



Assembly Bill 1165 (Gipson): The California Housing Justice Act

AB 1165 (Gipson), the California Housing Justice Act, requires our Housing and Community Development Department (HCD) to create plans to finance solutions to our affordable housing and homelessness crisis. The legislation includes:

- **A strategic roadmap** to end homelessness and California's housing affordability crisis, informed by research like the [Roadmap Home 2030](#) and [Homeless Housing Needs Assessment](#), focused on long-term solutions that bring people home and keep them housed, and shaped by people who have experienced homelessness and housing insecurity, failed by decades of policy choices that led to this crisis.
- **Accountability and transparency** measures that keep state spending aligned with the roadmap and informed through clear metrics, as well as a dashboard on progress against those metrics.

Problem: Scale of Housing Unaffordability

Housing unaffordability, as the leading driver of homelessness, impacts all Californians. Over the course of 2024, over 339,000 people experienced homelessness. About 30% of California's renters pay over half their income on housing, with well over 1 million extremely low-income households spending over half of their incomes on rent. Housing and homelessness are top issues for California voters; however, investments in housing and homelessness account for less than 0.5% of the Governor's 2026 proposed annual budget. While California is making progress, investments have not been ongoing, have fallen short of the scale needed, and have not been aligned with any plan to deliver housing security to Californians.

Housing Unaffordability & Homelessness are Solvable

As indicated by the [2022 Homeless Housing Needs Assessment](#), investments of 2.5% of the state's budget annually would allow California to solve homelessness within 12 years. To preserve and produce the number of affordable homes the State said California needs, the [Roadmap Home 2030](#) estimated public investment of an additional 3% of the state's budget. Consistent funding for capital, rental assistance, prevention, and services to help people get and stay housed would solve our crisis.

AB 1165 Will Offer a Strategic Direction for Solving Housing Affordability and Homelessness

Consistent, adequate funding of proven solutions requires a new culture of accountability that recognizes the state's obligation to respect, protect, and fulfill the right of all Californians to safe,

decent, and affordable housing. To achieve this, the bill requires the financing plan center people with lived experience of homelessness and housing insecurity in decision-making and account for spending consistent with the state's strategic direction.

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Sponsors:

- Alliance of Californians for Community Empowerment (ACCE)
- ACLU California Action
- Bring California Home Coalition
- Corporation for Supportive Housing
- Housing Now!
- PolicyLink
- National Alliance to End Homelessness