May 1, 2020

The Honorable Buffy Wicks
California State Assembly
State Capitol
Sacramento, California

Re:   AB 2463 - Support
       Assembly Judiciary Hearing Date: May 11th

Dear Assembly Member Wicks:

As Chair of the City of Berkeley's Rent Stabilization Board, I am pleased to inform you of the Board's support for AB 2463. The Rent Board, an elected body, administers Berkeley’s Rent Stabilization and Eviction for Good Cause Ordinance. The purposes of the Ordinance include addressing the city’s housing crisis.

Your bill would add language in the California’s homestead exemption that would prevent judgment creditors from foreclosing on judgment liens, where the underlying judgment was obtained for an unsecured consumer debt. This method of collection by foreclosing on judgment lien is disruptive to communities. Given California’s current housing affordability crisis – compounded by the economic effects of the COVID-19 pandemic – AB 2463 is necessary to provide protections to homeowners to prevent the threat of homelessness.

At least half a dozen states, including Arkansas, Florida, Iowa, Kansas, Oklahoma, South Dakota and Texas, already have protections similar to AB 2463. In the conventional narrative, those states are not perceived to share policy positions with our city. Such is not the case with AB 2463. Your bill is a commonsense measure that all can support.

Thank you for authoring AB 2463. If you have any questions or concerns, please do not hesitate to contact the Board's Legislative Advocate, Brian Augusta, at baugusta@housingadvocates.org or (916) 400-3136.

Sincerely,

Paola Laverde, Chair
City of Berkeley Rent Stabilization Board

cc: Assembly Judiciary Committee