



**Draft**

**2020-2024 Analysis of Impediments to  
Fair Housing Choice**

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## **A. Introduction and Background**

Fair housing is a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income, or any other arbitrary factor. The Analysis of Impediments to Fair Housing Choice (A.I.) examines local housing conditions, economics, policies and practices in order to ensure that housing choices and opportunities for all residents are available in an environment free from discrimination. The AI assembles fair housing information, identifies existing impediments that limit housing choice, and proposes actions to mitigate those impediments.

Equal access to housing (housing choice) is vital to meeting essential needs and pursuing personal, educational, employment, or other goals. Recognizing this fundamental right, the federal government and the State of California have established fair housing as a right protected by law.

### *Fair Housing Laws*

In an effort to end housing segregation, the United States Congress passed the Civil Rights Act of 1968, making housing discrimination based on race, color, national origin, or religion illegal. In 1974, Congress amended the Fair Housing Act to include sex as a protected category. Then in 1988, Congress again amended the Fair Housing Act by passing the Fair Housing Amendments Act<sup>1</sup>, making housing discrimination against families with children and people with disabilities unlawful. The Fair Housing Amendments Act also incorporated accessibility standards for new multi-family units and “reasonable accommodations” for people with disabilities into the Fair Housing Act.

In addition to prohibiting discrimination based on federal laws, the State of California has enacted a number of statutes that mirror and, in certain cases, extend federal fair housing protections. The Unruh Civil Rights Act of 1959<sup>2</sup> and subsequent court decisions require equal access to the accommodations, advantages, facilities, privileges or services of all business establishments regardless of protected status. The courts have interpreted this Act to prohibit any arbitrary discrimination based in any class distinction, regardless of whether or not that basis is enumerated in the Act.

The Fair Employment and Housing Act of 1963<sup>3</sup> is the primary state law that prohibits discrimination in the sale, rental, lease negotiation, or financing of housing based on race, color, religion, sex, marital status, national origin, and ancestry. The California Fair Housing

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<sup>1</sup>42 U.S. Code §§ 3601 et. seq.

<sup>2</sup>California Civil Code, §§ 51 and 52

<sup>3</sup>California Government Code §§ 12900-12906

Act of 1992 brought state laws into conformity with the Federal Fair Housing Act of 1988 and added protections for people with a “mental and physical disability” and “familial status.” The Act also requires that housing providers allow disabled persons to modify their premises to meet their needs.

The Ralph Civil Rights Act of 1976 provides that all persons have the right to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of their race, color, religion, ancestry, national origin, political affiliation, sexual orientation, sex, age, disability, or position in a labor dispute. The Act prohibits violence or threat of the same in rental housing situations. The Banes Civil Rights Act also forbids interference by force or threat with an individual's constitutional or statutory rights in places of worship, housing, and private property.

The Federal protected classes include:

- Color
- Disability<sup>4</sup>
- Familial status
- National origin
- Race
- Religion
- Sex

The additional State of California protected classes include:

- Age
- Ancestry
- Arbitrary discrimination
- Gender
- Gender identity
- Gender expression
- Genetic information
- Marital status
- Sexual orientation
- Source of income

This report considers impediments to fair housing choice experienced by both federal and State of California protected classes.

### *Defining Fair Housing and Impediments*

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<sup>4</sup> The Fair Housing Act uses the term ‘handicap,’ however, we use the term “person with a disability,” to represent this language of the Act.

In light of fair housing legislation passed at the federal and state levels as well as consultation with the U.S. Department of Housing and Urban Development (HUD) and professionals providing fair housing services, the following definition of fair housing is used for this report:

*Fair housing is a condition in which individuals of similar income levels in the same housing market having a like range of housing choice available to them regardless of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income or any other arbitrary factor.*

Within the legal framework of federal and state laws and based on the guidance provided by the U.S. Department of Housing and Urban Development (HUD) Fair Housing Planning Guide, impediments to fair housing choice can be defined as:

*Any actions, omissions, or decisions taken because of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income or any other arbitrary factor which restrict housing choices or the availability of housing choices; or*

*Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income or any other arbitrary factor.*

To affirmatively promote equal housing opportunity, a community must work to remove or mitigate impediments to fair housing choice. Furthermore, eligibility for federal funding assistance requires the City to comply with federal fair housing laws. Specifically, to receive HUD Community Planning and Development (CPD) formula grants, a jurisdiction must:

- Certify its commitment to actively further fair housing choice;
- Maintain fair housing records; and
- Conduct an analysis of impediments to fair housing.

The City of Rialto actively furthers fair housing choice through the preparation of this A.I. and annual funding of a fair housing service provider. The City of Rialto is dedicated to providing fair housing opportunities to all residents and ensuring compliance with all applicable laws.

## **B. Methodology and Citizen Participation**

The scope of this AI adheres to the recommended content and format included in Volumes 1 and 2 of the “Fair Housing Planning Guide” published by the U.S. Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity.

### *Methodology*

HUD requires jurisdictions that receive federal funding for community development activities to assess the status of fair housing in their community. As a recipient of CDBG funds, Rialto is required to update the AI every five years and to report the findings and progress in the Consolidated and Performance Evaluation Report (CAPER) submitted to HUD following each program year. The last AI for the City of Rialto was adopted by the City Council on April 12, 2016. The 2016 AI included three impediments to fair housing choice.

The purpose of this report is to identify impediments to fair and equal housing opportunities in Rialto. This AI provides an overview of the laws, regulations, conditions or other possible obstacles that may affect access to housing and other services in Rialto. The scope, analysis, and format used in this AI report adheres to recommendations of the *Fair Housing Planning Guide* published by HUD.

The A.I. contains these six chapters:

1. *Executive Summary.* This chapter provides background on “fair housing,” methodology, citizen participation, and a summary of the findings and recommendations identified within the report.
2. *Community Characteristics.* This chapter provides a brief history of the City, a demographic profile, income profile, employment profile, housing profile, special needs housing profile and key maps to provide the baseline information necessary to form a complete understanding of the City. This chapter provides a broad overview and understanding of the community so that housing needs are clearly defined. Community profile information analyzed in this chapter includes data elements required by HUD in the online Consolidated Plan system (the eCon Planning Suite) from the 1990, 2000, and 2010 Decennial Census, American Community Survey (ACS) 5-Year Estimates and the Affirmatively Furthering Fair Housing Tool (AFFH-T) data Version 4.
3. *Analysis of Private Sector Impediments.* This chapter provides an overview of the private owner-occupied housing market and the renter-occupied housing market. It examines the private-sector impediments to fair housing.
4. *Analysis of Public Policy Impediments.* This chapter identifies and analyzes a range

of public activities that may impede fair housing choice, including governmental land use, development regulations, and community development activities. Potential impediments to fair housing choice are discussed.

5. *Analysis of Current Fair Housing Activity.* This chapter includes the current fair housing education, enforcement and legal status of any pending cases currently underway in the City.
6. *Conclusions and Recommendations.* This chapter provides a summary of major issues and recommendations to further fair housing. This chapter also reports on progress made in implementing the prior A.I. This chapter outlines the City's Fair Housing Plan for 2020-2024 including specific actions to be taken to address identified impediments within designated timeframes.

### *Citizen Participation*

The City values citizen input concerning the investment of federal housing and community development resources. To solicit public participation, the City held a Community Meeting on February 5, 2020. In addition, public and private agencies directly or indirectly involved with fair housing issues as well as interested individuals were invited to attend and participate in the Community Meeting. The purpose of the meeting was to provide a background on the scope of the study and solicit input on the most pressing issues affecting housing opportunities in Rialto.

A draft copy of the AI was made available for public review and comment for a period of 30 days in accordance with the City's Citizen Participation Plan, prior to a public hearing before the City Council on May 12, 2020.

## **C. Status of Prior Impediments and Recommendations**

HUD requires the City to analyze impediments to fair housing choice that were identified in prior AIs to determine if those impediments have been addressed or if they should remain as part of the AI. The previous AI was adopted by the City Council on April 12, 2016, identifying three impediments.

The following paragraphs provide the issues identified, the recommended action, the current status and the responsible agency or agencies.

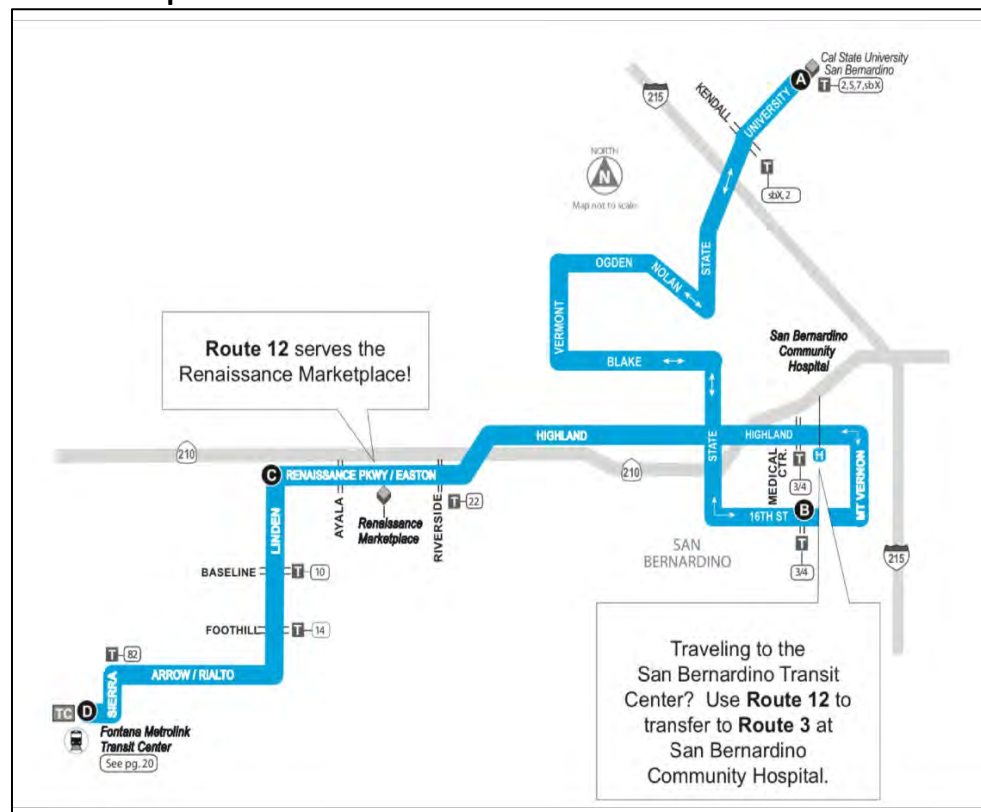
### **1. Transit Access (Addressed)**

Transit provides elderly people, low income people, youth, and others access to jobs, medical facilities, parks, housing, and public services. Omnitrans, the City's transit provider, has adopted service standards to ensure an equitable distribution of services.

For instance, all areas having a minimum residential density of 3.5 dwelling units per acre or employment density of 10 jobs per acre, as measured over an area of 25 acres, should be provided with a transit service that places 90% of residences and jobs within one half mile of a bus stop. Omnitrans' Short-Range Transit Plan indicates that all neighborhoods and employment nodes in Rialto are well served. Omnitrans did not have a bus running along Highland Avenue (includes W. Renaissance Parkway / Easton Street), restricting access to emerging residential and commercial developments in north Rialto along the 210 freeway such as those to be built as part of the Renaissance Specific Plan's master-planned project located on and around the site of the Rialto Municipal Airport.

**Status:** **Addressed.** As shown in **Map I-I**, the City's ongoing discussions with Omnitrans resulted in improvements to fixed route transit and the addition of Route 12 running from Renaissance Parkway in the northern section of the City to Arrow Route in the southern section of the City provides a second north-south route to the west and also provides transit service to the City's major new economic development power center along State Route 210 where many new jobs, services, and community amenities are located.

**Map I-I**  
**Improved Fixed Route Bus Service in Rialto**





## 2. Race/Ethnic Relations (Addressed)

Rialto is one of the more diverse multi-cultural communities in San Bernardino County, where people of different race and ethnic backgrounds live in close proximity to one another. The 2010 AI indicated that despite this high level of integration, many of the discrimination complaints and hate crimes in Rialto during the period studied were related to three (3) related biases - race, ethnicity, and national origin. IFHMB, the City's fair housing contractor, provides a wide variety of education workshops for tenants and landlords. However, given these findings, IFHMB could focus more public outreach and education on addressing these areas.

**Action:** The fair housing service provider will continue to conduct fair housing workshops for residents, apartment owners, and property managers. The Human Relations Commission, in conjunction with IFHMB, could organize a campaign to improve relationships among different race/ethnic groups.

**Status:** **Addressed.** This impediment was addressed by the City and IFHMB during the 2010-2014 planning period and the 2015-2019 planning period. The City promoted equal opportunity for all people living, working, visiting or attending school in the City by designing, implementing or supporting multi-cultural events and other programs and promoting accessibility to conflict resolution services. IFHMB's services promote equal opportunity and fair housing choice for residents of all backgrounds.

## 3. Discrimination against Persons with Disabilities (Ongoing)

An increase in disability complaints by IFHMB throughout Rialto and the region demonstrates a lack of understanding and sensitivity of the fair housing rights of the disabled by the housing industry. Disabled persons are experiencing difficulties when requesting reasonable accommodations or modifications. In particular, persons with cognitive disabilities experience significantly more problems with these accommodations. Data supplied by IFHMB shows that 48 percent of all fair housing discrimination complaints in Rialto from July 1, 2018 to June 30, 2019 were on the basis of disability.

**Action:** To resolve this impediment, it is recommended that the Inland Fair Housing and Mediation Board conduct fair housing workshops regarding the disabled and specifically, issues of reasonable accommodations and modifications. These expanded workshops will be conducted in Rialto and throughout the region.

It is recommended that the City contract with IFHMB to conduct expanded testing in Rialto to address issues of possible discrimination based on race, familial status, national

origin, disability and other protected categories.

**Status:**       **Ongoing.** This impediment was addressed by the City and IHFMB during the 2010-2014 and 2015-2019 planning periods. The City continues working with IFHMB to conduct annual workshops for residents, housing providers and City staff in Rialto to address reasonable accommodations and reasonable modifications.

**Agency:**       City of Rialto; IFHMB

#### **D. Current Impediments to Fair Housing Choice and Recommendations in Rialto**

The 2020 AI did not identify any additional actions, omissions, or decisions taken because of — or which have the effect of — restricting housing choices or the availability of housing choices on the basis of age, race, color, ancestry, national origin, age, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor which restrict housing choices or the availability of housing choices in the City of Rialto.

**A. Historical Profile**

Rialto is an incorporated city in Southern California, situated along Interstate 10 and State Route 210 in southwestern San Bernardino County.

The settlement of Rialto and of San Bernardino itself owes much to two truly eminent men of the 19th Century, Don Antonio Lugo, patriarch of the influential Lugo family of California, and Brigham Young, leader of the Church of Jesus Christ of Latter Day Saints and one of the outstanding organizers of the 19th Century.

Born at California's Mission San Antonio de Padua in 1775, Don Antonio Lugo rapidly joined the ranks of the most prominent and wealthy men in California, despite not having any formal education. Lugo received his first land grant in 1810 while serving as a soldier of Spain in the presidio of Santa Barbara. The Rancho San Antonio was near what is today the City of Compton and was one of four major portions of California land granted to prominent citizens by the king of Spain, including the San Pedro (to Dominguez), the San Rafael (to Verdugo), and the Santa Ana (to the Yorbas).

In 1839 Don Antonio and his sons Jose Del Carmen, Jose Maria, and Vicente attempted to colonize the San Bernardino and Yucaipa valleys and built an adobe home where today's San Bernardino County Court House now stands. The "colony" failed but in 1842 Lugo managed to acquire a Mexican land grant known as the Rancho San Bernardino. The price for his property, which consisted of 8 leagues or roughly 35,000 acres, of which Rialto was a part, was about \$800 in hides and tallow. His three sons took control of the San Bernardino Valley – and set up homes in locations near what is now San Bernardino Valley College, Hunts Lane and the old Asistencia.

Eventually, isolation, the grueling requirements of rancher life, and all too frequent incursions by horse thieves from the Mohave Desert, combined to make an offer from a group of Mormon families from Salt Lake in 1851 extremely attractive. At the end of negotiations, the Rancho San Bernardino, which practically was given to the Lugos for a paltry \$800 nine years earlier, was sold to the new arrivals for \$77,500 – plus 3 percent interest per month.

Today's Lugo Avenue in San Bernardino and Lugonia Avenue in Redlands are named after this prominent family.

The sale, however, to elders Lyman and Rich indelibly bound the region's history to Mormon, along with Spanish, settlers. The settlement at San Bernardino was instigated at the direction of Brigham Young himself, and had all the potential of becoming a major Mormon enclave. Young had aggressively pushed for Mormon expansion and directed the establishment of settlements throughout present-day Utah, Idaho, Arizona, Nevada, California and parts of southern Colorado and northern Mexico. Under his direction, the Mormons built roads and bridges, forts, irrigation projects; established public welfare; organized a militia; and made a

tenuous peace with Native Americans in the areas they inhabited. Nowhere was this effort more energetic than in California and the Mormon settlement in San Bernardino.

Jefferson Hunt, a member of the Mormon Battalion that was involved in the building of roads during the Mexican American War and who had traveled extensively throughout the Southwest, had recommended that the church consider creating a major colony in Southern California. Hunt, together with Elders Lyman and Rich, established a colony and a stronghold, Fort San Bernardino, the largest and most elaborate log fort ever built in California, to fend off Native American threats.

Lyman served as the first mayor of San Bernardino. Hunt was elected a member of the California State Assembly. Hunt introduced legislation in his first year in office to create San Bernardino County, which passed. Upon the creation of San Bernardino County, he became the county's first assemblyman. San Bernardino was incorporated as a municipality in 1854.

In 1854, many families, looking for more land other than what the Spanish were willing to sell, especially in the LA basin, began to move into the area and developed Rialto into a heaven for vineyards, citrus groves and ranches.

Then, in the winter of 1857, relations between the Mormons and the United States, that is to say between Young and President James Buchanan, had deteriorated to the point that the Army was on the brink of undertaking a concentrated campaign to eradicate the Mormons in Utah altogether. At that point Young issued a call to all faithful Mormons to return to Salt Lake City. Consequently, loyalist Mormons everywhere, including some 2,000 of the 3,000 in San Bernardino, simply pulled up stakes – abandoning everything, including roads, houses, farms, foundries, shops, public buildings, churches – all that the Mormon population of San Bernardino had so impressively created in seven years, and returned home.

In 1887, a railroad connector line was built between San Bernardino and Pasadena by the Santa Fe Railroad. Along the line, town sites were located every 2,600 yards (2,400 m; mile and a half) and by the fall of that year over 25 new towns were being built. This same year the Semitropic Land and Water Company was formed to organize the purchase and selling of real estate, water, and water rights and privileges, and the town sites of Rialto, Bloomington, Sansevaire and Fontana were laid out.

A group of Methodists from Halstead, Kansas, also arrived the same year seeking a new college site. Although the college was never built, it is believed that they chose the name Rialto, a contraction of "rivus altus" which described the Grand Canal in Venice, Italy. A bridge was built on the now famous route 66 across the Cajon Wash area to evoke the Grand Canal. And even though that bridge has long ago disappeared with a new structure, that first bridge soon became Rialto's city slogan, the "Bridge to Progress."

In the fall of 1888, the first school was built and Brooke School District was formed. The Rialto

School District (today Rialto Unified School District), was formed in 1891. The staff consisted of two teachers and a principal with separate play areas for the boys and girls.

In 1901 a cemetery was established in the township.

The Chamber of Commerce was established in 1907. The Chamber incorporated in the spring of 1911. By 1911 the population had grown to 1,500 with 40 businesses and a local newspaper. The election results on October 31 of the same year were 135 votes for the incorporation of the city and 72 against.

Foothill Boulevard was improved in 1913 and became U.S. Route 66, a storied section of the U.S. highway system. In 1914 Los Angeles' Pacific Electric Railway completed its San Bernardino Line through the City of Rialto, with a junction at Riverside Avenue for the Riverside Line. Today the Tracks above First Street are a part of the Union Pacific and the Pacific Electric depot on Riverside Avenue is Cuca's Restaurant.

A fire in the 1920s swept through and destroyed many of the buildings in the downtown area.

The latter half of the twentieth century saw Rialto's population increase from 3,156 in 1950 to 80,000 in 1994. By 2020 the City's population surpassed 100,000 residents.

Due to its location at the confluence of major interstate highways and state routes, Rialto is home to major regional distribution centers: Staples Inc., which serves stores across the entire West Coast of the United States, Amazon (company), Under Armour, Medline Industries, Niagara Bottling, Monster Energy and Target in the northern region of the city, in the Las Colinas community. One of the United States' largest fireworks companies, Pyro Spectaculars, is also headquartered in Rialto.

## **B. Demographic Profile**

According to the Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation, "The Affirmatively Furthering Fair Housing (AFFH) rule created a standardized process for fair housing planning that program participants use to help meet their longstanding requirement to affirmatively further fair housing. As part of this process, program participants analyze data and other information to assess fair housing issues in their jurisdictions and regions." Data provided by HUD for this demographic profile includes Decennial Census data from 1990, 2000, 2010, data from the Brown Longitudinal Tract Database (LTDB) based on decennial census data, as well as American Community Survey (ACS) 5-year estimates. These data were evaluated, along with local data and local knowledge, to conduct this A.I.

### *Population Trends*

**Tables II-1, II-2, and II-3** below present demographic information and demographic

trends both for the jurisdiction and the region. In terms of population growth from the period between 1990 and the present, the City of Rialto grew at a rate that was 61 percent of that of the region as a whole. While the jurisdiction's growth of 38 percent was robust, from 71,511 in 1990 to 99,171 currently, the region experienced a relatively explosive increase of 63.2 percent within the period, from nearly 2.6 million to over 4.2 million residents. By the latest ACS estimates (2013-2017), the City's population has grown 44 percent from 1990 to the current year, with a population of 102,708.

#### *Age and Sex Characteristics*

**Table II-1** below outlines the demographic information for the City of Rialto and for the region. **Tables II-2** and **II-3** represent the demographic trends for the jurisdiction and the region, respectively. In keeping with the region's trend, the jurisdiction is made up mainly of individuals between the age of 18 and 64, who currently comprise 60.37 percent of the population in Rialto, and 60.84 percent of that of the region. This demographic group grew consistently within both the jurisdiction and region since 1990. The jurisdiction saw this age group increase by around 45 percent since 1990, whereas the region saw a growth rate of 67 percent.

The other two age groups, children under the age of 18 and individuals above the age of 65, experienced slight decreases in both the jurisdiction and the region. In 1990, children under the age of 18 made up around 35 percent of Rialto's residents, compared to 33 percent in the current year. For the region, children under the age of 18 made up around 30 percent of the population, compared to 29 percent in the current year. Individuals over the age of 65 represent a much smaller percentage of the population, making up 6.83 percent of the jurisdiction and about 10.4 percent of the region. This group experienced a slight decline similar to that of children under 18, down from 6.91 and 10.73 percent respectively.

In terms of sex, females have historically slightly outnumbered males within the jurisdiction, albeit by a slim margin. That trend has continued during the period under review, as women currently edge out men 51.1 percent to 48.9 percent, only very slightly down from the 51.5 percent to 48.5 percent split in 1990. This is in keeping with the region, where women have slightly outnumbered their male counterparts since the year 2000, with the current ratio at 50.3 percent to 49.7 percent.

**Table II-1  
Demographics**

	<b>(Rialto, CA CDBG) Jurisdiction</b>			<b>(Riverside-San Bernardino-Ontario, CA) Region</b>		
<b>Race/Ethnicity</b>		<b>#</b>	<b>%</b>		<b>#</b>	<b>%</b>
White, Non-Hispanic		12,548	12.65%		1,546,666	36.61%
Black, Non-Hispanic		14,644	14.77%		301,523	7.14%
Hispanic		67,277	67.84%		1,996,402	47.25%
Asian or Pacific Islander, Non-Hispanic		2,837	2.86%		261,593	6.19%
Native American, Non-Hispanic		245	0.25%		19,454	0.46%
Two or More Races, Non-Hispanic		1,417	1.43%		91,476	2.17%
Other, Non-Hispanic		202	0.20%		7,737	0.18%
<b>National Origin</b>						
#1 country of origin	Mexico	19,850	21.63%	Mexico	553,493	13.95%
#2 country of origin	El Salvador	1,322	1.44%	Philippines	62,019	1.56%
#3 country of origin	Guatemala	591	0.64%	El Salvador	30,455	0.77%
#4 country of origin	Philippines	429	0.47%	Guatemala	19,549	0.49%
#5 country of origin	Nicaragua	403	0.44%	Vietnam	19,525	0.49%
#6 country of origin	Honduras	305	0.33%	Korea	18,565	0.47%
#7 country of origin	Peru	184	0.20%	India	15,522	0.39%
#8 country of origin	India	166	0.18%	Canada	14,763	0.37%
#9 country of origin	Nigeria	148	0.16%	China excl. Hong Kong & Taiwan	14,055	0.35%
#10 country of origin	Belize	147	0.16%	Taiwan	9,245	0.23%
<b>Limited English Proficiency (LEP) Language</b>						
#1 LEP Language	Spanish	21,584	23.52%	Spanish	533,544	13.45%
#2 LEP Language	Other Pacific Island Language	243	0.26%	Chinese	20,495	0.52%
#3 LEP Language	Arabic	175	0.19%	Tagalog	16,986	0.43%
#4 LEP Language	Laotian	145	0.16%	Vietnamese	12,570	0.32%
#5 LEP Language	Cambodian	110	0.12%	Korean	11,883	0.30%
#6 LEP Language	Chinese	107	0.12%	Arabic	6,835	0.17%
#7 LEP Language	Tagalog	95	0.10%	Other Pacific Island Language	5,360	0.14%

	(Rialto, CA CDBG) Jurisdiction			(Riverside-San Bernardino-Ontario, CA) Region		
#8 LEP Language	Other Indic Language	92	0.10%	Other Indic Language	3,125	0.08%
#9 LEP Language	Persian	84	0.09%	Cambodian	3,117	0.08%
#10 LEP Language	Korean	68	0.07%	Thai	2,576	0.06%
<b>Disability Type</b>						
Hearing difficulty		2,739	2.99%		125,033	3.20%
Vision difficulty		2,157	2.36%		86,934	2.23%
Cognitive difficulty		4,527	4.95%		170,114	4.36%
Ambulatory difficulty		6,118	6.69%		241,262	6.18%
Self-care difficulty		2,622	2.87%		102,841	2.63%
Independent living difficulty		4,334	4.74%		170,490	4.37%
<b>Sex</b>						
Male		48,483	48.89%		2,101,083	49.73%
Female		50,688	51.11%		2,123,768	50.27%
<b>Age</b>						
Under 18		32,529	32.80%		1,214,696	28.75%
18-64		59,867	60.37%		2,570,221	60.84%
65+		6,774	6.83%		439,934	10.41%
<b>Family Type</b>						
Families with children		11,886	56.20%		500,062	50.99%

Data Sources: Decennial Census; ACS

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 3: Data Sources: Decennial Census; ACS

Note 4: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).



**Table II-2**  
**Demographic Trends of Rialto City (Jurisdiction)**

Race/Ethnicity	1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	32,379	45.27%	19,147	21.34%	12,548	12.65%	12,548	12.65%
Black, Non-Hispanic	13,428	18.78%	19,626	21.88%	15,519	15.65%	14,644	14.77%
Hispanic	22,694	31.73%	46,956	52.34%	67,277	67.84%	67,277	67.84%
Asian or Pacific Islander, Non-Hispanic	2,360	3.30%	2,779	3.10%	3,188	3.21%	2,837	2.86%
Native American, Non-Hispanic	422	0.59%	678	0.76%	396	0.40%	245	0.25%
<b>National Origin</b>								
Foreign-born	9,842	13.76%	20,334	22.69%	28,792	29.03%	27,030	27.26%
<b>LEP</b>								
Limited English Proficiency	6,702	9.37%	16,589	18.51%	31,143	31.40%	23,510	23.71%
<b>Sex</b>								
Male	34,710	48.54%	43,724	48.80%	48,483	48.89%	48,483	48.89%
Female	36,801	51.46%	45,880	51.20%	50,688	51.11%	50,688	51.11%
<b>Age</b>								
Under 18	25,194	35.23%	34,019	37.97%	32,529	32.80%	32,529	32.80%
18-64	41,374	57.86%	50,010	55.81%	59,867	60.37%	59,867	60.37%
65+	4,944	6.91%	5,575	6.22%	6,774	6.83%	6,774	6.83%
<b>Family Type</b>								
Families with children	10,686	60.79%	4,429	62.67%	11,886	56.20%	11,886	56.20%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

**Table II-3**  
**Demographic Trends of Riverside-San Bernardino-Ontario, CA (Region)**

Race/Ethnicity	1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	1,615,830	62.41%	1,540,776	47.33%	1,546,666	36.61%	1,546,666	36.61%
Black, Non-Hispanic	168,731	6.52%	263,322	8.09%	336,944	7.98%	301,523	7.14%
Hispanic	685,672	26.48%	1,228,683	37.75%	1,996,402	47.25%	1,996,402	47.25%
Asian or Pacific Islander, Non-Hispanic	93,331	3.60%	164,035	5.04%	298,585	7.07%	261,593	6.19%
Native American, Non-Hispanic	18,007	0.70%	36,061	1.11%	36,077	0.85%	19,454	0.46%
<b>National Origin</b>								
Foreign-born	360,666	13.93%	612,354	18.81%	904,558	21.41%	920,860	21.80%
<b>LEP</b>								
Limited English Proficiency	252,012	9.73%	462,538	14.21%	660,791	15.64%	640,802	15.17%
<b>Sex</b>								
Male	1,294,274	50.00%	1,618,466	49.73%	2,101,083	49.73%	2,101,083	49.73%
Female	1,294,518	50.00%	1,636,316	50.27%	2,123,768	50.27%	2,123,768	50.27%
<b>Age</b>								
Under 18	771,845	29.81%	1,044,686	32.10%	1,214,696	28.75%	1,214,696	28.75%
18-64	1,539,215	59.46%	1,869,817	57.45%	2,570,221	60.84%	2,570,221	60.84%
65+	277,732	10.73%	340,280	10.45%	439,934	10.41%	439,934	10.41%
<b>Family Type</b>								
Families with children	350,701	53.60%	266,840	54.97%	500,062	50.99%	500,062	50.99%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

### *Race and Ethnicity*

Among other protected characteristics and classes of individuals, the Fair Housing Act prohibits housing discrimination based on race. While HUD provides data on both race and ethnicity, Hispanics of any race are considered for its purposes as a separate race/ethnic category that "can experience housing discrimination differently than other groups." Therefore, people who identify their ethnicity as Hispanic are excluded from the data provided for the other race groups – Black, Asian and Pacific Islander, Native American, and Other.

A number of generalizations can be made, based upon evaluation of the demographics and demographic trends presented in the tables above. First, the jurisdiction is far less White than the region at large. Rialto's population is just under 13 percent White, compared to 36 percent in the region as a whole. Second, the jurisdiction is far more Hispanic than the region, at 68 percent versus 48 percent. Third, the jurisdiction has roughly twice the proportion of Black residents as the region at nearly 15 versus 7 percent. Fourth, the jurisdiction has significantly lower percentage of Asian or Pacific Islander residents than the region at just under 3 percent versus just over 6 percent.

In terms of growth, the White population within the jurisdiction has followed the negative growth trend of the region (though much more substantially), both in absolute numbers and in terms of percentages. Whereas the White population declined in the region by about 4 percent in absolute numbers between 1990 and the present, the jurisdiction saw a decrease of around 61 percent compared to 1990 levels. Non-White populations, meanwhile, have grown astronomically since 1990, including a greater than 196 percent population increase among Hispanics within the City of Rialto, en par with the 191 percent increase in this group throughout the region.

The Black population in both the jurisdiction and the region experienced a surge between 1990 and the year 2000, only to see its proportion of the overall population decrease from a high of 21.88 percent in the jurisdiction and of 8.09 percent in the region to current levels of 15 and 7 percent respectively.

### *Foreign Born Population and Limited English Proficiency*

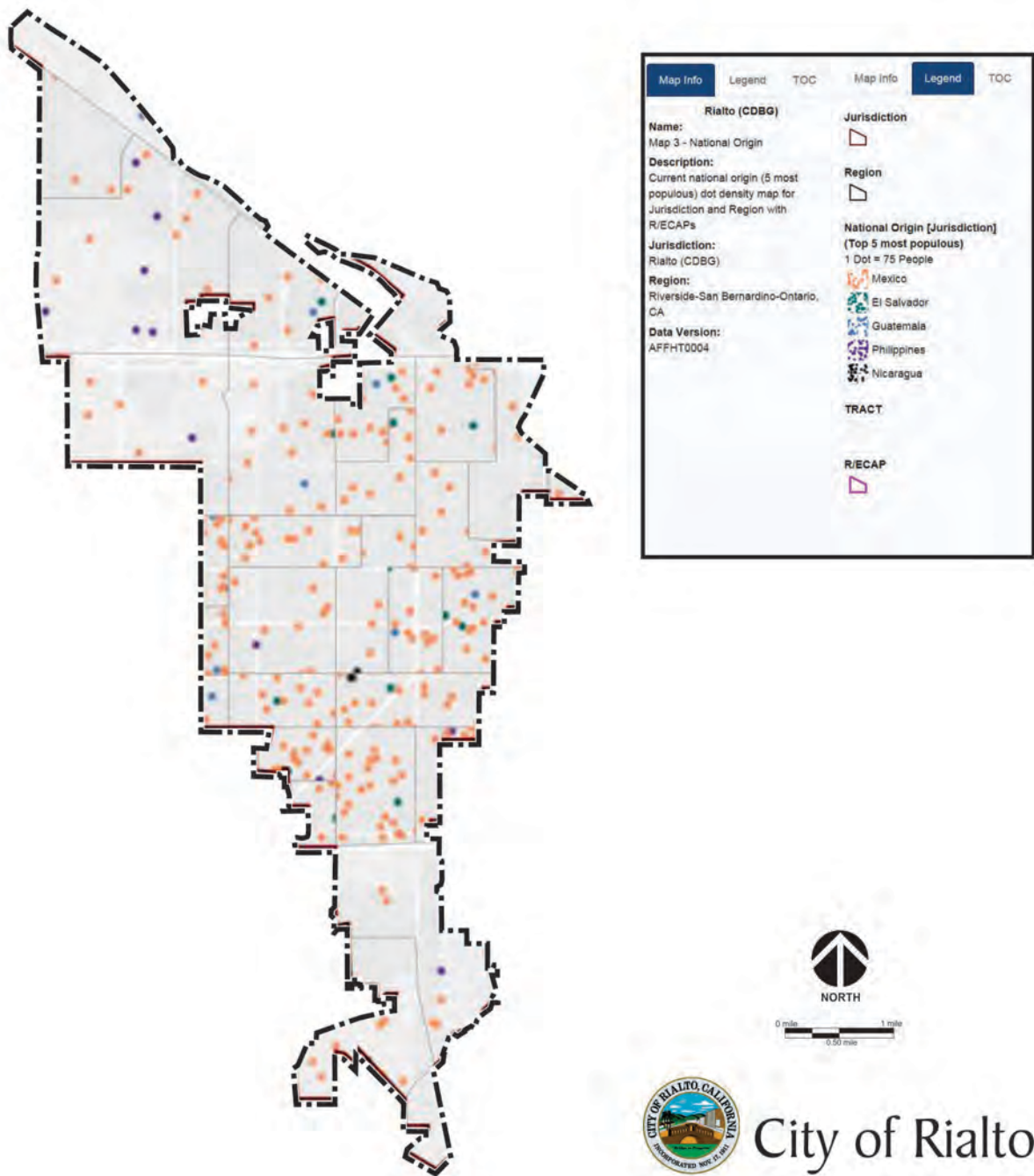
In terms of national origin, the largest foreign-born population within the jurisdiction and the region is from Mexico. At 21.63 percent of Rialto's residents, this proportion of the population is well above the 13.95 percent of Mexican natives who live in the region. Seven of the jurisdiction's ten largest groups of foreign-born nationals are from Latin America. compared to only three groups in the regions top ten who are Latin American. The remaining three most populous non-native groups in the jurisdiction hale from the Philippines (fourth-highest), India (eighth-highest), and Nigeria (ninth-highest), though these groups combined make up only 0.81 percent of the City's population. While the jurisdiction contains two non-native groups from Asia among its top ten, specifically the Philippines and India, fully seven out of ten of the

region's foreign national groups are from Asian countries, namely Philippines, Vietnam, Korea, India, China, and Taiwan, all of whom together comprise 3.49 percent of the region's population.

These foreign-born nationals include residents who have less than a fluent mastery of the English language, and therefore need accommodation. Rialto residents with Limited English Proficiency (LEP) are among the fastest growing population subgroup, having increased their numbers a staggering 251 percent from 6,702 in 1990 to 23,510 currently. As a percent of the population, their numbers have increased from 9.37 percent to 23.71 percent. This is higher than the regional percentage of 15.17 percent.

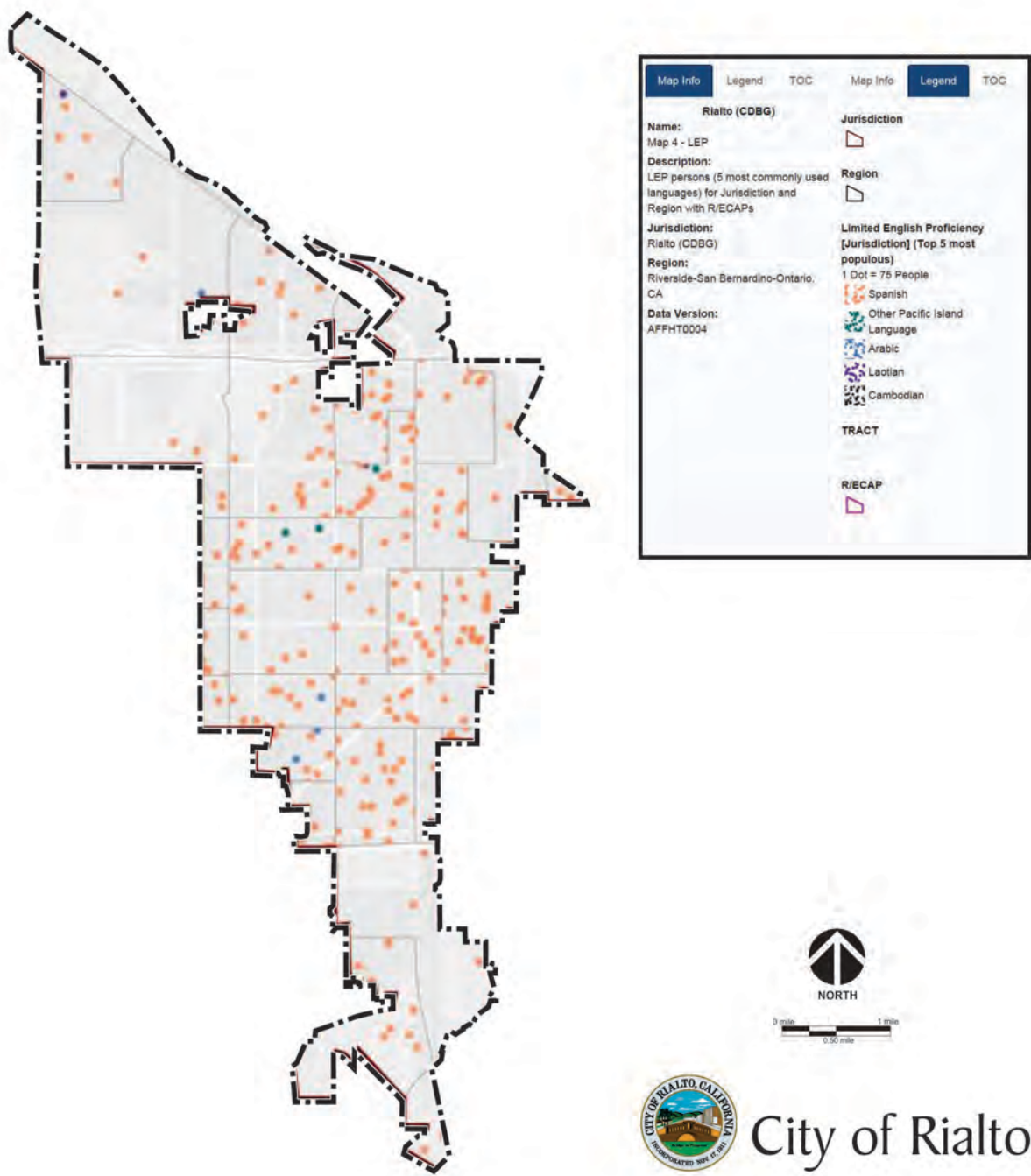
One issue that arises from such a demographic breakdown is the potential for residents to face barriers related to language proficiency. In order to visualize such an issue, consider the information detailed by **Map II-1**, **Map II-2**, and **Map II-3**. Within the jurisdiction, there exists a good deal of residents who are primarily Spanish speakers and have recently immigrated from a Latin American country. In areas heavily populated by such residents, the school proficiency is generally low. These two issues combine to create a difficult situation for both first-generation children, as well as for immigrants, whose ability to access institutions that can help them learn English and assimilate is extremely limited.

Map II-1  
National Origin



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

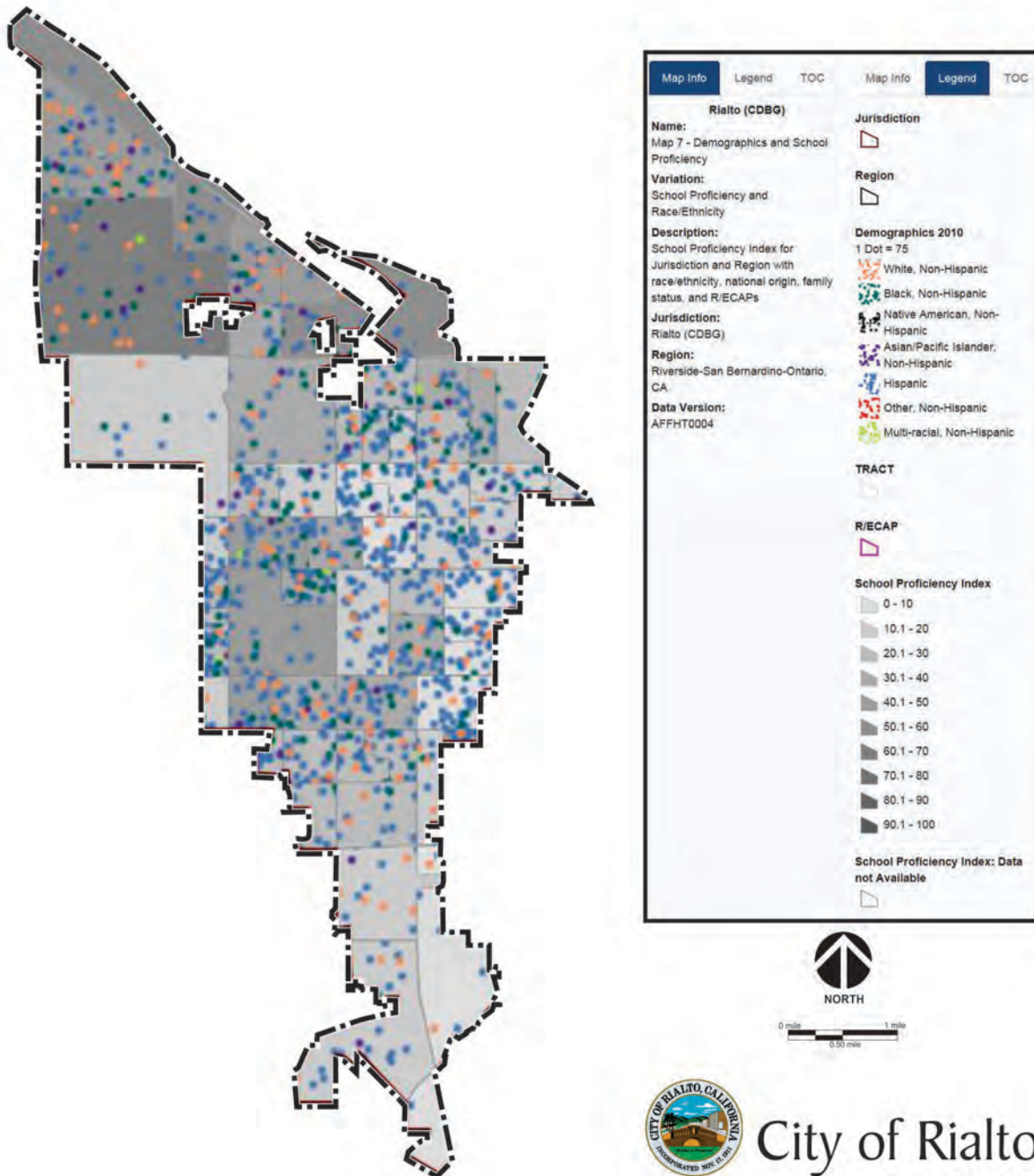
Map II-2  
Limited English Proficiency



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

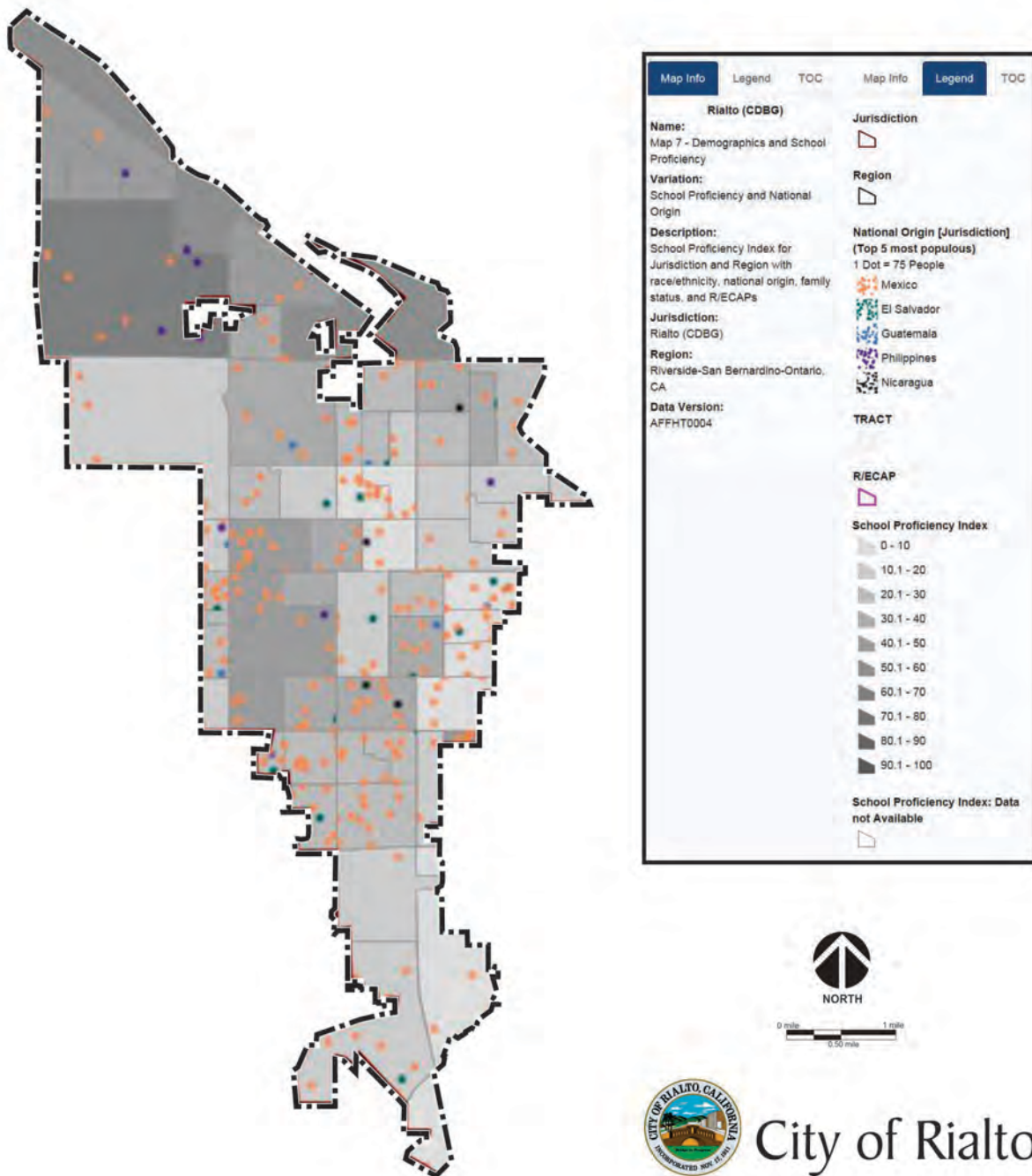


**Map II-3A**  
**School Proficiency: Race/Ethnicity**



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

**Map II-3B**  
**School Proficiency: National Origin**



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.



### *Racial and Ethnic Integration*

HUD has developed a series of indices to help inform communities about segregation and disparities in access to opportunity in their jurisdiction and region. With respect to racial and ethnic subpopulations and the extent to which a community is integrated or segregated, HUD provides the Dissimilarity Index.

#### *Dissimilarity Index*

According to HUD, “The dissimilarity index (or the index of dissimilarity) is a commonly used measure of community-level segregation. The dissimilarity index represents the extent to which the distribution of any two groups (frequently racial or ethnic groups) differs across census tracts or block groups. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a value of 100 representing perfect segregation between the racial groups.” (AFFH - T)

The City of Rialto’s Racial/Ethnic Dissimilarity Index shown below in **Table II-4** compares favorably to the region in terms of absolute values, meaning that Rialto is more integrated than the region overall in each of the four comparisons shown in **Table II-4**.

However, an examination of overall trends reveals a different picture. In every category, the City is trending in the direction of more, not less, segregation at a rate that is significantly higher than that of the region overall. With respect to Non-Whites, the level of segregation from Whites, as measured by the Dissimilarity Index, has increased by nearly two-thirds since 1990. By contrast, although Rialto is less segregated than the region according to the Dissimilarity Index, the regional level of Non-White/White segregation has only increased by a factor of 25 percent during the same period. This trend also holds true for Black residents, for whom segregation has increased 32 percent versus the region's 9 percent. For Asian and Pacific Islander residents segregation as measured by the index has increased 54 percent in the jurisdiction, compared to the region's 30 percent. Hispanic residents have experienced the largest increase in dissimilarity, at around 123 percent, compared to 24 percent in the region.

The relative degree of integration within the City is shown in **Map II-4** on the following pages, wherein concentrations of dots represent various racial/ethnic groups. The two largest groups, White and Hispanic, are prevalent on the maps and are relatively evenly distributed among the Census Tracts that include population centers. Each dot represents 75 people.

To compare these trends over time, **Map II-5** shows the same data, but for the year 2010.

**Table II-4  
Racial/Ethnic Dissimilarity Trends**

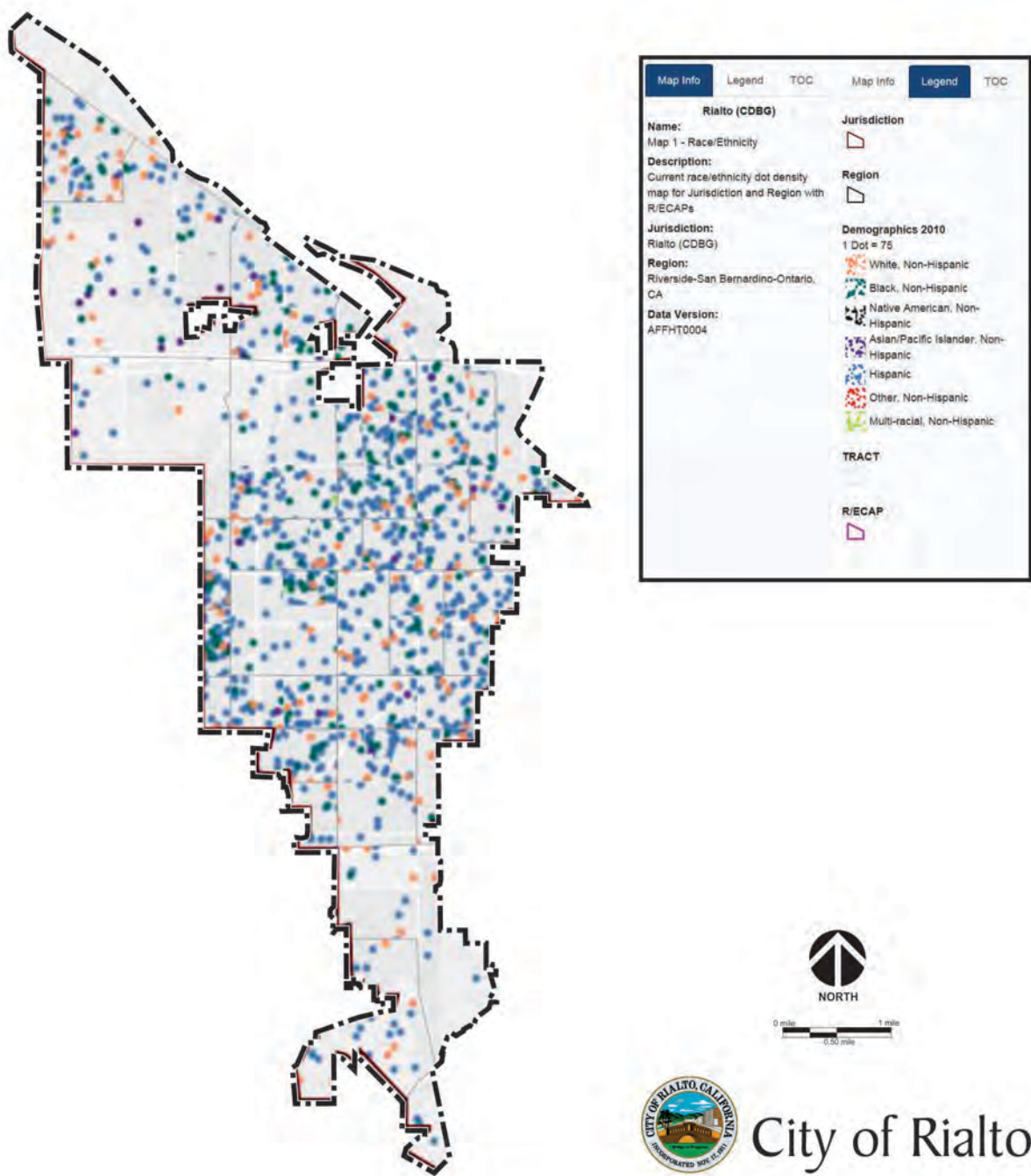
	(Rialto, CA CDBG) Jurisdiction				(Riverside-San Bernardino-Ontario, CA) Region			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	10.71	12.59	15.51	17.40	32.92	38.90	38.95	41.29
Black/White	20.74	19.07	23.26	27.39	43.74	45.48	43.96	47.66
Hispanic/White	8.42	13.53	17.78	18.76	35.57	42.40	42.36	43.96
Asian or Pacific Islander/White	16.56	14.72	23.28	25.52	33.17	37.31	38.31	43.07

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: Data Sources: Decennial Census

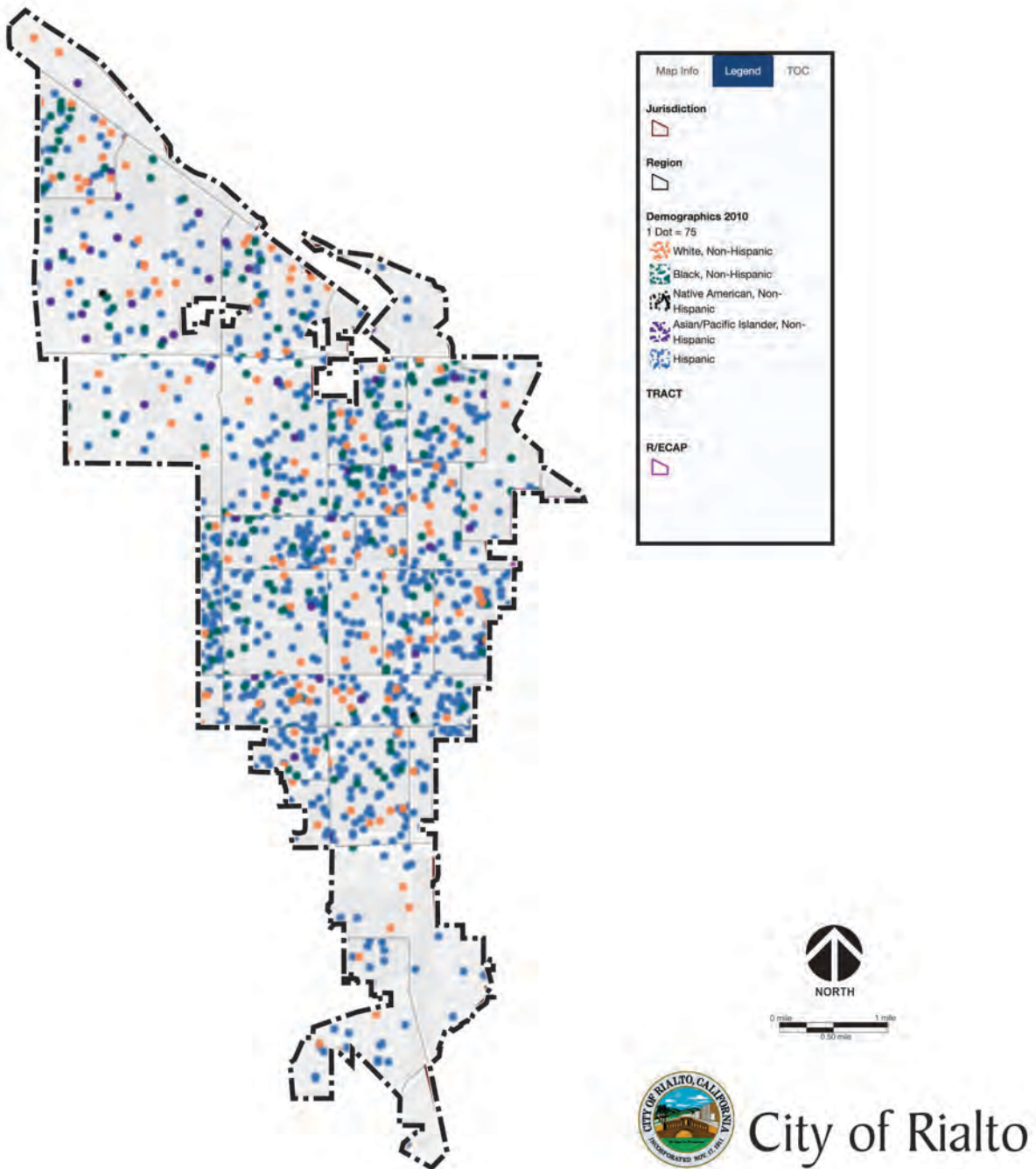
Note 2: Refer to the Data Documentation for details  
([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

Map II-4  
Race/Ethnicity



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Map II-5  
Race/Ethnicity 2010



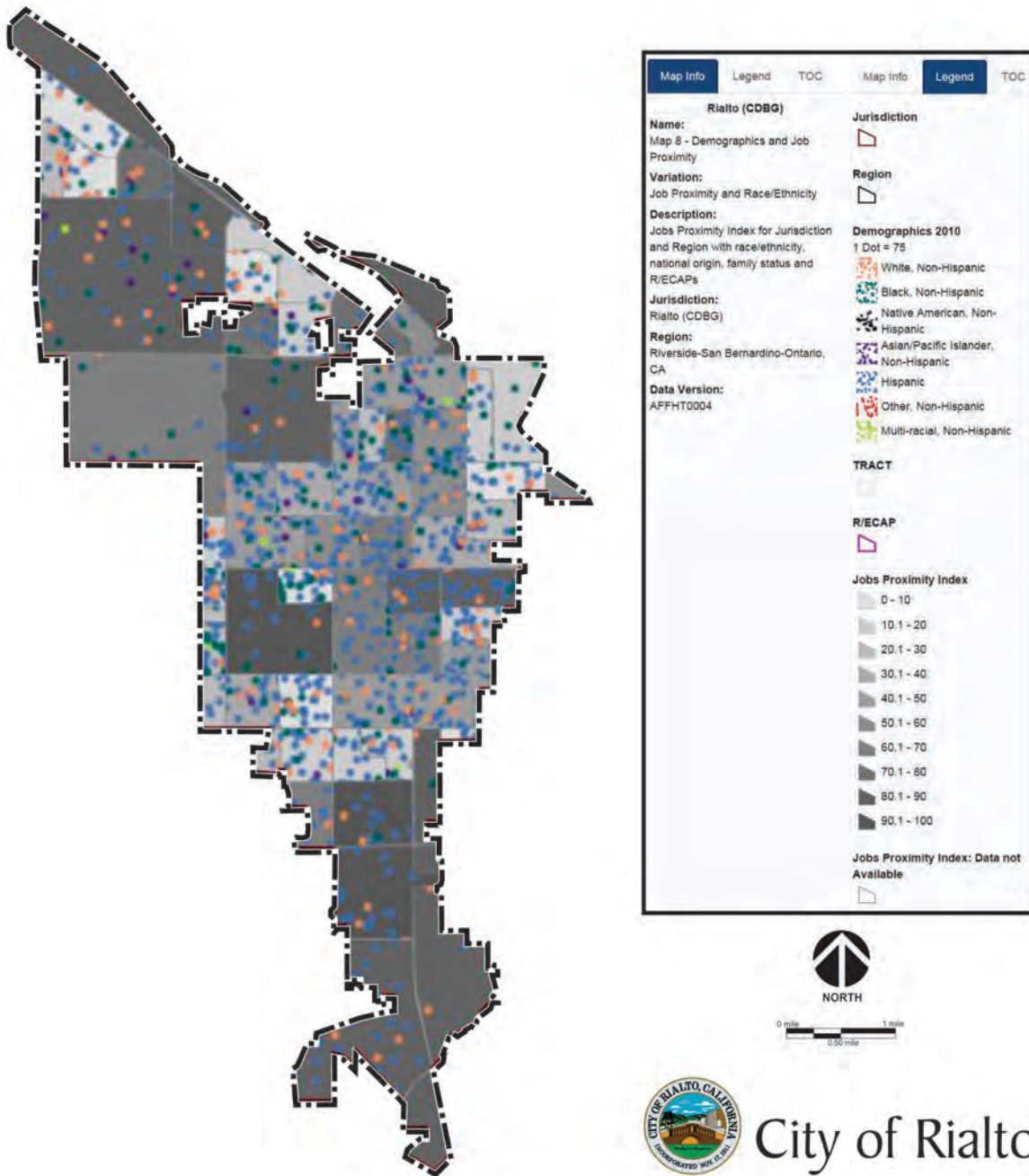
Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

### C. Income Profile

**Map II-6** shows the intersection of demographics and job proximity, with respect to race and ethnicity. **Map II-7** shows job proximity with respect to national origin. Each dot represents 75 residents of a given ethnic or racial group living in the area, while the shading represents the score of the area on the job proximity index. The lighter shaded Census Tracts on the map represent areas of the City that are located further away from job locations and employment centers.

In areas heavily populated by non-White residents, it often is very difficult for them to find a nearby job. In each of the lightest areas on the map, there exist clusters of non-White residents, particularly Hispanic residents. There are, however, also a decent number of white residents in these lightly shaded areas. This demonstrates that in addition to non-white residents facing difficulties finding nearby work, a good deal of white residents are similarly struggling to find work.

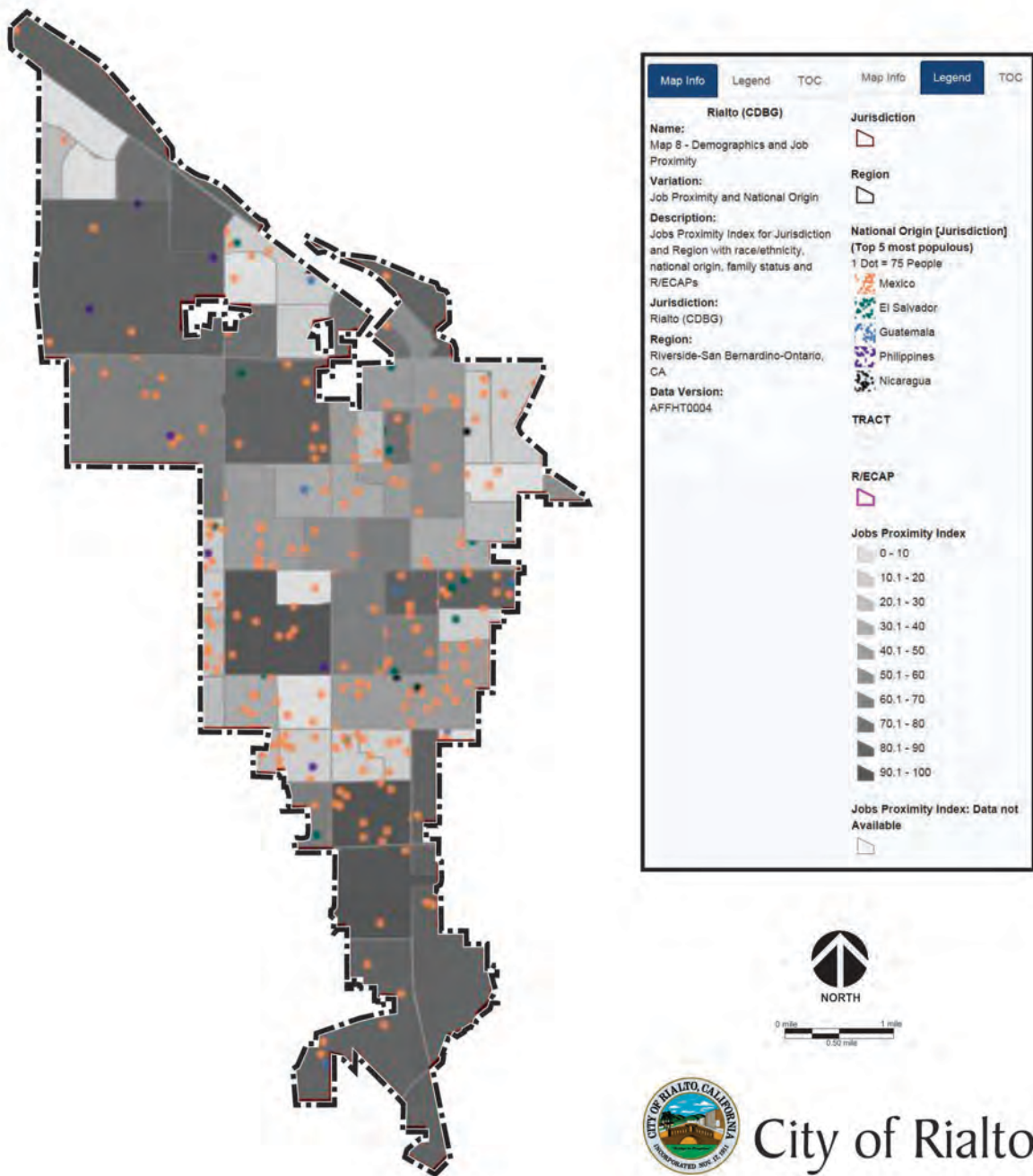
**Map II-6A**  
**Demographics and Job Proximity: Race and Ethnicity**



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.



Map II-6B  
Demographics and Job Proximity: National Origin



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

## D. Housing Profile

### *Public Housing*

Following the trends seen in the previous section, the city of Rialto faces unique housing issues when compared with the region. Starting with the public housing provided by the jurisdiction, **Table II-5** shows that public housing represents a very small percentage of the overall housing in the city. Just over 3 percent of all houses are publicly supported, among them Project-based Section 8, Other Multi-family, and HCV program units.

However, when looking at **Table II-6** the jurisdiction's public housing reflects the low-income demographic makeup of the region. The jurisdiction tends to include more Hispanics and Blacks in its housing programs than the region at large, which is reflective of its larger populations of these groups in the low-income (0-30% AMI) category. The region, by contrast, skews toward more toward participation by Whites and Asians, in keeping with the greater proportions of these groups within its low-income population. Percentages of Whites in the region's Section 8 program are higher than the jurisdiction's by a factor of 2; within the population itself, their numbers in the low-income group are two and three-quarter times higher. Asians are 4-and-a-half times as likely to be Section 8 residents in the region than in the jurisdiction; their low-income population in the region is one-and-two-thirds times higher proportionally than the jurisdiction. Similarly, Blacks occupy Section 8 housing at a rate higher by half in the jurisdiction than in the region; their actual fraction of the population is over twice as high within the jurisdiction. Hispanic low-income households make up a 35 percent greater proportional share of the jurisdiction's total households than they do of the region's total households. Attendantly, Hispanic participation is 20 percent higher in the jurisdiction's Section 8 Program, and 39 percent higher in the Other Multifamily category. However, Hispanic participation is 16 percent lower in the jurisdiction's Housing Choice Voucher (HVC) Program than in the region's.

Further information regarding public housing can be seen below in **Map II-7**. This map details the locations of the public housing in the jurisdiction. It is important to note that the locations of the jurisdiction's public housing are largely concentrated in low-income areas, near transit services. The map shows the presence of public housing near the center of the City.



**Table II-5  
Publicly Supported Houses by Program Category**

<b>Housing Units</b>	<b>#</b>	<b>%</b>
Total housing units	27,180	-
Public Housing	N/a	N/a
Project-based Section 8	199	0.73%
Other Multifamily	217	0.80%
HCV Program	496	1.82%

Note 1: Data Sources: Decennial Census; APSH

Note 2: Refer to the Data Documentation for details  
([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

**Table II-6  
Publicly Supported Houses by Race and Ethnicity**

<b>(Rialto, CA CDBG) Jurisdiction</b>	<b>White</b>		<b>Black</b>		<b>Hispanic</b>		<b>Asian or Pacific Islander</b>	
<b>Housing Type</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Public Housing	N/a	N/a	0	0.00%	N/a	N/a	N/a	N/a
Project-Based Section 8	23	12.04%	58	30.37%	107	56.02%	3	1.57%
Other Multifamily	45	21.13%	38	17.84%	108	50.70%	22	10.33%
HCV Program	34	6.85%	345	69.56%	113	22.78%	4	0.81%
Total Households	4,834	19.38%	4,664	18.70%	14,375	57.63%	589	2.36%
0-30% of AMI	449	14.03%	829	25.91%	1,790	55.94%	95	2.97%
0-50% of AMI	864	13.51%	1,289	20.16%	3,740	58.48%	135	2.11%
0-80% of AMI	1,714	13.89%	2,259	18.31%	7,600	61.59%	280	2.27%
<b>(Riverside-San Bernardino- Ontario, CA) Region</b>	<b>White</b>		<b>Black</b>		<b>Hispanic</b>		<b>Asian or Pacific Islander</b>	
<b>Housing Type</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Public Housing	108	17.45%	203	32.79%	265	42.81%	42	6.79%
Project-Based Section 8	1,245	24.20%	1,055	20.51%	2,439	47.41%	366	7.12%
Other Multifamily	672	31.88%	252	11.95%	770	36.53%	404	19.17%
HCV Program	4,542	24.88%	8,293	45.43%	4,965	27.20%	386	2.11%
Total Households	615,660	47.84%	96,380	7.49%	469,370	36.47%	75,739	5.88%
0-30% of AMI	61,410	38.82%	18,475	11.68%	65,705	41.54%	7,940	5.02%
0-50% of AMI	101,180	32.18%	30,355	9.65%	137,770	43.82%	13,890	4.42%
0-80% of AMI	192,920	36.04%	45,500	8.50%	237,820	44.42%	23,430	4.38%

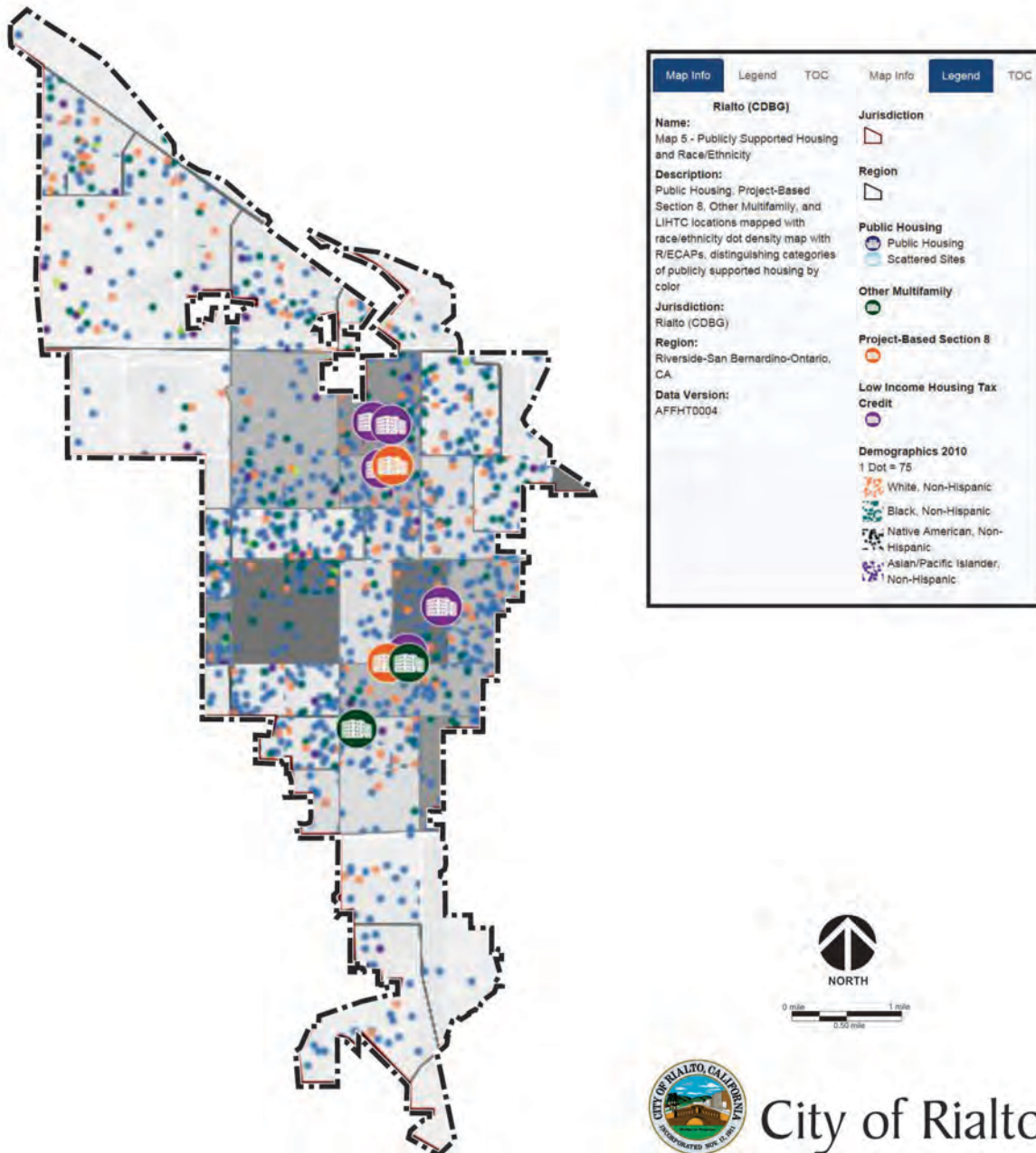
Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details

([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

**Map II-7**  
**Publicly Supported Housing**



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

### *Housing Problems*

The AFFH-T Data Documentation states the following: “To assist communities in describing and identifying disproportionate housing needs in their jurisdictions and regions, the AFFH-T provides data identifying instances where housing problems or severe housing problems exist. The AFFH-T presents housing problems overall, as well as variations by race/ethnicity, household type and household size.”

The AFFH-T provides data on the number and share of households with one of the following four housing problems:

1. Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
2. Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
3. Overcrowding: A household is considered overcrowded if there are more than 1.01 people per room.
4. Cost Burden: A household is considered cost burdened if the household pays more than 30 percent of its total gross income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Additionally, the AFFH-T provides data on the number and share of households with one or more of the following “severe” housing problems, defined as:

1. Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
2. Lacks complete plumbing facilities: Household does not have running water or modern toilets.
3. Severe Overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.
4. Severe Cost Burden: A household is considered severely cost burdened if the household pays more than 50 percent of its total income for housing costs.

According to the data in **Table II-7** and **Map II-8** below, the total number of households within the jurisdiction is 24,945. Of those households, 13,525, or 54.22 percent, experience housing problems. Among those 13,525 households experiencing problems, 8,335, or 31.41 percent of the total, experience severe housing problems. These percentages are roughly in line with the region, wherein the incidences of housing problems and severe housing problems are 49.19 percent and 27.82 percent respectively. Additionally, as is true in the region, Hispanic and Black households within the jurisdiction experience housing problems and severe housing problems at higher rates than the average. Specifically, 59.37 percent of Hispanic households and 54.89 percent of Black households experience housing problems, while 40.24 percent of Hispanic households and 27.66

percent of Black households experience severe housing problems. Thirty-four (34) of forty-four (44) Native American, non-Hispanic households, or 77.27 percent, experience housing burden disproportionately within the City, when compared to the 49.01 percent of this group that experiences housing problems regionally. Similarly, Asians or Pacific Islanders, and Other, Non-Hispanic groups experience severe housing problems at rates 12.26 percentage points and 15.34 percentage points higher respectively than their regional counterparts.

**Table II-7**  
**Demographics of Houses with Disproportionate Housing Needs**

<b>Disproportionate Housing Needs</b>	<b>(Rialto, CA CDBG) Jurisdiction</b>			<b>(Riverside-San Bernardino-Ontario, CA) Region</b>		
<b>Households experiencing any of 4 housing problems</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>
<b>Race/Ethnicity</b>						
White, Non-Hispanic	1,870	4,834	38.68%	248,500	615,660	40.36%
Black, Non-Hispanic	2,560	4,664	54.89%	56,215	96,380	58.33%
Hispanic	8,535	14,375	59.37%	276,310	469,370	58.87%
Asian or Pacific Islander, Non-Hispanic	250	589	42.44%	37,085	75,739	48.96%
Native American, Non-Hispanic	34	44	77.27%	2,874	5,864	49.01%
Other, Non-Hispanic	265	433	61.20%	12,120	24,015	50.47%
<b>Total</b>	<b>13,525</b>	<b>24,945</b>	<b>54.22%</b>	<b>633,100</b>	<b>1,287,025</b>	<b>49.19%</b>
<b>Household Type and Size</b>						
Family households, <5 people	5,955	12,695	46.91%	310,890	715,300	43.46%
Family households, 5+people	5,090	7,730	65.85%	160,795	249,069	64.56%
Non-family households	2,475	4,515	54.82%	161,420	322,655	50.03%

**Table II-7 (Continued)**  
**Demographics of Houses with Disproportionate Housing Needs**

Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
<b>Race/Ethnicity</b>						
White, Non-Hispanic	825	4,834	17.07%	122,935	615,660	19.97%
Black, Non-Hispanic	1,290	4,664	27.66%	32,125	96,380	33.33%
Hispanic	5,785	14,375	40.24%	174,310	469,370	37.14%
Asian or Pacific Islander, Non-Hispanic	224	589	38.03%	20,279	75,739	26.77%
Native American, Non-Hispanic	4	44	9.09%	1,499	5,864	25.56%
Other, Non-Hispanic	185	433	42.73%	6,870	24,015	28.61%
<b>Total</b>	<b>8,335</b>	<b>24,945</b>	<b>33.41%</b>	<b>358,025</b>	<b>1,287,025</b>	<b>27.82%</b>

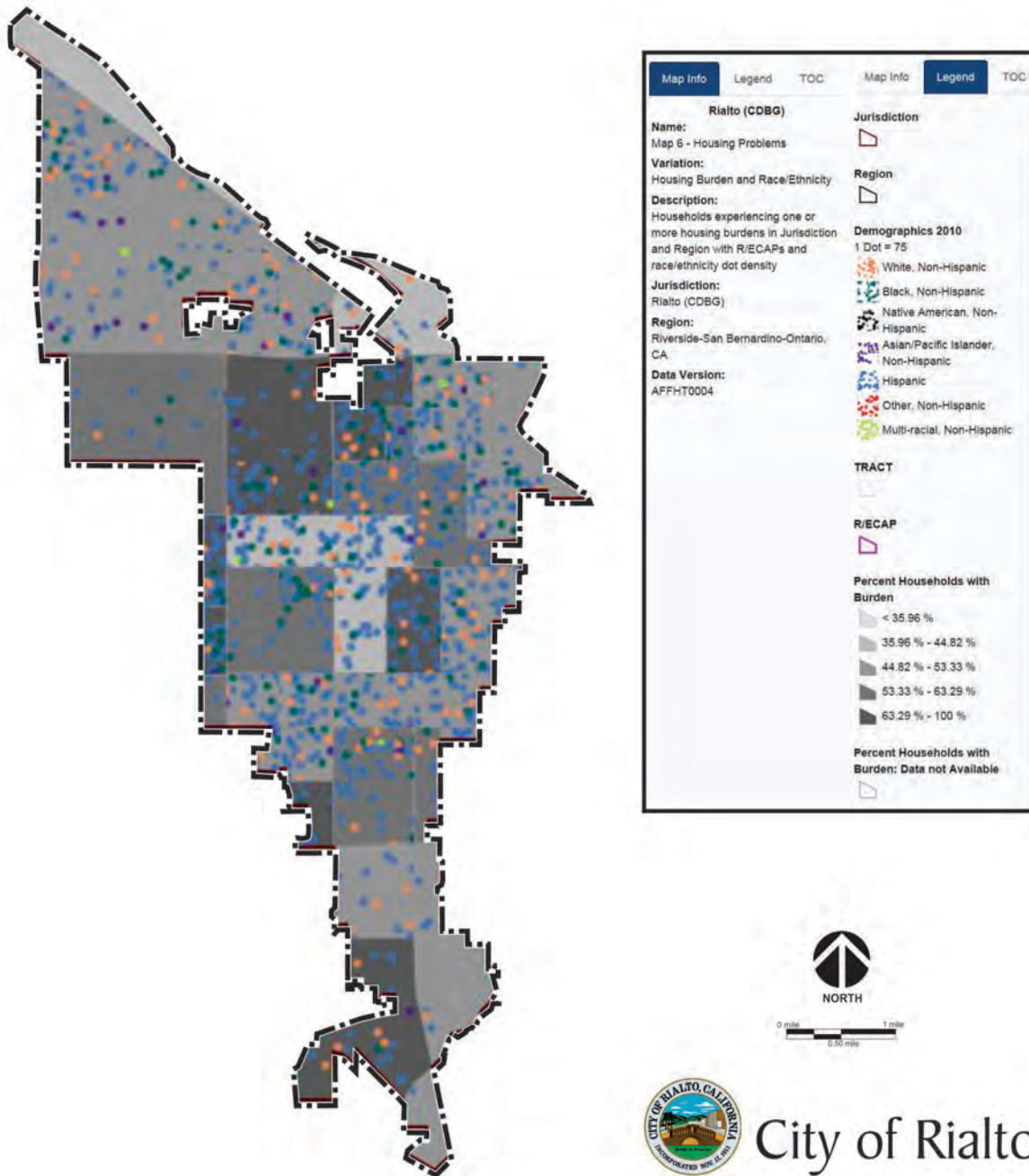
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

Note 4: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

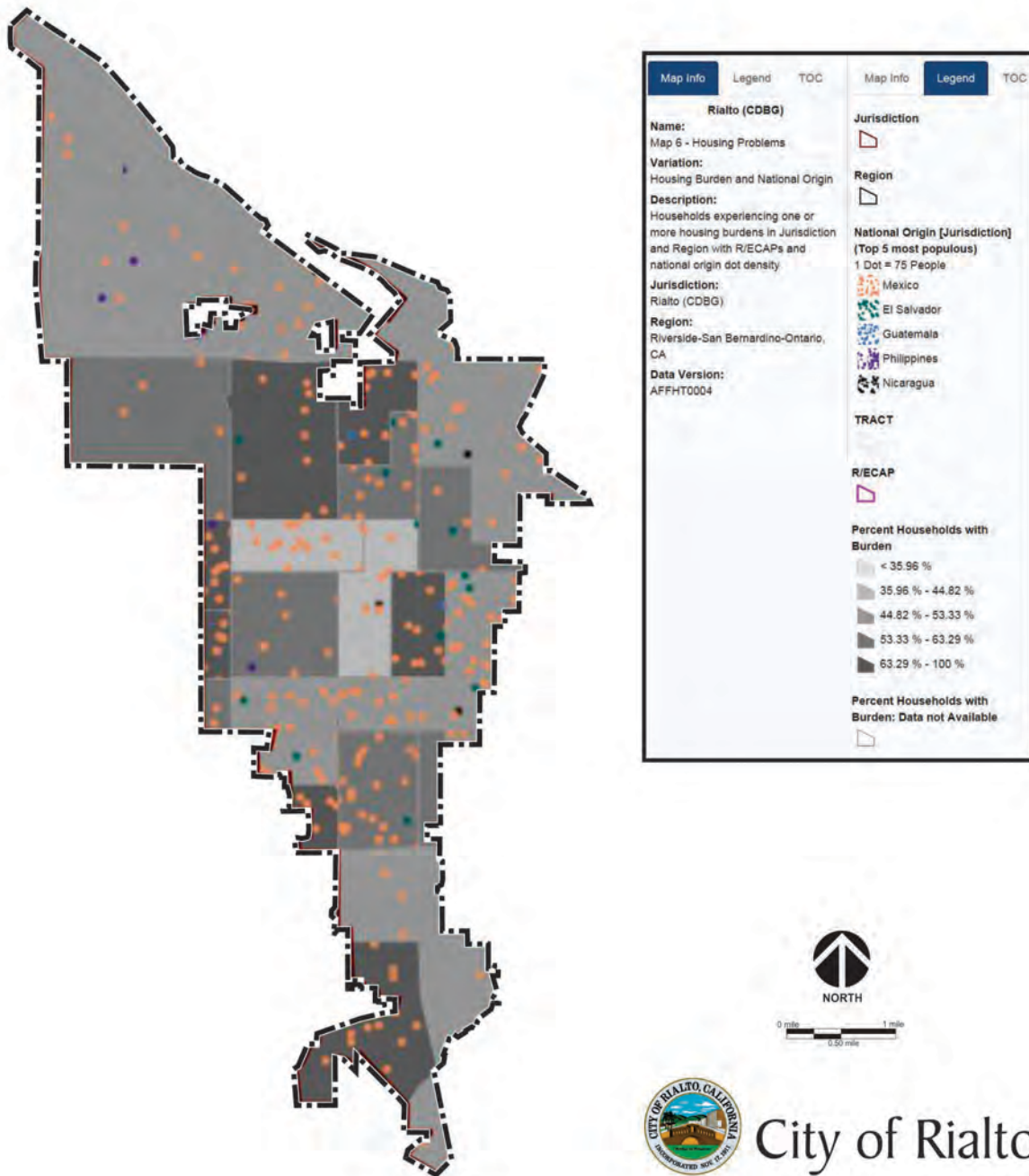
**Map II-8A**  
**Housing Burden by Race and Ethnicity**



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.



**Map II-8B**  
**Housing Burden by National Origin**



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Complementing these numbers is the information regarding households with severe housing cost burdens, which is shown in **Table II-8**. HUD defines a severe housing cost-burden as any household which must spend over 50 percent of its income on housing, such that paying for



necessities such as food, clothing, transportation, and medical care creates a severe burden. The table indicates that Rialto is in-line with and slightly under regional averages when it comes to White, Black, and Hispanic households and slightly above regional averages for Asians and Other, Non-Hispanics. The jurisdiction's Native Americans fare far better than their counterparts in the region, experiencing severe burden in only 9.09 percent of households as compared to the regional percentage of 19.53.

**Table II-8**  
**Demographics of Households with Severe Housing Cost Burdens**

Households with Severe Housing Cost Burden	(Rialto, CA CDBG) Jurisdiction			(Riverside-San Bernardino-Ontario, CA) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	650	4,834	13.45%	109,075	615,660	17.72%
Black, Non-Hispanic	1,185	4,664	25.41%	28,670	96,380	29.75%
Hispanic	3,400	14,375	23.65%	112,350	469,370	23.94%
Asian or Pacific Islander, Non-Hispanic	170	589	28.86%	16,065	75,739	21.21%
Native American, Non-Hispanic	4	44	9.09%	1,145	5,864	19.53%
Other, Non-Hispanic	130	433	30.02%	5,605	24,015	23.34%
<b>Total</b>	<b>5,539</b>	<b>24,945</b>	<b>22.20%</b>	<b>272,910</b>	<b>1,287,025</b>	<b>21.20%</b>
<b>Household Type and Size</b>						
Family households, <5 people	3,005	12,695	23.67%	140,335	715,300	19.62%
Family households, 5+ people	1,455	7,730	18.82%	46,785	249,069	18.78%
Non-family households	1,085	4,515	24.03%	85,810	322,655	26.59%

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Note 4: Data Sources: CHAS

Note 5: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

### *Opportunity Indices*

**Table II-9** also contains seven additional opportunity indices: environmental health, low poverty index, school proficiency index, labor market index, transit index, low transportation index, and the job proximity index. What follows is a summary of each of the jurisdiction's scores for these various indices as compared to the region's scores.

### *Environmental Health Index*

According to HUD, "The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level." The Index combines standardized EPA estimates of air quality carcinogenic, respiratory and neurological hazards with indexing census tracts. Values are inverted and then percentile ranked nationally. Values range from 0 to 100: the higher the index value, the less exposure to toxins harmful to human health; or, put differently, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census tract.

The EPA standardizes its estimates of air quality hazards using the National Air Toxics Assessment (NATA), which is EPA's ongoing review of air toxics in the United States. EPA developed NATA as a screening tool for state, local and tribal air agencies. NATA's results help these local agencies identify which pollutants, emission sources and places they may wish to study further to better understand any possible risks to public health from air toxics. EPA suggests that local communities use NATA to "prioritize pollutants and emission source types; identify places of interest for further study; get a starting point for local assessments; focus community efforts; inform monitoring programs." According to EPA, communities have found that using NATA helps "inform and empower citizens to make local decisions about their community's health. Local projects often improve air quality faster than federal regulations alone."

Although EPA characterizes NATA results as "a snapshot of outdoor air quality with respect to emissions of air toxics," it nonetheless suggests long-term risks to human health if air toxics emissions are steady over time, including estimates of the cancer risks from breathing air toxics over many years. It also estimates non-cancer health effects for some pollutants, including diesel particulate matter (PM). It is important to note that NATA only includes outdoor sources of pollutants, and its estimates of risk "assume a person breathes these emissions each year over a lifetime (or approximately 70 years). NATA only considers health effects from breathing these air toxics. It ignores indoor hazards, contacting or ingesting toxics, and any other ways people might be exposed." (<http://www.epa.gov/national-air-toxics-assessment/nata-overviewepa.gov>)

**Table II-9** presents the Environmental Health Index values for various groups within Rialto and within the region at large. Across every category, including those results reported for communities below the federal poverty level, Rialto scores are significantly lower than those for the region. These lower scores are an indication of significantly greater exposure to cancer risks

for City residents and of the potential for elevated non-cancer health effects from pollutants such as diesel particulate matter.

Rialto shows low environmental index scores across the board, regardless of the race or income of the individual. The highest score on the index is for Asians, with a score of 32.29, which is well below the regional score of 42.29. Below the poverty level, the index score plummets for this group to 19.6, as compared to 39.74 for the region. The scores for the other ethnic and racial groups are all relatively similar. The score for Blacks is 26.84 compared to a regional score of 44.22. White residents have a score of 28.22, which is well below the regional average of 55.48. Native Americans experience similarly poor environmental quality, with a score of 23.51 in the jurisdiction compared to 56.24 in the region. Hispanic residents even worse off in the jurisdiction, with a score of 23.31 compared to the regional 42.38. For communities living under the federal poverty level, the jurisdiction compares even less favorably to the region: 25.10 vs. 56.84 for Whites; 24.06 vs. 44.86 for Blacks; 20.39 vs. 42.23 for Hispanics; 19.6 vs. 39.74 for Asians; and 17.67 vs. 50.63 for Native Americans.

According to HUD, the low poverty index captures poverty in a given neighborhood or jurisdiction. The index considers the overall poverty rate of the area, and then converts that rate into a number between 0 and 100. The higher the score, the lower the area's exposure to poverty is. The jurisdiction's poverty scores are much more en par with those of the region in this category than in the area of environmental health with Blacks, Hispanics, and Native Americans falling within 2 points of their regional counterparts, and Whites and Asians within 8 and 11 points, respectively. Asians fare best in the jurisdiction with the least exposure to poverty at 50.35, compared to a score of 60.42 regionally. The lowest score, and the highest poverty exposure is among Asians below the poverty line at 18.94, compared to 42.30 regionally.

The school proficiency index uses test scores from fourth grade students to determine whether neighborhoods have high-performing, or low-performing, elementary schools. The higher the score, the higher the quality of elementary schools in the area. Compared to regional averages, the jurisdiction is performing worse than the region. Native Americans and Hispanics in poverty round out the bottom with scores of 18.28 and 22.13 respectively, followed closely by Asians in poverty at 22.99. By contrast, the scores for these groups in the same income level in the region are 34.37, 31.06, and 43.14. The group with the biggest gap between its scores is Asians, with an index score of 32.97 in the jurisdiction as compared to 56.42 in the region.

The labor market index is meant to convey the general strength of human capital and labor market engagement in a given area. Three factors determine an area's score for this index: the unemployment rate, the labor market participation rate (the total number of workers employed divided by the working age population), and the educational attainment of the census tract (percent with a bachelor's degree). The higher the score, the higher labor market engagement is. Compared to the regional scores, the jurisdiction is performing well below the expected labor market engagement. The jurisdiction's highest index score among groups above poverty, 24.01

for Asian or Pacific Islander residents, is still below the region's lowest score, 24.20 for Hispanic residents.

The transit index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). The higher the score, the more likely residents are to utilize public transportation. For this index, the jurisdiction is performing well above the region. In fact, the highest score is associated with Asians or Pacific Islanders in poverty, at 54.50. More importantly, use of transit is relatively consistent across each racial group, suggesting that there does not exist a racial disparity in resident's reliance on, or use of, public transit.

The low transportation index is based on estimates of transportation expenses for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. CBSA). The higher the score, the lower the transportation cost for an area is. As with the transit index, the jurisdiction is performing above the region. Again, the scores among groups below the poverty line are the highest, indicating high public transit use and low transit cost for City residents, regardless of race, ethnicity and income levels.

The final index, job proximity, quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a CBSA, with larger employment centers weighted more heavily. The higher the score, the better access to employment opportunities is for a given area. For almost every racial category, the jurisdiction is underperforming as compared to the region. Although the index scores are fairly consistent among the jurisdiction's racial and ethnic groups, ranging from 38.81 for Blacks to 44.80 for Native Americans, they still fall shy of the region's scores, which range from 47.81 for Hispanics to 50.16 for Native Americans. The group with the highest overall score is Native Americans in poverty, at 58.41 in the jurisdiction and 52.23 in the region.

**Table II-9  
Opportunity Indicators by Race/Ethnicity**

<b>(Rialto, CA CDBG) Jurisdiction</b>	<b>Low Poverty Index</b>	<b>School Proficiency Index</b>	<b>Labor Market Index</b>	<b>Transit Index</b>	<b>Low Transit Cost Index</b>	<b>Jobs Proximity Index</b>	<b>Environ- mental Health Index</b>
<b>Total Population</b>							
White, Non-Hispanic	45.16	30.07	20.39	46.79	31.46	40.55	28.22
Black, Non-Hispanic	41.08	30.49	19.38	48.33	34.00	38.81	26.84
Hispanic	36.08	26.02	17.24	49.62	36.07	42.30	23.31
Asian or Pacific Islander, Non-Hispanic	50.35	32.97	24.01	43.37	26.91	42.69	32.29
Native American, Non- Hispanic	39.73	28.05	17.39	49.10	34.83	44.80	23.51
<b>Population below federal poverty line</b>							
White, Non-Hispanic	33.74	26.55	17.76	50.61	37.97	36.58	25.10
Black, Non-Hispanic	27.28	26.69	14.89	51.00	41.03	42.26	24.06
Hispanic	24.97	22.13	14.18	51.99	42.10	43.46	20.39
Asian or Pacific Islander, Non-Hispanic	18.94	22.99	11.22	54.50	43.90	42.06	19.60
Native American, Non- Hispanic	22.86	18.28	11.31	52.66	42.52	58.41	17.67
<b>(Riverside-San Bernardino-Ontario, CA) Region</b>							
<b>Total Population</b>							
White, Non-Hispanic	52.61	50.65	34.50	37.96	25.75	49.50	55.48
Black, Non-Hispanic	42.80	41.50	27.18	42.55	31.82	49.72	44.22
Hispanic	37.51	37.99	24.20	43.12	32.68	47.81	42.38
Asian or Pacific Islander, Non-Hispanic	60.42	56.42	43.02	41.92	29.18	48.25	42.29
Native American, Non- Hispanic	41.19	40.74	25.06	36.84	26.34	50.16	56.24
<b>Population below federal poverty line</b>							
White, Non-Hispanic	38.39	42.36	25.55	38.74	29.20	49.95	56.84
Black, Non-Hispanic	27.15	30.84	17.39	43.48	34.78	48.95	44.86
Hispanic	23.78	31.06	16.42	44.76	36.54	49.34	42.23
Asian or Pacific Islander, Non-Hispanic	42.30	43.14	30.51	45.00	37.05	51.32	39.74
Native American, Non- Hispanic	30.24	34.37	20.61	39.17	32.05	52.23	50.63

Note 1: Data Sources: Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Note 2: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

## E. Special Housing Needs Profile

Certain residents have more difficulty finding decent and affordable housing or receiving fair housing treatment due to special circumstances. These circumstances may include employment and income, family type, disability, or other characteristics. Rialto officials should consider addressing the needs of certain racial/ethnic groups, who make up a growing demographic that experiences cost burden and other housing problems disproportionately, in addition to other fair housing issues. Seniors are another burgeoning population sector with similar issues. Single parent households, especially those headed by women, are growing in number and may need special accommodation. Other groups facing challenges include people with disabilities, large families, persons with limited English proficiency, and currently and formerly homeless persons.

**Table II-10** summarizes the proportions of special needs groups in Rialto. The following discussion describes and analyzes the housing needs of each group. Data are from the 2010 Census, the Brown Longitudinal Tract Database (LTDB) based on the census, and the 2009-2013 and 2012-2016 American Community Surveys (ACS).

**Table II-10**  
**Disability by Type**

	(Rialto, CA CDBG) Jurisdiction		(Riverside-San Bernardino-Ontario, CA) Region	
Disability Type	#	%	#	%
Hearing difficulty	2,739	2.99%	125,033	3.20%
Vision difficulty	2,157	2.36%	86,934	2.23%
Cognitive difficulty	4,527	4.95%	170,114	4.36%
Ambulatory difficulty	6,118	6.69%	241,262	6.18%
Self-care difficulty	2,622	2.87%	102,841	2.63%
Independent living difficulty	4,334	4.74%	170,490	4.37%

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details

([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

### *Senior Citizens*

According to recent estimates, 6.83 percent of Rialto's residents are seniors, defined as persons age 65 or older. This statistic represents a slight decrease from the 6.91 percent of

the City's population that were 65 plus in 1990, even though this segment has increased in absolute numbers since then. Seniors comprise a significant contingent of Rialto's residents, who need accommodation in the area of housing, due to limited income and higher disability rates, including ambulatory and other disabilities that require significant retrofitting of housing units.

In terms of disabilities, 1.09 percent of City residents between the ages of 5 and 17 have disabilities. As shown in **Table II-11** below, the largest share of disabled persons within the City is between the ages of 18 and 64 and represents 6.65 percent of the total population. At 6,084, this number represents just over 10 percent of the 59,867 City residents within this age group. By comparison, the 3,540 disabled persons over 65 represent slightly over half of the total of 6,774 elderly persons within the community.

**Table II-11**  
**Disability by Age Group**

	<b>(Rialto, CA CDBG) Jurisdiction</b>		<b>(Riverside-San Bernardino- Ontario, CA) Region</b>	
<b>Age of People with Disabilities</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
age 5-17 with Disabilities	1,001	1.09%	37,092	0.95%
age 18-64 with Disabilities	6,084	6.65%	241,640	6.19%
age 65+ with Disabilities	3,540	3.87%	174,002	4.46%

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details  
([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

### *People with Disabilities*

The Fair Housing Act prohibits housing discrimination against any person based on disability. The Americans with Disabilities Act defines a disability as a "physical or mental impairment that substantially limits one or more major life activities." People with disabilities have special housing needs because of their fixed income, higher health costs, and need for accessible and affordable housing.

**Table II-11** reveals that that the City of Rialto has 7,085 disabled residents ages 5 to 64, and another 3,540 elderly residents with disabilities. **Table II-10** shown above reveals the numbers living with each different type of disability within the community. The fact that total exceeds the

numbers of disabled reported in census and ACS data implies that individuals report multiple types of disability. According to **Table II-12**, around 23 percent of HCV program homes in the jurisdiction are occupied by a person with a disability.

Interestingly, unlike other demographic factors analyzed in this report, the jurisdiction does not have a concentration of persons with disabilities in any singular location. As seen by **Map II-9**, the 10,625 persons with disabilities within the jurisdiction are spread out across the city. There is no singular location that appears to hold a disproportionate, or significantly higher, percentage of persons with disabilities.

**Table II-12**  
**Disability by Publicly Supported Housing Program Category**

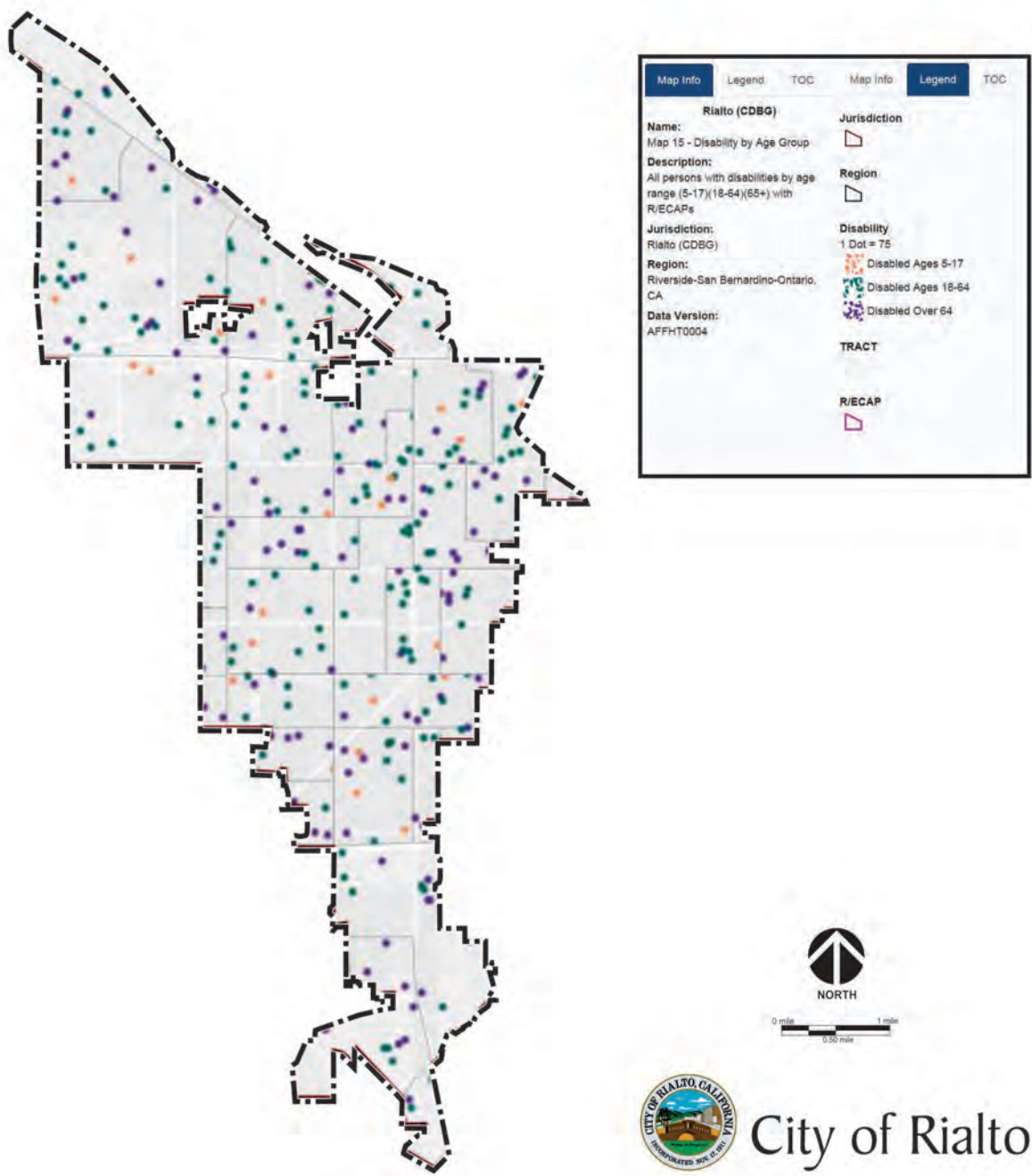
(Rialto, CA CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	18	9.23%
Other Multifamily	3	1.37%
HCV Program	121	22.62%
<b>(Riverside-San Bernardino-Ontario, CA) Region</b>		
Public Housing	82	12.75%
Project-Based Section 8	520	9.86%
Other Multifamily	73	3.35%
HCV Program	5,235	27.51%

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS



Map II-9  
Persons with Disabilities



Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2019.

Equal access and choice in housing, or what is commonly known as fair housing opportunity, is covered by federal and State statutes, regulations, and court decisions that prohibit discrimination in the rental, sale, negotiation, advertisement, or occupancy of housing on the basis of one or more protected classes. The twin goals of nondiscrimination and integration in housing are achieved through the actions of buyers, sellers, landlords, tenants, realtors, apartment associations, homeowner associations, condominium boards, insurers, builders, lenders, appraisers, home inspectors, cities, community benefit organizations, and the courts. This chapter provides an overview of the private sector housing industry in Rialto and its interrelationship with fair housing services.

### **A. Owner-Occupied Housing**

Part of the American dream involves owning a home in a good neighborhood near good schools, parks, shopping centers, jobs, transportation, and other community amenities. Homeownership strengthens individual households and entire neighborhoods because owner-occupants have made an investment in their own personal property as well as the neighborhood and community. This fosters a greater sense of pride in the appearance and condition of not only the home but of the neighborhood as well. It also promotes owner involvement in the community because owner-occupants have a personal stake in the area and tend to be more active in decisions affecting the community. Fair housing opportunity laws protect an individual or family's right to occupy the housing of their choice that they can afford. Ensuring fair housing is an important way to not only preserve but to improve the housing opportunities for all residents in the City of Rialto.

#### *Home Buying Process*

Purchasing a home presents many challenges to the would-be owner. One of the main challenges in buying a home is the process by which an individual or family must acquire the property. The time required to find a home, the major legal and financial implications surrounding the process, the number of steps required and financial issues to be considered can be overwhelming to many home buyers. Throughout this time-consuming and costly process, fair housing issues can surface in many ways. Discriminatory practices in the home buying process can occur through the:

- Advertisement of homes for sale;
- Lending process;
- Appraisal process;
- Actions of real estate agents and sellers; and
- The issuance of insurance.

### *Advertising*

The first step in buying a home is to search for available housing through advertisements that appear in magazines, newspapers, or on the Internet. Advertising is a sensitive issue in the real estate and rental housing market because advertisements can intentionally or inadvertently signal preferences for certain buyers or tenants. Recent litigation has held publishers, newspapers, the Multiple Listing Service (MLS), real estate agents and brokers accountable for discriminatory ads.

Advertising can suggest a preferred buyer or tenant in several ways. Some examples include advertisements or listings that:

- Suggest a preferred type of buyer or tenant household, e.g. “perfect for a young couple”;
- Use models that indicate a preference or exclusion of a type of resident, e.g. running a series of advertisements that only include photos of nuclear families, or that do not features persons of color or persons with disabilities;
- Publish advertisements or listings in certain languages, e.g. only advertising homes/apartment complexes in predominately Hispanic neighborhoods on Spanish-language radio stations;
- Restrict publication to certain types of media or locations so as to indicate a preference.

As a rule of thumb, advertisements cannot include discriminatory references that describe current or potential residents, the neighbors or the neighborhood in racial or ethnic terms, or terms suggesting preferences for one group over another (e.g., adults preferred, ideal for married couples with kids, or conveniently located near Catholic church).

### *Lending*

Initially, buyers must locate a lender who will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide sensitive information including their gender, ethnicity, income level, age, and familial status. This information is required to be gathered by the Community Reinvestment Act and the Home Mortgage Disclosure Act; however, it does not guarantee that individual loan officers or underwriters will not misuse the information.

A report on mortgage lending discrimination by the Urban Land Institute describes four basic stages in which discrimination can occur:

- **Advertising/outreach stage.** Lenders may not have branches in certain locations, not advertise to certain segments of the population, or violate advertising rules with respect to fair housing.
- **Pre-application stage.** Lenders may not provide applicants of different racial and ethnic backgrounds the same types of information as other preferred groups, or may urge some to seek another lender.
- **Lending stage.** Lenders may treat equally qualified individuals in a different manner, giving different loan terms, preferred rates, or denying a loan based on a factor not related to ability to pay and risk.
- **Loan administration.** Lenders may treat minorities in harsher terms, such as initiating foreclosure proceedings if any payment is late, or by making loans at terms that encourage defaults.

### *Appraisals*

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan requested. Generally, appraisals are based on sale prices of comparable properties in the surrounding neighborhood of the subject property. Other factors such as the age of the structure, improvements made and location are also considered. Homes in some neighborhoods with higher concentrations of minorities and poverty concentrations may appraise lower than properties of similar size and quality in neighborhoods with lower concentrations of minorities or low-income households.

Taking these factors into consideration when valuing a property in an appraisal causes the arbitrary lowering of property values and restricts the amount of equity and capital available to not only the potential home buyer but also to the current owners in the neighborhood. Disparate treatment in appraisals is difficult to prove since individual appraisers have the latitude within the generally accepted appraisal practices to influence the outcome of the appraisal by factoring in subjective opinions.

### *Real Estate Agents*

Finding a real estate agent is normally the next step in the home buying process. The agent will find the home for the prospective buyer that best fits their needs, desires, and budget based on the amount they are qualified for by the lender. Real estate agents may also intentionally or unintentionally discriminate by steering a potential buyer to particular neighborhoods, by encouraging the buyer to look into certain areas or failing to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away and the comments they make about their clients.

### *Sellers*

Even if a real estate agent is following fair housing practices, the current occupant (seller) may not want to sell his or her home to certain purchasers protected under fair housing laws or they may want to accept offers only from a preferred group. Oftentimes, sellers are present when agents show properties to potential buyers and sellers may develop certain biases based upon this contact. The Residential Listing Agreement and Seller's Advisory forms that sellers must sign disclose their understanding of fair housing laws and practices of discrimination. However, preventing this type of discrimination is difficult because a seller may have multiple offers and choose one based on bias.

### *Insurance*

Insurance agents have underwriting guidelines that determine whether or not a company will sell insurance to a particular applicant. Currently, underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies, called redlining. Some states require companies to file the underwriting guidelines with the State Department of Insurance, making the information public. Texas mandates this reporting and has made some findings regarding discriminatory insurance underwriting.

Many insurance companies have traditionally applied strict guidelines, such as not insuring older homes, that disproportionately affect lower income and minority households that can only afford to buy homes in older neighborhoods. A California Department of Insurance (CDI) survey found that less than one percent of the homeowner's insurance available in California is currently offered free from tight restrictions. The CDI has also found that many urban areas are underserved by insurance agencies.

### *Home Loan Activity*

A key aspect of fair housing choice is equal access to financing for the purchase or improvement of a home. In 1977, the Community Reinvestment Act (CRA) was enacted to improve access to credit for all communities, regardless of the race/ethnic or income makeup of its residents. CRA was intended to encourage financial institutions to help meet the credit needs of communities, including low-moderate income people and neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

In tandem with the Home Mortgage Disclosure Act (HMDA), financial institutions with assets exceeding \$10 million are required to submit detailed information on the disposition of home loans by applicant characteristics. HMDA data can then be evaluated with respect to lending patterns.

During Calendar Year 2017, 6,561 households filed loan applications for housing in Rialto. Of those applications, 983 were withdrawn before approval or denial and 388 were closed for incompleteness prior to a decision. Lending institutions rendered decisions on 5,190 loan applications. The data in **Table III-1** shows that the number of loan applications is highest for refinancing at 47.4 percent of all loans, followed by loans for home purchase at 45 percent of the total and a mere 7.7 percent of all loans for home improvement. Approval rates were greatest for loans for home purchase at 90.6 percent and lowest for home improvement at 62.6 percent approval rates. Conventional loans were typically the most common for all loan purposes. The average loan approval rate for all loan types and loan purposes was 82.5 percent.

**Table III-1**  
**Home Loan Application Activity in Rialto**

Type	Number of Loan Applications	Share of Loan Applications	Number Approved	Approval Rate
<b>Home Purchase</b>	<b>2,334</b>	<b>44.97%</b>	<b>2,115</b>	<b>90.62%</b>
Conventional	1,045	20.13%	917	87.75%
FHA - Insured	1,131	21.79%	1,054	93.19%
VA - Guaranteed	156	3.01%	142	91.03%
FSA/RHS	2	0.04%	2	0.00%
<b>Home Improvement</b>	<b>398</b>	<b>7.67%</b>	<b>249</b>	<b>62.56%</b>
Conventional	351	6.76%	215	61.25%
FHA - Insured	37	0.71%	27	72.97%
VA - Guaranteed	10	0.19%	7	70.00%
FSA/RHS	0	0.00%	0	0.00%
<b>Refinancing</b>	<b>2,458</b>	<b>47.36%</b>	<b>1,919</b>	<b>78.07%</b>
Conventional	1,554	29.94%	1,229	79.09%
FHA - Insured	675	13.01%	530	78.52%
VA - Guaranteed	229	4.41%	160	69.87%
FSA/RHS	0	0.00%	0	0.00%
<b>Total:</b>	<b>5,190</b>	<b>100.00%</b>	<b>4,283</b>	<b>82.52%</b>

Source: 2017 HMDA Database

### *Mortgage Interest Rates & Fees*

A key component to securing a home loan is the interest rate and fees associated with the loan. In 2018, *Housing Policy Debate*<sup>1</sup> published an article authored by Jacob William Fabor

<sup>1</sup> Fabor, Jacob William, "Segregation and the Geography of Creditworthiness: Racial Inequality in a Recovered Mortgage Market," *Housing Policy Debate*, Vol. 28 Issue 2, p. 215-247 (2018)

which looked at the “Racial Inequality in a Recovered Mortgage Market.” Through their analysis, Fabor was able to isolate a discrepancy not only in loan acceptance rates between various races and ethnicities, but also in the interest rates given to those accepted loans. Fabor found that black applicants were more likely to be charged higher than rates than their white counterparts.

The author of this study used HMDA data from loans between the years of 2014 and 2018, and considered a number of variables, including: race, when the mortgage was originated, borrower’s characteristics (specifically their race and gender), the type of loan issued, tract characteristics of applicants, residential segregation in the applicant’s area, and the census region of the applicant.

According to the authors, the statistics they used suggested clear differences between non-white and white borrowers in almost every respect. Not only where the differences clear, but the difference in interest rates was substantial, “Black and Latino borrowers were approximately 3 times as likely to receive high-cost loans compared with Whites (and four times as likely as Asian borrowers).” This finding is even more significant as “Racial inequalities persisted even after controlling for borrower, loan, and ecological characteristics.”

Importantly, the study found that spatial factors also influence the interest rates of minority applicants. In neighborhoods that were more heavily integrated, differences in interest rates were minimal. As explained by the author, “Racial gaps in the likelihood of receiving a high-cost loan were much smaller in integrated neighborhoods and metropolitan areas, but widened substantially as racial isolation increased.”

### *Lending Outcomes*

This section summarizes lending activity in Rialto in 2017. HMDA data provides some insights regarding the lending patterns in a community. However, the HMDA data is only an indicator of potential problems; it cannot be used to conclude discrimination due to the limitations of the data.

**Lending Outcomes by Income and Race/Ethnicity.** Generally, home loan approval rates increase as household income increases. This was true for seven of the nine loan categories (with the exception of middle income home improvement loans and upper income home refinance loans). **Table III-2** shows loan approval rates for home purchases, improvements, and refinances by applicant characteristics.

While it is dangerous to ascribe discriminatory intent from the loan data presented, it is interesting to note that African-Americans had approval rates below the average approval rate for each income level in all nine of the loan categories. The all others grouping experienced the next lowest approval rates, being below the average in five of the nine

categories. It should be noted that in three of the categories in which their approval rates were above average, they only filed for either one or two loans.

Differences in approval rates for home loan applications among minorities do not necessarily reflect discriminatory practices. Differences could be due to credit scores, employment history, knowledge of the lending process, debt-income ratio, or other factors. Nonetheless, the persistence of lower loan approval rates among minorities could be the subject of additional inquiry and examination.

**Table III-2**  
**Home Loan Approval Rates by Applicant Characteristics**

Type	Low/Mod Income		Middle Income		Upper Income	
	<80% MFI		80-120% MFI		120+ MFI	
Race/ Ethnicity	Loan Applications	Approval Rate	Loan Applications	Approval Rate	Loan Applications	Approval Rate
<b>Home Purchase</b>	<b>602</b>	<b>90.53%</b>	<b>643</b>	<b>90.67%</b>	<b>1089</b>	<b>90.63%</b>
Hispanic	173	75.72%	403	91.81%	538	90.52%
White	28	78.57%	98	86.73%	256	92.58%
Asian	6	50.00%	21	95.24%	64	93.75%
African American	19	78.95%	45	88.89%	97	79.38%
All Others	2	100.00%	7	57.14%	20	95.00%
Decline or N/A	374	99.47%	69	92.75%	114	93.86%
<b>Home Improvement</b>	<b>149</b>	<b>63.76%</b>	<b>114</b>	<b>55.26%</b>	<b>135</b>	<b>67.41%</b>
Hispanic	93	62.37%	74	58.11%	63	74.60%
White	10	60.00%	17	58.82%	32	78.13%
Asian	2	100.00%	2	0.00%	1	0.00%
African American	15	53.33%	7	28.57%	17	52.94%
All Others	1	100.00%	1	100.00%	2	50.00%
Decline or N/A	28	71.43%	13	53.85%	20	45.00%
<b>Home Refinance</b>	<b>1017</b>	<b>78.96%</b>	<b>665</b>	<b>79.10%</b>	<b>776</b>	<b>76.03%</b>
Hispanic	424	75.24%	351	81.20%	352	78.13%
White	120	66.67%	103	85.44%	193	82.38%
Asian	15	80.00%	13	61.54%	18	83.33%
African American	88	68.18%	71	74.65%	78	57.69%
All Others	27	74.07%	22	72.73%	24	75.00%
Decline or N/A	343	90.96%	105	72.38%	111	70.27%

Source: HMDA Database 2017

**Lending Outcomes by Tract Characteristics.** The Community Reinvestment Act (CRA) is intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low and moderate income neighborhoods. Analyzing lending patterns by neighborhood characteristics can show whether significantly fewer home loans are being approved or issued in low/moderate income neighborhoods or neighborhoods with a disproportionately high percentage of minority residents. The lack of lending activity in one



or more neighborhoods has been linked to unequal access to credit among different race and ethnic groups and alleged practices of redlining and discrimination.

**Table III-3** shows a comparison of home purchase and refinance loan approval rates at the census tract level by the minority concentration in the tract as well as tract income level relative to the Area Median Income. Rialto is a multi-cultural community with neighborhoods that reflect the City's demographics.

**Table III-3**  
**Home Loan Approval Rates by Tract Characteristics**

Tract Characteristics	Home Purchase Loans			Home Refinance Loans		
	Number of Applications	Number Approved	Percent Approved	Number of Applications	Number Approved	Percent Approved
<b>Minority Percentage</b>						
20% to 50%	0	0	0.00%	0	0	0.00%
50% to 80%	938	848	90.41%	605	488	80.66%
80% +	1396	1267	90.76%	1,853	1,432	77.28%
<b>Tract Income</b>						
Low	569	504	88.58%	674	521	77.30%
Middle	884	813	91.97%	1254	969	77.27%
Upper	881	798	90.58%	530	429	80.94%

Source: HMDA data, 2017.

### *Predatory Lending*

Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. Examples of predatory lending practices include high fees, hidden costs, unnecessary insurance, and larger repayments due in later years. A common predatory practice is directing borrowers into more expensive and higher fee loans in the “subprime” market, even though they may be eligible for a loan in the “prime” market. Predatory lending is prohibited by a number of state and federal laws.

The Fair Housing Act of 1968 prohibits discrimination in the making or purchasing of loans, or in providing of other financial assistance, or the terms and conditions of such financial assistance for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling because of race, religion, color, national origin, sex, family status, or disability. The Equal Credit Opportunity Act of 1972 also requires equal treatment in loan terms and availability of credit for all of the above categories, as well as age and marital status. Lenders would be in violation of these acts, if they target minority or elderly households to buy higher-priced loan products, treat loans for protected classes differently, or have policies or practices that have a disproportionate effect on the protected classes.

In addition, the Truth in Lending Act (TILA) requires lenders to inform the borrower about payment schedules, loan payments, prepayment penalties, and the total cost of credit. In 1994, Congress amended TILA and adopted the Home Ownership and Equity Protection Act (HOEPA). HOEPA requires that lenders offering high-cost mortgage loans disclose information if the annual percentage rate (APR) is ten points above the prime rate or if fees are above eight percent of the loan amount. HOEPA also prohibits balloon payments for short-term loans and, for longer covered loans, requires a warning if the lender has a lien on the borrower's home and the borrower could lose the home if they default on the loan payment.

Following North Carolina's lead, in September 2001, California became the second state to pass a law banning predatory lending. Codified as AB489 and amended by AB344, the law enables state regulators and the Attorney General to attempt to prevent "predatory" lending practices by authorizing the state to enforce and levy penalties against licensees that do not comply with the provisions of this bill. The law provides protections against predatory lending to consumers across the state with respect to financing of credit insurance, high loan and points, steering and flipping, balloon payments, prepayment penalties, call provisions, interest rate changes upon default, or encouragement to default when a conflict of interest exists.

### *Foreclosures*

Foreclosure occurs when homeowners fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current or if the homeowner sells their home and pays the mortgage off. However, if regular payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowner must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

In the late-2000s the number of foreclosed homes in California hit an all-time high. The problem was so severe in its consequences that numerous factors have been attributed for the high incidence of foreclosure, including but not limited to abnormally high housing prices in the early part of the decade, the origination of sub-prime loans to unqualified buyers, the economic recession and job losses. This confluence of negative economic incidents left most housing markets in the United States in severe decline with historically high rates of foreclosure. Property values declined significantly—in some cases to pre-2000 levels.

Southern California and San Bernardino County, in particular, were characterized by a high percentage of foreclosed homes as many homeowners were unable to keep up with payments. The high foreclosure rate prompted Congress to create the Neighborhood

Stabilization Program (NSP), which is administered by the U.S. Department of Housing and Urban Development (HUD) to purchase abandoned and foreclosed properties in an effort to stabilize local housing markets that have been targeted for their high risk of foreclosure. The NSP provided grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The program was authorized under Title III of the Housing and Economic Recovery Act of 2008.

The high incidence of foreclosure and the housing crisis in general represented a system-wide collapse of the housing market that resulted in numerous national, state and local efforts to reform virtually every aspect of housing acquisition and finance.

Several years have now passed since the foreclosure crisis began, and the housing market is beginning to rebound thanks in part to those efforts. ATTOM Data Solutions recently announced its Fiscal Year 2018, 3<sup>rd</sup> Quarter numbers, which show that foreclosure filings are down 6 percent from the previous quarter, down 8 percent from the third quarter last year, and were at their lowest levels since the fourth quarter of Fiscal Year 2005.<sup>2</sup> Not only are foreclosure filings down for the last quarter, foreclosure filings have been below the pre-recession average for eight consecutive quarters. However, that same report indicates that there is still a relatively modest, but widespread, foreclosure risk associated with FHA loans originated in 2014 and 2015, exceeding the long-term average foreclosure rates for all FHA loans. Overall, the housing market seems to have recovered from the recent crisis.

#### *Agency Coordination*

Many agencies are involved in overseeing real estate industry practices and the practices of the agents involved. A portion of this oversight involves ensuring that fair housing laws are understood and complied with. The following organizations have limited oversight within the real estate market, and some of their policies, practices, and programs are described.

**National Association of Realtors (NAR).** The National Association of Realtors (NAR) is a consortium of realtors which represent the real estate industry at the local, state, and national level. Locally, the Inland Valley Association of Realtors (IVAR) is the main association that serves the City of Rialto. As a trade association, members receive a range of membership benefits. However, in order to become a member, NAR members must subscribe to its Code of Ethics and a Model Affirmative Fair Housing Marketing Plan developed by HUD. The term Realtor thus identifies a licensed real estate professional who pledges to conduct business in keeping with the spirit and letter of the Code of Ethics.

Realtors subscribe the NAR's Code of Ethics, which imposes obligations upon Realtors regarding their active support for equal housing opportunity. Article 10 of the NAR Code of

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<sup>2</sup> <https://www.attomdata.com/news/market-trends/foreclosures/foreclosure-market-report-q3-2018/> retrieved October 19, 2018.

Ethics provides that “Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin.” Realtors shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.”

The NAR has created a diversity certification, “At Home with Diversity: One America” to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification signals to customers that the real estate professional has been trained on working with the diversity of today’s real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan. In July 1999, the NAR Diversity Program received the HUD “Best Practices” award.

**California Association of Realtors (CAR).** The California Association of Realtors (CAR) is a trade association that includes more than 117 local member Associations and more than 175,000 Realtors, Realtor-associates and affiliate members statewide. As members of CAR, Realtors subscribe to a strict code of ethics. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and meetings typically include sessions on fair housing issues. They also maintain fair housing and ethics information on their website. The website address is as follows: <http://www.dre.ca.gov/>. The licensure status of individual agents can be reviewed at the following site: [http://www.dre.ca.gov/licensees\\_sub.htm](http://www.dre.ca.gov/licensees_sub.htm). This web site includes any complaints or disciplinary action against the agent.

**Realtor Associations Serving Rialto.** Realtor associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development, and other daily work necessities. The frequency and availability of courses varies among these associations, and local association membership is generally determined by where the broker is located. Complaints involving agents or brokers may be filed with these associations. Monitoring of services by these associations is difficult as detailed statistics of the education/services these agencies provide or statistical information pertaining to the members is rarely available. IVAR serves the Rialto area.

**California Department of Real Estate (DRE).** The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. DRE has adopted education requirements that include courses in ethics and fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of the four mandated areas: Agency, Ethics, Trust Fund, and Fair Housing. The fair

housing course contains information that enables an agent to identify and avoid discriminatory practices when providing real estate services.

DRE investigates written complaints received from the public alleging possible violations of the Real Estate Law or the Subdivided Lands Law by licensees or subdividers. DRE also monitors real estate licensees conducting business as mortgage lenders and mortgage brokers. If an inquiry substantiates a violation, DRE may suspend or revoke a license, issue a restricted license, or file an Order to Desist and Refrain. Violations may result in civil injunctions, criminal prosecutions, or substantial fines. The Department publishes monthly a list of names of persons and businesses which have been conducting real estate activities without a license.

DRE reviews Covenants, Conditions, and Restrictions (CC&R's) for all subdivisions of five or more lots, or condominiums of five or more units. The review includes a wide range of issues, including compliance with fair housing law. CC&R's are restrictive covenants that involve voluntary agreements, which run with the land they are associated with. In the past, CC&R's were used to exclude minorities from equal access to housing. DRE reviews CC&R's and they must be approved before issuing a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report.

**The California Organized Investment Network (COIN).** COIN is a collaboration of the California Department of Insurance, the insurance industry, community economic development organizations, and community advocates. This collaboration was formed in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. COIN is a voluntary program that facilitates insurance industry investments providing profitable returns to investors and economic/social benefits to underserved communities.

## **B. Rental Housing**

Similar to the owner-occupied market, a major challenge to ensuring fair housing in the rental market is the complexity of the process. Stages in the process of renting a home include advertising, pre-application inquiries, viewing the apartment, criteria for qualifying for the lease, lease conditions, and administration of the lease. The process becomes even more difficult and subjective in a tight rental market, where the landlord has numerous options for choosing the future tenant based on subjective factors.

### *The Rental Process*

While the process of renting an apartment or home may be less expensive and burdensome up front than the home-buying process, it may still be just as time-consuming and potential

renters may still face discrimination during various stages of the rental process. Some of the more notable ways in which tenants may face discriminatory treatment are highlighted below.

### *Advertising*

The main sources of information on rentals are newspaper advertisements, word of mouth, signs, apartment guides, the Internet, and apartment brokers. Recent litigation has held publishers, newspapers, and others accountable for discriminatory ads. Advertising can suggest a preferred tenant by suggesting preferred residents, using models, publishing in certain languages, or restricting media or locations for advertising. Advertisements cannot include discriminatory references that describe current or potential residents, the neighbors or the neighborhood in racial or ethnic terms, or other terms suggesting preferences (e.g., adults preferred, ideal for married couples with kids, or conveniently located near a Catholic church).

Discriminatory advertising can be one of the most insidious forms of discrimination based on its widespread dissemination. Marketing is typically broad-based, reaching many people, and as such, can have a chilling effect on the market. This is also particularly true when the discrimination is unintentional or subconscious. Landlords who may never discriminate knowingly against a minority applicant may not be contacted by minority potential renters due to unconscious signaling in the advertisements. This is why, even though there are exceptions in the Fair Housing Act for when it applies, there is no similar exception when it comes to the advertising rules.

### *Viewing the Unit*

Viewing the unit is the most obvious, or overt, place where potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, judge on appearance whether a potential renter is reliable or may violate any rules, or make any other subjective judgments. For example, if a student is wearing a T-shirt with a rap artist on the front, a landlord may suspect that the renter could play loud music disturbing to other tenants. If a prospective tenant arrives with many children, the landlord may be concerned that the children may disturb other renters. In addition, the prospective tenant may also have an accent or wear religious symbols or jewelry which may again play into the decision to rent the unit. The opportunity for the potential renter to view the unit, is also an opportunity for the landlord to view the potential tenant and make value judgments based on their appearance or personal characteristics.

### *Qualifying for the Lease*

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history and salary. The criteria for tenant selection, if any,

are typically not known to those seeking to rent a home. An initial payment consisting of first and last months' rent and security deposit are typically required. To deter "less-than-desirable" tenants, a landlord may ask for an initial payment or security deposit higher than for others. Tenants may also face differential treatment when vacating the unit. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear.

Because the rental market is getting tighter, with more applicants for every available unit than ever before, landlords who wish to do so have more cover when discriminating when choosing whom to rent to. Because there are more applicants, there are more qualified applicants, and the potential for discrimination arises when the landlord has to decide between multiple qualified candidates of different demographics.

### *The Lease*

Most apartments are rented under either a lease agreement or a month-to-month rental agreement, both of which have advantages and disadvantages for both landlords and tenants. Some tenants see a lease as more favorable for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. However, some tenants prefer the flexibility that a month-to-month tenancy provides. The lease agreement usually includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements, and there are rights and responsibilities on both sides of the contract. Typically, the rental agreement is a standard form for all units in the same building. However, enforcement of rules contained in the lease agreement may not be standard. A landlord may choose to strictly enforce rules for certain tenants based on their race/ethnicity, children, or a disability – raising fair housing concerns.

### *Rental Housing Services*

The City of Rialto has contracted with Inland Fair Housing and Mediation Board (IFHMB) to provide fair housing and related services. Established in 1980, IFHMB is a private, non-profit and community based organization which implements the following fair housing programs for communities throughout San Bernardino County:

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

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

During the last three years, IFHMB assisted rental housing residents in the City of Rialto with the resolution of a wide variety of landlord/tenant issues. **Table III-4** includes a three-year tabulation of landlord-tenant related inquiries received by IFHMB. Any resident in IFHMB's service area can utilize their services and expertise to navigate the complex laws facing landlords, managers and tenants in the rental housing market. It is common for landlords, managers and tenants to take inappropriate actions against other parties due to lack of knowledge about laws affecting tenancy in rental housing. Oftentimes, such disputes are resolved merely through education, and do not require the parties to file a lawsuit, or file formal complaints with the City, to enforce their rights.



**Table III-4  
General Housing Inquiries (Rental) for 2018-2019**

<b>Inquiry Category</b>	<b>Number of Inquiries</b>	<b>Number of City Residents Affected</b>
Repairs	22	70
Eviction	56	201
Rent increase	9	22
Management Problems	1	6
Neighbor-to-Neighbor Disputes	2	6
Rules & Regulations	5	24
Security Deposit	13	56
Tenancy Term	2	3
Shared Utilities	1	2
Illegal Entry	0	0
Right and Responsibilities	33	110
Maintenance	1	4
Fees	2	3
<b>Totals</b>	<b>147</b>	<b>507</b>

Source: IFHMB, 2020.

#### *Agency Coordination*

Many agencies oversee the apartment rental process and related practices. This oversight includes ensuring that fair housing laws are understood and complied with. The following organizations have limited oversight within the rental housing market, and some of their policies are described.

#### *California Apartment Association (CAA)*

CAA is the country's largest statewide trade association for rental property owners and managers. Incorporated in 1941 to serve rental property owners and managers throughout California, CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. CAA has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethics along with other courses.

#### *National Association of Residential Property Managers (NARPM)*

NARPM promotes standards of business ethics, professionalism, and fair housing practices in the residential property management field. NARPM is an association of real estate

professionals experienced in managing single-family and small residential properties. The North Los Angeles Chapter covers Rialto. In addition, NARPM certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education. NARPM offers 3 professional designations: Residential Management Professional, RMP®, Master Property Manager, MPM®, and Certified Residential Management Company, CRMC®. These certifications require educational courses in fair housing.

**A. Land Use Policy***General Plan*

Land use policies are fundamental to ensuring housing opportunities. Any land use policies that do not promote a variety of housing opportunities can impede on housing choice especially for low- and moderate-income persons and households. These policies are outlined in the General Plan, which determines the type, amount, location and density of land uses within the City in a manner prescribed by state planning law. Almost half of the City's available land is designated for residential use. Land use and zoning categories permitting residences include:

- Single-Family Zones (R-1; R-1 A-10,000, R-1 B, R-1 C, R-1 D – These designations allow for single-family dwellings.
- Single-Family higher density (R-2, R-6, R-12, R-21, R-30) -- These General Plan land use designations allow for residential development at a range of densities up to 30 dwelling unit (du) per acre.
- Mobile Home Development Zone (MHD) – This designation allows for mobile home development.
- Multiple-Family Residential (R-3; R-4) – These designations allow for multi-family residential development. R-4 allows for apartment houses, boarding and rooming hours, and room and board facilities.
- Downtown Mixed Use (DMU) -- Residential uses within the Downtown district may be developed as a stand-alone structure or as part of a mixed-use development.
- Planned Residential Development (PRD-A; PRD-D) -- These designations refer to detached/attached planned residential developments, which are different from conventional single-family residential developments. It also allows for condominiums, residential care facilities, community housing projects, and cluster housing projects.
- Specific Plan (SP) -- The Specific Plan designation requires the implementation of a specific plan. The specific plan will specify the land use designations and must be consistent with the General Plan.
- Industrial Park Zone (I-P) – This designation allows for contractor and general trade office and storage. Additionally, emergency shelters and transitional housing facilities development are allowed and are subject to conditional development permits.

**Table IV-1** shows each of the General Plan Land Use Designations and their respective acreages within the community.

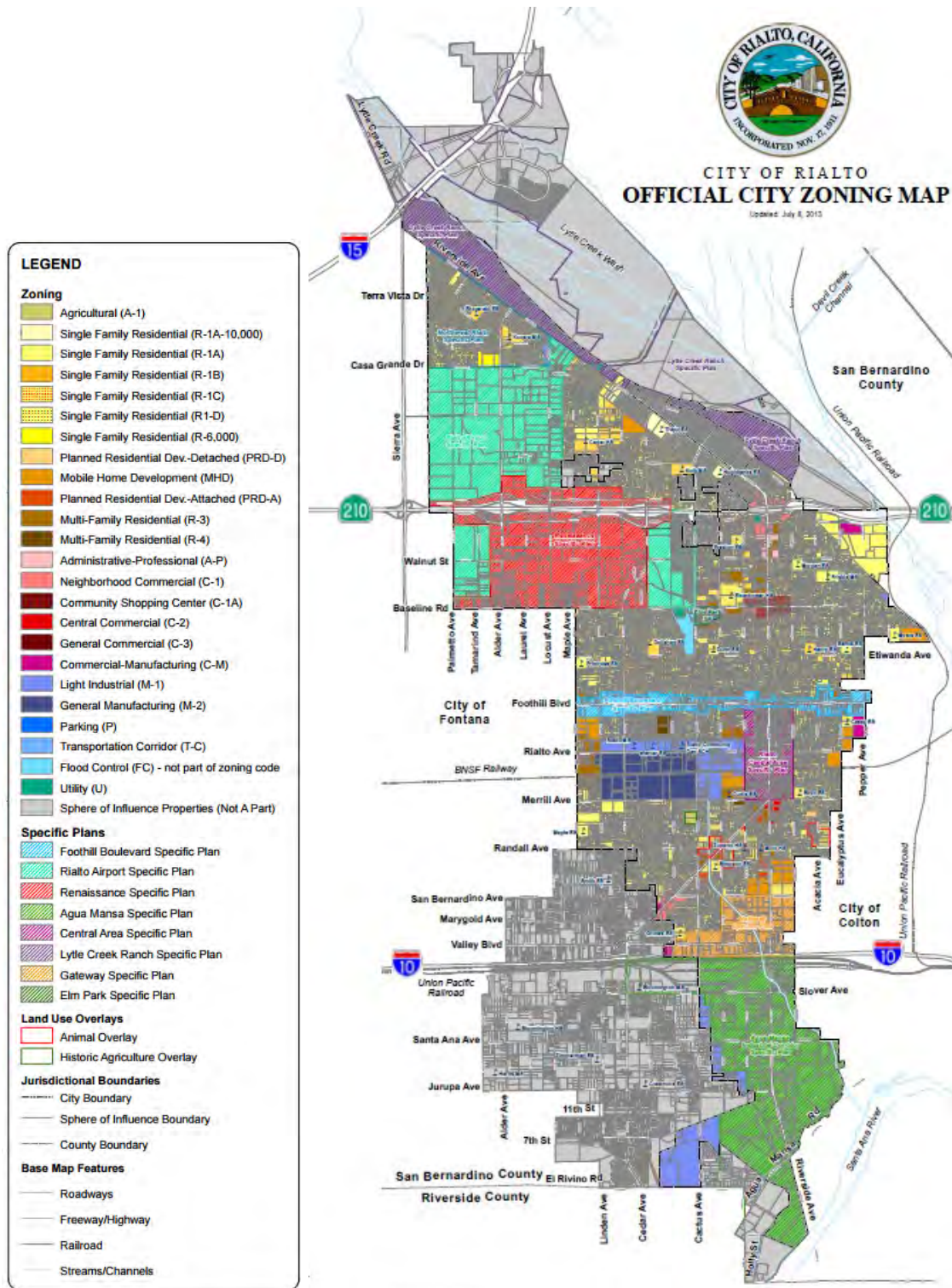
**Table IV-1**  
**General Plan Land Use Designations**

Land Use Designation	Description	Area (in acres)	% of Total
Residential	Single-family and mobile home parks	3,727.6	47.4%
Multi-Family	Multi-family and condominium	526.1	6.7%
Commercial	Highway/Regional commercial; Commercial Professional, Neighborhood Commercial	544.8	6.9%
Industrial	Manufacturing; Industrial/Artist Lost	268.3	3.4%
Special Uses	Institutional/Institutional; Residential/Commercial; Commercial/Industrial; Airport, Hospital; Open Space Public Facilities	2,793.3	35.6%
<b>Total:</b>		<b>7,860.1</b>	<b>100%</b>

Source: City of Rialto General Plan Land Use Element, 2010.

**Map IV-1** illustrates the City's land use designations.

Map IV-1  
Citywide Zoning Map



Source: City of Rialto, 2013.

### *Zoning Ordinance*

Title 18 of the Rialto's Municipal Code sets forth the requirements of the City's Planning and Zoning Ordinance. According to the Zoning Ordinance, the zoning regulations and districts as herein set forth are "made in accordance with a comprehensive plan and are designed to lessen congestion in the streets; to secure safety from fire, panic and other dangers; to promote health and the general welfare; to provide adequate light and air; to prevent the overcrowding of land; to avoid undue concentration of population; to facilitate the adequate provision of transportation, water, sewerage, schools, parks and other public requirements. They are made with reasonable consideration, among other things, as to the character of the district and its peculiar suitability for particular uses, and with a view to conserving the value of buildings and encouraging the most appropriate use of land throughout the city." The Zoning Ordinance contains the following zone districts with residential areas:

- R-1; R-1 A-10,000, R-1 B, R-1 C, R-1 D (Single-Family Zones) – These zone districts refer to the location of detached single-family dwellings.
- MHD (Mobile Home Development Zone) – This zone district refers to the location of mobile homes in a mobile home park. The intent of this zone district is to provide an alternative type of residential accommodation for persons who desire a dwelling other than a conventional single-family dwelling or multiple dwelling and provide greater diversity in housing choices, types and prices.
- R-3 (Multiple-Family Residential) – These zone districts refer to multiple-family residential development and/or maintenance of any lot or site intended for multiple-family residential use. R-3 allows for multiple family dwellings consisting of four or less units. Five or more units are subject to a conditional development permit.
- R-4 (High Density Multiple Family Zone) - This zone district refers to group dwellings, multiple family dwellings, apartment houses, boarding and rooming houses, and room and board facilities. The minimum lot area is 7,200 sq. feet.
- I-P (Industrial Park Zone) – This zone district refers to contractor and general trade office and storage. Emergency shelters and transitional housing facilities may be development in this zone district and is subject to conditional development permits.
- PRD-A; PRD-D (Planned Residential Development – Attached/Detached) – These zone districts refers to detached/attached planned residential developments, which are different from conventional single-family residential developments. It allows for condominiums, residential care facilities, community housing projects, and cluster housing projects.

In addition to implementing and regulating the General Plan residential land use designations through the creation of various residential zone districts, the City of Rialto has Specific Plans that include single or multi-family housing uses, including:

- Central Area SP
- Foothill Boulevard SP
- Renaissance
- Lytle Creek Ranch SP
- Pepper Avenue SP

Specific Plans provide added flexibility from residential development standards established in the Zoning Ordinance. Specific Plans provide focused planning and development standards tailored to the unique site characteristics or project purpose.

### *Housing Element*

The Housing Element is one (1) of seven (7) mandated elements of Rialto's General Plan. The State of California housing element law, enacted in 1969 and recently amended in 2008 by Senate Bill 2, requires that local governments adequately plan to meet the existing and projected housing needs of all economic segments of their community. The stated focus of the Rialto 2008-2014 Housing Element is to specifically identify ways in which the housing needs of existing and future residents can be met.

The Housing Element's primary goal is to preserve the character of existing single-family residential neighborhoods, continue to improve the higher density neighborhoods, promote sustainable development and jobs/housing balance principles, which accommodates its designated Regional Housing Needs Assessment or RHNA allocation. All the cities and counties in San Bernardino County have been allocated certain housing growth objectives that will enable the region to meet its projected housing needs in the coming years. The Southern California Association of Governments (SCAG) has been delegated with the responsibility in developing regional growth forecasts and then assigning new housing objectives for each city and county under SCAG's jurisdiction. In addition to establishing an overall objective for new housing units for the defined planning period (2014-2021), the SCAG RHNA also indicated the proportion of future housing units that should be accessible to households with varying incomes. The RHNA that is applicable to Rialto is summarized below:

- A total of 636 units should be allowed through zoning for very low-income households (less than 50 percent of the San Bernardino County median income);
- A total of 432 units should be allowed through zoning for low-income (50 – 80 percent of the median income) households;
- A total of 496 units should be allowed through zoning for moderate-income (80 percent - 120 percent of the median income) households; and

- A total of 1,151 units should be allowed through zoning for households with above-moderate (more than 120 percent of the median income for the county incomes).
- The total number of new housing units that should be allowed through the City's zoning policies during the 2014-2021 planning period is 2,715 units.

The Housing Element also describes various housing programs intended to facilitate meeting the objectives described above. Where relevant to this Analysis of Impediments, housing programs that affect Fair Housing are described in this report.

Indicated in the February 2013 report from the State Department of Housing and Community Development (HCD), the 2008-2014 Housing Element was reviewed on August 10, 2009 and complies with State Law. The City is currently initiating a comprehensive update to the 2015-2021 Housing Element to guide future growth and development, which will ensure the City continues to identify ways in which the housing needs of existing and future residents can be met.

### *Housing Opportunities*

Housing Element law requires that cities enable and facilitate the private development of a range in types and prices of housing for all economic and special needs groups. Local government policies that limit or exclude housing for persons with disabilities, lower income people, people who are homeless, families with children, or other groups may violate the Fair Housing Act. Cities must take these factors into account when regulating land use and development standards throughout its residential zones. **Table IV-2** highlights permitted residential uses in the City.



**Table IV-2  
Housing Opportunities Permitted by Zone**

Housing Opportunities	Zone District					
	A-1, R-1, R-1A, R-1B, R-1C	R-1D, R3	MHD	R-4	PRD-A	PRD-D
Single-Family Dwellings	P	P	X	P	X	P*
Manufactured Housing	X	X	P	X	X	X
Duplex, Triplex Units	X	P	X	P	P	X
Multiple-Family 5 or more units	X	C	X	P	P*	X
Condominiums/Townhomes	X	X	X	CP	P	P
Mobile Home Parks	X	X	P	X	X	X
Second Dwelling Units	P	P	X	P	X	X
Residential Care 6 or less	P	P	X	P	X	P
Residential Care 7 or more	X	X	X	X	X	X
Emergency Shelter 6 or less	X	X	X	X	X	X
Transitional Housing 6 or less	P	P/C	X	P	P	P
P = Permitted; C= Conditionally Permitted; X = Prohibited; * = Use shall be subject to special conditions or specific restrictions as listed in this section.						

Source: Rialto Zoning Code, 2015.

### *Single Family*

Detached, single-family dwelling units are permitted all residential zones, except for MHD and PRD-A.

### *Multi-Family*

Multi-family housing comprises over 12 percent of the City's housing stock. The maximum permitted range from 12 to 45 units per acre. Densities of up to 60 units per acre are allowed in the Downtown Mixed Use land use designation and up to 30 units per acre in the Foothill Boulevard Specific Plan area.

Also, the Planned Development Permit process for attached units offers zoning relief by allowing flexibility for various residential uses. Achievable densities may be increased further through density bonuses or application for reduced minimum unit sizes and parking standards.

### *Manufactured Housing and Mobile Home Parks*

State law requires cities to permit manufactured housing and mobile homes on lots for single-family dwellings provided that the manufactured home meets the location and design criteria established in the Zoning Ordinance.<sup>1</sup> The City allows for such permits in the mobile home development zone. Additionally, state law requires that jurisdictions accommodate a mobile home park within their community; however, a city, county, or a city and county may require a use permit. A mobile home park refers to a mobile home development built according to the requirements of the Health and Safety Code and intended for use and sale as a mobile home condominium, cooperative park, or mobile home planned unit development.<sup>2</sup> The City defines “mobile home parks” as any area or tract of land where space is rented or held out for rent to two or more owners or users of mobile homes. (Zoning Code 18.100.040).

According to the 2013-2017 American Community Survey, there are 1,706 mobile homes in the City. All land occupied by mobile home parks has been rezoned to MHD (Mobile Home Development Zone) to protect these parks from conversion to other uses. This zone was created to provide for an alternative type of residential accommodation for persons who desire a dwelling other than a conventional single- or multi-family dwelling. The zone also provides greater diversity in housing choices, types, and prices. Moreover, Rialto has adopted a mobile home rent control ordinance to further promote affordability. A list of mobile home parks are as follows:

- Las Palmas Estates (1025 S. Riverside Avenue, Rialto, CA 92376)
- Parque La Quinta (350 S. Willow Avenue, Rialto, CA 92376)
- Capri Rialto Mobile Estates(200 W. San Bernardino Avenue, Rialto, CA 92376)
- El Rancho Verde Mobile Home Estates (2598 Ayala Drive, Rialto, CA 92377)
- Santiago Parkside Estates (1155 S. Riverside Avenue, CA 92376)
- Cypress Gardens Mobile Home Park Estates (750 E. Rialto Avenue, CA 92376)
- Ramrod Park Inc. (1010 N. Terrace Road, Rialto, CA 92376)
- Acacia Villa Mobile Home Park (2865 W. Rialto Avenue, Rialto, CA 92376)
- Rialto Mobile Villa (250 N. Linden Avenue, Rialto, CA 92376)
- Second Meridian Mobile Home Park (190 N. Meridian Avenue, Rialto, CA 92376)
- El Dorado Mobile Home Park (160 S. Eucalyptus Avenue, Rialto, CA 92376)
- Rancho Rialto Mobile Home Park (1166 S. Riverside Avenue, Rialto, CA 92376)
- Mediterranean Mobile Home Estates (2744 W. Rialto Avenue, Rialto, CA 92736)
- Pepper Tree Mobile Home Park (2930 W. Rialto Avenue, Rialto, CA 92376)
- Holiday Manor Trailer Grove (775 E. Foothill Boulevard, Rialto, CA 92376)
- Lilac Mobile Home Parks (301 S. Lilac Avenue, Rialto, CA 92376)
- Parque Mobile Home (185 N. Eucalyptus Avenue, Rialto, CA 92376)

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<sup>1</sup>California Government Code, § 65852.3

<sup>2</sup>California Government Code § 65852.7

- Pepper Villa (135 N. Pepper Avenue, Rialto, CA 92376)

### *Residential Second Units*

Enacted in 2002, AB1866 requires cities to use a ministerial process to consider and approve accessory units proposed in residential zones.<sup>3</sup> According to HCD, a local government must “...accept the application and approve or disapprove the application ministerial without any discretionary review...” In order for an application to be ministerial, the process must apply predictable, objective, fixed, quantifiable and clear standards. These standards must be administratively applied to the application and not otherwise be subject to discretionary decision-making by a legislative body.

The City's Zoning Ordinance was amended in 2010 and 2017 (Ord. No. 1463, § 3, 4-13-10; Ord. No. 1590 , § 1, 6-13-17) to allow the construction of attached or detached accessory second units in the R-1 zone, under certain conditions. These conditions are consistent with State law and include:

- Minimum lot size by district;
- Owner of the property must live in one of the units;
- Attached and detached accessory dwelling units must comply with local building code requirements, subject to the following:
  - Only one second dwelling unit permitted on any one lot, provided the lot does not contain an existing guest house;
  - The maximum square footage of an attached accessory unit shall not exceed fifty percent of the main residential structure. Detached second dwelling units shall not exceed one thousand two hundred square feet or be less than four hundred square feet of living area and not exceed twenty-five percent of the rear yard area. The primary dwelling unit shall contain the minimum living areas required by the zone;
  - All accessory dwelling units, except those that are converted from an existing residence or accessory structure, shall comply with the minimum yard setbacks, lot coverage, height restrictions and other development standards for the primary unit residence, with the exception of density.
  - An accessory dwelling unit also includes the following: i. An efficiency unit, as defined in Section 17958.1 of Health and Safety Code; or ii. A manufactured home, as defined in Section 18007 of the Health and Safety Code
  - One off-street parking space in a permitted location shall be provided on the same lot as the accessory dwelling unit, in addition to the required parking spaces serving the primary unit.

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<sup>3</sup>California Government Code § 65852.2

### *Residential Care Facilities*

The Lanterman Developmental Disabilities Services Act declares that mentally, physically and developmentally disabled persons, children and adults who require supervised care are entitled to live in normal residential settings. State law, §5116 of the California Welfare and Institutions Code, requires that licensed residential care facilities serving six or fewer persons be treated as a residential use under zoning, be allowed by right in all residential zones and not be subject to more stringent development standards, fees, taxes and permit procedures than required of the same type of housing (e.g., single-family homes) in the same zone.<sup>4</sup> **Map IV-2** illustrates the distribution of such facilities throughout the City of Rialto.

Title 18 addresses rest homes, group home facilities, room and board facilities, boarding houses, and other group living situations. The City allows licensed residential care facilities serving six (6) or fewer clients as a permitted use in all residential zones, except MHD and PRD-A, and such care facilities are considered a standard residential use. Approximately 50 licensed residential care facilities provide accommodations to 494 residents. Six (6) of the facilities house more than six residents. The City does require spacing requirements, performance standards, use permits, or unique building standards that would impede the use of residences for licensed community care facilities. However, the City informs the State agency governing facility licensure if the proposed location of a new facility may result in an overconcentration of such facilities within a particular neighborhood of the community.

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<sup>4</sup>Welfare and Institutions Code, §5000 et. seq. Health and Safety Code, §1500 et. seq.

Map IV-2  
Licensed Residential Care Facilities



City of Rialto

**Adult Residential Facilities**

- 1 Ami-Mariana House (Probationary)
- 2 Brothers Home Health Care, Inc.
- 3 CNG Board and Care
- 4 David's Care Place, LLC
- 5 Dawson's ARF II
- 6 Grant Family Homes
- 7 James Home
- 8 JP's Residential Care
- 9 Kalila Home
- 10 Kona Home
- 11 L and T Residential
- 12 Lampost Resource Group, Inc.
- 13 Lenburg Residential Home
- 14 Lotus Care Home
- 15 Lyday Home 2 LLC
- 16 McGill Home
- 17 MH&O Family Home
- 18 Novelty House
- 19 Palm Care Home
- 20 Rainbow Care
- 21 RL Home Care
- 22 RL Home Care II
- 23 RL Home Care III
- 24 SJ & C Home
- 25 SRI Enterprises Graceful House
- 26 Stefie's Guest Home
- 27 Stepter Family Care Home II
- 28 Sunny Hill Manor
- 29 Sunny View Manor
- 30 Unique Ladies Home
- 31 VNL II Adult Residential Facility
- 32 Well Spring Homes Inc.

**Adult Day Care**

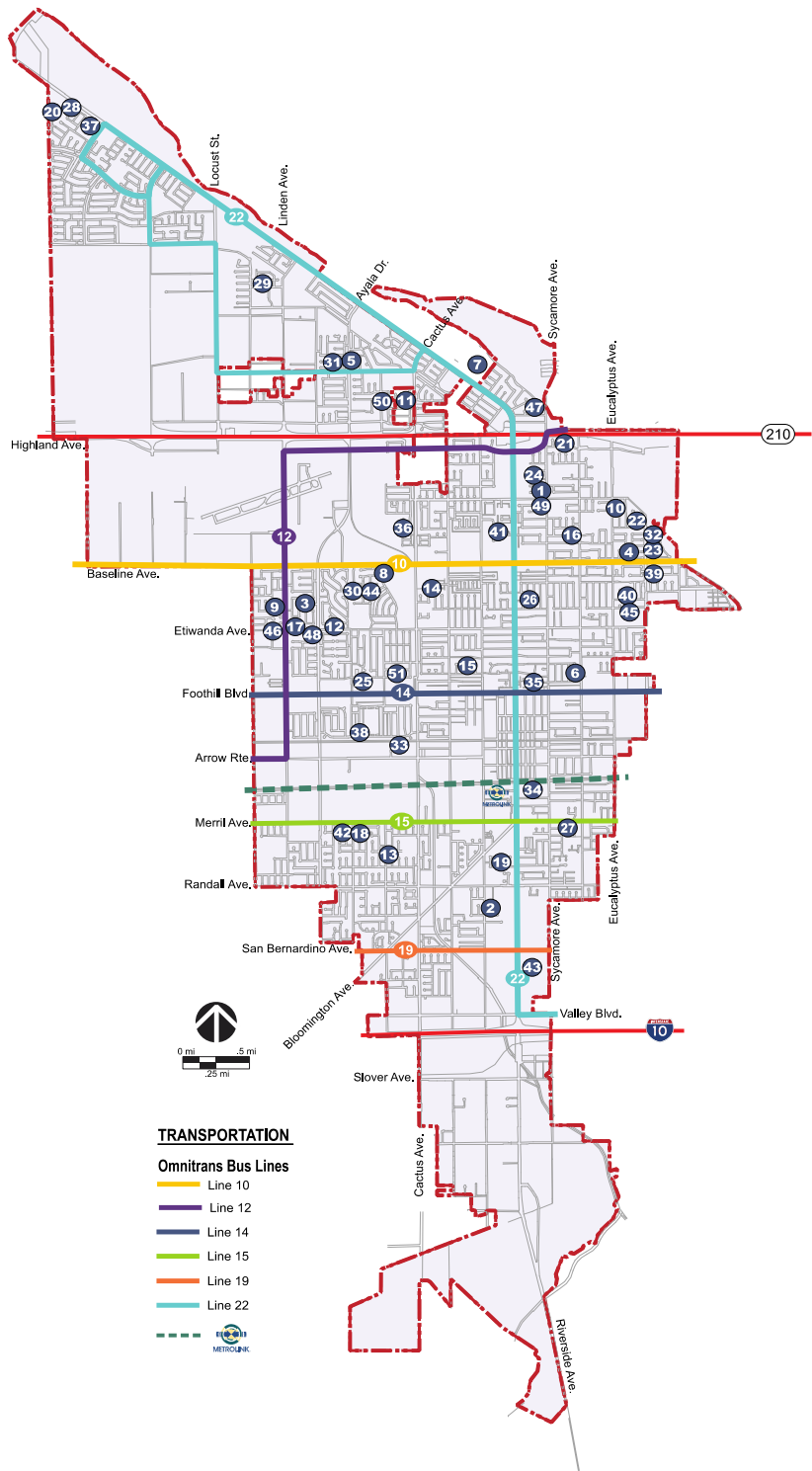
- 33 Rialto Day Program
- 34 Unlimited Quest Inc.
- 35 Unlimited Quest Inc. V

**Elderly Assisted Living**

- 36 Cedar Crest Home Care
- 37 Dove Tree Manor
- 38 La Fuente Lavender 4
- 39 Mountain View Cottages
- 40 Mulberry Manor
- 41 Mulberry Manor II
- 42 Nicks Maple Home II
- 43 Rialto Assisted Living
- 44 Special Angels Group Facilities Inc.
- 45 St. Christopher Villa
- 46 Sunshine Board & Care - Linden
- 47 Sunshine Home
- 48 Teenee's House
- 49 Walnut Senior Home
- 50 Washington Family Manor

**24-Hr. Residential Care for Children**

- 51 Extended Family



**Table IV-3**  
**Licensed Residential Care Facilities in Rialto**

No.	Facility	Address	Capacity
<b>Adult Residential Facility</b>			
1	Ami-Mariana House	281 East Mariana Street	4
2	Brothers Home Health Care, Inc.	240 W. Hawthorne Street	6
3	CNG Board and Care	918 N. Apen Avenue	6
4	David's Care Place LLC	1240 N. Ash Avenue	5
5	Dawson's ARF II	2464 N. Glenwood	5
6	Grant Family Homes	526 N. Acacia Avenue	4
7	James Home	19626 Perry Avenue	6
8	JP's Residential Care	922 W. Mesa Drive	2
9	Kalia Home	902 N. Linden Avenue	4
10	Kona Home	1532 N. Mulberry Avenue	4
11	L and T Residential	6259 Fillmore Avenue	6
12	Lampost Resource Group, Inc.	1211 Wedgewood Court	6
13	Lenburg Residential Home	704 S. Arrowhead	3
14	Lotus Care Home, Inc.	1019 N. Iris Avenue	6
15	Lyday Home 2 LLC	375 W. Rosewood Street	4
16	McGill Home	479 E. Virginia Street	6
17	MH&O Family Home	1465 W. Wedgewood Street	4
18	Novelty House	1089 W. Huff Street	6
19	Palm Care Home	732 S. Palm Avenue	6
20	Rainbow Care	2853 Summerset Drive	6
21	RL Home Care	1979 N. Joyce Avenue	6
22	RL Home Care II	1431 N. Ash Avenue	6
23	SJ & C Home	1741 N. Date Avenue	6
24	SRI Enterprises Graceful House	997 W. Grove Street	4
25	Stefie's Guest Home	990 N. Date Avenue	4
26	Stepter Family Care Home II	555 S. Sage Avenue	6
27	Sunny Hill Manor	4063 N. Lemonwood Avenue	6
28	Sunny View Manor	1655 W. Townsend Street	6
29	Unique Ladies Home	1112 N. Glenwood Avenue	6
30	VNL II Adult Residential Facility	1205 W. Bohnert Avenue	3
31	Well Spring Homes Inc.	941 E. Home Street	4
<b>Adult Day Care</b>			
32	Rialto Day Program	190 N. Arrowhead, Suites A,B,C	45
33	Unlimited Quest Inc.	250 S. Date Street	60
34	Unlimited Quest Inc. V	188 E. Foothill Boulevard #A2, A3, A4	45

No.	Facility	Address	Capacity
<b>Elderly Assisted Living</b>			
35	Cedar Crest Home Care	749 W. Winchester Drive	6
36	Dove Tree Manor	3991 Dove Tree Avenue	6
37	La Fuente Lavender 4	1155 N. Glenwood Avenue	6
38	Mountain View Cottages VII	917 E. Mesa Drive	6
39	Mulberry Manor	1013 N. Mulberry Avenue	4
40	Mulberry Manor II	1383 N. Alice Avenue	6
41	Nicks Maple Home II	1065 W. Huff Street	8
42	Rialto Assisted Living	1441 S. Riverside Avenue	94
43	Special Angels Group Facilities Inc.	1053 N. Brierwood Avenue	6
44	St. Christopher Villa	821 Madrona Street	6
45	Sunshine Board & Care - Linden	720 N. Linden Avenue	12
46	Sunshine Home II	2158 Sycamore Avenue	6
47	Teenee's House	801 Wisteria Avenue	5
48	Walnut Senior Home	291 E. Walnut Avenue	6
49	Washington Family Manor	2235 N. Arrowhead Avenue	6
<b>24-Hour Residential Care for Children</b>			
50	Extended Family	835 W. Grove Street	5
<b>Total</b>			<b>494</b>

Source: State of California, 2010. <https://secure.dss.ca.gov/CareFacilitySearch/>

#### *Emergency Shelters/Transitional Housing,*

State law requires cities to identify adequate sites, appropriate zoning, development standards and a permitting process to facilitate and encourage development of emergency shelters and transitional housing. The courts have also passed subsequent rulings.<sup>5</sup> State Law requires jurisdictions to designate a zone and permitting process to facilitate the siting of such uses. If a Conditional Use Permit is required, the process to obtain the conditional use permit may not unduly constrain the siting and operation of such facilities.

Siting for emergency and transitional housing is based on the residential use of the facility, not the population these developments serve. Consistent with State law, small transitional housing serving six or fewer people is considered a standard residential use and permitted in all zones where residential uses are permitted. Currently Title 18 does not address emergency shelters and transitional housing uses. To facilitate the development of emergency housing and transitional housing, the City amended its Municipal Code to allow emergency shelters be permitted in the I-P zone of the Gateway Specific Plan and the Definitions section was amended to add emergency shelters. The amendment was approved by the City Council on January 24, 2012. The I-P zone encompasses just over 100

<sup>5</sup>Hoffmaster v. City of San Diego, 55 Cal.App.4th 1098

acres, of which 36 acres are vacant. The zone currently allows a variety of light-industrial, light-manufacturing, and warehousing uses. The average lot size in the I-P zone is just over 2 acres. Opportunities for homeless shelter siting also exist in warehouse-type developments with large, ready-to-occupy spaces that would be appropriate for use as an emergency shelter. The area where the bulk of the I-P zone can be found is centrally located and well served by major regional transportation.

The City also amended the Zoning Code to allow transitional and supportive housing in all zones that allow residential uses, subject only to those regulations that apply to other residential uses of the same type in the same zone.

### *Fair Housing Impediment Study: Review of the General Plan and Zoning Ordinance*

This Analysis of Impediments to Fair Housing Choice includes the review of the General Plan and the Zoning Ordinance in order to identify regulations, practices and procedures that may act as barriers to the development, siting and use of housing for individuals with disabilities. In addition to the review of these City documents, City Development Services Department staff has been interviewed and data was analyzed to distinguish between regulatory and practice impediments described by the jurisdiction. **Table IV-3** summarizes the results of this study.



**Table IV-3  
Fair Housing Impediment Study**

<b>Impediment Description</b>	<b>Type of Impediment "Practice or Regulatory"</b>	<b>Compliant?</b>	<b>Jurisdiction Practice</b>	<b>Comment</b>
Definition of "Family"	Regulatory	Yes	Family is defined as "one or more persons living together as a single nonprofit housekeeping unit in a dwelling unit in conformance with the Uniform Housing Code"	City definition of "Family" is consistent with definition set forth in State Codes.
Definition of "Disability"	Regulatory	Yes	No definition of "Disability" is contained in the Zone Code.	City uses "Disability" definitions set forth in State Codes.
Personal Characteristics of residents considered?	Practice	Yes	City does not regulate or consider residents personal characteristics.	City encourages and permits ADA housing improvements
Mischaracterize ADA housing as "Boarding, Rooming House or Hotel"?	Practice	Yes	City provides for boarding houses to mean not more than five guest rooms and where lodging and/or meals are provided for five but not more than fifteen persons, not including members of the occupant's immediate family who might be occupying such building, and not including rest homes. ADA housing is not differentiated or mischaracterized. Group housing is provided for as mandated by State law.	City complies with State law regarding housing opportunities. City does not restrict housing opportunities for individuals with disabilities.
On-site supporting services permitted	Practice	Yes	City does not restrict on-site ADA supporting services.	City complies with State law regarding ADA accommodations and services.
Restrict number of unrelated persons residing together if they are disabled	Regulatory	Yes	City complies with State law regarding number of unrelated persons residing on-site regardless of disabilities.	City does not distinguish between able or disable when addressing the number of unrelated persons residing on-site as a family unit.

Impediment Description	Type of Impediment "Practice or Regulatory"	Compliant?	Jurisdiction Practice	Comment
Allow ADA Modifications in municipal-supplied or managed housing	Regulatory	Yes	City contracts with the County of San Bernardino Housing Authority to operate a Section 8 program within the City. The County HA encourages ADA access to all managed units.	The County Housing Authority complies with State law. City encourages ADA access and supports ADA modifications.
Variances & Exceptions to zoning and land-use rules.	Regulatory	Yes	City requires a public hearing for all zoning variance as required by State law.	City complies with State law regarding the granting of variances and exceptions to zoning and land-use regulations.
Residential Mixed Land Use Standards	Regulatory	Yes	City provides for commercial/residential mixed land use in the Downtown Mixed Use district.	The DMU zone includes permitted uses such as commercial; and residential uses of various densities and unit configuration. Max density 60-DU/ac.
Zoning Exclusion regarding Discrimination	Regulatory	Yes	City does not exclude or discriminate on housing types based on race, color sex, religion, age, disability, marital or family status, creed or national origin.	All City zoning and land use regulations and policies comply with Federal and State law regarding the prohibition of discrimination.
Senior Housing Restrictions & Federal Law	Regulatory	Yes	City permits multi-family senior housing in accordance with zoning standards.	Developers often request variances regarding the reduction of unit size and the number of required off-street parking spaces.
Zoning for ADA accessibility	Regulatory	Yes	All zoning districts allow for ADA accessibility and the City's Building Code provides for ADA access.	City's zone code defers to the adopted Uniform Building Code regarding ADA access to dwelling units.
Occupancy Standards and Limits	Regulatory	Yes	City zone code does not limit occupancy. The State Building and Housing Codes establish criteria to define overcrowding.	City codes comply with State law regarding occupancy standards and limits.

## Analysis of Public Policy Impediments

Impediment Description	Type of Impediment "Practice or Regulatory"	Compliant?	Jurisdiction Practice	Comment
Zoning for Fair Housing	Regulatory	Yes	City's Housing Element promotes Fair Housing; the Zone Code does not conflict with that policy.	City's General Plan Housing Element promotes and requires compliance with all Fair Housing laws and policies.
Handicap Parking for Multi-Family Development	Regulatory	Yes	City's Building Code requires 1 handicap parking space for each 40 required parking spaces.	City codes comply with State and Federal requirements.
Is a Conditional Use Permit required for Senior Housing?	Regulatory	Yes	City does not distinguish between senior citizen housing and other single-family or multi-family housing developments. A CUP is not required for senior housing.	Developers often request modification of housing standards for senior citizen housing such as smaller dwelling sizes and reduced off-street parking.
Does City distinguish between handicapped housing and other types of single-family or multi-family housing?	Regulatory	Yes	City does not distinguish between housing for the Handicapped and other types of single-family or multi-family housing.	City complies with State and Federal law regarding ADA designed housing.
How are "Special Group Housing" defined in the zone code?	Regulatory	Yes	City does not have a "Special Group Housing" definition in the zone code. City uses definitions of "Special Group Housing" as set forth in State law.	City complies with State and Federal law regarding "Special Group Housing".
Does the City's Building and planning codes make specific reference to accessibility requirements as set forth in the 1988 Fair Housing Act?	Regulatory	Yes	City adopted California State Building & Housing Codes.	Building Department reviews all plans for compliance with the adopted Uniform Building Codes. Monitoring for ADA accessibility is the responsibility of the Building Department.

### *Summary of General Plan, Land Use and Zoning Ordinance Impediments Study.*

Based on the fair housing impediment study conducted of the General Plan and Zoning Ordinance, no impediments to fair housing choice were identified.

## B. Development Policy

### *Development Standards*

The Zoning Ordinance establishes minimum residential development standards to ensure the construction of quality housing, to preserve and protect neighborhoods, and to further broader City goals. **Table IV-4** provides information on single-family and multi-family residential development standards in the City of Rialto.

**Table IV-4**  
**Single-Family Residential Development Standards**

Zone	Max. Density (du/Acre)	Lot Area – Min.	Lot Dimension – Min (ft.)	Bldg Ht – Max. (ft.)	Max. Stories	Max. Lot Cover (ft.)	Front/Side/Re- ar Setbacks (ft.)	Dwelling Size – Min (sq. ft.)
A-1	1	1 acre	120(w)	35	N/A	N/A	25/3/20	N/A
R-E	N/A	N/A	<b>N/A</b>	N/A	N/A	N/A	N/A	N/A
R-1A - 10,000	2.5	10,000 sf	100(w)X100(d)	35	2.5	30%	25/3/20	1,620
R-1A	3.7	8,400 sf	80(w)x100(d)	None	None	None	25/3/20	1,440
R-1B	3.7	8,400 sf	80(w)x100(d)	35	2.5	30%	25/3/20	1,260
R-1C	3.9	7,700 sf	70(w)x100(d)	35	2.5	30%	25/3/20	1,000
R – 6,000	5	N/A	N/A	N/A	N/A	N/A	N/A	N/A
R-1D	6	N/A	60(w)x100(d)	35	2.5	50%	20/10/20	1,800
PRD-D	3	5 acres	N/A	35	2.5	35%	25/10/20-40	1,200
MHD	7	4,400 sf	55(w)x80(d)	25	None	60%	10/5/5-10	600
PRD-A	12	1 acre	N/A	35	3	35%	25/15/15	Varies*
R-3	16	2,000 sf	150(w)	35	3	35%	15/5/15	Varies**
R-4	21	900 sf	60(w)x100(d)	75	6	60%	15/3/15	600 sf, and 850 sf for SFR
*Studio: 650 sf, One Bed: 750 sf, Two Bed: 900 sf, Three Bed: 1,100 sf, Four Bed: 1,300 sf								
**Studio: 600 sf, One Bed: 700 sf, Two Bed: 850 sf, Three Bed: 1,000 sf, Four Bed: 1,200 sf								

Source: City of Rialto General Plan, 2010.

*Local Government Fees*

Since the passage of Proposition 13 in 1978, local governments have had to diversify their revenue sources. As reliance on General Fund revenues declined, local governments began charging service fees and impact fees to pay for City services needed to support the development of new housing. The City currently charges fees and assessments to cover the costs of processing permits and providing services for residential projects. Development fees depend on the location, project complexity and cost of mitigating environmental impacts. **Table IV-5** and **Table IV-6** provide the most common development fees charged for a single family housing within one lot.

**Table IV-5**  
**Discretionary Fees**

Description	Fee
Conditional Development Permit	\$2,008.00
Variance (Public Hearing or Non-Public Hearing)	\$1,165.00
Vested Tentative Tract Map	\$5,193.00
Tentative Parcel Map	\$2,426.00
Lot Line Adjustment	\$689.00
Precise Plan of Design (<5 acres)	\$2,163.00
General Plan Amendment	\$3,581.00 + Hourly Rate
Zoning Change Review	\$4,029.00
Environmental Negative Declaration	\$1,521.90 + Dept. of Fish & Game Fee
Environmental Impact Report (EIR)	City EIR Contract Cost + 5% Dept. Admin.
Appeal Planning Commission Action	\$1,200.00 minimum

Source: City of Rialto, 2019.

**Table IV-6  
Development Impact Fees**

<b>Type of Fee</b>	<b>Single-Family</b>	<b>Multi-Family</b>	<b>Mobile Home</b>
General Facilities	\$1,823.90	\$1,718.71	\$1,718.71
Law Enforcement	\$1,294.82	\$1,221.19	\$1,221.19
Fire Protection	\$952.97	\$899.33	\$899.33
Park Development	\$3,148.17	\$2,968.30	\$2,968.30
Quimby Act In-Lieu Fee (only applies to residential projects that contain 50 or more dwelling units)	\$5,468.53	\$5,156.14	--
Open Space	\$606.82	\$137.81	\$328.62
Library Facilities	\$326.07	\$307.14	\$307.14
Regional Traffic Fees	\$2,858.44	\$1,980.30	--
Street Medians	\$53.46	\$35.16	\$26.93
Storm Drain Facilities	\$3,560.49	\$1,207.52	\$1,207.52
Water Holding & Distribution	Depends on water meter size and type \$7,625.87–\$604,810.00		
Sewage Collection	\$1,788.13	\$1,788.13	\$1,788.13
Sewage Treatment	\$3,239.68	\$2,522.32	--
<b>Total (not including Water Holding &amp; Distribution)</b>	<b>\$25,121.48</b>	<b>\$19,942.05</b>	<b>\$10,465.87</b>

Source: City of Rialto 2014-2021 Housing Element, p. 3-18.

**Table IV-7** compares the minimum fees charged by Rialto with those of Fontana, San Bernardino, and Rancho Cucamonga. As indicated in the table, the fees charged by the City are reasonable to those of the neighboring communities surveyed. Given the modest level of City fees, they are not deemed to be a constraint to the production of housing in Rialto.

**Table IV-7  
Comparison of City Fees**

Permit	Fontana	San Bernardino	Rancho Cucamonga	Rialto
Conditional Use Permit	\$3,285 - \$5,100	\$2,865.18	\$4,348 - \$7,687	\$2,198.50 - \$3,109.10
Conditional Use Permit Modification	50% of CUP	\$2,155.26	50% of Original Fee - \$3,966	--
Variance	\$3,275	\$328.44	\$5,044	\$1,274.80
Tentative Tract Map	\$8,138 + \$30/Lot	\$7,561.00 + \$65.00/lot or dwelling unit + 2% of calculated base fee	\$10,022 - \$15,000	\$5,684.90
Tentative Parcel Map	\$6,904 + \$100/acre	\$4,262.00 + \$65.00/parcel + 2% of calculated base fee	\$7,616	\$2,705.80 - \$4,279.90
Lot Line Adjustment	\$2,200	\$486.54	\$930	\$754.40
Zone Change	\$6,075	\$2,330.75	\$12,926	\$4,410
General Plan Amendment	\$6,600 - \$8,725	\$7,099.20	\$15,000	\$3,920.50 minimum
Zoning Regulation Amendment	\$11,150	Direct Cost Recovery Fee (\$1,500 deposit)	\$10,000.00 <sup>1</sup>	--
Appeal Planning Commission	65% of Original Filing Fee (with \$485.00 maximum)	\$7,099.20	\$3,037	\$1,313.80 + City Clerk actual cost

Source: City websites, 2019.

[Rialto Schedule of Fees, Development & Planning 2018](#)

[Fontana Planning Cases & Application Fees 2019](#)

[San Bernardino Fee Schedule-Planning Division 2018](#)

[Rancho Cucamonga Fee Schedule, Community Development 2019](#)

1. Development Code Amendment fee

State law allows local governments to charge fees necessary to recover the reasonable cost of providing services. State law also allows local governments to charge impact fees

provided the fee and the amount have a reasonable nexus to the burden imposed on local governments. While the fees in Rialto constitute a high percentage of housing sales prices, the fees are necessary to provide an adequate level of services and mitigate the impacts of housing development.

### *Building Codes*

Building codes are enacted to ensure the construction of quality housing and further public health and safety. Ensuring that buildings are accessible to people with disabilities is an important way to improve fair housing. However, the rigid adherence to non-essential codes may indirectly create discriminatory impacts on people with disabilities. The following discusses the City's building codes and applicability to persons with disabilities.

On July 8, 2014, the City of Rialto adopted Ordinance 1546, which adopted the 2013 Edition of the California Building Codes (Volume 1 and 2), International Building, California Residential, California Green Building, California Electrical, California Mechanical, California Plumbing, California Energy, California Existing and Uniform Housing Codes. The Codes are sets of uniform health and safety codes covering building, electrical, mechanical, plumbing, fire safety and other issues. Uniform codes are considered the minimum acceptable standards for health and safety. The California Building Standards Commission updates these codes every three years based on updates to uniform codes adopted by professional associations.

State law allows cities to add local, more restrictive, amendments to the California Building Code, provided such amendments are reasonably necessary to address local climatic, geological, or topographic conditions. No local amendments that would constrain accessibility or increase the cost of housing for persons with disabilities have been adopted.

### *Reasonable Accommodation*

Reasonable accommodation refers to flexibility in standards and policies to accommodate the needs of persons with disabilities. In 2001, the State Office of the Attorney General issued a letter encouraging local governments to adopt a reasonable accommodation procedure.<sup>6</sup> The Department of Housing and Community Development has also urged the same. The federal Fair Housing Act and California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodation when such accommodation may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. The State Attorney also provided guidance on the preferred procedure.

To accommodate persons with disabilities in public facilities, the City defers to Title 24 of

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<sup>6</sup>State Office of Attorney General, May 15, 2001



the California Handicap Accessibility Code. The City has adopted the California Building Standards Code, which include provisions to ensure accessibility for persons with disabilities. These standards are consistent with the Americans with Disabilities Act. No local amendments that would constrain accessibility or increase the cost of housing for persons with disabilities have been adopted. The City has amended the Zoning Code to incorporate a Reasonable Accommodation Ordinance that conforms to state requirements. The process for reasonable accommodation includes submittal of an application form to the City's Planning Division, an administrative review by City staff, and a decision within 30 days after the application is submitted.

### *Permit Processing*

Development permit procedures are designed to ensure that residential development proceeds in an orderly manner so as to ensure the public's health, safety, comfort, convenience and general welfare. Although permit processing procedures are a necessary step, unduly burdensome procedures can subject developers to considerable uncertainty, lengthy delays and public hearings that cumulatively make a project financially infeasible.

State law requires communities work toward improving the efficiency of building permit and review processes by providing one-stop processing, thereby eliminating the necessary duplication of effort. The Permit Streamlining Act helped reduced governmental delays by limiting processing time in most cases to one year and requiring agencies to specify the information needed to complete an acceptable application.<sup>7</sup> The City makes available to developers a procedural guide for submitting applications. Planning staff is actively involved in maintaining efficient permit processing procedures. Processing times for residential projects vary according to the complexity of the proposal, from 4 weeks for a Precise Plan of Design to 2 months for a Building Permit.

To ensure well-planned development, the City requires a Precise Plan of Design (PPD) to be approved by the Development Review Committee (DRC) prior to issuance of any building permit for new housing construction. The DRC is an interdepartmental group who meet to discuss and place conditions on proposed projects to ensure compliance with City codes. For apartments, a Conditional Development Permit is also required. Following approval of a PPD, the developer submits an application to City staff, who schedules a public hearing before the Planning Commission. The Commission must make the appropriate findings and place conditions on the project.

A PPD application to construct a single- or multi-family home requires four to six weeks to process. Additional time is needed to review grading plans, building plan checks, etc. Generally, this process takes two months. Complex projects involving a general plan amendment, zone change, subdivision, or conditional development permit may take

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<sup>7</sup>Government Code Section 65920 et seq.

considerably longer to process. For example, a development project with a zone change would require three to four months to process. Nonetheless, many of these processes can occur simultaneously, reducing the time associated with consecutive approvals.

### *Assessment*

HCD reviews development processing procedures to ensure that such procedures facilitate and encourage the construction of housing for all income levels. HCD often considers that a Conditional Use Permit for multi-family housing subjects the project to unfounded neighborhood criticism that can often lead to rejection of a project that otherwise complies with City regulations.

State law prohibits a local agency from disapproving a low-income housing development, or imposing conditions that make the development infeasible, unless one of six conditions exists. Three conditions are of most importance: 1) the project would have an unavoidable impact on health and safety which cannot be mitigated; 2) the neighborhood already has a disproportionately high number of low income families; or 3) the project is inconsistent with the general plan and the housing element is in compliance with state law.<sup>8</sup>

The development review process helps ensure that new housing meets health and safety codes and has adequate utilities and infrastructure. Yet, the development review process can also constrain opportunities for the development of lower-income housing, particularly through the indirect cost of time in the process and the direct cost in fees.

The Development Services Department is the lead agency for processing residential development applications and as appropriate, coordinates the processing of these applications with other City departments and agencies. The City uses various development permits to ensure quality housing while minimizing the costs associated with lengthy reviews, and provides a procedural guide to facilitate the submittal process.

State law requires communities to work toward improving the efficiency of their building permit and review processes by providing “one-stop” processing, thereby eliminating the unnecessary duplication of effort. The Permit Streamlining Act helped reduce governmental delays by limiting processing time in most cases to one year and requiring agencies to specify the information needed to complete an acceptable application. The City makes available a procedural guide for submitting proposed projects.

Planning staff is actively involved in maintaining efficient permit processing procedures. Processing times for residential projects vary according to the complexity of the proposal.

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<sup>8</sup>Government Code Section 65589.5

### *Community Representation*

The City values citizen input on how well city government serves its residents. The City Council relies on its boards and commissions to provide advice and recommendations in areas of City services. Rialto makes an effort to ensure that advisory boards and commissions reflect the diversity of the City's residents. Boards, commissions and advisory committees that have responsibility for land use, building and other policies that could affect fair housing choice include:

- Planning Commission; and
- Development Review Committee.

### *Public Housing Authority (PHA) Tenant Selection Procedures*

An examination of the County of San Bernardino Housing Authority's tenant selection procedures did not reveal any impediments to fair housing choice.

### *Residential Anti-Displacement Policy*

It is the policy of the City of Rialto to comply with the requirements of Section 104(d) of the Housing and Community Development Act of 1974 with respect to the prevention and minimization of residential displacement as a result of the expenditure of HUD assistance. For further information, consult the City of Rialto Consolidated Plan.

## **C. Housing—Employment—Transportation Linkage**

This section addresses how Rialto furthers fair housing for its residents through housing, employment and transit policies and services. The section concludes with an analysis of transit to determine if there are impediments to fair housing that are apparent as a result of the locations and concentrations of housing and employment centers as related to public transportation routes in the City.

The Housing Element of the General Plan sets forth various housing goals for the community, accompanied by many implementing policies and programs. The Housing Element has identified five main goals including:

- Maintain and improve the quality of existing housing and neighborhoods in Rialto;
- Promote and encourage housing development that adequately meets the needs of all socioeconomic segments of the community and region;
- Maximize the use of available financial resources and pursue creative and resourceful methods to reduce the overall cost of housing; and
- Alleviate any potential governmental constraints to housing production and affordability.

- Promote equal opportunity for all residents to reside in the housing of their choice.

**Table IV-8** shows all of the goal categories and policies to be implemented in the City.

**Table IV-8**  
**Housing Goals and Policies Identified in the 2006-2014 Housing Element**

Goal No. 1 - The City of Rialto will maintain and improve the quality of existing housing and neighborhoods in Rialto.
<ul style="list-style-type: none"> <li>• Policy 1.1: Promote the revitalization and rehabilitation of residential structures that are substandard or have fallen into disrepair.</li> <li>• Policy 1.2: Promote the maintenance of existing sound quality housing through preventative, rather than remedial, maintenance.</li> <li>• Policy 1.3: Encourage neighborhood and local involvement in addressing housing and neighborhood maintenance and improvement.</li> <li>• Policy 1.4: Undertake comprehensive neighborhood reinvestment strategies to stabilize and improve neighborhoods.</li> <li>• Policy 1.5: Preserve the existing character and quality of established single-family neighborhoods and communities.</li> <li>• Policy 1.6: Promote focused code enforcement and rehabilitation efforts to reverse the decline of transitioning neighborhoods.</li> <li>• Policy 1.7: Promote the conservation of physically sound buildings and neighborhoods that have historical or architectural significance.</li> </ul>
Goal No. 2 – The City of Rialto will promote and encourage housing development that adequately meets the needs of all socioeconomic segments of the community and region.
<ul style="list-style-type: none"> <li>• Policy 2.1: Utilize the Managing the Land Supply Element, Zoning Ordinance, and other land use controls to provide housing sites that can facilitate and encourage the development of a variety of housing consistent with the City’s identified local needs and its regional housing responsibilities.</li> <li>• Policy 2.2: Establish incentives and regulatory concessions to promote the development of housing for very low-, low and moderate-income persons, and especially those with special needs.</li> <li>• Policy 2.3: Encourage the infilling of vacant residential land and the recycling of underutilized residential land, particularly in Downtown Rialto and along Foothill Boulevard.</li> <li>• Policy 2.4: Address the housing needs of special populations and extremely low-income households through emergency shelters, transitional housing, supportive housing, and single-room occupancy units.</li> <li>• Policy 2.5: Support the efforts of the Redevelopment Agency to acquire surplus City-owned sites and make them available for affordable housing development.</li> <li>• Policy 2.6: Promote the phased and orderly development of new neighborhoods consistent with the provision of infrastructure improvements.</li> </ul>
Goal No. 3 – The City of Rialto will maximize the use of available financial resources and

pursue creative and resourceful methods to reduce the overall cost of housing.
<ul style="list-style-type: none"> <li>• Policy 3.1: Facilitate the development and preservation of affordable housing by offering financial and/or regulatory incentives.</li> <li>• Policy 3.2: Provide homeownership assistance for lower- and moderate-income households; support rental assistance for lower-income households.</li> <li>• Policy 3.3: Encourage the development of housing for special need households by offering density bonus and other zoning incentives.</li> <li>• Policy 3.4: Support the development of rental units with three or more bedrooms to provide affordable housing that adequately accommodates larger families, thereby reducing overcrowding and overpayment.</li> <li>• Policy 3.5: Encourage the construction of apartment complexes with strong on-site management to ensure that housing is well maintained.</li> </ul>
Goal No. 4 – The City of Rialto will alleviate any potential governmental constraints to housing production and affordability.
<ul style="list-style-type: none"> <li>• Policy 4.1: Periodically review City regulations and ordinances to ensure that they do not unduly constrain housing development.</li> <li>• Policy 4.2: Offer financial and/or regulatory incentives where feasible to offset or reduce the costs of developing affordable housing.</li> <li>• Policy 4.3: Provide for timely processing of development projects to minimize project holding costs.</li> <li>• Policy 4.4: Periodically review residential development fees and service fees to ensure that they are appropriately related to and do not constrain the development.</li> </ul>
Goal No. 5: Promote equal opportunity for all residents to reside in the housing of their choice.
<ul style="list-style-type: none"> <li>• Policy 5.1: Continue to enforce fair housing laws prohibiting arbitrary discrimination in the building, financing, selling or renting of housing on the basis of race, religion, family status, national origin, disability, or other protected class.</li> <li>• Policy 5.2: Ensure that residents are aware of their rights and responsibilities regarding fair housing.</li> <li>• Policy 5.3: Continue to cooperate with the Inland Mediation Board to enforce fair housing laws, and provide fair housing education services.</li> </ul>

### *Public Services and Facilities*

A variety of public services and facilities are available to Rialto residents. Some of the key facilities and services are identified in **Table IV-9**.

**Table IV-9**  
**Public Services and Facilities**

<b>Public Facility</b>	<b>Location</b>
Alec Fergusson Park	2395 W. Sunrise Drive
Anderson Park	726 S. Lilac Avenue
Bud Bender Park	300 N. Lilac Avenue
City Hall	150 S. Palm Avenue
Community Playhouse	150 E. San Bernardino Avenue
Flores Park	1020 W. Etiwanda Avenue
Frisbie Park	1901 N. Acacia Avenue
Jerry Eaves Park	1485 N. Ayala Drive
Margaret Todd Park and Skatepark	201 N. Willow Avenue
Rialto Activities Center	250 E. San Bernardino Avenue
Rialto City Park	130 E. San Bernardino Avenue
Rialto Senior Center	1411 S. Riverside Avenue
Rialto Community Center	214 N. Palm Avenue
Rialto Racquet and Fitness Center	1243 S. Riverside Avenue
Roger Birdsall Park	2611 N. Linden Avenue
Tom Sawyer Pool	152 E. San Bernardino Avenue

Source: City of Rialto, 2019.

*Employment in Rialto*

A variety of career opportunities are available in Rialto with large employers, such as those shown in **Table IV-10**.

**Table IV-10**  
**Large Employers**

<b>Employer</b>	<b>Number of Employees</b>	<b>Percentage of Total City Employment</b>
Rialto School District	2,500 - 2,099	5.81 - 6.97 %
Chuze Fitness	500-999	1.16 - 2.32%
Rialto City Mayor	250 - 499	0.58 - 1.16%
Walmart Super Center	250 - 499	0.58 - 1.16%
Walmart	250 - 499	0.58 - 1.16%
Amazon.Com Inc.	250 - 499	0.58 - 1.16%
Vista Cove Care Center at Rialto	100 - 249	0.23 - 0.58%
Stater Brothers Markets	100 - 249	0.23 - 0.58%
Sierra Lathing CO Inc.	100 - 249	0.23 - 0.58%
Mesa Counseling Service	100 - 249	0.23 - 0.58%
Forest River Inc.	100 - 249	0.23 - 0.58%
Martinez & Turek Inc.	100 - 249	0.23 - 0.58%
Eagle Roofing Products	100 - 249	0.23 - 0.58%
Columbia Steel Inc.	100 - 249	0.23 - 0.58%
Maintenance Center	100 - 249	0.23 - 0.58%
Burlingame Industries	100 - 249	0.23 - 0.58%
McDonald's	100 - 249	0.23 - 0.58%
Home Depot	100 - 249	0.24 - 0.60%
Superior Grocers	100 - 249	0.24 - 0.60%
El Super	100 - 249	0.24 - 0.60%
Tree Top	100 - 249	0.24 - 0.60%
Coit Drapery & Carpet Services	100 - 249	0.24 - 0.60%

Source: City of Rialto Comprehensive Annual Financial Report, Fiscal Year ended 2018.

*Housing—Employment—Transportation Linkage*

Public transit helps move people who cannot afford personal transportation or who elect not to drive. Elderly and disabled persons also rely on public transit to visit doctors, go

shopping, or attend activities at community facilities. Many lower income persons are also dependent on transit to go to work. Public transit that provides a link between job opportunities, public services, and affordable housing helps to ensure that transit-dependent residents have adequate opportunity to access housing, services, and jobs.

**Local and Regional Services.** Metrolink is a premier regional rail system, including commuter and other passenger services, which links people to employment and activity centers. Services run Monday through Friday and Saturday for certain routes. Rideshare is approximately 11,000 riders per week for the San Bernardino area. The Red San Bernardino Line through Rialto begins service at 3:59 a.m. and ends at 7:54 p.m. Monday through Thursday with a later train available on Fridays. Fare costs vary by distance, but the aforementioned trip would be \$9.50 one way and 19.00 round trip. Multi-day, weekend, and monthly passes are available at reduced rates.

Omnitrans is a Joint Powers Authority (JPA) formed to provide public transportation in the San Bernardino Valley including the County of San Bernardino and 15 member cities: Chino, Chino Hills, Colton, Fontana, Grand Terrace, Highland, Loma Linda, Montclair, Ontario, Rancho Cucamonga, Redlands, Rialto, San Bernardino, Upland and Yucaipa. Omnitrans operates throughout the urbanized area of southwestern San Bernardino County and is the primary local transit service provider in Rialto.

According to the Omnitrans FY2015-2020 Short-Range Transit Plan, Omnitrans operates two primary types of transit services:


- **Fixed Route Services:** 32 fixed route services with service frequency ranging from every 15 minutes to every 70 minutes. Most of Omnitrans' routes operate seven-days per week and Omnitrans weekday system hours of service operation are from 3:48 A.M. to 11:13 P.M. Fixed route services include:
  - sbX: A Bus Rapid Transit service launched in 2014 in San Bernardino that mirrors light-rail service on rubber tires with dedicated lanes, enhanced amenities, stand-alone stations, level boarding and significantly reduced travel times while utilizing dedicated branded BRT buses.
  - Omnitrans: Local services using traditional large bus service operating on a set route with a set schedule at defined frequencies. Also includes Express – a freeway bus service using traditional large busses on a set route with a set schedule and frequency that is designed to connect two or more areas of highly concentrated activity.
  - OmniGo: Smaller bus service designed to offer lifeline mobility for areas with relatively low population and employment density. OmniGo provides services to key locations within Grand Terrace, Chino Hills and Yucaipa. OmniGo routes operate between every 30 to 70 minutes depending on route with a span of service ranging from 4:59 A.M. until 10:09 P.M. on weekdays.



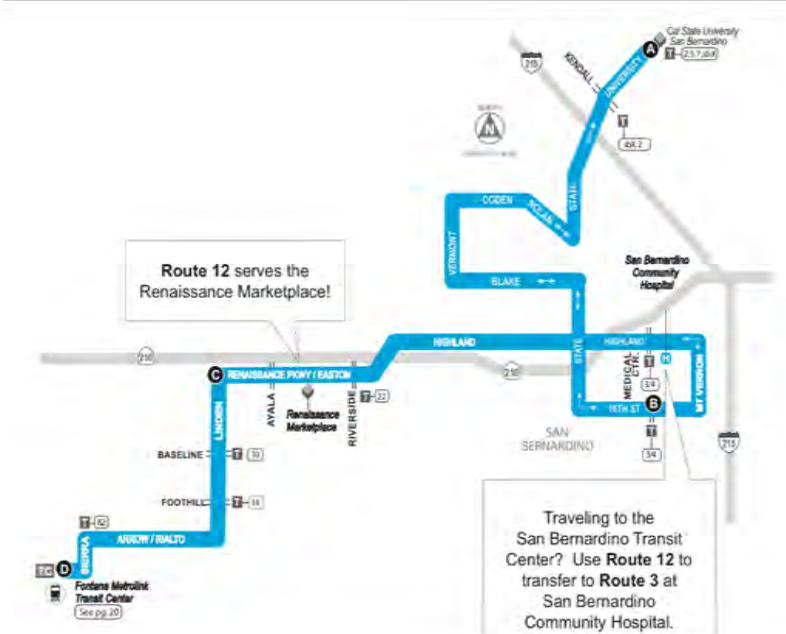


- **Demand Response Services:** These services include ADA Paratransit and General Public Dial-a-Ride services.
  - Access: Access ADA Paratransit services are origin-to-destination services provided to comply with the Americans with Disabilities Act (ADA) that is complementary to fixed-route service, and is provided within  $\frac{3}{4}$ -mile of a fixed route. Beyond-the-boundary Access service extends Access past the  $\frac{3}{4}$ -mile fixed route boundary to the edge of each JPA member city, for a nominal fee.
  - OmniLink: Origin-to-destination general public lifeline service in Chino Hills and Yucaipa for cities where traditional fixed route service have not historically been efficient due to the intensity of activity and the lack of directness of the road network.

Rialto is served with Omnitrans local fixed route services with the availability of Access ADA Paratransit services. Fixed routes within Rialto are laid out in a traditional grid-like pattern. Omnitrans bus routes in the City include routes 10, 12, 14, 15, 19 and 22. Each of these routes runs east-west in the City for at least a portion of the route. The only north-south route is route 22. All buses are equipped with lifts to carry wheelchairs and other mobility devices allowing people with a disability to board buses.


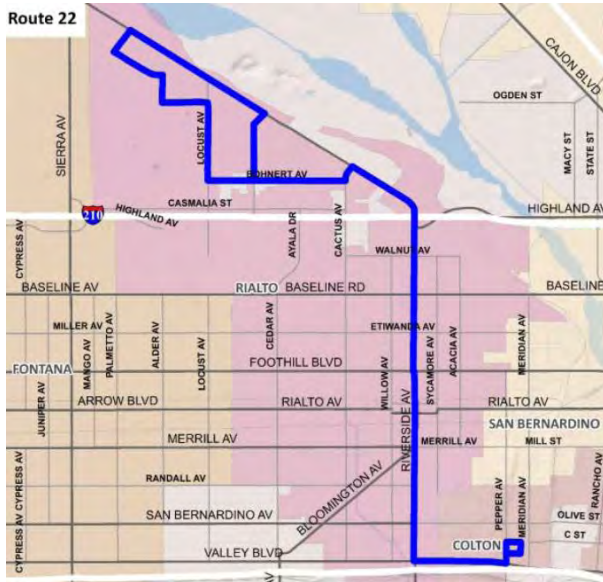
**Table IV-11**  
**Omnitrans Bus Lines in Rialto**

Route	Description	Details
10	<p>Fontana - Baseline - San Bernardino</p> 	<p>Weekday: 5:10 a.m. – 8:18 p.m. (Every 30 Minutes)</p> <p>Saturday: 6:20 a.m. – 7:25 p.m. Sunday: 7:20 a.m. – 6:18 p.m. (Every 60 Minutes)</p>

**Table IV-11**  
**Omnitrans Bus Lines in Rialto**

Route	Description	Details
12	<p>Fontana Metrolink - North Rialto - San Bernardino - CSUSB</p> 	<p>Weekday 5:20 a.m. - 10:40 p.m. (Every 60 minutes)</p> <p>Saturday: 7:15 a.m. - 6:55 p.m.</p> <p>Sunday: 7:15 a.m. - 7:55 p.m. (Every 60 minutes)</p>
14	<p>Fontana - Foothill - San Bernardino</p>  <p><i>(Potential future Bus Rapid Transit sbX route)</i></p>	<p>Weekday: 3:48 a.m. – 11:09 p.m.</p> <p>Saturday: 6:05 a.m. – 10:28 p.m.</p> <p>Sunday: 6:05 a.m. – 7:24 p.m.</p> <p>(Every 15 Minutes)</p>
15	<p>Fontana - San Bernardino/Highland – Redlands</p> 	<p>Weekday: 3:48 a.m. – 11:09 p.m. (Every 30 Minutes)</p> <p>Saturday: 6:05 a.m. – 10:28 p.m.</p> <p>Sunday: 6:05 a.m. – 7:24 p.m. (Every 60 Minutes)</p>

**Table IV-11**  
**Omnitrans Bus Lines in Rialto**

Route	Description	Details
19	<p align="center">Fontana - Colton – Redlands – Yucaipa</p> 	<p>Weekday: 4:50 a.m. – 10:30 p.m.  Saturday: 5:58 a.m. – 7:35 p.m.  Sunday: 6:15 a.m. – 7:00 p.m.  (Every 30 Minutes)</p>
22	<p align="center">North Rialto - Riverside Ave. – Colton (Arrowhead Regional Medical Center)</p> 	<p>Weekday: 5:00 a.m. – 10:23 p.m.  (Every 30 Minutes)</p> <p>Saturday: 7:35 a.m. – 6:59 p.m.  Sunday: 6:35 a.m. – 7:35 p.m.  (Every 60 Minutes)</p>

Source: Omnitrans, 2019.

In compliance with ADA and Title VI of the Civil Rights Act, Omnitrans offers the Omnilink program to disabled people who are unable to use fixed- route bus service. The ADA program offers curb-to-curb service as a ride-share program. Service is provided in lift-equipped mini-buses and vans. Omnilink service is available through the Omnitrans service area within a 3/4 mile radius of an existing Omnitrans fixed bus route. Service is available on the same days and at the same times as fixed-route buses.

Transit fares depend on the type of user and number of trips purchased. The standard full fare is \$2.00 for a one-way trip, with seniors and disabled persons eligible for a discounted rate of \$0.90. Children under 46 inches tall may ride Omnitrans busses for free (maximum of two children per paying customer). A 7-trip pass is available for \$20.00 and \$9.00 for

seniors and persons with disabilities. A 31-day pass is available for \$60, with a discount for youth (\$45.00), and a discount for seniors and disabled persons (\$30.00).

**Service Standards.** Omnitrans has adopted service standards to ensure a high level of service and equitable distribution of services among the many communities served. Perhaps the most important indicator is route coverage. All areas having a minimum residential density of 3.5 dwelling units per acre or employment density of 10 jobs per acre, as measured over an area of 25 acres, should be provided with a transit service that places 90% of residences and jobs within one-half mile of a bus stop. To provide adequate access to persons with disability, Omnilink service is available through the Omnitrans service area within a 3/4 mile radius either side of an existing Omnitrans fixed-route. Omnitrans Short-Range Transit Plan (2015-2020) indicates that the Downtown core of the City and the major east-west arterial streets are well served. Improvements to fixed route transit and the addition of Route 12 running from Renaissance Parkway in the northern section of the City to Arrow Route in the southern section of the City provides a second north-south route to the west and also provides transit service to the City's major new economic development power center along State Route 210 where many new jobs, services, and community amenities are located.

**Map IV-3** shows public facilities and employers in relation to public transportation routes. All major employers are located within one half to three-quarters of a mile from a transit line. Additionally, the majority of public facilities are located within approximately one-half mile of a transit line.

Map IV-3  
Transit Access to Public Facilities and Employers



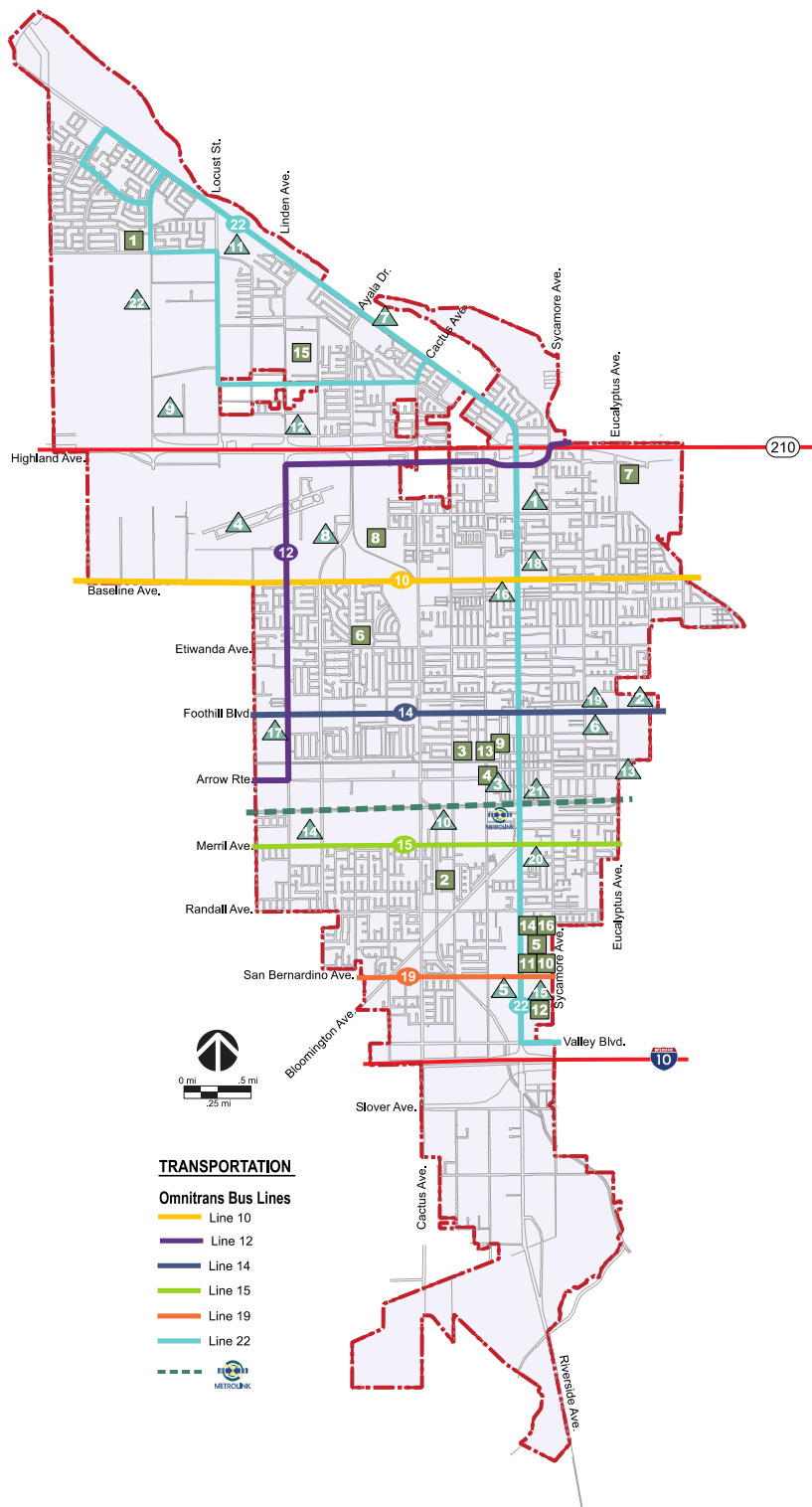
## City of Rialto

### Public Services and Facilities

- 1 Alec Ferguson Park
- 2 Anderson Park
- 3 Bud Bender Park
- 4 City Hall
- 5 Community Playhouse
- 6 Flores Park
- 7 Frisbie Park
- 8 Jerry Eaves Park
- 9 Margaret Todd Park and Skate Park
- 10 Rialto Activities Center
- 11 Rialto City Park
- 12 Rialto Senior Center
- 13 Rialto Community Center
- 14 Rialto Racquet and Fitness Center
- 15 Roger Birdsell Park
- 16 Tom Sawyer Pool

### Large Employers

- Rialto School District
- San Bernardino Behavioral Health
- Rialto City
- Amazon Fulfillment Center
- Walmart
- Coit Carpet & Drapery Cleaners
- Eagle Roofing Products
- Sierra Lathing Co. Inc.
- RC Construction Svc
- Staples Distribution Center
- Burlingame Industries
- Columbia Steel Inc.
- Forest River Inc.
- Martinez & Turek Inc.
- Vista Cove Care Center in Rialto
- Super Center Concepts Inc.
- Home Depot
- Stater Brothers Markets
- Stater Brothers Markets
- Super Market
- Target Import Race Central
- Target Import Warehouse



Source: City of Rialto 2017 CAFR and Omnitrans, 2019.

Fair housing services include investigation of discrimination complaints, auditing and testing, education, and outreach. Landlord/tenant counseling services involve informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislation and mediating disputes between landlords and tenants. This section reviews the fair housing services available in Rialto, the nature and extent of fair housing complaints, and results of fair housing testing/audits.

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

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

- **Community-Based Mediation:** IFHMB provides trained mediators to provide education and information regarding rights and responsibilities under the California Landlord-Tenant laws and help to resolve conflicts between landlords and tenants (including mobile homes). IFHMB contracts with San Bernardino County to provide mediation in small claims and unlawful detainer lawsuits in County courts.
- **Education/Outreach:** IFHMB provides education and outreach services to landlords and tenants, Realtors, newspapers, service organizations, schools, persons with Limited English Proficiency, and others interested in learning about fair housing laws. IFHMB also provides HUD-certified counseling to homeowners who are delinquent on FHA loans or seniors interested in reverse equity mortgage loan programs. Fair housing workshops and newsletters are also provided on a quarterly basis.
- **Senior Services:** IFHMB actively and successfully mediates conflicts between seniors and Social Security, Medi-Cal, utility companies, collection agencies, neighbors, and others. IFHMB also provides a Care Referral Service, offers help in filing for HEAP and Homeowner/Renter Assistance, and maintains a list of senior housing and care homes.

- **Alternative Dispute Resolution:** The California Dispute Resolution Programs Act of 1986 provides the authority for mediation in the court system. Inland Fair Housing and Mediation Board has a contract with the County of San Bernardino to provide mediation in civil, family, probate, small claims, and unlawful detainer lawsuits in all of the courts in San Bernardino County.
- **Mobile Home Mediation:** IFHMBs mediators are trained to handle the specialized problems based on the Mobile Home Residency Law (MRL) that reflects the dual ownership and unique life style of mobile home communities. They provide education and information to residents and parks about the MRL, as well as provide information to both sides when fair housing issues are presented, and when requested serve as neutral third parties to facilitate resolution of conflicts.

#### A. Fair Housing Education

IFHMB provides comprehensive and extensive education and outreach programs and services throughout their service area. The purpose of these programs is to educate tenants, landlords, owners, realtors, city staff, code enforcement, elected officials, and property management companies on fair housing laws; to promote media and consumer interest in fair housing, and to secure grass roots involvement within the community. IFHMB conducts outreach and education activities that are vital to improve compliance with the law as follows:

- **Conduct Training Workshops for Consumers:** The general types of activities conducted for consumers are tenant workshops, booths at community events and presentations to community based organizations. Training may include Federal and State Housing Law, Lending information, and First Time Home Buyer information.
- **Conduct Training Workshops for Housing Providers:** The general types of activities conducted for housing providers include landlord workshops, design and construction requirements for multi-family housing, suggestions to avoid discriminatory advertising, and suggested actions to avoid discrimination complaints.
- **Increase Public Awareness:** The general types of activities conducted to increase public awareness includes submitting public service announcements, distributing literature, paid advertisements and published articles. This may include brochures about discriminatory activities and presentations on fair housing rights and responsibilities.
- **Conduct Training Workshops for City Staff and Elected Officials, Code Enforcement Officers, Law Enforcement, etc.:** The general types of activities conducted for city staff, elected officials, code enforcement officers and law enforcement include workshops regarding landlord-tenant rights and responsibilities, education regarding

the duty to affirmatively further fair housing (AFFH), accessibility concerns for persons with disabilities, and how to engage the community in the AFFH planning process.

## **B. Fair Housing Enforcement**

### *Discrimination Complaint Intake and Investigation*

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

IFHMB investigates allegations of discrimination based on a person’s status as a member of one of the State or Federal protected categories, which include: Race, Color, Religion, National Origin, Sex, Familial Status, Disability, Marital Status, Sexual Orientation, Ancestry, Age, Source of Income, and Arbitrary Characteristics. Race, Color, Religion, National Origin, Sex, Familial Status, and Disability are the categories protected by the federal Fair Housing Act. The State of California provides protection from discrimination based on all seven of the federal protected categories and has added Marital Status, Sexual Orientation, Ancestry, Age, Source of Income and Arbitrary Characteristics as additional protected classes under state law.

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

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

During the period studied, there were 29 discrimination inquiries made to IFHMB by Rialto residents. **Table V-1** shows the basis of IFHMB discrimination complaints.



**Table V-1**  
**Fair Housing Discrimination Complaints by Basis: 2018-2019**

Basis	Number of Inquiries	Number of City Residents Affected
Disability	14	37
National Origin	3	12
Race	6	18
Color	2	2
Age	0	0
Ancestry	0	0
Familial Status	1	4
Sex	2	3
Marital Status	0	0
Source of Income	1	3
<b>Total:</b>	<b>29</b>	<b>79</b>

Source: Inland Fair Housing and Mediation Board, 2019.

Review of the data shows that disability is the most common category for allegations of discrimination. Disability represents 48 percent of all discrimination complaints. National Origin, Race, and Color together represent 37 percent of all discrimination complaints.

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

The most recent OFHE report, *FHEO Annual Report FY 2017* found that most complaints were made based on disability across the nation as was the case in recent data for the City of Rialto. 59.4 percent of all discrimination complaints made to HUD during the last fiscal year were based on the protected category of disability.

The following table (**Table V-2**) illustrates the breadth of HUD and FHAP discrimination complaints from FY 2014-2017.

**Table V-2**  
**HUD and FHAP Discrimination Complaints, 2017**

	FY 2017		FY 2016		FY 2015		FY 2014	
	No.	%	No.	%	No.	%	No.	%
Disability	4,865	59.4%	4,908	58.5%	4,605	55.8%	4,621	54.4%
Race	2,132	26.0%	2,154	25.7%	2,291	27.8%	2,383	28.1%
Familial Status	871	10.6%	882	10.5%	1,031	12.5%	1,051	12.4%
National Origin	826	10.1%	917	10.9%	898	10.9%	1,067	12.6%
Sex	800	9.8%	800	9.5%	915	11.1%	879	10.4%
Religion	232	2.8%	204	2.4%	225	2.7%	223	2.6%
Color	192	2.3%	143	1.7%	151	1.8%	146	1.7%
Retaliation	834	10.2%	785	9.4%	832	10.1%	867	10.2%
<b>Number Filed:</b>	<b>8,186</b>		<b>8,385</b>		<b>8,246</b>		<b>8,489</b>	

Source: FHEO Annual Report FY 2017, FHEO Annual Report FY 2016, FHEO Annual Report FY 2014 and 2015.

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/annualreport](https://www.hud.gov/program_offices/fair_housing_equal_opp/annualreport)

**Note:** Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest percentage point.

As shown in the table, while the total number of discrimination complaints has remained relatively flat over this period, the percentage of complaints based on discrimination due to disability has been trending upward. Familial status, the third most common basis of housing complaints, has been decreasing over the last several years. Discrimination based on familial status covers acts of discrimination against parents or guardians of a child under the age of 18, the parent's or guardian's designee, and persons who are pregnant or in the process of obtaining legal custody of a child under the age of 18.

The Department of Fair Employment and Housing (DFEH) is the State agency responsible for investigating housing discrimination complaints. The Department of Fair Employment and Housing's mission is to protect Californians from employment, housing and public accommodation discrimination, and hate violence.

In May 2003, DFEH announced a new program for mediating housing discrimination complaints in partnership with state fair housing enforcement agencies. The program provides tenants, landlords, property owners and managers through mediation in a free and timely manner. Mediation takes place within the first 30 days of filing of the complaint, often avoiding the financial and emotional costs resulting from a full DFEH investigation and potential litigation.

**Table V-3**  
**FY 2014 - 2017 Issues in HUD & FHAP Complaints**

Complaint Issue	FY 2014		FY 2015		FY 2016		FY 2017	
	No.	%	No.	%	No.	%	No.	%
Refusal to Sell	154	1.8%	116	1.4%	162	1.9%	148	1.8%
Refusal to Rent	2,268	26.7%	2,317	28.1%	2,343	27.9%	2,414	29.5%
Discriminatory Terms, Conditions, Privileges, Services, & Facilities in the Rental or Sale of Property	5,869	69.1%	5,353	64.9%	5,859	69.9%	5,640	68.9%
Discriminatory Notices, Statements or Advertisements	983	11.6%	920	11.2%	877	10.5%	829	10.1%
Otherwise deny or make housing unavailable	655	7.7%	745	9.0%	798	9.5%	813	9.9%
Other Discriminatory Acts	383	4.5%	413	5.0%	475	5.7%	608	7.4%
False Denial or Representation of Availability	220	2.6%	187	2.3%	177	2.1%	181	2.2%
Failure to Permit a Reasonable Modification	181	2.1%	179	2.2%	191	2.3%	212	2.6%
Failure to Make a Reasonable Accommodation	2,676	31.5%	2,836	34.4%	3,376	40.3%	3,366	41.1%
Non-Compliance with Design and Construction Requirements	109	1.3%	77	0.9%	67	0.8%	98	1.2%
Discriminatory Financing	399	4.7%	237	2.9%	253	3.0%	183	2.2%
Steering	80	0.9%	60	0.7%	74	0.9%	74	0.9%
Discriminatory Brokerage Service	41	0.5%	55	0.7%	61	0.7%	49	0.6%
Using Ordinances to discriminate in zoning and land use	67	0.8%	39	0.5%	24	0.3%	35	0.4%
Redlining	3	0.0%	13	0.2%	9	0.1%	6	0.1%
Discriminatory Acts under Section 901 (criminal)	5	0.1%	9	0.1%	7	0.1%	14	0.2%
Refusal to Provide Insurance	2	0.0%	2	0.0%	4	0.0%	1	0.0%
Coercion, Intimidation, Threats, Interference, and Retaliation	1,820	21.4%	1,606	19.5%	1,424	17.0%	1,456	17.8%
Blockbusting	5	0.1%	11	0.1%	8	0.1%	7	0.1%
Failure to meet senior housing exemption criteria	0	0.0%	0	0.0%	0	0.0%	3	0.0%
<b>Number of Complaints Filed</b>	<b>8,489</b>		<b>8,246</b>		<b>8,385</b>		<b>8,186</b>	

Source: FHEO Annual Report FY 2017, FHEO Annual Report FY 2016, FHEO Annual Report FY 2014 and 2015.

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/annualreport](https://www.hud.gov/program_offices/fair_housing_equal_opp/annualreport)

**Note:** Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest percentage point

**Table V-4**  
**FY 2010 - 2013 Issues in HUD & FHAP Complaints**

Complaint Issue	FY 2010		FY 2011		FY 2012		FY 2013	
	No.	%	No.	%	No.	%	No.	%
Refusal to Sell	205	2%	142	2%	190	2%	170	2%
Refusal to Rent	2,405	24%	2,239	24%	2,317	26%	2,273	27%
Discriminatory Terms, Conditions, Privileges, Services, & Facilities in the Rental or Sale of Property	5,959	59%	5,674	61%	5,516	63%	5,713	68%
Discriminatory Notices, Statements or Advertisements	937	9%	784	8%	936	11%	986	12%
False Denial or Representation of Availability	256	3%	250	3%	237	3%	246	3%
Failure to Permit a Reasonable Modification	203	2%	207	2%	204	2%	194	2%
Failure to Make a Reasonable Accommodation	2,556	25%	2,408	26%	2,487	28%	2,543	30%
Non-Compliance with Design and Construction Requirements	169	2%	90	1%	106	1%	114	1%
Discriminatory Financing	511	5%	442	5%	383	4%	433	5%
Steering	84	1%	62	1%	81	1%	80	1%
Redlining	6	<0.5%	2	<0.5%	11	<0.5%	5	<0.5%
Refusal to Provide Insurance	2	<0.5%	0	0%	4	<0.5%	6	<0.5%
Coercion, Intimidation, Threats, Interference, and Retaliation	1,478	15%	1,650	18%	1,913	22%	1,884	23%
<b>Number of Complaints Filed</b>	<b>10,155</b>		<b>9,354</b>		<b>8,818</b>		<b>8,368</b>	

Source: FHEO Annual Report on Fair Housing FY 2012-2013

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/annualreport](https://www.hud.gov/program_offices/fair_housing_equal_opp/annualreport)

**Note:** Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest percentage point

Review of **Tables V-3 and V-4** can reveal trends in housing as they combine eight years of HUD data. First, the total number of complaints made to HUD and state fair housing agencies, such as DFEH, fell from 10,155 total complaints in Fiscal Year 2010 to 8,186 total complaints in Fiscal Year 2017, representing a 19 percent decrease. However, those decreases in discrimination complaints were not evenly dispersed amongst all categories over that eight year period. In fact, discrimination allegations based on a failure to make a reasonable accommodation to policies, rules or procedures rose by 76 percent over that period. The percentage of complaints based on a failure to make a reasonable accommodation as a percentage of the total number of complaints filed rose from 25 percent of all complaints filed in FY2010 to 41.1 percent of all complaints filed in FY2017.

### *Hate Crimes*

Hate crimes are violent acts against people, property, or organizations because of the group to which they belong or identify with. The Federal Fair Housing Act makes it illegal to threaten, harass, intimidate, or act violently toward a person who has exercised their right to free housing choice. Some examples include threats made in person, writing or by telephone, vandalism of the home or property, or unsuccessful attempts at any of these.

Again, a comparison between **Tables V-3 and V-4** reveal some interesting information about possible hate crimes related to housing. Beginning in FY2010, the total number of complaints made to HUD and state agencies based on coercion, intimidation, threats, interference, or retaliation totaled 1,478 before peaking at 1,913 complaints in FY2012 and did not return to pre-2010 levels until 2016. While the data does not indicate the reason for this spike in complaints based on coercion, intimidation, threats, interference, and retaliation, the data does suggest that discrimination most closely associated with hate crimes may be on the rise in housing discrimination, as this category of complaint still represents 17.8 percent of all complaints filed for FY 2017.

The HUD and FHAP findings do not appear to be reflected in the City of Rialto by crime reports to the Federal Bureau of Investigation (FBI). The FBI classifies hate crimes into one of five (5) primary bias motivation categories, including: race, religion, sexual orientation, gender, or disability.

**Table V-5** summarizes the hate crime incidents by bias motivation as reported by the FBI<sup>1</sup> for calendar years 2015-2018. It is important to note that not all incidents of coercion, intimidation, threats, interference, or retaliation rise to the level of a hate crime, and even with those incidents that do, not all such incidents are reported to law enforcement. The level of hate crimes reported by law enforcement in Rialto over the last four (4) years was steady at one (1) per year on the basis of race, ethnicity, or ancestry, which correspondingly does not indicate an impediment to fair housing.

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<sup>1</sup> FBI Hate Crime Incidents by State and Agency, 2012-2018. <http://www.fbi.gov/ucr>

**Table V-5**  
**Hate Crime Incidents 2015-2018**

Calendar Year	Race/ Ethnicity/ Ancestry	Religion	Sexual Orientation	Disability	Gender	Gender Identity	Total
2015	1	0	0	0	0	0	1
2016	1	0	0	0	0	0	1
2017	1	0	0	0	0	0	1
2018	1	0	0	0	0	0	1
<b>Total:</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>

Source: FBI Hate Crime Incidents by State and Agency, 2015-2018. <http://www.fbi.gov/ucr/>

### **C. Fair Housing Legal Status**

No cases were disclosed by IFHMB that were filed in a court of competent jurisdiction by the IFHMB to enforce fair housing laws. IFHMB was successful in conciliating or otherwise addressing the fair housing cases that were investigated on behalf of Rialto residents during this time period.

Previous chapters of this AI examined the demographic profile, private housing market, public policies and fair housing activity in Rialto during the prior 2015-2019 planning period. The 2020-2024 AI continues three prior impediments from the prior planning period. These impediments are based on conditions that potentially restrict housing choices or the availability of housing choices on the basis of age, race, color, ancestry, national origin, age, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

The 2020-2024 Fair Housing Plan in **Table VI-1** provides recommendations designed to address impediments to fair housing choice.

The 2020-2024 Fair Housing Plan is designed to ensure that Rialto continues to be a community where individuals of similar income levels have a similar range of housing choice available to them regardless of race, color, ancestry, national origin, age, religion, sex, disability, marital status, familial status, source of income, sexual orientation or any other arbitrary factor.

Each year, the City of Rialto contracts with a fair housing service provider to provide fair housing education and general housing services to Rialto residents in an effort to prevent incidences of discrimination including but not limited to those listed in **Table VI-1** below. Implementation of the 2020-2024 Fair Housing Plan recommendations shall be the responsibility of the City of Rialto and its contracted third-party service providers assisting the City to affirmatively further fair housing choice.

**Table VI-1**  
**Fair Housing Plan Recommendations**

Impediment		Recommendations	Timeframe
1)	<p><b>DISCRIMINATION AGAINST PERSONS WITH DISABILITIES</b></p> <p>A persistently high level of disability complaints reported to IFHMB from Rialto residents demonstrates a lack of understanding of the fair housing rights of the disabled by the housing industry. Disabled persons are experiencing difficulties when requesting reasonable accommodations or modifications. In particular, persons with cognitive disabilities experience significantly more problems with these accommodations. Data supplied by IFHMB shows that 48 percent of all fair housing discrimination complaints in Rialto from July 1, 2018 to June 30, 2019 were on the basis of disability.</p>	<p>It is recommended that Inland Fair Housing and Mediation Board continue to conduct fair housing workshops to residents, housing providers and City staff, including content pertaining to reasonable accommodations and modifications.</p> <p><b>Agency:</b> IFHMB</p>	<p>Fair Housing Workshops (Annual)</p>



**Signature Page**

I, Rod Foster, City Manager of the City of Rialto, hereby certify that this Analysis of Impediments to Fair Housing Choice represents the City's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

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Rod Foster  
City Manager

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Date