



City of Rialto

2025-2029 CONSOLIDATED PLAN

2025-2026 ANNUAL ACTION PLAN

DRAFT – June 2025

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Rialto has prepared the 2025-2029 Consolidated Plan as a requirement to receive Federal Community Development Block Grant (CDBG) funds and HOME Investment Partnership Program (HOME) funds. The Consolidated Plan provides the U.S. Department of Housing and Urban Development (HUD) with a comprehensive assessment of the City's housing and community development needs and outlines the City's priorities, objectives, and strategies for the investment of CDBG and HOME funds to address these needs over the next five years, beginning July 1, 2025 and ending June 30, 2030.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives identified in this Consolidated Plan align with HUD's Community Planning and Development (CPD) Outcome Performance Measurement Framework, which classifies objectives in three (3) categories: decent housing, a suitable living environment, and economic opportunity.

Based on the Needs Assessment and Market Analysis, the Strategic Plan identifies four (4) high priority needs to be addressed over the course of the next five years through the implementation of activities aligned with four (4) Strategic Plan goals.

The high priority needs include:

- Improve public facilities and infrastructure
- Provide public services to help low-income to moderate-income residents succeed
- Preserve the supply of affordable housing
- Ensure equal access to housing opportunities

Consistent with HUD's national goals for the CDBG and HOME programs, the priority needs listed above will be addressed over the next five years through the implementation of CDBG and HOME funded activities. Each activity shall align with the following four measurable Strategic Plan goals:

- Community facilities and infrastructure improvements
- Public services for low-income residents
- Housing preservation
- Fair Housing services

3. Evaluation of past performance

The investment of HUD resources during the 2020-2024 program years were a catalyst for positive change in the community. Together with other Federal, State and local investments, HUD resources allowed the City and its partners to accomplish the following goals by year four (4) of the five (5) year Consolidated Plan cycle which includes fiscal year (FY) 2020-2021 through FY 2023-2024. Data from year five (5) FY 2024-2025 Consolidated Plan were not included in the preparation of this document as the cycle is ongoing at the time of preparation of this plan.

- Provide fair housing services to 1,396 residents
- Completion of the construction of public facilities activities for the Community Center ADA Improvement project (building wings: 200 & 300 – phases I & II of CDBG funding). Project was awarded a construction contract; which included the updating of the facilities wings 200 and 300. The codes include but are not limited to the Building Code and Americans with Disability Act (ADA) requirements.
- Completion of the construction of public infrastructure activity Bud Bender Park Field Fence Project.
- Completion of the construction of public infrastructure activity Community Center Basketball Resurfacing Project.
- Provide Housing Preservation in the form of Mobile Home Rehabilitation Program to 14 Households within the City.
- Provide Housing Preservation in the form of Home Sweet Home Program to 4 Households within the City (CalHome Funds).
- Provide Public Services to 865 Low-income residents in the City of Rialto.
- Ensure payments were made to the City's Section 108 loan repayment totaling \$1,038,458.57 *(No program income generated from these activities).*

While the City and local partners were able to successfully implement the activities listed above during the last four (4) years, there were insufficient resources to fully address the level of need identified in the last Consolidated Plan, especially in the area of affordable housing. The State of California's June 2011 passage of AB1X2, and subsequent court decisions and clarifying legislation, to eliminate Redevelopment Agencies—a substantial funding source for housing, community and economic development programs in California—significantly continues to curtail the City's ability to implement activities that benefit low- and moderate-income residents.

4. Summary of citizen participation process and consultation process

The development of the Consolidated Plan adheres to 24 CFR Part 91, which defines the citizen participation and consultation requirements. Chief among those requirements is the need to consult with the Continuum of Care (CoC) to address homelessness, Public Housing Authorities (PHA), business leaders, civic leaders and public or private agencies that address housing, health, social service, victim services, employment, or education needs of low-income individuals and families, homeless individuals and families, youth and/or other persons with special needs. Information supplied by these community stakeholders, together with the data supplied by HUD, resulted in a well-informed planning document

that reflects the housing, community and economic development needs and priorities for the City of Rialto over the next five (5) years.

In accordance with the City's adopted Citizen Participation Plan, the City facilitated citizen participation through surveys, community meetings, and public hearings. Efforts were made to encourage participation by low- and moderate-income persons, particularly those living in slum and blighted areas and in areas where HUD funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City also made efforts to encourage the participation of minorities and non-English speaking persons, as well as persons with disabilities through a series of announcements, public notices, and public review and comment periods. The consultation process included representatives of the CoC, PHA, and other specified groups who completed surveys, provided local data and assisted the City to ensure practical coordination of strategies to maximize impact and avoid duplication of effort.

5. Summary of public comments

A Public Hearing to discuss Rialto's housing and community development needs was held before City Council on February 25, 2025, at Rialto City Council Chambers, to discuss and receive comments on the housing and community development needs and strategies in conjunction with the City's 2025-2029 Consolidated Plan. No comments were received at this Public Hearing.

A Public Meeting to discuss applications received in response to the City's Notice of Funding Availability (NOFA) for 2025-2026 CDBG was held before the CDBG Ad-Hoc Committee on March 12, 2025 at Rialto City Council Chambers. All organizations who submitted an application for CDBG funding addressed the Ad-Hoc Committee to share information regarding their proposed programs. No other public comments were received.

A second Public Meeting was held on May 29, 2025 at Rialto City Council Chambers before the CDBG Ad-Hoc Committee, to deliberate on recommended funding allocations. No other public comments were received.

A second Public Hearing to receive comments on the draft 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan was held before the City of Rialto's City Council on June 24, 2025. The agenda item was considered and approved by the City Council. All comments were received and incorporated into this Consolidated Plan.

Refer to Summary of public comments located in Appendix B.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views received by the City in the development of the Consolidated Plan were accepted and taken into consideration in the development of the Consolidated Plan.

7. Summary

The City of Rialto's 2025-2029 Consolidated Plan is a reflection of the community needs identified through an examination of 2018-2022 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, and most importantly consultations with community citizens and stakeholders. The data obtained through these sources revealed the following four (4) high priority needs:

- Improve public facilities and infrastructure
- Provide public services to help low-income residents succeed
- Preserve the supply of affordable housing
- Ensure equal access to housing opportunities

This Consolidated Plan addresses the City's housing and community development needs through the investment of an anticipated \$6.0 million of CDBG funds, and approximately \$1.8 million in HOME entitlement funds over the five-year period of the Consolidated Plan. The investment of CDBG and HOME funds in eligible activities shall be guided principally by the four (4) goals of the Strategic Plan. Activities submitted for consideration in response to any solicitation or Notice of Funding Availability (NOFA) process must conform to one of the four (4) Strategic Plan strategies, and the associated action-oriented, measurable goals in order to receive consideration for CDBG or HOME funds.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	RIALTO	City Manager's Office
CDBG Administrator	RIALTO	Parks, Recreation, & Community Services Department
HOME Administrator	RIALTO	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Rialto – City Manager's Office, is the lead agency responsible for the administration of the CDBG and HOME programs. In the implementation of the 2025-2029 Consolidated Plan and each of the five (5) Annual Action Plans, the City Manager's Office shall be responsible for all grants planning, management, monitoring, and reporting duties necessary to comply with HUD regulations and City policy.

Consolidated Plan Public Contact Information

The primary contacts regarding this plan are:

- Tanya Williams, City Manager
- Cynthia Alvarado-Crawford, Director of Parks, Recreation, and Community Services
- Christina Taylor, Interim Director of Community Development

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Rialto consulted with representatives from multiple agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low- and moderate-income residents, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. To facilitate this consultation, the City solicited feedback through the following methods:

- Stakeholder surveys
- Individual stakeholder consultations
- Community meetings
- Public hearings
- Receipt of written comments

The input gathered from these consultation partners helped identify and establish the objectives and goals described in the Strategic Plan. Specific comments received from consultation partners are included as Appendix A.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City recognizes the importance of careful coordination and alignment among various service providers to maximize the effectiveness of their programs. As a result, during the development of this Consolidated Plan, the City consulted closely with organizations that provide assisted housing, health services and other community-focused agencies. Outreach efforts included surveys including specific questions associated with coordination, invitations to community meetings and follow-up in-person interviews where appropriate.

The City further recognizes the importance of continued coordination and alignment during the upcoming five (5) year planning period with these organizations and agencies. The City will work on strengthening relationships and alignment among these organizations in the implementation of the NOFA process for CDBG funds and through technical assistance provided to subrecipients of CDBG funds each year.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

San Bernardino County's homeless Continuum of Care (CoC), also known as the San Bernardino County Homeless Partnership (SBCHP), is comprised of a network of faith-based organizations, educational institutions, non-profit organizations, and private industry service providers who utilize several federal, state and local resources to provide services for homeless people. The region's municipalities, including the City of Rialto, also provide resources for services that assist the homeless and those at risk of becoming homeless. The non-profit and faith-based community plays a key role in the current CoC system. Hundreds of agencies throughout the County provide programs ranging from feeding the homeless on the street to creating permanent supportive housing opportunities. These services are available to homeless families with children, and single men and women. The non-profit and faith-based community also serves special needs populations, such as victims of domestic violence, veterans, the disabled and youth.

The CoC guides the development of homeless strategies and the implementation of programs to end homelessness throughout the region. The City provided a detailed questionnaire to the CoC to identify the CoC's perceived needs in the county and its objectives to address the needs of different homeless persons populations, specifically chronically homeless families and individuals, families with children, veterans, unaccompanied youth and persons at risk of homelessness. Following the delivery and response to this questionnaire, the City followed up with the CoC to clarify existing needs and objectives and understand opportunities for collaboration and coordination during the five-year planning process

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

In the development of the 2025-2029 Consolidated Plan, the City of Rialto consulted with 27 housing, social services, governmental and other community based organizations and entities involved in housing and community development in Rialto and throughout the region to obtain valuable information on the priority needs in Rialto and how CDBG, HOME, and other resources should be invested to provide decent affordable housing, a suitable living environment and economic opportunities for low- and moderate-income residents. The San Bernardino County Continuum of Care (CoC) was consulted directly in person, by telephone and email to discuss performance standards, outcomes, and policies and procedures for HMIS.

Table 3 provides a listing of the entities consulted as part of this planning process.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	A Place Along the Way
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
2	Agency/Group/Organization	Big Brothers Big Sisters of the Inland Empire
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Service
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
3	Agency/Group/Organization	Building Industry Association
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
4	Agency/Group/Organization	CA Emerging Technology Fund (CETF)
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Market Analysis Public Service
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
5	Agency/Group/Organization	CA Small Business Development Center (SBDC)
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
6	Agency/Group/Organization	California Apartment Association
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
7	Agency/Group/Organization	California Assembly
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	General Input
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
8	Agency/Group/Organization	CoC San Bernardino County Office of Homeless Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey

9	Agency/Group/Organization	Community Action Partnership of San Bernardino County
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
10	Agency/Group/Organization	Easterseals
	Agency/Group/Organization Type	Services – Disability
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
11	Agency/Group/Organization	Fair Housing Foundation
	Agency/Group/Organization Type	Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was contacted and provided input on fair housing issues, and landlord/tenant complaints
12	Agency/Group/Organization	Inland Fair Housing and Mediation Board
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
13	Agency/Group/Organization	Legal Aid Society of San Bernardino
	Agency/Group/Organization Type	Legal Services
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
14	Agency/Group/Organization	National Council of Negro Women – Inland Empire Section
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
15	Agency/Group/Organization	Rialto City Council
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
16	Agency/Group/Organization	Rialto City Manager's Office
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
17	Agency/Group/Organization	Rialto Community Compliance
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
18	Agency/Group/Organization	Rialto Community Development Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
19	Agency/Group/Organization	Rialto Family Health Services
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
20	Agency/Group/Organization	Rialto Parks, Recreation, and Community Services Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey

21	Agency/Group/Organization	Rialto Planning Commission
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
22	Agency/Group/Organization	Rialto Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
23	Agency/Group/Organization	Rialto Public Works Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
24	Agency/Group/Organization	Rialto Unified School District
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Education Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
25	Agency/Group/Organization	San Bernardino County Housing Authority
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
26	Agency/Group/Organization	Stronger Together Now IE
	Agency/Group/Organization Type	Services-community
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey
27	Agency/Group/Organization	Sunrise Church of California
	Agency/Group/Organization Type	Charitable Organization
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed/notification of Stakeholder Survey

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City attempts to maintain a current and comprehensive list of agencies, organizations and other stakeholders and invited representatives from each entity to participate in the planning process at multiple points in the planning process. If an agency did not attend meetings or participate in surveys, it was done so by the agency's choice.

If an agency or organization was not consulted and would like to be included in the City's list of stakeholders, the agency or organization may contact the City of Rialto – City Manager's Office.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	County of San Bernardino Department of Public Social Services - Homeless Programs Unit	The Homelessness Prevention Services goal of the Strategic Plan is consistent with the County of San Bernardino Homelessness Action Plan.
City of Rialto 2010 General Plan	City of Rialto – City Manager’s Office	The goals of the Strategic Plan are consistent with the Housing Element within the General Plan in respect to, affordable housing preservation and furthering fair housing choice.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

To enhance coordination among the CoC, public and assisted housing providers and private and governmental health, mental health and service agencies, the City invited each of these entities identified above to provide input on the needs of the community in the development of this Consolidated Plan. The City monitors CoC policy making to ensure that local efforts correspond to changes in the regional approach to addressing the needs of homeless and low-income people. Further, the City Manager’s Office works with subrecipients of CDBG funds to ensure a coordinated effort among service agencies in the region to address the needs of Rialto residents, including but not limited to chronically homeless individuals and families, families with children, unaccompanied youth, and persons who were recently homeless but now live in permanent housing. To promote economic opportunities for low-income residents, the City coordinates with subrecipient and social service agencies to ensure that where there are job opportunities for low-income people in connection with HUD-assisted projects, information is disseminated through appropriate channels consistent with the objectives of Section 3 of the Housing and Community Development Act of 1968.

In the development of the 2025-2029 Consolidated Plan, the City afforded the following other public entities with the opportunity to provide input on the Consolidated Plan and welcomes their input concerning the future implementation of projects to address the eight Strategic Plan goals:

- Community Action Partnership of San Bernardino County
- Housing Authority of the County of San Bernardino
- California State Assembly
- Rialto Unified School District
- San Bernardino County Office of Homeless Services
- San Bernardino County Department of Behavioral Health

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City established and followed a process for the development of this five-year Consolidated Plan that included broad participation from the community.

A survey was prepared and distributed to solicit resident input in the prioritization of needs related to the community. Surveys were available online and also made available at various public facilities.

A Public Hearing to discuss the housing and community development needs in the community was held on February 25, 2025. A Public Meeting to discuss applications received in response to the City's Notice of Funding Availability (NOFA) for 2025-2026 CDBG funds was held before the Ad-Hoc Committee on March 12, 2025. All organizations applying for CDBG funds addressed the Ad-Hoc Committee about their applications. The Ad-Hoc Committee reconvened on May 29, 2025, for a second Public Meeting to deliberate on recommended funding allocations. No other public comments were received.

A second Public Hearing to receive comments on the draft 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan was held before the City of Rialto's City Council on June 24, 2025. The agenda item was considered and approved by the City Council. The following comments were received:

Refer to Summary of public comments located in Appendix B.

The City was careful to ensure that all residents and others who were directly impacted by the programs and activities supported the Consolidated Plan programs.

The City followed the process established for citizen participation set forth in its Citizen Participation Plan. To promote greater public accessibility to program documents, the Citizen Participation Plan, Consolidated Plan, Action Plans, CAPERs, and Fair Housing Choice, are posted on the City website at:

<https://www.yourrialto.com>

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To ensure the efficient and effective use of resources, the City of Rialto, CA must first assess the community's needs. This section describes and analyzes various demographic and economic indicators to provide a foundation for grant management. By using data gathered from state, local, and federal sources, the City can identify needs based on broad trends in population, income, and household demographics. Primary data sources include the U.S. Census Bureau, HUD, and the Bureau of Labor Statistics. The data is analyzed more closely to explore how family and household dynamics, race, and housing problems are interconnected. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by Rialto residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and non-homeless special needs populations. Furthermore, non-housing development needs, such as public infrastructure and community development services, are also evaluated to guide resource allocation decisions.

Findings from stakeholder and community surveys reinforce these broader data trends, highlighting the most pressing concerns among residents. The surveys identified a strong need for increased affordable housing options, particularly for low-income households, seniors, and individuals with disabilities. Housing affordability and availability remain top concerns, with many respondents citing overcrowding, substandard housing conditions, and rising rental costs as significant barriers. Additionally, survey feedback pointed to gaps in public services, such as mental health resources, youth programs, and job training opportunities, emphasizing the need for expanded support systems to promote economic stability and community well-being. Public infrastructure improvements, including road and sidewalk repairs, stormwater management, and enhanced public transportation access, were also frequently cited as priorities.

Each issue is analyzed alongside economic and demographic indicators to determine if certain groups are disproportionately affected. By understanding the scale and prevalence of housing challenges within Rialto, the City can set evidence-based priorities for entitlement programs. This approach ensures that resources are directed toward the areas and populations that need them most, promoting more equitable outcomes across the community.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community are influenced by supply and demand, much like other aspects of the economy. However, the factors that affect housing are more complex than simply matching one home to one household. Population growth, household size, the availability of rental housing, income levels, and the condition of existing homes all play a role in shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Rialto is the lack of affordable housing. According to the 2018-2022 American Community Survey (ACS) 5-Year Estimates, approximately 10,511 households in the city are cost burdened, representing 40.1% of the population. Both renters and homeowners are similarly affected, with 5,281 rental households and 5,230 homeowner households paying more than 30% of their income on housing costs. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	100,009	103,873	3.9%
Households	24,316	26,708	9.8%
Median Income	\$49,428	\$80,750	63.4%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2008-2012-ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Residents

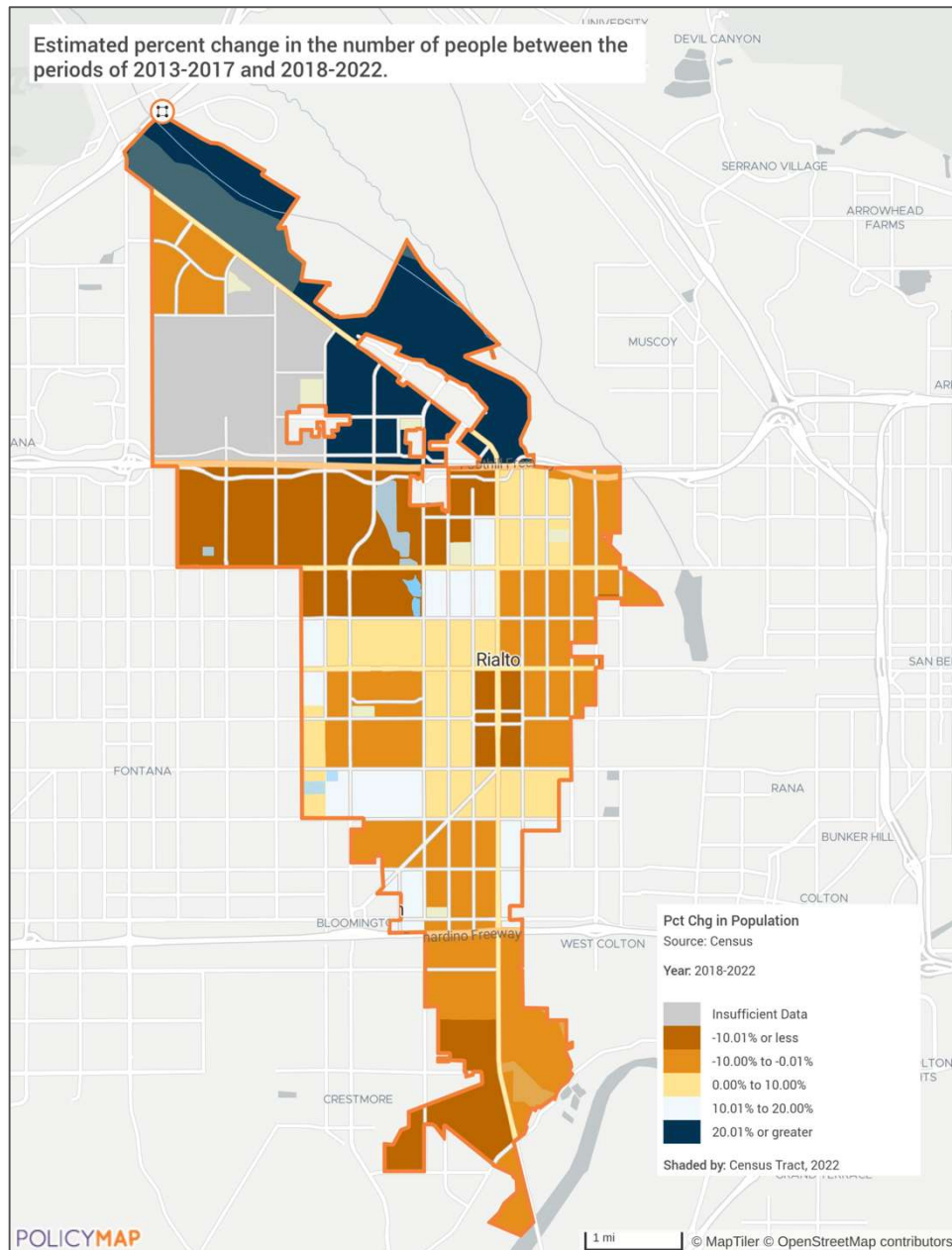
Since 2012, Rialto has experienced a modest population growth of approximately 3.9%. However, the number of households in the city has risen by about 9.8%, indicating a likely decrease in average household size. This trend may be attributed to demographic shifts, such as an increase in young adults or seniors living independently, or economic factors, including housing affordability and availability, which influence household composition and living arrangements.

Over the same period, Rialto's Median Household Income (MHI) grew by 63.4%. While this growth slightly outpaced inflation, the real impact on purchasing power remains modest. Based on the Bureau of Labor Statistics (BLS) inflation calculator, a household earning \$49,428 in 2012 would require \$61,308.91 in 2022 to maintain equivalent purchasing power. Rialto's actual MHI in 2022 indicates a purchasing power increase of approximately 31.7% since 2012, reflecting notable economic improvement despite inflationary pressures.

Change in Population from 2017-2022

Demo

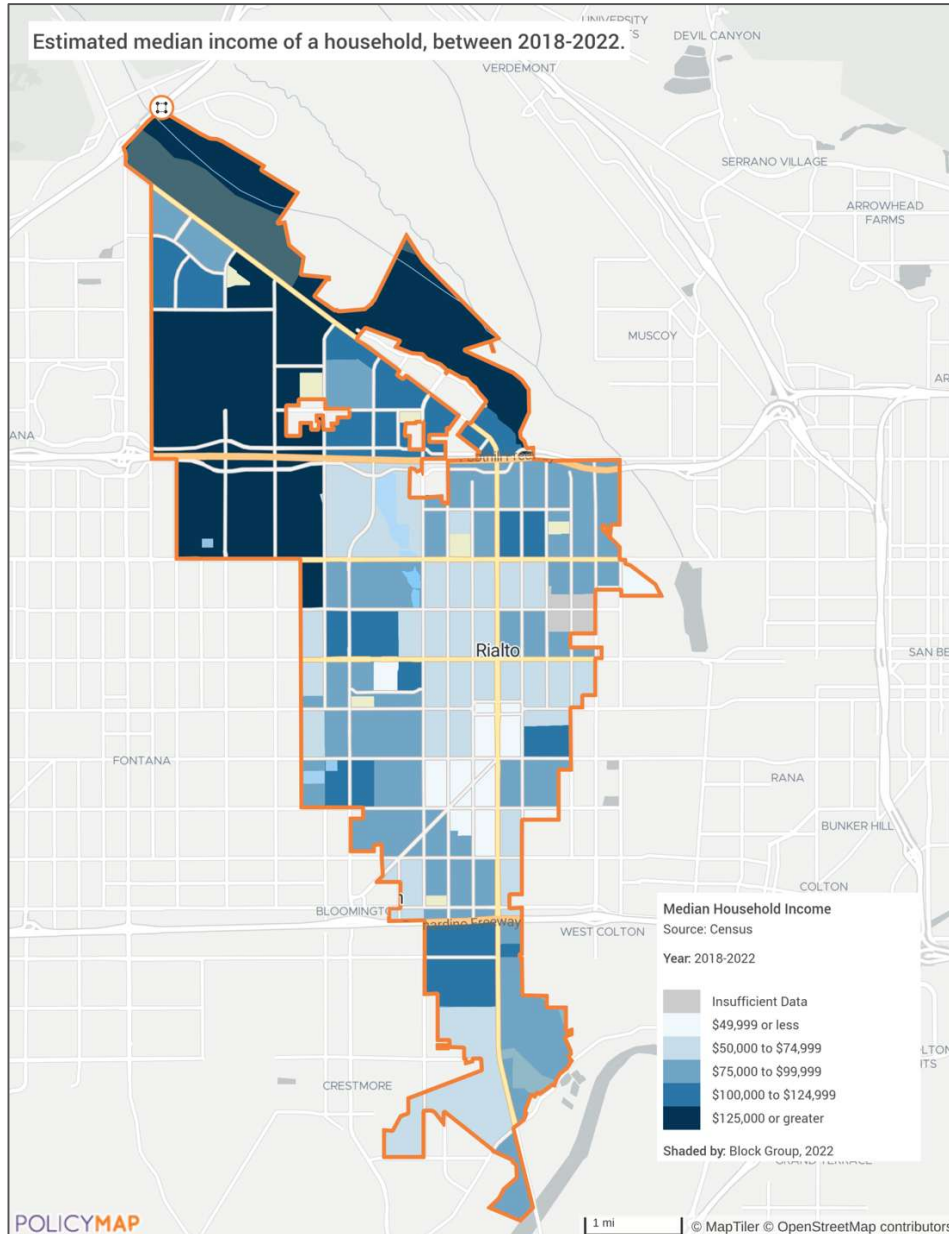
This map illustrates population changes in Rialto since 2017, highlighting significant demographic shifts across the city. Many areas have experienced population declines, with reductions often exceeding 10%. In contrast, the northernmost sections of Rialto have shown notable growth, with some areas reporting increases surpassing 20%. These trends reflect shifting population dynamics, suggesting changes in residential density and the evolving composition of communities throughout the city.



Change in Population from 2017-2022

Median Household Income

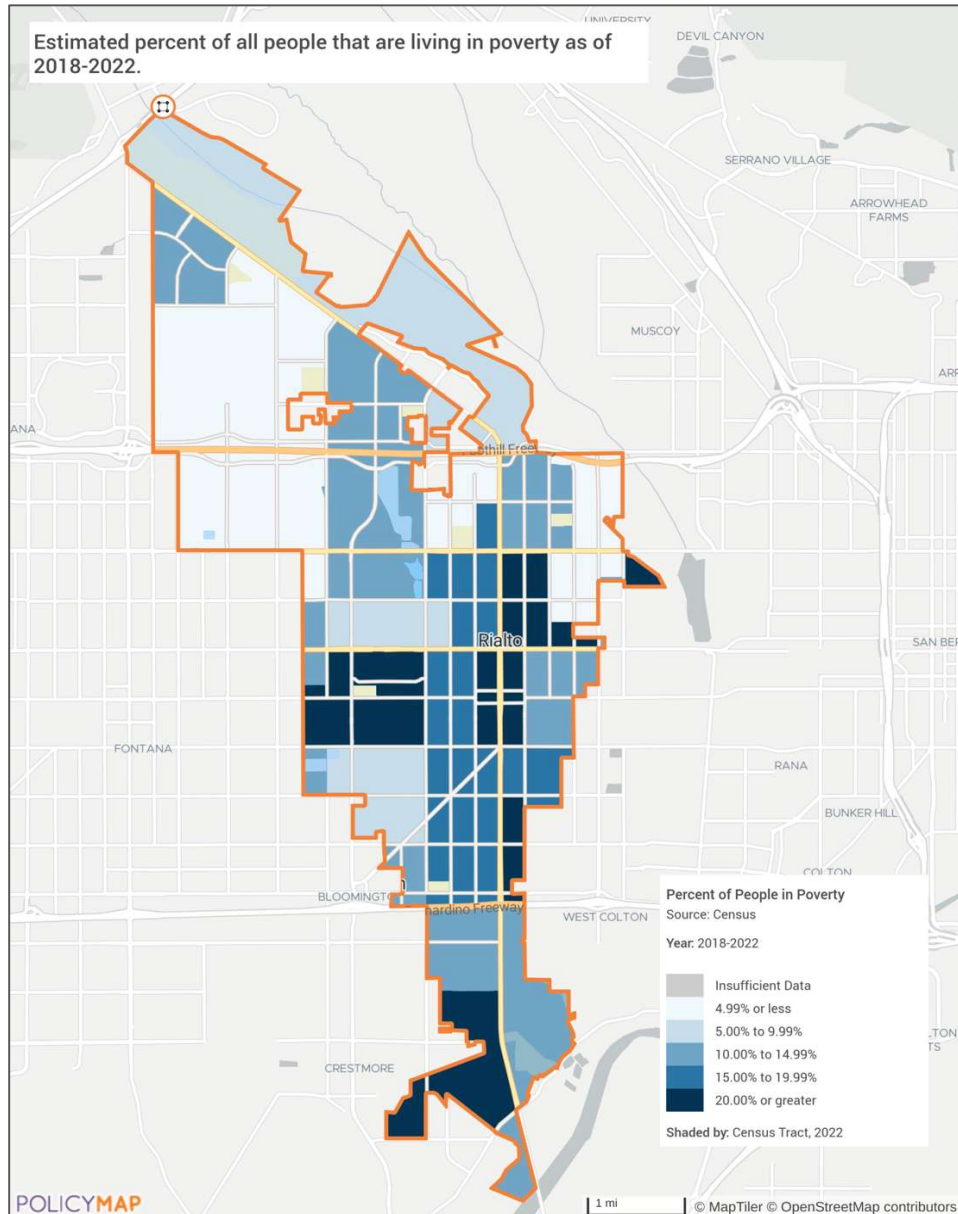
Rialto exhibits varied income levels across its geography. Median household incomes (MHI) below \$75,000 are prominent through the central and southern regions, with the city center showing the lowest MHI levels, where earnings fall below \$50,000. In contrast, the northern sections report higher median incomes, with some areas reaching over \$125,000.



Median Household Income

Poverty

The poverty map for Rialto reveals a pronounced concentration of poverty in the southern and central areas, where many census tracts report rates exceeding 10%, with some exceeding 20%. In contrast, the northern and eastern portions of the city have significantly lower poverty rates, with many areas reporting rates below 5%. This distribution underscores a clear socioeconomic divide, with elevated poverty levels near the city center that gradually decline toward the northern, eastern, and western parts of Rialto.



Poverty Rate

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,135	3,440	5,345	2,960	11,845
Small Family Households	1100	1360	2660	1270	6325
Large Family Households	490	920	1625	960	3275
Household contains at least one person 62-74 years of age	910	675	1030	510	3105
Household contains at least one person age 75 or older	545	600	535	300	730
Households with one or more children 6 years old or younger	775	1040	1834	765	2135

Table 7 - Total Households Table

Data Source: 2017-2021 CHAS

In the above table, data from HUD's 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) provides a detailed look at households in Rialto, using the HUD Area Median Family Income (HAMFI) as a baseline. This document will use the following income group definitions:

- **Extremely Low Income:** 0-30% HAMFI
- **Very Low Income:** 30-50% HAMFI
- **Low Income:** 50-80% HAMFI
- **Moderate Income:** 80-100% HAMFI
- **Above Moderate Income:** >100% HAMFI

According to 2017-2021 CHAS data, nearly 45% (11,920) of Rialto households earn less than 80% of the Area Median Income (AMI), categorizing them as low-income. Among these low-income households, approximately 43% are small households, while large households account for just 25.5%. Additionally, 36% of households below 80% AMI include at least one person aged 62 or older, and 30.6% of low-income households have one or more children under the age of six. These trends highlight the diverse housing and service needs across age and income groups, emphasizing the importance of targeted support for these populations in Rialto.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	30	4	40	84	0	15	25	4	44
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	145	115	105	25	390	0	30	90	45	165
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	300	445	405	165	1315	55	170	275	315	815
Housing cost burden greater than 50% of income (and none of the above problems)	1180	640	150	0	1970	720	710	430	75	1935
Housing cost burden greater than 30% of income (and none of the above problems)	135	420	1015	215	1785	180	315	1035	610	2140
Zero/negative Income (and none of the above problems)	140	0	0	0	140	80	0	0	0	80

Table 8 – Housing Problems Table

Data Source: 2017-2021 CHAS

Housing Needs Summary

A summary of housing issues in Rialto, based on 2017–2021 CHAS data, highlights critical challenges related to cost burden and overcrowding across income groups and tenure types (renter and homeowner). Among the 3,755 cost-burdened renter households, 94.3% earn below 80% HAMFI. Similarly, 4,075 homeowner households are cost-burdened, with 83.2% earning below 80% HAMFI.

Overcrowding is defined as living in spaces with more than 1.01 persons per room, further compounding the housing difficulties faced by low-income residents and also presents a significant challenge. Overcrowding affects approximately 1,705 renter households, of which 88.9% earn below 80% HAMFI. Additionally, 980 homeowner households live in overcrowded conditions, with 63.3% earning below 80% HAMFI.

Among the total cost-burdened households, 52.5% of renters and 47.5% of homeowners are classified as severely cost-burdened, with housing expenses exceeding 50% of their income. These figures underscore the disproportionate financial strain on low-income households, particularly renters, who also experience higher levels of overcrowding. Addressing these issues will require comprehensive and targeted strategies to improve housing affordability and alleviate overcrowded living conditions in Rialto.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1775	1650	1680	440	5545	950	1240	1850	1055	5095
Having none of four housing problems	110	150	710	610	1580	80	400	1105	850	2435
Household has negative income, but none of the other housing problems	140	0	0	0	140	80	0	0	0	80

Table 9 – Housing Problems 2

Data Source: 2017-2021 CHAS

Severe Housing Problems

Severe housing problems are widespread among low to moderate income households in Rialto. Among households earning between 0% and 100% of the Area Median Income (AMI), approximately 78.3% of the renter households and 68.0% of the homeowner households report at least one documented housing problem.

Housing problems among renter households are fairly evenly distributed across income levels: 33.7% of renters with issues earn below 30% HAMFI, 29% earn between 31% and 50% HAMFI, and 29.6% earn between 51% and 80% HAMFI. Among homeowners experiencing housing problems, approximately 20% earn below 30% HAMFI, 24% earn between 31% and 50% HAMFI, and 35.7% earn between 51% and 80% HAMFI.

Data from Tables 3 and 4 highlight cost burden as the most prevalent housing issue in Rialto, with many households struggling to afford housing expenses. These findings emphasize the critical need for targeted interventions to improve housing affordability and address the financial challenges faced by lower-income households in the city.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	45	390	770	1205	50	115	485	650
Large Related	0	250	330	580	0	95	380	475
Elderly	115	24	140	279	100	150	180	430
Other	10	20	25	55	30	0	70	100
Total need by income	170	684	1265	2119	180	360	1115	1655

Table 10 – Cost Burden > 30%

Data Source: 2017-2021 CHAS

Housing Cost-Burdened

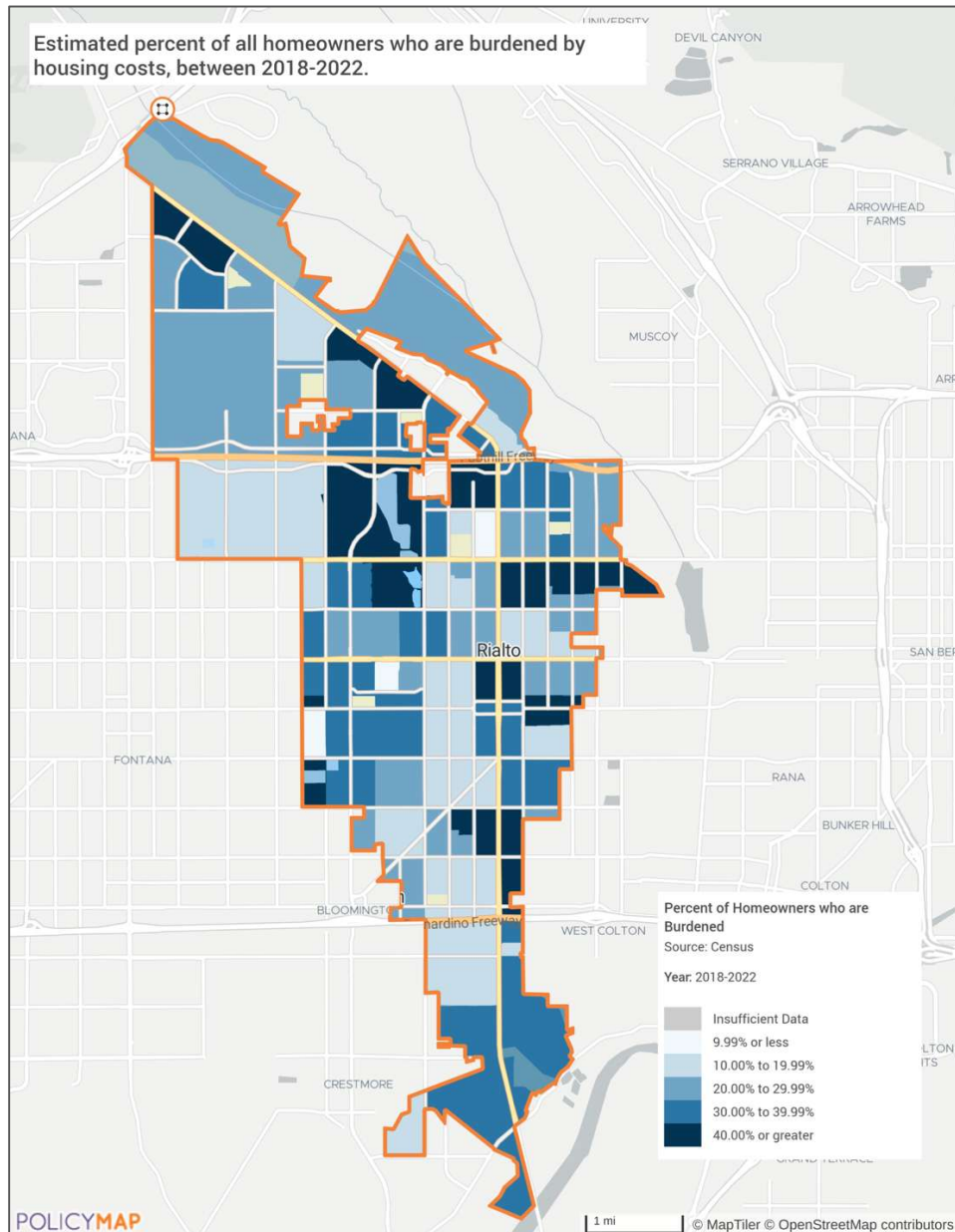
The above table provides a detailed analysis of cost-burdened households in Rialto within income ranges from 0% to 80% AMI, highlighting variations across household types. Among cost-burdened renter households, 56.9% are small households, while large households account for 27.4%. For cost burdened homeowners, approximately 39.3% are small households, and 28.7% are large households.

Elderly households also represent a significant portion of cost-burdened residents in Rialto. Among homeowners, 26% of elderly households experience cost burden, while 13.2% of cost burdened renters are elderly. These figures indicate that older residents, regardless of tenure type, face persistent financial pressures related to housing costs.

Geographic disparities in cost-burdened households are further illustrated using ACS data. Maps of Rialto show significant variation by block groups, with lower-income areas exhibiting a higher prevalence of cost-burdened households. Factors such as housing supply constraints and elevated median home values in certain areas contribute to these disparities, highlighting the need for affordable housing initiatives tailored to meet the needs of economically disadvantaged neighborhoods.

Homeowner Cost Burden

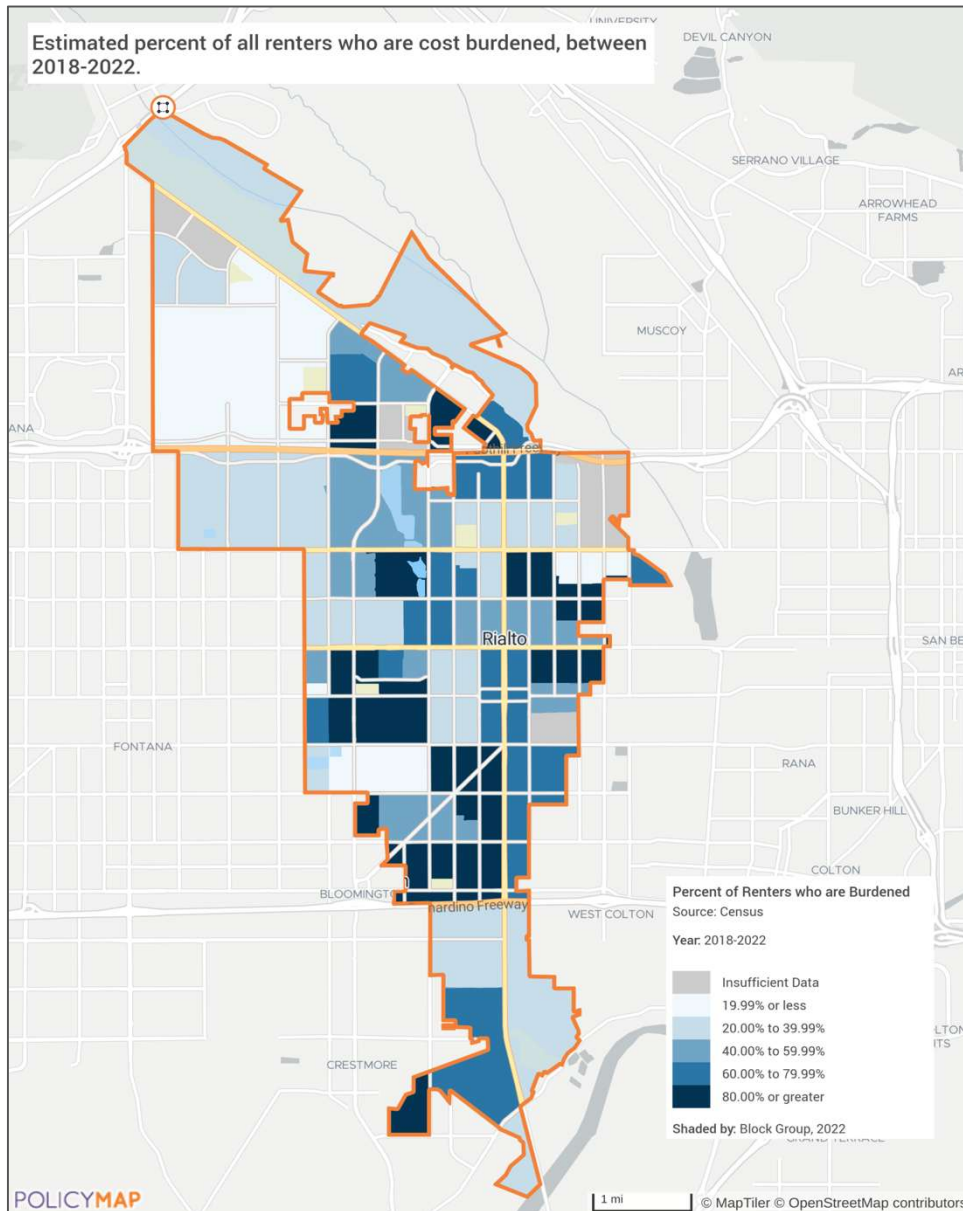
Cost-burdened homeowners in Rialto are spread across the city, with many census tracts reporting that over 20% of homeowner households face cost burdens, and some areas seeing rates exceed 40% for households spending more than 30% of their income on housing. Although a few areas have cost-burden rates below 10%, the widespread nature of affordability challenges highlights that housing cost burdens are a significant issue impacting homeowners throughout the city.



Cost Burden Owners

Cost Burdened Renters

Cost-burden rates among renters in Rialto are moderately to highly prevalent, with the central areas of the city being particularly affected. In most areas, over 20% of renters spend more than 30% of their income on housing, while central neighborhoods frequently see rates exceeding 60%, and some even surpass 80%. This pervasive cost burden underscores a critical affordability crisis for renters, highlighting the urgent need for targeted strategies to address housing challenges throughout Rialto.



Cost Burden Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	585	395	100	1080	360	240	235	835
Large Related	395	145	10	550	75	140	30	245
Elderly	435	185	10	630	285	340	85	710
Other	165	95	30	290	50	45	85	180
Total need by income	1580	820	150	2550	770	765	435	1970

Table 11 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

Severe Cost Burden

In Rialto, a substantial number of households are severely cost-burdened, spending over 50% of their income on housing and facing heightened risks of financial instability. Among renters with severe cost burdens, small, related households make up approximately 42.4%, while large households account for 21.6%. For homeowners, small, related households represent 42.4% of those severely cost-burdened, while large households comprise just 12.4%. Elderly households are particularly affected, with 36% of severely cost-burdened homeowners and 24.7% of renters being elderly.

Households with severe cost burdens are at a heightened risk of instability, where minor unexpected expenses—such as rising utility bills or medical costs—can significantly threaten their ability to maintain housing. This financial precarity increases the risk of displacement or homelessness for these residents, particularly those in low-income brackets.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	375	515	390	124	1404	10	135	260	190	595
Multiple, unrelated family households	75	55	115	65	310	45	70	125	170	410
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	450	570	505	189	1714	55	205	385	360	1005

Table 12 – Crowding Information – 1/2

Data Source: 2017-2021 CHAS

Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding in Rialto varies significantly by housing tenure. Renters account for the majority of overcrowded households, with 1,714 cases compared to 1,005 among homeowners. This issue disproportionately affects lower-income households, with nearly 89% of overcrowded renter households and 64.2% of overcrowded homeowner households earning below 80% AMI, classifying them as low-income.

These findings underscore the significant impact of overcrowding on Rialto's low-income households, particularly renters, who are more affected by both space and affordability constraints. Addressing this issue would improve living conditions for affected residents, enhance their quality of life, and reduce the stress associated with overcrowded housing. Alleviating overcrowding could lead to stronger community stability, better health outcomes for residents, and a more equitable distribution of housing resources, fostering long-term economic and social benefits.

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	560	715	885	2160	215	325	949	1489

Table 13 – Crowding Information – 2/2

Data Source Comments: 2017-2021 CHAS

The data on households with children in Rialto reveals a clear trend: as household income increases, the prevalence of children also rises, even within low-income groups. Among renter households with children, 25.9% have incomes between 0% and 30% HAMFI, while 40.9% fall within the 50% to 80% HAMFI range. A similar trend is evident among low-income homeowner households. Of the 1,489 low-income homeowner households with children, 14.4% earn between 0% and 30% HAMFI, while 63.7% are in the 50% to 80% HAMFI bracket.

Describe the number and type of single person households in need of housing assistance.

Single-person households in Rialto face significant housing instability risks due to lower income levels and limited resources. According to 2018–2022 ACS data, the median income for single-person households is \$26,338, less than half the \$80,313 median income for two-person households. These households also face transportation challenges, as they are less likely to own a vehicle, which complicates commuting and access to essential services.

Single-person households are more prevalent among homeowners, with 1,952 single-person homeowner households compared to 1,598 renter households. Cost Burden data from Tables 3 and 4 indicates that around 46% of small households are cost-burdened, suggesting that approximately 1,633 single-person households may need housing assistance. These findings underscore the vulnerabilities of single-person households in Rialto, particularly regarding housing affordability and transportation access, highlighting the need for targeted support to address their unique challenges.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

According to 2018-2022 ACS, 9,233 residents in Rialto—approximately 8.9% of the population—report having a disability, with prevalence increasing significantly with age. Among residents aged 65 and older, nearly 36% experience some form of disability, emphasizing the importance of housing that accommodates physical and cognitive limitations to promote safe and independent living.

Ambulatory difficulty, defined as “having serious difficulty walking or climbing stairs,” is the most commonly reported disability, affecting nearly 4,900 residents. These individuals may benefit from accessibility features such as ground-level units, ramps, and other mobility-friendly modifications.

The second most common disability is cognitive difficulty, described as “difficulty remembering, concentrating, or making decisions due to a physical, mental, or emotional problem.” Addressing the needs of individuals with cognitive impairments often requires tailored solutions, such as in-home support services, counseling, and placement in supportive housing communities. Recognizing and addressing these varied needs is essential for developing inclusive housing strategies that ensure all Rialto residents have access to safe and supportive living environments.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Accurate crime statistics for incidents like family violence, intimate partner violence, and sexual assault are challenging to collect due to significant underreporting. Many survivors refrain from reporting due to fears of retaliation, concerns about child custody, or limited economic and housing resources, highlighting the importance of accessible resources for safety and stability.

According to California’s OpenJustice database, the Rialto Police Department received 214 domestic violence calls in 2023, with 83 involving weapons. This represents a 30% decrease from 2022, which recorded 304 domestic violence calls. In 2023, Rialto reported 575 violent crimes, including 106 sexual crimes. These included 53 incidents of rape, 45 incidents of rape (other), and 8 incidents of attempted rape. This reflects a decline from 2022, which reported 122 sexual crimes.

The U.S. Department of Justice estimates that only 42% of violent victimizations are reported to law enforcement. Applying this estimate to Rialto’s 2023 data suggests that approximately 252 sexual offenses may have occurred. These figures emphasize the critical need for robust housing and support services to assist survivors in achieving safety, stability, and recovery.

What are the most common housing problems?

Rialto faces significant housing challenges, including cost burdens, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden remains a critical issue, particularly among lower-income households, many of whom spend over 30% of their income on housing, with a

substantial portion allocating more than half. This underscores the urgent need for affordable housing to reduce financial strain. Overcrowding is another prevalent issue, primarily affecting lower-income renters due to the limited availability of affordable, family-sized units.

According to 2018-2022 ACS data, Rialto had only 1,030 vacant housing units. Homeownership opportunities are particularly constrained, with just 0.3% of vacant homeowner properties compared to 1.2% of vacant rental properties. This scarcity contributes to overcrowding and housing instability, disproportionately affecting single-person households, elderly residents, and lower-income families, who often struggle to secure stable housing and access essential services.

The city's aging housing stock presents additional challenges. HUD guidelines highlight lead-based paint hazards (LBPHs) as a significant risk in homes built before 1978. In Rialto, 12,596 housing units were constructed before 1980, with 984 predating 1950. These older units, along with other potential environmental hazards like asbestos, require ongoing safety updates. Rialto leverages HOME funds to support housing redevelopment and mandates that developer partners address and mitigate these hazards to ensure safer living conditions for residents.

Are any populations/household types more affected than others by these problems?

Rialto faces numerous housing challenges, including severe cost burdens, low vacancy rates, overcrowding, aging housing stock, and widespread housing instability. Cost burdens are particularly acute among lower-income households, with many spending over 30%—and in some cases, more than 50%—of their income on housing. This indicates a critical need for affordable housing solutions to alleviate financial pressures on these households. Overcrowding, largely resulting from a shortage of affordable family-sized units, is prevalent among lower-income renters.

Certain populations are disproportionately affected. Residents with disabilities face both financial challenges and accessibility limitations, further restricting their housing options. Additionally, individuals and families with histories of homelessness encounter significant instability and are at increased risk of residing in unsafe or inadequate housing conditions.

Housing issues in Rialto also reveal disparities among racial and ethnic groups, with some experiencing higher rates of cost burden, overcrowding, and substandard living conditions. A detailed analysis of these disparities by race, ethnicity, and income is provided in sections NA-15 through NA-30.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

HUD defines extremely low-income households as those earning 0-30% AMI and classifies households spending over 50% of their income on housing as severely cost-burdened. According to 2017-2021 CHAS data from the Housing Needs Summary Tables, Rialto's extremely low-income households, particularly

families with children, face critical affordable housing shortages. Approximately 720 extremely low-income homeowner households and 1,180 renter households in Rialto are severely cost-burdened, spending more than half of their income on housing. These 1,900 households are at high risk of housing instability and potential homelessness.

The data also reveals that Rialto has 775 extremely low-income households with children, most of whom are renters. These families face severe housing challenges, emphasizing the urgent need for targeted interventions to stabilize housing for the city's most vulnerable residents. Addressing these affordability issues is essential to prevent housing instability and provide long-term security for low-income families and households in Rialto.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Rialto uses the populations that are severely cost burdened and extremely low-income (0-30 AMI) as estimates for at-risk populations. As previously stated, 1,900 households fall into this category.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Rialto, several housing characteristics contribute to instability and an increased risk of homelessness. The city's high percentage of older housing stock often requires expensive repairs and updates to meet safety standards, leaving many properties vulnerable to deferred maintenance or structural issues that may render them uninhabitable. Low-income tenants are particularly at risk of displacement if they cannot afford the necessary repairs. Furthermore, inadequate maintenance and lack of essential repairs—such as plumbing, heating, and electrical work—can lead to health hazards, often forcing residents to vacate or face eviction, especially when they lack resources to address or contest substandard conditions.

The limited housing availability, with only 3.7% of units vacant, coupled with the shortage of affordable options—as evidenced by the high prevalence of cost-burdened households—exacerbates these challenges, underscoring the need for affordable and stable housing solutions in Rialto.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Understanding community needs requires identifying whether any racial or ethnic groups face greater housing challenges. This section analyzes housing problems across racial and ethnic groups within each income category. Using HUD guidelines, a disproportionately greater need is identified when a group experiences housing problems at least 10 percentage points higher than the city's average. This analysis highlights whether certain groups in Rialto are more significantly affected by housing issues.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2725	410	0
White	390	85	0
Black / African American	635	75	0
Asian	95	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1560	250	0

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2890	550	0
White	340	150	0
Black / African American	445	60	0
Asian	55	20	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1965	310	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI**Data Source:** 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3530	1815	0
White	185	335	0
Black / African American	490	235	0
Asian	15	19	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	2780	1195	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1495	1460	0
White	135	180	0
Black / African American	195	170	0
Asian	50	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	1095	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI**Data Source:** 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 86.9%. No racial or ethnic groups have a disproportionately greater need.

Very Low Income: In this income group, 84.0% of households report a housing problem. American Indian and Alaska Native households in this income range have a disproportionately greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 66.0%. American Indian and Alaska Native households in this income range have a disproportionately greater need.

Moderate Income: In this income group, 50.6% of households report a housing problem. Asian households in this income range have a disproportionately greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares severe housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences severe housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Rialto are more affected by these housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2405	730	0
White	315	165	0
Black / African American	605	105	0
Asian	55	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1395	420	0

Table 18 – Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2155	1285	0
White	210	280	0
Black / African American	340	165	0
Asian	55	20	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1515	765	0

Table 19 – Severe Housing Problems 30 - 50% AMI**Data Source:** 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1485	3865	0
White	85	440	0
Black / African American	125	595	0
Asian	0	39	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	1275	2700	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	670	2290	0
White	45	270	0
Black / African American	20	350	0
Asian	4	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	1605	0

Table 21 – Severe Housing Problems 80 - 100% AMI**Data Source:** 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 76.7%. No racial or ethnic households have a disproportionately greater need.

Very Low Income: In this income group, 62.6% of households report a severe housing problem. Asian and American Indian, Alaska Native households in this income range have a disproportionately greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 27.8%. No racial or ethnic households have a disproportionately greater need.

Moderate Income: In this income group, 22.6% of households report a severe housing problem. None of these groups have a disproportionately greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing cost burden at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Rialto are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16190	5645	4665	215
White	2475	530	580	55
Black / African American	2240	900	1035	50
Asian	340	145	100	0
American Indian, Alaska Native	0	25	15	0
Pacific Islander	0	0	0	0
Hispanic	10945	3955	2885	110

Table 22 – Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 21.1%. American Indian and Alaska Native households have a disproportionately greater need.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 17.5%. American Indian and Alaska Native households have a disproportionately greater need.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Throughout the City of Rialto there were several groups that have a disproportionately greater need and are summarized below. American Indian and Alaska Native households experience housing problems and severe housing problems at several income levels. Very low-income Asian households report disproportionately greater housing problems and severe housing problems, but the population is very small compared to other groups.

Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: American Indian and Alaska Native households
- Low Income: American Indian and Alaska Native households
- Moderate Income: Asian households

Severe Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Asian, American Indian, and Alaska Native households
- Low Income: No racial or ethnic groups
- Moderate Income: No racial or ethnic groups

Housing Cost Burden

- Cost Burden: American Indian and Alaska Native households
- Severe Cost Burden: American Indian and Alaska Native households

If they have needs not identified above, what are those needs?

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing in Rialto aims to provide safe and affordable rental housing for eligible low- and moderate-income families, seniors, and individuals with disabilities. Rialto is primarily served by the Housing Authority of the County of San Bernardino (HACSB), which administers a range of housing assistance programs, including the Housing Choice Voucher (HCV) Program, designed to help families afford quality housing in the private market. With decades of experience, HACSB's mission is to promote community stability and self-sufficiency by providing affordable housing opportunities. The services offered by HACSB, including rental assistance, housing rehabilitation, and supportive programs, have a significant impact on Rialto's residents, fostering economic stability and enhancing quality of life.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,177	5,277	517	4,660	54	0	0

Table 23 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,755	14,084	14,172	13,978	14,467	0
Average length of stay	0	0	6	6	1	7	0	0
Average Household size	0	0	3	2	1	2	1	0
# Homeless at admission	0	0	0	30	1	22	7	0
# of Elderly Program Participants (>62)	0	0	239	1,122	357	754	3	0
# of Disabled Families	0	0	200	1,284	39	1,200	28	0
# of Families requesting accessibility features	0	0	1,177	5,277	517	4,660	54	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	644	2,226	372	1,791	38	0	0
Black/African American	0	0	425	2,911	114	2,763	16	0	0
Asian	0	0	57	94	21	70	0	0	0
American Indian/Alaska Native	0	0	3	27	5	22	0	0	0
Pacific Islander	0	0	29	12	3	9	0	0	0
Other	0	0	19	7	2	5	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	504	1,326	167	1,132	14	0	0
Not Hispanic	0	0	670	3,951	350	3,528	40	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Public housing tenants and applicants in Rialto seeking accessible units face critical challenges due to the limited availability of suitable housing. According to the U.S. Census Bureau's 2018-2022 ACS data, approximately 9,233 residents (8.9% of Rialto's population) report having a disability, with prevalence increasing to 36% among those aged 65 and older. These individuals often require housing with accessibility features, such as ground-floor units, ramps, or modified bathroom facilities, to accommodate mobility and sensory impairments.

The Housing Authority of the County of San Bernardino (HACSB) manages the waiting list for accessible units, but demand far outpaces supply. Applicants face extended waiting periods and may struggle to navigate the application process for reasonable accommodations under Section 504 of the Rehabilitation Act. These accommodations include policy modifications or structural adjustments necessary to meet specific needs. The shortage of accessible units underscores the need for increased investment in housing that addresses these specific challenges.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of public housing residents and Housing Choice Voucher (HCV) holders in Rialto are related to affordability, housing stability, and access to essential services. Many households face significant financial strain due to high housing costs, with a substantial number spending over 30% of their income on rent. For HCV holders, the limited availability of affordable units within the payment standard further complicates their ability to secure stable housing, often forcing them to consider inadequate or overcrowded living conditions.

Residents in public housing often require additional services such as utility payment assistance, access to reliable public transportation, and support for maintenance and repair needs. Elderly and disabled residents face additional challenges, including the need for in-home care, mobility modifications, and close proximity to healthcare facilities. Rising living costs and a limited supply of accessible housing further intensify these issues, making affordability and accessibility critical concerns for Rialto's public housing tenants and HCV participants. Addressing these needs is essential to fostering stability and enhancing the quality of life for vulnerable populations.

How do these needs compare to the housing needs of the population at large

The needs for additional services for county public housing residents align with the needs of low- and moderate-income households in Rialto.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The federal definition of homelessness is defined by four specific categories: 1) literally homeless; 2) imminent risk of homelessness; 3) homeless under other Federal statutes; and 4) fleeing/attempting to flee domestic violence.

According to the 2023 Annual Homeless Assessment Report (AHAR) to Congress, approximately 653,100 people—or about 20 out of every 10,000 people in the United States—experienced homelessness on a single night. Over one-quarter of the nation’s homeless population resides in California, which accounts for 28% of all individuals experiencing homelessness, followed by New York (16%) and Florida (5%). California also has one of the highest rates of homelessness among individuals, with 46 people per 10,000 experiencing homelessness, second only to New York's rate of 52 per 10,000.

San Bernardino County, home to over two million residents and spanning 20,105 square miles with 48 cities, addresses homelessness through the Continuum of Care (CoC), also known as the San Bernardino County Homeless Partnership (SBCHP). The SBCHP consists of three distinct bodies: the San Bernardino County Interagency Council on Homelessness (ICH), the Homeless Provider Network (HPN), and the Office of Homeless Services (OHS). These entities collaborate to develop and implement the San Bernardino County Homelessness Action Plan. The 2023 Point in Time Count Report indicates that San Bernardino County has a significant homeless population on any given night, with 3,667 individuals in households without children and 509 in households with adults and children, highlighting the ongoing need for targeted interventions and support.

Nature and Extent of Homelessness in San Bernardino County vs. the National Average

As of January 2023, the United States reported approximately 653,100 individuals experiencing homelessness, equating to about 20 per 10,000 people nationwide. In comparison, San Bernardino County, with a population exceeding two million, identified 4,195 individuals experiencing homelessness in the current Point-in-Time Count. This represents a rate of approximately 21 per 10,000 residents, slightly above the national average.

The nature of homelessness in San Bernardino County reveals a significant challenge with unsheltered individuals. Of the 4,195 homeless individuals counted, 1,219 were sheltered, and 2,976 were unsheltered, resulting in an unsheltered rate of approximately 72%. This is substantially higher than the national unsheltered rate of 40.5%, highlighting a critical disparity.

Overall, while the county’s homelessness rate is only marginally higher than the national average, the extent of unsheltered homelessness poses a unique and pressing challenge. This underscores the need for targeted interventions to address both the availability of shelter and broader systemic factors contributing to homelessness in San Bernardino County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	-	-	-	-
Persons in Households with Only Children	0	0	-	-	-	-
Persons in Households with Only Adults	0	73	-	-	-	-
Chronically Homeless Individuals	0	16	-	-	-	-
Chronically Homeless Families	0	0	-	-	-	-
Veterans	0	1	-	-	-	-
Unaccompanied Child	0	1	-	-	-	-
Persons with HIV	0	0	-	-	-	-

Table 27 - Homeless Needs Assessment

Alternative Data Source

2024 San Bernardino City and County Continuum of Care Homeless Count and Survey Report

Data Source Comments:

Data for City of Rialto

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

- **Chronically Homeless Individuals and Families:** Chronically homeless individuals and families are those who experience long-term or repeated episodes of homelessness, often for a year or more. This population frequently faces mental health challenges, substance use disorders, or physical disabilities that complicate efforts to find and retain stable housing. Due to the enduring nature of their homelessness, these individuals and families typically require intensive support services and permanent supportive housing to achieve housing stability.
- **Families with Children:** Families experiencing homelessness with children consist of one or more adults with minor dependents. These families often experience homelessness due to economic hardship, domestic violence, or a lack of affordable housing. Homelessness can have particularly adverse effects on children, disrupting their education, healthcare access, and overall well-being. Providing stable housing for these families is essential to support the developmental needs of children and promote family stability.
- **Veterans and Their Families:** Veterans experiencing homelessness often have unique needs related to physical or mental health, such as post-traumatic stress disorder (PTSD) or physical disabilities acquired during military service. Veterans are more likely than the general population to experience homelessness, and they frequently benefit from tailored services, such as specialized healthcare and housing assistance. Although most data focuses on individual veterans, families of veterans may also face housing instability, especially when veterans face barriers to employment or healthcare.
- **Unaccompanied Youth:** Unaccompanied youth experiencing homelessness are young individuals, typically under 25, who are without parental or guardian care. This population often includes those who have aged out of foster care, fled abusive households, or faced family rejection due to sexual orientation or other factors. Unaccompanied youth face unique vulnerabilities, including limited access to education, healthcare, and employment, and they are at higher risk for exploitation and mental health issues. Targeted interventions are essential to support these youth and help them transition to stable, independent living.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	14
Black or African American	0	9
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	22
Not Hispanic	0	28

Alternate Data Source

2024 San Bernardino City and County Continuum of Care Homeless Count and Survey Report

Data Source Comments:

Data for City of Rialto

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with Children: According to the 2024 San Bernardino City and County Continuum of Care Homeless Count and Survey Report there are no children under the age of 18 reported as experiencing homelessness. However, there is 1 unaccompanied youth under the age of 24 experiencing homelessness and is unsheltered.

Veterans: The city of Rialto has 1 Veteran experiencing homelessness and is unsheltered. This underscores the need for potential collaborations with neighboring communities who may have shelters available or additional resources for homeless individuals.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In the San Bernardino County Continuum of Care (CoC), racial and ethnic disparities in homelessness are stark. Individuals identifying as Black or African American account for nearly 12.0% of the homeless population, despite comprising only 7.5% of the total county population. Similarly, White individuals represent approximately 18.7% of the homeless population, compared to 25.9% of the overall county population. Meanwhile, Hispanic/Latino individuals, who make up 29.3% of the county's population, account for 38.8% of the homeless population. These disparities underscore the role of racial and systemic factors in driving homelessness and highlight the need for equity-focused interventions to address these inequities and their root causes.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There are no households with adults and at least one child experiencing homelessness in San Bernardino County. However, there are 75 individuals over the age of 18 experiencing homelessness in Rialto, all of which are unsheltered. This highlights the need for resources to address this homeless population.

Discussion:

San Bernardino County has transitioned from its 10-Year Strategy to End Homelessness to the updated Homeless Strategic Action Plan launched in 2022. While the previous plan fostered collaboration and raised awareness, it struggled to adapt to emerging trends like rising unsheltered homelessness.

The new plan builds on these strengths by emphasizing improved coordination among county departments and partners, using a data-driven approach to allocate resources effectively and focus on measurable outcomes. It prioritizes flexibility, innovation, and targeted interventions to address disparities and increase housing stability, aiming to provide a more impactful and sustainable response to homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs assessment includes the elderly, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness. Common special needs populations identified in the city's consolidated plan public/stakeholders' forums included ex-offenders and persons in need of non-traditional childcare (nights, evening, weekends).

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in Rialto faces significant challenges, making affordable and suitable housing a critical need. Affordable, accessible housing is essential to support their ability to age in place, which is often linked to better health outcomes and emotional well-being. Many seniors live on fixed incomes, leaving them vulnerable to rising housing costs and inflation. Additionally, mobility limitations and other disabilities further restrict their housing options, creating barriers to maintaining an independent and stable lifestyle.

According to 2018–2022 ACS data, Rialto has approximately 10,201 residents aged 65 and older, accounting for 9.8% of the population. Among this group, 35.8% report having a disability, and 13.5% live below the poverty level. Most elderly households are homeowners, with 77.3% owning their homes. These statistics highlight the need for initiatives focused on housing affordability and supportive services to ensure stability and independence for Rialto's aging population.

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Accurately collecting data on alcohol and drug addiction remains a challenge due to the stigma and fear of legal consequences that prevent many individuals from seeking help. As a result, statistics often reflect addiction only after overdoses, arrests, or treatment admissions.

According to the San Bernardino County Overdose Prevention Initiative (2023), the county reported 413 opioid-related overdose deaths in 2023, with an annual age-adjusted mortality rate of 19.47 per 100,000 residents, marking a 12.17% increase from the previous year. Emergency department visits for opioid overdoses continue to be a concern, driven in part by the increasing presence of synthetic opioids, especially fentanyl. Additionally, 904,830 opioid prescriptions were filled in 2023, reflecting a prescribing rate of 398.96 per 1,000 residents, a 3% increase from 2022.

Alcohol consumption patterns in San Bernardino County reveal notable trends. In 2021, 5.9% of adults reported being heavy drinkers, reflecting a slight decline of 0.7% from the previous year. However, binge drinking rates rose from 14.5% in 2020 to 16.4% in 2021. Additionally, alcohol-related mortality rates have been steadily increasing over five years, with the most recent rate reaching 30 deaths per 100,000 in 2021.

Disability: In Rialto, 9,233 individuals, or 8.9% of the population, live with a disability, reflecting a significant segment of the community in need of specialized services and support. Disability rates rise sharply with age, as older residents are more likely to experience physical, sensory, or cognitive impairments that impact their daily lives. Among children, while disabilities are less common, there are 1,212 reported cases for individuals aged 17 and younger, including 33 cases among children under five. Households with children who have disabilities often face unique challenges, such as the need for accessible housing, specialized education services, and healthcare resources.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities such as adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Ensuring secure and affordable housing for the elderly is essential. Proximity to healthcare, retail options, social connections, and public transportation helps seniors sustain their independence. Furthermore, housing often needs modifications to accommodate age-related disabilities, providing a safe and supportive environment for aging residents.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support network to maintain sobriety and overall health. Their housing needs often include sober living environments that provide a structured, substance-free setting conducive to recovery. Access to employment support services is also critical, as stable income can be a key factor in maintaining long-term sobriety. Additionally, housing should be located near health facilities for ongoing medical and psychological treatment, as well as close to family and social networks that can offer emotional support.

Detoxification facilities are essential at the onset of treatment, offering medical supervision during the withdrawal process. These facilities, along with rehabilitation centers, provide the foundation for recovery. Access to such resources, coupled with stable housing and employment, plays a crucial role in breaking the cycle of addiction and preventing relapse. Long-term housing stability, combined with ongoing access to medical and social support services, is key to helping individuals with substance abuse issues rebuild their lives.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes

funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Accessibility features in housing are critical. These may include wheelchair ramps, widened doorways, grab bars, and adaptive technologies to ensure safety and usability. Continuous support services are equally essential and must be tailored to individual needs, such as assistance with daily living activities, transportation, or healthcare. Together, accessible housing and support systems enable individuals with disabilities to maintain stable, comfortable living environments, fostering independence and enhancing their quality of life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the 2022 California HIV Surveillance Report, San Bernardino County reported 291 new HIV cases in 2022, a decrease from 304 cases in 2021, along with 9 new AIDS cases. Out of California's statewide total of 4,882 new HIV cases in 2022, San Bernardino County accounted for approximately 6%. Additionally, 5,466 individuals in the county were living with HIV/AIDS in 2022, accounting for approximately 3.8% of the 142,772 individuals statewide. In 2022, 100 individuals with HIV/AIDS in San Bernardino County passed away, reflecting the ongoing health challenges associated with the virus in the region.

Statewide, individuals aged 55–59 accounted for the highest percentage of those living with HIV, comprising 15% of California's HIV population. However, new cases in 2022 were most concentrated among individuals aged 25–29, while the 55–59 age group represented 5.4% of new cases. These figures underscore the need for targeted prevention, treatment, and support efforts, particularly among young adults, to address the evolving challenges of HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Rialto will not utilize HOME funds for TBRA activities.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Rialto requires additional public facilities to support its growing population and address the diverse needs of its residents. The city's priorities include expanding recreational centers, libraries, healthcare facilities, and senior centers to accommodate its aging population and economically diverse communities. Many existing facilities are outdated or insufficient to meet current demand, creating barriers to accessibility and inclusivity. The city has highlighted the need for multipurpose community centers to provide services ranging from youth programs to job training and senior care, fostering social equity and community engagement.

Recent community and stakeholder surveys indicate strong support for investments in multi-purpose community centers, parks and recreational facilities, and libraries. In particular, survey responses show that 38.5% of respondents prioritized parks and recreational facilities, while 28.8% identified the need for multi-purpose centers that serve seniors, youth, and childcare needs. The demand for these facilities is driven by demographic trends such as population growth and the aging population, as well as the community's emphasis on expanding accessible spaces that serve multiple needs.

How were these needs determined?

The needs for public facilities were determined through comprehensive community engagement, including workshops, surveys, and public hearings, as documented in the city's Housing Element and planning efforts. Community feedback, coupled with demographic trends highlighting the growing elderly population and increasing household sizes, supports the identified need for enhanced public facilities.

Describe the jurisdiction's need for Public Improvements:

Public improvements in Rialto are essential to address infrastructure deficiencies, including aging roadways, inadequate drainage systems, and outdated utilities. The city has prioritized upgrades to transportation networks, stormwater management systems, and public spaces to support anticipated population growth and mitigate the impact of climate change. Investments in sidewalks, street lighting, and landscaping are critical to enhancing safety and livability.

Community input gathered through surveys revealed that street improvements, stormwater management, and water/sewer infrastructure were among the top priorities. A notable 38.5% of survey participants identified street improvements as a key need, followed by stormwater improvements (28.8%) and sidewalk enhancements (21.1%). These priorities align with broader efforts to modernize Rialto's infrastructure and improve connectivity and safety in residential and commercial areas.

How were these needs determined?

The need for public improvements was identified through infrastructure assessments included in the city's General Plan and Housing Element updates. Public input from surveys and workshops further

emphasized the importance of addressing infrastructure-related concerns, particularly in underserved neighborhoods.

Describe the jurisdiction's need for Public Services:

Rialto has a pressing need for expanded public services to address the challenges faced by its diverse and economically varied population. Key priorities include mental health support, youth and senior programs, workforce development, and resources for homeless individuals and families. Additionally, the growing population places increased demands on public safety services.

Stakeholder and community surveys indicate that residents place a high priority on homeless services, mental health services, and senior activities. Of those surveyed, 36.5% identified homeless services as a top priority, while 28.9% emphasized the need for expanded mental health services. These responses reinforce the city's focus on improving public services that promote stability, opportunity, and well-being across all demographics.

How were these needs determined?

The need for public services was established through analysis of socioeconomic data, community feedback, and collaboration with local service providers. Reports from the city's Parks, Recreation, and Community Services Department, as well as public hearings during budget planning sessions, highlighted gaps in existing services and areas requiring targeted investments.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section examines Rialto's housing market to provide a comprehensive understanding of the community's housing landscape. The analysis considers key indicators such as housing structure types, property age, pricing trends, and patterns of homeownership versus rental tenure. These factors will be explored to identify challenges such as housing affordability, availability, and the overall condition of the city's housing stock. Additionally, the relationship between population growth and housing supply will be assessed to highlight potential gaps and opportunities.

The analysis also focuses on the availability of housing options for vulnerable populations, including homeless individuals, families with special needs, and low-income households. This evaluation includes an assessment of housing affordability and access, as well as the extent to which existing resources meet the needs of these groups. Identifying gaps in services and housing supply is crucial to understanding the broader housing challenges faced by Rialto's residents.

Beyond traditional housing issues, this section also explores community resources and infrastructure that contribute to a stable and supportive housing environment. Understanding how these factors intersect with housing needs will provide a more holistic view of the challenges and opportunities within Rialto.

This comprehensive approach sets the stage for a detailed analysis of housing trends, needs, and strategies in Rialto, aiming to support the development of inclusive solutions to meet the needs of the city's growing and diverse population. The insights gained from this analysis will guide efforts to enhance housing affordability, accessibility, and quality for all residents.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section provides an in-depth analysis of Rialto's housing stock, focusing on housing types and occupancy trends. It examines the number of units per structure, the distribution of multifamily housing, and the range of unit sizes available. Additionally, it explores the balance between owner-occupied and renter-occupied housing, offering insights into the city's housing composition and the availability of diverse housing options throughout the community.

Property Type	Number	%
1-unit detached structure	18,337	66.1%
1-unit, attached structure	702	2.5%
2-4 units	2,010	7.2%
5-19 units	1,982	7.1%
20 or more units	2,617	9.4%
Mobile Home, boat, RV, van, etc	2,090	7.5%
Total	27,738	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2018-2022 ACS

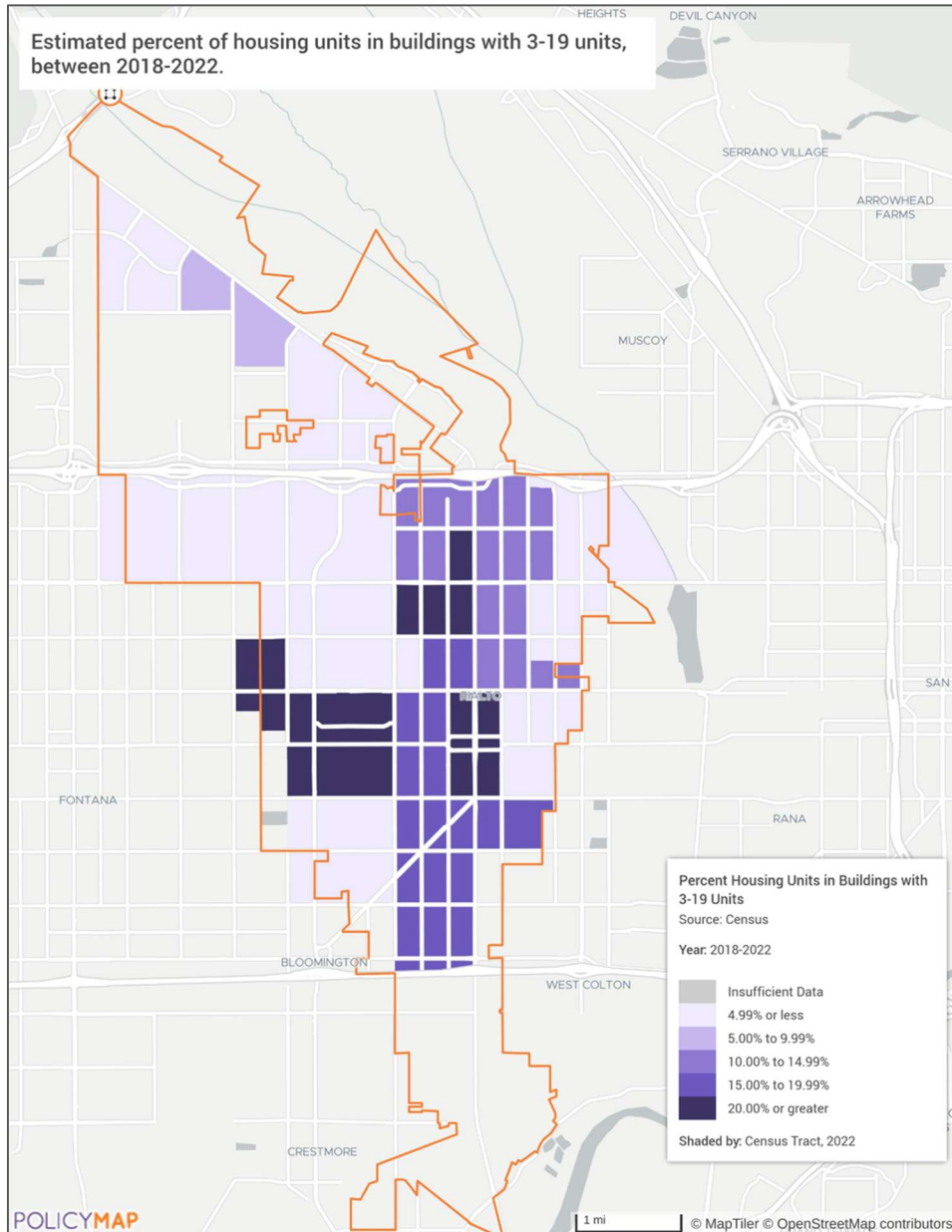
Residential Properties by Number of Units

The table above presents a breakdown of Rialto's housing stock by structure type and the number of units per structure. Traditional single-family detached homes make up a significant share of the city's housing, comprising around 66.1% of all units. Multifamily housing, defined by HUD as buildings with four or more units, constitutes approximately 16.5% of the housing stock, reflecting a broad range of options to meet diverse housing needs.

Multifamily units are categorized by size: small buildings contain 3-19 units, medium-sized buildings have 20-49 units, and large buildings consist of 50 or more units. Large multifamily developments are primarily located in urban areas, providing concentrated housing solutions in densely populated neighborhoods. This diversity in housing types enables the city to meet various household sizes and preferences.

Small Multifamily Developments

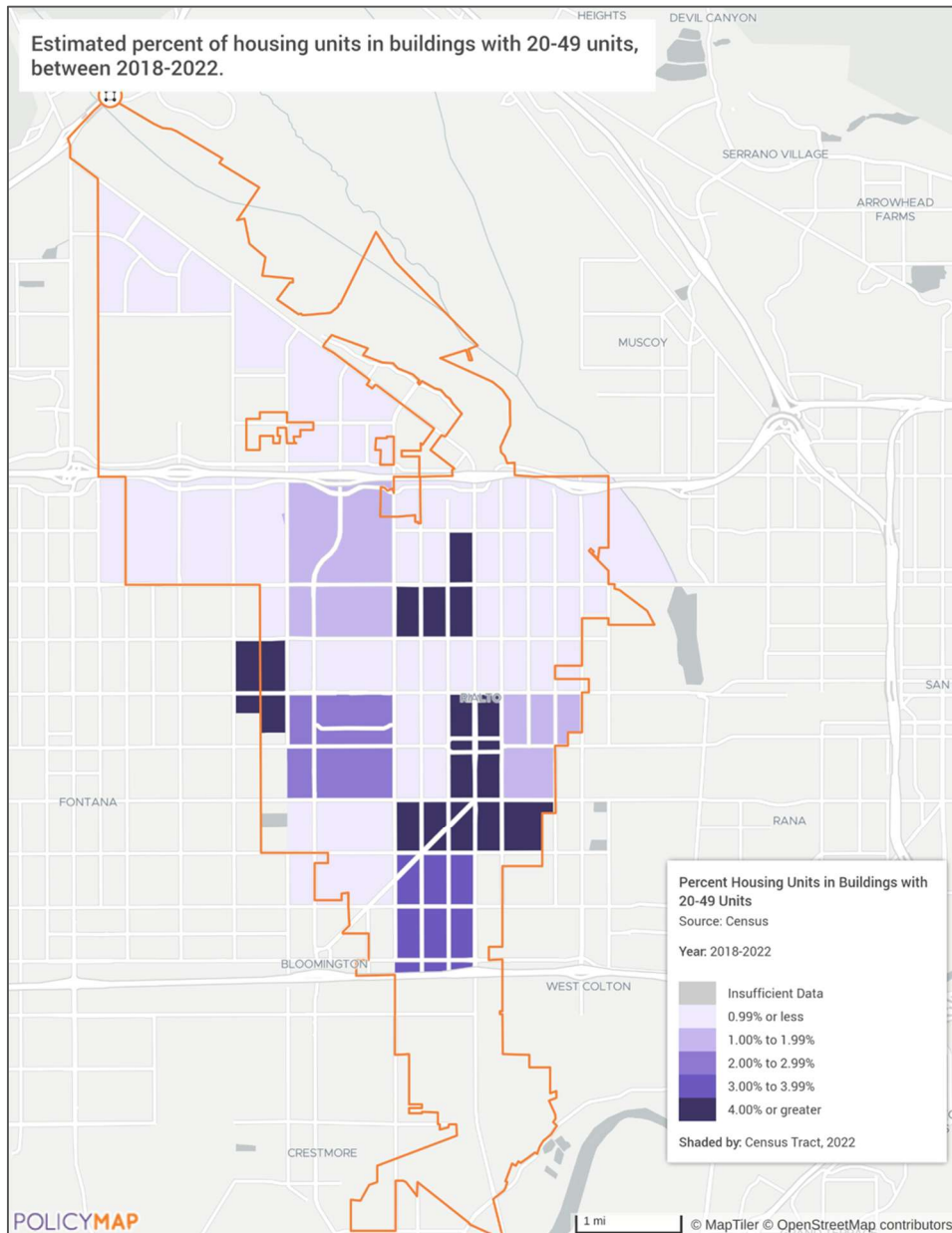
Small multifamily developments (3–19 units) in Rialto are primarily concentrated in the central portions of the city, especially in the western areas of the city center, where over 10% of housing units in many neighborhoods fall into this category, with several tracts exceeding 20%. In contrast, surrounding neighborhoods outside the city center have significantly fewer small multifamily units, comprising less than 5% of the housing stock. This distribution highlights a centralized pattern of housing density in Rialto’s core, while outer areas remain predominantly suburban or single-family residential.



Multifamily Housing with 3-19 Units

Medium Multifamily Developments

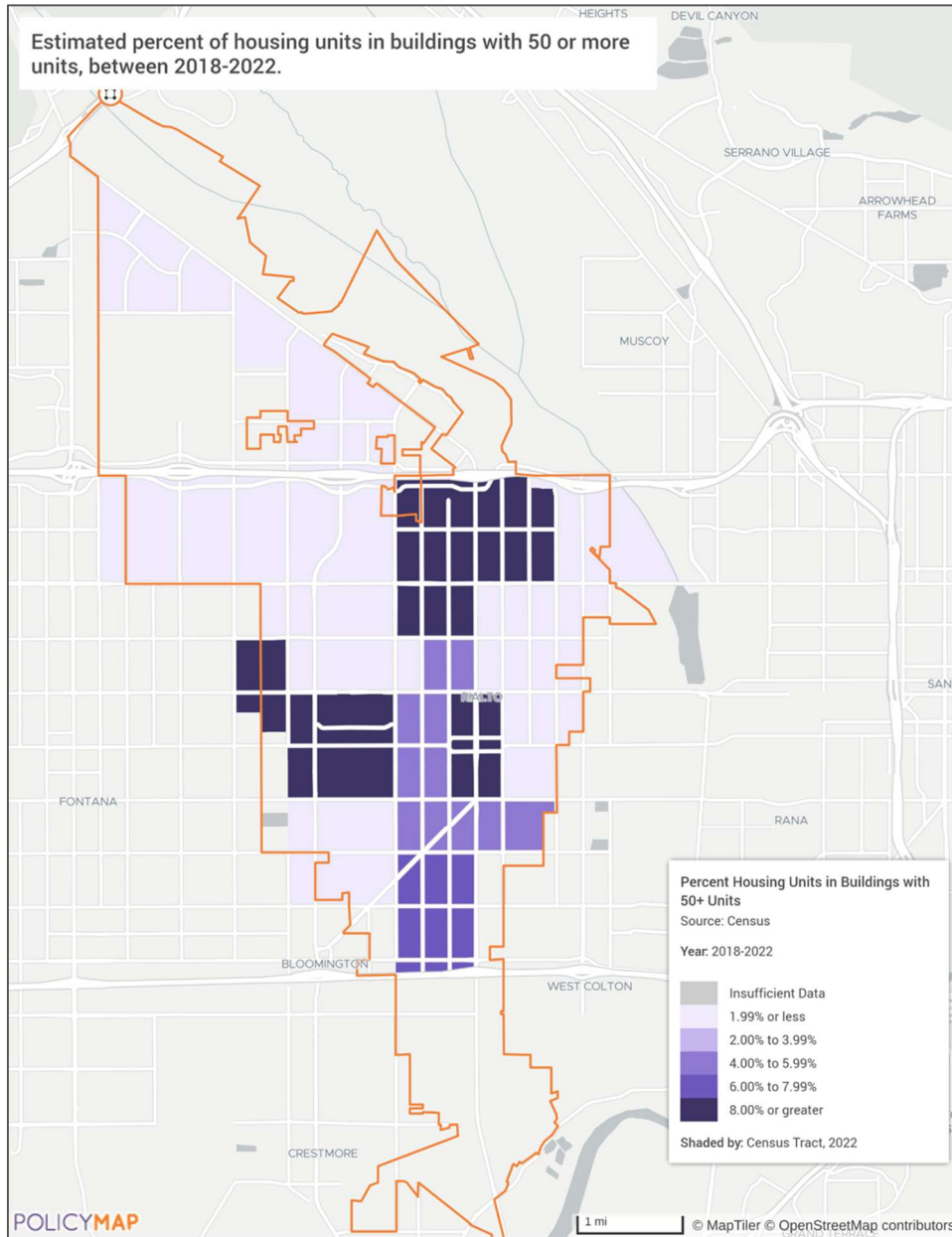
Medium multifamily developments (20–49 units) are relatively scarce throughout Rialto, with most areas reporting less than 1% of housing units in this category. However, portions of the city center show higher concentrations, where the prevalence of medium multifamily developments exceeds 4% in certain tracts.



Multifamily Housing with 20-49 Units

Large Multifamily Developments

Large multifamily developments with 50 or more units are primarily concentrated in the central portions of Rialto, where many areas report more than 4% of housing units in this category, with some tracts exceeding 8%. Outside the city center, large multifamily developments are scarce, comprising less than 2% of housing units in most surrounding areas. This distribution highlights a localized pattern of high-density housing within Rialto's core, contrasting with the predominantly lower-density housing in outlying neighborhoods.



Multifamily Housing with 3-19 Units

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	212	1.3%	225	2.3%
1 bedroom	364	2.2%	1,498	15.1%
2 bedrooms	1,224	7.3%	4,449	44.9%
3 or more bedrooms	14,991	89.3%	3,745	37.8%
Total	16,791	100%	9,917	100%

Table 29 – Unit Size by Tenure

Data Source: 2018-2022 ACS

Unit Size by Tenure

In the City of Rialto, there is a significant difference in unit sizes between owner-occupied and rental properties. Homeowner units tend to be larger, with about 89.3% featuring three or more bedrooms, whereas only 37.8% of rental units offer this size. On the other hand, housing units with two bedrooms or smaller make up just 10.8% of homeowner properties, while they represent 62.3% of rental units, indicating a higher concentration of smaller living spaces within the rental market.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Housing Authority of the County of San Bernardino (HACSB) does not currently own or operate traditional public housing properties in Rialto. Instead, HACSB collaborates with private developers and utilizes programs like the Low-Income Housing Tax Credit (LIHTC) to provide affordable housing options. Rialto's affordable housing developments include:

Low-Income Housing Tax Credit (LIHTC) Properties:

- **Metro View**
 - **Assisted Units:** 55 affordable apartments
 - **Funding Source:** LIHTC
 - **Description:** Transit-oriented development offering one-, two-, and three-bedroom units for individuals and families earning 30% to 60% AMI.
- **The Crossings**
 - **Assisted Units:** 152 affordable apartments
 - **Funding Source:** LIHTC
 - **Description:** Two- and three-bedroom units with amenities like BBQ areas, swimming pools, and on-site career and education centers.
- **Willow Village Townhouses**

- **Assisted Units:** 100 affordable apartments
- **Funding Source:** LIHTC with Project-Based Section 8 Rental Assistance
- **Description:** Affordable housing with Section 8 rental assistance, ensuring tenants pay no more than 30% of their income toward rent.
- **Rialto Metrolink South**
 - **Assisted Units:** 55 affordable apartments
 - **Funding Source:** LIHTC
 - **Description:** Housing for low- and very-low-income individuals and families, featuring one-, two-, and three-bedroom units.

Other Affordable/Assisted Housing Developments:

- **Club Royale**
 - **Assisted Units:** Exact number not specified
 - **Funding Source:** California Tax Credit Allocation Committee (CTCAC)
 - **Description:** Studio to three-bedroom units with amenities like two pools, a clubhouse, and on-site laundry facilities.
- **Telacu La Paz**
 - **Assisted Units:** 69 Units
 - **Funding Source:** HUD-subsidized (Section 8 Contracted)
 - **Description:** Affordable housing targeting low-income seniors, subsidized through federal programs.
- **Southpointe Villa**
 - **Assisted Units:** 99 Units
 - **Funding Source:** HUD-subsidized (Section 8 Contracted)
 - **Description:** Affordable housing targeting low-income seniors, subsidized through federal programs.
- **Telacu Housing Rialto II**
 - **Assisted Units:** 74 Units
 - **Funding Source:** HUD-subsidized (Section 8 Contracted)
 - **Description:** Affordable housing targeting low-income seniors, subsidized through federal programs.
- **Telacu Rialto III**
 - **Assisted Units:** 74 Units
 - **Funding Source:** HUD-subsidized (Section 8 Contracted)
 - **Description:** Affordable housing targeting low-income seniors, subsidized through federal programs.

These housing programs and developments play an important role in addressing some of Rialto's housing and stability needs. However, the limited number of affordable units and the finite funding available highlight the need for expanded resources and support to meet the growing housing demands of the community.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In Rialto, five residential property developments are currently under contract with Section 8 to provide affordable housing for qualified residents. Of these, three properties have contracts that are set to expire within the next five years, potentially affecting the availability of affordable senior housing in the city. These properties include:

- **Telacu Housing Rialto II**
 - **Assisted Units:** 74 senior units
 - **Contract Expiration:** August 2025
- **Telacu Rialto III**
 - **Assisted Units:** 74 senior units
 - **Contract Expiration:** October 2028
- **Telacu La Paz**
 - **Assisted Units:** 69 senior units
 - **Contract Expiration:** November 2028

These developments play a critical role in providing affordable housing to Rialto's senior population. The upcoming expirations highlight the importance of proactive measures to ensure these contracts are renewed or alternative housing solutions are identified to prevent displacement and maintain housing stability for low-income seniors in the community.

Does the availability of housing units meet the needs of the population?

Rialto is experiencing a significant shortage of affordable housing, especially in small to medium-sized units suitable for both growing families and elderly households that may be downsizing. This shortage is reflected in the high rate of cost-burdened households, with many families spending more than 30% of their income on housing. Additionally, crowding is prevalent among small family households, underscoring the need for more affordable housing options that can alleviate financial strain and accommodate various household sizes within the city.

Describe the need for specific types of housing:

Rialto faces a critical need for specific housing types to meet the diverse needs of its residents. There is a shortage of affordable rental units for low-income households, particularly those earning below 30% AMI, many of whom are severely cost-burdened and at risk of housing instability. Demand is also high

for small to medium-sized units, which are needed to accommodate growing families as well as elderly residents seeking accessible, downsized living spaces.

Additionally, ADA-compliant housing is limited, posing challenges for elderly residents and individuals with disabilities who require modifications such as ramps, grab bars, and zero-step entries to live independently. Rising home prices and interest rates have also created barriers to homeownership for middle-income families, highlighting a need for affordable options, such as townhomes or small single-family homes.

Finally, there is a significant need for supportive housing with integrated services, including mental health support and substance abuse counseling, to assist residents facing complex challenges. Expanding these housing options would help alleviate Rialto's housing shortages, reduce cost burdens, and support a more stable and inclusive community.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

In this section, the cost of housing for both homeowners and renters in the City of Rialto is described and analyzed. A review is made of the current home values and rents, as well as how those amounts have changed since 2012. Housing affordability, availability, and cost burden are major issues facing the residents of Rialto. Whenever possible additional data sources are used to provide supporting evidence of trends and conclusions.

Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$194,700	\$418,300	114.8%
Median Contract Rent	\$968	\$1,354	39.9%

Table 31 – Cost of Housing

Data Source: 2008-2012-ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	432	4.5%
\$500-999	939	9.7%
\$1,000-1,499	3,140	32.5%
\$1,500-1,999	2,970	30.8%
\$2,000 or more	2,175	22.5%
Total	9,656	100%

Table 32 - Rent Paid

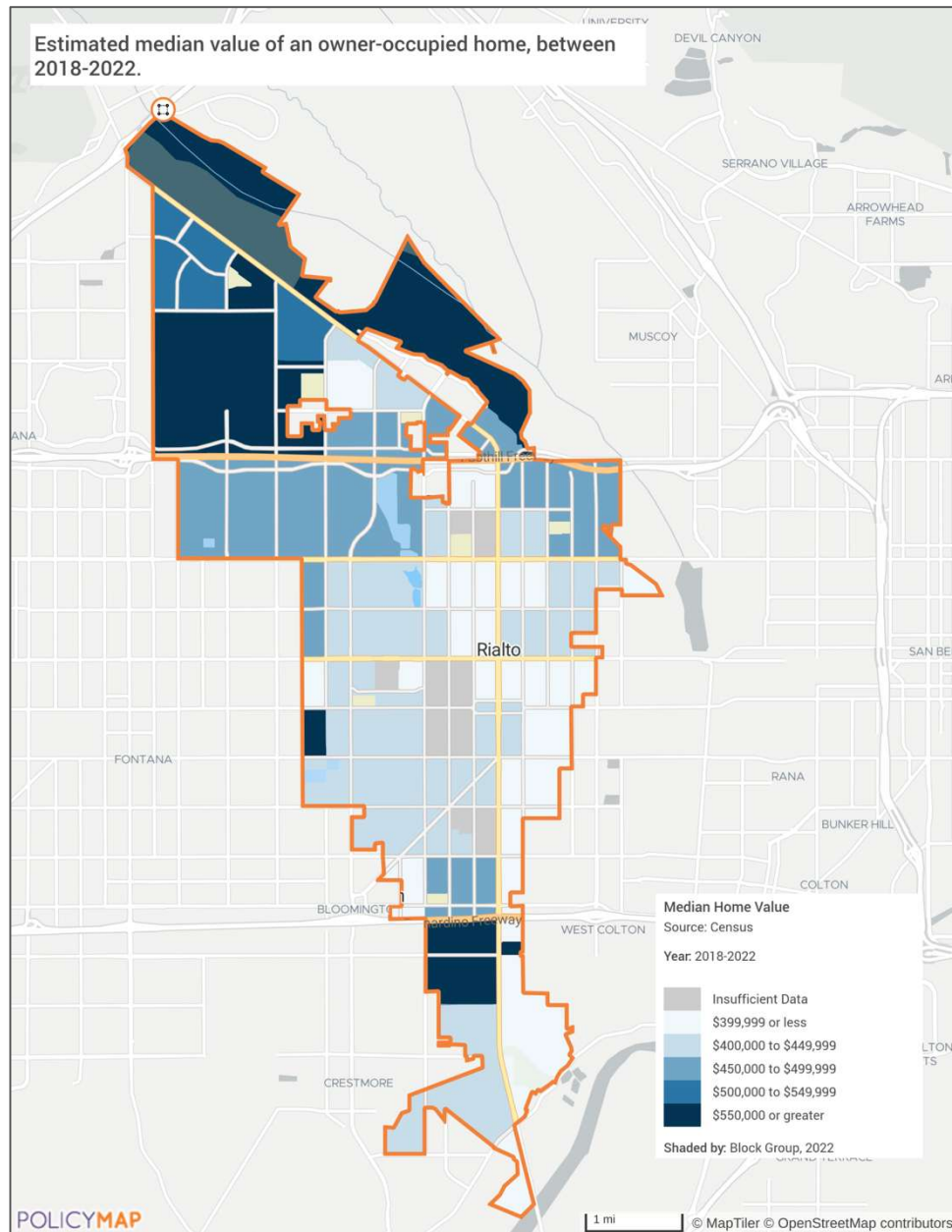
Data Source: 2018-2022 ACS

Housing Costs

Housing costs in Rialto have surged significantly since 2012, with home prices increasing by 114.8% and rents rising by 39.9%. Over half of renters now pay more than \$1,500 per month, while another 32.5% pay between \$1,000 and \$1,500, highlighting significant affordability challenges. Rising housing costs outpacing wage growth underscore the urgent need for more affordable housing to support low- and moderate-income households.

Median Home Values

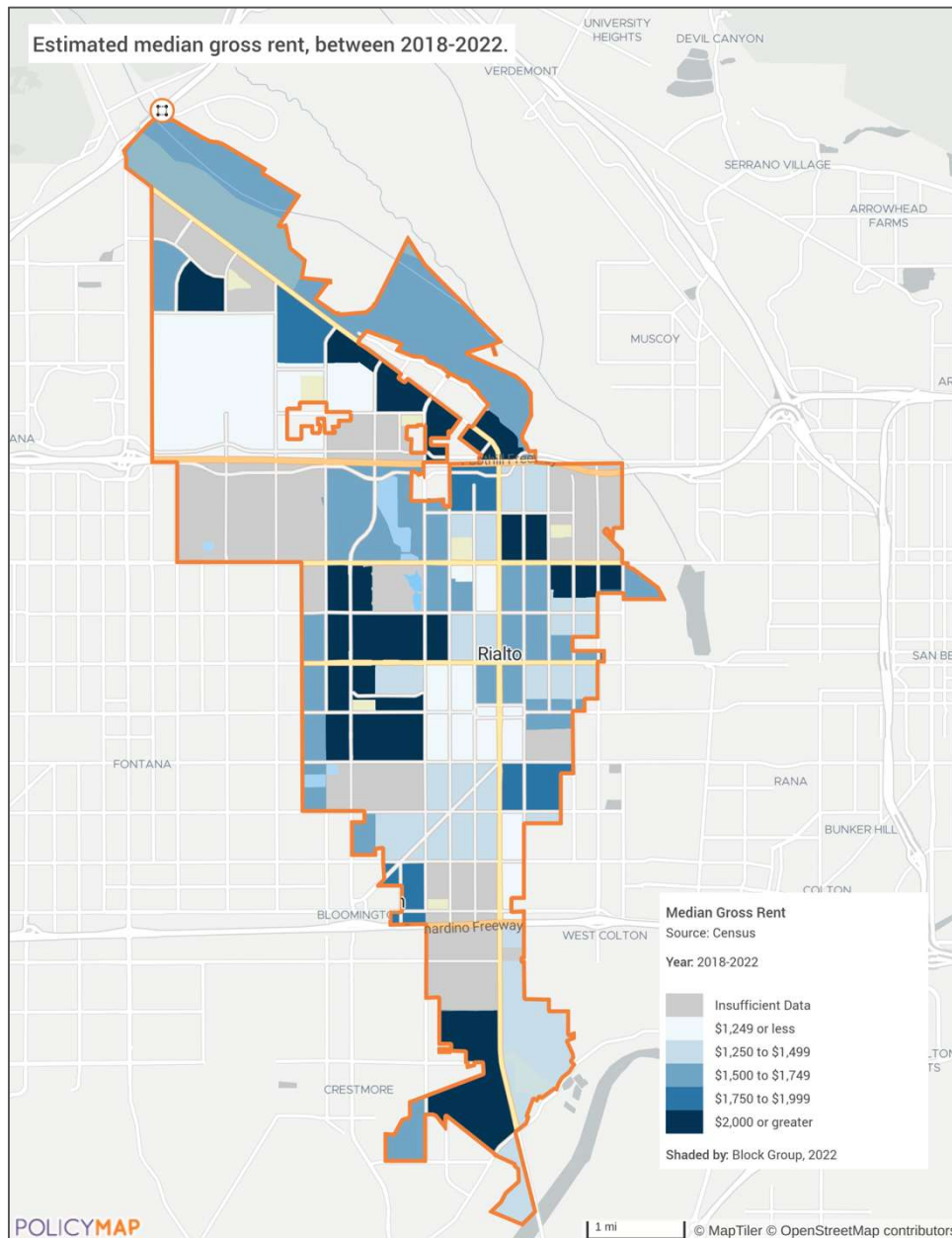
The map of median home values below reveals significant disparities. The highest values, exceeding \$550,000, are concentrated in the northwest and parts of the south. Most tracts outside the center exceed \$400,000. In contrast, the city center has lower median values, often below \$300,000. These disparities highlight the need for equitable housing policies to address affordability and improve access across Rialto.



Median Home Values

Median Rent

The map below illustrates median rent by census tract across Rialto, showing that, unlike high median home value areas, the highest rents are more dispersed, with varying median rents found throughout the city. The most expensive rental areas, where median rents exceed \$2,000, are scattered across northern, central, and southern parts of Rialto. In contrast, nearby tracts can have significantly lower rents, with some areas having median rents below \$1,249. This pattern highlights notable rental cost disparities within close proximity, creating a varied rental landscape that impacts affordability across different neighborhoods.



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	475	No Data
50% HAMFI	1,315	915
80% HAMFI	5,340	2,310
100% HAMFI	No Data	4,410
Total	7,130	7,635

Table 33 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1517	1611	2010	2707	3304
High HOME Rent	1148	1231	1478	1699	1876
Low HOME Rent	897	961	1152	1332	1486

Table 34 – Monthly Rent

Data Source Comments: Data Source: HUD 2024 FMR and HOME Rents Riverside-San Bernardino-Ontario, CA MSA

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

The City of Rialto is part of the Riverside-San Bernardino-Ontario, CA MSA HUD Metro Fair Market Rent (FMR) Area. According to HUD's 2024 calculations, the FMRs for this metro area range from \$1,517 for an efficiency unit to \$3,304 for a four-bedroom unit. According to 2018-2022 ACS data, three-bedroom units are the most commonly occupied rental type in Rialto, with an FMR of \$2,707. To afford this rent without being classified as cost-burdened (spending more than 30% of income on housing costs), a household would need an annual income of approximately \$108,280, assuming no additional housing-related expenses.

Is there sufficient housing for households at all income levels?

No, Rialto does not have sufficient housing to meet the needs of households across all income levels. As outlined in MA-10, the city faces a significant shortage of affordable housing, particularly in small to medium-sized units that can accommodate both growing families and elderly residents looking to downsize. This shortage is reflected in the high rate of cost-burdened households, with many residents spending more than 30% of their income on housing. The limited availability of diverse and affordable housing options creates challenges for households across a range of income levels, underscoring the need for comprehensive solutions.

How is affordability of housing likely to change considering changes to home values and/or rents?

Both sales and rental prices have risen considerably in the past 10 years as indicated by the ACS data provided at the beginning of this section. The current trend of rising housing costs for both renters and homeowners may slow, but it is unlikely to reverse without major shifts in the housing market. To alleviate cost burdens and reduce the risk of homelessness, a significant increase in affordable housing units is essential. Without such efforts, many households will continue to face housing affordability challenges and remain at risk of housing instability.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In 2022, the median rent in Rialto was \$1,354, reflecting a complex relationship with established rent limits. This median rent exceeded the HOME Low Rent Limits for units up to three bedrooms but remained below the Fair Market Rent (FMR) Limits for all unit sizes. Additionally, for two-bedroom units, the median rent was lower than the HOME High Rent Limits. These variations indicate that while Rialto's median rent aligns more closely with FMR, it often exceeds the affordability thresholds set by HOME Low Rent Limits, posing challenges for low-income households.

This discrepancy highlights the need to strategically align affordable housing production and preservation efforts with the specific rent categories most impacted. It may require prioritizing units within the HOME High Rent Limit range while ensuring adequate subsidies or incentives to address the affordability gap for households that fall within the HOME Low Rent Limits. A focused approach will help ensure that affordable housing options remain accessible for the city's most vulnerable populations.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps below offer insights into the condition of housing units across Rialto by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

- Homes lacking complete or adequate kitchen facilities
- Homes lacking complete or adequate plumbing facilities
- Overcrowding which is defined as more than one person per room
- Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the city.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Definitions

Standard Condition:

In Rialto, housing in "standard condition" refers to properties that meet the requirements outlined in the California Building Code (CBC), which is based on the International Building Code (IBC) as adopted and amended by the state of California. Housing in standard condition is structurally sound, provides safe and adequate shelter, and adheres to all applicable building, health, and safety regulations. These units are free of significant defects, fully habitable, and compliant with local and state housing codes.

Substandard Condition but Suitable for Rehabilitation:

Housing classified as "substandard condition but suitable for rehabilitation" does not meet minimum safety and habitability standards but is deemed repairable with reasonable investments. This classification aligns with California Health and Safety Code definitions and the federal criteria under 24 CFR § 5.425. Characteristics of substandard housing include dilapidation, lack of essential utilities or plumbing, inadequate electrical service, structural defects, or being declared unfit for habitation by a government agency. However, if such properties can be restored to meet code requirements without requiring excessive reconstruction, they may be considered suitable for rehabilitation.

By adhering to both state and federal guidelines, Rialto ensures consistency in addressing housing conditions while prioritizing rehabilitation where feasible to preserve affordable housing stock and maintain safe living environments for residents.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,621	39.4%	5,060	51.0%
With two selected Conditions	286	1.7%	1,229	12.4%
With three selected Conditions	47	0.3%	23	0.2%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	9,837	58.6%	3,605	36.4%
Total	16,791	100%	9,917	100%

Table 35 - Condition of Units

Data Source: 2018-2022 ACS

Housing Conditions

The table above demonstrates that housing condition issues are significantly more prevalent among renters in Rialto, with 63.6% of renter households experiencing at least one housing problem, compared to 41.4% of homeowners. While only a small percentage of households face multiple housing issues, the analysis identifies cost burden as the most widespread concern. This highlights the financial struggles many households face in affording housing costs, emphasizing the need for targeted efforts to address affordability challenges within the city.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	849	5.1%	1,082	10.9%
1980-1999	7,967	47.4%	4,767	48.1%
1950-1979	7,460	44.4%	3,668	37.0%
Before 1950	515	3.1%	400	4.0%
Total	16,791	100%	9,917	100%

Table 36 – Year Unit Built

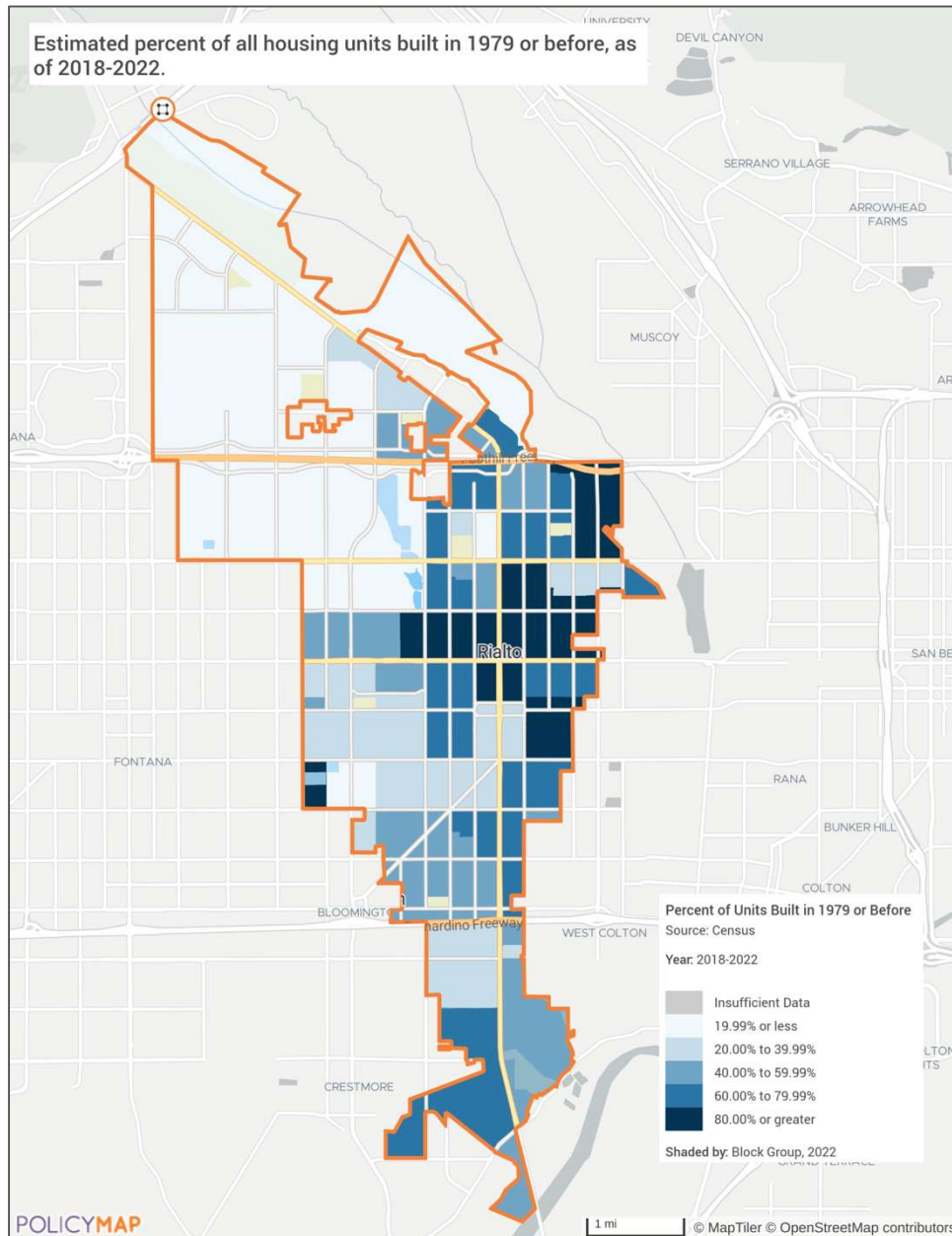
Data Source: 2017-2021 CHAS

Year Unit Built

In Rialto, a considerable portion of the housing stock was built before 1980, placing these units at potential risk for lead-based paint hazards as lead paint was widely used before its ban in 1978. Approximately 47.5% of owner-occupied units and 41.0% of renter-occupied units fall into this category, exposing an estimated 12,043 households to possible lead-based paint exposure. This poses a public health concern, especially for vulnerable populations such as young children, emphasizing the need for targeted mitigation efforts in older homes to reduce exposure risks.

Age of Housing

The following map highlights the distribution of older housing units in Rialto, showing that homes built before 1980 are widespread across the city. The east-central and southern portions of the city have particularly high concentrations of older housing, with some areas having over 80% of their housing stock built before 1980. These aging homes present maintenance challenges and potential safety risks, emphasizing the need for targeted rehabilitation efforts to preserve housing quality and ensure safe living conditions.



Housing Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,975	47.5%	4,068	41.0%
Housing Units built before 1980 with children present	1,674	21%	1,395	34.3%

Table 37 – Risk of Lead-Based Paint

Data Source: 2017-2021 CHAS

Lead-Based Paint Hazard

As previously noted, housing units built prior to 1980 carry a risk of containing lead-based paint, particularly in areas such as window and door frames, walls, ceilings, and sometimes throughout the entire home. To mitigate potential health risks, these homes should be tested for lead-based paint hazards in accordance with HUD standards. According to 2017-2021 CHAS data, approximately 12,043 housing units in Rialto were constructed before 1980. Based on these figures, an estimated 3,069 of these units are at risk of lead-based paint hazards and house children under the age of 6, underscoring the importance of targeted lead hazard mitigation efforts to protect vulnerable populations.

Vacant Units

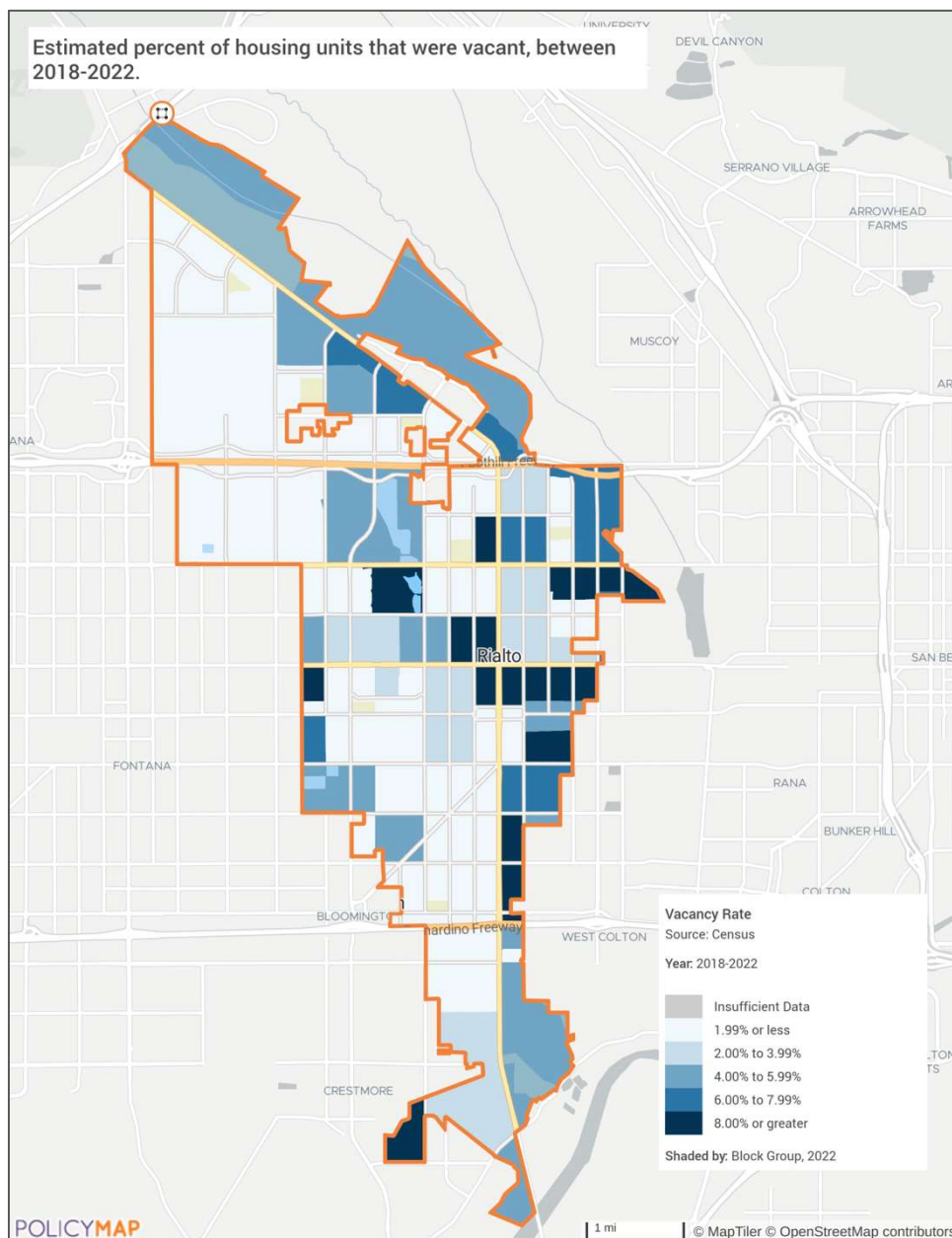
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,030	-	1,030
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Table 38 - Vacant Units

Data Source: 2017-2021 CHAS

Vacancy Rate

The map below highlights housing vacancy rates across Rialto, revealing that overall vacancy rates are low citywide. However, neighborhoods near the eastern city limits show higher vacancy rates, with more than 4% of housing units vacant in many areas. The highest vacancy rates, exceeding 8%, are concentrated in parts of the city center, as well as the eastern and southern areas. These patterns reflect variations in housing demand and occupancy.



Vacancy Rate

Need for Owner and Rental Rehabilitation

The City of Rialto has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Financial constraints often prevent these residents from making essential repairs, leading to potential safety hazards and deteriorating living conditions. Addressing this need is essential for preserving the housing stock and ensuring long-term livability for residents.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units in Rialto built before 1980 are at risk of containing lead-based paint (LBP), commonly found in window and door frames, walls, ceilings, or throughout the structure. These homes should be tested for LBP hazards in accordance with HUD standards to ensure safety. According to the Age of Housing data, 47.5% of owner-occupied and 41.0% of renter-occupied units in Rialto fall into this category. Assuming these homes are occupied by low- and moderate-income (LMI) households, approximately 2,244 units may be affected by LBP hazards. This highlights the critical need for targeted interventions to protect vulnerable residents and mitigate health risks associated with lead exposure.

Discussion

Rialto's aging housing stock underscores a growing need for comprehensive rehabilitation efforts to ensure safe and livable conditions for residents. Many older homes may pose health risks, such as lead-based paint exposure, and require ongoing maintenance to remain secure and habitable. The need is particularly high for low-income households, who often lack resources for necessary repairs, risking further deterioration and unsafe living conditions. Addressing these needs through targeted rehabilitation programs is essential in preserving Rialto's housing quality and supporting long-term community stability.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As indicated in section NA-35, the Housing Authority of the County of San Bernardino (HACSB) administers the Housing Choice Voucher (HCV) program, also known as Section 8, within the City of Rialto. The data presented in the tables below is for HACSB and the narrative responses address the needs for the entire county, with specific references to the City of Rialto.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,321	8,678	552	8,126	352	1,109	834
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Housing Authority of the County of San Bernardino (HACSB) does not currently own or operate traditional public housing properties in Rialto. Instead, HACSB collaborates with private developers and utilizes programs like the Low-Income Housing Tax Credit (LIHTC), California Tax Credit Allocation Committee (CTCAC), and by providing vouchers to contracted developments.

These housing programs and developments play an important role in addressing some of Rialto's housing and stability needs. However, the limited number of affordable units and the finite funding available highlight the need for expanded resources and support to meet the growing housing demands of the community.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Affordable housing in Rialto is provided through subsidized developments managed in collaboration with public agencies, as the city does not maintain traditional public housing units. Many of the newer

developments, such as transit-oriented and community-focused projects, feature modern amenities and are designed to meet the housing needs of low- and moderate-income households. These newer properties often prioritize sustainability, accessibility, and quality, reflecting the city's commitment to maintaining a robust stock of affordable housing.

However, some older subsidized properties, including those financed through programs like the Low-Income Housing Tax Credit (LIHTC), California Tax Credit Allocation Committee (CTCAC), or Section 8 contracts, may have varying physical conditions due to age. While many of these properties remain well-managed, older developments can face challenges such as deferred maintenance or the need for updates to comply with current housing quality standards. Properties with long-term Section 8 contracts or extended affordability agreements are typically subject to closer monitoring to ensure safety and habitability; however, occasional anecdotal reports of maintenance issues and disrepair still surface. Ongoing monitoring and investment in rehabilitation are critical to ensuring these units remain a safe and reliable component of Rialto's affordable housing stock.

Public Housing Condition

Public Housing Development	Average Inspection Score
No Inspection Scores Available	N/A

Table 41 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Rialto does not maintain traditional public housing units; however, older subsidized affordable housing developments, such as those funded through LIHTC, CTCAC, or Section 8, may require restoration and revitalization to address deferred maintenance and ensure compliance with modern housing standards. Investment in rehabilitation and regular oversight are essential to maintaining safe, reliable, and quality housing for residents.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The City of Rialto, in collaboration with the Housing Authority of the County of San Bernardino (HACSB), is committed to enhancing the living environment for low- and moderate-income families. While Rialto does not have traditional public housing units, the city focuses on several key strategies to improve housing conditions:

1. **Affordable Housing Development:** The city actively supports the development of affordable housing projects, such as the "Plan to House Our Rialto," which outlines strategies to meet housing needs from 2021 to 2029.

2. **Housing Rehabilitation Programs:** Rialto offers programs like the Mobile Home Rehabilitation Program, providing grants to very-low-income senior homeowners for necessary repairs, thereby improving living conditions and ensuring safety.

3. **Partnerships with Non-Profit Organizations:** The city collaborates with non-profit organizations to deliver services and programs aimed at enhancing the quality of life for residents in affordable housing.

4. **Community Development Initiatives:** Through the Community Development Block Grant (CDBG) program, Rialto invests in public services, infrastructure improvements, and economic development projects that benefit low- and moderate-income neighborhoods.

These concerted efforts reflect Rialto's dedication to fostering a safe, healthy, and supportive living environment for its low- and moderate-income residents.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

San Bernardino County has recently implemented policies and programs to rapidly house homeless individuals and provide the necessary support services to maintain housing stability. Aligning with federal priorities that favor permanent supportive housing and rapid rehousing over emergency shelters and transitional housing, the county has adjusted its Homeless Inventory Count (HIC) to reflect this shift. This strategic reallocation of resources aims to significantly reduce homelessness and enhance the quality of life for residents, particularly those who are precariously housed or experiencing homelessness. According to the 2024 San Bernardino City & County CoC Homeless Inventory Count and Survey Report, Rialto currently has 73 individuals experiencing homelessness, all of whom are reported to be unsheltered. The following table provides data for the San Bernardino City and County CoC that includes Rialto and surrounding communities.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	368	0	258	712	0
Households with Only Adults	517	32	158	937	0
Chronically Homeless Households	0	0	0	614	0
Veterans	0	0	18	778	0
Unaccompanied Youth	12	0	2	0	0

Table 42 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name: 2024 CoC Homeless Inventory Count Report

Data Source Comments: CA-609 San Bernardino City & County CoC

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Rialto, various organizations offer mainstream services across multiple sectors to support the community's diverse needs. Below is a categorized list of these organizations:

Health Services: These organizations provide medical care, preventive services, and health education to promote physical well-being.

- **Arrowhead Family Health Center - Westside**
 - Provides comprehensive primary care services, including preventive care, chronic disease management, and health education.
- **SAC Health - Rialto Clinic**
 - Offers a range of healthcare services, including adult and pediatric care, dental services, and behavioral health support.

Mental Health Services: These agencies offer counseling, psychiatric care, and support for individuals facing mental health challenges.

- **Department of Behavioral Health - San Bernardino County**
 - Provides a wide variety of prevention and early intervention services and other specialized behavioral health programs.
- **Rialto Family Health Services**
 - A community-based non-profit organization committed to optimizing the health and wellness potential of people through development and strengthening of community support services.

Employment Services: These organizations assist individuals in job placement, career development, and workforce readiness.

- **America's Job Center of California (AJCC) - San Bernardino County**
 - Offers employment services, including job search assistance, resume workshops, and training programs to enhance workforce readiness.
- **Goodwill Southern California - Employment Services**
 - Provides job training, employment placement services, and other community-based programs to assist individuals in finding sustainable employment.

Food Services: These entities provide food assistance, meal programs, and nutrition education to combat hunger.

- **Community Action Partnership of San Bernardino County**
 - Offers food assistance programs, including food pantries and nutrition education, to support low-income families and individuals.
- **Inland Valley Hope Partners**
 - Provides emergency food assistance and supportive services to individuals and families in need.

Transportation Services: These services offer mobility solutions, including public transit and specialized transportation for those in need.

- **Omnitrans**
 - Offers public transportation services throughout the San Bernardino Valley, including fixed-route buses and demand-response services.
- **Victor Valley Transit Authority (VVTA)**
 - Provides transportation services, including fixed routes and ADA paratransit services, to residents in the High Desert region.

These organizations collectively contribute to the well-being and development of Rialto's residents by addressing essential health, mental health, employment, food, and transportation needs.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Rialto offers a range of services and facilities to support individuals and families experiencing homelessness, with particular attention to special populations such as chronically homeless individuals, families with children, veterans, and unaccompanied youth. Key services include:

- **Beloved Housing:** Provides sober housing for women and their children, offering a supportive environment to promote recovery and stability.
- **Sober Transitional Guest House:** Offers sober living accommodations, focusing on individuals transitioning from homelessness to stable housing.
- **Superior Image Economic Development:** Provides transitional housing and support services aimed at assisting homeless individuals and families in achieving self-sufficiency.
- **Social Work Action Group (SWAG):** Collaborates with the Rialto Police Department to address homelessness by offering outreach services, case management, and assistance in securing permanent housing.

- **Department of Behavioral Health - San Bernardino County:** Provides basic needs, case management, employment, and outreach services to homeless mentally ill adults in San Bernardino County for up to 30 days.
- **Family Services Association of Redlands:** Offers families without permanent housing the chance to apply for comprehensive services toward permanent housing, employment, and family stability, including temporary housing, food, and childcare.
- **Frazee Community Center:** Provides services to low-income and homeless individuals, including emergency shelters for men and a transitional shelter for male veterans.
- **Agape House:** Provides housing for single women and their children who are in crisis and homeless.
- **Catholic Charities:** Offers hotel vouchers, utility bill assistance, and rent assistance to those in need.
- **Salvation Army:** Provides homeless individuals and families with motel vouchers while they work on locating permanent housing, with a maximum stay of 30 days.
- **Central City Lutheran Mission:** Offers housing for HIV+ homeless individuals and operates a cold weather shelter for men from November to April, including hot meals.
- **Mercy House:** Provides housing and comprehensive support services to homeless individuals and families, focusing on achieving self-sufficiency.

These services are designed to address the specific needs of special populations by providing targeted support that considers the unique challenges each group faces, thereby promoting a comprehensive approach to ending homelessness in Rialto.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Rialto serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The city is addressing these needs through specialized housing and integrated services, but ongoing efforts are necessary to expand and improve these support systems to better serve vulnerable populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: In Rialto, housing options for elderly residents include independent living, assisted living, nursing homes, and adult day care centers. Key considerations for elderly housing include affordability, proximity to healthcare services, and ease of maintenance. As seniors face increased health concerns with age, access to healthcare, assistance with daily activities (like meal preparation, shopping, and housekeeping), and transportation is essential to maintaining their independence and quality of life. Safety is a significant concern, especially for elderly individuals living alone, and housing modifications, such as accessibility features, may be required to accommodate common aging-related disabilities.

Persons with Disabilities (Mental, Physical, Developmental): Rialto's population includes individuals with a range of disabilities, each requiring varying levels of support to maintain a stable living environment. Many individuals with disabilities face limited income, restricting their housing options to affordable or subsidized units. Independent individuals often benefit from accessible subsidized housing, while those needing more intensive support might reside in publicly funded community homes or private care facilities. Key supportive needs include accessible transportation, case management, and assistance with daily living activities, which together help residents maintain their independence and improve their quality of life.

Persons with Alcohol or Drug Addictions: For individuals facing substance abuse challenges, Rialto and neighboring communities offer supportive housing options, including sober living environments, designed to provide a structured, substance-free setting crucial for recovery. Stable housing is often combined with employment support services, as a reliable income can contribute significantly to long-term sobriety. Additionally, close proximity to healthcare facilities ensures access to essential medical and psychological support, and connections to family and social networks can provide necessary emotional support, helping to reduce relapse rates and promote recovery.

Persons with HIV/AIDS and Their Families: In Rialto, there is a growing need for stable, affordable housing for individuals living with HIV/AIDS, as housing security directly impacts health outcomes. Supportive housing that integrates affordable living with healthcare access is essential for these

residents, particularly as many struggle to afford market-rate housing. Housing must also be accessible to accommodate the healthcare needs of aging residents. Furthermore, access to comprehensive community services—including culturally competent healthcare, mental health support, substance use services, and case management—is essential to help individuals manage their condition effectively and to support high-risk groups.

Affordable Housing Residents: Residents within Rialto who reside in affordable housing, such as those funded through LIHTC, CTCAC, or Section 8, often require support beyond affordable housing, particularly in areas such as job readiness, childcare, healthcare access, and transportation. Many residents face financial barriers that prevent them from maintaining stable housing or improving their economic situation. Support services that provide job training, educational resources, health care, and family services are essential to assist residents in achieving self-sufficiency.

Unaccompanied Youth: Rialto offers emergency shelter and transitional housing options for unaccompanied youth, along with connections to education, job training, and counseling services. Youth often need access to life skills training, such as financial literacy, employment readiness, and health education, to help them transition to independent adulthood. Supportive housing integrated with these educational and social services is crucial for helping unaccompanied youth achieve stability and avoid long-term homelessness.

These supportive housing options aim to provide stable, accessible, and affordable environments that meet the unique needs of Rialto’s most vulnerable residents, enhancing their ability to lead independent and healthy lives.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In Rialto, several programs and services are dedicated to providing supportive housing options for individuals transitioning back into the community after discharge from mental or physical health institutions. These initiatives focus on creating stable environments with integrated healthcare, case management, and housing support tailored to each person’s recovery and reintegration needs.

Key Programs:

- **Re-Integrative Supportive Engagement Services (RISES)**
 - RISES offers support services for severely mentally ill adults recently released from county jails. The program links individuals to mental health, substance use disorder, housing, and other essential services to facilitate a smooth transition back into the community.
- **Community Supervised Treatment After Release (CSTAR)**
 - CSTAR is a court-referred outpatient program addressing the mental health and substance use disorder needs of adults with serious and persistent mental illness and repeated contact with the criminal justice system. The program provides structured support to promote stability and prevent recidivism.

- **Telecare Forensic Assertive Community Treatment (FACT) / Community FACT**
 - Designed using the Assertive Community Treatment model, FACT/CFACT enhances the lives of individuals living with severe and persistent mental illness. These programs offer wraparound services for adults with extensive contacts with the criminal justice system or a history of incarceration, focusing on comprehensive support to facilitate successful community reintegration.
- **Placement After Stabilization (PAS) Program**
 - The PAS program provides discharge planning for individuals exiting crisis residential treatment facilities. Through collaboration with facility staff, the San Bernardino County Department of Behavioral Health programs, and external agencies, PAS ensures that individuals have access to appropriate housing and support services post-discharge.

These programs, along with community support services, play a vital role in ensuring that individuals recovering from mental and physical health challenges in Rialto have access to stable, supportive housing. Their combined efforts help foster successful reintegration into society by addressing essential health, housing, and support needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the upcoming year, the City of Rialto plans to implement several initiatives to address the housing and supportive service needs of non-homeless individuals with special needs, aligning with the goals outlined in this Consolidated Plan and Annual Action Plan.

Housing Rehabilitation Programs:

The city will continue its Mobile Home Rehabilitation Program to assist low- and moderate-income mobile homeowners with necessary repairs and improvements, ensuring safe and accessible living environments.

Affordable Housing Development:

Rialto is committed to increasing the availability of affordable housing units by prioritizing the rehabilitation of community facilities that support housing stability and services for special needs populations.

Supportive Services Expansion:

The city plans to enhance supportive services by funding public service agencies that provide critical resources such as food distribution, community empowerment programs, and other essential services to meet the needs of its residents.

Accessibility Improvements:

Recognizing the importance of accessible infrastructure, Rialto will improve curb, gutter, and sidewalk projects to enhance mobility and safety for individuals with disabilities, facilitating better access to housing and community services.

Community Outreach and Education:

The city will continue outreach programs to inform residents about available housing resources and supportive services. Educational workshops and informational sessions will raise awareness and help residents access these programs.

These planned activities reflect Rialto's dedication to addressing the diverse housing and supportive service needs of its residents, fostering a more inclusive and supportive community environment.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies at various levels have significantly impacted affordable housing and residential investment in Rialto. Key factors contributing to these challenges include:

Restrictive Zoning Regulations:

Local zoning laws in Rialto, as detailed in the city's Housing Element report from 2021 (City of Rialto Housing Element, 2021), prioritize single-family homes, limiting opportunities for higher-density housing developments. These zoning preferences reduce the feasibility of constructing affordable multifamily units, a key factor in addressing housing needs for low- and moderate-income residents.

Stringent Environmental Regulations:

The California Environmental Quality Act (CEQA), as analyzed in a January 2023 commentary by CalMatters (CalMatters, January 2023), requires extensive environmental reviews for new housing projects. While CEQA is intended to protect the environment, it has, in some cases, led to significant delays and increased costs for housing developments, including affordable housing projects in Rialto.

Lengthy Permitting Processes:

The City of Rialto acknowledges in its 2021 Housing Element that complex permitting processes often delay new housing projects and increase costs. These challenges disproportionately affect affordable housing projects, making it less attractive for developers to invest in such initiatives.

Limited Financial Incentives:

The city's Housing Plan highlights the lack of substantial financial support for affordable housing, citing gaps in state and federal funding as a barrier to meeting housing demand. Without sufficient financial incentives, developers struggle to make affordable housing projects viable, limiting the supply of units available for low- and moderate-income residents.

Community Opposition (NIMBYism):

A January 2023 report from CalMatters explains how community opposition, often referred to as "Not In My Backyard" (NIMBY) sentiment, can lead to significant delays or cancellations of housing projects. This resistance is particularly prevalent in Rialto, where local policies sometimes reflect public opposition, further restricting the development of affordable housing.

Addressing these policy-related challenges requires coordinated efforts among local, regional, and state authorities to reform zoning laws, streamline permitting processes, provide adequate funding, and engage communities in supporting affordable housing initiatives.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides an overview of Rialto's economic development, with a focus on key areas such as business sector employment, unemployment rates, commuting times, and education levels. The accompanying table outlines employment distribution across the city's business sectors. Additionally, the analysis delves into trends in unemployment, average commuting times for workers, and educational attainment, all of which play significant roles in shaping Rialto's economic landscape and future growth.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	437	109	1%	0%	-1%
Arts, Entertainment, Accommodations	3,979	2,688	9%	7%	-2%
Construction	4,105	1,867	9%	5%	-4%
Education and Health Care Services	7,876	4,813	17%	12%	-5%
Finance, Insurance, and Real Estate	1,766	386	4%	1%	-3%
Information	446	94	1%	0%	-1%
Manufacturing	4,357	2,636	10%	6%	-3%
Other Services	2,155	572	5%	1%	-3%
Professional, Scientific, Management Services	3,784	1,570	8%	4%	-4%
Public Administration	1,741	369	4%	1%	-3%
Retail Trade	5,989	3,169	13%	8%	-5%
Transportation and Warehousing	7,099	21,013	16%	51%	36%
Wholesale Trade	2,027	1,622	4%	4%	0%
Total	45,761	40,908	--	--	-12%

Table 43 - Business Activity

Data Source: 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

Rialto experiences a notable imbalance between its workforce and local employment opportunities, with 45,761 residents in the workforce but only 40,908 jobs available. This disparity suggests that a

significant number of residents commute outside the city for employment. The Education and Health Care Services sector shows the largest disparity, with 3,063 more workers than jobs, followed closely by Retail Trade. Conversely, the Transportation and Warehousing sector is an exception, with 13,914 more jobs than local workers. Despite accounting for 51% of the city's total jobs, only 16% of Rialto's workforce is employed in this industry. This disparity indicates a reliance on external workers to fill these roles and suggests limited alignment between the skills of Rialto's workforce and the dominant local industries.

These patterns underscore the need for a multi-faceted approach to workforce development and economic planning. Strategies should focus on diversifying the local economy, creating jobs that align with the skill sets of Rialto residents, and providing targeted training programs to better equip the workforce for opportunities in high-demand sectors like Transportation and Warehousing. Additionally, expanding employment opportunities in sectors with high resident participation, such as Education and Health Care Services, could reduce commute times and enhance overall economic stability within the city.

Labor Force

Total Population in the Civilian Labor Force	51,650
Civilian Employed Population 16 years and over	46,864
Unemployment Rate	5.1%
Unemployment Rate for Ages 16-24	7.4%
Unemployment Rate for Ages 25-65	4.4%

Table 44 - Labor Force

Data Source: 2018-2022 ACS

Data [All data except Unemployment Rate from 2018-2022 ACS](#)

Comments: [Unemployment Rate from 2023 BLS Local Area Unemployment Statistics](#)

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the city level, limiting its ability to reflect localized trends within specific neighborhoods or tracts.

2022 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
6.3	5.3	4.7	4.0	3.8	4.3	4.4	4.5	4.2	4.4	4.5	4.1

2023 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.8	5.0	4.8	4.3	4.5	5.3	5.3	5.7	5.3	5.6	5.5	5.5

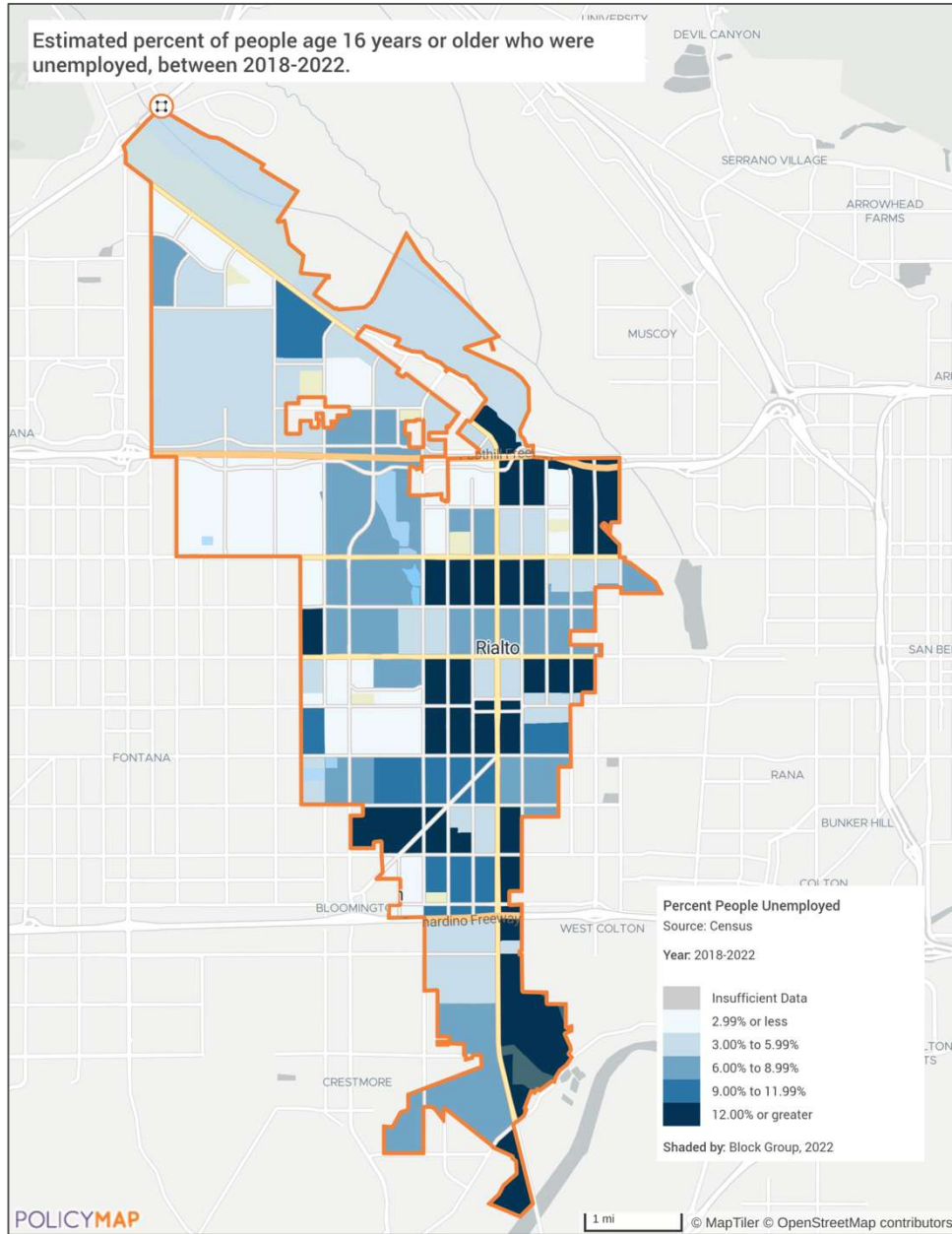
Table 1 - Unemployment Rate in 2023, BLS – Rialto, CA

Rialto's unemployment rates reveal a declining trend from 2022 to early 2023, followed by a slight increase and stabilization at higher levels. In 2022, unemployment decreased steadily, reaching its lowest at 3.8% in May before slightly rising toward the year's end, averaging 4.6% annually.

In 2023, unemployment began slightly higher at 4.8% and fluctuated upward, peaking at 5.7% in August and averaging 5.1% for the year. This increase may indicate challenges such as slowed economic growth, workforce adjustments, or rising costs impacting businesses. The relatively stable rates suggest the local economy is resilient but may require targeted interventions to sustain job growth and address underlying employment challenges.

Unemployment Rate

The following map illustrates significant variation in unemployment rates across Rialto. Central and southern areas of the city exhibit elevated unemployment levels, with rates exceeding 9% and peaking above 12% in certain locations. In contrast, adjacent regions demonstrate significantly lower unemployment, with rates falling below 6% and, in some areas, dropping below 3%. These disparities highlight localized economic challenges and suggest the need for targeted employment and workforce development initiatives to address higher unemployment in specific areas, fostering more equitable economic opportunities across the city.



Unemployment Rate

Occupations by Sector

The "Occupations by Sector" table below illustrates the distribution of job types across various industries in Rialto, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

The Production, Transportation, and Material Moving sector is Rialto's largest occupational group, accounting for nearly 13,500 jobs and reflecting the city's strong industrial and logistics presence. This sector includes roles such as truck drivers, who are essential for transporting goods across the region, forklift operators, who manage inventory within warehouses, and warehouse associates, who prepare shipments and ensure efficient storage operations.

The Sales and Office sector follows as the second-largest group, comprising approximately 11,000 jobs. This category includes retail workers, administrative staff, and customer service representatives, emphasizing the importance of office-related and customer-facing roles. Together, these sectors demonstrate Rialto's economic reliance on both industrial operations and professional services to sustain its workforce.

Occupations by Sector	Number of People
Management, business and financial	8,701
Farming, fisheries and forestry occupations	357
Service	8,222
Sales and office	10,910
Construction, extraction, maintenance and repair	5,201
Production, transportation and material moving	13,473

Table 45 – Occupations by Sector

Data Source: 2018-2022 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,734	53.2%
30-59 Minutes	12,564	29.4%
60 or More Minutes	7,436	17.4%
Total	42,733	100%

Table 46 - Travel Time

Data Source: 2018-2022 ACS

Commute Travel Time

In Rialto, most residents experience short to medium commutes, with 53.2% (22,734 individuals) traveling less than 30 minutes each way to work. Another 29.4% (12,564 individuals) commute between 30 and 59 minutes, while 17.4% (7,436 individuals) face longer commutes of 60 minutes or more. This data indicates that while the majority of Rialto's workforce enjoys relatively short travel times, a significant portion must commute substantial distances for employment.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,242	471	3830
High school graduate (includes equivalency)	13,999	732	4185
Some college or Associate's degree	11,709	847	3004
Bachelor's degree or higher	5,338	214	960

Table 47 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS

Educational Attainment by Employment Status

The table above presents educational attainment by employment status, offering insights into trends among Rialto residents aged 16 and older. The data reveals that individuals with higher levels of educational attainment consistently experience lower unemployment rates and higher labor force participation. This underscores a clear positive correlation between education and improved employment outcomes. Higher educational attainment not only enhances job prospects but also contributes to greater workforce stability, highlighting the importance of educational initiatives and workforce development programs in supporting economic growth and reducing unemployment in the community.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	42	586	1,181	3,525	2,395
9th to 12th grade, no diploma	850	1,380	2,091	3,631	1,190
High school graduate, GED, or alternative	5,645	6,885	4,542	7,338	2,970
Some college, no degree	4,839	4,048	3,564	4,391	1,796
Associate's degree	476	1,176	993	1,235	585
Bachelor's degree	673	2,100	1,356	1,251	847
Graduate or professional degree	67	460	548	771	418

Table 48 - Educational Attainment by Age

Data Source: 2018-2022 ACS

Educational Attainment by Age

The above table on educational attainment by age provides insights for residents aged 18 and older, showing generational differences in education levels. Younger residents in Rialto tend to achieve higher levels of education compared to older generations. However, a significant number of older residents have also pursued education beyond high school. Notably, over 7,500 individuals aged 25 and older have not completed a high school diploma or equivalent, while nearly 12,000 residents aged 25 and older have earned an Associate's degree or higher. This data underscores both progress in educational attainment among younger residents and the need for continued efforts to address educational disparities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$32,934
High school graduate (includes equivalency)	\$34,976
Some college or Associate's degree	\$44,315
Bachelor's degree	\$55,996
Graduate or professional degree	\$77,938

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2018-2022 ACS

Median Earnings by Educational Attainment

Educational attainment plays a crucial role in determining earnings potential and financial stability in Rialto. Individuals with higher education levels see significantly greater median incomes. For example, those with a Bachelor's degree typically earn nearly 70% more than individuals without a high school diploma, while graduate or professional degree holders earn over twice as much as those with only a high school education. Over a career, this disparity becomes even more pronounced. A Bachelor's degree holder working from age 23 to 62 can expect lifetime earnings of approximately \$2.2 million, compared to \$1.4 million for someone with only a high school diploma working from age 18 to 62—an \$800,000 difference. This income gap greatly influences wealth accumulation, as higher salaries often lead to increased homeownership, investments, and retirement savings, further enhancing long-term financial security.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In Rialto, the Transportation and Warehousing sector is a major driver of the local economy, with approximately 7,099 individuals, or about 16% of the city's workforce working in this sector. This sector also leads in job availability, with 21,013 positions within the city. The surplus of jobs in this sector suggests that a significant number of workers commute from outside Rialto to fill these roles. Addressing the city's housing shortage could provide local housing opportunities for these commuters, strengthening the local workforce and reducing reliance on out-of-city workers. This sector's importance highlights its role in supporting diverse employment opportunities and the overall economic vitality of Rialto.

Describe the workforce and infrastructure needs of the business community:

Rialto's business community plays a vital role in supporting the city's economic growth and providing employment opportunities for residents. However, the city's ability to sustain and expand its economic

sectors relies on addressing key challenges in workforce development and infrastructure. The following needs have been identified:

Workforce Needs

Rialto's business community faces a critical need for skilled labor, particularly in high-demand sectors such as transportation, warehousing, logistics, and manufacturing. As discussed earlier in this section, these industries are among the largest local employers, yet they experience significant workforce gaps due to insufficient alignment between local educational programs and the skills demanded by these industries. The shortage of job training programs targeting advanced technical skills, such as machinery operation and supply chain management, further exacerbates these gaps. Collaborative initiatives between businesses, educational institutions, and workforce development organizations could help address these needs by providing industry-specific training and certifications.

Infrastructure Needs

Infrastructure limitations also challenge Rialto's economic growth. Key issues include inadequate transportation systems for freight and workers, aging utilities, and limited broadband connectivity. Improvements to the city's infrastructure, such as enhancing public transit systems, modernizing utilities, and expanding broadband access, are critical to attracting and retaining businesses. The city's ongoing investment in infrastructure projects, such as sidewalk and curb enhancements, aims to create a more business-friendly environment, but further efforts are necessary to meet the growing demands of Rialto's economic sectors.

Meeting Rialto's workforce and infrastructure needs is essential for fostering a competitive business environment, improving job accessibility, and ensuring the city remains an attractive location for businesses and workers. Addressing these challenges will enable Rialto to better support its business community and foster a more robust local economy.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Rialto is experiencing significant economic development through various public and private sector investments, which are expected to impact job creation and business growth. Notable initiatives include:

Gateway Specific Plan:

The Gateway Specific Plan, initiated by Rialto's city government, outlines a vision for mixed-use development that will transform several areas of the city. This includes retail along Riverside Avenue, office and research parks on San Bernardino Avenue, freeway commercial spaces on Valley Boulevard, and light industrial parks in the western portion of the city. According to Rialto's official website, the

plan aims to diversify the local economy and create various employment opportunities while fostering business growth.

New Police Station Development:

The Rialto City Council approved plans for a new 56,500-square-foot police station in 2023 to replace its outdated facility. This \$83 million project is expected to generate construction jobs and support the city's growing population by improving public safety infrastructure. As reported by Westside Story Newspaper in September 2023, this modern facility aligns with Rialto's efforts to enhance essential public services and support economic growth.

Workforce Development and Infrastructure Needs:

These transformative developments in Rialto highlight the need for workforce development programs to prepare residents for emerging job opportunities. Collaboration with workforce agencies, local businesses, and educational institutions is crucial to offer training in retail management, construction, public safety, and industrial operations. Enhanced skills training will ensure residents are well-positioned to fill jobs created by these projects.

Infrastructure improvements are also vital. Updates to transportation networks, utilities, and public services are needed to support the increased demands of these initiatives. The Gateway Specific Plan and other developments highlight the importance of investments in public transit and roadways to accommodate traffic growth and improve logistics efficiency for businesses and residents alike.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education of Rialto's current workforce show some alignment with the city's employment opportunities, but notable gaps exist, especially in higher-skilled sectors. The following is based on previous information provided within this section.

Correspondence Between Workforce and Employment Opportunities:

- **Educational Attainment:**
 - The majority of Rialto's workforce has a high school education or some college experience but lacks advanced degrees. According to the data, approximately 50% of residents aged 25 and older have not pursued education beyond high school, and fewer than 15% hold a bachelor's degree or higher. This contrasts with job opportunities in sectors such as Professional, Scientific, and Management Services and Finance, Insurance, and Real Estate, which often require higher levels of education.
- **Sector Alignment and Mismatches:**
 - **Transportation and Warehousing:** This sector employs 16% of the workforce and provides 51% of local jobs, showing a surplus of opportunities. Workers with high school diplomas or less can readily fill these roles, aligning with the local education profile.

- **Education and Health Care Services:** While 17% of workers are employed in this sector, only 12% of jobs are available locally, suggesting an outflow of workers to other regions. Many of these roles, particularly in health care, require certifications or advanced degrees that are not widely present among the local population.
- **Information and Finance Sectors:** These sectors show a significant mismatch, with very few jobs available compared to the workforce. For example, Finance, Insurance, and Real Estate roles account for only 1% of jobs while employing 4% of the workforce, indicating an outmigration of skilled workers in these fields.
- **Workforce Gaps:**
 - Sectors such as Professional Services, Manufacturing, and Retail Trade report employment surpluses, with the workforce exceeding job availability in Rialto. Meanwhile, other sectors like Construction and Public Administration face shortages, highlighting the need for specific training programs to align skills with available opportunities.

Needs for Improvement:

To bridge these gaps, targeted workforce development programs are critical. These should focus on:

- Increasing access to higher education and vocational training, particularly in high-demand sectors like health care, finance, and professional services.
- Expanding partnerships between local businesses and educational institutions to create tailored certification programs.
- Improving infrastructure to attract businesses that can provide higher-skill jobs aligned with the emerging qualifications of the workforce.

By addressing these issues, Rialto can enhance the alignment between the skills of its workforce and the employment opportunities available locally, boosting job satisfaction and economic growth.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Rialto is actively enhancing its workforce through various training initiatives supported by local organizations, community colleges, and Workforce Development Boards. These programs aim to equip residents with the skills needed for emerging job opportunities.

Rialto WorkAbility Programs: The Rialto Unified School District offers the WorkAbility program, a state-funded initiative providing pre-employment skills training, worksite experience, and follow-up services for youth aged 12 to 22 in special education. This program facilitates the transition from school to employment, enabling students to complete their education while gaining marketable job skills.

San Bernardino County Workforce Development Board (WDB): The San Bernardino County WDB oversees the distribution of federal funds aimed at enhancing the skills of the local workforce.

Comprising local business leaders and representatives from public sectors, educators, labor unions, and community-based organizations, the board ensures effective allocation of resources to support employment and training services.

Youth Program - Workforce Development: The Workforce Innovation and Opportunity Act (WIOA) Youth Programs and Services cater to eligible youth aged 16 to 24, offering career and educational services designed to enhance job skills, develop leadership qualities, and provide work experiences. These services are delivered through partnerships with various organizations, ensuring comprehensive support for young job seekers.

Strong Workforce Program (SWP): At the recommendation of the California Community College Board of Governors, the Strong Workforce Program was established, adding a new annual recurring investment to spur career technical education (CTE) in the state's community colleges. This initiative aims to meet the demands of the local economy by providing relevant training and education.

These workforce training initiatives play a crucial role in preparing Rialto residents for employment in high-demand sectors, reducing unemployment, and driving economic growth. By aligning education with industry needs, they equip the local workforce with essential skills to attract and retain businesses, fostering a stronger economy. Additionally, expanded access to training and job opportunities improves residents' quality of life and supports community development.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

N/A

Discussion

Rialto is poised for significant economic growth through several local and regional initiatives planned for 2025 and beyond. Key developments include:

- **Renaissance Marketplace Expansion:** The ongoing expansion of the Renaissance Marketplace, a major retail center in Rialto, aims to attract additional businesses and consumers. This growth is expected to create new employment opportunities and stimulate the local economy.
- **Gateway Specific Plan Implementation:** The Gateway Specific Plan outlines a comprehensive development strategy for mixed-use projects, including retail, office, and industrial spaces. Its implementation is anticipated to diversify Rialto's economic base and enhance job creation.
- **San Bernardino County Economic Development Initiatives:** As part of San Bernardino County, Rialto benefits from county-wide economic development programs. The county's Economic

Development Department focuses on attracting and retaining businesses, workforce development, and infrastructure improvements, all of which contribute to regional economic growth.

- **Infrastructure Enhancements:** Planned infrastructure projects, including transportation and utility upgrades, are set to improve connectivity and support business operations in Rialto. These enhancements are crucial for accommodating anticipated economic expansion and attracting new investments.

Collectively, these initiatives are expected to significantly impact Rialto's economic landscape, fostering a more robust and diversified economy for the city's residents and businesses.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute “housing problems”: cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Rialto, the housing problems with a high prevalence are cost burden and overcrowding.

For this analysis, “substantially higher” is based on the HUD provided standards set in the Needs Assessment. A tract with a housing problem rate of 10% higher than the citywide average is considered substantially higher. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the citywide average.

According to the 2018-2022 ACS 5-Year Estimates, the citywide rate of each is:

- Overcrowding: 16.4%
- Lack of Complete Plumbing Facilities: 0.4%
- Lack of Complete Kitchen Facilities: 1.0%
- Cost Burden Homeowners: 31.3%
- Cost Burden Renters: 55.6%

Substantial Rate

- Overcrowding: 26.4%
 - No Census Tracts with a concentration
- Lack of Complete Plumbing Facilities: 10.4%
 - No Census Tracts with a concentration
- Lack of Complete Kitchen Facilities: 11.0%
 - No Census Tracts with a concentration
- Cost Burden Homeowners : 41.3%
 - Census Tract 23.06 - 41.7%
 - Census Tract 34.03 - 42.0%
 - Census Tract 34.04 - 42.0%
 - Census Tract 36.12 - 42.3%
 - Census Tract 37.00 - 42.4%
- Cost Burden Renters: 65.6%
 - Census Tract 27.06 - 65.9%
 - Census Tract 34.03 - 73.2%
 - Census Tract 36.07 - 71.40%
 - Census Tract 36.09 - 74.0%
 - Census Tract 36.11 - 68.5%
 - Census Tract 36.12 - 74.10%
 - Census Tract 37.00 - 67.7%
 - Census Tract 38.03 - 82.5%

There are no tracts that have a concentration of multiple housing problems.

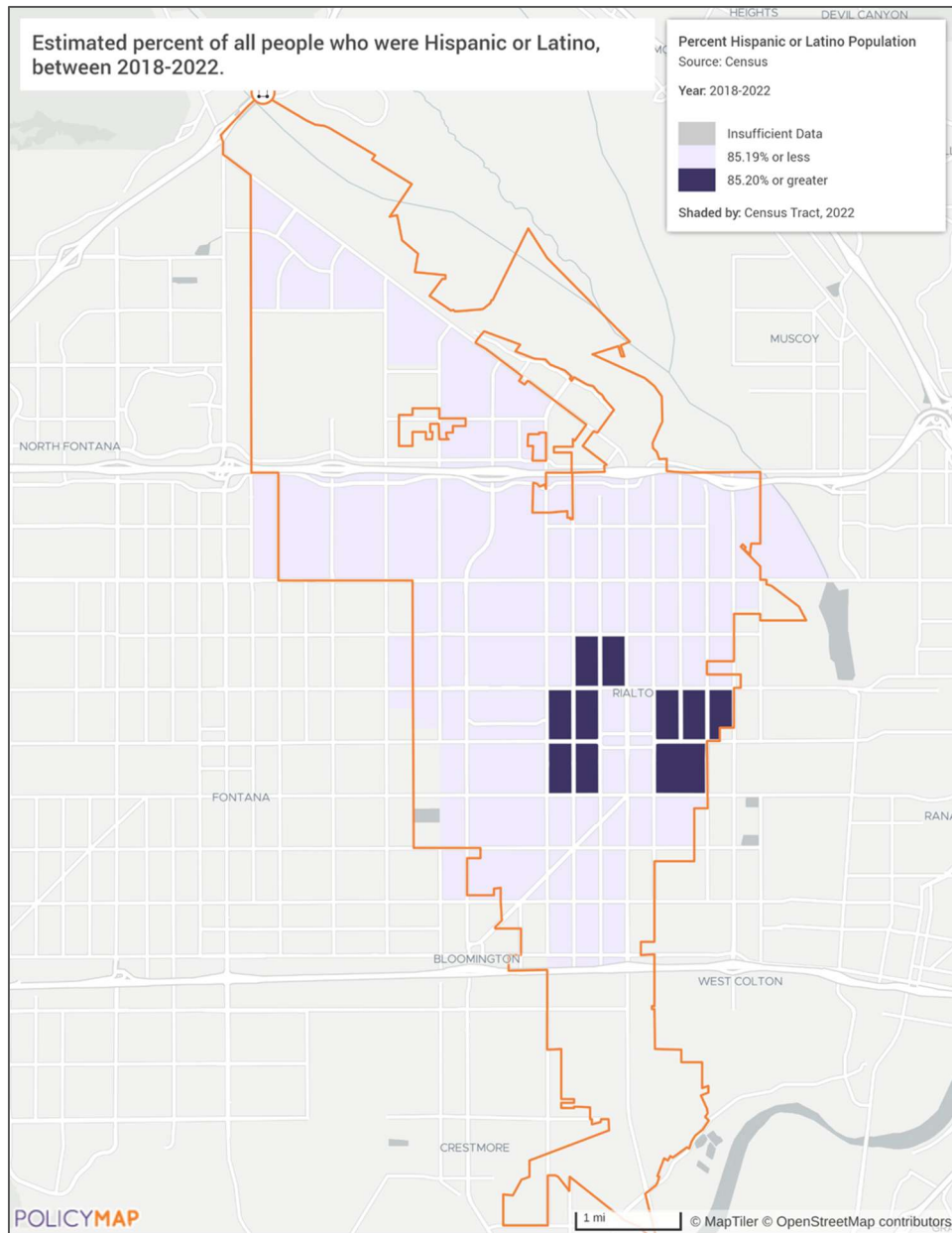
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2018-2022 ACS 5-Year estimates the racial and ethnic breakdown of Rialto’s population is:

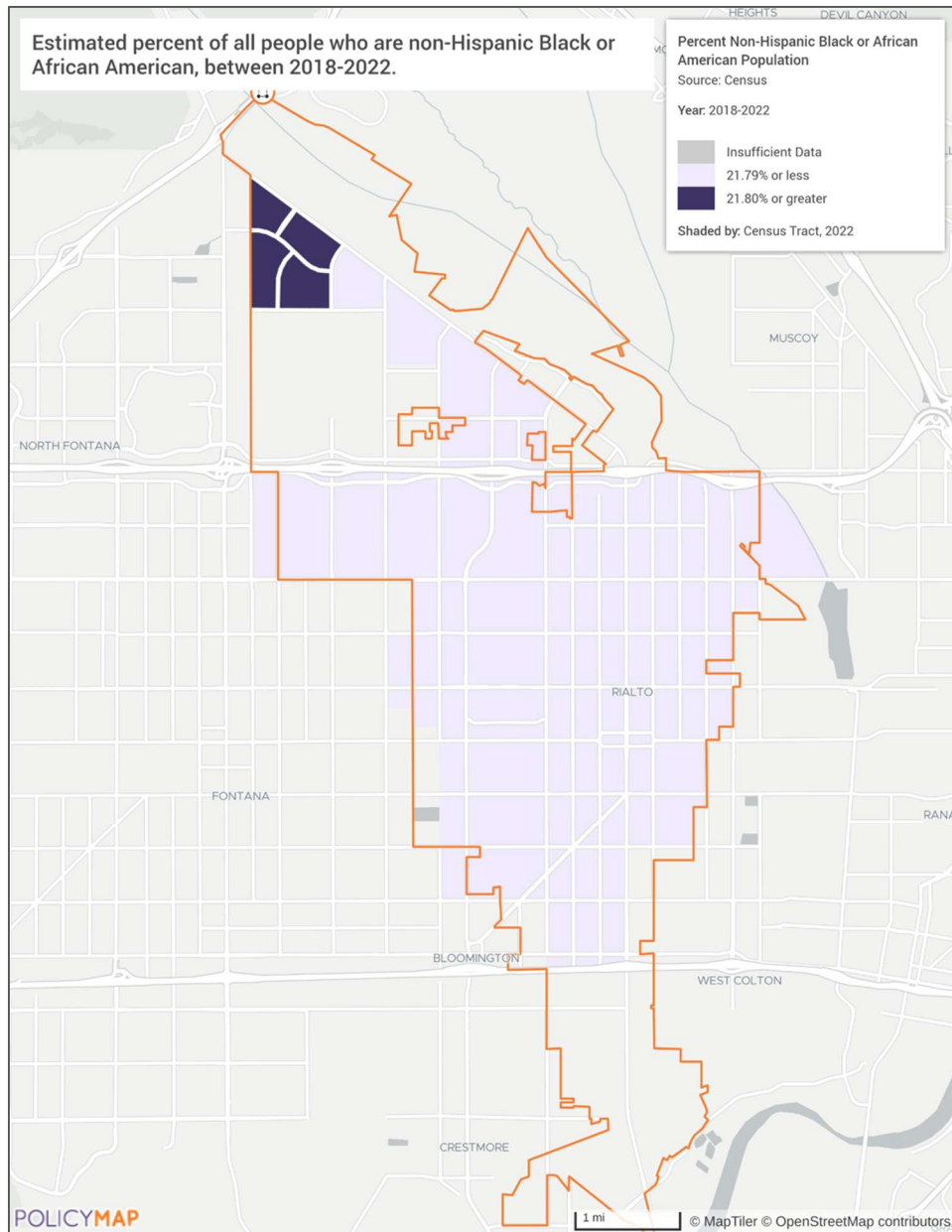
- Hispanic or Latino: 75.2%
- Black, non-Hispanic: 11.8%
- American Indian and Alaska Native, non-Hispanic: 0.2%
- Asian, non-Hispanic: 2.0%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.0%
- Other Race, non-Hispanic: 0.4%
- Two or More Races, non-Hispanic: 1.4%

Within Rialto, there are notable racial and ethnic concentrations across different areas. The largest concentration is among Hispanic households, which are found primarily in the city’s center, the majority of the city. In addition to this, there are smaller concentrations throughout the city of other racial and ethnic groups, including Black / African American households. These patterns reflect the diversity of Rialto's population, with certain racial and ethnic groups forming concentrated communities in specific areas while the overall population remains predominantly Hispanic.

Please see the following corresponding maps which illustrate areas with concentrated populations by race and ethnicity, highlighting demographic patterns across the city. *Maps are not provided for populations without concentration.*



Concentration of Hispanic / Latino Households over 85.2%



Concentration of Black / African American (Non-Hispanic) Households with over 21.8%

What are the characteristics of the market in these areas/neighborhoods?

In Rialto, Black/African Americans are concentrated in the Northwestern area of the city, where homeownership rates are exceptionally high, at approximately 90%, and home values average around \$521,900. However, this area lacks nearby retail grocery stores, and public transit stops are located at a considerable distance. In contrast, Hispanic/Latino households are primarily concentrated in the central parts of the city, where homeownership rates are moderate, and home values are more modest, averaging approximately \$400,000. These areas benefit from closer access to public transit, providing greater connectivity for residents.

Are there any community assets in these areas/neighborhoods?

There are numerous community assets in the CDBG Target Areas, including:

- Rialto City Hall
- Rialto Community Center
- Rialto Community Resource Center
- Rialto Fitness and Aquatic Center
- Metrolink Station
- Rialto Senior Center
- Numerous parks and recreational facilities

Are there other strategic opportunities in any of these areas?

Rialto is actively pursuing several initiatives to enhance residents' quality of life and stimulate economic growth:

- **Revitalization of the Historic Downtown Area:** The city is restoring the historic Pacific Electric Railway Depot at 119 N. Riverside Ave. This project aims to transform the depot into a museum and recreational space, serving as a destination along the Pacific Electric Trail extension. The restoration is part of a broader effort to revitalize downtown Rialto and preserve its cultural heritage.
- **Development of the Former Rialto Municipal Airport Site:** Following the airport's closure in 2014, the site has been redeveloped into the Renaissance Marketplace Retail Center. This 60-acre shopping center includes 505,400 square feet of retail space and a 14-screen theater, contributing to local employment and economic activity.
- **Enhancement of Public Transportation Infrastructure:** The extension of the Pacific Electric Trail, funded by a \$7.8 million grant, will add a 1.75-mile multi-use recreational path through the

heart of Rialto. This extension aims to provide safe access to several destinations and connect to existing outdoor recreational areas, promoting alternative transportation options.

- **Promotion of Local Arts and Culture:** The restoration of the historic Pacific Electric Railway Depot includes plans for a museum and recreational space, which will serve as a cultural hub for the community. This initiative reflects the city's commitment to preserving its cultural heritage and promoting local arts.

These initiatives demonstrate Rialto's proactive approach to leveraging its assets for community enhancement and economic development.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

Rialto, California enjoys comprehensive broadband coverage across residential areas, including LMI areas. The average Rialto household has access to three (3) broadband-quality internet service options. According to ISPReports.org, the city benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Internet service in Rialto has a 99.08% availability rate, with 89% of households connected. Of those households, 76% have fiber, cable, or DSL, 10% have satellite, 0% are still on dial-up, and 6% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Rialto, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, diminishes the incentive to deliver reliable and consistent services. According to ISPReports.org, Rialto is served by eleven (11) internet providers offering residential service. Among these, Spectrum and AT&T stand out as leading providers in terms of coverage and speed. Internet providers throughout the city include:

Spectrum (Cable)

EarthLink (Fiber, DSL, and Fixed Wireless)

AT&T (Fiber, DSL, and Fixed Wireless)

Frontier (Fiber and DSL)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

DISH (Satellite)

DirectTV (Satellite)

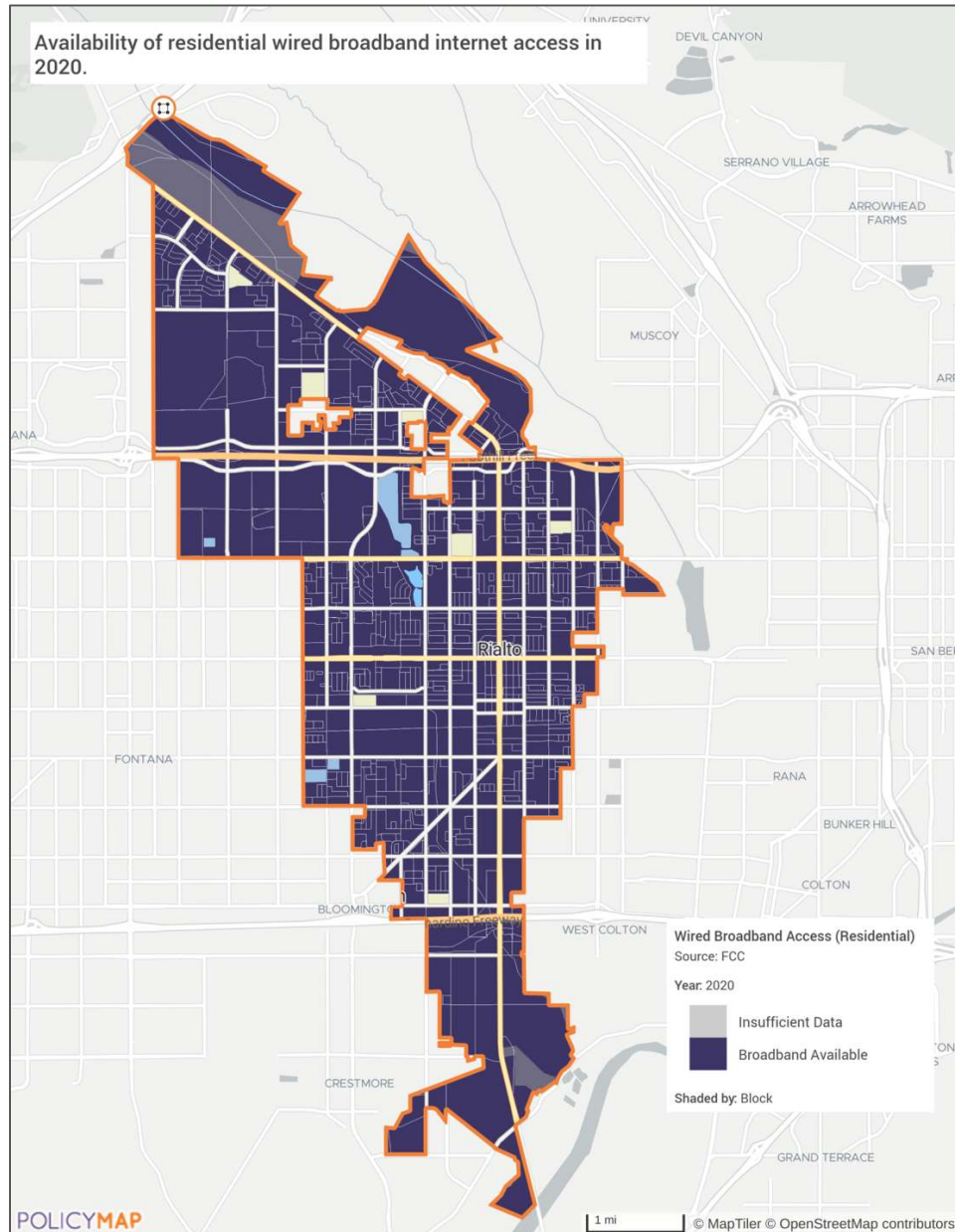
Starlink (Satellite)

Viasat (Satellite)

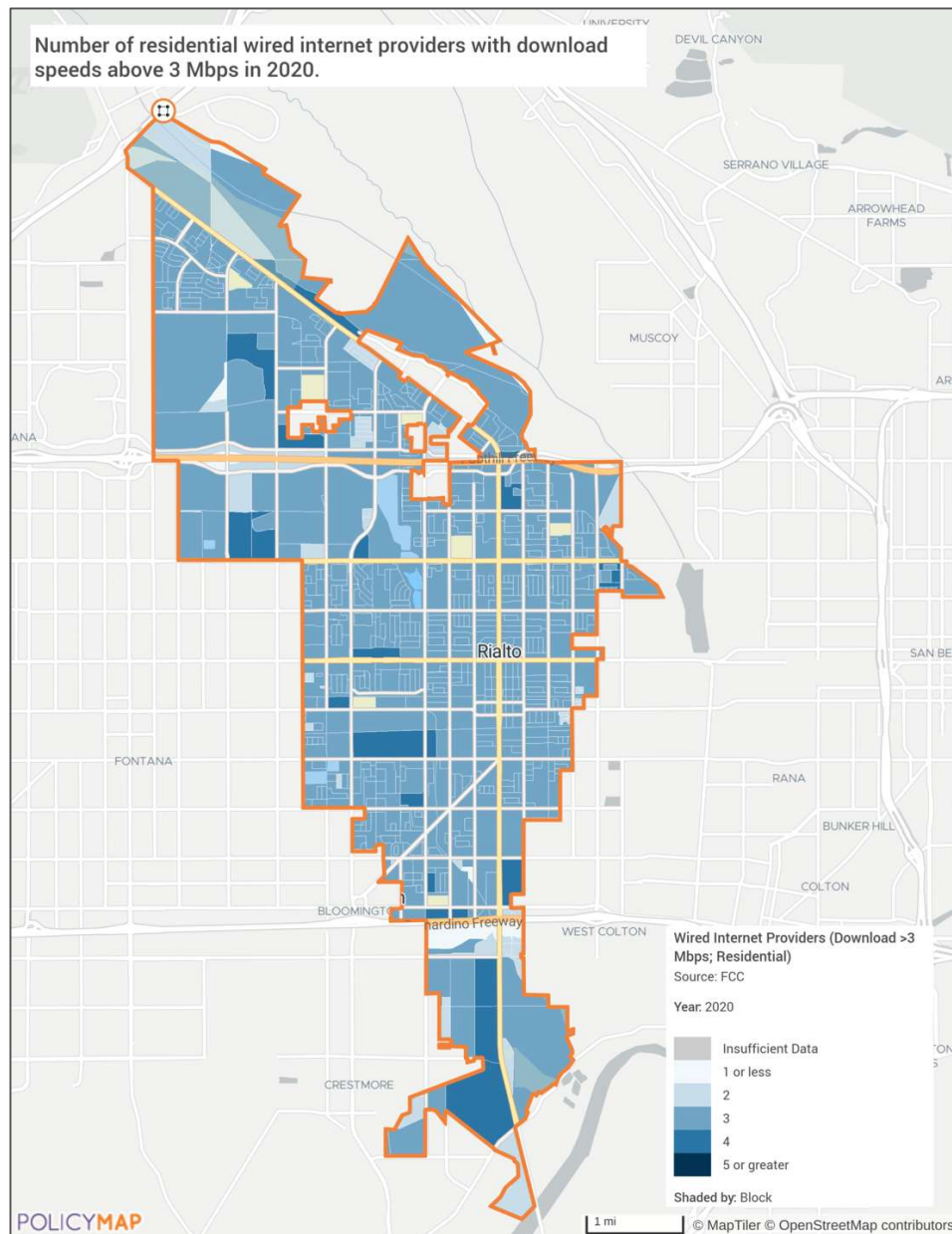
HughesNet (Satellite)

The map below highlights the number of broadband service providers by census tract. Of the eleven internet providers available, Rialto households typically have access to an average of three offering high-speed internet service. Access to multiple high-speed providers fosters competitive pricing, reliable service, and strong household subscription rates, promoting widespread internet accessibility.

See map below: High Speed Internet Providers



Broadband Access



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Rialto, CA has historically faced various natural hazard risks, including extreme heat, flooding, and wildfires, as outlined in the [2022 San Bernardino County Multi-Jurisdictional Hazard Mitigation Plan](#) (MJHMP). Research from the MJHMP indicates that climate change is projected to increase extreme heat events, droughts, and intense rainfall, leading to heightened risks like heat-related illnesses, flooding, and wildfire severity. Reduced Sierra snowpack and earlier snowmelt will impact water supplies, while warmer conditions will fuel wildfires, affecting public safety, forests, and ecosystems. These changes could also increase infrastructure failures, such as levee and dam breaches. According to the FEMA National Risk Index, San Bernardino County, which encompasses Rialto, is particularly vulnerable to hazards such as earthquakes, heat waves, landslides, riverine flooding, and wildfires.

While Rialto is considered an inland city, approximately 50 miles from the Pacific Ocean, it may still experience indirect coastal effects. Rising sea levels and increased storm activity could lead to population displacement from coastal areas, and an influx of new residents to Rialto could drive up housing costs, reduce job availability, and strain local resources. As climate-related hazards pose greater threats to coastal regions, stable inland communities like Rialto may see an increase in climate migrants from more vulnerable areas, further impacting state infrastructure, housing, and resources.

The MJHMP highlights that climate change poses a great risk to vulnerable population residents. Key risks include increasing extreme heat days, particularly in desert (110°F) and mountain regions (mid-80s), leading to health threats like heat stroke. Heat waves and snowpack reduction in mountainous areas are projected to worsen by 2090, with the sharpest decline starting around 2030. While overall wildfire risk may not substantially increase, mountainous regions are expected to face the greatest impacts. Climate change involves long-term shifts in temperature, precipitation, and weather patterns, driven by natural factors, internal climate processes, and human activities like burning fossil fuels and deforestation. Its effects include warmer weather, melting ice caps, and poor air quality, exacerbating natural hazards. California has already experienced rising sea levels, increased temperatures, extreme weather events, and changes to its water cycle, such as earlier snowmelt. These impacts place pressure on infrastructure, water supplies, and ecosystems.

These factors reflect the broader impact of climate change on Rialto's natural hazard profile, affecting public health, infrastructure, and resource management. The Center for Disease Control and Prevention (CDC) highlights that climate change, along with other environmental and human-made stressors, exacerbates existing health threats and introduces new ones. To counter these challenges, proactive measures are essential for fostering community resilience in an evolving climate landscape.

Rialto is actively addressing climate change and water conservation through initiatives like its [Climate Adaptation Plan](#), which tackles extreme heat, flooding, and air pollution, and its promotion of water conservation through rebates and educational programs. Complementing these local efforts, California's Department of Water Resources implements a [Climate Action Plan](#) emphasizing greenhouse gas reduction and resilience, while Governor Newsom leads state initiatives targeting net-zero emissions by 2045, carbon capture technology, and equitable investment in sustainable infrastructure ([SGC California](#))([Environmental Defense Fund](#)).

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households, whether renting or owning, face heightened vulnerability to the impacts of climate change and natural disasters due to their limited financial resources. Sudden increases in electricity or housing costs can quickly push these residents into precarious living situations, increasing their risk of homelessness or forcing them to live in substandard conditions. The 2024 America's Rental Housing Study from the Joint Center for Housing Studies at Harvard University underscores this growing threat, revealing that escalating insurance premiums and the withdrawal of coverage by providers in high-risk markets complicate efforts to secure adequate protection against weather- and climate-related losses. Additionally, the study highlights the obstacles property owners encounter when trying to invest in climate resilience measures, given the stagnation in operating income growth.

The 2021 EPA study on Climate Change and Social Vulnerability in the United States further illustrates these challenges, showing that low-income individuals are more likely to live in areas facing significant increases in mortality rates due to extreme temperature changes, as well as experiencing the highest rates of labor hour losses among weather-exposed workers. Rural communities are particularly disadvantaged, often lacking access to public support during emergencies and having fewer resources to repair or fortify their homes against climate-related damage. Addressing these vulnerabilities is essential for building resilience among low- and moderate-income households, who are increasingly at risk from climate change, threatening their safety, stability, and overall well-being.

The MJHMP for San Bernardino County identifies vulnerable populations, such as low-income households, seniors, individuals with disabilities, and those with pre-existing health conditions, as being at greater risk during natural hazards like extreme heat, wildfires, and flooding. These groups often face barriers like limited resources, mobility challenges, and higher exposure to environmental hazards, which make them more susceptible to climate-related impacts. The plan emphasizes prioritizing mitigation efforts to reduce risks and improve resilience for these populations. The City's Climate Action Plan highlights that while extreme heat programs typically activate when temperatures reach 100°F, vulnerable populations may experience adverse health effects at lower temperatures. This underscores the need for broader measures to protect public health during heat events. Similarly, the Plan emphasizes that 70% of Rialto's residents live in disadvantaged communities, which face heightened exposure to pollution and socio-economic challenges, making them more vulnerable to climate impacts.

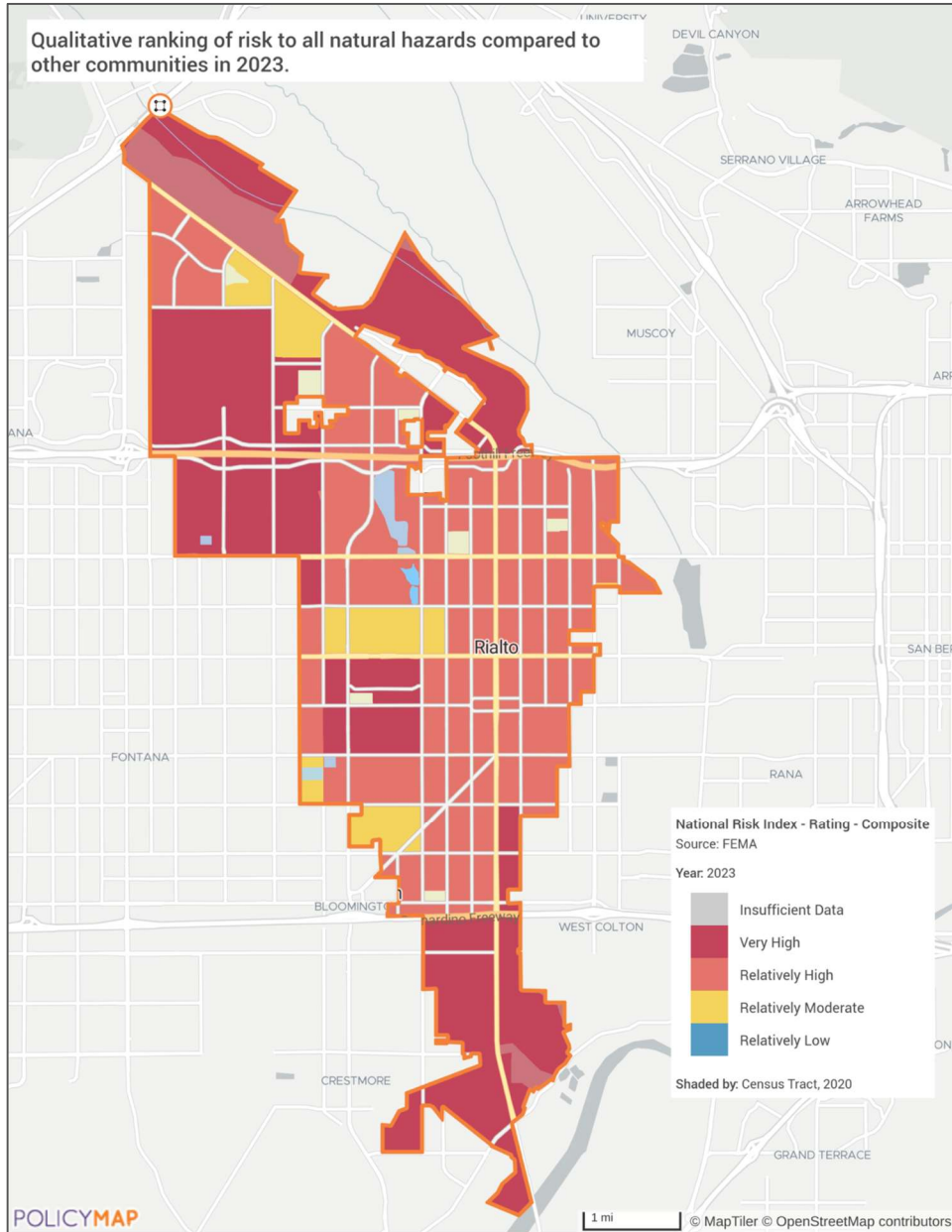
These communities are often less equipped to respond to environmental threats, highlighting the importance of targeted actions to address these disparities and build resilience.

FEMA's National Risk Index identifies San Bernardino County as having a relatively moderate level of community resilience, indicating that its residents have a relatively moderate ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level in Rialto, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels across Rialto vary, with the majority of census tracts classified as having "relatively high" to "very high" risk. However, certain smaller areas are ranked as "relatively low" or "relatively moderate" risk, highlighting that some regions may require more targeted interventions and resources. This variation suggests that some areas face unique challenges or hazards, making them more vulnerable than other parts of the city. These two indexes measure risk from different perspectives—FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the city's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The city must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

Rialto is dedicated to educating and preparing the public for multi-hazard mitigation through a variety of channels. This includes the city's Emergency Management Division, Fire Department, and Community Emergency Response Team (CERT) websites. Additionally, the San Bernardino County Office of Emergency Services website provides vital information, such as emergency preparedness resources, Ready-SBC Ready App, and Smart911 Telephone Emergency Notification System (TENS). The Voluntary Organizations Active in Disaster (VOAD) for San Bernardino County also provides valuable resources to enhance community disaster resilience. To effectively tackle the increasing impacts of climate change, ongoing investment is crucial for maintaining and expanding these programs and resources.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for the City of Rialto to establish its housing, community and economic development priorities, strategies and goals for the investment of Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds from the U.S. Department of Housing and Urban Development (HUD) over the next five years, beginning July 1, 2025 and ending June 30, 2030. The priority needs and goals established in this Strategic Plan (Plan) are based on analysis of information including the results of the City's 2025-2029 Consolidated Plan Needs Assessment Survey and housing and community development data elements required by HUD in the online Consolidated Plan system (the eCon Planning Suite) from the 2018-2022 American Community Survey (ACS) 5-Year Estimates and the 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data. Additional sources of information used to identify needs and establish priorities were obtained through consultation with local nonprofit agencies involved in the development of affordable housing and the delivery of public services to low- and moderate-income people and persons with special needs.

In consideration of community input and available data, the four priority needs listed below are established as part of this Plan.

- Improve public facilities and infrastructure
- Provide public services to help low income residents succeed
- Preserve the supply of affordable housing
- Ensure equal access to housing opportunities

Consistent with HUD's national goals for the CDBG program to provide decent housing opportunities, maintain a suitable living environment and expand economic opportunities for low- and moderate-income residents, the priority needs listed above will be addressed over the next five years through the implementation of CDBG funded activities aligned with the following four measurable Strategic Plan goals:

- Community facilities and infrastructure improvements
- Public services for low-income residents
- Housing preservation
- Fair Housing services

Historically, the City of Rialto has used the CDBG program to support activities that meet one of the four aforementioned goals or similar goals established in prior Consolidated Plans. Over the next five years,

the City will continue to support public services through the CDBG Public Service Capacity Building Grants and other activities that meet the goals of this Plan.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	CDBG Low- and Moderate-Income Census Tract/Block Group
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

Table 50- Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

According to data from the 2018-2022 American Community Survey 5-Year Estimates in HUD's eCon Planning Suite for the 2025-2029 Consolidated Plan, the City's household median income is \$80,750. Evaluation of maps generated through HUD's Community Planning and Development mapping system (CPD Maps) reveals a pronounced concentration in the southern and central areas of the City of Rialto that are at or below the median household income. The lower median income levels in the City may be attributed to the large number of affordable homes and the older housing stock of the City.

Based on evaluation of CPD Maps data, there are no areas within the City exhibiting a greater level of need for affordable housing or services for low- and moderate-income residents other than those making up the central & southern most parts of the City; therefore, no geographic priorities are established within the Consolidated Plan and allocation priorities will be driven by citywide need.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Improve Public Facilities and Infrastructure
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Low- and Moderate-Income Census Tract/Block Group
	Associated Goals	Community Facilities & Infrastructure Improvement CDBG Administration Section 108 Loan Repayment
	Description	In consultation with the City of Rialto Public Works Department and Community Development Department, a high level of need exists within the CDBG Target Areas for activities such as public facilities improvements and infrastructure improvements.
	Basis for Relative Priority	Based on need and available resources and results of the 2025-2029 Consolidated Plan Needs Assessment Survey, the improvement of neighborhoods, public facilities and infrastructure is rated as a high priority need for CDBG funds.
2	Priority Need Name	Public Services to help low-income residents
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	Public Services for low-income residents CDBG Administration
	Description	Consultation with organizations that provide a range of public services targeted to low- and moderate-income residents revealed the need for public services addressing a variety of needs including those associated with legal services, youth services, services for seniors and special needs groups and low- and moderate income families living in Rialto.

	Basis for Relative Priority	Consistent with the results of the 2025-2029 Consolidated Plan Needs Assessment Survey, the provision of a wide range of public services for low- and moderate-income residents is a high priority.
3	Priority Need Name	Preserve the supply of affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Housing Preservation CDBG Administration HOME Administration
	Description	As the City's housing stock ages, a growing percentage of housing units may need rehabilitation to allow them to remain safe and habitable. The situation is of particular concern for low- and moderate-income homeowners who are generally not in a financial position to properly maintain their homes.
	Basis for Relative Priority	Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Addressing substandard housing conditions through housing preservation activities provide that all economic segments of the community have the means to ensure that their property meets local standards and that all Rialto residents have the opportunity to live in decent housing. Housing preservation is rated as a high priority need. To be addressed via CDBG and HOME.
4	Priority Need Name	Ensure equal access to housing opportunities
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities
Geographic Areas Affected	Citywide
Associated Goals	Fair Housing Services CDBG Administration
Description	HUD mandates that all recipients of federal housing and community development assistance such as CDBG take actions to affirmatively further fair housing choice within their communities. The City of Rialto will certify its compliance with HUD's requirement to affirmatively further fair housing choice in each Annual Action Plan requesting an annual allocation of CDBG funds.
Basis for Relative Priority	Affirmatively furthering fair housing choice by ensuring equal access to housing opportunities is a high priority for HUD and the City of Rialto. In accordance with HUD requirements, this priority will be addressed using CDBG funds.

Table 51- Priority Needs Summary

Narrative (Optional)

It should be noted that the City of Rialto will focus efforts on the homeless need within its City limits. This focus will be included in an already existing need "Public Services to help low-income residents". All community based organizations and programs funded with CDBG dollars with the exception of the senior program are open to low & moderate residents as well those who are facing homelessness. Homeless populations have been frequented clients to programs such as the Rialto Family Health Services program (homeless veterans), as well as the Legal Aid Society of San Bernardino program, and NCNW's Job Training and Pre-Employment skills program. All aforementioned programs have been assisting and are available to homeless residents within City limits and will continue to be.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	In determining whether to undertake TBRA programs, the City will take into consideration: documented local need, documented local demand, existing services offering that type of assistance currently provided by the City and/or its subgrantees, existing services offering that type of assistance currently provided by other regional organizations (i.e., County and State programs), the possibility of expansion of financial education programs, evaluation of the area rents, costs of utilities, degree of need based on other pertinent community needs, available funding and how many persons the funding is able to assist.
TBRA for Non-Homeless Special Needs	In determining whether to undertake TBRA for non-homeless/ special needs programs, the City will take into consideration: documented local need, documented local demand, degree of need based on other pertinent community needs, existing services offering that type of assistance currently provided by the City and/or its subgrantees, existing services offering that type of assistance currently provided by other regional organizations (i.e., County and State programs), area statistics for special needs populations, evaluation of changing trends.
New Unit Production	Based on land and development costs, it is equally effective to subsidize the development of affordable multifamily rental units as it is to subsidize home purchase loans. The City has previously used Redevelopment funds for the production of new units however, with the elimination of Redevelopment in California the City will look at other local, state and federal funding sources to develop new housing units.
Rehabilitation	<p>The City will invest CDBG funds in the Mobile Home Rehabilitation Program as a cost-effective means of preserving the supply of ownership housing.</p> <p>The City will invest HOME funds to preserve and maintain affordable housing through Residential Rehabilitation Grants.</p> <p>Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Addressing substandard housing conditions through housing preservation activities provide that all economic segments of the community have the means to ensure that their property meets local standards and that all Rialto residents have the opportunity to live in decent housing.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	As the Needs Assessment and Market Analysis in this document have clearly shown, thousands of Rialto households are cost burdened and likely eligible for newly acquired and rehabilitated affordable housing units if sufficient resources existed to develop an adequate supply to address the need. Typically, the City's resources are only sufficient to leverage other larger sources such as low-income housing tax credits. The cost of land, labor and materials affects the total development costs and the number of units that the City can support in any given year. Another critical issue that influences the use of funds to acquire properties for the creation or preservation of affordable units is the lack of a permanent source of take-out/capital financing. Affordable housing financing deal is comprised of a number of financing sources, all dependent on each other to move forward and result in the completion of a project.

Table 52 - Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

The strategic plan goals included in this Consolidated Plan are based on resources that are reasonably anticipated to be available to the City from federal, state, local and private sources from July 1, 2025 through June 30, 2029. The actual resources available to support activities during the implementation of this Consolidated Plan may vary significantly due to factors outside of the City's control. For example, HUD formula grant allocations are subject to change each year based on a number of factors such as the amount of the national appropriation, changes in ACS population data applied to the CPD grant formulas, statutory changes to the CPD grant formulas, the addition or removal of entitlements receiving a particular CPD grant and the availability of reallocated funds. Additionally, state, local and private resources will vary significantly depending on economic conditions.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,131,371	0	0	1,131,371	4,525,484	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - Federal	HOME Administration, Mandatory CHDO Set-Aside, Residential Rehabilitation Grants	\$375,000	\$0	\$0	\$375,000	\$1,500,000	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

Table 5 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG and HOME

As a City with substantial housing and community development needs, Rialto needs to leverage its CDBG and HOME entitlement grants with a variety of funding resources in order to maximize the effectiveness of available funds. The City's former Redevelopment Agency was the City's primary non-federal source of leveraged funds. With the elimination of the City's Redevelopment Agency, the City's ability to leverage federal funds has been substantially reduced. The City will continue to seek new opportunities to leverage federal funds, such as the State HOME and CalHOME programs as well as Continuum of Care (CoC) funds.

Federal Resources

- Continuum of Care (CoC) Program
- HUD Veterans Affairs supportive Housing (HUD-VASH)

- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Youthbuild
- Federal Low-Income Housing Tax Credit Program
- Department of Transportation Grants
- Department of Energy Grants
- Federal Highway Administration

State Resources

- State Low-Income Housing Tax Credit Program
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- Cal Home Program
- Multifamily Housing Program (MHP)
- Housing Related Parks Grant
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Prop 47 – Board of State & Community Corrections
- Justice Assistance Grant (JAG) Program
- Homeless Emergency Aid Program (HEAP)

Local Resources

- San Bernardino County Homeless Partnership (SBCHP)
- Housing Authority of the County of San Bernardino (HACSB)
- Southern California Home Financing Authority (SCHFA) Funding
- San Bernardino County Continuum of Care Program

Private Resources

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- United Way Funding
- Private Contributions

Matching Requirements

Entitlement cities receiving HOME funds are required to contribute a 25% match of non-HOME funds for every dollar of HOME funds spent. The HOME statute also provides a reduction of the matching contribution under three conditions: 1. Fiscal distress, 2. severe fiscal distress, and 3. presidential disaster declarations. At this time, unencumbered funds are to be allocated for residential rehabilitation grants at a later date to be identified.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In December 2011, the California Supreme Court upheld Assembly Bill 1X 26, which barred Redevelopment Agencies from engaging in new business and provided for their windup and dissolution. In the last nine years, the elimination of the Redevelopment Agencies has resulted in the continued loss of a crucial resource for the development and preservation of affordable housing. This was the most significant public policy change impacting affordable housing and residential investment.

While there are mechanisms whereby certain affordable housing assets are tied to the former Redevelopment Agencies (Successor Agencies) that may be utilized today, these resources are finite and scarce.

It is noteworthy that the City has (3) three publicly owned properties that are used in carrying out the needs identified in the Consolidated plan. The facilities include the Rialto Community Center (214 N. Palm Avenue, Rialto CA, 92376), the Rialto Community Center (141 S. Riverside Avenue, Rialto CA, 92376), and the Grace Vargas Senior Center (1411 S. Riverside Ave. Rialto, CA 92376). Programs conducted at these four locations are but not limited to the Rialto Family Health Services Program, Rialto Child Assistance Emergency Food Basket program, NCNW Job Training and Pre-Employment Skills Program, Legal Aid Rialto Program, Rialto Senior Services Program and soon to be Inland Fair Housing & Mediation Board's Fair Housing Services Program.

Discussion

Assuming continued level funding of the CDBG program, the City expects to spend 100 percent of its CDBG funds (with the exception of program administration and section 108 loan repayments) on projects that enhance the availability, affordability and sustainability of affordable housing between July 2025 and June 2029. Based on prior project experience, with other public and private funding, including but not limited to:

- Mobile Home Rehabilitation Program
- Low-Income Housing Tax Credits
- Project-based Section 8 certificates
- Project financing at favorable interest rates from local lenders
- Private market real estate investments
- Market rate housing that subsidizes affordable units on the same development site

Assuming continued level funding of the CDBG program, the City expects to utilize CDBG funds on community development, public facilities, infrastructure and neighborhood services activities that promote a suitable living environment between July 2025 and June 2029. Anticipated projects include:

- Public Facilities Improvements (including ADA)
- Infrastructure Improvements (curb, gutter, sidewalks, including ADA, etc.)

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Rialto Housing Division	Government	Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

Table 6 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Rialto is high-functioning and collaborative—particularly the relationship between local government and the nonprofit sector comprised of a network of capable non-profit organizations that are delivering a full range of services to residents. Strong City departments anchor the administration of HUD grant programs that are implemented by the City.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other	X		

Table 7 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Rialto will work with the County of San Bernardino CoC and the continuation of any HEAP Grant funds received from the County of San Bernardino hat focus on the provision of services to address the needs of homeless persons, particularly chronically homeless individuals, families with children, veterans and their families and unaccompanied youth through the County CoC system that receives grants awarded to local nonprofit service providers.

Often, the primary obstacle to delivering services to homeless populations is the homeless individual's willingness to seek assistance and housing. The City of Rialto will work with the regional County CoC organizations and through the use of its HEAP Grant funds to work with specially trained organizations and Community Based Organizations in solving homeless-related problems and knowledgeable about local and regional resources.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Rialto has a long track record of successful partnerships among public and private sector entities. The delivery system for the HUD grant programs is no exception. Communication and cooperation between the City of Rialto Finance and City Manager's Office and Community Services Department and the partner agencies and organizations that administer activities is strong. City staff continues to work closely with the other organizations to improve regulatory compliance, monitoring, cooperation and partnerships among agencies and technical capacity of organizations involved in project delivery.

The single most significant gap in the service delivery system remains the lack of available funding to support local programs in Rialto for special needs populations and persons experiencing homelessness.

In Rialto, this funding is limited to 15 percent of the annual allocation of CDBG funds. The City is now a direct recipient HEAP (Homeless Emergency Aid Program) Grant fund to provide street outreach, health & safety Education, prevention services, case management, operation support, housing vouchers, and rapid re-housing available through the San Bernardino County CoC. State funding has been drastically reduced by several years of fiscal challenges for the State of California; private sources have been reduced as foundation endowments and corporate profits have shrunk in recent years; and City funds for this purpose are also limited increasing levels of need in the community and increases in the cost of providing services to homeless and special needs populations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To address the lack of resources necessary to support local programs in Rialto for special needs populations and persons experiencing homelessness, the City is working with its nonprofit service providers to explore alternate funding sources and is encouraging the identification of alternate revenue streams through the CDBG Public Service Capacity Building Grant program, where programs are eligible for CDBG assistance during which they are encouraged to establish alternate public or private revenue streams.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Community Facilities & Infrastructure Improvement	2025	2029	Non-Housing Community Development	CDBG Low- and Moderate-Income Census Tract/Block Group	Improve Public Facilities and Infrastructure	CDBG: \$2,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted
2	Public Services for low-income residents	2025	2029	Non-Housing Community Development	Citywide	Public Services to help low-income residents	CDBG: \$900,000	Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted
3	Housing Preservation	2025	2029	Affordable Housing	Citywide	Preserve the supply of affordable housing	CDBG: \$250,000 HOME: \$1,800,000	Homeowner Housing Rehabilitated: 24 Household Housing Unit Residential Rehabilitation Grants
4	Fair Housing Services	2025	2029	Affordable Housing	Citywide	Ensure equal access to housing opportunities	CDBG: \$150,000	Other: 2500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	CDBG Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Improve Public Facilities and Infrastructure Public Services to help low-income residents Preserve the supply of affordable housing Ensure equal access to housing opportunities	CDBG: \$1,050,000	Other: 1 Other
6	Section 108 Loan Repayment	2025	2029	Section 108 Loan Repayment	CDBG Low- and Moderate-Income Census Tract/Block Group	Improve Public Facilities and Infrastructure	CDBG: \$1,605,189	Other: 1 Other
7	COVID-19 Response	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	Citywide	COVID-19 Impact	CDBG-CV: \$1,339,584	Public service activities other than Low/Moderate Income Housing Benefit: 2684 Persons Assisted Businesses assisted: 50 Businesses Assisted

Table 53 - Goals Summary

Goal Descriptions

1	Goal Name	Community Facilities & Infrastructure Improvement
	Goal Description	Improve City of Rialto public facilities and infrastructure to benefit low- and moderate-income residents or those presumed under HUD regulations to be low- and moderate-income such as the elderly and disabled adults.
2	Goal Name	Public Services for low-income residents
	Goal Description	Provide low-income residents with appropriate health, fitness, recreational, legal services, job skills, educational and other services to support the emotional and developmental well-being of children and youth from low- and moderate-income families.
3	Goal Name	Housing Preservation
	Goal Description	Preserve the quality of existing owner-occupied dwellings and/ or rental housing units through rehabilitation including lead-based paint education, inspection, testing and abatement.
4	Goal Name	Fair Housing Services
	Goal Description	Fulfill the HUD regulatory mandate to affirmatively further fair housing choice through the provision of fair housing education, counseling, anti-discrimination and landlord-tenant mediation services.
5	Goal Name	CDBG Administration
	Goal Description	Administration services of the CDBG Program
6	Goal Name	Section 108 Loan Repayment
	Goal Description	Section 108 Loan repayment for Bud Bender Park located within the City of Rialto.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City does not anticipate providing affordable housing units in Rialto during the Five-Year period of the Consolidated Plan for affordable housing as defined by HOME 91.315(b)(2). The City of Rialto through its Housing Division will provide a mortgage Assistance Program, which provides down payment or closing cost assistance loan for low-income buyers purchasing a home in Rialto.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the County of San Bernardino (HACSB) is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

HACSB encourages residents to be actively involved in the community and in the management of public housing developments through resident councils and numerous opportunities for feedback such as community meetings and surveys. HACSB and the City of Rialto also actively encourage and promote public housing residents to explore homeownership opportunities and programs through HACSB's Homeownership Assistance Program targeted at current Public Housing Authority (PHA) residents. HACSB also encourages and supports residents to participate in homebuyer counseling programs and recommends residents use the family self-sufficiency escrow account to save money towards homeownership.

As of December 2017, HACSB's Homeownership program is the second largest in the state by the families participating in the program and is 31st nationwide among nearly 700 agencies with homeownership programs. Since 2000, 276 families have become homeowners through the Housing Authority's Homeownership Assistance Program, which provides mortgage assistance to working families for up to 15 years and families with disabilities for up to 30 years.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not applicable. HACSB is considered a high performing PHA.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing, such as land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on information gathered during community meetings, the Consolidated Plan Needs Assessment Survey, the 2021-2029 Housing Element and market analysis, the primary barriers to affordable housing in Rialto are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply and insufficient resources are available to increase the supply of affordable housing to meet demand.

For low- and moderate-income households, finding and maintaining decent affordable housing is difficult due to the high cost of housing in Rialto and throughout Southern California in general. Based on evaluation of 2018-2022 ACS and 2017-2021 CHAS data, there is a high need for housing units affordable for households earning less than 80 percent of AMI. Of the 11,920 households earning 0-80 percent of AMI in the City, 7,830 or 65 percent are cost burdened households—meaning households paying more than 30 percent of their income for housing. Additionally, 3,905 of the cost burdened households are considered severely cost burdened households—meaning that they pay more than 50 percent of their income for housing. Of the 3,905 severely cost burdened households, 1,970 are renters. Of those severely cost burdened renter households, all 1,820 or 92 percent of households earn less than 50 percent of AMI and are considered the most at risk of becoming homeless. Consistent with available data, responses to the 2025-2029 Consolidated Plan Needs Assessment Survey indicate a high need for additional affordable housing in Rialto.

Over a decade, the elimination of local Redevelopment Agencies by the State of California resulted in the loss of a crucial resource for the development and preservation of affordable housing. This was the most significant public policy change impacting affordable housing and residential investment. While there are mechanisms whereby certain affordable housing assets tied to the former Redevelopment Agencies may be utilized today, these resources are finite and scarce.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address housing affordability and the lack of monetary resources for affordable housing, this Strategic Plan calls for the investment of a significant portion of CDBG funds for the rehabilitation of the preservation of 24 existing affordable housing units over the next five years. Coupled with Fair Housing Services to ensure fair housing choices, the City will address the barriers to affordable housing. Although

the City no longer has access to Redevelopment Housing Set-Aside funds, the City will continue to leverage its CDBG and HOME funds to attract private and other available public resources.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Preventing and ending homelessness is a HUD priority addressed nationally through coordination of regional strategies carried out locally by government agencies and a wide variety of community-based organizations and faith-based groups. Consistent with this approach, the City of Rialto supports the efforts of San Bernardino County Continuum of Care (CoC) and its member organizations that address homelessness throughout San Bernardino County.

In alignment with this strategy, the City will use CDBG funds to support public services via local service providers with programs such as Legal Aid Services and Fair Housing services that assist ensuring instances of possible evictions, foreclosures and tenants/landlords educated on their rights, and to preserve the supply of affordable housing in Rialto for low- and moderate-income residents.

The City of Rialto, was also a recipient of HEAP (Homeless Emergency Assistance Program) funding in April of 2019. As a recipient of this grant, the City of Rialto is focusing its funds around two major efforts; Homeless Services: Street Outreach, Health & Safety Services, Homeless prevention services, case management, and operating support; Rental Assistance: through housing vouchers and rapid rehousing programs. The HEAP grant funds directly impact those especially those unsheltered persons through the City's efforts on street outreach, case management, health & safety services and rapid rehousing services. These services provide an instant effort and provide for the opportunity to get those individuals back on their feet and into stable housing.

In 2019, the State of California enacted the Homeless Housing Assistance and Prevention Program (HHAP), which was a \$650 million block grant program to provide one-time grant funds to support regional coordination and expand or develop local capacity to move homeless individuals and families into permanent housing. The local recipient of these funds would be the local Continuum of Care and the County of San Bernardino.

The State of California has approved a number of other grant programs directed at addressing homelessness. The No-Place-Like-Home (NPLH) Program will be awarding \$2 billion to counties to finance design, construction, rehabilitation or preservation along with creating operating expenses for permanent supportive housing for persons experiencing homelessness. The State currently provides to counties grants through its Healthy California Program for permanent supportive housing for individuals who are recipients of or eligible for health care provided through the California Department of Health Care Services, Medi-Cal program.

The CoC completed the inventory of existing access centers in San Bernardino County noting the locations of each access center. The CoC also conducts informational outreach presentations concerning homelessness in San Bernardino County.

According to the Homelessness Action Plan A Multi-Jurisdictional Approach in San Bernardino County adopted in September 2019, the CoC is in the process of implementing several regional strategies that will enhance local coordination to more effectively assist people in need. To more rapidly identify and assess people experiencing homelessness, the CoC is working to create regional homeless access centers that will offer fully coordinated systems of outreach and will facilitate universal assessment, intake, referral and transportation to resources. Collectively these strategies will help minimize duplication of effort and better connect the most vulnerable individuals and families, chronically homeless, and people at risk of becoming homeless to appropriate resources.

Addressing the emergency and transitional housing needs of homeless persons

The ultimate solution to ending homelessness is transitional to permanent housing closely aligned with supportive services that ensure housing stability can be maintained. However, because the demand for affordable housing far outpaces the region's supply, the CoC continues to rely on its emergency and transitional housing system in order to address the immediate needs of San Bernardino County's homeless.

The CoC is improving the efficacy of emergency shelters and the access system including their seasonal emergency shelters and the County's three (3) Cold Weather Shelter facilities, the closest being located in the City of San Bernardino and temporary warming shelter in the City of Redlands.

For transitional housing, the COC recognizes a need to maintain a level of transitional housing for the target populations that benefit most from a staged approach to housing, such as mentally ill and chronically homeless individuals. While the CoC continues to support transitional housing in special circumstances, the CoC is currently examining ways to shorten stays in emergency shelters and transitional housing so that resources may be used for rapid re-housing or placement in permanent supportive housing.

The City of Rialto during its Consolidated Plan cycle will continue to utilize its HEAP grant funding that it received in April of 2019 on continued efforts to address the emergency shelter and transitional housing needs of homeless persons through its case management, housing voucher, and rapid rehousing services. These funds solely focusing on the homeless persons within the City allow for continued efforts that will assist them even when other resources may run dry. The City focuses its funds through these efforts to assist on establishing housing and case management follow up for its homeless population.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Rialto is in support of CoC efforts, to support activities implemented by local nonprofit organizations that provide services to help prevent and eliminate homelessness, including families at risk of homelessness, veterans, victims of domestic violence and to preserve the supply of affordable housing in Rialto.

Additional efforts are underway at the regional level to shorten the period of time that individuals and families are experience homelessness and to prevent individuals and families who were recently homeless from becoming homeless again. The 2-1-1 regularly works with public service agencies to analyze the resources and funding being used to operate transitional housing programs and consider how these resources could be used more in alignment with the best practices (i.e. rapid re-housing and permanent housing) for ending homelessness. Many transitional housing providers are working to End Homelessness to evaluate strategies to lower program threshold requirements and improve outcomes including shorter shelter stays and more rapid transitions to permanent housing.

The City of Rialto during its Consolidated Plan cycle with its HEAP grant funding will assist chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth through its two prong focus (Homeless Services General and Housing/rental assistance) as identified in the programs grant agreement. Those who are chronically homeless within the City of Rialto require a bit more focus from the City in its subactivities of Street Outreach, Health & Safety services, Case Management and Rapid Re-housing efforts. Direct and constant focus in these efforts ensure that those who are currently homeless and have been chronically homeless for quite some time have access and most importantly the follow up (continued street outreach, and case management follow up) that is needed to ensure that persons are continuing with these services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

An individual or family is considered to be at-risk of becoming homeless if it experiences extreme difficulty maintaining their housing and has no reasonable alternatives for obtaining subsequent housing. Homelessness often results from a complex set of circumstances that require people to choose between food, shelter and other basic needs. Examples of common circumstances that can cause homelessness include eviction, loss of income, insufficient income, disability, increase in the cost of housing, discharge from an institution, irreparable damage or deterioration to housing, and fleeing from family violence.

While the most effective and cost-efficient means to address homelessness is to prevent episodes of homelessness from occurring in the first place. San Bernardino County's current CoC system encourages services aimed at reducing incidences of homelessness, including:

- Emergency Rental and Utility Assistance: Short-term financial assistance to prevent eviction and utility shut-off.
- Credit Counseling: Financial counseling and advocacy to assist households to repair credit history.
- Legal/Mediation Services: Tenant-landlord legal/mediation services to prevent eviction.
- Food Banks and Pantries: Direct provision of food, toiletries and other necessities.
- Transportation Assistance: Direct provision of bus vouchers and other forms of transportation assistance.
- Clothing Assistance: Direct provision of clothing for needy families and individuals.
- Prescription/Medical/Dental Services: Direct provision of prescription, medical and dental services.
- Workforce Development: Direct provision of job training services designed to develop and enhance employment skills, as well as to help clients secure and retain living wage jobs.
- Information & Referral Services: Direct provision of 24-hour/7-days-a-week call center services to provide health and human service information to at-risk populations.
- Recuperative care for homeless individuals who become ill or injured.

The City of Rialto during its Consolidated Plan cycle will utilize its Homeless Emergency Assistance Program funds that will help low-income families avoid becoming homeless through concentrated efforts of Case Management, housing vouchers and Rapid Re-housing. These 3 focuses that fall under the umbrella of many services the City provides with these funds allow for concentration to assist in the prevention of homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. This strategy requires the City to implement programs that protect children living in older housing from lead hazards.

Overall, the City has a relatively older housing stock, with 12,043 of the City's total housing units (45 percent) built before 1980 according to CHAS data. The remaining 14,665 units primarily constructed after to January 1, 1979 have the least potential risk to contain lead-based paint. In these units, the best way to have reasonable assurance that lead-based paint hazards are not present is to have the painted surfaces tested.

To reduce lead-based paint hazards, the City of Rialto takes the following actions:

- Include lead testing and abatement procedures if necessary, in all residential rehabilitation activities for units built prior to January 1, 1978.
- Educate residents on the health hazards of lead-based paint through the use of brochures and encourage screening children for elevated blood-lead levels.
- Disseminate brochures about lead hazards through organizations such as Inland Fair Housing and Mediation Board and the City's residential rehabilitation activities.

How are the actions listed above related to the extent of lead poisoning and hazards?

Over time, the actions listed above will promote greater awareness of the hazards of lead-based paint to children and will also address unsafe housing conditions in pre-1978 units where children may potentially be exposed to lead-based paint hazards.

How are the actions listed above integrated into housing policies and procedures?

The City of Rialto Mobile Home Rehabilitation Program procedures require the dissemination of brochures provided by the U.S. Environmental Protection Agency to all applicants as part of the transmittal of the program application. Any unit receiving assistance through these programs that was built prior to January 1, 1978 is tested for lead-based paint. If lead-based paint is present, appropriate abatement procedures are implemented as part of the rehabilitation contract consistent with the requirements of 24 CFR Part 35.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Similar to other communities in San Bernardino County and across the nation, poverty continues to be a significant challenge. According to 2018-2022 American Community Survey 5-Year Estimates data, there are 10,511 Rialto residents living in poverty. In an effort to meaningfully address this challenge, each of the goals included in the 2025-2029 Strategic Plan are aligned to support activities that promote the availability of affordable housing and provide services that directly benefit low- and moderate-income residents. In the implementation of the Plan, the City will prioritize funding for activities that most effectively address these goals over the next five years. This strategy will emphasize using CDBG and HOME funds to help individuals and families rise out of poverty to long-term self-sufficiency.

The implementation of CDBG and HOME activities meeting the goals established in this Plan will help to reduce the number of poverty-level families by:

- Supporting activities that preserve the supply of decent housing that is affordable to low- and moderate-income households;
- Supporting housing preservation programs that assure low income households have a safe, decent and appropriate place to live;
- Supporting public services for low- and moderate-income residents including those with special needs and those at-risk of homelessness offered by nonprofit organizations receiving CDBG Public Service Capacity Building Grants; and
- Supporting activities that preserve and enhance neighborhood aesthetics and improve infrastructure to benefit low-and moderate-income residents of Rialto.

In addition to these local efforts, mainstream state and federal resources also contribute to reducing the number of individuals and families in poverty. Federal programs such as the Earned Income Tax Credit and Head Start providing pathways out of poverty for families who are ready to pursue employment and educational opportunities. Additionally in California, the primary programs that assist families in poverty are CalWORKS, CalFresh (formerly food stamps) and Medi-Cal. Together, these programs provide individuals and families with employment assistance, subsidy for food, medical care, childcare and cash payments to meet basic needs such as housing, nutrition and transportation. Other services are available to assist persons suffering from substance abuse, domestic violence and mental illness.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Rialto and much of San Bernardino County is a moderate housing cost area. National funding limitations on Section 8 Housing Choice Vouchers and long application wait lists for both conventional public housing and City sponsored affordable housing limit the number of families in poverty that can benefit from these programs.

The goals of this Strategic Plan are aligned to benefit low- and moderate-income residents in an effort to reduce the number of poverty-level families. The Affordable Housing Preservation goal will include activities targeted to families who own their residence but lack the resources to address emergency repairs or maintain the property in compliance with City codes and standards. Addressing substandard or emergency housing conditions allows low- and moderate-income families to maintain housing stability while also guaranteeing that all economic segments of the community live in decent housing. The services for low- and moderate-income residents' goal fund activities targeted to families in poverty and other low- and moderate-income households with specific service needs. Providing this range of targeted services allows all low- and moderate-income Rialto residents' appropriate support and resources to rise from poverty and become more self-sufficient.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

To ensure that CDBG and HOME funds are used efficiently and in compliance with applicable regulations, the City provides technical assistance to all subrecipients at the beginning of each program year and monitors subrecipients throughout the program year.

Technical Assistance

To enhance compliance with federal program regulations, the City provides an annual Notice of Funding Availability (NOFA) workshop to review the Plan goals, program requirements and available resources with potential applicants. Subsequent to the approval of the Annual Action Plan, a subrecipient workshop is held to review program regulations in detail, to provide useful forms and resources for documenting compliance and to review the City's compliance procedures and requirements. Additionally, individualized technical assistance is provided on an as-needed basis throughout a program year.

Activity Monitoring

All activities are monitored, beginning with a detailed review upon receipt of an application to determine eligibility, conformance with a National Objective and conformance with a Plan goal. This review also examines the proposed use of funds, eligibility of the service area, eligibility of the intended beneficiaries and likelihood of compliance with other federal requirements such as the National Environmental Policy Act, the System for Award Management (SAM) debarment list, prevailing wage, Minority and Women Business Enterprise, Section 3 and federal acquisition and relocation regulations, as applicable.

Subrecipients are required to submit an audit and other documentation to establish their capacity, and any findings noted in the audit are reviewed with the applicant. Eligible applications are then considered for funding. Once funded, desk monitoring includes ongoing review of required quarterly performance reports. For CDBG public service activities, an on-site monitoring is conducted once every two (2) years, or more frequently as needed to ensure compliance. These reviews include both a fiscal and programmatic review of the subrecipient's activities. The reviews determine if the subrecipient is complying with the program regulations and City contract. Areas routinely reviewed include overall administration, financial systems, appropriateness of program expenditures, program delivery, client eligibility determination and documentation, reporting systems, and achievement toward achieving contractual goals. Following the monitoring visit, a written report is provided delineating the results of the review and any findings of non-compliance and the required corrective action. Subrecipients

normally have 30 days to provide the City with corrective actions taken to address any noted findings. Individualized technical assistance is provided, as noted above, as soon as compliance concerns are identified. For CDBG capital projects, monitoring also includes compliance with regulatory agreement requirements.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The strategic plan goals included in this Consolidated Plan are based on resources that are reasonably anticipated to be available to the City from federal, state, local and private sources from July 1, 2025 through June 30, 2026. The actual resources available to support activities during the implementation of this Consolidated Plan may vary significantly due to factors outside of the City's control. For example, HUD formula grant allocations are subject to change each year based on a number of factors such as the amount of the national appropriation, changes in ACS population data applied to the CPD grant formulas, statutory changes to the CPD grant formulas, the addition or removal of entitlements receiving a particular CPD grant and the availability of reallocated funds. Additionally, state, local and private resources will vary significantly depending on economic conditions.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,131,371	0	0	1,131,371	4,525,484	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.
HOME	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	375,000	0	0	1,500,000	1,500,000	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

Table 8 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG

As a City with substantial housing and community development needs, Rialto needs to leverage its CDBG entitlement grants with a variety of funding resources in order to maximize the effectiveness of available funds. The City's former Redevelopment Agency was the City's primary non-federal source of leveraged funds. With the elimination of the City's Redevelopment Agency, the City's ability to leverage federal funds has been substantially reduced. The City will continue to seek new opportunities to leverage federal funds, such as the State HOME and CalHOME programs as well as Continuum of Care (CoC) funds.

Federal Resources

- Continuum of Care (CoC) Program
- HUD Veterans Affairs supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Youthbuild
- Federal Low-Income Housing Tax Credit Program
- Department of Transportation Grants
- Department of Energy Grants
- Federal Highway Administration

State Resources

- State Low-Income Housing Tax Credit Program
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- Cal Home Program
- Multifamily Housing Program (MHP)
- Housing Related Parks Grant
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Prop 47 – Board of State & Community Corrections
- Justice Assistance Grant (JAG) Program

- Homeless Emergency Aid Program (HEAP)

Local Resources

- San Bernardino County Homeless Partnership (SBCHP)
- Housing Authority of the County of San Bernardino (HACSB)
- Southern California Home Financing Authority (SCHFA) Funding
- San Bernardino County Continuum of Care Program

Private Resources

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- United Way Funding
- Private Contributions

Matching Requirements

The City of Rialto receives CDBG funds and does not receive HOME or ESG funds, the amount of matching is; therefore, not applicable for the 2025-2029 Consolidated Plan.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In December 2011, the California Supreme Court upheld Assembly Bill 1X 26, which barred Redevelopment Agencies from engaging in new business and provided for their windup and dissolution. In the last nine years, the elimination of the Redevelopment Agencies has resulted in the continued loss of a crucial resource for the development and preservation of affordable housing. This was the most significant public policy change impacting affordable housing and residential investment.

While there are mechanisms whereby certain affordable housing assets are tied to the former Redevelopment Agencies (Successor Agencies) that may be utilized today, these resources are finite and scarce.

It is noteworthy that the City has (3) three publicly owned properties that are used in carrying out the needs identified in the Consolidated plan. The facilities include the Rialto Community Center (214 N. Palm Avenue, Rialto CA, 92376), the Rialto Community Center (141 S. Riverside Avenue, Rialto CA, 92376), and the Grace Vargas Senior Center (1411 S. Riverside Ave. Rialto, CA 92376). Programs conducted at these four locations are but not limited to the Rialto Family Health Services Program, Rialto Child Assistance Emergency Food Basket program, NCNW Job Training and Pre-Employment Skills Program, Legal Aid Rialto Program, Rialto Senior Services Program and soon to be Inland Fair Housing & Mediation Board's Fair Housing Services Program.

Discussion

Assuming continued level funding of the CDBG program, the City expects to spend 100 percent of its CDBG funds (with the exception of program administration and section 108 loan repayments) on projects that enhance the availability, affordability and sustainability of affordable housing between July 2025 and June 2029. Based on prior project experience, with other public and private funding, including but not limited to:

- Mobile Home Rehabilitation Program
- Low-Income Housing Tax Credits
- Project-based Section 8 certificates
- Project financing at favorable interest rates from local lenders
- Private market real estate investments
- Market rate housing that subsidizes affordable units on the same development site

Assuming continued level funding of the CDBG program, the City expects to utilize CDBG funds on community development, public facilities, infrastructure and neighborhood services activities that promote a suitable living environment between July 2025 and June 2029. Anticipated projects include:

- Public Facilities Improvements (including ADA)

- Infrastructure Improvements (curb, gutter, sidewalks, including ADA, etc.)

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Community Facilities & Infrastructure Improvement	2025	2026	Non-Housing Community Development	CDBG Low- and Moderate-Income Census Tract/Block Group	Improve Public Facilities and Infrastructure	CDBG: \$491,562	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
2	Public Services for low-income residents	2025	2026	Non-Housing Community Development	Citywide	Public Services to help low-income residents	CDBG: \$180,000	699 Persons Assisted
3	Housing Preservation	2025	2026	Affordable Housing	Citywide	Preserve the supply of affordable housing	CDBG: \$145,000	7 Households Assisted
4	Fair Housing Services	2025	2026	Affordable Housing	Citywide	Ensure equal access to housing opportunities	CDBG: \$35,000	Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	CDBG Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Improve Public Facilities and Infrastructure Public Services to help low-income residents Preserve the supply of affordable housing Ensure equal access to housing opportunities	CDBG: \$205,000	Other: 0
6	Section 108 Loan Repayment	2025	2029	Section 108 Loan Repayment	CDBG Low- and Moderate-Income Census Tract/Block Group	Improve Public Facilities and Infrastructure	CDBG: \$143,437.07	Other: 0

Table 9 – Goals Summary

Goal Descriptions

1	Goal Name	Community Facilities & Infrastructure Improvement
	Goal Description	Improve City of Rialto public facilities and infrastructure to benefit low- and moderate-income residents or those presumed under HUD regulations to be low- and moderate-income such as the elderly and disabled adults.

2	Goal Name	Public Services for low-income residents
	Goal Description	Provide low-income residents with appropriate health, fitness, recreational, legal services, job skills, educational and other services to support the emotional and developmental well-being of children and youth from low- and moderate-income families.
3	Goal Name	Housing Preservation
	Goal Description	Preserve the quality of existing owner-occupied dwellings and/ or rental housing units through rehabilitation including lead-based paint education, inspection, testing and abatement.
4	Goal Name	Fair Housing Services
	Goal Description	Fulfill the HUD regulatory mandate to affirmatively further fair housing choice through the provision of fair housing education, counseling, anti-discrimination and landlord-tenant mediation services.
5	Goal Name	CDBG Administration
	Goal Description	Administration services of the CDBG Program
6	Goal Name	Section 108 Loan Repayment
	Goal Description	Section 108 Loan repayment for Bud Bender Park located within the City of Rialto.

Projects

AP-35 Projects – 91.220(d)

Introduction

To address the high priority needs identified in the Strategic Plan to the 2025-2029 Consolidated Plan, the City of Rialto will invest CDBG and HOME funds in projects that preserve affordable housing, provide fair housing services, provide services to low- and moderate-income residents, preserve neighborhoods, improve public facilities and infrastructure and facilities. Together, these projects will address the housing and community needs of Rialto residents-particularly those residents residing in the low- and moderate-income areas.

Projects

#	Project Name
1	CDBG Program Administration
2	Inland Fair Housing and Mediation Board: Fair Housing Services
3	City of Rialto: Senior Mobile Recreation
4	City of Rialto: Sensory Room
5	Legal Aid Society of San Bernardino: Empower Rialto
6	National Council of Negro Women: NCNW Bethune Center
7	Never Stop Grinding Impact: Impactful Emotional Teaching Boxing Program
8	Rialto Family Health Services: Veterans Program
9	Social Science Services, Inc.: Cedar House Outreach Services
10	Sunrise Church of California: Mobile Food Distribution Program
11	City of Rialto: Inclusive Playground
12	City of Rialto: Curb, Gutter, Sidewalk Project
13	City of Rialto: Mobile Home Repair Program
14	City of Rialto: Section 108 Loan Repayment
15	HOME Program Administration
16	HOME: Mandatory CHDO Set-Aside
17	HOME: Residential Rehabilitation Grants

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Based on the Strategic Plan, the City is allocating 100 percent of its CDBG funds (excluding Section 108 Loan Repayment and Program Administration) for program year 2025-2026 to projects and activities

that benefit low- and moderate-income people. Due to the nature of the projects and activities to be undertaken, investments in projects concerning Neighborhood Services and Public Facilities and Infrastructure Improvements are limited to the low-and moderate-income areas while other projects and activities benefit low- and moderate-income limited clientele and are available citywide.

The primary obstacles to meeting the underserved needs of low- and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income people and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing CDBG and HOME funds through the 2025-2026 Action Plan in projects that provide grants to low- and moderate-income homeowners for home improvements and projects that provide public and neighborhood services to low- and moderate-income people.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Program Administration
	Target Area	City of Rialto
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$191,274.20
	Description	Pays for the development, design, implementation, and compliance of all CDBG-funded projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Program administration, oversight and monitoring.
2	Project Name	Inland Fair Housing and Mediation Board: Fair Housing Services
	Target Area	City of Rialto
	Goals Supported	Affirmatively Furthering Fair Housing
	Needs Addressed	Affirmative Further Fair Housing for All
	Funding	CDBG: \$35,000
	Description	CDBG funds will be used to provide fair housing services to residents to prevent discrimination, provide referrals, investigations, case management, and litigation, and resolve landlord tenant disputes.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	120 Persons
	Location Description	Citywide
	Planned Activities	Provide fair housing and landlord-tenant mediation services.
3	Project Name	City of Rialto: Senior Mobile Recreation
	Target Area	City of Rialto
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	CDBG: \$8,000

	Description	CDBG funds would be used to purchase a mobile trailer to create and implement a Senior Mobile Recreation Program, in which the City of Rialto Parks, Recreation & Community Services Department would go to eligible Senior Communities who lack the necessary transportation to attend the Grace Vargas Senior Center.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 persons
	Location Description	1411 S. Riverside, Rialto
	Planned Activities	Provide free Senior Mobile Recreation Programs.
4	Project Name	City of Rialto: Sensory Room
	Target Area	City of Rialto
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	CDBG: \$35,000
	Description	CDBG funds would be used to purchase equipment to add and establish a sensory room for all people with developmental challenges.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 persons
	Location Description	214 N. Palm Ave, Rialto
	Planned Activities	The sensory room will provide visual, auditory, tactile, and kinanesthesia (movement) stimulation, as well as interactive sensory equipment.
5	Project Name	Legal Aid Society of San Bernardino: Empower Rialto
	Target Area	City of Rialto
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Provides free legal services for low-and-moderate income residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 persons
	Location Description	588 W. Sixth Street, San Bernardino
	Planned Activities	Provides free legal services for low-and-moderate income residents.

6	Project Name	NCNW: NCNW Bethune Center
	Target Area	City of Rialto
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$21,705
	Description	Provides job training, academic enhancements skills, occupational skills, training, leadership development opportunities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	30 persons
	Location Description	1411 S. Riverside Ave, Rialto
	Planned Activities	Provides job training, academic enhancements skills, occupational skills, training, leadership development opportunities.
7	Project Name	Never Stop Grinding Impact: Impactful Emotional Teaching Boxing Program
	Target Area	City of Rialto
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$45,000
	Description	Provides structured physical activity, mentorship, and emotional resilience training using the discipline of boxing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 persons
	Location Description	898 W. Rialto Ave., Rialto
	Planned Activities	Provides structured physical activity, mentorship, and emotional resilience training using the discipline of boxing.
8	Project Name	Rialto Family Health Services: Veterans Program
	Target Area	City of Rialto
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	Provide alternative, temporary, and/or permanent living arrangements, job assistance, accessing disability benefits, and discharge upgrades for veterans.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	45 persons
	Location Description	214 N. Palm Ave, Rialto
	Planned Activities	Provide veterans with a case manager to assist with education, counseling, and obtaining health and financial resources.
9	Project Name	Social Science Services, Inc.: Cedar House Outreach Services
	Target Area	City of Rialto
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Provides outreach to area organizations and businesses offering to share Overdose Prevention Training and information on our residential and outpatient services with their employees and clientele.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	120 Persons
	Location Description	18612 Santa Ana Ave., Bloomington
	Planned Activities	Provides outreach to area organizations and businesses offering to share Overdose Prevention Training and information on our residential and outpatient services with their employees and clientele.
10	Project Name	Sunrise Church of California: Mobile Food Distribution
	Target Area	City of Rialto
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$35,000.65
	Description	Program will provide access to healthy foods for low-income residents. Program will deliver food, emergency relief boxes with baby items and senior products.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 persons
	Location Description	2759 Ayala Drive, Rialto
	Planned Activities	Provide food and emergency relief boxes to low- and moderate-income

		households.
11	Project Name	City of Rialto: Inclusive Playground
	Target Area	City of Rialto
	Goals Supported	Community Facilities & Infrastructure Improvements
	Needs Addressed	Improve Public Facility & Infrastructure
	Funding	CDBG: \$246,954.08
	Description	Proposing to add an inclusive playground at the City of Rialto Park located at 130 E San Bernardino Avenue, Rialto, CA 92376.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1585 Persons
	Location Description	LMA Area
	Planned Activities	Proposing to add an inclusive playground at the City of Rialto Park located at 130 E San Bernardino Avenue, Rialto, CA 92376.
12	Project Name	City of Rialto: Sidewalk, Curb, Gutter
	Target Area	City of Rialto
	Goals Supported	Community Facilities & Infrastructure Improvements
	Needs Addressed	Improve Public Facility & Infrastructure
	Funding	CDBG: \$200,000
	Description	Install sidewalks, gutters, to comply with ADA ramps.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4000 persons
	Location Description	LMI Area
	Planned Activities	Update sidewalks to be ADA compliant.
13	Project Name	City of Rialto: Mobile Home Rehabilitation Program
	Target Area	City of Rialto
	Goals Supported	Housing Preservation
	Needs Addressed	Preserve the supply of affordable housing
	Funding	CDBG: \$145,000
	Description	Preserve the quality of existing owner-occupied dwellings by rehabilitation including lead-based paint education, inspection, testing and abatement.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	7 housing units
	Location Description	Citywide
	Planned Activities	Provide mobile homeowners with up to \$20,000 for eligible repairs and lead paint and abatement.
14	Project Name	Section 108 Loan Repayment
	Target Area	City of Rialto
	Goals Supported	Section 108 Loan Repayment
	Needs Addressed	Repayment of Section 108 Loan
	Funding	CDBG: \$143,437.07
	Description	Repayment Of Section 108 Loan
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Section 108 Loan Repayment
15	Project Name	HOME Program Administration
	Target Area	City of Rialto
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: \$37,525.27
	Description	Pays for the development, design, implementation, and compliance of all HOME-funded projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Program administration, oversight and monitoring.
16	Project Name	HOME: Mandatory CHDO Set-Aside
	Target Area	City of Rialto

	Goals Supported	Preservation of affordable housing
	Needs Addressed	Preservation of affordable housing
	Funding	HOME: \$56,287.91
	Description	Mandatory 15% Set-Aside
	Target Date	TBD
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	TBD
	Planned Activities	Mandatory reservation of 15% annual HOME grant for a CHDO project (to be identified). The City plans to reach out to local CHDO's and attempt to successfully establish or research viable projects for low-income households.
17	Project Name	HOME: Residential Rehabilitation Grants
	Target Area	City of Rialto
	Goals Supported	Preservation of affordable housing
	Needs Addressed	Preservation of affordable housing
	Funding	HOME: \$ 281,439.55
	Description	Residential Rehabilitation grants. The Residential Rehabilitation Grant program is designed to assist low to moderate income (no more than 80% of the Median HH Income) homeowners in the City of Rialto with interior and exterior repairs to address substandard living conditions. Health and safety issues as well as code violations are addressed first. Exterior issues may also be addressed if they are deemed health and safety related.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	9 households
	Location Description	City of Rialto
	Planned Activities	Units will be rehabilitated with interior and exterior repairs to address substandard living conditions. Health and safety issues as well as code violations are addressed first. Exterior issues may also be addressed if they are deemed health and safety related.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

HUD-funded activities are limited to the City’s low-and moderate-income areas or residents. Areas of the City outside of the CDBG low-and moderate-income areas will benefit from activities that are limited-clientele in nature, i.e., a person/household can benefit from a federally assisted program provided they meet the program’s eligibility criteria. Eligibility is typically established by household income and household size. CDBG program funds will be expended based on program criteria. For example, public services are available on a citywide basis for qualified beneficiaries; fair housing and program administration activities will also be carried out on a citywide basis.

Geographic Distribution

Target Area	Percentage of funds
Citywide	100%

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For the 2025-2026 program year, the City will invest all of their allocation of CDBG funds to benefit low-and moderate-income people throughout the City. Due to the nature of the projects and activities to be undertaken, investments in projects and activities such as Neighborhood Services and Public Facilities and Infrastructure are limited to the CDBG low-and moderate –income areas while other projects and activities benefit low- and moderate-income limited clientele and are available citywide.

Discussion

Based on the Strategic Plan, the City is allocating 100 percent of its CDBG funds (excluding Section 108 Loan Repayment and Program Administration) for program year 2025-2026 to projects and activities that benefit low- and moderate-income people.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

The City plans on expanding and preserving affordable housing by allocating CDBG and HOME funds in program year 2025-2026 to a Mobile Rehabilitation Program. Mobile Homeowners may apply for a grant up to \$20,000 through rehabilitation including lead-based paint education, inspection, testing and abatement. Additionally, HOME funds will be used for Residential Rehabilitation Grants up to \$30,000.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	16
Special-Needs	
Total	16

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	16
Acquisition of Existing Units	
Total	16

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

The Strategic Plan identifies a high priority need to preserve the supply of affordable housing. During the 2025-2026 program year, the City of Rialto will invest CDBG and HOME funds in the preservation of affordable housing units. Specifically, CDBG funds will be used to support affordable housing preservation projects including the City of Rialto Mobile Home Repair Program. HOME funds will be used for Residential Rehabilitation Grants up to \$30,000. In future program years, the City will consider the investment of CDBG and HOME funds in support of projects that also expand the supply of affordable housing.

Traditionally, HOME funds have been utilized by the City to facilitate the development of affordable housing, and they will now also be available in the form of grants for owner-occupied single-family homes. In pursuit of affordable homeownership, the City must adhere to the HOME affordable homeownership limits established by HUD. Additionally, projects funded by HOME require that properties post-rehabilitation do not exceed 95% of the median purchase price in the neighborhood. According to the HOME Final Rule, the pricing for owner-occupied single-family housing can be determined in one of two ways:

1. HUD will establish limits for affordable housing at 95% of the area's median purchase price; OR
2. A local market survey will be conducted to ascertain the 95% limit on the median purchase price.

City staff has conducted a local market survey using DataTree data and will submit its current HOME Homeownership Property Value Limit Survey results to HUD for approval. If approved by HUD, the new HOME Homeownership Property Value Limit will be \$560,500.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Rialto Housing Authority was formed under State of California Housing Authority Law to actively improve existing neighborhoods and develop affordable housing opportunities using local, state and federal resources. The Housing Authority County of San Bernardino (HACSB) acts as the local housing authority and provides conventional public housing and runs a Section 8 voucher program that can be access by Rialto residents.

Actions planned during the next year to address the needs to public housing

During the 2024-2025 program year, HACSB will continue providing housing and public services to existing residents of HUD Public Housing units and HACSB-owned affordable housing units. Efforts to address “worst case” needs, (people who pay more than 50% of their income in rent or those who live in seriously substandard housing) are assisted by programs like Section 8 and Fair Housing programs.

Outside of CDBG funding, the City relies on a strong partnership with its Housing Division. The core purpose of the City’s Housing Division is to increase and improve the supply of affordable housing in Rialto. The Housing Division will conduct the following services during the 2025-2026 CDBG Program Year:

- Mobile Home Repair Program. This program provides a mobile home repair grant for very-low-income senior citizen homeowners. (CDBG funded)
- Residential Rehabilitation Grant Program. This program provides financial assistance to low-income homeowners for housing rehabilitation projects where the property serves as the household’s principal residence. (HOME funded)

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City of Rialto actively encourage residents to engage with organizations like HACSB, participating in resident councils and voice their opinions in housing authority decisions via surveys and other forms of engagement.

HACSB maintains an active listing of all home ownership opportunities and resources in San Bernardino County and the greater metro area for residents to explore and identify potential home ownership opportunities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. HACSB is considered a High Performing PHA.

Discussion

HACSB is well-positioned to maintain and expand the supply of affordable housing units in the City of Rialto and throughout San Bernardino County through its partnerships with the State of California, San Bernardino County Department of Community Development and Housing, the City of Rialto, other cities throughout the county, and Housing Partners I, a nonprofit affiliate of the Housing Authority. The City of Rialto is proud to continue its local efforts to support the County's CoC and its mission.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City will not directly invest CDBG funds during the 2025-2026 program year to address the high priority need of preventing homelessness but will provide funds that help support actions that play a direct impact on a person or family on becoming homeless. The City's CDBG funds will be used to support, and prevent homelessness through providing alternative, temporary, and or permanent living arrangements for homeless and disabled veterans and assist in veteran's education, counseling, obtain health and financial resources through the Rialto Family Health Services: Veterans Assistance Program as well as various other programs to help support actions that play a direct impact on a person or family on becoming homeless.

Homelessness Prevention Services

According to the results of the most recent data available from the bi-annual Point-in-Time Homeless Count (PIT Count) held in 2024, on any given night, approximately 4,255 people are homeless in San Bernardino County, which was an increase over 2019 PIT Count. This increase can be attributed to several factors including an increase in the efficiency through mobile web-based technology; revision in the survey question; planned targeting of encampments; and an increase in the number of volunteers. To address this need, the City will support a continuum of services in the City of Rialto utilizing its CDBG funds and through the San Bernardino County CoC to prevent and eliminate homelessness including, but not limited to, Inland Fair Housing Services, The National Council of Negro Women Young Adults Academic and Job Training Program, Rialto Family Health Services Veterans Assistance Program, and the Empower Rialto Program offered by the Legal Aid Society of San Bernardino. Using CDBG funds, these programs will offer an avenue for adults to seek job opportunities, prevent eviction, establish key benefits for a sustainable life, and assist in legal matters when it comes to housing, fair housing services, and landlord/tenant mediation services. Lastly, the City of Rialto's Police Department who does frequent homeless person interactions has an outstanding partnership with SWAG (Social Work Action Group) where wrap around services such as emergency vouchers for temporary housing, P.O. Box services, clothing and necessary items can be purchased, assisting with referrals for vital documents services are provided.

Services for Residents with Special Needs

Analysis of available data and consultation with organizations providing services for special needs populations revealed a need for a range of additional services including, but not limited to, those concerned with developmentally disabled adults. To address these needs, the City will support activities that provide services to developmentally disabled residents. The Mobile Home Repair Program will provide repairs to complete necessary improvements to the dwelling to make the unit meet code standards. With appropriate funding towards this activity the City looks to accomplish the rehabilitation of 5 mobile homes within the 2025- 2026 program year. In addition, through the five-year period of the Consolidated Plan, the City will be funding improvements to community facilities and City infrastructure to residents who may frequent these facilities. CDBG funds will also assist public service agencies such as

Sunrise Church in their efforts to assist those Rialto Residents that have needs for Mental Health referrals and emergency kits.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Preventing and ending homelessness is a HUD priority addressed nationally through coordination of regional strategies carried out locally by government agencies and a wide variety of community-based organizations and faith-based groups. Consistent with this approach, the City of Rialto supports the efforts of San Bernardino County Continuum of Care (CoC) and its member organizations that address homelessness throughout San Bernardino County. In alignment with this strategy, the City will use CDBG funds to support local service providers with programs to prevent homelessness and to preserve the supply of affordable housing in Rialto for low- and moderate-income residents. The City of Rialto's Police department who does frequent homeless person interactions has an outstanding partnership with SWAG (Social Work Action Group) where wrap around services such as emergency vouchers for temporary housing, P.O. Box services, clothing and necessary items can be purchased, assisting with referrals for vital documents services are provided.

Addressing the emergency shelter and transitional housing needs of homeless persons

The ultimate solution to ending homelessness is transitional to permanent housing closely aligned with supportive services that ensure housing stability can be maintained. However, because the demand for affordable housing far outpaces the region's supply, the CoC continues to rely on its emergency and transitional housing system in order to address the immediate needs of San Bernardino County's homeless.

The CoC is improving the efficacy of emergency shelters and the access system including their seasonal emergency shelters and the County's three (3) Cold Weather Shelter facilities, the closest being located in the City of San Bernardino and temporary warming shelter in the City of Redlands.

For transitional housing, the CoC recognizes a need to maintain a level of transitional housing for the target populations that benefit most from a staged approach to housing, such as mentally ill and chronically homeless individuals. While the CoC continues to support transitional housing in special circumstances, the CoC is currently examining ways to shorten stays in emergency shelters and transitional housing so that resources may be used for rapid re-housing or placement in permanent supportive housing.

The City of Rialto during its 2025-2026 CDBG Program Year, will continue to utilize its CDBG grant funding on continued efforts to address the emergency shelter and transitional housing needs of homeless persons through specific efforts on case management, housing voucher, and rapid rehousing services specifically through its public service activities via Rialto Family Health Services. These programs

assist low- and moderate-income residents but also serve as part of their goals a lot of homeless veterans within the City. Rialto Family Health Services assists in establishing military benefits, assist in transitional housing, and assist those currently residing in shelters receive their benefits. These wrap around services play an important part in assisting those that find themselves homeless or within shelters financial refuge toward a more self-supportive financial future. It is through these efforts that follow-up is consistently provided to persons who are homeless. Consistency is something that can be something very difficult to come by when facing homelessness, and therefore through consistent and meaning case management efforts and ensuring that housing is continued, and most importantly that services do not stop can persons facing homelessness be given the opportunity to work towards out of homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

In support of CoC efforts, this Strategic Plan provides for the use of CDBG funds to support activities implemented by local nonprofit organizations that provide services to help Rialto residents get job training, assist in legal matters, establish key benefits for the Veterans of Rialto can play an impact on the prevention of losing a home, as well as provide fair housing services and mediation between landlords and tenants that can prevent and eliminate homelessness. The City will also leverage CDBG and HOME funds to preserve the supply of affordable housing in Rialto through the CDBG - Mobile Home Rehabilitation Program, and the HOME – Residential Rehabilitation Grant Program.

Additional efforts are underway at the regional level to shorten the period of time that individuals and families are experience homelessness and to prevent individuals and families who were recently homeless from becoming homeless again. 2-1-1 regularly works with public service agencies to analyze the resources and funding being used to operate transitional housing programs and consider how these resources could be used more in alignment with the best practices (i.e. rapid re-housing and permanent housing) for ending homelessness. Many transitional housing providers are working to end homelessness by evaluating strategies to lower program threshold requirements and improve outcomes including shorter shelter stays and more rapid transitions to permanent housing.

Assisting the chronically homeless is difficult yet essential priority. The Rialto Police Department does frequent homeless person interactions and has an outstanding partnership with SWAG (Social Work Action Group) where wrap around services such as emergency vouchers for temporary housing, P.O. Box services, clothing and necessary items can be purchased, assisting with referrals for vital documents services are provided. Established partnerships with CBOs such as Rialto Family Health Services, who assist veterans including homeless veterans establish their military benefits, and NCNW's Pre-Employment job training skills program allow for individuals to build that confidence within themselves

needed to help sustain that housing and those habits towards independent living. Other services through CDBG funding during program year 2025-2026 will include Fair Housing services and Legal Aid services that assist not only low- and moderate-income residents, but those that are homeless and those at risk being homeless know their housing rights and assist in establishing homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

An individual or family is considered to be at-risk of becoming homeless if they experience extreme difficulty maintaining their housing and has no reasonable alternatives for obtaining subsequent housing. Homelessness often results from a complex set of circumstances that require people to choose between food, shelter and other basic needs. Examples of common circumstances that can cause homelessness include eviction, loss of income, insufficient income, disability, increase in the cost of housing, discharge from an institution, irreparable damage or deterioration to housing, and fleeing from family violence.

While the most effective and cost-efficient means to address homelessness is to prevent homelessness in the first place. San Bernardino County's current CoC system encourages services aimed at reducing incidences of homelessness, including:

- Emergency Rental and Utility Assistance: Short-term financial assistance to prevent eviction and utility shut-off.
- Credit Counseling: Financial counseling and advocacy to assist households to repair credit history.
- Legal/Mediation Services: Tenant-landlord legal/mediation services to prevent eviction.
- Food Banks and Pantries: Direct provision of food, toiletries and other necessities.
- Transportation Assistance: Direct provision of bus vouchers and other forms of transportation assistance.
- Clothing Assistance: Direct provision of clothing for needy families and individuals.
- Prescription/Medical/Dental Services: Direct provision of prescription, medical and dental services.
- Workforce Development: Direct provision of job training services designed to develop and enhance employment skills, as well as to help clients secure and retain living wage jobs.
- Information & Referral Services: Direct provision of 24-hour/7-days-a-week call center services to provide health and human service information to at-risk populations.

- Recuperative care for homeless individuals who become ill or injured.

The City will continue its partnership with Community Action Partnership of San Bernardino County (CAPSB) as a key provider to homeless and homeless prevention services in the County. As a CDBG subrecipient in previous action plans, CAPSBC is a great resource to the City on its rapid re-housing program and case management services. Although not currently funded in 2024-2025 with CDBG funds, the agency looks forward to working with the City again in future program years to assist on any assistance efforts of the City's homeless population. Helping person avoid becoming homeless is a key focus for the City. Public service activities that assist in the betterment of a persons housing or financial situation can allow for an individual or family that may just need that short term assistance to get back on their feet. It should be noted that the City's CBO's under CDBG funding also provide key services that are also open to low- income and homeless persons in need. The NCNW's Pre-Employment and Job training skills, legal aid services, fair housing services, and veterans assistance programs through Rialto Family Health Services are some of those services that are concerted efforts for those at risk of becoming homeless or that have become recently homeless and are in need of assistance.

Discussion

With limited CDBG resources available, the City is investing CDBG funds through the CDBG Public Service Capacity Building Grants made to public services agencies that provide life skills, fair housing services, landlord/tenant mediation, and job training skills, and the establishment of military benefits to assist in living a sustainable life and prevent homelessness in Rialto. To address the ever-growing homeless population across this nation, the City of Rialto, as a recipient of HEAP grant funding through the County. The funds are the focus around two major efforts; Homeless Services: Street Outreach, Health & Safety Services, Homeless prevention services, case management, and operating support; Rental Assistance: through housing vouchers and rapid rehousing programs. The HEAP grant funds directly impacted those especially those unsheltered persons through the City's efforts on street outreach, case management, health & safety services and rapid rehousing services. Rialto placed itself at the forefront of the solution by actively seeking previous year HEAP grant funding and far surpassing its projected accomplishments that allowed for the further advancements of its homeless populations progress.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing, such as land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on information gathered during community meetings, the Consolidated Plan Needs Assessment Survey, the 2021-2029 Housing Element and market analysis, the primary barriers to affordable housing in Rialto are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply and insufficient resources are available to increase the supply of affordable housing to meet demand.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In the development of the 2021-2029 Housing Element, the City evaluated significant public policies affecting affordable housing development such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges and growth limitations. Based on this evaluation, the City determined that it has taken all necessary steps to ameliorate the negative effects of public policies that may have been a barrier to affordable housing. Moreover, the City is actively engaged with affordable housing developers concerning the siting of affordable housing and ensuring that the entitlement process runs smoothly from inception to completion.

Discussion:

To address housing affordability and the lack of monetary resources for affordable housing, the 2025-2029 Consolidated Plan and Strategic Plan calls for the investment of a significant portion of CDBG funds for the rehabilitation and preservation of 24 existing affordable housing units over the next five years. Although the City no longer has access to Redevelopment Housing Set-Aside funds, the City will continue to leverage its CDBG and HOME funds to attract private and other available public resources, including land conveyed to the City for the purpose of affordable housing, to facilitate affordable housing development. This strategy will increase the supply of affordable housing and preserve existing affordable housing in the City.

AP-85 Other Actions – 91.220(k)

Introduction:

In the implementation of the 2025-2026 Annual Action Plan, the City will invest CDBG and HOME resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The primary obstacles to meeting the underserved needs of low- and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low- income people and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing CDBG funds through the 2025-2026 Action Plan in projects that provide grants to low- and moderate-income homeowners for home improvements, projects that provide public and neighborhood services to low- and moderate-income people. To address underserved needs, the City is allocating 100 percent of its non-administrative CDBG investments (excluding section 108 repayments, and program administration funds) for program year 2025-2026 to projects and activities that benefit low- and moderate-income people.

Actions planned to foster and maintain affordable housing

In the implementation of the 2025-2026 Annual Action Plan, the City will invest CDBG funds to preserve and maintain affordable housing through the City of Rialto Mobile Home Repair Program that will provide grants to low- and moderate-income owners of single-family housing and to low- and moderate-income owners of mobile housing units. The City will invest HOME funds to preserve and maintain affordable housing through Residential Rehabilitation Grants.

Actions planned to reduce lead-based paint hazards

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. To reduce lead-based paint hazards, the City of Rialto Mobile Home Repair Program will conduct lead-based paint testing and risk assessments for each property assisted that was built prior to January 1, 1978 and will incorporate safe work practices or abatement into the scope of work as required to reduce lead-based paint hazards in accordance with 24 CFR Part 35.

Actions planned to reduce the number of poverty-level families

The implementation of CDBG activities meeting the goals established in the 2025-2029 Consolidated Plan - Strategic Plan and this Annual Action Plan will help to reduce the number of poverty-level families by:

- Supporting activities that expand the supply of housing that is affordable to low- and moderate-income households;
- Supporting activities that preserve the supply of decent housing that is affordable to low- and moderate-income households;
- Supporting housing preservation programs that assure low-income households have a safe, decent and appropriate place to live; and
- Supporting public services for low- and moderate-income residents, by nonprofit organizations receiving CDBG Public Service Capacity Building Grants

In addition to these local efforts, mainstream state and federal resources also contribute to reducing the number of individuals and families in poverty. Federal programs such as the Earned Income Tax Credit and Head Start providing pathways out of poverty for families who are ready to pursue employment and educational opportunities. Additionally in California, the primary programs that assist families in poverty are CalWORKs, CalFresh and Medi-Cal. Together, these programs provide individuals and families with employment assistance, subsidy for food, medical care, childcare and cash payments to meet basic needs such as housing, nutrition and transportation. Other services are available to assist persons suffering from substance abuse, domestic violence and mental illness.

Actions planned to develop institutional structure

The institutional delivery system in Rialto is high-functioning and collaborative—particularly the relationship between local government and the nonprofit sector comprised of a network of capable non-profit organizations that are delivering a full range of services to residents. Strong City departments anchor the administration of HUD grant programs and the housing and community activities that are implemented, support and enhance this existing institutional structure; the City of Rialto will collaborate with nonprofit agencies receiving CDBG funds through the 2025-2026 Annual Action Plan to ensure that the needs of low- and moderate-income residents are met as envisioned within the 2025-2029 Consolidated Plan and Strategic Plan.

Actions planned to enhance coordination between public and private housing and social service agencies

Rialto has a long track record of successful partnerships among public and private sector entities. The delivery system for the HUD grant programs is no exception. Communication and cooperation between the City Manager's Office and the partner agencies and organizations that administer activities is strong. City staff continues to work closely with the other organizations to improve regulatory compliance, monitoring, cooperation and partnerships among agencies and technical capacity of organizations involved in project delivery.

To enhance coordination between public and private housing and social service agencies, the City will continue consulting with and inviting the participation of a wide variety of agencies and organizations involved in the delivery of housing and supportive services to low- and moderate-income residents in Rialto— particularly the CDBG Target Areas.

Discussion:

In the implementation of the 2025-2026 Annual Action Plan, the City will invest CDBG and HOME resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure and enhance coordination between public and private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction: In the implementation of programs and activities under the 2025-2026 Annual Action Plan, the City of Rialto will follow all HUD regulations concerning the use of program income, forms of investment, and overall low- and moderate-income benefit for the CDBG program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
1. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	100%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**
Not applicable. The City does not intend to use HOME funding beyond those noted in Section 92.205.
2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**
Not applicable. The City has no plans to engage in homebuyer activities funds during the program year FY 2025-2026.
3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:**
Not applicable. The City does not plan to engage in HOME funded acquisition of single-family units as described in 24 CFR 92.254(a)(4).
4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**
Not applicable. The City has no plans to refinance existing debt secured by multifamily housing rehabilitated with HOME funds during the upcoming program year FY 2025-2026.

Discussion:

In the implementation of programs and activities under the 2025-2026 Annual Action Plan, the City of Rialto will follow all HUD regulations concerning the use of CPD funds.