

A non-profit, non-partisan corporation of public-spirited leaders who have joined together to be catalysts for the economic well-being of the Inland Empire region of California – San Bernardino and Riverside counties.

Addressing the Housing Crisis

California has made significant progress streamlining housing approvals, but housing production is now constrained by cost and feasibility.

Across the Inland Empire, rising housing costs are driven by two immediate challenges:

- Thousands of approved housing units remain stalled due to funding gaps.
- Rising insurance costs are increasing housing costs and undermining project feasibility.

Without action, these pressures will continue to limit housing production and worsen affordability across all income levels.

Background

- Nearly 40,000 affordable homes are approved and ready to build but lack final funding to begin construction
- These projects have already:
 - Completed local approvals
 - Undergone community engagement.
 - Secured partial financing .
- At the same time, insurance costs are rising sharply across California:
 - Increasing costs for homeowners and renters.
 - Raising operating expenses for housing providers .
 - Adding new constraints to development feasibility.
- Insurance is now a material and growing component of housing costs.
- These challenges compound:
 - Higher costs → larger funding gaps .
 - Larger funding gaps → fewer projects moving forward.



Proposed Solutions

1. Fund the Housing Pipeline

- Provide immediate funding in the 2026–27 budget to unlock shovel-ready projects.
- **Support: AB 736** (Wicks/Haney/Quirk-Silva) **SB 417 (Cabaldon)** – Advance a 2026 housing bond and long-term funding strategy
- Provide direct, reliable funding to the San Bernardino Regional Housing Trust, the first housing trust established under SB 20, to deliver and preserve affordable housing across San Bernardino County.
- Support housing and food access solutions that help students stay enrolled, complete training, and enter the workforce prepared.

2. Stabilize Housing Costs by Addressing Insurance

Support legislation around insurance that will advance insurance market stabilization strategies, explore risk-sharing and state-supported solutions, and align insurance policy with housing production and affordability goals.

- **AB 2038** (Harabedian/Zbur) – Extends cancellation moratorium after loss due to a disaster.
- **AB 1554** (Calderon) – Require CEA to report annually to the Senate and Assembly Insurance Committees
- **AB 1559** (Calderon/Rivas) – Regulate the use of aerial images by insurance companies for policy decisions.