e.g.,* increased density and height). These projects will now also receive public subsidies that pay for market rate units. This new program is requested the same year that the Governor's budget proposes no new funding for affordable housing or homelessness interventions.

The committee may wish to consider the precedent this bill would establish and whether market rate developers that benefit from significant development waivers and reductions, as well as limited taxpayer dollars, while affordable housing programs – Multifamily Housing Program, CalHome, Joe Serna Farmworker Housing Program – are underfunded or empty.

Rather than moving forward with this new funding program, the committee may wish to instead consider directing CalHFA to conduct a study to evaluate and submit recommendations to the Legislature about how to establish a state construction loan program. Given the interest in identifying new and creative ways to finance housing projects, the report would evaluate and analyze: construction loan programs implemented elsewhere and how those models could be replicated in California; how a program could serve a range of income levels, project sizes (including smaller multifamily developments as well as high-rise buildings), and in various regions in the state, (including but not limited to the downtown areas contemplated by this bill); and the demand for such a program including investor interest and ways to protect state and taxpayer interests. The report should be informed by feedback from interested stakeholders, including but not limited to, the sponsors of this bill, housing developers, local governments, investors, insurers, financial institutions, and labor groups. The report should include considerations for the Legislature to consider for adopting a state construction loan program, including actions that do not require legislative action, and submit those recommendations to the Legislature by December 21st 2027.

6) *Opposition.* Writing in opposition, California Housing Consortium states that this bill "would subsidize market-rate luxury housing unaffordable to most Californians. Limited public dollars should subsidize homes that are affordable to low-income people, not developments with mostly market-rate housing. Furthermore, given the project requirements, there are only a few jurisdictions that would benefit from these funds, inadvertently exacerbating regional economic disparities." The California Housing Partnership and Housing California are similarly opposed to subsidizing market rate units, pointing out that housing needs are "most acute among low-income Californians, who are most likely to experience housing instability and homelessness. Data from the California Housing Partnership shows that 70% of low-income, 84% of very low-income, and 90% of extremely low-income households are cost-burdened, whereas only 43% of moderate income and 11% of above moderate-income households are cost-burdened."

7) *Double-referral.* This bill was also referred to the Local Government Committee.

Related/Prior Legislation

SB 1361 (Durazo, 2026) --- prohibits a local government with an existing or planned TOD stop from taking actions to interfere with a transit project's approval to avoid the application of SB 79 (Wiener, Chapter 512, Statutes of 2025) development standards.

SB 79 (Wiener, Chapter 512, Statutes of 2025) --- established a streamlined, ministerial approval process for TOD housing development projects.

SB 423 (Wiener, Chapter 778, Statutes of 2023) --- amended SB 35 (Wiener), which created a streamlined, ministerial local approvals process for housing development proposals in jurisdictions that have failed to produce sufficient housing to meet their RHNA.

SB 750 (Cortese, 2025) --- subject to voter approval of a constitutional amendment, establishes the California Housing Finance and Credit Program (Program), a state-backed credit enhancement program for affordable housing construction loans administered by CalHFA. *This bill is pending in the Assembly Appropriations Committee.*

FISCAL EFFECT: Appropriation: Yes Fiscal Com.: Yes Local: Yes

POSITIONS: (Communicated to the committee before noon on Wednesday, June 24th, 2026.)

SUPPORT:

State Building & Construction Trades Council of California (Sponsor)
Big City Mayors
Bike Coalition San Diego County
Business for Good San Diego
California Big City Mayors Coalition
California Black Chamber of Commerce
California Downtown Association
California Yimby
Central City Association of Los Angeles
City of Anaheim
City of Bakersfield
City of Fresno
City of Irvine
City of Long Beach

City of Los Angeles
City of Oakland
City of Riverside
City of Sacramento
City of San Diego
City of San Francisco
City of San Jose
City of Stockton
Climate Action Campaign
Coalition for Clean Air
Downtown San Diego Partnership
Dtla Residents Association
Greenbelt Alliance
Mayor Matt Mahan, City of San Jose
Sacramento Councilmember Caity Maple
Yimby Democrats of San Diego County
Zillow Group

OPPOSITION:

California Housing Consortium
California Housing Partnership Corporation
Housing California

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