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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 approximately 40 percent developed, the remainder comprising agricultural areas, open space, and vacant lands. 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 Finance¹, the January 2007 population of the City of Loma Linda was 22,451.

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

¹ State of California, Department of Finance, *E-1 Population Estimates for Cities, Counties and the State with Annual Percent Change — January 1, 2006 and 2007*. Sacramento, California, May 2007.



Figure 5-1 Regional and Vicinity Map

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lower income groups has been compounded by high housing costs, lack of readily developable land in many communities, and the decreased participation of the State and federal governments in the funding of housing programs.

Although General Plan housing elements were mandated by state legislation enacted in 1967, the State has subsequently undertaken major revisions 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 Californian, including farmworkers, is a priority of the highest order." (Section 65580, State of California Government Code.)*
- b. *".. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels." (Ibid.)*
- c. *"...The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government." (Ibid.)*
- d. *"... 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.)*
- e. *"...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 needs." (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 agency²;"
- 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 needs³, 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

² Loma Linda is within the Southern California Association of Governments (SCAG) region. SCAG is responsible for preparing a 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.

³ "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.



- 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.

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 65589.8, 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 short-term program for the provision of housing for all economic segments of the community. Current State law establishes a 2006-2014 time period for Housing Elements within Southern California, including the City of Loma Linda.

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.

The City of Loma Linda conducted a public participation Housing Element workshop at City Hall on December 10, 2007. 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 Housing Element. After the workshop the Housing Element was modified to include policies and issues brought up at the workshop. The City of Loma Linda sent out invitations to the workshop, and the following people attended, in addition to City Staff and consultants.

- Kevin Varner, Mission Development
- Lawrence Herman, Jamboree Housing Corp.
- Luan Yan Hu, Holland Partners
- Tom Rennado, Habitat for Humanity, San Bernardino
- Gil Prestwood, Lewis Operating Corp
- Margaret Rochelle, Inland Behavioral & Health Services

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, Extremely Low Income	A household with an income of less than 35 percent of the San Bernardino County median income (\$59,200 ⁴). For Loma Linda, a very low income household of four persons is one having an income of less than \$20,720
Household, Very Low Income	A household with an income of less than 50 percent of the San Bernardino County median income (\$59,200 ⁴). For Loma Linda, a very low income household of four persons is one having an income of less than \$29,600
Household, Low Income	A household with an income between 50 and 80 percent of the San Bernardino County median income (\$59,200 ⁴). For Loma Linda, a low income household of four persons is one having an income less than 47,350.
Household, Moderate Income	A household with an income between 80 and 120 percent of the San Bernardino County median income (\$59,200 ⁴). For Loma Linda, a moderate income household of four persons is one having an income between \$63,901 and \$71,000.
Household, Above Moderate Income	A household with an income more than 120 percent of the County median income (\$59,200 ⁴). For Loma Linda, an above moderate

⁴ California Department of Housing and Community Development, *Income Limits*, February 2007, family of four.



income household of four persons is one having an income more than \$71,001.

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 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, each of 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 previous Housing Element was adopted in October 2006. It is the purpose of the following Section 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 2006 Housing Element. Due to an overall update of the General Plan, the adoption of the Housing Element was delayed after the last Housing Needs Assessment was released by SCAG (2001). There are many factors that have affected the City's ability to meet the goals and objectives it established in previous Housing Elements. In addition, Measure V, a growth management initiative measure that was introduced in the midst of a comprehensive update of the City's General Plan and its Housing Element, affected preparation of the 2006 Housing Element. After the adoption of the General Plan and Housing Element update in October 2006, Measure V was formally approved by the voters. To ensure that the City did not make commitments that could not be fulfilled should Measure V be adopted, implementation of a number of housing programs was reviewed in an effort to avoid noncompliance with newly adopted Measure V.

Loma Linda voters approved Measure V in November 2006. Since the Measure was passed, uncertainty about the meaning of various provisions of Measure V and how it is to be implemented has remained. Therefore, until very recently, there has been uncertainty about the viability of some of the programs contained in the City's adopted Housing Element. For this reason, some of the programs have not yet been implemented. However, the City remains committed to providing housing programs for the benefit of its citizens and is committed to implementing the programs set forth in this Housing Element. Despite this uncertainty, several programs and projects were completed since the adoption of the 2006 Housing Element.

Since the 2006 Housing Element, three residential projects have been submitted to the City of Loma Linda for development approvals. All were approved by the City Council at the densities requested. These three projects were for multi-family units, all of which were in the mid-range of the allowable densities.

The following provides a review of each action program defined in the 2006 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 Provide Adequate Residential Sites for the Production of New For-sale and Rental Residential Units for Existing and Future Residents

Biennial Evaluation: The Community Development Department committed to conducting a biennial update of the City's inventory of available sites, and taking appropriate action to ensure an ongoing supply of available sites at appropriate densities to meet projected housing needs. This program was to begin in June 2007, and continue every two years thereafter. The result of the evaluation is to be a maintained inventory of available sites for use in discussions with potential developers. This program was to be funded by the General Fund/Redevelopment Agency.

Evaluation of Program Success: Loma Linda Voters' approved Measure V in November 2006. As a result, the City began incorporation of the provisions of Measure V into the General Plan shortly thereafter. The first evaluation conducted under this program was conducted in September 2007, and was used as the basis for land use recommendations included in this Housing Element. The listing of vacant and available sites are included in Appendices B and C of this Housing Element.

Recommendation: Continue the program, with the next evaluation to be conducted in September 2009.

Second Unit/Accessory Units: Loma Linda committed to actively encouraging 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 encouraged the use of second units by including them as Permitted Uses in Section 17.34.020 of the Municipal Code, providing information and forms that will inform the community of requirements for second units and help to facilitate the approval process, and hoped that the program would facilitate the development of ten second units. This program required no funding.

Evaluation of Program Success: Although the development and use of second units was encouraged by the Community Development Department, no requests for second units were received by the Community Development Department, and none were developed during the last housing period.

Recommendation: Continue the program with modified goals.

Revise Requirements For Second Dwelling Units: The City agreed to revise the requirements for the approval of second dwelling units to comply with AB 1866. This legislation provides that after July 1, 2003, the permit process for second units is to be ministerial. AB 1866 states the following: "This bill would require, when a local agency receives its first application on or after July 1, 2003, that the application shall be considered ministerially without discretionary review or hearing, notwithstanding other laws that regulate the issuance of variances or special use permits. The bill would authorize a local agency to charge a fee to reimburse the agency for costs it incurs as a result of these provisions." The requirements for Second Dwelling Units were to be revised within three months of the adoption of the Housing Element. This program was to be funded by the General Fund.

Evaluation of Program Success: The City hoped to include the Second Dwelling Unit revisions in a comprehensive update to the Development Code, which was to follow Loma Linda's comprehensive General Plan update that was approved in 2006. As a result of the Loma Linda voters' approval of Measure V, the City must incorporate the provision of Measure V into the General Plan, and the Development Code Update Project was placed on



hold until after that effort. Following incorporation of Measure V into the General Plan, this program will be implemented.

Recommendation: Continue the program, with completion by the end of 2008.

Programs to Ensure the Supply of Safe, Decent and Sound Housing for All Residents

Monitor At-Risk Projects: Loma Linda agreed that one year prior to each required Housing Element update, the status of financial incentives for assisted housing projects would be assessed 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,” strategies will be developed to preserve their affordability. The assessment will be based on HUD and HCD documents. This program was to be funded by the General Fund.

Evaluation of Program Success: This evaluation occurred as part of the current Housing Element update.

Recommendation: Continue the program, with the next evaluation to be completed in June 2013. Additionally, add a program to inquire about the willingness of owners of multi-family housing projects to sell their projects to the City, including at-risk projects.

Housing Rehabilitation Program: The Community Development Department and Redevelopment Agency committed to assist applicants in accessing home rehabilitation loans for low- and moderate-income housing, and self-help housing projects. The City will continue to 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. This program was to be funded by the General Fund, redevelopment funds, and available housing programs.

Evaluation of Program Success: A brochure outlining available loan programs has been made available by the City. In addition, a one to two page flyer is attached to each application which fully explains the program and qualifications to participate.

Recommendation: Continue the program.

Community Education Regarding the Availability of Rehabilitation Programs: The Redevelopment Agency agreed to 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. A brochure of available programs exists and is updated as needed. This program was to be funded by the Redevelopment Agency.

Evaluation of Program Success: The brochure exists and is available to very low- and low-income households and other special needs groups.

Recommendation: Continue the program, updating the brochure as needed.

Housing Condition Survey: The City Building Official is responsible for maintaining a current housing condition survey of all housing units within the City. This program is ongoing with a comprehensive update intended one year prior to the next Housing Element update. This program was to be funded by the General Fund.



Evaluation of Program Success: Because the current Housing Element followed closely after the City 2006 adoption of a comprehensive General Plan update including a Housing Element, this survey will next be completed prior to adoption of the 2014 Housing Element update.

Recommendation: Continue the program, providing a comprehensive housing condition survey by June 2013.

Rental Rehabilitation Program: The Development Department and Redevelopment Agency will 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. The quantified objective was to provide financial assistance to owners of five rental properties to rehabilitate substandard units. This program was to be funded by the Redevelopment Agency.

Evaluation of Program Success: The Redevelopment Agency (RDA) has a Multi-Family Rental Housing Rehabilitation Loan Program which allows up to \$75,000 but no more than 50 percent of the cost of rehabilitation for units that are rented to very low and low income tenants. The RDA also provides assistance to owners of single-family rentals for very low and low income tenants of up to \$15,000. No applications for this program have been received since June, 2002.

Recommendation: Continue the program.

Code Enforcement: The Building Official agreed to 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. This program is ongoing, with the objective of elimination of code violations within Loma Linda. This program was to be funded by the General Fund.

Evaluation of Program Success: The City of Loma Linda building official has been providing ongoing inspection services on a complaint basis.

Recommendation: Continue the program.

Housing Replacement: The Redevelopment Agency and the Community Development Department agreed to 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. This program is ongoing, with the objective of replacing 15 dwelling units that would have otherwise undergone costly rehabilitation. This program was to be funded by Redevelopment Funds.

Evaluation of Program Success: From 2002 through 2007, 33 deteriorated residential units were determined uninhabitable and were demolished, because they were not decent, safe, and sanitary. The demolished units are:

- 2002 – 5 units on Court Street, Lind Avenue, Poplar Street
- 2003 – 5 units on Poplar Street and Evans Street
- 2005 – 10 units on Poplar Street, Lind Avenue, Poplar Drive, Remsen Drive, and Van Leuven Street



- 2007 – 13 units on Poplar Street and Poplar Drive

The RDA acquired these properties to consolidate sites for development of affordable housing. It is in the process of actively seeking affordable housing providers for infill and development projects to replace these units, since their rehabilitation was determined to be cost prohibitive.

Recommendation: Continue the program, with modified goals.

Programs to Provide Incentives for Energy Conservation Measures in New Housing

Energy Conservation Program: The Community Development Department and City Building Official, in concert with Southern California Edison, the Southern California Gas Company, and other energy advocacy programs such as sustainable (green) architecture, agreed to implement an energy conservation program involving architects, developers and contractors by providing incentives to participate in the program. This program is ongoing, and has the objective of minimizing costs of space heating and cooling in new and existing dwelling units in addition to saving on water usage and building materials through recycling. This program was to be funded through the General Fund, Southern California Edison and the Southern California Gas Company.

Evaluation of Program Success: The Loma Linda Energy Action Plan was adopted by the City Council on November 13, 2007. Staff prepared the energy action plan to serve as a guideline and provides the framework, objectives and goals for achieving measurable results in our pursuit of energy efficiency and cost savings.

Recommendation: Continue the program.

Programs to Assist and Cooperate with Nonprofit, Private, and Public Entities to Maximize Opportunities to Develop Affordable Housing

Partnership Program: The Community Development Department and Redevelopment Agency agreed to meet regularly with nonprofit, private and other public entities to examine opportunities for cooperative efforts to expand the City's supply of affordable housing. The first meeting was to be conducted within one year of Housing Element adoption, and annually thereafter. These meetings will be used to 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. The funding was to come from private sources, the Redevelopment Agency, and CDBG.

Evaluation of Program Success: The meeting was conducted in association with the current update of the Housing Element. In addition, City and RDA staff has met with individual providers (nonprofit and private) on several occasions during 2007.

Recommendation: Continue the program.

Facilitate Development of Affordable Housing Projects: The Community Development Department and Redevelopment Agency agreed to designate sites for affordable housing projects and create conceptual plan(s) for neighborhood development activities. The Agency will then distribute Requests for Proposals to housing developers for construction of the affordable housing project, although the Agency may select a developer without an RFP based solely on the developer's qualifications and proposal. The Requests for Proposals were to be distributed within one year of Housing Element adoption. This program was to meet the objective of increasing the production of



affordable housing to meet the needs of very-low and low-income households. The funding was to come from Private sources, the Redevelopment Agency, State, federal, and financial institutions. The Agency is willing to act as issuer of multi-family housing bonds.

Evaluation of Program Success: The Redevelopment Agency (RDA) has requested proposals from C & C Development Company, LLC; Orange Housing Development Corporation; Corporation for Better Housing; TriCo Development; Riverside Housing Development Corporation; Jamboree Housing Corporation; Habitat for Humanity-San Bernardino; Family Homes; MODTECH; Nick Tavaglione and Gayland Hood (local providers); and Eddie Lopez (local provider) for infill, affordable housing projects.

Recommendation: Continue the program, and modify it to include that the Agency is willing to act as the issuer of multi-family bonds.

Programs to Review and Modify all Standards and Application Processes to Ensure that City Standards Do Not Act to Constrain the Production of Affordable Housing Units

Maintain a Streamlined Application and Development Process: Community Development Department, City Engineer, and Building Official agreed to 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 the updating 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. Updating the zoning ordinance, including permitting and review procedures and development standards within the R-3 zone was to be completed within one year of the adoption of the Housing Element. The City would then conduct a follow-up review annually thereafter. This program would meet the objective of minimizing 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. The funding was to come from the General Fund and CDBG.

Evaluation of Program Success: The Loma Linda Voters' approved Measure V in November 2006. As a result the City is revising its General Plan to incorporate the provisions of Measure V. For this reason, the review and revision of permit processing procedures for residential projects is not intended to be undertaken until after the General Plan amendment incorporating the provisions of Measure V is adopted.

Recommendation: Continue the program to continue efforts to streamline and improve the development review process, including the review and revision of permit processing procedures for residential projects as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

Density Bonus Ordinance: The Community Development Department will monitor statutory requirements for municipal density bonus requirements. An evaluation of the current City density bonus provisions against State law was to be conducted by December 2006, and annually thereafter to ensure that City density bonus provisions comply with State requirements. The funding was to come from the General Fund.



Evaluation of Program Success: The Loma Linda Voters' approved Measure V in November 2006. As a result the City is revising the General Plan. Consequently, the Development Code Update Project, which would have included an update to the density bonus provisions, has been placed on hold.

Recommendation: Continue the program, updating the density bonus ordinance as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

Use of Density Bonuses: The City will grant density bonuses for the provision of affordable housing units as required and provided for in 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. This program will be ongoing as requests are made, and will strive to facilitate the achievement of Housing Element objectives for the provision of new housing for all economic segments of the community. The funding will come from the Redevelopment Agency as well as available housing programs.

Evaluation of Program Success: No density bonuses for the provision of affordable housing have been requested.

Recommendation: Continue the program, and add an additional program to permit the use of extra density bonuses.

Priority Permit, Entitlement Processing and Building Inspections for Lower-Income Housing Projects: The City Building Official will give priority to low-, very low-income, and large family rental unit housing projects for permitting, entitlement processing and for building inspections that are carried out during various stages of the construction process. This program will be ongoing as applications are filed, and will have the purpose of minimizing the cost of providing affordable housing by reducing time waiting for inspections to be completed. The funding will come from Building Permit Fees, CDBG, and the General Fund.

Evaluation of Program Success: The City's processing procedure is a streamlined procedure, thus providing expedited review as a standard practice.

Recommendation: Continue the program.

Review and Revise Processing and Permit Procedures: The Community Development Department 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. The analysis was to be completed within six months of the adoption of the Housing Element, and any needed policy or ordinance provisions initiated within three months after completion of the analysis. The program was to strive for facilitating and encouraging the development of housing by removing the constraints within the City's current processing and permit procedures. The program was to be funded by CDBG and the General Fund.

Evaluation of Program Success: The Loma Linda Voters' approved Measure V in November 2006. As a result the City is revising the General Plan. For this reason, the review and revision of permit processing and procedures was not undertaken.



Recommendation: Continue the program, providing the review as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

Zoning Flexibility: The Community Development Department agreed to 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. This program was to be implemented on a case-by-case basis as development applications were made after adoption of the Housing Element. This program would 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. The funding for this program was to come from CDBG and the General Fund.

Evaluation of Program Success: This program was not implemented. The Loma Linda Voters' approved Measure V in November 2006. As a result, the City is revising the General Plan to incorporate the provisions of Measure V. The Development Code update has been placed on hold until that is completed.

Recommendation: Continue the program as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

University/Special Planning Area Parking District: The Community Development Department agreed to modify zoning standards to provide for establishment of a facility/parcel within or adjacent to the University or Special Planning Area B to serve as an off-site parking facility for nearby residences. This parcel would meet the parking needs of the nearby residences and reduce the off-street parking standards within the established area. This modification would reduce the parking constraints on the development of higher-density dwelling units near community amenities. The implementation of this program was to begin by the development of parking facilities and establishment of areas to reduce off-street parking standards within six months of adoption of the Housing Element. Program implementation would 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. The program was to be funded by CDBG and the General Fund.

Evaluation of Program Success: This program was not implemented. The Loma Linda Voters' approved Measure V in November 2006. As a result, the City is revising the General Plan to incorporate the provisions of Measure V. The Development Code update has been placed on hold until that is completed.

Recommendation: Continue the program as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

Review and Revise Parking Standards for Affordable Housing Projects: The Community Development Department agreed to review and revise parking standards for all affordable housing projects, including second units, as part of the zoning ordinance update to implement the provisions of the General Plan. 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 also agreed to initiate actions to address these constraints, including lowering the City's minimum parking standards for affordable housing projects to reflect actual parking needs. A



complete analysis to initiate any needed parking standard revisions as part of the City zoning ordinance update was to be completed within one year after adoption of the Housing Element. This program would serve to facilitate and encourage the development of affordable housing by removing any parking standard constraints. The program was to be funded by CDBG and the General Fund.

Evaluation of Program Success: This program was not implemented. The Loma Linda Voters' approved Measure V in November 2006. As a result, the City is revising the General Plan to incorporate the provisions of Measure V. The Development Code update has been placed on hold until that is completed.

Recommendation: Continue the program as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

Programs to Facilitate the Development of New Housing for All Economic Segments of the Community, Including Lower, Moderate, and Above-Moderate-Income Households

Community Information: The Community Development Department and Redevelopment Agency agreed to 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. The materials and education program were to be initiated by December 2006. This program would serve to promote community understanding of "affordable housing" and "low" and "moderate" income, thereby reducing potential community resistance to affordable housing development. The program funding was to come from the Redevelopment Agency.

Evaluation of Program Success: This program has not yet been implemented. As part of the update of the General Plan and Housing Element, issues related to the buying power of lower income households were not raised. As a result, it does not appear that misperceptions regarding the typical occupations and the equivalent "buying power" of lower income households are a significant issue in the community.

Recommendation: Discontinue the program.

Meet with Potential Developers: The Community Development Department and City Manager agreed to 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. The first meeting was to be held by the end of 2006, and with an annual meeting thereafter. The objective of this program is 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. The funding for this project was to come from the General Fund.

Evaluation of Program Success: The formal meeting was held as part of the update of the current Housing Element. In addition, the Redevelopment Agenda (RDA) met and/or conferred with C & C Development Company, LLC; Orange Housing Development Corporation; Corporation for Better Housing; TriCo Development; Riverside Housing Development Corporation; Jamboree Housing Corporation; Habitat for Humanity-San Bernardino; Family Homes; MODTECH; Nick Tavaglione and Gayland Hood (local providers); and Eddie Lopez (local provider) regarding infill sites. Additionally, Agency staff has engaged in discussions regarding affordable housing production with representatives of



Mary Erickson Community Housing, a non-profit corporation that develops and operates affordable housing projects.

Recommendation: Continue the program.

Housing for Existing Very Low and Low-Income Residents: The Community Development Department, Redevelopment Agency agreed to 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. This program is ongoing, and had a goal to provide housing assistance to 150 existing very low or low-income Loma Linda residents. The funding was to come from Redevelopment Funds and Section 8 funds through the County.

Evaluation of Program Success: Since the last Housing Element Update 282 households have received housing assistance. These programs are income restricted to very low- and low-income households.

Recommendation: Continue the program, and consider altering the requirements so that covenants shorter than 45 years for ownership and 55 years for rental units are considered within redevelopment project areas.

Inclusionary Housing Program: The Community Development Department was to prepare and implement an expansion to the current Inclusionary Housing Program to include areas beyond redevelopment locations. This citywide program was to 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 was to be discontinued until the next housing period as determined by SCAG. The program was to begin preparing within six months of the adoption of the Housing Element. The objective of this program was to assist the City in reaching its low-income housing goals. The program was to be funded by the General Fund.

Evaluation of Program Success: The Inclusionary housing program area was not expanded beyond the current area due to concerns regarding practicability. However, the City is likely to favorably consider inclusionary housing within redevelopment project areas to formalize the existing program.

Recommendation: Modify the program, to limit inclusionary programs to adopted redevelopment project areas, while retaining modified development standards for income-restricted housing.



Programs to Encourage and Support the Enforcement of Laws and Regulations Prohibiting Discrimination in Lending Practices and in the Sale or Rental of Housing

Cooperative Association: The Community Development Department and Redevelopment Agency agreed to 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 was to 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. The brochure will be completed one year from the date of Housing Element approval. The objective of this program is to provide City assistance to eliminate housing discrimination within the community. The funding source of the project was to be the General Fund.

Evaluation of Program Success: The brochure explaining how complaints can be filed was not created. However, whenever the City or Agency staff receives complaints, the contact information for the Fair Housing Council is provided.

Recommendation: Continue the program with modifications.

Programs to Assure the Provision of Housing Opportunities for Those Residents of the City Who Have Special Housing Needs

Housing Opportunities for Special Needs Groups: The Community Development Department committed to providing housing opportunities to meet the special housing needs of farm workers, elderly, disabled, large families, and the homeless 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 blight and 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. This program is ongoing, and will serve to maximize opportunities to address the housing needs of special needs groups within the City. The funding sources for this program are State and Federal housing funds, Redevelopment Funds, and CDBG.

Evaluation of Program Success: The prioritization of redevelopment funds was not undertaken, and determined to be unnecessary.

Recommendation: Discontinue the program.

Coordination with Agencies Serving the Homeless and Ensure that Development Standards Facilitate Emergency Shelters and Transitional Housing

The Community Development Department, San Bernardino County Housing Authority, and private assistance agencies agreed to cooperate with public and private agencies to develop housing (including transitional housing), family counseling, and employment programs for the homeless. Additionally, the City was to analyze and determine whether its development policies and processing requirements facilitate emergency shelters and transitional housing. If any constraints are found, the City was to initiate actions to address these constraints, including removing the constraints and providing reasonable means of facilitating accommodations intended for emergency shelters and transitional housing. This program required ongoing coordination with agencies serving the homeless. The City was to complete the 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. This program would assist in the development of 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. The program was to be funded by FEMA, HUD, HCD, CDBG, and private funds.

Evaluation of Program Success: The City continues to coordinate efforts with providers of transitional housing and emergency shelters. The Loma Linda Voters' approved Measure V in November 2006. As a result, the City is revising the General Plan to incorporate the provisions of Measure V. The Development Code update has been placed on hold until that is completed.

Recommendation: Continue the program as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

Remove Constraints on the Production of Housing for Disabled Residents: The Community Development Department was to 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 should include an evaluation of existing land use controls, permit processing procedures, and building codes. If any constraints are found in these areas, the City was to initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities. The analysis was to be completed within six months of the adoption of the Housing Element, and any needed policy or ordinance provisions were to be initiated within three months after completion of the analysis. The objective of the program is to remove constraints on the production of housing for disabled residents. Program funding was expected from CDBG and the General Fund.

Evaluation of Program Success: This program was not implemented. The Loma Linda Voters' approved Measure V in November 2006. As a result, the City is revising the General Plan to incorporate the provisions of Measure V. The Development Code update has been placed on hold until that is completed.

Recommendation: The analysis called for in the previous Housing Element's implementation program was undertaken as part of the Housing Element update. Needed zoning modifications will be completed as part of the comprehensive zoning code update to follow incorporation of Measure V into the General Plan.

5.3 HOUSING NEEDS AND RESOURCES

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 5.1 shows population and household growth in Loma Linda between 1990 and 2007.

Table 5.1 – City of Loma Linda Population, 1990, 2000, and 2007

Year	Population	Households	Source
1990	17,400	6,021	Census 1990
2000	18,582	7,458	Census 2000
2007	22,451	8,459	Dept. of Finance

Source: 1990 Census, 2000 Census, Department of Finance 2007

Population Projections

The most recent growth projections adopted by the Southern California Association of Governments (SCAG) in 2004 indicate that population growth in Loma Linda will continue over the next 25 years (Table 5.2).



Table 5.2 – City of Loma Linda Projected Population Per SCAG, 2000 – 2030

Year	Population	Households	Persons per Household
2000	18,836	7,596	2.48
2007	22,451	8,459	2.65
2010	24,632	9,714	2.54
2015	25,858	10,526	2.46
2020	27,067	11,373	2.38
2025	28,225	12,225	2.31
2030	29,338	13,098	2.24

Source: 2004 RTP Amendment Growth Forecast, SCAG

Note: The California Department of Finance estimates Loma Linda's population in 2007 is 22,451, and further estimates that there were 8,459 households in the City, resulting in a population per household of 2.65, significantly higher than the 2000 Census and SCAG estimates for 2010. 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 5.3 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 5.3 – City of Loma Linda Age Distribution, 2000

Age	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 5.4 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 Table 5.4, 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 5.4 – 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 2004 RTP Amendment Growth Forecast estimates that in 2000 there were a total of 14,896 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 2030, SCAG projects a total of 29,192 jobs within Loma Linda; an increase of approximately 51 percent over 2000 employment. Additionally, SCAG projects that Loma Linda will have approximately 13,098 households in 2030. Thus, Loma Linda's jobs/household ratio is projected to increase from 1.78 in 2000 to 2.23 in 2030.⁵

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. It also indicates that many university students live off campus.

Loma Linda's population per household as identified by the 2000 Census (2.43) was low, relative to San Bernardino County (3.15) and the Southern California region (3.13). San Bernardino County's population per household is projected to remain relatively the same, decreasing from 3.15 to 3.02 by 2030. Over that period of time, Loma Linda's population per household is also projected by SCAG to decrease from 2.48 to 2.24 by 2030. This projection runs counter to the trend that occurred between 2000 and 2007 in Loma Linda when the City's population per household increased from 2.48 to 2.65. This may be due to the previously discussed demographic cycle whereby there has been an influx of young families to replace the "empty nest" households who no longer require single-family dwelling units, along with young families moving into new single family housing within the community. SCAG projections accounted for such an increase, although to a lesser degree, but also indicate a rapid drop in population per household subsequent to 2010. For Loma Linda, this could indicate a growing need for senior and student housing.

⁵ 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.



Income

As indicated in the 2006 Regional Housing Needs Assessment, Loma Linda's population has the same percentage of households earning more than 95 percent of the County median income (41.7%) as that of San Bernardino County as a whole (41.7%). Additionally, the City has the same percentage of households (18.9%) with a moderate income (80-120% of County median income) as 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. 5.5 illustrates the differences in income distribution between the City of Loma Linda and San Bernardino County. As is clear from Table 5.5, Loma Linda is not an "Impacted Community" according to SCAG. This means that the City provides its "fair share" housing for lower-income households.

Table 5.5 – Comparison of City of Loma Linda and San Bernardino County Household Income, 2006

	Loma Linda	San Bernardino County
Up to 50% of County Median Income	23.1%	23.3%
50-80% of Median Income	16.3%	16.2%
80-95% of Median Income	18.9%	18.8%
More than 95% of Median Income	41.7%	41.6%
Total	100.0%	100.0%

Source: SCAG, Regional Housing Needs Assessment, 2006.

Note: See Table 5.14 for the San Bernardino County household incomes upon which this table is based.

Housing Tenure

According to SCAG, of the 7,489 occupied dwelling units in Loma Linda in 2006, a total of 2,875 are owner-occupied (38%), compared to 65 percent countywide. As shown in Table 5.6, 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 5.6 – 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	1,734	86%	735	71%	375	65%	1,770	46%	4,614
Owners	285	14%	300	29%	205	35%	2,085	54%	2,875
Total	2,019	100.0%	1,035	100.0%	580	100.0%	3,855	100.0%	7,489

Source: SCAG RHNA 2006



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 2006, SCAG estimated that 718 of Loma Linda’s 7,489 households (9.6%) lived in overcrowded conditions. These rates are less than the San Bernardino County average of 14.3 percent of households living in overcrowded housing units. Table 5.7 shows the number of households living in overcrowded housing units in Loma Linda.

Table 5.7 – Overcrowding by Housing Tenure and Income, Loma Linda, 2006

	Households with an Income:			
	<50% of County Median	50-80% of County Median	80-95% of County Median	>95% of County Median
Renters	225	125	34	165
Owners	20	14	55	80
Total	245	139	87	245

Source: SCAG RHNA, 2006.

Note: See Table 5.14 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 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. Table 5.8 compares the percentage of adults in Loma Linda and San Bernardino County who have a disability.

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.



Table 5.8 – 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

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 5.8, 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 2.3.3: Modified Development Standards for Income-Restricted Housing
- 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 5.9 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.”

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. Because agriculture is such a small part of the local economy, there does not appear to be a need for housing for migrant farm workers. In addition, because the number of existing adults in Loma Linda who are identified as being farm workers is so small, it is anticipated that their housing needs will be met through programs designed for lower income households.

Table 5.9 – 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%
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 5.9 is included here to show that a majority of housing units within the City are occupied by either one or two persons.



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, and 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 5.10 identifies the agencies in or surrounding Loma Linda and the type of services provided.

Table 5.10 – 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
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
Family Service Association	402 W. Colton Avenue Redlands	Motel Vouchers

Assisted Housing At-Risk. There are several assisted housing programs in the City of Loma Linda. Table 5.11 lists the size and number of units within the city. This information was obtained from discussions with 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 5.11 – Housing Authority of the County of San Bernardino Public Housing Projects Within Loma Linda

Number of Units	Number of Bedrooms	Type of Dwelling Unit
12	2	Apartment

In addition, the Housing Authority has other dwellings called “Non-Conventional Housing or Authority-Owned”. These units are rented at below-market rates to ensure affordable housing within the County. In the city of Loma Linda there are 42 non-conventional housing units with income limitations required. Therefore, low and moderate income households may rent these units. These two-bedroom units are typically rented for approximately \$590 - \$844 depending upon amenities.

The Housing Authority of 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. As of September 30, 2007, there were 83 Section 8 participants residing in the city of Loma Linda. However, this number is subject to change as participants can chose to move to a different city/county after one year.

5.3.4 Housing Characteristics

Housing Inventory

As shown in Table 5.12, the California Department of Finance identifies 8,806 (year 2007) housing units within the City of Loma Linda. This is an increase of 1,348 households over the 7,458 households reported by the 2000 Census. Over 43 percent of these dwelling units are detached single family homes (3,836). Over 27 percent are located in structures of five or more units. The percentage of single-family units in the County is higher at 70.22 percent and the percentage of five or more unit structures is lower than the City at 12.9 percent.

Table 5.12 – Composition of the Housing Stock, 2007

Housing Type	City of Loma Linda		San Bernardino County	
	Number of Units	Percentage	Number of Units	Percentage
Single Family, Detached	3,836	43.56%	464,606	70.22%
Single Family, Attached	673	7.64%	27,913	4.22%
2 to 4 Unit Structure	1,310	14.88%	39,936	5.99%
5 or More Unit Structure	2,425	27.54%	85,936	12.99%
Mobile Home	562	6.38%	43,555	6.58%
Total	8,806	100%	661,668	100%

Source: State of California, Department of Finance, *E-5 Population and Housing Estimates for Cities, Counties and the State, 2001-2007, with 2000 Benchmark*. Sacramento, California, May 2007.

Housing Conditions

As detailed in Table 5.13, 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. However, from 2002 through 2007, 33 deteriorated residential units were determined uninhabitable and were demolished because they were not decent, safe, and sanitary. The RDA acquired these properties to consolidate the site to develop affordable housing. The Agency is in the process of actively seeking affordable housing providers for infill and development projects to replace these units, since their rehabilitation was determined to be cost prohibitive. Additionally, the RDA offers grants of up to \$5,000 for repairs to owner-occupied mobile homes. These grants are income qualified, and are intended to help rehabilitate larger items such as roofs, electrical systems, plumbing, and other larger projects.

Table 5.13 – 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 and Riverside County average. According to the California Association of Realtors, which does not list Loma Linda specifically, the median price of home sales in July 2007 was \$393,070. With conventional financing and current interest rates (about 7% on a 30-year conforming mortgage with 20% down payment), the approximate monthly payment on this median price for a mortgage would be \$2,092. Comparison with the figures in Table 5.14 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 5.14 – San Bernardino County Median Income and Income Limits by Household Size

	Household Residents			
	1	2	3	4
County Median Income:	\$41,400	\$47,400	\$53,300	\$59,200
Income Group				
Very Low	\$20,700	\$23,700	\$26,650	\$29,600
Low	\$33,150	\$37,900	\$42,600	\$47,350
Moderate	\$49,700	\$56,800	\$63,900	\$71,000

Source: California Department of Housing and Community Development, *Income Limits*, February 2007

Rental housing is often a lower-cost alternative for lower-income households. Based on a review of Craigslist.org advertisements, a two bedroom apartment in Loma Linda can be rented for \$800 to \$1,050 per month, with three bedroom units renting for approximately \$1,195 to \$1,800 per month (utilities not included). Allowing 30 percent of gross income for housing costs, a Loma Linda household would have to earn \$32,000 to \$42,000 annually to afford the average two bedroom rental unit and \$47,800 to \$72,000 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

Housing needs must be determined in such a way as to ensure that the shelter requirements of all income groups be identified, not just those households 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: extremely low, very low, low, moderate, and above moderate income (Table 5.15).

However, as used in State housing law, “extremely low,” “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 5.15 – Household Income Groupings

Income Group	Percent of County Median Income
Extremely Low	<35%
Very Low	35% - 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 \$47,350 to \$71,000 is considered to be of “moderate” income. While a family of four with a household income of \$29,600 to \$47,350 is considered to be “low” income in San Bernardino County. Table 5.14 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 City of Loma Linda and the City’s Redevelopment Agency utilize the 2007 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 costs⁶.

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 5.16 shows the monthly payments that both rental and ownership households in each income group within San Bernardino County are able to afford⁷. Table 5.17 translates those maximum housing payments into purchase prices for a four-person household.

Table 5.16 – Maximum Affordable Monthly Housing Payment by Household Size, 2007

Income Group	Household Size							
	1		2		3		4	
	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Extremely Low	\$414.75	\$414.75	\$446.38	\$446.38	\$518.00	\$518.00	\$559.13	\$559.13
Very Low	\$592.50	\$592.50	\$666.25	\$666.25	\$740.00	\$740.00	\$798.75	\$798.75
Low	\$711.00	\$829.50	\$799.50	\$932.75	\$888.00	\$1,036.00	\$958.50	\$1,118.25
Moderate	\$1,303.50	\$1,520.75	\$1,465.75	\$1,710.04	\$1,628.00	\$1,899.33	\$1,757.25	\$2,050.13

Source: 2007 San Bernardino/Riverside County Affordable housing Worksheet, Stradling, Yocca, Carlson, & Rauth

Table 5.17 – Housing Affordability in San Bernardino County for a Household of Four

Income Category	Maximum Purchase Price at 7% Interest Rate	Maximum Monthly Payment
Extremely Low (\$20,720 or less)	\$77,857	\$514
Very Low (\$29,600 or less)	\$111,225	\$740
Low (\$29,600 - \$47,350)	\$177,900	\$1,184
Moderate (\$47,350 - \$71,000)	\$266,800	\$1,775
Above Moderate (More than \$71,000)	Over \$266,801	Over \$1,775

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.

The affordability analysis in Tables 5.16 and 5.17 has been compiled using the California Department of Housing and Community Development’s 2007 Income Limits and an affordability level of 30 percent of gross income for housing. As shown, for sale housing is only affordable to above moderate income households. Two bedroom rentals that are currently available in Loma Linda are generally affordable for low income households, but not for very low income households. Three bedroom rentals are generally affordable for moderate income households, but not for very low or low income households.

⁶ California Code of Regulations Section 6920.

⁷ Qualifications for extremely low income households were determined based on data provided in the Worksheet for very low income households, adjusted for the maximum income of an extremely low income household.



The primary housing affordability issue facing the City of Loma Linda is the immediate problem of safe, sanitary, decent, and affordable housing for 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 all other communities in the region who were paying more than they could afford for housing. Table 5.18 identifies housing overpayment in the City of Loma Linda. As can be seen, Loma Linda’s existing very low-income residents tend to be paying more than they can afford for housing. Data for housing overpayment by extremely low income households was not provided in the SCAG RHNA; however, it can be expected that the percentage of extremely low income households overpaying for housing will be greater than the percentage of very low income households overpaying for housing.

Table 5.18 – Housing Overpayment

	<50% of Median Income		50-80% of Median Income		80-95% of Median Income		>95% of Median Income	
Renters	1,165	89.96%	220	57.89%	75	62.50%	35	8.05%
Owners	130	10.04%	160	42.11%	45	37.50%	400	91.95%
Total	1,295	58%	380	17%	120	5%	435	58%

Source: SCAG RHNA 2007

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 2007 (RHNA 2007). 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 January 1, 2006 – June 30, 2014 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 2014 that allows the market to operate efficiently (4 to 6%).

According to SCAG, Loma Linda’s projected need for new housing construction between January 2006 and June 2014 is 2,646 units. Table 5.19 shows the housing need for each income category, as determined by SCAG⁸.

⁸ The SCAG RHNA does not provide information on extremely low income households. Based on the provisions of Government Code Section 65583(a)(1), it is assumed that 50 percent of the households identified by SCAG as “very low income” will be of extremely low income.



Table 5.19 – Housing Needs by Income Category, 2006 – 2014

Income Category	Number of Units	Percentage
Very Low	610	23.1%
Low	432	16.3%
Moderate	501	18.9%
Above Moderate	1,103	41.7%
Total	2,646	100.0%

Source: SCAG RHNA 2007.

SCAG's Regional Housing Needs Assessment is inconsistent with regional growth projections as applied to the City of Loma Linda. As shown in Table 5.19, SCAG reports Loma Linda's housing need as a rate of 331 dwelling units per year. However, as shown in Table 5.2, SCAG population and housing projections for Loma Linda indicate a growth rate of 213 dwelling units per year. Thus, SCAG growth projections indicate that Loma Linda will grow by approximately 940 fewer dwelling units than its RHNA during the 2006-2014 Housing Element period.

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 2007 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, 23 percent of Loma Linda's households are in the very low and low-income categories. By comparison, in San Bernardino County as a whole, 23 percent of households are in these categories. Thus, Loma Linda is not impacted as defined in State law. As shown in Table 5.19, 39.4 percent of Loma Linda's identified new housing needs were allocated by SCAG to Loma Linda to very low (including extremely low) and low-income households. An additional 18.9 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 (January 2006) through the end of July 2007, 261 single-family housing units and 296 multi-family housing units have been constructed in the City of Loma Linda at a density less than 20 units per acre (approximately half each at 9-13 du/ac and 13-20 du/ac). The affordability of these new dwelling units and remaining housing needs are presented in Table 5.20.

The numbers listed in Table 5.20 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 5.17. 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 5.17, 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 5.20 is believed to be accurate.

Table 5.20 – Remaining New Housing Construction Needs as of 8/1/2007

Income Group	RHNA Housing Need	Units Constructed Between January 2006-July 2007	Remaining Need
Extremely Low	305	0	305
Very Low	305	0	305
Low	432	0	432
Moderate	501	111	390
Above Moderate	1,103	447	656
Total	2,646	557	2,088

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 five major topics:

- Availability of sites for residential development
- Potential and actual governmental constraints on housing (e.g., land use controls, fees, etc.)
- Potential effects of the voter-approved Measure V on the production of housing for all economic segments of the community
- 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 new residential units within Loma Linda.



Areas of Steep Slopes. The southern portion of the City (commonly known as the 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 to avoid hazards related to steep slopes and unstable ground, and to protect natural resources within the hillside area. The need to avoid hazards and protect resources is the basis for allowable densities within this area, and is reflected in the evaluation of development potential of vacant lands noted in Table 5.21, which also reflects the provisions of Measure V as they affect development potential within the South Hills.

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 Geronio 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 5.21; 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 land 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.



5.4.3 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. The City of Loma Linda has identified 259 parcels that are vacant and designated for residential uses. Additionally, 13 parcels comprising approximately 111 acres existing on the Loma Linda University/Medical Center campus are considered to be underdeveloped since these parcels can accommodate future housing for students and employees, and the University Medical Center has identified a need for such housing. Based on discussions with the University Medical Center, it has been determined that future development could consist of 300 units being added to the campus⁹. A complete listing of these parcels is provided in the appendices B and C of the Housing Element.

The vacant parcels were identified using the following methodology. First, building outlines and parcels boundaries were obtained. These were spatially compared using Geographic Information System (GIS) layers to identify vacant parcels. The vacant parcels were then visually checked against an aerial photo by city staff and again independently against a 2004 aerial photo by HDR on an individual basis to verify that they were vacant. For this analysis, vacancy is defined as the absence of visible structures. Agricultural land without major structures fit into this category as well. Parking lots directly associated with adjacent buildings were not considered vacant. Parcels that included major infrastructure, such as canals and roads were removed from the vacant set as well on an individual basis while compared to the aerial.

The analysis continued by removing the subset of vacant parcels that were not designated as a residential land use by the City's adopted General Plan. Next, parcels less than 7,200 Square Feet (gross) were removed from the set. A review of development occurring subsequent to the 2004 aerial was then undertaken to eliminate designation of developed parcels as "vacant." Finally, this set of parcels was attributed with the maximum dwelling units per acre (du/ac) as defined by adopted land use. This attribute was used to calculate a housing capacity by multiplying the maximum dwelling units per acre by acreage on a parcel by parcel basis. This housing capacity was rounded down on an individual parcel basis as well to the nearest whole dwelling unit before being aggregated for the overall housing capacity calculations.

Evaluation of the Development Capacity of Underdevelopment Parcels. As noted above, based on discussion with the Loma Linda University Medical Center, it has been determined that future development could consist of 300 units being added to the campus as part of future expansion of the University and Medical Center.

Calculation of Residential Development Capacity. Table 5.21 details the results of the parcel-specific analysis that was undertaken, identifying the capacity of vacant parcels within Loma Linda by General Plan land use designation; Table 5.22 contains the same analysis by zoning designation. Complete listings of each of the vacant parcels by Assessor's Parcel Number, as well as their available capacity without the proposed General Plan Amendment can be found in Appendix B. The same listing, but with capacities changed due to the proposed General Plan Amendment (Housing Element Program 1.1.4) can be found in Appendix C. Additionally, Figure 5-2 shows the location of the vacant parcels, and Figure 5-3 shows the potential development capacity of the vacant parcels, based on allowable densities.

⁹ Permitting on-campus housing for students was intended as part of the original adoption of the General Plan in 2006, since it was thought to be ancillary to the overall operation of the University.



Table 5.21 – Residential Development Capacity, Current General Plan

Land Use Category	Maximum Allowable Density (du/ac)	Assumed Buildout Density (du/ac)	Residential Development Capacity
Hillside Conservation, Low Density Hillside Preservation, Medium Density Hillside Preservation, South Hills	0.10 – 0.20	0.1	253
Rural Estates	1	1	0
Very Low Density	2	2	0
Low Density	4	3.5	357
Medium Density	9	7	228
High Density	13	11.5	227
Very High Density	20	20	240
Special Planning Areas			
B	60 percent of the planning area is developed for residential at 11.5 du/ac. Area is currently developed at 6 du/ac	NA	262
C	20 percent of the planning area is developed for residential at 11.5 du/ac	NA	83
D	Area will develop at 75 percent of the maximum allowable dwelling units (75% of 2,575). 40 percent of the units will be single family, with the rest developed as multi-family dwellings at less than 20 du/ac.	NA	1,931
I	20 percent of the planning area is developed for residential, ½ of which would be at 7 du/ac and ½ at 11.5 du/ac	NA	152
University Housing	An additional 300 units will be added to the University-owned parcels, to be used as housing for students, staff, and faculty.	N/A	300
Senior Citizen Housing	25	25	0
Total			4,033

As shown in Table 5.21, current vacant properties with residential General Plan Land Use designations within the Loma Linda study area have the capacity for 3,733 additional housing units. In comparison, because the City has not yet undertaken a comprehensive update of its zoning ordinance to reflect the 2006 comprehensive General Plan update and the adoption of Measure V, residentially zoned vacant property within Loma Linda’s City limits has the capacity for 5,691 additional housing units, approximately 1/3 of which is located in hillside areas. Under the provisions of Measure V, the actual buildout of these areas would be substantially lower than current zoning would permit. Once the City completes its zoning ordinance update, the residential development capacity of the City’s zoning map would be equivalent to the development capacity of its General Plan.



Figure 5-2 Vacant Parcels

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Figure 5-3 Residential Development Capacity of Vacant Parcels

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The analysis used to determine the housing capacity shown in Tables 5.21 and 5.22 is based on the buildout capacities of individual parcels, and is an accurate estimate of the number of units that can be developed. The density used to calculate the development capacity is based on gross land area (in acres), which is defined as *the area remaining after deducting the area of any floodway easement, utility easement, and the area of right-of-way of any bordering street.* As previously noted, SCAG's RHNA indicates that there is a remaining need for 2,089 dwelling units within the City of Loma Linda through the end of this Housing Element period (2014), as shown in Table 5.20.

Table 5.22 – Residential Development Capacity, Current Zoning

Zoning Category	Maximum Allowable Density (du/ac)	Assumed Buildout Density (du/ac)	Residential Development Capacity
A-1 Agricultural Estates Zone	1 du/ac	1	-
R-1 Single-family Residence Zone	4 du/ac	3.5	1,768
R-2 Two-family Residence Zone	12 du/ac	7	14
R-3 Multiple-family Residence Zone	20 du/ac	15.75	434
R-4 Mobile Home Park Zone	N/A		-
A-P Administrative and Professional Office Zone	N/A		-
C-1 Neighborhood Business Zone	N/A		-
C-2 General Business Zone	N/A		-
C-M Commercial Manufacturing Zone	N/A		-
M-R Restricted Manufacturing Zone	N/A		-
M-1 Light Manufacturing Zone	N/A		-
H Hillside Development Suffix Zone	Determined by Hillside Specifications		1,267
OS Open Space Conservation Zone	N/A		-
FP Flood Plain Zone	N/A		-
I Institutional Zone	N/A		-
P Parking Zone	N/A		-
Orchard Park and University Village Specific Plans	Area will develop at 75 percent of the maximum allowable dwelling units (75% of 2,575). 40 percent of the units will be single family, with the rest developed as multi-family dwellings at less than 20 du/ac.	NA	1,931
Total			5,413

Within the following tables, residential development within the hillside, rural estates, very low density, and low density land use designations will consist of single family detached dwellings. This development would typically be developed as “for sale” housing, but may be offered for rent as many single family dwellings in Loma Linda currently are. Per the provisions of state law, manufactured dwellings attached to a permanent foundation may also be developed within these and other designations in addition to traditional “stick built” housing. Residential development within the



medium density residential will consist of a combination of single family detached dwellings on 7,200 minimum square foot lots, and attached residential development. Typically, these dwelling units would be “for sale” units, but may also be offered for rent. Mobile home parks¹⁰ could also be developed within this designation. Residential development within the high and very high density designations would consist of attached (both “for sale” and “for rent”) residential development. Table 5.23 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 considerations.

- Given Loma Linda’s high proportion of rental housing, it is reasonably anticipated that a small portion of dwelling units built within low density and hillside areas (10 percent) will placed on the rental market and affordable as rentals to moderate income households.
- 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 have sufficient income to afford to own a house. The Down Payment Assistance Program lends first-time homebuyers the closing costs and down payment toward a house, up to \$40,000. 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 at higher densities and lower cost to attract lower income households and first-time buyers. Finally, the RDA also purchases all houses with covenants on them at such time that the owner must sell. Then the covenant on income limits is reinstated and the home is sold to another income qualified buyer. This covenant protects the income restrictions for up to 55 years; this is needed for the Redevelopment Agency to ensure that existing income-restricted housing remains in the stock.
- Because the City’s growth management program (Measure V) prohibits small lot single family development, medium-density (up to 9 du/ac) and high-density (up to 13 du/ac) housing will be constructed as attached residential development, substantially reducing the cost of the home as compared to the typical detached single family home on a 7,200 square foot minimum lot. As a result, half of the dwelling units to be developed within the High Density category and 25 percent of the dwelling units developed within the Medium Density category are expected to be affordable to moderate income households, with the balance affordable to above moderate income households.
- Very high density development (up to 20 du/ac) will be affordable to lower income households (25% extremely low income, 25% very low income, 50% low income).

Table 5.23 – Anticipated Distribution of Housing Affordability by Residential Density

Income Groups	Density Categories			
	Low/Hillside	Medium	High	Very High
Extremely Low				25%
Very Low				25%
Low				50%
Moderate	10%	25%	50%	
Above Moderate	90%	75%	50%	

¹⁰ It is not anticipated that mobile home subdivisions would be developed since they would be required to meet the 7,200 square foot minimum lot size established under Measure V.



Table 5.24 shows that by applying these criteria, Loma Linda can meet its need for housing for moderate and above moderate households using existing available capacity. However, since the maximum allowable residential development density for lands designed per the current General Plan is 13 units per acre, the City cannot demonstrate that land is available for the development of housing that will be affordable to extremely low, very low, and low income households. Additionally, the City is restricted in its values of properties; the Assessor’s office must consider covenants on properties when taxing all properties. This means that dwelling units that would otherwise be unaffordable due to sales price increases will actually be assessed at the value assigned by the covenants, instead of at the market price that would be achievable in the absence of covenants. The result of this agreement between the County Assessor’s Office and the City is to enhance affordability to existing residents, as a result of the adjustment of these property taxes.

Table 5.24 – Distribution of Available Development Capacity, Existing General Plan

Residential Categories	Income Categories				
	Very Low/ Extremely Low	Low	Moderate	Above Moderate	Total
Low Density			35	322	357
Medium Density			50	178	228
High, Medium High Density			233	234	467
Hillside Development				253	253
Special Planning Areas			606	1,821	2,428
Total	0	0	924	2,808	3,733
Remaining Housing Need ¹	610	432	390	656	2,088
Surplus/(Deficit)	(610)	(432)	,534	2,152	

¹ Per Table 5.20

To increase the affordability of the City’s existing land inventory, Program 1.1.3 of the Housing Element proposes that vacant lands currently designated for high density development (up to 13 du/ac) be redesignated to provide for very high density development (20 du/ac), and that development of residential dwelling units for students and employees be permitted within the City’s Institutional and Health Care land use designations. Tables 5.25 and 5.26 demonstrate that implementation of these modifications to land use designations will provide adequate land for the development of housing for all economic segments of the community.

Special Planning Areas

As indicated above, there are several areas within the City which have the designation of “Special Planning Area.” 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 intent is to create areas for mixed use development 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. With the exception of Special Planning Area “D,” the General Plan does not specify anticipated buildout figures for Special Planning Areas. Special Planning Area D covers two approved Specific Plans, Orchard Park and University Village, which allows for knowledge of buildout figures. Inclusion of the anticipated residential buildout of each Special Planning Area in the General Plan Land Use Element is included as the Housing Element implementation programs (Program 1.1.4). As part of the preparation of the City’s Housing Element, a review was undertaken of the development capacity of Special Planning areas. As part of the



preparation of the City's Housing Element, a review was undertaken of the development capacity of Special Planning areas. Implementation of development within Special Planning Areas is intended to occur through specific plans, planned developments, or similar procedures, providing potential developers with the ability to customize development regulations.

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Table 5.25 – Residential Development Capacity with Implementation of Proposed Amendments to General Plan and Zoning Designations

Land Use Category	Maximum Allowable Density (du/ac)	Assumed Buildout Density (du/ac)	Residential Development Capacity
Hillside Conservation, Low Density Hillside Preservation, Medium Density Hillside Preservation, South Hills	0.10 – 0.20	0.10	253
Rural Estates	1.00	1.00	0
Very Low Density	2.00	2.00	0
Low Density	4.00	3.50	387
Medium Density	9.00	7.00	256
High Density	13.00	11.5	227
Very High Density	20.00	20.00	342
Special Planning Areas			
B	60 percent of the planning area is developed for residential, half of which would be at 13 du/ac, and half at 20 du/ac. Area is currently developed at 6 du/ac	NA	300
C	20 percent of the planning area is developed for residential at 20 du/ac	NA	145
D	Area will develop at 75 percent of the maximum allowable dwelling units (75% of 2,575). 40 percent of the units will be single family. 50 percent of the multiple family units will be developed at less than 20 du/ac, with the other 50 percent being developed at 20 du/ac.	NA	1,931
I	20 percent of the planning area is developed for residential, ½ of which would be at 9 du/ac and ½ at 20 du/ac	NA	238
Institutional, Health Care		NA	300
Senior Citizen Housing	25.00	25.00	0
TOTAL			4,379



Table 5.26 – Affordability of Available Development Capacity with Implementation of Proposed Amendments to General Plan and Zoning Designations

Residential Categories	Income Categories				
	Very Low/ Extremely Low	Low	Moderate	Above Moderate	Total
Low Density			39	348	387
Medium Density			64	192	256
High, Medium High Density			113	114	227
Very High Density	171	171			342
Hillside Development				253	253
Special Planning Areas	381	381	428	1,424	2,614
Institutional, Health Care	150	150			300
Total	702	702	644	2,331	4,379
Remaining Housing Need ¹	610	432	390	656	2,088
Surplus/(Deficit)	92	270	254	1,675	

¹ Per Table 5.20

Lands Available for the Development of Homeless Shelters, Farmworker Housing, Housing for the Disabled, and Single Room Occupancy Housing

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. These zones require the approval of a Conditional Use Permit. Transitional housing for the homeless can be placed in Institutional (I) and R-3 zones, and is also subject to the approval of a Conditional Use Permit. Although not specifically defined in the City's zoning ordinance, single room occupancy housing can be developed pursuant to the same requirements as transitional housing for the homeless.

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, and it is anticipated that the housing needs of farm workers will be accommodated as part of meeting the needs of lower income households. Farm workers will be given priority in renting or buying city-funded affordable housing.

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. Finally, the RDA retrofits mobile homes to ADA standards for handicap use through a grant program.



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.

5.4.4 Measure V, Growth Management Element

On November 7, 2006 the voters of the City of Loma Linda passed Ballot Measure V. Measure V states that "the purpose and intent of this initiative measure is to amend the Loma Linda General Plan by the addition of a new growth management element designed to establish principles of managed growth that will preserve, enhance, and maintain the special quality of life valued by this community, including the protection of hillside areas, preservation of open space, and maintenance of safe, quiet residential areas so that future development within the City will occur in a way that promotes the social and economic well-being of the entire community." Voter approval of Measure V added Chapter 2A, Growth Management, to the General Plan. As noted in Measure V, "it must be constantly remembered that all of the elements of the General Plan are intricately woven together and a significant change in one could affect them all." Thus, maintaining the internal consistency of the General Plan as required by State law requires each of the elements of the General Plan to be consistent with the provisions of Measure V as approved by the voters of Loma Linda.

Several provisions of Measure V have the potential to affect the production of housing for all economic segments of the community, including:

- Lowering the maximum allowable density of the "High Density Residential" land use designation from 20 dwelling units per acre to 13 units per acre.
- Lowering the maximum allowable density of the "Low Density Residential" land use designation from 5 dwelling units per acre to 4 units per acre.
- Modifying all land use designations to have a minimum density of zero units per acre.
- Eliminating the potential for small lot single family by establishing a 7,200 square foot minimum lot size for all detached residential development throughout the City.
- Reducing the potential buildout within hillside areas.
- Establishing stringent traffic mitigation standards that could restrict the density of new development or delay start of construction.

These potential affects are moderated by a number of other features of Measure V.

While Measure V reduced the development densities allowed in some residential land use designations, it did not amend the Land Use Element map of the 2006 General Plan except for those



areas designated by Measure V as the San Timoteo Creek Area, Hillside Preservation Areas (including Low Density Hillside Preservation, Medium Density Hillside Preservation, and Rural Estates), Hillside Conservation Area and Expanded Hillside Area (collectively referred to as "Hillside areas"). The land use designations for all other areas shown on the Land Use Element map were not changed by Measure V, and may be amended without voter approval. Thus, Measure V does not preclude the ability of the City Council to amend the Land Use Element map to change land use designations outside of hillside areas.

While Measure V lowered permitted densities in the High Density Residential and Low Density Residential land use classification, Measure V also created two new residential land use classifications suitable for low and very low income housing development, the Very High Residential (20 units per acre) and Senior Residential (25 units per acre). These new land use designations were not applied to any existing land within the City by Measure V. However, these land use designations may be applied by future amendments to the Land Use Element map to create areas for additional affordable housing development.

Measure V does not affect the maximum residential buildout of 2,575 units (before bonus densities) permitted in Special Planning Area D. In other Special Planning Areas, Measure V has been interpreted by the City to reduce the currently permitted maximum densities in subareas specifically designated for High Density Residential or Low Density Residential. Measure V, however, does not restrict the City's ability to amend current Special Planning Area policies or land use descriptions to increase future development potential.

Measure V does not affect density limitations on mixed-use projects (residential and commercial, or residential and other) allowed in Special Planning Areas or within other non-residential land use designations, or maximum residential densities permitted in the Institutional land use designations. Buildout potential in these areas is regulated by FAR specifications that are not affected by Measure V.

The City has determined that the 7,200 square foot minimum lot size requirements of Measure V apply only to detached single family homes. The minimum lot size requirement does not apply to development of attached housing units which may prove more affordable to moderate, low and very low income households, such as duplexes, condominiums and other forms of attached multiple-unit housing.

By modifying the allowable maximum density of the City's High Density land use designation, one short-term effect of Measure V was to reduce the maximum allowable density of all lands within the City that were designated for development at 20 du/ac to 13 du/ac. As shown in the evaluation the City's inventory of land for the production of housing, this reduction left the City with no land inventory for the production of housing affordable to very low and low income households outside of Special Planning Area D. This in turn would most likely prevent the City from, and thereby unable to meeting its fair share of regional housing needs for the 2007-2014 housing element period.

To provide an inventory of land for the production of housing affordable to very low and low income households, the Housing Element is proposing to amend the land use map to designate vacant High Density Residential lands as Very High Density Residential, permitting development at 20 units per acre within certain areas (Program 1.1.3). In addition, the Housing Element is proposing that the City's Institutional and Health Care land use designations be modified to permit residential dwelling units for students and employees within those designations. With adoption of the proposed General Plan amendment, the reduction of maximum allowable density of the City's High Density land use designation will not pose a constraint on the production of housing for very low and low income households.



By modifying the maximum allowable density within the Low Density Residential land use designation, Measure V also effectively reduced the maximum allowable density of lands designated Low Density Residential from 5 du/ac to 4 du/ac. By itself, this revision will not affect housing production, since traditional single family neighborhoods within the City's Low Density Residential designation and R-1 zone were being built out at 3.5 units per acre.

There is, however, a potential for Measure V's ban on small lot single family development to constrain housing production. Prior to Measure V, development of single family detached housing products on lots smaller than 7200 square feet was permitted subject to approval of a specific plan, planned community, or planned development. Theoretically, development of small lot single family products could have been developed or mixed with development of larger lots to achieve the maximum allowable density within the Low Density Residential land use category, thus creating some more, less costly single family detached housing in these areas. Under the provisions of Measure V, this will no longer be possible. Thus, Measure V may have resulted in an incremental reduction in the potential buildout of Low Density Residential lands. However, this would primarily affect production of housing for above moderate income households. As noted previously, the minimum lot size restrictions of Measure V do not apply to duplexes, condominiums or other forms of attached multiple unit housing.

The overall effect of the minimum lot size requirement on new housing within Loma Linda is ultimately dependent upon the degree to which the local housing market accepts attached for-sale housing as an alternative to more expensive single family detached housing on 7200 square foot lots.

Measure V revised each of the land use designations on the General Plan land use map to have a minimum density of zero. Thus, whereas a land use category may have had a range of 5-9 du/ac, it would now have a range of 0-9 du/ac. Because the General Plan had previously stated that maximum allowable densities were not guaranteed, and that the ultimate density of a development would be dependent on the characteristics of the project site and the proposed project itself, modifications to the minimum density within land use designations is not anticipated to have a significant overall effect on the production of housing in the community. Both the Very High and High Density Residential land use designations clearly state that the intent of these categories is to provide for multi-family development; single family development is not identified as an appropriate housing type within these categories.

Reducing the intensity of potential development within Loma Linda's hillside areas was one of Measure V's major objectives. Because of the environmental constraints that any hillside development would have to address, the overall density of potential development within the South Hills area would have been low, even prior to Measure V. It is estimated that Measure V will result in a 200-500 dwelling unit decrease in the buildout of the South Hills Area, after considering the density transfers and bonuses available both prior to and after the adoption of Measure V, affecting the production of housing for above moderate income households. The reduction in the allowable density of hillside development in Measure V is intended to recognize the substantial environmental constraints present within the City's hillside.

Measure V established traffic Level of Service Standards in addition to those previously included in the Loma Linda General Plan, as follows:

"To assure the adequacy of various public services and to prevent degradation of the quality of life experienced by the residents of Loma Linda, all new development projects shall assure by implementation of appropriate mitigation measures that, at a minimum, traffic levels of service (LOS) are maintained at a minimum of LOS C throughout the City, except where the current level of service is lower than LOS C. In



any location where the level of service is below LOS C at the time an application for a development project is submitted, mitigation measures shall be imposed on that development project to assure, at a minimum, that the level of traffic service is maintained at levels of service that are no worse than those existing at the time an application for development is filed. In any location where the Level of Service is LOS F at the time an application for a development project is submitted, mitigation measures shall be imposed on that development project to assure, at a minimum, that the volume to capacity ratio is maintained at a volume to capacity ratio that is no worse than that existing at the time an application for development is filed. Projects where sufficient mitigation to achieve the above stated objectives is infeasible shall not be approved unless and until the necessary mitigation measures are identified and implemented.”

Certain development within the City of Loma Linda is exempted from this level of service requirement, including:

- **Vested Projects** for which a vested right had been legally perfected and acquired pursuant to state law prior to the Effective Date of Measure V.
- **Certain Non-Profit Entities** pursuing development projects that directly further the primary institutional purposes of Loma Linda University Adventist Health Sciences Center and/or related entities or subsidiaries so long as such development projects are either 1) non-residential in character, or 2) provide only student and/or staff housing for those exempt entities.
- **New Infill Construction** of individual single-family homes on existing lots of record that are smaller than 5 acres, and bounded on three sides by developed property as of the Effective Date of Measure V.
- **Remodeling, Rehabilitation and Additions** to existing single-family residential structures.
- **Reconstruction and Replacement** of any uses to the same density, intensity and classification of use as existed on the Effective Date of Measure V, including legal non-conforming uses.
- **Temporary Uses** or occasional uses of public streets, including parades, local sporting and cultural events, graduation ceremonies, approved school activities, religious gatherings, and other occasional public gatherings.

Traffic studies are currently being undertaken to determine the extent to which, if any, Measure V's level of service standards might affect the production of housing within Loma Linda.

5.4.5 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 section to its zoning ordinance (Zoning Ordinance Section 17.30.380) that needs to be modified to be in accordance with the existing provisions of State law. 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 percentage 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 are 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 current 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. The Loma Linda Municipal Services Review (2004) states that potable water is available to serve the development of all vacant parcels in the City to their maximum potential. It also states that the capacity of the sewer system and wastewater treatment plant is such that all vacant parcels in the City could be developed to their maximum potential without causing a strain on the system.

Required on-site improvements for residential development are determined largely by the zoning of the property. There are six basic residential zoning districts in the City of Loma Linda:

- A-1 Agricultural Estates Zone
- R-1 Single Family Residence Zone
- R-2 Two-Family Residence Zone
- R-3 Multiple Family Residence Zone
- R, M-H Mobile Home Subdivision Zone
- R-SH Senior housing Residence Zone



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 ranges from 10 to 35 feet. Table 5.27 shows the Zoning District Development Standards for the City. Table 5.28 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 5.27) would accommodate maximum allowable residential densities.

Within the R-3 zoning district, Table 5.27 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 2007.

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 Bedrooms850 sq. ft.
3 Bedrooms1,025 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.



Table 5.27 – Zoning District Development Standards

Land Use Activity	A-1	R-1	R-2	R-3	R, M-H	R-SH
Maximum Units Net/Acre	1	6	12	20	-	-
Minimum Lot Area (sq. ft.)	5.0 ac	7,200	7,200	7,200	3,500	3.0 ac
Lot Area per Dwelling Unit	1.0 ac	7,200	3,600	2,200	-	-
Lot Width (feet)	150	65	65	65	45	
Front Setback, Main Structure (feet)	25	25	25	20	10	35
Front Setback, Street Facing Garage (feet)	-	25	25	20	10 for side entry, 20 for front entry	25
Rear Setback (feet)	15	15	15	15 with additional 5 for each story above a one-story structure	10	35
Side Setback (each)	15	5	5	10% of lot width	5	35
Side Setback (street side)	15	15	15	10	10	25
Structural Parcel Coverage (maximum)	-	40%	50%	60%	50%	35%
Distance Between Main Structures (feet)	-	-	-	15	-	20
Distance Between Accessory Structures (feet)	20	-	-	-	-	
Common Useable Open Space (sq. ft.)	-	-	Refer to Subsection 17.36.090	Refer to Subsection 17.38.120	-	1,000 sq. ft. / unit
Private Outdoor Living Space (sq. ft.)	-	1,200			-	-
Main Bldg./Structure Height (Maximum)	35 feet				20 feet	-
Accessory Bldg./Structure Height (Maximum)	35 feet or 2 stories					-

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.



Table 5.28 – Residential Off-Street Parking Standards

Residential Type	Off-Street Parking Standard
Single family detached	2 spaces within a garage
Single family attached and multifamily residential:	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.
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

Second Dwelling Units

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

- Lot coverage shall not exceed forty percent.
- The minimum square footage for a detached second unit shall be five hundred square feet and the maximum shall be six hundred forty square feet. The maximum attached unit shall be six hundred forty square feet.
- Detached second units shall be placed on lots which have a minimum lot area of ten thousand square feet. Attached second units shall be placed on lots which have a minimum lot area of seven thousand two hundred square feet.
- One additional open parking space shall be required for a second unit.
- A covenant shall be required on all second units which prohibits property owners from renting the units.
- Adequate water and waste disposal shall be available for the second unit at the time of the application.
- Sprinklers shall be required for all units (detached and attached).
- The second unit shall not encroach into any front, side or rear yard setbacks, and shall be subject to architectural and site review.
- The second unit permit shall be considered by the planning commission as a conditional use permit. (Ord. 485 § 5, 1992; Ord. 451 § 2, 1991; Ord. 382 § 1, 1987; Ord. 296 § 2, 1982; Ord. 98 § 32.02, 1974)

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 4 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 applications for single-family residences are exempt 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. 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



5.4.6 Governmental Factors

Funding Availability

The City of Loma Linda does not have the financial resources or sufficient staff to undertake many major housing assistance programs without financial backing by County, State, and 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 act 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 from 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 5.29 identifies the applicability of impact fees and Table 5.30 lists the fee amounts for each category, as updated in February 2007. A comparison of planning fees to those charged in other San Bernardino County cities is found in Table 5.31.

Table 5.29 – 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.

A comparison of Loma Linda's typical residential planning fees in relation to nearby communities is shown in Table 5.31. Loma Linda, the City of Redlands and the County of San Bernardino are residential communities. It can be seen from Table 5.31 that Loma Linda's planning fees are generally comparable to other cities in its vicinity.

Affordability Requirements Placed on the Redevelopment Agency

A significant portion of the City of Loma Linda is located within a redevelopment project area (Loma Linda Redevelopment Project). Under provisions of California's Redevelopment Law, contained in the Health and Safety Code starting at Section 33000, redevelopment agencies are required to ensure that not less than 15% of units developed within a project area are devoted to use as affordable housing. For a redevelopment agency, to count housing as "affordable" pursuant to this requirement, dwelling units must be subject to minimum 55-year affordability covenants (in the case of rental housing) or minimum 45-year affordability covenants (in the case of owned housing). Thus, development of market rate housing within the redevelopment project area can have significant cost implications for the Agency. For every 100 residential units developed within the redevelopment project area, the Agency needs to ensure that 18 affordable units are developed, of which 40% must be affordable to Very Low Income households (i.e., households having an income of up to 50% of the County median income). The reason for the 18 unit requirement (as opposed to 15 units) is that the 15% requirement applies to all units, including units that are enforceably restricted, and a fraction of a needed unit is rounded up to the nearest whole integer.



Table 5.30 – Residential Development Impact Fees

1.	General Government Facilities: a. Detached dwelling unit b. Attached dwelling unit	\$2,150/du \$2,150/du
2.	Parkland Acquisition and Development a. Detached dwelling unit b. Attached dwelling unit	\$5,354/du \$3,955/du
3.	Public Meeting Facilities a. Detached dwelling unit b. Attached dwelling unit	\$343/du \$253/du
4.	Art in Public Places Residential Valuation	\$0.0025 percent of value
5.	Redevelopment Housing Fees Residential	\$3,000/unit
6.	Public Library Facilities a. Detached dwelling unit b. Attached dwelling unit	\$260/du \$192/du
7.	Fire Suppression Facilities, et. al. a. Detached dwelling unit b. Attached dwelling unit	\$570/du \$377/du
8.	Local Circulation Systems a. Detached dwelling unit b. Attached dwelling unit	\$1,467.04/du \$979.44/du
9.	Regional Circulation Systems a. Detached dwelling unit b. Attached dwelling unit	\$4,567.55/du \$3,049.43/du
10.	Storm Drainage Facilities a. Detached dwelling unit b. Attached dwelling unit	\$702/du \$141/du
11.	Water Generation, Storage, and Distribution a. Detached dwelling unit b. Attached dwelling unit	\$3,500/du \$2,586/du
12.	Wastewater Collection System a. Detached dwelling unit b. Attached dwelling unit	\$539/du \$398/du



Table 5.31 – Comparison of Planning Fees

Fee Type	Loma Linda (3/1/04)	City of Redlands	County of San Bernardino
Annexation	\$15,000 deposit against actual cost + LAFCO fee	\$8,205 (includes Service Plan) Service Plan- \$980 Pre-Annexation Agreement-Hourly Charge with \$1,815 deposit	N/A
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 \$4,895 No New Construction \$1,570 Time Extension \$150	0 - .99 developed acres \$ 4,900.00 1 - 4.99 developed acres \$ 5,600.00 5 or more developed acres \$13,000.00
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-\$4,170 Environmental Assessment \$560 EIR/IS – Hourly Rate	Environmental Impact Report - actual cost., with Initial Deposit \$7,800.00 Environmental Review (Non Land Use Application) - actual cost with Initial Deposit. \$2,300. Mitigation Monitoring - actual cost with Initial Deposit \$1,000.00
General Plan Amendment	Text - \$4,835 Map - \$4,575	\$3,605	Actual cost., with Initial Deposit \$6,000.00
Specific Plan	\$15,000 deposit against actual cost - hourly	Specific Plan \$5,860 Amendment \$2,750	Actual cost., with Initial Deposit \$20,000.00
Tentative Parcel Map	\$4,585 per application and \$10 per lot for every lot over 9 lots.	\$3,650	Actual cost., with Initial Deposit \$8,700.00
Tentative Tract Map	\$4,965 per application plus \$20 per lot	\$9,140	Actual cost., with Initial Deposit \$8,700.00
Variance	\$2,015 per application \$200 for owner occupied SFR	Fence \$400 Single-Family Res. \$1,500 Multi-Family or Commercial \$2,240 Parking \$1,270	\$2,775
Zone Change	\$2,625	Zone Change \$2,695 Text amt. \$1,965 Commission Determination \$1,670	N/A



Affordable housing that is developed with density bonuses pursuant to state density bonus law, for which 30-year covenants apply, do not appear to conform to Redevelopment Agency requirements, and, therefore, add to rather than subtract from the financial responsibility of the Agency to provide affordable housing, resulting in a significant financial problem for the Agency. Various proposals involving the production of housing have sought assistance from the Agency. Including the cost of land, these proposals range from approximately \$100,000 per unit to \$200,000 per unit, or more. When this amount is multiplied by a large number (15% of new development), the financial implications for the Agency become daunting and may well be beyond the financial capacity of the Agency.

Housing for Persons with Disabilities

The current Loma Linda zoning ordinance does not contain specific provisions related to housing for persons with disabilities, including provisions facilitating or constraining the production of housing that is designed for persons with disabilities. While the City of Loma Linda provides reasonable accommodations for persons with disabilities, it does not have a formal procedure for making reasonable accommodation exceptions in the development review process for persons with disabilities. In addition, the zoning ordinance does not formally address “residential care facilities” or facilities for persons with disabilities in its zoning code. The ordinance does, however, contain a definition of “family,” which is defined as “an individual living alone, or two or more persons living together, related by blood or marriage, and shall include stepchildren and children by adoption, or a group of not more than three persons who are not related by blood or marriage, or as stepparents or stepchildren, or as adopted parents and adopted children, and excluding there from domestic help, provided the group of persons are living together as a single housekeeping unit in a dwelling unit with one kitchen.” Although the City would approach residential care facilities as being similar to convalescent homes or other day care facilities in its development review process, the lack of specific provisions for such facilities in the current zoning ordinance could act as a constraint on the provision of residential care facilities.

5.4.7 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.

Raw land costs of single family residential lot in the City of Loma Linda, as of 2007, typically are \$75,000 to \$250,000, depending on the size and location of the parcel and the extent of improvements contained on the lot. These costs are typical for the valley areas of San Bernardino County.

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 \$160 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 (2007) is available at reasonable rates. However, the recent high foreclosure rates on home loans have caused caution among lenders. Although interest rates are low, lenders are considering applicants much more closely than in the past, leading to credit tightening despite affordable interest rates. Additionally, lenders are also exercising caution when creating loans for construction, due to the market slow-down on new home sales.

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, but significant problems occur where there are not long-term affordability covenants in the deal.

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, closing costs, 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 eight different programs:

- 1) Dumpster/Neighborhood/Blight Cleanup Program. From July 2002 through June 2007 this program has expended \$158,170. The Agency expects the program to continue to expend approximately \$25,000 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. Additionally, housing has been constructed and provided on some of those parcels. The amount expended on property purchases, thus far, is \$5,495,000, and the number of new homes with low income affordability covenants provided is 3.
- 3) Exterior Paint. From 1998 to the end of fiscal year 2007, \$18,467 was spent on the exterior paint program. Additionally, exterior painting is included in other programs.
- 4) First-Time Homebuyer. This program has assisted 54 First Time low-income Homebuyers, expending \$1,724,400 as of the end of June 2007.
- 5) Home Exterior Grant. From 1998 to the end of fiscal year 2007, \$667,418 has been expended on this program.
- 6) Home Improvement Major Loan (owner occupied/rental property). From 1998 to the end of fiscal year 2007, \$409,825 has been expended on this program.
- 7) Home Exterior Improvement Loan (rental property).
- 8) 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 5.32 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 January 2006 through December of 2014 is \$4,520,499.

5.4.8 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.



Table 5.32 – Monies Expected to Accrue in the Low and Moderate Income Housing Fund Through 2014

Projected Low and Moderate Income Housing Fund Tax Increment	
Period	Amount
2006-2007	\$1,469,775
2007-2008	\$1,725,663
2008-2009	\$2,026,100
2009-2010	\$2,378,845
2010-2011	\$2,793,01
2011-2012	\$3,279,263
2012-2013	\$3,850,183
2013-2014	\$4,520,499

Source: Loma Linda Redevelopment Agency, 2007.

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 2006-2014 (Table 5.33). Overall, it is the objective of the City of Loma Linda that a sufficient number of anticipated market-rate housing projects take advantage of the affordable housing incentives offered to these projects to achieve 39 percent of the housing developed in the City being affordable to lower income households (23 percent very low income, 16 percent low income).

Table 5.33 – Quantified Objectives, 2006-2014

Program	Targeted Household Income Group				Total
	Very Low	Low	Moderate	Above Moderate	
New Construction	610	432	501	1,103	2,646
Replacement*	6	7	0	0	6
Rehabilitation	20	20	10	0	50
Conservation	15	20	0	0	35

* "Replacement" refers to replacement of uninhabitable dwelling units demolished by the Redevelopment Agency during the Current Housing Element period (see page 5-11).



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 housing and 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 of all economic groups.

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: September 2009, every two years thereafter.

Non-Quantified Objective: Maintenance of an inventory of available sites for housing for all economic segments of the community. Facilitate discussions with potential developers.

Funding Source: General Fund/Redevelopment Agency.

1.1.2 Modify Requirements for Second Unit/Accessory Units: As part of a comprehensive update of the City's Development Code, eliminate requirements for a conditional use permit for second units consistent with the provisions of state law.

Responsible Agency: Community Development Department.

Implementation Schedule: Adopt revised Development Code by the end of 2008.

Non-Quantified Objective: Compliance with state law regarding second units.

Funding Source: General Fund.

1.1.3 Encourage Development of Second Unit/Accessory Units: Actively encourage development of second units in single-family residential areas to assist in meeting the City's low- and moderate-income housing objectives where such second units would be consistent with the provisions of Measure V and 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 second units as needed.

Funding Source: No cost to the City.



- 1.1.4 Redesignate Vacant High Density Residential Lands:** Amend the adopted General Plan Land Use Element to redesignate vacant lands that are currently designated High Density Residential (0-13 du/ac) to Very High Density Residential (0-20 du/ac).

Responsible Agency: Community Development Department.

Implementation Schedule: To be accomplished concurrent with adoption of the updated Housing Element.

Non-Quantified Objective: Increase the availability of lands for the development of housing for very low, low, and moderate income households.

Funding Source: General Fund.

- 1.1.5 Identify the Intended Residential Buildout of Lands Designated “Special Planning Area”:** Amend the General Plan Land Use Element to identify the intended residential buildout of Special Planning Areas consistent with the Housing Element.

Responsible Agency: Community Development Department.

Implementation Schedule: To be accomplished concurrent with adoption of the updated Housing Element.

Non-Quantified Objective: Make City expectations regarding residential development within Special Planning Areas explicit, and ensure the availability of land for the development of housing for all economic segments of the community.

Funding Source: General Fund.

- 1.1.6 Permit Residential Development for Students and Employees within Lands Designated Institutional and Health Care:** Amend the adopted General Plan Land Use Element and zoning ordinance to permit the development of residential dwelling units for student and employee housing within lands designated Institutional and Health Care. Employee housing provided under this program would be required to be income-restricted to low and very low income households.

Responsible Agency: Community Development Department.

Implementation Schedule: To be accomplished concurrent with adoption of the updated Housing Element for General Plan revisions; end of 2008 for zoning ordinance revisions.

Quantified Objective: Facilitate development of 300 dwelling units for university students and employees of large institutions within Loma Linda by 2014.

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 2013.

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 5.31.

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 (2013).

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 existing 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 by 2014.

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 continue to meet regularly with nonprofit, private and other public entities to examine on-going opportunities for cooperative efforts to expand the City's supply of affordable housing.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Annual meeting, and as requested by developers.

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 publicly owned sites for affordable housing projects. The City will then distribute Requests for Proposals to housing developers for construction of the affordable housing project, or negotiate directly with individual qualified developers. 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 or otherwise seek a qualified developer 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.

- 2.1.3 Subsidize the Purchase of Privately Owned Multi-Family Buildings:** The City and Redevelopment Agency will survey all owners of large multi-family buildings to determine the feasibility of the current owners selling the buildings to a non-profit manager. The City and/or Redevelopment Agency would subsidize the purchase of the buildings in exchange for income restriction covenants.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Distribute survey within 6 months of adopting the updated Housing Element.

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

Funding Source: General Fund; Redevelopment Agency housing funds.

- 2.1.4 Multi-family Housing Bonds:** The Community Development Department and Redevelopment Agency will consider issuing a bond to fund the construction of multi-family housing units. The construction bond would then convert to a permanent loan, which would be repaid through the revenues from renting the units. The units would hold income restriction covenants.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Determine the feasibility of using bonds within six months of adopting the updated Housing Element. If bonding is determined to be feasible, existing housing program information designed for developers will be revised within three months of the feasibility determination, and the potential for bonding will be included in meetings with potential developers.

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

Funding Source: General Fund.

- 2.1.5 Enforce Guarantees Made By Other Agencies:** The Community Development Department and Redevelopment Agency will work with outside agencies to ensure that guarantees regarding affordability of specific parcels that are made when properties are declared surplus by these agencies are implemented. For example, if a sale of surplus land is made by another agency with the promise of affordable housing on the site, this will be noted and enforced during entitlement review for the site. The Community Development Department



and Redevelopment Agency will work closely with other agencies to determine which properties are sold under these circumstances.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Immediately upon adoption of the updated Housing Element.

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

Funding Source: General Fund.

- 2.1.6 Actively Seek Assistance from the County HOME Program:** The Community Development Department will apply to the County HOME program for grant money. This money would be used to implement the other programs listed in the Housing Element.

Responsible Agency: Community Development Department.

Implementation Schedule: Consider immediately after adoption of Housing Element.

Non-Quantified Objective: Increase the City's funding to implement low-income housing programs.

Funding Source: General Fund.

Policy 2.2

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

Implementing Programs

- 2.2.1 Undertake a Comprehensive Development Code Update:** Undertake a comprehensive update of the City's zoning and subdivisions ordinances to achieve consistency with the provisions of the 2006 General Plan, Measure V, and the provisions of this Housing Element.

Responsible Agency: Community Development Department.

Implementation Schedule: Complete the update by the end of 2008.

Non-Quantified Objective: Consistency between General Plan and zoning; implement the provisions of the Housing Element.

Funding Source: General Fund.

- 2.2.2 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.

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



Implementation Schedule: Conduct a review of the zoning ordinance, including permitting and review procedures and development standards within the R-3 zone annually.

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:** Amend density bonus requirements to meet the requirements of current state law, and for redevelopment affordability, including long-term covenants. Monitor subsequent changes in state density bonus law to keep the ordinance current.

Responsible Agency: Community Development Department.

Implementation Schedule: Adopt amended ordinance by the end of 2008. Check currency of City density bonus provisions against State law annually thereafter.

Non-Quantified Objective: Ensure that City density bonus provisions comply with State requirements, including redevelopment 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, and General Fund.



2.2.5 Enforce Covenants Restricting Sale Values on Properties: The City will continue to buy resale properties that are not being sold at market value due to restrictive covenants. These will then be sold at affordable housing prices with covenants placed on future resale prices. Additionally, the City is working with the Assessor's Office to ensure that all properties with restrictive covenants are being assessed and taxed at the value of the property with the covenant considered.

Responsible Agency: Community Development Department.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Ensure that affordability covenants are followed on all properties, and ensure that the requirement for such covenants is not an impediment to the purchase of units with these covenants.

Funding Source: 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 Meet with Potential Developers: Actively seek out, and conduct an annual meeting with potential developers for 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, Redevelopment Agency, City Manager.

Implementation Schedule: On-going.

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

Funding Source: General Fund.

2.3.2 Housing for Existing Very Low- and Low-Income Residents: Utilize CDBG and Agency Housing funds for infrastructure improvements and available federal, State, and local housing development programs to undertake development of housing project for Loma Linda's 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- and low-income Loma Linda residents.

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



2.3.5 Modified Development Standards for Income-Restricted Housing Developments: For those developments that provide income-restricted housing for very low or low income households, 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: Adopt standards as part of a comprehensive update of the zoning code by the end of 2008.

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

Funding Source: General Fund.

2.3.6 Inclusionary Housing Program: The Community Development Department will work to create an inclusionary housing program within redevelopment project areas. This program will state that not less than 15 percent of all residential units in any master plan, specific plan, subdivision or other residential development within a redevelopment project area be affordable to very low- or low-income households. For those developments that are required to provide 10 or more units that are affordable to lower-income households, at least 10 percent of the lower-income units shall have three or more bedrooms. Density bonuses pursuant to the requirements of law will be provided in exchange for meeting these inclusionary requirements.

Responsible Agency: Community Development Department

Implementation Schedule: Prepare and adopt requirements as part of a comprehensive update of the zoning code prior to the end of 2008.

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

Funding Source: General Fund

2.3.7 Extra Density Bonus Program: Within redevelopment project areas, where there is a requirements for affordable housing assisted by the Redevelopment Agency to be subject to minimum 55-year affordability covenants for rental housing or minimum 45-year affordability covenants for for-sale-housing), the City will prepare an ordinance providing for an density bonus for developers in addition to that required under state density bonus law. The density bonus will be provided for developments within redevelopment project areas that are required to establish affordability covenants in excess of those required under density bonus law in order to meet the requirements of state redevelopment law.

Responsible Agency: Community Development Department and Redevelopment Agency



Implementation Schedule: Prepare and adopt as part of a comprehensive update of the zoning code with adoption by the end of 2008.

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: Ongoing.

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: As part of a comprehensive update of the zoning ordinance, the City will enact provisions to make reasonable accommodation exceptions for persons with disabilities in the land use and zoning application, review, and approval process. In addition, provisions will be incorporated into the zoning ordinance providing for the development, maintenance, and improvement of housing intended for persons with disabilities, consistent with Senate Bill 520, which was enacted January 1, 2002.

Responsible Agency: Community Development Department.

Implementation Schedule: Incorporate needed ordinance provisions as part of the comprehensive zoning code update to provide reasonable accommodation for housing intended for persons with disabilities by the end of 2008.

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

Funding Source: CDBG, General Fund.

APPENDIX A
2007 San Bernardino/Riverside County
Affordable Housing Worksheet

APPENDIX B
Vacant Parcels
Listed by Assessor's Number –
Current General Plan Land Uses

APPENDIX C
Vacant Parcels
Listed by Assessor's Number –
Proposed General Plan Amendment