
UNFINISHED BUSINESS

Bill No: SB 625
Author: Wahab (D) and Richardson (D), et al.
Amended: 9/2/25 in Assembly
Vote: 21

SENATE HOUSING COMMITTEE: 11-0, 4/22/25

AYES: Wahab, Seyarto, Arreguín, Cabaldon, Caballero, Cortese, Durazo, Gonzalez, Grayson, Ochoa Bogh, Padilla

SENATE JUDICIARY COMMITTEE: 13-0, 4/29/25

AYES: Umberg, Niello, Allen, Arreguín, Ashby, Caballero, Durazo, Laird, Stern, Valladares, Wahab, Weber Pierson, Wiener

SENATE APPROPRIATIONS COMMITTEE: Senate Rule 28.8

SENATE FLOOR: 39-0, 6/3/25

AYES: Allen, Alvarado-Gil, Archuleta, Arreguín, Ashby, Becker, Blakespear, Cabaldon, Caballero, Cervantes, Choi, Cortese, Dahle, Durazo, Gonzalez, Grayson, Grove, Hurtado, Jones, Laird, Limón, McGuire, McNerney, Menjivar, Niello, Ochoa Bogh, Padilla, Pérez, Richardson, Rubio, Seyarto, Smallwood-Cuevas, Stern, Strickland, Umberg, Valladares, Wahab, Weber Pierson, Wiener
NO VOTE RECORDED: Reyes

ASSEMBLY FLOOR: 78-0, 9/8/25 - See last page for vote

SUBJECT: Housing developments: disasters: reconstruction of destroyed or damaged structures

SOURCE: Author

DIGEST: This bill (1) creates a streamlined ministerial approval process for rebuilding residential structures damaged in a disaster; (2) establishes timelines for homeowners associations (HOAs) to review development proposals; (3) limits the scope of covenants and other instruments that would prohibit a property owner

from rebuilding a residential structure destroyed in a declared disaster; and, (4) prohibits local agencies from preventing property owners from living in a mobile home on their property for up to three years following a disaster.

Assembly Amendments: (1) replace references to “housing development” with references to “residential structure” and makes other clarifying changes in the common interest development portion of the bill, (2) increases the time allotted to HOA boards to determine if an application is complete and to conduct a review of an application that the board deemed complete, and (3) specifies that the streamlined ministerial approval process in this bill does not affect the availability, applicability, or use of any other exemption from the California Environmental Quality Act (CEQA).

ANALYSIS:

Existing law:

- 1) Establishes CEQA, which requires public agencies with the principal responsibility for carrying out or approving a proposed project to prepare a negative declaration, mitigated negative declaration, or an environmental impact report for this action, unless the project is exempt from CEQA.
- 2) Establishes, within the Davis-Stirling Common Interest Development Act, rules and regulations governing the operation of a Common Interest Development (CID) and the respective rights and duties of a HOA and its members. Requires the governing documents of a CID, and any amendments to the governing documents, to be adopted through HOA elections in accordance with specified procedures.
- 3) Establishes standards and requirements for local agencies to review non-discretionary post entitlement phase permits (PePPS), including time limits within which local agencies must either approve or disapprove PePPS.

This bill:

- 1) Deems void and unenforceable any covenant, condition, or restriction (CC&R) contained in any deed, contract, security instrument, or other instrument affecting the transfer of, or any interest in, real property, and any provision of the CID governing documents, that effectively prohibits a substantially similar reconstruction of a residential structures that is damaged or destroyed during a declared disaster or emergency.

- 2) Requires any CC&R contained in any deed, contract, security instrument, or other instrument affecting the transfer of, or any interest in, real property, and any provision of the CID governing documents, that subjects a modification of a separate interest, including a housing development proposal to a review body, to be processed and approved in the following manner:
 - a) Establishes the following timeline and standards for a review body to determine if an application is complete:
 - i) Requires a review body to notify an applicant whether their application is complete or incomplete within 30 calendar days.
 - ii) Requires a review body that determines that an application is incomplete to provide the applicant with a list of incomplete items and a description of how the application can be made complete.
 - iii) Authorizes an applicant to resubmit an application that a review body deemed incomplete, subject to the same timeline noted above, and prohibits a review body from requiring the applicant to include an item that was not identified as necessary at the time the original application was submitted.
 - iv) Specifies that if a review body does not make a timely determination an application shall be deemed complete.
 - b) Establishes the following timeline and standards for a review body to review a complete application.
 - i) Requires the review body to conduct its review of a complete application within 45 calendar days.
 - ii) Requires the review body that determines that a complete application is not compliant with the body's lawfully adopted standards to return in writing a full set of comments to the applicant with a comprehensive request for revisions.
 - iii) Requires the review body to approve a complete application if it determines that the application is compliant with the body's lawfully adopted standards.
 - iv) Requires a review body that determines that a complete application is not compliant with its lawfully adopted standards to provide the applicant with a list of items that are noncompliant and a description of how the application can be remedied by the applicant.

- v) Authorizes an applicant to resubmit an application that a review body deemed noncompliant and subjects the review to the same timeline noted above.
 - vi) Requires the review body to provide an applicant with a process to appeal a decision in writing to the body.
 - vii) Requires the review body to issue a decision on an appeal within 60 calendar days.
- c) Provides that once a review body approves an application, the body shall not subject the applicant to any appeals or additional hearings, except as specified.
- d) Provides that a court shall award reasonable attorney's fees to an applicant who prevails in an action to enforce this section.
- 3) Establishes a streamlined ministerial review process for housing developments that rebuild housing on property that was destroyed or damaged in a declared disaster. Specifically:
- a) Requires local agencies to approve a housing development application within 90 days, as specified, and prohibits local agencies from subjecting the proposal to a conditional use permit or discretionary review if the application demonstrates that the project complies with the following objective standards:
 - i) The housing development is located on a parcel on which a residential structure was destroyed or damaged in a disaster.
 - ii) The housing development, excluding any density bonus concessions, incentives or waivers, is consistent with objective zoning, standards, objective subdivision standards and objective design review standards in effect at the time the application is submitted.
 - iii) The housing development proponent owned the site of the proposed development on the date of the disaster.
 - iv) The development proponent complies with labor standards established in for SB 35 developments.
 - v) The development is not on an existing parcel of land or site that is governed under Mobilehome Residency Law, Recreational Vehicle Park Occupancy Law, the Mobilehome Parks Act or the Special Occupancy Parks Act.
 - vi) The development is not located within a district or property, as specified.

- 4) Prohibits local agencies in an area impacted by a disaster from enforcing an ordinance that precludes the placement and use of a manufactured home, mobilehome, or recreational vehicle on a private lot for use during the reconstruction or repair of any home any damaged or destroyed in a disaster for a period of three years following the disaster declaration.

Background

Eaton and Palisades fires. California continues to experience the impacts of climate change with disasters of increasing scale and frequency destroying whole communities at an unprecedented scale. In the first month of 2025, major wildfires burned more than 50,000 acres. The Eaton and Palisades fires alone destroyed or damaged more than 18,000 structures including homes, small businesses, schools, and places of worship in Los Angeles County¹. The destruction of homes in Los Angeles County exacerbates the existing housing crises facing that region and California as a whole.

Prior to the wildfires, the Los Angeles region already suffered from an acute housing shortage. The sixth Regional Housing Needs Allocation (RHNA) cycle required the City of Los Angeles to plan for an additional 456,000 units of housing, and the unincorporated portions of Los Angeles County to plan for 90,000 units of housing in order to satisfy unmet housing demand. Halfway through the sixth cycle, the City of LA has issued 46,000 permits and the County of Los Angeles has issued 5,100 permits (ten percent and six percent of the demand identified in RHNA, respectively). The estimated 10,000 homes burned in the Eaton fire alone exceeds the number of permits the County of Los Angeles has issued for new housing developments in the current RHNA cycle.²

Comments

- 1) *Author's Statement.* "California has a housing shortage of 2.5 million homes, and the Palisades and Eaton fires have added nearly 13,000 homes to that total. It is critical that we ensure a speedy recovery for Los Angeles, and any future disaster sites, in order to curb the ongoing displacement from an already painful housing crisis. SB 625 allows families to cut red tape, while maintaining appropriate adherence to safety standards, to expedite rebuilding

¹ <https://www.fire.ca.gov/incidents/2025/1/7/eaton-fire/updates/262ba0be-593a-463c-94b1-a15d1e7f2a1e>; <https://www.fire.ca.gov/incidents/2025/1/7/palisades-fire/updates/fc673f28-0d66-402b-9ebe-2380a9bf3c26>

² <https://www.npr.org/2025/01/17/nx-s1-5261859/los-angeles-wildfires-houses-survived-defensible-space#:~:text=More%20than%2010%2C000%20houses%20have,are%20still%20standing%2C%20seemingly%20untouched.>

these homes and communities. While Governor Newsom acted swiftly to support rebuilding efforts in Los Angeles, the increasing frequency of climate disasters makes it necessary to codify these actions for all future disasters.”

2) *Restrictions on CID governing documents.* With respect to allowable activities within a CID, state law generally defers to CID governing documents; however, there are several cases where the law imposes limits on CID authority. For example, existing law deems void and unenforceable any CID governing provision that effectively prohibits:

- Installation of a solar energy system by an HOA member.
- Installation of low-water using plants, artificial turf, or other synthetic surface that resembles grass.
- Installation of an electric vehicle charging station.
- Construction or use of an accessory dwelling unit.

This bill expands upon the existing list of statutory provisions limiting to the scope of CID governing documents. This bill invalidates any CID governing documents that effectively prohibits a substantially similar reconstruction of a residential structure that is damaged or destroyed during a declared disaster or a state of emergency. This bill prohibits CID governing documents from impeding residential disaster recovery projects that are statutorily exempt from CEQA and the Coastal Act.

3) *Housing development review shot clocks.* Existing law establishes strict timeframes for local agencies to review development project applications. These timeframes are critical to ensuring that housing development projects are approved expeditiously. However, while local agencies are under strict timelines to review development projects, projects that are part of a CID may be subject to further review by an HOA board or similar body to ensure that a project complies with relevant CID governing documents. This bill requires any HOA board or similar body that exercises review authority over a project that is a part of a CID to meet the same review timelines that are imposed on local agencies reviewing PePPS.

4) *Streamlining and CEQA.* In light of the state’s ongoing housing crisis, the Legislature created several statutory exemptions from CEQA for specific types of housing development projects in order to increase the production of housing. The Legislature also created several statutory schemes that require local governments to approve specified housing development projects ministerially.

The Legislature balances the risk of allowing these types of projects and others to proceed without a full environmental review by limiting exemptions to projects that comply with site specific and project specific objective standards and criteria. This bill continues this practice of limiting its provisions to projects that meet specific objective criteria. This bill is limited to housing development proposals for individuals seeking to rebuild a substantially similar structure on a property destroyed in a disaster.

- 5) *Mobilehomes following disasters.* EO N-9-25, issued by Governor Newsom January 16, 2025, suspended the enforcement of local ordinances that preclude the placement of manufactured homes, mobilehomes, or recreational vehicles on a private lot for use during the reconstruction or repair of homes damaged by the Palisades or Eaton fires. This ensures that homeowners who lose their home in a major disaster can reside on their property in a manufactured home, mobilehome, or recreational vehicle while their home is restored. This helps ensure residents can stay in their community while they recover, and monitor reconstruction. This bill will make this suspension of local ordinances automatic, for a period of three years, for any area that is impacted by a disaster.

FISCAL EFFECT: Appropriation: No Fiscal Com.: Yes Local: Yes

According to the Assembly Appropriations Committee:

Local costs to cities and counties to meet the new streamlined permitting and other requirements in this bill 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.

SUPPORT: (Verified 9/8/25)

Center for Homeowner Association Law
San Diego Regional Chamber of Commerce

OPPOSITION: (Verified 9/8/25)

None received.

ARGUMENTS IN SUPPORT: The San Diego Regional Chamber of Commerce writes in support: "the Chamber is laser-focused on supporting solutions to our region's housing crisis. Disasters throughout California, whether wildfires,

earthquakes, flooding, or other events, create major challenges with rebuilding needed housing for our region and state's workforce. Emergencies and associated rebuilding only worsen the housing crisis facing California. SB 625 will help ensure that homes can be rebuilt quickly and ministerially following disasters, especially homes that are part of homeowners' associations or have been subject to certain covenants. By creating streamlined ministerial approval process and establishing timelines for homeowners' associations to review development proposals, this bill ensures that unnecessary red tape and oversight are not delaying Californians' ability to get back into their homes and recover from disaster."

ARGUMENTS IN OPPOSITION: None received.

ASSEMBLY FLOOR: 78-0, 9/8/25

AYES: Addis, Aguiar-Curry, Ahrens, Alanis, Alvarez, Arambula, Ávila Fariás, Bains, Bauer-Kahan, Bennett, Berman, Boerner, Bonta, Bryan, Calderon, Caloza, Carrillo, Castillo, Chen, Connolly, Davies, DeMaio, Dixon, Elhawary, Ellis, Fong, Gabriel, Gallagher, Garcia, Gipson, Jeff Gonzalez, Mark González, Hadwick, Haney, Harabedian, Hart, Hoover, Irwin, Jackson, Johnson, Kalra, Krell, Lackey, Lee, Lowenthal, Macedo, McKinnor, Muratsuchi, Ortega, Pacheco, Papan, Patel, Patterson, Pellerin, Petrie-Norris, Quirk-Silva, Ramos, Ransom, Celeste Rodriguez, Michelle Rodriguez, Rogers, Blanca Rubio, Sanchez, Schiavo, Schultz, Sharp-Collins, Solache, Soria, Stefani, Ta, Tangipa, Valencia, Wallis, Ward, Wicks, Wilson, Zbur, Rivas

NO VOTE RECORDED: Flora, Nguyen

Prepared by: Hank Brady / HOUSING / (916) 651-4124
9/8/25 19:36:06

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