

# **Community Development and Housing Agency**

# San Bernardino County Analysis of Impediments to Fair Housing Choice Program Years 2020-2025



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# Analysis of Impediments to Fair Housing Choice

San Bernardino County, California

Prepared for the County of San Bernardino, California by Mosaic Community Planning, LLC



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# CHAPTER 1. INTRODUCTION

San Bernardino County is an anchor of Southern California's "Inland Empire", an area of great demographic and geographic diversity located in southern California within the Riverside-San Bernardino-Ontario California Metropolitan Statistical Area (MSA). San Bernardino is the largest County, in terms of land area, in the continental United States and is home to over 2.1 million people and a robust, fast-growing economy.

San Bernardino County receives annual allotments of funds from the United States Department of Housing and Urban Development's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) Programs to fund community development, affordable housing, and homelessness initiatives. As a condition of receiving these funds, the County is required to complete a fair housing study called an Analysis of Impediments to Fair Housing Choice (AI).

In an AI, local communities that receive HUD entitlement grant funds evaluate barriers to fair housing choice and plan strategies and actions to overcome any identified impediments. Through this process, local entitlement communities promote fair housing choice for all persons, including classes protected under the Fair Housing Act, and provide opportunities for racially and ethnically inclusive patterns of housing occupancy. They also identify structural and systemic barriers to fair housing choice, as well as, promote housing that is physically accessible to persons with disabilities.

# AFFIRMATIVELY FURTHERING FAIR HOUSING

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.<sup>1</sup>

<sup>1</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13).* March 1996.

HUD will presume that a grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- Analyzing and eliminating housing discrimination within the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons including those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. HUD also requires Community Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlined procedures that jurisdictions and public housing authorities, who participate in HUD programs, must take to promote access to fair housing and equal opportunity. This rule stipulated that grantees and public housing authorities take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under HUD's final rule, grantees must take actions to:

- Address disparities in housing need;
- Replace segregated living patterns with integrated and balanced living patterns;
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

To assist grantees and public housing authorities in affirmatively furthering fair housing, HUD provided publicly available data, maps, and an assessment tool to use to evaluate the state of fair housing within their communities and set locally-determined priorities and goals. HUD's final rule mandated that most grantees begin submitting to HUD an assessment developed using this tool in 2017; however, a 2018 HUD notice withdrew the requirement to prepare such assessments. A subsequent notice further required that grantees instead prepare and keep on file a current Analysis of Impediments to Fair Housing Choice. HUD's data and maps remain available for grantees to use in preparing their Als.

This Analysis of Impediments to Fair Housing Choice covers the unincorporated areas of the County, as well as the municipalities that participate in San Bernardino County's CDBG program (Adelanto, Barstow, Big Bear Lake, Colton, Grand Terrace, Highland, Loma Linda, Montclair, Needles, Redlands, Twentynine Palms, Yucaipa, and Yucca Valley). Chino Hills and Rancho Cucamonga participate in the County's HOME program but will prepare their own Als.

This AI follows the requirements in HUD's Fair Housing Planning Guide but is also compliant with the regulations and assessment tool established in HUD's 2015 final rule. In several chapters, it incorporates the maps and data developed by HUD for use by grantees as part of the Affirmatively Furthering Fair Housing final rule.

## **DEFINITIONS**

This report adopts specific definitions for several key terms in order to standardize elements of discussion and analysis. These definitions apply only within this report and outside of that context these may be defined or used differently.

Affirmatively Further Fair Housing – In keeping with the latest proposed guidance from HUD, to Affirmatively Further Fair Housing Choice (AFFH) is to comply with "the 1968 Fair Housing Act's obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status."<sup>2</sup>

**Affordable** – Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

• HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

**Barrier** - In the context of housing, fair housing, or housing choice, a barrier limits a person's housing options. When a barrier contains a component of discrimination or disproportionate impact on a class of people protected by the Fair Housing Act, it may be determined to be an "impediment to fair housing choice" (see definition below), however, not all barriers meet this more stringent definition.

**Fair Housing Choice** - In carrying out this Analysis of Impediments to Fair Housing Choice, San Bernardino County used the following definition of "Fair Housing Choice":

• The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

Impediments to Fair Housing Choice - As adapted from the HUD Fair Housing Planning Guide, impediments to fair housing choice are understood to include:<sup>3</sup>

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Protected Classes – The following definition of federally protected classes is used in this document:

<sup>&</sup>lt;sup>2</sup> U.S. Department of Housing and Urban Development. "HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice." Press Release No. 13-110. July 19, 2013.

<sup>&</sup>lt;sup>3</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17)*. March 1996.

 Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

# **DATA SOURCES**

The data contained within this report is sourced from a variety of databases, both public and private; the most frequently used sources are listed here with descriptions that may be helpful in interpreting the analysis within this AI.

Decennial Census Data – Data collected by the Decennial Census for 2010 and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

- 2010 and 2000 Census Summary File 1 (SF 1) This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.
- 2000 Census Summary File 3 (SF 3) Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the "long form" Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.

American Community Survey (ACS) – The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

 <u>ACS Multi-Year Estimates</u> – More current than Census 2010 data, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2012-2016 ACS 5-year estimates are used most often in this assessment. HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) – HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0004, which was released in November 2017. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation available online at https://files.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-AFFHT0004-November-2017.pdf.

# CHAPTER 2. COMMUNITY PARTICIPATION PROCESS

## **COMMUNITY ENGAGEMENT OVERVIEW**

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in San Bernardino County. The County used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including 20 public meetings, 20 stakeholder interviews, and a communitywide survey.

# **Public Meetings**

Twenty meetings open to the general public were held to inform the community about and gather information for the Analysis of Impediments to Fair Housing Choice. Each meeting began with a short presentation providing an overview of the AI followed by an interactive discussion of fair housing, neighborhood conditions, and community resources in the region. A total of 177 members of the public attended one of the 20 meetings. Meeting dates, times, and locations are shown below.

Table 1. Public Meeting Schedule

Meeting #	Date	Time	Location
1	Monday, July 8, 2019	5:30 PM	MAC Meeting - Joshua Tree Community Center, 6171 Sunburst, Joshua Tree
2	Tuesday, July 9, 2019	1 PM	Big Bear Lake Civic Center, 39707 Big Bear Boulevard, Big Bear Lake
3	Tuesday, July 9, 2019	6 PM	Special Meeting, Ayala Park Community Center, 18313 Valley Blvd, Bloomington
4	Wednesday, July 10, 2019	10:30 AM	Grand Terrace Community Room, 22795 Barton Road, Grand Terrace
5	Wednesday, July 10, 2019	2 PM	Loma Linda City Hall, 25541 Barton Road, Loma Linda
6	Wednesday, July 10, 2019	6 PM	CSA Pioneer Park Community Center 33187 Old Woman Springs Road, Lucerne Valley
7	Thursday, July 11, 2019	10:30 AM	Adelanto Stadium Conference Room, 12000 Stadium Way, Adelanto
8	Thursday, July 11, 2019	1 PM	Muscoy Baker Family Learning Ctr, 2818 Macy St, Muscoy
9	Thursday, July 11, 2019	5:30 PM	Yucaipa City Council Chambers, 34272 Yucaipa Blvd, Yucaipa
10	Monday, July 15, 2019	12 PM	Montclair Branch Library, 9955 Fremont Ave Montclair
11	Monday, July 15, 2019	5 PM	Frank A. Gonzales Community Center, 670 Colton Avenue, Colton

Meeting #	Date	Time	Location
12	Tuesday, July 16, 2019	10 AM	Community Services Building in Luckie Park, 74325 Joe Davis, Twentynine Palms
13	Tuesday, July 16, 2019	1 PM	Yucca Valley County Library, 57098 Twentynine Palms Highway, Yucca Valley
14	Wednesday, July 17, 2019	11 AM	El Mirage Community & Senior Ctr., 1488 Milton St., Adelanto
15	Wednesday, July 17, 2019	2 PM	Crestline County Library, 24105 Lake Gregory Dr., Crestline
16	Wednesday, July 17, 2019	5 PM	Highland City Council Chambers at City Hall 27215 Base Line, Highland
17	Thursday, July 18, 2019	11 AM	Needles City Council Chambers, 1111 Bailey Avenue, Needles
18	Thursday, July 18, 2019	6 PM	Redlands Community Senior Center, 111 W Lugonia Ave, Redlands
19	Friday, July 19, 2019	10 AM	Barstow City Hall – Council Chambers, 220 East Mountain View St., Suite A, Barstow
20	Friday, July 19, 2019	1 PM	Hinkley Senior Center, 35997 Mountain View Road, Hinkley

#### Stakeholder Interviews

In August 2019, individual stakeholder interviews were conducted by phone. Stakeholders were identified by San Bernardino County staff and represented a variety of viewpoints, including fair housing/legal advocacy, housing, affordable housing, real estate and mortgage lending, community development and planning, transportation, education, homelessness, civic organizations, services for low-income households, people with disabilities, seniors, children, domestic violence victims, and others.

Interview invitations were made to more than 60 representatives, of whom 20 participated in interviews. Several invitees participated in other manners, such as by attending a public meeting or completing a survey. Organizations from which one or more representatives participated in development of this Al include:

- Housing Authority of San Bernardino
- Inland Fair Housing and Mediation Board
- San Bernardino Department of Behavioral Health
- San Bernardino Council of Governments
- San Bernardino County Planning
- The Center for Individual Development (City of San Bernardino)
- San Bernardino County Third District

- · City of Chino
- City of Ontario
- City of San Bernardino
- Town of Apple Valley
- Los Angeles County Development Authority
- Inland Regional Center
- First 5 San Bernardino
- Catholic Charities San Bernardino/ Riverside

 Knowledge and Education for Your Success (KEYS)

- Time for Change Foundation
- Jamboree Housing Corp.

# **Community Survey**

The third method of obtaining community input was a 24-question survey available to the general public, including residents and other stakeholders. The survey was available online and in hard copy in English and Spanish from June 16 to September 1, 2019. Paper copies were available at the public meetings, through local service providers, and at the County Department of Community Development and Housing. A total of 302 survey responses were received.

# **Public Comment Period and Hearing**

San Bernardino County will hold a 30-day public comment period to receive comments on the draft Analysis of Impediments to Fair Housing Choice. Details on the hearing date and location, as well as a record of feedback received, will be included here in the final draft of the AI.

# **Publicity for Community Engagement Activities**

A variety of approaches were used to advertise the AI planning process and related participation opportunities to as broad an audience as possible, including the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. A project website (www.SBCountyPlans.com) was created to assist in the promotion of engagement opportunities and communication of information to the public. As of the date of this draft, the site had received 606 unique visitors and a total of 786 visits. A public notice of meeting dates and the survey link was published in English and Spanish in the San Bernardino Sun and La Prensa Hispana, respectively. Redlands Daily Facts and the Redlands Community News both published news stories covering the planning process related to the AI. English and Spanish language flyers were distributed through County email networks and posted in public buildings throughout the County and an announcement was communicated through the County's public access cable TV channel. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

## **COMMUNITY ENGAGEMENT RESULTS**

Approximately 500 people participated in the community engagement process used to develop this Al. 20 participated in interviews, 177 attended a public meeting, and 302 responded to the survey. Additionally, over 600 unique visitors were logged on the project's dedicated website.

For the community participation process, the consulting team developed a standard question set for use in the public meeting and in stakeholder interviews. Listed below are the summarized comments from interview participants and meeting attendees, as well as a summary of survey results. All input was considered in development of this AI, and no comments or surveys were not accepted. Note that these comments do not necessarily reflect the views of San Bernardino County or Mosaic Community Planning.

# Public Meeting Input (alphabetically by community)

#### Adelanto

- Housing affordable to In-Home Supportive Services (IHSS) workers is a big need. Housing costs account for about 68% of IHSS workers' income before taxes.
- Housing for veterans and IHSS workers should be prioritized.
- Homeless housing and services, rapid re-housing, permanent supportive housing, and housing vouchers are all needs there is no affordable housing so there are many needs.
- People are afraid to access housing and homeless services for fear of U.S. Immigration and Customs Enforcement (ICE). People do not know what housing and homeless services may be available to them without documentation.
- There is housing discrimination based on race and ethnicity, including in HUD housing.
- Inland Fair Housing and Mediation Board (IFHMB) is a resource but they work with landlords and do not provide help against evictions.
- Eviction prevention is needed.

#### **Barstow**

- Riverside Drive, a primarily African American community, has high levels of blight.
- Crestline school is in a project, not a mixed community.
- At least 80% of people in the domestic violence program put in an application for housing assistance.
- Families with vouchers pay much lower rents.
- Adelanto is 51% Hispanic, 31% Black and has no grocery store or sidewalks. The grocery store takes 3 hours to get to by bus, and people can only take 2 bags.

#### **Big Bear Lake**

- 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.

• Resource levels are based on year-round population numbers, which do not reflect seasonal residents, employees, and visitors.

#### Bloomington

- Housing affordability is the biggest fair housing issue. There is a long wait time locally (up to 5 years)
  and people may leave the area before being able to (or because they are unable to) access
  resources. People are often making choices between rent and food.
- There's a stigma of "affordable" housing and "Not In My Backyard" (NIMBY) attitudes toward it.
- Housing conditions are an issue in south Bloomington, particularly areas with mobile homes.
- More housing stock is needed; there is a shortage of units of all types. To increase housing stock, sewer needs to be expanded so homes could be built on lots smaller than one-half acre.
- Resources for people who are homeless are needed. Point-in-Time count shows a dramatic increase
  in homelessness in Bloomington, but there is no shelter here. Closest shelters are in San Bernardino
  or Riverside, but transportation to get there can be difficult. There are no resources to help people
  in emergency situations.
- Rancho Cucamonga and other cities in the valley generally have best access to opportunity. People in Bloomington have very little, but are looking for similar things (healthcare, schools, transportation). Multiple families may live together to be near a good school.
- The concept of the American dream and the opportunities associated with it have changed. For some people, the focus is just on finding somewhere you can afford to live.
- Housing discrimination related to national origin and immigration status happens. Families who are undocumented are fearful in general.
- Discrimination happens and people don't know what to do or that there is something they can do. Fair housing information needs to reach the community
- There is a need for better information for people who are undocumented and a need for different approaches to reach that audience. People from within the community should be recruited and trained about fair housing.
- Bloomington is the largest unincorporated community and has needs that a city would have without the same resources.

#### Colton

- If households have similar financial resources, they will have similar housing options, without regard for their protected class status.
- Accessory dwelling units and granny flats make it easier to live affordable but are not always permitted.
- Households with people with disabilities may have more limited options.
- Fair housing issues in Colton should be referred to IFHMB.
- The City's allocation of public resources depends on the volume of calls. The condition of facilities throughout the community is relatively even, and locations are evenly distributed throughout the city.
- Colton has a shortage of park space based on its population.

# El Mirage

• There are rules about mobile homes that they must be more than 700 square feet and can't be more than 10 years old.

#### **Grand Terrace**

- Affordable multifamily housing; does not attract developer interest here. Area is generally built-out in terms of residential development. Most infill is detached single-family homes.
- Factors that people consider when looking for somewhere to live include opportunities listed by HUD plus parks and recreation, shopping and food access, libraries, public arts and entertainment, and community activities.
- Redlands and Fontana both offer access to opportunity. Redlands has a good bus system and downtown. Fontana's mixed-use center with affordable housing near train is attractive.
- Demographics may influence your housing choices. For example, households with children may prioritize schools and safety over being near commercial areas. Seniors would have different priorities as well.
- They get calls related to landlord-tenant issues (which are referred to Inland Fair Housing and Mediation Board) and about rental assistance (which are referred to 211 or the housing authority).
- There may be some fear of retaliation that inhibits people from reporting housing discrimination.
- Gentrification may be an issue in some cities. There have been instances where previously subsidized housing's affordability period expires and units are upgraded and become market rate.

# Highland

- More desirable areas in Highland do not have multifamily.
- Not sure if single family landlord would discriminate.
- Majority of funding is spent improving what was done before the city was incorporated.

#### Hinkley

- The city has a unique dynamic with the environmental problems.
- The area has aging housing stock and lack of access to housing
- 60% of housing has been purchased by Pacific Gas & Electric Company, and much has been destroyed.
- People outside of the plume area have suffered economic impacts.
- It is difficult to sell houses and almost impossible to get a mortgage.
- People still live inside the plume area.
- Mitigation measure for clean water that PG&E were committed to by way of the adjudication is expiring (or will be soon), so many of the residents are buying bottled water to have clean water. Once PG&E has fulfilled its obligation to operate the filtration systems, the residents will not have access to clean water unless it is bottled which can be costly. The filtration systems cost about \$2,000 and last for approximately 5-7 years.

#### Joshua Tree

- Housing that will be affordable for lower-income households is a need. There is no developer
  interest to build this type of housing. Zoning and a general lack of desire by the community for
  higher densities are also barriers.
- Smaller homes with reduced footprints and accessory dwelling units could be options to help with affordability.
- A vacation rental ordinance is a need, particularly in areas with higher levels of tourism. Airbnb and other vacation rentals raise housing costs.
- Resources for people experiencing homelessness are needed. Even with a day center, there need to be options of places for people to go at night.
- If you don't have a least one car, transportation would be a big barrier to living in Joshua Tree.
- The very limited job base is another barrier. Economic revitalization is a need.

#### Loma Linda

- Transportation, community centers and activities, and medical services are important in housing decisions, in addition to factors identified by HUD. Redlands, Loma Linda, Rancho Cucamonga, and Ontario have good access to opportunity. Housing is expensive in these areas, and transportation may be an issue.
- Apartments and single-family homes in Loma Linda are expensive, but there are large employers. Lots of people commute in to work each day.
- Loma Linda is diverse; 28% Asian and high share of Seventh-day Adventists.
- There may still be housing discrimination that happens. Also, NIMBY-ism is a challenge to developing affordable housing.
- Senior housing; money to support new senior housing developments.
- Aging community is generally well-accommodated; housing accessibility is not something they
  hear much about.
- People in Loma Linda know their rights and would know where to go if they faced housing discrimination.

#### Montclair

- Discrimination based on familial status surely happens.
- People with disabilities have more problems finding housing because they often need accommodations; may even be excluded from older housing units.
- IFHMB is who to go to with a fair housing problem. They also put on a quarterly workshop. IFHMB does a great job; feedback on their offerings has always been positive.
- The Montclair City Manager does a good job, better than others, at ensuring equal access to resources in the community.
- More should be done to recruit private-sector landlords into the Section 8 program.

#### Muscoy

- Affordable housing is needed. Even for people with middle/moderate incomes, housing is very difficult to afford.
- Code enforcement is needed. Rental housing is in poor condition, but rents keep going up.

- There is a NIMBY attitude toward apartments. Something like the recent affordable housing development in multi-use property in Bloomington would be welcome here.
- Accessibility for people with disabilities is a continuing need. Accessibility improvements on bus routes, streets, and sidewalks are needed.
- Homeless resources, including outreach programs are needed. Continued efforts through the sheriff's department's Homeless Outreach and Proactive Enforcement (H.O.P.E.) program.
- Overcrowding is an issue.
- People can call the County or Legal Aid if they have a fair housing or landlord/tenant issue. It's hard to get information out to people about fair housing rights.

#### **Needles**

- Needles needs better access to groceries. Currently a 50-minute round-trip to a grocery store.
- Needles needs more affordable housing, but before trying to locate more Section 8 housing in the
  city, there needs to be some consideration of the existing gaps in mental health and human services
  that would only be exacerbated with an increase in lower-income residents.
- Landlords will rent to the first person who qualifies; no regard for anyone's background.
- If a fair housing concern was raised, the best referral would be to the Inland Fair Housing and Mediation Board (IFHMB). But it is seldom that an issue is alleged.
- Public investment in local resources is pretty equal. If Council hears of or knows about a need, they will address it.
- Council members all serve citywide, so no particular interest in any one neighborhood over another.
- Anyone can address Council directly at regular City Council meetings.
- The City and School System work well together. The community puts children first.

#### **Twentynine Palms**

- Families with children would not have the same housing choices as a household without children. A military family may be preferred over a family with the same income, but who is employed at Walmart because they are perceived as more stable.
- Most houses are not wheelchair accessible. Can't get into a bathtub or shower or even down a hall. There's lots of dirt rather than pavement in yards.
- Fair housing complaints or issues would be directed to the Inland Legal Services, the Landlord Mediation Board, or the American Civil Liberties Union.
- Twentynine Palms has nice parks. The City does a good job offering places for kids to go and stay active.
- The Utah Trail area has seen a lot of investment.

#### Yucaipa

- Housing is a need, but the community is generally not receptive to apartments other than senior housing. Huge need for affordable senior housing; mobile home parks are 30-40% seniors.
- Apartment housing is needed for young adults / adult children of Yucaipa residents; would be more affordable than single-family homeownership.

- Issues related to housing condition/quality, particularly for rental units and mobile home parks. There are opportunities to improve mobile home parks / convert them to other types of housing but there is no incentive for mobile home park owners to do that. There are also concerns about where existing residents could live during conversion.
- Racial and ethnic composition in Yucaipa is pretty uniform throughout the city.
- Housing issues stem from the lack of quantity/supply at all price levels.
- Anyone with a housing complaint would be referred to the County or Inland Fair Housing and Mediation Board.

# **Yucca Valley**

- Different family households of same income would have same housing options.
- Not sure about discrimination based on disability. It may be harder for people with disabilities to find accessible properties.
- Regarding discrimination, people could contact landlord mediation board, county legal services, or the 211 number for homelessness and affordable housing.
- Many roads are not paved.
- Pleased with provision of resources in the town; town is trying to reach all with limited resources.
- Same areas that need help were denied because the area wasn't in the jurisdiction.
- Code enforcement gets addressed pretty quickly.
- City doesn't apply for the Emergency Solutions Grant funds.
- Mobile home situation- most parks have 55+ restriction, and people have to make \$1500 per month
  per person living in the home. People aren't allowed to pass on their mobile homes- they have to
  sell them.

#### Stakeholder Interviews

- 1. What parts of the County (or your city) are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?
- Areas of opportunity are concentrated in the west end of the County, including Rancho Cucamonga, Fontana, Highland, Rialto, Chino, Chino Hills, Redlands, Colton, Yucaipa, and Upland. These are generally safe, higher income areas with access to good schools, jobs, housing, retail, public transportation, new development, walking trails, and other amenities. They have access to grocery stores, doctors, and healthcare. In particular, the schools in these areas may be of much higher quality. Mixed use developments with high quality design are also desirable. The City of San Bernardino is also a hub, particularly the northern side, which may be a desirable place to live because of access to job opportunities. The High Desert is dense and has a lot of places to live but lacks jobs. Areas where colleges are located are also desirable places. This includes Victorville, San Bernardino, Cal State San Bernardino, and Loma Linda University. The Housing Authority in some of these areas has huge waiting lists.
- Income is a major barrier to living in these areas. People can't afford to move in and don't have a rental subsidy. The landlords want 2-3x income based on rent. Their families pay 80% of monthly

income on rent. In the City of San Bernardino someone might pay \$1,000 per month for a one bedroom, but in Redlands a one bedroom might be about \$2,000. There is a premium on housing that is close to jobs.

- Financial literacy is another barrier. Providing that knowledge to people is important.
- People living in some of the areas of greater opportunity may be opposed to the development of affordable housing or transit in their cities or neighborhoods.
- Commuting and transportation are also barriers. In the High Desert there is less industry, so people have to commute to work in Los Angeles, Orange County and Fullerton. A lot of industrial jobs are opening up in Apple Valley, but Hesperia and Victorville have better freeway access. Access to employment is why the western cities are populous.
- Lot size and lifestyle preferences may be a barrier in some areas. People go to the High Desert if they want more acreage.
- 2. Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?
- Transportation and traffic are issues. Many people do not have access to vehicles. Lack of access to public transportation may limit housing choices.
- A lack of housing inventory, due in part to the prevalence of short-term rentals in some parts of the County, impacts housing choices by restricting long-term rentals.
- The number of bedrooms needed may restrict housing choices for larger families.
- Access to needed services may impact housing choices. Affordable daycare, accessible services and healthcare impact where people can live. These are much less a barrier on the west end.
- Evictions, criminal history, and credit history may impact housing choices.
- Housing choices are based on race and family size. Whites will have a different experience than
  Hispanics and African Americans. Also, if you have one child vs. two or three children that plays a
  role. Or if you are Hispanic and African American with teenagers, the teenagers will be seen as
  trouble. But if you're White they will not. One person sleeps in her car with her children because
  they are teenagers.
- Credit checks and fees may impact housing choices. Many families have credit issues because of the
  recession and foreclosures. People with these histories have fees of \$50-\$200 in addition to rent
  because they are considered "high risk" and are at a higher risk of eviction again. People looking for
  housing spend a lot on these credit check fees.
- Family and social networks may impact where people may be willing to move.
- Supportive services available in housing may impact housing choices. Children get bullied at school
  for having dirty clothes or wearing the same clothes over and over so, teenagers don't go to
  school. Hope in the City takes teenagers to the laundromat every Thursday. They wash their clothes
  because they want them to go to school and graduate. Having a laundromat on site this all has to
  do with Community Development and Housing.
- Housing discrimination is common, especially with immigrant families. There are property
  management companies that rent very substandard housing to immigrants because 1-2 members
  of the family might not be legal. So, the landlord can report them. Infestations may be horrible.

- People may not be familiar with their rental agreements. In some rental agreements, it says that the landlord can check rental agreements every 6 months, or the renter can't move in until they present renter's insurance (this is another cost, \$13-\$14/ month). A teenager might have gotten into trouble and might be on probation and the mother gets evicted for not reporting it. This may be in the lease, but people don't read the lease when they are in need of housing.
- Ontario gets disability complaints. This is addressed through education regarding service animals.
- San Bernardino is known for slumlords. There are a lot of empty buildings and apartment buildings. That are not well kept. Owners do not live in the County and do not keep it up. They are not safe or decent, or affordable. Discrimination against people with criminal histories. Recidivism people go back into crime. Evictions or poor credit. If they do qualify, they are charged sky-rocket fees.
- Not aware of any discrimination.

# 3. Are people in the area segregated in where they live? What causes this segregation to occur?

- Segregation has to do with income levels. It comes down to affordability. Where people live it is based on what they can afford. In some newer developments in the County areas, housing can cost as much as \$800K+ to purchase. In older areas, it can cost \$400K+ to purchase. There's no new development where you can purchase for \$400-500K. Homebuyers are more segregated because of this. Poorer areas are isolated communities of Black, Hispanic or Asian populations. Wealthier areas are more mixed. It looks like a racial segregation, but income is the primary driver.
- In the Inland Empire and City of San Bernardino, communities seem to be integrated. The High Desert and mountains are mixed and not segregated.
- Families are limited to certain neighborhoods because landlords can pick and choose. They end up in poverty neighborhoods.
- Different groups of people live in different areas of the County. City of San Bernardino is very diverse, with high proportions of Latino and Black population. Crossing into Highland, there are lots of White people who live in the area.
- Most affordable housing going in is in low income neighborhoods. The enclaves are small so you
  have wealthier communities near low income communities.
- It's pretty mixed but there are some spots like one area that they call "Little Africa." It's designed that way, especially with redlining. You can see what communities are improving, doing repairs and growing, versus the ones that aren't changing no banks, no grocery stores, and no gas stations.
- Segregation may be due in part to certain racial and ethnic groups wanting to live close to each other.
- Segregation is caused by decades on top of decades of systematic racism, including individual and institutional/government discrimination in housing. Some of the subsidized housing programs perpetuated it when putting housing projects in majority minority areas instead of areas of opportunity.
- People may also be segregated by education levels. In the metro valley area, the City of San Bernardino has a larger Hispanic population than Redlands. Redlands is a mini Silicon Valley, employing people in tech, so people have to have education and experience to access the jobs there.

- Regional hate crime data is alarming. There is still hate toward religious groups, Jewish and Muslim, and toward African Americans. People are more outspoken in their views now in discriminating.
   People may not feel welcome in certain areas in the outskirts of Los Angeles.
- 4. What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?
- Inland Fair Housing Mediation Board is the main agency in the County, HUD approved counseling agency. They provide people with landlord tenant mediation and do mediation, so people don't lose the place where they are living. They also help people file discrimination complaints.
- There is a fair housing commission, lawyer service (legal aid), and United Way 211.
- There isn't any law in San Bernardino County for a landlord to discriminate against a Section 8 voucher holder.
- There aren't as many shelters as there could be (e.g. domestic violence, homeless) so there are not enough resources to refer them to.
- The Fair Housing and Mediation Board will offer mediation, referrals to legal aid. They participate in their trainings and obtain resources. They make sure that the community is updated. They have to go to training annually so they can give families the right information.
- They contract with the Inland Fair Housing and Mediation Board. The Board does landlord tenant mediation, senior services energy rebates, referrals for handymen, Medicare questions. They coordinate well fair housing workshops throughout the region. In the Transformative Climate Communities grant, the board is a partner. They are building 176 units for households at 30-60% of the Area Median Income (AMI), acquisition/rehab of 86 units. They will be doing targeted outreach for those communities. Examples of projects are: Emporia Place privately owned, 1-4 bedroom units & Vista Verde National Core, non-profit owned, 2-3 bedroom units.
- Legal Aid of San Bernardino has been moving more into Fair Housing and housing related issues, and helping people work through evictions with an eviction clinic.
- The American Civil Liberties Union is interested in housing.
- Apple Valley funds Inland Fair Housing and Mediation Board for fair housing. They have a location
  in Victorville, funded through Hesperia and Victorville. They are quite large and may connect callers
  with other agencies, including child services, food, and shelter.
- Inland Fair Housing partnered with the housing authorities, James Foundation, and National Association for Community Mediation to educate families participating in Housing Authority programs about mediation services available.
- Inland Mediation does put on trainings, but I think they are useless. They don't do anything else. If someone goes to them, they try to discourage them or have the tenants mediate on their own because they won't win. Fair housing is severely under-funded, and that could be one of the reasons why. If they don't have the capacity to take 12,000 complaints each year, there's no action. Fair housing needs to be beefed up. They have to keep the funding source happy and do their reports, but there's no impact.
- 5 stakeholders were not aware of Fair Housing services offered in the area.
- 5. Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?

- Yes, but it is geography based. The Low Desert does not have internet because it is so spread out.
- Public resources are not evenly distributed but are proportionate to the population.
- All communities have parks and police, but the population is more spread out in the desert area relative to the metro valley. People have to wait for deputies to travel the miles.
- Public resources are not evenly distributed. There are not as many service options for people in unincorporated areas. The High Desert, Victorville region is not well-served. Maintenance for streets and sidewalks takes longer.
- The County has a hard time programming and maintaining the parks because it's done through Special Districts taxing system. County doesn't have a Parks Department and is lacking in neighborhood recreation.
- Higher income neighborhoods tend to have more amenities and sidewalks, roads. Resources are
  distributed in areas near community colleges and universities, and pocketed areas. Downtown
  areas don't have that accessibility. Zip codes with less income tend to have less infrastructure.
- The City of San Bernardino isn't great at managing parks compared to Highland and Rialto's parks.
- The city's parks have fallen into disrepair, so they use CDBG dollars on them.
- In mountains and desert there is less access to specialty medical services.
- Yes, they are well distributed. In Ontario there is a good distribution of parks, schools, and community centers. They have some areas where they are working on parks, e.g. downtown. They just built Ontario Town Square Park.
- The police dept has a slow response in the City of San Bernardino compared to other areas.
- The area around the City of San Bernardino is not well-served. It is a poor population with mental health issues. There is not sufficient decent housing in these areas.
- There is a fragmented approach between agencies, need to combine behavioral health, housing, etc.

## 6. Is there anything we haven't discussed that you feel is important to our research?

- There should be more support for a collaboration of providers. I recently received a list of homeless services and half are funded by First 5 of San Bernardino.
- When you have assistance and receive a subsidy, as soon as the subsidy ends you are back where you started. Also, with the Affordable Care Act, employers are making sure that they don't give you more than 26 hours because then they have to pay benefits. I am against \$15/hour because that means you will just be given fewer hours. People go between 2-3 part time jobs.
- We have people who don't really know what the community needs. They just follow the funding streams. They don't really want to hear from certain people, such as the mom with 4 kids. So we don't get that kind of community engagement.
- Housing Authority should make voucher program more available.
- We want to know if there are gaps amongst partners
- There should be a section on the needs of individual cities. There is a need for cities to be at the table.
- Making available and identifying potential sites for affordable housing is important.
- Working with cities to develop affordable housing is important.

# **Community Survey**

The following includes a sample of questions and responses from the community survey. Complete results are provided as an appendix to this report.

## **Participant Demographics**

- Survey participants live throughout San Bernardino County in a variety of zip codes. The largest numbers of respondents reported living in the Redlands, Joshua Tree, and Twentynine Palms areas, however, 23 total zip codes were represented among the responses including such varied communities as Barstow, Hesperia, Muscoy, Needles, Trona, Victorville, Yucaipa, and others.
- Respondents' ages are relatively evenly distributed. About 20% are between ages 25 and 34; 21% are 35 to 44; 18% are 55 to 61; and 23% are 62 and over.
- About 46% of survey takers have household incomes under \$50,000 and the other 54% have incomes above \$50,000. 66 participants (22%) have very low household incomes, under \$25,000, and 83 (28%) have incomes over \$100,000.
- 202 survey participants are White (68%) and 58 are Latino/ Hispanic (20%). 28 respondents are multiple races (9%).
- 71 survey respondents (24%) have or live with someone who has a disability.
- Most participants (62%) own their homes, 27% rent, and 5% (15 respondents) live with a relative. 3 respondents (1%) live in public housing or use a Section 8 voucher.

# Fair Housing Issues in San Bernardino County

- Relatively large shares of survey participants report knowing or somewhat knowing their fair housing rights (53% and 34%, respectively). However, about 14% of people do not know their fair housing rights and three times that number (42%) would not know where to file a fair housing discrimination complaint.
- 41 participants (14%) experienced housing discrimination while living in San Bernardino County, 35 by a landlord or property manager, 7 by a city or county staff person, 7 by a real estate agent, 1 by a mortgage lender, and 6 by others.
- Of the 39 respondents who experienced discrimination, 6 filed a report of it. Reasons for not reporting include not knowing what good it would do, not knowing where to file, fear of retaliation, and not realizing it was against the law.
- Survey participants were asked whether they think housing discrimination is an issue in San Bernardino County. About 35% answered yes and 18% said it was somewhat of an issue. About 22% said no, and the remaining 25% didn't know.
- Asked to select any factors that are barriers to Fair Housing in San Bernardino County, respondents most commonly identified the following impediments:
  - Not enough affordable housing for individuals (selected by 71%);
  - Not enough affordable housing for families (selected by 71% of respondents);
  - Displacement of residents due to rising housing costs (selected by 67%);
  - Not enough affordable housing for seniors (selected by 65%);
  - Limited access to jobs (selected by 64%).

# CHAPTER 3. SOCIOECONOMIC PROFILE

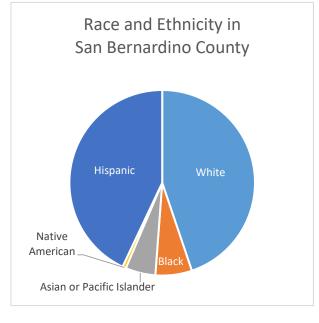
#### **DEMOGRAPHIC PROFILE**

According to US Census data, the population within the HUD-defined boundary of San Bernardino County<sup>4</sup> is 699,215, which accounts for 16.6% of the total population in the Riverside-San Bernardino-Ontario region (4,224,851). The population in San Bernardino County increased by 30.6% from 1990 to 2010, while the region's population grew more quickly at a rate of 63.3% during the same period. This section more closely examines population characteristics and trends in San Bernardino County using Census and American Community Survey (ACS) data provided in Tables 2 and 3.

# **Race and Ethnicity**

Non-Hispanic White residents and Latino residents each comprise a little over two-fifths of San Bernardino County's population (43.7% and 41.9%, respectively). Over the last two decades, the White population decreased significantly in both absolute numbers (-15.4%) and population share (-23.7 percentage points). During the same period, the Hispanic population more than doubled and increased in population share by 20.0 percentage points. All racial and ethnic groups other than Non-Latino Whites experienced substantial expansion between 1990 and 2010, however, the growth rate of the Hispanic population significantly outpaced all other groups.

Black residents represent 7.1% of the total population and have remained the third largest



racial or ethnic group in the County since 1990. During this time, the population grew by 56.8% and increased in share by 1.2 percentage points, however, this growth rate was the lowest among all population groups. Asian or Pacific Islander residents comprise 5.9% of the County's population and are the second-fastest growing population group after the Hispanic population. The Asian or Pacific Islander population more than doubled from 1990 to 2010 (111.7% growth rate) and increased in population share by 2.3 percentage points. The Native American population also grew significantly, at

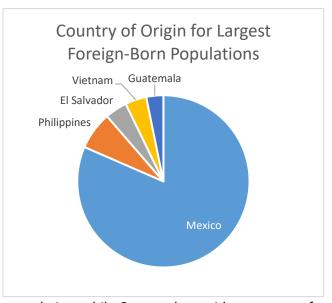
<sup>&</sup>lt;sup>4</sup> HUD-provided Affirmatively Furthering Fair Housing data covers unincorporated San Bernardino County as well as the following municipalities which participate in the County's CDBG program: Adelanto, Barstow, Big Bear Lake, Colton, Grand Terrace, Highland, Loma Linda, Montclair, Needles, Redlands, Twentynine Palms, Yucaipa, and Yucca Valley. The population within this area makes up about 34% of the County's entire population. Throughout Chapters 3 through 8, data tables labelled "San Bernardino County" provide data for the HUD-defined region (unincorporated San Bernardino County and municipalities participating in its CDBG program) except where otherwise noted.

a rate of 71.1%, but population share only increased by 0.3 percentage points to comprise just over 1% of the County's population by 2010.

Racial and ethnic composition and population trends found in San Bernardino County are reflected at the regional level with some notable differences. Although changes in population share were nearly the same, all Non-White population groups grew at a faster rate compared to populations in San Bernardino County. The Hispanic population in the Riverside-San Bernardino-Ontario region is the largest racial or ethnic group by a margin of 10 percentage points over the White population, the second-largest group. The growth rate of the region's Asian or Pacific Islander population is nearly double compared to the County, which also translates to a larger share of the region's population.

# **National Origin**

Foreign-born residents account for 18.3% of the current population in San Bernardino County. The foreign-born population grew rapidly between 1990 and 2010 more than doubling in numbers and gaining 7.6 percentage points in population share. The top countries of origin of the foreign-born population in San Bernardino County are Mexico, the Philippines, El Salvador, Vietnam, and Guatemala. Residents originating from Mexico comprise more than half (59.1%) of the foreign-born population. The next largest foreign-born population subgroup originates from the Philippines and only account for 5.1% of foreign-born residents in the County. Residents from El Salvador and Vietnam each



comprise approximately 3.0% of the foreign-born population, while Guatemalan residents account for a slightly smaller share of 2.3%.

Foreign-born residents represent a slightly larger percentage (21.4%) of the total population in the Riverside-San Bernardino-Ontario region. Population trends between 1990 and 2010 are nearly identical to those of San Bernardino County, with significant growth in population and population share. The region has experienced a 150.8% increase in the number of foreign-born residents and their share of the population has grown by 7.5 percentage points. The top countries of origin are also the same as the County with residents from Mexico comprising more than half of the region's foreign-born population.

## **Limited English Proficiency Population**

Demographic patterns for residents with Limited English Proficiency (LEP) often resemble those of foreign-born residents in a community. The growth of the LEP population in San Bernardino County closely mirrors the trends found among the foreign-born population between 1990 and 2010. The number of residents with limited English proficiency grew at a rate of 141.1% to comprise 13.4% of the total population in 2010, a 6.1 percentage point increase from 1990. The top five languages spoken by the LEP population in San Bernardino County are Spanish, Vietnamese, Chinese, Tagalog, and other

Pacific Island languages. Spanish-speaking LEP residents comprise 78.2% of the LEP population while all other languages each account for less than 3% of the LEP population.

The LEP population in the Riverside-San Bernardino-Ontario region comprises 15.6% of the region's population, a slightly larger proportion compared to San Bernardino County. The 162.2% growth rate of the LEP population between 1990 and 2010 was also slightly higher compared to the County. The top languages spoken by the LEP population in the region are Spanish, Chinese, Tagalog, Vietnamese, and Korean.

#### Disability

The population with disabilities comprises slightly more than one-fifth of the population, with similar distributions by disability type in both San Bernardino County and the Riverside-San Bernardino-Ontario region. The most common disability type in both the County and the Region is difficulty with ambulatory movement. People experiencing ambulatory difficulties comprise 7.2% of the County's total population and 6.2% of the Region's total population. People with disabilities that may require extensive assistance, including independent living or self-care difficulties, make up 5.1% and 3.0% of San Bernardino County's population, respectively. Cognitive difficulty is the third-most-common disability type, affecting 4.9% of residents. The population of people with hearing and vision difficulties make up 3.6% and 2.7% of the County's population, respectively. For all of these disability types, the share of the population with these difficulties is lower at the regional level than in San Bernardino County.

# Age

People between the ages of 18 and 64 comprise the majority (61.6%) of San Bernardino County residents. The proportion of residents under the age of 18 (27.7%) is close to triple the share of the population that is 65 and over (10.7%). There have been relatively small changes in the composition of the population by age from 1990 to 2010. Over the first decade, the middle and older age segments experienced a slight dip in population share, which coincided with an increase in population share for the younger age group. By 2010, residents between 18 and 64 in San Bernardino County gained in population share while the share below age 18 declined. Senior population shares remained relatively constant.

Age distribution in San Bernardino County and the Riverside-San Bernardino-Ontario Region are nearly identical. People under the age of 18 comprise a slightly larger percentage in the Region (28.8%) compared to the County. Subsequently, older populations make up slightly less of the Region's population than in San Bernardino County.

#### Sex

Gender distribution of the San Bernardino County is even at 50.0% male and 50.0% female. The gender distribution of the Riverside-San Bernardino-Ontario Region is slightly different, with the female population (50.3%) a slight majority over the male (49.7%).

# **Family Type**

Families with children comprise 48.6% of total families in San Bernardino County. The number of families with children in the County grew at a rate of 11.5% since 1990 but decreased in proportion by 4.2 percentage points. Similar to the County, the share of families with children in the Riverside-San Bernardino-Ontario Region declined between 1990 and 2010 (by 2.6 percentage points), although numbers increased. Just over one-half (51.0%) of families in the Region have children as of 2010.

Table 2. Demographic Overview

Domographia Indicator	San Bernardino Co	ounty	Riverside-San Bernardino-Ontario Region			
Demographic Indicator		#	%		#	%
Race and Ethnicity						
Non-Hispanic						
White		305,405	43.7%		1,546,666	36.6%
Black		43,486	6.2%		301,523	7.1%
Asian or Pacific Islander		35,311	5.1%		261,593	6.2%
Native American		4,070	0.6%		19,454	0.5%
Two or More Races		16,546	2.4%		91,476	2.2%
Other		1,277	0.2%		7,737	0.2%
Hispanic		293,120	41.9%		1,996,402	47.3%
National Origin						
#1 country of origin	Mexico	75,473	11.6%	Mexico	553,493	13.9%
#2 country of origin	Philippines	6,582	1.0%	Philippines	62,019	1.6%
#3 country of origin	El Salvador	3,850	0.6%	El Salvador	30,455	0.8%
#4 country of origin	Vietnam	3,698	0.6%	Guatemala	19,549	0.5%
#5 country of origin	Guatemala	2,966	0.5%	Vietnam	19,525	0.5%
#6 country of origin	Korea	2,350	0.4%	Korea	18,565	0.5%
#7 country of origin	Canada	1,942	0.3%	India	15,522	0.4%
#8 country of origin	Indonesia	1,655	0.3%	Canada	14,763	0.4%
#9 country of origin	China excl. Hong Kong & Taiwan	1,648	0.3%	China excl. Hong Kong & Taiwan	14,055	0.3%
#10 country of origin	India	1,288	0.2%	Taiwan	9,245	0.2%
Limited English Proficiency (	LEP) Language					
#1 LEP Language	Spanish	73,591	11.3%	Spanish	533,544	13.4%
#2 LEP Language	Vietnamese	2,861	0.4%	Chinese	20,495	0.5%
#3 LEP Language	Chinese	2,263	0.3%	Tagalog	16,986	0.4%
#4 LEP Language	Tagalog	1,708	0.3%	Vietnamese	12,570	0.3%
#5 LEP Language	Other Pacific Island Language	1,433	0.2%	Korean	11,883	0.3%

Danis annuli's la d'astan	San Bernardino Co	ounty	Riverside-San Bernardino-Ontario Region			
Demographic Indicator	# %				#	%
Limited English Proficiency (L	EP) Language (continued)					
#6 LEP Language	Korean	1,242	0.2%	Arabic	6,835	0.2%
#7 LEP Language	Arabic	1,030	0.2%	Other Pacific Island Language	5,360	0.1%
#8 LEP Language	Cambodian	444	0.1%	Other Indic Language	3,125	0.1%
#9 LEP Language	Other Indo-European Language	419	0.1%	Cambodian	3,117	0.1%
#10 LEP Language	Japanese	383	0.1%	Thai	2,576	0.1%
Disability Type						
Hearing difficulty		22,809	3.6%		125,033	3.2%
Vision difficulty		16,760	2.7%		86,934	2.2%
Cognitive difficulty		31,180	4.9%		170,114	4.4%
Ambulatory difficulty		45,234	7.2%		241,262	6.2%
Self-care difficulty		18,867	3.0%		102,841	2.6%
Independent living difficulty		32,444	5.1%		170,490	4.4%
Sex						
Male		349,618	50.0%		2,101,083	49.7%
Female		349,597	50.0%		2,123,768	50.3%
Age						
Under 18		193,669	27.7%		1,214,696	28.8%
18-64		430,688	61.6%		2,570,221	60.8%
65+		74,858	10.7%		439,934	10.4%
Family Type						
Families with children		80,453	48.6%		500,062	51.0%

**Note:** All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. The most populous places of birth and languages at the County and regional levels may not be the same and are thus labeled separately.

Data Sources: Decennial Census; ACS

Table 3. Demographic Trends

		San Bernardino County					Riverside-San Bernardino-Ontario Region					
Demographic Indicator	1990		2000		2010		1990		2000		2010	
	#	%	#	%	#	%	#	%	#	%	#	%
Race and Ethnicity												
Non-Hispanic												
White	360,940	67.4%	327,722	53.7%	305,405	43.7%	1,615,830	62.4%	1,540,776	47.3%	1,546,666	36.6%
Black	31,550	5.9%	41,763	6.8%	49,472	7.1%	168,731	6.5%	263,322	8.1%	336,944	8.0%
Asian or Pacific Islander	19,444	3.6%	30,070	4.9%	41,173	5.9%	93,331	3.6%	164,035	5.0%	298,585	7.1%
Native American	4,890	0.9%	9,006	1.5%	8,367	1.2%	18,007	0.7%	36,061	1.1%	36,077	0.9%
Hispanic	117,088	21.9%	197,015	32.3%	293,120	41.9%	685,672	26.5%	1,228,683	37.8%	1,996,402	47.3%
National Origin												
Foreign-born	57,462	10.7%	94,305	15.5%	127,665	18.3%	360,666	13.9%	612,354	18.8%	904,558	21.4%
English Proficiency												
Limited English proficiency	38,993	7.3%	68,800	11.3%	94,001	13.4%	252,012	9.7%	462,538	14.2%	660,791	15.6%
Sex												
Male	268,255	50.1%	305,544	50.1%	349,618	50.0%	1,294,274	50.0%	1,618,466	49.7%	2,101,083	49.7%
Female	266,895	49.9%	304,610	49.9%	349,597	50.0%	1,294,518	50.0%	1,636,316	50.3%	2,123,768	50.3%
Age												
Under 18	156,562	29.3%	188,658	30.9%	193,669	27.7%	771,845	29.8%	1,044,686	32.1%	1,214,696	28.8%
18-64	320,537	59.9%	356,557	58.4%	430,688	61.6%	1,539,215	59.5%	1,869,817	57.5%	2,570,221	60.8%
65+	58,052	10.9%	64,939	10.6%	74,858	10.7%	277,732	10.7%	340,280	10.4%	439,934	10.4%
Family Type												
Families with children	72,150	52.8%	44,320	52.7%	80,453	48.6%	350,701	53.6%	266,840	55.0%	500,062	51.0%

**Note:** All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. The most populous places of birth and languages at the County and regional levels may not be the same and are thus labeled separately.

Data Sources: Decennial Census; ACS

# RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

This study uses a methodology developed by HUD that combines demographic and economic indicators to identify racially or ethnically concentrated areas of poverty (RECAPs). These areas are defined as census tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least three times that of the census tract average for the metropolitan area, whichever is lower) and a population that is majority people of color. Using a metric that combines demographic and economic indicators helps to identify a jurisdiction's most vulnerable communities.

Nationally, the racial and ethnic composition of neighborhoods with concentrations of poverty is disproportionate relative to the U.S. population overall. According to the U.S. Department of Health and Human Services, Black and Hispanic residents comprise nearly 80% of the population living in areas of concentrated poverty in metropolitan areas, but only 42.6% of the total population in poverty.<sup>5</sup> Overrepresentation of these groups in areas of concentrated poverty can exacerbate disparities related to safety, employment, access to jobs and quality education, and conditions that lead to poor health.

Identification of RECAPs is significant in determining priority areas for reinvestment and services to improve conditions that negatively impact RECAP residents and the larger region. Since 2000, the prevalence of concentrated poverty in the U.S. has expanded by nearly 75% in both population and number of neighborhoods. The majority of concentration of poverty is within the largest metro areas, but suburban regions have experienced the fastest growth rate.<sup>6</sup>

There are currently nine census tracts that are designated as RECAP concentrated in the southwest quadrant of San Bernardino County: one census tract in Barstow, two in the Adelanto/El Mirage area, one in the Grand Terrace area, and others in and around Highland. Many of the RECAP census tracts are located along the boundaries shared with the City of San Bernardino. There are additional RECAP census tracts in the County (including in Victorville, San Bernardino, Ontario, and Fontana), but they are located outside of the geography covered by this report. The number of RECAP census tracts in the County steadily increased from nearly nonexistent in 1990 to five in 2010 before increasing to the current number.

There are 34,661 people in RECAP census tracts in San Bernardino County, accounting for about 5% of the County's total population. Latino residents constitute the majority (57.5%) of the population in RECAP communities. Figure 1 provides visual evidence of the overrepresentation of Hispanic residents in the County's RECAP census tracts particularly in census tracts in and around Adelanto. Figures 2 and 3 provide a historical perspective to illustrate how these trends have changed over time.

White and Black residents are the second and third largest racial and ethnic groups among the County's RECAP population and comprise 19.0% and 17.1%, respectively. These two groups constitute similar shares of RECAPs despite the White population making up 43.7% of the County and the Black

<sup>&</sup>lt;sup>5</sup> United States, Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. "Overview of Community Characteristics in Areas with Concentrated Poverty." ASPE Issue Brief, May 2014, https://aspe.hhs.gov/system/files/pdf/40651/rb\_concentratedpoverty.pdf.

<sup>&</sup>lt;sup>63</sup> Kneebone, Elizabeth. "The Growth and Spread of Concentrated Poverty, 2000 to 2008-2012." *The Brookings Institution*, 29 July 2016, www.brookings.edu/interactives/the-growth-and-spread-of-concentrated-poverty-2000-to-2008-2012/.

population making up only 6.2%. Asian or Pacific Islander residents make up 3.1% of RECAPs compared to 5.1% of the County.

Families living in RECAPs are more likely to have children than are families Countywide. Nearly two-thirds (63.9%) of families in RECAP census tracts have children compared to 48.6% of the County.

Foreign-born residents from Mexico make up 14.7% of the population in RECAP census tract in San Bernardino County. The next largest groups are residents from Vietnam, Guatemala, El Salvador, and Belize, however, each of these subgroups account for less than 1% of the RECAP population.

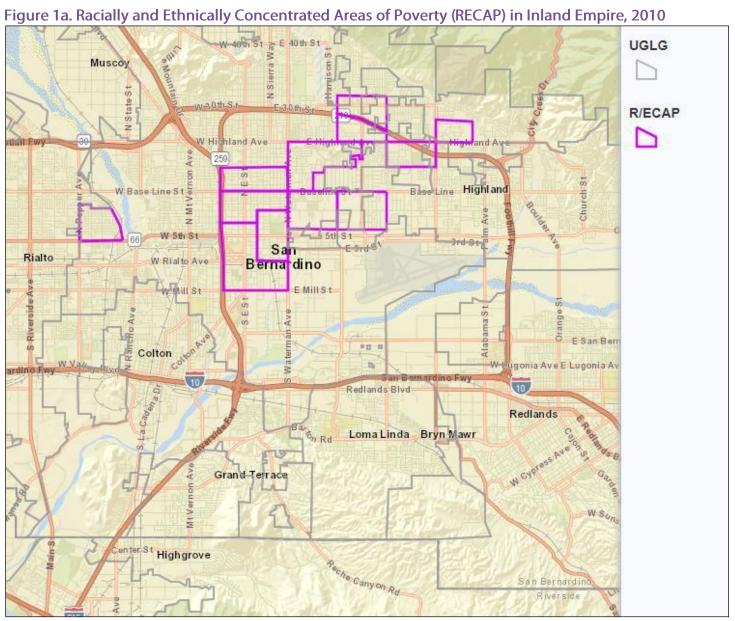
Table 4. RECAP Demographics

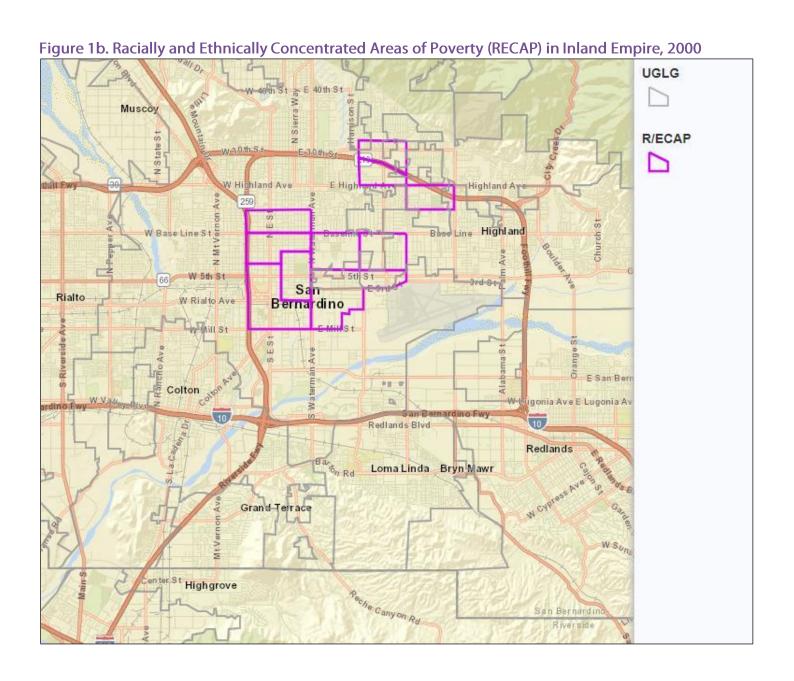
	San Bernardino County				
Demographic Indicator	#	%			
Race and Ethnicity					
Total population in RECAPs	34,661	-			
Non-Hispanic					
White	6,599	19.0%			
Black	5,920	17.1%			
Asian or Pacific Islander	1,057	3.1%			
Native American	174	0.5%			
Other	99	0.3%			
Hispanic	19,914	57.5%			
Family Type					
Total families in RECAPs	6,964	-			
Families with children	4,451	63.9%			
National Origin					
Total population in RECAPs	34,661	-			
#1 country of origin	Mexico 5,100	14.7%			
#2 country of origin	Vietnam 241	0.7%			
#3 country of origin	Guatemala 216	0.6%			
#4 country of origin	El Salvador 213	0.6%			
#5 country of origin	Belize 118	0.3%			
#6 country of origin	Philippines 116	0.3%			
#7 country of origin	Honduras 83	0.2%			
#8 country of origin	Korea 82	0.2%			
#9 country of origin	Pakistan 72	0.2%			
#10 country of origin	China* 47	0.1%			

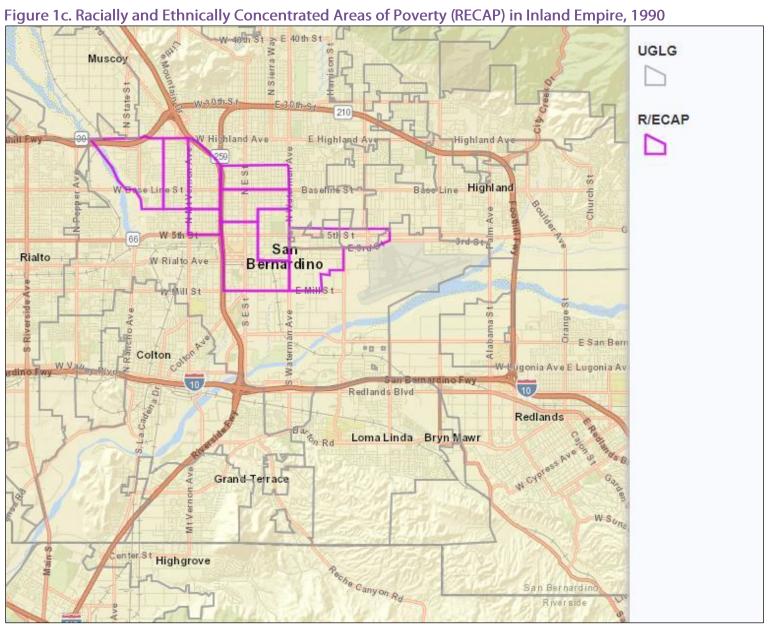
<sup>\*</sup>Excluding Hong Kong and Taiwan.

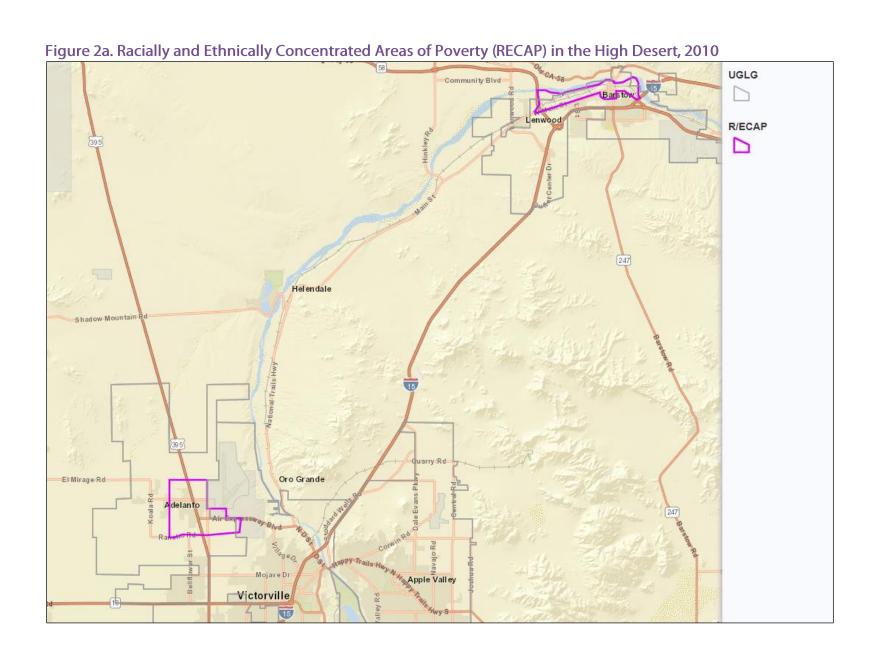
Note: The most populous places of birth at the County and regional levels may not be the same and are thus labeled separately.

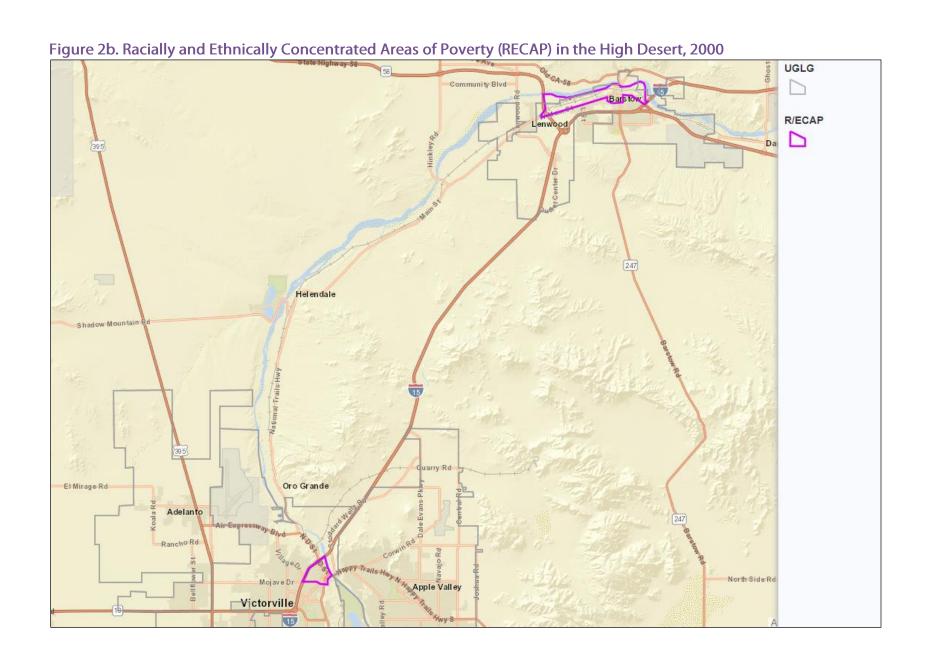
Data Sources: Decennial Census; ACS

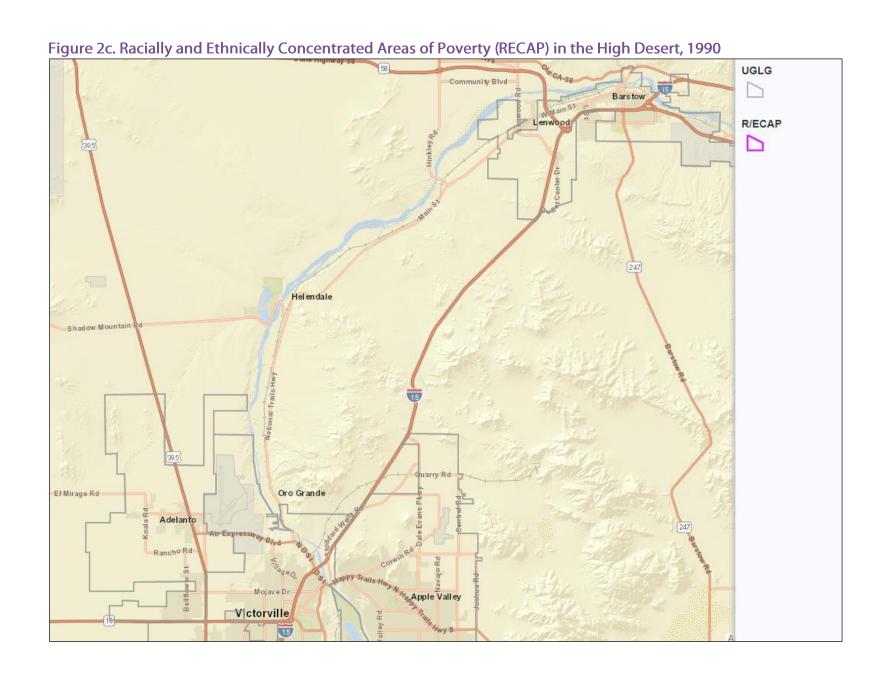












# CHAPTER 4. SEGREGATION AND INTEGRATION

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.<sup>7</sup>

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and Choice Neighborhoods, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

### RACE AND ETHNICITY

As shown in Figure 4, the most densely populated areas of San Bernardino County are located in the southwest quadrant of the County where there is a concentration of municipalities. The spatial distribution of the population by race and ethnicity indicates some segregation throughout the County. Latino residents, who made up 41.9% of San Bernardino County in 2010, constituted significantly larger shares of a few municipalities, including Colton (71.0%), Montclair (70.2%), and Adelanto (58.3%). The Latino population shares in Colton and Montclair grew by 10 percentage points each from 2000 to 2010, while the share in Adelanto increased by 12.5 percentage points. In comparison, several jurisdictions (including Loma Linda, Yucca Valley, Twentynine Palms, and Needles) have lower shares of Latino residents and showed minimal change from 2000 to 2010.

In 2010, about 7% of San Bernardino County's population was African American. Three municipalities within the study area had Black population shares of ten percent or more: Adelanto (19.5%), Barstow (13.8%), and Highland (10.5%). Population shares in Adelanto and Barstow increased from the previous decade, while the share in Highland remained constant. Four municipalities have Black population shares under four percent: Yucca Valley (2.9%), Yucaipa (1.4%), Needles (1.9%), and Big Bear Lake (0.4%). Changes in African American population shares in these areas were minimal since 2000.

Asian or Pacific Islander residents comprised 5.9% of San Bernardino County's population in 2010. Loma Linda had a significantly higher share (28.6%), followed by Montclair (9.1%), Redlands (7.7%), and Highland (7.5%). Three cities – Needle and Big Bear Lake – had Asian or Pacific Islander population shares

<sup>7</sup> Massey, D. (1990). American Apartheid: Segregation and the Making of the Underclass. *American Journal of Sociology, 96*(2), 329-357. Retrieved from http://www.jstor.org/stable/2781105

under two percent. With the exception of Loma Linda, where the share of Asian or Pacific Islander residents increased by 4.1 percentage points, no other municipality saw significant changes in population share.

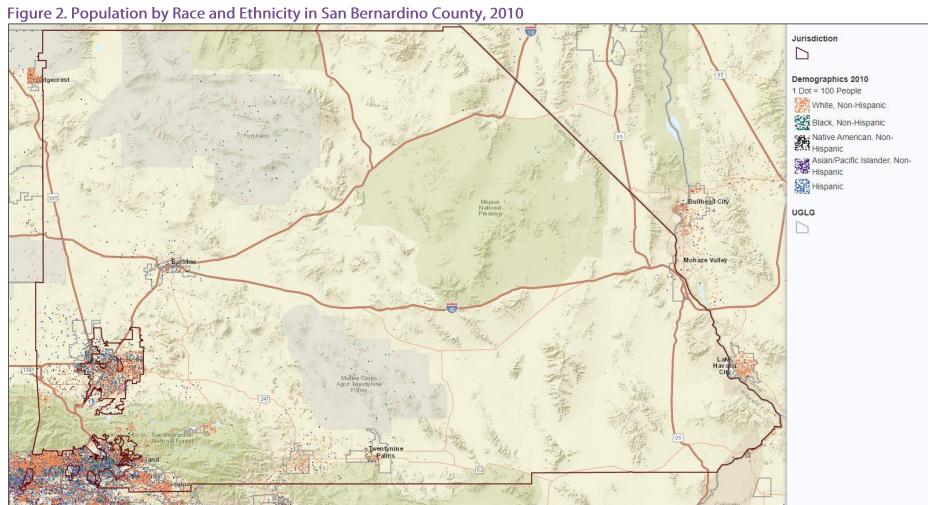
The population distribution patterns around Big Bear Lake, Yucca Valley, Joshua Tree, Twentynine Palms, Yucaipa, and Needles indicate an overrepresentation and concentration of White residents compared to other parts of the County. Countywide, White residents comprised 43.7% of the population in 2010. The areas listed above all had White population shares of 60% or more in 2010. Adelanto, Colton, and Montclair had White population shares under 20%. The White population share in San Bernardino County fell from 2000 to 2010, and population shares in each municipality declined as well. However, two areas – Needles and Twentynine Palms – had consistently large White population shares, showing little decline over the decade.

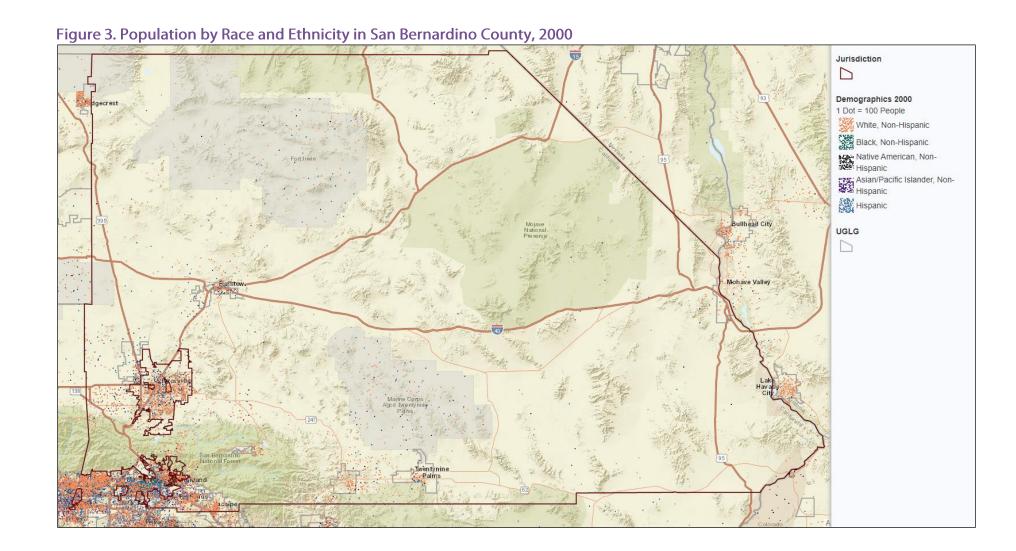
Shifts in residential patterns of racial and ethnic groups since 1990 have resulted in a more diverse, but less integrated population in San Bernardino County. **Figures 4 - 6** show a noticeable increase in Non-White populations between 1990 and 2010. Overall residential patterns also became more concentrated in specific areas during this period. Although it is difficult to determine exact correlation from the spatial data provided, residential density of specific areas and segregation among racial and ethnic groups both increased in the County between 1990 and 2010.

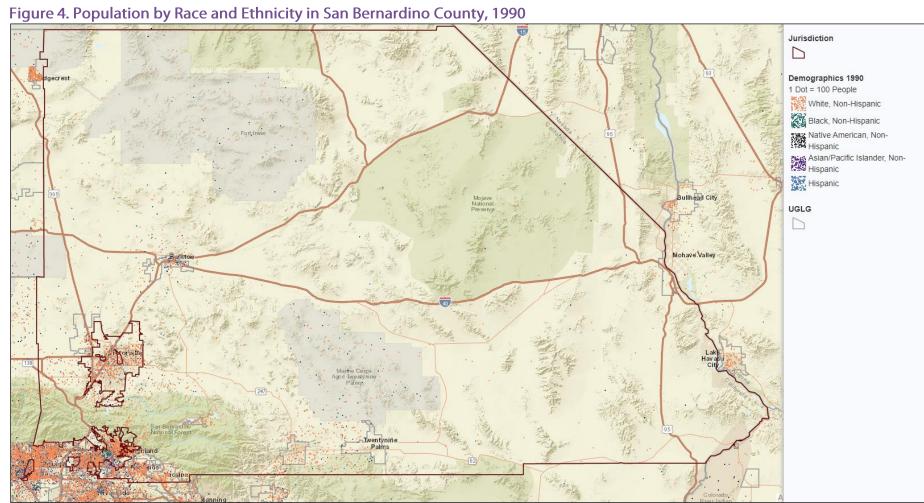
### **SEGREGATION LEVELS**

In addition to visualizing San Bernardino County's racial and ethnic composition with the proceeding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate residential patterns by race and ethnicity. The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized (and segregation minimized) when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The size of the minority population group can be small and still not segregated if evenly spread among census tracts or block groups. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of one group's members that would have to change their area of residence to match the distribution of the other group.







The table below shares the dissimilarity indices for four pairings in San Bernardino County. This table presents values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement. The "current" figure is calculated using block groups. Because block groups are typically smaller geographies, they measure segregation at a finer grain than analyses that use census tracts and, as a result, often indicate slightly higher levels of segregation than census tract-level calculations. This assessment begins with a discussion of segregation at the census tract-level from 1990 through 2010, and then examines the "current" figures calculated using block groups.

The 2010 Dissimilarity Indices (DI) show moderate levels of segregation for all pairings in San Bernardino County. The highest DI value of 50.0 was calculated for the Black/White pairing, a slight increase from moderate-level values calculated for 1990 and 2000. The DI calculated for the Hispanic/White pairing (49.8) was only 0.2 points below the Black/White pairing. The Asian or Pacific Islander/White pairing resulted in the lowest DI value of 41.3, just above the threshold for moderate segregation. DI values for all pairings increased steadily between 1990, 2000, and 2010 with the Hispanic/White and Asian or Pacific Islander/White pairings starting at low levels of segregation in 1990. The Hispanic/White pairing experienced the greatest change between 1990 and 2010 as the DI value increased by nearly 10 points.

DI values for all pairings in the Riverside-San Bernardino-Ontario region are lower compared to values found among pairings in San Bernardino County. Although not dramatically lower, DI values for Non-White/White and Asian or Pacific Islander/White pairings are within the low segregation range. The Black/White pairing has the highest DI of 44.0 and the Asian or Pacific Islander/White pairing has the lowest DI of 38.3. Similar to the County, segregation levels have increased for most pairings in the region since 1990.

Table 5. Racial / Ethnic Dissimilarity Trends

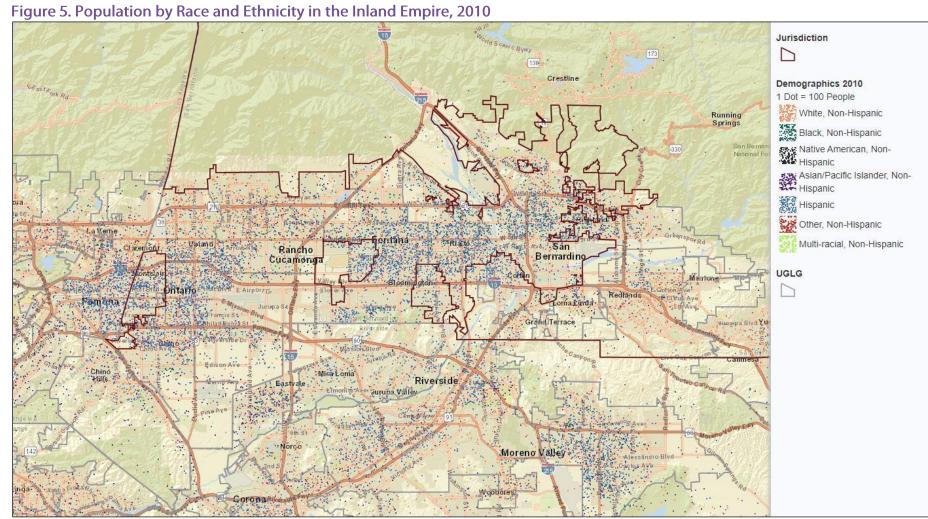
	Sa	ın Berna	rdino Co	ounty	Riverside-San Bernardino- Ontario Region			
Race/Ethnicity	Census Tract Level				Census Tract Level			
	1990	2000	2010	Current (2010)	1990	2000	2010	Current (2010)
Non-White/White	36.4	43.3	46.1	48.6	32.9	38.9	39.0	41.3
Black/White	45.2	47.6	50.0	54.0	43.7	45.5	44.0	47.7
Hispanic/White	39.9	47.8	49.8	51.1	35.6	42.4	42.4	44.0
Asian or Pacific Islander/White	38.3	41.2	41.3	48.0	33.2	37.3	38.3	43.1

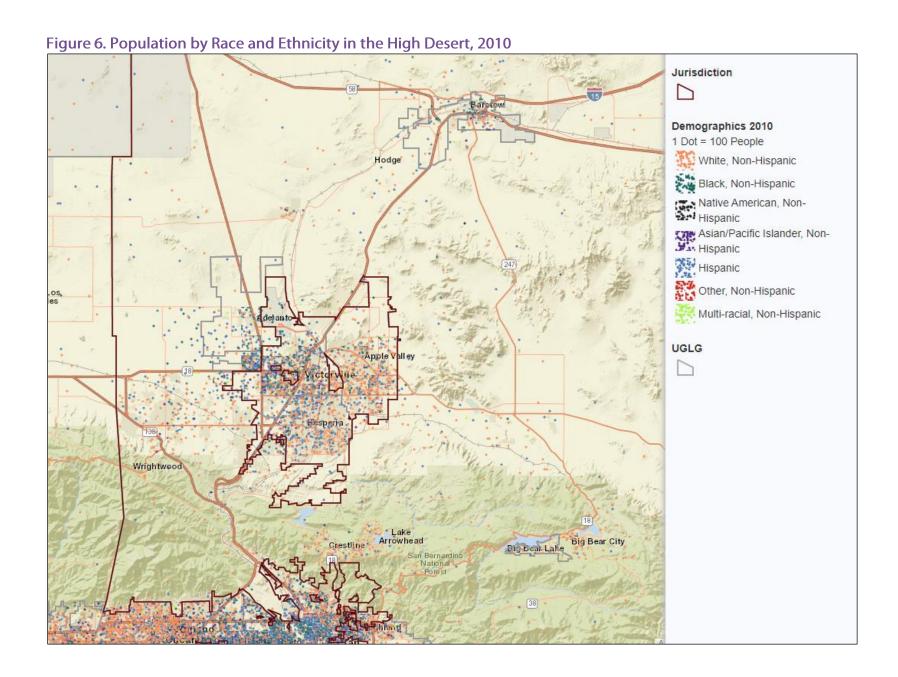
Data Sources: Decennial Census

This study of the effect of using census block groups instead of census tracts to examine housing pattern in 331 metropolitan areas throughout the U.S. indicated that index scores were modestly higher when using census block groups, by an average of 3.3 points for all metro area dissimilarity scores.

<sup>&</sup>lt;sup>8</sup> Iceland, John and Erika Steinmetz. 2003. *The Effects of Using Block Groups Instead of Census Tracts When Examining Residential Housing Patterns*. U.S. Census Bureau, Washington DC: US. Accessed via https://www.census.gov/hhes/www/housing/resseg/pdf/unit\_of\_analysis.pdf.

The "current" DI figures for San Bernardino County (which use 2010 block groups) are higher than the values calculated at the census tract level in 2010, however, values for all pairings remain in moderate segregation levels. The Black/White DI value was calculated at 54.0, the upper limit of moderate segregation. Block group level calculations for the Hispanic/White pairing resulted in the smallest difference in DI value from census tract level figures. Asian or Pacific Islander/White pairing resulted in a DI of 48.0, a 6.7-point difference from census tract level calculations. Block group DI calculations in the Riverside-San Bernardino-Ontario region also yield incrementally higher values within the moderate segregation range for all pairings. Similar to census tract level values, current DI values for all pairings are lower in the region than in San Bernardino County.





Jurisdiction Demographics 2010 1 Dot = 100 People White, Non-Hispanic Black, Non-Hispanic Native American, Non-Hispanic Twentynine Palms Asian/Pacific Islander, Non-Hispanic Hispanic Other, Non-Hispanic Multi-racial, Non-Hispanic UGLG Morengo Valley

Figure 7. Population by Race and Ethnicity in the Morongo Basin, 2010



# NATIONAL ORIGIN AND LIMITED ENGLISH PROFIECIENCY POPULATION

Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born populations recently.<sup>9</sup> Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.<sup>10</sup>

Populations with limited English proficiency (LEP) are typically composed of foreign-born residents that originate from countries where English is not the primary language, however, a substantial portion (19%) of the national LEP population is born in the United States. Nationally, the LEP population has lower levels of education and are more likely to live in poverty compared to the English proficient population.<sup>11</sup> Recent studies have also found that areas with high concentrations of LEP residents have lower rates of homeownership.<sup>12</sup>

Communities of people sharing the same ethnicity and informal networks are able to provide some resources and opportunities, but numerous barriers and limited financial capital influence residential patterns of foreign-born and LEP populations.

Residential patterns of foreign-born residents in San Bernardino County loosely follow the spatial distribution patterns of the overall population. Residents from Mexico represent the largest foreign-born population and live throughout the County, with the largest clusters in the Adelanto, Victorville, Montclair, Colton, and Bloomington areas. Residents originating from the Philippines are mostly clustered in neighborhoods around Loma Linda and Redlands with smaller concentrations in Twentynine Palms and rural areas of the County. Residents from El Salvador, Vietnam, and Guatemala are mostly absent in rural areas and almost exclusively reside in densely populated areas of the County.

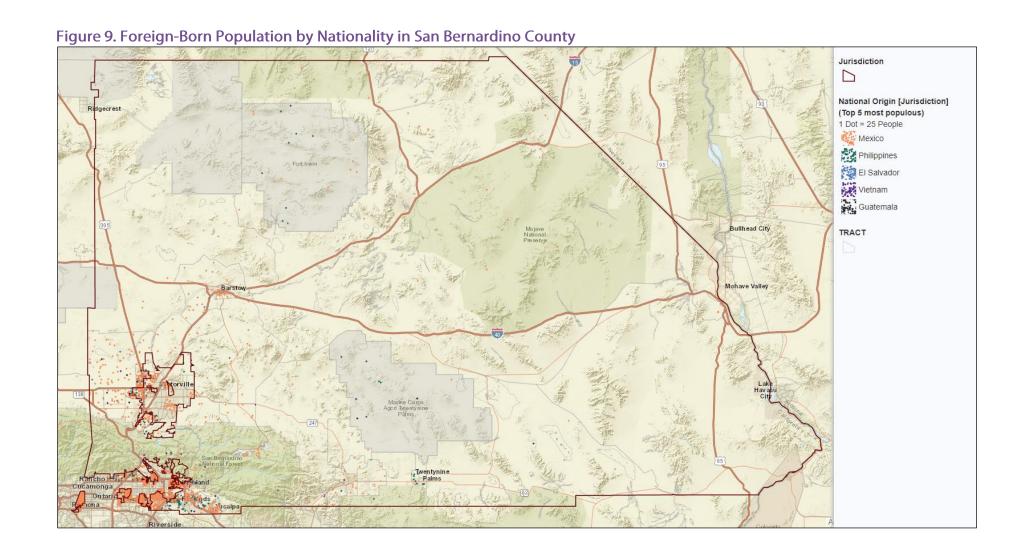
The geographic distribution of residents with limited English proficiency (LEP) (Figure 12) closely resembles patterns of the foreign-born population. Compared to other LEP populations, the Spanish-speaking LEP population is the largest and most evenly distributed population in San Bernardino County.

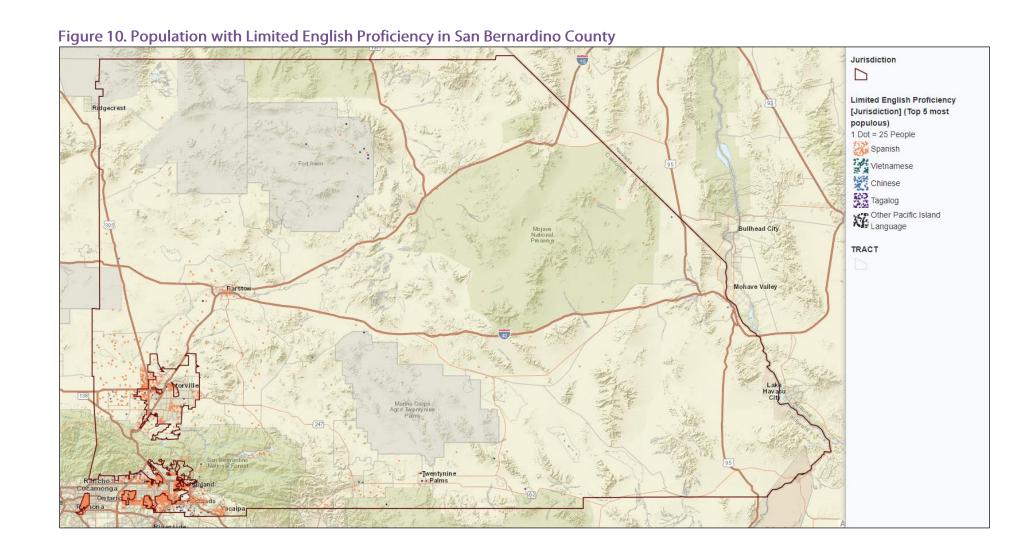
<sup>&</sup>lt;sup>9</sup> James, F., Romine, J., & Zwanzig, P. (1998). The Effects of Immigration on Urban Communities. Cityscape, 3(3), 171-192.

<sup>&</sup>lt;sup>10</sup> Massey, D. (1999). Why Does Immigration Occur?: A Theoretical Synthesis. In Hirschman C., Kasinitz P., & DeWind J. (Eds.), *Handbook of International Migration, The: The American Experience* (pp. 34-52). Russell Sage Foundation.

<sup>&</sup>lt;sup>11</sup>Zong, J. & Batalova, J. (2015). "The Limited English Proficient Population in the United States" *Migration Information Source*. Retrieved: http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states

<sup>&</sup>lt;sup>12</sup> Golding, E., Goodman, L., & Strochack, S. (2018). "Is Limited English Proficiency a Barrier to Homeownership." Urban Institute. Retrieved: https://www.urban.org/research/publication/limited-english-proficiency-barrier-homeownership





# CHAPTER 5. ACCESS TO OPPORTUNITY

Housing discrimination and residential segregation have limited access to opportunity for specific population groups and communities. It is important to understand opportunity, as used in this context, as a subjective quality. Typically, "opportunity" refers to access to resources like employment, quality education, healthcare, childcare, and other services that allow individuals and communities to achieve a high quality of life. However, research on this subject has found that perceptions of opportunity follow similar themes but are prioritized differently by different groups. Racial and ethnic minorities, low-income groups, and residents of distressed neighborhoods identified job access, employment, and training as important opportunities while Whites, higher income groups, and residents of wealthier neighborhoods more often identified sense of community, social connections among neighbors, freedom of choice, education, and retirement savings.<sup>13</sup>

Proximity is often used to indicate levels of access to opportunity; however, it would be remiss to consider proximity as the only factor in determining level of access. Access to opportunity is also influenced by social, economic, and cultural factors, thus making it difficult to accurately identify and measure. HUD conducted research regarding Moving to Opportunity for Fair Housing (MTO) to understand the impact of increased access to opportunity. Researchers found residents who moved to lower-poverty neighborhoods experienced safer neighborhoods and better health outcomes, but there was no significant change in educational outcomes, employment, or income. However, recent studies show the long-term effects of MTO on the educational attainment of children who were under the age of 13 are overwhelmingly positive with improved college attendance rates and higher incomes. On the other hand, children who were over the age of 13 show negative long-term impacts from MTO. 15

The strategy to improve access to opportunities has been two-pronged with different housing and community development programs. Tenant-based housing vouchers allow mobility of recipients to locate in lower-poverty areas while programs like the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in disadvantaged neighborhoods.

<sup>&</sup>lt;sup>13</sup> Lung-Amam, Willow S., et al. "Opportunity for Whom? The Diverse Definitions of Neighborhood Opportunity in Baltimore." *City and Community*, vol. 17, no. 3, 27 Sept. 2018, pp. 636-657, doi:10.1111/cico.12318.

<sup>&</sup>lt;sup>14</sup> Moving to Opportunity for Fair Housing Demonstration Program: Final Impacts Evaluation. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, www.huduser.gov/portal//publications/pdf/MTOFHD\_fullreport\_v2.pdf.

<sup>&</sup>lt;sup>15</sup> Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2016. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment." *American Economic Review*, 106 (4): 855-902. https://scholar.harvard.edu/files/hendren/files/mto\_paper.pdf

### OVERVIEW OF HUD-DEFINED OPPORTUNITY FACTORS

Among the many factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and transit. To measure economic and educational conditions at a neighborhood level, HUD developed a methodology to quantify the degree to which a neighborhood provides such opportunities. For each block group in the U.S., HUD provides a score on several "opportunity dimensions," including school proficiency, poverty, labor market engagement, jobs proximity, transportation costs, transit trips, and environmental health. For each block group, a value is calculated for each index and results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area. For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics.

Average index values by race and ethnicity for county and the region are provided in **Table 6** for the total population and the population living below the federal poverty line. These values can be used to assess whether some population subgroups tend to live in higher opportunity areas than others and will be discussed in more detail by opportunity dimension throughout the remainder of this chapter. The Opportunity Index Disparity measures the difference between the scores for the White non-Hispanic group and other groups. A negative score indicates that the particular subgroup has a lower score on that dimension than the White non-Hispanic group. A positive score indicates that the subgroup has a higher score than the White non-Hispanic Group.

**Figures 13-25** map each of the opportunity dimensions along with demographic information such as race and ethnicity and include some supplemental maps.

Table 6. Disparity in Access to Neighborhood Opportunity

		Ra	ace and Ethnic	ity	Орр	ortunity Index	Disparity bet	ween	
	Non-Hispanic					White Non-Hispanic and Other Groups			
Opportunity Dimension			Asian or		Hispanic	Non-Hispanic			
	White	Black	Pacific Islander	Native American		Black	Asian or Pacific Islander	Native American	Hispanic
San Bernardino County – Total Po	opulation								
Low Poverty Index	45	33	50	33	33	-12	5	-12	-12
School Proficiency Index	49	35	48	39	35	-14	-2	-10	-14
Labor Market Index	31	22	40	21	21	-9	9	-10	-10
Transit Index	31	41	42	30	41	10	11	-1	10
Low Transportation Cost Index	23	32	35	22	32	10	13	0	10
Jobs Proximity Index	49	51	51	54	49	2	2	5	0
Environmental Health Index	69	54	48	69	46	-15	-21	0	-23
San Bernardino County – Populat	tion Below Fe	deral Poverty	y Line						
Low Poverty Index	34	26	33	25	24	-7	-1	-9	-10
School Proficiency Index	44	28	36	25	32	-16	-8	-19	-12
Labor Market Index	23	15	27	19	16	-7	4	-4	-7
Transit Index	31	40	44	34	42	10	13	3	11
Low Transportation Cost Index	24	31	40	31	35	8	17	7	11
Jobs Proximity Index	48	49	57	58	51	1	8	10	3
Environmental Health Index	71	56	47	55	46	-15	-24	-16	-25

		Ra	nce and Ethnic	city		Opportunity Index Disparity between			
	Non-Hispanic					White Non-Hispanic and Other Groups			
Opportunity Dimension			Asian or		Hispanic	Non-Hispanic			
	White	Black	Pacific Islander	Native American		Black	Asian or Pacific Islander	Native American	Hispanic
Riverside-San Bernardino-Ontario Region – Total Population									
Low Poverty Index	53	43	60	41	38	-10	8	-11	-15
School Proficiency Index	51	42	56	41	38	-9	6	-10	-13
Labor Market Index	35	27	43	25	24	-7	9	-9	-10
Transit Index	38	43	42	37	43	5	4	-1	5
Low Transportation Cost Index	26	32	29	26	33	6	3	1	7
Jobs Proximity Index	50	50	48	50	48	0	-1	1	-2
Environmental Health Index	55	44	42	56	42	-11	-13	1	-13
Riverside-San Bernardino-Ontario Region – Population Below Federal Poverty Line									
Low Poverty Index	38	27	42	30	24	-11	4	-8	-15
School Proficiency Index	42	31	43	34	31	-12	1	-8	-11
Labor Market Index	26	17	31	21	16	-8	5	-5	-9
Transit Index	39	43	45	39	45	5	6	0	6
Low Transportation Cost Index	29	35	37	32	37	6	8	3	7
Jobs Proximity Index	50	49	51	52	49	-1	1	2	-1
Environmental Health Index	57	45	40	51	42	-12	-17	-6	-15

Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

# **EDUCATION**

School proficiency is an indication of the quality of education that is available to residents of an area. High quality education is a vital community resource that can lead to more opportunities and improve quality of life. HUD's school proficiency index is calculated based on performance of 4th grade students on state reading and math exams. For each block group, the index is calculated using test results in up to the three closest schools within 1.5 miles.

The map on the following page shows HUD-provided opportunity scores related to education for block groups in the study area, along with the demographic indicators of race/ethnicity. In each map, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

Access to proficient schools among block groups varies throughout the County. Several census tracts in the western and southwestern portions of the County have some of the highest scores, including the Redlands, Mentone, Lake Arrowhead, and Crestline areas, along with block groups north of Rancho Cucamonga and those in and around Hinkley. However, other block groups in the valley have some of the County's lowest school proficiency scores, including those in the Colton, Bloomington, Highland, and San Bernardino areas. Scores are also relatively low in Adelanto and areas to the west of Victorville and Hesperia. Two large block groups in southeast San Bernardino County bordering Arizona also have low school proficiency scores.

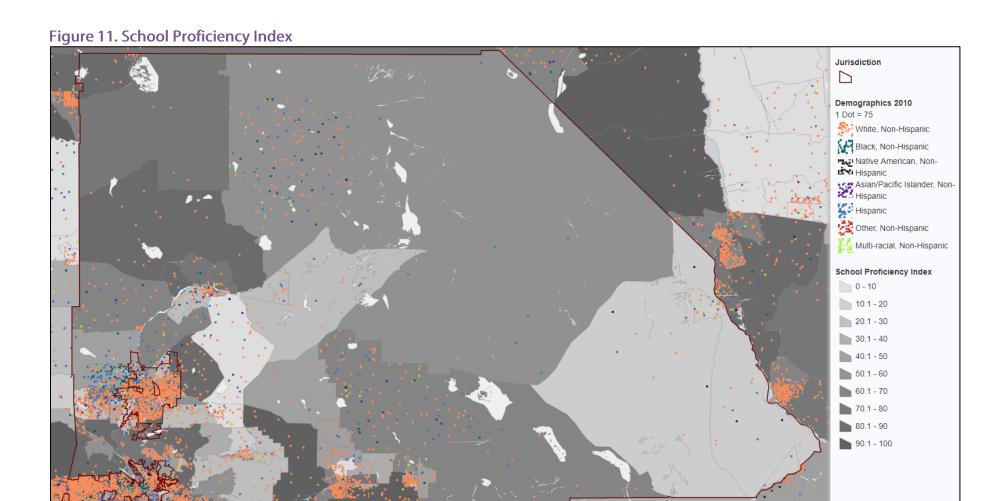
There is some visual evidence shown in **Figure 13** to indicate disproportionate representation of specific racial and ethnic groups at the block group level. The most noticeable spatial pattern shows the residential population of the higher-scoring block groups in the County appear to be predominantly White. However, many lower-scoring block groups are also predominantly White, while including concentrations of other racial and ethnic groups as well.

The opportunity dimension scores in Table 6 also indicate some disparity in access to proficient schools among racial and ethnic groups in San Bernardino County. Hispanic and Black populations have the least access to proficient schools with a score of 35, while White and Asian populations have the best access with scores of 49 and 48. Black, Hispanic, and Native American populations have disproportionately less access to proficient schools relative to the White, Non-Hispanic population. The populations below the federal poverty line also experience disparities in levels of access to proficient schools, with Native American, Hispanic, and Black populations experiencing the lowest access to proficient schools. The Native American population below the poverty line has the lowest access of all groups.

School proficiency index scores are higher in the San Bernardino-Riverside-Ontario metro area; however, Hispanic and Native American populations continue to have significantly less access to proficient schools compared to White and Asian populations in the region. Population groups below the poverty line in the region have lower access to proficient schools.

Expenditures per pupil are generally higher in the eastern, less populated portion of the County, although higher expenditures in these areas do not coincide with higher levels of school proficiency (see Figures 13 and 14).

Results from the survey conducted as part of this planning process echoed concerns surrounding disparate access to proficient schools, with 43% of survey respondents noting that schools in the County are not equally provided, relative to 39% stating that they are equally provided.



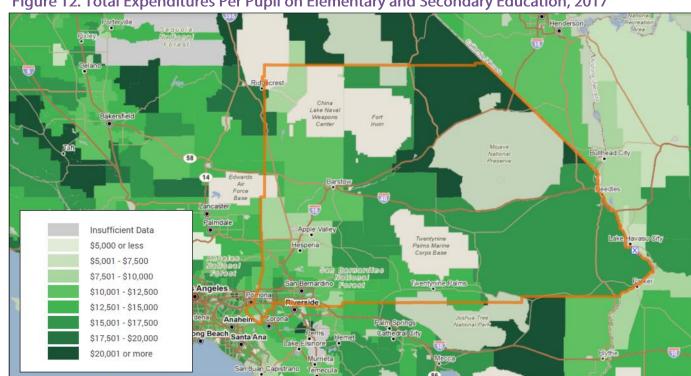


Figure 12. Total Expenditures Per Pupil on Elementary and Secondary Education, 2017

**Source:** The Place Database, Lincoln Land Institute

### **EMPLOYMENT**

Neighborhoods with jobs in close proximity are often assumed to have good access to those jobs. However, distance alone does not capture other factors that may impact access to jobs, such as transportation options, the types of jobs available in the area, or the education and training necessary to obtain them. There may be concentrations of jobs in low-income neighborhoods in urban centers, but many of the jobs may be unattainable for residents of low-income neighborhoods. Therefore, this section analyzes both the labor market engagement and jobs proximity indices, which together offer a better indication of how accessible jobs are for residents of specific areas. It further examines inflow and outflow patterns of workers in the County and unemployment rates across racial and ethnic groups.

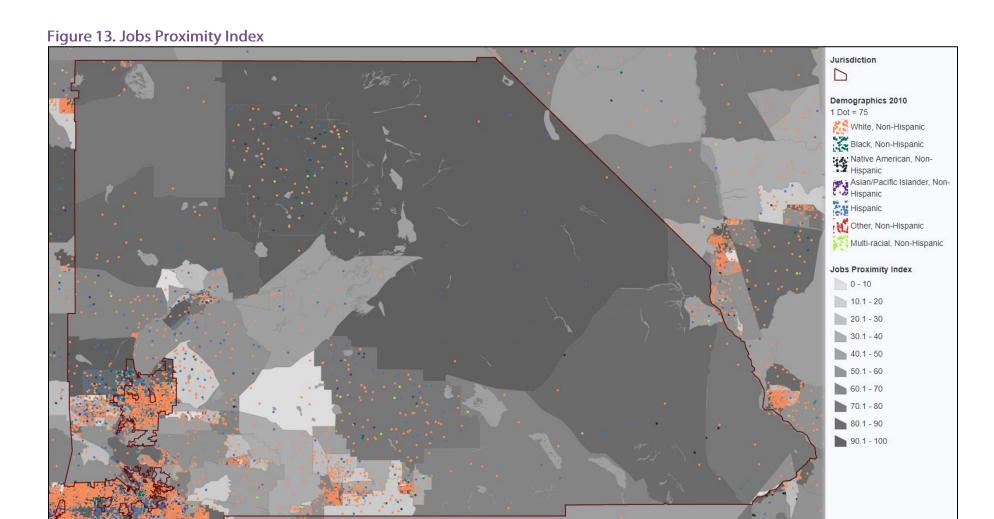
The Jobs Proximity Index measures the physical distance between place of residence and job locations. The Labor Market Engagement Index is based on unemployment rate, labor force participation rate, and the percent of the population age 25 and over with a bachelor's degree or higher. Again, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

Figure 15 maps the Jobs Proximity Index and shows that the northeastern and southwestern portions of the County have the best access to jobs, while the south-central portion (including parts of the High Desert) has lower access. Figure 16 maps the Labor Market Engagement and shows some of the highest levels of engagement in the southwest portion of the County that is closer to Riverside and Los Angeles. However, relative to the region, labor market engagement in San Bernardino County tends to be low. Scores are low in most rural areas but are also low in some more urban parts of the County where proximity to jobs is higher. Block groups in the Barstow, Hinkley, Adelanto, Victorville, Hesperia, Highland, Colton, and Bloomington areas have low labor market engagement scores. Areas where engagement is higher include Grand Terrace, Loma Linda, Yucaipa, and Rancho Cucamonga.

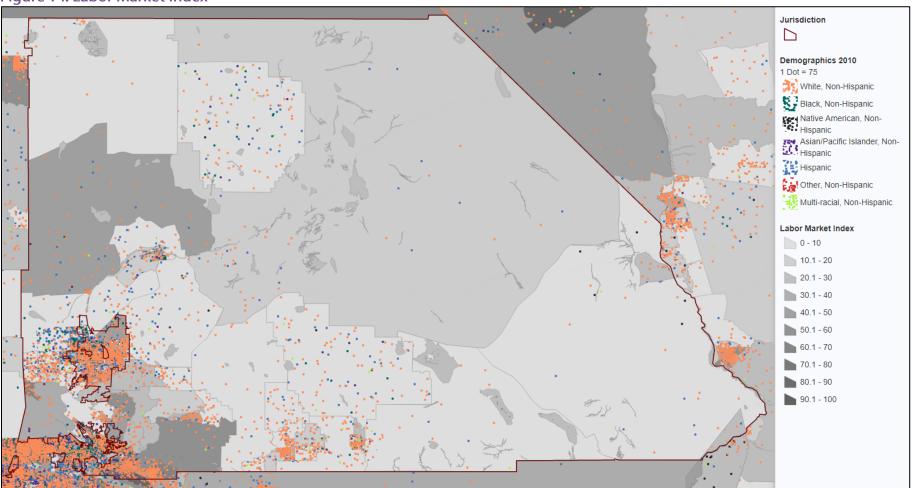
**Table 6** shows patterns for both Jobs Proximity and Labor Market Engagement across racial and ethnic groups. In San Bernardino County, the Asian American population has the highest score for both measures, followed by the White population. While proximity to jobs is similar across racial groups, labor market engagement varies significantly. In particular, Hispanic, Native American, and Black populations experience the lowest levels of labor market engagement in the County.

The population in the County living below the poverty line has similar levels of jobs proximity to the population in the County as a whole but significantly lower levels of labor market engagement, indicating inability to access jobs due to factors other than proximity. Based on interviews with stakeholders in the County, these factors may include lack of access to transportation and mismatches between available jobs and worker education and skillsets. Variations in labor market engagement across racial groups are smaller for the population living below the poverty line.

Within the Riverside-San Bernardino-Ontario metro area, jobs proximity levels are similar to those in the County, with little disparity across racial groups. Scores for labor market engagement in the metro are slightly higher than those in the County across races and ethnicities.







As the low job proximity index scores in portions of the County and higher labor market engagement in the southwestern portion of the County near large employment centers outside of the County indicate, many workers who live in the County commute to outside counties for work. As Table 7 shows, of the 719,501 workers living in San Bernardino County in 2015, 52.4% were employed outside of San Bernardino County. Further, of those employed in San Bernardino county, 45.8% live outside of county. The prevalence of commuting outside of the County for employment suggests that transportation time and costs are important concerns for much of the County's workforce with regard to accessing employment. This concern was echoed during community meetings, stakeholder interviews, and the survey conducted as part of this planning process.

Table 7. Inflow and Outflow of Workers, San Bernardino County, 2015

Inflow and Outflow of Workers	Number	Percent	
Living in San Bernardino County	719,501	100.0%	
Living in the County but Employed Outside of the County	377,291	52.4%	
Living and Employed in San Bernardino County	342,210	47.6%	
Employed in San Bernardino County	631,347	100.0%	
Employed in the County but Living Outside of the County	289,137	45.8%	
Employed and Living in San Bernardino County	342,210	54.2%	

Note: Data covers all of San Bernardino County and is not limited to the jurisdictions participating in the County's CDBG program.

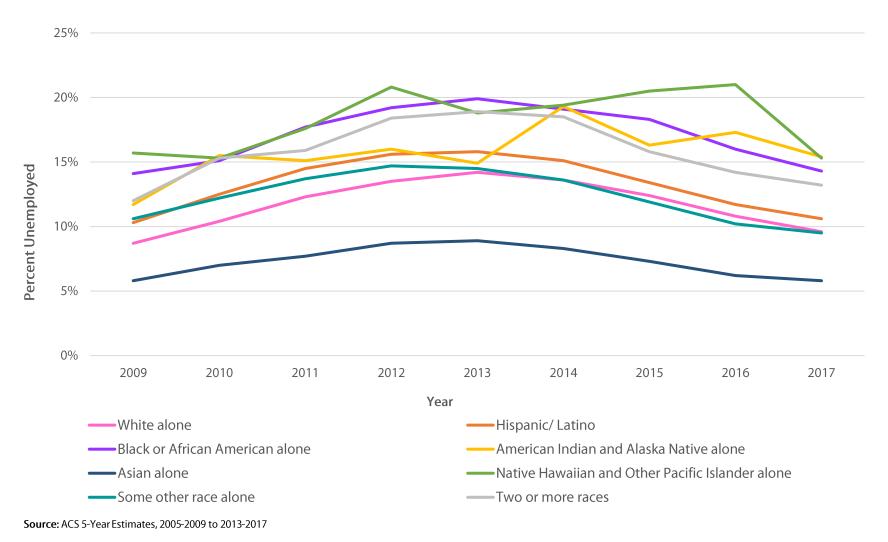
Source: Longitudinal Employer-Household Dynamics (LODES) data, 2015

The long distances required to access employment for many workers may also be a cause of the relatively high unemployment levels in the County. Unemployment for the population 16 and older for the County as a whole was 9.6% in 2017 compared to 7.7% in the state of California overall.

Variation in unemployment levels across racial and ethnic groups reflects uneven access to employment across these groups. Unemployment is significantly higher than the overall rate of 9.6% for certain racial and ethnic groups, and lower for others. In particular, Asian, White, and people of unspecified race ("some other race alone") have tended to have the lowest levels of unemployment, while Native Hawaiian and Pacific Islander, Black, and American Indian and Alaskan Native populations have experienced the highest levels of unemployment. Notably, unemployment increased following the 2008 recession and has declined for most groups since 2013 (see Figure 17).

In line with these findings, survey respondents ranked incentives for job creation as the greatest economic and community development need in the County, with 65% of respondents ranking incentives for job creation as a high need and 26% ranking it as a moderate need. Employment training was ranked as the second greatest public service need following drug education and crime prevention, with 64% of respondents ranking it as a high need.

Figure 15. Unemployment by Race/ Ethnicity, San Bernardino County, 2009-2017



### **TRANSPORTATION**

The Transit Trip Index measures how often low-income families in a neighborhood use public transportation, while the Low Transportation Cost Index measures the cost of transport and proximity to public transportation by neighborhood. The higher the Low Transportation Cost Index, the lower the cost of transportation in that block group. Again, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

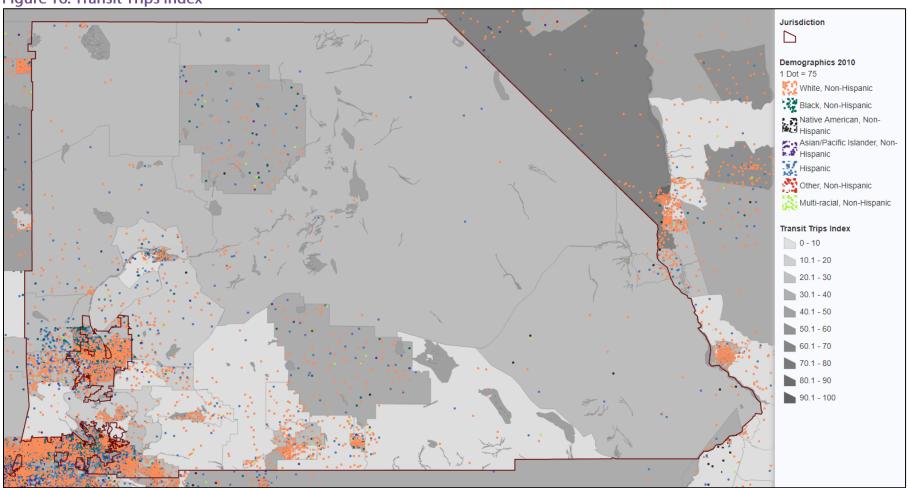
Transit usage is generally low and relatively uniform throughout most block groups in San Bernardino County. The highest transit usage in the County occurs in the southwestern portion of the County. The lowest scoring block groups are located in the high and low desert areas, primarily in south-central San Bernardino County.

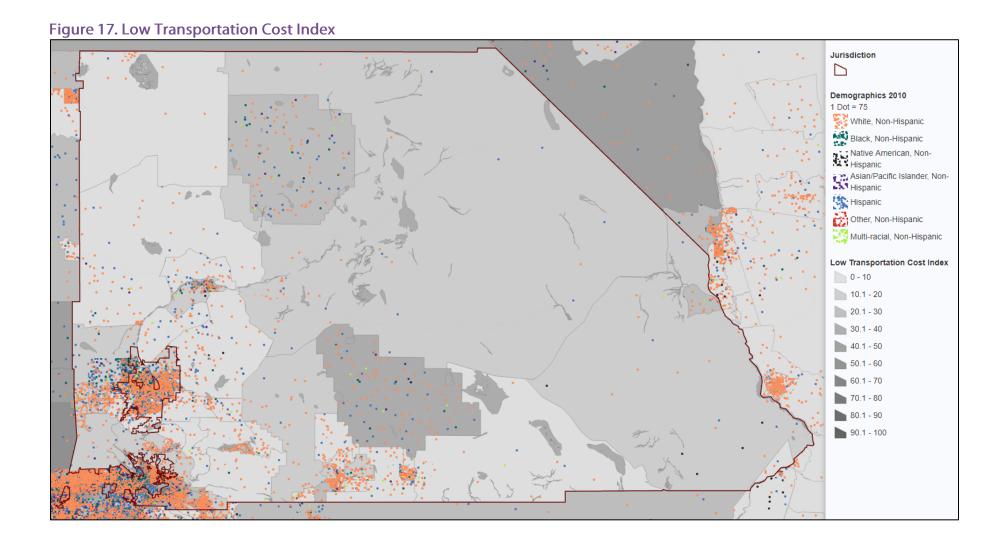
Transit Trip Index scores indicate some differences in levels of transit usage among racial and ethnic groups in San Bernardino County. The Asian, Hispanic, and Black populations in San Bernardino County have the highest levels of transit usage. Compared to populations above the poverty line, transit use increases slightly for most racial and ethnic groups below the poverty line.

Transit usage is generally higher and disparities among racial and ethnic groups lower in the Riverside–San Bernardino-Ontario region relative to those in San Bernardino County. According to index scores, Asian and Hispanic populations below the poverty line use public transportation most frequently in the region. Similar to usage in the County, Asian, Hispanic, and Black populations have higher transit usage than White and Native American populations.

Figure 19 shows Low Transportation Cost scores are low and relatively uniform throughout most block groups in San Bernardino County. As in the Transit Trips Index, Asian, Black, and Hispanic populations have greater access to low-cost transportation compared to White and Native American populations. Access to low-cost transportation is slightly higher for most groups living below the poverty line. Low Transportation Index scores are higher overall while disparities are lower among racial and ethnic groups in the Riverside-San Bernardino-Ontario region.







Walk Score measures the walkability of any address by analyzing hundreds of walking routes to nearby amenities using population density and road metrics such as block length and intersection density. Data sources include Google, Education.com, Open Street Map, the U.S. Census, Localeze, and places added by the Walk Score user community.

Points are awarded based on the distance to amenities in several categories including grocery stores, parks, restaurants, schools, and shopping. The measure is useful for showing not only walkability but also general access to critical facilities. While cities within San Bernardino County are generally cardependent, there is a great deal of variation in the level of walkability and access to amenities. Many of the most walkable areas with the greatest access to amenities are located in the San Bernardino Valley, including Montclair, Ontario, Colton, and Redlands. Food access in particular is examined later in this chapter.

Table 8. Walkability in San Bernardino County Cities

Cities in San Bernardino County	Walk Score
Crestline	58
Montclair	53
Ontario	45
Colton	40
Barstow	37
Redlands	36
Loma Linda	35
Highland	33
Yucaipa	24
Victorville	19
Yucca Valley	19
Twentynine Palms	17
Hesperia	16
Adelanto	9

Source: Walkscore, Retrieved from: https://www.walkscore.com

# **POVERTY**

Residents in high poverty areas tend to have lower levels of access to opportunity due to the absence of critical resources and disinvestment in their communities. As poverty increases, disparities in access to opportunities often increase among population groups and disadvantaged communities become even more isolated. HUD's Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure exposure to poverty by neighborhood. Lighter shading indicates areas of higher levels of poverty and darker shading indicates lower levels of poverty.

**Figure 20** shows the concentrations of poverty by block group in San Bernardino County. The areas with the lowest scores on the Low Poverty Index are concentrated in the western portion of the County around Victorville. Compared to the rest of the block groups in the city, residents of neighborhoods in the San Bernardino Valley block groups tend to have the least exposure to poverty.

Low Poverty Index scores in **Table 6** show overall moderate scores and some disparities among racial and ethnic groups regarding exposure to poverty. The Asian and White populations are exposed to the lowest levels of poverty among population groups. The Hispanic and Native American populations below the poverty line experience the greatest exposure to poverty among all populations in San Bernardino County.

Low Poverty Index scores of racial and ethnic groups in the Riverside-San Bernardino region are significantly higher compared to the County. Asian and White populations experience the lowest exposure to poverty in the region, while Hispanic, Native American, and Black populations in the region are exposed to significantly higher levels of poverty.

American Community Survey data on poverty status by race and ethnicity confirms that the Asian and White populations in San Bernardino County are least likely to be living below the poverty level, while Black or African American and American Indian or Alaskan Native populations experience the highest levels of poverty (see Figure 20 and Table 6). The Hispanic population constitutes the greatest number of individuals below the poverty level at more than 230,000 people (see Table 9).



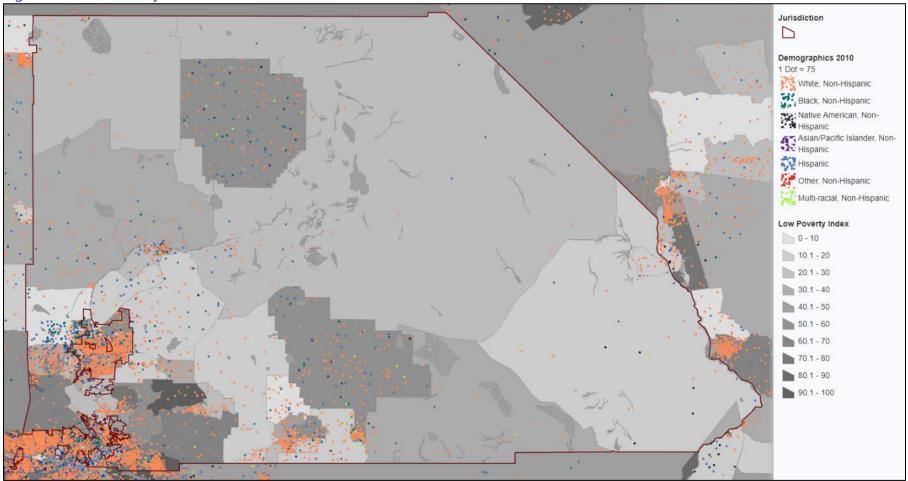
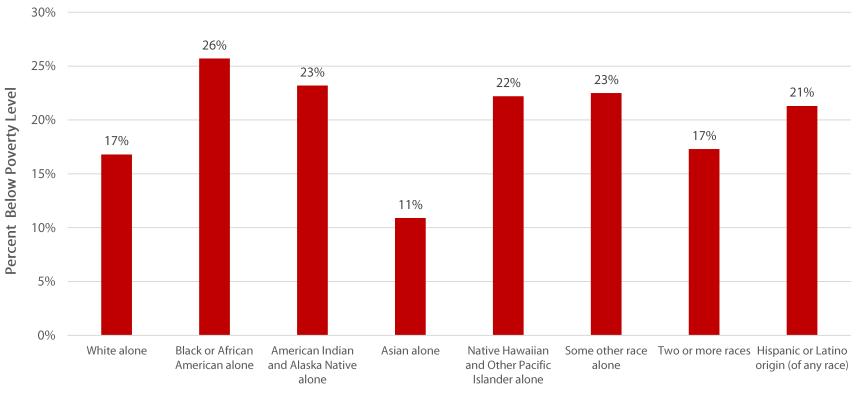


Figure 19. Percent Below Poverty by Race/ Ethnicity, San Bernardino County, 2013-2017



Race/ Ethnicity

Source: ACS 5-Year Estimates, 2013-2017

Table 9. Poverty Status by Race/ Ethnicity, San Bernardino County, 2013-2017

Race	Population	Population Below Poverty Level	Percent Below the Poverty Level
White alone	1,283,173	215,600	16.8%
Black or African American alone	168,867	43,426	25.7%
American Indian and Alaska Native alone	16,253	3,776	23.2%
Asian alone	144,475	15,797	10.9%
Native Hawaiian and Other Pacific Islander alone	6,255	1,390	22.2%
Some other race alone	349,052	78,503	22.5%
Two or more races	94,424	16,318	17.3%
Hispanic or Latino origin (of any race)	1,084,600	231,381	21.3%
Total Population for Whom Poverty Status is Determined	2,062,499	374,810	18.2%

Note: Data covers all of San Bernardino County and is not limited to the jurisdictions participating in the County's CDBG program.

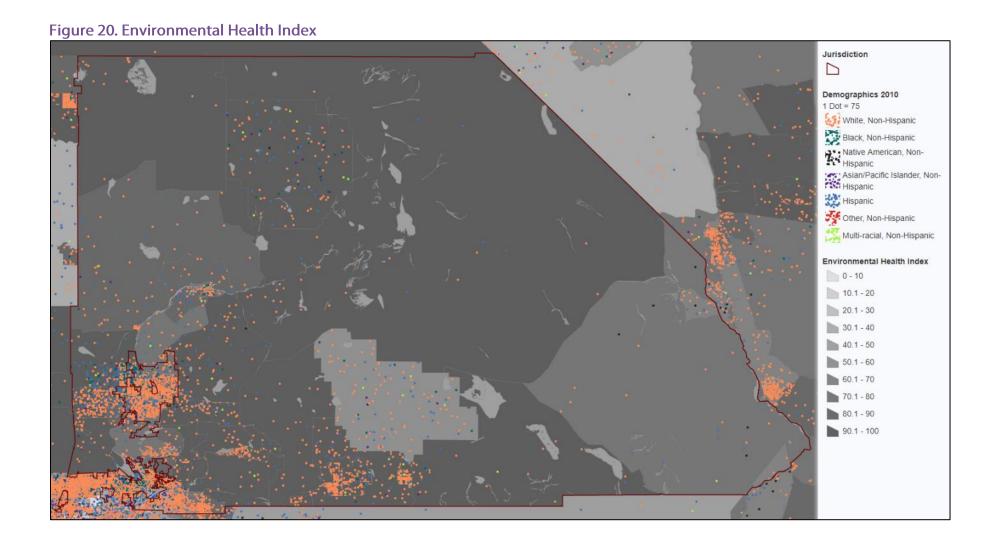
Source: ACS 5-Year Estimates, 2013-2017 (Table S1701)

#### **FNVIRONMENTAL HEALTH**

HUD's Environmental Health Index measures exposure based on EPA estimates of air quality (considering carcinogenic, respiratory, and neurological toxins) by neighborhood. The index only measures issues related to air quality and not other factors impacting environmental health. Lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

Most block groups in San Bernardino County score highly on the Environmental Health Index. The worst air quality is found in block groups located in the southwestern portion of the County immediately east of Los Angeles. While it is difficult to discern any correlation between racial composition of block groups and air quality from the spatial data provided in Figure 22, the Environmental Health Index scores in Table 6 suggest moderate disparities in exposure to low air quality among racial and ethnic groups. The Hispanic and Asian populations experience the greatest exposure to low air quality by a significant margin. White and Native American populations experience the highest air quality levels, although scores are lower for Native Americans living below poverty level.

Air quality throughout the larger Riverside-San Bernardino-Ontario region is slightly lower as evidenced by the lower scores, while disparities among population groups are slightly less than those found in the County. White and Native American populations in the region experience the highest levels of air quality. Index scores suggest that Hispanic and Asian populations reside in areas in the region with the lowest air quality.



A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the United States Environmental Protection Agency as a candidate for cleanup because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL). Five Superfund sites are located in San Bernardino County, including two in the City of San Bernardino (Newmark groundwater contamination and Norton Air Force Base landfill), one in Barstow (Barstow Marine Corps Logistics Base), one in Victorville (George Air Force Base), and one in Rialto (rockets, fireworks, and flares site).

Vegas/ Superfund National Priorities List (NPL) Sites with Manor Paradise. Status Information Boulder City NPL Site Deleted NPL Site Region 9 Proposed NPL Site **EPA Regions** Region 1 Bullhead City Region 2 Region 3 Region 4 Region 5 Region 6 Region 7 Region 8 Region 9 Region 10 Hemet La Omnta

Figure 21. Superfund National Priorities List (NPL) Sites In San Bernardino County

Source: Environmental Protection Agency GIS Data, Retrieved from: https://www.epa.gov/superfund/search-superfund-sites-where-you-live

# **FOOD ACCESS**

Food access is another important component of access to opportunity, as access to food that is both affordable and nutritious is a challenge for many individuals and families in the United States. In neighborhoods in which the nearest grocery store is many miles away, transportation costs and lack of vehicle access may present particular challenges for low-income households, which may be forced to rely on smaller stores that are often not affordable and may not offer a full range of healthy food choices.

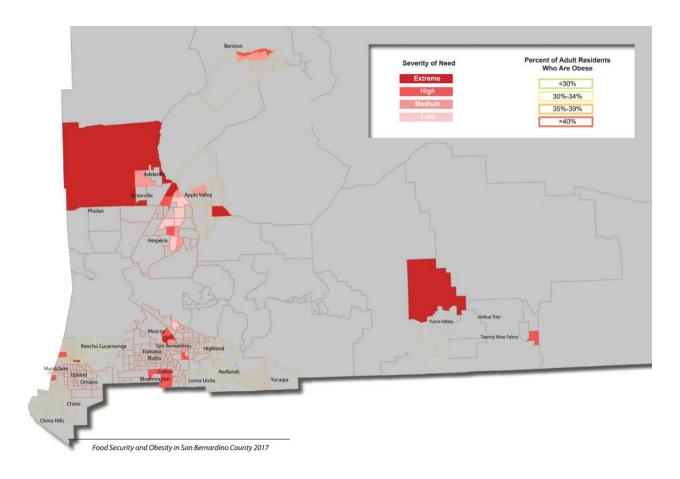
In 2017, the San Bernardino County Department of Public Health Nutrition Program released the Food Security and Obesity in San Bernardino County report, which highlights areas of the County impacted by low levels of access to fresh food and high rates of obesity. The map highlights High Poverty-Low Access (HPLA) food deserts, which it defines as census tracts in which:

- 1) at least 33% of the population resides more than one mile from a supermarket or grocery store within urban areas, or 10 miles in rural areas, and
- 2) 50% or more of the population earns less than 185% of the Federal poverty level.

Using these definitions of low-income and low food access, the study found that 8.6% of census tracts in San Bernardino County were High Poverty-Low Access food deserts, with the largest concentration of food deserts located in the High Desert region, including Adelanto, Apple Valley, Barstow, Hesperia, Phelan, and Victorville. Twenty-seven (27) of the 32 High Poverty-Low Access food deserts have a majority Hispanic population, and 5 have a majority White population. Figure 25 also shows the percentage of adults with obesity by city within San Bernardino County. Notably, areas with low levels of food access often also have high percentages of adult residents with obesity.

Survey respondents in the County echoed concerns surrounding food access, with 57% stating that grocery stores and other shopping opportunities are not equally provided in the County. Only 35% of respondents described grocery stores and other shopping as equally provided in the County. Only property maintenance and roads and sidewalks were ranked as less evenly distributed than grocery stores and other shopping.

Figure 22. High Poverty Low Access Census Tracts, Food Deserts, and Obesity in San Bernardino County



## **SUMMARY**

Spatial patterns show moderate to significant disparities among racial and ethnic groups in access to proficient schools, labor market engagement, transit usage, access to low cost transit, exposure to poverty, and food access in San Bernardino County. Conversely, spatial data and index scores suggest only minor spatial disparities in proximity to jobs among racial and ethnic groups.

Moderate disparities exist among racial and ethnic groups regarding access to proficient schools in San Bernardino County. The White and Asian populations have the highest levels of access to proficient schools, while Black and Hispanic populations have the lowest levels of access. There is a 14-point differential between the groups with the best and worst access to proficient schools. These moderate disparities also exist at the regional level, although access to proficient schools is slightly higher among all groups.

San Bernardino County has moderate Jobs Proximity Index scores with relatively minor disparities in distance to job locations among racial and ethnic groups. Proximity to jobs is similar at the regional level, with little disparity among racial and ethnic groups. In combination with these moderate Jobs

Proximity index scores, stakeholder input and Longitudinal Employer-Household Dynamics data suggest that many workers who live in the County commute long distances to their places of work. In particular, 52.4% of workers living in San Bernardino County commute across county lines to work.

Compared to the relatively minor disparities in job proximity, Labor Market Index scores indicate moderate disparities among racial and ethnic groups in labor market engagement. The Asian population has the highest level of engagement with the labor market among all groups (40 points), followed by the White population (31 points). The greatest disparity in labor market engagement, with a difference of 25 points, is between the Asian population (40 points) and the Black population below the poverty line (15 points).

Transit Trip Index scores indicate moderate disparities and overall low levels of transit usage among racial and ethnic groups in San Bernardino County. Asian, Black, and Hispanic populations use transit at higher rates than White and Native American populations.

Low Transportation Cost scores are generally low and uniform throughout most block groups in the County and disparities are moderate between groups. Asian, Black, and Hispanic populations in the County experience lower transportation costs and closer proximity to public transportation compared to White and Native American populations.

Low Poverty index scores in the County indicate that a moderate portion of the County's population is exposed to high levels of poverty. Higher scores in the San Bernardino Valley relative to the rest of the County suggest that residents of the cities in the valley area are less exposed to poverty relative to other county residents. Hispanic, Black, and Native American populations experience the greatest exposure to poverty, while Asian and White populations are the least exposed to poverty.

Air quality is relatively consistent across block groups in the County. Environmental Health Index scores suggest moderate disparities in exposure to low air quality among racial and ethnic groups. The Hispanic and Asian populations experience the greatest exposure to low air quality by a significant margin of 23 and 21 points, respectively.

Local research on food access and obesity in San Bernardino County indicate that High Poverty-Low Access areas are concentrated in the High Desert region. Areas with low levels of food access also often have high percentages of adult residents with obesity.

# CHAPTER 6. HOUSING PROFILE

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is also linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poorquality housing. Developing affordable housing is also a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.<sup>17</sup> Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.<sup>18</sup>

### AFFORDABILITY AND HOUSING NFFD

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.

<sup>&</sup>lt;sup>16</sup> Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf.

<sup>&</sup>lt;sup>17</sup> "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf

<sup>&</sup>lt;sup>18</sup> Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." Journal of Urban Affairs, 31:5, 589-614.

- 2. A household is *overcrowded* if there is more than 1.0 people per room, not including kitchen or bathrooms.
- 3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
- 4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combination of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for San Bernardino County and the Riverside-San Bernardino-Ontario region is provided in the tables that follow.

Table 10. Demographics of Households with Disproportionate Housing Needs

Harris III Francisco de Composito Francisco	San	Bernardino Coun	ty	Riverside-Sa	n Bernardino-Onta	ario Region
Households Experiencing any of the Four Housing Problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems
Race and Ethnicity						
White, Non-Hispanic	45,473	121,553	37.4%	248,500	615,660	40.4%
Black, Non-Hispanic	8,046	14,042	57.3%	56,215	96,380	58.3%
Hispanic	39,597	70,552	56.1%	276,310	469,370	58.9%
Asian or Pacific Islander, Non-Hispanic	4,476	10,293	43.5%	37,085	75,739	49.0%
Native American, Non-Hispanic	623	1,419	43.9%	2,874	5,864	49.0%
Other, Non-Hispanic	1,723	4,196	41.1%	12,120	24,015	50.5%
Total	100,060	222,220	45.0%	633,100	1,287,025	49.2%
Household Type and Size						
Family households, <5 People	48,712	123,819	39.3%	310,890	715,300	43.5%
Family households, 5+ People	23,431	37,450	62.6%	160,795	249,069	64.6%
Non-family households	27,894	60,943	45.8%	161,420	322,655	50.0%
Households Experiencing any of the Four Severe Housing Problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems
Race and Ethnicity						
White, Non-Hispanic	24,289	121,553	20.0%	122,935	615,660	20.0%
Black, Non-Hispanic	4,757	14,042	33.9%	32,125	96,380	33.3%
Hispanic	25,669	70,552	36.4%	174,310	469,370	37.1%
Asian or Pacific Islander, Non-Hispanic	2,561	10,293	24.9%	20,279	75,739	26.8%
Native American, Non-Hispanic	315	1,419	22.2%	1,499	5,864	25.6%
Other, Non-Hispanic	1,118	4,196	26.6%	6,870	24,015	28.6%
Total	58,799	222,220	26.5%	358,025	1,287,025	27.8%

**Note**: All % represent a share of the total population, except household type and size, which is out of total households.

Source: CHAS

Table 11. Demographics of Households with Severe Housing Cost Burdens

	San	Bernardino Cour	nty	Riverside-San Bernardino-Ontario Region		
Households with Severe Cost Burdens	# with problems	# of households	% with problems	# with problems	# of households	% with problems
Race and Ethnicity						
White, Non-Hispanic	20,605	121,553	17.0%	109,075	615,660	17.7%
Black, Non-Hispanic	4,200	14,042	29.9%	28,670	96,380	29.8%
Hispanic	16,047	70,552	22.7%	112,350	469,370	23.9%
Asian or Pacific Islander, Non-Hispanic	1,810	10,293	17.6%	16,065	75,739	21.2%
Native American, Non-Hispanic	250	1,419	17.6%	1,145	5,864	19.5%
Other, Non-Hispanic	818	4,196	19.5%	5,605	24,015	23.3%
Total	43,730	222,220	19.7%	272,910	1,287,025	21.2%
Household Type and Size						
Family households, <5 People	22,213	123,819	17.9%	140,335	715,300	19.6%
Family households, 5+ People	6,723	37,450	18.0%	46,785	249,069	18.8%
Non-family households	14,782	60,943	24.3%	85,810	322,655	26.6%

**Note**: Severe housing cost burden is defined as greater than 50% of income. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. The number of households is the denominator for the share with problems and may differ from the number of households for the table on severe housing problems.

Source: CHAS

In San Bernardino County, there are 100,060 households with at least one housing problem, totaling 45% county-wide. Slightly more than one-quarter (26.5%) of residents in the County have at least one severe housing problem. Throughout the Riverside-San Bernardino-Ontario region, housing problems occur at a slightly higher rate, with 49.2% of households having one housing problem and 27.8% having one severe housing problem.

By race and ethnicity, approximately 37.4% of White residents in San Bernardino County have one housing problem. Two groups, African Americans and Hispanics, experience a disproportionately greater occurrence of housing problems. A total of 57.3% of African Americans and 56.1% of Hispanics have at least one housing problem. Similarly, 33.9% of African American and 36.4% of Hispanic households have a severe housing problem. These figures are disproportionately greater than those of White households in the County, of whom 20.0% have a severe housing need.

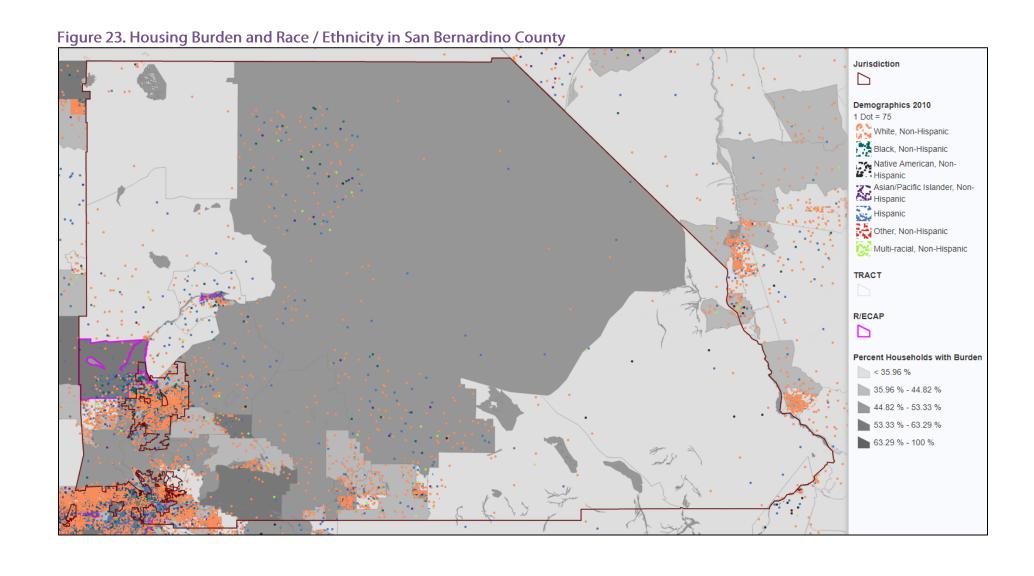
In the region, 40.4% of White households have at least one housing problem. Black and Hispanic households are also disproportionately affected at the regional level, with 58.3% and 58.9% of these groups experiencing at least one housing problem, respectively. One-half of "Other Non-Hispanic" households also disproportionately experience at least one housing problem. Around one-third of all Black and Hispanic households in the region also experience severe housing problems at disproportionate rates to White households.

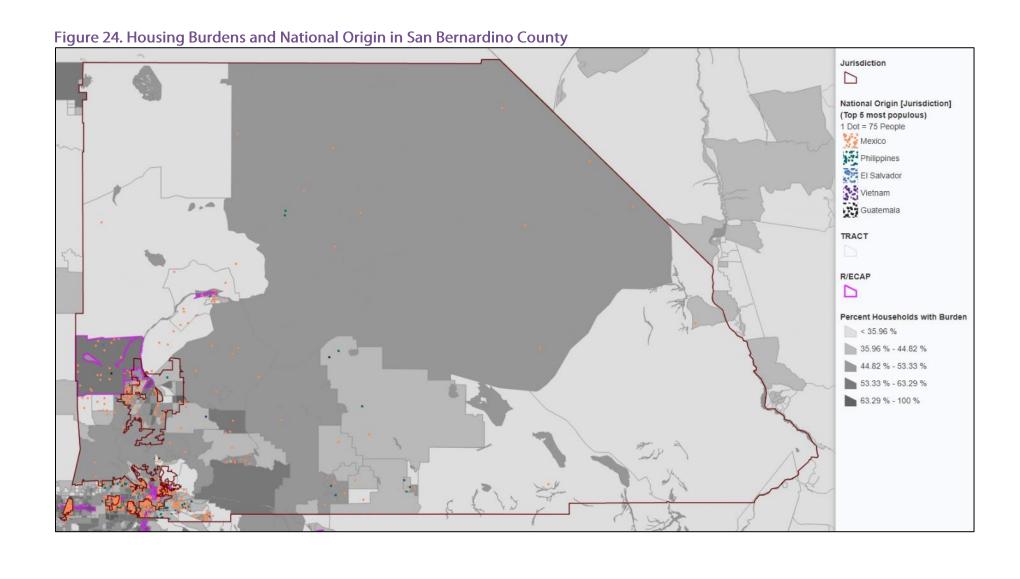
Based on housing type and size, family households with 5+ people are more likely in both San Bernardino County and in the region to have a housing problem. In San Bernardino County, 62.6% of family households with 5+ people have a housing problem. Comparatively, 45.8% of non-family households and 39.3% of smaller family households have a housing problem. In the region, 64.6% of family households with 5+ people have a housing problem, compared to 50.0% of non-family households and 43.5% of smaller families (with fewer than 5 people).

Severe cost burdens represent one of the four severe housing problems as defined by HUD. African American households are the only group that disproportionately have more severe cost burdens, with nearly 30% spending more than half of their income on housing costs. Comparatively, 17.0% of White households are severely cost burdened. These statistics are nearly identical to those for the region, where about 30% of African Americans also experience severe housing problems compared to about 18% of White households.

Based on the housing type and size, severe housing costs tend to affect non-family households at a greater rate than family households. Nearly one-quarter (24.3%) of non-family households in San Bernardino County have a severe cost burden, compared to 17.9% of family households of any size. Similarly, approximately 26.6% of non-family households in the region have a severe cost burden, compared to 19-20% of family households.

Figures 26 and 27 map housing burdens in San Bernardino County by race, ethnicity and national origin.

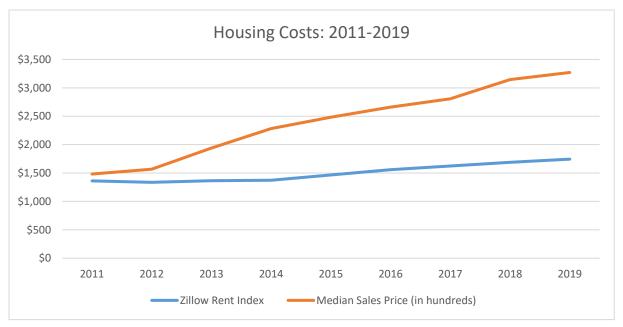




## **Growing Affordability Challenges**

The preceding data relies on HUD's Comprehensive Housing Affordability Strategy (CHAS) data, the most recent of which is developed using 2011-2015 American Community Survey data. While this data provides the most comprehensive information on housing need by race and ethnicity, it does not reflect current housing costs. To get a sense of how affordability challenges may have changed since the 2011-2015 ACS data was collected, this section considers how rental rates and home sales prices have grown in recent years.

According to research conducted by Harvard University's Joint Center for Housing Studies, in 2017, 42% of households are cost burdened, spending more than thirty percent of their income on housing costs. Twenty percent of all households are severely cost burdened, spending more than 50% of their income on housing costs.<sup>19</sup> Housing costs vary markedly from one neighborhood or municipality to another



**Source**: Annual averages of monthly Zillow Rent Index and Zillow seasonally adjusted Median Sales Price data for San Bernardino County. www.zillow.com/research/data/

across the county, but overall countywide housing costs are depicted in the chart below, reflecting increasing home sales prices and, to a lesser degree, rents in the county. As of July 2019, Zillow reports that the median rent list price in various San Bernardino County cities were typically greater than \$1,400. Median rent prices were highest in Chino Hills (\$2,720), Rancho Cucamonga (\$2,480), Upland (\$2,460), Chino (\$2,450), Fontana (\$2,350), Ontario (\$2,200), Redlands (2,000), Rialto (\$1,970), Highland (\$1,950), and San Bernardino (\$1,500). Cities in the high desert tend to have comparatively lower rents, such as Hesperia (\$1,550) Apple Valley (\$1,400), and Victorville (\$1,450). and Yucaipa (\$1,860).<sup>20</sup>

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<sup>&</sup>lt;sup>19</sup> https://www.jchs.harvard.edu/son-2019-cost-burdens-map

<sup>&</sup>lt;sup>20</sup> Market Overview: Rentals, July 2019. https://files.zillowstatic.com/research/public/rental/ZRI.Riverside.395025.pdf

Despite high rents, the California Association of Realtors (C.A.R.) called San Bernardino County the 6<sup>th</sup> most affordable location for homebuyers in the state. According to C.A.R.'s Traditional Housing Affordability Index, the median home price in San Bernardino County is \$310,000. The affordability index indicates that in Quarter 2 of 2019, 50% of households in San Bernardino County could purchase a median priced home. The association estimates that this home price would carry a \$1,570 monthly payment including taxes and insurance and would be available to households with a minimum qualifying income of \$62,620.<sup>21</sup> The percentage of households that can afford a median priced home decreased by 28 percentage points, from a high of 78% at the beginning of 2012.

### **HOUSING SIZE**

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. But market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 12 provides available information on households living in publicly supported housing, including unit size and presence of children by housing program type. Assuming households with children would need two-bedroom or larger units, comparing the number of two- and three-plus bedroom units with the number of households with children does not immediately indicate overcrowding in assisted housing. There are 205 households with children who live in public housing who could be housed in the 256 units with two or more bedrooms. In project-based Section 8 properties, where there are 371 units with two or more bedrooms for an estimated 280 households with children. The County also has 2,380 housing choice vouchers for units with two or more bedrooms for an estimated 1,503 households with children.

Despite these figures, precise conclusions regarding the suitability of the existing publicly supported housing stock cannot be drawn. There may be a mismatch between large family households and the availability of three bedroom or larger units, but such a situation is not discernible without additional information about household size.

 $^{21} \ Housing \ Afford a bility \ Index-Traditional \ https://www.car.org/market data/data/haitra ditional \ https://www.car.org/market data/data/haitra data/haitra data/haitr$ 

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Table 12. Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children in San Bernardino County

Housing Type	Househol Bedroon		Households in 2 Bedroom Units				Households with Children	
	#	%	#	%	#	%	#	%
San Bernardino County	San Bernardino County							
Public Housing	107	28.0%	104	27.2%	152	39.8%	205	53.7%
Project-Based Section 8	280	41.7%	264	39.3%	107	15.9%	280	41.7%
Other Multifamily	145	98.6%	0	0.0%	0	0.0%	0	0.0%
HCV Program	884	25.9%	1,335	39.1%	1,045	30.6%	1,503	44.0%

Data Source: APSH

#### **HOMEOWNERSHIP**

Homeownership is vital to a community's economic well-being. It allows individuals the opportunity to build wealth, is generally associated with higher levels of civic engagement,<sup>22</sup> and is correlated with positive cognitive and behavioral outcomes among children.<sup>23</sup>

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the White and Black homeownership rate is the largest among racial and ethnic groups. In 2017, the U.S. Census Bureau reported a 21.6 percentage point gap in homeownership rate between White and Black households; just a 2.9 percentage point decrease since 1997.<sup>24</sup> This gap is reflected in the homeownership rates in both San Bernardino County and the wider region.

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is 8 percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference to urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable houses.<sup>25</sup>

<sup>&</sup>lt;sup>22</sup> Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." *Urban Affairs Review*. 2012;48(5):731–60.

<sup>&</sup>lt;sup>23</sup> Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." *Low-Income Homeownership Working Paper Series.* Joint Center for Housing Studies of Harvard University. October 2001, http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf.

<sup>&</sup>lt;sup>24</sup> U.S. Census Bureau. Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017.

<sup>&</sup>lt;sup>25</sup> Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. February 2000. https://www.urban.org/sites/default/files/publication/98729/millennial\_homeownership\_0.pdf

The table that follows shows the number of owner and renter households, as well as the homeownership rate, by race and ethnicity for San Bernardino County and the region. Overall, tenure data indicates that households of color are less likely than White households to own their homes in both the County and region. In San Bernardino County, African American households have the lowest homeownership rate (33.1%), which is less than half of the White homeownership rate of 68.7%. Hispanic and Native American homeownership is also significantly lower (55.4% and 49.8%, respectively) than the homeownership rate for White households. Asian and other non-Hispanic households have homeownership rates closer to those of White households (62.4% and 60.1%, respectively). By geography, the largest concentration of renters is near military bases, such as Fort Irwin and the Marine Corps Air Ground Combat Center in Twentynine Palms.

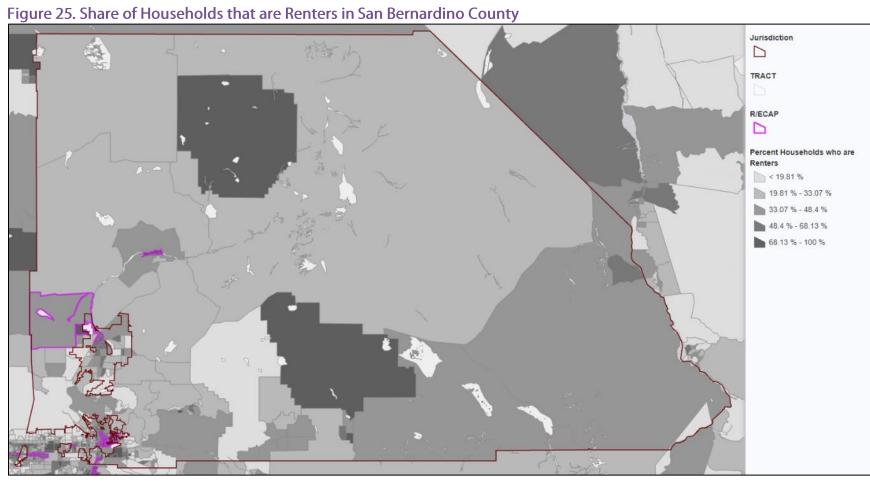
Regionally, homeownership rates are higher for every population segment with the exception of other non-Hispanic households. Despite higher levels of homeownership, disparities by race and ethnicity continue. The most notable gap is between White and African American households, who own their homes at rates of 72.5% and 44.7%, respectively.

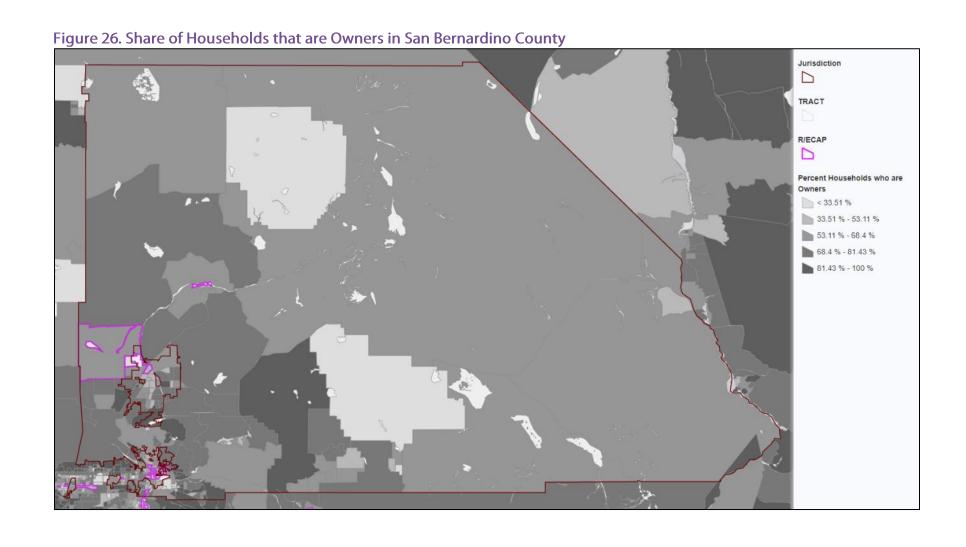
Table 13. Homeownership and Rental Rates by Race and Ethnicity

Race and Ethnicity	Owne	er	Ren	Homeownership	
nace and Ethincity	#	%	#	%	Rate
San Bernardino County					
Non-Hispanic					
White	83,494	61.0%	38,089	44.7%	68.7%
Black	4,654	3.4%	9,420	11.1%	33.1%
Asian	6,423	4.7%	3,869	4.5%	62.4%
Native American	704	0.5%	710	0.8%	49.8%
Other	2,539	1.9%	1,687	2.0%	60.1%
Hispanic	39,119	28.6%	31,484	36.9%	55.4%
Total	136,965	-	85,255	-	61.6%
Riverside-San Bernardin	o-Ontario Region				
Non-Hispanic					
White	446,425	53.9%	169,245	36.9%	72.5%
Black	43,075	5.2%	53,295	11.6%	44.7%
Asian	53,205	6.4%	22,550	4.9%	70.2%
Native American	3,275	0.4%	2,590	0.6%	55.8%
Other	13,770	1.7%	10,245	2.2%	57.3%
Hispanic	268,520	32.4%	200,830	43.8%	57.2%
Total	828,270	-	458,755	-	64.4%

**Note:** Data presented are number of households, not individuals.

Source: ACS





## **Mortgage Lending**

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of local residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2017 HMDA data consists of information for 12.1 million home loan applications reported by 5,852 home lenders, including banks, savings associations, credit unions, and mortgage companies.<sup>26</sup> HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income.

The source for this analysis is tract-level HMDA data for census tracts in San Bernardino County for the years 2013 through 2017, which includes a total of 122,973 home purchase loan application records.<sup>27</sup> Within each record, some data variables are 100% reported: "Loan Type," "Loan Amount," and "Action Taken," for example, but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant declined to identify their sex, race and/or ethnicity. Missing race, ethnicity, and sex data are potentially problematic for an assessment of discrimination. If the missing data are non-random there may be adverse impacts on the accuracy of the analysis. Ideally, any missing data for a specific data variable would affect a small proportion of the total number of loan records and therefore would have only a minimal effect on the results.

Of total San Bernardino County home loan applications, 11.0% were denied by the lending institution. There is no requirement for reporting reasons for a loan denial, and this information was not provided for about 26.0% of home purchase loan denials. Further, the HMDA data does not include a borrower's total financial qualifications such as an actual credit score, property type and value, loan-to-value ratio, or loan product choices. Research has shown that differences in denial rates among racial or ethnic groups can arise from these credit-related factors not available in the HMDA data.<sup>28</sup> Despite these limitations, the HMDA data play an important role in fair lending enforcement. Bank examiners

<sup>&</sup>lt;sup>26</sup> Consumer Financial Protection Bureau. "FFIEC Announces Availability of 2017 Data on Mortgage Lending." May 7, 2018. https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2017-data-mortgage-lending/

<sup>&</sup>lt;sup>27</sup> Includes applications for the purchase of one-to-four family dwellings (not including manufactured housing) in which the property will be occupied as the owner's principal dwelling and in which the mortgage will be secured as first lien. Includes applications for conventional, FHA-insured, VA-guaranteed, and FSA/RHS-guaranteed loans.

<sup>&</sup>lt;sup>28</sup> R. B. Avery, Bhutta N., Brevoort K.P., and Canne, G.B. 2012. "The Mortgage Market in 2011: Highlights from the Data Reported Under the Home Mortgage Disclosure Act." Board of Governors of the Federal Reserve System. Federal Reserve Bulletin, Vol. 98, No. 6.

frequently use HMDA data in conjunction with information from loan files to assess an institution's compliance with fair lending laws.

Complete information regarding applicant race, ethnicity, and income is available for 110,846 purchase loan applications, about 90.1% of all applications. The largest share of applicants were Hispanic or Latino (44.6%). White applicants made up 38.0% of the pool, followed by Asians (10.3%), African Americans (5.7%), and people of other or multiple races (1.4%). Looking at San Bernardino County's population as of the 2013-2017 American Community Survey, more than one-half of residents are Latino (52.3%), 29.8% are White, 6.7% Asian, 8.0% Black, and 3.2% other or multiple races. Comparing these figures indicates that White and Asian households are more likely to apply for home purchase mortgage loans than African American, Latino, and other households.

The table below shows loan approval rates for completed loan applications by race and ethnicity at various income levels.<sup>29</sup> Not included in these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

At each income level, applicants of color have higher purchase loan denial rates than White applicants. At low incomes, loan denial rates range from 13.8% for White households to rates of 21.0% for Black applicants and 22.4% for Asian applicants. At middle incomes, White applicants again had the lowest denial rate (9.2%) followed by Latino applicants (10.9%), other race applicants (12.4%), and Asian applicants (13.4%). Black applicants faced the highest denial rate (14.9%).

At higher incomes, disparities in loan approval rates by race and ethnicity persisted. About 9% of White applicants were denied a home loan compared to 13.0% of Asian applicants and 14.3% of Black applicants. For other groups, denial rates were in the 10-11% range. Overall, disregarding income, about 9.8% of White applicants were denied a home loan compared to 15.9% of Black applicants, 14.5% of Asians and 12.7% of Latinos. These gaps indicate that households of color, particularly African American households, continue to have reduced access to homeownership – they are less likely to apply for mortgage loans than White households and less likely to have those loan applications approved. HMDA data also indicates that African American and Latino applicants withdraw loan applications or do not complete them at higher rates than White or Asian borrowers.

Overall, lending patters in San Bernardino County as evidenced by the Home Mortgage Disclosure Act data indicate differences in access to homeownership by race and ethnicity. The data also suggests avenues for expanding access to homeownership, including homebuyer readiness classes or other assistance, down payment assistance programs, and support for households in the process of applying for a loan. The County of San Bernardino can also meet with local lenders to inform them of the goals for furthering fair housing and discuss lending patters related to homeownership identified in this Al.

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<sup>&</sup>lt;sup>29</sup> The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle income range includes applicants with household incomes from 81% to 150% MFI, and the upper income category consists of applicants with a household income above 150% MFI.

Table 14. Loan Approval Rates by Race and Ethnicity in San Bernardino County, 2013 – 2017

Applicant Income							
			Non-La	Latina	All Applicants		
		White	Black	Asian	Other	Latino	
Home Purch	ase Loans						
Low	Completed Applications	6,625	1,025	1,363	220	12,293	21,526
Income	Denial Rate	13.8%	21.0%	22.4%	18.2%	17.1%	16.6%
Middle	Completed Applications	15,636	2,569	4,030	590	21,290	44,115
Income	Denial Rate	9.2%	14.9%	13.4%	12.4%	10.9%	10.8%
High	Completed Applications	14,335	1,730	4,423	545	8,365	29,398
Income	Denial Rate	8.7%	14.3%	13.0%	10.8%	10.4%	10.2%
All	Completed Applications	36,596	5,324	9,816	1,355	41,948	95,039
Applicants	Denial Rate	9.8%	15.9%	14.5%	12.7%	12.6%	11.9%

**Note:** "Completed applications" includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not included applications withdrawn by the applicant or closed for incompleteness.

Data Source: FFIEC 2013-2017 Home Mortgage Disclosure Act Data, Accessed via www.consumerfinance.gov/data-research/hmda

# ZONING, AFFORDABILITY, AND HOUSING CHOICE

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality or political jurisdiction. "The land use decisions made by a community shape its very character – what it's like to walk through, what it's like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one." Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

The following sections will explore (I) how California state law impacts local land use and zoning authority and decision-making and (II) how the zoning and land use codes of San Bernardino County impact housing affordability and fair housing choice within the unincorporated areas of the County.

## Intersection of Local Zoning with Federal and State Fair Housing Laws

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, subdivision codes, and housing and building codes, in conjunction with comprehensive plans. Courts have long recognized the power of local governments to control land use, and the California Constitution and Government Code authorize incorporated counties and cities to regulate land use and zoning within their respective jurisdictions. This general grant of home-rule authority is limited by other state code sections—including for example the General Code, Health and Safety Code, and Public Resources Code—related to public hearings and procedures; density bonuses and incentives; environmental impact reviews; development impact fees; mediation and resolution of land use disputes; transportation management; affordable housing development approvals; subdivision maps; use of surplus land; supportive housing and residential care facilities, among others. The state's planning and land use regulations also require that each jurisdiction adopt "a comprehensive, longterm general plan for [its] physical development." The General Plan is the jurisdiction's official policy regarding the location of housing, business, industry, roads, parks, and other land uses, protection of the public from noise and other environmental hazards, and conservation of natural resources. The general plan may be supplemented by "community plans" and "specific plans" to guide the land use decisions for particular areas or communities within the jurisdiction and describe allowable land uses, identify open space, and detail the availability of facilities, infrastructure and financing available for the community. The jurisdiction may then adopt zoning or development codes, subdivision codes, and other planning ordinances to carry out the policies of its general plan and consistent with other state mandates.31

<sup>&</sup>lt;sup>30</sup> John M. Levy. Contemporary Urban Planning, Eighth Edition. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

<sup>&</sup>lt;sup>31</sup> See plan elements, available at: http://countywideplan.com/theplan/

One goal of zoning is to balance individual property rights with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the general plan; define categories of permitted and special/conditional uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts.<sup>32</sup> In this way, local ordinances may define the type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing.

In San Bernardino County, the Development Code divides the County into primary districts and overlay zones, and describes allowable uses and development standards in each, to implement the long-range planning goals of the General Plan. The Development Code is administered by the County Board of Supervisors, the Planning Commission, the Director of Land Use Services, and the Land Use Services Department.

While local governments have the power to enact zoning and land use regulations, that power is limited by state and federal fair housing laws (e.g., the California Fair Employment and Housing Act (FEHA) and the Unruh Act, the federal FHAA, the Americans with Disabilities Act, constitutional due process and equal protection), which apply not only to private individuals but also to government actions. The FHAA prohibits both private individuals and government authorities from denying a member of a protected class equal access to housing, including through the enforcement of a local zoning ordinance that disproportionately limits housing choice for protected persons. In *Texas Department of Community Affairs v. The Inclusive Communities Project*, a 2015 landmark disparate impact case under the FHA, the Supreme Court affirmed that part of the FHA's central purpose is to eradicate discriminatory housing practices, including specifically unlawful zoning laws and other housing restrictions.

Besides intentional discrimination and disparate impact, discrimination on the basis of disability also includes

[A] refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. FHA § 804(f)(3)(b).

This provision has been held to apply to zoning and land use decisions by local governments.

California has adopted a parallel version of the federal Fair Housing Act (FHAA) known as the *Fair Employment and Housing Act* ("FEHA") (CAL. GOV. CODE § 12900 - 12996). Both the FHAA and FEHA prohibit discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on sex (which under the FEHA also includes specifically pregnancy, childbirth,

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<sup>&</sup>lt;sup>32</sup> Local government power to regulate land use derives from the State's expressly delegated police power, first to municipal governments and then to counties, as found in the various enabling statues of the state constitution and Title 7 of the California Government Code, § 65000 *et seq.* State law requires local planning agencies to prepare and "the legislative body of each county and city shall adopt a comprehensive, long-term general plan for the physical development of the County or city." *See* Gov. Code § 65300 *et seq.* 

breastfeeding or medical conditions related to pregnancy, childbirth or breastfeeding), race, color, disability (physical and mental), religion, national origin, or familial status (families with children). California has a broader definition of "disability" than federal civil rights acts. In California, disability includes physical or mental impairments that "limit a major life activity" as opposed to the federal definition which requires that the disabling condition "substantially limit" one or more major life activities. The FEHA also expands on the classes of persons protected against discriminatory housing practices to also prohibit discrimination in housing based on gender, gender identity, and gender expression, sexual orientation, marital status, age, source of income, genetic information, and retaliation for protesting illegal discrimination, or "or any other basis prohibited by Section 51 of the Civil Code," which also includes as a basis of protection medical condition, citizenship, primary language, and immigration status.

"Source of income" is defined narrowly under the FEHA as "lawful, verifiable income paid directly to a tenant or paid to a representative of a tenant" and under the definition "a landlord is not considered a representative of a tenant." Accordingly, source of income under the FEHA has been adjudged to not include government rent subsidies, specifically Housing Choice Vouchers under Sec. 8 of the FHA. While the FEHA does not prevent a landlord from refusing to accept tenants who rely on Section 8 vouchers, the California Court of Appeals has found that a local ordinance that specifically protects against discrimination based on a tenant's participation in the Section 8 program is not preempted by the state law. See City & County of San Francisco v. Post, 231 Cal.Rptr.3d 235, 22 Cal.App.5th 121 (2018). While there is movement among California jurisdictions to adopt greater protections for tenants utilizing housing subsidies or vouchers, as the number of voucher holders sometimes far outnumbers available rental units in an area, San Bernardino County has not adopted a local ordinance to do so.

The FEHA prohibits discrimination and harassment in all aspects of housing, including sales and rentals, evictions, terms and conditions, mortgage loans and insurance, and land use and zoning. California's fair housing act has fewer exemptions than its federal counterpart. An owner-occupied single-family home, where the owner does not rent to more than one individual (as opposed to owner-occupied buildings with no more than four units under the FHAA), and the owner complies with FEHA's prohibition against discriminatory statements, notices, or advertisements is one of the few exemptions under the FEHA. Exemptions also apply to housing operated by organizations and private clubs that limit occupancy to members, and statements indicating a preference for same-sex roommates in shared living situations. The FEHA explicitly prohibits discriminatory "public or private land use practices, decisions and authorizations" including, but not limited to, "zoning laws, denials of permits, and other [land use] actions . . . that make housing opportunities unavailable" to protected groups. Like the FHAA, it requires housing providers to make reasonable accommodation in rules and practices to permit persons with disabilities to use and enjoy a dwelling and to allow persons with disabilities to make reasonable modifications of the premises.

Under California's *Unruh Civil Rights Act*, all persons are entitled to full and equal accommodations, advantages, facilities, privileges, or services in all "business establishments," including both private and public entities. The Unruh Act has been consistently construed to apply to rental housing, and is an additional claim often averred in housing discrimination cases. The *Unruh Civil Rights Act* protects all persons against arbitrary and unreasonable discrimination by a business establishment.

Despite state law generally leaving zoning and land use regulations to local decision-making, the FEHA explicitly preempts any local ordinance that conflicts with the categories of housing discrimination specifically set forth in the statute. San Bernardino County has not adopted a local nondiscrimination ordinance or expanded on the rights and obligations guaranteed by the FEHA or Unruh Civil Rights Act.

## San Bernardino County Zoning Ordinance Review

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility;
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Placing administrative and siting constraints on group homes for persons with disabilities;
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing;
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures.
- San Bernardino County's treatment of these types of issues, mainly through its Development Code, is explored and evaluated in the table and narrative below.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the latest available zoning and land use ordinances of San Bernardino County were reviewed and evaluated against a list of ten common fair housing issues. Taken together, these issues give a picture of (1) the degree to which exclusionary zoning provisions may impact affordable housing opportunities within the jurisdiction and (2) the degree to which the zoning code may impact housing opportunities for persons with disabilities. The zoning ordinance was assigned a risk score of either 1, 2, or 3 for each of the ten issues and was then given an aggregate score calculated by averaging the individual scores, with the possible scores defined as follows:

1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and/or protects affordable housing and fair housing choice;

2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread;

3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice or is an issue where the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

The following chart lists the ten issues reviewed and the scores for each issue. A complete report including citations to relevant statutes, code sections, and explanatory comments, are included as an appendix to this document.

**Table 15. Zoning Code Risk Scores** 

Table 15. Zoning Code Risk Scores  Issue	Risk Score
1a. Does the jurisdiction's definition of "family" have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive?	1
1b. Does the definition of "family" discriminate against or treat differently unrelated individuals with disabilities (or members of any other protected class)?	'
2a. Does the zoning code treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single family residential and multifamily residential uses? For example, is such housing only allowed in certain residential districts, must a special or conditional use permit be granted before siting such housing in certain residential districts, etc.?	1
2b. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services? Or is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?	
3a. Do the jurisdiction's policies, regulations, and/or zoning ordinances provide a process for persons with disabilities to seek reasonable modifications or reasonable accommodations to zoning, land use, or other regulatory requirements?	1
3b. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities? If so, is the public hearing process only required for applicants seeking housing for persons with disabilities or required for all applicants?	'
4. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?	1
5. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?	1
6. Does the jurisdiction's zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, and/or low maximum building heights)?	1
7. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right? Are multifamily dwellings excluded from all single-family dwelling districts?	2
7b. Do multi-family districts restrict development only to low-density housing types?	
8. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?	1

Issue	Risk Score
9a. Are the jurisdiction's design and construction requirements (as contained in the zoning ordinance or building code) congruent with the Fair Housing Amendments Act's accessibility standards for design and construction?	1
9b. Is there any provision for monitoring compliance?	
10. Does the zoning ordinance include an inclusionary zoning provision or provide any incentives for the development of affordable housing or housing for protected classes?	1
Average Risk Score	1.1

San Bernardino County's average risk score (calculated by taking the average of the 10 individual issue scores) is 1.1, indicating that overall there is low risk of the development code and other land use regulations contributing to discriminatory housing treatment or impeding fair housing choice. In most cases, the zoning and other land use code sections are reasonably permissive and allow for flexibility as to the most common fair housing issues. Remarkably, the County did not receive a "3" (high risk) score on any of the ten issues evaluated, and received a "2" (medium risk) score on only one issue where the development standards may have the potential to negatively impact fair and affordable housing. While San Bernardino County's code does not put it in jeopardy of violating the minimum fair housing and AFFH standards as they relate to local government land use regulations and policies, even well-scoring jurisdictions may find there are incremental improvements that can be made to rules and policies to more fully protect the fair housing rights and housing choice of all of its residents and to better fulfill the mandate to affirmatively further fair housing.

Restricting housing choice for certain historically/socio-economically disadvantaged groups and protected classes can happen in any number of ways and should be viewed on a continuum. The zoning analysis matrix developed for this report and the narrative below are not designed to assert whether the County's code creates a per se violation of the FHA or HUD regulations, but are meant as a tool to highlight significant areas where zoning and land use ordinances may otherwise jeopardize the spirit and intent of fair housing protections and HUD's AFFH standards for its entitlement communities.

The issues chosen for discussion show where zoning ordinances and policies could go further to protect fair housing choice for protected and disadvantaged classes, and yet still fulfill the zoning objective of protecting the public's health, safety, and general welfare. Specifically, the issues highlighted by the matrix inform, first, the degree to which the zoning ordinance may be overly restrictive and exclusionary to the point of artificially limiting the affordable housing inventory and directly contributing to higher housing and rental costs. And secondly, the matrix helps inform the impact the local regulations may have on housing opportunities for persons with disabilities, a protected class under state and federal fair housing law. This latter issued is discussed in detail in Chapter 8 of this report.

## Impact of Zoning Provisions on Affordable Housing

Academic and market research have proven what also is intuitive: land use regulations can directly limit the supply of housing units within a given jurisdiction, and thus contribute to making housing more expensive, i.e. less affordable.<sup>33</sup> Exclusionary zoning is understood to mean zoning regulations which impose unreasonable residential design regulations that are not congruent with the actual standards necessary to protect the health and safety of current average household sizes and prevent overcrowding. Zoning policies that impose barriers to housing development by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees, and/or restrictions on accessory dwelling units.

Z	Zoning District Legend				
RL	Rural Living				
RS	Single Residential				
RM	Multiple Residential				
CR	Rural Commercial				
CN	Neighborhood Commercial				
CO	Office Commercial				
CG	General Commercial				
CS	Service Commercial				
CH	Highway Commercial				
IC	Community Industrial				
IR	Regional Industrial				
IN	Institutional				
SD	Special Development				
SP	Specific Plan				

Although these land use regulations may not be in direct violation of fair housing laws, or facially discriminatory, they may have the effect of artificially limiting the supply of housing units in a given area and disproportionately reducing housing choice for moderate to low-income families, minorities, persons with disabilities on fixed incomes, families with children, and other protected classes by making the development of affordable housing cost prohibitive. Legitimate public objectives, such as maintaining the residential character of established neighborhoods, environmental protection, or public health, must be balanced with housing needs and availability.

While zoning and development standards put artificial pressures on the cost of housing, the County's development code is not overly restrictive for current demands. Greater flexibility may be permitted through the Planned Development Permit process which is applicable in many zoning districts for single family or mixed-residential developments. Single family dwellings generally require a minimum lot size of 7,200 sq. ft. in the RS

residential zone, 2.5 acres in the RL zones, or 10,000 sq. ft. in the RM zone. Single family dwellings also are permitted in the CR (rural commercial) zone and SD-RES (special district- residential) zone, where

<sup>&</sup>lt;sup>33</sup> See Gyourko, Joseph, Albert Saiz, and Anita A. Summers, A New Measure of the Local Regulatory Environment for Housing Markets: The Wharton Residential Land Use Regulatory Index (2007), available at real.wharton.upenn.edu; Randal O'Toole, The Planning Penalty: How Smart Growth Makes Housing Unaffordable (2006), available at

independent.org/pdf/policy\_reports/2006-04-03-housing.pdf; Edward L. Glaeser and Joseph Gyourko, The Impact of Zoning on Housing Affordability (2002), available at law.yale.edu/system/files/documents/pdf/hier1948.pdf; The White House's Housing Development Toolkit, 2016, available at

whitehouse.gov/sites/whitehouse.gov/files/images/Housing\_Development\_Toolkit%20f.2.pdf.

"the actual number of units allowed will be determined by the County through subdivision or planning permit approval, as applicable." In dense population areas, these minimums could present a barrier to supplying greater density and infill development, but in practice, this has not been seen as an issue in the County.

Most of the housing in the County is single-family detached and the development code does not specifically mention or encourage variety in dwelling types such as townhomes, rowhouses, duplex, triplex, quadplex, garden homes, zero-lot line dwellings, cluster housing, etc. However, attached or detached multi-family projects of 2-3 units (duplex-triplex) are permitted by right in the RM and CR districts. Multi-family developments of 4-19 units also are permitted by right in the RM district. Multi-family developments of 20-49 units may be approved in the RM district with a MUP (minor use permit) and in the CR (rural commercial) district with a CUP (conditional use permit). Multi-family developments of 50+ units require a CUP in the RM district. Residential units as part of a mixed-use development are allowed with a Planned Development Permit (PD) in most of the commercial zoning districts—CR, CO, CG, CS, and CH districts on minimum 5 acre sites and in the SD (special district) zoning district on a minimum 5 acre site area generally.

The development code provides that a variety of multi-family unit types is encouraged (i.e., efficiency, one-bedroom, two-bedroom, etc.) to provide a range of options for owners or renters in different income, age, and family sizes.

Because of the abundance of vacant land in the unincorporated county, housing density in many areas is not as important to affordability as it is in jurisdictions with less available developable land and higher populations. There are, however, some zoning factors that could increase development costs (and accordingly end costs for buyers and renters). For instance, RM zoning designations apply to a minimum site area of 10 acres, which limits the use of rezoning to RM designation to add affordable density or infill development in areas of the County with the necessary infrastructure (e.g. water/sewer) and desirable amenities (transportation, job centers, schools, medical facilities, etc.).

The development code also regulates the minimum unit size of multi-family dwelling units ranging from 450 sq. ft. for an efficiency unit to 1,200 sq. ft. for a 4-bedroom unit, rather than leaving this to market demands or as a matter of safety regulated by the building and occupancy codes. Regulating the minimum unit size of dwellings through the zoning code adds to the cost of development and thus higher rental and ownership costs. (If the goal is to provide for adequate unit sizes for larger families with children, the design requirement could be amended to require that a percentage of multifamily units in new developments can accommodate a certain number of bedrooms rather than a certain total unit size.) Also, the maximum height of residential buildings in the County is 60 ft. (approximately 4 stories) or less, which in combination with maximum floor area ratios and required setbacks limits density. As the County's population increases and income demographics become more diverse, these standards may limit the potential for affordable, multifamily housing to meet demand in those areas of the County with the infrastructure and amenities also needed for meaningful housing choice.

As for Issue 8 regarding alternative types of affordable housing, the County scored a "1/low risk" because it permits both manufactured housing and accessory dwelling units. Unincorporated San Bernardino County has a much larger share of affordable mobile home parks than the incorporated jurisdictions of

the County. Mobile home park/manufactured home land-lease communities are permitted with a CUP in the RL (minimum parcel 20 acres), RS (minimum parcel 10 acres), RM (minimum parcel 10 acres), CR, SD-RES, and SD-COM districts at a maximum density of 7 units per acre generally.

The Development Code's treatment of accessory dwelling units (ADUs) was amended in 2018 to comply with new state law mandates issued in late 2017. The primary effect of the new ADU regulations is that under state law, ADUs must be permitted by right wherever single-family dwellings are permitted, subject to local design and development conditions. The purpose of the new ADU regulations is to reduce barriers to housing options as a form of infill-development that can be affordable and offer important housing choices within existing neighborhoods. Accordingly, the County amended its Development Code to reflect that attached and detached ADUs are generally allowed on any site that contains a proposed or an existing single-family dwelling—specifically in the RC, AG, RL, RS, CR and SD-RES districts but not in the RM district. ADUs may be rented separately from the primary residence for a term longer than 30 days. ADUs are subject to development criteria related to location, parking, site permits, etc. but rules regarding minimum and maximum floor area size were removed subject to the California Residential Code ("tiny homes" are permitted and the existing dwelling may become accessory to new dwelling).

## **Inclusionary Zoning and Density Bonuses**

Inclusionary zoning can be an important tool for affirmatively furthering fair housing choice. As for Issue 10, San Bernardino's Development Code does include inclusionary zoning incentives for the development of affordable housing and housing for older persons and other special needs populations, tracking the State's mandate for local governments to implement the state density bonus law. The County's Affordable Housing Incentives – Density Bonus Ordinance provides for incentives or concessions and a density increase, over the otherwise maximum allowable residential density, for housing developments of five or more units that meet the eligibility requirements for low-income, very low-income, senior, moderate income, and other special needs categories. Developments that also include a land donation or onsite childcare facilities may be eligible for an additional density bump and other incentives. The state and local rules regarding density bonuses use a sliding scale so that the greater the percentage of affordable units, the higher the density bonus (up to a maximum of 35%) and other development incentives and concessions, which may include reduction in site development standards (e.g. reduction in number of required parking spaces or increase in allowable building height), approval of compatible mixed-use zoning in conjunction with the housing project, and other incentives that result in identifiable and actual cost reductions to provide for affordable housing costs.

Since it was first adopted in 1976, the state statute has been amended many times to clarify the legislation, in response to legal and implementation challenges, and to add new provisions and standards, including a handful of bills adopted between 2014-2018. San Bernardino County's ordinance, however, has not been updated or amended since 2009, and now is inconsistent or less comprehensive compared to state law. For instance, the term of affordability for rental units has gone up from 30 to 55 years under state law and local governments must enforce an equity-sharing agreement at resale of owner-occupied units (involving sale of the home at fair market value and sharing of the profits with the city), but San Bernardino County's ordinance has not been amended to reflect these important changes. Other amendments to the state law that are not yet reflected in the local ordinance include an

update to the reduced off-street parking requirements as a development incentive; a density bonus option for commercial developments that include affordable dwelling units; other housing categories that are eligible for a density bonus like low-income student housing, transitional housing for foster youth, housing for veterans, and housing for persons experiencing homelessness; and rules clarifying the application and processing requirements, among others. It is recommended that the County adopt updates to the ordinance consistent with the State's recent amendments. Additionally, the County could go further than the state bonus law in ensuring the long-term affordability for ownership units. To avoid losing affordable owner-occupied units with the first resale, the County could adopt requirements for deed restrictions or other measures to protect long-term affordability of ownership units for a project to be eligible for a density bonus.

All together, these zoning tools could potentially allow for an increased supply of housing, both single-family and multifamily, which helps put downward pressure on rental and sale prices, so that moderate and low-income families have access to higher opportunity areas and all the congruent benefits that come with living in those zones such as access to better jobs, schools, public transportation, healthcare, cultural amenities, and public accommodations.

## **Zoning in the Cooperating Cities**

The County's previous AI included a specific individual review of the zoning codes of cooperating cities within the County. The list of cooperating cities (which differs slightly from the current participants) and their assessed risk scores from the 2015 zoning code review are recapped below.

Cooperating City Zoning Code Risk Scores - 2015				
Municipality	Risk Score			
Adelanto	1.27			
Big Bear Lake	1.07			
Chino Hills	1.13			
Colton	1.13			
Grand Terrace	1.27			
Highland	1.40			
Loma Linda	2.40			
Montclair	1.87			
Needles2	1.80			
Rancho Cucamonga	1.07			
Redlands	1.20			
Rialto	2.00			
Twentynine Palms	1.67			
Yucaipa	1.07			
Yucca Valley	1.07			

In the course of preparing this analysis, the County contacted its cooperating cities and requested an update on actions they had taken over the 2015-2020 period to resolve any zoning code issues that could present impediments to fair housing choice. Most of the municipalities did not respond to that request, but the table below summarizes responses from those that did.

	Cooperating City Zoning Code Risk Scores - 2015					
Municipality	Risk Score	Response				
Adelanto	1.27	The City's 2019 Municipal Code provides that Emergency and Homeless Shelters may be constructed in the DL zone as a Permitted Use and in the LM, MI and ADD zones as a Conditional Use, thus constituting a reasonable accommodation.				
Big Bear Lake	1.07	No response provided				
Chino Hills	1.13	No response provided				
Colton	1.13	No response provided				
Grand Terrace	1.27	No response provided				
Highland	1.40	No response provided				
Loma Linda	2.40	No response provided				
Montclair	1.87	The City is currently working on an update to its General Plan with tentative completion in spring 2020 and an update to the Housing Element beginning thereafter. In developing those updates, the City will ensure recommended zoning code modifications are incorporated.				
Needles	1.80	No response provided				
Rancho Cucamonga	1.07	No response provided				
Redlands	1.20	No response provided				
Rialto	2.00	No response provided				
Twentynine Palms	1.67	No response provided				
Yucaipa	1.07	No response provided				
Yucca Valley	1.07	No response provided				

# CHAPTER 7. PUBLICLY-SUPPORTED HOUSING

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, also referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.<sup>34</sup>

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent years have seen

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<sup>&</sup>lt;sup>34</sup> Department of Housing and Urban Development. *Evidence Matters: Transforming Knowledge Into Housing and Community Development Policy.* 2011. www.huduser.gov/portal/periodicals/em/EM-newsletter\_FNL\_web.pdf.

many states revising their allocation formulas to discourage this pattern in new developments.<sup>35</sup> The reasons for clustering of HCVs is more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering.<sup>36</sup> This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution within the study area.

## SUPPLY AND OCCUPANCY

Publicly supported housing provides affordable housing to very low-income families, the elderly, and disabled individuals through a variety of housing options. In its March 2019 report, the Housing Authority of the County of San Bernardino (HACSB) reported that it owned or managed nearly 13,000 housing units and vouchers, combined. <sup>37</sup> Of these 13,000 current units, the largest program is the tenant-based voucher rental assistance program, which has 10,120 units. The HACSB also reports that there are 2,322 public housing/housing authority-owned units and 538 units owned by limited liability companies or limited partnerships in which the HACSB is a member.

Table 16. Publicly Supported Housing Units by Program Category

Housing Units	San Bernardino	County
Housing Units	#	%
Total housing units	286,772	-
Public housing	454	0.2%
Project-based Section 8	692	0.2%
Other multifamily	162	0.1%
HCV program	3,159	1.1%
LIHTC program	10,474	3.7%

Source: Decennial Census; APSH; HUD LIHTC Database

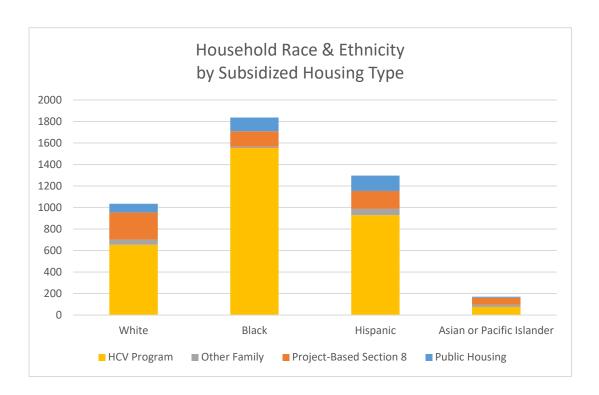
These figures are markedly greater than the unit counts reported by HUD through its "A Picture of Subsidized Households" (APSH) database. The HUD APSH data shows that the HACSB owns or manages 454 public housing units, 692 Project-Based Section 8 units, 3,159 housing choice vouchers, and 162 "other multifamily" units within the Section 811 and Section 202 programs serving the elderly and people with disabilities. Additionally, another 10,474 units in Low Income Housing Tax Credit-funded developments (which may or may not involve the HACSB as a partner; LIHTC units are more typically developed by the private sector) across the County. This publicly supported housing – as shown in Table

<sup>&</sup>lt;sup>35</sup> Dawkins, Casey J. *Exploring the Spatial Distribution of Low Income Housing Tax Credit Properties*. US Department of Housing and Urban Development, www.huduser.gov/publications/pdf/dawkins\_exploringliht\_assistedhousingrcr04.pdf.

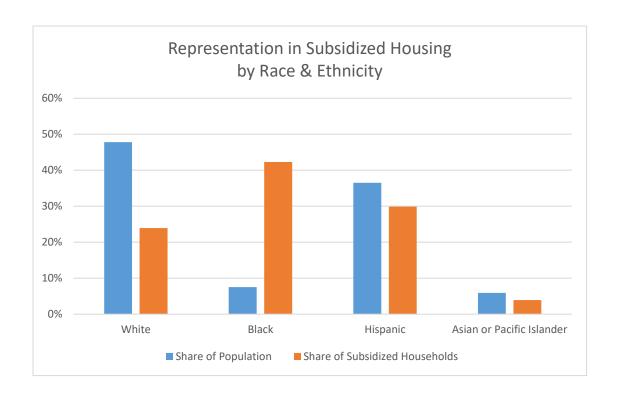
<sup>&</sup>lt;sup>36</sup> Galvez, Martha M. What Do We Know About Housing Choice Voucher Program Location Outcomes? A Review of Recent Literature. What Works Collaborative, 2010. www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF.

<sup>&</sup>lt;sup>37</sup> "Housing Authority of the County of San Bernardino: Who We Are Fact Sheet." http://ww2.hacsb.com/files/pdf/news-reports/fact-sheets/hacsb-who-we-are-2019.pdf

15 – accounts for 5.2% of all housing units in the County; considering the HACSB's own figures counting many more units than HUD, the percentage of the County's housing units supported by a subsidy of some type is just over 8%.



Residents in publicly supported housing span all races and ethnicities, though different programs may reflect larger or smaller populations of one race/ethnicity than another. By their numbers alone, all groups have their largest number of participants in the housing choice voucher program, since this is the largest program offered. Hispanic and Black households represent 40% and 36% of public housing residents according to the data in Table 16. White households are the greatest share of Project-Based Section 8 residents at 40%. African Americans represent 48% of housing choice voucher participation. However, given that African Americans are only 6.2% of the County's population, their representation across all publicly supported housing programs is disproportionately high. In the region, which is nearly half Hispanic, Hispanic households are a greater percentage of all publicly supported housing types except housing choice vouchers, representing 43% of public housing residents, 47% of Project-Based Section 8 residents, and 37% of other types of family housing. African Americans in the region are 45% of housing choice voucher recipients.



The racial and ethnic demographics of each housing development also reflect the data in Table 16. Eight of the 19 project-based Section 8 locations have a White population of greater than 50%. "Other multifamily housing" developments have varied populations - the TELACU Buena Vista development is 66% Asian, Fern Lodge is 70% White and the TELACU Sierra Vista and Montclair Senior Housing are respectively 59% and 56% Hispanic. At the time of data collection, public housing sites were also varied based on race. The Needles Housing Authority is reported to be 69% White. Scattered sites were 60% Hispanic. One of the largest public housing sites in the County, Waterman Gardens, was 43% Hispanic prior to its transition to mixed-income housing. Now called Arrowhead Grove, the Waterman Gardens conversion is ongoing.

Table 17. Publicly Supported Housing Residents by Race and Ethnicity

	Race and Ethnicity									
Housing Type	White		Black		Hispanic		Asian or Pacific Islander			
	#	%	#	%	#	%	#	%		
San Bernardino County										
Public Housing	80	22.1%	129	35.6%	143	39.5%	9	2.5%		
Project-Based Section 8	254	39.5%	144	22.4%	166	25.8%	64	9.9%		
Other Family	47	33.6%	11	7.9%	59	42.1%	22	15.7%		
HCV Program	654	20.3%	1,553	48.2%	929	28.8%	76	2.4%		
0-30% AMI	15,189	48.5%	3,392	10.8%	10,577	33.8%	1,134	3.6%		
0-50% AMI	24,717	40.2%	5,478	8.9%	22,246	36.2%	2,244	3.7%		
0-80% AMI	44,675	43.9%	7,895	7.8%	37,923	37.3%	3,689	3.6%		
Total Households	121,553	54.7%	14,042	6.3%	70,552	31.8%	10,293	4.6%		

	Race and Ethnicity									
Housing Type	White		Black		Hispanic		Asian or Pacific Islander			
	#	%	#	%	#	%	#	%		
Riverside-San Bernardino-Ontario Region										
Public Housing	108	17.5%	203	32.8%	265	42.8%	42	6.8%		
Project-Based Section 8	1,245	24.2%	1,055	20.5%	2,439	47.4%	366	7.1%		
Other Family	672	31.9%	252	12.0%	770	36.5%	404	19.2%		
HCV Program	4,542	24.9%	8,293	45.4%	4,965	27.2%	386	2.1%		
0-30% AMI	61,410	38.8%	18,475	11.7%	65,705	41.5%	7,940	5.0%		
0-50% AMI	101,180	32.2%	30,355	9.6%	137,770	43.8%	13,890	4.4%		
0-80% AMI	192,920	36.0%	45,500	8.5%	237,820	44.4%	23,430	4.4%		
Total Households	615,660	47.8%	96,380	7.5%	469,370	36.5%	75,739	5.9%		

Note: Data presented are number of households, not individuals.

**Source:** Decennial Census; CHAS; APSH

Demographic data by income shows that despite the presence of publicly supported housing programs, these programs serve a small percentage of low- to moderate-income households in the County. The 1,837 African American households in publicly supported housing represent 23% of all low-to moderate-income African American households. However, for all other groups publicly supported housing represents negligible amounts of each group's low-income population. Only 4.6% of low-income Asian households, 3.4% of low-income Hispanic households and 2.3% of low-income White households are counted as receiving publicly supported housing. These figures are nearly identical in the region; 21.5% of African American low-income households, 5.1% of Asian low-income households,

3.5% of Hispanic low-income households and 3.4% of White low-income households are represented in publicly supported housing programs. These figures indicate the limited ability of publicly supported housing to meet the housing needs of low-income households. While 2019 data from the HACSB indicates a substantially larger number of publicly supported units in the County, the difference would remain insufficient to meet the scale of present need for affordable housing options for low- and moderate-income households.

# GEOGRAPHY OF SUPPORTED HOUSING

The locations of publicly supported housing developments are dispersed widely across developed areas of the County. The two maps below show the location of these housing developments, as well as Housing Choice Voucher use and racial/ethnic demographics. The uneven distribution of publicly supported housing across the County generally reflects the distribution of the County's population; 82% of the County's 20,000 square miles is vacant, with vast areas owned or managed by the federal government.<sup>38</sup>

Figure 30 below features a small number of dark blue and light blue markers, which indicate the locations of public housing. On the western side of the County, there are two public housing developments: the Los Olivos site in Upland and the Bighorn Complex in Barstow. The Upland site is predominantly Hispanic (54%), with 22% Asian, 12% African American and 12% White residents. The Barstow site is in a highly diverse community, and its residents are 42% African American, 32% Hispanic and 22% White. The Needles Housing Authority represents the only public housing development on the eastern side of the County. It is in a largely White and Hispanic community; its residents are 69% White and 18% Hispanic. Scattered site public housing units also exist in Adelanto, Colton and the City of San Bernardino. The former Waterman Gardens development in the City of San Bernardino is being redeveloped from 252 public housing units to 411 mixed income units.<sup>39</sup>

Project-based Section 8 units are indicated with orange markers on Figure 30. Although these units are available in most cities, HUD data identifies jurisdictions and their respective numbers of Project-based Section 8 units. The City of San Bernardino has 6 sites housing a total of 708 households. Fontana has the second greatest number of units with 355 units on 4 sites. Other cities such as Chino, Montclair, Ontario, Upland, Rancho Cucamonga, and Victorville tend to have 1-2 sites, typically not exceeding 200 units. There is also one Project-based Section 8 site in Barstow with 75 households on the property and one site in Needles with 51 households.

Low Income Housing Tax Credit (LIHTC) developments are indicated on Figure 30 in purple. The LIHTC program is the primary source of subsidy for development of affordable housing by the private market. Created by the Federal Tax Reform Act of 1986, the LIHTC program makes available an indirect federal subsidy for investors in affordable rental housing. The value of the tax credits awarded to a project may be syndicated by the recipient to generate equity investment, offsetting a portion of the development cost. As a condition of the LIHTC subsidy received, the resulting housing must meet certain affordability

<sup>39</sup> "The New Waterman Gardens: Changing the Face of San Bernardino One Community at a Time." The Inland Empire Voice. http://theievoice.com/changing-the-face-of-san-bernardino-one-community-at-a-time/

<sup>&</sup>lt;sup>38</sup> San Bernardino County. "San Bernardino County Community Indicators Report 2018." http://www.sbcounty.gov/Uploads/CAO/Feature/Content/SB\_2018\_REPORT\_-3.pdf

conditions. The greatest number of LIHTC properties is in cities such as Victorville (10 sites), Fontana (9), Rancho Cucamonga (8), San Bernardino (8), Hesperia (7), and Rialto (6 sites). There is also a cluster of 3 sites just north of Loma Linda University in Loma Linda. LIHTC developments can also be found in Twentynine Palms (1), Yucca Valley (1), Joshua Tree (1), and in Needles, where there are 3 LIHTC sites. The table above displays the count of units within LIHTC developments by municipality.

LIHTC Units by Muni	cipality
Adelanto	192
Barstow	376
Big Bear Lake	42
Bloomington	106
Chino	527
Colton	415
Fontana	799
Grand Terrace	120
Hesperia	844
Highland	185
Joshua Tree	49
Loma Linda	214
Montclair	328
Needles	239
Ontario	262
Rancho Cucamonga	1,113
Redlands	85
Rialto	935
San Bernardino	1,418
Twentynine Palms	213
Upland	367
Victorville	1,342
Yucaipa	145
Yucca Valley	158
Total	10,474

**Data Source:** HUD LIHTC Database, https://lihtc.huduser.gov/

Figure 31 indicates the usage of housing choice vouchers in the County by census tract. The rates at which Housing Choice Vouchers (HCVs) are used are represented by the shading on the map. HCVs are issued to households and may be used at a rental unit of the tenant's choosing to reduce the tenant's share of rent payments to an affordable level. Therefore, unlike the publicly supported developments marked on Figure 30, HCVs are portable and their distribution throughout San Bernardino County is subject to fluctuate over time. The darkest shading on the map is used in areas where HCVs make up at least 17.3% of the housing stock; these areas frequently have larger shares of racial & ethnic minorities than areas with lower levels of HCV utilization. For example, the Mount Vernon and Shirrells neighborhoods within the City of San Bernardino tend to be both predominately Hispanic and Black and have among the County's highest levels of HCV use. Other communities with high rates of voucher placement are more diverse, such as north Redlands and the Cypress/Harlem Springs/San Andreas neighborhoods of Highland.

When the map of publicly supported housing locations is compared with the maps of opportunity index scores in Chapter 5 of this report, different housing locations all carry with them different positive and negative opportunity attributes. Public housing, LIHTC and Project-based Section 8 sites tend to be in areas with lower school proficiency scores and are lower on the labor market engagement index, indicating lower rates of bachelor's degree attainment and higher unemployment. However, communities containing publicly supported housing developments also tend to have lower transportation costs and higher transit trip scores, especially in the cities of San Bernardino, Rancho Cucamonga, and Ontario. High desert cities such as Adelanto and Victorville tend to have lower transit trip scores near their publicly supported housing developments. According to 2017 Census estimates, most county residents

commute to work by car. Although there are 10 publicly supported housing developments in Victorville, 78% of Victorville's residents commute to work by car and only 0.6% use public transit. Transit use for commuting to work is estimated at 1.6% for Rancho Cucamonga, 2.3% for Ontario, and 2.4% for San Bernardino. Lastly, publicly supported housing sites in high desert cities such as Adelanto, Victorville

and Hesperia and also in Needles have higher environmental health hazard exposure than cities in the Inland Empire.

Evaluating tradeoffs in access to opportunity is an important exercise because it demonstrates that no one neighborhood has all the markers of high opportunity – and neither are high scores on all the opportunity indices likely to be imperative for any one person or household to be successful. A family with children may opt for an affordable housing option in a neighborhood with access to better schools, even if it offers lower proximity to jobs and a longer, costlier commute. Conversely, a retiree who is no longer employed and does not have school-aged children may choose a neighborhood with many services nearby over one with good schools or jobs proximity.

The HACSB participates in HUD's Rental Assistance Demonstration (RAD) program. Under RAD, HUD allows public housing authorities to convert some or all of their public housing units to long-term project-based Section 8 contracts. Properties converted under RAD are thus no longer considered public housing and can access private sources of capital financing. Frequently the public housing properties that undergo a RAD conversion have extensive needs for repair and rehabilitation that the annual allotments of capital funds from HUD are insufficient to cover. After conversion, the public housing authority can seek financing from banks and other lenders to fund renovations with the Project-Based Section 8 rental contracts constituting a steady revenue stream upon which the lender can underwrite its loan.

The HACSB plans to convert all its existing public housing to other forms of publicly supported housing. Using the RAD program, many of the existing public housing units will be converted to Project-based Section 8 units. This policy is designed to reduce the housing authority's expenditures and allow the authority to put more revenue towards additional housing. A primary example is the conversion of Waterman Gardens, a former public housing site with 252 units. This site is currently being converted into a larger, mixed-income development which is expected to have 411 units.<sup>40</sup> The site will retain the baseline 252 units of public housing as voucher units and will add the remaining units at market rate or for sale.

The HACSB is also in the process of expanding Valencia Grove, the oldest public housing site in the County, through a LIHTC-financed development. The project will eventually replace all 115 public housing units with 189 affordable LIHTC units and 39 homes for sale to first-time, moderate income buyers. These projects are expanding the housing stock in existing communities where the HACSB has ownership or control instead of dispersing these units amongst market-rate apartments or purchasing new land.

<sup>&</sup>lt;sup>40</sup> Victoria, Anthony. "CA – San Bernardino – Housing in San Bernardino [Part 3]". Inland Empire Community News. Dated September 2, 2016. http://ww2.hacsb.com/files/pdf/news-reports/press-releases/arrowhead-grove-neighorhood-updates-09.08.16.pdf

<sup>&</sup>lt;sup>41</sup> Housing Authority of the County of San Bernardino. "HACSB Fact Sheet – Valencia Grove Housing Community". http://www.hacsb.com/files/pdf/news-reports/fact-sheets/valenciagrove-fs-final-2.pdf

<sup>&</sup>lt;sup>42</sup> Housing Authority of the County of San Bernardino. "Valencia Grove Housing Community Informational Sheet". http://ww2.hacsb.com/files/pdf/news-reports/fact-sheets/valencia-grove-fs-09.22.2016.pdf

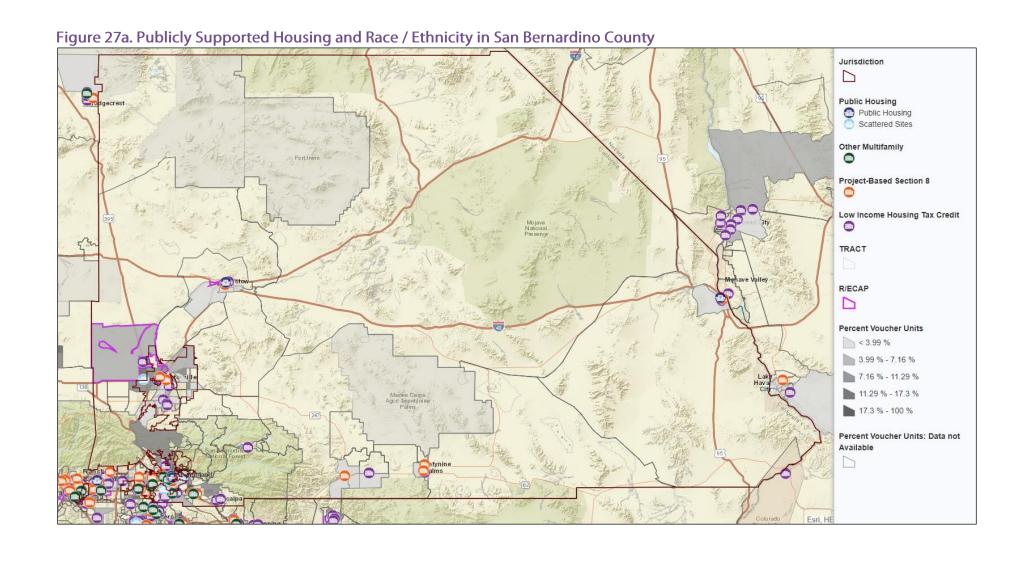
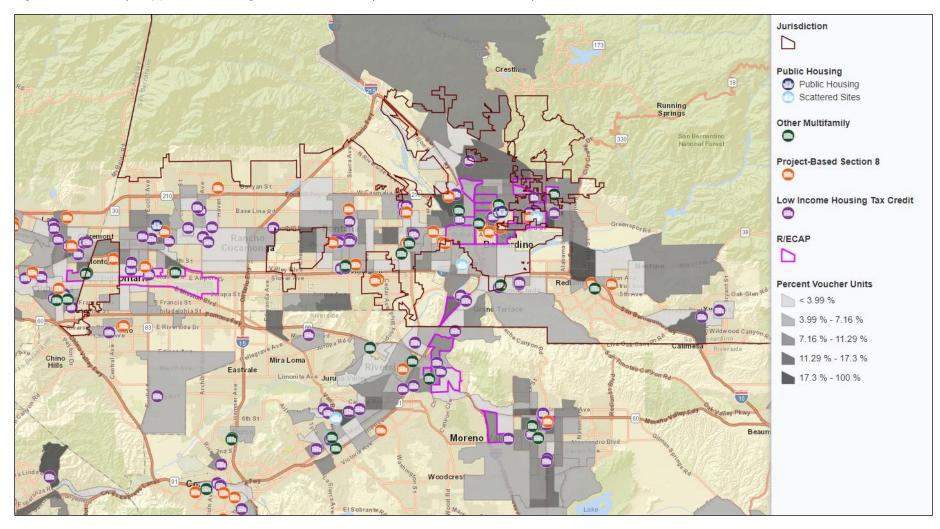


Figure 28b. Publicly Supported Housing and Race / Ethnicity in San Bernardino County (Detail)



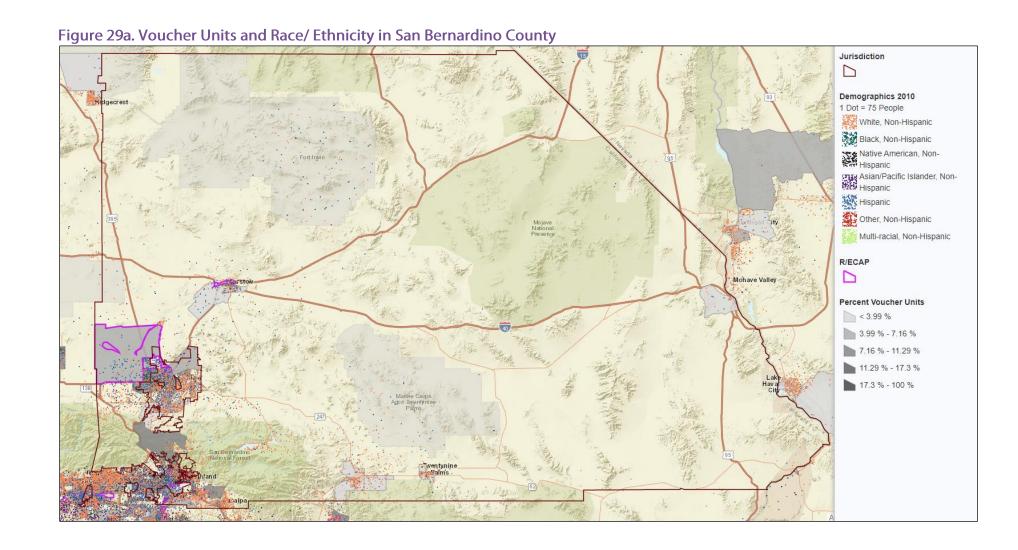


Figure 30b. Voucher Units and Race/ Ethnicity in San Bernardino County (Detail)

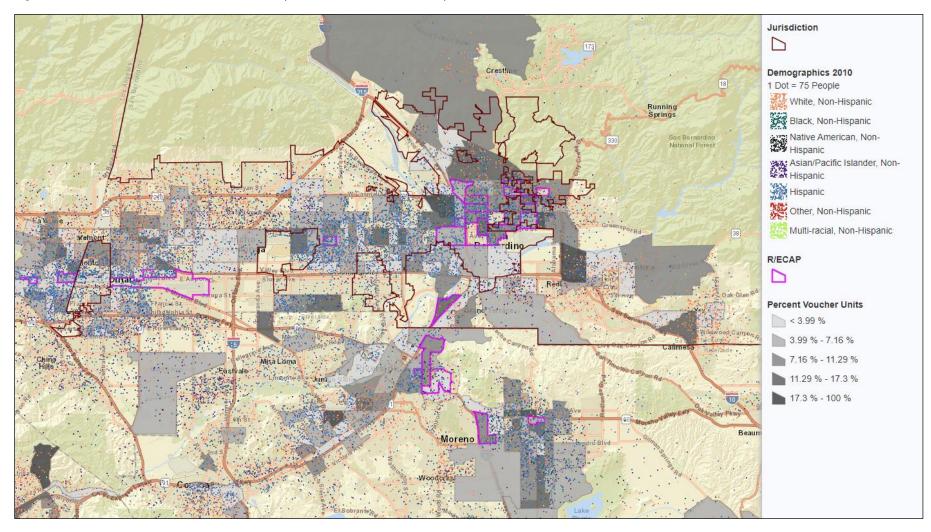


Table 18. RECAP and Non-RECAP Demographics by Publicly Supported Housing Category

Housing Type and Locatio	วท	Total Occupied Units	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with Children	% Elderly	% with a Disability
San Bernardino County									
Dublic Housing	RECAP Tracts	-	-	0.0%	-	-	-	-	-
Public Housing	Non-RECAP Tracts	366	22.1%	35.6%	39.5%	2.5%	55.7%	29.6%	12.8%
Project-Based Section 8	RECAP Tracts	38	56.4%	7.7%	25.6%	10.3%	5.0%	17.5%	80.0%
Project-based Section o	Non-RECAP Tracts	618	38.4%	23.3%	25.8%	9.9%	44.0%	29.6%	13.6%
Other HUD Multifamily	RECAP Tracts	-	-	-	-	-	-	-	-
Housing	Non-RECAP Tracts	143	33.6%	7.9%	42.1%	15.7%	0.0%	98.6%	2.0%
LICV Due ave	RECAP Tracts	370	8.0%	70.4%	19.4%	1.9%	48.6%	11.9%	23.8%
HCV Program	Non-RECAP Tracts	2,500	22.1%	44.9%	30.3%	2.4%	43.2%	28.8%	23.0%

Note: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Source: APSH

## **POLICY REVIEW**

The Housing Authority of the County of San Bernardino (HACSB) is responsible for administering approximately 13,000 housing units and is one of 39 housing authorities across the country that is part of HUD's Moving to Work demonstration project. <sup>43</sup> As such, the HACSB enters into an agreement with HUD wherein the Authority is given latitude to design and test innovative strategies aimed at promoting self-sufficiency among residents and increasing housing choice and opportunity in exchange for accountability through annual reporting and planning requirements. As a Moving to Work (MTW) participant, HACSB is focused on assisting clients in achieving self-sufficiency, expanding housing choice, and providing more cost-efficient programming. This unique designation positions the HACSB to be a leader for its region in proactively working to mitigate barriers to housing choice.

As one example of a successful MTW initiative implemented by HACSB, the Authority conducts a market study to establish local payment standards for nine individual submarkets within the county rather than rely on the HUD-published Fair Market Rents. This policy keeps payment standards better aligned with actual rent amounts in areas of higher opportunity, making those submarkets more available to low-income households. Since implementation, HACSB has met its benchmarks under this particular program, with a 14% decrease in the number of tenant households living in the two submarkets with the highest rates of poverty. Because of HACSB's innovation under the MTW program, significant numbers of tenant families are now living in lower poverty areas of the county with better job prospects, transportation, and schools.

To increase resident self-sufficiency, the HACSB has established a Term-Limited Assistance program wherein participating non-elderly and non-disabled HCV families are provided housing assistance and supportive services for a period limited to no more than five years. Because the assistance is limited to a specific period of time and not open-ended, the HCV households are incentivized to maintain steady employment and income. A hardship exception may e triggered for those families that reach the end of their term but are unable to successfully transition, however, only a small number of households have requested such exceptions with the majority successfully transitioning out of housing assistance. A related program releases the funds accumulated in the tenant family's Family Self-Sufficiency Services escrow account only upon their voluntary exit from the HCV program creating yet another self-sufficiency incentive.

As part of the MTW program, the HACSB produces an annual Moving to Work plan and report. The HACSB must also abide by programmatic policies as outlined in the "Public Housing Admissions and Continued Occupancy Policies" or ACOP.<sup>44</sup> The selection process for tenants in publicly supported housing is described below.

<sup>&</sup>lt;sup>43</sup> Housing Authority of the County of San Bernardino. "Who We Are Fact Sheet." http://ww2.hacsb.com/files/pdf/news-reports/fact-sheets/hacsb-who-we-are-2019.pdf

<sup>&</sup>lt;sup>44</sup> Housing Authority of the County of San Bernardino. "Public Housing Admissions and Continued Occupancy Policies." http://www.hacsb.com/files/pdf/public-housing/acop-sept-9-14-board-approved-clean.pdf

#### **Tenant Selection Process**

Applicants for affordable housing programs must be at least 18 (or emancipated), meet Section 214 citizenship criteria, complete a background check, and have gross income not to exceed federal income limits per person. Applicants must apply for housing in person or by mail.

The HACSB operates 3 types of affordable housing programs:

- Streamlined Fixed Lease Assistance for Elderly/Disabled Families
- Streamlined Tiered Lease Assistance for Career Focused Families
- Transitional Assistance for Moving to Work Families

Applicants to the Streamlined Fixed Lease Assistance program for Elderly or Disabled Families must have at least one head of household who is 57 or older or disabled. The Transitional Assistance for Moving to Work Families is a program serving tenants who are approaching five years living in publicly supported housing. Some applicants may have to meet credit or rental history criteria.

After the authority reviews each application, eligible families will be placed on a waiting list for housing. The HACSB places families on the waiting list based on bedroom size. Ineligible families are removed from the waitlist but may contest their determination of ineligibility in an in-person interview.

In selecting families for housing, the HACSB uses local preferences to give priority to certain family types. Preferred family types include homeless families, veteran families and families that already reside in San Bernardino County. The authority must also abide by strict HUD rules. Forty percent of admitted families must be extremely low income (i.e. up to 30% of the AMI) and 75% must be very low income (i.e. up to 50% of the AMI). The authority must also strive to deconcentrate poverty through its housing placements. Higher-income tenants are placed in lower income areas, and lower income tenants must be placed in higher income areas. Families are selected by preference. If two families meet the same preference criteria, families will be served in the order that their application was received or based on how well they fit the features of the available housing unit.

Once families are selected for housing, they must participate in an eligibility interview. At the interview, the head of household must bring all pertinent documents to demonstrate eligibility for housing. The HACSB verifies the income of the applicants using a hierarchy of review methods called the "Simplified Income Determination." <sup>45</sup> In order of preference, these methods include income verification using HUD's online system called Enterprise Income Verification, documentation of income from the applicant, third-party written verification, and third-party oral verification. Assets are not counted against an applicant's income as they enter the program. However, new income from employment for any tenant (other than full-time students) can be counted toward their rent calculation. Other types of income such as foster care income, adoption income and TANF are also included in rent calculations.

Once the authority has reviewed a family's eligibility documents, it will make a final determination of eligibility in writing. The HACSB makes a one-time offer on the housing unit suitable for that family, which the applicant must accept within 3 business days.

<sup>&</sup>lt;sup>45</sup> Housing Authority of the County of San Bernardino. "2018 Moving to Work Annual Report." http://ww2.hacsb.com/files/pdf/news-reports/mtw/reports/hacsb-2018-annual-mtw-report-122118.pdf

The ACOP speaks largely to the selection process for project-based or public housing units, not housing choice vouchers. For housing choice voucher recipients who must identify their own housing, it may be difficult finding a unit that will accept their voucher. The HACSB reports that search times of 120 days, or approximately 4 months, are not unusual. Due to the long search times, the HACSB may select recipients from the waiting list earlier in their process than usual so that recipients will have time to find housing and place their vouchers. As of 2018, the housing choice voucher waitlist was closed. However, waitlists for Project-based Voucher units and public housing were still partially open. When waiting lists re-open the authority must publish the opening dates in local newspapers at least 10 business days prior to opening.

The authority uses local market rents to determine the assistance given to tenants instead of HUD's published fair market rents. By using local rental rates instead of HUD estimates, the HACSB can exceed typical voucher caps to facilitate families moving to areas of opportunity where housing units would have otherwise been unaffordable, even with the assistance of an HCV. Based on their enrolled program, tenants in publicly supported housing pay a percentage of their gross income as rent. Tenants in the Term-Limited Assistance Program typically participate for five years but may be extended to seven years with a hardship extension. Tenants pay 30% of their gross income as rent and are subject to be transitioned out of housing if their gross income exceeds 80% AMI. Participants in the Streamlined Lease Assistance Program may pay 24% of their gross income if there is an elderly or disabled householder. Households that do not have an elderly or disabled householder may pay 30% of their income, which increases 3% at each recertification up to 36%. The minimum rent for HACSB tenants is \$125 per month.

# CHAPTER 8. HOUSING FOR PEOPLE WITH DISABILITIES

According to the U.S. Census Bureau, 19% of the population reported having a disability in 2010. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users.<sup>46</sup>

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible.

Modifications and assisted living arrangements tend to pose significant costs for the disabled population, which already experiences higher poverty rates compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities.<sup>47</sup>

## **RESIDENTIAL PATTERNS**

In San Bernardino County, an estimated 82,535 people aged 5 years and older have a disability, representing 13.1% of the population. In the larger Riverside-San Bernardino-Ontario region, 11.6% or 452,734 people aged 5 years and older have a disability. In both the County and region, people aged 18-64 have the largest number of individuals with a disability.

Ambulatory disabilities are the most common type of disability. In San Bernardino County, 7.2% of county residents have an ambulatory disability, as do 6.2% of residents in the region. The second most prevalent disability is independent living difficulty, of which 5.2% of the County and 4.4% of the region experiences this disability.

<sup>&</sup>lt;sup>46</sup> Chan, S., Bosher, L., Ellen, I., Karfunkel, B., & Liao, H. . L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

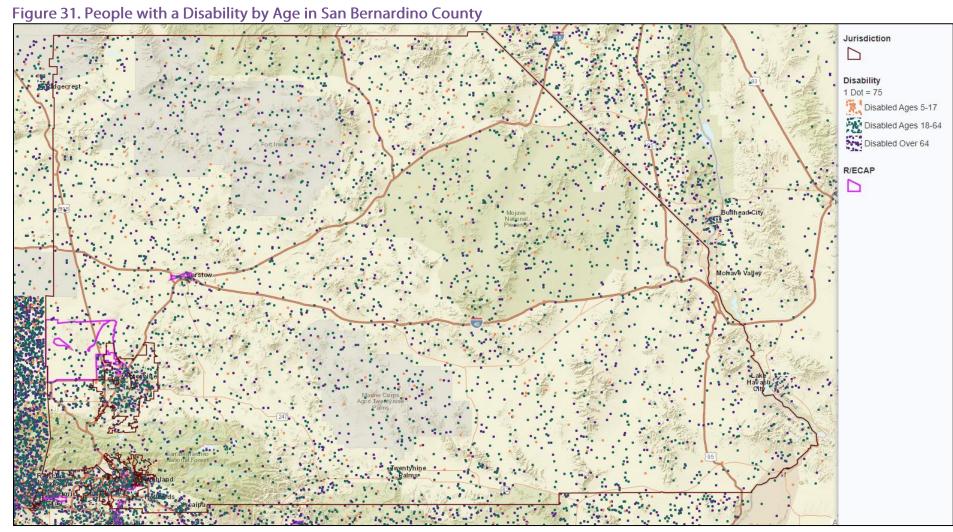
<sup>&</sup>lt;sup>47</sup> America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

Table 19. Disability by Type and Age Group

	San Bernarding	County	Riverside-San Bernardino Ontario Region		
	#	%	#	%	
Disability by Type					
Hearing difficulty	22,809	3.6%	125,033	3.2%	
Vision difficulty	16,760	2.7%	86,934	2.2%	
Cognitive difficulty	31,180	4.9%	170,114	4.4%	
Ambulatory difficulty	45,234	7.2%	241,262	6.2%	
Self-care difficulty	18,867	3.0%	102,841	2.6%	
Independent living difficulty	32,444	5.1%	170,490	4.4%	
Disability by Age Group					
Age 5-17 with disabilities	5,608	0.9%	37,092	0.9%	
Age 18-64 with disabilities	45,824	7.3%	241,640	6.2%	
Age 65+ with disabilities	31,103	4.9%	174,002	4.5%	

 $\textbf{Note:} \ \textbf{All \% represent a share of the total population within the jurisdiction or region.}$ 

Source: ACS



# ACCESSIBLE HOUSING SUPPLY AND AFFORDABILITY

A search using HUD's Resource Locator was conducted to identify affordable rental properties in San Bernardino County designed to serve individuals with special needs. The search returned 48 HUD, LIHTC, or USDA-assisted multi-family properties serving elderly and disabled residents. A similar point-in-time search on Apartments.com for affordable, wheelchair accessible apartments available on the private market found 135 rental units of which only nine were advertised as available. Publicly supported housing developments such as the multi-family properties listed on HUD's website require approximately 30% of the tenant's gross income as rent. Nearly a quarter of housing choice voucher recipients (23.1%) had a disability. Project-based Section 8 and public housing had a smaller share of residents with disabilities, with 17.6% and 12.3% of households having at least one disabled household member. Regionally, 27.5% of all housing choice vouchers were held by persons with disabilities. Compared to the County, a smaller percentage of Project-based Section 8 units were occupied by persons with disabilities in the region (10%).

Accessible and affordable housing for persons with disabilities in the region is a critical need. The Social Security Administration reports that a single, disabled person in California receives \$931.72 monthly in Supplemental Security Income (SSI).<sup>48</sup> However, the Zillow rent research tool estimates the median rent for a 1-bedroom unit in San Bernardino County at \$1,650. High rents in market-rate housing make publicly supported housing a critical option for persons with disabilities who desire to live independently.

Table 20. Disability by Publicly Supported Housing Program Category

	People with a Disability							
Housing Type	San Bernard	ino County	Riverside-San Bernardino-Ontario Region					
	#	%	#	%				
Public Housing	47	12.3%	82	12.8%				
Project-Based Section 8	118	17.6%	520	9.9%				
Other Multifamily Housing	3	2.0%	73	3.3%				
HCV Program	788	23.1%	5,235	27.5%				

Note: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Source: ACS

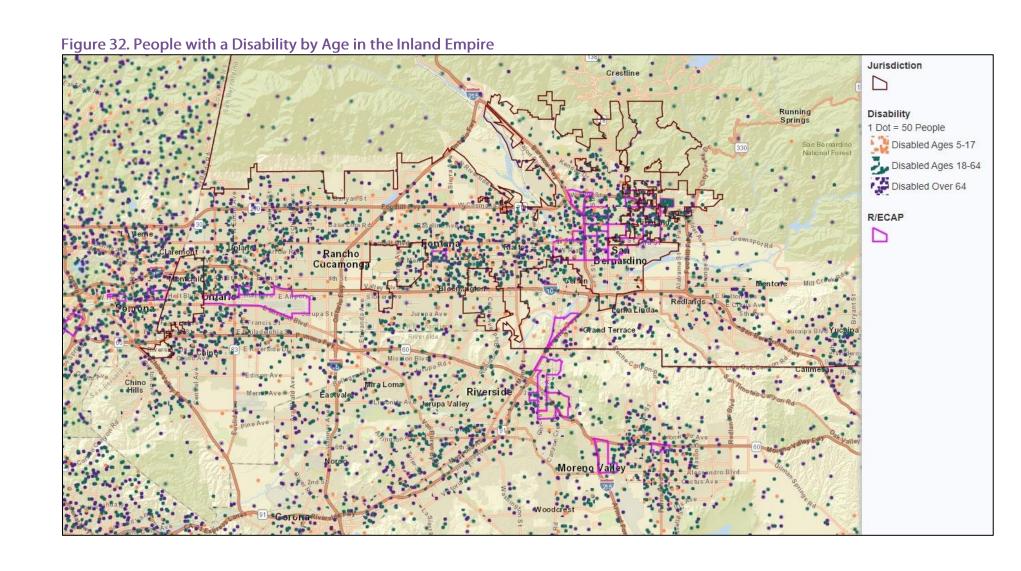
Supportive housing, a typically subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities, is another important source of housing for this population. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. For low- and

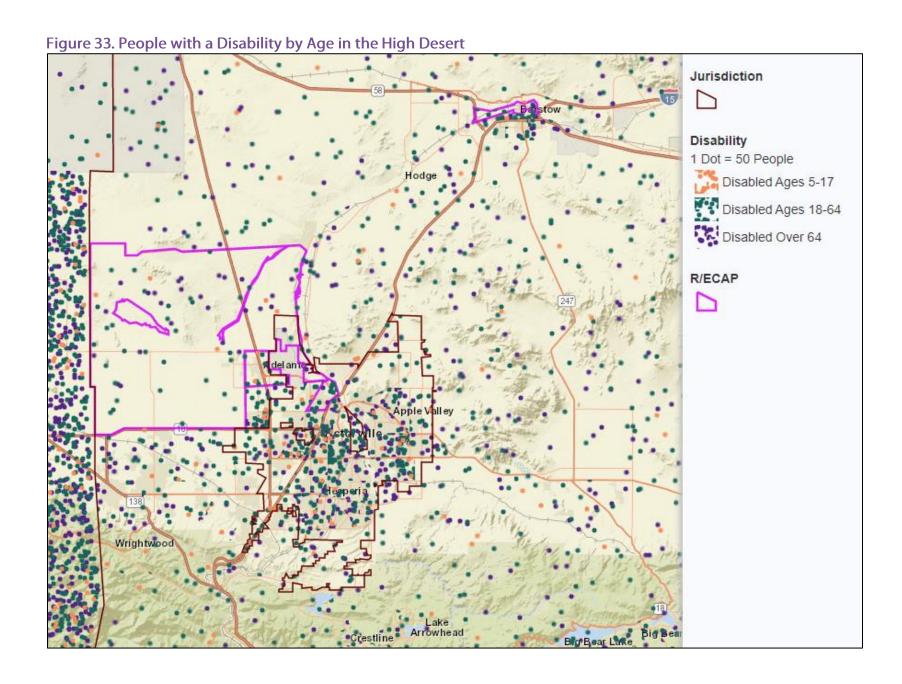
<sup>&</sup>lt;sup>48</sup> Social Security Administration. "Supplemental Security Income (SSI) in California." https://www.ssa.gov/pubs/EN-05-11125.pdf

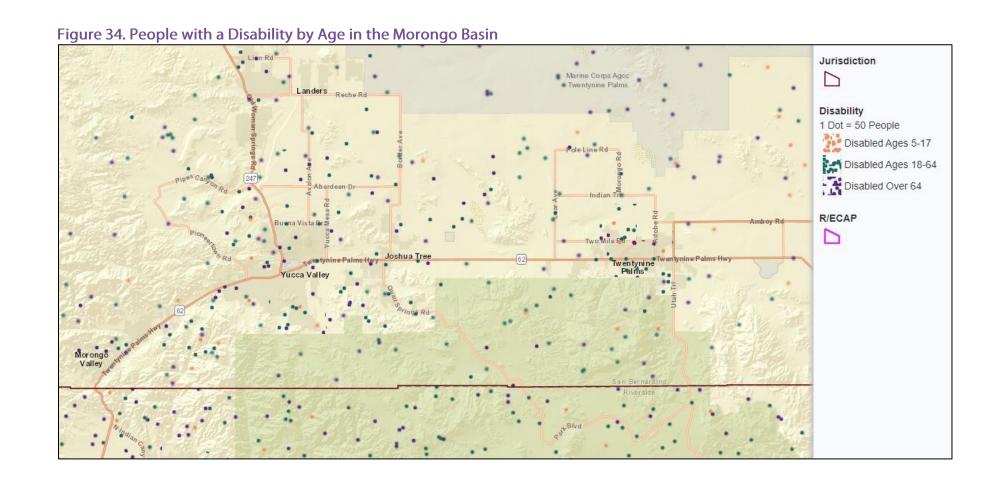
moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

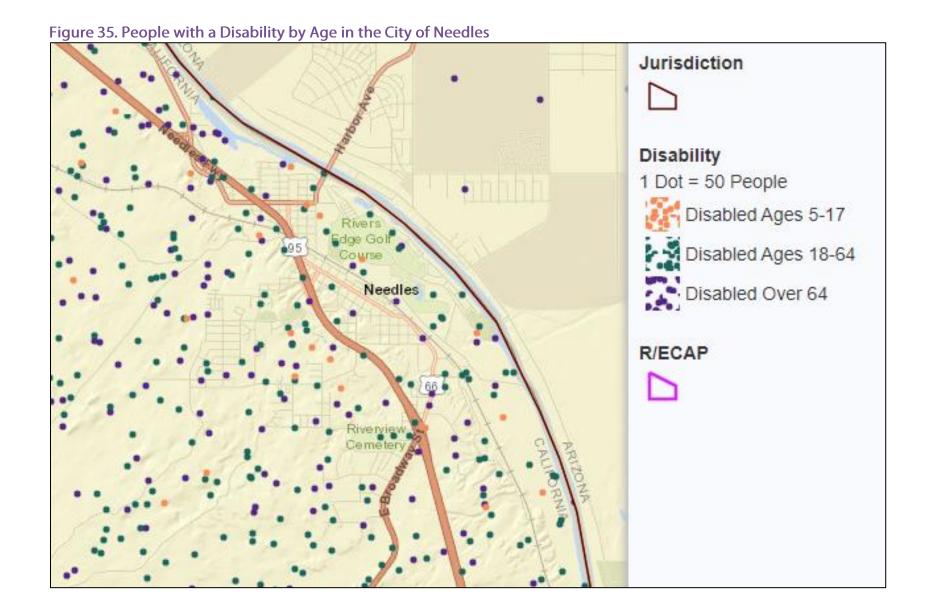
# **ACCESS TO OPPORTUNITY**

Figure 33 indicates the predominant areas where persons with disabilities live in San Bernardino County. The dots on the map indicate that persons with disabilities tend to live in clusters near areas with publicly supported housing, especially in the Inland Empire. Proximity to publicly supported housing leaves persons with disabilities with similar access to opportunity. Persons with disabilities in the high desert region are evenly distributed throughout the area, as shown in Figure 34.









# **ZONING AND ACCESSIBILITY**

Fair housing laws do not preempt local zoning laws where zoning is administered in a way that does not conflict with the rights and protections guaranteed by federal and state fair housing laws. Fair housing laws do apply to municipalities and local government units—not just private housing providers, lenders, and real estate agents—and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. This includes a local government's affirmative obligation to provide reasonable accommodations to land use or zoning policies when such accommodations may be necessary to allow persons with disabilities to have an equal opportunity to use and enjoy housing. It also includes the affirmative obligation not to segregate housing for protected classes into lower-opportunity, less desirable areas of the jurisdiction. Even where a specific zoning decision does not violate a fair housing law, HUD entitlement communities must certify annually that they will set and implement standards and policies that protect and advance fair housing choice for all. After all, one priority of the FHAA is to dismantle segregation of protected groups and protect and foster integration.

What follows is an analysis and discussion of elements of scored zoning code review originally presented in Chapter 6 that relate specifically to accessible housing and availability of housing options for people with disabilities. Referring back to the review elements and scores in Chapter 6 may be helpful for interpreting the following analysis.

# Definition of "Family" and Group Housing for People with Disabilities

Often one of the most scrutinized provisions of a jurisdiction's zoning code is its definition of "family." Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling as a means of preserving the stable, traditional character of their neighborhoods. Unreasonably restrictive definitions may have the unintended consequence (or intended consequence, depending on the motivations behind the drafting of the jurisdiction's definition) of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations. While the Supreme Court has recognized as constitutionally permissible a local government's right to limit the number of unrelated individuals who may live together, the restriction must be reasonable and not exclude a household which in every sense but a biological one is a single family.

San Bernardino County has a permissive definition of "family," defining family in terms of a "single housekeeping unit" rather than an arbitrary number of persons. Single housekeeping unit is defined as:

The functional equivalent of a traditional family or one household, whose members are an interactive group of persons jointly occupying a single dwelling unit, including the joint use of and responsibility for common areas, and sharing household activities and responsibilities (e.g., meals, chores, household maintenance, expenses, etc.) and where, if the unit is rented, all adult residents have chosen to jointly occupy the entire premises of the dwelling unit, under a single written lease or rental agreement with joint use and responsibility for the premises, and the makeup of the household occupying the unit is determined by the residents of the unit rather than the landlord or property manager.

A single housekeeping unit, whether related or unrelated, live together as a functionally equivalent family sharing joint use of and responsibilities for the household. Maximum occupancy is then left to the building and safety codes, rather than the zoning ordinance just as the development code does not limit the number of related household members. Accordingly, the County received a "1/low risk" score on Issue 1 of the zoning review.

The County received a "1/low risk" score on Issues 2 and 5 of the zoning review as well regarding supportive housing for persons with disabilities, including those recovering from alcohol or drug abuse. As long as the housing for persons with disabilities otherwise meets the development code's definition of a "single housekeeping unit," such housing should be permitted in the same manner as other single-family housing regardless of the number of unrelated persons residing there. The County follows California state law's directives under the Health and Safety Code to protect housing for persons with disabilities from exclusionary zoning criteria. State law requires that licensed community care facilities serving six or fewer persons be: (1) treated as a residential use, (2) allowed by right in all residential zones, and (3) treated the same with respect to regulations, fees, taxes, and permit processes as other residential uses in the same zone. This protection applies to community care facilities for persons with disabilities, to residential care facilities for the elderly, to alcoholism or drug abuse recovery or treatment facilities, and to congregate care facilities.

Z	Zoning District Legend						
RL	Rural Living						
RS	Single Residential						
RM	Multiple Residential						
CR	Rural Commercial						
CN	Neighborhood Commercial						
CO	Office Commercial						
CG	General Commercial						
CS	Service Commercial						
CH	Highway Commercial						
IC	Community Industrial						
IR	Regional Industrial						
IN	Institutional						
SD	Special Development						
SP	Specific Plan						

For supportive housing for persons with disabilities that does not function as a "single housekeeping unit," the Development Code defines such use as a "residential care facility" (RCF) and applies different siting and development standards based on whether the home is for 6 or fewer residents. 7 or more residents. is licensed, or is unlicensed. As stated above, state-licensed residential care facilities for 6 or fewer residents with disabilities, including substance abuse treatment facilities for residents recovering from alcohol or drug addiction, are required by state law to be treated as a single housekeeping unit under and subject to the same land use and development standards, whether or not the residence actually functions as equivalent to the local jurisdiction's definition of "single housekeeping unit." Accordingly, under the County's code, licensed residential care facilities for 6 or fewer residents are only required to conform to the property development standards for the residential zoning district in which it is located like any other residential use in those zones. Under the development code, licensed RCFs of 6 or fewer residents are permitted by right in the residential districts

and require a minor use permit in the CR, CG, CS, CH, IC, SD-RES, and SD-COM districts; and are otherwise not permitted in the other zoning districts.

Licensed RCFs for 7 or more residents that do not function as a single housekeeping unit are subject to additional oversight, standards, and safety features. Licensed RCFs for 7 or more residents are not permitted in the RL or RS single-family residential districts; require a minor use permit in the RC, AG, CR,

CG, CS, CH, IC, SD-RES, and SD-COM districts; and require a CUP in the RM and AV/RC, and AV/AG districts.

Unlicensed RCFs of 6 or fewer residents, including "sober living facilities" for persons who are recovering from drug and/or alcohol addiction, require a residential care facility permit in the residential districts and in the CG, CS, CH, IC, SD-RES, and SD-COM districts, and are not permitted in any other commercial, industrial, or mixed-use districts. The Unlicensed Residential Care Facilities Permit procedure is intended to provide a less complex and more streamlined review than the review required for a Conditional Use Permit or Minor Use Permit. Unlicensed RCFs for 7 or more residents require a minor use permit in the RC, AG, CR, CG, CS, CH, IC, SD-RES, and SD-COM districts; a CUP in the RM, AV/RC, and AV/AG districts; and are not permitted otherwise. Operators of residential care facilities also may seek a reasonable accommodation for this use.

Issue 4 of the code review evaluates whether and to what extent the local government imposes spacing or quota requirements on protected housing. Spacing requirements for protected classes, like persons with disabilities, are generally inconsistent with the FHAA unless the jurisdiction can make a showing that the ordinance was passed to protect a compelling governmental interest (e.g. over-concentration of supportive housing could adversely affect individuals with disabilities and would be inconsistent with the goal of integrating persons with disabilities into the wider community) and that the spacing requirement is the least restrictive means of protecting that interest.<sup>49</sup>

The state gives local governments discretion in preventing "overconcentration" of residential care facilities, which under state law means residential facilities that are separated by a distance of 300 feet or less. The state may withhold a license for a new facility if there is less than 300 feet of separation from the proposed facility and an existing facility (homes for foster children, residential care facilities for the elderly, transitional shelter care facilities, and temporary shelter care facilities are exempt from the overconcentration presumption). However, that presumption of overconcentration may be overcome with approval from the local jurisdiction based on special local needs and conditions. The County's development code provides, "The separation of licensed residential care facilities shall be as provided by state law," suggesting additional approval would be needed to site a licensed facility within 300 feet of another facility. The Code further provides that "no more than two unlicensed residential care facilities serving 6 or fewer residents shall be located on the same block within a Single Residential (RS) Land Use Zoning District. Additional facilities may be sited within said block through the reasonable accommodation process. In no case shall the County require a facility to be sited more than 300 feet from a preexisting facility through the reasonable accommodation process."

Federal case law goes both ways on minimum spacing requirements—some separation requirements have been upheld by the courts and some have been invalidated as too restrictive or on grounds that the jurisdiction failed to make a reasonable accommodation under the FHAA. How much accommodation is "reasonable" may depend on the individual facts of the case, the impact on both the residents seeking housing, and on the government and community. Because state and local law explicitly includes the justification of preventing overconcentration and because there is a reasonable accommodation process to rebut the presumption by a showing of the significant need for more

<sup>&</sup>lt;sup>49</sup> See Joint Statement of the Dept. of Housing and Urban Development and Dept. of Justice, State and Local Land Use Laws and Practices and the Application of the Fair Housing Act, Nov. 10, 2016.

supportive housing for persons with disabilities, San Bernardino County received a "1/low risk" on this issue. However, it could still be open to a legal challenge depending on individual facts of a case.

#### **Reasonable Accommodations**

Adopting a reasonable accommodation ordinance is one specific way to address land use regulations' impact on housing for persons with disabilities. Federal and state fair housing laws require that municipalities provide individuals with disabilities (or developers of housing for people with disabilities) flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or "to afford persons with a disability the equal opportunity to use and enjoy a dwelling." (The requirements for reasonable accommodation under the Americans with Disabilities Act (ADA) are the same as those under the FHAA). The FHAA does not set forth a specific process that must be used to request, review, and decide a reasonable accommodation, and accordingly many local jurisdictions across the country apply their respective zoning code's variance or special use permit procedure to evaluate and process requests for reasonable accommodation. Variance and special permit procedures are imperfect models for processing reasonable accommodation requests because: (1) they generally require a showing of special circumstances or conditions applying to the land rather than to the individual's special circumstances or condition due to a disability that affects his or her ability to use and enjoy the dwelling and (2) they subject the applicant to the public hearing process where there is the potential that community opposition based on stereotypical assumptions about people with disabilities and unfounded speculations about the impact on neighborhoods or threats to safety may impact the outcome.

California recognized these issues as barriers to housing for persons with disabilities and in 2011, the State Attorney General recommended that cities and counties implement standardized reasonable accommodation procedures to comply with their affirmative duty to further fair housing and to meet the requirements of the Housing Element of the General Plan, that mandates that local governments "remove constraints to, and provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities."

In 2012, San Bernardino County adopted a Reasonable Accommodation Ordinance outlining the formal procedure by which a person with a disability (or representative or housing provider of housing for persons with disabilities) may request a reasonable accommodation in the application of various land use, zoning, or building laws, rules, policies, practices and/or procedures of the County. The Planning Director has authority to render decisions on minor reasonable accommodation requests without requiring a public hearing, or to refer the matter to the Zoning Administrator or to the Planning Commission, who shall render a decision on the application in the same manner as it considers an appeal, i.e. through the public hearing process. A reasonable accommodation does not require approval of any variances but may be subject to conditions. The ordinance includes criteria for the County to consider in making its determination.

Although it should be recognized that the County has taken an important, affirmative step of putting protocols in place for evaluating and determining reasonable accommodation requests, the County should consider amending the ordinance to remove public hearing and disclosure requirements and instead handle all requests in a confidential manner. Land use and zoning procedures are typically

based on public disclosure and input; however, in the case of a reasonable accommodation request, the evaluation and decision-making process should include safeguards to protect confidential information regarding a person's disabilities.

# CHAPTER 9. FAIR HOUSING ACTIVITIES

## **FAIR HOUSING RESOURCES**

California's fair housing protections contained within the Fair Employment and Housing Act ("FEHA") meet or exceed federal standards contained within Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (the "Fair Housing Act" or "FHA"). Accordingly, HUD has certified the FEHA as "substantially equivalent" to the substantive rights, procedures, remedies, and judicial review processes of the FHA, which makes California eligible for annual funding through the Fair Housing Assistance Program (FHAP) for fair housing enforcement activities and programs. The California Department of Fair Employment and Housing, created by the state legislature and certified by HUD as a participating agency, partners with HUD to enforce federal and state fair housing laws.

Under its Fair Housing Initiatives Program (FHIP), HUD also awards grant money to local fair housing advocacy organizations who assist persons believed to have been harmed by discriminatory housing practices; to help people identify government agencies that handle complaints of housing discrimination; to conduct preliminary investigation of claims; to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws. For FY 2018, HUD awarded Inland Fair Housing and Mediation Board (IFHMB), which serves San Bernardino County, an Education and Outreach Initiatives (EOI) grant of \$125,000 to use towards educating the public and housing providers about their rights and responsibilities under federal, state, and local fair housing laws.

The FY 2018 EOI grant is in addition to a multiyear Private Enforcement Initiatives (PEI) grant of \$300,000 awarded to IFHMB in FY 2016 to carry out testing and enforcement activities. IFHMB has pledged to use its grant to continue the enforcement work of its previous multi-year grant including matched-pair testing and referrals of systemic discrimination cased to HUD for additional review and enforcement. The organization will also investigate three pattern-and-practice housing discrimination cases in a region that ranks in the top 10 of the FBI's Mortgage Asset Research Institute report for predatory housing discrimination activity.

#### FAIR HOUSING COMPLAINTS

An individual in San Bernardino County who believes he or she has been the victim of an illegal housing practice under the FHA or FEHA may seek assistance from the California Department of Fair Employment and Housing (DFEH) or file a complaint with the appropriate HUD Regional Office of Fair Housing and Equal Opportunity (FHEO) within one year of when the discriminatory practice occurred. Typically, once certified, HUD will refer complaints of housing discrimination that it receives to the state or local FHAP agency for investigation, conciliation and enforcement activities. HUD policy favors having fair housing professionals based locally where the alleged discrimination occurred because it

has found that a state or local agency's closer proximity to the site of the alleged discrimination provides greater familiarity with local housing stock and trends and may lead to greater efficiency in case processing. Because the DFEH is a certified FHAP agency, most complaints filed with the HUD FHEO office will be referred back to the DFEH for investigation and enforcement.

The FEHA provides an alternative procedure to the administrative complaint process. Persons who believe they have experienced housing discrimination may file a pre-complaint inquiry with the DFEH. The Department accepts cases based on possible violations of the FEHA, the Unruh Civil Rights Act, the Ralph Civil Rights Act, the Disabled Persons Act, and the federal FHA under a work-sharing agreement with HUD. Complaints must be filed with DFEH within one year from the date of the alleged discriminatory act. If the investigator determines that the complaint meets the criteria for federal dualfiling status, the complaint will be assigned a federal identification number as well. If a complaint is accepted for investigation by the Department, the investigator will draft the complaint. Complaints originally filed with DFEH that are dual-filed with HUD are investigated by DFEH. DFEH receives funding from HUD for handling these cases. During the investigation phase, DFEH has the authority to issue subpoenas and take depositions. If the investigation does not show a violation of the law, DFEH will close the case. Before DFEH issues a finding, it may facilitate voluntary dispute resolution through conciliation or mediation. After DFEH issues a merit finding, the opposing parties are required to participate in mandatory dispute resolution. A no-fault resolution can be negotiated at any time during the process. If dispute resolution fails, the DFEH may elect to file a complaint to be heard before the Fair Employment and Housing Commission (FEHC) or in civil court on behalf of the aggrieved complainant.

If the HUD FHEO Office receives and retains a complaint, it will notify the alleged discriminator (respondent) and begin an investigation. During the investigation period, the agency will attempt through mediation to reach conciliation between the parties. If no conciliation agreement can be reached, the FHEO must prepare a final "Determination" report finding either that there is reasonable cause to believe that a discriminatory act has occurred or that there is no reasonable cause. If the agency finds reasonable cause, HUD must issue a "Charge of Discrimination." If the investigator determines that there is no reasonable cause, the case is dismissed. If a charge is issued, a hearing will be scheduled before an administrative law judge. The ALJ may award the aggrieved party injunctive relief, actual damages, and impose civil penalties; but unlike federal district court, the ALJ may not impose punitive damages. Administrative proceedings are generally more expedited than the federal court trial process.

The advantages of seeking redress through the administrative complaint process are that the DFEH/FHEO takes on the duty, time, and cost of investigating the matter for the complainant and conciliation may result in a binding settlement. However, the complainant also gives up control of the investigation and ultimate findings.

Unlike an employment discrimination case, it is not necessary for an aggrieved party to exhaust all administrative remedies before filing a housing discrimination lawsuit in court. Persons wishing to file a lawsuit directly in court may bypass the administrative process with the Department as they do not need a "right-to-sue" recommendation from the DFEH. Aggrieved persons retain the right to bring their own civil action within the statute of limitations (generally two years) under either the federal FHA or the FEHA. The Department of Justice ("DOJ") may bring suit on behalf of individuals based on referrals from HUD.

Though the FHA and FEHA are not identical, they are congruent, and accordingly California courts have historically been guided by both state and federal law in deciding claims of housing discrimination. "FEHA in the housing area is thus intended to conform to the general requirements of federal law in the area and may provide greater protection against discrimination." *Brown v. Smith*, 55 Cal. App. 4th 767, 780 (1997).

Cases brought in state superior court generally proceed more quickly and are less costly in terms of litigation expenses than cases adjudicated in federal district court, which provides a strong incentive for complainants to seek relief under state fair housing laws. Housing discrimination claims may be brought against local governments and zoning authorities and against private housing providers, mortgage lenders, or real estate brokers.

# **Complaints Filed with HUD**

Region IX of HUD's Office of Fair Housing and Equal Opportunity (FHEO) receives complaints by households regarding alleged violations of the Fair Housing Act for cities and counties throughout California (as well as Arizona, American Samoa, Guam, Hawaii, and Nevada). The mission of the FHEO is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities. To achieve this mission, the FHEO receives and investigates complaints of housing discrimination, and leads in the administration, development, and public education of federal fair housing laws and policies.

The San Francisco Regional Office of the FHEO maintains data reflecting the number of complaints of housing discrimination received by HUD, the status of all such complaints, and the basis/bases of all such complaints. The office responded to a request for data regarding complaints received affecting housing units in unincorporated San Bernardino County for the five-year period August 1, 2014 through August 31, 2019.

HUD maintains data by jurisdiction and zip code, and for the requested time period, reported it had received a total of 198 formal complaints of alleged housing discrimination occurring within the jurisdictions of San Bernardino County: 26 originating from the City of San Bernardino; 19 from Ontario; 18 from Fontana; 17 from Upland; 14 from Rancho Cucamonga; 12 from Victorville; 11 from Rialto; 10 from Hesperia, and other jurisdictions and communities in the County responsible for fewer than ten complaints each over the five year period. The complete data tables provided by HUD are included as an appendix to this report with the HUD case file number, violation city, filing date, closure date, basis of complaint, issues cited, closure reason, and monetary relief provided.

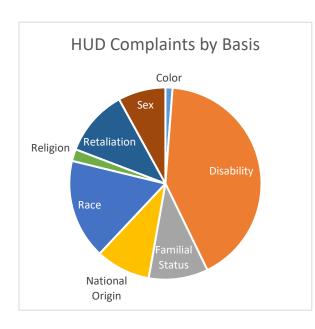
At the time of response, 168 cases had been closed and 30 were open and pending. Of the closed cases, 110 cases were closed after investigation and a no cause determination; 40 were successfully resolved by conciliation and settled; 9 were withdrawn by the complainant after resolution; 3 were withdrawn by the complainant without resolution; 4 were administratively closed because the complainant failed to cooperate in the process; 1 was dismissed for lack of jurisdiction; and 1 was closed because complainant could not be located. In the cases resolved by settlement or conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation. No monetary damages were reported in any of the closed cases.

The number of complaints per year for each basis of discrimination from August 2014 to August 2019 are shown in the table below.

Table 21. HUD Fair Housing Complaints by Basis

Basis	2014	2015	2016	2017	2018	2019	Total
Color	0	1	0	1	1	0	3
Disability	8	27	27	13	16	13	104
Familial Status	2	10	4	2	2	5	25
National Origin	1	7	4	10	0	1	23
Race	2	13	10	8	4	5	42
Religion	0	3	0	0	2	0	5
Retaliation	1	6	5	1	8	7	28
Sex	0	5	6	4	1	4	20

Source: Data Request to HUD Region IX Office of Fair Housing and Equal Opportunity



More than one basis of discrimination may be cited in a single complaint. Disability was by far the most often cited basis of discrimination, alleged in 104 cases or nearly 53% of the 198 cases reported. Race was the second most alleged basis of discrimination in 42 cases; followed by retaliation in 28 cases; familial status in 25 cases; national origin in 23 cases; sex in 20 cases; religion in 5 cases, and color in 3 cases.

# Complaints Filed with the California Department of Fair Employment and Housing

The Department of Fair Employment and Housing's statutory mandate is to protect the people of California from employment, housing, and public

accommodations discrimination, and hate violence and human trafficking. To accomplish this mission, the Department receives, investigates, conciliates, mediates, and prosecutes complaints of alleged violations of the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, Ralph Civil Rights Act, Trafficking Victims Protection Act, and statutes prohibiting discrimination in state-funded activities and programs.

A request was submitted to the DFEH for data reflecting the number of housing discrimination related complaints received by the Department regarding housing units in San Bernardino County for the previous five-year period. From August 1, 2014 through the August 31, 2019, the DFEH received, processed, and closed 169 complaints of housing discrimination originating in San Bernardino County. Most of the alleged violators of the fair housing laws were individual landlords or housing providers as opposed to a development corporation, local government or agency, housing association, or realtor.

There were two complaints filed against the San Bernardino County Housing Authority—one case was dismissed after investigation and a no cause finding, and the other case settled by mediation. The complete data table provided by DFEH is included as an appendix to this report with the respondent, respondent address (not necessarily the violation city/ subject property address), filing date, closure date, basis of complaint, harms/issues cited, and closure reason. (As of the date of reporting, an additional 21 cases were still open or under investigation, but information regarding basis, issues, filing date, respondent, etc. was not included in the DFEH's response and accordingly is not included in the table or explanatory narrative below.)

Of the closed cases, 79 were investigated and dismissed for insufficient evidence; 1 investigated and dismissed for no basis; 1 withdrawn with intent to file a lawsuit; 4 investigated and withdrawn for other reasons; 4 investigated and dismissed after resolved by the parties; 37 cases were closed after investigation and a no cause determination; 16 were settled by enforcement; 15 were successfully resolved by voluntary mediation; 2 settled by mandatory mediation; 2 were successfully conciliated; 4 were administratively dismissed; 1 complaint was withdrawn by complainant without resolution; and 2 were settled by DRD, voluntary mediation.

In the cases resolved by settlement / conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation. No monetary damages were reported in any of the closed cases.

The number of complaints per year for each basis of discrimination from August 2014 to August 2019 are shown below.

Table 22. DFEH Complaints by Basis in San Bernardino County

San Bernardino County – DFEH Complaints by Basis							
Basis	2014	2015	2016	2017	2018	2019	Total
Age	0	1	0	0	1	0	2
Association with a member of a protected class	0	2	0	0	0	1	3
Color	1	2	0	1	4	1	9
Disability	11	27	25	15	10	3	91
Engagement in protected activity	0	4	5	0	1	0	10
Familial Status	2	10	5	1	2	0	20
Gender identity or expression	0	0	0	0	0	2	2
Genetic information	0	0	0	0	1	0	1
Marital status	0	2	3	0	1	1	7
National Origin	0	3	3	5	1	0	12
Race	2	13	8	8	5	2	38
Religion	0	5	1	0	2	0	8
Retaliation	0	0	0	0	0	0	0

Sex/Gender	1	6	2	2	5	2	18
Sexual harassment	0	0	0	0	4	2	6
Sexual orientation	0	3	1	0	1	1	6
Source of income	2	2	4	1	2	0	11

Source: Public Records Request Department of Fair Employment and Housing

As with HUD, more than one basis of discrimination may be cited in a single state agency complaint. Disability was again by far the most often cited basis of discrimination, alleged in 91 cases or nearly 53% of the 169 cases reported. Race was the second most alleged basis of discrimination in 38 cases; followed by familial status in 20 cases; sex/gender in 18 cases; national origin in 12 cases; source of income in 11 cases; and engagement in a protected activity in 10 cases. There are more categories of basis of discrimination reported by DFEH than HUD because the state's Fair Employment and Housing Act protects additional classes of persons than its federal counterpart.

# Complaints Filed with Inland Fair Housing and Mediation Board

Inland Fair Housing & Mediation Board, headquartered in Ontario, uses the FHIP funding it receives to conduct education and outreach, complaint intake and conciliation, fair housing investigation and testing, and referral of housing discrimination complaints.

IFHMB provided the following data for complaints it received and processed originating in San Bernardino County for 2014-2019.

Table 23. IFHMB Fair Housing Complaint Data: FY 2014-2019

Protected Class	Total Cases	Percentage of Cases
Race	80	12%
Disability	479	70%
Familial Status	15	2%
National Origin	15	2%
Color	0	0%
Religion	5	1%
Sexual Orientation	6	1%
Ancestry	0	0%
Marital Status	5	1%
Source of income	11	2%
Arbitrary	9	1%
Sex	38	6%
Age	17	3%
Total	680	100%

Sexual orientation, marital status, source of income, age, and "arbitrary," which are protected classes under state fair housing laws, are additional categories not covered by the FHAA and HUD's data. IFHMB

reported receiving 680 housing discrimination complaints, with a significant majority (70%) alleging disability as the basis of discrimination, followed by race with 80 complaints or 12% of cases. No information was provided regarding specific issues alleged or the final outcome of complaints received, whether conciliated or referred to an enforcement agency.

# FAIR HOUSING LAWSUITS AND LITIGATION

# **Significant Fair Housing Lawsuits**

For the recent five-year period—January 1, 2014 through December 31, 2018—two noteworthy lawsuits were found regarding local ordinances that allegedly impacted the fair housing and other civil rights of tenants and housing providers in those jurisdictions. The third case described below, brought by the Department of Fair Employment and Housing, concerns a housing provider's refusal to grant a reasonable accommodation to its "no pets policy" for a tenant with a disability who required a support animal.

<u>Victor Valley Family Resource Center v. City of Hesperia</u>, Civil Action No. 5:16-cv-00903 (C.D. Cal.)
 (filed May 14, 2016; order dismissing case May 21, 2016)

This case arises from the City of Hesperia's enactment of two ordinances—the "Group Home Ordinance" enacted in 2007 and codified in Hesperia Municipal Code Section 16.16.072 and the "Rental Housing Ordinance" enacted in 2015 and codified in Code Chapter 8.2. The Group Home Ordinance provided that in a district zoned R-1, unlicensed group homes were subject to approval of a conditional use permit. The ordinance explicitly prohibited group homes of 2 or more sex offenders or 2 or more individuals on probation. The Rental Housing Ordinance required all landlords renting or leasing a residential rental property in the City to register with the City and participate in the Ordinance's "Crime Free Rental Housing Program." Under the ordinance landlords were to run local and national criminal background checks on prospective tenants and new tenants were required to sign a Crime Free Lease Addendum agreeing that they will not violate any federal, state, or local law, including "public nuisance violations" on the premises of their rental unit or face eviction within days. The ordinances also directed that in the event of "criminal activity," including an arrest, at a unit covered by a lease, the Chief of Police was to send a notice of criminal activity to the landlord, who must then start eviction proceedings against the tenant, regardless of whether the claims of criminal activity led to formal charges or a conviction.

At all relevant times, Plaintiff VVFRC, a nonprofit organization that provides housing assistance to previously incarcerated persons experiencing or at risk of homelessness, rented and operated three residential homes in the City of Hesperia for its clients, who are individuals on probation facing transitional housing issues as a result of prior incarceration. Although VVFRC had been operating homes in the City since 2011 with no issue, in 2015 the City began citing VVFRC for violations of the Group Home Ordinance and Crime Free Rental Housing Program after complaints from neighbors of "public nuisance" violations at the homes.

The VVFRC and individual plaintiffs, represented by the ACLU, sued the city and the San Bernardino County Sheriff (for enforcing the ordinances), alleging the ordinances were enacted with the intent of

excluding individuals in reentry from residential neighborhood and were unconstitutional and discriminatory.

In response to the lawsuit, the City repealed its group home ordinance and amended its rental housing ordinance so that the Crime Free Rental Housing Program was no longer compulsory but voluntary; removed the mandatory prospective tenant screenings; removed the mandatory use of a crime free lease addendum and mandatory evictions of tenants who are alleged to have violated criminal laws and the crime free lease addendum.

In its ruling on a plaintiffs' motion for a temporary injunction to enjoin enforcement of the ordinances, the Court expressed concern whether the City would be able to show a legitimate public purpose for enacting the Group Home Ordinance and whether the Rental Housing Ordinance could survive due process inquiry. The Court granted the temporary injunction against the City's enforcement of the ordinances. Without admitting liability or that the ordinances were unconstitutional or discriminatory, the City reached a settlement with the parties to avoid further litigation costs. The settlement included attorneys' fees to the ACLU of \$470,000, damages of \$14,462 to the VVFRC, and \$369 to two individual plaintiffs as reimbursement of fines imposed by the city.

• <u>Trautwein v. City of Highland</u>, Civil Action No. 5:16-cv-01491 (C.D. Cal.) (filed July 8, 2016; dismissed May 31, 2017).

Plaintiffs, a landlord and tenants, brought this action to challenge as unconstitutional a City ordinance, the "Residential Rental Enhancement Program," that required all owners of residential rental properties to register and submit to a comprehensive inspection of the interior and exterior of the property before a residential rental business license will be granted, even though the property had not been the source of a complaint or code violation or other reasonable cause for an inspection. Without such registration, the property cannot be occupied or rented. Additionally, if a landlord or tenant refuses the search, the ordinance authorizes the inspector to seek an inspection warrant and compel a search of the property. Plaintiffs argued that the inspections amounted to a warrantless search and sought a court declaration that the City's actions constitute unconstitutional conditions and are invalid and unenforceable, an injunction preventing the City from imposing late fees and additional administrative charges or refusing to renew plaintiff's business license, reasonable attorneys' fees, and costs.

The City contended that its Residential Rental Enhancement Program, including the routine inspection requirement, was constitutional. However, the City voted to rescind the ordinance and the parties reached a settlement. The lawsuit was dismissed May 31, 2017.

 Dept. of Fair Employment & Housing v. Patlan, Civil Action No. EO69793 (Cal. App. 2019) (unpublished opinion issued Aug. 22, 2019) (Division 2 – San Bernardino County)

On two occasions, Defendant Patlan refused to rent an apartment to Plaintiff Sullivan because she has a dog, despite the fact that she informed Patlan that she needed the dog as a support animal to alleviate her disability. After being refused a reasonable accommodation to Defendant's "no pet policy", Plaintiff sought the help of Inland Fair Housing and Mediation Board and filed a complaint with the Department of Fair Employment and Housing (DFEH), alleging disability discrimination in violation of the Fair

Employment and Housing Act (FEHA) (Gov. Code, 2 § 12900 et seq.) and the Unruh Civil Rights Act (Civ. Code, § 51). The Department represented Sullivan in a civil action against Defendants.

The trial court found that because plaintiff was formally diagnosed with PTSD and her dog designated as a support animal by a psychologist sometime after her two encounters with Patlan, judgment should be in favor of the Defendants. However, the appeals court found that the trial court's reasoning—that Sullivan must have been "armed" with a formal diagnosis of her mental illness and designation of her dog as a support animal at the time of her attempts to rent—is erroneous. There was uncontroverted evidence that she had suffered from her disorders for years including during the times she met with Patlan. The FEHA requires that when presented with a claim that an accommodation is necessary for a renter's disability, a landlord must, at a minimum, open a dialogue and/or request documentation rather than reject the request out-of-hand as Patlan did.

The Court of Appeals reversed the judgment and remanded the case with instructions to enter a new judgment in favor of DFEH, Sullivan, and Inland Fair Housing and to determine an appropriate award of damages and any other remedies.

### **Other Fair Housing Litigation**

During the previous five-year period, ten federal lawsuits were filed in the Central District of California-Eastern Division concerning housing units in San Bernardino County. Nine of those cases were against the owners, operators, and developers of covered multifamily apartment developments (greater than four units) and one against a private single-family rental. Disability was cited as a basis of discrimination in 7 of the 10 cases; followed by familial status in 3 cases; race in 2 cases; and retaliation in 1 case. Five of those cases were brought by the United African-Asian Abilities Club, which conducted accessibility testing on behalf of its members at the defendant apartment complexes and alleged violations of fair housing and ADA laws for failure to meet accessibility standards, architectural barriers, and failure to make reasonable modifications or accommodations for persons with disabilities to use and enjoy or have equal access to dwellings and facilities.

Table 24. Fair Housing Litigation filed in the Central District of California Federal Court

Subject Property Jurisdiction	Case Name	Civil Action No.	Filing Date	Closure Date	Basis of Discrimination	Case Disposition
Colton	United African Asian Abilities Club v. Cottonwood Ranch Partners, LP	5:17-cv-00672	04-08-17	05-14-17	Disability	Dismissed pursuant to confidential settlement
Grand Terrace	United African-Asian Abilities Club v. Osage Towers, LTD	5:17-cv-00674	04-08-17	05-30-17	Disability	Dismissed pursuant to confidential settlement
Highland	Ayala v. Bella Apartment, LLC	5:15-cv-01746	08-27-15	06-01-16	Familial Status	Dismissed pursuant to confidential settlement
Loma Linda	United African-Asian Abilities Club v. Loma Linda Heritage Associates	5:17-cv-00659	04-07-17	06-22-17	Disability	Dismissed pursuant to confidential settlement
Montclair	Dorsey v. Paseos at Montclair, LLC	5:18-cv-00643	03-28-18	11-02-18	Disability	Dismissed pursuant to confidential settlement
Rancho Cucamonga	Thompson v. National Community Renaissance of California	5:15-cv-02352	11-16-15	09-20-16	Race; Disability; Retaliation	Settled and dismissed following court ordered mediation
Rialto	United African Asian Abilities Club v. Jong Yee Huang	5:17-cv-00671	04-08-17	10-05-17	Disability	Dismissed pursuant to confidential settlement
City of San Bernardino	Carter v. Todd Silverstein	5:15-cv-01803	09-03-15	09-06-16	Familial Status; Race	Dismissed pursuant to confidential settlement
City of San Bernardino	Cuevas v. Mauro Cobos	5:16-cv-01459	07-06-16	08-30-17	Familial Status	Dismissed pursuant to confidential settlement (\$2,000 to each minor child plaintiff)
Twentynine Palms	Warner v. 29 Palms RealCorp	5:19-cv-00588	06-21-19		Disability	Pending; Trial set for 7-7-20

Source: Pacer.gov

### PAST FAIR HOUSING GOALS AND ACTIVITIES

The County of San Bernardino last completed its Analysis of Impediments to Fair Housing Choice in 2015. At that time, the AI identified six impediments to fair housing choice. The impediments and recommended activities from the 2015 AI are shown in the table that follows, along with a report on the progress the County has made toward addressing these impediments since 2015.

Table 25. Impediments to Fair Housing Choice and Actions Taken Since 2015

Table 25. Impediments to Fair Housing Choice and Actions Tal	Ken Since 2015
Impediment	Actions Taken since 2015
<ul> <li>Impediment #1:         Cost of Affordable Housing Limits Housing Choice         Develop a long-term strategy for affordable housing with measurable goals for housing production and preservation. The strategy should be developed with public input.     </li> <li>As part of the affordable housing strategy, create a Housing Task Force which includes the County, municipalities, private developers and lenders, non-profit advocacy groups, fair housing organizations and community representative from throughout the County. The task force should include representatives from organizations that serve members of protected classes.     </li> <li>Create collaborative partnerships among task force members to seek out a range of affordable housing resources.</li> <li>Complete a housing strategic plan by June 30, 2016.</li> </ul>	<ul> <li>The County created 45 affordable units to increase the regional housing stock.</li> <li>The County hosted the Housing Collaborative, which operated as the Housing Task Force, and was comprised of members from various agencies representing developers, planners, non-profit advocacy groups, etc. The group met to develop creative and strategic alliances premised as identifying solutions to address and/or mitigate this identified impediment.</li> </ul>
<ul> <li>Impediment #2:</li> <li>Aging Housing Stock Needs Preservation to Maintain its Serviceability and Affordability</li> <li>Develop programs and funding options that will provide new and rehabilitated affordable rental housing for lower income and protected class households.</li> <li>As part of the affordable housing strategy, develop a rehabilitation component to preserve the multi-family housing stock. Identify funding sources for rehabilitation that are not restricted by HUD. Research organizations currently providing rehabilitation services and, if feasible, involve them in the implementation of the housing strategy. The rehabilitation program should be operated by a for-profit or non-profit entity.</li> </ul>	<ul> <li>The County allocated \$3,678,000 toward the construction of Horizons of Yucaipa, a 77-unit housing development with 50 units for low income seniors over 55.</li> <li>NSP3 funds totaling \$908,889 were allocated for Bloomington Grove, a development with 70 senior units and 84 low-moderate income units. The development includes a 6,500 square-foot library.</li> <li>HOME funds were used to develop the Loma Linda Vets project. This development will provide 44 affordable housing units for homeless veterans.</li> <li>The FY 2016-2017 CAPER noted that 9 extremely low income, 41 low income, and 23 moderate-income persons were served that year using NSP funds.</li> </ul>

Impediment	Actions Taken since 2015
Impediment #2: Aging Housing Stock Needs Preservation to Maintain its Serviceability and Affordability  (Continued)	<ul> <li>The Housing Authority is revitalizing two public housing sites – Waterman Gardens in San Bernardino and Valencia Grove in Redlands.</li> <li>The Housing Authority is in the process of converting its entire public housing portfolio from using a public housing funding program to a voucher funding program. By FY 2016-2017, 552 units had been converted.</li> </ul>
<ul> <li>Impediment #3:</li> <li>Inadequate Supply of Permanent Supportive Housing for Special Populations Including Persons Who are Homeless, Persons with Disabilities, and Elderly Persons</li> <li>Engage persons with disabilities and service organizations in creating the housing strategy development for persons with disabilities. Development projects should include supportive services essential to persons with disabilities.</li> <li>Through the Housing Task Force, explore programming that provides accessibility modifications to the elderly.</li> <li>Explore various types of housing for the elderly, including fair market rentals, subsidized rentals and supportive housing to include healthcare and other appropriate services.</li> <li>In partnership with the County of San Bernardino Homeless Partnerships, address the needs of homeless families through the Housing Strategy.</li> <li>Follow the County's 10-year plan to eliminate homelessness.</li> <li>Partner with public and private organizations to create policies that help the County meet the needs of the homeless.</li> </ul>	<ul> <li>Housing for Homeless Persons</li> <li>In FY 2016-2017, ESG funds were used to provide housing rental assistance, shelter and services for 1,446 individuals who were homeless or at risk of homelessness. Of this number, 297 people participated in homeless prevention activities, 209 received rapid rehousing services, and 958 received shelter assistance.</li> <li>In FY 2015-2016, the County Board of Supervisors allotted \$250,000 on a Homeless Veterans Housing Initiative. In that year, \$218,074 was spent on motel vouchers, first and last month's rent and move-in deposits for 401 homeless veterans. In FY 2016-2017, the remaining \$31,926 was spent on 139 homeless veterans. The Homeless Veterans Housing Initiative saw the partnership of several organizations, to include CDH, the VASH program, Community Action Partnership (CAPS) and the Family Service Association (FSA).</li> <li>The County's Housing Support Program (HSP), which is a collaboration of the County's Housing Authority and KEYS Non-profit, provided 390 homeless families with permanent supportive housing.</li> <li>The San Bernardino Continuum of Care (CoC) serves those who are homeless and near homeless. The CoC supports shelters, transitional housing units, hotel/motel accommodations, dormitories and rental assistance.</li> <li>Housing for Persons with Mental Illness</li> <li>Ten HOME units at the Horizons at Yucaipa development were set aside for Mental Health Services Act Housing Program (MHSA) clients. Eleven units were created for MHSA clients at the Bloomington Grove development, an NSP 3 funded project.</li> </ul>

Impediment	Actions Taken since 2015
Impediment #3: Inadequate Supply of Permanent Supportive Housing for Special Populations Including Persons Who are Homeless, Persons with Disabilities, and Elderly Persons (continued)	<ul> <li>Housing and other services for Persons with Disabilities</li> <li>In FY 2016-2017, 11 low-income individuals with disabilities received job training through the CDBG funded program "Fontana Rehabilitation Workshop Employment Training."</li> </ul>
<ul> <li>Impediment #4:</li> <li>Improvements Are Needed Between Planning Processes for</li> <li>Transportation Improvements and the Development of Affordable</li> <li>Housing</li> <li>Examine existing planning processes to coordinate transportation and housing development and enable more transportation opportunities near affordable housing.</li> </ul>	As part of the Housing Collaborative, the County met with members of SBCTA to identify solutions pertaining to the impediment caused by transportation.
<ul> <li>Impediment #5:</li> <li>"NIMBY" (Not in My Backyard) Attitudes Toward Protected Classes</li> <li>Encourage residents to engage productively with their neighbors, foster inclusive, safe and cohesive neighborhoods.</li> <li>Utilize community-based organizations as liaisons between governmental entities and individual residents</li> </ul>	<ul> <li>In collaboration with private affordable housing developers, community meetings were held for the following projects to engage the community and garner support for the creation of affordable housing options:         <ul> <li>Arrowhead Grove, San Bernardino</li> <li>Veterans Village, Loma Linda</li> <li>Golden Apartments, San Bernardino</li> <li>Horizons, Yucaipa</li> <li>Bloomington Housing, Bloomington</li> </ul> </li> </ul>
<ul> <li>Impediment #6:</li> <li>Acts of Housing Discrimination/Lack of Knowledge of Fair Housing Rights and Responsibilities</li> <li>Fair housing organizations should carry out targeted outreach to racial and ethnic minorities, and to concentrated areas of low-income people. Fair housing education should be targeted to help these groups understand:         <ul> <li>where are acts of housing discrimination;</li> <li>the protections provided for protected classes under the Fair Housing Act;</li> <li>how and where to report acts of housing discrimination; and</li> <li>remedies available to victims of housing discrimination, including potential monetary settlements.</li> </ul> </li> <li>The County should monitor fair housing education efforts and report on their effectiveness as part of the annual CAPER submitted to HUD</li> </ul>	In FY 2016-2017, the Inland Fair Housing and Mediation Board provided counseling and mediation services to over 5,089 renters. The IFHMB also provided counseling to low-income individuals looking to purchase a home.

## CHAPTER 10. IDENTIFICATION OF IMPEDIMENTS

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Recommended activities to address the contributing factors are provided in Table 25, along with implementation timeframes and responsible parties.

### Impediment #1: Disparate Access to Opportunity Impacts People of Color

The analysis of access to opportunity indicated that, for several opportunity types, levels of access throughout San Bernardino County vary. Overlaying these variations with demographic patterns showed that some populations groups are generally less likely to live in neighborhoods with access to certain resources than are other groups. Specifically, data indicates that, on average, Black, Latino, and Native American residents in San Bernardino County live in areas with higher poverty and lower levels of school proficiency, labor market engagement, and environmental health than White residents countywide. Looking specifically at the population below the federal poverty line shows that these disparities persist even when controlling for income. Statistically, poor Black, Latino, and Native American residents live in neighborhoods with higher poverty, lower school proficiency, and worse environmental health than do poor White residents.

Comments received from some stakeholders and through the community survey support these findings. Some communities noted that, being a part of the unincorporated portion of the County, access to resources such as public services, etc. is limited. In other areas, including some with higher performing schools, lower poverty, or better labor market engagement, stakeholders noted that there is community opposition or lack of support for multifamily and/or affordable housing, making it more difficult for some groups to access resources there. While encouraging affordable housing options in high opportunity areas, as is described in Impediment #2, is an important fair housing goal, addressing resource gaps and fostering opportunity-in-place is also crucial. Many residents desire to stay within their communities where they have access to housing, transit, job centers, and social networks. Thus, a key aspect of fair housing is ensuring that these communities also have access to opportunity features such as quality schools, labor market engagement, and environmental quality.

San Bernardino County along with its participating jurisdictions can align its work and investments with other local businesses and nonprofits to identify place-based strategies that would improve the physical resources and building human capital in low opportunity and/or high poverty areas. Strategies should address things such as the need for supplemental youth education programs; adult education and employment opportunities; remove barriers to employment; and ensure development of adequate public infrastructure and facilities.

## Impediment #2: Insufficient Affordable Housing in Areas of High Opportunity Disproportionately Impacts Protected Classes

Another impediment to fair housing choice in San Bernardino County is the lack of affordable housing in areas of high opportunity. The county's supply of affordable rental and homeowner housing is particularly limited in in areas of high opportunity like Highland, Montclair, Redlands, and Yucaipa in the valley, and in vacation areas such as Crestline and Joshua Tree. Specific housing types needed throughout the County include affordable long-term rental housing options, larger (2+ bedrooms) housing options for families, and housing with supportive services for seniors, people with disabilities, and people transitioning from homelessness.

The lack of affordable housing throughout the County is noted as a primary contributor to rising homelessness and is a top concern. Additionally, the lack of affordable housing disproportionately affects some protected classes more severely than others. Statistics show that Black and Latino households as well as senior households and households headed by people with disabilities are disproportionately likely to have a housing need and/or severe housing need and spend over 30 or even 50 percent of their income on housing.

Multiple factors contribute to the need for affordable housing in the County, including the area's growing population, the slow pace of affordable housing development relative to the area's growing need, and the loss of existing affordable housing. The county's population has grown significantly in recent years, due in part to people being pushed out of nearby markets like Los Angeles where housing costs are greater. The rising housing costs in these surrounding markets have made the County an increasingly attractive and relatively affordable location for those commuting to work in the Los Angeles area. Yet, housing costs in areas of the County with the best access to jobs have themselves increased significantly in recent years, as the construction of affordable housing has not kept pace with the rising need. Factors contributing to the limited development of new affordable housing include NIMBYism toward proposed affordable housing developments and declining interest from LIHTC developers. County stakeholders also described long wait lists and placement timeframes for publiclysupported housing. Finally, the loss of existing affordable housing has been driven by the prevalence of short-term rentals, particularly in vacation areas, which contribute to the loss of long-term rental housing for resident households. The lack of development of new affordable housing and the loss of existing affordable housing, in combination with the refusal of some landlords to accept vouchers, has meant that voucher holders in the County have great difficulty placing their vouchers, routinely taking four months or more to find acceptable housing.

The limited availability of affordable housing is particularly acute in urban areas with the highest levels of access to opportunity. Housing in the County is more affordable in remote areas; yet, these areas often lack access to job, transit, and needed services, such as medical care and grocery stores. While some residents living in rural areas frequently favor the isolation these areas provide, they also expressed concerns regarding access to needs such as healthcare, supportive services, and grocery stores.

### Impediment #3: Levels of Residential Segregation are Increasing

In the analysis of segregation in San Bernardino County contained in this report, a dissimilarity index methodology found segregation levels for all racial and ethnic pairings to be in a moderate range. This finding is more noteworthy for the fact not that levels are currently moderate, but that they have been steadily increasing since at least 1990 and that this increase is true for all pairings studied. For example, the index value representing segregation between White and all Non-White residents increased from a value of 36.4 in 1990 to 46.1 currently. The Hispanic/White pairing experienced the greatest change between 1990 and 2010 as the index value increased by nearly 10 points from 39.9 to 49.8. The most extreme degree of segregation is between White and Black residents, with a current index value of 50.0. An index value of 50.0 means that, hypothetically, fully half of either the County's White or Black residents would have to move into a different community in order to achieve a statistically balanced population distribution. Another measure of increasing levels of isolation between the County's racial and ethnic groups is the increasing number of census tracts classified as "racially or ethnically concentrated areas of poverty" (RECAPs). The number of RECAP census tracts in the County steadily increased from just a couple in 1990 to 5 in 2010, to 9 currently. These census tracts each have a poverty rate of 40% or greater and a Non-White population of 50% or more.

Segregation can sometimes be a matter of choice: a household choosing to live near family members or in a community where a native language is spoken or where retail and restaurant establishments cater to specific ethnic preferences. However, segregation can also represent a lack of choice where households of a certain race or ethnicity end up clustering in certain neighborhoods because they are not welcome or able to access housing options elsewhere. In either of these cases, the isolation and insularity itself can create a barrier to healthy community relations if not also to housing choice. Increasing opportunities for positive interaction among diverse residents throughout the County can lead to greater trust among population groups and increase awareness of and access to a wider range of housing options.

### Impediment #4: Community Education on Fair Housing is a Continuing Need

Knowledge of fair housing rights and resources is generally good in San Bernardino County. Public meeting attendees and stakeholders who were interviewed often had no trouble naming appropriate organizations in the region who assist with fair housing issues, such as the Inland Fair Housing and Mediation Board. In the survey conducted as part of this AI, 86.5% of respondents reported that they knew or somewhat knew their fair housing rights, although 42.5% reported not knowing where to file a housing discrimination complaint. Identical questions were asked of the public in a survey connected to the County's 2015 AI and results are generally consistent over this five-year interval. In 2015, 87.1% of respondents reported knowing or somewhat knowing their fair housing rights while 44.9% reported not knowing where to file a housing discrimination complaint. These results indicate that ongoing education efforts within the community have been successful, although the persistent gaps indicate a continuing need to provide education and resources. The diversity of the County's population suggests that at least some of this education around fair housing ought to be targeted to communities of color and people with limited English proficiency. This could take the form of multi-lingual resources and advertisements, but another factor is the strengthening of connections between the County and its fair

housing service providers (like IFHMB) with local organizations that serve groups known to be vulnerable to housing discrimination.

### Impediment #5: People with Disabilities have Limited Housing Options

A community survey offered to County residents and stakeholders found that 45% of respondents reported a lack of housing options for people with disabilities. Over 85% of respondents noted that there was either a moderate or high need for housing for people with disabilities. Stakeholders serving clients with disabilities noted that persons with disabilities tended to be low income and include individuals whose primary source of income is Supplemental Security Income (SSI), Due to their low income, many persons with disabilities find it unaffordable to live alone. Publicly supported housing provides a limited opportunity for independent living, since rents are based on income. However, without public assistance, low income persons with disabilities tend to live with family members, roommates or a significant other. This suggests that the provision of additional units of affordable housing for disabled persons will alleviate the limited housing options.

Where housing is affordable in the County, transportation to important services may pose a challenge. Service providers note that persons with disabilities have difficulty accessing programs, grocery stores and other important resources due to limited transportation options. In the OmniTrans service area, paratransit services are limited to within ¾ mile of bus routes, and costs increase based on the distance of the trip. Similarly, ADA Direct access in the Public Transit of Victor Valley (VVTA) limits curb-to-curb pick-up and drop off locations to within 2.25 miles of a fixed route, with fares increasing based on the distance of an origin/destination from a fixed route. The affordability and accessibility of transit services can add housing obstacles for persons with disabilities.

Table 26. Fair Housing Goals and Activities

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Impediment #1: Disparate A	ccess to Opportunity Impacts People of Color	
Low school proficiency disproportionately impacts African American, Latino, and Native American residents	<ul> <li>Fund supplemental youth education programs for low to moderate income children that address academic proficiency (Ongoing, beginning Q1, 2020)</li> <li>Explore options for collaboration with local school districts to connect families with local community resource agencies, including tutoring services, housing providers, and adult education with the goal of removing students' barriers to learning. (Q1, 2021)</li> </ul>	<ul> <li>San Bernardino County</li> <li>CDBG Participating Jurisdictions</li> </ul>
Educational and employment barriers limit economic opportunities	<ul> <li>Work with local adult / continuing education providers and job search assistance agencies to better identify barriers their students / clients face. Consider opportunities to use CDBG funding to address potential barriers, possibly to include employment readiness, GED classes, or job training programs designed to serve residents living in high-poverty areas. (Q1, 2020)</li> <li>Consider providing business and entrepreneurial support to new or expanding businesses that fill a market niche and create jobs for low-income residents. (Q1, 2020)</li> <li>Consider providing CDBG or other funding for youth education enrichment activities to encourage reading proficiency, high school completion, career and/or college preparation, and other education components. (Q1, 2020)</li> </ul>	<ul> <li>San Bernardino County</li> <li>CDBG Participating Jurisdictions</li> </ul>
Need for neighborhood revitalization in areas of low opportunity	During the Consolidated Planning process, identify place-based strategies focused on improving physical resources in specific, defined high-poverty areas. (Annually, beginning 2020)	<ul><li>San Bernardino County</li><li>CDBG Participating Jurisdictions</li></ul>
Impediment #2: Insufficient	Affordable Housing Supply in Areas of Opportunity	
Limited new rental housing construction	<ul> <li>Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental housing through new construction and rehabilitation. (Ongoing, beginning 2020)</li> <li>Continue to review the Annual Qualified Allocation Plans issued by the California Tax Credit Allocation Committee under the Low Income Housing Tax Credit (LIHTC) program to identify local government policies or actions that may positively impact the competitiveness of developers' applications. (Ongoing, beginning 2020)</li> <li>For developers proposing LIHTC projects in areas with access to key community resources/opportunity factors, such as accessibility to employment centers or areas experiencing a loss of affordable rental units, work closely with the developers to increase the</li> </ul>	San Bernardino County

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	<ul> <li>competitiveness of their applications through letters of support, provision of data and information, gap financing, and other assistance. (Ongoing, beginning 2020)</li> <li>Consider and adopt zoning code amendments that could increase possibilities for development of affordable housing. (2020)</li> <li>Consider affordable housing bonds, development fees, or other options to support the development of an Affordable Housing Trust Fund (2020).</li> <li>Consider offering low-Interest loans or grants to rehabilitate distressed units in exchange for affordability restrictions; reductions in property taxes for landlords agreeing to long-term affordability restrictions; and other mechanisms to preserve existing affordable rental housing (2020).</li> </ul>	
Limited supply of affordable housing disproportionately impacts protected classes	<ul> <li>In the routine monitoring of County-funded housing owners/operators, continue to ensure that affirmative marketing plans are in place, are adhered to, and are effective in promoting affordable housing opportunities to diverse groups of residents, including people of color, seniors, and people with disabilities (2020).</li> <li>Use CDBG and HOME funds to increase the availability of high-quality, affordable rental housing with supportive services for seniors and people with disabilities (2020).</li> </ul>	San Bernardino County
Housing is more affordable in remote areas, but these areas lack access to opportunity	<ul> <li>Continue to fund public services that increase access to healthcare, fresh and healthy food, and supportive services in areas with low access to opportunity (Ongoing, beginning 2020).</li> <li>Continue to fund projects that expand or improve sidewalks, parks, trails, and other public facilities in areas with low access to opportunity. (Ongoing, beginning 2020)</li> </ul>	San Bernardino County
The Housing Authority has difficulty placing housing vouchers. There are long wait lists and long placement timeframes. Landlords often refuse to rent to voucher holders	Adopt a local source of income protection ordinance.	San Bernardino County
Stakeholder input indicates a need for improved coordination in planning for affordable housing between the County and its cities	Develop a strategy to support coordination with cities to support awareness of and participation in funding opportunities for affordable housing development and city involvement in County-supported projects. Ensure that there is a clear process by which cities know what to expect with regard to receiving funding for affordable housing development.	San Bernardino County

Contributing Factors	Recommended Activities	Responsible Parties and Partners
The prevalence of short-term rental housing, particularly in vacation areas, constricts the availability of rental housing and increases rental prices	Conduct a public planning process to develop policies to limit the negative impacts of short-term, whole-home rentals on the availability of affordable long-term rental housing.	San Bernardino County
NIMBYism prevents proposed new developments	Develop educational programming with the goal of developing an understanding of affordable and workforce housing among county residents.	San Bernardino County
Impediment #3: Levels of Residentia	l Segregation are Increasing	
Increasing segregation patterns diminish housing options and impede community relations	<ul> <li>Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing in racially diverse communities with good access to opportunity and community amenities. (Ongoing, beginning 2020)</li> <li>In the routine monitoring of County-funded housing owners/operators, continue to ensure that affirmative marketing plans are in place, are adhered to, and are effective in promoting affordable housing opportunities to diverse groups of residents, including people of color, seniors, and people with disabilities (Ongoing, beginning 2020).</li> <li>Explore options for a communitywide events (such as the Civic Dinners or Quad Cities Big Table models), that encourage interaction among diverse participants in neighborhoods throughout the region. Other events centered around food, music, and cultural exchange can also be supported and promoted to highlight the positive attributes of diverse neighborhoods throughout the County. (Ongoing, beginning 2021)</li> </ul>	• San Bernardino County
Impediment #4: Community Educati	on on Fair Housing is a Continuing Need	
Residents have an ongoing need for education regarding fair housing rights and resources	Working with a contracted provider, the County should annually design and/or update and coordinate delivery of a fair housing education program that reaches the public with information about fair housing rights and responsibilities, how to recognize discrimination, and how and where to file a complaint. (Ongoing, beginning Q1, 2020)	San Bernardino County

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Multi-lingual resources and stronger connections within communities of color and among people with limited English proficiency will facilitate deeper penetration of fair housing education to vulnerable communities.	<ul> <li>Translate fair housing education materials to the variety of languages represented in the County. (Q1, 2021)</li> <li>Continue fair housing education activities, with a focus on expanding the pool of partners the County works with (ex: churches, schools, LEP communities/ organizations) to ensure reliable channels of communication are established with communities of color and people with limited English proficiency. (Q1, 2021)</li> </ul>	• San Bernardino County
Impediment #5: People with Disa	bilities Have Limited Housing Options	
Insufficient accessible housing exists to serve the needs of people with disabilities	<ul> <li>Consider opportunities to encourage or incentivize the construction of new accessible housing units for people with disabilities. (Ongoing, beginning Q1 2020)         <ul> <li>a. When new accessible housing is proposed by a developer, organization, or agency, express support (through letters of support and/or certifications of consistency with the Consolidated Plan) wherever possible.</li> <li>b. Review local funding mechanisms and federal grant sources for opportunities to incentivize development of new accessible housing units.</li> </ul> </li> <li>Meet with local providers of accessible housing and permanent supportive housing to discuss resources available and potential for collaboration on future proposed housing developments. (Q1, 2021)</li> </ul>	• County of San Bernardino
There is a continued need for transit improvements to expand access to jobs, shopping, and other opportunities and resources for people with disabilities	<ul> <li>As the Countywide Plan is developed and updated, adopt policies to locate future subsidized housing for people with disabilities along fixed transit routes. (Q2, 2021)</li> </ul>	<ul> <li>County of San Bernardino</li> <li>Housing Authority of the County of San Bernardino</li> </ul>



**Community Development and Housing Agency** 

## APPENDIX I PUBLIC PARTICIPATION RECORD

### **PUBLIC NOTICES, FLYERS, AND MEDIA**

A variety of approaches were used to advertise the planning process and related participation opportunities to as broad an audience as possible, including the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. A project website (www.SBCountyPlans.com) was created to assist in the promotion of engagement opportunities and communication of information to the public. The site received 674 unique visitors and a total of 867 visits. A public notice of meeting dates and the survey link was published in English and Spanish in the *San Bernardino Sun* and *La Prensa Hispana*, respectively. *Redlands Daily Facts* and the *Redlands Community News* both published news stories covering the planning process related to the Consolidated Plan and AI. English and Spanish language flyers were distributed through County email networks and posted in public buildings throughout the county and an announcement was communicated through the County's public access cable TV channel. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.



## Community Development and Housing Agency

## COMMUNITY MEETINGS

Join us for a discussion that will help shape community development and fair housing needs in the County for years to come!

Consolidated Plan - assesses the current housing market, discusses characteristics of the county's population, identifies community improvement priorities, and outlines a five year plan to fund and implement them.

Consolidated Plan Topics of Discussion -

- Citizen Participation and Consultation
- Affordable Housing
- Public and Assisted Housing
- Homeless and Other Special Needs
  Facilities and Services
- Barriers to Affordable Housing

Analysis of Impediments to Fair Housing
Choice (AI) - will identify barriers to equal
access to housing and neighborhood
opportunities and will propose strategies to
overcome those barriers.

Al Topics of Discussion -

- Public Investment
- Access to Opportunity
- Land Use & Zoning
- Housing
- Housing Discrimination and Hate Crimes
- Home Mortgage Disclosure Act.

## Your input is needed!

### **Board of Supervisors and CEO**

Robert A. Lovingood – First District
Janice Rutherford – Second District
Dawn Rowe – Third District
Curt Hagman, Chairman – Fourth District
Josie Gonzales, Vice Chair – Fifth District
Gary McBride – Chief Executive Officer

### **MEETING SCHEDULE**

Date	Time	City	Location
Mon, July 8	5:30 p.m.	Joshua Tree	MAC Meeting - Joshua Tree Community Center,
			6171 Sunburst
Tue, July 9	1:00 p.m.	Big Bear Lake	Big Bear Lake Civic Center Training Room
			39707 Big Bear Boulevard
Tue, July 9	6:00 p.m.	Bloomington	Special Meeting, Ayala Park Community Center
			18313 Valley Blvd
Wed, July 10	10:30 a.m.	Grand Terrace	Community Room, 22795 Barton Road
Wed, July 10	2:00 p.m.	Loma Linda	City Hall, Training Room, 25541 Barton Rd.
Wed, July 10	6:00 p.m.	Lucerne Valley	CSA Pioneer Park Community Center
			33187 Old Woman Springs Road
Thur, July 11	10:30 a.m.	Adelanto	Adelanto Stadium Conference Room, 12000 Stadium Way
Thur, July 11	1:00 p.m.	Muscoy	Muscoy Baker Family Learning Ctr, 2818 Macy St
Thur, July 11	5:30 p.m.	Yucaipa	City Council Chambers, 34272 Yucaipa Blvd
Mon, July 15	12:00 p.m.	Montclair	Branch Library, 9955 Fremont Ave.
Mon, July 15	5:00 p.m.	Colton	Frank A. Gonzales Community Center, 670 Colton Avenue
Tue, July 16	10:00 a.m.	Twentynine	Community Services Building in Luckie Park
		Palms	74325 Joe Davis
Tue, July 16	1:00 p.m.	Yucca Valley	County Library, 57098 Twentynine Palms Highway
Wed, July 17	11:00 a.m.	El Mirage	El Mirage Community & Senior Ctr., 1488 Milton St.
Wed, July 17	2:00 p.m.	Crestline	Crestline County Library, 24105 Lake Gregory Dr.
Wed, July 17	5:00 p.m.	Highland	City Council Chambers at City Hall, 27215 Base Line
Thur, July 18	11:00 a.m.	Needles	City Council Chambers, 1111 Bailey Ave.
Thur, July 18	6:00 p.m.	Redlands	Community Senior Center, 111 W. Lugonia Ave.
Fri, July 19	10:00 a.m.	Barstow	Barstow City Hall – Council Chambers,
			220 East Mountain View St., Suite A
Fri, July 19	1:00 p.m.	Hinkley	Hinkley Senior Center, 35997 Mountain View Road

Refreshments will be provided and children are welcome.



Keep up to date with our progress, for more information or to access our survey, visit:

www.SBCountyPlans.com







## Community Development and Housing Agency

### **REUNIONES COMUNITARIAS DE 2019**

¡Únase a nosotros para una conversación que ayudará a moldear el desarrollo de la comunidad y las necesidades de vivienda justa en el Condado en los años venideros!

Plan consolidado evalúa el mercado actual de la vivienda, discute las características de la población del condado, identifica las prioridades de mejora de la comunidad y describe un plan de cinco años para financiarlas e implementarlas.

Temas de discusión del Plan consolidado.

- Participación y consulta ciudadana
- · Viviendas asequibles
- · Vivienda pública y asistida
- Instalaciones y servicios para personas sin hogar y otras necesidades especiales
- Obstáculos a la vivienda asequible

Análisis de los impedimentos para la elección justa de vivienda (Al) - identificará las barreras para el acceso igualitario a la vivienda y a las oportunidades del vecindario y propondrá estrategias para superar esas barreras.

Temas de discusión de los AI -

- Inversión pública
- Acceso a la oportunidad
- · Uso de la tierra y zonificación
- Alojamiento
- Discriminación en la vivienda y crímenes de odio
- Ley de divulgación de hipotecas para viviendas (Home Mortgage Disclosure Act)

¡Su opinión es necesaria!

### CALENDARIO DE REUNIONES

Fecha	Hora	Ciudad	Ubicación
Lun, 8 de julio	5:30 p. m.	Joshua Tree	Reunión de MAC - Centro Comunitario Joshua Tree, 6171 Sunburst
Mar, 9 de julio	1:00 p. m.	Big Bear Lake	Sala de entrenamiento del Centro Cívico Big Bear Lake 39707 Big Bear Boulevard
Mar, 9 de julio	6:00 p. m.	Bloomington	Reunión especial, Centro Comunitario Ayala Park 18313 Valley Blvd.
Mié, 10 de julio	10:30 a. m.	Grand Terrace	Sala comunitaria, 22795 Barton Road
Mié, 10 de julio	2:00 p. m.	Loma Linda	Ayuntamiento, sala de entrenamiento, 25541 Barton Rd.
Mié, 10 de julio	6:00 p. m.	Lucerne Valley	Centro Comunitario CSA Pioneer Park 33187 Old Woman Springs Road
Jue, 11 de julio	10:30 a. m.	Adelanto	Sala de Conferencias del Estadio Adelanto, 12000 Stadium Way
Jue, 11 de julio	1:00 p. m.	Muscoy	Centro de Aprendizaje Familiar Muscoy Baker, 2818 Macy St
Jue, 11 de julio	5:30 p. m.	Yucaipa	Cámaras del Consejo de la Ciudad, 34272 Yucaipa Blvd.
Lun, 15 de julio	12:00 p. m.	Montclair	Biblioteca, 9955 Fremont Ave.
Lun, 15 de julio	5:00 p. m.	Colton	Centro Comunitario Frank A. Gonzales, 670 Colton Avenue
Mar, 16 de julio	10:00 a. m.	Twentynine Palmas	Edificio de Servicios Comunitarios en Luckie Park 74325 Joe Davis
Mar, 16 de julio	1:00 p. m.	Valle de Yucca	Biblioteca del Condado, 57098 Twentynine Palms Highway
Mié, 17 de julio	11:00 a. m.	El Mirage	Centro Comunitario y para Adultos Mayores El Mirage, 1488 Milton St.
Mié, 17 de julio	2:00 p. m.	Crestline	Biblioteca del Condado de Crestline, 24105 Lake Gregory Dr.
Mié, 17 de julio	5:00 p. m.	Highland	Cámaras del Consejo de la Ciudad en el Ayuntamiento, 27215 Base Line
Jues, 18 de julio	11:00 a. m.	Needles	Cámaras del Consejo de la Ciudad, 1111 Bailey Ave.
Jue, 18 de julio	6:00 p. m.	Redlands	Centro Comunitario para Adultos Mayores, 111 W. Lugonia Ave.
Vie, 19 julio	10:00 a. m.	Barstow	Ayuntamiento de Barstow – Cámaras del Consejo, 220 East Mountain View St., Suite A
Vie, 19 julio	1:00 p. m.	Hinkley	Centro para Adultos Mayores de Hinkley, 35997 Mountain View Road

Se proveerán refrescos, y los niños son bienvenidos.



### Junta de supervisores y Director Ejecutivo

Robert A. Lovingood – Primer Distrito
Janice Rutherford – Segundo Distrito
Dawn Rowe – Tercer Distrito
Curt Hagman, Presidente – Cuarto Distrito
Josie Gonzales, Vicepresidente – Quinto Distrito
Gary McBride – Director Ejecutivo

Manténgase al día con nuestro progreso, para más información o para acceder a nuestra encuesta, visite:

www.SBCountyPlans.com

Las personas con discapacidades pueden solicitar formatos alternativos o adaptaciones para reuniones públicas poniéndose en contacto con Desarrollo Comunitario y Vivienda tan pronto como sea posible antes de la reunión programada al (909) 387-4705.





CNS-3264063#

## apitalismo del avor en ibro

acido en 1950, Andrew F. Puzder es e un abogado y empresario de Estados e Unidos. Tras un exitoso periplo en el de nundo de la abogacia, llegó a situarse al frente ede la cadena de restaurantes CKE, un gigante c que factura más de 1.280 millones de dólares a través de establecimientos y cadenas como na través de establecimientos y cadenas como na través de establecimientos y cadenas como na través.

a través de establecimientos y cadenas como Hardee's o Carl's Ir.
En los últimos años, Puzder se ha volcado en su faceta de analista político y económico. En 2010 publicó con éxito el libro Cómo se crea empleo y por qué los gobiernos no lo entienden. Seis años después, fue propuesto ri por Donald Trump como secretario de Trabajo, pero su nominación no generó el consenso suficiente, de modo que Puzder dio un paso al lado y se centró en terminar su nuevo libro, titulado The Capilatist Comeback (El regreso

El ensayo en cuestión no rehúye la polémica y constituye, en gran medida, una defensa del libre mercado y una crítica al creciente intervencionismo económico defendido principalmente por la izquierda

estadounidense. También se trata de una obra velogiosa con la administración Trump, a quien a describe como "el presidente designado por el pueblo americano para frenar décadas de continua expansión del poder del Estado".

Página tras página, el abogado y empresario recuerda que su país se hizo rico "a base a de consolidar un modelo que celebraba el penriquecimiento. Cuanta más riqueza y más prosperidad generasen las personas, mejor sería nuestra sociedad. Ése era el modelo. il sin embargo, las fuerzas de izquierda han manchado términos como 'empresario' o la capitalismo'. En el Estados Unidos que quiere in crear el progresismo, el beneficio es sólo una motivación malvada, propia de plutócratas podiciosos".

Andrew F. Puzder critica asimismo las trabas ique está imponiendo el Partido Demócrata al sunevo gobiemo de Donald Trump:

En los años 60, con John F. Kennedy en la Casa Blanca, la izquierda impulsó rebajas de impuestos muy significativas. Dos décadas i después, en los años 80, los demócratas

a volvieron a apoyar este tipo de reformas, ahora bajo gobierno de un republicano como r Ronald Reagan. Pero el Partido Demócrata de hoy en día apuesta por todo lo contrario. Peor aut., bloquean todo tipo de nombramientos con artimañas que sólo buscan impedir que la administración Trump constituya un equipo propio que opere a plena capacidad. Mi caso no es, ni mucho menos, el único.

El autor defiende las rebajas de impuestos impulsadas por Trump y pone en valor las medidas de desregulación que ha desarrollado a la Casa Blanca. También aplaude los cambios a introducidos en el ámbito energético, mucho da Asorables al sector privado. Puzder in propone también una hoja de ruta para reducir pel déficit público a base de recortar el gasto por improductivo del gobierno federal. Y, por supuesto, se lanza a la yugular de la izquierda americana, a la que culpa de "pretender acabar con el boom económicos del gobierno de las políticas económicos del gobierno de las políticas económicas del gobierno de Donald Trump".



al marxismo cultural que despliega la izquierda americana en campos como la industria del cine. Puzder considera que, debido a su influencia, Hollywood se ha convertido en una pieza central de la ofensiva anticapitalista que proponen los progresistas de Estados Unidos.

Ante un discursotan entusiasta con tugestión, no sorprende que el propio mandatario haya compartido un mensaje elogioso con el libro en su cuenta de Twitter. Las ventas del libro de sor su cuenta de Twitter. Las ventas del libro de dicho tuit, de modo que el mensaje del libro va camino de convertirse en un best seller.

# Productivas Sociedades hacer Ómo

a única perspectiva lógica para poder ha razonar que la sociedad está antes que ce la hombre es contextualizarnos en la sículadad, donde el ser humano nace con las nasociedades organizadas. Lo que resulta una inmirada muy engañosa porque de ninguna u manera podemos analizar a las sociedades independientemente de las personas que lo conforman, las sociedades no piensan, no cisienten, no son nada más que una conformación organizada por la división de trabajo, de personas en busca de un bien común a través trade la cooperación.

Como bien lo describe Ludwig von de Mises en su maravilloso libro La acción trabumana refiriéndose a las sociedades, donde porectamente analiza que todo progreso a hacia una más avanzada división del trabajo hacia una más avanzada división del trabajo de la misma. Para comprender por que el p

thombre no permaneció aislado, buscando in est, para su compañera y su desvalida prole, no es preciso recurrir a ninguna milagrosa ha intervención divina ni a la personalización de da un innato impulso de asociación, ni suponer que los individuos o las hordas primitivas se No comprometieron un día mediante oportuna convención a establecer relaciones sociales.

Fue la acción humana estimulada por la seprecepción de la mayor productividad del se percepción de la mayor productividad del se trabajo bajo la división del mismo la que originó a la sociedad primitiva y la hizo progresivamente na desarrollarse. Incurririamos en una error si natatamos de pensar desarrollos y beneficios e para la sociedad estudiando el conjunto, el se o acercamiento a la justicia y el bien del ser no humano per se, sólo puede comprenderse s na desde la individualidad, comprendiendo el na la porqué del accionar del hombre y respetando.

irrestrictamente los proyectos de vida ajenos al

nuestro.

Seis de los más grandes intelectuales de la distoria en ámbitos de sociedad y economía del siglo XX —Milton Friedman, Friedrich le Hayek, John Maynard Keynes, Ludwig von pomises, Max Weber y Douglass North— Coinciden en que las sociedades, se van en una u otra dirección, de acuerdo a las ideas que gase están planteando en esa sociedad. Es decir, pose están planteando en esa sociedad. Es decir, pose organizan estructuralmente basándose en están planteando en la coriedad. Es decir, pose están planteando en esa sociedad. Es decir, pose están planteando en esa sociedad. Es decir, pose están planteando en la cotienaciones que determinarán el pose rumbo de una nación.

La mayoría de los grandes intelectuales de la mayoría de los grandes intelectuales de sociedad, los miembros de la misma las captan, por no necesariamente leyendo a estos idealistas, e sino en la cotidiancidad, viendo televisión, en sino en la cotidiancidad, viendo televisión, en erdes sociales e incluso ámbitos educativos.

instituciones en la sociedad que las ponen en práctica y eso determina los planes y la manera de regirse de la misma.

Milton Friedman dijo: "Un cambio mayor en las políticas sociales y econômicas es precedido por un giro en el clima de opinión intelectual.

Después de un lapso, a veces décadas, una corriente intelectual se esparce, primero gradualmente y luego más rápidamente en el público y de acuerdo de la presión que este ejerce en el gobierno afectará el curso de la política econômica social".

Todas las ideas que surjan del colectivo o de la autodenominada "mayoria", que casi siempre son grudeicarse la voz de la gente. Según el autodenominada benasorial siempre son grudeicarse la voz de la gente. Según el los, luchan y pretenden revolucionar masas con el fin de determinar que su postura es la correcta por encima de la de los demás.



Community Developm and Housing Agency

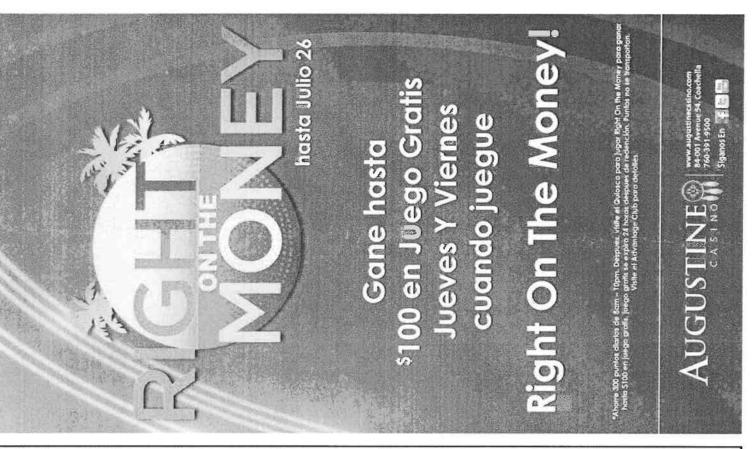
REUNIONES COMUNITARIAS DE 2019

Únase a nosotros para una conversación que ayudará a moidear el desarrollo de la col y las necesidades de vivienda justa en el Condado en los años venideros!

UNIONES

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### **DECLARATION**

I am a resident of Los Angeles County, over the age of eighteen years and not a party to or interested in the matter noticed.

The notice, of which the annexed is a printed copy appeared in the:

### LA PRENSA HISPANA

On the following dates:

06/21/2019

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated at Los Angeles, California, this

1st day of July 2019

Signature

3264063

"The only Public Notice which is justifiable from the standpoint of true economy and the public interest, is that which reaches those who are affected by it"

\* A O O O O O S 1 4 4 3 3 7 \*



## **2019 Community Meetings**

## Your input is needed!

## **Consolidated Plan Topics of Discussion**

- Citizen Participation and Consultation
- Affordable Housing
- Public and Assisted Housing
- Homeless and Other Special Needs
   Facilities and Services
- Barriers to Affordable Housing

### **AI Topics of Discussion**

- Public Investment
- Access to Opportunity
- Land Use & Zoning
- Housing

### **Board of Supervisors and CEO**

Robert A. Lovingood – First District
Janice Rutherford – Second District
Dawn Rowe – Third District
Curt Hagman, Chairman – Fourth District
Josie Gonzales, Vice Chair – Fifth District
Gary McBride – Chief Executive Officer

Join us for a discussion that will help shape community development and fair housing needs in the County for years to come!

## **MEETING SCHEDULE**

When: Thursday, July 11, 2019

**Time:** 10:30 a.m.

Where: Adelanto Stadium Conference Room,

12000 Stadium Way- Adelanto

Refreshments will be provided and children are welcome.



Keep up to date with our progress, for more information or to access our survey, visit:

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## **2019 Community Meetings**

## Your input is needed!

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## **MEETING SCHEDULE**

When: Friday, July 19, 2019

**Time:** 10:00 a.m.

Where: Barstow City Hall – Council Chambers,

220 East Mountain View St., Suite A – Barstow

Refreshments will be provided and children are welcome.



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## **2019 Community Meetings**

## Your input is needed!

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## **MEETING SCHEDULE**

When: Tuesday, July 9, 2019

**Time:** 1:00 p.m.

Where: Big Bear Lake Civic Center Training Room

39707 Big Bear Boulevard- Big Bear Lake

Refreshments will be provided and children are welcome.



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## **2019 Community Meetings**

## Your input is needed!

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## **MEETING SCHEDULE**

When: Tuesday, July 9, 2019

**Time:** 6:00 p.m.

Where: Special Meeting, Ayala Park Community

Center 18313 Valley Blvd- Bloomington

Refreshments will be provided and children are welcome.



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## **2019 Community Meetings**

## Your input is needed!

## Consolidated Plan Topics of Discussion

- Citizen Participation and Consultation
- Affordable Housing
- Public and Assisted Housing
- Homeless and Other
   Special Needs Facilities
   and Services
- Barriers to Affordable Housing

## **Al Topics of Discussion**

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- Land Use & Zoning
- Housing

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## **MEETING SCHEDULE**

When: Tuesday, July 9, 2019

**Time:** 6:00 p.m.

Where: Special Meeting, Ayala

**Park Community Center** 

18313 Valley Blvd- Bloomington

Refreshments will be provided and children are welcome.





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## 2019 Community Meetings

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## **MEETING SCHEDULE**

When: Tuesday, July 9, 2019

**Time:** 6:00 p.m.

Where: Special Meeting, Ayala Park Community Center

18313 Valley Blvd- Bloomington



Refreshments will be provided and children are welcome.

## Your input is needed!

## **Topics of Discussion**

- Consolidated Plan
- Analysis of Impediments

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## **2019 Community Meetings**

## Your input is needed!

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## **MEETING SCHEDULE**

When: Monday, July 15, 2019

**Time:** 5:00 p.m.

Where: Frank A. Gonzales Community Center

670 Colton Avenue- Colton, CA

Refreshments will be provided and children are welcome.



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## **2019 Community Meetings**

## Your input is needed!

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Gary McBride – Chief Executive Officer

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## **MEETING SCHEDULE**

When: Wednesday, July 17, 2019

**Time:** 2:00 p.m.

Where: Crestline County Library,

24105 Lake Gregory Dr.- Crestline

Refreshments will be provided and children are welcome.



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## **2019 Community Meetings**

## Your input is needed!

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## **MEETING SCHEDULE**

When: Wednesday, July 17, 2019

**Time:** 11:00 a.m.

Where: El Mirage Community & Senior Ctr.,

1488 Milton St.- El Mirage

Refreshments will be provided and children are welcome.



Keep up to date with our progress, for more information or to access our survey, visit:

## www.SBCountyPlans.com







## **2019 Community Meetings**

## Your input is needed!

## **Consolidated Plan Topics of Discussion**

- Citizen Participation and Consultation
- Affordable Housing
- Public and Assisted Housing
- Homeless and Other Special Needs
   Facilities and Services
- Barriers to Affordable Housing

## **AI Topics of Discussion**

- Public Investment
- Access to Opportunity
- Land Use & Zoning
- Housing

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## **MEETING SCHEDULE**

When: Wednesday, July 10, 2019

**Time:** 10:30 a.m.

Where: Community Room,

22795 Barton Road- Grand Terrace

Refreshments will be provided and children are welcome.



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## **MEETING SCHEDULE**

When: Wednesday, July 17, 2019

**Time:** 5:00 p.m.

Where: City Council Chambers at City Hall,

27215 Base Line- Highland

Refreshments will be provided and children are welcome.



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## **MEETING SCHEDULE**

When: Friday, July 19, 2019

**Time:** 1:00 p.m.

Where: Hinkley Senior Center,

35997 Mountain View Road- Hinkley

Refreshments will be provided and children are welcome.



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## **MEETING SCHEDULE**

When: Monday, July 8, 2019

**Time:** 5:30 p.m.

Where: Joshua Tree Community Center

6171 Sunburst- Joshua Tree

Refreshments will be provided and children are welcome.



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## **MEETING SCHEDULE**

When: Wednesday, July 10, 2019

**Time:** 2:00 p.m.

Where: City Hall, Training Room,

25541 Barton Rd.- Loma Linda

Refreshments will be provided and children are welcome.



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## **MEETING SCHEDULE**

When: Wednesday, July 10, 2019

**Time:** 6:00 p.m.

Where: CSA Pioneer Park Community Center

33187 Old Woman Springs Road- Lucerne Valley

Refreshments will be provided and children are welcome.



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## **MEETING SCHEDULE**

When: Monday, July 15, 2019

**Time:** 12:00 p.m.

Where: Montclair Branch Library

9955 Fremont Ave. – Montclair, CA 91763

Refreshments will be provided and children are welcome.



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## **MEETING SCHEDULE**

When: Thursday, July 11, 2019

**Time:** 1:00 p.m.

Where: Muscoy Baker Family Learning Ctr,

2818 Macy St.- Muscoy

Refreshments will be provided and children are welcome.



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### **MEETING SCHEDULE**

When: Thursday, July 18, 2019

**Time:** 11:00 a.m.

Where: City Council Chambers,

1111 Bailey Ave.- Needles

Refreshments will be provided and children are welcome.



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### **MEETING SCHEDULE**

When: Thursday, July 18, 2019

**Time:** 6:00 p.m.

Where: Community Senior Center,

111 W. Lugonia Ave. - Redlands

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### **MEETING SCHEDULE**

When: Tuesday, July 16, 2019

**Time:** 10:00 a.m.

Where: Community Services Building in Luckie Park

74325 Joe Davis- Twentynine Palms

Refreshments will be provided and children are welcome.



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### **MEETING SCHEDULE**

When: Thursday, July 11, 2019

**Time:** 5:30 p.m.

Where: City Council Chambers,

34272 Yucaipa Blvd- Yucaipa

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### **MEETING SCHEDULE**

When: Tuesday, July 16, 2019

**Time:** 1:00 p.m.

Where: County Library,

57098 Twentynine Palms Highway- Yucca Valley

Refreshments will be provided and children are welcome.



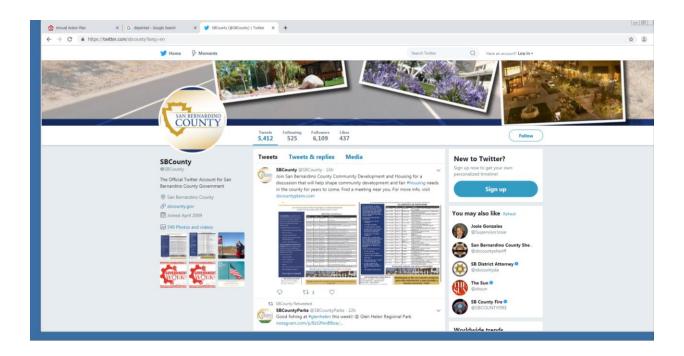
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#### **SOCIAL MEDIA POSTS**





#### **PUBLIC ACCESS CABLE TV ANNOUNCEMENT**



Community Development and Housing Agency

### Consolidated Plan & Analysis of Impediments to Fair Housing Choice 2019 Community Needs Survey

Your Input is needed!

Tell us what you think are the most important community, economic and affordable housing needs in your community.

Access our survey or keep up to date with our progress, for more information visit:

### www.SBCountyPlans.com

San Bernardino County Board of Supervisors and CEO

Robert A. Lovingood – First District
Dawn Rowe – Third District
Josie Gonzales, Vice Chair – Fifth District

Janice Rutherford – Second District Curt Hagman, Chairman – Fourth District Gary McBride – Chief Executive Officer https://www.redlandscommunitynews.com/news/how-best-to-use-federal-funding-to-help-the-homeless/article\_f1046252-af01-11e9-b926fb6a44b5ab70.html

EDITOR'S PICK

#### How best to use federal funding to help the homeless

By ALEJANDRO CANO Reporter Redlands Community News Jul 26, 2019



Jeff Green from the California Partnership talks with Redlands Councilman Paul Barich about the obstacles homeless people face when searching for help. Redlands Community News photo by Alejandro Cano

The San Bernardino County Community Development and Housing Agency concluded a series of community meetings last week to gather input on how the county should spend grant money on affordable housing.

Residents from several cities, including Redlands, could still participate by taking a survey online at the agency's webpage: sbcountyplans.com/survey.

On Thursday, July 18, county representatives heard from a group of local residents how money from the Community Development Block Grant (CDBG) should be used during the meeting held at the Redlands Community Senior Center

Jeremy Gray of Mosaic Community Planning in Atlanta said that the county is updating its consolidated plan and is working on a fair housing study called an Analysis of Impediments to Fair Housing choice, as required by U.S. Department of Housing (HUD).

According to Mosaic, the consolidated plan assesses the current housing market, discusses characteristics of the county's population, identifies community improvement priorities and outlines a five-year plan to fund and implement them.

"CDBG funding objectives include offering decent housing, suitable living environment and expand economic opportunity, which results in benefits to people with low or moderate incomes, prevent or eliminate slum or blight and meets an urgent need," said Gray.

Some of the eligible activities include infrastructure improvements, public facilities and services, economic development activities, and planning and administration, among others, he said.

Gray said the grant could improve public safety, childcare services, youth services, health and dental needs, senior services and transportation services. It could also improve streets and sidewalks, water and sewer, parks, recreation facilities, senior centers and homeless shelters.

The discussion centered on homeless shelters and how the city should act to reduce the homeless population within.

According to the 2019 San Bernardino County Homeless County and Subpopulation Survey in January there were a total of 183 homeless people in Redlands, 141 of them were unsheltered.

Jeff Green of the California Partnership, which was founded in 2003 in response to the gutting of temporary assistance for the needy families, said that in Redlands, as in all of San Bernardino County, the vast majority of homeless people receive no services.

"The County of San Bernardino's Office of Homeless Services, overseeing the Continuum of care (HUD's money), is prioritizing the chronically homeless who have been homeless for three years," said Green. "HUD defines 'chronically homeless' as homeless with a disability for more than one year. The average amount of time a homeless person as defined by McKinney-Vento Homeless Assistance Act is 154 days."

Green asserts that Redlands should use the funds to develop affordable housing or emergency shelter space. He argues the lack of shelter space throughout the county is a product of HUD's "Rapid Re-housing," model, which drives the Inland Empire's homeless policy because they are the agency paying for it and does not incorporate homeless shelters.

"Homeless shelters are not housing and it is better to place homeless people in a home. This is true but if there are no homes to rapidly rehouse into the model fails," said Green.

Councilman Paul Barich, the only city elected representative at the meeting, said that Redlands has no place to build shelters, nor empty spaces to install modular homes.

"At the same time, I don't believe that providing showers are going to attract more homeless as some suggest," he said.

Green added that the county is issuing hotel vouchers that get people a place to stay for a few weeks and even a year for the fortunate ones; however, there are few places that accept these vouchers as the market rate for rent is so high that the extra paperwork and regulations attached to the voucher are not worth it.

The voucher system is therefore subsidizing higher rents and hotels, said Green.

The raising rents are going to continue to push more people into homelessness, therefore, a CDBG can be used to develop emergency shelter space, he said.

"Combined with other sources of state and federal funding, it could also be used to develop affordable housing," he said.

#### PUBLIC MEETING PRESENTATION SLIDES



# San Bernardino County Consolidated Plan and Analysis of Impediments Project Overview

July 2019

- Identifies and prioritizes community development and housing needs
- Serves as funding application for:
  - Community Development Block Grant (CDBG)
  - HOME Investment Partnerships Act (HOME)
  - Emergency Solutions Grant (ESG)
- Develops a strategy to target federal grant money to areas with greatest needs

# The **County of San Bernardino** and the following Cooperating Cities:

- Adelanto
- Barstow
- Big Bear Lake
- Chino Hills†
- Colton
- Grand Terrace

- Highland
- Loma Linda
- Montclair
- Needles
- Rancho Cucamonga<sup>†</sup>
- Redlands

- Twentynine Palms
- Yucaipa
- Town of Yucca Valley
- Unincorporated areas of San Bernardino County

<sup>†</sup> Chino Hills and Rancho Cucamonga participate only in the County's HOME Consortium; they administer their own CDBG programs.



# CDBG FUNDING OBJECTIVES

- Develop communities through:
  - Decent housing
  - Suitable living environment
  - Expanded economic opportunity
- Result in:
  - Benefit to people with low or moderate incomes
  - Prevent or eliminate slum or blight
  - Meet an urgent need



- Wide variety, including:
  - Infrastructure Improvements
  - Public facilities & services
  - Economic development activities
  - Planning and administration
  - Other activities



# **Services**

- Public safety
- Childcare / Youth services
- Health or dental needs
- Senior services
- Transportation services

# **Facilities Infrastructure**

- Streets & sidewalks
- Water & sewer
- Parks & playgrounds
- Recreation facilities
- Homeless shelters
- Senior Centers

# HOME FUNDING OBJECTIVES

- Provide flexibility to allow communities to determine priority needs
- Encourage collaboration with community-based nonprofits





- Ensure long term affordability of housing
- Target assistance to households with less than 80% of area median income

# Multi-Family Housing Units

Acquisition

Rehabilitation

**New Construction** 

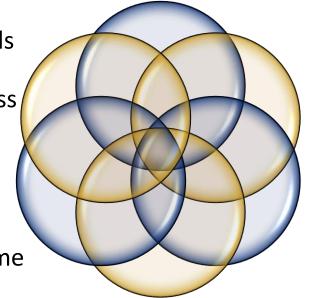


# ESG FUNDING OBJECTIVES

Engage homeless individuals and families living on the street

Prevent families/individuals from becoming homeless

Rapidly re-house individuals and families who become homeless



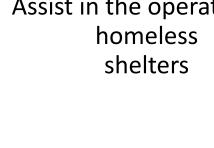
Provide essential services

to

shelter residents

Improve the number and quality of emergency shelters for homeless individuals and families

Assist in the operation of homeless shelters





# **Categories:**

**Essential Services** 

**Emergency Shelter** 

Homeless Prevention

Rapid Re-Housing

**Street Outreach** 

**HMIS** 



# ESG Supportive Services

Employment Training

Financial Literacy

Counseling

**Child Care** 

Transportation Vouchers

# TAKE THE SURVEY

www. sbcountyplans.com/survey

# LEARN MORE

**National & Local Resources:** 

www.sbcountyplans.com/learn-more

# **CONTACT US**

Email: info@mosaiccommunityplanning.com

Phone: 404-831-1395



# **Analysis of Impediments to Fair Housing Choice Project Overview**

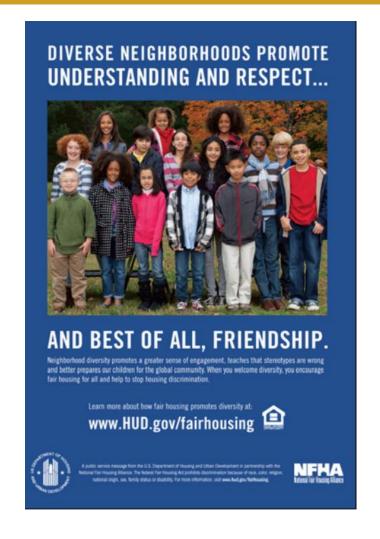
Mosaic

July 2019

"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"

-HUD AFFH Final Rule





# The **County of San Bernardino** and the following Cooperating Cities:

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- Barstow
- Big Bear Lake
- Chino Hills†
- Colton
- Grand Terrace

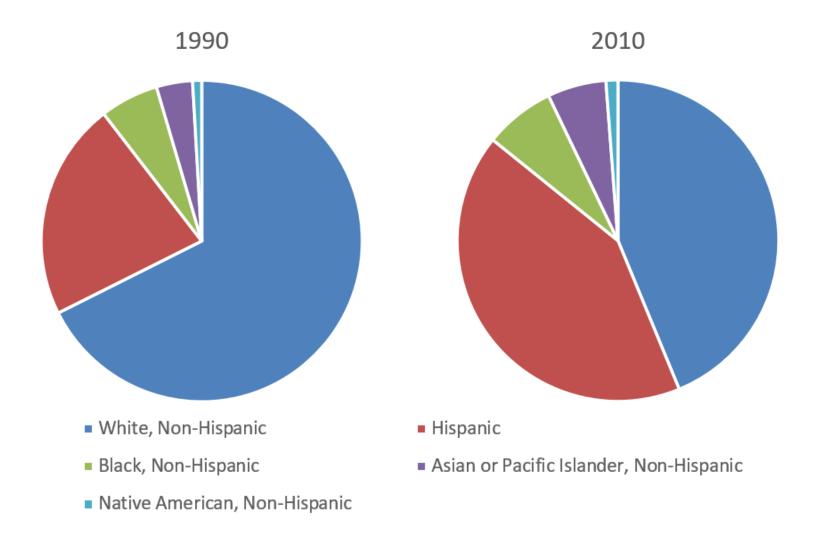
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- Montclair
- Needles
- Rancho Cucamonga†
- Redlands

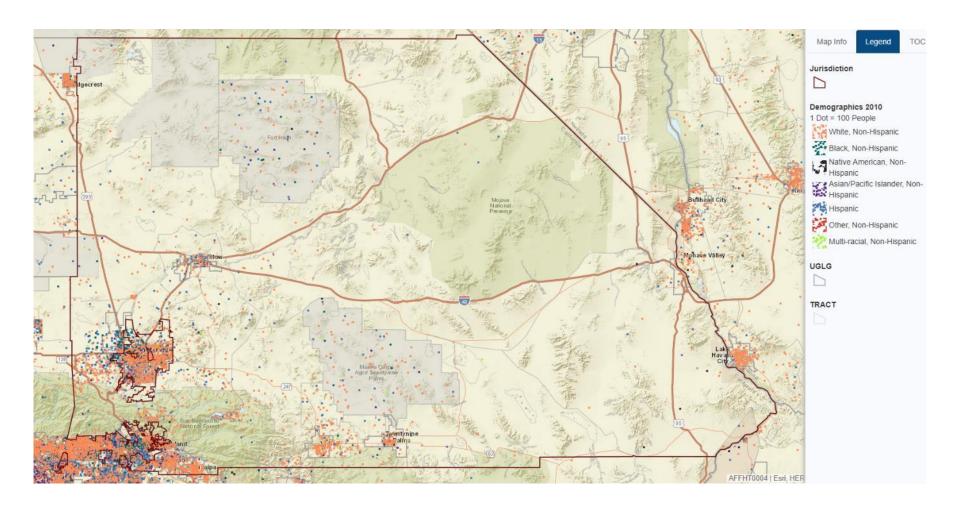
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- Yucaipa
- Town of Yucca Valley
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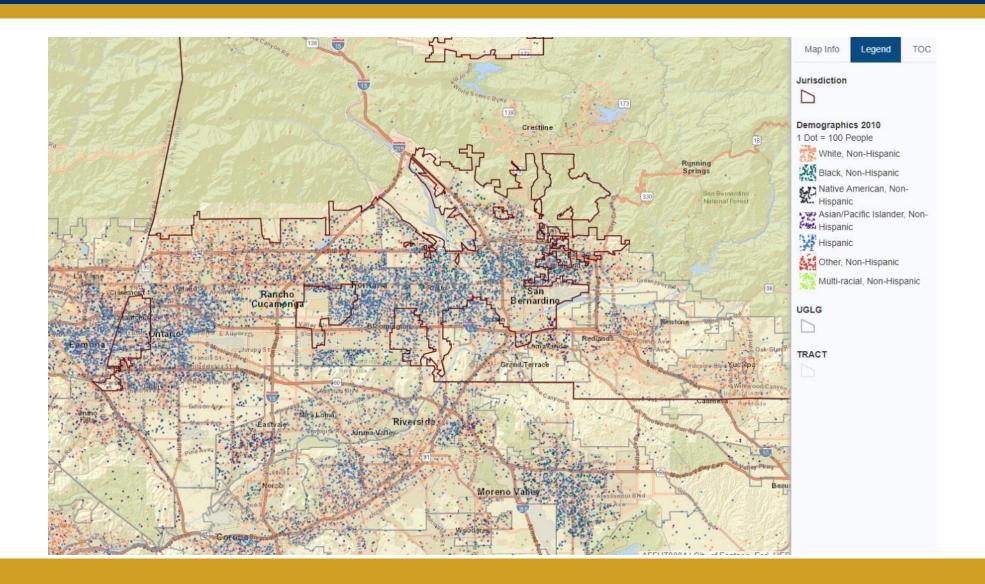
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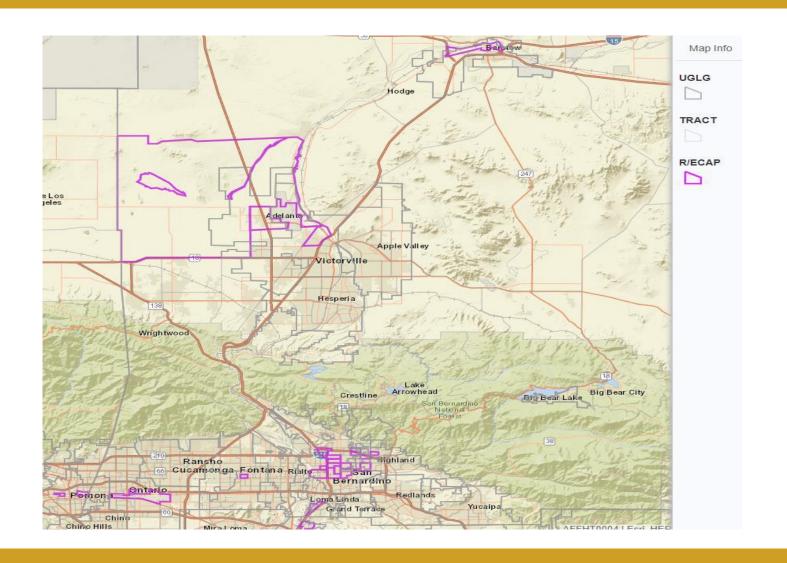
- Analysis of the local fair housing landscape
- Four specific fair housing issues:
  - Integration and segregation
  - Areas of poverty
  - Access to opportunity
  - Housing need
- Fair housing priorities and goals



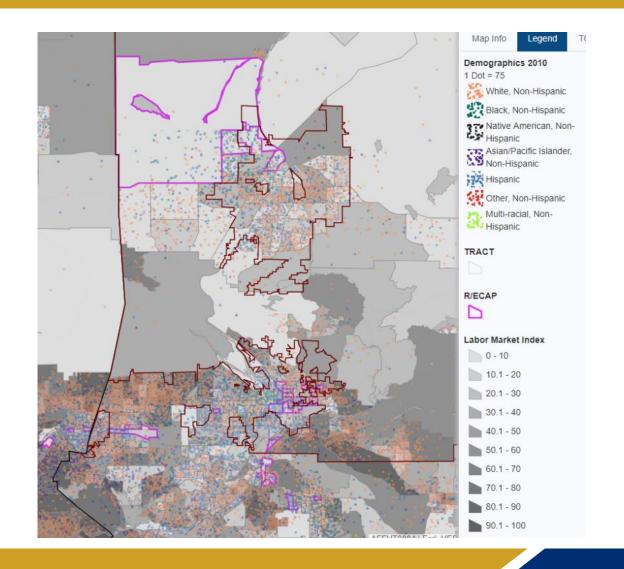








- Education
- Jobs & labor market engagement
- Transit trips & transportation cost
- Poverty
- Environmental health
- Others?



# **Housing Needs**

Disproportionate Housing Needs	San Bernardino County	Riverside/ San Bernardino/ Ontario Region
Race/Ethnicity		
White, Non-Hispanic	37.4%	40.4%
Black, Non-Hispanic	57.3%	58.3%
Hispanic	56.1%	58.9%
Asian or Pacific Islander, Non-Hispanic	43.5%	49.0%
Native American, Non-Hispanic	43.9%	49.0%
	<b>Total</b> 45.0%	49.2%
Household Type and Size		
Family households, <5 People	39.3%	43.5%
Family households, 5+ People	62.6%	64.6%
Non-family households	45.8%	50.0%



Gather **community input** through community workshops, individual interviews, and surveys (July-August)

Analyze data and community input to identify **fair housing barriers**. Prepare recommendations to address barriers. (August-September)

Present **draft report** for public review and comment (January-February).

Prepare final report for local approval (March).

### TAKE THE SURVEY

www. sbcountyplans.com/survey

### LEARN MORE

HUD's Interactive Maps & Data: <a href="https://egis.hud.gov/affht/">https://egis.hud.gov/affht/</a>

National & Local Resources: <a href="https://www.sbcountyplans.com/learn-more">www.sbcountyplans.com/learn-more</a>

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**Phone:** 404-831-1395

SHARE WITH OTHERS



# Plan de Consolidación del Condado de San Bernardino y Análisis de Impedimentos Resumen del Proyecto

July 2019

- Identifica y prioriza el desarrollo comunitario y las necesidades de vivienda.
- Sirve como solicitud de financiación para:
- Subvención en bloque para el desarrollo comunitario (CDBG)
- HOME Acto de asociaciones de inversión (HOME)
- Subvención de Soluciones de Emergencia (ESG)
- Desarrolla una estrategia para destinar fondos de subvenciones federales a las áreas con mayores necesidades

# El **Condado de San Bernardino** y la siguiente Cooperando ciudades:

- Adelanto
- Barstow
- Big Bear Lake
- Chino Hills†
- Colton
- Grand Terrace

- Highland
- Loma Linda
- Montclair
- Needles
- Rancho Cucamonga<sup>†</sup>
- Redlands

- Twentynine Palms
- Yucaipa
- Town of Yucca Valley
- Unincorporated areas of San Bernardino County

<sup>†</sup> Chino Hills y Rancho Cucamonga participar solo en el Consorcio HOME del Condado; Administran sus propios programas de CDBG.

Analizar opiniones de la comunidad a través de talleres comunitarios, entrevistas individuales y encuestas (julio-agosto)

Analizar datos y aportes de la comunidad para identificar las barreras de vivienda justa.

Preparar recomendaciones para enfrentar las barreras. (Agosto septiembre)

Presentar el borrador del informe para revisión pública y comentarios (enero-febrero).

Preparar el informe final para la aprobación local (marzo

## OBJETIVOS DE FONDOS DE CDBG

### Desarrollar comunidades a través de:

- Alojamiento decente
- Ambiente de vida adecuado
- Oportunidad económica ampliada

Resulta en: Beneficio para personas con ingresos bajos o moderados.

- Prevenir o eliminar los tugurios o tizón.
- Satisfacer una necesidad urgente.



## Gran variedad, incluyendo:

- Mejoras de infraestructura
- Instalaciones y servicios públicos.
- Actividades de desarrollo economico
- Planificación y administración
- Otras actividades



## Servicios

- Seguridad Pública
- Cuidado de niños / servicios juveniles
- Salud o necesidades dentales.
- Servicios de alto nivel
- Servicios de transporte

### Infraestructura de instalaciones

- Calles y aceras
- Alcantarillado
- Parques y parques infantiles
- Instalaciones recreativas
- Refugios para desamparados
- Centros para personas mayores

## OBJETIVOS DE FONDOS DE HOME

- Proporcionar flexibilidad para permitir que las comunidades determinen las necesidades prioritarias
- Promover la colaboración con organizaciones no lucrativas basadas en la comunidad





- Asegurar la asequibilidad a largo plazo de la vivienda.
- Asistencia dirigida a hogares con menos del 80% del ingreso medio del área

## vivienda multifamiliar

adquirir

Rehabilitar

Nueva construcción



## OBJETIVOS DE FONDOS DE ESG

Involucrar a las personas sin hogar y familias que viven en la calle

Evitar que las familias / individuos se

Quedan sin hogar

Reubicar rápidamente a individuos y

familias que se quedan sin hogar

Proporcionar servicios esenciales a

residentes del refugio

Mejorar el número y la calidad de los refugios de emergencia para personas y familias sin hogar

Asistir en la operación de personas sin hogar. refugios



## **Categories:**

- Servicios esenciales
- Refugio de emergencia
- Prevención de personas sin hogar
- Re-vivienda rapida
- Alcance de la calle

**HMIS** 



## ESG Supportive Services

- Etrenimiento en el empleo
- Educación financiera
- Asesoramiento
- Cuidado de los niños
- Vales de transporte

## TOMAR LA ENCUESTA

www. sbcountyplans.com/survey

## MÁS INFORMACIÓN

**National & Local Resources:** 

www.sbcountyplans.com/learn-more

## CONTÁCTENOS

Email: info@mosaiccommunityplanning.com

Phone: 404-831-1395



## Community Development and Housing Agency Community Development and Housing

Análisis de los impedimentos para una elección de vivienda justa Resumen del proyecto

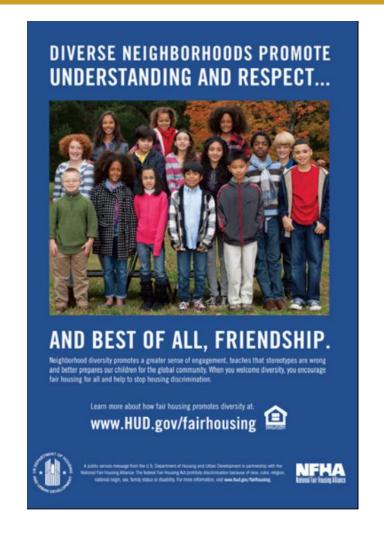
Mosaic

July 2019

"Tomar acciones significativas, además de combatir la discriminación, que superan los patrones de segregación y fomentan comunidades inclusivas libres de barreras que restringen el acceso a oportunidades basadas en características protegidas."

-HUD AFFH Final Rule





# El **Condado de San Bernardino** y la siguiente Cooperando ciudades:

- Adelanto
- Barstow
- Big Bear Lake
- Chino Hills†
- Colton
- Grand Terrace

- Highland
- Loma Linda
- Montclair
- Needles
- Rancho Cucamonga<sup>†</sup>
- Redlands

- Twentynine Palms
- Yucaipa
- Town of Yucca Valley
- Unincorporated areas of San Bernardino County

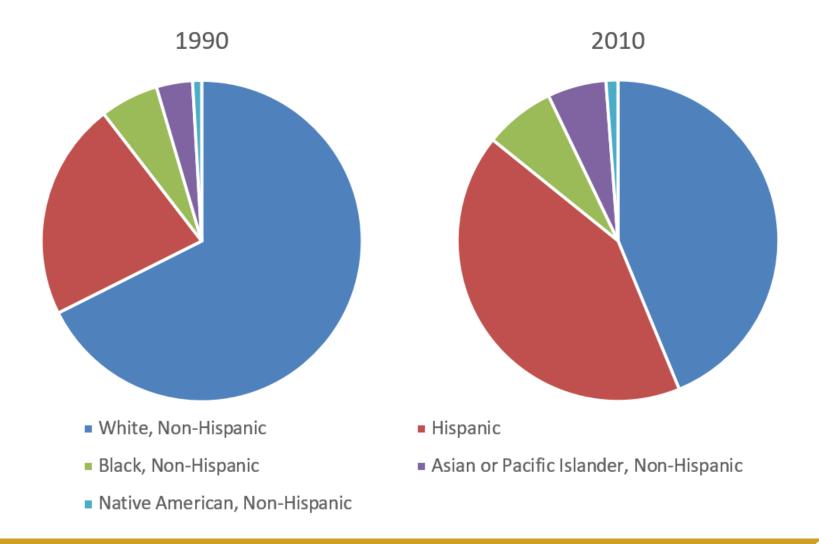
<sup>†</sup> Chino Hills y Rancho Cucamonga participar solo en el Consorcio HOME del Condado; Administran sus propios programas de CDBG.

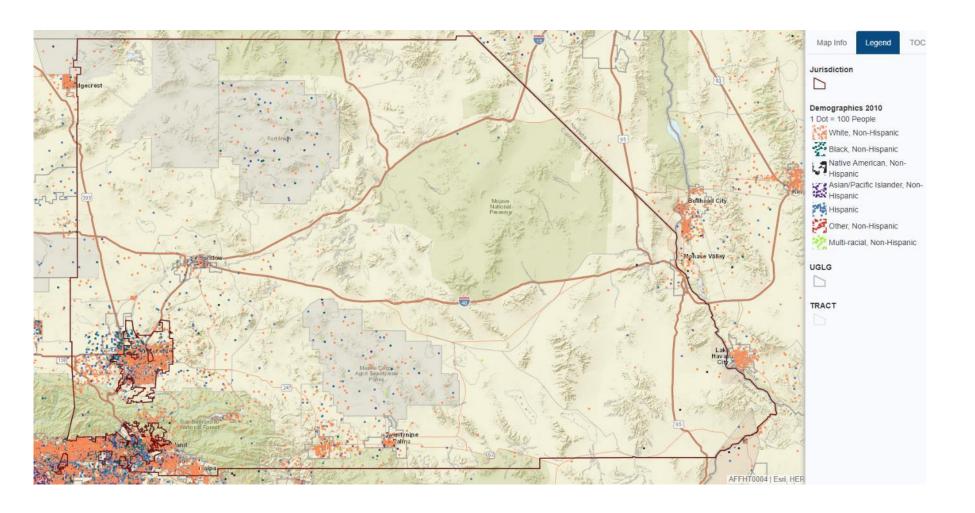
Análisis local de vivienda justa

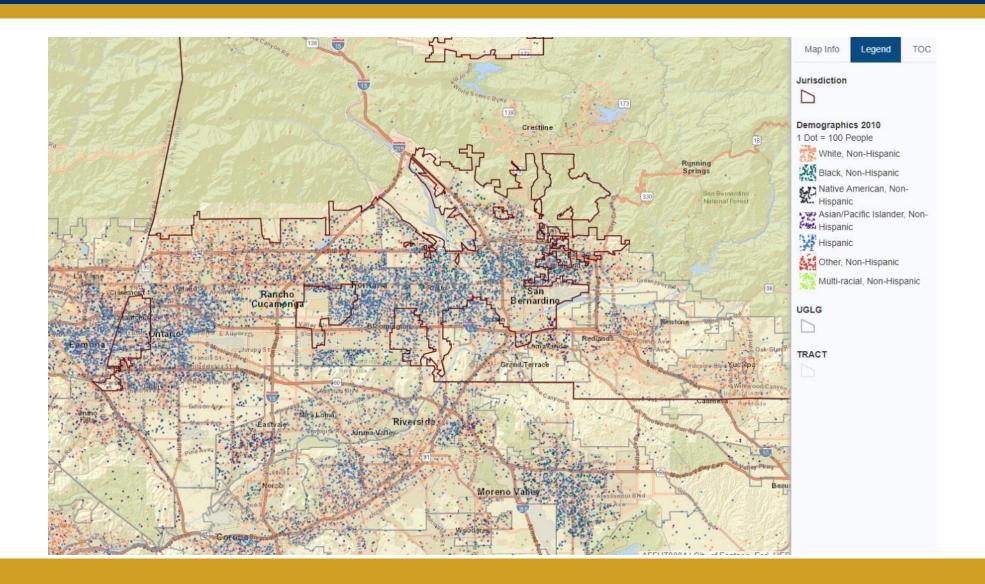
Cuatro temas específicos de vivienda justa:

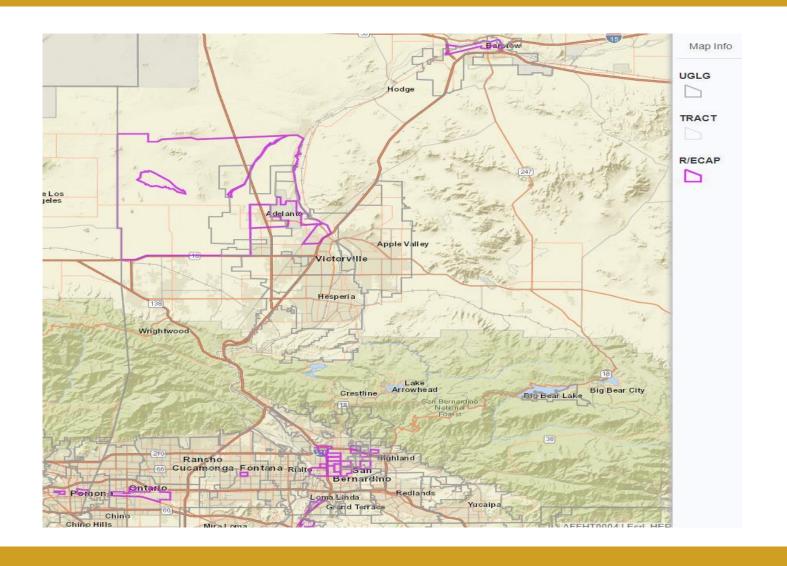
- Integración y segregación.
- Zonas de pobreza
- Acceso a la oportunidad
- Necesidad de vivienda
- Prioridades y metas de vivienda justa



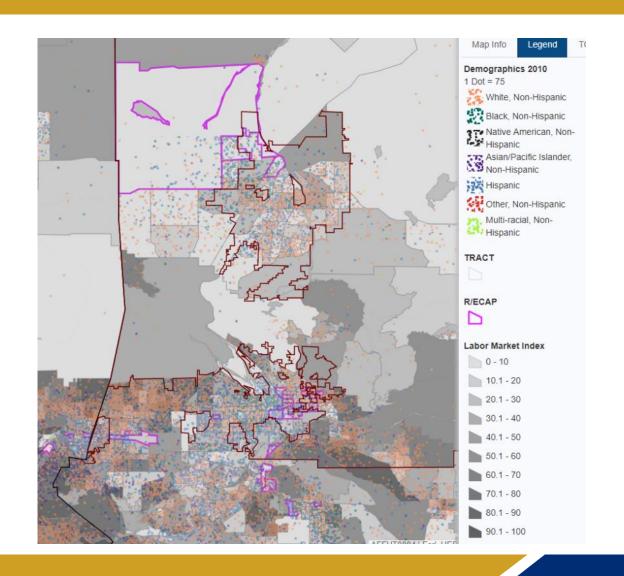








- Educación
- Trabajos y participación en el mercado laboral
- Viajes de tránsito y costo de transporte
- Pobreza
- Salud Ambiental
- ¿Otros?



Disproportionate Housing Needs		San Bernardino County	Riverside/ San Bernardino/ Ontario Region
Race/Ethnicity			
White, Non-Hispanic		37.4%	40.4%
Black, Non-Hispanic		57.3%	58.3%
Hispanic		56.1%	58.9%
Asian or Pacific Islander, Non-Hispanic		43.5%	49.0%
Native American, Non-Hispanic		43.9%	49.0%
	Total	45.0%	49.2%
Household Type and Size			
Family households, <5 People		39.3%	43.5%
Family households, 5+ People		62.6%	64.6%
Non-family households		45.8%	50.0%



analizar opiniones de la comunidad a través de talleres comunitarios, entrevistas individuales y encuestas (julio-agosto)

Analizar datos y aportes de la comunidad para identificar las barreras de vivienda justa.

reparar recomendaciones para enfrentar las barreras. (Agosto septiembre)

Presentar el borrador del informe para revisión pública y comentarios (enero-febrero).

Preparar el informe final para la aprobación local (marzo

### TOMA LA ENCUESTA

www. sbcountyplans.com/survey

## MÁS INFORMACIÓN

HUD's Interactive Maps & Data: <a href="https://egis.hud.gov/affht/">https://egis.hud.gov/affht/</a>

National & Local Resources: <a href="https://www.sbcountyplans.com/learn-more">www.sbcountyplans.com/learn-more</a>

## CONTÁCTENOS

**Email:** info@mosaiccommunityplanning.com

**Phone:** 404-831-1395

## COMPARTIR CON OTROS

## County of San Bernardino Community Development and Housing Agency Proposed 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan

#### NOTICE OF HEARING

NOTICE IS HEREBY GIVEN that the Board of Supervisors of the County of San Bernardino will hold a public hearing on <u>TUESDAY</u>, <u>April 7, 2020 AT 10:00 A.M.</u>, in the Chambers of the Board of Supervisors, 385 North Arrowhead Avenue, First Floor, San Bernardino, CA. The purpose of this hearing is to consider the County's proposed 2020-2025 Consolidated Plan and 2020-2021 Annual Action Plan, obtain citizens' comments on current housing, community and economic development needs for the proposed 2020-2025 Consolidated Plan and 2020-2021 Annual Action Plan and consider fair housing needs for the 2020 Analysis of Impediments to Fair Housing Choice Report (AI).

BACKGROUND Each year since 1975, the County of San Bernardino has qualified to receive federal housing and community development grant funds from the U.S. Department of Housing and Urban Development (HUD). The funds are to develop viable communities by providing decent housing, suitable living environments and expanded economic opportunities, principally for low-and moderate-income persons. The Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) funds are for eligible projects and activities in the unincorporated communities and thirteen (13) cooperating cities. These cities are Adelanto, Barstow, Big Bear Lake, Colton, Grand Terrace, Highland, Loma Linda, Montclair, Needles, Redlands, Twentynine Palms, Yucaipa, and the Town of Yucca Valley. For the purpose of these grant funds, this area is referred to as the "County Consortium." In addition to these cities, the Cities of Chino Hills and Rancho Cucamonga have been approved by HUD to participate in the County's HOME Investment Partnerships Program (HOME) Consortium.

As part of the grant application, the County is required to submit a document that addresses the strategies and priority needs for using these three grant programs over a five-year period. This document is called the Consolidated Plan and includes the Citizen Participation Plan and Needs Assessment. The County adopted its current five-year Consolidated Plan on May 5, 2015 and it covered fiscal years 2015-2020. The County must now prepare a new Consolidated Plan to cover the next five fiscal years, (July 1, 2020 through June 30, 2025). Also, the proposed 2020-2025 Consolidated Plan will include the 2020-2021 Annual Action Plan that identifies the proposed activities the County will support in the coming year. This year the County anticipates receiving approximately \$7 million in CDBG funds, \$600,000 of ESG funds, and \$3 million in HOME funds. Subject to limitations imposed by federal regulations, HOME, ESG, or CDBG funds may be used for homeowner assistance, emergency shelter, homelessness prevention, housing preservation, economic development, capital improvements, public services, housing development, fair housing and program management. The proposed Annual Action Plan is being developed to program the use of these funds during fiscal year 2020-2021.

The AI has been prepared pursuant to the County's responsibilities as a grantee jurisdiction under the Community Development Block Grant (CDBG) Program specifically the regulatory requirement to affirmatively further fair housing based on the obligation of the U. S. Department of Housing & Urban Development (HUD) under Section 808 of the Fair Housing Act. The AI is a review of impediments to fair housing choice in both the public and private sectors.

<u>PUBLIC COMMENT</u> For a period of thirty (30) days beginning on March 5, 2020, and ending on April 7, 2020, the public is invited to submit written comments on the proposed 2020-2025 Consolidated Plan,2020-2021 Annual Action Plan and Analysis of Impediments to Fair Housing Choice (AI). Draft copies of these documents are available for public review at the office of the County Community Development and Housing Agency and are posted on the CDHA website at: <a href="http://sbcountycdha.com/community-development-and-housing-department/">http://sbcountycdha.com/community-development-and-housing-department/</a>. Citizen comments submitted after this time-period are welcomed; however, any comments received after the close of the public hearing on April 7, 2020 will not be included in the final 2020-2025 Consolidated Plan,2020-2021 Annual Action Plan submitted to HUD and Analysis of Impediments to Fair Housing Choice (AI). Those individuals wishing to express their views on the Consolidated or Action Plans may be present and heard at the Board of Supervisors meeting or may, prior to the time of the Board meeting, submit comments in writing. All written comments must be received by the Clerk of the Board of Supervisors, located at 385 North Arrowhead Avenue, Second Floor, San Bernardino, CA 92415-0130.

If you challenge any decision regarding the above proposal in court, you may be limited to raising only those issues you or someone else raised at the public hearing described in this notice or in written correspondence delivered to the Board of Supervisors at, or prior to, the public hearing.

Due to time constraints and the number of persons wishing to give oral testimony, time restrictions may be placed on oral testimony at the public hearing regarding this proposal. You may make your comments in writing to assure that you are able to express yourself adequately.

Individuals with disabilities may request alternative formats or public hearing accommodations by contacting Community Development and Housing as early as possible before the hearing at (909) 387-4705.

San Bernardino County
Department of Community Development and Housing
385 N. Arrowhead Ave, Third Floor
San Bernardino, CA 92415-0043
Attn: Bryan Anderson
or call (909) 387-4351

CURT HAGMAN, CHAIRMAN BOARD OF SUPERVISORS OF THE COUNTY OF SAN BERNARDINO

LYNNA MONELL CLERK OF THE BOARD OF SUPERVISORS

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#### COPY OF NOTICE

Notice Type: HRGSB NOTICE OF HEARING-SB

Ad Description

NOH #1004 HUD Consolidated Plan

To the right is a copy of the notice you sent to us for publication in the SAN BERNARDINO COUNTY SUN. Please read this notice carefully and call us with any corrections. The Proof of Publication will be filed with the County Clerk, if required, and mailed to you after the last date below. Publication date(s) for this notice is (are):

03/05/2020

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Publication

Total

SBS# 3342978

County of San Bernardino
Community Development and
Housing Agency
Proposed 2020-2024 Consolidated
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2020-2021 Annual Action Plan
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THE COUNTY OF SAN BERNARDINO LYNNA MONELL CLERK OF THE BOARD OF SUPERVISORS

SBS-3342978#

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THE INTER-CITY EXPRESS, OAKLAND	(510) 272-4747

CNS 3342974

County of San Bernardino
Community Development and
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Proposed 2020-2024
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CNS 3342975

County of San Bernardino
Community Development and
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2025). Also, the proposed 2020-2025 Consolidated Plan will include the 2020-2021 Annual Action Plan that identifies the proposed activities the County will support in the coming year. This year the County anticipates receiving approximately \$7 million in CDBG funds, \$600,000 of ESG funds, and \$3 million in HOME funds. Subject to limitations imposed by federal to limitations imposed by federal regulations, HOME, ESG, or CDBG funds may be used for homeowner assistance, emergency shelter, homelessness prevention, housing preservation, economic development, capital

preservation, economic development, capital improvements, public services, housing development, fair housing and program management. The proposed Annual Action Plan is being developed to program the use of these funds during fiscal year 2020-2021.

The Al has been prepared pursuant to the County's responsibilities as a grantee jurisdiction under the Community Development Block Grant (CDBG) Program specifically the regulatory requirement to affirmatively further fair housing based on the obligation of the U. S. Department of Housing & Urban Development (HUD) under Section 808 of the Fair Housing Act. The Al is a review of impediments to fair nousing choice in both the public and private sectors.

<u>PUBLIC COMMENT</u>For a period of thirty (30) days beginning on March 5, 2020, and ending on April 7, 2020, the public is invited to submit written comments on the proposed 2020-2025

2020, the public is invited to submit written comments on the proposed 2020-2025 Consolidated Plan, 2020-2021 Annual Action Plan and Analysis of Impediments to Fair Housing Choice (AI). Draft copies of these documents are available for public review at the office of the County Community Development and Housing Agency and are posted on the CDHA website at: website

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at:
http://sbcountycdha.com/communit
y-development-and-housingdepartment/. Citizen comments
submitted after this time-period are
welcomed; however, any
comments received after the close
of the public hearing on April 7,
2020 will not be included in the
final 2020-2025 Consolidated
Plan,2020-2021 Annual Action
Plan submitted to HUD and
Analysis of Impediments to Fair
Housing Choice (AI). Those
individuals wishing to express their
views on the Consolidated or
Action Plans may be present and
heard at the Board of Supervisors
meeting or may, prior to the time of
the Board meeting, submit
comments must be received by the
Clerk of the Board of Supervisors,
located at 385 North Arrowhead
Avenue, Second Floor, San
Bernardino, CA 92415-0130.
If you challenge any decision
regarding the above proposal in



court, you may be limited to raising only those issues you or someone else raised at the public hearing described in this notice or in written correspondence delivered to the Board of Supervisors at, or prior to, the public hearing. Due to time constraints and the number of persons wishing to give oral testimony, time restrictions may be placed on oral testimony at the public hearing regarding this proposal. You may make your comments in writing to assure that you are able to express yourself adequately. Individuals with disabilities may request alternative formats or public hearing accommodations by contacting Community Development and Housing as early as possible before the hearing at (909) 387-4705. San Bernardino County Department of Community Development and Housing 385 N. Arrowhead Ave, Third Floor San Bernardino, CA 92415-0043 Attr. Bryan Anderson or call (909) 387-4351 CURT HAGMAN, CHAIRMAN CHAIRMAN BOARD OF SUPERVISORS OF THE COUNTY OF SAN BERNARDINO LYNNA MONELL CLERK OF THE BOARD OF SUPERVISORS 3/5/20 CNS-3342975# DAILY PRESS

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#### **COPY OF NOTICE**

Notice Type: Ad Description HRGSB NOTICE OF HEARING-SB NOH #1004 HUD Consolidated Plan

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CNS 3342976

County of San Bernardino
Community Development and
Housing Agency
Proposed 2020-2024 Consolidated
Plan and
2020-2021 Annual Action Plan
NOTICE OF HEARING
NOTICE IS HEREBY GIVEN that the
Board of Supervisors of the County
of San Bernardino will hold a public
hearing on TUESDAY, April 7, 2020
AT 10:00 A.M., in the Chambers of
the Board of Supervisors, 385 North
Arrowhead Avenue, First Floor, San
Bernardino, CA. The purpose of this
hearing is to consider the County's
proposed 2020-2025 Consolidated
Plan and 2020-2021 Annual Action
Plan, obtain citizens' comments on
current housing, community and
economic development needs for the
proposed 2020-2025 Consolidated
Plan and 2020-2021 Annual Action
Plan and consider fair housing needs
for the 2020 Analysis of Impediments
to Fair Housing Choice Report (Al).
BACKGROUND Each year since
1975, the County of San Bernardino
has qualified to receive federal
housing and community development
grant funds from the U.S.
Department of Housing and Urban
Development (HUD). The funds are
to develop viable communities by
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persons. The Community
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communities and thirteen (13)
cooperating cities. These cities are
Adelanto, Barstow, Big Bear Lake,
Colton, Grand Terrace, Highland,
Loma Linda, Montclair, Needles,
Redlands, Twentynine Palms,
Yucaipa, and the Town of Yucca
Stelle Propose of these
grant funds, this area is referred to
as the "County Consortium". In
addition to these cities, the Cities of

as the "County Consortium." In addition to these cities, the Cities of Chino Hills and Rancho Cucamonga have been approved by HUD to participate in the County's HOME Investment Partnerships Program (HOME) Consortium.

As part of the grant application, the County is required to submit a document that addresses the strategies and priority needs for using these three grant programs over a five-year period. This document is called the Consolidated Plan and includes the Citizen Participation Plan and Needs Assessment. The County adopted its current five-year Consolidated Plan on May 5, 2015 and it covered fiscal years 2015-2020. The County must now prepare a new Consolidated Plan to cover the next five fiscal years, (July 1, 2020 through June 3, 2025). Also, the proposed 2020-2025 Consolidated Plan will include the 2020-2021 Annual Action Plan that identifies the proposed activities the County will support in the County

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The Al has been prepared pursuant

2020-2021.
The AI has been prepared pursuant to the County's responsibilities as a grantee jurisdiction under the Community Development Block Grant (CDBG) Program specifically the regulatory requirement to affirmatively further fair housing based on the obligation of the U. S. Department of Housing & Urban Development (HUD) under Section 808 of the Fair Housing Act. The AI is a review of impediments to fair housing choice in both the public and private sectors.

Public COMMENT For a period of thirty (30) days beginning on March thirty (30) days beginning on March 5, 2020, and ending on April 7, 2020, the public is invited to submit written and the proposed 2020. comments on the proposed 2020-2025 Consolidated Plan,2020-2021 Annual Action Plan and Analysis of Impediments to Fair Housing Choice impediments to Fair Housing Choice (Al). Draft copies of these documents are available for public review at the office of the County Community Development and Housing Agency and are posted on the CDHA website at:

http://sbcountycdha.com/community-

nttp://sbcountycana.com/community-development-and-housing-department/. Citizen comments submitted after this time-period are welcomed; however, any comments received after the close of the public hearing on April 7, 2020 will not be included in the final 2020-2025 Consolidated Plan,2020-2021 Consolidated Plan,2020-2021
Annual Action Plan submitted to HUD and Analysis of Impediments to Fair Housing Choice (AI). Those individuals wishing to express their views on the Consolidated or Action Plans may be present and heard at the Board of Supervisors meeting or may, prior to the time of the Board meeting, submit comments in writing. All written comments must be received by the Clerk of the Board of Supervisors, located at 385 North Supervisors, located at 385 North Arrowhead Avenue, Second Floor, San Bernardino, CA 92415-0130.

If you challenge any decision

San Bernardino, CA 92415-0130. If you challenge any decision regarding the above proposal in court, you may be limited to raising only those issues you or someone else raised at the public hearing described in this notice or in written correspondence delivered to the Board of Supervisors at, or prior to, the public hearing.

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HRGSB NOTICE OF HEARING-SB Notice Type: NOH #1004 HUD Consolidated Plan

Ad Description

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THE INTER-CITY EXPRESS, OAKLAND	(510) 272-4747

CNS 3342977

County of San Bernardino Community Development and Housing Agency Proposed 2020-2024 Consolidated

Housing Agency
Proposed 2020-2024 Consolidated
Plan and
2020-2021 Annual Action Plan
NOTICE OF HEARING
NOTICE IS HEREBY GIVEN that the
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San Bernardino County Department of Development and Housing Community Development and Housing
385 N. Arrowhead Ave, Third Floor
San Bernardino, CA 92415-0043
Attn: Bryan Anderson
or call (909) 387-4351
CURT HAGMAN, CHAIRMAN
CHAIRMAN
BOARD OF SUPERVISORS OF THE
COUNTY OF SAN BERNARDINO
LYNNA MONELL
CLERK OF THE BOARD OI CLERK OF SUPERVISORS THE BOARD OF

ČŃŚ-3342977# INLAND VALLEY BULLETIN/ONTARIO DAILY

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Notice Type:

HRGSB NOTICE OF HEARING-SB NOH #1004 HUD Consolidated Plan

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CNS 3342982

Condado de San Bernardino

Agencia de Desarrollo Comunitario y Vivienda
Plan Consolidado 2020-2024 y Plan de Acción
Anual 2020-2021 propuestos
NOTIFICACIÓN DE AUDIENCIA

SE AVISA que la Junta de Supervisores del Condado
de San Bernardino celebrará una audiencia pública el
MARTES. 7 de abril de 2020 A LAS 10:00 a. m., en la
Sala de la Junta de Supervisores, 385 North
Arrowhead Avenue, primer piso, San Bernardino, CA.
El propósito de esta audiencia es considerar el Plan
Consolidado 2020-2025 y Plan de Acción Anual 20202021 propuestos por el Condado, obtener los
comentarios de los ciudadanos sobre las necesidades
actuales de vivienda, comunidad y desarrollo
económico para el Plan Consolidado 2020-2025 y el
Plan de Acción Anual 2020-2021 propuestos y
considerar las necesidades de vivienda justa para el
Informe de Análisis de Impedimentos para la Elección
de Vivienda Justa (Al) de 2020.
ANTECEDENTES/Cada año desde 1975 el Condado
de San Bernardino ha calificado para recibir
subvenciones federales de vivienda y Desarrollo
comunitario del Departamento de Sina Bernardino ha
desarrollar comunidades viables proporcionando
viviendas dignas, entornos propicios para vivir y
nuevas oportunidades económicas, principalmente
para la población de ingresos bajos y moderados. Los
fondos provenientes de la Subvención en Bloque para
Desarrollo Comunitario (CDBG) y las Subvenciones
para Soluciones de Emergencia (ESG) están
destinados a proyectos y actividades que califiquen en
las comunidades no incorporadas y en 13 (frece)
ciudades colaboradoras. Dichas ciudades son
Adelanto, Barstow, Big Bear Lake, Colton, Grand
Terrace, Highland, Loma Linda, Montclair, Needles,
Redlands, Twentynine Palms, Yucaipa y Yucca Valley.
A efectos de los fondos de estas subvenciones, esta
área se denomina "Consorcio de condados". Además
de estas ciudades, las ciudades de Chino Hills y
Rancho Cuc

Asociación para la Iniversión en el riogal (HOME) del Condado. Como parte de la solicitud de subvención, el Condado exige la presentación de un documento que aborde las estrategias y necesidades prioritarias para el uso de estos tres programas de subvenciones en un período de cinco años. Este documento se llama Plan Consolidado e incluye el Plan de Participación Ciudadana y la Evaluación de Necesidades. El Condado adoptó su actual Plan Consolidado de cinco años el 5 de mayo de 2015 y abarcaba los años fiscales 2015 a 2020. El Condado debe ahora preparar un nuevo Plan Consolidado para cubir los próximos cinco años fiscales, (1 de julio de 2020 hasta el 30 de junio de 2025). Además, el Plan Consolidado 2020-2025 propuesto incluirá el Plan de Acción Anual 2020-2021 que identifica las actividades propuestas que el Condado apoyará el año próximo. Este año, el Condado apoyará el año próximo. Este año, el Condado prevé recibir aproximadamente \$7 millones en fondos de CDBG, \$600,000 en fondos de ESG y \$3 millones en fondos de HOME. Sujeto a las limitaciones impuestas por las regulaciones federales, los fondos de HOME, ESG o CDBG se pueden usar para ayudar a propietarios, dar refugio de emergencia, evitar que las personas queden sin hogar, conservación de vivienda, desarrollo económico, mejoras estructurales, servicios públicos, desarrollo de vivienda, viviendas dignas y gestión de los programas. El Plan de Acción Anual propuesto se está desarrollando para programar el uso de estos fondos durante el año fiscal 2020-2021. El Al ha sido preparado de acuerdo con las responsabilidades del Condado como jurisdicción concesionaria en virtud de la Subvención en Bloque para Desarrollo Comunitario (CDBG), especificamente la requisito reglamentario de promover afirmativamente la vivienda justa basado en la obligación del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD) en virtud del Artículo 808 de la Condado.
Como parte de la solicitud de subvención, el Condado

Ley de Vivienda Justa. El Al es un examen de los impedimentos para la elección de una vivienda justa tanto en el sector público como en el privado. COMENTARIOS PÚBLICOS Durante un período de 30 (treinta) días, desde el 5 de marzo de 2020 hasta el 7 de abril de 2020, el público está invitado a presentar observaciones por escrito sobre el Plan Consolidado 2020-2025, Plan de Acción Anual 2020-20201 y el Informe de Análisis de Impedimentos para la Elección de Vivienda Justa (AI) propuestos. Hay copias del borrador de estos documentos a disposición del público en general en la oficina de la Agencia de Desarrollo Comunitario y Vivienda (CDHA) del condado; también está publicado en el sitio web de la CDHA: http://sbcountycdha.com/community-development-and-housing-department/. Los comentarios de los ciudadanos que se envien después de este período de tiempo son bienvenidos; sin embargo, cualquier comentario recibido después del cierre de la audiencia pública el 7 de abril de 2020, no se incluirá en el Plan Consolidado 2020-2025, Plan de Acción Anual 2020-20201 finales que se presentarán ante el HUD y el Informe de Análisis de Impedimentos para la Elección de Vivienda Justa (AI). Aquellas personas que deseen expresar sus opiniones sobre el Plan Consolidado o el Plan de Acción pueden estar presentes y ser escuchadas en la reunión de la Junta de Supervisores o pueden, antes de la hora de la reunión de la Junta, presentar comentarios por escrito. Todos los comentarios por escrito deberán ser recibidos por la Secretaria de la Junta de Supervisores, ubicada en 385 North Arrowhead Avenue, Second Floor, San Bernardino, CA 92415-0130.

Si usted impugna cualquier decisión con respecto a la propuesta anterior en el tribunal, puede limitarse a plantear únicamente las cuestiones que usted u otra persona planteó en la audiencia pública descrita en este aviso o en la correspondencia escrita entregada a la Junta de Supervisores en la audiencia pública o antes de la misma

persona planteó en la audiencia pública descrita en este aviso o en la correspondencia escrita entregada a la Junta de Supervisores en la audiencia pública o antes de la misma. Debido a limitaciones de tiempo y al número de personas deseosas de prestar testimonio oral, pueden implementarse restricciones de tiempo en el testimonio oral en la audiencia pública con respecto a esta propuesta. Usted puede hacer sus comentarios por escrito para asegurarse de que pueda expresarse adecuadamente.

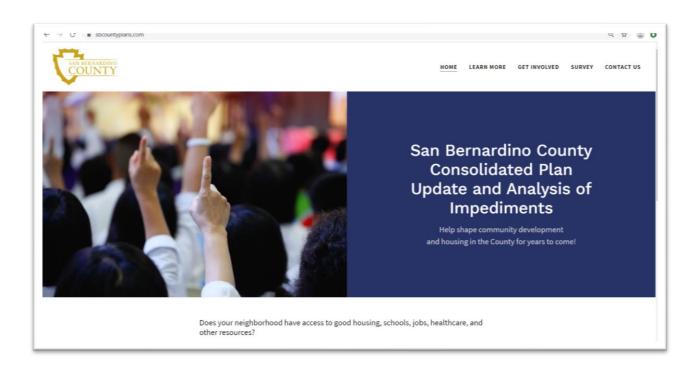
Las personas con discapacidades pueden solicitar formatos alternativos o adaptaciones de audiencia

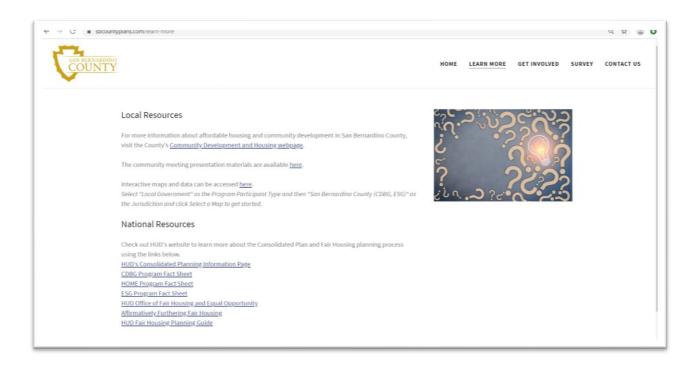
formatos alternativos o adaptaciones de audiencia pública llamando a Desarrollo Comunitario y Vivienda al (909) 387-4705 lo más pronto posible antes de la

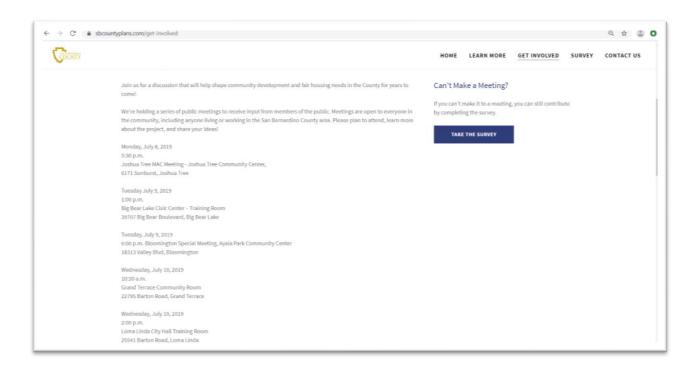
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Condado de San Bernardino Departamento de Desarrollo Comunitario y Vivienda 385 N. Arrowhead Ave, Third Floor San Bernardino, CA 92415-0043 Attn: Bryan Anderson o llamando al (909) 387-4351 CURT HAGMAN, PRESIDENTE PRESIDENTE JUNTA DE SUPERVISORES DEL CONDADO DE SAN BERNARDINO LYNNA MONELL SECRETARIA DE LA JUNTA DE SUPERVISORES 2/28/20

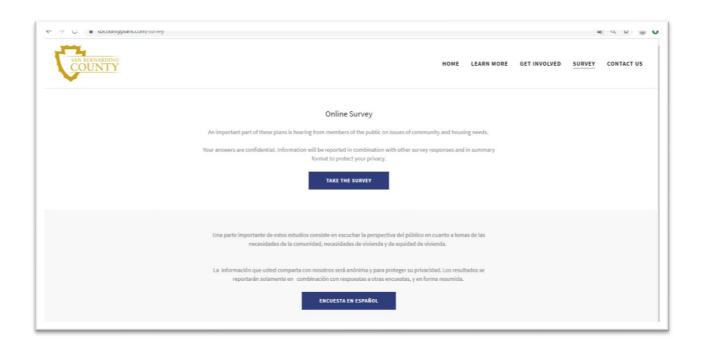
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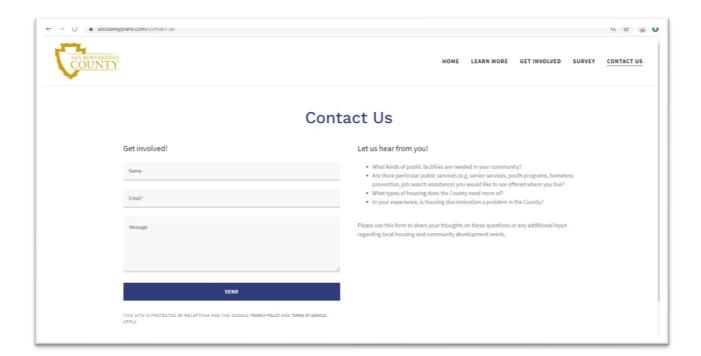
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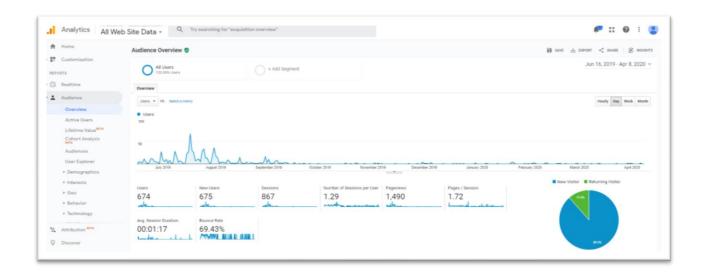








## WEBSITE ANALYTICS: WWW.SBCOUNTYPLANS.COM



## **PUBLIC MEETING SIGN IN SHEETS**



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Date: \_

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Location: Srand Terrace

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Organization (if Applicable)		Grand Terrace	ST COLUTY 909 387 4855	grand Tenace								
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Date: July 16Th, A.D. 2019 Location: Yucca Valley branch of the San Berdo Public Library PROGRAM ROOM

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Phone	(pa) 387-4830	(Tue) 945-8100	245-282-ON								
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Name	Laurie Marscler	Ren France	Idn Tong								

## APPENDIX II COMMUNITY SURVEY

A 24-question community survey was made available to the general public, including residents and other stakeholders. The survey was available online and in hard copy in English and Spanish from June 16 to September 1, 2019. Paper copies were available at the public meetings, through local service providers, and at the County Department of Community Development and Housing. A total of 302 survey responses were received. Following are full copies of the English and Spanish-language survey instruments and a report of the survey results.

## 2019 County of San Bernardino Housing & Community Development Survey

The County of San Bernardino has begun the planning process for the following documents:

- 1) 2020-2024 Consolidated Plan;
- 2) 2020-2021 Annual Action Plan; and
- 3) Analysis of Impediments to Fair Housing Choice.

These documents are required by the U.S. Department of Housing and Urban Development (HUD) and are related to the local receipt of federal funds through the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership (HOME) programs. These plans will identify needs related to housing, economic/community development, homelessness, public services, public facilities, and infrastructure. They will also identify any fair housing barriers within the county.

A key component of this process involves hearing from members of the public on issues of community needs, fair housing, and housing choice. The questions on the following pages are intended to serve this purpose.

Estimated time to complete this survey: 7-10 minutes. To protect your privacy please do not place your name or other identifying information anywhere on the survey. Your responses to this survey will be collected, summarized, and the survey results will be reported in the County's 2020-2024 Consolidated Plan.

Thank you for participating in our survey. Should you have any questions regarding this survey or the use of this collected survey information, please contact Mosaic Community Planning (San Bernardino County's Consultant) at info@mosaiccommunityplanning.com.

G	eneral Information		
1.	Please indicate the ZIP Code of your re	esidence.	
	ZIP:		
2.	What is your total household income?		
	☐ Less than \$25,000 ☐	\$35,000 to \$49,999	□ \$75,000 to \$99,999
	□ \$25,000 to \$34,999	\$50,000 to \$74,999	□ \$100,000 and above
3.	Which is your age group?		
	□ 18-24	45-54	<b>□</b> 62-72
	□ 25-34 □	55-61	<b>□</b> 75+
	□ 35-44		
4.	What is your race/ethnicity?		
	□ White □	Asian or Pacific Islander	☐ Multiple Races
	☐ African American/Black ☐		☐ Other
	☐ Latino/Hispanic	Native	

5.	Is a language other than English s	ooken regularly in your h	ousehold?		
	☐ Yes If yes, what language?	□ No			
6.	Does anyone in your household ha	eve a disability?			
	☐ Yes	□ No			
7.	What is your current housing stat	us?			
	☐ I own a home☐ I rent a home/apartment	☐ I live in a hotel/motel☐ I live with a relative		I am homeless Other (please spe	cify)
8.	Do you currently live in public hou	ısing or receive Section 8	rental assista	nce?	
	☐ Yes	□ No			
C	ommunity Needs				
9.	Please rank the following Public F scale ranging from a low need to a			-	
			Low Need	Moderate Need	High Need
	ADA accessibility improvements				
	Biking or walking trails				
	Childcare centers				
	Community centers and facilities (i.e centers)				
	Community parks, recreational facili	ties, and cultural centers			
	Health care facilities			<u> </u>	
	Public safety offices (fire, police, eme				
	Street, road, or sidewalk improveme	nts			
	Broadband Internet access				
	Measures to reduce the impact of nat	tural disasters			
10	Other Public Facility Needs (please s		nont Nooda in	the Country of Cou	Downaudina
10	. Please rank the following Econom on a scale ranging from a low need		Low Need	-	
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	Financial assistance for community of	organizations			
	Financial assistance to entrepreneur	•			
	Historic preservation efforts				
	Incentives for creating jobs				
	Increased code enforcement efforts				
	Redevelopment/rehabilitation/demo	olition of blighted			
	Other Economic/Community Develo	pment Needs (please specif	y)		

	Low Need	Moderate Need	High Nee
Child abuse prevention/parenting classes			
Childcare			
Domestic abuse services			
Drug education/crime prevention			
Employment training			
Food banks/community meals			
Housing counseling			
Job search assistance			
Legal services			
Medical and dental services			
Neighborhood cleanups			
Senior services			
Transportation assistance			
Youth services			
Other Public Service Needs (please specify)			
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Please rank the following Homeless Needs in the County low need to a high need.			_
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low need to a high need.  Accessibility to homeless shelters  Homelessness Prevention	Low Need	Moderate Need	High Nee

	Low Need	Moderate Need	High Nee
Help buying a home/downpayment assistance			
Help for homeowners to make housing improvements			
Help with rental payments			
Elderly or senior housing			
Family housing			
Housing for people with disabilities			
Housing that accepts Section 8 vouchers			
Energy efficiency improvements to current housing			
New construction of affordable rental units			
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New construction of housing for homeownership	_		
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Grants to improve affordable rental housing/apartments Other Housing Needs (please specify)  Thinking about community resources in the County of each of the following are equally available and kept used to services Schools Bus services Roads and sidewalks	San Bernardino, plop in all neighborhood Equally Provided	ease check whethods.  Not Equally  Provided  □	er you thin  I Don't  Know
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n·w·										
Fair Housing										
15. As a resident of the County of San	Bernardino, have you experienced h	nousing discrimination?								
origin, religion, sex, familial status, or falsely denying that housing is availa	ould represent housing discrimination i disability: refusal to rent or sell or nego ble for inspection, sale, or rental; setting ing; or providing different housing servi	otiate the rental/sale of housing; I different terms, conditions, or								
☐ Yes	☐ No (please skip ahead to Questio	n 19)								
16. Who discriminated against you? (	SELECT ALL THAT APPLY)									
□ a landlord/property manager □ a mortgage lender □ Other (please specify): □ a real estate agent □ a city/county staff person										
a real estate agent	a city/county stail person	□ Not applicable								
17. Did you file a report of that discri	nination?									
□ Yes	□ No	☐ Not applicable								
18. If you did not file a report, why did	ln't you file? (SELECT ONLY ONE)									
I did not know what good it would do	☐ I did not realize it was against the law	☐ The process was not in my language								
☐ I did not know where to file	☐ The process was not accessible	☐ Not applicable								
<ul><li>I was afraid of retaliation</li><li>Other (please specify)</li></ul>	to me because of a disability									
19. Do you understand your fair hous	ing rights?									
☐ Yes	☐ Somewhat	□ No								
20. Do you know where to file a housi	ng discrimination complaint?									
☐ Yes	☐ Somewhat	□ No								
21. Do you believe housing discrimina	ation is an issue in San Bernardino (	county?								
☐ Yes	☐ Somewhat	☐ I don't know								

☐ No

	Do you think any of the following are barriers to Fair Housing in the County of San Bernardino? (Check all that apply)
Į	☐ Community opposition to affordable housing
[	☐ Discrimination by landlords or rental agents
Į	☐ Discrimination by mortgage lenders
Į	☐ Discrimination or steering by real estate agents
Į	☐ Displacement of residents due to rising housing costs
I	☐ Lack of housing options for people with disabilities
l	☐ Landlords refusing to accept Section 8 vouchers
l	☐ Limited access to banking and financial services
I	☐ Limited access to jobs
I	☐ Limited access to good schools
I	☐ Limited access to community resources for people with disabilities
I	☐ Neighborhoods that need revitalization and new investment
I	☐ Not enough affordable housing for individuals
I	☐ Not enough affordable housing for families
I	☐ Not enough affordable housing for seniors
	☐ Other (please specify)
	Please use the box below to provide any additional information regarding local housing and community development needs.

Please return completed surveys to:

Thank you for your participation!

Diane Cotto
San Bernardino County
Community Development & Housing Department
Fax: 909-387-4415
385 N. Arrowhead Avenue, 3rd Floor

San Bernardino, CA 92415-0043

## Encuesta de Vivienda y Desarrollo Comunitario en el Condado de San Bernardino

## ¡Contamos con su Opinión!

El Condado de San Bernardino ha empezado el proceso de planificación de los siguientes documentos:

- 1) Plan Consolidado 2020-2024;
- 2) Plan de Acción Anual 2020-2021; y
- 3) Análisis de los Obstáculos que dificultan la Elección de Vivienda Justa.

Estos documentos son requeridos por el Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD, por sus siglas en inglés) y están relacionados con la recepción local de fondos federales a través de los programas de Subvención en Bloque para el Desarrollo Comunitario (CDBG, por sus siglas en inglés), Subvenciones para Soluciones de Emergencia (ESG, por sus siglas en inglés), y el Programa de Asociación para la Inversión en Viviendas (HOME, por sus siglas en inglés). Estos planes identificarán las necesidades relacionadas con la vivienda, el desarrollo económico/ comunitario, la falta de vivienda, servicios públicos, instalaciones públicas e infraestructura. También identificarán cualquier obstáculo para viviendas justas dentro del condado.

Un componente clave de este proceso implica escuchar a los miembros del público sobre los temas de necesidades de la comunidad, vivienda justa y elección de vivienda. Las preguntas de las siguientes páginas tienen como finalidad cumplir este objetivo.

Tiempo estimado para completar esta encuesta: 7-10 minutos. Para proteger su privacidad, por favor, no ponga su nombre, ni ninguna información que le identifique en ninguna parte de la encuesta. Sus respuestas a esta encuesta se recopilarán, resumirán y los resultados de la encuesta se informarán en el Plan Consolidado 2020-2024 del Condado.

Gracias por participar en nuestra encuesta. En caso de tener alguna pregunta con respecto a esta encuesta o sobre el uso de la información recopilada en la encuesta, por favor, póngase en contacto con Mosaic Community Planning (Consultora del Condado de San Bernardino) escribiendo al correo: info@mosaiccommunityplanning.com.

Información general									
1.	Por favor, indique el Código Postal de su residencia. CP:								
2.	¿Cuál es el ingreso total de su hogar?								
				□ \$35,000 - \$49,999 □ \$50,000 - \$74,999			□ \$75,000 - \$99,999 □ \$100,000 o más		
3.	¿ Cı	uál es su grupo de ec	lad?	?					
		18-24 25-34				55-6 62-7	_ : - : - : - : - : - : - : - : - : - :		
4.	¿ Cı	uál es su raza/grupo	étn	nico?					
		Blanca Afroamericano/Negr Latina/Hispana Asiático o Isleña del I		fico			Nativa Americana o Nativa de Alaska Múltiples Razas Otra:		
5.	5. ¿ En su hogar se habla regularmente un idioma distinto del inglés?								
	☐ Sí. En caso afirmativo, ¿qué idioma?						□ No		

6.	¿ Alguien en su hogar tiene	una discapacidad?				
	□ Sí	□ No				
7.	¿ Cuál es su situación actua	l en materia de vivienda?				
	☐ Tengo vivienda propia☐ Alquilo una casa/apartamento	,	Vivo con u Otro (espe			
8.	, -	rivienda pública o recibe ayuda	del Progran	na de Asisto	encia para Alq	uiler de
No	ecesidades de la comunic	lad				
9.		uientes Necesidades de Instalac o en una escala que va de una n		<b>ja a una ne</b> o Necesidad	c <b>esidad alta.</b> Necesidad	Necesidad
	Majora da aggacibilidad para	diagonogitados ADA		Baja □	Moderada □	Alta □
	Mejora de accesibilidad para					
	Sendas para caminar o cicloví	as				
	Centros para cuidado infantil	nitarias (as dasir santras invanila	a v da			
	adultos mayores)	nitarias (es decir, centros juvenile	s y de			
	Parques comunitarios, instala	ciones recreativas, y centros cultu	ırales			
	Centros de Salud					
	Oficinas de Seguridad Pública emergencias)	(bomberos, policía, gestión de				
	Mejoras en calles, carreteras o	o veredas				
	Acceso a Internet de Banda A					
	Medidas para reducir el impa					
10	. Por favor, clasifique las sig	ciones Públicas (por favor, especif uientes Necesidades de Desarro ala que va de una necesidad baj	ollo Económ a a una nece	esidad alta.		
				esidad	Necesidad	Necesidad
1./	lejoras de escaparates			Raja □	Moderada □	Alta □
	sistencia financiera para orgai	nizaciones comunitarias				
	• •	endedores y pequeñas empresas				
	abores de preservación históri	7 7 7				
	acentivos para la creación de e					
	layores esfuerzos en la aplicac	•				
	•	demolición de propiedades deter				
0	tras Necesidades de Desarrolle por favor, especifique)	• •				

	Necesidad Baja	Necesidad Moderada	Necesid Alta
Prevención de Abuso Infantil/Clases para padres			
Cuidado de niños			
Servicio de Ayuda para Víctimas de Violencia Doméstica			
Educación sobre las drogas/prevención del delito			
Formación Ocupacional			
Bancos de alimentos/comidas comunitarias			
Asesoramiento sobre viviendas			
Ayuda en la búsqueda de empleo			
Asistencia jurídica			
Servicios médicos y dentales			
Limpieza del vecindario			
Servicios para el adulto mayor			
Asistencia con el transporte			
Servicios para la juventud			
Otras Necesidades de Servicios Públicos (por favor, especifique)			
2. Por favor, clasifique las siguientes Necesidades de Personas Si una escala que va de una necesidad baja a una necesidad alta.	n Hogar en el Con	dado de San Be	ernardino Necesidad
	несезіааа Ваја	Moderada	Necesiaa Alta
Acceso a albergues para personas sin hogar			
Prevención de la pérdida del hogar			
Alcance a personas sin hogar			
Vivienda permanente		_	
Vivienda permanente		<del>_</del>	
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar	el Condado de Sa	n Bernardino e	en una esc
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en	el Condado de Sa	n Bernardino e	en una esc
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.	el Condado de Sa Necesidad Baja	n Bernardino e Necesidad Moderada	en una esc Necesidad Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial	el Condado de San Necesidad Baja	n Bernardino e Necesidad Moderada	en una esc Necesidad Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda	el Condado de Sa Necesidad Baja	n Bernardino e Necesidad Moderada	en una esc Necesidad Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda Ayuda con los pagos del alquiler	el Condado de San Necesidad Baja	n Bernardino e  Necesidad  Moderada	Necesidad Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda Ayuda con los pagos del alquiler Viviendas para ancianos	el Condado de San	n Bernardino e  Necesidad  Moderada	Pen una esc Necesidad Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda Ayuda con los pagos del alquiler Viviendas para ancianos Viviendas familiar	el Condado de San	n Bernardino e  Necesidad  Moderada	Necesidad Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda Ayuda con los pagos del alquiler Viviendas para ancianos Viviendas familiar Viviendas para personas con discapacidad	el Condado de San	n Bernardino e  Necesidad  Moderada	Necesidad Alta
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Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda Ayuda con los pagos del alquiler Viviendas para ancianos Viviendas familiar Viviendas para personas con discapacidad Vivienda que acepta vales de la Sección 8 Mejoras de eficiencia energética para la vivienda actual	el Condado de San	Necesidad Moderada	Pen una esc Necesidad Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda Ayuda con los pagos del alquiler Viviendas para ancianos Viviendas familiar Viviendas para personas con discapacidad Vivienda que acepta vales de la Sección 8 Mejoras de eficiencia energética para la vivienda actual Nueva construcción de viviendas para alquiler asequibles	el Condado de San	n Bernardino e  Necesidad Moderada	Necesida Alta
Vivienda permanente Programas de viviendas de transición/apoyo Otras Necesidades de Personas Sin Hogar (por favor, especifique)  3. Por favor, clasifique las siguientes Necesidades de Vivienda en que va de una necesidad baja a una necesidad alta.  Ayuda para comprar una casa/asistencia para el pago inicial Ayuda para que propietarios puedan hacer mejoras en la vivienda Ayuda con los pagos del alquiler Viviendas para ancianos Viviendas familiar Viviendas para personas con discapacidad Vivienda que acepta vales de la Sección 8 Mejoras de eficiencia energética para la vivienda actual	el Condado de San	Necesidad Moderada	Pen una esc Necesidad Alta

14. Pensando en los recursos comunita cada uno de los siguientes puntos es							
				ibilidad s Igual	No Lo Sé		
Escuelas		Ď		٦			
Servicios de autobús			[	<b>_</b>			
Pistas y veredas			[	_			
Tiendas de abarrotes y otras tiendas			(	<b>_</b>			
Bancos y entidades de préstamos			[	<b>-</b>			
Parques y senderos			Į	<b>_</b>			
Mantenimiento de propiedades			[	<b>_</b>			
Recolección de basura							
Bomberos y protección policial			[	_			
Otra (por favor, especifique)							
Equidad de Vivienda							
negociar el alquiler/venta de la vivier venta o alquiler; fijar distintos térmi proporcionar servicios o instalacione	nos, c	ondiciones o privilegios para la					
□ Sí		No (por favor pase a la pregunta	19)				
l6. ¿Quién lo discriminó? (SELECCIONE	TODA	AS LAS CASILLAS QUE APLIQUE	N)				
un arrendador/administrador de la propiedad	un arrendador/administrador de la 🕒 Ui			Otro (por fav	or, especifique):		
☐ Un agente inmobiliario		municipio/condado		No aplica			
17. ¿ Presentó una denuncia por dicha d	liscri	minación?					
□ Sí		No		No aplica			
18. Si no presentó la denuncia, ¿por qué	no la	a presentó? (SELECCIONE SOLO	UNA	A OPCIÓN)			
<ul><li>No sabía si serviría de algo</li><li>No sabía dónde presentarla</li></ul>		El proceso no estaba en mi idiom		ra (por favor, e	specifique):		
		El proceso no era accesible para mí por una discapacidad		No aplica			
19. ¿Comprende sus derechos a una vivienda justa?							
□ Sí		Un poco		No			
20. ¿ Sabe dónde presentar la denuncia por discriminación en materia de vivienda?							
□ Sí		Un poco		No			

21. ¿ Cree que la discriminación en materia de vivienda es un problema en el Condado de San Bernardino?						
☐ Sí	□ No	Un poco	□ No sé			
	Cree usted que algunos de los siguientes p n Bernardino? (Marque todos los que apli		ı Vivienda Justa en el Condado de			
	Oposición de la comunidad a viviendas asecupiscriminación por parte de los arrendados Discriminación por prestamistas hipotecar Discriminación o influencia por parte de ago Desplazamiento de residentes por el alza de Falta de opción de viviendas para personas Arrendadores se niegan a aceptar vales de Acceso limitado a servicios bancarios y fina Acceso limitado al empleo Acceso limitado a buenas escuelas Acceso limitado a recursos comunitarios para Vecindarios que necesitan revitalización y No hay suficientes viviendas asequibles para No hay suficientes viviendas asequibles para Otro (por favor, especifique):					
	or favor, use el recuadro de abajo para pro cesidades locales de vivienda y desarrollo		ación adicional con respecto a las			

¡Gracias por su participación!

Por favor, devuelva la encuesta completada a:

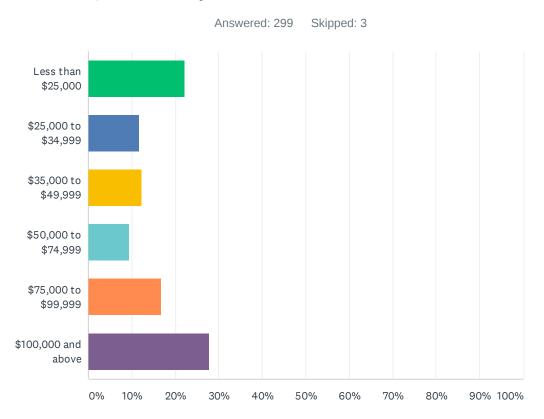
Diane Cotto
San Bernardino County
Community Development & Housing Department
Fax: 909-387-4415
385 N. Arrowhead Avenue, 3rd Floor
San Bernardino, CA 92415-0043

## Q1 Please indicate the ZIP Code of your residence.

Answered: 287 Skipped: 15

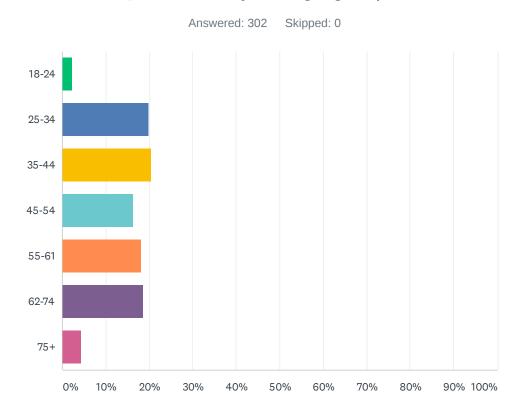
ANSWER CHOICES	RESPONSES	
Name:	0.00%	0
Company:	0.00%	0
Address:	0.00%	0
Address 2:	0.00%	0
City/Town:	0.00%	0
State:	0.00%	0
ZIP:	100.00%	287
Country:	0.00%	0
Email Address:	0.00%	0
Phone Number:	0.00%	0

### Q2 What is your total household income?



ANSWER CHOICES	RESPONSES
Less than \$25,000	22.07% 66
\$25,000 to \$34,999	11.71% 35
\$35,000 to \$49,999	12.37% 37
\$50,000 to \$74,999	9.36% 28
\$75,000 to \$99,999	16.72% 50
\$100,000 and above	27.76% 83
TOTAL	299

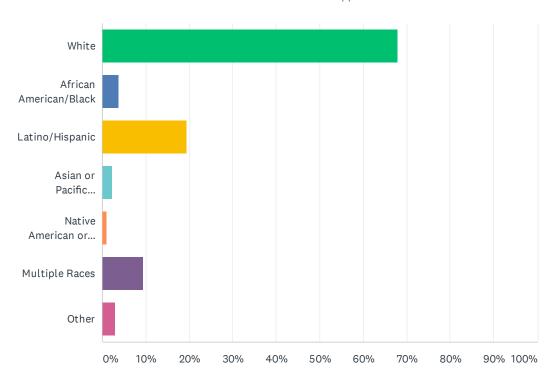
# Q3 Which is your age group?



ANSWER CHOICES	RESPONSES	
18-24	2.32%	7
25-34	19.87%	60
35-44	20.53%	62
45-54	16.23%	49
55-61	18.21%	55
62-74	18.54%	56
75+	4.30%	13
TOTAL	3	302

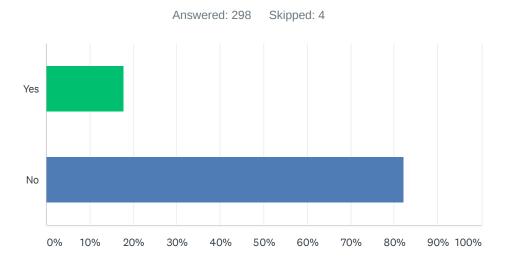
### Q4 What is your race/ethnicity?





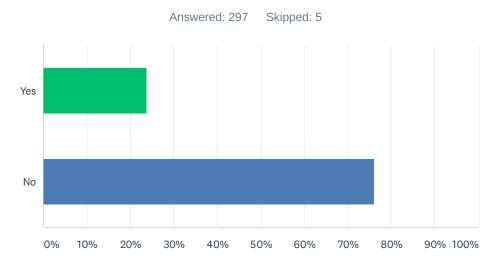
ANSWER CHOICES	RESPONSES	
White	68.01%	202
African American/Black	3.70%	11
Latino/Hispanic	19.53%	58
Asian or Pacific Islander	2.36%	7
Native American or Alaska Native	1.01%	3
Multiple Races	9.43%	28
Other	3.03%	9
Total Respondents: 297		

# Q5 Is a language other than English spoken regularly in your household?



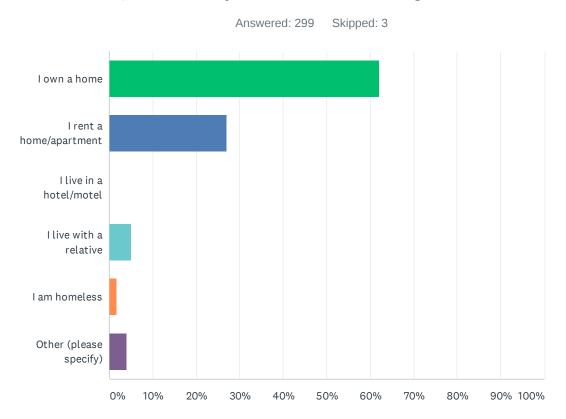
ANSWER CHOICES	RESPONSES	
Yes	17.79%	53
No	82.21%	245
TOTAL		298

### Q6 Does anyone in your household have a disability?



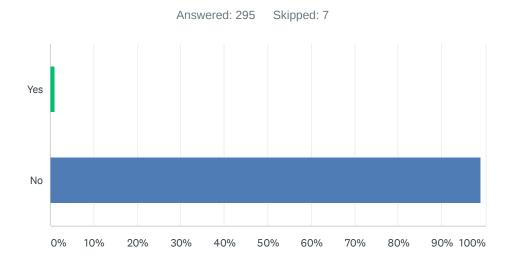
ANSWER CHOICES	RESPONSES	
Yes	23.91%	71
No	76.09%	226
TOTAL		297

### Q7 What is your current housing status?



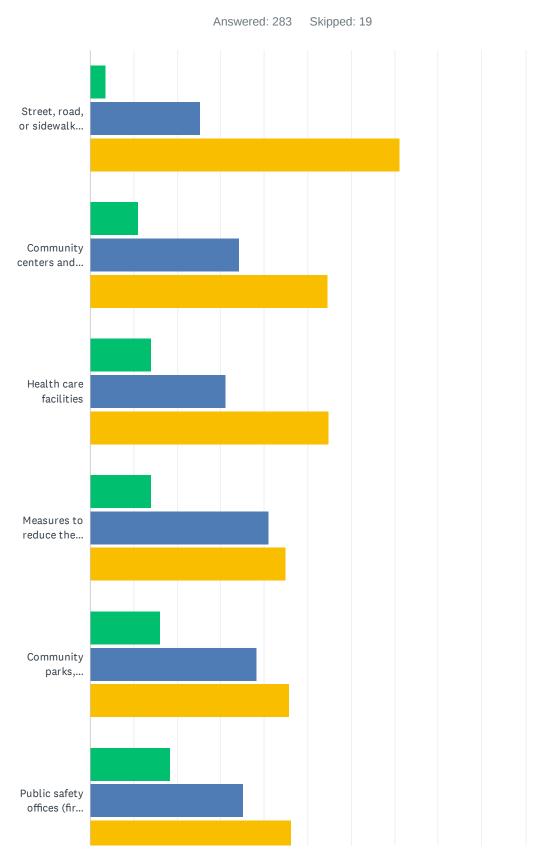
ANSWER CHOICES	RESPONSES
I own a home	62.21% 186
I rent a home/apartment	27.09% 81
I live in a hotel/motel	0.00% 0
I live with a relative	5.02% 15
I am homeless	1.67% 5
Other (please specify)	4.01% 12
TOTAL	299

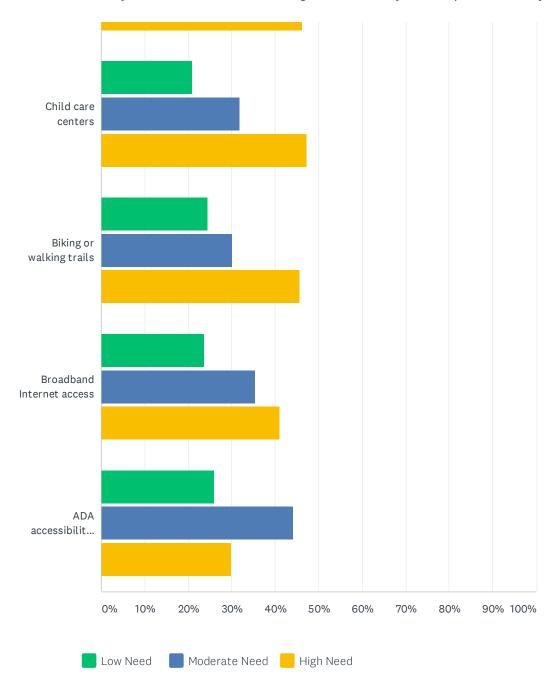
# Q8 Do you currently live in public housing or receive Section 8 rental assistance?



ANSWER CHOICES	RESPONSES	
Yes	1.02%	3
No	98.98%	292
TOTAL	2	295

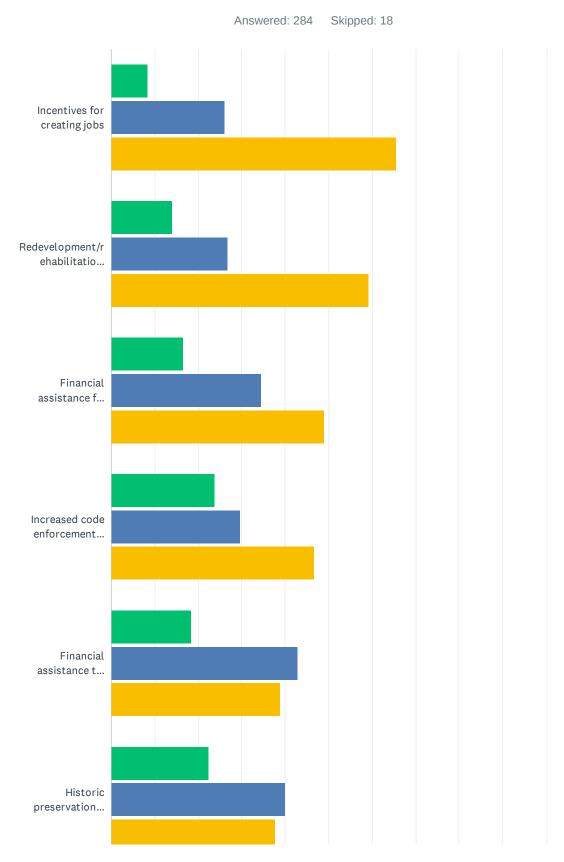
# Q9 Please rank the following Public Facility and Infrastructure Needs in the County of San Bernardino on a scale ranging from a low need to a high need.

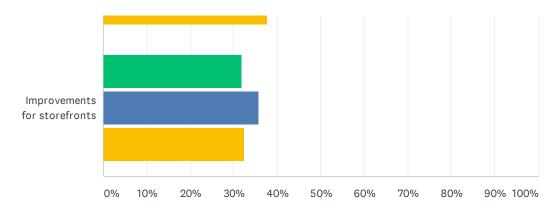




	LOW NEED	MODERATE NEED	HIGH NEED	TOTAL	WEIGHTED AVERAGE
Street, road, or sidewalk improvements	3.57% 10	25.36% 71	71.07% 199	280	2.67
Community centers and facilities (i.e. youth centers, senior centers)	11.07% 31	34.29% 96	54.64% 153	280	2.44
Health care facilities	13.98% 39	31.18% 87	54.84% 153	279	2.41
Measures to reduce the impact of natural disasters	14.03% 39	41.01% 114	44.96% 125	278	2.31
Community parks, recreational facilities, and cultural centers	16.07% 45	38.21% 107	45.71% 128	280	2.30
Public safety offices (fire, police, emergency management)	18.51% 52	35.23% 99	46.26% 130	281	2.28
Child care centers	20.83% 55	31.82% 84	47.35% 125	264	2.27
Biking or walking trails	24.37% 68	30.11% 84	45.52% 127	279	2.21
Broadband Internet access	23.57%	35.36% 99	41.07% 115	280	2.17
ADA accessibility improvements	25.91% 71	44.16% 121	29.93% 82	274	2.04

# Q10 Please rank the following Economic/Community Development Needs in the County of San Bernardino on a scale ranging from a low need to a high need.

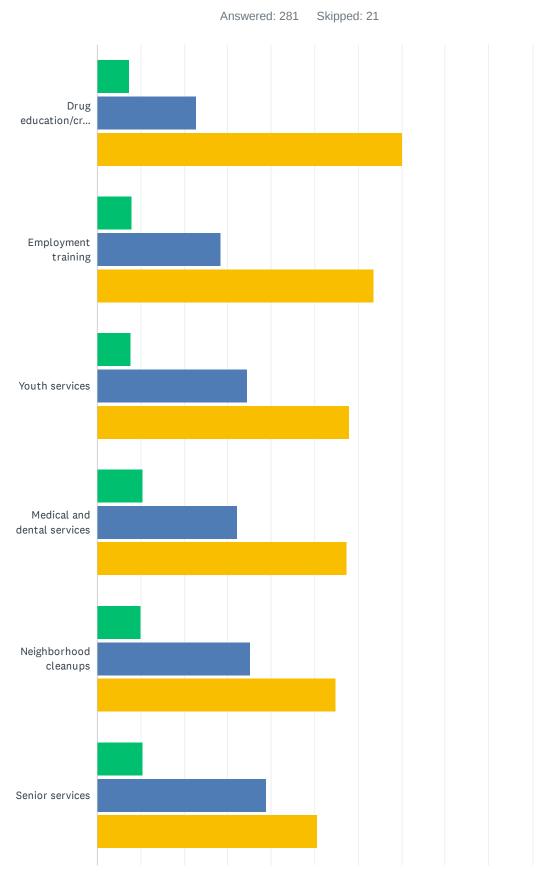


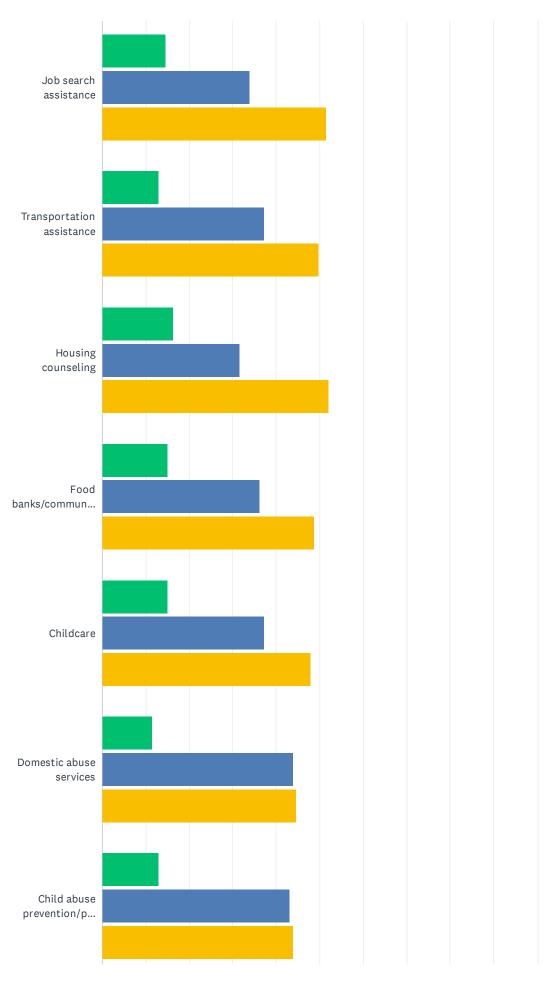


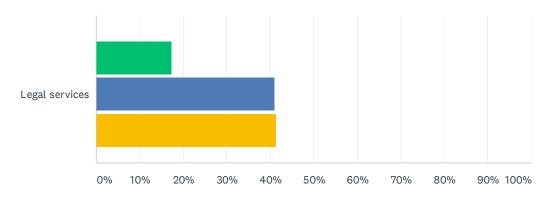
Low Need		Moderate Need		High Need
	-		$\overline{}$	0

	LOW NEED	MODERATE NEED	HIGH NEED	TOTAL	WEIGHTED AVERAGE	
Incentives for creating jobs	8.36% 23	26.18% 72	65.45% 180	275		2.57
Redevelopment/rehabilitation/demolition of blighted properties	13.93% 39	26.79% 75	59.29% 166	280		2.45
Financial assistance for community organizations	16.55% 46	34.53% 96	48.92% 136	278		2.32
Increased code enforcement efforts	23.83% 66	29.60% 82	46.57% 129	277		2.23
Financial assistance to entrepreneurs and small businesses	18.35% 51	42.81% 119	38.85% 108	278		2.21
Historic preservation efforts	22.42% 63	39.86% 112	37.72% 106	281		2.15
Improvements for storefronts	31.79% 89	35.71% 100	32.50% 91	280		2.01

# Q11 Please rank the following Public Service Needs in the County of San Bernardino on a scale ranging from a low need to a high need.



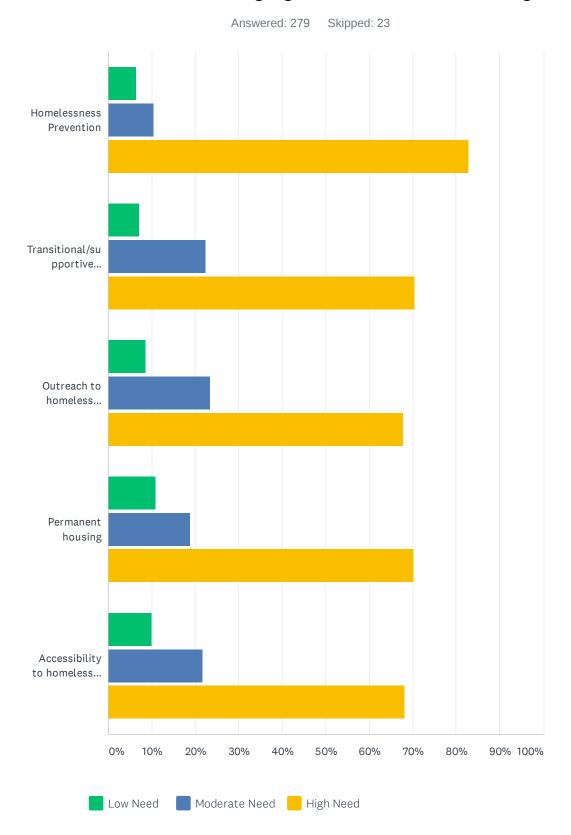




Low Need	Moderate Need	High Need

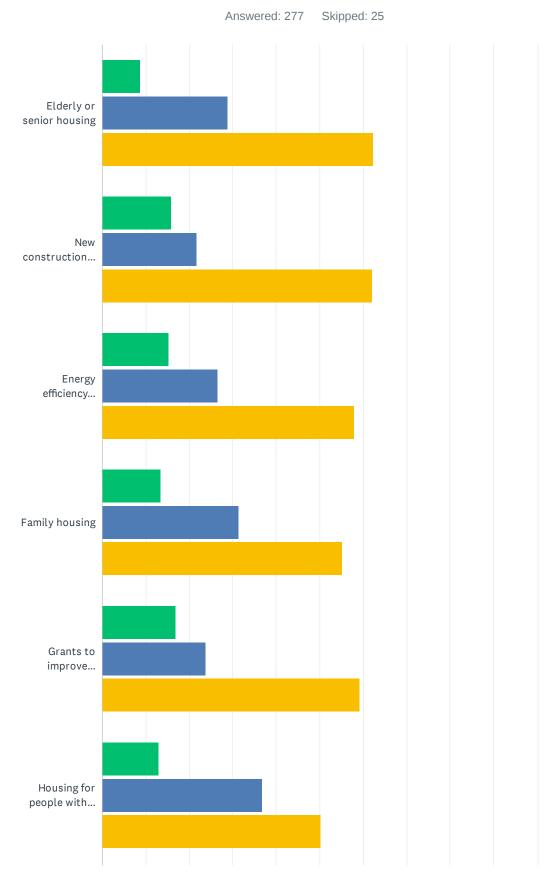
LOW NEED	MODERATE NEED	HIGH NEED	TOTAL	WEIGHTED AVERAGE
7.22% 20	22.74% 63	70.04% 194	277	2.63
8.00% 22	28.36% 78	63.64% 175	275	2.56
7.69% 21	34.43% 94	57.88% 158	273	2.50
10.47% 29	32.13% 89	57.40% 159	277	2.47
10.14% 28	35.14% 97	54.71% 151	276	2.45
10.47% 29	38.99% 108	50.54% 140	277	2.40
14.60% 40	33.94% 93	51.46% 141	274	2.37
13.00% 36	37.18% 103	49.82% 138	277	2.37
16.36% 45	31.64% 87	52.00% 143	275	2.36
15.16% 42	36.10% 100	48.74% 135	277	2.34
14.96% 41	37.23% 102	47.81% 131	274	2.33
11.51% 32	43.88% 122	44.60% 124	278	2.33
13.04% 36	43.12% 119	43.84% 121	276	2.31
17.45% 48	41.09% 113	41.45% 114	275	2.24
	7.22% 20 8.00% 22 7.69% 21 10.47% 29 10.14% 28 10.47% 29 14.60% 40 13.00% 36 16.36% 45 15.16% 42 14.96% 41 11.51% 32 13.04% 36 17.45%	7.22%       22.74%         20       63         8.00%       28.36%         22       78         7.69%       34.43%         21       94         10.47%       32.13%         29       89         10.14%       35.14%         28       97         10.47%       38.99%         29       108         14.60%       33.94%         40       93         13.00%       37.18%         36       103         16.36%       31.64%         45       87         15.16%       36.10%         42       100         14.96%       37.23%         41       102         11.51%       43.88%         32       122         13.04%       43.12%         36       119         17.45%       41.09%	7.22%       22.74%       70.04%         20       63       194         8.00%       28.36%       63.64%         22       78       175         7.69%       34.43%       57.88%         21       94       158         10.47%       32.13%       57.40%         29       89       159         10.14%       35.14%       54.71%         28       97       151         10.47%       38.99%       50.54%         29       108       140         14.60%       33.94%       51.46%         40       93       141         13.00%       37.18%       49.82%         36       103       138         16.36%       31.64%       52.00%         45       87       143         15.16%       36.10%       48.74%         42       100       135         14.96%       37.23%       47.81%         41       102       131         11.51%       43.88%       44.60%         32       122       124         13.04%       43.12%       43.84%         36       11	7.22%         22.74%         70.04%           20         63         194         277           8.00%         28.36%         63.64%         63.64%         22           7.69%         34.43%         57.88%         57.88%         21         94         158         273           10.47%         32.13%         57.40%         29         89         159         277           10.14%         35.14%         54.71%         26         29         151         276           10.47%         38.99%         50.54%         29         108         140         277           14.60%         33.94%         51.46%         277         36.46%         277         49.82%         278           13.00%         37.18%         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         279         49.82%         479         49.82%         479         479

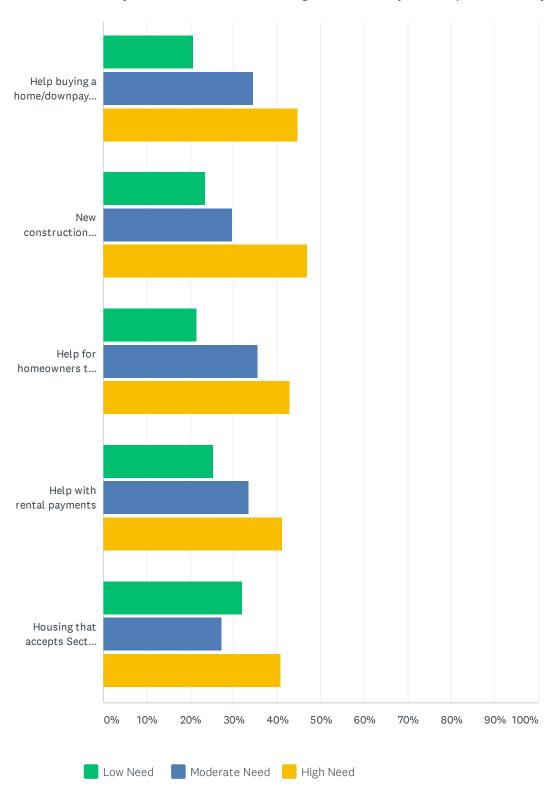
# Q12 Please rank the following Homeless Needs in the County of San Bernardino on a scale ranging from a low need to a high need.



	LOW NEED	MODERATE NEED	HIGH NEED	TOTAL	WEIGHTED AVERAGE
Homelessness Prevention	6.55%	10.55%	82.91%		
	18	29	228	275	2.76
Transitional/supportive housing programs	7.19%	22.30%	70.50%		
	20	62	196	278	2.63
Outreach to homeless persons	8.66%	23.47%	67.87%		
	24	65	188	277	2.59
Permanent housing	10.87%	18.84%	70.29%		
	30	52	194	276	2.59
Accessibility to homeless shelters	10.14%	21.74%	68.12%		
	28	60	188	276	2.58

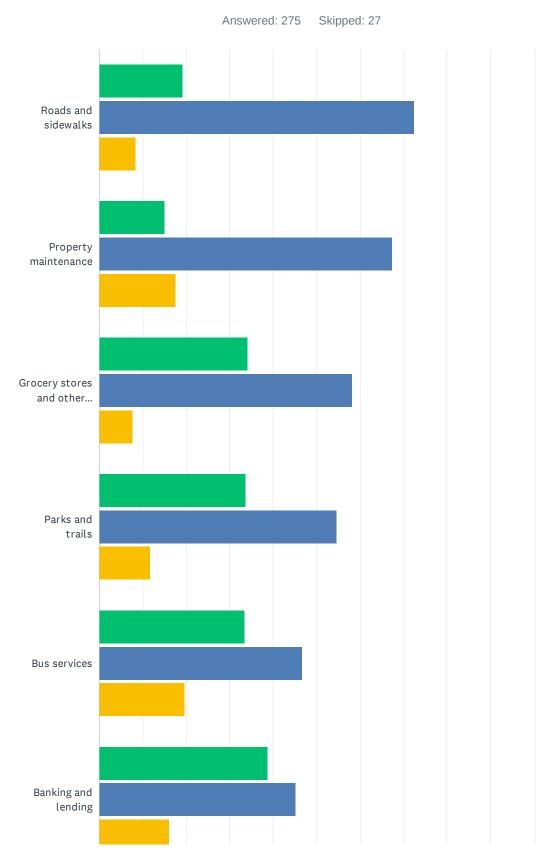
# Q13 Please rank the following Housing Needs in the County of San Bernardino on a scale ranging from a low need to a high need.



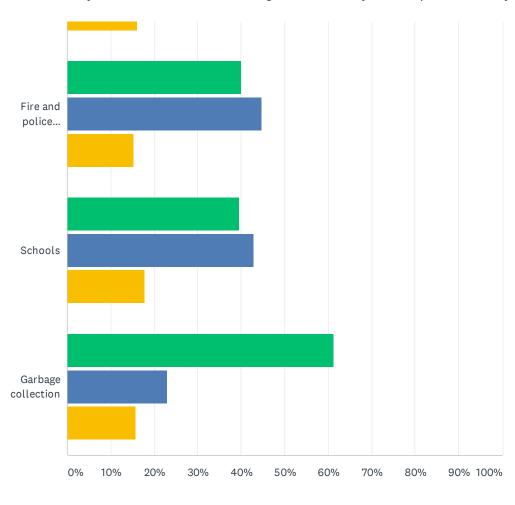


	LOW NEED	MODERATE NEED	HIGH NEED	TOTAL	WEIGHTED AVERAGE
Elderly or senior housing	8.76% 24	28.83% 79	62.41% 171	274	2.54
New construction of affordable rental units	16.00% 44	21.82% 60	62.18% 171	275	2.46
Energy efficiency improvements to current housing	15.33% 42	26.64% 73	58.03% 159	274	2.43
Family housing	13.33% 36	31.48% 85	55.19% 149	270	2.42
Grants to improve affordable rental housing/apartments	16.91% 46	23.90% 65	59.19% 161	272	2.42
Housing for people with disabilities	12.92% 35	36.90% 100	50.18% 136	271	2.37
Help buying a home/downpayment assistance	20.73% 57	34.55% 95	44.73% 123	275	2.24
New construction of housing for homeownership	23.47% 65	29.60% 82	46.93% 130	277	2.23
Help for homeowners to make housing improvements	21.45% 59	35.64% 98	42.91% 118	275	2.21
Help with rental payments	25.37% 69	33.46% 91	41.18% 112	272	2.16
Housing that accepts Section 8 vouchers	31.99% 87	27.21% 74	40.81% 111	272	2.09

### Q14 Thinking about community resources in the County of San Bernardino, please check whether you think each of the following are equally available and kept up in all neighborhoods.



2019 County of San Bernardino Housing & Community Development Survey



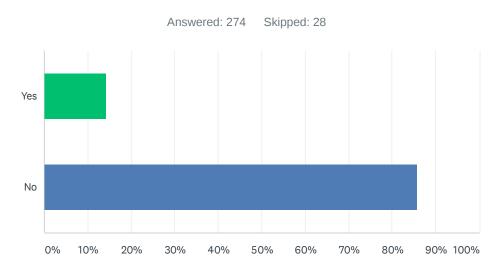
	EQUALLY PROVIDED	NOT EQUALLY PROVIDED	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Roads and sidewalks	19.27% 53	72.36% 199	8.36% 23	275	1.21
Property maintenance	15.07% 41	67.28% 183	17.65% 48	272	1.18
Grocery stores and other shopping	34.07% 93	58.24% 159	7.69% 21	273	1.37
Parks and trails	33.70% 92	54.58% 149	11.72% 32	273	1.38
Bus services	33.58% 92	46.72% 128	19.71% 54	274	1.42
Banking and lending	38.69% 106	45.26% 124	16.06% 44	274	1.46
Fire and police protection	40.00% 110	44.73% 123	15.27% 42	275	1.47
Schools	39.48% 107	42.80% 116	17.71% 48	271	1.48
Garbage collection	61.31% 168	22.99% 63	15.69% 43	274	1.73

Not Equally Provided

I Don't Know

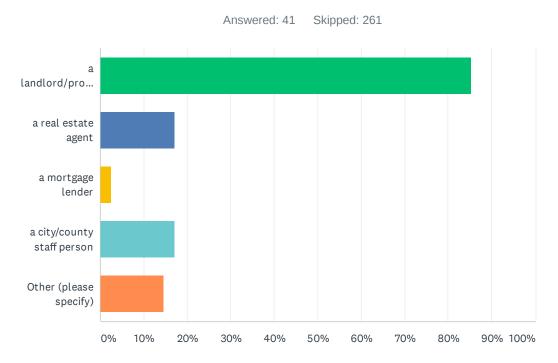
Equally Provided

Q15 As a resident of the County of San Bernardino, have you experienced housing discrimination?(For example, the following actions would represent housing discrimination if based on your race, color, national origin, religion, sex, familial status, or disability: refusal to rent or sell or negotiate the rental/sale of housing; falsely denying that housing is available for inspection, sale, or rental; setting different terms, conditions, or privileges for sale or rental of a dwelling; or providing different housing services or facilities.)



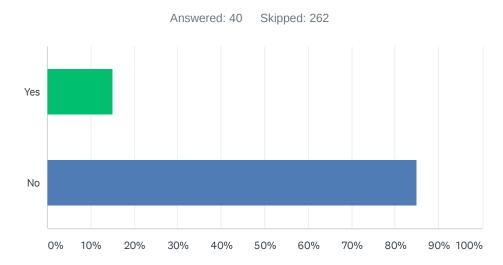
ANSWER CHOICES	RESPONSES	
Yes	14.23%	39
No	85.77%	235
TOTAL		274

### Q16 Who discriminated against you? (SELECT ALL THAT APPLY)



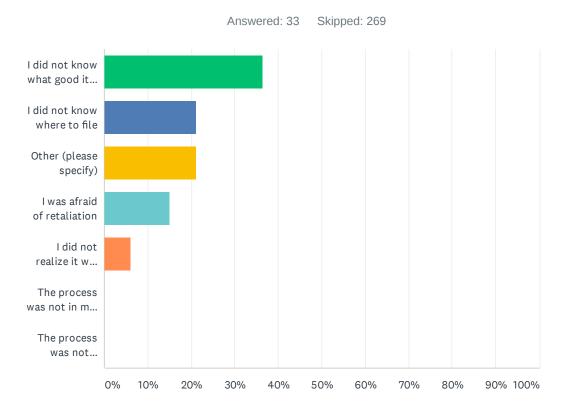
ANSWER CHOICES	RESPONSES	
a landlord/property manager	85.37%	35
a real estate agent	17.07%	7
a mortgage lender	2.44%	1
a city/county staff person	17.07%	7
Other (please specify)	14.63%	6
Total Respondents: 41		

# Q17 Did you file a report of that discrimination?



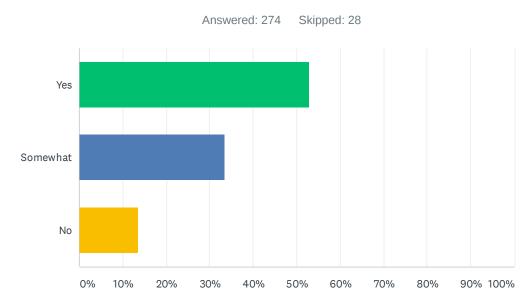
ANSWER CHOICES	RESPONSES	
Yes	15.00%	6
No	85.00%	34
TOTAL		40

### Q18 If you did not file a report, why didn't you file? (SELECT ONLY ONE)



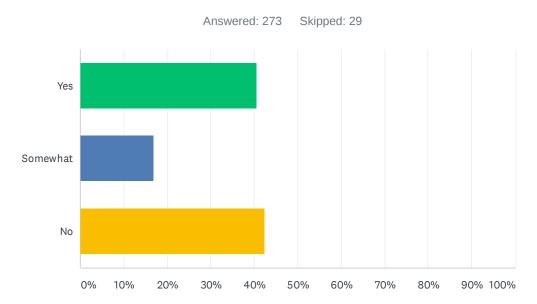
ANSWER CHOICES	RESPONSES	
I did not know what good it would do	36.36%	12
I did not know where to file	21.21%	7
Other (please specify)	21.21%	7
I was afraid of retaliation	15.15%	5
I did not realize it was against the law	6.06%	2
The process was not in my language	0.00%	0
The process was not accessible to me because of a disability	0.00%	0
TOTAL		33

### Q19 Do you understand your fair housing rights?



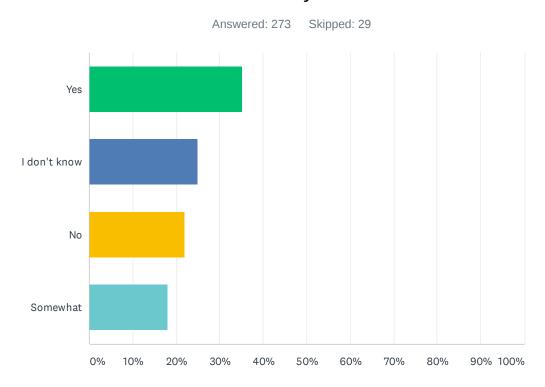
ANSWER CHOICES	RESPONSES
Yes	52.92% 145
Somewhat	33.58% 92
No	13.50% 37
TOTAL	274

# Q20 Do you know where to file a housing discrimination complaint?



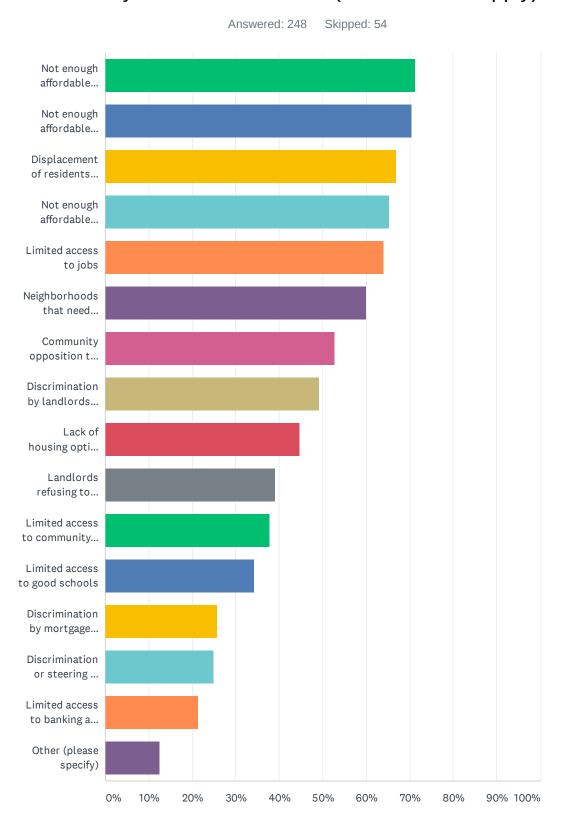
ANSWER CHOICES	RESPONSES	
Yes	40.66%	.11
Somewhat	16.85%	46
No	42.49% 1.	.16
TOTAL	2	273

# Q21 Do you believe housing discrimination is an issue in San Bernardino County?



ANSWER CHOICES	RESPONSES	
Yes	35.16%	96
I don't know	24.91%	68
No	21.98%	60
Somewhat	17.95%	49
TOTAL		273

# Q22 Do you think any of the following are barriers to Fair Housing in the County of San Bernardino? (Check all that apply)



ANSWER CHOICES	RESPONSES	
Not enough affordable housing for individuals	71.37%	177
Not enough affordable housing for families	70.56%	175
Displacement of residents due to rising housing costs	66.94%	166
Not enough affordable housing for seniors	65.32%	162
Limited access to jobs	64.11%	159
Neighborhoods that need revitalization and new investment	60.08%	149
Community opposition to affordable housing	52.82%	131
Discrimination by landlords or rental agents	49.19%	122
Lack of housing options for people with disabilities	44.76%	111
Landlords refusing to accept Section 8 vouchers	39.11%	97
Limited access to community resources for people with disabilities	37.90%	94
Limited access to good schools	34.27%	85
Discrimination by mortgage lenders	25.81%	64
Discrimination or steering by real estate agents	25.00%	62
Limited access to banking and financial services	21.37%	53
Other (please specify)	12.50%	31
Total Respondents: 248		

# Q23 Please use the box below to provide any additional information regarding local housing and community development needs.

Answered: 116 Skipped: 186

# APPENDIX III SAN BERNARDINO COUNTY, CA ZONING ANALYSIS MATRIX

Average Total Risk Score: 1.1

#### Key to Risk Scores:

- 1 = low risk the provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and/or protects affordable housing and fair housing choice.
- 2 = medium risk the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread.
- 3 = high risk the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice, or is an issue where the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

#### Source Documents:

Title 8 of the San Bernardino County Code, the **San Bernardino Development Code**, *available at* http://library.amlegal.com/nxt/gateway.dll/California/sanbernardinocounty\_ca/ Amended and updated through July 9, 2019

California Code, available at http://leginfo.legislature.ca.gov/faces/codes.xhtml

Issue	Conclusion	Risk Score	Citation / Comments
1a. Does the jurisdiction's definition of "family" have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive?	The County has a permissive definition of "family," defining family in terms of a "single housekeeping unit" rather than an arbitrary number of persons. A single housekeeping unit means that the occupants, whether related or unrelated, live together as a functionally equivalent traditional family, sharing joint use of and responsibilities for the household.	1	See Development Code Sec. 810.01.080 (d) (definitions).  "Family. A person or persons living together as a single housekeeping unit in a dwelling unit."  "Single Housekeeping Unit. The functional equivalent of a traditional family or one household, whose members are an interactive group of persons jointly occupying a single dwelling unit, including the joint use of and responsibility for common areas, and sharing

Issue	Conclusion	Risk Score	Citation / Comments
1b. Does the definition of "family" discriminate against or treat differently unrelated individuals with disabilities (or members of any other protected class)?	No. Supportive or group housing for persons with disabilities is regulated under other terms of the development code. (See Issues 2, 3, 4, and 5 below.)		household activities and responsibilities (e.g., meals, chores, household maintenance, expenses, etc.) and where, if the unit is rented, all adult residents have chosen to jointly occupy the entire premises of the dwelling unit, under a single written lease or rental agreement with joint use and responsibility for the premises, and the makeup of the household occupying the unit is determined by the residents of the unit rather than the landlord or property manager."
2a. Does the zoning code treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single family residential and multifamily residential uses? For example, is such housing only allowed in certain residential districts, must a special or conditional use permit be granted before siting such housing in certain residential districts, etc.?  2b. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services? Or is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?	As long as the housing for persons with disabilities otherwise meets the development code's definition of a "single housekeeping unit," such housing should be permitted in the same manner as other single-family housing regardless of the number of unrelated persons residing there.  For supportive housing for persons with disabilities that does not function as a "single housekeeping unit," the code defines such use as a "residential care facility" and applies different siting and development standards based on whether the home is for 6 or fewer residents, 7 or more residents, is licensed, or is unlicensed. State-licensed residential care facilities for 6 or fewer residents with disabilities are required by state law to be treated as a single housekeeping unit under and subject to the same land use and development standards, whether or not the residence actually functions as equivalent to the local jurisdiction's definition of "single housekeeping unit." Accordingly, under the County's code, licensed residential care facilities for 6 or fewer residents are only required to conform to the property development standards for the residential zoning district in which it is located like any other residents are permitted by right in the residential	1	See Sec. 84.23.010 et seq. (licensed residential care facilities) (amended 2014); 84.32.010 et seq. (small unlicensed residential care facility); 85.20.010 et seq. (unlicensed residential care facility permit); Sec. 810.01.200(dd) (residential care facility definition); Sec. 810.01.210(ii) (single housekeeping unit definition); 85.06.050 (CUP for projects that do not qualify for MUP).  Licensed residential care facilities for 7 or more persons (and not meeting the definition of "single housekeeping unit"), have additional development standards to meet related to perimeter walls, landscaping, parking, noise, etc. Unlicensed residential care facility permit applications require additional findings of compatibility and may require onsite inspection.

Issue	Conclusion	Risk Score	Citation / Comments
	districts; require a minor use permit in the CR, CG, CS, CH, IC, SD-RES, and SD-COM districts; and are otherwise not permitted in the other zoning districts. Licensed RCFs for 7 or more residents that do not function as a single housekeeping unit are subject to additional oversight, standards, and safety features. Licensed RCFs for 7 or more residents require a minor use permit in the RC, AG, CR, CG, CS, CH, IC, SD-RES, and SD-COM districts; a CUP in the RM and AV/RC, and AV/AG districts; and are not permitted in any other zoning district. Unlicensed RCFs of 6 or fewer residents require a residential care facility permit (RCP) in the residential districts and in the CG, CS, CH, IC, SD-RES, and SD-COM districts and are not permitted in any other commercial, industrial, or mixed-use districts. The Unlicensed Residential Care Facilities Permit procedure is intended to provide a less complex and more streamlined review than the review required for a Conditional Use Permit or Minor Use Permit. Unlicensed RCFs for 7 or more residents require a minor use permit in the RC, AG, CR, CG, CS, CH, IC, SD-RES, and SD-COM districts; a CUP in the RM, AV/RC, and AV/AG districts; and are not permitted otherwise. Operators of residential care facilities may also seek a reasonable accommodation for this use.		
3a. Do the jurisdiction's policies, regulations, and/or zoning ordinances provide a process for persons with disabilities to seek reasonable modifications or reasonable accommodations to zoning, land use, or other regulatory requirements?  3b. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to	Yes, in 2012 the County adopted a Reasonable Accommodation Ordinance outlining the formal procedure by which a person with a disability (or representative or housing provider of housing for persons with disabilities) may request a reasonable accommodation in the application of various land use, zoning, or building laws, rules, policies, practices and/or procedures of the County. The Planning Director has authority to render decisions on minor reasonable accommodation requests without requiring a public hearing or to refer the matter to the Zoning Administrator or to the Planning Commission, who shall render a	1	See Sec. 84.31.010 et seq.

Issue	Conclusion	Risk Score	Citation / Comments
zoning and land-use rules for applicants with disabilities? If so, is the public hearing process only required for applicants seeking housing for persons with disabilities or required for all applicants?	decision on the application in the same manner as it considers an appeal, i.e. through the public hearing process. A reasonable accommodation does not require approval of any variances but may be subject to conditions. The ordinance includes criteria for the County to consider in making its determination.		
4. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?	The state gives local governments discretion in preventing "overconcentration" of residential care facilities. The state may withhold a license for a new facility if there is less than 300 feet of separation from the proposed facility and an existing facility, but homes for foster children, residential care facilities for the elderly, transitional shelter care facilities, and temporary shelter care facilities are exempt from the overconcentration presumption.  However, that presumption of overconcentration may be overcome with approval from the local jurisdiction. The County's development code provides, "The separation of licensed residential care facilities shall be as provided by state law," suggesting additional approval would be needed to site a licensed facility within 300 feet of another facility. The Code further provides that "no more than two unlicensed residential care facilities serving 6 or fewer residents shall be located on the same block within a Single Residential (RS) Land Use Zoning District. Additional facilities may be sited within said block through the reasonable accommodation process. In no case shall the County require a facility to be sited more than 300 feet from a preexisting facility through the reasonable accommodation process." Spacing requirements for protected classes, like persons with disabilities, are generally inconsistent with the FHA unless the jurisdiction could make a showing that the ordinance was passed to protect a compelling governmental interest (e.g. overconcentration of supportive housing could adversely affect individuals with disabilities and would be inconsistent	1	See Sec. 84.32.030(b) (ordinance updated 2014).  CAL. HSC CODE § 1520.5 et seq.  (Overconcentration means residential facilities that are separated by a distance of 300 feet or less, as measured from any point upon the outside walls of the structures housing those facilities. Based on special local needs and conditions, the department may approve a separation distance of less than 300 feet with the approval of the city or county in which the proposed facility will be located.)  Federal case law goes both ways on minimum spacing requirements—some separation requirements have been upheld by the courts and some have been invalidated as too restrictive or on grounds that the jurisdiction failed to make a reasonable accommodation under the FHAA. How much accommodation is "reasonable" may depend on the individual facts of the case, the impact on both the residents seeking housing, and on the government and community. Because state and local law explicitly includes the justification of preventing overconcentration and because there is a reasonable accommodation process to rebut the presumption, the jurisdiction received

Issue	Conclusion	Risk Score	Citation / Comments
	with the goal of integrating persons with disabilities into the wider community) and that the spacing requirement is the least restrictive means of protecting that interest.		a 1 on this issue. However, it could still be open to a legal challenge depending on individual facts of a case.
5. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?	Residential substance abuse treatment facilities for six or fewer residents recovering from alcohol or drug addiction are required by state law to be treated as a "family" and permitted in single family residential zones. Unlicensed facilities are defined under the County's development code as a "sober living facility" and included in the use category for unlicensed residential care facilities for six or fewer persons. Such facilities are allowed in residential zones with a Residential Care Facility Permit. The development code provides that if the specific criteria for such facilities cannot be met or satisfied, the facility may request a "reasonable accommodation" under Sec. 84.31.	1	See Sec. 810.01.210(rr) (sober living facility definition); Sec. 84.32.010 et seq. (small unlicensed residential care facilities including sober homes).  See CAL. HSC § 11834.01 et seq. (local regulation of alcoholism recovery facilities).  "Sober Living Facility. An unlicensed Residential Care Facility with more than two residents who are not living together as a single housekeeping unit (see "Single housekeeping unit"), which is not licensed by the state and is being used as a drug and alcohol recovery facility for persons who are recovering from drug and/or alcohol addiction and in which all residents, except for a house manager, are considered disabled under state or federal law and are actively enrolled and participating in an alcohol and/or drug recovery program."
6. Does the jurisdiction's zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage, and/or low maximum building heights)?	While zoning and development standards put artificial pressures on the cost of housing, the County's development code is not overly restrictive and permits a variety of housing types at various densities. Greater flexibility may be permitted through the Planned Development Permit process which is applicable in many zoning districts for single family or mixed-residential developments. Single family dwellings require a minimum lot size of 7,200 sq. ft. in the RS residential zone, 2.5 acres in the RL zones, or 10,000 sq. ft. in the RM zone. In dense population areas, these minimums may be a barrier to the need for greater density and infill development, but that is	1	See Sec. 82.04 (residential land use zoning); 82.06 (institutional, special, and specific plan zoning); Table 82.6 (Minimum Area For Residential Land Use Zoning District Designation); Table 82.7 (Allowed Land Uses and Permit Requirements for Residential Land Use Zoning Districts); Table 82.8A, B, & C (Residential Land Use Zoning District Minimum Lot Size Valley Region, Mountain Region, Desert Region); Table 82.9A, B, & C (Residential Land Use Zoning District

Issue	Conclusion	Risk Score	Citation / Comments
	not currently seen as an issue in the County because of the surplus land available for single-family development. Single family dwellings also are permitted in the CR (rural commercial) zone and SD-RES (special district-residential) zone.		Development Standards Valley Region, Mountain Region, & Desert Region).
<ul><li>7a. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right?</li><li>7b. Do multi-family districts restrict development only to low-density housing types?</li></ul>	Attached or detached multi-family projects of 2-3 units are permitted by right in the RM and CR districts. Multi-family developments of 4-19 units also are permitted by right in the RM district. Multi-family developments of 20-49 units may be approved in the RM district with a MUP (minor use permit) and the CR (rural commercial) district with a CUP. Multi-family developments of 50+ units require a CUP (conditional use permit) in the RM district. Residential units as part of a mixed-use development are allowed with a Planned Development Permit (PD) in most of the commercial zoning districtsCR, CO, CG, CS, and CH on minimum 5 acre sites and in the SD (special district) zoning districts on a minimum 5 acre site area generally.  The development code provides that a variety of unit types is encouraged (i.e., efficiency, one-bedroom, two bedroom, etc.) to provide a range of options for owners or renters in different income, age, and family sizes.  There are, however, some factors that could limit density potential and increase development costs (and accordingly end costs for buyers and renters).  For instance, RM zoning designations apply to a minimum site area of 10 acres, which limits the use of rezoning to RM designation to add affordable density or infill development to desirable areas as the population in the County grows and shifts. The code also regulates the minimum unit size of multi-family dwelling units ranging from 450 sq. ft. for an efficiency unit to 1,200 sq. ft. for a	2	See Sec. 84.16 (multi-family residential development standards); Table 84.11 (Minimum Dwelling Unit Sizes in Multi-Family Development); 82.04 (residential land use zoning); 82.06 (institutional, special, and specific plan zoning); Table 82.6 (Minimum Area For Residential Land Use Zoning District Designation); Table 82.7 (Allowed Land Uses and Permit Requirements for Residential Land Use Zoning Districts); Table 82.8A, B, & C (Residential Land Use Zoning District Minimum Lot Size Valley Region, Mountain Region, Desert Region); Table 82.9A, B, & C (Residential Land Use Zoning District Development Standards Valley Region, Mountain Region, & Desert Region); Sec. 85.06 (Conditional Use Permit/Minor Use Permit).  Considerations like housing prices and rents, availability of land, market conditions, existing land-use patterns, the provision of public services and infrastructure, and other planning goals also have an impact on the quantity of multifamily and affordable housing. The Zoning Map was not reviewed to determine the scale of the residential areas actually allowing multi-family housing at these densities. Therefore, Issue No. 7 does not determine whether the zoning ordinance's density limitations actually allow for the development

Issue	Conclusion	Risk Score	Citation / Comments
	4 bedroom unit, rather than leaving this to market demands or as a matter of safety regulated by the building and occupancy codes. Also, the maximum height of residential buildings in the County is 60 ft. (approximately 4 stories) or less, which may limit density on the same building footprint. As populations increase and income demographics become more diverse, these standards may limit the potential for affordable, multifamily housing to meet demand.		of enough multifamily housing within the unincorporated County to meet the need or demand for it.  The Housing Element of the County's General Plan notes that there are numerous constraints to consider when evaluating land inventory suitable to actually accommodate multi-family housing. As of 2011, 3.5% of the county or 700 remaining square miles is vacant and zoned for residential development, however, much of that may be too far from the services and infrastructure (water/sewer) needed to support sizable amounts of development. For example, lack of water and sewer infrastructure reduced the amount of available RM-zoned land from 1,400 acres to 469 acres.
8. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?	Accessory dwelling units are generally allowed on any site that contains a proposed or an existing single-family dwelling subject to development criteria related to size, location, additional parking, site permits, etc.—specifically in the RC, AG, RL, RS, CR and SD-RES districts but not in the RM district. ADUs may be rented separately from the primary residence for a term longer than 30 days. Regulations regarding ADU's were amended in 2018 to comply with mandates from state law issued in late 2017. The primary effect of the new ADU regulations is that under state law, ADUs must be permitted by right wherever single dwellings are permitted, subject to meeting minimum standards. The purpose of the new ADU regulations is to reduce barriers to housing options and affordability.  Mobile home park/manufactured home land-lease communities are permitted with a CUP in the RL	1	See Sec. 84.01.060 (accessory dwelling unit ordinance) (amended 2018 by Ordinance No. 4341); Sec. 810.01.030 (definitions of "accessory dwelling" and "accessory dwelling unit); Sec. 84.14.010 et seq. (mobile home parks).  "Accessory Dwelling Unit. Attached or a detached residential dwelling unit, not considered to exceed the allowable density of the parcel, which provides complete independent living facilities for one or more persons with permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family dwelling is situated. An accessory dwelling unit includes an efficiency unit and a manufactured home."

Issue	Conclusion	Risk Score	Citation / Comments
	(minimum parcel 20 acres), RS (minimum parcel 10 acres), RM (minimum parcel 10 acres), CR, SD-RES, SD-COM districts.		See California Senate Bill No. 229, amending CA Government Code § 65852.2 (accessory dwelling units in residential zoning districts).
9a. Are the jurisdiction's design and construction requirements (as contained in the zoning ordinance or building code) congruent with the Fair Housing Amendments Act's accessibility standards for design and construction?  9b. Is there any provision for monitoring compliance?	The County has adopted and incorporated by reference the 2015 International Building Code, 2015 International Residential Code, and other International Codes with state amendments, also known as the 2016 California Building Code, the 2016 California Residential Code, etc. While the 2016 IBC edition is not one of the ten HUD-recognized safe harbors for compliance with the FHA's accessibility design and construction requirements, it is substantially similar to the 2006 IBC which HUD has recognized as a safe harbor for meeting the FHA's accessibility requirements. In addition, Chapter 11 of the 2616 IBC requires that buildings and facilities comply with the accessibility requirements of <i>ICC/ANSI A117.1 Accessible and Usable Buildings and Facilities</i> standard, which is a nationally recognized standard for making buildings accessible.  The 2015 edition is comparable to 2006's standards.  The County Building Official is charged with enforcing the standards of the state/IBC codes. In addition, the County created by ordinance, a Physically Disabled Access Appeals Board with authority to enforce the accessibility requirements of Title 24 of the California Code of Regulations for privately funded construction, and to consider appeals to actions taken by the Building Official relating to accommodations for the physically disabled.	1	See Code of Ordinances, Sec. 63.01 et seq.  Every three years the State of California adopts new and/or updated model codes. The California Building Standards Commission has established January 1, 2020 as the effective date for the implementation of the 2019 California Building Standards Code (aka, the CA Codes or Title 24), which is based on and incorporates the 2018 IBC.

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10. Does the zoning ordinance include an inclusionary zoning provision or provide any incentives for the development of affordable housing or housing for protected classes?	Yes, the County has adopted an Affordable Housing Incentives – Density Bonus Ordinance, in line with the State's mandate for local governments to implement its density bonus law. The ordinance provides for a density increase for projects of five or more units over the otherwise maximum allowable residential density under the applicable Land Use Plan designation and land use zoning district for housing developments that meet the eligibility requirements for low-income, very low-income, senior, moderate income, and other special needs categories. Developments that also include a land donation or onsite childcare facilities may also be eligible for a density bump and other incentives. The state and local rules regarding density bonuses use a sliding scale so that the greater the percentage of affordable units, the higher the density bonus (up to a maximum of 35%) and other development incentives and concessions, which may include reduction in site development standards, approval of compatible mixed-use zoning in conjunction with the housing project, and other incentives that result in identifiable and actual cost reductions to provide for affordable housing costs.	1	CAL. GOV. CODE § 65915 – 65918 (State's density bonus law).  The state statute has been amended many times since it was first adopted in 1976 to clarify the legislation, in response to legal and implementation challenges, and to add new provisions and standards. The County's ordinance, however, has not been updated or amended since 2009, although there have been changes to the state requirements since then. For instance, the term of affordability for rental units has gone up from 30 to 55 years under state law, but the County's ordinance has not been amended to reflect that important change. Other changes to the state law that are not yet reflected in the local ordinance include an update to the reduced parking requirements as a development incentive; a density bonus option for commercial developments that include affordable dwelling units; other housing categories that are eligible for a density bonus like low-income student housing, transitional housing for foster youth, housing for veterans, and housing for persons experiencing homelessness; and rules clarifying the application and processing requirements, among others. It is recommended that the County adopt updates to the ordinance consistent with the State's recent amendments.