



5.0 HOUSING ELEMENT

Housing has been and will continue to be one of the basic needs that must be accommodated within the City of Loma Linda. The Housing Element describes the existing housing available and the goals and supporting policies the City will follow to ensure that adequate provisions are made for meeting the housing needs of all segments of the community.

5.1 INTRODUCTION

5.1.1 Regional Location

The City of Loma Linda is located within western San Bernardino County approximately 60 miles east of the City of Los Angeles, California. Jurisdictions that border the City of Loma Linda include: the Cities of Redlands and San Bernardino to the north; the City of Redlands and unincorporated San Bernardino County to the east; unincorporated Riverside and San Bernardino Counties to the south; and unincorporated San Bernardino County and the Cities of Colton and San Bernardino to the west.

The Planning Area for the Housing Element includes the existing City limits and the City's current sphere-of-influence. The total Planning Area covers approximately 9.45 square miles. Of this area, 8 square miles are currently within the City limits. The City is 40 percent developed, the remainder comprising agricultural areas, open space, and vacant areas. Much of the remaining land is located in hillside areas that provide an important scenic backdrop to the City. According to the California Department of Finance, the January 2003 population of the City of Loma Linda was 20,136.

Loma Linda's location within the Southern California region and the City's sub-regional location within San Bernardino County are shown in Figure 5.1.

5.1.2 Background and Purpose of the Housing Element

Many Californians with average or less than average incomes can find it difficult to secure adequate housing that they can afford. Since the early 1980s, the problem of finding adequate housing for lower income groups has been compounded by high housing costs, lack of readily developable land in many communities, and the decreased ability of the State and federal governments to fund housing programs.

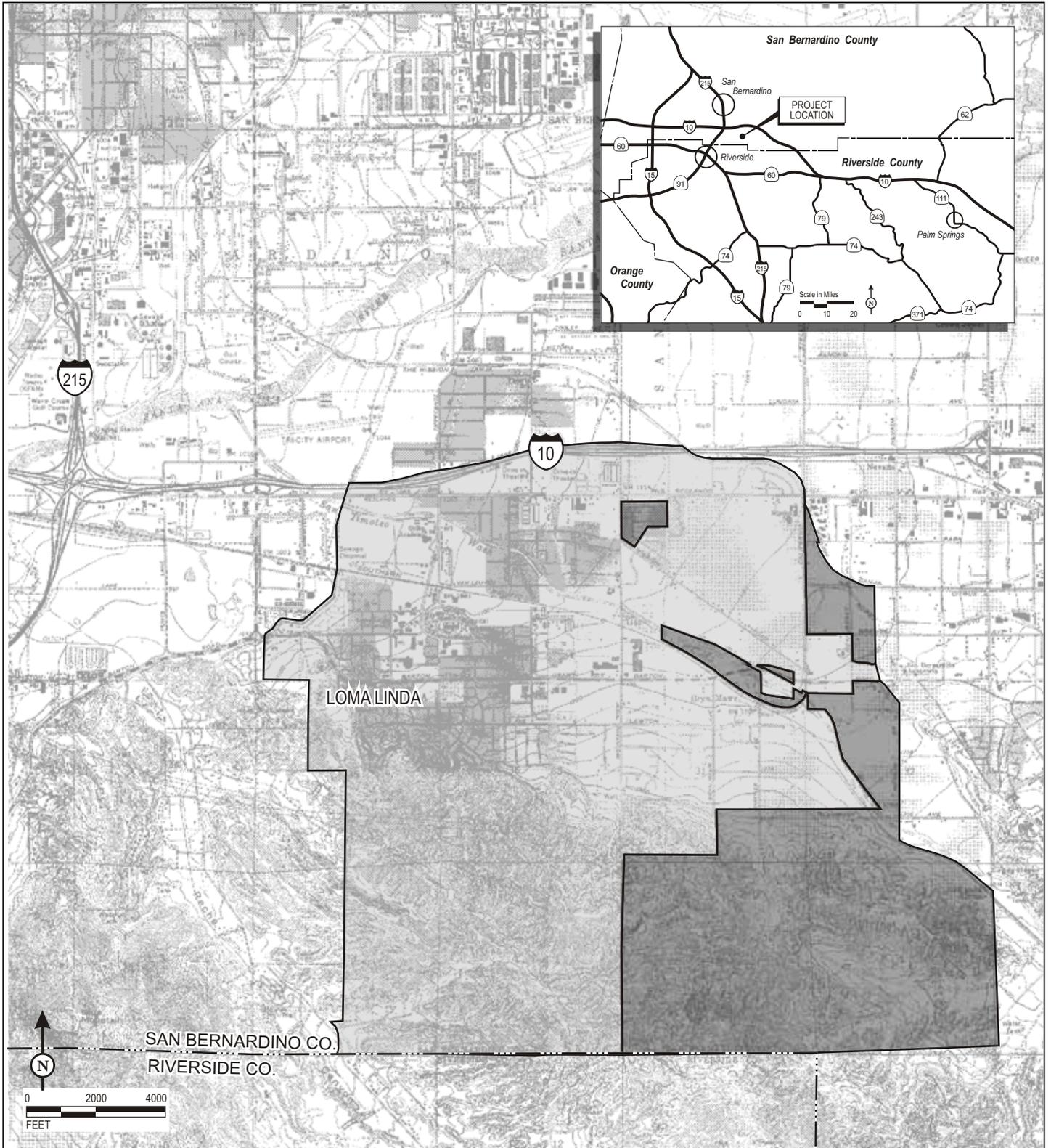


Figure 5.1

LSA

- CITY OF LOMALINDA
- CITY OF LOMALINDA SPHERE OF INFLUENCE

BASE MAP SOURCE: USGS 7.5' QUADS - REDLANDS, CA. REV. 1988;
SAN BERNARDINO SOUTH, CA. REV. 1980.

City of Loma Linda General Plan
**REGIONAL AND PLANNING
AREA LOCATION MAP**



Although General Plan housing elements were mandated by state legislation enacted in 1967, the State undertook a major revision of Housing Element law in response to rapidly increasing housing prices. As a result, each city and county must analyze local housing needs, and provide a realistic set of programs to meet those needs. State of California housing policy (*Government Code Section 65580*) includes the following:

- a. *"...The availability of housing is of vital Statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order." (Section 65580, State of California Government Code.)*
- b. *".. The early attainment of this goal requires cooperative participation of government and private sectors in an effort to expand housing opportunities and to accommodate the housing needs of Californians of all economic levels." (Ibid.)*
- c. *"... Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community." (Ibid.)*
- d. *"...In carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the General Plan and to cooperate with other local governments and the State in addressing regional housing." (Ibid.)*

Thus, the City of Loma Linda is required to:

- Identify and analyze the current and projected housing needs of "all economic segments of the community, based on a regional housing needs analysis to be prepared by the applicable regional planning agency¹;"
- Evaluate current and potential constraints to meeting those needs, due both to marketplace and government operations;
- Assess the availability of land suitable for residential use and opportunities for energy conservation in residential development;
- Set forth objectives, policies, and programs that set forth a 5-year schedule of actions to meet identified housing needs², and to remove governmental and non-governmental constraints on the production of housing, the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs and, when available, funds in a low and moderate income housing fund of a redevelopment agency; and
- Address needs for emergency shelter for the homeless.

¹ Loma Linda is within the Southern California Association of Governments (SCAG) region. SCAG is responsible for preparing the Regional Housing Needs Analysis that defines objectives for the development of new housing for very low, low, moderate, and above moderate income households for all cities and counties within its planning area. See Chapter 3 for a more detailed description of regional housing needs and Loma Linda's "share" of that need.

² "Identified housing needs" includes production of new housing to meet the needs of new households of all economic segments of the community, conservation of existing sound housing, improvement of existing substandard housing, protection of existing housing affordability, promotion of equal housing opportunities, and meeting the needs of identified "Special needs" groups (e.g., elderly, homeless, large families, farm workers, one parent households, handicapped). The needs of the homeless are also required to be addressed in municipal housing elements.



The purpose of the Housing Element is to ensure that adequate provisions are made for meeting the housing needs of all economic segments of the community. The Loma Linda Housing Element has been prepared in accordance with the requirements of State law (Article 10.6 of the Government Code, Sections 65580 through 65589.5, and Section 65588), and requires that housing elements be updated not less frequently than every five years. Each revision must describe the progress made on achieving the goals and objectives of the previous housing element.

As noted above, unlike other portions of the General Plan that are long-term in nature, the Housing Element is required to set forth a five-year program for the provision of housing for all economic segments of the community. Current State law mandates a longer than normal Housing Element period. Thus, the time period for the Loma Linda Housing Element is 1998-2005.

5.1.3 Citizen Participation

The legislature requires that local housing elements be prepared with the participation of all economic segments of the community. The preparation of the Housing Element included the following citizen participation activities:

- A workshop with local affordable housing providers and housing/farm worker interests;
- Public notices and announcements; and
- Public hearings, including the Planning Commission and City Council.

Loma Linda conducted a public participation Housing Element workshop at City Hall on August 14, 2003. The workshop addressed the City's Draft Housing Element and elicited comments from attendees regarding housing issues as they affect the provision of temporary housing and related services and the production of affordable housing within the City. The focus of the workshop was to identify potential issues and topics for inclusion into the Draft Housing Element. After the workshop the Draft Housing Element was modified to include policies and issues brought up at the workshop. The City of Loma Linda sent out invitations to the following organizations and people for the workshop:

Housing Partners I., Inc.	SoCal Housing Development Corporation	Northtown Housing Development Corporation	Community Housing Assistance Program
Bethlehem Temple Com ED Corporation	SBWS Community Development Corporation	Fair Employment and Housing	Southern California Association Nonprofit Housing
Operation Grace	Neighborhood Housing Services	US Department of Housing Urban Development	Governor's Office of Planning and Research
Roger Peter Porter	San Bernardino County Human Services	Inland Behavior & Health Services	California Department of Housing & Community Development
Mt. View Acres, Inc.	Baldy View Chapter	San Bernardino County Fair Housing Council	Inland Fair Housing & Mediation Board



Economic & Community Development Corporation	San Bernardino Area Inc., HFH	Southern California Housing & Development Corporation	BRIDGE Housing Corporation
Frazer Community Center	California Department of Justice	Century Housing Corporation	Housing California
Community Homes, Inc	Azure Hills Seventh Day Adventist Church	Campus Hill Seventh Day Adventist Church	Loma Linda Chinese Seventh Day Adventist Church
Neighborhood Housing Services	Loma Linda Filipino Seventh Day Adventist Church	Loma Linda Indonesian Seventh Day Adventist Church	Loma Linda Japanese Seventh Day Adventist Group
Housing Authority-San Bernardo County	Loma Linda Korean Seventh Day Adventist Church	St. Joseph the Worker Church	The Rock Christian Center
Loma Linda University Church	Victoria Seventh Day Adventist Church	Loma Linda Spanish Seventh Day Adventist Church	Loma Linda Romanian Seventh Day Adventist Church
Thai Seventh Day Adventist Church	Yucaipa Seventh Day Adventist Church	Celebration	

In addition, the Southern California Association of Non-Profit Housing (SCANPH) and some of its members including Neighborhood Housing Services of the Inland Empire, Creative Housing Solutions, Coachella Valley Housing Coalition, National Housing Development Corporation, and Neighborhood Partnership Housing Services submitted a suggestion letter to the City regarding the Housing Element. The suggestions from SCANPH have been considered for the Draft Housing Element.

5.1.4 Definition of Terms

Several terms are used throughout the Housing Element that have particular meanings under California law. The following presents definitions of key terms to facilitate understanding of the Housing Element. Words appearing in italics in a definition are defined elsewhere in this section.

At Risk Units	Existing assisted housing developments that are eligible to change from income-restricted low-income housing to market rate housing during the next 10 years due to termination of funding contracts, mortgage prepayment, or expiration of restrictions on use.
Dwelling Unit	A room or group of rooms, occupied or intended for occupancy as separate living quarters.
Existing (Housing) Need	The unmet potential demand for affordable housing in a community; assumed to be the number of very low- and low- income households that are <i>overpaying</i> for housing (spending more than 30 percent of their gross income on housing costs).
Family	A <i>household</i> consisting of two or more persons who are related by blood or marriage or who constitute a single bona fide housekeeping unit.



Future (Housing) Need	New construction needed to provide housing for all income groups that will accommodate new households (growth), replace housing inventory lost to demolition or other causes, and achieve a vacancy rate that will allow the housing market to operate efficiently and provide mobility opportunities.
Goal	A statement describing the desired condition that should exist in the housing environment. A goal is typically not stated in quantitative terms, in contrast to an <i>objective</i> .
Household Unit	All the persons who occupy a single dwelling unit, such as a detached house, townhouse, or apartment. A household may consist of one person, unrelated individuals, or a <i>family</i> .
Household, Very Low Income	A household with an income of less than 50 percent of the San Bernardino County median income (\$54,300). For Loma Linda, a very low income household of four persons is one having an income of less than \$27,150.
Household, Low Income	A household with an income between 50 and 80 percent of the San Bernardino County median income (\$54,300). For Loma Linda, a low income household of four persons is one having an income between \$27,150 and \$43,450.
Household, Moderate Income	A household with an income between 80 and 120 percent of the San Bernardino County median income (\$54,300). For Loma Linda, a moderate income household of four persons is one having an income between \$43,450 and \$65,150.
Household, Above Moderate Income	A household with an income more than 120 percent of the County median income (\$54,300). For Loma Linda, an above moderate income household of four persons is one having an income more than \$65,150.
Housing Production Needs	See <i>existing need</i> and <i>future need</i> .
Live/Work Housing	Dwelling units that are designed to accommodate both residential and business use.
Manufactured Housing	A home built entirely in the factory under a federal building code administered by the US Department of Housing and Urban Development (HUD). The Federal Manufactured Home Construction and Safety Standards (the HUD Code) went into effect June 15, 1976. Manufactured homes may be single- or multi-section and are transported to the site and installed.
Mobile Home	A home built entirely in the factory and are transported to the site and installed. Manufactured homes may be single- or multi-section. Mobile Home is the term used for homes built prior to June 15, 1976, which is when The Federal Manufactured Home Construction and Safety Standards went into effect.



Objective	The numerical target for some measurable outcome to be achieved by the end of the planning period (2005). Objectives must be stated for the rehabilitation, conservation, and development of housing.
Overcrowding	As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.
Overpayment	A household that is paying more for housing than it can reasonably afford, given other life necessities such as food, transportation, health care, and child care. The rate of overpayment is measured by the proportion of households that are spending more than 30 percent of their gross income on housing costs. The problem of overpayment by very low- and low-income is often cited as an indicator of housing assistance needs.
Policy	A broad statement, consistent with a <i>goal</i> , that guides and shapes actions in order to achieve an <i>objective</i> under that goal.

5.1.5 Consistency with Other General Plan Elements

The Housing Element is being updated concurrently with a comprehensive update of the General Plan to ensure consistency between the documents. The California Government Code requires that General Plans contain integrated, consistent sets of goals and policies. The Housing Element is, therefore, affected by development policies contained in the Land Use Element and Circulation Element. The proposed goals and policies of the Housing Element have been reviewed for consistency with the other elements of the updated General Plan. As a result, the Housing Element is internally consistent with the balance of the General Plan. As portions of the General Plan are amended in the future, the elements of the General Plan, including the Housing Element, will be reviewed to ensure internal consistency is maintained.

5.2 PROGRESS REPORT

5.2.1 Introduction

Section 65588(a) of the Government Code requires that each city shall review its housing element as frequently as appropriate to evaluate all of the following:

- (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
- (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives.
- (3) The progress of the city in implementation of the housing element.

The City's existing Housing Element was adopted in April 1986. It is the purpose of this Chapter to evaluate the effectiveness of Loma Linda's Housing Element, progress in the implementation of the existing Housing Element, and the appropriateness of existing Housing Element goals, objective, policies, and programs.



5.2.2 Appropriateness and Effectiveness of the Existing Housing Element's Goals, Objectives, and Policies and Its Implementation

This section evaluates the effectiveness of the goals, objectives, policies, and actions of the 1986 Housing Element. There were many factors that affected the City's ability to meet the goals and objectives it established in 1986, including the effects of an ongoing recession, the availability of state and federal funding, and staffing needs. Since the adoption of the 1986 Housing Element, several programs and projects have been completed. Between 1991 and 2001, 1,028 units were constructed within the City, 488 of which were constructed since July 1998.

The following provides a review of each action program defined in the 1986 Housing Element. The review summarizes the success or failure of each program. If a program has been unsuccessful, a summary of the reasons has been provided.

Programs to Conserve and Improve Existing Housing

Community Development Block Grant Rehabilitation Loan Program. The City of Loma Linda contracts with the Office of Community Development of the County of San Bernardino to administer their CDBG program. CDBG funds have been used to construct a new senior center, repair and maintain public service facilities, and repair the public infrastructure of the City such as curbs, sidewalks, and gutters within CDBG designated areas of the City. The use of CDBG funds must be approved by the City Council.

Recommendation. Modify the program to include utilization funds for down payments and closing costs for housing.

Affordability Conservation

Section 8 Rental Housing Assistance. The Section 8 Rental Subsidy program provides for the payment of rental subsidies on behalf of eligible individuals and/or families leasing privately owned and existing dwelling units. Section 8 makes up the difference between up to 30 percent of an eligible household's income and the market rent for their unit. The County of San Bernardino administers this program. In 2000, over 8,000 households were participating in the program within the County of San Bernardino. With these vouchers, renters can choose to live anywhere in the County, and can move at any time. As a result, although the County maintains records of the number of Section 8 vouchers within the County, it does not keep records of the number of renters participating in the program living within any specific city.

Recommendation. Continue the program.

Housing Bonds – Loans to Lenders. In the past, the City has used its bonding capacity through the loans to lenders program to provide low-interest loans to developers of housing units for senior citizens.

Recommendation. Continue the program.



Solar Water Heating. After January 1, 1986, the City required that all new housing constructed in the City be plumbed for solar water heating. The cost of providing the additional plumbing is negligible, but the potential benefit in energy cost savings for the use of solar water heaters is significant. This is a means of encouraging not only energy efficiency, but is also a means to reduce ongoing housing costs.

Recommendation. Continue the program.

Assist in Low/Moderate Income Housing Development

Scattered Sites Program. The Scattered Sites Public Housing Program, which is administered by San Bernardino County, is designed to provide small-scale public housing throughout the County. Public housing units developed through this program are intended to blend in with existing neighborhoods and provide an opportunity for lower-income households throughout the City. As of 2002, there were 14 units provided through this program in Loma Linda.

Recommendation. Continue the program.

Density Bonus for Affordable Housing. The existing Housing Element states that the City will grant a density bonus of up to 100 percent for the provision of at least 25 percent of their proposed residential projects for low- and moderate-income households. The zoning ordinance does not, however, specify how large the density bonus would be. Section 17.30.380 of the Loma Linda zoning ordinance states that the City will enter into an agreement with a developer to provide a density bonus or “other alternative incentives” for the development of projects that provide a specified amount of affordable housing. To qualify for a density bonus, the zoning ordinance requires that a project provide one of the following.

- 25 percent of the proposed units be for low- or moderate-income housing, as defined in Section 50093 of the California Health and Safety Code (up to 120 percent of the area median income, adjusted for household size), or
- 10 percent of the units be for lower income households, as defined in Section 50079.5 of the California Health and Safety Code (up to 80 percent of the area median income, adjusted for household size).

The City’s existing density bonus provisions are inconsistent with State law. Government Code Section 65915 requires that cities and counties provide development incentives, such as a density bonus, for projects providing the following affordable housing.

- 20 percent of the dwelling units for lower income households, as defined in Health and Safety Code Section 50079.5 (up to 80 percent of the area median income, adjusted for household size);
- 10 percent of the dwelling units for very low income households as defined in Health and Safety Code Section 50105 (up to 50 percent of the area median income, adjusted for household size); or
- 50 percent of the dwelling units for “qualifying residents” as defined in Section 51.3 of the Civil Code (senior citizens).

Recommendation. Revise the City’s density bonus provisions to comply with the current provisions of State law.



Rental Housing. One of the major housing needs in Loma Linda is that of affordable rental housing for the students and employees of Loma Linda University and Medical Center and the Veterans Hospital. This program allows the City to expand the use of incentives to encourage the production of good quality, affordable rental housing – through the use of multi-family rental housing bonds and density bonuses. Through the use of this program, the City will strive to ensure that at least 25 percent of the units constructed are affordable to households earning less than 80 percent of the City’s median income. Between 1990 and 1998, there were 24 multi-family housing units constructed within Loma Linda.

Recommendation. Continue the program.

Public Improvements. The City will continue to seek ways to upgrade or provide public improvements in those areas of the City which have the potential of developing to higher densities.

Recommendation. Continue the program.

Provision of Adequate Sites for Housing

Planned Unit Development and Planned Community Standards. Loma Linda’s Planned Development Overlay Zone (PD) and Planned Community District (PC) standards, which apply to large portions of the remaining vacant land within the City, are flexible. In certain cases, PD and PC standards allow density transfers, clustering of development, flexible street and setback requirements, and density bonuses. This flexibility can be used by the City to encourage the construction of affordable housing while still allowing the developer to realize a profit. It is also useful in permitting full development of properties with environmental constraints such as steep slopes or flood hazards.

Recommendation. Continue the program.

Equal Housing Opportunities Program

Fair Housing Counseling. Through the Urban County CDBG Program, Loma Linda contributes to Inland Mediation Service, which provides information and counseling to people seeking help with landlord tenant disputes and housing discrimination.

Recommendation. Continue the program.

5.3 HOUSING

5.3.1 Introduction

Section 65583(a) of the California Government Code requires the Housing Element to include an assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory must include the following:

- (1) An analysis of population and employment trends and documentation of projections and a quantification of the locality’s existing and projected housing needs for all income levels. These existing and projected needs shall include the locality’s share of the regional housing need.



- (2) An analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.
- (3) An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.
- (4) An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. The analysis shall also demonstrate local efforts to remove governmental constraints that hinder the locality from meeting its share of the regional housing need.
- (5) An analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- (6) An analysis of any special housing needs, such as those of the handicapped, elderly, large families, farm workers, families with female heads of households, and families and persons in need of emergency shelter.
- (7) An analysis of opportunities for energy conservation with respect to residential development.
- (8) An analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of funding contracts, mortgage prepayment, or expiration of restrictions on use.

5.3.2 Employment and Population Characteristics

Total Population

Between 1990 and 2000, the population of Loma Linda increased from 17,400 to 18,582 according to the U.S. Census. During the same period, the number of households within the City increased from 6,021 to 7,458, an average of 144 households per year (2.4%). Table 5.A shows population and household growth in Loma Linda between 1990 and 2003.

Table 5.A – City of Loma Linda Population, 1990 and 2000

Year	Population	Households	Source
1990	17,400	6,021	Census 1990
2000	18,582	7,458	Census 2000

Population Projections

The most recent growth projections adopted by the Southern California Association of Governments (SCAG) indicate that population growth in Loma Linda will be greater than occurred in the 1990's (383 persons annually or 2%). SCAG's population projections show the City growing by approximately 701 persons annually through 2025. (see Table 5.B).



Table 5.B – City of Loma Linda (including Sphere of Influence) Projected Population Per SCAG, 2000 – 2025

Year	Population	Households	Persons Per Household
2000	22,975	8,001	2.87
2005	25,415	8,907	2.85
2010	28,281	9,939	2.85
2015	31,529	11,092	2.84
2020	35,378	12,472	2.84
2025	40,498	14,716	2.75

Source: 2001 RTP Growth Forecast, SCAG

Note: The California Department of Finance estimates Loma Linda's population in 2003 is 20,136, and further estimates that there were 8,459 households in the City, resulting in a population per household of 2.5, significantly lower than SCAG population per household estimates for 2005. SCAG household and population projections do not account for non-household residents (e.g., students in dormitories).

Age Distribution

Understanding age distribution in the community is important because it affects the housing market. A declining number of young children can result in a change in the types of housing units being sought within a community. Childless adults tend to have a higher combined income and prefer certain amenities, increasing the demand for condominiums or units in planned unit developments. An elderly population creates a demand for units with common recreation facilities and easy access to commercial, medical, and transportation facilities. Inflationary pressures within the housing market can create disadvantages for the elderly on fixed incomes.

It is typical that small communities, such as Loma Linda, experience a particular demographic cycle. As the community matures, its school age children grow up and begin forming their own households. As can be seen from Table 5.C the City of Loma Linda is currently in this phase. Almost 68 percent of all residents are over the age of 25, compared to 57 percent countywide. Reasons for this include that the City of Loma Linda is a university- and education-oriented community; therefore there are more college-age and young adult students than would typically reside in suburban communities. Also, there are many seniors that reside in the community in order to be close to the various medical facilities and many seniors in Loma Linda are living in homes that are paid for. Often, mature communities that emphasized single family housing during their growth phases do not have a sufficient supply of housing that is affordable to these younger, emerging households. Thus, a generation of new adults is sometimes forced to move away from their community in order to seek starter (often rental) housing. In Loma Linda's case, many of the younger residents completing their education do not desire to become permanent residents of the area.

In addition, many small communities find that the types of housing that were well suited to young families are not particularly well suited to seniors and empty nesters (non-senior adults whose children have grown and started their own households). Thus, seniors and empty nesters tend to look to sell their homes, and move into housing that is smaller and better suited to their needs. Sometimes suitable housing for such older adults is not available in the community they made their homes in, and they are forced to move to other areas. Typically, a new generation of young families then moves into the community. School age population increases, and the community once again has many young families in residence.

As noted above, not only does a community's demographic makeup change over time, so do its housing needs. If it is important to the community to retain its youth and elderly populations, it is important that a variety of housing types and styles of residential development be provided, including



rental and starter housing, as well as housing for young growing families, empty nesters, and the elderly.

In 2000, almost one-quarter of Loma Linda’s population was under the age of 20, compared to 35.6 percent countywide, while 15.4 percent of the population was 65 years old or over (Table 5.C). This indicates that Loma Linda is still within its “growth” stage, attracting young families. Population growth projections for the City indicate that this trend toward attracting young families will continue for the next 20 years.

Table 5.C – City of Loma Linda Age Distribution, 2000

	City of Loma Linda	San Bernardino County
Under 5 years	6.2%	8.4%
5-19 years	18.0%	27.2%
20-24 years	8.0%	7.1%
25-44 years	33.2%	30.1%
45-64 years	19.2%	18.7%
65 years and over	15.4%	8.6%
Total	100.0%	100%

Source: 2000 Census

Ethnicity

Table 5.D provides the 1990 and 2000 Census breakdowns of the racial and ethnic distribution of the City of Loma Linda by percentage of the population. As shown in the table, there are some differences in the way that ethnicity was tabulated in the two censuses, primarily in the tabulation of “Hispanic.” In the 1990 Census, “Hispanic” was treated as an ethnic characteristic, separate from the racial characteristics being tabulated. Thus, “Hispanic” residents were also categorized as being a member of the “white,” “black,” “native American,” “Asian,” or “other” race. In the 2000 Census, “white,” “black,” “Native American,” “Asian,” and “other” are treated as ethnicities. Thus, in the 2000 Census, “Hispanic” residents are not also categorized by race.

Table 5.D – City of Loma Linda Ethnicity, 1990 and 2000

	1990	2000
White	64.1%	54.2%
Hispanic	--	16.3%
Black (African American)	6.4%	7.2%
Native American	0.5%	0.5%
Asian, Pacific Islander	21.4%	24.6%
Other Race	7.6%	7.5%
Two or More Races	--	6.0%
Total	100.0%	100.0%
Hispanic Origin (any race)	13.6%	--

Source: 1990, 2000 Census



Employment Characteristics

The civilian labor force includes those people who are employed (except in the armed forces), and those people who are unemployed, but considered to be actively looking for work. People who have never held a job, people who have stopped looking for work, and people who have been unemployed for a long period of time are not considered to be in the labor force. In 1990, 59 percent (7,961) of Loma Linda residents that were 16 years and older (13,555 people) were employed. In 2000, 56 percent of residents 16 years and older were employed. This slight decrease may be due to an aging population or an influx of retirees into the community. In 1990, 13.9 percent of the population was 65 years and older, and in 2000, 15.4 percent was 65 years and older.

The 2001 RTP Growth Forecast estimates that in 2000 there was a total of 14,733 employment opportunities within Loma Linda. Of the 8,679 employed persons over the age of 16 living in Loma Linda in 2000, over 54 percent are employed in the educational, health, and social services industries. This indicates the importance of Loma Linda University and other schools and medical facilities within the city.

By 2025, SCAG projects a total of 40,383 jobs within Loma Linda and its sphere of influence -- an increase of approximately 174 percent over 2000 employment. Thus, Loma Linda's jobs/household ratio is projected to increase from 1.78 in 2000 to 3.01 in 2025.¹

5.3.3 Household Characteristics

Average Household Size

The 2000 Census reports that there were 7,458 households in the City of Loma Linda, with an average household size of 2.43. Of these households, the Census reports that 4,513 (60.5%) were family households, while 2,330 households (31.2%) were individuals living alone. The balance of Loma Linda's households were non-family households with more than one occupant. This is dramatically different from the County as a whole where 77 percent of households are family households and 18.4 percent of households are individuals living alone, and is indicative of Loma Linda's large student population.

Loma Linda's existing population per household as identified by the 2000 Census (2.43) is low, relative to San Bernardino County (3.15) and the Southern California region (3.13). Whereas San Bernardino County's population per household is projected to remain relatively the same from 3.15 to 3.12 by 2025, Loma Linda's population per household is projected to increase from 2.43 to 2.75 by 2025. This may be due to the city's demographic cycle, by the year 2025 there may be an influx of young families to replace the "empty nest" households who no longer require single-family dwelling units.

Income

As indicated in the Regional Housing Needs Assessment, Loma Linda's population has a higher percentage of households earning more than 95 percent of the median income than that of San Bernardino County as a whole. However, the City has a much lower percentage of households with a

¹ By comparison, the regional jobs/housing balance is approximately 1.35. Communities having a lower jobs/housing balance are referred to as being "housing rich," indicating that there are more workers than jobs in the community. This means that workers within the community are dependent upon jobs in other communities. Communities having a higher jobs/housing balance are referred to as being "jobs rich," indicating that there are more jobs than workers in the community. This means that businesses within the community are dependent upon bringing in workers from other communities.



moderate income (80-120% of median income) than the County as a whole. The differences in households that are very low and low-income are small, which indicates that the City provides housing for approximately the same percentage of very low and low-income households as do other communities in the County. Table 5.E illustrates the differences in income distribution between the City of Loma Linda and San Bernardino County. As is clear from Table 5.E, Loma Linda is not an “Impacted Community” according to SCAG. This means that the City provides its “fair share” housing for lower-income households. This low impacted status is recognized in SCAG’s Regional Housing Needs Analysis (RHNA) by allowing the community to derive a future goal of 25 percent closer toward the regional average.

Table 5.E – Comparison of City of Loma Linda and San Bernardino County Household Income, 1999

	Loma Linda	San Bernardino County
Up to 50% of County Median Income	21.2%	23%
50-80% of Median Income	15.8%	16%
80-95% of Median Income	6.7%	22%
More than 95% of Median Income	56.3%	39%
Total	100.0%	100.0%

Source: SCAG, Regional Housing Needs Assessment, 1999.

Note: See Table 5.N for the San Bernardino County household incomes upon which this table is based.

Housing Tenure

According to SCAG, of the 7,386 households in Loma Linda in 1999, a total of 3,384 are owner-occupied (46%), compared to 64 percent countywide. As shown in Table 5.F, home ownership within Loma Linda increases with higher income. The high percentage of renters in Loma Linda is not a factor of lower incomes within the City compared to the County, but rather due to the large transient population within the City. Because of the University, Medical Center, and VA hospital many people and families come to the City for extended periods of time to utilize these facilities. These people include patients and their families, students, visiting professors, interns, and other professionals at the University, Medical Center, and VA hospital.

Table 5.F – Housing Tenure

	LOMA LINDA HOUSEHOLDS HAVING INCOMES THAT ARE:								Total
	<50% of County Median Income		50-80% of County Median Income		80-95% of County Median Income		>95% of County Median Income		
Renters	1195	76%	835	72%	328	67%	1,642	39%	4,002
Owners	374	24%	329	28%	165	33%	2,518	61%	3,384
Total	1,569	100.0%	1,164	100.0%	493	100.0%	4,160	100.0%	7,386

Source: SCAG RHNA 99



Overcrowding

According to both California and federal standards, a housing unit is considered overcrowded if it is occupied by more than one person per room (excluding kitchens, bathrooms and halls). Occupancy by more than 1.5 persons per room constitutes “severe” overcrowding. In 1999, SCAG estimated that 548 of Loma Linda’s 7,386 households (7.4%) lived in overcrowded conditions. These rates are less than the San Bernardino County average of 10.5 percent of households living in overcrowded housing units. Table 5.G shows the number of households living in overcrowded housing units in Loma Linda.

Table 5.G – Overcrowding by Housing Tenure and Income, Loma Linda, 1999

	HOUSEHOLDS WITH AN INCOME:			
	<50% of County Median	50-80% of County Median	80-95% of County Median	>95% of County Median
Renters	150	93	46	139
Owners	21	0	27	72
Total	171	93	73	211

Source: SCAG RHNA, 1999.

Note: See Table 5.N for San Bernardino County median incomes.

As discussed in Section 5.5, the City of Loma Linda is implementing several programs to lower the rate of overcrowding. These programs include: Facilitate the Development of Affordable Housing Projects, Density Bonus Ordinance, Use of Density Bonuses, Priority for Lower Income Housing Projects, Zoning Flexibility, University/Mixed Use Parking District, Housing for Existing Very Low and Low-Income Residents, Inclusionary Housing Program, Housing Opportunities for Special Needs Groups. These programs are designed to ensure the availability of residential sites to meet the needs of the larger household, obtain grants to assist in housing large households, prioritize building inspections and funding opportunities, and increase the number of affordable housing units in the City, which will lower the occurrence of families doubling up within or students crowding into residential units.

Special Housing Needs

Disabled Persons. Disabled persons often have special housing needs. Depending on the type of disability, these may include close proximity to transit, retail and commercial services, and their workplace. Other needs may involve modifications to the housing unit itself: ramps, lowered sinks, grip bars, and wider doorways. Curb cuts, ramps, and elevators in multi-story buildings assist persons with walkers, crutches, and wheelchairs in gaining access to their living units, common areas, and the street. A variety of housing types, both rental and owner-occupied, should be made available that are suitable for disabled persons.

The 2000 Census indicates that Loma Linda has 3,472 (20.4%) residents aged 5 or over with disabilities, and that 36 percent of the disabled living in Loma Linda are over the age of 65 (see Table 5.H). Table 5.H compares the percentage of adults in Loma Linda and San Bernardino County who have a disability.



Table 5.H – Persons With Disabilities, 2000

	Loma Linda		San Bernardino County	
	Number	Percent	Number	Percent
Persons aged 5-20	3,671	100.0%	484,503	100.0%
With a disability	230	6.3%	37,150	7.7%
Persons aged 21-64	10,874	100%	901,171	100%
With a disability	1,988	18.3%	200,310	22.2%
Percent with disability that are employed	-	56.5%	-	52.2%
Persons aged 65 and over	2,500	100%	141,475	100%
With a disability	1,254	50.2%	65,233	46.1%
Total	3,472	-	302,963	-

Source: 2000 Census

Single Parent Households, Including Those with Female Heads of Household. The number of single-parent families, especially those headed by a female, has increased in recent decades. These families often have special housing needs, including a strong demand for affordable housing because of the income limitations of single-earner households. Per the 2000 Census, of the 7,458 households within the City of Loma Linda, 3,372 were married-couple households (45.2%) and 825 were headed by females (11.1%). Within San Bernardino County the percentage of female-headed households was 14.2 percent.

The Elderly and Households Headed by the Elderly. As of 2000, 15.4 percent of Loma Linda's residents were age 65 or older. The percentage of older residents in Loma Linda is higher than that of San Bernardino County (8.5%). In addition, 32.9 percent of the City's households, had an individual over 65 years old. Most of these individuals are living in owner-occupied housing units (55.1%), which is 32 percent of the total number of owner-occupied housing units in the City of Loma Linda. Hence, 44.9 percent of the elderly are living in rental units. This percentage reflects 17 percent of the total rental housing within the City. Additionally, as indicated in Table 5.H, half of the elderly that are living within the City have disabilities and this percentage is higher than San Bernardino County as a whole. This higher percentage can be attributed to the many medical facilities within the City. Therefore, there is a need within the City for affordable purchase housing for the elderly, which is equipped with handicapped access and facilities.

Housing affordability is an important issue for the elderly, as many are on fixed incomes. Housing designed specifically for the elderly is typically made up of apartments, condominiums, and small detached units with one or two, and sometimes three bedrooms. Housing projects for the elderly are often constructed at higher densities than other types of housing, and often include some units designed for handicapped residents. The primary considerations in evaluating sites for elderly housing are proximity to shopping, social services, public transportation, and health care; compatibility with adjacent land uses; and cost. Secondary considerations involve proximity to recreation and churches, special amenities such as trees and views, and the absence of detrimental conditions such as traffic, noise, and industrial land use. Using these criteria, the most likely sites for senior housing in Loma Linda would be along Barton Road, near the Loma Linda University/Medical Center, and within the mixed-use areas. As discussed in Section 5.4.2 of this Housing Element, the City is planning on development of several mixed-use areas, which would be located near community amenities, medical facilities, and transit. These locations would suit the needs of the elderly and, due to the higher densities that are planned, the units would be affordable to most seniors.



The City has several methods of meeting the housing needs of the disabled elderly residents. For example, the City does not maintain additional building requirements that would hinder the development of housing for disabled residents. The City facilitates the development of housing for persons with disabilities by being able to waive development standards for ADA retrofit projects. Also, the City is proposing a program to facilitate the development of housing for persons with disabilities by utilizing redevelopment funds and using Title 24 regulations to provide for accessibility. In addition, there are several programs that are included within this Housing Element in Section 5.5 that will help the City meet this housing need. These programs include:

Program 2.1.1: Partnership Program

Program 2.1.2: Facilitate Development of Affordable Housing Projects

Program 2.2.3: Use of Density Bonuses

Program 2.2.4: Priority Permit, Entitlement Processing and Building Inspections for Lower Income Housing Projects

Program 2.2.6: University/Mixed Use Parking District

Program 2.3.5: Inclusionary Housing Program

Program 3.2.1: Housing Opportunities for Special Needs Groups

Program 3.2.3: Remove Constraints on the Production of Housing for Disabled Residents

Large Families. According to 2000 Census data, Loma Linda had 670 households consisting of five or more persons, representing 8.9 percent of the City’s households. Table 5.I (following page) shows the number of households of different sizes in Loma Linda. The share of large households is considerably lower in Loma Linda than the San Bernardino County average of 21 percent. Among large families, the proportion that is renting is much lower in Loma Linda than it is countywide (6.9% vs. 20.3%). Loma Linda therefore has a much lower demand for large rental units than the county as a whole.

Group Quarters. The 2000 Census indicates that Loma Linda had 486 residents living in group quarters (including seniors and students), representing 2.6 percent of City residents. Of the residents identified as living in group quarters, 381 were identified as being “institutionalized.”

Table 5.I – Household Size by Housing Tenure, 2000

Household Size	Owner Occupied	Renter Occupied	Occupied Housing Units	Percent of Total Households
1	661	1671	2332	31.2%
2	913	1452	2365	31.6%
3	456	664	1120	15.0%
4	462	526	988	13.2%
5	266	147	413	5.5%
6	46	106	152	2.0%
7 or more	67	43	110	1.5%



Table 5.I – Household Size by Housing Tenure, 2000

Household Size	Owner Occupied	Renter Occupied	Occupied Housing Units	Percent of Total Households
Total	2871	4609	7480	100.0%

Source: 2000 Census

Note: Data is in Table as shown in Census Table QT-H2. The total occupied housing units is not consistent with the number of households within the Census data. However, Table 5.I is included here to show that a majority of housing units within the City are occupied by either one or two persons.

Farm Workers. Agricultural employment continues to be a very small economic activity in San Bernardino County. The 2000 Census identifies 9 (0.1% of employed adults) farm workers as living within the City of Loma Linda. This is lower than San Bernardino County as a whole, which in 2000, was 0.5 percent.

Persons and Families in Need of Emergency Shelter. Due to the transient nature of the homeless, the precise number of homeless individuals in Loma Linda is difficult to determine. While individual providers may know the number of homeless they serve on an average day, they cannot determine the number of homeless within the City of Loma Linda. There are several different services and programs in the Loma Linda area that are designed to support the homeless. The Community Services Department of the County of San Bernardino implements a Family Development Program. The Family Development Program is comprised of three components: self-sufficiency, housing assistance, and special projects. A holistic case management approach is used in serving families who are homeless, in crisis, or in the need of a helping hand to change their lives. Services provided include: rent/mortgage assistance, food vouchers, shelter, transportation, and miscellaneous necessities (diapers, blankets, clothing).

The Community Services Department of the County of San Bernardino also implements a Food Stamp Employment Training Program. This program provides recipients of Food Stamps with employment skills and training necessary to secure gainful employment. Transportation assistance is also provided on a case-by-case basis.

There are also two programs in the area specifically designed to assist homeless veterans. These programs include the Frazee Community Center in San Bernardino and the VA Medical Center in Loma Linda. These programs not only assist veterans in adequate shelter and housing, but also assist in providing clothing, food, and teaching life skills.

In addition, there are multiple homeless service providers in and surrounding the City of Loma Linda. Table 5.J identifies the agencies in or surrounding Loma Linda and the type of services provided.

Table 5.J – Homeless Services in the Loma Linda Area

Agency	Address	Type of Service
Inland Temporary Homes	PO BOX 239 Loma Linda	Transitional housing, beds for men, women, and children, life skill classes, and follow up services
Inland Aids Project	1604 N. "D" Street San Bernardino	Motel vouchers, transitional housing, permanent housing, emergency rental/ mortgage and utility assistance



Table 5.J – Homeless Services in the Loma Linda Area

Agency	Address	Type of Service
Hase & Associates Systems, Inc.	353 W. 6 th Street San Bernardino	Alcohol and drug treatment, Hispanic outreach, Housing Authority intervention
Operation Grace	1595 E. Art Townsend Drive San Bernardino	Temporary housing for up to 6 months, clothing, and food
County of San Bernardino Probation Dept.	175 W. 5 th Street San Bernardino	Group home assistance for minors, bus tickets, housing needs for minors ages 16-21
Dept. of Mental Health Homeless Program	590 N. Sierra Way San Bernardino	Mentally ill homeless services
West Side Community Services	1505 W. Highland Avenue San Bernardino	Motel Vouchers
Family Service Association	402 W. Colton Avenue Redlands	Motel Vouchers

Assisted Housing at Risk. There are several assisted programs in the City of Loma Linda. The table below lists the size and number of units within the city. This information was obtained from discussions with HUD and the San Bernardino County Housing Authority who verified that none of these projects identified are at risk of losing their “affordable” status during the current Housing Element period. This means that none of the subsidies will run out before the housing period ends and that these units will continue to retain their affordability.

Table 5.K – San Bernardino County Public Housing Projects Within Loma Linda

Number of Units	Number of Bedrooms	Type of Dwelling Unit
12	2	Apartment
1	3	House
1	4	House

In addition, the County of San Bernardino has many dwellings called “Non-Conventional Housing”. These units are rented at below-market rates to ensure some affordable housing within the County. These two-bedroom units are typically rented for approximately \$485-\$585 depending upon amenities. There are no income limitations required to rent these properties. Therefore, low and moderate-income households may rent these units. Within the City of Loma Linda there are 42 Non-conventional Housing units.

The County of San Bernardino distributes over 8,000 Section 8 vouchers to very-low income households. With these vouchers the renters can choose to live anywhere in the County and can rent any dwelling in which they choose. Therefore, we can assume that there are households utilizing Section 8 vouchers within Loma Linda. Yet, a precise number of households within the City is unknown, and more importantly, the households can chose to move to a different area of the County at any time.



5.3.4 Housing Characteristics

Housing Inventory

As shown in Table 5.L, the California Department of Finance identifies 8,459 (year 2003) housing units within the City of Loma Linda, 7,885 of which were occupied by households. Over 40 percent of these 8,459 dwelling units are detached single family homes. Over 28 percent are located in structures of five or more units. The percentage of single-family units in the County is higher at 69.6 percent and the percentage of five or more unit structures is lower than the City at 12.9 percent.

Table 5.L – Composition of the Housing Stock, 2003

Housing Type	City of Loma Linda		San Bernardino County	
	Number of Units	Percentage	Number of Units	Percentage
Single Family, Detached	3,492	41.3%	433,084	69.6%
Single Family, Attached	673	8.0%	27,363	4.4%
2 to 4 Unit Structure	1,307	15.5%	39,247	6.3%
5 or More Unit Structure	2,425	28.7%	80,183	12.9%
Mobile Home	562	6.6%	42,087	6.8%
Total	8,459	100%	621,964	100%

Source: California Department of Finance, *City/County Population and Housing Estimates*, January 1, 2003

Housing Conditions

The 2000 Census identified 38 dwelling units (0.5%) within the City of Loma Linda as lacking complete plumbing facilities and 213 dwelling units (not including dorm units) (2.8%) as lacking complete kitchen facilities. In addition, 52 (0.7%) dwelling units do not have telephone service. Generally, housing within the City is in good condition with few deteriorated or dilapidated dwellings. Based on past housing condition surveys and a windshield survey undertaken in early 2001, it is estimated that there are about 477 deteriorated and 219 dilapidated dwelling units within the City (5.8 percent and 2.7 percent of the City's housing stock, respectively). A majority of the deteriorated (61%) and dilapidated (65%) dwelling units is located in the area south of Redlands Boulevard, north of Barton Road and west of Mountain View Avenue.

Table 5.M – Housing Conditions

	Loma Linda	San Bernardino County
Lacking Plumbing Facilities	0.5%	0.6%
Lacking Kitchen Facilities	2.8%	0.7%
No Telephone Service	0.7%	2.2%

Source: 2000 Census

Housing Cost and Rents

Housing costs in Loma Linda are about the same as the San Bernardino County average. According to the California Association of Realtors, which does not list Loma Linda specifically, the median price for a resale home in January 2004 was \$201,500. With conventional financing and current interest rates (about 7% on a 30-year conforming mortgage), the monthly payment on a \$200,000 mortgage



would be \$1,331. Comparison with the figures in Table 5.Q shows that moderate-income households can afford the median home price in Loma Linda. However, the median home prices are not affordable to low and very-low income households.

Table 5.N – San Bernardino County Median Income and Income Limits by Household Size

	Household Residents			
	1	2	3	4
County Median Income:	\$38,000	\$43,450	\$48,850	\$54,300
Income Group				
Very Low	\$19,000	\$21,700	\$24,450	\$27,150
Low	\$30,400	\$34,750	\$39,100	\$43,450
Moderate	\$45,600	\$52,100	\$58,650	\$65,150

Source: California Department of Housing and Community Development, *Income Limits*, February 2004

Rental housing is often a lower-cost alternative for lower-income households. Based on a review of newspaper advertisements, a two bedroom apartment in Loma Linda can be rented for \$910 to \$1,125 per month, with three bedroom units renting for approximately \$1,200 to \$1,295 per month (utilities not included). Allowing 30 percent of gross income for housing costs, a Loma Linda household would have to earn \$36,500 to \$45,000 annually to afford the average two bedroom rental unit and \$48,000 to \$52,000 to afford the average three bedroom rental unit in Loma Linda at market rates. Thus, the average two-bedroom rental units are not affordable to very low-income, four-member households, and the average three-bedroom rental is not affordable to low-income, four-member households.

5.3.5 Existing Housing Needs

Income Groupings

State law requires that housing needs be determined in such a way as to ensure that the shelter requirements of all income groups be identified, not just those household with incomes high enough to compete effectively in the private marketplace. Housing need is distributed into four income categories related to the County median household income: very low, low, moderate, and above moderate income (Table 5.O).

However, as used in State housing law, “very low”, “low,” “moderate,” and “above moderate” income are based on the *County’s* median income: “moderate” income means average income for the County, and “low” income is simply below average. State law requires that four income levels must be considered in determining future housing needs. The income levels that are defined in relation to the median income in the County are identified in Table 5.O.

Table 5.O – Household Income Groupings

Income Group	Percent of County Median Income
Very Low	<50%
Low	50% - 80%
Moderate	80% - 120%
Above Moderate	>120%



The annual household income limit for each income group is determined by applying the above percentages to the San Bernardino County median income, as reported by the California Department of Housing and Community Development. Within San Bernardino County, a family of four with a household income of \$43,450 to \$65,150 is considered to be of “moderate” income. While a family of four with a household income of \$27,150 to \$43,450 is considered to be “low” income in San Bernardino County. Table 5.N shows the median income and income limits for each income group for household of one to four persons in San Bernardino County.

Because many households have two or more wage earners, it is often overlooked that many single wage earner households often fall into low or moderate-income categories. Thus, households with a single wage earner who is employed, for example, as a cook, file clerk, or bank teller, would likely fall into the very low-income category. Similarly, households with a single wage earner who is employed as a teacher, truck driver, nurse or secretary would likely fall into the low income category, while a household with a single wage earner who is employed as a police officer, accountant, or engineer would likely fall into the moderate income category.

Housing Affordability

The monthly housing payment that a household is considered to be able to afford is determined by its household income. For purposes of housing affordability planning, a household is expected to be able to spend up to 30 percent of its monthly gross income on housing. Table 5.P shows the monthly payments that households in each income group within San Bernardino County are able to afford. This does not include utilities, and can be applied to both mortgage payments (principle interest, taxes, insurance) and rent. Table 5.Q translates those maximum housing payments into purchase prices for a four-person household.

Table 5.P – Maximum Affordable Monthly Housing Payment by Household Size, 2004

Income Group	Household Size			
	1	2	3	4
Very Low	\$475	\$543	\$611	\$679
Low	\$760	\$869	\$978	\$1,086
Moderate	\$1,140	\$1,303	\$1,466	\$1,629

Table 5.Q – Housing Affordability in San Bernardino County for a Household of Four

Income Category	Purchase Price at 7% Interest Rate	Monthly Payment
Very Low (\$27,150 or less)	Less than \$102,059	Less than \$679
Low (\$27,151 - \$43,450)	\$102,059 - \$163,234	\$679 - \$1,086
Moderate (\$43,451 - \$65,150)	\$163,234 - \$244,851	\$1,086 - \$1,629
Above Moderate (More than \$65,151)	More than \$244,851	More than \$1,629

The criteria defined for ownership affordability assumes one-third of annual income is available for housing, less 10 percent of housing cost for taxes and insurance, a fixed-rate 30-year mortgage at 7 percent interest. Rental housing affordability assumes a two-bedroom apartment and that 30 percent of annual income is available for payment of annual rent.

As can be seen from these tables, because of San Bernardino County’s relatively average median income, housing that is affordable to “lower income” groups has relatively high sale prices and rental



rates. For example, a home that is offered for sale at less than \$245,000 in Loma Linda is considered to be affordable to a moderate-income household, while a rental unit offered for less than \$1,086/month is considered to be affordable to a low-income household in San Bernardino County. Thus, within Loma Linda, the housing market is producing homes at prices that are affordable to moderate-income residents. In addition, the housing market is producing rental units that are affordable to low and very low-income residents.

The affordability analysis in Tables 5.P and 5.Q has been compiled using the California Department of Housing and Community Development's 2004 Income Limits and an affordability level of 30 percent of gross income for housing. However, the City of Loma Linda and the City's Redevelopment Agency utilize the 2003 San Bernardino/Riverside County Affordable Housing Worksheet developed by Stradling Yocca Carlson & Rauth to determine affordability. This worksheet is included in Appendix A. This worksheet differentiates between ownership affordability and rental affordability. The ownership affordability includes loan payments, mortgage insurance fees, property taxes, property maintenance and repairs, utilities, and homeowner association fees. The rental affordability includes rent payments, utilities, and possible additional rental costs.

The primary housing affordability issue facing the City of Loma Linda is not the provision of affordable housing for new or future very low and low-income residents, but the more immediate problem of safe, sanitary, decent, and affordable housing for all local residents, both present and future. As part of its analysis of regional housing needs, SCAG evaluated the number of households in Loma Linda and other communities who were paying more than they could afford for housing. Table 5.R identifies housing overpayment in the City of Loma Linda. As can be seen, Loma Linda's existing very low- and low-income residents tend to be paying more than they can afford for housing.

Table 5.R – Housing Overpayment

	<50% of Median Income		50-80% of Median Income		80-95% of Median Income		>95% of Median Income	
Renters	986	82.5%	453	54.3%	31	9.5%	59	3.6%
Owners	216	57.8%	139	42.2%	37	22.4%	515	20.4%
Total	1,202	76.6%	591	50.8%	67	13.6%	573	13.8%

Source: SCAG RHNA99

Note: "Median Income" is the median household income for San Bernardino County as a whole.

5.3.6 Future Housing Needs

Regional Housing Needs

Section 65584 of the Government Code requires that the appropriate council of governments determine each locality's share of the region's existing and future housing needs. SCAG, which is responsible for Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties, released a RHNA in 1999 (RHNA 1999). This document identifies future housing needs through the SCAG region. "Future housing need" is defined as the number of additional housing units that are needed to meet projected increases in the number of Loma Linda households between July 1, 1998, and December 31, 2005 to:

- Accommodate projected growth in the number of very low, low, moderate, and above moderate income households;



- Compensate for housing demolitions and other inventory losses; and
- Achieve a vacancy rate at the end of 2005 that allows the market to operate efficiently (4 to 6%).

According to SCAG, Loma Linda's projected need for new housing construction between July 1998 and December 2005 is 1512 units. The vast majority of these units are needed to accommodate growth in the number of households; less than 3 percent are needed for each of the purposes of compensating for housing units that have been lost and maintaining a vacancy rate which facilitates choice in the housing market. Table 5.S shows the housing need for each income category, as determined by SCAG.

Table 5.S – Housing Needs by Income Category, 1998 – 2005

Income Category	Number of Units	Percentage
Very Low	332	21.9%
Low	235	15.6%
Moderate	296	19.6%
Above Moderate	649	42.9%
Total	1512	100%

Source: SCAG RHNA 1999.

SCAG's Regional Housing Needs Assessment is inconsistent with regional growth projections as applied to the City of Loma Linda. As shown in Table 5.S, SCAG reports Loma Linda's housing need as a rate of 216 dwelling units per years. However, as shown in Table 5.B, SCAG population and housing projections for Loma Linda indicate a growth rate of 180 dwelling units per year. Thus, SCAG growth projections indicate that Loma Linda will grow by approximately 250 fewer dwelling units than its RHNA.

Avoidance of Impaction

State housing law requires that in allocating future housing needs by income level, the local Council of Governments (SCAG) avoid further "impaction," which is the concentration of lower-income households. Cities with a percentage of lower-income households that is higher than the regional average are called "impacted" jurisdictions. SCAG's 1999 RHNA deals with the "avoidance of impaction" within cities by reducing projected needs for housing affordable to lower-income households and increasing projected needs for housing units that are affordable to higher-income households that are allocated to impacted jurisdictions. The opposite adjustment is made in the allocation to non-impacted jurisdictions.

According to SCAG's assessment, 21 percent of Loma Linda's households are in the very low and low-income categories. By comparison, in San Bernardino County as a whole, 39 percent of households are in these categories. Regionally, the figure is 25 percent. Thus, Loma Linda is not impacted as defined in State law. As shown in Table 5.S, 37.5 percent of Loma Linda's identified new housing needs were allocated by SCAG to Loma Linda to very low and low-income households. An additional 19.6 percent of identified new housing needs were allocated by SCAG to moderate-income households. Thus, over half of Loma Linda's new housing needs were determined by SCAG to be needed for low and moderate-income households.



New Housing Already Constructed

Since the beginning of the period covered by the RHNA (July 1998) through the end of May 2002, 488 single-family housing units have been constructed in the City of Loma Linda. The affordability of these new dwelling units and remaining housing needs are presented in Table 5.T.

The numbers listed in Table 5.T are based on the average sales or rental price compared to income. The affordability and pricing of these dwelling units within income groups is depicted in Table 5.Q. Housing sales prices were determined by valuations from City building records, information from developers, and a review of actual sales prices of homes within new tracts. Rental rates within Loma Linda, including rates for new multi-family units are in a range affordable to low-income households. Based on Table 5.Q, a review of rental rates, and the information gathered from sales and building records, the number of units constructed within each income group in Table 5.T is believed to be accurate.

Table 5.T – Remaining New Housing Construction Needs as of 6/1/2002

Income Group	RHNA Housing Need	Units Constructed Between July 1998-May 2002	Remaining Need
Very Low	332	29	303
Low	235	77	158
Moderate	296	172	124
Above Moderate	649	210	439
Total	1512	488	1024
Income Group – Percent of County Median Income		Median Household Income in 2004: \$54,300	
Very Low - <50%		\$27,150 or less	
Low – 50%-80%		\$27,150 - \$43,450	
Moderate – 80%-120%		\$43,450 - \$65,150	
Above Moderate - >120%		\$65,150 or more	

5.4 HOUSING RESOURCES AND CONSTRAINTS

5.4.1 Introduction

Section 5.4 contains data and analysis pertaining to the resources and constraints affecting the maintenance, improvement, and development of housing in Loma Linda. The analysis focuses on four major topics:

- Availability of sites for residential development
- Potential and actual governmental constraints on housing (e.g., land use controls, fees, etc.)
- Potential and actual non-governmental constraints on housing (e.g., land prices, construction costs, and the availability of financing)
- Opportunities for energy conservation with respect to new development.



5.4.2 Availability of Sites for Residential Development

Physical/Environmental Constraints

Areas Subject to Flooding. Portions of Loma Linda have historically been vulnerable to flooding associated with Mission Channel, and the Santa Ana River, as well as small-scale floods originating on hillsides in the southern portion of the City. Major roadways which cross over water courses/channels in the City include Anderson Street and Barton Road (San Timoteo Creek), and Redlands Boulevard (Mission Channel), and Beaumont Avenue (San Timoteo Creek). In addition, the northern portion of the Planning Area is within the inundation area of the Seven Oaks Dam, the failure of which would impact the City and its Sphere of Influence. Improvements to San Timoteo Creek have removed most areas of the City from flooding hazards. The areas adjacent to the Mission Channel are mostly business park areas and a medium high-density residential area that is already built out. Additionally, the areas in the southern portion of the City are designated at a very low density, which will allow development to avoid hazards such as flooding. Therefore, flooding hazards will not hinder the development of residential units within Loma Linda.

Areas of Steep Slopes. The southern portion of the City (South Hills) has steep natural slopes, which are susceptible to instability in certain areas. The type of instability anticipated in this area includes deep-seated landslides, surficial soil slips, wet debris flows, and surficial creep. Most of the mapped landslides appear to be relatively recent (less than 11,000 years). Other deep-seated landslides smaller in size and not as geomorphically pronounced are suspected to exist in the steep terrain of the southern portion of the City. These areas in the southern portion of the City are designated at a very low density, which will allow development to avoid hazards related to steep slopes and unstable ground. These hazards will not alter the development potential of vacant lands noted in Table 5.U; these hazards were taken into account when designating the density of this area.

Table 5.U – Residential Development Capacity

Residential Land Use Category	Zoning	General Plan	
		Density	Housing Capacity (Vacant and Underdeveloped Land)
Low Density	Single-Family Residential	5.0	274
Medium Density	Single-Family Residential	9.0	227
Medium High Density	Single-Family Residential, Multiple-Family Residential	13.0	284
High Density	Multiple-Family Residential	20.0	575
South Hills	Single-Family Residential, Open Space	n/a	1,185
Special Planning Areas	Mixed-Use Development	n/a	Single-Family 2,415
			Multiple-Family 1,275
TOTAL			6,235

Fault Zones. Faults located within the limits of the Planning Area include:

San Jacinto Fault. The San Jacinto Fault zone crosses the southwest portion of the Planning Area. The San Jacinto Fault zone has been the most historically active fault zone in Southern California.



There are numerous offset gullies, linear ridges, and other fault-related features that indicate active faulting along the Claremont branch of the San Jacinto Fault.

Loma Linda Fault. The Loma Linda Fault has been mapped as crossing the northern portion of the Planning Area. This fault was originally identified from groundwater data and lacks topographic evidence. No evidence of active faulting has been identified.

Banning Fault. The Banning Fault is a trace of the San Andreas Fault, extending westward from the San Gorgonio Pass. The fault has been mapped crossing the north east corner of the Planning Area. This fault is not generally thought to be active within the Planning Area.

Live Oak Canyon Fault. The Live Oak Canyon Fault with many branches nearby has been mapped in eastern portion of the south hills in the Planning Area. This fault is not generally thought to be active within the Planning Area.

As stated above, the San Jacinto Fault is the only known active fault that would affect the planning area. The southern portion of the City is designated at a very low density, which will allow development to avoid hazards related to this fault. Also, the units that will be developed within this area will be required to meet safety standards related to earthquake hazards. This hazard will not alter the development potential of vacant lands noted in Table 5.U; fault hazards were taken into account when designating the density of this area.

Agricultural and Open Space Issues. In general, most of the area within the existing City limits is not in agricultural production. Agricultural use within San Bernardino County has declined in recent years, primarily due to the effects of urban expansion and economic considerations. The City of Loma Linda is no exception to this trend. Overall, agricultural lands within the City and its Sphere of Influence have decreased to make way for urban development.

Currently there are 861 acres within the City of Loma Linda and its Sphere of Influence under agricultural production, representing 3 percent of total developed acreage in the City. The majority of existing agricultural lands is located in the eastern portion of the City with scattered citrus groves throughout the City. In the City of Loma Linda, there are no agricultural parcels under Williamson Act contract.

Inventory of Land Suitable for Residential Development

State law requires that an inventory of lands that are suitable for the development of housing be undertaken in the resources and constraints portion of a community's Housing Element. The objective of this analysis is to demonstrate that the community is capable of accommodating its "fair share" of regional housing growth, as expressed in the RHNA.

As shown in Table 5.U, current residentially zoned vacant property within Loma Linda's City limits has the capacity for 5,088 additional housing units. The analysis used to determine the housing capacity shown in Table 5.U is based on built capacities and is an accurate portrayal of the number of units that can be developed. The density used to calculate the development capacity is net acres, which includes any infrastructure improvements required to the vacant parcels. As previously noted, SCAG's RHNA indicates that there is a remaining need for 1,024 dwelling units within the City of Loma Linda through the end of this Housing Element period (2005), as shown in Table 5.T.

Table 5.V identifies the anticipated breakdown of housing by economic group that would result from build out of the existing Loma Linda City limits. This breakdown is based on the following criteria.



- Most low-density and hillside mixed use (single family) housing will also be affordable to above moderate-income households, but some (20 percent) will be affordable to moderate-income households. The median home price in San Bernardino County was \$201,500 in January of 2004, according to the California Association of Realtors. As shown in Table 5.Q, a four-person family at the upper end of the moderate income range in San Bernardino County can afford up to a \$244,851 home, and a family in the above moderate-income range can afford more than a \$244,851 home.
- The Loma Linda Redevelopment Agency offers programs to assist first-time buyers in very low- to low-income households. The Down Payment Assistance program is useful for those households, which may not otherwise be able to afford to accumulate sufficient income to afford a house. The Down Payment Assistance Program lends first-time homebuyers the closing costs and down payment toward a house, up to \$20,000. This assistance frequently tips the scales to the extent that low-income families can then afford a home with manageable monthly payments. Also, FHA and VA loans are available at a lower interest rate and smaller down payments, which would, in turn, increase the mortgage. Another program that helps first-time homebuyers is the density bonus given to developers within new housing tracts. This allows developers to construct units on smaller lots or at higher densities to attract lower income households and first-time buyers.
- Medium-density housing will be affordable to primarily low and moderate-income housing. This type of development is generally attached homes with densities at approximately 9 units per acre. This type of attached dwelling unit substantially reduces the cost of the home as compared to the typical detached single family home.
- High-density and Mixed Use rental housing will be affordable to very low-income households, with a substantial low-income component, along with some moderate-income housing.

Table 5.V – Anticipated Distribution of Housing Affordability by Residential Density

Income Groups	Density Categories		
	Low	Medium	High
Very Low			20%
Low		30%	25%
Moderate	10%	50%	40%
Above Moderate	90%	20%	15%

Source: LSA Associates, Inc.

Table 5.W shows that by applying these criteria, Loma Linda can meet its need for housing for residents of all income levels using available capacity. The development capacity numbers in Table 5.W are an accurate portrayal of the quantity of units that can be developed on vacant lands within the City of Loma Linda under the zoning ordinance and buildout of the City's General Plan. The density used to calculate the development capacity is net acres, which includes any infrastructure improvements required to the vacant parcels.

Table 5.W – Distribution of Available Development Capacity

Residential Categories	Income Categories				Total
	Very Low	Low	Moderate	Above Moderate	
Low Density	0	0	27	247	274
Medium Density	0	68	114	45	227
Medium High Density	0	85	142	57	284



Table 5.W – Distribution of Available Development Capacity

Residential Categories	Income Categories				
	Very Low	Low	Moderate	Above Moderate	Total
High Density	114	143	318	0	575
Hillside Development	0	0	0	1,185	1,185
Special Planning Areas	255	319	510	2,606	3,690
Total	369	615	1,111	4,140	6,235
Remaining Need ¹	303	158	124	439	1,024
Surplus	66	457	987	3,701	5,211

1 Per Table 3.T

Special Planning Areas

As indicated above, there are several areas within the City which have the designation of Special Planning Areas. Each area is intended to provide a different variety of uses at varied densities according to each area’s location, access, size, and adjacent land use designations. The Special Planning Areas have been divided into planning areas and assigned letter designations. The intent is to create areas in which a mix of uses can come together to meet the commercial, employment, institutional, and residential needs of the neighborhood and community at large through efficient patterns of land use. These developments have various densities depending on the particular development, and are described in the Land Use Element.

The City of Loma Linda allows for the development of homeless shelters in Multiple-Family Residence (R-3), Administration (A-P), and Professional Office zones and are subject to the approval of a Conditional Use Permit. Transitional housing for the homeless can be placed in Institutional (I) and R-3 zones, and are also subject to the approval of a Conditional Use Permit.

As stated previously, the 2000 Census identifies nine (0.1 percent of employed adults) farm workers as living within the City of Loma Linda. Since agricultural employment continues to be a very small economic activity, the City does not have any farm worker housing within the city limits.

In an attempt to minimize governmental constraints on housing for persons with disabilities, the City of Loma Linda allows for group homes for persons with disabilities in all residential zones. If the facility will care for more than seven persons with disabilities, then the facility is subject to the approval of a Conditional Use Permit. Loma Linda requires development pursuant to the Uniform Building Code, and does not maintain additional building requirements that would hinder the development of housing for disabled residents. The City facilitates the development of housing for persons with disabilities by being able to waive development standards for ADA retrofit projects. In addition, the City is proposing a program to facilitate the development of housing for persons with disabilities by utilizing redevelopment funds and using Title 24 regulations to provide for accessibility.

Limits to Physical Expansion of the City of Loma Linda

The ultimate limits to Loma Linda’s legal boundaries and urban expansion within its Planning Area are dependent upon local political factors and topographical characteristics.

The City of Loma Linda is surrounded by lands that are currently under various County and City jurisdictions. Only some of this land is suitable for annexation. There are areas of unincorporated San Bernardino County to the east and south of the City that may be available for annexation.



Loma Linda's Sphere of Influence, established by San Bernardino County's Local Agency Formation Commission (LAFCO) marks the City's projected ultimate boundary. The Sphere of Influence is primarily a planning tool that helps communities and public agencies project future service needs. The City has no direct land use control within those portions of the Sphere of Influence that are outside of the City limits. The City's present Sphere of Influence encompasses about 6,047.84 acres (9.45 square miles), which includes the entire City itself. In general, the existing Sphere of Influence boundary generally follows the City Limit on its north and northeastern edges.

Freeway Interchange Improvements

The San Bernardino Associated Governments (SANBAG) has, along with the cities of San Bernardino and Loma Linda, been studying means of relieving congestion at interchanges along the I-10 freeway within Bernardino and Loma Linda. This study has focused on the development of a new eastbound freeway exit connecting to a new roadway along the Evans Street alignment south of I-10. Construction of this interchange, along with an eastbound auxiliary lane between the new off-ramp and the existing Anderson Street/Tippecanoe Avenue interchange, will provide an alternative route for eastbound freeway traffic to access the University and Medical Center, as well as other facilities within Loma Linda. Although this interchange is anticipated to provide significant traffic relief to the congested existing Anderson Street/Tippecanoe Avenue interchange, it may also result in the loss of some dwelling units south of I-10. Detailed design and environmental studies have yet to be undertaken and completed, and it is not anticipated that the interchange would impact housing within the current Housing Element period.

5.4.3 Land Use Controls

The City of Loma Linda exercises a number of land use controls that directly affect the development of housing. Some of these programs place certain restrictions on housing development, while others encourage housing production. It is the purpose of this section to evaluate the extent to which these standards may facilitate or hinder the development of housing for all economic segments of the community.

Density Bonus

The City adopted a density bonus ordinance that needs to be modified to be in accordance with the existing provisions of State law (Zoning Ordinance Section 17.30.380). Section 17.30.380 of the Loma Linda zoning ordinance states that the City will enter into an agreement with a developer to provide a density bonus or "other alternative incentives" for the development of projects that provide a specified amount of affordable housing. To qualify for a density bonus, the zoning ordinance requires that a project provide one of the following.

- "25 percent of the proposed units be for low- or moderate-income housing, as defined in Section 50093 of the California Health and Safety Code (up to 120 percent of the area median income, adjusted for household size), or
- 10 percent of the units be for lower income households, as defined in Section 50079.5 of the California Health and Safety Code (up to 80 percent of the area median income, adjusted for household size)."



The City's existing density bonus provisions are inconsistent with State law. Government Code Section 65915 requires that cities and counties provide development incentives, such as a density bonus, for projects providing the following affordable housing.

- "20 percent of the dwelling units for lower income households, as defined in Health and Safety Code Section 50079.5 (up to 80 percent of the area median income, adjusted for household size);
- 10 percent of the dwelling units for very low income households as defined in Health and Safety Code Section 50105 (up to 50 percent of the area median income, adjusted for household size);
- 50 percent of the dwelling units for "qualifying residents" as defined in Section 51.3 of the Civil Code (senior citizens) or,
- 20 percent of the total dwelling units in a condominium project as defined in Subsection (f) of Section 1351 of the Civil Code for persons and families of moderate income, as defined in Section 50093 of the Health and Safety Code."

Development Requirements

The City of Loma Linda's requirements for off-site improvements are standard for small communities within San Bernardino County. The off-site improvements within and adjacent to housing tracts include standard street widths, curbs, gutters, and sidewalks and are in compliance with standards as defined in the General Plan Circulation update and the City's Municipal Code. Water and sewer lines from the development are required to be connected to the nearest city water and sewer main lines. Within the City of Loma Linda there are no infrastructure issues that would hinder residential development. Required on-site improvements for residential development are determined largely by the zoning of the property. There are five basic residential zoning districts in the City of Loma Linda, corresponding to General Plan land use designations:

Very Low Density

Low Density

Medium Density

Medium High Density

High Density

Very High Density

Residential uses are also allowed as part of mixed-use developments within the Planned Community (PC) District. The PC district provides flexibility in development for the creative and imaginative design of parcels of land as coordinated projects involving a mixture of residential densities and housing types, community facilities and commercial areas. This zoning designation allows for Specific Plans and Master Plans that set zoning densities pursuant to General Plan Guidelines. All areas within the PC district are subject to specific development standards such as lot size, setbacks, yards and parking requirements which are contained within the Specific Plans or Master Plans and approved by the City Council.

The Zoning Ordinance establishes lot dimension and setback requirements for structures in each residential zoning district. The required front setback is 25 feet. Side yard setback requirements are for a minimum of 15 or 10 feet, depending on the density allowable. Table 5.X shows the Zoning District Development Standards for the City. Table 5.Y shows parking requirements for residential units as established by the Zoning Ordinance. Loma Linda's requirements for on-site improvements as expressed in the Zoning Ordinance are typical of California communities, and are not considered to be unusually



restrictive as a constraint on the development of housing. Loma Linda’s maximum lot coverage and setback standards do not constrain the maximum density allowable within the various residential districts. Even at the minimum permitted lot size, the City’s lot coverage and setback standards (Table 5.X) would accommodate maximum allowable residential densities.

Table 5.X – Zoning District Development Standards

Land Use Activity	A-1	R-1	R-2	R-3
Maximum Units Net/Acre	1.0	6.0	12.0	20.0
Lot Area (sq. ft.)	1.0 ac	7,200	7,200	7,200
Lot Area per Dwelling Unit	1.0 ac	7,200	3,600	2,200
Lot Width (feet)	150	65	65	65
Front Setback, Main Structure (feet)	25	25	25	25
Front Setback, Street Facing Garage (feet)	15	25	25	25
Rear Setback (feet)	15	15	15	20
Side Setback (each)	15	5	15	10
Side Setback (street side)	15	15	15	10
Structural Parcel Coverage (maximum)	-	40%	50%	60%
Distance Between Main Structures (feet)	-	-	-	15
Distance Between Accessory Structures (feet)	20	-	-	-
Common Useable Open Space (sq. ft.)	0	0	Refer to Subsection 17.36.090	Refer to Subsection 17.38.120
Private Outdoor Living Space (sq. ft.)	0	1,200		
Main Bldg./Structure Height (Maximum)	35 feet			
Accessory Bldg./Structure Height (Maximum)	35 feet or 2 stories			

Within the R-3 zoning district, Table 5.X shows one dwelling unit permitted for each 2,200 square feet of lot area. This identification of lot area per dwelling unit is simply showing how many units per acre the lot area standards allow. For example, zones R-1, R-2 and R-3 all require a minimum lot area of 7,200 square feet. Within the R-3 zone this would allow a maximum of 20 dwelling units per acre. The development standards for parking, the minimum unit size, and the standard of 7,200 square feet for the minimum lot size for the R-3 zone are designed to facilitate the development of larger multifamily housing complexes. Within these complexes, the parking requirement and the minimum unit size requirement would accommodate maximum allowable densities. The R-3 zone smaller lots, such as lots that are 7,200 square feet, can still be used for multifamily residential units; however, the maximum allowable density would not be achieved due to the development standards. The same development standards that apply to the R-1, R-2, and R-3 zones will remain in effect if these zones are within the Special Planning Area General Plan Land Use Designation.

Building Codes

Building codes are not a serious constraint to residential development. Building inspections in Loma Linda are conducted by the City’s building inspectors, for approval of new construction for occupancy, and to respond to specific complaints. New construction is required to meet the standards of the Uniform Building Code, which was revised in 1997.



Table 5.Y – Residential Off-Street Parking Standards

Residential Type	Off-Street Parking Standard
Single family detached	2 spaces within a garage
Single family attached:	All units must have a minimum of one garage parking space and a minimum of 0.25 spaces per bedroom for guest parking.
Studio	One parking space per unit.
One-bedroom	1.5 parking spaces per unit.
Each additional bedroom	0.5 additional parking spaces per bedroom.
Mobile home parks	2 spaces for each unit.
Multifamily residential:	2 garage parking spaces for each dwelling unit and a minimum of 0.25 spaces per bedroom for guest parking.
Senior Housing Projects	1 parking space per unit with a minimum of 0.5 spaces per unit being covered and twenty percent of the covered spaces being enclosed garages.
Second Dwelling Units	1 covered parking space for the additional unit

Minimum Size Requirements for Dwelling Units

The City of Loma Linda maintains minimum size requirements for multiple-family dwelling units. There are no local amendments added to the Uniform Building Code. The minimum size for dwelling units is measured on the outside of walls, and excludes basements, garages, carports, exterior courtyards, and porches. These are modest requirements and are substantially smaller than what is currently being produced in market rate housing. Minimum dwelling unit sizes are as follows.

- Dwelling units within a multi-family structure:
 - Studio and 1 Bedroom..... 675 sq. ft.
 - 2 Bedrooms..... 850 sq. ft.
 - 3 Bedrooms.....1,025 sq. ft.
 - Per each additional bedroom 175 sq. ft.

These standards are modest, and do not unreasonably add to the cost of housing within the City.

Mobile Home and Manufactured Housing Development Standards

The City of Loma Linda permits manufactured dwellings to be used as single-family residences within Mobile Home Park (R-4) and Mobile Home Subdivision (RM-H) zones. City standards permit the placement of mobile homes that comply with federal HUD standards to be sited on single family lots upon permanent foundations. The intent of the ordinance is to ensure that mobile home units are structurally safe and conform to (but not to exceed) the design standards of the neighborhood.

Second Dwelling Units

Within the Single Residence Zone (R-1), the City permits an additional dwelling unit to be sited on a parcel subject to site plan review and the following standards:

- One of the two units must be owner-occupied.



- One additional covered parking space is required.
- If the second unit is detached, it must be a minimum of 500 square feet.
- The second unit must be a maximum of 640 square feet
- Minimum lot size: Detached 2nd unit – 10,000 sq. ft. / Attached 2nd unit – 7,300 sq. ft.
- The additional dwelling is to be architecturally compatible with the main dwelling unit and a site review is required.
- The additional dwelling is subject to front, side, and rear yard setbacks as set forth in the zoning code.
- The property is required to have 1,200 square feet of open space in rear, not including side and front setbacks.

The larger than standard minimum lot size is a constraint against the development of housing and will not allow the density of the neighborhood that includes second dwelling units to exceed the General Plan density designation.

Processing and Permit Procedures

Development review also affects housing costs. Because of holding costs, the longer it takes for a development proposal to be approved, the higher the development costs. In the City of Loma Linda, an application for a residential project containing about 20 units typically requires a processing time (from filing of the initial application to Final Map approval) of a minimum of 6 months. However, actual processing time varies according to the size and scope of the project, as well as the time taken by the developer to prepare the final map, improvement plans, and other project-related documents. While the City attempts to process development applications in a timely and efficient manner, some delays are outside the control of the City. Delays in processing can occur if environmental review, pursuant to California Environmental Quality Act (CEQA), requires an EIR to be prepared. At times, approval from state or other agencies may also be required for certain types of projects.

Typically, processing and permitting procedures for residential dwelling units in the City of Loma Linda are as follows:

If a development consists of one single-family residence (SFR) and has obtained the correct development permits, the City's Planning Department Staff can approve the project and send it to review before the Administrative Review Committee (ARC). After approval by the ARC, the project will go to an Administrative Public Hearing for final approval. In the majority of instances an application for single-family residences are except from CEQA. Timeline as follows:

- Approval by Administrative Review Committee (ARC) – approximately 2 weeks
- Administrative Public Hearing – approximately 2 weeks

If a development consists of more than one dwelling unit (single-family, duplex, or multifamily) a Precise Plan of Design or a Conditional Use Permit must be approved by the City Council and submitted to the Planning department. The project will then be reviewed by the ARC. After ARC approval, the project will be subject to a public hearing in front of the Planning Commission, who will then approve the project. The CEQA process runs concurrently with the application process. Process and timeline as follows:

- Precise Plan of Design (PPD), or Conditional Use Permit (CUP), depending on zoning, required
- Approval by ARC – approximately 2 weeks



- Approval by Planning Commission – public hearing – 4 to 8 weeks

If the development consists of a subdivision, a Tentative Tract Map must be approved by the Planning Commission and the City Council at public hearings, respectively. However, a housing project may accompany the tract map through the process as long as the subdivision approval occurs first. Once the final Tract Map is complete, the project can be approved by the City Council. The CEQA process runs concurrently with the application process. Timeline as follows:

- Tentative Tract Map
Approval by Planning Commission – public hearing – approximately 4 to 8 weeks
Approval by City Council – public hearing – approximately 4 weeks
- Final Tract Map
Approved by City Council by consent – approximately 4 weeks

5.4.4 Governmental Factors

Funding Availability

The City of Loma Linda does not have the financial resources or sufficient staff to undertake major housing assistance programs without substantial backing by County, State, or federal agencies. Existing funding for federal and State programs is not sufficient to meet statewide demand, which, in turn, limits the City's ability to meet its needs. Therefore, the limitations on availability of outside assistance programs acts as a constraint to the provision of affordable housing.

Public Services and Facilities

The provision of public services (especially water, sewers, and flood control) does not constrain the production of new housing below the number projected by the current RHNA. Currently, State laws governing municipal funding limit the ability of cities to provide infrastructure out of ongoing revenues. As a result, new development is generally required to “pay its own way” with regard to public facilities such as water, sewer, drainage, parks, and roadway facilities. In accordance with AB 1600, the City has enacted a development impact fee program to ensure new development pays only for its impacts and not for existing deficiencies caused by prior development.

The City of Loma Linda, like many communities, has determined that its public works systems must not be overburdened by new development. A five-year capital improvements program that identifies and prioritizes such needs as water main replacement, water storage, as well as parks, streets, and sidewalk replacement, provides a guide for allocating public funds in the most productive directions. The status of each public works system is described in the Public Facilities Element of the General Plan; however, the water supply, sewage disposal and flood drainage systems have separate and unique limitations that relate to the construction of new housing.

Water service is provided by the City of Loma Linda. Potable water is extracted from the Bunker Hill groundwater basin. The estimated safe yield of this basin is many times greater than current water extraction. Thus, groundwater from Bunker Hill Basin, due to its abundance and good quality, is expected to be the long-term water source for the City. As development occurs, it will be necessary to bring new wells online, construct distribution systems, and provide additional water storage capacity. New distribution lines are generally the responsibility of new development.

Wastewater (sewer) facilities within the City of Loma Linda are operated and maintained by the City's Department of Public Works, Utilities Division. Sewer line maintenance programs within the City are



administered by the City while the wastewater treatment services are provided under provisions outlined in a Joint Powers Agreement (JPA) with the City of San Bernardino. Expansion of the sewer system to accommodate new development is paid for exclusively by development fees levied on new construction. The operation and maintenance of existing sewer facilities is funded through monthly user fees levied on residential, commercial, and institutional users.

Storm drain systems have been constructed throughout the City to accommodate both the increased runoff resulting from development and to protect developed areas within the City from potential localized flooding. The City of Loma Linda (along with the City of Redlands) is located within the area addressed in San Bernardino County Comprehensive Storm Drain Master Plan No. 4. Because County drainage facilities receive upstream drainage from the City's drainage system, the City storm drain system must be consistent with the County's Master Plan. Future improvements to the City's storm drain system will follow the improvements outlined in Master Plan No. 4. Many storm drains and open channels drain into the San Timoteo Creek channel, which is a County facility. At least one longer storm drain (66 inches RCP) and smaller lines drain to Mission Channel.

Fees and Exactions

The fees and exactions required of a development to pay for the public facilities associated with the residential development pose a potential constraint to housing production. Two types of fees are charged by the City of Loma Linda, and discussed below: development impact fees and planning processing fees. Table 5.Z identifies the applicability of impact fees and Table 5.AA lists the fee amounts for each category. A comparison of planning fees to those charged in other San Bernardino County cities is found in Table 5.AB.

Table 5.Z – Development Impact Fee Applicability for Residential Projects

Dwelling Unit	Park	Public	Sewer	Storm Drain	Transportation	Water
New Unit	X	X	X	X	X	X
Second Unit/Granny Flat	X	X	X	X	X	X
Replacement Unit (no new connections)	O	O	O	O	O	O
Addition to Existing Unit	O	O	O	O	O	O
Remodel	O	O	O	O	O	O
Connect Existing Unit to Water and Sewer	O	O	X	O	O	X
Change Size of Existing Water Meter	(Pay difference in cost of meters)					
Annex Existing Unit to City	O	O	O	O	O	O
Move Unit into or Within City	X	X	X	X	X	X

Notes: X = Fee required.
O = No fee required.



Table 5.AA – Residential Development Impact Fees

1. Public Facilities:	R-1 - \$189/d.u. R-3 - \$139/d.u.
2. Transportation Improvement Fee	
a. Single family	\$153/d.u.
b. Multi-family	\$126/d.u.
3. Park and Recreation, Land Dedication and In-Lieu Fee	
c. Land dedication – case by case basis or	R-1 - \$1,910/d.u.
d. In-lieu fee (acquisition and improvements)	R-3 - \$1,409/d.u.
4. Water Service Connection Fee (Resolution 97-2210)	
e. ¾-meter	\$1,655 ea.
f. 1-meter	\$2,750 ea.
g. 1 ½-meter	\$5,515 ea.
5. Sewer Improvements Fee	Service Area 1- \$1,170/d.u. Service Area 2- \$576/d.u. Service Area 3- \$360/d.u. Service Area 4- \$1,422/d.u.
6. Storm Drain Improvements Fee	\$8,003 per acre

In addition to the fees presented below in Table 5.AB, the City of Loma Linda charges engineering services fees for review of parcel and tract maps as follows.

- ✓ Tentative parcel map (1-5 parcels): \$650 + \$40 per parcel
- ✓ Tentative parcel map (6 or more parcels): \$700 + \$40 per parcel
- ✓ Tentative tract map: \$1,000 + \$1,200 + \$40 per parcel

A comparison of Loma Linda’s typical residential planning fees in relation to nearby communities is shown in Table 5.AB. Loma Linda, Redlands and San Bernardino are residential communities. It can be seen from Table 5.AB that Loma Linda’s planning fees are generally comparable to other cities in its vicinity.

Table 5.AB – Comparison of Planning Fees

Fee Type	Loma Linda (3/1/04)	Redlands	San Bernardino
Annexation	\$15,000 deposit against actual cost + LAFCO fee	\$7,775 (includes Service Plan) Service Plan- \$2,000 Pre-Annexation Agreement-Hourly Charge with \$3,000 deposit	
General Plan Amendment	Text - \$4,835 Map - \$4,575	\$5,200	Direct Cost Recovery Fee
Conditional Use Permit	Up to a residential 4-plex - \$4,220 Project < 20,000 sq. ft. - \$4,220 Project > 20,000 sq. ft. - \$5,560	New Construction \$4,450 No New Construction \$1,900 Time Extension \$65	CUP \$1,705 CUP for Residential Development \$1,705 + \$11 per Unit



Table 5.AB – Comparison of Planning Fees

Fee Type	Loma Linda (3/1/04)	Redlands	San Bernardino
Zone Change	\$2,625	Zone Change \$3,300 Text amt. \$1,900 Commission Determination \$1,900	N/A
Specific Plan	\$15,000 deposit against actual cost - hourly	Specific Plan \$13,000 Amendment \$1,800	Direct Cost Recovery Fee Plus Full Consultant Cost
Variance	\$2,015 per application \$200 for owner occupied SFR	Fence \$360 Single-Family Res. \$1,000 Multi-Family Commercial \$1,775 Parking \$800	\$917
Tentative Tract Map	\$4,965 per application plus \$20 per lot	\$4,600	\$2,131 + \$56 per lot/dwelling unit
Tentative Parcel Map	\$4,585 per application and \$10 per lot for every lot over 9 lots.	\$2,750	\$1,199 + \$56 per parcel
Environmental Fees	\$355 for projects exempt from CEQA \$3,400 for projects requiring an initial Study and \$170 per technical study. \$15,000 deposit for an EIR	Negative Declaration-\$2,750 Environmental Assessment \$500 EIR/IS – Hourly Rate	Exemption - \$141 NegDec - \$493 EIR/IS – Direct Cost Recovery Fee + Full Consultant Cost

5.4.5 Non-Governmental Factors

Land Costs

The price of land is a significant ingredient in the total cost of housing. Developed land costs typically account for about one-quarter of the total cost of a home. Land costs in Southern California and San Bernardino County have consistently been increasing since World War II as a result of inflation, increased demand due to population immigration, and decreasing land supply. This increase has an adverse effect on the ability of households, particularly low- and moderate-income households, to pay for housing.

Land costs of single family residential lot in the City of Loma Linda, as of 2003, typically are \$69,000 to \$229,000, depending on the size of the parcel and the extent of improvements contained on the lot. According to the most recent information available from the California Association of Realtors, single family home prices in the City are priced at around \$201,500. Within Loma Linda, the housing market is currently producing new, four-bedroom homes with 1,500 to 2,400 square feet of living area at prices that are affordable to some moderate-income residents. Many of the most expensive homes being sold in Loma Linda are only affordable to above moderate-income households.

Construction Costs

Construction cost increases, like land cost increases, affect the ability of consumers to pay for housing. Construction cost increases occur due to the cost of materials, labor, and higher government



imposed standards (e.g., energy conservation requirements). Current construction costs for a single family home are roughly \$140 per square foot. This is typical for Southern California, and does not present a significant constraint to the production of housing within Loma Linda. As noted above, the development community is currently producing market rate for-sale housing that is affordable to moderate-income households.

Availability of Financing

The availability of capital to finance new residential development is a significant factor that can impact both the cost and the supply of housing. There are two types of capital involved in the housing market: (1) capital used by developers for initial site preparation and construction, and (2) capital for financing the purchase of units by homeowners and investors.

In general, financing for new residential development in Loma Linda at the present time (2003) is readily available at reasonable interest rates. The current low interest rates have proven to be a benefit to the production of housing by facilitating affordable construction financing and mortgage rates.

Local Banks. There are a variety of single-family and multiple-family home loans available in the Loma Linda area. Interest rates are currently competitive, and are similar to those available in other communities throughout Southern California. Interest rates for single-family and multiple-family construction loans are variable.

VA, FHA, and conventional loans are available. The local banks do not currently have any programs specifically oriented toward the construction of affordable housing, other than those that are sponsored by governmental agencies, such as the Community Reinvestment Act.

As a result of relatively low interest rates, local banks report that refinancing of existing homes has been popular; however, such refinancing has not affected the availability of loans for home purchases.

Affordable Housing Financing

Funding for affordable housing currently requires financing for a first mortgage, second mortgage, and equity. An overview of each funding source is presented in the following paragraphs.

First Mortgage. Because of their low rents, affordable rental housing projects are financially capable of generating enough money to make monthly payments on only a relatively small first mortgage – often as low as 20 to 25 percent of total project cost. For the first mortgage lender, subordinated debt increases a project's loan-to-value and debt coverage ratios to acceptable levels, reducing risk and increasing the likelihood of obtaining private debt financing. The amount of the first mortgage that can be supported is a function of the net operating income of the project. Tax-exempt bond proceeds are sometimes used for permanent financing of low-income housing projects.



Second Mortgage (Gap Financing). A second mortgage is frequently necessary to partially fill the gap between total project costs and the amount that can be supported by the first mortgage. A below-market second mortgage provided by State or local governments or philanthropic organizations, could be structured with a low-interest rate, no-interest deferred payments, or as a due-on-sale loan.

The maker of the second mortgage often prefers subordinated debt rather than a project grant even though the former entails added risk. The mortgage usually contains restrictions to ensure that the property serves low-income families; otherwise it becomes due and payable. Local funds are often used to provide “soft seconds” – mortgages whose principal and interest payments may be deferred until cash flow is available or the project is refinanced or sold.

Equity. Equity, which is the money or capital invested in the project, reduces the amount needed to be financed with a first and/or second mortgage. Although equity financing can be derived from several sources, affordable housing partnerships depend greatly on the syndication of low-income housing tax credits. Ownership of these projects is usually structured as limited partnerships; corporate or individual investors are the limited partners who rely on the tax credits for market returns.

Redevelopment Agency. The Redevelopment Agency anticipates utilizing housing “set-aside” funds in nine different programs:

- 1) Dumpster/Neighborhood Cleanup Program. From January 1998 through June 2002 this program has expended \$21,828, and benefited 42 households. The City expects the program to continue to expend approximately \$10,000 per year.
- 2) Acquisition/Rehabilitation. The Agency has acquired property in the North Central Neighborhood for the purpose of assembling parcels in order to provide new affordable housing. Amount expended on property purchases, thus far, is \$1,474,294.
- 3) Exterior Paint
- 4) First-Time Homebuyer. This program has assisted 43 First Time Homebuyers, expending \$659,087 as of the end of June 2002.
- 5) Home Exterior Grant
- 6) Home Improvement Major Loan (owner occupied/rental property)
- 7) Paint Rebate
- 8) Home Exterior Improvement Loan (rental property)
- 9) Multi-Family Rental Housing Rehabilitation Loan

Specific amounts are not allocated to particular programs, but rather an amount is provided and is spread out over all the programs on a first-come, first-serve basis, with the exception of First Time Homebuyers and Acquisition. Funding for these programs is based on anticipated property purchases and developer agreements for specified numbers of affordable units. Thus, several funding sources are available as part of a financing package for a low-income housing development.

Table 5.AC shows the amount of monies expected to accrue in the Low and Moderate Income Housing Fund through the end of the planning period. The total amount that is expected to accrue from 1998 through December of 2005 is \$4,551,306.



Table 5.AC – Monies Expected to Accrue in the Low and Moderate Income Housing Fund Through 2005

Period	Amount
<i>Actual Low and Moderate Income Housing Fund Tax Increment</i>	
1998-1999	\$484,189
1999-2000	\$496,088
2000-2001	\$596,964
2001-2002	\$607,022
2002-2003	\$640,700
<i>Projected Low and Moderate Income Housing Fund Tax Increment</i>	
2003-2004	\$677,802
2004-2005	\$696,164
Dec. 2005	\$352,377

5.4.6 Opportunities for Energy and Water Conservation in New Development

Utilities and related energy expenditures are a major component of a household’s total shelter costs. Within the City, 97.7 percent of all households have some form of space heating, 99.5 percent have complete plumbing facilities, and 99.9 percent have electrical connection according to 2000 Census data. As an integral part of providing housing, these utilities can represent a claim in household income ranging from 15 to 40 percent of total housing costs, or higher, considering current and anticipated increases in energy costs. Thus, efforts to reduce energy and water consumption can significantly benefit Loma Linda households.

The most effective home conservation measures are those that reduce the biggest user of energy: space heating. Most utility companies agree that actions to reduce air infiltration are the most cost-effective ways of minimizing space-heating requirements. Weather-stripping, caulking, duct wrapping and attic and wall insulation are all ways to reduce such energy consumption. In addition, furnaces equipped with setback thermostats and electronic (“pilot-less”) ignition can further reduce costs. This is now required in all new residential construction by the Uniform Building Code.

Water heating is another major energy user. Insulation blankets for water heaters, pipe insulation, and water saving showerheads are simple, add-on measures that can lower both energy bills and water consumption. More elaborate measures include solar water heating systems that supplement the traditional water heater.

New housing construction is another area for ensuring efficient energy use. Homes that are sited to maximize solar and wind orientation can significantly reduce long-term energy needs. Further, such homes can be equipped with energy-saving appliances which also lower energy and water consumption. A balance must be achieved between the short-term costs of building energy-efficient homes and the long-term benefits they provide. However, many design, construction, and landscaping techniques are available which help reduce energy consumption. Some add little or no cost to the housing unit, but have not been adopted by developers and contractors. Examples include avoiding east- and west-facing lots, reducing north-facing window areas, using drought-resistant landscaping, and employing paving materials that generate less heat.

Water conservation is a significant issue for both individual households and the City. Lower water consumption reduces monthly bills, and extends the capacities of municipal water wells and the local



sewage treatment plant. More conservative landscape watering schedules and less wasteful watering systems make significant contributions to lower water demand. Inside the home, low-flow showerheads, low-flow toilets and efficient clothes and dishwashing appliances are useful in stemming the need for water. However, by changing personal habits regarding water use (e.g., shorter showers, not pre-rinsing dishes, etc.), reductions in water use can be achieved at little or no cost.

Presently, Southern California Gas and Southern California Edison offer conservation programs such as the Energy Star Program for homeowners, renters, and landlords. Both companies participate in the State's Residential Conservation Service, and provide free energy audits to all households. Further, both companies offer cash rebates and low-interest financing to help offset the cost of many conservation measures.

5.5 GOALS, QUANTIFIED OBJECTIVES, AND POLICIES

The intent of the Housing Element is to ensure that the City makes a good faith effort and commits available resources to meeting the housing needs of all economic segments of the community. The Housing Element sets forth long-term goals and policies, as do other General Plan Elements, but also provides a 5-year program to meet those needs, as specified in State law. The housing goals and policies included in the Loma Linda Housing Element, as well as the actions that the City will undertake to meet its housing needs, are discussed in this Chapter. A summary of actions, including identification of funding sources, responsible entities, and time frames for implementation, is also presented.

In evaluating the prior Housing Element, the City analyzed the programs it undertook, and evaluated why implementation of some programs was more successful than others. Accordingly, the City has included in this Element the actions it believes can successfully be implemented and that reflect the best use of the City's limited resources.

Loma Linda's quantified housing objectives are presented below, along with housing goals, policies, and implementing programs.

5.5.1 Quantified Objectives

The City of Loma Linda has designed a number of implementing programs that will focus City resources on meeting its projected housing needs. The City recognizes that there are a number of factors impacting the provision of affordable housing, and will not be able to meet all projected needs during the planning period. Accordingly, the City of Loma Linda has identified its quantified objectives for new construction and rehabilitation. Rehabilitation of existing units will be achieved through the City's efforts to link property owners with available financial assistance programs. The City's conservation quantified objective is based upon projected activities of the Redevelopment Agency and City efforts to assist and cooperate with nonprofit, private, and other public entities to preserve as well as provide additional affordable units.

The City has established its quantified objectives on the basis of SCAG regional housing needs projections for the City of Loma Linda for the period of 1998-2005 (Table 5.AD). Overall, it is the objective of the City of Loma Linda that a sufficient number of market-rate housing projects take advantage of the affordable housing incentives offered to these projects to achieve 15 percent of the housing developed in the City being affordable to lower income households (5 percent very low income, 10 percent low income).



Table 5.AD – Quantified Objectives, 1998-2005

Program	Very Low	Low	Moderate	Above Moderate	Total
New Construction	332	235	296	649	1512
Rehabilitation	22	22	11	0	55
Conservation	15	20	0	0	35
Total	369	277	307	649	1602

5.5.2 Goals, Policies, and Implementing Programs

Goal 1

Provide a diversity of housing opportunities to enhance the City's living environment and to satisfy the shelter needs of Loma Linda residents.

Policy 1.1

Provide adequate residential sites for the production of new for-sale and rental residential units for existing and future residents.

Implementing Programs

1.1.1 Biennial Evaluation: Conduct a biennial update of the City's inventory of available sites, and take appropriate action to ensure an ongoing supply of available sites at appropriate densities to meet projected housing needs.

Responsible Agency: Community Development Department.

Implementation Schedule: June 2007, every two years thereafter.

Non-Quantified Objective: Maintenance of an inventory of available sites for use in discussions with potential developers.

Funding Source: General Fund/Redevelopment Agency.

1.1.2 Second Unit/Accessory Units: Actively encourage the use of second units in single-family residential areas in meeting the City's low- and moderate-income housing objectives where such second units would neither adversely affect nor alter the character of the surrounding single-family neighborhood. The City will encourage the use of second units by providing information and forms that will inform the community of requirements for second units and help to facilitate the approval process.

Responsible Agency: Community Development Department.

Implementation Schedule: Ongoing

Quantified Objective: Development of ten second units.



Funding Source: No cost to the City.

- 1.1.3 Revise Requirements For Second Dwelling Units:** The requirements for the approval of second dwelling units will be revised to comply with recent legislation. AB 1866 provides that after July 1, 2003, the permit process for second units is ministerial.

Responsible Agency: Community Development Department.

Implementation Schedule: Revise the requirements for Second Dwelling Units within three months of the adoption of the Housing Element.

Non-Quantified Objective: Ensure that City second unit provisions comply with State requirements.

Funding Source: General Fund.

Policy 1.2

Ensure the supply of safe, decent and sound housing for all residents.

Implementing Programs

- 1.2.1 Monitor At-Risk Projects:** One year prior to each required Housing Element update, determine the status of financial incentives for assisted housing projects to determine whether income restrictions on any such projects existing at that time are “at risk” of being lifted, thereby terminating the “affordability” of the project. Where assisted housing projects are “at risk,” develop strategies to preserve their affordability.

Responsible Agency: Community Development Department, based on HUD and HCD documents.

Implementation Schedule: June 2007.

Quantified Objective: Retention of existing affordable housing stock through early identification and action regarding “at risk” units.

Funding Source: General Fund, Redevelopment Agency

- 1.2.2 Housing Rehabilitation Program:** Assist applicants in accessing home rehabilitation loans for low- and moderate-income housing, and self-help housing projects. The City will assist applicants in accessing rehabilitation loans by creating brochures that identify what loans are available and the processes by which these loans are granted. In addition, City staff will provide technical review of forms to ensure that applicants have provided all essential information.

Responsible Agency: Community Development Department, Redevelopment Agency.

Implementation Schedule: Ongoing.



Quantified Objective: Adequate assistance to meet the quantified objectives contained in Table 5.AC.

Funding Source: General Fund, redevelopment funds, available housing programs.

- 1.2.3 Community Education Regarding the Availability of Rehabilitation Programs:** Provide information to very low- and low-income households and other special needs groups regarding the availability of rehabilitation programs through neighborhood and community organizations, and through the media.

Responsible Agency: Redevelopment Agency.

Implementation Schedule: Brochure of available programs exists and is updated as needed.

Non-Quantified Objective: Through public education, the public's ability to use programs will be enhanced and other specific quantified objectives will be easier to achieve.

Funding Source: Redevelopment Agency.

- 1.2.4 Housing Condition Survey:** Maintain a current housing condition survey of all housing units within the City. This survey should include the number of units in need of rehabilitation or replacement.

Responsible Agency: City Building Official.

Implementation Schedule: Ongoing with a comprehensive update one year prior to the next Housing Element update (2007).

Non-Quantified Objective: Maintenance of current information on housing conditions within the City to assist in targeting rehabilitation programs.

Funding Source: General Fund.

- 1.2.5 Rental Rehabilitation Program:** Provide financial assistance to owners of rental property to rehabilitate substandard units to enable such units to remain affordable following rehabilitation. The City will provide financial assistance by applying for CDBG funds and the redevelopment agency will allocate funds for rental rehabilitation. The use of these funds will ensure that rental properties will not deteriorate and still remain affordable.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Ongoing.

Quantified Objective: Provide financial assistance to owners of five rental properties to rehabilitate substandard units.

Funding Source: Redevelopment Agency.



- 1.2.6 Code Enforcement:** Provide ongoing inspection services to review code violations on a survey and complaint basis. Examples of code violations include families living in illegal units, such as garages and recreational vehicles, construction of illegal buildings, households living in unsafe buildings, and water conservation violations.

Responsible Agency: Building Official.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Elimination of code violations within Loma Linda.

Funding Source: General Fund.

- 1.2.7 Housing Replacement:** Continue the existing housing replacement program whereby large rehabilitation loan requests are automatically reviewed by the City to determine if replacement, rather than repair, would be more cost-effective.

Responsible Agency: Redevelopment Agency, Community Development Department.

Implementation Schedule: Ongoing.

Quantified Objective: Replace 15 dwelling units that would have otherwise undergone costly rehabilitation.

Funding Source: Redevelopment Funds.

Policy 1.3

Provide incentives for energy conservation measures in new housing.

Implementing Programs

- 1.3.1 Energy Conservation Program:** In concert with Southern California Edison, the Southern California Gas Company, and other energy advocacy programs such as sustainable (green) architecture, implement an energy conservation program. Involve housing architects, developers and contractors by providing incentives to participate in the program.

Responsible Agency: Community Development Department, City Building Official, in association with Southern California Edison, the Southern California Gas Company the Local Government Commission, and other energy saving advocacy groups.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Minimize costs of space heating and cooling in new and existing dwelling units in addition to saving on water usage and building materials through recycling.

Funding Source: General Fund, Southern California Edison and the Southern California Gas Company.



Goal 2

Provide housing that is affordable to all economic segments of the community.

Policy 2.1

Assist and cooperate with nonprofit, private, and public entities to maximize opportunities to develop affordable housing.

Implementing Programs

2.1.1 Partnership Program: The City will meet regularly with nonprofit, private and other public entities to examine opportunities for cooperative efforts to expand the City's supply of affordable housing.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Conduct first meeting within one year of Housing Element adoption, annually thereafter.

Non-Quantified Objective: Familiarize nonprofit, private and other public entities involved in the production of affordable housing with the City of Loma Linda, and thereby facilitate interest on the part of these entities in developing affordable housing in Loma Linda.

Funding Source: Private sources, Redevelopment Agency, CDBG.

2.1.2 Facilitate Development of Affordable Housing Projects: The City shall designate sites for affordable housing projects and create a conceptual plan for the neighborhood. The City will then distribute Requests for Proposals to housing developers for construction of the affordable housing project. The City will remain involved and assist in the process to make housing more affordable to very-low and low-income households.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Distribute Requests for Proposals within one year of Housing Element adoption.

Non-Quantified Objective: Increase the production of affordable housing to meet the needs of very-low and low-income households.

Funding Source: Private sources, Redevelopment Agency, State, federal, and financial institutions.

Policy 2.2

Review and modify all standards and application processes to ensure that City standards do not act to constrain the production of affordable housing units.



Implementing Programs

2.2.1 Maintain a Streamlined Application and Development Process: Continue efforts to streamline and improve the development review process, as well as eliminate any unnecessary delays and restrictions in the processing of development applications. As part of updated of the City's zoning ordinance to ensure consistency with the General Plan, ensure that the development standards and processing of the R-3 zone clearly spell out City expectations for new development and redevelopment in a manner that does not create constraints on the development of housing needed to meet the quantified objectives of the Housing Element.

Responsible Agency: Community Development Department, City Engineer, and Building Official.

Implementation Schedule: Complete the updated zoning ordinance, including permitting and review procedures and development standards within the R-3 zone within one year of the adoption of the Housing Element. Conduct a follow-up review annually thereafter.

Non-Quantified Objective: Minimize the costs of residential development within Loma Linda attributable to the time it takes to review development applications and plans and ensure that City standards yield quality development and protect the public health and safety without constraining the production of affordable housing units needed to meet the quantified objectives of the Housing Element.

Funding Source: General Fund, CDBG.

2.2.2 Density Bonus Ordinance: Monitor statutory requirements for municipal density bonus requirements.

Responsible Agency: Community Development Department.

Implementation Schedule: Check currency of City density bonus provisions against State law by December 2006, and annually thereafter.

Non-Quantified Objective: Ensure that City density bonus provisions comply with State requirements.

Funding Source: General Fund.

2.2.3 Use of Density Bonuses: Grant density bonuses for the provision of affordable housing units as required by state law. The City will promote the use of density bonuses by providing information and brochures to developers, which explain the benefits and opportunities to both developers and residents in utilizing the density bonus program.

Responsible Agency: General Fund, Development Applicants.

Implementation Schedule: Ongoing as requests are made.



Non-Quantified Objective: Facilitate the achievement of Housing Element objectives for the provision of new housing for all economic segments of the community.

Funding Source: Redevelopment Agency, available housing programs.

- 2.2.4 Priority Permit, Entitlement Processing and Building Inspections for Lower-Income Housing Projects:** The City will give priority to low-, very low-income, and large rental unit housing projects for permitting, entitlement processing and for building inspections that are carried out during various stages of the construction process.

Responsible Agency: Building Official.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Minimize the cost of providing affordable housing by reducing time waiting for inspections to be completed.

Funding Source: Building Permit Fees, CDBG, General Fund.

- 2.2.5 Review and Revise Processing and Permit Procedures:** The City will review and revise processing and permit procedures and the extent of discretionary review for all residential projects. This review and following revisions will ensure that the City procedures are appropriate and provide the appropriate level of discretionary review. The City will determine which policies and ordinances hinder the development of housing. The City will then initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing through a ministerial process.

Responsible Agency: Community Development Department.

Implementation Schedule: Complete analysis within six months of the adoption of the Housing Element, and initiate any needed policy or ordinance provisions within three months after completion of the analysis.

Non-Quantified Objective: Facilitate and encourage the development of housing by removing the constraints within the City's current processing and permit procedures.

Funding Source: CDBG, General Fund.

- 2.2.6 Zoning Flexibility:** Modify the zoning ordinance to allow flexibility in development standards to allow for multifamily units on appropriately zoned parcels that may require variances, such as odd shaped, problem parcels where such units are needed to meet the quantified objectives contained in the Housing Element. The modifications may include increased densities on parcels adjacent to community amenities and allowing duplexes on corner lots. Additionally, a reduction of the park requirements may be allowed, if it is demonstrated there is not a need.

Responsible Agency: Community Development Department.



Implementation Schedule: As development applications are made after adoption of the Housing Element.

Non-Quantified Objective: Facilitate the development of housing for lower-income households and households that need proximity to community amenities by removing the constraints within the City's current processing and permit procedures.

Funding Source: CDBG, General Fund.

- 2.2.7 University/Special Planning Area Parking District:** Establish a facility/parcel within or adjacent to the University and the Special Planning Areas to serve as an off-site parking facility for nearby residences. This parcel will meet the parking needs of the nearby residences and reduce the off-street parking standards within the established area. This modification will reduce the parking constraints on the development of higher-density dwelling units near community amenities.

Responsible Agency: Community Development Department.

Implementation Schedule: Begin development of parking facilities and begin establishing areas that will have reduced off-street parking standards within six months of adoption of the Housing Element.

Non-Quantified Objective: Facilitate the development of higher density dwelling units to meet the needs of lower-income households and households that need proximity to community amenities by reducing the parking constraints adjacent to community amenities.

Funding Source: CDBG, General Fund.

- 2.2.8 Review and Revise Parking Standards for Affordable Housing Projects:** As part of the zoning ordinance update to implement the provisions of the General Plan, the City will review and revise parking standards for all affordable housing projects. This review and following revisions will ensure that the City parking standards are appropriate and ensure that parking standards do not hinder the development of affordable housing. The City will then initiate actions to address these constraints, including lowering the City's minimum parking standards for affordable housing projects to reflect actual parking needs.

Responsible Agency: Community Development Department.

Implementation Schedule: Complete analysis initiate any needed parking standard revisions as part of the City zoning ordinance update to be completed within one year after adoption of the Housing Element.

Non-Quantified Objective: Facilitate and encourage the development of affordable housing by removing any parking standard constraints.

Funding Source: CDBG, General Fund.



Policy 2.3

Facilitate the development of new housing for all economic segments of the community, including lower, moderate, and above moderate-income households.

Implementing Programs

2.3.1 Community Information: Undertake a program to provide information to the community about annual incomes for typical occupations and the equivalent “buying power” of these incomes in today’s housing market, including the annual income ranges of “very low,” “low,” and “moderate” incomes, and of the typical occupations that fall into these categories.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Complete materials and initiate education program by December 2006.

Non-Quantified Objective: Promote community understanding of “affordable housing” and “low” and “moderate” income, thereby reducing potential community resistance to affordable housing development.

Funding Source: Redevelopment Agency.

2.3.2 Meet with Potential Developers: Actively seek out, and conduct an annual meeting with potential developers of infill sites as a means of generating interest on their part to undertake residential projects within the City needed to meet Loma Linda’s identified share of regional housing need.

Responsible Agency: Community Development Department, City Manager.

Implementation Schedule: Hold first meeting by the end of 2006, and meet annually thereafter.

Non-Quantified Objective: To create interest on the part of potential developers of infill sites and of above moderate-income housing as a means of facilitating achievement of quantified objectives for the development of housing for these income groups.

Funding Source: General Fund.

2.3.3 Housing for Existing Very Low and Low-Income Residents: Utilize CDBG funds for infrastructure improvements and available federal, State, and local housing development programs to undertake development of housing project for Loma Linda’s existing very low and low-income households who are living in dwellings that are in need of replacement.

Responsible Agency: Community Development Department, Redevelopment Agency.

Implementation Schedule: Ongoing.

Quantified Objective: Housing assistance to 150 existing very low or low-income Loma Linda residents.



Funding Source: Redevelopment funds and Section 8 funds through the County.

2.3.5 Inclusionary Housing Program: Prepare and implement an expansion to the current Inclusionary Housing Program to include areas beyond redevelopment locations. This citywide program shall be prepared to state that prior to meeting the City's housing needs as determined by SCAG's RHNA, not less than 15 percent of all residential units in any master plan, specific plan, or residential subdivision be set aside or acquired/built in another City area for occupancy by and affordable to lower-income households. For those developments that are required to provide 10 or more units affordable to lower-income households, at least 10 percent of the lower-income units shall have three or more bedrooms. Also, for these developments, zoning standards shall be modified to allow up to 15 units per acre in an R-2 zone and up to 25 units per acre in an R-3 zone. Development standards shall also be modified as follows:

- In an R-2 zone, set backs shall be modified as follows: front 15, rear 5, side 5; and parcel coverage shall be increased to a maximum of 60 percent.
- In an R-3 zone, set backs shall be modified as follows: front 15, rear 5, side 5; and parcel coverage shall be increased to a maximum of 70 percent; and the maximum building height shall be increased to 50 feet.

After meeting the City's housing needs pursuant to the RHNA for current housing period, this program shall be discontinued until the next housing period as determined by SCAG.

Responsible Agency: Community Development Department

Implementation Schedule: Begin preparation of the expanded program within six months of the adoption of the Housing Element.

Non-Quantified Objective: Assist the City in reaching its lower-income housing goals.

Funding Source: General Fund.

Goal 3

Provide equal housing opportunities for all residents of Loma Linda.

Policy 3.1

Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and in the sale or rental of housing.

Implementing Programs

3.1.1 Cooperative Association: Continue to refer cases and questions to the Fair Housing Council of San Bernardino County for enforcement of prohibitions on discrimination in lending practices and in the sale or rental of housing. Additionally, the City will create a brochure in English and Spanish, explaining how complaints can be filed. The brochure will be available



at City Hall in the Community Development Department and throughout the community in places such as bus stops, public libraries, community centers, local social centers and other public locations.

Responsible Agency: Community Development Department, Redevelopment Agency.

Implementation Schedule: This brochure will be completed one year from the date of Housing Element approval.

Non-Quantified Objective: City assistance to eliminate housing discrimination within the community.

Funding Source: General Fund.

Policy 3.2

Assure the provision of housing opportunities for those residents of the City who have special housing needs, including farm workers, the elderly, disabled, large families, and the homeless.

3.2.1 Housing Opportunities for Special Needs Groups: Provide housing opportunities to meet the special housing needs of farm workers, elderly, disabled, large families, and the homeless (see also Program 2.1.1) by giving priority funding to development projects that include a component for special needs groups in addition to other lower-income households. The City will implement priority based on community needs to ensure adequate housing for all residents within special needs groups. The City will also prioritize redevelopment funds based upon the needs of the community.

Responsible Agency: Community Development Department.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Maximize opportunities to address the housing needs of special needs groups within the City.

Funding Source: State and Federal housing funds, Redevelopment Funds, CDBG.

3.2.2 Coordination with Agencies Serving the Homeless and Ensure that Development Standards Facilitate Emergency Shelters and Transitional Housing: The City shall cooperate with public and private agencies to develop housing (including transitional housing), family counseling, and employment programs for the homeless. Additionally, the City will analyze and determine whether its development policies and processing requirements facilitate emergency shelters and transitional housing. If any constraints are found, the City will initiate actions to address these constraints, including removing the constraints and providing reasonable means of facilitating accommodations intended for emergency shelters and transitional housing.

Responsible Agency: Community Development Department, San Bernardino County Housing Authority, private assistance agencies.



Implementation Schedule: Ongoing coordination with agencies serving the homeless. Complete analysis within six months of the adoption of the Housing Element, and initiate any needed policy or ordinance provisions within three months after completion of the analysis.

Non-Quantified Objective: Develop housing self-sufficiency for those who are currently homeless by working with appropriate agencies to implement housing and employment programs and to facilitate emergency shelters and transitional housing within Loma Linda.

Funding Source: FEMA, HUD, HCD, CDBG, private funds.

- 3.2.3 Remove Constraints on the Production of Housing for Disabled Residents:** The City will analyze and determine whether its development policies and ordinances create any constraints on the development, maintenance, and improvement of housing intended for persons with disabilities, consistent with Senate Bill 520, which was enacted January 1, 2002. The analysis will include an evaluation of existing land use controls, permit processing procedures, and building codes. If any constraints are found in these areas, the City will initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities.

Responsible Agency: Community Development Department.

Implementation Schedule: Complete analysis within six months of the adoption of the Housing Element, and initiate any needed policy or ordinance provisions within three months after completion of the analysis.

Non-Quantified Objective: Remove constraints on the production of housing for disabled residents.

Funding Source: CDBG, General Fund.