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Local Initiative Support Corporation (LISC), Los Angeles

Assembly Member Chris Holden

Chair, Assembly Appropriations Committee

1021 O Street, Suite 5650

Sacramento, CA 94249

Re: AB 2203 (Rivas) – Housing Subsidy Credit Reporting – Support

Dear Assembly Member Holden,

On behalf of Housing California, I write today in support of AB 2203 (Rivas). This important legislation will reduce barriers to securing affordable housing in California. Despite having most of the rent covered by the government, those applying for housing subsidies face many challenges such as rejections based on credit history. AB 2203 seeks to increase access to affordable housing by prohibiting the use of credit checks.

Individuals using housing subsidies go into the housing market with a stereotype attached to their applications. People with housing subsidies often have low credit, poor credit, or no credit scores and are often discriminated against by landlords, who have a preconceived notion of the worthiness and traits of the applicant. The failure rate of these subsidies is about 27% for the City of Los Angeles, 39% for the Los Angeles County Housing Authority, 64% for the Santa Ana Housing Authority, and about 90% for Culver City.

AB 2203 would empower unhoused and housing insecure people to obtain permanent affordable housing without unfair screening criteria. This legislation would remove a significant obstacle to efforts to end our affordable housing and homelessness crisis.

For these reasons, we are pleased to support AB 2203 (Rivas) and respectfully urge your support.

Sincerely,

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Jacqueline Ramirez

Policy Associate

Housing California