



Community Development and Housing Agency

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



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Analysis of Impediments to Fair Housing Choice

San Bernardino County, California

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



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CHAPTER 1.

INTRODUCTION

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

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

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

AFFIRMATIVELY FURTHERING FAIR HOUSING

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

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

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

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

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

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

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

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

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

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

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

DEFINITIONS

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

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

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

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

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

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

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

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

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

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

² U.S. Department of Housing and Urban Development. “HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice.” Press Release No. 13-110. July 19, 2013.

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

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

DATA SOURCES

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

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

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

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

- ACS Multi-Year Estimates – More current than Census 2010 data, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2012-2016 ACS 5-year estimates are used most often in this assessment.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) – HUD’s AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD’s latest data and maps, AFFHT0004, which was released in November 2017. HUD’s source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD’s Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD’s Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation available online at <https://files.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-AFFHT0004-November-2017.pdf>.

CHAPTER 2.

COMMUNITY PARTICIPATION PROCESS

COMMUNITY ENGAGEMENT OVERVIEW

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

Public Meetings

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

Table 1. Public Meeting Schedule

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

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

Stakeholder Interviews

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

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

- Housing Authority of San Bernardino
- Inland Fair Housing and Mediation Board
- San Bernardino Department of Behavioral Health
- San Bernardino Council of Governments
- San Bernardino County Planning
- The Center for Individual Development (City of San Bernardino)
- San Bernardino County Third District
- City of Chino
- City of Ontario
- City of San Bernardino
- Town of Apple Valley
- Los Angeles County Development Authority
- Inland Regional Center
- First 5 San Bernardino

- Catholic Charities San Bernardino/Riverside
- Knowledge and Education for Your Success (KEYS)
- Time for Change Foundation
- Jamboree Housing Corp.

Community Survey

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

Public Comment Period and Hearing

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

Publicity for Community Engagement Activities

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

COMMUNITY ENGAGEMENT RESULTS

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

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

comments do not necessarily reflect the views of San Bernardino County or Mosaic Community Planning.

Public Meeting Input (alphabetically by community)

Adelanto

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

Barstow

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

Big Bear Lake

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

- Old subdivision covenants restricted home sales based on race; these are not in use anymore and the homeowners associations that put them in place are defunct.
- Inland Fair Housing and Mediation Board handles fair housing complaints.
- Resource levels are based on year-round population numbers, which do not reflect seasonal residents, employees, and visitors.

Bloomington

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

Colton

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

- Colton has a shortage of park space based on its population.

El Mirage

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

Grand Terrace

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

Highland

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

Hinkley

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

Joshua Tree

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

Loma Linda

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

Montclair

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

Muscoy

- Affordable housing is needed. Even for people with middle/moderate incomes, housing is very difficult to afford.

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

Needles

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

Twentynine Palms

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

Yucaipa

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

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

Yucca Valley

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

Stakeholder Interviews

1. **What parts of the County (or your city) are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

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

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

- Financial literacy is another barrier. Providing that knowledge to people is important.
- People living in some of the areas of greater opportunity may be opposed to the development of affordable housing or transit in their cities or neighborhoods.
- Commuting and transportation are also barriers. In the High Desert there is less industry, so people have to commute to work in Los Angeles, Orange County and Fullerton. A lot of industrial jobs are opening up in Apple Valley, but Hesperia and Victorville have better freeway access. Access to employment is why the western cities are populous.
- Lot size and lifestyle preferences may be a barrier in some areas. People go to the High Desert if they want more acreage.

2. Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?

- Transportation and traffic are issues. Many people do not have access to vehicles. Lack of access to public transportation may limit housing choices.
- A lack of housing inventory, due in part to the prevalence of short-term rentals in some parts of the County, impacts housing choices by restricting long-term rentals.
- The number of bedrooms needed may restrict housing choices for larger families.
- Access to needed services may impact housing choices. Affordable daycare, accessible services and healthcare impact where people can live. These are much less a barrier on the west end.
- Evictions, criminal history, and credit history may impact housing choices.
- Housing choices are based on race and family size. Whites will have a different experience than Hispanics and African Americans. Also, if you have one child vs. two or three children that plays a role. Or if you are Hispanic and African American with teenagers, the teenagers will be seen as trouble. But if you're White they will not. One person sleeps in her car with her children because they are teenagers.
- Credit checks and fees may impact housing choices. Many families have credit issues because of the recession and foreclosures. People with these histories have fees of \$50-\$200 in addition to rent because they are considered "high risk" and are at a higher risk of eviction again. People looking for housing spend a lot on these credit check fees.
- Family and social networks may impact where people may be willing to move.
- Supportive services available in housing may impact housing choices. Children get bullied at school for having dirty clothes or wearing the same clothes over and over – so, teenagers don't go to school. Hope in the City takes teenagers to the laundromat every Thursday. They wash their clothes because they want them to go to school and graduate. Having a laundromat on site – this all has to do with Community Development and Housing.
- Housing discrimination is common, especially with immigrant families. There are property management companies that rent very substandard housing to immigrants because 1-2 members of the family might not be legal. So, the landlord can report them. Infestations may be horrible.

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

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

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

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

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

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

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

Community Survey

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

Participant Demographics

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

Fair Housing Issues in San Bernardino County

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

CHAPTER 3.

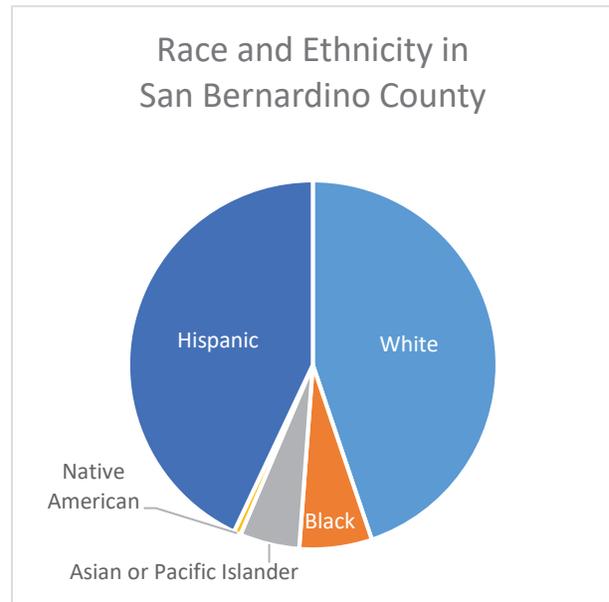
SOCIOECONOMIC PROFILE

DEMOGRAPHIC PROFILE

According to US Census data, the population within the HUD-defined boundary of San Bernardino County⁴ is 699,215, which accounts for 16.6% of the total population in the Riverside-San Bernardino-Ontario region (4,224,851). The population in San Bernardino County increased by 30.6% from 1990 to 2010, while the region's population grew more quickly at a rate of 63.3% during the same period. This section more closely examines population characteristics and trends in San Bernardino County using Census and American Community Survey (ACS) data provided in Tables 2 and 3.

Race and Ethnicity

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



Black residents represent 7.1% of the total population and have remained the third largest racial or ethnic group in the County since 1990. During this time, the population grew by 56.8% and increased in share by 1.2 percentage points, however, this growth rate was the lowest among all population groups. Asian or Pacific Islander residents comprise 5.9% of the County's population and are the second-fastest growing population group after the Hispanic population. The Asian or Pacific Islander population more than doubled from 1990 to 2010 (111.7% growth rate) and increased in population share by 2.3 percentage points. The Native American population also grew significantly, at

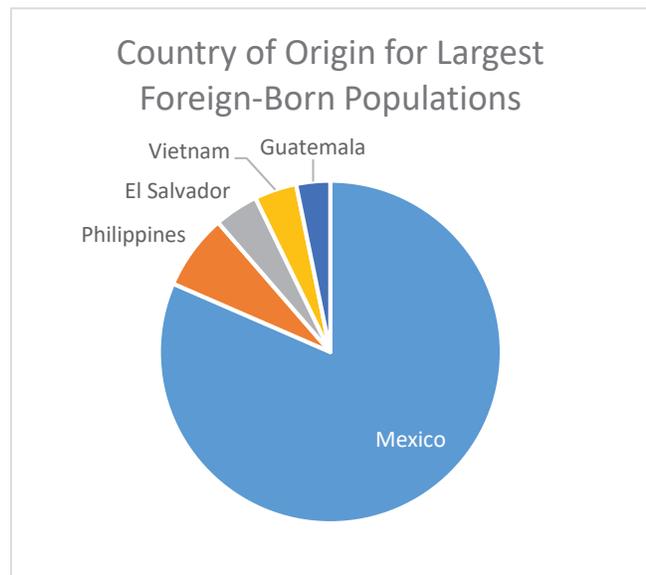
⁴ HUD-provided Affirmatively Furthering Fair Housing data covers unincorporated San Bernardino County as well as the following municipalities which participate in the County's CDBG program: Adelanto, Barstow, Big Bear Lake, Colton, Grand Terrace, Highland, Loma Linda, Montclair, Needles, Redlands, Twentyrine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

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

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

National Origin

Foreign-born residents account for 18.3% of the current population in San Bernardino County. The foreign-born population grew rapidly between 1990 and 2010 more than doubling in numbers and gaining 7.6 percentage points in population share. The top countries of origin of the foreign-born population in San Bernardino County are Mexico, the Philippines, El Salvador, Vietnam, and Guatemala. Residents originating from Mexico comprise more than half (59.1%) of the foreign-born population. The next largest foreign-born population subgroup originates from the Philippines and only account for 5.1% of foreign-born residents in the County. Residents from El Salvador and Vietnam each comprise approximately 3.0% of the foreign-born population, while Guatemalan residents account for a slightly smaller share of 2.3%.



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

Limited English Proficiency Population

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

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

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

Disability

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

Age

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

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

Sex

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

Family Type

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

Table 2. Demographic Overview

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

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

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

Data Sources: Decennial Census; ACS

Table 3. Demographic Trends

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

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

Data Sources: Decennial Census; ACS

RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

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

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

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

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

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

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

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

⁶ ³Kneebone, Elizabeth. "The Growth and Spread of Concentrated Poverty, 2000 to 2008-2012." *The Brookings Institution*, 29 July 2016, www.brookings.edu/interactives/the-growth-and-spread-of-concentrated-poverty-2000-to-2008-2012/.

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

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

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

Table 4. RECAP Demographics

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

*Excluding Hong Kong and Taiwan.

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

Data Sources: Decennial Census; ACS

Figure 1a. Racially and Ethnically Concentrated Areas of Poverty (RECAP) in Inland Empire, 2010

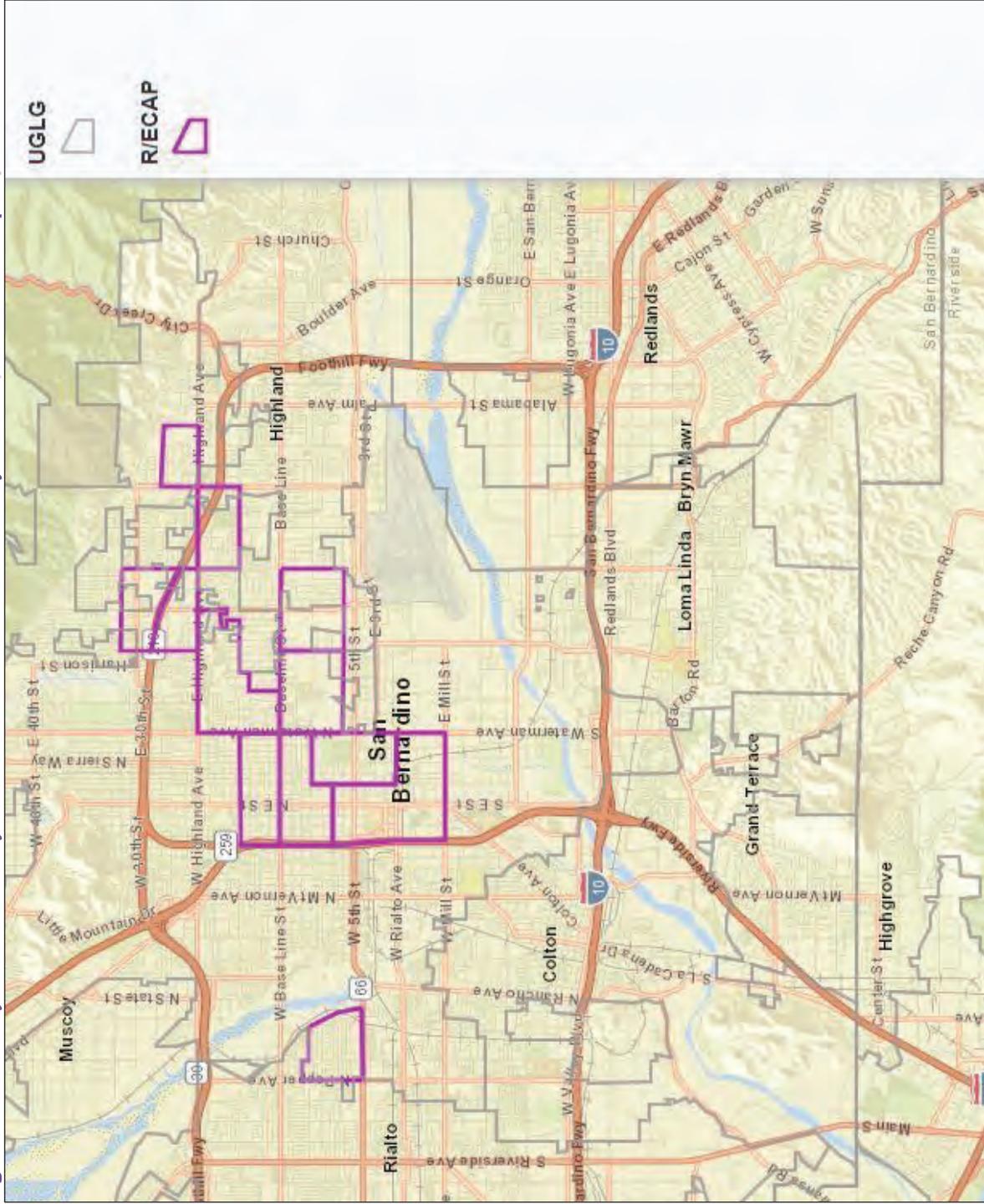


Figure 1b. Racially and Ethnically Concentrated Areas of Poverty (RECAP) in Inland Empire, 2000

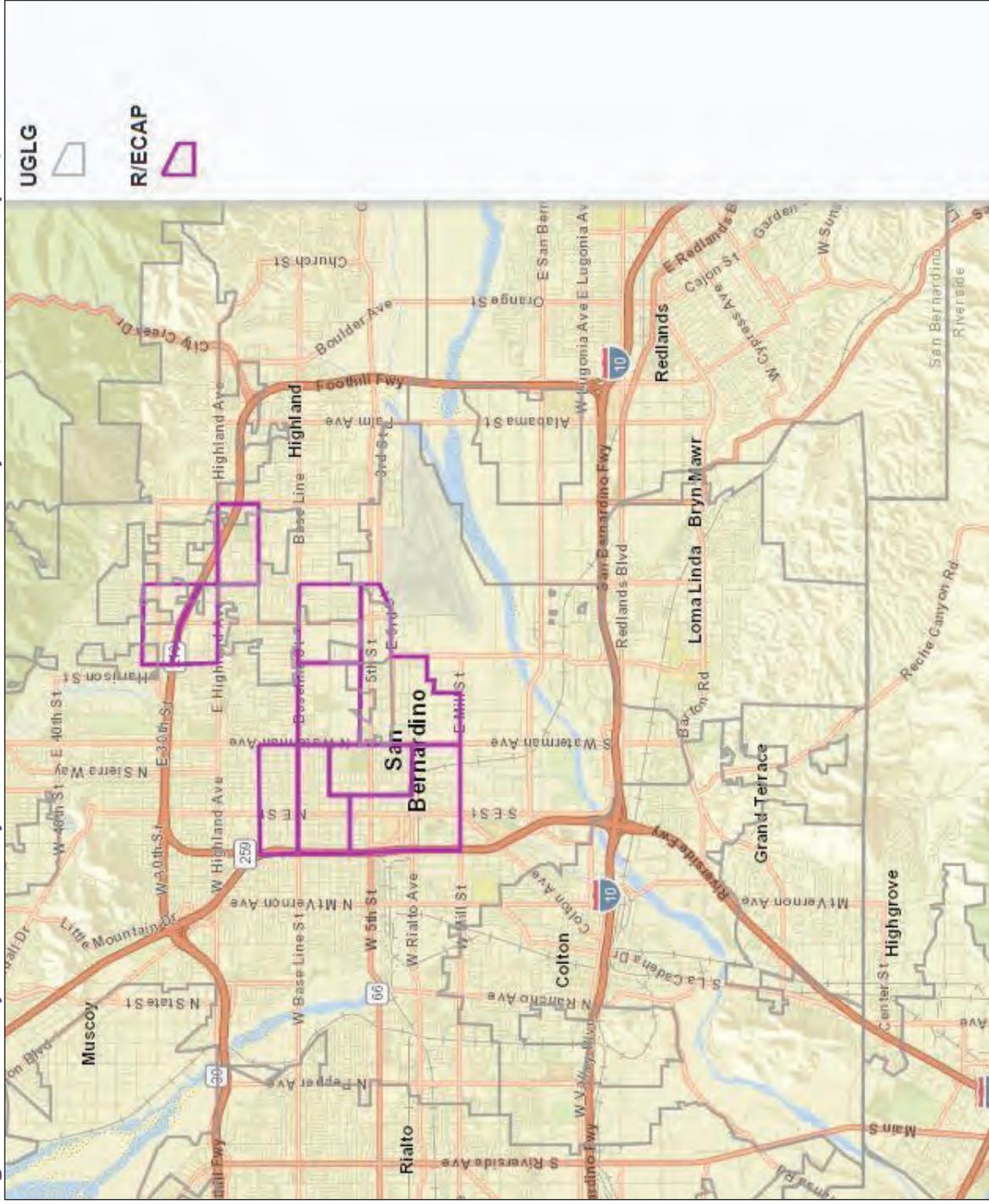


Figure 1c. Racially and Ethnically Concentrated Areas of Poverty (RECAP) in Inland Empire, 1990

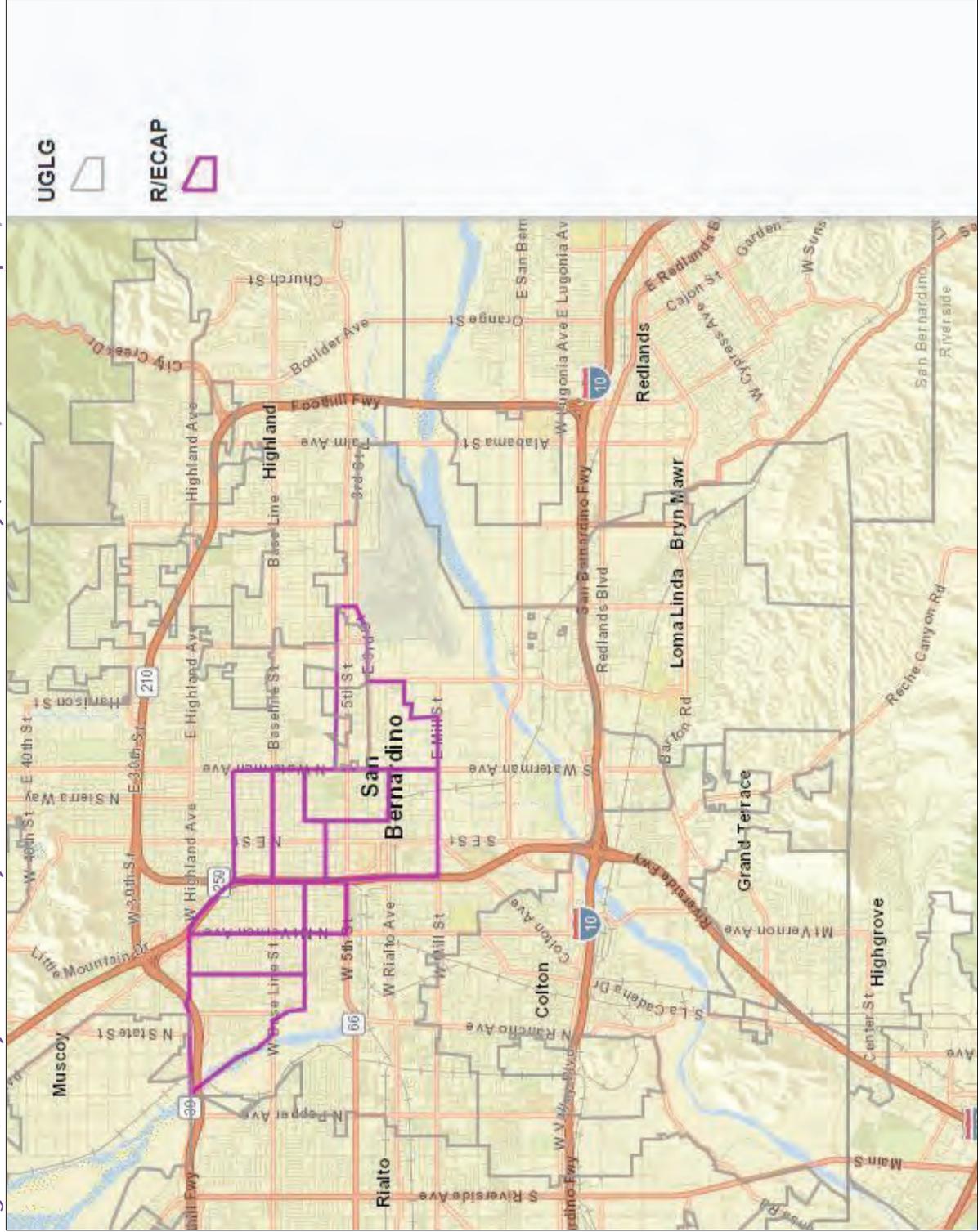


Figure 2a. Racially and Ethnically Concentrated Areas of Poverty (RECAP) in the High Desert, 2010

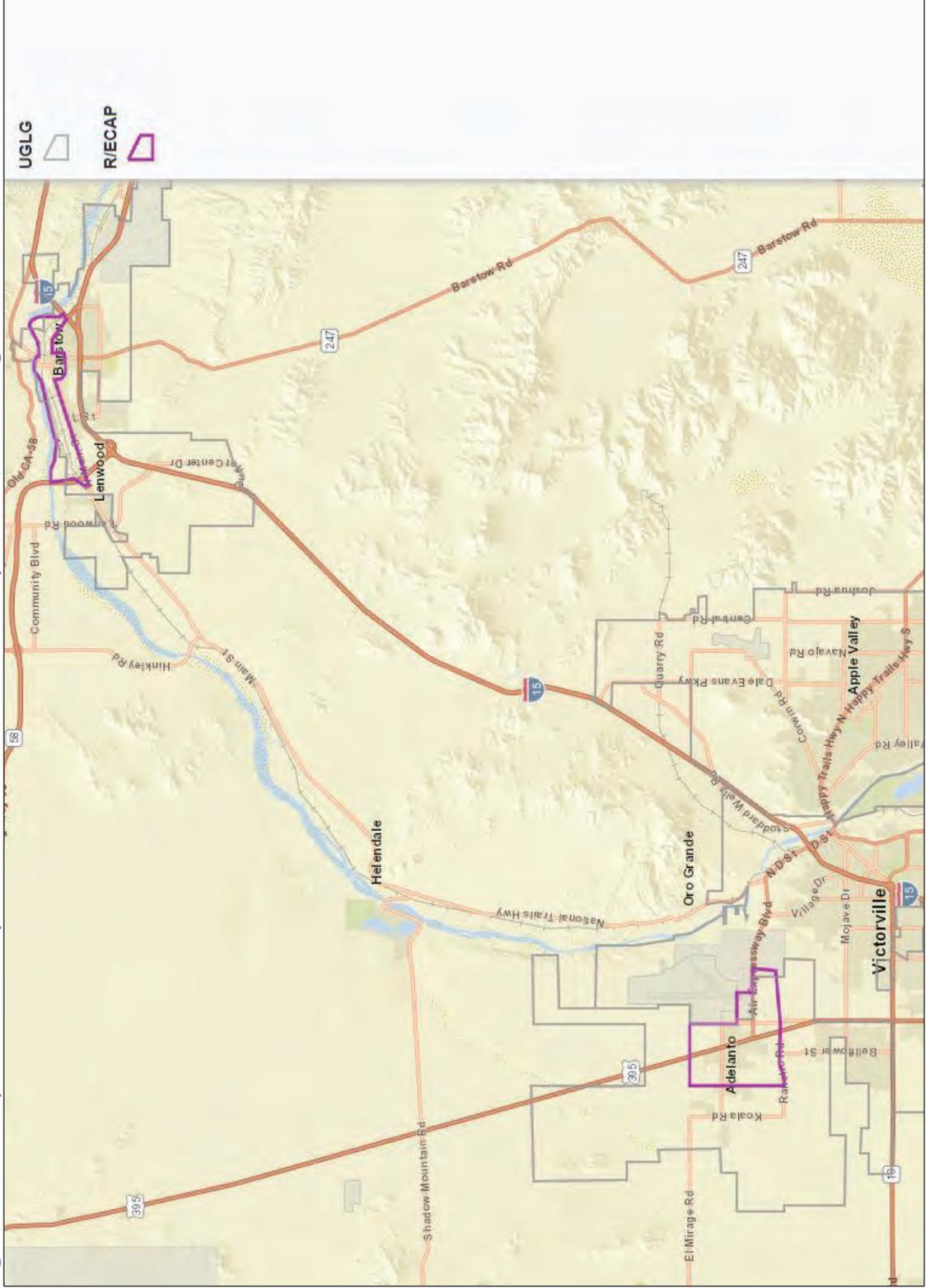


Figure 2b. Racially and Ethnically Concentrated Areas of Poverty (RECAP) in the High Desert, 2000

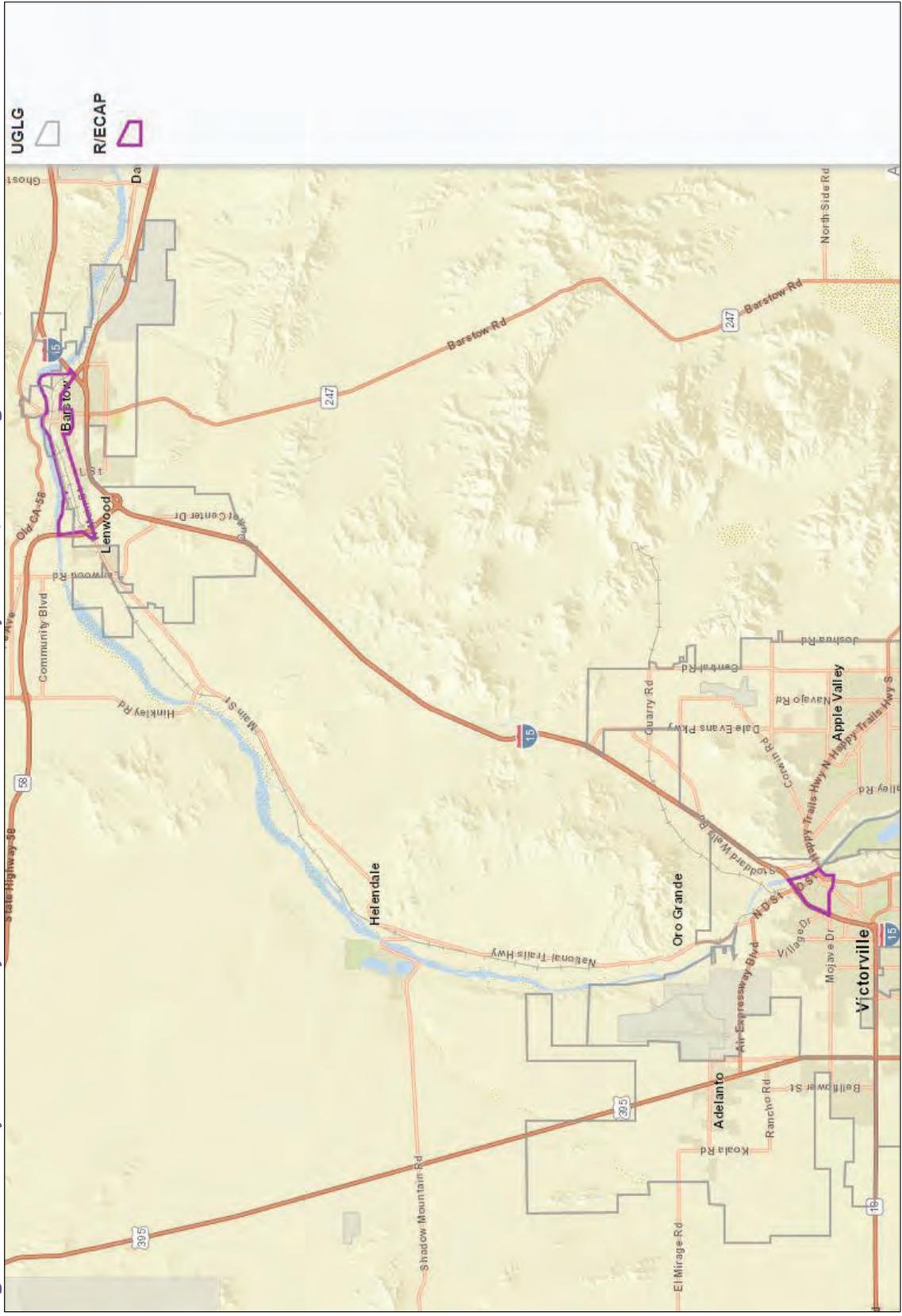
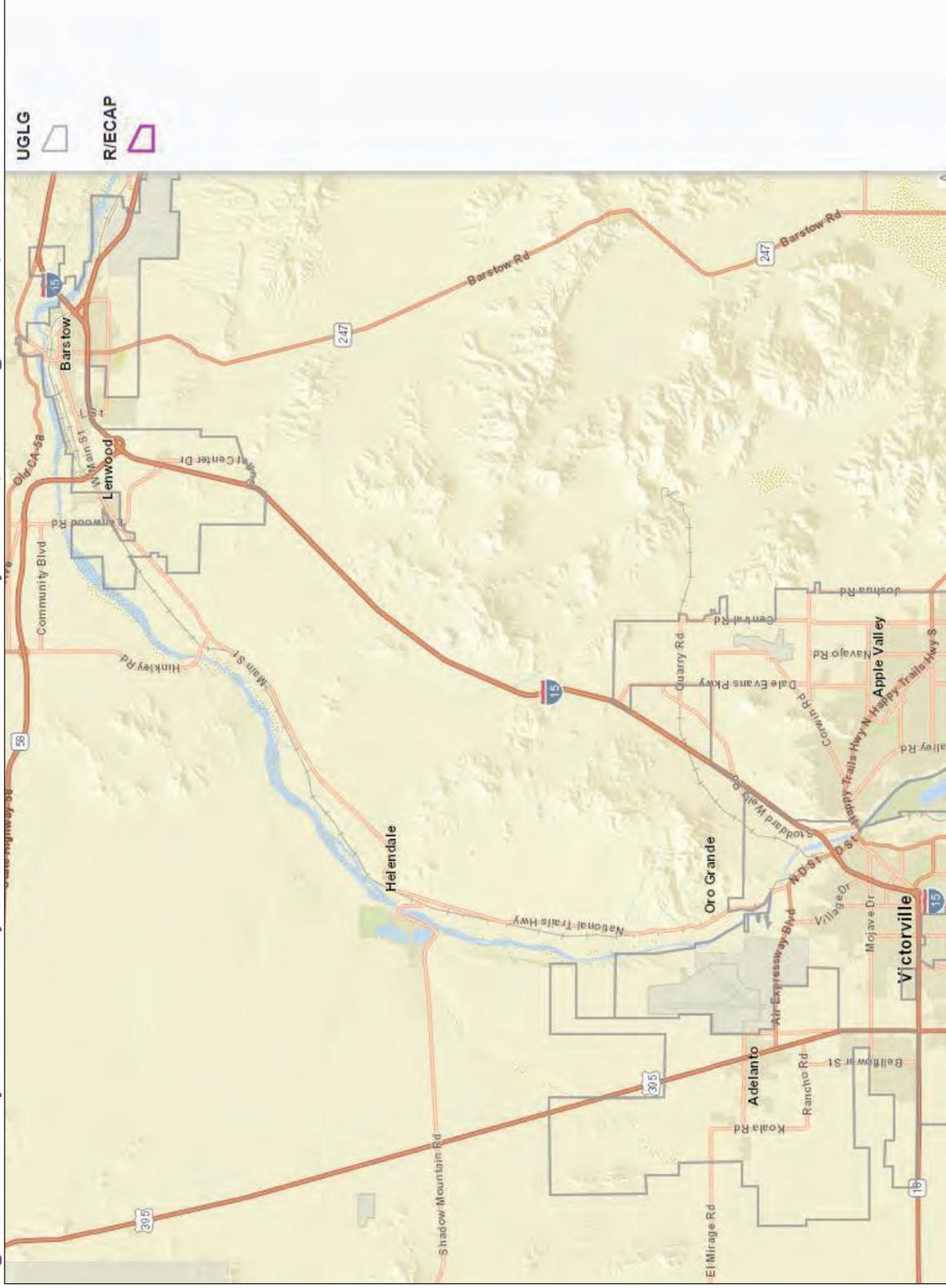


Figure 2c. Racially and Ethnically Concentrated Areas of Poverty (RECAP) in the High Desert, 1990



CHAPTER 4.

SEGREGATION AND INTEGRATION

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

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

RACE AND ETHNICITY

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

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

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

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

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

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

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

SEGREGATION LEVELS

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

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

Figure 2. Population by Race and Ethnicity in San Bernardino County, 2010

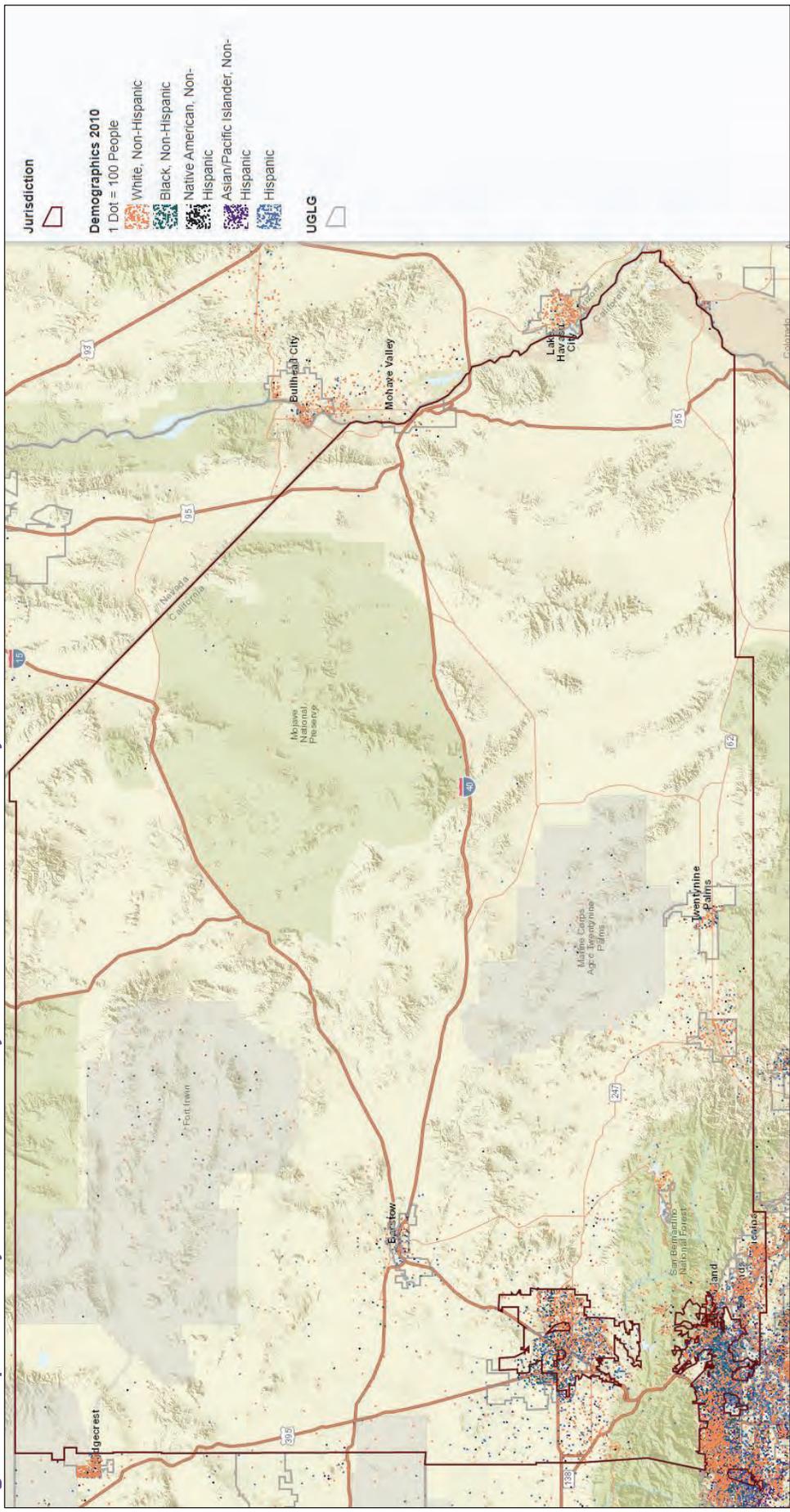
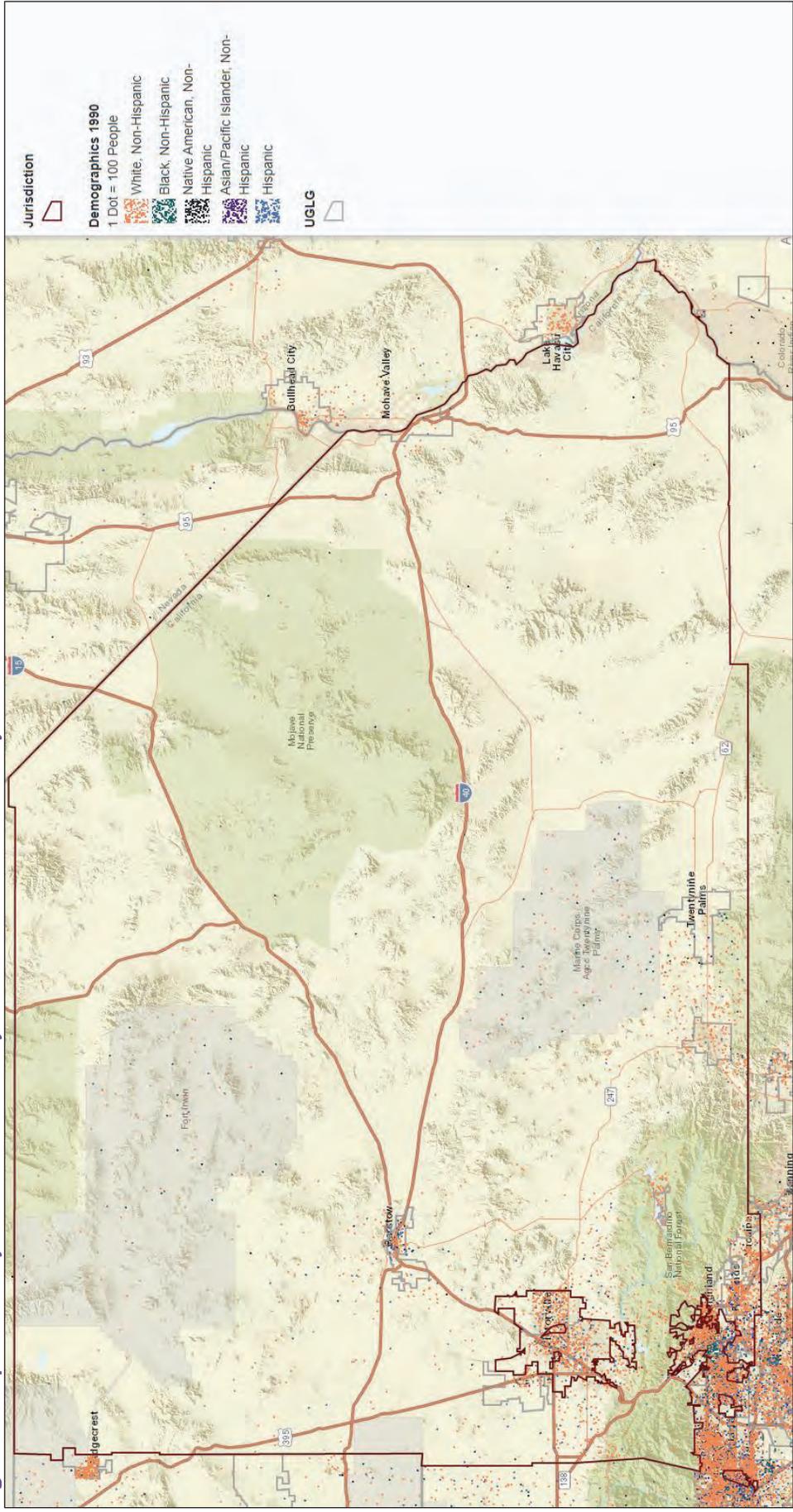


Figure 4. Population by Race and Ethnicity in San Bernardino County, 1990



The table below shares the dissimilarity indices for four pairings in San Bernardino County. This table presents values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement. The “current” figure is calculated using block groups. Because block groups are typically smaller geographies, they measure segregation at a finer grain than analyses that use census tracts and, as a result, often indicate slightly higher levels of segregation than census tract-level calculations.⁸ This assessment begins with a discussion of segregation at the census tract-level from 1990 through 2010, and then examines the “current” figures calculated using block groups.

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

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

Table 5. Racial / Ethnic Dissimilarity Trends

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

Data Sources: Decennial Census

⁸ Iceland, John and Erika Steinmetz. 2003. *The Effects of Using Block Groups Instead of Census Tracts When Examining Residential Housing Patterns*. U.S. Census Bureau, Washington DC: US. Accessed via https://www.census.gov/hhes/www/housing/resseg/pdf/unit_of_analysis.pdf.

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

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

Figure 5. Population by Race and Ethnicity in the Inland Empire, 2010

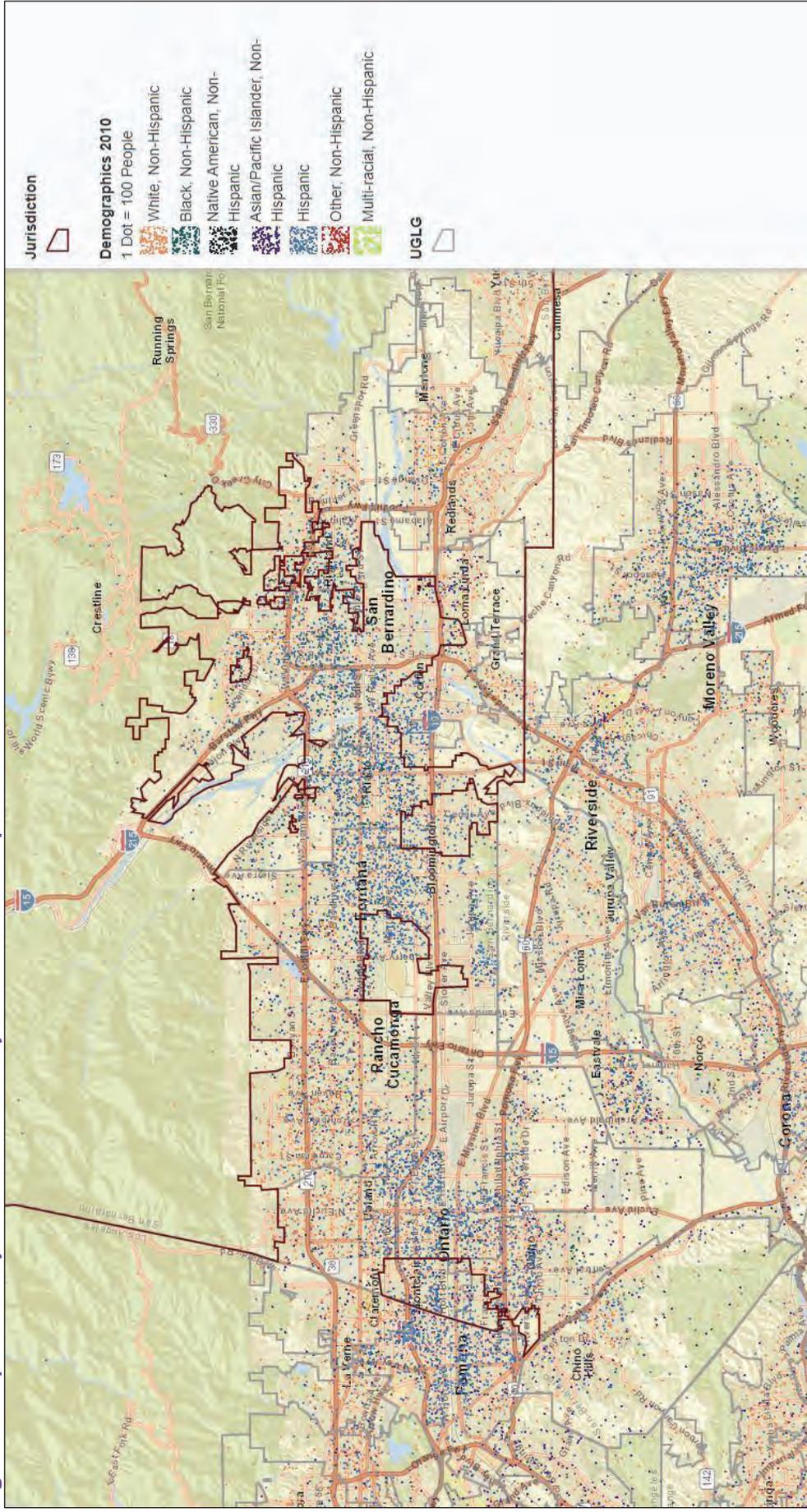


Figure 6. Population by Race and Ethnicity in the High Desert, 2010

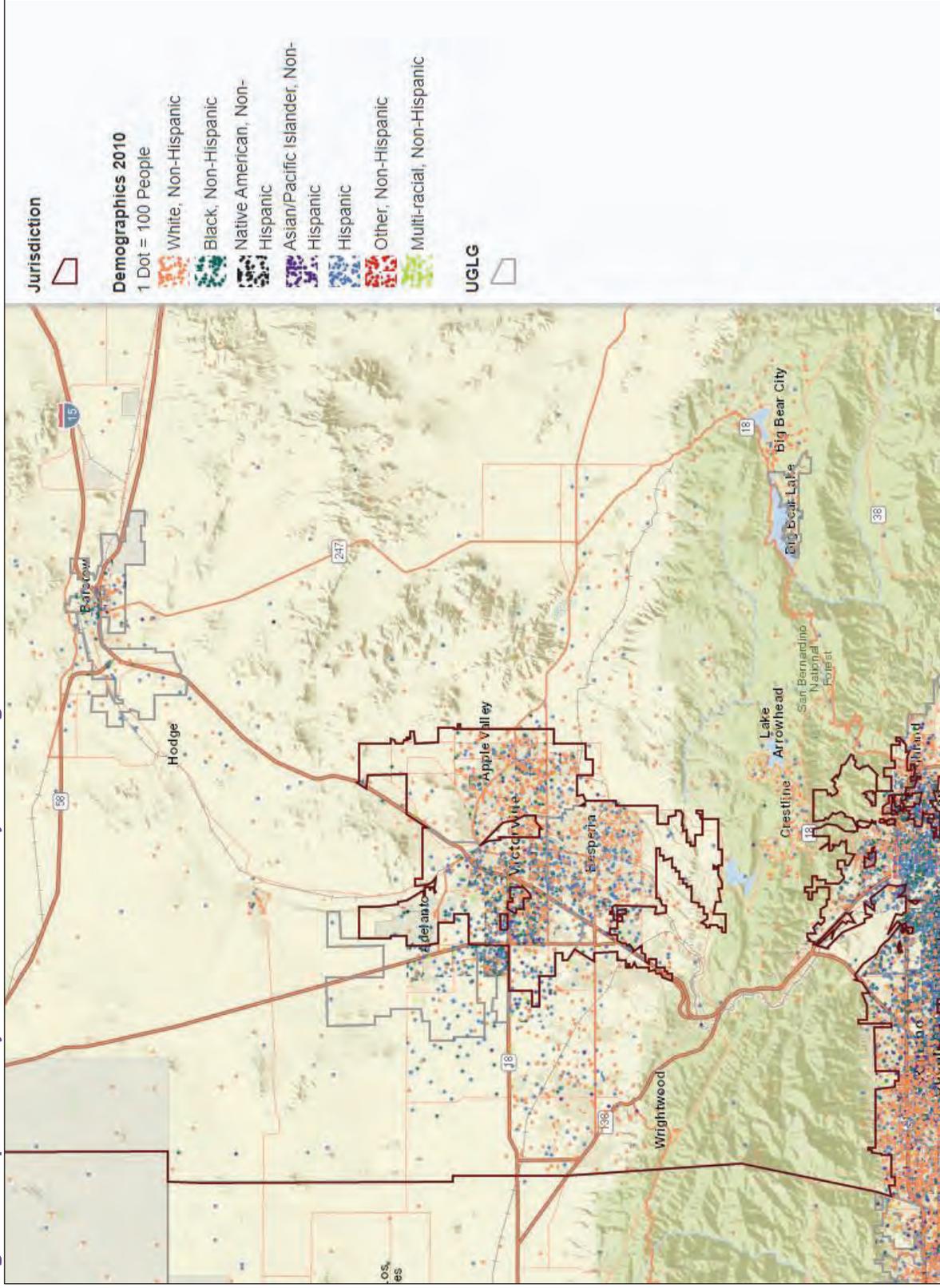


Figure 8. Population by Race and Ethnicity in the City of Needles, 2010



NATIONAL ORIGIN AND LIMITED ENGLISH PROFICIENCY POPULATION

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

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

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

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

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

⁹ James, F., Romine, J., & Zwanig, P. (1998). The Effects of Immigration on Urban Communities. *Cityscape*, 3(3), 171-192.

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

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

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

Figure 9. Foreign Born Population by Nationality in San Bernardino County

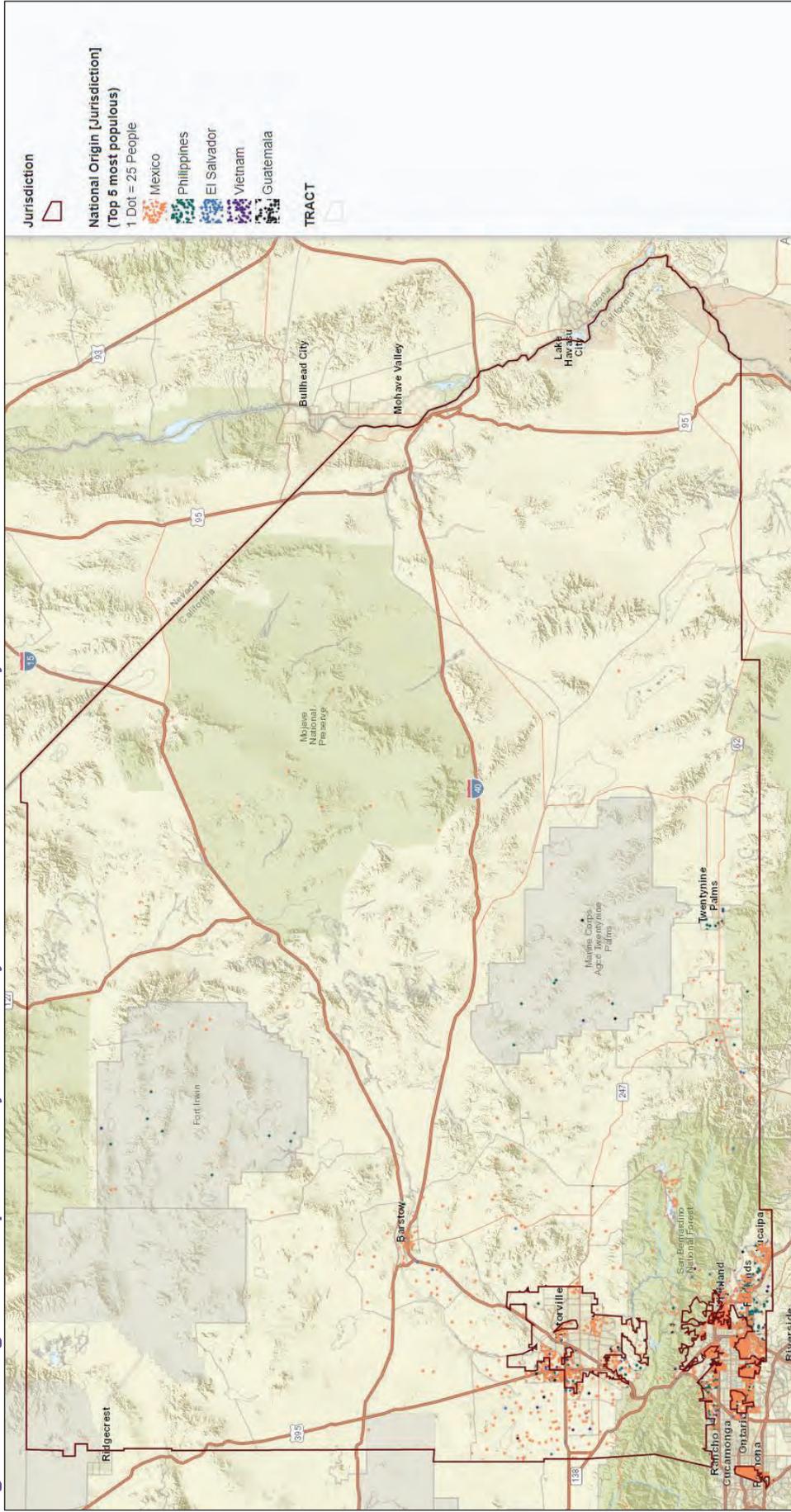
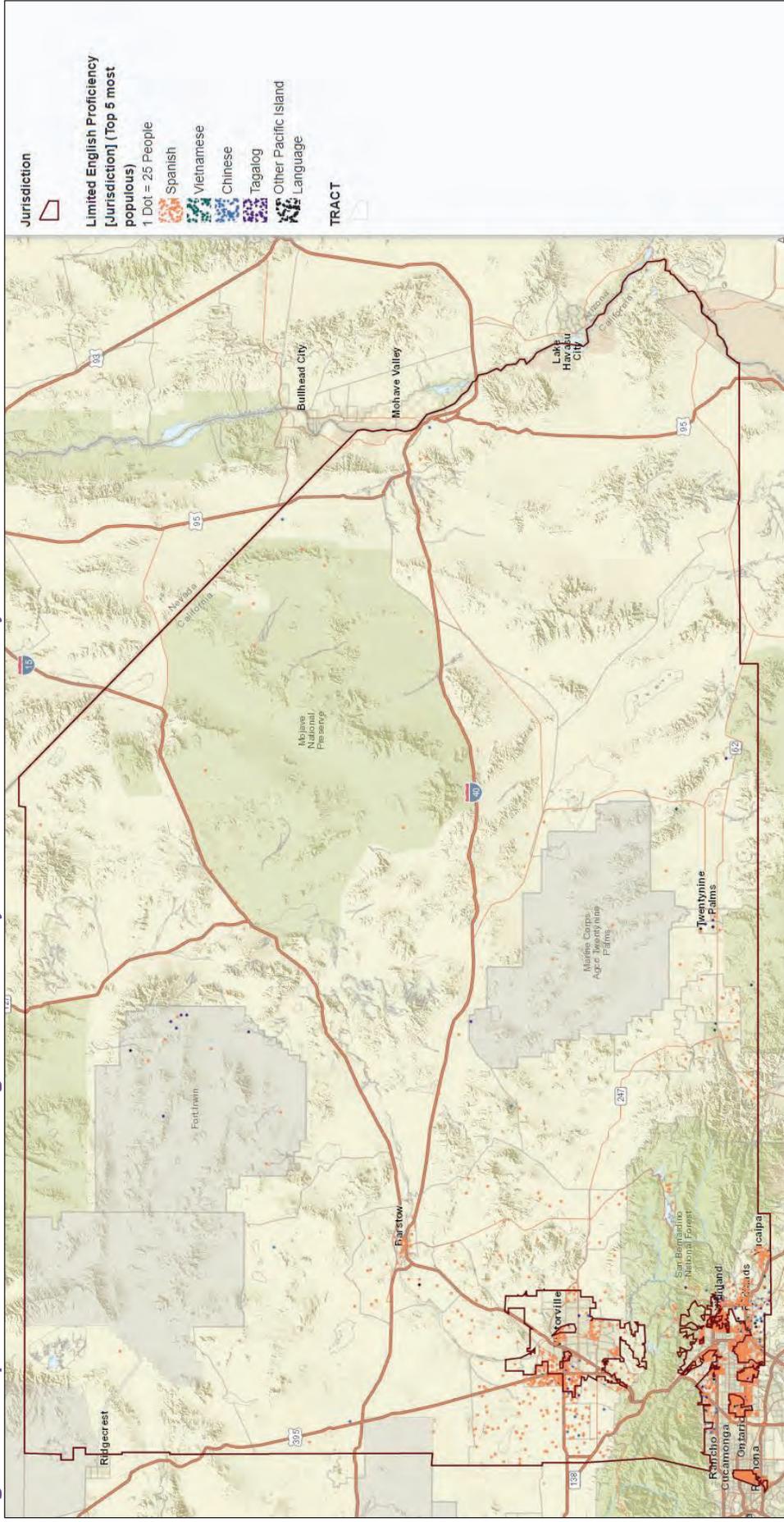


Figure 10. Population with Limited English Proficiency in San Bernardino County



CHAPTER 5.

ACCESS TO OPPORTUNITY

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

Proximity is often used to indicate levels of access to opportunity; however, it would be remiss to consider proximity as the only factor in determining level of access. Access to opportunity is also influenced by social, economic, and cultural factors, thus making it difficult to accurately identify and measure. HUD conducted research regarding Moving to Opportunity for Fair Housing (MTO) to understand the impact of increased access to opportunity. Researchers found residents who moved to lower-poverty neighborhoods experienced safer neighborhoods and better health outcomes, but there was no significant change in educational outcomes, employment, or income.¹⁴ However, recent studies show the long-term effects of MTO on the educational attainment of children who were under the age of 13 are overwhelmingly positive with improved college attendance rates and higher incomes. On the other hand, children who were over the age of 13 show negative long-term impacts from MTO.¹⁵

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

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

¹⁴ *Moving to Opportunity for Fair Housing Demonstration Program: Final Impacts Evaluation*. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, www.huduser.gov/portal/publications/pdf/MTOFHD_fullreport_v2.pdf.

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

OVERVIEW OF HUD-DEFINED OPPORTUNITY FACTORS

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

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

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

Table 6. Disparity in Access to Neighborhood Opportunity

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

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

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

EDUCATION

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

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

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

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

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

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

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

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

Figure 11. School Proficiency Index

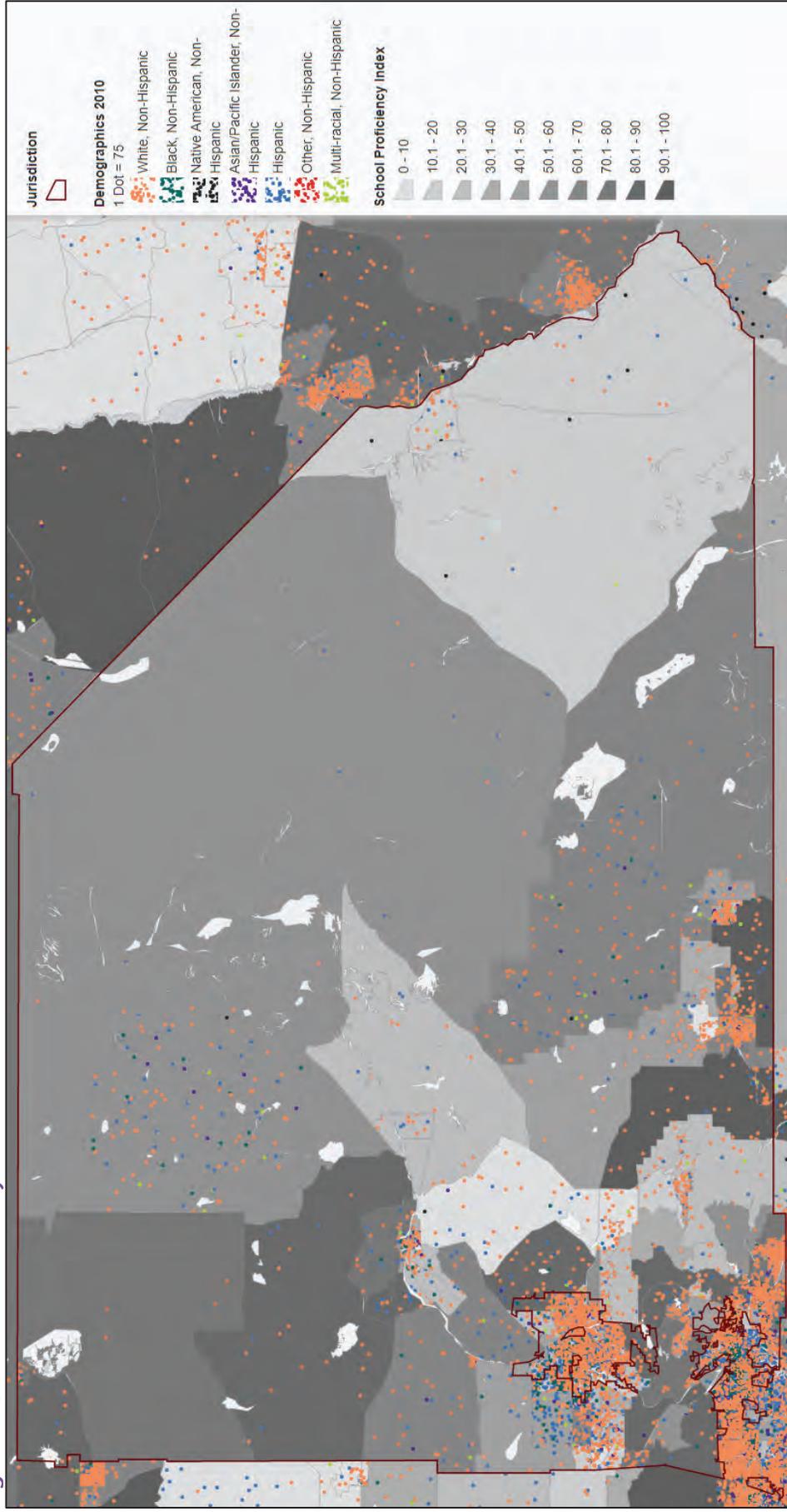
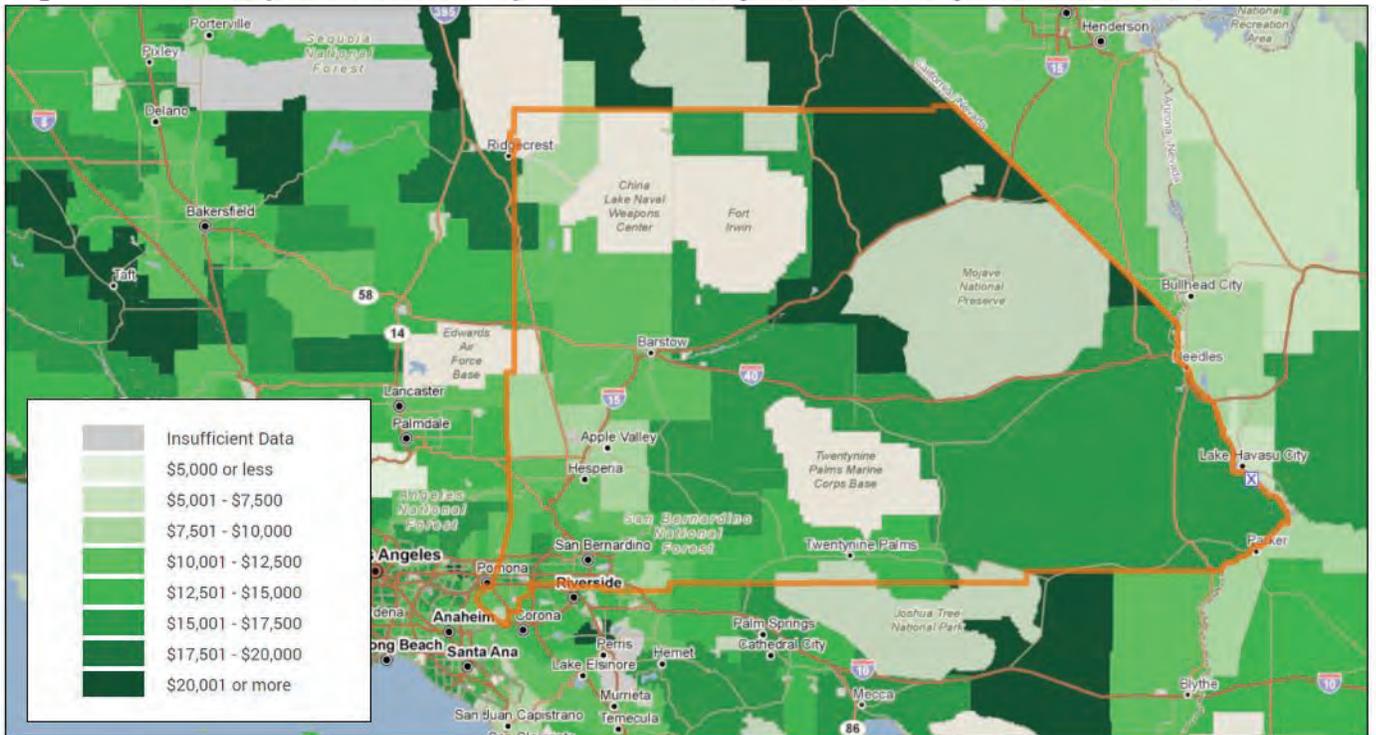


Figure 12. Total Expenditures Per Pupil on Elementary and Secondary Education, 2017



Source: The Place Database, Lincoln Land Institute

EMPLOYMENT

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

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

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

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

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

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

Figure 13. Jobs Proximity Index

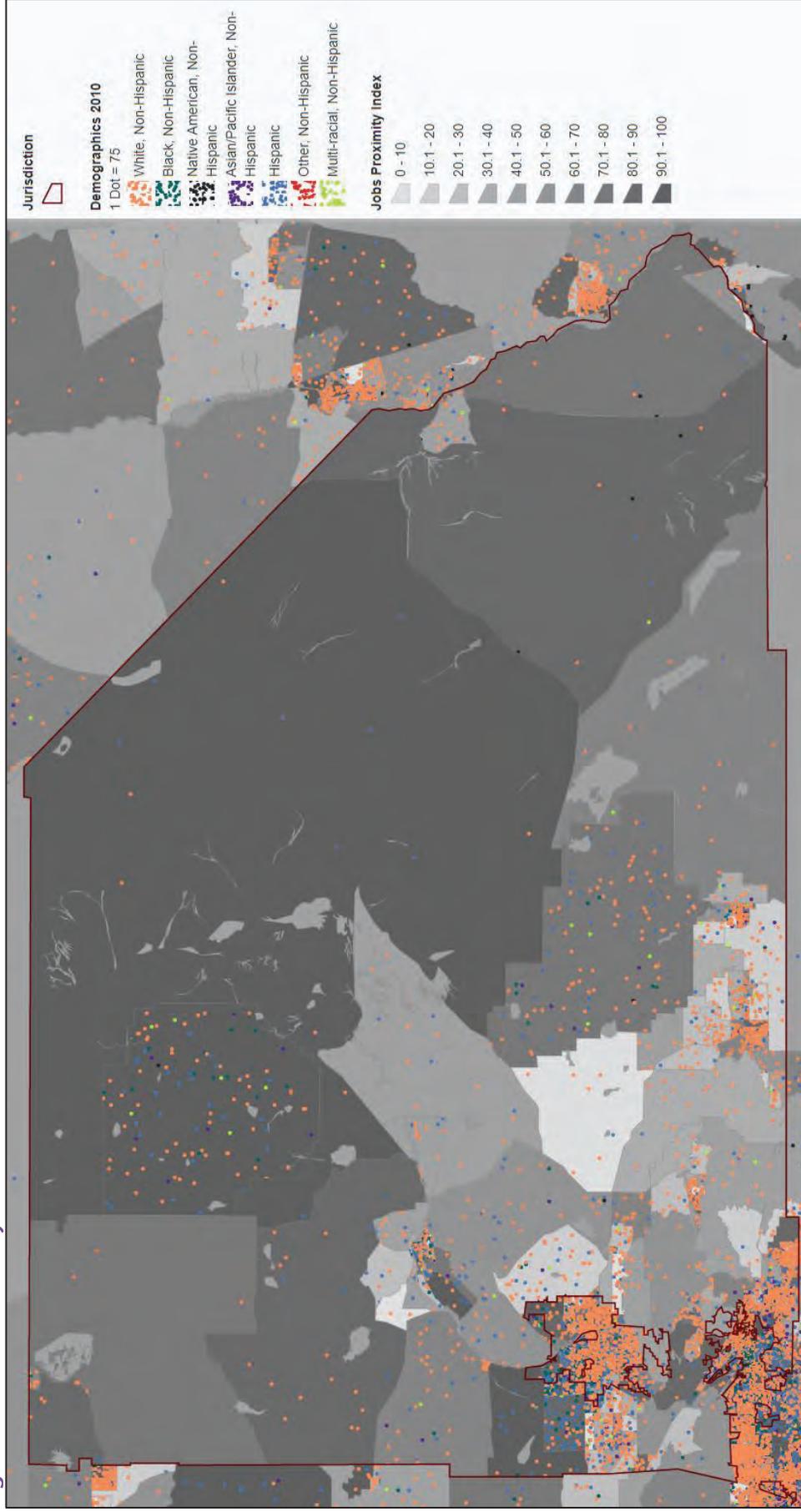
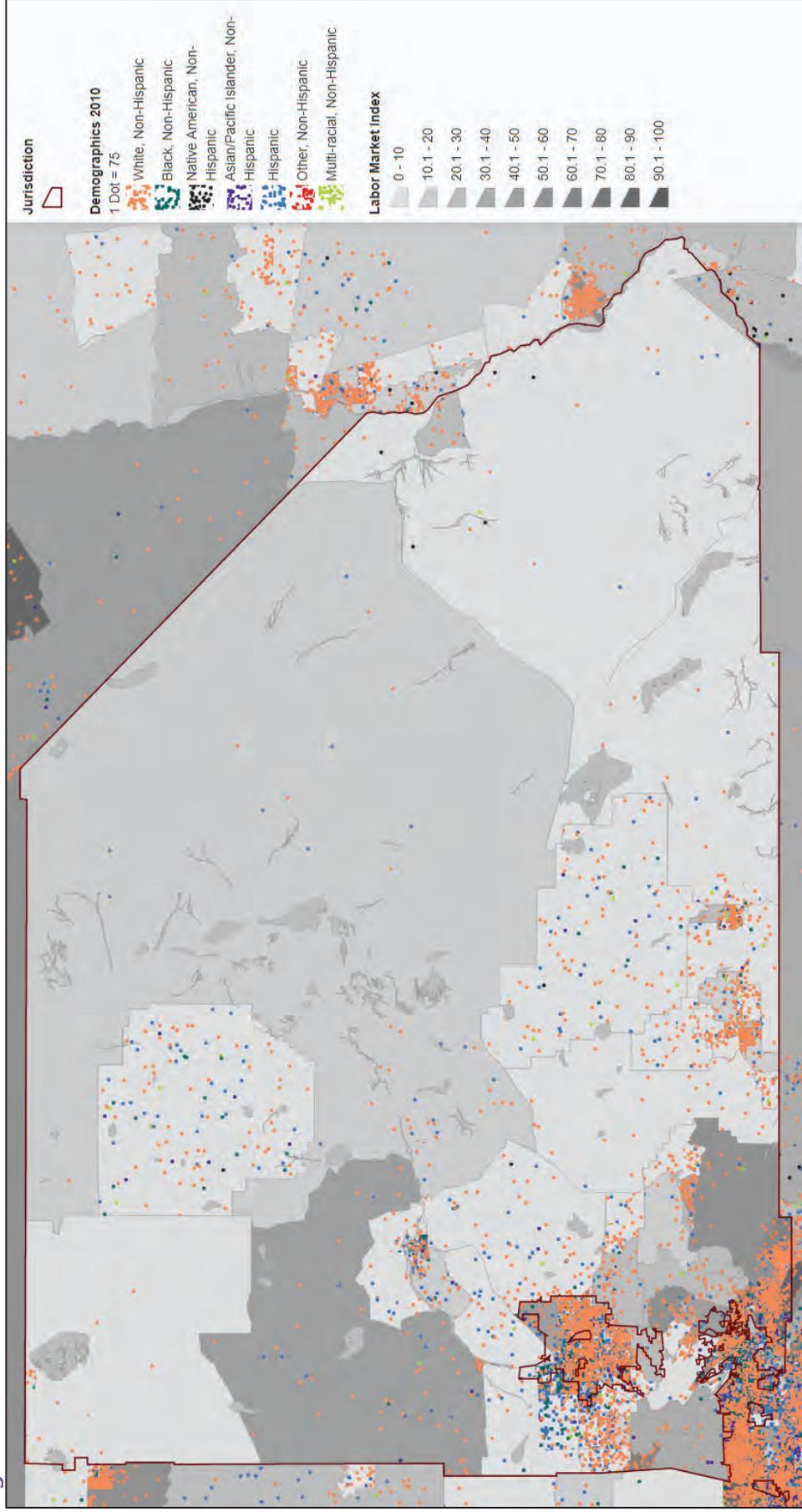


Figure 14. Labor Market Index



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

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

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

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

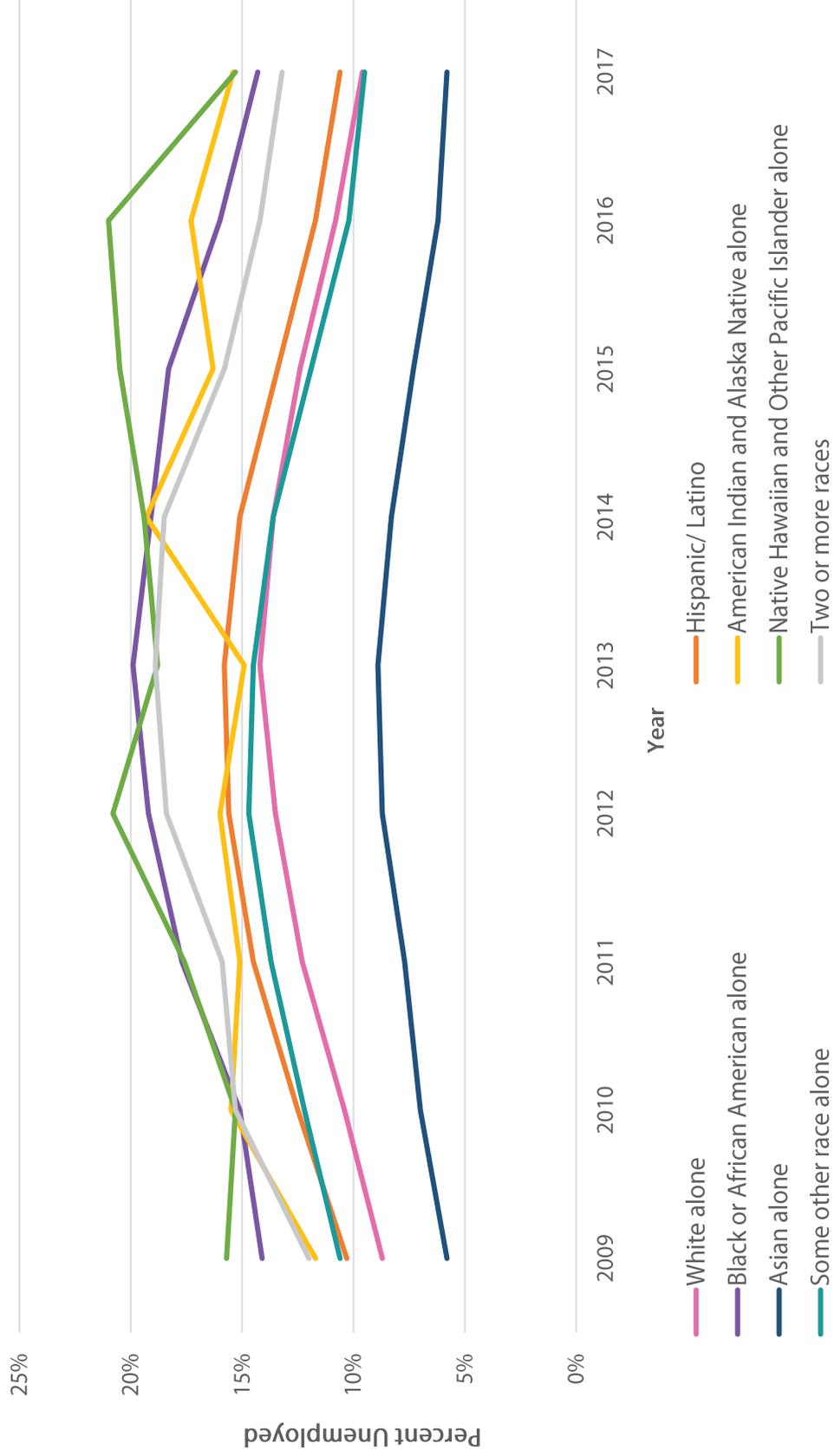
Source: Longitudinal Employer-Household Dynamics (LODES) data, 2015

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

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

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

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



Source: ACS 5-Year Estimates, 2005-2009 to 2013-2017

TRANSPORTATION

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

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

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

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

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

Figure 16. Transit Trips Index

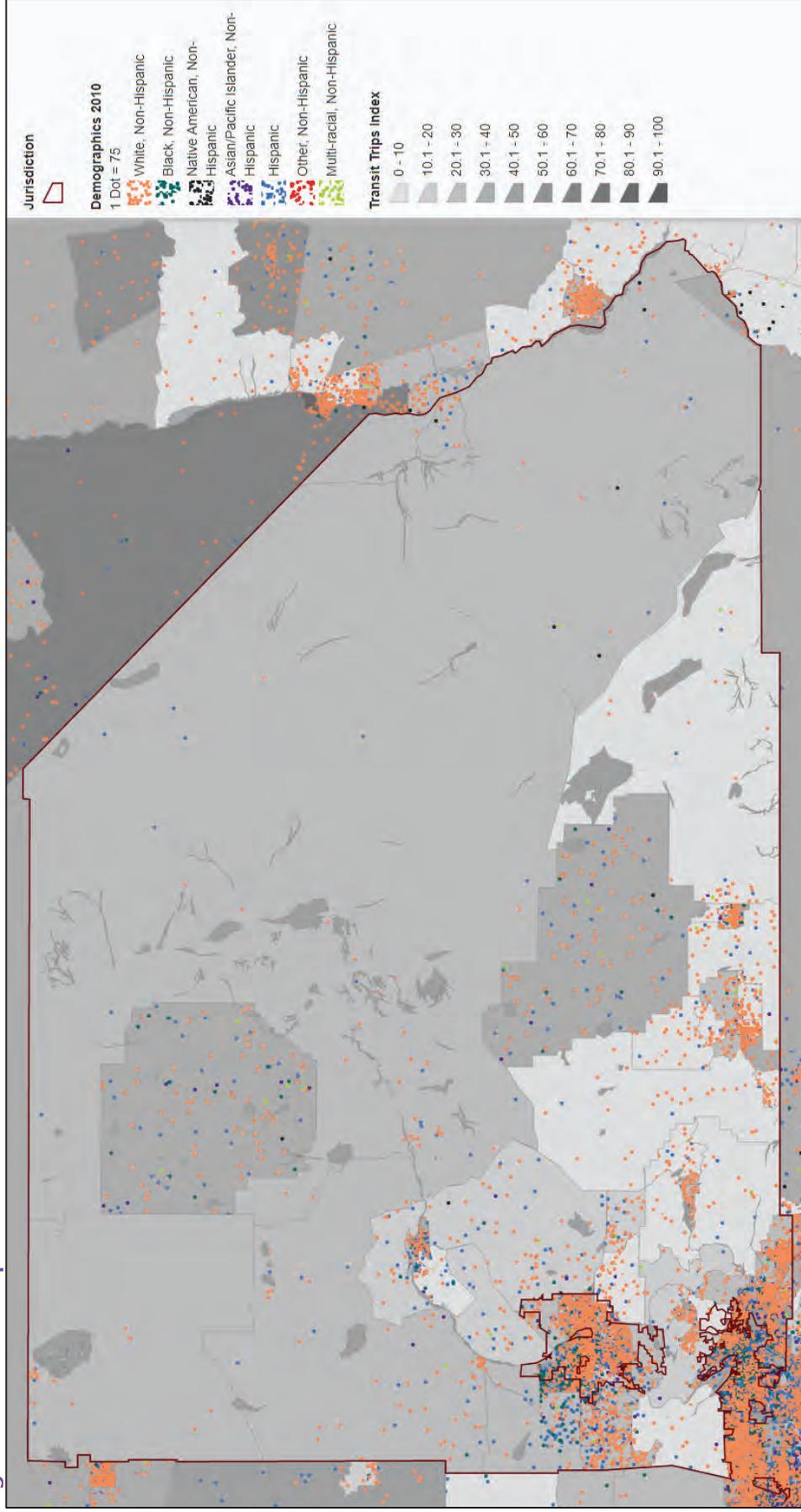
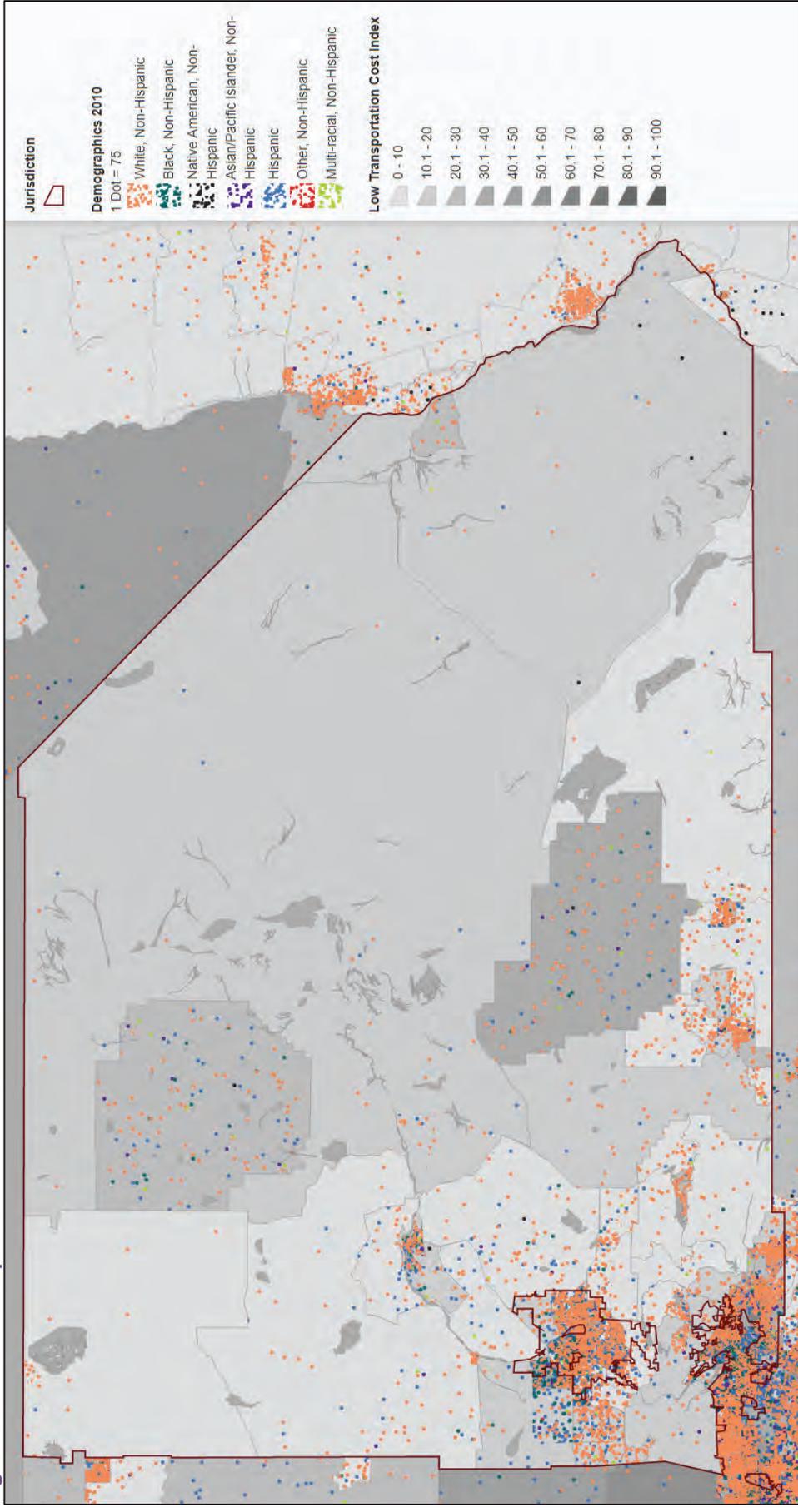


Figure 17. Low Transportation Cost Index



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

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

Table 8. Walkability in San Bernardino County Cities

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

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

POVERTY

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

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

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

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

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

Figure 18. Low Poverty Index

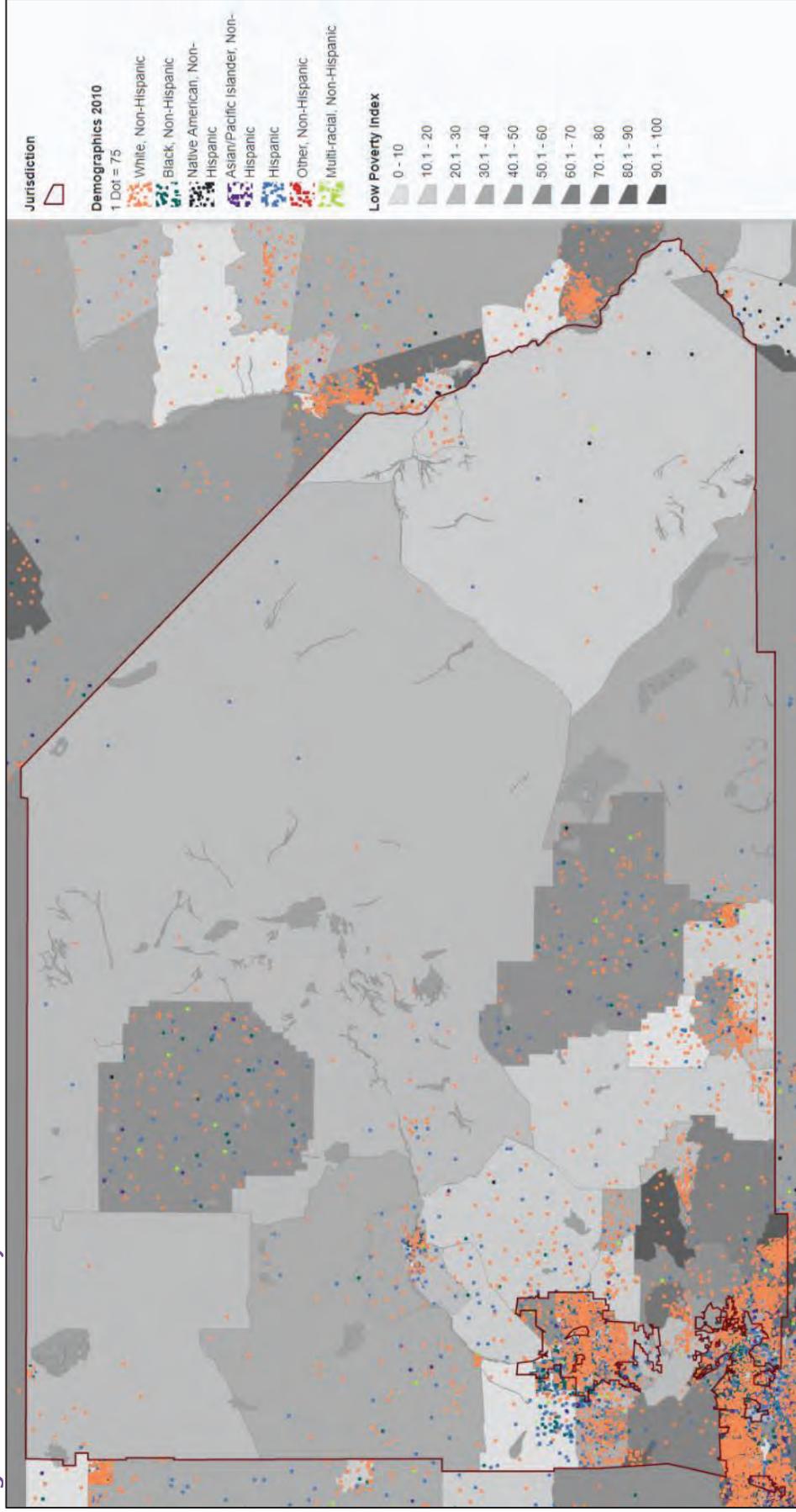
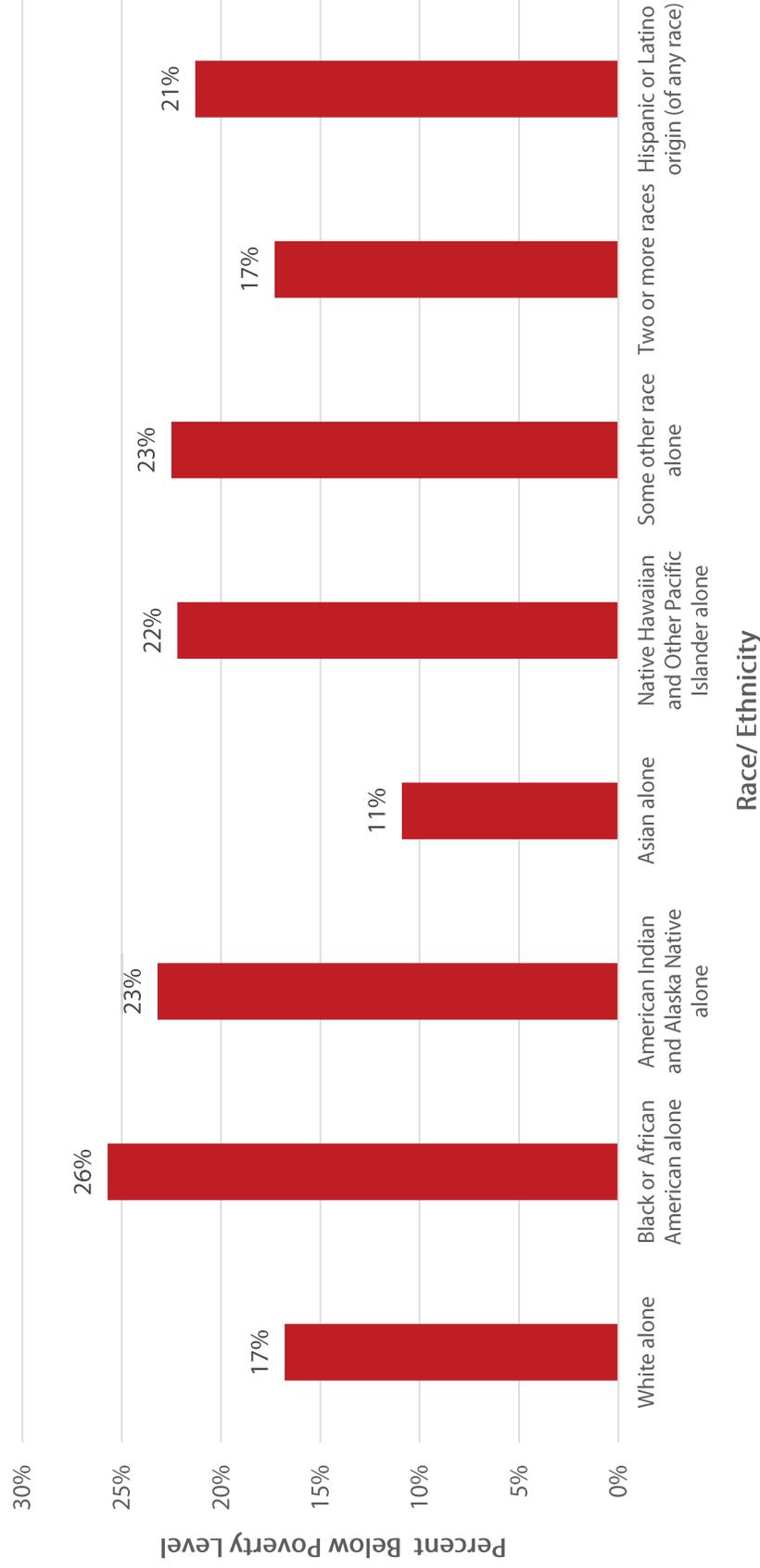


Figure 19, Percent Below Poverty by Race/ Ethnicity, San Bernardino County, 2013-2017



Source: ACS 5-Year Estimates, 2013-2017

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

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

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

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

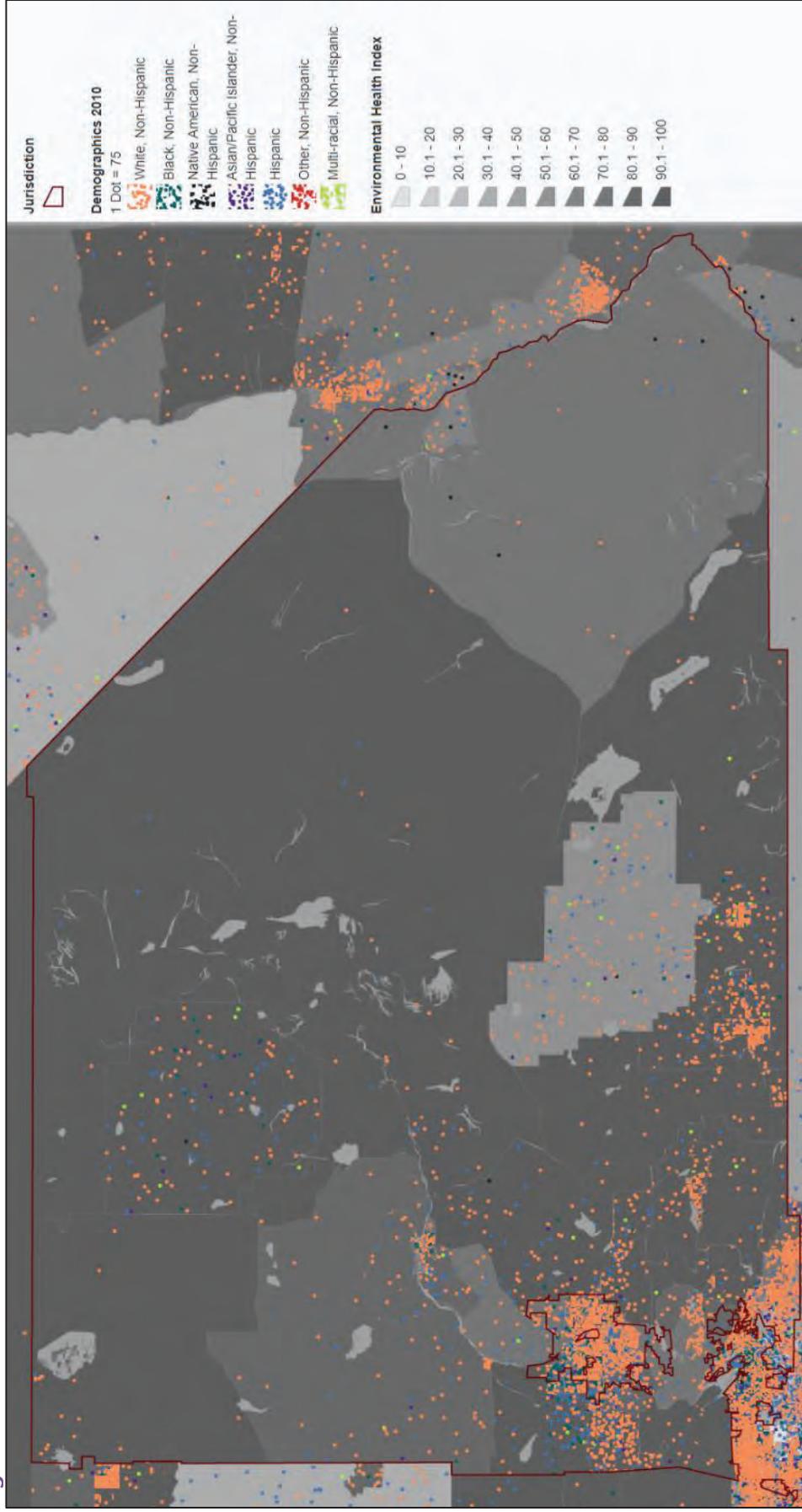
ENVIRONMENTAL HEALTH

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

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

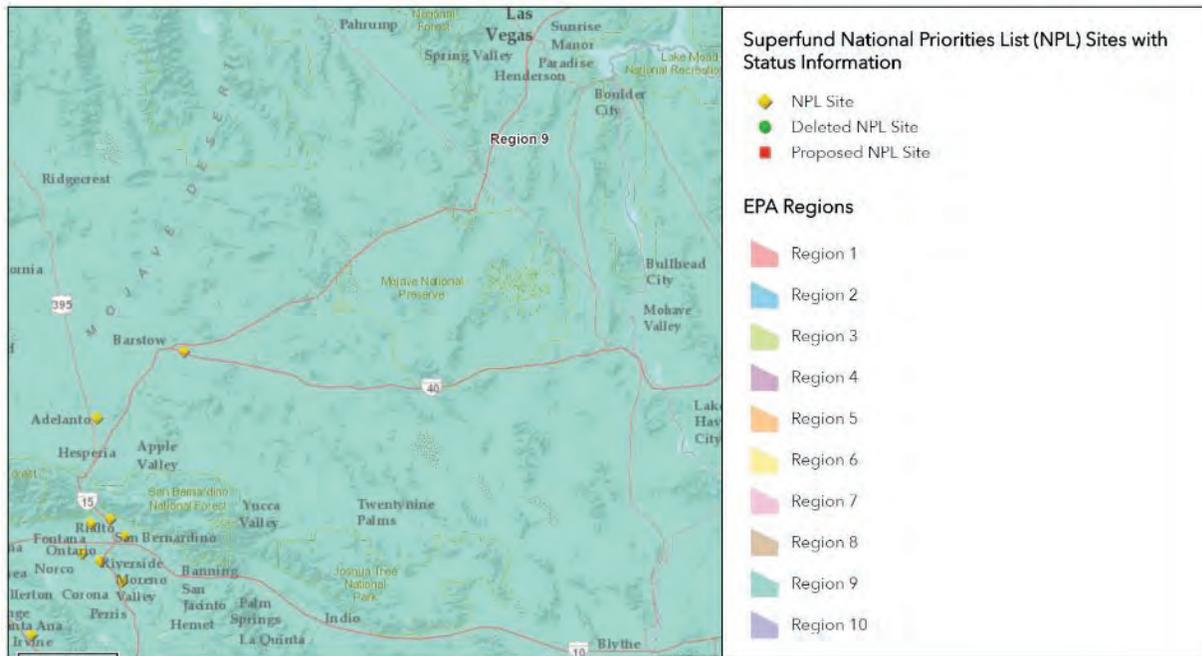
Air quality throughout the larger Riverside-San Bernardino-Ontario region is slightly lower as evidenced by the lower scores, while disparities among population groups are slightly less than those found in the County. White and Native American populations in the region experience the highest levels of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

Figure 20. Environmental Health Index



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

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



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