

BIA Fresno/Madera Counties UPDATE BULLETIN

Volume 32, Issue 9 - September 29, 2023



Clovis Committee Meeting in September

- **Update on impact fee review** John Holt report on the progress for the water and sewer impact fees and indicated that Kosmont had been hired to assist the city in the review of the water and sewer fees. John stated that the initial step would be to review the methodology for computing the fees and that should be completed by late October or early November. John stated that the city would be meeting with the BIA prior to returning to the City Council with the report.
- **Update of VMT mitigation measures** Dave Merchen informed the group they were reviewing the projects for inclusion in a fee program and the city's consultant, Kittleson, was reviewing the project for feasibility.
- **Permit trends** Jesse Newton reported that there are 671 single family permits from fiscal year 2023 still in review, 86 permits in review in since July 1, 2023, and 79 permits issued since July 1.
- **Changes to R-3 and R-4 zone districts** Dave Merchen indicated that the City Council had approved the recommended changes to the R-3 zone district which increased the allowed density from 25 units per acre to a new maximum of 30 units per acre. Dave stated that they understood that the industry was interested in changing the R-4 densities, however, staff was concentrating on completing the response to HCD's comments on the city's housing element. Dave reported that they would be discussing with the consultant, Kittleson, the impact of making additional changes to the R-3 and R-4 changes.
- **General Plan review and audit** Renee Mathis commented that they were working on the Housing Element and responding to comments from the State HCD. Renee stated that they were targeting January 2024 to have a consultant on board to begin the update of the General Plan.
- **Housing Element** Renee Mathis reported that they were reviewing the comments by HCD and considering the comment from HCD for some type of inclusionary zoning. Renee stated that they would be meeting with the BIA on the issue of inclusionary zoning.
- **Update on project processing** Sean Smith reported that during the last quarter they had some difficulty meeting their processing goals but recently had made improvements toward their targets for turn-around times.

Fresno Committee Meeting in September - None

Madera County Committee Meeting in September - None

Fresno County Committee Meeting in September - None

Fresno Metropolitan Flood Control District in September - None



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AROUND THE STATE

45,000-home mega-development nears approval in Central California | SF Gate

The project, called the Southeast Development Area, would transform the city of Fresno. In a 124-page proposal for SEDA, Fresno officials call it the "final frontier" for the city. The area, which is currently mostly rural, covers 9,000 acres. The development would convert the area into a series of walkable neighborhoods, each with an elementary school, community gardens, shops and parks. The plan also boasts reliable and safe public transit options for residents.

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US housing market faces new hurdle: Student loan repayments | FOX Business

For more than three years, federal student loan borrowers have not had to make monthly payments. Real estate experts are bracing for a significant blow to the market when the pandemicera freeze on federal student loan payments comes to an end this fall, according to a recent poll conducted by Pulsenomics.

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California housing policy takes two steps forward and one back | CalMatters

The last days of the 2023 session of the California Legislature have produced two major bills to close loopholes that anti-housing interests employ to block projects. But housing policy suffered a setback in the settlement of a lawsuit against San Bernardino.

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California must ban gas in new buildings, local officials tell governor | Smart Cities Dive

Twenty-six local government leaders in California — including those from the major cities of San Francisco, Los Angeles and San Jose — are calling on Gov. Gavin Newsom to urgently pursue statewide standards requiring new buildings to be all-electric rather than burn fossil fuels on site for uses such as cooking and space and water heating.

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Housing Market Update: Builders Adapt as Mortgage Rates Elevate Affordability Concerns | Builder

Over 80% of builders in Florida's Jacksonville, Orlando,

and Tampa; Denver; Indianapolis; Phoenix; and Raleigh, North Carolina, are offering incentives, including mortgage rate buydowns, funds toward closing costs, and flex dollars to help overcome affordability hurdles.

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Newsom to Meet with Billionaires Behind 'California Forever' Project | California City News

Governor Gavin Newsom will meet with a group of Silicon Valley billionaires who plan to build a futuristic "mega city" near Travis Air Force Base in Solano County.

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The housing market has gotten so unaffordable that Zillow is now offering prospective homebuyers a 1% down payment option | Yahoo/ Finance

Zillow's new down payment option comes as the company is expanding to be more than a platform to browse homes for sale. It seeks to become a one-stop shop for prospective homebuyers, offering direct access to real estate agents and home loans underwritten by them.

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AROUND THE STATE

Going Against The Grain: Millennials' Impact On The Housing Market | Forbes

When many are retreating, Millennials (born between 1981 and 1996) are forging ahead. They're not afraid to test the waters when others are telling them it's not a good time. Why? It all comes down to their optimistic outlook. Homeownership by this generation has spiked 64% over the past five years.

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The fight over California community solar: 'It's everyone vs. utilities' | Canary Media

That's why the California Building Industry Association threw its support behind AB 2316 and the NVBT. California will need between 250 and 450 megawatts of community solar every year for homebuilders to meet the state's building-code mandates through community solar projects, **Chris Ochoa, CBIA's senior counsel for codes, regulatory and legislative affairs**, wrote in an August opinion piece. But without the CPUC taking action to implement a workable program, "there is effectively no way to do community solar in the state," he wrote.

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Wildfires make it hard for Californians to insure their homes. Did a deal to help fall apart? | The Sacramento Bee

Sen. Bill Dodd, D-Napa, who sits on the Senate Insurance Committee and whose district has been hit hard by recent wildfires, said Thursday afternoon that negotiations to address the state's insurance crisis had "broken down." He said closed-door talks were led by California Insurance Commissioner Ricardo Lara, Gov. Gavin Newsom's administration and legislative staff.

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Mortgage demand drops to 27-year low as interest rates pull back | CNBC

After rising sharply for several weeks, mortgage interest rates pulled back slightly last week, but not enough to revive mortgage demand. <u>READ MORE>></u>

California keeps its title as having the nation's highest poverty rate | CalMatters

California has retained its position as having the worst poverty of any state, thanks to its very high living costs and a large low-income underclass. READ MORE>>

AROUND THE STATE

Behind the scenes of a housing blowup | Politico

This was a banner year for pro-housing legislation. But larger battles over zoning are still looming if the fiery post-session fallout over one bill is any indication.

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California overhauls home insurance market after wildfire coverage losses. Here's what that means | San Francisco Chronicle

Lara's plan will increase commercial coverage under the FAIR Plan to \$20 million per building, closing insurance gaps for homeowners associations and condominium developments, according to the Department of Insurance.

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Can this plan fix California's insurance crisis? What you need to know | CalMatters

Insurance Commissioner Ricardo Lara unveils a plan to shore up the California insurance market for homeowners. Insurers would return to wildfire zones, but would have an easier path to rate increases.

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IRS Releases Updated Guidance on 45L Tax Credit for Energy-Efficient Homes | National Association of Home Builders

The 45L tax credit is allowed to an eligible contractor that constructs a home, including multifamily rentals, that meets the energy savings requirements of the tax credit. The applicable amount of the credit is contingent on which set of energy saving requirements the home meets, and is \$500, \$1,000, \$2,500 or \$5,000.

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California looks to change rules for homeowners insurance carriers | Yahoo/ Finance

According to Lara, the state will only allow companies to use these new rules if they write more policies for people who live in areas threatened by wildfires. This means that companies must write policies in wildfire risk areas of at least 85% of their statewide market share. In other words, if a company insures 20 out of 100 homes, they will also have to write 17 policies for homeowners in an area threatened by wildfires.

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Three-In-One Membership—When you join the Building Industry Association of Fresno/Madera Counties you also become a member of the California Building Industry Association (CBIA www.cbia.org) and the National Association of Home Builders (NAHB www.nahb.org)

These associations work together to ensure sufficient affordable housing and to make the American dream of homeownership a reality. Your local, state and national memberships provide many valuable benefits, services and opportunities that range from advocacy, education, technical support, industry resources and the latest data and information.

Advocacy—Our advocates and member volunteers work year-round in your community, Sacramento and Washington, D.C. to encourage local government officials and lawmakers to provide incentives for people to purchase new homes and lower the costs of homebuilding, such as through fee reductions and eliminating high-cost regulations.

Targeted Networking and Marketing Opportunities—We encourage our members to *do business with members*. Local, state and national events also offer opportunities to build business relationships.

Our committees hold regularly scheduled meetings to fulfill tasks and goals.

Save Money

<u>2-10 Home Buyers Warranty</u>: Members receive exclusive discounts for multiple 2-10 HBW products including 10-year Insurance-Backed Structural Coverage, Front Line Warranty Service, Systems & Appliance Warranties and more. For more information call or text your local Risk Management Specialist, Ben Farris, at 559-612-6246.

<u>NAHB</u>—Through agreements with more than 20 national companies, NAHB offers exclusive discounts on a variety of products and services that can benefit your business, employees or family.

Explore the range of member savings available below. (see following pages) You can also download an overview of all discounts, including phone numbers and program codes. Go to www.nahb.org/ma

<u>CBIA</u> has an Affinity Partnership with <u>Ames Grenz Insurance Services</u> to provide guaranteed Issue medical, dental and vision plans to our association members. Ames Grenz Insurance Services is a locally owned agency that has provided Association members individual and group benefit plans for more than 47 years.

Various medical plans with Western Health Advantage and Kaiser are available for groups as few as one member. There are no health questionnaires to complete or pre-existing conditions that would preclude members from obtaining coverage. Employers may select from 15 different medical plans for flexible enrollment options. Enrollment is as simple as an enrollment form and a premium check for CBIA members to realize medical coverage.

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For more information, contact Chris Vlautin, cvlautin@amesgrenz.com or (916) 486-2900, Ext. 122

<u>CIRB</u> is a service provided by the California Homebuilding Foundation and serves as the premier statistical resource for the State of California. CIRB publications and datasets serve as the primary data source for various state agencies including the California Energy Commission and the Department of Housing and Community Development. Operating at an almost perfect annual data compliance rate, CIRB produces comprehensive datasets for residential and non-residential construction covering all 58 California counties and all 500+ incorporated cities. For more information on monthly subscriptions or custom reports, please email chf-cirb@mychf.org or visit the CIRB website at https://www.cirbreport.org/

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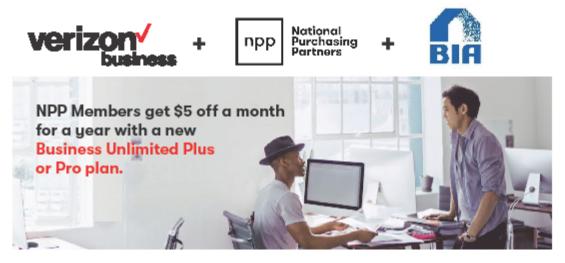
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NAHB National Association of Home Builders

MEMBER SAVINGS PROGRAM at a glance

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AVIS	AVIS	Severup to 30% off Avis RAY NOW rates when making a reservation with Avis Worldwide Discounts/WD; number 6572908.	Frend Gers	avis comvinaliti 800-531-1312 AVVO 195572910
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BUILDING MATERIALS

	COMPANY	SAVINGS	PRODUCTS	INFO
Lowe's	LOWERS	5% offrin dona plus 2% statement crucit with Commercial Account () Calorin awe ⁶ has meas Athenia (y. 110). 5-116 a Churline undersoning any payment method	0 illing Statements	lowes.com/rails 877 485 2940

SHOPPING & ENTERTAINMENT

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sam's club 🔿	SAM'S CLUB	One year membership for \$24.88.	Bulk Discount Folgi	biblyArabiosems (\$77) £79-1201
HotelPlanner	HOTELPLANNER	84/00 members can save up to 66% on hotel norm rates at ross 800/000 repetities worldwide in monethan 250 countries.	Hatek	nde: 10-904-10-0 an 3-606-621-8125

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MEMBER SAVINGS PROGRAM at a glance nahb.org/savings

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Office DEPOT	OFFICE DEFOT	Up to 75% off in-store on the online regular prices on their Best Yolu eList of professor products. Plus, Tracshipping over \$50.	Offic: Supplies	officed scorescog/toble 555-557-6011 (2097
075	UPS SHIPPING	Hat rate pricing, 50% discount for next day shipping. 50% for pround commercial residential	Business Shipsing	1000members.com/nabls 1-800-MEMMERS
YRC	VRCFABISHT	/c kas: 254 offices Than Truckead (JTL) shipping over 1500s	Freight Stipping	000members.com/nahb 1-000-MFM9025
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NAHB.	мина сонтпастя	Up to 30% off contract rates.	begal	nzho.org/nzhocomracts
NAHB	HOUSINGECONDUICS	\$150 off annual subscriptions	Economic&Housing Data	homingeronomicscom
NAHB	BUILDERBUCKS	102 off hence (1979 A. Stoff research	Books	Lu Iderbeoks com
NAHB	ONLINEEDUCATION	Up to 25% off web mars, Up to 20% effortine courses.	Education	nableargéolecation

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MEMBERSHIP

BIA recognizes and appreciates new and renewing members Please call them if you are in need of services they provide.



WELCOME NEW MEMBERS

*** NONE ***



Thank You!

DO BUSINESS WITH MEMBERS KEEP YOUR INDUSTRY STRONG

We're Sorry To See You Go!

Do you know any of these members? Call and urge them to renew their membership today!

> These memberships are set to expire on 9/30/23 *** NONE ***



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