

Reduce builders' fees to make housing more affordable

Patrick Kennedy
 District 2, Sacramento County Board of Supervisors,

Darren Suen
 District 1, Elk Grove City Council

As anyone who has tried to buy a home in the past year knows all too well, California's housing costs are soaring. The primary reason is basic economics – there is a strong demand for housing and a limited supply because not enough homes have been built over the past two decades to meet that demand.

But a recent study has made it clear that increasingly high fees charged to builders by cities, counties and special districts, and ultimately paid for by homebuyers, is a major cost factor as well, and one that can be addressed.

As elected officials working to add to our communities' housing supply and to improve affordability, we urge city councils, school boards and boards of supervisors around the state to ensure that their fees are appropriately scaled so that it's easier, not harder, for families to buy – and homebuilders to provide – the new homes our state so badly needs.

Builders have reported for years that high fees have been a problem in many coastal areas. But a recent report prepared for the North State Building Industry Association shows that the total fee burden in our area now averages an astonishing \$95,000 for each new homebuyer.

Some of these fees pay for essential items – basic infrastructure like roads, water treatment, schools or parks. However, the study revealed that similar communities in the Central Valley and the Inland Empire region of Southern California – areas similar in nature and lifestyle to Sacramento – see much lower fees than Sacramento for these same amenities.

The fees in those two regions average a full \$40,000 per home lower than what Sacramento

homebuyers generally pay. These findings clearly show that fees hurt the region's affordability and put homeownership out of reach for thousands of area families.

In our region, every \$1,000 increase in price prevents 936 families from affording an average home. That translates to some 37,000 local families who are being priced out from buying a new home right now.

The fees affect affordability for middle-income homebuyers as well as low-income families looking for government-sponsored housing options. Affordable-housing builders must pay fees as well. And when middle-income families cannot afford a new home, it prevents them from moving out of their condos or smaller homes, creating gridlock and blocking opportunities for poorer families wishing to climb the homeowner-ship ladder.

Eliminating the additional \$40,000 in government fees would save the average homeowner \$175 per month, \$2,000 per year and an incredible \$60,000 more over the course of a 30-year mortgage.

The study was conducted by Economic and Planning Systems, a firm that provides expertise on real estate and land use for public- and private-sector clients across the country. It recommends that local jurisdictions cut fees to spur more homebuilding to boost supply; reduce or remove unnecessary amenities to bring fees down; and use local funds for larger amenities that benefit entire communities.

Local governments throughout the state can examine how Lodi, Clovis, Riverside and Ontario have been able to keep fees so much lower than Sacramento before they approve new fees.

The Legislature is considering Assembly Bill 602 to standardize local fee calculations and to create greater accountability and transparency in fee calculations and payment methods. This legislation should be passed, but with additional provisions so that local governments may reduce and eliminate unnecessary fees.

Also, because some fees are the result of state mandates for goals such as better water quality or helping fund affordable housing, other methods to fund these essential needs should continue to be explored to reduce the burden on the next generation of homeowners.

As discussions around a bipartisan federal infrastructure package and state budget talks continue, members of Congress and state legislators should be open to working further with local governments. Allocating funds to support broad societal benefits like parks, water and sewer infrastructure improvements and affordable housing would help ensure equity of these needs throughout the state.

Bringing housing demand and production into better balance would help improve affordability, but so would reducing costs to produce housing. And we know that is possible.

The Legislature should pass Assembly Bill 602 to standardize and create greater transparency in how local housing fees are determined. Local governments should reduce or eliminate these fees to make it easier to buy a home.

September Business Luncheon

Guest Speaker Denise Páne, Access Design Studios

September 8, 2021 — 11:30 a.m. to 1:00 p.m.

Cold Springs Golf and Country Club, 6500 Club House Drive, Placerville

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The chamber business luncheons are a great opportunity to network with other members of the business community and to share and exchange information. Take advantage of your chamber membership and some new connections.

The Homeowners Claim Process

Robert Lenoi, Owner
 Robert Lenoi Insurance Agency
 License #OE44887, Placerville CA

Our heart goes out to you if you've suffered a fire loss or have been displaced from your home by mandatory evacuation. If, like most people, you have homeowners or renters insurance, you can file an insurance claim to seek compensation. Following is a brief overview of the claims process to help you get started.

1. Call your agent. The easiest way to start a claim is to CALL YOUR INSURANCE AGENT! Even if you don't remember your policy number or who your insurer is, your agent can look that up for you and either start a claim on your behalf or transfer you to the insurance company's claims department. They can also review your policy with you to give you an idea of what to expect during the claims process. If it's after normal business hours and you know whom you're insured with, you can try to find the insurance company's website to see if you can start a claim online or leave a voicemail with their claims department. Many people in our area have fire insurance through the California FAIR Plan. You can start a claim with them online at <https://www.cfpnet.com/lossnotice/>, although you will need to know your policy number to do that.

2. Your claims adjuster. After a claim has been started you will be given a claim number and be assigned a claims "adjuster." Their job is to figure out the cause and magnitude of your loss and how much of it is covered by your insurance policy. Some companies may assign multiple adjusters to your claim, for example, one for the building and one for its contents. Be sure to write down each adjuster's contact information, as you'll be speaking with them regularly. You should also ask them for the contact information for their supervisor, in case they become unavailable during your claim (vacation, sickness, job change) and you need to speak with someone else.

3. Mitigate against further loss. Most policies require that you take reasonable steps to prevent further loss to your property, such as turning off the water if there is a leak

or boarding up a house to prevent vandalism or theft if its windows or doors have been broken. Most policies will pay for costs you incur to perform such mitigation.

4. Save your receipts. Hotels, restaurant meals, apartment rentals, increased commuting costs, and costs to board animals are all examples of additional living expenses that you can seek reimbursement for while you can't live in your home. Save your receipts as the claims adjuster, and possibly your accountant will want copies of them. Note that FAIR Plan policies don't reimburse these actual expenses, but instead pay you for the "fair rental value" of your home while you can't live in it.

Providing receipts for replacement property is very important because most policies only pay "actual cash value" (think thrift store prices) for your used belongings, and then pay the difference between that and their replacement cost after you provide receipts.

5. Be honest. Insurance fraud is a crime. Resist any temptation to ask for reimbursement for something you're not entitled to, like the new golf clubs you bought when you didn't own any golf clubs, to begin with.

6. You can negotiate. Your insurance company's settlement offer isn't take-it-or-leave-it. If you disagree with their numbers, let them know. Present facts to support the costs and values you propose. If you strongly believe they are being unreasonable, you can hire an attorney; hire your own adjuster to represent you; or file a complaint with the California Department of Insurance (800-927-HELP or <https://www.insurance.ca.gov>). Attorneys and third-party adjuster fees are often a significant percentage of all the money paid for your claim, so think carefully before going that route as you could end up with less money than if you just accepted the insurer's offer.

7. Learn from your experience. Going through the claims process may make you rethink the coverage limits, optional coverages, and deductibles you chose for your policy. You can't change your policy to help you with your current claim, but you can make changes for the future. Chat with your insurance agent to review your experience and see what changes you can make.



RICARDO LARA
 CALIFORNIA INSURANCE COMMISSIONER

NOTICE

TO: All Admitted and Non-Admitted Property and Casualty Insurance Companies and Other Interested Parties
FROM: Insurance Commissioner Ricardo Lara
DATE: August 19, 2021
RE: Notice to Insurers of a Forthcoming Bulletin Requiring a Moratorium Against Non-Renewal or Cancellation of Residential Property Insurance Policies for Properties within or Adjacent to a Fire Perimeter Pursuant to Insurance Code Section 675.1(b)(1)

As wildfires continue to rage across California this summer, I am reminding residential property insurers that Insurance Code Section 675.1(b)(1), as enacted by Senate Bill 824 (Lara, Chapter 616, Statutes of 2018), prohibits insurers from non-renewing or cancelling policies of residential property insurance in ZIP Codes within or adjacent to a fire perimeter for one year following a Governor's declaration of a state of emergency.

On August 17, 2021, Governor Gavin Newsom proclaimed a state of emergency covering the Caldor Fire in El Dorado County. As required by statute, I am coordinating with the California Department of Forestry and Fire Protection (CAL FIRE) and the California Governor's Office of Emergency Services (CalOES) to identify the fire perimeters that are subject to the one-year moratorium for residential property owners. This prohibition applies to all policies of residential property insurance in effect at the time of each relevant declared emergency. As soon as the fires are sufficiently contained and necessary data is obtained to determine the fire perimeters and which ZIP Codes are within or adjacent to the impacted fire perimeters, I will issue a Bulletin informing insurers of the ZIP Codes that fall within the Section 675.1(b)(1) moratorium relating to these specific declarations.

In the meantime, to avoid the need to reverse any adverse policy action after the Section 675.1(b)(2) Bulletin is issued, insurers should refrain from issuing any notice of non-renewal or cancellation, due to wildfire risk, for any policy of residential property insurance in effect on August 17, 2021 that covers property in any known active wildfire areas in the state that may be related to the fire identified in this declaration.

This Notice is separate from, and in addition to, prior Notices dated July 21, 2021, July 30, 2021, and August 11, 2021. Insurance Companies should adhere to the instructions in this Notice and the July 21st, July 30th and August 11th Notices, along with any similar Notices subsequently issued.

EL DORADO COUNTY CHAMBER OF COMMERCE

Annual Charity Golf Tournament

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Thank you to our Chamber Champions...

A portion of the proceeds will go to Bright Water Foundation. Register today via website at www.eldoradocounty.org or by calling 530.621.5885.

You Can Submit Your Event Online!

Did you know that the Chamber keeps a community calendar of events? El Dorado County events can be submitted to <http://visiteldorado.mhsoftware.com/EditItem.html>. Once approved, your event will appear on the online calendar at www.visiteldorado.com and also printed in the Voice of Business newsletter as space allows.

SEPTEMBER CALENDAR OF EVENTS

<p>Gold Bug Park & Mine Daily 10 a.m. – 4 p.m. Mine tour: Adults \$10, Children 6-17 \$6, 5 and under are free!</p> <p>Haunted Hangtown Ghost Tours Weekly on Sat-Sun. Tour Times: 7:30 until 10:30. Price \$35 person. Private Groups available. Phone or text: 925-642-6471. Email: hangtownghosttours@gmail.com</p> <p>Smith Flat House "Pickin' on the Patio" Thursday night's music in the courtyard from 6 – 8 p.m.!! Come join us on our patio! Dinner reservations highly recommended. www.smithflathouse.com/events..</p> <p>Friday Night Special Wine, Pizza & Yard Games 4 – 7 p.m. Choose between a bottle of Elevation 2800 or 2019 Sauvignon Blanc and a Pizza for \$20. Yard Games are on a first come first serve basis. We have Horse Shoe Pits, Corn Hole, Jenga and more!! Or if you want to just relax, enjoy our Beautiful Views with a bottle of Wine & Pizza. No outside food or alcohol allowed. All social distancing and COVID protocols strictly adhere. Reservations, 530-622-7221, www.sierravistawinery.com</p> <p>Farmers Markets Wednesday, 4 p.m. to dusk., Historic Main Street Belltower, Placerville. Wednesday, 8 a.m. – noon, Burke Junction, Cameron Park Saturday, 8 a.m. – noon, 345 Placerville Dr, Placerville Sunday, 8 a.m. – noon, EDH Town Center Sunday, 9 a.m. – 1 p.m., 3045 Sacramento St., Placerville</p> <p>Happy Hour at Sierra Vista Thursdays, 5 – 7 p.m. Any Glass of Wine on our Tasting Menu. \$5 Wine Club, \$7 General Public. No outside food or alcohol allowed. Reservations: 530-622-7221 or www.sierravistawinery.com</p> <p>Food, Wine & Live Music at Sierra Vista Winery Saturdays 10 a.m. – 8 p.m. Wine by the glass or bottle. \$5Club/\$10 General Public. No outside food or alcohol allowed. 530-622-7221, www.sierravistawinery.com</p> <p>Live on the Boulevard – El Dorado Hills Thursdays. Set Up Begins at 5:30! Our businesses still need your help – so please leave your coolers with food and drinks at home. The businesses are ready to serve you! Please be respectful and kind, as everyone is in a different place as we venture back into the world. We are so looking forward to having you in Town Center again! edhtowncenter.com/upcoming-events/2020-live-on-the-boulevard</p> <p>Sept 03 Cielo Estate Winery – Red Dirt Ruckus Summer Concert Series with the Red Dirt Ruckus band. \$10.00 for Wine Club members, \$15.00 for "Not-Yet" Wine Club members. Age 5 and up \$10.00. (Under 5 free). (530) 672-8575</p> <p>Sept 04 Gold Hill Country Music Festival Bringing Nashville to the foothills. Top local acts from around the region as well as two featured National Headliners. Learn more at goldhillmusicfestival.com</p> <p>Sept 04 Wakamatsu Open Farm Days 10 a.m. – 2 p.m. Site of the first Japanese colony in America, your self-guided walking tour of Wakamatsu Farm may include a stroll to Okei-san's 1871 gravestone and Charles Graner's original 1850's farmhouse. www.arconservancy.org/wakamatsu/</p> <p>Sept 05 Cousins Lobster Truck & Music 11:30 a.m. – 5 p.m. Music and Cousins Lobster Truck. Everhart</p>	<p>Cellars & Hart 2 Hart Vineyard. www.everhartcellars.com</p> <p>Sept 09 Jam Making Class 9 a.m. – 2 p.m. The whole experience from picking blackberries to the end product. Start the class with a cup of coffee and our famous mini donuts served warm, then out to pick blackberries. With berries in bucket, head to the kitchen to begin the process of jam making. Lunch is provided and you'll take home three jars of jam. Extra jam is available to be purchased at the event. https://harrisfamilyfarm.com/</p> <p>Sept 11 Chili Cook Off & Classic Car Show Hosted by KOVR 13's Dave Bender! Taste all the chili your stomach can handle with 30 chili cooks competing to earn your vote for best chili. Explore over 100 beautiful classic cars while enjoying live music, with prize drawings, one of a kind artwork by the Something MORE Artists, drinks, hotdogs and face painting to top off this fun event. The car show begins at 10 am and the chili is ready at 12 noon on El Dorado County Fairgrounds, Placerville. https://www.morehab.org/event-details/</p> <p>Sept 11 Lobster on the River 5 p.m. Hosted by the Rotary Club of Placerville at Henningsen Lotus Park on the beautiful American River. We will have food trucks, live music, cash bar, and raffle items. This is our big fundraiser for the year so make plans to attend. https://placervillelottery.org/</p> <p>Sept 11 El Dorado Hills Brewfest 3 p.m. – 7 p.m. "Village Green" Serrano Visitor Center Lawn" from 3-7 PM. Brought to you by the El Dorado Hills Chamber of Commerce in partnership with Beers In Sac. www.eldoradohillschamber.org/news-events/</p> <p>Sept 12 Tom Rigney Live at David Girard Vineyards 4 p.m. - 7:30 p.m. Enjoy an afternoon in our beautiful vineyard and bring your picnic and low back chairs for the lawn (NO OUTSIDE ALCOHOL). Tickets at http://hosted.verticalresponse.com/359892/ce9f8d25c6/TEST/TEST/</p> <p>Sept 16 The Firehouse Sessions: exploring art through poetry – reading 6 p.m. – 8 p.m. Discover the intersection of language and visual art with Poet Laureate Lara Gularte pm at Confidence Firehouse Gallery, 487 Main Street, Placerville. Email jordan@artsandculture.eldorado.org to sign up for the workshop, or get more information.</p> <p>Sept 16 - 17, 19, 25 Marking Their Trail: Basque Arborglyphs in the Sierra Nevada 11 a.m. – 4 p.m. In the early 20th century, Basque sheepherders carved distinctive figures into aspen trees. This exhibition features a collection of rubbings. Visit our website to learn more: https://artsandculture.eldorado.org/markings-their-trail</p> <p>Sept 18 Cops & Rodders 9 a.m. – 3 p.m. CHP - Placerville is excited to be back this year with their always popular car show! Visit placervillechpfund.org for registration for details on how to register your vehicle for the show!</p> <p>Sept 18 History Hike in Coloma 9 a.m. – 11:45 a.m. Walk through historic Coloma, where ARC was "born," guided by local historian Keith Atwater. We will learn more about our diverse neighbors as we explore the Miwok! Maidu grinding rocks & dwellings, Chinese Store, 1915 historic concrete Mount Murphy Road bridge, our Nature Center, Coloma</p>	<p>Schoolhouse, James Marshall Cabin, Saint John's church and cemetery, Emmanuel Church, Vineyard House, and Coloma cemetery. A detailed email will be sent once you register online. https://app.donorview.com/GZ8QL.</p> <p>Sept 18 Third Saturday Art Walk 5 p.m. – 8 p.m. Come to Placerville's Historic Main Street for an evening of art, entertainment and shopping. Art galleries and merchants are open late, with artist demos, music at the Belltower, wine and drink specials and more. Learn more at https://www.facebook.com/PlacervilleArtWalk.</p> <p>Sept 19 Wakamatsu Poetry Walk & Workshop 10 a.m. – 12 p.m. Taylor Graham, El Dorado County's first Poet Laureate, and award-winning Sacramento-area poet Katy Brown will lead an exploration of farmhouse, barn, and surroundings, then ask participants to write a poem inspired by what they've experienced. A detailed email will be sent once you register online. https://app.donorview.com/Qj0N4.</p> <p>Sept 19 Wine + Yoga = Woga! 8:30 a.m. - 9:45 a.m. Don't miss the irresistible experience of basking in the sun as you listen to birds chirp while perfecting your down dog. Slow-flowing vinyasa style and fun for all levels. Enjoy a complimentary glass of wine afterward! Space is limited and fees are nonrefundable. Please bring your own mat and arrive 15 minutes early to check-in. \$25 per person. \$20 for club members (limit 2). More info at https://www.boegerwinery.com/events.</p> <p>Sept 23 – 26 El Dorado County Fair - Stars and Stirrups "Not only do the fairgrounds need this Fair, but Our Community needs this Fair as a celebration and coming together." Additional cleaning and sanitizing protocols are already in place. This year's fair will be like our traditional fair held in June, apart from the livestock and market animals. September fairgoers will still find animals in the barns; options are currently in the works. We have a commitment from our wonderful carnival, Paul Maurer shows, along with Kiwanis planning their famous Wheelbarrow Race on Sunday, September 26. The Jeepers Jambooree games are hoping to have an Off-Road exhibit that evening. Russell Motorsports Monster Truck Show is scheduled for Friday, Sept 24 and Sept 25 in the grandstands (tickets will be available in advance at PlacervilleSpeedway.com). Those who purchase Presale Tickets for the Monster Truck event can enjoy the Fair for no additional cost. https://eldoradocountyfair.org/fair.html</p> <p>Sept 24 Friday Family Wine Down 5 – 9 p.m. DJ Grant is back! Music & Dancing! \$10/person, \$5 Wine Club Members, \$5/kids under 18. Food trucks will be available from 5 - 8 pm, live music from 6 - 9 p.m. No outside food or alcohol, please. Tickets sold at the gate/tasting room as you arrive, until we reach capacity. Hart2Hart Vineyards, 5821 CA-49, Pilot Hill. hart2hartvineyardsca@gmail.com</p> <p>Sept 25 Fall Harvest Sip and Stroll 10 a.m. – 7 p.m. Wine tasting through Sierra Vista's Vineyard with food pairings at 4 different stations in the Vineyards. \$20 Wine Club \$25 Non Wine Club. Limited space, reservations required. For details about this event or to reserve your spot today, please call 530-622-7221.</p>
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MAKE THE PLEDGE

Help Support our Community's Small Businesses!

For more information on these and other events, visit www.visiteldorado.com. Event date, time, cost or locations are subject to change. Prior to attending an event please confirm the information.