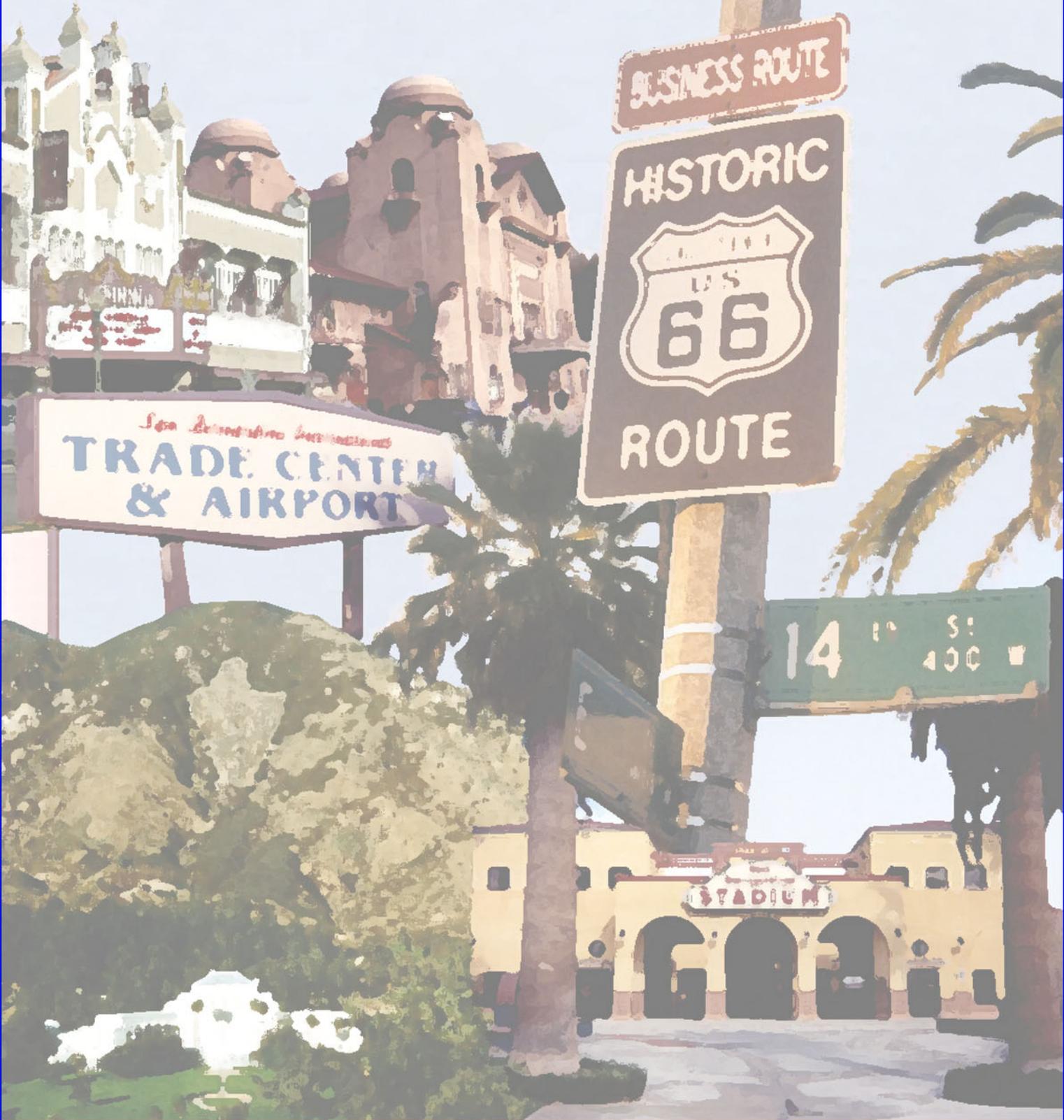


chapter 3. HOUSING



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Chapter 3. Housing

INTRODUCTION

Purpose

The (2001) Housing Element is a comprehensive statement by the City of San Bernardino of its current and future housing needs and proposed actions to facilitate the provision of housing to meet those needs at all income levels. The purpose of the Housing Element is to identify current and projected housing needs in San Bernardino and set forth goals, policies, and programs that address those needs. The Housing Element has been prepared to meet the requirements of State law and local housing objectives. In addition, the revised Housing Element updates the previous Housing Element by incorporating new information and reflecting community concerns related to housing in the City of San Bernardino.

Consistency with State Law

The contents of the Housing Element are mandated by Section 65580 through 65589 of the State Government Code. In accordance with State law, the Housing Element is to be consistent and compatible with other General Plan Elements. This provides for clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements.

Government Code Section 65583 requires the Housing Element to include the following components:

- ◆ A review of the previous element's goals, policies, programs, and objectives to ascertain the effectiveness of each of these components, as well as of the overall effectiveness of the Housing Element.



- ◆ An assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs.
- ◆ An analysis and program for preserving assisted housing developments.
- ◆ A statement of community goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.
- ◆ A program that sets forth a five-year schedule of actions that the City is undertaking, or intends to undertake, in implementing the policies set forth in the Housing Element.

The 1990 Census was used as the "baseline" updated with 2000 Census data as available. Other sources including the California Department of Finance (DOF) yearly estimates of housing units, households, and population; the Southern California Association of Governments (SCAG) regional estimates and projections; various other federal, state, and City agencies and organizations; and preliminary work on an administrative draft housing element prepared by Parsons, Harland, Bartholomew & Associates, Inc.

As part of the planning process, the community and interested parties have the opportunity to review and provide comments on the Draft and Final Housing Elements during the public hearing process. The Draft and Final Housing Elements will be circulated to the California Department of Housing and Community Development (HCD) for review and comment. Prior to adoption, the City will hold public hearings to further obtain comments from the community. In addition, the City incorporated the goals, objectives, and priorities of the City of San Bernardino Consolidate Plan in the Housing Element. That plan was developed with extensive public input.

Housing Element Organization

The Housing Element is comprised of the following sections:

- ◆ Community Profile
- ◆ Housing Needs
- ◆ Housing Constraints
- ◆ Evaluation of Programs under the 1989 Housing Element

- ◆ Housing Goals, Objectives, and Policies
- ◆ Consistency of the Housing Element with other General Plan Elements

Relationship to Redevelopment

The San Bernardino Housing Element has been developed in close coordination with the City Redevelopment Plan, and the Redevelopment Plan is incorporated by reference into the Housing Element. Specifically, the *San Bernardino Consolidated Plan* was prepared concurrently with the Housing Element. The *Consolidated Plan*, prepared by the City Economic Development Agency, is a five year plan (Fiscal Year 2000 – 2005) that outlines the goals, strategies and action programs as they relate to housing and development problems. Programs within the *Consolidated Plan* deal with homeownership incentives and opportunities, and the *Consolidated Plan* also includes related programs dealing with job development, improvement of the infrastructure, public facilities and fair housing.

Paramount in the *Consolidated Plan* is a specific strategy for the fair and efficient use of the Redevelopment housing set-aside funds. In accordance with State Law, 20% of the Redevelopment Agency's tax increment is reserved for housing-related issues. Within the City of San Bernardino, those set-aside funds are substantial (approximately \$3.5 million annually), and they provide a significant resource for meeting the goals and objectives of the Housing Element. The *Consolidated Plan* identifies eight needs and priorities:

- 1) Preservation and rehabilitation of the affordable existing single family units.
- 2) Expansion of homeownership opportunities and assistance to homebuyers with the purchase of affordable housing – both existing and new construction.
- 3) Provision of rental assistance and preservation of existing affordable rental housing.
- 4) Assistance to homeless and special needs persons with supportive service programs.
- 5) Expansion of affordable housing opportunities through new construction.



- 6) Promotion of economic development and employment opportunities for low- and moderate-income households.
- 7) Improvement and expansion of infrastructure to meet current and future needs and to create a suitable living environment.
- 8) Elimination of impediments for fair housing through education, enforcement and testing.

As a means of implementing the *Consolidated Plan*, a *Consolidated Annual Action Plan* is prepared each fiscal year. The latest *Consolidated Annual Action Plan* for fiscal year 2002-03 identifies \$161,374,205 in funds for various programs and a total of 4,486 housing units to be assisted. The “Housing Programs” contained in Section V of this Housing Element, specify the housing-related programs, funding amounts and funding sources for the five-year period covered by this Housing Element and the *Consolidated Plan*.

Public Participation

State law requires local governments to solicit public participation from all economic segments of the community in the development and adoption of the Housing Element. Typically, the notification and public hearing process achieve citizen participation in the adoption of a general plan or general plan element. However, given the vigorous housing activities pursued by the City of San Bernardino, the City established a formal Citizen Participation Program. This program was initiated and implemented in conjunction with the preparation of the *Consolidated Plan*, and is carried forward through the annual preparation and adoption of the *Consolidated Annual Action Plans*.

The City adopted a Citizen Participation Plan. A Community Development Citizen Advisory Committee (CDCAC) was established. The CDCAC consists of thirteen members appointed by the Mayor and Common Council, representing all income and ethnic groups, with an emphasis on those residing in identified blighted areas of the City. The CDCAC reviews the annual plans, including programs and funding allocations, and makes recommendations to the Common Council. A primary role of the CDCAC is to provide community outreach. In that capacity, notices of CDCAC meetings are sent to community service organizations, business organization, Chamber of Commerce, religious associations, and other interested individuals and groups. The *Consolidated Annual Action Plans* as well as the drafts of this Housing Element were made available to these organizations and individuals, and a

30-day review period has been and is established to allow consideration of and comment on the documents.

In addition to the efforts of the CDCAC, the City retained the services of a consultant for the purpose of contacting public agencies and private nonprofit organizations. Those efforts were in conjunction with the preparation of the *Consolidated Plan* update, the *Consolidated Annual Action Plan*, as well as the preparation of the Housing Element. Agencies consulted include: San Bernardino County Health Department, San Bernardino County Housing Authority, adjacent city governments, and providers of homeless services.

Finally, Citizen Participation is provided through the public hearing process. Prior to transmittal of the draft Housing Element to the State Department of Housing and Community Development, public hearings were scheduled before the City Planning Commission. In addition to the review of the draft by the CDCAC and the public outreach achieved through the CDCAC and public notice process, bilingual services offered through the City Department of Housing and Community Development for those interested individuals and organizations that need such service. This Element, incorporating comments from the State Department of HCD, will undergo further public hearing notice and review both before the Planning Commission and Community Council.



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COMMUNITY PROFILE

Population Characteristics

1. Population Trends

The population of the City of San Bernardino was 185,401 in 2000, a 13% increase over 1990. This was less than the City's growth rate of 33% between 1980 and 1990, a result of the recession and other factors in the mid to late 1990s. The County grew at a rate of 21%, from 1,418,380 in 1990 to 1,709,434 in 2000, a decrease from the 58% growth rate between 1980 and 1990. The population of the City of San Bernardino is still growing, but at a significantly reduced rate of less than 1% or less since 1994. These growth rates are shown in Table H-1.

Table H-1
Population Growth Trends in San Bernardino

<i>Year</i>	<i>City Population</i>	<i>Growth Rate*</i>	<i>County Population</i>	<i>Growth Rate</i>
1980	123,429	--	895,016	--
1990	164,164	33%	1,418,380	58%
1991	172,900	5%	1,464,775	3%
1992	176,400	2%	1,508,775	3%
1993	179,900	2%	1,539,800	2%
1994	180,700	0.4%	1,559,250	1%
1995	180,700	0%	1,572,650	0.9%
1996	181,400	0.3%	1,587,150	0.9%
1997	182,200	0.4%	1,605,000	1%
1998	183,600	0.7%	1,631,400	2%
1999	183,600	0.7%	1,631,400	2%
2000	185,401	13%	1,709,434	21%

Sources: 1990 & 2000 U.S. Census Bureau; California Department of Finance, Reports E-4 and E-5. *Growth rates are for the ten-year periods 1980-90 and 1990-2000.

2. Household Growth

The characteristics of the City's household population can be further evaluated by examining household size, composition, age, and other relevant factors. Between 1980 and 1990, the City of San Bernardino experienced a household growth rate of 21%. Census data shows that there were 45,020 households in the City in 1980. Between 1980 and 1990, the



number of households increased to 54,482 or 21%. In 2000, the number of households was 56,330, an increase of 10% from 1990. In 2000, 73% of the population lived in households. Table H-2 shows the total households in the City and County in 1980, 1990, and 2000.

Table H-2
Household Growth

<i>Year</i>	<i>City Households</i>	<i>County Households</i>
1980	45,020	N/A
1990	54,482	N/A
2000	56,330	528,594

Source: 1980, 1990 and 2000 U.S. Census Bureau Data

3. Gender

The City of San Bernardino has a roughly equal distribution of males and females with 49.2% and 50.8%, respectively. This breakdown carries through the age breakdowns with 31.1% males, 33.7% females 18 and older, 3.3% males and 4.9% females 65 and older.

Table H-3
2000 Households with Children in San Bernardino

<i>Household</i>	<i>Households with Children Under 18</i>		<i>% of Households</i>	
	<i>City</i>	<i>County</i>	<i>City</i>	<i>County</i>
Married Couple Family	14,784	163,656	26.2%	31.0%
Other Family - Male Head	2,213	17,915	3.2%	3.4%
Other Family - Female Head	7,853	49,345	13.9%	9.3%
All Households Without Children	31,480	297,678	55.9%	56.3%

Source: 2000 U.S. Census Bureau data

4. Ethnicity

As shown on Table H-4, the City's population is primarily White and Hispanic and has been as such throughout the decade. However, trends show that the overall percentage of White and Black persons has declined, while the percentage of Hispanic, Asian/Pacific Islander, and other ethnic groups has increased.

**Table H-4
Persons by Ethnicity and Hispanic Origin in 1990 and 2000**

<i>Ethnicity</i>	<i>Population in 1990</i>	<i>% of 1990 Population</i>	<i>Population in 2000</i>	<i>% of 2000 Population</i>
White	99,620	61	83,849	45.2
Black	26,285	16	30,425	16.4
Asian ¹	6,495	4	17,742	4.2
Pacific Islander ¹			680	0.4
American Indian			2,591	1.4
Other	31,764	19	50,286	27.1
Hispanic ²	56,413	34	88,022	47.5

¹ Combined in 1990

² Population of Hispanic origin is included as a percentage of the other population groups.

Source: 1990 and 2000 U.S. Census Bureau Data

5. Age of Population

In 2000, 64.8% of the population was 18 and older, while 8.2% was 65 or older. This is just below the County population with 67.7% 18 and older and 8.6% 65 and older.

6. Household Income

Households can also be characterized by income level of which four categories are typically used for comparative purposes. The four categories are based on the San Bernardino County median income, which represents the mid-point at which half of all households earn more and half earn less. Households in the "Very Low-Income" category earn 50% or less of the median area income while "Low-Income" households earn between 50% and 80% of the area median income. "Moderate-Income" households earn between 80% and 120% of the area median income. Finally, "Above Moderate-Income" households earn above 120% of the median income. Table H-5 shows the 1999 median income ranges.



**Table H-5
2001 Income Limits – Riverside & San Bernardino Counties**

<i>Household Size</i>	<i>30% of Median Income Limit</i>	<i>50% of Median Income Limit</i>	<i>60% of Median Income Limit</i>	<i>80% of Median Income Limit</i>	<i>100% of Median Income Limit</i>	<i>115% of Median Income Limit</i>	<i>120% of Median Income Limit</i>
Family	Very, Very Low	Very Low		Low	Median	Arr Program	Moderate
1	\$10,500	\$17,450	\$21,000	\$27,950	\$34,950	\$40,170	\$41,950
2	\$12,000	\$19,950	\$23,950	\$31,950	\$39,900	\$45,900	\$47,900
3	\$13,450	\$22,450	\$26,000	\$35,950	\$44,900	\$51,650	\$53,900
4	\$14,950	\$24,950	\$29,950	\$39,900	\$49,900	\$57,400	\$59,900
5	\$16,150	\$26,950	\$32,350	\$43,100	\$53,900	\$62,000	\$64,700
6	\$17,350	\$28,950	\$34,750	\$46,300	\$57,900	\$66,600	\$69,500
7	\$18,550	\$30,950	\$37,150	\$49,500	\$61,900	\$71,150	\$74,300
8	\$19,750	\$32,950	\$39,950	\$52,700	\$65,900	\$75,750	\$79,050

Source: HUD and HCD

An analysis of household growth by income level reveals that nearly 41% of households in the City were in the very-low and lower income brackets. This is a higher percentage than the countywide level of 29%. City and County income levels in 1999 are shown on Table H-6. Median household income in 1999 for all households was \$31,140. Relatively, the median household income in the City of San Bernardino in 1989 was \$25,533. However, HUD lists the 1998 median income as \$26,845. The 2000 Census identifies the 1999 Median Household Income as \$31,140. Comparison between the City and County based on 2000 data shows that the City has a higher percentage of people in the low- and very low-income categories, while the County has a higher percentage of households in the moderate- and above moderate-income categories. Therefore, City residents are less able to afford housing than County residents, increasing the demand for assisted or affordable housing in the City.

Table H-6
1999 City and County Income Levels

<i>Income Class</i>	<i>Income</i>	<i>City Households</i>	<i>%</i>	<i>County Households</i>	<i>%</i>
Very -Low	<\$10,000 to \$24,999	22,992	40.8	151,546	28.7
Low	\$25,000 to \$34,999	8,048	14.3	66,513	12.6
Moderate	\$35,000 to \$49, 999	9,202	16.3	88,239	16.7
Above Moderate	\$50, 000+	16,190	28.7	222,541	42.1

Source: 2000 U.S. Census Bureau Data

The median household income in the County in 1999 was \$42,066 while the median household income in the City was \$31,140. Table H-7 shows that there were approximately 5,022 households (8.9%) in the \$10,000 to \$14,999 income bracket, which falls within the very low-income classification. An additional 16.2% were in the low-income category and 14.3% fell within the moderate-income category.

Table H-7
San Bernardino Households by Income in 1999

<i>Income</i>	<i>Number of Households</i>	<i>% of Households</i>
\$150,000+	761	1.4%
\$100,000 - \$149,999	2,290	4.1%
\$75,000 - \$99,999	4,169	7.4%
\$50,000 - \$74,999	8,829	15.8%
\$35,000 - 49,999	9,202	16.3%
\$25,000 - \$34,999	8,048	14.3%
\$15,000 - \$24,999	9,131	16.2%
\$10,000 - \$14,999	5,022	8.9%
Under \$10,000	8,839	15.7%

Source: 2000 Census

7. Poverty

According to 2000 Census data, approximately 27.6% of the City's population were below the poverty level. Of people below the poverty level, 43% were White, 25% were "Other," 24% were Black, 6% were Asian/Pacific Islander, and 1% were Native American. Although 43% of people below the poverty level were White, there was a disproportionately



higher percentage of Black, Asian/Pacific Islander, and residents of other ethnicities below the poverty level.

The highest number of impoverished Whites (50%), Blacks (43%), and Others (48%) were adults aged 18 to 64 followed by children under age five, who were likely the children of the impoverished adults. The highest number of impoverished Asian/Pacific Islanders and Native Americans were between the ages of 18 and 64 (about 42.5%), followed by impoverished children were between the ages of six and eleven.

An equal percentage of people (48%) below the poverty level in the City were age 18 to 54 and children age 17 and younger. Forty two percent of these children were age five and under, and are likely the children of young single White mothers who are female heads of household. Female householders represent 58% of all families below the poverty level. Female householders with children age 17 and younger represent 54% of all families below the poverty level. Only 4% of all impoverished persons were age 65 or older, and most (56%) were White. The poverty rates for each age group do not correlate with the percent of each age group within the total population. Compared to the total population, a higher percentage of children are below the poverty level, while a lower percentage of adults and the elderly are below the poverty level.

Employment Trends

1. Area Employment Profile

Of the City's population age 16 and older, approximately 2% were employed in the armed forces, 53% were employed civilians, 39% were not in the labor force by choice, and nearly 7% were unemployed. Of the 61,337 people who were employed, approximately 18% were employed as administrative support. Other common occupations were precision production and craft (14%), other service jobs (13%), professional specialty (12%), and sales (12%) (National Decision Systems, 1990 Census Data). It should be noted that after the closure of Norton Air Force Base in 1995, persons residing in the City who were employed in the armed forces and related civil service sector decreased.

According to the State Employment Development Department (EDD) 1995-2002 projection data for San Bernardino County, the largest occupations in the County are retail sales, general management, general office clerks, and cashiers. Approximately 55,710 people were employed in these occupations in 1995, with a projected growth in 2002 to 82,350. The fastest growing occupations in the County between 1995 and 2002 are

ushers/lobby attendants (112% growth), cabinetmakers/carpenters (103%), furniture finishers (90%), machine operators (75%), and construction (73%). However, with growth the number of people employed in each of these occupations is far below the number of people working in retail and general management/clerical positions. For example, it is projected that there will be 360 ushers/lobby attendants in 2002, while there will be openings for an additional 8,270 cashiers and 7,150 retail salespersons. A number of white-collar office jobs, such as bank tellers and typists, will experience decline between 1995 and 2002 due to changing technologies and computerization. Various technical professions will also experience decline, including aircraft engine specialists, power plant operators, and aircraft assemblers, due to mechanization and technological advances and plant/base closures. Table H-8 lists the employers in the City of San Bernardino with 200 or more employees.

<i>Employer</i>	<i>Employees</i>
San Bernardino County	11,516
San Bernardino Unified School District	4,432
Stater Brothers Markets	3,600
Carousel Mall	2,000
Inland Center Mall	2,000
St Bernardine's Medical Center	1,671
Patton State Hospital	1,585
Community Hospital of San Bernardino	1,400
City of San Bernardino	1,300
CSU San Bernardino	1,000
U.S. Postal Service Remote Encoding Center	806
GE Capitol Mortgage	680
McLane Company, Inc.	650
San Bernardino Valley College	565
Burlington Northern Santa Fe Railroad	200

Source: San Bernardino Employment Development Agency, 1999

2. Unemployment

According to the State Economic Development Department, the City of San Bernardino had a 7.5% unemployment rate as of December 2002, which is about 6,820 persons of a total labor force of 91,430 people. The unemployment rate for the City is higher than the countywide rate of 5.1%. In 1990, the City had a significantly higher unemployment rate of 12.7%, compared to the County's unemployment rate of 4.8%. The larger



historical gap was due to job reductions in several major industries, most notably the closure of Norton Air Force Base and the relocation of the Burlington Northern Santa Fe shop.

These factors contributed to local unemployment and the decrease in aviation manufacturing and specialist jobs, which are typically higher paying jobs. Also, retail service jobs, the most common occupations in the area, tend to have seasonal swings in employment. Thus, unemployment rates may vary throughout the year, shrinking during winter holiday seasons and growing during slow sales periods in the spring.

In analyzing the gap in unemployment rates between the City and County, it is important to look at education attainment levels, disabilities within the population, and numbers of persons receiving public assistance.

Table H-9 shows that most adults (60.6%) in the City had a high school education or less, about the same percentage as countywide. About one-third of adults had less than a high school education, compared to about one-fourth of adults countywide. The high proportion of adults without a high school diploma has no doubt contributed to the higher rate of unemployment in the City and lower levels of income. Such residents typically have fewer employable skills.

**Table H-9
Educational Attainment**

<i>Educational Level</i>	<i>City Population</i>	<i>Percent of Population</i>	<i>County Population</i>	<i>Percent of Population</i>
Less than 9 th Grade	14,337	14.4%	102,229	11.4%
9 th to 12 th Grade – No Diploma	20,515	20.7%	151,365	15.4%
High School Graduate (or GED)	25,325	25.5%	246,155	25.0%
Some College - No Degree	21,856	22.0%	252,654	25.7%
Associate Degree	5,734	5.8%	74,289	7.6%
Bachelor's Degree	7,647	7.7%	102,339	10.4%
Graduate or Professional Degree	3,911	3.9%	54,242	5.5%

Source: 2000 U.S. Census Bureau Data

The rate of dependence on public income assistance may also be a factor in the higher City unemployment rate. Those receiving public assistance may not want to work because: 1) they are receiving enough money to survive without working; 2) they are afraid that if assistance ceases once they are employed, they won't earn enough to survive on their wages; or 3) they may lose health care benefits available through MediCal.

In the City of San Bernardino, 6,731 households (11.9%) received public assistance in 1999 according to Census data. About 34,211 households (6.5%) in the County received public assistance in 1999.

Special Needs Groups

Special needs are defined as any physical, economic, social, or cultural characteristics that are present in a substantial percentage of the local population that distinguish individuals from the general population with respect to their physical and financial housing needs and support services. Affordability issues are also important to groups such as female-headed households, college students, farm workers, or military personnel.

1. Elderly

The elderly face both financial and accessibility problems in finding suitable housing. Many elderly persons are on a fixed income, which limits their options, and when compounded by mobility limitations or the need for extra assistance. As of 2000, there were 15,266 persons over age 65 residing in the City. Approximately 1,648 households were elderly persons below the poverty level (2000 Census).

Of the elderly households, about two-thirds resided in owner occupied housing units, while one-third were renter households in 1990. However, this does not mean that older households do not experience financial difficulties in properly maintaining their homes, paying customary housing expenses, or meeting monthly rental expenses. The Census reports (1990) that 15% of the homeowners 65 years of age or more and 61% of the renters in this age group paid 30% or more for housing. Data on households 65 and older indicate that a substantial number (although by no means the majority) of these older adults may need either income and/or housing assistance.

2. Mobility and Self-Care Limitations

Approximately 5% of the City's non-institutionalized residents have physical conditions that affect their ability to live independently in a conventional residential environment. These individuals have mobility impairments, self-care limitations, or other conditions that may require special housing accommodations or financial assistance. Individuals with such disabilities can have a number of special needs that distinguish them from the population at large.

Some people with mobility and/or self-care limitations are able to live with families to assist them with housing. A segment of the disabled



population, particularly low-income and retired individuals, may not have the financial capacity to pay for needed accommodations or modifications to their homes. In addition, even those able to pay for special housing accommodations may find them unavailable in the City.

Although the California Administrative Code Title 24 requires all public buildings be accessible to the public through architectural standards such as ramp ways, large doors, and restroom modifications to enable handicap access, this provision does not extend to most residential projects.

According to 2000 Census data, there were approximately 31,800 non-institutionalized disabled persons over age 20 in San Bernardino. An analysis of Table H-10 shows that most disabled persons in the City and County were between the ages of 16 and 64 in 1990. However, 67% of the disabled between the ages of 65 and 74 and 69% of the disabled over age 75 in the City were women. Overall, the City had higher percentages of people with mobility and/or self-care limitations than the County. This may be due to a larger number of services offered in the City, or it could be a result of lower living costs in the City that attracts people with limited budgets due to their special needs.

Table H-10
Mobility and Self-care Limitation Status of Civilian Non-Institutionalized Persons

<i>Disability</i>	<i>City</i>	<i>Percent</i>	<i>County</i>	<i>Percent</i>
16 to 64 Years				
Mobility Limitation Only	1,598	2%	9,893	1%
Self-care Limitation Only	2,380	2%	18,918	2%
Mobility and Self-care Limitation	1,365	1%	8,792	1%
No Mobility or Self-care Limitation	90,619	94%	819,976	96%
65 to 74 Years				
Mobility Limitation Only	524	6%	3,831	5%
Self-care Limitation Only	482	5%	3,114	4%
Mobility and Self-care Limitation	484	5%	3,695	5%
No Mobility or Self-care Limitation	7,793	84%	64,361	86%
75 Years and Over				
Mobility Limitation Only	610	10%	5,403	12%
Self-care Limitation Only	388	6%	1,870	4%
Mobility and Self-care Limitation	944	16%	5,510	13%
No Mobility or Self-care Limitation	4,034	68%	31,058	71%

Source: 1990 U.S. Census Bureau Data

3. Persons with Disabilities

Three types of disabled persons are considered as having special housing needs: Physically, Mentally and Developmentally Disabled. Each category is unique and requires specific attention in terms of access to housing, employment, social services, medical services, recreation and entertainment. According to the 2000 Census, there were a total of 36,635 persons with disabilities within the City of San Bernardino. This accounts for 19.8% per the total City population. Compared with the County of 17.7% and the statewide of 6.8%, the number of disabled persons living within San Bernardino is significantly higher. Of the total number of disabled persons, 29,353, or 80.1%, are between the ages of 5 and 65, and 7,282, or 19.9%, are 65 years and older.

4. Female Heads of Household

Most female-headed households are either single elderly women or single mothers. Traditionally, these two groups have been considered special needs groups because their incomes tend to be lower, making it difficult to obtain affordable housing, or because they have specific physical needs related to housing (such as child care or assisted living support). Of the 56,330 households in the City in 2000, 11,890 or 21% were female-headed family households.

According to 2000 Census data for the City, female-headed households comprised 44% of all families below the poverty level. Because of the high percentage, it is difficult to find adequate housing that is both affordable and able to accommodate a family. As a result, female heads of households often spend more on immediate needs such as food, clothing, transportation, and medical care, than on home maintenance, which results in living units falling into disrepair.

5. Large Families

In 1990, there were approximately 9,330 households of five or more persons in the City and 78,476 households of five or more persons in the County. Of the total number of households in the City, 4,647 were five persons, 2,221 were six persons, and 2,462 were seven or more persons. Comparatively, households of five or more in both the City and County made up 17% of the total number of households.

As shown in Table H-11, the number of large households in San Bernardino that own the units they occupy (4,073) is slightly less than the number of large households that rent (5,074). In addition, the City



contains more housing units with four or more bedrooms than the number of large households with the need for multi-bedroom dwelling units.

**Table H-11
Tenure by Persons in Occupied Units**

<i>Number of Persons in Household</i>	<i>Owner Occupied</i>	<i>Renter Occupied</i>
5	2,050	2,383
6	988	1,257
7+	1,035	1,434
Total	4,073	5,074

Source: 1990 U.S. Census Bureau Data

6. College Students

College students may have limited budgets due to the cost of education and finding adequate part-time employment. Often students choose to live off campus to reduce living costs, selecting substandard housing or over crowded conditions. California State University, San Bernardino is located within the City and has a student enrollment of approximately 12,000. However, the 1994 Student Needs and Priorities Survey revealed that on-campus housing was a low priority to students and that most students commuted from their homes. Since the majority of students come from within the community, and likely live with their parents or other family members, affordable student housing does not appear to be an unmet need in the community.

7. Farm Workers

During early years in the history of the City of San Bernardino, agriculture was an important component of the City's as well as the region's economy. The citrus industry particularly was a central feature of the economy and employment base, and strongly influenced the development patterns within the San Bernardino Valley. With the post World War II development boom, however, the once prolific orange groves and grape vineyards began to rapidly disappear. Today, there are only historical reminders of the once thriving agricultural influence, the most notable being the National Orange Show.

Farm workers tend to have low incomes due to the manual nature of their work, and they tend to have families with children and larger sized families. Migrant farm workers need affordable housing but on a seasonal

basis. According to 2000 Census data, there were 269 people employed in farming, forestry, and fishing occupations. This is only 0.4% of the City's total population age 16 and over. The need for farm worker housing is less than significant since the City is not a center of agricultural production. The County and City Housing Authorities, and the County Agricultural Commissioner did not have further information regarding agricultural employment, farm worker housing, or housing needs for farm workers. According to the California Department of Housing and Community Development, while there is no farm worker housing in the City of San Bernardino, Farm worker housing exists in agricultural areas of the County, the nearest being those located in Beaumont and Indio.

8. Homeless

Homelessness is caused by a number of social and economic factors including a breakdown of traditional social relationships, unemployment, shortage of low-income housing, and the deinstitutionalization of the mentally ill. A homeless person lacks consistent and adequate shelter. Homeless persons can be considered resident (those remaining in an area year-round), or transient. Emergency and transitional shelters can help to address the needs of the homeless. Emergency shelters provide a short-term solution to homelessness and involve limited supplemental services. In contrast, transitional shelters are directed towards removing the basis for homelessness. Shelter is provided for an extended period of time, and is combined with other social services and counseling to assist in the transition to self-sufficiency.

The nature of the homeless population makes exact counting difficult. The 1990 Census found 53 "visible" people living on the streets and 916 people in homeless shelters. Because the homeless move around and are not always visible on the street it is difficult to get an accurate count of homeless persons in a community. The San Bernardino County Homeless Coalition conducted a survey in 1997 and found 2,254 homeless people in the County, including an estimate of people likely to become homeless by 2000.

Agencies Offering Public Assistance

There are 30 public service organizations and agencies in the City ranging from after school activities for children to senior meal delivery. The larger facilities include:

- ◆ The Frazee Community Shelter operates 5 emergency shelters, with a total of 77 beds and 100 clients and a hot meal program and



job training referral service. Approximately 28,821 people utilize the emergency shelter services each year. They also assist with rent deposits and utilities, clean clothing, and bus tickets. Approximately 53% of their clients are families with children. The average stay in one of their shelters is two to three weeks.

- ◆ Mary's Mercy Center operates three facilities and provides essential services such as meals, emergency food bags, clothing, showers, and laundry services. They serve approximately 600 clients and serve mostly single men and women.
- ◆ Option House also operates three facilities, but they provide transitional shelter as well as meals, showers, and counseling programs. There are 31 beds available to serve their 33 clients and the average stay is 60 days. Option House is specifically for victims of family violence.
- ◆ The Salvation Army operates its primary facility in the City of San Bernardino, but also provides services in nearby cities. They operate 87 beds for 162 clients, with an average stay of 30 days. Mostly single adults, battered women, and families use this program with children. In addition to emergency shelter, the Salvation Army offers meals, referral services, and counseling. The Mentally Ill Homeless Program offers a 50-bed shelter for 700 mentally ill persons annually. They also provide case management, employment training, skill honing, and referral services. Although they have no plans for expansion, they do need additional beds to serve the needs of the community.
- ◆ Catholic Charities of San Bernardino/Riverside does not run a shelter facility, but does give vouchers/assistance for those seeking shelter in motels or other shelters. They also provide utility disconnection and eviction prevention services, along with other counseling, training, and emergency/food assistance.
- ◆ The Children's Fund, Inc. offers shelter assistance to children age 18 and under as well as food, clothing, and essentials. They serve 30,000 to 40,000 children annually.

Group Homes and Institutional Quarters

Group homes offer special assistance to a variety of housing needs ranging from correctional facilities to college dormitories to nursing homes. Census data showed 3,765 persons in institutionalized group quarters and 2,084 persons in non-institutionalized group quarters in 2000. Patton State Hospital in San Bernardino serves 1,239 patients, although it only has enough beds for 1,145. Patton State Hospital is one of the largest public health facilities in California for the mentally ill and serves patients throughout the State.



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HOUSING NEEDS

Existing Housing Stock

1. Housing Composition

According to the 2000 Census, the City had 63,535 housing units. Of these, approximately 7,205 housing units were vacant in 2000, for an 11.3% vacancy rate. This was broken down into a homeowner vacancy rate of 6.1% and a rental vacancy rate of 9.7%. In comparison, the County had 72,775 vacant housing units, for a vacancy rate of 12.1%.

Of the 56,330 occupied housing units, 29,536 (52.4%) were owner-occupied and 26,794 (47.6%) were renter-occupied. A large percentage of units in the City are multiple dwelling units, particularly large multiple dwelling units of five or more units within a housing structure. This is likely a result of a larger population on limited incomes and single adults who prefer (or can only afford) lower cost and lower maintenance housing. Since 1995, nearly all of the units constructed in the City were single-family detached housing units. This is a growing demand for these units as housing prices are relatively low in San Bernardino compared to outlying cities and counties, and a weak demand for and/or financing obstacles to the production of market-rate rental housing in the City. Table H-12 shows the annual changes in the housing stock between January 1990 and January 1999 as estimated by the California Department of Finance.

Table H-12
1990 through 1999 Housing Estimates for the City of San Bernardino

Year	Housing Units								Persons Per HH
	Total	Single		Multiple		Mobile	Occupied	%	
		Detached	Attached	2 to 4	5 Plus	Homes			
1990	58,969	33,255	1,943	5,912	13,450	4,409	54,635	7.4	2.9
1991	61,336	34,597	1,998	6,084	13,975	4,682	56,827	7.4	2.9
1992	62,575	35,439	2,016	6,244	14,185	4,691	57,930	7.4	3.0
1993	63,223	35,932	2,026	6,316	14,237	4,712	58,514	7.5	3.0
1994	63,593	36,266	2,026	6,362	14,263	4,676	58,857	7.5	3.0
1995	63,966	36,435	2,026	6,364	14,465	4,676	59,102	7.6	3.0
1996	64,059	36,526	2,026	6,366	14,465	4,676	59,188	7.6	3.0
1997	64,170	36,637	2,026	6,366	14,465	4,676	59,147	7.8	3.0
1998	64,236	36,703	2,026	6,366	14,465	4,676	59,208	7.8	3.0
1999	64,400	36,867	2,026	6,366	14,465	4,676	59,359	7.8	3.0

Source: California Department of Finance, 1990-1999 City/County Population and Housing Estimates, 1990-1999; 2000 Census



Housing Costs

Housing prices are substantially lower in the City of San Bernardino than in many surrounding communities and countywide. Lower housing costs are consistent with a population of more lower-income residents. A number of units are available at rates affordable for very low-income individuals or families. For example, a person with a very low-income of \$15,000 could spend up to \$375 a month on a one-bedroom apartment, which is approximately 30% of their income. A sample of apartment complexes in the City revealed that the average one-bedroom unit was around \$426 per month. Two-bedroom units in the San Bernardino average \$524 per month, while three-bedroom apartment units average \$681 per month. Other types of rental in the City were slightly lower than the average apartment complex unit, suggesting that apartments may have somewhat inflated rates or that homes and other rental units may be of poor quality compared to apartment units. Compared to other areas in San Bernardino County and surrounding counties, rental rates are fairly inexpensive due to the depressed status of the housing market. There are more housing units than can be sold or rented in the City. However, the condition of the housing stock may be in disrepair causing people to build new units, and further drive down the market, or limiting people's choices due to expensive needed repairs on available housing units. Table H-13 lists various rental rates of apartment complexes and other rental units in the City in 1999.

Table H-13
1999 City of San Bernardino Rental Rates

<i>Name/Type</i>	<i>1-Bed</i>	<i>2-Bed</i>	<i>3-Bed</i>	<i>4-Bed</i>
Apartments				
Summer Breeze	\$425	\$525	\$625	--
Spring Village Apartments	\$415	\$435	\$575	--
Edgehill Apartments	\$450	\$550	\$650	--
Golden Date Apartments	\$475	\$575	\$725	--
Newport Village Apartments	\$375	\$450	\$595	--
North Pointe Apartments	\$510	\$585	\$810	--
Nova Creekside	\$460	\$525	\$560	--
Meyer Villas Apartments	\$400	\$475	\$695	--
Casa Pacific Apartments	\$325	\$425	--	--
University Village	--	\$695	\$895	--
Homes, Duplexes, Triplexes, and Room and Board				
Home	\$375-\$400	\$525-\$700	\$495-\$775	\$600-\$1,200
Triplex	\$375	--	--	--
Duplex	\$295	\$450-\$570	--	--
Room	\$250-\$275	--	--	--

Source: San Bernardino County Sun Classified, November, 1999, and Springstreet.com 1999

There are 43 mobile home parks in the City offering 4,126 single, double, and triple-wide spaces. The average range of rents is between \$250 and \$300 and no rents exceeded \$350 in the sample taken from the mobile home parks.

Table H-14 lists prices of homes sold between 1998 and 1999. The highest percentage of homes was three-bedroom single-family units, followed by two-bedroom single-family units. Comparison between single-family homes and multi-family homes/condominiums, show that condominiums were less costly than single-family homes. However, there were nine three-bedroom condominiums that sold for over \$3,000,000, suggesting that the average price would be lower had these expensive units not been sold. The California Association of Realtors lists the median housing prices for the City and County as of October 1999 as \$83,500 and \$115,000, respectively. These rates increased by approximately \$2,000 between September and October for nearly a 6% increase in the City and nearly a 2% increase in the County. The median price had not increased in the City for a year, but had increased over 7% in the year for County homes. Between October and November 1999, median home prices in the City grew by an additional 6%.



Table H-14
1998-1999 City of San Bernardino Home Prices

<i>Bedrooms</i>	<i>Units Sold</i>	<i>Median</i>	<i>Average</i>	<i>Range</i>	<i>% of Total</i>
1	87	\$60,000	\$58,108	\$21,000-\$487,045	2%
2	1,245	\$70,000	\$70,809	\$21,000-\$530,000	34%
3	1,642	\$85,000	\$87,436	\$21,000-\$1,022,300	45%
4	509	\$98,000	\$106,132	\$23,000-\$585,000	14%
5+	47	\$135,000	\$146,905	\$37,000-\$500,000	1%
Total	3,530	--	--	--	96%
1	20	\$34,000	\$33,325	\$22,500-\$47,500	1%
2	82	\$52,000	\$56,358	\$27,500-\$155,000	2%
3+	36	\$67,000	\$71,250	\$30,000-\$109,000	1%
Total	138	--	--	--	4%

Note: Sales of \$20,000 or less were not counted, as they do not represent true public sales of adequate units. Approximately nine 3+-bedroom condominiums and 13 two-bedroom condominiums sold for \$3,800,000. These sales were not included as they are not representative of the majority of units and artificially inflate the average price of these types of units.

Source: LA Times, Dataquick, December 1999

Currently, there are 407 HUD repossessed homes for sale in the City's housing market, down from over 1,000 in 1995. Homes range from a low of \$21,000 to a high of \$154,000. The number of bedrooms ranges from one to eight, although most were two and three bedroom houses.

Table H-15 compares new home prices in the County to other counties in the region. According to the table, new home prices in San Bernardino County were the least expensive in the region. Although this means that housing in the area is more affordable to households with lower incomes, it also attracts people with low-incomes as affordable housing may not be available in surrounding counties.

Table H-15
1999 Comparative New Home Prices (Averages)

<i>County</i>	<i>Average Price</i>
San Diego	\$260,000
Ventura	\$347,000
Orange	\$318,000
Los Angeles	\$266,000
Riverside	\$195,500
San Bernardino	\$177,000

Source: Inland Empire Quarterly Report, October 1999

Income and Affordability

As stated previously, there are four income categories typically used for comparative purposes based on the median income, which represents the mid-point at which half of all households earn more and half earn less.

A standard measure of housing affordability is that housing expenses should not exceed 30% of a household's income, on the average. Those who pay 30% or more of their income on housing may experience difficulty in affording other basic necessities. However, to truly evaluate housing affordability, individual circumstances and factors must be taken into account. These circumstances and other factors include other long-term debt, mortgage interest rates, the number of children in a household, and other large, ongoing expenses (such as medical bills). Since it is impossible to take each household's individual circumstances into account, the 30% rule-of-thumb provides a general measure of housing affordability for the average household. Table H-16 shows the number of households paying over 30% of their income on housing. Some households choose to pay over 30% of their income for various reasons, such as location, aesthetics, or other features. Other households choose to pay larger percentages of their income on housing because they may receive tax advantages or are investing with the knowledge that their income will increase so that they pay a lower percentage of their income on a long-term basis. In contrast, some households are forced to pay a large percentage of their income either because they cannot afford anything less, or they are limited to certain costs due to a lack of available low-cost housing options. Approximately 60% of all low-income households in the City pay over 30% of their income on housing.

Table H-16
Number of Households Paying Over 30% of Income on Housing

<i>Income</i>	<i>Owners</i>	<i>Renters</i>	<i>Total</i>
Very Low-Income	2,324	11,877	14,201
Lower-Income	1,876	1,373	3,249
Total	4,200	13,250	17,450

Note: 1990 U.S. Census data uses income ranges that do not correspond exactly to the income categories. Therefore, there are people in the lower-income category that actually fall into the moderate-income category and likewise between the very low- and lower-income categories. The numbers in the table include more persons than are actually in those categories.

Source: 1990 U.S. Census Bureau Data



Further analysis of housing expenditures as a percent of income shows that most owners pay zero to 24% of their income on housing (Table H-17). Renters with income below \$20,000 tend to pay a higher percentage of their income on housing. However, renters with incomes above \$20,000 usually paid less than 25% of their income on housing. The majority of people in the \$50,000 or more income level paid 0% to 24% of their income on housing whether they rented or owned.

**Table H-17
Housing Expenditures per Income Group**

<i>Income</i>	<i><\$10,000</i>	<i>\$10,000- \$19,999</i>	<i>\$20,000- \$34,999</i>	<i>\$35,000- \$49,999</i>	<i>\$50,000+</i>	<i>Total</i>
Owners						
0-24%	3%	9%	12%	15%	28%	67%
25-29%	1%	1%	2%	4%	2%	10%
30-34%	<1%	1%	2%	2%	1%	6%
35%+	4%	5%	6%	2%	0%	17%
Total	8%	16%	22%	23%	31%	100%
Renters						
0-24%	1%	3%	13%	11%	7%	35%
25-29%	2%	3%	4%	1%	0%	10%
30-34%	2%	4%	3%	0%	0%	9%
35%+	23%	17%	3%	0%	0%	43%
Total	28%	27%	23%	12%	7%	97%*

*Note: Not all households were computed, therefore totals do not equal 100% of all households.
Source: 1990 U.S. Census Bureau Data

1. Affordability Trends

Table H-18 shows the median gross rent in relation to income in 1990 as such data is not available for 1999. According to Census data, the median gross rent was \$485 in the City and \$556 in San Bernardino County. People with very low-incomes had a number of affordable options as 27% of all apartment units in the City had rents below 30% of their income. People with low-incomes had many more options than those with very low-incomes, and could easily afford the median rent. The rents were primarily within the range of people with low-incomes. However, those with moderate-incomes had the most options as at least 96% of the units in the City and 91% of the units in the County were within an affordable

range. However, approximately 36% of the City's population falls in the very low-income category and therefore, it is necessary to increase the number of units affordable to very low-income groups even though the City has over a quarter of its units dedicated to this income group. It is important to note that the percentage of apartments affordable within the low- and moderate-income groups is cumulative and include the percentage from the previous income group.

Table H-18
Median Rent in Relation to Median Income

<i>Income Group</i>	<i>Affordable Rent Limit</i>	<i>% of City Apartments</i>	<i>% of County Apartments</i>
Very Low	\$418	At least 27%	At least 17%
Low	\$669	At least 81%	At least 67%
Moderate	\$1,003	At least 96%	At least 91%

Source: 1990 U.S. Bureau of Census

A household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, depending on the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. Based on the homes sold in the last year and affordability rates at 3.0 times the annual income of a three-person household, Table H-19 shows that there were 567 homes affordable to three-person households in the very low-income category. It is important to note that subsidized or assisted housing is not included in these housing costs as they are not likely to be listed in local papers.

Table H-19
For Sale Units Affordable to Lower-Income Households in 1999

<i>Income Group</i>	<i>Affordability Level</i>	<i>Homes Sold in 1998-99</i>	<i>Percent of All Houses Sold</i>
Very Low-Income	\$50,163	567	15%
Low-Income	\$80,263	1,914	51%
Moderate-Income	\$120,395	3,330	89%

Note: Housing unit totals for low and moderate-income households are cumulative. Houses sold for below \$20,000 were not included.

Source: LA Times Dataquick Home Prices, 1998-1999



Annual Growth of Housing Stock

Table H-20 summarizes building activity in San Bernardino over the past ten years. The majority of housing units built in this period are privately owned single dwelling units. One publicly owned single dwelling unit was built in July of 1999, however, pre-1997 data does not distinguish between new private and public buildings, and therefore this information cannot be distinguished before 1997. In contrast, data for 1997 through 1999 does not list mobile home building activity, and therefore, it is unknown how many mobile units were constructed in this period.

Although building activity was strong between 1989 and 1994, growth of new housing units slowed significantly and has shifted away from mobile homes and multiple dwelling complexes to focus almost entirely on single dwelling units.

Table H-20
Building Permit Activity Summary

<i>Year</i>	<i>Number of Permits – All Buildings</i>	<i>Total Housing Value for the Year</i>	<i>Single Dwelling Units</i>	<i>Multiple Dwelling Complexes</i>	<i>Mobile Homes</i>
1989	2,994	\$70,348,204	659	40	80
1990	4,412	\$99,829,343	847	26	20
1991	3,747	\$47,364,464	412	6	9
1992	3,473	\$47,126,451	368	18	13
1993	2,772	\$42,221,488	297	28	17
1994	2,490	\$18,845,736	171	1	29
1995	2,680	\$10,590,368	96	0	2
1996	2,735	\$11,317,241	97	0	2
1997	110*	\$13,034,685	110	0	N/A
1998	140*	\$17,227,662	137	3	N/A
1999	114*	\$13,745,231	114	0	N/A

*Total number of permits unavailable; the numbers represent only permits for housing units.

Source: San Bernardino Development Services Department 1999

Age and Condition of Housing Stock

Adequate utilities within a housing unit are a measure of the unit's ability to provide people with decent housing. The Census data shows that the majority of housing units were connected to a public or private company water system (58,678) while 49 housing units received water from another

source. Seventy-seven housing units were connected to individual wells. Most housing units were connected to the public sewer (57,007). However, 1,620 units were connected to a septic tank or cesspool, and 177 units achieved sewage disposal through other means. Heating fuel for occupied housing units ranged from gas and electricity to wood and solar energy. Of the occupied housing units in the City, 45,438 had utility gas, 476 had tank gas, 8,012 had electricity, 235 were fueled by wood, 13 used fuel oil or kerosene, 40 utilized solar energy, 60 used another type of fuel, and 208 had no heating fuel.

The year a structure was built can, at times, be an indicator of the current condition of the housing unit. Housing units built before 1940 may be old, but may not necessarily be in a rundown condition. In contrast, newer homes that were built equipped with adequate utilities and amenities may already be rundown due to abuse or just general lack of care. However, it is useful to look at the age of the housing stock to determine where inadequacies may lie, or why certain units remain vacant. Table H-21 shows that the highest percentage of vacant units were newer and that the highest percentage of housing units in the City were built in the 1980s, although nearly 10,000 units were built during each decade between the 1940s and 1990s. The year 1963 represents the median year structures were built according to Census data.

Table H-21
Age of Housing Units

<i>Year Built</i>	<i>Total Housing Units</i>	<i>Vacant Housing Units</i>
1980-1990	14,199	1,231
1970-1979	8,999	631
1960-1969	8,848	551
1950-1959	12,966	822
1940-1949	7,665	480
1939 or earlier	6,127	607

Source: 1990 U.S. Census Bureau Data

One hundred and seventy-three occupied units that lacked complete plumbing facilities had householders between the ages of 15 and 64. Twenty-six householders over age 64 lived in units without complete plumbing facilities. However, occupied units lacking complete plumbing facilities comprised less than 1% of all occupied households. Therefore, an overwhelming number of homes in the City are new and do not lack critical features such as plumbing. However, basic maintenance, such as



roof repairs, new paint, and cleanliness will need to be encouraged to keep the housing stock viable.

1. 1999 Housing Condition Survey

The City conducted a general block-by-block analysis of housing conditions in all areas of the City except neighborhoods and subdivisions developed after the mid-1980s. The objective of the survey was to assess the overall, predominant conditions of properties and dwelling units at the block level, in contrast to a property/housing conditions survey of individual dwelling units. A summary of the survey findings is included in Table H-22.

The survey areas included nearly 50,000 dwelling units, about 75% of the City's housing stock. The survey examined exterior property and dwelling unit conditions using a point scoring system for yard maintenance/appearance and the conditions of major exterior components of dwelling units.

General property conditions on each block were rated according to the condition of the paving, landscape, walls and fences, and the amount of debris surrounding dwellings. The dwelling units on each block were 35 shows the number of blocks per property and dwelling unit condition rating.

In general, there was a close correlation between property conditions and dwelling unit conditions at the block level. On about 9% of the blocks surveyed, however, property conditions varied significantly from dwelling unit conditions. On about 60% of blocks with substantial differences between housing and property conditions, the majority of dwelling units were in excellent or sound condition while the majority of properties had only fair or poor maintenance. Conversely, on about 40% of the blocks with substantial differences, the majority of dwelling units needed minor or moderate rehabilitation while the majority of properties were well-maintained (excellent or good condition). Blocks with substantial differences between dwelling unit and property conditions were generally scattered throughout the City.

Table H-22
San Bernardino Housing/Property Condition Survey
Summary

<i>Rating</i>	<i>Single-Family Blocks</i>		<i>Multi-Family Properties</i>	
Property Condition				
Excellent	417	45%	29	23%
Good	121	13%	36	29%
Fair	113	12%	42	33%
Poor	151	16%	19	15%
Severely Deteriorated	121	13%	0	0%
Dwelling Unit Condition				
Excellent	318	34%	31	25%
Sound	272	30%	47	37%
Minor Rehabilitation	263	29%	31	25%
Moderate Rehabilitation	68	7%	17	13%
Substantial Rehabilitation	1	0%	0	0%
Dilapidated	0	0%	0	0%

Source: Parsons 1999

Although there are poorly maintained properties and dwelling units in need of rehabilitation or replacement scattered throughout older city neighborhoods, the predominant need in most residential areas appears to be for the correction of deferred maintenance, minor rehabilitation, and/or the replacement of landscaping.

The survey results indicate that the property conditions in the majority of blocks (58%) were excellent or good. Nearly 30% of the blocks surveyed, however, had properties in predominantly poor or severely deteriorated condition. Although a lower percentage of multi-family properties (52%) were rated as excellent or good, most of the remaining properties were in fair conditions (rather than poor or severely deteriorated).

The housing condition survey results indicate that the predominant housing needs on most blocks (nearly 60%) are for deferred maintenance, such as repainting, minor roof repairs, or door/window repair, or for minor rehabilitation. A higher percentage of multi-family dwellings than single-family dwellings (13% versus 6%) need moderate rehabilitation.

The biggest problem for properties in San Bernardino appears to be landscaping maintenance. Unkempt lawns, overgrown trees and bushes, and other yard deficiencies reduce the character and value of neighborhoods, but can easily be rehabilitated to rejuvenate



neighborhoods. Deteriorating walls and fences were also common, particularly on blocks with multi-family properties. Visible debris was a common problem in single-family neighborhoods, with 29 blocks exhibiting severe litter in the yard such as appliances, cars, and furniture. A few blocks had severe problems in almost all property condition categories (except walls and fencing where there were none).

Of the housing condition problems noted in the survey, deteriorated roofs and siding (including a need for repainting) appeared to be the most prevalent problems.

The majority of blocks with property and/or dwelling unit problems were had dwelling units mostly over 30 years old. Blocks with predominantly newer housing were usually good or excellent condition, although there were some properties in need of minor repairs and clean up. At 30 years of age, many property and dwelling unit components are beyond their useful lives and need repair or replacement.

In summary, newer neighborhoods are in better condition than older, more centrally located neighborhoods, although all neighborhoods were interspersed with dwellings in need of some additional repair or maintenance.

2. Housing Accommodations

The number of bedrooms within a housing unit can also characterize the housing stock in a community as shown in Table H-23. One- and two-bedroom units had the highest percentage of vacancy per total units of their type. However, they also represented the majority of housing types in the City, which suggests that there were an adequate number of these highly desirable units in a community composed primarily of smaller sized households. It should also be noted that although there were few five or more bedroom units, they were all occupied, suggesting that there may be a need for larger sized units. Because the overwhelming majority of housing units have complete plumbing and kitchen facilities, and are served with public utilities, it is unlikely that housing conditions represent a problem that requires governmental action. However, low property values do not provide strong economic incentives to property owners to maintain the housing stock in sound condition.

<i>Number of Bedrooms</i>	<i>Total Housing Units</i>	<i>Vacant Housing Units</i>
No Bedroom	1,900	137
1 bedroom	12,185	1,180
2 bedrooms	21,625	2,017
3 bedrooms	17,894	901
4 bedrooms	4,819	87
5 or more bedrooms	381	0

Source: 1990 U.S. Census Bureau Data

3. Overcrowding

Overcrowding typically results when either: 1) the housing costs of available housing with a sufficient number of bedrooms for larger families exceeds the family's ability to afford such housing, or 2) unrelated individuals (such as students or low-wage single adult workers) share dwelling units due to high housing costs. This can lead to overcrowded situations if the housing unit is not large enough to accommodate all of the people efficiently. In general, overcrowding is a measure of the ability of existing housing to adequately accommodate residents and can result in deterioration of the quality of life within a community. Nearly 50% of the housing units in the City had between four and five rooms as shown on Table H-24. There were approximately 2.9 people per occupied housing unit.

<i>Number of Rooms Per Unit</i>	<i>Total Units</i>
1 room	1,933
2 rooms	5,995
3 rooms	10,904
4 rooms	12,076
5 rooms	13,116
6 rooms	10,460
7 rooms	5,722
8 rooms	2,044
9+ rooms	1,163
Median Number of Rooms	4.6

Source: 2000 U.S. Census Bureau Data for San Bernardino



There were a total of 150,298 bedrooms in 1990, with approximately 1.09 people per room. This number lowers slightly to 1.07 when studio dwellings are included. In 1990, approximately 137 studios and 11,453 bedrooms were vacant. Over 45% of these vacancies were in two bedroom dwellings, which may have been unaffordable to very low-income individuals or were too small for larger families.

The Census defines overcrowding as 1.01 or more persons per room, and extreme overcrowding as more than 1.5 persons per room. Since data in relation to overcrowding have not been broken down into housing type by number of rooms, type of household, or by household income, overcrowding must be evaluated in terms of other factors such as cultural expectations, size of rooms, availability and type of common areas or open space, and the age and relationship of persons in the unit.

Tables 25 and 26 summarize the overcrowding status in the City. Fifteen percent of the City's occupied housing units were overcrowded, compared to 11% of the County's occupied housing units. In 1990, there were 5,603 (21%) renter-occupied and 2,321 (9%) owner-occupied units, totaling 7,924 units, defined as overcrowded in the City. In contrast, Census figures for the County was 16% for renter-occupied and 6% for owner-occupied units. Compared to the County there is a significant rate of overcrowding in the City.

Table H-25
Persons Per Room in All Occupied Housing Units

<i>Persons</i>	<i>City</i>	<i>Percent</i>	<i>County</i>	<i>Percent</i>
0.50 or less	28,309	52%	251,009	54%
0.51 to 1.00	18,249	33%	166,239	36%
1.01 to 1.50	3,926	7%	25,884	6%
1.51 to 2.00	2,293	4%	13,095	3%
2.01 or more	1,705	3%	8,510	2%

Source: 1990 U.S. Census Bureau Data

**Table H-26
Overcrowded Housing**

<i>Number of Persons per Room</i>	<i>Rental Units</i>	<i>Percent of Total Occupied Rental Units</i>	<i>Owner Units</i>	<i>Percent of Total Occupied Owner Units</i>
City				
1.01 to 1.50	2,624	10%	1,302	5%
1.51 or more	2,979	11%	1,019	4%
Total	5,603	21%	2,321	9%
County				
1.01 to 1.50	14,476	8%	11,408	4%
1.51 or more	14,361	8%	7,244	2%
Total	28,837	16%	25,896	6%

Source: 1990 U.S. Census Bureau Data

Assisted Rental Housing Eligible to Convert to Market Rentals

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Subsequent amendments have clarified the scope of the analysis to also include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years. As part of the analysis, an estimation of the cost of preserving versus replacing the units is to be included, as well as programs designed to preserve the affordable units.

Assisted housing projects in the City can alleviate the financial hardships low-income households may face. Assisted housing projects are those that offer financial aid or provide extra services for people in need of financial or basic living assistance. There are a variety of programs, each focusing on a specific need or with a specific goal to eliminate unmet housing needs in the community.

The California Housing Finance Agency has three listings for State assisted housing projects in San Bernardino. One project, Dorjil Estates is owned by CHFA and therefore does not have contract expiration dates. The second project, Victoria Woods, is a non-Section 8 non-Section 202 senior complex that has only received a loan from CHFA, and therefore, does not have an expiration date. These projects are based on 50% of the



median income and are therefore, directed toward very low-income households. The third project is Little Zion Manor, which operates low-income family and senior units. The Section 8 contract for Little Zion Manor is due to expire in 2021. Under Section 8 assistance, eligible tenants pay 30% of their income for rent, and the difference between the tenant's contribution and HUD pays the actual rent through operating subsidies to owners. Assistance is tied to the project and rent is subsidized only as long as the tenant occupies the unit.

HUD's November 1999 rental listings for the City lists 15 assisted multi-family housing complexes. Of these 15 complexes, seven offer elderly units for a total of 841 designated elderly units. Thirteen of the complexes listed by HUD are Section 8 assisted complexes, offering a total of 1,181 units. All of the assisted housing projects listed by HUD had no vacancies as of November. Of the fifteen projects, the terms of affordability on ten have expired, and the owners are free to charge whatever rent they desire. Of the five remaining projects with active affordability agreements, three are at-risk of conversion to market rate housing between 2000 and 2010, representing 218 very low-income units. Of these units, 188 are owned and operated by non-profit organizations that are unlikely to convert the rentals to market-rate housing. See (Table H-27.)

With regard to Section 8 projects, the property owner can opt to terminate the Section 8 contract (opt-out), or renew the contract for another five years. The primary incentive for Section 8 property owners to opt-out is the higher rent that would be paid for these units at market value.

In order for the property owner to successfully opt-out of the Section 8 contract, the owner must satisfy certain procedural requirements. A Notice of Intent (NOI) must be filed with HUD one year before the termination date that indicates the owner's intent to convert the units to market rate. Failure to file an NOI within the specified timeframe, or follow the other procedures to opt-out of the Section 8 contract results in an automatic contract rollover for five years.

Upon filing of an NOI, HUD may offer several incentives to property owners to remain in their contracts including re-financing the property mortgage, and establishing higher rents charged for the projects.

Pursuant to Section 65863.10 of the Government Code, the property owner of a Section 8 contract must also provide six months advanced notification to each tenant household if the property owner intends to terminate the Section 8 contract. The notice must indicate the anticipated date of conversion and the anticipated rent increase. The property owner is also required to serve notice to the City.

Table H-27
HUD-Assisted Multi-family Housing - Section 8 Contracts

<i>Name</i>	<i>Owner Type</i>	<i>Expiration Date</i>	<i>Risk Assessment</i>	<i>Section 8 Units</i>	<i>Total Units</i>
Arrow Vista Apartments	Non-Profit	03/25/05	Low Risk-Restricted or NP	40	40
Little Zion Manor	--	06/30/21	Post-2005 Expiration	125	125
St. Bernardine Plaza	Non-Profit	03/22/01	Low Risk-Restricted or NP	148	150
Sterling Village	--	04/28/13	Post-2005 Expiration	80	80
Greenbriar at the Park	Profit Motivated	12/09/05	Insufficient Data	30	160

Source: U.S. Department of Housing and Urban Development, California Housing Partnership Corporation

Fair market rents for the San Bernardino County area in fiscal year 2000 are provided in Table H-28 below. For the 40th percentile fair market rents for manufactured home spaces in the Section 8 Choice Housing Program, space rents in San Bernardino County are listed at \$304 for fiscal year 2000 (Federal Register, October 1999).

Table H-28
Fair Market Rents for Existing Housing in San Bernardino County

<i>Studio</i>	<i>One Bedroom</i>	<i>Two Bedroom</i>	<i>Three Bedroom</i>	<i>Four Bedroom</i>
\$448	\$499	\$609	\$845	\$999

Source: Federal Register, HUD, October 1, 1999

The cost of conserving the assisted and inclusionary units is estimated to be significantly less than that required to replace the units through new construction. Detailed information is not available to calculate the difference in cost between preserving and constructing units affordable to low income households. The difference between very low income and market rate rents requires the most subsidy. Preserving low- and moderate-income units does not require as much subsidy. Since land prices and land availability are generally the limiting factors to development of low income housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction.



There are three methods of assisting low-income tenants living in at-risk units: 1) provide monthly rental subsidies in the private market, 2) acquire and preserve the presently subsidized units, and 3) construct comparable replacement units.

The estimated cost of providing monthly subsidies to 218 very low-income households could range from \$0 to \$1.2 million annually, based on the range of rents in the local housing market and assuming that those being assisted will, on the average, have incomes between 30% and 50% of the San Bernardino County median income for a household of four persons. The average annual subsidy is estimated to be \$583,000, the present value of which over 30-years is about \$10.2 million (assuming a long-term annual inflation rate of 4%).

An analysis of seven rental apartment properties recently for sale in the City (ranging from 11 to 197 rental units) revealed a range of per unit cost from \$26,000 to \$53,000, and per square foot cost from \$21 to \$45, depending on the location, unit sizes, number of bedrooms, age, and amenities.¹ The estimated acquisition cost per unit for apartments that would match the assisted rental housing developments ranges from \$32,000 to \$47,000. Replacement of the 218 at-risk units through acquisition of units would range from \$7 million to \$10.3 million, plus annual operating and maintenance costs.

The cost of constructing new rental units is estimated to range from \$50,000 to \$70,000 per dwelling unit depending on the size, density, and amenities. The cost of constructing 218 new rental units similar to the assisted units would probably range from \$55,000 to \$65,000 per dwelling unit, or \$12 million to \$14.2 million.

Of the three options for addressing the potential loss of subsidized rental units, the least expensive option in present dollars would be the payment of monthly rental subsidies to very low-income households over a 30-year period. Although this option would guarantee that the same number of very low-income renters are assisted as the number of subsidized rental units that could be lost, the payment of subsidies does not preserve the affordability of rental units or replace affordable rental units lost.

The next more costly alternative would be the acquisition of existing subsidized rental housing, but only if the rental units do not require extensive rehabilitation. If so, the construction of new replacement unit might be as cost effective.

¹ www.loopnet.com

1. Entities Interested in the Right of First Refusal

Should the City determine that the acquisition of existing at-risk rental housing projects is the most prudent course, there are a number of nonprofit housing agencies that have expressed an interest in acquiring and preserving affordable rental housing developments in the City. This interest is often referred to as “right of first refusal” because owners of assisted rental housing are required to notify such agencies if the property will be sold an offer them the opportunity to make an offer. Table H-29 lists these agencies.

Table H-29
Non-Profit Agencies Interested in the Right of First Refusal

BUILD Leadership Development Inc.	1280 Bison, Ste. B9-200	Newport Beach, CA 92660	(949) 720-7044
Century Housing Corporation	300 Corporate Pointe, Ste. 500	Culver City, CA 90230	(310) 642-2007
Coachella Valley Housing Coalition	45-701 Monroe St, Ste. G., Plaza I	Indio, CA 92201	(760) 347-3157
Community Partnership Dev. Corp.	7225 Cartwright Ave.	Sun Valley, CA 91352	(818) 503-1548
Foundation for Quality Housing Opportunities	4640 Lankershim Blvd., #204	North Hollywood, CA 91602	(818) 763-0810
Housing Authority of the City of Los Angeles	P.O. Box 17157, Foy Station	Los Angeles, CA 90017	(213) 252-2701
Housing Corporation of America	31423 Coast Highway, Ste. 7100	Laguna Beach, CA 92677	323) 726-9672
Jamboree Housing Corporation	2081 Business Center Dr. #216	Irvine, CA 92612	(949) 263-8676
Long Beach Affordable Housing Coalition, Inc	110 West Ocean Blvd., # 350	Long Beach, CA 90802	(562) 983-8880
Los Angeles Housing Partnership, Inc	515 S Figueroa St. Ste. #940	Los Angeles, CA 90071	(213) 629-9172
Neighborhood Housing Services – Inland Empire, Inc.	1390 North D St.	San Bernardino, CA 92405	(909) 884-6891
San Diego County SER-Jobs for Progress, Inc.	3355 Mission Ave., Ste. 123	Oceanside, CA 92054	(760) 754-6500
Shelter For The Homeless	15161 Jackson St.	Midway City, CA 92655	(714) 897-3221
So. California Housing Development Corp	8265 Aspen St., Ste. 100	Rancho Cucamonga, CA 91730	(909) 483-2444
Southern California Presbyterian Homes	1111 North Brand Blvd, Ste. 300	Glendale, CA 91202	(818) 247-0420

Source: California Department of Housing and Community Development



2. At Risk Housing Programs

In order to monitor and preserve existing low and moderate income housing that exists within the City, a program has been included in the “Housing Programs” section of this housing element. Program No. 43 requires the formal establishment of a process to monitor all programs identified in the foregoing subsections, and to (1) provide for an early warning system for possible conversion of any non-market rate units, (2) gauging owner interest in potentially non-renewal, opting-out or prepaying, (3) offer incentives to owners to maintain the affordable programs, and/or (4) to require notice and other mechanisms for potentially displaced tenants to find and move to alternative low and moderate housing.

Current Housing Needs

Very low- and low-income households represent 51% of the total City households, but represent 79% of all households with housing problems. Table H-30 compares the housing problems in the City by income. Very low- and low-income households represent 86% of all households that overpay for housing, while most (63%) of these households rent their units. They also represent 72% of overcrowded households, although this is only 10% of the total households in the City. Likewise, most (57%) of these are rental households. Therefore, housing needs should focus on programs that assist very low and low-income households.

**Table H-30
Housing Need by Income**

<i>Households</i>	<i><30%</i>	<i>30% to 50%</i>	<i>50% to 80%</i>	<i>80% to 95%</i>	<i>>95%</i>	<i>Total</i>
All Households						
Renters	7,741	5,819	5,979	1,865	6,866	28,271
Owners	2,625	3,047	5,178	2,572	17,515	30,937
Total Households	10,367	8,866	11,157	4,437	24,381	59,208
Households with Housing Problems						
Renters	6,720	4,906	3,830	646	1,208	17,311
Owners	1,695	1,462	1,951	1,000	2,688	8,796
Total Households	8,415	6,368	5,781	1,646	3,896	26,107
Households with Overpayment						
Renters	6,628	4,218	2,535	207	147	13,735
Owners	1,665	1,442	1,803	805	1,936	7,651
Total Households	8,293	5,660	4,338	1,012	2,083	21,386
Households with Overcrowding						
Renters	1,821	1,575	1,474	362	827	6,059
Owners	189	341	761	247	900	2,438
Total Households	2,010	1,916	2,234	609	1,728	8,498

Source: SCAG RHNA 1999

SCAG produces Regional Housing Needs Assessment (RHNA) projections for all cities in its region. SCAG's 1998-2005 RHNA projections indicate that a total of 3,782 new units will need to be constructed within the City to accommodate new households. Of the total allocation, 1,148 units are allocated for very low-income households, 676 units are to be for low-income households, 734 units are to be for moderate-income households, and 1,223 units are to be above moderate-income households.

Land is available for development for a wide range of housing types, from single-family estates to high-density apartments. Although infrastructure and environmental constraints may exist on some of the parcels, infrastructure is available to accommodate continued growth for at least the next five years. Construction and development costs will continue to increase, but programs are available through the City to offset some of these costs, making home ownership a possibility for households who would not normally be able to afford a home.

The City of San Bernardino filed an appeal of its RHNA on the basis that it did not reflect current housing market conditions, it relied on outdated 1990 Census data for forecasting future needs, and it did not take into



account the recession of the early 1990s. During the 1990s, the City experienced the closure of Norton Air Force Base and the loss of approximately 10,000 jobs, and the closure of the Burlington Northern Santa Fe Shops and the loss of additional jobs. Those concerns are summarized as follows:

High Vacancy Rates. The RHNA was based on a 1990-vacancy rate of 5.2% that did not reflect the recession. The City experienced a high vacancy rate of 17% in 1998, lowering to 11% as reflected in the 2000 Census.

Foreclosures. The City experienced an extremely high rate of foreclosures in the mid to late 1990s, with over 1,000 foreclosed units in 1995.

Low Sales Prices. The high vacancy and foreclosure rates affected the resale market throughout the City. The Real Estate Research Council estimated that homes in the City of San Bernardino still are 15% lower than their 1990 value.

Low Building Activity. From 1990 to 1993, the City issued about 600 residential permits per year. From 1994 through 2000, the City issued less than 100 residential permits per year.

Future Housing Needs

State housing element law requires that each city analyze its existing and projected housing needs for all income levels. This analysis must include a locality's fair share of the regional need. The distribution of regional need is prepared by SCAG in its Regional Housing Needs Assessment (RHNA). The current RHNA was prepared in 1999 and is shown in Tables 31 and 32.

In addition, State housing element law requires that each city develop a five-year program of actions designed to meet its regional need. Therefore, in developing the City's regional need, the 7.5-year planning period 1998-1999 to 2004-2005 was used. The City's regional need is calculated by taking into consideration the City's growth over the five-year period and adjusting it for the current vacancy need and demolitions. It is projected that during this period, the City will need to accommodate 4,182 new dwelling units, of which 355 dwelling units will replace existing units in need of demolition. The projected annual construction need is 504 units.

Finally, State law requires that the City's regional need be distributed on the basis of income in order to avoid concentrating lower income units in jurisdictions, which already have a high concentration. This calculation

takes into account the current distribution of household income compared to the regional average.

Table H-31
Projected Regional Demand in San Bernardino 1998-2005

<i>Household Growth</i>	<i>Net Vacancy Adjustment</i>	<i>Demolition Adjustment</i>	<i>Total Construction Need</i>	<i>Annual Construction Need</i>
4,182	-755	355	3,782	504

Source: SCAG RHNA, 10/21/99

Table H-32
Total New Units Distributed by Income

<i>Units</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Upper</i>	<i>Total</i>
Number of Units	1,148	676	734	1,223	3,782
Percent of Units	30%	18%	19%	32%	100%

Source: SCAG, RHNA, 10/21/99

Future Residential Growth Areas

The City has many vacant acres designated for residential development to accommodate the City's fair-share of the Regional Housing Needs Assessment as determined by SCAG. According to the Vacant Parcel Area Summary developed by the City, there were 4,911 acres of vacant single-family residential land, 918 acres of vacant multi-family residential land, and 761 acres of commercial/residential land. Table H-33 contains a summary of the vacant residentially designated lands and commercial lands where residential units are permitted.

Although over 6,700 acres of vacant residential land is located within the City corporate boundaries, not all of that land is completely developable or developable to the full densities as indicated in Table H-33. For example, approximately 3,400 acres of RE, RL and RL-3.5 zoned properties are located in the northern foothill areas and are characterized by 15% or greater slopes and/or high fire hazard. A parcel-by-parcel survey was conducted of each vacant parcel throughout the City to determine the amount of acreage that had high development potential. All parcels subject to flood hazard (inundation during a 100-year storm), high fire hazard, slopes exceeding 5%, lacking frontage on a paved public street, utilities (water, sewer, electric) to the property line, or which were



substandard (lacking minimum size or lot dimensions) were eliminated. Table H-33a shows the resultant acres with high development potential. A total of 1,645 vacant single-family zoned acres, 918 multi-family zoned acres, and 761 commercial residential zoned acres have been identified as having high development potential. Adjusting for setbacks, dedications and open space requirements, the net usable acres are: 1,233 acres of single-family, 688 acres of multi-family, and 570 acres of commercial residential. Without factoring in density bonuses, the potential number of resultant dwelling units that could be realized is 43,277. The realistic potential number of dwelling units that could reasonably be expected to be constructed, therefore, far exceeds the City's RHNA allocation of 3,782.

The City did not calculate the number of parcels or the amount of underutilized acreage or acreage available for redevelopment potential because of the abundance of vacant land available for immediate residential development. However, there are opportunities throughout the City and the goals, objectives, policies, and programs reflect the City's commitment to redevelopment potential, as well as new development. Since the City allows the development of residential units in some of the commercial land use districts, and there is adequate land currently designated for residential development to meet the RHNA, the conversion of non-residential acreage is not an issue.

**Table H-33
Vacant Land Summary**

<i>Zone</i>	<i>Units Per Acre</i>	<i>Acres</i>	<i>Maximum Number of Units</i>
Single-family Residential			
RE, Residential Estate (1 acre min. lot)	1	415.86	415
RL, Residential Low (10,800 sq. ft. min. lot)	3.1	10.89	33
RL-3.5, Residential Low (10,800 sq. ft. min. lot)	3.5	2,988.53	10,459
RS – Residential Suburban (7,200 sq. ft. min. lot)	4.5	184.21	829
RU-1 - Residential Urban (7,200 sq. ft. min. lot)	9		
Seniors	14	1,043.45	8,344 to 12,516
RU-2 - Residential Urban (7,200 sq. ft. min. lot)	9		
Seniors	14	451.04	3,608 to 5,412
Total	--	5,093.98	23,688 to 29,664
Multi-Family Residential			
RM, Residential Medium (14,400 sq. ft. min. lot. RU densities apply for smaller lots.) Seniors – 50% density bonus	14 21	80.90	960 to 1,440
RMH, Residential Medium High (20,000 sq. ft. min. lot. RM and RU densities apply for smaller lots.) Seniors – 50% density bonus	24 36	299.52	6,279 to 9,269
RMH-20, Residential Medium High (20,000 sq. ft. RM and RU densities apply for smaller lots.) Seniors – 50% density bonus	20 30	89.05	1,780
RH, Residential High (20,000 sq. ft. min. lot. RM and RU densities apply for smaller lots.) Seniors – 50% density bonus	36 54	448.97	13,888 to 21,056
Total	--	918.44	22,907 to 33,545
Commercial Residential			
CO-1, Commercial Office (47 senior du/acre)	47	4.62	188
CO-2, Commercial Office-Conversion (47 senior du/acre)	47	195.19	9,165
CG-2, Commercial General-Baseline/Mt. Vernon (12 to 21 du/acre depending on location with 50% bonus density for senior units. Minimum of one acre required for residential development)	12 – 42	527.23	6,324 to 22,134
CR-2, Commercial Regional-Downtown (47 du/acre or 130 senior du/acre. Minimum of one acre required for residential development)	47-130	33.99	1,551 to 4,290
Total	--	761.03	17,228 to 67,264
Grand Total	--	6,773.45	63,826 to 130,476

Source: City of San Bernardino, 2000



**Table H-33a
Vacant Land with High Development Potential**

<i>Zone</i>	<i>Units Per Acre</i>	<i>Acres</i>	<i>Net Usable Acres*</i>	<i>Number of Units**</i>
RE	1.0	0	0	0
RL	3.1	0	0	0
RL-3.5	3.5	0	0	0
RS	4.5	150.62	112.97	508
RU-1	9.0	1,043.45	782.59	7,043
RU-2	9.0	451.04	338.28	3,044
RM	14.0	80.90	60.68	849
RMH	24.0	299.52	224.64	5,391
RMH-20	20.0	89.05	66.79	1,335
RH	36.0	448.97	336.73	12,122
CO-1	47.0	4.62	3.47	162
C)-2	47.0	195.19	146.39	6,880
CG-2	12.0	527.23	395.42	4,745
CR-2	47.0	33.99	25.49	1,198
Totals		3,324.58	2,493.45	43,277

*25% deducted for setbacks, streets and open space.

**Assumes no density bonus.

Source: City GIS Vacant Land Survey, July, 2002.

Given the market demand, land costs and other economic factors it is unlikely that property zoned for multi-family residential would be developed as single-family residential. However, assuming that all of the multi-family zoned properties identified as having high development potential were developed at a single-family residential density, there would be a total of 4,134 units constructed. This assumes that the 918.5 acres of multi-family zoned parcels identified in Table H-33a would be developed at the RS density of 4.5 dwelling units per acre. The number of units would still exceed the RHNA totals by 352 units, however, it would be difficult to impossible to expect that the very low and low allocations would be met without higher density housing.

1. Vacant Land Suitable for Lower Income Housing

Of the total acres identified in Table H-33a, an analysis was conducted of the parcels that would be appropriate for development for lower income housing. All parcels were considered with respect to distance to public transit, shopping, employment centers, medical and other social-welfare services. An assumption was that qualifying parcels would need to be within a normal walking distance of 500 feet of all of the noted services. As a result, the vacant parcels that would qualify all are located within the

central portion of the City, which is generally bordered by Mt. Vernon Avenue on the west, Mill Street on the south, Waterman Avenue on the west, and Highland Avenue on the north. Table H-33b summarizes the total number of sites, acreage and potential number of dwelling units that can be considered as having excellent potential for development for lower income housing. In summary, there are 13,520 units located on 815 sites that have high potential for lower income housing. That amount, which is a conservative number and does not assume density bonus, is well above the RHNA number of 1,824 units (1,148 very low and 676 low).

Table H-33b
Vacant Parcels Suitable for Lower Income Housing

<i>Zone</i>	<i>Total Sites</i>	<i>Central-City Sites</i>	<i>Acres</i>	<i>Potential Units</i>
RS	409	325	54	243
RM	168	66	31	434
RMH	64	19	105	2,520
RH	830	330	134	4,824
CO-1, CO-2, CG-2, CR-2	519	75	117	5,499
Totals	1,990	815	441	13,520

Source: City GIS Vacant Land Survey, July, 2002

In addition to the foregoing analysis, it is recognized that even though there is ample land available to meet the City's RHNA allocations, it is also recognized that several of the parcels identified in Table H-33b are limited in size, particularly within the central portion of the City where many of the vacant parcels are single lots ranging in size of between 5,000 and 7,000 square feet. In order to achieve an economy of scale, a critical factor in developing higher density housing units in the lower affordability categories, the vacant land survey was extended to an evaluation of sites by size. Table H-33c shows the vacant sites by size category: under 0.5 acre, 0.5 to 1 acre, 1 to 5 acres, and those over 5 acres. Table H-33d summarizes the available larger sites of over one-acre in size. Those sites are currently zoned for residential use, are located within close proximity to public transportation, shopping and other services, and generally offer high potential for development for lower income housing. In summary, there are 28 such sites totaling 150 acres, which have the potential of being developed with a total of 2,762 dwelling units, without factoring in density bonus.



**Table H-33c
Vacant Sites by Size
Central City Area**

<i>Zone</i>	<i>Size Category</i>	<i>Sites</i>	<i>Acres</i>	<i>Number of Units</i>
RS	Under 0.5 acre	28	4.6	21
	0.5 – 1.0 acre	26	14.7	66
	1.0 – 5.0 acres	12	19.8	89
	5.0+ acres	1	14.9	67
Subtotal			54.0	243
RM	Under 0.5 acre	47	7.8	109
	0.5 – 1.0 acre	38	6.3	88
	1.0 – 5.0 acres	10	16.9	237
	5.0+ acres	0	0	0
Subtotal			31.0	434
RMH	Under 0.5 acre	0	0	0
	0.5 – 1.0 acre	12	6.3	151
	1.0 – 5.0 acres	4	16.1	386
	5.0+ acres	1	82.6	1,983
Subtotal			105.0	2,520
RH	Under 0.5 acre	317	124.9	4,496
	0.5 – 1.0 acre	13	9.1	328
	1.0 – 5.0 acres	0	0	0
	5.0+ acres	0	0	0
Subtotal			134.0	4,824
CO, CG, CR	Under 0.5 acre	357	98.5	4,629
	0.5 – 1.0 acre	26	18.5	870
	1.0 – 5.0 acres	0	0	0
	5.0+ acres	0	0	0
Subtotal			117.0	5,499
Total			441	13,520

Source: City GIS Vacant Land Survey, July, 2002

**Table H-33d
Vacant Sites Over One Acre
Central City Area**

<i>Zone</i>	<i>Sites</i>	<i>Acres</i>	<i>Number of Units</i>
RS	13	34.7	156
RM	10	16.9	237
RMH	5	98.7	2,369
RH	0	0	0
CO, CG, CR	0	0	0
Total	28	150.3	2,762

Source: City GIS Vacant Land Survey, July, 2002

Emergency Shelters/Transitional Housing

In recognition of the seriousness of the homeless problem within San Bernardino County in general and within the City in particular, the San Bernardino County Homeless Coalition was established in 1991. The Coalition consists of representatives of government agencies, churches and organizations providing aid to the homeless, and private agencies and individuals concerned with the needs of the homeless. A primary service provided by the Coalition is to identify the magnitude of the homeless problem through out the County, and to specify specific needs throughout each geographic area. It is estimated by the Coalition that there are approximately 1,000 homeless persons at any given time with the City of San Bernardino.

In recognition of the severity of the homeless problem within the City, the Consolidated Plan, prepared by the City Economic Development Agency (EDA) has assigned as a “High Priority” programs to “Assist the Homeless and Special Needs Persons with Supportive Services.” The EDA does this through coordination with the County, and other agencies, provision of staff and expertise assistance, provision of Redevelopment Agency funds, allocation of federal funding, and assistance in the preparation and processing of federal and state funding requests by social service organizations. The stated goals of the Consolidated Plan include the goal of meeting the need of 1,000 emergency shelter units (beds) within the five-year timeframe of the Plan (years 2000 through 2005).

There are 24 organizations providing homeless services in San Bernardino, including twelve that provide emergency shelter that, in 2000, provided shelter for 512 persons. The Consolidated Annual Action Plan for fiscal year 2002-03 identifies approximately \$1.9 million in funds to be allocated for emergency shelters, transitional housing and housing for battered women. These funds are designed to provide up to 664 beds. In addition, funding is also identified for homeless-related services, homeless prevention and on-going shelter operations.

Specific programs used by the EDA to deal with the homeless problem in the City include the following:

- Emergency Shelter Grant Program – federal and EDA funds allocated to organizations that provide emergency shelter to the homeless individuals and families;
- Use of Redevelopment Agency (RDA) funds – RDA funds have been used to purchase and rehabilitate a four-unit apartment complex for emergency shelter operated by the



Frazer Community Center (Frazer continues to operate the facility with assistance from the EDA), and \$200,000 grant provided the Obershaw House to provide transitional housing to families with children;

- Battered Women’s Shelters – The EDA provides funding for the continued operation of House of Ruth, Option House and New House;
- San Bernardino County Continuum of Care Coalition – the City is an active participant in the Continuum and provides staff resources and funds to the organization made up of various public and private agencies concerned with homelessness and that provides inter-agency coordination and assistance to provide facilities throughout the County.

The City Development Code permits homeless facilities in the RM, RMH, RH (multiple-family residential) and CR-2 (commercial) zones subject to approval of a Conditional Use Permit (CUP). As described in the foregoing section, the CUP in the City is relatively short in comparison to other cities and counties in the region, requiring approximately three to four months to process. In addition to the homeless facilities described above, the Development Code allows single-room occupancy (SRO) hotels in the CG and CR-2 zones with approval of a CUP. SRO’s play a vital role in providing transitional housing, particularly in meeting another City goal of assisting in the transition from emergency shelter to more permanent housing facilities.

Currently, there are four agencies providing emergency shelter services: Salvation Army, Option House, Mary’s Mercy Center and Central Lutheran Mission. Four organizations provided services for homeless youth: Los Padrinos Youth Services, Home of Neighborly Services, the Children’s Fund and Homeless Children’s Fund. Two battered women’s shelters are existing: Option House and New House. The facilities are located within the central city area or within portions of the City that are in close proximity of other related service providers such as State, County, City offices and social service organizations providing counseling, health services, food and clothing.

The City recently approved the Pathway to Prosperity, a facility for individuals to live and train for eventual return to non-emergency shelter or non-transitional housing and full-time employment. Even though located within a commercial zone, the project was processed administratively without the need for a CUP on the basis that the facility constituted a “live-work” use and was permitted as a matter of right within the permitted uses within a commercial zone.

Special Needs Housing

The San Bernardino Consolidated Plan (FY 2000-05) identifies the following special housing needs within the City:

- ◆ Elderly/Frail Elderly
- ◆ Persons with Mental Disabilities
- ◆ Persons with Physical/Developmental Disabilities
- ◆ Persons with Alcohol or Other Drug Addictions
- ◆ Persons with AIDS/HIV
- ◆ Large Families

The Consolidated Plan identifies as “high priority” the needs of the foregoing group classifications, and over \$8 million has been included within the Plan to meet the housing and supportive service need of those individuals. Specific programs include the provision of senior affordable housing units, retrofit of existing units for handicapped persons, meals, housing services, group homes and teaching facilities, and on-going counseling and treatment. In addition, to those programs, the City continues to encourage and work with developers, social organizations, and non-profit groups to provide for the housing and service needs of special groups. To accomplish this, the City’s Economic Development Agency (EDA) provides financial support as well as coordination and consultation services in the form of:

- Coordination with non-profit agencies (see Table H-39) to make them aware of any “at risk” housing that can be acquired through the right of first refusal;
- Providing subsidies to purchase vacant parcels for new construction;
- Providing subsidies for rehabilitation of existing units;
- Through the preparation, publication and dissemination of program brochures;
- Providing interdepartmental guidance through the pre-application review process;
- Provision of density bonuses for multiple-family housing;
- Coordination with lending institutions to provide low-interest loans for new construction and rehabilitation;
- Coordination with for-profit developers to provide information on exiting parcels available for purchase through the



- Redevelopment Agency, and provision of assistance in property acquisition and assembly of parcels;
- Coordination with lending institutions to provide low-interest loans; and
 - Continue to coordinate with non-profit and for-profit groups in providing assistance in the process of City permits.

A number of programs have been included in the “Housing Programs” section of this Housing Element that identify specific steps the City intends to undertake in providing housing opportunities for Special Need individuals, as well as recommended programs to further mitigate or eliminate governmental constraints in providing such housing and related services. Fifteen of the forty-two programs are specifically developed to address Special Needs housing.

Non-Governmental Constraints on Housing Development

1. Land and Development Costs

The ability to fulfill housing needs is greatly constrained by factors prevalent in the housing market. Non-governmental factors inhibiting the availability of housing include housing costs, land prices and construction costs, financing costs, existing neighborhood conditions, and consumer expectations.

Discussions with local housing developers reveal that construction and new housing costs are relatively low because the City primarily has an entry level or first move-up market, and therefore, costly investments are not optimal because of the nature of the market. New housing costs range between \$150,000 to \$160,000 for an average sized home, but costs for new homes can range anywhere from \$110,000 to \$180,000. New home prices are therefore very low in comparison to the rest of the County and the Southern California Region. The primary problem with the stagnant housing market stems from an FHA lending cap of approximately \$174,000 for loans in San Bernardino. This creates a restriction on the market because buyers, particularly first-time buyers are unable to get loans large enough for down payments on more expensive homes. Because loan levels are held low, housing prices are also held low enough to be marketable in the community. The County is experiencing influx from neighboring Los Angeles and Orange Counties, which has increased home prices in some western portions of the County. However, this growth has not yet reached the City to result in higher housing prices.

Land prices and construction costs also impact affordable housing development. According to local real estate and development professionals, raw land for single-family homes averages around \$30,000 per acre, without improvements. One single-family parcel, 30 acres in size, was recently for sale for \$33,000 (www.loopnet.com). Two multifamily parcels, one just over three acres and the other just under one acre were recently for sale for about \$136,000 and \$110,000 per acre. The higher priced multifamily parcel was zoned for 18 units per acre and the lower cost parcel R-2. By comparison, several industrial parcels recently for sale had asking prices of ranging from \$65,000 to \$131,000 per acre, and one retail commercial site with freeway access had an asking price of \$676,000 per acre.

Improvements such as utilities, water, and sewage services among others is an additional \$15,000 to \$18,000 per lot (7,000 square feet to 15,000 square feet respectively). Development also results in local fees such as school fees, fire district fees, and others, which cost \$18,000 per housing unit. Marketing is an additional \$5,000 per unit. Soft costs, such as architecture, engineering, and other professional services average \$7,000 per unit. Other expenses, including administration and sales averages \$9,000 per unit. Materials and labor range from \$40 to \$50 per square foot. Therefore, a 1,000 square foot unit would average around \$45,000 in construction costs. The minimum cost of a 1,000 square-foot site-built single-family home on a 7,000 square foot lot would be about \$105,000 in land, construction, and related costs (pers. com., Dave Mlynarski, MAPCO, 1999), excluding the homebuilder's profit.

In addition, financing and interest rates further constrain the market. One and a half- percent financing and interest rates of 9.75% are the average current rates for the City. These rates are fairly low compared to previous years, and even in the past ten years when average interest rates were between 11% and 12%. Dropping rates are likely in response to market stagnation, however if an influx of population from Los Angeles and Orange Counties reaches the City and economic growth continues in the region, rates may rise along with housing prices.

2. Interest Costs

The cost of borrowing money can present a constraint to both the producer and consumer of housing. Higher interest rates increase the cost of doing business for land developers and homebuilders. Higher interest rates also increase the consumer's cost of borrowing money for home loans. Tables 34 and 35 show how changes in interest rates affect borrowing costs, and impact the finished cost per unit, of housing.



Table H-34 shows that each 1 percentage point increase in the interest rate increases borrowing costs by about 6% for a 15-year home loan – nearly 20% if the increase is from seven to 10 percentage points. For a 30-year loan, each 1 percentage point increase increases the monthly payment nine to 10% – nearly 32% if the increase is from seven to 10 percentage points. Even small increases home loan interest rates can substantially affect monthly housing costs and reduce its affordability to low-and moderate-income households.

Many consumers mitigate the impact of rising interest rates by purchasing adjustable rate mortgages that typically begin with substantially lower introductory rates. Adjustable rate mortgages allow a borrower’s interest cost, and monthly payment, to rise or fall with market rates. In a rising interest rate climate, adjustable rate mortgages can offer substantial short-term savings over a fixed-rate loan. In a declining or highly volatile interest rate climate, adjustable rate mortgages can lead to higher short-term costs.

Table H-34
Impact of Interest Rates on Consumer Borrowing Costs on Monthly Payment

<i>Loan Amount</i>	<i>Monthly Payment on a 15-Year Loan</i>				<i>Monthly Payment on a 30-Year Loan</i>			
	<i>7%</i>	<i>8%</i>	<i>9%</i>	<i>10%</i>	<i>7%</i>	<i>8%</i>	<i>9%</i>	<i>10%</i>
\$75,000	\$674	\$716	\$762	\$806	\$499	\$550	\$603	\$658
\$100,000	\$899	\$955	\$1,014	\$1,074	\$665	\$733	\$804	\$877
\$125,000	\$1,123	\$1,193	\$1,268	\$1,343	\$832	\$917	\$1,005	\$1,097
\$150,000	\$1,348	\$1,432	\$1,524	\$1,612	\$998	\$1,100	\$1,206	\$1,316
\$175,000	\$1,572	\$1,671	\$1,776	\$1,881	\$1,164	\$1,283	\$1,407	\$1,535
\$200,000	\$1,797	\$1,909	\$2,029	\$2,149	\$1,331	\$1,467	\$1,608	\$1,755
\$225,000	\$2,022	\$2,148	\$2,285	\$2,418	\$1,497	\$1,650	\$1,809	\$1,974
\$250,000	\$2,247	\$2,387	\$2,537	\$2,687	\$1,663	\$1,833	\$2,010	\$2,193

Source: Parsons 2000

An increase in borrowing costs affects the cost of providing rental housing in two ways: 1) construction costs rise (most residential development if financed, at least in part, through construction loans); and 2) permanent borrowing costs increase.

Table H-35 shows the impact of changes in loan rates on the monthly rent for a hypothetical apartment project that is privately financed and that receives state and/or federal funds. In the example, three per-unit project

costs are assumed: 1) a small apartment complex with minimal amenities that costs \$55,000 per unit to construct; 2) a medium quality apartment complex with average amenities that costs \$65,000 per unit to construct; and 3) a luxury apartment complex that costs \$75,000 per unit to construct. In each case the properties include a mix of one- and two-bedroom apartments. These examples assume that 75% of the project is financed at a commercial lending rate for a term of 15 years.

<i>Per Unit Loan Amount</i>	<i>Monthly Loan Cost Per Unit</i>			
	8%	9%	10%	11%
\$41,000	\$392	\$416	\$441	\$466
\$49,000	\$468	\$497	\$527	\$557
\$56,000	\$535	\$568	\$602	\$636

Source: Parsons 2000

A 3 percentage point increase in interest rates for permanent financing, from 8% to 11%, will increase the per unit borrowing cost by nearly 19% and the overall per unit cost (accounting for operation and maintenance expenses) by about 10%.

3. Vacancy Rate

Vacancy rates may be viewed as both an opportunity and constraint. High vacancy rates can assist in keeping rents low as well as the median price for re-sale housing. However, on the other hand, a high vacancy rate severely discourages construction of new housing units, and can act as a deterrent or disincentive to property owners to make improvements and even repairs. According to the 2000 Census, the City has an abnormally high vacancy rate of 11%. The closure of major businesses in recent years, and particularly the closure of Norton Air Force Base in 1994, has had a far-reaching negative impact on the economy of the City, and directly contributed to the high vacancy within the community. Unlike other military base closures in California and the nation, the Norton closure was particularly major within San Bernardino due to the fact that, unlike other military bases, Norton has very limited on-base housing and relied heavily on privately-owned housing market supply within the City. In turn, there was heavy reliance on the part of local landlords on Norton to supply a steady supply of tenants. That fact is demonstrated by the



historical vacancy rates within the City: prior to 1994, the vacancy rates traditionally ran at 5% or less. The 1990 Census showed a vacancy rate of 5.2%; in 1995, following the base closure that rate took a dramatic jump to over 17%; and since 1995, the rate has been steady at 11%. Most statisticians and economists agree that a vacancy rate exceeding 4% to 5% is unhealthy with respect to a local economy, and results in depressing the housing market, particularly with respect to new construction.

4. Local Housing Market

Local housing market conditions can represent both a constraint and an opportunity to meeting objectives for housing construction and conservation. As noted previously, San Bernardino has a high vacancy rate and a persistent glut of HUD-repossessed single-family dwellings. In addition, the City has a high rate of “absentee” ownership among single-family homes that are rentals. Consequently, San Bernardino’s large stock of affordable housing represents an opportunity to allow low-income families to become homeowners and to attract middle-income families to the City. Because many of these homes are in deteriorated condition or not available for sale, local housing market conditions also create impediments to achieving these objectives.

Although the local housing market shows signs of improvement, it is still affected by the aftermath of the economic downturn of the early 1990s and the closure of Norton Air Force Base. These conditions have discouraged some of the new homebuilding that the City could have otherwise expected, have reduced opportunities for low-income families to become first-time homebuyers, and have discouraged many middle- and upper-income households from considering San Bernardino as a potential place to live.

5. At Risk Housing Programs

In order to monitor and preserve existing low and moderate income housing that exists within the City, a program has been included in the “Housing Programs” section of this housing element. Program No. 43 requires the formal establishment of a process to monitor all programs identified in the foregoing subsections, and to 1) provide for an early warning system for possible conversion of any non-market rate units; 2) gauging owner interest in potentially non-renewal, opting-out or prepaying; 3) offer incentives to owners to maintain the affordable programs; and/or 4) to require notice and other mechanisms for potentially displaced tenants to find and move to alternative low and moderate housing.

Governmental Constraints on Housing Development

Local governments affect the supply, distribution, and cost of housing through their actions and policies. This section discusses those constraints to housing development imposed by local government that could potentially and significantly affect the availability and cost of new housing.

1. Land Use Controls

The General Plan of the City of San Bernardino was updated in 1989 and it is not a constraint to the provision of vacant sites for housing. The Land Use Element and Map permitted the construction of an estimated 25,190 new dwelling units on land within the City that is vacant and/or whose use designation was changed to residential in 1989. The Plan was developed based on the community's desired residential density, capacity of current and projected infrastructure, and severe environmental constraints in some areas of the City caused by earthquake, landslide, fire, and wind dangers. If long-term demand for housing exceeds the maximum number of units allowed by the plan, then the plan will become a constraint on housing. Over the next five years, at least, however, the City's General Plan provides for ample vacant land at a range of densities to accommodate a variety of housing types affordable to all income groups. However, environmental and infrastructure difficulties constitute a pragmatic limit to housing development in some areas of the City, as discussed below.

2. Infrastructure

a. Water/Wastewater

Generally, the policies and programs of the City's General Plan provide that the infrastructure supporting new housing development will be expanded concurrent with development. The City Water Department indicates that it has sufficient capacity to accommodate the demands attributable to the Plan's housing build-out. It will be necessary to extend water distribution lines, boosters, and water storage facilities for new housing tracts on the periphery of existing development. Costs for such improvements will be borne by the developers. However, the City is unable to mandate that individual private water purveyors within the City extend service. This could affect the timing and location of development. Historically, the supply of potable water and the ability of individual purveyors to expand their supply capacities to meet demand from population growth have not been a limiting factor to development. The



Municipal Water Department has initiated a program to expand its wastewater treatment capacity. Present design capacity is 28 mgd of primary and secondary treatment, and three mgd of tertiary treatment. The expansion will add 30 mgd of primary treatment capacity, 15 mgd of secondary treatment capacity, up to 10.5 mgd of tertiary treatment capacity, and 15 mgd of solids handling facilities. The treatment plant capacity will be expanded in either 7.5 mgd or 15 mgd modules depending on growth within the service area. Additionally, the Water Department has entered into a regional project agreement to provide tertiary treatment for all existing capacity.

Disposal of the additional sewage resulting from General Plan residential build-out will require the construction of new and/or upgraded wastewater collection facilities within the City pursuant to the City's Sewer System Master Plan.

With respect to the vacant residentially zoned properties identified in Table H-33a (2,493 acres), water and sewer facilities exist to the properties so identified, and there are adequate supplies/capacities to accommodate full potential development of those properties. For the period covered by the Housing Element (2000-2005), the availability of water and wastewater services and capacity are not anticipated to constrain the City's ability to accommodate new residential development, and there is more than adequate supplies/capacities available to meet the City RHNA allocation.

b. Flood Control

New residential development in the foothill areas may be subject to flood hazards due to slope and canyon runoff. Additional storm drain and flood control facilities (e.g., per San Bernardino County Flood Control District's Comprehensive Storm Drain Plan) will be needed to convey the increased surface runoff, to protect residential properties not currently protected from 100-year storm flows and surrounding properties. Such will be the individual or joint responsibilities of subdivision developers.

Because of steep slopes and other environmental constraints in the northern portion of the City, the allowed residential density is relatively low and cannot accommodate a large number of new dwelling units. A lack of adequate flood control in this area will not significantly constrain the City's ability to accommodate its RHNA allocation. As noted in Table H-33a, and as discussed in the foregoing section "Future Residential Growth Areas", an abundance of vacant residentially-zoned lands exist within the more central portions of the City that are not subject to development constraints such as flooding and high fire hazard.

c. Private Utilities

All potential residential parcels have easy access to electricity, natural gas, telecommunication, and cable television services. The properties identified in Tables 33a and 33b have been included on the basis of their ability to be developed in the near future. Among the criteria used to identify those parcels as having “high development potential” was the fact that utilities, including water, sewer and electric exist to the property boundaries.

d. Transportation

Areas designated for residential development are served by or can be readily linked with streets and highways. Residential subdivisions will be required to dedicate and develop streets and highways in accordance with the Circulation Element of the General Plan.

3. Building Codes and Enforcement

San Bernardino’s building codes are based upon the State Uniform Building, Plumbing, Mechanical, and Electrical Codes and are considered to be necessary to protect the public’s health, safety and welfare. These codes cannot be regarded as a constraint to housing development.

The City’s code enforcement process does not unduly penalize older residential structures based on their age. Property owners are notified and given the opportunity to bring their structures up to code prior to any approved demolitions. Property owners who desire to repair or improve their properties need only comply with the current building code requirements for those portions of a dwelling unit affected by the repair or improvement unless health and safety violations are noted elsewhere in the unit. Structures are not demolished unless they threaten the public’s health, safety and welfare.

4. Impact Fees, Improvements, and Dedications

Various impact fees and assessments are charged by the City to cover the costs of processing permits and providing services and facilities, such as utilities, and infrastructure. Almost all of these fees are assessed through a pro-rata share system, based on the magnitude of the project’s impact or on the extent of the benefit that will be derived from the services or facilities for which the fees are charged. The City of San Bernardino’s fees are not high relative to other cities in the region.



In addition to on-site improvements which may be required as part of a project's development, off-site improvements may also be imposed to ensure a development pays its share of the local cost of expansions in services, facilities, and infrastructure. Such improvements may include water, sewer and other utility line extensions, street construction and related projects. Dedications of land or in-lieu fees may also be required of a project for right-of-way, transit facilities, recreational facilities and school sites, consistent with the City's Subdivision Ordinance.

Fees have been set at a level necessary to cover the costs to the City to make appropriate contributions to the community (e.g., traffic mitigation and storm drain improvements). However, these fees contribute to the cost of housing, and may constrain the development of lower-priced units. A sample scenario of the fees required to build two different types of housing is shown on Table H-36.

**Table H-36
2001 City Development Fees**

<i>Fee</i>	<i>Single-family unit (per unit)</i>	<i>Apartment unit (per unit)</i>
Tentative Tract Map	\$91	N/A
Final Map	\$50	N/A
Development Permit	\$31	\$31
Landscape Plan Review	\$3	\$3
Grading Plan Check and Inspection	\$15	\$15
Street Light Energy Fee	\$420	N/A
Traffic System Fee	\$167	\$110
Sewer Connection	\$911	\$911
Sewer Capacity	\$3,500	\$2,625
Storm Drain	\$1,030	\$409
Building Plan Check	\$473	\$170
Building Permit	\$572	\$150
EPM	\$15	\$112
SMIP	\$8	\$6
Fire Plan Check	\$85	\$169
School Fee (@\$3.55/sf, avg.)	\$4,260 *	\$3,550
TOTAL	\$11,631	\$8,261

* Reimbursement possible under California Housing Finance Agency's School Facility Fee Down Payment Assistance Program for low income units
Source: City of San Bernardino Development Services Department Fees

The estimated fees assume a 1,200 square-foot, three-bedroom, single-family house on one of fifty 7,200 square-foot lots in a subdivision (RS-7,200 District, 4.5 du/ac). The second housing type is assumed to be a

1,000 square-foot, three-bedroom apartment in a 50-unit development on 4.2 acres (RM District, 12 du/ac). The estimated per-unit fees represent about 6% of the average cost of a new single-family dwelling and about 5% of the average monthly rent for new three-bedroom apartment.

5. Permit Processing

Residential construction involving four or fewer single-family homes, mobile homes and multi-family units are approved at the staff level. Projects are evaluated relative to the zoning code and building code standards and receive approvals within two weeks of application. All planning, plan check, building, public works, and fire plan check functions operate at the same one-stop counter in City Hall.

Residential construction involving subdivisions and larger single and multi-family projects require review by the staff Development Review Committee (for projects of 5 to 11 units) and the Planning Commission (for projects of 15 units or more). A typical subdivision or apartment project of 15 units or more would take approximately 18 weeks from initial application to approval, assuming there were not major environmental or development issues.

The City has a fast track process for commercial and industrial applications. However, all developers may take advantage of the City's no fee pre-application review process. The City encourages potential applicants to attend a pre-application review meeting, before formal application submittal. There is also a procedure for an applicant for a building permit to pay extra to fast track the checking of building plans.

In the early 1990's, the City undertook a major revision to its Zoning Code and land use regulations with the stated intent to simplify and streamline the land development process within the City. The results were a completely new Development Code that includes all development-related regulations and standards in a single document. Included in the new Code are the City's zoning regulations, subdivision regulations and design standards. The Development Code is clearly and simply written, and includes a number of changes to expedite the development review process within the City. The Development Review process was developed as a tool to expedite the review and approval process in that it provides a mechanism for the City to assist developers by providing review and access to various City departments. The Development Review process itself does not add time to a project's approval, and actually shortens the process by providing a one-stop service to project proponents. All City staff persons associated with project approval are assembled to review project plans and to advise the applicant on needed or recommended



revisions prior to the matter being approved administratively or heard by the Planning Commission. Typically, the time to process a project through Development Review from the time an application is deemed complete is approximately three to four weeks. However, it is estimated that the process saves considerable time overall in that issues are resolved at an early stage, in turn saving the necessary time to revise plans prior to final approval, and, in the case of larger projects subject to Planning Commission review, results in immediate Planning Commission action rather than continuances for the purpose of plan revision or in order to provide additional information.

In addition to the foregoing, the Development Code provides for density bonuses for affordable housing in accordance with State Government Code Section 65915, and for providing certain on-site amenities in multi-family zones and commercial-residential zones, such as attached garages, additional landscaping and recreational facilities, and day care centers.

Within San Bernardino, multiple-family residential projects are permitted as a matter of right in the RU, RM, RMH and RH zone districts subject to a Development Permit and do not require approval of a Conditional Use Permit. Multiple-family residential is also permitted in two commercial zones, also subject to approval of a Development Permit: CG-2 and CR-2. In addition, the CO-1, CO-2, CG-2 and CR-2 zones permit senior citizen housing and senior congregate care facilities subject to approval of a Conditional Use Permit. The time frame for processing a Conditional Use Permit is approximately three to four months, considerably less than the maximum allowed under the Permit Streamlining Act. These time frames are considered relatively short when compared with other jurisdictions in the region, and are not considered an impediment to providing affordable housing or contributing to increased cost of housing within the City.

6. Zoning and Development Standards

The City has established standards in the Development Code for all residential projects. The lot size, unit density, height, lot coverage, set backs, open spaces, design review and parking standards were established to ensure quality of life for all of the City's residents. The City periodically evaluates these standards to see if they are appropriate in light of changes in construction techniques and development preferences.

The Development Code includes development standards for traditional single family subdivisions, planned residential developments, and multi-family residences of various densities. A variety of other housing types, including detached and attached units, duplexes, mobile home parks, and

small lot subdivisions, are provided for in the Residential Urban District, where the intent is to consolidate lots to achieve maximum open space.

The Development Code also has provisions for senior and congregate care facilities, granny and second units, manufactured housing, and various community care facilities. Multi-family housing is also allowed in several commercial districts.

A density bonus provision is also included in the Code, allowing increased density for multi-family low-income units.

Table H-37 shows the Development Code minimum dwelling unit sizes and Table H-38 shows the residential development standards. These standards are not considered constraints to providing lower-cost housing, as the minimum unit sizes are generally less than the square footage that homebuilders voluntarily provide in the region.

Table H-37	
Minimum Dwelling Size Requirements	
<i>District</i>	<i>Minimum Unit Size (Square feet)</i>
Single Family	
RE	1,700
RL	1,200
RS	1,200
RU	1,000
Multi-Family	
Bachelor + 1 bath	500
1 Bedroom + 1 bath	600
2 Bedrooms + 1-1/2 baths	800
3 Bedrooms + 2 baths	1,000
3 Bedrooms + 2 baths	1,200
Senior / Congregate	
Studio	410
1 Bedroom	510 / 570 (living and dining combined/not combined)
2 Bedrooms	610 / 670 (living and dining combined/not combined)



**Table H-38
Residential Development Standards**

<i>District</i>	<i>RE</i>	<i>RL</i>	<i>RS</i>	<i>RU-1</i>	<i>RU-2</i>	<i>RM</i>	<i>RMH</i>	<i>RH</i>
Min. Lot Area	1 acre	9,720 sq. ft.	7,200 sq. ft.	7,200 sq. ft.	7,200 sq. ft.	14,400 sq. ft.	20,000 sq. ft.	20,000 sq. ft.
Max. Height	45 ft	35 ft	35 ft	35 ft	35 ft	42 ft	42 ft	56 ft
Lot Coverage	35%	35%	35%	40%	40%	50%	50%	50%
Parking								
Single-family	2 garage	2 garage	2 garage	2 garage	2 garage			
Studio/1 bed						1.5/unit covered + 1 guest/5 units		
2 bedrooms						2/unit covered + 1 guest/5 units		
3 + bed						2.5/unit covered + 1 guest/5 units		
PRD				2 garage +	2 garage +			
Senior apts.				1/unit +	1/unit +	1/unit covered + 1 guest/5 units		
Senior Congregate				0.75/unit	0.75/unit	0.75/unit covered		
Max. Density	1 du/ac	3.1 du/ac	4.5 du/ac	8 du/ac	8 du/ac	12 du/ac	21 du/ac	31 du/ac
Senior/Congregate				12 du/ac	12 du/ac	18 du/ac	31 du/ac	47 du/ac
Setbacks								
Front	35	25/20*	25/20*	25/20*	25/20*	25/20*	20/15*	20/15*
Rear	20	20/15	20/15	10	10	10	10	10
Side	5	5	5	5	5	**	**	**
Street Side	15	15	15	15	15	15	15	15

* 5-foot reduction allowed where yard averaging used with a new subdivision.

** Varies (1 story 5 ft., 2 story 10 ft, plus 1 ft for each 15 ft. of wall length).

Source: City of San Bernardino Development Code

7. Governmental Constraints - State

The major State restriction to publicly assisted multifamily rental housing is Article 34 of the California Constitution. Article 34 can constrain some affordable housing options by requiring local voter referendum approval of all development, construction, or acquisition of public housing when: (a) units are publicly owned; and (b) units are privately-owned by public financing, and more than 49% of the units are reserved for low-income occupancy.

The potential for this state constitutional requirement to constrain affordable multifamily rental housing development in the City is minimal because virtually all such housing is developed by private non-profit organizations for which the requirements of Article 34 do not apply.

8. Persons with Disabilities

Government Code Section 65008 was amended in 2001 to require that Housing Elements, beginning January 1, 2002, to require the following:

1. As part of a governmental constraints analysis, a Housing Element must analyze potential and actual constraints on the development, maintenance and improvement of housing for persons with disabilities and demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for such persons; and
2. As part of the required constraints program, the Housing Element must include programs that remove constraints or provide reasonable accommodations for housing designed for persons with disabilities.

As noted in the “Community Profile” section of this Element, the City has a significantly high number of persons with disabilities – 19.8% of the total City population according to the 2000 Census. In order to address the matter, the City has, and will continue, to require new construction to include the requirements of Title 24 for handicapped access. Public projects require handicapped access facilities and improvements. The City Economic Development Agency provides funds for existing projects for disabled retrofit. Finally, a program has been included in the “Housing Programs” portion of Section V of this Hosing Element stating that the City will undertake to evaluate the potential of adopting a “Reasonable Accommodation” ordinance that will provide a process for persons with



disabilities to make requests for relief from the various land use, zoning, or building laws, rules, policies, and procedures of the City.

9. Environmental Constraints

The San Andreas Earthquake Fault Zone traverses the City in a northwest to southeast fashion, following the foothills along the northern edge of the City. The San Jacinto and Loma Linda Earthquake Fault Zones further traverse the City, also in a northwest to southeast fashion, through the lower middle and southern portions of the City. Several watercourses go through the City, including the Santa Ana River, Cajon Creek, Lytle Creek, and numerous canyon drainage courses. The City also has significant biological habitats along the foothills and rivers. The environmental constraints will affect the development of housing units to the extent that developers proposed projects in constrained areas. However, the City estimates that less than 7% of the total vacant residential land area is affected by environmental constraints.

10. State and Federal Regulations Governing Subsidized Multifamily Rental Housing

Although a number of state and federal program provide low-cost loans and grants for the construction of low-income multifamily rental housing, builders of such housing must comply with a myriad of regulations governing everything from bidding procedures labor standards. One provision of state and federal law that has the most impact on housing construction cost is the requirement to pay “prevailing wages,” which are typically based on union wage levels that are substantially higher than the average wages paid to construction workers. Prevailing wage requirements, in combination with other state and federal regulations, can increase the construction cost by 25% to 30% above that for a similar, privately funded project. This increased cost can more than offset the savings from low-interest government loans, requiring developers of low-income rental housing to supplement their financing with grants and other subsidies to make a project financially feasible.

Opportunities for Energy Conservation

There are many opportunities for conserving energy in new and existing homes. Construction of energy efficient buildings does not lower the price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of fuel and energy is decreased. Similarly, retrofitting existing structures with energy conserving features can result in a reduction in utility costs. Examples of

energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more efficient appliances, and mechanical or solar energy systems; and building design and orientation which incorporates energy conservation considerations. The City enforces all provisions of Title 24 of the California Administrative Code, which provides for energy conservation features in new residential construction. Likewise, the City's General Plan encourages energy conservation subdivision design methods in accordance with California Government Code Title 7 Section 66473.1 to conserve heating and cooling energy.

1. State Building Code Standards

The California Energy Commission was created in 1974 by the Warren-Alquist State Energy Resources Conservation and Development Act (Public Resources Code 25000 et seq.). Among the requirements of the new law was a directive for the Commission to adopt energy conservation standards for new construction. The first residential energy conservation standards were developed in the late 1970s (Title 24, Part 6 of the California Code of Regulations) and have been periodically revised and refined since that time.

A feature of the state's energy conservation standards is the definition of "climate zones" that allow different approaches to energy conservation in different parts of the state. The City of San Bernardino is located in Climate Zone 10, which covers the semi-arid inland valleys just east of the coastal mountains from the San Bernardino County line to the Mexican border. This climate zone is characterized by a mild winters, hot summers, desert winds, and abundant sunshine.

Because of these climate conditions, a substantial percentage of residential energy use goes to space cooling between the months of May and October. Residential site design and construction techniques that reduce the amount of energy used for space cooling would significantly reduce overall energy demand.

The city's abundant sunshine provides an opportunity to use solar energy techniques to generate electricity, heat water, and provide space heating during colder months, as well. Natural space heating can be substantially increased through the proper location of windows and thermal mass.



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EVALUATION OF PROGRAMS UNDER THE 1989 HOUSING ELEMENT

The following chart lists the programs that have been implemented since adoption of the 1989 Housing Element. The chart includes the department/agency with primary responsibility for implementing the program, the funding source, the goal of each program, implementation status, and targeted income group(s).

In implementing the 1989 General Plan Housing Element, the City's mission has been to "Actively maintain, improve and develop quality neighborhoods and housing opportunities throughout the City of San Bernardino." Most of the implementing actions have focused on the existing housing stock, therefore. At the time the Housing Element was adopted in 1989, the City believed that it would need to give higher priority to the construction of additional housing for low-income residents. By the mid-1990s, the City decided it needed to re-focus its efforts and concentrate on improvement of the existing housing stock. The severe recession of the early 1990s caused a loss of many high-paying jobs that were not replaced. Many formerly moderate and middle-income residents became low-income or left the City. As a result, San Bernardino experienced chronically high residential vacancy rates. In addition, the condition of many single-family homes in existing neighborhoods did not improve as quickly as the City had originally anticipated, partly due to a lack of private investment to match public efforts.

The City believed that the construction of new low-income dwelling units was unnecessary when there were significant opportunities to create affordable housing units through rehabilitation of the existing housing stock. For example, the Neighborhood Housing and Rental Rehabilitation Programs have assisted a number of single- and multi-family units in the City. However, the number of units assisted is far below the number of units in need of repair. Since the need for this program continues to grow, the City determined that the program should continue with adequate funding to serve more units and with adequate advertising so that residents know the program is available.

Table H-39 outlines the Programs and Actions identified in the City's 1989 Housing Element and their success.

Table H-39
Success of Housing Element Programs and Actions

<i>Program</i>	<i>Agency</i>	<i>Funding</i>	<i>Goal 1989-93+</i>	<i>Status</i>	<i>Income Group</i>
Provision of Adequate Sites	DS	N/A	Sites for 8,021 units	Adopted General Plan provided for 25,190 sites; 5,805 housing units were constructed between 1989 and 2000	All
Development Review Committee	DS	N/A	Weekly meetings	On-going	All
Energy & Water Conservation	DS	N/A	Require Title 24 standards	On-going	All
Infill Housing Program	EDA	Redevelopment Funds	Low-interest loans and grants	409 Units	Low, to Market Rate Units
Mortgage Revenue Bond Program	EDA	Bonds	Issue tax exempt bonds	1,896 Units	Very Low to Market Rate Units
Provision for Mobile Homes	DS	N/A	Design standards in Code	Standards adopted; 172 Units	Senior, Low Income
Provision for Special Needs Housing	DS	N/A	Standards in Code	Completed	H/C, Seniors, homeless
Retrofit Program	DS	City General Fund	Code inspection in response to complaints	Records not available	Very low, Low
Neighborhood Housing Rehabilitation Program	EDA	Redevelopment Funds	Low interest rehab loans	450 Units	Low to Moderate
Rental Rehabilitation Program	EDA	Redevelopment Funds	Low interest loans	450 Units	Low to Moderate
Public Housing	SB Co.	HUD	Public housing units	798 Units units/99 senior Units	Very Low to Low
Section 8 Certificates	SB Co.	HUD	Section 8 Certificates	2,099 Units	Very Low to Low
Handicapped Access	DS	N/A	Require handicapped access of Title 24	Completed + on-going	Low-income seniors

Table H-39
Success of Housing Element Programs and Actions

<i>Program</i>	<i>Agency</i>	<i>Funding</i>	<i>Goal 1989-93+</i>	<i>Status</i>	<i>Income Group</i>
New Housing Development	EDA	Redevelopment Funds	Develop new owner occupied and senior housing	305 Units	Very Low to Moderate
Acquisition/ Rehabilitation/ Resale Program	EDA	Redevelopment Funds	Acquire vacant HUD houses & rehab.; assist first-time buyers	500 Units	Very Low to Moderate
“Truth in Sale” Ordinance	DS	City General Fund	Require info on Code violations, zoning, & taxes be provided to buyer	Not implemented	
Senior Housing Programs	EDA	Redevelopment Funds	Facilitate housing for senior with S.B. Co. Housing Authority & others	76 units	Seniors
Nonprofit Housing Development Corporations	EDA	State & Federal tax credits & property tax exemptions	City to provide technical & financial assistance	76 units	Low to Moderate
Task Force to Preserve Affordability of Buildings with Expiring Federal Subsidies (At-Risk Units)	EDA	N/A	Monitor At-Risk Units & recommend solutions & funding sources	218 units in three projects at-risk for conversion between 2000 and 2010. Two projects (188 units) are owned by nonprofits and are unlikely to convert.	Very Low, Low
Emergency Shelter	DS	City General Fund	Develop standards in Code + process	Completed	All
Coordination of Homeless Programs	EDA	N/A	Work with regional agencies to track estimates of homeless & shelters	On-going	Homeless



**Table H-39
Success of Housing Element Programs and Actions**

<i>Program</i>	<i>Agency</i>	<i>Funding</i>	<i>Goal 1989-93+</i>	<i>Status</i>	<i>Income Group</i>
Funding	DS; EDA	Federal; State; local	Increase funds available; alternative local sources	Through the EDA, the City has used a variety of funding sources (see the City of San Bernardino Consolidated Plan for fiscal years 2000 – 2005).	Homeless Very Low Low
Fair Housing Ordinance	City Atty	City General Fund	Enact ordinance	Not completed	All
Analysis of Impediments to Equal Housing Opportunity	EDA	Redevelopment Funding	Analysis of local housing market to determine impediments	Completed + On-going.	All
Added Program: Elimination of Blight	EDA	Redevelopment Funding	Demolish Guthrie Apt. 18 units (1 st phase); 11 units (2 nd phase)		Very Low, Low

HOUSING GOALS, POLICIES, AND OBJECTIVES

Priorities

The primary housing problems and needs in the City of San Bernardino are:

1. Large proportion of low-income and particularly, very low-income, households. Over half of the City's population have incomes less than 80% of the San Bernardino County median income, and over one-third have incomes less than 50% of the median. The percentage of persons with incomes below the poverty level is nearly double the countywide rate. Poverty is especially widespread among single mothers. Single mothers head 30% of all households with children. As a result, a substantial percentage of households pay more than 30% of their income for housing (see #3 below), even with the City's relatively low housing costs.
2. Relatively low home ownership rates, particularly among the City's minority population, due to the large percentage of low-income households and the low number of single-family homes that are not available for sale. Disparities in homeownership appear to relate primarily to income levels. More low-income households could become homeowners if there were lower-cost homes available for purchase in the City. A large percentage of single-family homes are not available for sale because they are rentals offered by absentee property owners.
3. Extremely high percentage of very low-income renters, who pay in excess of 30% of their income for housing, creating a need for affordable housing that far exceeds the supply. Although housing prices are relatively low in San Bernardino, incomes are also much lower, resulting in a severe affordability problem for the City's lowest-income residents. The San Bernardino County Housing Authority's waiting list for housing assistance includes nearly 2,200 (mostly very low-income) city residents, nearly as many as are currently being assisted by the Housing Authority. Among those earning 50% to 80% of the countywide median income, a much lower but still substantial percentage of households (particularly homeowners) pay more than 30% of their incomes for



housing. Overpayment does not appear to be a widespread problem for households earning more than 80% of the countywide median income.

4. Increasing needs of elderly adults for housing that addresses their special needs. The population of single elderly women in particular is increasing faster than the overall elderly population. As the population ages, there will be a growing demand for senior housing that meets the special physical and financial needs of this group.
5. Overcrowding has increased among large families and renters. Nearly one in five households in the City has five or more members. About the same percentage of rental units are overcrowded. Overcrowding is a predictable result when housing costs rise faster than incomes, especially among the lowest-income segment of the population.
6. Over 40% of the City's housing stock is more than 40 years old. Nearly one in five homes was constructed during just one decade – the 1950s. Most of the housing units on nearly one-third of the blocks examined in a recent housing condition survey need minor to moderate rehabilitation. Most of the housing units on another 30% of the blocks surveyed need maintenance work (repainting and roof repairs being the common needs). Housing condition problems are concentrated in the area west of Waterman Avenue between Highway 30 and Rialto Road. Neighborhoods with the highest percentage of rented single-family homes appear to have the highest percentage of homes in need of maintenance and repairs.
7. The City has the largest homeless population in the metropolitan area, between 1,000 and 2,000 persons. Particularly vulnerable homeless sub-groups include individuals with mental illnesses, substance abusers, woman (and their children) escaping domestic violence, homeless youth, and persons with HIV/AIDS.
8. The City has a very high vacancy rate, averaging over 11% per year over recent years. The high vacancy rate has made it difficult to impossible to attract new housing construction and has contributed to the depressed multi-family housing construction within the City.

The goals, policies, and programs presented in this section reflect the highest priority needs of the City of San Bernardino as determined from

the needs assessment prepared for the Housing Element and the City's 2000–2005 Consolidated Plan for the use of federal housing and community development funds.

Goals and Policies

New Housing Development

Goal 3.1 Facilitate the development of a variety of types of housing to meet the needs of all income levels in the City of San Bernardino.

Objective: Provide adequate sites to accommodate the City's RHNA housing allocation by income group for the period January 1, 1998 through June 30 2005 as shown below.

<i>Income Level</i>	<i>Units</i>	<i>Percent of Units</i>
Very Low	1,148	30%
Lower	676	18%
Moderate	734	19%
Upper	1,223	32%
Total	3,782	100%

Policies:

- 3.1.1 Accommodate the production of new housing units on currently vacant or underutilized land at densities and standards designated in the Land Use Element of the General Plan.
- 3.1.2 Provide a density bonus of 50% for very low and low-income housing projects, consistent with state law.
- 3.1.3 Encourage the development of senior housing in all areas of the City, especially the downtown, where the permissible density may be increased by 96 units per acre (178%) to a maximum of 150 units per acre.



- 3.1.4 Accommodate residential development in areas of the Central City designated for mixed commercial and residential use in accordance with policies in the Land Use Element.
- 3.1.5 Avoid concentrations of housing for any single income group.
- 3.1.6 Continue to simplify the development review process for the development of housing units.
- 3.1.7 Lobby and support the School District in reducing the school fees levied on new dwelling units selling for under \$100,000 to very low and low income households.

Housing and Neighborhood Preservation

Goal 3.2 Conserve and improve the condition of the existing affordable housing stock and revitalize neighborhoods containing a substantial percentage of deteriorated dwelling units.

Objective: Prevent the physical deterioration of the housing stock and older residential neighborhoods, and to rehabilitate dwelling units and neighborhoods that show signs of deterioration.

Policies:

- 3.2.1 Assist in the maintenance and rehabilitation of rental units whose owners provide affordable housing to lower income tenants in exchange for long-term affordability agreements.
- 3.2.2 Assist low-income homeowners to correct building code violations and meet the habitability standards of the City Building and Safety Code.
- 3.2.3 Continue to rehabilitate and reuse abandoned houses by making them available to low- and moderate-income households.
- 3.2.4 Incorporate neighborhood improvement strategies to complement housing rehabilitation in addressing general

property conditions, public facilities, and city services for healthy neighborhoods.

- 3.2.5 Dedicate resources to eradicate and prevent blighting conditions and maintain standards to safeguard and preserve the City’s neighborhoods, and continue to financially support the City’s code compliance programs.

Affordable Housing

Goal 3.3 Assist in the development of adequate housing to meet the needs of low and moderate-income households.

Objective: Develop new programs, and continue existing programs, that have proved their effectiveness to assist the construction, creation, and preservation of units affordable to very low, low-, and moderate-income households.

Policies:

3.3.1 In compliance with state law (Government Code Section 65915), provide density bonuses and/or regulatory and financial incentives to developers who propose to include a specified percentage of very low-income, low-income, and/or senior housing in new development projects or as part of the conversion of rental apartments to condominiums.

3.3.2 Encourage the development of affordable units by non-profit organizations through financial and technical support to nonprofit housing developers, and through assistance in accessing local, State and Federal funding and incentives.

3.3.3 Investigate the feasibility of reducing fees and modifying development standards for affordable infill housing projects when necessary to make such projects financially feasible.

Objective: Use available private, local, state, and federal housing funds to the fullest extent possible in conjunction with other public and private agencies to meet the housing assistance needs of lower income households.



Policies:

- 3.3.4 Assist the San Bernardino County Housing Authority to increase the availability of rental assistance to eligible tenant households in the City by identifying priority needs, referring residents to Housing Authority programs, facilitating partnerships with other public and private agencies, and assisting the Housing Authority in accessing private, state, and federal funding.
- 3.3.5 Stabilize the cost of leasing mobile home spaces by providing rental assistance to eligible mobile home residents.
- 3.3.6 Preserve the affordability of government assisted multifamily rental housing units in the City affordable to lower income households that are at-risk of converting to market rate rental housing.
- 3.3.7 Target available housing and community development funds for affordable housing and support services to households with the highest priority needs as identified in the General Plan Housing Element and the Consolidated Plan.
- 3.3.8 Produce an annual housing plan that identifies available revenues and sets production goals for housing affordable to low- and moderate- income households.
- 3.3.9 Apply for all available state and federal funding sources that will further the availability of decent, affordable housing, and lobby for increased state and federal assistance to meet the housing assistance needs of lower income households.

Special Needs Housing

Goal 3.4 Assist the provision of housing for residents with special needs.

Objective: Provide suitable housing for residents with unique financial, physical, and/or lifestyle characteristics whose needs might not otherwise be met in the private housing market.

Policies:

- 3.4.1 Allow for the development of senior citizen and senior congregate-care housing facilities within the downtown (CR-2), multi-family residential areas (RU-1 and RU-2, RM, RMH, and RH), and commercial office areas (CC-1, and CC-2), provided that they are located in proximity to public transportation, supporting commercial, and health and social services.
- 3.4.2 Assist public and private agencies to increase the availability of temporary shelter, transitional housing, and support services for the homeless through zoning policies, financial assistance, and assistance in accessing private, state, and federal funding.
- 3.4.3 Require that a percentage of dwelling units constructed, converted, or preserved with City assistance be designed to accommodate large low-income families with five or more persons).
- 3.4.4 Direct an appropriate amount of City financial assistance to the construction, rehabilitation, or conversion of housing for each special needs group in relation to the magnitude and priority of housing and support services needs by each group.
- 3.4.5 Ensure that handicapped accessibility in publicly assisted multi-family housing units conforms to Title 24 of the Uniform Building Code.
- 3.4.6 Address the special housing and support service needs of female-headed households (such as single elderly women and single mothers) in the implementation of housing programs.
- 3.4.7 Permit shelters for the homeless and transitional housing by conditional use permit in all multi-family zones designated RM or greater, and downtown in areas designated CR-2.



Removal of Governmental Constraints to Housing

Goal 3.5 Reduce the adverse effects of governmental actions on the production, preservation, and conservation of housing, particularly for low- and moderate-income households.

Objective: Ensure that public and private facilities, utilities, and services can accommodate the City's new construction housing needs.

Policies:

3.5.1 Cooperate with public and private agencies providing school, water, sewer, transportation, and utility services to ensure that the City's RHNA allocation can be accommodated through 2005.

3.5.2 Ensure that appropriate fees are charged to new residential developments to cover their share of the cost of extending public facilities, utilities, and services and increasing their capacities to accommodate new housing development.

Objective: Achieve the City's RHNA allocation for new housing construction through regulatory practices that do not unreasonably impede the construction of housing or add to its cost.

Policies:

3.5.3 Periodically review building and development regulations to ensure they do not impose unreasonable restrictions to the construction of housing for all income groups.

Objective: Ensure that City regulatory practices do not unreasonably impede the preservation or conservation of housing.

Policies:

3.5.4 Periodically review the enforcement of zoning and building codes to ensure that City practices do not unreasonably impede the preservation and conservation of existing affordable housing.

Equal Housing Opportunity

Goal 3.6 Promote equal housing opportunity for all residents of the City of San Bernardino.

Objective: Prohibit discrimination in accordance with state and national fair housing laws.

Policies:

- 3.6.1 Implement its housing policies and programs without regard to race, ethnicity, national origin, age, religion, sex, family status, or other arbitrary factors not related to the purpose of the policy or program.
- 3.6.2 Support countywide and state fair housing and mediation programs through financial support to local fair housing agencies and referrals to agencies handling housing discrimination complaints.
- 3.6.3 Continue to enforce programs and regulations that provide full access to persons with disabilities, including reasonable accommodation for such persons in the rules, policies and procedures of the City that may be necessary to ensure equal access to housing.

Quantified Objectives

State law requires that the Housing Element contain “a statement of the community's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.” The City’s quantified objectives are contained in Appendix 1 and generally address:

- ◆ The number of new housing units that can be accommodated on vacant land and redevelopment;
- ◆ The number of dwelling units to be rehabilitated;
- ◆ The number of new affordable dwelling units for which funding assistance will be provided; and
- ◆ The number of assisted multifamily rental housing units to be preserved as affordable units between 2000 and 2010.



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