

CALIFORNIA
COMMUNITY
BUILDERS

2023

ANNUAL REPORT



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WELCOME

Dear Friends and Colleagues,

Another year has passed, and California Community Builders is excited to share an update on our 2023 accomplishments. Looking back over the year, I'm proud of how CCB has grown in both expected and unexpected ways. Now, more than ever, our communities need solutions that address three distinct-but-related crises: a scarcity of housing and homeownership opportunities, climate change, and a yawning racial wealth gap that has barely improved since 1968. Luckily, **CCB is in the business of practical, attainable solutions that set the stage for even more transformative change down the line.**

I believe our research, policy, and other achievements in 2023 showed that we punch above our weight as an organization. **CCB reached the second year of our five-year strategic plan and began to see our organizational vision turn into real, concrete work.** We made it a core goal to ensure that there are enough homes for people who want to live in California, and so last year we sponsored bills that made it easier to build starter homes in dense urban areas and added homeownership as a goal in California's Statewide Housing Plan. To advance our second organizational goal, to ensure that communities of color have access to mortgages and other capital needed to enable homeownership, we led a group of community leaders to Washington, DC. In DC, we met with Federal Reserve Chair Jerome Powell and other regulators to talk about the impact of interest rates on first-time homebuyers and working-class families.

We also invested a significant amount of time and energy in growing and strengthening CCB's organizational infrastructure, which will allow us to increase and expand our impact for years to come. In 2023, CCB brought on its first ever Chief Strategy Officer as well as five new board members to help achieve the type of growth we believe we are primed for. I'm also excited to share that another four students and young professionals participated in CCB's Leadership Academy and are ready to make the long-term changes needed in our world.

And we have big plans in 2024. We will tackle new research on multifamily homeownership, advance advocacy related to housing production and affordable homeownership, and articulate a *New New Deal* for Housing that aims to combine different parts of the housing ecosystem into a cohesive – and productive – whole. **We hope you'll stick with us as we continue to push for change this year and beyond!**

Sincerely,



Adam Briones, CEO

California Community Builders

THEORY OF CHANGE



PUBLICATIONS

CCB's strategy begins with creating a knowledge base that acts as a springboard to advance policy objectives. We work in partnership with community leaders and state and national policymakers to ensure that the solutions implemented on the ground truly meet community needs.

RESEARCH & REPORTS

In 2023, we published numerous briefs and reports, specifically to support accessible homeownership for the average working family – a population woefully under-addressed, particularly in California.

WEBINARS

Our research is as powerful as the people who use it! As such, we endeavor to share the findings from our reports with as many people as possible. Our webinars have attracted hundreds of legislative staff, housing advocates, and others who can take the information we offer and put it into action.

[REPORT / MAY 2023](#)

Multifamily Homeownership: Pathways to Addressing the California Housing Crisis

[BRIEF / JUNE 2023](#)

California's Legislature Takes on Homeownership: An Analysis of 2023 Homeownership Bills

[WEBINAR / MAY 2023](#)

Multifamily Homeownership

[WEBINAR / JUNE 2023](#)

2023 Overview of Housing and Homeownership Legislation

[WEBINAR / JULY 2023](#)

Encouraging Homeownership in Orange County

[WEBINAR / AUGUST 2023](#)

Social Impact Bonds

LEGISLATIVE ADVOCACY

In 2023, CCB co-sponsored two bills designed to highlight and facilitate increased homeownership in California. This year marks the second year in a row that CCB has successfully co-sponsored legislation that has made it to the very end of the legislative process, and the second year in a row that at least one of our bills was signed by the governor.

SIGNED: AB 1508

Co-sponsored along with The Two Hundred for Homeownership, AB 1508 (Ramos) will direct the California Department of Housing and Community Development to include increasing the number of first-time home buyers as a goal in the Statewide Housing Plan.

SIGNED: SB 684

CCB and partners introduced SB 684 (Caballero), designed to increase homeownership opportunities by making it faster, easier, and less expensive to build lower-cost small-lot homes throughout the state. We look forward refining and advancing this idea in future years.



REGULATORY ADVOCACY IN D.C.

In July 2023, CCB and a coalition of community leaders from California and other states went to Washington, DC to meet with Federal Reserve Chairman Jerome Powell and Federal Reserve Governors Lisa Cook, Philip Jefferson, and Christopher Waller to discuss the disproportionate impact of interest rate hikes on people of color. In addition to the Fed, we also met with officials at the Department of Justice, Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation, Freddie Mac, and the offices of U.S. Reps. Barbara Lee and Nancy Pelosi.

We primarily sought to highlight and clarify for federal decision-makers the disparate impacts of monetary policies, particularly for BIPOC communities. Specifically, we expressed our serious concerns about the impact of interest-rate hikes policy on low-income communities and communities of color. The current economic model of increasing unemployment to fight inflation disproportionately harms workers of color and first-time homebuyers.



MEDIA & COMMUNICATIONS

CCB has long been at the forefront of raising the alarms about our homeownership crisis and bringing this issue to the forefront of public policy. This year, we made it a strategic priority to improve how we communicate our story. As a part of this effort, we have increased our outreach to media outlets in 2023. Here are some highlights:

COMMENTARY

Housing bills would help address California's wealth inequality

News ▾ Music ▾ Podcasts & Shows Schedules Events Support

Insight With Vicki Gonzalez

Hosted By [Vicki Gonzalez](#)

Award-winning journalist Vicki Gonzalez hosts interviews with community leaders, advocates, experts, artists and more to provide background and understanding on breaking news, big events, politics and culture in the Sacramento region and beyond.

Is it a good option to buy a home with family or friends? We consulted a real estate expert

According to the California Community Builders Organization, buying a home together with family or friends is one of the alternatives for many to achieve their American dream. However, Anna Maria Valenzuela, a real estate agent, assures that although it is a good option, it is sometimes more difficult. "We see the conflicts that if they do not have good insurance or work with an ITIN Number and want to join someone who has social security, they do not achieve that goal," she said.

BY: UNIVISION TELEVISION GROUP
 PUBLISHED 16 MAY 2023 - 02:25 AM EDT | UPDATED MAY 16, 2023 - 02:45 AM EDT

[SHARE](#)

Ignoring Warnings of Mass Job Loss, Fed Hikes Rates to Highest Level in Decades

"The dangerous reflex to hike rates, no matter the causes of inflation, is both a policy failure and a failure to imagine a world in which workers are anything other than expendable," said one economist.

Unlocking the Potential of Missing Middle Housing

David Garcia, Muhammad Alameidin, Ben Metcalf, William Fulton

A voice for peace and social justice since 1909

THE LATEST | MAGAZINE | PUBLIC SCHOOLS ADVOCATE | OP-EDS | ABOUT US | SHOP | SUBSCRIBE | DONATE

The Real Cost of the Fed's Interest Rate Hikes

They drive down wages, raise unemployment, and push homeownership farther out of reach for millions of working-class Americans.

BY ADAM BRIONES | SEPTEMBER 25, 2023 5:18 PM

COMMENTARY

A path to ending the racial wealth gap is through homeownership

Women in Banking | Leaders Forum | Events | Research | Podcasts | Webinars and Whitepapers | Magazine | Jobs

REGULATION AND COMPLIANCE

BankThink

In pursuit of a 'soft landing,' the Fed must not neglect the vulnerable

By [Adam Briones, John Gamboa](#) | August 14, 2023, 10:00 a.m. EDT | 4-Min Read

ACADEMY

Each year we bring in outstanding young leaders to bolster our work and hone their advocacy skills, and each year they continue to amaze us.

2023 GRADUATING CLASS



Jaida Daniel is a recent graduate of Benedict College with a major in finance. At CCB, Jaida took the lead in Inclusive Economy research, specifically studying the effects of the Community Reinvestment Act, as well as in researching organizing strategies. Jaida has continued on in the finance field and joined Freddie Mac after graduation.

— *“Having more experience working with colleagues in a fast-paced environment with a lot of support benefited me a lot.”*



Esther Li-Chen is a 4th year student at UC Berkeley, majoring in architecture with a special focus on research. Esther played an essential role in finalizing and publishing *Multifamily Homeownership: Pathways to Addressing the California Housing Crisis*, as a core part of the communications and research team.

— *“The support I got from the team in my professional career, my educational career, and my life in general was so great and a new experience for me.”*

NEW FELLOWS



Leila Brannan is a 4th year UC Berkeley architecture student from Woodland, California. Leila’s primary focus at CCB has been around communications as well as research on small lot subdivisions.



Julie Aguilar holds a master’s in Public Policy from the UCLA Luskin School of Public Affairs and a B.A. from Grinnell College. Currently, Julie is a Senior Research Fellow with CCB and is working to identify California programs that facilitate homeownership.

ACADEMY ALUMNI

OF FELLOWS GRADUATED SINCE THE BEGINNING OF THE ACADEMY: **12**

WHERE ARE THEY NOW?



Moorea Benmosche — Public Policy Intern, 2021-2022

Moorea graduated from UC Berkeley this Spring with a degree in Urban Studies and a minor in Public Policy. After graduation, she spent time with the team at California Housing Defense Fund (CalHDF), and recently joined A Community of Friends (ACOF), an affordable housing developer, as a Project Associate.



Riena Pariente Ribeiro — Public Policy Intern, 2019-2021

Riena is a current UC Berkeley student majoring in Architecture and a Project Mentor at Berkeley Innovation, a human centered consultancy focused on making design more accessible. At Berkeley Innovation, Riena works with clients on projects including marketing, branding, service and industrial design. For the spring semester she is planning to study abroad in Singapore.



Minhal Hanif — Public Policy Intern, 2019-2021

Minhal graduated from UC Davis in 2022 with a degree in Cognitive Science and a minor in Education and currently works at the Richmond Promise, an organization that provides scholarships to graduating high school seniors and aims to guide them through to the end of their college career and into their first employment opportunity. Following her own experiences in higher education as an immigrant and a nontraditional student, she has developed a passion for educational equity and access.



Hang Nguyen — Public Policy Intern, 2020-2021

Hang graduated from UC Berkeley with a major in Political Economy. At CCB, she was instrumental in our research, working on the disaggregation of Asian homeownership data and co-authoring a report on housing insecurity among college students in California. She currently works as an Assistant Project Manager at the Tenderloin Neighborhood Development Corporation and is a Public Sector Fellow at the Urban Land Institute.



Hannah Phalen Tinsley — Public Policy Intern, 2019-2022

After graduating from the Goldman School of Public Policy last year, Hannah accepted a two-year fellowship with the Coro Foundation and Partnership for the Bay's Future. She recently published a blog post reporting on her progress toward redeveloping the Las Deltas affordable housing project in North Richmond with the Housing Authority of the County of Contra Costa.

OUR FRIENDS & PARTNERS

California Community Builders centers low- and moderate-income communities and communities of color, because for these communities, the playing field has never been level. We know that policies that work to increase access to wealth-building serve all communities. We also know that the most successful policies come from the community, rooted in feedback from real people in real neighborhoods. As such, we hold a strong commitment to working with community leaders to inform and shape our policy priorities. Our coalition of community partners forms the backbone of our work and we are grateful to them for their partnership and perspective.



“CCB understands the importance of uplifting community voices in places of power and they never forget the bottom line of economic opportunity for communities of color.”

Willie Ellison — Board Member, Southern California Black Chamber of Commerce



“We are focused on helping hardworking families attain homeownership and CCB has been a great partner in helping to create more public and private capital for these deserving families!”

Bertha Garcia — Executive Director, Ventura County Community Development Corporation



“I respect and admire CCB for always being ‘solution-oriented’ when it comes to housing issues. Many people identify the problem, but CCB is looking at scalable and applicable solutions to create more affordable homeownership opportunities for all communities.”

Ricardo Flores — Executive Director, Local Initiatives Support Corporation San Diego

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 & Strategic Advisor to CCB*



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Aysha Pamukcu
*Director, Policy Fund
 San Francisco
 Foundation*



Natalie Sandoval
*Executive Director
 Urban Land Institute San
 Francisco*

WHAT'S NEXT?

Ideas are well and good, but we need to implement them if we're going to make any progress in the California housing shortage that disproportionately affects communities of color. CCB has coined itself as not only a think tank, but a think and do tank. In 2024, we hope to expand this as we add one more element to what we do: now we think, do, and *follow through*. Our goals for next year are just as ambitious as this year's, and with some valuable lessons learned, we hope to build on our work and explore California's BIPOC communities and their needs in greater depth.

01 EXPLORING BARRIERS AND OPPORTUNITIES FOR MULTIFAMILY HOMEOWNERSHIP AND OTHER FORMS OF SHARED OWNERSHIP

Following up on research published in 2023, we will study what regulations constitute actual barriers and pinch points impeding access to multifamily ownership and other shared ownership opportunities. We will also look at models from other states and countries to see if they might help spur local production here in California.

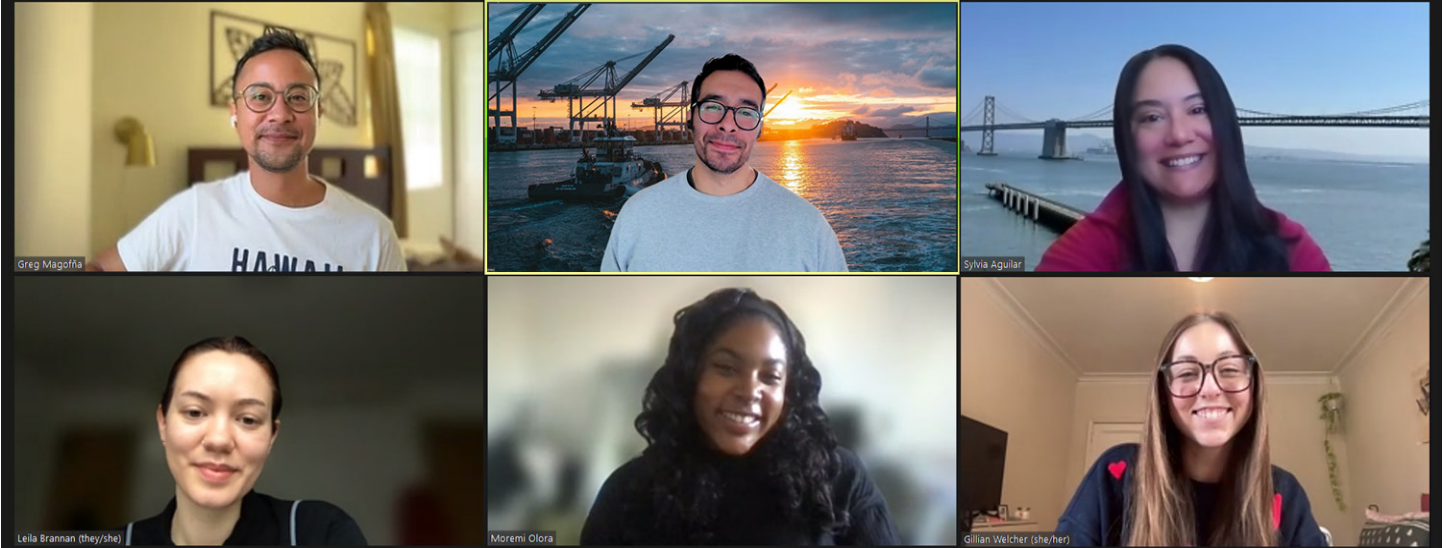
02 DIGGING DEEPER INTO THE GEOGRAPHY OF DIVERSE COMMUNITIES

Through our research into the income diversity of people of color we have begun to dig deeper into the geographic diversity of our communities. Knowing that most middle-income families are people of color, we plan to produce research on the where – and why – people of color actually live, at all income levels. Armed with that information, we will explore what policies can be implemented to promote economic opportunity in these communities.

03 CREATING A NEW NEW DEAL FOR HOUSING AND WEALTH BUILDING

We know that even if we build the housing needed, bigger barriers connected to lending and federal policy persist on the national level that keep homeownership and intergenerational wealth building out of the reach of our communities. Next year, we will look at what can be done to change this and how we can start to put together what can only amount to a very ambitious *New New Deal* for Housing and Economic Equity.

SUPPORT CCB



We have big plans for growth and would love to continue expanding our staff to help achieve our goals for 2024 and beyond. We're proud of what we've accomplished in 2023 with our staff of two and are excited to have now grown 50% to a staff of three at the end of the year. Imagine what we could do with four!

For us to realize our goals for 2024 and beyond, we need to invest in skilled staff who can help expand our programming. Your donations help us to grow and dream bigger. Please consider making a donation to CCB.

[CLICK HERE TO DONATE TO CCB](#)

THANK YOU TO OUR FUNDERS



THANK YOU

California Community Builders would like to say a very sincere thank you to everyone who contributed their time and energy to helping us build out our 2023 Annual Report. While we are not able to list everyone, we do want to take a moment to thank our friends and colleagues who played a special role in the creation of this report.



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