

ALERT

Affordable CA Initiative Qualifies for Nov. Ballot

Momentum Builds: Support from 125+ Groups



The **Building an Affordable California Act** (Affordable CA)

has officially qualified for the November 2026 statewide ballot, a major step toward lowering California’s cost of living by building the essential projects communities need faster and more affordably.

California voters consistently rank affordability and the high cost of living among their top concerns. Affordable CA offers a practical solution by cutting the bureaucratic delays that drive up rents and home purchase prices, water and

electricity bills, healthcare expenses, and make other essentials more expensive.

Clear Choice for Voters

“California voters have a clear choice: continue to bear the heavy costs of delay and red tape or embrace a solution that lowers costs and improves quality of life,” said CalChamber President and CEO Jennifer Barrera. “For too long, Californians have been led to believe that sky-high housing and electricity costs, crumbling infrastructure, and endless delays are inevitable. But voters know better. Delays drive up the cost of everyday essentials and families pay the price.

See Affordable: Page 10

CalCEO Council Unveils First-of-its-Kind California Economic Dashboard



The California CEO Council last week unveiled the California Economic

Dashboard, a first-of-its-kind interactive tool to assess the economic well-being of the Golden State, as well as its strengths and challenges in the effort to achieve long-term prosperity.

The dashboard is the first major accomplishment of the Council, formed earlier this year to harness the expertise of California executives in crafting achievable policy proposals that improve quality of life and strengthen the state’s economy.

The California Economic Dashboard is available on [the CalCEO website](#), in coordination with its sponsoring nonprofit organization, the California Foundation for Commerce & Education (CFCE).

Pillars of Success

The dashboard was created by reviewing more than 50 unique economic indicators, derived from publicly available databases and divided into five categories — what the Council believes are the “pillars” that support California’s success:

- **Talent & Inclusion** tracks work-

See CalCEO: Page 9

CalChamber Endorses Becerra for Governor



Gubernatorial candidate Xavier Becerra

The California Chamber of Commerce Board of Directors last week endorsed Xavier Becerra in the November general election for governor, confident the long-time elected official can bridge policy and political divides — paving the way for the kind of predictability needed by the business community.

“California businesses depend on stability and certainty, and the world’s fourth largest economy needs a governor who can work productively with both the private sector and our state legislature,” said CalChamber Board of Directors Chair Donna Lucas. “We believe Secretary Becerra is best positioned to deliver on that. His deep experience at the state and federal level, and reputation for digging deep into issues and care-

See CalChamber Endorses: Page 4

Inside

[California Business Outlook: Pages 3-7](#)

*Labor Law Corner***Steps for Authenticating a Medical Certification for Family Leave**

Ashley Huynh
Employment Law
Expert

I have an employee who is taking a leave of absence using the federal Family and Medical Leave Act (FMLA) and California Family Rights Act (CFRA). The employee provided us with a medical certification, but it looks falsified. What are my options?

You can authenticate a medical certification, but you need to review each law separately to determine the steps you must take.

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FMLA

FMLA allows employers to both authenticate and clarify a medical certification. To authenticate, the employer provides the healthcare provider with a copy of the certification, requesting verification that the information on the form was completed and/or authorized by the health care provider. The employer may not request additional medical information.

Clarification also is allowed but must meet specific requirements under FMLA. (29 Code of Federal Regulations Section 825.307).

Only the following specified roles — a healthcare provider, HR professional, leave administrator or management official, but not the employee's direct supervisor — may contact the employee's healthcare provider for clarification or authentication.

Second and Third Opinion

When the employer has reason to doubt the validity of a medical certification, they may require the employee to obtain a second opinion of another healthcare provider, at the employer's designation and expense, including reasonable out-of-pocket travel expenses.

The employer cannot regularly contract with or employ the employer-selected healthcare provider. (29 Code of Federal Regulations Section 825.307(b)).

If healthcare providers' opinions differ, the employer may require the employee to obtain a third healthcare provider opinion at the employer's

expense. The employer and employee must jointly agree on the third healthcare provider.

The third healthcare provider's opinion is final and binding.

CFRA

An employer is much more limited under CFRA, as CFRA does not allow an employer to contact the healthcare provider except to authenticate a medical certification. (Cal. Code Regulations, Title 2, Section 11091).

Second and Third Opinion

Similar to the FMLA's process, CFRA allows for a second and third opinion. Where CFRA differs is that its standard is higher, requiring a good faith, objective reason to doubt the validity of the medical certification.

The other main difference is that CFRA allows for a second and third opinion only for the employee's own serious health condition, but not that of their family member's health condition.

When an employee is taking leave of absence under both FMLA and CFRA, the employer must apply the more protective law, which, in this case, would be CFRA.

Column based on questions asked by callers on the Labor Law Helpline, a service to California Chamber of Commerce preferred members and above. For expert explanations of labor laws and Cal/OSHA regulations, not legal counsel for specific situations, call (800) 348-2262 or submit your question at www.hrcalifornia.com.

CalChamber-Sponsored Seminars/Trade Shows

More information at www.calchamber.com.
Human Resources

Supervisor Essentials. CalChamber, July 16, **Virtual Seminar**. (800) 331-8877.

Leaves of Absence. CalChamber, August 6–7, **Virtual Seminar**. (800) 331-8877.

Mid-Year Update (1-Hour Free Member Webinar). CalChamber, August 20. (800) 331-8877.

Conducting California Workplace Investigations. CalChamber, August 27, **Virtual Seminar**. (800) 331-8877.

HR Boot Camp. CalChamber, September 10–11, **Virtual Seminar**. (800) 331-8877.

California Pregnancy Disability and Child Bonding Leaves. CalChamber, September 17, **Webinar**. (800) 331-8877.

Wage & Hour 101: Nonexempt/Hourly Employees. CalChamber. **Webinar recording**. (800) 331-8877.

Workplace Violence Prevention. CalChamber. **Webinar recording**. (800) 331-8877.

Navigating Paid Sick Leave and Time Off Requirements in California. CalChamber. **Webinar recording**. (800) 331-8877.

See CalChamber-Sponsored: Page 9

San Rafael Chamber Chosen as 2026 Chamber of the Year

The California Chamber of Commerce has named the San Rafael Chamber of Commerce as Chamber of the Year in recognition of its outstanding leadership in community engagement, economic development and advocacy.

The award was presented on June 10 at the California Business Outlook Dinner in Sacramento, the finale to a day-long gathering of leaders from communities throughout the state. The audience included representatives from business, local chambers of commerce, state legislators, government entities and international partners.

The other finalists for the award were the Chino Valley Chamber and the Menifee Valley Chamber.

Leading the San Rafael Chamber is President and CEO Karen Strolia, who presided over a tech-forward, proactive approach geared toward ensuring long-term sustainability for the chamber and its members.

Key Programs

During the 2025–2026 award year, the San Rafael Chamber’s advocacy agenda focused on economic resiliency, workforce housing and local control. Noteworthy activities included the following:

- **Housing-jobs imbalance:** To advance this key priority, the San Rafael Chamber endorsed major development representing hundreds of new units. In addition, to engage policymakers, the chamber hosted the 2026 Economic Forecast, convening nearly 300 regional leaders and experts. The forum provided data needed to influence the three-year strategic plan for the city of San Rafael, ensuring that economic development and housing and homelessness remained the city’s top priorities.

- To guide entrepreneurs through the complexities of starting a business, the

San Rafael Leadership Institute developed the Small Business Resource Guide, a seven-step roadmap to financing, legal registration and permitting. The guide was distributed to hundreds of new and existing businesses, empowering business startups and helping existing small businesses scale efficiently.

- Stabilizing finances of the Downtown Business Improvement District

nesses gaining access to capital.

- **Workforce development:** through deepened strategic partnerships with the College of Marin and the California Film Institute, the San Rafael Chamber aligned the San Rafael Leadership Institute curriculum with the evolving needs of the local labor market.

Community Testimonials

Business owners praise the San Rafael Chamber for its effectiveness and community presence.

- **Chris Hart, owner of Seagull Prime Real Estate Fund:** “I joined the Chamber because I have found the San Rafael Chamber to be highly effective and impactful... money well spent, with a specific and positive impact on the business environment of San Rafael.”

- **Jan Goldbert and Teresa Hammond, owners of Delicious Catering:** “The Chamber acts as a vital bridge to countywide leadership, successfully advocating for fee deferments and financial accommodations for food businesses.”

- **Ann Brewer, proprietor of Brewer Phillips Hair Design:** “Building and operating a small business is a huge endeavor... Karen and her staff are always there for me when I need them.”



Photo by bryanpatrickphoto.com

San Rafael Chamber President and CEO Karen Strolia (left) receives the Chamber of the Year Award from CalChamber Board Chair Donna Lucas.

by securing additional funding through private arts grants and event-based fundraising, which translated into a budget increase for 2026. The San Rafael Chamber also secured a renewed professional services agreement with the city, an action that transformed the chamber into a formal liaison between businesses and the city.

- “We Are One Marin” podcast and Diversity, Equity and Inclusion (DEI) Committee championed inclusive economic growth by providing a platform for underrepresented business owners and addressing systemic barriers to busi-

Award Criteria

To be eligible for the award, chambers were required to have a proven track record of successful programs or initiatives benefiting their local business community, supported by financial stability to ensure the long-term viability of those programs. Also weighed were the chamber’s contributions to the economic prosperity of the region, advocacy efforts having a positive influence on business policies and regulations, and innovative strategies that enhance business success.

President's Circle Award Honors Top 20 Chambers in Advocacy

The California Chamber of Commerce has named 20 local chambers of commerce as recipients of the 2026 President's Circle Award.

Starting this year, the award criteria changed to focus completely on the chambers' advocacy activities without the employment law compliance component.

The award-winning chambers were recognized during the California Business Outlook on June 10.

To be considered for the recognition, chambers demonstrated strong engagement by participating in CalChamber legislative update calls highlighting opportunities to influence legislators on pending proposals and signing coalition letters on top issues.

The Long Beach Area Chamber of Commerce, which received the President's Circle Award all 17 years when the criteria included both excellence in business advocacy and helping members comply with California employment laws, is once again among this year's recipients of the advocacy-focused award.

2026 President's Circle Award Recipients

- Carlsbad Chamber of Commerce:

- Bret Schanzebach, president/CEO;
- Chino Valley Chamber of Commerce: Zeb Welborn, executive director;
- Corona Chamber of Commerce: Tim Gramling, president/CEO;
- Greater Conejo Valley Chamber of Commerce: Danielle Borja, president/CEO;

- Commerce: Jeremy Harris, president/CEO;
- Murrieta/Wildomar Chamber of Commerce: Patrick Ellis, president/CEO;
- Norwalk Chamber of Commerce: Caren Spilsbury, executive director;
- Rancho Cordova Area Chamber of Commerce: Diann Rogers, president/CEO;



Recipients of the 2026 President's Circle Award at the CalChamber's Business Outlook on June 10 with CalChamber President and CEO Jennifer Barrera and CalChamber Board Chair Donna Lucas.

- Greater High Desert Chamber of Commerce: Mark Creffield, president/CEO;
- Greater San Fernando Valley Chamber of Commerce: Nancy Hoffman, president/CEO.
- Lake Elsinore Valley Chamber of Commerce: Kimberley Davidson, president/CEO;
- Long Beach Area Chamber of

- Roseville Area Chamber of Commerce: Ananda Rochita, president/CEO;
- San Diego Regional Chamber of Commerce: Chris Cate, president/CEO;
- Santa Clarita Valley Chamber of Commerce: Ivan Volschenk, president/CEO;
- Santa Maria Valley Chamber of Commerce: Michael Boyer, president/CEO;
- Simi Valley Chamber of Commerce: Kathi Van Etten, president/CEO;
- Torrance Area Chamber of Commerce: Donna Duperron, president/CEO;
- Tulare Chamber of Commerce: Donnette Silva, president/CEO;
- Valley Industry and Commerce Association: Stuart Waldman, president/CEO; and
- West Ventura County Business Alliance: Andy Conli, president/CEO.

CalChamber Endorses Becerra for Governor

From Page 1

fully considering the views of everyone who's at the table, have prepared him to successfully tackle the challenges and opportunities that lie ahead."

The endorsement came during the Board's June 11 quarterly meeting in Sacramento, where both of the remaining candidates spoke about their plans for governing the state over the next four years.

"We stand ready to roll up our sleeves and work with the incoming administration to ensure the needs of small and big businesses alike are factored into every economic policy," said CalChamber President and CEO Jennifer Barrera. "California needs collaboration, not conflict. Secretary Becerra represents the best candidate to embrace that style of leadership."

CalChamber, through its JobsPAC

independent expenditure committee, contributed \$14.5 million during the primary election season to help inform voters about the choices they faced in the race for governor. As part of a broad, nonpartisan coalition, CalChamber's political action committee was engaged early and consistently, achieving the kind of success that underlines the key role the business community plays in helping shape the agenda of state government.

California Business Outlook

Business, Government Leaders Exchange Thoughts for Shaping a Better State Future

Business leaders from throughout the state came to Sacramento last week for the day-long California Business Outlook and Dinner.

Panel discussions throughout the event gave attendees the opportunity to hear from experts, legislators and business colleagues on subjects ranging from ballot initiatives and elections to

international economics, artificial intelligence, the California budget and a new economic dashboard.

Awards presented at the event recognized outstanding chambers of commerce and innovative small businesses.

The final keynote speaker was James Carville, one of the most well-known political strategists in modern U.S. history.

See photos and stories in this edition of *Alert* for more information.

Premier sponsors of the event were United Airlines and Fidelity Investments.

The Sacramento Host Committee, celebrating its 100th anniversary this year, was CalChamber's partner in presenting the Business Outlook Dinner.



In her welcome remarks, CalChamber President and CEO Jennifer Barrera took stock of the state's many advantages while calling for a greater focus on affordability as a key component of making California more attractive to business.



Rana Ghadban, CalChamber vice president of small business advocacy, sets the stage for the daytime portion of the California Business Outlook on June 10.



Luncheon keynote speaker Christopher Thornberg, Ph.D., of Beacon Economics presents a wide-ranging overview of the forces affecting the state, national and international economies. He warns of the policy distortions that result when the popular narrative doesn't match the underlying reality.



Reviewing the results of the June primary elections and various scenarios for the November general election are (from left) moderator Liz Snow, CalChamber senior vice president of political affairs, and panelists Jacob Regalado and Pat Dennis of Street Level Strategies, and Tino Rossi and Tom Ross of Swing Strategies.



(From left) CalChamber President and CEO Jennifer Barrera moderates as campaign strategists Brandon Castillo of Bicker, Castillo, Fairbanks & Spitz and Jim DeBoo of DeBoo Strategies review the potential fate of various measures aiming for spots on the November ballot.

California Business Outlook: Sharing Thoughts for Shaping a Better Future



Quickly evolving policies related to artificial intelligence are the discussion topic for moderator Ronak Daylami (left), CalChamber vice president for advocacy, and (from left) Assemblymember Alexandra Macedo, Senator Tom Umberg and Assemblymember Patrick Ahrens. Macedo describes the challenge as having “Jetson-level technology governed by a Flintstone process.”



California’s fiscal future is the focus of the final panel of the day moderated by John Myers (right), CalChamber senior vice president of communications and external affairs. Panelists are (from left) Senator John Laird, Senator Roger Niello, and Assemblymember David Tangipa.



Melanie Mason, California Bureau Chief for Politico, poses questions to political strategist James Carville, the “Ragin’ Cajun.” The prompts encourage Carville to recall and share numerous entertaining anecdotes from his decades in campaign consulting, plus observations on rising stars on the national political scene.

Small Business Grants Go to Firms in Sacramento, Calabasas

The California Chamber of Commerce presented grants recognizing two innovative small businesses last week at the California Business Outlook Dinner.

The \$5,000 grants were presented on June 10 to EcoPress Sacramento and Zavikon.

Helping select the grant recipients from 57 applicants was the Sacramento Host Committee, CalChamber's longtime Business Outlook partner. The Host Committee is celebrating its 100th anniversary this year.

The businesses also received a CalChamber online membership (\$499 value).

The grant recipients demonstrated leadership in creating jobs and growing their businesses; creativity in workforce solutions and employee relations; community impact, including partnerships with community groups; and innovation in business solutions and design.

EcoPress Sacramento

Sam Mejia, founder and CEO of EcoPress Sacramento, is a first-generation Filipino and Salvadoran. EcoPress is a startup that diverts plastic waste from landfills by upcycling it, transforming the post-consumer No. 2 plastics into usable goods, such as furniture, and art. The business hosts community clean-ups, has partnered with seven small businesses to collect plastic, and collaborates with schools to provide students

hands-on education in sustainability and creative reuse.

Mejia plans to use the grant to help EcoPress make the transition from a grassroots, community-driven project into a stable, scalable small business. The grant

Zavikon

At Zavikon, says Founder and CEO Rebecca Beam, "we believe there is a job for everyone to apply their talents and skills in a meaningful way. Our mission

is to match qualified candidates with disabilities or those who are neurodivergent with employers who believe inclusion is the future. Zavikon is the bridge to inclusion."

Currently, the Calabasas-based firm recruits talent using its large network of community partners, matching candidates with a client's hiring needs. After a candidate is placed with a business, Zavikon follows up with activities such as educating managers and coworkers about the employee career coaching services.

Zavikon aims to use the grant to expand its reach and increase the number of individuals and employers it can support. With the help of the grant,

Zavikon will be building a job search platform to connect neurodivergent talent and employers. This Employment Matching Engine will use custom-built automation technology, including AI and machine learning, to augment Zavikon's process and integrate with its human-centered practices. Zavikon estimates the enhanced technology will enable it to increase its job placement capacity from hundreds to thousands after three years.



Sacramento Host Committee Chair Jerry Fat of Frank Fat Properties introduces the judging panel and small business grant recipients.



Photos by bryanpatrickphoto.com

Sam Mejia of EcoPress (left photo) and Rebecca Beam of Zavikon (right photo) with Sacramento Host Committee judges Erica Taylor of Golden 1 Credit Union, Rachael McKinney of Sutter Health, and Nikky Mohanna of Mohanna Development.



opening for the business in Old Sacramento is planned for the end of June.

EcoPress will invest in equipment that increases production efficiency and safety, and expands its ability to transform plastic waste into high-quality products. Grant funds will support existing educational programs and paid residency programs for local artists.

Gov. Newsom, Lt. Gov. Kounalakis Mingle with Consular Corps, International Partners During Reception at Historic Governor's Mansion

Representatives from more than 60 countries gathered at the Governor's mansion in Sacramento on June 10 to visit with each other and see Gov. Gavin Newsom

and Lt. Gov. Eleni Kounalakis, along with other state government officials. The reception gave attendees the chance to extend good wishes to the Governor and

Lieutenant Governor on the next stages of their political careers and for the two to express thanks for the support of the international community.



Gov. Gavin Newsom looks back on his time in office and reflects on what comes next in remarks at a June 10 reception for members of the consular corps and international partners at the Governor's mansion.



Lt. Gov. Eleni Kounalakis addresses reception attendees.



Lt. Gov. Eleni Kounalakis, Gov. Gavin Newsom and CalChamber President/CEO Jennifer Barrera



Susanne Stirling, CalChamber senior vice president, international affairs, and Chilean Ambassador Andrés Ergas-Heymann.



Reception attendees included representatives from more than 60 countries, including the European Union and Asian nations.

CalCEO Council Unveils First-of-its-Kind California Economic Dashboard

From Page 1

force readiness and employment outcomes.

- **Investment Climate** takes stock of how attractive California’s business environment is to entrepreneurs and investors.

- **Broad-Based Prosperity** evaluates California’s overall economic health and wealth.

- **Demographics & Community Well-Being** tracks population dynamics and community conditions.

- **Housing & Infrastructure Delivery** measures the supply and performance of housing and infrastructure.

Sixteen metrics are included in the pillars, benchmarked against all other U.S. states and built on nearly a decade of data while also offering California insights down to the county level. The CalCEO Council retained the services of Boston Consulting Group to build the dashboard, which will be updated by CalCEO and CFCE on a quarterly basis.

Executive Support

“Through CalCEO, businesses and CEOs are a force for good in our state. With the California Economic Dashboard, we now have a new tool to inform

public policy to help power prosperity statewide,” said PG&E Corporation CEO Patti Poppe, a member of the Council’s Executive Committee.

“This dashboard gives us a shared foundation to turn insights into action,

Snap Inc. CEO Evan Spiegel, a member of the Council’s Executive Committee. “It shows us where our competitive advantages are strongest and where we need to do real work to improve. That honest accounting is the foundation for meaningful progress.”

“California’s challenges are too important for any one sector to solve alone,” said San Francisco 49ers Principal Owner Jed York, a member of the Council’s Executive Committee. “This dashboard creates a common set of facts that can help business leaders, policymakers, and communities work together toward practical solutions.”

About CalCEO Council

The CalCEO Council is a nonpartisan organization comprised of 25 executives, leaders of a diverse group of California organizations representing an array of essential industries and fields. The group is committed to policy reforms that are shaped and supported through stakeholder outreach, public dialogue, and strategic engagement.

The Council is part of the California Foundation for Commerce & Education, a nonprofit “think tank” affiliated with the California Chamber of Commerce.

Photo by bryanpatrickphoto.com



Nikki Laurenzo (left) of Fox 40 moderates an introduction to the California Economic Dashboard at the California Business Outlook Dinner on June 10 by (from left) Jennifer Barrera, CalChamber president and CEO; Patti Poppe, CEO of PG&E Corporation; Ashley Magargee, CEO of Genentech; and Jennifer Haley, president and CEO of Kern Energy.

align around opportunity, and help shape California’s next chapter,” said Gap Inc. CEO Richard Dickson, a member of the Council’s Executive Committee.

“Our Council is committed to California for the long run, and this dashboard gives us exactly the kind of clarity that makes long-term success possible,” said

CalChamber-Sponsored Seminars/Trade Shows

From Page 2

California Employers’ Guide to AI Decision Making. CalChamber. [Webinar recording](#). (800) 331-8877.

International Trade

Seafood Expo Bharat. India Marine Products Export Development Authority. July 1–3. Chennai, India. [Event website](#).

Farnborough Airshow. Governor’s Office of Business and Economic Develop-

ment (GO-Biz) to lead delegation of economic developers. July 20–24, London, United Kingdom. [Event website](#).

Aquatech: California Pavilion. GO-Biz with U.S. Commercial Service. September 1–3, Mexico City, Mexico. [See flyer](#).

Semicon Taiwan: California Pavilion. GO-Biz. September 1–4, Taipei, Taiwan. Up to 8 California small busi-

nesses in semiconductor supply chain invited to apply. [See flyer](#).

2026 U.S. Business Day – Sourcing Meetings. Bureau of Foreign Trade (BOFT), Ministry of Economic Affairs; Taiwan External Trade Development Council (TAITRA); Department of Investment Services (DOIS), Ministry of Economic Affairs. October 13, Taipei, Taiwan. [More information](#).

Affordable CA Qualifies; Momentum Builds for Cost-of-Living Measure

From Page 1

If we're serious about lowering the cost of living, we must be just as serious about building the housing and infrastructure projects that Californians need. We are confident voters will pass Affordable CA this November and choose a more affordable future."

Modernizes Project Approvals

Affordable CA modernizes California's decades-old project approval process by establishing clear timelines and a faster, more predictable process for legal review—cutting, in some cases, as much as a decade off project timelines while maintaining California's strong environmental protections.

"Building clean energy faster means lower bills, cleaner air, and more reliable power," said Alex Jackson, executive director, American Clean Power – California. "The Building an Affordable California Act delivers real benefits for Californians while keeping the state on

track to meet its climate goals."

"Delivering safe, reliable, and affordable water doesn't happen by accident—it requires timely investment in the infrastructure that communities depend on every day," said Jennifer Capitolo, executive director of the California Water Association. "When critical projects are delayed for years, the consequences result in higher costs and added strain on the systems people rely on. Affordable CA will help streamline water projects so essential water investments can move forward with the urgency and accountability Californians need and deserve, while keeping costs down for customers."

"High costs disproportionately harm Black and Brown families and communities of color. By accelerating essential infrastructure, the Building an Affordable California Act helps lower costs and make sure communities get the basic services they deserve," said Rick Callender, president, NAACP California/Hawaii State Conference.

"California's housing affordability crisis is being made worse by seemingly never-ending delays," said Jenna Abbott, executive director of the California Council for Affordable Housing. "When affordable housing takes years to approve, costs rise, financing becomes harder to secure, and fewer homes get built. Affordable CA will help create a clearer, faster path to delivering the affordable housing Californians urgently need."

Coalition Momentum

Momentum behind Affordable CA has created a coalition of 125+ organizations—including advocates of affordable housing, clean energy, water, agricultural groups, and business leaders—united behind the need to deliver essential projects faster and more affordably.

Affordable CA is expected to receive formal certification from the Secretary of State on June 25.

SUMMER MEMBER SAVINGS

Join today and choose your new member bonus.

HRCalifornia
powered by CalChamber

FREE
ON-DEMAND
WEBINAR

OR

\$100
STORE CREDIT



GET YOUR BONUS

New members only. Valid until July 31, 2026.