Housing Needs Assessment

San Bernardino Regional Housing Trust Fund

OCTOBER 2025

Prepared for:

SAN BERNARDINO COUNCIL OF GOVERNMENTS

SAN BERNARDINO
REGIONAL HOUSING TRUST

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San Bernardino
Council of Governments

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Executive Summary

Housing supply is one of the most critical issues today facing all of California, including the San Bernardino Region. California faces a significant housing supply and affordability crisis spurred by high land costs, rising construction costs, limited financing options, and other factors. These issues and challenges have become localized with compounding, interrelated impacts on housing supply, homelessness, and economies at the local and regional scale. A series of actions are needed at the local, regional, and statewide level to address these growing housing challenges. One such regional action is a San Bernardino Regional Housing Trust (Trust) fund, which can raise funds for affordable housing production, preservation and rehabilitation, and other affordable housing-related activities. The Trust aims to provide a regional and programmatic approach to addressing housing needs throughout the San Bernardino Region.

This 2025 Housing Needs Assessment for the Trust is the second iteration and serves as an update to the 2022 Housing Needs Assessment, included in the Trust's Strategic Plan. The Housing Needs Assessment reflects data at a point-in-time as it relates to housing in the San Bernardino Region and is intended to be a living document that is updated periodically. This report reflects data across the entire San Bernardino Region, encompassing all 24 incorporated cities as well as the unincorporated county. The Housing Needs Assessment provides a regional analysis of demographic and economic characteristics, housing challenges, and housing needs in the Region.

Key findings within this report illustrate the following:

- The cost of housing for both buyers and renters continues to rise.
- Increases in housing costs outpace increases in household income.
- There is a gap between income and housing costs for many households across the Region, leaving little remaining income for other essential needs such as transportation, healthcare, and education.
- There is a lack of sufficient State and Federal investment in the Region, especially in more rural areas, where there are higher rates of lower-income households.
- Much of the Region's existing affordable housing supply is located within more urbanized areas.
- The large size and varying characteristics of the Region is reflected in varying housing challenges and costs associated with other factors such as transportation.

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Data Sources

This analysis uses State and federal data that is publicly available, as well as private sources. Together, the sources will provide an overview of existing and projected trends relating to demographics, economics, and housing market conditions. These sources include the following:

- U.S. Census Bureau Decennial Census
- U.S. Census Bureau American Community Survey (ACS)
- U.S. Census Bureau Longitudinal Employer-Household Dynamics
- U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy dataset
- California Department of Finance
- California Department of Housing and Community Development (HCD)
- California Tax Credit Allocation Committee (TCAC)
- Center for Neighborhood Technology
- California Housing Partnership
- Southern California Association of Governments (SCAG)

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Geographies

San Bernardino Region's 24 jurisdictions and the San Bernardino County Board of Supervisors work collectively as the San Bernardino Council of Governments to address regional matters. The jurisdictions that make up the San Bernardino Council of Governments are shown in **Figure 1, Incorporated and Unincorporated Areas in San Bernardino County.**

Figure 1. Incorporated and Unincorporated Areas in San Bernardino County
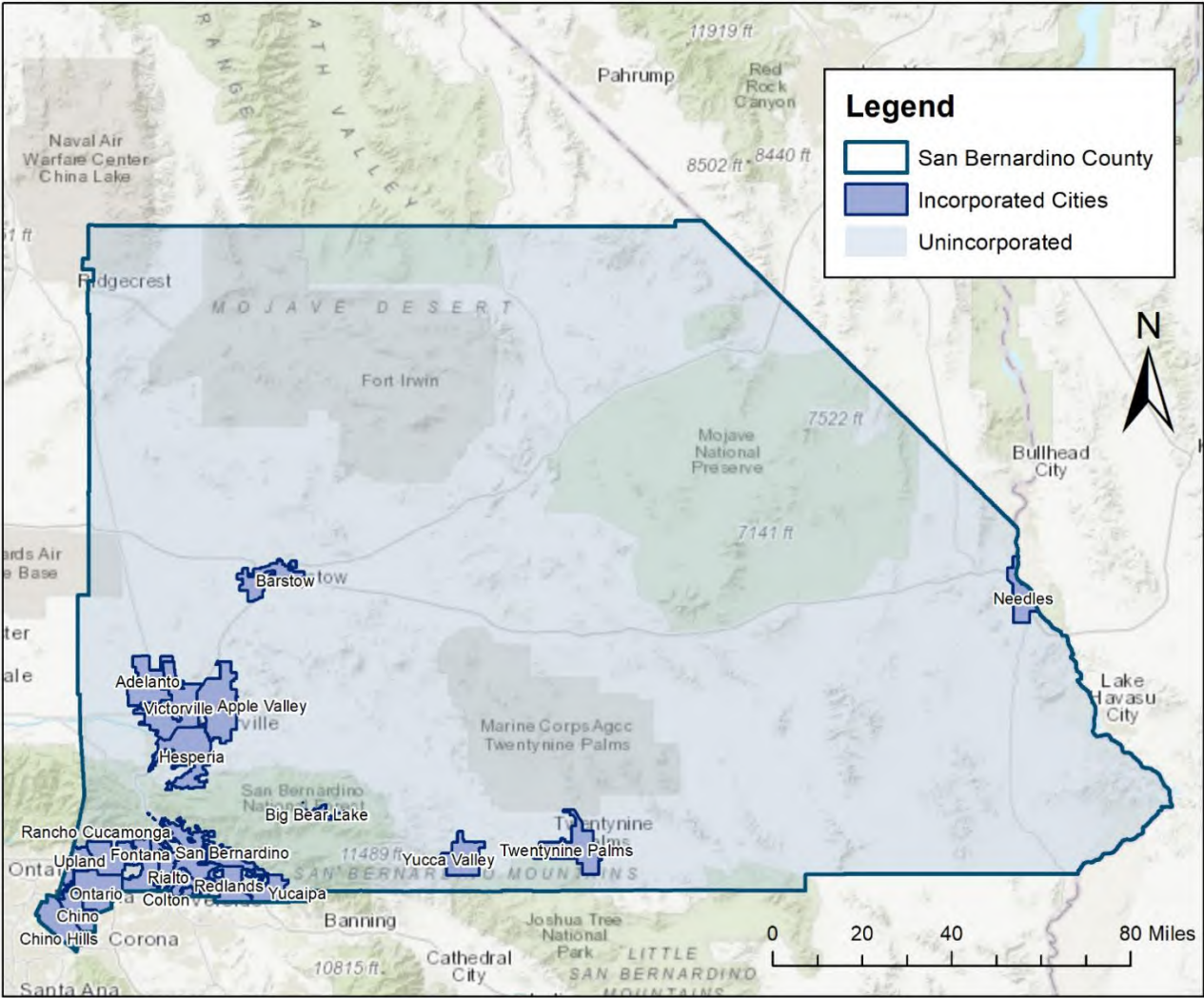
Source: Dudek 2022.

SCAG is the metropolitan planning organization for a six-county region, including San Bernardino Region, which is shown in **Figure 2, San Bernardino County in the SCAG Region**.

Figure 2. San Bernardino County in the SCAG Region

Source: Dudek 2022.

The San Bernardino Region spans over 20,000 square miles and is the largest county in the lower 48 states. It includes 24 cities and the unincorporated portion of the county includes more than 80 communities. To support effective planning that reflects the Region's size, diversity, and varied topography, the Region is divided into six distinct subregions. Each subregion represents a different set of geographic features, community characteristics, and housing challenges across the Region. The subregions are shown in **Figure 3, Subregions in the San Bernardino Region**, and are detailed in **Table 1, Subregional Overview**.

Figure 3. Subregions in the San Bernardino Region

Table 1. Subregional Overview

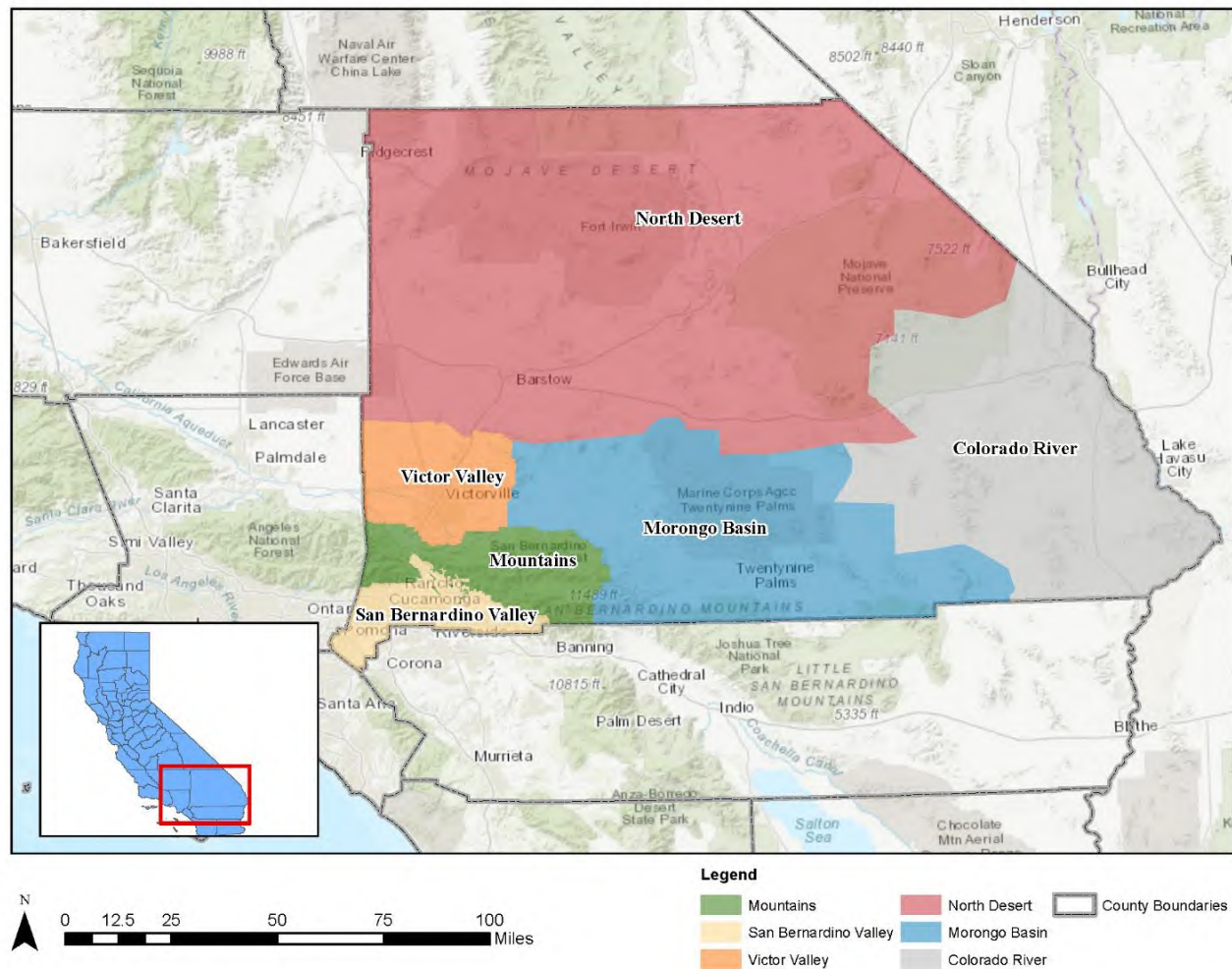| Subregion and Description	Jurisdictions and Communities within Subregion
San Bernardino Valley: The San Bernardino Valley is the most urban area in the Region. It is the Region's center of population and economic activity, with a wide mix of housing, jobs, and services. Most of the Region's development is concentrated here.	**Jurisdictions:** Chino, Chino Hills, Colton, Fontana, Grand Terrace, Highland, Loma Linda, Montclair, Ontario, Rancho Cucamonga, Redlands, Rialto, San Bernardino, Upland and Yucaipa. **Unincorporated Communities:** Bloomington, Mentone and Muscoy.
Victor Valley: Victor Valley is located in the western Mojave Desert and is part of the high desert part of the region. It has been growing quickly due to more affordable housing prices, and many people here commute to jobs in other parts of Southern California.	**Jurisdictions:** Adelanto, Apple Valley, Hesperia, Victorville. **Unincorporated Communities:** Helendale, Lucerne Valley, and Phelan.
Mountain Region: The Mountain Region includes mountain towns like Big Bear Lake and Lake Arrowhead. It is known for its recreation and tourism, and includes both permanent homes and vacation properties. Housing in this area tends to be older, seasonal, or used as short-term rentals.	**Jurisdictions**: Big Bear Lake **Unincorporated Communities**: Big Bear City, Crestline, Lake Arrowhead, Running Springs and Wrightwood.
North Desert: The North Desert is one of the largest subregions geographically. This area is generally rural and remote with smaller communities and military institutions. Housing challenges include aging infrastructure and access to resources.	Jurisdictions: Barstow **Unincorporated Communities:** Baker, Lenwood, Newberry Springs, and Yermo within the subregion.
Morongo Basin: The Morongo Basin is located in the southeastern part of the Region and is home to Joshua Tree National Park. Due to high tourism, this area experiences higher rates of short-term rentals, creating housing pressures and affordability concerns.	**Jurisdictions**: Yucca Valley and Twentynine Palms **Unincorporated Communities**: Joshua Tree
The Colorado River: The Colorado River subregion sits along the eastern edge of the Region, bordering Arizona, and is defined by desert terrain and the Colorado River. Housing is limited and largely made up of mobile homes, seasonal units, and older single-family homes. The local economy relies on tourism and recreation but faces challenges due to its remote location and limited infrastructure. A recent influx in marijuana-related manufacturing and retail have created new jobs and the influx in population in response to these jobs is creating new pressures on the local housing market.	**Jurisdictions:** City of Needles

Population

San Bernardino Region is one of the most populous regions in the State of California. In 2022, the Region's population size was ranked fifth in the State of California and fourth in the SCAG region. Within the Region, the City of San Bernardino was the most populated city in 2022. Population trends in the region from **Figure 4, Population Change (2014–2024)**, and **Figure 5, Population Compared to SCAG Region**, are provided below.

- Between 2014 and 2024, the total population of San Bernardino Region increased from 2,096,526 to 2,184,433, or a net increase of 4.19%.
- Population grew constantly from 2014 to 2020, at an average annual rate of about 0.67%, but after 2020 population fell 0.46% to 2,171,694 in 2023. In 2024, the Region recovered its 2020 population levels.
- In 2022, the total population of San Bernardino Region accounted for 11.7% of the total population of the SCAG region.
- Between 2020 and 2024, Fontana, Ontario, San Bernardino, and Victorville each grew by several thousand. Ontario grew the most, with a 5,927 person increase, followed by Fontana, which grew by 5,741.

Figure 4. Population Change (2014–2024)
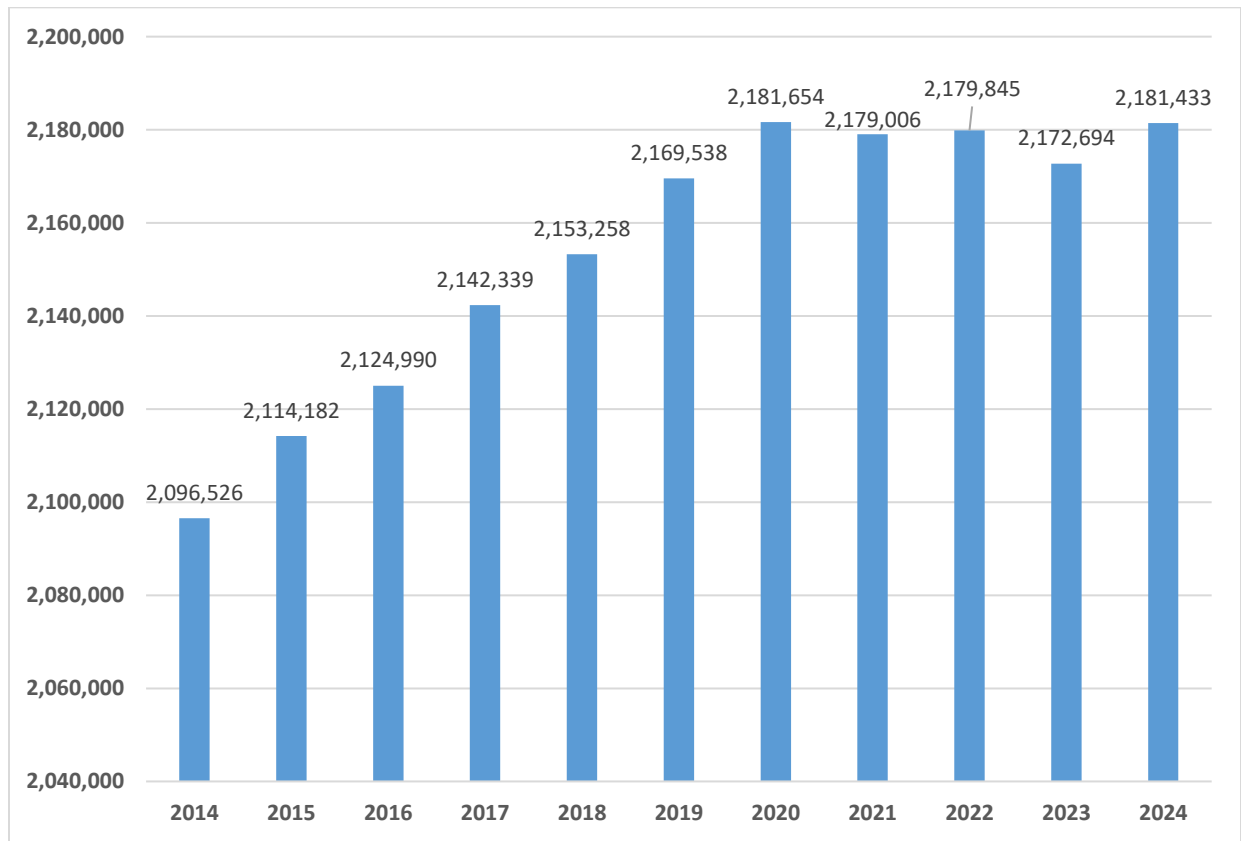
Source: California Department of Finance E-5 and E-8.

Figure 5. Population Compared to SCAG Region
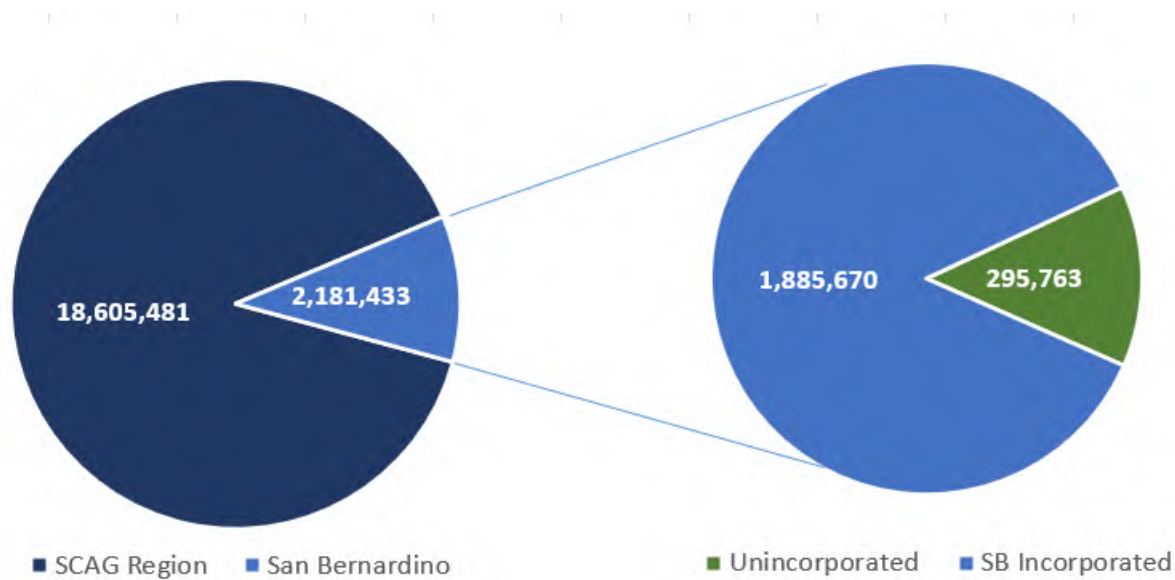
Source: California Department of Finance E-5 2024.

Population by Subregion

While the Region is one of the most populous counties in California, the population is not evenly distributed across the Region, with the majority residing in the San Bernardino Valley subregion. The Region's population by subregion is detailed in **Table 2, Estimated Population by Subregion, San Bernardino Region (2024)**.

The San Bernardino Valley is the population and economic core of the Region, accounting for approximately 66% of the Region's total population. It includes major cities such as San Bernardino, Fontana, Ontario, Rancho Cucamonga, and Chino. The Victor Valley is the next most populous subregion, with around 16% of the population, reflecting its rapid residential growth over the past 2 decades.

The remaining subregions include the Morongo Basin, Mountain Region, North Desert, and Colorado River areas that are more rural or geographically constrained and collectively account for less than 5% of the Region's population. These subregions have unique housing challenges, including aging infrastructure, recreational and tourism economies, and limited access to services. In addition, unincorporated communities make up approximately 13.6% of the county's population and are not included in the subregional totals.

Table 2. Estimated Population by Subregion, San Bernardino Region (2024)

Subregion	Estimated Population (Approximately)	% of Region Total (Approximately)
San Bernardino Valley	1,466,406	66.64%
Victor Valley	353,775	16.08%
Morongo Basin	46,797	2.13%
Mountain Region	4,977	0.23%

Table 2. Estimated Population by Subregion, San Bernardino Region (2024)

Subregion	Estimated Population (Approximately)	% of Region Total (Approximately)
North Desert	24,947	1.13%
Colorado River	4,817	0.22%
Unincorporated Communities	298,632	13.57%
Total San Bernardino Region	2,200,351	100%

Source: California Department of Finance E-5 (2024).

Note: The population totals shown for each subregion include only incorporated jurisdictions. Population data for specific unincorporated communities is not available at the subregional level and is instead aggregated as "Unincorporated Communities" (298,632 residents). As such, the subregional totals do not capture the full population of each subregion.

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Economic Characteristics

Households in the Region are directly affected by housing market conditions, where affordability is shaped by factors such as limited supply, rising costs, and local land use policies. Economic and employment trends can identify whether households incomes are aligned with local housing costs and if populations are at-risk of facing poverty. The following section highlights economic and employment trends in the San Bernardino Region.

Home Sales Price

Figure 6, Median Home Sale Price in San Bernardino Region (2000–2023), reflects home sales prices between 2014 and 2023. Between 2020 and 2023, the median home sale price increased by 40%.

Figure 6. Median Home Sale Price in San Bernardino Region (2000–2023)
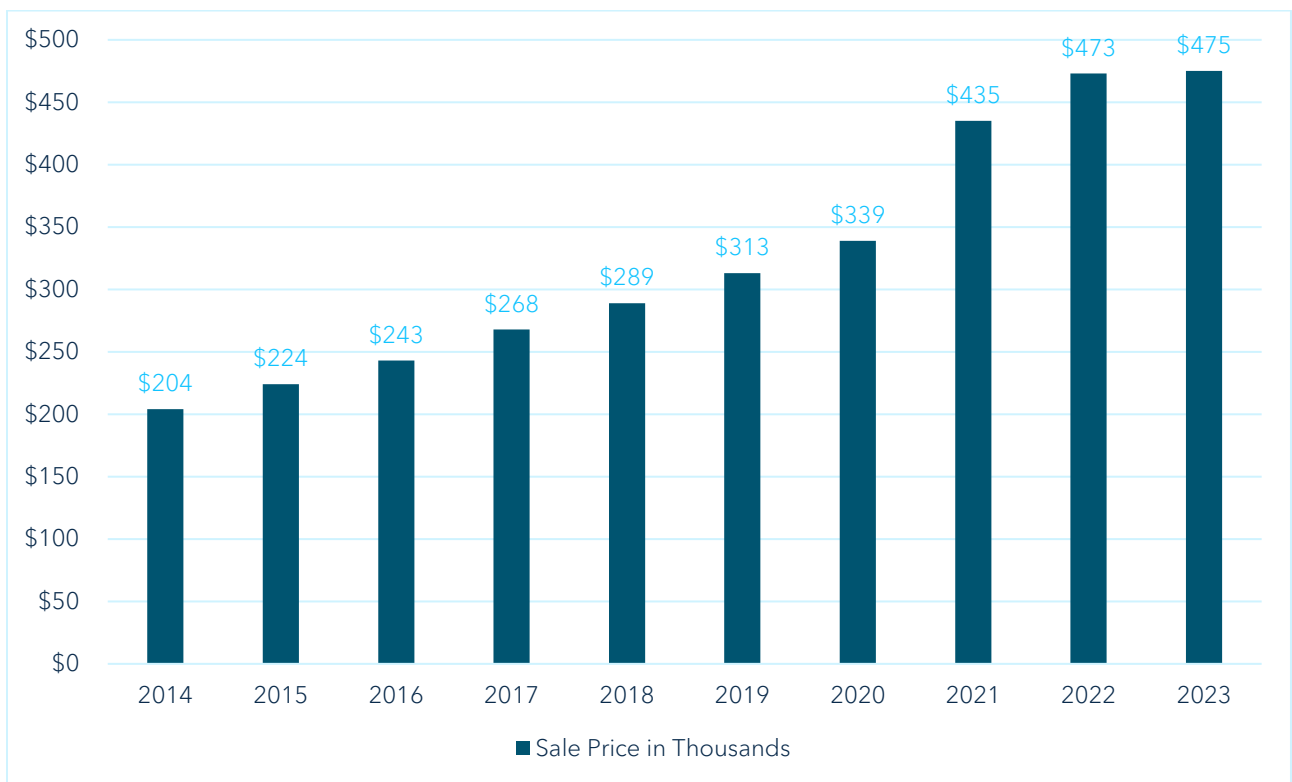
Source: California Employment Development Department. Accessed 7.21.2025. https://labormarketinfo.edd.ca.gov/cgi/databrowsing/localAreaProfileQSMoreResult.asp?menuChoice=localAreaPro&criteria=property+values&categoryType=economicindicators&geogArea=0604000071&area=San+Bernardino+County&timeseries=property+valuesTimeSeries.

Home Rental Price

The average asking rent in San Bernardino Region is shown in Figure 7, Annual Average Asking Rent, San Bernardino Region (2010–2023).

- Between 2013 and 2023, the annual average asking rent for a two-bedroom home increased from $1,179 to $1,933, an increase of nearly 64%.
- To afford the asking rent for a two-bedroom home of $1,933 without being cost burdened[1], a three-person household would need to earn $77,320 annually. According to **Table 3, Housing Costs by Jurisdiction**, lower-income households of three (earning between 30% and 80% of Area Median Income [AMI]) would not be able to afford the average asking rent for a two-bedroom home.

Figure 7. Average Monthly Asking Rent, San Bernardino Region (2010–2023)

Source: California Housing Partnership. 2025. https://chpc.net/housingneeds.

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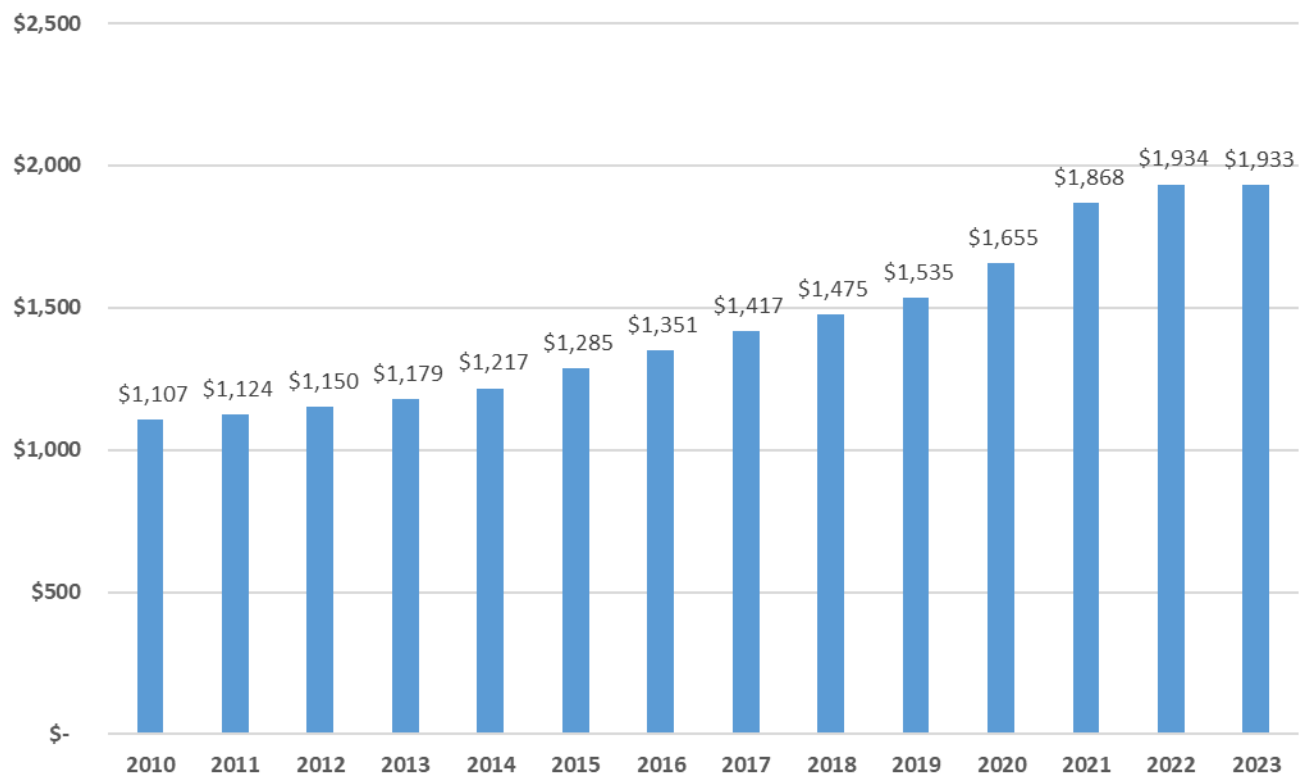
[1] A household is considered cost burdened when it spends more than 30% of its gross income on housing costs, including rent and utilities, as defined by HUD.

Housing Cost by Geography

The Region features a wide variety of housing costs. Home sale prices range from approximately $214,000 median home sale price in Needles to over $944,000 in Chino Hills. Similarly, rent prices range significantly, with the lowest asking price of about $1,400 in Barstow to the highest of about $3,500 in Chino Hills. In general, median home sale price correlates with median rent asking price across jurisdictions. Furthermore, there is a strong correlation (0.93 correlation coefficient) between home prices and median incomes; cities with higher incomes, for example, tend to have higher home prices, and the reverse is true of lower incomes. The same is true of rent prices, although the correlation is slightly weaker (0.79 correlation coefficient[2]). **Table 3, Housing Costs by Jurisdiction**, shows median home sale prices and median rent asking prices.

Table 3. Housing Costs by Jurisdiction

Jurisdiction	Median Home Sale Price	Median Rent Asking Price
San Bernardino Region	$518,333	Not available
Chino Hills	$944,667	$3,495
Upland	$789,917	$2,100
Rancho Cucamonga	$754,500	$2,995
Montclair	$713,167 (list price)	$1,900
Chino	$701,750	$3,130
Ontario	$666,500	$2,350
Loma Linda	$660,800 (list price)	$1,999
Fontana	$646,250	$2,200
Redlands	$614,167	$2,100
Grand Terrace	$607,817 (list price)	$1,700
Big Bear Lake	$574,250	$2,250
Yucaipa	$571,750	$1,850
Rialto	$569,667	$1,825
Highland	$553,333	$1,850
Colton	$498,667 (list price)	$1,873
San Bernardino	$481,667	$1,595
Hesperia	$453,333	$2,100
Apple Valley	$436,667	$1,995
Victorville	$424,167	$2,200
Adelanto	$380,833	$1,500
Yucca Valley	$365,479	$1,800
Barstow	$291,333 (list price)	$1,395
Twentynine Palms	$221,667	$1,500
Needles	$213,967 (list price)	$1,500

Sources: Zillow (n.d.). Rental Market Trends. Data retrieved April 2025. https://www.zillow.com/rental-manager/market-trends/ and Housing Market. Data retrieved April 2025. https://www.zillow.com/home-values/3250/san-bernardino-county-ca/
Note: Where the median sale price was not available, the list price was used, as indicated in the table.

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2   A correlation coefficient is a statistical measure that quantifies the strength of the relationship between two variables. A perfect correlation is given a coefficient of 1; a correlation coefficient of 0 indicates no correlation whatsoever.

Income

Understanding income distribution is essential to evaluating housing affordability and shaping programs for the San Bernardino Regional Housing Trust. This section begins by defining key terms such as AMI and income limits used by HUD and HCD to classify households as Extremely Low-Income, Very Low-Income, Low-Income, or Moderate-Income. These definitions provide the basis for assessing housing need and targeting funding across the region.

The remainder of this section analyzes income distribution by geography and household size, providing a nuanced view of the economic conditions that shape housing outcomes across San Bernardino Region.

What is Area Median Income (AMI)?

- Area Median Income (AMI) is the midpoint of a specific area's income distribution.
- It is used to determine eligibility for subsidized affordable housing.
- It is calculated each year by the U.S. Department of Housing and Urban Development (HUD) and then adapted for California by the Department of Housing and Community Development (HCD).

How Does It Work?

- HUD looks at income data for all households in a region—like the San Bernardino Region.
- It finds the middle income: half of households earn more, and half earn less, which is the median income.
- HUD then adjusts the number by household size, since a family of six requires a larger income than a single person.
- HCD takes HUD's data and makes further adjustments to establish income categories for California housing programs.
- These limits define income categories—like "very low income" (50% of AMI) or "low income" (80% of AMI)—that help determine eligibility for affordable housing.

Table 4, 2024 HCD Income Limits – San Bernardino County, shows the 2024 HUD Income limits for low-, very low-, and extremely low-income (ELI) groups by number of persons in a family. **Income limits** show how a household's income compares to the AMI and place them into categories like Extremely Low-Income, Very Low-Income, Low-Income, or Moderate-Income. These categories determine eligibility for affordable housing programs and help target resources to households most in need.

These income limit numbers reflect what is considered affordable in San Bernardino County based on household size and local median income.

Table 4. 2024 HCD Income Limits – San Bernardino County

Income Category	Persons in Family							
	1	2	3	4	5	6	7	8
Moderate-Income (120% AMI)	81,960	94,680	105,840	117,120	127,080	126,350	135,700	145,100
Low-Income (80% of AMI)	57,400	65,600	73,800	82,000	88,600	95,150	101,650	108,250
Very Low-Income (50% of AMI)	35,900	41,000	46,100	51,250	55,350	59,450	63,550	67,650
Extremely Low-Income (30% of AMI)	21,550	24,600	27,700	31,200	36,580	41,960	47,340	52,720
Median Income	68,250	78,000	87,750	97,500	105,300	113,100	120,900	128,700

Source: California Department of Housing and Community Development (HCD). (2024). 2024 State Income Limits. https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-2024.pdf.

Figure 8, Median Household Income (2016–2024), shows the median income for a family of four from 2016 to 2024.

- The 4-year period of 2016 to 2020 saw an increase in median household income of about 16% (average 4% per year); however, the increase from 2020 to 2024 was significantly higher at approximately 24%, or 6% per year.

- During the same two time periods, asking rent price increased about 22% (2016 to 2020) and 17% (2020 to 2024). The median home sale price increased by an even greater degree, seeing an increase of 40% from 2020 to 2023. This suggests that increases in rental and home prices outpaced household income increases.

Figure 8. Median Household Income (2016–2024)
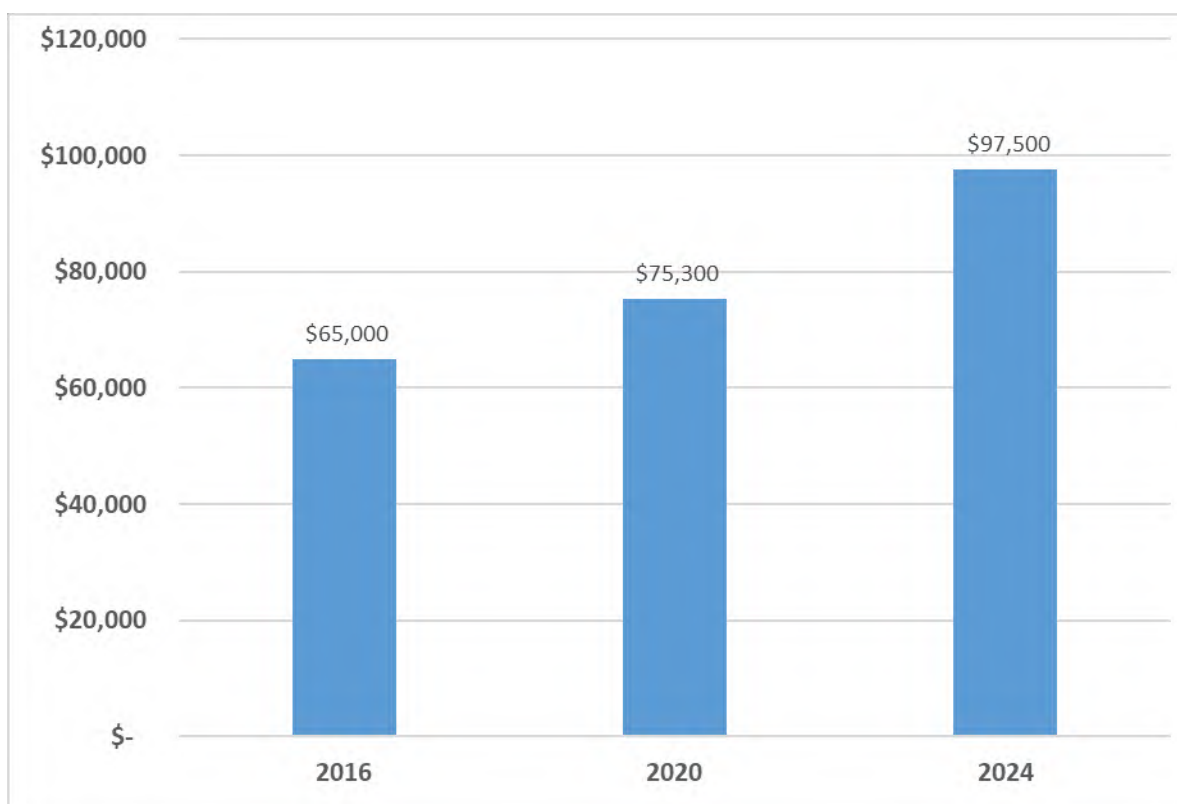
Source: U.S. Department of Housing and Urban Development. 2016, 2020, and 2024.
https://www.huduser.gov/portal/datasets/il.html.

Figure 9, Income Category Distribution, provides a comprehensive understanding of the distribution of various income groups, based on HUD income categories, and highlights the wealth gap as lower-income groups make up 40% of the households while moderate-income and above moderate-income groups make up 60%.

ELI households, those earning below 30% of the AMI, in the Region are disproportionately made up of renters, who are the most at-risk of displacement caused by sudden rent increases. Consequently, ELI households that are at-risk of losing their housing due to high housing costs are more vulnerable to experiencing instances of homelessness. Because these households have little to no financial cushion, even modest rent increases or unexpected expenses— such as a medical bill or job loss—can lead to housing instability. When affordable housing options are unavailable, this instability often escalates into homelessness. National and state research consistently shows that rent burden, overcrowding, and eviction are strong predictors of entry into homelessness, particularly among ELI renters.

Figure 9. Income Category Distribution
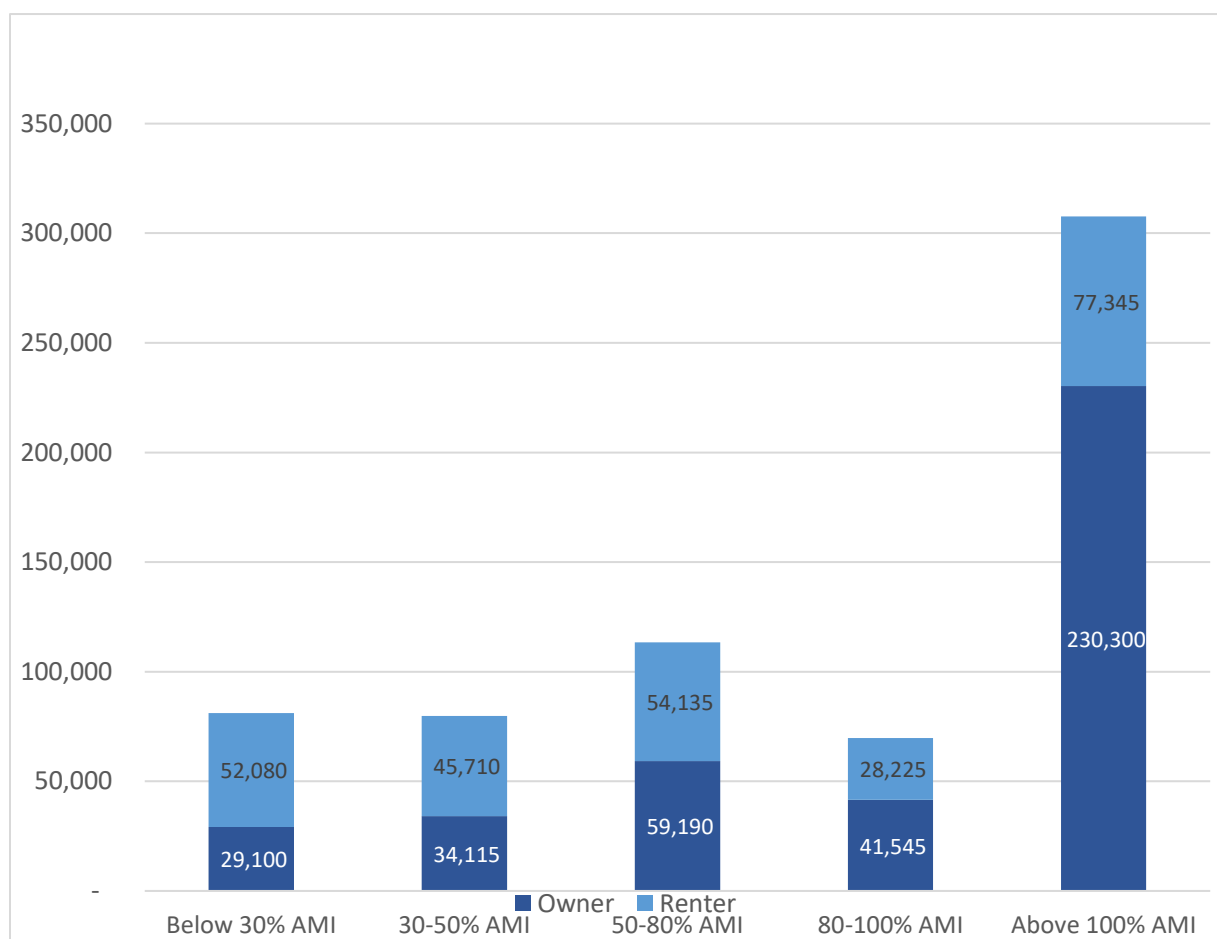
Source: Comprehensive Housing Affordability Strategy. 2017–2021 ACS, U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/datasets/cp.html.

Income by Geography

Further detailing income in the Region, **Table 5, Income Limits by Jurisdiction**, displays the incomes, per jurisdiction, that correspond with the median income, low-income, very low-income, and ELI categories. While official income limits are based on the Region's AMI, this data is provided to illustrate how income levels vary geographically across the Region. It helps contextualize where households in different jurisdictions may fall related to HUD and HCD defined income limits in each of the respective categories.

Table 5. Income Limits by Jurisdiction

Jurisdiction	Median Income	Low-Income (80% of AMI)	Very Low-Income (50% of AMI)	Extremely Low-Income (30% of AMI)
Total San Bernardino Region	$82,184	$65,747	$41,092	$24,655
Chino Hills	$122,600	$98,080	$61,300	$36,780
Rancho Cucamonga	$109,511	$87,609	$54,756	$32,853
Chino	$103,845	$83,076	$51,923	$31,154
Upland	$101,407	$81,126	$50,704	$30,422
Redlands	$99,158	$79,326	$49,579	$29,747
Fontana	$98,187	$78,550	$49,094	$29,456
Yucaipa	$92,401	$73,921	$46,201	$27,720
Rialto	$85,521	$68,417	$42,761	$25,656
Grand Terrace	$83,668	$66,934	$41,834	$25,100
Loma Linda	$82,824	$66,259	$41,412	$24,847
Ontario	$82,806	$66,245	$41,403	$24,842
Highland	$77,979	$62,383	$38,990	$23,394
Montclair	$76,338	$61,070	$38,169	$22,901
Big Bear Lake	$74,728	$59,782	$37,364	$22,418
Victorville	$70,663	$56,530	$35,332	$21,199
Colton	$69,581	$55,665	$34,791	$20,874
Hesperia	$68,971	$55,177	$34,486	$20,691
Adelanto	$68,419	$54,735	$34,210	$20,526
Apple Valley	$65,926	$52,741	$32,963	$19,778
San Bernardino	$63,988	$51,190	$31,994	$19,196
Twentynine Palms	$56,000	$44,800	$28,000	$16,800
Yucca Valley	$55,302	$44,241	$27,651	16,590
Barstow	$51,811	$41,449	$25,906	$15,543
Needles	$39,876	$31,901	$19,938	$11,963

Source: U.S. Census Bureau, American Community Survey (ACS) 2019–2023.

To better geographically display the proportional share of households that fall into HUD's income limits, the next three figures show the share of household incomes by census tract across the Region. Household incomes vary across the Region. **Figure 10, Median Household Income in the San Bernardino Region**, displays the median income per census tract. This shows higher median incomes in darker purple and lower median incomes in lighter purple.

Figure 10. Median Household Income in the San Bernardino Region
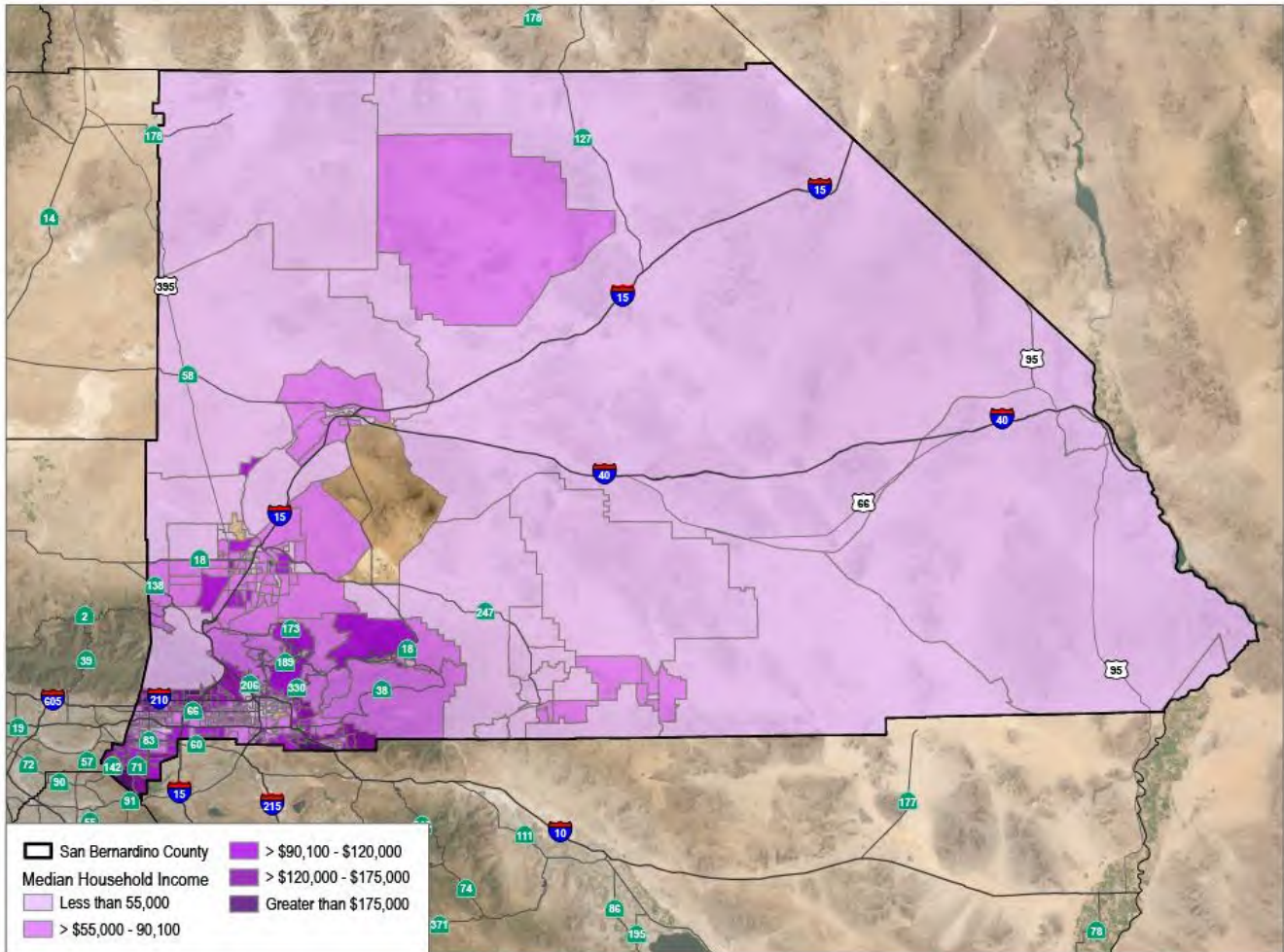
Source: California Department of Housing and Community Development (HCD), American Community Survey 2018–2022.

Lower-income households are not evenly distributed throughout the Region with higher rates of lower-income households near or in Victorville, Hesperia and Yucca Valley as shown in **Figure 11, Distribution of Lower-Income Households**.

Figure 11. Distribution of Lower-income Households
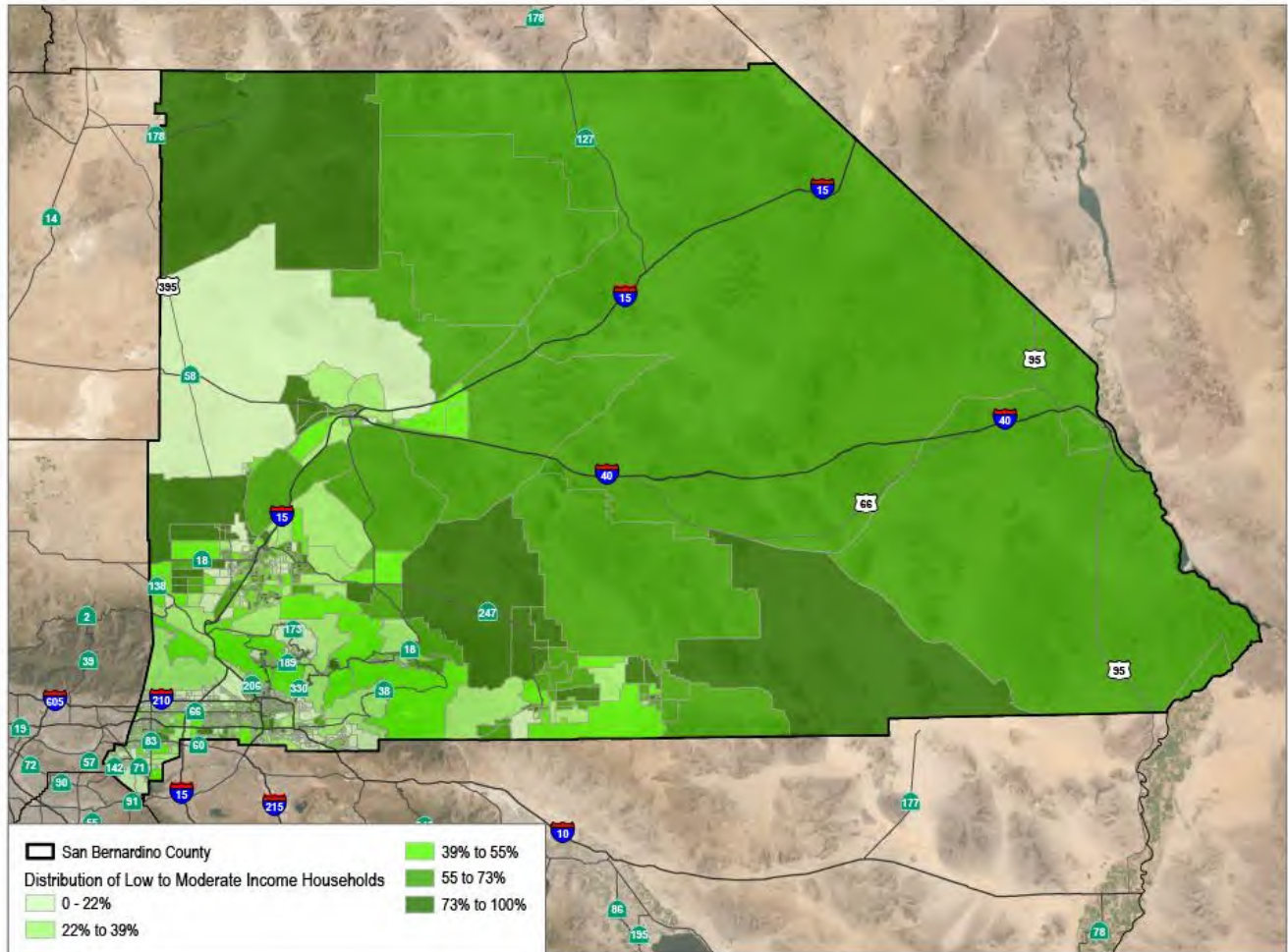
Source: U.S. Department of Housing and Urban Development, 2014–2018 Comprehensive Housing Affordability Strategy data; Dudek, 2022.

Understanding where high rates of poverty exist is helpful in understanding where there is a need for affordable housing. The most rural parts of the Region tend to have higher rates of poverty. **Figure 12, Poverty in the San Bernardino Region**, displays the percentage of poverty by census tract.

Figure 12. Poverty Status in the San Bernardino Region
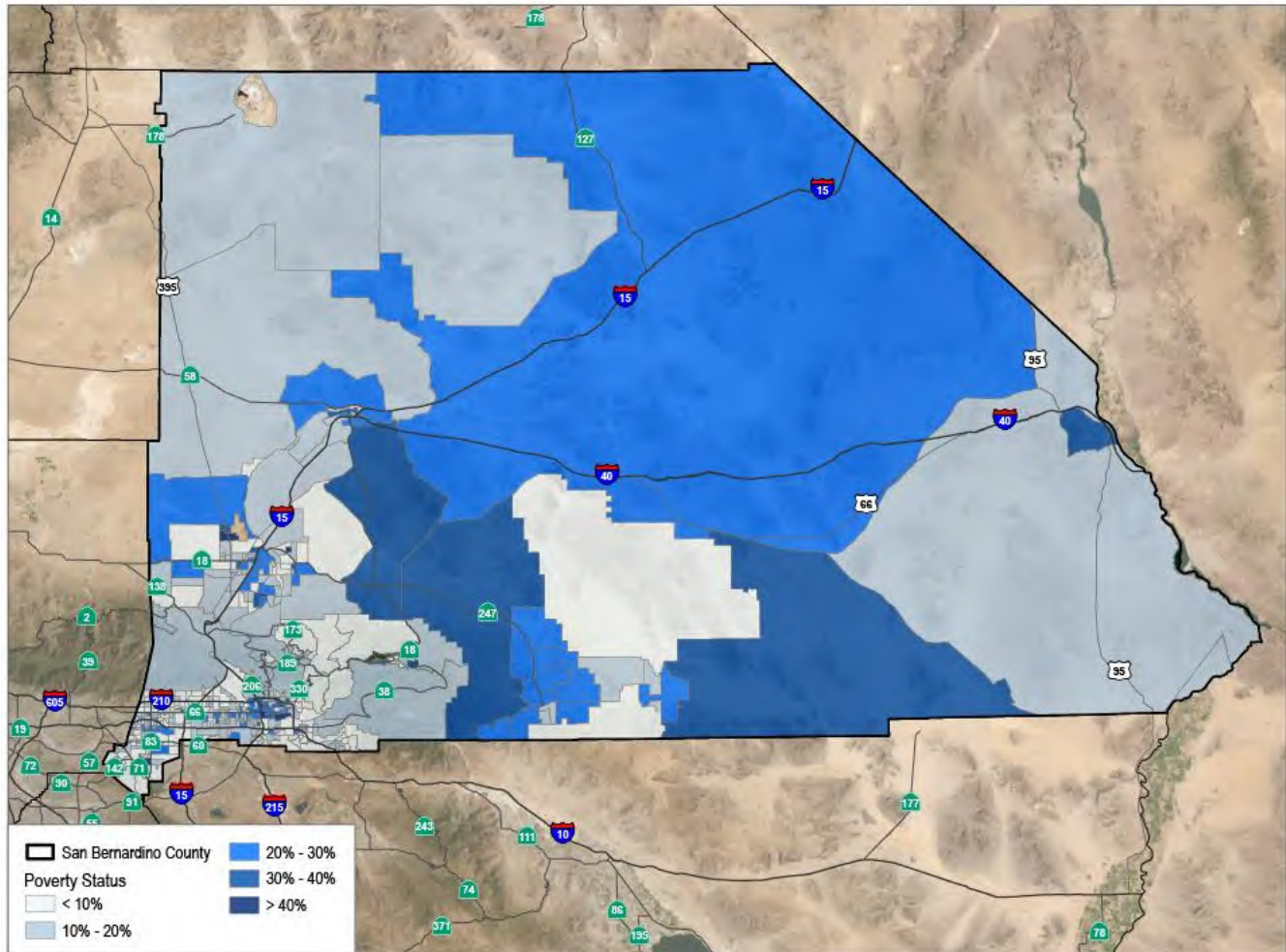
Source: California Department of Housing and Community Development (HCD), American Community Survey (ACS) 2018–2022.

Income levels across the Region vary by subregion, reflecting local economic conditions, housing markets, and workforce patterns. As shown in **Table 6, Average Household Income by Subregion (2024)**, San Bernardino Valley, as the Region's economic and employment center, has the highest average median household income, followed by the Mountain Region. Subregions like the North Desert, Morongo Basin, and Colorado River report significantly lower income levels, underscoring the disparities in economic opportunity across the region.

Table 6. Average Household Income by Subregion (2024)

Subregion	Median Income	Low-Income (80% AMI)	Very Low-Income (50% AMI)	Extremely Low-Income (30% AMI)
San Bernardino Valley	$89,988	$71,990	$44,994	$26,996
Victor Valley[3]	$68,495*	$54,796*	$34,248*	$20,549*
Mountain Region	$74,728	$59,782	$37,364	$22,418
North Desert	$51,811	$41,449	$25,906	$15,543
Morongo Basin	$55,651	$44,520	$27,825	$16,695
Colorado River	$39,876	$31,901	$19,938	$11,963

Sources: Data based on 2024 median household income estimates by jurisdiction. Low, Very Low, and Extremely Low-Income thresholds are calculated as 80%, 50%, and 30% of median income respectively, consistent with HUD guidelines.

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[3] Victor Valley average includes Adelanto, Apple Valley, Hesperia, and Victorville.

Housing Cost Burden

Housing cost burden is defined as households that spend over 30% of their gross income on housing costs. Housing cost burden is considered to be "severe" for households spending over 50% of their gross income on housing costs. Housing cost burden can occur for renters or homeowners and is indicative of a gap in incomes and housing costs.

Figure 13, Income Compared to Rent Prices, provides the average monthly income across major job sectors in the Region compared to the monthly income needed to afford average asking rent of a two-bedroom rental unit.

- Based on the average asking rent shown in **Figure 13, Income Compared to Rent Prices**, a lower-income household (earning 80% or less of AMI) of three would not be able to afford the monthly income needed to afford the average asking rent for a two-bedroom unit in the Region without being considered cost burdened.
- Average wages for the industries highlighted in **Figure 13, Income Compared to Rent Prices**, would be considered severely cost burdened as the average rent exceeds monthly income by more than 50%.
- Renters need to earn 2.3 times the minimum wage to afford the average asking rent.

Figure 13. Income Compared to Rent Prices

WHO CAN AFFORD TO RENT (2024)

Renters need to earn **2.3 times** the minimum wage to afford the average asking rent in San Bernardino County.

Average Asking Rent	$1,933 /Month	
Income Needed to Afford Average Asking Rent	$6,443 /Month	$37.17 /Hour
State Minimum Wage	$2,773 /Month	$16.00 /Hour
Home Health & Personal Care Aides	$2,785 /Month	$16.07 /Hour
Retail Salespersons	$3,333 /Month	$19.23 /Hour
Childcare Workers	$3,352 /Month	$19.34 /Hour
Janitors & Cleaners	$3,453 /Month	$19.92 /Hour
Medical Assistants	$3,715 /Month	$21.43 /Hour
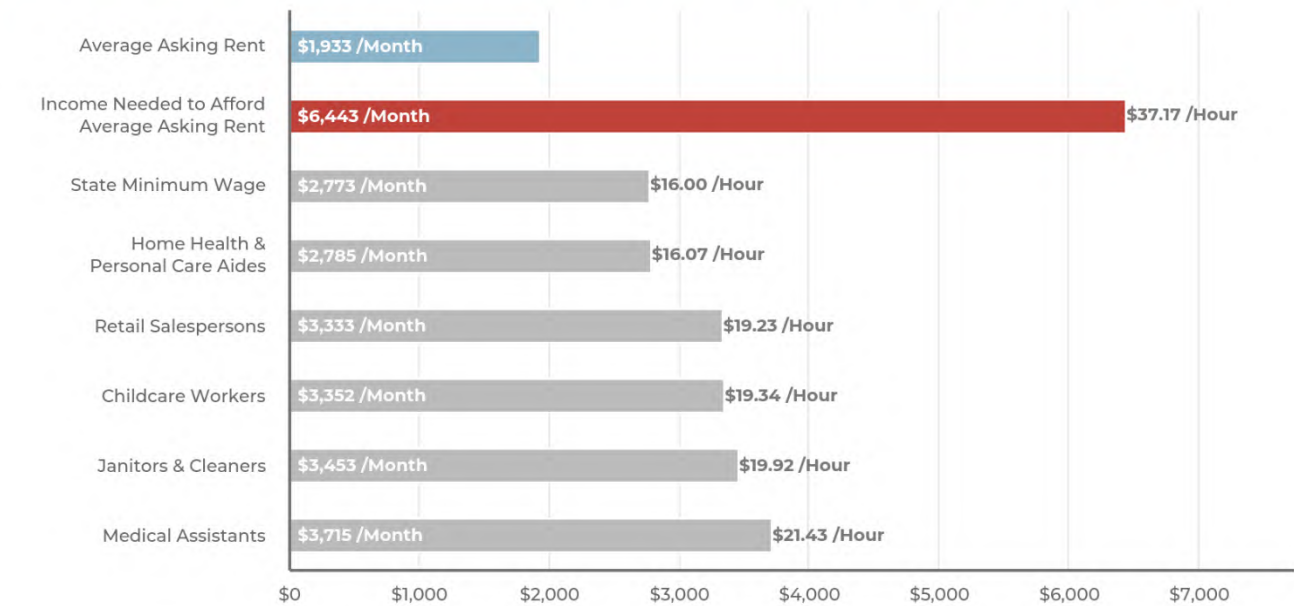
California Housing Partnership | chpc.net/housingneeds

Source: California Housing Partnership. Accessed June 2023. https://chpc.net/housingneeds/.

The issue of housing affordability is further illustrated in **Figure 14, Household Cost Burden by Tenure**, which shows the share of owner and renter households that are considered cost burdened by their housing costs. Households that spend more than 30%, but less than or equal to 50%, of their gross incomes on housing costs are considered cost burdened; and households that spend more than 50% of their gross incomes on housing costs are considered to be severely cost burdened. **Figure 14, Household Cost Burden by Tenure**, highlights the following:

- 28% of owner households are cost burdened, and 11% are severely cost burdened.
- Renter households are disproportionately impacted by cost burden: 52% of renters are cost burdened, and 27% are severely cost burdened.

Figure 14. Household Housing Cost Burden by Tenure
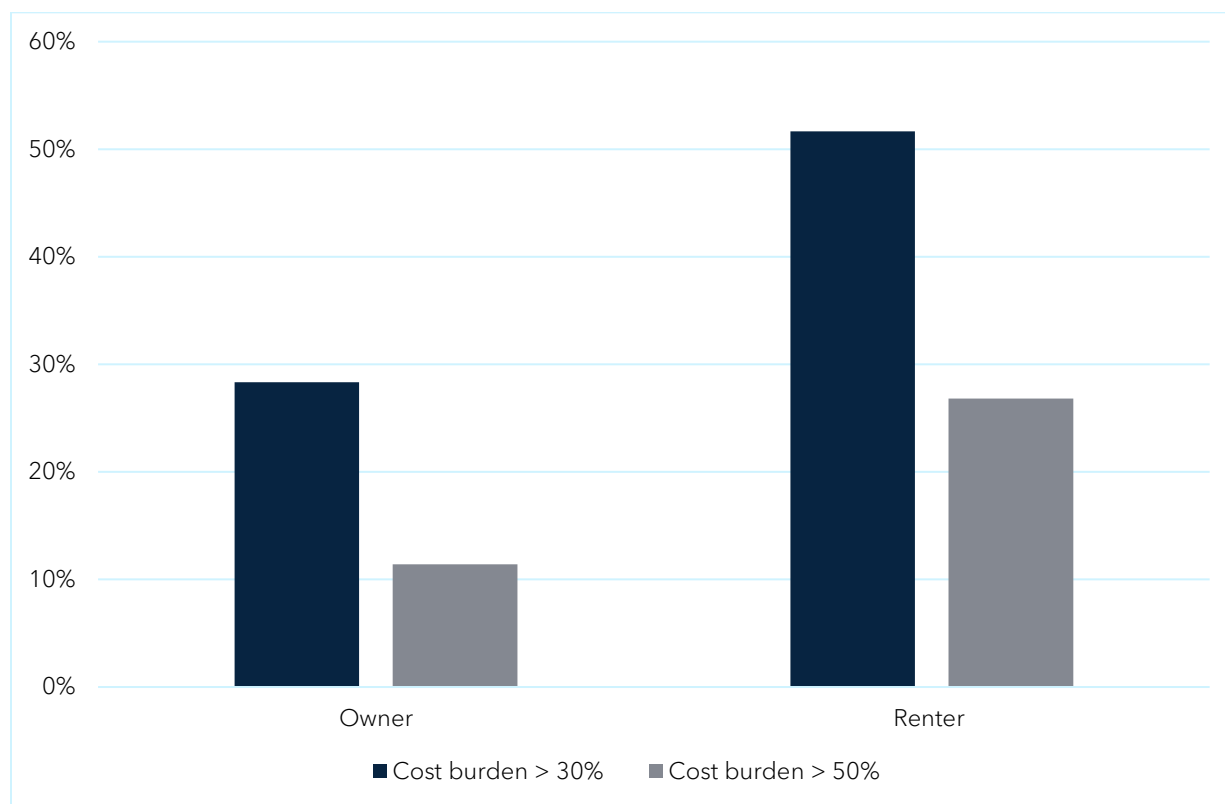
Source: U.S. Department of Housing and Urban Development, 2017–2021 Comprehensive Housing Affordability Strategy data.

Table 7, Housing Cost Burden by Jurisdiction, below, provides data on housing cost burden throughout the San Bernardino Region. When considering severe housing cost burden, Victorville, Needles, Montclair, Adelanto, and Highland saw the highest rates of renters experiencing these conditions and the areas with the highest rates of homeowners with severe housing cost burden are Big Bear Lake, Apple Valley, Ontario, and Yucca Valley. Housing cost burden in the region has remained relatively stable in the past 6 years.

Table 7. Housing Cost Burden by Jurisdiction

Jurisdiction	Renter Housing Cost Burden	Renter Severe Housing Cost Burden	Homeowner Housing Cost Burden	Homeowner Severe Housing Cost Burden
Total San Bernardino Region[4]	55.2%	28.9%	30.5%	12.9%
Adelanto	49.0%	36.4%	32.8%	9.6%
Apple Valley	58.6%	31.8%	31.0%	15.3%
Barstow	50.9%	24.8%	22.9%	13.8%
Big Bear Lake	54.8%	23.2%	29.9%	17.6%
Chino	56.4%	27.5%	31.3%	13.1%
Chino Hills	57.7%	26.3%	28.4%	12.0%
Colton	56.3%	28.3%	33.2%	12.7%
Fontana	50.1%	26.6%	32.0%	12.5%
Grand Terrace	53.2%	20.0%	24.5%	12.7%
Hesperia	55.9%	31.5%	34.6%	14.4%
Highland	62.6%	35.7%	28.4%	11.6%
Loma Linda	56.2%	30.7%	20.3%	10.0%
Montclair	61.3%	36.7%	27.8%	10.6%
Needles	53.4%	37.1%	26.6%	12.9%
Ontario	58.6%	32.2%	35.0%	15.0%
Rancho Cucamonga	54.8%	25.5%	32.2%	13.6%
Redlands	47.3%	20.2%	24.7%	9.3%
Rialto	55.5%	27.0%	30.9%	13.8%
San Bernardino	60.9%	32.8%	31.5%	12.0%
Twentynine Palms	45.7%	17.1%	26.0%	13.0%
Upland	53.9%	24.5%	26.0%	10.3%
Victorville	58.6%	37.2%	32.3%	14.7%
Yucaipa	51.1%	22.5%	27.3%	10.5%
Yucca Valley	62.2%	29.7%	29.1%	15.1%

Sources: U.S. Census Bureau (2023). Gross Rent as a Percentage of Household Income in the Past 12 Months. 2023 ACS 5-Year Estimates. B25070. Data retrieved May 2025.
U.S. Census Bureau (2023). Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months. 2023 ACS 5-Year Estimates. B25091. Data retrieved May 2025.
Note: Housing Burden is defined as spending 30% or more of a household's income on housing. Severe Housing Burden is defined as spending 50% or more of a household's gross income on housing.

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[4] Data from the American Community Survey (ACS) for San Bernardino County includes both incorporated cities and unincorporated areas. The ACS does not provide separate estimates for unincorporated areas alone.

Housing cost burden also varies by subregion, as shown in **Table 8, Housing Cost Burden by Subregion**. Across every subregion in the Region, more than half of renter households are cost burdened, meaning they spend more than 30% of their income on housing. The San Bernardino Valley, the Region's urban core, shows a high cost burden among both renters and homeowners. Victor Valley stands out with the highest severe cost burden among renters (34.2%).

The Mountain Region reports the highest severe burden among homeowners (17.6%). Even in the more rural North Desert and Colorado River areas, renter cost burden remains above 50%, highlighting housing affordability challenges across the Region.

Table 8. Housing Cost Burden by Subregion

Subregion	Renter Cost Burden	Severe Renter Cost Burden	Owner Cost Burden	Severe Owner Cost Burden
San Bernardino Valley	55.7%	27.8%	28.9%	12.0%
Victor Valley[5]	55.5%	34.2%	32.7%	13.5%
Morongo Basin	54.0%	23.4%	27.6%	14.0%
Mountain Region	54.8%	23.2%	29.9%	17.6%
North Desert	50.9%	24.8%	22.9%	13.8%
Colorado River	53.4%	37.1%	26.6%	12.9%

Sources: U.S. Census Bureau, 2018–2022 American Community Survey (ACS) 5-Year Estimates. Renter data from Table B25070; homeowner data from Table B25091.
Methodology: Subregional values are calculated by averaging cost burden rates across incorporated jurisdictions within each subregion. Unincorporated areas are not included due to data limitations.

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[5]   Victor Valley includes the cities of Adelanto, Apple Valley, Hesperia, and Victorville.

Regional Commute Patterns

In addition to housing costs, transportation is typically the second largest household expenditure. **Figure 15, Average Percent of Income Spent on Housing and Transportation Costs**, factors both housing and transportation costs to provide a more comprehensive analysis of the true cost of housing. For example, people who live further from their job for may have access to lower housing costs, but will often spend a greater amount of their income on transportation costs. In the San Bernardino region, the average combined housing and transportation costs total 50% of household income.

Figure 15. Average Percent of Income Spent on Housing and Transportation Costs
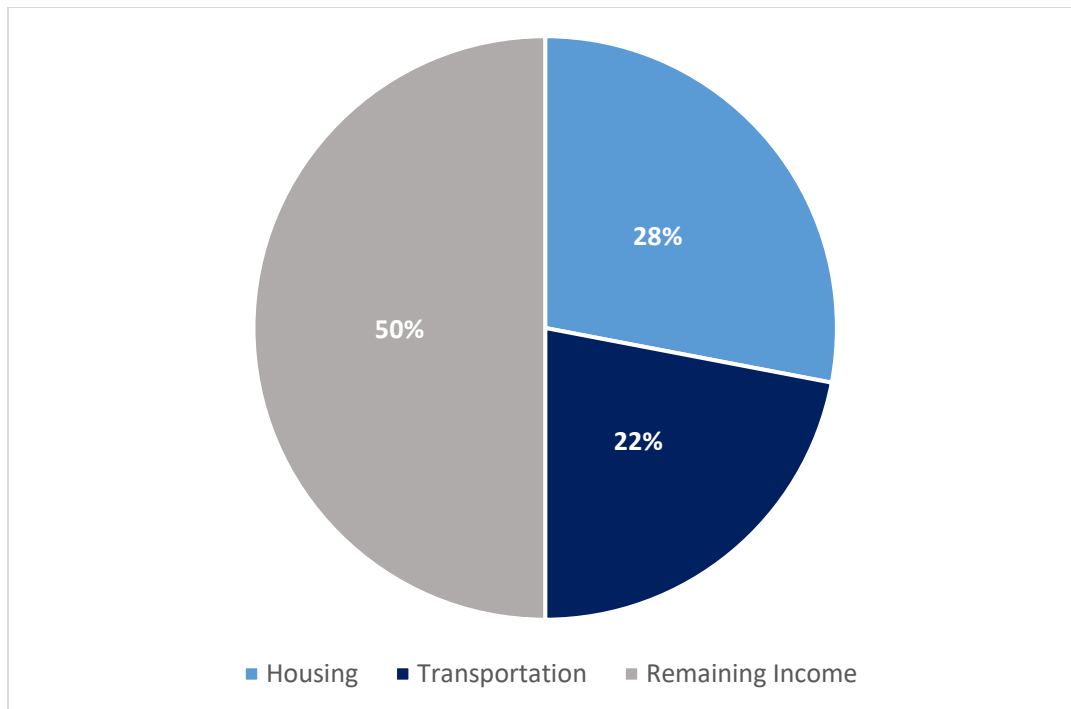
Source: Center for Neighborhood Technology (2023). Housing and Transportation Index. https://htaindex.cnt.org/map/#.

In 2022, the San Bernardino Region employed 841,944 workers, including those who live in nearby counties. Further, 942,708 residents of the Region were employed, whether they worked within the Region or elsewhere. **Figure 16, Inflow/Outflow Job Counts (All Jobs)**, shows the commute patterns of both residents and those employed in San Bernardino County. 52.3% of workers employed in San Bernardino region also live in the Region. 15.8% of the workers in the Region reside in Los Angeles County, and 18.1% of workers in the Region reside in Riverside County.

- Most workers employed in the Region reside in the City of Ontario (17.2%), followed by the City San Bernardino (16.2%), and Rancho Cucamonga (10.4%).
- 18.1% of working residents in the Region work in adjacent Riverside County, and 15.8% of residents work in Los Angeles County.
- Workers in the Region are primarily employed in the following industries: transportation and warehousing (16.1%), healthcare and social assistance (15.4%), and accommodation and food services (8.3%).

It should be noted that total trips decreased from 73 million in 2019 to 45 million in 2021/2022 due to travel restrictions in response to the COVID-19 pandemic. This is a total reduction in travel activity of 39%. The majority of trips (85%) were local within the Region. Proportions of total trip purposes, whether from home to a non-workplace location, from home to the workplace and back, or trips that did not come or go from home, remained the same between 2019 to 2021/2022. [6]

Figure 16. Inflow/Outflow Job Counts (All Jobs)

Source: U.S. Census Bureau. 2022. https://onthemap.ces.census.gov/.

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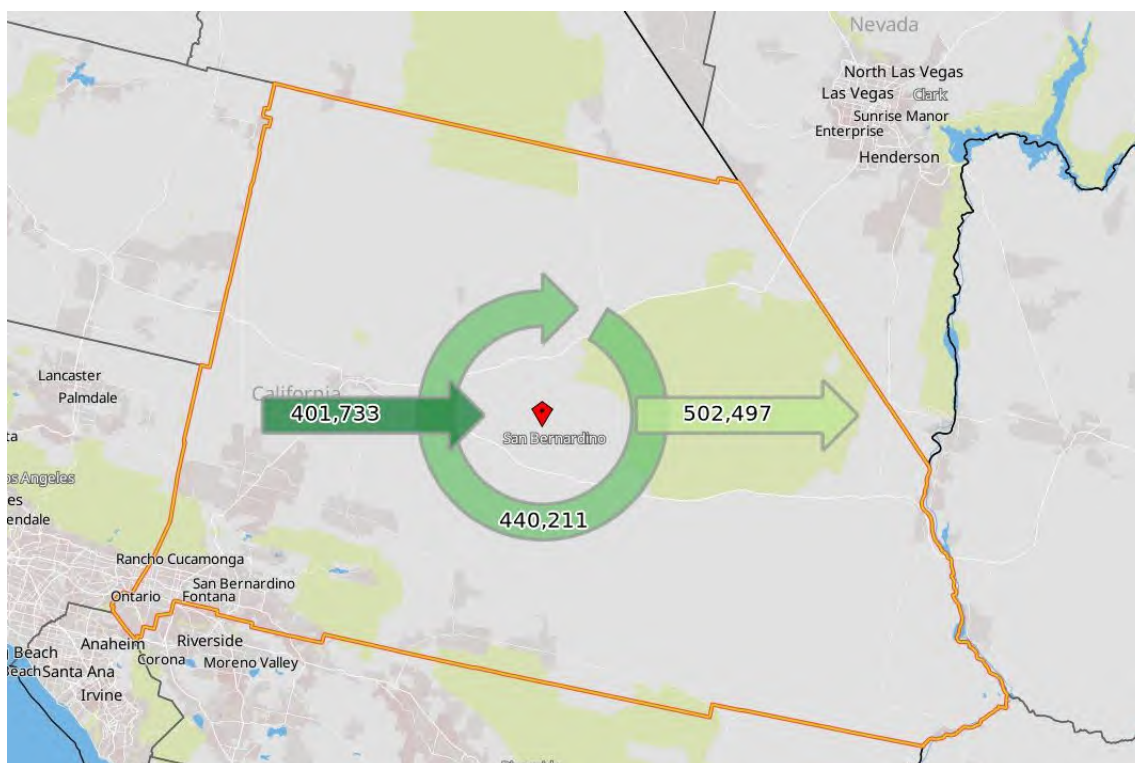
[6] Fehr & Peers "Travel Patterns: San Bernadino County" and "Travel Patters: Unincorporated Area". Accessed September 7, 2022.

In dispersed areas, households often own more vehicles than those in urbanized areas due to the need to drive farther distances to access jobs, services, and other daily needs, which in turn drives up the cost of living. The annual household transportation cost in San Bernardino County is approximately $17,487. Households own an average of 2.02 vehicles, and households drive an average of 19,228 miles per year. **Figure 17, Region's Residents Distance to Work**, summarizes the distance County residents drive from home to work.

- The majority of workers (38.7%) live less than 10 miles from work, and approximately 25% live within 10 miles to 24 miles from work.
- Despite that most workers commute less than 10 miles, only 2% of workers ride public transit to get to work, suggesting the public transit network does not provide an efficient mode of transportation for commuting.

Figure 17. Region's Residents Distance to Work

Source: U.S. Census Bureau. 2022. https://onthemap.ces.census.gov/.
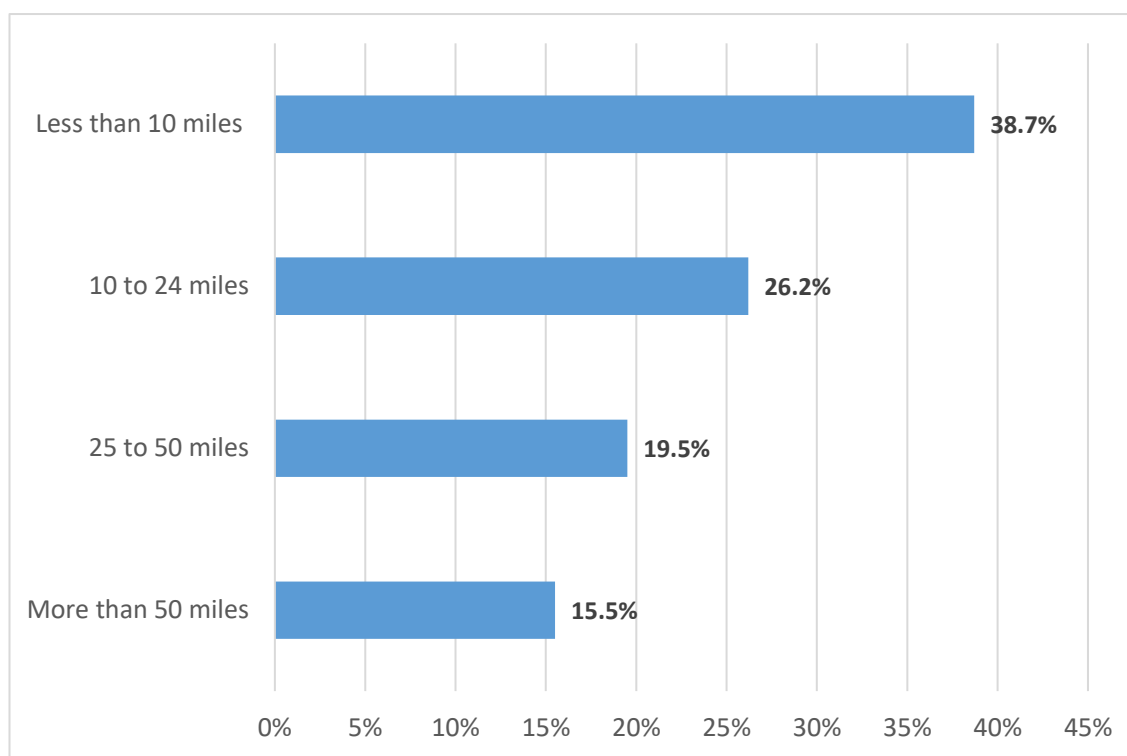
Annual vehicle miles traveled (VMT) per household generally increases outside of urban areas. Within urban environments, VMT averages below 16,000, but in more rural areas VMT often averages between 18,500 and 21,000, as shown on **Figure 18, Annual Vehicle Miles Traveled per Household**.

Figure 18. Annual Vehicle Miles Traveled per Household

Source: Center for Neighborhood Technology (2025). H+T Index. https://htaindex.cnt.org/map/#.
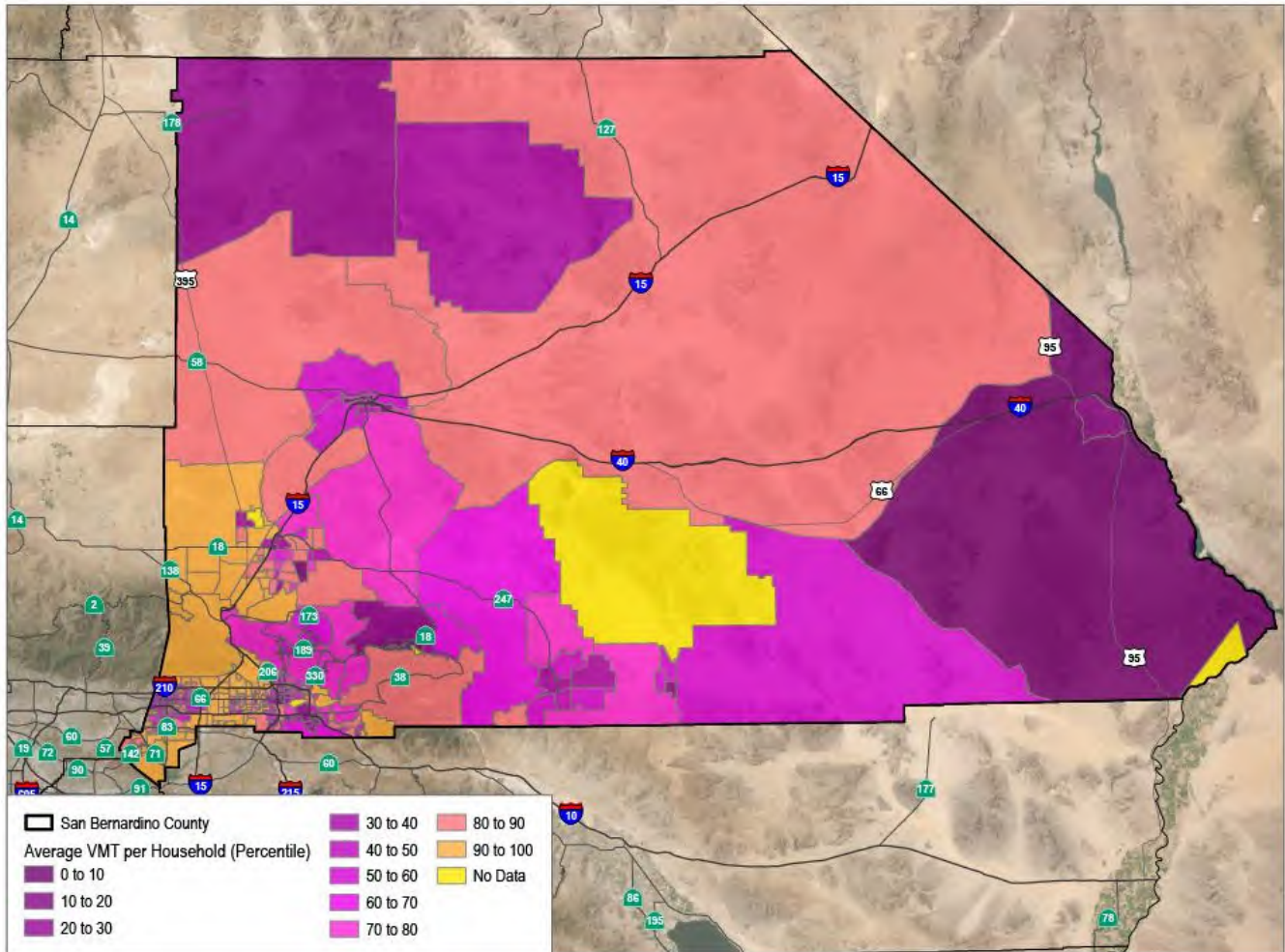
The distribution of and transportation costs as a percentage of income is shown in **Figure 19, Transportation Costs as a Percentage of Income**.

Figure 19. Transportation Costs as a Percentage of Income
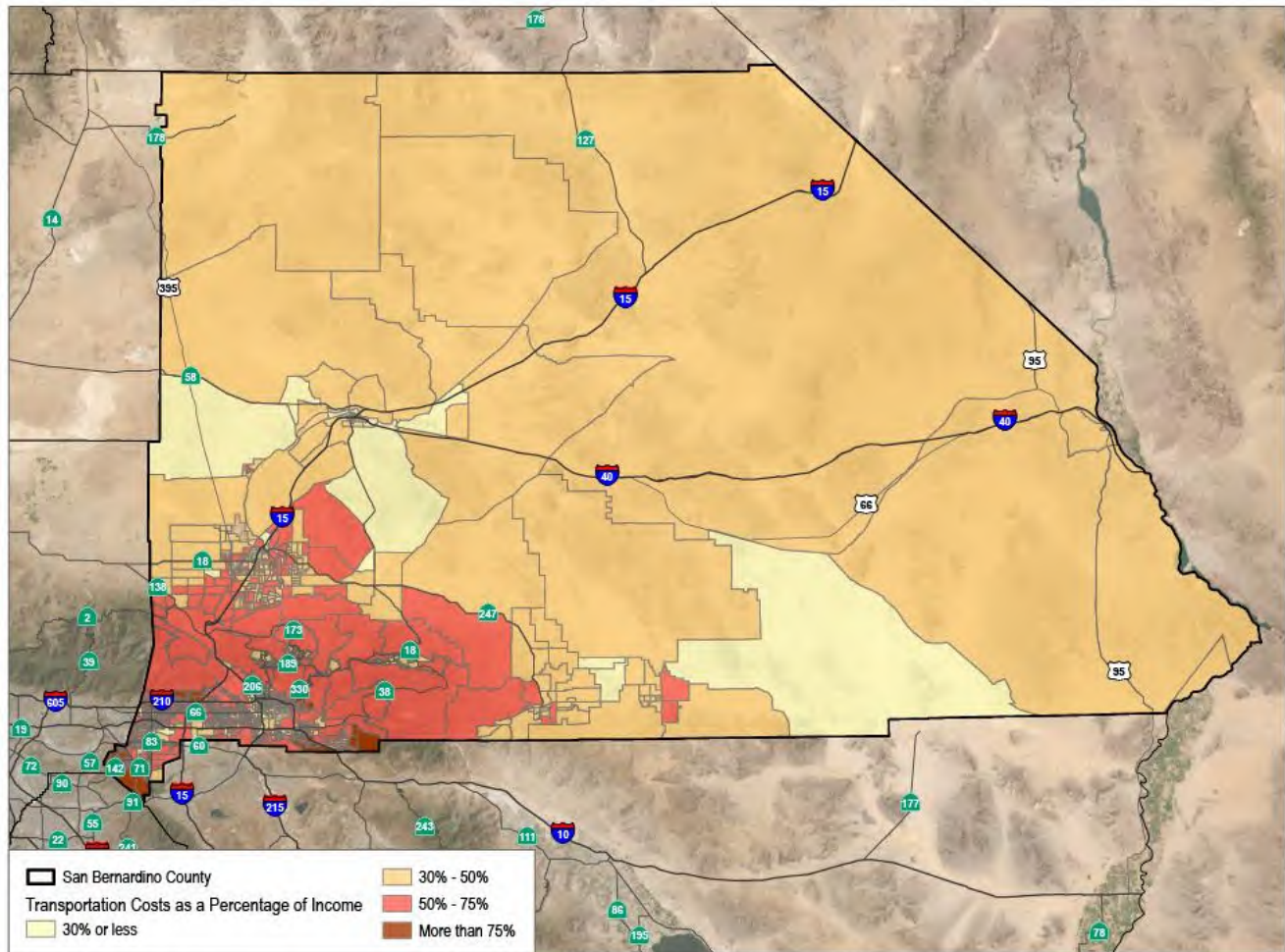
Source: Center for Neighborhood Technology (2025). H+T Index. https://htaindex.cnt.org/map/#.

As shown in **Figure 19, Transportation Costs as a Percentage of Income**, proportional transportation cost varies throughout the Region, generally increasing closer to the southwest corner of the Region where the cities of Ontario, Fontana, San Bernardino, and other highly populated areas are located. The eastern and high desert portions of the Region tend to have lower transportation costs but also lower median incomes. While the cost of housing is relatively more affordable in these areas, the overall cost of living may not be as affordable. The combined burden of housing and transportation may account for a larger share of household income, reducing the amount available for other necessities.

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Housing Stock, Production, and Needs

The following section highlights housing characteristics such as stock, tenure, and market trends, which is important to understanding the types of housing-related needs the Region

Housing Stock

In 2024, the San Bernardino Region was estimated to have 753,826 housing units. The total number of housing units in the San Bernardino Region from 2012 to 2024, as a share of the SCAG region's housing stock, is illustrated in **Figure 20, Number of Housing Units (2012–2024)**.

From 2012 to 2024, the total number of housing units in San Bernardino increased from by 50,035 units (7.11% increase). The SCAG region mirrors this rate of increase, with the total number of housing units increasing by 488,445 units (7.7%).

Figure 20. Number of Housing Units (2012-2024)
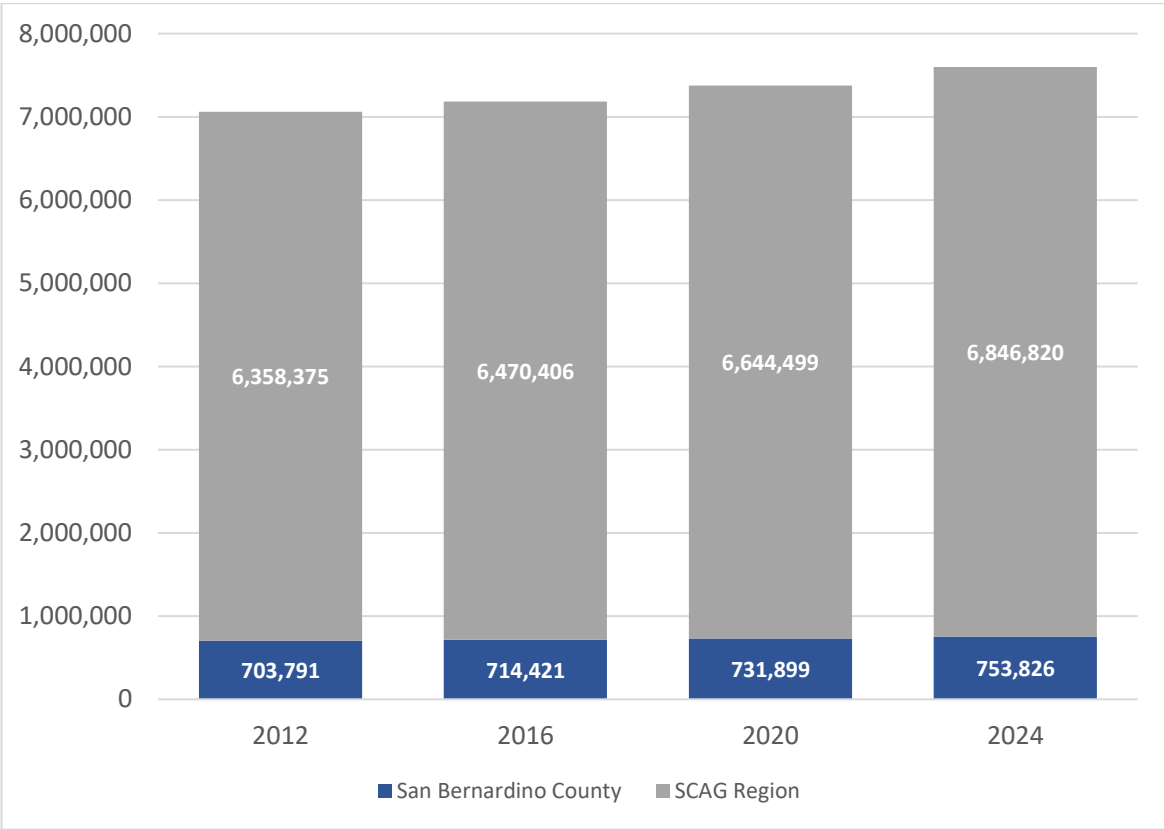
Source: California Department of Finance, E-8, 2000 and 2010; E-5, 2024.

Housing Production

The total number of residential permits issued in San Bernardino Region are illustrated in **Figure 21, Total Residential Units Permitted in San Bernardino Region (2018–2024)**.

- In recent years, residential unit permitting across the region has increased overall, through some year-to-year fluctuation. From 2020 to 2021, residential permitting increased by 60%, reaching a high of 7,330 units. Annual permitting decreased slightly between 2022 and 2024 but remained higher than pre-2020 levels.

Figure 21. Total Residential Units Permitted and Completed in San Bernardino County (2018–2024)
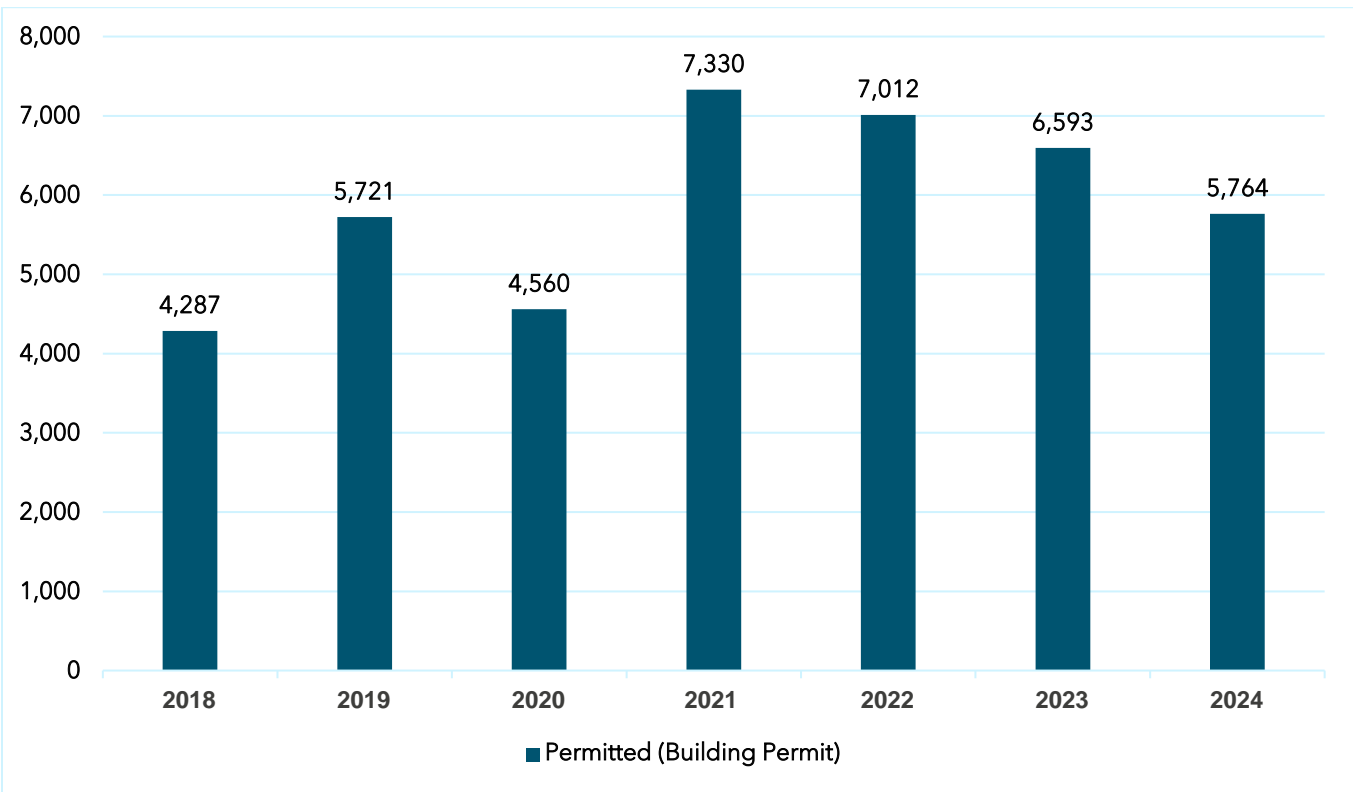
Source: California Department of Housing and Community Development (HCD) (2018–2023), Annual Progress Reports – Data Dashboard and Downloads. https://www.hcd.ca.gov/planning-and-community-development/housing-element-implementation-and-apr-dashboard.

Housing Needs

Figure 22, Affordable Home Need, shows the number of very low-income and ELI renter households compared to the available number of affordable and available rental homes in the Region. There are approximately 86,329 renter households classified as very low-income or ELI, while only 25,670 affordable and available rental units exist to serve them. This results in a gap of 60,659 units, indicating a need of affordable rental housing for the lowest-income households in the Region.

Figure 22. Affordable Home Need

Source: California Housing Partnership. 2023. https://chpc.net/housingneeds.
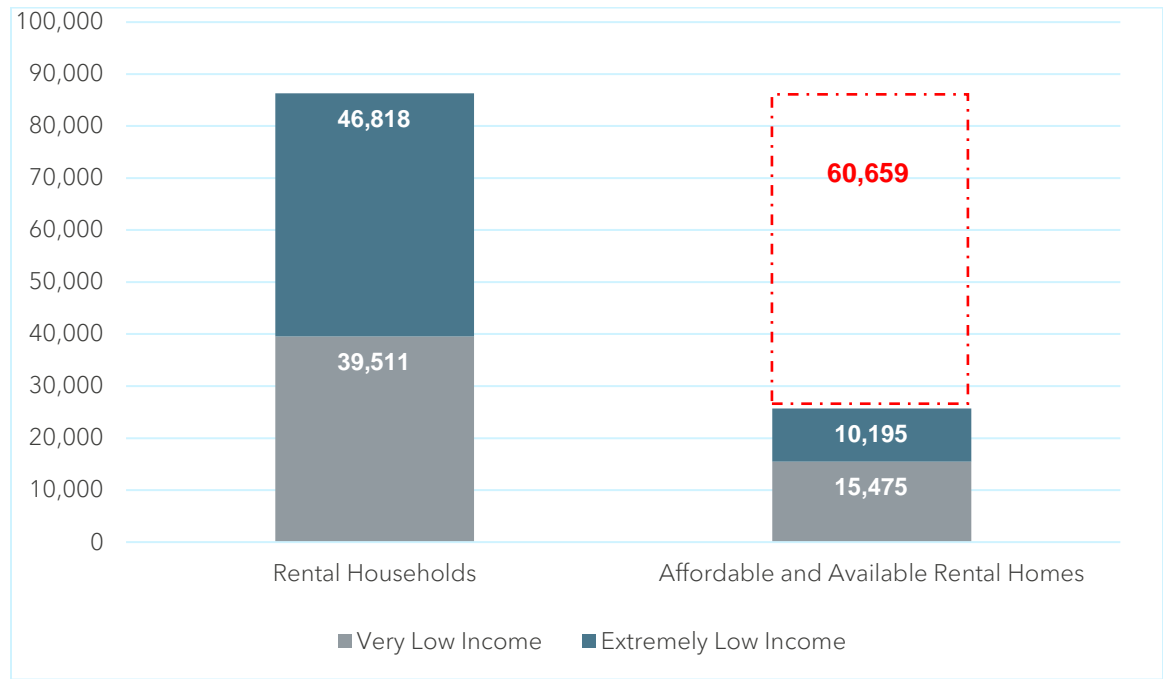
San Bernardino Region is planned to accommodate 138,110 residential units through 2029 per the Regional Housing Needs Allocation (RHNA) methodology. Planned means providing sufficient zoning capacity to accommodate the RHNA. The SCAG region overall is planned to accommodate 1,341,827 residential units through 2029. **Figure 23, 5th and 6th Cycle RHNA and Production**, shows the progress made towards the identified housing need for the years 2013 to 2021 and the progress made, so far, for the identified housing need for the years 2021 to 2029. Production refers to the number of units for which building permits have been issued.

- The 5th Cycle RHNA Allocation for the San Bernardino Region was 22,663 units for lower-income and 34,543 units for moderate-income and above moderate-income.
- The Region achieved 14% of its lower-income RHNA unit target and 100% of its moderate-income and above moderate-income RHNA unit target for the 5th Cycle.
- The 6th Cycle RHNA Allocation for the San Bernardino Region increased by 154% for lower-income units and increased by 133% for moderate-income and above moderate-income from the 5th Cycle.
- So far in the 6th Cycle, as of 2024, the Region has achieved about 4% of its lower-income RHNA allocation and about 30% of its moderate/above moderate-income RHNA allocation. Approximately 4 years remain in the 6th Cycle. The Region would have to produce 55,228 lower-income units and 56,183 moderate-/above moderate-income units to meet its RHNA allocation.

Figure 23. 5th and 6th Cycle RHNA and Production
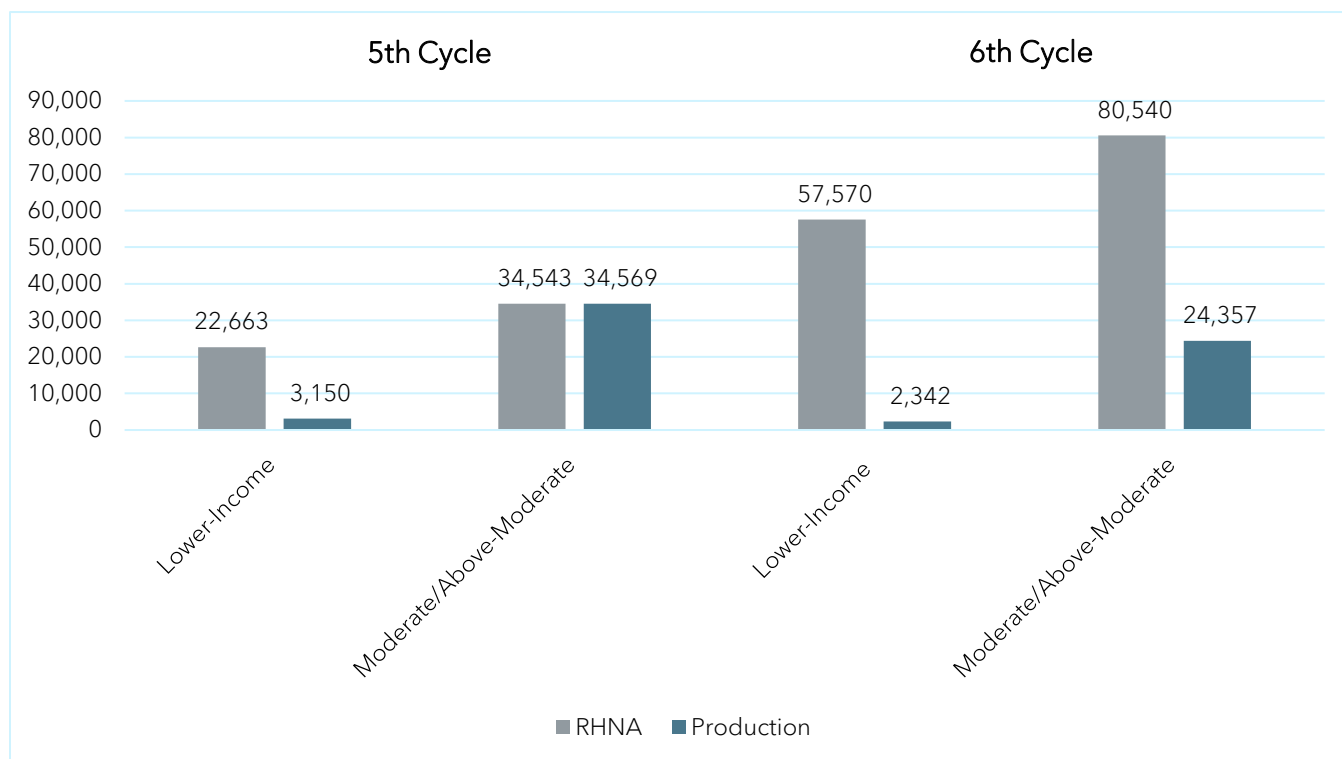
Source: California Department of Housing and Community Development (HCD). Housing Element Annual Progress Report (APR) Data by Jurisdiction and Year. Accessed July 2025.
Note: 6th Cycle unit production data is current as of December 2024.

Persons Experiencing Homelessness

The shortfall of housing for lower-income households directly impacts the unsheltered population, as lower-income households struggle to compete for the low availability of affordable housing. An insufficient supply of affordable housing leaves vulnerable households with few options and exacerbates issues such as household overcrowding and homelessness.

As shown in **Figure 24, Households Experiencing Homelessness in San Bernardino County (2018–2024)**, there is an upward trend in the number of persons experiencing homeless in the region. The number of shelters and housing needed to serve those experiencing homelessness has not kept pace, and this has led to a greater increase in homelessness.

- From 2020 to 2024, the number of persons experiencing homelessness increased by 36.2%. The sharpest increase within this time series was from 2022 to 2023, which saw an increase in the number of persons experiencing homelessness of 862, or a 25.9% increase.
- Many factors likely contributed to this increase, including job loss due to the COVID-19 Pandemic and increasing housing costs.

Figure 24. Households Experiencing Homelessness in San Bernardino County (2018 2024)
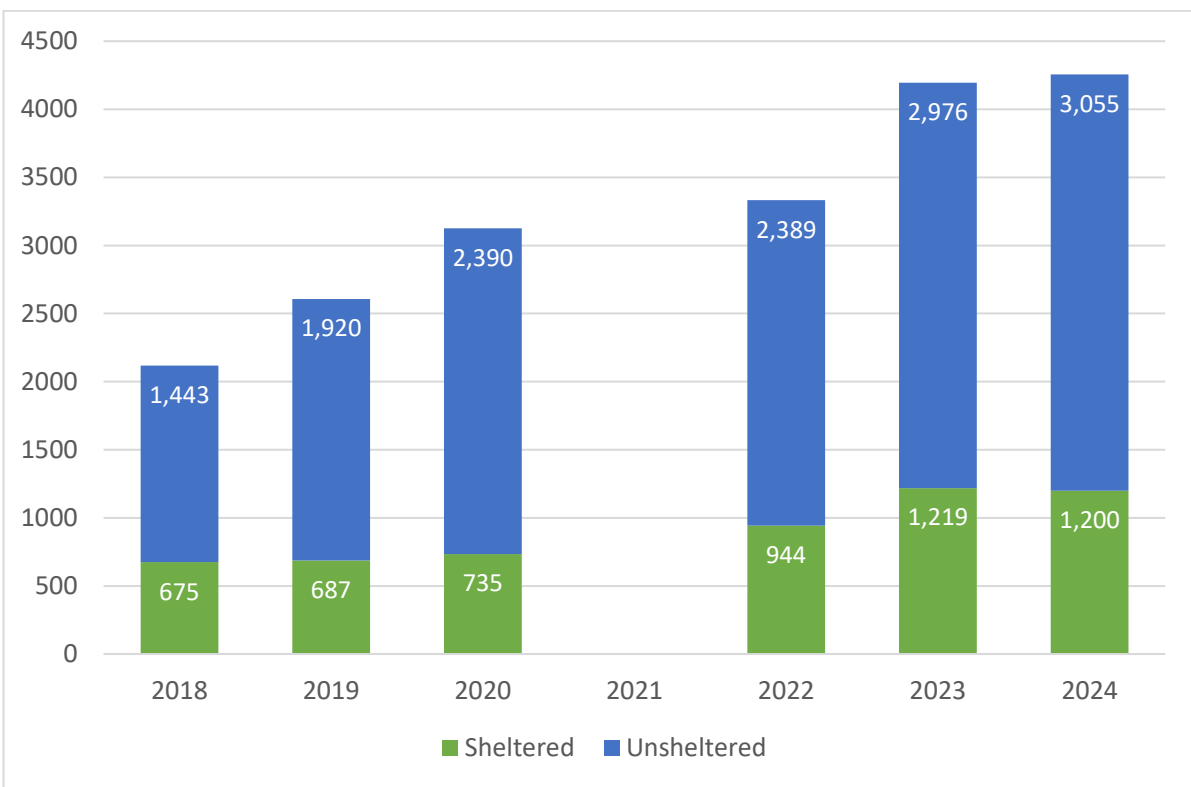
Source: San Bernardino County Homeless Count and Subpopulation Survey. 2018–2024.

Overcrowding

While understanding the gap between the cost of housing and incomes provide insight into the Region's housing need; data on household overcrowding can provide additional context on the needs of households. Household overcrowding is defined as more than 1.0 persons per bedroom, and severe household overcrowding is defined as 1.5 persons per bedroom. When housing costs outpace incomes, many will live in overcrowded households. Household overcrowding can negatively impact the quality of housing for many. Overcrowding can be a result of limited affordable housing supply. Fewer rooms are inherently less expensive, but can result in quality of life issues such as higher risk of spreading communicable diseases.

Figure 25, San Bernardino Region Overcrowding Rates (2018–2023), shows that rates of overcrowding for the region have remained relatively stable over time, fluctuating between 8.8% and 9.1% over the most recent 6 ears available.

Figure 25. San Bernardino Region Overcrowding Rates (2018-2023)
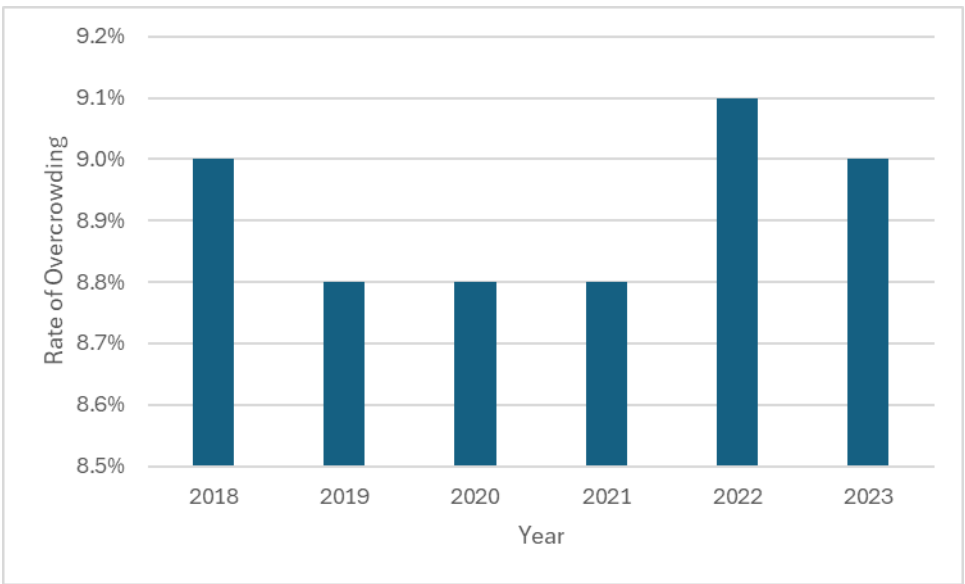
Sources: U.S. Census Bureau (2023). Selected Housing Characteristics. 2018 - 2023 ACS 5-Year Estimates. DP04. Data retrieved May 2025.
Note: Overcrowding is defined as conditions that occur when there is more than one occupant per room in a housing unit.

Table 9, Overcrowding by Jurisdiction (2023), below, provides information on overcrowding by jurisdiction in the Region. Throughout the Region, approximately 9% of households experience overcrowding. Rialto, Adelanto, Montclair, Fontana, and Ontario see the highest rates of overcrowding throughout the San Bernardino region, each with more than 12% of households experiencing overcrowding.

Table 9. Overcrowding by Jurisdiction (2023)

Jurisdiction	Overcrowding
Total San Bernardino Region[7]	9.0%
Adelanto	13.9%
Apple Valley	6.8%
Barstow	7.2%
Big Bear Lake	4.6%
Chino	6.6%
Chino Hills	3.2%
Colton	11.3%
Fontana	12.8%
Grand Terrace	6.9%
Hesperia	7.6%
Highland	10.6%
Loma Linda	5.3%
Montclair	12.9%
Needles	3.3%
Ontario	12.5%
Rancho Cucamonga	5.3%
Redlands	5.1%
Rialto	15.4%
San Bernardino	3.6%
Twentynine Palms	3.6%
Upland	6.7%
Victorville	9.1%
Yucaipa	3.9%
Yucca Valley	3.2%

Sources: U.S. Census Bureau (2023). Selected Housing Characteristics. 2023 ACS 5-Year Estimates. DP04. Data retrieved May 2025.
Note: Overcrowding is defined as conditions that occur when there is more than one occupant per room in a housing unit.

Resources and Barriers

While the Housing Trust provides one tool to help address the Region's housing needs, housing requires a comprehensive approach from the public and private sectors, including all levels of government from Federal to local. There are many resources and tools available to help meet the housing needs of the Region. This section includes an **inventory of existing affordable housing**, focused on TCAC funded projects, and reviews **local and regional housing policies**—such as accessory dwelling unit programs, inclusionary requirements, and zoning tools—

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[7]   Data from the American Community Survey (ACS) for San Bernardino County includes both incorporated cities and unincorporated areas. The ACS does not provide separate estimates for unincorporated areas alone.

as well as **funding sources** currently in use. Together, these sections lay the foundation for identifying where additional support, coordination, or investment is needed to meet the region's critical housing goals.

Figure 26, State and Federal Funding in the San Bernardino Region, reflects funding sources into categories such as State Housing Bonds and Budget Allocations, State Low-Income Housing Tax Credits (LIHTC), Federal LIHTC, and HUD Block Grants. The chart illustrates the monetary amounts allocated in each category for the respective fiscal years and calculates the percentage change between them, providing a clear visual representation of funding trends and shifts over the 2-year period. Overall, the figure shows that in FY 2023–2024, the San Bernardino Region received $99 million in state and federal funding to assist with housing production and preservation. This includes funds directly to qualifying housing projects and funds to jurisdictions and their respective housing authorities. Additional information summarizing the cost of developing affordable housing in the San Bernardino region and how much local funding contributes to the development of affordable housing refer to **Attachment 1, San Bernardino Region Affordable Housing Development Cost and Local Gap Funding**.

Figure 26. State and Federal Funding in the San Bernardino Region
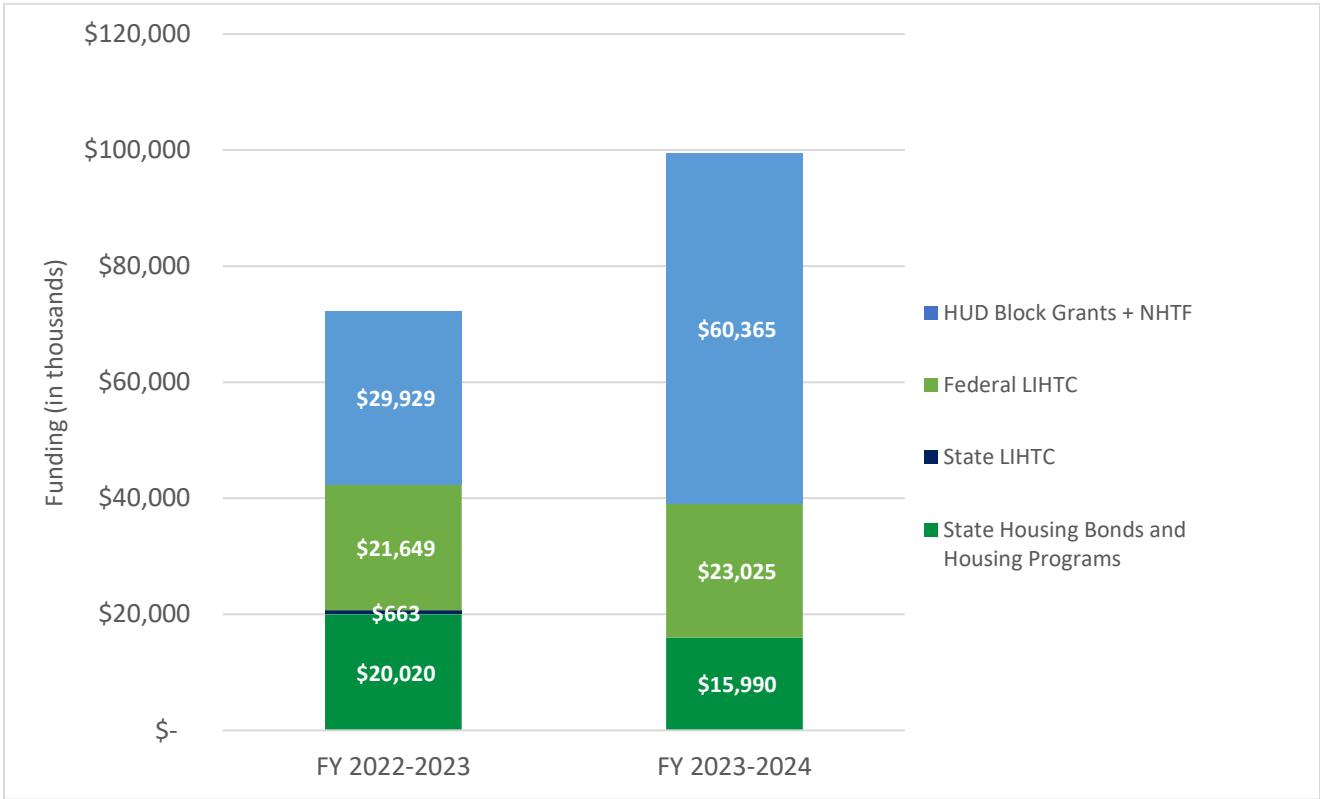
Source: California Housing Partnership (2025). San Bernardino County 2025 Affordable Housing Needs Report. https://chpc.net/wp-content/uploads/2024/05/San-Bernardino_Housing_Report-2.pdf.

Affordable Housing Inventory

As of 2025, the TCAC funded affordable housing inventory for the San Bernardino region includes a total of **136 projects** and approximately 12,097 housing units for lower-income and moderate-income families and individuals.

As detailed in **Table 10, Number of TCAC Funded Affordable Housing Units by Subregion**, the projects funded by TCAC from 1990 to 2025 are spread across six subregions of San Bernardino region: San Bernardino Valley, Victor Valley, Morongo Basin, Colorado River, North Desert, and the Mountain region. Most of the affordable housing development has occurred in the San Bernardino Valley, the most urban and densely populated part of the Region. In total, 8,504 low-income and moderate-income units—over 70% of all units in the inventory—are located in the San Bernardino Valley subregion.

Table 10. Number of TCAC Funded Affordable Housing Units by Subregion

Subregion	Number of LI-Mod Units	Proportional Share
San Bernardino Valley	8,504	70%
Victor Valley	2,046	17%
Morongo Basin	1,037	9%
Colorado River	234	2%
North Desert	235	2%
Mountains	41	0.3%
Total	12,097	100%

The Victor Valley subregion has seen the second highest levels of affordable housing development, with 2,046 units. This area includes cities like Victorville, Hesperia, and Adelanto, where housing needs are growing alongside the population.

In contrast, the Morongo Basin, Colorado River, and North Desert subregions collectively account for fewer than 1,600 affordable units. These areas are generally more rural and geographically dispersed, with development focused in smaller cities like Twentynine Palms, Barstow, and Needles. While project counts are lower, these developments often provide critical housing in underserved areas.

The Mountain subregion, which includes towns like Big Bear Lake and Crestline, has seen the lowest amount of TCAC-supported affordable housing, with just 41 low-mod units—less than 1% of the Regionwide total.

An analysis of TCAC funded affordable housing projects reveals geographic disparities in where low-income and moderate-income units have been developed across the San Bernardino Region. Over 70% of these units are concentrated in the urbanized San Bernardino Valley subregion, while more rural or remote areas—such as the Mountains, North Desert, and Colorado River subregions—collectively account for less than 4% of the Regionwide inventory. These trends reflect a broader pattern of underinvestment in communities that face challenges competing for state and federal housing resources due to factors like smaller populations and lower site scoring under TCAC criteria. TCAC criteria are aligned with other State goals to focus funding on infill housing in areas that have high-quality public transit, high scoring in public schools, and economic indicators such as low rates of poverty, high rates of higher education for adults, and high home values, and low rates of unemployment. This methodology avoids investment in areas where populations have the greatest need. Populations that are facing poverty and

unemployment and that lack higher education and high home values are deemed low-opportunity areas that are not invested in by TCAC funds, leaving some of the most vulnerable populations behind with little opportunity for access to affordable housing.

This uneven distribution has important equity implications. Households in underserved subregions may face limited access to affordable housing, longer commutes, and housing instability. Without targeted intervention, these patterns risk reinforcing geographic inequities and leaving rural communities behind.

Figure 27, Affordable Housing Inventory (2025 TCAC), shows the TCAC funded projects in the Region. For a complete inventory of affordable housing projects in the Region—funded through the LIHTC program and reported by the California TCAC—please refer to **Appendix A, Current Affordable Housing Inventory**. This appendix provides project-level details including location, number of units, affordability levels, and year of award.

Figure 27. Affordable Housing Inventory (2025 TCAC)
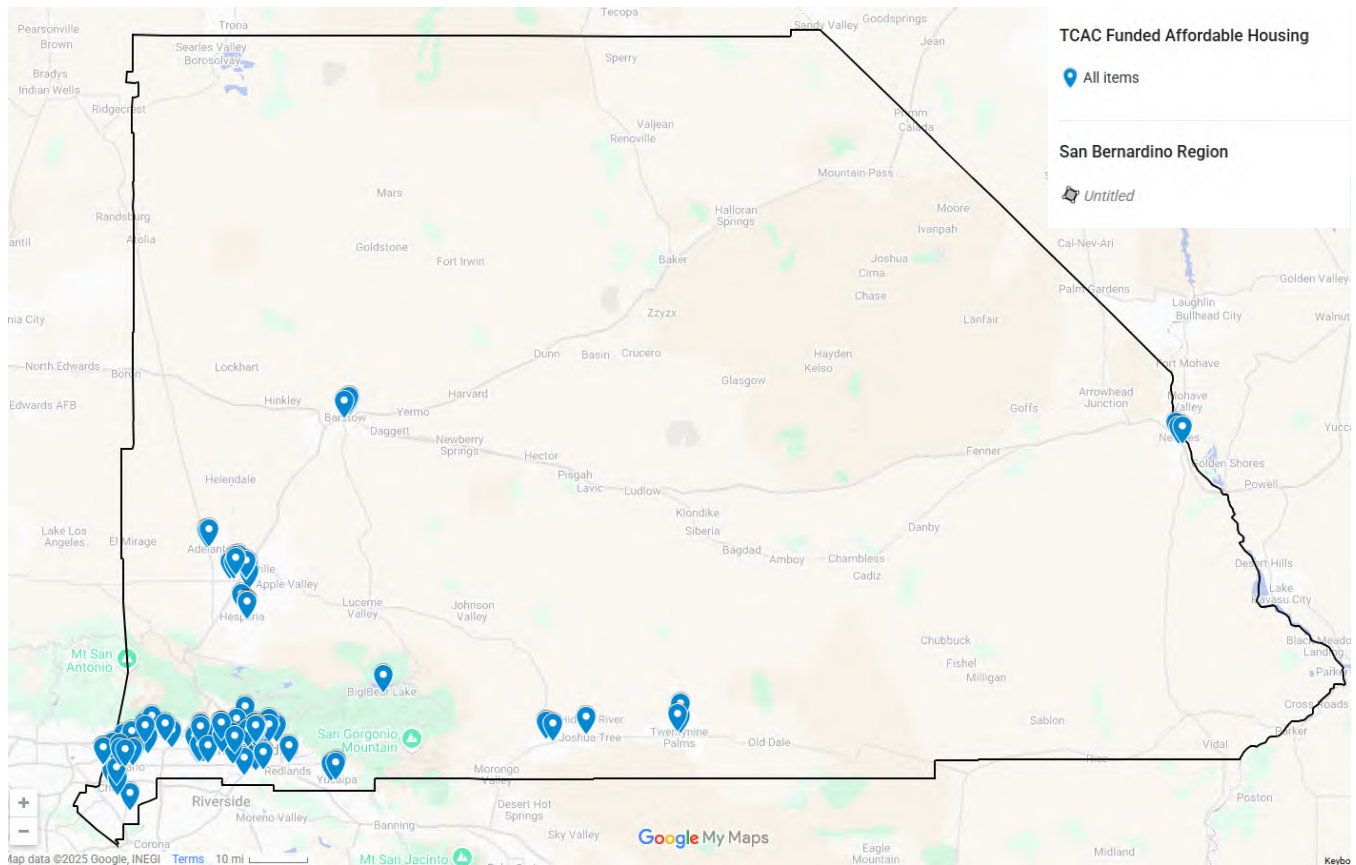
Addressing the Gap

There is development activity in the Region and further local jurisdictions have identified that there is adequate zoning on sites to accommodate the housing need. The Trust can play a role in bridging the gap between potential development and development opportunities across the Region.

Pending and Approved Projects

Pending and approved projects represents a pipeline of development that is underway in the Region. The pipeline includes development project applications with affordable housing units reported by jurisdictions in their 2024 Annual Progress Reports as either pending or approved. These projects have submitted their applications in 2024, and some may have already begun construction.

In 2024, pending and approved multifamily projects with five or more units includes 328 units designated for low-income and very low-income households and 625 units designated for moderate-income households. While jurisdictions reported a total of 5,836 multifamily units across all income levels, this summary focuses specifically on the subset of units that are proposed as lower-income and moderate-income housing.

It should be noted that the affordability levels of units in a project is subject to change throughout the review process, and a development application that includes affordable units does not mean that affordability agreements have been signed. Affordable unit counts may shift due to project revisions, financing availability, or the use of incentives such as California's Density Bonus Law. External factors like construction costs, interest rates, and infrastructure constraints may also affect whether projects move forward. As such, the figures represent a current snapshot of development activity and may change as projects move through the development process.

Table 11, Pending and Approved Lower-Income Units (2024), provides a jurisdiction-level summary of the number of proposed lower-income and moderate-income units. This data reflects (1) jurisdictions that submitted their Annual Progress Reports and (2) reported projects that were either pending or approved with designated lower-income or moderate-income units. **Table 11** shows a total of 953 pending and approved affordable units across five jurisdictions in the region, including 328 lower-income units and 625 moderate-income units. These units are concentrated primarily in Redlands and Yucaipa, with additional contributions from Apple Valley, Hesperia, and San Bernardino City. While Redlands and Yucaipa account for the largest shares of lower-income units, moderate-income units are more prominent in San Bernardino City and Hesperia.

Table 11. Pending and Approved Lower-Income Units (2024)

Jurisdiction	Number of Lower-Income Units	Number of Moderate-Income Units
Apple Valley	3	31
Hesperia	34	268
Redlands	75	0
San Bernardino City	0	221
Yucaipa	216	105
Totals	328	625

Source: 2025 Annual Progress Reports (APRs) submitted to HCD, retrieved April 2025.

Housing Element Sites

Table 12, Summary of Available Capacity from Housing Element Site Inventories, presents the number of units jurisdictions identified in their Housing Element site inventories to meet the 6th Cycle RHNA targets. Across the Region, jurisdictions reported capacity for 36,367 lower-income units, 56,595 moderate-income units, and 40,770 above moderate-income units on sites with existing zoning. The data was sourced from HCD and the Department of General Services. Site inventory data was not available for the cities of Chino, Montclair, Needles, Rancho Cucamonga, and Upland. However, the cities of Montclair, Needles, and Rancho Cucamonga provided the data.

Table 12. Summary of Available Capacity from Housing Element Site Inventories

Jurisdiction	Number of Lower-Income Units	Number of Moderate-Income Units	Number of Above Moderate-Income Units
Apple Valley	3,886	0	0
Adelanto	876	3,614	3,289
Barstow	304	372	546
Big Bear Lake	0	0	130
Chino	Not Available		
Chino Hills	892	435	444
Colton	292	827	1,904
Fontana	8,468	2,836	9,658
Grand Terrace	0		
Hesperia	0	1,457	3,705
Highland	1,260	507	632
Loma Linda	824	877	790
Montclair	1,734	776	1,631
Needles	1,118	39,740	265
Ontario	305	305	0
Rancho Cucamonga	5,908	0	1,144
Redlands	358	390	162
Rialto	0	563	5317
San Bernardino City	147	753	3,285
San Berardino County	2,864	0	0
Twentynine Palms	1,050	237	729
Upland	Not Available		
Victorville	4,508	2,463	6,703
Yucaipa	1,215	100	0
Yucca Valley	358	343	436

Source: California Department of General Services, *Housing and Local Land Development Opportunities – Projects List*. Accessed July 2025. https://www.dgs.ca.gov/RESD/Projects/Page-Content/Projects-List-Folder/Housing-and-Local-Land-Development-Opportunities.

Table 13, Summary of Rezoning Capacity from Housing Element Site Inventories, presents the number of units jurisdictions identified on sites that will be rezoned to accommodate 6th Cycle RHNA targets. Across the region, jurisdictions reported capacity for 53,604 lower-income units, 9,787 moderate-income units, and 27,889 above moderate-income units on sites requiring rezoning. Jurisdictions not listed in the table do not have a rezoning program as part of their Housing Element.

Table 13. Summary of Rezoning Capacity from Housing Element Site Inventories

Jurisdiction	Number of Lower-Income Units	Number of Moderate-Income Units	Number of Above Moderate-Income Units
Adelanto	449	0	0
Big Bear Lake	85	34	43
Chino	Not Available		

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Table 13. Summary of Rezoning Capacity from Housing Element Site Inventories

Jurisdiction	Number of Lower-Income Units	Number of Moderate-Income Units	Number of Above Moderate-Income Units
Chino Hills	1,315	0	124
Fontana	6,447	0	3,043
Grand Terrace	348	140	131
Hesperia	847	0	0
Montclair	No rezoning		
Needles	No rezoning		
Ontario	5,782	2,345	5,689
Rancho Cucamonga	No rezoning[1]		
Redlands	2,377	672	48
Rialto	4,493	395	3,270
San Bernardino City	1,111	0	0
Upland	Not Available		
Victorville	3,397	1,307	1,596
Yucaipa	150	0	0

Source: California Department of General Services, *Housing and Local Land Development Opportunities – Projects List*. Accessed July 2025. https://www.dgs.ca.gov/RESD/Projects/Page-Content/Projects-List-Folder/Housing-and-Local-Land-Development-Opportunities.

Note:

[1]   The City of Rancho Cucamonga completed its Housing Element update concurrently with a comprehensive General Plan and Zoning Map update. While no rezoning parcels are identified, the housing capacity identified in Table 12 captures the new zoning designations/rezoning that were concurrently adopted with the Housing Element.

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Appendix A
Current Affordable Housing Inventory

Current Affordable Housing Inventory

This appendix provides a complete listing of affordable housing developments in San Bernardino Region funded through the Low-Income Housing Tax Credit (LIHTC) program, as reported by the California Tax Credit Allocation Committee (TCAC). The data reflects cumulative awards from 1990 to 2025 and includes project-level details such as location, total units, low-income and moderate-income units, target population, and income-level targeting. Note, while there is other affordable housing (funded outside of TCAC), there is no comprehensive dataset.

Table A1. Income Category Data Dictionary for Affordable Housing Inventory

Income Category	AMI Range	Max Income (4-Person HH)	Typical Occupations / Household Types
Deeply ELI (subset of ELI)	0–20%	≤ $23,000	People experiencing homelessness, permanent supportive housing
Extremely Low-Income (ELI)	0–30%	≤ $30,750	Seniors on SSI, disabled adults, extremely low-income renters
Very Low-Income (VLI)	31–50%	≤ $51,250	Childcare workers, janitors, service workers
Low-Income (LI)	51–60%	≤ $68,500 (avg)	Admin staff, security guards, early career professionals
Moderate-Income (Mod)	61–80%	≤ $82,000	Teachers, entry-level public sector, tradespeople

Reader's Note: How to Interpret the Affordable Housing Inventory

- **Missing Income Data**

  Empty cells under income-level categories (e.g., Extremely Low-Income, Very Low-Income) reflect data not reported by the project sponsor or unavailable in the TCAC database. These gaps are especially common in older developments or projects without deep income targeting.

- **What Does "Low-Mod" Mean?**

  The "Low - Mod Income Units" column includes units affordable to households earning up to **80% of the Area Median Income (AMI)**. These units span the core of California's affordable housing eligibility spectrum.

- **Total Units vs. Affordable Units**

  "Total Units" refers to all units in a development. Not all units may be income-restricted.

- **Grouped by Geography**
- Projects are organized by subregion to show where housing resources have been concentrated—and where gaps remain.

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Table A2. Current Affordable Housing Developments in San Bernardino Region Funded Through the Low-Income Housing Tax Credit (LIHTC) Program

Application Year	Jurisdiction	Subregion	Project Name	Construction Type	Target Population	Total Units	Low - Mod Income Units	Deeply Extremely Low-Income	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income
2002	Adelanto	Victor Valley	Desert Gardens	New Construction	Large Family	81	80					
2005	Adelanto	Victor Valley	Oasis Village	New Construction	Large Family	81	80					
2009	Adelanto	Victor Valley	Desert View Apartments	Acquisition/Rehab	At-Risk	30	29			0	0	
2002	Barstow	North Desert	Suncrest Apartments	New Construction	Large Family	81	80					
2004	Barstow	North Desert	Riverview Apartments	New Construction	Large Family	81	80					
2015	Barstow	North Desert	Virginia Terrace	Acquisition/ Rehabilitation	Non-Targeted	76	75		0	15	60	
2009	Big Bear Lake	Mountains	The Crossings at Big Bear	New Construction	Large Family	42	41		5	25	11	
2014	Bloomington	San Bernardino Valley	Bloomington Housing, Phase I	New Construction	Large Family	106	105		16	79	10	
2015	Bloomington	San Bernardino Valley	Bloomington Housing Phase II	New Construction	Large Family	84	83		9	51	23	
2019	Bloomington	San Bernardino Valley	Bloomington Housing Phase III	New Construction	Large Family	98	97		23	25	49	
1998	Chino	San Bernardino Valley	Seasons at Chino	New Construction	Seniors	104	102					
2008	Chino	San Bernardino Valley	The Preserve	New Construction	Non-Targeted	250	53					
2012	Chino	San Bernardino Valley	Ivy at College Park Family Apartments	New Construction	Large Family	135	133		0	64	69	
2015	Chino	San Bernardino Valley	College Park II	New Construction	Non-Targeted	200	198		0	20	178	
2015	Chino	San Bernardino Valley	Vista Park Chino Apartments	Acquisition/ Rehabilitation	At-Risk	40	39		0	4	35	
1999	Colton	San Bernardino Valley	Nova Pointe 1 Apartments Phase I	Acquisition/Rehab	Non-Targeted	156	155					
1999	Colton	San Bernardino Valley	Nova Pointe 1 Apartments Phase II	Rehabilitation	Non-Targeted	130	52					
2013	Colton	San Bernardino Valley	Arbor Terrace Apartments	Acquisition/ Rehabilitation	At-Risk	129	127		0	28	99	
2020	Colton	San Bernardino Valley	Las Terrazas Apartments	New Construction	Large Family	112	111	30	0	24	0	57
2001	Fontana	San Bernardino Valley	Fontana Senior Apartments	New Construction	Seniors	108	107					
2003	Fontana	San Bernardino Valley	The Fountains at Sierra	New Construction	Seniors	93	92					
2004	Fontana	San Bernardino Valley	The Gardens at Sierra	New Construction	Seniors	93	92					
2008	Fontana	San Bernardino Valley	The Plaza at Sierra Fontana IV Senior Apts	New Construction	Seniors	90	89					
2009	Fontana	San Bernardino Valley	Paseo Verde - Phase 1	New Construction	Large Family	50	49					
2009	Fontana	San Bernardino Valley	Ceres Way Apartments	New Construction	Large Family	60	60			0	0	
2010	Fontana	San Bernardino Valley	Paseo Verde II Family Apartments	New Construction	Large Family	46	46			0	0	
2011	Fontana	San Bernardino Valley	Toscana	New Construction	Large Family	53	52		6	31	15	
2011	Fontana	San Bernardino Valley	Paseo Verde III Family Apartments	New Construction	Large Family	46	46		5	41	0	
2013	Fontana	San Bernardino Valley	Minerva Manor	New Construction	Seniors	63	62		0	7	55	
2014	Fontana	San Bernardino Valley	Siena Apartments	New Construction	Large Family	55	54		6	21	27	
2016	Fontana	San Bernardino Valley	Marygold Gardens Apartments	Acquisition/ Rehabilitation	At-Risk	80	74		0	9	70	

Table A2. Current Affordable Housing Developments in San Bernardino Region Funded Through the Low-Income Housing Tax Credit (LIHTC) Program

Application Year	Jurisdiction	Subregion	Project Name	Construction Type	Target Population	Total Units	Low - Mod Income Units	Deeply Extremely Low-Income	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income
2017	Fontana	San Bernardino Valley	Fontana Sierra Family Apartments	New Construction	Large Family	69	68		7	42	19	
2018	Fontana	San Bernardino Valley	Cascade Sonrise	Acquisition/ Rehabilitation	Seniors	80	79		0	11	68	
2018	Fontana	San Bernardino Valley	Citrus Grove Apartments	Acquisition/ Rehabilitation	Non-Targeted	51	50		0	50	0	
2018	Fontana	San Bernardino Valley	Dino Papavero Senior Center	Acquisition/ Rehabilitation	Seniors	150	149		14	0	135	
2019	Fontana	San Bernardino Valley	Sierra Avenue Family Apartments	New Construction	Large Family	60	59		6	33	20	
2005	Grand Terrace	San Bernardino Valley	Blue Mountain Senior Villas	New Construction	Seniors	120	107					
1998	Hesperia	Victor Valley	Three Palms Apartments	New Construction	Seniors	113	111					
2005	Hesperia	Victor Valley	Village at Hesperia Phase III	New Construction	Seniors	21	20					
2006	Hesperia	Victor Valley	Sunrise Terrace I Apartments	New Construction	Non-Targeted	110	109					
2006	Hesperia	Victor Valley	The Village at Hesperia Apartments Phase I	New Construction	Seniors	68	67					
2006	Hesperia	Victor Valley	Sunrise Terrace II Apartments	New Construction	Non-Targeted	72	71					
2007	Hesperia	Victor Valley	San Remo Apartments	New Construction	Large Family	65	64					
2008	Hesperia	Victor Valley	San Remo II Apartments	New Construction	Large Family	58	58					
2008	Hesperia	Victor Valley	Villas at Hesperia	New Construction	Large Family	154	31					
2014	Hesperia	Victor Valley	Santa Fe Apartments	Acquisition/ Rehabilitation	Large Family	89	88		0	36	52	
1998	Highland	San Bernardino Valley	Jeffrey Court Seniors	New Construction	Seniors	185	184					
2013	Highland	San Bernardino Valley	Mountain Breeze Villas	Acquisition/ Rehabilitation	Non-Targeted	168	166		20	12	135	
2012	Joshua Tree	Morongo Basin	Yucca Trails Apartments	Acquisition/Rehab	Non-Targeted	50	49			16	33	
2008	Loma Linda	Morongo Basin	Poplar Street Apartments	New Construction	Large Family	44	43					
2010	Loma Linda	Morongo Basin	Loma Linda Commons	New Construction	Large Family	120	118			0	0	
2012	Loma Linda	Morongo Basin	Loma Linda Terrace	New Construction	Seniors	50	49			27	22	
2016	Loma Linda	Morongo Basin	Loma Linda Veterans' Village ("Loma Linda Vets")	New Construction	Special Needs	87	86		53	33	0	
2005	Montclair	San Bernardino Valley	San Antonio Vista Apartments	New Construction	Large Family	75	74					
2005	Montclair	San Bernardino Valley	Briarwood Manor Apartments	Acquisition/Rehab	Seniors	100	83					
2008	Montclair	San Bernardino Valley	Montclair Senior Housing Project	New Construction	Seniors	85	84					
2009	Montclair	San Bernardino Valley	Vista Del Cielo Apartments	New Construction	Large Family	50	49			0	0	
2012	Montclair	San Bernardino Valley	Montclair 4 Special Needs	New Construction	Special Needs	18	17		8	9	0	
2000	Needles	Colorado River	River Garden Apartments	New Construction	Large Family	81	80					
2012	Needles	Colorado River	Riverview Terrace Apartments	Acquisition/Rehab	At-Risk	60	58		6	39	13	
2013	Needles	Colorado River	Mesa Grande	Acquisition/ Rehabilitation	Seniors	46	45		5	22	18	
2013	Needles	Colorado River	Lilly Hill Apartments	Rehabilitation	At-Risk	52	51		6	25	20	

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Table A2. Current Affordable Housing Developments in San Bernardino Region Funded Through the Low-Income Housing Tax Credit (LIHTC) Program

Application Year	Jurisdiction	Subregion	Project Name	Construction Type	Target Population	Total Units	Low - Mod Income Units	Deeply Extremely Low-Income	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income
2005	Ontario	San Bernardino Valley	Mountain View II Senior Apartments	New Construction	Seniors	20	20					
2001	Ontario	San Bernardino Valley	Mountain View Senior Apartments	New Construction	Seniors	86	84					
2008	Ontario	San Bernardino Valley	Ontario Senior Apartments	New Construction	Seniors	76	75					
2017	Ontario	San Bernardino Valley	Seasons at Ontario	Acquisition/ Rehabilitation	Non-Targeted	80	78		0	8	70	
2018	Ontario	San Bernardino Valley	Ontario Emporia Family Apartments	New Construction	Large Family	75	74		8	42	24	
2018	Ontario	San Bernardino Valley	Ontario Townhouses	Acquisition/ Rehabilitation	Large Family	86	84		0	26	59	
2018	Ontario	San Bernardino Valley	Virginia Holt Apartments (Site A)	New Construction	Large Family	101	100		21	37	42	
2022	Ontario	San Bernardino Valley	Emporia Place II	New Construction	Large Family	50	49	0	5	25	19	0
1997	Rancho Cucamonga	San Bernardino Valley	Villa Pacifica Senior Community	New Construction	Seniors	158	158					
2001	Rancho Cucamonga	San Bernardino Valley	Heritage Pointe Senior Apartments	New Construction	Seniors	49	48					
2002	Rancho Cucamonga	San Bernardino Valley	Olen Jones Senior Apartments	New Construction	Seniors	96	95					
2005	Rancho Cucamonga	San Bernardino Valley	Sunset Heights Apartments	Acquisition/Rehab	Large Family	117	116					
2006	Rancho Cucamonga	San Bernardino Valley	Pepperwood Apartments	Acquisition/Rehab	Large Family	230	227					
2007	Rancho Cucamonga	San Bernardino Valley	East Rancho Verde Village	New Construction	Large Family	40	39					
2008	Rancho Cucamonga	San Bernardino Valley	Villaggio on Route 66	New Construction	Large Family	166	131					
2009	Rancho Cucamonga	San Bernardino Valley	San Sevaine Villas	New Construction	Large Family	225	167			0	0	
2014	Rancho Cucamonga	San Bernardino Valley	Villa del Norte	Rehabilitation	Large Family	88	87		9	50	28	
2016	Rancho Cucamonga	San Bernardino Valley	Villa Pacifica II	New Construction	Seniors	60	59		5	7	47	
2018	Rancho Cucamonga	San Bernardino Valley	Day Creek Villas	New Construction	Seniors	91	78		15	60	3	
2018	Rancho Cucamonga	San Bernardino Valley	Day Creek Villas	New Construction	Seniors	49	49		0	43	3	
2012	Redlands	San Bernardino Valley	Redlands Lugonia Revitalization	New Construction	Large Family	85	84			27	57	
2021	Rialto	San Bernardino Valley	Rialto Metrolink South	New Construction	Large Family	55	54	0	6	31	17	0
1999	Rialto	San Bernardino Valley	The Crossings Apartment Homes	New Construction	Large Family	100	99					
2001	Rialto	San Bernardino Valley	Greentree Senior Apartments	Acquisition/Rehab	Seniors	272	270					
2006	Rialto	San Bernardino Valley	Willows/Winchester Neighborhood Revit. Project	Acquisition/Rehab	Large Family	152	150					

Table A2. Current Affordable Housing Developments in San Bernardino Region Funded Through the Low-Income Housing Tax Credit (LIHTC) Program

Application Year	Jurisdiction	Subregion	Project Name	Construction Type	Target Population	Total Units	Low - Mod Income Units	Deeply Extremely Low-Income	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income
2009	Rialto	San Bernardino Valley	Vista Cascade (Site A)	Acquisition/Rehab	Large Family	42	41			0	0	
2009	Rialto	San Bernardino Valley	Vista Cascade (Site B)							0	0	
2011	Rialto	San Bernardino Valley	Park Place	New Construction	Non-Targeted	32	30		0	11	19	
2013	Rialto	San Bernardino Valley	Willow Village	Acquisition/ Rehabilitation	Non-Targeted	100	99		0	20	79	
2014	Rialto	San Bernardino Valley	Renaissance Village Apartments	Acquisition/ Rehabilitation	Large Family	144	143		0	15	128	
2023	Rialto	San Bernardino Valley	Citrus Grove	Acquisition/ Rehabilitation	Large Family	152	150	0	16	91	43	0
1995	San Bernardino	San Bernardino Valley	Ramona Sr. Project	New Construction	Seniors	44	43					
1999	San Bernardino	San Bernardino Valley	The Waterman Apartments	Acquisition/Rehab	Large Family	128	127					
1999	San Bernardino	San Bernardino Valley	Village Green Apartments	Acquisition/Rehab	Non-Targeted	184	182					
2001	San Bernardino	San Bernardino Valley	Autumnwood Apartments	Rehabilitation	Non-Targeted	160	158					
2005	San Bernardino	San Bernardino Valley	Sterling Village	Acquisition/Rehab	Large Family	80	79					
2010	San Bernardino	San Bernardino Valley	The Magnolia at Highland	New Construction	Seniors	80	79			0	0	
2012	San Bernardino	San Bernardino Valley	Lugo Senior Apartments	Rehabilitation	Seniors	119	118		12	78	28	
2012	San Bernardino	San Bernardino Valley	Vintage at Kendall Apartments	Acquisition/Rehab	Seniors	176	176			36	140	
2013	San Bernardino	San Bernardino Valley	Arrowhead Vista Apts.	Rehabilitation	Special Needs	40	39		10	28	1	
2014	San Bernardino	San Bernardino Valley	Val 9 Apartments	New Construction	Large Family	76	73		8	49	18	
2015	San Bernardino	San Bernardino Valley	Waterman Gardens Phase I	New Construction	Large Family	62	61		7	41	13	
2016	San Bernardino	San Bernardino Valley	New Zion Manor	Acquisition/ Rehabilitation	At-Risk	125	125		19	69	37	
2017	San Bernardino	San Bernardino Valley	Beautiful Light Inn	Acquisition/ Rehabilitation	Seniors	100	99		0	20	79	
2018	San Bernardino	San Bernardino Valley	Arrowhead Grove Phase 2 (aka Waterman Gardens Phase 2)	New Construction	Large Family	184	147		38	38	71	
2018	San Bernardino	San Bernardino Valley	Pioneer Park Plaza	Acquisition/ Rehabilitation	Non-Targeted	161	159		0	16	143	
2020	San Bernardino	San Bernardino Valley	Foothill Villas	Acquisition/ Rehabilitation	Large Family	239	237		0	70	167	
2024	San Bernardino	San Bernardino Valley	Arrowhead Grove Phase IV	New Construction	Large Family	92	91	0	23	36	11	21
2025	San Bernardino	San Bernardino Valley	Village Green Apartments	Acquisition/ Rehabilitation	At-Risk	184	182	0	19	18	145	0
2007	Twentynine Palms	Morongo Basin	Twentynine Palms Apartments	Acquisition/Rehab	Non-Targeted	48	47					
2015	Twentynine Palms	Morongo Basin	Sagewood Manor Apartments	Rehabilitation	Seniors	65	64		7	42	15	
2016	Twentynine Palms	Morongo Basin	Adobe Villas Apartments	Acquisition/ Rehabilitation	At-Risk	35	34		4	23	7	
2022	Twentynine Palms	Morongo Basin	Twentynine Palms Apartments	Acquisition/ Rehabilitation	Non-Targeted	48	47	0	5	5	37	0
1996	Upland	Morongo Basin	Coy D Estes Senior Housing	New Construction	Seniors	130	111					

Table A2. Current Affordable Housing Developments in San Bernardino Region Funded Through the Low-Income Housing Tax Credit (LIHTC) Program

Application Year	Jurisdiction	Subregion	Project Name	Construction Type	Target Population	Total Units	Low - Mod Income Units	Deeply Extremely Low-Income	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income
1999	Upland	Morongo Basin	Alpine Woods Apartments	Rehabilitation	Non-Targeted	137	136					
2015	Upland	Morongo Basin	Sycamore Terrace	Acquisition/ Rehabilitation	Seniors	100	98		0	30	68	
1997	Victorville	Victor Valley	Village Oak Apartments	New Construction	Large Family	116	115					
1998	Victorville	Victor Valley	Northside Commons	New Construction	Large Family	83	82					
2002	Victorville	Victor Valley	Impressions at Valley Center	New Construction	Large Family	100	99					
2003	Victorville	Victor Valley	The Village at Victorville	New Construction	Large Family	81	80					
2003	Victorville	Victor Valley	Casa Bella Apartments	New Construction	Large Family	96	94					
2004	Victorville	Victor Valley	Casa Bella 1B	New Construction	Large Family	80	80					
2005	Victorville	Victor Valley	Casa Bella 2	New Construction	Large Family	112	111					
2006	Victorville	Victor Valley	Rodeo Drive Apartments	Acquisition/Rehab	Non-Targeted	99	98					
2006	Victorville	Victor Valley	Desert Springs Apartments	New Construction	Large Family	203	201					
2010	Victorville	Victor Valley	Rodeo Drive Meadows	New Construction	Large Family	48	47			0	0	
2013	Victorville	Victor Valley	Sherwood Villa	Acquisition/ Rehabilitation	Non-Targeted	101	100		0	15	85	
2019	Victorville	Victor Valley	Kimberly Park Apartments	Acquisition/ Rehabilitation	Large Family	132	131		0	100	4	
1990	Yucaipa	San Bernardino Valley	Yucaipa Terrace	New Construction	Seniors	51	51					
2011	Yucaipa	San Bernardino Valley	Yucaipa Senior Terrace	New Construction	Seniors	45	44		0	26	18	
2015	Yucaipa	San Bernardino Valley	Horizons at Yucaipa	New Construction	Non-Targeted	50	49		19	23	7	
2011	Yucca Valley	Morongo Basin	Sunnyslope Apartments	Acquisition/Rehab	At-Risk	33	32		0	4	28	
2011	Yucca Valley	Morongo Basin	Sunwest Villas Apartments	Acquisition/Rehab	At-Risk	50	49		0	5	44	
2012	Yucca Valley	Morongo Basin	Yucca Valley Senior Apartments	New Construction	Seniors	75	74		8	52	14	

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Appendix B
Housing Needs Allocation

Table B1. Regional Housing Needs Allocation (RHNA) by Jurisdiction and Income Category, San Bernardino Region (6th Cycle: 2021–2029)

Jurisdiction	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
Total San Bernardino Region	35,667	21,903	24,140	56,400	138,110
Adelanto	394	566	651	2,152	3,763
Apple Valley	1,086	600	747	1,857	4,290
Barstow	172	228	300	820	1,520
Big Bear Lake	50	33	37	92	2,12
Chino	2,113	1,284	1,203	2,378	6,978
Chino Hills	1,388	821	789	731	3,729
Colton	1,318	668	906	2,542	5,434
Fontana	5,109	2,950	3,035	6,425	17,519
Grand Terrace	189	92	106	243	630
Hesperia	1,921	1,231	1,409	3,594	8,155
Highland	619	409	471	1,014	2,513
Loma Linda	523	311	352	865	2,051
Montclair	698	383	399	1,113	2,593
Needles	10	11	16	50	87
Ontario	5,640	3,286	3,329	8,599	20,854
Rancho Cucamonga	3,245	1,920	2,038	3,322	10,525
Redlands	967	615	652	1,282	3,516
Rialto	2,218	1206	1,371	3,477	8,272
San Bernardino	1,415	1,097	1,448	4,163	8,123
San Bernardino County	2,179	1,360	1,523	3,770	8,832
Twentynine Palms	231	127	185	504	1,047
Upland	1,584	959	1,013	2,130	5,686
Victorville	1,735	1,136	1,504	3,790	8,165
Yucaipa	708	493	511	1,154	2,866
Yucca Valley	155	117	145	333	750

Table B2. Regional Housing Needs Allocation (RHNA) by Subregion and Income Category, San Bernardino Region (6th Cycle: 2021–2029)

Subregion	Very Low	Low	Moderate	Above Moderate	Total RHNA
San Bernardino Valley	27,734	16,494	17,623	39,438	101,289
Victor Valley	5,353	3,431	4,308	11,384	24,476
Morongo Basin	386	244	330	837	1,797
Mountain Region	50	33	37	92	212
North Desert	172	227	299	818	1,516
Colorado River	10	11	16	50	87

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Appendix C
Glossary of Key Terms

Glossary of Key Terms

Area Median Income (AMI) – The midpoint of all household incomes in a particular geographic region, meaning that half of the households in the region earn more than the median income and half earn less than the median income.

Cost Burden – The percentage of a household's income that goes toward housing-related expenses. These expenses can include rent or mortgage payments, utility bills, property taxes, insurance, and other related expenses. Households that spend over 30% of their income on housing costs are considered *cost burdened*, and households that spend over 50% of their income on housing costs are considered *severely cost burdened*.

Income Limits – Income limits define the maximum income a family can earn to be eligible for certain housing assistance programs such as Section 8 or affordable housing. These limits are based on a percentage of the AMI and are adjusted for family size.

Household Overcrowding – Household Overcrowding occurs when there is more than one person per bedroom in a household. When there is more than 1.5 persons per room in a household, this is considered to be severe overcrowding.

Regional Housing Needs Allocation (RHNA) – The RHNA is the number of housing units that must be planned for through a determined planning period. The number is determined for each jurisdiction through a calculation and allocation process by both the State and the regional planning agency and is allocated every 8 years. The current planning cycle goes from 2021 to 2029.

San Bernardino Region – The San Bernardino Region is inclusive of all jurisdictions in San Bernardino County. This includes all 24 cities and the unincorporated County of San Bernardino.

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Attachment 1
San Bernardino Region Affordable Housing Development Cost and Local Gap Funding

Date: August 21, 2025

To: Elizabeth Dickson, DUDEK

From: Farzad Mashhood and Ryan Dagamac, LeSar Development Consultants

Re: San Bernardino Region Affordable Housing Development Cost and Local Gap Funding

1. Executive Summary

The purpose of this memorandum is to examine the cost of developing affordable housing in the San Bernardino region and how much local funding contributes to creating this important public good. Specifically, this analysis found the following key pieces of data:

- Projected per-unit total development cost (TDC) for new affordable rental housing in San Bernardino County: $596,000
- Average TDC for affordable housing developments in San Bernardino County (2020–2025): $50.6M
- Average local government contribution to affordable housing developments in San Bernardino County (2020–2025): $8.8M, or 17% of total project cost

2. Introduction

This memorandum focuses on the development cost of affordable housing projects that were awarded Low Income Housing Tax Credits (LIHTC) in recent years. Since its establishment in 1986, LIHTC has functioned as the main source of capital financing for the acquisition, rehabilitation, and construction of affordable rental housing developments. Looking at affordable housing developments that have been awarded LIHTC in the San Bernardino region can provide the San Bernardino Regional Housing Trust (Trust) a better framework on how to gather funding to sponsor affordable housing projects moving forward. While not all affordable housing developments rely on LIHTC, its funding applications offer the most complete and transparent source of affordable housing financing and construction cost information. This data includes details on local funding sources that projects have used as well. Such information will help the Trust better understand the historic use of local funds that developers have leveraged.

This analysis draws on data from the eight projects in the San Bernardino region that were awarded LIHTC from 2020 to 2025. However, because of the relatively small number of awarded projects during this six-

year period, this analysis also relies on data from projects that were awarded LIHTC in the Riverside region (the unincorporated County of Riverside and all incorporated cities within the county) in 2024 and 2025. The Riverside region data is used to provide a large sample of data to project the typical cost of new construction affordable housing; this is done to rely on a larger sample of data and because construction costs across the two counties do not vary substantially. The Riverside region data is not used when estimating the cost of acquisition-rehabilitation projects or in analyzing the local funding contributions.

Finally, a notable finding in this analysis was around the recent awarding of LIHTC between the San Bernardino region and the Riverside region. In California, LIHTCs are awarded by the California Tax Credit Allocation Committee. This agency organizes the state into 10 regions, each with an allocation of tax credits. San Bernardino and Riverside counties compose the Inland Empire region (which also includes Imperial County). LIHTC applications are assessed against all other applications in the region, meaning affordable housing developments in the San Bernardino and Riverside regions are competing against each other for LIHTC. From 2020 to 2025, more than five times as many projects were awarded in the Riverside region than the San Bernardino region (53 projects with 5,342 housing units in Riverside compared to 8 projects with 932 housing units in San Bernardino). It is beyond the scope of this analysis to examine the factors explaining this difference, but one key factor is the commitment of local funds to affordable housing development, a need that the Trust aims to fill.

3. Methodology

3.1 Data Collection

This analysis relied on application data for affordable housing projects in the San Bernardino Region that were awarded LIHTC from 2020 to 2025. Additional data was pulled from the Riverside Region from 2024 to 2025 to provide a more accurate representation of TDC for newly constructed affordable housing projects.

LIHTC applications detail the estimated cost of developing affordable housing and a complete list of funding sources a project will use, including LIHTC equity, traditional bank debt, and other sources known as gap financing. Outlining a project's financials is critical to ensuring a development is financially feasible. The total financial contributions can be illustrated as a capital stack, typically broken down into LIHTC equity, debt, and gap financing. Gap financing is of particular interest to this analysis, as it is the primary role that the Trust's funds would play in a LIHTC capital stack.

Application data was researched and analyzed in the following steps:

1. Data was gathered from LIHTC applications, published on the California Tax Credit Allocation Committee website, for recent projects in the San Bernardino region (2020 to 2025, new construction and acquisition/rehabilitation) and the Riverside region (2024 to 2025, new construction only). This included gathering the following notable points: TDC, land cost, project financing, number of units, and whether the development is new construction or acquisition/rehabilitation.

2. All costs were adjusted for annual inflation, using the inflation rate from January of the project's respective year to January 2025, according to the average U.S. Consumer Price Index, as published by the U.S. Bureau of Labor Statistics.
3. TDC was broken down to per-unit cost, calculated by dividing the property's TDC by the number of units.
4. Last, LIHTC applications in the San Bernardino region were analyzed to identify local funding sources which were classified as local gap funding. Local funding sources were defined as any funding contributed by a local government agency, such as a city, county, housing authority, and others.

3.2 Limitations

Because of the extreme competitiveness for LIHTC, only a limited number of projects are sponsored each year. From 2020 and 2025, the San Bernardino region successfully received funding for 8 developments: 4 new construction and 4 acquisition/rehabilitation for a total of 932 units. This relatively small sample size provides only a small glimpse into the average cost of developing affordable housing and would be more meaningful if a greater set of developments were available to analyze. To provide greater fidelity to this analysis, TDC for new construction projects awarded LIHTC in Riverside County were also examined, adding an additional 17 developments to the analysis. As construction costs do not vary substantially across the counties, data from the Riverside region was included provide a more representative average cost of new construction in the broader Inland Empire region. However, the Riverside region's data on acquisition-rehabilitation was also limited, and such projects have much more project-specific nuance, offering little benefit to expanding the data. The Riverside region's data on local gap funding was also not examined, as this analysis is focused on the contributions of public agencies in the San Bernardino region.

4. Findings

This section presents an analysis of affordable housing project data from the California Tax Credit Allocation Committee applications. The data reveals the TDC for affordable housing projects in the region, as well as local funding sources leveraged to cover development costs in the San Bernardino region from 2020 to 2025, shown in Table 1 below.

Table 1: Key Data Points for Affordable Housing Developments in San Bernardino (2020–2025) and Riverside (2024–2025) Counties

Data Point	Amount
Total affordable housing developments awarded LIHTC	8
New construction developments	4
Acquisition/rehabilitation developments	4
Total affordable housing units in LIHTC awarded projects	932
New construction units	309
Acquisition/rehabilitation units	623
Average, inflation-adjusted, per-unit TDC	$557,000
Average, inflation-adjusted, per-unit *new construction* TDC	$596,000
Average, inflation-adjusted, per-unit *acquisition/rehabilitation* TDC	$423,000
Average, project TDC	$50.6M
Average, project local gap funding award	$8.8M
Local gap funding as a percent of average TDC	17%
Total gap funding awarded by local agencies	$70.2M
Per-unit gap funding awarded by local agencies	$75,000

Based on this analysis, it is projected that the per-unit cost of newly build affordable housing is $596,000 in the San Bernardino region. It is also noteworthy that for the average-cost $50.6M affordable housing development, on average local agencies account for 17% of the project cost.

4.1 Summary of Projects Analyzed

The following table shows a summary of the eight LIHTC awarded projects analyzed in the San Bernardino region from 2020 to 2025.

Table 2: List of LIHTC Awarded Affordable Housing Developments in San Bernardino County (2020–2025)

Project name	Units	Project type	Per-unit, inflation-adjusted TDC*	TDC**	Local gap funding
Arrowhead Grove Phase IV	92	New Construction	$742,000	$66.3M	$8.5M
Emporia Place II	50	New Construction	$693,000	$30.7M	$12.7M
Rialto Metrolink South	55	New Construction	$626,000	$28.4M	$9.8M
Las Terrazas Apartments	112	New Construction	$483,000	$43.9M	$12.8M
Village Green Apartments	184	Acquisition/ Rehabilitation	$384,000	$69.7M	$0
Citrus Grove	152	Acquisition/ Rehabilitation	$449,000	$64.3M	$26.4M
Twentynine Palms Apartments	48	Acquisition/ Rehabilitation	$233,000	$9.9M	$0
Foothill Villas	239	Acquisition/ Rehabilitation	$474,000	$91.9M	$0

* Rounded to the nearest $1,000.

** Rounded to the nearest $1,000,000.

Additionally, Figure 1 below maps the location of the affordable housing projects listed above. Note the high concentration of developments near the City of San Bernardino.

Figure 1: Map of Affordable Housing Developments in San Bernardino County (2020–2025)
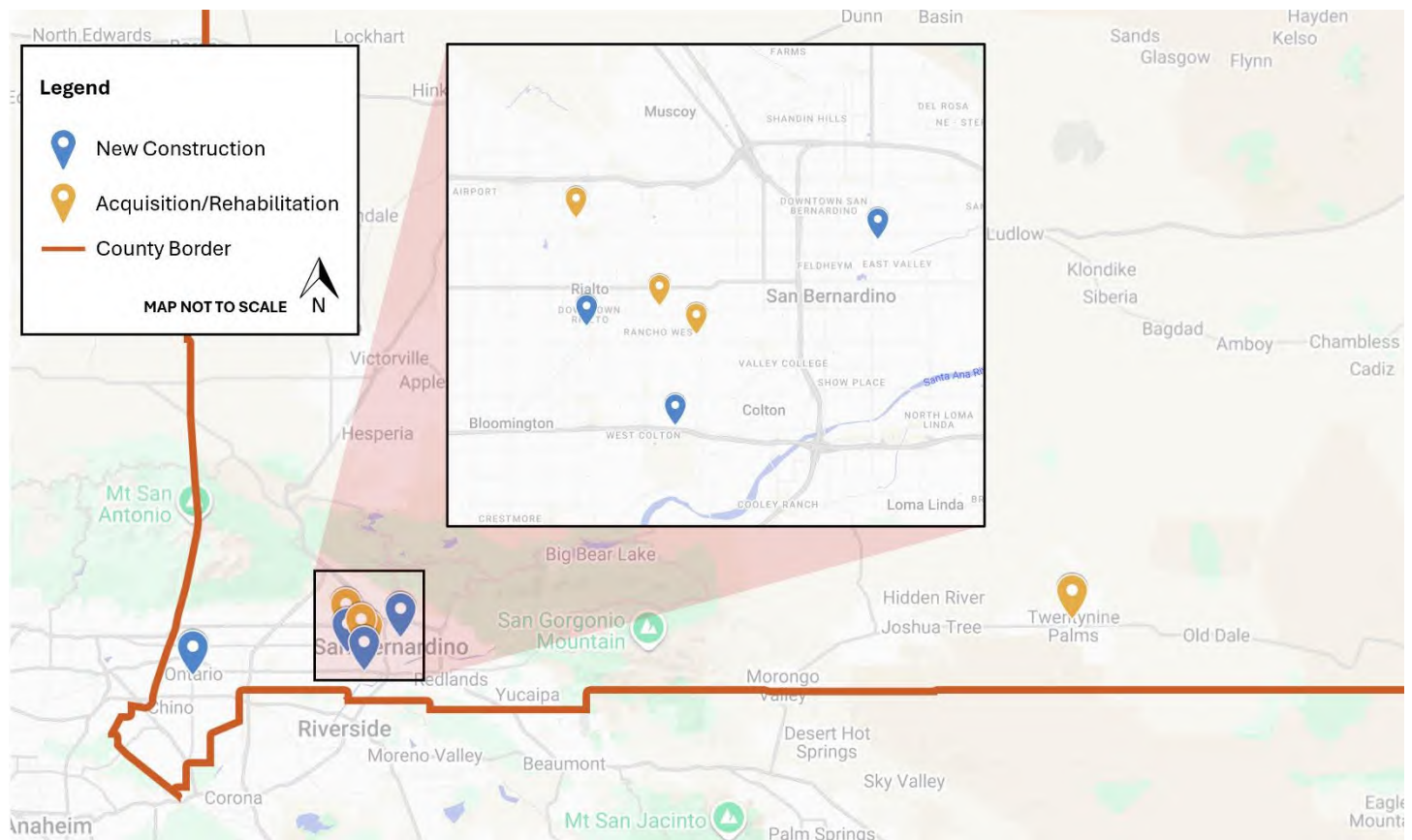

4.2 Development Costs

This section breaks down the cost of developing affordable housing in the San Bernardino region and the surrounding region. The average costs presented for all developments and new construction incorporate the developments from the Riverside region in addition to the San Bernardino region. The costs presented for acquisition/rehabilitation are solely from the San Bernardino region. The financials in this section are adjusted for annual inflation to better account for rising costs.

Average inflation-adjusted, per-unit development cost:

- All developments: $557,000
  - New construction: $596,000
  - Acquisition/rehabilitation: $423,000

Figure 2 below presents the average per-unit TDC for the three groupings of developments outlined above. It is worth noting that land costs for LIHTC awarded developments vary widely, with some projects including the market value of land and others showing significantly discounted rates. For this reason, the figure below separates out the overall TDC as well as the TDC less land cost, which is a more precise depiction of the hard and soft costs of affordable housing construction.
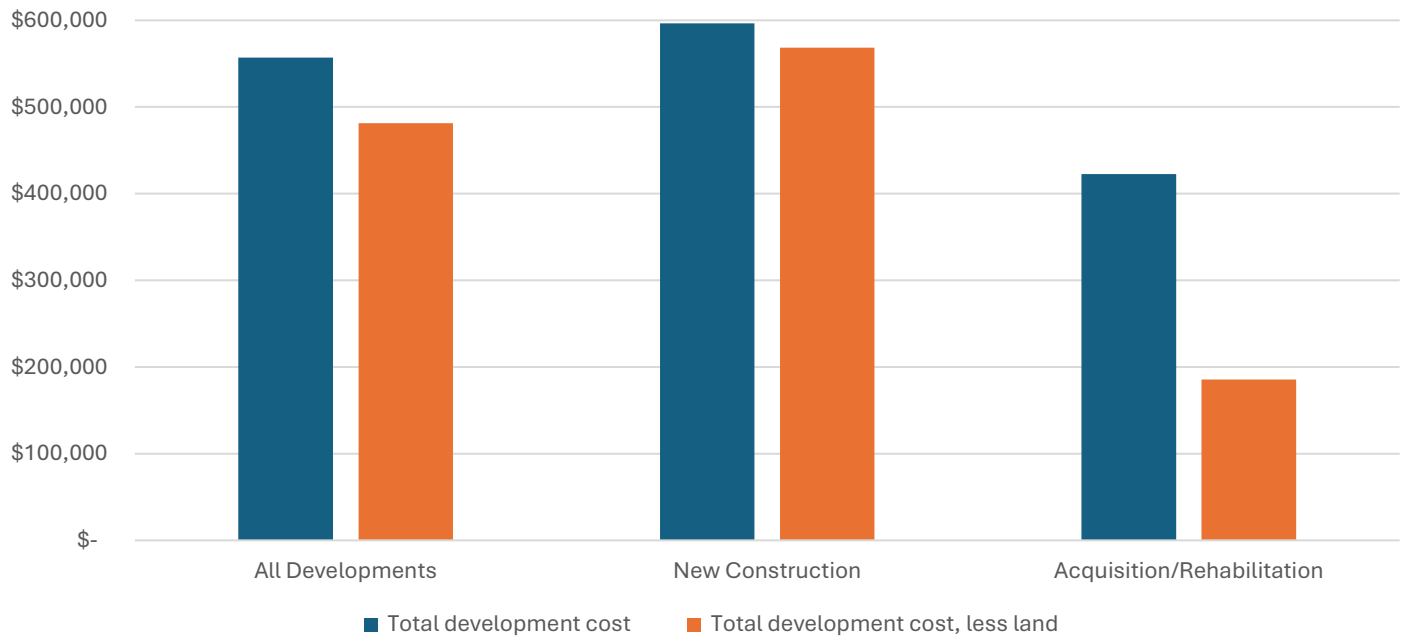
As shown, new construction affordable housing costs about 30% or $174,000 more per unit than acquisition/rehabilitation projects. Furthermore, the cost difference increases when eliminating the cost of land, with new construction costing about 67% or $383,000 more per unit than acquisition/rehabilitation projects.

4.3 Project Financing

To finance affordable housing developments, a variety of funding sources are used. The typical affordable housing project uses several funding sources beyond LIHTC. This includes conventional bank debt as well as what is typically called "gap funding." Gap funding sources can include state and federal funding programs as well as local government agency contributions.

The following section will discuss gap funding for developments only in the San Bernardino region. As previously mentioned, the average LIHTC awarded development cost $50.6M, relying on $20.8M in tax credit awards. This amounts to an average of $29.4M per project in non-LIHTC funds. Out of this amount, local gap funds accounted for $8.8M per project or about $75,000 per unit, as shown in Figure 3 below. In total, the eight LIHTC awarded projects from 2020 to 2025 relied on about $70.2M in local gap funds.

However, while all new construction projects were supported by local gap financing sources, there was only one acquisition/rehabilitation project supported in 2023. The uneven distribution of funding from local gap sources can be seen in Figure 3. The average per-unit cost received for new construction from local gap funding is almost triple the amount, or $99,000 more, compared to acquisition/rehabilitation projects. This suggests that local gap financing sources are more inclined to support new construction over rehabilitation projects. This could be due to potential factors like predictability, construction time, and risk mitigation.

Figure 3: Average, Per-Unit Cost Received From Local Gap Funding in San Bernardino County (2020–2025)
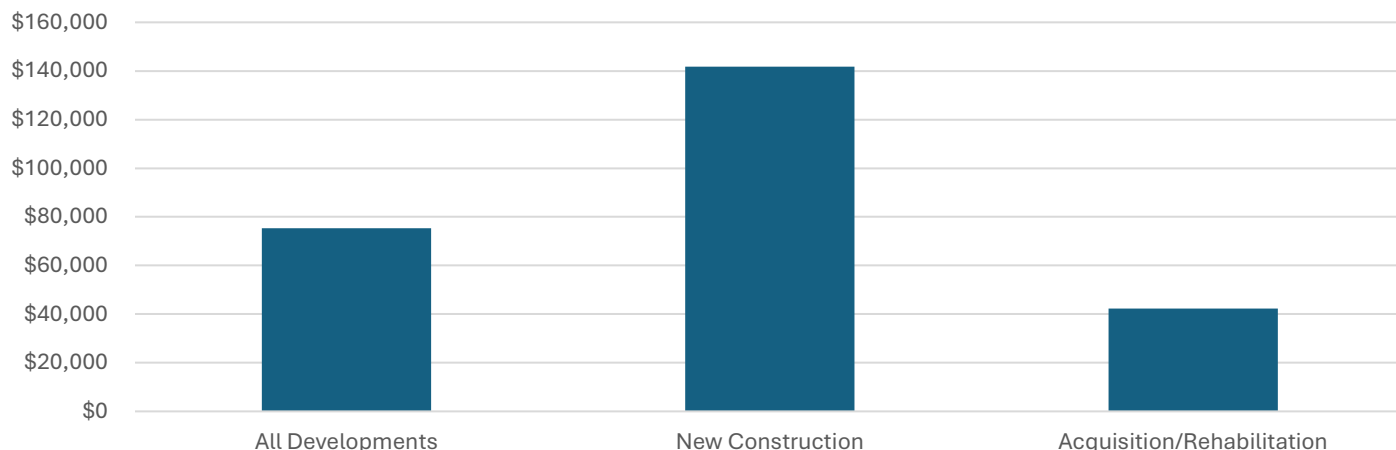
Lack of funding from local gap sources for acquisition/rehabilitation projects could also be attributed to the project's size. Recall that acquisition/rehabilitation projects typically have 50 more units compared to new construction. The sheer size and undertaking of acquisition/rehabilitation can make a project more complex to develop, compared to starting from scratch with new construction.

Table 3 below shows the various local gap funding sources affordable housing developers have leveraged in the San Bernardino region from 2020 to 2025.

Table 3: Amounts Awarded to Developers by Local Gap Funding Sources in San Bernardino County (2020–2025)

Local Gap Funding Source	Year	Amount Awarded	Program
City of San Bernardino	2024	$4,900,000	HOME & LMIHAF (Low and Moderate Income Housing Asset Fund)
County of San Bernardino	2023	$4,706,412	Taxable loan
	2021	$2,250,000	HOME
	2020	$1,373,602	NSP (Neighborhood Stabilization Program)
		$592,000	IVDA (Inland Valley Development Agency)
		$8,358,000	HOME
HACSB (Housing Authority of the County of San Bernardino)	2023	$3,600,000	Residual receipts loan
Rialto Housing Authority	2023	$19,332,011	Tax-exempt loan
		$2,329,926	Taxable loan
	2021	$4,550,000	Residual development loan
		$3,030,000	Residual land loan
Ontario Housing Authority	2022	$2,700,000	Land acquisition loan
		$10,000,000	Residual receipts loan
Unspecified agency*	2020	$2,450,000	Capitalized Land Lease

* This data was not available in the project information; however, capitalized land leases are often provided by local agencies as a form of local subsidy, and it is therefore accounted for here as a local gap contribution.

Majority of this type of funding is supported by regional housing authorities such as the Housing Authority of the County of San Bernardino, the Rialto Housing Authority, and the Ontario Housing Authority. There is also additional support from the City and County of San Bernardino, regional programs such as the Inland Valley Development Agency. These local sources awarded a variety of funds, ranging from around $600,000 to $19 million.

As described earlier, local gap financing sources are not the sole source of funding for affordable housing developments. All projects qualified for LIHTC, which accounted for a significant portion of project financing. Nonetheless, the Trust should leverage as many regional gap funding sources as possible to support affordable housing developments in addition to LIHTC. Especially when financing new construction projects, the Trust should mobilize the biased nature of local gap funding in their favor. Table 3 lists viable examples the Trust can consider drawing on to provide initial funding for future developments.

5. Conclusion

To ensure the success of the San Bernardino Regional Housing Trust, it is critical to understand the landscape of existing affordable housing funding sources, especially local gap funders. This analysis presented an overage of affordable housing development cost as well as how much these developments relied on local gap funding.