

# WORKING DRAFT

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## 2. COMMUNITY PROFILE

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The housing needs in unincorporated San Bernardino County are determined by characteristics of residents (resident age, household size, income, and employment) and available housing (number of units, tenure, size, cost, etc.). As demographic and socioeconomic conditions change, different housing opportunities arise and/or must be created to meet demand. This section describes the characteristics of the existing and projected population and housing stock in order to define the extent of housing needs in our unincorporated communities. This information helps to provide direction in updating the County's housing element goals, policies, and programs. (Note that with the exception of some demographic data, 2020 Census data was not available at the time of the element's production.)

### 2.1 DEMOGRAPHICS

#### 2.1.1 POPULATION

##### Population Growth

Since the 1950s, southern California has expanded outward from downtown Los Angeles as developers looked for opportunities to house the region's growing population. In recent decades, the Inland Empire (which includes San Bernardino County) has been one of the fastest growing regions in the nation. Growth in the total county area, including incorporated areas, peaked in the 1990s with a growth rate of nearly 60%. Growth remained strong in recent decades though the rate declined below double digits for the first time between 2010 and 2020. The number of people living in the unincorporated areas has fluctuated over the years and has only increased from about 298,000 in 1970 to around 300,000 in 2020. This is because new growth tends to occur in incorporated areas (which contains infrastructure, services, and amenities that support new development), and because incorporated communities often annex territory associated with proposed development projects. Much smaller amounts of growth occur in unincorporated areas that remain unincorporated. Table 2-1 compares population growth in the unincorporated communities and County from 1950 to the present.

**Table 2-1 Population Growth Trends 1950–2020**

Year	Unincorporated Area		Total County Area	
	Population	Percent Change	Population	Percent Change
1950	--	--	281,642	--
1960	--	--	503,591	79%
1970	297,786	--	682,233	36%
1980	316,400	6%	878,000	29%
1990	323,500	2%	1,396,600	59%
2000	291,042	-10%	1,701,374	22%
2010	291,584	0.19%	2,033,141	20%
2020	300,478	3%	2,181,654	7%

Source: 2020 Census and California Department of Finance for all other years

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## Age, Race, and Ethnicity

Shown in Table 2-2, the age distribution of the unincorporated areas and San Bernardino County are generally similar. The largest differences are among working adults and seniors—the unincorporated area has a larger share of older working adults and seniors, and the County as a whole has a larger share of younger working adults. Still, the overall age difference of residents between the County and unincorporated areas are statistically insignificant across the various categories.

**Table 2-2 Population Age Characteristics in 2019**

Age Group	Unincorporated Area		Total County Area	
	Residents	Percent of Total	Residents	Percent of Total
Preschool (0–4)	20,676	7%	153,784	7%
School (5–17)	56,509	19%	417,784	19%
College-Age (18–24)	30,131	10%	226,843	11%
Young Working Adults (25–44)	78,567	26%	601,637	28%
Older Working Adults (45–64)	76,971	25%	507,022	24%
Seniors (65+)	41,760	14%	241,961	11%
<b>TOTAL</b>	<b>481,236</b>	<b>100%</b>	<b>3,345,867</b>	<b>100%</b>

Source: American Community Survey, 2019 5-Year Estimates

The population in San Bernardino County is becoming increasingly diverse, with non-White residents representing 66% of total population in 2010 and 71% of total population in 2019 (see Table 2-3). However, the race and ethnic distribution is significantly different when comparing the entire county area and its unincorporated communities, with White residents representing 43% of the total unincorporated population compared to 29% in the total county area. The largest non-White ethnic group is Hispanic, which makes up 48% of the population of the unincorporated area. These figures are very similar to 2020 Census data, which at the time of the element’s production was limited to population 18 years and older.

**Table 2-3 Population Racial/Ethnic Characteristics in 2019**

Racial/Ethnic Group	Unincorporated Area		Total County Area	
	Residents	Percent of Total	Residents	Percent of Total
White	130,331	43%	613,066	29%
Hispanic	145,007	48%	1,145,874	53%
Black or African American	11,939	4%	169,340	8%
Asian and Other Pacific Islander	8,291	3%	150,165	7%
All Others	9,046	3%	70,586	3%
<b>TOTAL</b>	<b>304,614</b>	<b>100%</b>	<b>2,149,031</b>	<b>100%</b>

Source: American Community Survey, 2019 5-Year Estimates

## 2. Community Profile

### 2.1.2 EMPLOYMENT

San Bernardino County's emergence has increasingly become a job center as a result of the out-migration of firms from coastal counties to the Inland Empire, where land is available for manufacturing, distribution, and commerce. Between 2000 and 2010, the national recession has significantly slowed job growth and the unincorporated area lost over 13,000 jobs. Job growth began to rebound slowly in 2012 and is projected to continue to grow through 2045 (see Table 2-4). Job growth in the unincorporated areas will continue to be lower compared to incorporated areas as retail and office jobs are located next to more densely populated areas generally found in incorporated cities and towns.

Shown in Table 2-5, the three largest job sectors for San Bernardino County residents are education-health, retail trade, and manufacturing. The largest employment sectors have a high percentage of lower or entry-level positions: the average annual salary for the three largest employment sectors in the unincorporated area are \$46,000 for education-health, \$29,000 for retail, and \$50,000 for construction.

**Table 2-4 Projected Employment Growth, 2000-2045**

Area	Reference Year			Percent Increase 2016–2045
	2000	2016	2045	
Unincorporated County	56,100	58,800	72,900	24%
Total San Bernardino County	594,900	791,000	1,064,000	35%

Sources: 2000 Census and 2020–2045 Regional Transportation Plan/Sustainable Communities Strategy

**Table 2-5 Jobs Held by Residents by Sector in 2019**

Employment Sector	Unincorporated Area	Percent	Total County	Percent
Agriculture, Forestry, Fishing, and Mining	1,628	1.4%	914,514	0.7%
Construction	11,650	9.8%	6,472	7.5%
Manufacturing	8,840	7.4%	68,852	8.5%
Wholesale Trade	3,201	2.7%	77,595	3.3%
Retail Trade	13,799	11.6%	30,425	12.8%
Transportation, Warehousing, and Utilities	12,007	10.1%	117,137	10.1%
Information	1,611	1.4%	92,078	1.2%
Finance, Insurance, Real Estate, Rental, Leasing	4,465	3.8%	11,123	4.6%
Professional, Scientific, Management, Admin.	11,391	9.6%	42,448	9.6%
Educational, Health and Social Services	23,944	20.1%	87,366	21.9%
Arts, Entertainment, Recreation, Lodging & Food	12,441	10.5%	200,674	9.3%
Other Services	6,607	5.6%	84,646	5.1%
Public Administration	7,340	6.2%	46,773	5.3%
<b>TOTAL</b>	<b>118,924</b>	<b>100%</b>	<b>807,948</b>	<b>100%</b>

Source: U.S. Census, American Community Survey, 2019 5-Year Estimates

## 2. Community Profile

The largest employers in San Bernardino County can be found in Table 2-6. The top 24 employers represent the following sectors: health care services, education, professional services, distribution, amusement, transportation, and government. This reflects the large percentages of employees in the educational, health and social services, and retail trade sectors. The vast majority of the major employers in San Bernardino County are in incorporated communities, with exceptions in Bloomington (FedEx Ground center) and several resorts in the Mountain region.

**Table 2-6 Major Employers in the County, 2019**

Employer Name	Location	Industry
Amazon Fulfillment Center	Redlands	Mail Order Fulfillment Service
Amazon Fulfillment Center	San Bernardino	Mail Order Fulfillment Service
Arrowhead Regional Medical Center	Colton	Hospitals
Bear Mountain	Big Bear Lake	Skiing Centers & Resorts
Big Bear Mountain Resorts	Big Bear Lake	Resorts
Burlington Distribution Center	San Bernardino	Distribution Services
California State University San Bernardino	San Bernardino	Schools-Universities & Colleges Academic
Community Hospital-San Bernardino	San Bernardino	Hospitals
Environmental Systems Research	Redlands	Geographics Information Systems
FedEx Ground	Bloomington	Delivery Service
Inland Empire Health Plan	Rancho Cucamonga	Health Plans
Loma Linda University Health Board	Loma Linda	University-Governing Body/Regent/Trustee
Loma Linda University Medical Center	Loma Linda	Hospitals
Mountain High Ski Resort	Wrightwood	Skiing Centers & Resorts
Ontario International Airport	Ontario	Airports
Ontario-Montclair School District	Ontario	School Districts
Patton State Hospital	Highland	Hospitals
Redlands Community Hospital	Redlands	Hospitals
San Antonio Regional Hospital	Upland	Hospitals
San Bernardino County School Superintendent	San Bernardino	Schools & Educational Services NEC
San Bernardino County Sheriff	San Bernardino	County Government-General Offices
St Bernardine Medical Center	San Bernardino	Hospitals
St Mary's Medical Center	Apple Valley	Hospitals
Transportation Department	San Bernardino	State Government-Transportation Programs
YRC Freight	Bloomington	Trucking-Motor Freight

Source: America's Labor Market Information System (ALMIS) Employer Database, 2021

## 2. Community Profile

### 2.1.3 HOUSEHOLDS

#### Household Growth

In 2010 approximately 15% of households in the County resided in unincorporated communities. As shown in Table 2-7, between 2010 and 2020, just over 4,000 households in unincorporated areas compared to over 100,000 households added in incorporated cities. Between 2020 and 2030, SCAG projects approximately 5,800 households to be added in unincorporated areas compared to over 80,000 more households in incorporated cities. In comparison, the 2021–2029 RHNA allocation allocates 8,832 units to the unincorporated region, which includes 6,000 new units based on projected growth of new households and about 2,800 new units based on pent-up demand from existing households.

**Table 2-7 Projected Household Growth, 2010-2045**

Area	Reference Year				Percent Increase 2020–2030
	2010	2020	2030	2045	
Unincorporated County	94,085	98,783	104,540	113,790	6%
Total San Bernardino County	611,618	666,362	749,286	873,511	12%

Sources: 2010 and 2020 Census and 2020–2045 Regional Transportation Plan/Sustainable Communities Strategy

#### Household Type

Household characteristics such as size, income, and physical ability affect the need and preference for housing. For example, families with young children often desire the living space and the financial investment that single-family homeownership offers. In contrast, single-person households are drawn to apartments and townhomes, which are easier to afford and maintain and offer greater mobility. These patterns underscore the need for a diversity of housing types and prices for different households.

The Census Bureau classifies households into two general groups: families or nonfamilies. Housing needs tend to vary for each broader group of household and individual subsets of each. Families include married couples—with and without children—and related persons living together. Nonfamilies include single-person households and unrelated people living in the same home. Persons living in college dormitories, nursing homes, residential care facilities, and similar group home settings are not counted as a household but are included in the population count.

The distribution of households by type varied slightly between the unincorporated areas and County as a whole. Table 2-8 details the differences in household composition between the County and its unincorporated areas, alongside figures for 2010 and 2019. In either geography or reference year, family households comprised about three quarters of all households, and just over half of households are married with/without children. The unincorporated areas have a slightly higher proportion of nonfamily households, likely because of the greater proportion of older residents who spend more of their later years as single-person households (see Table 2-9).

**Table 2-8 Composition of Households in 2010 and 2019**

Characteristics	Unincorporated Area				Total County Area			
	Households		Percent of Total		Households		Percent of Total	
	2010	2019	2010	2019	2010	2019	2010	2019
<b>Families</b>								
Married with Children	22,295	23,273	24%	24%	166,035	168,546	27%	27%
Married without Children	28,436	27,009	30%	28%	160,892	162,689	26%	26%
Other Families	18,267	19,272	19%	20%	143,513	155,050	24%	24%
<b>Nonfamilies</b>								
Single-Person	19,057	25,672	26%	27%	108,095	149,756	23%	24%
<b>TOTAL</b>	<b>94,085</b>	<b>95,226</b>	<b>100%</b>	<b>100%</b>	<b>611,618</b>	<b>636,041</b>	<b>100%</b>	<b>100%</b>
<b>Average Household Size</b>	<b>2010: 3.06 / 2021: 3.09</b>				<b>2010: 3.26 / 2021: 3.30</b>			

Source: American Community Survey, 2019 5-Year Estimates; California Department of Finance (2010 and 2021 household size estimates)

Household age also provides an indication of housing need. Younger households and seniors may only be able to afford or tend to prefer smaller and moderately priced housing units, although the preferences in tenure can be different. Middle-aged adults with children tend to prefer larger housing units with more bedrooms. As shown in Table 2-9, the unincorporated communities have a larger percentage of households headed by someone 45 years and older. Households headed by an individual 44 years and younger are more prevalent in the incorporated areas of San Bernardino County. This is due in large part to the more urban densities and services available in the incorporated communities through apartment and townhome housing products.

**Table 2-9 Household Age Distribution in 2010 and 2019**

Age of the Head of Household	Unincorporated Area				Total County Area			
	Households		Percent of Total		Households		Percent of Total	
	2010	2019	2010	2019	2010	2019	2010	2019
15 to 24 years	3,365	2,204	4%	2%	25,841	18,545	4%	3%
25 to 34 years	11,821	13,580	13%	14%	99,072	103,714	16%	16%
35 to 44 years	16,564	16,213	18%	17%	128,766	125,078	21%	20%
45 to 54 years	22,734	18,666	24%	20%	143,261	130,867	23%	21%
55 to 64 years	19,419	20,618	21%	22%	108,602	124,807	18%	20%
65 and older	20,182	23,945	21%	25%	106,076	133,030	17%	21%
<b>TOTAL</b>	<b>94,085</b>	<b>95,226</b>	<b>100%</b>	<b>100%</b>	<b>611,618</b>	<b>636,041</b>	<b>100%</b>	<b>100%</b>

Source: American Community Survey, 2019 5-Year Estimates

### Household Income

Each year, the State of California Department of Housing and Community Development (HCD) publishes income limits to calculate affordable housing costs for applicable housing assistance programs. The average family size (nationally, statewide, and for unincorporated and incorporated San Bernardino County areas) is over 3.0, and so HCD (as well as the federal government) uses a four-person family for the purposes of calculating the area median income (AMI) and the subsequent income limits. The 2021 AMI for jurisdictions in San Bernardino County is \$77,500 for a four-person household.



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These income limits are then adjusted by household size between a range of one- and eight-person households and grouped into five income classifications for purposes of determining the need for assistance. Additionally, state income guidelines and housing programs often combine extremely low and very low income into one “very low income” category. Also common is the grouping of extremely low, very low, and low income categories a “lower income” category. Both terms are used throughout this housing element.

Shown below in Table 2-10 is the estimated income distribution of households in the unincorporated county and the overall county based on Census data for 2019 and HCD income limits set in April 2020 (using income limits for a 3-person household due to the estimated 3.09 household size for unincorporated areas). While income distribution is generally similar, unincorporated communities tend to have slightly more lower income households and incorporated communities tend to have slightly more above moderate income households. This can be attributed in part to the lower cost of living in unincorporated communities, where land and housing prices are much cheaper.

Table 2-11 provides the income limits by household size for San Bernardino County households as of 2021. The income limits in this table will be used for the purposes of calculating housing affordability and capacity for this element and the 2021–2029 planning period.

**Table 2-10 Household Income Distribution in 2019**

Income Categories			Unincorporated Area		Total County Area	
Name	% AMI	\$ Limit	Households	Percent of Total	Households	Percent of Total
Extremely Low	0–30%	\$21,720	15,271	16%	86,925	14%
Very Low	30–50%	\$33,900	8,804	9%	56,889	9%
Low	50–80%	\$54,250	18,260	19%	107,596	17%
Moderate	80–120%	\$81,300	16,900	18%	115,327	18%
Above Moderate	>120%	>\$81,300	35,991	38%	269,304	42%
<b>TOTAL</b>			<b>95,226</b>	<b>100%</b>	<b>636,041</b>	<b>100%</b>

Source: HCD 2020 Income Limits for a 3-person household and American Community Survey, 2019 5-Year Estimates

**Table 2-11 Income Limits by Household Size, 2021**

Income Category	% AMI	1-person	2-person	3-person	4-person	5-person
Extremely Low	0–30%	\$16,600	\$19,000	\$21,960	\$26,500	\$31,040
Very Low	30–50%	\$27,650	\$31,600	\$35,550	\$39,500	\$42,700
Low	50–80%	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300
Moderate	80–120%	\$65,100	\$74,400	\$83,700	\$93,000	\$100,450
Above Moderate	>120%	>\$65,100	>\$74,400	>\$83,700	>\$93,000	>\$100,450
Median	100%	\$54,250	\$62,000	\$69,750	\$77,500	\$83,700

Source: HCD 2021 Income Limits

## 2.2 HOUSING CHARACTERISTICS

### 2.2.1 HOUSING STOCK GROWTH

Table 2-12 compares the total housing stock of the unincorporated areas, San Bernardino County as a whole, and the six-county region (referred to as the Southern California Association of Governments or SCAG). The table shows that more housing units were built in San Bernardino County’s incorporated communities between 2000 and 2010 compared to both the unincorporated areas and the entire SCAG region.

This pattern is consistent with the migration of residents into the inland Riverside and San Bernardino counties during the 2000s. Housing developers were able to build and sell lower-priced single family homes on larger lots in the inland Riverside and San Bernardino counties compared to neighboring coastal counties. The largest housing growth took place in Riverside County between 2000 and 2010 through large-scale of master-planned development, including the incorporation of four new cities between 2008 and 2011. Housing growth in San Bernardino County also took place largely through master-planned development—primarily in existing cities. With the exception of substantial growth in the City of Victorville, growth was focused within cities in the Valley region.

While housing production slowed between 2010 and 2020 throughout southern California, growth rates in the incorporated San Bernardino County communities continued to outpace the unincorporated communities and kept pace with the overall SCAG region. Fewer than 3,000 new units were built in the unincorporated communities between 2010 and 2020, reflecting the desires of housing developers, home buyers, and renters desire to be closer to services and amenities associated with living in a city or incorporated town. New housing units in unincorporated areas tends to be homes built by individuals or small batches of rural estates (half-acre lots or larger), with most of the units relying on onsite water wells and septic systems.

**Table 2-12 Housing Stock Growth 2000 to 2020**

Area	2000	2010	2020	Percent Change	
				2000-2010	2010-2020
Unincorporated San Bernardino County	126,863	132,780	135,075	5%	2%
Incorporated San Bernardino County	474,506	566,201	591,605	19%	5%
Overall San Bernardino County	601,369	699,637	726,680	16%	4%
Overall Riverside County	584,674	800,707	856,124	37%	7%
Overall SCAG Region	5,722,035	6,327,311	6,634,514	11%	5%

Source: California Department of Finance, 2000, 2010, and 2020

## 2. Community Profile

### 2.2.2 HOUSING UNIT TYPE

In a complete community, the availability of different housing products is important for residents. Ideally, residents of different age and income levels will have a wide choice of housing available in their community of choice. In an area as vast as San Bernardino County, where urban form ranges from rural to suburban to urban densities, a broad mix of housing is less possible. Outside of more urban areas, this diversity may not exist due to infrastructure constraints. Infrastructure is typically cost prohibitive to build until a certain density of population and housing occur, and the associated density provides significant revenues to fund infrastructure. This explains why higher density housing tends to cluster in incorporated cities and towns.

Table 2-13 details the composition of housing units in the unincorporated communities and the County of San Bernardino as a whole. This comparison underscores the infrastructure limitations in the unincorporated communities, the economics of how affordable housing is provided, and the relationship between density and housing affordability. According to the California Department of Finance, there were nearly 700,000 housing units in San Bernardino County, with single-family detached units comprising the vast majority (71%) of total housing stock. Out of the 135,000 total housing units in the unincorporated areas, 83% are single family detached. Multifamily housing with five or more units (generally what people think of as apartments), represents 13% of units throughout San Bernardino County but only 2% of units in unincorporated areas.

**Table 2-13 Housing Unit Type in 2020**

Housing Type	Unincorporated Area		Total County Area	
	Units	Percent of Total	Units	Percent of Total
Single Family Detached	112,383	83%	516,651	71%
Single Family Attached	2,930	2%	25,181	4%
Mobile Homes	13,378	10%	43,962	6%
Multifamily 2 to 4 units	4,087	3%	46,375	6%
Multifamily 5 or more	2,297	2%	94,511	13%
<b>TOTAL</b>	<b>135,075</b>	<b>100%</b>	<b>726,680</b>	<b>100%</b>

Source: California Department of Finance, 2020

The differences in housing type between the unincorporated areas and the overall county reflect differences related to land and infrastructure costs. Land is cheaper in unincorporated areas, which enables an individual to purchase land (aka a parcel or housing lot) that is one-half acre or larger. Lots that are at least one-half acre in size can be developed with a single family home that uses onsite water (a well) and wastewater systems (a septic system). However, lots that are within a certain distance of a sewer system and/or piped water system (even if larger than one-half acre) are generally required to connect to those systems and are not permitted to use onsite water or wastewater systems. The cost to connect to existing sewer or piped water systems beyond a certain distance or to build a wastewater treatment system (such as a small-batch treatment plant) that can support multiple homes can be very costly.

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In the unincorporated areas, there are thousands of acres of land that could support a single family home due to the low cost of land and the ability to use onsite water and wastewater systems. In contrast, land in incorporated cities and towns is more expensive, developed at much higher densities, and almost always requires a connection to existing sewer and water systems. The higher densities in incorporated communities, however, facilitates the development and maintenance of piped water and off-site wastewater treatment (aka sewer) systems.

### 2.2.3 HOUSING TENURE AND VACANCY

Housing tenure refers to whether a unit is owned or rented. Homeownership rates (for occupied units) are much higher in unincorporated areas (66%) compared to the county as a whole (52%). As discussed in the previous section, high homeownership rates are a direct reflection of the ability to build a single family home for less than the cost of renting a home or apartment in incorporated areas. Additionally, roughly one-third (almost 8,000) of all units (roughly 28,000) constructed between 2010 and 2021 in incorporated areas were multifamily, with many developed as rental housing. In comparison, new housing constructed in unincorporated areas has continued to be predominantly single family detached units, which tend to be occupied by the property owners.

**Table 2-14 Housing Tenure and Vacancy in 2019**

Housing Tenure/Status	Unincorporated Area		Total County Area	
	Units	Percent of Total	Units	Percent of Total
Owner occupied	62,979	38%	380,281	53%
Renter occupied	32,247	20%	255,760	35%
Total occupied	95,226	20%	636,041	88%
Vacant (unoccupied)	42,261	27%	84,716	12%
<b>TOTAL</b>	<b>137,487</b>	<b>100%</b>	<b>720,757</b>	<b>100%</b>
Vacant (for rent)	1,671	1.0%	10,649	1.5%
Vacant (for sale)	2,311	1.4%	6,710	0.9%
Vacant (other vacant)	39,555	24.1%	67,357	9.3%

Source: American Community Survey, 2019 5-Year Estimates

The vacancy rate reflects how well available housing units meet the current housing market demand. The availability of vacant housing units provides households with choices on different unit types to accommodate changing needs (e.g., single persons, newly married couples, and elderly households typically need smaller units than households with school age children). A low vacancy rate suggests that households may have difficulty finding housing within their price range; a high vacancy rate may indicate an imbalance between household characteristics and the type of available units, an oversupply of housing units, or a large number of vacation/seasonal units.

In 2019, San Bernardino County had a vacancy rate of 0.9% for owner-occupied homes and 1.5% of renter-occupied units. The vacancy rate in the unincorporated areas is similar at 1.4% for owner-occupied homes and 1.0% for renter-occupied units. An optimal vacancy rate is generally considered 5% to 6% for rental units and 1.5% to 2.0% for owner-occupied units. Higher vacancy rates lead to lower housing production while lower vacancy rates lead to increased rents and purchase prices. By these standards, the

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county as a whole and the unincorporated area are both tight housing markets, due in part to the slowdown in housing production since 2010. The rental market is particularly tight, especially when compared to the 2010 rates of 9.5% for the unincorporated areas and 8.7% for the county as a whole. It should be noted that the economic recession of 2007 to 2009 contributed substantially to the higher vacancy rates in 2010. Regardless, the lack of available and affordable ownership housing has created an increased demand for rental housing. While multifamily housing production is increasing, the development community has not built enough rental housing to allow for a healthier vacancy rate.

In the unincorporated county, a large number of housing units (between 30,000 and 40,000) are vacant but not for sale or rent. Data listed in Table 2-14 as “other vacant” is from 2019 ACS; 2020 Census data released in August 2021 reported lower household and vacancy numbers for the unincorporated areas). Vacant housing is primarily owned by individuals for seasonal, recreational, or occasional use (including short-term rentals), with most (approximately 25,000 to 30,000) in the Mountain region. Between 20,000 and 25,000 of vacant units are in the unincorporated Mountain areas and over 7,000 are in the City of Big Bear Lake. A number of unincorporated communities in the Desert region also contain a substantial amount of vacant housing. For example, of the estimated 900 to 1,000 total vacant units (about 25% of all units in Joshua Tree), over 700 or 18% of all units are for seasonal, recreational, or occasional use.

Both the Mountain and Desert regions are popular tourist destinations that draw people from around the nation. The Mountain region in particular contains several resorts with workers earning lower incomes that need seasonal or full-time housing. Based on public outreach input, some of these workers have difficulty finding housing due in part because of the prevalence of short-term rentals. Concerns expressed in the Desert Region related more to noise issues associated with short-term rentals, though some residents also indicated that short-term rentals may impact the ability of some (e.g., students attending Copper Mountain College) to obtain nearby and/or affordable housing.

There are approximately 14,000 to 18,000 housing units that are vacant for other reasons (10,000 to 12,000 in incorporated areas and 4,000 to 6,000 in unincorporated areas). Roughly 14% of those in incorporated areas are in the City of San Bernardino. According to the U.S. Census, the reasons for non-seasonal vacancy are (listed in descending order): personal/family preference, in need of repair and not ready for rent or sale, in foreclosure, currently being repaired, used for personal storage, in a legal proceeding, currently preparing for rent/sale, or possibly abandoned or to be demolished/condemned. Some of these vacant units will eventually make it into the housing market for rent or sale while others will remain off the market.

### COVID-19 Pandemic

The ongoing COVID-19 Pandemic that began in 2020 and will likely extend into 2022 has created tremendous hardships on homeowners, renters, and landlords. With restrictions placed on businesses and residents (such as the stay-at-home order in March 2020), unemployment rates reached over 13 percent in April 2020, severely impacting residents’ ability to pay monthly rent and mortgages. With national, state, and local assistance and eviction restrictions, tens of thousands of county residents were able to remain in their homes and landlords were able to remain financially solvent.

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Easing of COVID restrictions in 2021 has allowed the economy (at all levels) to partially recover and the unemployment rate in San Bernardino County is down to 8 percent as of August 2021. The state legislature extended eviction moratorium and rent relief through the end of September 2021, and the County’s Rent Relief Partnership offers residents up to 12 months of arrears (rent) and utilities accrued from March 13, 2020, to present and up to three months of prospective rent. This program is for households earning less than 50% of the area median income and will be available through September 30, 2022, or until funds are exhausted.

Without additional eviction restrictions and other financial assistance (at national, state, or local levels), the vacancy rate is expected to increase as well as rates of overcrowding and homelessness. The latest countywide point-in-time survey of those experiencing homelessness took place in April 2020 (just one month after the stay-at-home order was given), and the 2021 survey was cancelled due to the ongoing pandemic. Accurate estimates of homeless rates are unavailable for 2021.

### 2.2.4 HOUSING AGE AND CONDITION

Housing age is one measure of housing stock conditions and a factor for determining the need for rehabilitation. Without proper maintenance, housing units deteriorate over time. Older housing units are more likely to be in need of major repairs (e.g., a new roof or plumbing). Generally, houses built 30 or more years ago are considered potentially in need of rehabilitation and may require major repairs. Houses 50 years or older are more likely to need substantial and costly renovations, including upgrades to comply with current standards for fire and earthquake safety.

As shown in Table 2-15, the housing stock in San Bernardino County is relatively new, with over 70% of all units built after 1970 and one-third of all units built after 1990. A quarter of the units in San Bernardino County were built during the 1980s. In contrast with many older parts of the region, only 1 in 14 units in the County was built before 1950. This underscores the unprecedented development rate in the County over the past 50 years, particularly during the 1980s when roughly one-quarter of all housing in San Bernardino County was built.

**Table 2-15 Age of Housing Units in 2019**

Year Housing Built	Unincorporated Area		Total County Area	
	Units	Percent of Total	Units	Percent of Total
Before 1939	3,743	3%	21,711	3%
1940–1949	5,305	4%	23,772	4%
1950–1959	15,073	13%	71,299	11%
1960–1969	12,423	10%	62,914	10%
1970–1979	16,052	13%	107,549	17%
1980–1989	28,498	24%	145,491	23%
1990–1999	19,809	16%	87,117	14%
2000–2009	15,488	13%	92,886	15%
2010 or later	4,124	3%	23,302	4%
<b>TOTAL</b>	<b>120,515</b>	<b>100%</b>	<b>636,041</b>	<b>100%</b>

Source: American Community Survey, 2019 5-Year Estimates

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Given the geographic size of the County, a housing conditions survey is not possible. However, several indicators point to substandard housing: housing unit age (built before 1940), incomplete kitchen facilities, incomplete plumbing, or no telephone service. Table 2-16 illustrates substandard housing indicators for unincorporated San Bernardino County households by tenure. While just over 8,600 units are old enough to potentially need be in need of substantial repair, between one-half of a percent to just over one percent of units lack basic kitchen or plumbing facilities.

Over the past two decades, the number of units lacking basic facilities has decreased substantially, with figures down as much as 45% comparing 2000 vs 2019. Some of these units represent cabins used today for recreational purposes, particularly in the Mountain communities, where multiple units may share common toilet and kitchen facilities.

**Table 2-16 Substandard Housing Indicators for Unincorporated Housing, 2000 vs 2019**

Housing Tenure/Status	Renter				Owner			
	Units			Percent of Total Units in 2019	Units			Percent of Total Units in 2019
	2000	2010	2019		2000	2010	2019	
Units lacking kitchen	753	359	449	1.4%	480	416	326	0.5%
Units lacking plumbing	388	217	246	0.5%	591	333	325	0.8%
Units lacking telephone service	1,514	1,879	819	2.5%	1,096	1,143	990	1.6%
Units built before 1949	3,351			10.4%	5,361			7.8%

Source: U.S. Census, 2000, American Community Survey, 2010 1-Year Estimates, American Community Survey, 2019 5-Year Estimates

### 2.2.5 HOUSING COST AND AFFORDABILITY

#### Affordability Thresholds

High housing cost burdens can lead to a number of unwanted situations, such as overcrowded homes; overpayment, which undermines a household's ability to pay for other important expenses, and premature deterioration of the housing stock due to deferred maintenance.

The calculation for rental housing affordability assumes that a household can expend no more than 30% of its monthly income on housing. Those purchasing a home can easily expend 35% or more of its monthly income on housing because of the equity and tax benefits of homeownership. However, to ensure a relatively conservative assumption for the maximum affordable purchase price, the calculation for ownership affordability assumes a 4% mortgage rate (derived from a lenders survey based on poor to fair credit), a 10% down payment, 1.1% property tax, and monthly debt of \$250 for monthly utilities.

Table 2-17 breaks down the maximum rent and purchase for a two- and four-person household based on 2021 income limits published by HCD. These figures are used to evaluate how affordable the current housing stock is for existing and future residents. Individual housing programs funded by the federal or state government may require greater levels of affordability. These figures are also used to understand the capacity of sites in unincorporated areas to be developed at prices that are affordable to a wide range of households.

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**Table 2-17 Maximum Rent and Purchase Price by Income Category**

Income Category	Annual Income <sup>1</sup>	Maximum Affordable Rent Payment <sup>2</sup>	Maximum Affordable Purchase Price <sup>3</sup>
<b>Two-Person Household</b>			
Very Low (>50%)	\$31,600	\$790	\$108,000
Low (51–80%)	\$50,600	\$1,265	\$205,000
Moderate (81–120%)	\$74,400	\$1,860	\$328,000
Above Moderate (120%)	>\$74,400	>\$1,860	>\$328,000
<b>Four-Person Household</b>			
Very Low (>50%)	\$39,500	\$988	\$149,000
Low (51–80%)	\$63,200	\$1,582	\$270,000
Moderate (81–120%)	\$93,000	\$2,325	\$423,000
Above Moderate (120%)	>\$93,000	>\$2,325	>\$423,000

Source: PlaceWorks, 2021

<sup>1</sup> Based on HCD income limits, April 2021.

<sup>2</sup> Calculated as 30% of income.

<sup>3</sup> Calculated with a debt-to-income ratio of 36 and assumes 10% down payment, 4% interest rate, and 1.1% property tax, and \$250 for monthly utilities.

## Home Prices

In the 1980s, the affordability of San Bernardino County’s homes was the key variable driving the County’s population growth. Like other housing markets in Southern California, San Bernardino County experienced a peak in sales prices in 2006, followed by a steady decline through the Great Recession. The market regained strength around 2012 and demand for housing increased toward the end of the decade.

Table 2-18 provides a summary analysis of homes built between 2018 and 2021. While new construction activity was healthy in 2019 and heading into 2020, the onset of the COVID-19 Pandemic in early 2020 led to immediate disturbances in the local, regional, statewide, and national economies. The residential development industry stalled as a whole, with builders slowing production, handcuffed by rising commodity prices, shortages of skilled labor, and pandemic-related restrictions. Individuals who would have otherwise purchased a new home (site built or manufactured unit), also held off and the amount of new single family homes built in the first half of 2021 is a fraction of previous years.

Still, San Bernardino County offers some of the most affordable housing options in Southern California. The sheer size and relative abundance of groundwater (even in the county’s desert regions generates), allows an individual to build a home at a cost that is affordable to lower income households. Between 2018 and 2021, over a quarter of new single family homes built were purchased at prices that are within the maximum affordability thresholds shown in Table 2-17. While this is obviously only a portion of the housing, these single family homes are affordable at market prices (i.e., no subsidies). Almost another 30 percent of recently built homes are affordable for moderate income households.



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**Table 2-18 Summary Statistics of Single Family Homes Built between 2018 and 2021**

Property Characteristics		Units by Income Category				
		Total	Very Low (<\$150,000)	Low (<\$270,000)	Moderate (<\$423,000)	Above Mod (>\$423,000)
<b>ALL HOMES</b>		<b>749</b>	<b>35</b>	<b>127</b>	<b>182</b>	<b>405</b>
PARCEL SIZE	Under ¼ acre	216	7	21	61	127
	Between ¼ and ½ acre	124	5	11	16	92
	Between ½ and 1 acre	48	2	14	9	23
	Between 1 and 2.5 acres	245	6	57	57	125
	Between 2.5 and 5 acres	69	10	19	16	24
	More than 5 acres	47	5	15	13	14
TYPE	Single Family Detached	653	26	84	139	404
	Manufactured Home	96	9	53	33	1
YEAR BUILT	2018	196	7	45	36	108
	2019	277	5	36	69	167
	2020	264	21	52	65	126
	2021	12	2	4	2	4
LOCATION BY COMMUNITY PLANNING AREA (CPA)	<b>Valley Region CPAs</b>	<b>135</b>	<b>1</b>	<b>6</b>	<b>18</b>	<b>110</b>
	Bloomington	4	-	-	2	2
	Mentone	126	1	3	14	108
	Muscoy	5	-	3	2	-
	<b>Mountain Region CPAs</b>	<b>205</b>	<b>9</b>	<b>20</b>	<b>38</b>	<b>138</b>
	Bear Valley	95	3	8	21	63
	Crest Forest	13	2	3	3	5
	Hilltop	8	1	2	3	2
	Lake Arrowhead	58	2	3	5	48
	Lytle Creek	4	-	2	2	-
	Oak Glen	4	-	-	-	4
	San Antonio Heights	5	-	-	-	5
	Wrightwood	18	1	2	4	11
	<b>North Desert Region CPAs</b>	<b>255</b>	<b>3</b>	<b>49</b>	<b>82</b>	<b>121</b>
	Daggett	1	1	-	-	-
	Helendale	9	-	-	3	6
	Lucerne Valley	18	-	4	14	-
	Newberry Springs	4	-	3	1	-
	Oak Hills	95	-	4	12	79
	Oro Grande	2	-	2	-	-
	Phelan/Pinon Hills	125	2	36	52	35
	Yermo	1	-	-	-	1
	<b>East Desert Region CPAs</b>	<b>119</b>	<b>18</b>	<b>41</b>	<b>34</b>	<b>26</b>
	Homestead Valley	34	6	20	8	-
	Joshua Tree	65	9	16	19	21
	Morongo Valley	7	2	1	3	1
	Pioneertown	13	1	4	4	4
	<b>Other Unincorporated Areas</b>	<b>35</b>	<b>4</b>	<b>11</b>	<b>10</b>	<b>10</b>

Note: Home prices are shown to communicate the price ranges associated with each income category. However, the income categorization was based on and adjusted to align with annual HCD income limits between 2018 and 2021. Source: San Bernardino County Assessor Tax Records, July 2021

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A key factor in the County’s affordability is its scale and pricing of developable land. Vacant residential land is widely available as lots that are generally at least one-half acre at prices that are a fraction of those in the coastal counties. Even within the county unincorporated areas, the vast amounts of large rural-scale parcels can be purchased (and developed) at a fraction of the cost of smaller, suburban-scale parcels. Table 2-19 lists the land value of single family homes built between 2018 and the first portion of 2021 based on final sales data recorded in the County Assessor Tax Records.

**Table 2-19 Land Value of Single Family Homes Built between 2018 and 2021**

Parcel Size (# of Parcels)	Average Value		Median Value		Minimum Value		Maximum Value	
	per lot	per acre	per lot	per acre	per lot	per acre	per lot	per acre
Under ¼ ac (216)	\$85,003	\$528,529	\$1,200,000	\$402,528	\$5,552	\$29,767	\$500,343	\$2,567,178
From ¼ to ½ ac (124)	\$128,551	\$379,518	\$530,439	\$346,420	\$8,409	\$18,393	\$260,035	\$793,851
From ½ to 1 ac (48)	\$73,334	\$108,714	\$403,866	\$57,268	\$5,961	\$7,322	\$278,773	\$385,274
From 1 to 2.5 ac (245)	\$72,659	\$38,491	\$421,288	\$35,455	\$4,289	\$2,570	\$298,056	\$247,144
From 2.5 to 5 ac (69)	\$63,994	\$17,164	\$500,000	\$10,870	\$8,578	\$1,733	\$255,797	\$62,385
More than 5 ac (47)	\$120,553	\$10,636	\$673,200	\$7,031	\$28,382	\$803	\$577,368	\$87,188

Note: Minimum and maximum values exclude both low and high outliers. Source: San Bernardino County Assessor Tax Records, July 2021

### Rental Prices

Rental housing plays a vital role in providing housing affordable for a variety of household sizes and special needs. Rental housing serves such needs as young adults not ready for the cost or responsibilities of homeownership, seniors seeking less costly and lower maintenance dwellings, and families who benefit from the lower cost of rental housing and onsite amenities. The median contract monthly rent for the County of San Bernardino as a whole was \$1,283, and \$953 for 1-bedroom units, \$1,188 for 2-bedroom units, \$1,477 for 3-bedroom units, and \$1,790 for 4-bedroom units. These median rents are generally affordable to low and moderate income households, even when adjusted for household size.

However, there are significant variations in a region as large as San Bernardino County. Table 2-20 shows the rental price for different sized units in various unincorporated communities. This table reflects rental housing that is both single family and multifamily (as shown in Table 2-13, multifamily housing reflects only five percent of all housing stock).

The median monthly rents in unincorporated communities are generally affordable to lower income households, even when adjusted for household size. Based on this information, nearly all existing rental housing in unincorporated communities can also be assumed to be affordable to moderate income households.

The Valley Region has the greatest concentration of people, jobs, and homes, the highest demand for rentals, the greatest range of housing size, and the highest median prices overall. The most affordable rental housing is in the Desert regions, where the environment, oversupply of housing relative to jobs, and higher vacancy rate drive down rents. Rents in the Mountain Region is close to prices in Valley communities, due to the limited supply of housing, with supply constrained by topography, safety hazards, and the presence of seasonal homes that are not available to those seeking year-round rental housing.

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**Table 2-20 Median Gross Rent, Overall and by Number of Bedrooms, 2019**

Area	Overall	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
<b>COUNTYWIDE</b>	\$1,283	\$953	\$1,188	\$1,477	\$1,790
<b>VALLEY</b>					
Bloomington	\$1,240	\$825	\$967	\$1,376	\$1,414
Mentone	\$1,067	\$975	\$1,174	\$1,155	\$1,467
Muscoy	\$1,335	\$1,010	\$1,122	\$1,417	\$1,703
San Antonio Heights	\$1,438	-	\$1,163	\$1,631	-
<b>MOUNTAIN</b>					
Big Bear City	\$1,113	\$681	\$1,090	\$1,384	\$2,201
Crestline	\$1,007	\$786	\$1,172	\$1,207	\$1,425
Lake Arrowhead	\$1,123	\$657	\$1,042	\$1,723	\$1,676
Lytle Creek	\$1,372	-	\$1,403	-	-
Oak Glen	-	-	-	-	-
Running Springs	\$1,215	\$925	\$1,156	\$1,330	\$2,083
Wrightwood	\$1,030	\$710	\$938	\$1,382	-
<b>NORTH DESERT</b>					
Baker	\$670	\$593	\$650	\$936	-
Lenwood	\$943	-	-	\$937	-
Lucerne Valley	\$908	\$683	\$812	\$940	\$1,081
Oak Hills	\$1,312	-	-	\$1,029	-
Phelan	\$1,109	\$442	\$870	\$1,224	\$1,808
Spring Valley Lake	-	-	-	\$1,673	\$1,778
Trona	-	-	-	-	-
<b>EAST DESERT</b>					
Joshua Tree	\$896	\$767	\$851	\$1,222	\$1,375
Morongo Valley	\$899	\$504	\$745	\$1,227	-

Source: American Community Survey, 2019 5-Year Estimates

### 2.2.6 HOUSING PROBLEMS

Housing problems typically refer to households that spend too much of annual household income toward housing (overpayment) or double up in a unit to share the cost (overcrowding). Both situations have significant implications for households, the housing unit occupied, and the neighborhood where these conditions occur. The following describes the prevalence of overcrowding and overpayment in the unincorporated areas of the County.

#### Housing Overcrowding

Housing overcrowding is when too many people of the same household live in the same house, measured by the number of occupants per room—excluding hallways, bathrooms, and closets. Several undesirable conditions are associated with overcrowding. Accelerated deterioration of the home, overtaxed plumbing facilities, and parking problems often occur when too many people share one living space. These conditions detract from the quality of a housing development, result in lower project values, and therefore are a considerable concern to local governments.

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Table 2-21 contains data regarding housing overcrowding in the unincorporated area. According to the federal government standards, a household is considered overcrowded if there is more than 1.0 person per habitable room. By way of example, a typical two-bedroom apartment with a living room and kitchen (a total of four rooms) would be considered overcrowded if more than four occupants lived in the housing unit. If an average of more than 1.5 persons per habitable room lived in the same dwelling unit, the unit would be classified as having severe overcrowding.

The data show that overcrowding is not prevalent in the unincorporated areas. An estimated 12% of renter households reported more than one occupant per room, and only 6% of owner-occupied units reported overcrowded conditions. Overall, overcrowded housing conditions occurred in approximately 8% of all unincorporated households. In general, existing housing units in the unincorporated county communities appear to be appropriately sized for the majority of households, regardless of tenure.

Overcrowding is more prevalent in rental households due to a number of reasons. Lower income households may increase in size without increasing household income (e.g., adding another child or elderly parent). Such a household may not be able to afford a housing unit with more rooms, which often causes them to remain in their current home. Additionally, the market for rental units with three or more bedrooms is fairly small across the county, which discourages the development of new, large housing units and thus creates a small number of large units available for rent.

**Table 2-21 Housing Overcrowding, 2019**

Overcrowding Characteristics (# occupants per habitable room)	Renter Occupied		Owner Occupied	
	Households	% of Total	Households	% of Total
Total households	32,247	100%	62,979	100%
Total Overcrowding (More than 1.0)	4,001	12%	3,760	6%
Some Overcrowding (1.01 to 1.50)	2,894	9%	2,601	4%
Moderate Overcrowding (1.51 to 2.0)	1,019	3%	829	1%
Severe Overcrowding (More than 2.0)	88	<1%	330	<1%

Source: American Community Survey, 2019 5-Year Estimates

### Household Overpayment

A primary goal for communities is the provision of decent housing and a suitable living environment for residents of all economic levels. Overpaying for housing can significantly burden a household. These households are likely challenged to afford other basic needs and could face eviction, foreclosure, or overcrowding to reduce the cost burden.

Overpayment is typically defined as spending more than 30% of a household’s monthly gross income for housing. Moderate and upper-income households may, and often do, expend more than 30% of their incomes for housing while still having the ability to pay for basic necessities with the balance of their income. Moderate overpayment refers to spending 30% to 50% of income on housing, and severe overpayment refers to spending more than half of a household’s gross income toward housing costs.

Table 2-22 lists the prevalence of overpayment by renter households and Table 2-23 lists the prevalence of overpayment by homeowner households in the unincorporated area. Overpayment is much more

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common than overcrowding. Approximately 36% of all households spend more than 30% of their monthly income on housing, with 58% of renter households and 26% of mortgage-holding owner households overpaying for housing. Additionally, over a quarter (28%) of renter households spend more than 50% of their monthly income on housing.

Although overpayment affects all economic levels, owners are in a different situation than renters. Homeowners may overextend financially to purchase a home, but they maintain the option of selling the home and realizing tax benefits or appreciation in value. Renters are limited to the rental market and are generally required to pay the rent established by that market. Rent overpayment is more often due to a lack of income, while homeowner overpayment is due more to the high price of single-family housing and the preference to become or stay a homeowner.

**Table 2-22 Housing Overpayment for Renter Households, 2018**

Overpayment Characteristics (rent as a % of income)	Renter Household Income									
	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or greater	
	#	%	#	%	#	#	%	#	%	#
Total households	6,850	100%	6,081	100%	5,416	100%	5,408	100%	6,874	100%
No overpayment (<20%)	60	1%	152	2%	417	8%	1,152	21%	4,907	71%
No overpayment (20% to 29%)	141	2%	415	7%	1,350	25%	2,571	48%	1,750	25%
Overpayment (30% to 49%)	1,012	15%	2,886	47%	3,215	59%	1,665	31%	208	3%
Severe Overpayment (>50%)	5,637	82%	2,628	43%	434	8%	20	0%	9	0%

Note: Table lists rental households for which income data is available (30,629). Source: American Community Survey, 2018 5-Year Estimates

**Table 2-23 Housing Overpayment for Ownership Households, 2018**

Overpayment Characteristics (rent as a % of income)	Ownership Household Income									
	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or greater	
	#	%	#	%	#	%	#	%	#	%
Total households	7,992	100%	8,166	100%	7,318	100%	11,937	100%	26,777	100%
No overpayment (<20%)	4,791	60%	4,258	52%	2,994	41%	5,011	42%	18,531	69%
No overpayment (20% to 29%)	19	0%	293	4%	1,047	14%	3,176	27%	6,076	23%
Overpayment (>30%)	3,182	40%	3,615	44%	3,277	45%	3,750	31%	2,170	8%

Note: No overpayment ownership includes ownership households without a mortgage. Source: American Community Survey, 2018 5-Year Estimates

## 2.3 SPECIAL NEEDS GROUPS

### 2.3.1 ELDERLY PERSONS

The special housing needs of seniors are an important concern since many retired persons are likely to be on fixed low incomes. In addition, seniors maintain special needs related to housing construction and location. Seniors often require ramps, handrails, and lower cupboards and counters to allow greater access and mobility. They also may need special security devices for their homes to allow greater self-protection. In terms of location, because of limited mobility, seniors also typically need to have access to public facilities (e.g., medical and shopping) and public transit facilities. The County of San Bernardino is

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committed to addressing the special needs of senior citizens and offers a variety of resources and housing programs to meet these needs.

It is estimated that in 2019, approximately 14 percent of the unincorporated area population was 65 years of age or older (41,760 persons). Approximately 23,945 seniors were householders and represented 25 percent of all households in the unincorporated county. Of those households, approximately 20,128 were owner occupied and 3,817 were renter occupied. Table 2-24 provides additional breakdowns for the unincorporated county.

Elderly persons are often retired and live off of limited income derived from pensions (or other retirement vehicles) and/or social security income. Elderly persons that live in ownership households frequently have little to no mortgage costs and their limited income allows them to purchase basic necessities. So, while approximately 52% of elderly homeowners earn low incomes, many of these households are not at risk of overpayment. However, approximately 77% of elderly renter households earn low incomes and, because they have ongoing housing costs, are at greater risk for overpayment and being unable to pay for other expenses. Table 2-25 presents additional breakdowns for the unincorporated county. Providing rental assistance where needed, housing rehabilitation assistance for homeowners, and other programs can assist seniors to meet their housing expenses.

**Table 2-24 Householders by Age and Tenure, 2019**

Householder Age	Renter Occupied		Owner Occupied		Total Households	
	Households	% of Total	Households	% of Total	Households	% of Total
Total households	32,247	100%	62,979	100%	95,226	100%
Under 65 years	28,430	88%	42,851	68%	71,281	75%
65 to 74 years	2,528	8%	12,047	19%	14,575	15%
75 years or older	1,289	4%	8,081	13%	9,370	10%

Source: American Community Survey, 2019 5-Year Estimates

**Table 2-25 Elderly Households by Income and Tenure, 2016**

% of HUD Area Median Family Income (HAMFI)	Renter Occupied		Owner Occupied		Total Households	
	Households	% of Total	Households	% of Total	Households	% of Total
Total households	2,545	100%	14,095	100%	16,640	100%
< 30% HAMFI	799	31%	1,882	13%	2,681	16%
30% to 50% HAMFI	691	27%	2,318	16%	3,009	18%
50% to 80% HAMFI	458	18%	2,470	18%	2,928	18%
80% to 100% HAMFI	142	6%	1,575	11%	1,717	10%
> 100% HAMFI	455	18%	5,850	42%	6,305	38%

Note: HAMFI is generally equal to area median income (AMI). Source: HUD CHAS, 2012–2016

### 2.3.2 LARGE HOUSEHOLDS

Large households are included as a special needs group because they require larger dwellings with more bedrooms. These households typically have the highest cost burdens. This is especially true for renter

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households, because multifamily rental units are typically smaller than single-family units. In unincorporated San Bernardino County, approximately 20,691 households had five or more persons (18% of all households) as of 2019. Of these households, about 41 percent were renters and 59 percent were owners.

As of 2019, there are an estimated 64,267 occupied housing units with three or more bedrooms in the unincorporated county, which represents over two-thirds of all households. Over three quarters (77%) of owner households and nearly half of renter households live in units with three or more bedrooms. Combined with the low rates of overcrowding presented in Table 2-21, this data indicates that there are few significant issues with larger households finding adequately sized housing units. The ability of to build single family homes at a very low cost enables unincorporated residents to construct and/or acquire housing with enough room for their entire household. However, larger households may need to spend more than 30% of their income to live in a larger housing unit, as evidenced by the higher rates of overpayment in Tables 2-22 and 2-23.

### 2.3.3 SINGLE-PARENT HOUSEHOLDS

Single-parent households are households led by a single male or female with one or more children under the age of 18 at home. These households' living expenses generally take up a larger share of income than is the case in two-parent households. Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent households. Additionally, single-parent households have special needs involving access to daycare or childcare, healthcare, and other supportive services.

In unincorporated San Bernardino County, there were an estimated 11,390 single-parent households (12% of all households) as of 2019, with 7,651 headed by single women and 3,739 headed by single men. Of the 7,651 single-parent households headed by single women, approximately 3,140 households (40%) experience poverty. Single-parents households headed by single men experienced lower rates of poverty, with 736 households out of 3,739 (20%) experiencing poverty.

### 2.3.4 PERSONS WITH A DISABILITY

Physical and developmental disabilities can hinder access to housing units of traditional design. Examples of housing design features that may be needed to accommodate persons with disabilities include level entries, wider doorways, larger bathrooms, lever-style door handles, hand-held showerheads, lower kitchen counters, and pull-out shelves. To meet the special needs of disabled residents, the County operates programs for home repair, rental assistance, and improving accessibility.

As of 2019, between 23,000 and 78,000 individuals (8% to 27% of total population) living in the unincorporated county reported a limitation. A range is provided because a person may report one or more disabilities. The breakdown in population by type of limitation is shown in Table 2-26. Rates of disability by age group are not unusual, with those under age 18 experiencing extremely low rates of disabilities, those age 18 to 65 experiencing very low rates of disabilities, and those over the age of 65 experiencing higher rates of disability.

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For those age 18 to 65, disabilities can affect their ability to work and earn income/save for retirement. Approximately 7,300 individuals who are actively in the workforce (employed and unemployed) reported a disability (7% of the total workforce). In elderly residents, their physical and cognitive abilities begin to decline naturally due to the aging process, resulting in a diminished capacity to take care of themselves and live independently.

**Table 2-26 Disability by Type and Age, 2019**

Disability Type	Under 18		18 to 65		Over 65		Total	
	#	% of Total Pop	#	% of Total Pop	#	% of Total Pop	#	% of Total Pop
Hearing	429	<1%	3,947	2%	6,890	17%	11,266	4%
Vision	453	<1%	4,143	2%	3,102	7%	7,698	3%
Cognitive	1,599	2%	8,449	5%	4,312	10%	14,360	5%
Ambulatory	432	<1%	11,541	6%	11,079	27%	23,052	8%
Self-care	530	<1%	4,678	3%	3,663	9%	8,871	3%
Independent living	n/a	n/a	7,766	4%	6,660	16%	14,426	5%

Source: American Community Survey, 2019 5-Year Estimates

### Persons with Developmental Disabilities

According to Section 4512 of the Welfare and Institutions Code, “developmental disability” means a disability that originates before an individual attains 18 years of age, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. It includes intellectual disabilities, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with intellectual disabilities but does not include other conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment that provides medical attention and physical therapy. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services currently provides community-based services to approximately 350,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers. The Inland Regional Center is one of the regional centers in the state of California and provides point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The information in Table 2-27 from the California Department of Developmental Services provides more details about the disabled population in unincorporated San Bernardino County. As shown in the table, approximately 1,900 persons in the listed zip codes are served by the Inland Regional Center. This is approximately 0.6 percent of the total population of the unincorporated areas of the county. It should



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be noted that there are only approximately 135 residents served by the Inland Regional Center that reside in zip codes (first seven listed in Table 2-27) that cover exclusively unincorporated lands. The remaining zip codes listed cover are where at least 50% of the land is unincorporated. Not shown are the roughly 6,200 residents that reside in zip codes where less than 50% of the land is unincorporated (generally no more than 10% in terms of area where residents live). Accordingly, the 1,900 figure is considered a sufficiently accurate estimate of unincorporated residents that are served by the Inland Regional Center.

**Table 2-27 Developmentally Disabled Residents by Place of Residence and Age, 2021**

Zip Code	By Place of Residence							By Age		
	Home of Parent/ Family/Guardian	Independent or Supported Living	Community Care Facility	Intermediate Care Facility	Foster/Family Home	Other	Total	17 and younger	18 and older	Total
92317	5	0	0	0	0	0	5	0	5	5
92325	52	5	0	0	0	5	62	21	35	56
92341	5	0	0	0	0	0	5	5	0	5
92352	33	0	5	0	5	0	43	18	18	36
92378	5	0	0	0	0	0	5	5	5	10
92391	5	5	5	0	0	0	15	5	5	10
92301	338	26	36	0	22	5	427	191	232	423
92308	304	28	28	5	5	5	375	164	214	378
92316	252	5	26	0	5	5	293	131	163	294
92322	5	0	0	0	0	0	5	5	5	10
92359	51	5	5	0	5	0	66	32	29	61
92407	527	27	29	0	17	5	605	318	286	604
<b>Total</b>	<b>1,582</b>	<b>101</b>	<b>134</b>	<b>5</b>	<b>59</b>	<b>25</b>	<b>1,906</b>	<b>895</b>	<b>997</b>	<b>1,892</b>

Note: A value of "5" is provided when the data reported a value of "<11" to generate an estimate of the totals for each zip code and column.  
Source: California Department of Developmental Services, Quarterly Consumer Reports, August 2021

### 2.3.5 PERSONS EXPERIENCING HOMELESSNESS

Every January, San Bernardino County conducts a count of those experiencing homelessness; the most recent available data is for the count completed in January 2020 (COVID-19 restrictions prevented an annual count in 2021). While the size of the homeless population may change throughout the year, the primary purpose of the count is to estimate how many homeless people are in San Bernardino County in general on any given day and gain demographic information about those experiencing homelessness. An interview or observational survey, or both, could be chosen by surveyors, based on the situation during the counts. Ideally, every person would be interviewed, but obviously this was not always possible because of safety concerns, language barriers, refusal, etc. Therefore, some counts also provided demographic information about the adults counted related to location (whether a person was counted on the streets or in a residential facility that serves people experiencing homelessness), age, gender, ethnicity, and state of birth.

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For an unincorporated area, it can be especially difficult to accurately evaluate the number of people experiencing homelessness who associate their temporary location with an unincorporated area. First, most social and government services, basic retail stores, and food establishments are located outside of unincorporated areas, creating little reason for persons experiencing homelessness to locate in any semi-permanent fashion in unincorporated areas. Additionally, outside of the Valley region, the unincorporated communities are often far from any incorporated city or town (in some cases dozens or even hundreds of miles away), with weather and topography that makes surviving even one or two days without assistance extremely difficult. According to the 2020 count, there were approximately 157 adults and children experiencing homelessness on any one day in unincorporated San Bernardino County, with 147 of these unsheltered. The breakdown of where (and how many) people experiencing homelessness were found is as follows: Mountain Region: Big Bear City/Sugarloaf/Running Springs (13), Crestline (22); Valley Region: Bloomington (19), Muscoy (24); East Desert Region: Joshua Tree (54), Landers (2), Morongo Valley (5); North Desert: Phelan/Pinon Hills (2); and countywide/unknown (18).

Countywide, there were approximately 3,125 adults and children experiencing homelessness on any one day, with 2,390 of these unsheltered. Countywide, roughly three-quarters (72%) of unsheltered adults were male and children were generally equally male and female. An estimated 695 (691 adults and 4 children) out of the total of 2,390 individuals were documented as chronically homeless. The definition of chronically homeless is complex but can be generally understood to be a person that has experienced homelessness for a total of 12 months or more in the past one to three years. In comparison, about 29% of adults reported that this was the first time they had experienced homelessness. Approximately 20% of adults reported that they had been diagnosed with a life-threatening chronic health condition.

The San Bernardino County Homeless Partnership, which was formed to provide a more focused approach to issues of homelessness within the county, manages the Continuum of Care system. The system is based on four components:

- safe shelter through a homeless shelter or a motel voucher
- transitional housing
- social services such as substance abuse treatment, mental health services, and independent living skills
- permanent housing and homelessness prevention service

The San Bernardino County Homeless Partnership was formed in 2007 to administer federal grants and lead the County's coordinated strategy on homelessness. It provides leadership in creating a comprehensive countywide network of service delivery to the homeless and near homeless families and individuals through facilitating better communication, planning, coordination, and cooperation among all entities that provide services and/or resources for the relief of homelessness in San Bernardino County. Through the Homeless Partnership, the County manages and administers the following:

- Continuum of Care grants, including the Homeless Housing, Assistance and Prevention Program, Continuum of Care Competition, and Homeless Emergency Aid Program

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- Homeless Provider Network, which provides a forum and environment where collaborative public and private programs collaborate to improve the current delivery of services and fill identified gaps in services to the homeless and those at-risk of becoming homeless in the county. The Network meets on a monthly basis and includes partners from public, private, and non-profit service providers; community and faith-based organizations; and housing organizations serving county residents.
- Regional Steering Committee Meetings held quarterly (at a minimum), with separate committees for the desert, mountain, central valley, east valley, and west valley subregions.
- Interagency Council on Homelessness, which is the policy making body for the Homeless Provider Network and includes elected and County officials and representatives from the Network.
- Homeless Management Information System, which is a coordinated system of computers that enable service, shelter, and housing providers in different locations across the county to collect and share information about the homeless individuals and families seeking services. This system allows users (service providers, agencies, etc.) to collect and store information that can be used to improve service delivery for their consumers as well as generate required reports for different funding sources, including the Annual Performance Report for HUD.

The County Sheriffs Department in collaboration with the Department of Behavioral Health publishes a Resource Guide to provide information regarding services available at a community level. This guide describes and provide contact information for the full spectrum of needs and services for those experiencing homelessness. Table 2-28 lists the shelters available throughout the county as published in the Resource Guide.

**Table 2-28 Emergency Shelters, Transitional Housing, and Motel Voucher Resources**

Resource Location and Name	Resource			Population Served				Additional Notes
	Emergency Shelter	Transitional Housing	Motel Vouchers	Male	Female	Children	Families	
<b>ALL AREAS</b>								
Clear Water Residential		X		X	X			Transitional housing for seniors and veterans
<b>CENTRAL VALLEY SUBREGION</b>								
Central City Mission	X	X		X				Food, clothing, shelter, and transitional housing
Family Services Association			X				X	Rental assistance program, emergency shelter vouchers, and food services
Frazer Community Center	X			X		X		Shelter and referral services to other shelters, motel vouchers, and food and medical services
County Homeless Program	X	X		X	X	X	X	Serves individuals living with mental illness
Inland Temporary Homes	X	X		X	X	X	X	Emergency shelter and transitional housing
Mary's Mercy Center		X			X	X		Food, clothing, and transitional housing
Mercy House		X		X	X	X	X	Cold weather shelter vouchers

**Table 2-28 Emergency Shelters, Transitional Housing, and Motel Voucher Resources**

Resource Location and Name	Resource			Population Served				Additional Notes
	Emergency Shelter	Transitional Housing	Motel Vouchers	Male	Female	Children	Families	
Operation Grace	X	X			X	X		Cold weather shelter vouchers
Salvation Army	X				X	X	X	Homeless shelters and shelter vouchers
Time for Change	X	X			X	X		Shelters and supportive services
Veronica's Home of Mercy		X			X	X		Transitional housing
<b>WEST VALLEY SUBREGION</b>								
Foothill Family Shelter		X			X	X		Transitional housing
Hope Partners			X					Food, shelter, and supportive services
Mercy House		X		X	X	X	X	Cold weather shelter vouchers
<b>DESERT REGION</b>								
Desert Manna	X			X	X	X	X	Cold weather shelter to the homeless
Family Assistance Program		X			X	X	X	Transitional housing and advocacy services
High Desert Homeless	X	X		X	X	X	X	Food, clothing, showers, personal care items, and shelter through motel vouchers
Life Community Development		X		X	X	X	X	Transitional housing and supportive services
New Hope Village		X		X	X	X	X	Transitional housing and supportive services
River's Edge Men's Ranch		X		X				Transitional housing and supportive services
Salvation Army	X			X	X	X	X	Homeless shelters and shelter vouchers
Samaritan's Helping Hand		X	X	X	X	X	X	Food, utility assistance, rental assistance, transitional housing, and supportive services
Set Free Christian Fellowship	X			X	X	X		Emergency shelter
Victor Valley Family		X		X	X	X	X	Transitional housing and supportive services
Victor Valley Rescue Mission	X	X		X			X	Food, shelter, and supportive services

Source: San Bernardino County Homeless Resource Guide

### 2.3.6 EXTREMELY LOW INCOME HOUSEHOLDS

Low income households, especially extremely low income households, have disproportionately more and more severe housing and supportive needs. Extremely low-income households typically have persons with special housing needs, including but not limited to persons experiencing homelessness or at risk of homelessness, persons with substance abuse problems, and farmworkers. These residents are likely on public assistance, including cash benefit, Cal-Fresh, or Medi-Cal. Many need access to safe and affordable childcare to parents to continue to work and earn adequate incomes.

Approximately 14,842 households earn less than 30% of the area median income (approximately \$20,000). This represents just under 16% of all households in the unincorporated county. Of these extremely low income households, an estimated 7,992 reside in rental housing and an estimated 6,850 reside in ownership housing. These figures represent 25% of total rental households and 11% of total ownership households. Table 2-29 breaks down the data for the unincorporated areas.

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Approximately 40% of extremely low income ownership households overpay for housing. The balance (60%) are likely occupied by those who are retired and have little to no mortgage costs, which gives them an ability to purchase basic necessities on their limited income. Some portion of the 40% may have been overpaying for housing at the time of the analysis through the 2019 American Community Survey but may pay off their remaining mortgage in a short period of time. Still, approximately 3,000 ownership households earn less than \$20,000 per year and spend more than 30% of their income on housing.

Extremely low income households that have ongoing rental costs are at greater risk for overpayment and being unable to pay for other expenses. Nearly all (97%) such households spend more than 30% of their income on housing and most (82%) actually spend more than 50% of their income on housing. There is a positive trend occurring countywide, with the percentage of families living in poverty (\$12,490 for an individual and \$16,910 for two people with no children, and \$21,330 for a family/household of three as of 2019). Between 2014 and 2019, the percentage of families living in poverty has declined every year from 15% in 2014 to just over 10% in 2019.

**Table 2-29 Extremely Low Income Households by Tenure, 2019**

Householder Age	Renter Occupied		Owner Occupied		Total Households	
	Households	% of Total	Households	% of Total	Households	% of Total
Total households	32,247	100%	62,979	100%	95,226	100%
Households with income below \$20,000	7,992	25%	7,992	11%	14,842	16%
Households with income below \$20,000 spending over 30% of income on housing	6,649	21%	3,201	5%	9,850	10%

Source: American Community Survey, 2019 5-Year Estimates

### 2.3.7 FARMWORKERS

Documenting the precise number of farms and farmworkers is difficult in San Bernardino County. According to the 2016 Agricultural Census, the entire County has approximately 1,062 farms totaling 68,228 acres, and the average farm size is 64 acres (median size is 5 acres). The market value of all agricultural products sold is \$374 million for crops, of which nearly two-thirds of the value of sales (\$280 million) is for livestock, poultry, and their products. Moreover, as of 2016, an estimated 4,993 acres were enrolled under Williamson Act contracts.

Farmworkers are persons whose primary incomes are earned through agricultural work. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. For certain agricultural products, the labor force is supplemented by seasonal workers during harvest periods. Farms may also hire migrant workers—those whose travel prevents them from returning to their primary residence every evening. The nature of agricultural work affects the housing needs of farmworkers. Farmworkers employed year round generally live with their families and need permanent affordable housing like other lower income households. Migrant farmworkers who follow seasonal harvests often need temporary housing.

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An estimated 539 residents of the unincorporated area (0.65% of the workforce) are employed in farming occupations, and 195 full-time agricultural jobs (0.24% of jobs in the county). The 2016 Census of Agriculture notes the presence of migrant labor, but no estimates are available.

Accessory dwellings (and labor quarters) are allowed by right in both the Resource Conservation and Agricultural districts, provided the accessory use is on the same site as the agricultural use. Recreational vehicles are also allowed with a special use permit. In the Agricultural Preserve Overlay, farm labor camps and temporary trailer housing are allowed as labor quarters. The County also allows caretaker units in all zones, except Floodway and Open Space land use districts. For agricultural operations limited to three months per year, encompassing the harvest season of the agricultural product, recreational vehicles may also be used as temporary labor quarters.

### 2.4 HOUSING AT RISK OF CONVERSION

California law requires that all housing elements include an analysis of assisted multiple-family housing projects that are at-risk of conversion to non-low income uses. These assisted housing developments are multifamily rental housing complexes that receive government assistance under federal, state, and/or local programs. Housing that falls under this statute includes new construction assistance, rehabilitation assistance, and/or rental assistance. The analysis must verify units that are not at risk of conversion to market rents and, for those at risk of conversion, contain a detailed analysis and plan for the preservation of the at-risk affordable housing units.

Although public assistance is a critical means for financing the construction and rehabilitation of housing, the affordability of the housing oftentimes lasts for only a few decades or less. The reasons why publicly assisted housing might convert to market rate include expiring subsidies, mortgage prepayment by the property owner, and/or the expiration of affordability restrictions. Affordable housing is also most likely to convert to market rents during inflationary times because market rents are increasing much faster than subsidized rents, which provides the owner with a greater financial incentive to convert the project to non-low income uses.

The County of San Bernardino Economic Development Agency, Community Development and Housing Agency, and Department of Behavioral Health have and/or will have funded a significant number of affordable housing units. This includes assistance to dozens of apartment projects that provide over a thousand units affordable to lower income households and several thousand apartment units under control of the County Housing Authority that provide housing units affordable to lower income households. In keeping with the County's approach to targeting affordable housing where the greatest housing needs exist relative to employment centers, the vast majority of projects are in cities.

Table 2-30 provides a summary of publicly subsidized units only in the unincorporated area of San Bernardino County (listed in order of conversion date), followed by a brief description of each development. As none of the units shown below are at risk of converting to market rate by 2031, no analysis of preserving at-risk units is required.

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**Table 2-30 Assisted Multifamily Units in Unincorporated County Areas**

Project	Occupants	# Bedrooms			Affordable		Year Built	Financing	Potential Conversion Date
		1	2	3	Units	% AMI			
Las Terrazas Apartments 1176 W Valley Boulevard Colton	Family	39	40	33	112	30% to 80%	2022 (est.)	LIHTC, NPLH, HOME	2077
Bloomington Grove III 18030 Valley Boulevard Bloomington	Family	13	59	26	98	30% to 50%	2022	LIHTC, Sec 8	2077
Bloomington Grove II 18026 Valley Boulevard Bloomington	Family	8	44	32	84	30% to 50%	2016	LIHTC, Sec 8	2071
Bloomington Grove I 18026 Valley Boulevard Bloomington	Family	1	4	32	36	30% to 50%	2016	LIHTC, Sec 8	2071
Lillian Court 18030 Valley Boulevard Bloomington	Senior	65	5	-	70	30% to 50%	2016	LIHTC, Sec 8	2071
Yucca Trail Apartments 451 Verbena Joshua Tree	Family	4	46	-	50	Up to 50%	1987	USDA Section 515 & 521	2067
Quail Trail Apartments 310 Sunrise Trail Havasu Lake	Family	6	4	-	10	Up to 30%	2012	USDA Section 515 & 521	2042
Desert View Apartments 57535 Death Valley Road Baker	Family	-	8	3	11	30% to 60%	2002	HOME	Perpetuity (County owned)
Grandview Towers 707 Grandview Twin Peaks	Senior	29	11	0	40	Up to 50%	1996	HOME, Sec 8	Perpetuity (County owned)
Mentone Apartments 1232 Crafton Avenue Mentone	Family	12	14	8	34	Up to 30%	1991	HOME, Sec 8	Perpetuity (County owned)
Searles Apartments 13400 Athol Street Trona	Family	24	32	-	54	Up to 30%	1979	USDA Section 515 & 521	Perpetuity (Property Input)

Source: County of San Bernardino

- Las Terrazas Apartments.** These family apartment complex consists of 111 affordable units (plus one manager's unit), a community building, and a childcare building, with all buildings constructed on a six-acre site in the unincorporated Colton sphere of influence. The community building serves as a gathering place for events and on-site services such as English as a Second Language classes, computer literacy, resume-writing assistance, afterschool programs, and personal finance, nutrition, and conflict mediation courses, including other volunteer programs. The 2,500-square-foot childcare building is equipped with two classrooms, an office, three bathrooms, a teachers lounge, and 4,000 square feet of open space.

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- **Bloomington Grove (Phases I, II, and III).** Over three phases of development, Bloomington Grove offers a total of 217 affordable family apartments (plus one manager's unit), including 10 for County Department of Behavioral Health clients and 10 for Inland Empire Health Plan members. The first phase also included the construction of the Bloomington Public Library onsite. Alongside the third phase is the creation of a 7,700 square foot community center and the County's relocation and improvement of Ayala Park (directly adjacent and accessible all three phases).
- **Lillian Court.** This development is reserved for those aged 55 and older, offering 70 affordable one-bedroom apartments in Bloomington. Lillian Court was developed in conjunction with the first phase of Bloomington Grove and the construction of the Bloomington Public Library.
- **Yucca Trail Apartments.** This apartment complex in Joshua Tree offers 49 affordable family units (plus one manager's unit). While the development was built in 1992, the project received a \$2.5 million bond from the California Municipal Financing Authority in 2012 to finance the acquisition, rehabilitation, and long-term affordability (55 years) of the project.
- **Quail Trail Apartments.** This apartment complex in Havasu Lake (on tribal land) offers 10 affordable rental units. Completed in 2012, this project will remain affordable for 30 years. Quail Valley Apartments is not at risk of conversion to market rate until 2042.
- **Desert View Apartments.** This development in Baker offers 11 affordable rental units. Built in 2001, Desert View Apartments was initially funded with County HOME funds. In 2002, the County Housing Authority obtained additional project-based vouchers to maintain the project's affordability through 2022. The project is owned by the County Housing Authority and is not considered at risk of conversion.
- **Grandview Apartments.** This development in Twin Peaks offers 40 affordable units for seniors. Built in 1996, the project received County HOME funds. The County Housing Authority subsequently obtained and dedicated additional project-based vouchers to maintain the project's affordability in perpetuity. The project is owned by the County Housing Authority and is not considered at risk of conversion.
- **Mentone Apartments.** This development in Mentone offers 34 affordable units for families. Built in 1991, the project was financed through HCD's Rental Housing Construction Program. By 2012, when the affordability covenant period had nearly expired, the County Housing Authority obtained project-based vouchers to maintain the affordability of all 34 units. The project is owned by the County Housing Authority and not at risk of conversion.
- **Searles Apartments.** This complex in Trona offers 56 affordable family units. Originally built in 1979, the covenant expired in 2009. However, according to the property manager, the intent is to keep the project affordable in perpetuity as HUD guaranteed subsidies exceed the market rent (which is affordable to low income households). Therefore, the project is not at risk of conversion.



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### 2.5 REGIONAL HOUSING NEEDS ASSESSMENT (RHNA) ALLOCATION

California law requires cities to plan for the accommodation of population and employment growth by implementing responsive housing programs. To assist in that effort, the Southern California Association of Governments (SCAG) prepares housing construction needs goals for each incorporated city/town and county as part of the Regional Housing Needs Assessment (RHNA). Total housing construction need comprises the number of housing units needed to accommodate future population and employment growth, normal vacancies and demolitions, pent-up housing demand (unique for this housing cycle), and targets for the number of affordable units.

The 2021–2029 RHNA allocates 8,832 units to the County of San Bernadino (unincorporated areas only), which includes roughly 6,000 new units based on projected growth of new households and about 2,800 new units based on pent-up demand from existing households. Table 2-31 breaks down the allocation by income category.

Additionally, while not identified by the RHNA process, state law requires jurisdictions to quantify the projected number of extremely low income households (those earning up to 30% of the area median income (AMI). One of the accepted methodologies is to presume that 50% of the allocation for very low income households qualify as extremely low income households. Based on the County’s 2021–2029 allocation, there are 1,090 projected extremely low income households (50% of 2,179 rounded up).

**Table 2-31 Regional Housing Needs Assessment (RHNA) Allocation, 2021–2029**

Income Category	Units	Percent of Total
Very Low (up to 50% of AMI)	2,179	25%
Low (50% to 80% of AMI)	1,360	15%
Moderate (80% to 120% of AMI)	1,523	17%
Above Moderate (120% of AMI and above)	3,770	43%
<b>TOTAL</b>	<b>8,832</b>	<b>100%</b>

Source: Southern California Association of Governments, July 2021

### 2.6 FAIR HOUSING ANALYSIS

In process...