

2 HOUSING NEEDS ASSESSMENT

This section of the Housing Element consists of an analysis of demographic, economic, employment, and housing data that help identify and illustrate the housing needs in the City of Redlands. Numerous data sources were used in updating the City's Housing Element. The key data sources include:

- Census and American Community Survey (ACS) – 2019 5-year estimates
- Southern California Association of Governments pre-certified housing data
- California Department of Finance Population and Housing Estimates
- Employment Development Department, Labor Market Statistics
- US Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data
- California Department of Housing and Community Development (HCD)

2.1 POPULATION AND DEMOGRAPHICS

2.1.1 Population Growth

Since incorporation in 1888, Redlands has consistently grown over several decades, along with the surrounding areas of San Bernardino County. As shown in Table 2-1, Redlands' population grew by steady double digits each decade through most of the twentieth century and has more than tripled since 1950. This rapid growth coincides with the conversion of former citrus groves to residential and other uses and, in turn, a shift in the economic base of the community from predominantly agricultural to service-related industries. Noteworthy, the Redlands population growth has slowed to single digits since 2000. As of 2020, Redlands' population was estimated to be 73,168.

TABLE 2-1: REDLANDS POPULATION SINCE INCORPORATION 1888-2020

Year	Population	Percent Increase
1888 ¹	1,000	N/A
1900	4,797	379.7%
1910	10,440	117.6%
1920	9,874	-5.4%
1930	14,162	43.4%
1940	14,324	1.1%
1950	18,429	28.7%
1960	26,829	45.6%
1970	36,355	35.5%
1980	43,619	20.0%
1990	60,394	38.5%
2000	63,591	5.3%
2010	68,747	8.1%
2020	73,168	6.4%

Sources: US Census; 2019 American Community Survey.

1. Date of incorporation for City of Redlands.

Table 2-2 compares recent population growth in Redlands and San Bernardino County since 1990. Overall, the County’s population growth rate has exceeded that of the City, due primarily to its larger scale and amount of developable land. By 2045, SCAG projects that Redlands’ population will grow to 80,800, a 13 percent increase between today and 2045 (i.e., an annual population growth rate of 0.5 percent per year, on average).

TABLE 2-2: CITY AND COUNTY POPULATION TRENDS 1990-2020

Jurisdiction	1990	2000	Percent Increase 1990- 2000	2010	Percent Increase 2000- 2010	2020	Percent Increase 2010- 2020
City of Redlands	60,394	63,591	5.3%	68,747	8.1%	73,168	6.4%
San Bernardino County	1,418,380	1,709,648	20.5%	2,035,210	19.0%	2,181,654	7.2%

Sources: 1990, 2000, and 2010 US Census; 2014-2019 American Community Survey; SCAG pre-certified housing data.

2.1.2 Race and Ethnicity

Table 2-3 shows that the racial and ethnic characteristics of Redlands has changed significantly since 2010, with the percentage of Whites and Asians increasing as a proportion of the population, with American Indians/Alaskan Natives, Black/African Americans, Native Hawaiians/Other Pacific Islanders, those of

Hispanic/Latino of any race and those of Two or More Races and Others declining as a proportion of the population.

Today, Whites comprise a majority (72.5%) of Redlands’ population, whereas this group represents 61.2 percent of the San Bernardino County population. Compared to Redlands, the County also has a higher percentage of Blacks/African Americans (8.3% vs. 5.4%) and those identifying as other races (17.5% vs. 7.5%). More significantly, over half (53.3%) of the County’s population is Hispanic/Latino compared to 32.7 percent in Redlands. Not only did the percentage of American Indian/Alaskan Native, Native Hawaiian/Other Pacific Islander, and Other decrease as a percent of the total City population, but the actual number of persons decreased between 2010 and 2019.

TABLE 2-3: REDLANDS RACE & ETHNICITY, 2010 AND 2019

Race/Ethnicity	Redlands, 2010		Redlands, 2019		San Bernardino County, 2019	
	Number	Percent	Number	Percent	Number	Percent
American Indian /Alaskan Native	625	0.9%	332	0.47%	17,782	0.83%
Asian	5,216	7.6%	5,729	8.05%	154,332	7.18%
Black/African American	3,564	5.2%	3,870	5.44%	179,292	8.34%
Native Hawaiian/ Other Pacific Islander	235	0.3%	147	0.21%	6,838	0.32%
White	47,452	69.0%	51,653	72.55%	1,315,238	61.20%
Other	8,266	12.0%	5,346	7.51%	368,600	17.15%
Two or More Races	3,389	4.9%	4,121	5.79%	106,949	4.98%
Total	68,747	100.0%	71,198	100.0%	2,149,021	100%
Hispanic/Latino ¹	20,810	30.3%	23,261	32.67%	1,145,874	53.32%

Sources: 2010 US Census; 2014-2019 American Community Survey; SCAG pre-certified housing data.

1. Persons of Hispanic/Latino ethnicity may be of any race.

2.1.3 Age Characteristics

Between 2010 and 2019, the population percentage for most age groups shifted, with the later age ranges such as those aged 55+ experiencing the greatest growth. In 2010, these groups accounted for approximately 25 percent of the population, while in 2020 they accounted for almost 30 percent of Redlands’ population. A few age groups saw slight declines in population—school-age (5-19) and most young adult populations—while the senior population in Redlands grew the most.

Overall, the median age of the City’s population increased between 2010 and 2019 (to 37.2 from 36.1 years old). Whether the City’s population will get older on average depends, in part, on the desire of current residents to remain in the City as they age and the availability of housing and support services that meet their changing needs.

TABLE 2-4: REDLANDS POPULATION AGE CHARACTERISTICS 2010 AND 2019

Age Range	2010		2019	
	Number	Percent	Number	Percent
0-4	4,143	6.0%	4,827	6.8%
5-14	8,987	13.1%	8,101	11.4%
15-19	5,624	8.2%	4,969	7.0%
20-24	5,704	8.3%	5,136	7.2%
25-34	8,910	13.0%	10,635	14.9%
35-44	8,471	12.3%	8,856	12.4%
45-54	9,636	14.0%	7,945	11.2%
55-64	8,294	12.1%	9,510	13.4%
65 +	8,978	13.1%	11,219	15.8%
Total	68,747	100.0%	71,198	100.0%
Median Age	36.2		37.2	

Sources: 2010 US Census; 2014-2019 American Community Survey 5 Year Estimates.

2.1.4 Educational Attainment

As of 2011, about 9 in 10 (90%) Redlands residents aged 25 and older had graduated from high school and just under 4 in 10 (37%) had a bachelor’s degree or higher. These rates of educational attainment were much higher than in San Bernardino County as a whole, where 78 percent were at least high school graduates and 19 percent had a bachelor’s degree or higher.

As of 2019, almost 9 in 10 (89%) Redlands residents aged 25 and older had graduated from high school, and 42 percent had a bachelor’s degree or higher. These rates of educational attainment are much higher than in San Bernardino County as a whole, where 80 percent were at least high school graduates and 21 percent had a bachelor’s degree or higher. These educational attainment statistics are shown in Table 2-5.

TABLE 2-5: EDUCATIONAL ATTAINMENT IN REDLANDS AND SAN BERNARDINO COUNTY, 2011 AND 2019

Education Received	Redlands, 2011		Redlands, 2019		San Bernardino County, 2019	
	Number	Percent	Number	Percent	Number	Percent
Less than 9th Grade	1,816	4.2%	1,750	3.6%	119,589	8.9%
9th-12th Grade, no diploma	2,637	6.1%	3,644	7.6%	150,652	11.2%
High School Graduate	8,473	19.6%	8,656	18.0%	355,250	26.3%
Some College, No Degree	10,246	23.7%	9,734	20.2%	329,045	24.4%
Associate's Degree	3,977	9.2%	4,252	8.8%	112,600	8.3%
Bachelor's Degree	8,560	19.8%	10,892	22.6%	183,593	13.6%
Graduate/Professional Degree	7,522	17.4%	9,237	19.2%	99,891	7.4%
Total, Age 25 and Older	43,231	100.00%	48,165	100.00%	1,350,620	100.0%
High School Graduate or Higher	38,778	89.7%	42,771	88.8	1,080,379	80.0
Bachelor's Degree or Higher	16,082	37.2%	20,129	41.8	283,484	21.0

Sources: 2007-2011 and 2014-2019 American Community Survey.

2.1.5 School Enrollment

Total school enrollment in Redlands in 2011 was 22,223, including both public and private schools. Nursery and preschools accounted for 6 percent of the total, kindergartens about 4 percent, elementary/middle schools about 34 percent, high schools about 22 percent and colleges and graduate schools about 34 percent, as Redlands is home to the University of Redlands, a four-year liberal arts university.

Total school enrollment in Redlands in 2019 was 19,142, including both public and private schools. Nursery and preschools accounted for 6.5 percent of the total, kindergartens about 3 percent, elementary/middle schools about 32 percent, high schools about 20 percent and colleges and graduate schools about 38 percent. By comparison, as shown in Table 2-6, the County as a whole had somewhat lower percentages in nursery and preschools (about 5.2%) and in college or graduate schools (26.7%), but somewhat higher percentages in kindergartens (5.0%), elementary/middle schools (40.7%), and high schools (22.5%).

TABLE 2-6: SCHOOL ENROLLMENT IN REDLANDS AND SAN BERNARDINO COUNTY, 2011 AND 2019

School Level	Redlands, 2011		Redlands, 2019		San Bernardino County, 2019	
	Number	Percent	Number	Percent	Number	Percent
Nursery/Preschool	1,274	5.7%	1,241	6.5%	31,894	5.2%
Kindergarten	905	4.1%	560	2.9%	30,571	5.0%
Elementary School (grades 1-8)	7,626	34.3%	6,183	32.3%	251,521	40.7%
High School (grades 9-12)	4,781	21.5%	3,798	19.8%	138,712	22.5%
College or Graduate School	7,637	34.4%	7,360	38.4%	164,670	26.7%
Population Age 3 or Older and Enrolled in School	22,223	100.0%	19,142	100.0%	617,368	100.0%

Sources: 2007-2011 and 2014-2019 American Community Survey.

2.1.6 Population Stability

Table 2-7 shows that about 88 percent of the population in Redlands occupied the same house from the previous year, and about 12 percent moved to Redlands from another location during the same time period. Of the in-movers from elsewhere in the United States, over half (6.7%) moved from another location within San Bernardino County, about one-third (3.4%) moved from somewhere else in California, and the remainder (1.6%) moved from another part of the United States. Less than half of 1 percent moved from outside the United States. In San Bernardino County as a whole, a slightly lower proportion remained in the same house (86.7%), and a larger percentage relocated from elsewhere in California (4%).

TABLE 2-7: RESIDENCE 1 YEAR AGO FOR REDLANDS AND SAN BERNARDINO COUNTY, 2019

Location of Residence 1 Year ago	Redlands, 2019		San Bernardino County, 2019	
	Number	Percent	Number	Percent
Same House	62,130	88.1%	1,842,497	86.7%
Same County	4,727	6.7%	159,806	7.5%
Same State	2,375	3.4%	85,122	4.0%
Different State	1,097	1.6%	25,375	1.2%
Elsewhere (outside U.S.)	203	0.3%	9,537	0.5%
Total	70,532	100.0	2,122,337	100.0

Source: 2014-2019 American Community Survey.

2.2 HOUSEHOLD AND FAMILY TYPES

2.2.1 Household Types

In 2019, there were 24,542 households in Redlands, compared to 24,764 households in 2010, representing a 1 percent decrease, as shown in Table 2-8. Families made up over three-quarters of Redlands'

households in 2019, greater than the percentage as in 2010 (68.9%). “Families” include married couples (50% of households in 2019) and other family types, such as single parents with children (19% of households in 2019).

Non-family households accounted for slightly less than one-third of all households in the City in 2019. Most of the non-family households were single-person households (23.7% of all households) and about 6.5 percent were households with more than one person in which the household members were unrelated to one another (e.g., college students living with roommates). In the County as a whole in 2019, there was a larger percentage of family households (76%) and a smaller percentage of single-person households (18.7%).

About one third (32.7%) of Redlands households included people age 18 or younger and about 30.9 percent included some age 65 or older. In the County, the corresponding percentages were 42.6 percent (children) and 26.1 percent (seniors).

Between 2016 and 2045, SCAG projects that the number of households in Redlands will grow from 24,400 to 30,800 (a 26% increase), which is slightly lower than the County’s overall projected household growth of 39 percent.

TABLE 2-8: HOUSEHOLD COMPOSITION IN REDLANDS AND SAN BERNARDINO COUNTY, 2010 AND 2019

Household Type	Redlands, 2010		Redlands, 2019		County, 2019	
	Number	Percent	Number	Percent	Number	Percent
Families	17,062	68.9%	18,541	75.55%	517,360	81.34%
Married Couple	12,374	50.0%	12,643	51.52%	331,235	52.08%
Other Families	4,688	18.9%	5,898	24.03%	44,558	7.01%
Non-Family Households	7,702	31.1%	9,150	37.28%	208,016	32.70%
Living Alone	6,083	24.6%	6,001	24.45%	118,681	18.66%
Other Non-Family Households	1,619	6.5%	3,149	12.83%	89,335	14.05%
Households with Children <18	8,598	34.7%	7,938	32.34%	266,636	41.92%
Households with Individuals 65+	6,223	25.1%	7,640	31.13%	171,073	26.90%
Total Households	24,764	100.0%	24,542	100.0%	636,041	100.0%
Average Household Size	2.68		2.79		3.29	
Average Family Size	3.21		3.36		3.76	

Sources: 2010 US Census; 2014-2019 American Community Survey.

2.2.2 Household and Family Sizes

As also shown in Table 2-8, the average non-family household size in Redlands was 2.68 persons in 2010, compared to the higher average of 2.81 persons in 2019. By comparison, the average household size in San Bernardino County in 2019 was 3.30 persons.

2.3 EMPLOYMENT CHARACTERISTICS

2.3.1 Labor Force Size and Distribution

The City’s “labor force” is the number of residents who are age 16 or older who are employed or unemployed but actively seeking work. They include residents who may be employed in Redlands or elsewhere. The members of the labor force who are employed in non-military jobs are referred to as the “civilian labor force.”

Table 2-9 summarizes the Redlands and San Bernardino County labor force characteristics. It shows that the City had a slightly lower labor force participation rate in 2019 (59%) as the County as a whole (60.7%), and that the City had all of its labor force in the civilian sector rather than in the military. About 3.5 percent of the City’s civilian labor force was unemployed as of 2019. Females accounted for 28 percent of the City’s labor force, slightly more than the County’s female labor force (27.6%).

TABLE 2-9: LABOR FORCE CHARACTERISTICS IN REDLANDS AND SAN BERNARDINO COUNTY, 2011 AND 2019

	Redlands, 2011		Redlands, 2019		San Bernardino County, 2019	
	Number	Percent	Number	Percent	Number	Percent
In the Labor Force	34,518	64.1%	34,592	60.22%	1,001,647	61.51%
Civilian Labor Force	34,439	63.9%	34,581	60.20%	990,400	60.81%
Employed	31,403	58.3%	32,554	56.68%	914,514	56.15%
Unemployed	3,036	5.6%	2,027	3.53%	75,886	4.66%
Armed Forces Employment	79	0.1%	11	0.02%	11,247	0.69%
Not in the Labor Force	19,364	35.9%	22,847	39.78%	641,203	39.37%
Total Age 16 and Older	53,882	100.0%	57,439	100.00%	1,628,558	100.00%
Females in the Labor Force	16,508	30.6%	16,884	29.39%	455,075	27.94%
Female Civilian Labor Force	16,476	30.6%	16,873	29.38%	454,451	27.91%
Employed	15,059	27.9%	16,040	27.93%	418,515	25.70%
Unemployed	1,417	2.6%	833	1.45%	35,936	2.21%

Sources: 2010 US Census; 2014-2019 American Community Survey.

2.3.2 Civilian Employment Profile

The occupational profile of the City’s civilian labor force is significantly different from the County labor force, as shown in Table 2-10. For example, about 45 percent of employed residents in Redlands work in management, professional and related occupations, about 21 percent in sales and office occupations, and about 16 percent in services occupations. In the County, the top three occupations are management, professional and related (31%), sales and office (22%), and service occupations (18%). Redlands also has a larger percentage of its civilian labor force employed in the public sector (25.1%), and thus a smaller percentage of private wage earners than in the County as a whole. Redlands’ labor force is more heavily

concentrated in the education, health, and social science sectors of the economy (34.2%) than the County's labor force (22.1%). On the other hand, the County has larger percentages of its civilian labor force in retail trade (12.9%), manufacturing (8.8%), construction (7.6%), and transportation and warehousing (9.6%) than the City.

**TABLE 2-10: CIVILIAN LABOR FORCE EMPLOYMENT CHARACTERISTICS IN REDLANDS
AND SAN BERNARDINO COUNTY, 2010 AND 2019**

Characteristics	Redlands, 2010		Redlands, 2019		San Bernardino County, 2019	
	Number	Percent	Number	Percent	Number	Percent
Occupations						
Mgmt., Professional, & Related	14,025	44.7%	15,441	47.43%	269,769	29.50%
Service Occupations	5,053	16.1%	5,269	16.19%	170,014	18.59%
Sales and Office	7,938	25.3%	6,451	19.82%	209,911	22.95%
Construction/Maintenance	2,185	7.0%	2,136	6.56%	93,112	10.18%
Production and Transportation	2,202	7.0%	3,257	10.00%	171,708	18.78%
Total Civilian Labor Force	31,403	100.0%	32,554	100.00%	914,514	100.00%
Class of Worker						
Private Wage & Salary Workers	21,907	69.8%	23,867	73.32%	710,194	77.66%
Government Workers	7,220	23.0%	6,739	20.70%	145,087	15.86%
Self-employed Workers	2,264	7.2%	1,939	5.96%	57,817	6.32%
Unpaid Family Workers	12	0.0%	9	0.03%	1,416	0.15%
Industry Sector						
Agriculture, Forestry & Fishing	176	0.6%	128	0.39%	6,472	0.71%
Construction	1,978	6.3%	1,662	5.11%	68,852	7.53%
Manufacturing	1,885	6.0%	1,770	5.44%	77,595	8.48%
Wholesale Trade	613	2.0%	606	1.86%	30,425	3.33%
Retail Trade	3,335	10.6%	3,689	11.33%	117,137	12.81%
Transportation & Warehousing	1,504	4.8%	1,901	5.84%	92,078	10.07%
Information	569	1.8%	240	0.74%	11,123	1.21%
Finance, Insurance, etc.	1,443	4.6%	1,772	5.44%	42,448	4.64%
Professional, Scientific, etc.	3,254	10.4%	3,465	10.64%	87,366	9.55%
Education, Health & Soc. Services	10,466	33.3%	11,335	34.82%	200,674	21.94%
Arts, Entertainment, Recreation	2,746	8.7%	2,602	7.99%	84,646	9.26%
Other Services	1,247	4.0%	1,557	4.78%	46,773	5.11%
Public Administration	2,187	7.0%	1,827	5.61%	48,925	5.35%

Sources: 2010 US Census; 2019 American Community Survey 5-year estimates using groupings of 2-digit NAICS codes.

According to the 2017 US Census LODES Data, the top 10 locations for residents of the City of Redlands to work was Redlands itself, then the cities of San Bernardino, Loma Linda, Riverside, Los Angeles, Colton, Fontana, Ontario, Yucaipa, and Moreno Valley. About 22.5 percent of Redlands residents worked in the City of Redlands, while 77.5 percent commuted to other places.

TABLE 2-11: REDLANDS WORKERS JOB LOCATIONS, 2016

	Place of Work	Redlands, 2016	
		Number	Percent
1	Redlands	6,134	22.5%
2	San Bernardino	4,172	15.3%
3	Loma Linda	2,041	7.5%
4	Riverside	1,534	5.6%
5	Los Angeles	1,024	3.8%
6	Colton	667	2.4%
7	Fontana	608	2.2%
8	Ontario	518	1.9%
9	Yucaipa	500	1.8%
10	Moreno Valley	473	1.7%
	All Other Destinations	9,626	35.3%

Sources: US Census Bureau, 2017, LODES Data; Longitudinal-Employer Household Dynamics Program: <https://lehd.ces.census.gov/data/lodes/>

2.4 INCOME AND HOUSING COSTS

Affordable housing is key to the economic, social, and cultural vitality of any city. Therefore, one of the principal purposes of the Housing Element is to provide a picture of housing affordability for households of all income levels. It is important to distinguish between the cost of rental versus ownership housing in determining where the greatest housing need exists.

The US Census Bureau is this Housing Element’s primary source of data on household income as well as other characteristics relating to housing, such as rental vs. ownership, deficiencies, and length of residence. The last Census occurred in 2010 and the next was completed in 2020. The decennial census counts all residents in the United States and asks short questions pertaining to residents’ age, sex, race, ethnicity, relationship, and household tenure. Prior to the 2010 Census, a “long form” asking more detailed questions on a wide range of demographic and housing-related topics, was also distributed to a percentage of the population.

The Census Bureau began the ACS in 1996 as a way of providing communities with more detailed information in years when the census is not taken. However, starting in 2010, the Census Bureau eliminated the more detailed “long form” component of the census and moved these questions entirely to the ACS. Today the survey is conducted in all US communities, sent to a small percentage of the

population on a rotating basis. One-year estimates are available for all communities with populations greater than 65,000; these are the most current data, but also the least reliable due to smaller sample sizes. Three-year estimates are available for all communities with populations greater than 20,000. Five-year estimates are available for communities of any population; these data are the least current, but the most reliable. Unlike the decennial census, the ACS does not survey every household and therefore provides estimates instead of total counts. However, its large sample size—three million households—provides statistically valid results.

2.4.1 Income

2.4.1.1 Household Income

Median household income represents the mid-point in income for all households in the City, with half earning more and half earning less. According to the 2000 US Census, the median household income for the City of Redlands in 1999 was \$48,155. In comparison, San Bernardino County had an overall median household income of \$42,066, meaning that the median household income in Redlands was 14 percent higher. According to the 2019 ACS, the median household income in Redlands was \$74,839. In comparison, in 2019, the County had an overall median household income of \$63,362, meaning Redlands is, on average, wealthier than the County.

To determine eligibility for housing programs, both federal and state governments categorize households according to their income, in comparison to the area median income (AMI). The AMI is the median household income for a defined geographic area. AMI is determined by HUD. The following income groups are the standard categories used:

- Extremely low-income = 30 percent median or less;
- Very low-income = 31 to 50 percent;
- Low-income = 51 to 80 percent;
- Moderate-income = 81 to 120 percent; and
- Above moderate-income = 120 and over.

California only began requesting analysis of households defined as extremely low-income since the 4th Cycle Housing Element. While a city is not obligated to include a separate category of sites designated for extremely low-income households in its suitable sites inventory, the Housing Element as a whole must analyze the obstacles and needs for this category and include proposed actions and programs to meet those needs.

Table 2-12 shows the percent of City and County residents by income category. Within Redlands, the US Office of Policy Development and Research estimated there were 2,695 extremely low-income households (11% of the total), 2,185 very low-income households (9%), 2,750 low-income households (12%), 3,680 moderate-income households (15%) and 12,625 above moderate-income households (53%). In comparison, the County had a higher proportion of extremely low- to low-income residents (41%) and a lower proportion of above moderate income residents (39%) than the City (32% and 53%, respectively).

TABLE 2-12: HOUSEHOLDS BY INCOME GROUP

Income Group	Income Criteria	Redlands	San Bernardino County
Extremely low	Less than \$26,200	2,695	80,790
		11.3%	13.0%
Very low	\$26,200 - \$37,650	2,185	73,660
		9.1%	11.8%
Low	\$37,650 - \$60,250	2,750	102,005
		11.5%	16.4%
Moderate	\$60,250 - \$90,350	3,680	124,450
		15.4%	20.0%
Above Moderate	Over \$90,350	12,625	242,735
		52.7%	38.9%
Total	--	23,940	623,640
		100%	100%

Source: 2006-2017 OPR CHAS data.

Note: The moderate and above moderate income levels were extrapolated based upon the median income for each jurisdiction given with OPR CHAS data's income brackets and total households and may not correspond exactly with values given in the American Community Survey.

Income distribution data provided by the SCAG RHNA calculator provides very similar data outcomes, though structured differently. The SCAG data does not have a separate category for extremely low income; rather, the income levels defined in the calculator are very low income, low income, moderate income, and above moderate income. In Redlands, the income distribution using SCAG RHNA calculator data is shown below.

- Very Low Income – 21%
- Low Income – 13%
- Moderate Income – 16%
- Above Moderate Income – 50%

2.4.2 Limits for Housing Assistance

HCD releases income limits for every county in the state. The limits correspond to the income categories introduced above, categorized by ranges of household income. State income limits are updated based on HUD updating its Section 8 income limit levels and are adjusted to reflect the following: (1) adjustments to HUD county median income, (2) adjustments to reflect HCD's Hold Harmless Policy to maintain income category and AMI levels at their highest, and (3) calculation of California's moderate-income household levels.

Income limits for San Bernardino County as of 2021 are shown in Table 2-13.

TABLE 2-13: HCD INCOME LIMITS FOR SAN BERNARDINO COUNTY

		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
San Bernardino County Area Median Income: \$77,500	Extremely Low	16,600	19,000	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,650	31,600	35,550	39,500	42,700	45,850	49,000	52,150
	Low Income	44,250	50,600	56,900	63,200	68,300	73,350	78,400	83,450
	Median Income	54,250	62,000	69,750	77,500	83,700	89,900	96,100	102,300
	Moderate Income	65,100	74,400	83,700	93,000	100,450	107,900	115,300	122,750

Source: California Department of Housing and Community Development, Income Limits 2021.

2.4.2.1 Ability to Pay for Housing

In general, housing expenses (rent or mortgage payments, plus utilities) should not exceed 30 percent of a household’s income in order to be considered affordable by the federal government. Households that pay over 30 percent of their income on housing are considered “overpaying” and may experience difficulty in paying for other basic necessities. For example, a household making the City of Redlands’ estimated 2019 median income of \$74,839 that spent more than \$1,837 a month on housing (30% of income, divided by 12 months) may be paying more for housing than it can afford.

To truly evaluate housing affordability, individual circumstances and factors must be taken into account. These include long-term debt, mortgage interest rates, the number of children in a household, and other large, ongoing expenses (such as medical bills). Also, some households choose to pay over 30 percent of their income for various reasons, such as location, aesthetics, or other features. However, it is assumed that households will aim to minimize their housing costs whenever they can. Since it is impossible to take each household’s individual circumstances into account, the 30 percent rule-of-thumb provides a general measure of housing affordability for the average household.

TABLE 2-14: COST BURDEN BY INCOME

Income Group	Households by Share of Income Spent on Housing Cost:						
	Total	Households Who Pay Less than 30%		Households Who Pay 30% - 50%		Households Who Overpay (50% +)	
		Count	Percent	Count	Percent	Count	Percent
<30% Area Median Income	2,100	355	17%	225	11%	1,520	72%
30-50% Area Median Income	2,139	414	19%	570	27%	1,155	54%
50-80% Area Median Income	2,980	1,170	39%	1,315	44%	495	17%
80-100% Area Median Income	2,135	1,205	56%	790	37%	140	7%
>100% Area Median Income	14,205	12,245	86%	1,690	12%	270	2%
Total (computed)	23,559	15,389		4,590		3,580	

Source: HUD CHAS, 2012-2016.

Table 2-14 shows the number of Redlands’ households overpaying for housing as of 2016. In general, the higher a household’s income, the smaller the percentage spent on housing. Also, extremely low- and very low-income homeowners have lower rates of overpayment compared to renters, while moderate and above-moderate income homeowners tend to have higher rates of overpayment for housing (see Table 2-15) . Overall, about 8,170 households in Redlands, or 35 percent, are considered to be overpaying for housing.

2.4.3 Housing Costs

2.4.3.1 Ownership Housing

The value of housing in Redlands has gone up dramatically since 2000. Between 2000 and 2021, median home sales prices in Redlands increased 339 percent. However, the increases in the nearby cities were even greater during these periods. In 2021, the median home sales price in Redlands was \$516,219. Overall, Redlands has the highest median home sales price compared to communities nearby.

TABLE 2-16: MEDIAN HOME SALE PRICES IN REDLANDS AND NEARBY COMMUNITIES

City	2000	2012	2021	% Change 2000-2012	% Change 2012-2021	% Change 2000-2021
San Bernardino	\$94,300	\$119,536	\$378,055	127%	316%	400%
Highland	\$122,200	\$180,000	\$427,014	147%	237%	349%
Redlands	\$152,200	\$241,898	\$516,219	158%	213%	339%
Yucaipa	\$116,400	\$190,000	\$457,829	163%	240%	393%
Loma Linda	\$151,300	\$191,000	\$499,765	126%	262%	330%

Source: DQNews.com; 2013 CityData; Zillow 2021.

To get a better sense of the dramatically fluctuating home sale prices over the last twenty years, it is useful to break down housing sales by number of bedrooms. Table 2-16 shows the median home sale prices in Redlands in 2003, 2007, 2012, and 2020.

TABLE 2-17: REDLANDS MEDIAN HOME SALES, 2003, 2007, 2012, 2020

Number of Beds	Year			
	2003	2007	2012	2020
Condominiums				
1	\$100,000	\$160,000	\$55,000	\$139,000
2	\$249,500	\$255,500	\$97,000	\$195,000
3	\$225,000	\$290,000	\$130,000	\$305,000
Single Family Homes				
1	\$187,000	\$382,500	\$125,750	-
2	\$153,000	\$325,000	\$165,250	\$345,000
3	\$220,000	\$380,000	\$200,000	\$499,000
4	\$207,000	\$431,750	\$280,000	\$639,000
5	\$610,000	\$635,000	\$401,000	\$942,500

Sources: First American Real Estate Solutions (from County Assessor Data); HR&A, Inc; DQNews.com, 2013; Zillow 2020.

In general, the median sales prices of both single-family homes and condominiums has increased since 2003, with a dip in sales prices during 2012 during the preparation of the 5th Cycle Housing Element. In 2020, the average price of a 3-bedroom home is approximately 2.25 times more expensive than in 2003. It appears that the 2012 median home sales values reflect the catastrophic impact of the Great Recession on San Bernardino. The rapid increases between 2003 and 2007 were more than lost and 2012 values sunk below 2003 in most house sizes. Median home sale prices for 1 and 2-bedroom condos have still not fully recovered. Single-family homes values also decreased dramatically, but have more than recovered in all categories, and generally show significant appreciation over the 2007 peak. Generally, the larger the home, the greater the recovery and cost.

2.4.3.2 Rental Housing

In 2019, the ACS reported that the estimated median gross rent for housing in Redlands was \$1,473. In comparison, the 2011 ACS reported a median gross rent of \$1,078 signifying a general rent increase of 37 percent (in nominal dollars) between 2011 and 2019. This is a major increase in such a short time, although much less than the rate of increase in homeownership prices. Notably, this data is not differentiated by type of housing or number of bedrooms. Table 2-17, below, compares rents in Redlands to those in nearby cities.

TABLE 2-18: MEDIAN GROSS RENTS IN REDLANDS AND NEARBY CITIES

City	2007 ACS	2011 ACS	2019 ACS
San Bernardino	\$850	\$924	\$1,103
Highland	\$909	\$963	\$1,059
Redlands	\$1,063	\$1,078	\$1,473
Loma Linda	\$1,065	\$1,117	\$1,299
Yucaipa	\$928	\$987	\$1,111
Countywide	\$992	\$1,092	\$1,342

Sources: 2007, 2011, 2019 American Community Survey.

In 2019, the median gross rent in Redlands was about 14–39 percent higher than in neighboring jurisdictions. In 2007, the median gross rent in Redlands was 7–25 percent higher; thus, rents in Redlands have increased at a faster rate than those in nearby cities.

While rental statistics are not tracked in the same way as housing sales, it is possible to get a sense of current rents by looking through rental listings. Table 2-18 shows rental prices as posted on Zillow in October 2020. These figures represent asking rents, not actual rents, and not all available rental units are listed on Zillow. Still, many residents do use Zillow to find housing.

TABLE 2-19: ZILLOW RENTAL SURVEY, OCTOBER 2020

Number of Bedrooms	Rent Range	Median Rent
Studio	\$1,500 - \$1,634	\$1,567
One	\$1,350 - \$1,825	\$1,525
Two	\$1,400 - \$2,065	\$1,795
Three	\$1,800 - \$2,695	\$2,300

Source: Zillow, October 2020.

Table 2-19 shows rental prices as posted on Apartments.com in October 2020. Like the Zillow data, these figures are asking prices, not actual rents. Furthermore, there may be overlap between the apartments listed on Zillow and those listed on Apartments.com. Still, the median rents compare well between the two sources.

TABLE 2-20: APARTMENTS.COM RENTAL SURVEY, OCTOBER 2020

Number of Bedrooms	Rent Range		Median Rent
Studio	\$950	\$1,626	\$1,375
One	\$1,100	\$1,690	\$1,494
Two	\$1,355	\$2,039	\$1,605
Three	\$1,675	\$2,560	\$2,250

Source: Apartments.com: search results from October 2020, all Redlands apartments.

2.4.4 Affordability of Housing

Four-person households earning the 2021 median income for Redlands (\$77,500) could afford to spend up to \$1,938 per month on housing without being considered “overpaying.” For renters, this is a straightforward calculation, but home ownership costs are less transparent. A household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, depending on the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. Table 2-20 below calculates the estimated maximum affordable purchase price by household income category.

TABLE 2-21: MAXIMUM FUNDS AVAILABLE FOR HOUSING, BY INCOME CATEGORY

Household Income Category	Annual Income ¹	Maximum Affordable Rent ²	Maximum Affordable Purchase Price ³
30 percent of county median	\$26,500	\$663	\$82,489
50 percent of county median	\$39,500	\$988	\$122,956
80 percent of county median	\$63,200	\$1,580	\$196,729
100 percent of county median	\$77,500	\$1,938	\$241,242
120 percent of county median	\$100,450	\$2,511	\$312,681

Source: US Department of Housing and Urban Development, 2020.

1. HCD's 2021 income limits. Assumes a four-person household.
2. Assumes 30 percent of income available for housing cost.
3. Assumes a down payment of 20%, and 30-year fixed rate mortgage at 6.0% annual interest rate.

As noted earlier, the median purchase price of a home in Redlands in 2021 was \$516,219. This purchase price is too high for all but the highest of household income categories listed in Table 2-20 to afford. Indeed, households must have an income much higher than 120 percent of the County median to afford a home.

2.4.4.1 Ownership Housing

The California Association of Realtors' 2019 Q2 Housing Affordability index (HAI) reported that 50 percent of the households in San Bernardino County could afford a home selling for the region’s median price. The

indices for Los Angeles, Orange, and Riverside Counties, and with the state as a whole showed affordability levels of 29, 24, 39 and 30 percent respectively, demonstrating that in 2013 housing in San Bernardino County was more affordable than in nearby regions and the state as a whole.

Home sales prices in Redlands, however, are still out of the affordable range for many families. In 2012, the median home sale price was \$165,250 for a two-bedroom home and \$200,000 for a three-bedroom home (Table 2-16), compared to \$345,000 and \$499,000 in 2019. According to Table 2-20, a family of four earning 100 percent of AMI would not be able to afford either a two-bedroom or three-bedroom home. Therefore, although Redlands is perhaps more affordable than some surrounding communities, those families earning less than 100 percent of AMI could find it quite difficult to afford a home in Redlands.

2.4.4.2 Rental Housing

For households that rent, the 2019 ACS estimated the proportion of household income spent on rent. In 2019, as shown in Table 2-21 over 50 percent of renters paid 30 percent or more of their income on rent. In comparison, the 2011 ACS reported that less than half of renters pay 30 percent or more. The increase in the number of renting households possibly overpaying for housing between 2011 and 2019 is likely strongly linked to the increase in rent over that same period.

In general, renters in Redlands experience higher levels of overpayment. According to HUD’s 2017 housing data, 48 percent of renters pay 30 percent or more on housing costs, with 24 percent paying 50 percent or more. This is contrasted with homeowners, 24 percent of which pay at 30 percent or more on housing costs, and 10 percent pay 50 percent or more.

TABLE 2-22: RENT AS A PERCENTAGE OF HOUSEHOLD INCOME, 2019

	Number of Households	Percent of Population
Less than 10.0 percent	237	2.5%
10.0 to 14.9 percent	816	8.6%
15.0 to 19.9 percent	1,112	11.7%
20.0 to 24.9 percent	920	9.7%
25.0 to 29.9 percent	1,096	11.5%
30.0 to 34.9 percent	846	8.9%
35.0 to 39.9 percent	518	5.4%
40.0 to 49.9 percent	1,053	11.1%
50.0 percent or more	2,506	26.3%
Not computed	412	4.3%
Total	9,516	100.0%

Source: 2019 American Community Survey.

Assuming a four-person household would require at least a two or three bedroom apartment, the average of the Craigslist and Apartments.com median rents of \$1,700 for a two-bedroom unit and \$2,275 for a three-bedroom unit would only be considered affordable to residents whose incomes were at least 100

percent of AMI. Though a family of four would be considered “overcrowded” in this apartment, an extremely low-income family would not even be able afford this rent. Moreover, there may be no market rate units that are available to many very low- and extremely low-income families.

2.5 HOUSING CHARACTERISTICS

Although the characteristics of individual residents and households are important to understanding the growth and evolution of a city, the more useful unit for analysis concerning housing needs is the housing units.

2.5.1 Housing Vacancies

In 2000, 4.9 percent of housing units in Redlands were vacant. By 2010, 7.7 percent of housing units were vacant.

By 2019, Redlands had a total of 26,369 housing units, 1,827 (7.4%) of which were vacant. The homeownership vacancy rate was 2.0 percent and the rental vacancy rate was 3.9 percent. The balance consisted of units that were rented or sold but not occupied (305), or seasonal recreational, or occasional use (222), or vacant for migrant workers (86).

In terms of vacant units by type, Redlands similar vacancy rates to the SCAG region with the exception of seasonal housing where the SCAG region takes into consideration mountain, desert, and coastal communities that have larger proportions of seasonal housing.

TABLE 2-23: VACANT UNITS BY TYPE

Housing Type	Redlands 2000	Redlands 2011	Redlands 2018	SCAG Region
For Rent	46.5%	45.2%	19.3%	20.7%
Rented			8.5%	5.4%
For Sale	26.7%	19.9%	24.9%	7.9%
Sold			13.2%	4.5%
Seasonal	7.2%	8.0%	6.7%	33.5%
Migrant	0.0%	0.0%	0.0%	0.3%
Other	11.7%	16.7%	27.4%	27.7%

Source: SCAG Pre-certified housing data.

2.5.2 Substandard Housing

Table 2-23 provides a breakdown of housing units that are substandard by either not having telephone service, lacking plumbing, or lacking complete kitchen facilities. Redlands leads the SCAG region with housing units having no telephone service available; however, the percentage of households with no telephone service is under 3 percent, and the absence of telephone service does not appear to correlate with housing quality across the City. Redlands has fewer substandard housing units than the SCAG regional in terms of plumbing and kitchen facilities.

TABLE 2-24: SUBSTANDARD HOUSING

Substandard Housing Criteria	Redlands	SCAG Region
No Telephone Service	2.57%	1.95%
Lacking Plumbing Facilities	0.26%	0.39%
Lacking Complete Kitchen Facilities	0.92%	1.29%

Source: 2014-2019 American Community Survey 5-year estimates.

Data provided by code enforcement documents that over the last four years, there have been five recorded cases of substandard housing. This leads to an estimate of fewer than 10 units of substandard housing in the City.

2.5.3 Housing Type

Table 2-24 shows Redlands has a greater percentage of single-family detached housing and mobile homes than the SCAG region, but trails the SCAG region in single-family attached and multi-family units.

TABLE 2-25: HOUSING TYPE

Housing Type	Redlands	SCAG Region
Single-Family Detached	64.0%	54.4%
Single Family Attached	4.4%	7.2%
Multi-family, 2-4 Units	11.6%	7.5%
Multi-family, 5+ Units	16.0%	27.3
Mobile Homes	4.0%	3.5%

Source: SCAG pre-certified housing data.

As shown in Table 2-25, two- and three-bedroom units represented the majority of housing types in the City, though four-bedroom units are also prevalent. Units with five bedrooms or more are very uncommon, comprising just 5.9 percent of the housing stock.

TABLE 2-26: HOUSING UNITS BY NUMBER OF BEDROOMS

Number of Bedrooms	Number of Units	Percent of Total Housing Units
Studio	580	2.2%
One bedroom	2705	10.3%
Two bedrooms	7,635	29.0%
Three bedrooms	8,088	30.7%
Four bedrooms	6,056	23.0%
Five or more bedrooms	1,305	4.9%
Total	24,280	100.0%

Source: 2014-2019 American Community Survey 5-year estimates.

2.5.4 Tenure

Table 2-26 describes the tenure and the type of housing according to the 2019 ACS 5-year estimates. In 2011, there were 18,011 detached and attached single-family units. Duplexes and three- to four-unit buildings comprised 10.5 percent of the total units, and buildings of five or more units 16.7 percent of the total.

In 2019, there were 18,466 detached and attached single-family units. Duplexes and three- to four-unit buildings comprised 9.1 percent of the total units, and buildings of five or more units made up 17.6 percent of the total.

The overall tenure pattern in the City of occupied households was 61 percent owner-occupied, and 39 percent renter-occupied. Redlands' housing stock consists of 26,369 total units, 14,313 of which are owner-occupied and 9,967 of which are renter-occupied.

SCAG considers 2.3 percent to be the minimum ideal vacancy rate for ownership housing and 5 percent to be the minimum ideal vacancy rate for rental housing. These rates are ideal because they allow for a healthy amount of market turnover and availability. According to the 2019 ACS estimates, the 2019 vacancy rate in Redlands was 3.4 percent for ownership housing, which is above the 2.3 percent vacancy rate considered by SCAG to be the minimum needed for a healthy market. The rental vacancy rate was 3.8 percent.

TABLE 2-27: CHARACTERISTICS OF REDLANDS TENURE

Type and Tenure	Number of Units, 2011	Percent of Units, 2011	Number of Units, 2019	Percent of Units, 2019
Single-Family Detached	16,863	64.2%	17,145	65.0%
Single-Family Attached	1,148	4.4%	1,321	5.0%
Duplex	520	2.0%	391	1.5%
3 to 4 Units	2,247	8.5%	2,010	7.6%
5+ Units	4,385	16.7%	4,565	17.6%
Mobile Homes	1,096	4.2%	806	3.1%
Other	26	0.1%	40	0.2%
Total Units	26,285	100%	26,369	100.0%
Owner-Occupied	14,875	56.6%	15026	61.2%
Renter-Occupied	9,382	35.7%	9516	38.8%

Source: 2007–2011 and 2014–2019 American Community Survey 5-year estimates.

An analysis of the 2010 US Census data shows that the majority of both owner- and renter- occupied units (81 and 67 percent respectively) were occupied by Whites (Table 2-27). Blacks rented 867 units but owned only 394. Native Americans rented more units than they owned, with 119 rented and 92 owned units. Asian/Pacific Islanders owned more units than they rented, but only accounted for 7 percent of all owners and 7 percent of all renters. Those who identified as “Some other race,” were more likely to rent (1,219 rented versus 970 owned units), and those of “Two or more races” were about as likely to own or to rent (344 versus 383 units).

Similarly, in the County, a higher percentage of Whites, Native Americans, and those of “Some other race,” and those of “Two or more races” owned than rented units, while a higher percentage of Blacks rented than owned. There were about 800 more Native American owner-occupied units than renter-occupied units. Asian/Pacific Islanders and Whites were both more than twice as likely to own versus rent.

TABLE 2-28: TENURE BY RACE IN 2010

Race	City	Percent	County	Percent
Owner-Occupied Units	15,061	60.8%	383,573	62.7%
White	12,189	80.9%	261,151	68.1%
Black	394	2.6%	25,036	6.5%
Native American	92	0.6%	3,785	1.0%
Asian/Pacific Islander	1,044	6.9%	27,119	7.1%
Some other race	28	0.2%	735	0.2%
Two or more races	970	6.4%	54,065	14.1%
Renter-Occupied Units	9,703	39.2%	228,045	37.3%
White	6,460	66.6%	121,986	53.5%
Black	867	8.9%	33,488	14.7%
Native American	119	1.2%	2,975	1.3%
Asian/Pacific Islander	610	6.3%	11,166	4.9%
Some other race	45	0.5%	919	0.4%
Two or more races	1,219	12.6%	47,685	20.9%

Source: 2010 US Census.

In many places, housing tenure varies substantially based on the age of the householder. In Redlands, the age group where renters outnumber owners the most is 15-24 (by 92.8%). The age group where owners outnumber renters the most is 65-74 (by 56.5%). Table 2-28 compares the number of owner-occupied and renter-occupied units in the City of Redlands and San Bernardino County. There were similar ownership and renter trends in the City and County, although a higher percentage of elderly people rent in Redlands (16%) than in the County (9%). Therefore, the demand for senior rental units in Redlands is likely to be higher than the County as a whole.

TABLE 2-29: TENURE BY AGE OF HOUSEHOLDER, 2011 AND 2019

Age	2011 City	Percent	2019 City	Percent	County	Percent
Owner-Occupied Units						
15 to 24	53	0.4%	21	0.1%	2,705	0.7%
25 to 34	1,246	8.4%	974	6.8%	34,919	9.0%
35 to 44	2,403	16.2%	2,190	15.3%	68,329	17.6%
45 to 54	3,876	26.1%	2,835	19.8%	80,178	20.7%
55 to 59	1,772	11.9%	1,472	10.3%	49,124	12.7%
60 to 64	1,711	11.5%	1,960	13.7%	45,778	11.8%
65 to 74	2,072	13.9%	2,768	19.3%	65,542	16.9%
75 to 84	1,742	11.7%	1,456	10.2%	31,909	8.2%
85+			637	4.5%		
Renter-Occupied Units						
15 to 24	753	8.0%	562	5.6%	13,715	5.3%
25 to 34	2,896	30.9%	2,901	29.1%	70,035	27.3%
35 to 44	1,642	17.5%	2,203	22.1%	56,721	22.1%
45 to 54	1,585	16.9%	1,396	14.0%	46,379	18.1%
55 to 59	640	6.8%	609	6.1%	19,255	7.5%
60 to 64	395	4.2%	612	6.1%	16,144	6.3%
65 to 74	727	7.7%	772	7.7%	22,640	8.8%
75 to 84	744	7.9%	550	5.5%	8,410	3.3%
85+			364	3.7%		

Source: 2014-2019 American Community Survey 5-year estimates.

2.5.5 Vacant Units

In 2000, Redlands had a total of 24,878 housing units, 1,209 (4.9%) of which were vacant. About half (562) of these were for rent, while less than a third (324) were for sale. The balance consisted of units that were rented or sold but not occupied (94), for seasonal recreational, or occasional use (88), or vacant for some other reason (141). The Census reported that Redlands had no vacant units available specifically for migrant workers.

TABLE 2-30: VACANCY STATUS, 2011 AND 2019

Vacant Units	2011	2019
For rent	916	399
For sale only	403	249
Rented or sold, not occupied	208	305
For seasonal, recreational, or occasional use	163	222
For migrant workers	0	86
Other vacant	338	0

Source: 2007-2011 and 2014-2019 American Community Survey 5 year estimates.

In 2011, Redlands had a total of 26,285 housing units, 2,028 (7.7%) of which were vacant. The homeownership vacancy rate was 2.6 percent and the rental vacancy rate was 8.8 percent. About half (916) of these were for rent, while about one-fifth (403) were for sale. The balance consisted of units that were rented or sold but not occupied (208), for seasonal recreational, or occasional use (163), or vacant for some other reason (338).

By 2019, Redlands had a total of 26,369 housing units, 1,827 (7.4%) of which were vacant. The homeownership vacancy rate was 2.0 percent and the rental vacancy rate was 3.9 percent. The balance consisted of units that were rented or sold but not occupied (305), or seasonal recreational, or occasional use (222), or vacant for migrant workers (86).

2.5.6 Age of Housing Stock

According to the 2019 ACS, approximately 42 percent of the housing stock in Redlands was built before 1970, and 34 percent was built before 1980. The ACS estimates that 3,678 homes in Redlands were built before 1950 (14% of the total).

TABLE 2-31: AGE OF HOUSING UNITS

Year Unit Built	Number of Units	Percent of Total Units
Built 2014 or later	222	0.8%
Built 2010 to 2013	206	0.8%
Built 2000 to 2009	1,773	6.7%
Built 1990 to 1999	1,506	5.7%
Built 1980 to 1989	5,306	20.1%
Built 1970 to 1979	6,218	23.6%
Built 1960 to 1969	3,510	13.3%
Built 1950 to 1959	3,950	15.0%
Built 1940 to 1949	1,155	4.4%
Built before 1939	2,523	9.6%
Total	26,369	100.0%

Source: 2014–2019 American Community Survey.

2.5.7 Condition of Housing

An overwhelming majority of homes in Redlands are fairly new and do not lack critical features such as plumbing. However, basic maintenance, such as roof repair, new paint, and cleanliness, will need to be continuously encouraged, particularly as a substantial portion of housing units are older than 30 years. Deferred maintenance such as old paint, roof sheathing that has outlasted its useful life, localized wood rot, and similar concerns do not typically result in units being boarded up, although such conditions do contribute to neighborhood deterioration.

2.5.7.1 Features

Adequate utilities within a housing unit are another measure of a housing unit’s ability to provide people with decent housing. According to the 2019 ACS estimates, of the 24,542 occupied housing units in the City of Redlands, 45 units lacked complete plumbing facilities. The Census Bureau defines complete plumbing facilities as including (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower. Furthermore, all three facilities must be located inside the dwelling unit. Heating fuel for occupied housing units ranged from gas and electricity to wood and solar energy. Of the occupied housing units in the City, 18,500 had utility gas, 363 had tank gas, 5,018 had electricity, 40 used fuel oil or kerosene, 65 were fueled by wood, 70 used solar energy, and 424 units had no heating fuel.

As of 2019, almost all housing units in Redlands had complete kitchen and plumbing facilities, although at least 221 units lacked an adequate kitchen and 105 units had incomplete plumbing facilities. Because the overwhelming majority of housing units has complete plumbing and kitchen facilities, and are served by utilities, it is unlikely that housing conditions represent a problem that requires government action.

2.5.7.2 Rehabilitation Need

The percentage of units built before 1960 can be used to estimate the City's maximum rehabilitation need. According to the 2019 ACS, about 29 percent of housing units were built before 1960.

However, according to the City's Building and Safety Division, many of the older homes in Redlands are in better condition than would be predicted based on age alone, partly because of interest by owners in fixing up historic homes and the City's robust Historic Preservation policies. Many of the City's historic homes in the south area are protected to some extent by local historic districts which require staff and/or Historic and Scenic Preservation Commission approval for modifications to the exterior. The majority of repair work is needed in the north area, with a number of units in need of either light repair—such as painting, reroofing, and landscaping—or significant reconstruction. There are no historic preservation districts in North Redlands despite having a large number of homes greater than 50 years of age.

During the 4th Cycle, the City used Redevelopment funds to address blight in North Redlands. Since the dissolution of Redevelopment, the City has not been able to provide direct rehabilitation assistance during the 5th Cycle Housing Element planning period. It is documented in the City's permit record that 11 units required substantial rehabilitation and 5 units were unsafe for habitation. All of the 11 units were single-family dwellings.

2.6 ASSISTED HOUSING

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

2.6.1 Public Housing

The Housing Authority of the County of San Bernardino (HACSB) operates 120 units of conventional public housing in Redlands. All conventional units are rented to households with an income of 80 percent or less than the median income for the Riverside-San Bernardino Standard Metropolitan Statistical Area.

2.6.2 Housing Choice Voucher Program

In addition to operating public housing, the Housing Authority administers the HUD Housing Choice Voucher Program. Formerly, the County operated both a voucher and certificate programs. However, the certificate program ended as of 1999. Under the Housing Choice Voucher Program, the Housing Authority makes subsidy payments to property owners on behalf of the family. The program uses a Payment Standard to determine the maximum amount of assistance that will be paid on behalf of the family. The family's portion will be a minimum of 30 percent of their adjusted gross monthly income up to a maximum of 40 percent if they choose. HACSB administers the Housing Services programs that include the Housing Choice Voucher and Five-Year Lease Assistance programs. Participants on these programs may choose the city/community in which they wish to reside within San Bernardino County. As of 2019, there were 561 units of housing as part of the voucher program in the City of Redlands.

As mentioned above, the Housing Choice Voucher Program pays the difference in rent between 30 (or 40) percent of a household's income and fair-market rent for the unit. Payment Standards effective October 1, 2020, for the voucher program are as follows:

- Studio: \$840
- One bedroom: \$930
- Two bedroom: \$1,070
- Three bedroom: \$1,475
- Four bedroom: \$1,850
- Five bedroom: \$2,130
- Six bedroom: \$2,405

The above rents assume the owner pays utilities. If not, the rent ceiling could be reduced by \$110 to over \$200, depending on the size of the unit.

2.6.3 Other Programs

The City of Redlands has previously pursued several programs for constructing housing units affordable to low- and very low-income households. These include the granting of density bonuses and the issuing of Mortgage Revenue Bonds. Since 1981, 164 density bonus units have been built, with 86 affordable to very low-income households and the rest to low- and moderate-income households. Since the last Housing Element planning period, the City has approved 80 low-income housing units using a density bonus.

With the dissolution of California's Redevelopment Agency in 2012, the ability of the City to offer financial assistance has been curtailed.

2.7 AT-RISK HOUSING

Housing Element law requires that a jurisdiction provide an analysis of existing publicly assisted housing developments that are eligible to convert from low-income use to market-rate housing during the next ten years (October 15, 2021, through October 15, 2031) due to termination of subsidy contracts, mortgage prepayment, or expiration of deed restrictions. This analysis is required only for multi-family rental housing for lower-income households.

2.7.1 Conversion Risk

Assisted housing units are those that offer financial aid or provide extra services for people in need of financial or basic living assistance. Subsequent amendments have clarified the scope of the analysis to also include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert to market rate within 10 years. As part of the analysis, an estimation of the cost of

preserving versus replacing the units is to be included, as well as a discussion of programs designed to preserve affordable units.

The California Housing Partnership Corporation (CHPC) assists nonprofit and government housing agencies to create, acquire, and preserve housing affordable to lower income households. As shown in Table 2-31, CHPC lists 60 assisted units in Redlands at risk of conversion within the next 5 years, and another 219 units in more than 10 years. The 60 units at risk for conversion are the Citrus Arms Apartments at 151 Judson St. The current contract is set to expire on April 30, 2024. Program 1.4-1 (Preservation/At Risk Housing) commits the City to tracking and monitoring at-risk housing, notifying the property owner of requirements, and engaging the property owner in a renewal contract.

TABLE 2-32: HOUSING DEVELOPMENTS AT-RISK OF CONVERSION

Risk Level	Definition:	Low-income units in jurisdiction	Percent of county's low income units
Very High	At risk of converting to market rate within the next year	0	0%
High	At risk of converting to market rate in the next 1-5 years	60	22%
Moderate	At risk of converting to market rate in the next 5-10 years	0	0%
Low	At risk of converting to market rate in the next 10 or more years and/or are owned by a large/stable nonprofit, mission-driven developer.	219	78%
Total:		279	100%

Source: California Housing Partnership, July 2020. Includes HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects, SCAG pre-certified data.

In order for the property owner to successfully opt out of the Housing Choice Voucher contract, the owner must satisfy certain procedural requirements. The owner must provide notice of expiring rental restrictions to affected public entities and tenants three years prior to the scheduled expiration date. A Notice of Intent (NOI) must be filed with HUD one year before the termination date that indicates the owner's intent to convert the units to market rate. Failure to file an NOI within the specified time frame, or follow the other procedures to opt out of the Housing Choice Voucher contract, results in an automatic contract rollover for five years.

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

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

Fair market rents for the San Bernardino County area in fiscal year 2020 are provided in Table 2-32, below.

TABLE 2-33: FAIR MARKET RENTS FOR EXISTING HOUSING IN SAN BERNARDINO COUNTY

Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
\$875	\$1,030	\$1,289	\$1,789	\$2,216

Source: Federal Register, HUD, FY 2020.

The rental market is seeing high prices which may threaten to induce owners of affordable units to convert those units to market rate.

2.7.2 Preservation and Replacement Options

In Redlands, the cost of conserving assisted units is estimated to be significantly less than that required to replace the units through new construction. The difference between extremely/very low-income and market-rate rents requires the most subsidy; preserving low- and moderate-income units does not require as much subsidy. Since land prices and land availability are generally the limiting factors to development of low-income housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction. HACSB performs this work for jurisdictions throughout San Bernardino County, including Redlands. Both HACSB and the City are responsible for the preservation and replacement of assisted housing units.

To maintain the existing affordable housing stock, HACSB works to preserve the existing assisted units or facilitate the development of new units. Depending on the circumstances of the at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of units to nonprofit ownership; 2) provision of rental assistance to tenants using other funding sources; and 3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multi-family housing units.

2.7.2.1 Transfer of Ownership

Transferring ownership of an at-risk project to a nonprofit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a nonprofit organization, low-income restrictions can be secured, and the project would become potentially eligible for a greater range of governmental assistance.

2.7.2.2 Construction of Replacement Units

Currently, programs that fill this role are managed by HACSB. The construction of new low-income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e., square footage and number of bedrooms), location, land costs, and type of construction. Presently, the cost to develop new housing in western San Bernardino County ranges from \$118 to \$176 per square foot depending on the type and quality of finishes.¹

¹ <https://home-builders.promatcher.com/cost/san-bernardino-ca-home-builders-costs-prices.aspx>. Accessed 8/30/2021.

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

In addition to the federally financed assisted developments listed in Table 2-33, projects funded by the former Redlands Redevelopment Agency using the 20 percent housing set-aside are potentially “at risk” of conversion as well. In exchange for financial assistance, the former redevelopment agency entered into regulatory agreements with property owners to keep units affordable at specified levels until the agreements expired. Under the Redevelopment Dissolution Act, the former Redlands Redevelopment Agency’s housing functions and most of its housing assets were transferred to a “successor housing agency,” separate from the Redlands Successor Agency, including the transfer of all housing covenants. The housing successor for the City of Redlands is HACSB. Assets of the HACSB are not considered to be at-risk units. There are no additional projects funded by the Redlands Redevelopment Agency that are at risk of conversion to market-rate uses.

2.7.2.3 Qualified Entities

HCD keeps a current list of all of the qualified entities across the state. A “qualified entity” is a nonprofit or for-profit organization or individual that agrees to maintain the long-term affordability of housing projects. The qualified entities that HCD lists for San Bernardino County are in Table 2-33.

TABLE 2-34: QUALIFIED ENTITIES, SAN BERNARDINO COUNTY (2020)

Organization	City	Phone Number
Innovative Housing Opportunities, Inc.	Irvine	(949) 863-9740
Abbey Road Inc.	North Hills	(818) 332-8008
ROEM Development Corporation	Santa Clara	(408) 984-5600 x17
CSI Support & Development Services	Monrovia	(626) 599-8464
Coalition for Economic Survival	Los Angeles	(213) 252-4411
Keller & Company	San Diego	
Poker Flats LLC	Los Angeles	
Orange Housing Development Corporation	Orange	(714) 288-7600
Nexus for Affordable Housing	Orange	(714) 282-2520
The East Los Angeles Community Union (TELACU)	Los Angeles	(323) 838-8556
Southern California Presbyterian Homes	Glendale	(818) 247-0420
Housing Corporation of America	Laguna Beach	(323) 726-9672
Coachella Valley Housing Coalition	Indio	(760) 347-3157
BUILD Leadership Development Inc.	Newport Beach	(949) 720-7044
Century Housing Corporation	Culver City	(310) 642-2007
Neighborhood Housing Services of the Inland Empire, Inc.	San Bernardino	(909) 884-6891

Source: California Department of Housing and Community Development, 2020.

However, given the fact that the owners of all of the housing units listed in Table 2-31 intend to continue to renew their financing programs with HUD, there is no need for qualified entities to acquire these properties.

2.7.3 Financing and Subsidy Resources

The housing element must identify all federal, state, and local financing and subsidy programs that are available as preservation resources. These resources are:

- Low Income Housing Tax Credits (LIHTC)
- CalCHA bonds
- California Housing Finance Agency
- CalHome
- SB2 Permanent Local Housing Allocation
- HOME Investment Partnership Program
- Recycled Redevelopment Agency Funds

2.8 OPPORTUNITIES FOR ENERGY CONSERVATION

There are many opportunities for conserving energy in new and existing homes. Construction of energy-efficient buildings does not lower the purchase price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of water and energy is decreased. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs. Examples of energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more efficient appliances, and mechanical or solar energy systems; and building design and orientation that incorporates energy conservation considerations.

2.8.1 Building Design and Construction

Many modern design methods used to reduce residential energy consumption are based on proven techniques that have been known to humans since the earliest of days of collective settlement. These methods can be categorized in three ways:

1. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
 - Locating windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
 - Use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
 - “Burying” part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
 - Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
 - Locating openings and using ventilating devices to take advantage of natural air flow; and
 - Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.
2. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
 - North-south orientation of the long axis of a dwelling;
 - Minimizing the southern and western exposure of exterior surfaces; and
 - Location of dwellings to take advantage of natural air circulation and evening breezes.
 - Use of landscaping features to moderate interior temperatures. Such techniques include:

- Use of deciduous shade trees and other plants to protect the home;
- Use of natural or artificial flowing water; and
- Use of trees and hedges as windbreaks.

In addition to natural techniques that have been used for millennia, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- Use of solar energy to heat water;
- Use of solar panels, photovoltaic technology, and other devices to generate electricity;
- Window glazing to repel summer heat and trap winter warmth;
- Weather-stripping and other insulation to reduce heat gain and loss; and
- Use of energy-efficient home appliances.

2.8.2 State Building Code Standards

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

Residential site design and construction techniques that can reduce the amount of energy used for space cooling would significantly reduce overall energy demand. As discussed above, a number of traditional and modern techniques can decrease energy used for space cooling, including:

- The orientation of buildings and windows with respect to the path of the sun;
- Landscaping to shade and insulate buildings;
- Insulation in walls and ceilings;
- Thermal mass to absorb solar energy during the day and release it at night; and
- Window treatments to reduce solar gain during the day;
- Installation of radiant heat barriers under roofing materials and the selection of “cool roof” shingles;
- Use of low heat gain pavers/hardscape to reduce the heat island effect.

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

2.8.3 Public Utility Programs

2.8.3.1 Electricity

Southern California Edison (SCE) is the electricity provider for much of Southern California, including Redlands. SCE offers a range of programs designed to assist residential consumers with energy conservation:

- The Home Energy Efficiency Rebates Program offers rebates on a first-come first-serve basis to residential customers for energy-efficient cooling systems, water heaters and pumps, as well as appliances.
- The Residential Energy Efficiency Loan Program helps renters or homeowners to obtain attractive financing terms for energy-efficient updates.
- Residential Solar Programs for single-family homes (DAC-SASH), Solar on Multifamily Affordable Housing and Multifamily Solar Housing (SOMAH & MASH).
- Edison SmartConnect is a smart metering system that facilitates energy efficiency by communicating directly with appliances and reducing the burden on the electric system as a whole during peak electricity usage.
- The Low Income Home Energy Assistance Program (LIHEAP) is a federally funded program aimed to assist low-income households that pay a high portion of their income to meet their energy needs. LIHEAP is funded by the US Department of Health and Human Services, Administration for Children and Families, Office of Community Services.
- COVID-19 Rent Relief helps income eligible households pay rent and utilities.

SCE also offers several programs with the potential to assist low-income residents with their electricity costs, including those that do so through energy conservation.

The Energy Management Assistance (EMA) Program helps income-qualified households conserve energy by covering the purchase and installation costs of energy-efficient appliances and equipment. To qualify, SCE customers must receive service through a residential electric meter and have an SCE service account, as well as meet income qualifications (Table 2-34).

TABLE 2-35: EMA INCOME QUALIFICATIONS

Maximum Household Income (Effective from June 1, 2021, to May 31, 2022)	
Number of Persons in Household	Total Combined Annual Income
1 - 2	Up to \$34,840
3	Up to \$43,920
4	Up to \$53,000
5	Up to \$62,080
6	Up to \$71,160
7	Up to \$80,240
8	Up to \$89,320
Each additional person	\$9,080

Upper Limit Calculation = 250% of Federal Poverty Guidelines

Source: Southern California Edison, Energy Saving Program, 2021, <https://www.sce.com/residential/assistance/energy-saving-program>.

Assistance is available to both owners and renters, though renters must obtain their landlord’s permission. Customers may only receive EMA services once every ten years.

The Multifamily Energy Efficiency Rebate (MEER) Program offers property owners and managers of existing multifamily properties incentives on a broad spectrum of energy efficiency improvements in lighting, HVAC, insulation, and window categories. While MEER is available to all multifamily developments—even those without especially high proportions of affordable housing—it would be particularly helpful to low-income people, who are more likely to live in multifamily rental housing.

2.8.3.2 Gas

The Southern California Gas Company provides gas for heating and cooking purposes to Redlands, and many other communities in the southern part of the state. The following are a list of energy efficiency programs offered by the utility:

- Home Energy Efficiency Rebate Program offers cash rebates on qualifying energy efficiency upgrades and improvements made on single family homes, condominiums, or attached residential units (maximum of four);
- Multifamily Energy Efficiency Rebate Program offers cash rebates for the installation of qualified energy-efficient products in apartment dwelling units and in the common areas of apartment and condominium complexes, and common areas of mobile home parks.

The Southern California Gas Company also offers the Direct Assistance Program, which provides no-cost weatherization services such as ceiling and pipe insulation and water heater blankets as well as furnace repair and replacement to qualified low-income customers. The income qualifications are the same as those listed previously to qualify for SCE’s EMA Program.

2.8.3.3 Water

The City of Redlands Municipal Utilities & Engineering Department provides residents with water audits upon request to help assist in water conservation. At present, irrigation is allowed only on assigned irrigation days by address:

- Even Addresses: Monday, Thursday, Saturday only
- Odd Addresses: Tuesday, Friday, Sunday only
- All Addresses: No watering on Wednesdays

Additionally, watering is permitted between the hours of 12:00 p.m. and 8:00 p.m.

2.8.4 Citywide Strategies

On December 5, 2017 the City adopted its Climate Action Plan (CAP). The CAP is designed to reinforce the City's commitment to reducing greenhouse gas (GHG) emissions and demonstrate how the City will comply with state's GHG emission reduction standards. The CAP includes an inventory of the City's GHG emissions, forecasts of future GHG emissions, monitoring and report processes, and options for reducing GHG emissions beyond state requirements that could be adopted at a future date, if so needed or desired.

Redlands has endorsed the US Mayors Climate Protection Agreement, effectively establishing City policy to pursue environmental stewardship pertaining to a broad array of environmental programs and initiatives. The City has committed to exceed the target of reducing global warming pollution levels to seven percent below 1990 levels. The green policy initiatives that will be necessary to achieve this goal include land use policies that promote walkable communities, preserve open space, and reduce sprawl; amenities that promote alternative transportation such as public transit, bicycle use, etc.; use of alternative sources of energy and energy efficiency; sustainable building practices such as Leadership in Energy and Environmental Design (LEED) development; increased recycling rates; and the promotion of healthy urban forests and shade trees.

The City has implemented several other programs and actions to reduce energy use, increase efficiency and reduce waste:

- Electrical generation from landfill gas: The City installed a landfill gas (LFG) collection system and constructed a cogeneration facility for electricity generation from the LFG. This system currently generates approximately 700 KW to provide approximately 60-70 percent of the electrical demand of the Wastewater Reclamation Facility. The City temporarily discontinued use of the facility as a result of it failing a "smog test" and new AQMD regulations but has since come back online. The 2035 General Plan contains policies directed at the investment in new infrastructure and technology for the reuse of methane gas emissions from the landfill.
- Conversion of the solid waste fleet to liquefied natural gas/compressed natural gas (LNG/CNG) alternative fuel: The City has replaced all of its trucks with LNG/CNG vehicles.

- Expansion of City recycling programs: As a result of expanded programs, and implementation of best practices and technology, the California Street Landfill has an extended lifespan of 2053.
- Ride share: The City promotes ride sharing among its employees through the Ride Share Time Off program.
- LED streetlights: The Municipal Utilities and Engineering Department installed LED lights in all existing traffic signals in the City and has established specifications for requiring LED lights in all new traffic signals. This action resulted in a 90 percent reduction in energy usage per traffic signal with a 3.7-year payback for the cost of installation. The City has been converting non-traffic streetlights and requires that LED light be installed during right-of-way improvement projects.
- Conversion of park irrigation controllers to SMART Controllers: In addition to saving water through changes in the park irrigation control system, the City also has a program to provide irrigation timer scheduling assistance to residents and businesses.
- Adoption of a Water Efficient Landscape Ordinance: Chapter 15.54 of the Municipal Code addresses water-efficient landscape requirements throughout the City. This Chapter of the Code establishes a structure for planning, designing, installing, maintaining, and managing water-efficient landscapes in new construction and rehabilitated projects.

This Housing Element and the 2035 General Plan can support this City effort through promoting infill development; siting housing near transit, jobs, and services; requiring greenscaping; and encouraging the use of green building standards. The City has implemented policies to streamline the permit processing phase for LEED projects and the plan check process for residential rooftop solar. The 2035 General Plan contains a litany of policies and actions directed at sustainability in the Sustainable Community Chapter. Furthermore, through the future adoption of the proposed Transit Villages Specific Plan, the City is pursuing infill and transit-oriented development.

2.9 REGIONAL HOUSING NEEDS ASSESSMENT AND SPECIAL NEEDS

The housing element focuses on providing housing for extremely low-, very low-, and low-income households—a need that is often unmet by the housing market. All of these groups have a household income that is 80 percent or less of the countywide median. In many California communities, the market is not producing for-sale or rental units affordable to even moderate- income households. In Redlands, the match between income and housing cost has been closer for most households than in the coastal Los Angeles metropolitan area, but the dramatic rise in housing costs compared to incomes since the year 2000 has made the city less affordable.

This section of the housing element evaluates three types of housing need. First is a discussion of housing need by income, using the categories determined by SCAG and established in the Regional Housing Needs Allocation (RHNA). The second section analyzes the special needs of persons whose housing choices are limited by personal characteristics: seniors, large families, female- headed households, farmworkers, disabled persons, and families and persons in need of emergency shelter. The final section addresses the number of Redlands residents living in overcrowded conditions, a situation especially common to large, low-income renter-occupied households.

2.9.1 Current Housing Need

It is often difficult for lower income households to find affordable housing. Housing is considered affordable when a household spends 30 percent or less of its income on housing-related costs. Table 2-35 quantifies the housing need of extremely low-, low-, and moderate-income households in Redlands.

TABLE 2-36: HOUSING NEED BY INCOME LEVEL, 2017

	Total Renters	Total Owners	Total Households
Extremely Low	1,910	785	2,695
with any housing problems	1,375	520	1,895
Cost Burden >30%	1,335	510	1,845
Cost Burden >50%	1,185	440	1,625
Very Low	1,440	745	2,185
with any housing problems	1,260	560	1,820
Cost Burden >30%	1,255	555	1,810
Cost Burden >50%	895	390	1,285
Low	1,615	1,135	2,750
with any housing problems	1,340	540	1,880
Cost Burden >30%	1,265	480	1,745
Cost Burden >50%	285	225	510

Source: 2013-2017 HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017.

Extremely low- and low-income households are disproportionately likely to have housing-related problems (72% and 88%, respectively) and spend 30 percent or more of their incomes on housing (70% and 87%, respectively). In fact, 62 percent of extremely low-income households spend 50 percent or more of their incomes on housing. Across the board, larger percentages of renters spend 30 percent or more of their incomes on housing. This may be because more households who own bought their homes when they were more affordable or because the rental market is comparatively tighter.

2.9.2 Regional Housing Need Allocation

California Government Code Section 65584 requires SCAG to identify existing housing needs and to project needs in each of the region's jurisdictions at eight-year intervals. The 2021 Regional Housing Needs Allocation (RHNA) covers the period of October 15, 2021 to October 15, 2029. The RHNA is designed to incorporate population growth and change, employment patterns and commuting, and housing market problems. Housing elements must include policies and programs to meet the needs of all city residents.

The 2021 RHNA defines "existing need" as the number of households with one or more federally defined housing problem. HCD characterizes existing need as: "The number of households overpaying for housing, living in overcrowded conditions, or with special housing needs, the number of housing units that need rehabilitation, and assisted affordable units at-risk of converting to market-rate." "Future need" is the number of units that would have to be added to accommodate forecasted growth in number of households by the end of October 2021, as well as the number of units that would have to be added to compensate for anticipated demolitions and changes to achieve an "ideal" vacancy rate of two percent for ownership units and five percent for rental units.

Future need is divided into five income categories (extremely low, very low, low, moderate, and above moderate), as defined by state and federal law. Table 2-36 shows income categories for a family of four based on median income in San Bernardino County in 2021, as defined by HCD using federal guidelines. The SCAG allocations for Redlands in each category are shown for the 2006-2013, 2014-2021, and 2021-2029 RHNA projection periods.

The RHNA for Redlands estimates that 967 very low-income housing units are needed between 2021 and 2029. While the RHNA does not include a separate extremely low-income category, the City estimates that 50 percent (allowed per state methodology) of the projected housing need for very low-income households qualify as extremely low-income households. Therefore, the projected housing need for extremely low-income households during the 2021-2029 RHNA is estimated to be 483 units.

TABLE 2-37: REDLANDS REGIONAL HOUSING NEED ALLOCATION BY INCOME CATEGORY SCAG ALLOCATION, 2006-2013, 2014-2021, AND 2021-2029

Category	Percent of County Median ¹	2021 Household Income	Housing Need 2006-2013	Housing Need 2014-2021	Housing Need 2021-2029
Extremely Low-Income ²	Less than 30%	Less than \$26,500	341	289	483
			12% ³	12%	14%
Very Low-Income ²	30-50%	\$26,500 - \$39,500	341	290	484
			12%	12%	14%
Low-Income	50-80%	\$39,500 - \$63,200	469	396	615
			16%	16%	17%
Moderate-Income	80-120%	\$63,200 - \$93,000	539	453	652
			19%	19%	19%
Above Moderate Income	Over 120%	More than \$93,000	1,155	1,001	1,282
			41%	41%	36%
Total Needed			2,845	2,429	3,516

Sources: California Department of Housing and Community Development; SCAG 2013.

1. The 2013 County median for a family of four was \$62,600, as determined by HUD.
2. The very low-income housing need allocation provided by SCAG was 967 for the 2021-2029 RHNA. Projected housing need for extremely low-income households presumes that 50 percent of very low-income households qualify as extremely low-income households.
3. The percentages indicate percent of housing need that falls within the indicated income level.

HOUSING PRODUCTION UNDER THE PREVIOUS RHNA

The previous Housing Element addressed the RHNA that covered the years 2014 to 2021. As Table 2-37 shows, only 19 percent of the housing allocation was met. See Section 5.2, Non-Governmental Constraints, for further discussion. The majority of units produced were above moderate-income (446 units), followed by low-income (18 units), moderate-income (4 units), and very low-income (1 unit).

TABLE 2-38: HOUSING UNITS PRODUCED IN REDLANDS, 2014 - 2019

Income Category	Regional Housing Needs Allocation	Total Units Produced	Results vs. RHNA
Very Low Income	579	1	578
Low Income	396	18	378
Moderate Income	453	4	449
Above Moderate Income	1,001	446	555
Total	2,429	469	1,960

Source: City of Redlands, Development Services Department, 2019.

2.9.3 Special Housing Needs

For some types of households, limited income is not the only obstacle to finding satisfactory housing. Finding units of adequate size, location, and design can be especially difficult for the elderly, the disabled, large families, female-headed households, farmworkers, and the homeless. California Government Code Section 65583(a)(6) requires an analysis of the special housing needs of these groups. For people with special needs, a fundamental obstacle to determining unmet needs and providing assistance is establishing the number of special needs households. It should be noted that there is undoubtedly overlap among the numbers used in the discussion below. The US Census and other data enumerating special needs households usually do not specify, for example, the number of migrant families that are large families or the number of elderly or disabled persons who are homeless. Table 2-38 lists households with special needs as of 2019.

TABLE 2-39: REDLANDS HOUSEHOLDS WITH SPECIAL NEEDS, 1990-2019

Household Type	2010		2019	
	Number	Percent	Number	Percent
Elderly	5,443	22.0%	8,076	30.9%
Disabled	NA	NA	NA	NA
Large Families (5 or More Members)	2,662	11.0%	NA	NA
Overcrowded (>1.01 persons per room)	895	3.7%	830	4%
Female Head	1,715	6.9%	2,402	9.2%
Total Households	24,764	100.0%	26,115	100.0%

Sources: 2010 US Census; 2019 American Community Survey.

1. Large family households and overcrowded households reported by American Community Survey.

THE ELDERLY

Senior citizens are identified as a population in need of special housing because of physical constraints that require certain housing accommodations or modifications, and limited incomes that prevent many seniors from being able to afford the most suitable housing. Small units in proximity to services and transportation are desirable for many seniors. Other seniors who are able to live independently in their current homes can often benefit from financial assistance that helps them properly maintain their homes or make minor modifications for increased mobility. (Information on the number of seniors with disabilities is provided in the Special Needs section on persons with disabilities.)

According to the 2019 American Community Survey, the elderly population (those 65 and older) in Redlands represented 15.8 percent of the general population. Approximately 13.5 percent of all elderly households earned less than 30 percent of the surrounding area income.

In general, seniors are more likely to own rather than rent their homes—over three-quarters of seniors owned their homes in Redlands, according to the 2019 American Community Survey. Table 2-39 compares the tenure of senior households in the city and the county.

TABLE 2-40: ELDERLY HOUSEHOLDS BY TENURE, 2019

Age	City	Percent	County	Percent
Owner-Occupied Units				
Under 65	9,832	65.43%	278,089	73.13%
65 to 74	2,890	19.23%	62,585	16.46%
75 and over	2,304	15.33%	39,607	10.42%
Total Senior	5,194	34.57%	102,192	26.87%
Renter-Occupied Units				
Under 65	7,997	84.04%	224,922	87.94%
65 to 74	735	7.72%	18,901	7.39%
75 and over	784	8.24%	11,937	4.67%
Total Senior	1,519	15.96%	30,838	12.06%

Source: 2019 American Community Survey.

Seniors make up a higher percentage of households in Redlands than in the county overall. Therefore, in general, seniors make up a larger percentage of owner and renter occupied households in Redlands as compared to the county.

Table 2-40 shows the Redlands elderly population displayed by tenure and income level. Predictably, elderly households with the lowest incomes were more likely to rent than own their homes; this indicates a need for affordable rental units geared towards seniors.

TABLE 2-41: ELDERLY INCOME LEVEL AND TENURE, 2016

Income Level	Elderly ² Renter-Occupied Households	Elderly Owner-Occupied Households	Total Elderly Households
Below 30% of AMI	510	395	905
	28%	8%	36%
31-50% of AMI	445	480	925
	25%	10%	34%
51-80% of AMI	300	555	855
	17%	11%	28%
80% - 100% of AMI	105	375	480
	6%	8%	13%
Above 100% of AMI ¹	455	3,065	3520
	25%	63%	88%
Total	1,815	4,870	6,685
	100%	100%	100%

Source: 2012-2016 CHAS Data, May 2013.

1. CHAS data does not distinguish between moderate and above moderate households.
2. "Elderly" is defined as age 62 or older.

Existing developments designed specifically for seniors include the 170-unit congregate care facility, Mission Commons, built in 1989. Other affordable housing projects that house seniors within Redlands are: Citrus Arms with 60 units; Redlands Village Green, a 105-unit non-assisted (yet affordable) senior housing facility; Casa de la Vista, a 75-unit Section 202-income senior housing project completed in 1990; and Redlands Senior Housing 2 (Fern Lodge), a 62-unit Section 202 senior apartment complex. Two 51-unit low-income senior projects in Yucaipa were built by the San Bernardino County Housing Authority to aid seniors in the Redlands area. Heritage Partners also recently completed a 53-patient senior citizen assisted-living facility and American Baptist Homes of the West constructed a 12-bed Alzheimer's facility.

The following are senior housing projects that have recently been proposed, approved, or constructed that should provide additional affordable housing for seniors:

- 340-unit and 30 cottage senior care facility/assisted living on the northeast corner of 5th and Wabash (under construction). The 30 cottages have been constructed and are occupied and two of the seven planned buildings for congregate care are complete. Additionally, a 44,000-square-foot congregate care facility with 42 units and a multiple purpose building that houses medical offices and social support facilities have also been constructed and are occupied.
- Vista del Sol, a 71-unit senior housing project on Webster Street at Lugonia Avenue (completed and 100 percent occupied).

To further assist in providing additional housing for senior citizens, the City enacted a Second Dwelling Unit ordinance in accordance with Government Code Section 65852.2, which was first adopted in 1982. This code section allows special housing for senior citizens in any single-family district subject to approval of a "use permit."

As indicated in the list above, several senior assisted housing units will be constructed in the next few years, which will help to accommodate the need for senior housing. Because Redlands has an older, more affluent population, it seems likely that many seniors are well-off, and some of those having low-incomes are "income poor" but "housing rich"; that is, they may be living on a low fixed monthly income but have a higher net worth in real estate. Nevertheless, there are a number of senior homeowners (the exact number cannot be determined from available data) who live in older homes in need of repair or accessibility modifications, but who do not have the income or assets necessary to make those needed repairs or modifications. The City provides low interest loans and grants to address this need based on the policy that seniors who are able to live independently in their own homes should be assisted in doing so.

Finally, many services that target seniors are available to Redlands residents (Table 2-41).

TABLE 2-42: ELDERLY SERVICE ORGANIZATIONS

Organization	Services(s) Provided	Phone Number
Joslyn Senior Center	Social, instructional, health and recreational services to Redlands residents age 50 and older; Computer lab; and Help groups.	(909) 798-7550
Meals-on-Wheels	Delivers meals to homes of seniors, and homebound, disabled, frail or at-risk populations.	(909) 792-0716
Redlands Senior Transportation Program	Wheelchair accessible van service available to residents who are 55 years of age and older or who are physically or mentally unable to utilize other forms of transportation.	(909) 798-7579 (Information) (909) 335-9660 (Reservations)
San Bernardino County Department of Aging and Adult Services	Adult Protective Services Program; Family Caregiver Support Program; In-Home Supportive Services; Linkage Programs; Long- Term Ombudsman Program; Multipurpose Senior Services Program; Nutrition Services; Senior Training and Employment Program; Senior Information and Assistance Hotline.	(909) 891-3900 (Department) (800) 510-2020 (Senior Information & Assistance)
San Bernardino County Food Bank	Distributes food at sites all over the county; in Redlands, the first Friday of the month at Church on the Hill and the last Friday of the month at Salvation Army	(909) 723-1580

Source: City of Redlands, Community Development Department, 2008.

THE DISABLED

Disability data also provides valuable context for assessing current and future need for accessible housing units. Note that since some disability types are not recorded for children below a certain age, calculating disability as a percentage of total population may not be accurate.

The US Census defines a “disability” as “a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.”

Of individuals with disabilities, 4,465 (43.8%) were seniors. Individuals with ambulatory or independent living difficulties represented the most common disabilities, as reported in Table 2-42.

For those of working age, disabilities can also restrict the type of work performed and income earned. In fact, according to the 2009-2011 ACS, 60 percent of individuals over 16 with a reported disability were not in the labor force; 36 percent were employed; and 4 percent were unemployed (i.e., looking for work).

TABLE 2-43: INDIVIDUALS WITH DISABILITIES IN REDLANDS

	Youth (Age 5-17)	Adults (Age 18-64)	Seniors (Age 65+)	Total
Individuals Reporting One or More Disabilities:	1,019	4,710	4,465	10,194
With hearing difficulty	80	857	1,740	2,677
With vision difficulty	0	459	74	533
With cognitive difficulty	1,019	2,754	1,625	5,398
With ambulatory difficulty	0	1,450	2,904	4,354
With self-care difficulty	0	777	777	1,554
With independent living difficulty	N/A	2,659	2,432	5,091

Source: 2019 American Community Survey.

Note: Columns do not sum to total individual row because individuals may report more than one disability.

The current definition of family is “an individual, or two (2) or more persons related by blood, marriage or adoption, or a group of not more than five (5) persons, excluding servants, who are not so related, living together as a single housekeeping unit in a dwelling unit” (Ord. 1000 § 6.20, 1955). This definition may pose a constraint to groups of more than five unrelated persons living together. To mitigate this constraint, Program 1.2-17 is included to amend the definition of family in the Municipal Code such that it will no longer pose a constraint.

DEVELOPMENTALLY DISABLED PERSONS

According to Section 4512 of the California Welfare and Institutions Code a “developmental disability” is a disability that originates before an individual reaches adulthood (18 years old), continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. This includes intellectual disabilities (characterized by significantly sub-average general intellectual functioning), cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to other intellectual disabilities or that require treatment (i.e., care and management) similar to

that required by individuals with intellectual disabilities; however, it does not include other handicapping conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within 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 where medical attention and physical therapy are provided. 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. In Redlands, the most commonly occurring disability amongst seniors 65 and older was an ambulatory disability, experienced by 18.5 percent of Redlands’ seniors

The California Department of Developmental Services (DDS) supports approximately 330,000 children and adults with developmental disabilities and 41,000 infants at risk of developmental delay or disability throughout the state. Services are provided through state-operated developmental centers and community facilities, as well as through contracts with 21 nonprofit agencies called regional centers. The Inland Regional Center located in San Bernardino is the largest regional center in California providing services to more than 25,000 individuals with developmental disabilities in San Bernardino and Riverside counties. The regional center is a private, nonprofit community agency that contracts with local business to offer a wide range of services to individuals with developmental disabilities and their families.

Table 2-43 below summarizes persons with development disabilities in Redlands. Persons with development disabilities represent less than 0.7 percent of the city’s population.

TABLE 2-44: PERSONS WITH DEVELOPMENTAL DISABILITIES IN REDLANDS

By Residence	Home of Parent/Family/Guardian	466
	Independent/Supported Living	56
	Community Care Facility	21
	Intermediate Care Facility	56
	Foster/Family Home	10
	Other	10
By Age	0-17 Years	619
	18+ Years	273
Total		1,511

Source: SCAG Precertified Housing Data, 2021.

There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving the needs of this group. Incorporating ‘barrier-free’ design in all, new multi-family housing (as required by California and federal

Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

LARGE HOUSEHOLDS

Large households are characterized as a special needs group because they require a greater number of rooms per dwelling unit to avoid overcrowding. In addition, many large households are low-income and cannot afford dwelling units with three or more bedrooms without paying more than 30 percent of their income for housing expenses.

According to the 2014-2018 ACS, 11 percent of households had five or more persons (approximately 2,705 households). In total, about 11 percent of all households in Redlands had five or more persons in 2019. Thus, the vast majority of households over five were made up of related persons. In 2011, around 55 percent of large households in Redlands owned their own home. About 45 percent of large households are renters, primarily because they are lower-income and cannot afford to purchase a home.

The ACS also indicates that approximately 17 percent (2,479 units) of rental units had three or more bedrooms (Table 2-44). The SCAG Certified Housing Data indicates there were 1501 large renter households (with five or more people). While these could be family and non-family households, it is not relevant to address the needs of large households, as familial status is not included in the definition of a large household. Moreover, assuming that these households rent apartments with three or more bedrooms, large households in Redlands would inhabit approximately over half of the city's rental units with three or more bedrooms.

While the preceding information indicates that housing for large households does exist in Redlands, available affordable units may be difficult to find. For example, a low-income five-person household would be able to afford a housing expenditure of \$1,448 per month. According to the survey of Craigslist listings, the median rent for a three-bedroom unit in Redlands was \$2,275. Given that there are households in Redlands that have even lower incomes, many large households may have difficulty finding housing in the city. A steady increase in household size since 1990 may be correlated with an increase in large families and low-income large families in need of subsidized housing as well as the increasing trend of multi-generational living arrangements. Moreover, as a group, large households have a higher incidence of overcrowding because it is more difficult to secure affordable rental housing of adequate size to meet a large household's needs.

TABLE 2-45: UNITS WITH THREE OR MORE BEDROOMS BY TENURE

Number of Bedrooms	Owner-Occupied Units	Renter-Occupied Units	Total
Three bedrooms	6,374	1,509	7,883
Four bedrooms	6,369	252	6,621
Five or more bedrooms	1,124	155	1,279
Total 3+ bedrooms	13,867	1,916	15,783
Percent of Total	87.9	12.1	100

Source: 2019 American Community Survey.

EXTREMELY LOW-INCOME HOUSEHOLDS

Extremely low-income households are those with incomes less than 30 percent of the AMI. In 2019, the AMI in San Bernardino County was \$63,362, while the AMI in the City of Redlands was \$74,839. An income under \$26,000 is considered extremely low-income.

Extremely low-income households have disproportionate and unique housing needs when it comes to housing supply, cost, and size. An analysis of household characteristics examining trends and the availability of resources is shown in Table 2-45.

Table 2-46: Extremely Low-Income Households experiencing Cost Burden or Overcrowding by Tenure

	Cost-Burdened	Overcrowding
Owner-Occupied	91.1%	2.6%
Renter-Occupied	83.05	14.7%
All	85.3%	11%

Source: HUD CHAS Data 2014-2018.

FEMALE-HEADED HOUSEHOLDS

The 2000 Census shows 1,823 female-headed households with children under 18, about 23 percent of all households with children. By 2010, this number had slightly decreased to 1,715, making up 23 percent of all households with children. By 2018, this number again slightly decreased to 1,683, making up 20 percent of all households with children. The Housing Authority of San Bernardino County reports the vast majority of the Section 8 households in Redlands are headed by women.

A large share of female-headed households with children are economically disadvantaged. Table 2-46 identifies that a significant number of female-headed households (primarily single mothers) were below the poverty level in 2011. There were approximately 54 percent more impoverished female-headed households as married couple families below the poverty level, even though the number of married couples was much greater. Although the percentage of all Redlands households below the poverty level was fairly low, about 28 percent of female-headed households with children were below the poverty level. These households made up 13 percent of all female-headed households. These households have a need

for low- cost housing, suitable for children located near schools and childcare. Innovative shared living arrangements that might include congregate cooking and childcare facilities would also be suitable.

TABLE 2-47: HOUSEHOLDS BELOW POVERTY LEVEL, 2020

	Family/Householder	Percent of Total Households
Total households in poverty.	1,373	5.7%
Female householder, no husband present. With related children under 18 years.	477	3.0%

Source: 2019 American Community Survey.

THE HOMELESS

The SCAG defines the homeless as those "sleeping out" in makeshift shelters, in cars and under freeway overpasses, and those who are "at risk" of homelessness in that they are sharing housing on a temporary basis, are living in single-room occupancy hotels, or their Calworks or other general relief stipend has been canceled twice within one year because they had no forwarding address.

According to the 2020 San Bernardino County Homeless Count and Subpopulation Survey Report there were 3,125 persons who were counted as homeless in the county on Thursday, January 23, 2020. In Redlands a total of 186 homeless people were counted, the majority of which were unsheltered (141) persons. Of the unsheltered homeless population in Redlands, 55 percent were substance abusers, 32 percent were mentally ill, 8.4 percent were victims of domestic violence, 25 percent were persons released from jails or prison during the past 12 months, 62 percent were chronically homeless, 11 percent were youth under 18 years of age (unaccompanied by an adult), 50 percent were youth ages 18 to 24, and 8.4 percent were US veterans. In total, the Redlands homeless population makes up 3 percent of the county total.

TABLE 2-48: HUD 2020 CONTINUUM OF CARE SAN BERNARDINO COUNTY HOUSING INVENTORY COUNT

	Total Year Round Beds	Seasonal Beds	Overflow / Voucher
Emergency, Safe Haven and Transitional Housing	693	79	0
Emergency Shelter	483	79	0
Safe Haven	24	n/a	n/a
Transitional Housing	186	n/a	n/a
Permanent Housing	3,704	n/a	n/a
Permanent Supportive Housing*	1,603	n/a	n/a
Rapid Re-Housing	2,101	n/a	n/a
Grand Total	4,397	79	0

Source: HUD 2020 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report.

Nonprofit Services

Several nonprofit organizations in and near Redlands attempt to address/assist the homeless on a daily basis. The majority of these organizations tend to focus on the homeless family. These entities include the Redlands Family Service Association, the Frazee Shelters, Inland Temporary Homes, Option House, and the Salvation Army. In addition, the 2-1-1 referral line operated by the Inland Empire United Way services the city.

Family Service Association provides transitional housing for families via rental assistance and shelter vouchers. Additionally, through the Housing Advocacy Program, Family Service Association provides emergency support, case management, and education to families and individuals in Redlands.

The Blessing Center provides free food and clothing to over 900 families each week. One large food box, worth in excess of \$75 of quality food products, is distributed to each family once a week. Client families can shop for free clothing, baby care and other items, which are also available during food distribution. The Blessing Center also provides client families with much needed medical and dental services by a team of doctors and nurses, dentists, and dental technicians. Services to homeless individuals and families include bagged lunches, clothing, hygiene items and other resources. Dinner for the Homeless is every last Wednesday of the month.

The Blessing Center's Resource Center serves to assist job seekers in pursuing potential employment opportunities through resume writing, filling out employment applications, interview coaching and even providing proper clothing for job interviews. Classes in job training, E.S.L, G.E.D, and S.A.T. tutorial are also offered. A dedicated team of coaches and mentors are available to help clients obtain basic requirements such as an identification card, social security cards, etc.

The Frazee Shelters are part of a larger organization—the Frazee Community Center. The Community Center provides a wide range of services to low-income and homeless persons in the San Bernardino area. Services include housing assistance, clothing, nutrition, as well as referral services. Frazee is a nonprofit corporation and receives funds from United Methodist Churches and other denominations as well as Arrowhead United Way, East Valley United Way, and the City and County of San Bernardino, City of Highland, City of Redlands. Frazee also receives grants and donations from individuals, corporations, and other organizations. Frazee operates three shelters— two veteran's shelters for men in San Bernardino and one women's shelter in Highland. In addition, Frazee offers a no-cost lunch to those in need during the weekdays.

Inland Temporary Homes operates a homeless shelter that provides housing to six families with a maximum stay of 90 days as well as transitional housing to 20 families (16 single family units and four attached units) with a maximum stay of two years. Inland Temporary Homes also provides various services including case management, career counseling, mental health counseling, and follow-up services for families that complete the shelter program but do not enter the transitional housing program.

Option House provides services to women and children who are victims of domestic violence. In addition to shelter services, Option House offers in-house classes, legal advisors, support groups, and treatment for a range of issues. The organization helps over 300 people in its shelter and over 200 with legal services.

The Salvation Army provides the homeless (families, individuals with children, and women) with daily meals, day care, and some monetary assistance. In addition, they assist families with counseling, motel vouchers, money for gasoline, prescriptions, utility bills, and toiletries. Currently, the San Bernardino location provides 48 families with transitional housing ranging from 30 days to three years as well as 14 emergency shelter units that are made available on a day-to-day basis. The Redlands location is a cold weather shelter that operates December 31 to March 31 and has capacity for 52 individuals and families.

Central City Lutheran Mission is a cold weather shelter that operates during the months of November through April. The shelter provides meals and bedding to 72 men each night.

In addition to these local organizations, the Community Action Partnership provides a number of programs and services aimed at low-income and homeless populations.

The Inland Empire United Way runs a hotline for San Bernardino and Riverside Counties. Those who are in danger of homelessness or already homeless can call 2-1-1 if they are in need of food, shelter, or assistance paying their rent and utilities. The 2-1-1 service also makes referrals for animal care, disaster resources, help for elderly veterans, clothing, disability programs, low-cost child and medical care, job training, and governmental programs.

Public Programs

The housing and social service needs of homeless persons are as varied as their reasons for being homeless. These include unemployment, eviction, physical or mental illness, and substance abuse. Many homeless persons need counseling, employment assistance, and shelter. Some need only temporary, transitional shelter. Others may need only short-term financial assistance such as a loan for the first month's rent and security deposit.

The City of Redlands currently has no public programs for serving the homeless. The City, however, is able to have some impact upon availability of housing via its General Plan and related policies. As the problem of homelessness continues to grow statewide, City policy makers may need to consider potential public programs to assist with the homeless. Emphasis is currently aimed at assisting those agencies already in the community through financial assistance from CDBG funds. Currently, the City has allocated CDBG funds to Inland Temporary Homes and the Family Service Association of Redlands.

FARMWORKERS

The City of Redlands is known for its citrus groves which bring employment to agricultural workers in the area. The 2010 US Census indicated there were 176 residents of Redlands employed in the agriculture, forestry, and fishing industry, and in 2019 this population was estimated to be 128 people. Of the City's 138 total jobs in the agriculture, forestry, fishing, and hunting industry, 55 may be considered full-time, year-round, non-seasonal positions. Agriculture, forestry, and fishing industry does not make up a large percentage of employment in the City; therefore, farmworker housing need can be met through general affordable housing programs.

The most recent data from the US Department of Agriculture's National Agriculture Statistics Service indicates that in San Bernardino County there are an estimated 2,246 people hired as farmworkers in the year 2017.² Of these, an estimated 546 were migrant workers.

Pursuant to Health and Safety Code 17021.5 and 17021.6, farmworker housing for fewer than six individuals should be treated as a single-family home and not require a discretionary approval. Agricultural employee housing with no more than 36 beds in a group quarters or 12 units designed for the use of a single household is permitted by right in agricultural land-use designations. Redlands' code does not currently allow farmworker housing within its agricultural districts. Program 1.2-18 is included to amend the code to allow for farmworker housing within all agricultural zones throughout the City in compliance with the Employee Housing Act.

STUDENTS

The University of Redlands, located north of Interstate 10, has approximately 4,931 students. About 65 percent of these (3,206) are undergraduates, the vast majority of whom live on campus. Undergraduates are only allowed to live off campus if they are married, their parents live in town, or if they have some other extenuating circumstance. The University has graduate programs in business and education, making up the remaining 35 percent (1,725) of the student body. Many of these students live in Redlands and seek rental units.

OVERCROWDING

The Census Bureau defines "overcrowding" as 1.01-1.50 persons per room and "extreme overcrowding" as 1.51 or more persons per room. Overcrowding typically results when either: 1) the costs of available housing with a sufficient number of bedrooms for larger families exceeds the ability to afford such housing, or 2) unrelated individuals (such as students or low-wage single adult workers) share dwelling units due to high housing costs. This can lead to overcrowded situations if the housing unit is not large enough to accommodate all of the people. In general, overcrowding—a measure of the ability of existing housing to adequately accommodate residents—can result in deterioration of the quality of life within a community.

Table 2-48 and Table 2-49 summarize the overcrowding status in the City. In 2000, 7 percent of the City's occupied housing units were overcrowded. In 2011, according to ACS estimates, this number had fallen to 4 percent, and in 2018 this number was remained approximately 4 percent.

In Redlands, 369 owner-occupied and 865 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. About 67 owner-occupied households and 277 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.

In 2000, according to Table 2-48, 4 percent of Redlands households were overcrowded and 3 percent were extremely overcrowded. By 2011, according to ACS estimates, 3 percent of households were

² US Department of Agriculture National Agriculture Statistics Service, San Bernardino County:
<https://quickstats.nass.usda.gov/results/5504D8CE-0FB5-35D3-A1A4-ECBEB702FCD2>

overcrowded and less than 1 percent were extremely overcrowded. And by 2019, according to ACS estimates, 2 percent of households were overcrowded and another 2 percent were extremely overcrowded.

TABLE 2-49: OVERCROWDING: PERSONS PER ROOM

Persons	2000		2011		2018	
	Households	Percent	Households	Percent	Households	Percent
1.00 or less	22,000	93%	23,362	96%	25,088	97%
1.01 to 1.50	873	4%	693	3%	441	2%
1.51 or more	796	3%	202	1%	389	2%

Sources: 2000 US Census, 2011 and 2019 American Community Surveys.

Note: 2019 data is approximate.

TABLE 2-50: OVERCROWDED HOUSING BY TENURE

	San Bernardino County		Redlands	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Total:	386,204	252,443	16,172	9,745
0.50 or less occupants per room	238,685	107,481	12,508	5,573
0.51 to 1.00 occupants per room	125,456	107,301	3,486	3,523
1.01 to 1.50 occupants per room	15,721	27,239	0	429
1.51 to 2.00 occupants per room	5,197	8,737	178	220
2.01 or more occupants per room	1,145	1,685	0	0

Source: 2019 American Community Survey.