



CITY OF
BIG BEAR LAKE *California*

June 7, 2022

State Department of Housing and Community Development
C/O Land Use and Planning Unit
2020 W. El Camino Ave, Suite 500
Sacramento, CA 95833

RE: REVISED DRAFT 2021-2029 HOUSING ELEMENT

To whom it may concern:

The City of Big Bear Lake is pleased to submit a revised draft 2021-2029 Housing Element for your review. This draft revises the final adopted version by the City Council on December 6, 2021. Upon subsequent submittal of the adopted version to HCD on December 14, 2021, additional comments for needed revisions were received from HCD on March 11, 2022. The City has worked closely with its Housing Element consultants to address each comment. The tracked changes version is being submitted together with this cover letter via email to HousingElements@hcd.ca.gov on Tuesday, June 7, 2022. There are highlighted sections to bring your attention to specific analysis and programs which have been revised or added in response to the comments. We hope the highlights will assist you in your review.

The City of Big Bear Lake posted the revised DRAFT 2021-2029 Housing Element at www.citybigbearlake.com/housingelement for the required 7-day period and provided the required notification in accordance with AB 215. The 7-day period ended on Friday, June 3, 2022, and the City has not received any public correspondence or comments.

We are committed to addressing State Housing Element Law and to doing our part to solve the housing crisis especially for our residents and workforce. If there are further questions and comments, please contact me at sostrander@citybigbearlake.com or John Douglas, with JHD Planning LLC, at john@jhdplanning.net.

Respectfully submitted,

SUE O'STRANDER, AICP
COMMUNITY DEVELOPMENT DIRECTOR

Attachment



CITY OF
BIG BEAR LAKE *California*

2021-2029 HOUSING ELEMENT

December 6, May 25, 2022

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I. INTRODUCTION

Purpose of the Housing Element

The purpose of the Housing Element is to identify the City's housing needs and outline goals, policies and programs to address them. The Housing Element is an eight-year plan, extending from October 15, 2021 to October 15, 2029. The primary issues addressed in the Housing Element include: 1) preservation and improvement of the existing housing stock, 2) housing availability for special needs populations, 3) planning for a sufficient supply of new housing to meet the City's fair share of regional need, and 4) fair housing.

Overview

State law requires the preparation of a Housing Element as part of a jurisdiction's General Plan (*Government Code* §65302(c)). It is the primary planning guide for local jurisdictions to identify and prioritize the housing needs of the City and determine ways to best meet these needs while balancing community objectives and resources. The 2021-2029 Housing Element consists of five chapters: 1) Introduction, 2) Housing Action Plan, 3) Housing Needs Assessment, 4) Resources and Opportunities, 5) Constraints, plus three Appendices. The evaluation of the 2013-2021 Housing Element is found in Appendix A, while Appendix B contains details regarding the City's inventory of sites for housing development. Appendix C contains a summary of public participation efforts.

Guidelines adopted by the California Department of Housing and Community Development (HCD) are also to be considered in the preparation of the Element (§65585). Periodic review of the Element is required to evaluate (1) the appropriateness of its goals, objectives and policies in contributing to the attainment of the state housing goals, (2) its effectiveness in attaining the City's housing goals and objectives and (3) the progress of its implementation (§65588).

Public Participation

Public participation is an important component of the planning process, and this update to the Housing Element has provided residents and other interested parties numerous opportunities for review and comment. Public notices of all Housing Element meetings and public hearings were published in the local newspaper in advance of each meeting, as well as posting the notices on the City's website. The draft Housing Element was made available for review at City Hall and posted on the City's website. Interested parties were placed on a notification list and receive notice of meetings, hearings, and availability of drafts. A table of people and organizations on the notification list is included in Appendix

C. After receiving comments on the draft Housing Element from the State Housing and Community Development Department, a proposed final Housing Element was prepared and made available for public review prior to adoption by the City Council.

The following is a list of opportunities for public involvement in the preparation of this Housing Element update.

Planning Commission/City Council Study Session #1	February 17, 2021
Planning Commission/City Council Study Session #2	April 20, 2021
City Council Discussion/Submittal of Draft to HCD	July 19, 2021
Let's Talk Workforce Housing Open House	October 14, 2021
Planning Commission hearing	November 3, 2021
City Council hearing	December 6, 2021

Additional information regarding public participation efforts and how public comments were incorporated into this Housing Element is provided in Appendix C, [however, a brief summary is provided here.](#)

[The City held a total of 6 public meetings during the Housing Element update in an effort to include all segments of the community. Meetings included informal workshops in addition to the standard public hearing process. Notices prior to each meeting were sent directly to persons and organizations with expertise in affordable housing, supportive services and fair housing. Interested parties had the opportunity to interact with City staff throughout the Housing Element update process and provide direct feedback regarding fair housing issues.](#)

[The City also created a dedicated web page for the Housing Element update where meeting notices and agenda materials, an FAQ, and background information were posted. The City also provided opportunities for interested persons to participate in public meetings remotely, which made it possible for those with disabilities limiting their mobility to participate and comment on the Housing Element regardless of their ability to attend the meetings in person. A separate webpage was also created to provide links to local, county, and state housing resources and services available for affordable housing, renter assistance, and home ownership.](#)

[Over the course of the Housing Element update the City received comments from several persons and organizations. The most common theme in public comments was the need for affordable housing for resort employees and other tourism industry service workers. The issue of housing discrimination was not raised in public comments during the Housing Element update. However, the City was a participating jurisdiction in the 2020-2025 San Bernardino County Analysis of impediments \("AI"\), which included extensive analysis of fair housing issues. The AI process included a series of public workshops to identify impediments](#)

to fair housing, including a workshop conducted in Big Bear Lake on July 9, 2019. At that workshop, the following issues were identified:

- Affordable, long-term housing is needed. Short-term rentals (i.e., Airbnb properties) are fixed-up and well-kept but long-term rentals are often poor quality and may not be code compliant.
- Housing for seasonal resort workers is also needed. A single-room occupancy property may be an option for seasonal workers.
- Altitude and weather can be physical barriers to living here. It can be more difficult to get around and tends to be auto centric.
- The availability of housing that is modern and wheelchair-accessible is limited. People move down the hill to find bigger homes.
- Apartments that tend to be smaller/have fewer bedrooms could be a barrier for families. Additionally, if support networks are down the hill, transportation and travel time could be a barrier.
- No resources here for people who are homeless. Other public service agencies may include Big Bear Lake in their service area, but you have to go down to the valley to access resources.
- Old subdivision covenants restricted home sales based on race; these are not in use anymore and the homeowners associations that put them in place are defunct.
- Inland Fair Housing and Mediation Board handles fair housing complaints.

Finally, this revised draft Housing Element has been circulated for a 7-day public comment period beginning May 13, 2022 and concluding May 20, 2022.

State Housing Element Requirements

The preparation of the Housing Element is guided by California *Government Code*, Article 10.6. The law governing the contents of Housing Elements is among the most detailed of all elements of the General Plan. According to §65583 of the *Government Code*, “The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing and shall make adequate provision for the existing and projected needs of all economic segments of the community”.

Consistency with Other Elements of the General Plan

The Housing Element must be consistent with other elements of the General Plan. For example, the location of housing determines the extent of school, park, library, police, fire

and other services. The Housing Element works in conjunction with the other General Plan Elements and is consistent with the policies and proposals set forth elsewhere in the Plan.

The Housing Element is closely related to development policies contained in the Land Use Element, which establishes the location, type, intensity and distribution of land uses throughout the City. The Land Use Element determines the number and type of housing units that can be constructed in the various land use districts. Areas designated for commercial and industrial uses create employment opportunities, which in turn, create demand for housing. The Circulation Element establishes the location and scale of streets, highways and other transportation routes that provide access to residential neighborhoods. Because of the requirement for consistency between the various General Plan elements, any proposed amendment to an element will be evaluated against the other elements to ensure that no conflicts occur.

SB 1087 of 2005 requires cities to provide a copy of their Housing Elements to local water and sewer providers, and also requires that these agencies provide priority hookups for developments with lower-income housing. The Housing Element will be provided to these agencies immediately upon adoption.

II. HOUSING ACTION PLAN

Housing Goals, Policies and Programs

This section describes the City's housing goals, policies and programs for the 2021-2029 planning period. Each implementation program describes specific actions the City will take to support and achieve the goals and policies. In addition, each program identifies the responsible agency, timeframe, funding source, and objective. It should be noted that where funding sources list "General Fund", these may consist of in-kind staff services, expedited permit processing, and/or reduced permitting fees.

GOAL H1 PROVIDE ADEQUATE SITES TO ACCOMMODATE PROJECTED HOUSING NEEDS.

Policy H1.1 Ensure availability of adequate land capacity to allow for different densities suitable for a variety of types of housing for all income levels, including rental housing and manufactured housing.

Program H1-A Adequate Housing Inventory

The City of Big Bear Lake will regularly monitor housing development and the inventory of potential sites throughout the planning period to ensure that sufficient sites are available to accommodate the City's remaining housing need throughout the planning period.

Responsible Agency:	Community Development Department
Timeframe:	Ongoing, at least annually
Funding source:	General Fund
Objective:	Maintain adequate sites to encourage and facilitate housing development commensurate with the City's RHNA allocation

Program H1-B Variety of Housing

The City of Big Bear Lake recognizes that increased density in multi-family zones produces housing that is affordable to a variety of income groups and commits to the following program actions:

- 1) The City will evaluate a minimum and maximum density increase to the R-3 zone in order to protect the R-3 zone from incompatible land uses and to encourage the development of multiple family housing. The City will review and revise, as appropriate, the Land Use Element and Development Code to support a variety of housing and establish density minimums or increases.
- 2) The City will concurrently amend the Workforce Housing Sites (Table B-4) and amend the Land Use Element of the General Plan to create a High

Density Multiple Family Residential land use designation and corresponding R-4 Multiple Family Residential zone. The R-4 zone will remove the 2-acre minimum lot size for these sites, and will create a density range of 20 units/acre minimum and 24 units/acre maximum (which may be increased with affordable housing density bonuses).

Responsible Agency: Community Development Department
Timeframe: Evaluations in 2022 and implement revisions in 2023, General Plan Land Use Element and Development Code update will begin in 2022 and conclude by 2024.
Funding source: General Fund, SB2 Planning Grant, LEAP Grant
Objective: Establish a minimum density in the R-3 zone, such as 12 units/acre or density increase, such as 24 units/acre, to encourage a variety of housing development, and establish a new R-4 zone with a density range of 20 – 24 units/acre.

GOAL H2 ENCOURAGE AND SUPPORT DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF LOW- AND MODERATE-INCOME HOUSEHOLDS.

Policy H2.1 Encourage partnerships between non-profit and for-profit housing developers to encourage needed affordable housing production.

Policy H2.2 Support homeownership opportunities for low-and moderate-income households.

Policy H2.3 Provide regulatory concessions and incentives for the development of affordable housing.

Program H2-A Partnership Opportunities

The City of Big Bear Lake will establish evaluation criteria and conduct an evaluation of City-owned properties that may be suitable for affordable housing development. If such sites are identified, the City will pursue partnership opportunities with non-profit and/or for-profit housing developers to create affordable workforce housing.

Responsible Agency: Community Development Department
Time Frame: Initiate an evaluation of properties that may be appropriate for affordable workforce housing in 2022.
Funding source: General Fund
Objective: Identify City owned properties suitable affordable housing sites and initiate and facilitate development proposals with non-profit and for-profit affordable housing developers. Development of affordable housing commensurate with the City's RHNA allocation.

Program H2-B

Motel Cabin Conversions

The City of Big Bear Lake recognizes a potential opportunity to convert older motel-type cabins to full-time residential housing. As such, the City will maintain an inventory of existing motel cabins, which can be used to assess interest by property owners and/or investors to pursue conversion to full-time affordable housing.

Responsible Agency: Community Development Department
Time Frame: Ongoing
Funding source: General Fund
Objective: Utilization of existing buildings to create opportunities for long-term housing. City will identify and maintain a list of motel-type cabins to share with affordable housing developers.

Program H2-C

First-Time Homebuyer Program

The County of San Bernardino participates in several programs to assist first-time homebuyers. The City of Big Bear Lake will disseminate, on the City's website, information about the affordable homeownership programs in the County throughout the planning period.

Responsible Agency: Community Development Department
Time frame: Ongoing, review webpage for updates every six months
Funding source: State and Federal Grants, County Programs
Objective: Provide information to low-income first-time homebuyers by publishing and maintaining up to date informational materials on the City's Housing Resources webpage about the homebuying process and resources available to first-time buyers. Information on the website is available to all residents. Because the promoted programs are administered by the County, the City is unable to track or estimate the number of households that may review the materials and take action.

Program H2-D

Affordable Housing Programs

The Housing Authority of the County of San Bernardino offers a variety of affordable housing programs to assist eligible low-income households. The Housing Authority maintains a waiting list for its rental assistance vouchers provided under a number of programs. The City of Big Bear Lake will disseminate, on the City's website, information about the affordable housing programs available through the Housing Authority.

Responsible Agency: Community Development Department
Timeframe: On-going, review webpage for updates every six months

Funding source: State and Federal Grants, County Programs
Objective: Provide information on the Housing Authority's Affordable Housing programs by publishing and maintaining up to date informational materials on the City's Housing Resources webpage about the homebuying process and resources available to first-time buyers. Information on the website is available to all residents. Because the promoted programs are administered by the Housing Authority, the City is unable to track or estimate the number of households that may review the materials and take action.

Program H2-E Accessory Dwelling Units

Accessory dwelling units (ADUs) can provide affordable housing opportunities for small households including the elderly, household employees, persons with disabilities, and single adults. The City of Big Bear Lake allows ADUs as a long-term housing option within all residential zones consistent with State law (Government Code Sec. 65852.2 and 65852.22). The City currently restricts vacation rentals on properties which contain an ADU. The City will evaluate changes to ADU law and process required Ordinance updates to remain consistent with State law. To encourage ADU development, the City will explore additional incentives beyond those required under State law, such as:

- Allowing larger ADUs
- Potential incentives to encourage conversion of guest houses to ADUs
- Develop ADU promotional materials
- Evaluate the elimination of vacation rental restrictions on primary units
- Offer the use of pre-approved construction drawings

Responsible Agency: Community Development Department
Timeframe: Annual review of state law; City evaluations by 2024
Funding source: General Fund; grant funds
Objective: Increase ADU production for additional long-term housing options

Program H2-F Employee Housing

The City of Big Bear Lake will outreach with larger employers and/or employment sectors within Big Bear Valley to identify potential housing strategies to address the needs of these employees.

Responsible Agency: City Manager's office
Timeframe: Begin outreach in 2022
Funding source: General Fund; grant funds

Objective: Work with local employers to identify employee housing needs and potential strategies

Program H2-G Incentives for Needed Housing

The City of Big Bear Lake will review and incorporate appropriate regulatory incentives, financial incentives, and other policies that encourage the development of residential units for needed workforce and affordable housing. Such incentives may include strategies such as assistance with grant applications, expedited entitlement processing, modifying development standards, fee waivers and deferrals, and granting concessions for projects that provide housing to meet projected housing needs.

Pursuant to Government Code § 65583.2(c) the City will incentivize affordable housing development on sites identified in prior planning periods (see Appendix B) as follows:

- Development shall be allowed by-right for housing developments that include at least 20 percent of units affordable to lower-income households
- Sites must meet the density requirements for housing for lower-income households

Responsible Agency: Community Development Department

Timeframe: 2024

Funding source: General Fund; grant funds

Objective: Create incentives to encourage development of needed workforce housing

GOAL H3 FACILITATE HOUSING DEVELOPMENT WITH MINIMAL GOVERNMENTAL CONSTRAINTS

Policy H3.1 Support the development of workforce housing to enable the service/retail workforce to live in the community.

Program H3-A Review and Update Development Review Procedures and Fees

The City of Big Bear Lake will review current development review procedures to eliminate unnecessary constraints and City fees to ensure reasonable costs for the associated service(s). As appropriate, the City will identify feasible modifications to the procedures and/or fees to reduce the time and cost associated with housing developments. A Code amendment will be processed in 2022 to incorporate streamlined review procedures for eligible developments consistent with SB 35 of 2017, and zoning, development standards and fees will be posted continuously on the City website.

Responsible Agency:	Community Development Department
Timeframe:	Code amendment in 2022; Annual review
Funding source:	General Fund/Development Fees
Objective:	Minimize the time and cost of the development review process. Ensure that development fees are reasonably related to the cost of providing service.

Program H3-B Emergency Shelters and Low Barrier Navigation Centers

Senate Bill 2 of 2007 strengthened planning requirements for emergency shelters and the Development Code has been amended in compliance with SB 2, including specific development standards that will apply to emergency shelters. In 2019 AB 139 revised parking standards for emergency shelters to require sufficient parking for the staff of the emergency shelter. The City will process a Development Code amendment in 2022 to update emergency shelter parking standards in conformance with State law.

AB 101 (2019) amended State law to require that low barrier navigation centers meeting specified standards be allowed by-right in areas zoned for mixed use and in non-residential zones permitting multi-family uses pursuant to Government Code Sec. 65660 et seq. The City will process a concurrent Development Code amendment to allow low barrier navigation centers in conformance with State law. The City of Big Bear Lake will continue to work cooperatively with San Bernardino County and homeless service providers to support shelter facilities and services to serve the needs of Big Bear Lake residents.

Responsible Agency:	Community Development Department
Timeframe:	2022
Funding source:	General Fund
Objective:	Work with local organizations and charitable groups to facilitate services for the homeless and locate a housing shelter in the City.

Program H3-C Transitional and Supportive Housing

Senate Bill 2 (SB 2) of 2007 requires that transitional and supportive housing be treated as a residential use that is subject only to the same requirements and procedures as other residential uses of the same type in the same zone.

In 2018, AB 2162 amended State law to require that supportive housing be a use by-right in zones where multi-family and mixed uses are permitted, including non-residential zones permitting multi-family uses, if the proposed housing development meets specified criteria. The City of Big Bear Lake will process an amendment of the Development Code to allow transitional and supportive housing consistent with State requirements.

Responsible Agency: Community Development Department
Timeframe: Development Code Amendment by October 2022
Funding source: General Fund
Objective: Facilitate the provision of transitional and supportive housing consistent with State law

Program H3-D Housing Information

Continue to improve and expand the use of the various media to inform and promote the use of Big Bear Lake's housing programs to its residents and developers by creating a dedicated webpage on the City's website and publishing information in the City's digital magazine. Include the resources listed in H2-D and H2-G on the webpage.

Responsible Agency: Community Development Department
Timeframe: Webpage creation by June 2023, updated biannually
Funding source: General Fund
Objective: Facilitate the consolidated provision of information as it pertains to housing programs and incentives with specific intent of informing the community of opportunities to construct up to 5 dwelling units ministerially.

GOAL H4 MAINTAIN AND CONSERVE THE EXISTING AFFORDABLE HOUSING STOCK IN A SOUND, SAFE, AND SANITARY CONDITION

Policy H4.1 Promote good maintenance and rehabilitation of residential structures, and prevent poorly maintained structures from further deterioration.

Policy H4.2 Consolidate housing-related resources and information.

Program H4-A Preservation of Affordable Housing Units

The City of Big Bear Lake will implement Affordable Housing Agreements to ensure that affordable units provided through public assistance or public action are retained for the agreed-upon period. The City will also explore opportunities to retain affordability of housing, and promote adaptive reuse of older structures for affordable housing or mixed-use development. For example, Mountain Meadows Senior Housing is considered to be at risk of conversion to market rate during the 2021-2031 period. To assist in the preservation of these affordable units, the City will contact the owner on an annual basis to explore opportunities for preservation of affordability for this project and support applications by non-profits for funding to purchase at-risk units.

Responsible Agency: Community Development Department
Time Frame: Ongoing, as needed

Funding source: Grant funds
Objective: Preservation of affordable housing units

Program H4-B Housing Repair and Rehabilitation Programs

The City of Big Bear Lake will continue to provide information on the housing repair and rehabilitation programs provided by the San Bernardino County Department of Community Development and Housing. The City of Big Bear Lake will disseminate, on the City's website, information about the County's housing development resources throughout the planning period.

Responsible Agency: Community Development Department
Timeframe: Ongoing
Funding source: General Fund
Objective: Provide information on the County's housing repair and rehabilitation programs. Because this is a County administered program, it is unknown by the City how many residents pursue and ultimately take advantage of this program.

Program H4-C Code Enforcement Program

The City of Big Bear Lake will continue to respond to complaints pertaining to property blight conditions, including interior and exterior code violations. Substandard conditions will be addressed through enforcement of building codes and property maintenance codes. As feasible, the City will promote opportunities to improve substandard neighborhoods and housing conditions.

Responsible Agency: Community Development Department
Timeframe: Ongoing
Funding source: General Fund
Objective: Maintain residential neighborhoods and housing stock in sound, safe, and sanitary conditions.

Program H4-D Annual Review of the Housing Element

The City of Big Bear Lake, pursuant to State requirements, will conduct an annual implementation review of the Housing Element.

Responsible Agency: Community Development Department
Timeframe: Annual
Funding source: General Fund
Objective: Annual assessment of progress toward housing goals.

GOAL H5 PROMOTE EQUAL HOUSING OPPORTUNITIES FOR ALL CITY OF BIG BEAR RESIDENTS

Policy H5.1 Promote fair housing standards.

Program H5.1 Affirmatively Furthering Fair Housing

The City of Big Bear Lake will continue to coordinate with non-profit agencies, such as the Inland Fair Housing and Mediation Board, the County contractor for fair housing services, to provide information, as requested, on fair housing. The City will disseminate, on the City's website, information about fair housing assistance available through the County's resources throughout the planning period.

Under the Federal consolidated planning process, the Analysis of Impediments (AI) to Fair Housing Choice is the primary tool for addressing fair housing issues. The City of Big Bear Lake was a participating jurisdiction in the preparation of the San Bernardino County 2020-2025 AI, an extensive analysis of fair housing issues.

Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. The San Bernardino County AI identified the following five fair housing impediments:

- Impediment #1: Disparate Access to Opportunity Impacts People of Color
- Impediment #2: Insufficient Affordable Housing in Areas of High Opportunity Disproportionately Impacts Protected Classes
- Impediment #3: Levels of Residential Segregation are Increasing
- Impediment #4: Community Education on Fair Housing is a Continuing Need
- Impediment #5: People with Disabilities have Limited Housing Options

The AI identifies recommended activities to address the contributing factors to these impediments along with implementation timeframes and responsible parties. The responsible parties and partners identified to address Impediments #2 through #5 were the County of San Bernardino and the San Bernardino County Housing Authority. Responsible parties and partners identified for Impediment #1 included the County and CDBG Participating Jurisdictions, which includes the City of Big Bear Lake (see [Error! Reference source not found. Figure V-5](#)). The City of Big Bear Lake will prioritize the activities identified in the AI to address this impediment to fair housing through the programs identified in this Housing Plan to expand housing opportunities for all residents.

Responsible Agency: Community Development Department

Time frame:	Ongoing, review the webpage every 6 months and update with new materials as they become available
Funding source:	General Fund
Objective:	Provide information and fair housing resources; promote housing opportunities for households of all income levels and persons with disabilities.

GOAL H6 INCREASE ACCESS TO DECENT AND SUITABLE HOUSING FOR PERSONS WITH SPECIAL NEEDS INCLUDING HOMELESS PERSONS

Policy H6.1 Support efforts for the development of shelter and housing services for homeless persons and those of risk of homelessness in Big Bear Lake.

Policy H6.2 Promote the development of permanent housing to meet the needs of seniors and people with development disabilities in Big Bear Lake.

Program H6-A Support Homeless Service Providers

The City of Big Bear Lake will support the effort of agencies providing emergency shelter and services for homeless residents, including providing funding and expediting permits when feasible and appropriate.

Responsible Agency:	Community Development Department
Time frame:	Ongoing
Funding source:	General Fund; Community Development Block Grant; HomeKey
Objective:	Provide support and grant funds to local eligible public service groups that provide emergency, transitional, and permanent affordable housing.

Program H6-B Housing Needs of Persons with Disabilities, including Developmental Disabilities

The Fair Housing Act requires that cities provide reasonable accommodation to rules, policies, practices, and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. While fair housing laws intend that all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. Reasonable accommodation provides a means of requesting from the local government flexibility in the application of land use and zoning regulations or, in some instances, even a waiver of certain

restrictions or requirements because it is necessary to achieve equal access to housing. Cities are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be "reasonable" based on fair housing laws and the case law interpreting the statutes. The City will process an amendment to the Municipal Code in 2022 to establish procedures for processing requests for reasonable accommodation in land use and zoning regulations for people with disabilities in conformance with State law.

The City of Big Bear Lake will consult with the Inland Regional Center to accommodate housing needs for persons with developmental disabilities. As appropriate, Community Development Block Grant funds may be used to assist local eligible programs that provide housing services for persons with developmental disabilities. The City shall also seek State and Federal monies for direct support of housing construction and rehabilitation specifically targeted for housing for persons with disabilities.

Additionally, the City will review CUP standards for residential care facilities to ensure that the standards are objective and focused on protecting the health, safety, and welfare of the residents of these facilities.

Responsible Agency:	Community Development Department
Time frame:	Code amendment in 2022; Ongoing
Funding source:	General Fund; grant funds
Objective:	Establish procedures for reasonable accommodation; Support programs and housing developments which accommodate persons with disabilities; <u>ensure objective CUP standards for residential care facilities of 7+ people.</u>

GOAL H7 PROMOTE ENERGY CONSERVATION IN RESIDENTIAL DEVELOPMENT

Policy H7.1 Provide incentives to encourage builders to incorporate energy saving techniques in housing developments.

Program H 7.1 Reduce Permit Fees for Energy-Efficient Construction

Encourage energy conservation through the reduction of permit fees for energy-efficient construction and retrofits. This program will be publicized through flyers available at City Hall and on the City website.

Responsible Agency:	Planning Division
Time frame:	Ongoing
Funding source:	General Fund

Objective: Reduce permit fees to encourage energy-efficient construction.

Program H 7.2 Publicize Local Utility and Services Programs

Publicize local utility programs that serve to increase energy efficiency, water conservation, and reduce waste, through flyers and brochures at City Hall and on the City website. The Big Bear Lake Department of Water (DWP) offers retrofits, turf buy-back, water conservation audits (indoor and outdoor), and xeriscape demonstration programs. Bear Valley Electric Services (BVES) offers energy savings programs and lighting exchange events. Big Bear Disposal offers regular recycling sites and annual electronic waste disposal days.

Responsible Agency: Planning Division/City Webmaster
Time frame: Ongoing
Funding source: General Fund
Objective: Expand access to local utility and service programs that offer energy efficiency programs and rebates.

Quantified Objectives

The City's quantified objectives for new construction, rehabilitation and conservation are presented in Table II-1.

Table II-1
Quantified Objectives – 2021-2029 City of Big Bear Lake

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Totals
New Construction	25	25	33	37	92	212
Rehabilitation*	0	10	10	0	0	20
Conservation**	29	27	14	2	0	74

*County-funded programs

**Preservation of Affordability Covenants for Mountain Meadows Senior Housing

III. HOUSING NEEDS ASSESSMENT

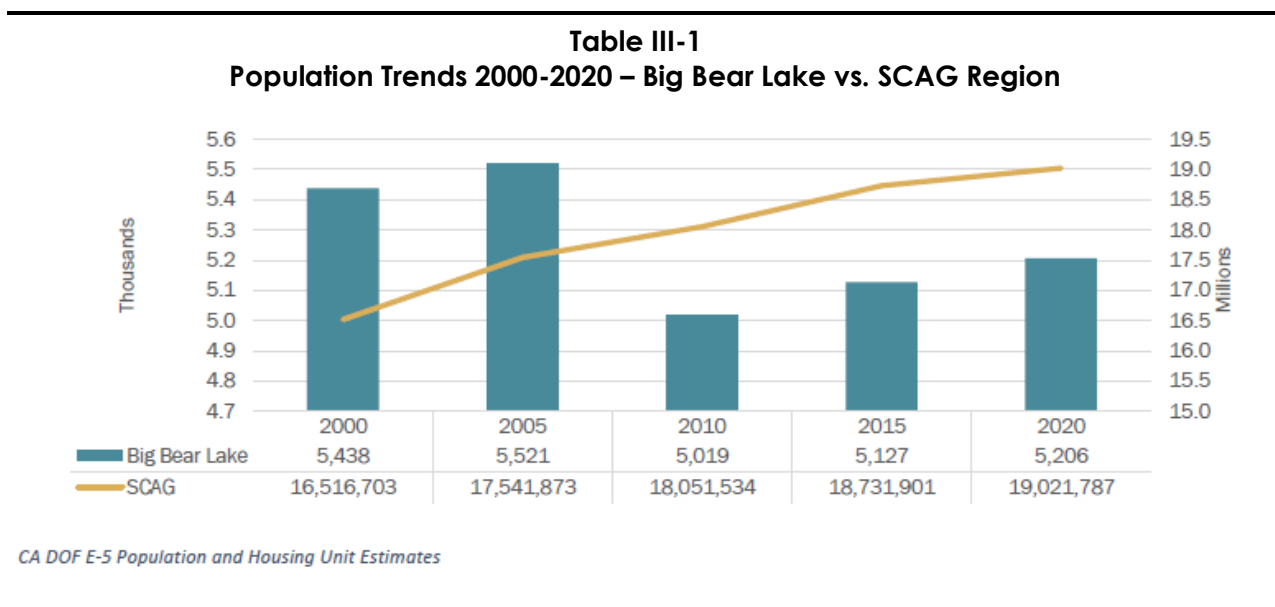
This chapter examines general population and household characteristics and trends, such as age, employment, household composition and size, household income, and special needs. Characteristics of the existing housing stock (e.g., number of units and type, tenure, age and condition, costs) are also addressed. Finally, the City's projected housing needs based on the 2021 Regional Housing Needs Assessment (RHNA) are examined.

The Housing Needs Assessment utilizes recent data from the U.S. Census, California Department of Finance (DOF), California Employment Development Department (EDD), Southern California Association of Governments (SCAG) and other relevant sources.

Population Characteristics

1. Population Growth Trends

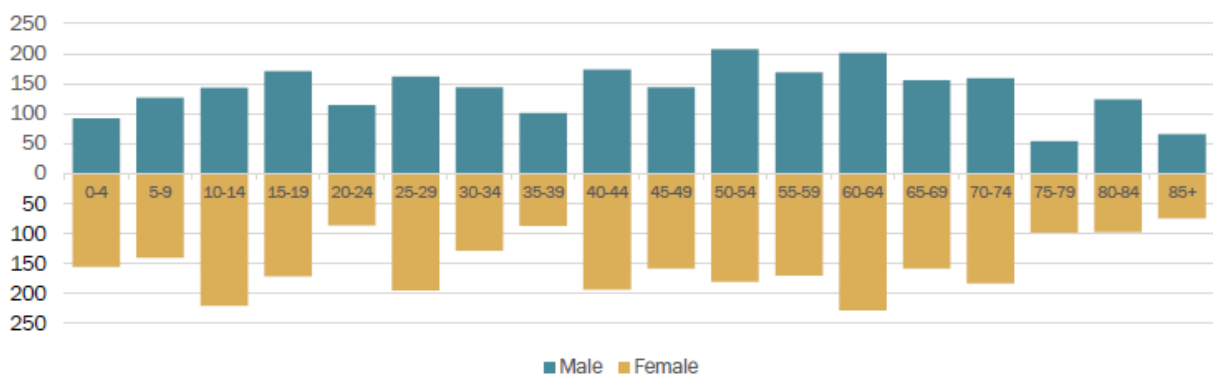
Big Bear Lake has a 2020 total population of 5,206 including 26 living in group quarters according to the California Department of Finance. Over the period from 2000 to 2020, Big Bear Lake had a population decrease compared to an annual growth rate of 0.7% for the SCAG region as a whole (Table III-1).



2. Age

Housing needs are influenced by the age characteristics of the population. Different age groups have different housing needs based on lifestyles, family types, income levels, and housing preference. Table III-2 shows that the population of Big Bear Lake is 48% male and 52% female. The share of the population of Big Bear Lake which is under 18 years of age is 21.2%, which is lower than the regional share of 23.4%. Big Bear Lake's seniors (65 and above) make up 22.4% of the population, which is higher than the regional share of 13%.

Table III-2
Age Distribution – Big Bear Lake



American Community Survey 2014-2018 5-year estimates

Household Characteristics

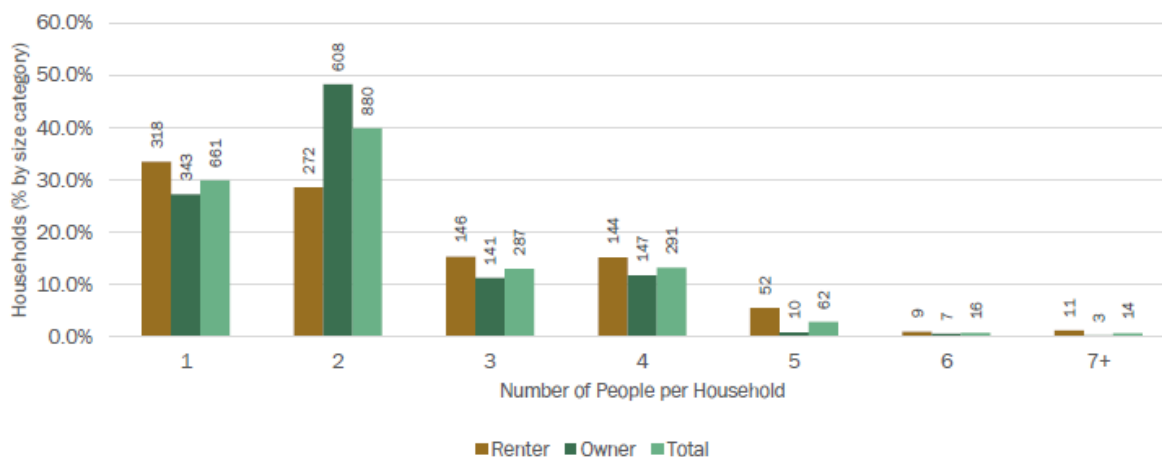
1. Household Composition and Size

Household characteristics are important indicators of the type and size of housing needed in a City. The Census defines a "household" as all persons occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing a single unit. Persons in group quarters such as dormitories, retirement or convalescent homes, or other group living situations are included in population totals, but are not considered households.

Big Bear Lake is unique in that approximately three-quarters of its housing units are vacation homes held for occasional use. Table III-3 shows the distribution of Big Bear Lake households by size and tenure. The most commonly occurring household size is of two people (39.8%) and the second-most commonly occurring household is of one person (29.9%). Big Bear Lake has a higher share of single-person households than the SCAG region overall (29.9% vs. 23.4%) and a much lower share of 7+ person households than the

SCAG region overall (0.6% vs. 3.1%). These statistics suggest that there is less need for large units in Big Bear Lake than is typical for other areas of the region.

Table III-3
Household Size by Tenure – Big Bear Lake

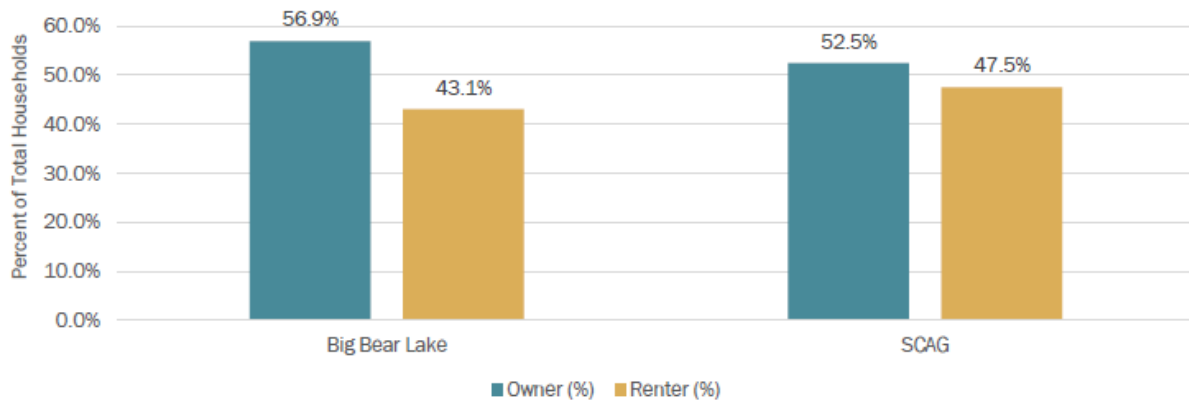


American Community Survey 2014-2018 5-year estimates.

2. Housing Tenure

Housing tenure (owner vs. renter) is an important indicator of the housing market. Communities need an adequate supply of units available both for rent and for sale in order to accommodate a range of households with varying incomes, family sizes and composition, and lifestyles. Table III-4 provides recent Census estimates of owner-occupied and renter-occupied units in Big Bear Lake as compared to the region as a whole. The table shows that the homeownership rate in the City is slightly higher than for the region. Note that these statistics refer to units intended for permanent occupancy and exclude vacation homes.

Table III-4
Household Tenure – Big Bear Lake vs. SCAG Region

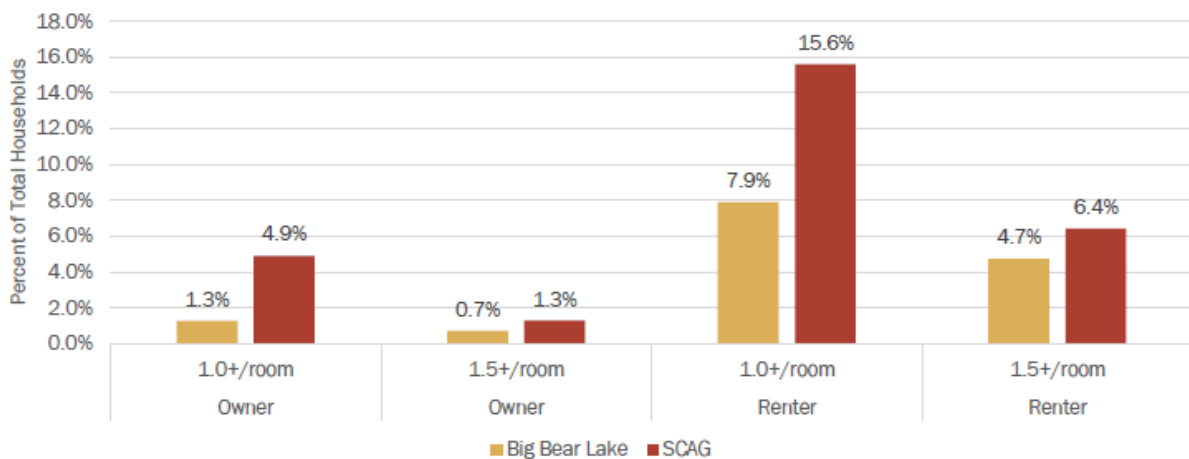


American Community Survey 2014-2018 5-year estimates.

3. Overcrowding

Overcrowding is often closely related to household income and the cost of housing. The U.S. Census Bureau considers a household to be overcrowded when there is more than one person per room, excluding bathrooms and kitchens, with severe overcrowding when there are more than 1.5 residents per room. Overcrowded households are usually a reflection of a shortage of affordable housing. Table III-5 summarizes recent Census estimates of overcrowding for Big Bear Lake as compared to the region as a whole.

Table III-5
Overcrowding by Tenure – Big Bear Lake vs. SCAG Region



American Community Survey 2014-2018 5-year estimates.

In Big Bear Lake, overcrowding was more prevalent among renters, with approximately 8 percent of renter households having more than 1.0 person per room and 5 percent having more than 1.5 person per room.

4. Household Income

Household income is a primary factor affecting housing needs in a community. It can be assumed that the ability of residents to afford housing is directly related to household income. State law establishes five income categories used in housing analysis (Table III-6).

**Table III-6
Income Categories**

Income Category	% of county median income
Extremely low	Up to 30%
Very low	31-50%
Low	51-80%
Moderate	81-120%
Above moderate	Over 120%

Source: California Government Code Sec. 65584(f)

Housing the extremely-low-income (ELI) population (below 30% of area median income) can be especially challenging. Recent HUD data (Table III-7) provides a breakdown of extremely-low-income households by race/ethnicity and tenure. HUD Comprehensive Housing Affordability Strategy (CHAS) data also provides data regarding overpayment for extremely-low-income households by tenure (Table III-8). This table shows that overpayment is more prevalent for ELI households than those in higher income categories.

Table III-7
Extremely-Low-Income Households by Race and Tenure – Big Bear Lake

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	1,690	205	12.1%
Black, non-Hispanic	14	10	71.4%
Asian and other, non-Hispanic	57	14	24.6%
Hispanic	394	95	24.1%
TOTAL	2,155	324	15.0%
Renter-occupied	955	235	24.6%
Owner-occupied	1,205	85	7.1%
TOTAL	2,160	320	14.8%

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Table III-8
Overpayment by Tenure and Income Category – Big Bear Lake

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	185	185	255
Household Income >30% to less-than or= 50% HAMFI	165	55	190
Household Income >50% to less-than or= 80% HAMFI	90	40	135
Household Income >80% to less-than or= 100% HAMFI	35		90
Household Income >100% HAMFI			280
Total	475	280	950
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	40	30	50
Household Income >30% to less-than or= 50% HAMFI	84	80	120
Household Income >50% to less-than or= 80% HAMFI	95	40	255
Household Income >80% to less-than or= 100% HAMFI	19	4	120
Household Income >100% HAMFI	150	25	715
Total	388	179	1,260

5. Overpayment

According to State housing policy, overpaying occurs when housing costs exceed 30% of gross household income. Table III-9 displays recent HUD estimates for overpayment, and shows that overpayment is closely related to income, with lower-income households far more likely to be cost-burdened than those in higher income categories. For example, approximately 91 percent of extremely-low-income households paid more than 50 percent of their income for housing compared to only 3 percent of households with incomes above the countywide median.

Although homeowners enjoy income and property tax deductions and other benefits that help to compensate for high housing costs, homeowners paying a higher percentage toward a mortgage may need to defer maintenance or repairs due to limited funds, which can lead to deterioration. For renters, severe cost burden can require families to double up resulting in overcrowding and related problems.

Table III-9
Overpayment by Income Category – Big Bear Lake

Households by Share of Income Spent on Housing Cost:			
Income	< 30%	30-50%	> 50%
< 30% HAMFI	24	0	243
30-50% HAMFI	69	174	149
50-80% HAMFI	150	159	44
80-100% HAMFI	145	49	14
> 100% HAMFI	730	135	30
<i>Total Households</i>	<i>1,118</i>	<i>517</i>	<i>480</i>

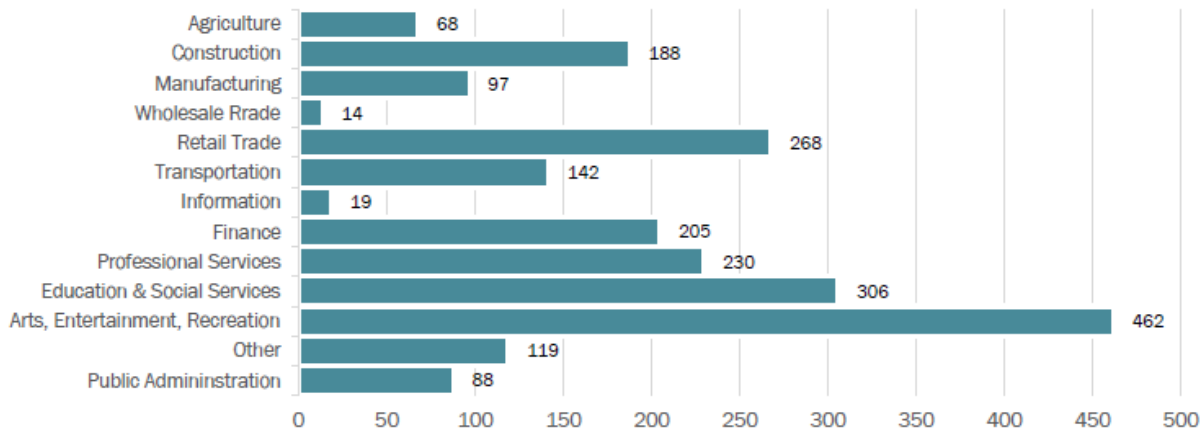
HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Employment

Employment is an important factor affecting housing needs within a community. The jobs available in each employment sector and the wages for these jobs affect the type and size of housing residents can afford.

As seen in Table III-10 Big Bear Lake has 2,206 workers living within its borders who work across 13 major industrial sectors. The most prevalent industry is Arts, Entertainment, Recreation with 20.9% of total employment while Education & Social Services represents 13.9% of total employment.

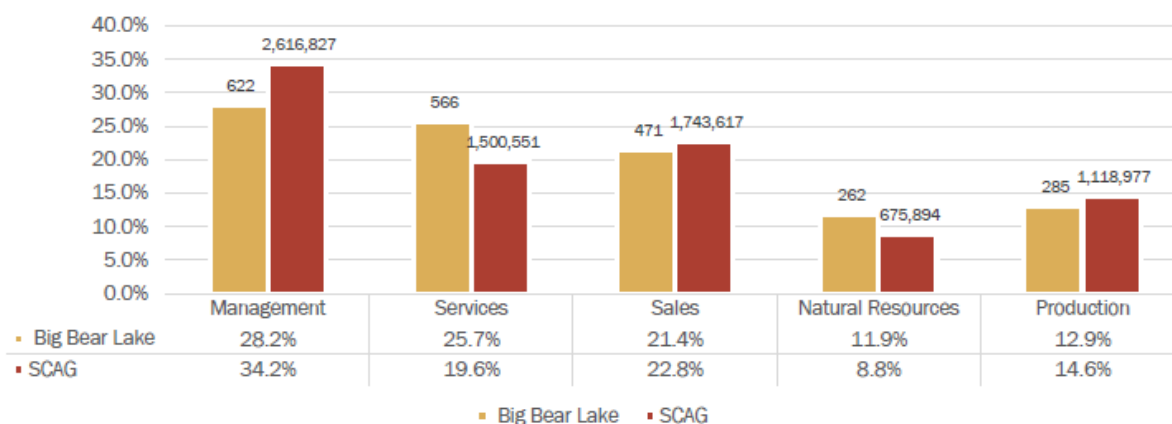
Table III-10
Employment by Industry – Big Bear Lake



American Community Survey 2014-2018 5-year estimates using groupings of 2-digit NAICS codes.

Occupational characteristics for Big Bear Lake residents are shown in Table III-11. The most prevalent occupational category in Big Bear Lake is Management, in which 28.2% of employees work. The second-most prevalent occupation is Services, which employs about 25.7% of all workers.

Table III-11
Employment by Occupation – Big Bear Lake



American Community Survey 2014-2018 5-year estimates using groupings of SOC codes.

Mountain communities like Big Bear Lake have a significant number of seasonal workers employed at the ski resorts, restaurants, hotels and other visitor-serving facilities. The City adopted a Development Code amendment in 2011 to allow extended-stay lodging facilities as a way to address housing options for seasonal workers.

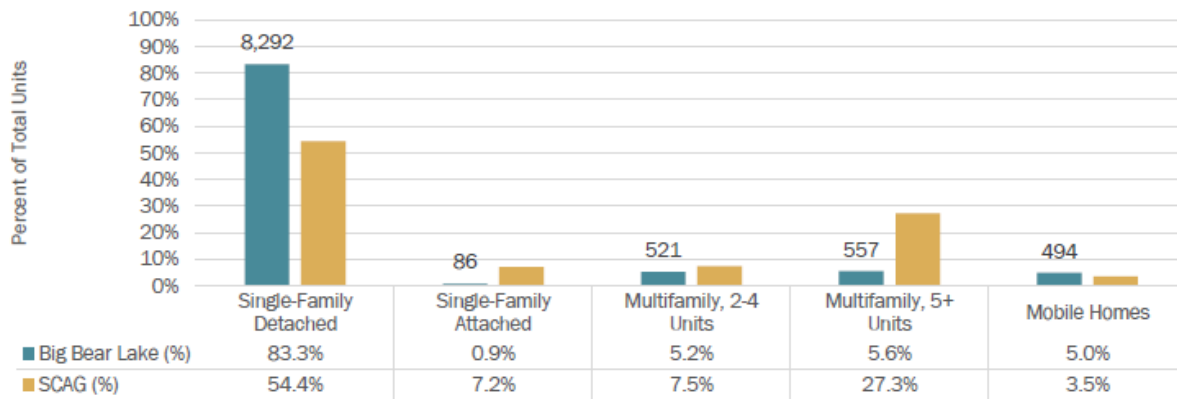
Housing Stock Characteristics

This section presents an evaluation of the characteristics of the community's housing stock and helps in identifying and prioritizing needs. The factors evaluated include the number and type of housing units, age and condition, tenure, vacancy, housing costs, affordability, and assisted affordable units at-risk of loss due to conversion to market-rate. A housing unit is defined as a house, apartment, mobile home, or group of rooms, occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

1. Housing Type

Table III-12 provides a breakdown of the housing stock by type in Big Bear Lake. The most prevalent housing type in Big Bear Lake is single-family detached with about 83 percent of all units as compared to only 54 percent for the region as a whole.

Table III-12
Housing by Type – Big Bear Lake vs. SCAG Region



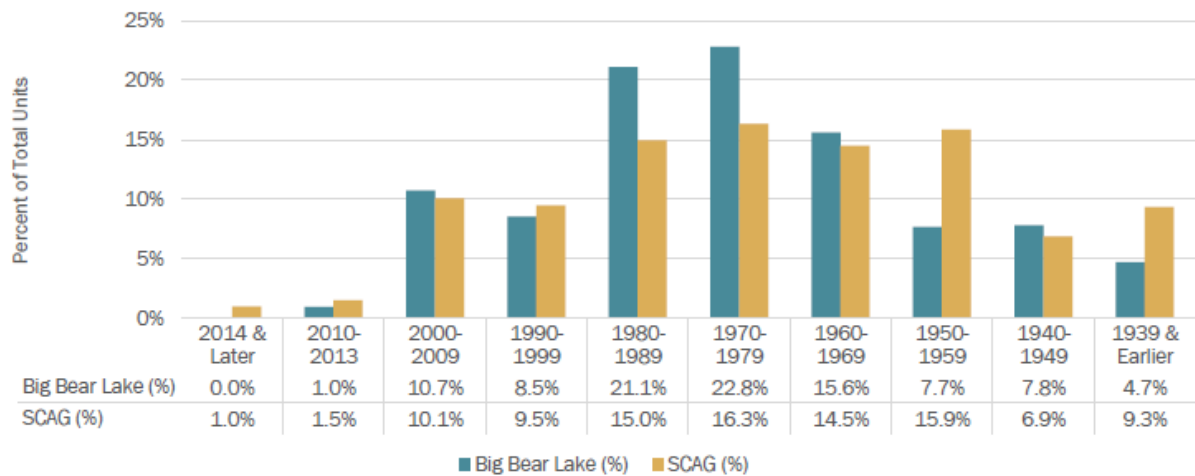
CA DOF E-5 Population and Housing Unit Estimates

2. Housing Age and Conditions

Housing age is often an important indicator of housing condition. Housing units built prior to 1978 before stringent limits on the amount of lead in paint were imposed may have interior or exterior building components coated with lead-based paint. Housing units built before 1970 are the most likely to need rehabilitation and to have lead-based paint in deteriorated condition. Lead-based paint becomes hazardous to children under age six and to pregnant women when it peels off walls or is pulverized by windows and doors opening and closing.

Table III-13 shows the age distribution of the housing stock in Big Bear Lake compared to the SCAG region as a whole. About 80 percent of housing units in Big Bear Lake were built prior to 1990 and are more than 30 years old.

**Table III-13
Age of Housing Stock – Big Bear Lake vs. SCAG Region**



American Community Survey 2014-2018 5-year estimates.

These findings suggest that there may be a need for maintenance and rehabilitation, including remediation of lead-based paint, for a large proportion of the City's housing stock. Harsh weather conditions contribute to structural problems, such as damage to plumbing if water lines freeze during winter. Harsh weather requires more regular maintenance in Big Bear as compared to the region, and due to the higher percentage of second homes, regular maintenance may not be a priority for second-home owners.

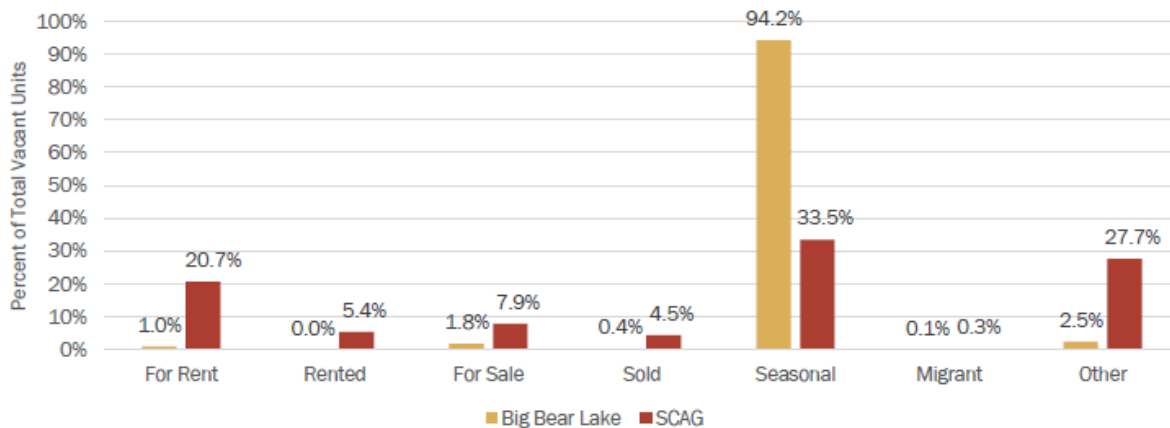


Based on observations of City staff, it is estimated that approximately 15% of housing units in the city are in need of some type of repair with closer to 10% in need of major repairs. Between 2016 and 2019, several blighted properties were removed or renovated under the City's proactive Property Abatement and Clean-up program. The recent rising property values have also encouraged owners to make needed repairs and improvements.

3. Vacancy

Recent Census estimates regarding housing vacancy are shown in Table III-14. Big Bear Lake is a resort community, and approximately 77 percent of all housing units in the city were vacant, with 94 percent of vacant units held for seasonal or occasional use. Only about 1 percent of vacant units were offered for rent. These statistics do not distinguish between units offered for short-term vs. long-term rental.

Table III-14
Vacancy Units by Type – Big Bear Lake vs. SCAG Region



American Community Survey 2014-2018 5-year estimates.

4. Housing Cost

a. Housing Affordability Criteria

State law establishes five income categories for purposes of housing programs based on the area (i.e., County) median income ("AMI"): extremely-low (30% or less of AMI), very-low (31-50% of AMI), low (51-80% of AMI), moderate (81-120% of AMI) and above moderate (over 120% of AMI). Housing affordability is based on the relationship between household income and housing expenses. According to HUD and the California Department of Housing and Community Development¹, housing is considered "affordable" if the monthly payment is no more than 30% of a household's gross income. In some areas, these income limits may be increased to adjust for high housing costs.

Table III-15 shows affordable rent levels and estimated affordable purchase prices for housing in San Bernardino County by income category for on a 4-person family. Based on

¹ HCD memo of 4/18/07 (<http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k7.pdf>)

State standards, the maximum affordable monthly rent for extremely-low-income households is \$655, while the maximum affordable rent for very-low-income households is \$941. The maximum affordable rent for low-income households is \$1,506, while the maximum for moderate-income households is \$2,259.

Affordable purchase prices are more difficult to determine due to variations in mortgage interest rates and qualifying procedures, down payments, special tax assessments, homeowner association fees, property insurance rates, etc. With this caveat, the maximum home purchase prices by income category shown in Table III-15 have been estimated based on typical conditions.

Table III-15
Income Categories and Affordable Housing Costs – 2020/21 San Bernardino County

Income Category	Maximum Income	Affordable Rent	Affordable Price (est.)
Extremely low	\$26,200	\$655	*
Very low	\$37,650	\$941	*
Low	\$60,250	\$1,506	*
Moderate	\$90,350	\$2,259	\$365,000
Above moderate	Over \$90,350	Over \$2,259	Over \$365,000

Assumptions:

- Based on a family of 4 and 2020/21 State income limits
- 30% of gross income for rent or principal, interest, taxes & insurance plus utility allowance
- 10% down payment, 3.75% interest, 1.25% taxes & insurance, \$300 HOA dues

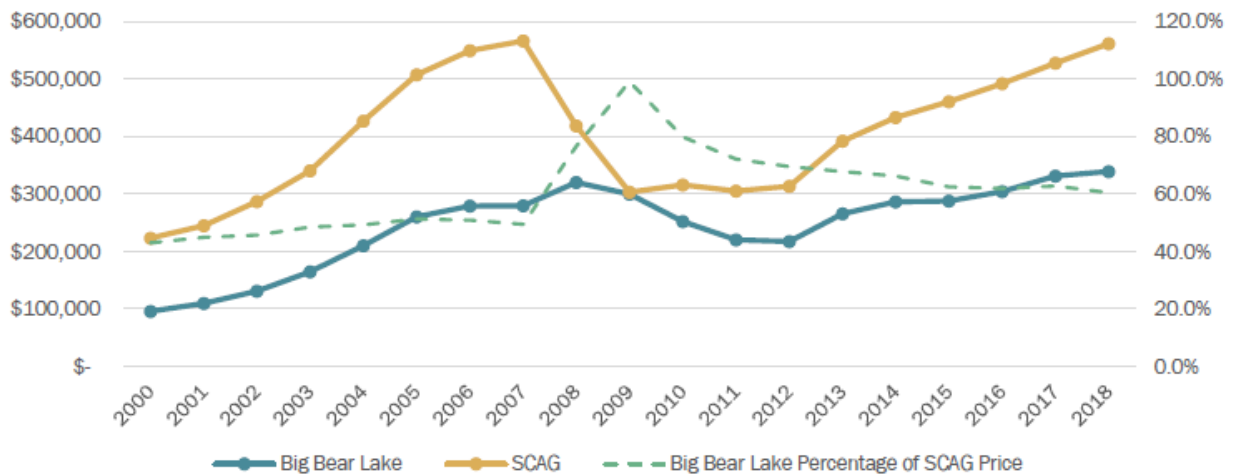
* For-sale affordable housing is typically at the moderate-income level

Source: Cal. HCD; JHD Planning LLC

b. For-Sale Housing

Median home sales prices in Big Bear Lake were reported to be \$339,000 in 2018, which is the highest since 2000 (Table III-16). Between 2000 and 2018, median home sales prices in Big Bear Lake increased 253 percent while prices in the SCAG region increased 151 percent. Prices in Big Bear Lake have ranged from a low of 43 percent of the SCAG region median in 2000 to a high of 99 percent in 2009. In comparing the estimated affordable purchase prices shown previously in Table III-15, home prices in Big Bear Lake appear to be more affordable than the average for the SCAG region.

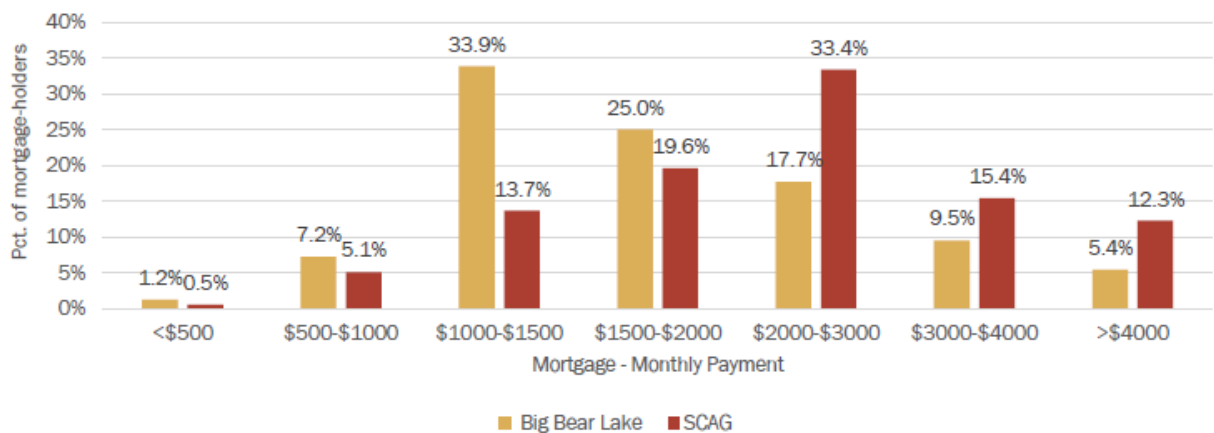
Table III-16
Median Home Sales Prices for Existing Homes – 2000-2018 Big Bear Lake vs. SCAG Region



SCAG Local Profiles, Core Logic/Data Quick. SCAG median home sales price calculated as household-weighted average of county medians.

Table III-17 shows recent Census estimates of housing expenses for homeowners with a mortgage in Big Bear Lake as compared to the SCAG region. The most common monthly housing cost for owners in Big Bear Lake was \$1,000 to \$1,500 as compared to \$2,000 to \$3,000 in the region as a whole.

Table III-17
Monthly Owner Costs for Mortgage Holders - Big Bear Lake vs. SCAG Region



American Community Survey 2014-2018 5-year estimates.

c. Rental Housing

As a resort area, Big Bear Lake has relatively few long-term rental units available. An internet search² revealed one 2-bedroom townhouse offered for long-term rent at \$3,500/month. Recent Census estimates of the percentage of household income spent on rent are shown in Table III-18. Among Big Bear Lake's renter households, about half spend at least 30 percent of gross income on housing while an additional 30 percent spend at least half their income for housing.

Table III-18
Percentage of Income Spent on Rent - Big Bear Lake

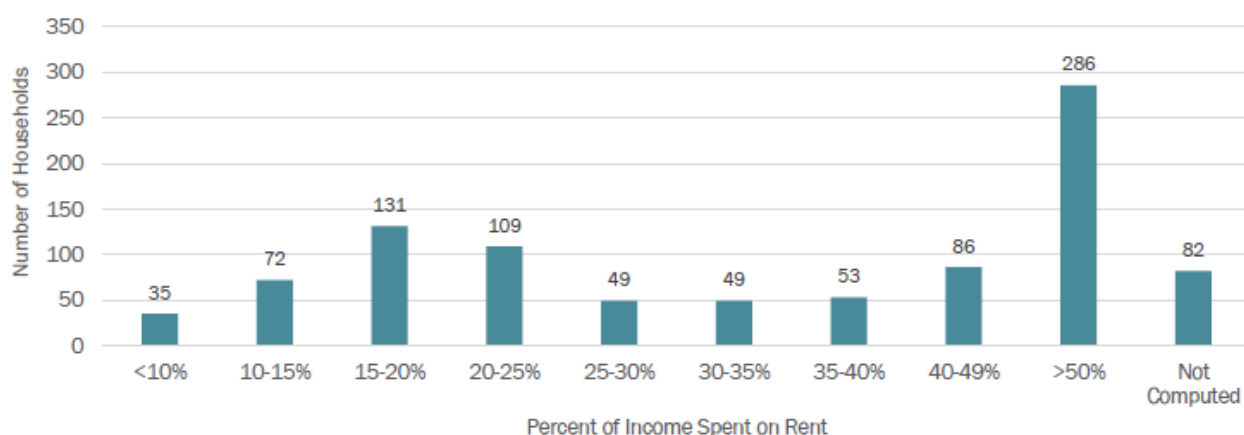
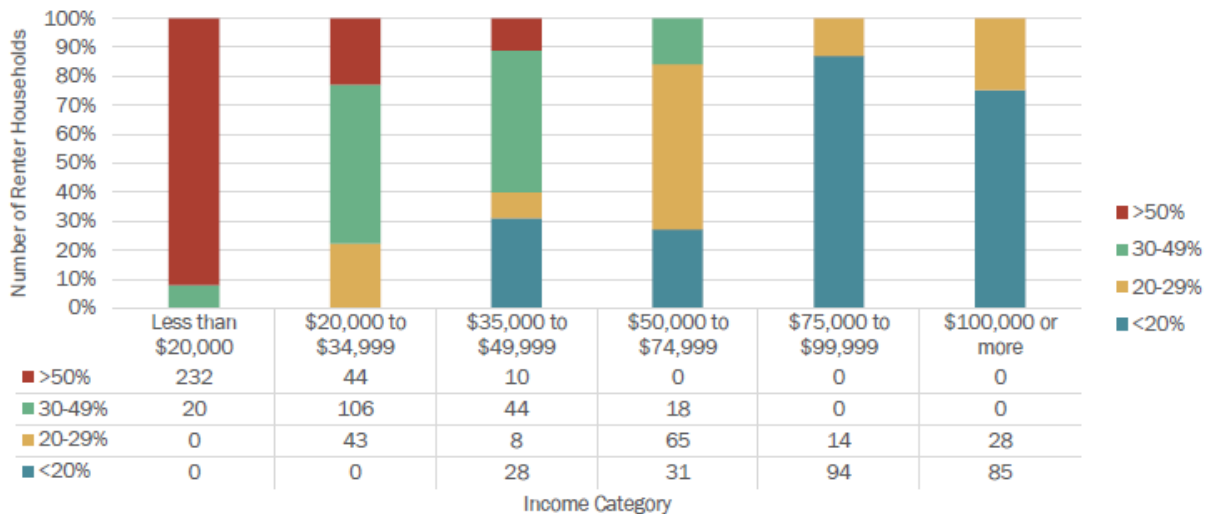


Table III-19 shows recent Census estimates of rental expenses by income category in Big Bear Lake. As would be expected, households in the lowest income categories spent a larger proportion of income on rent.

² Rent.com, 10/17/2021

Table III-19
Spending on Rent by Income Category - Big Bear Lake



American Community Survey 2014-2018 5-year estimates.

Special Needs

Certain groups have greater difficulty in finding decent, affordable housing due to special circumstances related to employment and income, family characteristics, disability, or other conditions. As a result, some Big Bear Lake residents may experience a higher prevalence of overpayment, overcrowding, or other housing problems.

State Housing Element law defines "special needs" groups to include persons with disabilities, the elderly, large households, female-headed households with children, homeless people, and farmworkers. This section contains a discussion of the housing needs facing each of these groups. In addition, this section includes a discussion of the housing needs of the local workforce who serve the tourism industry.

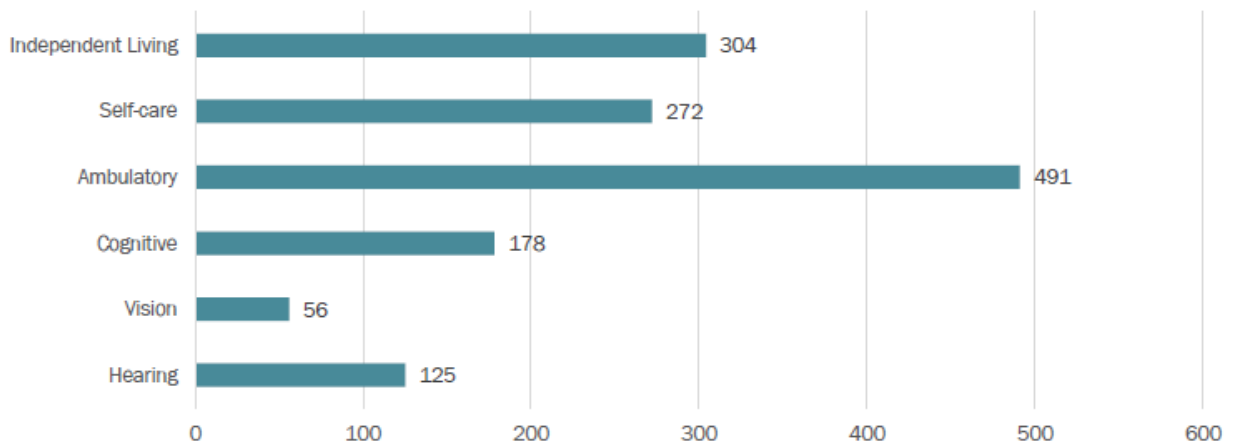
[An evaluation of the 2013-2021 Housing Element's programs on its effectiveness in assisting special needs populations is included in Appendix A.](#)

1. Persons with Disabilities

Recent Census estimates reported that the most prevalent types of disabilities for Big Bear Lake residents were ambulatory and independent living disabilities (Table III-20). Of those aged 65 and over, ambulatory difficulties were the most common type of disability, with approximately 14 percent of seniors affected (Table III-21). As seen in Table III-22, over one-third of those with a disability in Big Bear Lake were employed. Housing opportunities for

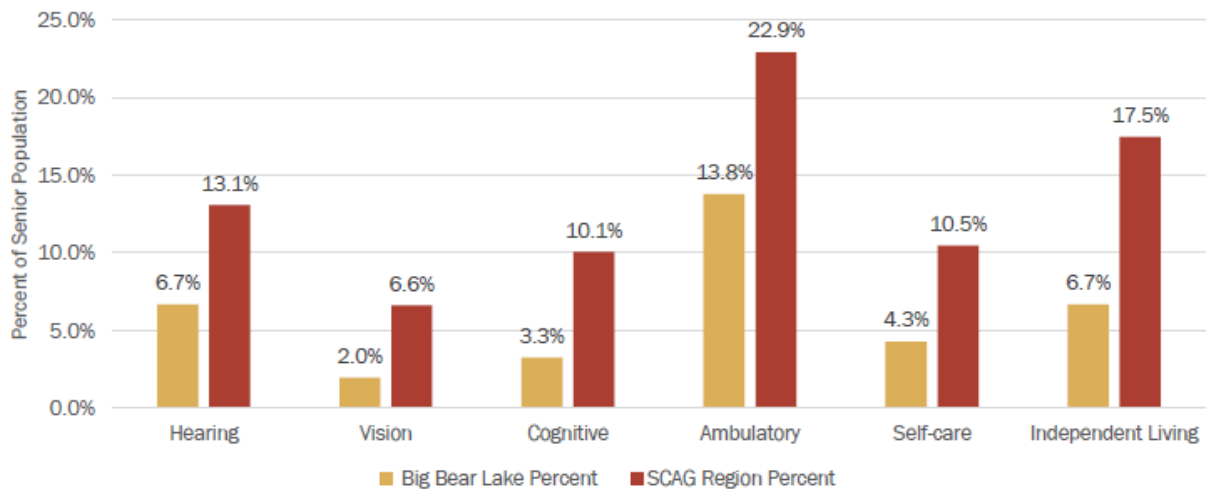
persons with disabilities can be maximized through housing assistance programs and universal design features such as widened doorways, ramps, lowered countertops, single-level units and ground floor units.

Table III-20
Persons with Disabilities by Type of Disability – Big Bear Lake



American Community Survey 2014-2018 5-year estimates.

Table III-21
Disabilities by Type for Seniors – Big Bear Lake vs. SCAG Region



American Community Survey 2014-2018 5-year estimates.

Table III-22
Employment Status for Persons with Disabilities – Big Bear Lake

	With a Disability	Percent of Total	No Disability	Percent of Total
Employed	130	36%	1,878	73%
Unemployed	20	5%	57	2%
Not in Labor Force	214	59%	647	25%
TOTAL	364		2,582	

American Community Survey 2014-2018 5-year estimates.

The City of Big Bear Lake does not have any housing units specifically designated for persons with disabilities. However, there are 75 units for very-low- to moderate-income seniors that can accommodate persons with mobility limitations. In addition, the 42-unit affordable apartment building built in 2010 complies with the American with Disabilities Act.

2. Persons with Developmental Disabilities

Senate Bill 812 (Chapter 507, Statutes of 2010) requires an evaluation of housing needs for persons with developmental disabilities. The Welfare and Institutions Code (Section 4512) defines "Developmental disability" to mean a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. As defined by the Director of Developmental Services, in consultation with the Superintendent of Public Instruction, this term shall include mental retardation, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

The California Department of Developmental Services (DDS) provides community services to persons with developmental disabilities and their families through a system of regional centers. In San Bernardino County, the Inland Regional Center (IRC) is the local service provider for the State Department of Developmental Services. The center provides access to a variety of resources such as educational, employment, health, and housing to persons with developmental disabilities. In Big Bear Lake, the IRC coordinates housing programs with In-Home Supportive Services (through the County Department of Aging and Adult Services) and family support services such as respite, for persons living at home with the family. Respite services may include a behavior modification specialist and educational services. The IRC also provides transportation vouchers. Detailed data regarding persons

with developmental disabilities in Big Bear Lake are not available, although there is a day center the Big Bear area called First Step, which offers educational, employment, and other support programs for qualifying residents.

Depending on the type of developmental disability, employment options are limited. Many persons with such disabilities may live independently with minimal supervision. Others may live in a group facility with some supervision, while more severe conditions may require institutional living with regular supervision.

3. Elderly

Federal housing data define a household type as 'elderly family' if it consists of two persons with either or both age 62 or over. Of Big Bear Lake's 845 such households, 14.8% earn less than 30% of the surrounding area income, (compared to 24.2% in the SCAG region), 29.6% earn less than 50% of the surrounding area income (compared to 30.9% in the SCAG region) (Table III-23). Many elderly persons are dependent on fixed incomes or have disabilities. Elderly homeowners may be physically unable to maintain their homes or cope with living alone. The housing needs of this group can be partially addressed through smaller units, second units on lots with existing homes, shared living arrangements, congregate housing and housing assistance programs.

Table III-23
Elderly Households by Income and Tenure – Big Bear Lake

		Owner	Renter	Total	Percent of Total Elderly Households:
Income category, relative to surrounding area:	< 30% HAMFI	60	65	125	14.8%
	30-50% HAMFI	55	70	125	14.8%
	50-80% HAMFI	85	50	135	16.0%
	80-100% HAMFI	70	10	80	9.5%
	> 100% HAMFI	350	30	380	45.0%
TOTAL		620	225	845	

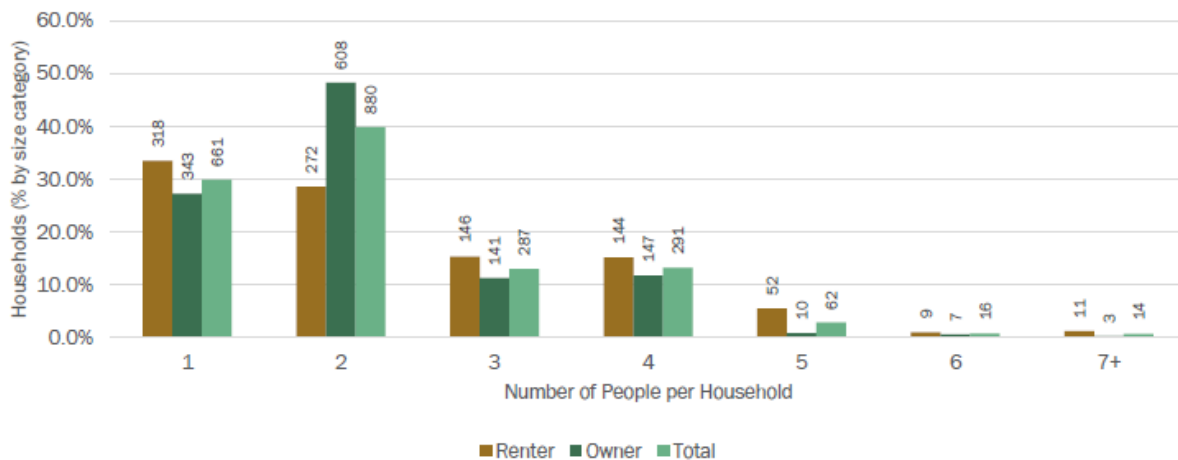
HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

4. Large Households

Household size is an indicator of need for large units. Large households are defined as those with five or more members. Among both owners and renters, more than half of all households have only one or two members. About 11% of renter households had five or more members, while about 5% of owners were large households (Table III-24). The most

commonly occurring household size is of two people (39.8%) and the second-most commonly occurring household is of one person (29.9%). Big Bear Lake has a higher share of single-person households than the SCAG region overall (29.9% vs. 23.4%) and a lower share of 7+ person households than the SCAG region overall (0.6% vs. 3.1%). This distribution indicates that the need for large units with four or more bedrooms is expected to be significantly less than for smaller units.

Table III-24
Household Size by Tenure – Big Bear Lake

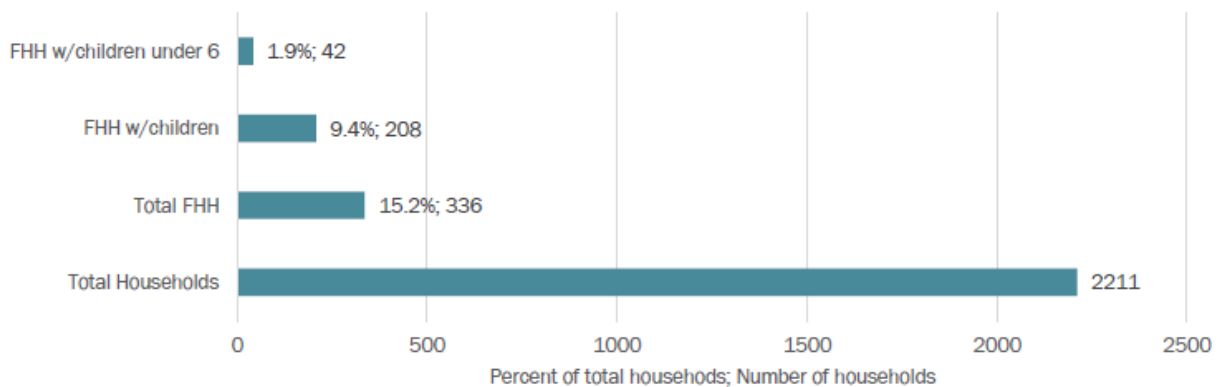


American Community Survey 2014-2018 5-year estimates.

5. Female-Headed Households

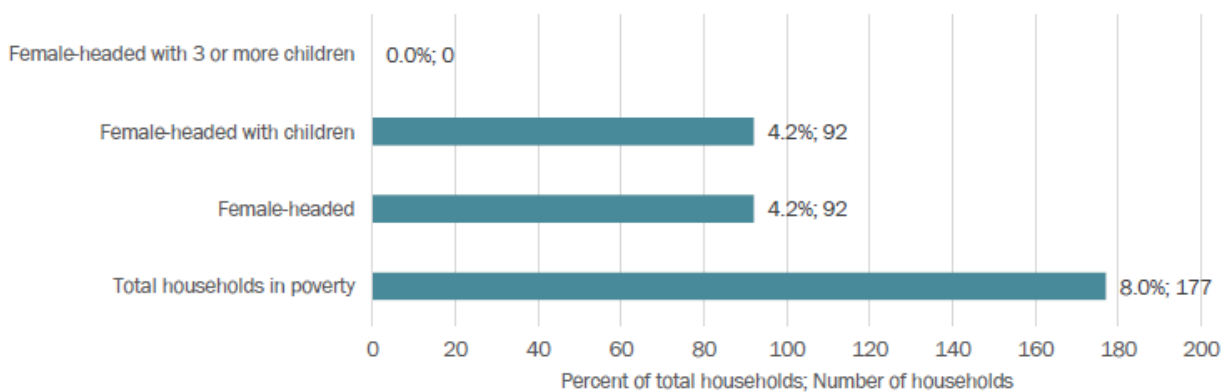
Of Big Bear Lake's 2,211 total households, 15.2% are female-headed (compared to 14.3% in the SCAG region), 9.4% are female-headed and with children (compared to 6.6% in the SCAG region), and 1.9% are female-headed and with children under 6 (compared to 1.0% in the SCAG region) (Table III-25). Approximately 8 percent of Big Bear Lake's households are experiencing poverty. Poverty thresholds, as defined by the Census Bureau, vary by household type. In 2018, a single individual under 65 was considered in poverty with an income below \$13,064/year while the threshold for a family consisting of 2 adults and 2 children was \$25,465/year. Over half of households below the poverty level in Big Bear Lake were female-headed households (Table III-26).

**Table III-25
Female Headed Households – Big Bear Lake**



American Community Survey 2014-2018 5-year estimates.

**Table III-26
Female Headed Households by Poverty Status – Big Bear Lake**



American Community Survey 2014-2018 5-year estimates.

6. Agricultural Workers

Unlike most areas of the Southern California metropolitan area, agriculture is still a significant component of the economy in San Bernardino County; however, Big Bear Lake is within a mountain recreation area adjacent to a national forest. There is no agricultural land within the City; nor is the City adjacent to any agricultural producing areas. Census Bureau data for farming employment also includes forestry occupations; therefore, it seems likely that the workers reported in Table III-27 are primarily employed in forestry occupations such as National Forest employees or in logging operations.

**Table III-27
Agricultural Employment – Big Bear Lake**

Farmworkers by Occupation:

Big Bear Lake	Percent of total Big Bear Lake workers:	SCAG Total	
40	1.81%	57,741	Total jobs: Farming, fishing, and forestry occupations
20	1.31%	31,521	Full-time, year-round jobs: Farming, fishing, and forestry occupations

Employment in the Agricultural Industry:

Big Bear Lake	Percent of total Big Bear Lake workers:	SCAG Total	
68	3.08%	73,778	Total in agriculture, forestry, fishing, and hunting
29	1.90%	44,979	Full-time, year-round in agriculture, forestry, fishing, and hunting

American Community Survey 2014-2018 5-year estimates using groupings of NAICS and SOC codes.

7. Temporary Resort Workers

During the winter months, the two ski resorts in Big Bear Lake hire a substantial number of additional workers. Some of those work full-time, while others are part-time weekend workers. Detailed information is not available regarding where they live while they work in Big Bear Lake and how they are housed. The ski resorts do not provide temporary housing for their workers, and management indicated that housing is generally not a problem in recruiting workers.

Although details regarding the demographics and needs of seasonal workers in Big Bear Lake are not readily available, it can be assumed that the incomes of these employees are relatively low, as with other service occupations. The Development Code allows short-term motel cabins to be converted into extended stay units for up to six months, which can help to increase the supply of small affordable units by making more effective use of the existing underutilized housing stock.

8. Homeless Persons

Homelessness is a continuing national problem that persists within local cities and communities of San Bernardino County. During the past two decades, an increasing number of single persons have remained homeless year after year and have become the most visible of all homeless persons. Other persons (particularly families) have experienced

shorter periods of homelessness. However, they are often replaced by other families and individuals in a seemingly endless cycle of homelessness.

According to the 2020 San Bernardino County Homeless Count and Subpopulation Survey Report³ there were 3,125 persons who were counted as homeless on Thursday, January 23, 2020. The previous homeless count and subpopulation survey was completed in 2019 when 2,607 homeless persons were counted. A comparison of the last two counts reveals that:

- 518 more persons were counted in 2020, which represents an increase of 19.9%;
- 470 more persons were counted as unsheltered in 2020 when compared to the unsheltered count in 2019, which represents an increase of 24.5%; and
- 48 more persons were counted as sheltered in 2020 when compared to the sheltered count in 2019, which represents an increase of 7.0%.

Big Bear Lake is fortunate, as studies and surveys by government agencies and homeless advocacy groups have shown that homelessness is not pervasive in the community. The homeless count conducted by San Bernardino County in 2020 reported only 2 homeless persons in Big Bear Lake, both of which were sheltered. Mountain Homeless Coalition purchased a property and rehabilitated six cabins (with state Homekey funds and County partnership) to house homeless persons and families at risk of homelessness. The project will add two more new units, for a total of eight units. At-risk persons are an issue due to low-wage seasonal jobs combined with the small percentage of full-time rentals available.

Assisted Housing at Risk of Conversion

This section identifies all residential projects in the City that are under an affordability covenant, along with those housing projects that are at risk of losing their low-income affordability restrictions within the ten-year period 2021-2031. This information is used in establishing quantified objectives for units that can be conserved during this planning period. Table III-28 shows that three developments within the City of Big Bear Lake have affordability restrictions – Mountain Meadows Senior Housing, The Crossings at Knickerbocker, and the Mountain Meadows Homeless Coalition apartments for people at risk of homelessness.

³ <https://wp.sbcounty.gov/dbh/sbchp/wp-content/uploads/sites/2/2020/04/2020-SBC-Homeless-Count-Report.pdf>

**Table III-28
Assisted Affordable Housing Development –
Big Bear Lake**

Project	Year Built	No. of Units	Program	Covenant Expires
Mountain Meadows Senior Housing 798 Pine Knot Ave.	1998-2000	74	Very-low-, Low- and Moderate-income senior apartments	2030
The Crossings at Knickerbocker 733 Knickerbocker Rd.	2010	42	Very-low, low-, and moderate-income apartments	2065
Mountain Homeless Coalition, Georgia Street Apartments ⁴	2020	8	Extremely-low-income persons at risk of homelessness	2075

The affordability covenant for the Mountain Meadows development runs until 2030 and therefore this project is considered to be at risk of conversion during the period 2021-2031. The expiration date for The Crossings at Knickerbocker workforce housing apartments extends until 2065 and is not considered to be at risk of conversion. In 2020, the Mountain Homeless Coalition purchased and converted a 6-unit lodge into housing units to serve mountain residents recently homeless or at-risk of homelessness, with incomes at 30% or less of area median income. The project proposes to construct two additional units. At build-out, the project will provide a unit mix of 1 studio, 4 one-bedroom units, 3 two-bedroom units (of which 2 will be ADA-compliant). The affordability term will be 55 years.

At-Risk Status

One development – Mountain Meadows Senior Housing – with 74 lower-income units is at risk of converting to market rate during the 2021 to 2031 period.

Preservation and Replacement Alternatives

Options for preserving or replacing at-risk units are described below. The cost to preserve affordable multiple-family housing depends on market rents, availability of funding sources, and the administrative capacity of housing organizations.

Project Acquisition

The estimated market value of 74 at-risk units is approximately \$22 million. The actual property values will depend on market conditions, property conditions, and other factors.

⁴ [Address of the Georgia Street Apartments is not disclosed on Mountain Homeless Coalition's website.](#)

Purchase of Affordability Covenants

As an alternative to project acquisition, the affordability of at-risk projects could be extended through the purchase of affordability covenants. Based on current market conditions, the estimated cost of purchasing affordability covenants ranges from \$400,000 to \$700,000 per unit, or a total cost of approximately \$51.8 million. In 1999, the City used improvement agency funds and issued bonds for the project construction and affordability covenants. In return, the project is subject to a 30-year Affordable Housing Development and Density Bonus Agreement.

Rental Subsidies

The third option for preserving affordable units is to provide rental assistance. Rent subsidies could be structured similar to the ~~Section 8~~[Housing Choice Voucher](#) program, where HUD pays the difference between what tenants can afford (defined as 30% of household income) and HUD's estimates of the fair market rent. The feasibility of this alternative is highly dependent upon the availability of reliable funding sources necessary to make rent subsidies and the willingness of property owners to participate in the program. The cost of subsidizing rents for 74 at-risk units is estimated to be approximately \$4.4 million per year.

Construction of Replacement Units

The construction of new low-income housing units is a costly means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, unit size, location, land costs, and type of construction. Assuming an average construction cost of \$700,000 per unit (including the cost of land), the total cost of developing 74 new low-income units is estimated to be approximately \$51.8 million.

Resources for Preserving At-Risk Units

A variety of federal, state, and local programs are available to maintain affordability of at-risk units (see also the Resources chapter of this Housing Element). After the State's elimination of redevelopment agencies, the City has no financial resources available for this purpose. Entities with the ability to acquire or manage affordable housing in Big Bear Lake include Mountain Homeless Coalition, National CORE and UHC LLC. Future Housing Needs

Future Housing Needs

1. Overview of the Regional Housing Needs Assessment

The Regional Housing Needs Assessment (RHNA) is a key tool for local governments to plan for anticipated growth. The RHNA quantifies the anticipated need for housing within each jurisdiction for the projection period of June 30, 2021 to October 15, 2029. Communities then determine how they will address this need through the process of updating the Housing Elements of their General Plans.

The RHNA for the 6th cycle was adopted by the Southern California Association of Governments (SCAG) in March 2021. The need for housing is determined by the forecasted growth in households as well as existing need due to overcrowding and overpayment. The need for additional households is adjusted to maintain a desirable level of vacancy to promote housing choice and mobility. An adjustment is also made to account for units lost due to demolition, natural disaster, or conversion to non-housing uses. Total housing need is then distributed among four income categories on the basis of the county's income distribution, with adjustments to avoid an over-concentration of lower-income households in any community. More information about the RHNA process may be found on SCAG's website at <https://scag.ca.gov/rhna>.

2. 2021-2029 Housing Needs

The additional housing need for the City of Big Bear Lake during the 2021-2029 planning period is 212 units, which is distributed by income category as shown in Table III-29. The need in the extremely-low-income category is not included in the RHNA; however, it is estimated to be 50% of the very-low-income category pursuant to State law.

Section III – Resources and Opportunities discusses how the City will accommodate this need for additional housing.

Table III-29
Regional Housing Growth Needs – 2021-2029
Big Bear Lake

Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
25	25	33	37	92	212

Source: SCAG 3/4/2021

IV. RESOURCES AND OPPORTUNITIES

Land Resources

Pursuant to Government Code Section 65583.2(c)(3), the Housing Element must include an inventory of sites suitable for residential development to accommodate a jurisdiction's assigned share of regional housing need for all income levels.

Appendix B includes the detailed analysis and sites inventory, which is summarized in Table IV-1.

Table IV-1
Land Inventory Summary – City of Big Bear Lake

	Income Category				Total
	Very Low	Low	Moderate	Above Moderate	
Approved or pending projects	8	-	-	12	20
Vacant sites	51	35	34	1,000	1,120
Potential ADUs	3	6	6	1	16
Total	621	41	40	1,013	1,156
RHNA (2021-2029)	50	33	37	92	212
Adequate sites?	Yes	Yes	Yes*	Yes	Yes

Source: City of Big Bear Lake Community Development Dept., 2021

*Reflects excess VL/L sites

A discussion of public facilities and infrastructure needed to serve future development is contained in Section IV.B, Non-Governmental Constraints. There are currently no known service limitations that would preclude development to accommodate the RHNA allocation.

Financial and Administrative Resources

1. State and Federal Resources

Community Development Block Grant Program (CDBG) – Limited federal funding for housing programs is available through the Department of Housing and Urban Development (HUD). The City's allocation of CDBG funds is about \$35,000 per year. The City does not directly control these funds. Instead, the Big Bear Lake City Council makes recommendations for the expenditure of this money, but the funds are administered by the Housing and Community Development Department of the County of San Bernardino (HCD).

~~Section 8~~**Housing Choice Voucher Rental Assistance** – The San Bernardino County Housing Development Department, in cooperation with the Housing Authority, administers the Tenant Based (Rental) Assistance Program that includes ~~Section 8~~**Housing Choice Voucher** rental assistance. The housing vouchers assist low-income households by paying the difference between 30% of an eligible household's income and the actual cost of renting a unit. Another component of the Tenant Based Assistance Program provides one-time security deposit assistance to eligible applicants.

Low-Income Housing Tax Credit Program - The Low-Income Housing Tax Credit Program was created by the Tax Reform Act of 1986 to provide an alternate method of funding low-and moderate-income housing. Each state receives a tax credit, based upon population, toward funding housing that meets program guidelines. The tax credits are then used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. Limitations on projects funded under the Tax Credit programs include minimum requirements that a certain percentage of units remain rent-restricted, based upon median income.

2. Local Resources

a. City of Big Bear Lake Programs

Community Development Grant Program

In 2010, the City modeled a Community Development Grant Program, similar in scope and goals to the federal CDBG program. The award is based on the City's annual CDBG allocation, which is about \$35,000 per year.

b. San Bernardino County Affordable Housing Programs

The San Bernardino County Housing Development Department administers three housing programs in addition to the ~~Section 8~~**Housing Choice Voucher Tenant-Based Assistance** Program discussed above. The following County-administered programs could be used to create or acquire affordable housing in the City of Big Bear Lake.

Mortgage Revenue Bond Programs

Single Family Home Mortgage Revenue Bond Program – This bond program serves eligible households throughout the County who are first time homebuyers. The program provides below-market loans to eligible households. Income limits change from year to year.

Multi-family Mortgage Revenue Bond Program – The Multi-Family Residential Rental Housing Revenue Bond Program assists developers of rental units by providing financing for acquisition and new construction or rehabilitation of multi-family housing

developments. A specified number of the units must remain affordable to eligible households for a specified period.

Homeownership Assistance Program

Households with incomes below 80% of the County median income may also be eligible for down payment and closing cost assistance through the County's Homeownership Assistance Program (HAP). Most of the participating lenders also process applications for the HAP program.⁵

Rental Property Acquisition and Rehabilitation Assistance Program

This program provides financial assistance to nonprofit and for-profit developers of rental property for the acquisition and/or rehabilitation of residential rental units available to income-eligible tenants at affordable rates.

Energy Conservation Opportunities

State law requires all new construction to comply with "energy budget" standards that establish maximum allowable energy use from depletable sources. These requirements apply to such design components as structural insulation, air infiltration and leakage control, setback features on thermostats, water heating system insulation (tanks and pipes) and swimming pool covers if a pool is equipped with a fossil fuel or electric heater. State law also requires that a tentative tract map provide for future passive or natural heating or cooling opportunities in the subdivision, including designing the lot sizes and configurations to permit orienting structures to take advantage of a southern exposure, shade or prevailing breezes. These standards have been incorporated by reference into the City's Building Code and Subdivision Ordinance.

In addition to the energy and water conservation measures required by State law, other private and public initiatives assist with energy payments and conservation. The Bear Valley Electric Company participates in the Low-income Energy Assistance (LEAP) Payments program providing lower energy rates to eligible households. To inform residents about this program, the electric company annually mails all customers a brochure and application form for LEAP with the monthly bill.

The County of San Bernardino Community Services Department administers a weatherization program with funding from both the federal government and several Southern California gas companies. Services provided include attic insulation and venting,

⁵ <https://sbcountycdha.com/community-development-and-housing-department/housing-resources/>

weather stripping, repair or replacement of windows and doors, if needed, and repair of combustion appliances. Low flow showerheads are also installed.

In addition to these measures, local utility and service providers in the City provide rebate programs, water conservation assistance and programs, and recycling and electronic waste disposal. The City publicizes these programs in order to expand access and opportunities to participate. Furthermore, development in the City has long been subject to requirements to protect and retain large healthy stands of trees (through the Tree Conservation Ordinance) and to use native plants and drip irrigation as a water conservation measure. The City has been an annual participant in the Xeriscape Garden Tour, which provides tours of local gardens and an expo for information.

V. CONSTRAINTS

Government Constraints

1. Land Use Designations and Development Standards

As a mountain resort community, Big Bear Lake has adopted land use designations and development standards that are suited to the City's remote location, predominantly second-home character, and environmental conditions.

Residential Land Use Designations

The Big Bear Lake General Plan Land Use Element provides for six residential land use designations as follows:

Rural Residential (RR)	one unit per 2.5 gross acres
Equestrian Estates (EE)	one unit per gross acre
Single-Family Residential 2 (SFR-2)	two units per gross acre
Single-Family Residential 3 (SFR-3)	three units per gross acre
Single-Family Residential 4 (SFR-4)	four units per gross acre
Multiple Family Residential (MFR)	12-20 units per gross acre

The City regulates the type, location, density, and scale of residential development through the City Development Code. The Development Code regulations serve to implement the General Plan and are designed to protect and promote the health, safety, and general welfare of residents. The Development Code also helps to preserve the character and integrity of existing neighborhoods.

The three zoning districts that allow residential units as a principal permitted use are as follows:

R-L	Residential-Low
R-1	Single-Family Residential
R-3	Multiple-Family Residential

All residential districts also allow manufactured housing on permanent foundations, subject to applicable development standards pursuant to state law. The Multiple Family Residential zone allows a maximum of 12 units per acre and up to 20 units for lots of at least 2 acres. Projects with 2-5 units are reviewed administratively, while projects of 5 or more units require a Plot Plan Review (PPR) (see discussion under Section 6 Permit Processing).



The City adopted a comprehensive Development Code update in 2003. The Development Code (Section 17.25.050) sets forth residential development standards for each zone district as shown in Table V-1. Accessory Dwelling Unit (ADU) regulations are in Development Code Section 17.25.210, for which the building height (peak height above the grade) of detached ADU's is 16 feet.

**Table V-1
Residential Development Standards**

Zone District	R-L	R-1	R-3
Lot Dimensions:			
Minimum lot area (by General Plan Land Use Designation; all areas net unless otherwise indicated)			
Rural Residential	2 ½ ac. gross	—	—
Equestrian Estates	40,000 sq. ft.	—	—
Single Family Residential –2		18,000 sf.	—
Single Family Residential –3	—	10,000 sf.	—
Single Family Residential –4		7,200 sq. ft.	
Multiple Family Residential			7,200 sq. ft.
Lot width (at required front setback)			
Interior lot	100 ft.	60 ft.	60 ft.
Corner lot	100 ft.	65 ft.	65 ft.
Minimum street frontage (at front property line)	50 ft.	35 ft.	50 ft.
Minimum flag lot frontage (at front property line)	30 ft.	20 ft.	40 ft.
Minimum lot depth	100 ft.	100 ft.	100 ft.
Setbacks:			
Front yard and street side yard setback from property line:			
Adjacent to streets with 40 or more feet of right of way	25 ft.	15 ft.	15 ft.
Adjacent to streets with less than 40 feet of right of way	30 ft.	20 ft.	20 ft.

Zone District	R-L	R-1	R-3
Interior side yard setback			
On lots 30 feet or less in width	--	3 ft.	3 ft.
On lots over 30 feet and up to 60 feet in width;	--	5 ft.	5 ft.
On lots over 60 feet and up to 100 feet in width;	5 ft. + 10 ft.	5 ft. + 10 ft.	5 ft. + 10 ft.
On lots over 100 feet in width	10 ft.	10 ft.	10 ft.
Rear yard setback	20 ft.	15 ft.	15 ft.
Other:			
Building coverage (as % of total lot area) (provided that all other requirements, including open space, are provided on the site)	30%	40%	60%
Landscaped or natural open space (as % of total lot area)	--	--	35%
Building height			
Principal dwellings	40 ft.	40 ft.	40 ft.
Detached accessory structures			
- Flat roof (not applicable to ADUs)	14 ft.	14 ft.	14 ft.
- Sloped roof	30 ft.	30 ft.	30 ft.
Minimum building envelope, exclusive of setbacks and slopes greater than 40%, with access and adequate building area	2,000 sq. ft.	2,000 sq. ft.	5,000 sq. ft.

Source: City of Big Bear Lake Development Code, 2021

The City's General Plan Community Design Element contains policies regarding design of single-family and multi-family residences. Policies relating to building materials, colors, and design have been established to promote the community's mountain character. Policies relating specifically to multi-family development have been established to provide a safe and pleasant living environment for residents and include policies relating to common open space, dispersed parking spaces in proximity to the units served, conveniently located trash enclosures, and placement of common use areas in visible areas to promote safety.

In addition to conventional residential buildings, other uses permitted in the multi-family residential zones are boarding and lodging houses, residential care facilities, large group living facilities for 6 or more residents (including SROs and transitional housing), private schools, lodges and private clubs, philanthropic and charitable institutions, motels, mobile home parks and recreational vehicle parks, hotels and large-scale housing projects.



a. Commercial Land Use Designations Allowing Mixed Use

In addition to the residential districts discussed above, residential development is also permitted as an accessory use subject only to plot plan review in the C-1, C-2, C-3 and C-4 commercial zones if a principal use is also located on the site. Residential development standards in commercial zones are the same as in the R-3 zone but are capped at 12 units/acre.

b. Effects of Zoning and Development Standards on Housing Affordability

Big Bear Lake is a recreational community in which the dominant residential building type is the single-family house or cabin. In multi-family areas, the normal maximum density is 12 units per acre although developers of affordable or senior housing may apply for a density bonus depending upon the proposed affordable unit mix. As noted in Table IV-1, the allowable lot coverage is 60% and the building height limit is 40 feet in the R-3 zone. These standards enable two- and three-story buildings at densities sufficient to facilitate lower-income housing. The chief constraint on the development of subsidized affordable housing is not land use controls but the lack of interest by non-profit or for-profit agencies in constructing and managing affordable housing in Big Bear Lake, and lack of available funds to subsidize such projects.



There are several examples of successful affordable housing developments in the R-3 zone. In 1998-99 the Mountain Meadows senior affordable apartment project was developed. This project was granted a density bonus allowing a density of 27 units/acre. This project contained 68 very-low- and low-income units out of a total of 75 units.

The second was the 42-unit affordable apartment project called "The Crossings" at 773 Knickerbocker Road, which was recently completed on a 2.6-acre site at a density of 16.2 units/acre. This project is 100% affordable at the very-low- and low-income levels with deed restrictions.

The third is the 3-unit market rate condominium project built at 673 Modesto on 0.31 acres. Although this project was not subsidized and did not receive a density bonus, the manufactured units reached a density of 12 units per acre and still remained affordable to moderate-income households.

Another recent project is a rehabilitated lodge consisting of six cabins that was purchased by the Mountain Homeless Coalition using Homekey funds in 2020. The project serves families and persons at-risk of homelessness. The project is 100% affordable at the extremely-low-income level and the applicants are pursuing a 55-year affordability restriction. The site consists of two parcels measuring 7,405 square feet each, one of which is vacant and the other is developed with a legal non-conforming 6-unit lodge which has been used as full-time rentals over time. Two more manufactured units are proposed to be constructed on the vacant parcel. The size of the total site is 0.34 acres, which will result in a density of 23 units per acre. Although the density is greater than permitted, the City's Development Code does not restrict conversions of existing legal non-conforming units. Furthermore, the two manufactured units will be developed on the vacant parcel at a density of 12 units per acre.

The Multiple Residential (R-3) Zone is established for the development of grouped housing such as townhomes, condominiums, apartments, and mobile home parks, at gross densities ranging from 4 -12 dwelling units per acre, however the City's development code identifies Workforce Housing on sites greater than two acres with a minimum density of 20 units per acre and no less than 16 units per acre on sites identified in Figure B-2 of Appendix B of the 2008-2014 Housing Element. The minimum 2-acre lot size required for this higher level of density may be considered a constraining factor to the development of the parcels for workforce housing. To remedy this, and to encourage development, the City has amended **Program H1-B** which would eliminate this minimum lot size requirement and rezone the Workforce Housing sites referenced in Table B-4 to R-4 Multiple Family Residential which will have a minimum density of 20 dwelling units per acre and a maximum of 24 units per acre. By creating the R-4 zone and corresponding land use designation in the Land Use Element, the City would be in a better position to process zone changes for large adjacent commercial sites, which are vacant, to increase the total number of R-4 sites.

The remainder of the R-3 zone does not have large vacant un-encumbered parcels.

These projects demonstrate that the vast majority of the City's residential development standards are not a significant constraint to housing development for all income levels, and where constraints exist, appropriate programming has been included to mitigate effects.

2. Special Needs Housing

State law requires cities to demonstrate that development regulations encourage and facilitate the production of a variety of housing types for households with limited incomes as well as persons with special needs, including those in residential care facilities, persons with disabilities, the elderly, farm workers, persons needing emergency shelter or transitional living arrangements, and single-room-occupancy units. The City's provisions for these housing types are discussed below.



- a. Manufactured Housing and Mobile Homes** – State law requires that manufactured housing on permanent foundations be permitted subject to the same development standards and procedures as conventional residential construction (Government Code Sec. 65852). The City's Development Code complies with this requirement. Mobile home parks are also permitted in the R-3 (multi-family residential) district. These regulations are consistent with State law.

- b. Residential Care Facilities** – Residential care facilities refer to any family home, group home, or rehabilitation facility that provide non-medical care to persons in need of personal services, protection, supervision, assistance, guidance, or training essential for daily living. The City of Big Bear Lake refers to residential care facilities as "social care facilities" in the Development Code. State law requires that residential care facilities that serve six or fewer residents be considered a residential property and be treated the same as a single-family home. This means that local government can impose on these facilities only those local use restrictions or fees which apply to other single-family residences. Social care facilities that serve six or fewer persons are permitted by-right in all residential districts. Facilities serving more than six persons are conditionally permitted in all residential– districts. Although the City permits large care facilities, there currently are none in Big Bear Lake. It is assumed that the limited medical facilities needed by residents is the main reason why large care facilities seek locations in the more urban areas.

Although the CUP requirement for facilities of seven or more may lengthen the approval process for these facilities, the City considers this requirement appropriate. A CUP is the mechanism by which the City can ensure that the facilities' living standards are adequate and their residents' welfare is being protected. However, as a part of Program H6-B, the Housing Needs of Persons with Disabilities, including Development Disabilities Program, the City will ensure that the CUP requirements provide certainty and facilitate the production of

adult care facilities in Big Bear Lake. Specifically, the City will review its CUP standards for residential care facilities to ensure that the standards are objective, focused on protecting the health, safety, and welfare of the residents of such facilities.

b.c. Housing for Persons with Disabilities and Supportive Housing – Under some circumstances, zoning and development regulations can unintentionally hinder the provision of suitable housing for persons with disabilities. Of particular concern are the following issues:

- **Definition of “family”.** The Development Code definition of “family” is “one or more persons related by blood, marriage or legal adoption or a group of persons including unrelated individuals living together as a relatively permanent bon fide housekeeping unit.” This is consistent with State law.
- **Concentration requirements.** While sections of the Development Code were amended for compliance with SB 2, one section of the Development Code requires that transitional housing facilities be located at least 1,320 feet from another transitional housing, congregate meal or homeless shelter. There are no minimum separation requirements for other residential care facilities. The separation requirements for transitional housing will be eliminated as part of Program H-3C.
- **Zoning or site planning requirements.** The City requires a CUP in residential zones for care facilities with more than 6 occupants. CUP processing typically requires 6 to 8 weeks and includes conditions addressing such issues as parking and on-site supervision.
- **Parking requirements.** One space for every four beds is required for care facilities.
- **Reasonable accommodation.** The Fair Housing Act requires that cities provide reasonable accommodation to rules, policies, practices, and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. While fair housing laws intend that all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. Reasonable accommodation provides a means of requesting from the local government flexibility in the application of land use and zoning regulations or, in some instances, even a waiver of certain restrictions or requirements because it is necessary to achieve equal access to housing. Cities are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing laws and the case law interpreting the statutes. Program H6-B is included in the Housing Plan to amend the Municipal Code to establish procedures for processing

requests for reasonable accommodation in land use and zoning regulations for people with disabilities in conformance with State law.

The City's building codes require that new residential construction comply with the federal American with Disabilities Act (ADA). ADA provisions include requirements for a minimum percentage of units in new developments to be fully accessible to the physical disabled. Provisions of fully accessible units may also increase the overall project development costs. However, unlike the UBC, enforcement of ADA requirements is not at the discretion of the City but is mandated under federal law.

Compliance with building codes and the ADA increases the cost of housing production and also impacts the viability of rehabilitation of older properties required to be brought up to current code standards. However, these regulations provide minimum standards that must be complied with under state and federal law in order to ensure the development of safe and accessible housing.

d.d. Farm Worker Housing – As discussed in Chapter 2, (Needs Assessment), the City of Big Bear Lake is not located within a major agricultural area and has no significant need for permanent on-site farm worker housing. The City's overall efforts to provide and maintain affordable housing opportunities will help to support any agricultural or forestry workers that may choose to reside in the city.

d.e. Housing for the Elderly – Senior housing projects (five or more units) are allowed with a conditional use permit in the R-3 District. Senior housing facilities are regulated by Section 17.25.190 of the City's Development Code which establishes minimum design standards to ensure adequate housing for seniors. Senior housing is also eligible for a density bonus of up to 100% (Development Code Sec. 17.25.200). The Development Code is not considered to be a constraint to the development of senior housing as the regulations are similar to other jurisdictions within San Bernardino County.

d.f. Emergency Shelters – An emergency shelter is a residential facility, other than a community care facility or temporary shelter provided following disaster, which provides temporary accommodations to persons or families with lower incomes. Such facilities may also provide meals, counseling and other services, as well as common areas for residents of the facility. Emergency shelters may have individual rooms, but are not developed with individual dwelling units, with the exception of a manager's unit.

State law (Senate Bill 2 of 2007) requires that unless adequate shelter facilities are available to meet a jurisdiction's needs, emergency shelters must be allowed by-right (i.e., without discretionary review such as a conditional use permit) in at least one zoning district and may include specific development standards. In 2011, the City amended its Development Code to allow Emergency Shelters by-right in the C-5 Commercial-Industrial zone.

f.g. Low Barrier Navigation Centers – In 2019 the State Legislature adopted AB 101 establishing requirements related to local regulation of low barrier navigation

centers, which are defined as “Housing first, low-barrier, service-enriched shelters focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.” *Low Barrier* means best practices to reduce barriers to entry, and may include, but is not limited to:

- The presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth
- Accommodation of residents' pets
- The storage of possessions
- Privacy, such as partitions around beds in a dormitory setting or in larger rooms containing more than two beds, or private rooms

Low barrier navigation centers meeting specified standards must be allowed by-right in areas zoned for mixed use and in nonresidential zones permitting multi-family uses. Program H 3B in the Housing Plan includes a commitment to process an amendment to the Development Code in compliance with this requirement.

g.h. Transitional and Supportive Housing – Transitional housing is defined in Section 50675.2(h) of the *Health and Safety Code* as follows:

“Transitional housing” and “transitional housing development” means buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.

Supportive housing is defined in Section 50675.14(b)(2) of the *Health and Safety Code* as follows:

“Supportive housing” means housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

State law requires that transitional and supportive housing be considered a residential use subject only to the same standards and procedures as other residential uses of the same type in the same zone. In 2018 AB 2162 amended State law to require that supportive housing be a use by-right in zones where multi-family and mixed uses are permitted, including non-residential zones permitting multi-family uses if the proposed housing development meets specified criteria.

Program H-3.4 in the Housing Action Plan includes a commitment to amend the Development Code regarding transitional and supportive housing in conformance with State law.

h.i. Single Room Occupancy – Single room occupancy facilities are small studio-type units and are permitted by conditional use permit in the R-3 district. A conditional use permit takes approximately 6 to 8 weeks to prepare and present to the Planning Commission for approval. Development standards for SRO developments serving six or more residents are governed by Section 17.25.170 (Group Living Facilities) of the Development Code and are no more restrictive than for other group living facilities in the City. One parking space per bedroom plus two manager spaces are required.

h.j. Accessory Dwelling Units – Accessory dwelling units (ADUs) can provide affordable housing options for single persons, local employees, the elderly, caregivers and others. The City's ADU regulations were updated in 2020 and submitted to HCD consistent with State law (regulated in Development Code Section 17.25.210). Program H 2.6 in Chapter II - Housing Action Plan includes a commitment to explore additional strategies beyond minimum State requirements for encouraging ADU production. The policy also directs the City to clarify ADU height standards to avoid confusion with height limits for other accessory structures.

j.k. Housing for Resort Employees – As noted in the Needs Assessment (Chapter II), Big Bear Lake has a significant number of seasonal workers who staff the ski resorts and other recreational facilities. Many of these workers are young single persons with modest incomes who could benefit from small apartments and SRO-type units. In 2011 the City amended its Development Code to allow extended stay lodging for up to 6 months in the R-3 Zone. A Conditional Use Permit is required to convert existing lodging facilities to this use. Conditions on the conversion limit the number of occupants based on the square footage of each individual cabin or unit so that they are in compliance with the efficiency dwelling unit standards in the California Building Code. Additional conditions will grant City staff access to perform annual housing quality inspections and may restrict the number of vehicles and amount of outdoor storage allowed depending on the exterior open space available to each unit.

As noted in Program H 2.7, the City is committed to working with local employers to explore other options for employee housing.

3. Parking Requirements

Parking requirements for single-family residential development are two parking spaces per unit, regardless of the number of bedrooms in the unit. The General Plan encourages one of the spaces to be covered, either within a garage or carport; the other may be open.

Construction of new attached or detached two-, three- and four-family dwellings are required to provide two parking spaces per dwelling unit, of which one parking space must be covered whereas two covered space is typically the norm.

Multiple-family residential projects with 5 or more dwelling units (excluding manufactured home parks and manufactured home subdivisions, must provide a minimum of 1 parking space for each studio or 1-bedroom unit; 2 spaces per each 2- or 3-bedroom unit; and 3 spaces for each unit with 4 or more bedrooms. In addition, each multiple family project shall provide a minimum of 2 guest parking spaces for each 4 units up to 12 units; 1 space for each 4 units for the 13th to the 48th unit; and 1 space for each additional 6 units above 48 units.

The required parking is typical for most cities in San Bernardino County and is not considered to be a constraint on the production of affordable housing. A builder proposing to reduce the number of parking spaces would have to apply for a variance; however, in the case of affordable housing, the City's Density Bonus Ordinance contains provisions for granting additional land use concessions to affordable housing developers, which might include a parking reduction. It is widely accepted that low-income households have fewer cars than higher-income households.

In order to facilitate mixed-use development in commercial zones, the Development Code was amended to allow parking for residential portions of a mixed-use project to match that required for a motel or lodge. The requirement is 1 space per guest unit, plus 2 spaces per resident manager unit, plus 1 space for every 20 guest rooms.

4. Infrastructure to Support Housing Development

According to the City's Land Use Element, most of the land within the city designated for single-family use has already been subdivided into buildable lots. Further, infrastructure such as streets and utilities are readily available to almost every lot in the city; therefore, availability of infrastructure is not considered to be a constraint to new housing development.

5. Fees and Exactions

The City first adopted development impact fees in 1985. The fee program was revised in 1991 in response to AB 1600. Since 1991, the fee program has been amended from time to time to reflect changing conditions and infrastructure needs. Impact fees are intended to ensure that new growth will pay only its proportionate share of the cost of off-site infrastructure and facilities needed to support new development. Table V-2 (page [12V-11](#)) and Table V-3 (page [13V-12](#)) provide a breakdown of existing permit and fee costs for single-family and multi-family development. Construction permit fees are based on valuation.

The largest portion of fees for single-family and multi-family units are attributable to sewer, water connection and user fees.

Table V-2
Permit and Fee Costs for a 2,000-Square-Foot Single-Family Unit

Permit Costs	
\$ 993.75	Base fee for first \$100,000 of valuation of to \$500,000
757.68	\$5.60 for each additional \$1,000 of valuation up to \$500,000
\$1,751.42	Building permit fee
Building Permit Fees	
\$ 1,751.42	Building Permit fee
1,488.71	Plan Check fee (85% of Building Permit fee)
63.00	Fire Flow Review fee
65.00	Zoning Clearance
245.00	Approximate electrical fee = .056 x habitable space + \$7.25 insurance fee + \$5.50 garage (per fixture/outlet – based on 5) + \$48.00 temporary power pole
198.75	Approximate plumbing fee (based on number of fixtures)
118.00	Approximate mechanical fee (based on equipment installed)
22.80	Strong Motion Instrumentation and Seismic Hazard Mapping fee (.0001 x valuation)
28.00	Road encroachment fee (per driveway cut)
258.04	Engineering Grading Plan Check Fee (verify applicability of this fee for your project)
\$4,238.72	Approximate Total Building Fees
Development Fees	
\$9,617.00	Development Impact Fee
4,953.38	Sewer connection fee (per each EDU; 1 EDU assumed)
1,300.00	School fees (\$0.65 per sq. ft. of habitable space effective)
12,500.00	Water connection and user fees (1 EDU assumed)
\$28,370.38	Approximate Total Development Fees
\$32,609.10	Total Cost Permits and Fees.

Source: Big Bear Lake Building and Safety Division, 2021

Table V-3
Permit and Fee Costs for a 1,250-Square-Foot Multi-Family Unit

Permit Costs	
\$ 993.75	Base fee for first \$100,000 of valuation of to \$500,000
250.50	\$5.60 for each additional \$1,000 of valuation up to \$500,000
1,244.25	Building Permit Fee
Building Permit Fees	
\$ 1,244.25	Building Permit fee
1,057.61	Plan Check fee (85% of Building Permit fee)
63.00	Fire Flow Review fee
65.00	Zoning Clearance
130.75	Approximate electrical fee = .056 x habitable space + \$7.25 insurance fee + \$5.50 garage (per fixture/outlet – based on 5) + \$48.00 temporary power pole
198.75	Approximate plumbing fee (based on number of fixtures)
66.10	Approximate mechanical fee (based on equipment installed)
11.60	Strong Motion Instrumentation and Seismic Hazard Mapping fee (.0001 x valuation)
28.00	Road encroachment fee (per driveway cut)
258.04	Engineering Grading Plan Check Fee (verify applicability of this fee for your project)
\$3,123.60	Approximate Total Building Fees
Development Fees	
\$9,617.00	Development Impact Fee
4,953.38	Sewer connection fee (per each EDU; 1 EDU assumed)
812.50	School fees (\$0.65 per sq. ft. of habitable space effective)
\$10,707,	Water connection and user fees (1 EDU assumed)
\$26,089.88	Approximate Total Development Fees
\$29,213.48	Total Cost Permits and Fees.

Source: Big Bear Lake Building and Safety Division, 2021

6. Permit Processing

Three levels of development review apply to residential projects depending on their type and size.

Zoning Clearance (Sec. 17.03.240) is an administrative (i.e., non-discretionary) approval process without public notice or hearing to determine whether a project conforms to applicable Code requirements or previous conditions of approval. Single-family-detached homes require only zoning clearance and building plan check. Zoning clearance typically is completed within 1-3 days.

Plot Plan Review (Sec. 17.03.160) is a discretionary process requiring public notice and hearing by the Planning Commission. The purpose of Plot Plan Review is to ensure that structures conform to General Plan and zoning requirements, and do not cause adverse effects on surrounding properties. Conditions of approval are typically required to address dedication of public easements, on- or off-site improvements, or other items specific to the site. Findings are required, including consistency with applicable General Plan and zoning provisions, no substantial adverse effect on abutting property, and adequate vehicular access. Multi-family developments of 5 or more units require plot plan review, which typically requires 6-8 weeks, followed by building plan check (typically 4 weeks).

Conditional Use Permit (Sec. 17.03.170) is a discretionary process requiring public notice and hearing by the Planning Commission. The CUP process is intended to provide an opportunity for public review and evaluation of site-specific requirements and characteristics, provide mitigation of potentially adverse impacts, and ensure ongoing compliance with conditions of operation necessary to protect public health, safety and welfare. The application procedure is the same as for Plot Plan Review, except that additional relevant information may be required regarding hours of operation, provisions for on- or off-site security, or other conditions of operation. Conditions of approval and required findings are similar to those for Plot Plan Review with the addition of stipulations regarding operational characteristics. Multi-family projects do not require a CUP, which typically requires 6-8 weeks, followed by building plan check (typically 4 weeks).

For single-family subdivisions, procedures are governed by the Subdivision Map Act and the time can vary from 6 to 18 months depending on the environmental review required by the California Environmental Quality Act (CEQA).

Condominium projects are processed no differently than a multi-family housing complex except that a condominium subdivision map is processed concurrently with the parent Conditional Use Permit application. Since projects of this type do not propose to create new parcels of land the processing timeline is shortened to 4 to 6 months.

Multi-family development is a two-stage process with a six- to eight-week plot plan review application which is heard before the Planning Commission, followed by a plan check process that takes about four weeks.

The permit process is typically expedited through the use of pre-application meetings with project sponsors in which City staff provides guidance to assist architects and developers in complying with local standards.

In order to reduce processing time and facilitate multi-family development the City has amended its Development Code to eliminate the discretionary review process for multi-

family projects of 5 units or fewer (i.e., ministerial zoning clearance only) while larger projects of 6+ units require only Plot Plan Review rather than a CUP.

Time Between Entitlement Approval and Building Permit Application

Time between entitlement approval and building permit applications vary from project to project and any delays are often project specific. Applicants will typically apply for building permits as soon as they have obtained discretionary approval, and in cases where plan checks are approved, applicants typically obtain the permit as soon as possible. On occasion, permits do not get pulled immediately for a variety of reasons. These reasons may include waiting for completion of land grubbing or demolition work, need to obtaining project financing, need to pay school fees or obtain other agency approvals, the applicant has not selected a contractor, waiting for equipment to become available, order materials, etc.

7. Building Codes and Enforcement

The City adopted the latest versions (2019) of the California Building Codes with additions and/or changes based on topographic, geologic and climatic conditions specific to the City of Big Bear Lake. Notification of the local amendments was filed with the state Building Standards Commission as required by law, and is acknowledged on Commission's website (<https://www.dgs.ca.gov/BSC/Codes/2019-Ordinances>). These local amendments include the following:

- The City has adopted additional building code requirements to address the State Fire Marshalls designation of Big Bear Lake as being in a High Fire Hazard Area
- The City has adopted a 100-lb roof load design criteria to address the build- up of snow on roofs during the winter months.

While these standards may add to construction costs, they are necessary to protect public health and safety in a mountain environment.

The City seeks to coordinate its code enforcement activities with housing improvement programs in order to make property owners aware of assistance that is available to facilitate needed repairs, particularly for lower-income households. When code enforcement becomes aware of problems, owners are referred to the appropriate City or County sources for relevant program information.

Building permit fees are also based on the 2019 Uniform Administrative Code identified in the "Service Fee Schedule." These code requirements are in compliance with the applicable provisions of the California Code of Regulations.

Code Compliance – Code compliance activities are intended to promote the safety and character of the city. The City includes approximately seven square miles. There are currently two code compliance officers responsible for code enforcement activities in the City. Therefore, code enforcement activities are primarily reactive. In the residentially designated properties, code enforcement housing efforts generally focus on overcrowding of private vacation home rentals and property maintenance. In the past, overcrowding of private home rentals has created noise, traffic and land use impacts to surrounding neighbors. However, a City ordinance adopted in 1999 requiring inspections, and a Transient Private Home Rental Enforcement Ordinance adopted in 2007 resulting in more consistent monitoring of these units, has improved the conditions and operations of vacation rentals.

8. Circulation and On- and Off-Site Improvements

Most of the land within the City of Big Bear Lake has been divided into buildable lots and the majority of streets are already dedicated but not all streets are paved. Builders are required to provide curbs and sidewalks only in areas where there are already curbs and sidewalks. In areas of the City where there are neither curbs nor sidewalks and curbs and sidewalks are not planned for, developers of individual parcels are generally not required to provide this amenity; however, if additional roadway paving is necessary then the developer is required to pave the roadway.

The Circulation Element of the General Plan establishes the City's street width standards. Interior residential streets (secondary arterials) are required to have a standard 24-foot curb-to-curb width, with no sidewalks.

To maintain the City's mountain rural character curbs gutters and sidewalks are not required in residential zones and subdivisions that do not front on a major street. The City also allows street pavement widths of as little as 26 feet, which reduces street improvement costs. Most parcels in the City are readily served by water, power, natural gas and sewer facilities. Waste disposal is conducted through a contract between the City and Big Bear Disposal. Natural gas is supplied by Southwest Gas Corporation. Electricity is provided by Bear Valley Electric Service, a wholly owned subsidiary of Southern California Water Company. Telephone service is provided by Verizon (formerly GTE). Big Bear Lake has had cable television service since the early 1960s. The City does not currently have a coordinated system of drainage for storm water and is in the process of developing a drainage master plan. The City is working with several other agencies to develop a Groundwater Replenishment Plan. There is no evidence that the minimal requirements for on and offsite improvements are a constraint on housing development.

While these requirements for on- and off-site improvements add to the cost of housing, they are necessary to protect the public health and safety and are not unreasonable and are minimal in comparison to other jurisdictions.

9. Short-Term Rentals

An updated ordinance which regulates short-term rentals (stays of less than 30 days) has been recently adopted by the City. In addition to licensing requirements, short-term rentals are subject to minimum property improvements and annual inspections, which helps to maintain the City's aging housing stock. The new ordinance further defines the types of residential units which may be eligible for a short-term rental license. For example, properties which contain an ADU are not eligible for the program. With the exception of condominiums (multiple ownership), attached units in R-3 zones of any number of units (2 or more) are not eligible for the program. Additional limitations apply to detached units in R-3 zones. Also, residential uses in commercial zones (mixed-uses) are not eligible. These regulations help to protect the City's multi-family and mixed-use housing stock and encourages full-time rentals.

10. Requests to Develop Below the Maximum Density

Requests to develop below the maximum density may indicate the presence of non-governmental constraints that affect housing production. For example, a property may be zoned for higher densities, but the cost of labor and materials necessary to achieve a high-density building may create incentives for a developer to produce a smaller project.

The majority of the City's residential parcels, including R-3 parcels (12 units/acre) are typically small (our minimum lot size is 7200 sq. ft. which would allow 2 units). The physical size of these small lots is the primary constraint to multi-family development, and that is due to Big Bear City's history as a resort (lodges, cabins, second homes) community. For this reason, the City's Code allows for **5 or less units to be developed without Planning review (ministerial building permit only)**. This ministerial process was implemented as part of the 4th Cycle Housing Element update with the intent that it would encourage small multi-family development. However, results of this program is difficult to track and the City continues to see single-family development, since the R-3 zone does not have a minimum density. Either property owners are not aware, or they prefer to build a single second home that can be a vacation rental rather than multiple units, which cannot be vacation rentals. The majority of the lots developed below density are the 7,200 sq. ft lots, which would allow 2 units. In response to this, the City has included **Program H1-B, Variety of Housing**, which would evaluate the imposition of a minimum density in the R-3 zone, and **Program H3-D, Housing Information**, committing to consolidate information on housing incentives, programs, and streamlining opportunities into one central online resource.

Non-Government Constraints

1. Environmental Constraints

Environmental constraints include physical features such as steep slopes, fault zones, floodplains, sensitive biological habitat, and agricultural lands. In many cases, development of these areas is constrained by State and federal laws (e.g., FEMA floodplain regulations, the Clean Water Act, the Endangered Species Act, and the State Fish and Game Code and Alquist-Priolo Act). Because Big Bear Lake is a mountain community, these issues pose significant constraints to new development. The City's land use plans have been designed to protect sensitive areas from development, and to protect public safety by avoiding development in hazardous areas. While these policies constrain residential development to some extent, they are necessary to support other public policies.

2. Land and Construction Costs

Land costs vary considerably in Big Bear Lake based on location, views, and proximity to the lake, and also fluctuate with market conditions. Allowable density has an effect on per-unit land cost, especially for multi-family development.

Construction costs are similar throughout the mountain area since construction projects inside and outside the City use the same contractors, building materials suppliers and labor force. The City has no control over the cost of materials and labor.

Construction costs combined with land costs are not constraining housing development since units continue to be built in Big Bear Lake but they do affect the affordability of new housing. In response, the City used redevelopment set-aside funds to construct 75 affordable senior units and 42 workforce (affordable) apartment units. In order to mitigate the constraint on housing affordability imposed by land and building costs, the City has rezoned 8.74 acres to 20 units per acre to encourage to make larger affordable projects more cost effective.

3. Financing

Financing for housing purchase and construction appears to be readily available in the City of Big Bear Lake. There are a number of banks and mortgage lenders located in the community and additional loans can be accessed on the Internet. Internet mortgage sites make it possible for borrowers to compare rates and shop for the best terms. The San Bernardino County Department of Economic and Community Development also offers a first-time homeowner program and down payment assistance. Six banks throughout the County process applications for these loans.

Appendix A - Evaluation of the Prior Housing Element

Section 65588(a) of the Government Code requires that jurisdictions evaluate the effectiveness of the existing Housing Element, the appropriateness of goals, objectives and policies, and the progress in implementing programs for the previous planning period. This appendix contains a review the housing goals, policies, and programs of the previous housing element, and evaluates the degree to which these programs have been implemented during the previous planning period, 2013 through 2021. The findings from this evaluation have been instrumental in determining the City's [2013-2021-2029](#) Housing Implementation Program.

Table A-1 summarizes the programs contained in the previous Housing Element along with the source of funding, program objectives, accomplishments, and implications for future policies and actions.

Table A-2 presents the City's progress in meeting the quantified objectives from the previous Housing Element.

1. Special Needs Populations

The City has multiple programs designed to assist special needs populations, such as people with disabilities, people at risk of displacement through the conversion of apartments to short term rentals, and for those needing emergency shelter and supportive housing. For example, the City has successfully implemented program H2.3 (Motel Cabin Conversions) which resulted in the establishment of six units for at-risk persons and families. The City has also implemented program H3.3 which provides annual funding for the City's only emergency shelter for battered and abused women. Additionally, for special housing needs of persons with developmental disabilities, the City provided a grant to the local United States Adaptive Recreation Center (USARC), which funds an outreach coordinator for persons with disabilities. Finally, the City has taken measures to protect residents and families against displacement by revising its standards for short term rentals, to protect multi-family residential unit projects (apartments and projects under single ownership) and mixed uses in commercial zones from being used as vacation rentals.

Table A-1
City of Big Bear Lake Housing Element Program Evaluation – 2013-2021

Name of Program	Objective	Timeframe	Status of Program Implementation
H1.1. Adequate Sites and Elimination of Barriers	Maintain adequate sites to encourage and facilitate housing development commensurate with the City's RHNA allocation.	Ongoing	There are six properties totaling 9.06 acres zoned for 20/units to the acre, which would give 173 units. Development requests are tracked and monitored to assure facilitation of housing. There have not been any zone changes or reductions in density on these sites. This program should be revised to review the Development Code annually to identify housing barriers and the process to remove them. Examples include exploring ways to reduce incompatible land uses in the R-3 zones, adding objective design standards for the R-3 zone, and encouraging employer group housing in R-3 (and commercial). This program should be amended and continued.
H2.1 (New Housing Development for Lower-Income Households)	Development of the 8.74 acres zoned for 20 units/acre.	Ongoing	Each year the City has responded to inquiries for potential development of the sites zoned for 20 units/acre as well as other sites, for potential multiple housing developments. This program should be expanded to exploring the feasibility of establishing an R-20 overlay on additional residential sites or commercial sites that could support mixed use. This program should be amended to encourage variety of housing and promote multi-family development.
H2.2 (Acquisition and Preservation of Existing Housing for Resale or Lease)	Preservation of Housing	Beginning with the 2013-2014 CDBG Grant allocation year.	The Code Compliance continues to see voluntary compliance of private property owners with removal or rehabilitation of derelict residential buildings. Past demolitions were replaced with new residences. This program should be continued.
H2.3 (Motel Cabin Conversions)	Publicize program through City website, cabin owners, and local realtors	Ongoing	The City has responded to potential buyer inquiries regarding motel cabin conversions. In 2020, the Mountain Homeless Coalition purchased and rehabilitated a 6-unit lodge for at-risk persons and families. This program should be expanded to encourage employer housing in motel conversions.
H2.4 (First-Time Homebuyer Program)	Provide mortgage assistance to low-income first-time homebuyers.	Ongoing	The City created a separate webpage containing housing related services and programs, including homebuyer assistance which are maintained on an annual basis (during the annual housing progress report) (https://www.citybigbearlake.com/index.php/services-main/housing-services).

Name of Program	Objective	Timeframe	Status of Program Implementation
H2.5 (Section 8 Housing Choice Voucher Rental Assistance Program)	Make eligible persons aware of the Section 8 Housing Choice Voucher program by publicizing its availability through City information outlets.	Ongoing	Public inquiries regarding housing programs are directed to the County of San Bernardino Housing Authority for assistance. The City continues to distribute information received from the County regarding Section 8 Housing Choice Voucher to local groups which provide services to low and moderate income households. Created a separate webpage containing housing related services and programs, including Section 8 Housing Choice Voucher , (https://www.citybigbearlake.com/index.php/services-main/housing-services).
H3.1 (Eliminate Regulatory Barriers to Disabled Access)	Modify and implement existing procedures for streamlined review of requests for reasonable accommodation by November 2013.	By November 2013	Building & Safety staff received training to understand disabled access regulations and provided free inspections on project sites to identify barriers and review options for compliance. This program is no longer needed as free inspections are provided and the Development Code does not impede disabled access building standards.
H3.2 (Review and Update Development Fees as Appropriate)	Ensure that development fees are reasonably related to the cost of providing service, and that affordable projects are assisted through reduced development fees, where feasible.	Each Budget Year	The 2021-22 budget was adopted in June 2021 with no increases to development impact fees, which were effective in July 2013. The Development Impact Fees are reviewed annually.
H3.3 (Emergency Shelters, Transitional and Supportive Housing)	Work with local organizations and charitable groups to locate a housing shelter in the City.	Ongoing	The City provides annual grant funding to DOVES for the provision of transitional housing support. DOVES operates the only shelter for battered/abused women and children in the Big Bear Valley. The City participates in monthly Mountain Homeless Coalition board meetings.
H3.4 (Transitional and Supportive Housing)	Amend the Development Code in compliance with SB 2 of 2007.	Amendment of Development Code Section 17.25.160 in 2014	The City amended the Development Code in 2012 for compliance with SB 2 and continues to monitor housing laws for required amendments. Revise policy to comply with recent standards for supportive housing and low barrier navigation centers in residential zones and nonresidential zones permitting multifamily uses.
H4.1 (Rehabilitation Loans and/or Grants)	Provide rehabilitation loan or grant funds	Ongoing	Rehabilitation of single- or multi-family dwellings has occurred by private owners on a voluntary basis due to lack of funding. This program should be revised to reflect the loss of City funding.

Name of Program	Objective	Timeframe	Status of Program Implementation
H4.2(a) (Weatherization Program)	Publicize available County programs	Initiate publicity campaign 2013-2014	The City entered into a Joint Exercise of Powers Agreement with the California Municipal Finance Authority (CMFA) who provide funding through its program administrators for PACE loans which finance energy efficiency, water efficiency and renewable upgrades for residential homes. Through this agreement with the CMFA, the City is a member of this finance authority and property owners within the City are able to shop for the best price and service through the availability of the PACE administrators. This program is no longer in effect and should be deleted.
H4.3 (Affordable Housing Ombudsman)	Provide assistance to County staff in obtaining approvals for housing and social service projects in Big Bear Lake as needed.	Ongoing	The City continues to act as an ombudsman as needed.
H4.4 (Short-Term Rentals)	Permits & inspections of short-term rentals	Ongoing	The City continues to process permit applications for short-term rentals and inspects on a regular basis. In 2021, the City revised its standards for short term rentals, to protect multi-family residential unit projects (apartments and projects under single ownership) and mixed uses in commercial zones from being used as vacation rentals. Revise the policy to ensure annual permits and inspections, and review of ordinance to ensure that multi-family and mixed-use development is available to full-time renters or as workforce housing.
H5.1 (Access to Fair Housing Services)	Publicize available County programs	Ongoing	Code Compliance responds to inquiries and complaints and provides information on Fair Housing via phone and email as needed and distributes County flyers when received. This program should be revised to address new AFFH requirements.
H6.1 (Shelter and Services for Homeless Persons)	Provide grant funds to local eligible public service groups that provide emergency, transitional, and permanent affordable housing.	Ongoing	The City continued to provide grant funds to DOVES, the only local operator of transitional housing facilities and provider of counseling and job/skills training to abused/battered women and children. In 2019, the City created a Homeless Services Brochures and distributed to the school district and local sheriff's station and public works department (parks). In 2020, the Mountain Homeless Coalition, using Homekey funds, purchased property for homeless prevention. The project resulted in the rehabilitation of 6 units at 402 Georgia St. and will include the installation of 2 manufactured units as full time rentals for qualifying individuals. This program should be continued.

Name of Program	Objective	Timeframe	Status of Program Implementation
H6.2 (Special Housing Needs of Persons with Developmental Disabilities)	Award Community Development Grant to local public service programs that provide housing services to persons with Developmental Disabilities.	Ongoing	The City provided a grant to the local United States Adaptive Recreation Center (USARC), which funds an outreach coordinator for persons with disabilities. However, there are no programs which provide housing services to persons with Developmental Disabilities. The City continues to monitor programs. This program should be continued.
H7.1 (Reduce Permit Fees for Energy-Efficient Construction)	Subsidize permit fees to encourage energy-efficient construction.	Ongoing	Permit fees for Photovoltaic Systems are subject to one small flat fee and the City has created an informational handout for permit submittal requirements solar installation. In 2019, there were 6 permits for PV installation at residences and commercial buildings.
H7.2 (Encourage Green Building Construction)	Green building construction in housing projects and motel/cabin conversions.	Ongoing	The City encourages green building construction by expediting plan checks for green building projects and by applying a flat fee instead of valuation which is common for most permits. This program is no longer in effect and should be deleted. However, the program could be replaced to reflect the City's Greenhouse Gas Reduction Plan (equivalent to a CAP).
H7.3 (Publicize Local Utility and Services Programs)	Expand access to local utility and service programs that offer energy efficiency programs and rebates.	Ongoing	Programs are publicized on Fire Protection District and DWP agency websites, and information and brochures, including for Xeriscape Landscape, Native Brush & Shrub, Chipping services, and Defensible Space, and Emergency Evacuation Planning educational materials are provided at City Hall and handed out at community events such as the annual Xeriscape Garden Tour, Bear Valley Electric's Earth Day Expo, and Eco-Tourism Outdoor Adventure Days. This program should be continued to continue to publicize and participate in educational events.
H7.4 (Support Alternative Energy Sources)	Develop standards for wind turbines and solar panels in residential zones.	2014	Since the Development Code does not conflict with the installation of alternative energy structures, the City has not adopted a specific ordinance for standards related to wind turbines and solar panel installation in residential zones. These may be roof-mounted or ground-mounted and remain subject to applicable building structure development standards such as setbacks and height. Plan checks for projects which install alternative energy sources are expedited. In 2020, 13 out of 14 solar permits were issued or completed for residential structures. This program should be continued.

Table A-2
Progress in Achieving Quantified Objectives – 2013-2021
City of Big Bear Lake

Program Category	Quantified Objective	Progress
New Construction		
Extremely Low	0	0
Very Low	0	0
Low	78	5
Moderate	69	24
Above Moderate	0	165
Total	147	194
Rehabilitation		
Very Low	10	6
Low	10	0
Moderate	0	0
Above Moderate	0	0
Total	20	6
Conservation		
Very Low	49	49
Low	67	67
Moderate	0	0
Above Moderate	0	0
Total	116	116

Appendix B - Residential Land Inventory

1. Overview

State law requires each city to include in its Housing Element an inventory of vacant parcels having the potential for residential development, or “underutilized” parcels with potential for additional development or redevelopment. The purpose of this inventory is to evaluate whether there is sufficient capacity, based on the General Plan, zoning and development standards to accommodate the City’s assigned share of regional growth needs as identified in the 2021-2029 Regional Housing Needs Assessment (RHNA). This analysis represents an estimate of the City’s realistic development potential compared to its assigned share of the region’s housing needs. This analysis provides an estimate of the *potential* for additional housing; however, actual development will depend on the intentions of each property owner, market conditions, available housing subsidies and other factors. The methodology and assumptions for the residential land inventory are provided below.

a. 2021-2029 RHNA Allocation

The City has been allocated a need of 212 units during the 2021-2029 projection period, which are distributed among the following income categories:

Very-low income	50 units
Low income	33 units
Moderate income	37 units
<u>Above-moderate income</u>	<u>92 units</u>
Total	212 units

b. Affordability Assumptions

State law establishes affordability assumptions for potential new housing units based on density. The “default” density for small jurisdictions, including Big Bear Lake, is 20 units per acre⁶. This means that if the General Plan and zoning allow development at 20 units per acre or greater, these sites are deemed appropriate to accommodate housing for lower-income households.

The remainder of this Appendix presents a parcel-level analysis of sites with potential for additional housing development.

2. Analysis of Housing Capacity Compared to Housing Needs

Table B-1 summarizes the City’s inventory of sites compared to the 2021-2029 RHNA allocation, while potential sites for residential development are listed in Table B-2 and Table B-3 and shown in Figure B-1 and Figure B-2. As seen in Table B-1, the City’s current inventory

⁶ Government Code §65583.2(c)(3)(B)

of sites provides adequate capacity to fully accommodate the RHNA allocation in all income categories for the planning period.

Table B-1
Sites Inventory Summary 2021-2029
City of Big Bear Lake

	Income Category				Total
	Very Low	Low	Moderate	Above Moderate	
Approved or pending projects	8			12	20
Vacant sites	50	35	34	1,000+	1,120
Potential ADUs	3	6	6	1	16
Total	61	41	40	1,013	1,156
RHNA (2021-2029)	50	33	37	92	212
Adequate sites?	Yes	Yes	Yes	Yes	Yes

Source: City of Big Bear Lake Community Development Dept., 2021

a. Approved Projects and Pending Applications

Table B-2 summarizes approved projects and pending applications that are expected to be completed during the planning period. The income categories for these units are based on anticipated sales prices or rents.

b. Vacant Sites

The City's assumptions regarding the capacity and affordability levels for the sites inventory are described below.

Multi-Family Parcels. The allowable density for multi-family projects is either 12 or 20 units per acre depending on parcel size. Parcels smaller than two acres allow a density of 12 units/acre while larger parcels of at least two acres allow a density of 20 units/acre. In order to estimate the realistic development capacity of vacant multi-family sites, a review of recent development trends was conducted. Table B-3 summarizes multi-family (condo or apartment) projects approved in recent years. Of these projects, most were small parcels of less than one-half acre. The average density of these small projects was approximately 10 units/acre. The Development Code allows construction on any legally-subdivided lot regardless of size, as long as setback requirements can be met. The City lot consolidation process is a simple administrative review performed by the City's engineering department. An application requires a title policy verifying ownership and a survey describing the new legal description. It takes less than one week to review a completed application with no public hearing required.

Two large multi-family projects have been approved in recent years. A 42-unit affordable apartment project (773 Knickerbocker Road) was approved in 2009 on a 2.6-acre site, with

a density of 16.2 units/acre. This project is 100% affordable at the very-low- and low-income levels with deed restrictions. In 1998-99 the Mountain Meadows senior affordable apartment project was developed. This project was granted a density bonus allowing a density of 26 units/acre. This project contains 68 very-low- and low-income units out of a total of 74 units.

Based on these recent development trends, parcels of less than one acre were conservatively assumed to have a realistic potential of 10 units/acre, parcels between one and two acres were assigned a density of 12 units/acre, and parcels over two acres were assumed to yield 18 units/acre. Based upon the default density⁷ provisions of State law, R-3 parcels at least 2 acres in size are assumed to be suitable for lower-income housing while smaller parcels are assumed to be suitable for moderate-income housing. The inventory of multi-family parcels is shown in Table B-4. All of these parcels are vacant. The large vacant R-3 sites shown in Table B-4 would support a minimum density of 20 units/acre with the implementation of Program H1-B and have been identified as prime sites for low-income housing due to proximity to commercial centers and transit. Furthermore, the sites are located in areas of adequate utility infrastructure. Of the R-3 sites identified in Table B-4 which could be developed at 20 units/acre minimum, the buildable portion of the parcels was used. For example, the areas of the sites which would be right-of-way was removed from the calculation to show realistic building potential. These sites are specifically shown because they are larger in size, vacant, and would be considered as infill sites.

As discussed in the constraints chapter, the minimum 2-acre lot size required for this higher level of density may be considered a constraining factor to the development of the parcels for workforce housing. To remedy this, and to encourage development, the City has amended Program H1-B which would eliminate this minimum lot size requirement and rezone the Workforce Housing sites referenced in Table B-4 to R-4 Multiple Family Residential which will have a minimum density of 20 dwelling units per acre and a maximum of 24 units per acre. By creating the R-4 zone and corresponding land use designation in the Land Use Element, the City would be in a better position to process zone changes for large adjacent commercial sites, which are vacant, to increase the total number of R-4 sites.

The remainder of the R-3 zone does not have large vacant un-encumbered parcels.

While there are other R-3 parcels of 2 acres or greater, those sites were not included due to environmental constraints.

Single-Family Parcels. For parcels zoned for single-family development, the estimated number of units is based on the minimum lot size. Some parcels would require approval of

⁷ Government Code Sec. 65583.2(c)

a subdivision map in order to allow the estimated number of units. Based on this methodology, vacant parcels have a potential for over 1,000 additional single-family homes. These parcels are suitable for above-moderate-income housing. All parcels have access to adequate water, wastewater, and sewer system.

c. Infrastructure Availability

All of the multi-family sites listed in Table B-4 have access to adequate water, wastewater and dry utilities to support the estimated level of development.

3. Accessory Dwelling Units

Under State law, two accessory dwelling units (ADUs) – one ADU and one “junior ADU - may be permitted on most single-family residential lots. ADUs represent a significant source of new affordable housing that can be created within the fabric of existing residential neighborhoods.

In December 2020, SCAG published a study of ADU affordability in Southern California⁸ and concluded that a significant portion of ADUs built recently have been affordable to low- and moderate-income households. SCAG determined that the following affordability assumptions are appropriate for San Bernardino County:

Very Low	Low	Moderate	Above Moderate
23%	35%	35%	8%

Source: SCAG 2020

ADU permits issued during the 2018-2020 period in Big Bear Lake are as follows:

2018: 3
2019: 2
2020: 2

These statistics show that ADU's are being consistently constructed in the City each year since the enactment of state ADU law. Based on this trend and SCAG's analysis, it is assumed that an average of 2 ADUs per year will be produced in the following income categories during the 2021-2029 planning period.

	Very Low	Low	Moderate	Above Moderate	Total 2021-2029
Number of ADUs	3	6	6	1	16

⁸ https://scag.ca.gov/sites/main/files/file-attachments/adu_affordability_analysis_120120v2.pdf?1606868527

Table B-2
Approved and Pending Projects

Case #	Status	Location	Project Type	Density	Units by Income Category				Total Units
					Very Low	Low	Moderate	Above Moderate	
CUP 2019-094	Applied	725 Cameron	CUP (Condominiums)	12				12	12
Ministerial*	Applied	41311 Lahontan	2 Manufactured Units	12	2				2
Ministerial*	Completed	402 Georgia	6 Unit Lodge Conversion	36	6				6
			TOTALS		8				20

*This project is funded by HomeKey and managed by the Mountain Homeless Coalition. The project consists of the conversion of a legal non-conforming lodge to deed-restricted full-time rentals for at-risk persons with very-low incomes. Two more manufactured units are being added to the adjacent site at 41311 Lahontan (building permits submitted in 2021) under the same project.

Table B-3
Multi-Family Project Summary

FILE #	Case Type	Date Received	Location	Project Type	# of Units	Lot Size (acres)	Density (units/ac)
99-079	SA (CUP)	1999	798 Pine Knot Avenue	Senior apartments	73	2.8	26
2004-026	PPR	2/5/2004	41790 Brownie Lane	Duplex	2	0.22	9.2
2004-027	PPR	2/5/2004	41776 Brownie Lane	Duplex	2	0.22	9.1
2004-042	PPR	2/18/2004	40066 Forest Road	Duplex	2	0.21	9.6
2004-063	PPR	3/17/2004	41814 Brownie Lane	Duplex	2	0.22	9.1
2004-306	PPR	11/4/2004	620 Summit Blvd.	Duplex	2	0.18	11.1
2005-052	PPR	4/13/2005	39209 Willow Landing	Duplex	2	0.21	9.6
2005-250	CUP	12/7/2005	1319 Pigeon Rd.	Condominiums	3	0.33	9.0
2006-026	CUP	3/1/2006	41733 Switzerland	Condominiums	2	0.22	9.2
2006-166	CUP	9/13/2006	620 Summit Blvd.	Condominiums	2	0.18	11.3
2007-018	PPR	2/14/2007	605 Summit Blvd.	Duplex	2	0.20	10.1
2007-236	PPR	9/12/2007	700 Modesto Lane	3 units (pre-fab)	3	0.31	9.7
2008-373	PPR	3/25/2008	373 Georgia St.	2 units	2	0.17	11.5
2009-005	CUP	9/12/2007	700 Modesto Lane	Condominiums	3	0.31	9.7
2009-019	CUP	2/13/2009	737 & 773 Knickerbocker Road	Apartments	42	2.5	16.1
2013-048	PPR	6/19/2013	618 Pine Knot Avenue	Mixed Use	2	0.28	7.1
2018-123	PPR	8/24/2018	40645 Village Drive	Mixed Use	3	0.26	11.5
				Totals/Averages	144	8.8	10.5

**Table B-4
Vacant Residential Sites**

APN	Parcel Size (acres)	General Plan/ Zoning	Density (units/ac)	Units by Income Category				Total Units	Identified in 2 Previous Periods?
				Very Low	Low	Moderate	Above Moderate		
Site 1: Starvation Flats A									
311-411-17	1.04	MFR / R-3	20	6	4	4	5	19	Yes
311-421-02	1.51	MFR / R-3	20	8	5	5	7	25	Yes
311-421-03	1.02	MFR / R-3	20	6	4	4	5	19	Yes
Subtotals	3.57			20	13	13	17	63	
Site 2: Starvation Flats B									
311-411-13	1.5	MFR / R-3	20	9	6	6	7	28	Yes
311-421-39	0.99	MFR / R-3	20	5	4	3	5	17	Yes
Subtotals	2.49			14	10	9	12	45	
Site 3: Lower Moonridge									
2328-301-25	3.0	MFR / R-3	20	16	12	12	14	54	Yes
TOTALS	9.06			50	35	34	43	162	
Notes: Parcel size is the estimated buildable portion (not total) Estimated units based on 18 units/acre See Program H2-G regarding incentives for parcels identified in prior planning periods									

Figure B-1 Vacant Residential Land Inventory

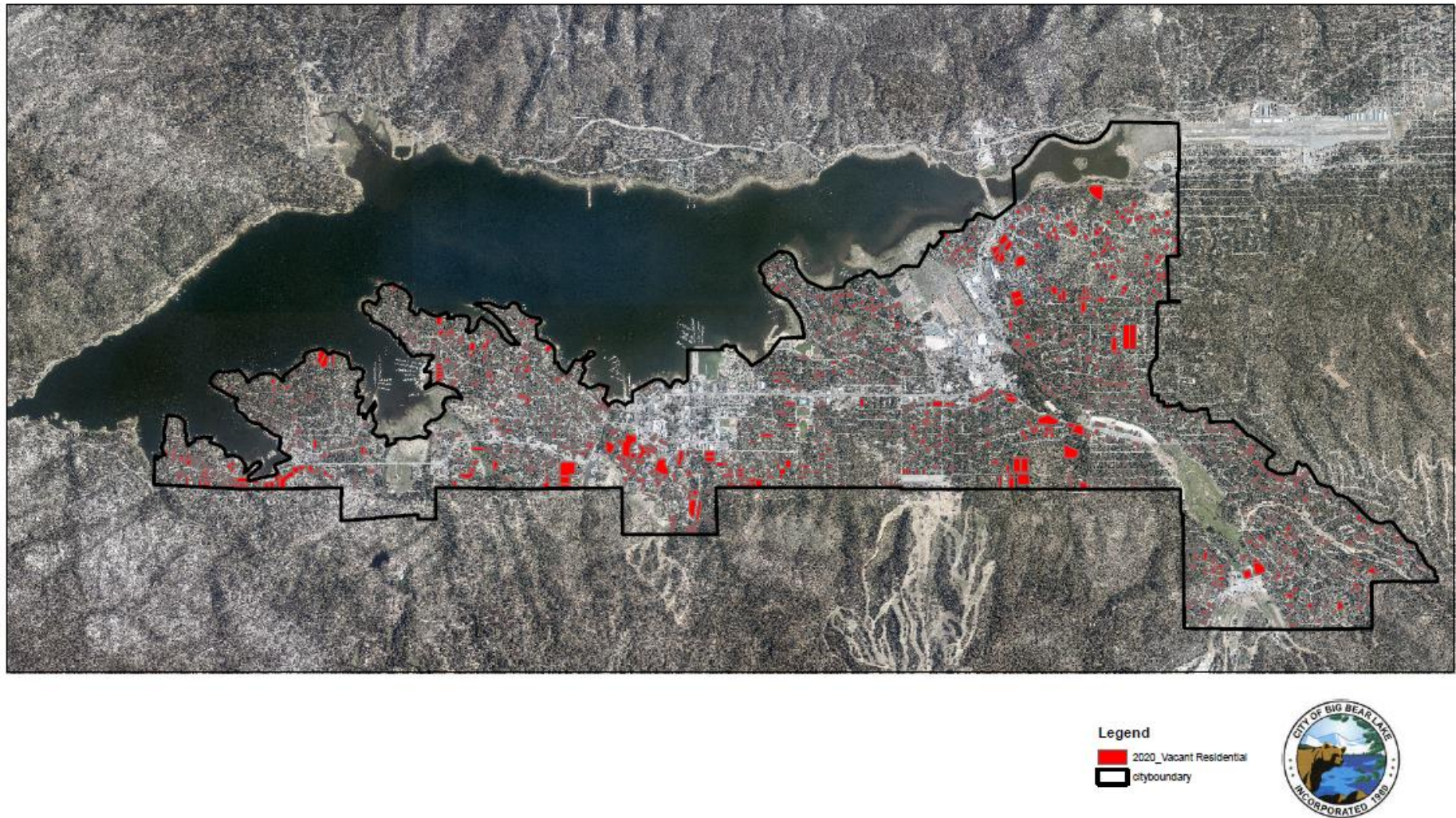
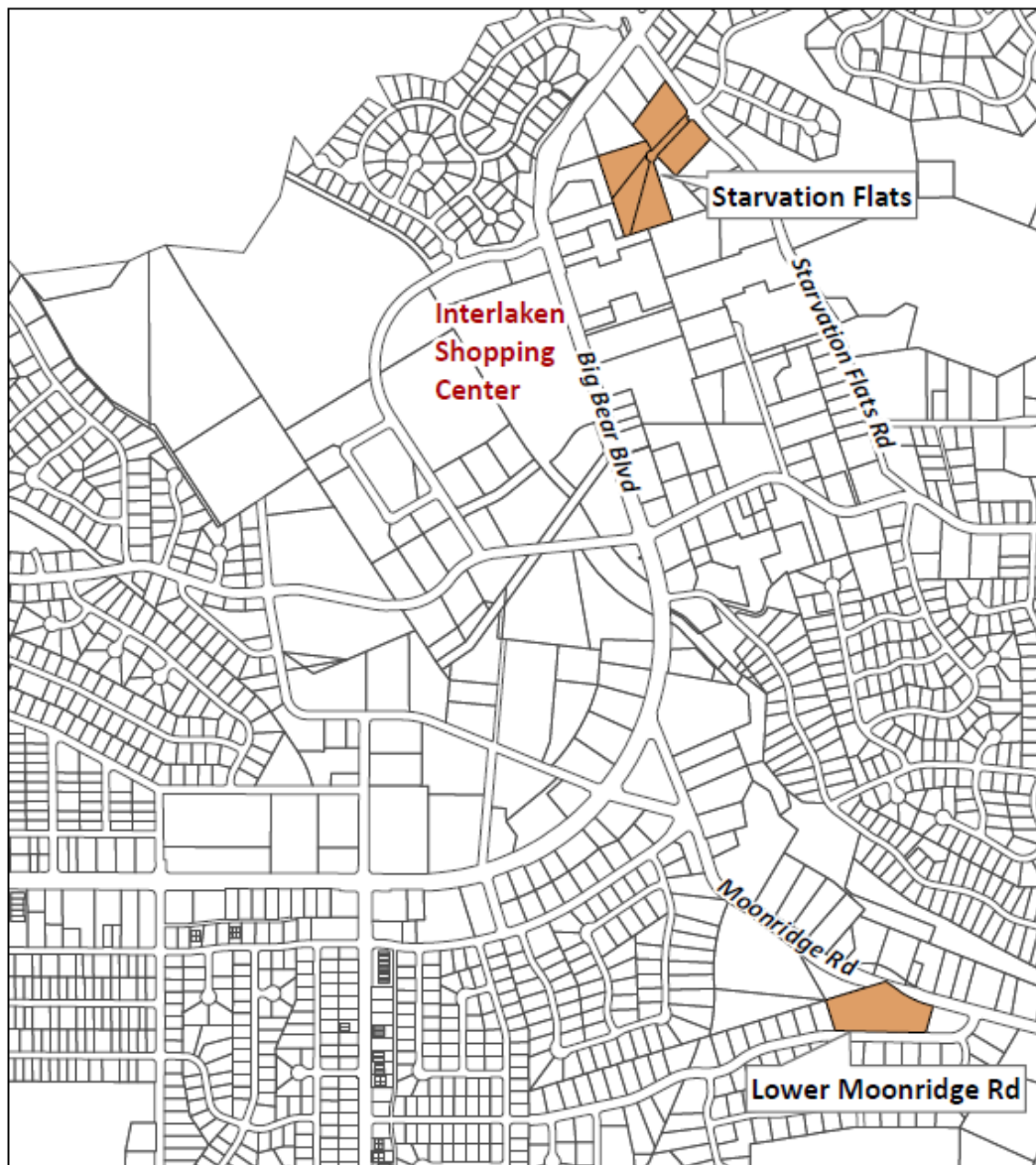


Figure B-2 R-3 Parcels allowing 20 units/acre



Appendix C - Public Participation Summary

Public participation is an important component of the planning process, and this update to the Housing Element has provided residents and other interested parties numerous opportunities for review and comment. Workshops were also advertised online on the City's homepage, in the local newspaper, on the City's social media accounts, and through a series of e-blasts (emails to persons signed up on the City's listserve).

The City created a separate Housing Element webpage (www.citybigbearlake.com/HousingElement) which contains links to drafts, agendas, and meetings. In late 2020, a **Housing Element FAQ** was posted on the City website and Housing Element article was published in **Elevation 6752**, the City's Newsletter.

Housing Element Update Underway, City Focused on Preserving and Expanding Workforce Housing

City staff and consultants are hard at work updating the City's Housing Element, a written plan for the development of new housing units in the City of Big Bear Lake over the next 8 years. According to the State's Regional Housing Needs Assessment (RHNA), the City will need to add a total of 212 new housing units to meet projected demand, with 82, or nearly 39% of the new units targeted for low or very-low income individuals.

As part of the Housing Element update, the City will be focused on new strategies to promote the preservation and development of affordable work force housing in Big Bear Lake. Potential strategies that will be explored include the identification of specific parcels for the development of new multi-family housing units, the potential removal of abandoned and/or deteriorated structures for replacement with new work force housing units (with incentives for targeted investment in these areas), and potential development code amendments specifically aimed at enticing new private development for work force housing in our community, among others.

The preservation and development of new housing for our local work force is expected to be a high priority for the City in the coming months and years, and the City welcomes any and all suggestions from our residents and property owners on how best to achieve these goals. The City also welcomes interest from specific property owners interested in developing affordable, work force housing on your property in the future. Please contact [Susan O'Strander](#), Planning and Inspections Director or [Frank Rush](#), City Manager, to explore ideas.

Public notices (1/8 page display ads) for all Housing Element meetings and public hearings were published in the local newspaper in advance of each meeting, as well as posting the notices on the City's website. Meetings and events were also announced on the City's social media pages. The draft Housing Element was made available for review at City Hall and posted on the City's website.

The following is a list of opportunities for public involvement in the preparation of this Housing Element update.

Planning Commission/City Council Study Session #1	February 17, 2021
Board of Realtors Presentation	April 2, 2021
Planning Commission/City Council Study Session #2	April 20, 2021
City Council meeting	July 19, 2021
Let's Talk Workforce Housing Open House	October 14, 2021
Planning Commission hearing	November 3, 2021
City Council hearing	December 6, 2021

After receiving comments on the draft Housing Element from the State Department of Housing and Community Development, a proposed final Housing Element was prepared and made available for public review prior to adoption by the City Council. Table C-1 provides the list of persons and organizations that were notified of the availability of the revised Housing Element as well as public meeting notices.



City of Big Bear Lake
HOUSING ELEMENT UPDATE
COMMUNITY WORKSHOP

The City of Big Bear Lake invites all interested persons to attend a Community Workshop on the City's 2021-2029 General Plan Housing Element draft update. The meeting will provide an opportunity for all community and housing stakeholders to hear more about the Housing Element update, including its purpose, process, and identification of needs and priorities.

FEBRUARY 17, 2021 at 1:15 PM
HOFERT HALL, CIVIC CENTER
39707 BIG BEAR BLVD.
BIG BEAR LAKE, CA 92315

The City of Big Bear Lake wishes to make all of its public meetings accessible to the public. If you need special assistance to participate in this hearing, please contact the City Clerk's office at (909) 866-5831. Notification 72 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. The in-person workshop will be broadcast live and recorded. To view the workshop, visit www.citybigbearlake.com and click on "View Videos" under View City Council and Planning Commission Meetings Online. For further information please contact the Planning Division at the telephone number or addresses below.

City of Big Bear Lake 39707 Big Bear Blvd. / P.O. Box 10000
Big Bear Lake, CA 92315 / (909) 866-5831
BBLPlan@CityBigBearLake.com

Publish Date: February 3, 2021



City of Big Bear Lake
HOUSING ELEMENT UPDATE
COMMUNITY WORKSHOP

The City of Big Bear Lake invites all interested persons to attend a Community Workshop on the City's 2021-2029 General Plan Housing Element draft update. The meeting will provide an opportunity for all community and housing stakeholders to hear more about the Housing Element update, including its purpose, process, and identification of needs and priorities.

DATE & TIME OF WORKSHOP: TUESDAY, APRIL 20, 2021 at 1:15 PM

PLACE OF WORKSHOP: PERFORMING ARTS CENTER (PAC)
39707 BIG BEAR BLVD.
BIG BEAR LAKE, CA 92315

The City of Big Bear Lake wishes to make all of its public meetings accessible to the public. If you need special assistance to participate in this hearing, please contact the City Clerk's office at (909) 866-5831. Notification 72 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. The in-person workshop will also be broadcast live and recorded. To view the workshop, visit www.citybigbearlake.com and click on "Live/Recorded Meetings" tab. For further information please contact the Planning Division at the telephone number or addresses below.

City of Big Bear Lake 39707 Big Bear Blvd. / P.O. Box 10,000
Big Bear Lake, CA 92315 / (909) 866-5831
BBLPlan@CityBigBearLake.com

Publish Date: Grizzly, April 14, 2021



**Table C-1
Public Notice List**

City of Big Bear Lake Housing Element

Affordable Housing Developers
Big Bear Area Regional Wastewater Agency (BBARWA)
Big Bear Board of Realtors
Big Bear Chamber of Commerce
Big Bear City Community Services District
Big Bear Hummingbird Project, Inc.
Big Bear Municipal Water District (MWD)
Big Bear Lake Fire Protection District
Big Bear Lake Department of Water (DWP)
Big Bear Lake Public Works
Big Bear Valley Contractors Association
Big Bear Valley Recreation and Park District
Big Bear Visitors Center
Bear Valley Community Healthcare District
Bear Valley Community Healthcare District/The MOM Project
Bear Valley Unified School District
Bear Valley Unified School District Student Services
Community Members Requesting Notification
Crossings at Knickerbocker (Affordable Housing)
DOVES of Big Bear Valley, Inc.
Kiwanis Club of Big Bear Valley
Lutheran Social Services of Southern Calif.
Mountain Transit
Mountain Homeless Coalition
Mountain Meadows Senior Housing
Operation Breakthrough
Senior Citizens of Big Bear Valley
Soroptimist International of Big Bear Valley
United States Adaptive Recreation Center, Inc. (USARC)
San Bernardino National Forest Association (SBNFA)
San Bernardino County Sheriff Department (Big Bear Office)
San Manuel Mission Band of Indians
The Lighthouse Project

Appendix D - Affirmatively Furthering Fair Housing

[Assembly Bill \(AB\) 686 requires housing elements to contain an Assessment of Fair Housing \(AFH\) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing \(AFFH\) Final Rule of July 16, 2015.](#)

Under State law, “affirmatively furthering fair housing” means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

There are three parts to this requirement:

1. Include a Program that Affirmatively Furthers Fair Housing and Promotes Housing Opportunities throughout the Community for Protected Classes (applies to housing elements beginning January 1, 2019).
2. Conduct an Assessment of Fair Housing that includes summary of fair housing issues, an analysis of available federal, state, and local data and local knowledge to identify, and an assessment of the contributing factors for the fair housing issues.
3. Prepare the Housing Element land inventory and identification of sites through the lens of affirmatively furthering fair housing.

In compliance with AB 686, the City has completed the following outreach and analysis.

1. Outreach

As discussed in Appendix C, [Public Participation](#), the City held a total of 6 public meetings during the Housing Element update in an effort to include all segments of the community. Meetings included informal workshops in addition to the standard public hearing process. Notices prior to each meeting were sent directly to persons and organizations with expertise in affordable housing, supportive services and fair housing. Interested parties had the opportunity to interact with City staff throughout the Housing Element update process and provide direct feedback regarding fair housing issues.

The City also created a dedicated web page for the Housing Element update where meeting notices and agenda materials, an FAQ, and background information were posted. The City also provided opportunities for interested persons to participate in public meetings remotely, which made it possible for those with disabilities limiting their mobility to participate and comment on the Housing Element regardless of their ability to attend

the meetings in person. A separate webpage was also created to provide links to local, county, and state housing resources and services available for affordable housing, renter assistance, and home ownership.

Over the course of the Housing Element update the City received comments from several persons and organizations. The most common theme in public comments was the need for affordable housing for resort employees and other tourism industry service workers. The issue of housing discrimination was not raised in public comments during the Housing Element update. However, the City was a participating jurisdiction in the 2020-2025 San Bernardino County Analysis of impediments ("AI"), which included extensive analysis of fair housing issues. The AI process included a series of public workshops to identify impediments to fair housing, including a workshop conducted in Big Bear Lake on July 9, 2019. At that workshop, the following issues were identified:

- Affordable, long-term housing is needed. Short-term rentals (i.e., Airbnb properties) are fixed-up and well-kept but long-term rentals are often poor quality and may not be code compliant.
- Housing for seasonal resort workers is also needed. A single-room occupancy property may be an option for seasonal workers.
- Altitude and weather can be physical barriers to living here. It can be more difficult to get around and tends to be auto centric.
- The availability of housing that is modern and wheelchair-accessible is limited. People move down the hill to find bigger homes.
- Apartments that tend to be smaller/have fewer bedrooms could be a barrier for families. Additionally, if support networks are down the hill, transportation and travel time could be a barrier.
- No resources here for people who are homeless. Other public service agencies may include Big Bear Lake in their service area, but you have to go down to the valley to access resources.
- Old subdivision covenants restricted home sales based on race; these are not in use anymore and the homeowners associations that put them in place are defunct.
- Inland Fair Housing and Mediation Board handles fair housing complaints.

2. Assessment of Fair Housing

This section provides an assessment of fair housing issues in Big Bear Lake including fair housing enforcement and outreach capacity, patterns of integration and segregation, racial or ethnic patterns of concentration, disparities in access to opportunities, and disproportionate housing needs, including displacement risk.

The following analysis examines geographic data regarding racial segregation, poverty, persons with disabilities, and areas of opportunity as identified by the TCAC/HCD Opportunity Areas map.

a. Fair Housing Enforcement and Outreach Capacity

The City of Big Bear Lake works cooperatively with Inland Fair Housing and Mediation Board (IFHMB) to provide fair housing and related services to residents. Established in 1980, IFHMB is a nonprofit, public benefit corporation that provides information about fair housing rights under the law, comprehensive housing counseling services, mediation services for the resolution of disputes, and information concerning shared housing opportunities and needs among senior citizens. IFHMB serves as an intermediary to resolve issues related to housing discrimination, homeownership and housing sustainability, rental complaints, and disputes in court, with the goal of empowering individuals and enriching the communities they serve. IFHMB provides services to over 40,000 individuals annually throughout the County of San Bernardino, representing a multiplicity of racial, ethnic, age, and income groups.

Funded primarily with Community Development Block Grant (CDBG) funds, IFHMB provides programs and services focused on eliminating housing discrimination, general housing assistance, and education and outreach activities to residents in the County of San Bernardino as well as residents in the City of Indio and Cathedral City in Riverside County, the City of Pomona in Los Angeles County, and the City of El Centro in Imperial County. The comprehensive Fair Housing Programs includes:

- Community-Based Mediation: IFHMB provides trained mediators to provide education and information regarding rights and responsibilities under the California Landlord-Tenant laws and help to resolve conflicts between landlords and tenants (including mobile homes). IFHMB contracts with San Bernardino County to provide mediation in small claims and unlawful detainer lawsuits in County courts.

- Education/Outreach: IFHMB provides education and outreach services to landlords and tenants, Realtors, newspapers, service organizations, schools, persons with Limited English Proficiency, and others interested in learning about fair housing laws. IFHMB also provides HUD-certified counseling to homeowners who are delinquent on FHA loans or seniors interested in reverse equity mortgage loan programs. Fair housing workshops and newsletters are also provided on a quarterly basis.
- Senior Services: IFHMB actively and successfully mediates conflicts between seniors and Social Security, Medi-Cal, utility companies, collection agencies, neighbors, and others. IFHMB also provides a Care Referral Service, offers help in filing for HEAP and Homeowner/Renter Assistance, and maintains a list of senior housing and care homes.
- Alternative Dispute Resolution: The California Dispute Resolution Programs Act of 1986 provides the authority for mediation in the court system. Inland Fair Housing and Mediation Board has a contract with the County of San Bernardino to provide mediation in civil, family, probate, small claims, and unlawful detainer lawsuits in all of the courts in San Bernardino County.
- Mobile Home Mediation: IFHMBs mediators are trained to handle the specialized problems based on the Mobile Home Residency Law (MRL) that reflects the dual ownership and unique lifestyle of mobile home communities. They provide education and information to residents and parks about the MRL, as well as provide information to both sides when fair housing issues are presented, and when requested serve as neutral third parties to facilitate resolution of conflicts.

IFHMB responds to discrimination inquiries and complaints in an expedient manner, relying on over 30 years of experience in the industry. Determining whether a client is inquiring regarding a fair housing discrimination problem or a non-discrimination landlord/tenant or other problem can be difficult. Often what may appear at first to be a simple landlord/tenant dispute turns out to be a situation where a landlord has violated one or more fair housing laws. While many of the cases IFHMB are presented with no longer involve a discriminatory policy, such as "No Hispanics need apply," many cases involve a discriminatory application of a facially neutral policy, such as different eviction timelines for minorities.

IFHMB investigates allegations of discrimination based on a person's status as a member of one of the State or Federal protected categories, which include: Race, Color, Religion, National Origin, Sex, Familial Status, Disability, Marital Status, Sexual Orientation, Ancestry,

Age, Source of Income, and Arbitrary Characteristics. Race, Color, Religion, National Origin, Sex, Familial Status, and Disability are the categories protected by the federal Fair Housing Act. The State of California provides protection from discrimination based on all seven of the federal protected categories and has added Marital Status, Sexual Orientation, Ancestry, Age, Source of Income and Arbitrary Characteristics as additional protected classes under state law.

Once a fair housing complaint is received, IFHMB educates the complainant of their rights and responsibilities under the state and federal fair housing laws. Further investigation may then be conducted depending on the nature of the complaint and the suitability of the complaint to investigation.

IFHMB uses government-regulated testing methodologies to enforce, support, and conduct fair housing investigations. A housing discrimination complaint can be investigated through testing, the gathering of witness statements, and through research surveys. Based on the details provided by the complainant, IFHMB will either investigate the complaint or advise the complainant of their other options, which include the following: conciliation, filing a complaint with the Department of Housing and Urban Development (HUD) or with California's Department of Fair Employment and Housing (DFEH), hiring a private attorney, or possibly, a referral to such an attorney, or filing a complaint with the Department of Justice (DOJ).

The Office of Fair Housing and Employment (OFHE) is the federal agency responsible for investigating housing discrimination complaints filed with HUD. HUD annually compiles data on housing discrimination complaints from OFHE and Federal Housing Assistance Programs (FHAP) which are state and local government agencies that enforce fair housing laws. OFHE reports identify the types of complaints, any fair housing impediments, OFHE's progress in addressing the complaints, and HUD's efforts to promote equal housing choice.

According to OFHE data for 2013-2021, a total of 8 fair housing complaints were reported in Big Bear Lake, of which the most commonly reported basis (3 complaints) was disability. The bases for the other 5 complaints were not identified.

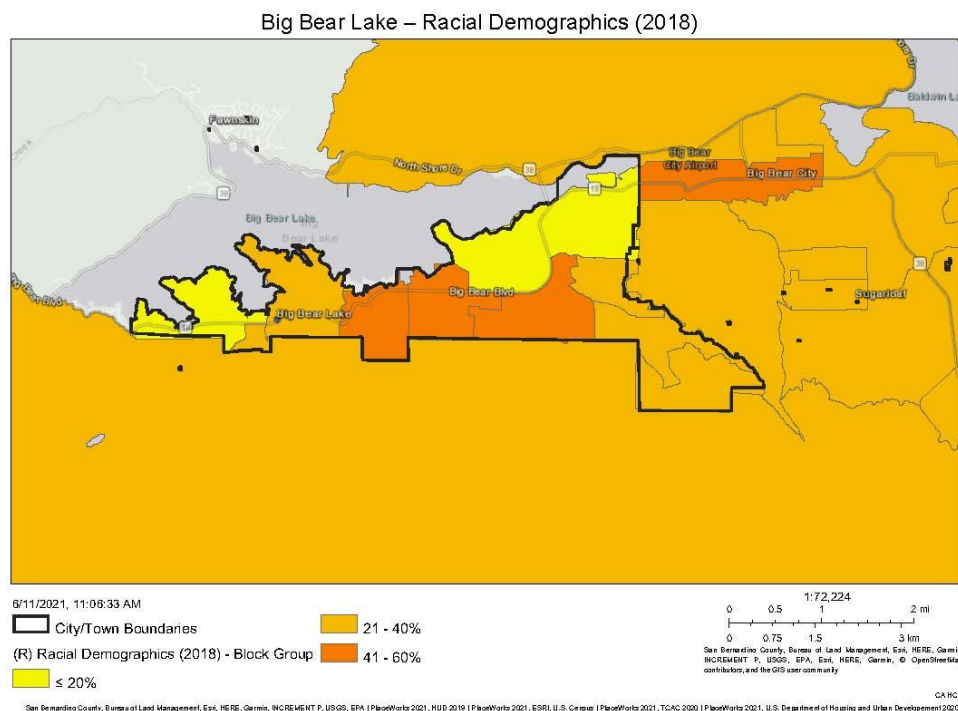
The Constraints section of this Housing Element describes ways that the City works to address potential impediments to fair housing choice. As noted in Program H5.1 of the Housing Plan, the City intends to continue to work cooperatively with the IFHMB to implement fair housing goals.

3. Patterns of Integration and Segregation

a. Racial segregation ~~Race and Ethnicity.~~

As seen Figure D-1 in Figure D-1, Figure D-1 the percentage of non-white population in some portions of Big Bear Lake is similar to adjacent areas, although some areas have either higher or lower percentages. The percentage of non-white population in Big Bear Lake is lowest (less than 20%) in the northeastern and northwestern portions of the city and highest (41-60%) in the central portion of the city. ~~This map does not indicate any patterns of racial/ethnic concentration or discrimination in the city, particularly when taken in context with Figure Figure V-2, Racially/Ethnically Concentrated Areas of Poverty.~~

Figure D-1 Racial Demographics



Sites Inventory

RHNA sites have a relatively equal distribution across the City and are located in all areas that represent different shares of non-white populations. There are no concentrations of sites in any particular block group, therefore the low degree of segregation by race/ethnicity present in the City is not not exacerbated.

~~[insert]~~ Regional data for the purposes of this AFFH analysis is obtained from the 2021 *Regional Assessment of Fair Housing* (Regional AFH), produced on behalf of the San Bernardino County Transportation Authority. This report is incorporated by reference and all regional data and figures in this analysis are attributed to the Regional AFH. The Regional AFH includes a high-level analysis of the fair housing issues in San Bernardino County (County) and each subregion of the County, which includes the East Valley, West Valley, High Desert, Morongo Basin, North Desert, and Mountain subregions as seen in Figure D-2~~Figure D-2~~. The City of Big Bear Lake is within the Mountain Subregion, and this is the area that will be used to compare the City's fair housing patterns to the County. The use of subregions is essential to adequately assess a county as geographically large and diverse as San Bernardino County.

This map of San Bernardino County, California, illustrates its subregions and major transportation routes. The subregions are defined by black outlines: the **High Desert** in the north-central area, the **Mountain** region in the south-central area (further divided into **Valley West** and **Valley East**), the **North Desert** in the northeast, and the **Morongo Basin** in the southeast. Major roads are shown in orange, including Interstate 5 (I-5), Interstate 10 (I-10), Interstate 15 (I-15), Interstate 210 (I-210), and State Routes 60, 67, 78, 91, 94, 138, 140, 148, 161, 215, 78, 91, 138, 140, 148, 161, 215, 78, 91, 138, 140, 148, 161, 215. Key cities and towns are marked with small circles, including Adelanto, Hesperia, San Bernardino, Fontana, Chino, Ontario, Barstow, Apple Valley, Big Bear Lake, Twentynine Palms, Yucca Valley, Needles, and Mountain Pass. A scale bar at the bottom left indicates distances from 0 to 50 miles. A north arrow is located at the bottom center. The map is credited to Esri, GEBCO, DeLorme, and NaturalVue.

As shown in [Table D-1](#), the Mountain Subregion has seen a decrease in the White, non-Hispanic, Black, non-Hispanic, and Native Hawaiian and Other Pacific Islander, non-Hispanic groups, and an increase in the American Indian and Alaskan Native, Non-Hispanic, some other race alone, non-Hispanic, two or more race, non-Hispanic, the Hispanic of any race groups.

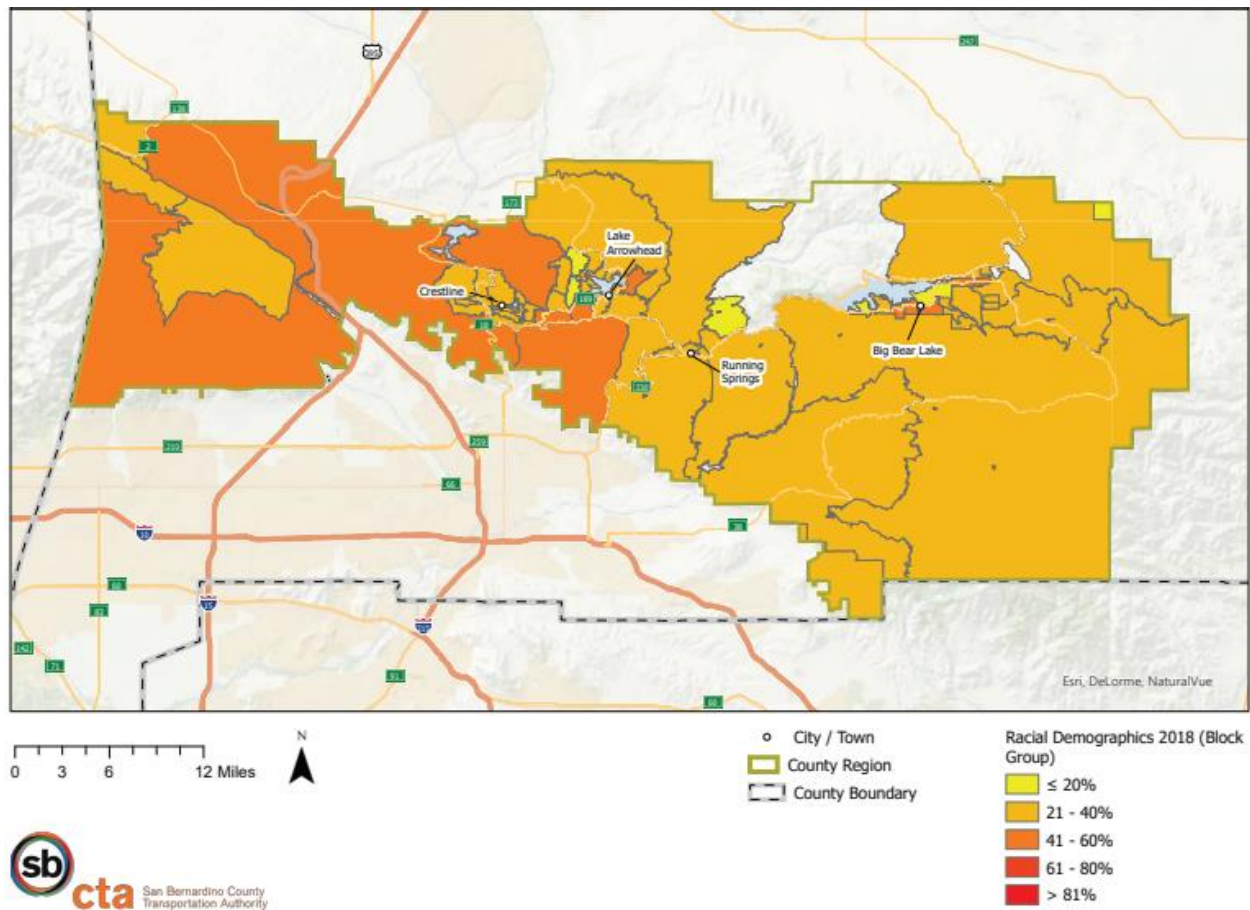
Table D-1 Subregional Race/Ethnicity

	Year	White, non-Hispanic	Black, non-Hispanic	American Indian and Alaskan Native, non-Hispanic	Asian, non-Hispanic	Native Hawaiian and Other Pacific Islander, non-Hispanic	Some other race alone, non-Hispanic	Two or more race, non-Hispanic	Hispanic (any race)
High Desert	2010	164,115	38,928	2,509	10,489	1,305	1,106	8,913	153,353
	2019	142,422	41,121	2,049	10,782	1,045	413	11,440	206,734
	% Change	-13%	6%	-18%	3%	-20%	-63%	28%	35%
Morongo Basin	2010	53,455	2,699	1,222	1,455	308	42	1,678	11,339
	2019	45,492	4,209	552	1,630	961	181	2,554	15,309
	% Change	-15%	56%	-55%	12%	212%	331%	52%	35%
Mountain	2010	38,432	802	350	646	115	0	494	9,854
	2019	36,400	665	371	1,066	92	43	1,306	11,341
	% Change	-5%	-17%	6%	65%	-20%	N/A	164%	15%
North Desert	2010	20,682	2,011	783	741	196	4	630	8,904
	2019	20,444	2,621	740	1,420	19	111	1,511	9,623
	% Change	-1%	30%	-5%	92%	-90%	2675%	140%	8%
East Valley	2010	218,919	86,395	2,238	43,985	2,238	2,411	14,314	488,516
	2019	187,821	79,498	1,964	45,643	2,432	1,758	18,116	564,302
	% Change	-14%	-8%	-12%	4%	9%	-27%	27%	16%
West Valley	2010	199,689	39,657	1,308	63,027	980	2,152	14,040	288,172
	2019	179,281	38,949	1,950	88,628	1,629	1,142	17,777	333,050
	% Change	-10%	-2%	49%	41%	66%	-47%	27%	16%
County	2010	695,292	170,492	7,821	120,343	5,417	5,715	40,069	960,138
	2019	613,066	169,340	7,783	150,165	6,160	3,624	53,019	1,145,874
	% Change	-12%	-1%	0%	25%	14%	-37%	32%	19%

Source: American Community Survey, 2010 and 2019 5-Year Estimates; U.S. Census Bureau, Table DP05.

The Mountain subregional data is in line with the dispersion of non-white residents of Big Bear Lake where no census block group exceeds 60% non-white. Additionally, as shown in [Figure D-3](#), Big Bear Lake and the immediately surrounding areas are more diverse than the Mountain Subregion at large.

Figure D-3 Racial Demographics 2018 - Mountain Subregion



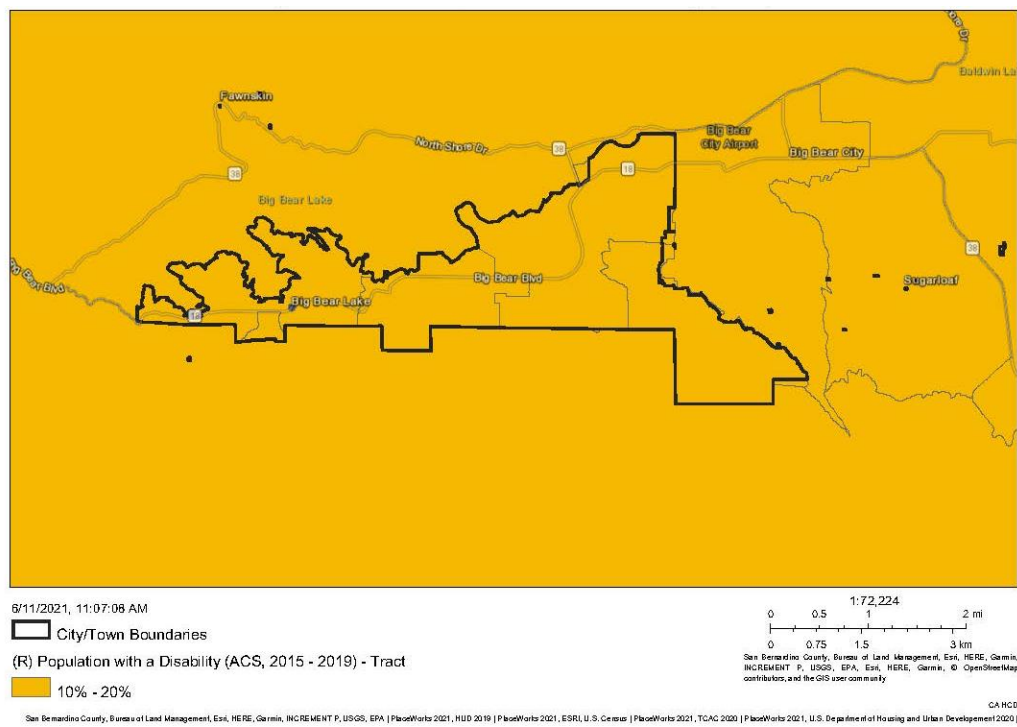
b. Persons with Disabilities

The incidence of disabilities in Big Bear Lake is similar to the adjacent areas. As shown in Figure D-4, the percentage of residents reporting a disability is 10% to 20% in all areas of the city. There appears to be no significant geographic difference in disability rates.

Additional data regarding the number of people affected by disabilities in Big Bear Lake are provided in Section III.E.1 of the Housing Needs Assessment. Some individuals may experience more than one type of disability, and some disability types are not recorded for children below a certain age. The California Department of Developmental Services (DDS) estimates that there are approximately 36 persons with developmental disabilities within the zip code (92314) for the City of Big Bear Lake.

The housing needs of persons with disabilities vary depending on the type of disability but generally include accessible and affordable housing, and access to supportive services. More severely disabled individuals may require a group living environment where supervision is provided, and the most severely affected individuals may require an institutional environment where medical care and physical therapy are provided. The City of Big Bear Lake facilitates housing for persons with disabilities through its Reasonable Accommodation procedures and regulations to encourage production of supportive housing.

Figure D-4 Population with a Disability – Big Bear Lake



Sites Inventory

The RHNA sites have an equal distribution across the City, and Big Bear Lake is homogenous with regard to the geographic dispersion of individuals with disabilities. Therefore, there are no concentrations of sites in any particular census tracts with a disproportionate share of disabled persons.

Regional Comparison (SBCTA)

Table D-2 shows a disability rate of 16% for the Mountain Subregion. This is consistent with the 10%-20% disability rate of the entire City of Big Bear Lake.

Table D-2 Subregional Disability Status

Area	Year	Total Population	Persons with Disability	Percent of Population with Disability	Hearing Difficulty	Vision Difficulty	Cognitive Disability	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
High Desert	2012	386,730	50,578	13.08%	13,774	10,877	19,083	28,190	11,639	17,772
	2019	411,202	54,719	13.31%	14,504	11,047	20,901	29,949	13,123	20,707
	Change	6%	8%	--	5%	2%	10%	6%	13%	17%
Morongo Basin	2012	61,303	10,773	17.57%	3,271	2,135	4,046	6,103	2,579	4,261
	2019	63,855	13,021	20.39%	3,299	2,506	4,752	7,613	3,531	4,976
	Change	4%	21%	--	1%	17%	17%	25%	37%	17%
Mountain	2012	52,770	6,165	11.68%	2,022	1,148	2,347	3,575	1,527	1,993
	2019	51,069	7,182	14.06%	2,162	1,108	2,254	4,205	1,840	2,626
	Change	-3%	16%	--	7%	-3%	-4%	18%	20%	32%
North Desert	2012	31,049	4,393	14.15%	1,198	773	1,560	2,781	927	1,640
	2019	33,062	4,335	13.11%	1,284	862	1,362	2,432	725	1,439
	Change	6%	-1%	--	7%	12%	-13%	-13%	-22%	-12%
East Valley	2012	860,254	91,170	10.60%	21,532	18,167	37,925	47,834	20,731	36,532
	2019	894,055	94,381	10.56%	22,764	18,601	39,307	49,695	19,642	35,955
	Change	4%	4%	--	6%	2%	4%	4%	-5%	-2%
West Valley	2012	609,274	51,067	8.38%	12,703	9,764	18,553	26,550	11,731	19,164
	2019	645,811	57,006	8.83%	16,009	11,037	19,980	29,021	11,747	20,717
	Change	6%	12%	--	26%	13%	8%	9%	0%	8%
County	2012	2,001,380	214,146	10.70%	54,500	42,864	83,514	115,033	49,134	81,362
	2019	2,099,054	230,644	10.99%	60,022	45,431	88,556	122,915	50,608	86,420
	Change	5%	8%	--	10%	6%	6%	7%	3%	6%

Source: American Community Survey 5-Year Estimates, 2012 and 2019; U.S. Census Bureau, Table S1810.

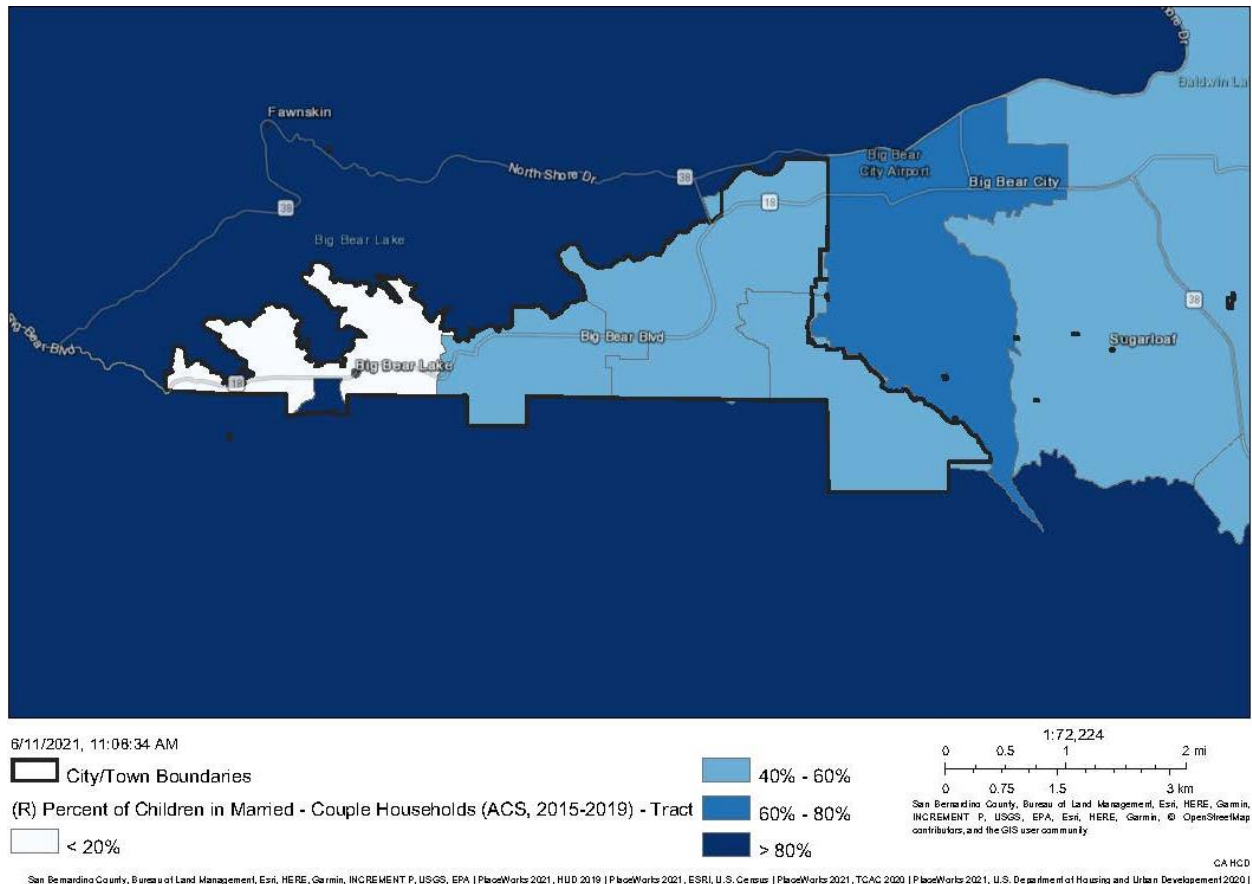
a-c. Familial Status

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of households. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns.

Single-parent households are also protected by fair housing law. Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. As discussed in the Housing Needs Assessment, 15.2% of Big Bear Lake households are female-headed, 9.4% are female-headed with children, and 1.9% are female-headed and with children under 6. Figure D-5Figure D-5 shows the percentage of children living in married couple households in Big Bear Lake. In the western portion of the city, less than 20% of children are living in married couple households while in the central and eastern portions of the city 40-60% of children are living in married couple households.

Figure D-5

Percent of Children in Married-Couple Households – Big Bear Lake



Sites Inventory

The RHNA sites have an equal distribution across the City. The City's western portion, with a lower percentage of children in married households, and the eastern portion, with a higher prevalence of children living in married households, both contain available housing sites. There are no concentrations of sites in any particular census tract, therefore any segregation by familial status present in the City is not exacerbated.

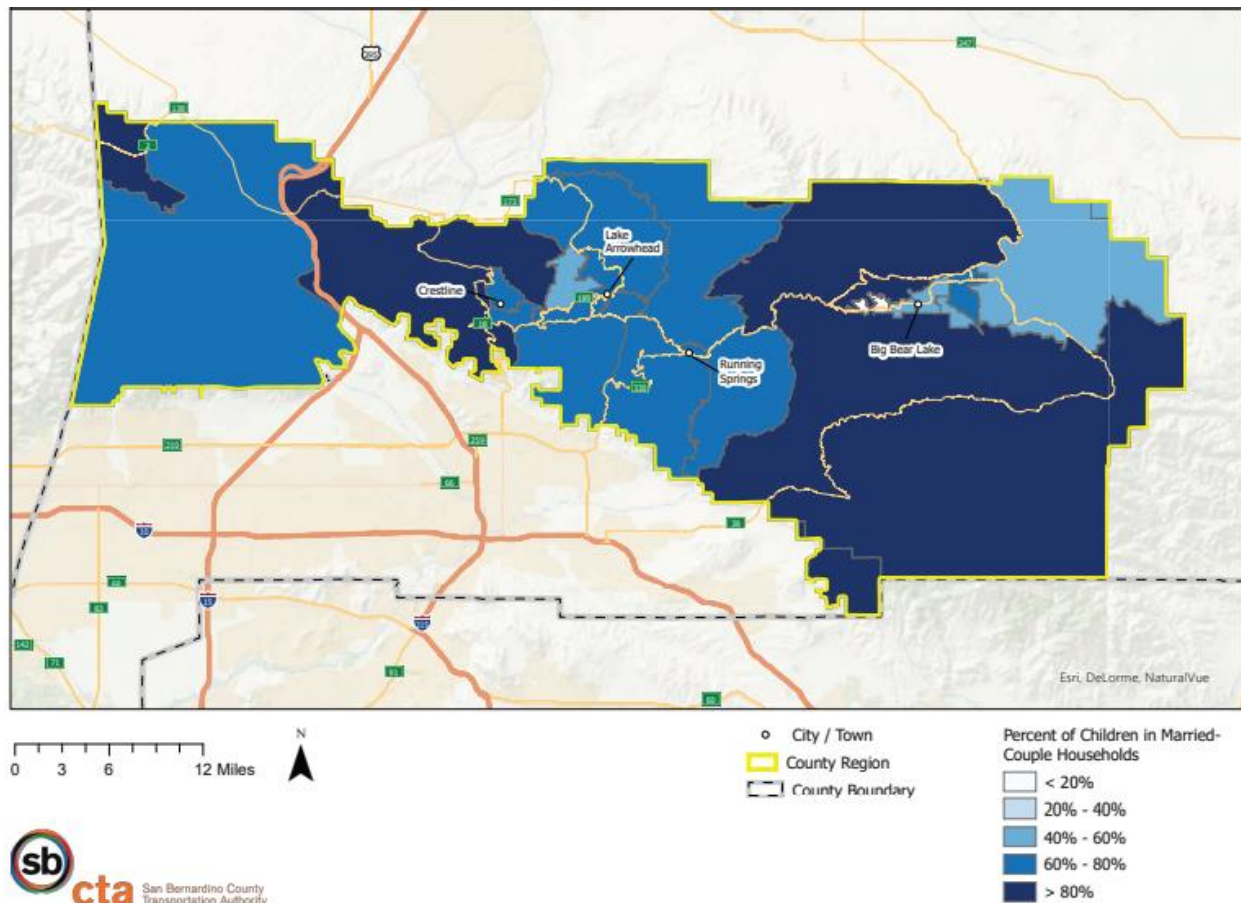
Regional Comparison (SBCTA)

Figure D-6 shows that the majority of the Subregion has over 60 percent of children living in married-couple households. Two large swaths of the region have over 80 percent of children in married-couple households. The northeastern most portion of the Subregion ranks lower with 40 to 60 percent of children in married-couple households. Big Bear Lake

[is part of this northeastern most portion and ranks similarly, aside from the western portion of the City that has less than 20 percent of children living in married-couples households.](#)

Figure D-6

Percent of Children in Married-Couple Households – Mountain Subregion

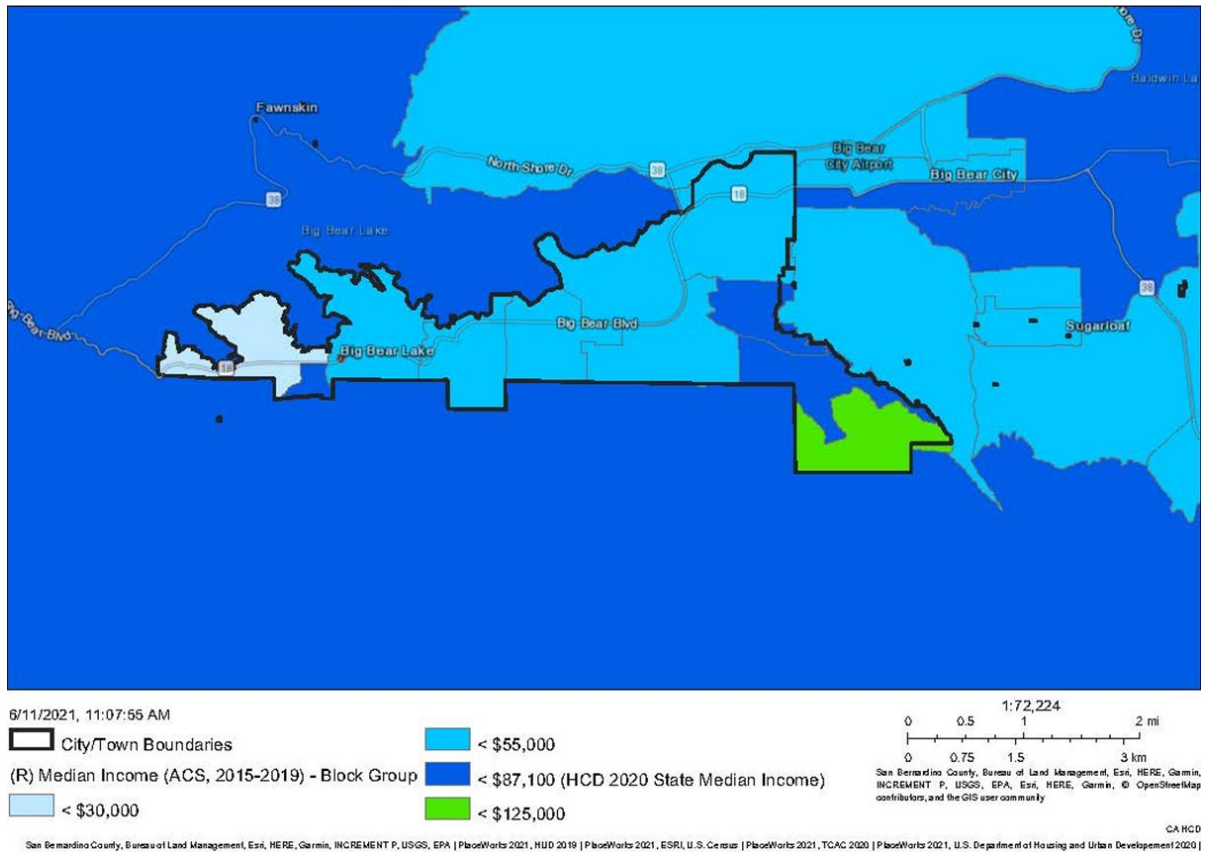


d. Income

[Income is an important aspect in understanding patterns of segregation. Figure D-7 shows that median incomes in Big Bear Lake are lowest in the western portion of the city. Lower incomes also appear to correlate with housing problems such as overcrowding and overpayment.](#)

[To address the housing challenges faced by lower-income residents, the Housing Plan includes several programs that provide financial assistance, encourage construction of work force and affordable housing, and address issues of discrimination.](#)

Figure D-7 Median Income – Big Bear Lake



Sites Inventory

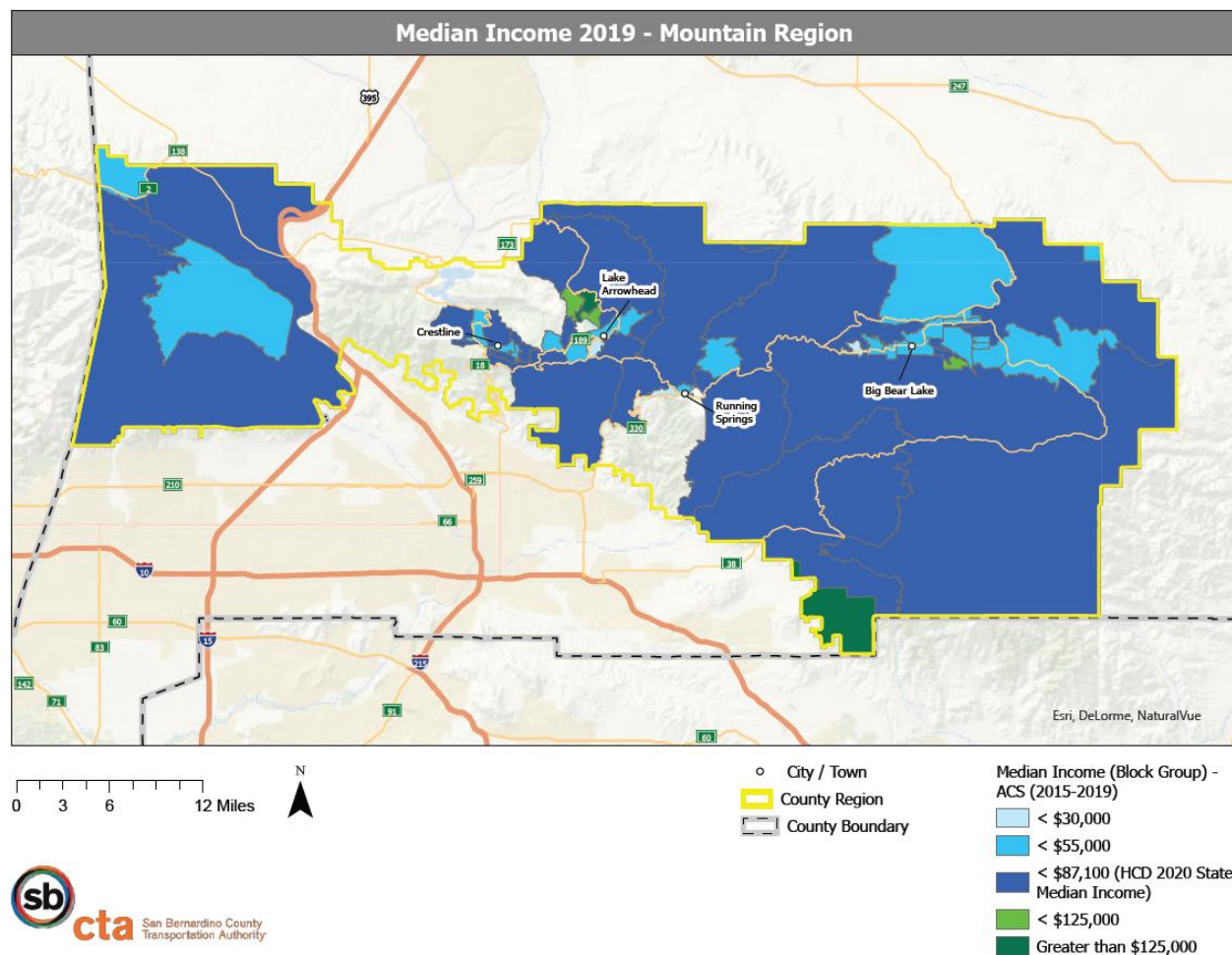
When analyzing median income at the census block group level, there is general trend of increasing median income from east to west. Sites are equally distributed throughout the City, including the westernmost area with the lowest median income and the southeast corner that has the highest median income. There is no concentration of sites in any particular block group regardless of income category and will not further increase any low degree of segregation by income that currently exists in the City.

Regional Comparison

Figure D-8 Median Income (2019) – Mountain Subregion

Figure D-8 shows a median income of \$58,680 as of 2019 for the Mountain Subregion. This is higher than much of the City of Big Bear Lake. This can be partially attributed to the fact Big Bear Lake is a resort town with the primary local industry being in the service and hospitality sectors which tend to yield lower incomes.

Figure D-8 Median Income (2019) – Mountain Subregion

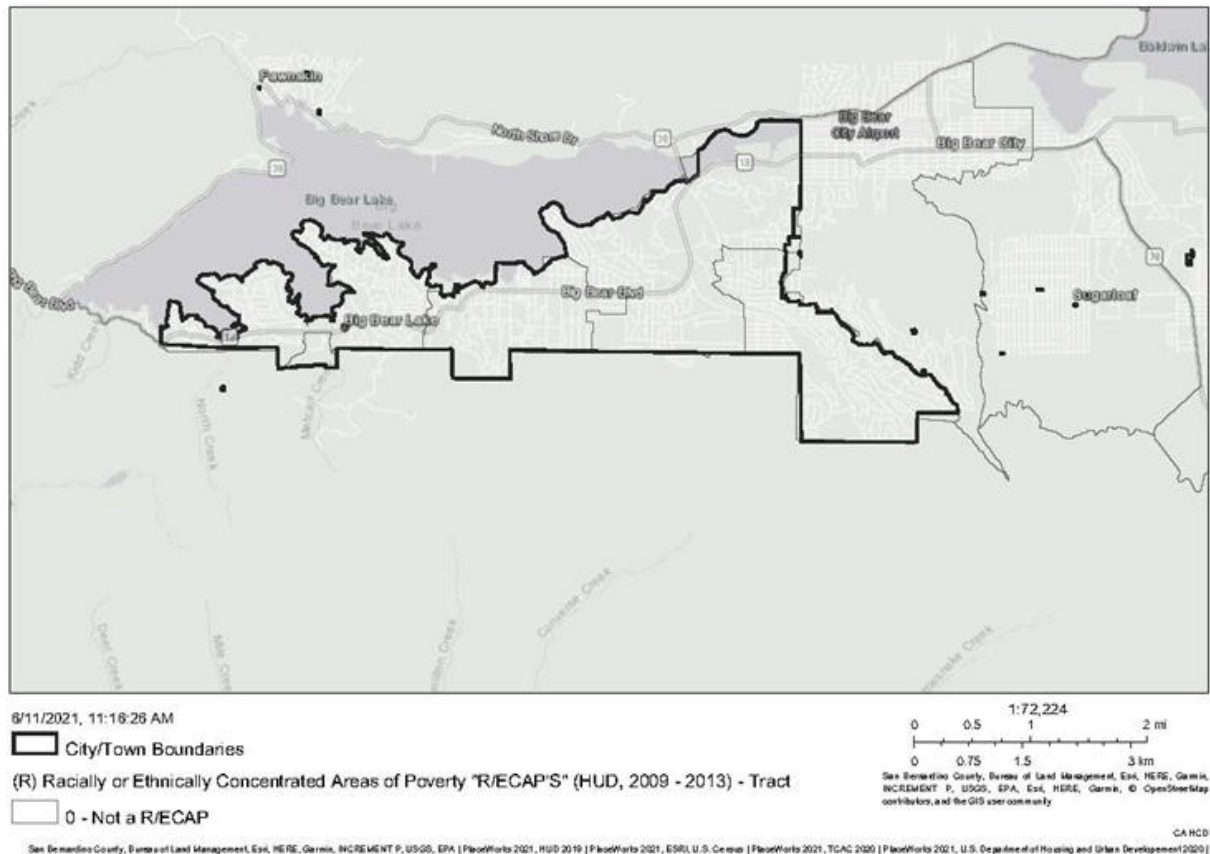


4. Racially/Ethnically Concentrated Areas of Poverty (R/ECAP).

a. Racially Concentrated Areas of Poverty

A racially or ethnically concentrated area of poverty (R/ECAPs) is defined by HUD as areas in which 50 percent or more of the population identifies as non-White and 40 percent or more of individuals are living below the poverty line. As shown in Figure D-9, there are no R/ECAPs in Big Bear Lake.

Figure D-9 Racially or Ethnically Concentrated Areas of Poverty “R/ECAP’S” (2013)



Sites Inventory

There are no R/ECAPs in the City or the surrounding area. The sites are not anticipated to contribute to any conditions that would cause a R/ECAP to occur.

Regional Comparison

There are no R/ECAPs in the Mountain Subregion of San Bernardino County.

b. Racially Concentrated Areas of Affluence

According to the Housing and Community Development AFFH Guidance Memo, "segregation is a continuum, with polarity between race, poverty, and affluence, which can be a direct product of the same policies and practices." Therefore, both sides of the continuum must be examined. While HCD does not provide a standard definition for RCAAs and the HCD Data Viewer does not currently provide RCAA maps, available data regarding the percentage White population and median household income can provide insight into racially concentrated areas of affluence.

Table D- compares the median household incomes of White/non-Hispanic residents in Big Bear Lake and San Bernardino County as a whole to the median incomes for the total population of the city and county. This table shows that in Big Bear Lake, the median income for non-Hispanic White households is about 9% higher than for the eCity's population as a whole. Countywide, the median income for non-Hispanic White households is about 13% higher than for the population as a whole. These data suggest that there is less racial concentration of affluence in Big Bear Lake than in San Bernardino County as a whole.

Table D-3
Median Household Income by Race – Big Bear Lake and San Bernardino County

<u>Median Household Income</u>	<u>Big Bear Lake</u>	<u>San Bernardino County</u>
<u>White Alone (not Hispanic)</u>	<u>\$60,000</u>	<u>\$71,910</u>
<u>All Households</u>	<u>\$54,896</u>	<u>\$63,362</u>

Source: U.S. Census ACS 2015-2019
B19013 (all)
B19013H (white alone, not Hispanic)

Regional Comparison

The Regional AFH identified one RCAA in the Mountain Subregion. This RCAA is a census tract west of Yucaipa and at the southern border of the County as shown in Figure D-8
Median Income (2019) – Mountain Subregion

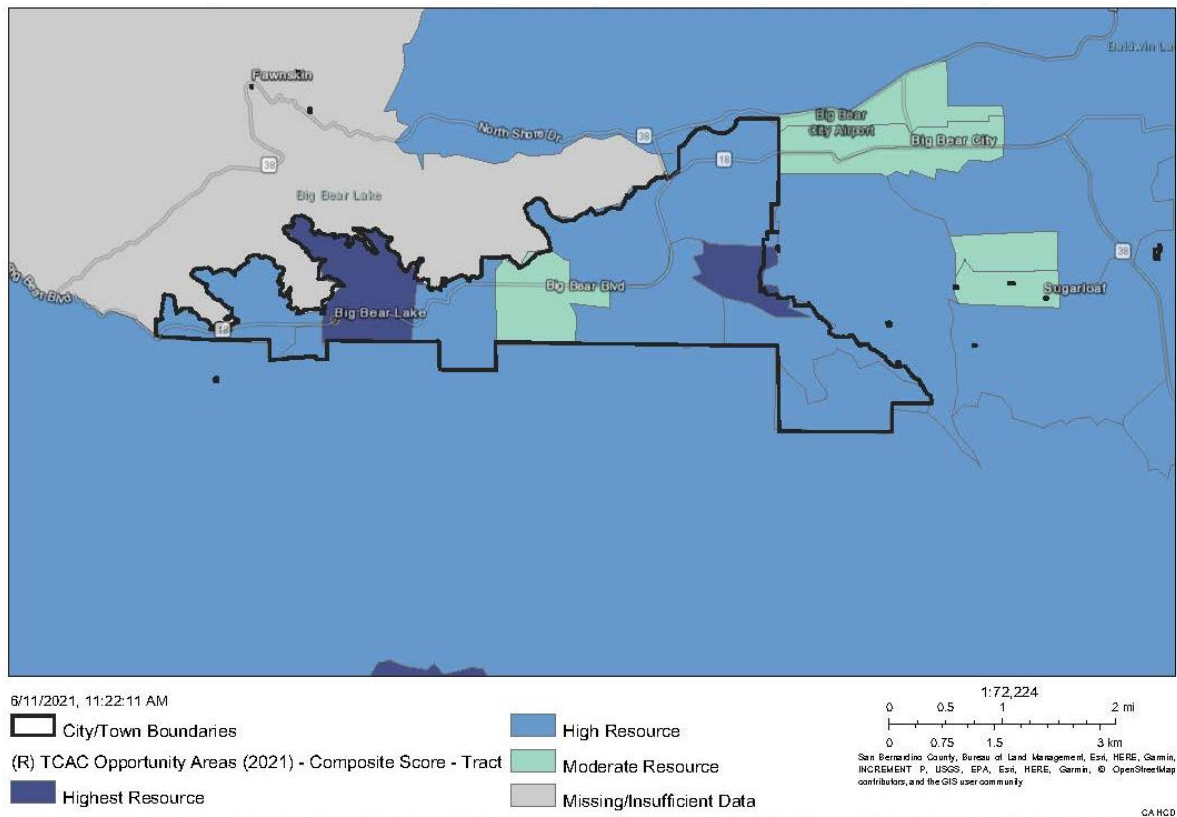
~~Figure D-8 Median Income (2019) – Mountain Subregion.~~ This RCAA is considerably distant from Big Bear Lake.

4.5. Disparities in Access to Opportunity

a. Overview

California housing law requires cities to analyze disparities in access to opportunity as part of the fair housing assessment. The California Tax Allocation Committee (TCAC) and the California Department of Housing and Community Development (HCD) have developed maps showing access to various types of opportunities such as education, economic, and environmental indicators.

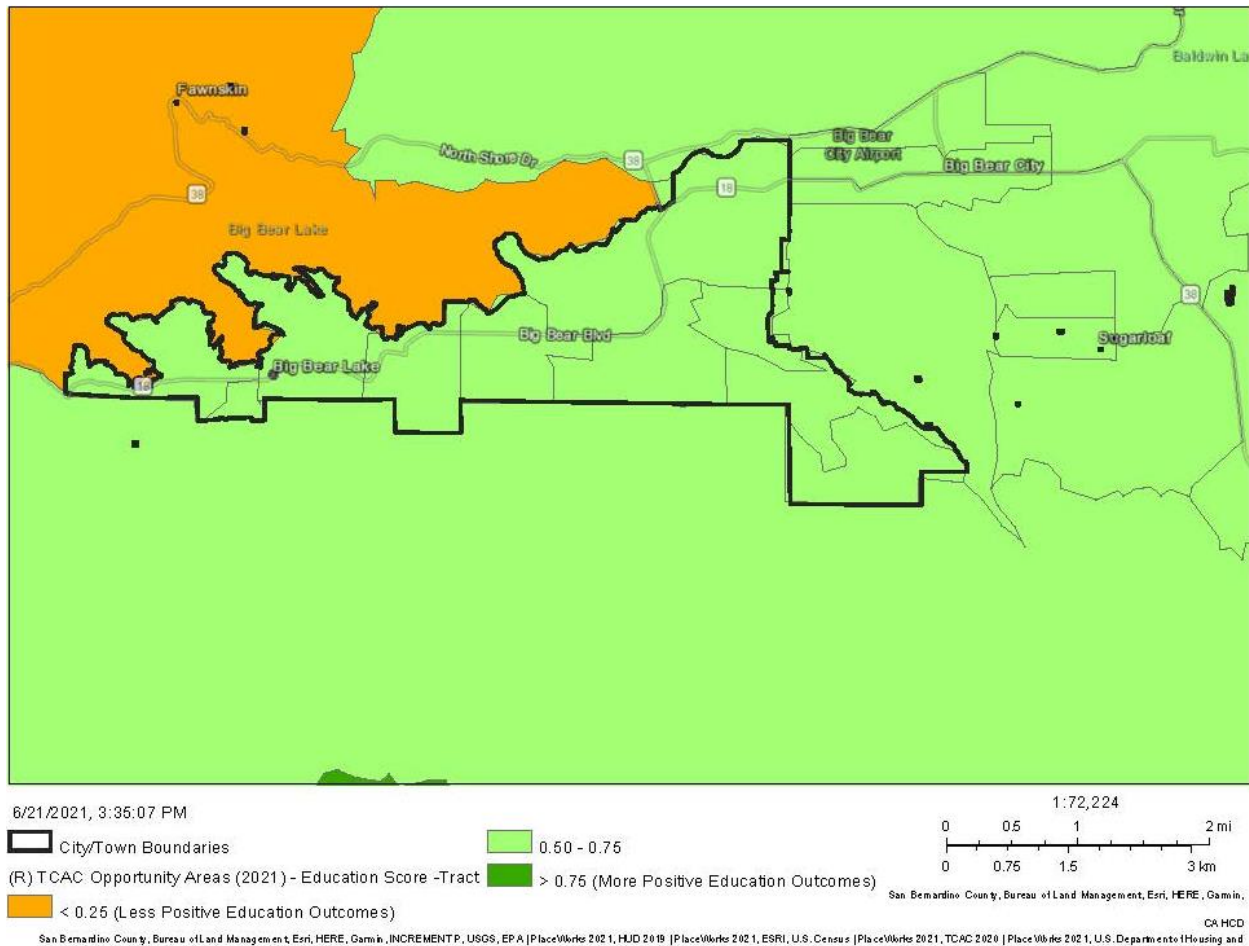
Figure D-10 TCAC Opportunity Areas Composite Score - Big Bear Lake



b. Educational Opportunity

Educational opportunity scores for Big Bear Lake are shown in Figure D-11. As shown in this map, TCAC educational opportunity scores are consistent throughout the city at 0.50 to 0.75.

Figure D-11 TCAC Educational Opportunity Areas – Big Bear Lake



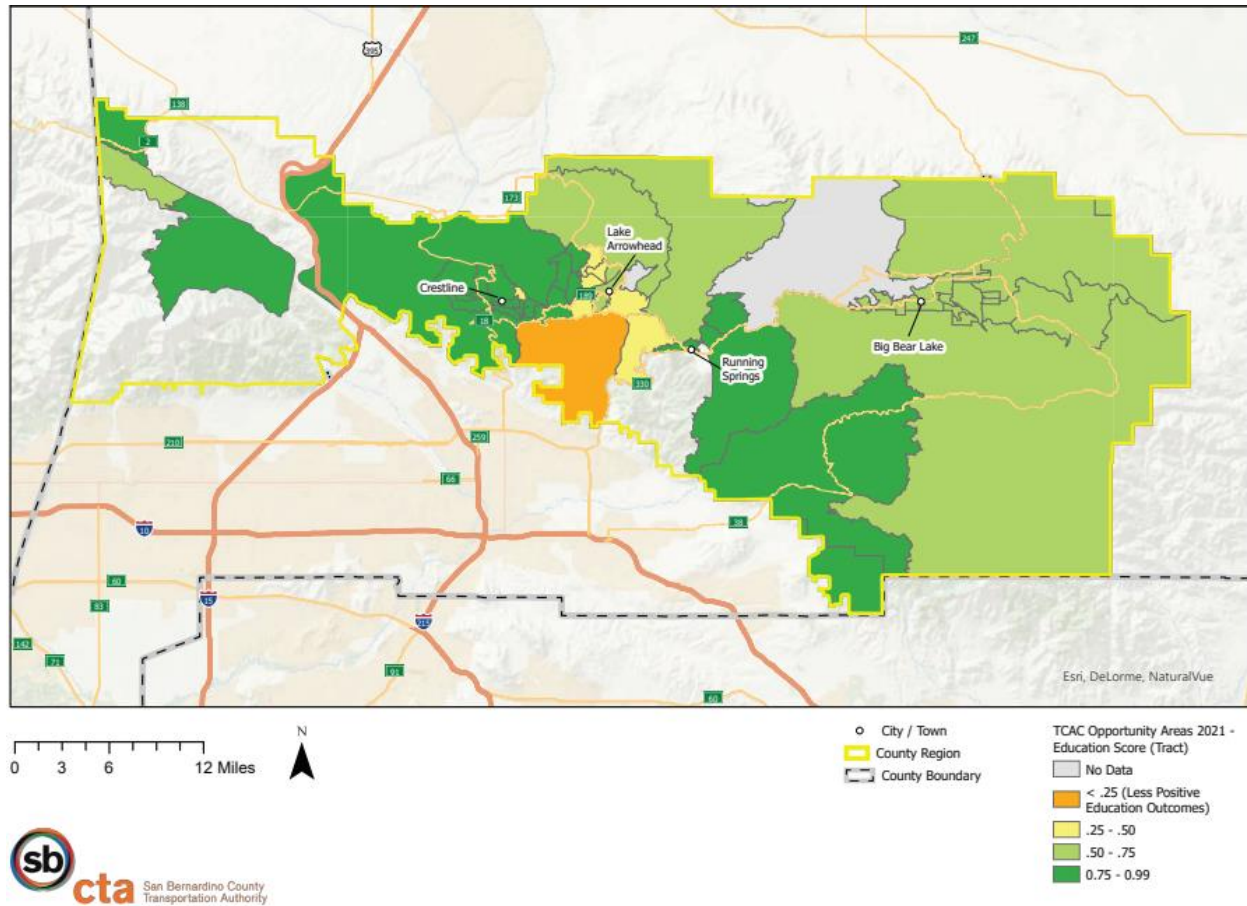
Sites Inventory

The RHNA sites have an equal distribution across the City, and Big Bear is homogenous with regard to its TCAC educational opportunity scores. Therefore, sites have equal access to educational opportunity areas at the census tract level and are not concentrated in any particular census tracts with low educational opportunity scores.

Regional Comparison

Figure D-12 shows much of the Mountain Subregion falling within the 0.50 – 0.75 score range with higher scores located in areas closer in proximity to the West Valley Subregion.

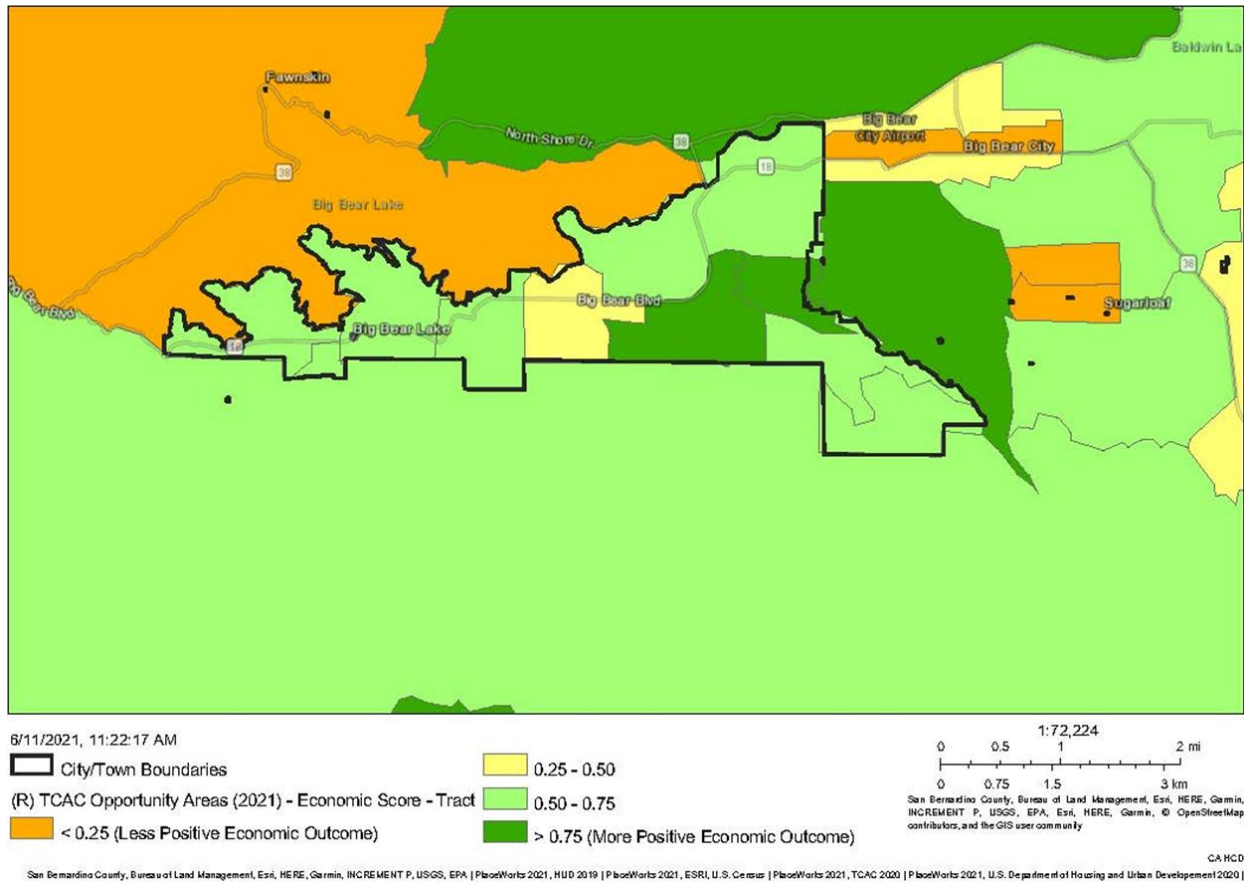
Figure D-12 TCAC Educational Opportunity Areas – Mountain Subregion



c. Economic Opportunity

Figure D-13 [shows economic opportunity areas in Big Bear Lake as determined by TCAC. As seen in this map, the lowest economic opportunity scores \(0.25-0.50\) are found in the central portion of the city while the highest scores \(>0.75\) are found in areas to the southeast.](#)

Figure D-13 TCAC Economic Opportunity Areas – Big Bear Lake



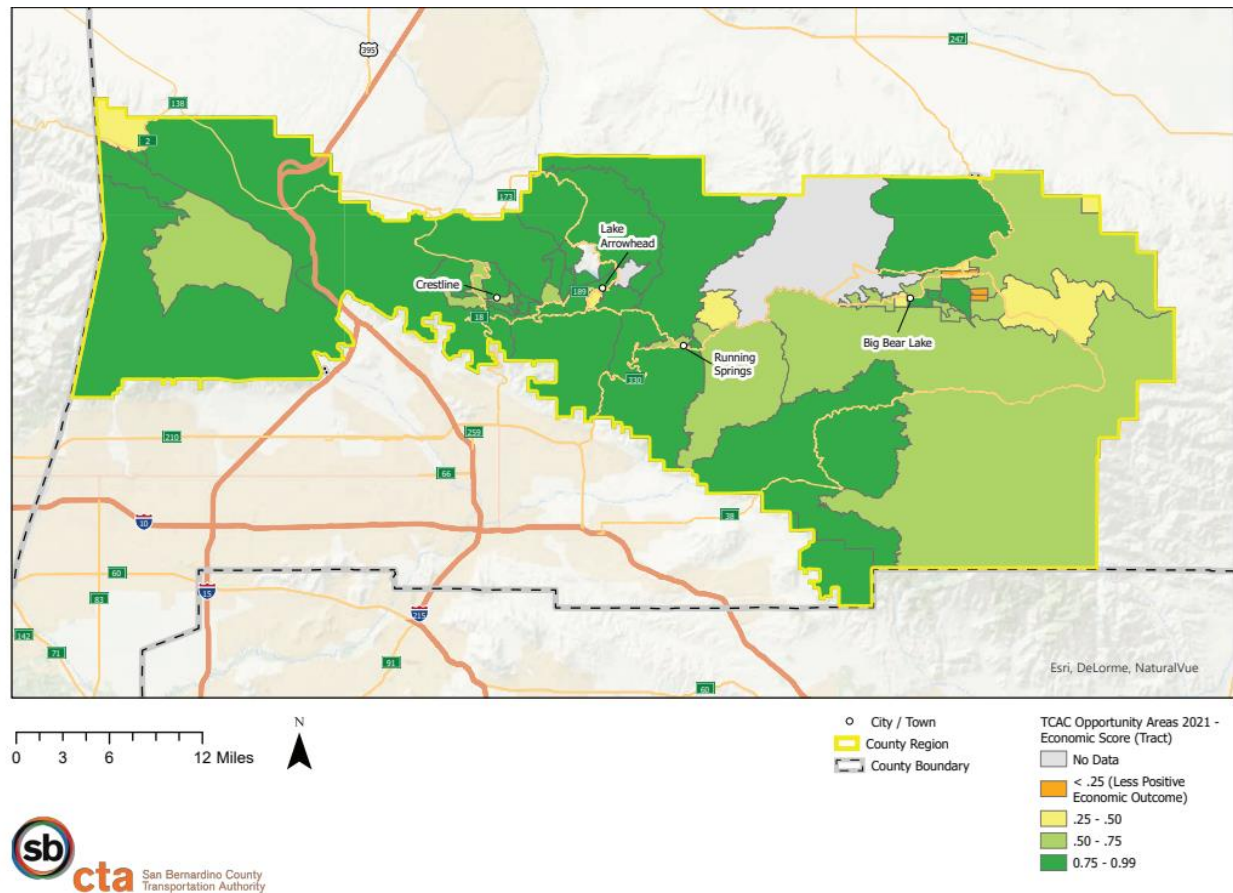
Sites Inventory

The RHNA sites are well distributed across the City with regard to TCAC economic opportunities. Therefore, there are no concentrations of sites in any particular census tracts with low educational opportunity scores.

Regional Comparison

Figure D-14 shows the broader view economic opportunity across the Subregion. Big Bear Lake registers similarly as other communities in the Subregion such as Crestline, Lake Arrowhead, and Running Springs.

Figure D-14 TCAC Economic Opportunity Areas – Mountain Subregion



d. Transportation Opportunities

Big Bear Lake is a mountain resort community located in an area that is relatively remote from major transportation facilities such as freeways and commuter rail service. The Mountain Area Regional Transit Authority (<https://www.mountaintransit.org/>) is the primary public transportation provider, with local and off-the-mountain bus service to the Big Bear Valley, Running Springs, Lake Arrowhead, Crestline and San Bernardino. The agency operates both fixed route and demand-response services (Dial-A-Ride). Service operates Monday-Sunday year-round except on major holidays.

Regional Comparison

While each subregion in San Bernardino County has a transportation authority and there has been increased funding for transportation alternatives such as walking and biking, the car is the preferred method of transportation in the County. While statistics may have changed due to the COVID-19 pandemic, since more people are working from home,

as of 2018, 80.2 percent of residents in the County traveled alone by car to work, and an additional 10.1 percent carpoolled. Less than 2 percent of residents walked, rode a bicycle, or took public transportation to work (Regional AFH).

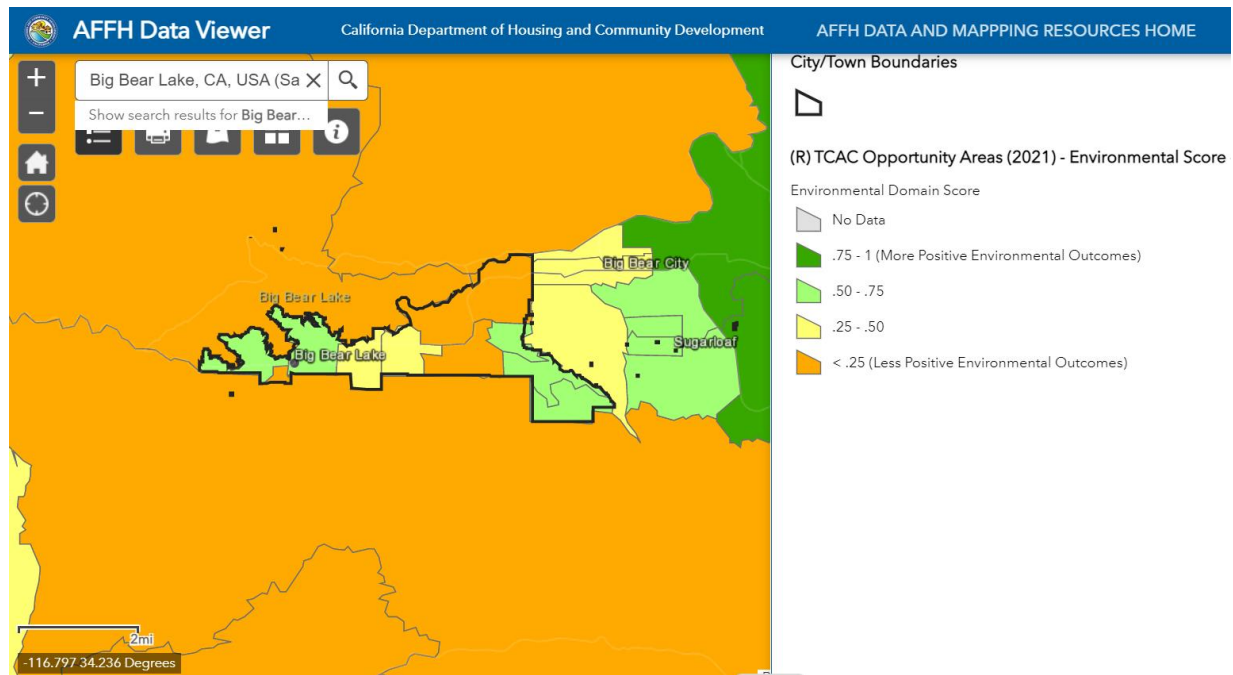
Table D-43 Transit Authorities Operating in San Bernardino County

Transit Authority	Service Area	# of Routes (within SB County)	Yearly Ridership
OmniTrans	East Valley and West Valley regions (extends to Riverside to the south, Pomona to the west, Yucaipa to the east)	35	9,026,137
Morongo Basin Transit Authority	Morongo Basin	8	150,000
Mountain Area Transit Authority	Mountain Area	4	165,000
Needles Area Transit	Needles and adjacent areas	1	35,000
Victor Valley Transit Authority	High Desert subregion; Commuter lines to San Bernardino	31	1,020,000
Source: City of Needles 2019; Morongo Basin Transit Authority 2021; Mountain Transit 2021; Omnitrans 2021; Riverside Transit Agency 2021; Victor Valley Transit Authority 2021.			

e. Environmental Opportunity

Environmental scores for census tracts presented in Figure D-15 are based on TCAC Opportunity Areas Environmental Scores that reflect environmental risk with higher scores representing more positive environmental outcomes and lower scores indicating less positive environmental outcomes for residents in those areas. The lowest environmental scores (less than 0.50) are found in the central and eastern portions of Big Bear Lake while the western and southeastern portions of the city show the highest scores (0.5-0.75). The low environmental scores can be attributed to high fire hazards and bodies of water with high levels of PCBs and mercury. In 2018 the Office of Environmental Health Hazard Assessment (OEHHA) released an advisory regarding the eating of fish caught in Big Bear Lake due to the presence of PCBs and mercury. The 2018 advosry is the most recent advisory posted by the OEHHA.

Figure D-15 [TCAC Environmental Opportunity Areas – Big Bear Lake](#)



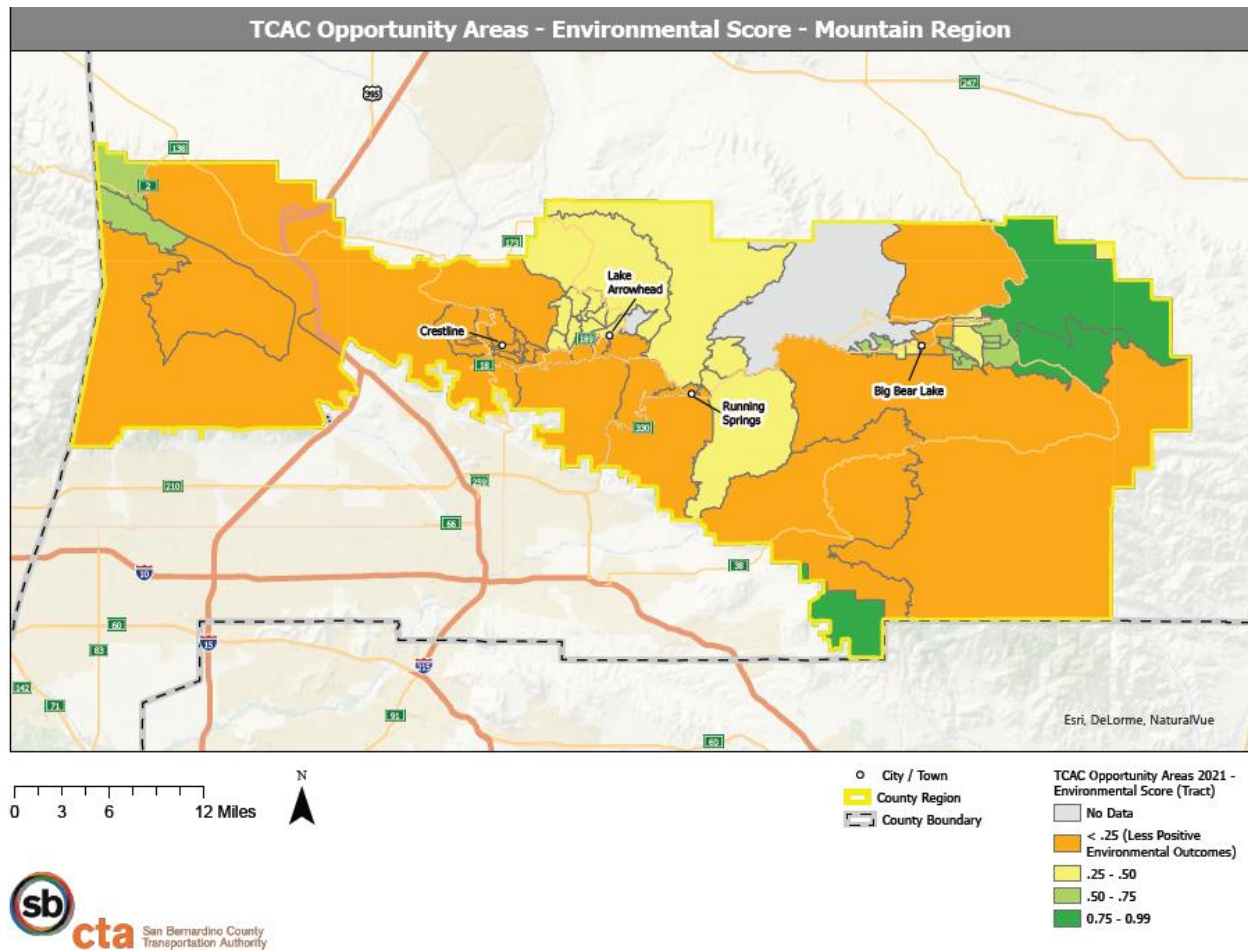
[Sites Inventory](#)

[The RHNA sites have an equal distribution across the City and are located in TCAC Environmental Opportunity Areas with a range of scores. There are no concentrations of sites in any particular area that would further increase the concentration of housing in areas with less favorable environmental outcomes.](#)

[Regional Comparison](#)

[Figure D-16 shows similar environmental scores for the Mountain Subregion with census tracts having some combination of high fire hazards, logging activity, and PCB/mercury contamination, yielding less positive outcomes. The factors affecting Big Bear Lake are shared by the Mountain Subregion.](#)

Figure D-16 TCAC Environmental Opportunity Areas – Mountain Subregion



f. Disadvantaged Communities

Senate Bill 1000 (SB 1000) requires cities with designated disadvantaged communities to include environmental justice goals and policies in the General Plan. Per SB 1000, the California EPA uses CalEnviroScreen, a mapping tool to identify disadvantaged communities. CalEnviroScreen examines various indicators to characterize pollution and socioeconomic factors. There are no designated disadvantaged communities in Big Bear Lake.

According to the 2020 California Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) Opportunity Area Map (Figure V-4), Big Bear Lake includes areas designated Moderate, High, and Highest Resource areas. High resource areas are areas with high index scores for a variety of educational, environmental, and economic indicators. Some of the indicators identified

by TCAC include high levels of employment and close proximity to jobs, access to effective educational opportunities for children and adults, low concentration of poverty, and low levels of environmental pollutants, among others.

6. Disproportionate Housing Needs and Displacement Risk.

The AFFH Rule Guidebook (24 C.F.R. § 5.152) defines “disproportionate housing needs” as “a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area.” The analysis is completed by assessing cost burden, severe cost burden, overcrowding, and substandard housing. In addition, this analysis examines homelessness and displacement risk.

a. Cost Burden (Overpayment)

A household is considered cost-burdened if it spends more than 30 percent of its income on housing costs, including utilities. Reducing housing cost burden can also help foster more inclusive communities and increase access to opportunities for persons of color, persons with disabilities, and other protected classes.

Overpayment is a problem for many Big Bear Lake residents, particularly for lower-income households. According to recent HUD estimates (Table D-4Table D-4Error! Reference source not found.) approximately 475 renter households (50% of all renters) and 388 owner households (31% of all owners) were paying more than 30% of their income for housing. The highest rates of overpayment occur among very-low-income and extremely-low-income households. The impact of housing overpayment on lower income households is particularly significant for special needs populations such as seniors, persons with disabilities, and female-headed households with children. In Big Bear Lake, workers in the hospitality sector are also often overpaying for housing.

Table D-4 Cost Burden by Tenure and Income Category - Big Bear Lake

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	185	185	255
Household Income >30% to less-than or= 50% HAMFI	165	55	190
Household Income >50% to less-than or= 80% HAMFI	90	40	135
Household Income >80% to less-than or= 100% HAMFI	35		90
Household Income >100% HAMFI			280
Total	475	280	950
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	40	30	50
Household Income >30% to less-than or= 50% HAMFI	84	80	120
Household Income >50% to less-than or= 80% HAMFI	95	40	255
Household Income >80% to less-than or= 100% HAMFI	19	4	120
Household Income >100% HAMFI	150	25	715
Total	388	179	1,260

As shown in Figure D-17 and Figure D-18, overpayment among renters and homeowners ranges from 40% to 60% of renter and homeowner households in most areas of the city. The exception is the southeastern area where overpayment affects 20% to 40% of households. The problem of overpayment among lower-income households is addressed in the Housing Plan through efforts to facilitate production and preservation of affordable housing.

Figure D-17 Renters Overpaying for Housing - Big Bear Lake

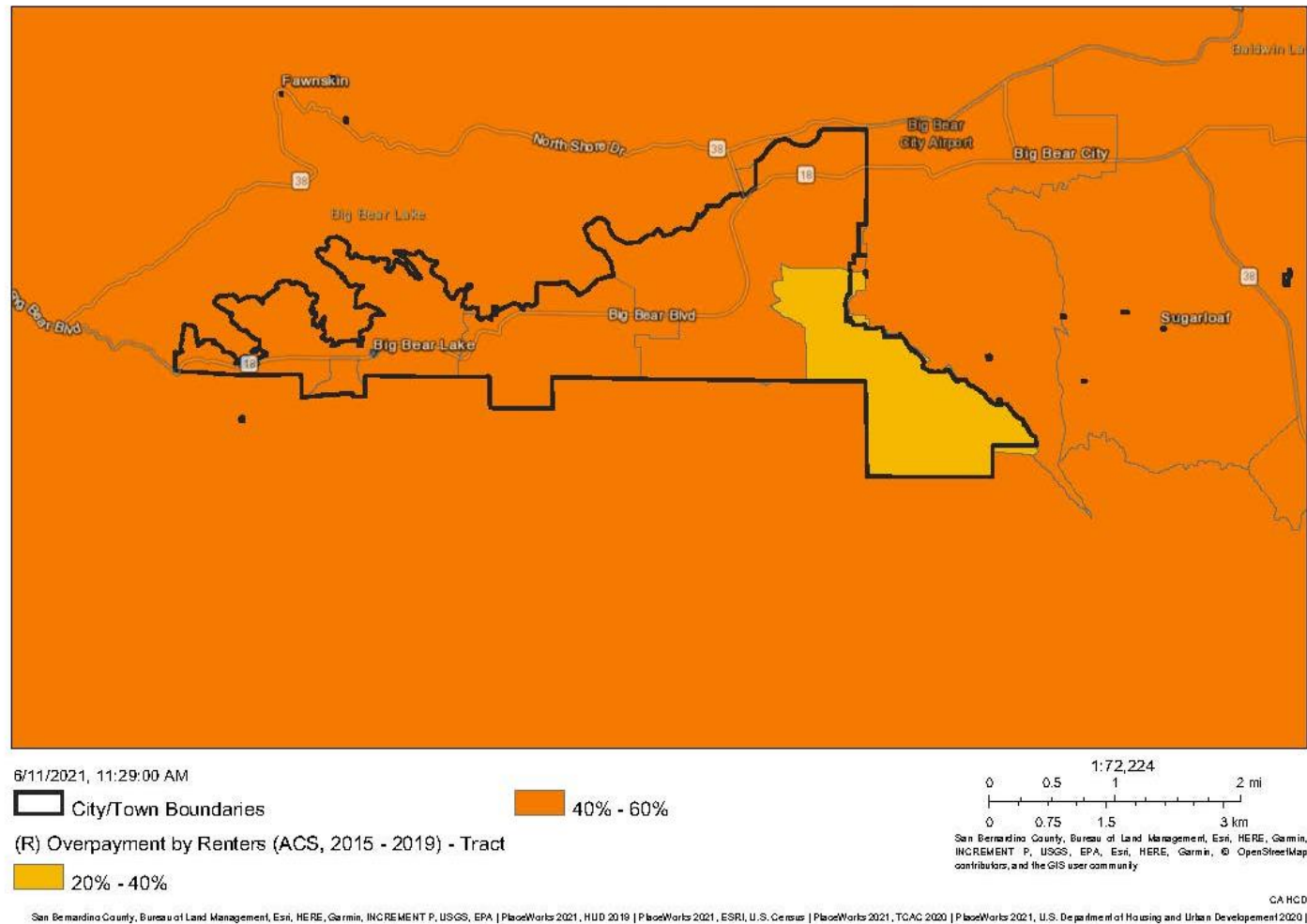
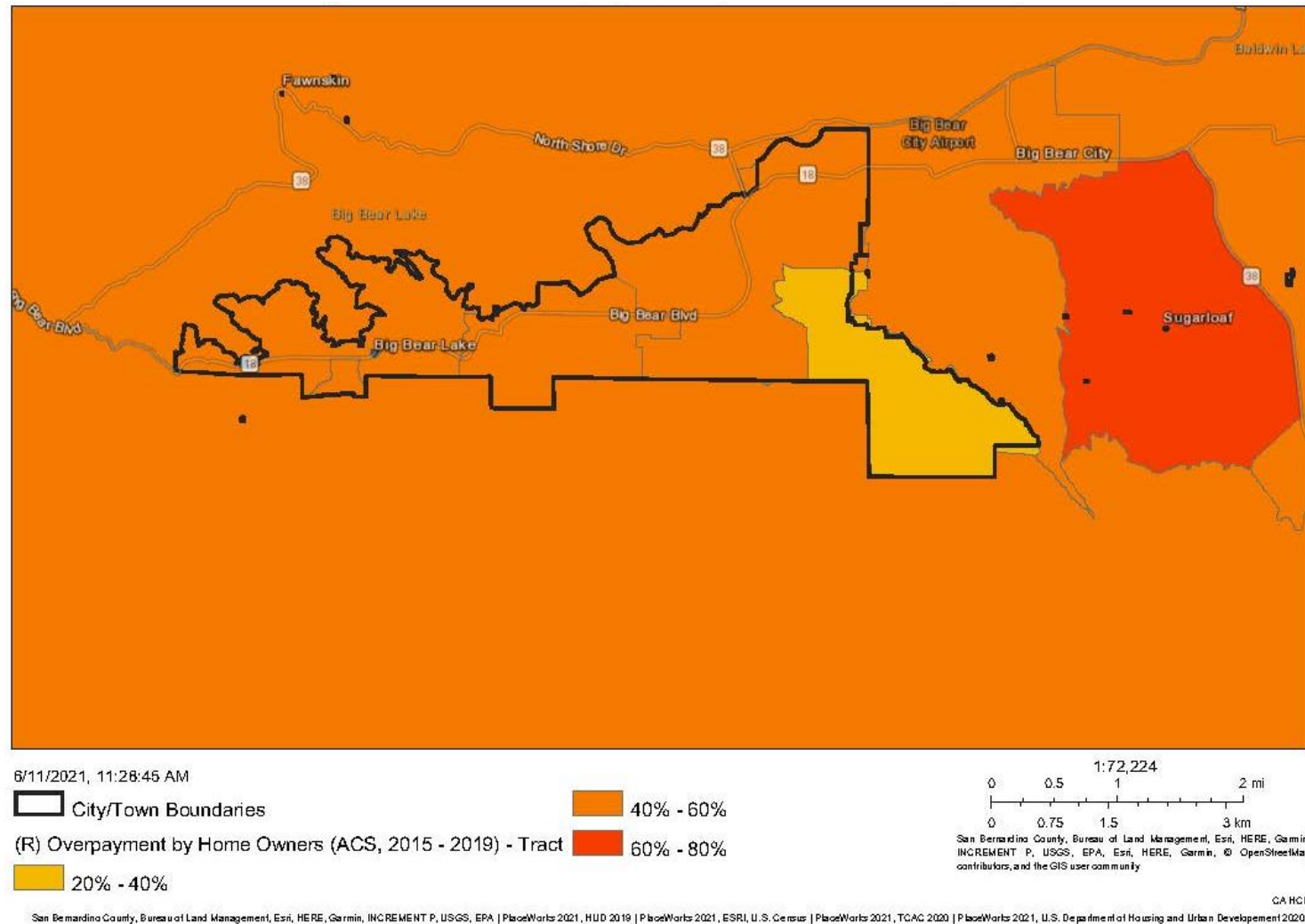


Figure D-18 [Homeowners Overpaying for Housing – Big Bear Lake](#)



Sites Inventory

The geographic distribution of the percent of the population experiencing a housing cost burden is largely homogenous Citywide for both homeowners and renters. The one area that experiences overpayments to a lesser degree is in the southeast. The RHNA sites are evenly distributed across the City and located in the two areas that differ in their degree of overpayment, so as not to increase the concentration of housing in areas disproportionately affected by a housing cost burden.

Regional Comparison

The majority of the Mountain Subregion reports 40 to 60 percent of households experience a housing cost burden, which is on par with Big Bear Lake's rate of overpayment for housing. Figure D-19 shows that renters experiencing overpayment is more of a widespread problem in the western part of the Subregion and in the area north of Lake Arrowhead where 60 to 80 percent of renters overpay for housing. Figure D-20 shows a more equal distribution of overpayment among homeowners. There is a higher concentration of 60 to 80 percent of homeowners experiencing overpayment in the Sugarloaf area east of Big Bear Lake.

Figure D-19 Overpayment by Renters (2019) – Mountain Subregion

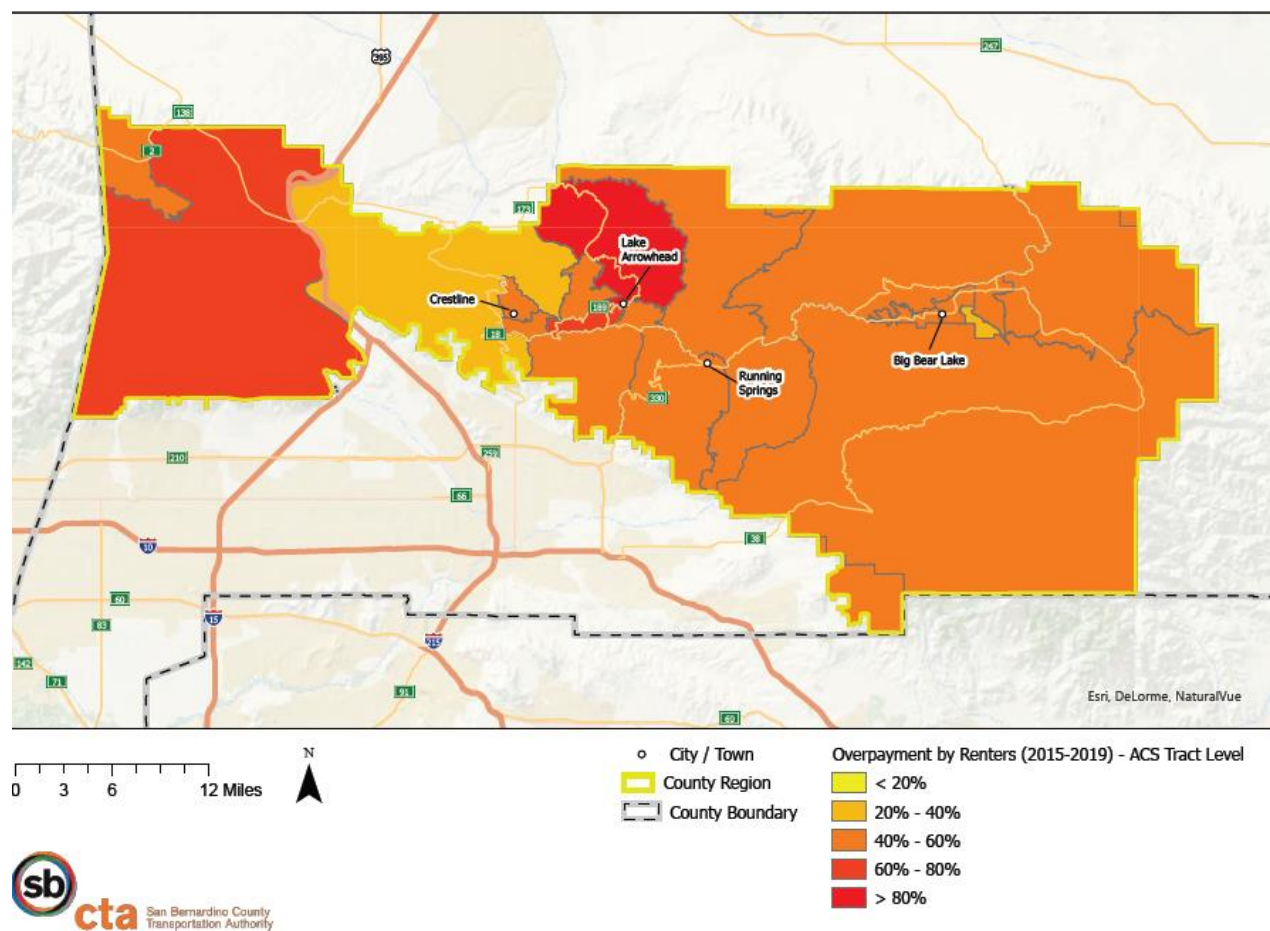
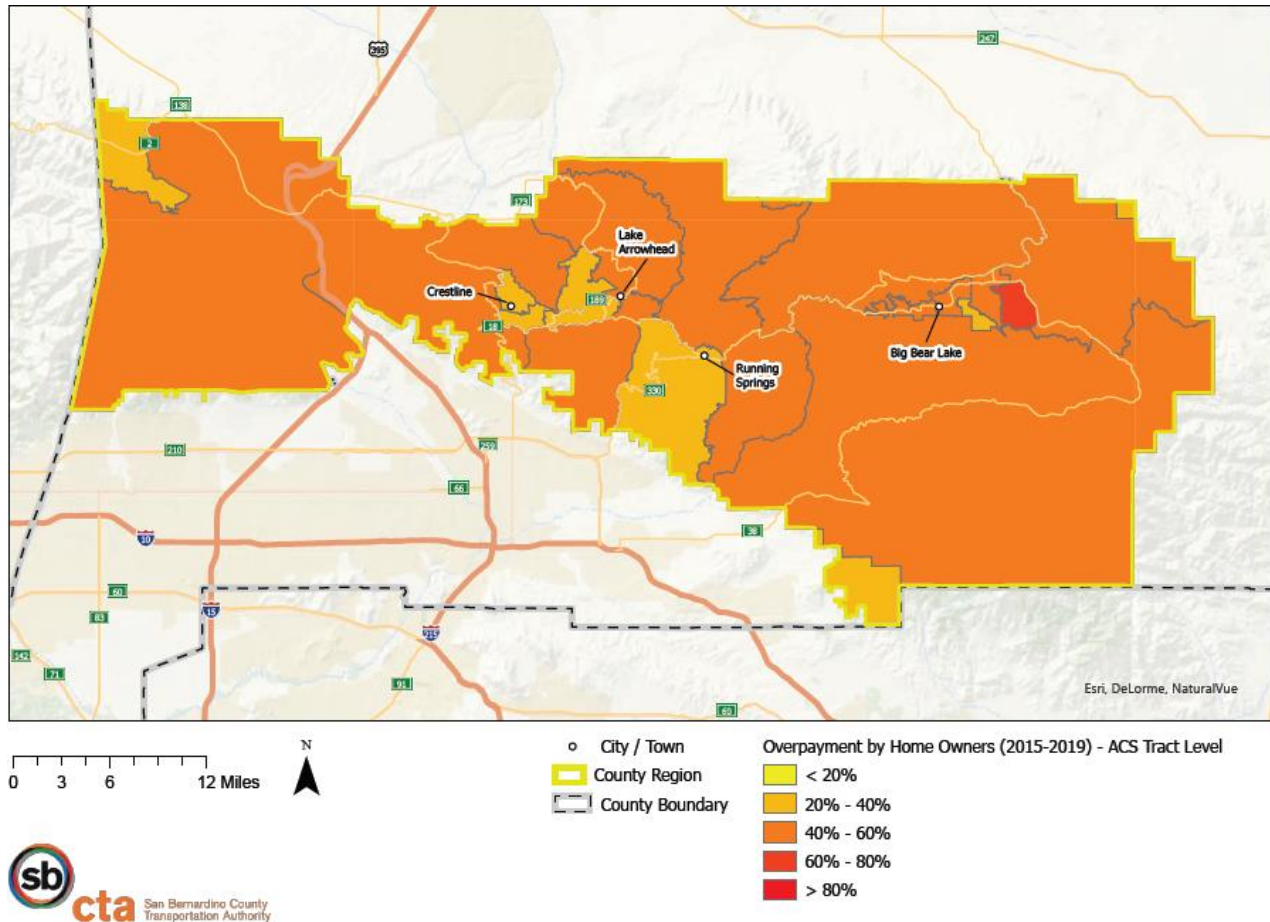


Figure D-20 Overpayment by Home Owners (2019) – Mountain Subregion



b. Substandard Housing

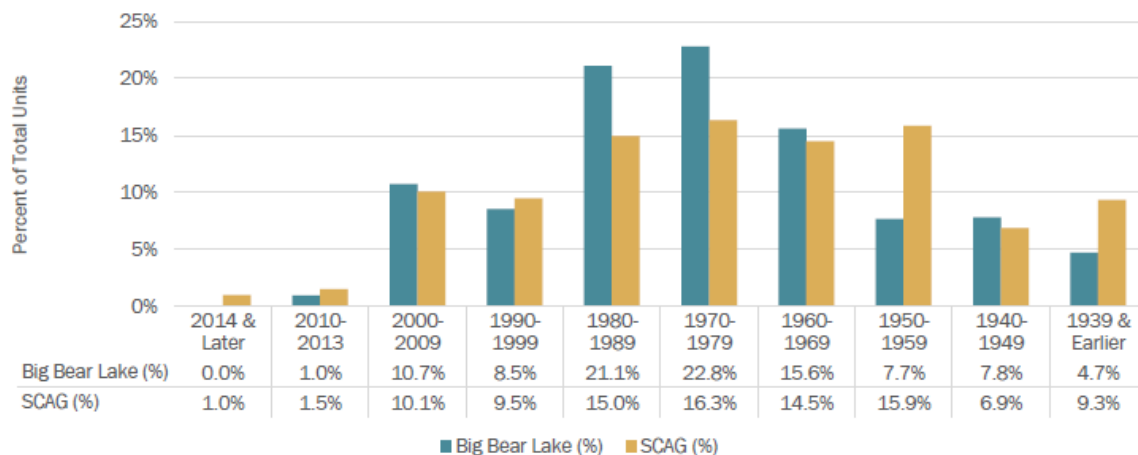
The age of a housing unit is often an indicator of housing conditions. Housing units without proper maintenance can deteriorate over time. Housing units built before 1970 are the most likely to need rehabilitation and to have lead-based paint in deteriorated condition. Lead-based paint becomes hazardous to children under age six and to pregnant women when it peels off walls or is pulverized by windows and doors opening and closing.

Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs. Additionally, older units may not be built to current building standards for fire and earthquake safety.

The age of housing units in Big Bear Lake compared to the SCAG region as a whole is shown in Figure D-21. About 80% of housing units in Big Bear Lake were built prior to 1990 and are more than 30 years old. These findings suggest that there may be a need for maintenance and rehabilitation, including remediation of lead-based paint, for a large proportion of the City's housing stock. Harsh weather conditions contribute to structural problems, such as damage to plumbing if water lines freeze during winter. Harsh weather requires more regular maintenance in Big Bear as compared to the region, and due to the higher percentage of second homes, regular maintenance may not be a priority for second-home owners.

Based on observations of City staff, it is estimated that approximately 15% of housing units in the city are in need of some type of repair with closer to 10% in need of major repairs. Between 2016 and 2019, several blighted properties were removed or renovated under the City's proactive Property Abatement and Clean-up program. The recent rising property values have also encouraged owners to make needed repairs and improvements.

Figure D-21 Age of Housing Units – Big Bear Lake vs. SCAG Region



American Community Survey 2014-2018 5-year estimates.

c. Overcrowding

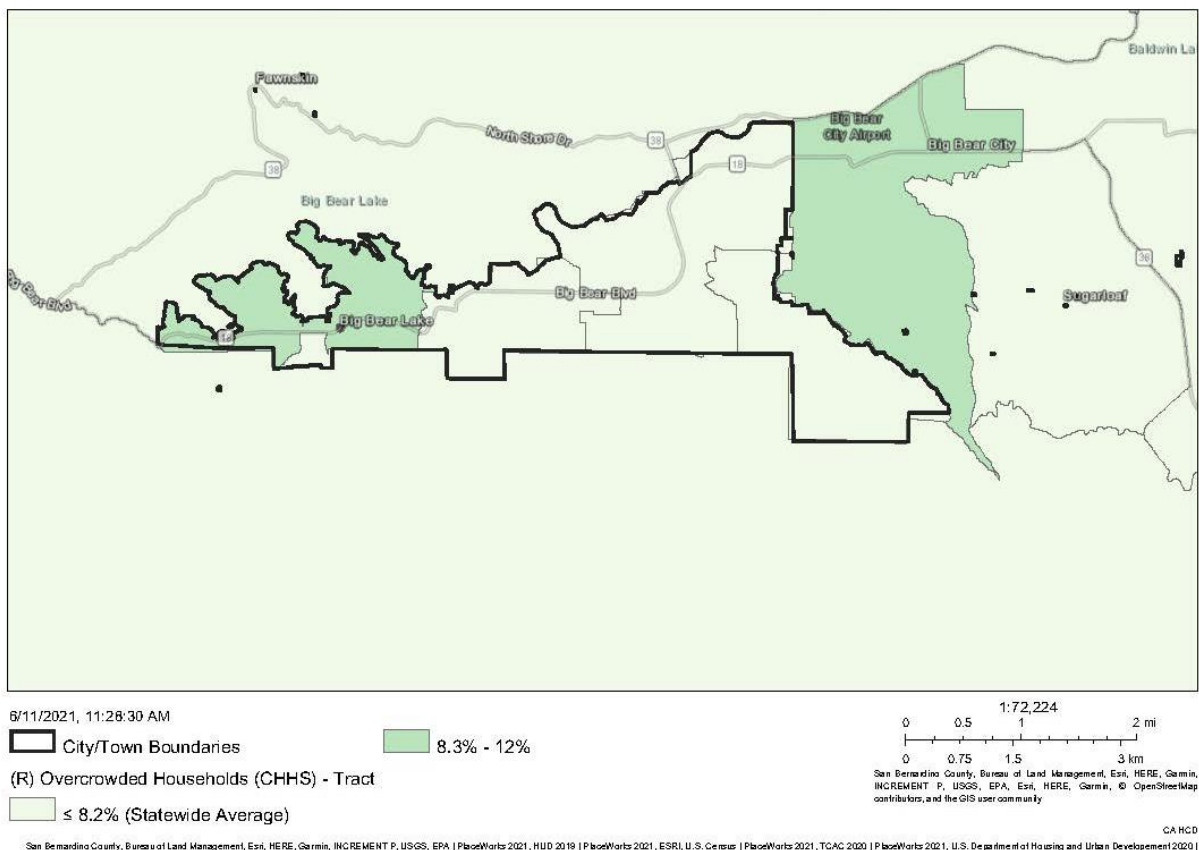
"Overcrowding" is defined as a housing unit occupied by more than 1.01 persons per room (excluding kitchens, porches, and hallways). A unit with more than 1.51 occupants per room is considered "severely overcrowded." The incidence of overcrowded housing is a

general measure of whether there is an available supply of adequately sized housing units. Overcrowding is also related to overpayment, because households may not be able to afford a large enough home to accommodate their needs. Overcrowding can lead to a variety of other problems such as lower educational performance among children, psychological stress and adverse health impacts.

In Big Bear Lake, the highest rates of overcrowding occur in the western portion of the city, as show in Figure D-22-~~(f)~~.

The problems of overcrowding are addressed in the Housing Plan through efforts to facilitate production and preservation of affordable housing and also through financial assistance such as Housing Choice vouchers.

Figure D-22 Overcrowded Households – Big Bear Lake



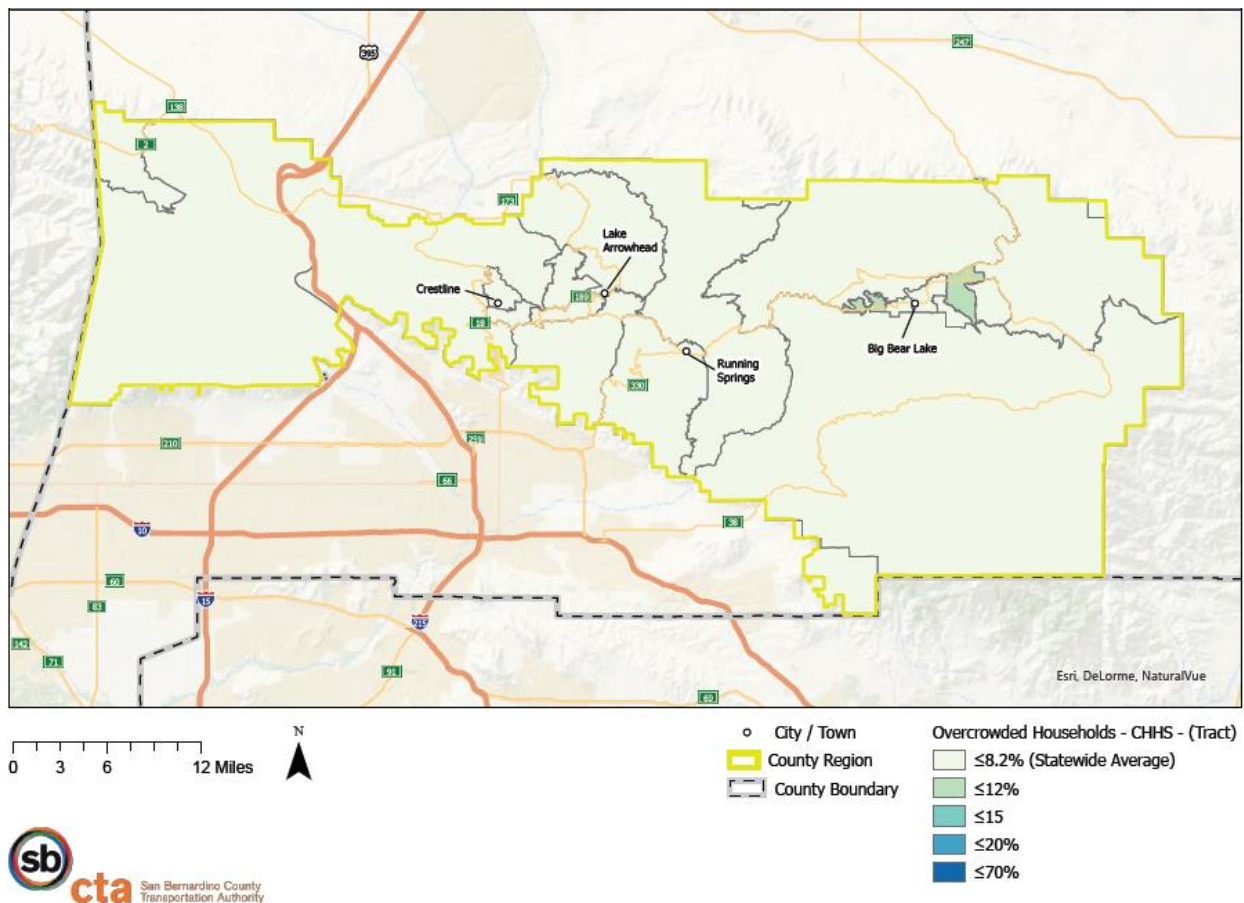
Sites Inventory

The geographic distribution of the percent of the population experiencing overcrowding ranges from less than 8.2 percent in the west to 8.3 to 12 percent for the majority of the City. RHNA sites are evenly distributed across the City in both of the aforementioned overcrowding categories and do not increase the concentration of housing in areas disproportionately affected by overcrowding.

Regional Comparison

As illustrated in Figure D-23, nearly all census tracts in the entire Mountain Subregion report overcrowding at a rate of less than 8.2 percent except for the western portion of Big Bear Lake and Big Bear City, which is due east.

Figure D-23 Overcrowded Households – Mountain Subregion



d. Homelessness

Persons threatened with homelessness are often those with incomes at 30% percent of area median income or below who are paying more than 30% percent of their income for rent. Homeless persons are defined as those who lack a fixed and adequate residence. Homelessness is a pressing issue for many communities, and the varied dimensions involved have implications for housing programs. People who are homeless may be chronically homeless (perhaps due to substance abuse) or situationally homeless resulting from job loss, family strife, incarceration, or violence. Homeless people face critical housing challenges due to their very low incomes and other problems.

Counting the homeless population is problematic due to its transient nature. According to the 2020 San Bernardino County Homeless Count and Subpopulation Survey Report there were only 2 homeless persons living in Big Bear Lake, both of whom were sheltered. Mountain Homeless Coalition purchased a property and rehabilitated six cabins (with state Homekey funds and County partnership) to house homeless persons and families at risk of homelessness. The project will add two more new units, for a total of eight units. At-risk persons are an issue due to low-wage seasonal jobs combined with the small percentage of full-time rentals available.

Regional Comparison

As shown in Table D-5~~Table D-5~~, Big Bear Lake and its neighboring jurisdiction Big Bear City/Sugarloaf experience homelessness at a much lower rate compared to San Bernardino.

Table D-5 Regional Point in Time Count

Jurisdiction	2018	2019	2020
Big Bear Lake	10*	39	2
Big Bear City/Sugarloaf	N/A*	2	12
San Bernardino County	2,118	2,607	3,125

Source: San Bernardino County Homeless Count and Subpopulation Survey Report, 2018, 2019, and 2020.

*In 2018, 10 individuals were for the "Big Bear" jurisdiction; Big Bear Lake and Big Bear City/Sugarloaf were not reported separately as they were in 2019 and 2020.

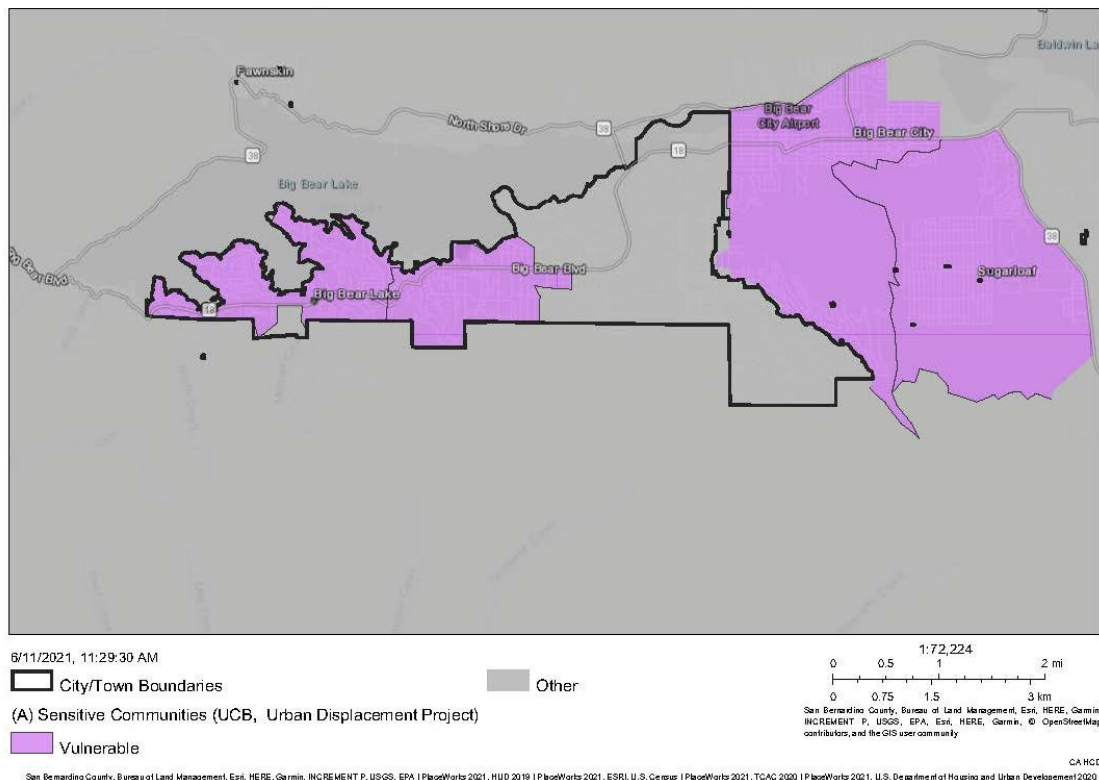
e. Displacement Risk

Displacement refers to any involuntary household move caused by landlord action or market changes. Displacement can be caused by rising housing costs, insufficient

affordable housing opportunities, expiration of affordability covenants, evictions, housing discrimination, or the physical demolition of existing housing to make way for new development.

The Urban Displacement Project at UC Berkeley identifies areas vulnerable to displacement. As shown in Figure D-24, the western portions of Big Bear Lake are considered vulnerable to displacement. Displacement mitigation strategies include tenant protections, physical maintenance and conservation of the existing affordable housing stock, preservation of existing deed-restricted affordable units at-risk of conversion to market-rate, acquisition and rehabilitation of existing housing units, requiring the replacement of existing affordable units demolished as part of redevelopment, and facilitating construction of additional affordable housing. The Housing Plan (Chapter II) includes programs to implement all of these strategies.

Figure D-24 Vulnerability to Displacement - Big Bear Lake



As discussed in Chapter III (Housing Needs Assessment), housing problems in Big Bear Lake are generally less severe than in the SCAG region as a whole. For example, data compiled by SCAG showed rates of overcrowding for both renters and owners (Table III-5) and

disability rates for seniors (Table III-21) are lower in Big Bear Lake than the regional averages.

Displacement of low-income households can occur through the expiration of affordability restrictions on assisted low-income housing, escalation of market rents, or demolition of existing rental units. As noted in Chapter III, there is one low-income rental project at risk of conversion to market rate during the 2021-2031 period. Program H4-A is included in the Housing Plan (Chapter II) to facilitate preservation of these affordable units.

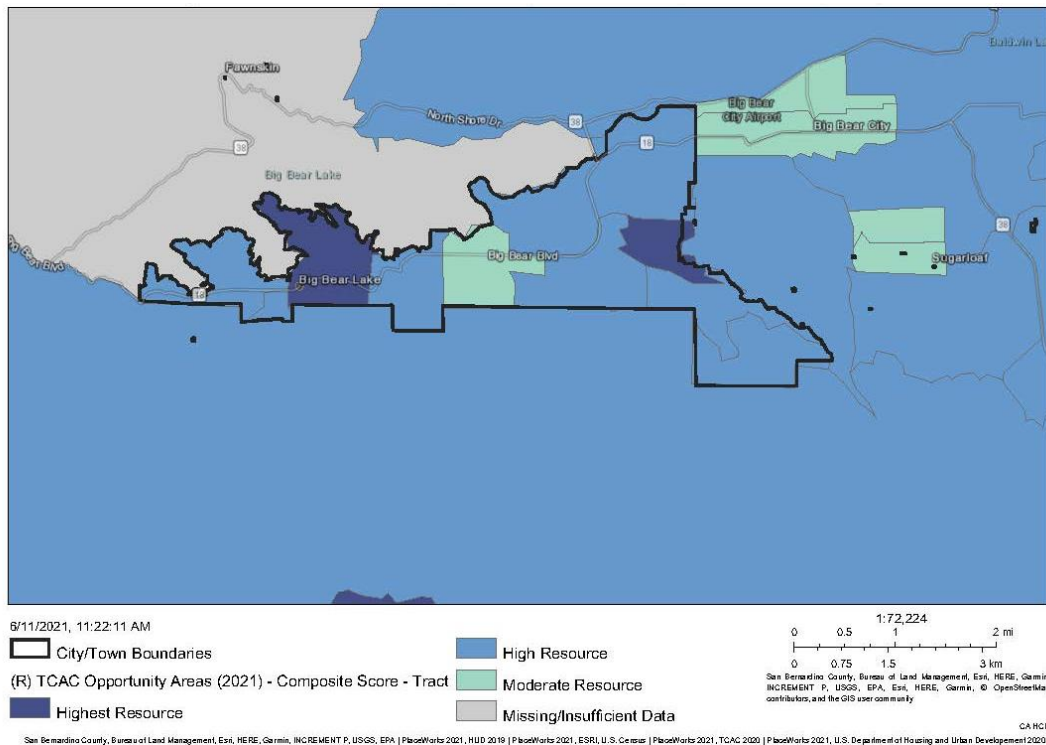
In addition, the Housing Sites Inventory consists primarily of vacant sites; therefore, there is no displacement risk ~~of~~ in these areas. ~~Displacement mitigation strategies such as tenant protections, conservation of existing stock, preservation of units at risk of conversion to market rate uses, acquisition and rehabilitation of existing stock, including naturally occurring affordable housing, and removing barriers to building affordable housing are incorporated into the Housing Plan.~~

f. Sites Inventory Analysis

The City's inventory of sites for potential housing is presented in Appendix B. As summarized in Table B-1, the inventory is comprised of approved projects, vacant sites, and future ADUs.

As illustrated in Figure B-1, vacant residential sites are spread throughout the city. Because of the physical topography and challenging conditions for development, most of these sites are zoned for single-family residential development. Figure B-2 shows the locations of larger vacant parcels zoned for multi-family development. These sites are within areas designated by the TCAC/HCD opportunity maps as High Resource (Figure D-25).

Figure D-25 TCAC/HCD Opportunity Areas – Big Bear Lake



7. Figure D-14—Local Data and Knowledge, and Other Relevant Factors

Historically, the Big Bear area was utilized for its natural resources and industries included mining, cattle ranching, and forestry. Over time, the area became a popular weekend and second-home destination for residents of the metropolitan areas of San Bernardino, Riverside, and Los Angeles. The earliest residential subdivisions that occurred within the City's boundaries were small tracts for small cabins. Lot sizes were as small as 2,000 square feet and continue to be utilized, primarily for second homes. The majority of the subdivisions that established the City's residential patterns occurred before the City's incorporation in 1980. The County of San Bernardino established the zoning and minimum lot sizes, which the City inherited and maintained most residential lot sizes at the minimum of 7,200 square feet. As can be seen from the City's development pattern and zoning, the residential zones are spread out consistently. The small lot sizes tend to encourage single family development and second homes rather than the current needs for workforce housing. The Housing Action Plan (Chapter II) contains a variety of programs to address ways to protect larger parcels through higher density and promotion of motel cabin conversions.

8. Contributing Factors to Fair Housing Issues

The Housing Element must include an identification and prioritization of significant contributing factors to segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs. "Fair housing contributing factor" means a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues. Contributing factors should be based on all the prior efforts and analyses: outreach, assessment of fair housing, and site inventory. Contributing factors must also be prioritized in terms of needed impact on fair housing choice and strongly connect to goals and actions.

Through the participation of stakeholders, fair housing advocates, and the assessment of fair housing issues described in this appendix, the City has identified fair housing issues and contributing factors as well as meaningful actions to address those issues as described in Table D-16 displays the contributing factors from the AFFH analysis, their fair housing issues, priority level, and meaningful actions included in the Implementation Plan to address them.

While the City views all contributing factors as an important priority to address, in determining the level on the table higher priority was given to factors that limit fair housing choice and or negatively impact fair housing, per Government Code section 65583(c)(10)(A)(iv).

Table D-6~~Table D-6.~~

5.9. Fair Housing Issues, Contributing Factors and Meaningful Actions

Table D-16 displays the contributing factors from the AFFH analysis, their fair housing issues, priority level, and meaningful actions included in the Implementation Plan to address them.

While the City views all contributing factors as an important priority to address, in determining the level on the table higher priority was given to factors that limit fair housing choice and or negatively impact fair housing, per Government Code section 65583(c)(10)(A)(iv).

Table D-6 Fair Housing Issues, Contributing Factors and Meaningful Actions

<u>Fair Housing Issue</u>	<u>Contributing Factor</u>	<u>Priority</u>	<u>Meaningful Action</u>
<u>1. Affordable workforce housing</u>	<u>Big Bear Lake is a resort community with a significant need for affordable housing for the local workforce, which includes a large number of service and hospitality workers.</u>	<u>High</u>	<u>The Housing Plan includes several initiatives to address the need for workforce housing, including Program H1-B to create a new R4 zoning district that would allow increased density to facilitate production of affordable housing; Program H2-B to facilitate the conversion of older motel cabins to full-time rental housing; Program H2-D to work cooperatively to support County affordable housing programs such as Section 8 vouchers; Program H2-F to work with major employers to identify employee housing strategies; Program H2-G to provide incentives to encourage affordable housing development; Program H3-A to minimize constraints on housing development; and Program H4-A to facilitate the preservation of existing affordable units.</u>
<u>2. Discrimination against Persons with Disabilities</u>	<u>While housing discrimination is considered to be relatively low in Big Bear Lake, with only 8 complaints filed, the largest number of recent discrimination complaints were on the basis of disability. This is consistent with many other communities in the San Bernardino County area and is also consistent with data at the state and federal level.</u>	<u>High</u>	<u>As a very small city, Big Bear Lake does not have significant fair housing investigation or enforcement resources; therefore, the City works cooperatively with the County, the Housing Authority and private organizations such as the Inland Fair Housing and Mediation Board for fair housing services (Program H5.1).</u>