

ASSEMBLY THIRD READING

AB 748 (Harabedian)

As Amended January 5, 2026

Majority vote

SUMMARY

Requires each local agency to develop a program for the preapproval of single-family and multifamily residential housing plans for public use.

Major Provisions

- 1) Requires each local agency to develop a program for the preapproval of single-family and multifamily residential housing plans with up to 10 units, as follows:
 - a) Establishes that the local agency must;
 - i) Accept single-family and multifamily residential housing plans for preapproval from any applicant without restriction; and
 - ii) Approve or deny the application for preapproval pursuant to applicable state and local housing regulations.
 - b) Allows the local agency to charge the applicant the same permitting fees that the local agency would charge an applicant seeking approval for the same-sized single-family or multifamily residential housing unit in reviewing and approving a preapproved housing plan submission;
 - c) Provides that an application for the preapproval of plans shall include a statement by the applicant certifying that they have sufficient authority, license, or ownership interest in the plan to submit the plan for preapproval;
 - d) Requires the local agency to post the preapproved plans on the agency's website, with the contact information of the party that submitted the plans included. The posting of the plans shall not be considered an endorsement of the applicant, or an approval of the applicant's application. The local agency is required to remove preapproved plans within 30 days, at the applicant's request; and
 - e) Allows, but does not require, the local agency to admit plans developed and approved by the local agency independently of this program, or plans at higher densities in additional zoning districts, into the preapproved program.
- 2) Specifies that the preapproved plans shall not be used in a master-planned community, a planned unit development, or a similar large-scale development that includes the subdivision of land for the construction of multiple housing units.
- 3) Requires a local agency to approve or deny an application for a single-family or multifamily housing development ministerially and without discretionary review within 30 days, if the lot for which the application is proposed meets the soil conditions, topography, flood zone,

zoning regulations, and design review standards for which the preapproved housing plan was designed, and the applicant uses either of the following:

- a) Plans preapproved pursuant to the program established in 1), as long as they were approved by the local agency within the current triennial California Building Standards Code (CBSC) rulemaking cycle; or
 - b) Plans that are identical to a plan that was preapproved pursuant to 1), as long as they were approved by the local agency within the current CBSC rulemaking cycle.
- 4) Applies the provisions in 1) to large jurisdictions by July 1, 2027, and to small jurisdictions by January 1, 2029.
 - 5) Defines "large jurisdiction" as a county that is not a small jurisdiction or any city with a population of 25,000 or more as of January 1, 2019, within that county.
 - 6) Defines "small jurisdiction" as a county with a population of less than 250,000 as of January 1, 2019, any city within that county, or a city with a population of less than 25,000 as of January 1, 2019.
 - 7) Includes annual progress reporting requirements.
 - 8) Applies these provisions to all cities, including charter cities.

COMMENTS

Local Housing Approval Process: Planning for, and approving, new housing developments is primarily a local responsibility. Under the California Constitution, cities and counties have broad authority, known as the police power, to regulate land use in the interest of public health, safety, and welfare. Local governments enforce this authority through an entitlement process, which includes both discretionary and ministerial approvals. Gaining "entitlement" is essentially a local government's confirmation that a housing project conforms with all applicable local zoning regulations and design standards. Once a project receives entitlement, or approval, from the local planning department, it must obtain postentitlement permits, such as building, demolition, and grading permits. Postentitlement permits are related to the physical construction of the development proposal before construction can begin.

Navigating through the various stages of housing approval requires developers to invest time and resources early in the development process, and can serve as a governmental constraint to housing development. Obtaining approval to build housing can be even more difficult for less-experienced homeowners seeking to add gentle density to their properties. To address this, the Legislature has enacted various laws to streamline, expedite, and standardize housing approvals, particularly for projects meeting objective standards. Despite the efforts to expedite local approvals for housing development proposals both at the entitlement and permitting stages, it still can take takes far too long to approve housing in California.

This bill would address a key governmental constraint to housing production by expediting and standardizing the housing approvals process for homeowners using plans that the local government already approved. Speeding up housing approvals as proposed in this bill reduces costs by minimizing delays that can increase financing, labor, and material expenses. Faster and

more predictable approvals also create more certainty for homeowners and developers, encouraging investment and increasing housing supply, which can help to stabilize prices. Increasing the supply and availability of housing at all income levels ultimately lowers housing costs and helps to promote a more affordable California.

Benefits of Standardization and Predictability: In recent years, there has been a legislative trend towards standardization, consistency, and expediency in housing approvals. Research from urban planning, public policy, and economic disciplines consistently highlights the advantages of clear and consistent regulatory frameworks in housing development. Unpredictable and lengthy approval timelines can increase financial risk, discourage investment, and drive up costs for developers, which ultimately translates into higher housing prices for consumers.

On the other hand, standardized approval processes can help mitigate these risks by providing clear guidelines, reducing ambiguity, and fostering confidence for the applicant. One such example of increasing standardization, speed, and predictability in housing reviews comes from accessory dwelling units, or ADUs. The Legislature passed laws to permit ADUs by right on all residentially-zoned parcels in the state, facilitating the construction of missing middle housing in exclusionary single-family neighborhoods.¹ Since then, various pieces of legislation have been passed to establish statewide standards for ADUs, regardless of the underlying zoning district. ADUs are now required to be reviewed within 60 days by local governments in a streamlined and ministerial fashion. This means that there are clear rules that apply to every residential parcel in the state, and if those rules are followed, an ADU proposal will be quickly approved.

Taken as a whole, ADU laws have established a fast, predictable, uniform, and enforceable process for the approval of ADUs statewide. These laws have transformed these units from being less than 1% of new construction before 2017 to now being approximately 20%, with over 20,000 new ADUs legally completed in 2024.² With thousands of ADUs being added every year, ADUs have already become an important part of the state's stock of new housing, with a growth potential that is not subject to the state's funding allocations. This bill seeks to build off the successes of standardization and predictability by applying them to standard housing units, not just ADUs, through a preapproved program.

Preapproved Plans: In an attempt to increase standardization and predictability in housing approvals, there has been increased interest at the state and local level in preapproved plans for housing development. Building on the success of prior ADU laws, AB 1332 (Juan Carrillo), Chapter 759, Statutes of 2023, established a preapproved plan program for ADUs, which this bill draws heavily from. Under AB 1332, local governments were required to develop a program for the preapproval of ADU plans by January 1, 2025, with functionally the same provisions as this bill. Because this preapproved ADU program went into effect on January 1, 2025, it is still too early to tell how successful or impactful it will be in terms of increasing ADU production.

More recently, the City of Los Angeles (LA) launched a local "Small Lots, Big Impact" initiative to encourage for-sale housing on small lots.³ Through this initiative, LA is hosting a design

¹ <https://www.hcd.ca.gov/sites/default/files/docs/policy-and-research/adu-handbook-update.pdf>

² Per HCDs "APR Dashboard" <https://www.hcd.ca.gov/planning-and-community-development/housing-open-data-tools/housing-element-implementation-and-apr-dashboard>. Complete data for 2023 will be made available by June 30, 2024. This statistic relies on data pulled on January 9, 2026.

³ <https://www.latimes.com/california/story/2025-03-05/los-angeles-launches-effort-to-encourage-starter-homes-on-city-owned-vacant-lots>

competition for designers to develop plans for multiple small-scale housing units on individual lots, with the winning designs eventually serving as pre-approved plans for all developers to use.⁴ The LA housing department anticipates that these pre-approved designs will be for one to three-story developments ranging from fourplexes to 20-unit proposals.⁵ LA anticipates that this program may help the Pacific Palisades neighborhood rebuild more quickly after thousands of homes were damaged or destroyed in last year's Palisades fire.

This bill would build on the precedent set by AB 1332 (Juan Carrillo) and would be similar to LA's preapproved plan initiative. Under this bill, local governments would be required to establish a program for the preapproval of single-family and multi-family homes ranging from 1-10 units, and then expedite the approval process for applicants who later want to use those preapproved designs by reviewing them within 30 days.

Large jurisdictions, as defined, would need to set up this program for preapproval by July 1, 2027, while small jurisdictions will have until January 1, 2029. There is no requirement that a local government must have a certain number of preapproved plans, and nothing prescribes how many units must be contained in the multiunit preapproved plans (though the maximum unit cap is 10). Local governments may, but are not required to, voluntarily admit or accept additional plans at higher densities and in additional zoning districts into the preapproved plan program. Local governments would be allowed to charge the same permitting fees as they would for the standard approval of similar housing units to review these plans submitted for preapproval. Jurisdictions are not required to post a preapproved plan that is not submitted by an applicant, meaning they do not have to develop any on their own should no applicants submit plans for preapproval. If a local government receives plans submitted for preapproval, they must be approved or denied pursuant to state and local housing laws. All approved plans must be posted on the jurisdiction's website, along with the contact information of the applicant. A local agency must remove a preapproved plan from their website within 30 days of request of the applicant.

In order to use the preapproved plans, the lot for which the housing development application is proposed must meet the same soil conditions, topography, flood zones, zoning regulations, and design review standards for which the preapproved plan was designed, and the plans must comply with the current triennial California Building Standards code. The preapproval program established by this bill cannot be used in a master-planned community, planned unit development, or a similar large-scale development that includes the subdivision of land for the construction of multiple new housing units. The review of these development proposals using preapproved plans would be ministerial, without discretionary review, and as such would not be subject to review under the California Environmental Quality Act (CEQA). In order to track program efficacy, local governments are required to report to HCD in their annual progress reports (APRs) how many residential units are approved using preapproved housing plans through this bill. This preapproved program may help standardize and simplify the approvals process for homeowners and developers by increasing approval certainty, so long as they stick to the preapproved plans, and by expediting the approval process.

According to the Author

"AB 748 streamlines the approval process for both single-family and multifamily housing by requiring local agencies to establish pre-approved housing plan programs. Under the bill, large

⁴ IBID.

⁵ IBID.

jurisdictions would be required to develop these programs by July 1, 2027, while small jurisdictions would have until January 1, 2029. By providing homeowners and developers with a standardized set of housing models to choose from, the bill not only accelerates post-disaster rebuilding but also facilitates the construction of new housing statewide. This standardized and predictable approval pathway cuts through bureaucratic red tape, reduces costs, and removes delays that often prevent housing from being built. By making it easier to rebuild and create new homes, AB 748 increases overall housing supply, supports faster community recovery, and helps ensure more families can access stable, affordable places to live."

Arguments in Support

The California Home Building Alliance (HBA) writes in support: "AB 748 expands pre-approved housing plans beyond ADUs to include single-family and multifamily housing. By requiring local agencies to adopt these programs by January 1, 2027, the bill ensures faster, standardized approvals, enabling communities to rebuild efficiently and increasing the overall housing supply.

Additionally, the bill will:

- 1) Require agencies to post pre-approved plans and applicant contact information online.
- 2) Require fast-tracked approval (within 30 days) for housing applications using a preapproved plan.
- 3) Ensure the process is non-discretionary, eliminating subjective review.
- 4) Apply statewide to create uniformity across jurisdictions. AB 748 will reduce permitting delays, standardize approvals, and support California's long-term housing needs while providing immediate relief to communities recovering from disaster.

For these reasons the HBA supports AB 748 (Harabedian)."

Arguments in Opposition

None on file.

FISCAL COMMENTS

According to the Assembly Committee on Appropriations:

- 1) Estimated General Fund costs to HCD of an unknown amount, likely minor and absorbable, including one-time costs to update the housing element APR form and to update IT systems, and ongoing costs to collect, validate, and store reported data on the number of residential housing units approved using a preapproved housing plan and to provide technical assistance to local agencies.
- 2) Local costs of an unknown amount to cities and counties to establish and administer the preapproval program, to provide for a ministerial process for approval of projects using preapproved plans, and to include information in their APRs on the number of residential units approved using preapproved plans. These local costs are not reimbursable by the state because local agencies have general authority to charge and adjust planning and permitting fees to cover their administrative expenses associated with new planning mandates.

VOTES

ASM LOCAL GOVERNMENT: 8-0-2

YES: Carrillo, Ta, Hoover, Pacheco, Ransom, Blanca Rubio, Stefani, Ward

ABS, ABST OR NV: Ramos, Wilson

ASM HOUSING AND COMMUNITY DEVELOPMENT: 11-0-1

YES: Haney, Patterson, Ávila Farías, Caloza, Garcia, Kalra, Lee, Quirk-Silva, Ta, Tangipa, Wicks

ABS, ABST OR NV: Wilson

ASM APPROPRIATIONS: 15-0-0

YES: Wicks, Hoover, Stefani, Calderon, Caloza, Dixon, Fong, Mark González, Krell, Bauer-Kahan, Pacheco, Pellerin, Solache, Ta, Tangipa

UPDATED

VERSION: January 5, 2026

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