

Community Development File



North Central Neighborhood Providing Quality, Affordable Housing in Loma Linda...

by Jess Maxcy and Billie Tribbett

Developer

Loma Linda Redevelopment Agency
Dennis Hallows, City Manager
Pamela Byrnes – O’Camb, City Clerk
2551 Barton Rd.
Loma Linda, CA 92354
909-799-2819

Manufacturer

CAVCO Industries, Inc.
Justin Lopinsky, Regional Sales Mgr.
1366 S. Litchfield Rd., #6
Goodyear, AZ 85335
800-432-0598

Builder

Family Homes
David Franzoni, Owner and CEO
1038 N. Tustin Ave.
Anaheim, CA 92807
714-630-2020

Contractor

Wood Doctor Construction, Inc.
Irby Haydon, President
33440 Mission Trail
Wildomar, CA 92595
951-674-1758

LIND AVE. and COURT ST. Loma Linda, California

At a Glance

Type...Single-family detached
Model...Oakmont Series, LSP 2867H
1,493 Sq.Ft.
Bedrooms...3
Baths...2
Two-car garage
Construction Cost... \$80.38 per Sq. Ft. *
*Home Only
F.O.B. Factory @ Manufacturer’s suggested retail

November 2006



Court Street – After

Welcome Home to the Barkat Family!

THE CHALLENGE

The City of Loma Linda, like so many established cities throughout California, faces the challenge of improving the health and the quality of life in their older neighborhoods, while concurrently providing affordable housing for their residents.

One such neighborhood in Loma Linda is the North Central Neighborhood. The boundaries include Redlands Boulevard, Anderson Street, Mountain View Avenue and Van Leuven Street. Recognized by the city for redevelopment in 1979, North Central has been an area of focus for infill housing, as well as, street improvements, community gardens and health fairs.

The North Central Neighborhood Steering Committee formed as a coalition

of local residents and city government working together to help residents through several city funded programs. One such program available to residents is the Affordable Housing Program under the direction of the Loma Linda Redevelopment Agency.

THE OPPORTUNITY

In Loma Linda’s continuous effort to improve and upgrade its residential housing stock, the city has developed a comprehensive program. Begun in 1998, the Home Improvement Program strives to improve the appearance and elevate the standard of living in recognized neighborhoods by making funds available through loans to upgrade, make repairs and rebuild deteriorating housing.

The Affordable Housing Program, within the structure of the Housing Improvement



Court Street...Before



Lind Avenue...Before

Program, provides loans and grants to eligible city residents to purchase agency owned low and low to moderate income housing. Homebuyers must provide a cash down payment of \$1,000 - \$3,000 to move in. The agency will then finance the homes for the first three years, after which the homes are refinanced with institutional lending sources.

To help achieve their goals, the agency looked at appropriate properties in the North Central area. The agency identified three vacant lots within the area and acquired them for redevelopment. One parcel was a small, buildable lot. The other two were contiguous, but one was too small to build on. The agency worked with the city to adjust the lot lines, so as to make both properties equal in size.

THE PROJECT

Identifying the properties and adjusting the lot lines was the first step in the agency's redevelopment of these three parcels. Once accomplished, the city had three lots ready for demolition and construction to begin. The challenge, according to Pamela Byrnes – O'Camb, City Clerk, was to build new, affordable, quality homes that were compatible

with the architectural design of the neighborhood. Familiar with the flexibility of manufactured housing, Ms. Byrnes – O'Camb worked with the city council to understand the process and accept bids.

David Franzoni, Owner and CEO, Family Homes, also knew Loma Linda well. Over the years his company had put many homes into land-lease communities in Loma Linda. Ms. Byrnes – O'Camb contacted Franzoni to work with the agency and the city to determine the product that would be both cost effective and architecturally compatible with the surrounding homes.

Together they visited the CAVCO - Litchfield factory in Goodyear, Arizona, and chose the floor plans and the exterior elevations for the homes. "Equally as important as the home itself is choosing the right site contractor," said Franzoni. "Irby Haydon of Wood Doctor Construction was the perfect choice. He understands that we want our homes to emulate site-built homes and he delivers."

The three homes were completed, garages built, fences put up and landscaped in less than ninety days after delivery to the site. The city

council was amazed that three beautiful new homes appeared in the neighborhood seemingly overnight. The ribbon cutting ceremony and delivery of keys to the new homeowners was on September 28, 2006.

The homes, valued at over \$300,000 sold to the new homeowners for \$160,000. "Utilizing manufactured housing made that possible," said Byrnes – O'Camb. "Developing individual infill lots can be cost prohibitive for affordable housing if done with site-built construction."

THE PROCESS

Construction of manufactured housing on infill lots is basically a two-part, off-site and on-site, process.

Off-site, the home is constructed in a factory to construction standards established by the U.S. Department of Housing and Urban Development for manufactured housing. Once completed at the factory, the home is transported to the site for installation.

On-site work consists of grading and excavation, foundation and flat work, home installation, construction of the garage and



10599 Lind Avenue

landscaping. The North Central project also included fencing and landscaping.

This multi-faceted process allows simultaneous construction of the home and foundation, which leads to quicker project completion, thereby reducing carrying costs for the developer. Additionally, because homes are routinely installed and secured in one day, opportunities for vandalism and theft are reduced. Each step in the process is focused on speed to project completion, thereby reducing neighborhood disruption and improving affordability for the homebuyer.

WHY MANUFACTURED HOUSING?

Increased reliance on factory production has resulted in major

A Neighborhood Revitalized!

changes in the efficiency of housing construction. Builders today routinely use prefabricated wall panels, trusses, cabinets, etc. Advantages of factory construction include: better control of building and financing costs, more efficient control of inventory, and the ability to better control the quality and performance of products. These advantages increase value for homebuyers and make affordability more than just a dream! Almost all California homes today include some factory-produced components.

REGULATORY APPROVALS

All manufactured homes in the United States are built to the National Manufactured Home Construction and Safety Standards (the HUD Code). Adoption of the Code, which under federal law



10605 Lind Avenue

satisfies all local building codes, has validated these high quality single-family dwellings. The HUD label certifies that the home has been factory constructed, tested and inspected to comply with stringent, uniform federal standards.

The HUD Code, administered by the Department of Housing and Urban Development, is the counterpart to national model codes for site-built housing. These model codes include the Uniform Building Code of the International Conference of Building Officials, upon which California local governments base their building codes. To ensure quality, design and construction are monitored by both HUD and the Institute for Building Technology and Safety (IBTS).

Many manufactured homes are indistinguishable from their site-built counterparts in construction and appearance. In California, approximately 70 percent of new manufactured homes sold are sited on lots in urban, suburban or rural neighborhoods. Facilitating this opportunity are state laws (Government Code Sections 65852.3 and 65852.4) which allow manufactured homes to be sited on any residential lot, providing the home meets specified local



CMHI is a nonprofit trade association representing companies that build, sell and finance factory constructed homes and manage factory constructed home communities; and supply goods and services to the industry.

The Institute was founded to advance the availability and ownership of quality, high-value homes, marketed by licensed retailers, by promoting the purchase of factory constructed homes and the development of desirable sites and communities in California. The Institute's public, government and consumer relations programs are directed toward these goals.

CMHI Chairman - Russ Williamson,
Skyline Homes
CMHI President - Jess Maxcy
CMHI Foundation President - Jess
Maxcy
CMHI Director, Local Government
Relations - Billie Tribbett

Published at - 10630 Town Center
Drive, Suite 120, Rancho
Cucamonga, CA 91730

Telephone (909) 987-2599
Fax (909) 989-0434
www.cmhi.org



10630 Town Center Drive, Suite 120
Rancho Cucamonga, CA 91730

PRESORTED
STANDARD
U.S. POSTAGE
PAID
PERMIT NO. 93505
RANCHO CUCAMONGA, CA

development standards.

Also, covenants, conditions and restrictions adopted on or after January 1, 1988, cannot forbid the siting of a manufactured home on a residential lot, if the home can meet the same architectural standards as site-built homes in the neighborhood. (California Civil Code Section 714.5)

FUTURE ENDEAVORS

The Loma Linda Redevelopment Agency has currently identified two additional lots for development, another on Lind Street and one on Van Leuven Street. The agency already has buyers approved for these two homes, one of which will have four bedrooms. In addition, the city is annexing the unincorporated area of Bryn Mawr, which they have had oversight of for many years. Ms. Byrnes – O'Camb notes that the redevelopment agency

has purchased four lots in Bryn Mawr to date and is negotiating on two more, all of which will have new homes constructed with manufactured housing.

The approach to infill in the North Central Neighborhood, and throughout Loma Linda, represents a means for communities and redevelopment agencies around California to consider as they develop plans to revitalize older neighborhoods and embrace the goal of providing affordable housing for their city residents.

Most importantly, for two families, Loma Linda's commitment to affordable home ownership and a better quality of life has been fulfilled. For those families on the waiting list, thanks to the lessons learned from this project, Loma Linda's commitment and manufactured housing...the wait

won't be long!



Ribbon Cutting –
Loma Linda Redevelopment Agency,
Chairman Robert Ziprick



The Angelo Family –
Home at Last!